

National Compensation Survey: Employee Benefits in the United States, March 2021

U.S. Department of Labor

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U.S. Bureau of Labor Statistics

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Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends and the coverage, costs, and provisions of employer-sponsored benefits in the United States. This bulletin presents 2021 estimates of the incidence and key provisions of employer-sponsored benefits for civilian workers, private industry workers, as well as state and local government workers by worker and establishment characteristics.

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

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

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

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

Email: [Online form](#)

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

Services for individuals with a sensory impairment:

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

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

(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	72	56	78	25	20	80	61	43	71
Worker characteristics									
Management, professional, and related	88	75	85	38	31	80	73	57	77
Management, business, and financial	89	80	90	32	25	79	83	71	85
Professional and related	87	72	83	41	33	80	69	50	73
Teachers	88	75	85	72	62	85	44	22	49
Primary, secondary, and special education school teachers	95	81	85	85	74	88	38	14	37
Registered nurses	88	75	85	41	30	73	80	64	81
Service	46	31	66	15	13	87	37	20	54
Protective service	80	69	86	58	51	88	44	27	62
Sales and office	75	54	72	20	14	69	69	46	67
Sales and related	71	43	60	9	5	49	70	41	59
Office and administrative support	77	61	79	27	19	74	68	50	73
Natural resources, construction, and maintenance	67	53	79	24	22	93	57	41	72
Construction, extraction, farming, fishing, and forestry	63	50	79	26	25	96	50	35	71
Installation, maintenance, and repair	72	56	78	22	19	89	65	47	72
Production, transportation, and material moving ...	72	56	77	22	17	80	65	47	73
Production	74	59	79	18	14	78	71	54	77
Transportation and material moving	71	53	75	25	20	81	59	41	68
Full time	81	66	81	30	24	80	69	52	74
Part time	42	22	53	10	7	74	36	17	47
Union	95	85	90	79	68	86	49	34	69
Nonunion	68	51	75	17	13	75	63	45	71
Average wage within the following categories: ⁴									
Lowest 25 percent	45	26	57	8	6	75	41	21	52
Lowest 10 percent	34	16	48	4	3	76	31	14	44
Second 25 percent	72	53	74	20	15	77	64	43	68
Third 25 percent	83	68	82	31	25	82	70	53	75
Highest 25 percent	92	81	89	46	37	81	75	61	81
Highest 10 percent	93	84	90	44	34	77	81	68	84
Establishment characteristics									
Goods-producing industries	76	62	82	21	17	82	72	57	79
Service-providing industries	71	54	77	26	21	80	60	41	69
Education and health services	80	63	79	39	33	83	59	38	65
Educational services	89	78	87	74	63	86	43	23	53
Elementary and secondary schools	91	81	89	86	75	88	32	12	38
Junior colleges, colleges, and universities	90	79	87	62	48	78	67	45	67
Health care and social assistance	74	55	74	19	15	79	68	47	69
Hospitals	91	79	87	42	30	72	82	67	82
Public administration	92	83	91	87	78	89	38	20	53

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2021—continued

(All workers = 100 percent)

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	58	41	71	11	9	83	53	35	66
1 to 49 workers	53	37	69	8	7	81	50	33	66
50 to 99 workers	73	55	76	21	17	85	63	43	68
100 workers or more	87	71	82	40	32	79	71	52	74
100 to 499 workers	82	63	77	26	21	82	69	49	70
500 workers or more	92	80	87	56	43	77	72	56	78
Geographic areas									
Northeast	71	58	82	29	24	82	59	43	74
New England	74	59	79	23	18	79	63	48	76
Middle Atlantic	69	58	84	31	26	83	57	42	73
South	71	52	73	23	19	80	62	41	65
South Atlantic	73	54	74	23	18	78	68	45	66
East South Central	70	50	71	26	21	78	60	37	62
West South Central	67	49	74	23	19	83	53	35	67
Midwest	74	59	80	26	21	78	64	47	74
East North Central	74	59	80	27	21	78	66	48	73
West North Central	73	57	79	25	20	79	60	45	74
West	72	56	78	24	19	79	60	44	73
Mountain	75	57	76	25	19	78	63	44	70
Pacific	70	56	79	24	19	79	59	44	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 private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2021

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.8	0.6	0.5	0.4	0.8	0.8	0.8	0.7
Worker characteristics									
Management, professional, and related	0.9	0.9	0.7	1.0	0.9	1.0	1.1	1.0	0.8
Management, business, and financial	1.0	1.1	0.6	1.3	1.2	2.0	1.1	1.0	0.6
Professional and related	1.0	1.1	0.9	1.3	1.2	1.0	1.4	1.2	1.1
Teachers	1.7	2.2	2.0	2.4	2.3	1.1	2.1	1.3	2.5
Primary, secondary, and special education school teachers	2.1	3.0	2.6	3.5	3.2	1.3	2.7	1.2	2.8
Registered nurses	2.3	2.5	1.8	4.2	4.0	4.8	2.3	2.7	2.2
Service	1.7	1.2	2.1	0.7	0.6	1.2	1.8	1.1	2.2
Protective service	2.6	2.8	2.1	4.1	3.9	1.4	3.0	2.0	4.4
Sales and office	0.9	1.1	1.2	0.8	0.5	1.4	1.0	1.1	1.3
Sales and related	1.6	1.8	1.9	0.7	0.4	3.7	1.6	1.8	2.0
Office and administrative support	1.2	1.3	1.2	1.0	0.6	1.5	1.2	1.3	1.3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.1	1.8	1.1	1.4	1.3	0.7	2.1	1.9	1.4
Installation, maintenance, and repair	3.3	2.9	1.5	2.3	2.2	0.7	3.1	2.7	2.0
Production, transportation, and material moving ... Installation, maintenance, and repair	2.4	2.0	1.4	1.5	1.3	1.4	2.5	2.2	1.8
Production, transportation, and material moving ... Production	1.6	1.6	1.3	1.0	1.0	1.9	1.8	1.7	1.5
Production, transportation, and material moving ... Transportation and material moving	2.2	2.0	1.4	1.2	0.9	2.1	2.3	2.2	1.6
Production, transportation, and material moving ... Transportation and material moving	2.1	2.3	1.7	1.8	1.7	2.6	2.0	1.9	1.8
Full time	0.7	0.7	0.5	0.6	0.5	0.8	0.7	0.8	0.6
Part time	1.5	1.0	1.8	0.6	0.5	2.2	1.5	0.9	1.8
Union	0.9	0.9	0.6	1.0	1.1	0.8	1.6	1.5	1.3
Nonunion	0.9	0.9	0.7	0.5	0.4	1.1	0.9	0.9	0.8
Average wage within the following categories: ⁴									
Lowest 25 percent	1.4	1.1	1.6	0.4	0.4	1.7	1.4	1.0	1.7
Lowest 10 percent	2.3	1.4	2.9	0.4	0.3	3.1	2.3	1.4	3.1
Second 25 percent	1.2	1.2	1.1	0.8	0.7	1.5	1.3	1.1	1.2
Third 25 percent	0.9	1.1	0.8	1.0	0.9	1.0	1.1	1.1	1.0
Highest 25 percent	0.7	0.8	0.7	1.2	1.0	1.0	1.0	0.9	0.8
Highest 10 percent	0.9	1.0	0.7	1.7	1.4	1.5	1.4	1.4	0.9
Establishment characteristics									
Goods-producing industries	1.5	1.2	0.7	1.1	1.0	1.6	1.6	1.3	0.8
Service-providing industries	0.9	0.9	0.7	0.5	0.5	0.8	0.9	0.9	0.8
Education and health services	1.6	1.6	1.2	1.2	1.1	1.0	1.8	1.6	1.6
Educational services	0.9	0.9	0.7	1.1	1.2	0.9	1.2	1.0	1.8
Elementary and secondary schools	0.6	0.8	0.8	0.9	1.3	1.0	1.3	0.9	2.2
Junior colleges, colleges, and universities	1.0	1.4	0.9	1.6	1.6	1.2	2.0	1.5	1.4
Health care and social assistance	2.5	2.3	1.9	1.7	1.6	2.8	2.7	2.5	2.1
Hospitals	1.8	2.0	1.1	4.2	4.1	4.1	2.3	2.5	1.5
Public administration	0.7	1.1	0.6	1.2	1.4	0.9	1.1	1.0	2.6

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2021—continued

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.1	1.0	1.1	0.5	0.5	1.4	1.1	1.0	1.2
1 to 49 workers	1.4	1.2	1.4	0.6	0.6	1.8	1.4	1.1	1.5
50 to 99 workers	2.2	2.1	1.5	1.3	1.1	2.7	2.1	2.0	1.9
100 workers or more	0.8	0.8	0.5	0.7	0.7	0.8	1.0	0.9	0.6
100 to 499 workers	1.4	1.2	0.9	0.9	0.9	1.1	1.4	1.1	0.9
500 workers or more	0.8	0.9	0.5	1.1	1.2	1.2	1.2	1.2	0.8
Geographic areas									
Northeast	1.6	1.2	1.2	1.1	1.2	1.5	1.6	1.2	1.5
New England	3.0	3.6	2.5	1.4	1.2	1.7	2.8	3.3	3.0
Middle Atlantic	1.9	1.0	1.5	1.4	1.5	1.9	2.0	1.3	1.9
South	1.4	1.3	1.0	0.8	0.8	1.0	1.5	1.3	1.0
South Atlantic	2.0	1.9	1.1	1.1	1.1	1.7	2.1	1.7	1.1
East South Central	2.0	3.4	3.8	1.8	1.9	2.9	3.0	3.7	4.5
West South Central	2.6	2.4	1.8	1.7	1.4	0.9	2.7	2.1	1.8
Midwest	1.6	1.7	1.0	0.7	0.4	1.8	1.7	1.7	1.1
East North Central	2.1	2.4	1.3	0.6	0.5	2.0	2.3	2.4	1.5
West North Central	2.2	2.2	1.1	1.8	0.6	3.8	1.9	1.8	1.2
West	1.3	1.7	1.9	0.9	0.9	1.8	1.5	1.7	2.3
Mountain	3.1	2.9	1.9	2.1	1.9	2.7	3.5	2.8	1.8
Pacific	1.4	2.1	2.7	1.0	1.0	2.2	1.5	2.2	3.3

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2021

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	15	10	46
Worker characteristics			
Management, professional, and related	24	15	49
Management, business, and financial	26	6	57
Professional and related	23	18	46
Teachers	28	44	16
Primary, secondary, and special education school teachers	28	57	–
Registered nurses	32	9	47
Service	6	10	31
Protective service	22	35	22
Sales and office	13	6	55
Sales and related	8	2	62
Office and administrative support	17	9	51
Natural resources, construction, and maintenance	14	11	43
Construction, extraction, farming, fishing, and forestry	12	14	37
Installation, maintenance, and repair	15	7	50
Production, transportation, and material moving	14	8	51
Production	15	3	56
Transportation and material moving	13	12	47
Full time	18	12	51
Part time	4	5	32
Union	33	46	16
Nonunion	12	5	51
Average wage within the following categories: ²			
Lowest 25 percent	4	4	37
Lowest 10 percent	1	3	30
Second 25 percent	12	8	52
Third 25 percent	18	12	52
Highest 25 percent	29	17	46
Highest 10 percent	32	12	49
Establishment characteristics			
Goods-producing industries	17	4	55
Service-providing industries	15	11	45
Education and health services	18	21	40
Educational services	28	45	15
Elementary and secondary schools	26	59	5
Junior colleges, colleges, and universities	39	23	28
Health care and social assistance	13	6	55
Hospitals	32	10	49
Public administration	34	54	4

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2021—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	6	5	47
1 to 49 workers	5	4	45
50 to 99 workers	10	10	53
100 workers or more	25	16	46
100 to 499 workers	14	12	56
500 workers or more	37	19	36
Geographic areas			
Northeast	17	12	42
New England	12	11	51
Middle Atlantic	19	12	38
South	15	9	47
South Atlantic	18	5	50
East South Central	17	10	44
West South Central	9	13	44
Midwest	16	10	48
East North Central	18	9	48
West North Central	13	12	47
West	12	12	48
Mountain	12	12	51
Pacific	12	12	46

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

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

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

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

**Table 3. Standard errors for retirement benefit combinations:
Access, civilian workers,¹ March 2021**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.4	0.3	0.8
Worker characteristics			
Management, professional, and related	0.8	0.6	1.3
Management, business, and financial	1.2	0.4	1.4
Professional and related	0.9	0.9	1.7
Teachers	1.2	2.1	2.3
Primary, secondary, and special education school teachers	1.5	2.6	–
Registered nurses	4.0	1.3	3.9
Service	0.4	0.6	1.8
Protective service	1.7	3.2	3.5
Sales and office	0.7	0.2	1.1
Sales and related	0.7	0.3	1.8
Office and administrative support	0.9	0.4	1.2
Natural resources, construction, and maintenance	1.1	1.1	1.9
Construction, extraction, farming, fishing, and forestry	1.7	1.8	2.8
Installation, maintenance, and repair	1.3	0.8	2.5
Production, transportation, and material moving	0.8	0.8	1.6
Production	1.1	0.5	1.8
Transportation and material moving	1.1	1.4	2.0
Full time	0.5	0.3	0.8
Part time	0.4	0.5	1.6
Union	1.2	1.2	1.3
Nonunion	0.4	0.2	0.9
Average wage within the following categories: ²			
Lowest 25 percent	0.3	0.4	1.4
Lowest 10 percent	0.2	0.3	2.3
Second 25 percent	0.6	0.6	1.4
Third 25 percent	0.9	0.6	1.1
Highest 25 percent	0.9	0.7	1.4
Highest 10 percent	1.4	0.9	2.2
Establishment characteristics			
Goods-producing industries	1.0	0.5	1.7
Service-providing industries	0.5	0.3	0.9
Education and health services	1.0	1.0	1.8
Educational services	0.9	1.3	0.8
Elementary and secondary schools	1.0	1.2	0.7
Junior colleges, colleges, and universities	1.8	1.9	1.3
Health care and social assistance	1.5	1.0	2.9
Hospitals	3.8	1.6	3.7
Public administration	1.2	1.2	0.9

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, civilian workers,¹ March 2021—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	0.3	0.3	1.2
1 to 49 workers	0.4	0.4	1.4
50 to 99 workers	1.0	0.8	2.3
100 workers or more	0.7	0.5	0.9
100 to 499 workers	0.6	0.8	1.4
500 workers or more	1.2	0.8	1.3
Geographic areas			
Northeast	1.1	0.7	2.0
New England	1.5	1.0	3.6
Middle Atlantic	1.4	0.9	2.1
South	0.7	0.4	1.3
South Atlantic	1.0	0.4	1.8
East South Central	1.5	1.3	2.4
West South Central	0.9	1.0	2.9
Midwest	0.8	0.4	1.8
East North Central	0.7	0.4	2.5
West North Central	2.1	0.8	1.8
West	0.7	0.8	1.6
Mountain	1.7	1.6	3.6
Pacific	0.8	0.9	1.7

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

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

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

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

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

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

Characteristics	Open plans ²	Soft frozen ³		Hard frozen ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	51	39	2	8
Worker characteristics				
Management, professional, and related	45	44	3	8
Management, business, and financial	44	36	4	17
Professional and related	45	47	2	5
Teachers	45	55	(⁵)	(⁵)
Primary, secondary, and special education school teachers	45	54	—	—
Registered nurses	56	30	6	8
Service	59	39	—	—
Protective service	52	45	—	—
Sales and office	47	37	2	13
Sales and related	45	20	4	31
Office and administrative support	48	40	2	10
Natural resources, construction, and maintenance	72	24	1	3
Construction, extraction, farming, fishing, and forestry	80	18	—	—
Installation, maintenance, and repair	60	33	2	6
Production, transportation, and material moving ...	56	33	3	8
Production	37	41	7	15
Transportation and material moving	68	28	1	3
Full time	50	40	2	8
Part time	64	32	1	3
Union	56	41	(⁵)	2
Nonunion	47	37	4	12
Average wage within the following categories: ⁶				
Lowest 25 percent	54	41	1	4
Lowest 10 percent	59	39	—	—
Second 25 percent	55	36	2	8
Third 25 percent	52	38	2	7
Highest 25 percent	48	41	3	9
Highest 10 percent	41	44	3	12
Establishment characteristics				
Goods-producing industries	48	31	9	12
Service-providing industries	52	40	1	7
Education and health services	49	48	1	2
Educational services	44	56	—	—
Elementary and secondary schools	44	55	(⁵)	(⁵)
Junior colleges, colleges, and universities	42	57	—	—
Health care and social assistance	63	28	3	6
Hospitals	55	30	6	10
Public administration	47	52	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, civilian workers,¹ March 2021—continued

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

Characteristics	Open plans ²	Soft frozen ³		Hard frozen ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	57	36	1	6
1 to 49 workers	56	34	1	9
50 to 99 workers	58	38	—	—
100 workers or more	49	40	3	8
100 to 499 workers	56	36	2	6
500 workers or more	46	42	3	9
Geographic areas				
Northeast	48	40	3	9
New England	44	38	2	15
Middle Atlantic	49	41	3	7
South	50	41	3	7
South Atlantic	57	33	2	7
East South Central	37	51	5	7
West South Central	44	49	2	5
Midwest	54	36	2	8
East North Central	54	36	2	8
West North Central	54	36	—	—
West	53	38	1	7
Mountain	51	41	—	—
Pacific	54	37	—	—

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

² Plans open to new participants.

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

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

⁵ Less than 0.5.

⁶ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Open plans ²	Soft frozen ³		Hard frozen ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.2	0.9	0.3	0.6
Worker characteristics				
Management, professional, and related	1.7	1.4	0.5	0.8
Management, business, and financial	3.1	2.0	0.9	1.7
Professional and related	1.9	1.7	0.4	0.6
Teachers	2.0	2.0	0.1	(⁵)
Primary, secondary, and special education school teachers	2.2	2.2	–	–
Registered nurses	7.5	4.6	2.2	2.7
Service	2.1	1.8	–	–
Protective service	1.8	1.9	–	–
Sales and office	1.8	1.2	0.5	1.5
Sales and related	4.5	2.5	1.5	4.4
Office and administrative support	1.9	1.3	0.5	1.2
Natural resources, construction, and maintenance	2.3	2.2	0.5	0.7
Construction, extraction, farming, fishing, and forestry	2.4	2.4	–	–
Installation, maintenance, and repair	3.4	3.0	0.9	1.5
Production, transportation, and material moving ...	3.3	2.9	0.7	1.2
Production	5.2	4.7	1.7	2.2
Transportation and material moving	3.6	3.4	0.3	1.1
Full time	1.1	0.9	0.3	0.6
Part time	3.2	2.9	0.3	0.8
Union	1.3	1.3	0.1	0.3
Nonunion	1.8	1.2	0.5	1.0
Average wage within the following categories: ⁶				
Lowest 25 percent	3.2	2.7	0.3	1.1
Lowest 10 percent	4.5	4.3	–	–
Second 25 percent	1.8	1.5	0.3	1.2
Third 25 percent	1.9	1.6	0.5	0.6
Highest 25 percent	1.5	1.3	0.4	0.9
Highest 10 percent	1.9	1.7	0.5	1.3
Establishment characteristics				
Goods-producing industries	3.1	2.9	1.4	1.4
Service-providing industries	1.3	0.9	0.3	0.6
Education and health services	1.9	1.7	0.4	0.3
Educational services	1.4	1.4	–	–
Elementary and secondary schools	1.6	1.7	0.1	(⁵)
Junior colleges, colleges, and universities	1.8	1.8	–	–
Health care and social assistance	4.5	3.2	1.3	1.3
Hospitals	4.2	2.8	1.7	2.2
Public administration	1.3	1.3	–	–

See footnotes at end of table.

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

Characteristics	Open plans ²	Soft frozen ³		Hard frozen ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	2.1	1.8	0.5	0.7
1 to 49 workers	3.2	3.0	0.5	1.2
50 to 99 workers	2.3	1.9	—	—
100 workers or more	1.4	1.1	0.4	0.7
100 to 499 workers	2.6	2.0	0.6	1.0
500 workers or more	1.8	1.4	0.5	0.9
Geographic areas				
Northeast	3.8	2.6	0.8	1.3
New England	6.0	3.3	0.7	4.4
Middle Atlantic	4.4	3.1	1.0	1.1
South	1.4	1.2	0.4	0.9
South Atlantic	1.9	1.4	0.6	1.4
East South Central	4.7	5.0	1.0	2.4
West South Central	1.8	1.4	0.8	0.9
Midwest	2.5	1.8	0.8	1.5
East North Central	3.1	2.0	0.7	2.1
West North Central	3.9	3.4	—	—
West	2.0	1.6	0.5	1.0
Mountain	4.6	4.4	—	—
Pacific	2.0	1.4	—	—

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

² Plans open to new participants.

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

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

⁵ Less than 0.05.

⁶ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2021

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³			
	Less than 6 years	6 to 10 years	11 to 15 years	Greater than 15 years
All workers	6	42	33	20
Worker characteristics				
Management, professional, and related	6	43	31	20
Management, business, and financial	11	34	34	21
Professional and related	4	46	31	20
Teachers	2	54	23	21
Primary, secondary, and special education school teachers	2	57	23	19
Registered nurses	6	38	33	23
Service	—	55	27	—
Protective service	—	61	25	—
Sales and office	7	40	35	19
Sales and related	—	25	53	—
Office and administrative support	8	42	32	19
Natural resources, construction, and maintenance	4	36	42	18
Construction, extraction, farming, fishing, and forestry	—	36	40	—
Installation, maintenance, and repair	2	36	43	19
Production, transportation, and material moving	10	27	39	23
Production	—	28	46	—
Transportation and material moving	13	27	31	29
Full time	6	41	33	20
Part time	7	48	28	17
Union	3	51	28	18
Nonunion	8	35	36	21
Average wage within the following categories: ⁴				
Lowest 25 percent	4	45	31	21
Lowest 10 percent	—	43	35	—
Second 25 percent	7	43	34	16
Third 25 percent	6	43	31	20
Highest 25 percent	6	40	34	21
Highest 10 percent	7	40	35	19
Establishment characteristics				
Goods-producing industries	5	25	52	17
Service-providing industries	6	44	30	20
Education and health services	3	49	26	22
Educational services	3	50	25	22
Elementary and secondary schools	2	52	25	21
Junior colleges, colleges, and universities	5	44	25	26
Health care and social assistance	—	45	31	—
Hospitals	6	41	29	25
Public administration	1	59	25	16

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2021—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³			
	Less than 6 years	6 to 10 years	11 to 15 years	Greater than 15 years
1 to 99 workers	7	47	29	17
1 to 49 workers	9	41	34	16
50 to 99 workers	3	55	23	19
100 workers or more	6	40	34	20
100 to 499 workers	7	43	35	16
500 workers or more	5	39	33	22
Geographic areas				
Northeast	5	34	36	25
New England	—	46	—	30
Middle Atlantic	6	31	39	24
South	4	42	34	20
South Atlantic	2	54	32	13
East South Central	—	53	30	—
West South Central	6	20	41	34
Midwest	—	40	30	—
East North Central	—	41	26	—
West North Central	5	36	38	21
West	5	52	30	13
Mountain	3	43	39	15
Pacific	6	56	25	12

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 6. Standard errors for defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2021

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³			
	Less than 6 years	6 to 10 years	11 to 15 years	Greater than 15 years
All workers	1.0	1.2	1.0	0.8
Worker characteristics				
Management, professional, and related	1.2	1.4	1.3	0.9
Management, business, and financial	2.3	1.9	2.3	1.9
Professional and related	0.9	1.6	1.4	0.9
Teachers	0.4	1.5	1.1	0.9
Primary, secondary, and special education school teachers	0.4	1.7	1.5	1.1
Registered nurses	2.7	6.4	4.3	5.2
Service	–	2.8	2.3	–
Protective service	–	3.8	3.8	–
Sales and office	1.1	1.9	2.0	1.8
Sales and related	–	4.2	6.1	–
Office and administrative support	1.2	2.0	2.0	1.8
Natural resources, construction, and maintenance	1.8	3.6	4.7	3.0
Construction, extraction, farming, fishing, and forestry	–	5.0	6.2	–
Installation, maintenance, and repair	1.2	4.9	6.3	3.8
Production, transportation, and material moving ...	2.7	3.9	3.6	2.8
Production	–	5.0	5.0	–
Transportation and material moving	3.9	4.9	4.2	2.9
Full time	1.0	1.3	1.0	0.8
Part time	1.9	3.9	3.0	2.4
Union	0.6	1.6	1.5	1.0
Nonunion	1.5	1.6	1.5	1.1
Average wage within the following categories: ⁴				
Lowest 25 percent	1.6	3.1	3.0	2.4
Lowest 10 percent	–	5.5	5.9	–
Second 25 percent	1.4	2.7	2.4	1.4
Third 25 percent	0.9	1.7	1.6	1.2
Highest 25 percent	1.4	1.4	1.3	1.1
Highest 10 percent	1.4	1.9	1.7	1.5
Establishment characteristics				
Goods-producing industries	2.4	3.1	3.8	2.8
Service-providing industries	1.1	1.3	1.0	0.8
Education and health services	0.7	1.6	1.1	1.2
Educational services	0.5	1.2	1.1	1.1
Elementary and secondary schools	0.5	1.3	1.5	1.1
Junior colleges, colleges, and universities	1.2	3.6	1.6	2.9
Health care and social assistance	–	5.7	3.4	–
Hospitals	2.4	6.2	4.6	4.6
Public administration	0.4	1.9	1.9	0.9

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2021—continued

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³			
	Less than 6 years	6 to 10 years	11 to 15 years	Greater than 15 years
1 to 99 workers	1.5	2.4	2.2	2.3
1 to 49 workers	2.4	3.4	3.4	3.1
50 to 99 workers	1.1	3.6	2.9	3.2
100 workers or more	1.0	1.4	1.2	0.8
100 to 499 workers	1.3	2.2	2.1	1.4
500 workers or more	1.2	1.5	1.4	0.9
Geographic areas				
Northeast	0.8	2.0	1.7	2.0
New England	—	3.2	—	3.4
Middle Atlantic	1.1	2.4	1.8	2.3
South	1.0	2.0	1.5	1.2
South Atlantic	0.7	2.7	1.9	2.0
East South Central	—	4.9	3.2	—
West South Central	2.0	1.4	2.7	1.5
Midwest	—	3.3	2.9	—
East North Central	—	4.0	2.9	—
West North Central	1.9	6.0	6.0	2.6
West	0.8	2.3	2.4	1.0
Mountain	1.2	4.3	3.7	2.0
Pacific	1.0	2.6	2.9	1.2

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

(Includes workers participating in frozen defined benefit plans)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	7	9	11	14	19
Worker characteristics					
Management, professional, and related	7	9	11	14	20
Management, business, and financial	5	8	11	14	20
Professional and related	8	9	11	14	20
Teachers	8	9	10	14	20
Primary, secondary, and special education school teachers	8	9	10	14	16
Registered nurses	7	9	11	15	22
Service	7	9	10	13	18
Protective service	8	9	10	12	18
Sales and office	7	9	11	14	18
Sales and related	9	10	12	15	19
Office and administrative support	6	9	11	14	18
Natural resources, construction, and maintenance	8	9	12	14	20
Construction, extraction, farming, fishing, and forestry	8	9	12	14	21
Installation, maintenance, and repair	7	9	12	14	20
Production, transportation, and material moving ...	5	9	13	15	18
Production	6	9	13	15	17
Transportation and material moving	5	9	12	16	20
Full time	7	9	11	14	19
Part time	7	9	10	14	20
Union	8	9	10	14	25
Nonunion	6	9	12	15	18
Average wage within the following categories: ⁴					
Lowest 25 percent	7	9	11	14	17
Lowest 10 percent	8	10	12	14	16
Second 25 percent	6	9	10	14	17
Third 25 percent	7	9	11	14	19
Highest 25 percent	7	9	11	14	20
Highest 10 percent	7	9	11	14	20
Establishment characteristics					
Goods-producing industries	7	10	13	14	17
Service-providing industries	7	9	10	14	20
Education and health services	7	9	10	14	20
Educational services	8	9	10	14	20
Elementary and secondary schools	8	9	10	14	20
Junior colleges, colleges, and universities	8	9	11	16	25
Health care and social assistance	6	8	10	14	19
Hospitals	6	9	11	15	21
Public administration	8	9	10	12	22

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Distribution of time² since plan closed to new workers or stopped accruing benefits, civilian workers,³ March 2021—continued

(Includes workers participating in frozen defined benefit plans)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	7	8	10	14	18
1 to 49 workers	6	8	10	13	17
50 to 99 workers	8	9	10	14	20
100 workers or more	7	9	11	14	20
100 to 499 workers	6	9	11	14	18
500 workers or more	7	9	11	15	20
Geographic areas					
Northeast	8	9	11	16	31
New England	9	9	11	17	25
Middle Atlantic	7	10	12	15	31
South	7	9	11	14	16
South Atlantic	7	9	10	12	17
East South Central	7	8	10	13	16
West South Central	—	10	13	16	16
Midwest	—	9	10	14	20
East North Central	—	9	10	14	20
West North Central	6	9	11	14	26
West	8	8	10	12	16
Mountain	8	10	11	14	16
Pacific	7	8	8	12	17

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

² The distribution is based on the year the plan was frozen since 1990. Estimates for 31 years may include plans frozen prior to 1990. The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers are in plans frozen the same or longer than the year shown, and half are in plans frozen the same as or less than the year shown. At the 25th percentile, one-fourth of participating workers are in plans frozen the same or less than the year shown. The remaining percentiles follow the same logic.

³ Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	0.3	0.0	0.0	0.0	0.8
Worker characteristics					
Management, professional, and related	0.0	0.0	0.4	0.3	0.2
Management, business, and financial	1.4	1.0	0.0	1.4	1.1
Professional and related	0.7	0.0	1.2	0.0	0.0
Teachers	0.0	0.3	0.0	0.0	2.0
Primary, secondary, and special education school teachers	0.0	1.0	0.0	0.0	0.5
Registered nurses	0.8	0.8	0.2	1.5	2.5
Service	1.3	0.9	0.0	1.3	1.3
Protective service	0.0	0.0	0.0	0.0	4.1
Sales and office	1.3	0.0	0.0	0.7	0.5
Sales and related	0.0	1.6	1.1	0.0	1.4
Office and administrative support	0.6	0.0	1.2	0.0	0.3
Natural resources, construction, and maintenance	0.8	0.7	0.0	0.2	0.9
Construction, extraction, farming, fishing, and forestry	0.0	0.9	1.4	0.0	4.0
Installation, maintenance, and repair	1.0	0.8	0.2	0.9	1.1
Production, transportation, and material moving	1.4	0.7	1.3	0.5	0.0
Production	0.8	2.1	0.5	1.3	0.7
Transportation and material moving	1.0	0.4	1.4	0.0	1.4
Full time	0.4	0.0	0.0	0.0	0.5
Part time	1.3	1.1	0.0	1.0	2.3
Union	0.0	0.0	0.0	0.0	0.8
Nonunion	0.2	0.0	1.4	1.3	0.2
Average wage within the following categories: ⁴					
Lowest 25 percent	0.7	0.0	0.8	0.3	0.0
Lowest 10 percent	0.0	0.5	0.9	1.4	0.4
Second 25 percent	0.6	1.0	1.3	1.3	1.2
Third 25 percent	0.5	0.3	0.9	0.7	1.3
Highest 25 percent	0.5	0.0	0.0	0.7	0.2
Highest 10 percent	0.9	0.0	0.0	0.5	0.0
Establishment characteristics					
Goods-producing industries	0.8	0.0	0.4	0.4	1.2
Service-providing industries	0.3	0.0	1.3	0.0	0.9
Education and health services	1.4	0.3	0.0	0.0	1.1
Educational services	0.0	0.0	0.0	0.0	2.0
Elementary and secondary schools	0.0	0.0	0.0	0.0	3.0
Junior colleges, colleges, and universities	1.0	0.4	1.0	1.1	5.2
Health care and social assistance	1.0	1.0	1.4	1.2	2.3
Hospitals	1.4	0.9	0.5	1.6	2.9
Public administration	0.9	0.8	0.0	0.0	1.7

See footnotes at end of table.

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

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	1.4	0.0	0.0	1.3	0.2
1 to 49 workers	1.1	0.0	1.2	0.8	1.3
50 to 99 workers	0.0	1.5	0.0	0.4	2.3
100 workers or more	0.0	0.0	0.0	0.8	1.1
100 to 499 workers	1.2	0.0	1.0	0.0	1.0
500 workers or more	0.0	0.0	0.0	0.8	0.3
Geographic areas					
Northeast	1.5	0.5	1.4	1.1	0.0
New England	0.0	0.0	1.1	1.8	5.3
Middle Atlantic	2.0	0.5	1.3	1.3	0.0
South	0.0	0.0	1.0	0.6	0.4
South Atlantic	0.8	0.0	0.0	1.1	0.4
East South Central	0.0	0.0	1.3	1.2	0.7
West South Central	—	1.1	1.2	0.0	0.0
Midwest	—	1.2	1.2	0.0	0.0
East North Central	—	1.3	0.0	0.0	1.3
West North Central	0.0	1.4	1.3	0.8	7.3
West	0.0	0.0	0.0	0.0	0.2
Mountain	0.3	0.0	0.4	1.4	0.0
Pacific	1.1	0.0	1.3	0.0	1.1

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

² The distribution is based on the year the plan was frozen since 1990. Estimates for 31 years may include plans frozen prior to 1990. The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers are in plans frozen the same or longer than the year shown, and half are in plans frozen the same as or less than the year shown. At the 25th percentile, one-fourth of participating workers are in plans frozen the same or less than the year shown. The remaining percentiles follow the same logic.

³ Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 8. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2021

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

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ³			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	3	97	58	11	20	21
Worker characteristics						
Management, professional, and related	2	98	63	9	20	19
Management, business, and financial	1	99	39	14	35	24
Professional and related	2	98	71	8	15	17
Teachers	–	100	93	4	1	17
Primary, secondary, and special education school teachers	–	100	94	5	1	17
Service	2	98	79	7	10	17
Sales and office	4	96	46	10	28	24
Sales and related	8	92	–	8	52	32
Office and administrative support	4	96	52	11	24	23
Natural resources, construction, and maintenance:						
Construction, extraction, farming, fishing, and forestry	–	100	59	27	6	–
Production, transportation, and material moving ...	6	94	27	21	24	37
Transportation and material moving	9	91	42	13	–	33
Full time	2	98	57	12	21	22
Part time	15	85	61	6	14	15
Nonunion	4	96	44	12	29	22
Average wage within the following categories: ⁴						
Lowest 25 percent	7	93	64	10	14	20
Second 25 percent	4	96	52	11	26	22
Third 25 percent	3	97	57	12	14	27
Highest 25 percent	2	98	59	11	23	18
Highest 10 percent	1	99	51	11	30	21
Service-providing industries	3	97	64	9	17	19
Education and health services	2	98	83	5	7	17
Educational services	–	100	93	4	2	16
Elementary and secondary schools	–	100	95	4	1	16
Junior colleges, colleges, and universities	–	100	89	2	–	17
Health care and social assistance	10	90	44	8	26	21
Public administration	–	100	90	7	–	18

See footnotes at end of table.

Table 8. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2021—continued

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

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ³			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	2	98	60	11	18	19
100 workers or more	3	97	57	11	21	22
100 to 499 workers	4	96	58	11	17	24
500 workers or more	2	98	56	12	22	21
Geographic areas						
Northeast	2	98	60	9	17	24
South	3	97	57	13	21	25
South Atlantic	3	97	47	16	23	34
Midwest	4	96	50	13	21	21
East North Central	5	95	46	13	25	24
West North Central	3	97	58	14	13	14
West	2	98	63	9	22	13
Pacific	1	99	63	9	22	12

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	0.4	0.4	1.2	0.7	1.2	1.0
Worker characteristics						
Management, professional, and related	0.4	0.4	1.5	0.8	1.5	1.2
Management, business, and financial	0.5	0.5	2.2	1.8	2.6	2.3
Professional and related	0.6	0.6	1.4	0.8	1.4	1.2
Teachers	–	0.0	1.3	1.1	0.2	1.2
Primary, secondary, and special education school teachers	–	0.0	1.5	1.2	0.2	1.4
Service	0.4	0.4	2.4	1.4	2.3	1.5
Sales and office	0.8	0.8	1.9	1.0	2.4	1.8
Sales and related	2.8	2.8	–	2.6	6.0	5.3
Office and administrative support	0.8	0.8	1.8	1.2	2.2	1.7
Natural resources, construction, and maintenance:						
Construction, extraction, farming, fishing, and forestry	–	0.0	6.8	7.3	2.8	–
Production, transportation, and material moving ...	2.0	2.0	3.1	3.3	3.5	3.7
Transportation and material moving	2.8	2.8	5.3	2.9	–	3.8
Full time	0.4	0.4	1.3	0.8	1.3	1.1
Part time	2.5	2.5	3.6	2.1	2.4	2.4
Nonunion	0.6	0.6	1.3	1.0	1.8	1.4
Average wage within the following categories: ³						
Lowest 25 percent	1.6	1.6	3.5	3.0	2.1	2.5
Second 25 percent	0.9	0.9	2.2	1.3	3.1	1.4
Third 25 percent	0.6	0.6	1.6	1.2	1.1	1.8
Highest 25 percent	0.4	0.4	1.6	1.0	1.7	1.2
Highest 10 percent	0.3	0.3	2.2	1.5	2.4	1.9
Service-providing industries	0.4	0.4	1.4	0.7	1.3	0.9
Education and health services	0.6	0.6	1.9	0.9	1.9	1.3
Educational services	–	0.0	0.8	0.9	0.2	1.2
Elementary and secondary schools	–	0.0	1.0	1.0	0.2	1.4
Junior colleges, colleges, and universities	–	0.0	1.4	1.1	–	2.1
Health care and social assistance	3.0	3.0	4.1	2.9	7.6	4.7
Public administration	–	0.0	1.3	0.8	–	1.5

See footnotes at end of table.

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

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	0.8	0.8	2.9	1.9	3.5	2.1
100 workers or more	0.5	0.5	1.3	0.8	1.3	1.1
100 to 499 workers	1.1	1.1	2.7	1.4	2.2	2.5
500 workers or more	0.5	0.5	1.5	1.0	1.5	1.3
Geographic areas						
Northeast	1.0	1.0	2.5	1.1	1.6	2.1
South	0.8	0.8	2.1	1.6	3.0	2.0
South Atlantic	1.0	1.0	2.9	3.2	5.0	3.6
Midwest	0.8	0.8	3.0	1.3	2.0	2.2
East North Central	1.1	1.1	3.8	1.9	2.6	2.8
West North Central	0.9	0.9	3.8	1.4	2.3	3.2
West	0.6	0.6	1.9	1.3	2.0	1.8
Pacific	0.4	0.4	2.3	1.6	2.1	1.9

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

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

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

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

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

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

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	72	28	85	15
Worker characteristics				
Management, professional, and related	71	29	84	16
Management, business, and financial	73	27	84	16
Professional and related	70	30	84	16
Teachers	69	31	87	13
Primary, secondary, and special education school teachers	70	30	89	11
Registered nurses	65	35	90	10
Service	71	29	86	14
Protective service	66	34	—	—
Sales and office	73	27	85	15
Sales and related	80	20	87	13
Office and administrative support	69	31	84	16
Natural resources, construction, and maintenance	70	30	85	15
Construction, extraction, farming, fishing, and forestry	64	36	82	18
Installation, maintenance, and repair	75	25	87	13
Production, transportation, and material moving ...	72	28	83	17
Production	72	28	85	15
Transportation and material moving	72	28	82	18
Full time	71	29	85	15
Part time	72	28	83	17
Union	59	41	79	21
Nonunion	73	27	85	15
Average wage within the following categories: ²				
Lowest 25 percent	76	24	87	13
Lowest 10 percent	79	21	84	16
Second 25 percent	72	28	85	15
Third 25 percent	69	31	84	16
Highest 25 percent	71	29	84	16
Highest 10 percent	72	28	84	16
Establishment characteristics				
Goods-producing industries	71	29	84	16
Service-providing industries	72	28	85	15
Education and health services	65	35	84	16
Educational services	67	33	88	12
Elementary and secondary schools	69	31	91	9
Junior colleges, colleges, and universities	65	35	86	14
Health care and social assistance	64	36	83	17
Hospitals	63	37	87	13
Public administration	65	35	90	10

See footnotes at end of table.

Table 9. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2021—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	72	28	85	15
1 to 49 workers	73	27	84	16
50 to 99 workers	71	29	87	13
100 workers or more	71	29	84	16
100 to 499 workers	75	25	85	15
500 workers or more	68	32	84	16
Geographic areas				
Northeast	66	34	78	22
New England	70	30	79	21
Middle Atlantic	64	36	78	22
South	77	23	85	15
South Atlantic	76	24	84	16
East South Central	77	23	85	15
West South Central	81	19	87	13
Midwest	72	28	87	13
East North Central	71	29	86	14
West North Central	74	26	89	11
West	68	32	86	14
Mountain	74	26	87	13
Pacific	65	35	85	15

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

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

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

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

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.6	0.6	0.5	0.5
Worker characteristics				
Management, professional, and related	1.0	1.0	0.9	0.9
Management, business, and financial	1.5	1.5	1.2	1.2
Professional and related	1.2	1.2	1.1	1.1
Teachers	2.6	2.6	2.2	2.2
Primary, secondary, and special education school teachers	4.7	4.7	3.3	3.3
Registered nurses	2.0	2.0	1.8	1.8
Service	2.3	2.3	1.8	1.8
Protective service	3.6	3.6	–	–
Sales and office	1.0	1.0	0.7	0.7
Sales and related	1.7	1.7	1.2	1.2
Office and administrative support	1.2	1.2	1.0	1.0
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.0	2.0	1.5	1.5
Installation, maintenance, and repair	3.4	3.4	2.7	2.7
Production, transportation, and material moving ... Production	2.3	2.3	1.6	1.6
Transportation and material moving	2.1	2.1	2.1	2.1
Production	1.8	1.8	1.4	1.4
Transportation and material moving	4.0	4.0	4.1	4.1
Full time	0.6	0.6	0.5	0.5
Part time	2.8	2.8	2.1	2.1
Union	2.3	2.3	2.2	2.2
Nonunion	0.7	0.7	0.5	0.5
Average wage within the following categories: ²				
Lowest 25 percent	1.6	1.6	1.2	1.2
Lowest 10 percent	2.6	2.6	2.7	2.7
Second 25 percent	1.4	1.4	1.1	1.1
Third 25 percent	1.1	1.1	1.0	1.0
Highest 25 percent	1.0	1.0	0.8	0.8
Highest 10 percent	1.2	1.2	0.9	0.9
Establishment characteristics				
Goods-producing industries	1.3	1.3	1.1	1.1
Service-providing industries	0.7	0.7	0.6	0.6
Education and health services	1.9	1.9	1.5	1.5
Educational services	1.9	1.9	1.4	1.4
Elementary and secondary schools	3.7	3.7	2.3	2.3
Junior colleges, colleges, and universities	2.4	2.4	1.5	1.5
Health care and social assistance	2.4	2.4	1.8	1.8
Hospitals	3.4	3.4	2.8	2.8
Public administration	3.1	3.1	1.8	1.8

See footnotes at end of table.

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	1.3	1.3	0.8	0.8
1 to 49 workers	1.6	1.6	1.3	1.3
50 to 99 workers	2.4	2.4	2.0	2.0
100 workers or more	0.8	0.8	0.8	0.8
100 to 499 workers	1.1	1.1	1.3	1.3
500 workers or more	1.4	1.4	1.3	1.3
Geographic areas				
Northeast	1.4	1.4	1.5	1.5
New England	2.3	2.3	3.2	3.2
Middle Atlantic	1.6	1.6	1.5	1.5
South	1.1	1.1	0.8	0.8
South Atlantic	1.2	1.2	1.1	1.1
East South Central	4.2	4.2	2.2	2.2
West South Central	2.0	2.0	1.6	1.6
Midwest	1.1	1.1	0.7	0.7
East North Central	1.1	1.1	0.8	0.8
West North Central	2.6	2.6	1.5	1.5
West	1.6	1.6	1.4	1.4
Mountain	2.9	2.9	0.9	0.9
Pacific	1.8	1.8	2.0	2.0

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

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

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

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

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

(All workers = 100 percent)

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

See footnotes at end of table.

Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2021—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	43	34	78	28	22	79	71	49	68
Worker characteristics									
Management, professional, and related	59	47	79	36	28	79	88	63	71
Management, business, and financial	66	52	79	39	31	80	94	69	73
Professional and related	57	44	79	34	26	78	86	60	70
Teachers	52	40	77	32	23	72	87	62	71
Primary, secondary, and special education school teachers	55	43	77	34	25	74	97	68	71
Registered nurses	65	49	74	35	27	78	88	60	68
Service	24	18	74	16	12	73	48	27	56
Protective service	55	46	84	43	33	77	78	54	69
Sales and office	39	30	77	25	19	79	68	46	67
Sales and related	25	19	74	16	13	77	52	34	64
Office and administrative support	47	37	78	30	24	79	77	53	69
Natural resources, construction, and maintenance	41	33	79	28	23	84	75	55	73
Construction, extraction, farming, fishing, and forestry	34	28	83	24	20	85	74	54	73
Installation, maintenance, and repair	48	37	77	32	26	82	77	56	73
Production, transportation, and material moving	46	38	81	32	27	85	75	53	71
Production	49	40	82	35	30	86	79	57	73
Transportation and material moving	44	35	81	30	25	84	72	50	69
Full time	53	42	79	34	27	80	86	60	70
Part time	12	8	72	8	6	73	23	11	48
Union	72	61	84	55	46	83	93	71	76
Nonunion	39	30	77	23	18	78	68	45	67
Average wage within the following categories: ⁴									
Lowest 25 percent	16	12	72	11	8	71	40	22	55
Lowest 10 percent	9	6	64	7	4	59	27	12	45
Second 25 percent	41	31	76	26	21	80	73	49	67
Third 25 percent	54	43	79	34	27	80	86	61	71
Highest 25 percent	66	53	81	43	35	81	93	68	73
Highest 10 percent	72	59	81	49	39	80	94	70	75
Establishment characteristics									
Goods-producing industries	51	42	83	35	30	87	83	61	74
Service-providing industries	42	32	77	26	20	78	70	47	67
Education and health services	47	36	75	27	20	74	79	52	66
Educational services	55	43	77	33	24	73	86	61	71
Elementary and secondary schools	54	41	77	33	25	74	88	62	70
Junior colleges, colleges, and universities	64	49	77	37	26	70	89	65	73
Health care and social assistance	43	32	74	23	17	76	75	47	63
Hospitals	73	55	75	41	32	78	89	62	70
Public administration	63	52	84	45	37	83	90	68	76

See footnotes at end of table.

Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2021—continued

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	60	44	73	59	38	65
1 to 49 workers	54	39	72	54	35	64
50 to 99 workers	77	59	76	77	51	66
100 workers or more	88	73	82	87	62	71
100 to 499 workers	85	67	80	84	59	70
500 workers or more	92	78	85	91	66	73
Geographic areas						
Northeast	72	57	80	71	49	69
New England	73	57	78	73	49	67
Middle Atlantic	71	57	80	70	49	69
South	73	55	75	72	48	67
South Atlantic	73	55	75	73	48	66
East South Central	72	55	77	71	50	70
West South Central	72	54	74	72	48	66
Midwest	73	58	79	73	50	69
East North Central	73	59	80	73	51	70
West North Central	73	56	77	73	47	65
West	75	62	82	75	53	71
Mountain	75	61	81	74	53	72
Pacific	76	62	83	75	53	71

See footnotes at end of table.

Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2021—continued

(All workers = 100 percent)

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	29	22	76	19	15	79	58	37	65
1 to 49 workers	26	19	74	17	14	79	53	34	64
50 to 99 workers	43	34	79	25	20	78	75	49	66
100 workers or more	58	46	80	37	29	79	86	61	71
100 to 499 workers	50	40	79	31	25	81	83	58	70
500 workers or more	67	53	80	42	33	78	90	65	72
Geographic areas									
Northeast	45	35	78	28	22	76	69	46	67
New England	43	33	77	15	12	79	69	47	67
Middle Atlantic	46	36	78	33	25	76	69	46	67
South	34	26	76	21	16	74	72	48	67
South Atlantic	36	27	76	22	16	74	72	48	66
East South Central	28	21	75	18	14	79	71	49	70
West South Central	33	25	76	21	15	73	71	47	66
Midwest	47	37	79	27	22	80	71	48	68
East North Central	47	37	79	30	24	80	71	50	70
West North Central	47	36	77	22	18	80	70	45	64
West	53	42	80	38	32	85	74	52	71
Mountain	48	38	79	26	22	83	73	53	72
Pacific	55	44	81	43	36	85	74	52	70

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.7	0.6	0.6	0.7	0.5
Worker characteristics						
Management, professional, and related	0.6	0.8	0.6	0.7	0.9	0.7
Management, business, and financial	0.7	0.9	0.8	0.7	0.9	0.9
Professional and related	0.8	1.0	0.9	1.0	1.1	0.9
Teachers	1.0	1.2	1.2	1.0	1.3	1.1
Primary, secondary, and special education school teachers	0.7	1.5	1.5	0.8	1.5	1.5
Registered nurses	1.2	2.3	2.7	1.7	2.1	2.1
Service	1.7	1.4	2.1	1.7	1.3	2.0
Protective service	2.2	1.9	1.7	2.1	2.3	2.7
Sales and office	1.0	1.0	0.7	1.0	1.0	0.8
Sales and related	1.7	1.6	1.7	1.7	1.6	2.0
Office and administrative support	0.9	1.0	0.9	1.0	1.0	0.8
Natural resources, construction, and maintenance	1.4	1.5	1.6	1.4	1.4	1.5
Construction, extraction, farming, fishing, and forestry	2.1	2.3	2.4	2.1	2.2	2.2
Installation, maintenance, and repair	1.8	2.0	1.7	1.8	1.9	1.7
Production, transportation, and material moving ...	1.5	1.3	0.9	1.5	1.2	1.0
Production	2.1	2.0	1.3	2.1	1.9	1.3
Transportation and material moving	2.3	1.9	1.4	2.3	1.7	1.4
Full time	0.5	0.6	0.5	0.6	0.6	0.4
Part time	1.0	0.8	3.2	1.1	0.8	3.2
Union	0.5	0.8	0.7	0.5	1.0	0.9
Nonunion	0.7	0.8	0.7	0.7	0.7	0.6
Average wage within the following categories: ⁴						
Lowest 25 percent	1.1	0.9	1.5	1.0	0.9	1.7
Lowest 10 percent	1.8	1.4	3.9	1.8	1.3	3.9
Second 25 percent	1.3	1.3	1.2	1.3	1.2	1.1
Third 25 percent	0.8	1.0	0.8	0.9	1.0	0.9
Highest 25 percent	0.6	0.8	0.6	0.6	0.8	0.7
Highest 10 percent	0.8	0.9	0.7	0.8	1.0	0.9
Establishment characteristics						
Goods-producing industries	1.1	1.3	1.0	1.1	1.1	0.9
Service-providing industries	0.7	0.8	0.7	0.7	0.8	0.6
Education and health services	1.4	1.4	1.0	1.4	1.4	1.0
Educational services	0.8	0.8	0.9	0.8	0.9	0.8
Elementary and secondary schools	0.9	1.2	0.9	0.9	1.1	1.0
Junior colleges, colleges, and universities	1.0	1.1	0.7	1.0	1.1	0.9
Health care and social assistance	2.1	2.1	1.5	2.2	2.1	1.6
Hospitals	1.4	1.6	1.3	1.3	1.8	1.6
Public administration	0.8	1.1	1.2	0.9	1.4	1.3

See footnotes at end of table.

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

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	0.6	0.7	0.6	0.6	0.5
Worker characteristics									
Management, professional, and related	1.1	0.9	0.7	1.0	1.0	1.0	0.8	0.8	0.7
Management, business, and financial	1.8	1.5	1.1	1.4	1.2	1.1	0.7	0.9	0.9
Professional and related	1.2	1.0	1.0	1.3	1.2	1.2	1.1	1.1	0.9
Teachers	2.1	1.8	1.2	1.7	1.6	2.0	1.1	1.3	1.0
Primary, secondary, and special education school teachers	2.9	2.6	1.7	2.6	2.3	2.6	1.0	1.5	1.4
Registered nurses	3.0	2.9	2.9	2.8	2.5	2.0	1.7	2.1	2.1
Service	1.3	1.2	2.3	1.2	1.0	3.1	1.8	1.3	1.9
Protective service	4.1	3.3	1.3	3.6	2.7	3.4	3.2	3.0	2.8
Sales and office	1.0	0.8	0.8	0.9	0.9	1.2	1.1	1.0	0.8
Sales and related	1.0	0.9	1.6	1.2	1.1	2.0	1.7	1.6	2.0
Office and administrative support	1.3	1.1	0.9	1.0	1.0	1.3	1.0	1.0	0.8
Natural resources, construction, and maintenance	1.9	1.5	1.3	1.7	1.6	1.7	1.5	1.4	1.4
Construction, extraction, farming, fishing, and forestry	2.4	2.1	2.0	1.9	1.9	2.4	2.2	2.1	2.2
Installation, maintenance, and repair	2.1	1.6	1.8	2.2	2.0	2.2	2.0	2.0	1.6
Production, transportation, and material moving ...	1.6	1.3	1.0	1.8	1.5	0.9	1.5	1.2	1.0
Production	2.4	1.8	1.2	3.2	2.8	1.2	2.2	2.0	1.3
Transportation and material moving	2.6	2.3	1.6	1.9	1.7	1.3	2.3	1.6	1.3
Full time	0.8	0.7	0.5	0.8	0.7	0.6	0.6	0.6	0.4
Part time	0.7	0.8	3.5	0.8	0.7	4.4	1.1	0.8	3.2
Union	1.7	1.8	0.8	1.7	1.6	1.1	0.8	1.1	0.9
Nonunion	0.7	0.6	0.5	0.7	0.6	0.9	0.7	0.7	0.6
Average wage within the following categories: ⁴									
Lowest 25 percent	0.8	0.6	1.5	0.7	0.5	3.0	1.0	0.8	1.7
Lowest 10 percent	1.0	0.8	5.3	0.9	0.5	6.4	1.7	1.2	3.9
Second 25 percent	1.4	1.2	0.9	1.1	1.0	1.1	1.3	1.2	1.1
Third 25 percent	1.4	1.1	0.8	1.1	0.9	0.9	0.9	0.9	0.9
Highest 25 percent	1.1	1.0	0.8	1.2	1.2	0.8	0.6	0.7	0.7
Highest 10 percent	1.9	1.6	1.0	1.8	1.8	1.3	0.8	1.0	0.9
Establishment characteristics									
Goods-producing industries	1.7	1.4	0.9	1.6	1.4	0.9	1.2	1.2	0.9
Service-providing industries	0.8	0.6	0.6	0.7	0.6	0.8	0.7	0.7	0.6
Education and health services	1.6	1.3	1.2	1.0	1.0	1.7	1.5	1.3	1.0
Educational services	1.3	1.0	0.8	1.1	1.0	1.2	1.0	0.9	0.8
Elementary and secondary schools	1.8	1.7	1.3	1.8	1.7	1.8	1.1	1.2	1.0
Junior colleges, colleges, and universities	2.2	1.9	1.5	2.2	1.7	2.5	1.1	1.2	1.0
Health care and social assistance	2.4	2.0	2.0	1.4	1.4	3.0	2.2	2.0	1.7
Hospitals	3.0	2.4	1.7	2.9	2.4	1.7	1.8	2.0	1.6
Public administration	2.3	1.9	1.0	2.0	1.8	1.3	1.0	1.5	1.3

See footnotes at end of table.

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

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.0	1.0	1.2	1.0	1.0	1.2
1 to 49 workers	1.1	1.2	1.5	1.1	1.1	1.5
50 to 99 workers	1.9	2.0	1.8	1.9	1.8	1.7
100 workers or more	0.6	0.8	0.6	0.7	0.7	0.5
100 to 499 workers	1.0	1.2	0.9	1.0	1.0	0.9
500 workers or more	0.8	0.9	0.6	0.9	0.7	0.6
Geographic areas						
Northeast	1.2	1.3	1.0	1.3	1.3	0.9
New England	3.2	3.4	1.7	3.2	2.7	1.4
Middle Atlantic	1.3	1.3	1.0	1.4	1.5	1.2
South	1.1	1.2	0.9	1.1	1.1	0.8
South Atlantic	1.4	1.6	1.3	1.4	1.6	1.2
East South Central	2.7	1.5	2.4	2.7	1.7	1.5
West South Central	2.3	2.6	1.5	2.3	2.2	1.3
Midwest	1.1	1.4	1.3	1.2	1.2	0.9
East North Central	1.1	1.6	1.7	1.1	1.1	1.1
West North Central	2.8	3.0	1.4	2.9	2.9	1.8
West	1.3	1.5	1.4	1.3	1.7	1.3
Mountain	2.1	2.5	2.6	2.1	2.2	1.8
Pacific	1.6	1.9	1.6	1.6	2.2	1.7

See footnotes at end of table.

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.7	0.9	0.9	0.9	1.3	1.0	1.0	1.2
1 to 49 workers	1.1	0.8	1.3	1.1	1.1	1.7	1.1	1.1	1.5
50 to 99 workers	2.3	2.0	1.6	1.7	1.4	2.0	1.8	1.7	1.6
100 workers or more	1.1	0.9	0.6	1.0	0.8	0.7	0.7	0.7	0.5
100 to 499 workers	1.7	1.4	0.9	1.6	1.4	1.0	1.1	1.1	0.9
500 workers or more	1.7	1.3	0.8	1.5	1.1	0.9	1.0	0.8	0.6
Geographic areas									
Northeast	1.6	1.4	1.4	1.8	1.6	1.9	1.3	1.2	1.0
New England	3.5	2.8	1.5	2.2	1.6	1.5	2.4	2.1	1.4
Middle Atlantic	1.6	1.5	1.8	2.0	1.9	2.3	1.5	1.4	1.3
South	1.1	0.8	0.6	1.0	0.8	1.2	1.2	1.1	0.8
South Atlantic	1.5	1.1	0.8	1.6	1.2	1.6	1.4	1.6	1.2
East South Central	2.6	1.8	1.6	0.8	0.7	1.4	2.8	1.6	1.6
West South Central	2.1	1.5	0.9	1.3	1.2	2.6	2.4	2.3	1.2
Midwest	1.2	1.1	1.0	1.3	1.2	1.3	1.2	1.1	0.9
East North Central	1.5	1.2	0.8	1.6	1.5	1.3	1.2	1.2	1.2
West North Central	2.2	2.3	2.5	2.1	2.2	3.2	2.5	2.4	1.6
West	1.3	1.4	1.2	0.9	1.0	1.2	1.2	1.5	1.3
Mountain	2.4	2.0	1.3	1.3	1.2	2.9	2.0	1.9	1.6
Pacific	1.6	1.9	1.6	1.0	1.1	1.2	1.5	2.0	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 workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	67	33
Worker characteristics				
Management, professional, and related	80	20	68	32
Management, business, and financial	78	22	67	33
Professional and related	81	19	68	32
Teachers	83	17	65	35
Primary, secondary, and special education school teachers	84	16	63	37
Registered nurses	82	18	71	29
Service	80	20	63	37
Protective service	85	15	75	25
Sales and office	79	21	66	34
Sales and related	76	24	63	37
Office and administrative support	81	19	67	33
Natural resources, construction, and maintenance	79	21	68	32
Construction, extraction, farming, fishing, and forestry	79	21	69	31
Installation, maintenance, and repair	78	22	67	33
Production, transportation, and material moving ...	78	22	70	30
Production	78	22	71	29
Transportation and material moving	78	22	68	32
Full time	80	20	67	33
Part time	80	20	68	32
Union	84	16	79	21
Nonunion	79	21	64	36
Average wage within the following categories: ²				
Lowest 25 percent	78	22	61	39
Lowest 10 percent	76	24	54	46
Second 25 percent	78	22	65	35
Third 25 percent	80	20	69	31
Highest 25 percent	81	19	70	30
Highest 10 percent	81	19	71	29
Establishment characteristics				
Goods-producing industries	78	22	70	30
Service-providing industries	80	20	66	34
Education and health services	82	18	65	35
Educational services	84	16	66	34
Elementary and secondary schools	84	16	64	36
Junior colleges, colleges, and universities	84	16	72	28
Health care and social assistance	81	19	65	35
Hospitals	82	18	73	27
Public administration	88	12	77	23

See footnotes at end of table.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2021—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	78	22	62	38
1 to 49 workers	78	22	61	39
50 to 99 workers	79	21	63	37
100 workers or more	80	20	71	29
100 to 499 workers	79	21	68	32
500 workers or more	82	18	73	27
Geographic areas				
Northeast	80	20	73	27
New England	77	23	71	29
Middle Atlantic	81	19	74	26
South	79	21	62	38
South Atlantic	79	21	63	37
East South Central	79	21	63	37
West South Central	78	22	60	40
Midwest	79	21	70	30
East North Central	79	21	71	29
West North Central	80	20	68	32
West	80	20	67	33
Mountain	79	21	66	34
Pacific	81	19	68	32

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

(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	\$497.54	13	\$625.99	87	\$478.94	\$144.61
Worker characteristics							
Management, professional, and related	100	509.51	12	623.68	88	494.35	143.17
Management, business, and financial	100	500.37	9	662.02	91	483.80	152.74
Professional and related	100	514.16	13	609.67	87	499.96	138.10
Teachers	100	553.54	20	613.43	80	538.12	151.52
Primary, secondary, and special education school teachers	100	549.16	23	611.47	77	530.17	156.38
Registered nurses	100	528.69	6	591.35	94	524.84	132.23
Service	100	505.63	18	576.08	82	490.30	149.31
Protective service	100	588.07	18	633.36	82	578.25	128.70
Sales and office	100	491.68	11	652.34	89	472.23	142.67
Sales and related	100	444.21	8	593.44	92	431.62	150.27
Office and administrative support	100	511.22	12	668.00	88	489.76	139.39
Natural resources, construction, and maintenance	100	487.68	16	628.77	84	460.33	151.34
Construction, extraction, farming, fishing, and forestry	100	480.27	19	636.20	81	442.93	149.44
Installation, maintenance, and repair	100	495.52	13	617.03	87	477.43	153.21
Production, transportation, and material moving ...	100	473.46	12	655.10	88	449.80	143.93
Production	100	465.25	9	613.22	91	451.21	139.58
Transportation and material moving	100	481.96	15	681.05	85	448.24	148.74
Full time	100	497.20	12	622.18	88	479.86	144.23
Part time	100	503.51	21	665.09	79	461.17	151.97
Union	100	604.20	24	695.40	76	576.00	159.04
Nonunion	100	471.82	10	586.48	90	459.08	141.65
Average wage within the following categories: ²							
Lowest 25 percent	100	464.19	13	615.68	87	440.91	145.79
Lowest 10 percent	100	437.42	16	579.96	84	410.99	152.61
Second 25 percent	100	475.88	11	593.02	89	462.04	144.80
Third 25 percent	100	503.97	13	624.63	87	485.86	142.03
Highest 25 percent	100	520.89	14	650.10	86	500.55	146.23
Highest 10 percent	100	522.26	14	658.87	86	499.68	146.61
Establishment characteristics							
Goods-producing industries	100	465.05	12	600.11	88	446.54	145.33
Service-providing industries	100	504.95	13	631.55	87	486.40	144.44
Education and health services	100	531.42	15	599.09	85	519.91	138.91
Educational services	100	564.18	20	618.37	80	550.59	148.04
Elementary and secondary schools	100	559.08	24	614.80	76	541.09	156.37
Junior colleges, colleges, and universities	100	581.33	13	632.83	87	573.77	134.04
Health care and social assistance	100	506.73	10	571.02	90	499.29	132.77
Hospitals	100	534.10	7	625.67	93	526.75	128.58
Public administration	100	627.93	22	656.33	78	619.69	117.99

See footnotes at end of table.

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

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

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	\$472.75	15	\$608.67	85	\$449.54	\$149.61
1 to 49 workers	100	463.51	15	599.98	85	438.73	152.28
50 to 99 workers	100	493.99	13	632.67	87	473.65	143.65
100 workers or more	100	514.02	11	640.76	89	497.77	141.40
100 to 499 workers	100	493.85	10	615.57	90	480.63	143.39
500 workers or more	100	533.02	13	658.88	87	514.49	139.46
Geographic areas							
Northeast	100	531.73	14	669.59	86	508.43	155.13
New England	100	517.93	7	603.11	93	511.81	172.29
Middle Atlantic	100	536.71	17	678.92	83	507.06	148.14
South	100	475.43	12	570.14	88	462.90	142.32
South Atlantic	100	483.99	11	556.51	89	475.12	139.05
East South Central	100	470.70	10	623.28	90	454.15	136.42
West South Central	100	462.54	14	569.74	86	444.96	151.64
Midwest	100	496.19	11	657.43	89	477.26	141.44
East North Central	100	494.79	10	666.64	90	475.56	145.82
West North Central	100	499.27	11	639.65	89	481.06	131.62
West	100	504.25	15	635.20	85	481.70	143.06
Mountain	100	490.64	11	639.14	89	471.75	142.57
Pacific	100	509.98	16	634.04	84	486.13	143.28

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

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

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

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

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2021

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$2.31	0.5	\$10.93	0.5	\$2.53	\$1.68
Worker characteristics						
Management, professional, and related	3.76	0.6	15.40	0.6	3.87	2.26
Management, business, and financial	6.24	0.9	43.16	0.9	6.38	2.79
Professional and related	4.69	0.8	13.35	0.8	4.93	2.82
Teachers	10.38	1.7	11.09	1.7	11.33	7.77
Primary, secondary, and special education school teachers	13.21	2.2	12.50	2.2	14.83	9.97
Registered nurses	7.37	1.3	23.64	1.3	7.75	8.47
Service	9.86	2.9	47.06	2.9	8.61	5.82
Protective service	11.06	2.7	21.74	2.7	12.71	8.66
Sales and office	3.23	0.9	10.67	0.9	3.65	2.86
Sales and related	7.31	1.5	27.86	1.5	7.88	5.21
Office and administrative support	3.83	0.9	12.65	0.9	3.76	2.82
Natural resources, construction, and maintenance	7.40	1.4	21.28	1.4	7.88	4.70
Construction, extraction, farming, fishing, and forestry	12.75	2.5	24.72	2.5	12.76	6.78
Installation, maintenance, and repair	10.54	1.5	49.68	1.5	10.55	5.07
Production, transportation, and material moving ...	8.01	1.0	19.16	1.0	8.29	3.14
Production	8.32	1.1	21.34	1.1	8.08	4.54
Transportation and material moving	11.76	1.7	28.53	1.7	12.29	3.53
Full time	2.49	0.5	11.09	0.5	2.64	1.71
Part time	17.32	4.5	30.05	4.5	12.58	6.68
Union	5.03	1.4	9.58	1.4	5.20	4.04
Nonunion	2.68	0.5	15.48	0.5	2.95	1.86
Average wage within the following categories: ²						
Lowest 25 percent	7.88	1.7	36.43	1.7	5.90	3.75
Lowest 10 percent	17.01	2.5	53.66	2.5	17.55	7.54
Second 25 percent	4.78	0.9	26.53	0.9	4.32	3.10
Third 25 percent	4.11	0.8	8.80	0.8	4.18	2.76
Highest 25 percent	3.86	0.7	13.67	0.7	3.84	2.24
Highest 10 percent	7.03	1.2	23.46	1.2	5.94	3.04
Establishment characteristics						
Goods-producing industries	5.50	0.9	11.04	0.9	6.15	3.17
Service-providing industries	2.48	0.6	13.05	0.6	2.71	1.89
Education and health services	4.65	1.3	25.55	1.3	5.88	4.20
Educational services	4.10	1.2	7.44	1.2	4.24	4.66
Elementary and secondary schools	6.83	1.7	9.75	1.7	6.93	6.44
Junior colleges, colleges, and universities	6.18	1.1	8.33	1.1	6.97	4.61
Health care and social assistance	7.09	2.1	60.61	2.1	9.59	6.08
Hospitals	7.26	1.1	14.95	1.1	6.77	6.39
Public administration	6.44	1.7	13.75	1.7	6.90	2.98

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2021—continued

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	\$4.55	1.0	\$22.40	1.0	\$4.76	\$2.99
1 to 49 workers	6.08	1.2	29.96	1.2	5.67	4.27
50 to 99 workers	9.51	1.3	21.47	1.3	10.32	5.05
100 workers or more	2.66	0.7	9.33	0.7	2.95	1.71
100 to 499 workers	5.05	0.8	13.15	0.8	5.10	2.48
500 workers or more	4.12	1.0	12.49	1.0	4.14	2.41
Geographic areas						
Northeast	4.95	1.6	12.50	1.6	6.23	3.61
New England	11.49	1.3	27.18	1.3	12.57	8.62
Middle Atlantic	5.51	2.1	12.74	2.1	7.63	3.71
South	4.06	0.9	25.13	0.9	4.51	2.92
South Atlantic	5.74	1.3	45.84	1.3	6.49	4.01
East South Central	9.06	0.7	38.31	0.7	8.79	8.38
West South Central	7.00	1.5	18.19	1.5	7.73	4.13
Midwest	4.59	0.8	18.96	0.8	5.31	3.28
East North Central	5.29	0.9	20.40	0.9	5.15	4.38
West North Central	9.00	1.7	37.51	1.7	12.80	4.79
West	5.09	1.2	13.98	1.2	4.64	3.52
Mountain	7.39	1.3	21.44	1.3	7.60	8.88
Pacific	6.49	1.6	17.03	1.6	5.80	3.22

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

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

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

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

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

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	73	17	9	2
Worker characteristics				
Management, professional, and related	70	18	9	2
Management, business, and financial	72	17	8	2
Professional and related	69	18	10	2
Teachers	69	23	7	2
Primary, secondary, and special education school teachers	73	18	7	2
Registered nurses	61	25	12	2
Service	76	13	8	2
Protective service	73	18	2	7
Sales and office	67	24	8	1
Sales and related	64	27	—	—
Office and administrative support	68	22	8	1
Natural resources, construction, and maintenance	82	9	8	1
Construction, extraction, farming, fishing, and forestry	88	6	4	2
Installation, maintenance, and repair	76	12	—	—
Production, transportation, and material moving	80	12	8	1
Production	78	13	—	—
Transportation and material moving	81	10	8	1
Full time	72	17	9	2
Part time	78	13	9	(⁴)
Union	73	11	12	5
Nonunion	73	18	8	1
Average wage within the following categories: ⁵				
Lowest 25 percent	75	18	7	(⁴)
Lowest 10 percent	81	10	—	—
Second 25 percent	73	18	8	1
Third 25 percent	74	16	8	1
Highest 25 percent	70	17	10	3
Highest 10 percent	70	17	10	3
Establishment characteristics				
Goods-producing industries	80	11	8	1
Service-providing industries	71	18	9	2
Education and health services	72	21	6	1
Educational services	66	26	6	2
Elementary and secondary schools	71	20	7	2
Junior colleges, colleges, and universities	55	40	—	—
Health care and social assistance	76	17	6	1
Hospitals	64	26	—	—
Public administration	61	25	4	10

See footnotes at end of table.

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

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	76	12	10	1
1 to 49 workers	75	13	11	1
50 to 99 workers	81	10	8	1
100 workers or more	70	20	8	2
100 to 499 workers	77	17	6	1
500 workers or more	64	23	10	3
Geographic areas				
Northeast	75	13	10	2
New England	78	11	—	—
Middle Atlantic	74	14	10	3
South	71	21	7	1
South Atlantic	69	24	7	1
East South Central	70	25	5	—
West South Central	77	14	8	1
Midwest	71	18	10	1
East North Central	74	16	9	1
West North Central	64	23	—	—
West	75	13	9	3
Mountain	78	15	—	—
Pacific	73	12	11	4

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

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

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

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	0.9	0.7	0.8	0.2
Worker characteristics				
Management, professional, and related	1.4	1.0	1.1	0.3
Management, business, and financial	1.8	1.3	1.0	0.6
Professional and related	1.7	1.3	1.5	0.3
Teachers	2.6	2.3	1.0	0.3
Primary, secondary, and special education school teachers	2.9	2.2	1.3	0.4
Registered nurses	4.3	2.9	3.5	0.5
Service	2.0	1.2	1.7	0.5
Protective service	3.4	2.5	0.8	2.1
Sales and office	1.5	1.3	1.0	0.2
Sales and related	2.7	2.2	—	—
Office and administrative support	1.4	1.2	1.1	0.2
Natural resources, construction, and maintenance	1.4	0.9	1.0	0.5
Construction, extraction, farming, fishing, and forestry	1.5	1.0	1.1	0.9
Installation, maintenance, and repair	2.1	1.6	—	—
Production, transportation, and material moving ...	1.2	1.4	1.2	0.3
Production	1.8	2.0	—	—
Transportation and material moving	1.8	1.6	1.4	0.3
Full time	0.9	0.7	0.8	0.2
Part time	2.2	1.6	2.1	0.1
Union	1.8	0.8	1.8	0.5
Nonunion	1.0	0.8	0.7	0.2
Average wage within the following categories: ⁴				
Lowest 25 percent	1.9	1.7	0.9	0.1
Lowest 10 percent	3.3	1.8	—	—
Second 25 percent	1.5	1.2	1.1	0.3
Third 25 percent	1.0	0.7	0.9	0.2
Highest 25 percent	1.4	0.9	1.0	0.5
Highest 10 percent	2.3	1.6	1.3	0.8
Establishment characteristics				
Goods-producing industries	1.1	1.3	1.3	0.4
Service-providing industries	1.1	0.8	0.9	0.2
Education and health services	1.6	1.6	0.7	0.2
Educational services	1.7	1.5	0.8	0.3
Elementary and secondary schools	1.9	1.5	1.1	0.4
Junior colleges, colleges, and universities	2.5	2.9	—	—
Health care and social assistance	2.5	2.5	1.1	0.3
Hospitals	4.4	3.3	—	—
Public administration	2.3	1.4	1.4	1.0

See footnotes at end of table.

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

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	1.5	0.8	1.4	0.2
1 to 49 workers	1.9	1.1	1.8	0.3
50 to 99 workers	1.9	1.3	1.4	0.4
100 workers or more	0.9	0.8	0.7	0.3
100 to 499 workers	1.2	1.2	0.7	0.3
500 workers or more	1.4	1.1	1.2	0.5
Geographic areas				
Northeast	2.4	1.3	2.0	0.3
New England	2.0	2.0	—	—
Middle Atlantic	3.3	1.5	2.9	0.4
South	1.2	0.8	0.9	0.2
South Atlantic	1.4	1.2	1.3	0.3
East South Central	3.5	2.6	1.5	—
West South Central	2.2	1.1	1.7	0.3
Midwest	1.6	1.9	1.1	0.3
East North Central	2.1	2.5	1.3	0.4
West North Central	2.6	2.5	—	—
West	2.6	1.3	2.3	0.6
Mountain	2.6	2.5	—	—
Pacific	3.5	1.5	3.2	0.6

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

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

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	\$1,193.40	5	\$1,765.02	95	\$1,161.47	\$590.94
Worker characteristics							
Management, professional, and related	100	1,203.99	5	1,698.48	95	1,180.78	590.77
Management, business, and financial	100	1,238.81	3	1,708.76	97	1,224.20	617.25
Professional and related	100	1,186.39	5	1,695.47	95	1,158.32	577.08
Teachers	100	1,104.86	7	1,725.72	93	1,060.01	632.95
Primary, secondary, and special education school teachers	100	1,053.33	8	1,717.67	92	993.83	665.15
Registered nurses	100	1,330.70	3	1,686.52	97	1,319.15	550.88
Service	100	1,127.04	6	1,810.90	94	1,085.88	651.78
Protective service	100	1,404.89	7	1,781.20	93	1,378.46	498.51
Sales and office	100	1,180.56	3	1,808.70	97	1,159.01	602.09
Sales and related	100	1,081.74	3	1,721.15	97	1,064.63	637.21
Office and administrative support	100	1,221.32	4	1,834.76	96	1,198.34	587.46
Natural resources, construction, and maintenance	100	1,205.76	9	1,751.70	91	1,150.37	570.99
Construction, extraction, farming, fishing, and forestry	100	1,195.23	11	1,844.05	89	1,118.30	535.82
Installation, maintenance, and repair	100	1,216.68	8	1,621.21	92	1,182.58	606.31
Production, transportation, and material moving ...	100	1,229.02	8	1,827.27	92	1,178.84	535.91
Production	100	1,250.89	5	1,766.36	95	1,221.07	507.42
Transportation and material moving	100	1,205.81	10	1,862.13	90	1,131.68	567.74
Full time	100	1,192.47	5	1,761.45	95	1,163.12	590.67
Part time	100	1,210.11	12	1,790.81	88	1,129.25	596.34
Union	100	1,506.37	16	1,852.58	84	1,440.05	491.58
Nonunion	100	1,116.76	3	1,634.88	97	1,102.66	611.92
Average wage within the following categories: ²							
Lowest 25 percent	100	1,038.66	4	1,873.49	96	1,003.57	656.82
Lowest 10 percent	100	904.81	2	1,535.42	98	892.84	733.11
Second 25 percent	100	1,114.49	4	1,636.70	96	1,093.91	605.78
Third 25 percent	100	1,236.09	6	1,773.89	94	1,203.44	575.93
Highest 25 percent	100	1,273.12	7	1,788.66	93	1,237.31	567.31
Highest 10 percent	100	1,292.61	7	1,767.04	93	1,255.14	573.11
Establishment characteristics							
Goods-producing industries	100	1,219.59	7	1,704.50	93	1,183.30	525.66
Service-providing industries	100	1,187.50	5	1,784.35	95	1,156.66	605.34
Education and health services	100	1,150.83	5	1,800.80	95	1,119.90	617.48
Educational services	100	1,161.40	7	1,718.75	93	1,121.03	627.47
Elementary and secondary schools	100	1,095.40	9	1,725.99	91	1,032.63	679.23
Junior colleges, colleges, and universities	100	1,316.42	3	1,667.34	97	1,307.08	524.28
Health care and social assistance	100	1,142.83	3	1,946.80	97	1,119.07	610.22
Hospitals	100	1,359.37	3	1,731.68	97	1,347.95	515.96
Public administration	100	1,412.62	7	1,807.01	93	1,381.02	453.78

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2021—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$1,064.11	5	\$1,720.40	95	\$1,030.60	\$656.90
1 to 49 workers	100	1,043.27	5	1,702.47	95	1,011.06	660.51
50 to 99 workers	100	1,111.90	5	1,756.45	95	1,075.74	648.57
100 workers or more	100	1,278.97	6	1,790.76	94	1,248.75	546.95
100 to 499 workers	100	1,213.19	4	1,728.07	96	1,194.10	573.72
500 workers or more	100	1,340.30	7	1,818.82	93	1,301.82	520.96
Geographic areas							
Northeast	100	1,350.49	10	1,826.07	90	1,297.86	549.48
New England	100	1,343.09	4	1,622.63	96	1,332.24	569.12
Middle Atlantic	100	1,353.12	12	1,848.25	88	1,284.48	541.83
South	100	1,059.37	2	1,714.63	98	1,046.13	629.81
South Atlantic	100	1,093.99	2	1,666.63	98	1,081.56	617.50
East South Central	100	1,020.85	2	1,781.75	98	1,005.33	587.45
West South Central	100	1,016.35	2	1,782.50	98	1,002.97	672.59
Midwest	100	1,248.08	6	1,821.94	94	1,211.55	560.74
East North Central	100	1,259.32	6	1,834.17	94	1,220.48	554.13
West North Central	100	1,224.20	5	1,790.67	95	1,192.78	574.61
West	100	1,210.66	6	1,651.28	94	1,183.92	592.65
Mountain	100	1,135.41	5	1,617.38	95	1,108.30	592.34
Pacific	100	1,242.37	6	1,664.19	94	1,215.97	592.78

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

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

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

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

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2021

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	\$8.07	0.3	\$38.85	0.3	\$8.68	\$6.07
Worker characteristics						
Management, professional, and related	11.52	0.4	46.13	0.4	11.68	8.92
Management, business, and financial	16.52	0.5	110.22	0.5	18.03	12.57
Professional and related	15.77	0.5	42.69	0.5	15.36	11.01
Teachers	27.30	1.0	41.15	1.0	26.61	19.12
Primary, secondary, and special education school teachers	32.25	1.3	42.17	1.3	30.61	25.16
Registered nurses	24.49	1.0	79.47	1.0	23.89	30.33
Service	34.32	1.6	144.20	1.6	32.25	22.18
Protective service	29.24	0.9	40.18	0.9	30.98	24.96
Sales and office	15.04	0.3	62.52	0.3	16.21	8.70
Sales and related	52.95	0.5	110.98	0.5	54.78	18.39
Office and administrative support	14.96	0.4	69.17	0.4	15.42	9.74
Natural resources, construction, and maintenance	24.19	1.0	85.06	1.0	24.80	18.14
Construction, extraction, farming, fishing, and forestry	36.30	1.4	65.55	1.4	35.99	23.19
Installation, maintenance, and repair	36.01	1.4	181.46	1.4	36.18	23.29
Production, transportation, and material moving ...	22.69	1.0	74.77	1.0	24.40	13.55
Production	24.86	1.2	82.08	1.2	25.62	16.00
Transportation and material moving	35.81	1.7	97.10	1.7	38.79	18.84
Full time	8.74	0.2	38.01	0.2	9.20	6.51
Part time	43.45	3.0	160.61	3.0	36.62	21.14
Union	13.56	1.1	46.68	1.1	13.53	10.06
Nonunion	9.80	0.2	62.97	0.2	10.07	6.69
Average wage within the following categories: ²						
Lowest 25 percent	28.70	1.7	135.97	1.7	21.21	18.29
Lowest 10 percent	34.64	0.8	80.50	0.8	34.15	37.86
Second 25 percent	17.00	0.5	80.95	0.5	16.33	11.30
Third 25 percent	14.88	0.5	45.88	0.5	15.66	10.16
Highest 25 percent	11.69	0.4	45.53	0.4	12.50	9.06
Highest 10 percent	18.01	0.7	61.10	0.7	18.95	16.12
Establishment characteristics						
Goods-producing industries	18.48	0.7	66.92	0.7	20.25	12.96
Service-providing industries	9.05	0.3	45.23	0.3	9.65	6.85
Education and health services	19.22	0.7	67.41	0.7	20.62	14.53
Educational services	11.82	0.6	38.42	0.6	13.19	11.47
Elementary and secondary schools	15.11	1.0	40.50	1.0	15.69	17.79
Junior colleges, colleges, and universities	18.36	0.6	120.46	0.6	19.14	10.56
Health care and social assistance	32.50	1.2	124.56	1.2	34.29	23.34
Hospitals	24.60	0.5	54.51	0.5	24.88	18.56
Public administration	19.64	0.6	74.11	0.6	20.24	8.15

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2021—continued

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	\$16.66	0.5	\$72.97	0.5	\$16.52	\$11.38
1 to 49 workers	24.49	0.6	77.60	0.6	24.31	15.67
50 to 99 workers	24.91	0.8	117.81	0.8	24.93	18.77
100 workers or more	9.22	0.4	47.11	0.4	9.44	5.85
100 to 499 workers	15.45	0.5	63.56	0.5	14.98	9.25
500 workers or more	11.01	0.8	52.77	0.8	10.37	7.59
Geographic areas						
Northeast	12.95	1.0	68.59	1.0	15.88	13.71
New England	35.69	1.4	139.49	1.4	37.59	30.65
Middle Atlantic	15.13	1.2	72.74	1.2	20.60	14.43
South	15.32	0.4	84.35	0.4	14.26	11.40
South Atlantic	22.47	0.6	76.71	0.6	20.89	15.29
East South Central	42.78	0.1	201.03	0.1	46.46	34.71
West South Central	21.31	0.7	240.97	0.7	16.65	16.01
Midwest	11.46	0.6	79.93	0.6	14.28	11.97
East North Central	10.36	0.6	107.69	0.6	11.66	13.53
West North Central	28.69	1.3	78.10	1.3	37.38	22.83
West	17.66	0.3	74.56	0.3	20.32	12.15
Mountain	35.46	0.4	197.64	0.4	40.36	30.41
Pacific	18.88	0.4	71.28	0.4	22.18	11.58

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

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

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

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

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

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	72	17	9	2
Worker characteristics				
Management, professional, and related	70	18	9	2
Management, business, and financial	72	18	8	2
Professional and related	70	18	10	2
Teachers	70	22	7	1
Primary, secondary, and special education school teachers	74	18	7	1
Registered nurses	61	25	13	2
Service	76	13	8	3
Protective service	72	18	3	7
Sales and office	66	23	10	1
Sales and related	61	26	—	—
Office and administrative support	68	21	9	2
Natural resources, construction, and maintenance	81	9	9	1
Construction, extraction, farming, fishing, and forestry	88	6	5	1
Installation, maintenance, and repair	74	12	12	1
Production, transportation, and material moving	78	13	9	(⁴)
Production	78	14	8	(⁴)
Transportation and material moving	79	11	—	—
Full time	72	17	9	2
Part time	77	14	9	1
Union	74	11	11	4
Nonunion	72	18	9	1
Average wage within the following categories: ⁵				
Lowest 25 percent	74	18	—	—
Lowest 10 percent	80	10	—	—
Second 25 percent	73	18	9	1
Third 25 percent	73	16	9	2
Highest 25 percent	70	17	10	3
Highest 10 percent	70	17	10	3
Establishment characteristics				
Goods-producing industries	80	11	9	(⁴)
Service-providing industries	70	18	9	2
Education and health services	72	20	7	1
Educational services	68	25	6	1
Elementary and secondary schools	71	19	8	1
Junior colleges, colleges, and universities	58	38	—	—
Health care and social assistance	75	16	8	1
Hospitals	64	25	9	2
Public administration	62	25	4	9

See footnotes at end of table.

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

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	75	13	11	1
1 to 49 workers	73	14	12	1
50 to 99 workers	79	10	9	2
100 workers or more	70	20	8	2
100 to 499 workers	76	17	6	1
500 workers or more	64	23	10	3
Geographic areas				
Northeast	75	13	10	2
New England	77	—	11	—
Middle Atlantic	74	14	9	3
South	71	21	7	1
South Atlantic	70	23	—	—
East South Central	69	26	—	—
West South Central	75	17	8	1
Midwest	71	18	11	1
East North Central	74	16	9	1
West North Central	64	22	—	—
West	73	13	11	3
Mountain	79	14	—	—
Pacific	70	13	13	4

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

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

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

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	1.0	0.6	0.8	0.2
Worker characteristics				
Management, professional, and related	1.4	1.0	1.0	0.3
Management, business, and financial	1.9	1.3	1.0	0.6
Professional and related	1.6	1.2	1.4	0.3
Teachers	2.2	1.8	1.2	0.2
Primary, secondary, and special education school teachers	2.4	1.9	1.2	0.3
Registered nurses	4.2	2.9	3.5	0.6
Service	1.6	1.2	1.5	0.5
Protective service	2.7	2.3	0.9	2.1
Sales and office	1.5	1.2	1.3	0.3
Sales and related	3.4	2.2	—	—
Office and administrative support	1.4	1.1	1.1	0.4
Natural resources, construction, and maintenance	1.5	1.0	0.9	0.3
Construction, extraction, farming, fishing, and forestry	1.6	1.3	1.2	0.2
Installation, maintenance, and repair	2.2	1.5	1.6	0.5
Production, transportation, and material moving ...	1.4	1.4	1.2	0.2
Production	1.7	2.0	1.7	0.1
Transportation and material moving	2.1	1.8	—	—
Full time	1.0	0.6	0.8	0.2
Part time	2.6	1.9	2.0	0.2
Union	1.7	0.7	1.7	0.5
Nonunion	1.0	0.7	0.7	0.2
Average wage within the following categories: ⁴				
Lowest 25 percent	1.8	1.6	—	—
Lowest 10 percent	3.3	1.7	—	—
Second 25 percent	1.5	1.2	1.1	0.2
Third 25 percent	1.1	0.7	1.1	0.2
Highest 25 percent	1.4	0.9	0.9	0.5
Highest 10 percent	2.4	1.6	1.3	0.6
Establishment characteristics				
Goods-producing industries	0.9	1.3	1.2	0.1
Service-providing industries	1.1	0.7	0.9	0.2
Education and health services	1.8	1.3	1.1	0.2
Educational services	1.4	1.2	0.9	0.2
Elementary and secondary schools	1.7	1.3	1.1	0.2
Junior colleges, colleges, and universities	2.1	2.6	—	—
Health care and social assistance	3.1	2.2	1.9	0.3
Hospitals	4.1	3.1	2.4	0.8
Public administration	2.3	1.5	1.4	0.9

See footnotes at end of table.

**Table 15. Standard errors for medical care benefits, family coverage:
Employee participation by type of employee contribution, civilian workers,¹
March 2021—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	1.6	0.8	1.4	0.3
1 to 49 workers	2.0	1.1	1.8	0.3
50 to 99 workers	2.0	1.2	1.4	0.8
100 workers or more	0.9	0.8	0.7	0.3
100 to 499 workers	1.2	1.3	0.7	0.2
500 workers or more	1.4	1.1	1.2	0.5
Geographic areas				
Northeast	2.4	1.4	1.9	0.5
New England	2.0	—	2.1	—
Middle Atlantic	3.4	1.7	2.7	0.7
South	1.2	0.8	1.0	0.2
South Atlantic	1.5	1.0	—	—
East South Central	3.9	3.0	—	—
West South Central	2.5	1.2	2.0	0.3
Midwest	1.7	1.8	1.1	0.2
East North Central	1.9	2.4	1.3	0.3
West North Central	3.2	2.1	—	—
West	2.6	1.3	2.2	0.6
Mountain	2.3	2.4	—	—
Pacific	3.5	1.5	3.0	0.8

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

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

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	\$44.33	\$79.47	\$124.28	\$182.16	\$255.66	\$195.94	\$320.77	\$482.68	\$764.00	\$1150.18
Worker characteristics										
Management, professional, and related	39.52	74.31	122.00	181.01	256.67	184.95	315.34	499.32	764.00	1169.71
Management, business, and financial	49.26	86.67	135.78	197.81	265.94	206.63	354.00	524.37	764.00	1274.01
Professional and related	35.45	69.10	109.98	170.00	247.33	180.00	306.56	482.37	766.44	1111.77
Teachers	—	58.32	108.00	189.79	310.50	167.82	295.00	541.68	865.51	1210.00
Primary, secondary, and special education school teachers	—	57.39	109.25	198.68	324.00	167.82	312.80	578.86	892.25	1284.19
Registered nurses	32.00	71.82	100.00	160.68	258.11	194.08	290.44	400.91	665.44	1138.32
Service	47.11	82.70	125.70	193.92	278.10	200.00	359.39	488.24	908.70	1290.46
Protective service	—	63.05	103.21	164.86	278.67	180.00	249.00	409.29	631.87	951.20
Sales and office	41.47	80.53	125.57	180.00	247.00	210.90	342.00	499.32	772.91	1127.45
Sales and related	49.05	82.33	129.25	186.61	242.67	220.60	344.74	501.06	839.26	1278.98
Office and administrative support	38.42	75.00	124.49	175.43	247.33	206.33	339.73	499.32	754.36	1118.20
Natural resources, construction, and maintenance	53.41	90.18	130.14	186.14	255.66	220.00	313.13	445.17	748.66	1079.01
Construction, extraction, farming, fishing, and forestry	48.70	92.39	130.14	188.14	243.18	217.69	301.27	425.44	665.45	1033.29
Installation, maintenance, and repair	59.15	86.79	131.38	184.51	268.42	234.53	326.69	483.09	867.21	1150.16
Production, transportation, and material moving ...	48.39	82.59	121.71	179.78	247.46	170.73	298.23	426.00	675.65	1058.90
Production	44.87	76.31	118.05	167.49	241.33	167.96	266.46	404.30	651.10	1021.94
Transportation and material moving	56.05	92.25	126.54	185.59	253.86	208.61	316.81	433.34	716.76	1092.56
Full time	44.76	79.00	123.86	181.90	253.87	195.54	320.70	482.35	763.41	1149.56
Part time	38.82	88.30	129.79	190.28	289.28	211.89	323.64	488.61	777.73	1165.26
Union	47.11	82.46	126.54	189.98	258.29	153.79	274.16	382.05	545.42	998.00
Nonunion	43.84	78.52	123.97	180.00	255.45	206.51	338.25	509.05	806.63	1192.94
Average wage within the following categories: ³										
Lowest 25 percent	38.53	82.43	129.13	180.61	268.48	220.72	364.01	542.14	905.36	1235.64
Lowest 10 percent	—	86.67	130.84	186.21	300.95	259.51	422.62	603.56	992.92	1253.29
Second 25 percent	43.97	78.27	125.91	182.00	251.98	199.72	326.13	477.56	800.81	1219.96
Third 25 percent	48.11	79.17	118.39	179.75	251.84	197.43	313.13	469.09	733.75	1098.00
Highest 25 percent	43.33	79.44	125.61	186.30	258.10	189.29	311.64	469.04	717.18	1110.13
Highest 10 percent	42.50	81.00	125.62	186.30	248.43	195.54	314.69	485.06	717.18	1152.23
Establishment characteristics										
Goods-producing industries	49.97	82.93	124.24	181.97	247.46	184.94	289.86	422.82	675.00	994.40
Service-providing industries	41.38	78.09	124.28	182.49	258.08	199.72	334.71	493.00	795.67	1212.38
Education and health services	31.25	66.30	104.00	176.24	258.29	180.00	318.57	489.25	865.51	1249.75
Educational services	31.00	60.00	105.33	175.58	310.50	180.00	313.29	528.17	863.00	1263.00
Elementary and secondary schools	27.23	59.78	107.87	189.79	344.40	162.94	328.79	579.60	1001.00	1354.89
Junior colleges, colleges, and universities	32.69	67.58	105.43	157.10	247.58	184.94	251.45	447.43	625.74	887.91
Health care and social assistance	31.66	70.72	104.00	176.96	251.98	180.00	326.85	476.78	865.51	1249.35
Hospitals	31.00	67.76	97.00	159.25	227.50	189.33	296.07	416.94	637.42	966.52
Public administration	23.55	50.86	90.91	134.86	208.32	142.01	244.60	370.00	534.06	809.52

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2021—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	\$47.74	\$82.33	\$129.33	\$187.29	\$265.09	\$223.33	\$356.94	\$533.00	\$878.64	\$1267.52
1 to 49 workers	48.70	82.43	130.06	195.54	270.68	232.22	361.69	526.08	878.64	1296.91
50 to 99 workers	—	80.94	127.57	175.93	247.63	213.03	344.73	549.53	877.54	1209.50
100 workers or more	42.44	76.71	120.81	178.38	248.34	184.94	302.00	446.68	694.67	1073.76
100 to 499 workers	43.33	81.16	125.52	178.57	247.00	192.44	307.70	466.81	747.38	1133.63
500 workers or more	39.52	72.11	112.68	177.88	248.54	174.85	288.20	432.98	651.59	974.51
Geographic areas										
Northeast	52.76	88.81	133.75	195.60	259.64	167.03	296.83	436.79	693.68	1208.47
New England	58.56	101.27	154.73	207.73	304.02	—	328.78	477.98	704.75	1012.51
Middle Atlantic	47.74	84.93	127.99	189.79	259.19	157.98	276.00	425.90	668.66	1219.96
South	39.00	81.15	124.62	182.00	255.67	220.72	356.94	533.20	852.16	1238.00
South Atlantic	41.09	80.38	124.24	175.68	252.07	212.19	347.92	489.48	808.44	1249.75
East South Central	—	72.85	112.34	169.65	234.82	185.55	350.00	498.41	718.46	1023.05
West South Central	40.66	82.55	128.20	192.99	266.54	245.00	380.03	595.83	960.00	1262.55
Midwest	51.20	77.96	117.74	168.04	247.00	176.06	297.27	447.76	707.09	1138.32
East North Central	54.17	79.87	121.47	174.09	260.07	175.77	288.20	440.63	717.24	1170.68
West North Central	43.19	70.74	110.33	155.99	197.30	181.02	313.04	455.00	668.42	1023.58
West	39.39	72.05	118.03	181.09	251.98	209.22	323.57	479.03	782.00	1075.00
Mountain	37.00	63.02	117.09	195.23	253.35	219.51	315.27	470.00	747.38	1074.25
Pacific	43.33	77.12	121.05	176.96	248.54	201.10	327.41	480.82	806.63	1076.00

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

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

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

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

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

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

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	\$1.92	\$2.12	\$1.90	\$2.13	\$3.74	\$6.12	\$8.25	\$6.16	\$16.05	\$24.10
Worker characteristics										
Management, professional, and related	2.52	3.15	3.22	3.99	3.84	7.62	9.61	10.26	21.17	35.92
Management, business, and financial	1.47	5.04	2.63	8.01	8.86	6.41	12.63	10.42	24.02	67.79
Professional and related	2.95	4.16	4.67	5.27	7.22	8.46	9.28	13.54	35.95	29.38
Teachers	—	5.56	6.41	18.68	32.97	4.78	32.90	31.14	8.21	41.96
Primary, secondary, and special education school teachers	—	6.38	9.59	23.99	37.47	16.46	38.62	50.41	34.95	56.43
Registered nurses	3.66	8.16	4.07	15.81	27.88	20.49	22.25	20.38	65.64	135.89
Service	4.02	6.29	7.06	23.45	17.91	18.39	23.64	28.54	67.44	90.05
Protective service	—	14.19	10.46	21.37	50.11	43.10	31.87	39.39	40.99	104.15
Sales and office	3.74	4.73	3.02	2.30	6.83	10.44	7.04	12.75	20.49	24.60
Sales and related	6.73	3.17	8.29	7.59	15.86	21.71	11.74	29.45	57.95	86.15
Office and administrative support	3.36	4.84	2.79	5.27	6.84	11.60	10.58	14.89	20.09	26.89
Natural resources, construction, and maintenance	8.34	4.17	4.92	4.70	13.85	16.64	11.05	17.56	54.86	43.03
Construction, extraction, farming, fishing, and forestry	8.41	6.23	6.02	9.53	12.53	21.70	12.42	25.08	52.49	67.26
Installation, maintenance, and repair	3.98	3.74	7.17	3.96	13.88	15.58	5.27	36.25	77.34	156.06
Production, transportation, and material moving	3.74	3.02	5.22	5.79	7.65	15.89	7.37	8.36	33.60	45.53
Production	3.94	6.37	3.95	4.61	10.59	7.82	20.77	20.64	30.25	71.10
Transportation and material moving	8.92	6.82	3.14	5.87	9.36	30.22	15.93	9.33	49.99	75.58
Full time	2.17	2.15	2.04	2.25	3.82	6.59	8.57	6.26	18.18	25.53
Part time	7.09	8.96	5.36	3.99	37.72	28.96	17.38	29.05	147.04	116.54
Union	1.88	3.56	3.08	5.65	7.40	8.42	13.78	5.81	17.87	41.57
Nonunion	1.92	2.58	2.34	2.92	4.08	5.76	8.12	12.79	14.85	29.71
Average wage within the following categories: ³										
Lowest 25 percent	5.56	7.62	3.57	4.17	19.90	24.63	27.21	15.96	43.57	56.21
Lowest 10 percent	—	15.14	9.45	9.65	40.14	53.60	26.33	56.36	23.04	52.54
Second 25 percent	3.68	4.18	2.70	4.57	4.42	12.23	13.44	9.84	23.83	21.01
Third 25 percent	1.13	2.78	4.12	5.24	7.44	11.52	7.83	14.53	27.79	31.62
Highest 25 percent	2.63	2.65	3.00	4.47	3.44	6.71	6.74	11.79	17.16	35.60
Highest 10 percent	5.77	3.94	4.62	6.81	10.05	8.29	8.75	11.82	17.26	76.51
Establishment characteristics										
Goods-producing industries	3.80	2.68	5.38	5.52	8.63	13.28	13.56	11.62	22.83	39.52
Service-providing industries	2.40	2.14	2.04	2.23	4.39	6.62	5.71	9.44	17.13	22.60
Education and health services	3.77	4.42	4.09	7.46	5.52	12.50	17.36	22.30	46.29	33.90
Educational services	3.07	3.84	2.42	8.31	22.94	6.51	15.59	13.43	26.56	33.39
Elementary and secondary schools	5.86	4.65	4.28	6.83	21.58	16.55	19.41	19.92	42.63	43.52
Junior colleges, colleges, and universities	2.49	8.21	2.68	2.45	12.54	5.53	20.02	22.76	25.25	32.37
Health care and social assistance	5.78	5.47	6.44	9.54	3.46	25.09	26.19	12.81	72.63	46.34
Hospitals	4.01	10.64	4.62	24.86	26.55	21.68	25.64	15.63	24.06	130.31
Public administration	3.39	1.97	8.22	3.37	18.10	25.04	16.18	9.33	19.15	46.94

See footnotes at end of table.

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$2.39	\$3.33	\$3.53	\$5.12	\$6.82	\$15.53	\$16.81	\$12.67	\$27.06	\$36.55
1 to 49 workers	2.02	3.92	5.10	5.71	7.48	23.61	18.95	16.17	29.89	38.45
50 to 99 workers	—	9.20	7.01	7.76	13.02	23.50	27.79	19.25	41.97	77.06
100 workers or more	1.79	1.91	2.79	2.17	3.37	4.75	6.03	7.33	17.01	25.34
100 to 499 workers	3.57	3.65	1.92	3.19	5.71	8.02	9.52	13.76	21.40	37.50
500 workers or more	2.72	3.29	2.81	4.21	6.15	8.27	11.69	6.63	16.78	32.50
Geographic areas										
Northeast	2.84	2.69	3.39	4.78	10.01	17.46	11.63	8.14	33.46	83.99
New England	13.08	12.77	10.87	16.32	53.48	—	32.02	33.36	66.36	128.21
Middle Atlantic	4.87	4.00	2.85	4.93	7.37	12.63	9.99	11.50	47.79	38.21
South	2.26	2.97	2.33	5.09	9.50	7.79	10.75	16.18	34.68	39.40
South Atlantic	2.90	2.89	4.44	7.85	13.08	14.28	17.18	32.23	45.23	33.85
East South Central	—	9.74	4.97	13.33	22.81	33.89	29.57	33.21	41.03	105.08
West South Central	5.24	5.71	3.65	10.37	3.86	12.34	9.58	16.71	43.83	47.25
Midwest	3.18	3.26	4.27	4.87	10.32	12.38	16.87	11.89	15.05	36.32
East North Central	1.69	2.44	5.09	6.14	8.75	12.64	21.18	19.77	17.88	35.21
West North Central	4.06	4.40	8.87	6.48	5.66	27.21	33.63	25.41	34.98	64.69
West	6.02	5.09	6.60	3.97	1.90	11.88	14.58	16.59	31.20	19.18
Mountain	4.10	10.11	8.54	18.74	4.31	29.33	24.31	62.74	48.16	82.78
Pacific	7.78	5.23	7.73	6.52	3.46	8.83	14.11	11.98	26.99	22.98

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

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

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

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

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

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

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	60	59	98	40	39	98	35	34	97
Worker characteristics									
Management, professional, and related	80	79	99	49	49	99	56	54	97
Management, business, and financial	85	84	99	62	61	99	63	61	97
Professional and related	77	76	99	44	43	99	52	51	97
Teachers	78	76	98	27	26	97	44	43	97
Primary, secondary, and special education school teachers	85	83	98	25	24	97	43	42	97
Registered nurses	85	84	99	50	49	97	61	60	98
Service	33	32	95	23	22	97	15	14	95
Protective service	68	65	95	29	28	95	26	25	94
Sales and office	56	55	98	40	39	97	31	30	97
Sales and related	41	40	98	34	33	96	19	18	96
Office and administrative support	66	65	99	44	42	97	40	39	97
Natural resources, construction, and maintenance	57	57	99	36	35	99	28	28	97
Construction, extraction, farming, fishing, and forestry	50	50	99	30	30	99	22	22	98
Installation, maintenance, and repair	65	64	99	42	42	98	35	34	97
Production, transportation, and material moving ...	65	63	98	47	46	98	32	31	96
Production	71	71	99	54	54	99	37	36	97
Transportation and material moving	58	57	97	41	40	96	27	26	96
Full time	74	73	99	47	46	98	44	43	97
Part time	14	13	91	18	17	95	6	5	91
Union	85	83	98	47	46	97	40	38	96
Nonunion	56	55	98	39	38	98	35	33	97
Average wage within the following categories: ³									
Lowest 25 percent	27	26	96	20	19	96	10	10	94
Lowest 10 percent	15	14	91	10	10	98	5	5	95
Second 25 percent	60	58	98	40	39	97	31	30	97
Third 25 percent	74	73	98	46	45	98	45	43	97
Highest 25 percent	85	85	99	56	56	99	60	58	97
Highest 10 percent	89	88	99	64	63	100	66	64	97
Establishment characteristics									
Goods-producing industries	70	69	99	51	51	99	38	37	97
Service-providing industries	58	57	98	38	37	98	35	34	97
Education and health services	69	67	98	32	31	97	41	40	97
Educational services	79	77	98	27	26	97	44	42	97
Elementary and secondary schools	79	77	98	23	22	96	38	37	97
Junior colleges, colleges, and universities	86	84	98	35	34	97	61	59	97
Health care and social assistance	63	62	98	34	33	97	40	38	96
Hospitals	88	87	98	46	45	97	68	66	97
Public administration	86	83	97	30	29	99	35	34	97

See footnotes at end of table.

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

(All workers = 100 percent)

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	44	43	98	30	30	99	25	24	97
1 to 49 workers	38	38	98	28	28	99	23	22	98
50 to 99 workers	61	60	98	36	35	98	34	32	95
100 workers or more	78	76	98	50	49	97	46	45	96
100 to 499 workers	71	70	98	47	46	98	39	38	98
500 workers or more	84	82	98	53	52	97	54	51	95
Geographic areas									
Northeast	57	57	99	62	62	99	32	31	96
New England	61	59	97	41	40	98	39	38	98
Middle Atlantic	56	56	99	69	69	100	30	29	96
South	59	58	98	32	31	97	32	31	97
South Atlantic	61	59	98	34	33	97	36	34	97
East South Central	59	58	98	31	30	97	34	33	97
West South Central	57	55	97	27	26	96	26	25	97
Midwest	63	61	97	41	40	97	42	40	96
East North Central	63	62	97	43	42	98	43	41	96
West North Central	62	61	97	36	34	94	40	38	95
West	60	59	99	33	33	99	35	35	98
Mountain	64	63	99	35	35	99	39	38	97
Pacific	58	58	99	32	32	99	34	33	99

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

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

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

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

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

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2021

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	0.9	0.3	0.7	0.7	0.2	0.8	0.8	0.4
Worker characteristics									
Management, professional, and related	1.0	1.0	0.2	1.2	1.2	0.3	1.0	1.0	0.5
Management, business, and financial	1.0	1.0	0.3	1.5	1.6	0.5	1.3	1.2	0.8
Professional and related	1.3	1.3	0.2	1.5	1.5	0.2	1.4	1.4	0.5
Teachers	1.8	1.8	0.4	2.1	2.1	0.5	2.0	2.1	0.6
Primary, secondary, and special education school teachers	2.3	2.3	0.4	2.6	2.6	0.7	2.7	2.8	0.9
Registered nurses	1.6	1.5	0.4	4.5	4.5	0.8	3.3	3.2	0.5
Service	1.5	1.6	1.4	1.8	1.8	0.9	1.1	1.0	1.6
Protective service	3.7	4.3	1.8	2.1	2.4	4.2	2.4	2.3	4.8
Sales and office	1.2	1.2	0.3	1.1	1.1	0.3	1.0	1.0	0.4
Sales and related	1.5	1.5	0.7	1.4	1.4	0.3	1.0	1.0	0.8
Office and administrative support	1.4	1.4	0.2	1.5	1.5	0.4	1.4	1.4	0.5
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.4	1.4	0.2	1.7	1.7	0.3	1.9	1.8	0.6
Installation, maintenance, and repair	2.0	2.0	0.2	2.4	2.4	0.5	1.7	1.7	0.7
Installation, maintenance, and repair	2.0	2.0	0.3	2.7	2.6	0.3	3.1	3.0	0.9
Production, transportation, and material moving ... Production	1.7	1.7	0.4	1.9	1.8	0.4	1.5	1.5	0.6
Production	1.9	1.9	0.2	2.2	2.3	0.3	2.4	2.3	0.6
Transportation and material moving	2.6	2.5	0.7	2.7	2.6	0.9	2.0	1.9	0.8
Full time	0.8	0.8	0.1	0.8	0.8	0.2	0.9	0.9	0.4
Part time	1.1	1.0	2.7	1.4	1.4	1.2	0.4	0.4	3.4
Union	1.9	1.9	0.4	1.3	1.2	0.6	1.9	1.8	0.6
Nonunion	0.9	0.9	0.3	0.9	0.9	0.2	0.9	0.8	0.5
Average wage within the following categories: ³									
Lowest 25 percent	1.0	1.0	1.2	1.3	1.2	0.6	0.8	0.8	1.3
Lowest 10 percent	1.2	1.0	4.4	1.0	1.0	0.9	0.7	0.7	2.4
Second 25 percent	1.8	1.8	0.3	1.6	1.6	0.4	1.3	1.3	0.5
Third 25 percent	1.1	1.1	0.2	1.0	1.0	0.4	1.1	1.1	0.6
Highest 25 percent	0.9	0.9	0.1	1.2	1.2	0.1	0.9	0.9	0.6
Highest 10 percent	1.0	1.0	0.1	1.7	1.8	0.2	1.3	1.2	0.7
Establishment characteristics									
Goods-producing industries	1.3	1.3	0.2	1.3	1.3	0.2	1.4	1.3	0.7
Service-providing industries	1.0	1.0	0.3	0.8	0.8	0.3	0.9	0.9	0.5
Education and health services	1.9	1.9	0.5	1.5	1.5	0.8	1.8	1.8	0.8
Educational services	1.2	1.1	0.3	0.9	0.9	0.4	1.2	1.2	0.3
Elementary and secondary schools	1.4	1.3	0.4	1.2	1.2	0.6	1.6	1.6	0.5
Junior colleges, colleges, and universities	1.3	1.4	0.3	1.4	1.5	0.7	1.3	1.3	0.2
Health care and social assistance	2.9	3.0	0.8	2.2	2.3	1.2	2.8	2.8	1.3
Hospitals	1.7	1.5	0.6	3.9	3.8	0.8	2.7	2.7	0.6
Public administration	1.1	1.2	0.4	1.6	1.5	0.3	1.7	1.7	0.5

See footnotes at end of table.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2021—continued

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	1.1	1.1	0.3	1.1	1.1	0.6
1 to 49 workers	1.3	1.3	0.5	1.4	1.4	0.3	1.3	1.3	0.3
50 to 99 workers	2.1	2.1	0.4	2.2	2.2	0.8	2.0	1.9	1.7
100 workers or more	1.1	1.1	0.3	1.0	1.0	0.3	1.1	1.0	0.6
100 to 499 workers	1.3	1.3	0.2	1.3	1.3	0.2	1.5	1.4	0.4
500 workers or more	1.5	1.5	0.5	1.3	1.3	0.6	1.4	1.4	0.9
Geographic areas									
Northeast	2.2	2.2	0.2	1.5	1.5	0.1	1.3	1.4	1.0
New England	3.9	3.9	0.7	2.7	2.6	0.6	3.9	3.6	0.8
Middle Atlantic	2.6	2.6	0.2	1.9	1.9	0.1	1.0	1.1	1.4
South	1.4	1.5	0.5	1.3	1.3	0.5	1.2	1.3	0.6
South Atlantic	1.9	2.0	0.3	1.5	1.6	0.6	1.7	1.6	0.5
East South Central	4.0	4.3	0.6	3.4	3.6	2.1	3.0	3.4	2.5
West South Central	2.6	2.8	1.5	2.6	2.6	0.5	2.1	2.2	1.2
Midwest	1.4	1.6	0.7	1.6	1.6	0.7	2.2	2.0	1.2
East North Central	1.7	1.9	0.7	2.1	1.9	0.3	3.1	2.6	1.3
West North Central	2.6	3.1	1.7	2.6	2.5	2.3	2.0	2.6	2.6
West	1.6	1.7	0.2	1.4	1.4	0.1	1.2	1.1	0.4
Mountain	3.4	3.5	0.2	1.5	1.4	0.4	3.4	3.0	1.0
Pacific	1.8	1.9	0.3	2.0	2.0	0.1	1.0	1.0	0.2

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

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

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

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

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

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

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	5	95
Management, business, and financial	4	96
Professional and related	5	95
Teachers	10	90
Primary, secondary, and special education school teachers	9	91
Registered nurses	3	97
Service	4	96
Protective service	7	93
Sales and office	6	94
Sales and related	6	94
Office and administrative support	6	94
Natural resources, construction, and maintenance	4	96
Construction, extraction, farming, fishing, and forestry	5	95
Installation, maintenance, and repair	4	96
Production, transportation, and material moving ...	5	95
Production	3	97
Transportation and material moving	7	93
Full time	5	95
Part time	4	96
Union	7	93
Nonunion	4	96
Average wage within the following categories: ²		
Lowest 25 percent	6	94
Second 25 percent	5	95
Third 25 percent	4	96
Highest 25 percent	5	95
Highest 10 percent	5	95
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	5	95
Education and health services	5	95
Educational services	10	90
Elementary and secondary schools	9	91
Junior colleges, colleges, and universities	11	89
Health care and social assistance	2	98
Hospitals	3	97
Public administration	7	93

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, civilian workers,¹ March 2021—continued

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

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

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/pub/hom/ncs/home.htm for further explanation.

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

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

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

Table 18. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ March 2021

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.3	0.3
Worker characteristics		
Management, professional, and related	0.3	0.3
Management, business, and financial	0.3	0.3
Professional and related	0.4	0.4
Teachers	0.8	0.8
Primary, secondary, and special education school teachers	0.9	0.9
Registered nurses	0.8	0.8
Service	0.7	0.7
Protective service	2.0	2.0
Sales and office	0.5	0.5
Sales and related	0.9	0.9
Office and administrative support	0.5	0.5
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.4	1.4
Installation, maintenance, and repair	0.8	0.8
Production, transportation, and material moving ...	0.7	0.7
Production	0.6	0.6
Transportation and material moving	1.3	1.3
Full time	0.3	0.3
Part time	0.9	0.9
Union	0.6	0.6
Nonunion	0.3	0.3
Average wage within the following categories: ²		
Lowest 25 percent	0.5	0.5
Second 25 percent	0.5	0.5
Third 25 percent	0.4	0.4
Highest 25 percent	0.3	0.3
Highest 10 percent	0.5	0.5
Establishment characteristics		
Goods-producing industries	0.7	0.7
Service-providing industries	0.3	0.3
Education and health services	0.4	0.4
Educational services	0.5	0.5
Elementary and secondary schools	0.7	0.7
Junior colleges, colleges, and universities	1.4	1.4
Health care and social assistance	0.5	0.5
Hospitals	1.3	1.3
Public administration	0.9	0.9

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ March 2021—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.6	0.6
1 to 49 workers	0.6	0.6
50 to 99 workers	0.9	0.9
100 workers or more	0.3	0.3
100 to 499 workers	0.5	0.5
500 workers or more	0.4	0.4
Geographic areas		
Northeast	0.7	0.7
New England	1.5	1.5
Middle Atlantic	0.8	0.8
South	0.4	0.4
South Atlantic	0.6	0.6
East South Central	0.8	0.8
West South Central	0.6	0.6
Midwest	0.5	0.5
East North Central	0.5	0.5
West North Central	1.1	1.1
West	0.7	0.7
Mountain	1.9	1.9
Pacific	0.6	0.6

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

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

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

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

Table 19. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2021

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	55	2	39	3	1
Worker characteristics					
Management, professional, and related	61	2	33	2	2
Management, business, and financial	70	2	26	1	1
Professional and related	57	2	36	3	2
Teachers	32	3	57	4	4
Primary, secondary, and special education school teachers	25	3	65	3	5
Registered nurses	74	—	18	3	—
Service	44	2	50	3	1
Protective service	36	2	53	7	3
Sales and office	61	2	34	2	1
Sales and related	61	2	35	—	—
Office and administrative support	60	2	34	2	1
Natural resources, construction, and maintenance	37	2	58	3	1
Construction, extraction, farming, fishing, and forestry	22	—	73	4	—
Installation, maintenance, and repair	49	4	45	2	1
Production, transportation, and material moving ...	45	2	47	5	(²)
Production	43	—	50	6	—
Transportation and material moving	48	3	44	3	1
Full time	55	2	39	3	1
Part time	45	3	46	6	(²)
Union	37	2	52	8	(²)
Nonunion	59	2	37	1	1
Average wage within the following categories: ³					
Lowest 25 percent	43	2	51	3	1
Lowest 10 percent	32	—	61	6	—
Second 25 percent	52	2	42	2	1
Third 25 percent	54	2	40	3	2
Highest 25 percent	62	2	33	3	1
Highest 10 percent	66	1	31	2	1
Establishment characteristics					
Goods-producing industries	45	—	51	3	—
Service-providing industries	57	2	37	3	1
Education and health services	52	2	41	3	2
Educational services	37	3	53	3	4
Elementary and secondary schools	28	3	61	3	5
Junior colleges, colleges, and universities	55	3	36	4	2
Health care and social assistance	63	—	32	3	—
Hospitals	76	—	17	4	—
Public administration	34	3	52	7	3

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2021—continued

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

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	46	2	49	2	1
1 to 49 workers	48	2	48	1	1
50 to 99 workers	42	2	52	3	1
100 workers or more	60	2	34	3	1
100 to 499 workers	56	3	38	3	1
500 workers or more	64	1	30	4	1
Geographic areas					
Northeast	61	2	31	5	1
New England	62	—	32	—	—
Middle Atlantic	61	—	31	6	—
South	56	2	38	2	2
South Atlantic	60	3	33	1	3
East South Central	55	4	37	—	—
West South Central	49	1	47	2	1
Midwest	54	2	40	3	1
East North Central	55	2	40	4	(²)
West North Central	53	—	42	2	—
West	49	2	47	2	(²)
Mountain	53	2	45	—	—
Pacific	47	2	49	2	(²)

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

² Less than 0.5.

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

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

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

Table 19. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ March 2021

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	1.0	0.2	0.2
Worker characteristics					
Management, professional, and related	1.3	0.3	1.2	0.3	0.4
Management, business, and financial	1.5	0.3	1.6	0.2	0.4
Professional and related	1.7	0.4	1.5	0.4	0.5
Teachers	2.3	0.3	2.0	0.7	1.9
Primary, secondary, and special education school teachers	2.1	0.4	2.2	0.8	2.1
Registered nurses	3.7	–	2.3	1.1	–
Service	3.0	0.3	3.1	0.5	0.2
Protective service	3.3	0.6	3.7	1.1	0.9
Sales and office	1.6	0.2	1.6	0.3	0.2
Sales and related	2.7	0.4	2.8	–	–
Office and administrative support	1.6	0.3	1.6	0.4	0.3
Natural resources, construction, and maintenance	2.7	0.7	2.5	0.7	0.1
Construction, extraction, farming, fishing, and forestry	3.2	–	3.1	1.1	–
Installation, maintenance, and repair	4.0	1.2	3.5	0.7	0.2
Production, transportation, and material moving ...	1.8	0.5	1.9	0.6	0.2
Production	2.1	–	2.2	0.9	–
Transportation and material moving	2.6	1.0	2.7	0.6	0.3
Full time	1.0	0.2	1.0	0.2	0.2
Part time	3.0	0.7	3.0	1.0	0.2
Union	1.5	0.4	1.3	0.8	0.1
Nonunion	1.2	0.2	1.2	0.2	0.2
Average wage within the following categories: ²					
Lowest 25 percent	2.2	0.2	2.3	0.6	0.1
Lowest 10 percent	4.0	–	4.1	1.6	–
Second 25 percent	1.6	0.4	1.7	0.4	0.1
Third 25 percent	1.5	0.3	1.5	0.3	0.4
Highest 25 percent	1.3	0.2	1.2	0.3	0.2
Highest 10 percent	1.5	0.2	1.6	0.5	0.2
Establishment characteristics					
Goods-producing industries	1.6	–	1.5	0.6	–
Service-providing industries	1.2	0.2	1.2	0.3	0.2
Education and health services	2.4	0.4	2.2	0.5	0.4
Educational services	1.6	0.3	1.4	0.6	0.9
Elementary and secondary schools	1.9	0.5	1.6	0.7	1.0
Junior colleges, colleges, and universities	2.1	0.8	2.2	0.8	0.7
Health care and social assistance	3.5	–	3.4	0.8	–
Hospitals	3.8	–	2.6	1.7	–
Public administration	2.1	0.4	2.3	0.9	0.5

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ March 2021—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	1.9	0.4	1.8	0.3	0.3
1 to 49 workers	2.5	0.5	2.4	0.4	0.4
50 to 99 workers	2.5	0.4	2.5	0.7	0.4
100 workers or more	1.1	0.2	1.1	0.3	0.1
100 to 499 workers	1.6	0.4	1.6	0.4	0.2
500 workers or more	1.4	0.2	1.2	0.5	0.2
Geographic areas					
Northeast	2.9	0.5	2.4	0.7	0.2
New England	4.9	—	3.2	—	—
Middle Atlantic	3.3	—	2.8	0.7	—
South	1.8	0.3	1.8	0.3	0.4
South Atlantic	2.7	0.5	2.7	0.4	0.6
East South Central	2.7	1.0	3.4	—	—
West South Central	2.6	0.4	2.5	0.9	0.4
Midwest	2.1	0.3	2.1	0.5	0.3
East North Central	2.5	0.3	2.8	0.6	0.2
West North Central	3.9	—	2.6	1.0	—
West	1.8	0.4	2.1	0.4	0.1
Mountain	2.2	0.7	2.5	—	—
Pacific	2.5	0.5	2.8	0.4	0.2

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

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

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

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

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2021

(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	65	10	20	4	1.3	1.0
Worker characteristics							
Management, professional, and related	—	61	11	23	—	1.4	1.0
Management, business, and financial	—	60	10	23	—	1.4	1.0
Professional and related	1	61	12	22	4	1.4	1.0
Teachers	—	46	21	23	—	1.6	1.4
Primary, secondary, and special education school teachers	—	49	26	21	5	1.5	1.3
Registered nurses	—	85	8	5	—	1.1	1.0
Service	—	73	—	10	3	1.2	1.0
Protective service	—	61	9	18	—	1.5	1.0
Sales and office	1	67	8	21	4	1.3	1.0
Sales and related	—	74	6	17	—	1.3	1.0
Office and administrative support	1	64	9	22	4	1.3	1.0
Natural resources, construction, and maintenance	—	66	10	19	—	1.4	1.0
Construction, extraction, farming, fishing, and forestry	—	71	—	—	6	1.3	1.0
Installation, maintenance, and repair	—	64	10	21	—	1.4	1.0
Production, transportation, and material moving ...	1	67	10	20	2	1.3	1.0
Production	—	57	11	28	—	1.4	1.0
Transportation and material moving	—	78	9	12	—	1.2	1.0
Full time	1	64	10	21	4	1.3	1.0
Part time	—	81	7	11	—	1.2	1.0
Union	—	65	13	16	—	1.3	1.0
Nonunion	1	65	10	21	4	1.3	1.0
Average wage within the following categories: ³							
Lowest 25 percent	—	75	10	13	—	1.2	1.0
Lowest 10 percent	—	73	15	10	—	1.2	1.0
Second 25 percent	(⁴)	69	12	16	3	1.3	1.0
Third 25 percent	1	64	10	20	5	1.3	1.0
Highest 25 percent	1	60	10	25	5	1.4	1.0
Highest 10 percent	1	57	9	27	5	1.4	1.0
Establishment characteristics							
Goods-producing industries	1	55	12	27	5	1.5	1.0
Service-providing industries	1	66	10	19	4	1.3	1.0
Education and health services	1	67	15	13	4	1.3	1.0
Educational services	—	47	20	24	—	1.5	1.3
Elementary and secondary schools	—	46	24	24	6	1.5	1.5
Junior colleges, colleges, and universities	—	48	16	24	—	1.5	1.0
Health care and social assistance	—	76	12	9	—	1.2	1.0
Hospitals	—	78	10	10	—	1.2	1.0
Public administration	—	57	15	21	6	1.4	1.0

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2021—continued

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	1	62	14	17	5	1.4	1.0
1 to 49 workers	1	62	16	16	5	1.4	1.0
50 to 99 workers	—	63	11	20	—	1.4	1.0
100 workers or more	1	66	8	22	4	1.3	1.0
100 to 499 workers	—	65	9	22	—	1.3	1.0
500 workers or more	1	66	7	22	4	1.3	1.0
Geographic areas							
Northeast	3	62	13	17	6	1.4	1.0
New England	—	63	9	24	—	1.4	1.0
Middle Atlantic	3	62	14	14	6	1.4	1.0
South	(⁴)	68	9	20	3	1.3	1.0
South Atlantic	—	68	9	20	—	1.3	1.0
East South Central	—	67	—	20	—	1.3	1.0
West South Central	—	70	7	21	—	1.3	1.0
Midwest	—	64	9	22	—	1.3	1.0
East North Central	—	65	8	23	—	1.3	1.0
West North Central	—	62	13	19	—	1.4	1.0
West	—	61	12	23	—	1.4	1.0
Mountain	—	61	—	22	4	1.4	1.0
Pacific	—	61	11	23	—	1.4	1.0

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

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

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

⁴ Less than 0.5.

