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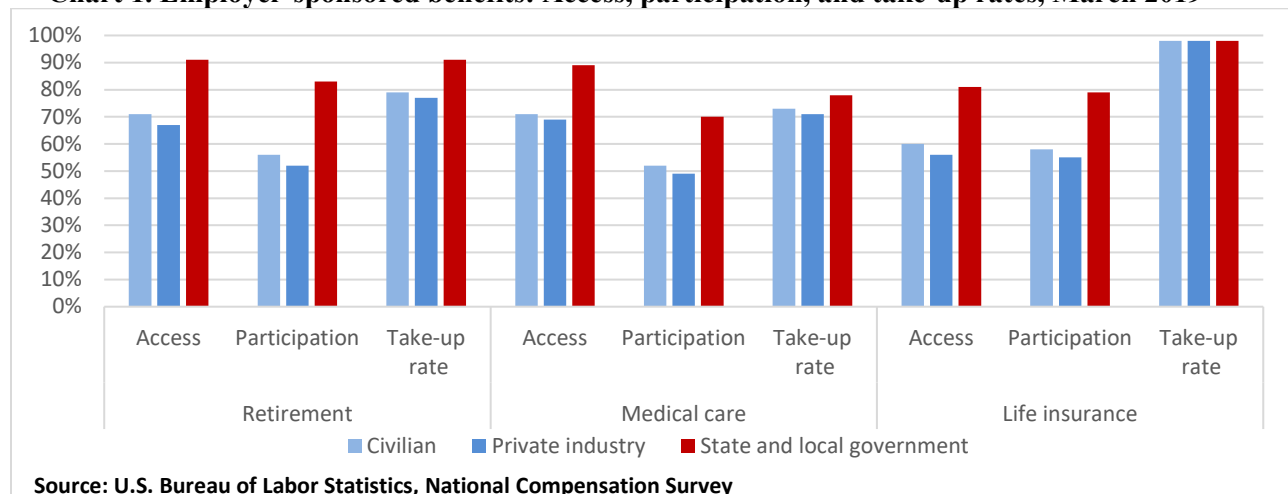
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## EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2019

Retirement benefits were available to 91 percent of state and local government workers in March 2019, the U.S. Bureau of Labor Statistics reported today. Retirement benefits include defined benefit and defined contribution plans. Sixty-nine percent of state and local government workers in the lowest 10<sup>th</sup> percent wage category and 95 percent of workers in the highest 10<sup>th</sup> percent wage category had access to retirement benefits. (See chart 1 and table 1.)

Seventy-seven percent of private industry workers had access to and participated in employer-provided retirement benefits, referred to as the take-up rate. Retirement benefits were available to 31 percent of workers in the lowest 10<sup>th</sup> percent wage category and 88 percent of workers in the highest 10<sup>th</sup> percent wage category. (See chart 1 and table 1.)

**Chart 1. Employer-sponsored benefits: Access, participation, and take-up rates, March 2019**

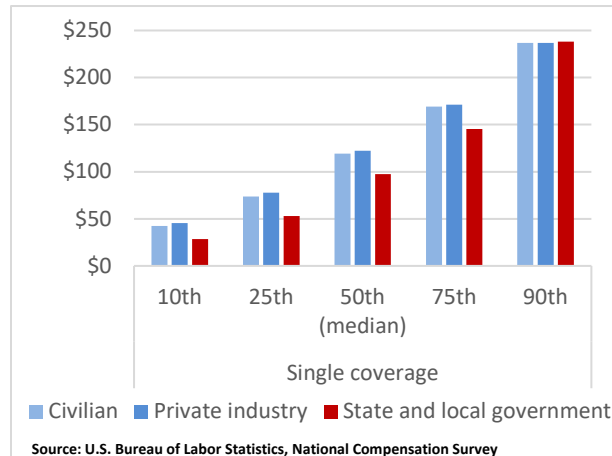


### Civilian workers

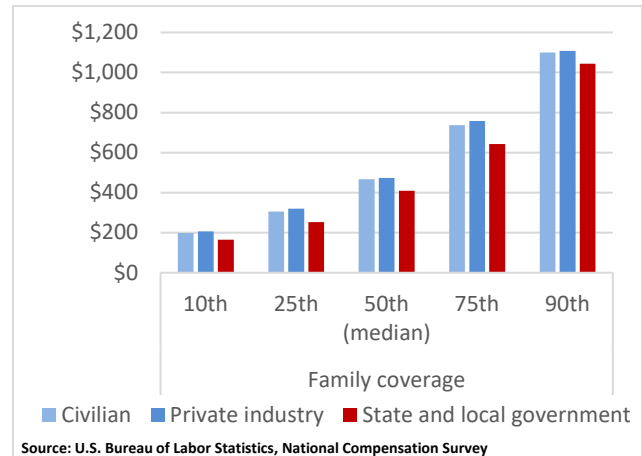
- The access rate to medical care benefits for full-time workers was 87 percent and the take-up rate was 74 percent. For part-time workers, access to medical care benefits was 22 percent and the take-up rate was 56 percent. (See table 2.)
- The share of premiums workers paid for family medical coverage was 33 percent and employers paid 67 percent. In the Northeast the employee share was 26 percent and in the South it was 37 percent. (See table 4.)

