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EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2021

Paid sick leave was available to 77 percent of private industry workers in March 2021, the U.S. Bureau of Labor Statistics reported today. Among major occupation groups, access to paid sick leave ranged from 59 percent of workers in service occupations to 93 percent in management, professional, and related occupations. (See chart 1 and table 6.)

Twenty-three percent of private industry workers had access to paid family leave. (See chart 1.) These benefits were available to 12 percent of workers in the lowest 25th percent wage category and 37 percent of workers in the highest 25th percent wage category.

Forty-five percent of private industry workers had access to plans that provide a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal leave, referred to as consolidated leave plans. Twenty-six percent of union workers and 46 percent of nonunion workers had access to consolidated leave plans. (See chart 2.)

Chart 1. Percentage of workers with access to employer-sponsored benefits, March 2021

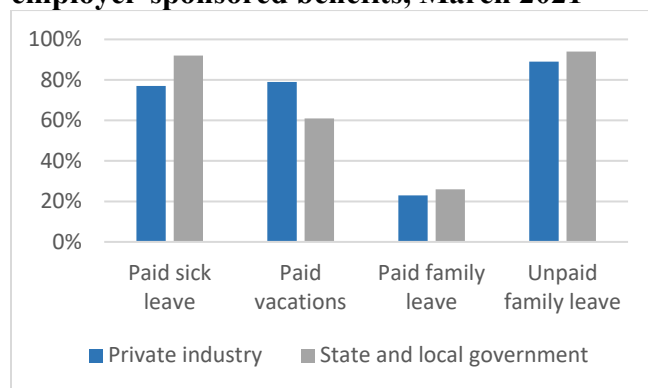
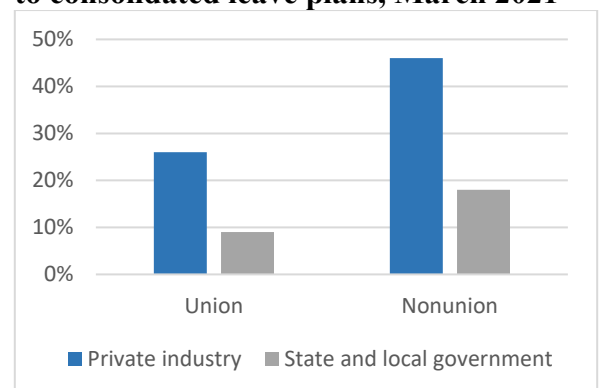
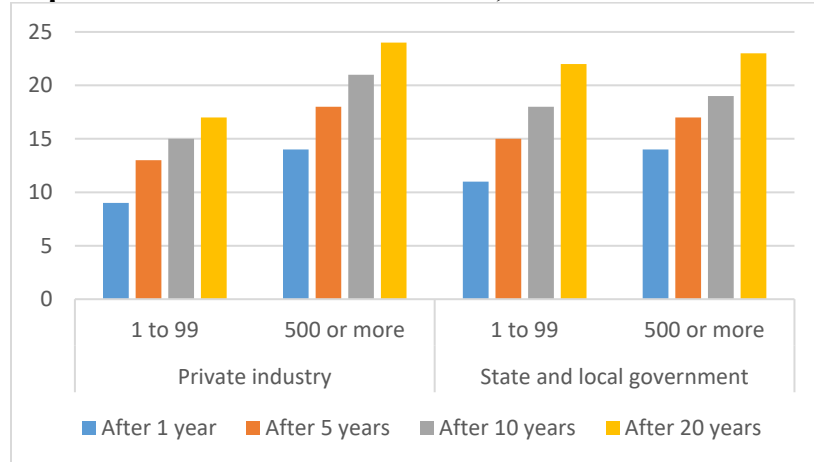


Chart 2. Percentage of workers with access to consolidated leave plans, March 2021



Paid sick leave was available to 92 percent of state and local government workers. Eighty-nine percent of workers with access to paid sick leave earned or accrued a fixed number of sick leave days per year, and ranged from 59 percent of workers in hospitals to 94 percent of workers in elementary and secondary schools. Ten percent had access to sick leave as part of a consolidated leave plan.

