



For release 10:00 a.m. (EDT) Friday, July 22, 2016

USDL-16-1493

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

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

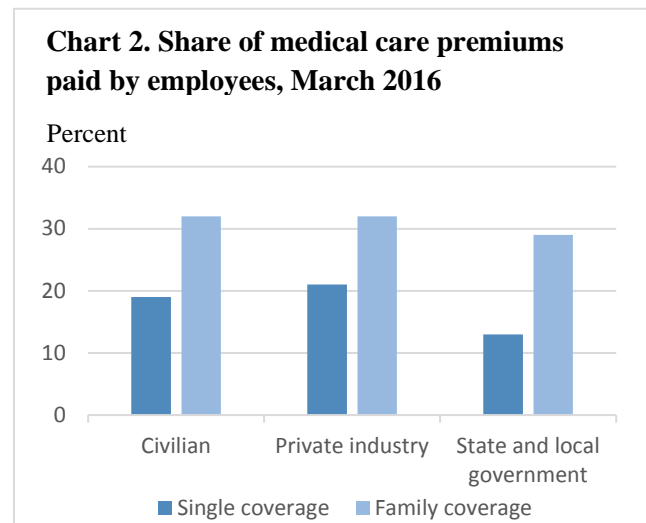
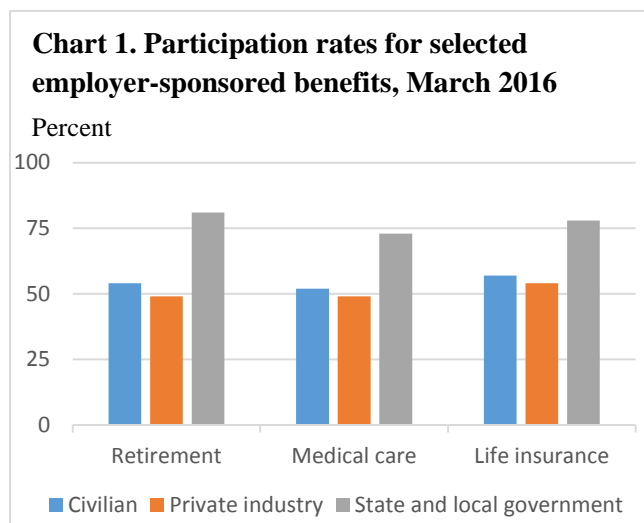
EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2016

The participation rate for employer-sponsored medical care benefits for civilian workers was 52 percent in March 2016, the U.S. Bureau of Labor Statistics reported today. The participation rate was 49 percent for private industry workers and 73 percent for state and local government workers. (See tables A and 2, and chart 1.)

The participation rate for employer-sponsored retirement benefits, which include defined benefit and defined contribution plans, was 54 percent for civilian workers. The participation rate was 49 percent for private industry workers and 81 percent for state and local government workers. Differences in retirement plan participation are influenced by the type of plan offered. (See tables A and 1, chart 1, and the technical note.)

Fifty-seven percent of civilian workers participated in employer-sponsored life insurance benefits. The participation rate for private industry workers was 54 percent and 78 percent for state and local government workers. (See tables A and 5, and chart 1.)

The share of single coverage medical care premiums paid by employees averaged 19 percent for civilian workers, 21 percent for private industry workers, and 13 percent for state and local government workers. (See table 3 and chart 2.)



These data are from the National Compensation Survey (NCS), which provides comprehensive measures of compensation cost levels and trends and also provides benefits incidence data on the percentage of workers with access to and participating in employer-provided benefit plans. The survey covers a broad range of benefits including holidays and vacations, sick leave, life insurance, and detailed provisions for health care and retirement plans. Archived NCS news releases are available at www.bls.gov/ncs/ncspubs.htm.

Table A. Selected employer-sponsored benefits: Access, participation and take-up rates¹, March 2016

(All workers = 100 percent)

Benefit	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rates	Access	Participation	Take-up rates	Access	Participation	Take-up rates
Retirement ¹	69	54	78	66	49	75	90	81	90
Medical care	70	52	75	67	49	73	88	73	83
Life insurance	59	57	98	55	54	98	80	78	98

¹ For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm and the technical note.

