



For release 10:00 a.m. (ET) Thursday, September 25, 2025

USDL-25-1464

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 2025

Retirement benefits were available to 72 percent of private industry workers in March 2025, the Bureau of Labor Statistics reported today. Seventy percent of private industry workers had access to defined contribution plans and 14 percent had access to defined benefit plans. Among private industry workers, 59 percent of workers in establishments with less than 100 workers, 86 percent of workers in establishments with 100-499 workers, and 90 percent of workers in establishments with 500 workers or more had access to retirement benefits. Six percent of workers in establishments with less than 100 workers, 13 percent of workers in establishments with 100-499 workers, and 36 percent of workers in establishments with 500 workers or more had access to defined benefit plans. (See chart 1 and table 1.)

Thirty-one percent of private industry workers in establishments with less than 100 workers had access to short-term disability plans. Fifty-three percent of private industry workers in establishments with 100-499 workers and 68 percent of private industry workers in establishments with 500 workers or more had access to short-term disability plans. Forty-two percent of private industry workers in establishments with less than 100 workers had access to life insurance plans. Seventy-two percent of workers in establishments with 100-499 workers and 87 percent of workers in establishments with 500 workers or more had access to life insurance plans. (See chart 2 and table 5.)

Chart 1. Access to retirement benefits by establishment size, private industry, March 2025

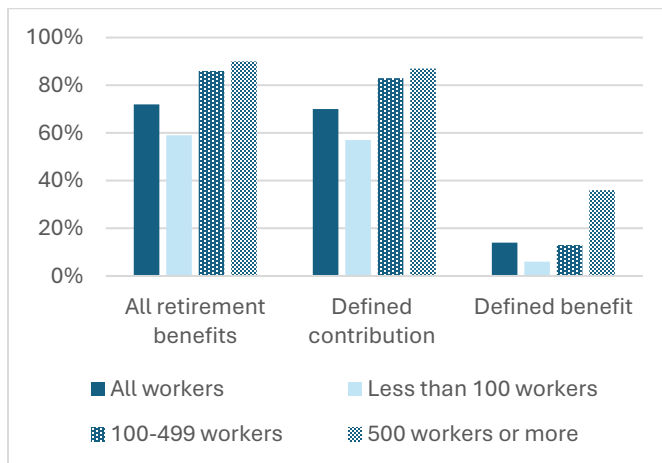
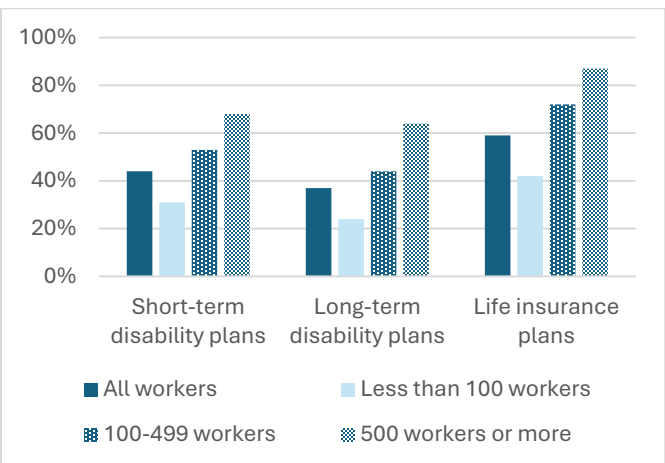


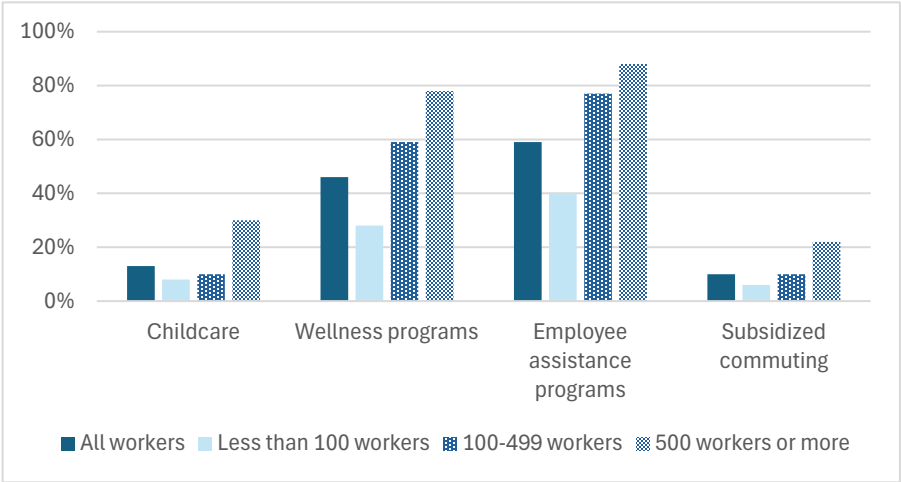
Chart 2. Access to insurance benefits by establishment size, private industry, March 2025