Chart 3. Number of annual paid vacation days by service requirement and establishment size, March 2021

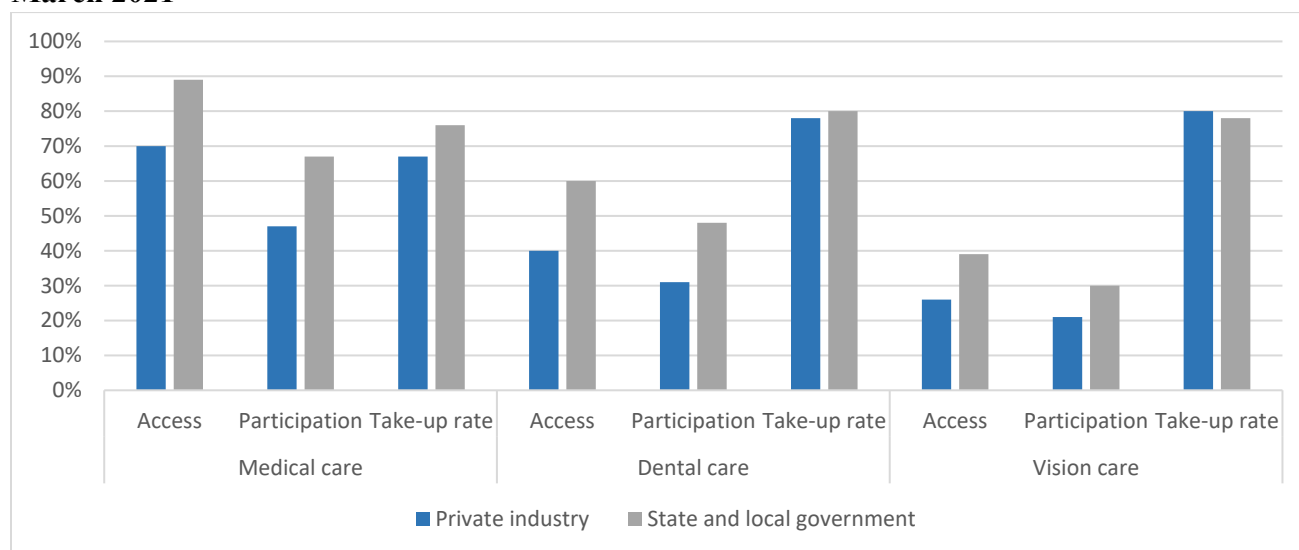


Paid vacations were available to 77 percent of civilian workers. On average, 13 paid vacation days were available annually to state and local government workers after 1 year of service and 22 days were available to workers after 20 years of service. At establishments with less than 100 employees, 22 paid vacation days were available to state and local government workers after 20 years of service, while 17 days were available to private industry workers after 20 years of service. (See chart 3.)

Health care benefits were available to 71 percent of private industry workers and 54 percent of workers participated in the benefit, resulting in a 77 percent take-up rate. The take-up rate refers to the percentage of workers with access to and participating in the employer-sponsored benefit. Eighty-nine percent of state and local government workers had access to health care benefits, with a take-up rate of 88 percent.

Dental care benefits were available to 40 percent of private industry workers and 60 percent of state and local government workers. (See chart 4.)

Chart 4. Access, participation, and take-up rates for employer-sponsored health care benefits, March 2021



The take-up rate for vision care benefits was 78 percent for state and local government workers. (See chart 4.) Vision care benefits were available to 24 percent of nonunion workers and 56 percent of union workers.

Private industry workers

- Paid family leave was available to 11 percent of part-time workers and 27 percent of full-time workers.
- Within professional and business services, access to paid vacations ranged from 63 percent of workers in administrative and waste services to 93 percent of workers in professional and technical services.
- Medical care benefits were available to 68 percent of nonunion workers and 95 percent of union workers. The take-up rate was 65 percent for nonunion workers and 81 percent for union workers.
- Employers paid 78 percent of medical care premiums for single coverage plans and 66 percent for family coverage plans. The average flat monthly premium paid by employers was \$475.69 for single coverage and \$1,174.00 for family coverage.

State and local government workers

- Paid vacation days were available to 53 percent of local government workers and 86 percent of state government workers.
- Medical care benefits were available to 72 percent of workers in the lowest 25th percent wage category and 95 percent in the highest 25th percent wage category.
- Retirement benefits were available to 92 percent of workers, with a take-up rate of 89 percent. Seventy-five percent of workers participated in defined benefit plans and 18 percent participated in defined contribution plans.
- Long-term disability benefits were available to 39 percent of workers, with a take-up rate of 97 percent. Sixteen percent of workers in the New England census division had access to long-term disability benefits and 62 percent of workers in the Mountain division had access.

