



For release 10:00 a.m. (ET) Friday, September 25, 2026

USDL-26-1534

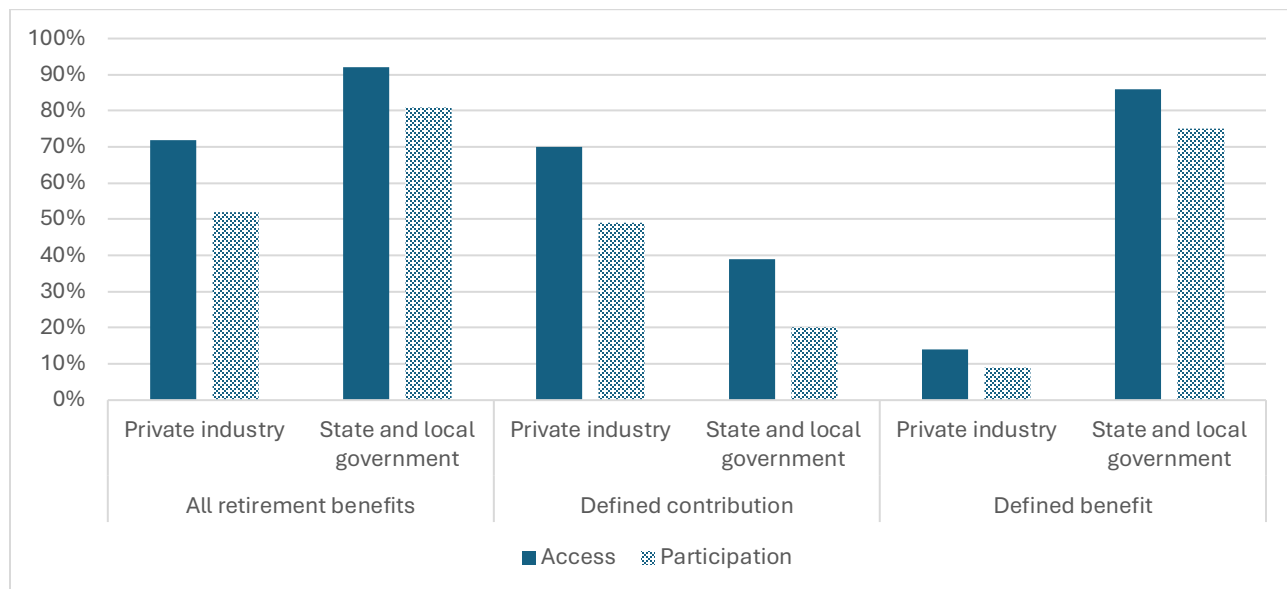
Technical information: (202) 691-6199 • ncsinfo@bls.gov • www.bls.gov/ebs

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

EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2026

Retirement benefits were available to 72 percent of private industry workers in March 2026, the U.S. 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. Fifty-two percent of private industry workers participated in retirement plans, 49 percent participated in defined contribution plans, and 9 percent participated in defined benefit plans. Among state and local government workers, 92 percent of workers had access to retirement benefits and 81 percent participated. Thirty-nine percent had access to defined contribution plans with a participation rate of 20 percent and 86 percent had access to defined benefit plans with a participation rate of 75 percent. (See chart 1 and table 1.)

Chart 1. Access to and participation in retirement benefits by ownership, March 2026



Fifty-nine percent of private industry workers had access to life insurance plans, 44 percent had access to short-term disability plans, and 37 percent had access to long-term disability plans. Eighty-four percent of state and local government workers had access to life insurance plans, 26 percent had access to short-term disability plans, and 41 percent had access to long-term disability plans. (See chart 2 and table 5.)

Paid vacation leave was available to 80 percent of private industry workers, 81 percent had access to paid holidays, 81 percent had access to paid sick leave, 49 percent had access to paid family and medical leave, and 51 percent had access to paid personal leave. Among state and local government workers, 61 percent had access to paid vacation, 68 percent had access to paid holidays, 93 percent had access to paid sick leave, 57 percent had access to paid family and medical leave, and 63 percent had access to paid personal leave. (See chart 3 and table 6.)

