

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2017

(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	59	58	98	39	38	97	34	33	97
Worker characteristics									
Management, professional, and related	78	76	99	46	46	99	53	52	98
Management, business, and financial	85	84	99	61	60	98	62	60	97
Professional and related	75	73	98	40	40	99	49	48	98
Teachers	74	73	98	24	23	96	42	40	97
Primary, secondary, and special education school teachers	82	81	98	21	20	96	41	40	97
Registered nurses	76	75	98	43	43	99	53	52	98
Service	35	33	95	23	23	97	14	13	97
Protective service	71	68	96	31	30	99	23	23	99
Sales and office	56	55	98	40	38	97	33	32	96
Sales and related	42	40	96	33	31	93	20	19	94
Office and administrative support	64	63	98	44	43	98	41	39	96
Natural resources, construction, and maintenance	57	55	97	36	35	98	26	25	96
Construction, extraction, farming, fishing, and forestry	49	47	97	29	28	98	17	16	97
Installation, maintenance, and repair	64	62	98	42	41	98	34	32	95
Production, transportation, and material moving ...	63	61	97	45	44	96	30	29	96
Production	68	66	98	50	49	98	32	32	98
Transportation and material moving	58	55	96	41	39	94	28	26	94
Full time	75	73	98	47	46	98	44	42	97
Part time	13	12	90	15	14	94	5	5	95
Union	86	83	97	49	47	96	38	37	97
Nonunion	55	53	98	37	36	98	33	32	97
Average wage within the following categories: ³									
Lowest 25 percent	25	24	93	19	18	94	8	8	94
Lowest 10 percent	16	14	89	13	12	94	5	4	91
Second 25 percent	61	60	97	40	39	97	32	30	96
Third 25 percent	75	74	98	48	47	98	46	45	98
Highest 25 percent	84	83	99	54	53	99	57	56	97
Highest 10 percent	85	84	99	58	58	99	62	60	97
Establishment characteristics									
Goods-producing industries	70	68	98	51	51	98	37	36	98
Service-providing industries	57	56	98	37	36	97	34	32	97
Education and health services	69	68	98	32	31	98	43	42	98
Educational services	77	76	98	27	26	96	43	42	97
Elementary and secondary schools	76	75	98	23	22	96	37	36	97
Junior colleges, colleges, and universities	87	85	98	37	35	96	61	58	96
Health care and social assistance	64	63	99	34	34	99	43	42	98
Hospitals	88	87	99	51	50	99	64	62	98
Public administration	84	81	97	30	30	99	35	34	99

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2017—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	43	42	97	30	29	98	24	23	97
1 to 49 workers	37	36	98	28	27	98	22	21	97
50 to 99 workers	57	55	97	34	33	97	30	29	98
100 workers or more	76	74	98	48	47	97	44	43	97
100 to 499 workers	68	66	97	44	43	97	36	36	97
500 workers or more	86	84	98	52	51	98	54	52	96
Geographic areas									
Northeast	60	59	98	62	61	99	33	32	97
New England	60	58	97	37	36	97	34	33	98
Middle Atlantic	59	59	99	70	69	99	33	32	97
South	61	60	97	34	33	96	34	32	96
South Atlantic	61	60	98	38	36	96	36	35	96
East South Central	58	56	96	31	29	94	34	33	96
West South Central	63	61	96	30	29	97	29	28	97
Midwest	61	60	98	39	38	97	38	37	98
East North Central	61	59	97	42	41	97	39	38	98
West North Central	62	61	98	32	31	97	36	35	98
West	53	52	98	27	26	99	31	30	97
Mountain	56	55	98	30	30	98	36	34	97
Pacific	51	50	98	25	25	99	29	28	97

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ March 2017

(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	9	91
Primary, secondary, and special education school teachers	9	91
Registered nurses	3	97
Service	8	92
Sales and office	6	94
Sales and related	10	90
Office and administrative support	4	96
Natural resources, construction, and maintenance	5	95
Construction, extraction, farming, fishing, and forestry	4	96
Installation, maintenance, and repair	5	95
Production, transportation, and material moving ...	5	95
Transportation and material moving	5	95
Full time	5	95
Part time	5	95
Union	5	95
Nonunion	6	94
Average wage within the following categories: ²		
Lowest 25 percent	8	92
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	5	95
Highest 10 percent	5	95
Establishment characteristics		
Service-providing industries	5	95
Education and health services	6	94
Educational services	9	91
Elementary and secondary schools	10	90
Junior colleges, colleges, and universities	10	90
Health care and social assistance	3	97
Hospitals	4	96
Public administration	7	93

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ March 2017—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	7	93
50 to 99 workers	6	94
100 workers or more	5	95
100 to 499 workers	4	96
500 workers or more	5	95
Geographic areas		
Northeast	6	94
Middle Atlantic	5	95
South	6	94
South Atlantic	6	94
East South Central	8	92
West South Central	5	95
Midwest	5	95
East North Central	5	95
West North Central	4	96
West	4	96
Mountain	6	94
Pacific	3	97

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2017

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	57	2	38	3	1
Worker characteristics					
Management, professional, and related	62	1	33	2	2
Management, business, and financial	70	2	26	1	1
Professional and related	58	1	36	3	2
Teachers	36	1	55	4	5
Primary, secondary, and special education school teachers	30	1	61	3	5
Registered nurses	76	—	21	2	—
Service	47	1	48	3	1
Protective service	40	2	52	5	2
Sales and office	61	3	34	2	1
Sales and related	60	4	34	2	1
Office and administrative support	62	2	34	2	1
Natural resources, construction, and maintenance	40	1	56	3	(²)
Construction, extraction, farming, fishing, and forestry	23	—	72	4	—
Installation, maintenance, and repair	52	1	44	2	1
Production, transportation, and material moving	52	1	42	4	1
Transportation and material moving	52	2	41	4	1
Full time	57	2	38	2	1
Part time	46	3	46	5	1
Union	39	1	52	7	1
Nonunion	61	2	34	1	1
Average wage within the following categories: ³					
Lowest 25 percent	47	1	48	2	1
Lowest 10 percent	39	1	55	4	1
Second 25 percent	54	2	41	2	1
Third 25 percent	57	1	38	3	1
Highest 25 percent	62	2	33	3	1
Highest 10 percent	66	3	28	2	1
Establishment characteristics					
Service-providing industries	57	2	37	2	1
Education and health services	54	1	40	3	2
Educational services	38	1	53	4	4
Elementary and secondary schools	29	1	62	3	5
Junior colleges, colleges, and universities	54	2	37	5	2
Health care and social assistance	67	—	30	2	—
Hospitals	80	—	17	1	—
Public administration	36	2	52	7	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2017—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	48	1	49	2	1
1 to 49 workers	48	1	49	2	1
50 to 99 workers	47	—	48	2	—
100 workers or more	62	2	32	3	1
100 to 499 workers	58	3	35	2	1
500 workers or more	65	1	29	3	1
Geographic areas					
Northeast	62	2	31	4	(²)
Middle Atlantic	62	—	30	5	—
South	58	2	36	2	2
South Atlantic	65	1	29	1	3
East South Central	53	—	37	4	—
West South Central	51	—	46	1	—
Midwest	55	1	40	3	1
East North Central	55	1	41	2	(²)
West North Central	55	1	38	5	1
West	50	2	46	2	(²)
Mountain	55	1	42	—	—
Pacific	47	2	48	3	(²)

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2017

(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	(³)	61	10	24	5	1.4	1.0
Worker characteristics							
Management, professional, and related	(³)	58	10	25	6	1.4	1.0
Management, business, and financial	(³)	56	9	28	7	1.5	1.0
Professional and related	(³)	60	11	24	5	1.4	1.0
Teachers	–	50	21	23	–	1.5	–
Primary, secondary, and special education school teachers	–	53	24	20	–	1.4	1.0
Registered nurses	–	79	8	12	–	1.2	1.0
Service	–	69	8	19	–	1.3	1.0
Protective service	–	59	–	19	8	1.4	1.0
Sales and office	(³)	62	10	22	4	1.4	1.0
Sales and related	–	67	11	20	–	1.3	1.0
Office and administrative support	(³)	61	10	23	6	1.4	1.0
Natural resources, construction, and maintenance	1	63	8	24	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	64	–	21	2	1.3	1.0
Installation, maintenance, and repair	1	63	7	26	3	1.3	1.0
Production, transportation, and material moving	–	61	11	24	–	1.4	1.0
Transportation and material moving	–	67	14	16	–	1.2	1.0
Full time	(³)	61	10	24	5	1.4	1.0
Part time	–	71	6	21	–	1.3	1.0
Union	–	62	13	18	–	1.4	1.0
Nonunion	(³)	61	10	24	4	1.4	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	–	70	9	19	–	1.3	1.0
Lowest 10 percent	–	69	8	–	–	1.3	1.0
Second 25 percent	1	66	9	19	4	1.3	1.0
Third 25 percent	1	57	12	25	5	1.4	1.0
Highest 25 percent	(³)	58	9	27	5	1.4	1.0
Highest 10 percent	(³)	56	9	29	6	1.5	1.0
Establishment characteristics							
Service-providing industries	1	63	10	22	4	1.4	1.0
Education and health services	1	66	12	18	4	1.3	1.0
Educational services	1	47	20	26	6	1.5	1.3
Elementary and secondary schools	–	49	23	25	4	1.4	1.3
Junior colleges, colleges, and universities	3	44	17	28	8	1.5	1.5
Health care and social assistance	–	74	9	14	–	1.2	1.0
Hospitals	–	76	9	13	–	1.2	1.0
Public administration	–	53	18	24	6	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2017—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	61	10	23	4	1.4	1.0
1 to 49 workers	1	62	9	25	4	1.4	1.0
50 to 99 workers	—	60	13	21	—	1.3	1.0
100 workers or more	(³)	61	10	24	5	1.4	1.0
100 to 499 workers	—	60	10	24	—	1.4	1.0
500 workers or more	(³)	62	11	24	4	1.3	1.0
Geographic areas							
Northeast	1	57	15	23	4	1.4	1.0
Middle Atlantic	1	56	15	24	4	1.4	1.0
South	1	62	8	25	4	1.4	1.0
South Atlantic	1	61	8	24	5	1.4	1.0
East South Central	—	63	—	24	—	1.4	1.0
West South Central	—	63	7	26	—	1.4	1.0
Midwest	—	60	10	25	—	1.4	1.0
East North Central	—	60	10	24	5	1.4	1.0
West North Central	—	61	11	25	—	1.4	1.0
West	—	64	9	21	—	1.4	1.0
Mountain	—	69	—	18	2	1.3	1.0
Pacific	—	61	7	23	—	1.4	1.0

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

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

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2017

(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	77	\$50,000	–	\$200,000	\$500,000	\$1,000,000	23
Worker characteristics							
Management, professional, and related	77	50,000	\$100,000	300,000	750,000	1,500,000	23
Management, business, and financial	80	50,000	100,000	300,000	750,000	–	20
Professional and related	75	50,000	100,000	300,000	750,000	–	25
Teachers	62	50,000	50,000	200,000	–	500,000	38
Primary, secondary, and special education school teachers	54	50,000	50,000	–	–	500,000	46
Registered nurses	81	50,000	–	300,000	–	1,000,000	19
Service	77	50,000	50,000	200,000	500,000	1,000,000	23
Protective service	70	–	50,000	150,000	500,000	–	30
Sales and office	82	50,000	50,000	200,000	500,000	1,000,000	18
Sales and related	85	50,000	50,000	–	500,000	1,000,000	15
Office and administrative support	81	50,000	70,000	200,000	500,000	1,000,000	19
Natural resources, construction, and maintenance	74	50,000	50,000	200,000	500,000	–	26
Installation, maintenance, and repair	72	50,000	50,000	–	500,000	–	28
Production, transportation, and material moving ...	69	50,000	70,000	–	500,000	1,000,000	31
Transportation and material moving	71	50,000	–	100,000	300,000	–	29
Full time	77	50,000	–	200,000	500,000	1,000,000	23
Part time	64	50,000	–	–	500,000	–	36
Union	64	50,000	–	150,000	–	1,000,000	36
Nonunion	79	50,000	–	250,000	500,000	1,000,000	21
Average wage within the following categories: ³							
Lowest 25 percent	77	50,000	50,000	200,000	500,000	1,000,000	23
Lowest 10 percent	83	50,000	–	–	–	1,000,000	17
Second 25 percent	78	50,000	50,000	150,000	500,000	1,000,000	22
Third 25 percent	77	50,000	70,000	200,000	500,000	1,000,000	23
Highest 25 percent	76	50,000	100,000	300,000	1,000,000	–	24
Highest 10 percent	76	50,000	–	300,000	1,000,000	2,000,000	24
Establishment characteristics							
Service-providing industries	79	50,000	–	200,000	500,000	1,000,000	21
Education and health services	75	50,000	–	200,000	500,000	1,000,000	25
Educational services	63	50,000	50,000	–	300,000	500,000	37
Elementary and secondary schools	50	50,000	50,000	–	300,000	400,000	50
Junior colleges, colleges, and universities	77	50,000	50,000	–	400,000	500,000	23
Health care and social assistance	80	50,000	100,000	–	500,000	1,000,000	20
Hospitals	81	50,000	200,000	500,000	750,000	1,000,000	19
Public administration	59	40,000	–	–	300,000	500,000	41

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2017—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	79	\$50,000	\$50,000	\$185,000	\$500,000	\$1,000,000	21
1 to 49 workers	84	50,000	50,000	175,000	500,000	1,000,000	16
50 to 99 workers	70	50,000	—	200,000	500,000	1,000,000	30
100 workers or more	76	50,000	70,000	250,000	600,000	1,000,000	24
100 to 499 workers	76	50,000	—	200,000	500,000	1,000,000	24
500 workers or more	77	50,000	—	300,000	1,000,000	1,000,000	23
Geographic areas							
Northeast	74	50,000	—	200,000	500,000	1,000,000	26
Middle Atlantic	73	50,000	50,000	—	500,000	1,000,000	27
South	78	50,000	—	225,000	500,000	—	22
South Atlantic	77	50,000	—	250,000	750,000	—	23
East South Central	79	50,000	—	—	500,000	1,000,000	21
West South Central	79	50,000	—	200,000	500,000	—	21
Midwest	77	50,000	70,000	250,000	500,000	—	23
East North Central	79	50,000	—	250,000	—	—	21
West North Central	72	50,000	50,000	—	500,000	1,000,000	28
West	79	50,000	—	200,000	—	1,000,000	21
Mountain	81	50,000	—	250,000	1,000,000	1,000,000	19
Pacific	77	50,000	50,000	200,000	—	1,200,000	23

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2017

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

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

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2017—continued

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	\$15,000	\$20,000	—	\$50,000
1 to 49 workers	—	—	20,000	—	50,000
50 to 99 workers	10,000	15,000	20,000	\$50,000	50,000
100 workers or more	5,000	10,000	20,000	35,000	50,000
100 to 499 workers	10,000	10,000	20,000	30,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
Northeast	5,000	10,000	20,000	50,000	—
Middle Atlantic	6,000	10,000	20,000	50,000	—
South	10,000	10,000	20,000	25,000	50,000
South Atlantic	10,000	—	20,000	25,000	50,000
East South Central	10,000	15,000	20,000	50,000	50,000
West South Central	5,000	10,000	15,000	25,000	50,000
Midwest	10,000	15,000	—	35,000	50,000
East North Central	10,000	15,000	20,000	35,000	50,000
West North Central	10,000	15,000	25,000	35,000	50,000
West	5,000	—	20,000	50,000	50,000
Mountain	10,000	—	25,000	50,000	50,000
Pacific	5,000	10,000	20,000	41,116	50,000

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 22. Short-term disability plans: Method of funding, civilian workers,¹ March 2017