Among private industry workers, childcare benefits were available to 13 percent of workers. Eight percent of workers in establishments with less than 100 workers, 10 percent of workers in establishments with 100-499

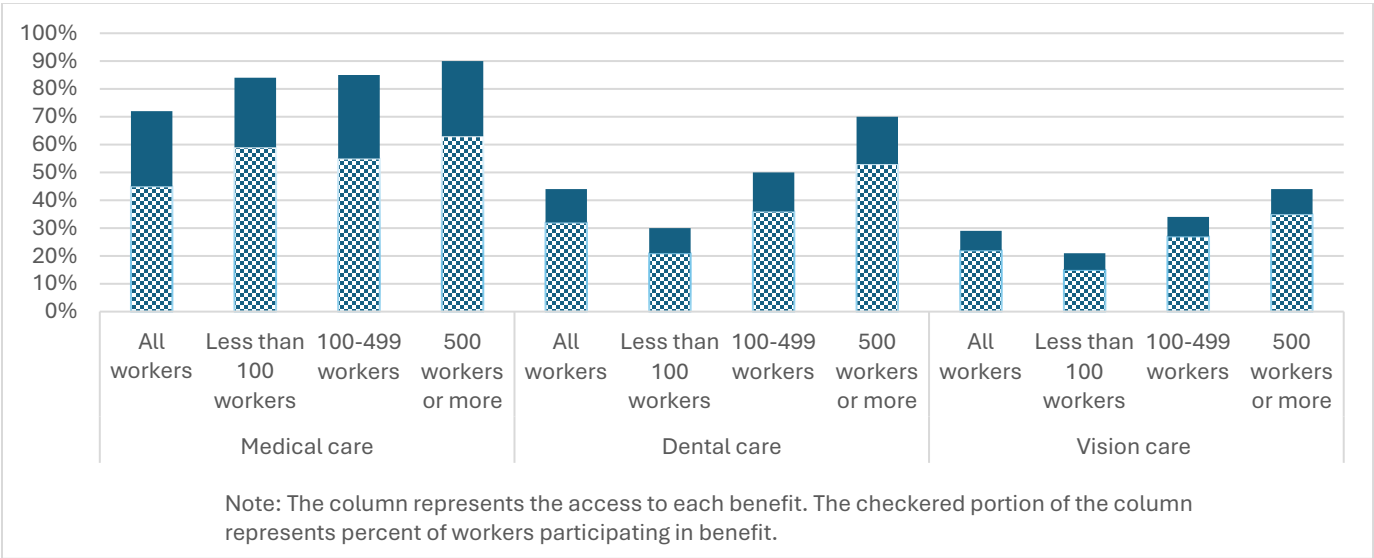
workers, and 30 percent of workers in establishments with 500 workers or more had access to childcare. Twenty-eight percent of workers in establishments with less than 100 workers had access to wellness programs. Employee assistance programs were available to 40 percent of workers in establishments with less than 100 workers. Six percent of workers in establishments with less than 100 workers had access to subsidized commuting. (See chart 3.)

Chart 3. Access to quality of life benefits by establishment size, private industry, March 2025



Seventy-two percent of private industry workers had access to medical care plans and 45 percent of workers participated. Dental care was available to 30 percent of private industry workers in establishments with less than 100 workers, 50 percent of private industry workers in establishments with 100-499 workers, and 70 percent of private industry workers in establishments with 500 workers or more. Vision care benefits were available for 21 percent of workers in establishments with less than 100 workers, 34 percent of private industry workers in establishments with 100-499 workers, and 44 percent of private industry workers in establishments with 500 workers or more. (See chart 4 and table 2.)

Chart 4. Access to and participation in healthcare benefits by establishment size, private industry, March 2025



Highlights of employer-sponsored benefits

Occupational group

- Access to nonproduction bonuses ranged from 37 percent for service occupations to 58 percent for management, professional, and related occupations among private industry workers.
- Six percent of state and local government teachers had access to subsidized commuting and 60 percent had access to wellness programs.

Work status

- Eighty-nine percent of full-time civilian workers and 25 percent of part-time workers had access to medical care benefits. The take-up rate was 67 percent for full-time workers and 44 percent for part-time workers.
- Ninety-nine percent of full-time state and local government workers had access to retirement benefits and 88 percent participated, while 44 percent of part-time workers had access to retirement benefits and 38 percent participated.
- In the private industry, 87 percent of full-time workers had access to medical care benefits and the take-up rate was 65 percent. Twenty-five percent of part-time workers had access to these benefits and the take-up rate was 42 percent.

Industry group

- Access to paid sick leave for private industry workers ranged from 55 percent for the leisure and hospitality industry to 97 percent for both the information industry and finance and insurance industry.
- Employers paid 89 percent of premiums for single coverage and 78 percent for family coverage among state and local government workers with medical care plans in public administration. The average flat monthly premium paid by employers was \$748.60 for single coverage and \$1,719.45 for family coverage.