- Short-term disability insurance was available to 40 percent of workers and the take-up rate was 98 percent. Long-term disability insurance was available to 34 percent of workers and the take-up rate was 96 percent. (See table 16 of the additional benefits tables.<sup>1</sup>)

**Chart 2. Medical benefits: Monthly employee contributions for single coverage, March 2019**



**Chart 3. Medical benefits: Monthly employee contributions for family coverage, March 2019**



### Private industry workers

- For single coverage medical care, the share of premiums paid by workers was 21 percent and employers paid 79 percent. Seventy-three percent of workers made flat dollar contributions with a median monthly amount of \$122.33. Sixteen percent of workers had a variable premium. (See chart 2, table 3, and tables 12 and 15 of the additional benefits tables.)
- The median flat dollar monthly employee contribution for family coverage medical care was \$473.36. (See chart 3 and table 15 of the additional benefits tables.)
- Ninety-four percent of union workers had access to medical care benefits and 83 percent had access to life insurance. Eighty-two percent had access to both benefits. (See tables 2 and 5, and table 44 of the additional benefits tables.)
- Wellness programs were available to 41 percent of workers. (See table 39 of the additional benefits tables.)

### State and local government workers

- Life insurance was available to 91 percent of full-time workers and 89 percent participated in the benefit. Twenty-four percent of part-time workers had access to life insurance benefits and 23 percent participated in the benefit. (See table 5.)
- Sixty-one percent of workers had access to paid vacation days. After one year of service, 56 percent of workers had between 10 and 14 days available and 17 percent of workers had between 15 and 19 days. (See table 6 and table 37 of the additional benefits tables.)
- Fifty-seven percent of workers had access to defined benefit retirement survivor benefits for same-sex unmarried domestic partners and 56 percent of workers had access for opposite-sex unmarried domestic partners. (See table 43 of the additional benefits tables.)

<sup>1</sup> Additional benefit tables organized by ownership and type of benefit are available in the Employee Benefits in the United States, March 2019 publication, see [www.bls.gov/ncs/ebs/benefits/2019/](http://www.bls.gov/ncs/ebs/benefits/2019/).

## TECHNICAL NOTE

Estimates in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). The NCS provides comprehensive measures of compensation cost levels and trends and also provides benefits incidence estimates on the percentage of workers with access to and participating in employer-provided benefit plans.

The Employee Benefits in the United States, March 2019 bulletin includes additional details on the coverage, costs, and provisions of employer-sponsored benefits, and will be published shortly after this news release. See [www.bls.gov/ncs/ebs/benefits](http://www.bls.gov/ncs/ebs/benefits) for the latest benefits publications. The bulletin includes the following tables:

- Table 1: Establishments offering retirement and health care benefits (private industry only)
- Tables 2–8: Retirement benefits
- Tables 9–15, 41, 45: Health care benefits
- Tables 16–30: Insurance benefits
- Tables 31–38: Leave benefits
- Table 39: Quality of life benefits
- Tables 40–42: Financial benefits
- Table 43: Unmarried domestic partner benefits
- Tables 3, 44, 45: Benefit combinations

**Standard errors:** Measures of reliability are available for published estimates, which provide users a measure of the precision of an estimate to ensure that it is within an acceptable range for their intended purpose. For further information see [www.bls.gov/ncs/ebs/nb\\_var.htm](http://www.bls.gov/ncs/ebs/nb_var.htm).

**Comparing private and public sector data:** Incidence of employee benefits in state and local government should not be directly compared to private industry. Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government. Administrative support and professional occupations (including teachers) account for two-thirds of the state and local government workforce, compared with one-half of private industry.

**Leave benefits for teachers:** Primary, secondary, and special education teachers typically have a work schedule of 37 or 38 weeks per year. Because of this work schedule, they are generally not offered vacations or holidays. In many cases, the time off during winter and spring breaks during the school year are not considered vacation days for the purposes of this survey.

**Medical plan premiums:** The estimates for medical plan premiums are not based on actual decisions regarding medical coverage made by employees; instead they are based on the assumption that all employees in the occupation can opt for single or family coverage. Monthly premiums are collected when possible. Annual premiums are converted to monthly premiums by dividing by 12 months. The share of premiums paid by employers and employees include workers with and without a contribution requirements.

**Sample rotation:** One-third of the private industry sample is rotated each year except in years when the government sample is replaced. The government sample is replaced less frequently than the private

industry sample. The state and local government sample was replaced in its entirety for the March 2017 reference period.