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	44	40	15	1
Worker characteristics				
Management, professional, and related	48	39	12	1
Management, business, and financial	51	38	11	(³)
Professional and related	47	40	12	1
Teachers	49	35	14	3
Primary, secondary, and special education school teachers	49	39	10	2
Registered nurses	46	43	—	—
Service	29	41	30	1
Protective service	35	45	—	—
Sales and office	47	36	—	—
Sales and related	50	33	16	—
Office and administrative support	45	37	16	1
Natural resources, construction, and maintenance	37	—	15	—
Installation, maintenance, and repair	44	43	—	—
Production, transportation, and material moving ...	44	45	—	—
Transportation and material moving	39	45	—	—
Full time	46	41	—	—
Part time	27	28	44	1
Union	35	44	—	—
Nonunion	46	39	15	(³)
Average wage within the following categories: ⁴				
Lowest 25 percent	33	36	—	—
Lowest 10 percent	29	—	41	—
Second 25 percent	41	43	15	1
Third 25 percent	45	43	—	—
Highest 25 percent	50	37	—	—
Highest 10 percent	52	37	—	—
Establishment characteristics				
Service-providing industries	44	39	17	1
Education and health services	36	48	—	—
Educational services	46	35	14	4
Elementary and secondary schools	41	39	13	6
Junior colleges, colleges, and universities	58	26	—	—
Hospitals	47	42	11	—
Public administration	36	46	13	5

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, civilian workers,¹ March 2017—continued

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	33	41	—	—
1 to 49 workers	35	37	—	—
50 to 99 workers	31	50	19	1
100 workers or more	50	39	—	—
100 to 499 workers	47	43	10	1
500 workers or more	54	35	10	1
Geographic areas				
Northeast	—	29	46	—
Middle Atlantic	—	25	54	—
South	54	45	—	(³)
South Atlantic	54	46	—	(³)
East South Central	54	46	—	—
West South Central	55	44	—	—
West	42	47	—	—
Mountain	39	60	—	1
Pacific	44	40	—	—

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

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

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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2017

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	16	84
Worker characteristics		
Management, professional, and related	11	89
Management, business, and financial	11	89
Professional and related	12	88
Teachers	12	88
Primary, secondary, and special education school teachers	13	87
Registered nurses	14	86
Service	30	70
Protective service	22	78
Sales and office	17	83
Sales and related	19	81
Office and administrative support	15	85
Natural resources, construction, and maintenance	15	85
Installation, maintenance, and repair	12	88
Production, transportation, and material moving ...	13	87
Transportation and material moving	18	82
Full time	13	87
Part time	40	60
Union	17	83
Nonunion	15	85
Average wage within the following categories: ²		
Lowest 25 percent	31	69
Lowest 10 percent	39	61
Second 25 percent	16	84
Third 25 percent	12	88
Highest 25 percent	12	88
Highest 10 percent	12	88
Establishment characteristics		
Service-providing industries	17	83
Education and health services	14	86
Educational services	11	89
Elementary and secondary schools	14	86
Junior colleges, colleges, and universities	8	92
Hospitals	15	85
Public administration	14	86

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2017—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	21	79
1 to 49 workers	22	78
50 to 99 workers	19	81
100 workers or more	12	88
100 to 499 workers	14	86
500 workers or more	11	89
Geographic areas		
Northeast	38	62
Middle Atlantic	44	56
South	5	95
South Atlantic	6	94
East South Central	4	96
West South Central	5	95
West	9	91
Mountain	3	97
Pacific	12	88

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
March 2017**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	5	2	71	21	1
Worker characteristics					
Management, professional, and related	1	1	71	26	1
Management, business, and financial	2	—	60	36	—
Professional and related	1	1	77	19	1
Teachers	—	—	84	11	4
Primary, secondary, and special education school teachers	—	—	84	9	6
Registered nurses	—	—	91	6	—
Service	5	—	86	7	—
Protective service	—	—	86	8	—
Sales and office	2	1	71	25	1
Sales and related	3	—	70	24	—
Office and administrative support	2	—	72	25	—
Natural resources, construction, and maintenance	15	—	61	19	—
Installation, maintenance, and repair	6	3	61	30	—
Production, transportation, and material moving ...	14	—	64	18	—
Transportation and material moving	9	—	75	12	—
Full time	6	2	69	23	1
Part time	—	2	88	8	—
Union	15	7	64	12	1
Nonunion	3	1	72	23	(²)
Average wage within the following categories: ³					
Lowest 25 percent	5	—	80	11	—
Lowest 10 percent	6	2	84	8	—
Second 25 percent	8	1	75	17	(²)
Third 25 percent	5	3	70	21	1
Highest 25 percent	3	2	65	29	1
Highest 10 percent	2	1	65	32	1
Establishment characteristics					
Service-providing industries	3	2	74	21	1
Education and health services	2	—	89	8	—
Educational services	—	—	84	12	3
Elementary and secondary schools	—	—	87	8	4
Junior colleges, colleges, and universities	—	—	78	20	—
Hospitals	—	—	91	6	—
Public administration	—	—	95	5	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
March 2017—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	4	2	76	17	1
1 to 49 workers	4	2	76	18	1
50 to 99 workers	6	—	76	14	—
100 workers or more	6	2	68	24	1
100 to 499 workers	7	1	69	23	(²)
500 workers or more	4	2	67	26	1
Geographic areas					
Northeast	2	—	83	14	—
Middle Atlantic	2	—	86	12	—
South	5	3	64	28	(²)
South Atlantic	5	4	65	26	1
East South Central	—	3	67	23	—
West South Central	5	—	60	34	—
West	3	1	72	21	2
Mountain	3	—	77	19	—
Pacific	3	2	69	22	3

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ March 2017

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	93	12	22	26	26	26	7
Worker characteristics							
Management, professional, and related	93	12	20	26	26	26	7
Management, business, and financial	94	12	20	26	26	26	6
Professional and related	92	12	20	26	26	26	8
Teachers	92	12	20	26	26	52	8
Primary, secondary, and special education school teachers	90	12	13	26	—	52	10
Registered nurses	94	12	18	26	26	26	6
Service	96	12	24	26	26	26	4
Protective service	95	12	—	26	26	26	5
Sales and office	92	12	24	26	26	26	8
Sales and related	89	12	—	26	26	26	11
Office and administrative support	93	13	25	26	26	26	7
Natural resources, construction, and maintenance	92	13	26	26	26	—	8
Installation, maintenance, and repair	90	13	25	26	26	52	10
Production, transportation, and material moving ...	91	13	25	26	26	26	9
Transportation and material moving	93	13	25	26	26	26	7
Full time	92	12	21	26	26	26	8
Part time	96	13	26	26	26	26	4
Union	90	13	26	26	26	—	10
Nonunion	93	12	21	26	26	26	7
Average wage within the following categories: ³							
Lowest 25 percent	95	12	22	26	26	26	5
Lowest 10 percent	95	12	26	26	26	—	5
Second 25 percent	94	12	24	26	26	26	6
Third 25 percent	92	12	21	26	26	26	8
Highest 25 percent	91	12	24	26	26	26	9
Highest 10 percent	92	12	25	26	26	26	8
Establishment characteristics							
Service-providing industries	93	12	22	26	26	26	7
Education and health services	94	12	18	26	26	26	6
Educational services	90	13	22	26	26	52	10
Elementary and secondary schools	87	12	20	26	26	52	13
Junior colleges, colleges, and universities	94	13	26	26	26	52	6
Hospitals	92	12	18	26	26	26	8
Public administration	88	20	25	26	26	52	12

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ March 2017—continued

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	95	12	20	26	26	26	5
1 to 49 workers	94	12	20	26	26	26	6
50 to 99 workers	95	12	21	26	26	26	5
100 workers or more	91	12	24	26	26	26	9
100 to 499 workers	93	12	21	26	26	26	7
500 workers or more	90	13	25	26	26	26	10
Geographic areas							
Northeast	95	—	26	26	26	26	5
Middle Atlantic	95	25	26	26	26	26	5
South	92	12	18	26	26	26	8
South Atlantic	92	12	20	26	26	36	8
West South Central	92	12	13	26	26	26	8
West	94	12	20	26	26	26	6
Mountain	94	11	13	22	26	26	6
Pacific	94	13	26	26	26	26	6

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2017

(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	24	2	39	22	13	62.0	60.0
Worker characteristics								
Management, professional, and related	(²)	18	2	39	25	17	64.1	60.0
Management, business, and financial	1	14	1	38	26	19	65.1	60.0
Professional and related	(²)	20	2	39	24	16	63.6	60.0
Teachers	—	32	—	17	31	17	63.6	60.0
Primary, secondary, and special education school teachers	—	33	—	15	38	13	63.4	66.0
Registered nurses	—	27	—	48	18	—	59.0	60.0
Service	—	33	—	36	20	7	59.1	60.0
Protective service	—	28	—	37	21	9	59.6	60.0
Sales and office	1	29	2	37	20	11	61.2	60.0
Sales and related	—	37	—	34	15	14	61.2	60.0
Office and administrative support	1	26	2	39	23	10	61.2	60.0
Natural resources, construction, and maintenance	(²)	32	1	34	21	12	60.7	60.0
Installation, maintenance, and repair	—	22	—	40	22	14	62.5	60.0
Production, transportation, and material moving ...	3	19	(²)	47	18	13	61.8	60.0
Transportation and material moving	—	23	—	46	19	11	61.4	60.0
Full time	1	22	1	41	21	14	62.4	60.0
Part time	—	36	—	24	29	6	59.3	60.0
Union	2	27	4	31	27	10	60.4	60.0
Nonunion	1	23	1	40	21	14	62.3	60.0
Average wage within the following categories: ³								
Lowest 25 percent	—	36	—	34	21	6	58.9	60.0
Lowest 10 percent	—	39	—	29	24	7	59.2	60.0
Second 25 percent	2	27	2	41	19	10	60.4	60.0
Third 25 percent	1	21	1	42	21	14	62.3	60.0
Highest 25 percent	(²)	18	2	37	24	19	64.8	60.0
Highest 10 percent	—	16	—	35	23	23	66.9	60.0
Establishment characteristics								
Service-providing industries	1	26	2	38	22	12	61.7	60.0
Education and health services	(²)	25	3	41	20	11	61.2	60.0
Educational services	—	36	—	17	25	16	62.4	60.0
Elementary and secondary schools	—	41	3	13	32	11	61.5	60.0
Junior colleges, colleges, and universities	—	28	—	23	16	21	64.3	60.0
Hospitals	—	24	—	52	15	6	59.4	60.0
Public administration	—	38	2	28	24	8	59.0	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2017—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	—	24	—	37	25	12	62.4	60.0
1 to 49 workers	—	26	—	32	28	11	62.2	60.0
50 to 99 workers	—	20	—	47	20	13	62.8	60.0
100 workers or more	1	24	1	40	19	14	61.8	60.0
100 to 499 workers	2	24	1	42	17	13	61.0	60.0
500 workers or more	—	24	—	38	20	15	62.6	60.0
Geographic areas								
Northeast	—	33	—	23	37	7	61.0	60.0
Middle Atlantic	—	36	—	20	38	5	60.4	60.0
South	—	23	—	50	11	15	62.2	60.0
South Atlantic	—	25	—	48	11	15	61.6	60.0
East South Central	—	19	—	48	—	—	64.3	60.0
West South Central	—	20	—	56	10	14	62.3	60.0
West	—	18	—	41	15	16	62.1	60.0
Mountain	—	—	—	53	—	—	62.4	60.0
Pacific	—	18	—	33	16	16	61.9	60.0

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2017

(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	74	\$170	\$230	\$604	\$1,250	\$2,500	26
Worker characteristics							
Management, professional, and related	70	170	500	700	1,500	2,500	30
Management, business, and financial	71	170	559	1,000	1,750	2,500	29
Professional and related	70	170	500	692	1,500	2,500	30
Teachers	82	170	–	615	750	1,500	18
Primary, secondary, and special education school teachers	83	200	–	615	692	1,000	17
Registered nurses	61	170	–	–	2,307	2,800	39
Service	75	170	170	570	700	1,662	25
Protective service	78	170	250	595	–	2,500	22
Sales and office	79	170	200	615	1,250	2,500	21
Sales and related	83	170	200	500	1,200	–	17
Office and administrative support	78	170	200	625	1,250	2,500	22
Natural resources, construction, and maintenance	78	170	170	500	–	1,500	22
Installation, maintenance, and repair	76	170	–	600	1,000	–	24
Production, transportation, and material moving ...	73	170	350	515	1,000	1,600	27
Transportation and material moving	77	170	325	500	750	1,500	23
Full time	73	170	300	620	1,500	2,500	27
Part time	84	170	170	500	615	–	16
Union	81	170	200	500	624	1,500	19
Nonunion	73	170	300	633	1,500	2,500	27
Average wage within the following categories: ³							
Lowest 25 percent	82	170	170	500	634	1,666	18
Second 25 percent	76	170	200	600	1,154	2,300	24
Third 25 percent	71	170	350	633	1,385	2,325	29
Highest 25 percent	71	170	450	692	1,500	2,500	29
Highest 10 percent	69	170	300	700	1,800	–	31
Establishment characteristics							
Service-providing industries	75	170	200	604	1,250	2,500	25
Education and health services	68	170	230	633	1,150	2,500	32
Educational services	75	170	200	604	692	1,500	25
Elementary and secondary schools	79	170	200	604	692	1,000	21
Junior colleges, colleges, and universities	65	170	185	595	750	1,500	35
Hospitals	67	185	–	1,000	2,500	3,363	33
Public administration	70	135	200	600	–	1,500	30

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2017—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	77	\$170	\$175	\$604	\$1,000	\$1,965	23
1 to 49 workers	76	170	170	604	1,000	1,500	24
50 to 99 workers	79	170	315	604	1,067	2,000	21
100 workers or more	72	170	260	615	1,500	2,500	28
100 to 499 workers	74	170	250	615	1,500	2,500	26
500 workers or more	69	170	300	615	1,500	2,500	31
Geographic areas							
Northeast	88	170	170	500	633	1,200	12
Middle Atlantic	91	170	170	—	615	—	9
South	66	200	500	1,000	1,730	2,500	34
South Atlantic	70	—	500	750	1,730	2,500	30
East South Central	56	200	500	1,000	1,500	2,500	44
West South Central	64	250	500	1,000	2,000	2,500	36
West	76	185	500	1,000	1,731	2,400	24
Mountain	74	—	—	1,385	2,000	2,500	26
Pacific	77	170	—	595	1,500	2,400	23

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2017

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	8	92
Worker characteristics		
Management, professional, and related	8	92
Management, business, and financial	6	94
Professional and related	9	91
Teachers	19	81
Primary, secondary, and special education school teachers	24	76
Registered nurses	5	95
Service	8	92
Sales and office	8	92
Sales and related	8	92
Office and administrative support	8	92
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	11	89
Production, transportation, and material moving ...	7	93
Production	6	94
Transportation and material moving	7	93
Full time	8	92
Part time	7	93
Union	13	87
Nonunion	7	93
Average wage within the following categories: ²		
Lowest 25 percent	14	86
Second 25 percent	6	94
Third 25 percent	7	93
Highest 25 percent	8	92
Highest 10 percent	9	91
Establishment characteristics		
Goods-producing industries	6	94
Service-providing industries	8	92
Education and health services	10	90
Educational services	17	83
Elementary and secondary schools	22	78
Junior colleges, colleges, and universities	11	89
Health care and social assistance	5	95
Hospitals	6	94
Public administration	15	85

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2017—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	6	94
50 to 99 workers	9	91
100 workers or more	8	92
100 to 499 workers	7	93
500 workers or more	9	91
Geographic areas		
Northeast	7	93
New England	6	94
Middle Atlantic	7	93
South	8	92
South Atlantic	9	91
West South Central	6	94
Midwest	10	90
East North Central	12	88
West North Central	6	94
West	6	94
Mountain	10	90
Pacific	4	96