Chart 2. Access to insurance benefits by ownership, March 2026

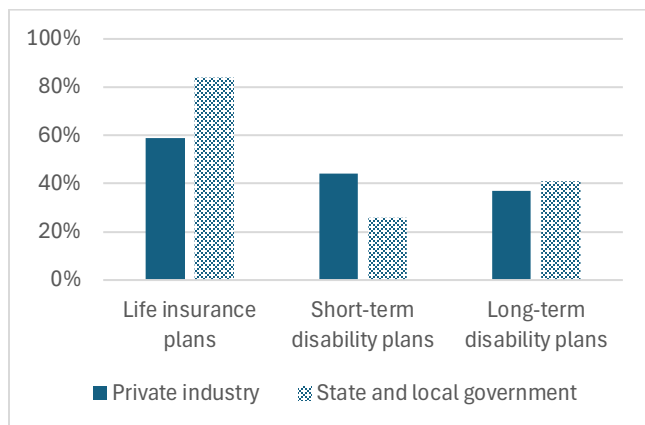
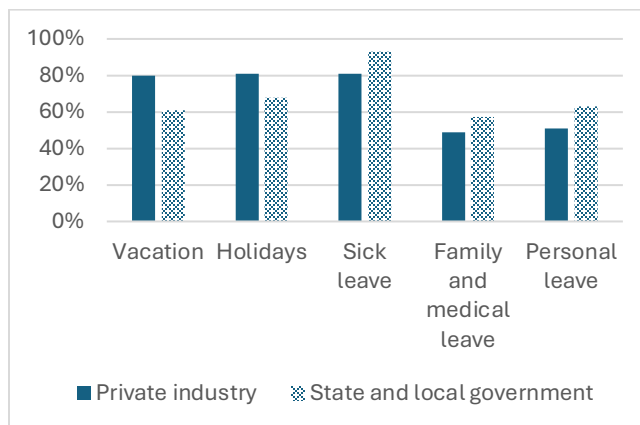
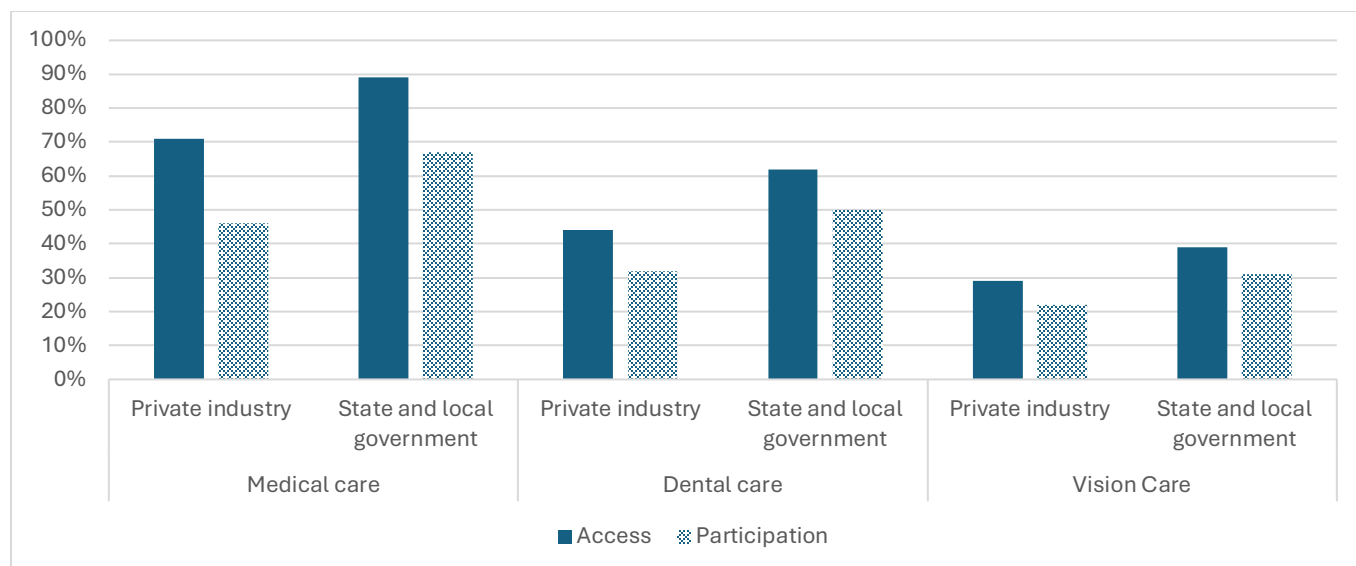


Chart 3. Access to selected paid leave benefits by ownership, March 2026



Seventy-one percent of private industry workers had access to medical care plans and 46 percent of workers participated. Dental care was available to 44 percent of private industry workers with a participation rate of 32 percent. Vision care was available to 29 percent of workers with 22 percent participating. Among state and local government workers, 89 percent had access to medical care benefits with 67 percent of workers participating, 62 percent had access to dental care benefits with 50 percent of workers participating, and 39 percent had access to vision care benefits with 31 percent participating. (See chart 4 and table 2.)

