

**Table 1. Standard errors for retirement benefits: Access, participation, and take-up rates, March 2023<sup>1</sup>**

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate <sup>3</sup>
All workers.....	0.7	0.7	0.5	0.8	0.8	0.6	0.6	0.6	0.4
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	0.8	1.0	0.7	1.1	1.2	0.9	0.5	0.7	0.6
Management, business, and financial occupations.....	0.7	0.9	0.7	0.8	1.0	0.8	–	–	–
Professional and related occupations...	1.1	1.3	0.8	1.6	1.7	1.2	0.5	0.8	0.6
Teachers.....	1.9	1.9	1.3	–	–	–	0.5	0.8	0.7
Primary, secondary, and special education school teachers.....	1.9	2.2	1.7	–	–	–	0.3	1.0	0.9
Registered nurses.....	1.6	1.8	1.0	–	–	–	–	–	–
Service occupations.....	1.4	1.1	1.5	1.5	1.3	2.0	1.8	1.5	0.9
Protective service occupations.....	3.6	2.8	1.9	6.1	4.3	5.1	1.6	1.7	1.2
Sales and office occupations.....	1.1	1.2	1.1	1.2	1.4	1.2	1.2	1.5	0.9
Sales and related occupations.....	1.8	2.1	2.1	1.8	2.1	2.2	–	–	–
Office and administrative support occupations.....	1.3	1.2	1.2	1.6	1.4	1.4	1.2	1.5	0.9
Natural resources, construction, and maintenance occupations.....	1.6	1.6	1.5	1.7	1.7	1.7	1.2	1.6	1.0
Construction, extraction, farming, fishing, and forestry occupations.....	2.1	2.3	2.2	2.3	2.4	2.4	–	–	–
Installation, maintenance, and repair occupations.....	2.2	2.3	1.7	2.3	2.5	1.9	–	–	–
Production, transportation, and material moving occupations.....	1.6	1.6	0.9	1.7	1.6	0.9	2.8	2.6	1.3
Production occupations.....	1.7	1.5	1.6	1.8	1.5	1.6	–	–	–
Transportation and material moving occupations.....	2.3	2.0	1.0	2.4	2.1	1.1	–	–	–
Full time.....	0.6	0.7	0.5	0.8	0.8	0.6	0.2	0.5	0.4
Part time.....	1.6	1.1	1.8	1.7	1.2	1.9	2.2	1.9	2.2
Union.....	0.6	0.7	0.8	1.1	1.2	1.1	0.4	0.8	0.7
Nonunion.....	0.8	0.8	0.6	0.8	0.8	0.7	1.0	0.9	0.6
<b>Average wage within the following categories:<sup>4</sup></b>									
Lowest 25 percent.....	1.2	1.0	1.6	1.4	1.1	1.7	1.8	1.6	0.9
Lowest 10 percent.....	2.0	1.2	2.6	2.1	1.3	2.8	2.6	2.7	1.8
Second 25 percent.....	1.1	1.0	0.8	1.5	1.3	0.9	0.7	0.8	0.7
Third 25 percent.....	1.1	1.1	0.6	1.2	1.3	0.8	0.4	0.9	0.8
Highest 25 percent.....	0.6	0.8	0.5	0.8	0.9	0.6	0.7	0.9	0.6
Highest 10 percent.....	1.1	1.2	0.8	1.3	1.3	0.9	0.9	1.3	1.1

See footnotes at end of table.

**Table 1. Standard errors for retirement benefits: Access, participation, and take-up rates, March 2023<sup>1</sup> — Continued**