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2017

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	4	1	(²)
Worker characteristics				
Management, professional, and related	95	4	(²)	(²)
Management, business, and financial	95	5	—	—
Professional and related	96	4	(²)	(²)
Teachers	96	2	2	1
Primary, secondary, and special education school teachers	95	1	2	1
Registered nurses	99	—	—	—
Service	97	2	—	—
Protective service	96	—	—	—
Sales and office	96	3	(²)	(²)
Sales and related	94	6	—	—
Office and administrative support	97	2	(²)	(²)
Natural resources, construction, and maintenance	89	—	7	—
Installation, maintenance, and repair	92	6	—	—
Production, transportation, and material moving ...	91	3	4	2
Production	88	5	4	2
Transportation and material moving	94	2	—	—
Full time	95	4	1	(²)
Part time	94	4	—	—
Union	90	2	7	2
Nonunion	96	4	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	96	4	—	—
Lowest 10 percent	92	—	—	—
Second 25 percent	97	2	(²)	(²)
Third 25 percent	95	3	2	1
Highest 25 percent	94	5	1	(²)
Highest 10 percent	93	6	1	(²)
Establishment characteristics				
Goods-producing industries	88	7	5	1
Service-providing industries	96	3	1	(²)
Education and health services	98	1	1	(²)
Educational services	96	2	1	1
Elementary and secondary schools	96	1	2	1
Junior colleges, colleges, and universities	96	3	—	—
Health care and social assistance	99	—	—	—
Hospitals	99	—	—	—
Public administration	98	2	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2017—continued

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

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

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2017

(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	60	8	6	1	58.0	60.0
Worker characteristics							
Management, professional, and related	24	57	10	8	1	58.2	60.0
Management, business, and financial	23	63	7	6	(²)	58.0	60.0
Professional and related	25	54	12	8	1	58.3	60.0
Teachers	13	47	23	14	3	60.5	60.0
Primary, secondary, and special education school teachers	15	38	26	18	3	60.6	60.0
Registered nurses	40	55	4	—	—	55.8	60.0
Service	28	58	7	6	1	57.9	60.0
Protective service	24	49	—	14	—	59.3	60.0
Sales and office	26	62	5	6	1	57.7	60.0
Sales and related	21	67	—	5	—	58.0	60.0
Office and administrative support	27	61	6	6	(²)	57.6	60.0
Natural resources, construction, and maintenance	20	65	10	—	—	58.8	60.0
Installation, maintenance, and repair	21	69	7	3	(²)	58.3	60.0
Production, transportation, and material moving ...	25	66	5	—	—	57.8	60.0
Production	25	63	7	—	—	57.7	60.0
Transportation and material moving	24	69	—	4	—	57.9	60.0
Full time	25	60	8	6	1	58.0	60.0
Part time	25	60	7	7	1	58.4	60.0
Union	28	53	8	9	2	58.2	60.0
Nonunion	24	61	8	6	1	58.0	60.0
Average wage within the following categories: ³							
Lowest 25 percent	23	67	6	—	—	57.9	60.0
Lowest 10 percent	—	62	3	—	—	56.8	60.0
Second 25 percent	27	60	7	5	1	57.5	60.0
Third 25 percent	24	61	8	7	(²)	58.2	60.0
Highest 25 percent	25	58	9	7	1	58.2	60.0
Highest 10 percent	24	59	9	8	1	58.4	60.0
Establishment characteristics							
Goods-producing industries	22	59	12	—	—	58.6	60.0
Service-providing industries	25	60	7	6	1	57.9	60.0
Education and health services	26	56	11	7	1	58.0	60.0
Educational services	13	49	22	14	3	60.6	60.0
Elementary and secondary schools	15	37	25	20	3	61.1	60.0
Junior colleges, colleges, and universities	10	65	17	6	2	60.0	60.0
Health care and social assistance	35	60	4	2	—	56.3	60.0
Hospitals	45	51	2	3	—	55.1	60.0
Public administration	19	45	14	20	2	60.3	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2017—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	19	64	10	6	1	58.9	60.0
1 to 49 workers	20	66	8	—	—	58.6	60.0
50 to 99 workers	19	59	13	8	1	59.3	60.0
100 workers or more	28	58	7	6	1	57.6	60.0
100 to 499 workers	24	62	7	7	1	58.2	60.0
500 workers or more	31	55	7	6	1	57.1	60.0
Geographic areas							
Northeast	24	67	—	5	—	57.9	60.0
New England	25	62	7	—	—	57.8	60.0
Middle Atlantic	23	69	—	5	—	57.9	60.0
South	25	61	10	4	(²)	57.6	60.0
South Atlantic	25	57	13	5	(²)	57.8	60.0
East South Central	22	69	5	4	—	57.6	60.0
West South Central	27	66	4	—	—	57.2	60.0
Midwest	24	61	6	7	2	58.1	60.0
East North Central	27	59	6	7	1	57.8	60.0
West North Central	19	66	6	8	2	58.9	60.0
West	26	50	12	11	1	58.7	60.0
Mountain	24	53	—	13	—	59.2	60.0
Pacific	27	49	14	—	—	58.5	60.0

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2017

(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	87	–	\$5,000	\$7,500	\$10,000	\$15,000	13
Worker characteristics							
Management, professional, and related	87	\$3,500	5,000	8,000	11,250	16,000	13
Management, business, and financial	88	5,000	6,000	10,000	15,000	20,000	12
Professional and related	86	3,000	5,000	7,500	10,000	15,000	14
Teachers	77	1,900	3,900	5,000	7,500	10,000	23
Primary, secondary, and special education school teachers	74	–	3,900	5,000	6,000	10,000	26
Registered nurses	85	–	5,000	7,500	10,000	15,000	15
Service	87	3,000	5,000	6,250	10,000	12,500	13
Protective service	71	2,500	4,500	5,000	6,000	10,000	29
Sales and office	88	3,900	5,000	9,000	12,500	20,000	12
Sales and related	90	5,000	5,000	10,000	15,000	20,000	10
Office and administrative support	88	3,500	5,000	8,000	12,000	20,000	12
Natural resources, construction, and maintenance	87	–	5,000	7,000	10,000	15,000	13
Installation, maintenance, and repair	89	3,000	4,800	6,000	10,000	15,000	11
Production, transportation, and material moving ...	83	3,000	5,000	7,000	10,000	15,000	17
Production	87	3,000	5,000	7,000	10,000	15,000	13
Transportation and material moving	79	–	4,000	6,500	10,000	12,500	21
Full time	87	–	5,000	7,500	10,000	15,000	13
Part time	83	4,000	5,000	7,000	–	15,000	17
Union	75	3,000	4,000	5,000	8,000	12,000	25
Nonunion	89	3,900	5,000	8,000	12,000	15,000	11
Average wage within the following categories: ³							
Lowest 25 percent	91	3,500	5,000	7,500	10,000	12,500	9
Second 25 percent	87	3,200	5,000	7,000	10,000	15,000	13
Third 25 percent	87	–	5,000	7,500	10,000	15,000	13
Highest 25 percent	86	–	5,000	8,500	12,500	17,500	14
Highest 10 percent	86	4,000	6,000	10,000	15,000	20,000	14
Establishment characteristics							
Goods-producing industries	90	–	5,000	10,000	12,500	15,000	10
Service-providing industries	86	–	5,000	7,500	10,000	15,000	14
Education and health services	87	3,000	5,000	6,000	10,000	15,000	13
Educational services	78	2,000	4,000	5,000	8,500	13,000	22
Elementary and secondary schools	73	1,500	3,900	5,000	7,000	10,000	27
Junior colleges, colleges, and universities	83	3,000	5,000	7,500	10,000	20,000	17
Health care and social assistance	93	–	5,000	6,000	10,000	15,000	7
Hospitals	90	4,000	5,000	8,000	10,000	15,000	10
Public administration	66	3,000	4,000	5,000	6,250	10,000	34

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2017—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	88	\$3,900	\$5,000	\$7,000	\$10,000	\$15,000	12
1 to 49 workers	88	4,000	5,000	7,500	10,000	—	12
50 to 99 workers	89	—	5,000	6,250	10,000	15,000	11
100 workers or more	86	3,000	5,000	8,000	—	15,000	14
100 to 499 workers	88	—	5,000	7,500	10,000	15,000	12
500 workers or more	84	3,000	5,000	9,000	12,500	17,500	16
Geographic areas							
Northeast	91	3,000	5,000	7,500	11,000	15,000	9
New England	92	3,000	5,000	7,500	—	15,000	8
Middle Atlantic	91	3,000	5,000	7,500	12,000	17,333	9
South	90	3,900	5,000	7,500	10,000	15,000	10
South Atlantic	89	3,900	5,000	8,000	10,000	15,000	11
East South Central	89	3,000	5,000	6,000	10,000	15,000	11
West South Central	91	4,000	5,000	—	10,000	15,000	9
Midwest	79	3,000	5,000	6,500	10,000	15,000	21
East North Central	77	3,000	5,000	6,000	10,000	15,000	23
West North Central	84	—	5,000	8,000	12,500	17,500	16
West	88	4,000	5,000	8,000	12,000	20,000	12
Mountain	85	5,000	6,000	10,000	12,500	20,000	15
Pacific	90	3,500	5,000	8,000	10,000	20,000	10

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2017

(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	55	54	98	41	40	98	33	32	97
Worker characteristics									
Management, professional, and related	76	75	99	54	54	99	58	56	98
Management, business, and financial	84	83	99	66	65	98	65	63	97
Professional and related	71	70	99	48	48	100	54	53	98
Service	28	27	94	23	22	97	11	10	97
Protective service	50	48	95	32	32	98	—	—	—
Sales and office	54	52	98	41	39	96	32	31	95
Sales and related	42	40	96	33	31	93	20	18	93
Office and administrative support	62	61	98	46	45	98	41	39	96
Natural resources, construction, and maintenance	54	52	97	36	35	98	25	24	96
Construction, extraction, farming, fishing, and forestry	45	44	97	29	29	98	15	15	97
Installation, maintenance, and repair	62	60	98	42	41	98	33	31	95
Production, transportation, and material moving	62	60	97	46	44	96	30	29	96
Production	67	66	98	50	49	98	32	32	98
Transportation and material moving	56	54	95	42	39	94	28	26	94
Full time	71	70	98	50	49	98	44	43	97
Part time	12	11	89	15	14	94	4	4	96
Union	84	80	96	69	65	95	39	38	97
Nonunion	53	51	98	38	37	98	33	32	97
Average wage within the following categories: ²									
Lowest 25 percent	22	20	92	17	16	94	6	6	93
Lowest 10 percent	14	12	87	12	11	93	4	4	90
Second 25 percent	57	55	97	41	39	97	29	28	96
Third 25 percent	71	70	98	51	50	98	44	43	97
Highest 25 percent	83	82	99	62	62	99	62	61	97
Highest 10 percent	85	85	99	67	66	99	68	66	97
Establishment characteristics									
Goods-producing industries	70	68	98	52	51	98	37	36	98
Construction	42	40	95	27	26	98	16	15	96
Manufacturing	82	80	98	63	62	98	46	44	98
Service-providing industries	53	51	98	39	38	97	33	32	97
Trade, transportation, and utilities	54	52	96	41	38	94	25	23	94
Wholesale trade	70	70	99	52	51	98	45	44	97
Retail trade	40	38	95	31	28	91	11	10	89
Transportation and warehousing	73	69	96	56	53	94	38	36	94
Utilities	95	95	100	44	44	100	84	83	99

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2017—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	88	87	99	81	80	100	74	73	99
Financial activities	82	81	99	63	62	99	65	63	96
Finance and insurance	90	90	99	71	70	99	76	74	96
Credit intermediation and related activities	93	92	100	71	70	99	82	78	95
Insurance carriers and related activities	86	86	99	68	67	100	71	70	98
Real estate and rental and leasing	54	52	97	37	36	97	30	29	95
Professional and business services	53	52	98	42	41	98	37	36	97
Professional and technical services	67	66	98	57	57	100	53	53	99
Administrative and waste services	31	30	96	22	21	98	14	13	92
Education and health services	62	62	99	36	36	99	44	44	98
Educational services	66	66	99	43	43	99	60	59	97
Junior colleges, colleges, and universities	87	87	99	49	49	99	83	80	96
Health care and social assistance	61	61	99	35	34	99	42	41	98
Leisure and hospitality	21	19	92	19	19	98	5	5	94
Accommodation and food services	19	17	91	18	18	97	3	3	91
Other services	34	32	95	27	27	99	19	18	94
1 to 99 workers	40	39	97	30	29	98	23	22	97
1 to 49 workers	36	35	98	28	27	98	21	20	97
50 to 99 workers	54	52	97	37	36	97	29	29	98
100 workers or more	74	72	98	54	52	97	46	44	97
100 to 499 workers	66	64	97	48	46	97	37	36	97
500 workers or more	85	84	99	64	62	98	60	58	96
Geographic areas									
Northeast	56	55	98	66	65	99	36	35	97
New England	57	56	98	42	41	97	37	36	98
Middle Atlantic	56	55	99	74	73	99	36	34	97
South	58	56	97	36	35	96	34	32	96
South Atlantic	57	56	98	38	37	96	34	33	96
East South Central	55	53	96	35	33	94	35	33	95
West South Central	60	57	96	33	32	97	31	30	96
Midwest	58	57	98	41	40	97	36	35	98
East North Central	58	57	98	44	42	97	36	35	98
West North Central	59	57	98	36	35	97	34	34	97
West	48	47	98	27	26	98	29	28	97
Mountain	52	51	98	30	30	98	31	30	97
Pacific	47	46	98	25	25	99	27	27	97

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2017

(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	8	92
Sales and office	5	95
Sales and related	9	91
Office and administrative support	3	97
Natural resources, construction, and maintenance:		
Construction, extraction, farming, fishing, and forestry	4	96
Production, transportation, and material moving ...	4	96
Transportation and material moving	5	95
Full time	4	96
Part time	4	96
Union	1	99
Nonunion	5	95
Average wage within the following categories: ¹		
Lowest 25 percent	8	92
Lowest 10 percent	5	95
Second 25 percent	5	95
Third 25 percent	4	96
Highest 25 percent	3	97
Highest 10 percent	3	97
Establishment characteristics		
Goods-producing industries:		
Construction	7	93
Service-providing industries	4	96
Trade, transportation, and utilities	6	94
Wholesale trade	5	95
Retail trade	9	91
Financial activities	3	97
Finance and insurance	3	97
Credit intermediation and related activities	2	98
Insurance carriers and related activities ...	3	97
Real estate and rental and leasing	7	93
Professional and business services	4	96
Professional and technical services	2	98

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2017—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Education and health services	2	98
Educational services	2	98
Junior colleges, colleges, and universities	2	98
Health care and social assistance	2	98
1 to 99 workers	7	93
1 to 49 workers	7	93
50 to 99 workers	6	94
100 workers or more	3	97
100 to 499 workers	4	96
500 workers or more	2	98
Geographic areas		
Northeast	4	96
Middle Atlantic	4	96
South	5	95
South Atlantic	6	94
East South Central	7	93
West South Central	4	96
Midwest	3	97
East North Central	3	97
West	4	96
Mountain	5	95
Pacific	3	97

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2017

(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	62	2	34	2	1
Worker characteristics					
Management, professional, and related	72	1	25	1	1
Management, business, and financial	75	2	22	1	1
Professional and related	70	1	27	1	(¹)
Service	52	—	45	2	—
Sales and office	64	3	31	1	1
Sales and related	60	4	33	2	1
Office and administrative support	66	2	30	—	—
Natural resources, construction, and maintenance:					
Construction, extraction, farming, fishing, and forestry	22	(¹)	75	3	—
Production, transportation, and material moving ...	53	1	42	3	1
Transportation and material moving	54	2	41	—	—
Full time	62	2	34	2	1
Part time	49	—	44	5	—
Union	45	1	46	7	1
Nonunion	64	2	33	1	(¹)
Average wage within the following categories: ²					
Lowest 25 percent	46	1	50	2	(¹)
Lowest 10 percent	42	—	52	4	—
Second 25 percent	58	2	39	1	(¹)
Third 25 percent	60	1	36	2	1
Highest 25 percent	71	2	25	1	1
Highest 10 percent	75	3	20	1	1
Establishment characteristics					
Goods-producing industries:					
Construction	22	—	75	2	—
Service-providing industries	64	2	32	1	1
Trade, transportation, and utilities	56	3	37	3	1
Wholesale trade	55	4	36	4	2
Retail trade	52	4	38	4	1
Transportation and warehousing	61	—	38	—	—
Utilities	78	4	18	—	—
Financial activities	79	—	19	—	—
Finance and insurance	82	—	16	—	—
Credit intermediation and related activities	83	—	15	—	—
Insurance carriers and related activities	82	1	16	—	—
Real estate and rental and leasing	61	—	39	—	—
Professional and business services	64	3	33	—	—
Professional and technical services	62	—	35	—	—

