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EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2024

Medical care benefits were available to 72 percent of private industry workers and 89 percent of state and local government workers in March 2024, the U.S. Bureau of Labor Statistics reported today. Forty-three percent of private industry workers had access to dental benefits and 60 percent of state and local government workers had access. Twenty-eight percent of private industry workers had access to vision benefits while 39 percent of state and local government workers had access. (See chart 1 and table 2.)

For private industry workers participating in medical plans with single coverage, the employer share of premiums was 80 percent and the employee share was 20 percent. State and local government workers participating in medical plans with single coverage saw 86 percent of premiums covered by employers and 14 percent by employees. For family coverage, employers paid 68 percent of premiums for private industry workers and 71 percent for state and local government workers. Thirty-two percent of premiums were funded by the employee for family coverage among private industry workers. For state and local government workers, employees covered 29 percent of such plans. (See chart 2 and tables 3 and 4.)

Chart 1. Percent of workers with access to healthcare benefits, March 2024

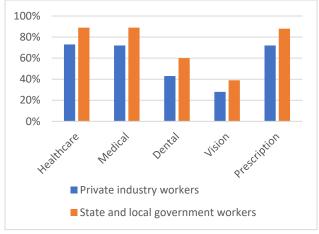
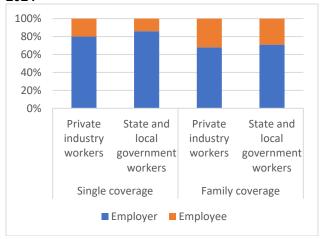


Chart 2. Share of medical care premiums, March 2024



Seventy-nine percent of private industry workers and 92 percent of state and local government workers had access to paid sick leave. Eighty-one percent of private industry workers and 68 percent of state and

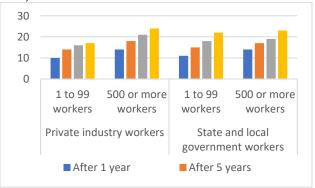
local government workers had access to paid holidays. Paid personal leave is defined as a leave benefit, used for reasons important to the individual employee, but not otherwise provided by other forms of leave (for example, sick leave, vacations, and holidays). This benefit was available to 49 percent of private industry workers and 62 percent of state and local government workers. (See chart 3 and table 6.)

For private industry workers in establishments with 1 to 99 employees, the average number of annual paid vacation days for workers was 10 days after 1 year of employment, 14 days after 5 years, 16 days after 10 years, and 17 days after 20 years. For private industry workers in establishments with 500 or more employees, the average number of annual paid vacation days for workers was 14 days after 1 year of employment, 18 days after 5 years, 21 days after 10 years, and 24 days after 20 years. (See chart 4.)

Chart 3. Percent of workers with access to select paid leave benefits by ownership group, March 2024

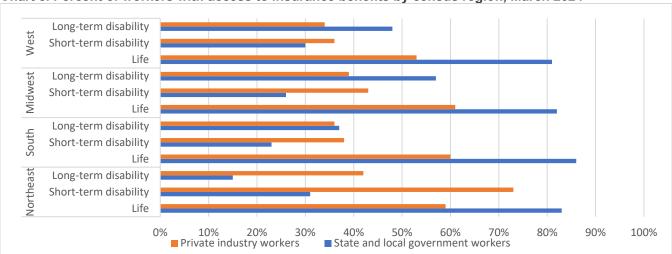


Chart 4. Average number of annual paid vacation days by service requirement and establishment size, March 2024



In the West Census region, 53 percent of private industry workers and 81 percent of state and local government workers had access to life insurance. Long-term disability insurance was available to 34 percent of private industry workers and 48 percent of state and local government workers in this region. Thirty-six percent of private industry workers and 30 percent of state and local government workers had access to short-term disability insurance in the West Census region. (See chart 5 and table 5.)