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate <sup>3</sup>
<b>Establishment characteristics</b>									
Goods-producing industries.....	1.1	1.2	1.1	1.1	1.2	1.1	–	–	–
Service-providing industries.....	0.8	0.8	0.6	0.9	1.0	0.7	0.6	0.6	0.4
Education and health services.....	1.4	1.4	1.2	2.0	2.0	1.9	0.5	0.7	0.5
Educational services.....	1.6	1.4	0.5	5.3	4.8	1.8	0.5	0.7	0.5
Elementary and secondary schools.....	0.7	0.9	0.7	–	–	–	0.5	0.8	0.7
Junior colleges, colleges, universities, and professional schools.....	1.4	1.4	0.7	2.3	2.1	0.9	1.6	1.7	1.0
Health care and social assistance....	2.0	2.0	1.9	2.1	2.2	2.2	1.7	2.3	2.2
Hospitals.....	1.2	1.4	0.9	–	–	–	1.8	2.9	2.5
Public administration.....	0.8	1.1	0.7	–	–	–	0.8	1.1	0.7
1 to 99 workers.....	1.0	0.9	0.9	1.0	1.0	1.0	1.3	1.5	1.0
1 to 49 workers.....	1.3	1.2	1.1	1.3	1.2	1.2	2.2	2.2	1.6
50 to 99 workers.....	2.2	1.8	1.4	2.5	2.0	1.5	1.4	1.8	1.6
100 workers or more.....	0.8	0.8	0.6	1.1	1.1	0.7	0.6	0.6	0.5
100 to 499 workers.....	1.2	1.1	1.0	1.4	1.3	1.1	0.8	1.1	0.9
500 workers or more.....	1.0	1.0	0.8	1.4	1.4	1.1	0.8	0.8	0.6
<b>Geographic areas</b>									
Northeast.....	1.5	1.2	0.8	1.8	1.3	1.0	1.0	1.3	1.0
New England.....	3.6	3.1	2.0	3.9	3.2	2.2	2.5	2.3	1.7
Middle Atlantic.....	1.8	1.3	0.9	2.1	1.6	1.1	1.0	1.4	1.2
South.....	1.3	1.4	1.0	1.5	1.6	1.3	0.7	1.0	0.7
South Atlantic.....	2.0	2.2	1.6	2.3	2.6	2.0	1.3	1.6	0.9
East South Central.....	2.8	2.7	1.7	3.2	3.1	2.1	0.9	2.2	2.6
West South Central.....	2.4	2.2	1.7	2.8	2.5	2.0	1.0	1.5	0.7
Midwest.....	1.3	1.3	1.1	1.5	1.5	1.3	1.9	1.2	1.1
East North Central.....	1.9	1.7	1.5	2.1	2.0	1.6	2.8	1.6	1.6
West North Central.....	0.8	1.7	1.7	1.1	2.2	2.2	1.5	1.8	0.8
West.....	1.2	1.3	1.0	1.4	1.5	1.2	1.0	1.1	0.8
Mountain.....	1.9	1.0	1.3	2.2	1.0	1.4	1.5	2.3	1.5
Pacific.....	1.5	1.8	1.3	1.7	2.1	1.5	1.3	1.3	0.9

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

<sup>2</sup> Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at [www.bls.gov/opub/hom/ncs/home.htm](http://www.bls.gov/opub/hom/ncs/home.htm) for further explanation.

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

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

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/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 2. Standard errors for medical care benefits: Access, participation, and take-up rates, March 2023**

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>
All workers.....	0.7	0.6	0.5	0.8	0.7	0.6	0.6	0.7	0.6
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	0.9	1.0	0.8	1.1	1.3	1.0	0.6	0.9	0.8
Management, business, and financial occupations.....	0.7	1.2	1.0	0.7	1.3	1.2	–	–	–
Professional and related occupations...	1.1	1.1	0.9	1.5	1.6	1.3	0.6	1.0	0.9
Teachers.....	1.6	1.9	1.7	–	–	–	0.7	1.3	1.3
Primary, secondary, and special education school teachers.....	1.1	2.2	2.1	–	–	–	0.3	1.4	1.4
Registered nurses.....	1.0	2.1	2.2	–	–	–	–	–	–
Service occupations.....	1.8	1.4	1.9	2.0	1.6	2.4	1.4	1.3	1.0
Protective service occupations.....	3.8	3.1	2.3	6.8	5.0	5.0	1.3	1.7	1.6
Sales and office occupations.....	1.0	1.0	1.1	1.1	1.1	1.2	1.3	1.4	1.2
Sales and related occupations.....	1.6	1.4	1.7	1.6	1.4	1.7	–	–	–
Office and administrative support occupations.....	0.9	1.1	1.3	1.1	1.2	1.5	1.2	1.4	1.2
Natural resources, construction, and maintenance occupations.....	1.5	1.6	1.4	1.7	1.8	1.5	1.3	2.0	2.0
Construction, extraction, farming, fishing, and forestry occupations.....	2.2	2.5	2.3	2.4	2.8	2.6	–	–	–
Installation, maintenance, and repair occupations.....	1.8	1.6	1.3	1.8	1.7	1.4	–	–	–
Production, transportation, and material moving occupations.....	1.5	1.2	1.0	1.5	1.2	1.0	4.6	4.3	2.5
Production occupations.....	2.5	1.6	1.5	2.6	1.7	1.5	–	–	–
Transportation and material moving occupations.....	1.8	1.6	1.3	1.9	1.7	1.3	–	–	–
Full time.....	0.5	0.5	0.5	0.6	0.6	0.6	0.2	0.6	0.6
Part time.....	1.5	0.9	2.2	1.6	1.0	2.3	1.7	1.4	2.5
Union.....	0.5	0.9	0.8	0.7	1.2	1.1	0.6	0.9	0.8
Nonunion.....	0.8	0.7	0.7	0.9	0.8	0.7	1.0	1.0	0.9
<b>Average wage within the following categories:<sup>3</sup></b>									
Lowest 25 percent.....	1.2	0.8	1.4	1.3	0.9	1.5	1.9	1.6	1.1
Lowest 10 percent.....	1.7	1.4	3.2	1.8	1.5	3.6	2.5	2.1	1.3
Second 25 percent.....	1.1	0.9	0.7	1.2	1.0	0.9	0.7	0.9	0.8
Third 25 percent.....	0.8	0.9	0.9	1.0	1.0	1.0	0.5	1.3	1.1
Highest 25 percent.....	0.7	1.0	0.9	0.9	1.3	1.0	0.8	1.2	1.1
Highest 10 percent.....	1.2	1.3	1.1	1.4	1.5	1.3	1.2	1.4	1.3