Highlights of employer-sponsored benefits for civilian workers by worker characteristics:

- Access to retirement benefits for major occupational groups ranged from 47 percent for service workers to 84 percent for management, professional, and related workers. (See table 1.)
- Access to medical care benefits was 88 percent of full-time workers and 19 percent for part-time workers. (See table 2.)
- Access to life insurance benefits was 85 percent for union workers and 54 percent for nonunion workers. (See table 5.)
- For workers with an average wage in the lowest 25 percent category, 41 percent had access to paid sick leave, 51 percent had access to paid vacations, and 53 percent had access to paid holidays. For workers with an average wage in the highest 25 percent category, 87 percent had access to paid sick leave, 79 percent had access to paid vacations, and 83 percent had access to paid holidays. (See table 6.)

Highlights of employer-sponsored benefits for civilian workers by establishment characteristics:

- Access to retirement benefits by establishment size ranged from 53 percent for workers in establishments with 1 to 99 workers to 86 percent for workers in establishments with 100 workers or more. (See table 1.)
- Eighty-four percent of civilian workers in goods-producing industries had access to medical care benefits. For workers in service-providing industries, the access rate to medical care benefits was 68 percent. (See table 2.)
- The access rate for life insurance for workers by Census region was 51 percent in the West, 59 percent in the Northeast, 61 percent in the South, and 62 percent in the Midwest. (See table 5.)
- For workers in establishments with 1 to 99 workers, the access rate was 56 percent for paid sick leave, 68 percent for paid vacations, and 69 percent for paid holidays. For workers in establishments with 100 or more workers, the access rate was 79 percent for paid sick leave, 79 percent for paid vacations, and 82 percent for paid holidays. (See table 6.)

More information can be obtained by calling (202) 691-6199, sending e-mail to ncsinfo@bls.gov, or by visiting www.bls.gov/ebs.

Additional Data Available Fall 2016

More information will be published September 23, 2016 on the incidence and provisions of health care benefits, retirement benefits, life insurance, short-term and long-term disability benefits, paid holidays and vacations, and other selected benefits. For the latest benefit publications see www.bls.gov/ebs.

TECHNICAL NOTE

Data in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). This release contains March 2016 data on employer-provided benefits offered to civilian, private industry, and state and local government workers in the United States. Excluded are federal government workers, the military, agricultural workers, private household workers, and the self-employed. This news release provides data on the incidence of (access to and participation in) selected benefits and the share of premiums paid by employers and employees for medical care.

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. In instances where annual premiums are collected, the values are converted to a monthly premium amount using the annual work schedule. Annual work schedules may be less than twelve months.

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

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

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

Definitions of major terms:

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

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

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

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

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

Calculation details:

Average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within six earnings categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories are based on unpublished March 2016 wages and salaries series from the Employer Costs for Employee Compensation at www.bls.gov/news.release/archives/ecec_06092016.pdf.

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

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian	\$9.54	\$12.40	\$18.52	\$29.80	\$45.36
Private industry	9.37	12.00	17.73	28.60	44.33
State and local government	12.70	16.71	24.20	35.99	49.79

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

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

Table 1. Retirement benefits:¹ Access, participation, and take-up rates,² March 2016

(All workers = 100 percent)

Characteristics	Civilian ³			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	69	54	78	66	49	75	90	81	90
Worker characteristics									
Management, professional, and related	84	72	86	81	69	85	92	81	89
Management, business, and financial	86	76	88	85	75	88	–	–	–
Professional and related	83	70	85	79	65	83	92	81	89
Teachers	84	73	87	–	–	–	91	80	88
Primary, secondary, and special education school teachers	94	83	88	–	–	–	99	88	89
Registered nurses	88	72	81	–	–	–	–	–	–
Service	47	31	65	41	23	56	86	78	90
Protective service	78	62	79	60	31	52	92	85	92
Sales and office	71	52	74	69	50	72	91	82	90
Sales and related	66	41	61	66	41	61	–	–	–
Office and administrative support	74	59	80	72	56	78	92	83	90
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	65	53	81	62	49	79	97	91	94
Installation, maintenance, and repair	62	50	82	57	45	79	–	–	–
Production, transportation, and material moving ... Production	69	55	80	67	52	78	–	–	–
Transportation and material moving	71	54	76	70	53	75	85	78	91
Production	74	56	76	74	56	75	–	–	–
Transportation and material moving	68	52	76	67	50	74	–	–	–
Full time	80	65	81	77	60	78	99	89	90
Part time	37	22	59	37	21	56	40	34	85
Union	94	84	90	91	81	90	97	87	89
Nonunion	65	49	75	64	46	73	84	76	90
Average wage within the following categories: ⁴									
Lowest 25 percent	44	24	56	42	22	52	76	68	89
Lowest 10 percent	33	15	45	33	14	42	63	55	87
Second 25 percent	71	52	74	65	45	69	93	84	90
Third 25 percent	81	68	84	78	64	82	95	86	91
Highest 25 percent	89	79	89	87	76	88	98	87	89
Highest 10 percent	90	80	89	88	79	90	97	84	86