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

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

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2021

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.2	1.3	0.8	1.0	0.5	(³)	0.0
Worker characteristics							
Management, professional, and related	–	2.1	1.0	1.6	–	(³)	0.0
Management, business, and financial	–	2.0	0.9	1.8	–	(³)	0.0
Professional and related	0.2	2.7	1.4	1.8	0.9	(³)	0.0
Teachers	–	2.4	2.2	2.6	–	0.1	0.2
Primary, secondary, and special education school teachers	–	2.8	3.1	3.2	2.2	0.1	0.2
Registered nurses	–	2.8	2.1	1.3	–	(³)	0.0
Service	–	4.6	–	1.3	0.8	(³)	0.0
Protective service	–	5.4	2.7	4.0	–	0.1	0.0
Sales and office	0.2	1.5	1.3	1.4	0.6	(³)	0.0
Sales and related	–	2.5	0.8	1.7	–	(³)	0.0
Office and administrative support	0.2	2.3	1.9	1.7	0.9	(³)	0.0
Natural resources, construction, and maintenance	–	3.8	1.8	3.1	–	(³)	0.0
Construction, extraction, farming, fishing, and forestry	–	8.3	–	–	2.2	0.1	0.0
Installation, maintenance, and repair	–	3.9	2.2	2.9	–	0.1	0.0
Production, transportation, and material moving ...	0.3	3.0	1.5	2.0	0.9	(³)	0.0
Production	–	3.7	2.2	2.7	–	0.1	0.0
Transportation and material moving	–	3.3	1.8	2.6	–	(³)	0.0
Full time	0.2	1.3	0.8	1.0	0.5	(³)	0.0
Part time	–	3.3	1.8	2.3	–	(³)	0.0
Union	–	2.0	1.3	1.9	–	(³)	0.0
Nonunion	0.3	1.4	0.9	1.1	0.5	(³)	0.0
Average wage within the following categories: ⁴							
Lowest 25 percent	–	2.7	1.6	2.0	–	(³)	0.0
Lowest 10 percent	–	4.8	4.3	2.2	–	(³)	0.0
Second 25 percent	0.2	2.2	2.2	1.0	0.5	(³)	0.0
Third 25 percent	0.5	2.2	0.9	1.5	0.9	(³)	0.0
Highest 25 percent	0.2	1.6	0.8	1.6	0.7	(³)	0.0
Highest 10 percent	0.3	2.5	1.0	2.2	0.8	(³)	0.0
Establishment characteristics							
Goods-producing industries	0.2	2.6	1.7	1.9	1.2	(³)	0.0
Service-providing industries	0.3	1.5	0.9	1.1	0.5	(³)	0.0
Education and health services	0.3	2.8	2.2	1.3	0.9	(³)	0.0
Educational services	–	1.7	2.0	2.1	–	(³)	0.2
Elementary and secondary schools	–	2.7	2.9	3.1	1.8	0.1	0.3
Junior colleges, colleges, and universities	–	2.4	2.7	2.8	–	(³)	0.1
Health care and social assistance	–	3.9	3.1	1.7	–	(³)	0.0
Hospitals	–	4.4	2.9	2.8	–	(³)	0.0
Public administration	–	3.9	3.1	3.1	1.9	(³)	0.0

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2021—continued

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	0.4	2.4	1.8	1.7	1.0	(³)	0.0
1 to 49 workers	0.6	3.0	2.5	2.2	1.3	(³)	0.0
50 to 99 workers	—	2.9	1.9	2.9	—	(³)	0.0
100 workers or more	0.2	1.3	0.6	1.1	0.5	(³)	0.0
100 to 499 workers	—	2.3	1.1	1.8	—	(³)	0.0
500 workers or more	0.2	1.9	0.7	1.7	0.8	(³)	0.0
Geographic areas							
Northeast	1.1	3.7	1.6	2.5	1.7	(³)	0.0
New England	—	6.3	2.6	5.0	—	0.1	0.0
Middle Atlantic	1.5	4.1	2.0	2.3	2.2	0.1	0.0
South	0.2	1.9	1.0	1.7	0.5	(³)	0.0
South Atlantic	—	2.2	1.1	1.8	—	(³)	0.0
East South Central	—	4.9	—	4.5	—	(³)	0.0
West South Central	—	4.6	1.7	4.5	—	(³)	0.0
Midwest	—	2.6	1.1	2.1	—	(³)	0.0
East North Central	—	3.4	1.3	2.8	—	(³)	0.0
West North Central	—	3.7	1.9	2.8	—	(³)	0.0
West	—	2.8	2.6	2.0	—	(³)	0.0
Mountain	—	6.3	—	2.6	1.1	(³)	0.0
Pacific	—	2.7	2.2	2.8	—	(³)	0.0

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

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

³ Less than 0.05.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 21. Life insurance plans: Maximum benefit amount, civilian workers,¹ March 2021

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	78	\$50,000	\$90,000	\$250,000	\$565,000	\$1,500,000	22
Worker characteristics							
Management, professional, and related	78	50,000	100,000	300,000	750,000	–	22
Management, business, and financial	80	50,000	100,000	300,000	600,000	1,500,000	20
Professional and related	77	50,000	100,000	300,000	1,000,000	–	23
Teachers	59	50,000	50,000	–	300,000	500,000	41
Primary, secondary, and special education school teachers	50	50,000	50,000	–	300,000	500,000	50
Registered nurses	87	–	–	500,000	1,000,000	1,000,000	13
Service	79	50,000	100,000	200,000	–	–	21
Protective service	66	50,000	–	150,000	300,000	–	34
Sales and office	82	50,000	50,000	200,000	500,000	–	18
Sales and related	85	50,000	50,000	200,000	500,000	1,000,000	15
Office and administrative support	80	50,000	70,000	240,000	500,000	1,500,000	20
Natural resources, construction, and maintenance	82	50,000	50,000	200,000	500,000	–	18
Installation, maintenance, and repair	80	50,000	50,000	200,000	500,000	–	20
Production, transportation, and material moving	70	50,000	–	250,000	500,000	1,000,000	30
Production	70	50,000	100,000	250,000	500,000	–	30
Transportation and material moving	70	50,000	–	–	500,000	–	30
Full time	79	50,000	–	250,000	500,000	1,500,000	21
Part time	64	50,000	100,000	–	1,000,000	–	36
Union	68	50,000	70,000	150,000	500,000	1,000,000	32
Nonunion	80	50,000	100,000	250,000	600,000	1,500,000	20
Average wage within the following categories: ³							
Lowest 25 percent	79	50,000	50,000	150,000	500,000	750,000	21
Lowest 10 percent	81	50,000	–	–	500,000	1,000,000	19
Second 25 percent	80	50,000	–	250,000	500,000	–	20
Third 25 percent	81	50,000	–	250,000	500,000	–	19
Highest 25 percent	75	50,000	100,000	300,000	–	2,000,000	25
Highest 10 percent	75	50,000	100,000	300,000	–	2,000,000	25
Establishment characteristics							
Goods-producing industries	73	50,000	–	250,000	500,000	–	27
Service-providing industries	79	50,000	–	250,000	600,000	1,500,000	21
Education and health services	79	50,000	100,000	250,000	–	1,000,000	21
Educational services	64	50,000	50,000	175,000	300,000	500,000	36
Elementary and secondary schools	53	50,000	50,000	–	300,000	500,000	47
Junior colleges, colleges, and universities	74	50,000	50,000	175,000	400,000	500,000	26
Health care and social assistance	85	50,000	100,000	300,000	–	1,000,000	15
Hospitals	89	50,000	150,000	500,000	1,000,000	1,000,000	11
Public administration	62	40,000	–	150,000	250,000	500,000	38

See footnotes at end of table.

Table 21. Life insurance plans: Maximum benefit amount, civilian workers,¹ March 2021—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	81	\$50,000	\$100,000	\$200,000	\$500,000	—	19
1 to 49 workers	83	50,000	100,000	250,000	—	\$2,000,000	17
50 to 99 workers	76	50,000	—	175,000	500,000	1,000,000	24
100 workers or more	77	50,000	—	300,000	—	1,500,000	23
100 to 499 workers	78	50,000	50,000	200,000	500,000	1,000,000	22
500 workers or more	76	50,000	100,000	375,000	1,000,000	1,500,000	24
Geographic areas							
Northeast	73	50,000	100,000	250,000	—	1,000,000	27
New England	63	50,000	—	200,000	—	—	37
Middle Atlantic	77	50,000	100,000	250,000	—	1,000,000	23
South	81	50,000	50,000	250,000	500,000	—	19
South Atlantic	80	50,000	—	250,000	500,000	1,000,000	20
West South Central	82	50,000	50,000	200,000	—	—	18
Midwest	76	50,000	100,000	250,000	500,000	—	24
East North Central	76	50,000	100,000	250,000	500,000	1,000,000	24
West North Central	78	50,000	—	300,000	500,000	—	22
West	80	50,000	100,000	300,000	—	2,000,000	20
Mountain	80	50,000	130,000	—	—	—	20
Pacific	81	50,000	—	250,000	—	2,000,000	19

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

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

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

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

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

Table 21. Standard errors for life insurance plans: Maximum benefit amount, civilian workers,¹ March 2021

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	\$25,823.10	\$11,684.61	\$111,434.15	\$290,400.15	1.0
Worker characteristics							
Management, professional, and related	1.4	0.00	0.00	12,903.49	206,254.09	–	1.4
Management, business, and financial	2.1	0.00	4,562.07	65,795.14	118,241.30	208,861.20	2.1
Professional and related	1.6	0.00	0.00	45,620.72	186,096.75	–	1.6
Teachers	3.1	0.00	6,451.74	–	18,248.29	0.00	3.1
Primary, secondary, and special education school teachers	4.4	0.00	6,451.74	–	54,744.86	132,849.54	4.4
Registered nurses	2.8	–	–	0.00	0.00	0.00	2.8
Service	3.0	0.00	9,124.14	49,135.02	–	–	3.0
Protective service	4.4	0.00	–	0.00	69,241.37	–	4.4
Sales and office	1.4	0.00	0.00	21,668.64	0.00	–	1.4
Sales and related	2.4	0.00	0.00	22,349.50	0.00	81,608.82	2.4
Office and administrative support	1.7	0.00	12,035.57	59,370.07	0.00	430,385.00	1.7
Natural resources, construction, and maintenance	2.7	0.00	11,684.61	52,015.62	0.00	–	2.7
Installation, maintenance, and repair	3.3	0.00	0.00	35,921.79	0.00	–	3.3
Production, transportation, and material moving ...	2.4	0.00	–	61,206.62	0.00	166,249.81	2.4
Production	4.0	0.00	28,490.13	42,796.03	0.00	–	4.0
Transportation and material moving	2.6	0.00	–	–	0.00	–	2.6
Full time	1.0	0.00	–	9,124.14	107,452.05	262,547.14	1.0
Part time	6.5	0.00	0.00	–	104,828.43	–	6.5
Union	2.3	0.00	8,559.21	28,853.08	57,706.15	45,620.72	2.3
Nonunion	1.1	0.00	27,296.29	72,787.57	124,436.73	317,252.66	1.1
Average wage within the following categories: ³							
Lowest 25 percent	2.1	0.00	0.00	33,449.66	108,630.97	155,913.44	2.1
Lowest 10 percent	5.3	0.00	–	–	48,280.43	177,393.63	5.3
Second 25 percent	1.8	0.00	–	57,373.38	0.00	–	1.8
Third 25 percent	1.5	0.00	–	15,803.48	25,806.98	–	1.5
Highest 25 percent	1.5	0.00	0.00	9,124.14	–	418,120.80	1.5
Highest 10 percent	1.9	0.00	5,320.24	12,903.49	–	474,104.42	1.9
Establishment characteristics							
Goods-producing industries	2.7	0.00	–	22,349.50	18,248.29	–	2.7
Service-providing industries	1.1	0.00	–	24,140.22	126,904.34	354,200.16	1.1
Education and health services	2.3	0.00	24,363.34	26,127.57	–	0.00	2.3
Educational services	2.0	0.00	0.00	45,199.06	4,741.04	0.00	2.0
Elementary and secondary schools	3.7	0.00	6,451.74	–	53,202.44	0.00	3.7
Junior colleges, colleges, and universities	2.2	0.00	0.00	46,765.13	63,292.89	0.00	2.2
Health care and social assistance	3.2	0.00	0.00	71,261.84	–	0.00	3.2
Hospitals	2.3	0.00	0.00	9,124.14	0.00	0.00	2.3
Public administration	3.9	8,362.42	–	1,731.18	48,280.43	0.00	3.9

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Maximum benefit amount, civilian workers,¹ March 2021—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	1.9	\$0.00	\$19,355.23	\$59,831.01	\$102,852.21	—	1.9
1 to 49 workers	2.4	0.00	6,451.74	32,834.24	—	\$474,104.42	2.4
50 to 99 workers	3.0	0.00	—	31,934.50	48,280.43	193,981.96	3.0
100 workers or more	1.1	0.00	—	22,349.50	—	434,332.25	1.1
100 to 499 workers	1.7	0.00	0.00	52,612.38	0.00	0.00	1.7
500 workers or more	1.4	0.00	0.00	97,739.13	202,177.52	129,034.88	1.4
Geographic areas							
Northeast	3.0	0.00	0.00	57,155.31	—	0.00	3.0
New England	7.6	0.00	—	59,131.21	—	—	7.6
Middle Atlantic	2.2	0.00	0.00	71,454.34	—	0.00	2.2
South	1.8	0.00	11,861.39	10,160.22	0.00	—	1.8
South Atlantic	2.2	0.00	—	33,474.54	0.00	155,378.57	2.2
West South Central	4.3	0.00	0.00	56,980.26	—	—	4.3
Midwest	1.9	0.00	22,030.60	32,897.57	0.00	—	1.9
East North Central	2.5	0.00	19,590.37	63,141.45	0.00	0.00	2.5
West North Central	2.9	0.00	—	12,903.49	96,560.86	—	2.9
West	1.7	0.00	4,913.50	65,184.97	—	0.00	1.7
Mountain	1.4	0.00	31,738.38	—	—	—	1.4
Pacific	2.4	0.00	—	72,028.74	—	158,034.81	2.4

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

Characteristics	Flat dollar amount ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	\$15,000	\$25,000	\$50,000	\$50,000
1 to 49 workers	10,000	—	25,000	50,000	50,000
50 to 99 workers	10,000	15,000	25,000	50,000	50,000
100 workers or more	6,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	—	20,000	35,000	50,000
500 workers or more	5,000	10,000	20,000	50,000	50,000
Geographic areas					
Northeast	6,000	10,000	25,000	50,000	50,000
New England	5,000	10,000	25,000	—	50,000
Middle Atlantic	6,000	—	25,000	50,000	50,000
South	10,000	—	20,000	30,000	50,000
South Atlantic	10,000	12,500	25,000	—	50,000
East South Central	—	15,000	—	40,000	50,000
West South Central	5,000	10,000	—	25,000	50,000
Midwest	10,000	15,000	25,000	—	50,000
East North Central	10,000	15,000	25,000	40,000	50,000
West North Central	10,000	15,000	25,000	50,000	50,000
West	10,000	—	25,000	50,000	—
Mountain	10,000	15,000	25,000	50,000	50,000
Pacific	—	10,000	—	50,000	—

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Flat dollar amount ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	–	\$4,776.03	\$2,264.55	\$0.00
Worker characteristics					
Management, professional, and related	0.00	\$0.00	0.00	0.00	1,210.45
Management, business, and financial	0.00	0.00	0.00	0.00	5,779.26
Professional and related	–	0.00	0.00	0.00	893.98
Teachers	729.93	0.00	2,249.80	0.00	0.00
Primary, secondary, and special education school teachers	712.62	0.00	3,467.17	0.00	0.00
Registered nurses	1,482.50	1,425.24	6,255.20	0.00	2,308.25
Service	–	0.00	3,533.77	7,262.73	0.00
Protective service	0.00	0.00	3,160.70	–	0.00
Sales and office	–	1,207.01	3,939.26	9,738.70	0.00
Sales and related	–	790.17	912.41	0.00	0.00
Office and administrative support	–	–	–	5,683.40	0.00
Natural resources, construction, and maintenance	0.00	912.41	0.00	3,176.46	0.00
Construction, extraction, farming, fishing, and forestry	0.00	0.00	0.00	5,756.17	0.00
Installation, maintenance, and repair	0.00	645.17	0.00	–	0.00
Production, transportation, and material moving ...	0.00	0.00	0.00	–	0.00
Production	0.00	0.00	0.00	2,867.94	0.00
Transportation and material moving	0.00	0.00	6,948.74	3,160.70	0.00
Full time	0.00	0.00	0.00	912.41	0.00
Part time	182.48	2,812.25	1,290.35	0.00	7,795.67
Union	1,277.38	0.00	5,440.93	7,228.26	0.00
Nonunion	0.00	0.00	4,375.79	1,824.83	0.00
Average wage within the following categories: ⁴					
Lowest 25 percent	2,470.27	0.00	3,871.05	0.00	5,793.65
Lowest 10 percent	–	0.00	4,181.21	912.41	–
Second 25 percent	0.00	3,578.25	0.00	4,068.18	0.00
Third 25 percent	0.00	0.00	0.00	0.00	0.00
Highest 25 percent	645.17	0.00	2,791.45	0.00	7,022.63
Highest 10 percent	376.20	1,706.97	8,702.76	0.00	–
Establishment characteristics					
Goods-producing industries	0.00	0.00	0.00	4,322.19	0.00
Service-providing industries	1,735.99	–	0.00	0.00	0.00
Education and health services	729.93	3,107.24	0.00	0.00	1,632.18
Educational services	0.00	–	0.00	0.00	0.00
Elementary and secondary schools	–	0.00	0.00	0.00	0.00
Junior colleges, colleges, and universities	0.00	–	0.00	7,198.25	0.00
Health care and social assistance	–	2,638.12	0.00	1,824.83	2,515.35
Hospitals	0.00	–	–	1,032.28	5,983.10
Public administration	0.00	0.00	0.00	11,510.97	0.00

See footnotes at end of table.

Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2021—continued

Characteristics	Flat dollar amount ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1 to 49 workers	0.00	—	6,321.39	6,321.39	0.00
50 to 99 workers	0.00	0.00	0.00	0.00	9,222.16
100 workers or more	1,052.25	516.14	912.41	9,787.96	0.00
100 to 499 workers	0.00	—	1,168.46	6,396.59	0.00
500 workers or more	0.00	0.00	4,659.57	3,223.29	1,365.58
Geographic areas					
Northeast	1,303.19	0.00	0.00	0.00	0.00
New England	0.00	0.00	6,905.48	—	0.00
Middle Atlantic	0.00	—	1,401.68	0.00	1,824.83
South	0.00	—	0.00	6,260.52	0.00
South Atlantic	0.00	3,413.94	6,046.77	—	0.00
East South Central	—	0.00	—	11,896.43	0.00
West South Central	524.14	0.00	—	6,827.88	0.00
Midwest	0.00	0.00	0.00	—	0.00
East North Central	0.00	0.00	0.00	2,931.11	0.00
West North Central	0.00	0.00	6,321.39	10,999.04	0.00
West	0.00	—	5,624.50	0.00	—
Mountain	0.00	0.00	2,234.95	0.00	0.00
Pacific	—	2,234.95	—	0.00	—

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 23. Short-term disability plans: Method of funding, civilian workers,¹ March 2021

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

Characteristics	Non-commercially insured ²	Insured ³
All workers	37	63
Worker characteristics		
Management, professional, and related	39	61
Management, business, and financial	43	57
Professional and related	37	63
Teachers	45	55
Primary, secondary, and special education school teachers	43	57
Registered nurses	38	62
Service	33	67
Protective service	35	65
Sales and office	43	57
Sales and related	43	57
Office and administrative support	43	57
Natural resources, construction, and maintenance	28	72
Construction, extraction, farming, fishing, and forestry	20	80
Installation, maintenance, and repair	35	65
Production, transportation, and material moving ...	30	70
Production	33	67
Transportation and material moving	26	74
Full time	38	62
Part time	26	74
Union	32	68
Nonunion	38	62
Average wage within the following categories: ⁴		
Lowest 25 percent	32	68
Lowest 10 percent	25	75
Second 25 percent	37	63
Third 25 percent	34	66
Highest 25 percent	41	59
Highest 10 percent	42	58
Establishment characteristics		
Goods-producing industries	32	68
Service-providing industries	38	62
Education and health services	34	66
Educational services	46	54
Elementary and secondary schools	43	57
Junior colleges, colleges, and universities	57	43
Health care and social assistance	29	71
Hospitals	45	55
Public administration	39	61

See footnotes at end of table.

Table 23. Short-term disability plans: Method of funding, civilian workers,¹ March 2021—continued

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

Characteristics	Non-commercially insured ²	Insured ³
1 to 99 workers	25	75
1 to 49 workers	25	75
50 to 99 workers	26	74
100 workers or more	45	55
100 to 499 workers	42	58
500 workers or more	48	52
Geographic areas		
Northeast	21	79
New England	37	63
Middle Atlantic	18	82
South	46	54
South Atlantic	47	53
East South Central	35	65
West South Central	49	51
Midwest	45	55
East North Central	45	55
West North Central	45	55
West	39	61
Mountain	44	56
Pacific	37	63

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Non-commercially insured ²	Insured ³
All workers	1.2	1.2
Worker characteristics		
Management, professional, and related	1.8	1.8
Management, business, and financial	2.8	2.8
Professional and related	2.2	2.2
Teachers	4.9	4.9
Primary, secondary, and special education school teachers	6.3	6.3
Registered nurses	5.0	5.0
Service	4.9	4.9
Protective service	4.2	4.2
Sales and office	1.5	1.5
Sales and related	2.7	2.7
Office and administrative support	1.6	1.6
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.5	2.5
Installation, maintenance, and repair	3.8	3.8
Production, transportation, and material moving ...	2.6	2.6
Production	1.8	1.8
Transportation and material moving	1.7	1.7
Production	2.8	2.8
Full time	1.1	1.1
Part time	3.6	3.6
Union	1.9	1.9
Nonunion	1.3	1.3
Average wage within the following categories: ⁴		
Lowest 25 percent	3.2	3.2
Lowest 10 percent	5.5	5.5
Second 25 percent	1.8	1.8
Third 25 percent	1.3	1.3
Highest 25 percent	2.0	2.0
Highest 10 percent	3.0	3.0
Establishment characteristics		
Goods-producing industries	1.3	1.3
Service-providing industries	1.4	1.4
Education and health services	2.9	2.9
Educational services	2.0	2.0
Elementary and secondary schools	2.5	2.5
Junior colleges, colleges, and universities	2.6	2.6
Health care and social assistance	4.1	4.1
Hospitals	4.7	4.7
Public administration	3.1	3.1

See footnotes at end of table.

**Table 23. Standard errors for short-term disability plans:
Method of funding, civilian workers,¹ March 2021—continued**

Characteristics	Non-commercially insured ²	Insured ³
1 to 99 workers	2.1	2.1
1 to 49 workers	2.6	2.6
50 to 99 workers	3.7	3.7
100 workers or more	1.6	1.6
100 to 499 workers	2.2	2.2
500 workers or more	2.0	2.0
Geographic areas		
Northeast	1.6	1.6
New England	4.5	4.5
Middle Atlantic	1.6	1.6
South	2.4	2.4
South Atlantic	3.0	3.0
East South Central	9.0	9.0
West South Central	2.9	2.9
Midwest	1.9	1.9
East North Central	2.3	2.3
West North Central	3.5	3.5
West	3.5	3.5
Mountain	5.5	5.5
Pacific	4.5	4.5

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 24. Short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2021

(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	10	90
Management, business, and financial	8	92
Professional and related	11	89
Teachers	14	86
Primary, secondary, and special education school teachers	11	89
Registered nurses	15	85
Service	26	74
Protective service	16	84
Sales and office	15	85
Sales and related	16	84
Office and administrative support	14	86
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	7	93
Production, transportation, and material moving ...	12	88
Production	12	88
Transportation and material moving	12	88
Full time	10	90
Part time	39	61
Union	12	88
Nonunion	14	86
Average wage within the following categories: ²		
Lowest 25 percent	28	72
Lowest 10 percent	40	60
Second 25 percent	12	88
Third 25 percent	11	89
Highest 25 percent	10	90
Highest 10 percent	10	90
Establishment characteristics		
Goods-producing industries	9	91
Service-providing industries	14	86
Education and health services	17	83
Educational services	15	85
Elementary and secondary schools	14	86
Junior colleges, colleges, and universities	10	90
Health care and social assistance	18	82
Hospitals	17	83
Public administration	14	86

See footnotes at end of table.

Table 24. Short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2021—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	18	82
1 to 49 workers	17	83
50 to 99 workers	21	79
100 workers or more	10	90
100 to 499 workers	12	88
500 workers or more	8	92
Geographic areas		
Northeast	32	68
Middle Atlantic	37	63
South	6	94
South Atlantic	8	92
East South Central	5	95
West South Central	4	96
Midwest	4	96
East North Central	4	96
West North Central	5	95
West	5	95
Mountain	2	98
Pacific	7	93

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

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

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

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

Table 24. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2021

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.8	0.8
Worker characteristics		
Management, professional, and related	0.8	0.8
Management, business, and financial	1.0	1.0
Professional and related	1.1	1.1
Teachers	3.1	3.1
Primary, secondary, and special education school teachers	2.0	2.0
Registered nurses	3.3	3.3
Service	3.8	3.8
Protective service	2.8	2.8
Sales and office	0.8	0.8
Sales and related	1.2	1.2
Office and administrative support	1.0	1.0
Natural resources, construction, and maintenance	0.9	0.9
Installation, maintenance, and repair	1.0	1.0
Production, transportation, and material moving ...	1.6	1.6
Production	1.6	1.6
Transportation and material moving	2.5	2.5
Full time	0.6	0.6
Part time	4.4	4.4
Union	1.0	1.0
Nonunion	0.9	0.9
Average wage within the following categories: ²		
Lowest 25 percent	4.8	4.8
Lowest 10 percent	5.3	5.3
Second 25 percent	1.1	1.1
Third 25 percent	1.2	1.2
Highest 25 percent	0.9	0.9
Highest 10 percent	1.2	1.2
Establishment characteristics		
Goods-producing industries	1.3	1.3
Service-providing industries	1.0	1.0
Education and health services	1.7	1.7
Educational services	1.4	1.4
Elementary and secondary schools	2.6	2.6
Junior colleges, colleges, and universities	1.4	1.4
Health care and social assistance	2.4	2.4
Hospitals	2.8	2.8
Public administration	1.8	1.8

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2021—continued

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

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/opus/hom/ncs/home.htm for further explanation.

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

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

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

**Table 25. Short-term disability plans: Method of benefit payment, civilian workers,¹
March 2021**

(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	1	74	21	1
Worker characteristics					
Management, professional, and related	(²)	(²)	71	28	1
Management, business, and financial	—	—	60	38	1
Professional and related	(²)	(²)	77	21	1
Teachers	—	—	86	11	3
Primary, secondary, and special education school teachers	—	—	87	9	3
Registered nurses	—	—	87	—	—
Service	1	—	93	5	—
Protective service	—	—	90	9	—
Sales and office	1	(²)	72	26	(²)
Sales and related	2	—	72	26	—
Office and administrative support	1	—	73	25	—
Natural resources, construction, and maintenance	12	3	68	17	—
Construction, extraction, farming, fishing, and forestry	21	3	68	7	—
Installation, maintenance, and repair	4	4	67	25	—
Production, transportation, and material moving:					
Transportation and material moving	—	7	79	10	—
Full time	3	1	72	22	1
Part time	—	1	87	12	—
Union	12	7	66	15	1
Nonunion	2	(²)	75	22	1
Average wage within the following categories: ³					
Lowest 25 percent	2	—	88	9	—
Second 25 percent	4	1	79	16	(²)
Third 25 percent	3	3	74	20	(²)
Highest 25 percent	2	1	65	31	1
Highest 10 percent	—	—	65	32	2
Establishment characteristics					
Goods-producing industries	12	—	65	19	—
Service-providing industries	1	1	76	22	1
Education and health services	—	—	93	6	1
Educational services	—	—	86	11	2
Elementary and secondary schools	—	—	90	7	3
Junior colleges, colleges, and universities	—	—	80	19	—
Health care and social assistance	—	—	96	3	—
Hospitals	—	—	93	7	—
Public administration	—	—	94	6	—

See footnotes at end of table.

**Table 25. Short-term disability plans: Method of benefit payment, civilian workers,¹
March 2021—continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	3	(²)	81	15	1
1 to 49 workers	3	(²)	81	15	1
50 to 99 workers	4	—	79	16	—
100 workers or more	3	2	70	25	1
100 to 499 workers	3	1	74	21	1
500 workers or more	3	3	65	29	1
Geographic areas					
Northeast	1	—	83	15	—
New England	2	—	74	22	—
Middle Atlantic	1	—	85	14	—
South	2	—	72	25	—
South Atlantic	2	—	72	25	—
East South Central	2	—	79	18	—
West South Central	2	—	66	31	—
Midwest	9	3	64	23	1
East North Central	9	3	63	24	1
West North Central	9	—	66	19	—
West	1	1	75	21	1
Mountain	3	—	71	24	—
Pacific	—	—	77	20	2

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

² Less than 0.5.

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

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

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

Table 25. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ March 2021

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.3	0.2	1.1	1.0	0.1
Worker characteristics					
Management, professional, and related	0.1	0.1	1.8	1.7	0.3
Management, business, and financial	–	–	2.5	2.5	0.3
Professional and related	0.2	0.1	1.8	1.6	0.4
Teachers	–	–	2.3	1.9	1.1
Primary, secondary, and special education school teachers	–	–	3.2	2.7	1.3
Registered nurses	–	–	4.7	–	–
Service	0.7	–	1.6	1.3	–
Protective service	–	–	2.6	2.5	–
Sales and office	0.2	0.1	1.2	1.1	0.2
Sales and related	0.4	–	1.7	1.7	–
Office and administrative support	0.2	–	1.8	1.9	–
Natural resources, construction, and maintenance	1.7	0.8	2.8	2.4	–
Construction, extraction, farming, fishing, and forestry	3.1	1.0	4.6	2.7	–
Installation, maintenance, and repair	1.3	1.6	3.4	3.0	–
Production, transportation, and material moving:					
Transportation and material moving	–	2.1	2.6	2.0	–
Full time	0.3	0.3	1.2	1.1	0.1
Part time	–	0.1	2.1	2.0	–
Union	1.3	1.3	2.0	1.3	0.3
Nonunion	0.2	0.2	1.3	1.2	0.1
Average wage within the following categories: ²					
Lowest 25 percent	0.6	–	1.6	1.4	–
Second 25 percent	0.4	0.5	1.6	1.6	0.2
Third 25 percent	0.4	0.7	1.4	1.2	0.1
Highest 25 percent	0.4	0.2	2.0	1.8	0.3
Highest 10 percent	–	–	2.7	2.3	0.7
Establishment characteristics					
Goods-producing industries	1.3	–	2.2	1.8	–
Service-providing industries	0.2	0.2	1.3	1.2	0.2
Education and health services	–	–	1.3	1.2	0.3
Educational services	–	–	1.6	1.6	0.7
Elementary and secondary schools	–	–	2.1	1.9	1.0
Junior colleges, colleges, and universities	–	–	2.0	2.3	–
Health care and social assistance	–	–	1.5	1.4	–
Hospitals	–	–	2.4	2.2	–
Public administration	–	–	1.6	1.6	–

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ March 2021—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	0.7	0.1	1.2	0.9	0.1
1 to 49 workers	0.9	0.2	1.5	1.1	0.2
50 to 99 workers	0.8	—	2.4	2.2	—
100 workers or more	0.2	0.4	1.6	1.6	0.2
100 to 499 workers	0.5	0.5	1.9	1.9	0.1
500 workers or more	0.6	0.5	2.1	2.0	0.3
Geographic areas					
Northeast	0.2	—	1.6	1.6	—
New England	0.8	—	2.9	2.5	—
Middle Atlantic	0.2	—	1.9	1.9	—
South	0.3	—	2.4	2.0	—
South Atlantic	0.4	—	3.3	2.7	—
East South Central	0.5	—	5.3	5.1	—
West South Central	0.5	—	3.8	3.2	—
Midwest	1.1	0.9	2.5	2.6	0.2
East North Central	1.5	0.9	3.2	3.3	0.3
West North Central	1.2	—	3.8	3.2	—
West	0.4	0.4	2.5	2.1	0.5
Mountain	1.0	—	3.3	3.9	—
Pacific	—	—	3.3	2.5	0.8

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

Characteristics	Fixed duration	Duration varies
1 to 99 workers	94	6
1 to 49 workers	95	5
50 to 99 workers	93	7
100 workers or more	94	6
100 to 499 workers	96	4
500 workers or more	92	8
Geographic areas		
Northeast	96	4
New England	91	9
Middle Atlantic	97	3
South	95	5
South Atlantic	94	6
East South Central	95	5
West South Central	96	4
Midwest	90	10
East North Central	88	12
West North Central	93	7
West	96	4
Mountain	95	5
Pacific	96	4

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

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

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

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

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

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

See footnotes at end of table.

**Table 26. Standard errors for short-term disability plans:
Duration of benefits, civilian workers,¹ March
2021—continued**

Characteristics	Fixed duration	Duration varies
1 to 99 workers	0.9	0.9
1 to 49 workers	1.0	1.0
50 to 99 workers	1.8	1.8
100 workers or more	0.5	0.5
100 to 499 workers	0.7	0.7
500 workers or more	0.7	0.7
Geographic areas		
Northeast	0.5	0.5
New England	2.7	2.7
Middle Atlantic	0.4	0.4
South	1.0	1.0
South Atlantic	1.6	1.6
East South Central	1.4	1.4
West South Central	1.3	1.3
Midwest	1.1	1.1
East North Central	1.4	1.4
West North Central	1.8	1.8
West	0.9	0.9
Mountain	1.1	1.1
Pacific	1.3	1.3

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

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

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

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

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

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	25	2	42	16	15	61.9	60.0
Worker characteristics								
Management, professional, and related	(²)	20	2	42	15	20	63.3	60.0
Management, business, and financial	—	16	—	48	16	18	63.3	60.0
Professional and related	(²)	22	2	40	15	22	63.3	60.0
Teachers	—	32	—	27	22	16	63.1	60.0
Primary, secondary, and special education school teachers	—	31	—	34	24	10	61.5	60.0
Registered nurses	—	30	3	53	—	5	58.4	60.0
Service	—	34	—	38	15	9	59.3	60.0
Protective service	—	41	—	31	16	11	58.9	60.0
Sales and office	(²)	31	2	36	16	15	61.4	60.0
Sales and related	—	36	1	37	11	15	61.5	60.0
Office and administrative support	1	29	2	36	18	15	61.3	60.0
Natural resources, construction, and maintenance	—	21	—	51	14	10	60.9	60.0
Construction, extraction, farming, fishing, and forestry	—	28	—	46	15	5	58.7	60.0
Installation, maintenance, and repair	—	16	—	55	13	14	62.8	60.0
Production, transportation, and material moving:								
Transportation and material moving	1	22	2	49	17	9	61.1	60.0
Full time	1	23	2	44	15	15	61.9	60.0
Part time	—	39	—	26	18	15	61.5	60.0
Union	1	30	5	30	21	13	61.1	60.0
Nonunion	1	24	2	44	15	16	62.0	60.0
Average wage within the following categories: ³								
Lowest 25 percent	(²)	34	3	36	15	11	60.4	60.0
Second 25 percent	1	30	2	45	14	9	59.6	60.0
Third 25 percent	(²)	22	2	45	15	15	62.3	60.0
Highest 25 percent	(²)	18	2	39	17	23	64.3	60.0
Highest 10 percent	—	14	—	35	21	27	65.6	60.0
Establishment characteristics								
Goods-producing industries	2	15	2	45	18	19	63.4	60.0
Service-providing industries	—	27	—	41	15	15	61.5	60.0
Education and health services	—	31	—	43	13	9	59.8	60.0
Educational services	—	36	—	22	19	16	62.0	60.0
Elementary and secondary schools	—	41	4	20	25	10	60.3	60.0
Junior colleges, colleges, and universities	—	28	11	24	—	26	64.9	60.0
Health care and social assistance	—	29	—	51	10	5	58.8	60.0
Hospitals	—	24	4	58	6	8	59.5	60.0
Public administration	—	38	—	27	21	13	59.8	60.0

See footnotes at end of table.

Table 27. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2021—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	(²)	22	2	46	15	15	62.1	60.0
1 to 49 workers	—	22	—	43	15	17	62.5	60.0
50 to 99 workers	—	22	—	53	15	10	60.8	60.0
100 workers or more	1	27	2	39	16	15	61.7	60.0
100 to 499 workers	1	29	1	39	18	12	60.9	60.0
500 workers or more	(²)	24	3	39	15	19	62.6	60.0
Geographic areas								
Northeast	—	42	—	23	21	13	60.6	60.0
New England	—	10	—	56	20	14	63.3	60.0
Middle Atlantic	—	48	—	17	21	13	60.1	60.0
South	1	19	(²)	55	13	12	61.4	60.0
South Atlantic	—	21	—	54	12	12	61.0	60.0
East South Central	—	—	—	52	—	14	62.5	60.0
West South Central	1	16	—	58	12	13	61.7	60.0
Midwest	—	15	—	53	13	19	63.7	60.0
East North Central	—	15	—	52	12	21	63.8	60.0
West North Central	—	13	—	56	16	15	63.7	60.0
West	—	13	—	44	12	20	62.7	60.0
Mountain	—	9	—	59	8	21	62.5	60.0
Pacific	—	15	13	38	14	—	62.8	60.0

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

² Less than 0.5.

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

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

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

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

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	0.3	1.5	1.0	1.2	0.3	0.0
Worker characteristics								
Management, professional, and related	0.1	1.8	0.4	2.5	1.4	2.5	0.6	0.0
Management, business, and financial	–	2.6	–	3.7	2.1	1.8	0.4	0.0
Professional and related	(²)	2.3	0.4	3.2	1.8	3.7	0.8	0.0
Teachers	–	4.7	–	7.1	3.3	2.7	1.1	0.0
Primary, secondary, and special education school teachers	–	6.2	–	10.0	4.2	3.1	1.2	0.0
Registered nurses	–	6.1	1.4	6.9	–	1.8	0.7	0.0
Service	–	5.1	–	4.2	3.4	1.6	0.8	0.0
Protective service	–	5.0	–	5.0	3.6	2.1	0.8	0.0
Sales and office	0.1	1.7	0.4	1.6	1.4	1.2	0.4	0.0
Sales and related	–	2.8	0.7	2.6	2.3	2.4	0.8	0.0
Office and administrative support	0.2	1.8	0.5	1.9	1.3	1.3	0.4	0.0
Natural resources, construction, and maintenance	–	2.8	–	3.9	1.7	1.8	0.7	0.0
Construction, extraction, farming, fishing, and forestry	–	5.6	–	7.4	2.7	1.7	0.7	0.0
Installation, maintenance, and repair	–	2.6	–	4.5	2.3	2.9	1.1	0.0
Production, transportation, and material moving: Transportation and material moving	0.2	3.1	0.2	3.8	3.0	2.1	0.5	0.0
Full time	0.2	1.0	0.4	1.5	1.0	1.3	0.3	0.0
Part time	–	3.6	–	3.7	3.6	1.5	0.8	0.0
Union	0.4	2.4	0.7	2.8	1.9	1.4	0.5	0.0
Nonunion	0.2	1.4	0.3	1.6	1.0	1.3	0.4	0.0
Average wage within the following categories: ³								
Lowest 25 percent	0.2	2.3	0.4	3.5	3.3	1.3	0.6	0.0
Second 25 percent	0.6	1.8	0.6	2.7	1.8	1.1	0.4	0.0
Third 25 percent	0.1	1.5	0.3	2.0	1.4	1.8	0.4	0.0
Highest 25 percent	0.1	1.4	0.4	2.3	1.3	2.1	0.5	0.0
Highest 10 percent	–	1.5	–	3.6	2.1	2.6	0.6	2.9
Establishment characteristics								
Goods-producing industries	0.5	1.3	0.5	3.5	2.2	3.0	0.6	0.0
Service-providing industries	–	1.3	–	1.6	1.1	1.3	0.3	0.0
Education and health services	–	3.2	–	3.2	2.2	0.9	0.6	0.0
Educational services	–	1.9	–	1.7	1.5	1.7	0.7	0.0
Elementary and secondary schools	–	3.0	0.8	2.5	2.3	2.2	0.9	0.0
Junior colleges, colleges, and universities	–	2.4	1.3	3.1	–	2.4	1.1	0.0
Health care and social assistance	–	4.4	–	4.1	3.0	1.1	0.7	0.0
Hospitals	–	5.6	0.7	7.3	2.1	1.8	0.5	0.0
Public administration	–	2.4	–	2.6	2.0	3.4	0.8	0.0

See footnotes at end of table.

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	0.1	1.8	0.6	2.3	1.6	2.5	0.6	0.0
1 to 49 workers	—	2.7	—	2.7	2.1	3.0	0.8	0.0
50 to 99 workers	—	3.4	—	5.0	3.0	2.1	0.5	0.0
100 workers or more	0.3	1.8	0.3	1.8	1.2	1.1	0.4	0.0
100 to 499 workers	0.6	2.4	0.3	2.5	1.9	1.3	0.5	0.0
500 workers or more	0.1	1.8	0.4	2.3	1.3	1.6	0.5	0.0
Geographic areas								
Northeast	—	1.8	—	1.7	1.9	0.9	0.4	0.0
New England	—	1.5	—	5.7	3.8	2.5	0.6	0.0
Middle Atlantic	—	1.9	—	1.2	2.1	1.0	0.5	0.8
South	0.3	1.6	(²)	3.2	1.7	1.3	0.3	0.0
South Atlantic	—	2.1	—	4.2	2.1	1.7	0.3	0.0
East South Central	—	—	—	8.7	—	3.8	0.9	0.0
West South Central	0.3	2.7	—	5.7	2.7	2.0	0.7	0.0
Midwest	—	1.3	—	2.9	1.6	2.8	0.5	0.0
East North Central	—	1.6	—	3.9	1.6	3.9	0.6	0.0
West North Central	—	2.2	—	3.2	4.1	2.4	1.0	0.0
West	—	2.1	—	3.0	2.3	4.7	1.1	0.0
Mountain	—	1.3	—	3.6	2.0	3.9	0.8	0.0
Pacific	—	3.2	2.8	4.4	3.3	—	1.5	0.0

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

² Less than 0.05.

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

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

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

Table 28. Short-term disability plans: Maximum benefit amount, civilian workers,¹ March 2021

(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	78	\$170	\$200	\$750	\$1,500	\$2,500	22
Worker characteristics							
Management, professional, and related	75	170	576	1,000	2,000	3,000	25
Management, business, and financial	79	170	637	1,500	2,300	3,000	21
Professional and related	73	170	500	1,000	2,000	3,000	27
Teachers	84	170	–	650	692	1,160	16
Primary, secondary, and special education school teachers	88	200	–	604	692	1,000	12
Registered nurses	78	170	–	1,000	2,307	–	22
Service	77	170	170	637	1,000	2,000	23
Protective service	82	170	170	650	–	2,310	18
Sales and office	82	170	200	650	1,500	3,000	18
Sales and related	87	170	200	600	1,500	–	13
Office and administrative support	79	170	200	692	1,500	3,000	21
Natural resources, construction, and maintenance	82	170	–	715	1,269	1,500	18
Construction, extraction, farming, fishing, and forestry	86	170	–	650	–	1,500	14
Installation, maintenance, and repair	80	170	500	800	1,385	1,500	20
Production, transportation, and material moving: Transportation and material moving	86	170	475	632	–	2,500	14
Full time	77	170	340	881	1,750	2,500	23
Part time	84	170	170	594	903	–	16
Union	78	170	170	500	650	1,000	22
Nonunion	78	170	370	903	2,000	2,540	22
Average wage within the following categories: ³							
Lowest 25 percent	80	170	170	632	1,000	2,000	20
Second 25 percent	80	170	200	650	1,500	2,500	20
Third 25 percent	79	170	370	750	1,500	2,500	21
Highest 25 percent	74	170	500	1,000	2,000	3,000	26
Highest 10 percent	76	170	604	1,385	2,310	3,000	24
Establishment characteristics							
Goods-producing industries	72	170	500	650	1,500	2,500	28
Service-providing industries	79	170	200	750	1,500	2,500	21
Education and health services	76	170	185	692	1,500	2,500	24
Educational services	77	170	200	650	923	1,500	23
Elementary and secondary schools	80	170	200	650	808	1,500	20
Junior colleges, colleges, and universities	69	170	185	650	923	2,307	31
Health care and social assistance	75	170	–	750	–	3,000	25
Hospitals	73	185	692	–	2,500	–	27
Public administration	71	135	200	600	903	1,500	29

See footnotes at end of table.

Table 28. Short-term disability plans: Maximum benefit amount, civilian workers,¹ March 2021—continued

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

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	82	\$170	\$370	\$750	\$1,500	\$2,309	18
1 to 49 workers	83	170	—	800	1,500	2,300	17
50 to 99 workers	80	170	—	750	1,500	2,500	20
100 workers or more	75	170	200	692	2,000	3,000	25
100 to 499 workers	81	170	200	750	2,000	2,500	19
500 workers or more	69	170	200	692	2,000	3,500	31
Geographic areas							
Northeast	89	170	170	—	881	1,500	11
New England	68	500	633	—	2,000	2,500	32
Middle Atlantic	93	170	170	200	667	—	7
South	75	400	600	1,000	2,000	2,500	25
South Atlantic	75	500	692	1,000	2,000	2,500	25
East South Central	73	—	528	—	2,000	—	27
West South Central	78	200	520	1,200	2,000	2,500	22
Midwest	64	200	500	1,000	2,000	2,500	36
East North Central	62	200	500	1,000	2,000	2,500	38
West North Central	69	200	500	1,000	2,000	2,500	31
West	77	170	500	—	2,310	4,000	23
Mountain	70	—	1,000	1,500	2,310	—	30

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

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

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

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

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

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.5	\$0.00	\$50.19	\$47.71	\$51.61	\$72.99	1.5
Worker characteristics							
Management, professional, and related	3.0	0.00	77.22	59.12	350.63	240.71	3.0
Management, business, and financial	2.2	0.00	46.82	196.65	365.55	270.51	2.2
Professional and related	4.4	0.00	82.47	86.33	241.93	346.96	4.4
Teachers	2.4	2.74	–	48.10	200.46	316.45	2.4
Primary, secondary, and special education school teachers	2.9	24.48	–	88.82	146.94	171.13	2.9
Registered nurses	5.1	0.00	–	129.03	146.42	–	5.1
Service	3.8	0.00	0.00	33.03	0.00	0.00	3.8
Protective service	2.2	6.39	32.16	65.69	–	123.70	2.2
Sales and office	1.3	0.00	0.00	23.76	36.50	258.17	1.3
Sales and related	1.8	0.00	0.00	63.00	134.90	–	1.8
Office and administrative support	1.6	0.00	0.00	66.78	0.00	593.21	1.6
Natural resources, construction, and maintenance	2.3	0.00	–	100.36	206.54	0.00	2.3
Construction, extraction, farming, fishing, and forestry	3.6	0.00	–	64.35	–	0.00	3.6
Installation, maintenance, and repair	3.2	0.00	14.60	169.24	176.08	45.62	3.2
Production, transportation, and material moving: Transportation and material moving	2.1	0.00	119.11	43.67	–	0.00	2.1
Full time	1.6	0.00	60.21	81.56	378.22	489.19	1.6
Part time	2.8	0.00	0.00	125.70	32.37	–	2.8
Union	2.5	0.00	2.74	9.12	9.09	0.00	2.5
Nonunion	1.7	0.00	109.38	70.64	354.25	560.48	1.7
Average wage within the following categories: ³							
Lowest 25 percent	3.1	0.00	39.53	41.45	25.03	363.88	3.1
Second 25 percent	2.2	0.00	0.00	40.64	328.16	485.30	2.2
Third 25 percent	1.8	0.00	64.40	138.86	29.68	0.00	1.8
Highest 25 percent	2.4	0.00	42.85	0.00	381.74	331.94	2.4
Highest 10 percent	2.9	0.00	44.30	351.78	201.47	497.05	2.9
Establishment characteristics							
Goods-producing industries	1.9	0.00	30.03	75.14	0.00	154.20	1.9
Service-providing industries	1.7	0.00	5.47	94.32	184.34	190.50	1.7
Education and health services	3.9	0.00	29.30	35.86	431.26	677.16	3.9
Educational services	1.4	0.00	0.00	33.25	53.28	248.87	1.4
Elementary and secondary schools	2.3	0.00	10.20	56.26	142.68	434.02	2.3
Junior colleges, colleges, and universities	3.4	0.00	0.00	27.44	39.74	518.10	3.4
Health care and social assistance	5.4	0.00	–	109.97	–	288.53	5.4
Hospitals	6.2	18.16	136.28	–	557.81	–	6.2
Public administration	3.4	0.00	0.00	39.57	92.19	102.41	3.4

See footnotes at end of table.

Table 28. Standard errors for short-term disability plans: Maximum benefit amount, civilian workers,¹ March 2021—continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	2.6	\$0.00	\$109.44	\$131.93	\$0.00	\$249.05	2.6
1 to 49 workers	3.5	0.00	—	132.88	0.00	134.43	3.5
50 to 99 workers	3.4	0.00	—	142.93	109.49	729.00	3.4
100 workers or more	1.4	0.00	7.90	60.91	103.94	297.20	1.4
100 to 499 workers	1.6	0.00	38.81	158.31	402.86	103.23	1.6
500 workers or more	2.5	0.00	13.35	19.70	253.36	644.22	2.5
Geographic areas							
Northeast	1.9	0.00	0.00	—	37.35	91.24	1.9
New England	6.4	61.21	104.75	—	489.65	508.34	6.4
Middle Atlantic	1.4	0.00	0.00	14.05	18.19	—	1.4
South	2.4	87.08	69.49	0.00	212.03	372.42	2.4
South Atlantic	3.1	46.83	0.00	0.00	333.77	632.40	3.1
East South Central	7.9	—	102.43	—	578.34	—	7.9
West South Central	3.1	0.00	61.23	242.02	312.09	0.00	3.1
Midwest	2.5	0.00	0.00	94.05	184.63	130.27	2.5
East North Central	3.1	0.00	0.00	188.54	468.32	512.39	3.1
West North Central	3.6	59.83	100.21	69.63	46.40	0.00	3.6
West	5.2	15.29	119.16	—	220.48	952.86	5.2
Mountain	9.0	—	36.50	62.96	348.72	—	9.0

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

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

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

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

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

Table 29. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2021

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	7	93
Worker characteristics		
Management, professional, and related	7	93
Management, business, and financial	4	96
Professional and related	8	92
Teachers	18	82
Primary, secondary, and special education school teachers	22	78
Registered nurses	8	92
Service	12	88
Sales and office	6	94
Sales and related	6	94
Office and administrative support	6	94
Natural resources, construction, and maintenance	7	93
Construction, extraction, farming, fishing, and forestry	4	96
Installation, maintenance, and repair	9	91
Production, transportation, and material moving ...	5	95
Production	4	96
Transportation and material moving	7	93
Full time	7	93
Part time	8	92
Union	12	88
Nonunion	6	94
Average wage within the following categories: ²		
Lowest 25 percent	9	91
Second 25 percent	8	92
Third 25 percent	7	93
Highest 25 percent	6	94
Highest 10 percent	5	95
Establishment characteristics		
Goods-producing industries	6	94
Service-providing industries	7	93
Education and health services	12	88
Educational services	17	83
Elementary and secondary schools	21	79
Junior colleges, colleges, and universities	12	88
Health care and social assistance	9	91
Hospitals	6	94
Public administration	13	87

See footnotes at end of table.

Table 29. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2021—continued

(All workers with long-term disability 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	9	91
100 workers or more	7	93
100 to 499 workers	6	94
500 workers or more	7	93
Geographic areas		
Northeast	6	94
Middle Atlantic	5	95
South	7	93
South Atlantic	8	92
West South Central	5	95
Midwest	8	92
East North Central	10	90
West North Central	5	95
West	6	94
Mountain	11	89
Pacific	3	97

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/pub/hom/ncs/home.htm for further explanation.

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

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

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

Table 29. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2021

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.6	0.6
Management, business, and financial	0.6	0.6
Professional and related	0.8	0.8
Teachers	1.4	1.4
Primary, secondary, and special education school teachers	2.2	2.2
Registered nurses	2.7	2.7
Service	2.4	2.4
Sales and office	0.7	0.7
Sales and related	1.7	1.7
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.1	1.1
Construction, extraction, farming, fishing, and forestry	1.8	1.8
Installation, maintenance, and repair	1.4	1.4
Production, transportation, and material moving ...	0.9	0.9
Production	0.8	0.8
Transportation and material moving	1.8	1.8
Full time	0.6	0.6
Part time	2.0	2.0
Union	1.0	1.0
Nonunion	0.6	0.6
Average wage within the following categories: ²		
Lowest 25 percent	1.3	1.3
Second 25 percent	1.3	1.3
Third 25 percent	0.6	0.6
Highest 25 percent	0.5	0.5
Highest 10 percent	0.6	0.6
Establishment characteristics		
Goods-producing industries	1.0	1.0
Service-providing industries	0.7	0.7
Education and health services	1.7	1.7
Educational services	1.0	1.0
Elementary and secondary schools	1.5	1.5
Junior colleges, colleges, and universities	1.5	1.5
Health care and social assistance	2.6	2.6
Hospitals	1.5	1.5
Public administration	2.1	2.1

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2021—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	1.3	1.3
1 to 49 workers	1.7	1.7
50 to 99 workers	2.3	2.3
100 workers or more	0.5	0.5
100 to 499 workers	0.8	0.8
500 workers or more	0.7	0.7
Geographic areas		
Northeast	1.5	1.5
Middle Atlantic	0.8	0.8
South	1.3	1.3
South Atlantic	1.8	1.8
West South Central	1.7	1.7
Midwest	0.7	0.7
East North Central	1.0	1.0
West North Central	1.1	1.1
West	0.8	0.8
Mountain	2.2	2.2
Pacific	0.6	0.6

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

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

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

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

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

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

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

See footnotes at end of table.

Table 30. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2021—continued

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

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

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

² Less than 0.5.

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

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

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

Table 30. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ March 2021

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

See footnotes at end of table.

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	0.7	0.6	0.2	0.2
1 to 49 workers	0.5	0.4	0.2	0.2
50 to 99 workers	1.7	—	0.6	—
100 workers or more	0.5	0.4	0.3	0.1
100 to 499 workers	0.8	0.7	—	—
500 workers or more	0.6	0.4	0.4	0.1
Geographic areas				
Northeast	0.7	0.5	—	—
New England	1.6	1.1	—	—
Middle Atlantic	0.7	0.7	—	—
South	0.7	0.6	—	—
South Atlantic	1.1	0.9	—	—
East South Central	1.1	1.0	—	—
West South Central	1.1	—	0.1	—
Midwest	0.7	0.5	0.4	0.1
East North Central	0.9	0.7	—	—
West North Central	0.9	0.8	—	—
West	0.9	—	—	0.1
Mountain	0.3	—	—	—
Pacific	1.4	—	—	—

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

² Less than 0.05.

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

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

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

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

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

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	61	6	7	1	58.0	60.0
Worker characteristics							
Management, professional, and related	25	58	8	8	1	58.0	60.0
Management, business, and financial	24	65	5	6	1	57.6	60.0
Professional and related	26	55	10	9	1	58.2	60.0
Teachers	12	46	22	18	2	60.9	60.0
Primary, secondary, and special education school teachers	13	37	22	24	3	61.1	60.0
Registered nurses	40	53	5	—	—	55.5	60.0
Service	37	48	—	9	—	57.2	60.0
Protective service	26	46	—	17	—	58.9	60.0
Sales and office	25	62	4	8	1	58.0	60.0
Sales and related	28	62	—	8	—	57.2	60.0
Office and administrative support	24	62	5	8	1	58.2	60.0
Natural resources, construction, and maintenance	16	76	—	5	—	58.5	60.0
Construction, extraction, farming, fishing, and forestry	6	85	1	7	—	59.9	60.0
Installation, maintenance, and repair	22	71	4	—	—	57.7	60.0
Production, transportation, and material moving ...	19	70	4	5	1	58.8	60.0
Production	20	69	5	4	2	58.7	60.0
Transportation and material moving	18	72	—	6	—	58.9	60.0
Full time	24	61	6	7	1	58.1	60.0
Part time	37	47	8	—	—	56.1	60.0
Union	28	51	8	11	2	58.3	60.0
Nonunion	24	62	6	7	1	58.0	60.0
Average wage within the following categories: ²							
Lowest 25 percent	24	61	—	8	—	58.4	60.0
Second 25 percent	27	59	5	8	1	57.9	60.0
Third 25 percent	22	64	6	7	1	58.3	60.0
Highest 25 percent	26	59	7	7	1	57.9	60.0
Highest 10 percent	26	59	7	7	1	57.8	60.0
Establishment characteristics							
Goods-producing industries	22	67	7	3	1	58.4	60.0
Service-providing industries	25	60	6	8	1	58.0	60.0
Education and health services	27	51	10	10	2	58.2	60.0
Educational services	11	51	20	15	2	60.9	60.0
Elementary and secondary schools	14	37	25	21	3	61.3	60.0
Junior colleges, colleges, and universities	8	66	17	—	—	60.6	60.0
Health care and social assistance	37	51	—	7	—	56.5	60.0
Hospitals	37	56	4	3	—	55.9	60.0
Public administration	20	45	—	21	—	60.0	60.0

See footnotes at end of table.

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

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	23	63	6	7	2	58.6	60.0
1 to 49 workers	25	64	5	4	2	58.3	60.0
50 to 99 workers	18	60	9	12	1	59.3	60.0
100 workers or more	26	59	6	8	(³)	57.7	60.0
100 to 499 workers	21	64	5	10	1	58.4	60.0
500 workers or more	30	56	7	7	(³)	57.2	60.0
Geographic areas							
Northeast	22	70	3	4	1	57.8	60.0
New England	20	73	—	3	—	58.3	60.0
Middle Atlantic	23	69	3	5	1	57.6	60.0
South	25	61	7	6	1	57.7	60.0
South Atlantic	27	57	10	5	1	57.5	60.0
East South Central	20	70	6	—	—	58.3	60.0
West South Central	24	64	2	—	—	57.7	60.0
Midwest	23	63	5	9	1	58.4	60.0
East North Central	25	59	5	11	1	58.3	60.0
West North Central	18	72	3	4	2	58.6	60.0
West	29	51	—	11	—	58.3	60.0
Mountain	30	52	—	12	—	57.9	60.0
Pacific	29	50	—	10	—	58.5	60.0

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

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

³ Less than 0.5.

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

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

Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2021

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.5	1.3	0.5	0.7	0.3	0.3	0.0
Worker characteristics							
Management, professional, and related	2.1	1.7	0.9	0.9	0.2	0.3	0.0
Management, business, and financial	2.3	2.4	0.6	0.7	0.3	0.4	0.0
Professional and related	2.8	2.3	1.3	1.2	0.3	0.4	0.0
Teachers	1.4	4.0	3.0	2.6	0.5	0.4	0.0
Primary, secondary, and special education school teachers	2.0	6.0	4.0	3.8	0.9	0.6	3.0
Registered nurses	6.6	6.3	1.8	–	–	0.8	0.0
Service	4.5	4.2	–	2.0	–	0.8	0.0
Protective service	6.3	5.8	–	4.2	–	0.8	0.0
Sales and office	1.3	1.6	0.5	1.0	0.4	0.3	0.0
Sales and related	3.1	3.3	–	2.0	–	0.5	0.0
Office and administrative support	1.5	1.7	0.6	1.2	0.4	0.3	0.0
Natural resources, construction, and maintenance	1.8	2.4	–	1.3	–	0.3	0.0
Construction, extraction, farming, fishing, and forestry	2.1	3.8	0.6	2.9	–	0.3	0.0
Installation, maintenance, and repair	2.5	3.0	1.0	–	–	0.3	0.0
Production, transportation, and material moving ...	1.4	1.9	1.0	1.1	0.5	0.2	0.0
Production	1.7	2.1	1.5	1.6	0.6	0.3	0.0
Transportation and material moving	2.3	3.1	–	1.4	–	0.3	0.0
Full time	1.5	1.3	0.6	0.7	0.3	0.3	0.0
Part time	4.7	4.6	1.7	–	–	1.1	0.0
Union	1.9	2.1	0.9	1.4	0.2	0.3	0.0
Nonunion	1.7	1.6	0.6	0.8	0.3	0.3	0.0
Average wage within the following categories: ²							
Lowest 25 percent	3.9	4.5	–	2.4	–	0.6	0.0
Second 25 percent	2.2	2.4	0.6	1.4	0.6	0.4	0.0
Third 25 percent	1.8	1.8	0.9	0.8	0.2	0.3	0.0
Highest 25 percent	1.8	1.5	0.8	0.9	0.2	0.3	0.0
Highest 10 percent	2.2	1.8	1.2	1.5	0.4	0.4	0.0
Establishment characteristics							
Goods-producing industries	1.3	2.1	1.2	1.2	0.2	0.2	0.0
Service-providing industries	1.7	1.5	0.6	0.8	0.3	0.3	0.0
Education and health services	3.4	2.9	1.3	1.6	0.8	0.7	0.0
Educational services	0.7	2.6	1.9	1.7	0.4	0.2	0.0
Elementary and secondary schools	1.3	3.3	2.4	2.9	0.8	0.4	2.3
Junior colleges, colleges, and universities	1.4	1.2	1.4	–	–	0.3	0.0
Health care and social assistance	5.3	4.5	–	2.6	–	1.1	0.0
Hospitals	5.5	4.8	1.6	0.7	–	0.7	0.0
Public administration	2.9	3.9	–	3.6	–	0.6	0.0

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2021—continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	2.9	2.4	0.9	1.0	0.7	0.5	0.0
1 to 49 workers	3.7	3.3	0.8	0.8	1.0	0.7	0.0
50 to 99 workers	2.4	3.4	1.7	2.5	0.2	0.4	0.0
100 workers or more	1.4	1.5	0.6	0.9	0.1	0.2	0.0
100 to 499 workers	1.9	2.6	0.8	1.8	0.2	0.3	0.0
500 workers or more	1.7	1.6	0.9	1.0	0.1	0.3	0.0
Geographic areas							
Northeast	2.6	3.3	0.8	1.1	0.4	0.4	0.0
New England	4.6	5.6	—	1.0	—	0.8	0.0
Middle Atlantic	2.8	3.6	1.1	1.6	0.3	0.4	0.0
South	3.2	2.9	1.0	1.2	0.2	0.6	0.0
South Atlantic	5.2	4.3	1.6	0.8	0.2	0.9	0.0
East South Central	3.4	5.2	2.7	—	—	0.4	0.0
West South Central	2.1	2.8	0.7	—	—	0.6	0.0
Midwest	1.2	1.6	0.7	1.4	0.2	0.2	0.0
East North Central	1.5	2.0	0.9	1.9	0.3	0.2	0.0
West North Central	2.1	2.1	0.9	1.1	0.4	0.3	0.0
West	3.4	2.2	—	1.8	—	0.7	0.0
Mountain	4.3	3.6	—	1.8	—	0.6	0.0
Pacific	4.7	2.8	—	2.5	—	1.0	0.0

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

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

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

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

Table 32. Long-term disability plans: Maximum benefit amount, civilian workers,¹ March 2021

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	88	\$3,900	\$5,000	\$10,000	\$15,000	\$20,000	12
Worker characteristics							
Management, professional, and related	87	4,000	6,000	10,000	15,000	20,000	13
Management, business, and financial	87	5,000	7,500	10,000	15,000	20,833	13
Professional and related	87	–	5,000	10,000	14,500	20,000	13
Teachers	77	2,500	3,900	5,000	7,500	10,000	23
Primary, secondary, and special education school teachers	74	–	–	5,000	6,000	8,333	26
Registered nurses	92	–	5,000	10,000	15,000	20,000	8
Service	88	3,000	5,000	7,500	12,000	15,000	12
Protective service	79	3,102	5,000	5,000	–	12,000	21
Sales and office	87	4,000	5,000	10,000	15,000	20,833	13
Office and administrative support	86	3,900	5,000	10,000	15,000	20,833	14
Natural resources, construction, and maintenance	92	3,000	5,000	6,000	10,000	15,000	8
Construction, extraction, farming, fishing, and forestry	94	–	5,000	6,000	9,000	14,000	6
Installation, maintenance, and repair	91	–	5,000	7,500	10,000	15,000	9
Production, transportation, and material moving ...	90	–	5,000	8,000	10,000	15,000	10
Production	87	5,000	6,000	10,000	12,500	15,000	13
Transportation and material moving	93	–	5,000	7,000	10,000	15,000	7
Full time	88	3,900	5,000	10,000	15,000	20,000	12
Part time	87	3,000	5,000	10,000	12,500	15,000	13
Union	80	–	4,000	6,000	10,000	13,000	20
Nonunion	89	–	6,000	10,000	15,000	20,000	11
Average wage within the following categories: ³							
Lowest 25 percent	89	3,000	5,000	6,000	10,000	15,000	11
Second 25 percent	87	3,900	5,000	9,200	12,500	15,000	13
Third 25 percent	87	3,900	5,000	9,200	12,500	20,000	13
Highest 25 percent	88	4,000	6,000	10,000	15,000	20,000	12
Highest 10 percent	89	5,000	–	10,000	15,000	20,833	11
Establishment characteristics							
Goods-producing industries	88	5,000	6,000	10,000	15,000	20,000	12
Service-providing industries	88	3,900	5,000	10,000	15,000	20,000	12
Education and health services	86	2,500	5,000	7,000	10,000	15,000	14
Educational services	78	2,500	4,000	6,000	10,000	–	22
Elementary and secondary schools	71	1,500	3,900	5,000	6,500	10,000	29
Junior colleges, colleges, and universities	86	3,900	5,000	7,500	10,000	–	14
Health care and social assistance	91	2,500	5,000	8,333	12,500	15,000	9
Hospitals	92	–	5,000	10,000	12,500	15,000	8
Public administration	68	3,102	4,000	5,000	6,500	10,000	32

See footnotes at end of table.

Table 32. Long-term disability plans: Maximum benefit amount, civilian workers,¹ March 2021—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	—	\$5,000	\$8,000	\$12,000	—	11
1 to 49 workers	91	\$3,900	5,000	9,000	12,500	\$20,000	9
50 to 99 workers	86	—	5,000	7,500	10,000	15,000	14
100 workers or more	87	3,900	5,000	10,000	15,000	20,000	13
100 to 499 workers	89	5,000	6,000	10,000	12,500	20,000	11
500 workers or more	84	—	5,000	10,000	15,000	20,833	16
Geographic areas							
Northeast	91	5,000	6,000	10,000	14,000	15,000	9
Middle Atlantic	93	5,000	6,000	10,000	15,000	15,000	7
South	92	3,000	5,000	10,000	15,000	16,000	8
South Atlantic	92	2,500	5,000	10,000	15,000	—	8
East South Central	89	3,000	5,000	7,000	10,900	15,000	11
West South Central	92	4,000	5,000	10,000	15,000	20,833	8
Midwest	80	5,000	—	10,000	13,000	20,000	20
East North Central	78	5,000	6,000	10,000	12,500	20,000	22
West North Central	84	5,000	5,000	10,000	—	20,833	16
West	89	3,500	5,000	10,000	15,000	20,000	11
Mountain	87	5,000	6,000	10,000	15,000	20,833	13
Pacific	90	3,000	5,000	10,000	15,000	20,000	10

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

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

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

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

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

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	\$144.65	\$237.50	\$0.00	\$1,555.79	\$0.00	0.6
Worker characteristics							
Management, professional, and related	0.9	152.77	0.00	0.00	0.00	0.00	0.9
Management, business, and financial	1.1	0.00	859.73	0.00	0.00	1,655.21	1.1
Professional and related	1.2	–	204.02	0.00	2,740.66	729.93	1.2
Teachers	2.1	585.37	180.65	0.00	456.21	1,824.35	2.1
Primary, secondary, and special education school teachers	3.7	–	–	233.69	456.21	983.57	3.7
Registered nurses	1.8	–	1,188.14	0.00	2,229.36	4,288.95	1.8
Service	1.9	402.75	0.00	1,139.09	2,381.10	0.00	1.9
Protective service	4.2	262.96	0.00	729.93	–	1,447.72	4.2
Sales and office	1.0	785.95	124.99	0.00	0.00	0.00	1.0
Office and administrative support	1.1	658.43	347.11	0.00	779.57	214.97	1.1
Natural resources, construction, and maintenance	1.4	475.01	0.00	418.12	516.14	0.00	1.4
Construction, extraction, farming, fishing, and forestry	1.1	–	0.00	0.00	1,513.07	2,990.16	1.1
Installation, maintenance, and repair	1.9	–	0.00	1,605.82	1,967.52	0.00	1.9
Production, transportation, and material moving	1.6	–	0.00	499.75	995.33	0.00	1.6
Production	2.5	0.00	1,413.51	0.00	1,303.19	0.00	2.5
Transportation and material moving	1.3	–	0.00	474.10	0.00	0.00	1.3
Full time	0.7	129.03	223.49	0.00	1,088.22	0.00	0.7
Part time	2.2	573.16	561.76	1,728.82	816.09	4,239.65	2.2
Union	1.6	–	456.42	1,069.58	0.00	2,263.03	1.6
Nonunion	0.7	–	0.00	0.00	0.00	0.00	0.7
Average wage within the following categories: ³							
Lowest 25 percent	1.5	0.00	0.00	916.59	0.00	0.00	1.5
Second 25 percent	1.3	281.75	0.00	1,540.32	1,036.55	446.99	1.3
Third 25 percent	1.1	548.91	0.00	1,246.31	2,703.97	0.00	1.1
Highest 25 percent	0.8	791.19	0.00	0.00	0.00	339.90	0.8
Highest 10 percent	1.2	0.00	–	0.00	0.00	818.59	1.2
Establishment characteristics							
Goods-producing industries	1.8	0.00	547.45	0.00	0.00	3,599.12	1.8
Service-providing industries	0.7	512.00	152.01	0.00	2,611.56	0.00	0.7
Education and health services	1.3	526.36	263.53	1,327.03	1,218.10	0.00	1.3
Educational services	1.3	452.54	864.44	706.75	951.85	–	1.3
Elementary and secondary schools	2.9	129.03	0.00	0.00	922.73	1,019.93	2.9
Junior colleges, colleges, and universities	2.1	960.25	0.00	158.03	258.07	–	2.1
Health care and social assistance	2.1	718.44	0.00	1,909.64	1,157.72	0.00	2.1
Hospitals	2.4	–	820.36	1,266.94	2,712.80	364.97	2.4
Public administration	2.9	146.21	527.62	0.00	1,246.24	0.00	2.9

See footnotes at end of table.

Table 32. Standard errors for long-term disability plans: Maximum benefit amount, civilian workers,¹ March 2021—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	—	\$0.00	\$1,585.76	\$1,761.79	—	1.2
1 to 49 workers	1.2	\$827.94	581.66	1,673.28	2,226.09	\$5,110.41	1.2
50 to 99 workers	3.0	—	0.00	752.06	0.00	0.00	3.0
100 workers or more	0.9	122.19	1,313.43	0.00	0.00	0.00	0.9
100 to 499 workers	1.3	0.00	962.25	0.00	2,010.94	1,616.30	1.3
500 workers or more	1.2	—	743.75	0.00	0.00	1,042.12	1.2
Geographic areas							
Northeast	1.9	250.87	0.00	0.00	2,264.55	0.00	1.9
Middle Atlantic	1.5	945.40	0.00	0.00	1,067.95	0.00	1.5
South	0.8	120.26	0.00	1,663.37	3,047.04	4,627.30	0.8
South Atlantic	1.1	716.73	0.00	1,504.21	2,408.84	—	1.1
East South Central	2.7	0.00	0.00	1,628.99	2,891.59	0.00	2.7
West South Central	1.2	616.49	0.00	605.23	2,620.71	1,975.66	1.2
Midwest	1.8	0.00	—	91.24	2,696.26	0.00	1.8
East North Central	2.1	0.00	1,094.46	519.84	1,032.93	5,020.07	2.1
West North Central	3.6	524.14	1,161.35	316.07	—	1,137.53	3.6
West	1.0	731.00	1,139.61	0.00	1,157.72	924.63	1.0
Mountain	1.8	0.00	706.75	0.00	0.00	2,668.50	1.8
Pacific	1.2	469.86	826.23	0.00	3,298.60	679.80	1.2

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

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

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

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

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

Table 33. Leave benefits: Access, civilian workers,¹ March 2021

(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	79	79	77	47	56	57	33	23	89
Worker characteristics									
Management, professional, and related	84	93	80	65	75	77	49	34	93
Management, business, and financial	97	96	96	67	77	79	49	36	95
Professional and related	78	92	73	64	74	77	49	33	92
Teachers	37	90	22	64	77	81	57	27	90
Primary, secondary, and special education school teachers	32	98	19	78	83	87	59	29	92
Registered nurses	92	93	89	73	81	85	55	35	96
Service	61	63	59	27	34	35	18	15	83
Protective service	86	87	84	44	64	71	54	24	96
Sales and office	84	80	81	49	54	55	30	25	91
Sales and related	77	69	70	41	42	43	21	24	90
Office and administrative support	89	87	88	54	62	63	36	26	91
Natural resources, construction, and maintenance	86	74	86	39	47	45	21	16	89
Construction, extraction, farming, fishing, and forestry	79	68	78	32	34	32	14	12	86
Installation, maintenance, and repair	94	81	95	47	61	59	30	20	92
Production, transportation, and material moving ...	87	74	85	42	59	55	32	13	90
Production	93	73	90	43	57	55	27	14	89
Transportation and material moving	82	74	79	42	60	55	35	12	90
Full time	89	89	88	56	67	67	40	27	92
Part time	49	48	39	19	22	24	12	11	81
Union	80	92	74	62	81	82	55	24	95
Nonunion	79	77	77	45	53	53	30	23	88
Average wage within the following categories: ³									
Lowest 25 percent	60	53	55	25	29	30	14	12	81
Lowest 10 percent	47	35	43	14	19	21	8	7	78
Second 25 percent	86	83	83	48	57	57	31	22	91
Third 25 percent	91	90	90	56	66	66	39	26	92
Highest 25 percent	85	94	82	65	79	80	53	35	95
Highest 10 percent	86	95	83	65	81	83	55	40	95
Establishment characteristics									
Goods-producing industries	91	76	91	43	55	52	27	18	89
Service-providing industries	77	79	74	48	57	58	34	24	89
Education and health services	74	87	70	59	69	72	43	28	91
Educational services	52	91	41	62	78	83	60	28	92
Elementary and secondary schools	39	93	27	73	81	85	59	28	92
Junior colleges, colleges, and universities	82	90	71	46	82	87	72	28	98
Health care and social assistance	87	85	86	57	64	66	33	28	91
Hospitals	94	94	93	70	82	84	56	35	96
Public administration	92	92	91	54	85	89	77	25	96

See footnotes at end of table.

Table 33. Leave benefits: Access, civilian workers,¹ March 2021—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	73	71	71	36	42	42	19	17	84
1 to 49 workers	72	68	70	33	37	38	16	16	82
50 to 99 workers	76	79	72	46	57	57	27	20	91
100 workers or more	86	88	83	60	72	73	49	30	95
100 to 499 workers	86	84	83	58	64	64	36	29	94
500 workers or more	87	92	83	62	81	83	62	32	96
Geographic areas									
Northeast	78	82	74	53	63	64	38	28	88
New England	78	86	73	51	59	61	40	23	88
Middle Atlantic	78	80	74	54	65	65	38	30	89
South	80	74	78	46	57	58	35	22	88
South Atlantic	82	75	79	45	56	57	34	21	86
East South Central	85	71	80	47	57	62	38	20	88
West South Central	75	73	75	49	57	60	37	25	91
Midwest	78	74	77	51	58	58	29	22	91
East North Central	80	74	77	51	61	60	30	23	92
West North Central	75	74	76	49	52	53	26	19	90
West	81	90	78	42	49	48	29	23	91
Mountain	81	78	78	52	53	50	29	22	92
Pacific	81	95	78	37	47	48	29	24	90

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

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

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

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

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

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

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.7	0.8	0.6	0.7	0.7	0.8	0.6	0.7	0.5
Worker characteristics									
Management, professional, and related	0.5	0.5	0.7	1.0	0.9	1.0	1.0	1.2	0.6
Management, business, and financial	0.4	0.5	0.3	1.2	1.3	1.2	1.6	1.4	0.6
Professional and related	0.8	0.6	1.0	1.2	1.1	1.2	1.3	1.6	0.8
Teachers	2.4	1.0	2.7	1.8	1.8	2.1	2.2	1.7	2.1
Primary, secondary, and special education school teachers	3.5	0.6	3.7	2.1	2.4	2.6	2.9	2.3	2.9
Registered nurses	0.8	1.0	1.7	3.1	2.9	2.0	3.3	3.7	0.8
Service	2.0	1.9	1.8	1.6	1.6	1.9	1.2	1.6	1.7
Protective service	2.0	2.5	2.5	3.3	3.8	3.9	3.0	1.9	1.3
Sales and office	0.8	1.0	1.0	1.0	1.0	0.8	1.0	0.9	0.6
Sales and related	1.7	2.0	1.9	1.8	1.7	1.7	1.4	1.6	0.9
Office and administrative support	0.8	1.0	0.9	1.3	1.3	1.4	1.1	1.0	0.8
Natural resources, construction, and maintenance	1.3	1.8	1.4	2.0	1.5	1.4	1.3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	2.2	3.1	2.5	2.8	2.0	2.1	1.3	1.9	1.5
Installation, maintenance, and repair	1.0	1.6	0.8	2.9	2.4	2.5	2.3	1.7	1.2
Production, transportation, and material moving ...	1.2	1.7	1.1	1.6	1.8	1.8	1.6	0.8	1.1
Production	1.1	2.1	1.4	2.4	2.4	2.6	2.0	1.3	1.6
Transportation and material moving	1.6	2.5	1.6	2.3	2.4	2.3	2.4	0.9	1.3
Full time	0.5	0.7	0.5	0.7	0.7	0.8	0.7	0.8	0.5
Part time	1.6	1.5	1.4	1.0	1.2	1.3	0.9	1.0	1.3
Union	1.2	1.2	1.2	1.4	1.5	1.3	1.4	0.8	0.6
Nonunion	0.8	0.9	0.7	0.8	0.8	0.9	0.7	0.8	0.6
Average wage within the following categories: ²									
Lowest 25 percent	1.6	1.7	1.3	1.0	1.1	1.4	0.8	0.7	1.3
Lowest 10 percent	2.0	1.9	1.8	1.0	1.4	2.0	0.8	0.7	1.9
Second 25 percent	1.0	1.2	1.2	1.1	1.3	1.3	1.1	1.4	0.6
Third 25 percent	0.6	0.8	0.7	1.1	1.2	1.0	1.1	1.1	0.8
Highest 25 percent	0.5	0.5	0.7	1.1	0.9	1.1	1.1	1.4	0.6
Highest 10 percent	0.8	0.7	0.9	1.7	1.3	1.4	1.5	2.1	0.9
Establishment characteristics									
Goods-producing industries	0.7	1.6	0.9	1.6	1.4	1.6	1.3	0.9	0.9
Service-providing industries	0.8	0.9	0.7	0.7	0.8	0.9	0.7	0.8	0.6
Education and health services	1.3	1.5	1.4	1.7	1.7	1.6	1.5	1.6	1.4
Educational services	0.8	0.6	0.9	1.0	1.2	1.4	1.3	1.2	0.7
Elementary and secondary schools	1.5	0.8	1.2	0.8	1.2	1.5	1.5	1.4	0.8
Junior colleges, colleges, and universities	1.0	1.1	1.6	2.2	1.1	1.4	2.1	2.2	0.5
Health care and social assistance	1.9	2.3	1.9	2.6	2.7	2.4	2.3	2.4	2.2
Hospitals	1.2	0.9	1.2	3.3	2.5	2.3	3.2	2.8	1.1
Public administration	0.7	0.8	1.0	2.3	1.7	1.2	1.6	1.4	1.1

See footnotes at end of table.

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

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
1 to 99 workers	1.1	1.3	0.9	1.0	0.9	1.0	0.8	1.1	0.8
1 to 49 workers	1.3	1.5	1.1	1.2	1.0	1.3	1.0	1.4	1.0
50 to 99 workers	1.6	1.8	1.6	2.0	2.0	1.7	1.4	1.7	1.3
100 workers or more	0.6	0.7	0.7	1.0	0.8	0.8	0.9	0.9	0.6
100 to 499 workers	0.9	1.0	1.0	1.4	1.3	1.5	1.2	1.3	1.0
500 workers or more	0.7	0.8	0.9	1.3	1.1	1.0	1.2	1.2	0.5
Geographic areas									
Northeast	2.1	1.0	1.3	1.2	1.2	1.3	1.2	1.2	1.1
New England	3.1	2.3	2.2	2.3	2.7	1.6	1.9	2.6	3.0
Middle Atlantic	2.6	1.2	1.4	1.2	1.3	1.6	1.5	1.2	1.0
South	1.3	1.7	1.0	1.1	1.3	1.4	1.3	1.0	1.0
South Atlantic	2.0	2.7	1.5	1.3	2.0	2.1	1.9	1.3	1.3
East South Central	0.9	1.9	1.9	2.3	2.3	2.9	2.5	1.6	3.1
West South Central	2.2	2.9	1.7	2.7	2.2	2.3	2.5	2.2	1.6
Midwest	1.2	1.4	1.4	1.7	1.6	2.2	1.0	1.7	1.0
East North Central	1.4	1.8	1.2	2.2	1.7	3.0	1.2	2.0	1.4
West North Central	2.0	2.3	3.5	2.5	3.0	2.7	1.8	3.0	1.1
West	1.1	1.3	1.3	1.3	1.1	1.0	0.9	1.9	0.8
Mountain	2.1	3.6	3.5	1.8	2.4	2.5	2.3	3.4	1.5
Pacific	1.3	0.6	1.2	1.8	1.1	0.9	1.0	2.3	1.0

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

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

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

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

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

(All workers with paid holidays = 100 percent)

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

See footnotes at end of table.

Table 34. Paid holidays: Number of days provided, civilian workers,¹ March 2021—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	11	5	24	15	10	8	13	5	3	2	1	1	7	7
1 to 49 workers	12	6	24	17	10	8	13	4	3	2	1	1	7	7
50 to 99 workers	10	5	22	11	11	9	14	9	4	2	1	2	8	8
100 workers or more	4	1	19	11	13	9	16	8	8	4	2	3	9	9
100 to 499 workers	6	2	23	13	12	10	15	8	5	3	2	2	8	8
500 workers or more	2	1	15	10	14	8	17	9	11	5	3	5	9	9
Geographic areas														
Northeast	7	3	17	13	13	8	14	9	8	4	1	4	9	8
New England	7	4	13	13	12	6	15	15	10	3	1	2	9	9
Middle Atlantic	7	2	19	13	13	9	13	7	7	4	1	4	9	8
South	10	5	21	14	12	7	14	6	5	2	2	2	8	7
South Atlantic	9	5	22	16	11	7	14	5	6	2	1	2	8	7
East South Central	10	7	21	12	11	9	11	8	5	4	—	—	8	8
West South Central	11	3	21	12	14	8	15	6	5	2	4	2	8	8
Midwest	6	1	27	14	12	9	13	6	5	3	1	3	8	8
East North Central	7	1	28	12	12	10	13	6	5	3	2	4	8	8
West North Central	5	—	22	19	12	9	14	6	5	—	—	1	8	8
West	7	4	20	12	10	10	18	8	5	3	1	1	8	8
Mountain	7	6	27	13	11	9	16	4	4	1	1	1	8	7
Pacific	7	4	17	11	10	10	18	9	6	4	2	2	8	9

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

² Less than 0.5.

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

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

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

Table 34. Standard errors for paid holidays: Number of days provided, civilian workers,¹ March 2021

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	0.6	0.6	0.5	0.5	0.8	0.4	0.3	0.3	0.2	0.2	(²)	0.0
Worker characteristics														
Management, professional, and related	0.4	0.3	0.8	1.1	1.0	0.8	1.5	0.9	0.7	0.7	0.4	0.3	0.1	0.0
Management, business, and financial	0.4	0.3	0.9	1.1	1.6	0.9	1.6	0.9	1.2	0.8	0.4	0.5	0.1	0.7
Professional and related	0.6	0.5	1.0	1.5	0.9	1.1	1.9	1.1	0.7	0.8	0.5	0.5	0.1	0.0
Teachers	1.2	1.2	2.6	1.3	1.3	–	–	2.4	0.9	2.0	0.9	1.6	0.2	0.4
Primary, secondary, and special education school teachers	2.0	2.0	4.4	1.6	–	–	–	–	1.1	2.3	–	2.3	0.3	0.7
Registered nurses	2.6	–	5.2	–	3.3	1.5	–	1.2	1.0	1.4	0.3	0.4	0.2	0.0
Service	1.6	0.8	2.0	2.0	1.2	1.2	0.8	0.7	0.5	0.4	0.2	0.6	0.2	0.0
Protective service	1.2	–	2.9	2.8	1.4	1.7	2.0	1.7	2.5	1.2	1.0	–	0.2	0.5
Sales and office	0.9	0.5	1.1	0.8	0.7	0.8	1.1	0.5	0.4	0.3	0.2	0.2	0.1	0.2
Sales and related	2.0	0.8	1.9	0.9	1.1	1.8	1.0	0.8	0.5	0.2	–	–	0.1	0.0
Office and administrative support	0.6	0.7	1.3	1.0	0.9	0.9	1.5	0.6	0.6	0.5	0.3	0.2	0.1	0.0
Natural resources, construction, and maintenance	1.0	0.9	1.9	1.5	1.3	0.9	1.3	0.5	0.6	0.3	0.2	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry	1.8	1.5	2.8	1.9	1.7	1.3	2.5	0.8	0.7	0.3	0.2	0.4	0.1	1.0
Installation, maintenance, and repair	0.8	1.2	2.3	2.0	1.7	1.3	1.6	0.9	0.8	0.4	0.2	0.4	0.1	0.0
Production, transportation, and material moving ...	0.6	0.5	1.2	0.9	1.3	0.9	1.1	0.5	0.6	0.2	0.1	0.7	0.1	0.0
Production	0.9	0.5	1.2	1.5	1.4	1.4	1.4	0.8	1.2	0.2	0.2	1.4	0.1	1.1
Transportation and material moving	1.1	0.9	2.0	1.1	3.0	1.0	1.7	0.8	0.6	0.4	0.1	0.2	0.1	0.0
Full time	0.3	0.3	0.7	0.6	0.6	0.5	0.9	0.5	0.3	0.3	0.2	0.2	(²)	0.0
Part time	2.0	0.7	1.4	1.4	1.3	1.3	0.8	0.2	0.3	1.0	0.2	0.3	0.1	0.0
Union	0.4	0.5	1.1	1.0	1.8	0.8	1.4	1.2	1.1	0.5	0.3	0.7	0.1	0.0
Nonunion	0.5	0.3	0.7	0.7	0.5	0.6	0.8	0.4	0.3	0.4	0.2	0.2	(²)	0.4
Average wage within the following categories: ³														
Lowest 25 percent	1.4	0.6	1.7	1.3	0.8	1.3	0.7	0.4	0.4	0.5	0.1	0.2	0.1	0.0
Lowest 10 percent	3.0	0.8	3.5	2.3	0.7	–	1.4	0.2	0.2	–	0.2	0.2	0.2	0.0
Second 25 percent	0.7	0.6	1.1	1.2	1.0	0.9	0.9	0.7	0.5	0.5	0.2	0.4	0.1	0.7
Third 25 percent	0.5	0.5	0.9	0.8	0.9	0.8	1.0	0.5	0.4	0.6	0.2	0.2	0.1	0.2
Highest 25 percent	0.6	0.3	1.1	1.0	1.2	0.7	1.7	0.9	0.8	0.4	0.4	0.4	0.1	0.8
Highest 10 percent	0.2	0.3	1.1	1.2	1.9	0.9	2.6	1.0	1.2	1.0	0.7	0.5	0.1	0.0
Establishment characteristics														
Goods-producing industries	0.8	0.5	1.1	1.1	1.1	1.1	1.1	0.5	0.9	0.4	0.1	0.8	0.1	0.0
Service-providing industries	0.5	0.3	0.7	0.7	0.6	0.6	0.9	0.5	0.3	0.4	0.2	0.2	(²)	0.0
Education and health services	1.0	0.9	1.6	1.8	1.1	1.5	1.1	1.2	0.4	1.0	0.3	0.6	0.1	0.0
Educational services	0.5	0.7	0.7	0.7	0.8	1.0	1.4	1.3	0.6	0.9	0.7	1.3	0.2	0.0
Elementary and secondary schools	1.1	1.4	1.2	1.1	0.9	1.3	1.2	2.0	0.8	0.8	1.0	1.8	0.3	0.0
Junior colleges, colleges, and universities	0.4	0.2	0.1	0.4	1.1	1.3	1.0	1.8	1.1	1.9	1.0	1.5	0.2	0.0
Health care and social assistance	1.4	1.2	2.2	2.6	1.5	2.1	1.4	1.7	0.6	1.3	–	–	0.2	0.0
Public administration	–	–	0.3	–	0.5	1.4	1.3	1.1	2.1	0.9	1.1	0.4	0.1	0.0

See footnotes at end of table.

Table 34. Standard errors for paid holidays: Number of days provided, civilian workers,¹ March 2021—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	0.9	0.5	1.1	0.8	0.7	0.8	1.2	0.6	0.5	0.4	0.2	0.2	0.1	0.0
1 to 49 workers	1.0	0.6	1.3	1.0	0.9	1.0	1.6	0.5	0.4	0.5	0.2	0.2	0.1	0.0
50 to 99 workers	1.4	1.0	1.8	1.5	1.8	1.3	1.7	2.1	0.9	0.4	0.3	0.7	0.1	0.8
100 workers or more	0.3	0.2	0.9	0.9	0.7	0.6	0.9	0.6	0.5	0.5	0.3	0.4	0.1	1.0
100 to 499 workers	0.5	0.3	1.4	1.1	0.9	0.8	1.2	0.9	0.5	0.7	0.5	0.3	0.1	0.0
500 workers or more	0.4	0.3	1.5	1.4	1.2	0.8	1.2	0.7	0.8	0.6	0.2	0.7	0.1	1.1
Geographic areas														
Northeast	1.2	0.7	1.8	2.1	1.0	0.8	1.6	1.2	0.8	1.0	0.2	0.6	0.2	(²)
New England	1.9	1.4	1.6	2.8	3.0	1.2	2.6	3.3	1.7	1.0	0.5	0.4	0.2	0.7
Middle Atlantic	1.2	0.7	2.4	2.6	0.8	1.0	1.9	1.1	0.7	1.4	0.2	0.8	0.2	0.0
South	0.7	0.4	1.1	1.0	1.0	0.7	1.3	0.5	0.4	0.4	0.1	0.3	(²)	1.1
South Atlantic	0.9	0.5	1.8	1.4	1.4	0.8	1.9	0.4	0.5	0.6	0.1	0.5	0.1	0.0
East South Central	1.6	1.7	2.4	2.0	1.2	2.4	2.2	0.6	0.6	0.5	—	—	0.1	1.1
West South Central	1.5	0.3	0.9	1.6	2.0	1.2	2.5	1.3	1.0	0.6	0.4	0.4	0.1	0.0
Midwest	0.8	0.4	0.9	1.0	1.1	1.1	0.9	0.8	0.7	0.7	0.4	0.5	0.1	0.0
East North Central	1.1	0.3	1.1	1.1	1.3	1.4	1.0	1.1	1.0	0.4	0.5	0.7	0.1	0.1
West North Central	0.8	—	1.8	1.9	2.1	1.6	1.8	0.7	0.8	—	—	0.2	0.1	0.0
West	0.9	0.8	1.2	1.0	0.9	1.4	1.9	1.0	0.7	0.5	0.5	0.2	0.1	0.0
Mountain	0.6	2.1	2.4	1.8	0.8	1.6	1.1	0.7	0.9	0.5	0.2	0.3	0.1	0.1
Pacific	1.3	0.8	1.1	1.2	1.2	1.9	2.7	1.4	0.9	0.7	0.6	0.3	0.1	1.3

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

² Less than 0.05.

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

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

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

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

(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	69	2	29
Worker characteristics			
Management, professional, and related	67	3	30
Management, business, and financial	62	4	35
Professional and related	70	2	28
Teachers	89	—	—
Primary, secondary, and special education school teachers	89	—	—
Service	73	2	25
Protective service	81	4	15
Sales and office	65	2	32
Sales and related	64	3	33
Office and administrative support	66	2	32
Natural resources, construction, and maintenance	67	3	30
Construction, extraction, farming, fishing, and forestry	69	3	28
Installation, maintenance, and repair	65	4	31
Production, transportation, and material moving	73	1	25
Transportation and material moving	77	1	21
Full time	66	2	31
Part time	81	1	18
Union	86	1	12
Nonunion	65	2	32
Average wage within the following categories: ⁵			
Lowest 25 percent	74	1	25
Second 25 percent	67	2	31
Third 25 percent	68	3	29
Highest 25 percent	67	3	30
Highest 10 percent	66	4	29
Service-providing industries	69	2	29
Education and health services	71	1	28
Educational services	92	1	7
Elementary and secondary schools	93	1	6
Junior colleges, colleges, and universities	92	2	6
Health care and social assistance	58	—	—
Public administration	87	3	10

See footnotes at end of table.

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

(All workers with paid sick leave = 100 percent)

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	69	3	28
1 to 49 workers	68	4	28
50 to 99 workers	71	1	27
100 workers or more	68	2	30
100 to 499 workers	67	1	31
500 workers or more	69	2	29
Geographic areas			
Northeast	76	3	21
New England	75	2	23
Middle Atlantic	76	3	21
South	65	3	33
South Atlantic	66	3	32
East South Central	68	3	29
West South Central	61	3	36
Midwest	63	2	35
West North Central	61	—	—
West	73	2	26
Mountain	61	1	38
Pacific	77	2	21

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

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

³ Plan does not specify maximum number of days.

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 35. Standard errors for paid sick leave: Type of provision, civilian workers,¹ March 2021

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	0.8	0.2	0.8
Worker characteristics			
Management, professional, and related	1.3	0.5	1.2
Management, business, and financial	1.6	0.7	1.4
Professional and related	1.5	0.5	1.4
Teachers	2.8	–	–
Primary, secondary, and special education school teachers	3.5	–	–
Service	2.3	0.5	2.2
Protective service	3.0	0.7	2.8
Sales and office	1.2	0.3	1.1
Sales and related	1.7	0.6	1.6
Office and administrative support	1.4	0.3	1.3
Natural resources, construction, and maintenance	2.2	0.7	2.0
Construction, extraction, farming, fishing, and forestry	2.9	0.7	2.9
Installation, maintenance, and repair	2.9	1.1	2.4
Production, transportation, and material moving ...	1.7	0.3	1.7
Transportation and material moving	2.4	0.4	2.3
Full time	0.9	0.2	0.9
Part time	1.3	0.4	1.2
Union	1.2	0.4	1.2
Nonunion	1.0	0.3	0.9
Average wage within the following categories: ⁵			
Lowest 25 percent	1.4	0.3	1.4
Second 25 percent	1.2	0.3	1.2
Third 25 percent	1.2	0.5	1.1
Highest 25 percent	1.5	0.4	1.5
Highest 10 percent	1.7	0.8	1.6
Service-providing industries	0.9	0.2	0.9
Education and health services	2.0	0.4	2.0
Educational services	0.8	0.3	0.8
Elementary and secondary schools	0.7	0.3	0.7
Junior colleges, colleges, and universities	1.9	0.8	1.7
Health care and social assistance	3.1	–	–
Public administration	1.3	0.6	0.9

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Type of provision, civilian workers,¹ March 2021—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	1.5	0.4	1.4
1 to 49 workers	1.8	0.6	1.7
50 to 99 workers	2.2	0.4	2.2
100 workers or more	1.0	0.2	1.0
100 to 499 workers	1.4	0.2	1.3
500 workers or more	1.5	0.3	1.4
Geographic areas			
Northeast	1.7	0.3	1.5
New England	2.6	0.3	2.6
Middle Atlantic	1.8	0.4	1.7
South	1.4	0.3	1.5
South Atlantic	2.0	0.5	2.1
East South Central	2.4	0.9	2.8
West South Central	2.8	0.5	2.8
Midwest	1.7	0.5	1.5
West North Central	4.0	—	—
West	1.7	0.6	1.5
Mountain	3.2	0.2	3.1
Pacific	1.8	0.8	1.4

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

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

³ Plan does not specify maximum number of days.

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

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

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	20	48	27	4	(⁴)	8	7
Full time	17	47	31	5	(⁴)	8	7
Part time	33	57	9	1	–	6	6
Union	14	28	48	10	1	10	10
Nonunion	21	53	23	3	(⁴)	7	6
1 to 99 workers	26	54	18	2	(⁴)	7	6
1 to 49 workers	26	56	15	2	(⁴)	7	5
50 to 99 workers	25	46	25	3	(⁴)	7	7
100 workers or more	14	43	36	6	(⁴)	9	9
100 to 499 workers	17	51	27	4	(⁴)	8	7
500 workers or more	12	36	44	7	(⁴)	9	10
After 5 years							
All workers	19	49	27	5	1	8	7
Full time	16	47	31	5	1	8	8
Part time	31	59	9	–	–	6	6
Union	12	29	47	12	1	10	10
Nonunion	21	53	22	3	(⁴)	7	6
1 to 99 workers	25	54	18	3	(⁴)	7	6
1 to 49 workers	26	57	15	2	(⁴)	7	5
50 to 99 workers	24	47	25	4	(⁴)	7	7
100 workers or more	13	44	35	7	1	9	9
100 to 499 workers	16	52	27	5	(⁴)	8	7
500 workers or more	11	36	44	8	1	10	10

See footnotes at end of table.

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

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

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	19	48	28	5	1	8	7
Full time	16	46	31	6	1	8	8
Part time	31	59	9	—	—	6	6
Union	11	29	47	12	1	11	10
Nonunion	20	53	23	3	1	7	7
1 to 99 workers	25	54	18	3	(⁴)	7	6
1 to 49 workers	25	57	15	2	(⁴)	7	6
50 to 99 workers	23	46	26	4	(⁴)	7	7
100 workers or more	13	43	36	7	1	9	9
100 to 499 workers	16	51	28	5	1	8	7
500 workers or more	11	36	44	8	1	10	10
After 20 years							
All workers	18	48	28	5	1	8	7
Full time	16	46	31	6	1	8	8
Part time	31	59	9	—	—	6	6
Union	11	29	47	12	1	11	10
Nonunion	20	53	23	3	1	7	7
1 to 99 workers	25	54	18	3	(⁴)	7	6
1 to 49 workers	25	57	15	2	(⁴)	7	6
50 to 99 workers	23	47	26	4	(⁴)	7	7
100 workers or more	13	44	36	7	1	9	9
100 to 499 workers	16	51	28	5	1	8	7
500 workers or more	11	36	44	8	1	10	10

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

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

³ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service. Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

⁴ Less than 0.5.

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

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

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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	0.9	1.0	1.0	0.2	0.1	0.1	0.1
Full time	0.8	0.9	1.1	0.3	0.1	0.1	0.6
Part time	2.7	2.7	0.9	0.2	–	0.1	0.1
Union	1.0	1.9	1.8	0.8	0.2	0.3	0.0
Nonunion	1.1	1.1	1.2	0.3	0.1	0.1	0.4
1 to 99 workers	1.7	1.4	1.4	0.4	0.1	0.1	0.3
1 to 49 workers	2.1	1.6	1.7	0.3	0.1	0.1	0.7
50 to 99 workers	2.3	3.2	2.7	1.2	0.2	0.2	0.5
100 workers or more	0.9	1.2	1.3	0.4	0.1	0.1	0.1
100 to 499 workers	1.3	1.7	1.6	0.5	0.1	0.2	0.4
500 workers or more	1.3	1.4	1.7	0.7	0.1	0.2	(⁴)
After 5 years							
All workers	0.9	1.0	1.0	0.3	0.1	0.1	0.1
Full time	0.7	0.9	1.1	0.3	0.1	0.1	0.6
Part time	2.7	2.7	0.9	–	–	0.1	0.2
Union	0.8	2.0	1.8	0.9	0.2	0.3	0.0
Nonunion	1.1	1.1	1.2	0.3	0.1	0.1	0.5
1 to 99 workers	1.7	1.4	1.4	0.4	0.1	0.1	(⁴)
1 to 49 workers	2.1	1.7	1.7	0.4	0.1	0.2	0.7
50 to 99 workers	2.3	3.3	2.7	1.2	0.2	0.2	0.4
100 workers or more	0.9	1.2	1.3	0.5	0.2	0.1	(⁴)
100 to 499 workers	1.3	1.7	1.6	0.6	0.1	0.2	0.2
500 workers or more	1.1	1.6	1.7	0.7	0.3	0.2	0.0

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2021—continued

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	0.9	1.0	1.1	0.3	0.1	0.1	(⁴)
Full time	0.7	1.0	1.1	0.3	0.1	0.1	0.4
Part time	2.7	2.7	0.9	–	–	0.1	0.2
Union	0.7	2.0	1.8	0.9	0.2	0.3	0.0
Nonunion	1.1	1.2	1.2	0.3	0.1	0.1	0.4
1 to 99 workers	1.7	1.4	1.4	0.4	0.1	0.1	0.0
1 to 49 workers	2.1	1.7	1.7	0.4	0.1	0.1	0.9
50 to 99 workers	2.3	3.3	2.7	1.2	0.2	0.2	0.5
100 workers or more	0.9	1.2	1.3	0.5	0.2	0.1	0.0
100 to 499 workers	1.3	1.7	1.6	0.5	0.2	0.2	0.4
500 workers or more	1.1	1.6	1.7	0.7	0.3	0.2	0.0
After 20 years							
All workers	0.9	1.0	1.1	0.3	0.1	0.1	(⁴)
Full time	0.7	1.0	1.1	0.3	0.1	0.1	0.4
Part time	2.7	2.7	0.9	–	–	0.1	0.3
Union	0.7	2.0	1.8	0.9	0.2	0.4	0.0
Nonunion	1.1	1.2	1.2	0.3	0.1	0.1	0.4
1 to 99 workers	1.7	1.4	1.4	0.4	0.1	0.1	0.0
1 to 49 workers	2.1	1.7	1.7	0.4	0.1	0.2	0.9
50 to 99 workers	2.3	3.3	2.7	1.2	0.2	0.2	0.5
100 workers or more	0.9	1.2	1.3	0.5	0.2	0.2	0.0
100 to 499 workers	1.3	1.7	1.6	0.5	0.2	0.2	0.4
500 workers or more	1.1	1.6	1.7	0.7	0.3	0.2	0.0

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

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

³ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service. Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

⁴ Less than 0.05.

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

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

Table 37. Paid sick leave: Carryover provisions, civilian workers,¹ March 2021

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	58	22	36	42
Worker characteristics				
Management, professional, and related	69	33	36	31
Management, business, and financial	57	23	34	43
Professional and related	74	37	37	26
Teachers	87	49	38	13
Primary, secondary, and special education school teachers	88	50	37	12
Service:				
Protective service	81	43	38	19
Sales and office	49	15	34	51
Sales and related	36	8	28	64
Office and administrative support	55	19	37	45
Natural resources, construction, and maintenance	50	12	38	50
Installation, maintenance, and repair	50	13	37	50
Full time	59	24	35	41
Union	78	36	42	22
Nonunion	54	19	35	46
Average wage within the following categories: ³				
Second 25 percent	56	19	37	44
Third 25 percent	60	25	34	40
Highest 25 percent	66	29	37	34
Service-providing industries	62	24	38	38
Education and health services	80	39	41	20
Educational services	88	51	38	12
Elementary and secondary schools	88	51	37	12
Junior colleges, colleges, and universities	90	54	36	10
Public administration	94	57	36	6

See footnotes at end of table.

Table 37. Paid sick leave: Carryover provisions, civilian workers,¹ March 2021—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	47	15	32	53
1 to 49 workers	44	14	29	56
50 to 99 workers	58	18	40	42
100 workers or more:				
500 workers or more	76	35	41	24
Geographic areas				
Northeast	60	17	43	40
New England	62	11	51	38
Middle Atlantic	59	19	40	41
South	56	26	30	44
South Atlantic	58	28	30	42
East South Central	54	24	29	46
West South Central	54	23	30	46
West	60	23	37	40
Pacific	59	23	36	41

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

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

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

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

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

Table 37. Standard errors for paid sick leave: Carryover provisions, civilian workers,¹ March 2021

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

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Carryover provisions, civilian workers,¹ March 2021—continued

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	1.6	1.3	1.9	1.6
1 to 49 workers	1.7	1.5	2.2	1.7
50 to 99 workers	2.8	2.4	2.8	2.8
100 workers or more:				
500 workers or more	1.5	1.3	1.6	1.5
Geographic areas				
Northeast	1.9	1.2	2.3	1.9
New England	4.4	1.6	5.2	4.4
Middle Atlantic	1.8	1.3	2.1	1.8
South	1.6	1.0	1.2	1.6
South Atlantic	2.6	1.6	1.9	2.6
East South Central	2.3	2.9	1.7	2.3
West South Central	2.1	1.2	1.6	2.1
West	2.3	1.3	3.1	2.3
Pacific	2.7	1.5	3.5	2.7

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

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

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

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

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

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

(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	8	29	36	18	7	2	11	10
Full time	5	27	38	19	8	3	11	10
Part time	29	42	20	7	1	1	7	5
Union	5	31	43	15	5	1	10	10
Nonunion	8	28	35	18	8	3	11	10
1 to 99 workers	11	36	34	13	4	1	9	10
1 to 49 workers	13	37	33	11	4	1	9	10
50 to 99 workers	5	33	38	17	—	—	11	10
100 workers or more	5	22	37	22	10	4	12	10
100 to 499 workers	6	29	36	20	7	2	11	10
500 workers or more	3	15	39	25	13	6	14	13
After 5 years								
All workers	3	11	30	33	16	7	15	15
Full time	1	8	29	35	18	8	15	15
Part time	10	29	34	20	4	3	11	10
Union	1	6	36	39	14	4	15	15
Nonunion	3	12	29	32	16	8	15	15
1 to 99 workers	4	16	34	30	12	4	13	12
1 to 49 workers	4	19	35	28	10	4	13	10
50 to 99 workers	2	9	32	34	17	6	15	15
100 workers or more	2	6	26	37	20	10	16	15
100 to 499 workers	2	8	32	34	18	6	15	15
500 workers or more	1	5	19	39	22	15	18	16

See footnotes at end of table.

Table 39. Paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2021—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	7	17	34	23	16	18	16
Full time	1	6	15	35	25	18	18	18
Part time	9	19	30	27	10	5	13	13
Union	1	3	12	48	24	12	18	17
Nonunion	2	8	18	32	23	17	17	16
1 to 99 workers	3	11	23	33	19	10	16	15
1 to 49 workers	3	13	26	32	17	9	15	15
50 to 99 workers	2	6	16	35	27	14	18	16
100 workers or more	1	4	11	36	27	21	19	20
100 to 499 workers	2	5	15	37	25	17	18	17
500 workers or more	1	3	7	34	29	26	20	20
After 20 years								
All workers	2	7	13	19	31	28	20	20
Full time	1	6	12	18	33	30	20	20
Part time	8	17	20	23	17	14	15	15
Union	(⁴)	2	7	12	40	38	22	21
Nonunion	2	8	14	20	30	26	20	20
1 to 99 workers	3	10	20	24	26	17	17	16
1 to 49 workers	3	12	22	24	24	15	16	15
50 to 99 workers	2	5	14	22	33	24	19	20
100 workers or more	1	4	7	15	36	38	22	21
100 to 499 workers	1	5	9	19	35	31	21	20
500 workers or more	1	3	4	10	37	46	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 Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

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

⁴ Less than 0.5.

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

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

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

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	1.0	0.7	0.8	0.6	0.5	0.3	0.2	0.0
Full time	0.8	0.7	0.8	0.7	0.6	0.3	0.2	0.0
Part time	2.7	2.0	1.7	1.0	0.2	0.3	0.2	0.7
Union	0.6	2.1	1.8	1.0	0.8	0.2	0.2	0.0
Nonunion	1.1	0.7	0.8	0.7	0.6	0.3	0.2	0.0
1 to 99 workers	1.8	1.3	1.3	0.9	0.7	0.3	0.2	0.0
1 to 49 workers	2.2	1.5	1.6	1.0	0.8	0.3	0.2	0.9
50 to 99 workers	1.1	2.4	2.6	2.0	–	–	0.3	0.0
100 workers or more	0.3	0.7	0.8	0.7	0.6	0.5	0.2	0.8
100 to 499 workers	0.5	1.3	1.4	0.9	0.8	0.4	0.2	0.0
500 workers or more	0.4	1.1	1.1	1.2	0.9	0.9	0.2	0.3
After 5 years								
All workers	0.3	0.8	0.7	0.8	0.7	0.4	0.1	0.0
Full time	0.2	0.7	0.7	0.8	0.7	0.5	0.1	0.0
Part time	1.3	2.5	2.1	1.4	0.6	0.6	0.2	0.0
Union	0.2	0.5	1.8	1.4	1.1	0.7	0.2	0.0
Nonunion	0.3	0.9	0.7	0.8	0.7	0.5	0.2	0.0
1 to 99 workers	0.5	1.3	1.2	1.3	0.9	0.7	0.2	1.3
1 to 49 workers	0.7	1.6	1.5	1.5	0.9	0.7	0.2	1.5
50 to 99 workers	0.7	1.2	2.0	2.1	2.4	1.5	0.4	0.0
100 workers or more	0.3	0.5	0.9	0.9	0.9	0.7	0.1	0.0
100 to 499 workers	0.4	0.9	1.3	1.3	1.2	0.6	0.2	0.0
500 workers or more	0.3	0.4	1.1	1.3	1.2	1.3	0.2	0.8

See footnotes at end of table.

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

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.3	0.4	0.8	0.8	0.9	0.6	0.2	0.6
Full time	0.2	0.4	0.9	0.8	0.9	0.6	0.2	0.5
Part time	1.2	2.2	2.7	1.6	1.0	0.8	0.3	0.4
Union	0.2	0.4	1.2	1.9	1.5	1.0	0.2	0.3
Nonunion	0.3	0.5	0.9	0.8	1.0	0.7	0.2	1.0
1 to 99 workers	0.5	0.8	1.4	1.2	1.2	0.9	0.2	0.0
1 to 49 workers	0.6	1.0	1.6	1.5	1.3	0.9	0.2	0.0
50 to 99 workers	0.7	1.2	1.3	2.1	2.3	1.9	0.4	1.4
100 workers or more	0.3	0.5	0.5	1.2	0.9	0.9	0.2	(⁴)
100 to 499 workers	0.4	0.9	0.9	1.4	1.2	1.0	0.2	0.9
500 workers or more	0.3	0.3	0.5	1.7	1.3	1.2	0.2	0.0
After 20 years								
All workers	0.3	0.4	0.5	0.7	0.8	0.7	0.1	0.0
Full time	0.2	0.4	0.5	0.8	0.8	0.7	0.1	0.0
Part time	1.3	2.3	2.6	1.5	1.2	1.4	0.3	(⁴)
Union	0.2	0.4	0.9	1.0	1.3	1.6	0.2	0.7
Nonunion	0.3	0.5	0.5	0.8	0.9	0.9	0.2	0.0
1 to 99 workers	0.5	0.8	0.9	1.2	1.3	1.0	0.2	1.2
1 to 49 workers	0.6	0.9	1.1	1.4	1.4	1.1	0.3	(⁴)
50 to 99 workers	0.7	1.1	1.2	1.9	2.4	2.3	0.4	0.0
100 workers or more	0.2	0.4	0.5	0.6	0.8	0.8	0.2	0.1
100 to 499 workers	0.3	0.8	0.8	0.9	1.2	1.2	0.3	0.0
500 workers or more	0.2	0.3	0.4	0.6	1.1	1.1	0.2	(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 Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

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

⁴ Less than 0.05.

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

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

Table 40. Consolidated leave plans:¹ Access, civilian workers,² March 2021

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	41	14	18	21	23	59	9	13	15	18
Worker characteristics										
Management, professional, and related	50	16	20	22	24	50	12	15	18	20
Management, business, and financial	45	16	20	23	25	55	12	15	18	20
Professional and related	52	16	20	22	24	48	12	15	18	20
Registered nurses	75	17	21	24	26	25	12	15	17	19
Service	39	13	17	19	20	61	7	11	13	15
Protective service	25	15	18	21	24	75	10	13	16	20
Sales and office	42	14	18	21	24	58	9	13	15	18
Sales and related	42	12	17	20	23	58	8	12	15	17
Office and administrative support	42	14	19	22	25	58	9	13	16	18
Natural resources, construction, and maintenance	34	11	15	17	19	66	8	11	14	16
Construction, extraction, farming, fishing, and forestry	34	9	12	14	16	66	7	11	13	15
Installation, maintenance, and repair	33	13	17	20	22	67	8	12	15	17
Production, transportation, and material moving ...	30	10	14	17	20	70	7	12	15	18
Production	35	10	14	17	20	65	7	12	15	18
Transportation and material moving	25	10	14	17	21	75	7	12	15	18
Full time	42	14	19	21	24	58	9	13	16	18
Part time	35	9	13	14	17	65	6	10	13	15
Union	19	14	19	22	25	81	9	14	17	21
Nonunion	44	14	18	21	23	56	9	13	15	17
Average wage within the following categories: ³										
Lowest 25 percent	36	11	15	18	20	64	7	11	13	15
Lowest 10 percent	32	9	13	15	16	68	6	10	12	13
Second 25 percent	43	13	18	20	23	57	8	12	15	17
Third 25 percent	39	14	18	21	23	61	9	13	16	18
Highest 25 percent	47	16	20	22	25	53	12	15	18	20
Highest 10 percent	47	17	20	23	25	53	12	16	18	21
Establishment characteristics										
Goods-producing industries	36	10	14	17	19	64	8	12	14	16
Service-providing industries	42	14	19	21	24	58	9	13	16	18
Education and health services	51	17	21	23	25	49	11	14	17	18
Educational services	13	14	17	19	19	87	13	15	18	20
Elementary and secondary schools	13	13	14	16	16	87	11	14	16	19
Junior colleges, colleges, and universities	8	17	21	23	25	92	15	17	19	22
Health care and social assistance	61	17	21	24	25	39	10	14	16	17
Hospitals	77	19	23	26	28	23	12	15	17	20
Public administration	10	18	22	26	30	90	11	15	18	22

See footnotes at end of table.

Table 40. Consolidated leave plans:¹ Access, civilian workers,² March 2021—continued

(All workers with paid vacations = 100 percent)

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	39	12	16	18	20	61	8	12	14	15
1 to 49 workers	39	11	15	18	19	61	7	11	13	14
50 to 99 workers	40	13	18	21	22	60	9	13	15	17
100 workers or more	43	15	20	22	25	57	10	14	17	20
100 to 499 workers	42	14	18	21	24	58	9	13	16	19
500 workers or more	45	17	21	24	27	55	11	15	18	21
Geographic areas										
Northeast	35	15	19	21	23	65	10	14	16	18
New England	36	16	20	23	25	64	10	14	16	18
Middle Atlantic	34	15	18	21	23	66	10	14	16	18
South	42	13	18	20	22	58	9	12	15	17
South Atlantic	41	14	18	21	23	59	9	12	15	17
East South Central	39	14	18	22	24	61	9	11	14	16
West South Central	44	12	17	19	21	56	8	12	15	17
Midwest	43	14	18	21	24	57	9	13	16	19
East North Central	42	13	18	21	23	58	9	13	16	19
West North Central	46	15	19	22	24	54	8	13	15	18
West	44	13	17	20	22	56	9	13	16	18
Mountain	53	13	17	20	22	47	9	13	16	18
Pacific	40	13	18	20	22	60	9	13	16	18

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

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

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

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

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

Table 40. Standard errors for consolidated leave plans:¹ Access, civilian workers,² March 2021

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	0.8	0.3	0.2	0.3	0.2	0.8	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.3	0.4	0.4	0.4	0.3	1.3	0.2	0.2	0.2	0.2
Management, business, and financial	1.6	0.5	0.4	0.4	0.4	1.6	0.3	0.2	0.2	0.2
Professional and related	1.7	0.6	0.5	0.5	0.4	1.7	0.2	0.2	0.2	0.2
Registered nurses	3.2	0.8	0.9	1.0	1.0	3.2	0.4	0.5	0.5	0.7
Service	2.4	0.4	0.5	0.6	0.7	2.4	0.2	0.2	0.3	0.3
Protective service	3.8	1.2	1.4	1.6	1.7	3.8	0.3	0.3	0.3	0.4
Sales and office	1.2	0.3	0.3	0.3	0.3	1.2	0.1	0.1	0.2	0.2
Sales and related	1.8	0.3	0.3	0.4	0.5	1.8	0.2	0.2	0.3	0.3
Office and administrative support	1.3	0.4	0.4	0.5	0.4	1.3	0.1	0.2	0.2	0.2
Natural resources, construction, and maintenance	2.2	0.7	0.8	0.9	0.9	2.2	0.2	0.2	0.4	0.4
Construction, extraction, farming, fishing, and forestry	3.0	0.5	0.5	0.6	0.8	3.0	0.2	0.3	0.4	0.5
Installation, maintenance, and repair	2.5	1.2	1.4	1.6	1.6	2.5	0.3	0.3	0.5	0.5
Production, transportation, and material moving ...	1.2	0.3	0.4	0.4	0.6	1.2	0.1	0.2	0.3	0.3
Production	2.0	0.3	0.4	0.4	0.6	2.0	0.2	0.3	0.4	0.4
Transportation and material moving	2.0	0.5	0.7	0.8	1.1	2.0	0.2	0.3	0.4	0.5
Full time	0.8	0.3	0.3	0.3	0.2	0.8	0.1	0.1	0.1	0.1
Part time	2.0	0.3	0.5	0.5	0.6	2.0	0.2	0.2	0.3	0.4
Union	1.6	0.5	0.6	0.6	0.7	1.6	0.2	0.2	0.2	0.2
Nonunion	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.1	0.2	0.2
Average wage within the following categories: ³										
Lowest 25 percent	1.6	0.3	0.4	0.6	0.6	1.6	0.1	0.2	0.3	0.3
Lowest 10 percent	2.9	0.6	1.0	1.4	1.5	2.9	0.2	0.2	0.4	0.5
Second 25 percent	1.2	0.4	0.4	0.5	0.5	1.2	0.2	0.2	0.2	0.2
Third 25 percent	1.4	0.3	0.3	0.4	0.4	1.4	0.2	0.2	0.2	0.2
Highest 25 percent	1.4	0.4	0.4	0.4	0.3	1.4	0.1	0.1	0.1	0.1
Highest 10 percent	1.6	0.6	0.6	0.5	0.5	1.6	0.2	0.2	0.3	0.3
Establishment characteristics										
Goods-producing industries	1.5	0.3	0.3	0.3	0.5	1.5	0.1	0.3	0.3	0.3
Service-providing industries	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.1	0.2	0.2
Education and health services	2.6	0.4	0.5	0.5	0.5	2.6	0.3	0.3	0.4	0.4
Educational services	1.7	0.8	1.0	1.0	1.0	1.7	0.2	0.2	0.2	0.3
Elementary and secondary schools	2.1	1.4	1.6	1.8	1.9	2.1	0.3	0.3	0.3	0.4
Junior colleges, colleges, and universities	2.3	1.1	1.2	1.1	0.9	2.3	0.2	0.2	0.2	0.2
Health care and social assistance	3.1	0.5	0.5	0.5	0.5	3.1	0.5	0.6	0.7	0.7
Hospitals	3.2	0.4	0.5	0.6	0.6	3.2	0.5	0.6	0.8	1.0
Public administration	1.3	0.9	1.1	1.1	1.1	1.3	0.1	0.1	0.1	0.2

See footnotes at end of table.

Table 40. Standard errors for consolidated leave plans:¹ Access, civilian workers,² March 2021—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	1.4	0.4	0.5	0.5	0.5	1.4	0.1	0.2	0.2	0.2
1 to 49 workers	1.7	0.5	0.5	0.5	0.5	1.7	0.1	0.2	0.2	0.2
50 to 99 workers	2.6	0.7	0.7	0.8	0.8	2.6	0.3	0.4	0.3	0.3
100 workers or more	1.2	0.2	0.3	0.3	0.3	1.2	0.1	0.1	0.1	0.1
100 to 499 workers	1.5	0.3	0.4	0.4	0.5	1.5	0.2	0.2	0.2	0.3
500 workers or more	1.6	0.3	0.3	0.3	0.3	1.6	0.2	0.2	0.2	0.1
Geographic areas										
Northeast	1.5	0.5	0.6	0.7	0.7	1.5	0.3	0.3	0.3	0.3
New England	3.3	1.6	1.8	2.0	1.8	3.3	0.8	0.6	0.4	0.4
Middle Atlantic	1.4	0.5	0.4	0.6	0.7	1.4	0.3	0.4	0.4	0.4
South	1.6	0.3	0.3	0.3	0.4	1.6	0.1	0.2	0.2	0.2
South Atlantic	2.3	0.4	0.4	0.4	0.5	2.3	0.2	0.2	0.3	0.2
East South Central	1.6	0.3	0.5	0.2	0.4	1.6	0.3	0.4	0.6	0.9
West South Central	3.3	0.8	0.7	0.8	0.8	3.3	0.2	0.4	0.5	0.5
Midwest	1.5	0.3	0.3	0.3	0.3	1.5	0.2	0.1	0.2	0.2
East North Central	1.8	0.5	0.4	0.4	0.4	1.8	0.3	0.2	0.3	0.2
West North Central	3.0	0.2	0.3	0.4	0.5	3.0	0.2	0.1	0.2	0.4
West	1.7	0.8	0.8	0.8	0.5	1.7	0.2	0.3	0.3	0.3
Mountain	3.1	0.2	0.5	0.4	0.6	3.1	0.2	0.4	0.5	0.7
Pacific	2.0	1.2	1.2	1.2	0.8	2.0	0.3	0.3	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 Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

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

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

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

Table 41. Quality of life benefits: Access, civilian workers,¹ March 2021

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	11	7	13	9	45	55
Worker characteristics						
Management, professional, and related	18	15	22	14	61	72
Management, business, and financial	19	23	31	17	64	72
Professional and related	17	11	18	13	60	72
Teachers	13	3	8	7	57	71
Primary, secondary, and special education school teachers	9	2	5	3	57	70
Registered nurses	30	5	13	16	80	87
Service	11	2	10	7	26	35
Protective service	11	3	6	10	47	62
Sales and office	8	7	13	7	47	57
Sales and related	5	7	12	5	41	53
Office and administrative support	10	8	14	9	51	60
Natural resources, construction, and maintenance	5	2	4	5	30	38
Construction, extraction, farming, fishing, and forestry	5	1	3	4	25	30
Installation, maintenance, and repair	6	3	6	6	36	47
Production, transportation, and material moving ...	5	2	5	4	44	56
Production	8	3	5	4	46	54
Transportation and material moving	2	1	5	3	43	57
Full time	13	9	14	10	51	61
Part time	6	2	11	5	25	35
Union	15	3	6	13	58	78
Nonunion	10	8	15	8	43	52
Average wage within the following categories: ³						
Lowest 25 percent	6	1	8	3	25	33
Lowest 10 percent	6	1	8	3	18	24
Second 25 percent	9	4	10	7	45	55
Third 25 percent	12	9	14	10	51	61
Highest 25 percent	19	16	23	16	63	75
Highest 10 percent	23	21	28	20	67	79
Establishment characteristics						
Goods-producing industries	8	6	9	4	43	50
Service-providing industries	11	8	14	9	46	56
Education and health services	17	4	11	9	54	66
Educational services	15	5	7	8	58	72
Elementary and secondary schools	9	2	1	4	53	68
Junior colleges, colleges, and universities	28	9	17	19	78	90
Health care and social assistance	19	4	14	10	51	62
Hospitals	35	3	10	17	83	93
Public administration	18	6	12	17	65	82

See footnotes at end of table.