See footnotes at end of table.

**Table 2. Standard errors for medical care benefits: Access, participation, and take-up rates, March 2023 — Continued**

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>
<b>Establishment characteristics</b>									
Goods-producing industries.....	1.4	1.2	1.1	1.4	1.2	1.1	—	—	—
Service-providing industries.....	0.8	0.7	0.6	1.0	0.8	0.8	0.6	0.7	0.6
Education and health services.....	1.3	1.3	1.4	1.9	1.9	2.2	0.6	0.9	0.8
Educational services.....	1.6	1.4	0.7	5.5	4.3	2.2	0.7	1.0	0.9
Elementary and secondary schools.....	0.8	0.9	1.0	—	—	—	0.7	1.0	1.2
Junior colleges, colleges, universities, and professional schools.....	1.5	1.5	1.2	2.4	2.8	2.4	1.6	1.5	1.3
Health care and social assistance....	1.9	1.8	2.2	2.0	2.1	2.5	1.2	2.4	2.1
Hospitals.....	0.9	1.9	1.7	—	—	—	0.8	2.5	2.7
Public administration.....	0.9	1.1	1.0	—	—	—	0.9	1.1	1.0
1 to 99 workers.....	1.0	0.9	1.1	1.0	1.0	1.2	1.4	1.7	1.4
1 to 49 workers.....	1.2	1.0	1.3	1.3	1.1	1.4	2.1	2.1	1.8
50 to 99 workers.....	2.2	1.9	1.7	2.5	2.1	2.0	1.7	2.2	1.8
100 workers or more.....	0.8	0.7	0.5	1.0	0.9	0.6	0.7	0.8	0.6
100 to 499 workers.....	1.0	1.1	0.9	1.1	1.2	1.0	1.4	1.4	1.3
500 workers or more.....	0.8	0.8	0.7	1.2	1.1	0.9	0.9	1.0	0.8
<b>Geographic areas</b>									
Northeast.....	1.6	1.4	0.9	1.9	1.5	1.0	1.4	1.3	1.5
New England.....	3.5	—	—	4.0	3.1	1.5	0.9	3.3	3.3
Middle Atlantic.....	1.9	1.6	1.1	2.2	1.8	1.3	1.8	1.3	1.6
South.....	1.3	1.2	1.1	1.5	1.4	1.3	0.9	1.5	1.1
South Atlantic.....	1.7	1.4	1.5	2.0	1.7	1.9	1.5	2.7	1.9
East South Central.....	1.5	1.4	1.9	1.8	1.2	2.0	1.4	2.1	1.1
West South Central.....	2.8	2.9	1.9	3.2	3.4	2.6	1.0	1.4	1.2
Midwest.....	1.5	0.9	0.9	1.8	1.1	0.9	1.4	1.0	1.1
East North Central.....	1.6	1.0	1.1	1.8	1.2	1.2	2.0	1.2	1.6
West North Central.....	3.3	1.8	1.2	4.0	2.3	1.3	1.5	1.7	1.2
West.....	0.8	1.2	1.3	1.0	1.4	1.5	1.4	1.4	1.2
Mountain.....	1.3	1.6	2.0	1.5	1.8	2.3	2.0	2.7	2.8
Pacific.....	1.1	1.5	1.6	1.3	1.8	1.9	1.9	1.7	1.2

<sup>1</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm) for further explanation.