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2017—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
Education and health services	67	—	30	2	—
Educational services	63	—	34	1	—
Junior colleges, colleges, and universities	71	—	25	2	—
Health care and social assistance	68	—	29	2	—
Leisure and hospitality	46	—	54	—	—
Accommodation and food services	42	—	58	—	—
1 to 99 workers	50	1	47	2	1
1 to 49 workers	50	1	47	1	1
50 to 99 workers	50	—	46	2	—
100 workers or more	69	2	26	2	1
100 to 499 workers	62	3	32	2	1
500 workers or more	78	1	19	2	(¹)
Geographic areas					
Northeast	69	—	26	2	—
Middle Atlantic	68	—	27	3	—
South	63	2	34	1	1
South Atlantic	67	2	29	1	1
East South Central	55	—	37	—	—
West South Central	59	—	39	1	—
Midwest	58	1	38	3	1
East North Central	57	—	39	2	—
West	57	2	40	—	—
Mountain	59	2	39	—	(¹)
Pacific	56	—	40	2	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2017

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	63	9	23	5	1.4	1.0
Worker characteristics							
Management, professional, and related	(²)	61	8	25	6	1.4	1.0
Management, business, and financial	(²)	57	8	27	7	1.4	1.0
Professional and related	(²)	63	8	23	5	1.4	1.0
Service	–	74	6	18	–	1.2	1.0
Sales and office	(²)	63	10	22	5	1.4	1.0
Sales and related	–	67	11	20	–	1.3	1.0
Office and administrative support	(²)	62	9	23	6	1.4	1.0
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry	–	65	–	–	2	1.3	1.0
Production, transportation, and material moving	–	61	11	24	–	1.4	1.0
Transportation and material moving	–	68	14	15	–	1.2	1.0
Full time	1	62	9	23	5	1.4	1.0
Part time	–	74	4	20	–	1.3	1.0
Union	–	70	4	21	–	1.3	1.0
Nonunion	1	62	9	24	4	1.4	1.0
Average wage within the following categories: ³							
Lowest 25 percent	–	72	7	19	–	1.3	1.0
Lowest 10 percent	–	72	6	–	–	1.3	1.0
Second 25 percent	(²)	69	8	18	4	1.3	1.0
Third 25 percent	1	59	11	24	5	1.4	1.0
Highest 25 percent	(²)	60	8	27	5	1.4	1.0
Highest 10 percent	(²)	58	7	29	6	1.4	1.0
Establishment characteristics							
Goods-producing industries:							
Construction	–	74	–	–	–	1.2	1.0
Service-providing industries	1	65	9	21	4	1.3	1.0
Trade, transportation, and utilities	–	66	12	19	–	1.3	1.0
Wholesale trade	–	46	27	25	–	1.4	1.5
Retail trade	–	78	5	16	–	1.2	1.0
Transportation and warehousing	–	66	11	17	–	1.3	1.0
Utilities	–	61	–	28	7	1.4	1.0
Financial activities	–	63	7	25	–	1.4	1.0
Finance and insurance	–	62	6	26	–	1.4	1.0
Credit intermediation and related activities	–	63	6	24	7	1.4	1.0
Insurance carriers and related activities	–	61	6	30	–	1.4	1.0
Real estate and rental and leasing	–	70	–	–	–	1.3	1.0
Professional and business services	–	57	9	26	8	1.5	1.0
Professional and technical services	–	52	–	25	13	1.6	–

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2017—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		
Education and health services	—	73	8	15	—	1.2	1.0
Educational services	4	56	11	23	5	1.4	1.0
Junior colleges, colleges, and universities	6	50	15	23	6	1.4	1.0
Health care and social assistance	—	76	8	14	—	1.2	1.0
Leisure and hospitality	—	80	—	—	—	1.2	1.0
Accommodation and food services	—	94	—	—	—	1.0	1.0
1 to 99 workers	1	62	10	23	4	1.4	1.0
1 to 49 workers	1	62	9	24	4	1.4	1.0
50 to 99 workers	—	61	12	22	—	1.3	1.0
100 workers or more	(²)	63	8	23	5	1.4	1.0
100 to 499 workers	—	62	8	24	—	1.4	1.0
500 workers or more	1	65	9	23	3	1.3	1.0
Geographic areas							
Northeast	1	60	12	24	3	1.4	1.0
Middle Atlantic	1	59	10	27	3	1.4	1.0
South	1	64	8	23	5	1.4	1.0
South Atlantic	1	64	7	22	5	1.4	1.0
East South Central	—	65	—	20	—	1.4	1.0
West South Central	—	64	7	26	—	1.4	1.0
Midwest	—	62	8	25	—	1.4	1.0
East North Central	—	62	10	24	5	1.4	1.0
West	—	64	9	21	—	1.4	1.0
Mountain	—	71	—	16	2	1.3	1.0
Pacific	—	60	7	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 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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, March 2017

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	80	\$50,000	\$70,000	\$250,000	\$600,000	\$1,000,000	20
Worker characteristics							
Management, professional, and related	81	50,000	100,000	—	1,000,000	—	19
Management, business, and financial	82	50,000	100,000	300,000	750,000	2,000,000	18
Professional and related	81	50,000	100,000	350,000	1,000,000	—	19
Service	83	50,000	50,000	—	500,000	1,000,000	17
Sales and office	84	50,000	50,000	200,000	500,000	1,000,000	16
Sales and related	85	50,000	50,000	—	500,000	1,000,000	15
Office and administrative support	83	50,000	—	200,000	500,000	1,000,000	17
Production, transportation, and material moving ...	69	50,000	70,000	—	500,000	1,000,000	31
Transportation and material moving	71	50,000	—	100,000	300,000	—	29
Full time	80	50,000	70,000	250,000	600,000	1,000,000	20
Part time	68	50,000	—	—	500,000	1,000,000	32
Union	68	50,000	—	—	500,000	1,000,000	32
Nonunion	81	50,000	—	250,000	600,000	1,000,000	19
Average wage within the following categories: ²							
Lowest 25 percent	77	50,000	50,000	300,000	500,000	1,000,000	23
Lowest 10 percent	90	50,000	—	—	—	—	10
Second 25 percent	81	50,000	50,000	150,000	500,000	1,000,000	19
Third 25 percent	79	50,000	—	200,000	500,000	1,000,000	21
Highest 25 percent	79	50,000	100,000	375,000	1,000,000	2,000,000	21
Highest 10 percent	80	50,000	100,000	300,000	1,000,000	2,000,000	20
Establishment characteristics							
Goods-producing industries:							
Construction	76	50,000	50,000	—	—	—	24
Service-providing industries	82	50,000	—	250,000	—	1,000,000	18
Trade, transportation, and utilities	76	50,000	50,000	100,000	500,000	1,000,000	24
Wholesale trade	85	50,000	—	200,000	500,000	1,000,000	15
Retail trade	74	50,000	50,000	50,000	500,000	—	26
Transportation and warehousing	74	50,000	—	100,000	300,000	500,000	26
Utilities	66	50,000	—	—	—	1,000,000	34
Financial activities	85	50,000	100,000	300,000	750,000	2,000,000	15
Finance and insurance	83	50,000	100,000	300,000	1,000,000	2,000,000	17
Credit intermediation and related activities	89	50,000	100,000	300,000	700,000	2,000,000	11
Insurance carriers and related activities	71	100,000	200,000	500,000	1,000,000	2,000,000	29
Professional and business services	88	50,000	—	—	—	—	12
Professional and technical services	89	50,000	—	—	750,000	1,000,000	11
Education and health services	82	50,000	100,000	250,000	500,000	1,000,000	18
Educational services	88	50,000	50,000	200,000	—	500,000	12
Junior colleges, colleges, and universities	91	50,000	50,000	200,000	500,000	500,000	9
Health care and social assistance	82	50,000	100,000	250,000	500,000	1,000,000	18
Leisure and hospitality	86	—	—	—	—	1,000,000	14

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, March 2017—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	
1 to 99 workers	81	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	19
1 to 49 workers	85	50,000	50,000	—	500,000	1,000,000	15
50 to 99 workers	75	50,000	—	200,000	500,000	1,000,000	25
100 workers or more	79	50,000	90,000	300,000	750,000	—	21
100 to 499 workers	78	50,000	—	200,000	500,000	—	22
500 workers or more	80	50,000	100,000	400,000	1,000,000	1,500,000	20
Geographic areas							
Northeast	79	50,000	—	200,000	500,000	1,000,000	21
Middle Atlantic	78	50,000	—	250,000	500,000	1,000,000	22
South	81	50,000	—	250,000	—	—	19
South Atlantic	82	50,000	—	300,000	—	2,000,000	18
East South Central	78	50,000	—	—	500,000	1,000,000	22
West South Central	80	50,000	—	200,000	500,000	1,000,000	20
Midwest	80	50,000	70,000	250,000	500,000	—	20
East North Central	82	50,000	100,000	250,000	700,000	—	18
West	79	50,000	—	250,000	1,000,000	1,200,000	21
Mountain	81	50,000	—	—	1,000,000	1,000,000	19
Pacific	77	50,000	—	200,000	—	—	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 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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, March 2017

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$35,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	10,000	15,000	25,000	50,000	50,000
Service	5,000	10,000	–	20,000	–
Sales and office	10,000	–	20,000	40,000	50,000
Sales and related	–	10,000	–	25,000	50,000
Office and administrative support	10,000	15,000	20,000	50,000	50,000
Natural resources, construction, and maintenance:					
Construction, extraction, farming, fishing, and forestry	–	10,000	20,000	25,000	–
Production, transportation, and material moving ...	10,000	15,000	20,000	25,000	45,000
Transportation and material moving	10,000	15,000	20,000	35,000	45,000
Full time	10,000	15,000	20,000	35,000	50,000
Part time	5,000	5,000	–	–	50,000
Union	5,000	10,000	–	35,000	50,000
Nonunion	10,000	15,000	20,000	–	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	–	–	15,000	–
Second 25 percent	10,000	–	20,000	25,000	50,000
Third 25 percent	10,000	15,000	20,000	40,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 10 percent	–	15,000	–	50,000	–
Establishment characteristics					
Goods-producing industries:					
Construction	10,000	10,000	–	–	50,000
Service-providing industries	10,000	10,000	20,000	40,000	50,000
Trade, transportation, and utilities	10,000	10,000	20,000	25,000	50,000
Wholesale trade	10,000	15,000	20,000	25,000	50,000
Retail trade	5,000	10,000	15,000	20,000	–
Transportation and warehousing	10,000	15,000	–	40,000	50,000
Utilities	10,000	12,500	–	50,000	50,000
Financial activities	15,000	15,000	25,000	50,000	–
Finance and insurance	15,000	25,000	45,000	50,000	–
Credit intermediation and related activities	–	20,000	25,000	50,000	–
Insurance carriers and related activities	15,000	25,000	50,000	–	100,000
Real estate and rental and leasing	–	15,000	–	–	50,000
Professional and business services	10,000	15,000	25,000	50,000	50,000
Professional and technical services	–	–	–	50,000	–

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, March 2017—continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Education and health services	\$10,000	—	\$25,000	\$50,000	\$50,000
Educational services	10,000	\$15,000	25,000	50,000	50,000
Junior colleges, colleges, and universities	10,000	10,000	—	50,000	50,000
Health care and social assistance	10,000	—	25,000	50,000	50,000
Leisure and hospitality	5,000	—	—	15,000	—
Accommodation and food services	5,000	—	—	15,000	20,000
1 to 99 workers	10,000	15,000	20,000	40,000	50,000
1 to 49 workers	10,000	—	20,000	40,000	50,000
50 to 99 workers	10,000	15,000	20,000	—	50,000
100 workers or more	10,000	10,000	20,000	30,000	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	—	10,000	20,000	35,000	50,000
Geographic areas					
Northeast	—	10,000	20,000	50,000	—
Middle Atlantic	10,000	10,000	—	50,000	—
South	10,000	—	20,000	—	50,000
South Atlantic	10,000	10,000	20,000	25,000	50,000
East South Central	10,000	15,000	20,000	50,000	50,000
West South Central	10,000	—	—	25,000	50,000
Midwest	10,000	15,000	20,000	30,000	50,000
East North Central	10,000	15,000	20,000	—	50,000
West	—	10,000	20,000	—	50,000
Mountain	10,000	—	20,000	—	50,000
Pacific	5,000	10,000	20,000	40,000	50,000

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

² 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 2017.

Note: Dash indicates no workers in this category or data did not meet 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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 22. Short-term disability plans: Method of funding, private industry workers, March 2017

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	44	40	–	–
Worker characteristics				
Management, professional, and related	48	40	12	(²)
Management, business, and financial	51	38	–	–
Professional and related	46	41	13	(²)
Service	–	40	33	–
Sales and office	47	36	–	–
Sales and related	50	33	16	–
Office and administrative support	46	37	–	–
Natural resources, construction, and maintenance	37	–	16	–
Installation, maintenance, and repair	44	43	–	–
Production, transportation, and material moving ...	44	45	–	–
Transportation and material moving	38	45	–	–
Full time	46	41	–	–
Part time	–	28	45	–
Nonunion	45	39	16	(²)
Average wage within the following categories: ³				
Lowest 25 percent	31	33	35	–
Lowest 10 percent	27	29	43	–
Second 25 percent	41	43	–	–
Third 25 percent	45	42	12	(²)
Highest 25 percent	49	38	–	–
Highest 10 percent	52	37	11	(²)
Establishment characteristics				
Service-providing industries	43	38	18	(²)
Trade, transportation, and utilities	44	37	–	–
Wholesale trade	35	48	17	–
Retail trade	52	27	21	–
Transportation and warehousing	41	41	–	–
Information	67	28	5	–
Financial activities	66	27	–	–
Finance and insurance	73	23	4	–
Credit intermediation and related activities	76	21	3	–
Insurance carriers and related activities	71	24	5	–
Real estate and rental and leasing	25	49	–	–
Professional and business services	41	38	–	–
Professional and technical services	38	40	–	–
Education and health services	31	53	–	–
Educational services	41	38	–	–
Junior colleges, colleges, and universities	59	28	–	–
Leisure and hospitality	32	32	35	–
Accommodation and food services	37	27	36	–
Other services	25	44	31	–

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, March 2017—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
1 to 99 workers	32	42	—	—
1 to 49 workers	34	38	—	—
50 to 99 workers	30	50	—	—
100 workers or more	51	39	10	(²)
100 to 499 workers	48	43	9	(²)
500 workers or more	56	34	10	(²)
Geographic areas				
Northeast	25	27	47	(²)
Middle Atlantic	21	23	56	(²)
South	53	47	—	(²)
South Atlantic	51	49	—	(²)
East South Central	55	45	—	—
West South Central	56	43	—	—
West	41	48	—	—
Mountain	39	61	—	—
Pacific	43	40	—	—

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, March 2017

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	16	84
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	11	89
Professional and related	12	88
Service	33	67
Sales and office	17	83
Sales and related	19	81
Office and administrative support	16	84
Natural resources, construction, and maintenance	16	84
Installation, maintenance, and repair	13	87
Production, transportation, and material moving ...	13	87
Transportation and material moving	18	82
Full time	13	87
Part time	41	59
Nonunion	16	84
Average wage within the following categories: ¹		
Lowest 25 percent	36	64
Lowest 10 percent	41	59
Second 25 percent	17	83
Third 25 percent	13	87
Highest 25 percent	11	89
Highest 10 percent	12	88
Establishment characteristics		
Service-providing industries	18	82
Trade, transportation, and utilities	21	79
Wholesale trade	21	79
Retail trade	23	77
Transportation and warehousing	17	83
Information	6	94
Financial activities	7	93
Finance and insurance	5	95
Credit intermediation and related activities	3	97
Insurance carriers and related activities ...	6	94
Real estate and rental and leasing	24	76
Professional and business services	19	81
Professional and technical services	16	84
Education and health services	15	85
Educational services	9	91
Junior colleges, colleges, and universities	6	94
Leisure and hospitality	35	65
Accommodation and food services	35	65
Other services	22	78