### Sample size:

#### Survey establishment response, March 2019

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame <sup>1</sup>	6,465,036	6,234,018	231,018
Total in sample	11,477	9,881	1,596
Responding <sup>2</sup>	7,911	6,470	1,441
Refused <sup>3</sup>	2,667	2,527	140
Out of business or not in survey scope	899	884	15

<sup>1</sup> The sampling frame was developed from state unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For private industries, an establishment is usually a single physical location.

<sup>2</sup> Establishments that provided data at the initial interview.

<sup>3</sup> Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. For information on nonresponse adjustment and imputation, see "National Compensation Measures," BLS Handbook of Methods available at [www.bls.gov/opub/hom/ncs/home.htm](http://www.bls.gov/opub/hom/ncs/home.htm).

### Survey scope:

#### Number of workers represented, March 2019

Occupational group <sup>1</sup>	Civilian <sup>2</sup>	Private industry <sup>2</sup>	State and local governments <sup>2</sup>
All workers	139,805,300	120,415,500	19,389,800
Management, professional, and related	43,708,100	32,617,800	11,090,300
Management, business, and financial	13,406,000	11,792,300	-
Professional and related	30,302,100	20,825,600	9,476,600
Teachers	6,641,100	-	5,135,900
Primary, secondary, and special education school teachers	4,617,600	-	3,942,900
Registered nurses	2,837,300	-	-
Service	31,842,400	27,840,700	4,001,800
Protective service	3,505,500	1,571,300	1,934,200
Sales and office	32,998,800	30,278,000	2,720,800
Sales and related	12,286,800	12,201,500	-
Office and administrative support	20,712,100	18,076,600	2,635,500
Natural resources, construction, and maintenance	11,334,900	10,525,000	809,900
Construction, extraction, farming, fishing, and forestry	5,808,400	5,367,600	-
Installation, maintenance, and repair	5,526,400	5,157,400	-
Production, transportation, and material moving	19,921,000	19,154,000	767,000
Production	9,606,400	9,486,100	-
Transportation and material moving	10,314,700	9,668,000	-

<sup>1</sup> The 2010 Standard Occupational Classification system is used to classify workers.

<sup>2</sup> The numbers of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no estimates for this characteristic are provided in this publication.

**Average hourly wage percentiles:** Estimates by worker average wage are grouped into six wage categories- the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories use percentile values based on unpublished March 2019 wages and salaries from the BLS *Employer Costs for Employee Compensation* publication.

The percentiles are computed using hourly wages and salaries along with scheduled hours of work reported for individual workers in sampled establishments. Establishments in the survey are asked to report only individual worker wages and salaries for each sampled job. For the calculation of the percentile values, the individual worker hourly wages and salaries are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Average hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$10.80	\$13.80	\$20.00	\$32.21	\$49.37
Private industry workers	\$10.48	\$13.25	\$19.00	\$30.61	\$48.28
State and local government workers	\$13.93	\$18.63	\$27.76	\$39.31	\$53.73

The lowest 10- and 25-percent wage categories include those occupations with an average hourly rate less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations with rates at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations with rates at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average hourly wage greater than or equal to the 75th percentile value and 90th percentile value, respectively.

Individual workers can fall into a wage category different from the average for the occupation into which they are classified because average hourly wages for the occupation are used to produce the benefit estimates.

**Obtaining information:** For articles on employee benefits, see the *Monthly Labor Review* benefits section at [www.bls.gov/opub/mlr/subject/b.htm](http://www.bls.gov/opub/mlr/subject/b.htm) and *Beyond the Numbers: Pay and Benefits* at [www.bls.gov/opub/btn/archive/home.htm](http://www.bls.gov/opub/btn/archive/home.htm). *The Economics Daily* article archive is available at [www.bls.gov/opub/ted/employee-benefits-survey.htm](http://www.bls.gov/opub/ted/employee-benefits-survey.htm). For technical information, see "National Compensation Measures," in the BLS *Handbook of Methods* at [www.bls.gov/opub/hom/ncs/home.htm](http://www.bls.gov/opub/hom/ncs/home.htm).

Benefit publications from 1980 to the present are also available at [www.bls.gov/ncs/ncspubs.htm](http://www.bls.gov/ncs/ncspubs.htm). The latest glossary of benefit terms is available at [www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm). In addition, the public databases may also be used to obtain data from 1985 to 2006 and 2010 to the present, see [www.bls.gov/ncs/ebs/data.htm](http://www.bls.gov/ncs/ebs/data.htm).

Information in this release will be made available to sensory impaired individuals upon request. Voice phone: (202) 691-5200; Federal Relay Service: (800) 877-8339.