Chart 5. Percent of workers with access to insurance benefits by census region, March 2024



Highlights of employer-sponsored benefits

Occupational group

- Access to medical care benefits ranged from 52 percent for service occupations to 94 percent for management, business, and financial occupations among civilian workers.
- Eighty-three percent of teachers had access to medical care benefits and 60 percent participated among civilian workers.
- Among state and local government workers, 92 percent of teachers had access to medical care benefits and the take-up rate for these benefits was 74 percent.

Work status

- Eighty-nine percent of full-time civilian workers had access to medical care benefits and 26 percent of part-time workers had access to medical care benefits. The take-up rate was 66 percent for full-time workers and 46 percent for part-time workers.
- Ninety-nine percent of full-time state and local government workers had access to retirement benefits and 89 percent participated, while 43 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 65 percent. Twenty-six percent of part-time workers had access to these benefits and the take-up rate was 45 percent.

Industry group

- Eighty-five percent of workers in goods-producing industries had access to medical care benefits and 70 percent of workers in service-providing industries had access among private industry workers.
- Within education and health services, 75 percent of workers had access to medical care benefits and 44 percent of workers participated in such benefits for private industry workers.
- Eighty-nine percent of state and local government workers in service-providing industries had access to medical care benefits and the take-up rate was 75 percent.

Establishment size

- Access to medical care benefits among all civilian workers ranged from 56 percent for establishments with less than 50 workers to 91 percent for establishments with 500 workers or more.
- Take-up rates among all civilian workers were 60 percent for establishments with less than 50 workers, 60 percent for establishments with 50 to 99 workers, 68 percent for establishments with 100 or more workers, 66 percent for establishments with 100 to 499 workers, and 70 percent for establishments with 500 workers or more.

Census area

- Medical care benefits access among private industry workers by Census region was 73 percent in the Northeast, 71 percent in the Midwest, 71 percent in the South, and 74 percent in the West. Take-up rates for medical care benefits ranged from 61 percent in the South to 66 percent in the Midwest.
- Breaking these numbers down further by Census division, access to medical care benefits in the Pacific division was 76 percent for private industry workers. The access rate was 68 percent for workers in the East South Central division.

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 2024 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 Excel 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. For the March 2022 and 2023 publications, however, an additional (fourth) private industry sample was used in estimation to mitigate the impact of decreasing response rates. 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 2024

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame ²	7,365,750	7,134,360	231,390
Total in sample	13,090	11,500	1,600
Responding ³	6,970	5,550	1,430
Refused ⁴	5,340	5,200	140
Out of business or not in survey scope	790	760	30

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

Survey scope:

Number of workers represented¹, March 2024

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	146,471,100	126,740,000	19,731,100
Management, professional, and related	48,956,900	37,666,800	11,290,100
Management, business, and financial	14,922,100	13,381,900	-
Professional and related	34,034,800	24,284,900	9,750,000
Teachers	7,393,600	-	5,298,500
Primary, secondary, and special education school teachers	5,100,800	-	4,070,500
Registered nurses	3,477,600	-	-
Service	31,668,900	27,527,400	4,141,500
Protective service	3,705,700	1,674,000	2,031,700
Sales and office	30,274,900	27,617,200	2,657,700
Sales and related	12,438,100	12,356,800	-
Office and administrative support	17,836,800	15,260,500	2,576,400
Natural resources, construction, and maintenance	11,433,000	10,594,000	839,000
Construction, extraction, farming, fishing, and forestry	5,895,500	5,433,900	-
Installation, maintenance, and repair	5,537,500	5,160,100	-
Production, transportation, and material moving	24,137,300	23,334,600	802,800
Production	8,994,500	8,865,600	-
Transportation and material moving	15,142,800	14,469,000	-

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 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.