Average wage category

- Access to student loan repayment assistance ranged from 3 percent for the lowest 25 percent average wage category to 13 percent for the highest 25 percent average wage category among private industry workers.
- Access to healthcare flexible spending accounts for state and local government workers was 62 percent for the lowest 25 percent average wage category and 74 percent for the highest 25 percent average wage category.

Census area

- Life insurance access among state and local government workers was 81 percent in the West census area and 86 percent in the South census area. The take-up rate was 99 percent for West census area workers and 97 percent for South census area workers.
- Access to short-term disability plans was available to 35 percent of civilian workers in the South census area with a participation rate of 34 percent. Sixty-seven percent of civilian workers in the Northeast census area had access with a participation rate of 67 percent.

TECHNICAL NOTE

Estimates in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). The NCS provides comprehensive measures of compensation cost levels and trends and also provides benefits incidence estimates on the percentage of workers with access to and participating in employer-provided benefit plans.

Employee Benefits data: The Employee Benefits in the United States, March 2025 includes additional details on the coverage, costs, and provisions of employer-sponsored benefits, and will be published shortly after this news release. See www.bls.gov/ebs/publications/annual-benefits-summary.htm for the latest benefits publications. Historical estimates are also accessible in XLSX format at www.bls.gov/ebs/publications/xlsx/employee-benefits-in-the-united-states-dataset.xlsx and through the database query tool at www.bls.gov/ebs/data.htm.

Standard errors: Measures of reliability are available for published estimates, which provide users a measure of the precision of an estimate to ensure that it is within an acceptable range for their intended purpose. For further information see www.bls.gov/ebs/technical-notes/standard-errors.htm.

Comparing private and public sector data: Incidence of employee benefits in state and local government should not be directly compared to private industry. Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government.

Civilian workers: Statistics for private industry and state and local government are published separately and then combined to measure the civilian economy. Excluded from the civilian economy are workers employed in federal government and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

Leave benefits for teachers: Primary, secondary, and special education teachers typically have a contracted 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, it is assumed that all employees in the occupation can opt for single or family coverage. Monthly premiums are collected when possible. Annual premiums are converted to monthly premiums by dividing by 12 months.

Sample rotation: One-third of the private industry sample is rotated each year except in years when the government sample is replaced. The government sample is replaced less frequently than the private industry sample. The state and local government sample was replaced in its entirety for the March 2017 reference period.

Classification system: The National Compensation Survey publishes estimates of compensation costs and trends as well as benefit coverage by ownership, industry group, occupational group, and geographic areas, see www.bls.gov/eci/factsheets/national-compensation-survey-classification-systems-mapping-files.htm.

Sample size:**Survey establishment response¹, March 2025**

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame ²	7,470,480	7,238,310	232,170
Total in sample	14,600	13,010	1,600
Responding ³	7,660	6,240	1,420
Refused ⁴	6,060	5,920	140
Out of business or not in survey scope	880	850	30

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

² The sampling frame was developed from state unemployment insurance reports and the publication is based on the 2022 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For private industry, the establishment is usually at a single physical location such as a mine, factory, office, or store; if a sampled establishment is owned by a larger entity with many locations, only the employment and characteristics of the establishment selected for the sample are considered for the survey. For state and local governments, an establishment can include more than one physical location, such as a school district or a police department.

³ Establishments that provided data at the initial interview.

⁴ Establishments that did not provide data at the initial interview. For information on nonresponse adjustment and imputation, see the Handbook of Methods: National Compensation Measures available at www.bls.gov/opub/hom/ncs/home.htm.

Survey scope:**Number of workers represented¹, March 2025**

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	146,977,300	126,931,900	20,045,400
Management, professional, and related	49,608,100	38,182,400	11,425,700
Management, business, and financial	14,812,000	13,262,800	-
Professional and related	34,796,100	24,919,600	9,876,600
Teachers	7,388,000	-	5,346,600
Primary, secondary, and special education school teachers	5,011,900	-	4,123,500
Registered nurses	3,469,800	-	-
Service	33,064,800	28,830,800	4,234,000
Protective service	3,791,500	1,702,800	2,088,700
Sales and office	29,096,900	26,396,800	2,700,100
Sales and related	11,728,900	11,643,900	-
Office and administrative support	17,368,000	14,752,900	2,615,100
Natural resources, construction, and maintenance	11,481,900	10,622,200	859,700
Construction, extraction, farming, fishing, and forestry	5,970,600	5,498,100	-
Installation, maintenance, and repair	5,511,400	5,124,100	-
Production, transportation, and material moving	23,725,600	22,899,600	826,000
Production	8,778,500	8,646,100	-
Transportation and material moving	14,947,100	14,253,500	-

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

² The 2018 Standard Occupational Classification system was used to classify workers.

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

Average hourly wage percentiles: Estimates by worker average wage are grouped into six wage categories- the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories use percentile values based on unpublished March 2025 wages and salaries from the BLS Employer Costs for Employee Compensation publication at www.bls.gov/news.release/archives/ecec_06132025.pdf.