**Table 1. Retirement benefits: Access, participation, and take-up rates, March 2019<sup>1</sup>**  
 [All workers = 100 percent]

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate <sup>3</sup>
All workers.....	71	56	79	67	52	77	91	83	91
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	86	75	87	84	72	86	93	84	90
Management, business, and financial occupations.....	88	78	89	87	77	89	—	—	—
Professional and related occupations...	85	74	87	82	69	85	93	84	90
Teachers.....	87	77	89	—	—	—	94	85	90
Primary, secondary, and special education school teachers.....	95	85	90	—	—	—	99	90	91
Registered nurses.....	89	79	88	—	—	—	—	—	—
Service occupations.....	48	32	66	43	25	58	84	78	93
Protective service occupations.....	78	66	85	61	39	64	92	88	96
Sales and office occupations.....	74	56	76	72	54	74	91	82	90
Sales and related occupations.....	68	44	65	68	44	65	—	—	—
Office and administrative support occupations.....	77	63	82	75	60	80	92	83	90
Natural resources, construction, and maintenance occupations.....	64	50	78	61	47	76	97	90	93
Construction, extraction, farming, fishing, and forestry occupations.....	60	48	79	57	44	77	—	—	—
Installation, maintenance, and repair occupations.....	67	52	77	65	49	75	—	—	—
Production, transportation, and material moving occupations.....	72	56	77	72	55	77	90	81	90
Production occupations.....	74	58	79	73	58	79	—	—	—
Transportation and material moving occupations.....	71	54	76	70	52	74	—	—	—
Full time.....	80	66	82	77	61	80	99	90	91
Part time.....	40	24	60	39	22	57	45	39	87
Union.....	94	85	90	91	82	90	97	88	91
Nonunion.....	67	51	77	65	49	75	86	78	91
<b>Average wage within the following categories:<sup>4</sup></b>									
Lowest 25 percent.....	46	27	58	43	23	54	78	70	90
Lowest 10 percent.....	32	16	48	31	13	43	69	60	88
Second 25 percent.....	70	54	77	67	49	73	94	86	91
Third 25 percent.....	84	70	84	80	66	82	98	89	91
Highest 25 percent.....	90	80	90	87	77	89	97	87	91
Highest 10 percent.....	90	81	90	88	79	90	95	85	90

See footnotes at end of table.

**Table 1. Retirement benefits: Access, participation, and take-up rates, March 2019<sup>1</sup> — Continued**  
 [All workers = 100 percent]

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate <sup>3</sup>
<b>Establishment characteristics</b>									
Goods-producing industries.....	76	61	80	76	61	80	—	—	—
Service-providing industries.....	70	55	79	66	50	76	91	83	91
Education and health services.....	79	66	84	72	57	80	93	83	89
Educational services.....	88	78	89	73	61	84	93	83	90
Elementary and secondary schools.....	91	82	90	—	—	—	93	85	91
Junior colleges, colleges, universities, and professional schools.....	91	79	87	89	81	91	92	79	86
Health care and social assistance....	74	59	80	72	57	79	93	81	87
Hospitals.....	93	81	87	—	—	—	93	79	85
Public administration.....	91	85	94	—	—	—	91	85	94
1 to 99 workers.....	56	41	73	54	38	71	87	82	94
1 to 49 workers.....	51	38	74	50	36	72	85	80	95
50 to 99 workers.....	70	51	73	67	46	69	90	84	93
100 workers or more.....	86	71	83	84	68	81	93	83	90
100 to 499 workers.....	81	64	78	80	61	76	91	85	93
500 workers or more.....	90	79	88	89	78	88	93	82	88
<b>Geographic areas</b>									
Northeast.....	71	59	83	67	55	81	91	84	92
New England.....	72	60	83	70	57	82	85	75	88
Middle Atlantic.....	70	59	84	66	54	81	93	86	93
South.....	70	52	75	66	47	71	94	84	90
South Atlantic.....	70	53	75	67	48	72	91	81	89
East South Central.....	71	52	73	67	46	69	94	86	92
West South Central.....	68	52	77	62	45	73	97	88	91
Midwest.....	72	57	79	70	54	78	90	79	89
East North Central.....	71	57	80	69	54	79	89	78	88
West North Central.....	74	58	78	71	54	75	92	82	89
West.....	71	58	82	68	54	79	89	83	93
Mountain.....	75	63	84	73	60	82	86	82	95
Pacific.....	69	56	80	66	51	78	91	84	92

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

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

<sup>3</sup> The take-up rate is calculated from the unrounded percentage of workers with access to a plan and who participate in the plan.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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