Civilian workers

- Paid holidays were available to 79 percent of workers. Within education and health services, access to paid holidays ranged from 39 percent of workers in elementary and secondary schools to 94 percent of workers in hospitals.
- Forty-three percent of workers participated in defined contribution plans and employee contributions were required for 72 percent of these workers.
- Nonproduction bonuses were available to 22 percent of part-time workers and 46 percent of full-time workers.
- Thirty-nine percent of workers participated in short-term disability benefits, and 63 percent of these plans were insured. Employee contributions were required for 13 percent of these workers.
- Flexible work schedules were available to 13 percent of workers. Eight percent of workers in the lowest 25th percent wage category and 23 percent of workers in the highest 25th percent wage category had access to flexible work schedules.

Additional March 2021 and historical estimates are available through the database query tool at www.bls.gov/ncs/ebs/data.htm and additional tables are available at www.bls.gov/ncs/ebs/benefits/2021.

Coronavirus (COVID-19) Pandemic Impact on March 2021 Benefits Data

The Employee Benefits in the United States reference period was March 2021. No changes in estimation procedures were necessary due to COVID-19. Additional information is available at www.bls.gov/covid19/home.htm.

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 2021 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 for the latest benefits publications. The bulletin includes the following tables:

- Table 1: Establishments offering retirement and healthcare benefits (private industry only)
- Tables 2 – 9: Retirement benefits
- Tables 10 – 16, 43: Healthcare benefits
- Tables 17 – 32: Insurance benefits
- Tables 33 – 40: Leave benefits
- Table 41: Quality of life benefits
- Tables 42, 44: Financial benefits
- Table 45: Unmarried domestic partner benefits
- Tables 46 – 47: 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.

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 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 2021

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame ¹	6,609,357	6,378,656	230,701
Total in sample	11,486	9,890	1,596
Responding ²	7,439	6,007	1,432
Refused ³	3,265	3,125	140
Out of business or not in survey scope	782	758	24

¹ The sampling frame was developed from state unemployment insurance reports and based on the North American Industry Classification System (NAICS). For information on establishments and sampling, see the Handbook of Methods: National Compensation Measures available at www.bls.gov/opub/hom/ncs/home.htm.

² Establishments that provided data at the initial interview.

³ Establishments that did not provide data at the initial interview. For information on nonresponse adjustment and imputation, see the Handbook of Methods: National Compensation Measures available at www.bls.gov/opub/hom/ncs/home.htm.

Survey scope:

Number of workers represented¹, March 2021

Occupational group ²	Civilian	Private industry	State and local governments
All workers	133,015,300	114,522,100	18,493,200
Management, professional, and related	42,453,700	31,901,500	10,552,200
Management, business, and financial	13,097,300	11,575,200	-
Professional and related	29,356,300	20,326,300	9,030,100
Teachers	6,437,400	-	4,854,300
Primary, secondary, and special education school teachers	4,512,400	-	3,700,000
Registered nurses	2,641,600	-	-
Service	29,325,300	25,485,300	3,840,000
Protective service	3,059,400	1,184,600	1,874,800
Sales and office	31,647,100	29,062,000	2,585,100
Sales and related	12,447,800	12,373,400	-
Office and administrative support	19,199,300	16,688,600	2,510,700
Natural resources, construction, and maintenance	11,073,600	10,296,800	776,800
Construction, extraction, farming, fishing, and forestry	5,806,400	5,383,500	-
Installation, maintenance, and repair	5,267,200	4,913,300	-
Production, transportation, and material moving	18,515,600	17,776,500	739,100
Production	8,703,600	8,585,800	-
Transportation and material moving	9,812,000	9,190,700	-

¹ The numbers of workers represented by the survey are rounded to the nearest 100. For information on weighting, see the Handbook of Methods: National Compensation Measures available at www.bls.gov/opub/hom/ncs/home.htm.

² The Standard Occupational Classification system was 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.

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 2021 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:

Ownership	Average hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$12.00	\$15.01	\$21.00	\$33.81	\$51.59
Private industry workers	\$11.74	\$15.00	\$20.00	\$32.20	\$50.78
State and local government workers	\$14.73	\$19.48	\$28.99	\$41.01	\$56.26

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

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

Obtaining information: For 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. *The Economics Daily* article archive is available at www.bls.gov/opub/ed/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.

Benefit publications from 1980 to the present are also available at 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. 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.