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

Ownership	Average hourly wage percentiles				
	10 th	25 th	50 th (median)	75 th	90 th
Civilian workers	\$15.00	\$18.57	\$25.50	\$40.87	\$61.99
Private industry workers	\$15.00	\$18.00	\$24.50	\$39.17	\$61.50
State and local government workers	\$18.13	\$23.63	\$34.45	\$48.27	\$65.24

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

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

Obtaining information: For articles on employee benefits, see the *Monthly Labor Review* benefits section at www.bls.gov/opub/mlr/subject/b.htm and *Beyond the Numbers: Pay and Benefits* at www.bls.gov/opub/btn/archive/home.htm. The *Economics Daily* articles archive is available at www.bls.gov/opub/ted/employee-benefits-survey.htm. For technical information, see "National Compensation Measures," in the BLS *Handbook of Methods* at www.bls.gov/opub/hom/ncs/home.htm.

Benefit publications from 1980 to the present are also available at www.bls.gov/ebs/publications/annual-benefits-summary.htm. The latest glossary of benefit terms is available at www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm. In addition, the public databases may also be used to obtain data from 1985 to 2006 and 2010 to the present, see www.bls.gov/ebs/data.htm.

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

Table 1. Retirement benefits: Access, participation, and take-up rates, March 2025¹

[All workers = 100 percent]

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate ³	Access	Participation	Take-up rate ³	Access	Participation	Take-up rate ³
All workers.....	75	56	75	72	53	73	92	81	88
Worker characteristics									
Management, professional, and related occupations.....	87	75	86	85	73	86	94	82	88
Management, business, and financial occupations.....	91	80	88	90	79	88	—	—	—
Professional and related occupations...	86	73	85	83	70	84	93	81	87
Teachers.....	84	72	85	—	—	—	94	83	88
Primary, secondary, and special education school teachers.....	93	81	86	—	—	—	99	88	89
Registered nurses.....	92	83	90	—	—	—	—	—	—
Service occupations.....	52	31	60	47	25	53	85	75	88
Protective service occupations.....	—	—	—	—	—	—	93	83	90
Sales and office occupations.....	79	56	72	77	54	69	91	82	90
Sales and related occupations.....	77	45	59	77	45	59	—	—	—
Office and administrative support occupations.....	80	64	80	78	61	78	92	83	90
Natural resources, construction, and maintenance occupations.....	73	55	75	71	52	73	98	91	93
Construction, extraction, farming, fishing, and forestry occupations.....	70	52	75	67	49	73	—	—	—
Installation, maintenance, and repair occupations.....	77	58	75	75	55	74	—	—	—
Production, transportation, and material moving occupations.....	78	53	69	77	52	68	91	82	89
Production occupations.....	74	58	78	73	57	78	—	—	—
Transportation and material moving occupations.....	80	51	63	79	49	62	—	—	—
Full time.....	83	66	79	81	62	77	99	88	89
Part time.....	46	24	52	47	23	49	44	38	86
Union.....	94	82	88	91	80	88	97	85	87
Nonunion.....	72	53	73	71	50	71	87	78	90
Average wage within the following categories:⁴									
Lowest 25 percent.....	52	27	51	49	23	47	78	68	87
Lowest 10 percent.....	40	17	43	38	15	40	70	60	86
Second 25 percent.....	74	52	71	71	47	66	95	84	89
Third 25 percent.....	86	71	82	83	66	80	98	87	89
Highest 25 percent.....	92	82	89	91	80	89	97	86	89
Highest 10 percent.....	94	84	89	93	83	89	96	84	87

See footnotes at end of table.

Table 1. Retirement benefits: Access, participation, and take-up rates, March 2025¹ — Continued
[All workers = 100 percent]

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate ³	Access	Participation	Take-up rate ³	Access	Participation	Take-up rate ³
Establishment characteristics									
Goods-producing industries.....	80	63	80	79	63	79	—	—	—
Service-providing industries.....	74	55	75	71	51	71	91	81	88
Education and health services.....	80	65	82	74	58	79	93	81	87
Educational services.....	88	77	88	73	63	86	93	82	88
Elementary and secondary schools.....	92	81	88	84	69	82	93	82	89
Junior colleges, colleges, universities, and professional schools.....	91	79	87	88	78	89	92	79	86
Health care and social assistance....	75	59	78	74	58	78	92	75	81
Hospitals.....	95	85	90	95	87	92	92	73	79
Public administration.....	92	84	91	—	—	—	92	84	91
1 to 99 workers.....	61	42	70	59	40	68	88	80	92
1 to 49 workers.....	56	40	71	55	38	70	85	78	91
50 to 99 workers.....	74	50	67	71	45	63	90	83	92
100 workers or more.....	89	70	79	88	67	77	93	81	88
100 to 499 workers.....	87	63	73	86	60	70	92	83	90
500 workers or more.....	91	77	85	90	76	84	93	81	87
Geographic areas									
Northeast.....	75	62	82	73	59	82	92	79	87
New England.....	78	64	82	77	62	81	88	74	84
Middle Atlantic.....	74	62	83	71	58	82	93	81	87
South.....	74	53	72	71	49	68	94	83	89
South Atlantic.....	74	53	71	72	49	68	91	79	87
East South Central.....	75	53	71	71	48	67	94	84	90
West South Central.....	74	55	75	70	49	70	97	88	91
Midwest.....	77	57	75	75	54	73	90	78	87
East North Central.....	76	58	76	74	55	74	89	77	87
West North Central.....	77	56	73	75	52	70	92	81	88
West.....	74	56	75	71	51	72	90	81	91
Mountain.....	70	49	70	67	44	66	89	83	94
Pacific.....	76	59	78	73	55	75	90	81	89