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

**Table 2. Medical care benefits: Access, participation, and take-up rates, March 2019**  
 [All workers = 100 percent]

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>
All workers.....	71	52	73	69	49	71	89	70	78
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	88	67	76	86	65	75	92	71	78
Management, business, and financial occupations.....	94	71	75	94	70	75	—	—	—
Professional and related occupations... Teachers.....	85	65	76	82	62	76	91	70	77
Primary, secondary, and special education school teachers.....	85	64	75	—	—	—	92	70	76
Registered nurses.....	95	71	75	—	—	—	99	75	76
Registered nurses.....	88	64	73	—	—	—	—	—	—
Service occupations.....	48	30	63	43	26	59	81	63	77
Protective service occupations.....	74	52	70	55	30	55	90	69	77
Sales and office occupations.....	69	49	71	67	47	70	89	72	81
Sales and related occupations.....	54	35	65	54	35	65	—	—	—
Office and administrative support occupations.....	78	57	73	76	54	72	90	73	82
Natural resources, construction, and maintenance occupations.....	74	58	78	72	56	77	95	78	82
Construction, extraction, farming, fishing, and forestry occupations.....	70	55	78	68	53	77	—	—	—
Installation, maintenance, and repair occupations.....	78	61	78	77	59	77	—	—	—
Production, transportation, and material moving occupations.....	76	56	73	76	55	73	84	66	78
Production occupations.....	81	60	75	81	60	74	—	—	—
Transportation and material moving occupations.....	72	52	71	72	51	71	—	—	—
Full time.....	87	64	74	84	61	73	99	78	79
Part time.....	22	12	56	21	12	55	26	19	71
Union.....	94	75	80	94	76	82	95	73	77
Nonunion.....	68	48	71	66	46	70	84	66	79
<b>Average wage within the following categories:<sup>3</sup></b>									
Lowest 25 percent.....	40	24	61	36	21	59	72	56	78
Lowest 10 percent.....	26	15	57	24	13	55	61	48	78
Second 25 percent.....	74	52	70	70	48	68	93	73	78
Third 25 percent.....	88	67	76	86	65	75	97	77	79
Highest 25 percent.....	93	71	77	91	70	77	95	74	78
Highest 10 percent.....	94	73	78	94	72	77	93	74	80

See footnotes at end of table.



**Table 2. Medical care benefits: Access, participation, and take-up rates, March 2019 — Continued**

[All workers = 100 percent]

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>
<b>Establishment characteristics</b>									
Goods-producing industries.....	85	65	77	85	65	76	—	—	—
Service-providing industries.....	69	50	72	65	46	70	89	69	78
Education and health services.....	77	56	72	71	49	69	90	70	77
Educational services.....	86	66	76	74	53	72	90	69	77
Elementary and secondary schools.....	88	66	75	—	—	—	90	68	76
Junior colleges, colleges, universities, and professional schools.....	90	71	79	91	68	75	89	72	81
Health care and social assistance....	72	50	70	70	48	69	91	73	81
Hospitals.....	91	66	73	—	—	—	91	73	80
Public administration.....	90	72	80	—	—	—	90	72	80
1 to 99 workers.....	57	40	71	55	38	70	85	67	79
1 to 49 workers.....	52	37	71	51	36	70	82	66	81
50 to 99 workers.....	72	50	69	69	47	68	88	69	78
100 workers or more.....	86	63	74	85	62	73	90	70	78
100 to 499 workers.....	82	59	72	81	58	71	87	69	80
500 workers or more.....	90	68	76	89	67	75	92	71	77
<b>Geographic areas</b>									
Northeast.....	71	51	72	69	49	71	87	66	76
New England.....	73	53	72	71	51	72	88	63	72
Middle Atlantic.....	70	51	72	68	48	71	86	67	78
South.....	71	51	71	67	47	69	92	74	80
South Atlantic.....	70	50	71	67	46	69	91	72	79
East South Central.....	73	53	72	70	48	69	92	78	85
West South Central.....	72	51	71	68	47	69	96	74	78
Midwest.....	70	50	71	67	48	71	86	65	75
East North Central.....	69	50	72	67	48	72	85	65	77
West North Central.....	71	49	70	68	47	69	88	63	72
West.....	74	56	76	72	54	75	88	70	80
Mountain.....	74	54	74	72	53	74	86	64	74
Pacific.....	74	57	76	72	54	75	89	74	83

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.<sup>2</sup> The take-up rate is calculated from the unrounded percentage of workers with access to a plan and who participate in the plan.<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2019**  
 [In percent]