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 2021¹
 [All workers = 100 percent]

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate ³	Access	Participation	Take-up rate ³	Access	Participation	Take-up rate ³
All workers.....	72	56	78	68	51	75	92	82	89
Worker characteristics									
Management, professional, and related occupations.....	88	75	85	86	72	84	94	83	89
Management, business, and financial occupations.....	89	80	90	88	79	90	—	—	—
Professional and related occupations...	87	72	83	84	68	81	93	82	88
Teachers.....	88	75	85	—	—	—	94	84	89
Primary, secondary, and special education school teachers.....	95	81	85	—	—	—	99	89	89
Registered nurses.....	88	75	85	—	—	—	—	—	—
Service occupations.....	46	31	66	40	24	59	85	76	89
Protective service occupations.....	80	69	86	60	44	74	92	84	91
Sales and office occupations.....	75	54	72	73	51	70	92	82	89
Sales and related occupations.....	71	43	60	71	42	60	—	—	—
Office and administrative support occupations.....	77	61	79	75	58	77	92	83	89
Natural resources, construction, and maintenance occupations.....	67	53	79	65	50	77	97	90	93
Construction, extraction, farming, fishing, and forestry occupations.....	63	50	79	61	47	78	—	—	—
Installation, maintenance, and repair occupations.....	72	56	78	70	53	77	—	—	—
Production, transportation, and material moving occupations.....	72	56	77	72	55	76	90	81	90
Production occupations.....	74	59	79	74	58	79	—	—	—
Transportation and material moving occupations.....	71	53	75	70	52	74	—	—	—
Full time.....	81	66	81	78	62	80	99	88	89
Part time.....	42	22	53	41	21	50	45	39	87
Union.....	95	85	90	93	84	91	97	86	88
Nonunion.....	68	51	75	66	49	73	87	78	90
Average wage within the following categories:⁴									
Lowest 25 percent.....	45	26	57	44	23	53	79	69	88
Lowest 10 percent.....	34	16	48	32	14	45	71	61	87
Second 25 percent.....	72	53	74	68	48	71	94	84	89
Third 25 percent.....	83	68	82	79	63	79	98	87	89
Highest 25 percent.....	92	81	89	90	79	88	97	87	90
Highest 10 percent.....	93	84	90	92	83	91	97	86	89

See footnotes at end of table.

Table 1. Retirement benefits: Access, participation, and take-up rates, March 2021¹ — Continued
 [All workers = 100 percent]

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate ³	Access	Participation	Take-up rate ³	Access	Participation	Take-up rate ³
Establishment characteristics									
Goods-producing industries.....	76	62	82	76	62	81	—	—	—
Service-providing industries.....	71	54	77	67	49	74	92	81	89
Education and health services.....	80	63	79	73	54	74	93	82	88
Educational services.....	89	78	87	74	62	83	93	82	88
Elementary and secondary schools.....	91	81	89	—	—	—	93	83	89
Junior colleges, colleges, universities, and professional schools.....	90	79	87	87	78	90	92	79	86
Health care and social assistance....	74	55	74	73	53	73	93	78	84
Hospitals.....	91	79	87	—	—	—	93	77	83
Public administration.....	92	83	91	—	—	—	92	83	91
1 to 99 workers.....	58	41	71	56	39	69	88	80	91
1 to 49 workers.....	53	37	69	52	35	68	84	76	90
50 to 99 workers.....	73	55	76	70	51	72	91	84	92
100 workers or more.....	87	71	82	85	68	80	93	82	88
100 to 499 workers.....	82	63	77	80	60	75	92	83	90
500 workers or more.....	92	80	87	91	79	87	93	82	88
Geographic areas									
Northeast.....	71	58	82	67	54	81	91	82	90
New England.....	74	59	79	73	56	78	86	74	86
Middle Atlantic.....	69	58	84	65	53	82	93	85	91
South.....	71	52	73	67	47	70	94	82	88
South Atlantic.....	73	54	74	71	51	71	91	79	86
East South Central.....	70	50	71	65	43	66	94	84	89
West South Central.....	67	49	74	61	42	69	97	87	90
Midwest.....	74	59	80	71	56	78	90	80	89
East North Central.....	74	59	80	72	57	78	89	79	89
West North Central.....	73	57	79	69	53	77	93	82	88
West.....	72	56	78	69	52	75	90	81	90
Mountain.....	75	57	76	73	52	72	88	83	94
Pacific.....	70	56	79	67	52	77	91	80	88

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

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

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

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

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

Table 2. Medical care benefits: Access, participation, and take-up rates, March 2021

