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EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2017

Retirement and medical care benefits were available to 70 percent of civilian workers in March 2017, the U.S. Bureau of Labor Statistics reported today. Ninety-four percent of union workers had access to employer-sponsored retirement and medical care benefits. For nonunion workers, 66 percent had access to retirement benefits and 67 percent to medical care benefits. (See chart 1 and tables 1 and 2.)

For civilian workers, the shares employers paid of medical care premium costs were 80 percent for single coverage and 68 percent for family coverage. The employee and employer shares of premiums also varied by bargaining status. Employers assumed 87 percent of the premium for single coverage for union workers and 79 percent for nonunion workers. For family coverage, union workers had 80 percent of the premium paid for by employers, whereas nonunion workers had 65 percent of the premium paid by employers. (See chart 2 and tables 3 and 4.)

Chart 1. Civilian workers' access to selected employer-sponsored benefits, March 2017

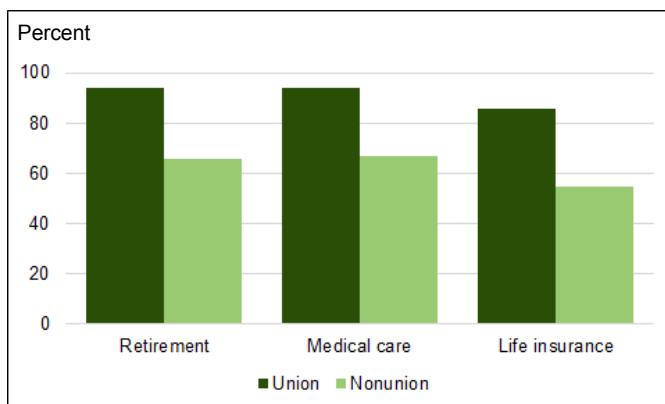
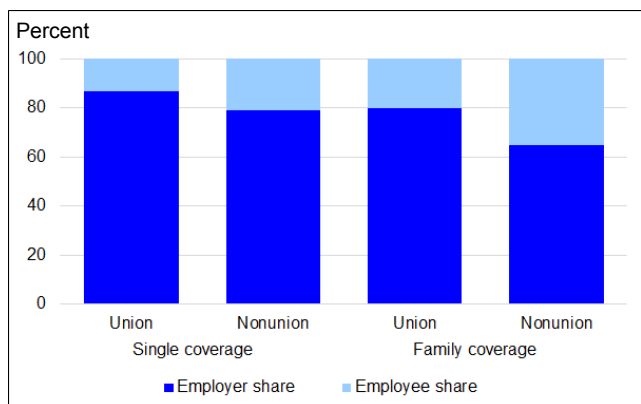


Chart 2. Civilian workers' shares of medical care premiums, March 2017



Fifty-nine percent of civilian workers had access to life insurance. Among union workers, 86 percent had access to life insurance benefits and for nonunion workers the rate was 55 percent. Work schedule also had an effect on availability of this workplace benefit. Seventy-five percent of full-time workers had access to life insurance, and 13 percent of part-time workers had access. (See chart 1 and table 5.)

Table A. Selected employer-sponsored benefits: Access, participation, and take-up rates, March 2017

(All workers = 100 percent)

Benefit	Civilian			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Retirement	70	54	77	66	50	75	91	80	88
Medical care	70	52	74	67	49	72	89	71	80
Life insurance	59	58	98	55	54	98	81	79	98

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 and the technical note.

Highlights of employer-sponsored benefits for private industry workers

- Among major occupational groups, access to retirement benefits ranged from 42 percent for workers in service occupations to 82 percent for workers in management, professional, and related occupations. (See table 1.)
- Eighty-five percent of full-time workers and 19 percent of part-time workers had access to medical care benefits. (See table 2.)
- Participation rates in life insurance ranged from 12 percent for workers with an average wage in the lowest 10 percent category to 85 percent for workers with an average wage in the highest 10 percent category. (See table 5.)
- For full-time workers, access to paid vacation was 91 percent and access to paid holidays was 90 percent. For part-time workers, the corresponding figures were 36 percent and 41 percent, respectively. (See table 6.)
- The shares of medical care premiums paid by employees for single coverage ranged from 26 percent for workers with an average wage in the lowest 10 percent category to 20 percent for workers with an average wage in the highest 10 percent category. For family coverage, the shares ranged from 41 percent to 28 percent for the same two wage categories. (See tables 3 and 4.)