Chart 4. Access to and participation in healthcare benefits by ownership, March 2026



Highlights of employer-sponsored benefits

Occupational group

- Among private industry workers, access to nonproduction bonuses ranged from 37 percent for service occupations to 61 percent for management, professional, and related occupations.
- Among state and local government workers, access to subsidized commuting was available for 10 percent of service occupations and 22 percent of production, transportation, and material moving occupations.

Work status

- Eighty-nine percent of full-time civilian workers and 23 percent of part-time workers had access to medical care benefits. The take-up rate was 68 percent for full-time workers and 49 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 37 percent participated.
- In the private industry, 87 percent of full-time workers had access to medical care benefits and the take-up rate was 67 percent. Twenty-three percent of part-time workers had access to these benefits and the take-up rate was 47 percent.

Industry group

- Access to paid sick leave for private industry workers ranged from 58 percent for the leisure and hospitality industry to 98 percent for both the information industry and the finance and insurance industry.
- Among all workers, 60 percent of workers in the education and health services industry had access to defined contribution plans; 42 percent participated in money purchase pension plans and 9 percent participated in deferred profit sharing plans.

Average wage category

- Access to student loan repayment assistance ranged from 3 percent for the lowest 25 percent average wage category to 15 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 57 percent for the lowest 10 percent average wage category and 72 percent for the highest 10 percent average wage category.

Census regions

- Life insurance access among state and local government workers was 82 percent in the Midwest census region and 86 percent in the South census region. The take-up rate was 97 percent for Midwest census region workers and 97 percent for South census region workers.
- Access to short-term disability plans was available to 36 percent of civilian workers in the South census region with a participation rate of 35 percent. Sixty-six percent of civilian workers in the Northeast census region had access with a participation rate of 65 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 2026 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/web/ebs2/employee-benefits-in-the-us.zip 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 with 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 break 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. An update of the state and local government sample is in progress. It will be fully replenished for the March 2027 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 2026**

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame ²	7,413,030	7,179,190	233,840
Total in sample	16,020	14,420	1,600
Responding ³	8,090	6,670	1,420
Refused ⁴	6,920	6,780	140
Out of business or not in survey scope	1,010	970	40

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: Employee Benefits available at www.bls.gov/opub/hom/eb/.

Survey scope:**Number of workers represented¹, March 2026**

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	146,345,400	126,297,800	20,047,600
Management, professional, and related	48,967,400	37,584,900	11,382,500
Management, business, and financial	14,532,700	12,991,100	-
Professional and related	34,434,700	24,593,800	9,840,900
Teachers	7,336,100	-	5,348,700
Primary, secondary, and special education school teachers	4,829,500	-	4,092,300
Registered nurses	3,296,600	-	-
Service	33,860,300	29,613,300	4,247,100
Protective service	3,950,600	-	2,113,500
Sales and office	29,113,900	26,401,700	2,712,200
Sales and related	11,655,900	11,571,200	-
Office and administrative support	17,458,000	14,830,500	2,627,500
Natural resources, construction, and maintenance	11,934,900	11,061,900	873,000
Construction, extraction, farming, fishing, and forestry	6,092,800	5,614,000	-
Installation, maintenance, and repair	5,842,100	5,447,900	-
Production, transportation, and material moving	22,468,900	21,636,100	832,800
Production	8,614,700	8,479,600	-
Transportation and material moving	13,854,200	13,156,500	-

¹ The numbers of workers represented by the survey are rounded to the nearest 100. For information on weighting, see the Handbook of Methods: Employee Benefits available at www.bls.gov/opub/hom/eb/.

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 2026 wages and salaries from the BLS Employer Costs for Employee Compensation publication at www.bls.gov/news.release/archives/ecec_06122026.htm.

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	\$15.85	\$19.44	\$26.74	\$42.03	\$63.62
Private industry workers	\$15.50	\$18.99	\$25.57	\$40.44	\$62.80
State and local government workers	\$18.76	\$24.46	\$35.60	\$49.83	\$67.35

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 "Employee Benefits," in the *BLS Handbook of Methods* at www.bls.gov/opub/hom/eb/.