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

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

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/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 3. Standard errors for medical plans: Share of premiums paid by employer and employee for single coverage, March 2023**

Characteristics	Civilian <sup>1</sup>		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in single coverage medical plans.....	0.2	0.2	0.3	0.3	0.3	0.3
<b>Worker characteristics</b>						
Management, professional, and related occupations.....	0.3	0.3	0.4	0.4	0.4	0.4
Management, business, and financial occupations.....	0.4	0.4	0.5	0.5	–	–
Professional and related occupations.....	0.4	0.4	0.6	0.6	0.4	0.4
Teachers.....	0.7	0.7	–	–	0.6	0.6
Primary, secondary, and special education school teachers.....	0.9	0.9	–	–	0.7	0.7
Registered nurses.....	0.8	0.8	–	–	–	–
Service occupations.....	0.7	0.7	1.1	1.1	0.5	0.5
Protective service occupations.....	0.8	0.8	1.7	1.7	0.7	0.7
Sales and office occupations.....	0.4	0.4	0.5	0.5	0.4	0.4
Sales and related occupations.....	0.9	0.9	0.9	0.9	–	–
Office and administrative support occupations.....	0.4	0.4	0.5	0.5	0.4	0.4
Natural resources, construction, and maintenance occupations.....	0.7	0.7	0.8	0.8	0.6	0.6
Construction, extraction, farming, fishing, and forestry occupations.....	1.0	1.0	1.0	1.0	–	–
Installation, maintenance, and repair occupations.....	0.9	0.9	1.0	1.0	–	–
Production, transportation, and material moving occupations. ...	0.4	0.4	0.4	0.4	0.8	0.8
Production occupations.....	0.8	0.8	0.8	0.8	–	–
Transportation and material moving occupations.....	0.5	0.5	0.5	0.5	–	–
Full time.....	0.2	0.2	0.3	0.3	0.3	0.3
Part time.....	1.2	1.2	1.3	1.3	1.4	1.4
Union.....	0.3	0.3	0.4	0.4	0.4	0.4
Nonunion.....	0.2	0.2	0.3	0.3	0.4	0.4
<b>Average wage within the following categories:<sup>2</sup></b>						
Lowest 25 percent.....	0.6	0.6	0.8	0.8	0.5	0.5
Lowest 10 percent.....	1.7	1.7	2.1	2.1	0.7	0.7
Second 25 percent.....	0.3	0.3	0.5	0.5	0.4	0.4
Third 25 percent.....	0.4	0.4	0.6	0.6	0.5	0.5
Highest 25 percent.....	0.3	0.3	0.4	0.4	0.4	0.4
Highest 10 percent.....	0.5	0.5	0.6	0.6	0.6	0.6
<b>Establishment characteristics</b>						
Goods-producing industries.....	0.4	0.4	0.4	0.4	–	–
Service-providing industries.....	0.2	0.2	0.3	0.3	0.3	0.3
Education and health services.....	0.3	0.3	0.6	0.6	0.4	0.4
Educational services.....	0.4	0.4	0.8	0.8	0.5	0.5
Elementary and secondary schools.....	0.5	0.5	–	–	0.5	0.5
Junior colleges, colleges, universities, and professional schools.....	0.4	0.4	0.4	0.4	0.6	0.6
Health care and social assistance.....	0.5	0.5	0.7	0.7	1.1	1.1
Hospitals.....	0.7	0.7	–	–	1.4	1.4
Public administration.....	0.3	0.3	–	–	0.3	0.3
1 to 99 workers.....	0.5	0.5	0.5	0.5	0.6	0.6
1 to 49 workers.....	0.6	0.6	0.7	0.7	0.7	0.7
50 to 99 workers.....	0.9	0.9	1.0	1.0	0.9	0.9
100 workers or more.....	0.2	0.2	0.3	0.3	0.3	0.3
100 to 499 workers.....	0.3	0.3	0.4	0.4	0.6	0.6
500 workers or more.....	0.2	0.2	0.4	0.4	0.3	0.3

See footnotes at end of table.

**Table 3. Standard errors for medical plans: Share of premiums paid by employer and employee for single coverage, March 2023 — Continued**

Characteristics	Civilian <sup>1</sup>		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
<b>Geographic areas</b>						
Northeast.....	0.5	0.5	0.6	0.6	0.5	0.5
New England.....	1.1	1.1	1.2	1.2	0.9	0.9
Middle Atlantic.....	0.4	0.4	0.5	0.5	0.6	0.6
South.....	0.4	0.4	0.5	0.5	0.5	0.5
South Atlantic.....	0.4	0.4	0.5	0.5	0.6	0.6
East South Central.....	1.5	1.5	2.1	2.1	1.1	1.1
West South Central.....	0.8	0.8	0.9	0.9	0.9	0.9
Midwest.....	0.3	0.3	0.4	0.4	0.6	0.6
East North Central.....	0.3	0.3	0.3	0.3	0.6	0.6
West North Central.....	0.8	0.8	1.1	1.1	1.4	1.4
West.....	0.4	0.4	0.5	0.5	0.6	0.6
Mountain.....	0.6	0.6	0.6	0.6	1.3	1.3
Pacific.....	0.5	0.5	0.6	0.6	0.6	0.6

<sup>1</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm) for further explanation.