Highlights of employer-sponsored benefits for state and local government workers

- Among full-time workers, access to both retirement and medical care benefits was 99 percent. Part-time workers' access to these benefits was 46 percent and 27 percent, respectively. (See tables 1 and 2.)
- Fifty-eight percent of workers with average wages in the lowest 10 percent category and 82 percent in the highest 10 percent category participated in retirement benefits. For medical care benefits, participation was 46 percent and 74 percent, respectively. (See tables 1 and 2.)
- Access to life insurance benefits was 70 percent in establishments employing 1 to 49 workers and 86 percent in those employing 500 workers or more. (See table 5.)
- The shares of medical care premiums paid by employees for family coverage ranged from 40 percent for workers with an average wage in the lowest 10 percent category to 25 percent for workers with an average wage in the highest 10 percent category. (See table 4.)

Additional Estimates Available Fall 2017

More information will be published September 22, 2017 on the incidence and provisions of health care benefits, retirement benefits, life insurance, short-term and long-term disability benefits, paid holidays and vacations, and other selected benefits. For more information on employer-sponsored benefits, see www.bls.gov/ebs.

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). This news release contains March 2017 estimates on the incidence (access to and participation in) of selected employer-sponsored benefits and the share of premiums paid by employers and employees for medical plans for civilian, private industry, and state and local government workers in the United States. Workers in the civilian economy are defined as those employed in private industry and state and local government. Excluded from the civilian economy are workers employed in federal and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

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 survey covers a broad range of benefits including holidays and vacations, sick leave, life insurance, and detailed provisions for health care and retirement plans. Archived NCS releases are available at www.bls.gov/ncs/ncspubs.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.

Sample rotation: The state and local government sample was replaced in its entirety for the March 2017 reference period. It was last replaced with the March 2007 reference period. The government sample is replaced less frequently than the private industry sample. One-third of the private industry sample is rotated each year except in years when the government sample is replaced.

Sample size: See appendix table 1 at the end of this release.

Survey scope: See appendix table 2 at the end of this release.

Geographic areas: Areas are defined by four census regions: Northeast, South, Midwest, and West. Census divisions within the regions are defined as follows: **New England:** Connecticut, Maine,

Massachusetts, New Hampshire, Rhode Island and Vermont; **Middle Atlantic:** New Jersey, New York, and Pennsylvania; **South Atlantic:** Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and West Virginia; **East South Central:** Alabama, Kentucky, Mississippi, and Tennessee; **West South Central:** Arkansas, Louisiana, Oklahoma, and Texas; **East North Central:** Illinois, Indiana, Michigan, Ohio, and Wisconsin; **West North Central:** Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota; **Mountain:** Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, and Wyoming; and **Pacific:** Alaska, California, Hawaii, Oregon, and Washington.

Standard errors: To assist users in ascertaining the reliability of benefits estimates, standard errors are made available shortly after publication of the news release. Standard errors 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.

Obtaining information: For research articles on employee benefits, see the *Monthly Labor Review* benefits section at www.bls.gov/opub/mlr/subject/b.htm and *Beyond the Numbers: Pay and Benefits* at www.bls.gov/opub/btn/archive/home.htm. For further technical information, see Chapter 8, "National Compensation Measures," *BLS Handbook of Methods* at www.bls.gov/opub/hom/pdf/homch8.pdf.

Definitions of major terms:

Access: Employees are considered to have access to a benefit plan if it is available for their use. For example, if an employee is permitted to participate in a medical plan offered by the employer, but the employee declines to do so, he or she is placed in a category with those having access to medical care benefits.

Participation: Employees in contributory plans are considered participants in an insurance or retirement plan if they have paid required contributions and fulfilled any applicable service requirements. Employees in noncontributory plans are counted as participating regardless of whether they have fulfilled the service requirements. Note that the term "incidence" can refer to either rates of access or rates of participation in a benefit plan.