Table 41. Quality of life benefits: Access, civilian workers,¹ March 2021—continued

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	6	6	11	5	27	35
1 to 49 workers	6	6	11	6	23	31
50 to 99 workers	6	6	13	5	41	51
100 workers or more	16	9	16	12	65	77
100 to 499 workers	9	8	14	8	56	68
500 workers or more	25	10	17	16	75	86
Geographic areas						
Northeast	14	7	17	12	43	56
New England	13	5	16	13	47	60
Middle Atlantic	14	7	17	11	42	54
South	10	8	12	6	46	53
South Atlantic	13	8	13	7	47	54
East South Central	6	6	9	3	50	53
West South Central	9	8	12	5	43	49
Midwest	10	8	14	6	47	58
East North Central	10	8	14	7	48	58
West North Central	9	7	12	5	47	57
West	10	7	13	13	44	56
Mountain	9	6	10	11	46	59
Pacific	11	8	14	14	43	55

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

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

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

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

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

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

Characteristics	Childcare ²	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.4	0.6	0.4	0.9	0.7
Worker characteristics						
Management, professional, and related	0.9	1.0	0.8	0.8	1.3	0.9
Management, business, and financial	1.4	1.7	1.4	1.2	1.6	1.2
Professional and related	0.9	1.0	0.9	0.8	1.6	1.2
Teachers	1.5	0.8	1.9	0.7	2.0	1.8
Primary, secondary, and special education school teachers	1.8	0.8	2.4	0.6	3.0	2.4
Registered nurses	3.3	1.7	1.9	2.6	2.2	2.3
Service	1.4	0.4	1.7	1.2	1.6	1.6
Protective service	1.2	1.1	1.3	1.5	3.2	4.8
Sales and office	0.5	0.6	0.8	0.5	1.2	1.0
Sales and related	0.8	1.4	1.5	0.6	1.8	1.5
Office and administrative support	0.7	0.6	1.2	0.6	1.2	1.2
Natural resources, construction, and maintenance	0.8	0.4	0.5	0.8	1.5	1.6
Construction, extraction, farming, fishing, and forestry	1.1	0.3	0.5	0.9	1.8	2.1
Installation, maintenance, and repair	0.9	0.8	1.1	1.3	2.3	2.3
Production, transportation, and material moving ...	0.5	0.3	0.7	0.4	1.9	1.6
Production	0.8	0.4	0.8	0.6	2.5	2.3
Transportation and material moving	0.5	0.4	1.0	0.6	2.5	1.8
Full time	0.6	0.5	0.6	0.4	1.0	0.9
Part time	0.7	0.4	1.2	0.7	1.3	1.2
Union	1.0	0.4	0.6	0.8	1.7	1.4
Nonunion	0.6	0.5	0.6	0.5	1.0	0.8
Average wage within the following categories: ³						
Lowest 25 percent	0.9	0.3	1.1	0.6	1.2	1.2
Lowest 10 percent	1.2	0.5	1.6	0.7	1.7	1.9
Second 25 percent	0.8	0.4	0.9	0.9	1.5	1.4
Third 25 percent	0.8	0.8	0.9	0.6	1.2	1.1
Highest 25 percent	1.0	1.1	0.8	1.0	1.0	1.0
Highest 10 percent	1.6	1.6	1.4	1.6	1.4	1.3
Establishment characteristics						
Goods-producing industries	0.8	0.5	0.8	0.4	1.6	1.9
Service-providing industries	0.6	0.5	0.7	0.5	1.1	0.8
Education and health services	1.4	0.7	1.5	0.7	2.4	1.6
Educational services	1.3	0.7	0.7	0.5	1.6	0.9
Elementary and secondary schools	1.7	0.8	0.3	0.6	2.1	1.4
Junior colleges, colleges, and universities	2.6	1.2	1.6	1.5	2.4	1.4
Health care and social assistance	2.0	1.1	2.3	1.1	3.7	2.4
Hospitals	3.0	1.1	1.4	2.7	2.3	1.8
Public administration	1.5	1.3	1.2	1.2	1.6	1.3

See footnotes at end of table.

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

Characteristics	Childcare ²	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	0.7	0.6	0.7	0.5	1.0	1.0
1 to 49 workers	0.8	0.7	0.7	0.7	1.2	1.1
50 to 99 workers	1.1	1.0	1.6	0.8	2.4	2.2
100 workers or more	0.7	0.6	0.8	0.7	1.2	1.0
100 to 499 workers	0.7	0.7	1.1	1.0	1.7	1.3
500 workers or more	1.2	0.9	1.2	1.0	1.4	1.2
Geographic areas						
Northeast	0.9	0.9	2.0	0.8	2.0	1.6
New England	1.4	1.7	2.4	1.8	1.7	3.0
Middle Atlantic	1.1	1.1	2.8	1.1	3.0	2.0
South	1.0	0.9	0.5	0.5	1.2	1.1
South Atlantic	1.6	1.1	0.6	0.8	1.5	1.6
East South Central	0.8	2.3	1.0	0.4	3.2	1.2
West South Central	1.2	1.7	1.3	0.6	2.3	2.0
Midwest	0.8	0.7	1.2	0.9	2.7	1.7
East North Central	0.9	0.8	1.3	1.2	3.9	2.2
West North Central	1.6	1.3	2.6	1.1	2.9	2.4
West	1.2	0.8	1.2	1.0	1.6	1.6
Mountain	1.5	1.7	2.3	2.4	3.3	1.7
Pacific	1.7	0.9	1.3	1.1	1.9	2.2

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

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

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

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

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

Table 42. Financial benefits: Access, civilian workers,¹ March 2021

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³			
All workers	35	15	43	47	21	22	4
Worker characteristics							
Management, professional, and related	50	24	61	67	31	31	7
Management, business, and financial	57	22	67	70	25	36	8
Professional and related	46	25	59	65	33	29	6
Teachers	39	32	56	63	52	25	6
Primary, secondary, and special education school teachers	40	34	55	63	52	23	6
Registered nurses	50	35	72	80	35	33	8
Service	18	9	24	28	15	11	3
Protective service	25	24	46	58	42	22	2
Sales and office	36	12	41	44	16	24	3
Sales and related	30	6	32	33	9	23	2
Office and administrative support	40	16	48	51	21	25	3
Natural resources, construction, and maintenance	27	10	29	32	17	15	2
Construction, extraction, farming, fishing, and forestry	20	8	21	22	15	11	(⁵)
Installation, maintenance, and repair	34	12	39	42	19	19	3
Production, transportation, and material moving ...	29	11	41	45	18	20	2
Production	30	14	43	46	19	24	3
Transportation and material moving	28	9	39	44	17	15	1
Full time	42	18	50	56	24	25	4
Part time	11	4	18	18	10	11	2
Union	34	20	60	66	44	27	4
Nonunion	35	14	40	44	17	21	4
Average wage within the following categories: ⁶							
Lowest 25 percent	17	6	20	21	11	12	2
Lowest 10 percent	11	5	12	13	7	7	2
Second 25 percent	34	12	42	46	18	20	3
Third 25 percent	39	19	50	55	25	25	4
Highest 25 percent	52	24	65	70	33	33	8
Highest 10 percent	59	23	68	74	32	36	9
Establishment characteristics							
Goods-producing industries	35	13	40	44	14	23	2
Service-providing industries	35	15	43	47	22	22	4
Education and health services	37	23	51	58	32	22	5
Educational services	41	34	60	66	55	25	5
Elementary and secondary schools	36	35	54	62	54	21	4
Junior colleges, colleges, and universities	52	35	80	84	65	36	7
Health care and social assistance	34	17	46	53	19	21	5
Hospitals	49	36	77	84	31	39	9
Public administration	37	34	66	71	66	31	4

See footnotes at end of table.

Table 42. Financial benefits: Access, civilian workers,¹ March 2021—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³			
1 to 99 workers	24	8	25	28	13	11	3
1 to 49 workers	21	6	22	24	10	10	3
50 to 99 workers	34	13	38	42	21	18	4
100 workers or more	46	22	62	67	29	33	5
100 to 499 workers	42	16	52	54	21	31	4
500 workers or more	51	29	73	79	38	36	6
Geographic areas							
Northeast	28	10	44	48	25	22	4
New England	31	10	46	48	22	29	—
Middle Atlantic	27	11	43	48	25	20	4
South	34	18	41	46	18	22	5
South Atlantic	33	17	42	48	18	22	5
East South Central	31	20	39	43	22	25	5
West South Central	36	20	40	44	17	21	5
Midwest	38	15	44	47	22	24	3
East North Central	37	14	44	48	23	24	3
West North Central	39	18	45	46	18	23	4
West	38	12	43	46	21	19	3
Mountain	43	14	44	47	18	22	2
Pacific	36	11	43	46	22	18	3

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

² Formerly referred to as Dependent care reimbursement account.

³ Formerly referred to as Healthcare reimbursement account.

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

⁵ Less than 0.5.

⁶ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 42. Standard errors for financial benefits: Access, civilian workers,¹ March 2021

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³			
All workers	0.8	0.4	0.8	0.9	0.5	0.7	0.3
Worker characteristics							
Management, professional, and related	1.2	0.9	0.9	1.0	0.9	1.0	0.6
Management, business, and financial	1.8	1.1	1.3	1.3	1.3	1.9	0.9
Professional and related	1.3	1.1	1.1	1.2	1.1	1.2	0.7
Teachers	2.0	1.6	2.2	1.9	1.8	2.1	0.6
Primary, secondary, and special education school teachers	2.7	2.3	2.8	2.6	2.5	2.6	0.6
Registered nurses	2.2	4.3	4.1	3.2	3.1	3.9	1.9
Service	1.4	0.7	1.1	1.4	0.9	0.9	0.9
Protective service	2.4	2.7	2.9	3.2	3.1	2.1	0.3
Sales and office	1.1	0.5	1.1	1.3	0.8	1.0	0.3
Sales and related	1.4	0.7	1.5	1.6	1.3	1.2	0.5
Office and administrative support	1.4	0.6	1.4	1.6	1.0	1.1	0.3
Natural resources, construction, and maintenance	1.6	1.0	1.7	1.6	1.2	1.5	0.3
Construction, extraction, farming, fishing, and forestry	2.5	1.1	2.2	2.0	2.1	2.0	0.1
Installation, maintenance, and repair	2.0	1.4	2.5	2.6	1.4	2.0	0.6
Production, transportation, and material moving ...	1.7	0.9	1.8	1.9	1.5	1.3	0.4
Production	2.1	1.3	2.2	2.3	1.9	1.8	0.5
Transportation and material moving	2.3	1.2	2.5	2.6	1.6	1.5	0.6
Full time	0.9	0.5	0.9	1.0	0.5	0.8	0.3
Part time	0.7	0.6	0.9	1.0	0.9	0.8	0.7
Union	1.4	1.0	1.2	1.3	1.3	1.3	0.5
Nonunion	0.8	0.4	0.8	0.9	0.5	0.7	0.3
Average wage within the following categories: ⁵							
Lowest 25 percent	0.9	0.6	1.0	1.1	0.7	0.9	0.5
Lowest 10 percent	1.2	1.1	1.2	1.2	0.8	0.9	0.7
Second 25 percent	1.2	0.6	1.5	1.5	0.9	1.1	0.4
Third 25 percent	1.3	0.8	1.1	1.2	0.8	0.9	0.3
Highest 25 percent	1.2	1.0	1.3	1.2	1.0	1.2	0.7
Highest 10 percent	1.6	1.5	2.0	2.1	1.3	1.7	1.2
Establishment characteristics							
Goods-producing industries	1.5	0.9	1.7	1.6	1.0	1.7	0.4
Service-providing industries	0.8	0.5	0.8	1.0	0.6	0.7	0.3
Education and health services	1.6	1.0	1.8	1.9	1.4	1.2	0.7
Educational services	1.0	1.1	1.5	1.2	1.2	1.2	0.6
Elementary and secondary schools	1.7	1.4	1.7	1.4	1.3	1.2	0.5
Junior colleges, colleges, and universities	1.7	1.8	1.3	1.3	1.7	3.1	0.9
Health care and social assistance	2.5	1.3	2.7	2.8	1.6	1.8	1.0
Hospitals	1.9	3.9	3.8	3.1	2.5	3.3	1.4
Public administration	2.0	1.5	1.1	1.3	1.6	1.8	0.5

See footnotes at end of table.

Table 42. Standard errors for financial benefits: Access, civilian workers,¹ March 2021—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³			
1 to 99 workers	1.2	0.5	0.9	1.0	0.6	0.7	0.4
1 to 49 workers	1.3	0.5	1.0	1.1	0.7	0.8	0.4
50 to 99 workers	2.4	1.5	2.0	2.1	1.5	1.5	1.1
100 workers or more	1.0	0.8	1.1	1.1	0.9	1.0	0.3
100 to 499 workers	1.4	1.2	1.5	1.5	0.9	1.4	0.5
500 workers or more	1.3	1.1	1.2	1.2	1.2	1.5	0.6
Geographic areas							
Northeast	1.5	0.6	1.0	1.3	1.7	1.3	0.8
New England	3.5	1.0	2.4	2.4	2.5	1.6	—
Middle Atlantic	1.4	0.7	1.0	1.5	2.1	1.7	0.3
South	1.5	0.7	1.1	1.3	0.6	0.9	0.5
South Atlantic	1.6	0.8	1.6	1.8	0.8	1.4	0.7
East South Central	3.2	2.3	1.9	2.3	2.0	1.7	2.0
West South Central	3.5	1.1	1.9	2.7	1.0	1.5	0.6
Midwest	1.6	1.1	1.9	2.0	0.9	2.0	0.3
East North Central	1.1	1.4	2.7	2.6	1.1	2.6	0.3
West North Central	4.2	1.9	1.6	3.0	1.7	2.7	0.5
West	1.2	0.9	1.9	2.1	1.0	1.0	0.6
Mountain	2.2	1.4	3.2	2.8	1.6	1.5	0.6
Pacific	1.5	1.1	2.4	2.7	1.3	1.2	0.7

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

² Formerly referred to as Dependent care reimbursement account.

³ Formerly referred to as Healthcare reimbursement account.

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 43. Health-related benefits: Access, civilian workers,¹ March 2021

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
All workers	16	21	20
Worker characteristics			
Management, professional, and related	26	33	30
Management, business, and financial	31	29	28
Professional and related	24	35	31
Teachers	26	57	51
Primary, secondary, and special education school teachers	22	59	52
Registered nurses	27	31	–
Service	9	11	10
Protective service	19	45	43
Sales and office	15	18	17
Sales and related	10	9	8
Office and administrative support	19	24	23
Natural resources, construction, and maintenance	11	16	16
Construction, extraction, farming, fishing, and forestry	6	14	15
Installation, maintenance, and repair	16	18	17
Production, transportation, and material moving	12	19	18
Production	11	15	13
Transportation and material moving	13	24	23
Full time	20	26	24
Part time	6	7	6
Union	24	57	54
Nonunion	15	16	15
Average wage within the following categories: ⁴			
Lowest 25 percent	5	6	5
Lowest 10 percent	4	3	3
Second 25 percent	14	18	16
Third 25 percent	20	26	25
Highest 25 percent	29	38	36
Highest 10 percent	32	38	36
Establishment characteristics			
Goods-producing industries	11	16	15
Service-providing industries	17	22	21
Education and health services	22	31	28
Educational services	31	59	54
Elementary and secondary schools	22	60	53
Junior colleges, colleges, and universities	52	68	65
Health care and social assistance	16	14	13
Hospitals	31	30	–
Public administration	29	72	70

See footnotes at end of table.

Table 43. Health-related benefits: Access, civilian workers,¹ March 2021—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	8	9	8
1 to 49 workers	7	7	7
50 to 99 workers	12	15	14
100 workers or more	25	35	32
100 to 499 workers	17	20	19
500 workers or more	34	50	47
Geographic areas			
Northeast	17	24	24
New England	16	21	21
Middle Atlantic	17	25	25
South	17	23	21
South Atlantic	18	20	18
East South Central	16	27	24
West South Central	16	25	23
Midwest	15	21	19
East North Central	15	21	20
West North Central	14	20	18
West	16	17	16
Mountain	21	18	17
Pacific	15	17	15

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 43. Standard errors for health-related benefits: Access, civilian workers,¹ March 2021

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
All workers	0.5	0.5	0.5
Worker characteristics			
Management, professional, and related	0.9	1.1	1.1
Management, business, and financial	1.4	1.5	1.4
Professional and related	1.0	1.5	1.4
Teachers	1.7	2.2	2.0
Primary, secondary, and special education school teachers	1.8	3.0	2.7
Registered nurses	2.9	3.2	–
Service	0.9	0.5	0.7
Protective service	2.1	3.1	3.3
Sales and office	0.6	0.6	0.6
Sales and related	0.7	0.8	0.7
Office and administrative support	0.8	0.9	0.8
Natural resources, construction, and maintenance	0.8	1.1	1.1
Construction, extraction, farming, fishing, and forestry	1.0	1.5	1.3
Installation, maintenance, and repair	1.4	1.7	1.8
Production, transportation, and material moving ...	1.2	1.2	1.1
Production	0.9	1.2	1.0
Transportation and material moving	1.9	2.1	1.8
Full time	0.6	0.6	0.5
Part time	0.5	0.6	0.6
Union	0.9	1.6	1.6
Nonunion	0.5	0.4	0.4
Average wage within the following categories: ⁴			
Lowest 25 percent	0.5	0.3	0.5
Lowest 10 percent	0.5	0.3	0.3
Second 25 percent	0.8	0.8	0.7
Third 25 percent	0.8	1.0	1.0
Highest 25 percent	1.0	1.1	1.1
Highest 10 percent	1.5	1.7	1.6
Establishment characteristics			
Goods-producing industries	0.8	0.9	0.7
Service-providing industries	0.6	0.6	0.5
Education and health services	1.2	1.4	1.3
Educational services	1.1	1.6	1.4
Elementary and secondary schools	1.4	1.9	1.9
Junior colleges, colleges, and universities	2.2	2.2	2.0
Health care and social assistance	1.7	1.3	1.3
Hospitals	2.6	3.4	–
Public administration	1.6	1.5	1.5

See footnotes at end of table.

Table 43. Standard errors for health-related benefits: Access, civilian workers,¹ March 2021—continued

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	0.7	0.5	0.5
1 to 49 workers	0.8	0.5	0.5
50 to 99 workers	1.4	1.0	1.0
100 workers or more	0.8	0.9	0.8
100 to 499 workers	0.9	0.8	0.8
500 workers or more	1.4	1.3	1.2
Geographic areas			
Northeast	1.3	0.9	1.0
New England	1.9	1.5	1.4
Middle Atlantic	1.7	1.1	1.3
South	0.9	0.8	0.7
South Atlantic	1.4	0.9	0.9
East South Central	1.1	3.0	1.7
West South Central	1.1	1.6	1.4
Midwest	0.9	0.8	0.8
East North Central	1.2	1.0	1.0
West North Central	1.3	1.6	1.6
West	1.2	1.2	1.1
Mountain	2.3	1.8	1.1
Pacific	1.3	1.5	1.5

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 44. Nonproduction bonuses: Access, civilian workers,¹ March 2021

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
All workers	40	6	3	10	5	6	2	5	10
Worker characteristics									
Management, professional, and related	46	5	5	13	3	9	3	7	13
Management, business, and financial	59	8	7	19	4	7	2	10	17
Professional and related	41	4	4	10	2	10	3	6	11
Teachers	28	—	2	1	1	16	4	1	9
Primary, secondary, and special education school teachers	31	—	2	1	—	19	5	—	12
Registered nurses	41	—	7	5	2	8	2	14	12
Service	26	2	2	6	5	5	2	4	5
Protective service	38	1	6	3	2	16	7	3	9
Sales and office	43	10	3	9	6	5	2	5	9
Sales and related	36	13	1	7	6	3	1	4	6
Office and administrative support	47	9	3	11	6	7	2	7	11
Natural resources, construction, and maintenance	43	6	1	15	11	4	1	4	7
Construction, extraction, farming, fishing, and forestry	41	6	1	17	11	3	1	2	6
Installation, maintenance, and repair	44	6	2	12	10	6	2	7	9
Production, transportation, and material moving ...	41	7	1	10	7	4	2	4	15
Production	47	9	1	14	9	3	2	5	15
Transportation and material moving	36	5	1	7	5	4	1	4	15
Full time	46	7	3	12	6	7	2	6	12
Part time	22	5	1	5	3	2	1	3	4
Union	40	4	3	2	1	22	5	1	14
Nonunion	40	6	3	11	6	4	2	6	9
Average wage within the following categories: ⁴									
Lowest 25 percent	27	5	1	6	5	2	1	4	4
Lowest 10 percent	18	3	1	4	4	(⁵)	—	3	3
Second 25 percent	40	6	2	11	7	4	2	6	10
Third 25 percent	44	6	3	11	6	7	2	5	12
Highest 25 percent	51	7	6	13	3	11	2	7	15
Highest 10 percent	57	8	7	16	2	13	2	9	16
Establishment characteristics									
Goods-producing industries	50	9	1	17	9	3	2	4	14
Service-providing industries	38	6	3	9	5	6	2	6	9
Education and health services	34	1	2	5	4	10	3	6	9
Educational services	29	—	3	1	1	17	5	1	8
Elementary and secondary schools	30	—	1	1	—	19	5	—	10
Junior colleges, colleges, and universities	27	—	4	1	—	14	5	1	4
Health care and social assistance	36	—	2	8	6	7	2	10	10
Hospitals	38	1	7	4	3	7	3	10	11
Public administration	45	—	6	2	1	24	10	—	12

See footnotes at end of table.

Table 44. Nonproduction bonuses: Access, civilian workers,¹ March 2021—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
1 to 99 workers	36	3	2	13	8	4	2	4	6
1 to 49 workers	34	3	1	13	8	3	1	3	6
50 to 99 workers	40	3	2	12	6	4	2	8	9
100 workers or more	45	9	4	7	3	9	2	7	14
100 to 499 workers	45	11	3	8	4	6	2	8	11
500 workers or more	44	7	5	7	2	11	3	6	16
Geographic areas									
Northeast	40	4	2	10	3	11	2	5	10
New England	43	4	1	11	6	9	3	7	9
Middle Atlantic	39	5	3	10	3	11	1	4	11
South	41	6	2	12	8	3	2	5	11
South Atlantic	42	5	3	12	8	4	2	6	11
East South Central	38	6	1	10	8	4	4	3	10
West South Central	41	7	1	14	8	2	1	3	10
Midwest	40	8	3	8	4	5	2	8	12
East North Central	41	8	3	8	4	5	2	8	12
West North Central	39	7	3	8	4	3	3	9	11
West	38	6	4	9	4	8	1	4	7
Mountain	39	8	3	11	6	2	1	5	9
Pacific	37	6	4	8	3	10	1	4	6

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

⁵ Less than 0.5.

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

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

Table 44. Standard errors for nonproduction bonuses: Access, civilian workers,¹ March 2021

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

See footnotes at end of table.

Table 44. Standard errors for nonproduction bonuses: Access, civilian workers,¹ March 2021—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	1.2	0.4	0.2	0.6	0.7	0.4	0.2	0.4	0.4
1 to 49 workers	1.5	0.4	0.2	0.7	0.8	0.5	0.3	0.4	0.4
50 to 99 workers	2.2	0.7	0.6	1.7	1.2	0.5	0.6	1.3	1.3
100 workers or more	0.9	0.5	0.4	0.5	0.3	0.4	0.2	0.7	0.6
100 to 499 workers	1.4	0.8	0.4	0.7	0.4	0.5	0.2	1.2	0.9
500 workers or more	1.4	0.5	0.6	0.8	0.3	0.7	0.3	0.7	1.0
Geographic areas									
Northeast	1.5	0.5	0.6	1.0	0.3	0.8	0.2	0.6	0.6
New England	4.8	0.7	0.5	2.9	1.1	0.6	0.4	2.0	1.3
Middle Atlantic	1.2	0.6	0.8	0.8	0.4	1.1	0.1	0.4	0.6
South	1.9	0.5	0.5	0.7	1.0	0.4	0.3	0.6	0.7
South Atlantic	3.4	0.6	0.9	0.9	1.6	0.6	0.4	0.9	0.9
East South Central	2.2	1.3	0.5	0.9	1.7	1.4	0.6	1.3	1.5
West South Central	1.8	0.8	0.4	1.3	1.0	0.6	0.2	0.6	1.4
Midwest	0.8	0.9	0.5	0.6	0.7	0.5	0.2	1.4	0.8
East North Central	0.8	1.2	0.5	0.9	0.8	0.7	0.3	1.8	1.1
West North Central	2.0	1.3	0.9	0.9	1.2	0.5	0.5	1.9	1.0
West	1.8	0.4	0.5	0.9	0.6	0.7	0.4	0.6	0.7
Mountain	2.4	1.0	0.7	2.0	1.3	0.5	0.3	1.2	1.3
Pacific	2.4	0.4	0.7	0.9	0.7	1.1	0.6	0.7	0.9

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

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

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

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

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

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

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	16	15	44	41
Worker characteristics				
Management, professional, and related	26	26	59	55
Management, business, and financial	22	23	67	63
Professional and related	28	27	55	52
Teachers	47	46	48	44
Primary, secondary, and special education school teachers	53	52	51	48
Registered nurses	24	23	58	55
Service	9	9	25	26
Protective service	34	34	40	38
Sales and office	13	13	44	41
Sales and related	6	6	33	30
Office and administrative support	18	17	51	48
Natural resources, construction, and maintenance	11	10	39	35
Construction, extraction, farming, fishing, and forestry	11	10	37	35
Installation, maintenance, and repair	12	10	40	35
Production, transportation, and material moving ...	11	10	41	38
Production	7	5	39	35
Transportation and material moving	14	14	43	41
Full time	19	18	52	49
Part time	7	6	17	17
Union	47	44	67	59
Nonunion	11	11	40	39
Average wage within the following categories: ³				
Lowest 25 percent	5	5	20	20
Lowest 10 percent	3	3	12	12
Second 25 percent	11	11	43	41
Third 25 percent	19	19	52	49
Highest 25 percent	30	30	65	59
Highest 10 percent	31	30	74	67
Establishment characteristics				
Goods-producing industries	9	8	43	41
Service-providing industries	17	17	44	41
Education and health services	26	25	47	45
Educational services	49	48	49	44
Elementary and secondary schools	56	55	47	43
Junior colleges, colleges, and universities	43	42	58	51
Health care and social assistance	12	11	47	46
Hospitals	24	23	59	55
Public administration	55	56	51	47

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	7	7	31	31
1 to 49 workers	5	5	28	27
50 to 99 workers	13	13	44	43
100 workers or more	26	25	57	53
100 to 499 workers	16	16	51	48
500 workers or more	36	35	64	58
Geographic areas				
Northeast	20	20	50	49
New England	12	12	48	46
Middle Atlantic	23	22	51	50
South	14	14	35	33
South Atlantic	13	13	35	32
East South Central	14	14	33	32
West South Central	17	17	37	35
Midwest	12	11	36	31
East North Central	12	10	37	31
West North Central	13	12	33	31
West	19	19	60	59
Mountain	16	17	53	50
Pacific	20	20	64	62

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

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

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

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

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

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

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.4	0.4	0.8	0.8
Worker characteristics				
Management, professional, and related	0.9	0.9	1.3	1.1
Management, business, and financial	1.5	1.3	1.3	1.3
Professional and related	1.1	1.2	1.5	1.3
Teachers	2.1	2.2	2.0	2.0
Primary, secondary, and special education school teachers	3.1	3.1	2.6	2.6
Registered nurses	4.3	4.3	3.1	3.1
Service	0.7	0.5	1.7	1.9
Protective service	3.0	3.1	2.9	2.9
Sales and office	0.5	0.5	0.9	0.8
Sales and related	0.7	0.7	1.5	1.3
Office and administrative support	0.8	0.8	1.1	1.2
Natural resources, construction, and maintenance	0.9	0.9	1.6	1.5
Construction, extraction, farming, fishing, and forestry	1.4	1.3	2.2	2.1
Installation, maintenance, and repair	1.2	1.3	2.0	1.8
Production, transportation, and material moving	1.1	1.1	1.3	1.2
Production	0.8	0.8	1.7	1.4
Transportation and material moving	2.0	2.1	2.1	2.2
Full time	0.5	0.5	0.9	0.8
Part time	0.6	0.6	1.2	1.3
Union	1.5	1.4	1.6	1.3
Nonunion	0.4	0.4	0.9	0.8
Average wage within the following categories: ³				
Lowest 25 percent	0.6	0.4	1.0	1.1
Lowest 10 percent	0.5	0.5	1.6	1.7
Second 25 percent	0.5	0.6	1.3	1.3
Third 25 percent	0.8	0.8	1.3	1.1
Highest 25 percent	1.0	1.0	1.3	1.2
Highest 10 percent	1.6	1.5	1.6	1.6
Establishment characteristics				
Goods-producing industries	0.7	0.7	1.3	1.3
Service-providing industries	0.4	0.5	1.0	0.9
Education and health services	1.1	1.1	1.7	1.6
Educational services	1.6	1.5	1.6	1.3
Elementary and secondary schools	2.4	2.3	1.9	1.6
Junior colleges, colleges, and universities	2.1	2.0	2.4	2.5
Health care and social assistance	1.3	1.2	2.6	2.5
Hospitals	3.1	3.0	3.9	3.3
Public administration	1.1	1.3	1.7	1.7

See footnotes at end of table.

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

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	0.3	0.4	1.1	1.0
1 to 49 workers	0.4	0.4	1.2	1.2
50 to 99 workers	1.0	1.1	2.2	2.2
100 workers or more	0.8	0.7	1.0	1.0
100 to 499 workers	1.0	0.9	1.4	1.5
500 workers or more	1.2	1.2	1.4	1.3
Geographic areas				
Northeast	1.2	1.2	1.2	1.3
New England	2.0	2.0	3.3	3.8
Middle Atlantic	1.3	1.5	1.3	1.3
South	0.7	0.6	1.6	1.5
South Atlantic	0.7	0.6	2.3	2.0
East South Central	1.4	1.3	3.0	2.9
West South Central	1.7	1.6	3.1	3.1
Midwest	0.7	0.7	1.4	1.4
East North Central	0.8	0.8	1.7	1.8
West North Central	1.3	1.4	2.4	2.2
West	0.7	0.8	2.3	1.8
Mountain	1.4	1.4	2.9	2.6
Pacific	0.9	1.0	3.2	2.5

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

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

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

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

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

Table 46. Medical care benefit combinations: Access, civilian workers,¹ March 2021

(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	64	9	7	20	58	14	2	26
Worker characteristics								
Management, professional, and related	84	6	4	7	78	11	1	9
Management, business, and financial	88	7	2	3	85	10	1	4
Professional and related	82	5	5	9	75	11	2	12
Teachers	85	—	—	9	77	11	1	12
Primary, secondary, and special education school teachers	95	—	—	2	84	13	—	—
Registered nurses	84	4	4	7	83	—	—	9
Service	37	12	9	42	32	17	2	50
Protective service	75	6	5	14	67	14	1	17
Sales and office	62	8	13	18	54	15	2	29
Sales and related	47	7	24	22	38	16	3	44
Office and administrative support	71	8	6	15	64	14	2	19
Natural resources, construction, and maintenance	63	13	4	19	56	21	1	22
Construction, extraction, farming, fishing, and forestry	58	17	5	20	50	25	1	24
Installation, maintenance, and repair	69	10	3	18	64	—	—	20
Production, transportation, and material moving	68	9	5	18	63	14	1	22
Production	71	9	3	17	70	11	2	18
Transportation and material moving	64	10	7	19	57	16	1	25
Full time	78	10	3	9	73	15	1	11
Part time	18	5	24	53	11	12	3	73
Union	92	3	3	2	84	11	1	4
Nonunion	60	9	8	22	54	15	2	29
Average wage within the following categories: ³								
Lowest 25 percent	30	11	15	44	25	16	2	57
Lowest 10 percent	17	10	17	56	14	14	1	71
Second 25 percent	65	10	7	18	58	17	2	24
Third 25 percent	79	9	4	8	73	15	1	11
Highest 25 percent	89	5	2	4	84	10	1	5
Highest 10 percent	91	4	2	3	88	8	1	4
Establishment characteristics								
Goods-producing industries	73	11	3	12	69	16	1	14
Service-providing industries	63	8	8	21	57	14	2	28
Education and health services	74	6	6	14	66	14	2	17
Educational services	84	2	4	9	77	9	1	12
Elementary and secondary schools	87	1	4	7	78	11	1	10
Junior colleges, colleges, and universities	88	2	2	8	85	5	1	9
Health care and social assistance	68	9	6	17	60	17	3	20
Hospitals	89	—	—	6	87	4	1	7
Public administration	90	1	2	8	85	6	1	9

See footnotes at end of table.

Table 46. Medical care benefit combinations: Access, civilian workers,¹ March 2021—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	24	49	1	26	54	18	7	20
Worker characteristics								
Management, professional, and related	37	52	1	10	70	19	3	8
Management, business, and financial	32	63	(²)	5	81	14	2	3
Professional and related	40	47	2	12	65	22	4	10
Teachers	71	17	2	10	42	46	2	10
Primary, secondary, and special education school teachers	85	13	—	—	38	60	—	—
Registered nurses	39	49	—	—	76	13	4	8
Service	14	35	1	50	28	21	9	43
Protective service	56	25	2	17	41	41	3	15
Sales and office	18	51	1	29	55	14	13	18
Sales and related	8	46	2	44	46	8	24	22
Office and administrative support	25	54	1	20	62	17	6	15
Natural resources, construction, and maintenance	24	53	(²)	23	53	24	4	20
Construction, extraction, farming, fishing, and forestry	26	49	1	24	45	30	4	21
Installation, maintenance, and repair	22	57	—	—	62	17	3	19
Production, transportation, and material moving	21	56	1	22	60	17	5	18
Production	—	63	—	19	68	13	3	17
Transportation and material moving	24	50	1	25	53	21	7	20
Full time	30	58	(²)	12	67	21	2	10
Part time	7	17	3	74	14	9	22	54
Union	78	18	2	3	48	48	1	4
Nonunion	16	53	1	30	55	14	8	23
Average wage within the following categories: ³								
Lowest 25 percent	6	34	1	58	26	15	15	44
Lowest 10 percent	3	24	1	72	15	13	16	56
Second 25 percent	19	56	1	24	58	17	6	19
Third 25 percent	30	58	1	12	66	21	4	9
Highest 25 percent	45	49	1	5	73	21	2	4
Highest 10 percent	43	52	1	4	79	16	2	3
Establishment characteristics								
Goods-producing industries	21	64	(²)	15	69	15	3	12
Service-providing industries	25	46	1	28	52	19	8	22
Education and health services	37	43	2	18	55	26	4	15
Educational services	71	16	3	11	41	45	2	11
Elementary and secondary schools	82	6	3	8	30	58	2	10
Junior colleges, colleges, and universities	60	30	2	8	66	23	1	9
Health care and social assistance	—	59	—	22	62	14	6	18
Hospitals	41	50	1	8	80	11	2	7
Public administration	86	5	1	8	37	53	1	9

See footnotes at end of table.

Table 46. Medical care benefit combinations: Access, civilian workers,¹ March 2021—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	48	11	10	31	42	18	2	39
1 to 49 workers	43	11	10	36	36	18	2	44
50 to 99 workers	64	13	9	14	60	17	1	22
100 workers or more	82	5	5	8	76	11	1	11
100 to 499 workers	75	9	6	10	70	14	1	15
500 workers or more	89	2	3	6	83	8	1	8
Geographic areas								
Northeast	62	9	8	20	56	16	2	27
New England	65	8	9	18	60	—	—	26
Middle Atlantic	61	9	8	21	54	17	2	27
South	63	9	7	20	57	15	2	26
South Atlantic	66	7	7	20	59	14	2	25
East South Central	61	10	9	20	57	14	2	27
West South Central	60	12	6	22	56	16	1	27
Midwest	66	7	8	19	61	11	2	26
East North Central	66	7	9	19	61	11	2	26
West North Central	66	7	7	20	61	11	1	26
West	65	10	6	19	59	16	1	24
Mountain	68	6	7	18	63	12	1	25
Pacific	64	11	6	19	57	18	1	24

See footnotes at end of table.

Table 46. Medical care benefit combinations: Access, civilian workers,¹ March 2021—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	11	49	1	40	43	16	10	31
1 to 49 workers	8	46	1	45	40	14	10	36
50 to 99 workers	20	57	1	22	54	23	9	14
100 workers or more	39	48	1	11	67	21	4	9
100 to 499 workers	24	60	2	14	64	20	6	10
500 workers or more	54	36	1	8	70	21	2	7
Geographic areas								
Northeast	27	44	2	27	51	20	7	21
New England	—	51	—	26	55	18	9	18
Middle Atlantic	29	42	2	27	50	20	7	23
South	23	49	1	27	55	17	7	21
South Atlantic	22	50	1	27	61	12	7	20
East South Central	—	46	—	28	52	20	8	20
West South Central	22	50	1	28	47	25	6	22
Midwest	25	48	1	26	56	16	8	20
East North Central	26	47	1	26	57	15	8	19
West North Central	24	49	1	26	54	19	6	21
West	23	52	1	24	54	21	6	19
Mountain	—	52	—	24	57	17	6	20
Pacific	23	52	1	24	53	22	6	19

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

² Less than 0.5.

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

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

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

Table 46. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2021

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

See footnotes at end of table.

Table 46. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2021—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	0.4	0.7	0.2	0.6	0.8	0.6	0.3	0.6
Worker characteristics								
Management, professional, and related	0.9	1.1	0.3	0.6	1.1	0.9	0.4	0.6
Management, business, and financial	1.3	1.4	0.1	0.7	1.1	1.0	0.4	0.7
Professional and related	1.2	1.5	0.4	0.8	1.4	1.2	0.5	0.8
Teachers	2.3	2.5	0.4	1.1	2.0	2.0	0.6	1.0
Primary, secondary, and special education school teachers	3.4	3.6	—	—	2.7	2.6	—	—
Registered nurses	3.4	4.0	—	—	2.3	2.2	1.5	1.3
Service	0.6	1.8	0.3	1.7	1.4	1.6	1.1	1.9
Protective service	3.9	3.4	0.6	2.4	2.9	3.6	1.0	2.1
Sales and office	0.7	1.0	0.3	1.1	1.0	0.7	0.7	0.8
Sales and related	0.7	1.6	0.3	1.7	1.5	0.9	1.4	1.5
Office and administrative support	0.9	1.2	0.3	0.9	1.2	0.8	0.7	0.9
Natural resources, construction, and maintenance	1.4	1.9	0.1	1.4	1.9	1.8	0.7	1.4
Construction, extraction, farming, fishing, and forestry	2.3	2.7	0.2	2.2	2.8	2.7	1.3	1.9
Installation, maintenance, and repair	1.5	1.9	—	—	2.3	1.6	0.5	2.0
Production, transportation, and material moving ...	1.0	1.6	0.2	1.5	2.0	1.1	0.7	1.2
Production	—	1.9	—	2.1	2.5	1.1	0.5	1.9
Transportation and material moving	1.8	2.0	0.3	2.3	2.4	1.8	1.1	1.7
Full time	0.5	0.7	0.2	0.5	0.8	0.7	0.2	0.5
Part time	0.5	0.9	0.3	1.1	0.6	1.1	1.3	1.6
Union	1.0	1.1	0.2	0.4	1.7	1.7	0.3	0.5
Nonunion	0.4	0.8	0.2	0.7	0.9	0.6	0.4	0.7
Average wage within the following categories: ²								
Lowest 25 percent	0.4	1.0	0.2	1.1	0.9	1.0	0.9	1.4
Lowest 10 percent	0.3	1.7	0.2	1.8	1.3	1.5	1.7	2.4
Second 25 percent	0.7	1.4	0.4	1.2	1.5	0.9	0.6	1.1
Third 25 percent	0.9	1.1	0.3	0.8	1.1	1.0	0.6	0.7
Highest 25 percent	1.2	1.2	0.1	0.6	0.9	0.9	0.5	0.5
Highest 10 percent	1.7	1.7	0.2	0.7	1.4	1.3	0.5	0.6
Establishment characteristics								
Goods-producing industries	1.1	1.6	0.1	1.1	1.6	1.2	0.6	0.8
Service-providing industries	0.5	0.7	0.2	0.7	0.9	0.7	0.4	0.7
Education and health services	1.0	1.6	0.5	1.3	1.9	1.5	0.6	1.4
Educational services	1.2	0.8	0.3	0.8	1.1	1.2	0.5	0.8
Elementary and secondary schools	1.2	0.8	0.5	0.6	1.1	1.2	0.5	0.8
Junior colleges, colleges, and universities	1.6	1.3	0.6	0.9	2.0	1.8	0.5	0.9
Health care and social assistance	—	2.6	—	2.0	2.9	2.1	1.0	2.2
Hospitals	4.1	3.7	0.3	1.4	2.2	2.3	0.4	1.1
Public administration	1.1	0.9	0.4	0.8	1.2	1.2	0.3	0.8

See footnotes at end of table.

Table 46. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2021—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	1.0	0.7	0.7	1.0	1.1	0.9	0.3	1.1
1 to 49 workers	1.2	0.9	0.8	1.2	1.3	1.0	0.4	1.2
50 to 99 workers	2.5	1.8	1.2	1.6	2.1	1.7	0.3	1.9
100 workers or more	0.9	0.5	0.4	0.5	1.0	0.8	0.2	0.7
100 to 499 workers	1.4	1.0	0.5	1.0	1.3	0.8	0.2	1.0
500 workers or more	1.1	0.4	0.6	0.6	1.5	1.1	0.5	0.9
Geographic areas								
Northeast	1.7	1.0	0.9	1.2	2.3	1.9	0.5	1.4
New England	3.8	1.9	1.1	2.5	3.3	—	—	3.7
Middle Atlantic	1.8	1.1	1.3	1.5	2.8	2.5	0.6	1.3
South	1.2	0.8	0.6	1.2	1.2	0.6	0.4	1.3
South Atlantic	1.5	0.6	0.7	1.9	1.5	0.9	0.6	1.7
East South Central	1.7	3.1	1.8	1.3	3.3	1.4	0.9	3.3
West South Central	2.9	1.5	1.2	1.8	2.5	1.1	0.3	2.4
Midwest	1.8	1.3	0.6	1.1	1.4	1.4	0.2	1.2
East North Central	2.4	1.8	0.8	1.2	1.7	1.4	0.3	1.2
West North Central	2.4	1.5	0.7	2.5	2.6	3.2	0.2	2.8
West	1.3	1.0	0.9	0.8	1.6	1.0	0.2	1.2
Mountain	2.8	2.1	1.5	1.6	3.2	2.2	0.3	2.1
Pacific	1.4	1.1	1.0	0.9	1.8	1.2	0.2	1.5

See footnotes at end of table.

Table 46. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2021—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	0.5	1.0	0.2	1.0	1.0	0.8	0.6	1.0
1 to 49 workers	0.5	1.2	0.2	1.1	1.2	0.9	0.7	1.2
50 to 99 workers	1.3	2.1	0.2	1.9	2.4	1.8	1.1	1.6
100 workers or more	0.6	0.9	0.3	0.6	1.0	0.7	0.4	0.5
100 to 499 workers	0.9	1.3	0.2	1.0	1.4	1.1	0.5	1.0
500 workers or more	1.0	1.3	0.5	0.8	1.4	1.0	0.5	0.6
Geographic areas								
Northeast	0.9	1.8	0.6	1.3	1.8	1.2	0.8	1.2
New England	—	4.2	—	3.6	3.4	2.0	1.1	2.5
Middle Atlantic	1.0	1.8	0.7	1.2	2.1	1.7	1.2	1.6
South	0.8	1.1	0.1	1.1	1.3	0.9	0.6	1.2
South Atlantic	1.1	1.4	0.1	1.4	1.6	0.7	0.7	1.9
East South Central	—	3.4	—	2.9	2.3	3.8	2.0	1.3
West South Central	1.6	2.0	0.2	2.3	2.9	2.0	1.2	1.8
Midwest	0.6	1.3	0.3	1.1	1.9	1.6	0.6	1.1
East North Central	0.5	1.3	0.3	1.1	2.7	2.0	0.9	1.1
West North Central	1.6	3.0	0.5	2.6	2.0	2.2	0.6	2.6
West	0.9	1.2	0.4	1.2	1.3	1.3	0.8	0.9
Mountain	—	3.2	—	1.6	3.1	2.3	0.9	2.0
Pacific	1.0	1.0	0.1	1.6	1.3	1.6	1.0	1.0

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

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

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

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

Table 47. Paid leave combinations: Access, civilian workers,¹ March 2021

(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	43	46	69	73	81	87	86
Worker characteristics							
Management, professional, and related	55	64	78	78	94	95	93
Management, business, and financial	66	66	94	96	97	98	98
Professional and related	49	63	71	70	93	94	90
Teachers	13	63	22	18	92	92	80
Primary, secondary, and special education school teachers	13	78	19	14	99	99	87
Registered nurses	69	71	88	88	95	96	95
Service	26	26	51	52	64	72	69
Protective service	43	43	80	82	89	91	89
Sales and office	48	47	73	77	82	88	88
Sales and related	40	38	59	64	72	81	83
Office and administrative support	53	52	82	85	89	93	92
Natural resources, construction, and maintenance	39	37	70	81	78	91	91
Construction, extraction, farming, fishing, and forestry	32	31	61	71	72	86	86
Installation, maintenance, and repair	47	45	81	93	84	96	97
Production, transportation, and material moving	41	39	68	81	78	90	92
Production	43	38	70	88	79	94	95
Transportation and material moving	40	40	67	74	78	87	88
Full time	52	55	81	85	90	96	95
Part time	16	17	30	32	52	59	57
Union	46	60	70	71	94	97	92
Nonunion	43	44	69	73	79	86	85
Average wage within the following categories: ³							
Lowest 25 percent	23	23	42	49	57	68	68
Lowest 10 percent	13	13	28	34	37	51	56
Second 25 percent	46	46	76	80	86	92	91
Third 25 percent	53	55	84	87	92	97	95
Highest 25 percent	55	64	80	80	96	97	95
Highest 10 percent	57	64	82	82	97	98	93
Establishment characteristics							
Goods-producing industries	43	39	73	87	81	94	94
Service-providing industries	44	47	68	70	81	86	85
Education and health services	44	58	67	66	89	91	89
Educational services	24	61	41	37	93	93	84
Elementary and secondary schools	18	72	27	22	94	94	84
Junior colleges, colleges, and universities	37	44	69	69	93	94	88
Health care and social assistance	56	56	82	82	87	90	92
Hospitals	69	69	92	92	96	96	95
Public administration	53	54	91	91	93	93	93

See footnotes at end of table.

Table 47. Paid leave combinations: Access, civilian workers,¹ March 2021—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	34	35	61	65	73	81	80
1 to 49 workers	32	32	59	65	71	80	79
50 to 99 workers	40	45	65	67	81	87	86
100 workers or more	54	58	78	81	90	94	93
100 to 499 workers	53	55	76	80	87	92	92
500 workers or more	55	61	80	82	94	96	93
Geographic areas							
Northeast	48	52	68	70	84	88	85
New England	46	50	69	70	88	91	85
Middle Atlantic	49	52	68	70	83	87	84
South	42	44	67	74	77	85	87
South Atlantic	41	43	69	75	78	85	87
East South Central	43	45	65	77	74	87	90
West South Central	43	46	65	71	77	85	86
Midwest	46	49	67	72	76	84	86
East North Central	47	49	67	73	77	84	86
West North Central	43	47	66	70	75	84	85
West	39	41	75	74	91	94	86
Mountain	48	51	72	74	80	85	88
Pacific	35	37	76	75	95	97	86

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

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

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

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

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

Table 47. Standard errors for paid leave combinations: Access, civilian workers,¹ March 2021

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	0.7	0.7	0.8	0.7	0.8	0.6	0.7
Worker characteristics							
Management, professional, and related	1.2	1.0	0.8	0.7	0.5	0.4	0.4
Management, business, and financial	1.2	1.2	0.6	0.5	0.4	0.2	0.2
Professional and related	1.5	1.2	1.1	1.1	0.6	0.5	0.5
Teachers	2.6	1.8	2.8	2.7	0.9	0.9	1.2
Primary, secondary, and special education school teachers	3.4	2.1	3.8	3.8	0.5	0.5	1.2
Registered nurses	3.3	3.1	1.8	1.7	0.8	0.7	0.8
Service	1.6	1.6	1.9	1.7	1.8	1.7	2.1
Protective service	3.3	3.3	3.1	2.8	2.5	1.7	1.6
Sales and office	0.9	1.0	1.1	0.9	0.9	0.8	0.7
Sales and related	1.7	1.7	1.8	1.7	2.1	1.7	1.7
Office and administrative support	1.3	1.3	1.1	0.9	0.8	0.7	0.8
Natural resources, construction, and maintenance	2.0	1.9	2.0	1.6	2.1	1.2	1.0
Construction, extraction, farming, fishing, and forestry	2.8	2.7	3.3	2.7	3.4	2.1	1.8
Installation, maintenance, and repair	2.9	2.8	1.6	1.0	1.7	0.7	0.7
Production, transportation, and material moving ...	1.7	2.0	1.7	1.4	1.5	1.0	1.0
Production	2.4	3.0	2.2	1.4	1.5	1.0	0.9
Transportation and material moving	2.2	2.3	2.2	2.0	2.3	1.7	1.5
Full time	0.7	0.7	0.7	0.6	0.6	0.4	0.4
Part time	0.9	1.0	1.5	1.2	1.5	1.4	1.8
Union	1.5	1.5	1.6	1.3	0.9	0.5	0.9
Nonunion	0.8	0.8	0.9	0.7	0.9	0.7	0.7
Average wage within the following categories: ³							
Lowest 25 percent	0.9	1.0	1.5	1.2	1.6	1.5	1.7
Lowest 10 percent	1.0	1.0	1.7	1.4	1.9	2.1	2.4
Second 25 percent	1.1	1.1	1.3	1.3	1.1	0.9	0.9
Third 25 percent	1.1	1.2	1.0	0.7	0.7	0.4	0.6
Highest 25 percent	1.2	1.1	0.9	0.7	0.5	0.4	0.4
Highest 10 percent	1.8	1.6	1.0	0.9	0.6	0.5	0.6
Establishment characteristics							
Goods-producing industries	1.6	2.0	1.6	1.0	1.4	0.7	0.6
Service-providing industries	0.8	0.7	0.9	0.7	0.9	0.7	0.8
Education and health services	1.9	1.6	1.6	1.6	1.5	1.1	0.8
Educational services	1.1	1.0	1.0	0.8	0.6	0.6	0.8
Elementary and secondary schools	1.1	0.9	1.3	1.1	0.6	0.6	0.9
Junior colleges, colleges, and universities	2.1	2.2	1.5	1.5	1.0	0.9	0.9
Health care and social assistance	2.6	2.5	2.3	2.3	2.3	1.7	1.2
Hospitals	3.3	3.4	1.3	1.3	0.7	0.8	1.0
Public administration	2.3	2.2	1.0	1.0	0.8	0.8	0.7

See footnotes at end of table.

Table 47. Standard errors for paid leave combinations: Access, civilian workers,¹ March 2021—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	1.0	1.2	1.0	1.2	1.0	1.1
1 to 49 workers	1.2	1.2	1.4	1.1	1.4	1.2	1.3
50 to 99 workers	2.0	2.0	1.9	1.8	1.7	1.3	1.2
100 workers or more	1.0	1.0	0.8	0.7	0.6	0.5	0.4
100 to 499 workers	1.4	1.5	1.2	1.0	0.9	0.9	0.7
500 workers or more	1.3	1.3	1.0	0.9	0.7	0.5	0.6
Geographic areas							
Northeast	1.3	1.1	1.1	1.6	1.1	0.8	1.8
New England	2.2	2.0	2.3	2.8	1.8	1.5	2.4
Middle Atlantic	1.3	1.3	1.4	1.9	1.3	1.0	2.2
South	1.1	1.1	1.6	1.1	1.6	1.1	1.2
South Atlantic	1.2	1.4	2.3	1.5	2.2	1.8	2.0
East South Central	2.6	2.5	1.8	2.2	1.7	1.3	0.5
West South Central	2.5	2.4	3.0	2.4	3.2	1.5	1.4
Midwest	1.9	1.9	1.5	1.3	1.3	1.3	1.4
East North Central	2.5	2.5	1.9	1.3	1.6	1.1	1.4
West North Central	2.6	2.6	2.3	2.6	2.4	3.5	3.1
West	1.2	1.3	1.5	1.3	1.3	1.1	1.1
Mountain	1.8	1.7	3.9	3.0	3.9	3.2	2.5
Pacific	1.6	1.8	1.2	1.4	0.6	0.4	1.3

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

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

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

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

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

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

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	54	9	50	60
Establishment characteristics				
Goods-producing industries	42	7	40	49
Construction	38	8	36	43
Manufacturing	49	7	48	62
Service-providing industries	56	10	52	62
Trade, transportation, and utilities	60	7	59	67
Wholesale trade	77	–	77	88
Retail trade	50	6	50	55
Transportation and warehousing	61	–	61	75
Utilities	89	65	89	100
Information	63	–	63	68
Financial activities	69	21	68	71
Finance and insurance	78	28	77	79
Credit intermediation and related activities	88	39	88	98
Insurance carriers and related activities	59	11	56	53
Real estate and rental and leasing	49	–	49	55
Professional and business services	52	2	52	60
Professional and technical services	59	2	59	70
Administrative and waste services	33	1	33	37
Education and health services	71	–	56	68
Educational services	57	–	54	62
Junior colleges, colleges, and universities	91	–	91	91
Health care and social assistance	72	–	56	68
Leisure and hospitality	28	–	28	43
Accommodation and food services	28	–	28	42
Other services	34	–	29	44
1 to 99 workers	53	9	49	59
1 to 49 workers	52	9	48	58
50 to 99 workers	79	10	77	87
100 workers or more	91	20	89	96
100 to 499 workers	89	18	87	96
500 workers or more	95	–	95	97

See footnotes at end of table.

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

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	43	7	42	54
New England	49	3	49	61
Middle Atlantic	41	9	40	52
South	54	—	48	61
South Atlantic	63	—	53	67
East South Central	44	6	43	52
West South Central	43	—	41	55
Midwest	58	9	58	60
East North Central	57	7	56	57
West North Central	60	—	60	65
West	61	—	56	64
Mountain	57	—	41	50
Pacific	63	5	—	69

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

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

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

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

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	2.7	2.1	2.9	2.6
Establishment characteristics				
Goods-producing industries	3.2	1.0	3.2	3.5
Construction	3.8	1.4	3.7	3.2
Manufacturing	5.0	1.5	4.9	6.0
Service-providing industries	3.0	2.4	3.3	2.9
Trade, transportation, and utilities	3.0	1.0	3.0	2.9
Wholesale trade	5.4	–	5.4	2.6
Retail trade	3.5	1.4	3.5	3.5
Transportation and warehousing	7.6	–	7.6	8.3
Utilities	8.5	14.0	8.5	0.0
Information	8.5	–	8.5	8.2
Financial activities	3.5	2.0	3.4	3.3
Finance and insurance	3.0	2.4	3.0	3.4
Credit intermediation and related activities	5.5	6.0	5.5	1.5
Insurance carriers and related activities	8.0	2.6	7.7	7.9
Real estate and rental and leasing	7.0	–	7.0	7.3
Professional and business services	5.5	0.4	5.6	7.2
Professional and technical services	7.9	0.5	7.9	8.7
Administrative and waste services	6.1	0.1	6.1	6.2
Education and health services	7.5	–	10.7	8.4
Educational services	9.6	–	8.4	9.1
Junior colleges, colleges, and universities	9.8	–	9.8	9.8
Health care and social assistance	7.8	–	11.2	8.9
Leisure and hospitality	4.1	–	4.1	5.6
Accommodation and food services	4.7	–	4.8	6.2
Other services	6.5	–	6.3	5.8
1 to 99 workers	2.8	2.2	3.0	2.7
1 to 49 workers	2.9	2.3	3.1	2.8
50 to 99 workers	2.8	1.2	2.8	3.8
100 workers or more	1.4	2.1	1.5	0.8
100 to 499 workers	1.5	1.3	1.5	0.8
500 workers or more	2.6	–	2.8	2.0

See footnotes at end of table.

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

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	5.5	0.9	5.5	6.4
New England	12.5	0.5	12.5	6.3
Middle Atlantic	6.0	1.3	5.9	8.5
South	4.0	—	4.8	4.0
South Atlantic	4.3	—	7.7	4.6
East South Central	10.5	1.0	10.7	9.5
West South Central	7.9	—	8.4	7.8
Midwest	3.5	1.8	3.5	2.6
East North Central	5.1	0.7	5.2	2.9
West North Central	4.2	—	4.1	5.1
West	6.3	—	6.8	6.2
Mountain	9.8	—	9.6	10.0
Pacific	7.8	1.2	—	6.3

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

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

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

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021

(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	68	51	75	15	11	74	65	47	73
Worker characteristics									
Management, professional, and related	86	72	84	22	16	72	84	69	83
Management, business, and financial	88	79	90	24	18	74	88	77	88
Professional and related	84	68	81	20	14	70	81	65	80
Service	40	24	59	5	5	85	37	20	55
Protective service	60	44	74	7	5	70	59	42	71
Sales and office	73	51	70	14	8	59	71	49	68
Sales and related	71	42	60	9	4	48	70	41	59
Office and administrative support	75	58	77	17	11	63	72	54	75
Natural resources, construction, and maintenance	65	50	77	19	18	94	58	42	73
Construction, extraction, farming, fishing, and forestry	61	47	78	21	21	98	51	36	72
Installation, maintenance, and repair	70	53	77	17	15	89	66	48	73
Production, transportation, and material moving	72	55	76	19	15	78	66	48	73
Production	74	58	79	17	13	77	71	55	77
Transportation and material moving	70	52	74	20	16	79	62	43	69
Full time	78	62	80	18	14	74	74	57	77
Part time	41	21	50	7	5	67	38	18	47
Union	93	84	91	64	56	87	61	53	87
Nonunion	66	49	73	11	8	67	66	47	72
Average wage within the following categories: ³									
Lowest 25 percent	44	23	53	4	2	65	42	22	52
Lowest 10 percent	32	14	45	2	1	63	31	14	44
Second 25 percent	68	48	71	13	9	68	64	44	68
Third 25 percent	79	63	79	18	13	76	75	58	77
Highest 25 percent	90	79	88	30	23	76	85	73	86
Highest 10 percent	92	83	91	31	22	73	90	80	89
Establishment characteristics									
Goods-producing industries	76	62	81	20	16	81	73	57	79
Construction	62	46	75	15	15	99	54	38	70
Manufacturing	84	70	84	23	17	75	83	68	82
Service-providing industries	67	49	74	15	10	71	64	45	71
Trade, transportation, and utilities	76	51	67	16	11	72	71	45	64
Wholesale trade	83	67	81	7	5	80	82	65	79
Retail trade	72	39	54	10	6	54	68	35	52
Transportation and warehousing	79	63	80	31	25	81	66	49	74
Utilities	92	90	97	71	66	92	91	79	86

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021—continued

(All workers = 100 percent)

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	77	69	90	20	17	86	76	67	88
Financial activities	85	77	90	37	24	64	85	74	88
Finance and insurance	92	86	93	46	29	64	92	83	90
Credit intermediation and related activities	94	87	93	50	28	55	93	84	90
Insurance carriers and related activities	91	83	92	41	33	80	90	80	89
Real estate and rental and leasing	63	48	77	9	7	77	62	47	75
Professional and business services	67	55	81	13	8	65	66	52	80
Professional and technical services	86	72	83	15	9	64	85	70	82
Administrative and waste services	38	25	66	5	4	78	35	22	63
Education and health services	73	54	74	15	12	78	69	49	71
Educational services	74	62	83	17	13	77	68	56	82
Junior colleges, colleges, and universities	87	78	90	20	14	69	83	76	91
Health care and social assistance	73	53	73	14	11	79	69	48	70
Leisure and hospitality	30	13	43	1	1	90	29	12	40
Accommodation and food services	30	12	40	1	1	89	29	11	37
Other services	45	34	75	5	4	76	44	32	74
1 to 99 workers	56	39	69	7	5	76	54	36	67
1 to 49 workers	52	35	68	6	4	76	51	33	66
50 to 99 workers	70	51	72	10	7	75	68	48	71
100 workers or more	85	68	80	27	20	73	79	62	78
100 to 499 workers	80	60	75	16	12	77	76	55	72
500 workers or more	91	79	87	42	30	71	85	71	84
Geographic areas									
Northeast	67	54	81	19	15	78	63	49	78
New England	73	56	78	15	11	74	70	53	76
Middle Atlantic	65	53	82	21	17	79	60	47	79
South	67	47	70	12	9	72	65	44	68
South Atlantic	71	51	71	13	10	73	69	48	69
East South Central	65	43	66	15	10	68	64	41	64
West South Central	61	42	69	10	7	71	59	40	68
Midwest	71	56	78	18	13	74	67	51	76
East North Central	72	57	78	19	14	75	68	52	76
West North Central	69	53	77	15	11	72	66	49	75
West	69	52	75	14	10	71	65	47	73
Mountain	73	52	72	15	10	68	68	47	69
Pacific	67	52	77	14	10	73	63	48	75

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

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

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

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

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

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.9	0.9	0.8	0.5	0.5	1.5	0.9	0.9	0.8
Worker characteristics									
Management, professional, and related	1.2	1.2	1.0	1.1	1.0	2.2	1.2	1.2	1.0
Management, business, and financial	1.2	1.2	0.6	1.3	1.2	2.9	1.2	1.2	0.7
Professional and related	1.5	1.5	1.3	1.4	1.3	2.8	1.5	1.5	1.4
Service	2.0	1.5	2.7	0.7	0.7	3.6	2.1	1.3	2.5
Protective service	5.6	4.9	5.5	1.8	1.7	10.9	5.7	5.0	6.3
Sales and office	1.0	1.2	1.3	0.8	0.5	2.0	1.0	1.2	1.3
Sales and related	1.6	1.8	1.9	0.7	0.4	3.6	1.6	1.8	2.0
Office and administrative support	1.3	1.5	1.4	1.0	0.7	2.3	1.3	1.5	1.4
Natural resources, construction, and maintenance	2.3	1.9	1.2	1.4	1.3	0.9	2.3	2.0	1.4
Construction, extraction, farming, fishing, and forestry	3.5	3.0	1.7	2.2	2.2	0.9	3.4	2.9	2.1
Installation, maintenance, and repair	2.6	2.2	1.6	1.5	1.3	1.9	2.8	2.4	1.8
Production, transportation, and material moving ...	1.6	1.7	1.3	1.0	0.9	2.3	1.9	1.8	1.4
Production	2.2	2.0	1.4	1.2	0.9	2.2	2.3	2.2	1.6
Transportation and material moving	2.2	2.4	1.8	1.8	1.7	3.3	2.2	2.0	1.8
Full time	0.8	0.9	0.7	0.6	0.6	1.6	0.8	0.9	0.7
Part time	1.6	1.1	1.8	0.6	0.6	3.4	1.6	0.9	1.9
Union	1.7	1.7	0.9	1.8	1.8	1.5	3.1	2.9	1.2
Nonunion	1.0	1.0	0.8	0.5	0.5	2.0	1.0	0.9	0.8
Average wage within the following categories: ³									
Lowest 25 percent	1.5	1.2	1.8	0.4	0.2	3.3	1.5	1.1	1.9
Lowest 10 percent	2.5	1.4	3.4	0.3	0.2	5.9	2.5	1.4	3.5
Second 25 percent	1.3	1.3	1.3	1.0	0.8	2.6	1.5	1.2	1.3
Third 25 percent	1.2	1.3	1.0	0.9	0.8	1.8	1.3	1.3	1.0
Highest 25 percent	0.9	1.0	0.9	1.3	1.2	1.8	1.0	1.1	1.0
Highest 10 percent	1.0	1.2	0.9	1.7	1.4	2.3	1.2	1.3	0.9
Establishment characteristics									
Goods-producing industries	1.6	1.3	0.7	1.1	1.0	1.6	1.6	1.3	0.9
Construction	2.3	1.9	1.6	1.5	1.5	0.9	2.2	1.7	2.0
Manufacturing	1.8	1.6	0.7	1.3	1.0	1.5	1.9	1.7	0.8
Service-providing industries	1.1	1.1	0.9	0.6	0.5	1.8	1.1	1.0	0.9
Trade, transportation, and utilities	1.4	1.2	1.1	0.9	0.8	2.2	1.5	1.2	1.0
Wholesale trade	2.2	1.9	1.6	1.3	1.1	4.5	2.3	2.0	1.6
Retail trade	1.5	1.2	1.2	0.6	0.4	3.0	1.5	1.3	1.4
Transportation and warehousing	3.6	3.4	1.8	2.9	2.7	3.1	4.5	3.9	2.0
Utilities	4.9	4.4	0.7	4.4	4.0	1.9	4.9	4.1	1.2

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021—continued

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution			
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate	
Information	3.8	3.2	1.6	2.9	3.1	5.4	3.8	3.1	1.7	
Financial activities	1.7	1.7	0.7	1.6	1.3	2.0	1.7	1.6	0.8	
Finance and insurance	0.9	0.8	0.6	1.9	1.5	2.1	1.0	0.9	0.8	
Credit intermediation and related activities	1.4	1.4	0.8	2.0	1.8	2.5	1.6	1.5	1.2	
Insurance carriers and related activities	1.5	1.3	1.0	3.4	3.0	2.6	1.5	1.3	0.9	
Real estate and rental and leasing	4.6	4.8	3.3	3.0	2.3	10.3	4.5	4.5	3.3	
Professional and business services	2.4	2.3	1.9	1.5	1.0	5.2	2.5	2.4	2.1	
Professional and technical services	2.6	2.4	2.5	2.5	2.3	7.3	2.9	2.7	2.5	
Administrative and waste services	2.7	2.5	3.7	1.2	1.0	7.6	2.5	2.4	4.3	
Education and health services	2.4	2.3	1.9	1.6	1.6	3.8	2.6	2.4	2.1	
Educational services	3.5	3.7	2.7	2.1	1.8	3.4	3.0	3.3	3.0	
Junior colleges, colleges, and universities	2.2	2.1	1.4	1.7	1.4	5.3	2.3	2.1	0.9	
Health care and social assistance	2.7	2.5	2.1	1.8	1.8	4.4	2.9	2.7	2.3	
Leisure and hospitality	2.4	1.4	3.7	0.4	0.4	6.4	2.5	1.3	3.6	
Accommodation and food services	3.2	1.6	3.7	0.5	0.5	7.0	3.2	1.5	3.5	
Other services	3.4	2.4	3.9	1.6	1.5	10.7	3.3	2.3	3.8	
1 to 99 workers	1.2	1.1	1.2	0.5	0.5	2.5	1.2	1.1	1.3	
1 to 49 workers	1.4	1.2	1.5	0.6	0.6	2.7	1.4	1.2	1.6	
50 to 99 workers	2.6	2.4	1.9	1.3	1.0	5.5	2.5	2.3	1.9	
100 workers or more	1.0	1.1	0.7	0.9	0.8	1.7	1.2	1.1	0.7	
100 to 499 workers	1.6	1.4	1.0	0.9	0.9	2.0	1.6	1.3	1.0	
500 workers or more	1.3	1.4	0.7	1.7	1.7	2.2	1.5	1.6	0.7	
Geographic areas										
Northeast	1.9	1.4	1.4	1.4	1.4	2.6	1.8	1.4	1.6	
New England	3.4	4.1	3.0	1.4	1.1	3.7	2.8	3.6	3.0	
Middle Atlantic	2.2	1.2	1.8	1.7	1.8	3.1	2.2	1.5	2.1	
South	1.6	1.5	1.2	0.8	0.8	2.6	1.7	1.5	1.2	
South Atlantic	2.3	2.1	1.3	1.1	1.2	4.1	2.4	2.0	1.2	
East South Central	2.6	4.0	4.9	1.6	1.3	2.7	2.6	4.2	5.1	
West South Central	3.0	2.6	2.3	1.5	1.2	2.6	3.4	2.6	2.1	
Midwest	2.0	2.2	1.2	0.9	0.7	3.2	2.1	2.1	1.2	
East North Central	2.7	3.0	1.6	0.9	0.9	3.4	2.9	2.9	1.6	
West North Central	2.6	2.6	1.4	2.0	0.7	7.0	2.4	2.3	1.3	
West	1.6	1.9	2.1	0.9	0.9	3.1	1.6	2.0	2.3	
Mountain	3.7	3.3	2.2	2.0	2.0	5.1	4.2	3.2	1.9	
Pacific	1.7	2.2	3.0	1.0	0.9	3.8	1.5	2.5	3.4	

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

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

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

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

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

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

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	12	3	53
Worker characteristics			
Management, professional, and related	20	2	64
Management, business, and financial	24	1	64
Professional and related	18	2	63
Service	2	3	35
Protective service	6	—	53
Sales and office	12	2	60
Sales and related	8	1	62
Office and administrative support	15	3	58
Natural resources, construction, and maintenance	12	7	46
Construction, extraction, farming, fishing, and forestry	11	10	39
Installation, maintenance, and repair	13	4	53
Production, transportation, and material moving ...	13	6	53
Production	14	3	57
Transportation and material moving	12	8	50
Full time	15	3	59
Part time	4	3	34
Union	33	31	28
Nonunion	10	1	55
Average wage within the following categories: ¹			
Lowest 25 percent	2	1	40
Lowest 10 percent	1	1	30
Second 25 percent	9	4	55
Third 25 percent	14	4	61
Highest 25 percent	26	5	59
Highest 10 percent	29	2	61
Establishment characteristics			
Goods-producing industries	17	3	56
Construction	7	8	47
Manufacturing	22	1	61
Service-providing industries	11	3	52
Trade, transportation, and utilities	10	6	61
Wholesale trade	5	1	77
Retail trade	6	4	62
Transportation and warehousing	18	13	48
Utilities	70	—	21
Information	19	—	57

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Financial activities	37	(²)	48
Finance and insurance	46	(²)	46
Credit intermediation and related activities	50	—	43
Insurance carriers and related activities	41	—	49
Real estate and rental and leasing	—	—	53
Professional and business services	11	2	55
Professional and technical services	13	—	71
Administrative and waste services	1	3	33
Education and health services	11	4	58
Educational services	11	6	57
Junior colleges, colleges, and universities	17	3	67
Health care and social assistance	11	4	58
Leisure and hospitality	—	1	28
Accommodation and food services	—	1	29
Other services	4	2	40
1 to 99 workers	5	2	49
1 to 49 workers	4	1	46
50 to 99 workers	7	3	60
100 workers or more	22	5	58
100 to 499 workers	11	5	64
500 workers or more	36	6	49
Geographic areas			
Northeast	15	5	48
New England	13	2	58
Middle Atlantic	16	6	44
South	11	1	54
South Atlantic	12	1	58
East South Central	13	2	51
West South Central	8	—	51
Midwest	14	4	54
East North Central	15	4	54
West North Central	11	4	54
West	10	4	54
Mountain	10	5	58
Pacific	10	4	53

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

² Less than 0.5.

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

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

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

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.4	0.3	0.9
Worker characteristics			
Management, professional, and related	1.0	0.3	1.5
Management, business, and financial	1.3	0.2	1.5
Professional and related	1.2	0.4	2.0
Service	0.3	0.7	2.1
Protective service	1.7	–	5.7
Sales and office	0.7	0.2	1.1
Sales and related	0.7	0.2	1.8
Office and administrative support	0.9	0.3	1.3
Natural resources, construction, and maintenance	1.2	1.1	2.0
Construction, extraction, farming, fishing, and forestry	1.7	1.9	3.0
Installation, maintenance, and repair	1.4	0.8	2.6
Production, transportation, and material moving ...	0.8	0.7	1.7
Production	1.1	0.5	1.8
Transportation and material moving	1.2	1.4	2.1
Full time	0.6	0.3	0.9
Part time	0.4	0.6	1.7
Union	2.2	2.0	2.4
Nonunion	0.5	0.2	1.0
Average wage within the following categories: ¹			
Lowest 25 percent	0.3	0.2	1.5
Lowest 10 percent	0.2	0.2	2.5
Second 25 percent	0.6	0.7	1.5
Third 25 percent	0.9	0.6	1.2
Highest 25 percent	1.1	0.6	1.5
Highest 10 percent	1.6	0.5	2.1
Establishment characteristics			
Goods-producing industries	1.0	0.5	1.7
Construction	1.2	1.2	2.2
Manufacturing	1.2	0.3	2.0
Service-providing industries	0.5	0.3	1.1
Trade, transportation, and utilities	0.7	0.6	1.4
Wholesale trade	1.1	0.6	2.4
Retail trade	0.7	0.5	1.7
Transportation and warehousing	2.5	2.2	3.8
Utilities	4.3	–	4.5
Information	2.9	–	3.5

See footnotes at end of table.

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

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Financial activities	1.7	0.2	2.1
Finance and insurance	1.9	0.2	2.2
Credit intermediation and related activities	2.1	—	2.3
Insurance carriers and related activities	3.5	—	3.7
Real estate and rental and leasing	—	—	4.6
Professional and business services	1.4	0.7	3.1
Professional and technical services	2.4	—	4.1
Administrative and waste services	0.5	1.0	2.4
Education and health services	1.4	0.9	2.7
Educational services	1.2	1.4	2.8
Junior colleges, colleges, and universities	1.5	1.2	2.7
Health care and social assistance	1.6	1.0	3.1
Leisure and hospitality	—	0.4	2.5
Accommodation and food services	—	0.4	3.2
Other services	1.4	0.6	3.0
1 to 99 workers	0.4	0.3	1.3
1 to 49 workers	0.4	0.4	1.5
50 to 99 workers	1.1	0.6	2.6
100 workers or more	0.9	0.5	1.1
100 to 499 workers	0.7	0.8	1.6
500 workers or more	1.7	0.8	2.0
Geographic areas			
Northeast	1.3	0.8	2.2
New England	1.5	1.0	3.8
Middle Atlantic	1.6	1.1	2.5
South	0.7	0.3	1.6
South Atlantic	1.0	0.4	2.2
East South Central	1.3	0.6	2.1
West South Central	0.9	—	3.5
Midwest	1.0	0.4	2.1
East North Central	1.0	0.3	2.9
West North Central	2.4	1.1	2.1
West	0.7	0.8	1.7
Mountain	1.4	1.6	4.4
Pacific	0.8	0.8	1.7

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

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

Characteristics	Open plans ¹	Soft frozen ²		Hard frozen ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	57	23	4	15
Worker characteristics				
Management, professional, and related	49	24	6	21
Management, business, and financial	46	22	6	26
Professional and related	51	25	7	18
Service	79	14	—	—
Sales and office	48	25	4	24
Sales and related	45	18	4	33
Office and administrative support	49	27	3	21
Natural resources, construction, and maintenance	79	16	1	4
Construction, extraction, farming, fishing, and forestry	88	10	—	—
Installation, maintenance, and repair	64	25	—	—
Production, transportation, and material moving ...	58	29	4	9
Production	37	39	8	16
Transportation and material moving	73	21	1	4
Full time	55	23	5	17
Part time	74	21	—	—
Union	77	17	1	5
Nonunion	45	26	7	22
Average wage within the following categories: ⁴				
Lowest 25 percent	62	27	—	—
Lowest 10 percent	85	—	—	—
Second 25 percent	62	22	3	14
Third 25 percent	55	26	5	15
Highest 25 percent	56	21	5	17
Highest 10 percent	47	26	5	23
Establishment characteristics				
Goods-producing industries	49	29	9	13
Construction	95	—	—	2
Manufacturing	27	42	13	17
Service-providing industries	60	21	3	16
Trade, transportation, and utilities	66	28	—	—
Wholesale trade	59	24	—	—
Retail trade	66	24	—	10
Transportation and warehousing	68	29	—	—
Utilities	63	35	—	2
Information	32	37	—	31
Financial activities	38	21	2	39
Finance and insurance	35	23	1	41
Credit intermediation and related activities	21	17	1	61
Insurance carriers and related activities	53	31	—	—
Real estate and rental and leasing	86	—	—	—

See footnotes at end of table.

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

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

Characteristics	Open plans ¹	Soft frozen ²		Hard frozen ³
		All participants still accruing benefits	Some participants still accruing benefits	
Professional and business services	64	7	6	23
Professional and technical services	65	—	—	—
Administrative and waste services	83	—	—	—
Education and health services	69	19	4	8
Educational services	65	29	—	—
Junior colleges, colleges, and universities	48	41	—	—
Health care and social assistance	69	18	5	8
Leisure and hospitality	98	—	—	—
Accommodation and food services	97	—	—	—
Other services	80	—	—	—
1 to 99 workers	68	18	2	12
1 to 49 workers	64	20	2	14
50 to 99 workers	75	15	—	—
100 workers or more	54	24	5	17
100 to 499 workers	60	24	4	12
500 workers or more	51	25	5	19
Geographic areas				
Northeast	62	17	4	16
New England	51	17	4	29
Middle Atlantic	65	17	4	13
South	50	27	6	16
South Atlantic	54	25	5	16
East South Central	—	35	—	17
West South Central	52	26	5	17
Midwest	54	28	4	13
East North Central	53	30	3	14
West North Central	57	24	—	—
West	65	17	2	16
Mountain	62	—	—	16
Pacific	66	16	—	—

¹ Plans open to new participants.

² New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

³ Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Open plans ¹	Soft frozen ²		Hard frozen ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	2.1	1.3	0.6	1.2
Worker characteristics				
Management, professional, and related	3.8	2.0	1.2	2.4
Management, business, and financial	4.6	2.6	1.5	2.8
Professional and related	5.1	2.6	1.4	2.6
Service	4.2	2.6	—	—
Sales and office	2.5	1.9	0.9	2.6
Sales and related	4.8	2.6	1.6	4.4
Office and administrative support	3.0	2.3	0.9	2.5
Natural resources, construction, and maintenance	2.8	2.4	0.7	0.9
Construction, extraction, farming, fishing, and forestry	2.5	2.6	—	—
Installation, maintenance, and repair	4.3	3.5	—	—
Production, transportation, and material moving ...	4.2	3.5	0.9	1.4
Production	5.7	5.1	1.8	2.4
Transportation and material moving	4.6	4.2	0.4	1.4
Full time	2.0	1.3	0.7	1.3
Part time	4.1	3.6	—	—
Union	2.1	1.8	0.2	0.7
Nonunion	3.1	1.9	1.0	1.9
Average wage within the following categories: ⁴				
Lowest 25 percent	5.6	4.2	—	—
Lowest 10 percent	6.7	—	—	—
Second 25 percent	3.5	2.5	0.7	2.6
Third 25 percent	3.0	2.5	1.0	1.3
Highest 25 percent	2.7	1.6	0.9	1.8
Highest 10 percent	3.2	2.7	1.1	2.3
Establishment characteristics				
Goods-producing industries	3.1	3.0	1.4	1.5
Construction	1.5	—	—	0.6
Manufacturing	4.0	3.7	2.1	2.2
Service-providing industries	2.5	1.4	0.7	1.6
Trade, transportation, and utilities	3.2	2.8	—	—
Wholesale trade	8.7	5.5	—	—
Retail trade	4.6	4.1	—	1.9
Transportation and warehousing	4.8	4.6	—	—
Utilities	4.8	4.8	—	0.8
Information	4.6	5.7	—	5.7
Financial activities	2.6	1.9	0.7	2.3
Finance and insurance	2.3	2.0	0.4	2.4
Credit intermediation and related activities	2.6	2.6	0.4	3.9
Insurance carriers and related activities ...	3.4	2.8	—	—
Real estate and rental and leasing	8.5	—	—	—

See footnotes at end of table.

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

Characteristics	Open plans ¹	Soft frozen ²		Hard frozen ³
		All participants still accruing benefits	Some participants still accruing benefits	
Professional and business services	7.0	2.3	2.7	5.9
Professional and technical services	10.4	—	—	—
Administrative and waste services	7.2	—	—	—
Education and health services	5.3	3.9	1.6	1.7
Educational services	6.0	5.1	—	—
Junior colleges, colleges, and universities	3.5	3.1	—	—
Health care and social assistance	6.1	4.5	1.9	2.1
Leisure and hospitality	2.0	—	—	—
Accommodation and food services	2.3	—	—	—
Other services	10.3	—	—	—
1 to 99 workers	3.2	3.0	0.9	1.7
1 to 49 workers	4.5	4.3	0.9	2.5
50 to 99 workers	4.3	3.2	—	—
100 workers or more	2.6	1.5	0.8	1.6
100 to 499 workers	4.3	2.7	1.2	2.2
500 workers or more	3.5	2.0	1.0	2.2
Geographic areas				
Northeast	5.6	2.3	1.6	2.8
New England	8.7	2.6	1.3	8.1
Middle Atlantic	6.2	2.8	1.9	2.5
South	3.2	2.7	1.1	2.2
South Atlantic	4.0	3.9	1.3	3.0
East South Central	—	8.3	—	4.7
West South Central	5.2	3.3	2.5	4.0
Midwest	3.6	2.4	1.3	2.6
East North Central	4.6	3.0	1.2	3.5
West North Central	4.8	3.0	—	—
West	2.9	2.1	1.0	2.5
Mountain	7.2	—	—	4.4
Pacific	2.9	1.4	—	—

¹ Plans open to new participants.

² New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

³ Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, March 2021

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²			
	Less than 6 years	6 to 10 years	11 to 15 years	Greater than 15 years
All workers	11	25	44	20
Worker characteristics				
Management, professional, and related	13	25	43	19
Management, business, and financial	17	22	39	22
Professional and related	10	28	46	17
Service	–	45	31	–
Protective service	–	60	–	–
Sales and office	11	26	45	18
Sales and related	–	25	55	–
Office and administrative support	14	27	42	17
Natural resources, construction, and maintenance	–	20	56	–
Construction, extraction, farming, fishing, and forestry	–	–	64	–
Installation, maintenance, and repair	–	25	52	–
Production, transportation, and material moving ...	13	22	42	24
Production	–	27	47	–
Transportation and material moving	–	–	34	33
Full time	11	25	44	20
Part time	–	30	42	–
Union	5	37	39	19
Nonunion	13	22	45	20
Average wage within the following categories: ³				
Lowest 25 percent	–	38	31	–
Second 25 percent	10	28	50	11
Third 25 percent	13	24	42	21
Highest 25 percent	11	24	44	21
Highest 10 percent	10	23	45	21
Establishment characteristics				
Goods-producing industries	5	23	55	17
Manufacturing	–	25	54	–
Service-providing industries	14	26	39	21
Trade, transportation, and utilities	13	24	32	31
Wholesale trade	–	–	36	48
Retail trade	–	34	52	–
Transportation and warehousing	–	–	25	39
Utilities	–	45	–	26

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, March 2021—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²			
	Less than 6 years	6 to 10 years	11 to 15 years	Greater than 15 years
Information	—	—	76	—
Financial activities	22	29	37	12
Finance and insurance	22	29	36	12
Credit intermediation and related activities	—	31	38	—
Insurance carriers and related activities	14	27	30	29
Real estate and rental and leasing	—	—	100	—
Professional and business services	—	—	48	25
Professional and technical services	—	—	50	—
Education and health services	8	41	31	21
Educational services	—	35	—	—
Health care and social assistance	—	42	32	—
1 to 99 workers	14	25	41	20
1 to 49 workers	—	26	43	—
50 to 99 workers	—	24	34	—
100 workers or more	11	25	44	19
100 to 499 workers	14	25	44	17
500 workers or more	10	25	44	21
Geographic areas				
Northeast	11	26	37	26
New England	—	33	39	—
Middle Atlantic	13	24	37	26
South	8	30	47	15
South Atlantic	3	35	44	18
East South Central	—	32	44	—
West South Central	—	14	57	—
Midwest	—	—	40	24
East North Central	—	—	35	26
West North Central	—	—	53	21
West	10	26	52	12
Mountain	—	15	65	—
Pacific	12	31	46	11

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen between January 2016 and January 2021 are included in the "Less than 6 years" column. Those frozen between 2011 and 2015 are included in the "6 to 10 years" column. Those frozen between 2006 and 2010 are included in the "11 to 15 years" column, and those frozen on or before 2005 are included in the "Greater than 15 years" column.

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

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

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

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²			
	Less than 6 years	6 to 10 years	11 to 15 years	Greater than 15 years
All workers	2.1	1.9	2.3	1.5
Worker characteristics				
Management, professional, and related	3.1	2.5	2.8	2.2
Management, business, and financial	3.8	2.8	3.4	3.0
Professional and related	2.9	3.5	3.6	2.7
Service	–	10.5	6.9	–
Protective service	–	15.4	–	–
Sales and office	1.9	2.4	3.7	2.5
Sales and related	–	4.3	6.3	–
Office and administrative support	2.4	2.9	3.7	2.6
Natural resources, construction, and maintenance	–	5.6	7.4	–
Construction, extraction, farming, fishing, and forestry	–	–	10.5	–
Installation, maintenance, and repair	–	6.6	8.6	–
Production, transportation, and material moving ...	3.4	4.4	4.6	3.6
Production	–	5.3	5.4	–
Transportation and material moving	–	–	6.6	3.7
Full time	2.2	2.0	2.3	1.6
Part time	–	5.4	5.6	–
Union	2.3	4.6	4.4	2.9
Nonunion	2.5	2.0	2.5	1.7
Average wage within the following categories: ³				
Lowest 25 percent	–	6.7	6.2	–
Second 25 percent	2.5	4.6	4.5	2.5
Third 25 percent	2.4	2.5	3.4	2.5
Highest 25 percent	2.9	2.3	2.6	2.1
Highest 10 percent	2.7	3.0	3.0	2.4
Establishment characteristics				
Goods-producing industries	2.6	3.1	4.0	2.8
Manufacturing	–	3.2	4.2	–
Service-providing industries	2.7	2.2	2.7	1.7
Trade, transportation, and utilities	3.1	4.5	3.6	2.5
Wholesale trade	–	–	9.5	8.5
Retail trade	–	6.1	8.1	–
Transportation and warehousing	–	–	6.1	4.3
Utilities	–	7.6	–	4.5

See footnotes at end of table.

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²			
	Less than 6 years	6 to 10 years	11 to 15 years	Greater than 15 years
Information	—	—	8.2	—
Financial activities	2.6	3.2	3.2	2.2
Finance and insurance	2.6	3.3	3.4	2.2
Credit intermediation and related activities	—	5.8	5.3	—
Insurance carriers and related activities	3.7	4.2	5.3	4.6
Real estate and rental and leasing	—	—	0.0	—
Professional and business services	—	—	10.0	7.0
Professional and technical services	—	—	10.9	—
Education and health services	2.5	6.3	3.9	5.7
Educational services	—	10.3	—	—
Health care and social assistance	—	7.3	4.5	—
1 to 99 workers	3.6	4.5	5.0	5.4
1 to 49 workers	—	5.3	5.8	—
50 to 99 workers	—	6.8	9.0	—
100 workers or more	2.1	2.1	2.4	1.5
100 to 499 workers	2.9	2.8	3.5	2.4
500 workers or more	2.5	2.7	3.1	1.8
Geographic areas				
Northeast	1.8	4.3	3.5	4.2
New England	—	7.1	7.3	—
Middle Atlantic	2.6	5.3	4.1	5.1
South	2.5	3.2	3.2	2.4
South Atlantic	1.4	3.7	3.1	3.9
East South Central	—	9.4	8.9	—
West South Central	—	3.4	7.8	—
Midwest	—	—	5.9	2.0
East North Central	—	—	6.3	2.1
West North Central	—	—	10.7	4.8
West	2.4	3.9	4.2	2.6
Mountain	—	4.1	5.9	—
Pacific	3.0	5.0	5.2	3.2

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen between January 2016 and January 2021 are included in the "Less than 6 years" column. Those frozen between 2011 and 2015 are included in the "6 to 10 years" column. Those frozen between 2006 and 2010 are included in the "11 to 15 years" column, and those frozen on or before 2005 are included in the "Greater than 15 years" column.

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

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

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

Table 7. Defined benefit frozen retirement plans:¹ Distribution of time² since plan closed to new workers or stopped accruing benefits, private industry workers, March 2021

(Includes workers participating in frozen defined benefit plans)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	5	9	12	15	18
Worker characteristics					
Management, professional, and related	—	9	12	15	19
Management, business, and financial	4	—	12	15	19
Professional and related	—	9	12	15	19
Service	6	8	10	14	18
Sales and office	5	9	12	15	18
Sales and related	9	10	12	15	18
Office and administrative support	5	9	12	14	18
Natural resources, construction, and maintenance					
Construction, extraction, farming, fishing, and forestry	—	13	14	14	20
Installation, maintenance, and repair	7	10	12	15	20
Production, transportation, and material moving ...					
Production	5	8	13	15	18
Production	6	9	13	15	17
Transportation and material moving	—	—	13	16	20
Full time	5	9	12	15	18
Part time	5	9	12	14	20
Union	6	8	12	14	17
Nonunion	5	9	12	15	18
Average wage within the following categories: ³					
Lowest 25 percent	7	9	12	15	17
Second 25 percent	5	9	11	14	17
Third 25 percent	5	9	13	15	18
Highest 25 percent	—	9	12	15	20
Highest 10 percent	—	9	12	15	20
Establishment characteristics					
Goods-producing industries	7	10	13	14	17
Construction	4	—	14	—	26
Manufacturing	7	10	13	14	17
Service-providing industries	—	9	12	15	19
Trade, transportation, and utilities	5	9	13	16	20
Wholesale trade	—	12	15	19	20
Retail trade	9	9	12	14	16
Transportation and warehousing	—	—	13	18	20
Utilities	4	7	8	16	21
Information	10	12	15	15	19
Financial activities	4	7	10	13	17
Finance and insurance	4	7	10	12	17
Credit intermediation and related activities					
Credit intermediation and related activities	4	5	9	12	13
Insurance carriers and related activities	—	7	12	16	19

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Distribution of time² since plan closed to new workers or stopped accruing benefits, private industry workers, March 2021—continued

(Includes workers participating in frozen defined benefit plans)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services	—	10	12	15	20
Education and health services	6	7	11	15	19
Educational services	4	7	9	—	21
Junior colleges, colleges, and universities	4	—	12	20	21
Health care and social assistance	6	—	11	15	19
1 to 99 workers	5	8	12	14	18
1 to 49 workers	5	7	11	14	17
50 to 99 workers	7	9	14	18	20
100 workers or more	5	9	12	15	18
100 to 499 workers	4	9	12	15	18
500 workers or more	6	9	12	15	19
Geographic areas					
Northeast	5	9	13	16	19
New England	7	9	13	15	18
Middle Atlantic	4	9	13	16	20
South	6	9	12	14	17
South Atlantic	7	9	12	14	17
East South Central	—	8	12	13	16
West South Central	—	9	12	15	16
Midwest	—	8	12	15	20
East North Central	4	—	12	16	20
West North Central	7	10	12	14	20
West	—	9	12	13	16
Mountain	—	12	12	14	18
Pacific	—	8	12	12	16

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

² The distribution is based on the year the plan was frozen since 1990. Estimates for 31 years may include plans frozen prior to 1990. The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers are in plans frozen the same or longer than the year shown, and half are in plans frozen the same as or less than the year shown. At the 25th percentile, one-fourth of participating workers are in plans frozen the same or less than the year shown. The remaining percentiles follow the same logic.

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

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

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

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

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	0.4	0.0	0.0	0.7	0.0
Worker characteristics					
Management, professional, and related	–	0.7	0.2	0.7	0.9
Management, business, and financial	0.0	–	0.2	0.9	0.9
Professional and related	–	0.0	0.2	1.2	1.7
Service	0.0	2.2	1.6	0.5	0.2
Sales and office	0.7	0.0	0.0	1.2	0.4
Sales and related	0.0	1.5	0.9	0.0	1.3
Office and administrative support	1.3	0.2	1.1	0.6	0.8
Natural resources, construction, and maintenance	1.3	2.5	1.1	0.6	1.1
Construction, extraction, farming, fishing, and forestry	–	3.0	0.0	0.0	5.6
Installation, maintenance, and repair	0.9	1.4	0.0	1.3	1.3
Production, transportation, and material moving	0.5	1.7	0.3	0.9	0.0
Production	0.8	2.3	0.7	1.3	0.7
Transportation and material moving	–	–	0.4	0.4	2.6
Full time	1.0	0.2	0.0	0.4	0.0
Part time	0.8	0.2	1.5	0.3	4.2
Union	1.4	0.7	1.0	1.2	1.0
Nonunion	1.3	0.0	0.0	0.5	1.1
Average wage within the following categories: ³					
Lowest 25 percent	2.0	0.3	2.3	2.1	0.2
Second 25 percent	1.2	1.1	1.0	1.2	1.4
Third 25 percent	0.0	0.2	1.2	0.0	0.0
Highest 25 percent	–	0.0	0.0	0.3	1.2
Highest 10 percent	–	0.2	0.0	0.3	1.4
Establishment characteristics					
Goods-producing industries	1.0	0.3	0.3	0.4	1.1
Construction	0.0	–	1.4	–	2.4
Manufacturing	0.9	0.2	0.6	0.4	1.0
Service-providing industries	–	1.2	0.2	0.3	1.1
Trade, transportation, and utilities	0.6	0.2	1.3	1.3	1.6
Wholesale trade	–	1.2	1.6	2.0	2.7
Retail trade	0.0	0.0	0.4	1.2	1.6
Transportation and warehousing	–	–	1.4	0.3	2.1
Utilities	0.0	1.0	1.1	2.4	0.0
Information	2.4	1.0	0.4	0.0	4.3
Financial activities	0.0	0.9	1.5	1.2	1.5
Finance and insurance	0.0	1.1	1.5	1.0	1.4
Credit intermediation and related activities	0.0	0.7	0.3	0.0	0.0
Insurance carriers and related activities	–	0.0	0.4	1.5	0.7

See footnotes at end of table.

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

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services	–	2.9	0.4	1.9	0.9
Education and health services	0.2	1.0	1.0	2.5	1.5
Educational services	0.0	1.2	2.4	–	1.1
Junior colleges, colleges, and universities	0.0	–	0.0	0.4	0.0
Health care and social assistance	0.0	–	0.9	2.7	1.5
1 to 99 workers	0.4	1.4	1.1	1.3	0.8
1 to 49 workers	0.7	1.7	1.2	1.2	1.5
50 to 99 workers	1.6	1.4	1.2	1.6	1.1
100 workers or more	1.1	0.0	0.0	0.2	1.2
100 to 499 workers	1.0	0.0	0.0	0.6	0.7
500 workers or more	1.4	0.0	0.0	0.7	0.8
Geographic areas					
Northeast	1.2	0.0	1.0	1.1	1.6
New England	0.0	0.9	1.2	1.4	0.9
Middle Atlantic	1.2	0.3	1.6	1.4	1.5
South	0.9	0.0	0.0	0.6	0.0
South Atlantic	1.4	0.0	0.5	1.3	1.1
East South Central	–	1.3	1.2	1.4	1.1
West South Central	–	2.4	1.1	1.5	1.8
Midwest	–	2.3	0.7	1.6	0.0
East North Central	0.9	–	1.3	1.5	0.7
West North Central	0.4	1.9	0.0	0.9	0.3
West	–	0.9	0.0	1.0	1.5
Mountain	–	2.0	0.0	1.0	2.2
Pacific	–	1.4	1.0	0.9	1.3

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

² The distribution is based on the year the plan was frozen since 1990. Estimates for 31 years may include plans frozen prior to 1990. The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers are in plans frozen the same or longer than the year shown, and half are in plans frozen the same as or less than the year shown. At the 25th percentile, one-fourth of participating workers are in plans frozen the same or less than the year shown. The remaining percentiles follow the same logic.

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

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

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

Table 8. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, March 2021

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

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	6	94	9	19	47	29
Worker characteristics						
Management, professional, and related	5	95	8	18	54	25
Management, business, and financial	2	98	6	20	56	27
Professional and related	7	93	9	17	52	23
Sales and office	8	92	8	13	51	28
Sales and related	9	91	6	8	55	33
Office and administrative support	7	93	9	15	50	26
Production, transportation, and material moving ...	7	93	10	26	31	43
Full time	5	95	9	20	48	29
Part time	33	67	16	—	31	24
Union	5	95	13	33	28	35
Nonunion	7	93	8	15	52	27
Average wage within the following categories: ³						
Lowest 25 percent:						
Lowest 10 percent	—	100	—	—	—	—
Second 25 percent	11	89	6	17	55	24
Third 25 percent	6	94	13	19	34	36
Highest 25 percent	4	96	9	20	52	25
Highest 10 percent	2	98	5	19	60	23
Establishment characteristics						
Goods-producing industries:						
Construction	—	100	78	—	—	—
Service-providing industries						
Trade, transportation, and utilities	13	87	17	16	36	30
Wholesale trade	—	100	—	—	40	—
Retail trade	21	79	5	—	53	35
Transportation and warehousing	14	86	—	—	—	26
Utilities	—	100	25	33	32	29
Financial activities	3	97	6	15	55	22
Finance and insurance	3	97	6	15	55	23
Credit intermediation and related activities	3	97	8	6	56	27
Professional and business services:						
Administrative and waste services	—	100	—	—	—	—
Education and health services:						
Educational services	—	100	—	—	—	54
Junior colleges, colleges, and universities	—	100	—	—	—	—
Other services	—	100	—	—	—	—

See footnotes at end of table.

Table 8. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, March 2021—continued

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

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	4	96	6	18	47	29
100 workers or more	7	93	10	19	47	29
100 to 499 workers	10	90	12	22	39	31
500 workers or more	6	94	9	18	51	28
Geographic areas						
Northeast	6	94	6	17	43	31
South	7	93	7	22	50	31
South Atlantic	6	94	9	21	46	28
Midwest	8	92	16	20	37	28
East North Central	8	92	16	20	40	27
West North Central	7	93	18	22	29	31
West	5	95	7	14	63	22
Pacific	4	96	—	16	65	19

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

² The sum of the individual components may be greater than the total because some employers offer more than one alternative.

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

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

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

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

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	1.0	1.0	1.3	1.5	2.3	2.0
Worker characteristics						
Management, professional, and related	1.2	1.2	1.8	1.9	3.0	2.7
Management, business, and financial	0.8	0.8	1.0	2.7	3.6	3.4
Professional and related	2.0	2.0	3.0	2.1	4.1	3.1
Sales and office	1.5	1.5	2.0	1.5	3.6	2.7
Sales and related	2.9	2.9	2.7	2.6	6.1	5.4
Office and administrative support	1.5	1.5	2.3	1.8	3.7	2.5
Production, transportation, and material moving ...	2.5	2.5	2.9	4.1	4.3	4.5
Full time	1.0	1.0	1.3	1.6	2.3	2.2
Part time	4.4	4.4	4.7	–	5.1	5.2
Union	2.6	2.6	3.3	4.1	2.9	4.3
Nonunion	1.1	1.1	1.5	1.4	2.7	2.3
Average wage within the following categories: ²						
Lowest 25 percent:						
Lowest 10 percent	–	0.0	–	–	–	–
Second 25 percent	2.1	2.1	1.3	2.6	5.5	2.9
Third 25 percent	1.6	1.6	2.6	2.6	2.9	3.5
Highest 25 percent	1.0	1.0	1.4	2.2	2.8	2.3
Highest 10 percent	0.7	0.7	1.1	2.7	3.7	3.0
Establishment characteristics						
Goods-producing industries:						
Construction	–	0.0	14.7	–	–	–
Service-providing industries						
Trade, transportation, and utilities	1.2	1.2	1.7	1.4	2.6	1.8
Wholesale trade	2.4	2.4	3.7	3.2	4.6	3.5
Retail trade	–	0.0	–	–	6.9	–
Transportation and warehousing	4.0	4.0	1.9	–	6.8	5.3
Utilities	3.8	3.8	–	–	–	6.3
Utilities	–	0.0	5.2	7.5	7.6	6.3
Financial activities	1.0	1.0	0.7	1.4	3.1	2.0
Finance and insurance	1.0	1.0	0.8	1.4	3.2	2.1
Credit intermediation and related activities	1.3	1.3	1.2	1.5	4.5	3.7
Professional and business services:						
Administrative and waste services	–	0.0	–	–	–	–
Education and health services:						
Educational services	–	0.0	–	–	–	9.2
Junior colleges, colleges, and universities	–	0.0	–	–	–	–
Other services	–	0.0	–	–	–	–

See footnotes at end of table.

Table 8. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, March 2021—continued

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	2.1	2.1	2.0	4.6	6.9	4.7
100 workers or more	1.2	1.2	1.4	1.7	2.5	2.1
100 to 499 workers	2.4	2.4	2.5	3.2	3.9	3.4
500 workers or more	1.2	1.2	1.8	2.0	2.9	2.7
Geographic areas						
Northeast	2.5	2.5	0.9	1.6	3.5	3.6
South	2.1	2.1	1.8	3.3	5.3	4.3
South Atlantic	2.1	2.1	2.5	5.2	7.4	4.4
Midwest	1.3	1.3	3.2	2.8	3.0	3.6
East North Central	1.5	1.5	4.0	3.5	3.8	4.5
West North Central	2.2	2.2	4.8	2.8	4.5	5.6
West	1.8	1.8	2.7	3.5	5.4	4.5
Pacific	1.2	1.2	—	4.3	4.4	4.8

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

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

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

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

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

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	72	28	84	16
Worker characteristics				
Management, professional, and related	71	29	84	16
Management, business, and financial	73	27	84	16
Professional and related	69	31	84	16
Service	73	27	86	14
Protective service	74	26	—	—
Sales and office	73	27	85	15
Sales and related	80	20	87	13
Office and administrative support	69	31	84	16
Natural resources, construction, and maintenance	70	30	85	15
Construction, extraction, farming, fishing, and forestry	64	36	82	18
Installation, maintenance, and repair	75	25	87	13
Production, transportation, and material moving	72	28	83	17
Production	72	28	85	15
Transportation and material moving	72	28	82	18
Full time	72	28	84	16
Part time	72	28	83	17
Union	58	42	78	22
Nonunion	73	27	85	15
Average wage within the following categories: ¹				
Lowest 25 percent	77	23	87	13
Lowest 10 percent	79	21	83	17
Second 25 percent	72	28	85	15
Third 25 percent	70	30	84	16
Highest 25 percent	71	29	83	17
Highest 10 percent	72	28	84	16
Establishment characteristics				
Goods-producing industries	71	29	84	16
Construction	72	28	86	14
Manufacturing	71	29	84	16
Service-providing industries	72	28	84	16
Trade, transportation, and utilities	77	23	86	14
Wholesale trade	78	22	88	12
Retail trade	79	21	88	12
Transportation and warehousing	75	25	—	—
Utilities	76	24	84	16

See footnotes at end of table.

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

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	78	22	93	7
Financial activities	66	34	77	23
Finance and insurance	66	34	76	24
Credit intermediation and related activities	63	37	71	29
Insurance carriers and related activities	76	24	83	17
Real estate and rental and leasing	65	35	—	—
Professional and business services	77	23	87	13
Professional and technical services	79	21	83	17
Administrative and waste services	83	17	94	6
Education and health services	63	37	83	17
Educational services	61	39	85	15
Junior colleges, colleges, and universities	55	45	82	18
Health care and social assistance	64	36	83	17
Leisure and hospitality	80	20	—	—
Accommodation and food services	81	19	—	—
Other services	65	35	—	—
1 to 99 workers	72	28	85	15
1 to 49 workers	73	27	84	16
50 to 99 workers	72	28	87	13
100 workers or more	71	29	84	16
100 to 499 workers	76	24	85	15
500 workers or more	67	33	83	17
Geographic areas				
Northeast	66	34	78	22
New England	70	30	79	21
Middle Atlantic	64	36	78	22
South	77	23	85	15
South Atlantic	76	24	83	17
East South Central	76	24	85	15
West South Central	81	19	87	13
Midwest	73	27	87	13
East North Central	72	28	87	13
West North Central	74	26	89	11
West	67	33	85	15
Mountain	74	26	86	14
Pacific	65	35	85	15

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.7	0.7	0.6	0.6
Worker characteristics				
Management, professional, and related	1.1	1.1	1.0	1.0
Management, business, and financial	1.6	1.6	1.3	1.3
Professional and related	1.4	1.4	1.2	1.2
Service	2.5	2.5	2.0	2.0
Protective service	6.1	6.1	–	–
Sales and office	1.1	1.1	0.7	0.7
Sales and related	1.7	1.7	1.2	1.2
Office and administrative support	1.3	1.3	1.0	1.0
Natural resources, construction, and maintenance	2.1	2.1	1.5	1.5
Construction, extraction, farming, fishing, and forestry	3.6	3.6	2.7	2.7
Installation, maintenance, and repair	2.4	2.4	1.7	1.7
Production, transportation, and material moving	2.1	2.1	2.1	2.1
Production	1.8	1.8	1.4	1.4
Transportation and material moving	4.0	4.0	4.1	4.1
Full time	0.7	0.7	0.6	0.6
Part time	2.8	2.8	2.2	2.2
Union	2.6	2.6	2.5	2.5
Nonunion	0.7	0.7	0.5	0.5
Average wage within the following categories: ¹				
Lowest 25 percent	1.7	1.7	1.3	1.3
Lowest 10 percent	2.8	2.8	2.9	2.9
Second 25 percent	1.6	1.6	1.1	1.1
Third 25 percent	1.1	1.1	1.0	1.0
Highest 25 percent	1.0	1.0	0.9	0.9
Highest 10 percent	1.2	1.2	1.0	1.0
Establishment characteristics				
Goods-producing industries	1.3	1.3	1.1	1.1
Construction	3.1	3.1	2.4	2.4
Manufacturing	1.4	1.4	1.2	1.2
Service-providing industries	0.8	0.8	0.6	0.6
Trade, transportation, and utilities	2.2	2.2	2.2	2.2
Wholesale trade	2.4	2.4	2.2	2.2
Retail trade	2.3	2.3	1.2	1.2
Transportation and warehousing	5.8	5.8	–	–
Utilities	2.6	2.6	2.4	2.4

See footnotes at end of table.

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	2.4	2.4	1.9	1.9
Financial activities	1.1	1.1	1.2	1.2
Finance and insurance	1.0	1.0	1.2	1.2
Credit intermediation and related activities	1.2	1.2	1.1	1.1
Insurance carriers and related activities	1.8	1.8	1.9	1.9
Real estate and rental and leasing	5.1	5.1	—	—
Professional and business services	2.4	2.4	1.6	1.6
Professional and technical services	2.4	2.4	2.6	2.6
Administrative and waste services	3.3	3.3	2.6	2.6
Education and health services	2.3	2.3	1.6	1.6
Educational services	2.3	2.3	1.9	1.9
Junior colleges, colleges, and universities	2.3	2.3	1.9	1.9
Health care and social assistance	2.7	2.7	1.9	1.9
Leisure and hospitality	4.1	4.1	—	—
Accommodation and food services	5.1	5.1	—	—
Other services	7.6	7.6	—	—
1 to 99 workers	1.3	1.3	0.9	0.9
1 to 49 workers	1.6	1.6	1.3	1.3
50 to 99 workers	2.5	2.5	2.1	2.1
100 workers or more	0.9	0.9	0.8	0.8
100 to 499 workers	1.1	1.1	1.3	1.3
500 workers or more	1.5	1.5	1.4	1.4
Geographic areas				
Northeast	1.4	1.4	1.5	1.5
New England	2.4	2.4	3.4	3.4
Middle Atlantic	1.6	1.6	1.5	1.5
South	1.2	1.2	0.9	0.9
South Atlantic	1.3	1.3	1.2	1.2
East South Central	4.5	4.5	2.5	2.5
West South Central	2.2	2.2	1.5	1.5
Midwest	1.1	1.1	0.7	0.7
East North Central	1.2	1.2	0.7	0.7
West North Central	2.6	2.6	1.7	1.7
West	1.7	1.7	1.4	1.4
Mountain	3.4	3.4	1.0	1.0
Pacific	1.9	1.9	1.9	1.9

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	54	77	70	47	67
Worker characteristics						
Management, professional, and related	89	74	83	88	63	71
Management, business, and financial	95	81	85	95	70	73
Professional and related	86	69	81	85	59	70
Service	44	26	60	44	22	51
Protective service	68	56	82	67	42	62
Sales and office	68	51	75	67	45	66
Sales and related	55	39	71	54	34	64
Office and administrative support	78	60	77	77	52	67
Natural resources, construction, and maintenance	76	60	79	76	55	73
Construction, extraction, farming, fishing, and forestry	74	57	78	74	53	73
Installation, maintenance, and repair	78	62	80	78	56	73
Production, transportation, and material moving ...	77	61	79	77	54	71
Production	81	66	82	80	59	73
Transportation and material moving	74	57	77	73	50	68
Full time	86	68	79	86	59	69
Part time	24	13	54	23	11	47
Union	96	85	88	95	78	81
Nonunion	69	52	75	68	44	65
Average wage within the following categories: ³						
Lowest 25 percent	40	24	60	39	21	52
Lowest 10 percent	26	13	50	26	11	43
Second 25 percent	72	53	74	71	47	66
Third 25 percent	85	68	80	85	60	70
Highest 25 percent	94	79	85	93	69	74
Highest 10 percent	95	83	87	95	72	76
Establishment characteristics						
Goods-producing industries	85	70	83	85	63	74
Construction	75	58	77	75	54	72
Manufacturing	90	77	85	89	67	75
Service-providing industries	68	51	75	67	44	65
Trade, transportation, and utilities	68	51	74	67	44	65
Wholesale trade	89	71	80	88	63	71
Retail trade	54	35	65	52	31	58
Transportation and warehousing	83	67	80	82	57	69
Utilities	99	89	90	99	80	81

See footnotes at end of table.

Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	40	31	78	26	21	80	69	46	67
Worker characteristics									
Management, professional, and related	59	46	79	35	28	79	87	62	71
Management, business, and financial	65	52	79	38	31	81	94	69	73
Professional and related	55	43	79	33	26	78	83	58	69
Service	19	13	70	13	9	70	43	22	50
Protective service	40	33	83	36	24	66	61	37	61
Sales and office	37	28	76	23	18	79	66	44	66
Sales and related	25	19	73	16	13	77	52	33	64
Office and administrative support	45	35	77	28	22	79	76	51	67
Natural resources, construction, and maintenance	38	30	79	26	22	83	74	53	72
Construction, extraction, farming, fishing, and forestry	31	25	82	22	19	85	72	52	72
Installation, maintenance, and repair	46	35	76	31	26	82	75	54	72
Production, transportation, and material moving	46	37	81	32	27	85	75	53	71
Production	49	40	82	35	30	86	79	57	72
Transportation and material moving	43	34	80	29	24	84	71	49	69
Full time	50	39	78	32	25	80	84	58	69
Part time	11	8	71	8	6	73	23	11	47
Union	69	61	88	55	48	87	92	75	81
Nonunion	38	29	76	23	18	78	67	44	65
Average wage within the following categories: ³									
Lowest 25 percent	15	11	70	10	7	70	39	20	52
Lowest 10 percent	8	5	61	6	4	59	25	11	42
Second 25 percent	39	30	75	25	20	80	69	45	66
Third 25 percent	50	39	78	31	25	80	83	58	70
Highest 25 percent	64	52	81	40	33	82	92	67	73
Highest 10 percent	70	58	83	46	37	82	93	71	76
Establishment characteristics									
Goods-producing industries	50	41	83	35	30	87	82	61	74
Construction	32	25	79	22	19	85	73	52	72
Manufacturing	60	50	84	42	36	87	87	65	74
Service-providing industries	39	29	76	24	19	77	66	43	65
Trade, transportation, and utilities	36	28	78	23	19	81	66	43	65
Wholesale trade	54	41	77	38	30	78	86	61	71
Retail trade	22	15	67	13	10	77	51	30	58
Transportation and warehousing	50	44	88	31	27	88	80	56	70
Utilities	61	55	90	51	47	92	99	79	81

See footnotes at end of table.

Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	86	75	87	86	65	76
Financial activities	89	75	84	88	66	74
Finance and insurance	94	81	86	93	70	75
Credit intermediation and related activities	98	85	87	97	73	75
Insurance carriers and related activities	89	75	84	89	66	74
Real estate and rental and leasing	73	56	78	73	52	71
Professional and business services	74	60	82	73	52	71
Professional and technical services	89	76	86	89	64	73
Administrative and waste services	49	36	73	49	32	64
Education and health services	76	55	72	75	47	62
Educational services	75	58	77	75	50	67
Junior colleges, colleges, and universities	90	71	78	90	58	65
Health care and social assistance	76	54	71	75	46	61
Leisure and hospitality	32	14	45	32	12	38
Accommodation and food services	31	12	41	31	10	33
Other services	52	41	80	52	37	71
1 to 99 workers	58	42	72	58	37	63
1 to 49 workers	53	38	71	53	34	63
50 to 99 workers	76	55	73	75	48	64
100 workers or more	87	71	81	86	61	70
100 to 499 workers	84	66	78	84	57	69
500 workers or more	92	77	85	90	65	72
Geographic areas						
Northeast	69	54	78	68	47	68
New England	71	54	77	71	47	67
Middle Atlantic	69	54	79	68	46	68
South	69	51	73	69	44	64
South Atlantic	71	52	73	70	45	64
East South Central	68	50	73	68	44	66
West South Central	68	49	72	67	43	63
Midwest	71	55	78	71	48	67
East North Central	72	56	79	71	49	69
West North Central	70	53	75	70	45	64
West	73	59	80	73	51	70
Mountain	73	58	80	72	52	71
Pacific	74	59	80	73	51	70

See footnotes at end of table.

Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	67	55	82	53	41	76	83	62	75
Financial activities	64	51	79	33	25	76	87	65	74
Finance and insurance	72	58	80	35	27	77	92	69	75
Credit intermediation and related activities	80	64	80	41	31	76	96	72	75
Insurance carriers and related activities	62	48	78	31	23	77	88	65	74
Real estate and rental and leasing	39	29	75	26	20	74	71	51	71
Professional and business services	43	34	79	31	25	79	72	51	71
Professional and technical services	58	46	80	43	35	81	87	63	73
Administrative and waste services	21	16	75	19	14	75	48	31	64
Education and health services	42	31	74	22	16	74	74	46	62
Educational services	45	34	76	26	16	64	75	49	66
Junior colleges, colleges, and universities	59	44	74	33	20	60	89	58	65
Health care and social assistance	41	30	73	22	16	76	74	45	61
Leisure and hospitality	12	7	59	9	6	62	32	12	38
Accommodation and food services	10	6	57	8	5	59	31	10	33
Other services	31	23	75	17	15	89	50	36	72
1 to 99 workers	27	21	75	18	14	78	56	35	63
1 to 49 workers	24	18	73	17	13	78	52	33	63
50 to 99 workers	40	31	78	24	18	76	73	46	63
100 workers or more	57	46	80	36	29	81	85	60	70
100 to 499 workers	49	38	78	31	25	81	82	57	69
500 workers or more	68	55	81	43	35	81	89	64	72
Geographic areas									
Northeast	41	33	79	25	20	80	66	45	68
New England	40	31	76	15	12	81	66	45	67
Middle Atlantic	42	33	80	28	22	80	66	45	68
South	33	25	75	21	16	75	68	44	64
South Atlantic	34	26	75	21	16	74	69	45	64
East South Central	27	20	75	19	15	78	67	44	66
West South Central	33	25	75	22	16	74	67	42	64
Midwest	44	34	78	27	21	80	69	46	67
East North Central	44	35	79	28	22	79	70	48	69
West North Central	45	34	76	24	19	81	67	42	62
West	48	38	80	34	28	84	72	50	70
Mountain	44	35	78	25	21	84	71	51	71
Pacific	50	40	80	37	31	84	72	50	70

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

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

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

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

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

Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.8	0.7	0.7	0.8	0.6
Worker characteristics						
Management, professional, and related	0.8	1.1	0.8	1.0	1.1	0.9
Management, business, and financial	0.7	1.1	0.9	0.7	1.1	1.0
Professional and related	1.1	1.5	1.3	1.4	1.5	1.3
Service	2.0	1.6	2.6	2.0	1.6	2.6
Protective service	4.8	5.0	4.9	4.8	5.1	6.7
Sales and office	1.1	1.1	0.8	1.1	1.1	0.9
Sales and related	1.7	1.6	1.7	1.7	1.6	2.0
Office and administrative support	1.0	1.2	1.0	1.1	1.1	0.9
Natural resources, construction, and maintenance	1.5	1.7	1.7	1.5	1.5	1.6
Construction, extraction, farming, fishing, and forestry	2.3	2.4	2.6	2.3	2.4	2.5
Installation, maintenance, and repair	2.0	2.3	1.9	2.0	2.1	1.8
Production, transportation, and material moving ...	1.6	1.3	0.9	1.6	1.2	1.0
Production	2.1	2.0	1.3	2.1	1.9	1.3
Transportation and material moving	2.4	2.0	1.4	2.4	1.8	1.4
Full time	0.6	0.7	0.6	0.7	0.7	0.5
Part time	1.1	0.9	3.4	1.2	0.9	3.5
Union	0.8	1.3	1.3	0.8	1.6	1.5
Nonunion	0.8	0.9	0.7	0.8	0.8	0.7
Average wage within the following categories: ³						
Lowest 25 percent	1.1	0.9	1.7	1.1	0.9	1.9
Lowest 10 percent	1.8	1.4	4.3	1.8	1.3	4.3
Second 25 percent	1.4	1.4	1.2	1.4	1.3	1.3
Third 25 percent	1.0	1.3	1.1	1.0	1.2	1.0
Highest 25 percent	0.6	1.0	0.8	0.7	1.0	1.0
Highest 10 percent	0.8	1.1	0.8	0.8	1.1	1.0
Establishment characteristics						
Goods-producing industries	1.1	1.3	1.0	1.1	1.1	0.9
Construction	2.1	2.2	2.1	2.1	2.0	1.7
Manufacturing	1.5	1.5	0.9	1.4	1.5	0.9
Service-providing industries	0.9	0.9	0.8	0.9	0.9	0.8
Trade, transportation, and utilities	1.3	1.3	1.0	1.2	1.0	1.0
Wholesale trade	1.4	1.8	1.5	1.3	1.6	1.6
Retail trade	1.9	1.3	1.2	1.8	1.2	1.4
Transportation and warehousing	2.7	2.6	2.1	2.6	2.5	1.6
Utilities	0.5	1.6	1.6	0.4	1.9	1.9

See footnotes at end of table.

Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021—continued

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	0.6	0.7	0.6	0.8	0.7	0.8	0.6
Worker characteristics									
Management, professional, and related	1.4	1.2	0.9	1.3	1.3	1.3	1.1	1.1	0.9
Management, business, and financial	2.0	1.8	1.3	1.6	1.4	1.2	0.8	1.1	1.1
Professional and related	1.7	1.5	1.5	1.8	1.7	1.8	1.5	1.5	1.3
Service	1.4	1.2	3.1	1.3	1.1	4.3	2.0	1.5	2.5
Protective service	7.1	6.6	3.8	7.3	5.7	8.3	6.5	5.7	7.0
Sales and office	1.0	0.9	0.9	0.9	0.9	1.5	1.2	1.1	0.9
Sales and related	1.0	0.9	1.6	1.2	1.0	2.1	1.7	1.6	2.0
Office and administrative support	1.4	1.2	1.0	1.2	1.2	1.7	1.2	1.2	0.9
Natural resources, construction, and maintenance	2.0	1.6	1.4	1.8	1.6	1.9	1.6	1.5	1.6
Construction, extraction, farming, fishing, and forestry	2.5	2.2	2.3	2.0	1.9	2.7	2.3	2.2	2.4
Installation, maintenance, and repair	2.3	1.8	1.9	2.4	2.1	2.4	2.2	2.2	1.8
Production, transportation, and material moving ...	1.6	1.3	1.1	1.8	1.5	0.9	1.6	1.2	1.0
Production	2.4	1.8	1.2	3.2	2.9	1.2	2.2	2.1	1.3
Transportation and material moving	2.5	2.3	1.7	1.9	1.6	1.4	2.3	1.7	1.4
Full time	0.9	0.8	0.6	0.8	0.8	0.8	0.7	0.7	0.5
Part time	0.8	0.8	4.0	0.8	0.8	4.9	1.1	0.9	3.4
Union	3.2	3.1	1.3	3.0	2.9	1.7	1.3	1.7	1.5
Nonunion	0.8	0.6	0.6	0.7	0.7	0.9	0.8	0.8	0.7
Average wage within the following categories: ³									
Lowest 25 percent	0.8	0.6	1.7	0.7	0.5	3.2	1.0	0.8	1.9
Lowest 10 percent	1.1	0.8	6.6	0.8	0.5	7.4	1.7	1.2	4.3
Second 25 percent	1.6	1.3	1.2	1.2	1.2	1.4	1.5	1.4	1.3
Third 25 percent	1.5	1.2	1.0	1.2	1.0	1.1	1.0	1.2	1.1
Highest 25 percent	1.3	1.2	0.9	1.4	1.3	1.0	0.7	1.0	1.0
Highest 10 percent	2.2	2.0	1.1	2.1	2.1	1.5	0.9	1.1	1.0
Establishment characteristics									
Goods-producing industries	1.7	1.4	0.9	1.6	1.4	0.9	1.2	1.2	0.9
Construction	2.6	2.2	2.1	2.0	2.0	2.6	2.0	1.9	1.7
Manufacturing	1.7	1.3	0.9	2.4	2.1	0.7	1.7	1.6	0.8
Service-providing industries	0.8	0.7	0.7	0.7	0.7	1.1	0.9	0.9	0.8
Trade, transportation, and utilities	1.6	1.3	0.7	1.6	1.3	1.0	1.2	1.0	1.0
Wholesale trade	2.9	2.3	1.8	3.2	2.8	2.3	1.6	1.7	1.6
Retail trade	1.2	0.8	1.5	1.2	1.0	2.1	1.7	1.1	1.3
Transportation and warehousing	4.2	3.5	1.6	3.4	2.9	2.2	2.5	2.4	1.6
Utilities	3.8	3.7	1.4	4.8	4.4	1.5	0.5	2.0	2.0

See footnotes at end of table.

Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021—continued

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.9	2.7	1.4	2.9	3.0	2.1
Financial activities	1.7	1.7	0.8	1.8	1.7	1.0
Finance and insurance	0.6	0.9	0.6	0.7	1.0	0.8
Credit intermediation and related activities	0.7	1.1	1.0	0.6	1.2	1.2
Insurance carriers and related activities	1.6	1.5	1.0	1.6	1.6	1.5
Real estate and rental and leasing	6.1	4.9	2.3	6.1	5.0	2.7
Professional and business services	2.3	2.3	1.2	2.3	1.9	1.4
Professional and technical services	1.8	2.3	1.7	1.8	2.3	2.1
Administrative and waste services	3.0	3.1	3.0	3.1	2.9	3.2
Education and health services	2.0	2.1	1.6	2.1	2.1	1.7
Educational services	3.3	3.0	2.4	3.5	2.9	2.4
Junior colleges, colleges, and universities	1.9	2.0	1.3	1.9	1.7	1.1
Health care and social assistance	2.3	2.3	1.8	2.4	2.3	1.9
Leisure and hospitality	2.7	1.4	4.3	2.7	1.4	3.4
Accommodation and food services	3.1	1.6	5.4	3.1	1.6	4.5
Other services	2.8	2.8	3.1	2.8	2.7	3.4
1 to 99 workers	1.0	1.1	1.3	1.0	1.1	1.3
1 to 49 workers	1.1	1.3	1.6	1.1	1.2	1.6
50 to 99 workers	2.2	2.4	2.1	2.2	2.2	2.0
100 workers or more	0.9	1.0	0.7	0.9	0.9	0.6
100 to 499 workers	1.2	1.3	1.0	1.2	1.2	1.0
500 workers or more	1.2	1.3	0.8	1.5	1.1	0.8
Geographic areas						
Northeast	1.4	1.4	1.1	1.4	1.5	1.1
New England	3.7	3.8	1.9	3.7	3.3	1.8
Middle Atlantic	1.3	1.3	1.3	1.5	1.6	1.4
South	1.3	1.4	1.1	1.3	1.4	1.1
South Atlantic	1.6	1.9	1.5	1.6	2.0	1.7
East South Central	3.1	2.0	3.2	3.1	2.1	2.0
West South Central	2.6	3.0	2.0	2.6	2.6	1.7
Midwest	1.4	1.7	1.3	1.5	1.4	1.0
East North Central	1.4	1.8	1.7	1.4	1.3	1.1
West North Central	3.3	3.7	1.9	3.4	3.5	2.3
West	1.5	1.8	1.7	1.5	1.9	1.6
Mountain	2.6	2.9	3.1	2.5	2.6	2.2
Pacific	1.8	2.2	2.0	1.8	2.5	2.1

See footnotes at end of table.

Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021—continued

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	3.5	3.1	2.0	3.7	3.3	2.6	3.3	3.3	2.2
Financial activities	1.7	1.5	0.9	1.7	1.5	1.2	1.8	1.7	0.9
Finance and insurance	1.8	1.7	0.9	1.8	1.5	1.2	0.6	0.9	0.8
Credit intermediation and related activities	2.0	1.8	1.1	2.5	2.2	1.8	0.8	1.1	1.2
Insurance carriers and related activities	2.9	2.5	1.2	2.9	2.4	1.7	1.7	1.7	1.5
Real estate and rental and leasing	4.9	4.0	3.3	5.1	3.8	3.9	6.0	4.9	2.7
Professional and business services	2.5	2.0	2.1	2.4	2.3	2.6	2.2	1.9	1.5
Professional and technical services	3.7	2.6	3.0	5.0	5.1	3.5	2.0	2.5	2.2
Administrative and waste services	3.4	2.6	4.0	3.2	2.5	3.6	3.2	2.9	3.2
Education and health services	2.4	2.0	1.9	1.4	1.3	2.9	2.1	2.0	1.7
Educational services	3.5	3.2	2.3	2.6	1.9	3.2	3.5	3.0	2.5
Junior colleges, colleges, and universities	2.9	2.8	2.0	1.7	1.3	1.7	2.1	1.8	1.1
Health care and social assistance	2.7	2.3	2.1	1.5	1.4	3.3	2.4	2.2	1.9
Leisure and hospitality	1.3	0.9	6.4	1.5	0.9	7.6	2.7	1.4	3.3
Accommodation and food services	1.6	1.0	8.2	1.7	0.9	9.2	3.1	1.6	4.5
Other services	3.9	2.8	5.3	3.6	3.1	3.6	2.9	2.9	3.5
1 to 99 workers	1.0	0.7	1.0	0.9	0.9	1.6	1.0	1.0	1.3
1 to 49 workers	1.2	0.8	1.4	1.2	1.1	1.9	1.2	1.1	1.6
50 to 99 workers	2.7	2.4	1.9	1.9	1.5	2.4	2.1	2.0	1.9
100 workers or more	1.3	1.1	0.7	1.2	1.0	0.9	1.0	0.9	0.6
100 to 499 workers	1.9	1.6	1.0	1.9	1.5	1.1	1.2	1.2	1.0
500 workers or more	2.1	1.6	1.0	1.9	1.4	1.1	1.5	1.1	0.8
Geographic areas									
Northeast	1.8	1.6	1.6	2.0	1.7	2.2	1.4	1.3	1.3
New England	3.9	3.1	1.8	2.1	1.5	2.3	2.9	2.6	1.8
Middle Atlantic	1.7	1.6	2.1	2.2	2.1	2.8	1.6	1.5	1.6
South	1.1	0.9	0.7	1.0	0.8	1.4	1.3	1.4	1.1
South Atlantic	1.5	1.3	1.0	1.6	1.2	1.9	1.7	2.1	1.7
East South Central	2.4	1.7	1.9	1.1	0.9	1.6	3.2	2.0	2.1
West South Central	2.1	1.6	1.0	1.6	1.3	2.7	2.7	2.6	1.7
Midwest	1.5	1.2	1.1	1.3	1.3	1.4	1.4	1.4	1.0
East North Central	1.8	1.3	0.8	1.6	1.5	1.4	1.5	1.4	1.2
West North Central	2.5	2.7	3.1	2.4	2.5	3.2	3.0	3.0	2.1
West	1.5	1.5	1.4	1.0	1.2	1.6	1.4	1.8	1.5
Mountain	2.6	2.2	1.7	1.6	1.4	3.7	2.4	2.3	2.0
Pacific	1.8	2.0	1.8	1.1	1.4	1.8	1.7	2.3	2.0

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

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

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

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

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

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

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	78	22	66	34
Worker characteristics				
Management, professional, and related	79	21	67	33
Management, business, and financial	77	23	66	34
Professional and related	80	20	68	32
Service	77	23	59	41
Protective service	78	22	68	32
Sales and office	78	22	65	35
Sales and related	76	24	63	37
Office and administrative support	79	21	66	34
Natural resources, construction, and maintenance	78	22	67	33
Construction, extraction, farming, fishing, and forestry	78	22	69	31
Installation, maintenance, and repair	77	23	66	34
Production, transportation, and material moving ...	78	22	70	30
Production	78	22	71	29
Transportation and material moving	78	22	68	32
Full time	78	22	66	34
Part time	79	21	68	32
Union	83	17	81	19
Nonunion	77	23	64	36
Average wage within the following categories: ¹				
Lowest 25 percent	77	23	60	40
Lowest 10 percent	75	25	54	46
Second 25 percent	77	23	64	36
Third 25 percent	78	22	67	33
Highest 25 percent	79	21	70	30
Highest 10 percent	80	20	70	30
Establishment characteristics				
Goods-producing industries	78	22	70	30
Construction	76	24	65	35
Manufacturing	79	21	73	27
Service-providing industries	78	22	65	35
Trade, transportation, and utilities	76	24	66	34
Wholesale trade	77	23	65	35
Retail trade	73	27	62	38
Transportation and warehousing	78	22	70	30
Utilities	84	16	79	21

See footnotes at end of table.

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

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	81	19	73	27
Financial activities	79	21	70	30
Finance and insurance	80	20	72	28
Credit intermediation and related activities	80	20	71	29
Insurance carriers and related activities	80	20	73	27
Real estate and rental and leasing	77	23	60	40
Professional and business services	76	24	64	36
Professional and technical services	78	22	64	36
Administrative and waste services	73	27	60	40
Education and health services	81	19	64	36
Educational services	81	19	65	35
Junior colleges, colleges, and universities	81	19	70	30
Health care and social assistance	80	20	63	37
Leisure and hospitality	78	22	58	42
Accommodation and food services	77	23	60	40
Other services	80	20	61	39
1 to 99 workers	77	23	60	40
1 to 49 workers	77	23	60	40
50 to 99 workers	78	22	61	39
100 workers or more	79	21	71	29
100 to 499 workers	78	22	68	32
500 workers or more	80	20	75	25
Geographic areas				
Northeast	79	21	71	29
New England	77	23	69	31
Middle Atlantic	80	20	71	29
South	77	23	62	38
South Atlantic	78	22	63	37
East South Central	76	24	63	37
West South Central	76	24	61	39
Midwest	78	22	69	31
East North Central	78	22	69	31
West North Central	78	22	68	32
West	79	21	66	34
Mountain	77	23	65	35
Pacific	80	20	66	34

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.3	0.3	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.6	0.6
Management, business, and financial	0.4	0.4	0.7	0.7
Professional and related	0.5	0.5	0.9	0.9
Service	1.6	1.6	2.0	2.0
Protective service	2.0	2.0	3.6	3.6
Sales and office	0.4	0.4	0.4	0.4
Sales and related	0.7	0.7	0.9	0.9
Office and administrative support	0.4	0.4	0.6	0.6
Natural resources, construction, and maintenance	0.9	0.9	1.1	1.1
Construction, extraction, farming, fishing, and forestry	1.3	1.3	1.4	1.4
Installation, maintenance, and repair	0.9	0.9	1.6	1.6
Production, transportation, and material moving ...	0.5	0.5	0.8	0.8
Production	0.6	0.6	1.0	1.0
Transportation and material moving	0.7	0.7	1.4	1.4
Full time	0.3	0.3	0.4	0.4
Part time	1.6	1.6	1.8	1.8
Union	0.8	0.8	0.8	0.8
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following categories: ¹				
Lowest 25 percent	0.6	0.6	0.9	0.9
Lowest 10 percent	1.7	1.7	2.3	2.3
Second 25 percent	0.6	0.6	0.8	0.8
Third 25 percent	0.4	0.4	0.6	0.6
Highest 25 percent	0.4	0.4	0.6	0.6
Highest 10 percent	0.5	0.5	0.9	0.9
Establishment characteristics				
Goods-producing industries	0.6	0.6	0.8	0.8
Construction	1.2	1.2	1.6	1.6
Manufacturing	0.6	0.6	0.8	0.8
Service-providing industries	0.3	0.3	0.4	0.4
Trade, transportation, and utilities	0.5	0.5	0.8	0.8
Wholesale trade	0.9	0.9	1.2	1.2
Retail trade	0.4	0.4	0.9	0.9
Transportation and warehousing	1.0	1.0	1.8	1.8
Utilities	0.7	0.7	1.2	1.2

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.7	0.7	1.5	1.5
Financial activities	0.4	0.4	0.6	0.6
Finance and insurance	0.3	0.3	0.5	0.5
Credit intermediation and related activities	0.4	0.4	0.6	0.6
Insurance carriers and related activities	0.5	0.5	0.7	0.7
Real estate and rental and leasing	1.5	1.5	2.7	2.7
Professional and business services	0.6	0.6	0.8	0.8
Professional and technical services	1.0	1.0	1.2	1.2
Administrative and waste services	0.9	0.9	1.6	1.6
Education and health services	0.9	0.9	1.1	1.1
Educational services	1.0	1.0	2.0	2.0
Junior colleges, colleges, and universities	0.4	0.4	0.8	0.8
Health care and social assistance	1.0	1.0	1.2	1.2
Leisure and hospitality	2.0	2.0	3.0	3.0
Accommodation and food services	2.1	2.1	3.3	3.3
Other services	1.6	1.6	2.4	2.4
1 to 99 workers	0.5	0.5	0.6	0.6
1 to 49 workers	0.6	0.6	0.9	0.9
50 to 99 workers	1.0	1.0	1.1	1.1
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.4	0.4	0.6	0.6
500 workers or more	0.5	0.5	0.6	0.6
Geographic areas				
Northeast	0.6	0.6	0.7	0.7
New England	1.2	1.2	1.0	1.0
Middle Atlantic	0.7	0.7	0.9	0.9
South	0.5	0.5	0.6	0.6
South Atlantic	0.8	0.8	0.9	0.9
East South Central	0.9	0.9	0.5	0.5
West South Central	0.7	0.7	1.0	1.0
Midwest	0.5	0.5	0.7	0.7
East North Central	0.6	0.6	0.7	0.7
West North Central	0.9	0.9	1.3	1.3
West	0.5	0.5	0.7	0.7
Mountain	1.1	1.1	1.7	1.7
Pacific	0.6	0.6	0.8	0.8

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

(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	\$475.69	11	\$620.47	89	\$458.63	\$147.12
Worker characteristics							
Management, professional, and related	100	483.74	8	611.70	92	471.97	144.32
Management, business, and financial	100	487.60	8	657.82	92	472.77	156.35
Professional and related	100	481.12	9	582.93	91	471.42	136.11
Service	100	465.13	16	543.11	84	450.80	158.61
Protective service	100	487.00	—	—	—	—	—
Sales and office	100	475.95	9	658.49	91	457.84	145.27
Sales and related	100	443.44	8	595.97	92	430.67	149.89
Office and administrative support	100	491.92	10	683.04	90	471.48	142.95
Natural resources, construction, and maintenance	100	473.42	15	624.16	85	445.86	156.16
Construction, extraction, farming, fishing, and forestry	100	463.07	18	630.91	82	425.10	154.09
Installation, maintenance, and repair	100	484.17	12	613.69	88	465.93	158.16
Production, transportation, and material moving ...	100	466.12	11	652.94	89	442.61	144.19
Production	100	461.41	8	601.85	92	449.00	140.26
Transportation and material moving	100	471.29	15	684.21	85	435.07	148.82
Full time	100	474.46	10	613.79	90	459.03	147.01
Part time	100	495.42	20	674.45	80	451.40	149.09
Union	100	588.10	23	728.45	77	546.27	162.47
Nonunion	100	459.19	9	578.74	91	447.78	145.22
Average wage within the following categories: ¹							
Lowest 25 percent	100	446.93	10	599.90	90	430.64	148.85
Lowest 10 percent	100	425.32	14	572.38	86	401.74	158.85
Second 25 percent	100	463.46	10	582.38	90	450.49	149.28
Third 25 percent	100	473.95	11	618.90	89	456.83	145.72
Highest 25 percent	100	496.73	11	651.50	89	476.90	146.14
Highest 10 percent	100	499.54	12	652.37	88	479.59	141.50
Establishment characteristics							
Goods-producing industries	100	463.48	12	597.47	88	445.56	145.79
Construction	100	451.29	20	609.40	80	411.87	165.36
Manufacturing	100	469.76	8	591.15	92	459.35	139.95
Service-providing industries	100	479.24	10	628.21	90	462.36	147.49
Trade, transportation, and utilities	100	461.92	11	684.29	89	435.58	155.15
Wholesale trade	100	444.25	10	540.17	90	434.01	146.62
Retail trade	100	434.64	7	688.63	93	416.53	168.15
Transportation and warehousing	100	496.23	16	760.38	84	444.66	149.70
Utilities	100	585.80	11	662.88	89	576.10	121.79

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2021—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	\$486.20	13	\$554.36	87	\$475.71	\$128.64
Financial activities	100	490.41	6	615.44	94	482.80	135.16
Finance and insurance	100	481.34	5	618.40	95	474.45	126.04
Credit intermediation and related activities	100	482.36	4	579.43	96	478.38	127.18
Insurance carriers and related activities	100	480.50	5	658.03	95	471.76	124.21
Real estate and rental and leasing	100	530.06	—	—	—	—	—
Professional and business services	100	462.62	9	596.01	91	449.11	157.85
Professional and technical services	100	463.89	11	608.63	89	446.18	143.10
Administrative and waste services	100	431.61	8	542.90	92	421.50	176.30
Education and health services	100	502.97	9	556.60	91	497.39	137.26
Educational services	100	541.31	10	572.46	90	537.66	143.47
Junior colleges, colleges, and universities	100	574.75	4	577.35	96	574.65	146.39
Health care and social assistance	100	497.15	9	553.88	91	491.37	136.33
Leisure and hospitality	100	474.85	18	708.34	82	424.38	143.19
Accommodation and food services	100	460.33	—	—	—	—	—
Other services	100	517.78	26	725.31	74	446.81	169.58
1 to 99 workers	100	459.49	14	603.99	86	436.98	151.60
1 to 49 workers	100	454.83	14	596.43	86	431.17	153.66
50 to 99 workers	100	471.72	11	629.18	89	451.71	146.36
100 workers or more	100	488.42	8	641.69	92	474.67	143.80
100 to 499 workers	100	475.05	8	617.68	92	462.58	145.22
500 workers or more	100	504.06	8	668.40	92	488.88	142.13
Geographic areas							
Northeast	100	510.61	12	647.44	88	492.40	153.08
New England	100	507.89	8	603.78	92	500.08	171.53
Middle Atlantic	100	511.62	13	656.70	87	489.32	145.69
South	100	453.47	9	546.49	91	444.23	148.77
South Atlantic	100	459.57	11	526.58	89	451.49	146.05
East South Central	100	436.28	6	694.08	94	420.16	147.53
West South Central	100	450.71	7	540.92	93	443.54	154.45
Midwest	100	471.65	9	673.76	91	451.73	145.05
East North Central	100	471.87	10	683.48	90	448.85	148.71
West North Central	100	471.14	7	642.92	93	458.11	136.95
West	100	483.08	13	636.13	87	459.88	142.25
Mountain	100	475.96	10	644.30	90	456.51	150.58
Pacific	100	486.03	14	633.69	86	461.35	138.64

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

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	\$3.00	0.6	\$16.29	0.6	\$3.04	\$1.94
Worker characteristics						
Management, professional, and related	4.65	0.8	28.50	0.8	4.55	2.72
Management, business, and financial	7.07	1.1	56.51	1.1	6.82	3.03
Professional and related	6.09	0.9	29.05	0.9	6.20	3.42
Service	14.28	4.1	76.08	4.1	11.22	7.54
Protective service	19.96	—	—	—	—	—
Sales and office	3.76	1.1	15.16	1.1	4.11	3.08
Sales and related	7.30	1.5	27.21	1.5	7.88	5.20
Office and administrative support	4.74	1.1	19.75	1.1	4.51	3.14
Natural resources, construction, and maintenance	8.36	1.6	24.57	1.6	8.54	5.22
Construction, extraction, farming, fishing, and forestry	13.57	2.8	28.58	2.8	13.53	7.63
Installation, maintenance, and repair	11.61	1.6	56.74	1.6	11.02	5.22
Production, transportation, and material moving ...	8.20	1.0	21.40	1.0	8.37	3.30
Production	8.72	1.2	26.26	1.2	8.22	4.62
Transportation and material moving	11.96	1.8	30.15	1.8	12.66	3.87
Full time	3.25	0.6	16.80	0.6	3.19	2.00
Part time	20.04	5.2	34.84	5.2	13.80	6.75
Union	9.08	2.3	15.56	2.3	8.32	6.15
Nonunion	3.24	0.6	20.42	0.6	3.29	2.06
Average wage within the following categories: ¹						
Lowest 25 percent	8.46	1.2	54.85	1.2	6.87	4.26
Lowest 10 percent	21.70	2.7	76.91	2.7	21.74	9.44
Second 25 percent	6.27	1.8	41.29	1.8	5.12	3.84
Third 25 percent	5.27	0.8	12.89	0.8	5.13	2.92
Highest 25 percent	4.72	0.8	20.81	0.8	4.52	2.34
Highest 10 percent	8.64	1.3	36.81	1.3	6.71	3.34
Establishment characteristics						
Goods-producing industries	5.50	1.0	11.51	1.0	6.26	3.27
Construction	10.56	2.6	16.23	2.6	11.54	5.00
Manufacturing	6.52	1.0	17.46	1.0	6.43	3.93
Service-providing industries	3.52	0.8	21.47	0.8	3.50	2.28
Trade, transportation, and utilities	5.63	1.0	21.68	1.0	5.43	3.74
Wholesale trade	7.44	1.5	21.67	1.5	7.28	6.44
Retail trade	5.84	1.0	43.18	1.0	5.22	4.67
Transportation and warehousing	18.29	2.3	42.47	2.3	19.03	6.49
Utilities	19.57	3.2	47.73	3.2	19.87	8.39

See footnotes at end of table.

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

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	\$6.58	2.4	\$32.26	2.4	\$7.11	\$5.21
Financial activities	6.23	0.9	47.55	0.9	5.27	3.10
Finance and insurance	3.28	0.6	40.92	0.6	3.84	1.72
Credit intermediation and related activities	4.83	0.8	54.93	0.8	4.85	2.46
Insurance carriers and related activities	5.60	1.0	59.22	1.0	6.43	3.25
Real estate and rental and leasing	27.90	—	—	—	—	—
Professional and business services	9.70	1.8	43.44	1.8	8.70	2.94
Professional and technical services	16.17	2.8	58.96	2.8	13.39	3.66
Administrative and waste services	17.16	1.5	65.80	1.5	15.94	9.05
Education and health services	7.53	2.1	64.46	2.1	8.96	6.09
Educational services	10.95	2.7	37.10	2.7	11.50	9.38
Junior colleges, colleges, and universities	8.77	0.9	29.81	0.9	8.91	5.54
Health care and social assistance	8.43	2.4	75.23	2.4	10.21	6.85
Leisure and hospitality	27.65	4.7	85.35	4.7	25.07	7.79
Accommodation and food services	22.63	—	—	—	—	—
Other services	35.93	4.5	110.03	4.5	16.74	14.33
1 to 99 workers	4.80	1.0	26.80	1.0	5.00	3.18
1 to 49 workers	6.50	1.3	34.15	1.3	5.86	4.36
50 to 99 workers	10.98	1.4	32.92	1.4	11.63	5.84
100 workers or more	3.94	0.8	16.24	0.8	3.97	2.11
100 to 499 workers	6.34	0.8	16.33	0.8	6.24	2.62
500 workers or more	6.04	1.3	27.09	1.3	5.54	3.25
Geographic areas						
Northeast	5.75	1.9	20.89	1.9	7.05	3.89
New England	13.73	1.6	29.15	1.6	15.36	8.84
Middle Atlantic	6.21	2.6	23.05	2.6	8.51	4.05
South	5.42	0.9	41.12	0.9	5.10	3.51
South Atlantic	7.26	1.5	56.33	1.5	6.58	4.54
East South Central	10.96	0.7	105.34	0.7	11.71	11.36
West South Central	10.38	1.2	39.71	1.2	9.78	5.47
Midwest	6.56	0.8	21.58	0.8	7.28	3.77
East North Central	6.88	1.1	22.89	1.1	7.11	4.96
West North Central	14.73	1.5	48.99	1.5	17.34	5.79
West	6.12	1.4	19.63	1.4	5.53	4.20
Mountain	9.45	1.6	31.18	1.6	9.91	10.43
Pacific	7.69	1.8	24.08	1.8	6.64	3.79

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	75	15	9	1
Worker characteristics				
Management, professional, and related	73	15	11	2
Management, business, and financial	73	16	9	2
Professional and related	72	14	12	1
Service	80	—	10	—
Protective service	88	8	—	—
Sales and office	68	23	9	1
Sales and related	64	27	—	—
Office and administrative support	69	21	9	1
Natural resources, construction, and maintenance	83	8	8	1
Construction, extraction, farming, fishing, and forestry	89	5	5	2
Installation, maintenance, and repair	77	—	12	—
Production, transportation, and material moving	80	11	—	—
Production	78	13	—	—
Transportation and material moving	83	9	—	—
Full time	74	15	9	1
Part time	79	12	—	—
Union	78	5	15	2
Nonunion	74	16	9	1
Average wage within the following categories: ³				
Lowest 25 percent	78	16	—	—
Lowest 10 percent	84	6	—	—
Second 25 percent	74	16	9	1
Third 25 percent	76	14	9	1
Highest 25 percent	72	15	11	2
Highest 10 percent	71	15	11	2
Establishment characteristics				
Goods-producing industries	80	11	8	1
Construction	86	7	—	—
Manufacturing	77	13	—	—
Service-providing industries	73	16	10	1
Trade, transportation, and utilities	73	18	9	(⁴)
Wholesale trade	81	10	—	—
Retail trade	61	30	—	—
Transportation and warehousing	79	12	—	—
Utilities	76	—	16	—

See footnotes at end of table.

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

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	68	15	—	—
Financial activities	56	33	10	1
Finance and insurance	49	38	11	2
Credit intermediation and related activities	47	44	—	—
Insurance carriers and related activities	53	28	15	4
Real estate and rental and leasing	87	—	—	—
Professional and business services	78	8	12	2
Professional and technical services	79	6	—	—
Administrative and waste services	89	—	7	—
Education and health services	77	15	7	1
Educational services	73	19	6	2
Junior colleges, colleges, and universities	63	29	—	—
Health care and social assistance	78	15	—	—
Leisure and hospitality	71	9	—	—
Accommodation and food services	65	—	—	—
Other services	83	—	—	—
1 to 99 workers	78	11	10	1
1 to 49 workers	75	13	11	1
50 to 99 workers	86	—	7	—
100 workers or more	72	18	9	1
100 to 499 workers	78	15	6	1
500 workers or more	65	21	12	2
Geographic areas				
Northeast	77	12	11	1
New England	78	—	11	—
Middle Atlantic	76	13	—	—
South	75	17	8	1
South Atlantic	74	19	7	1
East South Central	76	18	6	—
West South Central	76	15	9	1
Midwest	70	17	11	1
East North Central	74	15	10	1
West North Central	63	23	—	—
West	77	12	9	2
Mountain	79	13	—	—
Pacific	77	11	—	—

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

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

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

⁴ Less than 0.5.

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

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

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

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.1	0.8	0.9	0.2
Worker characteristics				
Management, professional, and related	1.8	1.3	1.4	0.4
Management, business, and financial	2.1	1.5	1.1	0.6
Professional and related	2.4	1.8	2.1	0.4
Service	2.6	—	2.3	—
Protective service	3.0	2.5	—	—
Sales and office	1.7	1.4	1.1	0.1
Sales and related	2.8	2.2	—	—
Office and administrative support	1.6	1.3	1.3	0.1
Natural resources, construction, and maintenance	1.4	1.0	1.0	0.5
Construction, extraction, farming, fishing, and forestry	1.7	1.1	1.2	1.0
Installation, maintenance, and repair	2.1	—	1.7	—
Production, transportation, and material moving ...	1.3	1.4	—	—
Production	1.8	2.0	—	—
Transportation and material moving	1.9	1.7	—	—
Full time	1.1	0.8	0.9	0.2
Part time	2.4	1.8	—	—
Union	3.1	0.8	3.2	0.7
Nonunion	1.1	0.9	0.8	0.2
Average wage within the following categories: ³				
Lowest 25 percent	2.1	1.9	—	—
Lowest 10 percent	3.7	1.8	—	—
Second 25 percent	1.8	1.4	1.3	0.4
Third 25 percent	1.3	0.9	1.1	0.1
Highest 25 percent	1.5	1.1	1.2	0.5
Highest 10 percent	2.6	1.8	1.5	0.8
Establishment characteristics				
Goods-producing industries	1.1	1.3	1.3	0.4
Construction	2.3	1.5	—	—
Manufacturing	1.5	1.9	—	—
Service-providing industries	1.3	0.9	1.0	0.2
Trade, transportation, and utilities	1.6	1.3	1.5	0.1
Wholesale trade	2.7	1.9	—	—
Retail trade	2.1	2.0	—	—
Transportation and warehousing	4.2	2.9	—	—
Utilities	4.4	—	3.6	—

See footnotes at end of table.

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

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	4.8	4.2	—	—
Financial activities	1.8	1.7	1.2	0.3
Finance and insurance	1.7	1.6	1.3	0.3
Credit intermediation and related activities	2.4	2.6	—	—
Insurance carriers and related activities	2.3	2.7	2.1	1.0
Real estate and rental and leasing	5.3	—	—	—
Professional and business services	3.7	2.3	3.2	0.7
Professional and technical services	4.9	2.3	—	—
Administrative and waste services	3.3	—	2.7	—
Education and health services	2.5	2.6	1.1	0.2
Educational services	3.1	1.8	1.9	0.5
Junior colleges, colleges, and universities	2.3	3.1	—	—
Health care and social assistance	2.9	3.0	—	—
Leisure and hospitality	7.7	2.8	—	—
Accommodation and food services	9.3	—	—	—
Other services	5.5	—	—	—
1 to 99 workers	1.6	0.9	1.5	0.2
1 to 49 workers	2.0	1.1	1.9	0.3
50 to 99 workers	2.0	—	1.5	—
100 workers or more	1.2	1.1	0.9	0.3
100 to 499 workers	1.3	1.4	0.7	0.2
500 workers or more	2.0	1.6	1.7	0.6
Geographic areas				
Northeast	2.7	1.4	2.3	0.3
New England	2.3	—	2.8	—
Middle Atlantic	3.9	1.7	—	—
South	1.4	0.9	1.1	0.2
South Atlantic	1.5	1.3	1.4	0.4
East South Central	4.0	3.0	2.1	—
West South Central	2.8	1.3	2.1	0.2
Midwest	2.1	2.2	1.3	0.3
East North Central	2.6	3.1	1.6	0.4
West North Central	3.5	2.6	—	—
West	3.0	1.5	2.6	0.6
Mountain	3.6	3.3	—	—
Pacific	3.9	1.7	—	—

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

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

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

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

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

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

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

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	\$1,174.00	5	\$1,761.82	95	\$1,144.15	\$601.59
Worker characteristics							
Management, professional, and related	100	1,192.72	3	1,635.51	97	1,177.09	598.94
Management, business, and financial	100	1,229.07	2	1,612.49	98	1,220.15	634.49
Professional and related	100	1,168.22	4	1,643.96	96	1,147.50	574.52
Service	100	1,052.21	5	1,845.08	95	1,010.08	705.96
Protective service	100	1,326.10	—	—	—	—	—
Sales and office	100	1,158.21	3	1,837.66	97	1,138.81	615.59
Sales and related	100	1,081.06	3	1,722.53	97	1,063.79	636.59
Office and administrative support	100	1,196.27	3	1,889.88	97	1,175.91	605.21
Natural resources, construction, and maintenance	100	1,181.89	10	1,758.62	90	1,120.76	585.23
Construction, extraction, farming, fishing, and forestry	100	1,163.99	11	1,848.96	89	1,078.78	546.75
Installation, maintenance, and repair	100	1,200.05	8	1,633.23	92	1,161.95	622.99
Production, transportation, and material moving ...	100	1,223.25	8	1,813.44	92	1,173.48	532.91
Production	100	1,245.88	5	1,734.16	95	1,218.25	508.35
Transportation and material moving	100	1,197.73	11	1,859.02	89	1,120.09	562.20
Full time	100	1,171.78	4	1,752.87	96	1,145.26	602.17
Part time	100	1,210.64	13	1,813.07	87	1,124.06	591.05
Union	100	1,561.66	20	1,886.62	80	1,482.80	437.46
Nonunion	100	1,116.31	3	1,624.74	97	1,102.49	621.78
Average wage within the following categories: ¹							
Lowest 25 percent	100	1,028.64	2	1,681.66	98	1,012.12	657.76
Lowest 10 percent	100	918.96	2	1,469.15	98	908.68	737.56
Second 25 percent	100	1,110.07	5	1,766.57	95	1,078.17	625.58
Third 25 percent	100	1,192.87	5	1,709.91	95	1,168.50	593.94
Highest 25 percent	100	1,256.23	6	1,804.23	94	1,220.38	569.64
Highest 10 percent	100	1,258.07	5	1,759.85	95	1,229.76	571.84
Establishment characteristics							
Goods-producing industries	100	1,218.37	7	1,699.65	93	1,182.52	526.43
Construction	100	1,081.64	11	1,778.29	89	996.21	605.69
Manufacturing	100	1,278.52	5	1,621.05	95	1,260.03	495.47
Service-providing industries	100	1,161.22	4	1,791.18	96	1,133.41	622.63
Trade, transportation, and utilities	100	1,140.80	7	1,874.72	93	1,086.14	591.13
Wholesale trade	100	1,083.32	4	1,516.42	96	1,064.10	599.59
Retail trade	100	1,031.04	4	1,873.76	96	998.17	630.18
Transportation and warehousing	100	1,282.39	14	1,980.36	86	1,172.85	548.13
Utilities	100	1,585.24	8	1,882.67	92	1,557.98	421.98

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2021—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	\$1,285.96	8	\$1,600.08	92	\$1,259.79	\$509.71
Financial activities	100	1,276.25	2	1,920.77	98	1,260.02	565.74
Finance and insurance	100	1,276.23	2	1,909.15	98	1,260.85	509.41
Credit intermediation and related activities	100	1,258.95	2	1,919.78	98	1,247.39	527.66
Insurance carriers and related activities	100	1,289.95	2	1,859.22	98	1,276.53	496.76
Real estate and rental and leasing	100	1,276.36	—	—	—	—	—
Professional and business services	100	1,148.71	2	1,591.49	98	1,138.17	658.34
Professional and technical services	100	1,112.65	3	1,502.22	97	1,100.34	641.81
Administrative and waste services	100	1,087.20	2	1,888.28	98	1,069.71	695.81
Education and health services	100	1,129.60	3	1,900.03	97	1,109.25	629.19
Educational services	100	1,216.22	—	—	—	—	—
Junior colleges, colleges, and universities	100	1,385.92	—	—	—	—	—
Health care and social assistance	100	1,116.51	—	—	—	—	—
Leisure and hospitality	100	1,073.96	7	1,576.70	93	1,036.31	752.23
Accommodation and food services	100	1,074.80	—	—	—	—	—
Other services	100	1,174.03	9	1,618.69	91	1,133.61	802.44
1 to 99 workers	100	1,039.37	5	1,715.30	95	1,007.25	677.72
1 to 49 workers	100	1,025.93	4	1,697.76	96	995.22	671.98
50 to 99 workers	100	1,074.62	5	1,755.77	95	1,039.00	692.87
100 workers or more	100	1,279.73	5	1,794.52	95	1,252.26	541.47
100 to 499 workers	100	1,207.55	4	1,751.79	96	1,185.79	577.89
500 workers or more	100	1,363.39	6	1,823.90	94	1,331.47	498.06
Geographic areas							
Northeast	100	1,301.03	7	1,781.55	93	1,266.29	564.82
New England	100	1,322.52	4	1,632.07	96	1,308.69	593.47
Middle Atlantic	100	1,293.12	8	1,812.33	92	1,250.11	553.88
South	100	1,072.90	2	1,744.33	98	1,057.43	641.56
South Atlantic	100	1,086.27	2	1,677.87	98	1,072.17	635.78
East South Central	100	1,034.87	2	1,935.59	98	1,016.19	606.07
West South Central	100	1,065.53	2	1,794.07	98	1,049.06	669.83
Midwest	100	1,218.35	6	1,869.45	94	1,175.68	572.15
East North Central	100	1,223.90	7	1,867.97	93	1,176.50	570.09
West North Central	100	1,206.19	5	1,874.30	95	1,173.92	576.56
West	100	1,169.94	6	1,640.48	94	1,142.19	601.83
Mountain	100	1,118.45	6	1,622.45	94	1,088.15	611.50
Pacific	100	1,191.29	6	1,648.15	94	1,164.56	597.83

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$10.39	0.3	\$50.33	0.3	\$11.01	\$7.27
Worker characteristics						
Management, professional, and related	16.31	0.5	75.96	0.5	16.27	11.68
Management, business, and financial	18.72	0.5	131.74	0.5	19.55	13.91
Professional and related	24.10	0.7	78.50	0.7	23.59	15.32
Service	49.54	2.2	225.06	2.2	44.11	31.87
Protective service	86.42	—	—	—	—	—
Sales and office	17.26	0.4	82.33	0.4	18.54	9.62
Sales and related	53.39	0.5	111.13	0.5	55.26	18.61
Office and administrative support	18.53	0.4	101.34	0.4	19.04	10.90
Natural resources, construction, and maintenance	26.27	1.2	89.93	1.2	27.03	20.44
Construction, extraction, farming, fishing, and forestry	39.27	1.7	69.21	1.7	40.28	25.41
Installation, maintenance, and repair	37.87	1.5	189.16	1.5	37.92	25.67
Production, transportation, and material moving	23.90	1.1	79.38	1.1	25.20	13.78
Production	25.57	1.3	92.77	1.3	26.10	16.26
Transportation and material moving	38.11	1.8	101.71	1.8	41.13	19.44
Full time	11.24	0.3	50.06	0.3	11.69	7.79
Part time	50.41	3.4	175.22	3.4	41.62	23.02
Union	23.56	2.1	69.92	2.1	23.99	15.87
Nonunion	11.77	0.3	63.70	0.3	12.05	7.40
Average wage within the following categories: ¹						
Lowest 25 percent	25.81	0.5	65.11	0.5	26.19	20.85
Lowest 10 percent	48.46	0.9	80.97	0.9	48.20	47.35
Second 25 percent	19.24	1.1	112.71	1.1	19.30	14.57
Third 25 percent	20.13	0.6	69.54	0.6	20.57	11.42
Highest 25 percent	15.33	0.5	60.25	0.5	16.21	10.64
Highest 10 percent	22.34	0.8	99.69	0.8	22.21	18.52
Establishment characteristics						
Goods-producing industries	18.72	0.7	67.78	0.7	20.90	12.72
Construction	40.09	2.1	84.38	2.1	37.62	18.85
Manufacturing	19.61	1.2	66.07	1.2	20.50	12.33
Service-providing industries	12.35	0.4	64.34	0.4	12.90	8.67
Trade, transportation, and utilities	18.43	0.9	81.55	0.9	20.12	14.32
Wholesale trade	23.72	1.2	137.98	1.2	21.36	25.47
Retail trade	18.58	0.9	70.34	0.9	18.83	15.37
Transportation and warehousing	55.51	2.3	139.36	2.3	64.49	29.64
Utilities	42.73	3.0	87.25	3.0	47.51	37.22

See footnotes at end of table.

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

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	\$35.79	1.7	\$101.60	1.7	\$36.51	\$23.86
Financial activities	19.19	0.5	241.88	0.5	17.18	13.66
Finance and insurance	10.95	0.5	200.92	0.5	12.82	9.04
Credit intermediation and related activities	16.08	0.6	394.39	0.6	15.88	12.24
Insurance carriers and related activities	17.74	0.8	237.19	0.8	19.49	14.29
Real estate and rental and leasing	92.71	—	—	—	—	—
Professional and business services	33.78	0.7	148.81	0.7	34.48	15.61
Professional and technical services	48.97	1.1	185.01	1.1	50.57	19.64
Administrative and waste services	59.88	0.8	285.35	0.8	54.80	43.17
Education and health services	35.35	1.2	163.78	1.2	36.76	23.26
Educational services	35.52	—	—	—	—	—
Junior colleges, colleges, and universities	24.45	—	—	—	—	—
Health care and social assistance	40.16	—	—	—	—	—
Leisure and hospitality	61.28	2.8	312.97	2.8	59.66	66.07
Accommodation and food services	57.45	—	—	—	—	—
Other services	100.96	2.6	481.31	2.6	101.46	41.59
1 to 99 workers	18.56	0.5	80.00	0.5	18.32	12.56
1 to 49 workers	26.39	0.7	83.25	0.7	25.92	16.48
50 to 99 workers	29.43	1.0	149.39	1.0	29.21	21.25
100 workers or more	12.35	0.5	67.38	0.5	12.49	7.18
100 to 499 workers	18.96	0.6	69.98	0.6	18.36	10.70
500 workers or more	15.34	1.2	86.41	1.2	13.81	10.48
Geographic areas						
Northeast	15.68	1.3	128.52	1.3	19.59	16.03
New England	42.38	1.7	146.69	1.7	45.86	31.79
Middle Atlantic	17.93	1.6	149.58	1.6	24.93	17.03
South	21.02	0.5	93.52	0.5	20.18	13.79
South Atlantic	28.97	0.7	88.15	0.7	27.56	18.34
East South Central	73.53	0.5	199.64	0.5	78.49	46.14
West South Central	26.58	1.0	247.77	1.0	20.96	18.36
Midwest	16.55	0.6	90.19	0.6	19.20	14.75
East North Central	13.20	0.7	114.33	0.7	14.78	17.25
West North Central	44.61	1.3	95.81	1.3	51.42	27.28
West	20.93	0.4	81.79	0.4	23.41	14.43
Mountain	41.89	0.7	226.69	0.7	47.88	39.71
Pacific	22.80	0.4	67.56	0.4	25.42	12.09

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	74	15	10	1
Worker characteristics				
Management, professional, and related	73	15	11	2
Management, business, and financial	73	16	9	2
Professional and related	73	14	12	1
Service	80	–	10	–
Protective service	83	9	–	–
Sales and office	66	22	11	1
Sales and related	61	26	–	–
Office and administrative support	69	20	10	1
Natural resources, construction, and maintenance	82	9	9	1
Construction, extraction, farming, fishing, and forestry	89	6	5	–
Installation, maintenance, and repair	75	11	12	1
Production, transportation, and material moving	79	12	9	(³)
Production	78	14	–	–
Transportation and material moving	80	11	–	–
Full time	73	15	10	1
Part time	78	12	9	(³)
Union	79	–	15	–
Nonunion	73	16	9	1
Average wage within the following categories: ⁴				
Lowest 25 percent	76	16	–	–
Lowest 10 percent	82	–	12	–
Second 25 percent	74	16	9	1
Third 25 percent	75	14	11	1
Highest 25 percent	72	15	11	2
Highest 10 percent	72	15	11	2
Establishment characteristics				
Goods-producing industries	80	11	9	(³)
Construction	85	8	–	–
Manufacturing	77	13	–	–
Service-providing industries	72	16	10	1
Trade, transportation, and utilities	71	19	–	–
Wholesale trade	80	10	10	–
Retail trade	61	29	–	–
Transportation and warehousing	76	13	–	–
Utilities	76	–	16	–
Information	69	14	–	–
Financial activities	55	33	10	2
Finance and insurance	49	38	11	2
Credit intermediation and related activities	48	44	–	–
Insurance carriers and related activities	51	28	17	4
Real estate and rental and leasing	81	–	–	–

See footnotes at end of table.

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

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Professional and business services	77	9	12	2
Professional and technical services	78	7	—	—
Administrative and waste services	85	—	8	—
Education and health services	76	15	8	1
Educational services	72	18	—	—
Junior colleges, colleges, and universities	62	29	—	—
Health care and social assistance	77	14	—	—
Leisure and hospitality	70	8	—	—
Accommodation and food services	66	—	—	—
Other services	82	—	—	—
1 to 99 workers	76	12	11	1
1 to 49 workers	73	13	13	1
50 to 99 workers	84	—	8	—
100 workers or more	72	18	9	1
100 to 499 workers	78	15	6	1
500 workers or more	65	21	13	2
Geographic areas				
Northeast	76	12	11	1
New England	77	—	12	—
Middle Atlantic	76	12	—	—
South	74	17	8	1
South Atlantic	74	18	—	—
East South Central	74	19	—	—
West South Central	74	15	10	1
Midwest	70	18	12	1
East North Central	73	16	11	1
West North Central	62	23	—	—
West	75	12	11	2
Mountain	79	13	—	—
Pacific	74	11	13	2

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

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

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.2	0.8	0.9	0.2
Worker characteristics				
Management, professional, and related	1.8	1.3	1.4	0.4
Management, business, and financial	2.1	1.5	1.1	0.6
Professional and related	2.4	1.7	2.1	0.4
Service	2.4	—	2.2	—
Protective service	4.4	2.6	—	—
Sales and office	1.7	1.3	1.5	0.3
Sales and related	3.5	2.3	—	—
Office and administrative support	1.6	1.2	1.3	0.4
Natural resources, construction, and maintenance	1.5	1.1	1.0	0.3
Construction, extraction, farming, fishing, and forestry	1.9	1.5	1.4	—
Installation, maintenance, and repair	2.2	1.6	1.7	0.5
Production, transportation, and material moving ...	1.4	1.5	1.3	(³)
Production	1.7	2.1	—	—
Transportation and material moving	2.2	1.9	—	—
Full time	1.2	0.7	1.0	0.2
Part time	2.8	2.1	2.2	0.2
Union	3.0	—	3.1	—
Nonunion	1.2	0.8	0.9	0.2
Average wage within the following categories: ⁴				
Lowest 25 percent	2.1	1.9	—	—
Lowest 10 percent	4.1	—	3.5	—
Second 25 percent	1.8	1.4	1.4	0.2
Third 25 percent	1.4	0.9	1.4	0.3
Highest 25 percent	1.7	1.1	1.2	0.5
Highest 10 percent	2.8	1.9	1.5	0.7
Establishment characteristics				
Goods-producing industries	0.9	1.3	1.2	0.1
Construction	2.2	1.7	—	—
Manufacturing	1.2	1.9	—	—
Service-providing industries	1.4	0.9	1.1	0.3
Trade, transportation, and utilities	1.8	1.5	—	—
Wholesale trade	2.8	1.9	2.5	—
Retail trade	2.0	1.9	—	—
Transportation and warehousing	4.8	3.3	—	—
Utilities	4.1	—	3.6	—
Information	5.0	4.1	—	—
Financial activities	1.6	1.6	1.1	0.3
Finance and insurance	1.6	1.7	1.3	0.4
Credit intermediation and related activities	2.3	2.8	—	—
Insurance carriers and related activities ...	2.0	2.6	2.1	0.9
Real estate and rental and leasing	4.8	—	—	—

See footnotes at end of table.

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

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Professional and business services	3.7	2.3	3.1	0.9
Professional and technical services	4.8	2.5	—	—
Administrative and waste services	4.2	—	2.7	—
Education and health services	3.1	2.4	1.8	0.2
Educational services	2.7	1.6	—	—
Junior colleges, colleges, and universities	2.0	2.9	—	—
Health care and social assistance	3.5	2.7	—	—
Leisure and hospitality	6.3	2.6	—	—
Accommodation and food services	9.1	—	—	—
Other services	5.5	—	—	—
1 to 99 workers	1.7	0.9	1.6	0.3
1 to 49 workers	2.1	1.1	2.0	0.3
50 to 99 workers	2.1	—	1.6	—
100 workers or more	1.2	1.1	0.9	0.3
100 to 499 workers	1.4	1.5	0.7	0.2
500 workers or more	2.0	1.5	1.7	0.6
Geographic areas				
Northeast	2.7	1.6	2.2	0.6
New England	2.2	—	2.5	—
Middle Atlantic	3.9	1.9	—	—
South	1.4	0.8	1.2	0.2
South Atlantic	1.5	1.0	—	—
East South Central	4.9	3.6	—	—
West South Central	3.2	1.3	2.7	0.3
Midwest	2.1	2.1	1.3	0.2
East North Central	2.3	3.0	1.6	0.2
West North Central	4.0	2.1	—	—
West	3.2	1.5	2.7	0.6
Mountain	3.2	3.2	—	—
Pacific	4.2	1.7	3.8	0.8

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

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

³ Less than 0.05.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

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

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	\$48.70	\$83.88	\$128.20	\$184.51	\$255.45	\$206.51	\$330.09	\$486.45	\$779.00	\$1152.23
Worker characteristics										
Management, professional, and related	45.50	79.92	126.81	184.23	253.35	205.35	329.00	508.29	768.92	1165.26
Management, business, and financial	52.76	94.29	139.31	203.32	268.72	220.26	372.70	533.00	768.92	1305.94
Professional and related	40.60	75.49	114.19	173.37	240.00	188.31	310.68	488.00	769.96	1104.00
Service	54.17	93.27	137.37	218.24	278.67	216.61	405.16	533.00	987.38	1382.64
Protective service	—	—	108.68	178.92	278.67	—	—	454.57	806.17	1303.12
Sales and office	44.58	82.33	128.66	182.03	248.54	220.60	349.86	506.06	798.17	1138.35
Sales and related	49.05	82.33	129.25	186.42	242.67	220.60	344.74	501.88	825.06	1278.98
Office and administrative support	40.78	81.18	127.62	180.53	250.92	217.21	357.13	511.19	788.60	1118.51
Natural resources, construction, and maintenance	59.15	92.39	132.54	189.98	266.54	240.00	323.00	452.00	789.56	1079.01
Construction, extraction, farming, fishing, and forestry	—	94.00	131.91	189.98	243.44	238.99	306.84	434.62	691.00	1033.29
Installation, maintenance, and repair	65.04	90.24	133.74	185.25	268.42	246.77	330.58	505.44	878.64	1204.66
Production, transportation, and material moving ...	50.00	84.52	124.24	179.78	247.46	170.73	297.27	425.00	663.63	1040.81
Production	46.83	76.31	118.18	168.18	241.33	167.03	266.46	404.30	654.33	1021.94
Transportation and material moving	62.30	94.98	126.54	185.77	253.86	209.41	314.37	432.98	701.62	1049.52
Full time	48.72	83.30	128.18	184.33	254.14	206.51	330.19	486.39	780.00	1156.01
Part time	38.80	88.30	130.84	190.28	270.06	221.36	323.75	488.61	772.91	1097.56
Union	64.82	95.93	133.70	196.80	248.54	170.73	290.88	360.56	480.30	738.98
Nonunion	48.11	82.33	127.15	183.38	257.52	212.19	346.00	516.02	813.52	1204.66
Average wage within the following categories: ²										
Lowest 25 percent	43.10	87.46	131.79	182.13	268.76	221.88	371.88	535.97	908.70	1210.00
Lowest 10 percent	—	94.39	144.68	190.71	305.33	258.11	432.84	566.83	992.92	1263.74
Second 25 percent	48.97	82.16	127.59	188.88	257.96	206.33	336.17	483.17	821.38	1236.86
Third 25 percent	52.00	82.60	125.08	181.90	251.84	206.51	319.49	483.69	783.10	1122.47
Highest 25 percent	47.30	85.00	129.61	189.98	253.86	206.33	323.75	479.03	717.18	1094.07
Highest 10 percent	48.39	85.00	127.47	184.00	240.00	206.63	323.19	486.45	717.18	1110.13
Establishment characteristics										
Goods-producing industries	50.00	83.88	125.61	182.00	248.24	185.55	290.88	424.26	675.65	994.40
Construction	71.57	104.99	141.88	200.13	290.42	248.30	335.43	461.95	777.73	1086.79
Manufacturing	50.46	79.14	116.86	170.56	238.33	167.96	266.34	401.03	654.33	964.22
Service-providing industries	47.49	83.93	129.25	185.13	257.96	216.00	354.50	503.59	813.86	1219.96
Trade, transportation, and utilities	51.70	94.29	131.69	185.53	248.34	221.00	336.41	462.78	707.97	1098.89
Wholesale trade	50.00	90.04	121.33	183.32	255.00	216.67	324.18	502.08	738.94	1137.26
Retail trade	45.99	92.97	142.43	195.84	285.28	226.87	352.66	483.17	825.06	1203.21
Transportation and warehousing	68.24	99.24	127.15	179.78	241.49	223.84	339.84	433.34	601.24	989.08
Utilities	24.59	64.00	117.68	179.78	195.23	153.79	241.90	405.97	465.08	673.54

See footnotes at end of table.

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

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

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	\$55.00	\$87.03	\$124.58	\$177.88	\$206.36	\$250.65	\$328.44	\$459.39	\$579.00	\$911.85
Financial activities	42.50	78.11	126.70	174.13	258.92	208.40	358.42	475.45	787.42	1100.95
Finance and insurance	40.68	72.19	121.78	159.18	209.13	188.82	336.58	461.81	657.27	865.81
Credit intermediation and related activities	40.78	74.50	124.62	162.00	209.13	186.85	347.92	465.00	661.65	881.11
Insurance carriers and related activities	37.94	70.87	120.59	156.30	207.15	201.50	325.68	460.28	642.15	846.70
Real estate and rental and leasing	55.15	85.37	139.97	241.33	401.04	246.86	391.35	801.83	1107.44	1388.78
Professional and business services	56.29	94.50	146.04	208.02	269.42	221.51	385.67	563.78	837.68	1225.75
Professional and technical services	53.70	86.00	138.82	175.44	249.18	221.51	387.79	553.57	764.00	1130.40
Administrative and waste services	70.70	120.68	159.53	228.47	293.59	229.38	393.99	611.52	1001.93	1321.49
Education and health services	34.56	71.57	104.52	181.09	253.35	185.67	336.19	484.12	865.51	1249.75
Educational services	40.00	63.14	112.00	173.10	265.94	246.98	372.78	547.80	822.98	1087.00
Junior colleges, colleges, and universities	30.24	67.88	125.28	166.36	258.83	246.98	367.64	522.37	717.47	985.66
Health care and social assistance	32.48	72.76	104.00	181.90	251.98	179.64	328.27	476.78	865.51	1267.52
Leisure and hospitality	57.55	94.39	119.60	169.17	236.70	—	436.33	651.12	1033.29	1395.75
Accommodation and food services	—	98.65	122.43	175.10	235.37	—	414.65	622.44	1005.68	1273.09
Other services	62.01	82.16	128.63	191.47	251.01	319.49	390.50	662.87	1208.48	1375.78
1 to 99 workers	48.70	84.72	131.72	190.36	268.72	247.41	382.97	545.06	906.77	1292.80
1 to 49 workers	49.11	84.72	131.91	195.70	272.00	248.30	376.71	533.19	895.66	1301.99
50 to 99 workers	—	85.37	130.14	183.38	251.31	240.96	390.02	592.47	931.83	1244.22
100 workers or more	49.05	82.95	125.67	180.31	246.77	185.55	305.00	447.29	682.90	1023.05
100 to 499 workers	49.58	86.67	128.62	179.78	245.79	199.72	325.06	474.72	747.38	1125.15
500 workers or more	48.33	79.44	120.68	182.00	247.33	159.57	278.73	422.25	611.24	887.33
Geographic areas										
Northeast	52.76	88.58	134.46	195.60	259.41	179.64	303.33	440.63	716.76	1219.96
New England	56.03	100.14	153.50	213.00	304.02	—	329.21	499.62	748.12	1113.94
Middle Atlantic	47.74	85.56	127.59	190.58	259.19	179.64	281.89	428.11	705.16	1219.96
South	43.68	90.24	130.32	188.14	262.62	224.42	368.34	536.00	865.90	1243.57
South Atlantic	43.06	88.31	133.18	184.33	263.69	224.42	364.01	505.20	848.95	1267.52
East South Central	47.11	92.25	117.33	182.00	239.00	170.73	325.09	483.17	730.45	1037.06
West South Central	40.79	90.89	135.92	200.00	265.09	245.00	390.00	600.00	936.78	1226.63
Midwest	54.63	81.07	125.57	175.00	248.34	182.47	315.43	459.39	708.17	1134.37
East North Central	57.03	81.50	126.05	181.90	259.81	182.47	312.46	462.84	734.78	1164.93
West North Central	54.63	78.31	123.15	162.24	199.39	182.00	329.18	455.00	642.26	964.74
West	44.33	78.00	122.93	181.09	251.98	225.60	338.47	486.66	790.85	1073.48
Mountain	45.89	76.36	126.51	205.84	253.35	248.00	333.28	488.00	747.38	1067.31
Pacific	44.17	78.11	120.06	172.62	240.00	217.22	340.12	486.66	806.63	1075.00

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

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

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

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

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

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	\$1.86	\$2.32	\$2.29	\$2.14	\$3.82	\$5.75	\$5.63	\$5.29	\$19.48	\$24.15
Worker characteristics										
Management, professional, and related	4.90	3.54	3.83	5.15	5.11	10.88	11.07	16.33	30.73	41.43
Management, business, and financial	3.89	4.11	2.84	7.99	10.81	8.96	7.95	9.98	27.03	59.94
Professional and related	5.38	5.45	6.08	8.00	9.94	17.66	10.95	15.51	46.32	23.97
Service	6.95	5.87	13.82	30.95	16.84	53.54	19.13	58.06	71.31	117.80
Protective service	–	–	11.20	25.45	38.36	–	–	92.84	118.91	317.00
Sales and office	3.76	1.40	4.13	2.64	7.94	9.36	12.66	14.59	31.10	28.25
Sales and related	6.85	3.05	8.35	7.45	13.57	22.45	12.00	29.72	54.56	86.76
Office and administrative support	5.77	4.13	3.82	2.81	9.51	10.32	16.77	16.00	31.18	18.93
Natural resources, construction, and maintenance	10.08	4.67	5.11	6.07	14.72	17.22	13.74	20.74	53.07	34.02
Construction, extraction, farming, fishing, and forestry	–	8.64	5.75	10.51	20.44	25.69	15.60	23.80	70.91	57.56
Installation, maintenance, and repair	3.62	5.41	6.74	5.88	22.49	20.79	7.00	40.50	60.37	154.89
Production, transportation, and material moving ...	4.83	2.99	5.37	5.46	7.56	15.07	9.04	9.05	33.64	48.15
Production	3.92	6.65	4.28	4.78	11.18	8.65	21.28	21.65	31.98	70.15
Transportation and material moving	5.94	3.27	2.52	6.38	9.54	28.43	16.94	8.58	55.61	82.85
Full time	2.52	2.44	2.53	2.14	4.16	6.13	5.87	6.19	22.58	26.44
Part time	7.72	10.01	6.16	4.83	34.61	32.33	18.76	34.93	125.81	109.17
Union	8.95	2.91	4.87	11.59	4.59	21.75	9.67	22.03	14.63	91.18
Nonunion	2.02	2.00	2.50	2.72	3.92	8.03	10.46	12.74	21.21	30.17
Average wage within the following categories: ²										
Lowest 25 percent	7.94	6.72	4.14	3.79	19.92	27.88	31.99	21.06	48.25	74.24
Lowest 10 percent	–	13.50	15.67	12.91	30.88	51.79	27.50	64.71	35.26	74.43
Second 25 percent	5.75	4.37	2.94	7.85	6.47	9.98	14.08	12.20	48.45	39.01
Third 25 percent	3.31	3.09	3.87	3.53	8.24	14.37	10.62	9.80	34.63	30.59
Highest 25 percent	2.63	2.99	2.96	5.49	3.59	9.39	9.56	12.64	18.51	35.54
Highest 10 percent	4.97	3.63	4.64	6.67	5.01	6.84	11.48	8.47	18.03	77.57
Establishment characteristics										
Goods-producing industries	4.28	2.88	5.25	6.08	9.23	14.21	11.79	10.44	23.41	37.34
Construction	5.82	5.75	7.25	7.78	25.44	11.95	11.40	28.53	58.78	55.57
Manufacturing	3.84	4.00	3.20	7.17	6.11	5.24	12.94	12.19	31.75	39.60
Service-providing industries	2.67	3.21	2.65	2.43	4.81	7.38	10.82	13.25	22.86	22.92
Trade, transportation, and utilities	7.01	2.35	4.49	4.56	9.14	5.29	8.04	14.56	30.58	38.93
Wholesale trade	7.76	3.51	12.63	4.13	30.29	6.50	13.80	27.44	46.42	96.76
Retail trade	5.07	3.68	3.15	5.90	23.71	39.42	22.12	13.11	50.68	46.32
Transportation and warehousing	4.97	2.01	5.07	13.02	7.31	31.71	11.78	22.04	59.95	98.36
Utilities	4.16	5.81	8.06	16.21	6.44	8.64	46.67	36.96	40.43	75.91

See footnotes at end of table.

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

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	\$2.56	\$8.50	\$6.95	\$4.51	\$15.51	\$6.18	\$30.34	\$18.05	\$41.63	\$33.88
Financial activities	2.54	5.80	3.81	7.43	18.61	17.24	17.86	11.40	41.55	73.47
Finance and insurance	2.99	3.64	1.81	4.19	4.31	14.45	16.76	3.72	13.42	15.30
Credit intermediation and related activities	2.45	7.37	3.36	7.22	5.44	15.19	19.44	7.52	21.76	36.34
Insurance carriers and related activities	8.44	10.40	4.39	6.82	8.55	18.32	25.06	11.86	37.98	30.04
Real estate and rental and leasing	6.41	14.27	16.63	17.85	42.42	59.76	22.15	116.58	130.31	352.95
Professional and business services	4.90	5.77	3.86	11.87	12.46	13.85	23.40	19.50	48.51	97.12
Professional and technical services	8.81	7.05	5.08	12.58	12.97	21.82	50.56	25.29	44.90	120.73
Administrative and waste services	15.41	11.57	14.60	23.33	29.80	54.50	20.19	68.68	71.60	46.38
Education and health services	6.14	5.89	9.17	8.62	5.65	21.44	29.23	25.54	49.18	44.85
Educational services	3.74	12.06	15.28	17.36	41.79	22.42	29.15	39.78	84.51	101.98
Junior colleges, colleges, and universities	1.69	6.96	4.72	10.49	10.19	19.97	20.73	44.18	40.30	103.97
Health care and social assistance	6.58	6.20	9.38	9.06	5.74	21.48	34.49	19.29	73.36	63.73
Leisure and hospitality	10.02	20.63	5.21	13.44	21.26	—	41.47	82.00	110.75	228.38
Accommodation and food services	—	8.97	11.59	29.27	19.72	—	28.72	108.10	150.56	206.38
Other services	1.52	4.95	5.95	18.39	21.03	40.90	76.97	79.57	121.97	110.98
1 to 99 workers	2.49	3.97	3.96	6.00	7.63	14.56	12.72	15.28	29.12	39.79
1 to 49 workers	3.91	3.83	5.70	6.94	7.84	17.46	19.85	14.75	30.12	37.40
50 to 99 workers	—	10.70	5.74	8.43	18.92	29.11	27.37	31.73	47.30	69.22
100 workers or more	3.12	2.76	1.86	2.25	4.53	7.46	5.53	8.93	19.07	37.27
100 to 499 workers	6.52	3.33	2.37	2.89	5.94	8.76	15.03	14.53	22.90	49.54
500 workers or more	3.34	2.65	5.83	4.45	5.99	11.31	14.17	12.99	17.75	46.82
Geographic areas										
Northeast	3.14	3.25	4.74	6.35	9.64	16.41	10.68	11.24	25.59	32.30
New England	11.26	12.99	11.72	19.18	52.83	—	44.84	43.96	46.02	139.07
Middle Atlantic	5.18	4.49	4.12	5.13	8.26	7.66	19.89	12.07	24.82	65.89
South	4.14	4.02	2.96	7.00	8.47	6.13	15.05	20.58	30.32	44.25
South Atlantic	2.60	3.62	3.89	8.86	9.94	4.09	18.49	36.00	49.03	32.35
East South Central	13.46	9.49	4.50	13.38	35.76	29.59	42.02	38.68	80.97	106.21
West South Central	12.10	10.20	3.93	9.82	2.75	20.99	9.11	13.17	50.64	89.67
Midwest	3.08	3.93	3.44	3.75	10.66	20.86	15.53	19.28	18.06	47.26
East North Central	3.10	3.67	3.24	4.61	8.35	21.99	15.61	22.22	25.95	30.66
West North Central	3.78	10.84	11.67	9.68	6.14	34.87	49.04	26.70	26.99	64.10
West	6.42	5.03	7.60	3.89	3.29	13.52	13.61	14.17	33.12	28.58
Mountain	8.42	10.24	13.88	19.82	11.66	38.46	33.93	74.33	63.70	141.29
Pacific	8.37	5.63	9.55	7.56	4.28	8.92	13.22	7.33	20.15	27.02

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

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

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

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

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

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	56	55	98	42	41	98	35	34	97
Worker characteristics									
Management, professional, and related	78	77	99	57	57	99	60	58	97
Management, business, and financial	85	84	99	66	66	99	65	63	97
Professional and related	74	74	99	52	52	99	57	55	97
Service	27	25	94	22	21	97	13	12	94
Protective service	39	34	87	31	27	88	19	15	79
Sales and office	54	53	99	41	40	97	31	30	97
Sales and related	40	40	98	34	33	96	19	18	96
Office and administrative support	64	63	99	46	45	97	40	39	97
Natural resources, construction, and maintenance	55	54	99	36	36	99	27	27	98
Construction, extraction, farming, fishing, and forestry	47	47	100	30	30	99	21	21	98
Installation, maintenance, and repair	63	62	99	43	42	98	34	33	97
Production, transportation, and material moving ...	64	63	98	48	47	98	32	31	96
Production	71	70	99	54	54	99	37	36	97
Transportation and material moving	57	56	97	42	41	97	27	26	96
Full time	71	70	99	50	49	98	45	43	97
Part time	14	12	90	18	17	95	5	5	91
Union	81	79	97	67	65	97	40	38	95
Nonunion	54	53	98	40	39	98	34	33	97
Average wage within the following categories: ²									
Lowest 25 percent	25	24	95	19	19	96	9	9	94
Lowest 10 percent	13	12	90	9	9	98	4	4	97
Second 25 percent	55	54	98	42	41	97	29	28	97
Third 25 percent	69	68	99	48	47	98	43	41	97
Highest 25 percent	84	83	99	64	64	100	64	62	97
Highest 10 percent	89	89	100	71	71	100	72	70	97
Establishment characteristics									
Goods-producing industries	70	69	99	52	51	99	38	37	97
Construction	47	46	99	28	28	98	19	19	99
Manufacturing	81	81	99	64	63	100	47	46	97
Service-providing industries	53	52	98	40	39	98	34	33	96
Trade, transportation, and utilities	54	53	98	42	41	96	24	23	96
Wholesale trade	71	70	99	55	55	99	44	43	98
Retail trade	41	40	98	35	33	94	12	11	92
Transportation and warehousing	67	65	97	48	46	96	32	31	96
Utilities	97	97	100	62	60	98	87	86	99

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	77	77	100	71	69	96	70	67	96
Financial activities	81	81	99	67	66	99	66	63	96
Finance and insurance	88	88	99	74	74	99	76	73	96
Credit intermediation and related activities	92	91	99	76	75	99	85	81	95
Insurance carriers and related activities	84	84	100	69	69	100	68	67	98
Real estate and rental and leasing	58	58	100	42	42	99	30	30	99
Professional and business services	57	56	98	44	44	99	44	43	96
Professional and technical services	74	74	100	61	61	100	62	60	97
Administrative and waste services	27	25	94	20	20	97	12	11	96
Education and health services	62	61	98	35	34	97	41	40	96
Educational services	66	66	100	41	41	99	57	55	96
Junior colleges, colleges, and universities	85	85	100	49	49	99	82	80	97
Health care and social assistance	61	60	98	34	33	97	39	37	96
Leisure and hospitality	16	15	92	18	17	99	4	4	100
Accommodation and food services	16	14	92	17	17	99	3	3	100
Other services	36	36	99	29	28	98	21	21	100
1 to 99 workers	41	41	98	31	30	99	24	24	97
1 to 49 workers	37	36	98	29	28	99	22	22	98
50 to 99 workers	58	57	98	38	37	98	33	31	94
100 workers or more	76	74	98	57	55	97	48	46	96
100 to 499 workers	70	69	99	51	50	98	40	39	98
500 workers or more	83	81	98	64	62	97	59	56	95
Geographic areas									
Northeast	54	53	99	67	66	99	35	34	96
New England	58	57	99	45	45	98	42	41	98
Middle Atlantic	52	52	99	75	74	100	33	31	95
South	55	54	98	33	32	97	32	31	97
South Atlantic	57	56	99	34	34	97	34	33	97
East South Central	54	53	98	34	33	97	35	33	97
West South Central	52	50	96	30	29	96	28	27	97
Midwest	60	59	98	43	42	97	40	38	95
East North Central	60	59	98	45	44	98	40	38	96
West North Central	59	57	97	41	39	94	39	37	95
West	57	56	99	34	33	99	33	33	98
Mountain	60	60	99	36	36	99	35	34	97
Pacific	55	55	99	32	32	99	32	32	99

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

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

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

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

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021

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	1.0	1.0	0.3	0.9	0.9	0.2	0.9	0.9	0.5
Worker characteristics									
Management, professional, and related	1.3	1.3	0.2	1.6	1.6	0.3	1.3	1.3	0.6
Management, business, and financial	1.1	1.1	0.3	1.5	1.6	0.5	1.5	1.4	0.9
Professional and related	1.7	1.8	0.2	2.1	2.1	0.2	1.9	1.9	0.6
Service	1.7	1.9	2.1	2.1	2.1	1.1	1.2	1.2	2.2
Protective service	6.5	7.1	7.0	5.3	6.1	10.3	3.4	4.0	16.7
Sales and office	1.3	1.3	0.3	1.2	1.2	0.3	1.1	1.0	0.5
Sales and related	1.5	1.5	0.7	1.4	1.4	0.3	1.1	1.0	0.9
Office and administrative support	1.7	1.7	0.2	1.7	1.7	0.4	1.5	1.5	0.6
Natural resources, construction, and maintenance	1.6	1.6	0.2	1.7	1.7	0.3	1.9	1.9	0.7
Construction, extraction, farming, fishing, and forestry	2.2	2.2	0.1	2.4	2.4	0.5	1.8	1.8	0.7
Installation, maintenance, and repair	2.2	2.2	0.3	2.8	2.8	0.3	3.2	3.1	1.0
Production, transportation, and material moving ...	1.8	1.7	0.4	1.9	1.9	0.5	1.6	1.6	0.6
Production	1.9	1.9	0.2	2.2	2.3	0.3	2.4	2.3	0.6
Transportation and material moving	2.7	2.5	0.7	2.9	2.8	1.0	2.1	2.0	0.9
Full time	0.9	1.0	0.2	0.9	0.9	0.2	1.1	1.1	0.5
Part time	1.3	1.1	3.1	1.5	1.5	1.2	0.4	0.4	4.1
Union	3.3	3.3	0.6	2.0	2.1	0.9	3.3	3.2	1.2
Nonunion	1.0	1.1	0.3	0.9	0.9	0.2	1.0	0.9	0.5
Average wage within the following categories: ²									
Lowest 25 percent	1.1	1.1	1.4	1.2	1.2	0.7	0.9	0.9	1.6
Lowest 10 percent	1.2	1.1	5.5	1.0	1.0	1.0	0.7	0.7	1.6
Second 25 percent	2.0	2.0	0.4	1.8	1.8	0.4	1.6	1.5	0.6
Third 25 percent	1.3	1.3	0.3	1.3	1.3	0.5	1.3	1.3	0.7
Highest 25 percent	1.1	1.1	0.1	1.5	1.5	0.1	1.1	1.0	0.6
Highest 10 percent	1.2	1.2	0.1	2.1	2.2	0.2	1.6	1.6	0.7
Establishment characteristics									
Goods-producing industries	1.3	1.3	0.2	1.3	1.3	0.2	1.4	1.3	0.7
Construction	2.2	2.2	0.5	2.1	2.0	1.1	1.6	1.5	0.8
Manufacturing	1.4	1.4	0.2	1.5	1.6	0.2	1.9	1.9	0.8
Service-providing industries	1.2	1.2	0.4	1.0	1.0	0.3	1.1	1.1	0.6
Trade, transportation, and utilities	1.5	1.6	0.4	1.5	1.4	0.4	1.2	1.2	0.6
Wholesale trade	2.4	2.5	0.4	2.0	2.0	0.4	2.0	2.1	0.9
Retail trade	1.5	1.5	0.7	1.6	1.6	0.5	1.0	0.9	0.9
Transportation and warehousing	4.1	4.0	1.1	3.8	3.8	1.3	3.7	3.6	1.1
Utilities	1.4	1.6	0.4	5.0	5.0	2.2	3.4	3.4	0.4

See footnotes at end of table.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021—continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	3.8	3.8	0.2	3.8	3.7	1.0	5.0	4.9	1.1
Financial activities	1.8	1.8	0.1	2.2	2.2	0.2	2.0	2.0	0.6
Finance and insurance	1.0	1.1	0.1	2.0	2.0	0.2	1.5	1.4	0.7
Credit intermediation and related activities	1.5	1.5	0.2	2.4	2.4	0.5	1.7	1.7	0.7
Insurance carriers and related activities	1.9	1.9	0.2	3.1	3.2	0.2	2.9	2.9	0.6
Real estate and rental and leasing	5.4	5.4	0.3	4.4	4.2	0.8	4.8	4.8	0.7
Professional and business services	2.3	2.5	0.7	2.5	2.6	0.6	2.3	2.3	1.3
Professional and technical services	2.4	2.5	0.3	4.1	4.1	0.5	2.9	3.1	1.5
Administrative and waste services	2.7	2.9	3.0	1.4	1.6	2.4	1.7	1.6	4.2
Education and health services	2.8	2.9	0.8	2.1	2.2	1.1	2.6	2.7	1.2
Educational services	3.9	3.9	0.1	2.7	2.7	0.2	3.7	3.8	1.1
Junior colleges, colleges, and universities	2.3	2.3	0.1	3.1	3.1	0.4	2.0	2.0	0.3
Health care and social assistance	3.2	3.3	0.9	2.4	2.5	1.3	3.0	3.0	1.5
Leisure and hospitality	2.3	2.2	4.9	2.2	2.2	0.7	0.8	0.8	0.1
Accommodation and food services	2.7	2.6	5.8	2.7	2.7	0.8	0.8	0.8	0.2
Other services	2.5	2.6	1.1	3.6	3.4	1.3	3.5	3.5	0.0
1 to 99 workers	1.2	1.2	0.4	1.2	1.2	0.3	1.2	1.2	0.7
1 to 49 workers	1.4	1.4	0.6	1.4	1.4	0.2	1.3	1.3	0.3
50 to 99 workers	2.4	2.4	0.5	2.5	2.5	0.8	2.2	2.1	2.1
100 workers or more	1.4	1.4	0.4	1.2	1.2	0.3	1.4	1.3	0.7
100 to 499 workers	1.4	1.5	0.3	1.5	1.5	0.2	1.8	1.7	0.5
500 workers or more	2.2	2.2	0.7	1.6	1.6	0.7	2.0	1.8	1.1
Geographic areas									
Northeast	2.5	2.5	0.2	1.8	1.8	0.2	1.6	1.6	1.1
New England	4.7	4.7	0.4	2.9	2.8	0.6	4.4	4.1	0.9
Middle Atlantic	2.8	2.8	0.2	2.3	2.3	0.1	1.3	1.5	1.5
South	1.7	1.8	0.6	1.5	1.5	0.5	1.5	1.6	0.7
South Atlantic	2.2	2.3	0.4	1.7	1.7	0.6	1.9	1.9	0.6
East South Central	4.5	4.8	0.9	4.1	4.5	2.0	4.2	4.8	2.8
West South Central	2.9	3.0	2.0	3.2	3.1	0.5	2.9	3.0	1.4
Midwest	1.8	2.1	0.9	1.9	1.8	0.8	2.6	2.3	1.4
East North Central	2.3	2.6	0.8	2.3	2.2	0.3	3.6	3.1	1.5
West North Central	2.9	3.5	2.0	3.2	3.1	2.4	2.5	3.1	3.1
West	1.9	2.0	0.3	1.8	1.8	0.1	1.3	1.2	0.4
Mountain	4.3	4.3	0.2	1.8	1.8	0.2	4.0	3.6	1.1
Pacific	2.1	2.2	0.4	2.5	2.5	0.1	1.0	1.0	0.2

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

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

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

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

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

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	4	96
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	3	97
Professional and related	3	97
Service	2	98
Sales and office	5	95
Sales and related	6	94
Office and administrative support	5	95
Natural resources, construction, and maintenance	4	96
Construction, extraction, farming, fishing, and forestry	5	95
Installation, maintenance, and repair	3	97
Production, transportation, and material moving ...	5	95
Production	3	97
Full time	4	96
Part time	3	97
Union	3	97
Nonunion	4	96
Average wage within the following categories: ¹		
Lowest 25 percent	4	96
Second 25 percent	4	96
Third 25 percent	4	96
Highest 25 percent	3	97
Highest 10 percent	3	97
Establishment characteristics		
Goods-producing industries	5	95
Construction	7	93
Manufacturing	4	96
Service-providing industries	3	97
Trade, transportation, and utilities	7	93
Wholesale trade	5	95
Retail trade	8	92
Transportation and warehousing	7	93
Utilities	—	100
Financial activities	3	97
Finance and insurance	3	97
Credit intermediation and related activities	2	98
Insurance carriers and related activities	4	96

See footnotes at end of table.

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

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

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

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.3	0.3
Worker characteristics		
Management, professional, and related	0.4	0.4
Management, business, and financial	0.3	0.3
Professional and related	0.5	0.5
Service	0.5	0.5
Sales and office	0.5	0.5
Sales and related	0.9	0.9
Office and administrative support	0.6	0.6
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry	1.1	1.1
Installation, maintenance, and repair	1.7	1.7
Production, transportation, and material moving ...	0.9	0.9
Production	0.7	0.7
Production	0.6	0.6
Full time	0.3	0.3
Part time	0.9	0.9
Union	1.0	1.0
Nonunion	0.3	0.3
Average wage within the following categories: ¹		
Lowest 25 percent	0.6	0.6
Second 25 percent	0.6	0.6
Third 25 percent	0.6	0.6
Highest 25 percent	0.3	0.3
Highest 10 percent	0.5	0.5
Establishment characteristics		
Goods-producing industries	0.7	0.7
Construction	1.4	1.4
Manufacturing	0.5	0.5
Service-providing industries	0.3	0.3
Trade, transportation, and utilities	0.8	0.8
Wholesale trade	1.4	1.4
Retail trade	1.1	1.1
Transportation and warehousing	1.5	1.5
Utilities	–	0.0
Financial activities	0.4	0.4
Finance and insurance	0.4	0.4
Credit intermediation and related activities	0.6	0.6
Insurance carriers and related activities	0.7	0.7

See footnotes at end of table.

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

Characteristics	Employee contribution required	Employee contribution not required
Professional and business services	0.8	0.8
Administrative and waste services	1.9	1.9
Education and health services	0.5	0.5
Educational services	0.7	0.7
Junior colleges, colleges, and universities	1.1	1.1
Health care and social assistance	0.5	0.5
Leisure and hospitality	1.0	1.0
Accommodation and food services	1.1	1.1
1 to 99 workers	0.5	0.5
1 to 49 workers	0.6	0.6
50 to 99 workers	1.1	1.1
100 workers or more	0.4	0.4
100 to 499 workers	0.6	0.6
500 workers or more	0.6	0.6
Geographic areas		
Northeast	0.8	0.8
New England	1.1	1.1
Middle Atlantic	0.9	0.9
South	0.4	0.4
South Atlantic	0.6	0.6
East South Central	1.2	1.2
West South Central	0.9	0.9
Midwest	0.5	0.5
East North Central	0.4	0.4
West North Central	1.4	1.4
West	0.7	0.7
Mountain	2.0	2.0
Pacific	0.6	0.6

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

(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	59	2	36	2	1
Worker characteristics					
Management, professional, and related	71	1	26	1	1
Management, business, and financial	74	1	23	—	—
Professional and related	68	1	28	2	1
Service	47	—	48	2	—
Protective service	40	—	58	—	—
Sales and office	64	2	32	—	—
Sales and related	62	—	35	2	—
Office and administrative support	65	2	31	—	—
Natural resources, construction, and maintenance	37	—	58	2	—
Construction, extraction, farming, fishing, and forestry	21	—	75	3	—
Installation, maintenance, and repair	50	4	45	—	—
Production, transportation, and material moving ...	46	2	48	4	(¹)
Production	43	—	50	6	—
Transportation and material moving	49	4	45	2	1
Full time	60	2	36	2	1
Part time	47	—	44	6	—
Union	41	—	46	10	—
Nonunion	61	2	35	1	1
Average wage within the following categories: ²					
Lowest 25 percent	42	—	52	4	—
Lowest 10 percent	30	—	63	7	—
Second 25 percent	56	2	39	—	—
Third 25 percent	56	2	39	2	1
Highest 25 percent	70	1	27	1	1
Highest 10 percent	74	1	24	1	1
Establishment characteristics					
Goods-producing industries	45	—	51	3	—
Construction	19	—	79	1	—
Manufacturing	52	—	43	4	—
Service-providing industries	63	2	32	2	1
Trade, transportation, and utilities	56	4	37	3	1
Wholesale trade	53	—	43	2	—
Retail trade	52	5	37	5	—
Transportation and warehousing	61	3	33	—	—
Utilities	73	5	18	—	—
Information	82	2	14	—	—
Financial activities	81	2	17	(¹)	1
Finance and insurance	85	2	12	(¹)	1
Credit intermediation and related activities	87	—	11	—	1
Insurance carriers and related activities	85	3	11	—	—
Real estate and rental and leasing	58	—	39	—	—

See footnotes at end of table.

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

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Professional and business services	67	—	31	—	—
Professional and technical services	66	—	32	—	—
Administrative and waste services	53	—	45	—	—
Education and health services	63	—	32	3	—
Educational services	61	2	33	—	—
Junior colleges, colleges, and universities	77	3	20	—	—
Health care and social assistance	64	—	32	3	—
Leisure and hospitality	21	—	79	—	—
Accommodation and food services	18	—	82	—	—
Other services	50	—	39	—	—
1 to 99 workers	48	2	48	2	1
1 to 49 workers	50	2	46	—	—
50 to 99 workers	44	—	51	3	—
100 workers or more	67	2	28	2	(¹)
100 to 499 workers	59	3	36	—	—
500 workers or more	76	1	20	3	1
Geographic areas					
Northeast	68	2	27	3	1
New England	70	—	24	—	—
Middle Atlantic	67	—	28	3	—
South	60	2	36	1	1
South Atlantic	62	2	34	1	1
East South Central	61	—	37	—	—
West South Central	57	—	40	1	—
Midwest	57	2	38	3	1
East North Central	57	2	37	4	(¹)
West North Central	55	1	41	—	—
West	54	2	43	—	—
Mountain	55	2	42	—	—
Pacific	53	2	43	—	—

¹ Less than 0.5.

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

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

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

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	1.2	0.2	1.2	0.2	0.1
Worker characteristics					
Management, professional, and related	1.5	0.4	1.5	0.4	0.3
Management, business, and financial	1.8	0.3	1.8	–	–
Professional and related	2.2	0.5	2.1	0.6	0.3
Service	4.3	–	4.2	0.6	–
Protective service	9.5	–	9.8	–	–
Sales and office	1.7	0.2	1.8	–	–
Sales and related	2.7	–	2.8	0.4	–
Office and administrative support	1.8	0.3	1.8	–	–
Natural resources, construction, and maintenance	2.9	–	2.7	0.7	–
Construction, extraction, farming, fishing, and forestry	3.6	–	3.5	1.1	–
Installation, maintenance, and repair	4.2	1.3	3.7	–	–
Production, transportation, and material moving ...	1.9	0.5	1.9	0.6	0.1
Production	2.1	–	2.3	0.9	–
Transportation and material moving	2.8	1.1	2.9	0.5	0.2
Full time	1.2	0.2	1.2	0.2	0.1
Part time	3.5	–	3.5	1.1	–
Union	2.4	–	2.3	1.3	–
Nonunion	1.3	0.2	1.3	0.2	0.1
Average wage within the following categories: ¹					
Lowest 25 percent	2.6	–	2.8	0.7	–
Lowest 10 percent	4.9	–	4.9	2.1	–
Second 25 percent	1.8	0.5	2.0	–	–
Third 25 percent	1.7	0.3	1.6	0.3	0.3
Highest 25 percent	1.4	0.3	1.4	0.3	0.3
Highest 10 percent	1.9	0.2	1.9	0.5	0.3
Establishment characteristics					
Goods-producing industries	1.6	–	1.5	0.5	–
Construction	2.6	–	2.7	0.7	–
Manufacturing	2.0	–	2.0	0.7	–
Service-providing industries	1.5	0.3	1.5	0.3	0.2
Trade, transportation, and utilities	2.3	0.6	2.4	0.5	0.2
Wholesale trade	3.9	–	4.1	0.7	–
Retail trade	2.1	1.0	2.3	1.0	–
Transportation and warehousing	4.3	1.6	4.6	–	–
Utilities	4.0	1.8	3.4	–	–
Information	3.7	0.8	3.8	–	–
Financial activities	1.3	0.5	1.4	0.1	0.2
Finance and insurance	1.0	0.5	0.9	0.1	0.2
Credit intermediation and related activities	1.2	–	1.1	–	0.4
Insurance carriers and related activities	1.9	1.1	1.8	–	–
Real estate and rental and leasing	8.5	–	8.8	–	–

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2021—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
Professional and business services	2.7	—	2.7	—	—
Professional and technical services	4.2	—	3.9	—	—
Administrative and waste services	6.3	—	6.0	—	—
Education and health services	3.4	—	3.2	0.8	—
Educational services	3.8	1.0	3.8	—	—
Junior colleges, colleges, and universities	2.4	1.0	3.0	—	—
Health care and social assistance	3.8	—	3.7	0.9	—
Leisure and hospitality	4.9	—	4.9	—	—
Accommodation and food services	5.1	—	5.1	—	—
Other services	5.3	—	4.7	—	—
1 to 99 workers	2.1	0.4	2.0	0.4	0.3
1 to 49 workers	2.6	0.6	2.5	—	—
50 to 99 workers	3.0	—	3.0	0.8	—
100 workers or more	1.3	0.3	1.3	0.4	0.1
100 to 499 workers	1.8	0.4	1.8	—	—
500 workers or more	1.8	0.3	1.6	0.6	0.2
Geographic areas					
Northeast	3.4	0.6	2.8	0.8	0.3
New England	5.0	—	2.9	—	—
Middle Atlantic	4.1	—	3.6	0.7	—
South	2.1	0.4	2.3	0.3	0.2
South Atlantic	3.3	0.6	3.5	0.5	0.3
East South Central	3.6	—	4.4	—	—
West South Central	2.7	—	3.0	0.7	—
Midwest	2.3	0.3	2.1	0.5	0.4
East North Central	2.7	0.4	2.8	0.6	0.2
West North Central	4.3	0.5	2.8	—	—
West	2.3	0.4	2.6	—	—
Mountain	2.8	0.8	3.1	—	—
Pacific	3.0	0.5	3.4	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	66	9	20	4	1.3	1.0
Worker characteristics							
Management, professional, and related	–	63	9	23	–	1.4	1.0
Management, business, and financial	–	61	9	23	–	1.4	1.0
Professional and related	1	64	9	23	4	1.3	1.0
Service	–	79	–	7	1	1.1	1.0
Protective service	–	85	–	3	–	1.1	1.0
Sales and office	1	68	7	20	4	1.3	1.0
Sales and related	–	74	6	17	–	1.3	1.0
Office and administrative support	1	65	8	21	4	1.3	1.0
Natural resources, construction, and maintenance	–	67	10	18	–	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	72	–	–	6	1.3	1.0
Installation, maintenance, and repair	–	65	10	20	–	1.4	1.0
Production, transportation, and material moving ...	1	68	9	19	2	1.3	1.0
Production	–	57	11	28	–	1.4	1.0
Transportation and material moving	–	80	8	10	–	1.2	1.0
Full time	1	66	9	21	4	1.3	1.0
Part time	–	84	6	10	–	1.1	1.0
Union	–	76	–	19	3	1.2	1.0
Nonunion	1	66	10	20	4	1.3	1.0
Average wage within the following categories: ²							
Lowest 25 percent	–	77	8	13	–	1.2	1.0
Lowest 10 percent	–	80	–	8	–	1.2	1.0
Second 25 percent	–	71	11	15	–	1.3	1.0
Third 25 percent	1	66	9	19	4	1.3	1.0
Highest 25 percent	1	62	8	25	4	1.4	1.0
Highest 10 percent	1	59	8	28	4	1.4	1.0
Establishment characteristics							
Goods-producing industries	1	55	12	27	6	1.5	1.0
Construction	–	71	6	–	–	1.4	1.0
Manufacturing	1	53	13	28	5	1.5	1.0
Service-providing industries	1	69	8	19	4	1.3	1.0
Trade, transportation, and utilities	–	73	8	16	–	1.2	1.0
Wholesale trade	–	55	–	31	6	1.5	1.0
Retail trade	–	84	9	7	–	1.1	1.0
Transportation and warehousing	–	78	–	–	–	1.1	1.0
Utilities	–	45	–	37	–	1.6	1.5
Information	–	53	5	40	–	1.4	1.0
Financial activities	(³)	67	4	23	5	1.4	1.0
Finance and insurance	(³)	67	5	22	6	1.4	1.0
Credit intermediation and related activities	–	67	–	22	7	1.4	1.0
Insurance carriers and related activities	–	66	7	23	–	1.3	1.0
Real estate and rental and leasing	–	68	–	31	–	1.3	1.0

See footnotes at end of table.

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

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

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		
Professional and business services	—	62	9	25	—	1.4	1.0
Professional and technical services	—	62	11	22	—	1.3	1.0
Administrative and waste services	—	54	—	35	—	1.6	—
Education and health services	1	74	11	10	3	1.2	1.0
Educational services	—	54	12	22	—	1.4	1.0
Junior colleges, colleges, and universities	—	52	13	23	—	1.4	1.0
Health care and social assistance	—	77	—	8	—	1.2	1.0
Leisure and hospitality	—	89	—	—	—	1.1	1.0
Accommodation and food services	—	99	—	—	—	1.0	1.0
Other services	—	49	—	—	—	1.5	—
1 to 99 workers	1	62	14	17	5	1.4	1.0
1 to 49 workers	1	62	16	15	5	1.4	1.0
50 to 99 workers	—	64	9	21	—	1.4	1.0
100 workers or more	1	68	6	22	3	1.3	1.0
100 to 499 workers	—	68	8	22	—	1.3	1.0
500 workers or more	1	69	5	22	3	1.3	1.0
Geographic areas							
Northeast	3	65	9	18	5	1.3	1.0
New England	—	63	8	24	—	1.4	1.0
Middle Atlantic	4	66	10	15	5	1.3	1.0
South	(³)	71	8	19	3	1.3	1.0
South Atlantic	—	70	8	19	—	1.3	1.0
East South Central	—	69	—	—	—	1.3	1.0
West South Central	—	72	6	19	—	1.3	1.0
Midwest	—	66	8	22	—	1.3	1.0
East North Central	—	67	7	22	—	1.3	1.0
West North Central	—	64	9	21	—	1.4	1.0
West	—	61	12	23	—	1.4	1.0
Mountain	—	62	—	21	4	1.4	1.0
Pacific	—	60	12	24	—	1.4	1.0

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

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

³ Less than 0.5.

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

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

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

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	0.3	1.5	0.9	1.1	0.5	(²)	0.0
Worker characteristics							
Management, professional, and related	–	2.4	1.1	1.7	–	(²)	0.0
Management, business, and financial	–	2.1	0.9	1.8	–	(²)	0.0
Professional and related	0.3	3.3	1.6	2.2	1.0	(²)	0.0
Service	–	6.3	–	1.4	0.4	(²)	0.0
Protective service	–	5.3	–	1.3	–	(²)	0.0
Sales and office	0.2	1.6	1.4	1.5	0.6	(²)	0.0
Sales and related	–	2.6	0.8	1.8	–	(²)	0.0
Office and administrative support	0.2	2.5	2.1	1.9	1.0	(²)	0.0
Natural resources, construction, and maintenance	–	4.2	2.0	3.3	–	0.1	0.0
Construction, extraction, farming, fishing, and forestry	–	10.0	–	–	2.7	0.1	0.0
Installation, maintenance, and repair	–	4.2	2.3	3.0	–	0.1	0.0
Production, transportation, and material moving	0.3	3.1	1.6	2.1	0.9	(²)	0.0
Production	–	3.8	2.2	2.8	–	0.1	0.0
Transportation and material moving	–	3.4	2.0	2.6	–	(²)	0.0
Full time	0.3	1.5	0.9	1.2	0.5	(²)	0.0
Part time	–	3.3	1.9	2.4	–	(²)	0.0
Union	–	3.3	–	3.2	0.8	(²)	0.0
Nonunion	0.3	1.6	1.0	1.2	0.5	(²)	0.0
Average wage within the following categories: ³							
Lowest 25 percent	–	3.1	1.5	2.4	–	(²)	0.0
Lowest 10 percent	–	5.2	–	2.6	–	(²)	0.0
Second 25 percent	–	2.7	2.6	1.1	–	(²)	0.0
Third 25 percent	0.5	2.5	1.1	1.6	1.0	(²)	0.0
Highest 25 percent	0.3	1.8	0.8	1.7	0.7	(²)	0.0
Highest 10 percent	0.4	2.4	1.0	2.2	0.8	(²)	0.0
Establishment characteristics							
Goods-producing industries	0.2	2.7	1.7	1.9	1.2	(²)	0.0
Construction	–	7.7	2.1	–	–	0.2	0.0
Manufacturing	0.2	2.9	1.8	2.3	1.4	(²)	0.1
Service-providing industries	0.3	1.7	1.0	1.3	0.6	(²)	0.0
Trade, transportation, and utilities	–	2.6	1.2	1.9	–	(²)	0.0
Wholesale trade	–	5.1	–	4.2	2.3	0.1	0.0
Retail trade	–	2.1	1.5	1.0	–	(²)	0.0
Transportation and warehousing	–	6.5	–	–	–	(²)	0.0
Utilities	–	6.6	–	5.8	–	0.1	0.3
Information	–	4.1	2.2	3.6	–	(²)	0.1
Financial activities	0.1	1.6	0.7	1.9	0.7	(²)	0.0
Finance and insurance	0.1	1.6	0.8	1.8	0.7	(²)	0.0
Credit intermediation and related activities	–	2.8	–	2.6	1.1	(²)	0.0
Insurance carriers and related activities	–	2.5	1.5	2.5	–	(²)	0.0
Real estate and rental and leasing	–	7.6	–	8.2	–	0.1	0.0

See footnotes at end of table.

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

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		
Professional and business services	—	4.2	1.9	3.5	—	0.1	0.0
Professional and technical services	—	3.8	3.2	4.1	—	(²)	0.0
Administrative and waste services	—	9.5	—	10.0	—	0.1	—
Education and health services	0.5	3.9	3.1	1.5	1.1	(²)	0.0
Educational services	—	3.7	2.0	3.5	—	(²)	0.0
Junior colleges, colleges, and universities	—	3.0	2.2	3.3	—	(²)	0.0
Health care and social assistance	—	4.5	—	1.7	—	(²)	0.0
Leisure and hospitality	—	4.5	—	—	—	(²)	0.0
Accommodation and food services	—	1.2	—	—	—	(²)	0.0
Other services	—	11.0	—	—	—	0.1	—
1 to 99 workers	0.4	2.5	2.0	1.8	1.1	(²)	0.0
1 to 49 workers	0.6	3.1	2.7	2.2	1.4	(²)	0.0
50 to 99 workers	—	3.2	1.9	3.1	—	(²)	0.0
100 workers or more	0.2	1.6	0.7	1.3	0.6	(²)	0.0
100 to 499 workers	—	2.4	1.1	2.0	—	(²)	0.0
500 workers or more	0.3	2.4	0.9	2.1	0.9	(²)	0.0
Geographic areas							
Northeast	1.2	3.9	1.5	2.7	1.7	(²)	0.0
New England	—	6.5	2.6	5.2	—	0.1	0.0
Middle Atlantic	1.7	4.4	1.9	2.5	2.3	0.1	0.0
South	0.2	2.3	1.3	2.0	0.5	(²)	0.0
South Atlantic	—	3.1	1.8	2.3	—	(²)	0.0
East South Central	—	5.1	—	—	—	0.1	0.0
West South Central	—	5.0	1.5	4.8	—	0.1	0.0
Midwest	—	3.0	1.2	2.3	—	(²)	0.0
East North Central	—	3.8	1.5	3.1	—	(²)	0.0
West North Central	—	4.2	2.1	3.0	—	(²)	0.0
West	—	3.2	2.9	2.2	—	(²)	0.0
Mountain	—	8.1	—	3.1	1.4	(²)	0.0
Pacific	—	2.8	2.3	2.9	—	(²)	0.0

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

² Less than 0.05.

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

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

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

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

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	81	\$50,000	\$100,000	\$300,000	\$700,000	\$1,500,000	19
Worker characteristics							
Management, professional, and related	81	50,000	100,000	300,000	1,000,000	–	19
Management, business, and financial	81	50,000	100,000	300,000	650,000	1,500,000	19
Professional and related	82	50,000	–	–	1,000,000	2,000,000	18
Service	88	50,000	100,000	–	–	–	12
Sales and office	83	50,000	50,000	–	500,000	1,500,000	17
Sales and related	85	50,000	50,000	200,000	500,000	1,000,000	15
Office and administrative support	83	50,000	–	250,000	500,000	1,500,000	17
Natural resources, construction, and maintenance	83	50,000	50,000	–	500,000	2,000,000	17
Installation, maintenance, and repair	80	50,000	50,000	200,000	500,000	–	20
Production, transportation, and material moving ...	70	50,000	–	250,000	500,000	1,000,000	30
Production	70	50,000	100,000	250,000	500,000	–	30
Transportation and material moving	70	50,000	–	–	500,000	1,000,000	30
Full time	82	50,000	100,000	300,000	650,000	–	18
Part time	67	50,000	100,000	–	1,000,000	–	33
Union	75	70,000	100,000	–	–	–	25
Nonunion	81	50,000	100,000	300,000	700,000	–	19
Average wage within the following categories: ²							
Lowest 25 percent	87	50,000	50,000	150,000	500,000	–	13
Second 25 percent	80	50,000	–	250,000	500,000	–	20
Third 25 percent	83	50,000	100,000	250,000	500,000	–	17
Highest 25 percent	79	50,000	100,000	350,000	1,000,000	2,000,000	21
Highest 10 percent	78	50,000	100,000	300,000	–	2,000,000	22
Establishment characteristics							
Goods-producing industries	73	50,000	–	250,000	500,000	–	27
Construction	74	50,000	–	–	–	500,000	26
Manufacturing	72	50,000	–	250,000	500,000	–	28
Service-providing industries	82	50,000	100,000	300,000	750,000	–	18
Trade, transportation, and utilities	75	50,000	50,000	150,000	500,000	–	25
Wholesale trade	89	50,000	–	250,000	500,000	750,000	11
Retail trade	76	50,000	50,000	50,000	–	–	24
Transportation and warehousing	64	50,000	70,000	–	500,000	600,000	36
Utilities	67	–	–	600,000	1,000,000	1,500,000	33
Information	85	–	–	500,000	–	5,000,000	15
Financial activities	86	50,000	100,000	300,000	1,000,000	2,000,000	14
Finance and insurance	84	50,000	100,000	300,000	1,000,000	2,000,000	16
Credit intermediation and related activities	90	50,000	100,000	300,000	750,000	2,000,000	10
Insurance carriers and related activities	74	–	–	500,000	–	2,000,000	26

See footnotes at end of table.

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

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Professional and business services	80	\$50,000	—	\$300,000	—	\$2,000,000	20
Professional and technical services	80	50,000	—	—	—	2,000,000	20
Education and health services	87	50,000	\$100,000	300,000	—	1,000,000	13
Educational services	88	50,000	—	250,000	\$500,000	500,000	12
Junior colleges, colleges, and universities	88	50,000	50,000	200,000	500,000	500,000	12
Health care and social assistance	87	50,000	100,000	300,000	1,000,000	1,000,000	13
Other services	93	50,000	100,000	—	500,000	1,000,000	7
1 to 99 workers	84	50,000	100,000	250,000	500,000	—	16
1 to 49 workers	84	50,000	100,000	250,000	—	2,000,000	16
50 to 99 workers	82	50,000	—	200,000	500,000	1,000,000	18
100 workers or more	80	50,000	100,000	300,000	750,000	1,500,000	20
100 to 499 workers	80	50,000	50,000	250,000	500,000	1,000,000	20
500 workers or more	79	50,000	100,000	500,000	1,000,000	2,000,000	21
Geographic areas							
Northeast	77	50,000	100,000	300,000	—	1,000,000	23
New England	65	50,000	—	—	—	—	35
Middle Atlantic	83	50,000	100,000	300,000	—	1,000,000	17
South	85	50,000	—	250,000	500,000	1,500,000	15
South Atlantic	84	50,000	—	250,000	500,000	—	16
West South Central	85	50,000	50,000	250,000	—	—	15
Midwest	80	50,000	100,000	300,000	500,000	—	20
East North Central	78	50,000	100,000	250,000	500,000	1,000,000	22
West North Central	83	50,000	—	300,000	600,000	—	17
West	80	50,000	—	—	—	2,000,000	20
Mountain	79	50,000	—	500,000	—	—	21
Pacific	80	50,000	100,000	—	—	2,000,000	20

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

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

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

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

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.2	\$0.00	\$10,201.10	\$45,620.72	\$135,332.92	\$442,309.28	1.2
Worker characteristics							
Management, professional, and related	1.6	0.00	0.00	59,893.59	251,204.10	–	1.6
Management, business, and financial	2.3	0.00	0.00	31,606.96	130,921.13	333,499.63	2.3
Professional and related	1.8	0.00	–	–	0.00	577,061.52	1.8
Service	3.4	0.00	4,562.07	–	–	–	3.4
Sales and office	1.4	0.00	0.00	–	0.00	386,243.45	1.4
Sales and related	2.4	0.00	0.00	21,878.93	0.00	72,993.15	2.4
Office and administrative support	1.8	0.00	–	28,809.76	0.00	314,617.63	1.8
Natural resources, construction, and maintenance	3.1	0.00	8,939.80	–	0.00	524,142.16	3.1
Installation, maintenance, and repair	3.8	0.00	0.00	54,554.45	74,124.89	–	3.8
Production, transportation, and material moving ...	2.5	0.00	–	49,974.99	0.00	206,455.81	2.5
Production	4.0	0.00	28,490.13	49,135.02	0.00	–	4.0
Transportation and material moving	2.8	0.00	–	–	0.00	270,050.00	2.8
Full time	1.1	0.00	12,675.67	42,796.03	134,372.96	–	1.1
Part time	7.4	0.00	0.00	–	0.00	–	7.4
Union	3.6	0.00	0.00	–	–	–	3.6
Nonunion	1.2	0.00	21,084.47	32,897.57	132,849.54	–	1.2
Average wage within the following categories: ²							
Lowest 25 percent	2.1	0.00	0.00	36,049.03	112,490.00	–	2.1
Second 25 percent	2.1	0.00	–	39,053.04	51,613.95	–	2.1
Third 25 percent	1.5	0.00	24,465.64	55,500.00	79,584.29	–	1.5
Highest 25 percent	1.6	0.00	0.00	84,115.50	134,096.98	0.00	1.6
Highest 10 percent	2.0	0.00	0.00	36,496.58	–	273,724.31	2.0
Establishment characteristics							
Goods-producing industries	2.7	0.00	–	18,248.29	25,806.98	–	2.7
Construction	5.0	0.00	–	–	–	40,804.41	5.0
Manufacturing	3.1	0.00	–	24,140.22	128,063.46	–	3.1
Service-providing industries	1.3	0.00	4,562.07	24,209.09	144,841.29	–	1.3
Trade, transportation, and utilities	1.7	0.00	0.00	27,914.51	0.00	–	1.7
Wholesale trade	2.6	0.00	–	45,848.26	47,410.44	126,098.18	2.6
Retail trade	2.5	0.00	0.00	0.00	–	–	2.5
Transportation and warehousing	4.8	0.00	5,474.49	–	0.00	54,744.86	4.8
Utilities	5.1	–	–	152,948.52	0.00	64,517.44	5.1
Information	4.2	–	–	31,606.96	–	0.00	4.2
Financial activities	1.5	0.00	0.00	0.00	0.00	0.00	1.5
Finance and insurance	1.5	0.00	0.00	0.00	0.00	0.00	1.5
Credit intermediation and related activities	1.4	0.00	0.00	58,423.03	217,453.44	0.00	1.4
Insurance carriers and related activities	3.1	–	–	18,248.29	–	0.00	3.1

See footnotes at end of table.

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Professional and business services	2.7	\$0.00	–	\$25,806.98	–	\$0.00	2.7
Professional and technical services	3.9	0.00	–	–	–	0.00	3.9
Education and health services	3.1	0.00	\$0.00	67,104.34	–	0.00	3.1
Educational services	2.7	0.00	–	58,423.03	\$103,630.35	107,958.33	2.7
Junior colleges, colleges, and universities	3.0	0.00	0.00	50,801.08	53,202.44	0.00	3.0
Health care and social assistance	3.5	0.00	0.00	89,048.09	237,052.21	0.00	3.5
Other services	2.7	0.00	20,906.04	–	63,213.92	158,560.71	2.7
1 to 99 workers	1.9	0.00	4,562.07	60,940.81	138,902.92	–	1.9
1 to 49 workers	2.5	0.00	0.00	22,865.04	–	465,241.87	2.5
50 to 99 workers	3.3	0.00	–	28,693.95	18,248.29	104,828.43	3.3
100 workers or more	1.3	0.00	24,191.89	9,124.14	28,853.08	0.00	1.3
100 to 499 workers	1.8	0.00	3,649.66	39,508.70	0.00	0.00	1.8
500 workers or more	1.6	0.00	0.00	89,746.52	0.00	387,104.64	1.6
Geographic areas							
Northeast	3.3	0.00	0.00	56,980.26	–	192,257.64	3.3
New England	8.3	0.00	–	–	–	–	8.3
Middle Atlantic	2.0	0.00	0.00	31,606.96	–	0.00	2.0
South	2.0	0.00	–	41,812.08	58,423.03	428,931.81	2.0
South Atlantic	2.6	0.00	–	49,615.55	31,606.96	–	2.6
West South Central	4.4	0.00	3,649.66	66,424.77	–	–	4.4
Midwest	2.0	0.00	12,903.49	46,524.19	0.00	–	2.0
East North Central	2.7	0.00	11,174.75	30,914.56	0.00	0.00	2.7
West North Central	3.3	0.00	–	15,803.48	156,977.71	–	3.3
West	1.8	0.00	–	–	–	0.00	1.8
Mountain	1.9	0.00	–	103,630.35	–	–	1.9
Pacific	2.5	0.00	23,810.34	–	–	0.00	2.5

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

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

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

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

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

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

Characteristics	Flat dollar amount ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$15,000	\$25,000	\$50,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	25,000	50,000	–
Management, business, and financial	10,000	15,000	25,000	50,000	52,000
Professional and related	10,000	–	25,000	50,000	–
Service	10,000	10,000	15,000	25,000	50,000
Protective service	–	10,000	–	–	–
Sales and office	10,000	15,000	20,000	–	50,000
Sales and related	–	15,000	20,000	25,000	50,000
Office and administrative support	10,000	15,000	25,000	50,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	30,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	15,000	20,000	–	50,000
Production, transportation, and material moving	10,000	15,000	20,000	35,000	50,000
Production	10,000	15,000	20,000	30,000	50,000
Transportation and material moving	10,000	15,000	25,000	40,000	50,000
Full time	10,000	15,000	25,000	50,000	50,000
Part time	5,000	–	10,000	25,000	–
Union	6,000	10,000	20,000	–	50,000
Nonunion	10,000	15,000	25,000	50,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	10,000	10,000	20,000	25,000	–
Lowest 10 percent	7,500	10,000	–	25,000	–
Second 25 percent	10,000	15,000	20,000	25,000	50,000
Third 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 25 percent	10,000	15,000	30,000	50,000	–
Highest 10 percent	10,000	15,000	–	50,000	–
Establishment characteristics					
Goods-producing industries	10,000	15,000	20,000	–	50,000
Construction	10,000	10,000	20,000	25,000	50,000
Manufacturing	10,000	15,000	20,000	35,000	50,000
Service-providing industries	10,000	–	25,000	50,000	50,000
Trade, transportation, and utilities	–	10,000	20,000	25,000	50,000
Wholesale trade	10,000	15,000	20,000	40,000	50,000
Retail trade	–	10,000	20,000	25,000	–
Transportation and warehousing	10,000	15,000	25,000	40,000	–
Utilities	10,000	10,000	12,500	–	50,000
Information	–	25,000	50,000	50,000	50,000
Financial activities	15,000	–	25,000	50,000	50,000
Finance and insurance	–	20,000	–	50,000	50,000
Credit intermediation and related activities	10,000	20,000	–	50,000	50,000
Insurance carriers and related activities	15,000	20,000	–	50,000	–
Real estate and rental and leasing	15,000	15,000	25,000	35,000	50,000

See footnotes at end of table.

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

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

Characteristics	Flat dollar amount ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services	\$10,000	\$15,000	—	\$50,000	—
Professional and technical services	15,000	25,000	\$50,000	50,000	—
Administrative and waste services	—	10,000	15,000	30,000	\$50,000
Education and health services	10,000	15,000	25,000	50,000	52,000
Educational services	10,000	—	—	50,000	75,000
Junior colleges, colleges, and universities	10,000	—	—	50,000	—
Health care and social assistance	10,000	15,000	25,000	50,000	52,000
Leisure and hospitality	10,000	10,000	10,000	20,000	50,000
Accommodation and food services	10,000	10,000	10,000	—	—
Other services	10,000	15,000	20,000	25,000	—
1 to 99 workers	10,000	15,000	25,000	50,000	50,000
1 to 49 workers	10,000	—	—	50,000	50,000
50 to 99 workers	10,000	15,000	25,000	50,000	—
100 workers or more	10,000	—	20,000	—	50,000
100 to 499 workers	10,000	—	20,000	—	50,000
500 workers or more	—	—	—	50,000	—
Geographic areas					
Northeast	10,000	15,000	25,000	50,000	50,000
New England	—	—	25,000	—	50,000
Middle Atlantic	10,000	—	25,000	50,000	—
South	10,000	15,000	20,000	40,000	50,000
South Atlantic	10,000	—	—	—	50,000
East South Central	—	15,000	25,000	—	50,000
West South Central	10,000	15,000	20,000	—	50,000
Midwest	10,000	15,000	20,000	35,000	50,000
East North Central	10,000	15,000	20,000	30,000	50,000
West North Central	10,000	15,000	20,000	—	50,000
West	10,000	—	20,000	50,000	—
Mountain	10,000	—	20,000	50,000	50,000
Pacific	10,000	—	20,000	50,000	85,000

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

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

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

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

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

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

Characteristics	Flat dollar amount ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$790.17	\$6,766.65	\$4,702.25	\$0.00
Worker characteristics					
Management, professional, and related	0.00	1,672.48	912.41	0.00	–
Management, business, and financial	790.17	0.00	0.00	0.00	12,648.05
Professional and related	0.00	–	3,561.92	0.00	–
Service	1,117.47	0.00	4,279.60	2,234.95	0.00
Protective service	–	1,580.35	–	–	–
Sales and office	912.41	456.21	5,241.42	–	0.00
Sales and related	–	645.17	912.41	0.00	0.00
Office and administrative support	456.21	1,020.11	5,770.62	2,322.63	632.14
Natural resources, construction, and maintenance	0.00	729.93	0.00	3,695.00	0.00
Construction, extraction, farming, fishing, and forestry	0.00	0.00	1,303.19	4,828.04	0.00
Installation, maintenance, and repair	0.00	0.00	0.00	–	0.00
Production, transportation, and material moving ...	0.00	0.00	0.00	4,709.33	0.00
Production	0.00	0.00	0.00	2,873.74	0.00
Transportation and material moving	0.00	0.00	6,888.58	3,676.93	0.00
Full time	0.00	0.00	2,234.95	1,824.83	0.00
Part time	258.07	–	0.00	2,234.95	–
Union	328.98	0.00	0.00	–	0.00
Nonunion	0.00	0.00	3,404.17	1,642.35	0.00
Average wage within the following categories: ³					
Lowest 25 percent	1,526.76	0.00	5,120.91	0.00	–
Lowest 10 percent	1,824.83	0.00	–	912.41	–
Second 25 percent	0.00	2,161.09	0.00	6,402.52	0.00
Third 25 percent	0.00	0.00	0.00	912.41	0.00
Highest 25 percent	0.00	0.00	7,292.47	0.00	–
Highest 10 percent	0.00	3,538.47	–	364.97	–
Establishment characteristics					
Goods-producing industries	0.00	0.00	0.00	–	0.00
Construction	0.00	0.00	3,167.27	0.00	1,824.83
Manufacturing	0.00	0.00	0.00	8,435.76	0.00
Service-providing industries	0.00	–	912.41	0.00	0.00
Trade, transportation, and utilities	–	2,885.31	0.00	2,040.22	0.00
Wholesale trade	0.00	0.00	1,824.83	11,643.21	0.00
Retail trade	–	0.00	2,234.95	1,290.35	–
Transportation and warehousing	0.00	2,234.95	3,026.14	6,188.30	–
Utilities	0.00	0.00	1,117.47	–	0.00
Information	–	7,412.49	12,642.78	0.00	0.00
Financial activities	2,540.05	–	4,375.79	0.00	0.00
Finance and insurance	–	2,040.22	–	0.00	6,451.74
Credit intermediation and related activities	2,885.31	5,698.03	–	0.00	0.00
Insurance carriers and related activities	3,649.66	5,080.11	–	0.00	–
Real estate and rental and leasing	3,621.03	0.00	2,414.02	6,255.20	0.00

See footnotes at end of table.

Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, March 2021—continued

Characteristics	Flat dollar amount ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services	\$0.00	\$0.00	—	\$0.00	—
Professional and technical services	0.00	2,414.02	\$0.00	0.00	—
Administrative and waste services	—	0.00	0.00	6,096.13	\$13,026.77
Education and health services	0.00	1,290.35	0.00	0.00	14,272.21
Educational services	0.00	—	—	0.00	7,688.14
Junior colleges, colleges, and universities	0.00	—	—	0.00	—
Health care and social assistance	456.21	1,290.35	0.00	4,469.90	6,936.75
Leisure and hospitality	0.00	0.00	0.00	3,289.76	11,174.75
Accommodation and food services	0.00	0.00	0.00	—	—
Other services	0.00	1,824.83	2,040.22	4,080.44	—
1 to 99 workers	0.00	0.00	1,824.83	4,360.54	0.00
1 to 49 workers	0.00	—	—	14,339.72	0.00
50 to 99 workers	0.00	0.00	0.00	3,423.68	—
100 workers or more	0.00	—	912.41	—	0.00
100 to 499 workers	0.00	—	0.00	—	0.00
500 workers or more	—	—	—	0.00	—
Geographic areas					
Northeast	0.00	2,345.81	982.70	0.00	6,386.90
New England	—	—	1,824.83	—	0.00
Middle Atlantic	0.00	—	3,433.39	0.00	—
South	0.00	912.41	2,420.91	11,333.05	0.00
South Atlantic	0.00	—	—	—	0.00
East South Central	—	0.00	7,067.53	—	0.00
West South Central	0.00	182.48	0.00	—	0.00
Midwest	0.00	0.00	4,741.04	7,848.89	0.00
East North Central	0.00	0.00	4,741.04	8,316.50	0.00
West North Central	0.00	0.00	4,997.50	—	0.00
West	0.00	—	4,181.21	2,580.70	—
Mountain	0.00	—	2,737.24	11,931.37	0.00
Pacific	1,094.90	—	5,913.12	4,440.00	14,936.87

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

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

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

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

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

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

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

Characteristics	Non-commercially insured ¹	Insured ²
All workers	36	64
Worker characteristics		
Management, professional, and related	38	62
Management, business, and financial	43	57
Professional and related	34	66
Service	32	68
Protective service	34	66
Sales and office	43	57
Sales and related	43	57
Office and administrative support	43	57
Natural resources, construction, and maintenance	28	72
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	35	65
Production, transportation, and material moving ...	29	71
Production	33	67
Transportation and material moving	25	75
Full time	38	62
Part time	25	75
Union	29	71
Nonunion	37	63
Average wage within the following categories: ³		
Lowest 25 percent	33	67
Lowest 10 percent	27	73
Second 25 percent	35	65
Third 25 percent	33	67
Highest 25 percent	40	60
Highest 10 percent	41	59
Establishment characteristics		
Goods-producing industries	32	68
Construction	16	84
Manufacturing	36	64
Service-providing industries	37	63
Trade, transportation, and utilities	37	63
Wholesale trade	31	69
Retail trade	46	54
Transportation and warehousing	26	74
Utilities	47	53
Information	48	52
Financial activities	63	37
Finance and insurance	71	29
Credit intermediation and related activities	74	26
Insurance carriers and related activities ...	69	31
Professional and business services	30	70
Professional and technical services	23	77
Administrative and waste services	28	72

See footnotes at end of table.

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

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

Characteristics	Non-commercially insured ¹	Insured ²
Education and health services	29	71
Educational services	36	64
Junior colleges, colleges, and universities	54	46
Health care and social assistance	27	73
Leisure and hospitality	36	64
Accommodation and food services	41	59
1 to 99 workers	24	76
1 to 49 workers	24	76
50 to 99 workers	24	76
100 workers or more	45	55
100 to 499 workers	41	59
500 workers or more	49	51
Geographic areas		
Northeast	22	78
New England	36	64
Middle Atlantic	19	81
South	44	56
South Atlantic	43	57
East South Central	34	66
West South Central	50	50
Midwest	45	55
East North Central	45	55
West North Central	45	55
West	38	62
Mountain	45	55
Pacific	35	65

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

² An entity other than the establishment assumes the risk for providing the benefit.

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

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

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

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

Characteristics	Non-commercially insured ¹	Insured ²
All workers	1.3	1.3
Worker characteristics		
Management, professional, and related	2.0	2.0
Management, business, and financial	3.0	3.0
Professional and related	2.5	2.5
Service	5.7	5.7
Protective service	10.1	10.1
Sales and office	1.6	1.6
Sales and related	2.7	2.7
Office and administrative support	1.8	1.8
Natural resources, construction, and maintenance	2.7	2.7
Construction, extraction, farming, fishing, and forestry	4.1	4.1
Installation, maintenance, and repair	2.8	2.8
Production, transportation, and material moving ...	1.9	1.9
Production	1.8	1.8
Transportation and material moving	2.9	2.9
Full time	1.2	1.2
Part time	3.9	3.9
Union	2.2	2.2
Nonunion	1.4	1.4
Average wage within the following categories: ³		
Lowest 25 percent	3.2	3.2
Lowest 10 percent	6.8	6.8
Second 25 percent	2.2	2.2
Third 25 percent	1.5	1.5
Highest 25 percent	2.1	2.1
Highest 10 percent	3.1	3.1
Establishment characteristics		
Goods-producing industries	1.3	1.3
Construction	3.3	3.3
Manufacturing	1.3	1.3
Service-providing industries	1.5	1.5
Trade, transportation, and utilities	2.2	2.2
Wholesale trade	3.8	3.8
Retail trade	2.1	2.1
Transportation and warehousing	3.3	3.3
Utilities	5.6	5.6
Information	5.2	5.2
Financial activities	1.4	1.4
Finance and insurance	1.2	1.2
Credit intermediation and related activities	1.6	1.6
Insurance carriers and related activities ...	2.8	2.8
Professional and business services	3.7	3.7
Professional and technical services	4.0	4.0
Administrative and waste services	6.8	6.8

See footnotes at end of table.

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

Characteristics	Non-commercially insured ¹	Insured ²
Education and health services	3.7	3.7
Educational services	4.1	4.1
Junior colleges, colleges, and universities	3.6	3.6
Health care and social assistance	4.3	4.3
Leisure and hospitality	8.1	8.1
Accommodation and food services	9.9	9.9
1 to 99 workers	2.2	2.2
1 to 49 workers	2.6	2.6
50 to 99 workers	4.0	4.0
100 workers or more	1.8	1.8
100 to 499 workers	2.3	2.3
500 workers or more	2.4	2.4
Geographic areas		
Northeast	1.6	1.6
New England	4.4	4.4
Middle Atlantic	1.8	1.8
South	2.7	2.7
South Atlantic	3.4	3.4
East South Central	9.5	9.5
West South Central	3.2	3.2
Midwest	1.9	1.9
East North Central	2.3	2.3
West North Central	3.5	3.5
West	3.9	3.9
Mountain	6.4	6.4
Pacific	5.0	5.0

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

² An entity other than the establishment assumes the risk for providing the benefit.

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

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

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

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

(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	10	90
Management, business, and financial	8	92
Professional and related	11	89
Service	27	73
Sales and office	15	85
Sales and related	16	84
Office and administrative support	14	86
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	7	93
Production, transportation, and material moving ...	12	88
Production	12	88
Transportation and material moving	12	88
Full time	10	90
Part time	40	60
Nonunion	14	86
Average wage within the following categories: ¹		
Lowest 25 percent	30	70
Lowest 10 percent	38	62
Second 25 percent	12	88
Third 25 percent	12	88
Highest 25 percent	9	91
Highest 10 percent	10	90
Establishment characteristics		
Goods-producing industries	9	91
Manufacturing	8	92
Service-providing industries	14	86
Trade, transportation, and utilities	16	84
Wholesale trade	15	85
Retail trade	22	78
Transportation and warehousing	8	92
Utilities	7	93
Financial activities	6	94
Finance and insurance	4	96
Credit intermediation and related activities	4	96
Real estate and rental and leasing	17	83
Professional and business services	11	89
Professional and technical services	7	93
Administrative and waste services	26	74
Education and health services	19	81
Educational services	23	77
Junior colleges, colleges, and universities	6	94
Health care and social assistance	18	82

See footnotes at end of table.

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

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

Characteristics	Employee contribution required	Employee contribution not required
Leisure and hospitality	36	64
Accommodation and food services	40	60
Other services	5	95
1 to 99 workers	19	81
1 to 49 workers	18	82
50 to 99 workers	23	77
100 workers or more	9	91
100 to 499 workers	11	89
500 workers or more	8	92
Geographic areas		
Northeast	32	68
Middle Atlantic	37	63
South	6	94
South Atlantic	8	92
East South Central	5	95
West South Central	4	96
Midwest	4	96
East North Central	4	96
West North Central	5	95
West	5	95
Mountain	2	98
Pacific	7	93

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.9	0.9
Worker characteristics		
Management, professional, and related	0.9	0.9
Management, business, and financial	1.1	1.1
Professional and related	1.3	1.3
Service	4.6	4.6
Sales and office	0.9	0.9
Sales and related	1.2	1.2
Office and administrative support	1.0	1.0
Natural resources, construction, and maintenance	1.0	1.0
Installation, maintenance, and repair	1.1	1.1
Production, transportation, and material moving ...	1.7	1.7
Production	1.7	1.7
Transportation and material moving	2.7	2.7
Full time	0.7	0.7
Part time	4.7	4.7
Nonunion	1.0	1.0
Average wage within the following categories: ¹		
Lowest 25 percent	4.4	4.4
Lowest 10 percent	5.9	5.9
Second 25 percent	0.9	0.9
Third 25 percent	1.2	1.2
Highest 25 percent	1.0	1.0
Highest 10 percent	1.3	1.3
Establishment characteristics		
Goods-producing industries	1.3	1.3
Manufacturing	1.4	1.4
Service-providing industries	1.1	1.1
Trade, transportation, and utilities	1.0	1.0
Wholesale trade	2.5	2.5
Retail trade	2.0	2.0
Transportation and warehousing	2.4	2.4
Utilities	2.3	2.3
Financial activities	0.8	0.8
Finance and insurance	0.5	0.5
Credit intermediation and related activities	0.7	0.7
Real estate and rental and leasing	4.4	4.4
Professional and business services	1.9	1.9
Professional and technical services	1.6	1.6
Administrative and waste services	6.4	6.4
Education and health services	2.2	2.2
Educational services	3.8	3.8
Junior colleges, colleges, and universities	0.9	0.9
Health care and social assistance	2.5	2.5

See footnotes at end of table.

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

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

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

(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	1	72	22	(¹)
Worker characteristics					
Management, professional, and related	–	–	68	30	1
Management, business, and financial	–	–	59	39	1
Professional and related	1	–	75	24	–
Service	2	–	93	6	–
Protective service	–	–	82	–	–
Sales and office	1	(¹)	71	27	(¹)
Sales and related	2	–	71	26	–
Office and administrative support	1	–	71	27	–
Natural resources, construction, and maintenance	13	3	66	18	–
Construction, extraction, farming, fishing, and forestry	23	3	66	7	–
Installation, maintenance, and repair	4	4	66	25	–
Production, transportation, and material moving:					
Transportation and material moving	5	6	79	9	–
Full time	4	2	71	24	1
Part time	–	1	87	12	–
Union	16	9	58	17	–
Nonunion	2	(¹)	74	23	1
Average wage within the following categories: ²					
Lowest 25 percent	3	1	87	10	–
Second 25 percent	5	–	79	15	–
Third 25 percent	4	–	73	21	–
Highest 25 percent	2	1	63	33	1
Highest 10 percent	1	–	63	34	–
Establishment characteristics					
Goods-producing industries	12	–	65	19	–
Service-providing industries	1	1	74	23	1
Trade, transportation, and utilities	–	3	78	17	–
Wholesale trade	4	–	78	16	–
Retail trade	1	2	77	20	–
Transportation and warehousing	–	7	79	–	–
Utilities	–	–	69	29	–
Information	–	–	36	59	–
Financial activities	–	–	47	52	–
Finance and insurance	–	–	41	58	–
Credit intermediation and related activities	–	–	31	69	–
Insurance carriers and related activities	–	–	53	44	–
Real estate and rental and leasing	–	–	82	–	–
Professional and business services	–	–	70	29	1
Professional and technical services	–	–	75	24	–
Administrative and waste services	–	–	78	21	–
Education and health services	–	–	95	5	–
Educational services	–	–	85	13	–
Junior colleges, colleges, and universities	–	–	78	22	–
Health care and social assistance	–	–	97	3	–

See footnotes at end of table.

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

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Leisure and hospitality	—	—	90	—	—
Accommodation and food services	—	—	91	—	—
Other services	—	—	89	—	—
1 to 99 workers	3	(¹)	80	16	1
1 to 49 workers	3	(¹)	81	15	1
50 to 99 workers	4	—	78	17	—
100 workers or more	3	2	67	27	(¹)
100 to 499 workers	3	2	73	22	(¹)
500 workers or more	3	—	61	33	—
Geographic areas					
Northeast	1	—	82	16	—
New England	2	—	75	22	—
Middle Atlantic	1	—	84	15	—
South	2	—	70	27	—
South Atlantic	2	—	71	26	—
East South Central	2	—	78	19	—
West South Central	2	—	63	33	—
Midwest	9	3	63	23	1
East North Central	10	3	62	25	1
West North Central	9	—	66	20	—
West	2	—	72	24	—
Mountain	3	—	68	27	—
Pacific	—	—	74	23	—

¹ Less than 0.5.

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

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

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

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.3	0.3	1.2	1.1	0.1
Worker characteristics					
Management, professional, and related	–	–	2.1	2.0	0.3
Management, business, and financial	–	–	2.7	2.6	0.3
Professional and related	0.2	–	2.2	2.0	–
Service	0.8	–	1.8	1.5	–
Protective service	–	–	6.0	–	–
Sales and office	0.2	0.1	1.3	1.2	0.2
Sales and related	0.4	–	1.7	1.7	–
Office and administrative support	0.3	–	2.1	2.1	–
Natural resources, construction, and maintenance	1.8	0.8	3.1	2.6	–
Construction, extraction, farming, fishing, and forestry	3.5	1.0	5.1	2.9	–
Installation, maintenance, and repair	1.4	1.6	3.6	3.2	–
Production, transportation, and material moving:					
Transportation and material moving	1.3	2.2	2.7	2.1	–
Full time	0.3	0.3	1.3	1.2	0.1
Part time	–	0.1	2.2	2.1	–
Union	1.8	1.8	2.8	1.8	–
Nonunion	0.2	0.2	1.4	1.3	0.1
Average wage within the following categories: ¹					
Lowest 25 percent	0.6	0.2	1.7	1.6	–
Second 25 percent	0.5	–	1.8	1.7	–
Third 25 percent	0.4	–	1.5	1.3	–
Highest 25 percent	0.5	0.3	2.2	2.0	0.3
Highest 10 percent	0.3	–	3.0	2.5	–
Establishment characteristics					
Goods-producing industries	1.3	–	2.2	1.8	–
Service-providing industries	0.2	0.3	1.5	1.4	0.2
Trade, transportation, and utilities	–	0.9	1.7	1.5	–
Wholesale trade	1.2	–	3.2	2.6	–
Retail trade	0.5	0.4	2.0	1.9	–
Transportation and warehousing	–	2.9	4.7	–	–
Utilities	–	–	5.8	5.3	–
Information	–	–	5.2	4.3	–
Financial activities	–	–	2.0	2.1	–
Finance and insurance	–	–	2.2	2.3	–
Credit intermediation and related activities	–	–	2.1	2.1	–
Insurance carriers and related activities	–	–	4.3	3.8	–
Real estate and rental and leasing	–	–	6.0	–	–
Professional and business services	–	–	4.2	4.1	0.2
Professional and technical services	–	–	4.6	4.6	–
Administrative and waste services	–	–	5.3	5.3	–
Education and health services	–	–	1.4	1.3	–
Educational services	–	–	1.9	1.6	–
Junior colleges, colleges, and universities	–	–	3.0	3.0	–
Health care and social assistance	–	–	1.5	1.5	–

See footnotes at end of table.