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

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/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 4. Standard errors for medical plans: Share of premiums paid by employer and employee for family coverage, March 2023**

Characteristics	Civilian <sup>1</sup>		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in family coverage medical plans.....	0.3	0.3	0.4	0.4	0.4	0.4
<b>Worker characteristics</b>						
Management, professional, and related occupations.....	0.6	0.6	0.8	0.8	0.5	0.5
Management, business, and financial occupations.....	0.8	0.8	0.9	0.9	–	–
Professional and related occupations.....	0.7	0.7	1.1	1.1	0.6	0.6
Teachers.....	0.9	0.9	–	–	0.6	0.6
Primary, secondary, and special education school teachers.....	1.0	1.0	–	–	0.8	0.8
Registered nurses.....	1.0	1.0	–	–	–	–
Service occupations.....	1.3	1.3	1.8	1.8	0.7	0.7
Protective service occupations.....	0.8	0.8	2.3	2.3	0.7	0.7
Sales and office occupations.....	0.6	0.6	0.7	0.7	0.7	0.7
Sales and related occupations.....	1.2	1.2	1.2	1.2	–	–
Office and administrative support occupations.....	0.6	0.6	0.7	0.7	0.7	0.7
Natural resources, construction, and maintenance occupations.....	1.0	1.0	1.1	1.1	1.4	1.4
Construction, extraction, farming, fishing, and forestry occupations.....	1.7	1.7	1.9	1.9	–	–
Installation, maintenance, and repair occupations.....	1.3	1.3	1.5	1.5	–	–
Production, transportation, and material moving occupations. ...	0.6	0.6	0.7	0.7	1.5	1.5
Production occupations.....	1.1	1.1	1.2	1.2	–	–
Transportation and material moving occupations.....	0.7	0.7	0.7	0.7	–	–
Full time.....	0.4	0.4	0.4	0.4	0.4	0.4
Part time.....	1.8	1.8	2.0	2.0	1.6	1.6
Union.....	0.4	0.4	0.4	0.4	0.6	0.6
Nonunion.....	0.4	0.4	0.4	0.4	0.4	0.4
<b>Average wage within the following categories:<sup>2</sup></b>						
Lowest 25 percent.....	0.9	0.9	1.1	1.1	0.5	0.5
Lowest 10 percent.....	1.7	1.7	2.1	2.1	1.2	1.2
Second 25 percent.....	0.6	0.6	0.7	0.7	0.6	0.6
Third 25 percent.....	0.6	0.6	0.8	0.8	0.8	0.8
Highest 25 percent.....	0.5	0.5	0.6	0.6	0.5	0.5
Highest 10 percent.....	0.9	0.9	1.1	1.1	0.8	0.8
<b>Establishment characteristics</b>						
Goods-producing industries.....	0.7	0.7	0.7	0.7	–	–
Service-providing industries.....	0.4	0.4	0.5	0.5	0.4	0.4
Education and health services.....	0.8	0.8	1.3	1.3	0.6	0.6
Educational services.....	0.6	0.6	1.6	1.6	0.7	0.7
Elementary and secondary schools.....	0.8	0.8	–	–	0.8	0.8
Junior colleges, colleges, universities, and professional schools.....	0.4	0.4	0.6	0.6	0.5	0.5
Health care and social assistance.....	1.3	1.3	1.5	1.5	1.1	1.1
Hospitals.....	0.7	0.7	–	–	2.0	2.0
Public administration.....	0.5	0.5	–	–	0.5	0.5
1 to 99 workers.....	0.7	0.7	0.8	0.8	1.0	1.0
1 to 49 workers.....	0.9	0.9	0.9	0.9	1.3	1.3
50 to 99 workers.....	1.2	1.2	1.4	1.4	1.4	1.4
100 workers or more.....	0.3	0.3	0.4	0.4	0.5	0.5
100 to 499 workers.....	0.5	0.5	0.6	0.6	0.9	0.9
500 workers or more.....	0.4	0.4	0.5	0.5	0.5	0.5

See footnotes at end of table.