Take-up rate: The percentage of workers with access to a plan who participate in the plan.

Retirement benefits include defined benefit pension plans and defined contribution retirement plans. Workers are counted as having access or participating in retirement benefits if they have access or participate in at least one type of plan, defined benefit or defined contribution; some workers may have access to or participate in both. Differences in retirement plan participation are influenced by type of plan offered. Participation in defined benefit plans is often mandatory, subject to any applicable eligibility requirements, while participation in defined contribution plans is often voluntary.

Medical care benefits provide services or payments for services rendered in the hospital or by a qualified medical care provider.

Calculation details: Average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within six earnings categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories are based on unpublished March 2017 wages and salaries series from the *Employer Costs for Employee Compensation* at www.bls.gov/news.release/archives/ecec_06092017.pdf.

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

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian	\$10.00	\$12.86	\$19.23	\$30.95	\$47.02
Private industry	\$9.79	\$12.25	\$18.16	\$29.44	\$46.10
State and local government	\$13.19	\$17.79	\$26.50	\$37.75	\$51.18

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

Individual workers can be in an earnings category that is different from the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.

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:¹ Access, participation, and take-up rates,² March 2017

(All workers = 100 percent)

Characteristics	Civilian ³			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	70	54	77	66	50	75	91	80	88
Worker characteristics									
Management, professional, and related	85	73	86	82	70	86	94	81	86
Management, business, and financial	88	77	88	87	76	88	—	—	—
Professional and related	84	71	85	79	67	84	93	80	86
Teachers	85	74	87	—	—	—	94	81	86
Primary, secondary, and special education school teachers	94	82	87	—	—	—	99	86	87
Registered nurses	89	74	84	—	—	—	—	—	—
Service	47	30	62	42	22	54	84	76	90
Protective service	79	63	80	61	32	52	92	86	94
Sales and office	72	53	74	70	51	72	91	80	88
Sales and related	67	41	62	67	41	61	—	—	—
Office and administrative support	75	60	80	72	57	79	92	81	88
Natural resources, construction, and maintenance	66	52	79	63	48	77	97	89	91
Construction, extraction, farming, fishing, and forestry	62	49	80	58	45	78	—	—	—
Installation, maintenance, and repair	69	54	78	67	51	76	—	—	—
Production, transportation, and material moving ...	71	54	76	71	53	75	90	80	89
Production	74	56	76	74	56	76	—	—	—
Transportation and material moving	69	52	75	68	50	74	—	—	—
Full time	81	65	80	77	60	78	99	87	88
Part time	38	22	59	38	21	56	46	39	84
Union	94	83	88	92	82	90	97	83	86
Nonunion	66	49	75	64	47	73	86	77	89
Average wage within the following categories: ⁴									
Lowest 25 percent	45	25	55	42	21	51	78	68	87
Lowest 10 percent	34	15	44	33	14	41	67	58	87
Second 25 percent	70	52	74	66	46	70	94	83	88
Third 25 percent	82	68	83	78	64	81	98	86	88
Highest 25 percent	90	80	89	88	77	88	97	84	87
Highest 10 percent	91	81	89	89	81	90	96	82	85

See footnotes at end of table.

Table 1. Retirement benefits:¹ Access, participation, and take-up rates,² March 2017—continued

(All workers = 100 percent)

