

For release 10:00 a.m. (EDT) Wednesday, July 17, 2013

USDL-13-1344

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(NOTE: Some estimates that include access to paid sick leave benefits were corrected in the BLS database on November 6, 2017. For additional information about this correction, see [www.bls.gov/bls/errata/ebs-errata-07212017.htm](http://www.bls.gov/bls/errata/ebs-errata-07212017.htm).)

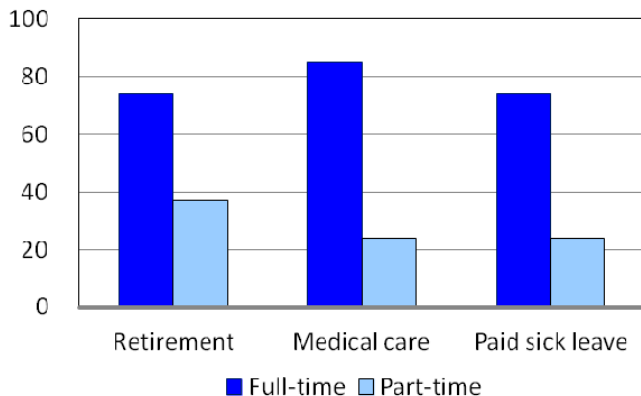
### EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2013

Employer-provided medical care was available to 85 percent of full-time private industry workers in the United States in March 2013, the U.S. Bureau of Labor Statistics reported today. By contrast, only 24 percent of part-time workers had medical care benefits available. Access, or availability, also varied by employment size: 57 percent for all workers in small establishments (those with fewer than 100 employees), compared with 85 percent in medium and large establishments (those with 100 employees or more).

Retirement benefits followed a similar pattern as medical care benefits. In private industry, 74 percent of full-time workers had access to a retirement plan, significantly higher than 37 percent of part-time workers. Retirement benefits were available to 49 percent of workers in small establishments and 82 percent of workers in medium and large establishments. A worker with access to a medical or retirement plan is defined as having an employer-provided plan available for use, regardless of the workers' decision to enroll or participate in the plan. (See charts 1 and 2.)

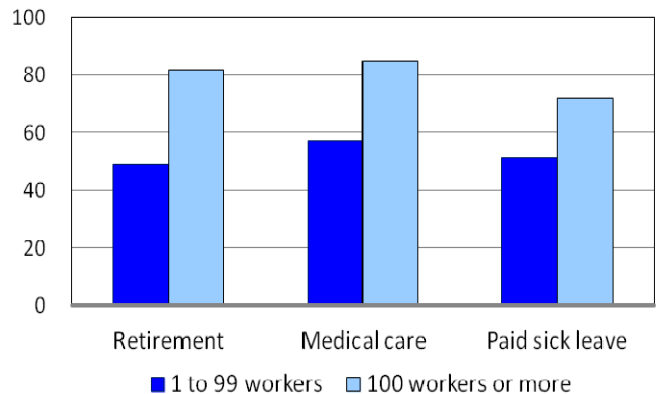
**Chart 1. Full and part-time workers: Access to selected benefits, private industry, March 2013**

In percent



**Chart 2. Establishments by employment size: Access to selected benefits, private industry, March 2013**

In percent



Paid sick leave benefits were also more commonly offered to full-time workers and those in medium and large establishments in private industry. Plans were offered to 74 percent of full-time workers and 24 percent of part-time workers. Similarly, 51 percent of workers in small establishments and 72 percent in medium and large establishments had access to a paid sick leave benefit. (See charts 1 and 2 and table 6.)

These data are from the National Compensation Survey (NCS), which provides comprehensive measures of compensation cost trends and incidence and provisions of employee benefit plans.