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 2026¹

[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	52	72	92	81	89
Worker characteristics									
Management, professional, and related occupations.....	88	75	85	86	73	85	94	82	88
Management, business, and financial occupations.....	91	79	86	91	78	86	—	—	—
Professional and related occupations...	86	73	85	83	70	84	93	82	88
Teachers.....	83	72	87	—	—	—	94	83	88
Primary, secondary, and special education school teachers.....	94	84	89	—	—	—	99	89	89
Registered nurses.....	89	76	86	—	—	—	—	—	—
Service occupations.....	52	30	58	47	23	49	85	77	90
Protective service occupations.....	72	58	80	—	—	—	93	84	91
Sales and office occupations.....	76	55	72	75	53	70	91	82	90
Sales and related occupations.....	74	43	58	74	43	57	—	—	—
Office and administrative support occupations.....	78	64	82	75	60	80	92	82	90
Natural resources, construction, and maintenance occupations.....	74	57	78	72	55	76	98	93	95
Construction, extraction, farming, fishing, and forestry occupations....	68	53	77	66	49	75	—	—	—
Installation, maintenance, and repair occupations.....	80	62	78	78	60	77	—	—	—
Production, transportation, and material moving occupations.....	78	55	70	78	54	69	91	81	89
Production occupations.....	75	59	78	75	58	78	—	—	—
Transportation and material moving occupations.....	80	53	66	80	51	64	—	—	—
Full time.....	84	66	79	81	62	77	99	88	89
Part time.....	44	22	49	44	20	46	44	37	85
Union.....	94	85	91	91	85	93	97	86	88
Nonunion.....	72	52	72	70	49	70	87	77	89
Average wage within the following categories:⁴									
Lowest 25 percent.....	50	26	51	48	22	47	78	69	88
Lowest 10 percent.....	39	16	41	—	—	—	69	61	87
Second 25 percent.....	74	53	71	72	48	67	94	85	90
Third 25 percent.....	86	71	82	82	66	80	97	86	88
Highest 25 percent.....	94	82	88	92	81	88	97	87	89
Highest 10 percent.....	95	84	89	94	84	89	97	84	87

See footnotes at end of table.

Table 1. Retirement benefits: Access, participation, and take-up rates, March 2026¹ — 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.....	81	64	80	81	64	79	—	—	—
Service-providing industries.....	74	55	74	70	50	71	92	81	89
Education and health services.....	79	63	81	72	55	77	93	81	87
Educational services.....	87	76	87	71	58	82	93	81	88
Elementary and secondary schools.....	92	81	88	82	65	79	93	83	89
Junior colleges, colleges, universities, and professional schools.....	91	78	86	89	79	89	92	77	84
Health care and social assistance....	74	57	77	72	55	76	92	76	83
Hospitals.....	94	80	85	94	81	86	92	74	80
Public administration.....	92	84	91	—	—	—	92	84	91
1 to 99 workers.....	61	41	68	59	39	66	87	81	93
1 to 49 workers.....	56	39	69	55	37	67	85	79	92
50 to 99 workers.....	74	50	68	72	46	63	89	83	94
100 workers or more.....	89	71	80	87	68	77	93	82	88
100 to 499 workers.....	86	64	75	85	61	72	93	83	90
500 workers or more.....	91	77	85	91	76	84	93	81	87
Geographic areas									
Northeast.....	76	62	82	73	59	80	92	81	88
New England.....	77	63	83	75	62	82	87	75	86
Middle Atlantic.....	76	62	81	73	58	80	93	83	89
South.....	73	53	72	70	48	69	94	83	89
South Atlantic.....	72	52	72	69	48	69	91	79	87
East South Central.....	75	53	71	72	48	66	94	83	89
West South Central.....	74	54	73	70	48	68	97	88	91
Midwest.....	77	58	76	75	56	74	90	78	86
East North Central.....	76	57	76	74	55	74	89	75	85
West North Central.....	81	61	75	79	57	73	92	82	89
West.....	74	55	74	71	50	71	90	83	92
Mountain.....	72	49	69	69	45	65	88	82	93
Pacific.....	75	58	77	72	53	74	91	83	92

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: Employee Benefits at www.bls.gov/opub/hom/eb/ 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 2026