Characteristics	Civilian <sup>1</sup>		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in single coverage medical plans.....	80	20	79	21	86	14
<b>Worker characteristics</b>						
Management, professional, and related occupations.....	81	19	80	20	85	15
Management, business, and financial occupations.....	79	21	78	22	—	—
Professional and related occupations.....	82	18	81	19	85	15
Teachers.....	83	17	—	—	84	16
Primary, secondary, and special education school teachers.....	83	17	—	—	84	16
Registered nurses.....	83	17	—	—	—	—
Service occupations.....	80	20	78	22	87	13
Protective service occupations.....	86	14	79	21	88	12
Sales and office occupations.....	79	21	78	22	88	12
Sales and related occupations.....	76	24	76	24	—	—
Office and administrative support occupations.....	80	20	79	21	88	12
Natural resources, construction, and maintenance occupations.....	79	21	78	22	89	11
Construction, extraction, farming, fishing, and forestry occupations.....	79	21	78	22	—	—
Installation, maintenance, and repair occupations.....	79	21	78	22	—	—
Production, transportation, and material moving occupations. ...	79	21	79	21	86	14
Production occupations.....	80	20	79	21	—	—
Transportation and material moving occupations.....	79	21	78	22	—	—
Full time.....	80	20	79	21	86	14
Part time.....	79	21	78	22	86	14
Union.....	86	14	87	13	86	14
Nonunion.....	79	21	78	22	87	13
<b>Average wage within the following categories:<sup>2</sup></b>						
Lowest 25 percent.....	77	23	76	24	87	13
Lowest 10 percent.....	76	24	75	25	87	13
Second 25 percent.....	79	21	78	22	87	13
Third 25 percent.....	80	20	79	21	86	14
Highest 25 percent.....	82	18	81	19	85	15
Highest 10 percent.....	81	19	80	20	84	16
<b>Establishment characteristics</b>						
Goods-producing industries.....	80	20	79	21	—	—
Service-providing industries.....	80	20	79	21	86	14
Education and health services.....	82	18	80	20	85	15
Educational services.....	84	16	79	21	85	15
Elementary and secondary schools.....	84	16	—	—	84	16
Junior colleges, colleges, universities, and professional schools.....	84	16	80	20	86	14
Health care and social assistance.....	81	19	81	19	87	13
Hospitals.....	84	16	—	—	87	13
Public administration.....	88	12	—	—	88	12
1 to 99 workers.....	79	21	78	22	87	13
1 to 49 workers.....	79	21	78	22	88	12
50 to 99 workers.....	79	21	78	22	85	15
100 workers or more.....	81	19	79	21	86	14
100 to 499 workers.....	80	20	78	22	87	13
500 workers or more.....	82	18	81	19	86	14

See footnotes at end of table.

**Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2019 — Continued**  
 [In percent]

Characteristics	Civilian <sup>1</sup>		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
<b>Geographic areas</b>						
Northeast.....	81	19	81	19	85	15
New England.....	78	22	78	22	77	23
Middle Atlantic.....	82	18	81	19	87	13
South.....	79	21	77	23	86	14
South Atlantic.....	79	21	77	23	86	14
East South Central.....	79	21	77	23	88	12
West South Central.....	80	20	78	22	87	13
Midwest.....	79	21	78	22	87	13
East North Central.....	79	21	78	22	85	15
West North Central.....	81	19	78	22	91	9
West.....	81	19	80	20	86	14
Mountain.....	79	21	77	23	87	13
Pacific.....	82	18	82	18	86	14

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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

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

**Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2019**  
[In percent]

Characteristics	Civilian <sup>1</sup>		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in family coverage medical plans.....	67	33	66	34	71	29
<b>Worker characteristics</b>						
Management, professional, and related occupations.....	68	32	68	32	70	30
Management, business, and financial occupations.....	69	31	68	32	—	—
Professional and related occupations.....	68	32	67	33	69	31
Teachers.....	66	34	—	—	66	34
Primary, secondary, and special education school teachers.....	64	36	—	—	65	35
Registered nurses.....	72	28	—	—	—	—
Service occupations.....	63	37	60	40	72	28
Protective service occupations.....	74	26	67	33	77	23
Sales and office occupations.....	66	34	65	35	73	27
Sales and related occupations.....	63	37	63	37	—	—
Office and administrative support occupations.....	67	33	65	35	73	27
Natural resources, construction, and maintenance occupations.....	68	32	67	33	76	24
Construction, extraction, farming, fishing, and forestry occupations.....	67	33	66	34	—	—
Installation, maintenance, and repair occupations.....	68	32	67	33	—	—
Production, transportation, and material moving occupations. ...	70	30	70	30	71	29
Production occupations.....	72	28	72	28	—	—
Transportation and material moving occupations.....	69	31	68	32	—	—
Full time.....	67	33	67	33	71	29
Part time.....	63	37	62	38	71	29
Union.....	80	20	84	16	76	24
Nonunion.....	64	36	64	36	67	33
<b>Average wage within the following categories:<sup>2</sup></b>						
Lowest 25 percent.....	59	41	58	42	67	33
Lowest 10 percent.....	60	40	60	40	61	39
Second 25 percent.....	66	34	63	37	74	26
Third 25 percent.....	68	32	67	33	69	31
Highest 25 percent.....	71	29	71	29	75	25
Highest 10 percent.....	72	28	71	29	76	24
<b>Establishment characteristics</b>						
Goods-producing industries.....	71	29	71	29	—	—
Service-providing industries.....	66	34	65	35	71	29
Education and health services.....	66	34	64	36	68	32
Educational services.....	67	33	65	35	67	33
Elementary and secondary schools.....	65	35	—	—	65	35
Junior colleges, colleges, universities, and professional schools.....	71	29	71	29	72	28
Health care and social assistance.....	65	35	63	37	75	25
Hospitals.....	75	25	—	—	74	26
Public administration.....	77	23	—	—	77	23
1 to 99 workers.....	62	38	61	39	73	27
1 to 49 workers.....	62	38	61	39	74	26
50 to 99 workers.....	63	37	61	39	73	27
100 workers or more.....	70	30	70	30	71	29
100 to 499 workers.....	67	33	66	34	72	28
500 workers or more.....	74	26	76	24	70	30

See footnotes at end of table.

**Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2019 — Continued**

[In percent]

Characteristics	Civilian <sup>1</sup>		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
<b>Geographic areas</b>						
Northeast.....	74	26	72	28	83	17
New England.....	72	28	71	29	77	23
Middle Atlantic.....	74	26	72	28	85	15
South.....	63	37	63	37	63	37
South Atlantic.....	64	36	63	37	66	34
East South Central.....	64	36	64	36	62	38
West South Central.....	61	39	61	39	58	42
Midwest.....	69	31	68	32	74	26
East North Central.....	70	30	69	31	76	24
West North Central.....	67	33	66	34	71	29
West.....	67	33	66	34	75	25
Mountain.....	66	34	65	35	72	28
Pacific.....	68	32	66	34	76	24

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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

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

**Table 5. Life insurance benefits: Access, participation, and take-up rates, March 2019**  
 [All workers = 100 percent]

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>
All workers.....	60	58	98	56	55	98	81	79	98
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	79	78	99	77	76	99	83	81	97
Management, business, and financial occupations.....	83	82	99	82	81	99	—	—	—
Professional and related occupations...	77	76	98	74	74	99	82	80	97
Teachers.....	77	75	98	—	—	—	82	80	97
Primary, secondary, and special education school teachers.....	83	82	98	—	—	—	87	85	98
Registered nurses.....	83	82	99	—	—	—	—	—	—
Service occupations.....	36	34	96	30	29	95	76	74	97
Protective service occupations.....	63	61	98	34	33	97	86	84	98
Sales and office occupations.....	57	56	98	54	53	98	82	80	98
Sales and related occupations.....	40	39	98	40	39	98	—	—	—
Office and administrative support occupations.....	66	65	99	64	63	99	83	81	98
Natural resources, construction, and maintenance occupations.....	55	54	98	52	51	98	89	88	99
Construction, extraction, farming, fishing, and forestry occupations.....	47	46	99	44	43	98	—	—	—
Installation, maintenance, and repair occupations.....	63	61	98	60	59	98	—	—	—
Production, transportation, and material moving occupations.....	64	63	98	64	62	98	80	79	98
Production occupations.....	69	68	99	68	68	99	—	—	—
Transportation and material moving occupations.....	60	58	97	59	57	97	—	—	—
Full time.....	73	72	98	70	69	99	91	89	98
Part time.....	15	14	91	14	13	91	24	23	93
Union.....	85	83	97	83	80	97	89	87	98
Nonunion.....	55	54	98	54	53	98	75	73	97
<b>Average wage within the following categories:<sup>3</sup></b>									
Lowest 25 percent.....	28	26	95	24	23	95	65	63	97
Lowest 10 percent.....	16	15	93	15	14	92	53	51	97
Second 25 percent.....	60	58	98	56	55	98	87	85	98
Third 25 percent.....	76	75	99	72	71	99	87	86	98
Highest 25 percent.....	83	83	99	82	81	99	88	86	97
Highest 10 percent.....	86	85	99	85	85	99	85	82	97

See footnotes at end of table.

**Table 5. Life insurance benefits: Access, participation, and take-up rates, March 2019 — Continued**  
 [All workers = 100 percent]

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>
<b>Establishment characteristics</b>									
Goods-producing industries.....	70	69	99	70	69	99	—	—	—
Service-providing industries.....	58	57	98	53	52	98	82	79	98
Education and health services.....	69	68	98	62	61	99	82	80	97
Educational services.....	78	76	98	67	66	99	81	79	97
Elementary and secondary schools.....	78	76	98	—	—	—	79	77	98
Junior colleges, colleges, universities, and professional schools.....	86	84	97	87	86	99	86	83	96
Health care and social assistance....	64	62	98	62	61	98	87	84	96
Hospitals.....	90	88	99	—	—	—	87	83	95
Public administration.....	84	82	98	—	—	—	84	82	98
1 to 99 workers.....	42	42	98	40	40	98	75	73	98
1 to 49 workers.....	37	37	99	36	35	99	69	68	99
50 to 99 workers.....	57	56	98	54	52	97	80	79	98
100 workers or more.....	77	75	98	75	74	98	84	81	97
100 to 499 workers.....	70	69	98	69	68	98	78	76	97
500 workers or more.....	84	82	98	84	82	98	86	84	97
<b>Geographic areas</b>									
Northeast.....	58	57	98	54	53	99	82	79	97
New England.....	63	61	97	60	58	98	82	74	90
Middle Atlantic.....	56	55	99	52	51	99	81	81	99
South.....	59	58	98	55	54	98	82	80	97
South Atlantic.....	60	59	98	56	55	98	85	82	97
East South Central.....	58	56	98	54	53	98	74	72	96
West South Central.....	59	58	98	55	54	98	83	81	98
Midwest.....	62	60	97	59	57	97	81	79	97
East North Central.....	62	61	98	59	58	98	81	78	96
West North Central.....	61	59	97	58	56	97	81	80	100
West.....	60	59	99	56	56	99	81	80	99
Mountain.....	64	63	99	61	60	99	82	82	100
Pacific.....	58	57	99	54	54	99	80	79	99