Additional findings include:

- In private industry, 64 percent of employees had access to retirement benefits, significantly less than the 89 percent of state and local government employees with access. Additionally, only 49 percent of private industry employees actually participated in a retirement plan (had current coverage), significantly less than the 85 percent participation rate of state and local government employees. (See table 1.)
- Full-time workers in state and local government had greater access to employer-provided benefits than private industry workers. For example, retirement and medical care benefits were offered to 99 percent of state and local government workers while only 74 percent of full-time employees in private industry had access to retirement benefits and 85 percent to medical care coverage. (See tables 1 and 2.)
- For private industry employees in the lowest 10 percent of average earnings, employers paid 71 percent of the single coverage medical plan premium. For employees in the highest 10 percent of average earnings, the employer share of the premium was 81 percent. For family coverage, the employer share of the premium was 56 percent for employees in the lowest 10 percent of earnings, significantly less than the 73 percent for employees in the highest 10 percent of earnings. (See tables 3 and 4).
- Access and participation in life insurance benefits varied significantly for full-time and part-time workers. In private industry, 72 percent of full-time workers had access to life insurance benefits. For state and local government workers, 90 percent of full-time workers had access. In contrast, only 14 percent of part-time workers in private industry and 23 percent of state and local government workers had access. Most workers who had access participated in life insurance benefits. (See table 5.)
- Paid holidays were available to 97 percent of management, business, and financial employees in private industry. In contrast, only 53 percent of service employees in private industry were provided paid holidays. (See table 6.)

More information can be obtained by calling (202) 691-6199, sending e-mail to [NCSinfo@bls.gov](mailto:NCSinfo@bls.gov), or by visiting the BLS Internet site, <http://www.bls.gov/ebs/home.htm>.

#### NOTE

More information will be published in early fall, including March 2013 data for civilian, private industry, and state and local government workers 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: <http://www.bls.gov/ebs>.

In addition, new editions of *Beyond the Numbers: Pay and Benefits* (<http://www.bls.gov/opub/btn/>) will be published featuring the latest benefits data. *Beyond the Numbers: Pay and Benefits*, brings together employee benefits information from various National Compensation Survey publications into one convenient and easy-to-read format.

## 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 2013 data on civilian, private industry, and state and local government workers in the United States. Under the NCS program, information on the incidence and provision of benefits is published in several stages. 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. An extensive number of tables on the incidence of selected benefits will be available in the annual bulletin to be published in early fall, 2013. Previous publications containing information on employee benefits for private industry and state and local government workers are available on the BLS website at <http://www.bls.gov/ebs>.

### Calculation details

For data presented by wage category, 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 2013 wages and salaries from the *Employer Costs for Employee Compensation*.

The percentiles were computed using earnings reported for individual workers in sampled establishment jobs and their scheduled hours of work. Establishments in the survey may report only individual worker earnings for each sampled job. For the calculation of the hourly percentile values, the individual worker hourly earnings are appropriately 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 workers	\$8.75	\$11.53	\$17.46	\$27.60	\$41.80
Private industry workers	\$8.50	\$11.00	\$16.59	\$26.18	\$40.44
State and local government workers	\$12.00	\$15.80	\$23.01	\$34.19	\$47.72

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 make at or above the 25th percentile value but less than the 50th percentile value. The third 25 percent category includes those occupations that make 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.

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

The tables on employer and employee medical premiums (tables 3 and 4) include participants in all medical plans, with calculations for both single and family coverage. The calculations are not based on actual decisions regarding medical coverage made by employees within the occupations. Rather, the premium calculations are based on the assumption that all employees in the occupation have identical coverage.

### Medical care

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

### Take-up rates

Take-up rates are the percentage of workers with access to a plan who participate in the plan. They are computed by using the number of workers participating in a plan divided by the number of workers with access to the plan, multiplied by 100, and rounded to the nearest one percent. Since the computation of take-up rates is based on the number of workers collected rather than rounded percentage estimates, the take-up rates in the tables may not equal the ratio of participation to access estimates.

### 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 vacation or holidays. In many cases, the time off during winter and spring breaks during the school year is not considered vacation days for the purposes of this survey.

### Survey response

The March 2013 benefits survey included a sample of 11,893 establishments. The definitions in Appendix table 1 are as follows:

*Responding.* The establishment provided information on at least one usable occupation. An occupation is classified as usable if the following data are present: earnings, occupational characteristics (full- vs. part-time schedule, union vs. nonunion status, and time vs. incentive pay type), and work schedule.

*Refused or unable to provide data.* The establishment did not provide earnings, occupational characteristics, and work schedule data for any occupation.

