



For release 10:00 a.m. (ET) Thursday, September 22, 2022

USDL-22-1893

Technical information: (202) 691-6199 • ncsinfo@bls.gov • www.bls.gov/ebs

Media contact: (202) 691-5902 • pressoffice@bls.gov

EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2022

Life insurance was available to 57 percent of private industry workers in March 2022, the U.S. Bureau of Labor Statistics reported today. Among occupational groups, access to life insurance plans ranged from 27 percent of workers in service occupations to 79 percent in management, professional, and related occupations. (See chart 1 and table 5.)

Forty-three percent of private industry workers had access to short-term disability insurance. These benefits were available to 34 percent of workers in the South census region and 67 percent of workers in the Northeast census region. (See chart 2.)

Thirty-five percent of private industry workers had access to long-term disability insurance. Among industry groups, access to long-term disability insurance ranged from 4 percent of workers in the leisure and hospitality industry to 71 percent of workers in the information industry. (See chart 1)

Chart 1. Percentage of workers with access to insurance plans, March 2022

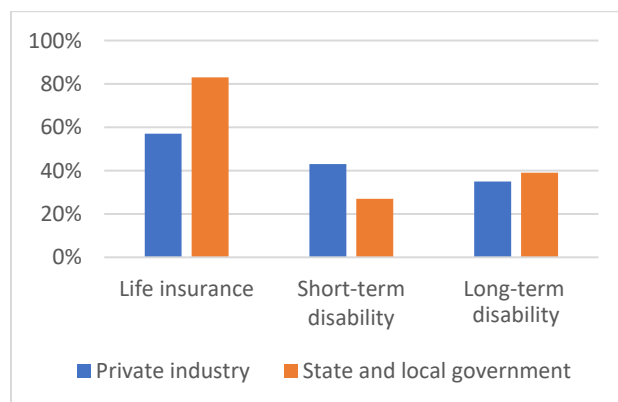
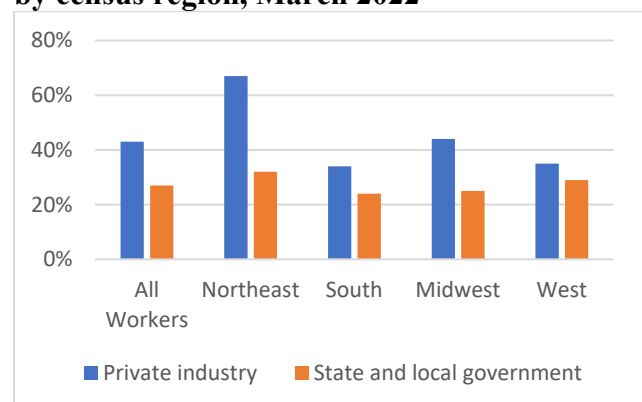
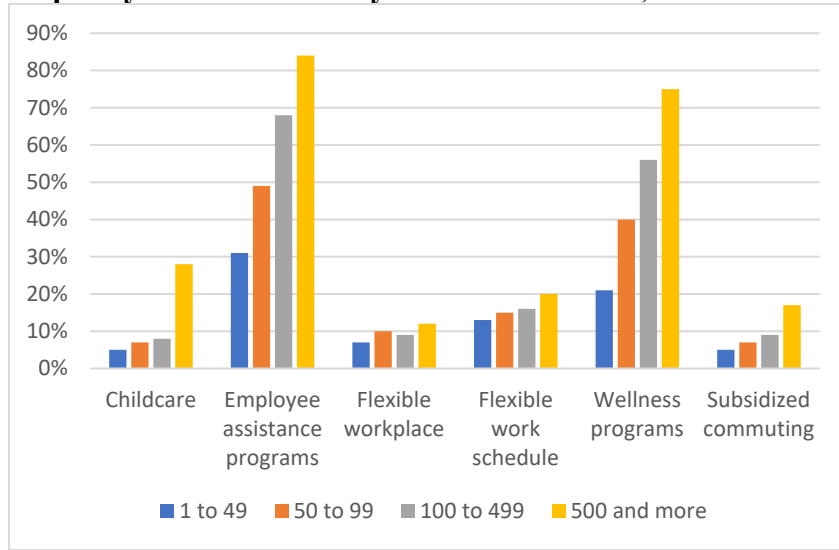


Chart 2. Percentage of workers with access to short-term disability insurance by census region, March 2022



Among state and local government workers, 83 percent had access to life insurance, 27 percent had access to short-term disability insurance, and 39 percent had access to long-term disability insurance. (See chart 1.)