[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	49	67	71	46	65	89	67	75
Worker characteristics									
Management, professional, and related occupations.....	88	63	71	87	61	70	92	67	74
Management, business, and financial occupations.....	94	70	75	94	70	74	—	—	—
Professional and related occupations...	85	59	69	83	56	68	91	66	73
Teachers.....	81	56	70	—	—	—	92	65	71
Primary, secondary, and special education school teachers.....	93	65	70	—	—	—	99	70	70
Registered nurses.....	87	59	68	—	—	—	—	—	—
Service occupations.....	51	28	54	47	23	49	82	62	76
Protective service occupations.....	80	58	72	—	—	—	91	71	79
Sales and office occupations.....	70	46	65	68	44	64	88	68	77
Sales and related occupations.....	56	33	60	56	33	60	—	—	—
Office and administrative support occupations.....	80	54	68	78	52	66	89	69	77
Natural resources, construction, and maintenance occupations.....	79	58	73	78	56	72	97	75	78
Construction, extraction, farming, fishing, and forestry occupations.....	76	55	72	75	53	71	—	—	—
Installation, maintenance, and repair occupations.....	82	60	74	81	60	74	—	—	—
Production, transportation, and material moving occupations.....	77	51	66	77	51	66	85	67	79
Production occupations.....	80	56	69	80	55	69	—	—	—
Transportation and material moving occupations.....	76	49	64	75	48	63	—	—	—
Full time.....	89	60	68	87	58	67	99	75	75
Part time.....	23	11	49	23	11	47	23	16	67
Union.....	93	72	78	92	76	82	95	69	73
Nonunion.....	71	46	65	69	44	63	84	65	77
Average wage within the following categories:³									
Lowest 25 percent.....	42	22	52	39	19	48	72	54	75
Lowest 10 percent.....	31	13	41	—	—	—	62	47	76
Second 25 percent.....	76	49	64	74	46	62	94	73	78
Third 25 percent.....	88	64	72	86	60	70	97	73	75
Highest 25 percent.....	95	69	73	94	68	72	95	69	72
Highest 10 percent.....	96	69	72	96	70	73	94	67	72

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates, March 2026 — 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.....	86	60	70	86	60	70	—	—	—
Service-providing industries.....	72	47	66	68	44	64	89	67	75
Education and health services.....	78	51	65	72	44	60	90	66	73
Educational services.....	85	60	71	71	46	66	90	64	72
Elementary and secondary schools.....	89	63	71	—	—	—	90	64	71
Junior colleges, colleges, universities, and professional schools.....	89	63	70	88	56	63	90	67	74
Health care and social assistance....	74	45	61	73	43	59	91	73	80
Hospitals.....	91	62	68	91	60	66	92	74	81
Public administration.....	91	72	79	—	—	—	91	72	79
1 to 99 workers.....	60	38	63	59	37	62	84	64	76
1 to 49 workers.....	56	36	64	55	34	63	82	65	80
50 to 99 workers.....	75	46	62	73	44	60	86	63	73
100 workers or more.....	87	60	69	86	58	67	90	68	75
100 to 499 workers.....	83	55	66	83	54	65	88	66	75
500 workers or more.....	90	64	71	90	63	70	92	68	75
Geographic areas									
Northeast.....	75	49	65	73	47	64	88	62	70
New England.....	75	46	61	73	45	61	90	52	58
Middle Atlantic.....	75	50	67	73	47	65	88	65	75
South.....	73	48	66	70	44	64	92	72	78
South Atlantic.....	71	47	66	68	44	64	91	72	80
East South Central.....	74	50	67	71	45	63	92	76	83
West South Central.....	76	50	65	72	46	63	95	71	74
Midwest.....	74	50	68	72	48	67	86	63	73
East North Central.....	73	50	68	71	48	67	84	62	74
West North Central.....	75	51	68	72	49	67	89	64	72
West.....	73	49	68	71	47	66	88	65	74
Mountain.....	72	46	64	70	43	62	88	64	74
Pacific.....	74	52	70	72	49	69	88	65	75