See footnotes at end of table.

Table 1. Retirement benefits:¹ Access, participation, and take-up rates,² March 2016—continued

(All workers = 100 percent)

Characteristics	Civilian ³			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	75	60	81	74	60	80	—	—	—
Service-providing industries	69	53	77	64	47	74	90	81	90
Education and health services	79	65	83	72	56	79	92	81	88
Educational services	87	77	88	72	64	88	92	81	88
Elementary and secondary schools	89	80	89	—	—	—	92	82	89
Junior colleges, colleges, and universities	88	77	87	88	77	88	89	77	86
Health care and social assistance	73	57	78	71	55	77	91	79	87
Hospitals	91	78	85	—	—	—	94	79	84
Public administration	91	83	92	—	—	—	91	83	92
1 to 99 workers	53	38	71	52	36	70	80	72	91
1 to 49 workers	48	34	71	47	33	70	73	66	91
50 to 99 workers	67	48	72	65	46	70	90	81	90
100 workers or more	86	70	82	83	66	79	92	82	90
100 to 499 workers	81	62	77	80	59	74	88	81	92
500 workers or more	91	78	86	90	76	85	93	83	89
Geographic areas									
Northeast	71	58	82	68	55	80	91	82	90
New England	72	59	81	70	55	78	85	81	95
Middle Atlantic	71	58	82	68	55	81	93	82	88
South	70	52	74	66	47	71	92	82	89
South Atlantic	70	54	76	67	49	73	90	81	89
East South Central	73	51	70	68	44	65	95	83	87
West South Central	68	50	74	64	45	70	92	83	91
Midwest	73	57	78	70	53	76	87	77	89
East North Central	72	56	78	70	53	76	85	78	91
West North Central	75	58	77	72	54	75	91	77	85
West	63	50	80	59	45	77	91	83	91
Mountain	66	50	76	62	46	74	88	77	88
Pacific	62	51	81	57	45	78	92	86	93

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

² The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

³ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ March 2016

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	70	52	75	67	49	73	88	73	83
Worker characteristics									
Management, professional, and related	87	68	78	86	66	77	89	73	82
Management, business, and financial	94	73	78	94	73	77	—	—	—
Professional and related	84	66	78	82	62	76	89	72	82
Teachers	81	66	81	—	—	—	88	72	82
Primary, secondary, and special education school teachers	94	76	81	—	—	—	98	80	82
Registered nurses	88	63	72	—	—	—	—	—	—
Service	45	29	65	39	23	58	82	69	84
Protective service	68	52	77	40	20	51	90	76	85
Sales and office	68	49	73	66	47	71	89	75	83
Sales and related	55	37	68	55	37	67	—	—	—
Office and administrative support	76	57	75	74	54	73	90	75	83
Natural resources, construction, and maintenance	74	60	81	72	58	80	95	81	85
Construction, extraction, farming, fishing, and forestry	68	56	82	65	53	82	—	—	—
Installation, maintenance, and repair	80	64	79	79	62	79	—	—	—
Production, transportation, and material moving ...	74	55	75	74	55	74	81	68	85
Production	80	61	75	80	61	75	—	—	—
Transportation and material moving	69	51	74	68	49	73	—	—	—
Full time	88	66	76	86	63	74	99	82	83
Part time	19	12	61	19	11	59	24	17	71
Union	94	79	84	93	78	85	95	79	84
Nonunion	66	48	72	65	46	71	81	67	82
Average wage within the following categories: ³									
Lowest 25 percent	36	22	61	33	19	57	70	57	81
Lowest 10 percent	22	11	49	22	11	48	56	45	80
Second 25 percent	75	54	73	71	50	70	91	77	84
Third 25 percent	87	68	79	85	65	77	94	78	83
Highest 25 percent	93	74	79	92	72	78	97	80	82
Highest 10 percent	94	74	79	93	72	78	96	80	83