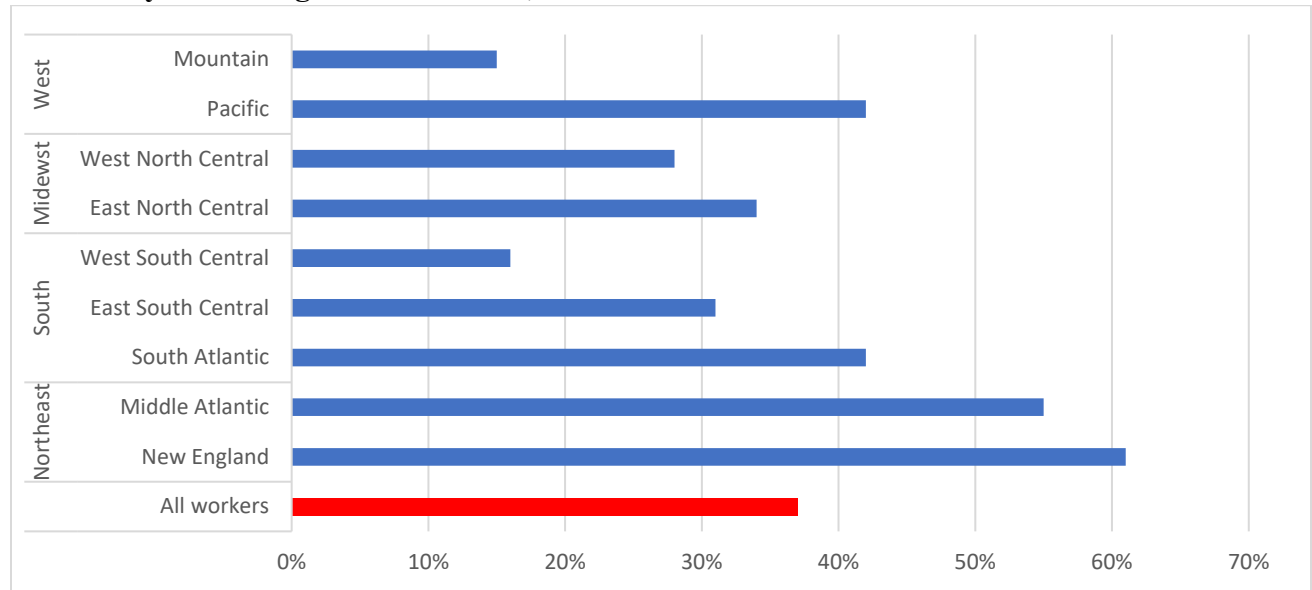
Chart 3. Percentage of private industry workers with access to quality-of-life benefits by establishment size, March 2022



Wellness programs were available to 43 percent of private industry workers. At establishments with 500 or more employees, employee assistance programs were available to 84 percent of workers. Access to childcare ranged from 5 percent for establishments that employ less than 50 workers to 28 percent for establishments that employ 500 or more workers. (See chart 3.)

Access to nonproduction bonuses was available to 37 percent of state and local government workers and ranged from 15 percent of workers in the Mountain division to 61 percent in the New England division. (See chart 4.)

Chart 4. Percentage of state and local government workers with access to nonproduction bonuses by census region and division, March 2022



Four percent of private industry workers had access to student loan repayment benefits. Workers in the highest 10 percent wage category had an access rate of 9 percent and workers in the lowest 10 percent had an access rate of 1 percent. (See chart 5.) Seven percent of civilian workers in management, professional, and related occupations had access to student loan repayment benefits. (See chart 6.)

Chart 5. Percentage of workers with access to student loan repayment benefits by wage category, March 2022