[All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
All workers.....	73	50	69	70	47	67	89	67	76
Worker characteristics									
Management, professional, and related occupations.....	89	64	72	88	63	71	92	69	75
Management, business, and financial occupations.....	95	70	74	95	70	73	—	—	—
Professional and related occupations...	87	62	71	85	59	70	91	68	75
Teachers.....	88	64	73	—	—	—	92	68	74
Primary, secondary, and special education school teachers.....	97	71	73	—	—	—	99	72	72
Registered nurses.....	88	61	69	—	—	—	—	—	—
Service occupations.....	49	27	56	44	22	51	82	61	75
Protective service occupations.....	81	57	70	67	42	62	90	67	74
Sales and office occupations.....	69	47	68	67	45	66	89	70	78
Sales and related occupations.....	54	35	64	54	34	64	—	—	—
Office and administrative support occupations.....	79	54	69	77	52	67	90	70	78
Natural resources, construction, and maintenance occupations.....	77	56	73	76	55	73	94	74	78
Construction, extraction, farming, fishing, and forestry occupations.....	75	55	74	74	53	73	—	—	—
Installation, maintenance, and repair occupations.....	79	57	73	78	56	73	—	—	—
Production, transportation, and material moving occupations.....	77	55	71	77	54	71	84	63	75
Production occupations.....	81	59	73	80	59	73	—	—	—
Transportation and material moving occupations.....	74	51	69	73	50	68	—	—	—
Full time.....	88	62	70	86	59	69	99	75	76
Part time.....	23	11	49	23	11	47	25	17	69
Union.....	95	74	78	95	78	81	95	70	74
Nonunion.....	69	46	67	68	44	65	84	65	78
Average wage within the following categories:³									
Lowest 25 percent.....	41	22	55	39	21	52	72	55	76
Lowest 10 percent.....	27	12	46	26	11	43	63	49	78
Second 25 percent.....	75	50	67	71	47	66	93	71	76
Third 25 percent.....	88	63	71	85	60	70	97	75	77
Highest 25 percent.....	94	70	74	93	69	74	95	70	73
Highest 10 percent.....	95	72	76	95	72	76	94	71	76

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates, March 2021 — Continued

[All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
Establishment characteristics									
Goods-producing industries.....	85	63	74	85	63	74	—	—	—
Service-providing industries.....	71	48	67	67	44	65	89	67	76
Education and health services.....	80	54	67	75	47	62	90	68	75
Educational services.....	87	63	73	75	50	67	90	67	74
Elementary and secondary schools.....	89	65	73	—	—	—	90	66	73
Junior colleges, colleges, universities, and professional schools.....	90	66	73	90	58	65	89	70	78
Health care and social assistance....	77	48	63	75	46	61	91	72	79
Hospitals.....	91	65	71	—	—	—	91	72	79
Public administration.....	91	70	77	—	—	—	91	70	77
1 to 99 workers.....	59	38	65	58	37	63	85	66	77
1 to 49 workers.....	54	35	64	53	34	63	81	62	77
50 to 99 workers.....	77	51	66	75	48	64	88	69	78
100 workers or more.....	87	62	71	86	61	70	90	68	75
100 to 499 workers.....	84	59	70	84	57	69	87	66	76
500 workers or more.....	91	66	73	90	65	72	92	69	75
Geographic areas									
Northeast.....	71	49	69	68	47	68	88	64	73
New England.....	73	49	67	71	47	67	90	60	67
Middle Atlantic.....	70	49	69	68	46	68	87	65	75
South.....	72	48	67	69	44	64	93	72	78
South Atlantic.....	73	48	66	70	45	64	90	69	77
East South Central.....	71	50	70	68	44	66	92	79	85
West South Central.....	72	48	66	67	43	63	96	74	77
Midwest.....	73	50	69	71	48	67	86	65	76
East North Central.....	73	51	70	71	49	69	85	65	77
West North Central.....	73	47	65	70	45	64	89	65	73
West.....	75	53	71	73	51	70	87	64	73
Mountain.....	74	53	72	72	52	71	86	63	73
Pacific.....	75	53	71	73	51	70	88	65	74