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

<sup>2</sup> The take-up rate is calculated from the unrounded percentage of workers with access to a plan and who participate in the plan.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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

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

**Table 6. Selected paid leave benefits: Access, March 2019**  
 [All workers = 100 percent]

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
All workers.....	76	76	78	73	79	79	91	61	68
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	91	79	82	90	90	91	93	47	57
Management, business, and financial occupations.....	94	95	95	94	96	96	—	—	—
Professional and related occupations.....	90	72	77	88	86	88	93	40	52
Teachers.....	87	20	35	—	—	—	93	14	31
Primary, secondary, and special education school teachers.....	96	18	31	—	—	—	99	12	27
Registered nurses.....	90	89	91	—	—	—	—	—	—
Service occupations.....	61	62	59	58	60	56	85	75	79
Protective service occupations.....	83	83	82	74	76	73	91	89	90
Sales and office occupations.....	76	81	84	75	80	83	92	86	88
Sales and related occupations.....	64	70	75	64	70	75	—	—	—
Office and administrative support occupations.....	83	87	89	82	87	89	93	87	88
Natural resources, construction, and maintenance occupations.....	68	78	80	66	77	79	96	96	95
Construction, extraction, farming, fishing, and forestry occupations.....	59	67	70	56	64	68	—	—	—
Installation, maintenance, and repair occupations.....	77	90	90	76	90	89	—	—	—
Production, transportation, and material moving occupations.....	70	84	85	69	84	86	90	62	73
Production occupations.....	68	88	91	68	88	91	—	—	—
Transportation and material moving occupations.....	72	79	80	71	81	81	—	—	—
Full time.....	86	87	87	83	91	90	99	67	74
Part time.....	43	41	46	43	42	47	45	23	33
Union.....	91	75	81	86	89	91	97	58	69
Nonunion.....	73	76	77	72	78	78	86	63	67
<b>Average wage within the following categories:<sup>2</sup></b>									
Lowest 25 percent.....	51	56	58	47	55	56	79	59	65
Lowest 10 percent.....	31	42	43	30	42	41	67	45	53
Second 25 percent.....	79	82	82	77	82	82	95	86	89
Third 25 percent.....	88	90	91	86	91	91	97	61	69
Highest 25 percent.....	92	81	84	90	92	93	96	42	53
Highest 10 percent.....	94	82	85	93	94	94	94	37	49

See footnotes at end of table.



**Table 6. Selected paid leave benefits: Access, March 2019 — Continued**

[All workers = 100 percent]

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
<b>Establishment characteristics</b>									
Goods-producing industries.....	72	88	89	72	88	89	—	—	—
Service-providing industries.....	76	74	76	73	77	77	91	60	67
Education and health services.....	87	70	74	84	84	84	92	44	55
Educational services.....	90	41	52	79	56	63	92	37	49
Elementary and secondary schools.....	93	27	39	—	—	—	93	25	38
Junior colleges, colleges, universities, and professional schools.....	89	71	82	87	73	86	90	69	81
Health care and social assistance.....	85	88	87	85	88	87	92	92	92
Hospitals.....	94	93	94	—	—	—	91	92	91
Public administration.....	92	90	91	—	—	—	92	90	91
1 to 99 workers.....	66	70	71	65	71	72	89	54	61
1 to 49 workers.....	64	69	70	64	70	70	85	62	68
50 to 99 workers.....	71	71	73	68	75	76	92	46	56
100 workers or more.....	85	82	84	84	88	88	92	63	70
100 to 499 workers.....	81	82	83	80	85	85	90	62	70
500 workers or more.....	91	83	85	89	92	92	93	63	70
<b>Geographic areas</b>									
Northeast.....	78	74	77	76	77	79	90	57	64
New England.....	82	73	75	81	76	77	90	55	60
Middle Atlantic.....	77	74	78	75	77	80	90	57	65
South.....	72	76	78	68	79	79	92	62	69
South Atlantic.....	71	77	78	68	78	78	91	66	77
East South Central.....	67	75	79	62	78	80	90	61	71
West South Central.....	74	76	76	71	79	80	94	56	56
Midwest.....	69	74	75	66	77	77	89	55	66
East North Central.....	67	75	75	65	77	76	88	55	68
West North Central.....	73	74	76	70	77	78	91	56	60
West.....	87	80	80	86	82	82	93	67	72
Mountain.....	77	80	80	75	83	82	89	61	66
Pacific.....	91	80	80	91	81	81	96	70	74

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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

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