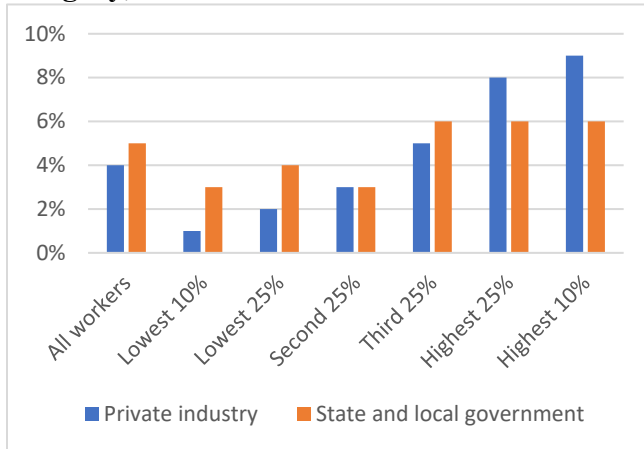
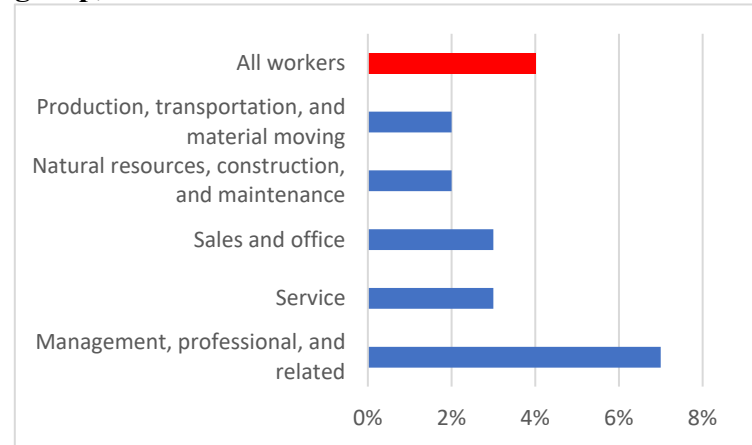


Chart 6. Percentage of civilian workers with access to student loan repayment benefits by occupational group, March 2022



Civilian workers

- Access to healthcare benefits was available to 74 percent of workers, and 57 percent of workers participated in the benefit, resulting in a take-up rate of 78 percent.
- End-of-year bonuses were available to 11 percent of workers. Among establishments with less than 100 workers, 14 percent had access to end-of-year bonuses and 7 percent of workers in establishments with 100 or more workers had access.
- Employee assistance programs were available to 72 percent of workers in the educational services industry and 63 percent of workers in the health care and social assistance industry.

Private industry workers

- Access to medical care was available to 70 percent of workers. Among goods-producing industries, medical care was available to 75 percent of workers in the construction sector and 90 percent of workers in the manufacturing sector.
- Access to flexible work schedules was available to 16 percent of nonunion workers and 4 percent of union workers.
- Access to wellness programs was available to 68 percent of workers in the highest 10 percent wage category and 18 percent of workers in the lowest 10 percent wage category.

State and local government workers

- Among census divisions, long-term disability was available to 15 percent of workers in the West South Central division and 63 percent of workers in the East North Central division.
- Access to medical care benefits was available to 89 percent of workers. Ninety-nine percent of full-time workers had access and 24 percent of part-time workers had access.
- Employee contributions for short-term disability were required for 12 percent of workers, including 19 percent of workers in service occupations and 7 percent of workers in natural resources, construction, and maintenance occupations.

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 2022 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 March 2022 Excel tables present 2022 estimates of the incidence and key provisions of employer-sponsored benefits for civilian workers, private industry workers, as well as state and local government workers by worker and establishment characteristics, and geographic areas. Each Excel sheet includes the following tables:

- Table 1: Retirement benefits
- Table 2: Health benefits
- Table 3: Medical care benefits
- Table 4: Life insurance benefits
- Table 5: Short-term disability benefits
- Table 6: Long-term disability benefits
- Table 7: Leave benefits
- Table 8: Other benefits

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 care premiums: The estimates for medical care premiums are not based on actual decisions regarding medical coverage made by employees; instead, they are based on the assumption that all employees in the occupation can opt for single or family coverage. Monthly premiums are collected when possible. Annual premiums are converted to monthly premiums by dividing by 12 months.

Sample rotation: One-third of the private industry sample had been rotated each year except in years when the government sample was replaced. Beginning with the March 2022 publication, however, an additional (fourth) private industry sample is used in estimation to mitigate the impact of decreasing response rates. 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. As the sample is partially rotated each year and sample weights are updated for the reference period based on the Current Employment Statistics, the estimates are not considered a time-series.

Sample size:**Survey establishment response¹, March 2022**

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame ²	6,927,610	6,697,060	230,550
Total in sample	14,720	13,130	1,600
Responding ³	8,870	7,450	1,430
Refused ⁴	4,750	4,610	140
Out of business or not in survey scope	1,100	1,070	30

¹ The number of establishments is rounded to the nearest 10. Because of rounding, sums of individual items may not equal totals.

² The sampling frame was developed from state unemployment insurance reports and is based on the 2017 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For private industry, the establishment is usually at a single physical location such as a mine, factory, office, or store; if a sampled establishment is owned by a larger entity with many locations, only the employment and characteristics of the establishment selected for the sample are considered for the survey. For state and local governments, an establishment can include more than one physical location, such as a school district or a police department.

³ Establishments that provided data at the initial interview.