Characteristics	Civilian ³			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	75	60	80	75	60	80	—	—	—
Service-providing industries	69	53	77	65	48	74	91	80	88
Education and health services	80	65	81	72	57	79	93	79	85
Educational services	88	76	86	72	64	89	93	79	86
Elementary and secondary schools	90	78	87	—	—	—	93	80	86
Junior colleges, colleges, and universities	91	77	85	88	78	89	92	76	83
Health care and social assistance	74	57	78	72	56	77	93	78	83
Hospitals	91	78	86	—	—	—	93	77	83
Public administration	91	84	92	—	—	—	91	84	92
1 to 99 workers	55	40	73	53	37	71	87	79	90
1 to 49 workers	50	36	72	49	34	71	85	78	91
50 to 99 workers	68	50	73	65	46	70	90	80	89
100 workers or more	85	68	80	83	65	78	93	80	87
100 to 499 workers	80	61	76	79	58	73	91	81	90
500 workers or more	91	77	85	89	76	85	93	80	86
Geographic areas									
Northeast	72	58	82	68	55	80	91	80	88
New England	73	57	78	71	55	78	86	68	80
Middle Atlantic	71	59	83	67	54	81	93	84	90
South	71	53	74	67	47	71	94	83	89
South Atlantic	71	54	76	68	50	74	92	79	87
East South Central	72	50	70	68	44	64	94	85	91
West South Central	70	52	74	65	45	69	97	87	90
Midwest	73	56	77	70	53	75	90	76	85
East North Central	72	55	76	70	52	75	88	74	84
West North Central	75	58	77	72	54	75	92	80	87
West	64	51	79	60	46	77	89	78	88
Mountain	66	52	78	63	47	75	86	78	91
Pacific	63	50	80	58	45	78	90	79	87

¹ 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.

² 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.

³ Includes workers in private industry and state and local government. See Technical Note for further explanation.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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 2. Medical care benefits: Access, participation, and take-up rates,¹ March 2017

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	70	52	74	67	49	72	89	71	80
Worker characteristics									
Management, professional, and related	88	67	76	86	65	75	92	72	79
Management, business, and financial	95	73	77	95	73	76	–	–	–
Professional and related	85	64	76	82	61	74	91	71	78
Teachers	84	63	75	–	–	–	92	71	77
Primary, secondary, and special education school teachers	95	70	74	–	–	–	99	75	76
Registered nurses	86	63	73	–	–	–	–	–	–
Service	44	29	66	39	23	61	80	65	81
Protective service	68	51	75	41	21	52	89	73	82
Sales and office	68	49	72	66	47	71	89	73	83
Sales and related	54	37	69	54	37	69	–	–	–
Office and administrative support	76	55	73	74	53	71	90	74	83
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	74	59	79	72	57	79	95	78	82
Installation, maintenance, and repair	67	56	83	65	54	83	–	–	–
Production, transportation, and material moving ... Production	81	62	77	79	60	76	–	–	–
Transportation and material moving	75	56	74	75	55	74	85	69	82
Production	81	62	76	81	62	76	–	–	–
Transportation and material moving	69	50	72	69	49	71	–	–	–
Full time	88	65	75	85	63	73	99	80	80
Part time	19	12	61	19	11	60	27	19	70
Union	94	76	81	93	79	84	95	73	77
Nonunion	67	48	72	65	46	71	83	69	83
Average wage within the following categories: ³									
Lowest 25 percent	37	23	63	33	20	60	72	58	80
Lowest 10 percent	24	14	57	22	12	55	59	46	78
Second 25 percent	75	53	72	71	49	69	93	76	81
Third 25 percent	87	67	77	85	64	76	97	78	81
Highest 25 percent	93	73	78	92	72	78	95	74	78
Highest 10 percent	94	73	78	94	73	78	93	74	80

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ March 2017—continued

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	85	67	80	85	67	80	—	—	—
Service-providing industries	68	49	72	64	45	70	89	71	80
Education and health services	79	58	73	73	51	69	90	70	78
Educational services	86	66	77	75	56	74	90	69	77
Elementary and secondary schools	88	66	75	—	—	—	90	68	76
Junior colleges, colleges, and universities	90	72	80	90	70	78	90	74	82
Health care and social assistance	75	52	70	73	50	68	91	77	84
Hospitals	91	68	75	—	—	—	91	77	84
Public administration	90	75	83	—	—	—	90	75	83
1 to 99 workers	57	41	71	55	39	70	85	68	80
1 to 49 workers	53	37	71	51	36	70	82	67	82
50 to 99 workers	70	50	72	67	47	71	89	69	78
100 workers or more	84	63	75	82	61	74	90	72	80
100 to 499 workers	79	58	74	78	57	73	86	69	80
500 workers or more	90	69	77	89	67	76	92	73	80
Geographic areas									
Northeast	71	52	74	68	50	73	87	68	78
New England	70	49	70	67	46	70	88	64	73
Middle Atlantic	71	53	75	69	51	74	87	69	80
South	71	52	74	68	48	71	93	77	83
South Atlantic	70	51	73	67	47	71	91	75	83
East South Central	74	56	75	70	51	72	92	83	90
West South Central	71	53	74	67	48	72	96	78	81
Midwest	71	50	70	68	47	69	85	64	75
East North Central	70	49	70	69	47	69	83	64	77
West North Central	71	50	71	68	48	71	88	63	72
West	69	54	78	66	51	77	88	70	80
Mountain	68	52	76	66	50	76	86	67	78
Pacific	69	54	79	66	51	78	89	72	81