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 2024 wages and salaries from the BLS *Employer Costs for Employee Compensation* publication at www.bls.gov/news.release/archives/ecec_06182024.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:

		Average hourly wage percentiles									
Ownership	10 th	25 th	50 th (median)	75 th	90 th						
Civilian workers	\$15.00	\$18.00	\$25.00	\$39.20	\$59.97						
Private industry workers	\$14.50	\$17.69	\$24.00	\$37.88	\$59.35						
State and local government workers	\$17.49	\$22.62	\$33.16	\$46.25	\$63.00						

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 2024¹ [All workers = 100 percent]

Characteristics	1	Civilian ²					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	57	76	72	53	73	92	82	89
Worker characteristics									
Management, professional, and related									
occupations	87	75	86	86	73	85	94	83	89
Management, business, and financial									
occupations	90	78	87	89	77	87	_	_	_
Professional and related occupations	86	74	86	84	71	85	93	82	88
Teachers	84	73	87	_	_	_	94	84	90
Primary, secondary, and special education school teachers	93	81	87				99	90	90
	93	81	89	_	_	_	99	90	90
Registered nurses Service occupations	52	34	65	- 47	27	- 58	- 85		90
Protective service occupations	_	34	_ 05	47	_	_	93	85	92
Sales and office occupations	77	_ 54	69	- 76	51	67	92	83	91
•	76	43	57	76 76	43	57	92	03	91
Sales and related occupations	76	43	57	70	43	37	_	_	_
Office and administrative support occupations	79	61	77	77	57	75	92	83	91
Natural resources, construction, and maintenance occupations	75	56	75	73	53	73	98	92	94
Construction, extraction, farming, fishing, and forestry occupations	72	54	75	70	51	72	_	_	_
Installation, maintenance, and repair occupations	77	58	75	75	55	73	_	_	_
Production, transportation, and material									
moving occupations	76	55	72	76	54	71	91	85	93
Production occupations	75	58	78	75	58	77	_	_	_
Transportation and material moving occupations	77	52	68	77	51	67	_	_	_
Full time	83	66	80	80	62	78	99	89	90
Part time	47	25	53	47	24	51	43	37	86
rait uille									
Union	95	84	89	92	82	89	97	86	89
Nonunion	72	53	73	70	50	72	87	78	90
Average wage within the following categories: ⁴									
Lowest 25 percent	54	29	55	52	27	51	78	69	88
Lowest 10 percent	_	_	_	_	_	_	70	61	87
Second 25 percent	74	53	72	72	49	69	94	85	90
Third 25 percent	84	69	82	81	64	79	98	88	90
Highest 25 percent	92	81	88	90	79	88	97	87	90
Highest 10 percent	94	84	89	93	83	89	96	85	88

Table 1. Retirement benefits: Access, participation, and take-up rates, March 2024¹ — Continued

		Civilian ²			Private industry		State	and local gover	nment
Characteristics	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	79	80	64	79	_	_	_
Service-providing industries	74	56	75	71	51	72	91	82	89
Education and health services	80	67	84	74	61	82	93	82	88
Educational services	87	77	88	70	60	86	93	82	89
Elementary and secondary schools	92	82	89	-	_	_	93	83	90
Junior colleges, colleges, universities, and professional									
schools	91	79	87	88	78	89	92	79	86
Health care and social assistance	76	62	81	75	61	81	92	77	84
Hospitals	95	86	91	96	88	93	92	75	81
Public administration	92	84	92	_	_	_	92	84	92
1 to 99 workers	60	42	71	58	40	69	87	81	92
1 to 49 workers	56	40	72	55	38	70	85	79	92
50 to 99 workers	72	49	69	70	45	65	89	82	92
100 workers or more	90	72	80	89	69	77	93	82	89
100 to 499 workers	88	64	73	88	61	70	92	83	91
500 workers or more	91	79	87	90	78	86	93	82	88
Geographic areas									
Northeast	76	62	82	73	59	81	91	81	89
New England	76	62	81	74	60	81	87	75	86
Middle Atlantic	75	62	82	73	59	81	93	83	90
South	75	54	73	71	49	69	94	84	90
South Atlantic	77	54	70	74	50	67	91	80	87
East South Central	74	54	72	70	48	68	94	84	89
West South Central	71	55	77	67	49	73	97	90	93
Midwest	77	59	76	75	56	75	90	79	88
East North Central	76	58	76	75	56	75	89	77	87
West North Central	77	59	77	75	55	74	92	83	90
West	73	55	76	70	51	73	90	82	91
Mountain	72	51	71	69	47	67	89	83	93
Pacific	74	57	78	71	54	76	90	81	90

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.