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	84	66	79	84	66	79	—	—	—
Service-providing industries	68	50	74	64	46	71	88	72	83
Education and health services	79	59	75	74	52	70	88	72	81
Educational services	85	69	80	76	57	75	88	72	82
Elementary and secondary schools	87	70	80	—	—	—	88	72	81
Junior colleges, colleges, and universities	88	71	80	90	68	76	87	72	83
Health care and social assistance	75	53	70	73	51	70	90	70	77
Hospitals	91	69	76	—	—	—	94	73	78
Public administration	88	76	86	—	—	—	88	76	86
1 to 99 workers	56	40	71	55	39	70	76	63	83
1 to 49 workers	52	37	70	52	36	69	69	57	84
50 to 99 workers	67	49	73	66	47	72	88	72	82
100 workers or more	84	65	77	82	62	75	89	74	83
100 to 499 workers	79	59	75	79	58	74	85	70	82
500 workers or more	89	71	79	88	68	77	91	75	83
Geographic areas									
Northeast	71	53	75	68	50	73	88	74	84
New England	69	50	73	66	46	71	87	70	81
Middle Atlantic	71	54	76	69	51	74	88	75	85
South	71	53	74	68	48	71	91	76	84
South Atlantic	71	52	73	67	48	71	90	74	83
East South Central	75	56	74	71	49	69	95	85	90
West South Central	70	52	74	67	49	73	90	74	82
Midwest	71	51	72	69	49	71	82	63	78
East North Central	70	51	72	69	49	71	79	62	78
West North Central	71	52	73	69	49	72	86	66	77
West	69	53	78	65	50	76	89	75	84
Mountain	68	51	75	65	48	74	87	73	85
Pacific	69	55	79	66	51	78	90	75	84

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

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2016

(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	81	19	79	21	87	13
Worker characteristics						
Management, professional, and related	82	18	80	20	87	13
Management, business, and financial	81	19	80	20	—	—
Professional and related	83	17	80	20	87	13
Teachers	86	14	—	—	87	13
Primary, secondary, and special education school teachers	85	15	—	—	86	14
Registered nurses	81	19	—	—	—	—
Service	82	18	80	20	88	12
Protective service	87	13	83	17	88	12
Sales and office	79	21	77	23	88	12
Sales and related	75	25	75	25	—	—
Office and administrative support	80	20	78	22	88	12
Natural resources, construction, and maintenance	81	19	80	20	86	14
Construction, extraction, farming, fishing, and forestry	82	18	81	19	—	—
Installation, maintenance, and repair	80	20	79	21	—	—
Production, transportation, and material moving ...	80	20	80	20	84	16
Production	79	21	79	21	—	—
Transportation and material moving	81	19	81	19	—	—
Full time	81	19	79	21	87	13
Part time	78	22	77	23	85	15
Union	87	13	87	13	87	13
Nonunion	79	21	78	22	87	13
Average wage within the following categories: ²						
Lowest 25 percent	77	23	76	24	87	13
Lowest 10 percent	75	25	75	25	88	12
Second 25 percent	80	20	78	22	88	12
Third 25 percent	82	18	80	20	88	12
Highest 25 percent	82	18	81	19	86	14
Highest 10 percent	82	18	81	19	87	13

See footnotes at end of table.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2016—continued

(In percent)