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: Dash indicates no workers in this category or data did not meet publication 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 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2017

(In percent)

Characteristics	Civilian ¹		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
Worker characteristics						
Management, professional, and related	81	19	80	20	85	15
Management, business, and financial	80	20	79	21	—	—
Professional and related	82	18	80	20	85	15
Teachers	84	16	—	—	84	16
Primary, secondary, and special education school teachers	84	16	—	—	84	16
Registered nurses	80	20	—	—	—	—
Service	80	20	77	23	87	13
Protective service	87	13	81	19	88	12
Sales and office	79	21	78	22	88	12
Sales and related	77	23	77	23	—	—
Office and administrative support	80	20	78	22	88	12
Natural resources, construction, and maintenance	80	20	79	21	89	11
Construction, extraction, farming, fishing, and forestry	80	20	79	21	—	—
Installation, maintenance, and repair	80	20	79	21	—	—
Production, transportation, and material moving ...	80	20	79	21	86	14
Production	79	21	79	21	—	—
Transportation and material moving	80	20	80	20	—	—
Full time	80	20	79	21	86	14
Part time	78	22	77	23	85	15
Union	87	13	87	13	86	14
Nonunion	79	21	77	23	87	13
Average wage within the following categories: ²						
Lowest 25 percent	77	23	75	25	87	13
Lowest 10 percent	75	25	74	26	87	13
Second 25 percent	80	20	78	22	87	13
Third 25 percent	81	19	79	21	86	14
Highest 25 percent	81	19	80	20	85	15
Highest 10 percent	81	19	80	20	85	15

See footnotes at end of table.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2017—continued

(In percent)

Characteristics	Civilian ¹		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
Establishment characteristics						
Goods-producing industries	80	20	80	20	—	—
Service-providing industries	80	20	78	22	86	14
Education and health services	82	18	79	21	85	15
Educational services	84	16	80	20	85	15
Elementary and secondary schools	84	16	—	—	84	16
Junior colleges, colleges, and universities	84	16	80	20	86	14
Health care and social assistance	80	20	79	21	87	13
Hospitals	83	17	—	—	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	78	22	77	23	86	14
100 workers or more	81	19	80	20	86	14
100 to 499 workers	80	20	79	21	87	13
500 workers or more	83	17	81	19	86	14
Geographic areas						
Northeast	82	18	81	19	84	16
New England	78	22	78	22	77	23
Middle Atlantic	83	17	82	18	87	13
South	80	20	78	22	86	14
South Atlantic	79	21	78	22	85	15
East South Central	81	19	78	22	88	12
West South Central	79	21	77	23	87	13
Midwest	79	21	78	22	87	13
East North Central	79	21	78	22	85	15
West North Central	80	20	78	22	90	10
West	81	19	80	20	87	13
Mountain	79	21	78	22	87	13
Pacific	82	18	81	19	87	13

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2017

(In percent)