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: Employee Benefits at www.bls.gov/opub/hom/eb/ 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 2026
[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.....	82	18	81	19	—	—
Professional and related occupations.....	83	17	82	18	86	14
Teachers.....	84	16	—	—	85	15
Primary, secondary, and special education school teachers.....	85	15	—	—	85	15
Registered nurses.....	83	17	—	—	—	—
Service occupations.....	80	20	76	24	88	12
Protective service occupations.....	84	16	—	—	89	11
Sales and office occupations.....	80	20	79	21	88	12
Sales and related occupations.....	77	23	77	23	—	—
Office and administrative support occupations.....	82	18	80	20	89	11
Natural resources, construction, and maintenance occupations.....	80	20	80	20	88	12
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. ..	80	20	80	20	86	14
Production occupations.....	80	20	80	20	—	—
Transportation and material moving occupations.....	80	20	80	20	—	—
Full time.....	81	19	80	20	87	13
Part time.....	82	18	82	18	84	16
Union.....	85	15	84	16	86	14
Nonunion.....	80	20	79	21	88	12
Average wage within the following categories:²						
Lowest 25 percent.....	78	22	76	24	88	12
Lowest 10 percent.....	77	23	—	—	87	13
Second 25 percent.....	80	20	79	21	88	12
Third 25 percent.....	82	18	80	20	86	14
Highest 25 percent.....	83	17	82	18	86	14
Highest 10 percent.....	83	17	82	18	87	13
Establishment characteristics						
Goods-producing industries.....	80	20	79	21	—	—
Service-providing industries.....	82	18	80	20	87	13
Education and health services.....	83	17	81	19	85	15
Educational services.....	84	16	81	19	85	15
Elementary and secondary schools.....	85	15	—	—	85	15
Junior colleges, colleges, universities, and professional schools.....	84	16	82	18	86	14
Health care and social assistance.....	82	18	81	19	86	14
Hospitals.....	83	17	82	18	86	14
Public administration.....	89	11	—	—	89	11
1 to 99 workers.....	80	20	79	21	87	13
1 to 49 workers.....	80	20	79	21	88	12
50 to 99 workers.....	80	20	78	22	87	13
100 workers or more.....	82	18	81	19	87	13
100 to 499 workers.....	81	19	80	20	87	13
500 workers or more.....	83	17	82	18	86	14

See footnotes at end of table.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2026 — 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	84	16
New England.....	78	22	79	21	76	24
Middle Atlantic.....	82	18	81	19	86	14
South.....	81	19	79	21	87	13
South Atlantic.....	81	19	79	21	88	12
East South Central.....	80	20	77	23	89	11
West South Central.....	81	19	80	20	85	15
Midwest.....	81	19	79	21	88	12
East North Central.....	80	20	79	21	86	14
West North Central.....	82	18	80	20	91	9
West.....	83	17	81	19	87	13
Mountain.....	81	19	80	20	88	12
Pacific.....	83	17	82	18	87	13

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: Employee Benefits at www.bls.gov/opub/hom/eb/ 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 2026
[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.....	71	29	71	29	70	30
Management, business, and financial occupations.....	71	29	70	30	—	—
Professional and related occupations.....	71	29	71	29	69	31
Teachers.....	66	34	—	—	65	35
Primary, secondary, and special education school teachers.....	64	36	—	—	64	36
Registered nurses.....	75	25	—	—	—	—
Service occupations.....	66	34	63	37	74	26
Protective service occupations.....	73	27	—	—	79	21
Sales and office occupations.....	67	33	66	34	75	25
Sales and related occupations.....	65	35	65	35	—	—
Office and administrative support occupations.....	68	32	66	34	76	24
Natural resources, construction, and maintenance occupations.....	69	31	68	32	78	22
Construction, extraction, farming, fishing, and forestry occupations.....	69	31	68	32	—	—
Installation, maintenance, and repair occupations.....	68	32	67	33	—	—
Production, transportation, and material moving occupations. ..	71	29	71	29	72	28
Production occupations.....	73	27	72	28	—	—
Transportation and material moving occupations.....	70	30	70	30	—	—
Full time.....	69	31	69	31	72	28
Part time.....	71	29	71	29	68	32
Union.....	79	21	81	19	76	24
Nonunion.....	67	33	67	33	69	31
Average wage within the following categories:²						
Lowest 25 percent.....	63	37	63	37	68	32
Lowest 10 percent.....	59	41	—	—	62	38
Second 25 percent.....	68	32	67	33	77	23
Third 25 percent.....	70	30	69	31	68	32
Highest 25 percent.....	73	27	72	28	76	24
Highest 10 percent.....	74	26	73	27	78	22
Establishment characteristics						
Goods-producing industries.....	70	30	70	30	—	—
Service-providing industries.....	69	31	68	32	72	28
Education and health services.....	69	31	69	31	68	32
Educational services.....	66	34	67	33	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.....	70	30	70	30	75	25
Hospitals.....	74	26	73	27	75	25
Public administration.....	79	21	—	—	79	21
1 to 99 workers.....	64	36	63	37	74	26
1 to 49 workers.....	64	36	64	36	74	26
50 to 99 workers.....	64	36	62	38	73	27
100 workers or more.....	73	27	73	27	72	28
100 to 499 workers.....	71	29	71	29	72	28
500 workers or more.....	74	26	75	25	72	28