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

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

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

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

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

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2021
 [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	78	22	86	14
Worker characteristics						
Management, professional, and related occupations.....	80	20	79	21	85	15
Management, business, and financial occupations.....	78	22	77	23	—	—
Professional and related occupations.....	81	19	80	20	85	15
Teachers.....	83	17	—	—	84	16
Primary, secondary, and special education school teachers.....	84	16	—	—	84	16
Registered nurses.....	82	18	—	—	—	—
Service occupations.....	80	20	77	23	87	13
Protective service occupations.....	85	15	78	22	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.....	81	19	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.....	78	22	77	23	—	—
Production, transportation, and material moving occupations. ...	78	22	78	22	86	14
Production occupations.....	78	22	78	22	—	—
Transportation and material moving occupations.....	78	22	78	22	—	—
Full time.....	80	20	78	22	86	14
Part time.....	80	20	79	21	83	17
Union.....	84	16	83	17	86	14
Nonunion.....	79	21	77	23	86	14
Average wage within the following categories:²						
Lowest 25 percent.....	78	22	77	23	87	13
Lowest 10 percent.....	76	24	75	25	87	13
Second 25 percent.....	78	22	77	23	87	13
Third 25 percent.....	80	20	78	22	86	14
Highest 25 percent.....	81	19	79	21	85	15
Highest 10 percent.....	81	19	80	20	84	16
Establishment characteristics						
Goods-producing industries.....	78	22	78	22	—	—
Service-providing industries.....	80	20	78	22	86	14
Education and health services.....	82	18	81	19	85	15
Educational services.....	84	16	81	19	85	15
Elementary and secondary schools.....	84	16	—	—	84	16
Junior colleges, colleges, universities, and professional schools.....	84	16	81	19	85	15
Health care and social assistance.....	81	19	80	20	87	13
Hospitals.....	82	18	—	—	87	13
Public administration.....	88	12	—	—	88	12
1 to 99 workers.....	78	22	77	23	87	13
1 to 49 workers.....	78	22	77	23	88	12
50 to 99 workers.....	79	21	78	22	86	14
100 workers or more.....	80	20	79	21	86	14
100 to 499 workers.....	79	21	78	22	86	14
500 workers or more.....	82	18	80	20	86	14

See footnotes at end of table.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2021 — 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
Geographic areas						
Northeast.....	80	20	79	21	85	15
New England.....	77	23	77	23	78	22
Middle Atlantic.....	81	19	80	20	87	13
South.....	79	21	77	23	86	14
South Atlantic.....	79	21	78	22	86	14
East South Central.....	79	21	76	24	88	12
West South Central.....	78	22	76	24	85	15
Midwest.....	79	21	78	22	87	13
East North Central.....	79	21	78	22	86	14
West North Central.....	80	20	78	22	90	10
West.....	80	20	79	21	86	14
Mountain.....	79	21	77	23	87	13
Pacific.....	81	19	80	20	86	14

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

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

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

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

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2021
 [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.....	67	33	66	34	71	29
Worker characteristics						
Management, professional, and related occupations.....	68	32	67	33	70	30
Management, business, and financial occupations.....	67	33	66	34	—	—
Professional and related occupations.....	68	32	68	32	69	31
Teachers.....	65	35	—	—	66	34
Primary, secondary, and special education school teachers.....	63	37	—	—	65	35
Registered nurses.....	71	29	—	—	—	—
Service occupations.....	63	37	59	41	72	28
Protective service occupations.....	75	25	68	32	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	66	34	73	27
Natural resources, construction, and maintenance occupations.....	68	32	67	33	77	23
Construction, extraction, farming, fishing, and forestry occupations.....	69	31	69	31	—	—
Installation, maintenance, and repair occupations.....	67	33	66	34	—	—
Production, transportation, and material moving occupations. ...	70	30	70	30	69	31
Production occupations.....	71	29	71	29	—	—
Transportation and material moving occupations.....	68	32	68	32	—	—
Full time.....	67	33	66	34	71	29
Part time.....	68	32	68	32	68	32
Union.....	79	21	81	19	76	24
Nonunion.....	64	36	64	36	67	33
Average wage within the following categories:²						
Lowest 25 percent.....	61	39	60	40	66	34
Lowest 10 percent.....	54	46	54	46	60	40
Second 25 percent.....	65	35	64	36	74	26
Third 25 percent.....	69	31	67	33	69	31
Highest 25 percent.....	70	30	70	30	75	25
Highest 10 percent.....	71	29	70	30	76	24
Establishment characteristics						
Goods-producing industries.....	70	30	70	30	—	—
Service-providing industries.....	66	34	65	35	71	29
Education and health services.....	65	35	64	36	67	33
Educational services.....	66	34	65	35	66	34
Elementary and secondary schools.....	64	36	—	—	64	36
Junior colleges, colleges, universities, and professional schools.....	72	28	70	30	72	28
Health care and social assistance.....	65	35	63	37	74	26
Hospitals.....	73	27	—	—	74	26
Public administration.....	77	23	—	—	77	23
1 to 99 workers.....	62	38	60	40	74	26
1 to 49 workers.....	61	39	60	40	74	26
50 to 99 workers.....	63	37	61	39	75	25
100 workers or more.....	71	29	71	29	70	30
100 to 499 workers.....	68	32	68	32	70	30
500 workers or more.....	73	27	75	25	71	29