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Leisure and hospitality	—	—	3.5	—	—
Accommodation and food services	—	—	3.8	—	—
Other services	—	—	4.4	—	—
1 to 99 workers	0.7	0.1	1.2	1.0	0.1
1 to 49 workers	0.9	0.2	1.5	1.1	0.1
50 to 99 workers	0.8	—	2.6	2.5	—
100 workers or more	0.3	0.4	1.8	1.8	0.2
100 to 499 workers	0.6	0.6	2.0	2.0	0.1
500 workers or more	0.7	—	2.5	2.4	—
Geographic areas					
Northeast	0.2	—	1.8	1.7	—
New England	0.8	—	3.0	2.5	—
Middle Atlantic	0.2	—	2.1	2.0	—
South	0.3	—	2.5	2.2	—
South Atlantic	0.3	—	3.5	3.0	—
East South Central	0.5	—	6.0	5.7	—
West South Central	0.5	—	3.8	3.3	—
Midwest	1.3	0.9	2.8	2.7	0.2
East North Central	1.7	0.9	3.6	3.6	0.3
West North Central	1.2	—	4.0	3.3	—
West	0.5	—	3.1	2.7	—
Mountain	1.0	—	3.9	4.6	—
Pacific	—	—	4.1	3.2	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

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

Characteristics	Fixed duration	Duration varies
All workers	95	5
Worker characteristics		
Management, professional, and related	95	5
Management, business, and financial	95	5
Professional and related	95	5
Service	92	8
Sales and office	95	5
Sales and related	96	4
Office and administrative support	95	5
Natural resources, construction, and maintenance	94	6
Installation, maintenance, and repair	92	8
Production, transportation, and material moving	95	5
Production	92	8
Transportation and material moving	98	2
Full time	95	5
Part time	96	4
Nonunion	95	5
Average wage within the following categories: ¹		
Lowest 25 percent	92	8
Second 25 percent	96	4
Third 25 percent	95	5
Highest 25 percent	95	5
Highest 10 percent	95	5
Establishment characteristics		
Goods-producing industries	95	5
Manufacturing	94	6
Service-providing industries	95	5
Trade, transportation, and utilities	95	5
Wholesale trade	94	6
Retail trade	98	2
Transportation and warehousing	95	5
Utilities	84	16
Information	85	15
Financial activities	94	6
Finance and insurance	94	6
Credit intermediation and related activities	93	7
Insurance carriers and related activities	96	4
Professional and business services	96	4
Administrative and waste services	94	6
Education and health services	95	5
Health care and social assistance	95	5

See footnotes at end of table.

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

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

Characteristics	Fixed duration	Duration varies
1 to 99 workers	95	5
1 to 49 workers	96	4
50 to 99 workers	93	7
100 workers or more	95	5
100 to 499 workers	96	4
500 workers or more	93	7
Geographic areas		
Northeast	96	4
New England	90	10
Middle Atlantic	97	3
South	94	6
South Atlantic	94	6
East South Central	95	5
West South Central	96	4
Midwest	92	8
East North Central	91	9
West North Central	93	7
West	96	4
Mountain	96	4
Pacific	96	4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

Characteristics	Fixed duration	Duration varies
All workers	0.5	0.5
Worker characteristics		
Management, professional, and related	0.6	0.6
Management, business, and financial	0.8	0.8
Professional and related	1.0	1.0
Service	2.5	2.5
Sales and office	0.7	0.7
Sales and related	0.9	0.9
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	1.3	1.3
Installation, maintenance, and repair	2.0	2.0
Production, transportation, and material moving ...	0.7	0.7
Production	1.2	1.2
Transportation and material moving	0.7	0.7
Full time	0.6	0.6
Part time	1.6	1.6
Nonunion	0.6	0.6
Average wage within the following categories: ¹		
Lowest 25 percent	2.5	2.5
Second 25 percent	0.7	0.7
Third 25 percent	0.6	0.6
Highest 25 percent	0.6	0.6
Highest 10 percent	0.8	0.8
Establishment characteristics		
Goods-producing industries	0.9	0.9
Manufacturing	1.1	1.1
Service-providing industries	0.6	0.6
Trade, transportation, and utilities	0.8	0.8
Wholesale trade	1.2	1.2
Retail trade	0.5	0.5
Transportation and warehousing	2.3	2.3
Utilities	4.8	4.8
Information	2.5	2.5
Financial activities	0.9	0.9
Finance and insurance	0.7	0.7
Credit intermediation and related activities	1.1	1.1
Insurance carriers and related activities ...	1.2	1.2
Professional and business services	0.9	0.9
Administrative and waste services	2.9	2.9
Education and health services	2.0	2.0
Health care and social assistance	2.3	2.3

See footnotes at end of table.

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

Characteristics	Fixed duration	Duration varies
1 to 99 workers	0.9	0.9
1 to 49 workers	1.1	1.1
50 to 99 workers	1.8	1.8
100 workers or more	0.6	0.6
100 to 499 workers	0.8	0.8
500 workers or more	0.9	0.9
Geographic areas		
Northeast	0.6	0.6
New England	2.8	2.8
Middle Atlantic	0.4	0.4
South	1.3	1.3
South Atlantic	2.2	2.2
East South Central	1.4	1.4
West South Central	1.4	1.4
Midwest	1.2	1.2
East North Central	1.5	1.5
West North Central	1.9	1.9
West	1.0	1.0
Mountain	0.9	0.9
Pacific	1.4	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 wage data for March 2021.

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

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

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

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	23	2	44	15	16	62.1	60.0
Worker characteristics								
Management, professional, and related	–	17	–	46	14	22	63.9	60.0
Management, business, and financial	–	14	–	51	16	19	63.7	60.0
Professional and related	–	18	–	44	13	24	64.0	60.0
Service	–	34	–	40	14	8	59.1	60.0
Protective service	–	56	–	–	–	8	56.6	50.0
Sales and office	(¹)	31	2	37	15	15	61.6	60.0
Sales and related	–	36	2	37	11	15	61.6	60.0
Office and administrative support	1	28	2	37	18	15	61.6	60.0
Natural resources, construction, and maintenance	–	21	–	53	13	9	60.8	60.0
Construction, extraction, farming, fishing, and forestry	–	27	–	47	14	5	58.5	60.0
Installation, maintenance, and repair	–	16	–	57	13	13	62.7	60.0
Production, transportation, and material moving:								
Transportation and material moving	1	21	2	50	18	9	61.2	60.0
Full time	1	21	2	46	14	16	62.1	60.0
Part time	–	38	–	27	19	15	61.8	60.0
Union	1	30	2	36	16	14	61.0	60.0
Nonunion	1	22	2	45	15	16	62.2	60.0
Average wage within the following categories: ²								
Lowest 25 percent	(¹)	31	3	37	17	11	60.6	60.0
Second 25 percent	–	30	–	44	14	9	59.6	60.0
Third 25 percent	–	20	–	48	14	15	62.3	60.0
Highest 25 percent	(¹)	16	1	43	15	25	64.7	60.0
Highest 10 percent	–	12	–	39	18	29	66.0	60.0
Establishment characteristics								
Goods-producing industries	2	15	2	45	18	19	63.4	60.0
Service-providing industries	–	25	–	44	14	15	61.8	60.0
Trade, transportation, and utilities	–	32	–	39	15	13	61.2	60.0
Wholesale trade	–	14	–	50	17	19	64.9	60.0
Retail trade	–	53	–	27	10	8	57.8	50.0
Transportation and warehousing	–	18	–	51	18	11	62.4	60.0
Utilities	–	–	–	32	29	37	69.8	67.0
Information	–	–	–	56	–	27	64.6	60.0
Financial activities	–	17	–	44	13	25	64.7	60.0
Finance and insurance	–	15	–	42	13	29	66.1	60.0
Credit intermediation and related activities	–	20	–	34	18	26	65.1	60.0
Insurance carriers and related activities	–	10	–	56	10	23	64.1	60.0
Real estate and rental and leasing	–	23	–	51	–	–	60.9	60.0
Professional and business services	–	15	–	38	20	26	64.4	60.0
Professional and technical services	–	–	–	41	15	33	65.8	60.0
Administrative and waste services	–	37	–	25	29	–	60.4	60.0
Education and health services	–	30	–	50	10	7	59.6	60.0
Educational services	–	28	–	38	–	24	65.3	60.0
Junior colleges, colleges, and universities	–	24	–	38	4	34	69.3	60.0
Health care and social assistance	–	30	–	51	–	5	58.7	60.0

See footnotes at end of table.

Table 27. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2021—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		
Leisure and hospitality	—	30	3	42	—	11	60.6	60.0
Accommodation and food services	—	32	3	43	—	—	59.7	60.0
Other services	—	14	—	61	21	—	60.0	60.0
1 to 99 workers	—	21	—	46	15	16	62.3	60.0
1 to 49 workers	—	21	—	44	15	18	62.7	60.0
50 to 99 workers	—	18	—	55	16	10	61.3	60.0
100 workers or more	1	26	1	42	15	16	61.9	60.0
100 to 499 workers	2	27	1	40	17	12	61.1	60.0
500 workers or more	—	23	—	43	12	20	62.9	60.0
Geographic areas								
Northeast	—	43	(¹)	24	19	13	60.3	60.0
New England	—	11	—	57	20	13	63.0	60.0
Middle Atlantic	—	50	(¹)	18	19	13	59.8	58.0
South	1	15	(¹)	58	13	13	61.7	60.0
South Atlantic	—	14	—	60	13	12	61.7	60.0
East South Central	—	—	—	51	—	14	62.1	60.0
West South Central	1	16	—	59	12	13	61.6	60.0
Midwest	—	12	—	57	13	19	64.1	60.0
East North Central	—	11	—	57	11	21	64.2	60.0
West North Central	—	13	—	56	15	15	63.8	60.0
West	—	10	—	45	12	22	63.6	60.0
Mountain	—	9	—	57	6	24	62.8	60.0
Pacific	1	—	11	40	15	—	64.0	60.0

¹ Less than 0.5.

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

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

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

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

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	1.3	0.4	1.6	1.0	1.3	0.3	0.0
Worker characteristics								
Management, professional, and related	–	2.0	–	3.0	1.6	2.8	0.7	0.0
Management, business, and financial	–	2.8	–	4.1	2.2	1.9	0.4	0.0
Professional and related	–	2.7	–	3.9	2.1	4.5	1.0	0.0
Service	–	6.0	–	4.8	3.9	1.7	1.0	0.0
Protective service	–	10.7	–	–	–	2.6	1.2	8.6
Sales and office	0.2	1.8	0.4	1.8	1.4	1.3	0.4	0.0
Sales and related	–	2.8	0.7	2.6	2.4	2.4	0.8	0.0
Office and administrative support	0.2	2.0	0.6	2.2	1.4	1.4	0.5	0.0
Natural resources, construction, and maintenance	–	3.0	–	4.2	1.8	2.0	0.8	0.0
Construction, extraction, farming, fishing, and forestry	–	6.1	–	7.9	2.7	1.7	0.7	0.0
Installation, maintenance, and repair	–	2.7	–	4.8	2.4	3.0	1.2	0.0
Production, transportation, and material moving:								
Transportation and material moving	0.2	3.2	0.2	4.0	3.1	2.3	0.6	0.0
Full time	0.2	1.1	0.4	1.6	1.1	1.5	0.3	0.0
Part time	–	4.0	–	3.9	4.1	1.6	0.9	0.0
Union	0.6	3.4	0.8	4.0	2.9	2.4	0.8	0.0
Nonunion	0.2	1.5	0.4	1.7	1.1	1.4	0.4	0.0
Average wage within the following categories: ¹								
Lowest 25 percent	0.2	2.6	0.5	3.9	3.6	1.5	0.7	0.0
Second 25 percent	–	2.6	–	2.7	1.9	1.3	0.5	0.0
Third 25 percent	–	1.9	–	2.2	1.8	2.0	0.5	0.0
Highest 25 percent	0.1	1.6	0.4	2.5	1.5	2.2	0.5	0.0
Highest 10 percent	–	1.7	–	3.9	2.4	2.9	0.7	2.7
Establishment characteristics								
Goods-producing industries	0.5	1.3	0.5	3.7	2.2	3.1	0.6	0.0
Service-providing industries	–	1.5	–	1.8	1.2	1.5	0.4	0.0
Trade, transportation, and utilities	–	1.8	–	2.1	1.6	1.3	0.5	0.0
Wholesale trade	–	1.4	–	4.4	3.0	3.6	1.1	0.0
Retail trade	–	3.1	–	2.5	1.3	1.2	0.6	2.5
Transportation and warehousing	–	4.8	–	5.8	4.3	3.2	0.9	0.0
Utilities	–	–	–	7.3	5.3	8.0	2.0	0.0
Information	–	–	–	6.4	–	8.1	2.7	0.0
Financial activities	–	2.5	–	3.2	2.0	3.1	1.1	0.0
Finance and insurance	–	2.0	–	3.5	2.1	2.5	0.8	0.0
Credit intermediation and related activities	–	3.7	–	3.6	3.4	2.1	1.2	1.3
Insurance carriers and related activities	–	3.0	–	5.3	2.8	4.4	1.0	0.0
Real estate and rental and leasing	–	6.2	–	5.8	–	–	2.3	0.0
Professional and business services	–	2.1	–	4.8	3.2	5.5	1.2	3.5
Professional and technical services	–	–	–	6.2	4.5	7.0	1.5	6.3
Administrative and waste services	–	5.7	–	5.2	7.5	–	1.5	0.0
Education and health services	–	4.2	–	4.0	2.9	1.1	0.7	0.0
Educational services	–	3.7	–	3.9	–	3.7	1.4	0.0
Junior colleges, colleges, and universities	–	3.4	–	6.3	0.5	4.3	1.6	0.0
Health care and social assistance	–	4.8	–	4.5	–	1.2	0.9	0.0
Leisure and hospitality	–	4.2	1.2	7.8	–	2.0	0.8	0.0
Accommodation and food services	–	5.8	1.4	9.2	–	–	2.1	0.0

See footnotes at end of table.

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

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		
Other services	—	3.9	—	7.5	4.5	—	0.4	0.0
1 to 99 workers	—	1.8	—	2.5	1.6	2.6	0.6	0.0
1 to 49 workers	—	2.8	—	2.8	2.1	3.1	0.8	0.0
50 to 99 workers	—	3.7	—	5.3	3.3	2.2	0.6	0.0
100 workers or more	0.4	2.0	0.3	2.1	1.4	1.3	0.4	0.0
100 to 499 workers	0.7	2.4	0.3	2.7	2.1	1.4	0.5	0.0
500 workers or more	—	2.3	—	2.7	1.5	2.0	0.6	0.0
Geographic areas								
Northeast	—	1.9	0.2	2.0	2.0	1.0	0.5	0.0
New England	—	1.6	—	5.8	3.9	2.3	0.6	0.0
Middle Atlantic	—	1.9	0.2	1.5	2.2	1.1	0.6	10.6
South	0.3	1.5	0.1	3.5	1.9	1.4	0.3	0.0
South Atlantic	—	1.7	—	4.6	2.4	1.9	0.4	0.0
East South Central	—	—	—	10.7	—	4.0	1.0	0.0
West South Central	0.4	3.1	—	6.2	2.5	2.3	0.8	0.0
Midwest	—	1.3	—	3.1	1.8	3.0	0.6	0.0
East North Central	—	1.6	—	4.2	1.8	4.4	0.7	0.0
West North Central	—	2.0	—	3.9	4.2	2.8	1.0	0.0
West	—	2.3	—	3.3	2.5	5.4	1.3	0.0
Mountain	—	1.7	—	4.8	1.7	4.4	1.0	0.0
Pacific	0.4	—	3.2	4.6	3.8	—	1.7	0.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

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

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

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

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	78	\$170	–	\$881	\$1,700	\$2,500	22
Worker characteristics							
Management, professional, and related	75	170	\$633	1,500	2,308	3,000	25
Management, business, and financial	80	170	650	1,500	2,308	3,000	20
Professional and related	72	170	600	1,385	2,307	3,000	28
Service	78	170	170	637	1,000	2,000	22
Sales and office	83	170	200	650	1,500	3,000	17
Sales and related	87	170	200	600	1,500	–	13
Office and administrative support	80	170	200	750	1,500	3,000	20
Natural resources, construction, and maintenance	84	170	–	715	1,250	1,500	16
Installation, maintenance, and repair	80	170	500	808	1,385	1,500	20
Production, transportation, and material moving:							
Transportation and material moving	87	170	500	633	–	2,500	13
Full time	77	170	370	1,000	2,000	3,000	23
Part time	85	170	170	633	903	–	15
Union	79	170	170	500	637	1,000	21
Nonunion	78	170	–	1,000	2,000	3,000	22
Average wage within the following categories: ²							
Lowest 25 percent	82	170	200	637	1,000	2,000	18
Second 25 percent	80	170	175	650	1,500	3,000	20
Third 25 percent	80	170	400	881	1,500	2,500	20
Highest 25 percent	74	170	600	1,385	2,307	3,000	26
Highest 10 percent	75	170	650	1,500	2,500	3,250	25
Establishment characteristics							
Goods-producing industries	72	170	500	650	1,500	2,500	28
Service-providing industries	80	170	200	903	2,000	2,900	20
Trade, transportation, and utilities	86	170	200	600	1,480	2,500	14
Wholesale trade	83	170	500	1,000	1,500	2,500	17
Retail trade	91	170	200	–	1,000	–	9
Transportation and warehousing	83	170	–	–	–	–	17
Utilities	58	170	–	–	2,500	–	42
Financial activities	65	170	750	1,300	2,500	–	35
Finance and insurance	55	–	1,000	1,500	2,500	6,500	45
Credit intermediation and related activities	67	–	1,000	1,500	–	8,077	33
Insurance carriers and related activities	47	–	903	1,500	2,500	–	53
Professional and business services	79	170	637	1,500	2,000	2,500	21

See footnotes at end of table.

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

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

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	
Education and health services	75	\$170	—	\$692	—	\$3,000	25
Educational services	75	170	—	692	\$1,500	2,308	25
Junior colleges, colleges, and universities	51	170	—	—	—	2,600	49
Health care and social assistance	75	170	—	750	—	3,000	25
1 to 99 workers	82	170	—	881	1,500	2,500	18
1 to 49 workers	83	170	—	881	1,500	2,300	17
50 to 99 workers	80	170	\$500	881	1,500	2,500	20
100 workers or more	75	170	200	881	2,000	3,250	25
100 to 499 workers	82	170	200	881	2,000	2,500	18
500 workers or more	66	170	—	881	2,350	4,375	34
Geographic areas							
Northeast	89	170	170	500	881	—	11
New England	68	500	633	—	2,000	2,500	32
Middle Atlantic	93	170	170	—	667	—	7
South	75	—	600	1,200	2,300	3,000	25
South Atlantic	74	500	—	1,250	2,300	3,000	26
East South Central	74	—	577	—	—	—	26
West South Central	78	200	528	1,385	2,000	2,500	22
Midwest	67	200	500	1,000	2,000	2,500	33
East North Central	66	200	500	1,000	2,000	—	34
West North Central	70	200	500	1,000	2,000	2,500	30
West	77	200	594	1,500	2,500	4,375	23

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

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

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 28. Standard errors for short-term disability plans: Maximum benefit amount, private industry workers, March 2021

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.7	\$0.00	–	\$117.30	\$424.22	\$452.84	1.7
Worker characteristics							
Management, professional, and related	3.6	0.00	\$30.00	183.66	100.83	18.25	3.6
Management, business, and financial	2.3	0.00	82.63	29.68	251.43	264.60	2.3
Professional and related	5.4	0.00	40.53	270.25	63.02	86.08	5.4
Service	4.5	0.00	0.00	64.58	0.00	0.00	4.5
Sales and office	1.4	0.00	0.00	42.06	114.80	85.90	1.4
Sales and related	1.8	0.00	0.00	67.26	145.58	–	1.8
Office and administrative support	1.8	0.00	0.00	87.12	278.88	260.96	1.8
Natural resources, construction, and maintenance	2.4	0.00	–	107.10	231.58	0.00	2.4
Installation, maintenance, and repair	3.2	9.48	5.11	191.74	168.68	111.75	3.2
Production, transportation, and material moving:							
Transportation and material moving	2.1	20.48	121.97	41.75	–	0.00	2.1
Full time	1.8	0.00	106.20	57.30	36.50	396.52	1.8
Part time	3.0	0.00	0.00	134.38	33.69	–	3.0
Union	3.7	0.00	0.00	0.00	16.31	25.03	3.7
Nonunion	1.8	0.00	–	103.21	104.83	521.41	1.8
Average wage within the following categories: ²							
Lowest 25 percent	3.1	0.00	11.47	24.86	0.00	131.91	3.1
Second 25 percent	2.5	0.00	34.13	28.04	319.13	688.86	2.5
Third 25 percent	2.0	0.00	86.10	89.98	333.12	0.00	2.0
Highest 25 percent	2.7	0.00	55.40	276.65	148.41	85.10	2.7
Highest 10 percent	3.3	0.00	14.21	0.00	175.96	494.63	3.3
Establishment characteristics							
Goods-producing industries	2.0	0.00	30.56	71.73	0.00	154.20	2.0
Service-providing industries	2.0	0.00	32.80	38.90	403.85	477.05	2.0
Trade, transportation, and utilities	1.4	0.00	0.00	35.94	231.20	482.82	1.4
Wholesale trade	2.6	0.00	103.89	0.00	102.81	159.88	2.6
Retail trade	1.6	0.00	0.00	–	89.39	–	1.6
Transportation and warehousing	3.5	0.00	–	–	–	–	3.5
Utilities	8.6	0.00	–	–	446.99	–	8.6
Financial activities	2.9	0.00	193.32	199.37	298.62	–	2.9
Finance and insurance	3.1	–	74.06	0.00	591.31	1,168.94	3.1
Credit intermediation and related activities	3.4	–	0.00	0.00	–	1,908.89	3.4
Insurance carriers and related activities	6.1	–	164.99	329.86	474.10	–	6.1
Professional and business services	6.3	0.00	1.63	86.53	333.97	544.40	6.3

See footnotes at end of table.

Table 28. Standard errors for short-term disability plans: Maximum benefit amount, private industry workers, March 2021—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	
Education and health services	4.9	\$0.00	–	\$103.19	–	\$324.39	4.9
Educational services	3.7	0.00	–	128.90	\$184.97	254.98	3.7
Junior colleges, colleges, and universities	4.9	0.00	–	–	–	239.98	4.9
Health care and social assistance	5.6	0.00	–	120.80	–	204.02	5.6
1 to 99 workers	2.7	0.00	–	144.23	0.00	249.12	2.7
1 to 49 workers	3.6	0.00	–	127.09	0.00	163.47	3.6
50 to 99 workers	3.7	0.00	\$97.58	232.74	36.50	712.02	3.7
100 workers or more	1.6	0.00	52.22	152.93	368.65	361.42	1.6
100 to 499 workers	1.8	0.00	32.69	203.28	122.92	356.98	1.8
500 workers or more	2.9	0.00	–	180.65	238.65	711.91	2.9
Geographic areas							
Northeast	2.0	0.00	0.00	130.02	5.68	–	2.0
New England	6.4	38.71	96.91	–	479.34	562.75	6.4
Middle Atlantic	1.5	0.00	0.00	–	32.65	–	1.5
South	2.6	–	118.58	284.02	356.24	621.98	2.6
South Atlantic	3.6	113.23	–	359.20	284.58	432.80	3.6
East South Central	7.5	–	96.84	–	–	–	7.5
West South Central	3.4	0.00	137.60	220.43	331.33	0.00	3.4
Midwest	2.8	0.00	0.00	154.84	48.67	279.42	2.8
East North Central	3.7	0.00	0.00	241.92	339.50	–	3.7
West North Central	3.7	32.90	148.73	51.61	127.87	0.00	3.7
West	6.2	47.84	49.20	245.21	212.75	700.14	6.2

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Long-term disability plans: Employee contribution requirement, private industry workers, March 2021

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	4	96
Management, business, and financial	3	97
Professional and related	5	95
Service	12	88
Sales and office	5	95
Sales and related	6	94
Office and administrative support	5	95
Natural resources, construction, and maintenance	6	94
Installation, maintenance, and repair	9	91
Production, transportation, and material moving ...	5	95
Production	3	97
Transportation and material moving	7	93
Full time	5	95
Part time	5	95
Union	8	92
Nonunion	5	95
Average wage within the following categories: ¹		
Lowest 25 percent	6	94
Second 25 percent	7	93
Third 25 percent	5	95
Highest 25 percent	4	96
Highest 10 percent	4	96
Establishment characteristics		
Goods-producing industries	6	94
Manufacturing	3	97
Service-providing industries	5	95
Trade, transportation, and utilities	8	92
Wholesale trade	2	98
Retail trade	12	88
Utilities	10	90

See footnotes at end of table.

Table 29. Long-term disability plans: Employee contribution requirement, private industry workers, March 2021—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Information	4	96
Financial activities	2	98
Finance and insurance	2	98
Credit intermediation and related activities	2	98
Professional and business services	2	98
Professional and technical services	2	98
Education and health services	9	91
Educational services	10	90
Junior colleges, colleges, and universities	11	89
Health care and social assistance	8	92
Leisure and hospitality	—	100
Accommodation and food services	—	100
Other services	—	100
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	5	95
100 workers or more	5	95
100 to 499 workers	4	96
500 workers or more	5	95
Geographic areas		
Northeast	5	95
Middle Atlantic	4	96
South	6	94
South Atlantic	6	94
West South Central	6	94
Midwest	5	95
East North Central	5	95
West North Central	4	96
West	4	96
Mountain	7	93
Pacific	3	97

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2021

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	0.6	0.6
Professional and related	1.0	1.0
Service	3.4	3.4
Sales and office	0.7	0.7
Sales and related	1.7	1.7
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.1	1.1
Installation, maintenance, and repair	1.4	1.4
Production, transportation, and material moving ...	1.0	1.0
Production	0.8	0.8
Transportation and material moving	1.9	1.9
Full time	0.7	0.7
Part time	2.1	2.1
Union	1.5	1.5
Nonunion	0.7	0.7
Average wage within the following categories: ¹		
Lowest 25 percent	1.4	1.4
Second 25 percent	1.6	1.6
Third 25 percent	0.7	0.7
Highest 25 percent	0.5	0.5
Highest 10 percent	0.5	0.5
Establishment characteristics		
Goods-producing industries	1.0	1.0
Manufacturing	0.8	0.8
Service-providing industries	0.8	0.8
Trade, transportation, and utilities	1.3	1.3
Wholesale trade	0.8	0.8
Retail trade	1.7	1.7
Utilities	2.4	2.4

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2021—continued

Characteristics	Employee contribution required	Employee contribution not required
Information	1.7	1.7
Financial activities	0.4	0.4
Finance and insurance	0.5	0.5
Credit intermediation and related activities	0.5	0.5
Professional and business services	0.7	0.7
Professional and technical services	0.6	0.6
Education and health services	2.5	2.5
Educational services	2.0	2.0
Junior colleges, colleges, and universities	1.8	1.8
Health care and social assistance	3.0	3.0
Leisure and hospitality	—	0.0
Accommodation and food services	—	0.0
Other services	—	0.0
1 to 99 workers	1.4	1.4
1 to 49 workers	1.7	1.7
50 to 99 workers	2.6	2.6
100 workers or more	0.5	0.5
100 to 499 workers	0.8	0.8
500 workers or more	0.8	0.8
Geographic areas		
Northeast	1.5	1.5
Middle Atlantic	0.8	0.8
South	1.6	1.6
South Atlantic	2.3	2.3
West South Central	1.8	1.8
Midwest	0.8	0.8
East North Central	1.0	1.0
West North Central	1.2	1.2
West	0.8	0.8
Mountain	2.3	2.3
Pacific	0.6	0.6

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Long-term disability plans: Method of benefit payment, private industry workers, March 2021

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	96	3	1	(¹)
Worker characteristics				
Management, professional, and related	97	3	—	—
Management, business, and financial	97	3	—	—
Professional and related	97	3	—	—
Service	99	—	—	—
Protective service	98	—	—	—
Sales and office	97	3	—	—
Sales and related	95	4	—	—
Office and administrative support	97	2	—	—
Natural resources, construction, and maintenance	86	7	5	2
Construction, extraction, farming, fishing, and forestry	78	—	9	—
Installation, maintenance, and repair	91	6	—	—
Production, transportation, and material moving ...	92	—	5	—
Production	89	3	8	—
Transportation and material moving	97	2	—	—
Full time	96	3	1	(¹)
Part time	93	6	—	—
Union	83	3	11	2
Nonunion	97	3	(¹)	(¹)
Average wage within the following categories: ²				
Second 25 percent	97	2	1	—
Third 25 percent	95	3	—	—
Highest 25 percent	95	4	1	1
Highest 10 percent	96	3	—	—
Establishment characteristics				
Goods-producing industries	88	6	5	1
Manufacturing	90	5	6	—
Service-providing industries	97	2	—	—
Trade, transportation, and utilities	95	5	—	—
Wholesale trade	94	6	—	—
Retail trade	94	6	—	—
Transportation and warehousing	98	—	—	—
Utilities	88	12	—	—

See footnotes at end of table.

Table 30. Long-term disability plans: Method of benefit payment, private industry workers, March 2021—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	99	—	—	—
Financial activities	96	—	—	—
Finance and insurance	97	—	—	—
Credit intermediation and related activities	99	—	—	—
Insurance carriers and related activities	93	—	—	—
Real estate and rental and leasing	91	—	—	—
Professional and business services	98	—	—	—
Professional and technical services	98	—	—	—
Education and health services	99	—	—	(¹)
Educational services	99	—	—	—
Junior colleges, colleges, and universities	99	—	—	—
Health care and social assistance	99	—	—	—
1 to 99 workers	96	3	1	1
1 to 49 workers	97	3	(¹)	(¹)
50 to 99 workers	94	—	1	—
100 workers or more	96	3	2	(¹)
100 to 499 workers	96	2	1	—
500 workers or more	95	3	2	(¹)
Geographic areas				
Northeast	97	2	—	—
New England	96	3	—	—
Middle Atlantic	97	2	—	—
South	96	3	—	—
South Atlantic	96	3	—	—
East South Central	97	2	—	—
West South Central	97	—	(¹)	—
Midwest	93	4	3	(¹)
East North Central	93	3	—	—
West North Central	92	5	—	—
West	98	—	—	—
Mountain	99	—	—	—
Pacific	97	—	—	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2021

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.5	0.4	0.2	0.1
Worker characteristics				
Management, professional, and related	0.5	0.5	—	—
Management, business, and financial	0.6	0.5	—	—
Professional and related	0.6	0.6	—	—
Service	0.6	—	—	—
Protective service	1.7	—	—	—
Sales and office	0.7	0.7	—	—
Sales and related	1.5	1.5	—	—
Office and administrative support	0.8	0.8	—	—
Natural resources, construction, and maintenance	2.2	2.0	1.3	0.9
Construction, extraction, farming, fishing, and forestry	3.8	—	1.8	—
Installation, maintenance, and repair	2.4	1.8	—	—
Production, transportation, and material moving ...	1.6	—	1.2	—
Production	2.7	1.1	1.9	—
Transportation and material moving	0.8	0.6	—	—
Full time	0.4	0.4	0.2	0.1
Part time	3.1	2.9	—	—
Union	2.1	1.3	2.0	0.8
Nonunion	0.4	0.4	(¹)	(¹)
Average wage within the following categories: ²				
Second 25 percent	0.7	0.7	0.3	—
Third 25 percent	0.8	0.7	—	—
Highest 25 percent	0.6	0.6	0.2	0.2
Highest 10 percent	0.8	0.7	—	—
Establishment characteristics				
Goods-producing industries	1.4	0.9	1.0	0.3
Manufacturing	1.7	1.1	1.1	—
Service-providing industries	0.4	0.4	—	—
Trade, transportation, and utilities	0.8	0.7	—	—
Wholesale trade	1.9	1.9	—	—
Retail trade	1.2	1.2	—	—
Transportation and warehousing	1.1	—	—	—
Utilities	2.8	2.7	—	—

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2021—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	0.5	—	—	—
Financial activities	1.5	—	—	—
Finance and insurance	1.5	—	—	—
Credit intermediation and related activities	0.2	—	—	—
Insurance carriers and related activities	3.9	—	—	—
Real estate and rental and leasing	6.4	—	—	—
Professional and business services	1.1	—	—	—
Professional and technical services	1.6	—	—	—
Education and health services	0.5	—	—	0.1
Educational services	0.2	—	—	—
Junior colleges, colleges, and universities	0.2	—	—	—
Health care and social assistance	0.6	—	—	—
1 to 99 workers	0.7	0.7	0.2	0.2
1 to 49 workers	0.5	0.4	0.1	0.2
50 to 99 workers	2.0	—	0.6	—
100 workers or more	0.6	0.5	0.3	0.1
100 to 499 workers	0.9	0.8	0.4	—
500 workers or more	0.7	0.5	0.5	0.1
Geographic areas				
Northeast	0.7	0.6	—	—
New England	1.7	1.1	—	—
Middle Atlantic	0.7	0.7	—	—
South	0.9	0.7	—	—
South Atlantic	1.3	1.1	—	—
East South Central	1.2	1.2	—	—
West South Central	1.4	—	0.2	—
Midwest	0.9	0.7	0.5	0.2
East North Central	1.2	0.8	—	—
West North Central	1.2	1.0	—	—
West	1.1	—	—	—
Mountain	0.4	—	—	—
Pacific	1.6	—	—	—

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2021

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	26	64	3	6	1	57.6	60.0
Worker characteristics							
Management, professional, and related	27	63	4	5	1	57.4	60.0
Management, business, and financial	24	67	3	4	1	57.4	60.0
Professional and related	28	60	—	6	—	57.5	60.0
Service	42	48	—	7	—	56.3	60.0
Sales and office	26	64	2	7	1	57.7	60.0
Sales and related	28	62	—	8	—	57.2	60.0
Office and administrative support	25	64	3	7	1	57.9	60.0
Natural resources, construction, and maintenance	16	79	2	3	—	58.3	60.0
Construction, extraction, farming, fishing, and forestry	—	90	—	—	—	60.0	60.0
Installation, maintenance, and repair	22	73	2	2	—	57.4	60.0
Production, transportation, and material moving ...	19	71	4	4	1	58.7	60.0
Production	20	69	5	4	2	58.7	60.0
Transportation and material moving	18	74	—	5	—	58.7	60.0
Full time	26	64	3	6	1	57.7	60.0
Part time	41	50	3	—	—	54.9	60.0
Union	35	61	3	—	—	56.7	60.0
Nonunion	25	64	3	6	1	57.7	60.0
Average wage within the following categories: ¹							
Second 25 percent	30	60	—	7	—	57.4	60.0
Third 25 percent	22	69	3	6	1	58.1	60.0
Highest 25 percent	27	63	5	5	1	57.4	60.0
Highest 10 percent	28	61	5	5	1	57.4	60.0
Establishment characteristics							
Goods-producing industries	22	68	7	3	1	58.4	60.0
Manufacturing	23	64	9	4	1	58.4	60.0
Service-providing industries	27	63	3	6	1	57.5	60.0
Trade, transportation, and utilities	22	67	3	8	1	58.2	60.0
Wholesale trade	18	71	—	6	—	58.8	60.0
Retail trade	26	63	—	7	—	56.8	60.0
Transportation and warehousing	18	72	—	—	—	58.7	60.0
Utilities	38	37	12	14	—	57.8	60.0

See footnotes at end of table.

Table 31. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2021—continued

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

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	31	64	—	—	—	55.8	60.0
Financial activities	33	56	3	7	1	57.0	60.0
Finance and insurance	36	55	3	6	1	56.7	60.0
Credit intermediation and related activities	32	56	3	9	1	57.6	60.0
Insurance carriers and related activities	45	49	3	—	—	55.0	60.0
Real estate and rental and leasing	—	69	—	—	—	60.1	60.0
Professional and business services	21	71	—	4	—	57.8	60.0
Professional and technical services	23	68	—	5	—	57.6	60.0
Education and health services	32	56	—	8	—	57.1	60.0
Educational services	—	82	5	11	—	60.9	60.0
Junior colleges, colleges, and universities	—	81	5	10	—	60.8	60.0
Health care and social assistance	39	50	—	7	—	56.3	60.0
1 to 99 workers	23	67	3	4	2	58.2	60.0
1 to 49 workers	25	66	3	3	3	58.1	60.0
50 to 99 workers	18	70	4	8	1	58.6	60.0
100 workers or more	28	62	—	6	—	57.2	60.0
100 to 499 workers	22	67	—	9	—	58.0	60.0
500 workers or more	34	57	5	—	—	56.5	60.0
Geographic areas							
Northeast	22	71	2	4	1	57.7	60.0
New England	20	75	—	2	—	58.3	60.0
Middle Atlantic	24	69	—	5	—	57.4	60.0
South	28	64	2	6	1	57.1	60.0
South Atlantic	31	62	1	5	1	56.6	60.0
East South Central	22	70	—	3	—	58.0	60.0
West South Central	25	63	—	—	—	57.5	60.0
Midwest	20	70	4	6	(²)	58.5	60.0
East North Central	20	67	—	8	—	58.6	60.0
West North Central	19	75	3	3	1	58.3	60.0
West	34	52	7	—	—	57.5	60.0
Mountain	38	55	—	1	—	56.3	60.0
Pacific	32	51	—	8	—	58.0	60.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

² Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2021

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	1.6	1.5	0.5	0.8	0.3	0.3	0.0
Worker characteristics							
Management, professional, and related	2.3	2.0	0.8	1.0	0.2	0.4	0.0
Management, business, and financial	2.4	2.6	0.6	0.8	0.3	0.4	0.0
Professional and related	3.4	2.8	–	1.4	–	0.5	0.0
Service	5.7	5.5	–	2.6	–	1.1	0.0
Sales and office	1.5	1.7	0.5	1.1	0.4	0.3	0.0
Sales and related	3.1	3.3	–	2.0	–	0.5	0.0
Office and administrative support	1.6	1.9	0.5	1.3	0.5	0.3	0.0
Natural resources, construction, and maintenance	1.9	2.3	0.6	1.3	–	0.3	0.0
Construction, extraction, farming, fishing, and forestry	–	4.1	–	–	–	0.3	0.0
Installation, maintenance, and repair	2.6	3.0	0.9	0.8	–	0.4	0.0
Production, transportation, and material moving ...	1.4	2.0	1.0	1.0	0.5	0.2	0.0
Production	1.8	2.1	1.6	1.5	0.6	0.3	0.0
Transportation and material moving	2.4	3.3	–	1.3	–	0.4	0.0
Full time	1.7	1.5	0.5	0.8	0.3	0.3	0.0
Part time	5.7	5.9	1.7	–	–	1.2	0.0
Union	3.2	3.5	1.1	–	–	0.4	0.0
Nonunion	1.7	1.6	0.5	0.8	0.3	0.3	0.0
Average wage within the following categories: ¹							
Second 25 percent	2.6	2.8	–	1.7	–	0.5	0.0
Third 25 percent	1.8	1.8	0.5	0.9	0.2	0.2	0.0
Highest 25 percent	2.0	1.7	0.9	0.9	0.2	0.3	0.0
Highest 10 percent	2.5	2.0	1.2	1.6	0.4	0.5	0.0
Establishment characteristics							
Goods-producing industries	1.3	2.0	1.2	1.1	0.2	0.2	0.0
Manufacturing	1.4	2.3	1.5	1.4	0.2	0.2	0.0
Service-providing industries	1.9	1.7	0.6	0.9	0.4	0.3	0.0
Trade, transportation, and utilities	2.0	2.4	0.5	1.2	0.4	0.3	0.0
Wholesale trade	3.2	3.0	–	0.8	–	0.5	0.0
Retail trade	3.3	3.9	–	1.8	–	0.6	0.0
Transportation and warehousing	3.6	4.7	–	–	–	0.5	0.0
Utilities	6.1	4.5	3.2	3.2	–	0.9	0.0

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2021—continued

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	3.2	3.9	—	—	—	0.6	0.0
Financial activities	1.6	2.1	0.6	1.3	0.2	0.2	0.0
Finance and insurance	1.7	1.9	0.5	0.7	0.2	0.2	0.0
Credit intermediation and related activities	2.1	2.6	0.4	1.3	0.2	0.2	0.0
Insurance carriers and related activities	3.4	3.5	1.1	—	—	0.5	0.0
Real estate and rental and leasing	—	7.0	—	—	—	1.2	0.0
Professional and business services	4.5	3.3	—	1.7	—	0.7	0.0
Professional and technical services	5.4	3.6	—	2.3	—	0.8	0.0
Education and health services	4.5	3.9	—	2.3	—	0.9	0.0
Educational services	—	2.3	1.4	1.5	—	0.1	0.0
Junior colleges, colleges, and universities	—	2.0	1.4	1.7	—	0.2	0.0
Health care and social assistance	5.3	4.5	—	2.8	—	1.1	0.0
1 to 99 workers	3.1	2.7	0.7	0.9	0.8	0.5	0.0
1 to 49 workers	3.9	3.6	0.7	0.7	1.1	0.7	0.0
50 to 99 workers	2.8	3.7	1.5	2.7	0.3	0.4	0.0
100 workers or more	1.5	1.7	—	1.2	—	0.3	0.0
100 to 499 workers	2.1	3.0	—	2.0	—	0.4	0.0
500 workers or more	2.0	1.8	1.1	—	—	0.3	0.0
Geographic areas							
Northeast	2.9	3.6	0.7	1.1	0.5	0.5	0.0
New England	5.1	6.2	—	1.0	—	0.8	0.0
Middle Atlantic	3.1	3.9	—	1.7	—	0.5	0.0
South	3.3	3.1	0.6	1.4	0.2	0.6	0.0
South Atlantic	5.5	4.7	0.7	1.2	0.2	0.9	0.0
East South Central	3.6	6.1	—	1.3	—	0.4	0.0
West South Central	2.2	3.1	—	—	—	0.7	0.0
Midwest	1.1	1.8	0.6	1.7	0.1	0.2	0.0
East North Central	1.2	2.2	—	2.3	—	0.2	0.0
West North Central	2.5	2.7	0.9	0.8	0.3	0.3	0.0
West	3.8	2.6	2.0	—	—	0.8	0.0
Mountain	5.2	3.8	—	0.2	—	0.6	0.0
Pacific	5.1	3.3	—	2.6	—	1.1	0.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Long-term disability plans: Maximum benefit amount, private industry workers, March 2021

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

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	90	\$5,000	\$6,000	\$10,000	\$15,000	\$20,000	10
Worker characteristics							
Management, professional, and related	90	5,000	–	10,000	15,000	20,000	10
Management, business, and financial	89	5,000	8,000	10,000	15,000	21,000	11
Professional and related	91	4,000	6,000	10,000	15,000	20,000	9
Service	94	–	5,000	10,000	12,500	15,000	6
Sales and office	89	5,000	6,000	10,000	15,000	20,833	11
Office and administrative support	88	4,500	6,000	10,000	15,000	20,833	12
Natural resources, construction, and maintenance	95	3,000	5,000	6,000	10,000	15,000	5
Construction, extraction, farming, fishing, and forestry	99	–	5,000	6,000	9,000	15,000	1
Installation, maintenance, and repair	92	–	5,000	8,000	10,000	15,000	8
Production, transportation, and material moving ...	91	–	5,000	8,000	10,000	15,000	9
Production	87	5,000	6,000	10,000	12,500	15,000	13
Transportation and material moving	95	–	5,000	7,000	10,000	15,000	5
Full time	90	5,000	6,000	10,000	15,000	20,000	10
Part time	94	–	–	10,000	12,500	–	6
Union	91	–	–	7,500	10,000	15,000	9
Nonunion	90	5,000	6,000	10,000	15,000	20,000	10
Average wage within the following categories: ²							
Second 25 percent	89	5,000	5,000	10,000	12,500	15,000	11
Third 25 percent	89	5,000	6,000	10,000	15,000	20,000	11
Highest 25 percent	91	5,000	7,500	10,000	15,000	20,000	9
Highest 10 percent	90	5,000	8,000	10,000	15,000	20,833	10
Establishment characteristics							
Goods-producing industries	88	5,000	6,000	10,000	15,000	20,000	12
Manufacturing	86	5,000	6,000	10,000	15,000	20,000	14
Service-providing industries	91	4,000	6,000	10,000	15,000	20,000	9
Trade, transportation, and utilities	92	–	5,000	8,000	10,000	15,000	8
Wholesale trade	92	5,000	5,000	10,000	12,000	15,000	8
Retail trade	97	5,000	5,000	6,000	–	10,000	3
Transportation and warehousing	93	–	7,000	10,000	12,000	15,000	7
Utilities	74	10,000	11,000	–	15,000	15,000	26

See footnotes at end of table.

Table 32. Long-term disability plans: Maximum benefit amount, private industry workers, March 2021—continued

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	95	\$5,000	\$6,000	\$10,000	\$15,000	\$15,000	5
Financial activities	83	5,000	10,000	15,000	20,833	30,000	17
Finance and insurance	83	6,000	10,000	15,000	20,833	30,000	17
Credit intermediation and related activities	84	6,000	10,000	15,000	20,833	30,000	16
Insurance carriers and related activities	76	6,000	10,000	15,000	20,833	30,000	24
Professional and business services	91	6,000	9,000	10,000	—	20,000	9
Professional and technical services	92	6,000	10,000	10,000	15,000	20,000	8
Education and health services	92	3,000	5,000	8,500	12,500	15,000	8
Educational services	92	4,500	6,000	8,000	11,500	15,000	8
Health care and social assistance	92	2,500	5,000	10,000	12,500	15,000	8
1 to 99 workers	91	4,000	5,000	10,000	12,000	—	9
1 to 49 workers	92	4,000	5,000	10,000	12,500	20,000	8
100 workers or more	90	5,000	6,000	10,000	15,000	20,000	10
100 to 499 workers	92	5,000	6,000	10,000	15,000	20,000	8
500 workers or more	88	3,500	7,500	10,000	15,000	20,833	12
Geographic areas							
Northeast	91	5,000	6,000	10,000	15,000	15,000	9
Middle Atlantic	94	5,000	6,000	10,000	15,000	15,000	6
South	92	—	6,000	10,000	15,000	20,833	8
South Atlantic	93	—	6,000	10,000	15,000	20,833	7
West South Central	93	4,000	5,000	10,000	15,000	20,833	7
Midwest	86	5,000	6,000	10,000	15,000	20,000	14
East North Central	84	5,000	6,000	10,000	12,500	20,000	16
West	92	—	6,000	10,000	15,000	20,833	8
Mountain	94	5,000	6,000	10,000	15,000	20,833	6
Pacific	91	—	6,000	10,000	15,000	20,833	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 wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Standard errors for long-term disability plans: Maximum benefit amount, private industry workers, March 2021

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.7	\$974.70	\$0.00	\$0.00	\$0.00	\$0.00	0.7
Worker characteristics							
Management, professional, and related	1.1	0.00	–	0.00	0.00	402.18	1.1
Management, business, and financial	1.2	0.00	746.21	226.86	0.00	3,850.71	1.2
Professional and related	1.6	1,182.56	172.13	0.00	0.00	0.00	1.6
Service	2.3	–	182.48	1,102.47	2,688.14	0.00	2.3
Sales and office	1.1	91.24	460.20	0.00	0.00	0.00	1.1
Office and administrative support	1.1	907.84	280.34	0.00	0.00	0.00	1.1
Natural resources, construction, and maintenance	1.5	707.30	0.00	861.98	645.17	0.00	1.5
Construction, extraction, farming, fishing, and forestry	0.2	–	0.00	0.00	1,644.88	3,251.58	0.2
Installation, maintenance, and repair	2.2	–	182.48	1,545.73	2,559.64	1,064.42	2.2
Production, transportation, and material moving ...	1.7	–	435.44	980.34	1,596.07	0.00	1.7
Production	2.6	0.00	1,196.62	0.00	1,217.31	0.00	2.6
Transportation and material moving	1.2	–	214.97	816.09	0.00	0.00	1.2
Full time	0.8	721.08	0.00	0.00	0.00	0.00	0.8
Part time	1.5	–	–	0.00	2,335.14	–	1.5
Union	2.2	–	–	1,842.99	1,410.56	0.00	2.2
Nonunion	0.8	0.00	0.00	0.00	0.00	0.00	0.8
Average wage within the following categories: ²							
Second 25 percent	1.6	573.87	447.51	408.04	801.31	258.07	1.6
Third 25 percent	1.3	942.91	182.48	0.00	136.86	0.00	1.3
Highest 25 percent	0.8	0.00	698.05	0.00	0.00	1,019.70	0.8
Highest 10 percent	1.2	350.72	1,905.40	0.00	0.00	402.18	1.2
Establishment characteristics							
Goods-producing industries	1.8	0.00	474.10	0.00	0.00	3,699.50	1.8
Manufacturing	2.2	0.00	0.00	0.00	0.00	3,020.63	2.2
Service-providing industries	0.8	1,053.24	0.00	0.00	0.00	0.00	0.8
Trade, transportation, and utilities	1.0	–	506.17	2,151.44	2,199.28	0.00	1.0
Wholesale trade	1.9	1,280.97	453.03	0.00	1,139.61	0.00	1.9
Retail trade	1.6	0.00	0.00	887.95	–	0.00	1.6
Transportation and warehousing	2.7	–	1,621.94	0.00	2,242.39	816.09	2.7
Utilities	3.9	1,824.83	1,247.71	–	0.00	0.00	3.9

See footnotes at end of table.

Table 32. Standard errors for long-term disability plans: Maximum benefit amount, private industry workers, March 2021—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	1.7	\$1,389.75	\$1,307.17	\$0.00	\$0.00	\$0.00	1.7
Financial activities	1.6	765.56	0.00	1,289.54	0.00	0.00	1.6
Finance and insurance	1.8	0.00	0.00	0.00	0.00	0.00	1.8
Credit intermediation and related activities	2.6	0.00	0.00	2,069.56	0.00	0.00	2.6
Insurance carriers and related activities	3.2	568.93	0.00	2,034.09	712.98	4,282.31	3.2
Professional and business services	1.3	182.48	1,489.53	0.00	—	0.00	1.3
Professional and technical services	1.7	0.00	1,277.38	161.29	0.00	0.00	1.7
Education and health services	2.0	638.69	0.00	2,079.34	801.94	0.00	2.0
Educational services	2.3	700.84	1,237.66	942.74	1,347.94	304.20	2.3
Health care and social assistance	2.4	735.61	258.07	2,558.66	1,526.76	0.00	2.4
1 to 99 workers	1.3	750.31	1,026.46	1,339.73	1,642.35	—	1.3
1 to 49 workers	1.2	999.31	1,272.68	1,593.05	2,896.83	3,817.99	1.2
100 workers or more	1.0	129.03	1,155.09	0.00	0.00	480.69	1.0
100 to 499 workers	1.3	0.00	0.00	0.00	2,339.15	0.00	1.3
500 workers or more	1.4	696.53	831.15	186.39	0.00	152.01	1.4
Geographic areas							
Northeast	2.1	0.00	0.00	0.00	2,032.04	0.00	2.1
Middle Atlantic	1.5	456.21	898.62	0.00	0.00	0.00	1.5
South	1.1	—	1,436.87	0.00	0.00	2,000.28	1.1
South Atlantic	1.4	—	0.00	0.00	0.00	3,765.83	1.4
West South Central	1.4	425.06	930.48	0.00	632.14	772.35	1.4
Midwest	1.9	0.00	0.00	0.00	1,697.19	0.00	1.9
East North Central	2.1	0.00	0.00	0.00	956.95	3,776.73	2.1
West	1.0	—	182.48	0.00	0.00	644.92	1.0
Mountain	1.9	0.00	316.07	1,413.51	0.00	662.59	1.9
Pacific	1.2	—	805.82	0.00	2,314.63	924.63	1.2

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Leave benefits: Access, private industry workers, March 2021

(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	81	77	79	46	52	52	27	23	89
Worker characteristics									
Management, professional, and related	92	93	91	66	72	74	42	37	92
Management, business, and financial	98	96	98	69	75	78	45	38	95
Professional and related	89	91	87	64	71	72	40	36	91
Service	58	59	57	23	27	27	11	13	81
Protective service	80	79	74	30	31	41	17	19	93
Sales and office	84	78	80	48	51	52	26	25	90
Sales and related	77	69	70	41	42	43	21	24	90
Office and administrative support	89	86	88	53	58	59	30	26	90
Natural resources, construction, and maintenance	85	73	86	38	44	42	18	15	88
Construction, extraction, farming, fishing, and forestry	77	66	77	29	30	28	9	11	85
Installation, maintenance, and repair	94	80	95	46	59	57	27	19	91
Production, transportation, and material moving ...	88	73	85	42	58	54	30	13	90
Production	93	73	90	43	57	55	27	14	89
Transportation and material moving	83	73	81	41	58	53	33	11	90
Full time	92	87	92	55	63	63	33	27	91
Part time	50	48	40	18	19	21	9	11	81
Union	90	87	90	54	72	71	38	19	95
Nonunion	81	76	78	45	51	50	26	23	88
Average wage within the following categories: ²									
Lowest 25 percent	60	52	56	24	27	27	11	12	81
Lowest 10 percent	46	33	43	13	17	18	6	6	78
Second 25 percent	85	81	83	47	54	53	25	21	90
Third 25 percent	91	88	91	54	60	59	30	25	91
Highest 25 percent	94	94	94	64	75	75	46	37	94
Highest 10 percent	95	95	95	67	79	81	51	43	96
Establishment characteristics									
Goods-producing industries	91	76	90	43	54	52	26	18	89
Construction	81	69	82	32	32	28	9	12	84
Manufacturing	96	81	95	49	66	64	35	21	91
Service-providing industries	79	77	77	46	52	52	27	24	88
Trade, transportation, and utilities	84	75	81	47	54	52	29	21	92
Wholesale trade	96	88	95	49	64	67	32	23	92
Retail trade	77	67	72	43	42	39	19	23	92
Transportation and warehousing	90	84	88	52	70	64	45	11	94
Utilities	99	93	99	83	85	86	55	48	86

See footnotes at end of table.

Table 33. Leave benefits: Access, private industry workers, March 2021—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	90	92	90	78	76	78	37	45	90
Financial activities	95	94	95	64	80	83	51	41	96
Finance and insurance	98	97	98	68	84	87	61	49	96
Credit intermediation and related activities	98	98	99	64	85	87	63	55	97
Insurance carriers and related activities	97	97	97	73	85	86	60	39	95
Real estate and rental and leasing	87	84	86	53	64	72	18	13	93
Professional and business services	86	81	81	50	51	51	29	25	87
Professional and technical services	94	93	93	66	67	69	43	37	90
Administrative and waste services	73	63	63	20	27	24	9	9	79
Education and health services	84	85	82	56	63	64	30	28	90
Educational services	65	83	58	52	66	68	38	30	88
Junior colleges, colleges, and universities	83	87	74	54	78	84	56	35	99
Health care and social assistance	87	85	85	57	63	63	29	28	91
Leisure and hospitality	42	50	43	8	11	13	4	9	77
Accommodation and food services	41	49	43	7	10	12	4	9	78
Other services	72	70	73	32	40	38	11	15	84
1 to 99 workers	74	70	72	35	39	39	16	17	84
1 to 49 workers	73	68	71	32	35	36	14	16	82
50 to 99 workers	79	77	76	43	54	52	20	20	91
100 workers or more	91	86	89	60	69	69	42	31	95
100 to 499 workers	88	83	87	57	62	61	32	28	94
500 workers or more	94	91	92	64	79	79	55	35	96
Geographic areas									
Northeast	80	80	76	50	59	59	32	29	87
New England	80	85	76	47	54	57	35	23	87
Middle Atlantic	80	79	76	51	60	60	32	31	88
South	82	71	80	45	52	53	28	21	87
South Atlantic	83	73	81	42	53	52	27	21	85
East South Central	87	67	83	47	54	58	31	19	87
West South Central	79	69	79	48	51	53	29	22	90
Midwest	80	71	80	48	55	54	25	20	90
East North Central	82	71	80	49	58	56	26	21	91
West North Central	77	71	79	47	48	48	21	20	89
West	82	89	80	41	44	43	23	24	90
Mountain	83	76	81	53	51	46	23	23	91
Pacific	82	95	79	35	41	42	23	24	90

¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Standard errors for leave benefits: Access, private industry workers, March 2021

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.8	1.0	0.7	0.8	0.8	1.0	0.7	0.8	0.6
Worker characteristics									
Management, professional, and related	0.5	0.6	0.7	1.2	1.2	1.2	1.2	1.6	0.8
Management, business, and financial	0.4	0.6	0.4	1.4	1.4	1.4	1.8	1.5	0.7
Professional and related	0.7	0.8	1.0	1.5	1.5	1.6	1.6	2.2	1.1
Service	2.3	2.1	2.1	1.8	1.9	2.2	1.4	1.8	1.9
Protective service	4.1	6.2	4.6	5.9	6.4	8.3	3.2	3.6	2.7
Sales and office	0.9	1.1	1.0	1.0	1.1	0.9	1.0	1.0	0.7
Sales and related	1.7	2.0	1.9	1.8	1.7	1.7	1.4	1.7	0.9
Office and administrative support	0.9	1.1	1.0	1.5	1.3	1.5	1.1	1.1	0.9
Natural resources, construction, and maintenance	1.4	2.0	1.5	2.2	1.6	1.6	1.3	1.4	1.1
Construction, extraction, farming, fishing, and forestry	2.5	3.3	2.7	3.0	2.0	2.3	1.2	2.0	1.6
Installation, maintenance, and repair	1.0	1.7	0.8	3.0	2.5	2.6	2.3	1.9	1.3
Production, transportation, and material moving ...	1.2	1.8	1.2	1.7	1.9	1.9	1.6	0.9	1.2
Production	1.1	2.1	1.4	2.4	2.4	2.7	2.0	1.3	1.6
Transportation and material moving	1.8	2.6	1.7	2.4	2.5	2.3	2.6	1.0	1.4
Full time	0.6	0.8	0.6	0.8	0.9	1.0	0.8	1.0	0.5
Part time	1.7	1.7	1.5	1.0	1.2	1.3	0.9	1.0	1.5
Union	2.0	2.3	1.8	2.3	2.7	2.5	2.9	1.3	1.0
Nonunion	0.9	1.0	0.8	0.9	0.9	1.0	0.7	0.9	0.6
Average wage within the following categories: ¹									
Lowest 25 percent	1.7	1.8	1.4	1.0	1.1	1.4	0.9	0.8	1.4
Lowest 10 percent	2.2	2.0	2.0	1.1	1.4	2.1	0.8	0.8	2.0
Second 25 percent	1.4	1.3	1.3	1.2	1.5	1.5	1.1	1.5	0.7
Third 25 percent	0.7	0.9	0.9	1.2	1.2	1.2	1.0	1.4	0.8
Highest 25 percent	0.6	0.6	0.7	1.3	1.1	1.4	1.3	1.6	0.8
Highest 10 percent	0.6	0.7	0.6	2.0	1.6	1.7	1.7	2.5	1.0
Establishment characteristics									
Goods-producing industries	0.8	1.6	0.9	1.6	1.5	1.6	1.3	0.9	0.9
Construction	2.0	2.2	2.2	2.3	1.8	1.7	1.3	2.0	1.7
Manufacturing	0.8	1.7	0.8	2.2	1.8	1.9	1.6	1.4	1.0
Service-providing industries	1.0	1.1	0.8	0.9	0.9	1.1	0.8	1.0	0.7
Trade, transportation, and utilities	0.8	1.4	1.0	1.3	1.1	1.1	1.4	1.1	0.6
Wholesale trade	0.9	1.1	1.1	2.5	1.8	2.3	2.5	2.8	1.1
Retail trade	1.2	1.4	1.3	1.6	1.2	1.5	1.0	1.2	0.9
Transportation and warehousing	1.9	3.5	2.1	3.5	4.6	4.4	4.5	1.9	1.5
Utilities	0.5	3.7	0.5	5.2	4.5	4.5	6.0	4.3	4.9

See footnotes at end of table.

Table 33. Standard errors for leave benefits: Access, private industry workers, March 2021—continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
Information	2.3	2.3	2.4	4.0	4.1	3.7	3.0	4.5	2.5
Financial activities	1.0	1.0	1.0	2.1	1.2	1.2	1.6	1.7	0.6
Finance and insurance	0.3	0.4	0.4	2.2	1.3	1.0	1.7	1.7	0.5
Credit intermediation and related activities	0.4	0.4	0.4	2.6	1.8	1.5	1.9	1.8	1.0
Insurance carriers and related activities	0.5	0.8	0.6	3.1	1.2	1.3	2.7	3.0	1.1
Real estate and rental and leasing	3.7	3.2	3.6	5.1	4.2	4.9	3.2	3.1	1.9
Professional and business services	2.2	1.8	2.0	2.3	1.5	2.4	1.7	2.7	1.7
Professional and technical services	1.1	1.2	1.4	3.2	2.9	2.9	3.0	4.9	1.5
Administrative and waste services	4.3	3.3	3.5	2.2	2.1	3.0	1.6	1.4	3.1
Education and health services	1.8	2.2	1.9	2.4	2.6	2.5	2.1	2.3	2.1
Educational services	3.2	2.6	3.5	3.4	3.7	4.4	3.0	4.0	2.3
Junior colleges, colleges, and universities	2.2	2.1	2.8	3.0	2.0	2.1	3.2	3.0	0.4
Health care and social assistance	2.0	2.5	2.1	2.6	2.9	2.7	2.4	2.6	2.3
Leisure and hospitality	3.2	2.9	3.2	1.3	1.6	1.9	1.1	2.0	2.6
Accommodation and food services	3.8	3.5	3.7	1.4	1.7	2.1	1.3	2.3	3.1
Other services	3.0	3.1	3.1	3.1	3.6	2.5	2.1	2.2	2.2
1 to 99 workers	1.2	1.4	1.0	1.1	0.9	1.1	0.9	1.2	0.8
1 to 49 workers	1.3	1.6	1.2	1.3	1.1	1.4	1.0	1.4	1.0
50 to 99 workers	1.9	2.1	1.7	2.4	2.3	1.8	1.5	1.9	1.5
100 workers or more	0.7	0.9	0.9	1.2	1.1	1.2	1.1	1.1	0.7
100 to 499 workers	1.0	1.2	1.2	1.5	1.4	1.7	1.3	1.5	1.2
500 workers or more	0.8	1.3	1.2	1.8	1.5	1.5	1.7	1.6	0.7
Geographic areas									
Northeast	2.4	1.2	1.4	1.5	1.4	1.5	1.5	1.2	1.3
New England	3.8	2.6	2.5	2.8	3.3	2.0	2.5	2.9	3.3
Middle Atlantic	3.0	1.4	1.5	1.4	1.5	2.0	1.9	1.3	1.2
South	1.6	2.0	1.2	1.3	1.5	1.6	1.5	1.2	1.1
South Atlantic	2.4	3.2	1.9	1.5	2.2	2.3	2.1	1.5	1.5
East South Central	0.8	1.9	1.9	2.1	2.8	3.3	3.0	2.0	3.2
West South Central	2.7	3.3	2.0	3.1	2.4	2.6	2.9	2.7	1.9
Midwest	1.5	1.7	1.7	2.0	1.9	2.7	1.1	2.0	1.2
East North Central	1.8	2.2	1.4	2.6	2.1	3.7	1.4	2.4	1.7
West North Central	2.4	2.6	4.2	2.8	3.3	3.1	1.9	3.4	1.4
West	1.2	1.5	1.5	1.6	1.3	1.2	1.1	2.3	1.0
Mountain	2.5	4.2	4.1	2.4	3.6	3.4	2.8	4.4	1.9
Pacific	1.4	0.7	1.3	2.1	1.1	1.0	1.0	2.7	1.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Paid holidays: Number of days provided, private industry workers, March 2021

(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	9	4	24	15	13	9	15	5	4	2	1	2	8	7
Worker characteristics														
Management, professional, and related	2	1	16	13	14	10	20	8	7	4	1	2	9	9
Management, business, and financial	1	1	15	10	15	10	23	8	8	4	1	2	9	9
Professional and related	2	2	18	15	14	10	18	7	6	4	1	3	9	8
Service	21	6	27	23	8	4	5	3	1	-	(¹)	-	6	6
Sales and office	12	4	26	13	11	9	15	3	3	2	(¹)	1	7	7
Sales and related	25	5	31	10	9	8	7	2	2	1	-	-	6	6
Office and administrative support	5	4	23	15	13	10	20	4	3	2	1	1	8	8
Natural resources, construction, and maintenance	6	7	33	19	11	7	11	3	2	-	-	1	7	7
Construction, extraction, farming, fishing, and forestry	8	9	38	16	10	7	9	-	-	-	-	1	7	6
Installation, maintenance, and repair	4	5	28	21	12	8	13	5	3	-	-	1	8	7
Production, transportation, and material moving	6	4	25	11	18	10	13	5	3	1	1	3	8	8
Production	4	3	19	11	15	14	15	8	5	1	1	6	9	8
Transportation and material moving	8	5	32	10	21	6	12	3	2	-	-	(¹)	7	7
Full time	5	4	22	15	14	9	16	6	4	2	1	2	8	8
Part time	27	4	32	15	7	5	5	1	1	2	-	-	6	6
Union	2	3	18	12	21	8	15	8	6	1	(¹)	5	9	8
Nonunion	9	4	24	15	12	9	14	5	4	2	1	2	8	7
Average wage within the following categories: ²														
Lowest 25 percent	23	5	33	17	7	6	5	1	1	-	-	(¹)	6	6
Lowest 10 percent	31	5	32	17	4	-	5	(¹)	-	-	-	-	6	6
Second 25 percent	8	5	26	16	14	8	12	5	3	1	(¹)	2	8	7
Third 25 percent	5	4	23	15	14	9	17	5	4	3	1	2	8	8
Highest 25 percent	3	2	15	12	15	10	22	7	7	2	1	3	9	9
Highest 10 percent	1	1	11	10	17	11	26	8	7	3	2	3	9	9
Establishment characteristics														
Goods-producing industries	4	4	19	13	12	12	16	7	6	1	1	3	8	8
Construction	9	10	36	19	10	9	6	-	-	-	-	-	7	6
Manufacturing	2	2	12	11	14	14	20	10	8	2	1	5	9	9
Service-providing industries	10	4	25	15	13	8	14	4	3	2	1	1	8	7
Trade, transportation, and utilities	16	5	32	11	15	7	9	2	1	1	-	-	7	6
Wholesale trade	4	2	27	15	15	15	13	4	1	2	-	-	8	8
Retail trade	28	8	41	10	8	3	1	(¹)	-	-	-	-	5	6
Transportation and warehousing	6	4	27	9	28	4	18	-	-	-	-	-	8	8
Utilities	-	-	-	-	19	25	32	-	7	-	-	-	10	10

See footnotes at end of table.

Table 34. Paid holidays: Number of days provided, private industry workers, March 2021—continued

(All workers with paid holidays = 100 percent)

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	—	15	27	16	13	12	5	4	4	—	—	8	8
Financial activities	2	—	12	9	16	14	33	5	9	1	(¹)	—	9	9
Finance and insurance	1	—	7	7	17	14	38	6	9	1	—	—	9	10
Credit intermediation and related activities	—	—	6	5	6	7	55	5	14	1	—	—	10	10
Insurance carriers and related activities	2	—	11	12	30	18	20	5	2	—	—	—	8	8
Real estate and rental and leasing	—	—	27	14	—	—	—	4	10	—	—	—	8	8
Professional and business services	2	3	25	12	14	7	22	5	4	3	—	—	8	8
Professional and technical services	—	—	15	11	18	8	31	4	6	—	—	—	9	9
Administrative and waste services	5	6	44	14	11	5	9	4	—	—	—	—	7	6
Education and health services	6	3	27	20	10	9	8	6	3	3	1	3	8	7
Educational services	—	—	3	—	11	10	17	10	11	6	6	23	12	11
Junior colleges, colleges, and universities	—	—	—	—	11	8	17	9	14	9	7	21	12	12
Health care and social assistance	6	4	30	23	10	9	7	6	3	3	—	—	7	7
Leisure and hospitality	39	7	12	29	7	—	2	2	—	—	—	—	5	6
Accommodation and food services	42	5	10	32	—	—	—	—	—	—	—	—	5	6
Other services	9	6	27	17	9	—	9	5	6	—	—	4	8	7
1 to 99 workers	12	6	25	16	11	8	13	4	3	2	(¹)	1	7	7
1 to 49 workers	12	6	25	17	10	8	12	3	3	2	1	1	7	7
50 to 99 workers	11	5	24	12	12	9	14	7	3	—	—	2	8	7
100 workers or more	5	1	23	13	15	9	17	6	5	2	1	3	8	8
100 to 499 workers	7	2	26	14	14	10	15	6	3	2	—	—	8	8
500 workers or more	3	1	19	13	17	8	18	6	7	2	1	5	9	8
Geographic areas														
Northeast	7	3	20	15	14	9	15	7	4	3	(¹)	3	8	8
New England	7	4	15	14	13	6	16	—	8	3	—	2	8	8
Middle Atlantic	7	2	21	15	14	10	14	5	3	4	(¹)	3	8	8
South	11	5	23	16	13	7	14	4	4	1	(¹)	2	7	7
South Atlantic	10	6	23	18	12	6	14	3	4	—	—	2	7	7
East South Central	11	7	23	13	12	—	10	9	3	1	2	—	7	7
West South Central	12	4	23	13	15	8	16	3	4	1	—	—	7	7
Midwest	6	1	29	15	13	9	12	4	4	2	1	3	8	7
East North Central	7	—	31	13	13	10	12	5	3	1	—	3	8	7
West North Central	5	—	25	21	13	8	12	4	4	—	—	1	8	7
West	8	5	23	13	12	10	18	5	4	2	—	—	8	8
Mountain	8	6	30	14	12	9	13	2	4	—	—	—	7	7
Pacific	8	4	19	12	11	11	19	6	4	2	—	—	8	8

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Standard errors for paid holidays: Number of days provided, private industry workers, March 2021

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.5	0.3	0.7	0.7	0.6	0.6	0.9	0.4	0.3	0.3	0.1	0.2	(¹)	0.1
Worker characteristics														
Management, professional, and related	0.4	0.3	0.9	1.3	1.2	1.0	1.8	1.1	0.8	0.7	0.4	0.3	0.1	0.1
Management, business, and financial	0.4	0.3	1.0	1.2	1.7	1.0	1.7	1.0	1.3	0.9	0.4	0.6	0.1	0.0
Professional and related	0.7	0.5	1.2	1.9	1.2	1.4	2.4	1.4	0.9	1.0	0.5	0.6	0.1	1.3
Service	1.9	0.9	2.4	2.4	1.4	1.5	1.0	0.8	0.1	–	(¹)	–	0.2	0.0
Sales and office	0.9	0.6	1.2	0.9	0.8	0.9	1.1	0.5	0.4	0.4	0.2	0.2	0.1	0.0
Sales and related	2.0	0.8	1.9	0.9	1.1	1.8	1.0	0.8	0.5	0.2	–	–	0.1	0.0
Office and administrative support	0.7	0.8	1.6	1.2	1.0	1.0	1.7	0.7	0.4	0.6	0.2	0.2	0.1	0.0
Natural resources, construction, and maintenance	1.1	1.0	2.0	1.6	1.4	1.0	1.4	0.5	0.6	–	–	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry	2.0	1.6	3.1	2.1	1.8	1.4	2.6	–	–	–	–	0.4	0.2	0.0
Installation, maintenance, and repair	0.8	1.2	2.4	2.1	1.9	1.4	1.8	0.9	0.9	–	–	0.4	0.1	0.0
Production, transportation, and material moving ...	0.6	0.5	1.2	1.0	1.4	1.0	1.2	0.5	0.7	0.2	0.1	0.7	0.1	0.0
Production	0.9	0.5	1.3	1.5	1.4	1.4	1.4	0.8	1.2	0.2	0.2	1.4	0.1	0.7
Transportation and material moving	1.1	0.9	2.0	1.1	3.2	1.1	1.7	0.8	0.6	–	–	0.2	0.1	0.0
Full time	0.4	0.3	0.8	0.7	0.7	0.6	1.0	0.5	0.4	0.3	0.2	0.3	(¹)	0.0
Part time	2.1	0.7	1.5	1.4	1.4	1.4	0.8	0.2	0.2	1.1	–	–	0.1	0.0
Union	0.5	0.8	1.9	1.7	3.0	1.2	2.2	1.7	1.5	0.3	0.1	0.9	0.1	0.0
Nonunion	0.6	0.3	0.7	0.7	0.6	0.6	0.9	0.5	0.3	0.4	0.2	0.2	0.1	0.0
Average wage within the following categories: ²														
Lowest 25 percent	1.5	0.6	1.9	1.4	0.9	1.4	0.7	0.3	0.4	–	–	0.2	0.1	0.0
Lowest 10 percent	3.8	1.0	4.0	2.4	0.8	–	1.5	0.2	–	–	–	–	0.2	0.0
Second 25 percent	0.8	0.7	1.3	1.4	1.2	1.0	1.0	0.8	0.4	0.3	0.2	0.4	0.1	0.0
Third 25 percent	0.6	0.6	1.0	0.8	0.9	0.9	1.1	0.7	0.5	0.8	0.2	0.3	0.1	0.0
Highest 25 percent	0.6	0.3	1.2	1.1	1.3	0.8	1.9	0.9	0.8	0.5	0.4	0.4	0.1	0.1
Highest 10 percent	0.2	0.3	1.3	1.3	2.1	1.0	3.0	1.0	1.3	1.1	0.7	0.5	0.1	1.2
Establishment characteristics														
Goods-producing industries	0.8	0.5	1.2	1.2	1.1	1.1	1.1	0.4	0.9	0.3	0.1	0.8	0.1	0.0
Construction	1.6	1.4	2.2	2.0	1.6	1.7	1.3	–	–	–	–	–	0.1	0.0
Manufacturing	0.4	0.6	1.3	1.2	1.1	1.5	1.4	0.7	1.3	0.5	0.2	1.1	0.1	0.0
Service-providing industries	0.6	0.4	0.8	0.8	0.7	0.6	1.0	0.6	0.4	0.4	0.2	0.2	0.1	0.0
Trade, transportation, and utilities	1.3	0.7	1.0	0.8	1.4	0.5	1.2	0.3	0.2	0.6	–	–	0.1	0.0
Wholesale trade	1.0	0.6	2.5	2.1	1.7	1.7	2.0	1.2	0.5	1.0	–	–	0.1	0.2
Retail trade	2.0	1.1	1.8	1.2	0.8	0.6	0.3	0.2	–	–	–	–	0.1	0.0
Transportation and warehousing	1.8	1.6	3.1	1.7	4.8	1.2	3.6	–	–	–	–	–	0.1	0.3
Utilities	–	–	–	–	4.0	4.3	4.0	–	2.8	–	–	–	0.1	0.6

See footnotes at end of table.

Table 34. Standard errors for paid holidays: Number of days provided, private industry workers, March 2021—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	0.9	—	2.8	3.4	3.4	2.8	2.1	2.1	1.6	1.8	—	—	0.1	0.0
Financial activities	0.5	—	1.7	1.1	1.2	1.3	1.4	0.6	1.2	0.4	0.1	—	0.1	0.3
Finance and insurance	0.4	—	1.5	0.7	1.1	1.0	1.2	0.8	1.3	0.3	—	—	0.1	0.0
Credit intermediation and related activities	—	—	1.8	0.9	0.9	1.3	2.1	0.9	2.2	0.5	—	—	0.1	0.0
Insurance carriers and related activities	0.8	—	2.8	1.5	2.1	1.9	2.0	1.1	0.4	—	—	—	0.1	0.0
Real estate and rental and leasing	—	—	5.5	3.9	—	—	—	1.7	3.0	—	—	—	0.2	0.2
Professional and business services	0.5	0.5	2.1	1.7	2.0	1.3	3.6	1.3	1.1	1.2	—	—	0.2	0.0
Professional and technical services	—	—	2.4	2.1	3.4	2.0	6.1	1.2	1.8	—	—	—	0.3	0.9
Administrative and waste services	1.3	1.0	3.5	2.9	2.4	1.6	2.4	1.4	—	—	—	—	0.1	0.3
Education and health services	1.3	1.2	2.2	2.5	1.4	2.1	1.4	1.6	0.6	1.2	0.1	0.7	0.2	0.0
Educational services	—	—	1.1	—	2.2	2.1	3.4	2.2	2.4	0.9	0.6	3.6	0.3	0.4
Junior colleges, colleges, and universities	—	—	—	—	1.6	1.9	2.6	1.5	2.3	1.4	0.8	2.4	0.2	1.0
Health care and social assistance	1.5	1.3	2.5	2.8	1.6	2.3	1.5	1.8	0.6	1.4	—	—	0.2	0.0
Leisure and hospitality	3.0	1.7	2.6	4.3	2.7	—	0.6	0.8	—	—	—	—	0.2	0.3
Accommodation and food services	3.6	2.1	2.7	4.2	—	—	—	—	—	—	—	—	0.2	0.9
Other services	2.9	2.0	2.1	3.6	2.0	—	2.6	2.0	2.8	—	—	1.5	0.3	0.0
1 to 99 workers	0.9	0.5	1.2	0.9	0.8	0.9	1.3	0.6	0.5	0.4	0.2	0.2	0.1	0.0
1 to 49 workers	1.1	0.6	1.3	1.0	0.9	1.0	1.6	0.5	0.4	0.5	0.2	0.2	0.1	0.0
50 to 99 workers	1.5	1.0	2.0	1.7	2.0	1.4	1.9	2.3	0.9	—	—	0.7	0.1	0.1
100 workers or more	0.4	0.3	1.1	1.1	0.9	0.6	1.1	0.7	0.5	0.5	0.3	0.5	0.1	0.0
100 to 499 workers	0.6	0.4	1.6	1.2	1.0	0.9	1.4	1.0	0.5	0.8	—	—	0.1	0.3
500 workers or more	0.6	0.3	2.0	1.9	1.6	0.9	1.6	0.8	0.9	0.7	0.1	0.9	0.1	0.2
Geographic areas														
Northeast	1.3	0.7	2.0	2.3	1.2	0.9	1.8	1.4	0.9	1.1	0.1	0.7	0.2	0.0
New England	2.1	1.6	1.8	3.1	3.3	1.3	2.6	—	2.2	1.2	—	0.2	0.2	0.3
Middle Atlantic	1.3	0.8	2.8	2.9	0.9	1.1	2.2	1.1	0.8	1.5	0.2	0.9	0.2	0.3
South	0.8	0.4	1.2	1.2	1.1	0.8	1.5	0.5	0.4	0.4	0.1	0.3	0.1	0.0
South Atlantic	1.0	0.6	2.1	1.7	1.6	0.8	2.2	0.4	0.6	—	—	0.5	0.1	0.0
East South Central	1.8	2.0	2.6	2.2	1.4	—	2.6	1.1	0.6	0.3	0.1	—	0.1	0.0
West South Central	1.7	0.3	1.0	2.0	2.2	1.3	2.8	1.3	1.0	0.4	—	—	0.1	0.0
Midwest	0.9	0.4	1.1	1.1	1.3	1.3	1.0	0.9	0.8	0.8	0.5	0.6	0.1	0.4
East North Central	1.2	—	1.4	1.2	1.5	1.6	1.1	1.2	1.0	0.4	—	0.9	0.1	0.5
West North Central	0.9	—	2.1	2.2	2.7	2.1	2.3	0.4	0.9	—	—	0.3	0.2	0.6
West	1.1	0.9	1.4	1.1	1.1	1.5	2.3	1.0	0.6	0.5	—	—	0.1	0.7
Mountain	0.7	2.5	2.6	2.1	1.0	1.8	1.2	0.6	0.9	—	—	—	0.1	0.0
Pacific	1.5	0.9	1.4	1.3	1.5	2.0	3.1	1.5	0.8	0.7	—	—	0.1	0.0

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nce/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Paid sick leave: Type of provision, private industry workers, March 2021

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	65	2	33
Worker characteristics			
Management, professional, and related	59	3	37
Management, business, and financial	58	4	38
Professional and related	60	3	37
Service	70	2	28
Sales and office	63	2	35
Sales and related	64	3	34
Office and administrative support	62	2	35
Natural resources, construction, and maintenance	65	4	31
Installation, maintenance, and repair	63	4	33
Production, transportation, and material moving:			
Transportation and material moving	76	1	22
Full time	62	3	36
Part time	80	1	19
Nonunion	63	3	34
Average wage within the following categories: ⁴			
Lowest 25 percent	72	1	27
Second 25 percent	64	2	34
Third 25 percent	65	3	32
Highest 25 percent	60	4	37
Establishment characteristics			
Service-providing industries	65	2	33
Trade, transportation, and utilities	68	2	30
Wholesale trade	69	5	26
Retail trade	62	2	36
Transportation and warehousing	76	1	23
Financial activities	55	6	39
Finance and insurance	51	5	43
Credit intermediation and related activities	64	2	35
Insurance carriers and related activities	35	6	59
Real estate and rental and leasing	69	9	22
Education and health services	60	–	–
Educational services	83	4	13
Junior colleges, colleges, and universities	87	6	8
Health care and social assistance	57	–	–
Leisure and hospitality	85	–	–
Accommodation and food services	85	–	–
Other services	65	6	29
1 to 99 workers	67	3	30
1 to 49 workers	67	4	29
50 to 99 workers	67	2	31
100 workers or more:			
100 to 499 workers	63	1	35

See footnotes at end of table.

Table 35. Paid sick leave: Type of provision, private industry workers, March 2021—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
Geographic areas			
Northeast	72	3	25
New England	72	2	26
Middle Atlantic	72	3	24
South	59	3	37
South Atlantic	61	3	36
East South Central	62	3	35
West	71	2	27
Mountain	55	1	43
Pacific	76	2	22

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Standard errors for paid sick leave: Type of provision, private industry workers, March 2021

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	0.3	0.9
Worker characteristics			
Management, professional, and related	1.8	0.6	1.7
Management, business, and financial	1.8	0.8	1.6
Professional and related	2.3	0.7	2.1
Service	2.7	0.6	2.6
Sales and office	1.3	0.3	1.3
Sales and related	1.7	0.6	1.6
Office and administrative support	1.6	0.4	1.6
Natural resources, construction, and maintenance	2.4	0.7	2.2
Installation, maintenance, and repair	3.0	1.2	2.5
Production, transportation, and material moving:			
Transportation and material moving	2.6	0.5	2.4
Full time	1.1	0.3	1.0
Part time	1.4	0.4	1.3
Nonunion	1.1	0.3	1.0
Average wage within the following categories: ⁴			
Lowest 25 percent	1.6	0.3	1.5
Second 25 percent	1.3	0.3	1.4
Third 25 percent	1.4	0.6	1.3
Highest 25 percent	1.9	0.5	1.8
Establishment characteristics			
Service-providing industries	1.1	0.3	1.1
Trade, transportation, and utilities	1.6	0.5	1.4
Wholesale trade	2.9	1.2	2.6
Retail trade	1.7	0.5	1.6
Transportation and warehousing	3.3	0.1	3.3
Financial activities	1.7	0.9	1.6
Finance and insurance	1.9	1.0	1.8
Credit intermediation and related activities	3.0	0.8	2.9
Insurance carriers and related activities	2.8	1.7	3.4
Real estate and rental and leasing	5.2	2.7	5.3
Education and health services	3.0	–	–
Educational services	2.5	1.1	2.2
Junior colleges, colleges, and universities	2.4	1.5	1.4
Health care and social assistance	3.3	–	–
Leisure and hospitality	2.3	–	–
Accommodation and food services	2.3	–	–
Other services	5.1	2.5	4.3
1 to 99 workers	1.6	0.5	1.5
1 to 49 workers	1.8	0.6	1.8
50 to 99 workers	2.4	0.5	2.4
100 workers or more:			
100 to 499 workers	1.6	0.3	1.5

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Type of provision, private industry workers, March 2021—continued

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
Geographic areas			
Northeast	2.0	0.5	1.8
New England	3.0	0.4	3.0
Middle Atlantic	2.2	0.7	2.0
South	1.7	0.4	1.7
South Atlantic	2.2	0.5	2.3
East South Central	3.1	0.8	3.6
West	2.0	0.7	1.8
Mountain	4.0	0.3	4.0
Pacific	2.1	0.9	1.7

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, March 2021

(All workers with fixed number of days per year sick leave plans = 100 percent)

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	23	57	19	2	(³)	7	6
Full time	20	56	22	2	(³)	7	6
Part time	34	60	6	1	–	6	6
Nonunion	23	58	18	1	(³)	7	6
1 to 99 workers	28	58	13	1	(³)	6	5
1 to 49 workers	27	59	12	1	(³)	6	5
50 to 99 workers	28	55	15	–	–	6	6
100 workers or more:							
100 to 499 workers	19	61	18	1	(³)	7	6
After 5 years							
All workers	22	57	19	2	1	7	6
Full time	19	56	22	2	1	7	6
Part time	32	62	6	–	–	6	6
Nonunion	22	58	18	2	(³)	7	6
1 to 99 workers	27	59	13	1	(³)	6	5
1 to 49 workers	27	59	12	1	(³)	6	5
50 to 99 workers	26	56	15	–	–	7	6
100 workers or more:							
100 to 499 workers	19	61	18	2	(³)	7	6
After 10 years							
All workers	21	57	19	2	1	7	6
Full time	19	56	23	2	1	7	6
Part time	32	62	6	–	–	6	6
Nonunion	22	58	18	2	1	7	6
1 to 99 workers	26	58	13	1	(³)	6	5
1 to 49 workers	27	59	12	1	(³)	6	5
50 to 99 workers	25	56	17	–	–	7	6
100 workers or more:							
100 to 499 workers	18	60	20	2	(³)	7	6
After 20 years							
All workers	21	57	19	2	1	7	6
Full time	18	56	23	2	1	7	6
Part time	32	62	6	–	–	6	6
Nonunion	22	58	18	2	1	7	6

See footnotes at end of table.

Table 36. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, March 2021—continued

(All workers with fixed number of days per year sick leave plans = 100 percent)

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		
1 to 99 workers	26	59	13	1	(³)	6	5
1 to 49 workers	27	59	12	1	(³)	6	5
50 to 99 workers	25	56	17	—	—	7	6
100 workers or more:							
100 to 499 workers	18	61	20	2	(³)	7	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 earn or accrue a specified number of sick leave days per year. This number may vary by length of service. Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,¹ private industry workers, March 2021

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	1.2	1.2	1.3	0.2	0.1	0.1	0.0
Full time	1.0	1.2	1.4	0.3	0.1	0.1	0.0
Part time	2.9	2.9	0.9	0.2	–	0.2	0.5
Nonunion	1.2	1.2	1.3	0.2	0.1	0.1	0.0
1 to 99 workers	1.9	1.5	1.6	0.4	0.1	0.1	0.2
1 to 49 workers	2.2	1.8	1.9	0.3	0.1	0.2	0.3
50 to 99 workers	2.9	4.0	3.1	–	–	0.3	0.5
100 workers or more:							
100 to 499 workers	1.6	2.0	1.9	0.3	0.1	0.2	0.0
After 5 years							
All workers	1.1	1.2	1.3	0.2	0.1	0.1	(³)
Full time	1.0	1.2	1.4	0.3	0.1	0.1	(³)
Part time	3.0	2.9	0.9	–	–	0.1	0.4
Nonunion	1.2	1.2	1.3	0.3	0.1	0.1	0.0
1 to 99 workers	1.9	1.5	1.6	0.4	0.1	0.1	0.5
1 to 49 workers	2.2	1.8	1.9	0.4	0.1	0.2	0.2
50 to 99 workers	2.8	4.0	3.1	–	–	0.3	(³)
100 workers or more:							
100 to 499 workers	1.6	2.0	1.9	0.4	0.1	0.2	(³)
After 10 years							
All workers	1.1	1.3	1.3	0.2	0.1	0.1	(³)
Full time	0.9	1.3	1.5	0.3	0.2	0.1	(³)
Part time	3.0	2.9	0.9	–	–	0.1	0.3
Nonunion	1.2	1.3	1.3	0.3	0.1	0.1	(³)
1 to 99 workers	1.9	1.6	1.6	0.4	0.1	0.1	0.7
1 to 49 workers	2.2	1.9	1.9	0.4	0.1	0.2	0.2
50 to 99 workers	2.8	4.0	3.0	–	–	0.3	(³)
100 workers or more:							
100 to 499 workers	1.6	2.0	1.9	0.3	0.2	0.2	(³)
After 20 years							
All workers	1.1	1.3	1.3	0.2	0.1	0.1	(³)
Full time	0.9	1.3	1.5	0.3	0.2	0.1	(³)
Part time	3.0	2.9	0.9	–	–	0.1	0.2
Nonunion	1.2	1.3	1.3	0.3	0.1	0.1	(³)

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,¹ private industry workers, March 2021—continued

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		
1 to 99 workers	1.9	1.6	1.6	0.4	0.1	0.1	0.7
1 to 49 workers	2.2	1.9	1.9	0.4	0.1	0.2	0.2
50 to 99 workers	2.8	4.0	3.0	–	–	0.3	(³)
100 workers or more:							
100 to 499 workers	1.6	2.0	1.9	0.3	0.2	0.2	0.1

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.

² Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service. Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2021

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	8	31	34	18	7	2	11	10
Full time	5	29	36	19	8	3	11	10
Part time	30	43	19	6	1	1	7	5
Union	5	43	36	12	3	1	9	10
Nonunion	9	30	33	18	7	3	11	10
1 to 99 workers	11	37	33	13	4	1	9	10
1 to 49 workers	13	38	33	11	4	1	9	9
50 to 99 workers	6	34	36	17	—	—	11	10
100 workers or more	5	25	34	23	9	4	12	10
100 to 499 workers	6	31	34	20	7	2	11	10
500 workers or more	3	17	35	27	12	7	14	14
After 5 years								
All workers	3	12	30	32	16	7	15	15
Full time	2	9	30	33	18	8	15	15
Part time	10	30	34	19	4	2	11	10
Union	1	6	43	33	14	4	14	15
Nonunion	3	12	29	31	17	8	15	15
1 to 99 workers	4	17	34	29	12	4	13	12
1 to 49 workers	4	19	35	28	10	4	13	10
50 to 99 workers	2	9	32	32	18	6	15	15
100 workers or more	1	6	26	34	21	11	16	15
100 to 499 workers	2	8	32	33	19	6	15	15
500 workers or more	1	4	18	37	22	17	18	17

See footnotes at end of table.

Table 39. Paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2021—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	8	18	33	23	17	17	15
Full time	1	6	16	34	25	18	18	17
Part time	9	19	30	26	10	5	13	13
Union	1	3	13	48	24	12	17	15
Nonunion	2	8	18	31	23	17	17	15
1 to 99 workers	3	12	24	32	19	10	15	15
1 to 49 workers	3	13	26	31	17	9	15	15
50 to 99 workers	2	7	16	32	28	14	18	16
100 workers or more	1	4	11	34	27	23	19	20
100 to 499 workers	1	5	15	36	25	18	18	17
500 workers or more	1	3	6	31	29	29	21	20
After 20 years								
All workers	2	8	14	20	29	28	20	20
Full time	1	6	13	19	31	30	20	20
Part time	8	18	21	23	16	14	15	15
Union	—	—	8	13	36	40	21	20
Nonunion	2	8	15	20	28	26	19	20
1 to 99 workers	3	11	21	24	25	16	17	15
1 to 49 workers	3	12	23	25	23	14	16	15
50 to 99 workers	2	6	14	23	31	23	19	20
100 workers or more	1	4	7	15	34	39	22	20
100 to 499 workers	1	5	9	19	34	31	21	20
500 workers or more	1	3	4	9	33	49	24	25

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. Fractional vacation amounts were rounded to the nearest full number of days.

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Standard errors for paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2021

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	1.1	0.8	0.8	0.7	0.6	0.3	0.2	0.0
Full time	0.9	0.8	0.9	0.8	0.6	0.4	0.2	0.0
Part time	2.9	2.1	1.8	1.0	0.2	0.3	0.2	0.4
Union	0.8	3.2	2.8	1.6	1.1	0.2	0.2	(³)
Nonunion	1.2	0.7	0.9	0.8	0.6	0.4	0.2	0.0
1 to 99 workers	1.9	1.4	1.4	0.9	0.8	0.3	0.2	(³)
1 to 49 workers	2.3	1.6	1.7	1.0	0.8	0.3	0.2	1.6
50 to 99 workers	1.2	2.6	2.8	2.2	—	—	0.4	0.0
100 workers or more	0.4	0.9	1.0	0.9	0.6	0.6	0.2	(³)
100 to 499 workers	0.6	1.5	1.5	1.0	0.8	0.5	0.2	0.0
500 workers or more	0.4	1.4	1.4	1.7	1.1	1.1	0.3	0.7
After 5 years								
All workers	0.3	0.9	0.8	0.9	0.8	0.5	0.2	0.0
Full time	0.2	0.9	0.8	1.0	0.8	0.5	0.2	0.0
Part time	1.4	2.7	2.3	1.5	0.6	0.6	0.2	0.0
Union	0.2	0.9	2.7	2.2	1.7	1.1	0.3	1.2
Nonunion	0.3	1.0	0.8	0.9	0.8	0.5	0.2	0.0
1 to 99 workers	0.6	1.4	1.3	1.4	0.9	0.7	0.2	1.1
1 to 49 workers	0.7	1.6	1.6	1.6	0.9	0.7	0.2	0.8
50 to 99 workers	0.8	1.3	2.2	2.3	2.6	1.6	0.4	0.0
100 workers or more	0.3	0.6	1.1	1.1	1.0	0.8	0.2	0.0
100 to 499 workers	0.5	1.0	1.5	1.5	1.3	0.7	0.2	0.0
500 workers or more	0.3	0.5	1.4	1.6	1.5	1.6	0.3	0.5

See footnotes at end of table.

Table 39. Standard errors for paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2021—continued

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.3	0.5	0.9	0.9	1.0	0.7	0.2	0.1
Full time	0.3	0.5	1.0	0.9	1.0	0.7	0.2	0.9
Part time	1.3	2.4	2.7	1.8	1.0	0.8	0.3	0.3
Union	0.2	0.6	1.7	2.9	2.3	1.6	0.3	(³)
Nonunion	0.3	0.5	1.0	0.9	1.0	0.7	0.2	0.3
1 to 99 workers	0.5	0.8	1.4	1.2	1.2	0.9	0.3	0.0
1 to 49 workers	0.6	1.0	1.6	1.5	1.3	0.9	0.2	0.0
50 to 99 workers	0.8	1.3	1.5	2.2	2.5	2.0	0.5	1.6
100 workers or more	0.3	0.6	0.6	1.3	1.0	1.0	0.2	(³)
100 to 499 workers	0.5	1.0	1.0	1.5	1.4	1.1	0.3	1.4
500 workers or more	0.3	0.4	0.6	2.0	1.6	1.5	0.2	0.0
After 20 years								
All workers	0.3	0.5	0.5	0.8	0.9	0.8	0.2	0.0
Full time	0.2	0.5	0.6	0.9	0.9	0.8	0.2	0.0
Part time	1.4	2.4	2.7	1.6	1.2	1.4	0.3	0.0
Union	—	—	1.3	1.5	1.8	2.0	0.3	(³)
Nonunion	0.3	0.5	0.6	0.9	1.0	0.9	0.2	0.0
1 to 99 workers	0.5	0.8	0.9	1.2	1.4	1.1	0.3	0.4
1 to 49 workers	0.6	1.0	1.2	1.4	1.5	1.1	0.3	0.0
50 to 99 workers	0.8	1.3	1.3	2.1	2.6	2.4	0.5	0.0
100 workers or more	0.2	0.5	0.6	0.7	1.0	1.0	0.2	0.1
100 to 499 workers	0.3	0.9	0.9	1.0	1.3	1.4	0.3	0.0
500 workers or more	0.3	0.4	0.5	0.8	1.4	1.4	0.2	(³)

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. Fractional vacation amounts were rounded to the nearest full number of days.

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

³ Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Consolidated leave plans:¹ Access, private industry workers, March 2021

(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	45	14	18	20	23	55	8	12	15	17
Worker characteristics										
Management, professional, and related	56	16	20	22	24	44	11	15	17	19
Management, business, and financial	49	16	20	23	25	51	12	15	17	19
Professional and related	60	16	20	22	24	40	11	15	17	19
Service	44	12	16	19	20	56	6	10	12	13
Protective service	53	13	17	20	22	47	7	11	13	15
Sales and office	45	13	18	21	24	55	8	12	15	17
Sales and related	42	12	17	20	23	58	8	12	15	17
Office and administrative support	46	14	19	22	24	54	8	13	15	17
Natural resources, construction, and maintenance	35	11	14	17	19	65	7	11	14	15
Construction, extraction, farming, fishing, and forestry	35	8	12	14	15	65	7	10	13	14
Installation, maintenance, and repair	35	13	17	20	22	65	8	12	15	17
Production, transportation, and material moving ...	30	10	14	17	20	70	7	12	15	18
Production	35	10	14	17	20	65	7	12	15	18
Transportation and material moving	25	10	14	17	21	75	7	12	15	18
Full time	46	14	18	21	23	54	9	13	15	17
Part time	35	9	13	14	17	65	6	10	12	14
Union	26	13	18	21	24	74	8	13	16	21
Nonunion	46	14	18	20	23	54	8	12	15	16
Average wage within the following categories: ²										
Lowest 25 percent	37	11	15	18	20	63	6	10	13	14
Lowest 10 percent	33	9	13	14	16	67	6	9	11	13
Second 25 percent	45	13	17	20	22	55	8	12	15	16
Third 25 percent	43	14	18	21	23	57	9	12	15	17
Highest 25 percent	51	16	20	22	24	49	11	15	17	20
Highest 10 percent	52	16	20	23	25	48	12	15	18	20
Establishment characteristics										
Goods-producing industries	36	10	14	17	19	64	7	12	14	16
Construction	37	8	11	13	14	63	7	10	12	13
Manufacturing	36	11	15	18	21	64	8	12	15	18
Service-providing industries	47	14	19	21	23	53	9	13	15	17
Trade, transportation, and utilities	36	11	16	19	23	64	7	12	15	18
Wholesale trade	35	12	16	19	21	65	8	12	15	17
Retail trade	41	11	17	20	25	59	6	11	13	16
Transportation and warehousing	29	10	15	18	21	71	8	13	16	20
Utilities	32	16	19	21	27	68	11	14	17	21

See footnotes at end of table.

Table 40. Consolidated leave plans:¹ Access, private industry workers, March 2021—continued

(All workers with paid vacations = 100 percent)

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	49	17	22	25	27	51	11	15	17	20
Financial activities	49	17	21	24	26	51	12	15	17	19
Finance and insurance	53	17	22	25	27	47	13	16	17	20
Credit intermediation and related activities	43	18	22	26	27	57	13	16	18	20
Insurance carriers and related activities	71	17	22	24	27	29	11	15	17	19
Real estate and rental and leasing	33	12	15	17	18	67	10	14	16	17
Professional and business services	52	14	18	20	22	48	10	13	16	18
Professional and technical services	64	15	18	20	23	36	11	15	17	18
Administrative and waste services	40	12	16	19	20	60	7	11	14	16
Education and health services	60	16	20	23	25	40	10	14	16	17
Educational services	25	13	17	19	19	75	13	16	19	20
Junior colleges, colleges, and universities	12	16	20	23	24	88	14	16	19	21
Health care and social assistance	63	16	21	23	25	37	9	13	16	16
Leisure and hospitality	31	9	13	15	16	69	6	9	12	12
Accommodation and food services	29	8	13	15	16	71	5	9	11	12
Other services	35	10	14	16	17	65	8	12	14	15
1 to 99 workers	41	12	16	18	20	59	8	11	13	15
1 to 49 workers	40	11	15	18	19	60	7	11	13	14
50 to 99 workers	43	13	18	21	22	57	8	13	15	17
100 workers or more	49	15	19	22	25	51	9	14	17	20
100 to 499 workers	45	13	18	21	24	55	9	13	16	19
500 workers or more	54	17	21	24	27	46	11	14	17	21
Geographic areas										
Northeast	38	15	19	21	23	62	9	13	15	17
New England	39	16	21	23	25	61	10	14	16	17
Middle Atlantic	38	15	18	21	23	62	9	13	15	17
South	45	13	18	20	22	55	8	12	14	16
South Atlantic	45	14	18	20	23	55	8	12	14	16
East South Central	42	14	18	21	24	58	8	11	13	15
West South Central	48	12	17	19	21	52	8	12	14	16
Midwest	46	14	18	21	24	54	8	13	16	18
East North Central	45	13	17	20	23	55	8	13	16	19
West North Central	50	15	19	22	24	50	8	12	15	18
West	47	13	17	20	22	53	8	12	15	17
Mountain	57	13	17	20	22	43	8	12	15	17
Pacific	43	13	17	20	22	57	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 wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Standard errors for consolidated leave plans:¹ Access, private industry workers, March 2021

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	0.9	0.3	0.3	0.3	0.2	0.9	0.1	0.1	0.2	0.2
Worker characteristics										
Management, professional, and related	1.4	0.5	0.4	0.4	0.3	1.4	0.3	0.2	0.2	0.2
Management, business, and financial	1.7	0.5	0.5	0.4	0.4	1.7	0.3	0.3	0.3	0.3
Professional and related	1.8	0.6	0.5	0.5	0.4	1.8	0.3	0.3	0.3	0.3
Service	2.9	0.4	0.6	0.7	0.8	2.9	0.2	0.2	0.4	0.4
Protective service	7.3	1.4	1.8	2.1	2.0	7.3	0.5	0.3	0.5	0.7
Sales and office	1.3	0.3	0.3	0.3	0.3	1.3	0.1	0.2	0.2	0.2
Sales and related	1.8	0.3	0.3	0.4	0.5	1.8	0.2	0.2	0.3	0.3
Office and administrative support	1.4	0.4	0.4	0.5	0.4	1.4	0.1	0.2	0.2	0.2
Natural resources, construction, and maintenance	2.4	0.7	0.8	0.9	1.0	2.4	0.2	0.2	0.4	0.4
Construction, extraction, farming, fishing, and forestry	3.3	0.5	0.6	0.6	0.8	3.3	0.2	0.4	0.5	0.6
Installation, maintenance, and repair	2.7	1.3	1.4	1.6	1.6	2.7	0.3	0.3	0.6	0.6
Production, transportation, and material moving ...	1.2	0.3	0.4	0.4	0.6	1.2	0.1	0.2	0.3	0.4
Production	2.0	0.3	0.4	0.4	0.6	2.0	0.2	0.3	0.4	0.4
Transportation and material moving	2.0	0.5	0.7	0.8	1.1	2.0	0.2	0.3	0.4	0.5
Full time	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.1	0.2	0.2
Part time	2.1	0.3	0.5	0.6	0.7	2.1	0.2	0.2	0.3	0.4
Union	2.1	0.7	0.7	0.8	0.7	2.1	0.2	0.2	0.2	0.3
Nonunion	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.2	0.2	0.2
Average wage within the following categories: ²										
Lowest 25 percent	1.7	0.3	0.5	0.6	0.6	1.7	0.1	0.2	0.3	0.4
Lowest 10 percent	3.3	0.6	1.1	1.4	1.5	3.3	0.1	0.3	0.5	0.6
Second 25 percent	1.4	0.4	0.4	0.5	0.6	1.4	0.2	0.2	0.2	0.2
Third 25 percent	1.4	0.4	0.4	0.4	0.4	1.4	0.2	0.2	0.2	0.3
Highest 25 percent	1.4	0.4	0.4	0.4	0.3	1.4	0.2	0.2	0.2	0.2
Highest 10 percent	1.7	0.6	0.6	0.5	0.5	1.7	0.2	0.2	0.3	0.3
Establishment characteristics										
Goods-producing industries	1.5	0.2	0.3	0.3	0.5	1.5	0.1	0.3	0.3	0.3
Construction	2.4	0.2	0.4	0.4	0.6	2.4	0.2	0.3	0.3	0.3
Manufacturing	2.0	0.3	0.3	0.3	0.4	2.0	0.2	0.3	0.4	0.4
Service-providing industries	1.0	0.3	0.3	0.3	0.3	1.0	0.2	0.2	0.2	0.2
Trade, transportation, and utilities	1.2	0.3	0.3	0.4	0.4	1.2	0.2	0.2	0.2	0.3
Wholesale trade	2.8	1.0	1.2	1.1	1.2	2.8	0.2	0.3	0.5	0.5
Retail trade	1.7	0.2	0.2	0.3	0.4	1.7	0.1	0.1	0.2	0.2
Transportation and warehousing	2.7	0.5	0.9	1.3	1.7	2.7	0.4	0.4	0.7	0.8
Utilities	7.0	0.7	0.8	0.9	1.0	7.0	0.4	0.6	0.5	0.4

See footnotes at end of table.

Table 40. Standard errors for consolidated leave plans:¹ Access, private industry workers, March 2021—continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	4.3	0.7	0.7	0.9	1.0	4.3	0.5	0.4	0.5	0.5
Financial activities	1.9	0.3	0.4	0.5	0.5	1.9	0.2	0.3	0.3	0.3
Finance and insurance	1.8	0.2	0.3	0.3	0.4	1.8	0.2	0.2	0.2	0.2
Credit intermediation and related activities	2.8	0.3	0.3	0.4	0.4	2.8	0.2	0.2	0.2	0.2
Insurance carriers and related activities	1.9	0.3	0.3	0.4	0.5	1.9	0.3	0.5	0.6	0.6
Real estate and rental and leasing	5.4	0.9	1.1	1.5	1.7	5.4	0.4	0.8	0.7	0.8
Professional and business services	2.1	1.1	1.0	1.0	0.7	2.1	0.3	0.3	0.4	0.5
Professional and technical services	2.3	1.5	1.3	1.2	0.9	2.3	0.5	0.6	0.6	0.7
Administrative and waste services	4.4	0.7	0.7	1.0	1.0	4.4	0.4	0.4	0.7	0.8
Education and health services	3.0	0.5	0.5	0.5	0.5	3.0	0.5	0.5	0.7	0.7
Educational services	3.1	1.0	1.3	1.3	1.3	3.1	0.4	0.4	0.4	0.6
Junior colleges, colleges, and universities	1.9	0.8	1.0	1.1	1.2	1.9	0.5	0.4	0.4	0.3
Health care and social assistance	3.3	0.5	0.5	0.6	0.6	3.3	0.6	0.7	0.8	0.8
Leisure and hospitality	4.7	0.7	1.2	1.2	1.4	4.7	0.2	0.3	0.5	0.6
Accommodation and food services	5.2	0.8	1.3	1.3	1.6	5.2	0.2	0.3	0.6	0.6
Other services	4.0	0.7	0.7	1.0	1.1	4.0	0.5	0.6	0.7	0.8
1 to 99 workers	1.5	0.4	0.5	0.5	0.5	1.5	0.1	0.2	0.2	0.2
1 to 49 workers	1.8	0.5	0.5	0.5	0.5	1.8	0.1	0.2	0.2	0.2
50 to 99 workers	2.8	0.7	0.7	0.8	0.8	2.8	0.3	0.5	0.4	0.4
100 workers or more	1.3	0.3	0.3	0.3	0.3	1.3	0.2	0.2	0.2	0.2
100 to 499 workers	1.6	0.3	0.4	0.4	0.5	1.6	0.2	0.2	0.3	0.3
500 workers or more	1.9	0.3	0.3	0.3	0.3	1.9	0.3	0.3	0.2	0.2
Geographic areas										
Northeast	1.5	0.6	0.6	0.7	0.7	1.5	0.4	0.4	0.4	0.4
New England	3.8	1.7	1.8	2.1	1.9	3.8	0.9	0.6	0.6	0.4
Middle Atlantic	1.5	0.5	0.4	0.6	0.7	1.5	0.4	0.4	0.5	0.5
South	1.7	0.3	0.3	0.3	0.4	1.7	0.2	0.2	0.3	0.3
South Atlantic	2.5	0.4	0.4	0.4	0.5	2.5	0.3	0.3	0.3	0.3
East South Central	1.6	0.3	0.4	0.2	0.4	1.6	0.4	0.5	0.7	1.1
West South Central	3.5	0.8	0.7	0.8	0.8	3.5	0.2	0.5	0.6	0.6
Midwest	1.5	0.3	0.3	0.3	0.3	1.5	0.3	0.2	0.2	0.2
East North Central	1.7	0.5	0.4	0.4	0.4	1.7	0.4	0.2	0.3	0.2
West North Central	3.4	0.3	0.3	0.5	0.5	3.4	0.2	0.1	0.2	0.5
West	2.0	0.8	0.8	0.8	0.6	2.0	0.2	0.3	0.4	0.4
Mountain	3.6	0.2	0.6	0.5	0.8	3.6	0.3	0.5	0.7	1.0
Pacific	2.3	1.3	1.2	1.3	0.8	2.3	0.3	0.4	0.5	0.5

¹ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Quality of life benefits: Access, private industry workers, March 2021

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	8	14	8	42	51
Worker characteristics						
Management, professional, and related	18	18	27	15	60	69
Management, business, and financial	19	25	33	17	63	70
Professional and related	18	14	23	14	59	69
Service	10	1	10	6	21	29
Protective service	6	—	6	4	22	33
Sales and office	7	8	14	7	46	55
Sales and related	4	7	12	4	41	53
Office and administrative support	9	8	14	8	49	56
Natural resources, construction, and maintenance	5	2	4	4	28	35
Construction, extraction, farming, fishing, and forestry	4	1	3	3	23	26
Installation, maintenance, and repair	6	3	5	5	33	45
Production, transportation, and material moving ...	5	2	5	3	44	55
Production	8	3	5	4	46	54
Transportation and material moving	2	1	4	2	42	56
Full time	12	10	16	9	49	58
Part time	6	2	11	4	24	33
Union	15	2	5	9	58	74
Nonunion	10	8	15	8	41	49
Average wage within the following categories: ²						
Lowest 25 percent	5	1	8	3	24	32
Lowest 10 percent	5	1	8	3	15	22
Second 25 percent	8	4	10	6	42	52
Third 25 percent	11	9	14	9	47	55
Highest 25 percent	19	19	27	16	62	72
Highest 10 percent	25	25	33	21	69	78
Establishment characteristics						
Goods-producing industries	8	6	9	4	43	49
Construction	2	2	4	3	20	24
Manufacturing	11	8	11	5	55	62
Service-providing industries	11	8	16	9	42	52
Trade, transportation, and utilities	3	3	7	4	46	60
Wholesale trade	4	11	13	6	42	55
Retail trade	2	1	5	2	43	58
Transportation and warehousing	—	—	4	4	52	68
Utilities	20	3	—	21	77	83

See footnotes at end of table.

Table 41. Quality of life benefits: Access, private industry workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
Information	32	20	34	23	55	69
Financial activities	18	19	30	18	64	73
Finance and insurance	23	23	35	21	76	83
Credit intermediation and related activities	28	14	25	15	77	83
Insurance carriers and related activities	14	33	48	26	76	81
Real estate and rental and leasing	3	7	—	—	26	41
Professional and business services	10	20	25	10	39	46
Professional and technical services	15	33	41	13	52	61
Administrative and waste services	2	4	8	4	12	22
Education and health services	19	4	14	10	49	60
Educational services	25	9	11	13	49	60
Junior colleges, colleges, and universities	39	11	16	26	75	85
Health care and social assistance	18	4	14	10	49	60
Leisure and hospitality	7	—	9	8	18	19
Accommodation and food services	8	—	10	8	19	19
Other services	3	6	15	6	21	27
1 to 99 workers	6	6	12	5	25	33
1 to 49 workers	6	6	11	5	22	29
50 to 99 workers	6	6	14	5	38	49
100 workers or more	17	10	18	12	65	75
100 to 499 workers	8	8	16	8	56	68
500 workers or more	28	12	21	17	76	84
Geographic areas						
Northeast	13	7	19	12	43	52
New England	12	5	17	14	46	57
Middle Atlantic	13	8	19	12	42	50
South	10	8	13	6	41	48
South Atlantic	12	8	13	8	43	50
East South Central	6	6	9	2	46	50
West South Central	8	8	14	6	37	44
Midwest	9	8	14	5	45	56
East North Central	10	8	15	6	46	57
West North Central	9	8	12	4	45	55
West	10	8	14	11	40	51
Mountain	9	6	10	9	41	54
Pacific	10	8	15	12	40	50

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Standard errors for quality of life benefits: Access, private industry workers, March 2021

Characteristics	Childcare ¹	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.5	0.7	0.5	1.1	0.8
Worker characteristics						
Management, professional, and related	1.0	1.3	1.1	1.1	1.7	1.2
Management, business, and financial	1.5	1.8	1.6	1.4	1.8	1.3
Professional and related	1.2	1.4	1.3	1.1	2.3	1.6
Service	1.6	0.5	1.9	1.4	1.7	1.6
Protective service	1.6	–	2.5	2.0	3.7	6.4
Sales and office	0.6	0.6	0.8	0.5	1.3	1.1
Sales and related	0.8	1.4	1.5	0.6	1.8	1.5
Office and administrative support	0.7	0.8	1.3	0.6	1.4	1.4
Natural resources, construction, and maintenance	0.8	0.4	0.6	0.8	1.6	1.8
Construction, extraction, farming, fishing, and forestry	1.0	0.2	0.5	0.9	1.9	2.4
Installation, maintenance, and repair	1.0	0.8	1.1	1.4	2.3	2.5
Production, transportation, and material moving ...	0.5	0.3	0.7	0.4	2.0	1.7
Production	0.8	0.4	0.8	0.7	2.6	2.3
Transportation and material moving	0.4	0.4	1.0	0.6	2.7	1.9
Full time	0.6	0.6	0.7	0.5	1.1	1.0
Part time	0.8	0.4	1.3	0.8	1.3	1.2
Union	1.6	0.5	0.7	1.3	3.0	2.5
Nonunion	0.6	0.5	0.7	0.5	1.1	0.8
Average wage within the following categories: ²						
Lowest 25 percent	0.9	0.3	1.1	0.6	1.3	1.2
Lowest 10 percent	1.3	0.6	1.7	0.8	1.7	1.9
Second 25 percent	0.9	0.5	1.3	0.9	2.0	1.7
Third 25 percent	0.8	0.9	1.0	0.7	1.5	1.2
Highest 25 percent	1.1	1.3	1.1	1.2	1.4	1.4
Highest 10 percent	1.9	1.8	1.7	1.8	1.6	1.6
Establishment characteristics						
Goods-producing industries	0.8	0.5	0.8	0.4	1.6	2.0
Construction	0.7	0.3	0.6	0.9	1.4	1.8
Manufacturing	1.1	0.8	1.1	0.5	2.0	2.2
Service-providing industries	0.6	0.6	0.8	0.5	1.3	0.9
Trade, transportation, and utilities	0.4	0.4	0.7	0.5	1.6	1.2
Wholesale trade	1.0	1.3	1.8	1.0	2.5	2.8
Retail trade	0.4	0.4	0.7	0.4	1.6	1.4
Transportation and warehousing	–	–	2.1	1.2	3.9	2.9
Utilities	3.0	1.7	–	3.7	5.8	4.6

See footnotes at end of table.

Table 41. Standard errors for quality of life benefits: Access, private industry workers, March 2021—continued

Characteristics	Childcare ¹	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
Information	3.5	2.1	3.9	2.7	3.9	3.1
Financial activities	1.1	1.4	1.5	1.3	1.7	1.7
Finance and insurance	1.5	1.3	1.2	1.2	1.6	1.2
Credit intermediation and related activities	1.9	1.4	2.0	1.4	2.2	1.8
Insurance carriers and related activities	1.8	2.6	2.1	2.4	3.0	2.0
Real estate and rental and leasing	1.3	2.7	—	—	3.8	4.7
Professional and business services	1.2	2.2	1.6	1.9	1.9	1.7
Professional and technical services	2.0	3.8	4.1	2.9	3.2	3.1
Administrative and waste services	1.0	1.2	1.9	1.4	2.2	2.9
Education and health services	1.8	1.0	2.2	1.0	3.6	2.3
Educational services	2.4	1.9	2.0	1.1	2.8	2.9
Junior colleges, colleges, and universities	2.6	1.7	1.4	2.0	3.3	2.0
Health care and social assistance	2.0	1.1	2.5	1.1	4.1	2.6
Leisure and hospitality	2.0	—	2.1	2.1	2.8	2.4
Accommodation and food services	2.4	—	2.4	2.5	3.3	3.1
Other services	1.1	1.7	3.2	2.0	2.1	2.5
1 to 99 workers	0.8	0.6	0.7	0.5	1.0	1.0
1 to 49 workers	0.9	0.7	0.7	0.7	1.2	1.2
50 to 99 workers	1.3	1.2	1.8	0.8	2.7	2.6
100 workers or more	0.8	0.7	1.0	0.9	1.5	1.2
100 to 499 workers	0.8	0.8	1.3	1.1	1.9	1.4
500 workers or more	1.6	1.3	1.6	1.4	2.0	1.7
Geographic areas						
Northeast	1.0	1.1	2.3	0.9	2.3	1.8
New England	1.3	1.8	2.8	1.8	2.0	3.6
Middle Atlantic	1.3	1.4	3.1	1.2	3.3	2.1
South	1.0	1.0	0.7	0.6	1.4	1.2
South Atlantic	1.7	1.2	0.8	1.0	1.8	1.7
East South Central	1.1	2.6	1.1	0.4	4.2	1.5
West South Central	1.0	1.9	1.7	0.7	2.7	2.2
Midwest	0.8	0.7	1.3	1.1	3.1	1.8
East North Central	0.9	0.8	1.4	1.5	4.2	2.4
West North Central	1.7	1.6	2.9	1.1	3.6	2.7
West	1.4	0.9	1.4	1.2	1.7	1.8
Mountain	1.4	1.9	2.8	2.4	3.6	2.1
Pacific	1.8	1.0	1.5	1.4	2.0	2.3

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Financial benefits: Access, private industry workers, March 2021

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²				
All workers	34	11	39	43	14	6	21	4
Worker characteristics								
Management, professional, and related	53	19	60	65	19	8	32	7
Management, business, and financial	59	19	66	69	19	9	36	8
Professional and related	49	19	56	62	19	8	30	7
Service	16	5	18	22	8	3	9	3
Protective service	16	—	16	39	6	4	12	—
Sales and office	36	9	39	42	12	5	24	2
Sales and related	30	6	32	33	9	3	23	2
Office and administrative support	40	12	45	48	15	6	24	3
Natural resources, construction, and maintenance	26	8	27	29	14	4	14	2
Construction, extraction, farming, fishing, and forestry	19	6	17	19	12	5	10	—
Installation, maintenance, and repair	33	10	37	40	16	3	18	3
Production, transportation, and material moving ...	29	10	40	44	16	6	19	2
Production	30	14	43	45	19	10	24	3
Transportation and material moving	28	7	38	43	14	3	15	—
Full time	42	14	47	52	16	7	24	4
Part time	11	3	17	17	8	2	11	2
Union	36	12	55	60	23	7	25	3
Nonunion	34	11	38	41	13	5	21	4
Average wage within the following categories: ⁵								
Lowest 25 percent	16	4	17	19	8	3	12	2
Lowest 10 percent	10	3	11	12	5	1	5	2
Second 25 percent	32	9	38	42	12	5	19	3
Third 25 percent	38	14	44	49	15	6	23	3
Highest 25 percent	55	20	63	68	22	9	33	8
Highest 10 percent	63	21	70	74	22	10	39	10
Establishment characteristics								
Goods-producing industries	35	13	39	44	14	8	23	2
Construction	21	6	16	19	11	5	11	—
Manufacturing	41	16	51	56	16	10	30	4
Service-providing industries	34	11	39	43	14	5	21	4
Trade, transportation, and utilities	33	6	37	39	11	2	22	2
Wholesale trade	40	14	43	51	12	3	20	4
Retail trade	29	3	29	28	7	2	26	1
Transportation and warehousing	35	6	51	54	17	—	13	3
Utilities	68	24	58	60	—	—	49	—

See footnotes at end of table.

Table 42. Financial benefits: Access, private industry workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²				
Information	54	16	69	72	30	—	35	5
Financial activities	56	23	68	70	17	10	37	8
Finance and insurance	67	26	78	79	20	12	45	10
Credit intermediation and related activities	69	26	82	84	20	15	43	8
Insurance carriers and related activities	65	27	74	74	18	10	48	12
Real estate and rental and leasing	20	13	36	38	9	—	9	—
Professional and business services	40	13	42	46	18	8	23	4
Professional and technical services	60	16	58	60	16	8	36	7
Administrative and waste services	13	3	14	20	19	7	6	—
Education and health services	35	16	44	51	16	6	20	5
Educational services	44	17	51	54	26	12	25	4
Junior colleges, colleges, and universities	58	32	80	83	45	18	40	4
Health care and social assistance	34	15	43	51	15	5	19	5
Leisure and hospitality	11	3	13	12	5	2	6	4
Accommodation and food services	13	3	14	13	6	2	6	—
Other services	20	6	21	24	11	3	8	4
1 to 99 workers	24	6	24	27	10	4	11	3
1 to 49 workers	21	5	21	23	9	4	9	3
50 to 99 workers	34	10	35	39	16	5	17	4
100 workers or more	48	18	60	64	18	8	35	5
100 to 499 workers	42	13	50	53	15	6	32	4
500 workers or more	56	24	73	79	23	10	38	7
Geographic areas								
Northeast	31	10	43	46	17	8	21	4
New England	33	10	45	47	17	7	30	—
Middle Atlantic	30	10	42	46	17	8	18	4
South	32	12	35	40	10	4	21	5
South Atlantic	32	12	36	43	10	4	22	5
East South Central	29	13	35	38	14	6	23	—
West South Central	35	12	34	38	8	3	20	5
Midwest	37	13	42	44	16	6	23	3
East North Central	37	12	43	46	18	7	24	2
West North Central	38	15	41	41	12	5	22	4
West	38	8	39	42	15	6	18	3
Mountain	44	9	39	43	11	3	21	3
Pacific	35	8	39	42	17	6	17	3

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Healthcare reimbursement account.

³ Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

⁴ An individual retirement plan that can be sponsored by the employer, but with no employer contributions. The employee establishes either a traditional (with tax-deductible contributions) or Roth (contributions are made post-tax but accumulate tax-free until retirement) IRA plan with a financial institution, and authorizes the payroll deduction by the employer.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Standard errors for financial benefits: Access, private industry workers, March 2021

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²				
All workers	0.8	0.5	0.8	1.0	0.5	0.4	0.8	0.3
Worker characteristics								
Management, professional, and related	1.4	1.1	1.1	1.2	1.1	0.9	1.3	0.8
Management, business, and financial	1.9	1.3	1.5	1.4	1.4	1.4	2.1	1.0
Professional and related	1.7	1.3	1.5	1.6	1.3	1.0	1.7	1.0
Service	1.6	0.7	1.3	1.6	0.9	0.6	1.0	1.0
Protective service	3.5	–	2.8	6.7	2.1	1.8	3.0	–
Sales and office	1.1	0.5	1.2	1.4	0.9	0.4	1.1	0.3
Sales and related	1.5	0.7	1.5	1.6	1.3	0.7	1.2	0.5
Office and administrative support	1.6	0.6	1.6	1.8	1.2	0.7	1.3	0.4
Natural resources, construction, and maintenance	1.8	1.0	1.9	1.8	1.3	0.6	1.6	0.3
Construction, extraction, farming, fishing, and forestry	2.7	1.1	2.4	2.2	2.2	1.0	2.0	–
Installation, maintenance, and repair	2.3	1.5	2.8	2.8	1.7	0.6	2.2	0.6
Production, transportation, and material moving ...	1.7	0.9	1.9	2.0	1.5	0.9	1.4	0.4
Production	2.2	1.3	2.3	2.4	1.9	1.5	1.8	0.5
Transportation and material moving	2.4	1.2	2.6	2.7	1.7	0.9	1.6	–
Full time	1.0	0.6	1.0	1.2	0.6	0.5	0.9	0.4
Part time	0.7	0.5	0.9	1.1	0.9	0.4	0.8	0.7
Union	2.1	1.8	2.4	2.5	2.0	1.2	2.4	0.7
Nonunion	0.9	0.5	0.8	1.0	0.5	0.4	0.7	0.3
Average wage within the following categories: ⁵								
Lowest 25 percent	1.0	0.6	1.0	1.0	0.7	0.5	1.0	0.6
Lowest 10 percent	1.3	1.1	1.2	1.1	0.9	0.4	1.0	0.8
Second 25 percent	1.3	0.6	1.7	1.7	1.0	0.6	1.3	0.5
Third 25 percent	1.5	0.9	1.3	1.4	1.0	0.5	1.2	0.4
Highest 25 percent	1.5	1.2	1.5	1.5	1.2	0.9	1.5	0.9
Highest 10 percent	1.8	1.7	2.4	2.6	1.4	1.3	2.0	1.5
Establishment characteristics								
Goods-producing industries	1.6	0.8	1.7	1.6	1.0	0.9	1.7	0.4
Construction	2.4	1.0	1.4	1.6	1.8	0.9	1.5	–
Manufacturing	1.8	1.2	2.0	2.0	1.6	1.4	2.1	0.7
Service-providing industries	0.9	0.5	1.0	1.2	0.6	0.4	0.8	0.4
Trade, transportation, and utilities	1.5	0.8	1.2	1.5	0.8	0.4	1.4	0.4
Wholesale trade	2.8	2.6	2.4	3.3	1.5	1.0	2.1	1.2
Retail trade	0.9	0.6	1.4	1.1	0.8	0.6	1.2	0.4
Transportation and warehousing	4.5	1.7	4.2	3.9	2.6	–	3.1	1.2
Utilities	5.4	5.6	5.5	5.7	–	–	4.5	–

See footnotes at end of table.