Characteristics	Civilian ¹		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	68	32	67	33	71	29
Worker characteristics						
Management, professional, and related	69	31	68	32	70	30
Management, business, and financial	70	30	70	30	—	—
Professional and related	68	32	68	32	69	31
Teachers	65	35	—	—	66	34
Primary, secondary, and special education school teachers	64	36	—	—	65	35
Registered nurses	70	30	—	—	—	—
Service	65	35	62	38	73	27
Protective service	77	23	73	27	78	22
Sales and office	66	34	65	35	72	28
Sales and related	63	37	64	36	—	—
Office and administrative support	67	33	65	35	72	28
Natural resources, construction, and maintenance	68	32	68	32	74	26
Construction, extraction, farming, fishing, and forestry	68	32	68	32	—	—
Installation, maintenance, and repair	68	32	68	32	—	—
Production, transportation, and material moving ...	72	28	72	28	70	30
Production	73	27	73	27	—	—
Transportation and material moving	71	29	71	29	—	—
Full time	68	32	68	32	71	29
Part time	63	37	62	38	70	30
Union	80	20	83	17	76	24
Nonunion	65	35	65	35	66	34
Average wage within the following categories: ²						
Lowest 25 percent	60	40	59	41	66	34
Lowest 10 percent	57	43	59	41	60	40
Second 25 percent	67	33	66	34	74	26
Third 25 percent	70	30	68	32	69	31
Highest 25 percent	71	29	71	29	74	26
Highest 10 percent	73	27	72	28	75	25

See footnotes at end of table.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2017—continued

(In percent)

Characteristics	Civilian ¹		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
Establishment characteristics						
Goods-producing industries	72	28	72	28	—	—
Service-providing industries	67	33	66	34	71	29
Education and health services	65	35	64	36	67	33
Educational services	66	34	66	34	66	34
Elementary and secondary schools	64	36	—	—	64	36
Junior colleges, colleges, and universities	70	30	69	31	71	29
Health care and social assistance	65	35	63	37	74	26
Hospitals	73	27	—	—	75	25
Public administration	77	23	—	—	77	23
1 to 99 workers	64	36	63	37	73	27
1 to 49 workers	65	35	64	36	72	28
50 to 99 workers	64	36	62	38	73	27
100 workers or more	70	30	70	30	70	30
100 to 499 workers	67	33	66	34	71	29
500 workers or more	74	26	76	24	70	30
Geographic areas						
Northeast	74	26	72	28	82	18
New England	73	27	72	28	77	23
Middle Atlantic	74	26	72	28	84	16
South	64	36	64	36	63	37
South Atlantic	66	34	66	34	65	35
East South Central	66	34	66	34	63	37
West South Central	61	39	61	39	59	41
Midwest	69	31	69	31	73	27
East North Central	70	30	70	30	74	26
West North Central	68	32	67	33	72	28
West	69	31	67	33	75	25
Mountain	66	34	65	35	71	29
Pacific	70	30	68	32	77	23

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: Dash indicates no workers in this category or data did not meet publication 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 5. Life insurance benefits: Access, participation, and take-up rates,¹ March 2017

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	59	58	98	55	54	98	81	79	98
Worker characteristics									
Management, professional, and related	78	76	99	76	75	99	83	81	98
Management, business, and financial	85	84	99	84	83	99	—	—	—
Professional and related	75	73	98	71	70	99	82	80	98
Teachers	74	73	98	—	—	—	81	80	98
Primary, secondary, and special education school teachers	82	81	98	—	—	—	86	85	98
Registered nurses	76	75	98	—	—	—	—	—	—
Service	35	33	95	28	27	94	75	73	97
Protective service	71	68	96	50	48	95	86	84	97
Sales and office	56	55	98	54	52	98	82	79	97
Sales and related	42	40	96	42	40	96	—	—	—
Office and administrative support	64	63	98	62	61	98	82	80	97
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	57	55	97	54	52	97	90	88	99
Installation, maintenance, and repair	49	47	97	45	44	97	—	—	—
Production, transportation, and material moving ... Production	64	62	98	62	60	98	—	—	—
Transportation and material moving	63	61	97	62	60	97	80	78	98
Production	68	66	98	67	66	98	—	—	—
Transportation and material moving	58	55	96	56	54	95	—	—	—
Full time	75	73	98	71	70	98	91	89	98
Part time	13	12	90	12	11	89	24	22	95
Union	86	83	97	84	80	96	88	87	98
Nonunion	55	53	98	53	51	98	75	73	97
Average wage within the following categories: ³									
Lowest 25 percent	25	24	93	22	20	92	65	63	97
Lowest 10 percent	16	14	89	14	12	87	52	50	97
Second 25 percent	61	60	97	57	55	97	87	85	98
Third 25 percent	75	74	98	71	70	98	87	85	98
Highest 25 percent	84	83	99	83	82	99	88	86	98
Highest 10 percent	85	84	99	85	85	99	84	82	97