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
Establishment characteristics						
Goods-producing industries	80	20	80	20	—	—
Service-providing industries	81	19	79	21	87	13
Education and health services	82	18	79	21	87	13
Educational services	85	15	80	20	86	14
Elementary and secondary schools	86	14	—	—	86	14
Junior colleges, colleges, and universities	85	15	80	20	88	12
Health care and social assistance	80	20	79	21	88	12
Hospitals	81	19	—	—	88	12
Public administration	87	13	—	—	87	13
1 to 99 workers	80	20	79	21	91	9
1 to 49 workers	81	19	80	20	91	9
50 to 99 workers	78	22	77	23	91	9
100 workers or more	81	19	79	21	87	13
100 to 499 workers	79	21	78	22	86	14
500 workers or more	83	17	80	20	87	13
Geographic areas						
Northeast	82	18	81	19	85	15
New England	79	21	79	21	82	18
Middle Atlantic	83	17	82	18	87	13
South	80	20	78	22	87	13
South Atlantic	79	21	77	23	88	12
East South Central	80	20	78	22	87	13
West South Central	79	21	78	22	85	15
Midwest	80	20	78	22	87	13
East North Central	79	21	78	22	86	14
West North Central	81	19	79	21	89	11
West	83	17	82	18	88	12
Mountain	81	19	80	20	89	11
Pacific	83	17	82	18	88	12

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2016

(In percent)

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in family coverage medical plans	68	32	68	32	71	29
Worker characteristics						
Management, professional, and related	69	31	69	31	69	31
Management, business, and financial	71	29	70	30	—	—
Professional and related	68	32	68	32	68	32
Teachers	66	34	—	—	67	33
Primary, secondary, and special education school teachers	65	35	—	—	66	34
Registered nurses	69	31	—	—	—	—
Service	67	33	64	36	74	26
Protective service	77	23	72	28	78	22
Sales and office	66	34	65	35	73	27
Sales and related	63	37	63	37	—	—
Office and administrative support	67	33	66	34	73	27
Natural resources, construction, and maintenance	69	31	69	31	74	26
Construction, extraction, farming, fishing, and forestry	69	31	68	32	—	—
Installation, maintenance, and repair	70	30	69	31	—	—
Production, transportation, and material moving ...	71	29	71	29	67	33
Production	71	29	71	29	—	—
Transportation and material moving	70	30	71	29	—	—
Full time	69	31	68	32	71	29
Part time	64	36	63	37	70	30
Union	80	20	83	17	78	22
Nonunion	65	35	65	35	64	36
Average wage within the following categories: ²						
Lowest 25 percent	61	39	62	38	65	35
Lowest 10 percent	61	39	62	38	58	42
Second 25 percent	66	34	64	36	73	27
Third 25 percent	70	30	68	32	71	29
Highest 25 percent	72	28	72	28	73	27
Highest 10 percent	73	27	73	27	77	23

See footnotes at end of table.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2016—continued

(In percent)

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
Establishment characteristics						
Goods-producing industries	72	28	72	28	—	—
Service-providing industries	68	32	67	33	71	29
Education and health services	65	35	64	36	67	33
Educational services	66	34	66	34	66	34
Elementary and secondary schools	64	36	—	—	64	36
Junior colleges, colleges, and universities	70	30	71	29	70	30
Health care and social assistance	65	35	64	36	74	26
Hospitals	72	28	—	—	73	27
Public administration	77	23	—	—	77	23
1 to 99 workers	64	36	64	36	73	27
1 to 49 workers	65	35	64	36	74	26
50 to 99 workers	64	36	63	37	71	29
100 workers or more	71	29	71	29	70	30
100 to 499 workers	68	32	67	33	70	30
500 workers or more	73	27	75	25	71	29
Geographic areas						
Northeast	75	25	73	27	82	18
New England	73	27	71	29	79	21
Middle Atlantic	76	24	74	26	84	16
South	63	37	63	37	60	40
South Atlantic	66	34	65	35	68	32
East South Central	61	39	65	35	49	51
West South Central	59	41	60	40	55	45
Midwest	70	30	69	31	76	24
East North Central	71	29	70	30	78	22
West North Central	68	32	67	33	74	26
West	70	30	69	31	75	25
Mountain	68	32	68	32	67	33
Pacific	71	29	69	31	78	22