*Out of business or not in survey scope.* The establishment is no longer in operation. Establishments not in the survey scope include farm and private households, the self-employed, the Federal government, and locations of an establishment that are not in the sampled area. Also excluded are establishments with no workers within the survey scope. For example, an establishment where all the workers are also owners would be excluded.

### Survey scope

The March 2013 NCS benefits survey represented nearly 125 million civilian workers; of this number, about 106 million were private industry workers and 19 million, state and local government workers (see Appendix table 2).

### Obtaining information

For research articles on employee benefits, see the *Monthly Labor Review* at the BLS Web sites <http://www.bls.gov/opub/mlr/home.htm> and <http://www.bls.gov/opub/cwc/home.htm>. For further technical information, see Chapter 8, "National Compensation Measures," of the *BLS Handbook of Methods* at: <http://www.bls.gov/opub/hom/pdf/homch8.pdf> and [http://www.bls.gov/opub/hom/homch8\\_a.htm](http://www.bls.gov/opub/hom/homch8_a.htm).

**Table 1. Retirement benefits:<sup>1</sup> Access, participation, and take-up rates,<sup>2</sup> National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Civilian <sup>3</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	68	54	80	64	49	76	89	85	95
<b>Worker characteristics</b>									
Management, professional, and related .....	83	73	88	79	68	85	91	87	95
Management, business, and financial .....	85	76	89	84	74	88	—	—	—
Professional and related .....	82	72	88	77	64	83	91	87	95
Teachers .....	86	81	94	—	—	—	91	86	95
Primary, secondary, and special education school teachers .....	95	91	96	—	—	—	99	95	97
Registered nurses .....	78	66	84	—	—	—	—	—	—
Service .....	45	30	67	38	21	56	83	79	95
Protective service .....	79	63	80	62	29	46	90	87	96
Sales and office .....	70	54	77	69	51	74	89	85	96
Sales and related .....	67	43	64	67	43	64	—	—	—
Office and administrative support .....	73	60	83	70	57	81	90	86	96
Natural resources, construction, and maintenance	69	56	82	66	53	79	95	92	96
Construction, extraction, farming, fishing, and forestry .....	65	53	81	61	47	77	—	—	—
Installation, maintenance, and repair .....	73	60	82	71	57	81	—	—	—
Production, transportation, and material moving ...	69	52	76	68	51	75	86	82	95
Production .....	73	57	78	72	56	78	—	—	—
Transportation and material moving .....	65	48	74	64	46	72	—	—	—
Full time .....	78	65	83	74	59	80	99	94	95
Part time .....	37	21	57	37	20	53	39	35	91
Union .....	95	89	93	94	86	92	97	93	95
Nonunion .....	63	48	76	61	45	73	83	78	95
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	40	22	54	38	18	48	73	69	95
Lowest 10 percent .....	28	11	38	28	10	35	58	55	94
Second 25 percent .....	70	54	77	65	47	72	93	88	95
Third 25 percent .....	80	68	85	75	62	82	95	90	95
Highest 25 percent .....	89	80	90	85	75	89	98	93	95
Highest 10 percent .....	90	82	91	87	78	90	98	92	94

See footnotes at end of table.

**Table 1. Retirement benefits:<sup>1</sup> Access, participation, and take-up rates,<sup>2</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Civilian <sup>3</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
<b>Establishment characteristics</b>									
Goods-producing industries .....	75	61	81	75	61	81	—	—	—
Service-providing industries .....	67	53	79	62	46	74	89	85	95
Education and health services .....	76	65	86	67	52	78	90	85	94
Educational services .....	86	80	93	71	60	84	90	86	95
Elementary and secondary schools .....	90	86	95	—	—	—	92	88	96
Junior colleges, colleges, and universities .....	87	78	89	89	76	85	86	79	91
Healthcare and social assistance .....	68	54	79	66	51	77	89	82	92
Hospitals .....	90	77	86	—	—	—	95	85	89
Public administration .....	91	87	96	—	—	—	91	87	96
1 to 99 workers .....	50	36	72	49	35	71	77	74	96
1 to 49 workers .....	45	33	73	45	32	72	69	66	95
50 to 99 workers .....	65	46	71	63	43	68	89	86	97
100 workers or more .....	85	71	84	82	65	79	91	86	95
100 to 499 workers .....	80	61	76	79	58	73	87	84	96
500 workers or more .....	89	80	90	87	76	87	92	87	95
<b>Geographic areas</b>									
New England .....	68	55	81	65	50	77	86	82	96
Middle Atlantic .....	67	55	83	63	51	81	91	84	92
East North Central .....	70	56	81	68	53	78	84	82	97
West North Central .....	73	58	79	70	53	76	91	83	92
South Atlantic .....	67	52	77	63	46	73	90	84	93
East South Central .....	72	57	80	66	48	73	92	89	97
West South Central .....	68	52	77	65	46	71	89	86	97
Mountain .....	66	51	77	63	45	72	88	86	97
Pacific .....	65	53	82	60	46	77	91	88	98