Table 42. Standard errors for financial benefits: Access, private industry workers, March 2021—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²				
Information	3.1	2.9	4.6	4.0	4.8	—	3.2	1.5
Financial activities	2.0	1.2	1.7	1.7	1.3	0.8	1.6	0.8
Finance and insurance	1.6	1.0	1.7	1.3	1.3	0.9	1.9	1.0
Credit intermediation and related activities	2.0	1.7	1.6	1.4	1.9	1.3	2.2	1.2
Insurance carriers and related activities	3.1	2.2	3.1	2.9	2.4	1.5	3.6	1.7
Real estate and rental and leasing	4.3	3.4	5.0	4.7	2.8	—	2.3	—
Professional and business services	2.7	1.6	1.8	2.6	1.6	1.2	2.1	0.9
Professional and technical services	3.7	2.6	3.2	3.5	2.6	2.4	3.9	1.8
Administrative and waste services	1.5	0.9	1.6	3.2	1.7	1.7	1.1	—
Education and health services	2.4	1.1	2.6	2.8	1.5	1.0	1.8	1.0
Educational services	2.7	1.6	2.8	2.8	2.3	1.2	2.5	2.1
Junior colleges, colleges, and universities	2.5	2.9	2.2	2.2	2.2	1.5	2.9	0.9
Health care and social assistance	2.7	1.3	2.9	3.1	1.6	1.1	2.1	1.2
Leisure and hospitality	2.5	1.0	2.1	1.9	1.0	0.8	1.7	1.4
Accommodation and food services	2.8	1.2	2.5	2.3	1.3	0.9	1.9	—
Other services	2.0	1.3	3.5	3.6	2.5	1.1	2.5	1.6
1 to 99 workers	1.3	0.5	0.9	1.0	0.6	0.4	0.8	0.4
1 to 49 workers	1.4	0.5	1.0	1.2	0.7	0.4	0.9	0.4
50 to 99 workers	2.6	1.7	2.2	2.3	1.6	1.1	1.7	1.2
100 workers or more	1.2	1.0	1.4	1.5	1.0	0.7	1.3	0.4
100 to 499 workers	1.5	1.4	1.7	1.7	1.0	0.7	1.6	0.6
500 workers or more	1.9	1.6	1.6	1.7	1.5	1.2	2.1	0.8
Geographic areas								
Northeast	1.6	0.7	1.1	1.5	1.9	1.2	1.5	0.8
New England	3.8	1.3	2.7	2.7	2.6	1.5	2.0	—
Middle Atlantic	1.4	0.8	1.1	1.7	2.5	1.5	2.0	0.3
South	1.7	0.7	1.1	1.5	0.6	0.6	1.0	0.6
South Atlantic	2.0	0.9	1.7	2.0	0.8	0.8	1.5	0.8
East South Central	3.3	2.0	2.1	2.6	1.8	2.4	2.0	—
West South Central	4.1	1.4	1.9	2.9	0.7	0.4	1.6	0.7
Midwest	1.6	1.2	2.1	2.5	1.0	0.9	2.3	0.3
East North Central	1.4	1.4	3.0	3.2	1.2	1.0	3.1	0.3
West North Central	4.2	2.2	1.5	3.6	1.8	1.9	2.7	0.5
West	1.3	0.9	2.2	2.4	1.1	0.7	1.2	0.7
Mountain	2.6	1.2	3.7	3.5	1.6	0.8	2.3	0.7
Pacific	1.6	1.1	2.7	3.1	1.4	1.0	1.4	0.9

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Healthcare reimbursement account.

³ Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

⁴ An individual retirement plan that can be sponsored by the employer, but with no employer contributions. The employee establishes either a traditional (with tax-deductible contributions) or Roth (contributions are made post-tax but accumulate tax-free until retirement) IRA plan with a financial institution, and authorizes the payroll deduction by the employer.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Health-related benefits: Access, private industry workers, March 2021

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	14	14	13
Worker characteristics			
Management, professional, and related	25	21	19
Management, business, and financial	30	23	22
Professional and related	21	19	17
Service	6	3	3
Protective service	4	4	4
Sales and office	14	13	12
Sales and related	10	9	8
Office and administrative support	17	17	16
Natural resources, construction, and maintenance	10	12	12
Construction, extraction, farming, fishing, and forestry	5	10	12
Installation, maintenance, and repair	15	14	13
Production, transportation, and material moving ...	11	18	17
Production	10	14	13
Transportation and material moving	12	21	21
Full time	17	17	15
Part time	6	5	5
Union	19	—	—
Nonunion	14	11	10
Average wage within the following categories: ³			
Lowest 25 percent	5	3	2
Lowest 10 percent	3	1	1
Second 25 percent	11	12	11
Third 25 percent	17	15	15
Highest 25 percent	27	27	26
Highest 10 percent	32	29	27
Establishment characteristics			
Goods-producing industries	11	15	14
Construction	5	8	8
Manufacturing	14	19	17
Service-providing industries	15	13	13
Trade, transportation, and utilities	11	15	14
Wholesale trade	13	7	5
Retail trade	6	6	6
Transportation and warehousing	19	36	36
Utilities	43	62	60

See footnotes at end of table.

Table 43. Health-related benefits: Access, private industry workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
Information	41	28	27
Financial activities	41	40	38
Finance and insurance	50	51	49
Credit intermediation and related activities	51	57	53
Insurance carriers and related activities	47	44	44
Real estate and rental and leasing	11	3	4
Professional and business services	15	11	10
Professional and technical services	19	12	14
Administrative and waste services	2	3	3
Education and health services	17	11	10
Educational services	32	24	23
Junior colleges, colleges, and universities	53	44	43
Health care and social assistance	15	10	9
Leisure and hospitality	3	—	—
Accommodation and food services	3	—	—
Other services	5	4	4
1 to 99 workers	7	5	5
1 to 49 workers	6	5	5
50 to 99 workers	11	7	7
100 workers or more	24	24	23
100 to 499 workers	16	13	12
500 workers or more	33	39	36
Geographic areas			
Northeast	16	16	16
New England	16	13	13
Middle Atlantic	16	17	17
South	15	14	12
South Atlantic	16	12	10
East South Central	12	19	18
West South Central	14	14	13
Midwest	13	14	14
East North Central	14	15	15
West North Central	12	12	11
West	14	10	10
Mountain	19	13	13
Pacific	11	9	8

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Standard errors for health-related benefits: Access, private industry workers, March 2021

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	0.6	0.5	0.4
Worker characteristics			
Management, professional, and related	1.1	1.0	1.0
Management, business, and financial	1.6	1.5	1.5
Professional and related	1.2	1.4	1.3
Service	1.1	0.4	0.7
Protective service	1.4	1.3	1.3
Sales and office	0.6	0.6	0.6
Sales and related	0.7	0.8	0.7
Office and administrative support	0.8	0.9	0.8
Natural resources, construction, and maintenance	0.9	1.1	1.1
Construction, extraction, farming, fishing, and forestry	1.0	1.4	1.2
Installation, maintenance, and repair	1.5	1.7	1.7
Production, transportation, and material moving ...	1.2	1.3	1.1
Production	0.9	1.3	1.0
Transportation and material moving	1.9	2.2	1.9
Full time	0.6	0.6	0.5
Part time	0.5	0.6	0.7
Union	1.6	–	–
Nonunion	0.6	0.4	0.4
Average wage within the following categories: ³			
Lowest 25 percent	0.5	0.3	0.2
Lowest 10 percent	0.5	0.3	0.3
Second 25 percent	0.9	0.8	0.8
Third 25 percent	0.9	0.8	0.8
Highest 25 percent	1.2	1.2	1.0
Highest 10 percent	1.9	1.7	1.6
Establishment characteristics			
Goods-producing industries	0.8	0.8	0.6
Construction	0.9	1.2	1.1
Manufacturing	1.0	1.1	1.0
Service-providing industries	0.6	0.5	0.5
Trade, transportation, and utilities	1.1	1.2	1.0
Wholesale trade	2.0	1.3	0.9
Retail trade	0.6	0.6	0.6
Transportation and warehousing	3.9	3.4	2.9
Utilities	4.1	4.9	4.7

See footnotes at end of table.

Table 43. Standard errors for health-related benefits: Access, private industry workers, March 2021—continued

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
Information	3.6	3.3	3.3
Financial activities	1.4	1.4	1.3
Finance and insurance	1.5	1.5	1.5
Credit intermediation and related activities	2.3	2.2	2.1
Insurance carriers and related activities	2.6	3.1	3.0
Real estate and rental and leasing	2.8	1.1	1.4
Professional and business services	1.4	1.2	1.3
Professional and technical services	2.7	2.4	2.5
Administrative and waste services	0.5	0.7	0.7
Education and health services	1.5	1.2	1.1
Educational services	2.2	2.5	2.6
Junior colleges, colleges, and universities	3.3	3.0	2.8
Health care and social assistance	1.6	1.3	1.2
Leisure and hospitality	0.8	—	—
Accommodation and food services	0.9	—	—
Other services	0.9	1.6	1.5
1 to 99 workers	0.7	0.4	0.4
1 to 49 workers	0.8	0.5	0.5
50 to 99 workers	1.5	0.9	0.9
100 workers or more	1.0	0.9	0.8
100 to 499 workers	1.1	0.7	0.7
500 workers or more	1.9	1.5	1.6
Geographic areas			
Northeast	1.6	0.8	1.0
New England	2.1	1.4	1.2
Middle Atlantic	2.0	1.0	1.4
South	0.9	0.8	0.6
South Atlantic	1.5	0.9	0.7
East South Central	1.4	2.6	1.3
West South Central	1.0	1.4	1.3
Midwest	1.0	0.8	0.9
East North Central	1.4	1.0	0.9
West North Central	1.0	1.5	1.9
West	1.2	1.2	1.1
Mountain	2.4	2.2	1.1
Pacific	1.3	1.5	1.4

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 44. Nonproduction bonuses: Access, private industry workers, March 2021

(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	41	7	3	12	6	4	1	6	10
Worker characteristics									
Management, professional, and related	50	7	5	16	4	5	1	9	13
Management, business, and financial	61	9	7	21	5	4	1	11	17
Professional and related	43	6	4	14	3	6	1	8	11
Service	24	3	2	6	5	2	1	5	4
Protective service	24	3	5	—	—	2	—	6	2
Sales and office	43	11	2	10	6	4	1	6	9
Sales and related	36	13	1	7	6	3	1	4	6
Office and administrative support	48	10	3	12	7	4	1	7	11
Natural resources, construction, and maintenance	43	6	1	16	11	3	1	5	7
Construction, extraction, farming, fishing, and forestry	42	6	1	18	12	1	—	2	6
Installation, maintenance, and repair	44	6	2	13	10	5	1	8	9
Production, transportation, and material moving ...	42	7	1	11	7	3	1	4	15
Production	48	9	1	14	9	3	2	5	15
Transportation and material moving	36	6	1	7	6	2	(³)	4	15
Full time	47	8	3	14	7	4	1	7	12
Part time	22	5	1	5	4	2	—	3	4
Union	31	8	2	3	1	9	—	3	15
Nonunion	41	7	3	12	6	3	1	7	9
Average wage within the following categories: ⁴									
Lowest 25 percent	27	6	1	6	6	1	1	4	4
Lowest 10 percent	18	2	1	4	4	—	—	3	3
Second 25 percent	40	7	2	12	7	3	1	6	9
Third 25 percent	45	7	3	13	7	5	1	6	12
Highest 25 percent	53	9	6	17	4	6	1	9	16
Highest 10 percent	58	11	7	19	2	7	1	10	17
Establishment characteristics									
Goods-producing industries	50	9	1	17	9	3	2	4	14
Construction	43	6	2	20	11	—	—	3	4
Manufacturing	54	11	1	16	8	4	2	4	20
Service-providing industries	38	7	3	10	5	4	1	7	9
Trade, transportation, and utilities	38	12	1	8	7	3	1	3	8
Wholesale trade	50	6	2	18	13	3	—	4	8
Retail trade	36	17	1	4	8	2	1	3	3
Transportation and warehousing	34	8	—	5	1	4	—	3	20
Utilities	47	—	7	20	—	12	—	—	10

See footnotes at end of table.

Table 44. Nonproduction bonuses: Access, private industry workers, March 2021—continued

(All workers = 100 percent)

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	64	15	7	22	—	18	—	23	17
Financial activities	67	12	9	20	5	3	3	10	20
Finance and insurance	75	14	11	22	3	3	3	11	24
Credit intermediation and related activities	71	14	5	18	3	2	1	11	27
Insurance carriers and related activities	77	11	21	25	3	3	6	10	19
Real estate and rental and leasing	42	—	—	—	—	—	3	6	7
Professional and business services	42	5	4	15	3	3	—	9	11
Professional and technical services	53	8	6	21	3	3	—	8	16
Administrative and waste services	22	—	1	9	2	—	—	7	3
Education and health services	34	—	2	7	6	6	1	9	9
Educational services	18	—	—	3	4	6	—	2	2
Junior colleges, colleges, and universities	17	—	1	—	—	10	—	2	1
Health care and social assistance	36	—	2	8	6	6	2	10	10
Leisure and hospitality	20	4	—	6	4	2	—	—	2
Accommodation and food services	22	4	—	6	4	2	—	—	2
Other services	32	—	—	14	10	—	—	—	3
1 to 99 workers	36	4	1	14	8	2	1	4	6
1 to 49 workers	35	3	1	13	8	3	1	3	6
50 to 99 workers	41	4	2	14	7	2	2	9	10
100 workers or more	47	12	4	9	3	5	1	9	14
100 to 499 workers	47	13	3	9	4	4	1	9	12
500 workers or more	47	10	6	9	2	6	1	9	18
Geographic areas									
Northeast	38	5	2	12	4	5	(³)	6	10
New England	40	4	1	13	7	5	—	8	9
Middle Atlantic	37	5	3	11	3	5	(³)	5	10
South	43	7	2	14	9	3	1	5	10
South Atlantic	42	6	3	13	9	3	2	7	10
East South Central	40	7	1	12	8	4	1	—	11
West South Central	46	9	2	16	9	2	1	4	10
Midwest	42	9	3	9	5	3	1	9	12
East North Central	42	9	3	9	5	3	1	9	13
West North Central	41	8	3	9	5	2	1	10	11
West	38	7	3	11	4	5	1	5	7
Mountain	43	9	3	13	6	2	1	6	9
Pacific	36	7	3	10	4	6	1	4	6

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

² Includes all other bonuses provided to employees and not published separately.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 44. Standard errors for nonproduction bonuses: Access, private industry workers, March 2021

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	1.0	0.3	0.3	0.4	0.5	0.2	0.1	0.5	0.4
Worker characteristics									
Management, professional, and related	1.5	0.7	0.6	1.0	0.5	0.5	0.2	1.1	0.8
Management, business, and financial	1.8	0.8	0.9	1.3	0.8	0.6	0.2	1.1	1.2
Professional and related	1.7	1.0	0.6	1.2	0.6	0.7	0.3	1.4	1.1
Service	2.0	0.8	0.3	0.9	0.9	0.4	0.3	0.9	0.7
Protective service	4.9	0.8	2.5	—	—	0.9	—	2.5	0.9
Sales and office	1.1	0.5	0.3	0.6	0.6	0.4	0.2	0.5	0.5
Sales and related	1.6	0.8	0.2	0.6	0.8	0.4	0.4	0.5	0.5
Office and administrative support	1.5	0.6	0.4	0.9	0.7	0.7	0.3	0.8	0.7
Natural resources, construction, and maintenance	1.8	0.9	0.3	1.2	1.4	0.6	0.3	0.7	0.7
Construction, extraction, farming, fishing, and forestry	3.0	1.6	0.3	1.9	2.1	0.6	—	0.8	1.0
Installation, maintenance, and repair	1.9	1.0	0.5	1.3	1.1	1.0	0.6	1.4	1.2
Production, transportation, and material moving ...	2.2	0.8	0.3	0.9	0.8	0.5	0.3	0.7	1.6
Production	2.1	1.3	0.5	1.2	1.1	0.8	0.5	1.0	1.8
Transportation and material moving	3.2	0.9	0.3	1.2	0.9	0.6	0.1	0.8	2.1
Full time	1.0	0.4	0.4	0.5	0.6	0.3	0.2	0.6	0.5
Part time	1.7	0.5	0.1	0.8	0.6	0.4	—	0.5	0.5
Union	3.0	1.4	0.4	0.6	0.4	1.5	—	0.5	2.1
Nonunion	1.0	0.3	0.3	0.5	0.5	0.3	0.1	0.5	0.4
Average wage within the following categories: ²									
Lowest 25 percent	1.7	0.5	0.1	0.7	0.8	0.3	0.4	0.7	0.6
Lowest 10 percent	2.9	0.7	0.1	1.0	1.0	—	—	1.1	0.8
Second 25 percent	1.4	0.6	0.2	0.8	0.7	0.5	0.3	0.8	0.9
Third 25 percent	1.4	0.6	0.5	0.7	0.8	0.6	0.2	0.7	0.8
Highest 25 percent	1.6	0.8	0.6	1.1	0.4	0.4	0.2	0.8	0.8
Highest 10 percent	1.8	1.2	1.0	1.4	0.4	0.7	0.3	1.2	1.1
Establishment characteristics									
Goods-producing industries	1.2	1.0	0.5	0.8	1.1	0.5	0.3	0.7	1.0
Construction	2.5	1.5	0.7	1.6	2.1	—	—	0.7	0.7
Manufacturing	2.2	1.4	0.6	1.3	0.8	0.7	0.5	0.9	1.8
Service-providing industries	1.1	0.3	0.3	0.5	0.5	0.3	0.2	0.6	0.4
Trade, transportation, and utilities	1.6	0.7	0.3	0.4	0.8	0.6	0.3	0.5	0.9
Wholesale trade	1.9	1.1	0.7	1.7	2.4	0.8	—	1.2	1.2
Retail trade	1.4	1.0	0.3	0.4	1.0	0.5	0.5	0.5	0.4
Transportation and warehousing	5.0	1.8	—	1.7	0.5	1.7	—	1.4	3.8
Utilities	5.7	—	2.8	4.6	—	2.8	—	—	2.2

See footnotes at end of table.

Table 44. Standard errors for nonproduction bonuses: Access, private industry workers, March 2021—continued

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
Information	3.9	2.2	1.3	3.0	—	2.4	—	3.7	2.5
Financial activities	1.6	0.8	1.0	1.4	1.0	0.5	0.4	1.0	1.0
Finance and insurance	1.4	1.0	1.2	1.4	0.4	0.5	0.6	0.8	0.9
Credit intermediation and related activities	2.5	1.6	0.8	1.8	0.5	0.5	0.3	1.6	1.6
Insurance carriers and related activities	2.0	1.0	2.6	1.7	0.9	0.9	1.5	1.3	1.8
Real estate and rental and leasing	4.2	—	—	—	—	—	1.5	2.5	1.8
Professional and business services	2.5	1.2	0.9	1.7	0.9	0.5	—	1.4	0.9
Professional and technical services	4.6	2.4	1.5	2.8	1.2	1.1	—	1.7	2.1
Administrative and waste services	2.4	—	0.5	1.7	0.9	—	—	1.7	1.0
Education and health services	1.8	—	0.6	1.2	1.3	0.8	0.5	1.7	1.2
Educational services	3.5	—	—	1.2	1.4	1.1	—	1.0	0.7
Junior colleges, colleges, and universities	2.2	—	0.1	—	—	1.4	—	0.2	0.6
Health care and social assistance	2.0	—	0.6	1.3	1.4	0.9	0.6	1.9	1.4
Leisure and hospitality	3.9	1.5	—	1.6	1.0	0.3	—	—	0.7
Accommodation and food services	4.4	1.7	—	1.8	1.3	0.3	—	—	0.8
Other services	3.3	—	—	3.1	2.2	—	—	—	0.8
1 to 99 workers	1.4	0.4	0.2	0.6	0.7	0.4	0.2	0.5	0.5
1 to 49 workers	1.6	0.4	0.2	0.7	0.9	0.5	0.3	0.4	0.5
50 to 99 workers	2.4	0.9	0.6	1.9	1.3	0.4	0.7	1.5	1.5
100 workers or more	1.1	0.6	0.5	0.7	0.3	0.4	0.1	0.9	0.7
100 to 499 workers	1.7	0.9	0.5	0.8	0.5	0.5	0.2	1.4	1.0
500 workers or more	1.8	0.8	0.8	1.2	0.4	0.6	0.3	1.0	1.2
Geographic areas									
Northeast	1.6	0.5	0.6	1.2	0.3	0.7	0.1	0.7	0.6
New England	5.5	0.8	0.5	3.3	1.2	0.9	—	2.3	1.5
Middle Atlantic	1.1	0.6	0.8	1.0	0.5	1.0	0.1	0.4	0.7
South	2.2	0.6	0.6	0.8	1.1	0.4	0.2	0.7	0.7
South Atlantic	3.7	0.7	1.0	1.1	1.9	0.4	0.4	1.1	0.9
East South Central	3.0	1.5	0.6	0.9	2.0	1.6	0.5	—	1.8
West South Central	2.4	0.9	0.5	1.7	1.2	0.6	0.2	0.6	1.6
Midwest	0.9	1.1	0.6	0.8	0.8	0.5	0.2	1.6	0.8
East North Central	0.9	1.4	0.6	1.0	1.0	0.7	0.3	2.1	1.1
West North Central	2.1	1.5	1.2	1.1	1.3	0.5	0.2	2.2	1.1
West	2.2	0.5	0.5	1.0	0.7	0.6	0.4	0.8	0.9
Mountain	3.0	1.2	0.6	2.3	1.5	0.6	0.3	1.4	1.4
Pacific	2.7	0.5	0.7	1.0	0.8	0.9	0.6	0.9	1.0

¹ Includes all other bonuses provided to employees and not published separately.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Unmarried domestic partner benefits: Access¹, private industry workers, March 2021

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	9	9	43	41
Worker characteristics				
Management, professional, and related	15	15	62	59
Management, business, and financial	17	18	69	64
Professional and related	14	14	58	55
Service	3	3	23	23
Protective service	3	3	25	24
Sales and office	9	9	43	41
Sales and related	5	5	33	30
Office and administrative support	12	11	51	49
Natural resources, construction, and maintenance	8	7	38	35
Construction, extraction, farming, fishing, and forestry	8	8	36	35
Installation, maintenance, and repair	8	7	40	34
Production, transportation, and material moving	9	8	41	38
Production	6	4	39	34
Transportation and material moving	11	11	43	41
Full time	11	10	52	49
Part time	5	5	16	16
Union	34	30	66	58
Nonunion	7	7	41	39
Average wage within the following categories: ²				
Lowest 25 percent	2	2	20	20
Lowest 10 percent	1	1	12	12
Second 25 percent	7	7	42	41
Third 25 percent	11	10	50	47
Highest 25 percent	19	19	66	61
Highest 10 percent	22	21	76	69
Establishment characteristics				
Goods-producing industries	8	8	43	41
Construction	6	6	33	33
Manufacturing	10	8	48	45
Service-providing industries	9	9	43	41
Trade, transportation, and utilities	8	8	42	40
Wholesale trade	2	2	48	47
Retail trade	5	5	32	31
Transportation and warehousing	18	19	59	52
Utilities	45	40	74	74

See footnotes at end of table.

Table 45. Unmarried domestic partner benefits: Access¹, private industry workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	15	8	72	44
Financial activities	27	26	63	62
Finance and insurance	34	33	73	71
Credit intermediation and related activities	38	35	75	73
Insurance carriers and related activities	28	28	67	65
Real estate and rental and leasing	5	4	32	32
Professional and business services	10	11	48	45
Professional and technical services	8	11	64	59
Administrative and waste services	4	4	23	22
Education and health services	9	8	47	46
Educational services	8	7	48	44
Junior colleges, colleges, and universities	11	11	62	55
Health care and social assistance	9	8	47	46
Leisure and hospitality	1	1	18	19
Accommodation and food services	1	1	17	18
Other services	5	5	21	23
1 to 99 workers	4	4	30	30
1 to 49 workers	3	3	27	26
50 to 99 workers	5	5	43	42
100 workers or more	17	16	60	55
100 to 499 workers	10	9	52	49
500 workers or more	26	25	70	63
Geographic areas				
Northeast	13	13	47	47
New England	9	9	48	47
Middle Atlantic	15	14	47	46
South	7	7	37	35
South Atlantic	7	7	36	34
East South Central	5	5	36	35
West South Central	8	8	39	37
Midwest	9	8	35	31
East North Central	9	8	35	30
West North Central	10	9	34	33
West	9	10	57	56
Mountain	7	8	50	49
Pacific	10	10	60	58

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, March 2021

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.4	0.4	0.9	0.8
Worker characteristics				
Management, professional, and related	1.1	1.0	1.6	1.4
Management, business, and financial	1.7	1.4	1.5	1.4
Professional and related	1.3	1.3	2.0	1.8
Service	0.7	0.4	1.9	2.1
Protective service	1.1	1.2	3.8	3.8
Sales and office	0.6	0.6	1.0	0.9
Sales and related	0.7	0.7	1.5	1.3
Office and administrative support	0.8	0.8	1.3	1.4
Natural resources, construction, and maintenance	0.9	0.9	1.7	1.6
Construction, extraction, farming, fishing, and forestry	1.3	1.2	2.3	2.2
Installation, maintenance, and repair	1.1	1.1	2.2	2.0
Production, transportation, and material moving ...	1.1	1.1	1.4	1.3
Production	0.8	0.8	1.8	1.5
Transportation and material moving	2.1	2.2	2.3	2.3
Full time	0.5	0.5	1.0	0.8
Part time	0.6	0.6	1.3	1.3
Union	2.4	2.4	2.7	2.3
Nonunion	0.4	0.4	1.0	0.9
Average wage within the following categories: ²				
Lowest 25 percent	0.3	0.3	1.1	1.1
Lowest 10 percent	0.4	0.4	1.8	1.8
Second 25 percent	0.8	0.6	1.4	1.6
Third 25 percent	0.6	0.7	1.6	1.4
Highest 25 percent	1.1	1.1	1.4	1.3
Highest 10 percent	1.7	1.6	1.9	2.0
Establishment characteristics				
Goods-producing industries	0.7	0.7	1.3	1.2
Construction	1.2	1.1	1.7	1.7
Manufacturing	1.0	1.0	1.5	1.5
Service-providing industries	0.5	0.5	1.1	1.0
Trade, transportation, and utilities	0.9	1.0	1.4	1.3
Wholesale trade	0.7	0.7	2.9	3.0
Retail trade	0.6	0.6	1.0	1.1
Transportation and warehousing	4.0	3.9	4.6	3.4
Utilities	4.3	4.8	4.6	4.6

See footnotes at end of table.

Table 45. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, March 2021—continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	3.0	2.0	4.0	3.4
Financial activities	1.2	1.3	1.9	1.8
Finance and insurance	1.6	1.7	1.6	1.4
Credit intermediation and related activities	2.1	2.1	1.8	2.0
Insurance carriers and related activities	2.3	2.5	2.7	2.5
Real estate and rental and leasing	1.7	1.0	5.0	4.8
Professional and business services	1.5	1.4	2.3	2.2
Professional and technical services	1.8	2.3	3.3	2.5
Administrative and waste services	1.1	0.8	2.0	2.0
Education and health services	1.2	1.2	2.4	2.3
Educational services	1.4	1.3	3.4	3.4
Junior colleges, colleges, and universities	1.5	1.5	2.4	2.4
Health care and social assistance	1.4	1.3	2.7	2.6
Leisure and hospitality	0.4	0.4	2.7	2.7
Accommodation and food services	0.5	0.5	2.7	2.7
Other services	2.1	2.1	2.7	2.5
1 to 99 workers	0.3	0.3	1.2	1.1
1 to 49 workers	0.4	0.4	1.2	1.2
50 to 99 workers	0.9	1.0	2.6	2.6
100 workers or more	0.9	0.8	1.1	1.1
100 to 499 workers	0.8	0.8	1.6	1.7
500 workers or more	1.7	1.7	1.8	1.5
Geographic areas				
Northeast	1.3	1.3	1.3	1.5
New England	1.7	1.7	3.5	3.8
Middle Atlantic	1.6	1.7	1.4	1.4
South	0.6	0.5	1.8	1.6
South Atlantic	0.6	0.5	2.5	2.2
East South Central	0.7	0.8	3.3	3.1
West South Central	1.7	1.5	3.3	3.4
Midwest	0.7	0.7	1.7	1.5
East North Central	0.8	0.9	2.2	2.0
West North Central	1.3	1.3	2.7	2.6
West	0.7	0.7	2.5	2.0
Mountain	1.1	1.0	3.1	2.8
Pacific	0.8	0.9	3.4	2.6

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 46. Medical care benefit combinations: Access, private industry workers, March 2021

(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	60	10	8	22	55	16	2	28
Worker characteristics								
Management, professional, and related	81	7	4	7	77	12	2	10
Management, business, and financial	87	8	2	3	84	11	1	4
Professional and related	78	6	6	10	72	12	2	13
Service	30	13	10	46	25	19	2	55
Protective service	52	—	—	25	37	—	—	30
Sales and office	59	8	14	18	51	16	2	31
Sales and related	47	7	24	22	38	16	3	44
Office and administrative support	68	9	7	16	62	16	2	21
Natural resources, construction, and maintenance	61	14	4	21	54	22	1	24
Construction, extraction, farming, fishing, and forestry	56	18	5	21	47	27	1	26
Installation, maintenance, and repair	67	11	3	20	62	—	—	21
Production, transportation, and material moving	67	10	5	18	62	14	1	22
Production	71	9	3	17	69	11	2	18
Transportation and material moving	63	10	7	20	56	17	1	26
Full time	75	11	3	11	69	17	1	13
Part time	18	5	24	53	10	13	3	74
Union	91	5	2	2	80	15	1	4
Nonunion	58	10	9	23	52	16	2	30
Average wage within the following categories: ²								
Lowest 25 percent	28	11	16	45	23	16	2	59
Lowest 10 percent	15	11	17	57	12	14	1	73
Second 25 percent	60	11	8	21	53	18	2	27
Third 25 percent	75	10	4	11	67	18	1	14
Highest 25 percent	87	6	3	4	82	11	2	5
Highest 10 percent	90	5	2	3	88	7	1	4
Establishment characteristics								
Goods-producing industries	73	12	3	12	69	16	1	14
Construction	58	17	4	21	47	28	—	—
Manufacturing	81	8	3	8	80	9	1	9
Service-providing industries	58	9	9	24	52	15	2	31
Trade, transportation, and utilities	59	8	17	16	51	16	3	30
Wholesale trade	79	9	5	7	69	19	2	10
Retail trade	45	8	27	20	37	16	4	43
Transportation and warehousing	75	7	4	14	67	—	—	17
Utilities	91	—	—	—	97	—	—	—

See footnotes at end of table.

Table 46. Medical care benefit combinations: Access, private industry workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	15	55	1	29	57	13	8	22
Worker characteristics								
Management, professional, and related	21	67	—	—	80	9	4	8
Management, business, and financial	24	71	—	—	86	9	2	3
Professional and related	19	65	—	—	76	8	5	10
Service	5	39	1	56	28	16	10	47
Protective service	—	61	—	32	52	—	—	26
Sales and office	13	55	1	31	57	10	14	18
Sales and related	8	46	2	45	46	8	24	22
Office and administrative support	16	61	1	22	65	12	7	16
Natural resources, construction, and maintenance	—	57	—	24	54	21	4	21
Construction, extraction, farming, fishing, and forestry	—	53	—	26	46	28	5	22
Installation, maintenance, and repair	17	61	—	22	63	14	3	20
Production, transportation, and material moving ...	18	58	(¹)	23	61	15	5	18
Production	—	64	—	19	68	12	3	17
Transportation and material moving	20	53	(¹)	26	55	19	7	20
Full time	18	68	(¹)	14	72	14	3	11
Part time	5	18	2	75	15	9	23	53
Union	64	32	1	4	60	36	2	3
Nonunion	11	57	1	31	57	11	8	24
Average wage within the following categories: ²								
Lowest 25 percent	3	36	1	60	27	13	16	45
Lowest 10 percent	1	25	(¹)	74	14	12	17	57
Second 25 percent	12	59	1	28	57	14	7	22
Third 25 percent	17	68	1	15	71	14	4	11
Highest 25 percent	30	63	—	—	83	11	2	4
Highest 10 percent	31	64	—	—	88	7	2	3
Establishment characteristics								
Goods-producing industries	20	65	—	—	70	15	3	13
Construction	—	60	—	25	50	25	4	21
Manufacturing	23	67	—	—	80	9	3	8
Service-providing industries	14	54	1	32	55	12	9	24
Trade, transportation, and utilities	14	53	2	31	54	14	17	16
Wholesale trade	—	82	—	12	78	10	5	7
Retail trade	8	45	3	45	40	12	27	20
Transportation and warehousing	30	52	—	—	62	21	4	14
Utilities	71	28	—	—	90	—	—	—

See footnotes at end of table.

Table 46. Medical care benefit combinations: Access, private industry workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	75	—	—	12	77	—	—	14
Financial activities	82	7	4	8	80	8	1	11
Finance and insurance	90	4	3	4	87	6	1	6
Credit intermediation and related activities	93	5	1	2	92	5	(¹)	3
Insurance carriers and related activities	86	2	4	7	83	—	—	10
Real estate and rental and leasing	56	16	6	21	57	—	—	27
Professional and business services	63	10	4	23	57	17	(¹)	26
Professional and technical services	82	7	4	7	74	15	—	—
Administrative and waste services	33	16	4	46	27	23	1	50
Education and health services	66	9	7	18	58	17	3	21
Educational services	69	6	5	20	65	—	—	24
Junior colleges, colleges, and universities	86	4	1	9	85	—	—	10
Health care and social assistance	66	10	7	18	57	18	4	21
Leisure and hospitality	19	13	11	57	16	—	—	68
Accommodation and food services	18	12	12	58	15	—	—	69
Other services	39	13	6	42	34	—	—	46
1 to 99 workers	46	12	10	32	39	18	2	40
1 to 49 workers	42	11	11	37	35	18	2	45
50 to 99 workers	61	15	10	15	57	18	1	23
100 workers or more	80	7	5	8	74	12	1	12
100 to 499 workers	74	10	7	10	69	15	1	15
500 workers or more	88	3	3	6	81	9	1	8
Geographic areas								
Northeast	58	10	9	23	52	17	2	30
New England	62	8	10	19	57	—	—	29
Middle Atlantic	57	11	8	24	50	18	2	30
South	59	10	8	23	53	16	2	29
South Atlantic	63	8	8	22	55	15	2	28
East South Central	55	—	—	23	52	16	2	30
West South Central	53	14	7	25	50	17	1	31
Midwest	63	8	8	21	58	12	2	28
East North Central	63	8	9	20	58	12	2	27
West North Central	62	8	7	23	58	—	—	29
West	62	11	7	20	56	17	1	26
Mountain	65	7	8	20	59	13	1	27
Pacific	61	13	7	20	54	19	1	26

See footnotes at end of table.

Table 46. Medical care benefit combinations: Access, private industry workers, March 2021—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	20	66	—	14	74	—	—	12
Financial activities	37	51	—	—	81	7	4	8
Finance and insurance	46	47	—	—	89	4	3	4
Credit intermediation and related activities	50	47	—	—	92	5	1	2
Insurance carriers and related activities	41	48	—	11	86	3	4	7
Real estate and rental and leasing	9	63	—	27	56	17	6	21
Professional and business services	—	61	—	26	62	12	4	23
Professional and technical services	15	74	—	11	80	8	4	7
Administrative and waste services	—	45	—	51	30	19	4	46
Education and health services	—	62	—	23	63	13	6	19
Educational services	—	58	—	25	63	12	5	20
Junior colleges, colleges, and universities	20	70	—	—	83	7	1	9
Health care and social assistance	—	62	—	23	63	13	6	19
Leisure and hospitality	—	30	—	68	18	14	11	57
Accommodation and food services	—	29	—	69	17	13	12	58
Other services	5	47	—	48	37	14	6	42
1 to 99 workers	6	52	(¹)	42	44	14	10	32
1 to 49 workers	5	48	1	47	40	13	10	37
50 to 99 workers	—	66	—	24	58	17	10	15
100 workers or more	26	60	1	12	75	12	5	9
100 to 499 workers	15	69	1	15	69	14	7	10
500 workers or more	41	49	—	—	82	9	3	7
Geographic areas								
Northeast	18	50	1	30	54	14	8	23
New England	—	56	—	29	60	10	10	19
Middle Atlantic	—	48	—	31	52	16	8	24
South	12	57	(¹)	31	57	12	8	23
South Atlantic	13	57	1	29	61	9	8	22
East South Central	—	53	—	32	54	14	10	23
West South Central	10	58	(¹)	32	52	15	7	25
Midwest	17	54	1	29	59	12	8	21
East North Central	18	53	1	29	59	12	9	20
West North Central	—	55	—	29	59	12	7	23
West	—	59	—	26	58	15	7	20
Mountain	—	59	—	26	61	11	7	21
Pacific	14	59	(¹)	26	57	16	7	20

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 46. Standard errors for medical care benefit combinations: Access, private industry workers, March 2021

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.9	0.6	0.4	0.7	0.9	0.7	0.2	0.8
Worker characteristics								
Management, professional, and related	1.3	0.8	0.6	0.8	1.4	1.0	0.4	0.8
Management, business, and financial	1.1	1.0	0.4	0.8	1.1	0.9	0.1	0.7
Professional and related	1.7	1.0	0.8	1.0	1.9	1.3	0.7	1.1
Service	1.7	1.6	1.3	2.2	1.6	1.8	0.4	2.1
Protective service	6.3	–	–	4.3	6.5	–	–	5.1
Sales and office	1.1	0.6	0.8	0.9	1.3	0.8	0.3	1.1
Sales and related	1.5	0.9	1.4	1.5	1.6	1.0	0.5	1.6
Office and administrative support	1.4	0.8	0.8	1.0	1.6	1.1	0.4	1.1
Natural resources, construction, and maintenance	2.0	1.7	0.8	1.5	1.6	1.3	0.3	1.5
Construction, extraction, farming, fishing, and forestry	3.1	2.6	1.4	2.1	2.1	2.2	0.3	2.3
Installation, maintenance, and repair	2.4	1.5	0.6	2.2	2.4	–	–	1.9
Production, transportation, and material moving ...	1.9	0.9	0.8	1.2	1.7	0.9	0.3	1.6
Production	2.4	1.1	0.5	1.9	2.0	1.1	0.5	2.0
Transportation and material moving	2.8	1.3	1.2	1.8	2.7	1.3	0.3	2.3
Full time	0.9	0.6	0.3	0.6	0.9	0.7	0.2	0.7
Part time	0.8	0.8	1.4	1.7	1.1	1.2	0.6	1.4
Union	1.9	1.8	0.5	0.7	3.1	3.1	0.4	0.7
Nonunion	1.0	0.7	0.5	0.7	0.9	0.6	0.2	0.8
Average wage within the following categories: ¹								
Lowest 25 percent	1.0	1.0	0.9	1.4	1.0	0.9	0.3	1.2
Lowest 10 percent	1.3	1.5	1.8	2.6	1.2	1.5	0.4	1.8
Second 25 percent	1.5	1.0	0.9	1.1	2.0	1.7	0.3	1.4
Third 25 percent	1.2	0.8	0.6	0.9	1.3	1.0	0.2	1.0
Highest 25 percent	1.0	0.7	0.7	0.6	1.2	0.9	0.7	0.6
Highest 10 percent	1.1	0.8	0.6	0.7	1.3	1.0	0.5	0.7
Establishment characteristics								
Goods-producing industries	1.6	1.1	0.6	0.9	1.2	0.9	0.3	1.1
Construction	2.2	1.8	1.1	1.7	2.2	1.9	–	–
Manufacturing	1.9	1.1	0.5	1.2	1.5	0.9	0.4	1.4
Service-providing industries	1.0	0.7	0.5	0.8	1.1	0.8	0.2	0.9
Trade, transportation, and utilities	1.3	0.7	1.0	1.1	1.6	0.9	0.3	1.1
Wholesale trade	2.2	1.7	1.1	1.1	2.4	2.0	0.7	1.5
Retail trade	1.5	0.7	1.7	1.3	1.6	1.1	0.6	1.6
Transportation and warehousing	3.7	2.1	1.7	2.1	4.0	–	–	2.6
Utilities	4.8	–	–	–	1.3	–	–	–

See footnotes at end of table.

Table 46. Standard errors for medical care benefit combinations: Access, private industry workers, March 2021—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	0.4	0.8	0.2	0.7	0.9	0.7	0.4	0.7
Worker characteristics								
Management, professional, and related	0.9	1.4	—	—	1.3	0.8	0.5	0.8
Management, business, and financial	1.3	1.4	—	—	1.1	1.0	0.4	0.8
Professional and related	1.1	1.9	—	—	1.7	1.1	0.7	1.1
Service	0.7	2.0	0.3	2.0	1.7	1.8	1.2	2.2
Protective service	—	5.7	—	4.8	6.4	—	—	4.3
Sales and office	0.7	1.1	0.3	1.1	1.1	0.7	0.8	0.9
Sales and related	0.7	1.6	0.3	1.7	1.5	0.9	1.4	1.5
Office and administrative support	0.9	1.3	0.3	1.0	1.4	0.9	0.8	1.0
Natural resources, construction, and maintenance	—	1.9	—	1.6	2.1	1.9	0.8	1.5
Construction, extraction, farming, fishing, and forestry	—	2.8	—	2.3	3.0	2.9	1.4	2.1
Installation, maintenance, and repair	1.5	1.9	—	2.0	2.5	1.6	0.6	2.2
Production, transportation, and material moving ...	1.0	1.7	0.1	1.6	2.1	1.1	0.8	1.2
Production	—	1.9	—	2.1	2.5	1.1	0.5	1.9
Transportation and material moving	1.9	2.3	0.2	2.4	2.6	1.9	1.2	1.8
Full time	0.5	0.8	0.2	0.6	0.9	0.7	0.3	0.6
Part time	0.6	1.0	0.2	1.2	0.7	1.1	1.4	1.7
Union	1.8	2.0	0.3	0.7	3.2	3.1	0.4	0.7
Nonunion	0.4	0.8	0.2	0.8	1.0	0.7	0.4	0.7
Average wage within the following categories: ¹								
Lowest 25 percent	0.3	1.1	0.2	1.1	1.0	1.0	0.9	1.4
Lowest 10 percent	0.2	1.7	0.2	1.8	1.4	1.7	1.8	2.6
Second 25 percent	0.9	1.5	0.4	1.4	1.7	1.3	0.8	1.2
Third 25 percent	0.8	1.2	0.2	1.0	1.3	1.0	0.6	0.8
Highest 25 percent	1.3	1.3	—	—	1.0	0.7	0.6	0.6
Highest 10 percent	1.7	1.7	—	—	1.2	1.0	0.6	0.7
Establishment characteristics								
Goods-producing industries	1.1	1.5	—	—	1.6	1.2	0.6	0.9
Construction	—	2.3	—	2.1	2.3	2.1	1.1	1.7
Manufacturing	1.3	2.0	—	—	2.0	1.0	0.5	1.2
Service-providing industries	0.5	0.9	0.2	0.8	1.1	0.8	0.5	0.8
Trade, transportation, and utilities	0.9	1.3	0.3	1.3	1.4	1.0	1.0	1.1
Wholesale trade	—	1.4	—	1.3	2.3	1.9	1.1	1.1
Retail trade	0.5	1.7	0.5	1.9	1.5	0.8	1.7	1.4
Transportation and warehousing	2.9	3.4	—	—	4.3	3.3	1.7	2.2
Utilities	4.2	4.1	—	—	4.8	—	—	—

See footnotes at end of table.

Table 46. Standard errors for medical care benefit combinations: Access, private industry workers, March 2021—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	3.5	–	–	3.2	3.8	–	–	3.0
Financial activities	2.0	1.2	0.6	1.5	1.8	1.2	0.2	1.8
Finance and insurance	1.0	0.8	0.5	0.5	1.0	1.0	0.3	0.6
Credit intermediation and related activities	1.4	1.4	0.2	0.5	1.5	1.8	0.1	0.6
Insurance carriers and related activities	1.7	0.5	1.0	1.4	2.0	–	–	1.6
Real estate and rental and leasing	5.3	4.4	2.4	4.8	5.3	–	–	5.9
Professional and business services	2.7	1.3	0.8	1.8	2.3	1.4	0.2	2.2
Professional and technical services	2.8	1.8	0.7	1.5	2.4	2.4	–	–
Administrative and waste services	3.0	1.8	1.4	2.7	2.6	1.8	0.3	3.1
Education and health services	2.7	1.6	1.2	2.1	2.7	1.9	0.9	2.3
Educational services	3.6	1.1	1.9	3.2	3.7	–	–	3.6
Junior colleges, colleges, and universities	2.2	1.3	0.3	1.9	2.4	–	–	1.9
Health care and social assistance	3.0	1.8	1.3	2.3	3.0	2.2	1.0	2.5
Leisure and hospitality	1.9	2.1	1.9	2.8	2.3	–	–	2.7
Accommodation and food services	2.4	2.4	2.2	3.4	2.7	–	–	3.1
Other services	3.5	2.2	1.3	2.7	2.8	–	–	2.9
1 to 99 workers	1.1	0.8	0.7	1.1	1.2	1.0	0.3	1.1
1 to 49 workers	1.2	0.9	0.8	1.2	1.3	1.1	0.4	1.2
50 to 99 workers	2.9	2.0	1.3	1.8	2.5	2.0	0.3	2.2
100 workers or more	1.1	0.7	0.6	0.7	1.3	1.0	0.3	0.9
100 to 499 workers	1.6	1.2	0.6	1.1	1.4	0.9	0.2	1.2
500 workers or more	1.7	0.6	0.9	0.9	2.2	1.5	0.7	1.3
Geographic areas								
Northeast	1.9	1.1	1.1	1.4	2.5	2.1	0.6	1.5
New England	4.3	2.0	1.3	3.0	4.0	–	–	4.3
Middle Atlantic	2.0	1.3	1.5	1.7	3.0	2.7	0.7	1.4
South	1.4	0.9	0.7	1.4	1.4	0.8	0.4	1.5
South Atlantic	1.8	0.7	0.8	2.3	1.8	1.2	0.7	2.0
East South Central	1.9	–	–	1.5	3.6	1.6	1.1	3.9
West South Central	3.2	1.8	1.3	2.0	2.6	1.1	0.4	2.7
Midwest	2.2	1.5	0.7	1.4	1.8	1.6	0.2	1.5
East North Central	3.0	2.0	0.9	1.4	2.3	1.6	0.3	1.5
West North Central	2.8	1.7	0.8	3.0	2.9	–	–	3.4
West	1.6	1.2	1.0	1.0	1.9	1.3	0.2	1.4
Mountain	3.3	2.5	1.9	1.9	4.0	2.8	0.5	2.6
Pacific	1.7	1.4	1.2	1.1	2.1	1.5	0.2	1.7

See footnotes at end of table.

Table 46. Standard errors for medical care benefit combinations: Access, private industry workers, March 2021—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	2.9	3.1	—	2.9	3.6	—	—	3.2
Financial activities	1.6	1.9	—	—	2.0	1.2	0.6	1.5
Finance and insurance	1.9	1.8	—	—	1.1	0.9	0.5	0.5
Credit intermediation and related activities	2.0	2.0	—	—	1.6	1.6	0.2	0.5
Insurance carriers and related activities	3.4	3.3	—	1.6	1.8	0.6	1.0	1.4
Real estate and rental and leasing	3.0	5.3	—	6.1	5.3	4.3	2.4	4.8
Professional and business services	—	2.8	—	2.3	2.8	1.3	0.8	1.9
Professional and technical services	2.5	3.1	—	1.8	3.0	2.2	0.7	1.5
Administrative and waste services	—	3.3	—	3.0	2.8	1.5	1.4	2.7
Education and health services	—	2.5	—	2.0	2.8	1.9	0.9	2.1
Educational services	—	2.5	—	3.5	3.0	1.7	1.9	3.2
Junior colleges, colleges, and universities	1.7	2.6	—	—	2.2	1.8	0.3	1.9
Health care and social assistance	—	2.8	—	2.2	3.2	2.2	1.0	2.4
Leisure and hospitality	—	2.8	—	2.7	1.8	2.0	1.9	2.8
Accommodation and food services	—	3.1	—	3.1	2.3	2.4	2.2	3.4
Other services	1.6	2.4	—	2.8	3.5	2.3	1.3	2.7
1 to 99 workers	0.5	1.1	0.2	1.0	1.0	0.8	0.7	1.1
1 to 49 workers	0.5	1.2	0.2	1.1	1.2	0.9	0.8	1.2
50 to 99 workers	—	2.2	—	2.2	2.8	2.0	1.3	1.8
100 workers or more	0.8	1.2	0.3	0.9	1.3	0.9	0.5	0.7
100 to 499 workers	0.9	1.4	0.2	1.2	1.6	1.3	0.6	1.1
500 workers or more	1.5	2.0	—	—	2.0	1.0	0.7	0.9
Geographic areas								
Northeast	1.0	2.0	0.6	1.5	2.0	1.4	1.0	1.4
New England	—	4.7	—	4.2	3.7	1.5	1.3	3.0
Middle Atlantic	—	2.1	—	1.3	2.5	2.0	1.4	1.7
South	0.8	1.4	0.1	1.3	1.5	1.0	0.7	1.4
South Atlantic	1.1	1.7	0.2	1.6	1.8	0.7	0.8	2.3
East South Central	—	4.4	—	3.1	2.2	3.5	2.3	1.5
West South Central	1.4	2.4	0.2	2.5	3.5	2.4	1.3	2.0
Midwest	0.9	1.5	0.3	1.3	2.3	1.8	0.7	1.4
East North Central	0.8	1.5	0.3	1.4	3.2	2.2	0.9	1.4
West North Central	—	3.4	—	3.1	2.4	2.8	0.7	3.1
West	—	1.4	—	1.4	1.5	1.3	0.9	1.1
Mountain	—	3.4	—	2.0	3.6	2.7	1.2	2.4
Pacific	1.0	1.3	0.1	1.8	1.5	1.5	1.2	1.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 47. Paid leave combinations: Access, private industry workers, March 2021

(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	45	44	70	75	79	86	86
Worker characteristics							
Management, professional, and related	64	65	89	90	94	96	95
Management, business, and financial	69	68	95	97	97	98	99
Professional and related	61	63	85	85	93	94	93
Service	23	23	48	49	61	69	66
Protective service	30	28	66	71	83	90	83
Sales and office	47	46	72	76	81	88	88
Sales and related	40	38	59	64	72	81	83
Office and administrative support	53	51	81	85	88	93	92
Natural resources, construction, and maintenance	37	36	69	81	76	90	91
Construction, extraction, farming, fishing, and forestry	29	28	59	70	70	85	85
Installation, maintenance, and repair	46	44	79	92	83	96	97
Production, transportation, and material moving ...	41	38	69	82	78	90	92
Production	42	38	70	88	78	94	95
Transportation and material moving	40	38	68	75	77	87	89
Full time	54	53	84	89	89	95	95
Part time	17	16	31	33	52	59	58
Union	53	51	82	86	90	96	93
Nonunion	44	43	70	74	78	86	85
Average wage within the following categories: ²							
Lowest 25 percent	23	22	42	49	55	67	68
Lowest 10 percent	12	12	27	33	35	49	56
Second 25 percent	46	44	74	79	84	91	89
Third 25 percent	52	52	83	88	90	96	95
Highest 25 percent	63	63	91	92	95	97	96
Highest 10 percent	66	66	93	94	97	98	97
Establishment characteristics							
Goods-producing industries	42	39	73	87	81	94	94
Construction	31	29	63	74	74	88	88
Manufacturing	49	45	78	94	85	98	98
Service-providing industries	45	45	70	73	79	85	84
Trade, transportation, and utilities	46	44	70	76	79	86	89
Wholesale trade	49	48	87	94	89	96	97
Retail trade	42	39	59	65	72	81	84
Transportation and warehousing	52	51	81	83	86	91	95
Utilities	83	80	93	99	97	99	99

See footnotes at end of table.

Table 47. Paid leave combinations: Access, private industry workers, March 2021—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	78	78	89	87	93	93	94
Financial activities	64	63	93	94	95	97	96
Finance and insurance	68	67	97	97	98	99	99
Credit intermediation and related activities	64	64	97	98	99	99	99
Insurance carriers and related activities	73	73	96	96	97	98	99
Real estate and rental and leasing	51	50	79	84	86	90	89
Professional and business services	49	49	74	80	83	88	87
Professional and technical services	66	65	91	92	94	95	95
Administrative and waste services	20	20	50	61	65	77	75
Education and health services	54	56	78	78	86	89	90
Educational services	37	49	56	55	87	87	79
Junior colleges, colleges, and universities	46	51	72	71	91	92	90
Health care and social assistance	56	56	82	81	86	90	91
Leisure and hospitality	7	7	33	33	51	60	52
Accommodation and food services	6	6	32	31	50	61	52
Other services	32	30	63	67	72	81	78
1 to 99 workers	34	33	61	66	72	81	80
1 to 49 workers	32	31	59	65	70	80	78
50 to 99 workers	42	41	68	71	79	86	86
100 workers or more	59	58	83	87	89	94	94
100 to 499 workers	55	54	78	83	86	92	93
500 workers or more	64	63	88	91	93	96	95
Geographic areas							
Northeast	49	48	70	72	83	87	84
New England	46	46	71	72	87	90	84
Middle Atlantic	50	49	70	72	81	86	84
South	44	42	68	77	74	84	87
South Atlantic	41	40	70	77	76	84	87
East South Central	47	45	65	81	70	85	89
West South Central	46	44	66	74	73	83	84
Midwest	47	46	68	75	74	83	85
East North Central	49	47	69	76	75	83	86
West North Central	45	45	68	73	73	83	84
West	40	40	76	76	90	93	87
Mountain	53	51	74	77	78	84	89
Pacific	35	35	77	76	95	97	86

¹ Includes workers with access to one or more of these leave benefits.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 47. Standard errors for paid leave combinations: Access, private industry workers, March 2021

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	0.8	0.8	0.9	0.8	0.9	0.7	0.8
Worker characteristics							
Management, professional, and related	1.3	1.2	0.8	0.8	0.6	0.5	0.5
Management, business, and financial	1.4	1.4	0.6	0.5	0.5	0.3	0.3
Professional and related	1.7	1.5	1.2	1.1	0.8	0.6	0.7
Service	1.8	1.8	2.1	1.9	2.1	2.0	2.4
Protective service	5.9	5.9	6.6	5.2	5.7	3.5	3.3
Sales and office	1.0	1.0	1.1	1.0	1.0	0.9	0.8
Sales and related	1.7	1.7	1.8	1.7	2.1	1.7	1.7
Office and administrative support	1.5	1.5	1.2	1.0	1.0	0.8	0.9
Natural resources, construction, and maintenance	2.2	2.1	2.1	1.7	2.2	1.3	1.1
Construction, extraction, farming, fishing, and forestry	3.0	2.9	3.5	2.9	3.6	2.3	2.0
Installation, maintenance, and repair	3.0	3.0	1.7	1.1	1.8	0.7	0.8
Production, transportation, and material moving ...	1.7	2.0	1.8	1.4	1.5	1.1	1.0
Production	2.4	3.1	2.2	1.4	1.5	1.1	0.9
Transportation and material moving	2.4	2.4	2.4	2.1	2.4	1.8	1.5
Full time	0.8	0.8	0.9	0.7	0.7	0.5	0.5
Part time	1.0	1.0	1.6	1.3	1.7	1.6	1.9
Union	2.3	2.6	2.9	2.3	1.7	1.0	1.6
Nonunion	0.9	0.9	1.0	0.8	1.0	0.7	0.8
Average wage within the following categories: ²							
Lowest 25 percent	1.0	1.0	1.6	1.3	1.7	1.6	1.8
Lowest 10 percent	1.1	1.0	1.7	1.6	1.9	2.2	2.6
Second 25 percent	1.2	1.3	1.4	1.5	1.3	1.0	1.1
Third 25 percent	1.2	1.2	1.2	0.9	0.7	0.4	0.7
Highest 25 percent	1.3	1.3	0.9	0.8	0.5	0.4	0.5
Highest 10 percent	2.0	2.0	0.8	0.6	0.6	0.5	0.5
Establishment characteristics							
Goods-producing industries	1.6	2.0	1.6	1.0	1.5	0.7	0.6
Construction	2.2	2.0	2.3	2.4	2.7	2.1	1.6
Manufacturing	2.2	2.9	1.9	0.9	1.2	0.4	0.6
Service-providing industries	0.9	0.9	1.1	0.9	1.0	0.8	0.9
Trade, transportation, and utilities	1.3	1.2	1.3	0.9	1.3	1.0	0.8
Wholesale trade	2.6	2.3	1.1	1.1	1.1	1.1	0.9
Retail trade	1.6	1.4	1.3	1.1	1.4	1.3	1.1
Transportation and warehousing	3.6	3.5	3.4	3.1	3.3	2.1	1.4
Utilities	5.2	6.0	3.8	0.5	2.3	0.5	0.5

See footnotes at end of table.

Table 47. Standard errors for paid leave combinations: Access, private industry workers, March 2021—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	3.9	4.0	2.6	2.7	2.1	2.0	1.9
Financial activities	2.1	2.2	1.1	1.2	0.9	0.8	0.8
Finance and insurance	2.2	2.2	0.5	0.4	0.3	0.2	0.2
Credit intermediation and related activities	2.6	2.6	0.4	0.4	0.2	0.2	0.3
Insurance carriers and related activities	3.1	3.1	0.8	0.6	0.6	0.5	0.5
Real estate and rental and leasing	5.1	5.5	3.7	4.0	3.2	2.9	3.2
Professional and business services	2.3	2.2	1.9	2.0	1.8	1.7	2.1
Professional and technical services	3.2	3.2	1.4	1.3	1.2	1.2	1.1
Administrative and waste services	2.2	2.2	3.2	3.5	3.0	3.1	4.2
Education and health services	2.4	2.3	2.3	2.2	2.2	1.6	1.2
Educational services	3.5	3.1	3.9	3.7	2.7	2.4	3.2
Junior colleges, colleges, and universities	2.6	3.1	2.6	2.8	1.9	2.0	1.5
Health care and social assistance	2.7	2.6	2.5	2.5	2.5	1.8	1.3
Leisure and hospitality	1.3	1.4	3.0	2.6	2.8	3.0	3.7
Accommodation and food services	1.4	1.5	3.6	3.0	3.3	3.5	4.4
Other services	3.1	2.6	3.4	3.1	3.1	2.6	3.0
1 to 99 workers	1.1	1.1	1.3	1.1	1.3	1.0	1.2
1 to 49 workers	1.3	1.3	1.5	1.1	1.5	1.2	1.4
50 to 99 workers	2.4	2.3	2.2	2.1	2.0	1.5	1.5
100 workers or more	1.3	1.3	1.0	0.9	0.8	0.7	0.6
100 to 499 workers	1.6	1.6	1.3	1.2	1.1	1.0	0.8
500 workers or more	1.8	1.8	1.4	1.2	1.2	0.7	0.9
Geographic areas							
Northeast	1.5	1.4	1.3	1.8	1.2	1.0	2.1
New England	2.8	2.3	2.6	3.3	2.1	1.7	2.8
Middle Atlantic	1.5	1.5	1.5	2.1	1.5	1.2	2.5
South	1.3	1.3	1.9	1.4	1.8	1.3	1.4
South Atlantic	1.5	1.8	2.9	1.9	2.7	2.1	2.3
East South Central	2.1	2.4	1.6	2.6	1.7	1.5	0.7
West South Central	3.1	2.8	3.6	3.0	3.6	1.6	1.6
Midwest	2.1	2.1	1.7	1.4	1.6	1.6	1.7
East North Central	2.7	2.8	2.2	1.4	2.0	1.4	1.7
West North Central	2.9	2.8	2.8	3.2	2.7	4.1	3.7
West	1.5	1.6	1.6	1.5	1.6	1.3	1.3
Mountain	2.5	2.3	4.6	3.6	4.5	3.8	3.0
Pacific	1.9	2.1	1.3	1.6	0.7	0.5	1.4

¹ Includes workers with access to one or more of these leave benefits.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021

(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	92	82	89	86	75	87	38	18	47
Worker characteristics									
Management, professional, and related	94	83	89	89	76	85	41	18	45
Professional and related	93	82	88	88	75	85	40	17	44
Teachers	94	84	89	92	78	85	38	15	39
Primary, secondary, and special education school teachers	99	89	89	99	87	88	32	9	29
Service	85	76	89	79	70	88	33	16	50
Protective service	92	84	91	90	80	89	35	19	53
Sales and office	92	82	89	86	76	88	39	19	49
Office and administrative support	92	83	89	87	76	88	40	19	48
Natural resources, construction, and maintenance	97	90	93	90	82	91	41	23	57
Production, transportation, and material moving ...	90	81	90	87	77	89	28	15	54
Full time	99	88	89	94	81	87	42	20	47
Part time	45	39	87	40	35	88	16	7	44
Union	97	86	88	95	81	86	36	14	39
Nonunion	87	78	90	79	69	87	40	21	53
Average wage within the following categories: ³									
Lowest 25 percent	79	69	88	72	63	88	32	14	45
Lowest 10 percent	71	61	87	63	55	87	26	11	44
Second 25 percent	94	84	89	88	77	87	41	20	50
Third 25 percent	98	87	89	94	80	86	40	20	49
Highest 25 percent	97	87	90	93	80	86	42	18	44
Highest 10 percent	97	86	89	92	77	83	46	21	46
Establishment characteristics									
Service-providing industries	92	81	89	86	75	87	38	18	47
Education and health services	93	82	88	87	74	85	40	17	42
Educational services	93	82	88	90	78	86	36	14	38
Elementary and secondary schools	93	83	89	92	82	88	29	8	29
Junior colleges, colleges, and universities	92	79	86	83	65	79	59	30	50
Health care and social assistance	93	78	84	72	57	79	59	33	56
Hospitals	93	77	83	67	51	76	61	38	63
Public administration	92	83	91	87	78	89	38	20	53
1 to 99 workers	88	80	91	83	76	91	30	12	39
1 to 49 workers	84	76	90	79	71	90	27	11	42
50 to 99 workers	91	84	92	87	81	92	33	12	37
100 workers or more	93	82	88	87	74	85	41	20	49
100 to 499 workers	92	83	90	89	78	88	32	14	45
500 workers or more	93	82	88	86	73	84	45	23	50

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	96	84	88	90	74	82	52	25	47
Local government	90	81	90	85	75	88	34	16	47
Geographic areas									
Northeast	91	82	90	88	78	89	35	9	27
New England	86	74	86	79	68	86	16	—	—
Middle Atlantic	93	85	91	91	81	89	41	9	22
South	94	82	88	88	76	86	43	19	44
South Atlantic	91	79	86	87	72	83	59	24	41
East South Central	94	84	89	88	77	88	41	21	50
West South Central	97	87	90	90	82	91	21	11	52
Midwest	90	80	89	84	71	85	41	20	50
East North Central	89	79	89	82	69	84	49	23	47
West North Central	93	82	88	88	75	86	27	16	58
West	90	81	90	84	73	87	30	21	69
Mountain	88	83	94	79	70	90	34	26	77
Pacific	91	80	88	87	75	86	29	18	64

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they are in at least one of these plans.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021

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	0.5	0.7	0.5	0.6	0.8	0.6	0.9	0.7	1.2
Worker characteristics									
Management, professional, and related	0.5	0.8	0.7	0.8	1.0	0.8	1.1	0.8	1.4
Professional and related	0.5	0.9	0.7	0.8	1.2	0.9	1.1	0.8	1.5
Teachers	0.5	1.2	1.1	0.7	1.4	1.2	1.3	0.8	1.6
Primary, secondary, and special education school teachers	0.3	1.2	1.2	0.3	1.3	1.4	1.2	0.8	2.1
Service	1.8	1.7	0.8	1.4	1.5	1.0	1.7	1.2	3.6
Protective service	1.5	1.7	1.1	1.4	1.8	1.3	2.0	1.9	5.9
Sales and office	1.0	1.3	1.0	1.3	1.6	1.3	2.1	1.4	2.2
Office and administrative support	1.0	1.3	1.0	1.3	1.6	1.3	2.1	1.4	2.2
Natural resources, construction, and maintenance	1.2	1.4	0.9	2.0	1.9	1.1	3.4	3.1	6.5
Production, transportation, and material moving ...	2.9	3.1	1.8	2.9	3.1	2.0	3.1	2.8	6.2
Full time	0.2	0.6	0.5	0.5	0.8	0.7	0.9	0.7	1.4
Part time	2.2	2.0	1.6	2.0	1.9	1.4	2.0	0.9	5.4
Union	0.4	0.8	0.7	0.6	0.9	0.8	1.1	0.7	1.5
Nonunion	0.9	1.0	0.7	1.0	1.2	0.9	1.2	0.9	1.6
Average wage within the following categories: ³									
Lowest 25 percent	1.7	1.6	0.9	1.5	1.4	0.8	1.8	1.0	2.0
Lowest 10 percent	2.6	2.5	1.4	2.1	2.1	1.4	2.8	1.3	3.0
Second 25 percent	0.7	1.0	0.7	1.3	1.5	1.0	1.8	1.3	2.5
Third 25 percent	0.4	1.0	0.9	0.7	1.3	1.1	1.2	0.9	1.6
Highest 25 percent	0.7	1.1	0.8	0.9	1.2	0.9	1.7	1.1	1.9
Highest 10 percent	0.9	1.6	1.2	1.2	2.0	1.7	2.3	1.7	2.8
Establishment characteristics									
Service-providing industries	0.5	0.7	0.5	0.6	0.8	0.7	0.9	0.6	1.2
Education and health services	0.5	0.8	0.7	0.8	1.1	0.9	1.1	0.8	1.4
Educational services	0.5	0.8	0.7	0.6	0.9	0.9	1.1	0.6	1.4
Elementary and secondary schools	0.5	0.9	0.9	0.5	1.1	1.0	1.1	0.5	1.7
Junior colleges, colleges, and universities	1.5	1.9	1.1	1.9	2.0	1.2	2.5	1.7	2.2
Health care and social assistance	1.6	3.0	2.5	3.5	4.1	4.0	3.9	3.3	3.5
Hospitals	1.6	3.9	3.0	4.2	4.6	5.1	5.5	4.3	3.9
Public administration	0.7	1.1	0.6	1.2	1.4	0.9	1.1	1.0	2.6
1 to 99 workers	1.1	1.5	1.2	1.3	1.7	1.1	1.9	1.3	3.5
1 to 49 workers	2.0	2.4	1.6	2.3	2.8	1.9	3.0	2.3	6.5
50 to 99 workers	1.1	1.5	1.3	1.6	2.0	1.2	2.7	1.5	3.7
100 workers or more	0.5	0.7	0.5	0.6	0.8	0.7	1.1	0.8	1.3
100 to 499 workers	0.8	1.0	0.8	1.2	1.4	1.0	2.1	1.2	3.0
500 workers or more	0.7	0.8	0.6	0.9	1.0	0.8	1.3	0.9	1.4

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.7	1.1	0.8	1.3	1.4	0.8	2.0	1.2	1.8
Local government	0.7	0.8	0.6	0.7	0.9	0.7	1.1	0.8	1.7
Geographic areas									
Northeast	0.9	1.0	1.0	1.0	1.1	1.0	2.0	1.0	2.2
New England	2.4	2.2	2.6	2.0	2.6	2.4	4.6	—	—
Middle Atlantic	0.8	1.1	1.1	1.1	1.0	1.0	2.2	0.6	1.3
South	0.7	1.2	0.9	1.1	1.6	1.1	1.3	0.9	1.7
South Atlantic	1.1	1.9	1.3	1.2	2.2	1.7	1.7	1.3	1.7
East South Central	0.6	2.6	2.8	1.8	3.6	4.2	4.5	2.4	6.9
West South Central	1.1	2.0	1.3	2.5	2.9	1.1	2.1	1.4	4.3
Midwest	1.7	1.7	1.0	1.0	1.7	1.6	2.3	1.8	2.9
East North Central	2.5	2.5	1.4	1.0	2.1	2.3	3.2	2.6	3.6
West North Central	1.1	1.7	1.0	2.2	2.8	1.4	2.8	2.0	2.8
West	1.0	1.3	1.1	1.5	1.6	1.2	2.0	1.6	3.1
Mountain	1.5	1.7	0.9	2.4	1.8	1.9	4.7	3.6	2.9
Pacific	1.3	1.7	1.6	1.9	2.2	1.6	2.0	1.7	4.4

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they are in at least one of these plans.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 3. Retirement benefit combinations: Access, state and local government workers, March 2021

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	33	53	5
Worker characteristics			
Management, professional, and related	36	53	5
Professional and related	34	54	5
Teachers	35	56	2
Primary, secondary, and special education school teachers	32	67	–
Service	27	52	6
Protective service	33	57	2
Sales and office	34	52	6
Office and administrative support	34	53	5
Natural resources, construction, and maintenance	34	56	7
Production, transportation, and material moving	25	63	3
Full time	36	57	5
Part time	11	29	5
Union	34	61	2
Nonunion	32	47	8
Average wage within the following categories: ¹			
Lowest 25 percent	25	47	7
Lowest 10 percent	18	45	8
Second 25 percent	34	53	6
Third 25 percent	36	58	4
Highest 25 percent	38	55	4
Highest 10 percent	42	51	4
Establishment characteristics			
Service-providing industries	33	53	5
Education and health services	34	53	5
Educational services	33	57	3
Elementary and secondary schools	28	65	1
Junior colleges, colleges, and universities	50	33	9
Health care and social assistance	38	34	21
Hospitals	35	32	26
Public administration	34	54	4
1 to 99 workers	25	58	4
1 to 49 workers	22	58	5
50 to 99 workers	29	58	4
100 workers or more	35	52	6
100 to 499 workers	29	60	3
500 workers or more	38	48	7

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government	46	44	6
Local government	28	57	5
Geographic areas			
Northeast	31	57	4
New England	—	70	7
Middle Atlantic	39	52	2
South	38	50	5
South Atlantic	55	32	4
East South Central	35	53	6
West South Central	15	76	7
Midwest	35	49	6
East North Central	42	40	7
West North Central	21	67	6
West	24	60	6
Mountain	24	54	10
Pacific	25	62	4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Standard errors for retirement benefit combinations:
Access, state and local government workers, March 2021**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.8	0.9	0.5
Worker characteristics			
Management, professional, and related	1.1	1.2	0.5
Professional and related	1.2	1.3	0.6
Teachers	1.4	1.6	0.4
Primary, secondary, and special education school teachers	1.3	1.1	–
Service	1.4	1.3	1.1
Protective service	2.0	1.7	0.9
Sales and office	1.9	1.8	0.9
Office and administrative support	1.9	1.8	0.9
Natural resources, construction, and maintenance	4.0	3.2	1.9
Production, transportation, and material moving ...	2.7	3.7	1.0
Full time	0.8	0.9	0.5
Part time	1.5	1.9	1.1
Union	1.1	1.1	0.4
Nonunion	1.0	1.1	0.7
Average wage within the following categories: ¹			
Lowest 25 percent	1.4	1.3	0.8
Lowest 10 percent	2.0	1.7	1.3
Second 25 percent	1.7	1.9	0.9
Third 25 percent	1.3	1.4	0.5
Highest 25 percent	1.6	1.7	0.6
Highest 10 percent	2.5	2.3	0.8
Establishment characteristics			
Service-providing industries	0.8	0.9	0.5
Education and health services	1.1	1.2	0.6
Educational services	1.2	1.1	0.4
Elementary and secondary schools	1.1	0.9	0.2
Junior colleges, colleges, and universities	2.7	2.6	1.4
Health care and social assistance	2.9	4.2	2.7
Hospitals	3.9	5.5	3.9
Public administration	1.2	1.2	0.9
1 to 99 workers	1.9	1.8	1.0
1 to 49 workers	2.6	3.1	1.4
50 to 99 workers	2.9	2.7	1.2
100 workers or more	1.0	1.1	0.5
100 to 499 workers	1.8	2.2	0.7
500 workers or more	1.2	1.3	0.7

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, state and local government workers, March
2021—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government	2.1	2.1	1.0
Local government	0.9	1.0	0.6
Geographic areas			
Northeast	2.0	1.5	0.8
New England	—	3.6	2.6
Middle Atlantic	2.1	1.8	0.7
South	1.1	1.6	0.7
South Atlantic	1.8	2.6	0.8
East South Central	3.2	4.2	1.7
West South Central	1.3	2.8	1.6
Midwest	1.3	1.4	1.4
East North Central	1.5	1.4	2.0
West North Central	2.5	3.2	1.3
West	2.2	2.1	1.0
Mountain	5.9	4.1	1.6
Pacific	1.8	2.4	1.3

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, state and local government workers, March 2021

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	91	79	7.2	7.2	9
Worker characteristics					
Management, professional, and related	91	80	7.4	7.5	9
Professional and related	92	81	7.5	7.5	8
Teachers	91	83	7.9	7.5	9
Primary, secondary, and special education school teachers	91	84	7.9	7.5	9
Service	92	80	7.3	7.0	8
Protective service	92	77	7.5	7.0	8
Sales and office	88	76	6.7	7.0	12
Office and administrative support	88	76	6.7	7.0	12
Natural resources, construction, and maintenance	89	78	6.9	7.0	11
Production, transportation, and material moving ...	90	76	6.5	6.5	10
Full time	91	79	7.2	7.2	9
Part time	90	78	7.3	7.0	10
Union	91	71	7.5	7.3	9
Nonunion	91	87	7.0	7.0	9
Average wage within the following categories: ²					
Lowest 25 percent	92	85	6.8	7.0	8
Lowest 10 percent	94	91	6.9	7.2	6
Second 25 percent	89	79	6.9	7.0	11
Third 25 percent	91	78	7.1	7.0	9
Highest 25 percent	91	75	8.0	7.7	9
Highest 10 percent	93	72	8.3	8.0	7
Establishment characteristics					
Service-providing industries	91	79	7.2	7.2	9
Education and health services	92	82	7.5	7.5	8
Educational services	92	83	7.5	7.5	8
Elementary and secondary schools	92	83	7.5	7.5	8
Junior colleges, colleges, and universities	93	83	7.5	7.5	7
Health care and social assistance	–	76	7.0	7.2	–
Hospitals	–	72	7.1	7.2	–
Public administration	91	75	6.8	6.7	9
1 to 99 workers	90	81	7.4	7.0	10
1 to 49 workers	90	76	7.2	7.0	10
50 to 99 workers	90	86	7.7	7.3	10
100 workers or more	91	78	7.2	7.2	9
100 to 499 workers	89	80	7.1	7.0	11
500 workers or more	92	77	7.2	7.5	8

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, state and local government workers, March 2021—continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	92	77	6.9	7.0	8
Local government	91	80	7.3	7.2	9
Geographic areas					
Northeast	98	54	6.9	7.5	2
New England	—	58	7.4	7.3	—
Middle Atlantic	98	53	6.8	7.5	2
South	94	94	6.4	7.0	6
South Atlantic	98	97	5.4	6.0	2
East South Central	83	82	7.1	7.5	17
West South Central	95	95	7.5	7.7	5
Midwest	87	80	7.8	6.8	13
East North Central	82	72	8.3	8.2	18
West North Central	96	94	7.2	6.3	4
West	82	75	8.7	8.0	18
Mountain	83	83	9.5	8.9	17
Pacific	82	71	8.3	7.9	18

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 4. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, state and local government workers, March 2021

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	0.7	0.9	(²)	(²)	0.7
Worker characteristics					
Management, professional, and related	0.8	1.0	0.1	0.2	0.8
Professional and related	0.8	1.1	0.1	0.0	0.8
Teachers	0.9	1.1	0.1	0.0	0.9
Primary, secondary, and special education school teachers	1.0	1.2	0.1	0.0	1.0
Service	1.1	1.6	0.1	0.1	1.1
Protective service	1.8	2.8	0.2	0.3	1.8
Sales and office	1.3	1.7	0.1	0.2	1.3
Office and administrative support	1.3	1.7	0.1	0.2	1.3
Natural resources, construction, and maintenance	3.2	3.7	0.2	0.1	3.2
Production, transportation, and material moving	2.8	4.0	0.2	0.6	2.8
Full time	0.7	0.9	0.1	(²)	0.7
Part time	2.4	2.8	0.2	0.1	2.4
Union	0.9	1.3	0.1	0.1	0.9
Nonunion	1.1	1.1	0.1	0.2	1.1
Average wage within the following categories: ³					
Lowest 25 percent	0.9	1.2	0.1	0.1	0.9
Lowest 10 percent	1.4	2.3	0.2	0.2	1.4
Second 25 percent	1.1	1.3	0.1	0.0	1.1
Third 25 percent	1.1	1.7	0.1	0.2	1.1
Highest 25 percent	1.0	1.3	0.1	0.2	1.0
Highest 10 percent	1.1	1.5	0.2	(²)	1.1
Establishment characteristics					
Service-providing industries	0.7	0.9	(²)	(²)	0.7
Education and health services	0.9	1.1	0.1	0.2	0.9
Educational services	0.9	1.0	0.1	0.1	0.9
Elementary and secondary schools	1.0	1.4	0.1	0.3	1.0
Junior colleges, colleges, and universities	1.1	2.2	0.1	0.0	1.1
Health care and social assistance	–	5.1	0.3	0.5	–
Hospitals	–	7.5	0.3	0.7	–
Public administration	1.4	1.8	0.1	0.2	1.4
1 to 99 workers	1.4	1.8	0.1	0.1	1.4
1 to 49 workers	2.4	2.9	0.2	0.0	2.4
50 to 99 workers	1.6	2.0	0.2	0.4	1.6
100 workers or more	0.8	1.0	0.1	(²)	0.8
100 to 499 workers	1.0	1.9	0.1	0.1	1.0
500 workers or more	1.0	1.4	0.1	(²)	1.0

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, state and local government workers, March 2021—continued

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	0.9	1.5	0.1	0.1	0.9
Local government	0.9	1.1	0.1	0.0	0.9
Geographic areas					
Northeast	0.8	2.5	0.1	0.3	0.8
New England	—	5.3	0.6	0.3	—
Middle Atlantic	1.0	2.9	0.1	0.1	1.0
South	0.9	0.9	0.1	0.0	0.9
South Atlantic	0.8	0.8	0.1	0.0	0.8
East South Central	4.3	4.2	0.1	0.4	4.3
West South Central	1.0	1.0	0.1	0.0	1.0
Midwest	1.9	2.2	0.1	0.1	1.9
East North Central	3.2	3.5	0.1	0.5	3.2
West North Central	0.8	1.4	0.3	0.0	0.8
West	2.0	2.1	0.1	0.1	2.0
Mountain	3.4	3.4	0.2	0.5	3.4
Pacific	2.4	2.6	0.1	0.0	2.4

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, state and local government workers, March 2021

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ¹	Soft frozen ²		Hard frozen ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	45	54	(⁴)	(⁴)
Worker characteristics				
Management, professional, and related	43	57	(⁴)	(⁴)
Professional and related	43	57	(⁴)	(⁴)
Teachers	44	56	(⁴)	(⁴)
Primary, secondary, and special education school teachers	44	56	—	—
Service	50	50	—	—
Protective service	53	47	—	—
Sales and office	47	53	—	—
Office and administrative support	47	53	—	—
Natural resources, construction, and maintenance	52	47	—	—
Production, transportation, and material moving ...	48	52	—	—
Full time	45	55	(⁴)	(⁴)
Part time	50	50	—	—
Union	41	58	(⁴)	(⁴)
Nonunion	49	50	—	—
Average wage within the following categories: ⁵				
Lowest 25 percent	49	51	—	—
Lowest 10 percent	48	52	—	—
Second 25 percent	49	51	—	—
Third 25 percent	47	53	(⁴)	(⁴)
Highest 25 percent	39	61	(⁴)	(⁴)
Highest 10 percent	33	67	—	—
Establishment characteristics				
Service-providing industries	45	54	(⁴)	(⁴)
Education and health services	43	56	(⁴)	(⁴)
Educational services	43	57	(⁴)	(⁴)
Elementary and secondary schools	43	57	(⁴)	(⁴)
Junior colleges, colleges, and universities	41	58	—	—
Health care and social assistance	49	51	—	—
Hospitals	51	49	—	—
Public administration	47	52	—	—
1 to 99 workers	46	53	—	—
1 to 49 workers	44	55	—	—
50 to 99 workers	48	51	—	—
100 workers or more	45	55	(⁴)	(⁴)
100 to 499 workers	52	48	—	—
500 workers or more	41	58	(⁴)	(⁴)

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, state and local government workers, March 2021—continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ¹	Soft frozen ²		Hard frozen ³
		All participants still accruing benefits	Some participants still accruing benefits	
State government	41	58	—	—
Local government	47	53	(⁴)	(⁴)
Geographic areas				
Northeast	32	68	1	—
New England	37	62	—	—
Middle Atlantic	30	69	—	—
South	49	51	—	—
South Atlantic	60	40	—	—
East South Central	38	62	—	—
West South Central	40	59	—	—
Midwest	54	46	—	—
East North Central	55	45	—	—
West North Central	52	48	—	—
West	43	57	—	—
Mountain	41	58	—	—
Pacific	44	56	—	—

¹ Plans open to new participants.

² New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

³ Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, state and local government workers, March 2021

Characteristics	Open plans ¹	Soft frozen ²		Hard frozen ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	0.9	0.9	0.1	(⁴)
Worker characteristics				
Management, professional, and related	1.3	1.3	0.1	(⁴)
Professional and related	1.5	1.5	0.1	(⁴)
Teachers	2.1	2.1	0.1	(⁴)
Primary, secondary, and special education school teachers	2.4	2.4	–	–
Service	1.1	1.1	–	–
Protective service	1.8	1.7	–	–
Sales and office	1.7	1.7	–	–
Office and administrative support	1.7	1.7	–	–
Natural resources, construction, and maintenance	3.0	2.9	–	–
Production, transportation, and material moving ...	3.9	3.9	–	–
Full time	1.0	1.0	0.1	(⁴)
Part time	3.0	3.0	–	–
Union	1.2	1.2	0.1	(⁴)
Nonunion	1.2	1.2	–	–
Average wage within the following categories: ⁵				
Lowest 25 percent	1.1	1.1	–	–
Lowest 10 percent	1.9	1.9	–	–
Second 25 percent	1.6	1.6	–	–
Third 25 percent	2.0	2.0	0.1	(⁴)
Highest 25 percent	1.2	1.2	0.1	(⁴)
Highest 10 percent	1.5	1.5	–	–
Establishment characteristics				
Service-providing industries	1.0	0.9	0.1	(⁴)
Education and health services	1.2	1.2	0.1	(⁴)
Educational services	1.4	1.4	0.1	(⁴)
Elementary and secondary schools	1.7	1.7	0.1	(⁴)
Junior colleges, colleges, and universities	1.9	1.9	–	–
Health care and social assistance	2.6	2.6	–	–
Hospitals	3.5	3.5	–	–
Public administration	1.3	1.3	–	–
1 to 99 workers	2.0	1.9	–	–
1 to 49 workers	3.0	3.0	–	–
50 to 99 workers	2.3	2.3	–	–
100 workers or more	1.1	1.1	0.1	(⁴)
100 to 499 workers	2.0	2.0	–	–
500 workers or more	1.1	1.1	0.1	(⁴)

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, state and local government workers, March 2021—continued

Characteristics	Open plans ¹	Soft frozen ²		Hard frozen ³
		All participants still accruing benefits	Some participants still accruing benefits	
State government	1.5	1.5	—	—
Local government	1.2	1.2	0.1	(⁴)
Geographic areas				
Northeast	2.2	2.1	0.3	—
New England	4.7	4.2	—	—
Middle Atlantic	2.5	2.4	—	—
South	1.3	1.3	—	—
South Atlantic	2.1	2.0	—	—
East South Central	2.7	2.8	—	—
West South Central	0.8	0.8	—	—
Midwest	2.8	2.8	—	—
East North Central	2.9	2.9	—	—
West North Central	5.8	5.6	—	—
West	1.8	1.9	—	—
Mountain	4.8	5.2	—	—
Pacific	1.5	1.5	—	—

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 Less than 0.05.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, state and local government workers, March 2021

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²			
	Less than 6 years	6 to 10 years	11 to 15 years	Greater than 15 years
All workers	2	54	25	20
Worker characteristics				
Management, professional, and related	2	52	25	21
Professional and related	2	52	25	21
Teachers	2	54	23	21
Primary, secondary, and special education school teachers	2	56	23	19
Service	1	56	26	17
Protective service	–	61	25	14
Sales and office	2	56	22	20
Office and administrative support	2	56	22	20
Natural resources, construction, and maintenance	–	57	23	–
Production, transportation, and material moving ...	–	49	28	–
Full time	2	53	25	20
Part time	3	62	17	19
Union	2	55	25	18
Nonunion	2	52	25	22
Average wage within the following categories: ³				
Lowest 25 percent	1	53	25	21
Lowest 10 percent	2	49	28	21
Second 25 percent	2	58	22	18
Third 25 percent	1	53	24	22
Highest 25 percent	2	52	27	19
Highest 10 percent	3	58	22	18
Establishment characteristics				
Service-providing industries	2	54	25	20
Education and health services	2	51	25	22
Educational services	2	51	25	22
Elementary and secondary schools	2	52	25	22
Junior colleges, colleges, and universities	3	47	25	25
Health care and social assistance	3	51	29	17
Hospitals	3	46	29	22
Public administration	1	59	25	16
1 to 99 workers	2	61	22	15
1 to 49 workers	3	57	24	16
50 to 99 workers	–	64	20	–
100 workers or more	2	52	26	21
100 to 499 workers	1	56	27	15
500 workers or more	2	50	25	24

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, state and local government workers, March 2021—continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²			
	Less than 6 years	6 to 10 years	11 to 15 years	Greater than 15 years
State government	2	51	30	18
Local government	2	55	23	21
Geographic areas				
Northeast	1	39	34	25
New England	—	57	—	35
Middle Atlantic	1	35	41	23
South	—	50	26	—
South Atlantic	—	72	20	9
East South Central	—	67	20	—
West South Central	—	—	35	42
Midwest	4	65	18	13
East North Central	—	75	12	—
West North Central	—	50	26	—
West	2	66	18	14
Mountain	—	59	25	—
Pacific	3	70	14	13

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² The length of time is calculated based on the year the plan was modified. For example, plans frozen between January 2016 and January 2021 are included in the "Less than 6 years" column. Those frozen between 2011 and 2015 are included in the "6 to 10 years" column. Those frozen between 2006 and 2010 are included in the "11 to 15 years" column, and those frozen on or before 2005 are included in the "Greater than 15 years" column.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 6. Standard errors for defined benefit frozen retirement plans:¹ Selected attributes, state and local government workers, March 2021

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²			
	Less than 6 years	6 to 10 years	11 to 15 years	Greater than 15 years
All workers	0.3	1.1	1.0	0.8
Worker characteristics				
Management, professional, and related	0.3	1.2	1.2	0.9
Professional and related	0.3	1.3	1.2	0.9
Teachers	0.4	1.6	1.2	1.0
Primary, secondary, and special education school teachers	0.4	1.8	1.6	1.2
Service	0.3	2.4	2.3	1.3
Protective service	–	3.8	3.8	2.1
Sales and office	0.5	2.6	2.1	2.2
Office and administrative support	0.5	2.6	2.0	2.2
Natural resources, construction, and maintenance	–	5.1	3.9	–
Production, transportation, and material moving ...	–	5.3	4.5	–
Full time	0.3	1.1	1.0	0.8
Part time	0.5	4.1	2.5	2.8
Union	0.3	1.3	1.3	0.9
Nonunion	0.4	1.8	1.4	1.3
Average wage within the following categories: ³				
Lowest 25 percent	0.4	2.4	2.1	1.5
Lowest 10 percent	0.9	2.7	3.2	2.1
Second 25 percent	0.4	1.8	1.5	1.2
Third 25 percent	0.4	1.9	1.5	1.4
Highest 25 percent	0.3	1.4	1.3	1.4
Highest 10 percent	0.6	1.9	2.1	2.0
Establishment characteristics				
Service-providing industries	0.3	1.1	1.0	0.8
Education and health services	0.4	1.3	1.1	1.1
Educational services	0.5	1.3	1.1	1.2
Elementary and secondary schools	0.5	1.4	1.5	1.1
Junior colleges, colleges, and universities	1.1	4.0	1.8	3.1
Health care and social assistance	1.4	5.9	5.9	2.8
Hospitals	0.6	7.0	6.8	4.1
Public administration	0.4	1.9	1.9	0.9
1 to 99 workers	1.1	2.9	2.3	2.0
1 to 49 workers	1.3	4.4	3.6	3.4
50 to 99 workers	–	3.8	3.0	–
100 workers or more	0.3	1.3	1.0	0.9
100 to 499 workers	0.6	2.7	2.2	1.5
500 workers or more	0.4	1.2	1.0	1.0

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:¹ Selected attributes, state and local government workers, March 2021—continued

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²			
	Less than 6 years	6 to 10 years	11 to 15 years	Greater than 15 years
State government	0.6	2.4	1.9	1.8
Local government	0.4	1.2	1.2	1.0
Geographic areas				
Northeast	0.6	1.9	1.7	1.8
New England	—	3.9	—	2.4
Middle Atlantic	0.7	2.2	1.8	2.0
South	—	2.1	1.7	—
South Atlantic	—	3.5	3.6	1.0
East South Central	—	2.7	2.0	—
West South Central	—	—	2.1	1.5
Midwest	1.1	3.2	3.0	2.2
East North Central	—	2.0	2.1	—
West North Central	—	6.9	7.5	—
West	0.4	1.6	2.0	1.1
Mountain	—	2.4	2.4	—
Pacific	0.5	2.1	2.6	1.3

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² The length of time is calculated based on the year the plan was modified. For example, plans frozen between January 2016 and January 2021 are included in the "Less than 6 years" column. Those frozen between 2011 and 2015 are included in the "6 to 10 years" column. Those frozen between 2006 and 2010 are included in the "11 to 15 years" column, and those frozen on or before 2005 are included in the "Greater than 15 years" column.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 7. Defined benefit frozen retirement plans:¹ Distribution of time² since plan closed to new workers or stopped accruing benefits, state and local government workers, March 2021

(Includes workers participating in frozen defined benefit plans)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	8	9	10	14	22
Worker characteristics					
Management, professional, and related	8	9	10	14	23
Professional and related	8	9	10	14	24
Teachers	8	9	10	14	20
Primary, secondary, and special education school teachers	8	9	10	14	16
Service	8	9	10	13	16
Protective service	8	9	10	12	20
Sales and office	8	9	10	14	24
Office and administrative support	8	9	10	14	22
Natural resources, construction, and maintenance	8	8	10	13	22
Production, transportation, and material moving ...	8	9	10	14	–
Full time	8	9	10	14	22
Part time	8	8	10	12	30
Union	8	9	10	14	31
Nonunion	7	9	10	14	16
Average wage within the following categories: ³					
Lowest 25 percent	8	9	10	14	17
Lowest 10 percent	8	9	10	14	16
Second 25 percent	8	8	10	14	24
Third 25 percent	8	9	10	14	24
Highest 25 percent	8	9	10	14	25
Highest 10 percent	8	8	10	14	31
Establishment characteristics					
Service-providing industries	8	9	10	14	22
Education and health services	8	9	10	14	20
Educational services	8	9	10	14	20
Elementary and secondary schools	8	9	10	14	20
Junior colleges, colleges, and universities	8	9	11	16	25
Health care and social assistance	8	8	10	14	24
Hospitals	8	9	11	14	31
Public administration	8	9	10	12	22
1 to 99 workers	8	8	10	12	19
1 to 49 workers	8	8	10	13	20
50 to 99 workers	8	8	10	12	18
100 workers or more	8	9	10	14	24
100 to 499 workers	8	8	10	14	20
500 workers or more	8	9	10	14	25

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Distribution of time² since plan closed to new workers or stopped accruing benefits, state and local government workers, March 2021—continued

(Includes workers participating in frozen defined benefit plans)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	8	9	10	14	22
Local government	8	9	10	14	22
Geographic areas					
Northeast	9	10	11	—	31
New England	9	9	10	25	31
Middle Atlantic	9	10	11	14	31
South	7	9	10	14	16
South Atlantic	8	9	10	11	12
East South Central	7	7	8	13	16
West South Central	8	12	14	16	16
Midwest	6	9	10	12	—
East North Central	8	10	10	10	—
West North Central	6	8	10	12	31
West	8	8	9	11	16
Mountain	8	10	10	—	16
Pacific	8	8	8	11	18

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² The distribution is based on the year the plan was frozen since 1990. Estimates for 31 years may include plans frozen prior to 1990. The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers are in plans frozen the same or longer than the year shown, and half are in plans frozen the same as or less than the year shown. At the 25th percentile, one-fourth of participating workers are in plans frozen the same or less than the year shown. The remaining percentiles follow the same logic.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 7. Standard errors for defined benefit retirement frozen plans:¹ Distribution of time² since plan closed to new workers or stopped accruing benefits, state and local government workers, March 2021

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	0.0	0.0	0.0	0.0	2.0
Worker characteristics					
Management, professional, and related	0.0	0.0	0.0	0.0	2.7
Professional and related	0.0	0.0	0.0	0.0	3.1
Teachers	0.0	0.0	0.0	0.0	2.6
Primary, secondary, and special education school teachers	0.0	0.4	0.0	0.0	0.9
Service	0.0	0.4	0.0	1.4	2.5
Protective service	0.0	0.5	0.0	0.0	5.5
Sales and office	0.5	0.2	0.0	0.0	3.1
Office and administrative support	0.5	0.4	0.0	0.0	4.1
Natural resources, construction, and maintenance	0.0	1.0	0.0	1.8	5.5
Production, transportation, and material moving ...	0.0	1.1	1.4	1.0	—
Full time	0.0	0.0	0.0	0.0	1.7
Part time	0.0	0.2	0.0	1.3	6.3
Union	0.0	0.0	0.0	0.9	0.2
Nonunion	0.0	1.1	0.0	0.0	0.0
Average wage within the following categories: ³					
Lowest 25 percent	0.7	0.0	0.0	0.0	1.4
Lowest 10 percent	1.2	0.5	1.0	0.0	0.0
Second 25 percent	0.0	0.5	0.0	1.5	3.2
Third 25 percent	0.0	0.0	0.0	0.0	3.7
Highest 25 percent	0.0	0.0	0.0	0.0	3.3
Highest 10 percent	0.0	0.0	0.0	0.7	3.0
Establishment characteristics					
Service-providing industries	0.0	0.0	0.0	0.0	2.1
Education and health services	0.0	0.0	0.0	0.0	3.2
Educational services	0.0	0.0	0.0	0.0	3.2
Elementary and secondary schools	0.0	0.0	0.0	0.0	2.8
Junior colleges, colleges, and universities	0.0	0.4	1.3	1.2	6.9
Health care and social assistance	0.6	1.5	0.7	0.3	5.3
Hospitals	0.0	1.0	1.4	0.8	6.9
Public administration	0.9	0.8	0.0	0.0	1.7
1 to 99 workers	0.0	0.0	0.0	1.2	2.0
1 to 49 workers	0.3	0.0	0.0	1.0	3.5
50 to 99 workers	0.0	0.8	0.0	1.3	2.0
100 workers or more	0.0	0.0	0.0	0.0	2.0
100 to 499 workers	0.0	1.3	0.0	1.4	3.1
500 workers or more	0.0	0.0	0.3	1.3	0.9

See footnotes at end of table.

Table 7. Standard errors for defined benefit retirement frozen plans:¹ Distribution of time² since plan closed to new workers or stopped accruing benefits, state and local government workers, March 2021—continued

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	0.0	0.0	0.2	0.3	3.7
Local government	0.0	0.5	0.0	0.0	2.6
Geographic areas					
Northeast	0.0	0.7	0.0	–	0.0
New England	0.0	0.0	0.7	0.0	0.0
Middle Atlantic	0.0	0.0	0.0	1.1	0.0
South	0.0	0.0	1.1	1.2	0.0
South Atlantic	1.1	0.2	0.0	0.4	1.6
East South Central	0.0	1.0	0.0	0.0	1.0
West South Central	0.0	1.0	0.0	0.0	0.0
Midwest	1.5	0.0	0.0	0.6	–
East North Central	0.0	0.0	0.0	0.0	–
West North Central	0.0	1.3	1.6	0.0	0.0
West	0.0	0.0	0.0	0.0	0.0
Mountain	0.0	0.0	0.0	–	0.0
Pacific	0.0	0.0	0.0	0.3	0.0

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² The distribution is based on the year the plan was frozen since 1990. Estimates for 31 years may include plans frozen prior to 1990. The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers are in plans frozen the same or longer than the year shown, and half are in plans frozen the same as or less than the year shown. At the 25th percentile, one-fourth of participating workers are in plans frozen the same or less than the year shown. The remaining percentiles follow the same logic.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 8. Defined benefit frozen retirement plans:¹ Plan alternatives, state and local government workers, March 2021

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Alternatives to frozen plans	Alternatives to frozen plans ²			
		Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	100	93	5	1	16
Worker characteristics					
Management, professional, and related	100	94	4	1	16
Professional and related	100	95	4	1	15
Teachers	100	95	5	1	15
Primary, secondary, and special education school teachers	100	95	5	1	16
Service	100	92	7	–	16
Protective service	100	92	7	–	18
Sales and office	100	91	7	–	20
Office and administrative support	100	91	7	–	20
Natural resources, construction, and maintenance	100	90	7	–	12
Production, transportation, and material moving ...	100	89	5	–	17
Full time	100	93	6	1	17
Part time	100	98	2	1	8
Union	100	95	4	1	17
Nonunion	100	91	7	1	15
Average wage within the following categories: ³					
Lowest 25 percent	100	92	7	(⁴)	17
Lowest 10 percent	100	93	6	–	12
Second 25 percent	100	90	6	(⁴)	19
Third 25 percent	100	93	6	(⁴)	14
Highest 25 percent	100	95	4	1	16
Highest 10 percent	100	95	3	1	16
Establishment characteristics					
Service-providing industries	100	93	5	1	16
Education and health services	100	95	5	1	16
Educational services	100	96	4	1	15
Elementary and secondary schools	100	95	4	1	16
Junior colleges, colleges, and universities	100	96	3	–	15
Health care and social assistance	100	89	–	–	19
Hospitals	100	90	–	–	–
Public administration	100	90	7	–	18
1 to 99 workers	100	92	7	1	13
1 to 49 workers	100	92	6	1	13
50 to 99 workers	100	92	7	–	14
100 workers or more	100	93	5	–	17
100 to 499 workers	100	96	1	–	19
500 workers or more	100	92	7	–	16

See footnotes at end of table.

Table 8. Defined benefit frozen retirement plans:¹ Plan alternatives, state and local government workers, March 2021—continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Alternatives to frozen plans	Alternatives to frozen plans ²			
		Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government	100	92	5	—	19
Local government	100	93	5	1	15
Geographic areas					
Northeast	100	98	3	—	19
New England	100	94	—	—	—
Middle Atlantic	100	98	2	—	22
South	100	91	6	—	21
South Atlantic	100	86	11	—	41
East South Central	100	91	—	—	21
West South Central	100	96	—	—	3
Midwest	100	92	5	2	12
East North Central	100	92	3	3	20
West North Central	100	92	8	—	—
West	100	92	7	—	9
Mountain	100	91	10	—	7
Pacific	100	93	5	—	9

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² The sum of the individual components may be greater than the total because some employers offer more than one alternative.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

⁴ Less than 0.5.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 8. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, state and local government workers, March 2021

Characteristics	Alternatives to frozen plans	Alternatives to frozen plans			
		Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	0.0	0.7	0.7	0.1	1.0
Worker characteristics					
Management, professional, and related	0.0	0.7	0.7	0.1	1.2
Professional and related	0.0	0.8	0.8	0.1	1.2
Teachers	0.0	1.1	1.1	0.2	1.3
Primary, secondary, and special education school teachers	0.0	1.2	1.2	0.2	1.4
Service	0.0	1.5	1.4	–	1.5
Protective service	0.0	2.4	2.3	–	2.0
Sales and office	0.0	1.3	1.3	–	2.1
Office and administrative support	0.0	1.3	1.4	–	2.2
Natural resources, construction, and maintenance	0.0	2.3	2.0	–	1.7
Production, transportation, and material moving ...	0.0	3.2	1.6	–	3.9
Full time	0.0	0.7	0.7	0.1	1.0
Part time	0.0	0.9	0.9	0.2	1.5
Union	0.0	0.6	0.7	0.1	1.2
Nonunion	0.0	1.2	1.1	0.2	1.1
Average wage within the following categories: ²					
Lowest 25 percent	0.0	1.4	1.4	0.1	1.8
Lowest 10 percent	0.0	2.5	2.4	–	2.6
Second 25 percent	0.0	1.4	1.0	0.2	1.7
Third 25 percent	0.0	0.8	0.8	0.1	1.1
Highest 25 percent	0.0	0.8	0.8	0.2	1.6
Highest 10 percent	0.0	1.4	1.4	0.1	2.4
Establishment characteristics					
Service-providing industries	0.0	0.7	0.7	0.1	1.0
Education and health services	0.0	0.9	0.9	0.1	1.3
Educational services	0.0	0.8	0.9	0.1	1.3
Elementary and secondary schools	0.0	0.9	1.0	0.2	1.6
Junior colleges, colleges, and universities	0.0	1.5	1.2	–	2.4
Health care and social assistance	0.0	4.8	–	–	4.7
Hospitals	0.0	4.6	–	–	–
Public administration	0.0	1.3	0.8	–	1.5
1 to 99 workers	0.0	1.2	1.2	0.5	1.7
1 to 49 workers	0.0	2.4	2.3	0.6	2.9
50 to 99 workers	0.0	1.7	1.7	–	2.5
100 workers or more	0.0	0.8	0.7	–	1.1
100 to 499 workers	0.0	0.8	0.4	–	3.3
500 workers or more	0.0	1.0	1.0	–	1.2

See footnotes at end of table.

Table 8. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, state and local government workers, March 2021—continued

Characteristics	Alternatives to frozen plans	Alternatives to frozen plans			
		Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government	0.0	1.3	1.4	—	1.7
Local government	0.0	0.8	0.7	0.2	1.2
Geographic areas					
Northeast	0.0	1.0	1.1	—	2.3
New England	0.0	4.6	—	—	—
Middle Atlantic	0.0	0.7	0.8	—	2.5
South	0.0	1.7	1.5	—	1.9
South Atlantic	0.0	3.6	2.9	—	4.5
East South Central	0.0	4.4	—	—	3.9
West South Central	0.0	1.3	—	—	1.0
Midwest	0.0	1.1	0.8	0.4	1.9
East North Central	0.0	1.6	0.9	0.5	2.3
West North Central	0.0	1.1	1.2	—	—
West	0.0	0.8	1.0	—	0.8
Mountain	0.0	2.2	1.6	—	1.0
Pacific	0.0	0.4	1.2	—	1.0

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Defined contribution retirement plans: Selected attributes, state and local government workers, March 2021

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	70	30	88	12
Worker characteristics				
Management, professional, and related	75	25	89	11
Professional and related	74	26	89	11
Teachers	75	25	91	9
Primary, secondary, and special education school teachers	65	35	88	12
Service	58	42	85	15
Protective service	54	46	—	—
Sales and office	69	31	88	12
Office and administrative support	68	32	88	12
Natural resources, construction, and maintenance Production, transportation, and material moving ...	71	29	88	12
Production, transportation, and material moving ...	62	38	—	—
Full time	70	30	88	12
Part time	66	34	—	—
Union	64	36	84	16
Nonunion	74	26	90	10
Average wage within the following categories: ¹				
Lowest 25 percent	66	34	87	13
Lowest 10 percent	65	35	82	18
Second 25 percent	68	32	88	12
Third 25 percent	68	32	87	13
Highest 25 percent	78	22	90	10
Highest 10 percent	79	21	89	11
Establishment characteristics				
Service-providing industries	70	30	88	12
Education and health services	74	26	88	12
Educational services	74	26	91	9
Elementary and secondary schools	69	31	91	9
Junior colleges, colleges, and universities	79	21	92	8
Health care and social assistance	74	26	82	18
Hospitals	76	24	—	—
Public administration	65	35	90	10
1 to 99 workers	62	38	—	—
1 to 49 workers	72	28	—	—
50 to 99 workers	53	47	—	—
100 workers or more	72	28	87	13
100 to 499 workers	59	41	83	17
500 workers or more	76	24	89	11

See footnotes at end of table.

Table 9. Defined contribution retirement plans: Selected attributes, state and local government workers, March 2021—continued

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	73	27	86	14
Local government	69	31	89	11
Geographic areas				
Northeast	63	37	76	24
Middle Atlantic	56	44	—	—
South	81	19	90	10
South Atlantic	77	23	92	8
East South Central	92	8	85	15
Midwest	56	44	83	17
East North Central	50	50	80	20
West North Central	76	24	—	—
West	71	29	—	—
Mountain	—	—	100	—
Pacific	65	35	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Standard errors for defined contribution retirement plans: Selected attributes, state and local government workers, March 2021

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	1.7	1.7	1.3	1.3
Worker characteristics				
Management, professional, and related	1.8	1.8	1.4	1.4
Professional and related	2.0	2.0	1.5	1.5
Teachers	2.7	2.7	1.7	1.7
Primary, secondary, and special education school teachers	5.3	5.3	3.0	3.0
Service	3.2	3.2	2.7	2.7
Protective service	4.4	4.4	–	–
Sales and office	3.5	3.5	2.4	2.4
Office and administrative support	3.5	3.5	2.2	2.2
Natural resources, construction, and maintenance	7.1	7.1	3.0	3.0
Production, transportation, and material moving	8.3	8.3	–	–
Full time	1.8	1.8	1.2	1.2
Part time	6.4	6.4	–	–
Union	2.8	2.8	2.3	2.3
Nonunion	2.1	2.1	1.6	1.6
Average wage within the following categories: ¹				
Lowest 25 percent	2.6	2.6	2.7	2.7
Lowest 10 percent	4.0	4.0	4.0	4.0
Second 25 percent	2.7	2.7	2.0	2.0
Third 25 percent	2.4	2.4	1.5	1.5
Highest 25 percent	2.3	2.3	2.1	2.1
Highest 10 percent	3.4	3.4	2.3	2.3
Establishment characteristics				
Service-providing industries	1.8	1.8	1.3	1.3
Education and health services	2.1	2.1	1.8	1.8
Educational services	2.3	2.3	1.7	1.7
Elementary and secondary schools	3.9	3.9	2.7	2.7
Junior colleges, colleges, and universities	3.4	3.4	1.6	1.6
Health care and social assistance	4.9	4.9	4.1	4.1
Hospitals	5.0	5.0	–	–
Public administration	3.1	3.1	1.8	1.8
1 to 99 workers	4.7	4.7	–	–
1 to 49 workers	6.5	6.5	–	–
50 to 99 workers	6.0	6.0	–	–
100 workers or more	2.0	2.0	1.5	1.5
100 to 499 workers	4.3	4.3	3.5	3.5
500 workers or more	2.3	2.3	1.6	1.6

See footnotes at end of table.

Table 9. Standard errors for defined contribution retirement plans: Selected attributes, state and local government workers, March 2021—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	2.8	2.8	1.6	1.6
Local government	2.6	2.6	1.8	1.8
Geographic areas				
Northeast	6.1	6.1	5.7	5.7
Middle Atlantic	6.7	6.7	—	—
South	2.6	2.6	1.4	1.4
South Atlantic	3.5	3.5	1.3	1.3
East South Central	2.2	2.2	3.6	3.6
Midwest	2.6	2.6	2.5	2.5
East North Central	2.0	2.0	2.9	2.9
West North Central	7.1	7.1	—	—
West	4.1	4.1	—	—
Mountain	—	—	0.0	—
Pacific	5.5	5.5	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	89	78	88	89	67	76
Worker characteristics						
Management, professional, and related	92	80	87	92	69	75
Professional and related	91	79	87	91	68	75
Teachers	92	79	86	92	68	74
Primary, secondary, and special education school teachers	99	84	85	99	72	72
Service	82	72	88	82	61	75
Protective service	90	81	90	90	67	74
Sales and office	89	79	88	89	70	78
Office and administrative support	90	80	89	90	70	78
Natural resources, construction, and maintenance	95	84	89	94	74	78
Production, transportation, and material moving ...	84	74	88	84	63	75
Full time	99	87	88	99	75	76
Part time	25	21	85	25	17	69
Union	95	84	88	95	70	74
Nonunion	84	73	87	84	65	78
Average wage within the following categories: ³						
Lowest 25 percent	73	62	85	72	55	76
Lowest 10 percent	63	53	85	63	49	78
Second 25 percent	93	82	88	93	71	76
Third 25 percent	97	85	87	97	75	77
Highest 25 percent	95	84	89	95	70	73
Highest 10 percent	94	86	91	94	71	76
Establishment characteristics						
Service-providing industries	89	78	88	89	67	76
Education and health services	90	78	87	90	68	75
Educational services	90	78	86	90	67	74
Elementary and secondary schools	90	77	85	90	66	73
Junior colleges, colleges, and universities	89	80	90	89	70	78
Health care and social assistance	91	81	89	91	72	79
Hospitals	91	82	90	91	72	79
Public administration	91	81	89	91	70	77
1 to 99 workers	85	76	90	85	66	77
1 to 49 workers	81	72	89	81	62	77
50 to 99 workers	88	80	90	88	69	78
100 workers or more	90	79	87	90	68	75
100 to 499 workers	87	77	88	87	66	76
500 workers or more	92	79	86	92	69	75

See footnotes at end of table.

Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	60	48	80	39	30	78	88	65	74
Worker characteristics									
Management, professional, and related	61	48	78	38	29	76	91	67	73
Professional and related	60	47	78	36	28	76	90	66	73
Teachers	59	45	77	35	26	74	92	66	72
Primary, secondary, and special education school teachers	60	46	77	37	28	75	98	69	70
Service	55	45	82	37	30	81	81	60	74
Protective service	64	55	85	47	39	83	88	65	73
Sales and office	59	48	81	40	32	79	89	68	76
Office and administrative support	60	48	81	41	33	79	90	68	76
Natural resources, construction, and maintenance	75	64	85	45	39	85	94	74	79
Production, transportation, and material moving	62	51	83	46	36	79	83	63	77
Full time	67	54	80	43	34	78	98	73	74
Part time	18	14	76	13	10	78	24	16	67
Union	76	61	80	56	44	79	94	66	71
Nonunion	47	37	80	24	18	75	83	65	77
Average wage within the following categories: ³									
Lowest 25 percent	39	30	78	22	16	73	72	54	75
Lowest 10 percent	28	22	79	13	9	71	62	48	77
Second 25 percent	67	54	81	42	34	81	93	70	76
Third 25 percent	63	51	82	41	32	79	97	73	76
Highest 25 percent	74	58	79	52	40	77	94	66	70
Highest 10 percent	79	58	74	59	44	75	94	65	69
Establishment characteristics									
Service-providing industries	60	48	80	39	30	78	88	65	74
Education and health services	59	46	78	35	27	75	89	65	73
Educational services	58	45	78	35	26	75	89	64	72
Elementary and secondary schools	55	42	77	34	25	75	89	63	70
Junior colleges, colleges, and universities	66	52	78	39	29	74	89	69	77
Health care and social assistance	64	50	78	38	29	75	90	70	78
Hospitals	65	51	78	38	30	79	90	69	77
Public administration	63	52	84	45	37	83	90	68	76
1 to 99 workers	60	49	81	38	33	87	84	65	77
1 to 49 workers	58	47	81	40	35	88	80	62	77
50 to 99 workers	63	51	81	36	31	87	87	67	78
100 workers or more	60	48	80	39	29	75	90	66	73
100 to 499 workers	56	46	83	35	29	82	86	66	76
500 workers or more	62	49	78	41	30	72	91	66	72

See footnotes at end of table.

Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	96	86	90	96	77	81
Local government	87	75	87	87	64	74
Geographic areas						
Northeast	88	76	86	88	64	73
New England	90	74	83	90	60	67
Middle Atlantic	88	77	87	87	65	75
South	93	79	85	93	72	78
South Atlantic	90	78	86	90	69	77
East South Central	92	82	89	92	79	85
West South Central	96	79	83	96	74	77
Midwest	86	75	87	86	65	76
East North Central	85	74	87	85	65	77
West North Central	89	77	87	89	65	73
West	87	81	93	87	64	73
Mountain	86	77	89	86	63	73
Pacific	88	83	94	88	65	74

See footnotes at end of table.

Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	66	53	81	44	36	82	96	77	81
Local government	58	46	79	37	28	76	86	62	72
Geographic areas									
Northeast	70	52	73	50	33	66	87	56	64
New England	62	51	82	17	—	—	90	60	67
Middle Atlantic	73	52	71	61	40	65	86	55	64
South	41	32	79	22	15	71	92	71	78
South Atlantic	49	39	80	28	20	72	89	69	77
East South Central	31	24	76	13	11	86	92	78	84
West South Central	34	25	76	17	11	63	95	73	77
Midwest	64	53	83	33	27	83	85	64	76
East North Central	65	54	84	45	38	84	84	65	77
West North Central	61	51	83	—	7	—	87	64	73
West	80	67	83	63	56	88	87	64	74
Mountain	71	59	82	34	28	81	86	63	74
Pacific	85	71	84	77	69	89	88	65	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 Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits, and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.7	0.6	0.6	0.8	0.6
Worker characteristics						
Management, professional, and related	0.6	0.8	0.7	0.6	0.8	0.6
Professional and related	0.6	0.9	0.7	0.6	0.9	0.7
Teachers	0.8	1.3	1.0	0.8	1.2	1.0
Primary, secondary, and special education school teachers	0.3	1.1	1.2	0.3	1.2	1.3
Service	1.3	1.1	1.0	1.3	1.5	1.5
Protective service	1.2	1.4	1.2	1.2	2.3	2.3
Sales and office	1.1	1.1	0.9	1.1	1.1	0.9
Office and administrative support	1.1	1.1	0.9	1.1	1.1	0.9
Natural resources, construction, and maintenance	1.1	1.6	1.5	1.1	2.1	2.3
Production, transportation, and material moving ...	4.8	4.6	1.8	4.7	4.4	3.2
Full time	0.1	0.6	0.6	0.2	0.6	0.6
Part time	1.7	1.4	1.9	1.7	1.4	2.9
Union	0.6	0.8	0.6	0.6	1.0	0.8
Nonunion	1.0	1.0	0.8	1.0	1.1	0.8
Average wage within the following categories: ³						
Lowest 25 percent	1.7	1.4	0.9	1.7	1.5	1.3
Lowest 10 percent	2.2	1.9	1.4	2.2	1.9	1.5
Second 25 percent	0.8	1.3	0.9	0.8	1.3	1.0
Third 25 percent	0.5	1.1	0.9	0.5	1.0	0.9
Highest 25 percent	0.9	1.0	0.8	0.9	1.3	1.0
Highest 10 percent	1.2	1.3	0.8	1.2	1.8	1.4
Establishment characteristics						
Service-providing industries	0.6	0.7	0.6	0.6	0.8	0.6
Education and health services	0.6	1.0	0.7	0.7	1.0	0.8
Educational services	0.7	1.0	0.8	0.7	1.1	0.8
Elementary and secondary schools	0.8	1.1	1.0	0.8	1.2	1.0
Junior colleges, colleges, and universities	1.5	1.3	0.7	1.5	1.4	1.1
Health care and social assistance	1.3	2.9	2.4	1.3	2.8	2.3
Hospitals	0.9	3.0	3.0	0.9	3.2	3.2
Public administration	0.8	1.1	1.2	0.9	1.4	1.3
1 to 99 workers	1.3	1.3	0.9	1.3	1.7	1.4
1 to 49 workers	1.9	2.1	1.3	1.9	2.3	2.0
50 to 99 workers	1.3	1.8	1.5	1.3	2.0	1.8
100 workers or more	0.6	0.8	0.6	0.6	0.9	0.7
100 to 499 workers	1.4	1.9	1.1	1.4	1.5	1.1
500 workers or more	0.8	0.9	0.7	0.8	1.0	0.8

See footnotes at end of table.

Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

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	1.1	1.0	0.8	1.0	0.9	0.9	0.7	0.8	0.6
Worker characteristics									
Management, professional, and related	1.3	1.3	1.0	1.1	1.1	1.1	0.7	0.8	0.6
Professional and related	1.4	1.4	1.1	1.2	1.2	1.2	0.7	0.9	0.7
Teachers	1.9	2.0	1.7	1.6	1.7	2.0	0.8	1.2	0.9
Primary, secondary, and special education school teachers	2.2	2.3	2.0	2.2	2.3	2.5	0.6	1.1	1.1
Service	1.8	1.5	1.4	1.6	1.4	1.5	1.3	1.6	1.6
Protective service	3.1	2.5	1.2	2.8	2.5	1.7	1.4	2.7	2.4
Sales and office	2.2	1.8	1.2	2.0	1.6	1.5	1.2	1.1	0.9
Office and administrative support	2.3	1.9	1.3	2.0	1.6	1.5	1.1	1.0	0.9
Natural resources, construction, and maintenance	2.5	2.5	1.7	4.4	4.1	2.3	1.0	2.0	2.2
Production, transportation, and material moving ...	5.0	4.2	2.5	5.4	4.5	4.0	4.8	4.6	2.9
Full time	1.3	1.1	0.8	1.1	1.0	0.9	0.3	0.7	0.6
Part time	1.4	1.1	3.1	1.4	1.1	3.3	1.7	1.4	3.0
Union	1.2	1.4	0.9	1.4	1.3	1.0	0.8	1.0	0.8
Nonunion	1.7	1.3	1.3	1.2	1.1	1.4	1.1	1.1	0.8
Average wage within the following categories: ³									
Lowest 25 percent	1.6	1.3	1.5	1.5	1.2	1.7	1.8	1.5	1.3
Lowest 10 percent	2.1	1.7	2.9	1.5	1.2	3.8	2.3	2.0	1.5
Second 25 percent	2.3	1.8	1.2	1.9	1.5	1.1	0.8	1.3	1.0
Third 25 percent	1.9	1.7	0.9	1.6	1.4	1.4	0.6	1.0	0.9
Highest 25 percent	1.3	1.5	1.3	1.5	1.6	1.6	1.0	1.1	0.9
Highest 10 percent	1.7	2.2	2.1	2.3	2.3	1.7	1.2	1.7	1.5
Establishment characteristics									
Service-providing industries	1.1	1.0	0.8	1.0	0.9	0.9	0.7	0.8	0.6
Education and health services	1.5	1.4	1.1	1.2	1.1	1.2	0.8	1.1	0.7
Educational services	1.5	1.5	1.1	1.3	1.2	1.1	0.8	1.1	0.8
Elementary and secondary schools	1.6	1.7	1.4	1.6	1.6	1.8	0.9	1.2	1.0
Junior colleges, colleges, and universities	2.5	2.1	2.0	3.0	2.3	3.4	1.5	1.4	1.2
Health care and social assistance	4.2	3.8	3.2	3.5	3.4	4.2	1.6	2.9	2.3
Hospitals	5.5	4.4	3.4	5.3	4.7	4.6	1.8	3.5	3.3
Public administration	2.3	1.9	1.0	2.0	1.8	1.3	1.0	1.5	1.3
1 to 99 workers	2.6	2.5	1.8	1.9	1.8	1.8	1.3	1.7	1.5
1 to 49 workers	4.4	3.9	2.6	3.7	3.5	2.0	2.0	2.3	2.1
50 to 99 workers	2.8	2.7	2.0	2.5	2.2	2.5	1.6	2.2	1.9
100 workers or more	1.5	1.2	0.7	1.2	1.1	1.1	0.7	0.9	0.7
100 to 499 workers	2.3	2.1	1.5	1.8	1.9	2.4	1.5	1.7	1.2
500 workers or more	1.8	1.4	0.8	1.6	1.3	1.2	0.8	1.0	0.8

See footnotes at end of table.

Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.8	0.9	0.6	0.8	0.9	0.8
Local government	0.7	0.8	0.8	0.7	1.0	0.8
Geographic areas						
Northeast	1.3	1.7	0.9	1.4	1.7	1.2
New England	0.7	2.7	2.7	0.7	2.6	2.7
Middle Atlantic	1.7	2.1	0.9	1.9	2.2	1.5
South	0.8	1.3	0.9	0.8	1.5	1.2
South Atlantic	1.5	2.2	1.2	1.5	2.5	1.7
East South Central	1.3	1.5	0.9	1.3	2.4	1.7
West South Central	1.0	2.2	1.9	1.0	2.3	2.0
Midwest	1.3	1.2	2.0	1.3	0.7	1.1
East North Central	1.9	1.5	3.0	1.9	0.6	1.6
West North Central	1.4	2.2	1.5	1.4	1.7	0.9
West	1.4	1.5	0.8	1.4	2.1	1.4
Mountain	1.9	1.7	2.1	1.9	2.8	1.8
Pacific	1.9	2.0	0.7	1.9	2.8	1.9

See footnotes at end of table.

Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.6	1.6	1.4	1.7	1.5	2.1	0.8	0.9	0.8
Local government	1.3	1.2	0.9	1.2	1.1	1.2	0.8	1.0	0.8
Geographic areas									
Northeast	1.6	2.0	1.6	1.9	2.1	2.0	1.4	1.4	0.9
New England	3.5	5.2	4.5	4.1	—	—	0.7	2.5	2.6
Middle Atlantic	1.6	2.0	1.5	2.3	2.5	2.0	1.8	1.9	1.1
South	2.4	1.8	1.7	1.6	1.3	2.1	1.1	1.6	1.1
South Atlantic	3.1	2.2	2.3	2.7	1.9	2.4	1.9	2.8	1.7
East South Central	4.6	4.0	4.0	2.6	2.5	4.6	1.3	2.2	1.6
West South Central	4.9	3.5	3.2	2.2	2.1	5.3	1.4	2.1	1.9
Midwest	1.5	2.0	1.6	2.8	2.6	2.9	1.5	0.9	1.1
East North Central	2.2	2.5	1.3	3.7	3.6	2.8	2.1	0.9	1.6
West North Central	1.3	3.1	4.2	—	1.8	—	1.7	2.1	1.4
West	1.6	1.8	1.2	1.3	1.2	0.9	1.4	2.1	1.4
Mountain	3.3	2.3	1.3	1.7	1.6	1.8	1.9	2.8	1.8
Pacific	1.8	2.4	1.5	1.5	1.2	1.0	1.9	2.8	1.9

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 Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits, and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, state and local government workers, March 2021

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	86	14	71	29
Worker characteristics				
Management, professional, and related	85	15	70	30
Professional and related	85	15	69	31
Teachers	84	16	66	34
Primary, secondary, and special education school teachers	84	16	65	35
Service	87	13	72	28
Protective service	88	12	77	23
Sales and office	88	12	73	27
Office and administrative support	88	12	73	27
Natural resources, construction, and maintenance Production, transportation, and material moving ...	89	11	77	23
Production, transportation, and material moving ...	86	14	69	31
Full time	86	14	71	29
Part time	83	17	68	32
Union	86	14	76	24
Nonunion	86	14	67	33
Average wage within the following categories: ¹				
Lowest 25 percent	87	13	66	34
Lowest 10 percent	87	13	60	40
Second 25 percent	87	13	74	26
Third 25 percent	86	14	69	31
Highest 25 percent	85	15	75	25
Highest 10 percent	84	16	76	24
Establishment characteristics				
Service-providing industries	86	14	71	29
Education and health services	85	15	67	33
Educational services	85	15	66	34
Elementary and secondary schools	84	16	64	36
Junior colleges, colleges, and universities	85	15	72	28
Health care and social assistance	87	13	74	26
Hospitals	87	13	74	26
Public administration	88	12	77	23
1 to 99 workers	87	13	74	26
1 to 49 workers	88	12	74	26
50 to 99 workers	86	14	75	25
100 workers or more	86	14	70	30
100 to 499 workers	86	14	70	30
500 workers or more	86	14	71	29

See footnotes at end of table.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, state and local government workers, March 2021—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	85	15	74	26
Local government	86	14	70	30
Geographic areas				
Northeast	85	15	83	17
New England	78	22	77	23
Middle Atlantic	87	13	84	16
South	86	14	63	37
South Atlantic	86	14	67	33
East South Central	88	12	63	37
West South Central	85	15	56	44
Midwest	87	13	74	26
East North Central	86	14	76	24
West North Central	90	10	71	29
West	86	14	74	26
Mountain	87	13	72	28
Pacific	86	14	76	24

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, state and local government workers, March 2021

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.3	0.3	0.3	0.3
Worker characteristics				
Management, professional, and related	0.4	0.4	0.5	0.5
Professional and related	0.5	0.5	0.5	0.5
Teachers	0.7	0.7	0.5	0.5
Primary, secondary, and special education school teachers	0.8	0.8	0.6	0.6
Service	0.5	0.5	0.6	0.6
Protective service	0.7	0.7	0.5	0.5
Sales and office	0.4	0.4	0.7	0.7
Office and administrative support	0.4	0.4	0.7	0.7
Natural resources, construction, and maintenance	0.6	0.6	1.1	1.1
Production, transportation, and material moving ...	1.1	1.1	1.9	1.9
Full time	0.3	0.3	0.3	0.3
Part time	1.6	1.6	1.7	1.7
Union	0.3	0.3	0.4	0.4
Nonunion	0.5	0.5	0.5	0.5
Average wage within the following categories: ¹				
Lowest 25 percent	0.5	0.5	0.6	0.6
Lowest 10 percent	0.8	0.8	1.2	1.2
Second 25 percent	0.5	0.5	0.7	0.7
Third 25 percent	0.5	0.5	0.4	0.4
Highest 25 percent	0.4	0.4	0.5	0.5
Highest 10 percent	0.6	0.6	0.7	0.7
Establishment characteristics				
Service-providing industries	0.3	0.3	0.3	0.3
Education and health services	0.5	0.5	0.5	0.5
Educational services	0.5	0.5	0.6	0.6
Elementary and secondary schools	0.6	0.6	0.6	0.6
Junior colleges, colleges, and universities	0.7	0.7	0.7	0.7
Health care and social assistance	1.3	1.3	1.3	1.3
Hospitals	1.6	1.6	2.3	2.3
Public administration	0.3	0.3	0.4	0.4
1 to 99 workers	0.6	0.6	0.9	0.9
1 to 49 workers	0.8	0.8	1.3	1.3
50 to 99 workers	0.9	0.9	1.2	1.2
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.6	0.6	0.7	0.7
500 workers or more	0.3	0.3	0.5	0.5

See footnotes at end of table.

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, state and local government workers, March 2021—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.4	0.4	0.4	0.4
Local government	0.4	0.4	0.4	0.4
Geographic areas				
Northeast	0.4	0.4	0.5	0.5
New England	1.1	1.1	0.9	0.9
Middle Atlantic	0.5	0.5	0.8	0.8
South	0.5	0.5	0.6	0.6
South Atlantic	0.8	0.8	0.6	0.6
East South Central	1.3	1.3	1.0	1.0
West South Central	0.9	0.9	1.2	1.2
Midwest	0.6	0.6	0.7	0.7
East North Central	0.7	0.7	0.7	0.7
West North Central	1.3	1.3	1.5	1.5
West	0.6	0.6	0.6	0.6
Mountain	1.7	1.7	1.7	1.7
Pacific	0.4	0.4	0.4	0.4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021

(All workers with single coverage medical care benefits = 100 percent)

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	\$592.41	22	\$637.56	78	\$579.83	\$132.14
Worker characteristics							
Management, professional, and related	100	580.85	21	637.09	79	566.04	139.49
Professional and related	100	578.62	21	631.02	79	564.49	142.58
Teachers	100	572.90	23	618.65	77	559.55	154.91
Primary, secondary, and special education school teachers	100	571.58	24	617.25	76	556.71	161.56
Service	100	603.00	23	628.49	77	595.17	124.64
Protective service	100	628.24	24	633.36	76	626.59	123.77
Sales and office	100	605.16	24	635.35	76	595.83	120.33
Office and administrative support	100	606.45	24	637.83	76	596.66	118.57
Natural resources, construction, and maintenance	100	628.17	24	658.14	76	618.76	98.55
Production, transportation, and material moving ...	100	625.70	19	681.94	81	612.81	138.05
Full time	100	593.36	22	638.56	78	580.93	130.73
Part time	100	565.17	28	615.91	72	544.84	176.60
Union	100	622.74	24	659.52	76	610.90	155.01
Nonunion	100	564.16	19	611.88	81	552.67	112.14
Average wage within the following categories: ¹							
Lowest 25 percent	100	562.78	24	615.59	76	545.88	116.78
Lowest 10 percent	100	542.13	26	592.04	74	524.55	119.26
Second 25 percent	100	605.07	21	635.28	79	597.05	126.12
Third 25 percent	100	597.09	20	636.23	80	587.39	127.63
Highest 25 percent	100	600.98	23	659.49	77	584.03	153.89
Highest 10 percent	100	617.38	26	662.70	74	601.25	186.13
Establishment characteristics							
Service-providing industries	100	592.81	22	636.90	78	580.60	132.46
Education and health services	100	570.80	22	624.67	78	555.94	141.56
Educational services	100	569.12	22	623.08	78	553.80	149.18
Elementary and secondary schools	100	562.36	24	619.01	76	544.29	157.85
Junior colleges, colleges, and universities	100	584.12	17	638.13	83	573.34	127.98
Health care and social assistance	100	579.77	19	634.61	81	566.91	102.37
Hospitals	100	577.79	20	638.36	80	563.10	99.06
Public administration	100	627.93	22	656.33	78	619.69	117.99
1 to 99 workers	100	586.64	24	631.20	76	572.51	130.14
1 to 49 workers	100	580.22	29	623.21	71	562.30	129.68
50 to 99 workers	100	592.16	20	641.57	80	580.20	130.49
100 workers or more	100	594.06	21	639.63	79	581.84	132.69
100 to 499 workers	100	594.13	19	610.86	81	590.16	132.32
500 workers or more	100	594.04	22	651.19	78	577.86	132.86

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021—continued

(All workers with single coverage medical care benefits = 100 percent)

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	\$575.24	13	\$608.39	87	\$570.37	\$118.81
Local government	100	599.46	25	643.58	75	584.37	138.53
Geographic areas							
Northeast	100	627.69	27	713.75	73	596.24	166.35
New England	100	571.76	2	591.17	98	571.31	176.13
Middle Atlantic	100	644.52	34	716.20	66	607.36	161.99
South	100	554.71	21	606.44	79	540.75	115.42
South Atlantic	100	587.06	11	674.94	89	575.67	109.26
East South Central	100	575.20	22	564.84	78	578.07	95.93
West South Central	100	498.76	34	588.47	66	451.11	139.42
Midwest	100	617.20	18	617.52	82	617.13	121.66
East North Central	100	615.17	11	590.45	89	618.35	130.38
West North Central	100	621.00	31	636.40	69	614.19	100.74
West	100	609.35	22	632.46	78	602.73	147.52
Mountain	100	559.04	16	623.20	84	547.18	102.88
Pacific	100	632.16	25	635.04	75	631.18	170.38

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021

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	\$3.71	0.9	\$6.57	0.9	\$4.47	\$3.34
Worker characteristics						
Management, professional, and related	4.83	1.1	5.68	1.1	5.56	4.58
Professional and related	5.22	1.2	5.81	1.2	5.90	5.24
Teachers	6.14	1.8	7.46	1.8	6.55	8.46
Primary, secondary, and special education school teachers	7.20	2.0	8.83	2.0	8.21	10.22
Service	7.56	2.1	13.27	2.1	8.99	5.70
Protective service	10.11	2.9	21.34	2.9	12.48	8.46
Sales and office	5.15	1.7	11.94	1.7	6.54	4.93
Office and administrative support	5.17	1.7	11.89	1.7	6.78	4.75
Natural resources, construction, and maintenance	12.91	3.0	34.05	3.0	17.56	5.03
Production, transportation, and material moving ...	17.09	3.2	35.14	3.2	18.56	12.30
Full time	3.59	0.9	6.98	0.9	4.33	3.37
Part time	14.77	3.0	15.28	3.0	18.43	15.63
Union	3.76	1.3	7.56	1.3	4.19	4.87
Nonunion	6.34	1.3	11.64	1.3	7.70	3.67
Average wage within the following categories: ¹						
Lowest 25 percent	5.68	1.5	13.34	1.5	7.67	4.25
Lowest 10 percent	8.58	2.8	13.48	2.8	11.24	6.02
Second 25 percent	6.17	1.6	13.94	1.6	7.20	5.67
Third 25 percent	5.93	1.6	7.73	1.6	7.53	5.15
Highest 25 percent	4.50	1.2	7.68	1.2	5.44	6.59
Highest 10 percent	4.81	1.3	11.25	1.3	6.12	12.51
Establishment characteristics						
Service-providing industries	3.77	0.9	6.34	0.9	4.53	3.36
Education and health services	4.88	1.1	5.69	1.1	5.76	5.00
Educational services	4.52	1.2	5.36	1.2	5.16	5.94
Elementary and secondary schools	5.93	1.6	7.56	1.6	6.86	7.13
Junior colleges, colleges, and universities	7.09	1.5	9.74	1.5	8.77	6.88
Health care and social assistance	19.16	2.8	20.74	2.8	23.45	6.10
Hospitals	30.65	2.9	19.65	2.9	36.26	8.03
Public administration	6.44	1.7	13.75	1.7	6.90	2.98
1 to 99 workers	10.56	2.2	17.83	2.2	12.65	6.10
1 to 49 workers	14.88	3.5	22.97	3.5	18.88	10.18
50 to 99 workers	14.62	2.7	27.35	2.7	16.73	6.63
100 workers or more	4.43	1.1	7.32	1.1	5.61	3.38
100 to 499 workers	9.32	2.2	18.66	2.2	11.19	7.14
500 workers or more	4.64	1.0	5.49	1.0	5.75	2.89

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021—continued

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	\$6.23	1.0	\$7.77	1.0	\$6.72	\$3.64
Local government	5.04	1.2	7.88	1.2	6.14	4.21
Geographic areas						
Northeast	6.83	1.4	8.68	1.4	8.22	8.94
New England	12.58	1.0	22.72	1.0	12.91	12.76
Middle Atlantic	7.28	2.1	8.92	2.1	8.62	12.30
South	7.44	1.4	12.27	1.4	9.44	5.35
South Atlantic	12.65	1.8	32.07	1.8	14.67	8.05
East South Central	14.28	1.6	16.08	1.6	20.91	9.78
West South Central	9.58	3.1	7.23	3.1	12.22	8.73
Midwest	6.51	2.3	18.76	2.3	5.72	4.74
East North Central	4.94	0.8	12.39	0.8	5.64	6.00
West North Central	16.21	6.9	30.23	6.9	13.94	9.12
West	5.99	2.2	14.61	2.2	6.17	7.63
Mountain	13.72	3.7	24.47	3.7	11.64	15.07
Pacific	6.91	2.7	17.63	2.7	7.41	10.45

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Medical care benefits, single coverage: Employee participation by type of employee contribution, state and local government workers, March 2021

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	63	26	6	5
Worker characteristics				
Management, professional, and related	63	27	6	4
Professional and related	63	27	7	4
Teachers	65	26	7	2
Primary, secondary, and special education school teachers	68	22	8	2
Service	65	25	3	6
Protective service	65	23	2	10
Sales and office	60	29	5	6
Office and administrative support	60	29	5	6
Natural resources, construction, and maintenance	70	20	5	5
Production, transportation, and material moving ...	64	17	—	—
Full time	63	26	5	5
Part time	64	24	—	—
Union	67	17	8	9
Nonunion	60	34	4	2
Average wage within the following categories: ³				
Lowest 25 percent	61	31	5	3
Lowest 10 percent	63	32	5	1
Second 25 percent	64	26	5	5
Third 25 percent	62	27	6	5
Highest 25 percent	65	23	7	6
Highest 10 percent	64	23	5	8
Establishment characteristics				
Service-providing industries	63	27	6	5
Education and health services	63	29	5	2
Educational services	65	28	6	2
Elementary and secondary schools	70	21	7	2
Junior colleges, colleges, and universities	51	46	—	—
Health care and social assistance	56	36	—	—
Hospitals	54	37	—	—
Public administration	61	25	4	10
1 to 99 workers	62	22	9	7
1 to 49 workers	69	17	6	8
50 to 99 workers	56	27	—	—
100 workers or more	63	28	5	4
100 to 499 workers	67	25	6	3
500 workers or more	62	29	4	5

See footnotes at end of table.

Table 13. Medical care benefits, single coverage: Employee participation by type of employee contribution, state and local government workers, March 2021—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	48	43	2	7
Local government	70	19	7	4
Geographic areas				
Northeast	67	18	6	8
New England	81	9	—	—
Middle Atlantic	60	22	5	12
South	58	37	4	1
South Atlantic	49	45	—	—
East South Central	48	52	—	—
West South Central	82	13	—	—
Midwest	72	20	6	2
East North Central	74	20	—	—
West North Central	69	21	—	—
West	60	19	8	13
Mountain	76	20	—	—
Pacific	53	19	10	19

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Standard errors for medical care benefits, single coverage:
Employee participation by type of employee contribution, state and local
government workers, March 2021**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.2	1.1	0.7	0.4
Worker characteristics				
Management, professional, and related	1.7	1.6	0.8	0.6
Professional and related	1.8	1.8	0.9	0.6
Teachers	2.6	2.4	1.1	0.4
Primary, secondary, and special education school teachers	2.6	2.2	1.3	0.4
Service	2.6	1.9	0.9	1.3
Protective service	4.1	2.9	1.1	2.8
Sales and office	2.4	2.1	1.3	0.9
Office and administrative support	2.5	2.2	1.4	0.9
Natural resources, construction, and maintenance	4.1	3.5	1.2	2.0
Production, transportation, and material moving ...	5.1	4.0	–	–
Full time	1.3	1.1	0.7	0.5
Part time	4.4	4.2	–	–
Union	1.3	1.3	1.1	0.7
Nonunion	2.1	1.9	0.7	0.4
Average wage within the following categories: ³				
Lowest 25 percent	1.6	1.5	1.1	0.6
Lowest 10 percent	2.9	3.0	1.4	0.3
Second 25 percent	2.1	1.5	1.1	0.8
Third 25 percent	2.4	1.9	0.9	0.9
Highest 25 percent	1.8	1.6	1.1	0.8
Highest 10 percent	2.9	2.3	1.7	1.3
Establishment characteristics				
Service-providing industries	1.3	1.1	0.7	0.4
Education and health services	1.6	1.6	0.7	0.4
Educational services	1.7	1.7	0.8	0.3
Elementary and secondary schools	1.8	1.6	1.1	0.4
Junior colleges, colleges, and universities	3.1	3.3	–	–
Health care and social assistance	4.5	5.1	–	–
Hospitals	5.3	6.4	–	–
Public administration	2.3	1.4	1.4	1.0
1 to 99 workers	3.2	2.3	2.0	1.5
1 to 49 workers	5.1	4.7	1.8	2.2
50 to 99 workers	4.1	3.0	–	–
100 workers or more	1.3	1.1	0.7	0.6
100 to 499 workers	3.5	2.6	1.5	1.3
500 workers or more	1.4	1.3	0.7	0.9

See footnotes at end of table.

**Table 13. Standard errors for medical care benefits, single coverage:
Employee participation by type of employee contribution, state and local
government workers, March 2021—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	2.3	2.2	1.0	0.9
Local government	1.5	1.2	0.8	0.6
Geographic areas				
Northeast	2.6	1.8	1.7	1.0
New England	4.6	2.5	—	—
Middle Atlantic	2.6	1.7	2.1	1.4
South	2.3	2.1	1.0	0.4
South Atlantic	3.7	3.7	—	—
East South Central	2.3	2.3	—	—
West South Central	2.9	2.2	—	—
Midwest	1.8	1.8	1.7	0.5
East North Central	1.9	1.7	—	—
West North Central	4.3	4.7	—	—
West	2.6	2.0	1.4	1.7
Mountain	4.9	3.7	—	—
Pacific	3.0	2.4	2.0	2.6

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021

(All workers with family coverage medical care benefits = 100 percent)

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	\$1,275.67	7	\$1,774.12	93	\$1,236.83	\$544.63
Worker characteristics							
Management, professional, and related	100	1,234.74	7	1,777.49	93	1,191.28	567.52
Professional and related	100	1,221.37	7	1,752.62	93	1,179.86	582.18
Teachers	100	1,146.36	7	1,774.54	93	1,097.74	627.79
Primary, secondary, and special education school teachers	100	1,115.68	8	1,770.01	92	1,055.53	662.79
Service	100	1,300.65	7	1,754.88	93	1,265.71	523.24
Protective service	100	1,434.44	9	1,780.36	91	1,400.35	451.85
Sales and office	100	1,339.59	7	1,728.93	93	1,309.53	501.52
Office and administrative support	100	1,342.91	7	1,730.14	93	1,312.44	497.17
Natural resources, construction, and maintenance	100	1,435.27	6	1,638.57	94	1,423.13	439.74
Production, transportation, and material moving ...	100	1,343.89	7	2,133.47	93	1,284.60	595.14
Full time	100	1,278.08	7	1,783.16	93	1,239.24	541.63
Part time	100	1,206.32	10	1,583.77	90	1,165.52	633.35
Union	100	1,443.30	12	1,790.11	88	1,395.38	548.13
Nonunion	100	1,119.96	3	1,706.53	97	1,103.88	541.69
Average wage within the following categories: ¹							
Lowest 25 percent	100	1,109.26	4	1,771.65	96	1,081.04	571.25
Lowest 10 percent	100	968.87	-	-	-	-	-
Second 25 percent	100	1,351.22	7	1,724.00	93	1,323.09	498.13
Third 25 percent	100	1,239.01	6	1,761.85	94	1,203.96	563.66
Highest 25 percent	100	1,382.41	11	1,808.82	89	1,330.46	542.02
Highest 10 percent	100	1,432.56	17	1,794.44	83	1,360.87	597.92
Establishment characteristics							
Service-providing industries	100	1,275.36	7	1,770.95	93	1,236.89	545.66
Education and health services	100	1,179.96	7	1,752.45	93	1,135.24	600.59
Educational services	100	1,149.67	7	1,760.05	93	1,100.77	622.25
Elementary and secondary schools	100	1,097.04	9	1,776.75	91	1,030.91	675.94
Junior colleges, colleges, and universities	100	1,286.98	4	1,647.72	96	1,273.64	486.64
Health care and social assistance	100	1,340.89	6	1,705.28	94	1,316.20	486.90
Hospitals	100	1,378.93	7	1,734.78	93	1,350.67	481.98
Public administration	100	1,412.62	7	1,807.01	93	1,381.02	453.78
1 to 99 workers	100	1,272.17	8	1,746.10	92	1,233.41	476.13
1 to 49 workers	100	1,270.78	9	1,734.45	91	1,228.06	503.40
50 to 99 workers	100	1,273.37	7	1,758.61	93	1,237.96	452.93
100 workers or more	100	1,276.67	7	1,782.59	93	1,237.80	564.07
100 to 499 workers	100	1,242.41	2	1,511.31	98	1,236.42	552.50
500 workers or more	100	1,292.53	9	1,811.60	91	1,238.50	569.85

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021—continued

(All workers with family coverage medical care benefits = 100 percent)

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	\$1,289.84	1	\$1,205.90	99	\$1,290.75	\$440.75
Local government	100	1,269.89	10	1,799.79	90	1,212.73	591.07
Geographic areas							
Northeast	100	1,570.92	24	1,881.06	76	1,471.24	465.23
New England	100	1,449.75	—	—	—	—	—
Middle Atlantic	100	1,607.36	31	1,885.37	69	1,480.36	473.12
South	100	1,012.19	1	1,489.67	99	1,007.19	589.31
South Atlantic	100	1,125.76	1	1,582.48	99	1,119.83	543.01
East South Central	100	982.12	—	—	—	—	—
West South Central	100	869.32	—	—	—	—	—
Midwest	100	1,392.75	5	1,547.20	95	1,384.31	505.75
East North Central	100	1,442.72	4	1,501.50	96	1,440.53	474.27
West North Central	100	1,301.66	—	—	—	—	—
West	100	1,408.90	7	1,696.53	93	1,389.02	547.53
Mountain	100	1,212.87	4	1,582.42	96	1,198.47	506.57
Pacific	100	1,497.98	8	1,721.80	92	1,479.31	566.94

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$10.53	0.4	\$35.07	0.4	\$10.98	\$8.14
Worker characteristics						
Management, professional, and related	15.48	0.5	42.02	0.5	15.80	11.37
Professional and related	16.58	0.6	37.08	0.6	16.96	12.87
Teachers	16.41	0.7	37.27	0.7	16.92	18.64
Primary, secondary, and special education school teachers	18.03	0.9	39.59	0.9	18.21	23.62
Service	18.07	0.8	34.07	0.8	19.73	15.40
Protective service	24.82	1.3	40.34	1.3	28.56	18.63
Sales and office	22.94	0.7	43.31	0.7	23.70	13.03
Office and administrative support	23.09	0.7	43.30	0.7	23.86	12.62
Natural resources, construction, and maintenance	36.54	1.2	114.76	1.2	37.98	31.68
Production, transportation, and material moving ...	53.00	2.4	310.58	2.4	46.74	33.55
Full time	10.50	0.4	35.36	0.4	10.91	8.55
Part time	41.51	1.9	85.51	1.9	46.12	35.29
Union	10.77	0.7	21.69	0.7	12.22	12.72
Nonunion	16.79	0.5	148.11	0.5	16.17	9.58
Average wage within the following categories: ¹						
Lowest 25 percent	13.31	0.7	138.43	0.7	13.22	13.53
Lowest 10 percent	19.51	—	—	—	—	—
Second 25 percent	23.87	0.6	74.09	0.6	24.34	13.05
Third 25 percent	18.53	0.8	41.35	0.8	20.50	12.54
Highest 25 percent	16.76	0.8	24.54	0.8	18.75	16.14
Highest 10 percent	22.91	1.2	31.11	1.2	26.15	30.50
Establishment characteristics						
Service-providing industries	10.56	0.4	34.53	0.4	11.09	7.99
Education and health services	14.42	0.5	38.87	0.5	15.63	12.13
Educational services	13.12	0.6	39.71	0.6	14.28	13.81
Elementary and secondary schools	13.58	0.8	40.54	0.8	14.30	17.42
Junior colleges, colleges, and universities	23.10	1.0	128.74	1.0	24.51	12.24
Health care and social assistance	57.19	1.3	121.82	1.3	61.06	26.88
Hospitals	105.63	1.3	79.61	1.3	113.19	27.63
Public administration	19.64	0.6	74.11	0.6	20.24	8.15
1 to 99 workers	24.17	1.3	126.05	1.3	24.42	20.38
1 to 49 workers	31.43	2.0	190.77	2.0	32.45	30.63
50 to 99 workers	31.86	1.3	148.15	1.3	32.99	25.48
100 workers or more	13.01	0.5	24.39	0.5	13.63	9.22
100 to 499 workers	20.11	0.5	68.79	0.5	20.01	19.31
500 workers or more	16.32	0.6	26.19	0.6	17.72	9.11

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021—continued

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	\$15.48	0.3	\$133.45	0.3	\$15.11	\$7.37
Local government	12.59	0.5	32.79	0.5	13.18	11.36
Geographic areas						
Northeast	17.77	1.3	24.10	1.3	21.35	23.80
New England	31.76	—	—	—	—	—
Middle Atlantic	19.60	2.0	23.86	2.0	25.15	33.60
South	17.67	0.3	100.42	0.3	17.90	11.51
South Atlantic	28.52	0.1	74.08	0.1	28.63	14.27
East South Central	43.11	—	—	—	—	—
West South Central	26.35	—	—	—	—	—
Midwest	19.88	1.3	150.34	1.3	19.02	13.90
East North Central	22.70	0.8	124.10	0.8	24.17	16.10
West North Central	39.03	—	—	—	—	—
West	15.15	1.0	95.03	1.0	15.85	22.00
Mountain	36.08	1.4	29.10	1.4	40.15	36.07
Pacific	18.07	1.3	117.42	1.3	17.12	27.93

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Medical care benefits, family coverage: Employee participation by type of employee contribution, state and local government workers, March 2021

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	65	25	6	4
Worker characteristics				
Management, professional, and related	64	26	6	3
Professional and related	64	26	7	3
Teachers	67	24	7	1
Primary, secondary, and special education school teachers	70	21	8	1
Service	67	24	3	5
Protective service	67	22	3	8
Sales and office	62	26	5	6
Office and administrative support	62	26	5	6
Natural resources, construction, and maintenance	73	17	6	4
Production, transportation, and material moving ...	67	17	11	6
Full time	65	25	6	4
Part time	66	23	–	–
Union	68	17	8	7
Nonunion	63	32	4	1
Average wage within the following categories: ³				
Lowest 25 percent	64	29	5	2
Lowest 10 percent	67	28	–	–
Second 25 percent	66	25	5	5
Third 25 percent	66	24	6	4
Highest 25 percent	65	23	7	5
Highest 10 percent	64	23	6	7
Establishment characteristics				
Service-providing industries	65	25	6	4
Education and health services	65	28	5	2
Educational services	67	26	6	1
Elementary and secondary schools	71	21	7	1
Junior colleges, colleges, and universities	55	42	–	–
Health care and social assistance	59	34	–	–
Hospitals	57	35	–	–
Public administration	62	25	4	9
1 to 99 workers	63	21	10	6
1 to 49 workers	68	17	7	7
50 to 99 workers	58	24	12	6
100 workers or more	65	26	5	4
100 to 499 workers	68	23	5	3
500 workers or more	64	28	4	4

See footnotes at end of table.

Table 15. Medical care benefits, family coverage: Employee participation by type of employee contribution, state and local government workers, March 2021—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	49	42	2	7
Local government	72	17	7	3
Geographic areas				
Northeast	67	18	6	8
New England	81	9	—	—
Middle Atlantic	61	22	5	12
South	62	35	—	—
South Atlantic	53	42	5	—
East South Central	57	43	—	—
West South Central	76	21	—	—
Midwest	75	17	6	2
East North Central	77	17	4	2
West North Central	72	16	—	—
West	59	19	10	12
Mountain	79	17	—	—
Pacific	51	20	13	17

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Standard errors for medical care benefits, family coverage:
Employee participation by type of employee contribution, state and local
government workers, March 2021**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.1	1.0	0.6	0.4
Worker characteristics				
Management, professional, and related	1.5	1.4	0.8	0.5
Professional and related	1.7	1.6	0.9	0.5
Teachers	2.4	2.1	1.1	0.3
Primary, secondary, and special education school teachers	2.3	2.0	1.2	0.3
Service	2.0	1.7	0.7	1.0
Protective service	3.0	2.6	1.2	2.3
Sales and office	2.3	1.9	1.2	0.8
Office and administrative support	2.3	1.9	1.1	0.8
Natural resources, construction, and maintenance	3.7	3.0	1.4	1.6
Production, transportation, and material moving ...	4.9	3.9	2.6	3.0
Full time	1.1	1.0	0.6	0.4
Part time	3.8	3.4	—	—
Union	1.3	1.1	0.9	0.6
Nonunion	2.0	1.7	0.8	0.4
Average wage within the following categories: ³				
Lowest 25 percent	1.5	1.4	0.8	0.5
Lowest 10 percent	2.5	2.7	—	—
Second 25 percent	2.0	1.5	1.1	0.7
Third 25 percent	2.1	1.7	0.8	0.8
Highest 25 percent	1.5	1.5	1.2	0.7
Highest 10 percent	2.5	2.2	1.9	1.2
Establishment characteristics				
Service-providing industries	1.2	1.0	0.7	0.4
Education and health services	1.5	1.4	0.8	0.4
Educational services	1.5	1.5	0.8	0.2
Elementary and secondary schools	1.7	1.4	1.0	0.3
Junior colleges, colleges, and universities	2.8	3.1	—	—
Health care and social assistance	4.6	5.0	—	—
Hospitals	4.8	5.9	—	—
Public administration	2.3	1.5	1.4	0.9
1 to 99 workers	3.1	2.2	1.9	1.2
1 to 49 workers	4.5	4.0	2.0	1.5
50 to 99 workers	4.1	2.7	3.1	1.9
100 workers or more	1.1	1.0	0.6	0.5
100 to 499 workers	2.7	2.3	1.2	1.0
500 workers or more	1.3	1.3	0.6	0.8

See footnotes at end of table.

**Table 15. Standard errors for medical care benefits, family coverage:
Employee participation by type of employee contribution, state and local
government workers, March 2021—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	2.2	2.1	0.9	0.9
Local government	1.4	1.0	0.8	0.5
Geographic areas				
Northeast	2.7	2.0	1.6	1.0
New England	4.7	2.4	—	—
Middle Atlantic	2.9	2.1	1.8	1.3
South	2.0	1.8	—	—
South Atlantic	3.8	3.5	1.6	—
East South Central	1.3	1.3	—	—
West South Central	3.0	2.2	—	—
Midwest	1.4	1.7	1.8	0.5
East North Central	1.7	1.6	0.6	0.7
West North Central	2.4	3.9	—	—
West	2.5	1.7	1.2	1.5
Mountain	4.9	3.8	—	—
Pacific	2.9	1.7	1.6	2.4

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, state and local government workers, March 2021

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

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	\$25.99	\$53.85	\$98.04	\$153.00	\$257.23	\$168.35	\$264.80	\$429.12	\$701.17	\$1138.56
Worker characteristics										
Management, professional, and related	25.81	56.71	102.58	161.17	272.81	162.94	265.06	450.01	733.20	1198.00
Professional and related	25.99	57.39	103.00	161.98	276.10	166.13	269.64	463.89	766.44	1220.63
Teachers	31.00	60.82	105.79	178.00	344.72	154.57	284.63	516.61	878.00	1297.86
Primary, secondary, and special education school teachers	-	60.82	107.87	188.72	357.02	144.72	305.67	551.51	978.20	1379.06
Service	32.28	55.52	94.33	148.00	240.41	194.52	270.90	424.76	654.45	1116.41
Protective service	32.45	56.05	90.49	145.42	231.79	180.00	259.04	380.03	549.71	798.48
Sales and office	22.66	51.20	92.50	134.86	217.73	165.46	259.04	406.54	636.42	1039.32
Office and administrative support	22.66	50.81	92.00	133.75	214.98	162.39	252.07	402.29	636.42	1002.80
Natural resources, construction, and maintenance	24.87	52.00	90.91	134.92	186.14	154.58	205.00	354.10	545.42	754.60
Production, transportation, and material moving ...	19.46	36.00	82.24	150.20	248.40	186.82	327.41	477.44	905.97	1258.24
Full time	25.78	53.32	97.68	151.14	248.22	167.87	263.49	427.06	692.00	1116.41
Part time	40.00	89.28	126.34	254.00	488.75	191.00	312.00	548.32	1053.80	1327.00
Union	35.15	66.30	112.34	173.77	306.63	138.23	244.19	405.19	668.42	1202.32
Nonunion	22.35	50.00	88.56	134.92	204.21	180.00	280.86	451.17	720.00	1110.26
Average wage within the following categories: ²										
Lowest 25 percent	23.55	50.00	90.02	142.21	217.36	180.00	284.12	476.04	741.75	1235.64
Lowest 10 percent	21.78	47.88	90.77	157.10	226.70	212.42	355.71	572.47	870.57	1263.00
Second 25 percent	25.09	50.81	90.55	133.75	222.01	162.94	251.10	385.00	578.54	981.74
Third 25 percent	24.24	55.51	95.90	145.22	243.52	179.79	269.64	475.00	737.75	1110.26
Highest 25 percent	35.15	66.28	111.49	186.29	344.40	139.75	251.45	422.95	667.95	1202.32
Highest 10 percent	36.64	71.34	128.94	245.23	533.29	160.89	271.00	457.39	722.82	1429.48
Establishment characteristics										
Service-providing industries	25.78	53.53	98.38	155.00	258.11	166.63	265.36	432.78	703.82	1137.00
Education and health services	27.23	58.32	102.46	168.56	278.00	178.20	289.46	505.60	803.54	1258.24
Educational services	28.69	59.78	104.56	178.03	322.28	169.99	283.81	521.17	870.83	1288.00
Elementary and secondary schools	25.99	59.24	107.00	189.53	354.50	160.89	314.85	574.18	1010.30	1381.28
Junior colleges, colleges, and universities	33.52	66.28	96.70	143.60	231.20	180.00	229.00	391.00	551.98	810.50
Health care and social assistance	-	45.50	88.44	127.36	174.40	225.80	307.67	392.82	600.64	851.11
Hospitals	25.09	41.00	85.74	115.57	174.40	235.33	327.67	392.82	600.64	727.00
Public administration	23.55	50.86	90.91	134.86	208.32	142.01	244.60	370.00	534.06	809.52
1 to 99 workers	23.31	55.12	101.05	145.22	222.88	99.05	210.43	355.16	616.67	922.65
1 to 49 workers	23.31	52.94	108.95	151.72	241.54	-	223.33	382.05	648.00	1120.52
50 to 99 workers	-	57.39	97.00	142.71	214.00	115.77	203.18	314.85	559.50	736.31
100 workers or more	27.41	52.56	97.00	156.61	261.72	184.82	277.33	445.80	728.48	1202.32
100 to 499 workers	24.34	55.64	91.81	144.26	258.30	180.00	244.20	396.60	735.39	1235.64
500 workers or more	28.99	52.54	98.65	159.27	263.75	190.00	323.42	470.55	722.82	1168.70

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, state and local government workers, March 2021—continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

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	\$34.80	\$54.00	\$100.32	\$133.75	\$198.87	\$180.00	\$229.00	\$351.24	\$515.15	\$703.82
Local government	24.67	53.85	97.74	162.96	272.90	160.89	285.96	469.05	775.85	1243.28
Geographic areas										
Northeast	49.73	96.70	133.75	189.79	268.43	—	265.06	418.13	515.15	723.98
New England	70.08	122.61	165.78	203.58	276.85	213.51	316.65	420.50	521.17	628.01
Middle Atlantic	39.03	82.98	128.94	170.81	263.75	—	246.37	414.68	515.15	867.83
South	22.35	50.00	86.34	140.61	203.00	186.00	348.00	532.51	737.91	1207.28
South Atlantic	24.67	50.00	77.01	123.44	174.40	180.00	266.46	426.04	631.94	1061.20
East South Central	20.00	—	—	129.00	187.79	273.67	391.00	559.72	686.62	—
West South Central	36.00	59.92	103.60	165.58	276.10	238.40	351.24	569.84	1001.00	1290.00
Midwest	31.00	54.38	92.00	127.36	224.70	160.89	229.00	355.17	679.10	1231.34
East North Central	32.00	70.00	98.06	134.78	264.00	137.90	226.77	336.51	538.34	1203.90
West North Central	27.23	36.64	72.00	106.97	147.12	180.00	230.02	441.61	831.83	1253.45
West	24.24	50.00	94.37	184.51	344.72	122.10	228.36	387.80	737.75	1106.08
Mountain	18.06	35.96	56.71	109.00	242.80	142.01	245.00	397.23	737.75	1084.61
Pacific	36.93	65.48	121.05	245.23	439.36	—	197.88	377.50	735.39	1168.70

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, state and local government workers, March 2021

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$2.85	\$2.64	\$2.60	\$5.23	\$10.63	\$9.33	\$5.47	\$12.57	\$17.75	\$54.47
Worker characteristics										
Management, professional, and related	3.33	3.89	2.91	5.54	10.93	13.46	8.37	22.09	19.61	47.05
Professional and related	3.94	3.65	3.27	5.19	12.14	14.57	13.56	22.14	37.70	35.98
Teachers	6.35	4.60	2.98	8.92	32.32	18.90	21.53	16.46	52.51	43.67
Primary, secondary, and special education school teachers	–	4.88	4.37	9.70	82.19	15.49	19.77	25.96	52.83	58.06
Service	3.00	3.64	7.03	14.69	29.89	11.99	10.48	18.29	24.93	98.13
Protective service	8.20	6.26	11.25	21.05	48.56	13.55	15.44	14.07	40.41	44.46
Sales and office	2.28	2.70	3.41	9.45	11.81	20.41	13.94	23.75	23.34	100.65
Office and administrative support	2.10	2.38	3.39	5.81	8.77	20.71	13.44	23.73	24.77	111.91
Natural resources, construction, and maintenance	7.32	5.54	14.66	8.54	22.22	25.28	26.11	20.01	45.16	117.93
Production, transportation, and material moving ...	2.63	5.88	12.68	16.84	39.37	34.41	25.38	58.04	122.75	38.92
Full time	2.27	2.50	2.75	5.13	8.92	9.09	5.89	13.60	21.09	36.15
Part time	9.10	9.54	9.73	37.66	82.50	32.33	37.68	106.80	107.35	90.07
Union	2.12	1.91	4.84	6.36	35.84	7.61	19.25	15.36	25.10	51.90
Nonunion	2.05	4.05	4.05	4.47	11.75	4.27	18.01	24.26	18.52	35.57
Average wage within the following categories: ²										
Lowest 25 percent	2.54	4.81	3.42	5.59	12.89	1.65	24.38	24.65	47.50	24.29
Lowest 10 percent	4.79	7.13	6.17	10.65	23.14	15.29	10.50	22.90	96.79	45.07
Second 25 percent	3.63	2.22	3.38	5.55	14.80	26.54	13.72	6.74	14.91	78.17
Third 25 percent	2.58	5.12	7.42	6.14	17.11	7.98	16.75	23.27	33.57	19.86
Highest 25 percent	2.45	3.35	4.74	9.49	31.73	17.11	20.40	24.53	36.26	70.94
Highest 10 percent	1.56	5.25	4.16	9.88	58.05	25.83	15.76	30.46	34.68	84.51
Establishment characteristics										
Service-providing industries	2.46	2.85	2.53	5.60	9.79	10.35	6.00	12.21	15.60	50.75
Education and health services	4.47	3.48	3.21	5.99	21.90	8.63	17.69	11.32	36.34	36.32
Educational services	4.48	3.67	2.22	7.09	30.77	12.28	19.84	16.66	30.44	24.51
Elementary and secondary schools	5.00	3.96	3.40	7.71	26.35	18.37	24.05	16.60	35.58	33.43
Junior colleges, colleges, and universities	3.78	10.31	7.26	8.61	21.90	3.74	9.90	31.51	27.98	41.29
Health care and social assistance	–	10.31	6.17	7.02	8.36	17.07	23.64	25.85	25.70	161.49
Hospitals	3.57	7.00	12.49	16.68	11.24	25.16	10.99	38.84	45.23	68.65
Public administration	3.39	1.97	8.22	3.37	18.10	25.04	16.18	9.33	19.15	46.94
1 to 99 workers	3.53	4.75	4.71	9.79	28.84	28.60	19.79	18.13	44.19	127.51
1 to 49 workers	1.28	3.73	8.14	17.84	41.38	–	42.74	44.56	65.75	257.21
50 to 99 workers	–	8.81	4.11	8.90	29.35	9.80	26.17	29.83	36.72	102.27
100 workers or more	3.01	3.24	3.28	6.40	9.18	6.59	15.76	12.71	20.32	32.91
100 to 499 workers	6.23	6.81	6.51	10.95	25.74	3.90	15.32	19.90	62.36	46.62
500 workers or more	2.65	2.51	3.59	5.01	9.21	8.78	14.30	19.36	25.01	62.99

See footnotes at end of table.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, state and local government workers, March 2021—continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$2.95	\$4.64	\$5.85	\$1.46	\$15.26	\$0.80	\$9.19	\$11.61	\$6.97	\$24.68
Local government	1.48	3.02	2.56	4.46	9.67	13.52	16.54	19.57	33.00	25.92
Geographic areas										
Northeast	10.07	7.97	0.91	8.46	21.07	—	13.67	15.53	3.00	105.98
New England	15.21	19.60	9.54	5.22	72.45	34.44	22.13	31.78	17.51	64.09
Middle Atlantic	7.40	4.09	0.97	12.96	22.21	—	22.38	19.74	0.00	196.30
South	3.31	1.73	6.37	7.61	10.48	9.05	11.80	12.14	57.09	47.25
South Atlantic	2.33	0.00	8.36	17.45	8.73	0.00	7.72	37.76	17.02	66.06
East South Central	0.13	—	—	14.93	7.09	70.72	4.56	48.24	29.78	—
West South Central	7.64	5.55	9.17	5.81	5.64	44.64	10.38	26.04	52.80	74.15
Midwest	2.43	6.26	0.91	1.25	43.70	22.36	16.26	19.07	40.36	115.38
East North Central	2.74	6.08	6.69	5.57	36.70	36.39	24.65	2.74	97.10	143.89
West North Central	1.35	1.41	9.46	4.14	10.42	15.84	41.78	34.37	100.19	170.59
West	2.08	2.15	4.65	38.10	46.95	20.98	23.86	27.23	22.39	76.87
Mountain	2.91	9.69	3.02	10.37	16.94	6.65	20.66	52.26	48.38	55.88
Pacific	4.99	2.16	6.42	19.18	75.66	—	18.61	34.15	40.09	89.64

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021

(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	83	80	97	27	26	97	39	38	97
Worker characteristics									
Management, professional, and related	84	82	97	26	25	96	42	41	97
Professional and related	84	81	97	26	24	96	42	41	97
Teachers	83	81	97	22	21	96	42	41	97
Primary, secondary, and special education school teachers	88	87	98	22	21	96	41	40	97
Service	77	74	97	25	25	98	31	30	98
Protective service	87	84	97	29	29	99	31	31	99
Sales and office	83	81	98	29	28	98	38	37	98
Office and administrative support	84	82	98	29	28	98	38	37	98
Natural resources, construction, and maintenance	90	88	98	34	33	96	42	39	95
Production, transportation, and material moving ...	79	78	99	28	27	96	33	32	98
Full time	92	90	97	29	28	97	43	42	98
Part time	23	22	94	14	13	96	13	13	94
Union	88	87	98	26	26	99	39	38	98
Nonunion	78	75	96	27	26	95	39	37	97
Average wage within the following categories: ²									
Lowest 25 percent	67	65	97	21	20	95	29	28	97
Lowest 10 percent	57	55	97	16	15	92	25	24	96
Second 25 percent	88	85	97	30	29	97	40	39	97
Third 25 percent	89	86	97	28	27	96	43	42	97
Highest 25 percent	88	86	98	29	29	99	43	43	98
Highest 10 percent	86	84	97	35	35	99	41	40	97
Establishment characteristics									
Service-providing industries	83	80	97	27	26	97	39	38	97
Education and health services	83	80	97	25	24	95	42	40	97
Educational services	82	80	97	23	22	95	40	39	97
Elementary and secondary schools	81	79	98	22	21	95	37	36	97
Junior colleges, colleges, and universities	86	83	97	27	26	96	49	48	97
Health care and social assistance	87	83	95	34	32	96	51	49	97
Hospitals	88	83	95	45	43	95	62	61	98
Public administration	86	83	97	30	29	99	35	34	97
1 to 99 workers	77	75	98	22	22	98	36	35	98
1 to 49 workers	72	71	98	24	23	97	31	31	98
50 to 99 workers	81	79	97	21	21	99	40	39	97
100 workers or more	84	82	97	28	27	97	40	39	97
100 to 499 workers	80	77	97	23	23	98	36	35	97
500 workers or more	87	84	97	30	29	96	42	41	97

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	91	87	96	29	28	97	39	37	96
Local government	80	78	98	26	25	97	39	38	98
Geographic areas									
Northeast	82	79	97	31	31	100	16	16	99
New England	83	73	88	10	10	100	16	16	100
Middle Atlantic	81	81	100	38	38	100	16	15	98
South	85	82	97	24	22	94	34	33	96
South Atlantic	85	81	96	35	32	93	48	46	96
East South Central	85	83	98	—	—	—	32	31	97
West South Central	84	82	98	13	12	96	15	15	97
Midwest	82	79	96	25	24	97	58	56	98
East North Central	82	78	95	34	33	97	64	62	97
West North Central	82	81	98	7	6	97	46	46	99
West	80	80	100	29	29	99	48	47	98
Mountain	84	84	100	28	27	97	62	60	97
Pacific	79	79	100	30	30	100	42	41	99

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.8	0.3	0.9	0.9	0.4	1.2	1.2	0.2
Worker characteristics									
Management, professional, and related	1.0	1.0	0.4	1.0	1.0	0.5	1.6	1.6	0.3
Professional and related	1.1	1.1	0.4	1.1	1.0	0.5	1.7	1.7	0.3
Teachers	1.2	1.4	0.5	1.5	1.5	0.8	2.5	2.5	0.5
Primary, secondary, and special education school teachers	1.3	1.3	0.5	1.5	1.4	0.7	2.6	2.6	0.7
Service	1.4	1.5	0.6	1.6	1.6	0.5	1.9	1.9	0.6
Protective service	1.8	1.8	0.7	2.3	2.2	0.3	2.6	2.7	0.5
Sales and office	1.5	1.5	0.4	1.4	1.4	0.4	1.4	1.3	0.5
Office and administrative support	1.5	1.5	0.4	1.4	1.4	0.4	1.4	1.3	0.5
Natural resources, construction, and maintenance	2.5	2.4	0.9	4.7	4.3	1.7	3.9	3.5	2.1
Production, transportation, and material moving	4.8	4.8	0.5	4.0	3.9	1.2	3.0	3.0	0.6
Full time	0.8	0.8	0.3	1.1	1.1	0.4	1.3	1.2	0.2
Part time	1.9	1.7	1.8	1.2	1.2	1.4	1.5	1.4	1.2
Union	1.1	1.1	0.4	1.2	1.2	0.4	1.4	1.4	0.3
Nonunion	1.2	1.3	0.5	1.4	1.3	0.8	1.6	1.6	0.3
Average wage within the following categories: ²									
Lowest 25 percent	1.7	1.7	0.5	1.4	1.4	0.9	1.4	1.3	0.7
Lowest 10 percent	2.1	2.1	0.7	1.6	1.6	2.4	1.7	1.6	1.2
Second 25 percent	0.8	0.9	0.5	1.4	1.4	0.4	1.6	1.5	0.4
Third 25 percent	1.1	1.2	0.4	1.6	1.6	0.9	2.3	2.3	0.3
Highest 25 percent	1.2	1.3	0.5	1.5	1.5	0.5	1.3	1.3	0.4
Highest 10 percent	1.8	1.9	0.8	2.0	1.9	0.6	2.2	2.1	0.6
Establishment characteristics									
Service-providing industries	0.8	0.9	0.3	0.9	0.9	0.4	1.2	1.2	0.2
Education and health services	1.1	1.1	0.4	1.0	1.0	0.6	1.7	1.7	0.2
Educational services	1.2	1.2	0.4	1.1	1.0	0.5	1.9	1.9	0.2
Elementary and secondary schools	1.5	1.4	0.5	1.1	1.1	0.6	2.0	2.0	0.3
Junior colleges, colleges, and universities	1.7	1.9	0.5	1.6	1.6	1.3	2.1	2.2	0.4
Health care and social assistance	2.0	2.3	1.9	3.4	3.0	1.8	3.9	3.6	0.9
Hospitals	2.9	2.6	2.7	4.7	3.9	2.0	4.6	4.6	0.6
Public administration	1.1	1.2	0.4	1.6	1.5	0.3	1.7	1.7	0.5
1 to 99 workers	1.8	1.7	0.6	2.1	1.9	1.3	2.0	1.9	0.7
1 to 49 workers	2.8	2.7	0.7	3.7	3.4	2.3	2.7	2.7	0.6
50 to 99 workers	1.9	2.0	0.8	2.5	2.5	1.0	3.2	3.1	0.9
100 workers or more	0.8	0.8	0.3	1.2	1.2	0.6	1.4	1.4	0.3
100 to 499 workers	2.2	2.2	0.5	1.9	1.9	1.3	2.3	2.2	0.5
500 workers or more	1.2	1.2	0.5	1.4	1.3	0.6	1.4	1.4	0.3

See footnotes at end of table.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.9	1.0	0.5	1.5	1.5	0.9	1.5	1.5	0.5
Local government	1.1	1.1	0.3	1.1	1.1	0.4	1.3	1.3	0.3
Geographic areas									
Northeast	1.8	1.8	0.8	1.7	1.6	0.1	1.9	1.8	0.5
New England	2.1	2.5	3.1	1.8	1.8	0.0	2.6	2.6	0.0
Middle Atlantic	2.2	2.1	0.1	2.3	2.3	0.1	2.5	2.4	0.8
South	1.1	1.2	0.4	1.8	1.8	0.7	2.2	2.2	0.4
South Atlantic	1.3	1.6	0.7	2.7	2.7	0.9	3.5	3.5	0.5
East South Central	2.5	2.7	0.6	—	—	—	6.1	5.7	0.9
West South Central	2.4	2.3	0.7	1.9	1.7	1.5	2.5	2.5	0.6
Midwest	2.2	2.2	1.0	1.1	1.2	0.8	2.4	2.4	0.2
East North Central	3.0	3.2	1.4	1.5	1.7	0.9	1.9	1.9	0.2
West North Central	2.7	2.3	1.3	1.7	1.5	1.7	5.8	5.9	0.5
West	1.9	1.9	0.1	2.1	2.0	0.8	2.6	2.7	0.3
Mountain	3.7	3.6	0.2	4.1	3.7	2.5	6.8	6.7	0.5
Pacific	2.3	2.2	0.2	2.4	2.4	0.3	2.5	2.6	0.4

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 18. Life insurance plans: Employee contribution requirement, state and local government workers, March 2021

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	11	89
Primary, secondary, and special education school teachers	10	90
Service	8	92
Protective service	7	93
Sales and office	10	90
Office and administrative support	9	91
Natural resources, construction, and maintenance	7	93
Full time	10	90
Part time	14	86
Union	9	91
Nonunion	10	90
Average wage within the following categories: ¹		
Lowest 25 percent	11	89
Lowest 10 percent	15	85
Second 25 percent	8	92
Third 25 percent	8	92
Highest 25 percent	12	88
Highest 10 percent	11	89
Establishment characteristics		
Service-providing industries	10	90
Education and health services	11	89
Educational services	12	88
Elementary and secondary schools	10	90
Junior colleges, colleges, and universities	15	85
Health care and social assistance	11	89
Hospitals	7	93
Public administration	7	93
1 to 99 workers	9	91
1 to 49 workers	10	90
50 to 99 workers	9	91
100 workers or more	10	90
100 to 499 workers	8	92
500 workers or more	11	89

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, state and local government workers, March 2021—continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	13	87
Local government	9	91
Geographic areas		
Northeast	14	86
New England	43	57
Middle Atlantic	6	94
South	9	91
South Atlantic	9	91
East South Central	11	89
West South Central	8	92
Midwest	11	89
East North Central	14	86
West North Central	6	94
West	6	94
Mountain	8	92
Pacific	4	96

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, state and local government workers, March 2021

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.5	0.5
Worker characteristics		
Management, professional, and related	0.6	0.6
Professional and related	0.6	0.6
Teachers	0.9	0.9
Primary, secondary, and special education school teachers	1.0	1.0
Service	1.3	1.3
Protective service	1.9	1.9
Sales and office	1.1	1.1
Office and administrative support	1.0	1.0
Natural resources, construction, and maintenance	1.5	1.5
Full time	0.5	0.5
Part time	3.3	3.3
Union	0.7	0.7
Nonunion	0.8	0.8
Average wage within the following categories: ¹		
Lowest 25 percent	0.9	0.9
Lowest 10 percent	1.8	1.8
Second 25 percent	1.0	1.0
Third 25 percent	1.0	1.0
Highest 25 percent	1.0	1.0
Highest 10 percent	1.6	1.6
Establishment characteristics		
Service-providing industries	0.5	0.5
Education and health services	0.6	0.6
Educational services	0.6	0.6
Elementary and secondary schools	0.7	0.7
Junior colleges, colleges, and universities	2.3	2.3
Health care and social assistance	1.9	1.9
Hospitals	2.0	2.0
Public administration	0.9	0.9
1 to 99 workers	2.0	2.0
1 to 49 workers	2.6	2.6
50 to 99 workers	2.1	2.1
100 workers or more	0.6	0.6
100 to 499 workers	1.3	1.3
500 workers or more	0.8	0.8

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, state and local government workers, March 2021—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	1.6	1.6
Local government	0.7	0.7
Geographic areas		
Northeast	1.5	1.5
New England	3.7	3.7
Middle Atlantic	1.9	1.9
South	0.7	0.7
South Atlantic	1.2	1.2
East South Central	1.3	1.3
West South Central	1.0	1.0
Midwest	1.5	1.5
East North Central	2.3	2.3
West North Central	0.9	0.9
West	1.1	1.1
Mountain	1.6	1.6
Pacific	1.4	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 wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 19. Life insurance plans: Method of benefit payment, state and local government workers, March 2021

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	36	3	52	6	4
Worker characteristics					
Management, professional, and related	34	4	53	5	4
Professional and related	34	4	54	5	4
Teachers	29	3	59	4	5
Primary, secondary, and special education school teachers	26	3	63	3	5
Service	37	2	52	6	3
Protective service	35	2	51	8	3
Sales and office	39	2	49	6	4
Office and administrative support	39	2	49	6	4
Natural resources, construction, and maintenance	37	2	52	7	2
Production, transportation, and material moving ...	38	—	42	18	—
Full time	36	3	52	6	4
Part time	31	4	61	2	2
Union	33	2	58	7	1
Nonunion	38	4	47	4	7
Average wage within the following categories: ¹					
Lowest 25 percent	37	2	53	3	5
Lowest 10 percent	40	2	52	2	5
Second 25 percent	38	3	50	6	3
Third 25 percent	35	3	50	8	5
Highest 25 percent	34	3	56	6	2
Highest 10 percent	32	3	59	5	1
Establishment characteristics					
Service-providing industries	36	3	52	5	4
Education and health services	35	3	54	4	4
Educational services	31	3	58	3	4
Elementary and secondary schools	27	3	63	3	5
Junior colleges, colleges, and universities	44	3	44	5	4
Health care and social assistance	57	—	34	4	—
Hospitals	64	—	26	—	—
Public administration	34	3	52	7	3
1 to 99 workers	28	5	60	2	5
1 to 49 workers	20	5	66	—	—
50 to 99 workers	34	5	54	—	—
100 workers or more	38	2	50	6	3
100 to 499 workers	36	3	51	5	4
500 workers or more	38	2	50	7	3

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, state and local government workers, March 2021—continued

(All workers with basic life insurance coverage = 100 percent)

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	39	4	45	6	5
Local government	34	3	55	5	3
Geographic areas					
Northeast	33	3	51	13	—
New England	19	—	73	—	—
Middle Atlantic	38	4	45	14	—
South	39	5	43	4	8
South Atlantic	52	5	27	2	15
East South Central	37	14	38	—	—
West South Central	23	—	70	5	—
Midwest	41	2	52	3	2
East North Central	41	—	55	3	—
West North Central	43	4	46	—	—
West	26	1	68	4	1
Mountain	42	—	55	—	—
Pacific	18	—	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 wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 19. Standard errors for life insurance plans: Method of benefit payment, state and local government workers, March 2021

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	1.1	0.3	1.0	0.5	0.6
Worker characteristics					
Management, professional, and related	1.5	0.3	1.2	0.6	1.2
Professional and related	1.7	0.3	1.5	0.7	1.5
Teachers	2.2	0.4	1.6	0.8	2.2
Primary, secondary, and special education school teachers	2.2	0.5	1.6	0.9	2.3
Service	1.8	0.5	1.8	0.8	0.5
Protective service	3.0	0.7	3.1	1.3	0.9
Sales and office	2.5	0.7	2.7	0.9	1.0
Office and administrative support	2.5	0.6	2.7	0.9	1.0
Natural resources, construction, and maintenance	4.1	1.0	4.2	1.8	0.8
Production, transportation, and material moving ...	4.8	–	3.7	3.2	–
Full time	1.1	0.3	1.0	0.5	0.6
Part time	3.7	2.1	3.8	0.8	0.9
Union	1.4	0.4	1.4	0.7	0.2
Nonunion	1.7	0.5	1.7	0.6	1.2
Average wage within the following categories: ¹					
Lowest 25 percent	1.9	0.5	2.0	0.7	0.6
Lowest 10 percent	2.1	0.5	2.4	0.8	1.1
Second 25 percent	1.7	0.6	1.7	1.0	0.8
Third 25 percent	1.9	0.4	1.4	0.8	1.8
Highest 25 percent	1.6	0.5	1.6	0.7	0.5
Highest 10 percent	1.7	0.9	2.1	1.2	0.4
Establishment characteristics					
Service-providing industries	1.1	0.3	1.0	0.5	0.6
Education and health services	1.5	0.4	1.3	0.6	0.9
Educational services	1.6	0.4	1.4	0.7	1.0
Elementary and secondary schools	1.7	0.5	1.4	0.8	1.1
Junior colleges, colleges, and universities	2.2	1.0	2.5	1.2	1.1
Health care and social assistance	4.4	–	3.7	1.4	–
Hospitals	5.9	–	4.1	–	–
Public administration	2.1	0.4	2.3	0.9	0.5
1 to 99 workers	2.4	0.7	2.6	1.1	1.5
1 to 49 workers	3.3	2.3	3.3	–	–
50 to 99 workers	2.8	1.2	3.2	–	–
100 workers or more	1.2	0.4	1.2	0.6	0.4
100 to 499 workers	2.6	0.7	2.6	1.4	0.7
500 workers or more	1.5	0.5	1.6	0.6	0.6

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Method of benefit payment, state and local government workers, March 2021—continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	2.1	0.6	2.0	0.9	0.8
Local government	1.4	0.3	1.3	0.6	0.6
Geographic areas					
Northeast	2.1	0.5	1.9	1.0	—
New England	3.0	—	2.4	—	—
Middle Atlantic	2.4	0.6	2.1	1.2	—
South	2.0	0.5	1.6	0.8	1.5
South Atlantic	3.4	0.8	2.6	0.7	2.8
East South Central	4.1	2.8	3.4	—	—
West South Central	3.4	—	2.5	1.9	—
Midwest	2.9	0.6	3.0	1.2	0.7
East North Central	2.8	—	3.5	1.5	—
West North Central	6.5	0.9	5.2	—	—
West	1.9	0.6	1.6	1.0	0.3
Mountain	1.9	—	2.3	—	—
Pacific	2.6	—	2.0	0.9	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, state and local government workers, March 2021

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

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	—	52	19	23	6	1.4	1.0
Worker characteristics							
Management, professional, and related	—	50	22	22	6	1.4	1.1
Professional and related	—	50	23	21	6	1.4	1.0
Teachers	—	47	24	21	8	1.5	1.3
Primary, secondary, and special education school teachers	—	48	28	19	5	1.5	1.3
Service	—	55	17	19	9	1.5	1.0
Protective service	—	54	—	23	—	1.6	—
Sales and office	—	54	18	25	3	1.4	1.0
Office and administrative support	—	54	18	25	3	1.4	1.0
Natural resources, construction, and maintenance	—	56	—	32	—	1.4	1.0
Production, transportation, and material moving ...	—	51	—	27	—	1.4	1.0
Full time	—	52	20	23	6	1.4	1.0
Part time	—	54	15	28	—	1.4	—
Union	—	52	26	14	8	1.4	1.0
Nonunion	—	52	13	31	4	1.4	1.0
Average wage within the following categories: ²							
Lowest 25 percent	—	55	18	22	5	1.4	1.0
Lowest 10 percent	—	55	23	20	2	1.4	1.0
Second 25 percent	—	53	18	25	4	1.4	1.0
Third 25 percent	—	55	18	23	4	1.4	1.0
Highest 25 percent	—	46	22	22	10	1.5	1.5
Highest 10 percent	—	47	21	20	12	1.6	1.5
Establishment characteristics							
Service-providing industries	—	52	20	23	6	1.4	1.0
Education and health services	—	49	23	22	6	1.5	1.3
Educational services	—	45	24	24	7	1.5	1.5
Elementary and secondary schools	—	44	27	24	5	1.5	1.5
Junior colleges, colleges, and universities	—	45	19	25	11	1.5	—
Health care and social assistance	—	61	20	—	—	1.4	1.0
Hospitals	—	64	17	—	—	1.4	1.0
Public administration	—	57	15	21	6	1.4	1.0
1 to 99 workers	—	60	18	17	4	1.4	1.0
1 to 49 workers	—	65	—	—	—	1.3	1.0
50 to 99 workers	—	58	23	—	—	1.4	1.0
100 workers or more	—	50	20	24	6	1.5	1.0
100 to 499 workers	—	45	26	24	5	1.5	1.5
500 workers or more	—	53	17	24	6	1.4	1.0

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, state and local government workers, March 2021—continued

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	54	21	18	7	1.4	1.0
Local government	—	51	19	25	5	1.5	1.0
Geographic areas							
Northeast	—	35	45	7	12	1.6	1.5
New England	—	47	29	—	—	1.5	1.5
Middle Atlantic	—	33	48	6	13	1.6	1.5
South	—	54	13	31	3	1.4	1.0
South Atlantic	—	54	14	29	—	1.4	1.0
East South Central	—	54	—	39	—	1.4	—
West South Central	—	54	—	29	—	1.4	—
Midwest	—	51	21	21	7	1.4	1.0
East North Central	—	52	11	26	11	1.5	1.0
West North Central	—	50	38	—	—	1.3	1.0
West	—	66	8	22	—	1.4	1.0
Mountain	—	57	—	30	—	1.4	1.0
Pacific	—	76	4	—	—	1.4	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, state and local government workers, March 2021

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	1.8	1.8	1.6	0.9	(²)	(²)
Worker characteristics							
Management, professional, and related	–	2.1	2.1	2.0	1.2	(²)	0.2
Professional and related	–	2.3	2.3	1.9	1.4	(²)	0.3
Teachers	–	2.6	2.8	2.6	2.4	0.1	0.2
Primary, secondary, and special education school teachers	–	2.9	3.0	3.0	2.4	0.1	0.2
Service	–	4.4	2.7	3.0	2.5	0.1	(²)
Protective service	–	6.9	–	5.2	–	0.1	–
Sales and office	–	3.6	2.9	3.6	0.8	(²)	0.1
Office and administrative support	–	3.6	2.8	3.6	0.8	(²)	0.1
Natural resources, construction, and maintenance	–	5.3	–	5.0	–	0.1	0.2
Production, transportation, and material moving ...	–	6.4	–	6.4	–	0.1	0.3
Full time	–	1.9	1.8	1.7	0.9	(²)	0.1
Part time	–	6.9	3.2	7.0	–	0.1	–
Union	–	2.7	2.3	2.1	1.5	(²)	0.1
Nonunion	–	2.5	2.1	2.3	0.8	(²)	0.2
Average wage within the following categories: ³							
Lowest 25 percent	–	3.6	3.3	2.6	1.1	(²)	0.0
Lowest 10 percent	–	4.4	4.7	3.8	0.8	(²)	(²)
Second 25 percent	–	2.4	2.4	2.3	1.0	(²)	(²)
Third 25 percent	–	2.3	2.3	2.1	1.0	(²)	0.0
Highest 25 percent	–	2.6	2.1	2.3	2.1	(²)	0.0
Highest 10 percent	–	4.3	3.6	3.3	2.3	0.1	0.4
Establishment characteristics							
Service-providing industries	–	1.8	1.8	1.6	0.9	(²)	0.1
Education and health services	–	2.5	2.5	2.3	1.2	(²)	0.3
Educational services	–	2.3	2.8	2.4	1.4	(²)	0.2
Elementary and secondary schools	–	2.9	3.0	3.1	1.9	0.1	0.2
Junior colleges, colleges, and universities	–	3.4	5.1	4.3	1.6	(²)	–
Health care and social assistance	–	6.7	5.3	–	–	0.1	0.0
Hospitals	–	6.4	5.1	–	–	0.1	0.0
Public administration	–	3.9	3.1	3.1	1.9	(²)	0.0
1 to 99 workers	–	5.0	4.0	4.7	2.0	0.1	0.0
1 to 49 workers	–	9.8	–	–	–	0.1	0.0
50 to 99 workers	–	6.1	5.8	–	–	0.1	0.1
100 workers or more	–	2.0	1.9	1.6	1.0	(²)	0.3
100 to 499 workers	–	4.6	4.0	3.5	2.0	0.1	0.2
500 workers or more	–	2.1	2.0	1.6	1.1	(²)	(²)

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, state and local government workers, March 2021—continued

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	2.8	3.6	2.5	1.5	(²)	0.0
Local government	—	2.2	1.7	1.9	1.1	(²)	0.3
Geographic areas							
Northeast	—	3.4	3.4	2.2	2.9	0.1	0.0
New England	—	5.0	8.0	—	—	0.1	0.3
Middle Atlantic	—	3.5	3.4	2.0	3.5	0.1	0.0
South	—	3.0	2.8	2.8	1.2	(²)	0.0
South Atlantic	—	3.1	2.7	2.8	—	(²)	(²)
East South Central	—	11.6	—	11.7	—	0.1	—
West South Central	—	7.4	—	7.0	—	(²)	—
Midwest	—	2.9	3.6	3.2	1.6	(²)	0.1
East North Central	—	2.5	1.5	4.6	2.4	(²)	0.2
West North Central	—	6.9	9.5	—	—	(²)	0.2
West	—	4.8	2.5	3.9	—	0.1	0.0
Mountain	—	7.4	—	5.7	—	0.1	0.2
Pacific	—	6.7	1.8	—	—	0.1	0.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 21. Life insurance plans: Maximum benefit amount, state and local government workers, March 2021

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

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	59	\$50,000	\$50,000	\$150,000	\$300,000	\$500,000	41
Worker characteristics							
Management, professional, and related	57	50,000	50,000	150,000	300,000	500,000	43
Professional and related	55	50,000	50,000	–	300,000	500,000	45
Teachers	49	50,000	50,000	100,000	250,000	400,000	51
Primary, secondary, and special education school teachers	45	50,000	50,000	100,000	250,000	–	55
Service	55	50,000	–	150,000	250,000	500,000	45
Protective service	59	50,000	–	150,000	250,000	500,000	41
Sales and office	62	40,000	50,000	–	250,000	500,000	38
Office and administrative support	62	40,000	50,000	–	250,000	500,000	38
Natural resources, construction, and maintenance	71	50,000	100,000	200,000	300,000	500,000	29
Production, transportation, and material moving ...	67	50,000	50,000	–	–	600,000	33
Full time	59	50,000	50,000	150,000	300,000	500,000	41
Part time	34	50,000	50,000	50,000	–	500,000	66
Union	58	40,000	50,000	130,000	250,000	500,000	42
Nonunion	59	50,000	–	150,000	350,000	500,000	41
Average wage within the following categories: ²							
Lowest 25 percent	59	–	50,000	–	300,000	500,000	41
Lowest 10 percent	58	50,000	–	100,000	–	500,000	42
Second 25 percent	62	50,000	50,000	150,000	250,000	500,000	38
Third 25 percent	60	50,000	50,000	150,000	250,000	500,000	40
Highest 25 percent	54	50,000	50,000	175,000	300,000	500,000	46
Highest 10 percent	54	50,000	50,000	–	250,000	500,000	46
Establishment characteristics							
Service-providing industries	58	50,000	50,000	150,000	300,000	500,000	42
Education and health services	55	50,000	50,000	100,000	250,000	500,000	45
Educational services	52	50,000	50,000	100,000	250,000	500,000	48
Elementary and secondary schools	47	50,000	50,000	–	250,000	500,000	53
Junior colleges, colleges, and universities	62	50,000	50,000	100,000	250,000	400,000	38
Health care and social assistance	63	50,000	50,000	–	500,000	500,000	37
Hospitals	66	50,000	–	250,000	500,000	500,000	34
Public administration	62	40,000	–	150,000	250,000	500,000	38
1 to 99 workers	48	40,000	–	100,000	250,000	500,000	52
1 to 49 workers	60	40,000	–	–	–	–	40
50 to 99 workers	42	40,000	–	100,000	–	–	58
100 workers or more	61	50,000	50,000	150,000	300,000	500,000	39
100 to 499 workers	53	40,000	50,000	–	200,000	300,000	47
500 workers or more	64	50,000	50,000	200,000	300,000	500,000	36

See footnotes at end of table.

Table 21. Life insurance plans: Maximum benefit amount, state and local government workers, March 2021—continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	60	\$40,000	\$50,000	—	\$200,000	\$400,000	40
Local government	58	50,000	—	\$200,000	300,000	500,000	42
Geographic areas							
Northeast	34	40,000	40,000	40,000	—	—	66
New England	29	—	—	—	—	500,000	71
Middle Atlantic	34	40,000	40,000	40,000	—	—	66
South	60	50,000	—	150,000	300,000	500,000	40
South Atlantic	56	50,000	—	200,000	325,000	500,000	44
West South Central	59	50,000	50,000	—	—	—	41
Midwest	56	50,000	50,000	200,000	250,000	500,000	44
East North Central	59	50,000	50,000	200,000	250,000	—	41
West North Central	49	—	—	200,000	—	500,000	51
West	84	50,000	50,000	150,000	300,000	500,000	16
Mountain	83	50,000	100,000	—	300,000	500,000	17

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 21. Standard errors for life insurance plans: Maximum benefit amount, state and local government workers, March 2021

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.9	\$0.00	\$0.00	\$0.00	\$68,278.84	\$0.00	1.9
Worker characteristics							
Management, professional, and related	2.5	0.00	0.00	32,323.17	57,706.15	0.00	2.5
Professional and related	2.8	0.00	0.00	–	62,551.98	0.00	2.8
Teachers	3.6	0.00	0.00	15,803.48	18,248.29	112,490.00	3.6
Primary, secondary, and special education school teachers	4.2	0.00	0.00	28,563.09	12,903.49	–	4.2
Service	3.3	9,304.84	–	0.00	58,423.03	0.00	3.3
Protective service	4.9	7,299.32	–	0.00	37,619.81	101,602.17	4.9
Sales and office	3.6	4,469.90	0.00	–	28,853.08	0.00	3.6
Office and administrative support	3.6	3,649.66	0.00	–	30,261.36	0.00	3.6
Natural resources, construction, and maintenance	4.9	0.00	25,806.98	47,410.44	31,606.96	60,522.72	4.9
Production, transportation, and material moving	5.9	13,409.70	0.00	–	–	141,644.80	5.9
Full time	1.9	0.00	0.00	0.00	68,278.84	0.00	1.9
Part time	5.4	0.00	0.00	0.00	–	0.00	5.4
Union	3.1	0.00	0.00	38,774.93	20,402.21	54,744.86	3.1
Nonunion	2.0	0.00	–	15,803.48	69,851.86	0.00	2.0
Average wage within the following categories: ²							
Lowest 25 percent	2.5	–	0.00	–	49,974.99	0.00	2.5
Lowest 10 percent	3.7	0.00	–	24,001.87	–	0.00	3.7
Second 25 percent	3.0	13,284.95	0.00	3,649.66	59,831.01	0.00	3.0
Third 25 percent	2.9	0.00	0.00	9,124.14	63,869.01	0.00	2.9
Highest 25 percent	3.1	0.00	0.00	46,461.52	61,206.62	89,862.39	3.1
Highest 10 percent	4.5	0.00	0.00	–	44,698.99	111,747.48	4.5
Establishment characteristics							
Service-providing industries	1.9	0.00	0.00	5,161.40	54,744.86	0.00	1.9
Education and health services	2.6	0.00	0.00	18,064.88	66,424.77	0.00	2.6
Educational services	2.9	0.00	0.00	8,262.26	12,903.49	138,974.82	2.9
Elementary and secondary schools	3.4	0.00	0.00	–	30,261.36	140,167.76	3.4
Junior colleges, colleges, and universities	5.6	0.00	0.00	19,948.31	60,522.72	115,412.30	5.6
Health care and social assistance	5.7	14,016.78	7,742.09	–	34,139.42	0.00	5.7
Hospitals	7.3	0.00	–	47,410.44	0.00	0.00	7.3
Public administration	3.9	8,362.42	–	1,731.18	48,280.43	0.00	3.9
1 to 99 workers	5.3	0.00	–	1,824.83	62,718.12	12,903.49	5.3
1 to 49 workers	8.3	9,259.99	–	–	–	–	8.3
50 to 99 workers	6.6	1,824.83	–	17,668.83	–	–	6.6
100 workers or more	1.7	0.00	0.00	19,893.14	45,620.72	0.00	1.7
100 to 499 workers	4.4	6,579.51	0.00	–	0.00	51,613.95	4.4
500 workers or more	2.3	0.00	0.00	30,941.48	75,493.68	0.00	2.3

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Maximum benefit amount, state and local government workers, March 2021—continued

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	3.9	\$0.00	\$0.00	–	\$0.00	\$114,325.19	3.9
Local government	2.3	0.00	–	\$55,523.69	11,755.64	0.00	2.3
Geographic areas							
Northeast	3.7	0.00	0.00	0.00	–	–	3.7
New England	6.1	–	–	–	–	0.00	6.1
Middle Atlantic	4.2	0.00	0.00	0.00	–	–	4.2
South	2.6	0.00	–	40,804.41	53,786.03	85,592.06	2.6
South Atlantic	2.0	0.00	–	22,349.50	44,698.99	111,000.00	2.0
West South Central	8.4	0.00	0.00	–	–	–	8.4
Midwest	4.6	0.00	12,070.11	22,011.70	0.00	0.00	4.6
East North Central	5.7	0.00	0.00	52,564.89	45,162.21	–	5.7
West North Central	8.6	–	–	0.00	–	0.00	8.6
West	2.8	0.00	0.00	20,402.21	32,897.57	43,757.86	2.8
Mountain	3.4	6,451.74	27,158.70	–	41,452.14	129,357.06	3.4

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ state and local government workers, March 2021

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amount ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$25,000	\$50,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	25,000	50,000	50,000
Professional and related	5,000	10,000	25,000	50,000	50,000
Teachers	6,000	15,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	15,000	25,000	50,000	50,000
Service	5,000	10,000	20,000	40,000	50,000
Protective service	5,000	10,000	20,000	50,000	–
Sales and office	5,000	10,000	20,000	40,000	50,000
Office and administrative support	5,000	10,000	20,000	40,000	50,000
Natural resources, construction, and maintenance	–	–	25,000	50,000	50,000
Production, transportation, and material moving ...	–	15,000	20,000	30,000	50,000
Full time	5,000	10,000	25,000	50,000	50,000
Part time	5,000	–	25,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	20,000	40,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	20,000	30,000	50,000
Lowest 10 percent	5,000	10,000	20,000	30,000	50,000
Second 25 percent	5,000	10,000	25,000	40,000	50,000
Third 25 percent	5,000	10,000	–	50,000	50,000
Highest 25 percent	5,000	10,000	30,000	50,000	50,000
Highest 10 percent	5,000	–	25,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	25,000	50,000	50,000
Education and health services	5,000	–	25,000	50,000	50,000
Educational services	5,000	–	25,000	50,000	50,000
Elementary and secondary schools	6,000	15,000	25,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	6,000	25,000	40,000	50,000
Health care and social assistance	5,000	–	25,000	50,000	50,000
Hospitals	5,000	–	–	50,000	57,000
Public administration	5,000	10,000	20,000	40,000	50,000
1 to 99 workers	–	15,000	30,000	50,000	50,000
1 to 49 workers	5,000	–	25,000	50,000	50,000
50 to 99 workers	10,000	–	30,000	50,000	50,000
100 workers or more	5,000	10,000	–	40,000	50,000
100 to 499 workers	–	15,000	25,000	50,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ state and local government workers, March 2021—continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amount ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$5,000	\$5,000	\$20,000	\$30,000	\$50,000
Local government	6,000	15,000	25,000	50,000	50,000
Geographic areas					
Northeast	5,000	6,000	20,000	50,000	50,000
New England	5,000	5,000	—	40,000	50,000
Middle Atlantic	5,000	6,000	20,000	50,000	50,000
South	5,000	10,000	20,000	25,000	50,000
South Atlantic	10,000	—	25,000	25,000	—
East South Central	10,000	15,000	—	50,000	50,000
West South Central	5,000	—	—	20,000	40,000
Midwest	10,000	20,000	30,000	50,000	50,000
East North Central	—	25,000	30,000	50,000	50,000
West North Central	10,000	20,000	25,000	50,000	50,000
West	5,000	15,000	25,000	50,000	50,000
Mountain	15,000	25,000	50,000	50,000	57,000
Pacific	5,000	10,000	25,000	50,000	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ state and local government workers, March 2021

Characteristics	Flat dollar amount ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$912.41	\$1,621.94	\$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	0.00	0.00
Professional and related	0.00	1,931.22	0.00	0.00	0.00
Teachers	0.00	3,969.79	2,593.57	0.00	0.00
Primary, secondary, and special education school teachers	–	0.00	4,451.24	0.00	0.00
Service	0.00	0.00	1,611.65	4,357.16	0.00
Protective service	0.00	0.00	2,821.12	11,602.75	–
Sales and office	0.00	0.00	0.00	5,545.39	0.00
Office and administrative support	0.00	0.00	0.00	5,050.31	0.00
Natural resources, construction, and maintenance	–	–	3,649.66	9,482.09	0.00
Production, transportation, and material moving	–	912.41	4,997.50	3,649.66	6,052.27
Full time	0.00	0.00	912.41	1,340.97	0.00
Part time	555.00	–	6,915.11	10,458.99	0.00
Union	0.00	1,788.54	0.00	0.00	0.00
Nonunion	0.00	0.00	3,243.89	2,455.06	0.00
Average wage within the following categories: ³					
Lowest 25 percent	0.00	0.00	0.00	8,596.09	0.00
Lowest 10 percent	0.00	0.00	0.00	8,537.78	0.00
Second 25 percent	0.00	1,020.11	258.07	472.52	0.00
Third 25 percent	516.14	0.00	–	9,741.92	0.00
Highest 25 percent	0.00	1,750.31	6,482.64	0.00	0.00
Highest 10 percent	408.04	–	3,649.66	0.00	0.00
Establishment characteristics					
Service-providing industries	0.00	0.00	729.93	1,048.28	0.00
Education and health services	182.48	–	0.00	0.00	0.00
Educational services	1,448.41	–	0.00	0.00	0.00
Elementary and secondary schools	1,146.89	456.21	0.00	0.00	0.00
Junior colleges, colleges, and universities	0.00	1,711.84	1,290.35	3,862.43	0.00
Health care and social assistance	0.00	–	4,375.79	4,469.90	3,612.98
Hospitals	0.00	–	–	6,579.51	9,894.54
Public administration	0.00	0.00	0.00	11,510.97	0.00
1 to 99 workers	–	2,040.22	4,117.00	0.00	0.00
1 to 49 workers	893.98	–	5,109.52	0.00	0.00
50 to 99 workers	0.00	–	5,958.00	0.00	3,160.70
100 workers or more	0.00	0.00	–	2,580.70	0.00
100 to 499 workers	–	2,948.10	3,053.52	912.41	0.00
500 workers or more	0.00	0.00	3,547.87	2,380.09	0.00

See footnotes at end of table.

Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ state and local government workers, March 2021—continued

Characteristics	Flat dollar amount ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$0.00	\$0.00	\$4,375.79	\$6,611.55	\$0.00
Local government	1,353.33	4,300.22	0.00	0.00	0.00
Geographic areas					
Northeast	0.00	0.00	5,080.11	0.00	0.00
New England	0.00	0.00	—	10,927.91	0.00
Middle Atlantic	0.00	0.00	2,580.70	0.00	0.00
South	0.00	0.00	4,652.42	0.00	11,100.00
South Atlantic	0.00	—	2,234.95	0.00	—
East South Central	0.00	0.00	—	14,135.06	9,995.00
West South Central	0.00	—	—	2,040.22	0.00
Midwest	1,939.82	0.00	0.00	0.00	0.00
East North Central	—	6,948.74	657.95	0.00	0.00
West North Central	1,766.88	2,737.24	5,624.50	0.00	0.00
West	0.00	0.00	547.45	0.00	0.00
Mountain	0.00	0.00	1,750.31	0.00	12,993.50
Pacific	0.00	0.00	1,580.35	0.00	0.00

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/hcs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 23. Short-term disability plans: Method of funding, state and local government workers, March 2021

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Insured ²
All workers	46	54
Worker characteristics		
Management, professional, and related	50	50
Professional and related	51	49
Teachers	58	42
Primary, secondary, and special education school teachers	54	46
Service	37	63
Protective service	35	65
Sales and office	45	55
Office and administrative support	45	55
Natural resources, construction, and maintenance	38	62
Production, transportation, and material moving ...	49	51
Full time	46	54
Part time	37	63
Union	38	62
Nonunion	53	47
Average wage within the following categories: ³		
Lowest 25 percent	41	59
Lowest 10 percent	38	62
Second 25 percent	42	58
Third 25 percent	52	48
Highest 25 percent	46	54
Highest 10 percent	44	56
Establishment characteristics		
Service-providing industries	46	54
Education and health services	50	50
Educational services	51	49
Elementary and secondary schools	47	53
Junior colleges, colleges, and universities	59	41
Health care and social assistance	48	52
Hospitals	51	49
Public administration	39	61
1 to 99 workers	50	50
1 to 49 workers	57	43
50 to 99 workers	43	57
100 workers or more	45	55
100 to 499 workers	45	55
500 workers or more	44	56

See footnotes at end of table.

Table 23. Short-term disability plans: Method of funding, state and local government workers, March 2021—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Insured ²
State government	63	37
Local government	39	61
Geographic areas		
Northeast	17	83
New England	57	43
Middle Atlantic	13	87
South	63	37
South Atlantic	73	27
West South Central	32	68
Midwest	49	51
East North Central	50	50
West North Central	43	57
West	47	53
Mountain	34	66
Pacific	52	48

¹ Employer assumes all risks and expenses of providing the benefit.

² An entity other than the establishment assumes the risk for providing the benefit.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 23. Standard errors for short-term disability plans:
Method of funding, state and local government workers,
March 2021**

Characteristics	Non-commercially insured ¹	Insured ²
All workers	1.3	1.3
Worker characteristics		
Management, professional, and related	2.0	2.0
Professional and related	2.3	2.3
Teachers	3.0	3.0
Primary, secondary, and special education school teachers	3.4	3.4
Service	2.9	2.9
Protective service	3.1	3.1
Sales and office	2.8	2.8
Office and administrative support	2.9	2.9
Natural resources, construction, and maintenance	5.6	5.6
Production, transportation, and material moving ...	6.0	6.0
Full time	1.4	1.4
Part time	4.6	4.6
Union	2.2	2.2
Nonunion	1.9	1.9
Average wage within the following categories: ³		
Lowest 25 percent	2.8	2.8
Lowest 10 percent	5.4	5.4
Second 25 percent	3.0	3.0
Third 25 percent	2.5	2.5
Highest 25 percent	3.3	3.3
Highest 10 percent	4.0	4.0
Establishment characteristics		
Service-providing industries	1.3	1.3
Education and health services	1.7	1.7
Educational services	1.6	1.6
Elementary and secondary schools	2.4	2.4
Junior colleges, colleges, and universities	4.9	4.9
Health care and social assistance	5.8	5.8
Hospitals	6.7	6.7
Public administration	3.1	3.1
1 to 99 workers	4.4	4.4
1 to 49 workers	6.0	6.0
50 to 99 workers	4.7	4.7
100 workers or more	1.8	1.8
100 to 499 workers	4.3	4.3
500 workers or more	2.3	2.3

See footnotes at end of table.

**Table 23. Standard errors for short-term disability plans:
Method of funding, state and local government workers,
March 2021—continued**

Characteristics	Non-commercially insured ¹	Insured ²
State government	3.2	3.2
Local government	1.6	1.6
Geographic areas		
Northeast	2.2	2.2
New England	11.8	11.8
Middle Atlantic	1.8	1.8
South	2.1	2.1
South Atlantic	2.9	2.9
West South Central	5.1	5.1
Midwest	3.1	3.1
East North Central	3.4	3.4
West North Central	3.7	3.7
West	3.1	3.1
Mountain	6.0	6.0
Pacific	4.0	4.0

¹ Employer assumes all risks and expenses of providing the benefit.

² An entity other than the establishment assumes the risk for providing the benefit.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 24. Short-term disability plans: Employee contribution requirement, state and local government workers, March 2021

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	12	88
Worker characteristics		
Management, professional, and related	10	90
Professional and related	10	90
Teachers	10	90
Primary, secondary, and special education school teachers	9	91
Service	19	81
Protective service	18	82
Sales and office	14	86
Office and administrative support	15	85
Natural resources, construction, and maintenance	6	94
Production, transportation, and material moving ...	13	87
Full time	12	88
Part time	22	78
Union	16	84
Nonunion	8	92
Average wage within the following categories: ¹		
Lowest 25 percent	12	88
Lowest 10 percent	13	87
Second 25 percent	11	89
Third 25 percent	12	88
Highest 25 percent	13	87
Highest 10 percent	13	87
Establishment characteristics		
Service-providing industries	12	88
Education and health services	12	88
Educational services	11	89
Elementary and secondary schools	11	89
Junior colleges, colleges, and universities	13	87
Public administration	14	86
1 to 99 workers	4	96
100 workers or more	14	86
100 to 499 workers	19	81
500 workers or more	12	88

See footnotes at end of table.

Table 24. Short-term disability plans: Employee contribution requirement, state and local government workers, March 2021—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	12	88
Local government	12	88
Geographic areas		
Northeast	35	65
Middle Atlantic	37	63
South	5	95
South Atlantic	5	95
Midwest	6	94
East North Central	7	93
West	6	94
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 wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 24. Standard errors for short-term disability plans: Employee contribution requirement, state and local government workers, March 2021

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.2	1.2
Worker characteristics		
Management, professional, and related	1.1	1.1
Professional and related	1.2	1.2
Teachers	1.8	1.8
Primary, secondary, and special education school teachers	1.7	1.7
Service	3.4	3.4
Protective service	4.0	4.0
Sales and office	2.6	2.6
Office and administrative support	2.8	2.8
Natural resources, construction, and maintenance	2.7	2.7
Production, transportation, and material moving	3.5	3.5
Full time	1.3	1.3
Part time	3.7	3.7
Union	2.0	2.0
Nonunion	1.1	1.1
Average wage within the following categories: ¹		
Lowest 25 percent	1.6	1.6
Lowest 10 percent	1.6	1.6
Second 25 percent	1.7	1.7
Third 25 percent	2.0	2.0
Highest 25 percent	1.4	1.4
Highest 10 percent	2.3	2.3
Establishment characteristics		
Service-providing industries	1.2	1.2
Education and health services	1.7	1.7
Educational services	1.8	1.8
Elementary and secondary schools	1.9	1.9
Junior colleges, colleges, and universities	2.7	2.7
Public administration	1.8	1.8
1 to 99 workers	2.0	2.0
100 workers or more	1.4	1.4
100 to 499 workers	3.1	3.1
500 workers or more	1.4	1.4

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Employee contribution requirement, state and local government workers, March 2021—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	2.1	2.1
Local government	1.3	1.3
Geographic areas		
Northeast	3.0	3.0
Middle Atlantic	2.9	2.9
South	1.4	1.4
South Atlantic	1.9	1.9
Midwest	1.8	1.8
East North Central	1.9	1.9
West	2.3	2.3
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 wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 25. Short-term disability plans: Method of benefit payment, state and local government workers, March 2021

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	—	—	89	8	2
Worker characteristics					
Management, professional, and related	—	—	87	10	3
Professional and related	—	—	87	10	3
Teachers	—	—	83	12	5
Primary, secondary, and special education school teachers	—	—	84	—	5
Service	—	—	94	4	—
Protective service	—	—	96	3	—
Sales and office	—	—	93	6	—
Office and administrative support	—	—	93	6	—
Natural resources, construction, and maintenance	—	—	89	8	—
Production, transportation, and material moving	—	—	77	—	—
Full time	—	—	89	8	1
Part time	—	—	89	7	—
Union	—	—	88	8	3
Nonunion	—	—	90	9	—
Average wage within the following categories: ¹					
Lowest 25 percent	—	—	94	5	—
Lowest 10 percent	—	—	95	—	—
Second 25 percent	—	—	91	8	—
Third 25 percent	—	—	87	9	—
Highest 25 percent	—	—	85	11	4
Highest 10 percent	—	—	83	14	—
Establishment characteristics					
Service-providing industries	—	—	89	8	2
Education and health services	—	—	87	10	3
Educational services	—	—	87	11	3
Elementary and secondary schools	—	—	88	8	3
Junior colleges, colleges, and universities	—	—	82	16	—
Health care and social assistance	—	—	90	7	—
Hospitals	—	—	89	7	—
Public administration	—	—	94	6	—
1 to 99 workers	—	—	88	8	—
1 to 49 workers	—	—	89	—	—
50 to 99 workers	—	—	88	—	—
100 workers or more	—	—	89	9	1
100 to 499 workers	—	—	92	5	—
500 workers or more	—	—	88	10	—

See footnotes at end of table.

Table 25. Short-term disability plans: Method of benefit payment, state and local government workers, March 2021—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	88	9	—
Local government	—	—	89	8	1
Geographic areas					
Northeast	—	—	95	—	—
New England	—	—	66	—	—
Middle Atlantic	—	—	97	—	—
South	—	—	86	12	—
South Atlantic	—	—	82	16	—
East South Central	—	—	97	—	—
West South Central	—	—	96	—	—
Midwest	—	—	81	18	—
East North Central	—	—	79	19	—
West	—	—	94	2	4
Mountain	—	—	95	—	—
Pacific	—	—	94	—	6

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 25. Standard errors for short-term disability plans: Method of benefit payment, state and local government workers, March 2021

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	—	—	1.3	1.1	0.6
Worker characteristics					
Management, professional, and related	—	—	1.7	1.7	0.9
Professional and related	—	—	1.9	1.8	1.1
Teachers	—	—	3.1	2.4	1.8
Primary, secondary, and special education school teachers	—	—	4.3	—	1.7
Service	—	—	1.6	1.4	—
Protective service	—	—	1.9	1.6	—
Sales and office	—	—	1.5	1.3	—
Office and administrative support	—	—	1.6	1.3	—
Natural resources, construction, and maintenance	—	—	3.9	2.8	—
Production, transportation, and material moving ...	—	—	5.8	—	—
Full time	—	—	1.3	1.2	0.5
Part time	—	—	3.5	2.2	—
Union	—	—	1.6	1.3	0.9
Nonunion	—	—	1.7	1.6	—
Average wage within the following categories: ¹					
Lowest 25 percent	—	—	1.4	1.3	—
Lowest 10 percent	—	—	1.6	—	—
Second 25 percent	—	—	2.0	1.9	—
Third 25 percent	—	—	2.3	2.1	—
Highest 25 percent	—	—	1.8	1.5	1.4
Highest 10 percent	—	—	2.2	2.3	—
Establishment characteristics					
Service-providing industries	—	—	1.3	1.2	0.6
Education and health services	—	—	1.9	1.9	1.0
Educational services	—	—	2.3	2.2	1.0
Elementary and secondary schools	—	—	2.6	2.3	1.2
Junior colleges, colleges, and universities	—	—	3.0	3.3	—
Health care and social assistance	—	—	1.7	2.3	—
Hospitals	—	—	1.9	2.6	—
Public administration	—	—	1.6	1.6	—
1 to 99 workers	—	—	3.2	2.4	—
1 to 49 workers	—	—	4.3	—	—
50 to 99 workers	—	—	4.4	—	—
100 workers or more	—	—	1.7	1.6	0.7
100 to 499 workers	—	—	2.6	2.3	—
500 workers or more	—	—	2.2	2.1	—

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Method of benefit payment, state and local government workers, March 2021—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	1.8	1.2	—
Local government	—	—	1.7	1.5	0.5
Geographic areas					
Northeast	—	—	1.5	—	—
New England	—	—	8.4	—	—
Middle Atlantic	—	—	1.6	—	—
South	—	—	3.2	3.2	—
South Atlantic	—	—	4.4	4.2	—
East South Central	—	—	2.4	—	—
West South Central	—	—	2.2	—	—
Midwest	—	—	2.6	2.0	—
East North Central	—	—	2.8	2.2	—
West	—	—	1.5	0.5	1.5
Mountain	—	—	1.2	—	—
Pacific	—	—	2.1	—	2.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 26. Short-term disability plans: Duration of benefits, state and local government workers, March 2021

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Duration varies
All workers	87	13
Worker characteristics		
Management, professional, and related	88	12
Professional and related	89	11
Teachers	92	8
Primary, secondary, and special education school teachers	90	10
Service	90	10
Protective service	94	6
Sales and office	83	17
Office and administrative support	83	17
Natural resources, construction, and maintenance	90	10
Production, transportation, and material moving ...	68	32
Full time	88	12
Part time	79	21
Union	87	13
Nonunion	88	12
Average wage within the following categories: ¹		
Lowest 25 percent	84	16
Second 25 percent	88	12
Third 25 percent	88	12
Highest 25 percent	88	12
Highest 10 percent	93	7
Establishment characteristics		
Service-providing industries	87	13
Education and health services	87	13
Educational services	89	11
Elementary and secondary schools	85	15
Junior colleges, colleges, and universities	98	2
Public administration	88	12
1 to 99 workers	87	13
50 to 99 workers	89	11
100 workers or more	87	13
100 to 499 workers	88	12
500 workers or more	87	13

See footnotes at end of table.

Table 26. Short-term disability plans: Duration of benefits, state and local government workers, March 2021—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Duration varies
State government	94	6
Local government	85	15
Geographic areas		
Northeast	93	7
Middle Atlantic	93	7
Midwest	59	41
East North Central	57	43
West	93	7
Pacific	94	6

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 26. Standard errors for short-term disability plans:
Duration of benefits, state and local government workers,
March 2021**

Characteristics	Fixed duration	Duration varies
All workers	1.2	1.2
Worker characteristics		
Management, professional, and related	1.6	1.6
Professional and related	1.8	1.8
Teachers	1.7	1.7
Primary, secondary, and special education school teachers	2.5	2.5
Service	1.1	1.1
Protective service	1.2	1.2
Sales and office	2.5	2.5
Office and administrative support	2.6	2.6
Natural resources, construction, and maintenance	2.3	2.3
Production, transportation, and material moving ...	6.4	6.4
Full time	1.1	1.1
Part time	4.7	4.7
Union	1.5	1.5
Nonunion	2.3	2.3
Average wage within the following categories: ¹		
Lowest 25 percent	2.5	2.5
Second 25 percent	2.0	2.0
Third 25 percent	2.0	2.0
Highest 25 percent	1.5	1.5
Highest 10 percent	1.9	1.9
Establishment characteristics		
Service-providing industries	1.2	1.2
Education and health services	1.9	1.9
Educational services	1.2	1.2
Elementary and secondary schools	1.9	1.9
Junior colleges, colleges, and universities	0.8	0.8
Public administration	1.5	1.5
1 to 99 workers	3.1	3.1
50 to 99 workers	3.2	3.2
100 workers or more	1.4	1.4
100 to 499 workers	2.7	2.7
500 workers or more	2.0	2.0

See footnotes at end of table.

**Table 26. Standard errors for short-term disability plans:
Duration of benefits, state and local government workers,
March 2021—continued**

Characteristics	Fixed duration	Duration varies
State government	1.8	1.8
Local government	1.3	1.3
Geographic areas		
Northeast	1.1	1.1
Middle Atlantic	1.1	1.1
Midwest	2.8	2.8
East North Central	2.7	2.7
West	2.5	2.5
Pacific	2.5	2.5

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 27. Short-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

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	-	36	-	25	20	12	60.1	60.0
Worker characteristics								
Management, professional, and related	-	38	-	21	22	11	60.1	60.0
Professional and related	-	37	-	23	23	12	60.4	60.0
Teachers	-	40	-	15	28	12	61.3	60.0
Primary, secondary, and special education school teachers	-	39	-	18	31	10	61.1	60.0
Service	-	33	-	32	19	13	60.4	60.0
Protective service	-	33	-	31	21	12	60.1	60.0
Sales and office	-	37	-	23	20	11	59.2	60.0
Office and administrative support	-	37	9	23	19	-	59.3	60.0
Natural resources, construction, and maintenance	-	27	-	37	-	-	61.9	60.0
Production, transportation, and material moving	-	41	-	37	14	-	58.7	60.0
Full time	-	35	-	26	21	12	60.2	60.0
Part time	-	53	9	14	-	-	57.4	50.0
Union	-	30	10	19	30	11	61.2	60.0
Nonunion	-	41	-	31	12	13	59.1	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	-	44	-	32	13	11	58.2	60.0
Lowest 10 percent	-	44	-	33	-	-	58.3	60.0
Second 25 percent	-	34	-	27	20	11	60.1	60.0
Third 25 percent	-	39	-	26	21	11	59.6	60.0
Highest 25 percent	-	28	-	19	26	15	61.9	60.0
Highest 10 percent	-	25	15	-	31	14	62.6	60.0
Establishment characteristics								
Service-providing industries	-	36	-	25	21	12	60.0	60.0
Education and health services	-	36	-	21	20	12	60.3	60.0
Educational services	-	40	-	14	23	13	60.3	60.0
Elementary and secondary schools	-	44	5	16	27	9	59.9	60.0
Junior colleges, colleges, and universities	-	32	21	-	15	19	61.0	55.0
Health care and social assistance	-	-	-	46	-	12	60.2	60.0
Hospitals	-	-	-	43	-	11	59.5	60.0
Public administration	-	38	-	27	21	13	59.8	60.0
1 to 99 workers	-	52	-	29	-	-	56.6	50.0
1 to 49 workers	-	49	-	29	-	-	57.6	58.0
50 to 99 workers	-	56	-	29	-	-	55.5	50.0
100 workers or more	-	32	-	25	23	13	60.9	60.0
100 to 499 workers	-	43	-	25	22	-	58.7	60.0
500 workers or more	-	28	-	25	23	15	61.7	60.0

See footnotes at end of table.

Table 27. Short-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021—continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	—	32	14	28	—	16	60.3	60.0
Local government	—	38	3	25	24	10	60.0	60.0
Geographic areas								
Northeast	—	23	—	10	47	—	63.5	67.0
Middle Atlantic	—	24	—	8	49	—	63.1	67.0
South	—	48	—	31	10	11	58.9	60.0
South Atlantic	—	63	—	—	8	10	56.9	50.0
East South Central	—	—	—	59	—	—	66.8	60.0
West South Central	—	—	—	57	—	—	61.9	60.0
Midwest	—	46	—	18	14	22	60.5	60.0
East North Central	—	49	—	16	13	22	60.4	60.0
West	—	27	18	38	13	4	57.9	60.0
Mountain	—	—	—	69	—	—	60.9	60.0
Pacific	—	36	26	24	9	4	56.6	55.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 27. Standard errors for short-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021

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	-	1.7	-	1.9	1.3	1.5	0.5	0.0
Worker characteristics								
Management, professional, and related	-	2.3	-	2.1	2.0	1.1	0.5	0.0
Professional and related	-	2.8	-	2.2	2.2	1.2	0.6	0.0
Teachers	-	3.8	-	2.2	3.7	2.1	1.1	0.5
Primary, secondary, and special education school teachers	-	4.4	-	2.8	3.9	2.4	1.2	0.0
Service	-	2.5	-	3.6	2.7	3.0	0.8	0.0
Protective service	-	2.9	-	4.9	4.3	3.1	0.7	0.0
Sales and office	-	3.0	-	3.3	2.6	3.2	0.8	0.5
Office and administrative support	-	3.0	2.8	3.1	2.9	-	0.8	0.6
Natural resources, construction, and maintenance	-	4.5	-	6.9	-	-	1.4	0.0
Production, transportation, and material moving	-	8.3	-	6.8	3.2	-	1.7	2.0
Full time	-	1.7	-	2.0	1.4	1.4	0.4	0.0
Part time	-	7.5	2.3	3.3	-	-	1.9	4.5
Union	-	2.2	1.7	1.7	2.0	2.1	0.6	0.0
Nonunion	-	2.7	-	2.6	1.7	1.7	0.6	0.0
Average wage within the following categories: ¹								
Lowest 25 percent	-	3.4	-	3.2	2.3	2.6	0.8	0.0
Lowest 10 percent	-	7.5	-	6.4	-	-	1.7	4.8
Second 25 percent	-	3.3	-	3.1	2.1	2.0	0.8	0.0
Third 25 percent	-	3.9	-	3.2	3.0	1.6	0.7	0.0
Highest 25 percent	-	2.1	-	2.4	2.6	2.2	0.8	0.0
Highest 10 percent	-	3.2	3.1	-	3.2	3.0	1.2	1.9
Establishment characteristics								
Service-providing industries	-	1.7	-	1.9	1.4	1.5	0.5	0.0
Education and health services	-	2.3	-	2.4	1.9	1.3	0.6	0.0
Educational services	-	2.1	-	1.8	2.0	1.5	0.7	3.3
Elementary and secondary schools	-	2.8	1.1	2.5	2.5	1.9	0.8	2.3
Junior colleges, colleges, and universities	-	3.0	2.4	-	2.7	2.7	1.2	2.4
Health care and social assistance	-	-	-	9.1	-	3.0	1.3	0.0
Hospitals	-	-	-	10.6	-	1.4	1.2	0.0
Public administration	-	2.4	-	2.6	2.0	3.4	0.8	0.0
1 to 99 workers	-	4.1	-	4.5	-	-	0.8	7.4
1 to 49 workers	-	5.6	-	6.5	-	-	1.3	10.2
50 to 99 workers	-	5.0	-	5.6	-	-	0.8	0.0
100 workers or more	-	2.2	-	2.4	1.5	1.6	0.6	0.0
100 to 499 workers	-	5.0	-	4.1	4.8	-	1.4	1.2
500 workers or more	-	2.7	-	2.7	1.7	1.8	0.7	0.0

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021—continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	—	2.1	1.7	2.5	—	2.4	0.8	0.0
Local government	—	2.1	0.8	2.4	1.6	1.6	0.5	0.0
Geographic areas								
Northeast	—	2.5	—	2.2	2.6	—	1.2	0.0
Middle Atlantic	—	2.8	—	2.2	2.5	—	1.2	0.0
South	—	4.4	—	4.4	2.3	1.8	0.9	8.6
South Atlantic	—	6.4	—	—	2.0	1.4	0.8	0.0
East South Central	—	—	—	16.2	—	—	1.7	4.9
West South Central	—	—	—	6.0	—	—	3.2	0.0
Midwest	—	3.1	—	2.8	3.4	3.1	1.0	0.0
East North Central	—	2.9	—	2.8	3.6	3.3	1.1	9.5
West	—	2.7	2.9	3.5	2.7	1.3	0.4	0.0
Mountain	—	—	—	5.9	—	—	0.3	0.0
Pacific	—	3.1	4.0	3.7	2.6	1.2	0.5	0.9

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 28. Short-term disability plans: Maximum benefit amount, state and local government workers, March 2021

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	75	\$170	\$200	\$650	\$903	\$1,500	25
Worker characteristics							
Management, professional, and related	80	170	200	650	881	1,500	20
Professional and related	80	170	200	650	831	1,500	20
Teachers	84	170	225	692	692	1,000	16
Primary, secondary, and special education school teachers	85	200	225	692	692	1,000	15
Service	73	170	200	633	1,000	2,310	27
Protective service	75	135	185	615	1,000	2,310	25
Sales and office	71	170	200	604	903	1,500	29
Office and administrative support	70	170	200	604	903	1,500	30
Natural resources, construction, and maintenance	67	170	–	–	1,500	1,500	33
Production, transportation, and material moving ...	61	170	170	–	750	1,000	39
Full time	76	170	200	692	923	1,500	24
Part time	68	170	170	–	692	923	32
Union	77	135	173	200	739	1,000	23
Nonunion	74	200	519	692	1,000	2,000	26
Average wage within the following categories: ²							
Lowest 25 percent	71	170	–	692	923	1,500	29
Lowest 10 percent	73	–	–	692	1,000	1,500	27
Second 25 percent	72	170	200	615	923	1,500	28
Third 25 percent	79	170	–	692	1,000	1,750	21
Highest 25 percent	78	135	185	–	800	1,173	22
Highest 10 percent	82	135	185	200	650	903	18
Establishment characteristics							
Service-providing industries	75	170	200	650	903	1,500	25
Education and health services	78	185	200	692	923	1,500	22
Educational services	79	173	200	650	692	1,000	21
Elementary and secondary schools	76	170	200	615	692	1,150	24
Junior colleges, colleges, and universities	84	185	185	650	692	923	16
Health care and social assistance	75	185	–	903	–	–	25
Hospitals	74	185	–	961	2,000	–	26
Public administration	71	135	200	600	903	1,500	29
1 to 99 workers	70	125	135	576	692	1,500	30
1 to 49 workers	63	125	135	594	–	–	37
50 to 99 workers	78	125	–	576	692	1,270	22
100 workers or more	77	170	200	650	923	1,500	23
100 to 499 workers	74	170	–	692	1,000	1,000	26
500 workers or more	78	185	200	604	923	1,750	22

See footnotes at end of table.

Table 28. Short-term disability plans: Maximum benefit amount, state and local government workers, March 2021—continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

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	84	\$135	\$185	\$650	\$800	—	16
Local government	72	170	200	625	1,000	\$1,500	28
Geographic areas							
Northeast	94	170	170	200	650	903	6
Middle Atlantic	96	170	170	200	615	903	4
South	80	500	576	692	692	1,750	20
South Atlantic	84	500	692	692	692	2,000	16
West South Central	76	500	520	576	—	—	24
Midwest	35	—	—	923	1,270	1,750	65
East North Central	31	—	923	923	1,270	—	69
West	80	135	185	570	1,173	—	20
Mountain	77	800	1,160	1,500	2,310	2,310	23
Pacific	81	125	135	185	650	1,000	19

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 28. Standard errors for short-term disability plans: Maximum benefit amount, state and local government workers, March 2021

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.6	\$0.00	\$0.00	\$43.38	\$28.83	\$0.00	1.6
Worker characteristics							
Management, professional, and related	1.8	4.74	0.00	60.99	99.51	321.92	1.8
Professional and related	1.9	0.00	0.00	60.47	90.45	325.74	1.9
Teachers	2.3	20.85	10.20	50.68	0.00	0.00	2.3
Primary, secondary, and special education school teachers	2.8	19.74	9.12	68.39	47.33	0.00	2.8
Service	2.4	23.03	16.19	39.25	156.50	164.23	2.4
Protective service	3.1	0.00	28.71	53.58	265.46	13.66	3.1
Sales and office	3.2	9.58	2.74	66.12	215.15	316.37	3.2
Office and administrative support	3.0	7.24	6.70	43.17	228.80	280.22	3.0
Natural resources, construction, and maintenance	7.6	0.00	–	–	446.04	0.00	7.6
Production, transportation, and material moving ...	6.9	0.00	0.00	–	103.69	110.11	6.9
Full time	1.6	0.00	0.00	61.01	18.33	78.21	1.6
Part time	4.5	46.50	0.00	–	134.85	86.41	4.5
Union	2.1	0.00	17.45	31.61	102.31	121.25	2.1
Nonunion	2.8	32.77	44.04	0.00	26.34	232.66	2.8
Average wage within the following categories: ²							
Lowest 25 percent	2.7	0.55	–	13.27	100.47	154.17	2.7
Lowest 10 percent	5.2	–	–	43.32	95.35	218.09	5.2
Second 25 percent	2.8	26.59	17.67	55.38	72.13	179.82	2.8
Third 25 percent	2.9	0.00	–	0.00	98.33	220.97	2.9
Highest 25 percent	2.1	32.57	0.00	–	66.66	239.11	2.1
Highest 10 percent	2.8	28.56	0.00	12.07	52.54	31.71	2.8
Establishment characteristics							
Service-providing industries	1.6	0.00	0.00	43.65	23.97	0.00	1.6
Education and health services	1.8	11.38	6.45	39.82	60.14	236.07	1.8
Educational services	1.5	17.47	0.00	20.83	0.00	116.13	1.5
Elementary and secondary schools	2.5	14.99	6.45	72.40	0.00	173.29	2.5
Junior colleges, colleges, and universities	3.4	3.79	0.00	0.00	0.00	0.00	3.4
Health care and social assistance	6.5	0.00	–	66.67	–	–	6.5
Hospitals	7.6	24.14	–	63.98	482.80	–	7.6
Public administration	3.4	0.00	0.00	39.57	92.19	102.41	3.4
1 to 99 workers	5.4	9.12	21.18	104.46	145.53	234.35	5.4
1 to 49 workers	9.0	7.52	12.77	134.23	–	–	9.0
50 to 99 workers	4.4	12.24	–	148.79	176.68	298.52	4.4
100 workers or more	2.0	6.12	0.00	47.75	15.91	165.36	2.0
100 to 499 workers	3.7	7.24	–	21.59	93.85	0.00	3.7
500 workers or more	2.6	16.57	0.00	40.46	29.92	366.99	2.6

See footnotes at end of table.

Table 28. Standard errors for short-term disability plans: Maximum benefit amount, state and local government workers, March 2021—continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	2.2	\$0.00	\$0.00	\$41.06	\$201.72	–	2.2
Local government	2.2	0.00	0.00	59.42	10.06	\$0.00	2.2
Geographic areas							
Northeast	2.4	0.00	17.95	0.00	55.53	27.23	2.4
Middle Atlantic	1.4	0.00	14.74	0.00	45.46	55.85	1.4
South	3.6	0.00	51.97	0.00	33.64	350.42	3.6
South Atlantic	4.5	12.01	0.00	0.00	0.00	203.20	4.5
West South Central	5.9	14.71	52.17	43.23	–	–	5.9
Midwest	4.6	–	–	19.87	316.87	465.80	4.6
East North Central	4.5	–	175.76	0.00	357.73	–	4.5
West	2.5	0.00	51.31	136.06	271.66	–	2.5
Mountain	5.1	213.46	294.20	51.20	0.00	0.00	5.1
Pacific	2.8	8.75	0.00	0.00	136.65	12.23	2.8

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Long-term disability plans: Employee contribution requirement, state and local government workers, March 2021

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	17	83
Worker characteristics		
Management, professional, and related	19	81
Professional and related	20	80
Teachers	23	77
Primary, secondary, and special education school teachers	27	73
Service	12	88
Sales and office	14	86
Office and administrative support	14	86
Natural resources, construction, and maintenance	12	88
Full time	16	84
Part time	19	81
Union	16	84
Nonunion	17	83
Average wage within the following categories: ¹		
Lowest 25 percent	17	83
Lowest 10 percent	20	80
Second 25 percent	12	88
Third 25 percent	18	82
Highest 25 percent	18	82
Highest 10 percent	16	84
Establishment characteristics		
Service-providing industries	16	84
Education and health services	19	81
Educational services	20	80
Elementary and secondary schools	23	77
Junior colleges, colleges, and universities	12	88
Health care and social assistance	13	87
Public administration	13	87
1 to 99 workers	21	79
1 to 49 workers	17	83
50 to 99 workers	24	76
100 workers or more	15	85
100 to 499 workers	18	82
500 workers or more	14	86

See footnotes at end of table.

Table 29. Long-term disability plans: Employee contribution requirement, state and local government workers, March 2021—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	16	84
Geographic areas		
South	14	86
South Atlantic	17	83
Midwest	25	75
East North Central	32	68
West North Central	6	94
West	13	87
Mountain	27	73
Pacific	3	97

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Standard errors for long-term disability plans: Employee contribution requirement, state and local government workers, March 2021

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.9	0.9
Worker characteristics		
Management, professional, and related	1.2	1.2
Professional and related	1.4	1.4
Teachers	1.7	1.7
Primary, secondary, and special education school teachers	2.4	2.4
Service	3.0	3.0
Sales and office	1.7	1.7
Office and administrative support	1.8	1.8
Natural resources, construction, and maintenance	3.4	3.4
Full time	0.9	0.9
Part time	4.2	4.2
Union	1.3	1.3
Nonunion	1.3	1.3
Average wage within the following categories: ¹		
Lowest 25 percent	1.5	1.5
Lowest 10 percent	2.4	2.4
Second 25 percent	1.8	1.8
Third 25 percent	1.9	1.9
Highest 25 percent	1.5	1.5
Highest 10 percent	2.7	2.7
Establishment characteristics		
Service-providing industries	1.0	1.0
Education and health services	1.0	1.0
Educational services	1.1	1.1
Elementary and secondary schools	1.7	1.7
Junior colleges, colleges, and universities	2.1	2.1
Health care and social assistance	3.1	3.1
Public administration	2.1	2.1
1 to 99 workers	3.0	3.0
1 to 49 workers	4.0	4.0
50 to 99 workers	4.5	4.5
100 workers or more	1.1	1.1
100 to 499 workers	3.0	3.0
500 workers or more	1.2	1.2

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Employee contribution requirement, state and local government workers, March 2021—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	2.3	2.3
Local government	1.2	1.2
Geographic areas		
South	1.1	1.1
South Atlantic	1.2	1.2
Midwest	2.0	2.0
East North Central	2.7	2.7
West North Central	1.7	1.7
West	1.6	1.6
Mountain	3.5	3.5
Pacific	1.1	1.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Long-term disability plans: Method of benefit payment, state and local government workers, March 2021

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	97	2	—	—
Worker characteristics				
Management, professional, and related	97	1	—	—
Professional and related	97	—	1	—
Teachers	97	—	2	—
Primary, secondary, and special education school teachers	96	—	2	—
Service	97	—	—	—
Protective service	97	—	—	—
Sales and office	98	2	—	—
Office and administrative support	98	2	—	—
Natural resources, construction, and maintenance	98	—	—	—
Production, transportation, and material moving	96	—	—	—
Full time	97	2	—	—
Part time	97	—	—	—
Union	97	—	1	—
Nonunion	97	2	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	98	1	—	—
Lowest 10 percent	99	—	—	—
Second 25 percent	97	2	—	—
Third 25 percent	98	2	—	—
Highest 25 percent	96	—	2	—
Highest 10 percent	96	—	3	—
Establishment characteristics				
Service-providing industries	97	2	—	—
Education and health services	97	2	—	—
Educational services	96	2	—	—
Elementary and secondary schools	96	—	2	—
Junior colleges, colleges, and universities	97	—	—	—
Health care and social assistance	99	—	—	—
Hospitals	98	—	—	—
Public administration	98	2	—	—
1 to 99 workers	96	—	3	—
1 to 49 workers	95	—	—	—
50 to 99 workers	97	—	—	—
100 workers or more	98	2	—	—
100 to 499 workers	96	2	—	—
500 workers or more	98	2	—	—

See footnotes at end of table.

Table 30. Long-term disability plans: Method of benefit payment, state and local government workers, March 2021—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	96	4	—	—
Local government	98	—	1	—
Geographic areas				
Northeast	92	—	8	—
New England	100	—	—	—
Middle Atlantic	90	—	—	—
South	100	—	—	—
South Atlantic	100	—	—	—
East South Central	99	—	—	—
West South Central	99	—	—	—
Midwest	95	5	—	—
East North Central	94	6	—	—
West North Central	98	—	—	—
West	98	—	—	—
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 wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Standard errors for long-term disability plans: Method of benefit payment, state and local government workers, March 2021

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.5	0.3	—	—
Worker characteristics				
Management, professional, and related	0.6	0.3	—	—
Professional and related	0.6	—	0.4	—
Teachers	1.0	—	0.7	—
Primary, secondary, and special education school teachers	1.3	—	0.9	—
Service	1.5	—	—	—
Protective service	2.0	—	—	—
Sales and office	0.7	0.6	—	—
Office and administrative support	0.8	0.6	—	—
Natural resources, construction, and maintenance	1.1	—	—	—
Production, transportation, and material moving	1.8	—	—	—
Full time	0.5	0.3	—	—
Part time	1.7	—	—	—
Union	0.8	—	0.5	—
Nonunion	0.5	0.5	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	0.5	0.5	—	—
Lowest 10 percent	0.4	—	—	—
Second 25 percent	0.8	0.7	—	—
Third 25 percent	0.4	0.4	—	—
Highest 25 percent	1.0	—	0.7	—
Highest 10 percent	1.1	—	1.1	—
Establishment characteristics				
Service-providing industries	0.5	0.3	—	—
Education and health services	0.7	0.4	—	—
Educational services	0.8	0.4	—	—
Elementary and secondary schools	1.1	—	0.7	—
Junior colleges, colleges, and universities	0.6	—	—	—
Health care and social assistance	1.1	—	—	—
Hospitals	1.4	—	—	—
Public administration	0.8	0.8	—	—
1 to 99 workers	1.2	—	1.1	—
1 to 49 workers	2.9	—	—	—
50 to 99 workers	1.8	—	—	—
100 workers or more	0.5	0.4	—	—
100 to 499 workers	1.3	1.0	—	—
500 workers or more	0.4	0.3	—	—

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Method of benefit payment, state and local government workers, March 2021—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	0.7	0.7	—	—
Local government	0.6	—	0.3	—
Geographic areas				
Northeast	2.2	—	2.2	—
New England	0.0	—	—	—
Middle Atlantic	3.3	—	—	—
South	0.2	—	—	—
South Atlantic	0.2	—	—	—
East South Central	0.7	—	—	—
West South Central	0.8	—	—	—
Midwest	1.0	1.0	—	—
East North Central	1.3	1.3	—	—
West North Central	1.3	—	—	—
West	1.2	—	—	—
Mountain	0.1	—	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Long-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	18	43	20	17	2	60.3	60.0
Worker characteristics							
Management, professional, and related	17	40	24	18	2	60.3	60.0
Professional and related	17	39	24	17	2	60.4	60.0
Teachers	16	34	28	19	3	60.7	62.0
Primary, secondary, and special education school teachers	17	27	28	24	4	60.8	63.0
Service	21	48	13	15	3	59.8	60.0
Protective service	24	47	–	17	–	59.5	60.0
Sales and office	17	47	19	–	–	60.2	60.0
Office and administrative support	–	46	19	17	–	60.3	60.0
Natural resources, construction, and maintenance	16	52	–	19	–	60.3	60.0
Production, transportation, and material moving ...	–	49	–	23	–	61.4	60.0
Full time	17	43	20	18	2	60.3	60.0
Part time	23	36	26	–	–	60.5	60.0
Union	22	43	12	20	3	59.7	60.0
Nonunion	14	42	28	15	1	60.8	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	16	44	24	14	1	60.5	60.0
Lowest 10 percent	–	44	24	16	–	60.7	60.0
Second 25 percent	17	48	19	15	1	60.2	60.0
Third 25 percent	19	38	23	18	2	60.2	60.0
Highest 25 percent	18	42	17	21	3	60.2	60.0
Highest 10 percent	–	47	19	18	–	60.3	60.0
Establishment characteristics							
Service-providing industries	18	43	20	17	2	60.3	60.0
Education and health services	17	41	25	15	2	60.4	60.0
Educational services	15	38	27	17	3	60.9	60.0
Elementary and secondary schools	16	30	28	23	4	61.3	63.0
Junior colleges, colleges, and universities	13	53	27	–	–	60.4	60.0
Health care and social assistance	–	54	15	–	–	58.0	60.0
Hospitals	–	59	11	–	–	57.9	60.0
Public administration	20	45	–	21	–	60.0	60.0
1 to 99 workers	14	20	35	29	2	62.5	65.0
1 to 49 workers	13	28	33	26	–	61.9	65.0
50 to 99 workers	15	14	37	30	3	62.9	65.0
100 workers or more	19	49	16	14	2	59.7	60.0
100 to 499 workers	16	42	20	17	5	60.6	60.0
500 workers or more	20	51	15	13	1	59.3	60.0

See footnotes at end of table.

Table 31. Long-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021—continued

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	—	42	30	14	—	60.8	60.0
Local government	19	43	17	18	2	60.1	60.0
Geographic areas							
Northeast	—	56	—	12	—	60.0	60.0
New England	—	52	—	—	—	59.2	60.0
Middle Atlantic	—	57	—	12	—	60.4	60.0
South	8	48	38	—	—	61.0	60.0
South Atlantic	—	37	50	4	—	61.4	62.0
East South Central	—	70	—	—	—	60.1	60.0
West South Central	—	76	—	9	—	60.1	60.0
Midwest	35	34	8	18	5	58.0	60.0
East North Central	43	23	8	21	5	57.3	60.0
West North Central	16	58	8	—	—	59.9	60.0
West	—	43	15	32	—	61.9	60.0
Mountain	5	40	—	46	—	63.3	66.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.4	1.9	1.3	1.7	0.3	0.3	0.0
Worker characteristics							
Management, professional, and related	1.7	2.1	1.9	2.0	0.3	0.4	0.0
Professional and related	1.8	2.4	2.3	2.1	0.3	0.4	0.0
Teachers	1.7	2.6	3.0	2.7	0.8	0.5	2.9
Primary, secondary, and special education school teachers	2.2	3.2	3.8	3.5	1.2	0.7	2.6
Service	3.1	3.5	2.2	2.5	0.9	0.5	0.0
Protective service	5.4	5.0	–	4.1	–	0.7	0.0
Sales and office	1.9	2.7	2.2	–	–	0.4	0.0
Office and administrative support	–	2.9	2.3	2.8	–	0.4	0.0
Natural resources, construction, and maintenance	3.3	5.6	–	5.0	–	0.6	0.0
Production, transportation, and material moving	–	7.9	–	7.0	–	0.8	0.0
Full time	1.4	2.0	1.4	1.7	0.4	0.3	0.0
Part time	5.4	5.4	4.7	–	–	1.1	0.0
Union	2.0	2.3	1.4	2.5	0.4	0.4	0.0
Nonunion	2.1	3.1	2.0	1.6	0.3	0.4	0.0
Average wage within the following categories: ¹							
Lowest 25 percent	2.0	2.9	1.5	2.2	0.6	0.3	0.0
Lowest 10 percent	–	4.7	1.8	3.5	–	0.6	0.0
Second 25 percent	2.2	2.9	2.5	2.1	0.5	0.5	0.0
Third 25 percent	2.6	3.2	3.3	2.1	0.4	0.5	0.0
Highest 25 percent	1.6	2.2	1.8	3.0	0.7	0.4	0.0
Highest 10 percent	–	3.8	2.3	4.1	–	0.5	0.0
Establishment characteristics							
Service-providing industries	1.4	1.9	1.3	1.7	0.3	0.3	0.0
Education and health services	1.8	2.3	1.7	2.0	0.4	0.4	0.0
Educational services	1.0	2.1	1.9	2.3	0.5	0.3	0.0
Elementary and secondary schools	1.5	2.7	2.5	3.3	0.9	0.5	1.7
Junior colleges, colleges, and universities	2.5	1.8	1.7	–	–	0.5	0.0
Health care and social assistance	–	7.9	2.5	–	–	1.3	0.0
Hospitals	–	8.6	1.6	–	–	1.4	0.0
Public administration	2.9	3.9	–	3.6	–	0.6	0.0
1 to 99 workers	2.7	2.2	3.6	4.3	0.3	0.6	0.8
1 to 49 workers	3.4	4.5	6.0	5.5	–	0.7	0.7
50 to 99 workers	3.7	2.8	4.8	4.9	0.6	0.8	1.3
100 workers or more	1.8	2.1	1.3	1.8	0.4	0.4	0.0
100 to 499 workers	3.0	2.9	2.5	3.0	1.6	0.8	0.0
500 workers or more	2.1	2.7	1.5	2.2	0.3	0.4	0.0

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021—continued

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	—	2.7	1.5	1.9	—	0.4	0.0
Local government	1.8	2.3	1.6	2.1	0.5	0.4	0.0
Geographic areas							
Northeast	—	5.3	—	2.8	—	0.8	0.0
New England	—	14.4	—	—	—	2.2	0.0
Middle Atlantic	—	5.2	—	2.6	—	0.5	0.0
South	3.0	4.2	2.7	—	—	0.5	0.0
South Atlantic	—	5.3	2.9	2.0	—	0.7	0.9
East South Central	—	4.1	—	—	—	0.9	0.0
West South Central	—	6.0	—	2.3	—	0.5	0.0
Midwest	2.0	2.3	1.6	3.0	0.9	0.5	0.0
East North Central	2.3	1.9	2.1	3.3	1.0	0.6	0.0
West North Central	4.1	5.6	1.8	—	—	1.0	0.0
West	—	3.8	1.8	4.6	—	0.6	3.5
Mountain	2.5	7.2	—	6.2	—	0.6	4.6

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Long-term disability plans: Maximum benefit amount, state and local government workers, March 2021

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	73	\$2,500	\$3,900	\$5,000	\$7,500	\$10,000	27
Worker characteristics							
Management, professional, and related	73	–	3,900	5,000	7,500	10,000	27
Professional and related	74	–	3,900	5,000	7,500	10,000	26
Teachers	71	1,500	3,900	5,000	6,000	10,000	29
Primary, secondary, and special education school teachers	69	–	3,900	5,000	6,000	8,000	31
Service	73	–	3,900	5,000	6,250	10,000	27
Protective service	74	3,102	3,900	5,000	6,000	10,000	26
Sales and office	74	–	3,900	5,000	7,500	10,000	26
Office and administrative support	73	2,500	3,900	5,000	8,000	10,000	27
Natural resources, construction, and maintenance	73	3,000	5,000	5,000	8,500	12,000	27
Production, transportation, and material moving ...	68	3,900	5,000	5,000	6,000	10,000	32
Full time	74	2,500	3,900	5,000	7,500	10,000	26
Part time	59	–	–	6,000	8,000	10,000	41
Union	71	3,000	5,000	5,000	7,500	10,000	29
Nonunion	75	800	3,900	5,000	7,500	10,000	25
Average wage within the following categories: ²							
Lowest 25 percent	70	800	3,900	5,000	7,000	10,000	30
Lowest 10 percent	67	800	3,900	5,000	7,000	10,000	33
Second 25 percent	74	2,500	3,900	5,000	7,200	10,000	26
Third 25 percent	72	1,500	3,900	5,000	7,500	10,000	28
Highest 25 percent	75	3,102	5,000	5,000	8,000	10,000	25
Highest 10 percent	77	3,000	5,000	5,000	8,000	10,000	23
Establishment characteristics							
Service-providing industries	73	2,500	3,900	5,000	7,500	10,000	27
Education and health services	74	1,500	3,900	5,000	7,500	10,000	26
Educational services	72	1,500	3,900	5,000	7,500	10,000	28
Elementary and secondary schools	69	1,500	3,900	5,000	6,000	8,500	31
Junior colleges, colleges, and universities	79	–	–	6,000	10,000	15,000	21
Health care and social assistance	82	–	5,000	–	10,000	15,000	18
Hospitals	81	–	5,000	–	10,000	15,000	19
Public administration	68	3,102	4,000	5,000	6,500	10,000	32
1 to 99 workers	72	800	3,900	5,000	6,250	10,000	28
1 to 49 workers	71	2,500	3,900	5,000	7,500	10,000	29
50 to 99 workers	73	800	3,900	5,000	6,000	10,000	27
100 workers or more	73	3,000	4,000	5,000	7,500	10,000	27
100 to 499 workers	75	3,900	4,000	5,000	6,000	10,000	25
500 workers or more	73	–	3,900	5,000	8,333	12,000	27

See footnotes at end of table.