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ March 2016

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	59	57	98	55	54	98	80	78	98
Worker characteristics									
Management, professional, and related	77	76	99	75	75	99	80	78	98
Management, business, and financial	83	83	99	83	83	99	—	—	—
Professional and related	74	73	98	71	71	99	79	77	98
Teachers	73	71	98	—	—	—	79	77	98
Primary, secondary, and special education school teachers	82	81	98	—	—	—	86	84	98
Registered nurses	77	77	99	—	—	—	—	—	—
Service	34	32	95	27	25	94	77	76	98
Protective service	71	69	97	50	47	95	86	85	98
Sales and office	56	55	98	54	52	98	81	80	98
Sales and related	42	40	96	41	40	96	—	—	—
Office and administrative support	64	63	98	62	61	98	82	80	98
Natural resources, construction, and maintenance	58	56	97	54	53	97	93	91	99
Construction, extraction, farming, fishing, and forestry	51	49	97	46	44	97	—	—	—
Installation, maintenance, and repair	65	63	97	62	61	97	—	—	—
Production, transportation, and material moving ...	63	60	97	62	60	97	77	74	97
Production	68	66	98	68	66	98	—	—	—
Transportation and material moving	58	55	96	56	54	95	—	—	—
Full time	74	73	98	71	70	98	90	88	98
Part time	12	11	89	12	10	88	22	21	96
Union	85	83	97	84	80	96	86	85	98
Nonunion	54	53	98	52	51	98	74	72	97
Average wage within the following categories: ³									
Lowest 25 percent	24	22	92	21	19	91	64	62	98
Lowest 10 percent	14	12	86	13	11	83	50	49	97
Second 25 percent	61	60	98	57	55	97	84	83	98
Third 25 percent	75	74	98	71	70	98	84	83	98
Highest 25 percent	84	83	99	82	82	99	89	87	97
Highest 10 percent	86	85	99	85	85	99	89	85	96

See footnotes at end of table.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	70	68	98	70	68	98	—	—	—
Service-providing industries	57	55	98	52	51	97	80	78	98
Education and health services	69	68	99	62	62	99	80	78	98
Educational services	77	75	98	67	66	98	79	78	98
Elementary and secondary schools	76	74	98	—	—	—	78	76	98
Junior colleges, colleges, and universities	85	83	98	87	86	98	84	81	97
Health care and social assistance	63	63	99	62	61	99	83	79	95
Hospitals	90	89	99	—	—	—	91	87	96
Public administration	82	81	98	—	—	—	82	81	98
1 to 99 workers	41	39	97	40	39	97	64	62	96
1 to 49 workers	36	35	98	35	34	98	64	62	97
50 to 99 workers	55	52	95	54	52	95	64	62	96
100 workers or more	76	74	98	74	72	98	82	80	98
100 to 499 workers	68	66	98	67	65	98	75	73	98
500 workers or more	85	83	98	85	84	99	85	83	98
Geographic areas									
Northeast	59	58	98	56	55	98	81	79	98
New England	58	56	97	56	54	98	71	66	92
Middle Atlantic	60	59	99	56	55	98	85	84	99
South	61	59	97	57	55	97	82	80	97
South Atlantic	60	59	98	56	55	98	83	81	98
East South Central	62	59	96	56	53	96	89	85	96
West South Central	62	60	96	60	57	96	76	75	98
Midwest	62	60	98	59	57	98	79	77	98
East North Central	61	59	97	58	56	98	79	76	97
West North Central	64	63	98	61	59	98	79	79	100
West	51	50	98	48	47	98	76	75	99
Mountain	54	53	98	50	49	98	80	79	99
Pacific	50	49	98	46	45	98	75	73	98

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

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 6. Selected paid leave benefits: Access, March 2016

(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	68	73	75	64	76	77	90	59	67
Worker characteristics									
Management, professional, and related	84	76	81	82	88	89	91	42	55
Management, business, and financial	89	95	96	89	97	97	–	–	–
Professional and related	82	68	74	78	83	85	91	35	49
Teachers	83	16	35	–	–	–	89	10	30
Primary, secondary, and special education school teachers	93	16	31	–	–	–	96	9	26
Registered nurses	79	88	89	–	–	–	–	–	–
Service	48	55	54	42	52	50	86	76	78
Protective service	72	76	77	47	58	64	90	89	87
Sales and office	70	80	81	69	79	81	91	85	86
Sales and related	60	72	73	60	72	73	–	–	–
Office and administrative support	77	85	86	75	85	86	92	86	87
Natural resources, construction, and maintenance	60	79	81	56	77	79	96	97	96
Construction, extraction, farming, fishing, and forestry	48	67	69	42	63	66	–	–	–
Installation, maintenance, and repair	72	90	92	69	90	91	–	–	–
Production, transportation, and material moving ...	61	80	82	59	81	83	89	64	74
Production	58	87	90	57	87	89	–	–	–
Transportation and material moving	63	74	76	61	75	76	–	–	–
Full time	80	87	88	76	91	90	98	66	74
Part time	31	35	39	30	36	40	43	21	28
Union	86	74	79	76	88	89	97	57	69
Nonunion	65	73	75	63	75	76	84	61	66
Average wage within the following categories: ²									
Lowest 25 percent	41	51	53	39	50	52	77	57	64
Lowest 10 percent	28	40	40	27	41	40	65	43	49
Second 25 percent	70	82	83	65	81	82	94	84	87
Third 25 percent	79	87	88	75	88	89	93	65	74
Highest 25 percent	87	79	83	84	91	92	97	35	48
Highest 10 percent	90	79	83	87	92	93	98	33	45