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, March 2017—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	22	78
1 to 49 workers	23	77
50 to 99 workers	20	80
100 workers or more	12	88
100 to 499 workers	13	87
500 workers or more	11	89
Geographic areas		
Northeast	39	61
Middle Atlantic	45	55
South	5	95
South Atlantic	6	94
East South Central	4	96
West South Central	5	95
West	9	91
Mountain	3	97
Pacific	13	87

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, March 2017

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	6	2	69	23	(¹)
Worker characteristics					
Management, professional, and related	1	1	69	28	(¹)
Management, business, and financial	–	2	59	37	–
Professional and related	–	1	75	22	–
Service	6	–	84	7	–
Sales and office	2	1	70	26	1
Sales and related	3	–	70	24	–
Office and administrative support	2	–	70	27	–
Natural resources, construction, and maintenance	16	–	59	20	–
Installation, maintenance, and repair	6	3	60	31	–
Production, transportation, and material moving ...	14	–	64	18	–
Transportation and material moving	9	–	75	12	–
Full time	6	2	67	24	(¹)
Part time	–	2	88	8	–
Nonunion	3	1	71	24	(¹)
Average wage within the following categories: ²					
Lowest 25 percent	4	–	82	10	–
Lowest 10 percent	–	–	83	8	–
Second 25 percent	8	1	73	17	(¹)
Third 25 percent	6	3	68	22	1
Highest 25 percent	4	2	63	31	(¹)
Highest 10 percent	2	1	63	34	(¹)
Establishment characteristics					
Service-providing industries	3	2	72	23	(¹)
Trade, transportation, and utilities	5	3	74	17	1
Wholesale trade	4	2	75	19	–
Retail trade	3	–	78	15	–
Transportation and warehousing	10	–	70	15	–
Information	–	–	31	66	–
Financial activities	–	–	49	49	–
Finance and insurance	(¹)	–	44	55	–
Credit intermediation and related activities	–	–	32	67	–
Insurance carriers and related activities	–	–	59	40	–
Real estate and rental and leasing	–	–	78	–	–
Professional and business services	–	–	75	25	–
Professional and technical services	–	–	80	20	–
Education and health services	2	–	90	7	–
Educational services	1	–	84	14	–
Junior colleges, colleges, and universities	–	–	77	21	–
Leisure and hospitality	9	–	80	7	–
Accommodation and food services	6	–	81	8	–
Other services	–	–	81	7	–

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, March 2017—continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	5	2	76	17	1
1 to 49 workers	4	2	76	18	1
50 to 99 workers	6	—	75	15	—
100 workers or more	6	2	65	26	(¹)
100 to 499 workers	7	—	67	24	—
500 workers or more	5	3	62	29	(¹)
Geographic areas					
Northeast	3	—	82	15	—
Middle Atlantic	2	—	85	13	—
South	6	3	61	30	(¹)
South Atlantic	6	4	62	27	1
East South Central	—	3	65	24	—
West South Central	5	—	57	36	—
West	4	2	69	24	2
Mountain	4	—	74	21	—
Pacific	4	2	65	26	2

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, March 2017

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	93	12	22	26	26	26	7
Worker characteristics							
Management, professional, and related	94	12	20	26	26	26	6
Management, business, and financial	95	12	20	26	26	26	5
Professional and related	93	12	20	26	26	26	7
Service	98	12	–	26	26	26	2
Sales and office	92	12	21	26	26	26	8
Sales and related	89	12	–	26	26	26	11
Office and administrative support	94	13	24	26	26	26	6
Natural resources, construction, and maintenance	93	13	26	26	26	–	7
Installation, maintenance, and repair	90	13	26	26	26	52	10
Production, transportation, and material moving ...	91	13	25	26	26	26	9
Transportation and material moving	94	13	25	26	26	26	6
Full time	93	12	21	26	26	26	7
Part time	98	13	26	26	26	26	2
Nonunion	93	12	21	26	26	26	7
Average wage within the following categories: ²							
Lowest 25 percent	95	12	21	26	26	26	5
Lowest 10 percent	95	12	–	26	26	–	5
Second 25 percent	95	13	24	26	26	26	5
Third 25 percent	93	12	20	26	26	26	7
Highest 25 percent	92	12	24	26	26	26	8
Highest 10 percent	92	12	25	26	26	26	8
Establishment characteristics							
Service-providing industries	94	12	21	26	26	26	6
Trade, transportation, and utilities	91	13	24	26	26	26	9
Wholesale trade	92	12	24	26	26	26	8
Retail trade	89	12	21	26	26	26	11
Information	89	13	26	26	26	52	11
Financial activities	94	13	25	26	26	26	6
Finance and insurance	94	13	25	26	26	26	6
Credit intermediation and related activities	93	12	26	26	26	26	7
Insurance carriers and related activities	96	13	24	26	26	26	4
Professional and business services	93	12	18	26	26	26	7
Education and health services	97	12	–	26	26	26	3
Educational services	93	12	25	26	26	26	7
Junior colleges, colleges, and universities	89	13	24	26	26	26	11
Accommodation and food services	100	13	26	26	26	–	–

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, March 2017—continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	95	12	20	26	26	26	5
1 to 49 workers	95	12	18	26	26	26	5
50 to 99 workers	95	12	20	26	26	26	5
100 workers or more	92	12	24	26	26	26	8
100 to 499 workers	93	12	21	26	26	26	7
500 workers or more	91	13	25	26	26	26	9
Geographic areas							
Northeast	95	—	26	26	26	26	5
Middle Atlantic	95	25	26	26	26	26	5
South	91	12	16	26	26	26	9
South Atlantic	92	12	16	26	26	26	8
West South Central	92	12	—	26	26	26	8
West	95	12	—	26	26	26	5
Mountain	95	11	13	22	26	26	5
Pacific	95	13	26	26	26	26	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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2017

(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	1	41	21	13	62.3	60.0
Worker characteristics								
Management, professional, and related	—	15	—	42	24	18	64.8	60.0
Management, business, and financial	—	12	—	40	27	20	65.7	60.0
Professional and related	—	16	—	44	23	17	64.3	60.0
Service	—	33	—	36	19	7	59.0	60.0
Sales and office	1	28	1	39	20	12	61.4	60.0
Sales and related	—	37	—	34	14	14	61.2	60.0
Office and administrative support	1	24	1	41	22	11	61.4	60.0
Natural resources, construction, and maintenance	—	32	—	34	22	11	60.5	60.0
Installation, maintenance, and repair	—	22	—	41	23	13	62.4	60.0
Production, transportation, and material moving ...	3	18	(¹)	47	18	13	61.9	60.0
Transportation and material moving	—	22	—	46	19	11	61.5	60.0
Full time	1	21	1	43	20	15	62.7	60.0
Part time	—	35	—	25	30	6	59.5	60.0
Nonunion	1	22	1	41	21	14	62.6	60.0
Average wage within the following categories: ²								
Lowest 25 percent	—	36	—	33	23	6	59.0	60.0
Lowest 10 percent	—	33	—	32	26	7	59.9	60.0
Second 25 percent	2	27	2	42	19	9	60.2	60.0
Third 25 percent	1	20	(¹)	46	19	14	62.1	60.0
Highest 25 percent	1	16	(¹)	39	24	20	65.5	60.0
Highest 10 percent	—	16	—	38	22	25	67.5	60.0
Establishment characteristics								
Service-providing industries	1	24	1	41	21	12	62.0	60.0
Trade, transportation, and utilities	—	30	—	37	19	12	61.3	60.0
Wholesale trade	—	11	—	53	25	10	63.4	60.0
Retail trade	—	46	—	28	15	10	58.5	60.0
Transportation and warehousing	—	25	—	38	20	16	63.5	60.0
Information	—	14	—	60	—	13	62.3	60.0
Financial activities	—	20	—	37	19	24	65.5	60.0
Finance and insurance	—	18	—	35	20	27	66.8	60.0
Credit intermediation and related activities	—	28	—	35	22	15	63.0	60.0
Insurance carriers and related activities	—	14	—	37	21	27	66.1	60.0
Real estate and rental and leasing	—	—	—	43	—	—	60.9	60.0
Professional and business services	—	11	—	42	31	14	65.0	60.0
Professional and technical services	—	13	—	39	29	18	66.2	60.0
Education and health services	—	21	—	49	19	10	61.2	60.0
Educational services	—	34	—	26	19	21	64.2	60.0
Junior colleges, colleges, and universities	—	24	—	36	11	29	67.8	60.0
Leisure and hospitality	—	47	—	26	17	—	56.4	58.0
Accommodation and food services	—	50	—	24	17	—	56.3	58.0
Other services	—	37	—	22	28	6	58.7	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2017—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	—	23	—	37	26	12	62.6	60.0
1 to 49 workers	—	24	—	33	29	12	62.4	60.0
50 to 99 workers	—	18	—	48	21	12	63.1	60.0
100 workers or more	2	23	(¹)	43	17	15	62.0	60.0
100 to 499 workers	—	23	—	43	17	15	61.3	60.0
500 workers or more	—	23	—	44	18	15	62.9	60.0
Geographic areas								
Northeast	—	34	—	24	35	7	60.8	60.0
Middle Atlantic	—	37	—	22	35	6	60.2	60.0
South	—	19	—	53	11	16	62.5	60.0
South Atlantic	—	18	—	53	12	15	62.3	60.0
East South Central	—	20	—	48	—	—	63.9	60.0
West South Central	—	19	—	57	10	14	62.1	60.0
West	—	16	—	41	16	18	63.0	60.0
Mountain	—	—	—	51	—	—	62.6	60.0
Pacific	—	15	—	34	19	19	63.2	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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2017

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	74	\$170	\$250	\$604	\$1,500	\$2,500	26
Worker characteristics							
Management, professional, and related	68	170	559	1,000	2,000	2,800	32
Management, business, and financial	70	170	559	1,000	2,000	2,500	30
Professional and related	67	170	559	–	2,000	2,889	33
Service	75	170	170	570	633	1,500	25
Sales and office	80	170	200	615	1,250	2,500	20
Sales and related	83	170	200	500	1,250	–	17
Office and administrative support	79	170	200	633	1,385	2,500	21
Natural resources, construction, and maintenance	80	170	170	500	800	–	20
Installation, maintenance, and repair	76	170	–	560	1,000	–	24
Production, transportation, and material moving ...	73	170	350	510	1,000	1,600	27
Transportation and material moving	77	170	350	500	800	1,500	23
Full time	72	170	300	620	1,500	2,500	28
Part time	85	170	170	500	615	–	15
Nonunion	73	170	275	620	1,500	2,500	27
Average wage within the following categories: ²							
Lowest 25 percent	83	170	170	500	633	–	17
Lowest 10 percent	92	170	170	–	633	–	8
Second 25 percent	76	170	200	584	1,067	2,300	24
Third 25 percent	71	170	350	615	1,500	2,500	29
Highest 25 percent	70	170	500	750	1,800	2,565	30
Highest 10 percent	66	170	559	1,000	2,020	3,461	34
Establishment characteristics							
Service-providing industries	75	170	200	604	1,500	2,500	25
Trade, transportation, and utilities	81	170	200	500	750	2,308	19
Wholesale trade	78	170	500	615	1,000	2,000	22
Retail trade	85	170	200	200	633	–	15
Transportation and warehousing	78	170	–	500	633	1,167	22
Information	75	170	–	2,000	2,500	–	25
Financial activities	64	170	615	1,250	2,500	5,000	36
Finance and insurance	57	–	900	1,500	3,000	6,500	43
Credit intermediation and related activities	63	170	–	2,000	–	8,077	37
Insurance carriers and related activities	56	–	1,000	1,250	2,500	–	44
Professional and business services	80	170	500	–	1,500	2,500	20
Professional and technical services	79	170	559	1,000	1,500	2,000	21
Education and health services	65	170	–	633	1,500	2,500	35
Educational services	69	170	170	595	–	2,000	31
Junior colleges, colleges, and universities	45	170	170	–	1,500	2,000	55
Leisure and hospitality	80	170	170	–	633	1,500	20
Other services	82	170	170	615	1,000	1,480	18

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2017—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	
1 to 99 workers	78	\$170	—	\$604	\$1,000	\$2,000	22
1 to 49 workers	77	170	\$170	604	1,000	1,500	23
50 to 99 workers	79	170	300	604	1,150	2,000	21
100 workers or more	71	170	300	615	1,600	2,500	29
100 to 499 workers	74	170	230	604	1,500	2,500	26
500 workers or more	67	170	475	633	2,076	2,650	33
Geographic areas							
Northeast	87	170	170	559	633	1,500	13
Middle Atlantic	91	170	170	500	615	—	9
South	65	200	500	1,000	2,000	2,500	35
South Atlantic	68	200	500	1,000	1,750	3,000	32
West South Central	62	200	500	—	2,307	2,500	38
West	75	200	559	1,000	2,000	2,500	25
Mountain	73	—	—	—	—	2,308	27
Pacific	76	200	559	—	2,000	2,500	24

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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, March 2017

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	5	95
Management, business, and financial	5	95
Professional and related	5	95
Service	5	95
Sales and office	7	93
Sales and related	8	92
Office and administrative support	7	93
Natural resources, construction, and maintenance	9	91
Installation, maintenance, and repair	10	90
Production, transportation, and material moving ...	7	93
Production	6	94
Transportation and material moving	7	93
Full time	6	94
Part time	3	97
Union	9	91
Nonunion	6	94
Average wage within the following categories: ¹		
Lowest 25 percent	11	89
Second 25 percent	6	94
Third 25 percent	6	94
Highest 25 percent	6	94
Highest 10 percent	6	94
Establishment characteristics		
Goods-producing industries	5	95
Construction	5	95
Manufacturing	6	94
Service-providing industries	6	94
Trade, transportation, and utilities	10	90
Wholesale trade	7	93
Retail trade	11	89
Transportation and warehousing	12	88
Utilities	17	83

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, March 2017—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	2	98
Financial activities	4	96
Finance and insurance	3	97
Credit intermediation and related activities	2	98
Insurance carriers and related activities	4	96
Real estate and rental and leasing	18	82
Professional and business services	7	93
Professional and technical services	7	93
Education and health services	5	95
Educational services	8	92
Junior colleges, colleges, and universities	10	90
Health care and social assistance	4	96
1 to 99 workers	6	94
1 to 49 workers	5	95
50 to 99 workers	6	94
100 workers or more	6	94
100 to 499 workers	5	95
500 workers or more	7	93
Geographic areas		
Northeast	7	93
New England	6	94
Middle Atlantic	7	93
South	7	93
South Atlantic	7	93
West South Central	6	94
Midwest	6	94
East North Central	6	94
West North Central	6	94
West	4	96
Mountain	5	95
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 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2017