See footnotes at end of table.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ March 2017—continued

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	70	68	98	70	68	98	—	—	—
Service-providing industries	57	56	98	53	51	98	81	79	98
Education and health services	69	68	98	62	62	99	82	80	97
Educational services	77	76	98	66	66	99	81	79	98
Elementary and secondary schools	76	75	98	—	—	—	79	77	98
Junior colleges, colleges, and universities	87	85	98	87	87	99	86	84	97
Health care and social assistance	64	63	99	61	61	99	88	84	96
Hospitals	88	87	99	—	—	—	88	84	95
Public administration	84	81	97	—	—	—	84	81	97
1 to 99 workers	43	42	97	40	39	97	74	73	98
1 to 49 workers	37	36	98	36	35	98	70	69	98
50 to 99 workers	57	55	97	54	52	97	79	77	98
100 workers or more	76	74	98	74	72	98	83	81	97
100 to 499 workers	68	66	97	66	64	97	77	75	97
500 workers or more	86	84	98	85	84	99	86	84	97
Geographic areas									
Northeast	60	59	98	56	55	98	82	80	98
New England	60	58	97	57	56	98	82	75	92
Middle Atlantic	59	59	99	56	55	99	82	82	99
South	61	60	97	58	56	97	82	80	97
South Atlantic	61	60	98	57	56	98	85	82	97
East South Central	58	56	96	55	53	96	74	71	96
West South Central	63	61	96	60	57	96	82	80	97
Midwest	61	60	98	58	57	98	81	79	98
East North Central	61	59	97	58	57	98	80	78	97
West North Central	62	61	98	59	57	98	81	80	99
West	53	52	98	48	47	98	79	78	98
Mountain	56	55	98	52	51	98	82	82	100
Pacific	51	50	98	47	46	98	78	77	98

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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 6. Selected paid leave benefits: Access, March 2017

(All workers = 100 percent)

Characteristics	Civilian ¹			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	72	74	76	68	76	77	91	60	68
Worker characteristics									
Management, professional, and related	89	77	81	88	88	90	93	47	57
Management, business, and financial	94	95	96	93	97	97	-	-	-
Professional and related	88	69	75	85	83	86	93	40	52
Teachers	85	20	36	-	-	-	92	15	32
Primary, secondary, and special education school teachers	96	19	32	-	-	-	99	13	28
Registered nurses	90	89	89	-	-	-	-	-	-
Service	51	55	54	46	52	50	84	74	78
Protective service	77	76	79	58	58	64	91	89	90
Sales and office	75	80	82	73	80	82	92	86	88
Sales and related	64	72	74	64	72	74	-	-	-
Office and administrative support	81	85	87	79	85	87	92	86	88
Natural resources, construction, and maintenance	63	80	82	60	78	80	95	97	96
Construction, extraction, farming, fishing, and forestry	51	68	70	47	65	67	-	-	-
Installation, maintenance, and repair	74	91	92	73	91	92	-	-	-
Production, transportation, and material moving ...	63	81	83	62	82	83	89	63	71
Production	62	87	90	62	87	90	-	-	-
Transportation and material moving	65	75	76	63	76	77	-	-	-
Full time	84	87	88	81	91	90	99	67	74
Part time	36	35	40	35	36	41	45	23	34
Union	87	74	80	79	89	89	97	57	69
Nonunion	69	74	75	67	75	76	86	63	67
Average wage within the following categories: ²									
Lowest 25 percent	46	52	54	43	50	51	78	58	64
Lowest 10 percent	31	42	42	30	42	41	65	44	51
Second 25 percent	72	82	83	69	82	82	95	85	88
Third 25 percent	85	88	89	81	89	90	97	63	70
Highest 25 percent	91	80	83	89	91	92	96	41	52
Highest 10 percent	92	80	83	92	92	93	94	37	49

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, March 2017—continued

(All workers = 100 percent)