<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> 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.

<sup>3</sup> 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.

<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 - March 2013."

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/eps/glossary20112012.htm](http://www.bls.gov/ncs/eps/glossary20112012.htm).

**Table 2. Medical care benefits: Access, participation, and take-up rates,<sup>1</sup> National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	72	54	75	70	51	73	87	73	84
<b>Worker characteristics</b>									
Management, professional, and related .....	88	69	79	87	67	77	89	74	83
Management, business, and financial .....	94	73	78	94	73	77	—	—	—
Professional and related .....	85	68	79	84	65	77	89	74	83
Teachers .....	86	70	81	—	—	—	88	73	82
Primary, secondary, and special education school teachers .....	97	79	82	—	—	—	98	80	82
Registered nurses .....	81	60	74	—	—	—	—	—	—
Service .....	46	31	67	40	25	61	81	69	85
Protective service .....	70	58	83	45	32	71	88	77	87
Sales and office .....	73	53	74	71	52	72	87	73	84
Sales and related .....	62	43	69	62	43	69	—	—	—
Office and administrative support .....	79	59	75	77	57	74	87	73	84
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	79	60	77	77	58	75	95	83	87
Installation, maintenance, and repair .....	73	58	79	70	54	77	—	—	—
Production, transportation, and material moving ... Production .....	84	63	75	83	61	74	—	—	—
Transportation and material moving .....	76	58	76	76	57	75	82	68	83
Production .....	84	64	77	84	64	76	—	—	—
Transportation and material moving .....	69	52	75	69	51	74	—	—	—
Full time .....	88	67	77	85	64	75	99	84	84
Part time .....	24	13	56	24	13	54	24	17	73
Union .....	95	79	83	95	79	83	95	79	84
Nonunion .....	68	50	73	67	48	72	80	68	84
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	38	23	60	34	20	57	68	56	82
Lowest 10 percent .....	21	11	52	20	10	50	54	42	78
Second 25 percent .....	78	58	74	74	53	72	91	78	86
Third 25 percent .....	88	70	79	86	66	77	94	80	86
Highest 25 percent .....	94	75	80	93	72	78	97	80	83
Highest 10 percent .....	95	76	80	94	74	79	97	82	85

See footnotes at end of table.



**Table 2. Medical care benefits: Access, participation, and take-up rates,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
<b>Establishment characteristics</b>									
Goods-producing industries .....	86	68	79	86	68	79	—	—	—
Service-providing industries .....	70	52	74	66	48	72	87	73	84
Education and health services .....	79	60	76	74	52	71	88	72	82
Educational services .....	85	68	80	77	57	74	88	72	82
Elementary and secondary schools .....	88	70	80	—	—	—	89	71	80
Junior colleges, colleges, and universities .....	86	71	82	90	68	76	84	72	86
Healthcare and social assistance .....	74	54	72	73	52	71	89	74	83
Hospitals .....	89	69	78	—	—	—	94	79	84
Public administration .....	88	78	88	—	—	—	88	78	88
1 to 99 workers .....	57	41	72	57	40	71	74	64	86
1 to 49 workers .....	53	38	72	53	38	71	64	55	86
50 to 99 workers .....	70	50	71	69	48	70	88	76	86
100 workers or more .....	86	66	77	85	63	75	89	74	84
100 to 499 workers .....	83	62	75	82	61	74	85	71	84
500 workers or more .....	89	70	79	88	67	76	90	76	84
<b>Geographic areas</b>									
New England .....	73	52	72	70	49	70	87	70	80
Middle Atlantic .....	72	56	77	70	52	75	86	77	90
East North Central .....	73	53	72	72	51	71	80	62	78
West North Central .....	70	51	73	67	48	72	85	69	81
South Atlantic .....	73	54	74	70	50	72	89	76	85
East South Central .....	76	60	78	72	53	74	92	84	92
West South Central .....	73	55	75	70	51	74	91	74	81
Mountain .....	69	51	74	67	48	72	87	72	83
Pacific .....	71	56	79	68	52	77	88	74	84