See footnotes at end of table.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2026 — 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.....	74	26	72	28	83	17
New England.....	70	30	70	30	76	24
Middle Atlantic.....	76	24	73	27	84	16
South.....	65	35	65	35	64	36
South Atlantic.....	66	34	66	34	70	30
East South Central.....	64	36	64	36	65	35
West South Central.....	64	36	66	34	56	44
Midwest.....	72	28	71	29	75	25
East North Central.....	73	27	72	28	77	23
West North Central.....	71	29	71	29	71	29
West.....	69	31	68	32	76	24
Mountain.....	68	32	67	33	73	27
Pacific.....	70	30	68	32	78	22

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: Employee Benefits at www.bls.gov/opub/hom/eb/ 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 2026

[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.....	63	62	98	59	58	98	84	82	98
Worker characteristics									
Management, professional, and related occupations.....	81	80	99	79	79	99	86	84	98
Management, business, and financial occupations.....	85	84	99	84	84	99	—	—	—
Professional and related occupations...	79	78	99	76	76	100	85	83	98
Teachers.....	74	72	98	—	—	—	84	82	98
Primary, secondary, and special education school teachers.....	85	83	98	—	—	—	90	88	98
Registered nurses.....	83	82	99	—	—	—	—	—	—
Service occupations.....	39	37	96	33	31	95	78	76	97
Protective service occupations.....	75	74	98	—	—	—	88	85	98
Sales and office occupations.....	60	59	99	57	57	99	84	82	98
Sales and related occupations.....	46	45	98	46	45	98	—	—	—
Office and administrative support occupations.....	69	68	99	66	65	99	85	83	98
Natural resources, construction, and maintenance occupations.....	60	60	99	58	57	99	93	92	99
Construction, extraction, farming, fishing, and forestry occupations....	52	52	99	49	48	99	—	—	—
Installation, maintenance, and repair occupations.....	69	68	99	67	66	99	—	—	—
Production, transportation, and material moving occupations.....	64	63	99	63	62	98	83	82	99
Production occupations.....	69	67	98	68	67	98	—	—	—
Transportation and material moving occupations.....	61	60	99	60	59	99	—	—	—
Full time.....	77	76	99	74	73	99	94	92	98
Part time.....	14	14	95	14	13	94	23	22	96
Union.....	86	85	99	83	82	99	90	88	98
Nonunion.....	59	58	98	57	56	98	79	76	97
Average wage within the following categories:³									
Lowest 25 percent.....	31	29	96	28	26	95	68	66	97
Lowest 10 percent.....	20	18	91	—	—	—	57	55	96
Second 25 percent.....	63	62	98	59	58	99	90	88	98
Third 25 percent.....	77	76	99	72	72	99	91	90	98
Highest 25 percent.....	88	87	99	87	86	99	89	88	98
Highest 10 percent.....	91	90	99	92	91	99	86	84	97

See footnotes at end of table.

Table 5. Life insurance benefits: Access, participation, and take-up rates, March 2026 — 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	82	98
Education and health services.....	72	71	99	66	66	99	84	82	97
Educational services.....	79	77	98	64	64	99	83	81	98
Elementary and secondary schools.....	81	80	98	—	—	—	82	81	98
Junior colleges, colleges, universities, and professional schools.....	86	85	98	87	87	100	86	84	97
Health care and social assistance....	68	67	99	66	66	100	89	84	94
Hospitals.....	87	86	99	86	86	100	91	86	94
Public administration.....	88	86	98	—	—	—	88	86	98
1 to 99 workers.....	46	44	98	44	42	97	76	75	98
1 to 49 workers.....	42	41	98	40	39	98	75	73	98
50 to 99 workers.....	57	56	97	54	53	97	77	76	98
100 workers or more.....	80	79	99	78	77	99	86	84	98
100 to 499 workers.....	73	72	99	71	70	99	83	81	97
500 workers or more.....	86	85	99	86	85	99	88	86	98
Geographic areas									
Northeast.....	64	64	99	61	61	99	84	82	98
New England.....	66	64	98	63	62	99	85	77	91
Middle Atlantic.....	64	63	99	61	60	99	83	83	100
South.....	62	61	98	58	57	98	86	84	97
South Atlantic.....	61	59	97	57	55	98	87	83	96
East South Central.....	63	62	98	59	59	99	84	81	96
West South Central.....	64	62	98	60	58	97	87	85	99
Midwest.....	65	64	99	62	62	99	82	80	97
East North Central.....	65	64	99	62	61	99	82	80	97
West North Central.....	65	64	99	62	62	99	83	82	98
West.....	60	59	99	56	55	99	83	82	99
Mountain.....	58	58	99	55	54	98	85	84	100
Pacific.....	61	60	99	57	56	99	82	81	99