⁴ 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 2022**

Occupational group ²	Civilian	Private industry workers	State and local government workers
All workers	139,921,100	121,010,600	18,910,600
Management, professional, and related	44,937,400	34,109,600	10,827,800
Management, business, and financial	13,713,500	12,204,600	-
Professional and related	31,224,000	21,905,100	9,318,900
Teachers	6,864,200	-	5,066,600
Primary, secondary, and special education school teachers	4,778,000	-	3,862,900
Registered nurses	2,851,400	-	-
Service	30,447,300	26,549,400	3,897,900
Protective service	3,383,200	1,480,300	1,902,900
Sales and office	33,461,300	30,823,200	2,638,100
Sales and related	13,126,700	13,050,000	-
Office and administrative support	20,334,600	17,773,200	2,561,400
Natural resources, construction, and maintenance	11,312,700	10,517,000	795,700
Construction, extraction, farming, fishing, and forestry	5,787,100	5,354,000	-
Installation, maintenance, and repair	5,525,600	5,162,900	-
Production, transportation, and material moving	19,762,400	19,011,300	751,100
Production	8,928,600	8,808,800	-
Transportation and material moving	10,833,800	10,202,600	-

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 2010 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 2022 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	\$13.09	\$16.21	\$22.36	\$35.29	\$53.52
Private industry workers	\$13.00	\$16.00	\$21.50	\$33.77	\$52.88
State and local government workers	\$15.42	\$20.23	\$30.11	\$42.30	\$57.69

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.

If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

Table 1. Retirement benefits: Access, participation, and take-up rates, March 2022¹

[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	77	69	52	75	92	82	90
Worker characteristics									
Management, professional, and related occupations.....	88	75	86	86	73	85	94	83	89
Management, business, and financial occupations.....	88	79	89	88	78	89	—	—	—
Professional and related occupations...	87	74	85	85	70	83	93	83	89
Teachers.....	88	75	86	—	—	—	94	84	89
Primary, secondary, and special education school teachers.....	96	83	86	—	—	—	99	89	90
Registered nurses.....	89	76	85	—	—	—	—	—	—
Service occupations.....	47	31	66	42	24	58	85	77	91
Protective service occupations.....	78	66	85	60	41	69	93	86	93
Sales and office occupations.....	75	52	70	73	50	68	92	82	89
Sales and related occupations.....	71	41	57	71	40	57	—	—	—
Office and administrative support occupations.....	77	60	78	74	57	76	92	82	89
Natural resources, construction, and maintenance occupations.....	68	53	78	66	50	76	97	90	93
Construction, extraction, farming, fishing, and forestry occupations.....	65	51	78	63	48	76	—	—	—
Installation, maintenance, and repair occupations.....	71	55	77	69	53	76	—	—	—
Production, transportation, and material moving occupations.....	73	56	77	73	55	76	90	83	93
Production occupations.....	74	59	79	73	58	79	—	—	—
Transportation and material moving occupations.....	73	55	75	72	53	74	—	—	—
Full time.....	81	66	82	78	62	80	99	89	90
Part time.....	43	22	51	43	20	48	45	38	86
Union.....	95	85	90	93	84	90	97	87	89
Nonunion.....	69	51	75	67	49	73	87	78	90
Average wage within the following categories:⁴									
Lowest 25 percent.....	48	26	55	45	23	52	79	70	88
Lowest 10 percent.....	38	19	50	36	17	47	73	62	86
Second 25 percent.....	72	53	74	69	48	69	94	85	90
Third 25 percent.....	82	68	83	79	64	80	98	88	90
Highest 25 percent.....	92	82	89	90	80	89	97	86	89
Highest 10 percent.....	93	85	91	92	84	91	97	85	88

See footnotes at end of table.