<sup>1</sup> 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.

<sup>2</sup> 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.

<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 - March 2013."

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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2013**

(In percent)

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 .....	81	19	79	21	87	13
<b>Worker characteristics</b>						
Management, professional, and related .....	82	18	81	19	87	13
Management, business, and financial .....	81	19	79	21	—	—
Professional and related .....	83	17	81	19	87	13
Teachers .....	87	13	—	—	87	13
Primary, secondary, and special education school teachers .....	87	13	—	—	87	13
Registered nurses .....	80	20	—	—	—	—
Service .....	80	20	77	23	87	13
Protective service .....	85	15	75	25	87	13
Sales and office .....	78	22	77	23	88	12
Sales and related .....	72	28	72	28	—	—
Office and administrative support .....	81	19	79	21	88	12
Natural resources, construction, and maintenance	82	18	81	19	88	12
Construction, extraction, farming, fishing, and forestry .....	84	16	83	17	—	—
Installation, maintenance, and repair .....	80	20	79	21	—	—
Production, transportation, and material moving ...	80	20	79	21	87	13
Production .....	79	21	79	21	—	—
Transportation and material moving .....	80	20	80	20	—	—
Full time .....	81	19	79	21	87	13
Part time .....	74	26	72	28	81	19
Union .....	87	13	87	13	87	13
Nonunion .....	79	21	78	22	87	13
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	75	25	73	27	87	13
Lowest 10 percent .....	72	28	71	29	88	12
Second 25 percent .....	79	21	78	22	87	13
Third 25 percent .....	81	19	80	20	88	12
Highest 25 percent .....	83	17	81	19	87	13
Highest 10 percent .....	83	17	81	19	89	11

See footnotes at end of table.

**Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2013—Continued**

(In percent)

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>Establishment characteristics</b>						
Goods-producing industries .....	81	19	81	19	—	—
Service-providing industries .....	81	19	78	22	87	13
Education and health services .....	83	17	80	20	86	14
Educational services .....	85	15	81	19	86	14
Elementary and secondary schools .....	86	14	—	—	86	14
Junior colleges, colleges, and universities .....	85	15	79	21	88	12
Healthcare and social assistance .....	81	19	80	20	86	14
Hospitals .....	82	18	—	—	87	13
Public administration .....	88	12	—	—	88	12
1 to 99 workers .....	79	21	79	21	90	10
1 to 49 workers .....	80	20	79	21	91	9
50 to 99 workers .....	78	22	77	23	90	10
100 workers or more .....	81	19	79	21	87	13
100 to 499 workers .....	79	21	78	22	88	12
500 workers or more .....	83	17	81	19	86	14
<b>Geographic areas</b>						
New England .....	78	22	77	23	84	16
Middle Atlantic .....	83	17	81	19	89	11
East North Central .....	80	20	79	21	88	12
West North Central .....	81	19	78	22	91	9
South Atlantic .....	79	21	76	24	86	14
East South Central .....	80	20	77	23	87	13
West South Central .....	80	20	79	21	86	14
Mountain .....	82	18	81	19	88	12
Pacific .....	82	18	81	19	85	15

<sup>1</sup> 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.

<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 - March 2013."