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

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

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

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

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

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

Table 2. Medical care benefits: Access, participation, and take-up rates, March 2025

[All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
All workers.....	74	48	65	72	45	63	89	67	75
Worker characteristics									
Management, professional, and related occupations.....	88	62	70	87	60	69	92	68	74
Management, business, and financial occupations.....	94	70	74	94	69	74	—	—	—
Professional and related occupations...	85	58	68	83	55	66	91	67	74
Teachers.....	82	60	73	—	—	—	92	67	72
Primary, secondary, and special education school teachers.....	93	67	72	—	—	—	99	71	72
Registered nurses.....	89	57	64	—	—	—	—	—	—
Service occupations.....	52	27	52	48	22	46	82	62	76
Protective service occupations.....	—	—	—	—	—	—	91	69	77
Sales and office occupations.....	71	45	64	69	43	62	88	69	78
Sales and related occupations.....	57	34	60	57	34	60	—	—	—
Office and administrative support occupations.....	80	53	66	79	50	63	89	70	78
Natural resources, construction, and maintenance occupations.....	78	55	71	76	54	70	97	75	78
Construction, extraction, farming, fishing, and forestry occupations....	75	52	70	73	50	69	—	—	—
Installation, maintenance, and repair occupations.....	81	59	72	80	57	72	—	—	—
Production, transportation, and material moving occupations.....	78	51	65	78	50	64	85	60	70
Production occupations.....	80	56	70	80	56	70	—	—	—
Transportation and material moving occupations.....	77	47	61	77	47	61	—	—	—
Full time.....	89	59	67	87	57	65	99	75	75
Part time.....	25	11	44	25	10	42	23	15	67
Union.....	95	72	76	95	75	80	95	68	72
Nonunion.....	71	45	63	70	43	61	84	65	78
Average wage within the following categories:³									
Lowest 25 percent.....	44	22	49	41	18	45	71	53	75
Lowest 10 percent.....	32	11	34	31	9	31	62	48	78
Second 25 percent.....	76	48	63	74	45	61	94	72	76
Third 25 percent.....	88	62	70	85	58	68	97	74	76
Highest 25 percent.....	94	67	72	93	66	71	95	70	73
Highest 10 percent.....	95	68	72	96	68	71	93	69	74

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates, March 2025 — Continued

[All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
Establishment characteristics									
Goods-producing industries.....	85	61	72	85	61	71	—	—	—
Service-providing industries.....	72	46	64	69	42	61	89	67	75
Education and health services.....	79	51	64	74	43	59	90	66	74
Educational services.....	85	61	72	71	49	69	90	65	73
Elementary and secondary schools.....	89	64	72	—	—	—	90	65	73
Junior colleges, colleges, universities, and professional schools.....	89	65	73	90	62	69	89	67	75
Health care and social assistance....	75	45	59	74	43	57	91	72	79
Hospitals.....	90	61	68	90	59	65	92	74	81
Public administration.....	91	72	78	—	—	—	91	72	78
1 to 99 workers.....	60	36	60	59	34	58	85	64	76
1 to 49 workers.....	55	33	60	54	31	58	81	64	79
50 to 99 workers.....	75	45	60	73	43	58	87	64	73
100 workers or more.....	88	61	69	87	59	67	90	68	75
100 to 499 workers.....	85	57	66	85	55	65	87	65	74
500 workers or more.....	90	64	71	90	63	70	92	69	75
Geographic areas									
Northeast.....	74	48	65	72	46	64	88	64	73
New England.....	75	47	62	73	46	63	90	55	61
Middle Atlantic.....	74	49	66	71	46	64	87	67	77
South.....	74	47	64	71	43	61	92	74	80
South Atlantic.....	73	45	62	70	41	59	90	72	79
East South Central.....	73	48	66	69	42	61	92	79	87
West South Central.....	77	51	67	73	47	64	95	74	77
Midwest.....	73	49	68	71	47	67	86	61	71
East North Central.....	74	50	68	72	48	67	84	60	71
West North Central.....	70	48	68	67	45	68	89	63	71
West.....	76	49	65	74	47	63	87	64	73
Mountain.....	73	44	60	71	41	58	88	62	71
Pacific.....	77	52	67	75	49	66	87	64	74