Table 1. Retirement benefits: Access, participation, and take-up rates, March 2022¹ — 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.....	77	62	81	76	62	81	—	—	—
Service-providing industries.....	71	55	77	68	50	73	92	82	89
Education and health services.....	80	64	80	74	56	75	93	82	88
Educational services.....	88	77	88	72	61	85	93	82	89
Elementary and secondary schools.....	91	81	89	—	—	—	93	83	90
Junior colleges, colleges, universities, and professional schools.....	90	79	88	86	77	90	92	80	86
Health care and social assistance....	76	57	75	74	55	74	93	79	85
Hospitals.....	92	80	87	—	—	—	94	78	83
Public administration.....	92	84	92	—	—	—	92	84	92
1 to 99 workers.....	58	41	71	56	38	69	88	80	92
1 to 49 workers.....	54	37	69	52	36	68	85	77	90
50 to 99 workers.....	72	54	75	69	50	72	90	84	93
100 workers or more.....	87	71	82	86	68	80	93	83	89
100 to 499 workers.....	83	64	76	82	61	74	92	83	90
500 workers or more.....	91	79	87	90	78	86	93	82	88
Geographic areas									
Northeast.....	71	58	82	68	55	80	91	81	89
New England.....	71	56	79	69	54	78	87	74	85
Middle Atlantic.....	71	59	83	67	55	81	93	83	90
South.....	72	52	73	68	47	70	94	83	89
South Atlantic.....	74	54	73	71	50	70	91	80	87
East South Central.....	72	51	71	68	45	66	94	84	90
West South Central.....	68	51	75	62	44	71	97	89	91
Midwest.....	74	58	78	72	55	76	90	81	89
East North Central.....	75	59	78	73	56	77	89	80	89
West North Central.....	73	57	78	70	53	76	93	83	89
West.....	71	56	78	69	52	76	90	82	91
Mountain.....	75	56	76	72	52	72	88	83	94
Pacific.....	70	56	80	67	52	78	91	82	90

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 2022
 [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	68	70	47	66	89	68	76
Worker characteristics									
Management, professional, and related occupations.....	90	65	72	89	64	71	92	70	76
Management, business, and financial occupations.....	95	69	72	96	68	72	—	—	—
Professional and related occupations... Teachers.....	87	63	72	86	61	71	91	69	76
Primary, secondary, and special education school teachers.....	87	66	75	—	—	—	92	70	76
Registered nurses.....	98	74	75	—	—	—	99	74	75
Registered nurses.....	90	60	67	—	—	—	—	—	—
Service occupations.....	48	27	56	43	22	51	82	62	76
Protective service occupations.....	78	55	70	61	39	63	90	67	74
Sales and office occupations.....	68	44	65	66	42	64	89	69	78
Sales and related occupations.....	52	31	60	52	31	60	—	—	—
Office and administrative support occupations.....	78	53	67	77	50	66	90	70	78
Natural resources, construction, and maintenance occupations.....	78	56	72	76	55	72	95	73	77
Construction, extraction, farming, fishing, and forestry occupations.....	76	56	74	74	54	73	—	—	—
Installation, maintenance, and repair occupations.....	80	56	71	78	55	71	—	—	—
Production, transportation, and material moving occupations.....	78	55	70	78	54	69	84	66	79
Production occupations.....	81	58	72	81	58	71	—	—	—
Transportation and material moving occupations.....	76	52	68	76	51	67	—	—	—
Full time.....	88	61	69	86	59	68	99	76	77
Part time.....	23	11	50	23	11	48	24	17	72
Union.....	95	73	77	96	77	81	95	69	73
Nonunion.....	69	46	66	68	44	65	84	67	80
Average wage within the following categories:³									
Lowest 25 percent.....	41	22	55	38	20	52	72	55	76
Lowest 10 percent.....	28	14	49	26	12	45	64	49	77
Second 25 percent.....	75	49	65	72	45	63	93	72	77
Third 25 percent.....	89	63	71	87	60	70	97	76	78
Highest 25 percent.....	95	71	74	94	69	74	95	71	75
Highest 10 percent.....	95	71	75	96	71	74	93	73	78

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates, March 2022 — 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	47	67	68	44	65	89	68	76
Education and health services.....	81	54	67	77	47	61	90	69	76
Educational services.....	86	65	75	73	53	73	90	68	76
Elementary and secondary schools.....	89	67	75	—	—	—	90	68	75
Junior colleges, colleges, universities, and professional schools.....	90	67	75	89	63	71	90	69	77
Health care and social assistance....	79	48	61	78	46	60	91	73	80
Hospitals.....	92	65	71	—	—	—	92	76	83
Public administration.....	91	70	77	—	—	—	91	70	77
1 to 99 workers.....	59	38	64	58	36	62	85	67	79
1 to 49 workers.....	55	35	63	54	34	63	82	64	78
50 to 99 workers.....	75	48	64	74	45	61	87	69	79
100 workers or more.....	87	62	71	86	60	70	90	69	76
100 to 499 workers.....	84	58	69	83	56	68	87	65	75
500 workers or more.....	90	67	74	90	65	72	92	70	76
Geographic areas									
Northeast.....	71	49	68	69	46	67	88	64	73
New England.....	70	48	68	68	46	67	90	62	69
Middle Atlantic.....	72	49	68	69	47	67	87	65	74
South.....	72	48	67	69	44	64	93	74	80
South Atlantic.....	73	48	66	70	44	63	90	72	80
East South Central.....	73	51	70	69	46	66	92	78	85
West South Central.....	71	48	67	67	43	64	96	76	79
Midwest.....	73	49	67	71	47	66	86	65	76
East North Central.....	73	50	68	72	48	66	84	64	76
West North Central.....	72	48	67	70	45	65	89	66	75
West.....	75	53	70	73	51	69	88	64	73
Mountain.....	75	51	68	73	49	68	87	63	73
Pacific.....	76	53	71	74	52	70	88	65	73