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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2013**

(In percent)

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 .....	69	31	68	32	70	30
<b>Worker characteristics</b>						
Management, professional, and related .....	70	30	70	30	69	31
Management, business, and financial .....	70	30	70	30	—	—
Professional and related .....	70	30	70	30	68	32
Teachers .....	67	33	—	—	67	33
Primary, secondary, and special education school teachers .....	66	34	—	—	66	34
Registered nurses .....	71	29	—	—	—	—
Service .....	64	36	60	40	72	28
Protective service .....	74	26	60	40	78	22
Sales and office .....	67	33	66	34	72	28
Sales and related .....	62	38	62	38	—	—
Office and administrative support .....	69	31	68	32	72	28
Natural resources, construction, and maintenance	69	31	69	31	72	28
Construction, extraction, farming, fishing, and forestry .....	71	29	71	29	—	—
Installation, maintenance, and repair .....	67	33	67	33	—	—
Production, transportation, and material moving ...	72	28	72	28	71	29
Production .....	73	27	73	27	—	—
Transportation and material moving .....	71	29	72	28	—	—
Full time .....	69	31	68	32	71	29
Part time .....	64	36	63	37	69	31
Union .....	80	20	83	17	78	22
Nonunion .....	65	35	66	34	63	37
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	59	41	58	42	63	37
Lowest 10 percent .....	57	43	56	44	56	44
Second 25 percent .....	66	34	66	34	72	28
Third 25 percent .....	70	30	69	31	70	30
Highest 25 percent .....	73	27	73	27	74	26
Highest 10 percent .....	74	26	73	27	79	21

See footnotes at end of table.

**Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2013—Continued**

(In percent)

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>Establishment characteristics</b>						
Goods-producing industries .....	74	26	74	26	—	—
Service-providing industries .....	67	33	67	33	70	30
Education and health services .....	66	34	66	34	66	34
Educational services .....	66	34	65	35	66	34
Elementary and secondary schools .....	64	36	—	—	64	36
Junior colleges, colleges, and universities .....	71	29	69	31	72	28
Healthcare and social assistance .....	67	33	66	34	70	30
Hospitals .....	74	26	—	—	71	29
Public administration .....	77	23	—	—	77	23
1 to 99 workers .....	63	37	63	37	70	30
1 to 49 workers .....	63	37	63	37	72	28
50 to 99 workers .....	64	36	63	37	68	32
100 workers or more .....	72	28	72	28	70	30
100 to 499 workers .....	68	32	68	32	69	31
500 workers or more .....	74	26	77	23	71	29
<b>Geographic areas</b>						
New England .....	74	26	73	27	79	21
Middle Atlantic .....	75	25	73	27	87	13
East North Central .....	74	26	72	28	82	18
West North Central .....	67	33	66	34	69	31
South Atlantic .....	64	36	63	37	65	35
East South Central .....	61	39	64	36	55	45
West South Central .....	62	38	65	35	53	47
Mountain .....	68	32	69	31	64	36
Pacific .....	69	31	68	32	75	25

<sup>1</sup> 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.

<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 - March 2013."

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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 5. Life insurance benefits: Access, participation, and take-up rates,<sup>1</sup> National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	60	59	97	57	55	97	79	78	98
<b>Worker characteristics</b>									
Management, professional, and related .....	79	78	98	78	78	99	80	78	98
Management, business, and financial .....	86	85	99	86	85	99	—	—	—
Professional and related .....	76	75	98	74	73	99	79	77	97
Teachers .....	74	72	97	—	—	—	78	76	97
Primary, secondary, and special education school teachers .....	82	81	98	—	—	—	85	84	98
Registered nurses .....	76	76	99	—	—	—	—	—	—
Service .....	34	33	96	27	26	95	76	75	98
Protective service .....	70	67	96	48	43	88	85	85	99
Sales and office .....	59	57	96	57	55	96	79	78	98
Sales and related .....	47	44	93	47	44	93	—	—	—
Office and administrative support .....	65	64	97	63	62	97	80	78	98
Natural resources, construction, and maintenance	61	60	97	58	57	97	91	89	99
Construction, extraction, farming, fishing, and forestry .....	55	53	97	50	48	97	—	—	—
Installation, maintenance, and repair .....	67	66	98	65	63	98	—	—	—
Production, transportation, and material moving ...	65	62	96	64	62	96	78	77	99
Production .....	72	69	96	72	69	96	—	—	—
Transportation and material moving .....	58	56	96	57	54	96	—	—	—
Full time .....	75	73	98	72	70	98	90	88	98
Part time .....	15	13	88	14	12	87	23	22	96
Union .....	86	85	98	86	85	98	86	85	98
Nonunion .....	56	54	97	54	52	97	74	72	97
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	26	23	91	22	20	89	62	61	98
Lowest 10 percent .....	12	11	89	11	10	90	48	46	96
Second 25 percent .....	63	61	97	58	56	96	84	82	98
Third 25 percent .....	76	74	98	72	71	98	85	83	98
Highest 25 percent .....	86	85	99	84	83	99	89	86	97
Highest 10 percent .....	89	88	99	89	88	99	90	86	96

See footnotes at end of table.