Table 32. Long-term disability plans: Maximum benefit amount, state and local government workers, March 2021—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	75	—	\$3,900	\$5,000	\$7,500	\$15,000	25
Local government	72	\$2,500	4,000	5,000	7,500	10,000	28
Geographic areas							
Northeast	80	2,500	5,000	5,000	—	11,000	20
Middle Atlantic	79	2,500	5,000	5,000	6,000	—	21
South	88	800	3,900	5,000	6,000	10,000	12
South Atlantic	89	800	—	3,900	5,000	10,000	11
Midwest	51	—	5,000	5,000	7,500	12,000	49
East North Central	49	—	5,000	5,000	7,500	11,667	51
West North Central	57	5,000	5,000	5,000	7,500	—	43
West	78	3,102	5,000	6,000	8,333	10,000	22
Mountain	65	4,000	5,000	6,000	9,000	—	35

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Standard errors for long-term disability plans: Maximum benefit amount, state and local government workers, March 2021

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.6	\$561.56	\$51.61	\$0.00	\$302.61	\$228.10	1.6
Worker characteristics							
Management, professional, and related	1.9	–	72.99	0.00	511.66	533.98	1.9
Professional and related	2.1	–	40.80	0.00	403.94	467.31	2.1
Teachers	2.9	164.49	0.00	0.00	444.56	502.24	2.9
Primary, secondary, and special education school teachers	4.5	–	328.47	0.00	446.99	580.06	4.5
Service	3.3	–	227.19	0.00	1,063.44	364.97	3.3
Protective service	5.3	619.52	1,081.89	0.00	0.00	364.97	5.3
Sales and office	2.7	–	0.00	101.46	1,392.74	0.00	2.7
Office and administrative support	2.8	734.93	0.00	202.92	1,256.88	0.00	2.8
Natural resources, construction, and maintenance	3.9	444.27	689.10	1,365.58	1,610.35	1,094.90	3.9
Production, transportation, and material moving ...	6.0	604.71	830.65	182.48	555.00	1,020.11	6.0
Full time	1.6	553.50	44.70	0.00	334.50	354.74	1.6
Part time	5.7	–	–	615.47	737.31	0.00	5.7
Union	1.9	0.00	0.00	0.00	546.54	0.00	1.9
Nonunion	2.4	81.61	0.00	0.00	511.86	2,039.44	2.4
Average wage within the following categories: ²							
Lowest 25 percent	2.4	182.71	0.00	0.00	1,002.18	0.00	2.4
Lowest 10 percent	4.8	0.00	530.14	0.00	1,016.55	0.00	4.8
Second 25 percent	2.7	517.43	83.62	0.00	755.05	364.97	2.7
Third 25 percent	3.1	241.23	0.00	0.00	422.48	719.77	3.1
Highest 25 percent	1.9	155.88	0.00	0.00	448.27	1,677.45	1.9
Highest 10 percent	3.4	49.25	1,149.50	0.00	204.02	1,590.85	3.4
Establishment characteristics							
Service-providing industries	1.6	598.31	48.28	0.00	304.47	304.20	1.6
Education and health services	1.9	158.03	0.00	0.00	669.13	1,459.04	1.9
Educational services	2.2	79.02	0.00	0.00	486.16	0.00	2.2
Elementary and secondary schools	3.7	384.95	103.23	0.00	366.09	819.51	3.7
Junior colleges, colleges, and universities	3.4	–	–	1,179.10	851.24	1,570.03	3.4
Health care and social assistance	4.7	–	0.00	–	706.75	4,127.10	4.7
Hospitals	5.7	–	0.00	–	1,365.58	3,917.01	5.7
Public administration	2.9	146.21	527.62	0.00	1,246.24	0.00	2.9
1 to 99 workers	3.7	0.00	0.00	0.00	990.09	319.35	3.7
1 to 49 workers	6.0	724.21	0.00	0.00	1,407.60	0.00	6.0
50 to 99 workers	4.2	0.00	591.59	0.00	194.38	1,106.24	4.2
100 workers or more	1.9	746.84	112.49	0.00	480.38	1,231.76	1.9
100 to 499 workers	4.0	321.69	94.82	0.00	522.85	817.92	4.0
500 workers or more	2.0	–	118.26	129.03	784.26	2,204.95	2.0

See footnotes at end of table.

Table 32. Standard errors for long-term disability plans: Maximum benefit amount, state and local government workers, March 2021—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	2.9	–	\$0.00	\$0.00	\$2,244.76	\$2,889.80	2.9
Local government	2.1	\$293.68	215.73	0.00	739.22	0.00	2.1
Geographic areas							
Northeast	5.0	405.98	0.00	226.87	–	2,976.21	5.0
Middle Atlantic	6.3	91.24	757.03	0.00	1,254.36	–	6.3
South	2.6	0.00	0.00	1,237.75	316.07	0.00	2.6
South Atlantic	3.1	0.00	–	0.00	1,401.68	1,504.79	3.1
Midwest	1.7	–	0.00	0.00	643.42	2,884.13	1.7
East North Central	1.8	–	0.00	0.00	364.97	1,657.10	1.8
West North Central	3.8	1,210.45	0.00	836.24	1,403.74	–	3.8
West	3.6	91.69	482.80	1,161.31	937.70	1,672.48	3.6
Mountain	7.0	1,182.62	0.00	258.07	1,204.68	–	7.0

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Leave benefits: Access, state and local government workers, March 2021

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
All workers	68	92	61	60	83	87	70	26	94
Worker characteristics									
Management, professional, and related	57	94	47	63	83	88	70	27	94
Professional and related	52	93	40	64	83	88	68	28	94
Teachers	31	93	14	70	82	87	65	27	94
Primary, secondary, and special education school teachers	26	99	12	82	85	91	63	29	96
Service	79	87	76	53	78	84	68	24	93
Protective service	90	92	90	52	85	90	77	27	97
Sales and office	89	93	87	55	84	89	74	26	95
Office and administrative support	89	93	87	55	84	89	75	26	96
Natural resources, construction, and maintenance	95	96	96	61	87	88	67	28	95
Production, transportation, and material moving ...	73	90	62	58	82	87	71	23	93
Full time	74	99	67	65	88	93	75	28	97
Part time	34	47	23	23	50	55	39	13	78
Union	69	98	58	70	91	93	71	29	95
Nonunion	67	87	64	51	75	83	69	24	94
Average wage within the following categories: ²									
Lowest 25 percent	66	81	60	46	72	78	61	21	90
Lowest 10 percent	55	69	48	41	63	70	51	18	89
Second 25 percent	88	95	86	57	85	90	75	28	96
Third 25 percent	71	97	62	70	87	92	76	27	97
Highest 25 percent	51	96	42	66	87	90	69	29	95
Highest 10 percent	49	95	38	54	87	88	71	30	94
Establishment characteristics									
Service-providing industries	68	92	61	59	82	87	70	26	94
Education and health services	55	93	45	63	82	88	68	27	94
Educational services	49	93	36	65	82	87	67	27	94
Elementary and secondary schools	37	94	25	74	81	87	62	28	92
Junior colleges, colleges, and universities	81	92	69	42	84	88	80	24	97
Health care and social assistance	91	93	93	50	84	91	75	29	93
Hospitals	91	92	92	51	84	90	73	27	91
Public administration	92	92	91	54	85	89	77	25	96
1 to 99 workers	62	90	55	61	79	85	65	23	92
1 to 49 workers	69	86	63	54	80	84	63	27	93
50 to 99 workers	55	93	48	69	79	86	66	19	91
100 workers or more	70	93	63	59	83	88	72	27	95
100 to 499 workers	69	91	61	64	80	84	62	30	93
500 workers or more	71	94	64	57	85	90	76	26	96

See footnotes at end of table.

Table 33. Leave benefits: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
State government	92	96	86	51	90	94	88	25	98
Local government	60	91	53	63	80	85	64	27	93
Geographic areas									
Northeast	64	91	57	73	93	92	75	26	95
New England	61	92	55	80	92	90	73	21	95
Middle Atlantic	66	91	58	70	94	93	76	28	94
South	69	92	62	57	81	90	76	27	95
South Atlantic	76	91	66	61	80	87	73	22	94
East South Central	72	92	64	45	73	85	76	24	92
West South Central	57	95	57	56	86	96	80	37	98
Midwest	66	90	56	65	81	85	57	31	95
East North Central	69	88	55	67	80	85	57	37	95
West North Central	61	92	57	61	81	85	56	19	96
West	72	94	68	48	78	82	68	20	92
Mountain	67	90	62	46	66	75	61	—	98
Pacific	74	96	70	49	84	85	71	23	89

¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Standard errors for leave benefits: Access, state and local government workers, March 2021

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.8	0.5	0.9	1.1	0.8	0.8	1.0	0.8	0.6
Worker characteristics									
Management, professional, and related	1.3	0.6	1.3	1.2	1.0	1.0	1.2	1.0	0.6
Professional and related	1.4	0.7	1.4	1.2	0.9	1.1	1.4	1.1	0.7
Teachers	2.1	1.0	1.8	1.2	1.3	1.6	1.9	1.3	0.9
Primary, secondary, and special education school teachers	2.5	0.4	2.2	0.9	1.5	1.9	2.2	1.7	0.8
Service	1.2	1.2	1.3	2.2	1.6	1.3	1.5	1.3	1.0
Protective service	1.1	1.2	1.2	3.5	2.1	1.3	1.9	1.7	0.8
Sales and office	1.3	1.1	1.4	1.6	1.6	1.3	1.8	2.2	0.8
Office and administrative support	1.2	1.0	1.4	1.6	1.6	1.3	1.9	2.3	0.8
Natural resources, construction, and maintenance	1.3	1.2	1.3	4.3	3.0	2.5	3.8	2.4	1.8
Production, transportation, and material moving ...	3.7	2.5	4.6	4.3	3.1	3.2	3.6	3.1	2.9
Full time	0.8	0.2	0.8	1.1	0.9	0.8	1.0	0.8	0.5
Part time	1.8	2.2	1.8	1.8	2.2	2.2	1.9	1.5	1.9
Union	1.0	0.4	1.3	1.3	0.8	1.0	1.1	1.1	0.6
Nonunion	1.1	0.9	1.2	1.6	1.2	1.0	1.4	1.0	0.8
Average wage within the following categories: ¹									
Lowest 25 percent	1.6	1.5	1.7	1.5	1.8	1.5	1.7	1.3	1.2
Lowest 10 percent	2.0	1.9	1.9	1.9	2.5	2.0	2.2	1.7	1.7
Second 25 percent	1.2	0.7	1.2	2.0	1.4	1.1	1.6	1.7	0.7
Third 25 percent	2.1	0.6	2.0	1.5	1.2	1.2	1.6	1.2	0.7
Highest 25 percent	1.6	0.8	1.7	1.4	1.0	1.2	1.6	1.6	0.8
Highest 10 percent	2.7	1.2	2.9	1.8	1.6	1.6	2.1	2.2	1.2
Establishment characteristics									
Service-providing industries	0.8	0.5	0.9	1.1	0.8	0.8	1.0	0.8	0.6
Education and health services	1.1	0.6	1.2	1.2	0.9	1.0	1.3	1.0	0.6
Educational services	1.2	0.6	1.3	1.1	0.9	1.1	1.3	1.0	0.7
Elementary and secondary schools	1.5	0.7	1.5	0.9	1.2	1.5	1.5	1.2	0.8
Junior colleges, colleges, and universities	1.5	1.5	2.1	3.1	1.5	1.8	2.5	2.9	0.8
Health care and social assistance	1.6	1.4	1.2	5.2	2.5	2.7	4.6	2.5	1.9
Hospitals	1.8	1.4	1.2	7.6	2.0	3.0	6.4	3.7	2.8
Public administration	0.7	0.8	1.0	2.3	1.7	1.2	1.6	1.4	1.1
1 to 99 workers	1.6	1.2	1.3	2.1	1.9	1.9	2.4	1.9	1.2
1 to 49 workers	2.9	2.0	2.7	3.5	2.5	2.1	3.1	3.1	2.0
50 to 99 workers	2.1	1.3	2.6	2.5	2.6	2.5	3.5	2.9	2.0
100 workers or more	1.0	0.5	1.1	1.3	1.0	0.8	1.2	1.0	0.7
100 to 499 workers	1.8	1.2	1.7	1.9	2.3	2.0	2.2	2.4	1.4
500 workers or more	1.3	0.7	1.3	1.7	1.1	1.0	1.3	1.4	0.7

See footnotes at end of table.

Table 33. Standard errors for leave benefits: Access, state and local government workers, March 2021—continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
State government	1.0	0.9	1.0	1.8	1.1	1.1	1.5	2.0	0.5
Local government	0.9	0.6	1.1	1.3	1.1	1.0	1.2	1.0	0.7
Geographic areas									
Northeast	1.7	1.0	2.9	1.7	1.0	1.5	1.7	2.1	1.1
New England	2.2	0.6	2.5	3.0	1.9	2.6	2.8	4.2	2.4
Middle Atlantic	2.1	1.4	3.7	2.0	1.2	1.6	2.1	2.6	1.2
South	1.4	0.9	1.6	1.9	1.4	1.1	1.8	1.0	1.2
South Atlantic	1.4	1.5	1.3	3.1	1.6	1.3	1.7	1.1	1.4
East South Central	6.5	0.8	8.0	6.1	6.1	4.8	6.9	4.0	4.9
West South Central	1.6	1.4	1.8	1.3	1.8	1.1	3.1	1.7	1.4
Midwest	2.0	1.1	1.3	1.9	2.0	2.3	2.1	1.8	0.7
East North Central	2.1	1.6	1.9	2.3	2.0	2.7	2.3	1.8	0.9
West North Central	4.3	0.6	0.9	3.4	4.2	4.0	4.0	3.9	1.2
West	1.2	0.9	1.4	2.6	2.1	1.7	2.2	1.7	1.3
Mountain	1.7	2.2	2.6	6.2	6.5	4.0	5.8	—	1.5
Pacific	1.6	0.7	1.7	2.6	1.0	1.6	1.7	1.5	1.7

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Paid holidays: Number of days provided, state and local government workers, March 2021

(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	5	3	3	8	15	21	19	11	7	7	11	11
Worker characteristics														
Management, professional, and related	4	2	7	4	2	7	13	20	16	11	7	8	11	11
Professional and related	5	2	8	4	3	7	12	19	14	11	7	7	11	11
Teachers	9	4	17	8	3	6	9	15	8	6	5	9	10	10
Primary, secondary, and special education school teachers	14	6	26	8	—	4	—	—	4	4	4	—	9	7
Service	3	1	4	2	3	7	18	20	21	10	7	5	11	11
Protective service	—	—	—	—	2	7	20	23	25	11	6	—	11	11
Sales and office	—	—	2	1	3	8	14	22	24	11	7	7	12	11
Office and administrative support	—	—	2	1	3	8	15	22	24	11	7	7	12	11
Natural resources, construction, and maintenance	—	—	—	—	4	7	21	26	18	10	4	8	11	11
Production, transportation, and material moving	—	—	4	3	9	9	—	23	20	—	4	—	10	11
Full time	2	1	5	3	3	8	15	21	19	11	7	6	11	11
Part time	—	4	4	3	5	6	14	16	17	8	5	—	10	11
Union	3	1	7	3	1	5	13	23	22	10	5	7	11	11
Nonunion	2	2	3	2	5	10	16	19	16	11	8	6	11	11
Average wage within the following categories: ¹														
Lowest 25 percent	4	2	5	3	5	8	16	17	17	11	7	7	11	11
Lowest 10 percent	4	2	8	4	8	7	16	12	15	12	6	6	11	11
Second 25 percent	(²)	1	2	2	3	9	16	23	21	10	7	6	11	11
Third 25 percent	4	2	9	3	2	6	12	23	18	10	5	5	11	11
Highest 25 percent	3	1	3	4	2	7	14	20	19	11	6	9	11	11
Highest 10 percent	—	—	—	7	3	7	12	16	21	12	6	13	12	12
Establishment characteristics														
Service-providing industries	3	1	5	3	3	8	15	21	19	10	7	7	11	11
Education and health services	4	3	9	4	4	7	13	14	13	12	7	11	11	11
Educational services	5	3	8	4	4	6	11	13	12	11	8	13	11	11
Elementary and secondary schools	8	5	15	6	3	4	9	12	9	8	6	15	10	10
Junior colleges, colleges, and universities	—	—	—	2	4	8	14	14	17	16	12	11	12	12
Health care and social assistance	—	—	9	—	—	9	22	17	17	15	—	—	10	11
Hospitals	—	—	—	—	—	—	19	—	17	—	—	—	10	10
Public administration	—	—	1	—	1	8	16	28	26	9	6	3	11	11
1 to 99 workers	3	—	3	3	—	5	16	28	14	10	5	7	11	11
1 to 49 workers	—	—	3	2	—	5	18	31	17	9	5	6	11	11
50 to 99 workers	7	—	3	—	4	6	13	25	11	12	5	8	11	11
100 workers or more	3	1	5	3	3	8	14	19	20	11	7	6	11	11
100 to 499 workers	5	—	5	—	2	9	13	22	18	11	7	5	11	11
500 workers or more	2	1	5	3	4	8	15	18	21	11	7	7	11	11

See footnotes at end of table.

Table 34. Paid holidays: Number of days provided, state and local government workers, March 2021—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government	—	—	—	1	3	10	13	25	23	11	9	4	11	11
Local government	4	2	7	3	3	6	15	19	17	10	5	8	11	11
Geographic areas														
Northeast	3	—	—	—	—	2	8	26	34	9	5	11	12	12
New England	—	—	—	—	—	—	—	37	24	—	—	—	11	11
Middle Atlantic	—	—	—	—	—	2	8	22	37	9	5	13	12	12
South	3	2	7	2	4	10	11	18	18	11	9	5	11	11
South Atlantic	3	—	11	—	3	11	13	20	22	8	3	4	10	11
East South Central	7	6	3	—	6	—	15	6	—	23	3	—	11	11
West South Central	—	—	—	—	—	9	6	21	—	8	26	7	12	12
Midwest	—	—	6	7	5	10	20	15	13	9	5	4	10	10
East North Central	4	—	7	8	—	9	16	14	13	13	6	5	10	11
West North Central	5	2	—	3	—	—	29	18	13	—	1	3	10	10
West	—	—	3	2	2	7	20	26	14	13	5	7	11	11
Mountain	—	—	—	—	4	10	38	18	6	3	4	5	10	10
Pacific	—	—	2	2	—	6	12	29	17	17	5	8	12	11

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

² Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Standard errors for paid holidays: Number of days provided, state and local government workers, March 2021

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.4	0.4	0.5	0.5	0.5	0.8	0.8	1.0	0.9	0.7	0.6	0.6	0.1	0.0
Worker characteristics														
Management, professional, and related	0.4	0.7	0.8	0.8	0.5	1.0	1.0	1.5	1.1	1.2	0.9	1.1	0.1	0.0
Professional and related	0.5	0.8	1.0	1.0	0.6	1.1	1.2	1.7	1.2	1.5	1.0	1.2	0.1	0.0
Teachers	1.8	1.7	2.6	1.8	1.3	1.9	1.6	3.0	1.4	1.5	1.3	2.2	0.3	0.7
Primary, secondary, and special education school teachers	2.6	2.6	4.0	2.1	—	2.0	—	—	1.6	1.4	1.7	—	0.4	0.8
Service	0.9	0.4	1.0	0.7	1.0	1.2	1.7	1.5	2.4	1.2	1.1	0.7	0.1	0.0
Protective service	—	—	—	—	0.5	1.7	2.4	1.4	3.4	1.7	1.4	—	0.2	0.0
Sales and office	—	—	0.6	0.3	0.8	1.6	1.5	1.3	2.3	1.2	1.0	1.0	0.1	0.4
Office and administrative support	—	—	0.6	0.3	0.8	1.6	1.5	1.3	2.3	1.2	1.0	1.0	0.1	0.6
Natural resources, construction, and maintenance	—	—	—	—	1.3	1.8	3.3	3.9	3.2	2.1	1.3	1.7	0.1	0.0
Production, transportation, and material moving	—	—	1.9	1.3	2.7	2.9	—	3.9	3.2	—	1.9	—	0.3	0.0
Full time	0.3	0.4	0.5	0.5	0.5	0.8	0.8	1.0	0.9	0.8	0.6	0.6	0.1	0.0
Part time	—	1.2	1.1	1.3	2.0	1.5	3.0	3.4	2.8	1.9	2.0	—	0.4	0.4
Union	0.6	0.6	0.7	0.6	0.4	0.9	1.3	1.6	1.5	1.1	0.7	0.9	0.1	0.0
Nonunion	0.5	0.3	0.6	0.6	0.9	1.3	1.1	1.2	1.6	1.0	0.9	0.7	0.1	0.0
Average wage within the following categories: ¹														
Lowest 25 percent	1.0	0.5	0.8	0.7	1.2	1.0	1.3	1.4	1.7	1.1	1.3	1.0	0.2	0.0
Lowest 10 percent	1.1	0.6	1.6	1.1	2.3	1.8	1.9	2.1	2.7	1.5	1.8	1.2	0.2	1.0
Second 25 percent	0.2	0.3	0.6	0.4	0.6	1.3	1.5	1.5	1.4	1.2	1.2	0.7	0.1	0.0
Third 25 percent	1.2	0.9	0.9	1.1	0.6	0.9	1.2	1.7	1.4	1.1	0.7	0.7	0.2	0.0
Highest 25 percent	0.6	0.3	1.0	0.5	0.7	1.0	1.1	1.9	1.5	1.3	1.2	1.8	0.2	0.0
Highest 10 percent	—	—	—	0.7	1.1	1.7	1.4	2.8	2.8	1.6	1.3	3.0	0.3	0.7
Establishment characteristics														
Service-providing industries	0.4	0.4	0.5	0.5	0.5	0.8	0.8	1.0	0.9	0.8	0.6	0.6	0.1	0.0
Education and health services	0.5	0.7	0.9	0.9	0.7	1.0	1.2	1.5	0.9	1.3	0.8	1.2	0.2	0.0
Educational services	0.7	0.9	0.9	1.0	0.6	1.0	1.0	1.7	0.9	1.4	0.9	1.4	0.2	0.0
Elementary and secondary schools	1.3	1.6	1.4	1.3	0.9	0.8	1.3	2.1	1.1	0.9	1.1	2.3	0.3	1.3
Junior colleges, colleges, and universities	—	—	—	0.6	1.3	1.5	1.3	2.6	1.7	2.6	1.5	1.9	0.2	0.0
Health care and social assistance	—	—	2.9	—	—	2.8	4.5	3.4	2.9	3.6	—	—	0.3	0.6
Hospitals	—	—	—	—	—	—	4.7	—	3.9	—	—	—	0.4	0.9
Public administration	—	—	0.3	—	0.5	1.4	1.3	1.1	2.1	0.9	1.1	0.4	0.1	0.0
1 to 99 workers	1.1	—	1.1	1.3	—	1.7	2.7	2.2	1.7	1.8	1.1	1.0	0.2	0.0
1 to 49 workers	—	—	1.5	1.0	—	2.2	3.6	3.2	2.5	1.9	1.7	1.9	0.2	0.0
50 to 99 workers	2.4	—	1.4	—	1.6	2.1	3.5	4.1	2.1	3.0	1.7	2.0	0.3	0.0
100 workers or more	0.5	0.4	0.5	0.4	0.6	0.9	0.9	1.1	1.1	0.7	0.8	0.7	0.1	0.0
100 to 499 workers	1.0	—	1.5	—	0.8	1.5	1.9	2.3	2.0	1.4	2.0	1.5	0.2	0.0
500 workers or more	0.5	0.2	0.4	0.5	0.8	1.0	1.1	1.4	1.2	0.9	0.9	0.7	0.1	0.0

See footnotes at end of table.

Table 34. Standard errors for paid holidays: Number of days provided, state and local government workers, March 2021—continued

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	0.8	1.4	1.3	1.8	1.6	1.0	1.1	0.8	0.1	0.2
Local government	0.5	0.6	0.8	0.7	0.7	0.7	0.9	1.3	1.2	0.9	0.6	0.9	0.1	0.0
Geographic areas														
Northeast	1.4	—	—	—	—	0.7	1.0	2.0	2.1	1.5	1.3	2.4	0.2	0.0
New England	—	—	—	—	—	—	—	6.5	5.3	—	—	—	0.3	0.3
Middle Atlantic	—	—	—	—	—	0.8	0.8	1.7	2.1	1.6	1.2	2.9	0.3	0.0
South	0.6	0.3	0.6	0.6	0.9	1.5	1.1	1.5	1.8	1.2	1.2	0.8	0.1	0.0
South Atlantic	1.0	—	0.6	—	1.0	2.2	1.7	1.7	2.3	1.5	0.9	0.8	0.2	0.0
East South Central	0.1	0.4	1.6	—	1.4	—	0.6	3.0	—	3.2	0.6	—	0.3	0.9
West South Central	—	—	—	—	—	1.6	2.3	3.6	—	2.7	4.0	1.5	0.3	1.2
Midwest	—	—	1.8	1.7	1.6	2.1	2.8	2.2	1.5	1.2	1.1	0.6	0.1	0.0
East North Central	0.9	—	2.5	2.4	—	2.2	2.5	2.5	2.1	1.5	1.6	0.8	0.2	0.3
West North Central	1.2	0.7	—	1.1	—	—	6.8	4.5	1.2	—	0.6	1.3	0.1	0.0
West	—	—	1.0	0.7	0.5	1.5	1.4	2.5	1.7	1.9	1.2	1.1	0.2	0.0
Mountain	—	—	—	—	1.5	0.7	3.1	4.4	1.8	1.5	1.0	2.3	0.5	0.0
Pacific	—	—	0.5	0.7	—	2.1	1.8	2.9	2.2	2.6	1.7	1.1	0.1	0.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Paid sick leave: Type of provision, state and local government workers, March 2021

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	89	1	10
Worker characteristics			
Management, professional, and related	90	1	9
Professional and related	91	(⁴)	9
Teachers	94	—	—
Primary, secondary, and special education school teachers	94	—	—
Service	86	3	11
Protective service	86	6	8
Sales and office	88	—	—
Office and administrative support	88	—	—
Natural resources, construction, and maintenance	84	—	—
Production, transportation, and material moving ...	89	—	—
Full time	89	1	10
Part time	91	—	—
Union	92	1	7
Nonunion	86	1	13
Average wage within the following categories: ⁵			
Lowest 25 percent	89	1	10
Lowest 10 percent	89	—	—
Second 25 percent	87	—	—
Third 25 percent	87	2	11
Highest 25 percent	91	1	8
Highest 10 percent	91	1	8
Establishment characteristics			
Service-providing industries	89	1	10
Education and health services	90	(⁴)	9
Educational services	94	(⁴)	5
Elementary and secondary schools	94	(⁴)	5
Junior colleges, colleges, and universities	94	—	—
Health care and social assistance	68	—	—
Hospitals	59	—	—
Public administration	87	3	10
1 to 99 workers	90	—	—
1 to 49 workers	88	—	—
50 to 99 workers	92	—	—
100 workers or more	88	1	10
100 to 499 workers	92	—	—
500 workers or more	87	2	11

See footnotes at end of table.

Table 35. Paid sick leave: Type of provision, state and local government workers, March 2021—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
State government	88	1	11
Local government	89	1	9
Geographic areas			
Northeast	96	—	—
New England	98	—	—
Middle Atlantic	95	—	—
South	88	1	11
South Atlantic	87	—	—
East South Central	93	—	—
West South Central	86	—	—
Midwest	89	2	9
East North Central	88	2	10
West North Central	91	—	—
West	85	—	—
Mountain	87	—	13
Pacific	84	—	—

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 Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Standard errors for paid sick leave: Type of provision, state and local government workers, March 2021

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	0.7	0.2	0.6
Worker characteristics			
Management, professional, and related	0.9	0.2	0.8
Professional and related	1.0	0.2	0.9
Teachers	1.3	–	–
Primary, secondary, and special education school teachers	1.3	–	–
Service	1.0	0.6	0.9
Protective service	1.5	1.1	1.0
Sales and office	1.2	–	–
Office and administrative support	1.1	–	–
Natural resources, construction, and maintenance	3.4	–	–
Production, transportation, and material moving ...	2.8	–	–
Full time	0.8	0.2	0.7
Part time	1.1	–	–
Union	0.8	0.3	0.7
Nonunion	1.2	0.3	1.1
Average wage within the following categories: ⁴			
Lowest 25 percent	0.8	0.4	0.7
Lowest 10 percent	1.4	–	–
Second 25 percent	1.4	–	–
Third 25 percent	1.2	0.5	1.1
Highest 25 percent	1.1	0.3	1.0
Highest 10 percent	1.4	0.4	1.3
Establishment characteristics			
Service-providing industries	0.7	0.2	0.6
Education and health services	0.9	0.1	0.8
Educational services	0.8	0.2	0.7
Elementary and secondary schools	0.7	0.1	0.6
Junior colleges, colleges, and universities	2.4	–	–
Health care and social assistance	3.3	–	–
Hospitals	4.2	–	–
Public administration	1.3	0.6	0.9
1 to 99 workers	1.4	–	–
1 to 49 workers	2.0	–	–
50 to 99 workers	2.0	–	–
100 workers or more	0.8	0.3	0.8
100 to 499 workers	1.3	–	–
500 workers or more	1.1	0.4	1.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Type of provision, state and local government workers, March 2021—continued

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
State government	1.4	0.4	1.4
Local government	0.8	0.3	0.7
Geographic areas			
Northeast	1.1	—	—
New England	1.5	—	—
Middle Atlantic	1.4	—	—
South	1.3	0.4	1.1
South Atlantic	1.6	—	—
East South Central	2.1	—	—
West South Central	2.7	—	—
Midwest	1.6	0.7	1.3
East North Central	2.1	0.9	1.6
West North Central	2.2	—	—
West	1.6	—	—
Mountain	3.9	—	3.9
Pacific	1.7	—	—

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Paid sick leave: Number of annual days by service requirement,¹ state and local government workers, March 2021

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	9	15	61	14	1	11	12
Full time	8	14	62	14	1	12	12
Part time	22	26	48	4	–	9	10
Union	7	11	65	16	1	12	12
Nonunion	–	19	58	12	–	10	12
1 to 99 workers	12	15	62	–	–	10	11
1 to 49 workers	7	17	62	14	–	11	12
50 to 99 workers	15	14	62	–	–	10	10
100 workers or more	8	15	61	14	1	12	12
100 to 499 workers	–	14	62	16	–	12	12
500 workers or more	9	16	61	14	1	11	12
After 5 years							
All workers	9	15	60	15	1	12	12
Full time	8	14	61	16	1	12	12
Part time	21	26	49	4	–	9	10
Union	7	11	64	17	1	12	12
Nonunion	–	20	56	13	–	11	12
1 to 99 workers	–	14	61	13	–	11	11
1 to 49 workers	7	16	60	17	–	11	12
50 to 99 workers	15	12	62	–	–	10	10
100 workers or more	8	15	60	16	1	12	12
100 to 499 workers	–	14	60	17	–	12	12
500 workers or more	9	16	59	15	1	12	12

See footnotes at end of table.

Table 36. Paid sick leave: Number of annual days by service requirement,¹ state and local government workers, March 2021—continued

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	9	15	60	16	1	12	12
Full time	8	14	61	17	1	12	12
Part time	21	26	48	5	—	9	10
Union	7	10	63	18	1	13	12
Nonunion	—	20	56	13	—	11	12
1 to 99 workers	—	14	61	14	—	11	11
1 to 49 workers	—	17	58	17	—	11	12
50 to 99 workers	15	11	63	—	—	10	10
100 workers or more	8	15	59	16	1	12	12
100 to 499 workers	—	14	60	18	—	13	12
500 workers or more	9	16	59	16	1	12	12
After 20 years							
All workers	9	15	59	16	1	12	12
Full time	8	14	60	17	1	12	12
Part time	21	26	48	5	—	9	10
Union	7	10	63	19	1	13	12
Nonunion	11	20	56	14	(³)	11	12
1 to 99 workers	—	14	60	14	—	11	11
1 to 49 workers	—	17	58	17	—	11	12
50 to 99 workers	15	—	62	11	—	10	10
100 workers or more	8	15	59	17	1	12	12
100 to 499 workers	7	14	59	18	1	13	12
500 workers or more	9	16	59	16	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 earn or accrue a specified number of sick leave days per year. This number may vary by length of service. Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,¹ state and local government workers, March 2021

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	1.0	1.2	0.7	0.2	0.3	0.0
Full time	0.9	1.1	1.3	0.8	0.2	0.3	0.0
Part time	2.4	2.2	3.2	1.3	–	0.3	(³)
Union	0.7	0.9	1.4	1.1	0.3	0.5	0.0
Nonunion	–	1.7	1.9	1.1	–	0.2	0.0
1 to 99 workers	1.7	2.2	3.1	–	–	0.3	0.8
1 to 49 workers	2.0	4.3	4.1	2.9	–	0.3	0.2
50 to 99 workers	3.1	2.1	3.7	–	–	0.4	0.0
100 workers or more	1.0	1.2	1.4	1.0	0.2	0.3	0.0
100 to 499 workers	–	1.7	2.5	1.7	–	0.8	0.0
500 workers or more	1.2	1.2	1.5	1.1	0.2	0.3	0.0
After 5 years							
All workers	0.8	0.9	1.2	0.8	0.2	0.3	0.0
Full time	0.8	0.9	1.3	0.8	0.2	0.3	0.0
Part time	2.5	2.3	3.3	1.3	–	0.3	(³)
Union	0.7	1.0	1.5	1.2	0.3	0.5	0.0
Nonunion	–	1.4	1.8	1.1	–	0.2	0.0
1 to 99 workers	–	2.2	3.2	1.8	–	0.3	0.6
1 to 49 workers	2.0	4.3	4.2	3.4	–	0.4	(³)
50 to 99 workers	3.1	1.9	3.7	–	–	0.4	0.5
100 workers or more	0.9	1.0	1.4	1.0	0.2	0.3	0.0
100 to 499 workers	–	1.7	2.5	1.7	–	0.8	0.0
500 workers or more	1.2	1.0	1.5	1.1	0.3	0.3	0.0

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,¹ state and local government workers, March 2021—continued

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	0.8	0.9	1.2	0.7	0.2	0.3	0.0
Full time	0.8	0.9	1.3	0.8	0.2	0.3	0.0
Part time	2.5	2.2	3.2	1.5	–	0.3	(³)
Union	0.7	0.9	1.5	1.1	0.3	0.5	0.0
Nonunion	–	1.5	1.8	1.1	–	0.2	0.0
1 to 99 workers	–	2.1	3.1	1.9	–	0.3	0.6
1 to 49 workers	–	4.1	4.1	3.6	–	0.4	(³)
50 to 99 workers	3.1	1.9	3.7	–	–	0.5	0.5
100 workers or more	0.9	1.0	1.5	1.0	0.2	0.3	0.0
100 to 499 workers	–	1.7	2.5	1.8	–	0.8	(³)
500 workers or more	1.1	1.1	1.6	1.2	0.3	0.3	0.0
After 20 years							
All workers	0.8	0.9	1.2	0.7	0.2	0.3	0.0
Full time	0.8	0.9	1.3	0.8	0.2	0.3	0.0
Part time	2.5	2.2	3.2	1.5	–	0.3	(³)
Union	0.7	0.9	1.5	1.2	0.3	0.5	0.0
Nonunion	1.4	1.5	1.8	1.1	0.2	0.2	0.0
1 to 99 workers	–	2.1	3.1	1.9	–	0.3	0.6
1 to 49 workers	–	4.1	4.1	3.6	–	0.4	(³)
50 to 99 workers	3.1	–	3.6	2.6	–	0.5	0.6
100 workers or more	0.9	1.0	1.5	1.0	0.3	0.3	0.0
100 to 499 workers	1.2	1.7	2.5	1.8	0.7	0.8	(³)
500 workers or more	1.1	1.1	1.6	1.2	0.3	0.3	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 earn or accrue a specified number of sick leave days per year. This number may vary by length of service. Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 37. Paid sick leave: Carryover provisions, state and local government workers, March 2021

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	93	58	34	7
Worker characteristics				
Management, professional, and related	92	60	33	8
Professional and related	92	59	33	8
Teachers	90	57	33	10
Primary, secondary, and special education school teachers	90	55	35	10
Service	91	56	35	9
Protective service	93	57	36	7
Sales and office	95	59	36	5
Office and administrative support	95	59	36	5
Natural resources, construction, and maintenance	94	50	44	6
Production, transportation, and material moving	93	53	39	7
Full time	93	59	34	7
Part time	92	53	39	8
Union	93	58	35	7
Nonunion	92	58	34	8
Average wage within the following categories: ²				
Lowest 25 percent	92	55	37	8
Lowest 10 percent	88	52	37	12
Second 25 percent	94	62	31	6
Third 25 percent	93	59	34	7
Highest 25 percent	92	57	35	8
Highest 10 percent	91	58	33	9
Establishment characteristics				
Service-providing industries	92	58	34	8
Education and health services	92	59	32	8
Educational services	91	59	32	9
Elementary and secondary schools	90	55	35	10
Junior colleges, colleges, and universities	93	70	22	7
Health care and social assistance	96	62	33	4
Hospitals	–	56	–	–
Public administration	94	57	36	6
1 to 99 workers	91	54	37	9
1 to 49 workers	91	57	34	9
50 to 99 workers	90	52	39	10
100 workers or more	93	59	34	7
100 to 499 workers	94	55	40	6
500 workers or more	92	62	31	8

See footnotes at end of table.

Table 37. Paid sick leave: Carryover provisions, state and local government workers, March 2021—continued

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	96	72	23	4
Local government	91	53	38	9
Geographic areas				
Northeast	94	41	53	6
New England	94	33	62	6
Middle Atlantic	93	43	50	7
South	91	64	27	9
South Atlantic	93	70	22	7
East South Central	90	59	31	10
West South Central	89	59	30	11
Midwest	90	48	42	10
East North Central	90	53	38	10
West North Central	90	41	50	10
West	96	72	24	4
Mountain	96	63	33	4
Pacific	96	76	20	4

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service. Plans that allow employees to accumulate unused sick leave from year to year.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 37. Standard errors for paid sick leave: Carryover provisions, state and local government workers, March 2021

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	0.6	1.2	1.2	0.6
Worker characteristics				
Management, professional, and related	0.7	1.5	1.5	0.7
Professional and related	0.8	1.7	1.6	0.8
Teachers	1.2	2.1	2.1	1.2
Primary, secondary, and special education school teachers	1.3	2.6	2.6	1.3
Service	1.5	2.0	1.9	1.5
Protective service	1.3	3.1	2.8	1.3
Sales and office	0.6	2.0	1.8	0.6
Office and administrative support	0.6	2.0	1.9	0.6
Natural resources, construction, and maintenance	1.7	3.1	3.3	1.7
Production, transportation, and material moving ...	2.2	4.2	4.3	2.2
Full time	0.6	1.2	1.2	0.6
Part time	2.1	3.9	3.4	2.1
Union	0.8	1.6	1.6	0.8
Nonunion	1.0	1.6	1.4	1.0
Average wage within the following categories: ²				
Lowest 25 percent	1.1	2.0	2.1	1.1
Lowest 10 percent	1.9	3.1	2.7	1.9
Second 25 percent	0.9	1.8	1.5	0.9
Third 25 percent	1.0	1.6	1.7	1.0
Highest 25 percent	1.0	1.9	1.8	1.0
Highest 10 percent	1.5	3.3	2.5	1.5
Establishment characteristics				
Service-providing industries	0.7	1.2	1.2	0.7
Education and health services	0.8	1.6	1.6	0.8
Educational services	0.9	1.7	1.7	0.9
Elementary and secondary schools	1.2	2.4	2.3	1.2
Junior colleges, colleges, and universities	1.7	3.1	3.0	1.7
Health care and social assistance	2.1	3.7	3.4	2.1
Hospitals	–	4.6	–	–
Public administration	1.0	2.1	1.7	1.0
1 to 99 workers	1.5	2.5	2.7	1.5
1 to 49 workers	2.7	3.4	3.3	2.7
50 to 99 workers	2.0	3.4	4.0	2.0
100 workers or more	0.7	1.2	1.2	0.7
100 to 499 workers	1.1	2.5	2.5	1.1
500 workers or more	0.9	1.5	1.4	0.9

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Carryover provisions, state and local government workers, March 2021—continued

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	0.8	2.0	1.8	0.8
Local government	0.9	1.6	1.4	0.9
Geographic areas				
Northeast	1.1	2.7	2.5	1.1
New England	2.1	3.5	4.1	2.1
Middle Atlantic	1.3	3.2	2.9	1.3
South	1.2	1.8	1.8	1.2
South Atlantic	1.1	2.9	2.4	1.1
East South Central	1.9	4.2	2.9	1.9
West South Central	3.0	2.3	3.8	3.0
Midwest	1.7	2.8	2.6	1.7
East North Central	2.1	2.8	1.7	2.1
West North Central	2.8	6.1	6.5	2.8
West	1.2	3.0	2.8	1.2
Mountain	1.3	8.2	8.2	1.3
Pacific	1.6	2.2	1.8	1.6

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service. Plans that allow employees to accumulate unused sick leave from year to year.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Paid sick leave: Limit on days accumulated, state and local government workers, March 2021

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	25	80	125	180	250	137
Worker characteristics						
Management, professional, and related	27	90	150	190	260	145
Professional and related	25	90	150	185	245	144
Teachers	–	100	160	191	260	152
Primary, secondary, and special education school teachers	–	100	160	195	260	158
Service	–	45	120	180	250	121
Protective service	25	–	120	150	250	118
Sales and office	30	75	120	200	260	138
Office and administrative support	30	75	120	200	260	137
Natural resources, construction, and maintenance	–	–	90	140	240	111
Production, transportation, and material moving ...	10	–	130	200	260	134
Full time	30	90	130	180	250	139
Part time	6	–	105	192	240	118
Union	25	100	160	200	300	158
Nonunion	20	60	120	160	200	115
Average wage within the following categories: ³						
Lowest 25 percent	–	60	120	180	240	119
Lowest 10 percent	12	50	90	150	192	107
Second 25 percent	–	–	120	180	259	134
Third 25 percent	25	90	120	180	250	136
Highest 25 percent	30	100	160	200	260	157
Highest 10 percent	–	130	160	182	220	159
Establishment characteristics						
Service-providing industries	24	80	129	180	250	137
Education and health services	25	90	150	191	260	149
Educational services	–	90	150	191	252	147
Elementary and secondary schools	25	90	150	190	260	148
Junior colleges, colleges, and universities	15	100	150	200	220	143
Health care and social assistance	68	120	130	–	300	162
Public administration	25	60	120	165	240	122
1 to 99 workers	34	85	120	180	240	132
1 to 49 workers	–	90	120	175	200	127
50 to 99 workers	30	–	120	180	260	135
100 workers or more	20	75	130	187	250	139
100 to 499 workers	13	60	120	190	265	135
500 workers or more	25	90	135	185	240	142

See footnotes at end of table.

Table 38. Paid sick leave: Limit on days accumulated, state and local government workers, March 2021—continued

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	—	100	150	200	300	160
Local government	20	72	120	180	240	132
Geographic areas						
Northeast	—	120	165	200	300	172
New England	—	110	125	180	215	143
Middle Atlantic	27	160	200	219	300	184
South	—	60	120	150	180	110
South Atlantic	—	90	120	180	180	121
East South Central	—	—	120	160	180	117
West South Central	20	—	90	120	180	96
Midwest	—	62	120	190	260	139
East North Central	—	—	141	240	340	161
West North Central	—	60	115	150	190	109
West	—	50	120	180	248	115
Mountain	45	—	120	150	240	125
Pacific	8	—	—	180	248	108

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Standard errors for paid sick leave: Limit on days accumulated, state and local government workers, March 2021

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	5.6	14.0	8.3	5.3	10.4	2.8
Worker characteristics						
Management, professional, and related	4.2	4.1	2.5	8.2	15.5	3.5
Professional and related	4.3	5.2	5.2	7.3	14.8	3.8
Teachers	–	12.4	5.6	10.3	13.7	5.2
Primary, secondary, and special education school teachers	–	10.2	0.0	9.5	6.1	5.6
Service	–	11.2	4.1	11.2	6.5	5.1
Protective service	5.1	–	11.2	16.5	42.8	7.4
Sales and office	2.0	20.2	2.6	19.3	38.6	7.0
Office and administrative support	2.5	19.8	1.8	18.4	34.3	7.0
Natural resources, construction, and maintenance	–	–	15.9	18.8	27.2	9.8
Production, transportation, and material moving	0.0	–	11.5	26.8	54.0	12.3
Full time	3.4	5.7	7.9	5.1	12.2	2.9
Part time	0.7	–	23.5	19.3	14.7	12.0
Union	4.3	11.4	0.0	0.0	7.9	3.9
Nonunion	5.3	0.0	14.6	20.2	19.4	3.0
Average wage within the following categories: ²						
Lowest 25 percent	–	14.6	14.0	3.2	11.9	5.2
Lowest 10 percent	3.6	12.2	12.8	18.1	11.2	5.9
Second 25 percent	–	–	3.8	9.4	11.9	4.7
Third 25 percent	4.7	12.0	10.6	4.9	14.0	5.9
Highest 25 percent	6.6	10.8	0.0	0.0	14.5	5.3
Highest 10 percent	–	7.9	0.0	17.5	24.1	7.2
Establishment characteristics						
Service-providing industries	5.1	13.7	8.8	4.7	9.8	2.8
Education and health services	4.7	6.0	4.0	9.6	2.5	4.0
Educational services	–	4.2	8.9	10.9	11.6	4.3
Elementary and secondary schools	5.3	3.6	10.8	8.0	14.0	5.1
Junior colleges, colleges, and universities	0.0	14.4	23.8	14.1	45.0	7.1
Health care and social assistance	18.4	25.5	17.7	–	0.0	11.7
Public administration	6.8	1.3	0.0	21.8	29.5	4.2
1 to 99 workers	5.6	22.1	0.0	0.9	44.1	6.6
1 to 49 workers	–	25.2	2.6	32.1	20.9	8.3
50 to 99 workers	7.6	–	6.4	12.4	54.7	10.6
100 workers or more	5.8	15.6	6.2	10.5	11.4	3.2
100 to 499 workers	3.7	11.4	13.5	14.7	41.1	8.4
500 workers or more	2.8	5.0	15.9	17.6	8.2	5.0

See footnotes at end of table.

Table 38. Standard errors for paid sick leave: Limit on days accumulated, state and local government workers, March 2021—continued

Characteristics	Limit on paid sick leave days accumulated ¹					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	–	20.9	11.2	20.2	0.0	5.7
Local government	5.2	14.6	10.4	0.7	2.2	3.4
Geographic areas						
Northeast	–	1.3	15.4	7.1	0.0	2.9
New England	–	16.7	7.1	4.2	29.2	6.5
Middle Atlantic	2.3	7.4	20.6	3.8	0.0	5.0
South	–	11.3	25.7	21.5	0.0	5.6
South Atlantic	–	0.0	9.9	0.0	6.8	7.1
East South Central	–	–	23.7	20.0	6.4	13.3
West South Central	4.7	–	9.5	0.0	0.0	8.7
Midwest	–	18.3	0.0	9.9	5.2	5.4
East North Central	–	–	16.3	12.7	34.1	9.6
West North Central	–	16.4	4.4	9.0	5.4	4.8
West	–	10.5	15.5	37.1	26.3	7.6
Mountain	0.0	–	11.9	45.0	31.0	13.7
Pacific	0.6	–	–	22.9	49.5	5.9

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Paid vacations: Number of annual days by service requirement,¹ state and local government workers, March 2021

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	4	11	55	18	10	2	13	12
Full time	3	10	56	18	10	2	13	12
Part time	–	22	44	17	6	–	11	10
Union	5	13	55	18	8	1	12	12
Nonunion	3	10	55	18	12	2	13	12
1 to 99 workers	5	18	57	16	–	–	11	11
1 to 49 workers	7	16	56	17	–	–	11	11
50 to 99 workers	–	20	59	14	5	–	11	10
100 workers or more	3	9	54	19	12	2	13	12
100 to 499 workers	5	11	62	13	8	1	12	12
500 workers or more	3	9	51	21	13	3	14	12
After 5 years								
All workers	2	5	26	47	14	6	16	15
Full time	1	5	26	48	14	6	16	15
Part time	–	11	35	35	8	–	14	14
Union	2	6	25	49	13	5	15	15
Nonunion	2	4	28	45	15	7	16	15
1 to 99 workers	2	5	35	47	8	3	15	15
1 to 49 workers	–	5	34	47	9	–	15	15
50 to 99 workers	–	5	36	48	7	–	15	15
100 workers or more	2	5	24	47	16	7	16	15
100 to 499 workers	2	5	32	49	7	6	15	15
500 workers or more	1	5	21	46	19	8	17	15

See footnotes at end of table.

Table 39. Paid vacations: Number of annual days by service requirement,¹ state and local government workers, March 2021—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	1	3	11	48	25	12	19	18
Full time	1	3	10	48	26	12	19	18
Part time	6	8	18	46	15	8	16	17
Union	1	3	12	48	24	13	18	18
Nonunion	1	3	10	48	26	12	19	18
1 to 99 workers	2	1	12	57	21	7	18	17
1 to 49 workers	—	—	9	59	21	7	18	17
50 to 99 workers	—	—	16	55	21	7	17	17
100 workers or more	1	3	10	46	26	13	19	19
100 to 499 workers	2	4	11	51	23	8	18	18
500 workers or more	1	3	10	43	28	16	19	19
After 20 years								
All workers	1	2	5	13	48	31	22	22
Full time	1	2	5	13	48	32	22	23
Part time	—	—	10	23	40	16	19	20
Union	1	2	5	11	47	34	22	23
Nonunion	1	2	6	14	48	28	22	22
1 to 99 workers	1	1	6	15	49	28	22	21
1 to 49 workers	—	—	4	16	52	25	22	21
50 to 99 workers	—	—	9	13	45	31	22	21
100 workers or more	1	2	5	13	47	32	22	23
100 to 499 workers	2	2	5	15	46	29	22	22
500 workers or more	1	2	5	11	48	33	23	23

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. Fractional vacation amounts were rounded to the nearest full number of days.

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Standard errors for paid vacations: Number of annual days by service requirement,¹ state and local government workers, March 2021

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	1.3	1.0	0.7	0.4	0.1	(³)
Full time	0.5	0.8	1.3	1.1	0.8	0.4	0.1	(³)
Part time	–	4.7	4.5	2.7	1.3	–	0.4	1.0
Union	0.8	1.2	2.0	1.0	1.1	0.5	0.2	0.9
Nonunion	0.7	1.0	1.5	1.7	0.8	0.6	0.2	(³)
1 to 99 workers	1.4	2.1	2.9	2.5	–	–	0.2	0.9
1 to 49 workers	2.0	2.5	3.5	3.2	–	–	0.3	1.2
50 to 99 workers	–	3.8	5.3	3.8	1.6	–	0.4	1.2
100 workers or more	0.6	0.9	1.5	1.1	0.9	0.5	0.2	(³)
100 to 499 workers	1.0	1.7	3.0	2.1	1.5	0.6	0.3	0.1
500 workers or more	0.6	0.9	1.7	1.4	1.1	0.6	0.2	0.5
After 5 years								
All workers	0.3	0.5	1.3	1.3	0.9	0.7	0.2	(³)
Full time	0.3	0.5	1.4	1.3	1.0	0.7	0.2	0.0
Part time	–	2.2	4.0	4.1	1.6	–	0.5	1.0
Union	0.4	0.6	1.5	1.6	0.9	1.1	0.2	0.0
Nonunion	0.5	0.6	2.0	1.9	1.3	0.9	0.2	(³)
1 to 99 workers	0.5	1.1	3.0	3.2	1.7	1.3	0.2	0.0
1 to 49 workers	–	1.4	4.5	4.2	2.2	–	0.3	0.0
50 to 99 workers	–	1.4	3.1	3.8	2.1	–	0.3	0.0
100 workers or more	0.4	0.5	1.3	1.4	1.0	0.8	0.2	(³)
100 to 499 workers	1.0	1.1	3.2	3.2	1.4	1.3	0.3	0.0
500 workers or more	0.4	0.6	1.2	1.6	1.3	0.9	0.2	0.2

See footnotes at end of table.

Table 39. Standard errors for paid vacations: Number of annual days by service requirement,¹ state and local government workers, March 2021—continued

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.3	0.3	0.8	1.1	1.1	0.8	0.2	0.2
Full time	0.3	0.4	0.8	1.1	1.1	0.9	0.2	0.5
Part time	2.8	2.0	4.1	3.9	2.9	1.5	0.5	0.8
Union	0.4	0.6	0.8	1.5	1.5	1.3	0.2	0.1
Nonunion	0.4	0.4	1.1	1.6	1.6	1.2	0.2	0.8
1 to 99 workers	0.5	0.4	1.6	2.3	1.9	1.4	0.2	0.8
1 to 49 workers	—	—	2.1	3.0	2.7	1.9	0.3	1.0
50 to 99 workers	—	—	3.0	3.5	3.0	2.0	0.3	1.1
100 workers or more	0.3	0.4	0.8	1.3	1.2	0.9	0.2	0.6
100 to 499 workers	0.9	1.0	1.8	2.2	2.3	1.7	0.3	0.1
500 workers or more	0.2	0.4	0.8	1.7	1.6	1.1	0.2	0.4
After 20 years								
All workers	0.3	0.3	0.5	0.9	1.2	1.1	0.2	0.5
Full time	0.3	0.3	0.5	1.0	1.3	1.2	0.2	0.3
Part time	—	—	2.7	4.5	3.7	2.5	0.6	(³)
Union	0.4	0.4	0.7	1.3	1.8	1.8	0.2	0.8
Nonunion	0.4	0.4	0.7	1.2	1.9	1.5	0.2	0.3
1 to 99 workers	0.5	0.4	1.2	1.9	2.8	2.1	0.3	0.4
1 to 49 workers	—	—	1.0	3.1	4.3	3.0	0.3	0.4
50 to 99 workers	—	—	2.8	2.2	4.0	3.4	0.5	0.6
100 workers or more	0.3	0.4	0.5	1.0	1.3	1.2	0.2	0.1
100 to 499 workers	0.9	0.9	1.0	2.4	3.1	2.5	0.3	0.5
500 workers or more	0.2	0.4	0.6	1.0	1.9	1.7	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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Consolidated leave plans:¹ Access, state and local government workers, March 2021

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	14	18	22	25	27	86	12	15	18	21
Worker characteristics										
Management, professional, and related	15	18	22	24	27	85	13	16	18	22
Professional and related	17	18	21	24	26	83	13	16	18	22
Service	14	18	21	24	28	86	11	14	17	21
Protective service	10	18	21	24	29	90	11	14	17	21
Sales and office	12	18	23	26	29	88	12	15	18	22
Office and administrative support	11	19	23	26	29	89	12	15	18	22
Natural resources, construction, and maintenance	17	17	22	26	30	83	11	14	17	21
Full time	14	18	22	25	28	86	12	15	18	22
Part time	21	13	15	17	18	79	11	13	16	19
Union	9	19	23	27	30	91	12	15	18	22
Nonunion	18	17	21	24	26	82	12	15	18	21
Average wage within the following categories: ²										
Lowest 25 percent	15	17	21	24	26	85	11	14	17	20
Lowest 10 percent	17	15	19	22	23	83	11	14	17	20
Second 25 percent	13	18	22	25	29	87	12	15	18	22
Third 25 percent	15	18	21	24	27	85	12	15	18	22
Highest 25 percent	14	19	23	25	28	86	13	16	18	22
Highest 10 percent	11	20	24	27	29	89	14	16	19	21
Establishment characteristics										
Service-providing industries	14	18	22	25	27	86	12	15	18	21
Education and health services	17	19	22	25	26	83	13	16	18	21
Educational services	7	16	17	18	19	93	13	15	18	21
Elementary and secondary schools	9	13	14	14	15	91	11	13	16	19
Health care and social assistance	40	20	24	27	30	60	13	16	19	23
Hospitals	53	20	24	28	30	47	13	16	18	23
Public administration	10	18	22	26	30	90	11	15	18	22
1 to 99 workers	10	15	20	23	26	90	11	14	17	21
1 to 49 workers	7	14	19	23	26	93	11	14	17	21
50 to 99 workers	13	16	20	23	27	87	11	14	17	21
100 workers or more	15	18	22	25	28	85	12	15	18	22
100 to 499 workers	13	18	21	24	28	87	11	14	17	21
500 workers or more	17	19	22	25	28	83	13	16	18	22

See footnotes at end of table.

Table 40. Consolidated leave plans:¹ Access, state and local government workers, March 2021—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	8	20	23	26	29	92	14	16	19	23
Local government	18	18	21	24	27	82	11	14	17	21
Geographic areas										
Northeast	4	17	19	24	26	96	12	16	19	23
Middle Atlantic	4	19	21	25	28	96	12	16	19	23
South	16	17	21	24	27	84	12	15	17	21
South Atlantic	15	18	22	25	28	85	12	15	17	22
East South Central	12	20	22	26	29	88	12	14	17	20
West South Central	18	16	20	22	24	82	11	14	17	21
Midwest	16	18	21	24	26	84	12	15	18	22
East North Central	16	18	21	24	27	84	12	15	18	22
West	18	19	23	26	29	82	12	15	18	21
Mountain	24	16	19	21	24	76	13	16	18	21
Pacific	15	21	26	29	33	85	12	15	17	21

¹ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Standard errors for consolidated leave plans:¹ Access, state and local government workers, March 2021

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	1.1	0.4	0.4	0.5	0.6	1.1	0.1	0.1	0.1	0.2
Worker characteristics										
Management, professional, and related	1.7	0.4	0.6	0.6	0.7	1.7	0.1	0.2	0.2	0.2
Professional and related	2.1	0.5	0.6	0.6	0.8	2.1	0.2	0.2	0.2	0.3
Service	1.4	0.7	0.7	0.7	0.9	1.4	0.2	0.2	0.2	0.3
Protective service	1.9	1.0	1.1	0.8	1.3	1.9	0.3	0.3	0.2	0.4
Sales and office	1.3	0.6	0.5	0.7	0.9	1.3	0.2	0.2	0.2	0.2
Office and administrative support	1.2	0.6	0.6	0.8	0.9	1.2	0.2	0.2	0.2	0.2
Natural resources, construction, and maintenance	3.2	1.3	1.6	1.8	1.7	3.2	0.2	0.3	0.3	0.4
Full time	1.2	0.4	0.4	0.5	0.6	1.2	0.1	0.1	0.1	0.2
Part time	2.8	0.9	1.2	1.4	1.6	2.8	0.5	0.5	0.6	0.7
Union	1.6	0.6	1.0	1.2	1.1	1.6	0.2	0.1	0.1	0.2
Nonunion	1.7	0.4	0.4	0.5	0.6	1.7	0.1	0.2	0.2	0.2
Average wage within the following categories: ²										
Lowest 25 percent	1.2	0.6	0.6	0.7	0.9	1.2	0.2	0.2	0.2	0.3
Lowest 10 percent	2.3	1.3	1.3	1.5	1.7	2.3	0.3	0.3	0.3	0.4
Second 25 percent	1.7	0.6	0.7	0.8	0.9	1.7	0.2	0.2	0.2	0.2
Third 25 percent	1.6	0.6	0.6	0.7	0.8	1.6	0.1	0.1	0.2	0.2
Highest 25 percent	1.9	0.6	0.9	1.0	1.3	1.9	0.2	0.2	0.2	0.2
Highest 10 percent	2.2	1.0	1.3	1.3	1.3	2.2	0.4	0.4	0.4	0.3
Establishment characteristics										
Service-providing industries	1.1	0.4	0.4	0.5	0.6	1.1	0.1	0.1	0.1	0.2
Education and health services	2.0	0.4	0.4	0.5	0.6	2.0	0.2	0.2	0.2	0.3
Educational services	2.2	1.2	1.5	1.6	1.6	2.2	0.2	0.2	0.2	0.3
Elementary and secondary schools	2.2	0.9	1.0	1.1	1.2	2.2	0.3	0.3	0.3	0.3
Health care and social assistance	3.7	0.4	0.4	0.3	0.4	3.7	0.4	0.5	0.5	0.7
Hospitals	4.1	0.4	0.3	0.4	0.4	4.1	0.6	0.8	0.9	1.3
Public administration	1.3	0.9	1.1	1.1	1.1	1.3	0.1	0.1	0.1	0.2
1 to 99 workers	1.6	1.0	1.3	1.4	1.6	1.6	0.2	0.2	0.2	0.2
1 to 49 workers	2.5	1.8	2.7	3.0	3.4	2.5	0.4	0.3	0.3	0.3
50 to 99 workers	3.1	1.3	1.1	1.3	1.3	3.1	0.3	0.3	0.3	0.4
100 workers or more	1.2	0.4	0.4	0.5	0.6	1.2	0.1	0.1	0.1	0.2
100 to 499 workers	2.2	0.8	0.9	0.9	1.2	2.2	0.2	0.2	0.3	0.3
500 workers or more	1.4	0.5	0.5	0.5	0.6	1.4	0.1	0.1	0.2	0.2

See footnotes at end of table.

Table 40. Standard errors for consolidated leave plans:¹ Access, state and local government workers, March 2021—continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government	1.6	0.8	1.1	1.2	1.4	1.6	0.2	0.1	0.2	0.2
Local government	1.3	0.4	0.5	0.5	0.6	1.3	0.1	0.1	0.2	0.2
Geographic areas										
Northeast	1.3	2.3	2.2	2.8	2.8	1.3	0.3	0.3	0.3	0.3
Middle Atlantic	1.5	1.8	2.2	3.1	2.9	1.5	0.4	0.4	0.3	0.4
South	1.8	0.6	0.6	0.7	0.8	1.8	0.2	0.2	0.2	0.4
South Atlantic	1.6	0.8	0.7	0.8	0.8	1.6	0.2	0.3	0.3	0.4
East South Central	1.2	0.5	1.2	1.4	2.1	1.2	0.5	0.7	0.8	1.0
West South Central	5.0	1.1	1.2	1.3	1.4	5.0	0.4	0.4	0.5	0.8
Midwest	2.9	0.8	0.8	0.8	1.2	2.9	0.2	0.2	0.1	0.2
East North Central	3.0	1.1	1.1	0.9	1.4	3.0	0.2	0.2	0.1	0.2
West	2.6	0.5	0.8	0.8	0.9	2.6	0.2	0.2	0.2	0.2
Mountain	5.8	1.3	1.7	1.9	2.6	5.8	0.3	0.4	0.4	0.6
Pacific	2.8	0.5	0.9	1.0	0.7	2.8	0.3	0.2	0.3	0.2

¹ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Quality of life benefits: Access, state and local government workers, March 2021

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	15	5	8	12	64	79
Worker characteristics						
Management, professional, and related	16	5	8	12	64	79
Professional and related	15	5	7	10	63	78
Teachers	12	3	6	6	59	74
Primary, secondary, and special education school teachers	9	2	2	4	57	72
Service	13	3	5	10	61	76
Protective service	14	3	6	13	63	81
Sales and office	16	5	12	13	65	83
Office and administrative support	16	5	12	13	65	83
Natural resources, construction, and maintenance	12	8	8	16	64	77
Production, transportation, and material moving ...	10	—	7	20	64	77
Full time	16	5	8	13	67	83
Part time	5	2	8	6	42	55
Union	15	4	7	16	59	82
Nonunion	14	6	9	8	68	76
Average wage within the following categories: ²						
Lowest 25 percent	13	4	7	6	61	70
Lowest 10 percent	9	4	6	2	57	61
Second 25 percent	17	5	9	15	66	83
Third 25 percent	17	4	7	14	69	83
Highest 25 percent	13	6	9	13	59	81
Highest 10 percent	12	5	10	14	55	81
Establishment characteristics						
Service-providing industries	15	5	8	12	64	79
Education and health services	14	4	6	8	64	78
Educational services	12	4	6	7	61	76
Elementary and secondary schools	8	2	2	3	55	70
Junior colleges, colleges, and universities	23	8	17	16	80	92
Health care and social assistance	26	7	9	14	80	92
Hospitals	27	6	—	—	79	95
Public administration	18	6	12	17	65	82
1 to 99 workers	11	4	7	10	57	64
1 to 49 workers	11	4	9	14	53	61
50 to 99 workers	11	4	6	7	60	68
100 workers or more	16	5	8	12	66	83
100 to 499 workers	13	5	8	10	55	70
500 workers or more	17	5	8	14	70	90

See footnotes at end of table.

Table 41. Quality of life benefits: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
State government	31	8	14	22	86	94
Local government	9	4	6	9	56	74
Geographic areas						
Northeast	20	2	6	8	45	80
New England	18	—	11	12	51	80
Middle Atlantic	20	—	5	7	43	80
South	14	6	7	5	74	79
South Atlantic	16	7	7	6	75	86
East South Central	7	—	10	9	72	69
West South Central	—	6	4	3	76	74
Midwest	14	5	10	13	61	71
East North Central	14	5	8	14	61	70
West North Central	13	5	14	12	62	72
West	13	5	10	25	64	85
Mountain	13	4	8	17	70	85
Pacific	12	5	10	29	61	85

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Standard errors for quality of life benefits: Access, state and local government workers, March 2021

Characteristics	Childcare ¹	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	1.0	0.6	0.6	0.6	1.2	0.9
Worker characteristics						
Management, professional, and related	1.3	0.9	0.7	0.7	1.4	1.1
Professional and related	1.4	0.8	0.8	0.7	1.4	1.3
Teachers	1.6	0.9	1.2	0.7	1.8	1.9
Primary, secondary, and special education school teachers	1.8	0.9	0.7	0.6	2.5	2.5
Service	1.2	0.6	0.7	1.0	2.0	1.9
Protective service	1.8	0.9	1.3	1.6	2.6	2.7
Sales and office	1.2	0.8	1.2	1.0	2.0	1.4
Office and administrative support	1.2	0.8	1.2	1.0	2.0	1.5
Natural resources, construction, and maintenance	2.9	2.4	1.9	2.4	3.8	3.5
Production, transportation, and material moving ...	2.8	–	2.6	4.2	4.1	4.0
Full time	1.1	0.7	0.6	0.6	1.2	0.9
Part time	0.8	0.7	1.5	1.1	3.0	2.8
Union	1.1	0.8	0.8	0.9	1.6	1.4
Nonunion	1.4	0.7	0.8	0.8	1.3	1.0
Average wage within the following categories: ²						
Lowest 25 percent	1.2	0.7	0.8	0.8	1.6	1.4
Lowest 10 percent	1.5	0.9	1.1	0.7	2.6	1.9
Second 25 percent	1.2	0.9	0.9	1.3	1.7	1.5
Third 25 percent	1.7	0.7	0.9	1.0	1.7	1.6
Highest 25 percent	1.2	1.1	0.9	1.0	1.5	1.5
Highest 10 percent	1.5	1.1	1.3	1.7	2.4	2.5
Establishment characteristics						
Service-providing industries	1.0	0.6	0.6	0.6	1.2	0.9
Education and health services	1.4	0.7	0.7	0.7	1.6	1.1
Educational services	1.6	0.7	0.7	0.7	1.7	1.1
Elementary and secondary schools	1.6	0.8	0.4	0.5	2.1	1.6
Junior colleges, colleges, and universities	3.7	1.6	2.2	2.3	2.5	2.0
Health care and social assistance	3.0	2.4	2.7	3.4	3.2	2.5
Hospitals	2.9	2.1	–	–	3.9	2.1
Public administration	1.5	1.3	1.2	1.2	1.6	1.3
1 to 99 workers	1.6	1.3	1.2	1.4	2.0	2.1
1 to 49 workers	2.2	1.9	2.1	2.0	2.9	3.1
50 to 99 workers	2.4	1.5	1.6	2.0	2.9	2.7
100 workers or more	1.2	0.7	0.6	0.8	1.3	1.1
100 to 499 workers	1.5	1.1	1.3	1.3	2.7	2.7
500 workers or more	1.6	0.8	0.8	1.0	1.4	1.1

See footnotes at end of table.

Table 41. Standard errors for quality of life benefits: Access, state and local government workers, March 2021—continued

Characteristics	Childcare ¹	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
State government	2.4	1.3	1.3	1.7	1.1	0.9
Local government	1.0	0.7	0.5	0.6	1.5	1.2
Geographic areas						
Northeast	1.7	0.8	1.4	1.1	2.4	2.1
New England	3.0	—	2.7	3.4	3.1	3.1
Middle Atlantic	1.8	—	1.5	0.8	3.2	2.5
South	1.9	1.3	1.0	0.7	1.3	1.2
South Atlantic	1.4	2.3	1.7	1.2	1.4	1.4
East South Central	1.3	—	1.2	1.0	3.1	3.5
West South Central	—	1.6	1.2	1.2	2.8	2.1
Midwest	2.3	1.3	1.4	1.5	3.1	2.1
East North Central	3.4	1.9	1.5	1.8	4.1	3.1
West North Central	2.1	1.3	2.7	2.9	4.4	2.0
West	1.6	1.3	0.9	1.7	2.9	2.3
Mountain	3.7	1.3	1.4	3.8	7.9	3.1
Pacific	1.7	1.7	1.0	1.6	2.3	3.0

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Financial benefits: Access, state and local government workers, March 2021

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
All workers	38	37	65	71	64	27	5
Worker characteristics							
Management, professional, and related	40	37	66	73	66	28	5
Professional and related	39	37	65	72	66	27	6
Teachers	40	38	60	68	63	24	7
Primary, secondary, and special education school teachers	40	40	58	68	61	23	6
Service	32	34	61	66	59	24	2
Protective service	31	34	64	70	64	28	2
Sales and office	40	37	66	72	65	28	5
Office and administrative support	40	37	66	73	66	29	5
Natural resources, construction, and maintenance	38	36	64	69	58	24	3
Production, transportation, and material moving	29	39	59	63	63	25	3
Full time	41	39	70	77	68	29	5
Part time	20	19	34	35	36	13	4
Union	33	29	64	72	66	29	5
Nonunion	42	43	65	70	62	25	4
Average wage within the following categories: ⁴							
Lowest 25 percent	34	37	58	62	55	23	4
Lowest 10 percent	31	37	53	56	48	17	3
Second 25 percent	41	35	68	74	65	30	3
Third 25 percent	41	42	70	76	69	29	5
Highest 25 percent	36	32	64	72	67	27	6
Highest 10 percent	36	28	56	70	67	23	7
Establishment characteristics							
Service-providing industries	38	37	65	71	64	27	5
Education and health services	40	38	65	72	64	26	5
Educational services	40	38	62	69	63	25	6
Elementary and secondary schools	36	39	56	64	58	21	5
Junior colleges, colleges, and universities	49	37	80	84	76	34	8
Health care and social assistance	41	36	82	87	71	35	–
Hospitals	36	36	86	89	73	34	–
Public administration	37	34	66	71	66	31	4
1 to 99 workers	34	29	52	56	51	22	4
1 to 49 workers	34	26	46	51	46	20	4
50 to 99 workers	35	32	58	61	56	23	5
100 workers or more	39	39	68	75	68	28	5
100 to 499 workers	37	35	62	66	61	26	3
500 workers or more	40	41	71	80	71	30	5

See footnotes at end of table.

Table 42. Financial benefits: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
State government	50	39	85	88	83	43	5
Local government	34	36	58	65	57	21	4
Geographic areas							
Northeast	15	10	50	61	72	26	3
New England	19	—	53	58	61	20	—
Middle Atlantic	14	11	50	61	76	27	3
South	43	53	73	78	67	27	6
South Atlantic	44	48	77	82	70	26	6
East South Central	44	58	64	70	64	33	7
West South Central	41	58	71	77	64	26	5
Midwest	44	31	59	68	62	27	4
East North Central	43	28	57	65	62	27	5
West North Central	47	36	64	73	61	28	4
West	42	37	68	70	54	28	3
Mountain	40	43	70	71	58	31	1
Pacific	43	34	68	70	52	26	4

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Healthcare reimbursement account.

³ Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Standard errors for financial benefits: Access, state and local government workers, March 2021

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
All workers	1.0	0.9	0.9	0.7	1.0	0.9	0.4
Worker characteristics							
Management, professional, and related	1.1	1.2	1.2	0.9	1.1	1.2	0.5
Professional and related	1.2	1.3	1.3	1.0	1.1	1.3	0.5
Teachers	1.5	1.5	1.9	1.4	1.2	1.6	0.7
Primary, secondary, and special education school teachers	2.1	2.0	2.1	1.6	1.5	1.3	0.7
Service	1.5	1.7	1.3	1.7	1.7	1.4	0.4
Protective service	2.1	2.8	2.2	2.8	2.9	2.5	0.5
Sales and office	1.9	1.8	1.7	1.4	1.9	1.7	0.8
Office and administrative support	2.1	1.8	1.8	1.5	2.0	1.8	0.8
Natural resources, construction, and maintenance	4.1	4.2	3.6	3.7	3.4	3.4	1.0
Production, transportation, and material moving ...	2.9	3.7	5.0	4.9	5.1	4.5	0.7
Full time	1.1	1.0	1.0	0.8	1.0	1.0	0.4
Part time	1.8	2.5	2.6	2.4	2.1	2.0	0.8
Union	1.5	1.2	1.2	1.1	1.2	1.2	0.5
Nonunion	1.4	1.1	1.1	0.9	1.5	1.3	0.5
Average wage within the following categories: ⁴							
Lowest 25 percent	1.6	1.5	1.5	1.6	1.7	1.2	0.6
Lowest 10 percent	2.2	2.0	2.1	2.0	2.4	1.4	0.6
Second 25 percent	1.7	1.6	1.4	1.1	1.8	1.5	0.5
Third 25 percent	1.6	1.5	1.6	1.5	1.4	1.7	0.4
Highest 25 percent	1.3	1.4	1.5	1.3	1.5	1.3	0.7
Highest 10 percent	2.5	2.1	2.2	2.2	2.2	1.6	1.1
Establishment characteristics							
Service-providing industries	1.1	0.9	0.9	0.7	1.0	0.9	0.4
Education and health services	1.3	1.2	1.3	1.0	1.1	1.2	0.5
Educational services	1.3	1.2	1.4	1.1	1.1	1.3	0.5
Elementary and secondary schools	1.9	1.4	1.7	1.3	1.3	1.0	0.6
Junior colleges, colleges, and universities	2.3	2.2	1.8	2.0	2.4	4.1	1.1
Health care and social assistance	4.0	4.1	3.1	1.9	4.4	3.6	–
Hospitals	4.3	5.3	3.7	2.1	3.9	5.8	–
Public administration	2.0	1.5	1.1	1.3	1.6	1.8	0.5
1 to 99 workers	2.4	2.3	2.2	2.2	1.7	1.6	0.8
1 to 49 workers	3.6	2.6	3.0	3.3	3.3	2.5	1.1
50 to 99 workers	2.8	3.7	3.3	3.2	2.9	3.0	1.2
100 workers or more	1.2	1.0	1.0	0.8	1.2	1.2	0.4
100 to 499 workers	2.7	2.3	2.0	1.9	2.3	2.0	0.8
500 workers or more	1.2	1.2	1.5	1.3	1.5	1.7	0.6

See footnotes at end of table.

Table 42. Standard errors for financial benefits: Access, state and local government workers, March 2021—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
State government	1.9	2.1	1.2	1.2	1.9	2.5	0.9
Local government	1.3	1.1	1.1	0.9	1.2	0.9	0.4
Geographic areas							
Northeast	2.0	1.1	1.7	1.8	1.8	1.9	0.8
New England	4.9	—	4.9	6.1	3.4	4.0	—
Middle Atlantic	1.9	1.2	1.5	1.4	2.0	2.4	0.8
South	1.6	1.5	1.4	1.0	1.9	1.6	0.8
South Atlantic	1.8	2.1	1.5	1.0	1.6	2.7	0.7
East South Central	3.3	4.5	5.7	3.8	6.4	3.6	2.4
West South Central	3.5	2.4	2.5	1.9	4.0	1.8	1.6
Midwest	2.8	1.9	2.5	1.8	2.4	1.7	0.8
East North Central	3.2	2.4	1.4	1.8	3.0	1.7	1.1
West North Central	5.5	2.7	6.7	3.9	3.7	3.9	1.2
West	2.0	2.5	1.5	1.6	1.7	2.1	0.2
Mountain	3.8	4.6	2.6	4.0	2.1	5.4	0.2
Pacific	2.2	2.9	1.9	1.4	2.3	1.8	0.3

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Healthcare reimbursement account.

³ Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Health-related benefits: Access, state and local government workers, March 2021

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	30	69	64
Worker characteristics			
Management, professional, and related	32	71	65
Professional and related	31	70	64
Teachers	29	70	63
Primary, secondary, and special education school teachers	26	71	62
Service	25	63	57
Protective service	28	71	67
Sales and office	29	72	69
Office and administrative support	29	72	70
Natural resources, construction, and maintenance	25	65	60
Production, transportation, and material moving ...	23	61	58
Full time	32	75	69
Part time	14	33	28
Union	29	73	69
Nonunion	30	65	59
Average wage within the following categories: ³			
Lowest 25 percent	22	57	52
Lowest 10 percent	17	48	41
Second 25 percent	33	71	66
Third 25 percent	33	74	69
Highest 25 percent	31	74	68
Highest 10 percent	30	74	68
Establishment characteristics			
Service-providing industries	29	69	64
Education and health services	31	69	62
Educational services	31	69	63
Elementary and secondary schools	24	66	58
Junior colleges, colleges, and universities	51	81	77
Health care and social assistance	34	68	61
Hospitals	35	66	61
Public administration	29	72	70
1 to 99 workers	23	63	56
1 to 49 workers	25	60	53
50 to 99 workers	21	66	60
100 workers or more	31	71	66
100 to 499 workers	23	61	58
500 workers or more	36	75	70

See footnotes at end of table.

Table 43. Health-related benefits: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
State government	51	89	87
Local government	22	62	56
Geographic areas			
Northeast	21	76	74
New England	13	73	74
Middle Atlantic	24	77	74
South	34	74	69
South Atlantic	37	74	70
East South Central	35	68	58
West South Central	29	78	72
Midwest	24	63	56
East North Central	23	61	54
West North Central	24	68	59
West	35	60	53
Mountain	30	48	43
Pacific	37	65	58

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Standard errors for health-related benefits: Access, state and local government workers, March 2021

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	0.9	1.0	1.1
Worker characteristics			
Management, professional, and related	1.1	1.2	1.2
Professional and related	1.3	1.4	1.3
Teachers	1.9	2.0	1.8
Primary, secondary, and special education school teachers	1.9	2.1	2.0
Service	1.6	1.8	1.8
Protective service	2.5	2.6	2.5
Sales and office	1.4	1.9	2.0
Office and administrative support	1.4	1.8	2.0
Natural resources, construction, and maintenance	3.3	3.9	4.9
Production, transportation, and material moving ...	3.1	4.3	4.6
Full time	1.0	1.0	1.1
Part time	1.2	1.8	1.9
Union	1.1	1.5	1.7
Nonunion	1.2	1.2	1.1
Average wage within the following categories: ³			
Lowest 25 percent	1.4	1.6	1.9
Lowest 10 percent	2.0	2.4	2.2
Second 25 percent	1.7	1.4	1.3
Third 25 percent	1.6	1.8	1.7
Highest 25 percent	1.4	1.5	1.5
Highest 10 percent	2.3	2.0	2.8
Establishment characteristics			
Service-providing industries	0.9	1.0	1.1
Education and health services	1.3	1.4	1.4
Educational services	1.3	1.5	1.4
Elementary and secondary schools	1.6	1.7	1.9
Junior colleges, colleges, and universities	2.5	2.7	2.5
Health care and social assistance	4.4	3.5	4.1
Hospitals	5.6	5.0	5.2
Public administration	1.6	1.5	1.5
1 to 99 workers	1.6	2.2	2.7
1 to 49 workers	2.7	3.9	4.5
50 to 99 workers	2.7	3.1	2.2
100 workers or more	1.0	1.2	1.1
100 to 499 workers	1.7	2.6	2.4
500 workers or more	1.5	1.3	1.2

See footnotes at end of table.

Table 43. Standard errors for health-related benefits: Access, state and local government workers, March 2021—continued

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
State government	1.7	1.6	1.5
Local government	0.9	1.2	1.3
Geographic areas			
Northeast	2.0	2.3	2.8
New England	3.7	3.5	4.1
Middle Atlantic	2.3	2.6	3.3
South	1.6	1.6	1.6
South Atlantic	1.7	1.8	1.8
East South Central	4.0	7.0	5.8
West South Central	3.4	2.3	2.5
Midwest	2.0	2.7	3.0
East North Central	1.4	2.5	4.2
West North Central	5.1	6.0	3.2
West	1.6	1.9	1.9
Mountain	4.6	3.6	3.5
Pacific	1.0	2.1	2.1

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 44. Nonproduction bonuses: Access, state and local government workers, March 2021

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	37	4	2	1	20	7	(³)	10
Worker characteristics								
Management, professional, and related	36	4	1	(³)	21	7	(³)	11
Professional and related	36	4	1	—	20	7	(³)	11
Teachers	33	2	1	—	20	6	—	12
Primary, secondary, and special education school teachers	35	2	1	—	23	6	—	14
Service	37	4	2	1	19	8	—	10
Protective service	48	6	2	1	25	12	—	14
Sales and office	38	4	2	1	21	8	(³)	8
Office and administrative support	38	4	2	1	21	8	(³)	9
Natural resources, construction, and maintenance	39	3	2	4	21	9	—	7
Production, transportation, and material moving ...	39	—	—	—	20	9	—	13
Full time	40	4	2	1	23	8	(³)	11
Part time	17	2	2	1	7	2	—	5
Union	50	5	1	—	36	9	(³)	12
Nonunion	26	3	2	1	7	6	(³)	9
Average wage within the following categories: ⁴								
Lowest 25 percent	28	2	2	2	9	7	—	9
Lowest 10 percent	20	1	2	2	5	5	—	6
Second 25 percent	38	4	2	1	20	8	—	10
Third 25 percent	40	4	2	—	22	7	(³)	12
Highest 25 percent	43	5	1	—	30	7	—	11
Highest 10 percent	48	7	—	—	35	7	—	14
Establishment characteristics								
Service-providing industries	37	4	2	1	20	7	(³)	11
Education and health services	33	3	1	—	19	6	(³)	10
Educational services	32	3	1	—	20	6	—	10
Elementary and secondary schools	32	1	1	—	21	6	—	11
Junior colleges, colleges, and universities	32	6	—	—	15	7	—	5
Health care and social assistance	38	6	—	—	16	9	—	10
Hospitals	34	8	—	—	12	6	—	9
Public administration	45	6	2	1	24	10	—	12
1 to 99 workers	33	5	2	—	21	6	—	7
1 to 49 workers	33	6	3	—	20	8	—	7
50 to 99 workers	34	4	1	—	22	5	—	7
100 workers or more	38	4	1	1	20	8	(³)	11
100 to 499 workers	37	2	2	1	19	9	—	10
500 workers or more	39	4	1	(³)	21	7	(³)	12

See footnotes at end of table.

Table 44. Nonproduction bonuses: Access, state and local government workers, March 2021—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	43	10	—	—	20	10	—	12
Local government	35	2	2	1	21	6	(³)	10
Geographic areas								
Northeast	57	—	—	—	46	9	—	14
New England	61	—	—	—	38	23	—	—
Middle Atlantic	56	—	—	—	49	4	—	15
South	31	2	3	2	7	8	—	14
South Atlantic	42	4	4	2	11	6	—	22
East South Central	31	—	—	5	—	21	—	2
West South Central	15	—	—	—	2	4	—	8
Midwest	32	2	—	—	19	11	—	7
East North Central	34	1	—	—	25	10	—	7
West North Central	28	—	—	—	8	13	—	9
West	35	10	—	—	23	3	—	5
Mountain	15	—	—	—	2	3	—	5
Pacific	44	14	—	—	33	2	—	5

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

² Includes all other bonuses provided to employees and not published separately.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Standard errors for nonproduction bonuses: Access, state and local government workers, March 2021

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
All workers	0.9	0.4	0.3	0.2	0.9	0.5	0.1	0.6
Worker characteristics								
Management, professional, and related	1.2	0.5	0.4	0.1	1.1	0.4	0.2	0.7
Professional and related	1.3	0.5	0.4	–	1.2	0.5	0.1	0.8
Teachers	1.5	0.5	0.5	–	1.4	0.5	–	1.0
Primary, secondary, and special education school teachers	1.9	0.5	0.7	–	2.0	0.8	–	1.3
Service	1.3	0.7	0.6	0.3	1.3	1.0	–	1.1
Protective service	2.1	1.3	0.8	0.5	2.2	1.7	–	1.9
Sales and office	1.9	1.0	0.6	0.2	1.6	1.1	0.2	1.0
Office and administrative support	1.9	1.0	0.6	0.2	1.6	1.1	0.2	1.0
Natural resources, construction, and maintenance	3.2	1.4	0.7	1.2	2.1	1.8	–	1.6
Production, transportation, and material moving ...	3.6	–	–	–	4.2	2.3	–	2.1
Full time	0.9	0.4	0.3	0.1	1.1	0.5	0.2	0.6
Part time	1.8	0.4	0.8	0.4	1.0	0.6	–	0.9
Union	1.5	0.6	0.3	–	1.5	0.8	0.1	0.8
Nonunion	1.0	0.5	0.5	0.3	0.9	0.5	0.2	0.6
Average wage within the following categories: ²								
Lowest 25 percent	1.2	0.3	0.6	0.3	0.8	0.8	–	0.8
Lowest 10 percent	1.7	0.4	0.7	0.6	0.8	0.9	–	0.8
Second 25 percent	1.7	0.5	0.5	0.2	1.6	1.1	–	1.0
Third 25 percent	1.6	0.7	0.4	–	1.6	0.6	0.2	1.1
Highest 25 percent	1.5	0.9	0.5	–	1.8	0.7	–	1.0
Highest 10 percent	2.0	1.4	–	–	2.4	0.9	–	1.4
Establishment characteristics								
Service-providing industries	0.9	0.4	0.3	0.1	0.9	0.5	0.1	0.6
Education and health services	1.1	0.4	0.4	–	1.0	0.5	0.2	0.7
Educational services	1.1	0.4	0.3	–	1.1	0.5	–	0.7
Elementary and secondary schools	1.5	0.4	0.5	–	1.6	0.7	–	0.9
Junior colleges, colleges, and universities	2.7	0.8	–	–	1.7	1.9	–	0.9
Health care and social assistance	4.2	1.8	–	–	2.8	2.1	–	2.6
Hospitals	5.0	2.2	–	–	2.5	2.5	–	1.9
Public administration	1.2	1.1	0.7	0.4	1.6	1.3	–	1.2
1 to 99 workers	2.4	1.1	0.7	–	2.1	1.4	–	1.2
1 to 49 workers	3.9	1.3	1.1	–	3.4	2.4	–	1.6
50 to 99 workers	2.3	1.5	0.5	–	2.1	1.5	–	1.5
100 workers or more	1.0	0.4	0.4	0.1	1.0	0.7	0.2	0.7
100 to 499 workers	2.0	0.7	0.7	0.4	1.7	1.2	–	1.4
500 workers or more	1.4	0.5	0.4	(³)	1.4	0.8	0.2	0.9

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, state and local government workers, March 2021—continued

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
State government	2.1	1.0	—	—	1.5	1.4	—	1.4
Local government	1.1	0.3	0.5	0.2	1.2	0.6	0.1	0.8
Geographic areas								
Northeast	2.1	—	—	—	1.9	1.0	—	1.2
New England	3.3	—	—	—	3.5	2.9	—	—
Middle Atlantic	2.5	—	—	—	2.2	0.9	—	1.0
South	1.2	0.5	0.7	0.3	1.4	0.8	—	1.0
South Atlantic	1.7	0.8	1.1	0.4	2.7	1.2	—	1.6
East South Central	2.9	—	—	0.9	—	2.2	—	0.8
West South Central	2.4	—	—	—	0.9	1.4	—	1.5
Midwest	1.8	0.6	—	—	1.8	1.2	—	1.3
East North Central	2.4	0.5	—	—	2.2	1.1	—	1.5
West North Central	2.4	—	—	—	3.0	2.7	—	2.6
West	2.1	1.2	—	—	1.9	0.8	—	1.1
Mountain	2.2	—	—	—	0.2	1.6	—	1.3
Pacific	2.8	1.4	—	—	2.7	1.0	—	1.5

¹ Includes all other bonuses provided to employees and not published separately.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

³ Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Unmarried domestic partner benefits: Access¹, state and local government workers, March 2021

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	56	56	49	45
Worker characteristics				
Management, professional, and related	58	58	50	45
Professional and related	58	57	49	45
Teachers	60	59	48	44
Primary, secondary, and special education school teachers	63	62	50	46
Service	51	51	45	42
Protective service	53	53	50	46
Sales and office	59	58	51	46
Office and administrative support	59	59	52	46
Natural resources, construction, and maintenance	53	53	50	43
Production, transportation, and material moving ...	56	57	46	43
Full time	61	61	53	48
Part time	28	27	24	23
Union	60	59	67	61
Nonunion	54	53	33	30
Average wage within the following categories: ²				
Lowest 25 percent	46	46	31	29
Lowest 10 percent	40	39	23	21
Second 25 percent	56	56	51	47
Third 25 percent	60	59	52	48
Highest 25 percent	64	63	62	56
Highest 10 percent	65	64	69	63
Establishment characteristics				
Service-providing industries	57	56	49	45
Education and health services	59	58	48	44
Educational services	61	60	49	44
Elementary and secondary schools	61	60	47	43
Junior colleges, colleges, and universities	59	58	56	48
Health care and social assistance	47	47	43	40
Hospitals	47	48	38	36
Public administration	55	56	51	47
1 to 99 workers	55	54	47	45
1 to 49 workers	48	47	48	44
50 to 99 workers	63	61	46	46
100 workers or more	57	57	50	44
100 to 499 workers	52	53	42	40
500 workers or more	59	58	53	47

See footnotes at end of table.

Table 45. Unmarried domestic partner benefits: Access¹, state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	63	62	54	46
Local government	54	54	47	44
Geographic areas				
Northeast	62	62	68	62
New England	34	31	49	43
Middle Atlantic	72	72	74	68
South	56	56	25	22
South Atlantic	50	51	26	21
East South Central	62	60	22	21
West South Central	61	63	24	25
Midwest	30	28	43	34
East North Central	28	25	53	39
West North Central	33	33	24	23
West	78	77	79	77
Mountain	68	67	67	59
Pacific	82	82	85	85

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Standard errors for unmarried domestic partner benefits: Access¹, state and local government workers, March 2021

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	1.2	1.2	1.2	1.1
Worker characteristics				
Management, professional, and related	1.7	1.7	1.5	1.3
Professional and related	2.0	2.0	1.6	1.5
Teachers	2.5	2.7	1.9	1.7
Primary, secondary, and special education school teachers	2.5	2.7	2.0	1.9
Service	1.6	1.6	1.8	1.6
Protective service	2.3	2.3	2.7	3.0
Sales and office	1.7	1.8	1.9	1.8
Office and administrative support	1.6	1.7	1.9	1.9
Natural resources, construction, and maintenance	4.3	4.2	3.6	3.8
Production, transportation, and material moving	4.6	4.7	4.5	4.4
Full time	1.2	1.2	1.3	1.2
Part time	2.1	2.2	1.8	1.6
Union	1.5	1.6	1.3	1.4
Nonunion	1.4	1.4	1.5	1.4
Average wage within the following categories: ²				
Lowest 25 percent	1.5	1.5	1.7	1.6
Lowest 10 percent	1.9	1.9	2.1	2.0
Second 25 percent	1.8	1.9	2.0	1.9
Third 25 percent	2.2	2.3	1.9	2.0
Highest 25 percent	1.4	1.4	1.6	1.5
Highest 10 percent	2.5	2.5	2.1	2.2
Establishment characteristics				
Service-providing industries	1.2	1.2	1.2	1.1
Education and health services	1.8	1.8	1.7	1.5
Educational services	1.9	1.9	1.9	1.7
Elementary and secondary schools	2.4	2.3	2.0	1.8
Junior colleges, colleges, and universities	2.8	2.8	3.5	3.8
Health care and social assistance	4.4	4.8	3.3	3.7
Hospitals	6.1	6.4	4.2	5.2
Public administration	1.1	1.3	1.7	1.7
1 to 99 workers	2.1	2.1	2.3	2.2
1 to 49 workers	2.8	2.8	3.6	3.5
50 to 99 workers	2.8	2.8	3.4	3.0
100 workers or more	1.2	1.2	1.4	1.3
100 to 499 workers	3.3	3.0	2.0	2.1
500 workers or more	1.2	1.3	1.8	1.7

See footnotes at end of table.

Table 45. Standard errors for unmarried domestic partner benefits: Access¹, state and local government workers, March 2021—continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	2.1	2.1	1.8	2.0
Local government	1.5	1.4	1.4	1.3
Geographic areas				
Northeast	2.9	2.9	2.4	2.9
New England	6.3	6.9	5.9	7.0
Middle Atlantic	2.8	2.4	2.2	3.0
South	2.0	1.9	2.2	1.8
South Atlantic	2.9	2.9	3.3	2.7
East South Central	3.7	4.0	0.7	1.5
West South Central	4.1	3.5	4.4	3.5
Midwest	2.3	2.7	1.9	1.7
East North Central	1.9	2.7	2.1	1.9
West North Central	5.6	6.0	3.3	2.9
West	2.3	2.4	2.3	2.0
Mountain	4.9	5.2	6.2	5.0
Pacific	2.4	2.4	1.6	1.5

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 46. Medical care benefit combinations: Access, state and local government workers, March 2021

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	88	1	3	7	82	7	1	10
Worker characteristics								
Management, professional, and related	91	1	3	6	84	8	1	8
Professional and related	90	1	3	6	83	8	1	8
Teachers	92	—	—	5	83	9	(1)	7
Primary, secondary, and special education school teachers	99	—	—	1	88	11	—	—
Service	80	2	5	13	76	6	1	17
Protective service	90	—	—	7	86	—	—	9
Sales and office	88	1	3	7	83	7	(1)	10
Office and administrative support	89	1	3	7	83	—	—	10
Natural resources, construction, and maintenance	94	—	3	—	89	6	—	—
Production, transportation, and material moving ...	84	—	6	10	78	6	—	—
Full time	99	1	(1)	(1)	92	7	(1)	1
Part time	21	3	24	52	18	6	5	71
Union	94	1	3	2	88	7	1	4
Nonunion	83	1	4	12	77	7	1	15
Average wage within the following categories: ²								
Lowest 25 percent	70	2	8	19	65	7	2	26
Lowest 10 percent	60	3	11	27	55	7	1	36
Second 25 percent	92	1	2	5	87	6	1	7
Third 25 percent	97	(1)	1	2	89	9	—	—
Highest 25 percent	95	(1)	2	3	88	7	1	4
Highest 10 percent	93	—	3	—	86	8	—	—
Establishment characteristics								
Service-providing industries	88	1	3	8	82	7	1	10
Education and health services	89	1	4	6	82	8	1	9
Educational services	89	1	4	6	81	9	1	9
Elementary and secondary schools	89	1	4	6	80	10	1	9
Junior colleges, colleges, and universities	89	—	—	7	85	5	1	9
Health care and social assistance	90	1	2	6	87	—	—	9
Hospitals	91	—	—	6	87	—	—	8
Public administration	90	1	2	8	85	6	1	9
1 to 99 workers	83	1	4	11	76	9	1	14
1 to 49 workers	80	—	—	14	72	—	—	18
50 to 99 workers	87	2	4	7	80	8	1	11
100 workers or more	90	1	3	6	84	7	1	9
100 to 499 workers	86	1	5	8	79	8	1	12
500 workers or more	91	1	2	6	86	6	1	7

See footnotes at end of table.

Table 46. Medical care benefit combinations: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	83	6	3	8	37	52	1	10
Worker characteristics								
Management, professional, and related	86	6	2	6	40	52	1	7
Professional and related	85	6	3	6	39	53	1	8
Teachers	89	3	2	5	37	55	—	—
Primary, secondary, and special education school teachers	99	—	—	1	32	67	—	—
Service	75	7	4	14	31	51	2	16
Protective service	87	3	3	7	34	56	—	—
Sales and office	83	6	3	8	38	51	1	9
Office and administrative support	84	6	3	7	38	52	1	9
Natural resources, construction, and maintenance	87	7	3	2	39	55	—	—
Production, transportation, and material moving ...	81	3	6	10	27	57	—	—
Full time	93	6	(¹)	(¹)	42	58	—	—
Part time	19	6	21	55	8	17	8	67
Union	92	3	3	2	35	60	1	4
Nonunion	76	8	3	13	39	45	2	14
Average wage within the following categories: ²								
Lowest 25 percent	65	8	7	20	28	44	3	24
Lowest 10 percent	54	9	9	28	21	41	5	33
Second 25 percent	86	7	2	5	40	53	1	6
Third 25 percent	93	4	1	2	40	57	(¹)	3
Highest 25 percent	91	4	2	3	41	54	—	—
Highest 10 percent	89	5	3	3	45	49	—	—
Establishment characteristics								
Service-providing industries	83	6	3	8	37	52	1	10
Education and health services	84	6	3	7	38	52	1	9
Educational services	87	3	4	6	35	55	1	9
Elementary and secondary schools	89	1	4	6	27	63	1	9
Junior colleges, colleges, and universities	80	9	3	8	58	32	1	9
Health care and social assistance	70	21	2	7	58	33	—	—
Hospitals	65	26	2	7	60	31	—	—
Public administration	86	5	1	8	37	53	1	9
1 to 99 workers	80	5	4	11	28	57	2	13
1 to 49 workers	75	6	4	15	25	56	2	17
50 to 99 workers	83	5	4	8	31	57	2	10
100 workers or more	84	6	3	7	40	51	1	9
100 to 499 workers	84	3	5	8	31	56	1	11
500 workers or more	85	7	2	6	44	48	1	7

See footnotes at end of table.

Table 46. Medical care benefit combinations: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	95	—	—	4	91	5	—	—
Local government	86	1	5	9	79	8	1	12
Geographic areas								
Northeast	86	2	5	7	80	7	1	11
New England	84	—	—	9	83	7	—	10
Middle Atlantic	87	(1)	7	6	80	8	2	11
South	92	1	2	6	84	9	1	7
South Atlantic	90	1	2	8	84	7	1	9
East South Central	91	—	—	5	85	—	—	8
West South Central	95	—	—	2	84	12	—	—
Midwest	85	1	5	9	81	5	1	13
East North Central	83	1	5	10	81	3	1	14
West North Central	88	—	—	6	82	—	—	11
West	87	1	3	10	80	—	—	12
Mountain	86	—	—	11	83	—	—	13
Pacific	87	1	4	9	78	—	—	12

See footnotes at end of table.

Table 46. Medical care benefit combinations: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	90	6	(¹)	4	52	44	—	—
Local government	81	6	4	9	32	55	2	11
Geographic areas								
Northeast	83	5	5	7	34	54	1	11
New England	77	13	—	—	16	74	—	—
Middle Atlantic	85	2	6	7	40	47	1	12
South	87	6	2	6	42	50	1	7
South Atlantic	86	5	1	8	58	33	1	9
East South Central	85	7	—	—	41	51	—	8
West South Central	89	7	1	3	21	75	—	—
Midwest	79	7	5	9	39	47	3	11
East North Central	77	7	5	11	46	39	3	12
West North Central	83	6	4	7	25	64	1	10
West	81	6	3	10	29	58	1	12
Mountain	76	10	2	11	33	53	—	—
Pacific	84	4	3	9	27	60	—	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 46. Standard errors for medical care benefit combinations: Access, state and local government workers, March 2021

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.6	0.1	0.3	0.5	0.8	0.6	0.2	0.6
Worker characteristics								
Management, professional, and related	0.6	0.2	0.3	0.5	1.0	0.8	0.2	0.6
Professional and related	0.6	0.2	0.4	0.5	1.0	0.8	0.2	0.6
Teachers	0.7	–	–	0.6	1.2	1.1	0.1	0.8
Primary, secondary, and special education school teachers	0.3	–	–	0.3	1.3	1.4	–	–
Service	1.4	0.4	1.0	1.6	1.4	0.8	0.3	1.3
Protective service	1.3	–	–	1.4	1.8	–	–	1.1
Sales and office	1.2	0.3	0.5	0.9	1.5	1.1	0.2	1.1
Office and administrative support	1.2	0.3	0.5	0.9	1.5	–	–	1.1
Natural resources, construction, and maintenance	1.3	–	1.1	–	2.1	1.9	–	–
Production, transportation, and material moving ...	4.7	–	2.5	2.9	4.8	1.5	–	–
Full time	0.2	0.1	0.1	0.2	0.7	0.7	0.1	0.2
Part time	1.5	0.7	2.2	2.5	1.6	1.0	1.0	2.0
Union	0.7	0.2	0.4	0.4	1.1	0.8	0.3	0.7
Nonunion	1.0	0.2	0.5	0.8	1.3	0.9	0.2	0.9
Average wage within the following categories: ¹								
Lowest 25 percent	1.8	0.4	1.1	1.6	1.8	0.7	0.5	1.7
Lowest 10 percent	2.4	0.6	1.8	2.5	2.2	1.0	0.5	2.1
Second 25 percent	0.9	0.3	0.4	0.7	0.8	0.7	0.2	0.8
Third 25 percent	0.5	0.1	0.3	0.4	1.1	0.9	–	–
Highest 25 percent	0.9	0.1	0.5	0.7	1.2	0.9	0.2	0.8
Highest 10 percent	1.2	–	0.9	–	1.8	1.3	–	–
Establishment characteristics								
Service-providing industries	0.6	0.1	0.3	0.5	0.8	0.6	0.2	0.6
Education and health services	0.7	0.2	0.4	0.5	1.1	0.8	0.2	0.7
Educational services	0.7	0.2	0.5	0.4	1.2	0.9	0.3	0.7
Elementary and secondary schools	0.8	0.2	0.7	0.4	1.5	1.2	0.3	0.8
Junior colleges, colleges, and universities	1.6	–	–	1.3	1.8	0.9	0.5	1.4
Health care and social assistance	1.3	0.2	0.6	1.5	2.0	–	–	1.2
Hospitals	1.0	–	–	1.5	2.7	–	–	0.9
Public administration	0.9	0.2	0.3	0.7	1.0	1.1	0.3	0.8
1 to 99 workers	1.3	0.4	0.6	1.0	1.7	1.3	0.3	1.3
1 to 49 workers	2.0	–	–	1.9	2.7	–	–	1.9
50 to 99 workers	1.3	0.4	1.0	1.1	1.9	1.8	0.3	1.3
100 workers or more	0.6	0.1	0.4	0.5	0.8	0.6	0.2	0.6
100 to 499 workers	1.4	0.2	1.1	0.8	2.3	1.5	0.3	1.4
500 workers or more	0.8	0.2	0.4	0.7	1.3	1.0	0.2	0.8

See footnotes at end of table.

Table 46. Standard errors for medical care benefit combinations: Access, state and local government workers, March 2021—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.7	0.4	0.3	0.5	0.8	0.9	0.3	0.6
Worker characteristics								
Management, professional, and related	0.8	0.5	0.3	0.5	1.1	1.2	0.3	0.5
Professional and related	0.9	0.6	0.3	0.5	1.1	1.2	0.3	0.5
Teachers	0.9	0.4	0.5	0.6	1.3	1.4	—	—
Primary, secondary, and special education school teachers	0.3	—	—	0.3	1.2	1.1	—	—
Service	1.3	0.9	0.9	1.6	1.3	1.3	0.8	1.7
Protective service	1.4	0.8	0.9	1.4	1.8	1.9	—	—
Sales and office	1.4	1.0	0.5	1.0	1.9	1.8	0.3	1.1
Office and administrative support	1.4	0.9	0.5	0.9	2.0	1.8	0.3	1.1
Natural resources, construction, and maintenance	2.0	1.9	1.1	1.0	3.1	3.1	—	—
Production, transportation, and material moving ...	4.7	1.0	2.5	2.9	3.2	4.9	—	—
Full time	0.5	0.5	0.1	0.2	0.9	0.9	—	—
Part time	1.4	0.9	1.9	2.3	0.9	1.7	2.0	2.6
Union	0.8	0.4	0.4	0.4	1.2	1.1	0.3	0.5
Nonunion	1.1	0.7	0.5	0.8	1.0	1.1	0.5	1.1
Average wage within the following categories: ¹								
Lowest 25 percent	1.6	0.7	1.0	1.6	1.5	1.4	0.8	2.1
Lowest 10 percent	2.1	0.9	1.6	2.3	1.8	1.6	1.6	3.2
Second 25 percent	1.4	0.9	0.4	0.7	1.7	1.9	0.3	0.7
Third 25 percent	0.7	0.4	0.2	0.4	1.2	1.4	0.1	0.5
Highest 25 percent	1.0	0.6	0.5	0.7	1.6	1.7	—	—
Highest 10 percent	1.2	0.8	0.9	0.9	2.2	2.4	—	—
Establishment characteristics								
Service-providing industries	0.7	0.4	0.3	0.5	0.8	0.9	0.3	0.6
Education and health services	0.9	0.5	0.4	0.5	1.1	1.1	0.3	0.5
Educational services	0.8	0.4	0.4	0.5	1.0	1.1	0.3	0.5
Elementary and secondary schools	0.8	0.3	0.6	0.4	1.0	0.9	0.3	0.7
Junior colleges, colleges, and universities	2.0	1.5	0.9	1.3	2.5	2.3	0.7	1.5
Health care and social assistance	3.2	2.6	0.6	1.5	3.9	4.0	—	—
Hospitals	4.0	3.8	0.7	1.4	5.3	5.3	—	—
Public administration	1.1	0.9	0.4	0.8	1.2	1.2	0.3	0.8
1 to 99 workers	1.4	0.9	0.6	1.0	1.8	2.0	0.5	1.4
1 to 49 workers	2.2	1.3	0.8	1.8	2.7	3.0	0.7	2.2
50 to 99 workers	1.7	1.1	0.9	1.1	2.5	2.7	0.6	1.2
100 workers or more	0.7	0.5	0.4	0.5	1.0	1.1	0.3	0.6
100 to 499 workers	1.7	0.7	1.1	0.9	2.0	2.2	0.6	1.3
500 workers or more	0.9	0.7	0.3	0.7	1.3	1.3	0.3	0.8

See footnotes at end of table.

Table 46. Standard errors for medical care benefit combinations: Access, state and local government workers, March 2021—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	0.8	—	—	0.7	0.9	0.7	—	—
Local government	0.7	0.2	0.4	0.6	1.0	0.8	0.2	0.7
Geographic areas								
Northeast	1.5	0.5	1.1	0.7	1.6	1.3	0.6	1.6
New England	1.6	—	—	0.6	2.1	1.6	—	0.7
Middle Atlantic	1.8	0.1	1.4	0.9	2.0	1.5	0.7	2.1
South	0.9	0.2	0.4	0.6	1.2	1.1	0.2	0.6
South Atlantic	1.5	0.4	0.5	1.0	1.6	1.3	0.5	1.1
East South Central	1.9	—	—	0.9	2.5	—	—	1.1
West South Central	1.1	—	—	1.0	2.5	2.4	—	—
Midwest	1.4	0.2	0.8	1.7	2.2	1.2	0.2	1.3
East North Central	1.9	0.1	1.0	2.5	3.0	1.5	0.3	1.9
West North Central	1.5	—	—	1.2	2.6	—	—	1.5
West	1.4	0.2	0.6	1.0	1.8	—	—	1.5
Mountain	1.9	—	—	1.4	3.3	—	—	1.9
Pacific	1.8	0.2	0.8	1.3	2.2	—	—	1.9

See footnotes at end of table.

Table 46. Standard errors for medical care benefit combinations: Access, state and local government workers, March 2021—continued

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	1.3	1.0	0.1	0.8	2.0	2.1	—	—
Local government	0.8	0.5	0.4	0.6	0.9	0.9	0.4	0.8
Geographic areas								
Northeast	1.5	0.4	1.0	0.8	2.0	2.0	0.4	1.3
New England	1.8	1.7	—	—	4.5	5.0	—	—
Middle Atlantic	1.8	0.5	1.3	1.0	2.2	1.9	0.5	1.7
South	1.1	0.8	0.4	0.6	1.2	1.6	0.3	0.6
South Atlantic	1.4	0.9	0.4	1.1	1.4	2.5	0.5	1.1
East South Central	2.4	1.7	—	—	4.5	4.0	—	1.3
West South Central	2.4	1.8	0.6	1.0	2.2	2.6	—	—
Midwest	1.0	1.1	0.6	1.5	1.5	1.4	1.0	2.1
East North Central	1.0	1.6	0.7	2.2	1.9	1.2	1.5	3.2
West North Central	2.0	0.9	1.2	1.4	2.8	3.5	0.7	1.0
West	1.8	0.9	0.6	1.1	2.0	1.9	0.5	1.1
Mountain	3.1	1.4	1.0	1.4	4.5	3.5	—	—
Pacific	2.1	1.2	0.8	1.4	2.0	2.3	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 47. Paid leave combinations: Access, state and local government workers, March 2021

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	35	59	61	59	93	93	88
Worker characteristics							
Management, professional, and related	27	62	47	44	95	95	87
Professional and related	23	64	40	37	95	95	86
Teachers	9	69	14	10	95	95	81
Primary, secondary, and special education school teachers	8	82	11	7	100	100	87
Service	45	52	75	74	88	89	87
Protective service	51	52	89	89	92	92	92
Sales and office	50	55	86	85	94	94	93
Office and administrative support	51	55	87	85	94	95	94
Natural resources, construction, and maintenance	61	61	95	94	97	97	97
Production, transportation, and material moving ...	35	57	61	61	92	92	87
Full time	40	65	67	65	100	100	95
Part time	10	20	21	19	54	55	44
Union	39	69	58	56	98	98	91
Nonunion	32	50	63	61	89	89	85
Average wage within the following categories: ²							
Lowest 25 percent	30	45	59	57	83	83	79
Lowest 10 percent	24	40	46	45	72	73	70
Second 25 percent	49	57	85	83	96	96	95
Third 25 percent	40	69	62	60	98	98	94
Highest 25 percent	25	65	41	38	97	97	86
Highest 10 percent	23	53	38	35	96	96	76
Establishment characteristics							
Service-providing industries	35	59	60	58	93	93	88
Education and health services	25	62	44	41	94	94	86
Educational services	21	64	36	32	94	95	85
Elementary and secondary schools	16	73	25	20	95	95	85
Junior colleges, colleges, and universities	32	40	68	68	94	94	87
Health care and social assistance	50	50	91	90	93	94	94
Hospitals	51	51	90	90	93	94	93
Public administration	53	54	91	91	93	93	93
1 to 99 workers	32	61	55	52	90	90	86
1 to 49 workers	35	54	62	62	87	88	85
50 to 99 workers	30	68	48	44	93	93	88
100 workers or more	36	58	62	60	94	94	89
100 to 499 workers	37	63	60	59	92	92	89
500 workers or more	36	56	63	61	95	95	89

See footnotes at end of table.

Table 47. Paid leave combinations: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
State government	47	50	85	85	97	97	95
Local government	32	62	52	50	92	92	86
Geographic areas							
Northeast	45	72	56	56	93	93	86
New England	48	80	55	54	93	93	89
Middle Atlantic	45	69	57	56	93	93	85
South	31	56	62	59	94	94	92
South Atlantic	40	61	65	64	92	92	90
East South Central	—	44	63	60	95	95	94
West South Central	23	55	56	52	97	97	92
Midwest	36	64	56	53	90	91	88
East North Central	39	66	55	54	89	90	87
West North Central	30	60	57	52	93	93	90
West	34	48	67	64	95	95	84
Mountain	25	46	62	57	91	91	86
Pacific	39	49	70	68	97	97	83

¹ Includes workers with access to one or more of these leave benefits.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 47. Standard errors for paid leave combinations: Access, state and local government workers, March 2021

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	1.2	1.1	0.9	0.9	0.5	0.5	0.5
Worker characteristics							
Management, professional, and related	1.4	1.2	1.3	1.2	0.6	0.6	0.7
Professional and related	1.5	1.2	1.4	1.3	0.7	0.7	0.8
Teachers	1.9	1.3	1.8	1.8	0.9	0.9	1.0
Primary, secondary, and special education school teachers	2.2	0.9	2.3	2.2	0.2	0.2	0.8
Service	2.1	2.2	1.3	1.4	1.1	1.1	1.0
Protective service	3.4	3.4	1.2	1.3	1.2	1.2	1.0
Sales and office	1.7	1.5	1.4	1.4	0.9	0.9	1.1
Office and administrative support	1.8	1.6	1.4	1.4	0.9	0.9	1.0
Natural resources, construction, and maintenance	4.3	4.3	1.3	1.5	1.2	1.2	1.1
Production, transportation, and material moving ...	4.6	4.3	3.8	4.7	2.9	2.9	3.0
Full time	1.3	1.1	0.9	0.8	0.1	0.1	0.4
Part time	1.3	1.7	1.7	1.9	2.3	2.3	1.7
Union	1.5	1.3	1.2	1.1	0.4	0.4	0.7
Nonunion	1.6	1.6	1.3	1.3	0.8	0.8	0.7
Average wage within the following categories: ²							
Lowest 25 percent	1.5	1.4	1.7	1.7	1.4	1.4	1.3
Lowest 10 percent	1.8	2.0	2.1	2.0	2.0	1.9	1.6
Second 25 percent	1.9	2.0	1.2	1.4	0.6	0.7	0.8
Third 25 percent	2.1	1.6	2.1	2.2	0.4	0.4	0.7
Highest 25 percent	1.6	1.4	1.6	1.5	0.8	0.8	1.1
Highest 10 percent	2.7	1.8	2.7	2.5	1.0	1.0	1.8
Establishment characteristics							
Service-providing industries	1.2	1.1	0.9	0.9	0.5	0.5	0.5
Education and health services	1.5	1.2	1.2	1.1	0.6	0.6	0.7
Educational services	1.4	1.1	1.3	1.1	0.6	0.6	0.8
Elementary and secondary schools	1.4	1.0	1.5	1.3	0.6	0.6	0.9
Junior colleges, colleges, and universities	3.0	3.0	2.1	1.9	1.2	1.2	1.5
Health care and social assistance	5.3	5.2	1.3	1.6	1.4	1.4	1.2
Hospitals	7.7	7.6	1.5	2.0	1.2	1.2	1.0
Public administration	2.3	2.2	1.0	1.0	0.8	0.8	0.7
1 to 99 workers	1.8	2.1	1.4	1.3	1.1	1.1	1.3
1 to 49 workers	3.2	3.5	2.8	2.7	2.0	1.9	2.3
50 to 99 workers	2.7	2.5	2.6	2.2	1.2	1.2	1.4
100 workers or more	1.4	1.3	1.1	1.1	0.5	0.5	0.6
100 to 499 workers	2.1	1.8	1.7	1.6	1.1	1.1	1.2
500 workers or more	1.7	1.7	1.3	1.4	0.6	0.6	0.9

See footnotes at end of table.

Table 47. Standard errors for paid leave combinations: Access, state and local government workers, March 2021—continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
State government	1.7	1.8	1.1	1.0	0.7	0.6	0.8
Local government	1.4	1.2	1.1	1.0	0.6	0.6	0.7
Geographic areas							
Northeast	2.9	1.5	2.5	2.4	1.3	1.4	1.6
New England	3.9	3.0	2.6	2.0	0.7	0.7	3.0
Middle Atlantic	3.3	1.7	3.1	3.0	1.8	1.8	1.8
South	2.1	2.0	1.7	1.6	0.8	0.7	0.6
South Atlantic	3.0	3.1	1.3	1.6	1.3	1.3	0.9
East South Central	—	6.1	8.8	8.1	0.6	0.5	1.1
West South Central	1.8	2.1	2.0	1.6	1.1	1.1	1.3
Midwest	2.3	1.9	1.3	1.7	1.0	0.9	1.2
East North Central	2.6	2.3	2.0	2.2	1.5	1.4	1.4
West North Central	4.6	3.3	1.0	2.8	0.5	0.6	2.4
West	2.5	2.7	1.5	1.1	0.8	0.8	1.1
Mountain	5.8	6.1	2.7	2.2	2.0	2.0	2.1
Pacific	2.4	2.7	1.8	1.2	0.6	0.6	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 wage data for March 2021.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Technical Note

Measures of reliability

Measures of reliability are available for published estimates, which provide users a measure of the precision of an estimate to ensure that it is within an acceptable range for their intended purpose. For further information see [Technical Information about Standard Errors for Benefit Estimates](#).

Comparing private and public sector data

Employee benefits in state and local government should not be directly compared to private industry. Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government. Administrative support and professional occupations (including teachers) account for two-thirds of the state and local government workforce, compared with one-half of private industry.

Civilian workers

Statistics for private industry and state and local government are published separately and then combined to measure the civilian economy. Excluded from the civilian economy are workers employed in federal government and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

Leave benefits for teachers

Primary, secondary, and special education teachers may have a work schedule of 37 or 38 weeks per year aligning with the school year. Because of this work schedule, they are generally not offered vacations or holidays. In many cases, the time off during winter and spring breaks during the school year are not considered vacation days for the purposes of this survey.

Access

Employees are considered to have access to a benefit plan if it is available for their use. For example, if an employee is permitted to participate in a medical care plan offered by the employer, but the employee declines to do so, he or she is placed in a category with those having access to medical care.

Participation

Employees in contributory plans are considered participants in an insurance or retirement plan if they have paid required contributions and fulfilled any applicable service requirements. Employees in noncontributory plans are counted as participating regardless of whether they have fulfilled the service requirements. (Note: Incidence can mean either access or rates of participation in a benefit plan.)

Take-up rates

Take-up rates are the percentage of workers with access to a plan who participate in the plan. They are computed by using the number of workers participating in a plan divided by the number of workers with access to the plan, multiplied by 100, and rounded to the nearest one percent. Since the computation of take-up rates is based on the number of workers collected rather than rounded percentage estimates, the take-up rates in the tables may not equal the ratio of participation to access estimates.

Medical care premiums

The estimates for medical care premiums are not based on actual decisions regarding medical coverage made by employees; instead they are based on the assumption that all employees in the occupation can opt for single or family coverage. Monthly premiums are collected when possible. Annual premiums are converted to monthly premiums by dividing by 12 months.

Retirement plans

Differences in retirement plan participation are influenced by type of plan offered. In defined benefit plans participation is often mandatory, after meeting eligibility requirements, while participation in defined contribution plans is often voluntary.

Average hourly wage percentiles

Estimates by worker average wage are grouped into six wage categories- the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest

10 percent. The categories use percentile values based on unpublished March 2019 wages and salaries from the BLS [Employer Costs for Employee Compensation](#) publication.

The percentiles are computed using hourly wages and salaries along with scheduled hours of work reported for individual workers in sampled establishments. Establishments in the survey are asked to report only individual worker wages and salaries for each sampled job. For the calculation of the percentile values, the individual worker hourly wages and salaries are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Average hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$12.00	\$15.01	\$21.00	\$33.81	\$51.59
Private industry workers	\$11.74	\$15.00	\$20.00	\$32.20	\$50.78
State and local government workers	\$14.73	\$19.48	\$28.99	\$41.01	\$56.26

The lowest 10- and 25-percent wage categories include those occupations with an average hourly rate less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations with rates at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations with rates at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average hourly wage greater than or equal to the 75th percentile value and 90th percentile value, respectively.

Individual workers can fall into a wage category different from the average for the occupation into which they are classified because average hourly wages for the occupation are used to produce the benefit estimates.

Interpreting the tables

All estimates shown in the table are based on the set of workers specified in the statement underneath the table title and on any subsets indicated by column headers. For example, the statement may indicate that "All workers = 100 percent" or "All workers with paid sick leave = 100 percent."

Sample rotation

One-third of the private industry sample is rotated each year except in years when the government sample is replaced. The government sample is replaced less frequently than the private industry sample. The state and local government sample was replaced in its entirety for the March 2017 reference period.

Survey Methods

For technical information on survey methods, see the [Handbook of Methods: National Compensation Measures](#). The [Concepts section](#) provides definitions for worker and establishment characteristics, including geographic areas.

Additional Information

For articles on employee benefits, see the [Monthly Labor Review](#) benefits section and [Beyond the Numbers: Pay and Benefits](#), and [The Economics Daily](#). Benefit publications from 1980 to the present are available through the [publications archive](#). In addition, the [benefits database](#) may also be used to obtain data from 1985 to 2006 and 2010 to the present.

Appendix table 1. Survey establishment response, March 2021

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame ¹	6,609,357	6,378,656	230,701
Total in sample	11,486	9,890	1,596
Responding ²	7,439	6,007	1,432
Refused ³	3,265	3,125	140
Out of business or not in survey scope	782	758	24

¹ The sampling frame was developed from state unemployment insurance reports and is based on the 2017 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For private industry, the establishment is usually at a single physical location such as a mine, factory, office, or store; if a sampled establishment is owned by a larger entity with many locations, only the employment and characteristics of the establishment selected for the sample are considered for the survey. For state and local governments, an establishment can include more than one physical location, such as a school district or a police department.

² Establishments that provided data at the initial interview.

³ Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. For information on nonresponse adjustment and imputation, see "National Compensation Measures," BLS Handbook of Methods available at www.bls.gov/opub/hom/ncs/home.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Appendix table 2. Number of workers represented,¹ March 2021

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	133,015,300	114,522,100	18,493,200
Management, professional, and related	42,453,700	31,901,500	10,552,200
Management, business, and financial ...	13,097,300	11,575,200	–
Professional and related	29,356,300	20,326,300	9,030,100
Teachers	6,437,400	–	4,854,300
Primary, secondary, and special education school teachers	4,512,400	–	3,700,000
Registered nurses	2,641,600	–	–
Service	29,325,300	25,485,300	3,840,000
Protective service	3,059,400	1,184,600	1,874,800
Sales and office	31,647,100	29,062,000	2,585,100
Sales and related	12,447,800	12,373,400	–
Office and administrative support	19,199,300	16,688,600	2,510,700
Natural resources, construction, and maintenance	11,073,600	10,296,800	776,800
Construction, extraction, farming, fishing, and forestry	5,806,400	5,383,500	–
Installation, maintenance, and repair	5,267,200	4,913,300	–
Production, transportation, and material moving	18,515,600	17,776,500	739,100
Production	8,703,600	8,585,800	–
Transportation and material moving	9,812,000	9,190,700	–

¹ The numbers of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

² The 2018 Standard Occupational Classification system is used to classify workers.

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no estimates for this characteristic are provided in this publication.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.