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 2022
 [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.....	81	19	79	21	85	15
Management, business, and financial occupations.....	79	21	78	22	—	—
Professional and related occupations.....	82	18	80	20	85	15
Teachers.....	84	16	—	—	85	15
Primary, secondary, and special education school teachers.....	84	16	—	—	85	15
Registered nurses.....	81	19	—	—	—	—
Service occupations.....	80	20	77	23	87	13
Protective service occupations.....	85	15	78	22	88	12
Sales and office occupations.....	80	20	78	22	88	12
Sales and related occupations.....	77	23	77	23	—	—
Office and administrative support occupations.....	81	19	79	21	88	12
Natural resources, construction, and maintenance occupations.....	78	22	77	23	90	10
Construction, extraction, farming, fishing, and forestry occupations.....	79	21	78	22	—	—
Installation, maintenance, and repair occupations.....	77	23	76	24	—	—
Production, transportation, and material moving occupations. ...	78	22	78	22	86	14
Production occupations.....	79	21	78	22	—	—
Transportation and material moving occupations.....	78	22	77	23	—	—
Full time.....	80	20	78	22	86	14
Part time.....	79	21	79	21	83	17
Union.....	83	17	81	19	86	14
Nonunion.....	79	21	78	22	86	14
Average wage within the following categories:²						
Lowest 25 percent.....	78	22	77	23	87	13
Lowest 10 percent.....	78	22	76	24	86	14
Second 25 percent.....	79	21	77	23	87	13
Third 25 percent.....	80	20	78	22	86	14
Highest 25 percent.....	81	19	80	20	85	15
Highest 10 percent.....	81	19	80	20	85	15
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	82	18	85	15
Elementary and secondary schools.....	84	16	—	—	85	15
Junior colleges, colleges, universities, and professional schools.....	84	16	82	18	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	77	23	86	14
100 workers or more.....	81	19	79	21	86	14
100 to 499 workers.....	80	20	78	22	86	14
500 workers or more.....	81	19	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 2022 — 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.....	78	22	78	22	77	23
Middle Atlantic.....	81	19	80	20	87	13
South.....	79	21	77	23	86	14
South Atlantic.....	79	21	77	23	86	14
East South Central.....	79	21	76	24	89	11
West South Central.....	79	21	77	23	85	15
Midwest.....	80	20	78	22	87	13
East North Central.....	79	21	78	22	85	15
West North Central.....	80	20	78	22	90	10
West.....	80	20	79	21	86	14
Mountain.....	79	21	77	23	86	14
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 2022
 [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	67	33	71	29
Worker characteristics						
Management, professional, and related occupations.....	68	32	68	32	70	30
Management, business, and financial occupations.....	68	32	67	33	—	—
Professional and related occupations.....	69	31	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.....	64	36	61	39	72	28
Protective service occupations.....	75	25	68	32	77	23
Sales and office occupations.....	66	34	65	35	74	26
Sales and related occupations.....	63	37	63	37	—	—
Office and administrative support occupations.....	68	32	66	34	74	26
Natural resources, construction, and maintenance occupations.....	66	34	65	35	77	23
Construction, extraction, farming, fishing, and forestry occupations.....	67	33	66	34	—	—
Installation, maintenance, and repair occupations.....	65	35	64	36	—	—
Production, transportation, and material moving occupations. ...	70	30	70	30	68	32
Production occupations.....	71	29	71	29	—	—
Transportation and material moving occupations.....	68	32	69	31	—	—
Full time.....	67	33	66	34	71	29
Part time.....	70	30	70	30	67	33
Union.....	78	22	80	20	76	24
Nonunion.....	65	35	65	35	66	34
Average wage within the following categories:²						
Lowest 25 percent.....	62	38	62	38	66	34
Lowest 10 percent.....	58	42	59	41	59	41
Second 25 percent.....	65	35	64	36	74	26
Third 25 percent.....	68	32	67	33	68	32
Highest 25 percent.....	71	29	70	30	75	25
Highest 10 percent.....	72	28	71	29	76	24
Establishment characteristics						
Goods-producing industries.....	69	31	69	31	—	—
Service-providing industries.....	67	33	66	34	71	29
Education and health services.....	66	34	65	35	67	33
Educational services.....	66	34	66	34	66	34
Elementary and secondary schools.....	64	36	—	—	64	36
Junior colleges, colleges, universities, and professional schools.....	72	28	71	29	72	28
Health care and social assistance.....	66	34	65	35	74	26
Hospitals.....	73	27	—	—	74	26
Public administration.....	77	23	—	—	77	23
1 to 99 workers.....	62	38	61	39	74	26
1 to 49 workers.....	62	38	61	39	73	27
50 to 99 workers.....	63	37	60	40	75	25
100 workers or more.....	71	29	71	29	70	30
100 to 499 workers.....	69	31	69	31	70	30
500 workers or more.....	73	27	74	26	70	30