**Table 4. Standard errors for medical plans: Share of premiums paid by employer and employee for family coverage, March 2023 — Continued**

Characteristics	Civilian <sup>1</sup>		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
<b>Geographic areas</b>						
Northeast.....	1.0	1.0	1.2	1.2	0.5	0.5
New England.....	2.1	2.1	2.3	2.3	0.8	0.8
Middle Atlantic.....	1.2	1.2	1.4	1.4	0.7	0.7
South.....	0.4	0.4	0.6	0.6	0.5	0.5
South Atlantic.....	0.6	0.6	0.8	0.8	0.4	0.4
East South Central.....	1.2	1.2	1.5	1.5	2.0	2.0
West South Central.....	0.9	0.9	1.0	1.0	0.8	0.8
Midwest.....	0.4	0.4	0.5	0.5	1.0	1.0
East North Central.....	0.5	0.5	0.6	0.6	0.8	0.8
West North Central.....	0.8	0.8	1.0	1.0	2.2	2.2
West.....	0.7	0.7	0.8	0.8	1.1	1.1
Mountain.....	1.8	1.8	2.0	2.0	2.9	2.9
Pacific.....	0.7	0.7	0.8	0.8	0.9	0.9

<sup>1</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm) for further explanation.

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

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/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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



**Table 5. Standard errors for life insurance benefits: Access, participation, and take-up rates, March 2023**

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>
All workers.....	0.8	0.8	0.2	0.9	0.9	0.3	0.9	1.0	0.4
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	1.1	1.1	0.2	1.4	1.4	0.3	1.1	1.1	0.4
Management, business, and financial occupations.....	1.1	1.1	0.2	1.2	1.2	0.3	–	–	–
Professional and related occupations...	1.3	1.3	0.3	1.7	1.8	0.4	1.1	1.2	0.5
Teachers.....	1.9	2.0	1.0	–	–	–	1.3	1.4	0.6
Primary, secondary, and special education school teachers.....	2.5	2.6	1.2	–	–	–	1.5	1.6	0.6
Registered nurses.....	1.9	1.8	0.3	–	–	–	–	–	–
Service occupations.....	1.1	1.2	1.2	1.2	1.3	1.8	1.4	1.5	0.7
Protective service occupations.....	3.8	4.0	1.5	6.4	6.4	4.6	1.9	2.0	0.8
Sales and office occupations.....	1.3	1.3	0.4	1.4	1.5	0.5	1.7	1.7	0.6
Sales and related occupations.....	1.8	2.0	0.7	1.9	2.0	0.7	–	–	–
Office and administrative support occupations.....	1.5	1.5	0.5	1.7	1.7	0.6	1.6	1.7	0.6
Natural resources, construction, and maintenance occupations.....	1.8	1.8	0.3	2.0	1.9	0.3	2.4	2.5	0.6
Construction, extraction, farming, fishing, and forestry occupations.....	2.9	2.8	0.2	3.1	3.1	0.3	–	–	–
Installation, maintenance, and repair occupations.....	1.6	1.6	0.4	1.8	1.7	0.4	–	–	–
Production, transportation, and material moving occupations.....	1.5	1.5	0.3	1.5	1.5	0.3	4.8	4.7	0.3
Production occupations.....	2.0	2.0	0.3	2.0	2.1	0.3	–	–	–
Transportation and material moving occupations.....	2.1	2.0	0.4	2.1	2.0	0.5	–	–	–
Full time.....	0.7	0.7	0.2	0.8	0.8	0.2	0.8	0.9	0.4
Part time.....	1.2	1.1	1.9	1.3	1.2	2.2	2.1	1.9	1.5
Union.....	1.3	1.3	0.3	2.1	2.1	0.3	1.1	1.1	0.4
Nonunion.....	0.8	0.8	0.3	0.9	0.9	0.3	1.6	1.6	0.6
<b>Average wage within the following categories:<sup>3</sup></b>									
Lowest 25 percent.....	0.9	1.0	1.1	1.0	1.1	1.2	1.9	2.0	0.8
Lowest 10 percent.....	1.5	1.5	2.8	1.5	1.6	3.2	2.5	–	–
Second 25 percent.....	1.1	1.1	0.3	1.2	1.3	0.5	1.0	1.0	0.5
Third 25 percent.....	1.3	1.3	0.1	1.6	1.6	0.2	1.5	1.5	0.3
Highest 25 percent.....	1.1	1.1	0.2	1.3	1.3	0.3	1.2	1.3	0.5
Highest 10 percent.....	1.3	1.3	0.2	1.6	1.6	0.2	1.7	1.8	0.7

See footnotes at end of table.