**Table 5. Life insurance benefits: Access, participation, and take-up rates,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
<b>Establishment characteristics</b>									
Goods-producing industries .....	73	71	97	72	71	97	—	—	—
Service-providing industries .....	58	57	97	54	52	97	79	78	98
Education and health services .....	68	66	98	61	60	98	79	77	97
Educational services .....	76	74	98	67	66	99	79	77	97
Elementary and secondary schools .....	76	75	98	—	—	—	78	76	98
Junior colleges, colleges, and universities .....	83	80	96	85	84	99	81	77	95
Healthcare and social assistance .....	62	61	98	60	59	98	81	79	97
Hospitals .....	86	85	98	—	—	—	90	87	97
Public administration .....	83	82	99	—	—	—	83	82	99
1 to 99 workers .....	40	39	97	39	38	96	63	63	99
1 to 49 workers .....	36	34	96	35	34	96	60	59	99
50 to 99 workers .....	55	53	97	54	52	97	68	67	99
100 workers or more .....	79	77	97	78	76	97	82	80	98
100 to 499 workers .....	73	70	97	72	70	96	75	73	98
500 workers or more .....	85	83	98	85	84	99	84	82	98
<b>Geographic areas</b>									
New England .....	61	59	97	59	58	98	73	69	94
Middle Atlantic .....	59	58	99	55	54	98	84	84	100
East North Central .....	66	64	97	63	62	97	79	76	97
West North Central .....	59	57	96	56	53	95	79	78	99
South Atlantic .....	60	59	97	56	55	97	83	81	98
East South Central .....	67	64	95	63	60	96	85	80	94
West South Central .....	63	60	96	60	57	95	77	76	98
Mountain .....	59	57	97	56	54	97	80	79	99
Pacific .....	53	52	98	49	48	98	73	72	99

<sup>1</sup> 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.

<sup>2</sup> 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.

<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 - March 2013."

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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2013**

(All workers = 100 percent)

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 .....	65	74	76	61	77	77	89	59	67
<b>Worker characteristics</b>									
Management, professional, and related .....	85	75	79	83	88	89	90	43	55
Management, business, and financial .....	89	95	95	88	96	97	–	–	–
Professional and related .....	84	68	73	80	84	85	90	36	50
Teachers .....	85	17	34	–	–	–	88	12	30
Primary, secondary, and special education school teachers .....	95	12	29	–	–	–	95	8	26
Registered nurses .....	79	80	82	–	–	–	–	–	–
Service .....	47	58	57	40	55	53	85	76	78
Protective service .....	74	81	83	53	72	78	90	88	87
Sales and office .....	67	79	80	64	79	79	89	84	85
Sales and related .....	52	68	67	52	68	67	–	–	–
Office and administrative support .....	75	86	87	73	86	87	90	85	86
Natural resources, construction, and maintenance	57	82	85	53	81	84	95	95	96
Construction, extraction, farming, fishing, and forestry .....	44	71	77	38	68	75	–	–	–
Installation, maintenance, and repair .....	68	92	92	66	91	92	–	–	–
Production, transportation, and material moving ...	55	82	84	54	83	84	87	63	73
Production .....	55	91	92	55	91	92	–	–	–
Transportation and material moving .....	56	74	76	53	75	77	–	–	–
Full time .....	78	87	88	74	91	90	98	67	74
Part time .....	26	34	38	24	36	39	41	21	29
Union .....	84	75	81	71	91	92	97	57	69
Nonunion .....	62	74	75	60	75	76	82	62	66
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	34	51	51	30	49	49	75	56	63
Lowest 10 percent .....	21	39	37	20	39	36	62	41	49
Second 25 percent .....	69	83	84	63	83	84	93	84	87
Third 25 percent .....	79	89	90	74	90	90	93	66	74
Highest 25 percent .....	87	79	82	84	91	92	96	37	49
Highest 10 percent .....	90	78	81	87	92	92	98	36	46

See footnotes at end of table.



**Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

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>Establishment characteristics</b>									
Goods-producing industries .....	57	89	91	57	89	91	—	—	—
Service-providing industries .....	67	72	73	62	74	74	89	59	67
Education and health services .....	80	65	71	74	78	80	89	42	55
Educational services .....	86	40	52	75	55	62	89	35	49
Elementary and secondary schools .....	90	27	41	—	—	—	90	26	41
Junior colleges, colleges, and universities .....	85	67	78	81	72	80	87	64	77
Healthcare and social assistance .....	75	82	84	74	82	83	89	87	89
Hospitals .....	87	90	91	—	—	—	93	93	94
Public administration .....	90	89	88	—	—	—	90	89	88
1 to 99 workers .....	52	69	68	51	69	68	79	66	69
1 to 49 workers .....	51	66	67	50	66	67	71	64	66
50 to 99 workers .....	59	76	74	56	76	74	90	69	74
100 workers or more .....	77	79	82	72	86	87	90	58	67
100 to 499 workers .....	69	81	82	66	84	85	87	60	64
500 workers or more .....	85	78	82	81	90	91	92	58	68
<b>Geographic areas</b>									
New England .....	69	72	73	65	75	77	89	48	53
Middle Atlantic .....	68	73	75	65	76	77	89	59	63
East North Central .....	60	74	76	56	78	78	85	53	65
West North Central .....	64	73	75	59	76	76	90	58	69
South Atlantic .....	66	77	79	61	79	80	92	66	77
East South Central .....	65	75	78	58	78	80	90	64	71
West South Central .....	67	76	76	63	80	80	86	54	56
Mountain .....	61	73	71	58	76	73	83	53	58
Pacific .....	67	72	73	63	73	73	91	66	73

<sup>1</sup> 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.

<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 - March 2013."

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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Appendix table 1. Survey establishment response, National Compensation Survey, March 2013**

Establishments	Total	Private industry	State and local governments
Total in sampling frame <sup>1</sup> .....	5,361,947	5,138,925	223,023
Total in sample .....	11,893	10,297	1,596
Responding .....	7,633	6,268	1,365
Refused or unable to provide data .....	2,871	2,660	211
Out of business or not in survey scope .....	1,389	1,369	20

<sup>1</sup> 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 2007 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.

NOTE: Because of rounding, sums of individual items may not equal totals.

**Appendix table 2. Number of workers<sup>1</sup> represented, National Compensation Survey, March 2013**

Occupational group <sup>2</sup>	Civilian workers	Private industry workers	State and local government workers
All workers .....	124,992,900	106,145,300	18,847,500
Management, professional, and related ....	36,976,900	26,611,000	10,365,900
Management, business, and financial ...	10,870,300	9,322,100	–
Professional and related .....	26,106,600	17,288,900	8,817,700
Teachers .....	6,248,800	–	4,915,000
Primary, secondary, and special education school teachers .....	4,154,200	–	3,598,000
Registered nurses .....	2,753,700	–	–
Service .....	27,820,000	23,742,700	4,077,300
Protective service .....	3,143,400	1,306,100	1,837,300
Sales and office .....	32,422,000	29,719,400	2,702,600
Sales and related .....	11,833,100	11,706,200	–
Office and administrative support .....	20,588,900	18,013,200	2,575,700
Natural resources, construction, and maintenance .....	9,500,000	8,565,600	934,400
Construction, extraction, farming, fishing, and forestry .....	4,404,800	3,889,700	–
Installation, maintenance, and repair ....	5,095,200	4,675,900	–
Production, transportation, and material moving .....	18,274,000	17,506,600	767,400
Production .....	8,710,800	8,597,800	–
Transportation and material moving .....	9,563,200	8,908,800	–

<sup>1</sup> 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.

<sup>2</sup> The 2000 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.