See footnotes at end of table.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2022 — 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	70	30	76	24
Middle Atlantic.....	73	27	71	29	85	15
South.....	63	37	63	37	62	38
South Atlantic.....	64	36	64	36	66	34
East South Central.....	64	36	63	37	64	36
West South Central.....	60	40	61	39	55	45
Midwest.....	70	30	69	31	74	26
East North Central.....	70	30	69	31	77	23
West North Central.....	68	32	68	32	71	29
West.....	68	32	66	34	75	25
Mountain.....	65	35	64	36	72	28
Pacific.....	69	31	67	33	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 2022

[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	57	56	98	83	81	97
Worker characteristics									
Management, professional, and related occupations.....	80	79	99	79	78	99	84	82	97
Management, business, and financial occupations.....	85	84	99	85	84	99	—	—	—
Professional and related occupations...	78	77	99	76	75	99	84	81	97
Teachers.....	79	77	98	—	—	—	83	81	97
Primary, secondary, and special education school teachers.....	85	84	99	—	—	—	88	87	98
Registered nurses.....	86	85	99	—	—	—	—	—	—
Service occupations.....	34	33	97	27	26	96	77	75	97
Protective service occupations.....	66	63	96	38	35	90	87	85	98
Sales and office occupations.....	55	54	98	53	52	98	83	81	98
Sales and related occupations.....	39	39	98	39	38	98	—	—	—
Office and administrative support occupations.....	65	64	98	63	61	98	84	82	98
Natural resources, construction, and maintenance occupations.....	58	57	99	56	55	99	90	88	98
Construction, extraction, farming, fishing, and forestry occupations.....	51	51	100	48	48	100	—	—	—
Installation, maintenance, and repair occupations.....	65	64	98	63	62	99	—	—	—
Production, transportation, and material moving occupations.....	65	64	98	64	63	98	79	78	99
Production occupations.....	71	70	99	71	70	99	—	—	—
Transportation and material moving occupations.....	60	58	97	59	57	97	—	—	—
Full time.....	74	73	98	71	70	99	92	90	97
Part time.....	16	15	94	15	14	94	23	22	95
Union.....	86	84	98	84	82	98	88	87	98
Nonunion.....	56	55	98	54	53	98	78	75	97
Average wage within the following categories:³									
Lowest 25 percent.....	28	27	97	25	24	97	67	65	97
Lowest 10 percent.....	17	17	96	15	14	96	58	57	97
Second 25 percent.....	60	59	98	57	55	98	88	86	97
Third 25 percent.....	73	72	98	69	68	99	88	86	97
Highest 25 percent.....	86	86	99	85	84	99	89	87	98
Highest 10 percent.....	89	89	99	90	90	100	86	83	97

See footnotes at end of table.

Table 5. Life insurance benefits: Access, participation, and take-up rates, March 2022 — 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.....	69	69	99	69	69	99	—	—	—
Service-providing industries.....	59	57	98	54	53	98	83	81	97
Education and health services.....	70	69	98	64	63	98	83	80	97
Educational services.....	79	77	98	69	69	100	82	80	97
Elementary and secondary schools.....	79	78	98	—	—	—	80	79	98
Junior colleges, colleges, universities, and professional schools.....	86	84	97	86	86	100	86	83	96
Health care and social assistance....	65	64	98	63	62	98	88	84	96
Hospitals.....	89	88	99	—	—	—	88	84	95
Public administration.....	86	84	98	—	—	—	86	84	98
1 to 99 workers.....	43	43	99	41	41	99	76	75	98
1 to 49 workers.....	38	38	99	37	36	99	72	71	99
50 to 99 workers.....	62	60	98	59	58	98	80	78	98
100 workers or more.....	78	76	98	76	75	98	85	82	97
100 to 499 workers.....	72	71	98	71	70	98	80	78	97
500 workers or more.....	84	82	98	82	81	98	87	84	97
Geographic areas									
Northeast.....	58	57	99	54	54	99	81	79	97
New England.....	60	58	98	57	56	99	83	74	90
Middle Atlantic.....	57	56	99	53	53	99	81	81	99
South.....	60	59	98	56	55	98	85	83	97
South Atlantic.....	61	59	98	57	56	98	86	83	96
East South Central.....	61	60	98	56	55	98	84	82	98
West South Central.....	59	58	98	54	53	98	84	82	98
Midwest.....	63	61	98	60	59	98	82	79	96
East North Central.....	63	62	98	61	60	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.....	63	63	99	60	60	99	83	83	100
Pacific.....	58	57	99	55	54	99	79	79	99