**Table 5. Standard errors for life insurance benefits: Access, participation, and take-up rates, March 2023 — Continued**

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>
<b>Establishment characteristics</b>									
Goods-producing industries.....	1.4	1.4	0.2	1.4	1.4	0.2	—	—	—
Service-providing industries.....	0.9	0.9	0.3	1.0	1.0	0.3	0.9	1.0	0.4
Education and health services.....	1.3	1.4	0.4	1.9	2.0	0.5	1.2	1.2	0.5
Educational services.....	1.4	1.4	0.3	3.9	3.9	0.1	1.3	1.3	0.4
Elementary and secondary schools.....	1.6	1.6	0.4	—	—	—	1.6	1.5	0.5
Junior colleges, colleges, universities, and professional schools.....	1.7	1.8	0.5	2.5	2.5	0.1	1.8	2.2	0.8
Health care and social assistance....	2.0	2.0	0.6	2.2	2.2	0.5	2.0	2.7	2.6
Hospitals.....	1.4	1.4	0.4	—	—	—	2.7	3.0	3.0
Public administration.....	1.3	1.4	0.5	—	—	—	1.3	1.4	0.5
1 to 99 workers.....	1.1	1.1	0.4	1.2	1.2	0.4	2.0	2.0	0.6
1 to 49 workers.....	1.3	1.4	0.5	1.4	1.4	0.5	2.9	2.9	1.1
50 to 99 workers.....	2.1	2.0	0.4	2.4	2.3	0.5	—	—	—
100 workers or more.....	0.9	0.9	0.2	1.1	1.1	0.3	0.9	1.0	0.4
100 to 499 workers.....	1.2	1.2	0.3	1.3	1.3	0.4	1.8	1.8	0.6
500 workers or more.....	1.2	1.1	0.3	1.6	1.5	0.3	1.3	1.3	0.5
<b>Geographic areas</b>									
Northeast.....	2.6	2.5	0.2	2.8	2.8	0.2	1.7	1.6	0.9
New England.....	4.5	4.2	0.8	5.0	4.8	0.4	3.0	3.0	3.3
Middle Atlantic.....	3.0	2.9	0.2	3.3	3.2	0.2	1.9	1.9	0.2
South.....	1.3	1.4	0.4	1.5	1.6	0.5	1.6	1.6	0.7
South Atlantic.....	1.5	1.7	0.6	1.9	2.0	0.6	2.0	2.4	1.3
East South Central.....	3.3	3.1	0.9	4.1	3.9	1.2	3.4	3.5	0.4
West South Central.....	2.7	3.0	0.9	3.0	3.4	1.2	3.2	2.8	0.6
Midwest.....	1.3	1.4	0.5	1.6	1.7	0.7	2.3	2.4	0.9
East North Central.....	1.7	1.8	0.7	2.1	2.3	0.9	3.2	3.5	1.3
West North Central.....	1.9	1.7	0.7	2.1	2.0	0.7	2.7	2.4	1.3
West.....	0.9	1.0	0.4	1.1	1.2	0.4	1.9	1.8	0.2
Mountain.....	1.8	1.8	0.1	2.2	2.2	0.1	3.9	3.8	0.2
Pacific.....	1.1	1.2	0.5	1.3	1.4	0.6	2.1	2.0	0.2

<sup>1</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm) for further explanation.

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

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

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/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 6. Standard errors for selected paid leave benefits: Access, March 2023**