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

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.

Table 2. Medical care benefits: Access, participation, and take-up rates, March 2024

[All workers = 100 percent]

		Civilian ¹			Private industry		State	and local gover	nment
Characteristics	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
All workers	75	48	65	72	45	63	89	67	75
Worker characteristics									
Management, professional, and related occupations	89	62	70	88	61	69	92	68	74
Management, business, and financial									
occupations	94	69	74	94	69	74	_	_	
Professional and related occupations	86	59	69	84	56	66	91	67	74
Teachers	83	60	72	_	_	_	92	68	74
Primary, secondary, and special education school teachers	93	67	71	_	_	_	99	72	73
Registered nurses	90	58	65	_	_	_	_	_	_
Service occupations	52	28	55	47	23	49	82	61	75
Protective service occupations	_	_	_	_	_	_	90	68	76
Sales and office occupations	70	43	61	68	40	59	89	69	78
Sales and related occupations	55	30	55	55	30	55	_	_	_
Office and administrative support occupations	80	52	65	78	49	62	90	70	78
Natural resources, construction, and maintenance occupations	79	56	71	78	55	70	96	76	79
Construction, extraction, farming, fishing, and forestry occupations	75	52	70	73	50	69	_	_	_
Installation, maintenance, and repair occupations	84	61	72	83	59	72	_	_	_
Production, transportation, and material	80	50	62	80	49	61	85	60	74
moving occupations	83	56	67	83	49 56	67	65 _	63	/4
Production occupations Transportation and material moving	03	56	07	03	56	67	_	_	_
occupations	78	46	58	78	45	58	_	_	_
Full time	89	59	66	87	56	65	99	75	75
Part time	26	12	46	26	12	45	23	16	71
Union	95	71	75	95	74	78	95	68	72
Nonunion	71	45	63	70	43	61	84	65	78
Average wage within the following categories: ³									
Lowest 25 percent	45	21	48	43	19	45	72	54	75
Lowest 10 percent	_	_	_	_	_	_	62	47	76
Second 25 percent	77	48	62	75	45	60	93	71	77
Third 25 percent	88	62	70	86	59	69	97	74	76
Highest 25 percent	94	67	71	94	66	71	95	69	73
Highest 10 percent	95	68	71	96	68	71	93	68	73

Table 2. Medical care benefits: Access, participation, and take-up rates, March 2024 — Continued

		Civilian ¹			Private industry		State	and local gover	nment
Characteristics	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	72	_	_	_
Service-providing industries	73	46	63	70	42	61	89	67	75
Education and health services	80	51	64	75	44	58	90	66	74
Educational services	85	62	73	71	51	71	90	66	73
Elementary and secondary schools	89	65	73	_	_	_	90	65	73
Junior colleges, colleges, universities, and professional schools	90	66	74	91	63	69	90	68	76
Health care and social assistance	77	45	58	76	43	57	91	70	77
	92	61	66	92	58	64	91	70 72	77
Hospitals Public administration	92	71	78	92	_	- 04	92 91	72	79
	61			50	24	50	84		78
1 to 99 workers		36	60	59 55	34	58	• .	66	
1 to 49 workers	56	33	60	55	32	58	82	65	80
50 to 99 workers	73	44	60	71	41	58	86	66	76 74
100 workers or more	89 87	61	68 66	88 87	59 57	67 66	90 87	67	74
100 to 499 workers	91	58 64	70	90	61		92	63 69	75
500 workers or more	91	04	/0	90	01	68	92	69	/5
Geographic areas									
Northeast	75	49	65	73	47	64	88	61	70
New England	75	48	64	73	46	64	90	58	64
Middle Atlantic	76	49	65	74	47	64	87	62	72
South	74	48	64	71	43	61	92	73	79
South Atlantic	76	46	61	73	43	58	90	70	78
East South Central	71	49	69	68	43	64	92	81	88
West South Central	74	49	66	70	44	64	96	74	77
Midwest	73	49	67	71	47	66	86	63	73
East North Central	73	49	67	72	47	66	84	61	73
West North Central	72	48	67	70	45	65	89	66	75
West	76	49	64	74	46	62	87	64	73
Mountain	74	44	59	72	42	58	88	61	70
Pacific	77	51	66	76	49	64	87	65	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.