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, March 2016—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	63	87	89	63	87	89	—	—	—
Service-providing industries	68	71	73	64	74	74	90	59	67
Education and health services	79	66	73	73	79	83	91	42	55
Educational services	87	40	53	75	56	65	91	35	49
Elementary and secondary schools	90	28	42	—	—	—	91	26	41
Junior colleges, colleges, and universities	87	67	79	83	73	81	90	63	78
Health care and social assistance	74	83	86	73	83	86	91	89	91
Hospitals	84	93	94	—	—	—	93	93	93
Public administration	89	88	88	—	—	—	89	88	88
1 to 99 workers	56	68	69	55	68	69	81	66	71
1 to 49 workers	54	67	68	53	67	68	74	68	69
50 to 99 workers	62	72	73	60	72	73	90	65	73
100 workers or more	79	79	82	75	85	87	91	58	67
100 to 499 workers	74	80	82	72	83	85	88	60	63
500 workers or more	85	77	81	80	89	89	92	58	68
Geographic areas									
Northeast	70	73	74	67	76	76	90	55	60
New England	68	69	70	65	73	73	89	47	52
Middle Atlantic	71	75	76	68	77	78	91	58	63
South	66	76	78	62	78	79	91	61	69
South Atlantic	66	76	79	61	78	79	92	65	77
East South Central	68	78	78	62	81	79	93	63	72
West South Central	66	74	75	63	78	79	88	52	53
Midwest	64	74	75	60	77	76	87	55	67
East North Central	63	74	75	60	77	76	86	53	66
West North Central	65	73	74	60	76	75	90	58	69
West	71	70	74	68	71	74	91	64	70
Mountain	61	69	71	58	71	73	83	53	58
Pacific	76	70	75	73	71	75	94	68	74

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Appendix table 1. Survey establishment response, March 2016

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame ¹	6,173,978	5,946,179	227,799
Total in sample	11,400	9,811	1,589
Responding ²	8,358	6,886	1,472
Refused ³	2,102	2,009	93
Out of business or not in survey scope	940	916	24

¹ The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single physical location. For state and local governments, an establishment is defined as all locations of a government entity.

² Establishments that provided data at the initial interview.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Appendix table 2. Number of workers represented,¹ March 2016

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	133,189,200	114,163,700	19,025,500
Management, professional, and related	41,161,500	30,594,900	10,566,700
Management, business, and financial ...	12,096,200	10,524,200	–
Professional and related	29,065,400	20,070,700	8,994,700
Teachers	6,698,400	–	5,045,200
Primary, secondary, and special education school teachers	4,466,600	–	3,738,900
Registered nurses	3,029,800	–	–
Service	28,598,200	24,593,500	4,004,600
Protective service	3,265,900	1,394,000	1,871,900
Sales and office	33,202,200	30,552,300	2,649,900
Sales and related	12,487,200	12,372,400	–
Office and administrative support	20,715,000	18,179,900	2,535,100
Natural resources, construction, and maintenance	10,523,800	9,531,000	992,800
Construction, extraction, farming, fishing, and forestry	5,103,100	4,532,900	–
Installation, maintenance, and repair	5,420,700	4,998,100	–
Production, transportation, and material moving	19,703,600	18,892,100	811,500
Production	9,428,000	9,318,100	–
Transportation and material moving	10,275,600	9,574,000	–

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

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.