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
All workers.....	0.7	0.5	0.6	0.9	0.6	0.6	0.5	0.9	0.8
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	0.6	0.7	0.7	0.8	0.9	0.9	0.6	1.2	1.2
Management, business, and financial occupations.....	0.6	0.5	0.6	0.5	0.5	0.6	–	–	–
Professional and related occupations.....	0.8	1.0	0.9	1.1	1.3	1.2	0.7	1.3	1.4
Teachers.....	1.4	2.8	2.6	–	–	–	0.9	1.7	2.0
Primary, secondary, and special education school teachers.....	0.3	3.8	3.5	–	–	–	0.4	2.1	2.4
Registered nurses.....	1.2	1.0	0.8	–	–	–	–	–	–
Service occupations.....	1.7	1.3	1.6	1.9	1.6	1.9	1.3	1.4	1.2
Protective service occupations.....	3.9	3.7	2.9	7.5	6.6	5.7	1.3	1.3	1.2
Sales and office occupations.....	1.1	0.9	0.9	1.2	1.0	1.0	1.2	1.5	1.4
Sales and related occupations.....	1.9	1.7	1.5	1.9	1.7	1.5	–	–	–
Office and administrative support occupations.....	1.2	0.9	0.9	1.4	1.0	1.0	1.1	1.5	1.4
Natural resources, construction, and maintenance occupations.....	1.6	1.2	1.1	1.7	1.2	1.2	1.2	1.3	1.4
Construction, extraction, farming, fishing, and forestry occupations.....	2.4	2.0	2.0	2.5	2.2	2.2	–	–	–
Installation, maintenance, and repair occupations.....	2.0	0.9	1.0	2.1	1.0	1.0	–	–	–
Production, transportation, and material moving occupations.....	1.3	0.9	1.4	1.3	0.9	1.4	2.5	4.5	3.7
Production occupations.....	2.0	1.0	1.2	2.0	1.0	1.2	–	–	–
Transportation and material moving occupations.....	1.7	1.2	1.9	1.7	1.3	2.0	–	–	–
Full time.....	0.5	0.4	0.5	0.6	0.5	0.6	0.2	0.8	0.8
Part time.....	1.8	1.6	1.4	2.0	1.7	1.5	2.2	1.8	1.9
Union.....	0.8	1.0	1.0	1.4	1.2	1.4	0.4	1.1	0.9
Nonunion.....	0.8	0.6	0.7	0.9	0.6	0.7	0.9	1.2	1.2
<b>Average wage within the following categories:<sup>2</sup></b>									
Lowest 25 percent.....	1.8	1.2	1.3	1.9	1.2	1.3	1.6	1.7	1.6
Lowest 10 percent.....	2.6	2.0	2.1	2.7	2.1	2.2	2.4	2.5	2.4
Second 25 percent.....	0.9	0.9	1.0	1.0	1.0	1.2	0.6	1.0	1.1
Third 25 percent.....	0.8	0.6	0.6	1.0	0.8	0.8	0.5	2.0	2.0
Highest 25 percent.....	0.7	0.9	0.7	0.8	1.0	0.8	0.8	1.5	1.6
Highest 10 percent.....	1.2	1.3	1.2	1.4	1.5	1.4	1.2	2.6	2.5
<b>Establishment characteristics</b>									
Goods-producing industries.....	1.6	0.9	0.7	1.6	0.9	0.8	–	–	–
Service-providing industries.....	0.8	0.6	0.6	1.0	0.7	0.8	0.5	0.9	0.8
Education and health services.....	1.1	1.1	1.2	1.6	1.5	1.5	0.6	1.1	1.1
Educational services.....	1.4	1.2	1.3	4.7	4.3	4.4	0.6	1.1	1.1
Elementary and secondary schools.....	0.8	1.6	1.7	–	–	–	0.7	1.4	1.5
Junior colleges, colleges, universities, and professional schools.....	1.3	1.7	1.4	2.3	2.5	2.2	1.7	2.2	1.7
Health care and social assistance.....	1.6	1.4	1.4	1.7	1.5	1.5	1.4	1.5	1.6
Hospitals.....	1.2	0.9	1.2	–	–	–	1.3	1.2	1.7
Public administration.....	0.8	1.0	0.8	–	–	–	0.8	1.0	0.8
1 to 99 workers.....	1.0	0.8	0.8	1.1	0.9	0.9	1.3	1.5	1.7
1 to 49 workers.....	1.2	0.9	0.9	1.2	0.9	0.9	2.1	2.6	2.6
50 to 99 workers.....	1.7	2.0	2.2	1.9	2.3	2.5	1.7	2.7	2.7
100 workers or more.....	0.7	0.8	0.6	0.9	1.0	0.8	0.6	1.1	1.1
100 to 499 workers.....	1.1	1.3	1.0	1.3	1.4	1.0	1.1	1.7	1.9
500 workers or more.....	1.0	1.0	0.8	1.3	1.3	1.0	0.8	1.3	1.3

See footnotes at end of table.

**Table 6. Standard errors for selected paid leave benefits: Access, March 2023 — Continued**

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
<b>Geographic areas</b>									
Northeast.....	1.2	1.4	1.2	1.4	1.6	1.5	0.9	2.4	1.4
New England.....	1.9	3.4	3.6	2.1	4.0	4.3	1.1	2.1	2.5
Middle Atlantic.....	1.4	1.6	1.2	1.7	1.8	1.3	1.2	2.9	1.7
South.....	1.7	0.7	1.0	1.9	0.8	1.2	0.8	1.7	1.5
South Atlantic.....	2.0	0.7	1.2	2.3	0.9	1.3	1.3	1.4	1.6
East South Central.....	1.4	1.4	1.7	1.9	1.2	1.6	0.9	8.4	6.1
West South Central.....	4.1	1.7	2.3	4.7	2.0	2.8	1.5	1.8	2.0
Midwest.....	1.4	1.4	1.3	1.7	1.5	1.5	1.3	1.4	2.2
East North Central.....	1.5	1.0	1.5	1.7	1.2	1.8	2.0	2.0	2.2
West North Central.....	3.1	3.5	2.6	3.8	4.0	2.9	0.9	1.2	4.9
West.....	0.8	0.9	0.8	0.9	1.0	0.8	0.9	1.4	1.0
Mountain.....	1.7	1.3	1.7	1.8	1.3	1.8	2.3	3.3	1.3
Pacific.....	1.0	1.2	0.8	1.1	1.3	0.9	0.5	1.4	1.3

<sup>1</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm) for further explanation.

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

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/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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