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.

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.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2024

[In percent]

	Civi	lian ¹	Private	industry		nd local nment
Characteristics	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	86	14
Worker characteristics						
Management, professional, and related occupations	82	18	81	19	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	83	17	_	_	_	_
Service occupations	80	20	77	23	87	13
Protective service occupations	_	_	_	_	88	12
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	88	12
Natural resources, construction, and maintenance	80	20	70	22	90	11
occupations.	80	20	78	22	89	11
Construction, extraction, farming, fishing, and forestry occupations	80	20	79	21	_	_
Installation, maintenance, and repair occupations	79	21	78	22	_	_
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	78	22	_	_
Full time	81	19	80	20	87	13
Part time	78	22	78	22	82	18
Union	83	17	80	20	86	14
Nonunion	80	20	79	21	87	13
Average wage within the following categories: ²						
Lowest 25 percent	78	22	77	23	87	13
Lowest 10 percent	_	_	_	_	87	13
Second 25 percent	81	19	79	21	87	13
Third 25 percent	81	19	80	20	86	14
Highest 25 percent	82	18	81	19	86	14
Highest 10 percent	82	18	81	19	86	14
Establishment characteristics						
Goods-producing industries	78	22	78	22	_	_
Service-providing industries	81	19	80	20	86	14
Education and health services	83	17	82	18	85	15
Educational services	84	16	81	19	85	15
Elementary and secondary schools	84	16	_	_	85	15
Junior colleges, colleges, universities, and professional schools	85	15	83	17	86	14
Health care and social assistance.	82	18	82	18	87	13
Hospitals	83	17	83	17	87	13
Public administration.	88	12	_		88	12
1 to 99 workers	80	20	79	21	87	13
1 to 49 workers	79	21	79	21	88	12
50 to 99 workers	80	20	79	21	86	14
	81	19	80	20	86	14
100 workers or more	01	10	00			
100 workers or more	81	19	80	20	86	14

See footnotes at end of table.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2024 — Continued

[In percent]

	Civi	lian ¹	Private	industry	State and local government		
Characteristics	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	80	20	80	20	78	22	
Middle Atlantic	81	19	80	20	87	13	
South	81	19	79	21	86	14	
South Atlantic	81	19	80	20	87	13	
East South Central	81	19	79	21	88	12	
West South Central	80	20	78	22	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	90	10	
West	81	19	80	20	86	14	
Mountain	81	19	79	21	87	13	
Pacific	82	18	81	19	86	14	

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.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2024

[In percent]

	Civi	lian ¹	Private	industry		nd local nment
Characteristics	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	71	29
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	70	30	71	29	69	31
Teachers	65	35	_	_	66	34
Primary, secondary, and special education school						
teachers	63	37	_	_	64	36
Registered nurses	75	25	_	_	_	_
Service occupations	67	33	64	36	73	27
Protective service occupations	_	_	_	_	78	22
Sales and office occupations	68	32	67	33	74	26
Sales and related occupations	65	35	65	35	_	_
Office and administrative support occupations	69	31	67	33	74	26
Natural resources, construction, and maintenance	65	0.5	60	07	77	00
occupations	65	35	63	37	77	23
Construction, extraction, farming, fishing, and forestry occupations	65	35	63	37	_	_
Installation, maintenance, and repair occupations	64	36	63	37	_	_
Production, transportation, and material moving occupations	70	30	70	30	70	30
Production occupations	71	29	71	29	70	_
Transportation and material moving occupations	70	30	70	30	_	_
					_	_
Full time	69	31	68	32	71	29
Part time	69	31	69	31	67	33
Union	77	23	78	22	76	24
Nonunion	67	33	67	33	67	33
Average wage within the following categories: ²						
Lowest 25 percent	63	37	63	37	67	33
Lowest 10 percent	_	_	_	_	60	40
Second 25 percent	68	32	67	33	75	25
Third 25 percent	68	32	67	33	68	32
Highest 25 percent	72	28	72	28	76	24
Highest 10 percent	73	27	72	28	77	23
Establishment characteristics						
Goods-producing industries	69	31	69	31	_	_
Service-providing industries	69	31	68	32	71	29
Education and health services	68	32	69	31	67	33
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	73	27	73	27
Health care and social assistance	70	30	70	30	75	25
Hospitals	75	25	74	26	75	25
Public administration	78	22	_	_	78	22
1 to 99 workers	64	36	63	37	73	27
1 to 49 workers	64	36	63	37	73	27
50 to 99 workers	65	35	63	37	72	28
100 workers or more	72	28	72	28	71	29
100 to 499 workers	70	30	69	31	71	29
500 workers or more	73	27	74	26	71	29