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

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

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

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

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

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2025
[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	80	20	87	13
Worker characteristics						
Management, professional, and related occupations.....	83	17	82	18	86	14
Management, business, and financial occupations.....	81	19	80	20	—	—
Professional and related occupations.....	83	17	82	18	85	15
Teachers.....	84	16	—	—	85	15
Primary, secondary, and special education school teachers.....	84	16	—	—	85	15
Registered nurses.....	82	18	—	—	—	—
Service occupations.....	81	19	78	22	88	12
Protective service occupations.....	—	—	—	—	89	11
Sales and office occupations.....	81	19	80	20	88	12
Sales and related occupations.....	78	22	78	22	—	—
Office and administrative support occupations.....	82	18	81	19	89	11
Natural resources, construction, and maintenance occupations.....	80	20	79	21	89	11
Construction, extraction, farming, fishing, and forestry occupations.....	81	19	80	20	—	—
Installation, maintenance, and repair occupations.....	80	20	79	21	—	—
Production, transportation, and material moving occupations. ..	79	21	79	21	86	14
Production occupations.....	79	21	79	21	—	—
Transportation and material moving occupations.....	79	21	79	21	—	—
Full time.....	81	19	80	20	87	13
Part time.....	81	19	81	19	83	17
Union.....	84	16	82	18	86	14
Nonunion.....	81	19	80	20	87	13
Average wage within the following categories:²						
Lowest 25 percent.....	78	22	76	24	88	12
Lowest 10 percent.....	76	24	74	26	88	12
Second 25 percent.....	80	20	79	21	88	12
Third 25 percent.....	82	18	80	20	85	15
Highest 25 percent.....	82	18	81	19	86	14
Highest 10 percent.....	83	17	82	18	86	14
Establishment characteristics						
Goods-producing industries.....	79	21	79	21	—	—
Service-providing industries.....	82	18	80	20	87	13
Education and health services.....	83	17	82	18	85	15
Educational services.....	84	16	82	18	85	15
Elementary and secondary schools.....	84	16	—	—	85	15
Junior colleges, colleges, universities, and professional schools.....	84	16	82	18	85	15
Health care and social assistance.....	83	17	82	18	87	13
Hospitals.....	83	17	82	18	87	13
Public administration.....	89	11	—	—	89	11
1 to 99 workers.....	80	20	79	21	87	13
1 to 49 workers.....	80	20	79	21	89	11
50 to 99 workers.....	80	20	79	21	86	14
100 workers or more.....	82	18	80	20	86	14
100 to 499 workers.....	81	19	80	20	87	13
500 workers or more.....	82	18	81	19	86	14

See footnotes at end of table.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2025 — Continued
[In percent]

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
Geographic areas						
Northeast.....	81	19	80	20	85	15
New England.....	79	21	80	20	77	23
Middle Atlantic.....	82	18	81	19	87	13
South.....	81	19	79	21	87	13
South Atlantic.....	81	19	79	21	87	13
East South Central.....	80	20	78	22	88	12
West South Central.....	81	19	80	20	85	15
Midwest.....	80	20	79	21	88	12
East North Central.....	80	20	79	21	86	14
West North Central.....	81	19	79	21	91	9
West.....	83	17	82	18	87	13
Mountain.....	81	19	80	20	88	12
Pacific.....	83	17	83	17	87	13

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

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

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

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

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2025
[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.....	69	31	69	31	72	28
Worker characteristics						
Management, professional, and related occupations.....	70	30	70	30	70	30
Management, business, and financial occupations.....	70	30	69	31	—	—
Professional and related occupations.....	71	29	71	29	69	31
Teachers.....	65	35	—	—	66	34
Primary, secondary, and special education school teachers.....	63	37	—	—	64	36
Registered nurses.....	73	27	—	—	—	—
Service occupations.....	67	33	64	36	73	27
Protective service occupations.....	—	—	—	—	78	22
Sales and office occupations.....	68	32	67	33	75	25
Sales and related occupations.....	66	34	66	34	—	—
Office and administrative support occupations.....	69	31	67	33	75	25
Natural resources, construction, and maintenance occupations.....	68	32	66	34	77	23
Construction, extraction, farming, fishing, and forestry occupations.....	69	31	68	32	—	—
Installation, maintenance, and repair occupations.....	66	34	65	35	—	—
Production, transportation, and material moving occupations. ..	70	30	70	30	71	29
Production occupations.....	71	29	71	29	—	—
Transportation and material moving occupations.....	70	30	70	30	—	—
Full time.....	69	31	68	32	72	28
Part time.....	70	30	71	29	68	32
Union.....	78	22	79	21	76	24
Nonunion.....	67	33	67	33	68	32
Average wage within the following categories:²						
Lowest 25 percent.....	63	37	63	37	67	33
Lowest 10 percent.....	58	42	59	41	61	39
Second 25 percent.....	67	33	67	33	76	24
Third 25 percent.....	70	30	69	31	67	33
Highest 25 percent.....	72	28	72	28	76	24
Highest 10 percent.....	74	26	73	27	77	23
Establishment characteristics						
Goods-producing industries.....	69	31	69	31	—	—
Service-providing industries.....	69	31	68	32	72	28
Education and health services.....	69	31	70	30	68	32
Educational services.....	66	34	68	32	66	34
Elementary and secondary schools.....	63	37	—	—	63	37
Junior colleges, colleges, universities, and professional schools.....	73	27	72	28	74	26
Health care and social assistance.....	71	29	70	30	75	25
Hospitals.....	74	26	74	26	75	25
Public administration.....	78	22	—	—	78	22
1 to 99 workers.....	65	35	64	36	73	27
1 to 49 workers.....	65	35	64	36	74	26
50 to 99 workers.....	65	35	63	37	73	27
100 workers or more.....	72	28	72	28	71	29
100 to 499 workers.....	70	30	69	31	72	28
500 workers or more.....	74	26	75	25	71	29