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 2022

[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	46	56
Management, business, and financial occupations.....	96	97	96	96	98	98	—	—	—
Professional and related occupations.....	92	73	78	91	88	90	94	40	51
Teachers.....	90	23	38	—	—	—	93	14	30
Primary, secondary, and special education school teachers.....	99	21	34	—	—	—	99	12	25
Registered nurses.....	94	90	93	—	—	—	—	—	—
Service occupations.....	65	60	60	62	57	57	87	76	79
Protective service occupations.....	83	80	84	72	67	77	92	90	90
Sales and office occupations.....	79	80	84	78	79	83	92	86	88
Sales and related occupations.....	70	68	75	70	68	75	—	—	—
Office and administrative support occupations.....	85	88	89	84	88	89	93	87	89
Natural resources, construction, and maintenance occupations.....	73	85	87	72	85	86	96	96	95
Construction, extraction, farming, fishing, and forestry occupations.....	67	77	80	65	75	78	—	—	—
Installation, maintenance, and repair occupations.....	80	94	94	79	94	94	—	—	—
Production, transportation, and material moving occupations.....	74	85	88	73	86	88	90	62	73
Production occupations.....	71	91	93	71	90	93	—	—	—
Transportation and material moving occupations.....	76	81	83	75	83	84	—	—	—
Full time.....	88	88	89	86	92	91	99	67	73
Part time.....	51	40	49	51	42	50	48	23	33
Union.....	92	75	80	87	90	91	98	58	69
Nonunion.....	77	77	79	76	78	80	87	63	67
Average wage within the following categories:²									
Lowest 25 percent.....	57	56	60	55	55	59	81	60	66
Lowest 10 percent.....	40	44	47	38	44	46	71	48	55
Second 25 percent.....	83	84	86	81	83	85	96	86	88
Third 25 percent.....	88	91	91	86	92	92	97	60	69
Highest 25 percent.....	94	82	85	94	93	94	96	41	51
Highest 10 percent.....	96	84	86	96	95	95	95	37	48

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, March 2022 — 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.....	75	90	91	75	90	91	—	—	—
Service-providing industries.....	80	75	77	78	77	79	92	60	67
Education and health services.....	88	70	75	85	84	86	93	44	54
Educational services.....	90	41	52	80	59	66	93	36	48
Elementary and secondary schools.....	94	28	39	—	—	—	94	25	37
Junior colleges, colleges, universities, and professional schools.....	90	70	81	86	73	82	92	68	81
Health care and social assistance.....	87	88	89	86	87	89	94	93	92
Hospitals.....	94	93	94	—	—	—	94	93	91
Public administration.....	93	91	92	—	—	—	93	91	92
1 to 99 workers.....	72	71	73	71	72	74	90	55	61
1 to 49 workers.....	70	70	72	69	70	72	87	63	68
50 to 99 workers.....	79	75	76	77	79	80	92	47	55
100 workers or more.....	87	83	86	86	89	90	93	62	69
100 to 499 workers.....	84	83	85	83	87	88	91	61	68
500 workers or more.....	91	83	86	90	91	93	94	63	70
Geographic areas									
Northeast.....	83	74	77	82	76	79	91	56	64
New England.....	85	72	75	84	74	77	92	55	60
Middle Atlantic.....	82	74	78	81	77	80	91	57	65
South.....	74	78	80	71	80	82	93	62	68
South Atlantic.....	76	79	82	73	82	83	91	65	76
East South Central.....	71	80	84	67	83	87	92	64	71
West South Central.....	72	74	74	68	77	78	96	56	56
Midwest.....	74	77	79	72	80	81	90	56	66
East North Central.....	74	77	81	72	80	82	88	55	68
West North Central.....	74	76	76	72	80	78	92	57	61
West.....	90	78	80	89	80	82	94	67	71
Mountain.....	81	79	80	79	81	82	90	60	66
Pacific.....	94	78	80	94	80	81	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.