See footnotes at end of table.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2021 — 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
Geographic areas						
Northeast.....	73	27	71	29	83	17
New England.....	71	29	69	31	77	23
Middle Atlantic.....	74	26	71	29	84	16
South.....	62	38	62	38	63	37
South Atlantic.....	63	37	63	37	67	33
East South Central.....	63	37	63	37	63	37
West South Central.....	60	40	61	39	56	44
Midwest.....	70	30	69	31	74	26
East North Central.....	71	29	69	31	76	24
West North Central.....	68	32	68	32	71	29
West.....	67	33	66	34	74	26
Mountain.....	66	34	65	35	72	28
Pacific.....	68	32	66	34	76	24

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

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

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

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

Table 5. Life insurance benefits: Access, participation, and take-up rates, March 2021
 [All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
All workers.....	60	59	98	56	55	98	83	80	97
Worker characteristics									
Management, professional, and related occupations.....	80	79	99	78	77	99	84	82	97
Management, business, and financial occupations.....	85	84	99	85	84	99	—	—	—
Professional and related occupations...	77	76	99	74	74	99	84	81	97
Teachers.....	78	76	98	—	—	—	83	81	97
Primary, secondary, and special education school teachers.....	85	83	98	—	—	—	88	87	98
Registered nurses.....	85	84	99	—	—	—	—	—	—
Service occupations.....	33	32	95	27	25	94	77	74	97
Protective service occupations.....	68	65	95	39	34	87	87	84	97
Sales and office occupations.....	56	55	98	54	53	99	83	81	98
Sales and related occupations.....	41	40	98	40	40	98	—	—	—
Office and administrative support occupations.....	66	65	99	64	63	99	84	82	98
Natural resources, construction, and maintenance occupations.....	57	57	99	55	54	99	90	88	98
Construction, extraction, farming, fishing, and forestry occupations.....	50	50	99	47	47	100	—	—	—
Installation, maintenance, and repair occupations.....	65	64	99	63	62	99	—	—	—
Production, transportation, and material moving occupations.....	65	63	98	64	63	98	79	78	99
Production occupations.....	71	71	99	71	70	99	—	—	—
Transportation and material moving occupations.....	58	57	97	57	56	97	—	—	—
Full time.....	74	73	99	71	70	99	92	90	97
Part time.....	14	13	91	14	12	90	23	22	94
Union.....	85	83	98	81	79	97	88	87	98
Nonunion.....	56	55	98	54	53	98	78	75	96
Average wage within the following categories:³									
Lowest 25 percent.....	27	26	96	25	24	95	67	65	97
Lowest 10 percent.....	15	14	91	13	12	90	57	55	97
Second 25 percent.....	60	58	98	55	54	98	88	85	97
Third 25 percent.....	74	73	98	69	68	99	89	86	97
Highest 25 percent.....	85	85	99	84	83	99	88	86	98
Highest 10 percent.....	89	88	99	89	89	100	86	84	97

See footnotes at end of table.

Table 5. Life insurance benefits: Access, participation, and take-up rates, March 2021 — Continued
 [All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
Establishment characteristics									
Goods-producing industries.....	70	69	99	70	69	99	—	—	—
Service-providing industries.....	58	57	98	53	52	98	83	80	97
Education and health services.....	69	67	98	62	61	98	83	80	97
Educational services.....	79	77	98	66	66	100	82	80	97
Elementary and secondary schools.....	79	77	98	—	—	—	81	79	98
Junior colleges, colleges, universities, and professional schools.....	86	84	98	85	85	100	86	83	97
Health care and social assistance....	63	62	98	61	60	98	87	83	95
Hospitals.....	88	87	98	—	—	—	88	83	95
Public administration.....	86	83	97	—	—	—	86	83	97
1 to 99 workers.....	44	43	98	41	41	98	77	75	98
1 to 49 workers.....	38	38	98	37	36	98	72	71	98
50 to 99 workers.....	61	60	98	58	57	98	81	79	97
100 workers or more.....	78	76	98	76	74	98	84	82	97
100 to 499 workers.....	71	70	98	70	69	99	80	77	97
500 workers or more.....	84	82	98	83	81	98	87	84	97
Geographic areas									
Northeast.....	57	57	99	54	53	99	82	79	97
New England.....	61	59	97	58	57	99	83	73	88
Middle Atlantic.....	56	56	99	52	52	99	81	81	100
South.....	59	58	98	55	54	98	85	82	97
South Atlantic.....	61	59	98	57	56	99	85	81	96
East South Central.....	59	58	98	54	53	98	85	83	98
West South Central.....	57	55	97	52	50	96	84	82	98
Midwest.....	63	61	97	60	59	98	82	79	96
East North Central.....	63	62	97	60	59	98	82	78	95
West North Central.....	62	61	97	59	57	97	82	81	98
West.....	60	59	99	57	56	99	80	80	100
Mountain.....	64	63	99	60	60	99	84	84	100
Pacific.....	58	58	99	55	55	99	79	79	100