See footnotes at end of table.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2024 — Continued

[In percent]

	Civi	lian ¹	Private	industry	State and local government		
Characteristics	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	73	27	71	29	83	17	
New England	74	26	73	27	77	23	
Middle Atlantic	73	27	70	30	85	15	
South	65	35	65	35	63	37	
South Atlantic	66	34	66	34	68	32	
East South Central	64	36	64	36	64	36	
West South Central	63	37	65	35	55	45	
Midwest	71	29	70	30	75	25	
East North Central	72	28	71	29	77	23	
West North Central	69	31	69	31	71	29	
West	69	31	68	32	75	25	
Mountain	67	33	66	34	72	28	
Pacific	70	30	68	32	76	24	

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.

Table 5. Life insurance benefits: Access, participation, and take-up rates, March 2024
[All workers = 100 percent]

		Civilian ¹			Private industry		State	and local gover	nment
Characteristics	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
All workers	62	61	98	58	57	98	83	81	97
Worker characteristics									
Management, professional, and related occupations	80	79	99	78	78	100	85	82	97
Management, business, and financial									
occupations	84	83	99	83	83	100	_	_	_
Professional and related occupations	78	77	99	75	75	100	84	82	97
Teachers	72	70	97	_	_	_	84	81	97
Primary, secondary, and special education school teachers	79	78	98	_	_	_	89	87	98
Registered nurses	88	87	99	_	_	_	_	_	_
Service occupations	36	35	97	30	29	96	77	75	97
Protective service occupations	_	_	_	_	_	_	87	85	97
Sales and office occupations	57	56	98	55	54	98	83	81	97
Sales and related occupations	44	43	98	44	43	98	_	_	_
Office and administrative support occupations	66	65	99	63	63	99	84	81	97
Natural resources, construction, and maintenance occupations	59	59	99	56	56	99	92	91	99
Construction, extraction, farming, fishing, and forestry occupations	49	48	99	45	45	100	_	_	_
Installation, maintenance, and repair occupations	70	69	99	68	68	99	_	_	_
Production, transportation, and material	66	63	96	65	63	06	82	81	99
moving occupations	72	71	98	72	71	96 98	02 _	01	99
Production occupations Transportation and material moving	12	/ '	90	12	/ 1	90	_	_	_
occupations	62	59	95	61	58	95	_	_	_
Full time	75	74	98	72	71	99	93	90	97
Part time	16	15	93	16	15	93	23	22	95
Union	87	84	97	85	81	96	89	87	98
Nonunion	58	57	98	56	55	99	78	75	96
Average wage within the following categories: ³									
Lowest 25 percent	31	29	95	28	27	95	68	65	96
Lowest 10 percent	_	_	_	_	_	-	57	54	96
Second 25 percent	61	60	98	58	57	98	88	86	97
Third 25 percent	74	73	99	70	69	99	89	88	98
Highest 25 percent	87	86	99	86	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 2024 — Continued