See footnotes at end of table.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2025 — Continued
[In percent]

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
Geographic areas						
Northeast.....	75	25	72	28	83	17
New England.....	73	27	73	27	77	23
Middle Atlantic.....	75	25	72	28	85	15
South.....	65	35	65	35	63	37
South Atlantic.....	66	34	65	35	69	31
East South Central.....	64	36	64	36	65	35
West South Central.....	64	36	66	34	54	46
Midwest.....	71	29	71	29	75	25
East North Central.....	72	28	72	28	77	23
West North Central.....	69	31	68	32	72	28
West.....	69	31	68	32	76	24
Mountain.....	68	32	68	32	72	28
Pacific.....	70	30	68	32	77	23

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

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

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

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

Table 5. Life insurance benefits: Access, participation, and take-up rates, March 2025

[All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
All workers.....	62	61	98	59	58	98	84	81	97
Worker characteristics									
Management, professional, and related occupations.....	80	79	99	78	78	100	85	83	97
Management, business, and financial occupations.....	84	84	99	83	83	99	—	—	—
Professional and related occupations...	78	77	99	75	75	100	85	82	97
Teachers.....	72	70	97	—	—	—	84	81	97
Primary, secondary, and special education school teachers.....	80	79	98	—	—	—	90	87	98
Registered nurses.....	87	86	99	—	—	—	—	—	—
Service occupations.....	38	36	96	32	31	96	77	75	97
Protective service occupations.....	—	—	—	—	—	—	87	85	97
Sales and office occupations.....	60	59	98	58	57	98	83	80	97
Sales and related occupations.....	47	46	97	47	46	97	—	—	—
Office and administrative support occupations.....	68	67	98	66	65	99	84	81	97
Natural resources, construction, and maintenance occupations.....	58	58	99	55	55	99	92	91	99
Construction, extraction, farming, fishing, and forestry occupations....	49	49	100	46	45	100	—	—	—
Installation, maintenance, and repair occupations.....	68	67	98	66	65	98	—	—	—
Production, transportation, and material moving occupations.....	65	63	96	65	62	96	83	82	99
Production occupations.....	72	70	98	71	70	98	—	—	—
Transportation and material moving occupations.....	62	59	95	61	58	95	—	—	—
Full time.....	76	75	98	73	72	99	93	90	97
Part time.....	15	14	91	15	13	90	23	22	95
Union.....	86	84	97	84	81	96	89	87	98
Nonunion.....	59	58	98	57	56	98	79	76	96
Average wage within the following categories:³									
Lowest 25 percent.....	31	30	95	28	26	95	67	65	96
Lowest 10 percent.....	19	17	91	17	16	90	57	54	95
Second 25 percent.....	62	60	97	57	56	97	89	86	97
Third 25 percent.....	77	76	99	72	72	99	90	88	98
Highest 25 percent.....	86	85	99	85	85	99	89	87	97
Highest 10 percent.....	90	90	99	91	91	100	85	82	97

See footnotes at end of table.

Table 5. Life insurance benefits: Access, participation, and take-up rates, March 2025 — Continued
[All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
Establishment characteristics									
Goods-producing industries.....	70	69	99	70	69	99	—	—	—
Service-providing industries.....	61	60	98	57	56	98	84	81	97
Education and health services.....	71	70	98	65	65	99	84	81	96
Educational services.....	78	76	98	63	63	100	83	80	97
Elementary and secondary schools.....	80	78	98	—	—	—	82	80	97
Junior colleges, colleges, universities, and professional schools.....	87	85	97	89	89	100	86	82	96
Health care and social assistance....	67	66	99	66	65	99	88	83	94
Hospitals.....	89	88	99	89	88	100	89	83	93
Public administration.....	87	85	98	—	—	—	87	85	98
1 to 99 workers.....	44	43	97	42	41	97	77	75	97
1 to 49 workers.....	40	39	98	39	38	98	73	72	98
50 to 99 workers.....	56	54	96	53	51	96	80	77	97
100 workers or more.....	80	79	98	79	78	99	85	83	97
100 to 499 workers.....	74	72	98	72	71	99	82	79	97
500 workers or more.....	87	86	98	87	86	98	87	85	97
Geographic areas									
Northeast.....	63	62	98	59	59	99	83	79	96
New England.....	66	64	97	63	62	99	85	73	86
Middle Atlantic.....	62	61	99	58	58	99	83	82	99
South.....	63	61	97	59	57	97	86	83	97
South Atlantic.....	61	59	97	58	56	97	86	83	96
East South Central.....	64	62	97	60	59	98	83	80	96
West South Central.....	64	63	98	60	58	98	87	85	98
Midwest.....	64	63	98	62	61	99	82	79	96
East North Central.....	67	65	98	64	63	99	82	78	95
West North Central.....	60	59	99	56	56	99	83	82	99
West.....	60	59	98	57	56	98	81	81	99
Mountain.....	57	56	98	53	52	97	85	85	100
Pacific.....	62	61	98	59	58	98	79	79	99