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: Employee Benefits at www.bls.gov/opub/hom/eb/ 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 2026

[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.....	83	77	79	81	80	81	93	61	68
Worker characteristics									
Management, professional, and related occupations.....	94	80	84	93	91	92	94	46	56
Management, business, and financial occupations.....	97	97	96	97	98	98	—	—	—
Professional and related occupations.....	92	73	78	92	87	89	94	39	51
Teachers.....	91	23	35	—	—	—	94	14	29
Primary, secondary, and special education school teachers.....	99	20	31	—	—	—	100	12	24
Registered nurses.....	91	86	89	—	—	—	—	—	—
Service occupations.....	70	60	59	67	57	56	89	78	80
Protective service occupations.....	82	83	88	—	—	—	93	92	91
Sales and office occupations.....	83	80	85	82	79	85	93	85	88
Sales and related occupations.....	74	68	79	74	68	79	—	—	—
Office and administrative support occupations.....	88	88	90	88	88	90	93	86	88
Natural resources, construction, and maintenance occupations.....	78	86	89	76	85	88	99	98	96
Construction, extraction, farming, fishing, and forestry occupations.....	74	79	83	71	77	82	—	—	—
Installation, maintenance, and repair occupations.....	83	93	94	82	93	94	—	—	—
Production, transportation, and material moving occupations.....	80	87	88	80	88	88	92	64	74
Production occupations.....	77	90	92	77	90	92	—	—	—
Transportation and material moving occupations.....	82	86	85	81	87	86	—	—	—
Full time.....	90	89	89	88	93	92	99	67	73
Part time.....	59	37	46	59	38	47	54	25	35
Union.....	93	74	82	88	89	94	98	58	69
Nonunion.....	81	77	79	80	79	80	89	63	66
Average wage within the following categories:²									
Lowest 25 percent.....	63	56	60	61	55	60	83	60	66
Lowest 10 percent.....	48	44	48	—	—	—	73	48	53
Second 25 percent.....	85	84	85	84	84	85	97	85	88
Third 25 percent.....	91	90	90	89	91	91	98	59	68
Highest 25 percent.....	95	83	86	95	94	95	97	43	52
Highest 10 percent.....	97	85	88	97	96	97	95	40	50

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, March 2026 — 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.....	81	91	92	81	91	92	—	—	—
Service-providing industries.....	83	75	77	81	77	79	93	60	67
Education and health services.....	89	68	73	87	80	82	94	43	54
Educational services.....	92	42	52	87	66	66	94	35	47
Elementary and secondary schools.....	94	28	39	—	—	—	94	25	37
Junior colleges, colleges, universities, and professional schools.....	92	70	81	91	79	84	92	66	79
Health care and social assistance.....	88	82	85	87	82	84	94	92	92
Hospitals.....	94	91	93	94	91	93	95	93	92
Public administration.....	94	92	92	—	—	—	94	92	92
1 to 99 workers.....	75	71	72	74	72	73	90	54	61
1 to 49 workers.....	75	71	73	75	71	73	89	67	72
50 to 99 workers.....	75	70	71	73	74	74	91	43	51
100 workers or more.....	90	83	86	89	89	91	94	63	70
100 to 499 workers.....	88	83	86	87	87	88	94	62	69
500 workers or more.....	92	83	87	91	91	94	94	63	70
Geographic areas									
Northeast.....	90	77	80	90	80	83	91	57	63
New England.....	90	77	82	90	81	85	91	53	59
Middle Atlantic.....	90	77	80	90	80	83	92	59	65
South.....	73	77	78	69	79	80	93	61	68
South Atlantic.....	74	76	79	71	78	80	92	65	76
East South Central.....	65	77	77	59	79	78	93	63	70
West South Central.....	75	77	78	71	81	81	96	54	57
Midwest.....	81	78	81	79	81	83	92	59	65
East North Central.....	80	78	81	78	81	82	91	60	68
West North Central.....	82	78	81	80	81	84	92	57	60
West.....	94	77	79	94	78	80	96	66	73
Mountain.....	89	75	76	88	78	78	91	59	65
Pacific.....	97	77	80	97	79	81	98	69	76

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: Employee Benefits at www.bls.gov/opub/hom/eb/ 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.