Characteristics	Civilian ¹			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
Establishment characteristics									
Goods-producing industries	67	88	90	67	88	90	—	—	—
Service-providing industries	72	71	73	69	74	75	91	60	67
Education and health services	84	67	73	80	79	82	92	44	55
Educational services	89	41	53	79	56	65	92	37	49
Elementary and secondary schools	91	27	40	—	—	—	92	26	39
Junior colleges, colleges, and universities	89	71	81	84	73	81	92	70	81
Health care and social assistance	81	83	85	80	83	85	93	91	92
Hospitals	93	93	93	—	—	—	93	90	92
Public administration	91	90	91	—	—	—	91	90	91
1 to 99 workers	61	68	69	59	69	70	89	56	64
1 to 49 workers	59	67	68	58	67	68	87	65	71
50 to 99 workers	67	69	71	63	72	73	92	46	57
100 workers or more	82	80	82	79	85	86	92	62	69
100 to 499 workers	77	79	82	75	82	84	90	60	68
500 workers or more	88	81	83	86	90	90	93	63	70
Geographic areas									
Northeast	74	73	75	71	76	77	90	57	64
New England	73	70	73	71	73	75	90	54	59
Middle Atlantic	74	74	76	71	76	77	90	58	66
South	70	76	78	66	79	80	92	62	69
South Atlantic	70	76	80	66	78	80	91	66	77
East South Central	70	79	80	66	83	81	90	61	71
West South Central	70	74	75	66	78	79	94	56	56
Midwest	67	74	74	64	77	76	90	55	66
East North Central	67	74	75	63	77	77	89	54	67
West North Central	68	73	72	64	76	73	92	56	63
West	77	71	74	75	72	74	92	67	71
Mountain	65	70	72	61	72	73	87	61	66
Pacific	83	71	75	82	72	75	94	69	74

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: Dash indicates no workers in this category or data did not meet publication 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.

Appendix table 1. Survey establishment response, March 2017

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame ¹	6,211,244	5,978,422	232,822
Total in sample	11,400	9,802	1,598
Responding ²	8,175	6,728	1,447
Refused ³	2,149	2,009	140
Out of business or not in survey scope	1,076	1,065	11

¹ The sampling frame was developed from state unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For private industry, the establishment is usually at a single physical location such as a mine, factory, office, or store; if a sampled establishment is owned by a larger entity with many locations, only the employment and characteristics of the establishment selected for the sample are considered for the survey. For state and local governments, an establishment can include more than one physical location, such as a school district or a police department.

² Establishments that provided data at the initial interview.

³ Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. Detailed information on nonresponse adjustment and imputation can be found in BLS Handbook of Methods, Chapter 8, "National Compensation Measures," Bureau of Labor Statistics, on the Internet at www.bls.gov/opub/hom/pdf/homch8.pdf.

Source: Bureau of Labor Statistics, National Compensation Survey.

Appendix table 2. Number of workers represented,¹ March 2017

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	135,130,100	115,818,600	19,311,400
Management, professional, and related	41,997,200	30,926,300	11,070,900
Management, business, and financial ...	12,124,700	10,499,300	–
Professional and related	29,872,400	20,427,000	9,445,400
Teachers	6,873,700	–	5,126,600
Primary, secondary, and special education school teachers	4,696,300	–	3,934,100
Registered nurses	3,141,400	–	–
Service	29,105,500	25,183,000	3,922,400
Protective service	3,247,200	1,391,000	1,856,200
Sales and office	33,398,500	30,687,000	2,711,500
Sales and related	12,452,600	12,366,800	–
Office and administrative support	20,945,800	18,320,200	2,625,700
Natural resources, construction, and maintenance	10,590,600	9,742,500	848,100
Construction, extraction, farming, fishing, and forestry	5,124,400	4,641,700	–
Installation, maintenance, and repair	5,466,200	5,100,800	–
Production, transportation, and material moving	20,038,400	19,279,900	758,500
Production	9,640,600	9,519,300	–
Transportation and material moving	10,397,800	9,760,500	–

¹ The numbers of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

² The 2010 Standard Occupational Classification system is used to classify workers.

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

Source: Bureau of Labor Statistics, National Compensation Survey.