(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	94	4	1	(¹)
Worker characteristics				
Management, professional, and related	95	5	–	–
Management, business, and financial	95	5	–	–
Professional and related	95	4	–	–
Service	97	–	1	–
Protective service	92	–	–	–
Sales and office	96	3	(¹)	(¹)
Sales and related	94	6	–	–
Office and administrative support	97	2	(¹)	(¹)
Natural resources, construction, and maintenance	87	–	8	–
Installation, maintenance, and repair	91	6	–	–
Production, transportation, and material moving ...	91	4	4	2
Production	88	5	5	2
Transportation and material moving	94	2	–	–
Full time	94	4	1	(¹)
Part time	94	5	–	–
Union	85	–	11	–
Nonunion	96	4	(¹)	(¹)
Average wage within the following categories: ²				
Lowest 25 percent	94	6	–	–
Lowest 10 percent	90	–	–	–
Second 25 percent	97	2	(¹)	1
Third 25 percent	94	3	2	1
Highest 25 percent	93	5	1	(¹)
Highest 10 percent	92	7	–	–
Establishment characteristics				
Goods-producing industries	87	7	5	1
Construction	84	–	15	–
Manufacturing	90	6	3	1
Service-providing industries	96	3	(¹)	(¹)
Trade, transportation, and utilities	91	7	–	–
Wholesale trade	93	4	–	–
Retail trade	86	13	–	–
Transportation and warehousing	93	5	–	–
Utilities	89	–	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2017—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	94	5	—	—
Financial activities	99	1	(¹)	—
Finance and insurance	99	1	—	—
Credit intermediation and related activities	99	1	—	—
Insurance carriers and related activities	98	—	—	—
Real estate and rental and leasing	96	—	—	—
Professional and business services	96	4	—	—
Professional and technical services	97	3	—	—
Education and health services	98	1	—	—
Educational services	97	3	—	—
Junior colleges, colleges, and universities	95	4	—	—
Health care and social assistance	99	—	—	—
Leisure and hospitality	94	—	—	—
Accommodation and food services	89	—	—	—
Other services	99	—	—	—
1 to 99 workers	95	4	1	(¹)
1 to 49 workers	94	5	1	(¹)
50 to 99 workers	96	—	1	—
100 workers or more	94	4	1	(¹)
100 to 499 workers	96	3	1	(¹)
500 workers or more	93	5	2	(¹)
Geographic areas				
Northeast	95	4	—	—
New England	97	—	2	—
Middle Atlantic	94	5	—	—
South	95	4	—	—
South Atlantic	97	3	—	—
East South Central	91	—	—	—
West South Central	95	4	—	—
Midwest	91	4	3	1
East North Central	91	4	—	—
West North Central	92	5	—	—
West	97	3	—	—
Mountain	96	4	—	—
Pacific	97	3	—	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2017

(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	63	6	4	(¹)	57.6	60.0
Worker characteristics							
Management, professional, and related	26	61	7	5	(¹)	57.7	60.0
Management, business, and financial	24	65	6	5	(¹)	57.8	60.0
Professional and related	28	59	8	6	(¹)	57.7	60.0
Service	32	63	—	2	—	57.0	60.0
Protective service	23	65	—	—	—	58.4	60.0
Sales and office	27	64	4	5	1	57.4	60.0
Sales and related	21	67	—	5	—	58.1	60.0
Office and administrative support	28	63	4	4	(¹)	57.2	60.0
Natural resources, construction, and maintenance	21	67	9	—	—	58.6	60.0
Installation, maintenance, and repair	22	71	5	—	—	58.0	60.0
Production, transportation, and material moving ...	25	66	5	—	—	57.6	60.0
Production	25	63	7	—	—	57.6	60.0
Transportation and material moving	25	70	—	3	—	57.6	60.0
Full time	26	63	6	4	(¹)	57.6	60.0
Part time	25	66	—	6	—	57.9	60.0
Union	32	61	5	1	1	57.2	60.0
Nonunion	26	63	6	5	(¹)	57.7	60.0
Average wage within the following categories: ²							
Lowest 25 percent	26	69	—	3	—	57.4	60.0
Lowest 10 percent	—	65	—	—	—	56.3	60.0
Second 25 percent	29	63	4	3	1	57.0	60.0
Third 25 percent	25	64	6	5	(¹)	57.8	60.0
Highest 25 percent	26	62	7	5	(¹)	57.9	60.0
Highest 10 percent	25	61	8	6	(¹)	58.2	60.0
Establishment characteristics							
Goods-producing industries	22	59	12	—	—	58.5	60.0
Construction	—	72	13	—	—	60.5	60.0
Manufacturing	24	57	12	7	—	58.4	60.0
Service-providing industries	27	64	4	4	(¹)	57.4	60.0
Trade, transportation, and utilities	23	70	4	3	(¹)	57.9	60.0
Wholesale trade	18	77	—	3	—	57.8	60.0
Retail trade	17	74	—	5	—	58.5	60.0
Transportation and warehousing	31	65	—	—	—	57.3	60.0
Utilities	33	35	23	—	—	58.8	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2017—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	61	2	6	1	56.8	60.0
Financial activities	29	61	5	—	—	57.6	60.0
Finance and insurance	32	58	—	5	—	57.3	60.0
Credit intermediation and related activities	30	59	—	7	—	57.6	60.0
Insurance carriers and related activities	35	53	8	—	—	56.9	60.0
Real estate and rental and leasing	—	85	—	—	—	59.7	60.0
Professional and business services	24	64	—	6	—	57.6	60.0
Professional and technical services	28	56	—	9	—	57.2	60.0
Education and health services	30	62	4	3	(¹)	57.0	60.0
Educational services	5	71	11	11	2	61.0	60.0
Junior colleges, colleges, and universities	5	78	8	6	4	60.7	60.0
Health care and social assistance	36	60	—	—	—	56.1	60.0
Leisure and hospitality	—	57	—	—	—	56.0	60.0
Accommodation and food services	71	—	—	—	—	52.9	50.0
Other services	—	76	6	—	—	60.0	60.0
1 to 99 workers	20	68	8	4	(¹)	58.5	60.0
1 to 49 workers	20	69	7	—	—	58.4	60.0
50 to 99 workers	20	65	—	5	—	58.7	60.0
100 workers or more	30	60	5	5	(¹)	57.1	60.0
100 to 499 workers	25	65	5	5	(¹)	57.8	60.0
500 workers or more	35	56	5	4	(¹)	56.4	60.0
Geographic areas							
Northeast	25	68	—	4	—	57.7	60.0
New England	26	63	7	—	—	57.7	60.0
Middle Atlantic	24	69	—	4	—	57.7	60.0
South	28	64	4	3	(¹)	57.0	60.0
South Atlantic	29	62	—	4	—	57.0	60.0
East South Central	25	68	4	3	—	57.1	60.0
West South Central	29	65	4	—	—	56.9	60.0
Midwest	22	67	6	5	(¹)	58.2	60.0
East North Central	22	68	6	4	(¹)	57.9	60.0
West North Central	20	67	—	7	—	58.9	60.0
West	30	51	12	6	1	57.9	60.0
Mountain	29	57	—	3	—	58.0	60.0
Pacific	31	48	13	—	—	57.9	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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2017

(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	\$8,000	\$12,000	\$15,000	10
Worker characteristics							
Management, professional, and related	91	\$4,000	5,000	10,000	12,500	20,000	9
Management, business, and financial	90	5,000	6,000	10,000	15,000	20,833	10
Professional and related	91	–	5,000	8,000	12,000	15,000	9
Service	94	4,000	5,000	7,500	10,000	12,500	6
Sales and office	90	4,000	5,000	10,000	12,650	20,000	10
Sales and related	90	5,000	5,000	10,000	15,000	20,833	10
Office and administrative support	90	4,000	5,000	10,000	12,500	20,000	10
Natural resources, construction, and maintenance	89	–	5,000	7,000	10,000	15,000	11
Installation, maintenance, and repair	90	3,000	5,000	6,000	10,000	15,000	10
Production, transportation, and material moving ...	84	3,000	5,000	7,000	10,000	15,000	16
Production	87	3,000	5,000	7,000	10,000	15,000	13
Transportation and material moving	79	–	4,000	7,000	10,000	12,500	21
Full time	90	–	5,000	8,000	12,000	15,000	10
Part time	89	4,000	5,000	7,000	–	–	11
Union	81	–	–	6,000	10,000	12,500	19
Nonunion	90	4,000	5,000	9,000	12,000	–	10
Average wage within the following categories: ²							
Lowest 25 percent	95	4,000	5,000	7,500	10,000	13,000	5
Lowest 10 percent	94	–	5,000	–	10,000	10,000	6
Second 25 percent	90	–	5,000	7,500	10,000	15,000	10
Third 25 percent	89	–	5,000	8,000	10,000	15,000	11
Highest 25 percent	89	4,000	6,000	10,000	15,000	20,000	11
Highest 10 percent	87	5,000	6,000	10,000	15,000	20,833	13
Establishment characteristics							
Goods-producing industries	90	–	5,000	10,000	12,500	15,000	10
Manufacturing	90	–	5,000	10,000	12,000	15,000	10
Service-providing industries	89	–	5,000	8,000	12,000	16,000	11
Trade, transportation, and utilities	84	–	5,000	7,000	10,000	15,000	16
Wholesale trade	87	5,000	5,000	7,500	10,000	15,000	13
Retail trade	89	5,000	5,000	7,000	8,500	11,000	11
Transportation and warehousing	82	–	–	7,000	10,000	12,500	18
Utilities	68	–	–	15,000	15,000	15,000	32

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2017—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	\$4,000	—	\$10,000	\$15,000	\$20,000	5
Financial activities	87	5,000	\$8,000	—	20,833	30,000	13
Finance and insurance	85	5,000	10,000	12,500	20,833	30,000	15
Credit intermediation and related activities	88	—	8,333	12,500	20,833	30,000	12
Insurance carriers and related activities	78	5,000	10,000	—	—	30,000	22
Professional and business services	87	—	6,000	10,000	15,000	17,333	13
Professional and technical services	93	5,000	6,000	10,000	15,000	—	7
Education and health services	94	—	5,000	7,000	10,000	15,000	6
Educational services	92	—	5,000	7,500	10,000	20,000	8
Junior colleges, colleges, and universities	90	5,000	6,000	8,000	12,000	20,000	10
Health care and social assistance	94	—	5,000	6,000	10,000	15,000	6
Leisure and hospitality:							
Accommodation and food services	100	5,000	—	10,000	10,000	12,000	—
1 to 99 workers	90	4,000	5,000	7,500	10,000	15,000	10
1 to 49 workers	89	4,000	5,000	7,500	10,000	—	11
50 to 99 workers	93	—	5,000	7,500	10,000	15,000	7
100 workers or more	89	—	5,000	10,000	12,500	—	11
100 to 499 workers	90	—	5,000	8,000	10,500	15,000	10
500 workers or more	88	—	5,000	10,000	15,000	20,000	12
Geographic areas							
Northeast	92	3,000	5,000	7,500	12,000	17,333	8
New England	93	3,000	5,000	7,500	—	15,000	7
Middle Atlantic	91	3,000	5,000	8,000	12,000	17,333	9
South	90	4,000	5,000	10,000	12,000	15,000	10
South Atlantic	89	4,000	6,000	10,000	13,000	15,000	11
East South Central	89	3,000	5,000	6,000	10,000	15,000	11
West South Central	91	4,000	5,000	10,000	12,000	—	9
Midwest	86	3,000	5,000	7,500	—	15,000	14
East North Central	85	3,000	5,000	6,000	10,000	15,000	15
West North Central	89	—	5,000	10,000	15,000	20,000	11
West	91	4,000	6,000	10,000	15,000	20,833	9
Mountain	92	5,000	6,000	10,000	15,000	20,000	8
Pacific	91	4,000	6,000	10,000	—	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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2017

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	81	79	98	26	25	96	38	37	97
Worker characteristics									
Management, professional, and related	83	81	98	25	24	95	40	39	97
Professional and related	82	80	98	24	23	95	40	38	97
Teachers	81	80	98	22	20	94	39	38	97
Primary, secondary, and special education school teachers	86	85	98	20	19	95	38	37	97
Service	75	73	97	25	24	98	31	30	98
Protective service	86	84	97	29	29	99	32	32	100
Sales and office	82	79	97	29	28	98	38	38	98
Office and administrative support	82	80	97	28	28	98	38	38	98
Natural resources, construction, and maintenance	90	88	99	32	31	96	38	37	96
Production, transportation, and material moving ...	80	78	98	29	26	91	33	32	96
Full time	91	89	98	28	27	96	42	41	98
Part time	24	22	95	14	14	94	13	12	91
Union	88	87	98	26	26	98	38	37	98
Nonunion	75	73	97	25	24	95	38	37	97
Average wage within the following categories: ²									
Lowest 25 percent	65	63	97	20	19	93	29	28	97
Lowest 10 percent	52	50	97	17	16	92	24	23	96
Second 25 percent	87	85	98	30	29	97	40	39	98
Third 25 percent	87	85	98	26	25	96	42	41	98
Highest 25 percent	88	86	98	28	27	98	42	40	97
Highest 10 percent	84	82	97	34	33	99	37	35	96
Establishment characteristics									
Service-providing industries	81	79	98	26	25	96	38	37	97
Education and health services	82	80	97	24	22	94	40	38	96
Educational services	81	79	98	23	21	94	38	37	97
Elementary and secondary schools	79	77	98	21	19	94	34	33	97
Junior colleges, colleges, and universities	86	84	97	30	28	93	48	46	96
Health care and social assistance	88	84	96	30	29	97	52	49	95
Hospitals	88	84	95	40	39	98	62	59	95
Public administration	84	81	97	30	30	99	35	34	99
1 to 99 workers	74	73	98	22	21	95	34	34	98
1 to 49 workers	70	69	98	25	24	96	32	32	99
50 to 99 workers	79	77	98	18	17	95	36	35	97
100 workers or more	83	81	97	27	26	96	39	38	97
100 to 499 workers	77	75	97	22	21	97	35	34	98
500 workers or more	86	84	97	30	29	96	41	39	97

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2017—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	90	87	97	29	28	95	38	37	98
Local government	78	77	98	25	24	96	38	36	97
Geographic areas									
Northeast	82	80	98	34	34	99	16	16	99
New England	82	75	92	11	11	100	17	17	99
Middle Atlantic	82	82	99	42	41	99	15	15	99
South	82	80	97	23	22	94	34	33	96
South Atlantic	85	82	97	34	31	93	46	44	96
East South Central	74	71	96	—	—	—	32	31	97
West South Central	82	80	97	13	12	97	17	17	99
Midwest	81	79	98	22	21	92	56	55	98
East North Central	80	78	97	31	29	91	63	61	97
West North Central	81	80	99	6	6	96	44	44	99
West	79	78	98	27	27	100	44	43	97
Mountain	82	82	100	29	29	99	62	60	96
Pacific	78	77	98	26	26	100	36	35	97

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2017

(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	9	91
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	11	89
Average wage within the following categories: ¹		
Lowest 25 percent	12	88
Lowest 10 percent	14	86
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	12	88
Educational services	11	89
Elementary and secondary schools	10	90
Junior colleges, colleges, and universities	14	86
Health care and social assistance	13	87
Hospitals	10	90
Public administration	7	93
1 to 99 workers	9	91
1 to 49 workers	9	91
50 to 99 workers	8	92
100 workers or more	10	90
100 to 499 workers	8	92
500 workers or more	11	89

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2017—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	41	59
Middle Atlantic	6	94
South	10	90
South Atlantic	10	90
East South Central	13	87
West South Central	7	93
Midwest	12	88
East North Central	14	86
West North Central	7	93
West	5	95
Mountain	8	92
Pacific	4	96