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

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

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

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

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

Table 6. Selected paid leave benefits: Access, March 2021
 [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.....	79	77	79	77	79	81	92	61	68
Worker characteristics									
Management, professional, and related occupations.....	93	80	84	93	91	92	94	47	57
Management, business, and financial occupations.....	96	96	97	96	98	98	—	—	—
Professional and related occupations.....	92	73	78	91	87	89	93	40	52
Teachers.....	90	22	37	—	—	—	93	14	31
Primary, secondary, and special education school teachers.....	98	19	32	—	—	—	99	12	26
Registered nurses.....	93	89	92	—	—	—	—	—	—
Service occupations.....	63	59	61	59	57	58	87	76	79
Protective service occupations.....	87	84	86	79	74	80	92	90	90
Sales and office occupations.....	80	81	84	78	80	84	93	87	89
Sales and related occupations.....	69	70	77	69	70	77	—	—	—
Office and administrative support occupations.....	87	88	89	86	88	89	93	87	89
Natural resources, construction, and maintenance occupations.....	74	86	86	73	86	85	96	96	95
Construction, extraction, farming, fishing, and forestry occupations.....	68	78	79	66	77	77	—	—	—
Installation, maintenance, and repair occupations.....	81	95	94	80	95	94	—	—	—
Production, transportation, and material moving occupations.....	74	85	87	73	85	88	90	62	73
Production occupations.....	73	90	93	73	90	93	—	—	—
Transportation and material moving occupations.....	74	79	82	73	81	83	—	—	—
Full time.....	89	88	89	87	92	92	99	67	74
Part time.....	48	39	49	48	40	50	47	23	34
Union.....	92	74	80	87	90	90	98	58	69
Nonunion.....	77	77	79	76	78	81	87	64	67
Average wage within the following categories:²									
Lowest 25 percent.....	53	55	60	52	56	60	81	60	66
Lowest 10 percent.....	35	43	47	33	43	46	69	48	55
Second 25 percent.....	83	83	86	81	83	85	95	86	88
Third 25 percent.....	90	90	91	88	91	91	97	62	71
Highest 25 percent.....	94	82	85	94	94	94	96	42	51
Highest 10 percent.....	95	83	86	95	95	95	95	38	49

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, March 2021 — 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.....	76	91	91	76	90	91	—	—	—
Service-providing industries.....	79	74	77	77	77	79	92	61	68
Education and health services.....	87	70	74	85	82	84	93	45	55
Educational services.....	91	41	52	83	58	65	93	36	49
Elementary and secondary schools.....	93	27	39	—	—	—	94	25	37
Junior colleges, colleges, universities, and professional schools.....	90	71	82	87	74	83	92	69	81
Health care and social assistance.....	85	86	87	85	85	87	93	93	91
Hospitals.....	94	93	94	—	—	—	92	92	91
Public administration.....	92	91	92	—	—	—	92	91	92
1 to 99 workers.....	71	71	73	70	72	74	90	55	62
1 to 49 workers.....	68	70	72	68	71	73	86	63	69
50 to 99 workers.....	79	72	76	77	76	79	93	48	55
100 workers or more.....	88	83	86	86	89	91	93	63	70
100 to 499 workers.....	84	83	86	83	87	88	91	61	69
500 workers or more.....	92	83	87	91	92	94	94	64	71
Geographic areas									
Northeast.....	82	74	78	80	76	80	91	57	64
New England.....	86	73	78	85	76	80	92	55	61
Middle Atlantic.....	80	74	78	79	76	80	91	58	66
South.....	74	78	80	71	80	82	92	62	69
South Atlantic.....	75	79	82	73	81	83	91	66	76
East South Central.....	71	80	85	67	83	87	92	64	72
West South Central.....	73	75	75	69	79	79	95	57	57
Midwest.....	74	77	78	71	80	80	90	56	66
East North Central.....	74	77	80	71	80	82	88	55	69
West North Central.....	74	76	75	71	79	77	92	57	61
West.....	90	78	81	89	80	82	94	68	72
Mountain.....	78	78	81	76	81	83	90	62	67
Pacific.....	95	78	81	95	79	82	96	70	74

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

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

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

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