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

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

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

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

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

Table 6. Selected paid leave benefits: Access, March 2025

[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.....	82	77	80	80	80	81	93	61	68
Worker characteristics									
Management, professional, and related occupations.....	93	80	83	93	90	91	94	46	56
Management, business, and financial occupations.....	96	96	95	96	97	96	—	—	—
Professional and related occupations.....	92	73	78	91	87	89	94	39	51
Teachers.....	90	22	37	—	—	—	94	14	29
Primary, secondary, and special education school teachers.....	98	20	32	—	—	—	100	12	25
Registered nurses.....	95	89	92	—	—	—	—	—	—
Service occupations.....	68	61	59	65	59	56	88	77	80
Protective service occupations.....	—	—	—	—	—	—	92	91	91
Sales and office occupations.....	82	80	86	81	80	86	93	85	88
Sales and related occupations.....	72	69	80	72	69	80	—	—	—
Office and administrative support occupations.....	88	88	90	88	88	90	93	86	88
Natural resources, construction, and maintenance occupations.....	77	84	87	75	83	86	98	98	96
Construction, extraction, farming, fishing, and forestry occupations.....	72	78	82	69	76	80	—	—	—
Installation, maintenance, and repair occupations.....	83	91	93	82	90	93	—	—	—
Production, transportation, and material moving occupations.....	80	87	88	79	88	89	92	64	74
Production occupations.....	76	90	93	76	90	93	—	—	—
Transportation and material moving occupations.....	82	85	85	81	86	86	—	—	—
Full time.....	90	89	89	88	93	92	99	66	73
Part time.....	56	38	49	56	40	50	50	23	34
Union.....	92	75	81	86	91	94	98	58	69
Nonunion.....	80	78	79	80	79	80	88	63	66
Average wage within the following categories:²									
Lowest 25 percent.....	61	57	62	58	55	61	81	58	66
Lowest 10 percent.....	43	43	49	41	43	49	71	46	53
Second 25 percent.....	84	84	85	83	84	85	96	86	88
Third 25 percent.....	91	89	89	88	91	90	98	58	67
Highest 25 percent.....	95	83	85	94	93	94	96	44	53
Highest 10 percent.....	96	85	86	96	95	95	94	38	48

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, March 2025 — 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.....	79	90	92	79	90	92	—	—	—
Service-providing industries.....	82	75	77	80	78	79	93	60	67
Education and health services.....	90	70	74	89	83	84	93	43	54
Educational services.....	92	42	52	86	65	67	93	34	47
Elementary and secondary schools.....	94	27	38	—	—	—	94	25	37
Junior colleges, colleges, universities, and professional schools.....	90	70	81	88	77	85	91	66	79
Health care and social assistance.....	89	86	87	89	85	87	93	92	91
Hospitals.....	95	93	93	95	93	93	94	93	91
Public administration.....	93	92	92	—	—	—	93	92	92
1 to 99 workers.....	74	71	73	73	72	73	90	54	62
1 to 49 workers.....	73	71	73	73	71	73	87	65	69
50 to 99 workers.....	77	73	72	75	76	74	92	45	55
100 workers or more.....	89	83	86	88	89	91	93	62	69
100 to 499 workers.....	88	83	87	87	87	90	92	60	68
500 workers or more.....	91	83	86	90	91	93	94	63	70
Geographic areas									
Northeast.....	89	76	80	88	79	83	91	57	63
New England.....	90	78	82	89	81	86	91	53	58
Middle Atlantic.....	88	76	80	88	79	82	92	59	65
South.....	73	77	79	70	79	80	93	61	68
South Atlantic.....	74	77	80	72	79	81	91	65	76
East South Central.....	67	77	77	63	80	78	92	63	70
West South Central.....	75	76	77	71	80	81	96	54	57
Midwest.....	77	78	80	76	81	82	90	57	65
East North Central.....	77	79	80	76	82	82	89	58	68
West North Central.....	78	76	80	75	80	83	92	56	59
West.....	94	78	80	94	80	81	95	65	72
Mountain.....	87	75	76	87	77	77	91	58	65
Pacific.....	98	80	82	98	82	83	97	68	76

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

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

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

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