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2017

(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	1	53	6	4
Worker characteristics					
Management, professional, and related	35	1	54	5	4
Professional and related	34	1	55	5	4
Teachers	30	1	60	5	5
Primary, secondary, and special education school teachers	27	1	63	4	6
Service	36	2	54	6	2
Protective service	35	2	53	7	2
Sales and office	38	2	51	6	4
Office and administrative support	38	1	51	6	4
Natural resources, construction, and maintenance	37	—	53	7	—
Production, transportation, and material moving ...	36	—	44	17	—
Full time	36	1	53	6	4
Part time	31	—	60	—	3
Union	32	1	58	8	1
Nonunion	40	1	48	4	7
Average wage within the following categories: ¹					
Lowest 25 percent	36	1	55	3	5
Lowest 10 percent	40	—	53	3	—
Second 25 percent	39	2	51	6	2
Third 25 percent	35	1	52	7	5
Highest 25 percent	34	1	56	6	2
Highest 10 percent	32	—	60	6	—
Establishment characteristics					
Service-providing industries	36	1	53	6	4
Education and health services	35	1	55	4	4
Educational services	32	1	58	4	5
Elementary and secondary schools	27	1	64	3	5
Junior colleges, colleges, and universities	44	2	45	7	3
Health care and social assistance	57	—	35	4	—
Hospitals	64	—	29	—	—
Public administration	36	2	52	7	3
1 to 99 workers	29	—	62	—	6
1 to 49 workers	21	—	67	—	9
50 to 99 workers	36	—	59	—	3
100 workers or more	38	1	51	7	3
100 to 499 workers	34	2	54	6	4
500 workers or more	40	1	50	7	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2017—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	40	1	47	7	5
Local government	35	1	56	5	3
Geographic areas					
Northeast	33	—	51	12	—
New England	19	—	74	—	—
Middle Atlantic	38	—	44	14	—
South	41	1	46	4	8
South Atlantic	54	—	30	—	14
East South Central	44	—	39	13	—
West South Central	21	—	74	4	—
Midwest	40	1	52	5	2
East North Central	41	—	53	4	—
West North Central	39	—	49	7	—
West	26	1	69	4	1
Mountain	40	—	56	—	—
Pacific	19	1	75	5	1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2017

(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	—	49	20	26	5	1.5	1.3
Worker characteristics							
Management, professional, and related	—	47	22	26	5	1.5	1.4
Professional and related	—	48	23	24	5	1.5	1.3
Teachers	—	44	25	24	8	1.5	1.5
Primary, secondary, and special education school teachers	—	47	28	21	—	1.5	1.3
Service	—	52	18	21	9	1.5	1.0
Protective service	—	51	—	24	—	1.6	—
Sales and office	—	50	19	28	3	1.4	—
Office and administrative support	—	51	19	28	3	1.4	—
Natural resources, construction, and maintenance	—	53	12	33	—	1.4	—
Production, transportation, and material moving ...	—	48	—	30	—	1.4	1.3
Full time	—	49	20	26	5	1.5	1.3
Part time	—	53	15	29	—	1.4	—
Union	—	49	28	15	8	1.5	1.1
Nonunion	—	48	14	35	3	1.5	1.5
Average wage within the following categories: ²							
Lowest 25 percent	—	53	19	25	3	1.4	1.0
Lowest 10 percent	—	51	22	24	2	1.4	—
Second 25 percent	—	48	20	27	5	1.5	1.4
Third 25 percent	—	52	18	26	4	1.4	1.0
Highest 25 percent	—	43	22	26	9	1.6	1.5
Highest 10 percent	—	39	22	28	10	1.6	1.5
Establishment characteristics							
Service-providing industries	—	49	20	26	5	1.5	1.3
Education and health services	—	46	23	25	6	1.5	1.5
Educational services	—	42	24	28	7	1.5	1.5
Elementary and secondary schools	—	44	26	25	4	1.5	1.5
Junior colleges, colleges, and universities	—	39	18	32	11	1.6	1.5
Health care and social assistance	—	59	19	—	—	1.4	1.0
Hospitals	—	64	16	—	—	1.4	1.0
Public administration	—	53	18	24	6	1.4	1.0
1 to 99 workers	—	57	17	22	—	1.4	1.0
1 to 49 workers	—	58	—	—	—	1.4	1.0
50 to 99 workers	—	57	22	—	—	1.4	1.0
100 workers or more	—	47	21	27	6	1.5	1.5
100 to 499 workers	—	41	26	28	5	1.5	1.5
500 workers or more	—	49	19	26	6	1.5	1.2

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2017—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	—	50	20	23	7	1.5	1.1
Local government	—	48	20	27	5	1.5	1.4
Geographic areas							
Northeast	—	34	45	8	13	1.6	1.5
New England	—	50	—	—	—	1.5	—
Middle Atlantic	—	32	48	7	13	1.6	1.5
South	—	49	12	36	2	1.5	1.3
South Atlantic	—	48	13	36	—	1.5	1.3
East South Central	—	51	—	43	—	1.5	—
West South Central	—	52	—	31	—	1.5	—
Midwest	—	48	23	22	6	1.4	—
East North Central	—	51	13	28	9	1.5	—
West North Central	—	44	43	11	—	1.3	—
West	—	63	10	23	—	1.4	1.0
Mountain	—	54	—	31	—	1.4	1.0
Pacific	—	72	—	13	—	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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2017

(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	57	\$50,000	\$50,000	\$150,000	\$300,000	\$500,000	43
Worker characteristics							
Management, professional, and related	55	50,000	50,000	150,000	300,000	500,000	45
Professional and related	54	50,000	50,000	–	250,000	500,000	46
Teachers	48	50,000	50,000	–	250,000	400,000	52
Primary, secondary, and special education school teachers	44	50,000	50,000	–	250,000	–	56
Service	54	40,000	50,000	150,000	300,000	500,000	46
Protective service	58	40,000	–	150,000	300,000	–	42
Sales and office	63	40,000	50,000	–	250,000	500,000	37
Office and administrative support	64	40,000	50,000	–	250,000	500,000	36
Natural resources, construction, and maintenance	69	50,000	100,000	–	300,000	–	31
Production, transportation, and material moving ...	68	50,000	50,000	–	–	500,000	32
Full time	58	50,000	50,000	150,000	300,000	500,000	42
Part time	31	50,000	50,000	–	–	500,000	69
Union	59	40,000	50,000	150,000	250,000	500,000	41
Nonunion	56	50,000	50,000	150,000	320,000	500,000	44
Average wage within the following categories: ²							
Lowest 25 percent	59	40,000	50,000	–	300,000	500,000	41
Lowest 10 percent	54	50,000	–	100,000	–	500,000	46
Second 25 percent	63	–	50,000	150,000	250,000	500,000	37
Third 25 percent	58	50,000	50,000	150,000	300,000	500,000	42
Highest 25 percent	50	50,000	50,000	–	250,000	500,000	50
Highest 10 percent	49	50,000	50,000	–	250,000	500,000	51
Establishment characteristics							
Service-providing industries	57	50,000	50,000	150,000	300,000	500,000	43
Education and health services	54	50,000	50,000	100,000	250,000	500,000	46
Educational services	51	50,000	50,000	100,000	250,000	400,000	49
Elementary and secondary schools	45	50,000	50,000	–	250,000	–	55
Junior colleges, colleges, and universities	63	–	50,000	100,000	250,000	400,000	37
Health care and social assistance	63	50,000	50,000	–	–	500,000	37
Hospitals	66	50,000	–	–	500,000	500,000	34
Public administration	59	40,000	–	–	300,000	500,000	41
1 to 99 workers	43	40,000	–	–	250,000	500,000	57
1 to 49 workers	57	40,000	–	–	–	–	43
50 to 99 workers	36	–	–	–	250,000	–	64
100 workers or more	60	50,000	50,000	150,000	300,000	500,000	40
100 to 499 workers	54	40,000	50,000	–	–	350,000	46
500 workers or more	63	50,000	50,000	150,000	300,000	500,000	37

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2017—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	56	50,000	—	\$175,000	300,000	500,000	44
Geographic areas							
Northeast	32	40,000	40,000	40,000	—	—	68
Middle Atlantic	33	40,000	40,000	40,000	—	—	67
South	59	50,000	—	150,000	300,000	500,000	41
South Atlantic	51	50,000	100,000	200,000	350,000	500,000	49
West South Central	69	50,000	50,000	—	—	—	31
Midwest	56	—	50,000	—	250,000	500,000	44
East North Central	57	50,000	50,000	—	200,000	—	43
West North Central	54	—	—	—	400,000	500,000	46
West	81	50,000	50,000	150,000	300,000	500,000	19
Mountain	79	50,000	100,000	175,000	300,000	500,000	21

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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, March 2017

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$25,000	\$45,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	25,000	50,000	50,000
Professional and related	5,000	10,000	25,000	50,000	50,000
Teachers	6,000	–	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	–	25,000	50,000	50,000
Service	5,000	10,000	20,000	40,000	50,000
Protective service	5,000	10,000	20,000	50,000	–
Sales and office	5,000	10,000	20,000	–	50,000
Office and administrative support	5,000	10,000	20,000	–	50,000
Natural resources, construction, and maintenance	–	10,000	25,000	–	50,000
Production, transportation, and material moving	–	10,000	20,000	30,000	50,000
Full time	5,000	10,000	25,000	45,000	50,000
Part time	–	10,000	25,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	20,000	35,000	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	–	25,000	50,000
Second 25 percent	5,000	10,000	20,000	40,000	50,000
Third 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 10 percent	5,000	–	25,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	25,000	45,000	50,000
Education and health services	5,000	10,000	25,000	50,000	50,000
Educational services	6,000	10,000	25,000	50,000	50,000
Elementary and secondary schools	6,000	–	25,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	25,000	41,116	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	–	10,000	25,000	50,000	50,000
1 to 49 workers	5,000	10,000	20,000	50,000	50,000
50 to 99 workers	10,000	–	28,000	50,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	–	15,000	25,000	45,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, March 2017—continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$5,000	\$5,000	\$20,000	\$30,000	\$50,000
Local government	—	—	25,000	50,000	50,000
Geographic areas					
Northeast	5,000	6,000	—	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	—	25,000	50,000
South Atlantic	10,000	15,000	25,000	25,000	—
East South Central	10,000	15,000	20,000	—	50,000
West South Central	5,000	—	—	20,000	40,000
Midwest	10,000	20,000	30,000	50,000	50,000
East North Central	—	—	30,000	50,000	50,000
West North Central	10,000	20,000	25,000	50,000	50,000
West	5,000	15,000	25,000	50,000	50,000
Mountain	15,000	25,000	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 2017.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2017

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	46	40	10	5
Worker characteristics				
Management, professional, and related	49	38	9	4
Professional and related	50	37	—	—
Teachers	55	32	10	4
Primary, secondary, and special education school teachers	53	38	6	3
Service	35	46	14	5
Protective service	32	54	—	—
Sales and office	45	37	10	7
Office and administrative support	44	38	10	8
Natural resources, construction, and maintenance	42	44	8	6
Production, transportation, and material moving ...	54	31	—	—
Full time	47	41	8	4
Part time	29	27	31	13
Union	37	42	16	6
Nonunion	53	38	5	4
Average wage within the following categories: ²				
Lowest 25 percent	41	39	10	10
Lowest 10 percent	35	40	—	—
Second 25 percent	39	48	8	5
Third 25 percent	54	32	10	4
Highest 25 percent	47	39	11	3
Highest 10 percent	45	39	—	—
Establishment characteristics				
Service-providing industries	46	39	10	5
Education and health services	51	35	9	5
Educational services	50	34	10	6
Elementary and secondary schools	46	38	8	8
Junior colleges, colleges, and universities	58	24	—	—
Health care and social assistance	55	42	—	—
Hospitals	59	41	—	—
Public administration	36	46	13	5
1 to 99 workers	54	27	10	9
1 to 49 workers	63	16	—	—
50 to 99 workers	42	42	—	—
100 workers or more	43	43	10	4
100 to 499 workers	40	41	15	5
500 workers or more	45	43	8	4

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2017—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	65	23	—	—
Local government	38	46	9	7
Geographic areas				
Northeast	—	44	33	—
New England	59	41	—	—
Middle Atlantic	—	44	36	—
South	65	34	—	—
South Atlantic	74	25	—	—
East South Central	—	61	—	—
Midwest	45	36	—	18
East North Central	46	34	—	20
West	47	44	—	—
Mountain	35	57	—	—
Pacific	53	38	—	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, March 2017

(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	11	89
Professional and related	11	89
Teachers	13	87
Primary, secondary, and special education school teachers	12	88
Service	18	82
Protective service	17	83
Sales and office	14	86
Office and administrative support	13	87
Natural resources, construction, and maintenance	7	93
Production, transportation, and material moving ...	12	88
Full time	11	89
Part time	27	73
Union	17	83
Nonunion	8	92
Average wage within the following categories: ¹		
Lowest 25 percent	10	90
Lowest 10 percent	11	89
Second 25 percent	11	89
Third 25 percent	12	88
Highest 25 percent	16	84
Highest 10 percent	15	85
Establishment characteristics		
Service-providing industries	12	88
Education and health services	12	88
Educational services	12	88
Elementary and secondary schools	13	87
Junior colleges, colleges, and universities	11	89
Public administration	14	86
100 workers or more	15	85
100 to 499 workers	24	76
500 workers or more	11	89

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, March 2017—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	10	90
Local government	13	87
Geographic areas		
Northeast	34	66
Middle Atlantic	36	64
South	4	96
South Atlantic	5	95
Midwest	7	93
East North Central	7	93
West	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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, March 2017

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	—	—	88	8	2
Worker characteristics					
Management, professional, and related	—	—	86	10	3
Professional and related	—	—	86	9	4
Teachers	—	—	82	11	6
Primary, secondary, and special education school teachers	—	—	82	9	7
Service	—	—	95	4	—
Protective service	—	—	95	—	—
Sales and office	—	—	92	6	—
Office and administrative support	—	—	92	6	—
Natural resources, construction, and maintenance	—	—	89	8	—
Production, transportation, and material moving	—	—	74	—	—
Full time	—	—	88	8	2
Part time	—	—	87	7	—
Union	—	—	86	8	3
Nonunion	—	—	90	8	—
Average wage within the following categories: ¹					
Lowest 25 percent	—	—	92	6	—
Lowest 10 percent	—	—	92	5	—
Second 25 percent	—	—	90	7	—
Third 25 percent	—	—	89	9	—
Highest 25 percent	—	—	83	10	4
Highest 10 percent	—	—	82	14	—
Establishment characteristics					
Service-providing industries	—	—	88	8	2
Education and health services	—	—	86	10	4
Educational services	—	—	85	11	4
Elementary and secondary schools	—	—	87	7	5
Junior colleges, colleges, and universities	—	—	79	19	—
Health care and social assistance	—	—	92	5	—
Hospitals	—	—	92	—	—
Public administration	—	—	95	5	—
1 to 99 workers	—	—	86	—	—
1 to 49 workers	—	—	85	—	—
50 to 99 workers	—	—	88	5	—
100 workers or more	—	—	89	8	2
100 to 499 workers	—	—	91	7	—
500 workers or more	—	—	88	8	2

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, March 2017—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	—	—	87	10	—
Local government	—	—	88	7	2
Geographic areas					
Northeast	—	—	94	—	—
New England	—	—	64	—	—
Middle Atlantic	—	—	96	—	—
South	—	—	86	12	—
South Atlantic	—	—	83	15	—
East South Central	—	—	97	—	—
Midwest	—	—	80	16	—
East North Central	—	—	78	17	—
West	—	—	91	3	6
Mountain	—	—	91	9	—
Pacific	—	—	91	—	9

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, March 2017

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	87	13	22	26	26	52	13
Worker characteristics							
Management, professional, and related	88	13	21	26	26	52	12
Professional and related	89	13	21	26	–	52	11
Teachers	91	12	20	26	52	52	9
Primary, secondary, and special education school teachers	88	12	13	26	–	52	12
Service	90	13	22	26	26	–	10
Protective service	94	–	24	26	26	–	6
Sales and office	83	20	26	26	26	52	17
Office and administrative support	83	20	26	26	26	52	17
Natural resources, construction, and maintenance	86	12	22	26	–	52	14
Production, transportation, and material moving ...	68	12	22	26	26	–	32
Full time	87	13	22	26	26	52	13
Part time	81	–	26	26	26	–	19
Union	85	13	26	26	26	–	15
Nonunion	89	13	21	26	52	52	11
Average wage within the following categories: ²							
Lowest 25 percent	85	13	21	26	–	52	15
Second 25 percent	87	13	22	26	26	52	13
Third 25 percent	88	13	24	26	–	52	12
Highest 25 percent	87	13	24	26	26	–	13
Highest 10 percent	94	13	22	26	26	–	6
Establishment characteristics							
Service-providing industries	87	13	22	26	26	52	13
Education and health services	87	13	20	26	30	52	13
Educational services	88	13	21	26	–	52	12
Elementary and secondary schools	83	12	18	26	–	52	17
Public administration	88	20	25	26	26	52	12

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, March 2017—continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	88	—	25	26	—	52	12
100 workers or more	87	12	22	26	26	52	13
100 to 499 workers	86	13	22	26	—	52	14
500 workers or more	87	12	22	26	26	52	13
State government	95	21	26	26	—	52	5
Local government	84	12	20	26	26	52	16
Geographic areas							
Northeast	93	26	26	26	26	26	7
Middle Atlantic	93	26	26	26	26	26	7
Midwest	59	12	13	26	26	52	41
East North Central	55	12	—	26	26	52	45

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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2017

(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	–	34	–	24	24	10	60.3	60.0
Worker characteristics								
Management, professional, and related	–	34	–	21	26	10	60.6	60.0
Professional and related	–	33	–	22	27	11	61.1	60.0
Teachers	–	36	–	12	35	13	62.5	60.0
Primary, secondary, and special education school teachers	–	35	–	13	37	13	63.0	60.0
Service	–	32	–	33	21	11	59.8	60.0
Protective service	–	32	–	33	22	11	60.0	60.0
Sales and office	–	36	11	20	25	–	59.1	60.0
Office and administrative support	–	36	11	20	25	–	59.1	60.0
Natural resources, construction, and maintenance	–	32	–	30	17	–	62.6	60.0
Production, transportation, and material moving	–	44	–	31	–	–	58.9	60.0
Full time	–	33	–	25	25	11	60.5	60.0
Part time	–	52	8	13	–	9	57.4	50.0
Union	–	26	10	19	36	8	61.5	60.0
Nonunion	–	42	–	28	14	12	59.1	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	–	45	–	31	14	9	57.9	60.0
Lowest 10 percent	–	40	–	33	19	–	58.7	60.0
Second 25 percent	–	29	–	24	28	10	60.8	60.0
Third 25 percent	–	39	–	25	21	11	60.2	60.0
Highest 25 percent	–	28	12	17	31	–	61.6	60.0
Highest 10 percent	–	23	13	15	40	–	62.1	60.0
Establishment characteristics								
Service-providing industries	–	35	–	24	24	10	60.2	60.0
Education and health services	–	34	–	18	25	12	60.9	60.0
Educational services	–	38	–	12	28	13	61.3	60.0
Elementary and secondary schools	–	40	4	12	32	12	61.5	60.0
Junior colleges, colleges, and universities	–	32	21	11	21	–	60.9	55.0
Health care and social assistance	–	–	18	46	–	9	59.3	60.0
Hospitals	–	–	21	42	–	–	58.8	60.0
Public administration	–	38	2	28	24	8	59.0	60.0
1 to 99 workers	–	48	–	27	13	–	58.0	60.0
1 to 49 workers	–	53	–	27	–	–	56.5	50.0
50 to 99 workers	–	40	–	28	14	–	59.9	60.0
100 workers or more	–	31	–	23	27	10	60.8	60.0
100 to 499 workers	–	38	–	30	27	–	58.0	60.0
500 workers or more	–	29	–	21	27	13	61.8	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2017—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	—	33	15	29	14	—	59.4	60.0
Local government	—	35	4	22	28	11	60.6	60.0
Geographic areas								
Northeast	—	22	—	9	57	6	62.4	67.0
Middle Atlantic	—	23	6	8	59	—	61.9	67.0
South	—	49	—	27	10	14	60.1	60.0
South Atlantic	—	63	—	—	8	12	57.9	50.0
Midwest	—	46	—	17	18	19	60.1	60.0
East North Central	—	51	—	15	16	17	59.4	50.0
West	—	22	20	41	11	5	58.3	60.0
Mountain	—	—	—	64	23	—	61.4	60.0
Pacific	—	30	31	29	6	4	56.7	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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2017

(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	\$615	\$800	\$1,500	25
Worker characteristics							
Management, professional, and related	79	185	200	615	716	1,150	21
Professional and related	80	185	200	615	692	1,150	20
Teachers	85	200	225	692	692	1,000	15
Primary, secondary, and special education school teachers	84	200	225	692	692	1,000	16
Service	74	170	200	615	1,000	–	26
Protective service	77	135	200	633	1,000	2,300	23
Sales and office	73	185	200	604	716	1,385	27
Office and administrative support	72	170	200	604	692	1,385	28
Natural resources, construction, and maintenance	61	170	–	692	1,000	1,500	39
Production, transportation, and material moving ...	59	170	170	–	692	1,000	41
Full time	76	170	200	633	831	1,500	24
Part time	69	170	170	185	615	716	31
Union	77	135	185	–	633	1,000	23
Nonunion	73	185	500	692	1,000	1,750	27
Average wage within the following categories: ²							
Lowest 25 percent	72	170	–	692	923	1,270	28
Lowest 10 percent	78	170	–	633	1,000	1,270	22
Second 25 percent	72	185	200	576	923	1,500	28
Third 25 percent	77	170	–	692	1,000	1,500	23
Highest 25 percent	79	170	185	570	692	1,000	21
Highest 10 percent	83	–	185	225	633	800	17
Establishment characteristics							
Service-providing industries	75	170	200	615	800	1,500	25
Education and health services	78	185	200	633	808	–	22
Educational services	78	185	200	615	692	1,000	22
Elementary and secondary schools	76	185	200	615	692	1,000	24
Junior colleges, colleges, and universities	84	185	185	595	692	923	16
Health care and social assistance	79	185	–	961	–	–	21
Public administration	70	135	200	600	–	1,500	30
1 to 99 workers	70	135	135	594	692	1,270	30
1 to 49 workers	68	135	135	–	692	–	32
50 to 99 workers	73	135	–	692	–	1,270	27
100 workers or more	76	185	200	615	831	1,500	24
100 to 499 workers	75	170	–	692	900	1,000	25
500 workers or more	77	185	200	600	808	1,662	23

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2017—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	82	\$135	\$185	\$595	\$692	—	18
Local government	72	170	200	615	961	\$1,500	28
Geographic areas							
Northeast	93	170	185	200	615	716	7
Middle Atlantic	96	170	185	200	604	633	4
South	78	500	600	692	692	1,000	22
South Atlantic	82	500	692	692	692	—	18
Midwest	30	—	580	923	1,270	1,500	70
East North Central	27	—	580	923	1,000	1,500	73
West	80	135	185	594	1,385	2,310	20
Pacific	80	135	135	185	594	1,075	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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2017

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	20	80
Professional and related	21	79
Teachers	25	75
Primary, secondary, and special education school teachers	30	70
Service	14	86
Sales and office	15	85
Office and administrative support	15	85
Natural resources, construction, and maintenance	13	87
Full time	18	82
Part time	21	79
Union	18	82
Nonunion	18	82
Average wage within the following categories: ¹		
Lowest 25 percent	18	82
Lowest 10 percent	21	79
Second 25 percent	13	87
Third 25 percent	18	82
Highest 25 percent	21	79
Highest 10 percent	20	80
Establishment characteristics		
Service-providing industries	18	82
Education and health services	20	80
Educational services	22	78
Elementary and secondary schools	26	74
Junior colleges, colleges, and universities	13	87
Health care and social assistance	14	86
Public administration	15	85
1 to 99 workers	23	77
1 to 49 workers	19	81
50 to 99 workers	26	74
100 workers or more	17	83
100 to 499 workers	21	79
500 workers or more	15	85

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2017—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	18	82
Geographic areas		
South	14	86
South Atlantic	19	81
Midwest	27	73
East North Central	35	65
West North Central	4	96
West	14	86
Mountain	27	73
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 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, March 2017

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	97	2	1	1
Worker characteristics				
Management, professional, and related	97	1	1	1
Professional and related	96	1	1	1
Teachers	95	1	2	1
Primary, secondary, and special education school teachers	94	1	3	2
Service	97	—	—	—
Protective service	97	—	—	—
Sales and office	98	2	—	—
Office and administrative support	98	2	—	—
Natural resources, construction, and maintenance	98	—	—	—
Production, transportation, and material moving	96	—	—	—
Full time	97	2	1	1
Part time	96	—	—	—
Union	96	1	2	1
Nonunion	97	2	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	98	1	—	—
Lowest 10 percent	100	—	—	—
Second 25 percent	97	2	—	—
Third 25 percent	98	1	—	—
Highest 25 percent	95	2	3	1
Highest 10 percent	95	—	4	—
Establishment characteristics				
Service-providing industries	97	2	1	1
Education and health services	96	2	1	1
Educational services	96	1	2	1
Elementary and secondary schools	95	1	2	2
Junior colleges, colleges, and universities	97	—	—	—
Health care and social assistance	98	—	—	—
Hospitals	97	—	—	—
Public administration	98	2	—	—
1 to 99 workers	96	1	3	—
1 to 49 workers	96	2	—	—
50 to 99 workers	95	—	4	—
100 workers or more	97	2	—	—
100 to 499 workers	95	3	—	—
500 workers or more	98	1	—	1

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, March 2017—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	97	3	—	—
Local government	97	1	1	1
Geographic areas				
Northeast	92	—	8	—
New England	100	—	—	—
Middle Atlantic	89	—	11	—
South	100	—	—	—
South Atlantic	100	—	—	—
East South Central	99	—	—	—
West South Central	99	—	—	—
Midwest	95	5	—	—
East North Central	95	5	—	—
West North Central	97	3	—	—
West	97	—	—	2
Mountain	100	—	—	—
Pacific	95	—	—	4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2017

(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	21	16	2	60.2	60.0
Worker characteristics							
Management, professional, and related	17	40	23	17	2	60.1	60.0
Professional and related	17	40	24	16	3	60.2	60.0
Teachers	17	33	29	17	4	60.5	60.0
Primary, secondary, and special education school teachers	19	27	29	22	4	60.6	63.0
Service	21	48	14	14	3	59.9	60.0
Protective service	24	45	—	16	—	59.5	60.0
Sales and office	16	47	19	16	1	60.3	60.0
Office and administrative support	16	47	20	16	1	60.5	60.0
Natural resources, construction, and maintenance	17	51	16	—	—	60.0	60.0
Production, transportation, and material moving ...	—	52	—	—	—	61.1	60.0
Full time	17	43	20	17	2	60.2	60.0
Part time	25	38	23	—	—	60.0	60.0
Union	23	44	12	18	4	59.3	60.0
Nonunion	13	43	28	15	1	60.9	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	16	45	24	13	2	60.7	60.0
Lowest 10 percent	14	47	25	—	—	60.5	60.0
Second 25 percent	17	49	18	15	1	59.8	60.0
Third 25 percent	18	38	23	19	1	60.3	60.0
Highest 25 percent	20	42	18	17	4	59.9	60.0
Highest 10 percent	17	48	20	—	—	59.8	60.0
Establishment characteristics							
Service-providing industries	18	43	21	16	2	60.1	60.0
Education and health services	17	41	25	14	2	60.0	60.0
Educational services	17	38	27	16	3	60.4	60.0
Elementary and secondary schools	17	30	28	21	4	61.1	62.0
Junior colleges, colleges, and universities	14	53	26	—	—	59.5	60.0
Health care and social assistance	—	57	15	—	—	58.2	60.0
Hospitals	—	62	12	—	—	58.0	60.0
Public administration	19	45	14	20	2	60.3	60.0
1 to 99 workers	14	26	33	24	3	62.0	65.0
1 to 49 workers	17	33	27	24	—	60.9	62.0
50 to 99 workers	—	19	39	24	—	62.9	65.0
100 workers or more	19	48	17	14	2	59.7	60.0
100 to 499 workers	15	40	21	19	5	61.2	60.0
500 workers or more	20	51	16	12	1	59.0	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2017—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	29	15	—	60.4	60.0
Local government	19	44	18	17	3	60.1	60.0
Geographic areas							
Northeast	—	57	16	14	—	60.7	60.0
New England	—	48	—	—	—	60.1	60.0
Middle Atlantic	—	61	—	13	—	60.9	60.0
South	9	47	38	—	—	61.0	60.0
South Atlantic	—	34	52	5	—	61.5	62.0
East South Central	—	70	15	—	—	60.2	60.0
West South Central	—	75	6	8	—	59.8	60.0
Midwest	36	33	8	17	6	57.7	60.0
East North Central	44	22	9	21	5	57.1	60.0
West North Central	—	60	7	—	10	59.3	60.0
West	—	47	14	29	—	61.8	60.0
Mountain	—	41	8	44	—	62.9	66.0
Pacific	12	52	19	—	—	60.9	60.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2017

(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	72	–	\$3,900	\$5,000	\$7,000	\$10,000	28
Worker characteristics							
Management, professional, and related	73	–	3,900	5,000	7,500	10,000	27
Professional and related	73	\$1,500	3,900	5,000	7,000	10,000	27
Teachers	70	–	3,900	5,000	6,000	10,000	30
Primary, secondary, and special education school teachers	68	800	3,900	5,000	6,000	8,000	32
Service	71	–	3,900	5,000	6,000	10,000	29
Protective service	71	3,000	3,900	5,000	6,000	10,000	29
Sales and office	73	3,000	3,900	5,000	7,500	10,000	27
Office and administrative support	73	3,000	3,900	5,000	7,500	10,000	27
Natural resources, construction, and maintenance	71	3,000	3,900	5,000	6,500	10,000	29
Production, transportation, and material moving ...	67	3,900	5,000	5,000	6,000	10,000	33
Full time	73	–	3,900	5,000	7,000	10,000	27
Part time	59	2,500	5,000	6,000	7,500	10,000	41
Union	68	3,000	5,000	5,000	7,500	10,000	32
Nonunion	76	800	3,900	5,000	7,000	10,000	24
Average wage within the following categories: ²							
Lowest 25 percent	69	1,000	3,900	5,000	6,500	10,000	31
Lowest 10 percent	70	800	–	5,000	6,111	10,000	30
Second 25 percent	73	2,500	4,000	5,000	7,000	10,000	27
Third 25 percent	72	–	3,900	5,000	7,000	10,000	28
Highest 25 percent	73	3,102	5,000	5,000	8,000	10,000	27
Highest 10 percent	73	3,000	5,000	5,000	7,500	10,000	27
Establishment characteristics							
Service-providing industries	72	–	3,900	5,000	7,000	10,000	28
Education and health services	73	1,500	3,900	5,000	7,500	10,000	27
Educational services	71	1,500	3,900	5,000	7,000	10,000	29
Elementary and secondary schools	68	–	3,900	5,000	6,000	8,333	32
Junior colleges, colleges, and universities	77	–	3,900	5,000	9,200	13,000	23
Health care and social assistance	86	–	5,000	5,000	10,000	–	14
Hospitals	86	–	5,000	–	10,000	15,000	14
Public administration	66	3,000	4,000	5,000	6,250	10,000	34
1 to 99 workers	69	800	3,900	5,000	6,250	10,000	31
1 to 49 workers	68	2,500	3,900	5,000	6,000	10,000	32
50 to 99 workers	70	800	3,900	5,000	6,666	–	30
100 workers or more	73	–	3,900	5,000	7,500	10,000	27
100 to 499 workers	72	3,000	3,900	5,000	6,000	10,000	28
500 workers or more	73	–	4,000	5,000	7,500	10,000	27

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2017—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	74	—	\$3,900	\$5,000	\$7,500	—	26
Local government	72	\$2,500	3,900	5,000	7,000	\$10,000	28
Geographic areas							
Northeast	81	—	5,000	5,000	7,500	13,000	19
South	89	800	3,900	5,000	6,000	10,000	11
South Atlantic	90	800	—	3,900	5,000	10,000	10
West South Central	85	—	5,000	5,000	6,000	10,000	15
Midwest	49	—	5,000	5,000	7,500	11,250	51
East North Central	45	—	5,000	5,000	7,000	11,250	55
West North Central	60	—	5,000	5,000	7,500	—	40
West	76	3,102	5,000	6,000	8,000	10,000	24
Mountain	66	4,000	5,000	6,000	9,000	—	34
Pacific	84	3,000	4,000	5,500	8,000	10,000	16

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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.