		Civilian ¹			Private industry		State and local government			
Characteristics	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	
Establishment characteristics										
Goods-producing industries	69	69	99	69	69	99	_	_	_	
Service-providing industries	60	59	98	56	55	98	83	81	97	
Education and health services	70	69	98	63	63	99	83	81	97	
Educational services	78	76	98	62	62	99	82	80	97	
Elementary and secondary										
schools	79	78	98	_	_	_	81	80	98	
Junior colleges, colleges, universities, and professional										
schools	87	84	97	90	89	100	86	82	95	
Health care and social assistance	65	64	99	63	63	99	88	83	94	
Hospitals	91	90	99	91	91	100	89	84	94	
Public administration	87	85	98	_	_	_	87	85	98	
1 to 99 workers	44	43	98	42	41	98	76	74	97	
1 to 49 workers	40	39	99	38	38	99	74	72	98	
50 to 99 workers	55	53	97	52	50	97	79	76	97	
100 workers or more	80	78	98	78	77	98	85	83	97	
100 to 499 workers	74	72	98	72	71	98	82	80	97	
500 workers or more	86	84	98	86	84	98	87	85	97	
Geographic areas										
Northeast	62	61	99	59	58	99	83	80	96	
New England	63	61	97	60	59	99	85	74	88	
Middle Atlantic	62	62	99	59	58	99	83	82	99	
South	64	62	97	60	58	97	86	83	97	
South Atlantic	64	62	96	61	59	97	86	83	96	
East South Central	64	63	99	60	59	99	83	81	97	
West South Central	63	61	98	58	57	98	86	84	98	
Midwest	63	63	99	61	60	99	82	79	96	
East North Central	65	64	98	63	62	99	82	78	95	
West North Central	60	60	99	57	57	100	82	81	99	
West	57	56	99	53	52	98	81	80	100	
Mountain	55	55	99	51	51	99	84	84	100	
Pacific	58	57	98	54	53	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.

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.

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.

Table 6. Selected paid leave benefits: Access, March 2024 [All workers = 100 percent]

		Civilian ¹			rivate indus		State and local government		
Characteristics	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
All workers	81	77	79	79	80	81	92	60	68
Worker characteristics									
Management, professional, and related									
occupations	93	80	84	92	91	92	94	44	56
Management, business, and financial	05	06	05	06	07	05		_	
occupations.	95 91	96 74	95 79	96 91	97 88	95 90	94	38	51
Professional and related occupations	90	24	40	91	00	90	94	12	30
Teachers Primary, secondary, and special	90	24	40	_	_	_	93	12	30
education school teachers	98	21	36	_	_	_	99	10	25
Registered nurses	95	91	93	_	_	_	_	_	_
Service occupations	67	59	57	64	57	54	87	76	80
Protective service occupations	_	_	_	_	_	_	92	90	90
Sales and office occupations	81	79	85	80	79	85	93	85	88
Sales and related occupations	70	68	78	70	69	78	_	_	_
Office and administrative support									
occupations	88	87	90	87	87	90	93	86	88
Natural resources, construction, and									
maintenance occupations	74	83	86	72	82	85	97	97	96
Construction, extraction, farming, fishing, and	00	7.5	70	00	70	70			
forestry occupations	68	75	79	66	73	78	_	_	_
Installation, maintenance, and repair occupations	80	92	93	78	91	93	_	_	_
Production, transportation, and material moving		32	30	/ / /		30			
occupations	79	86	88	78	87	88	91	64	75
Production occupations	74	90	94	74	90	94	_	_	_
Transportation and material moving									
occupations	81	84	84	81	85	85	_	_	_
Full time	89	88	88	87	92	91	99	65	73
Part time	55	38	48	55	40	49	49	22	34
Union	91	75	82	84	91	94	98	57	69
	79	75	79	79	78	94 80	88	62	66
Nonunion	79	//	79	/9	/0	00	00	02	00
Average wage within the following categories: ²									
Lowest 25 percent	60	56	61	58	56	60	81	58	66
Lowest 10 percent	_	_	_	_	_	_	71	45	53
Second 25 percent	84	83	84	84	83	84	95	86	88
Third 25 percent	88	90	90	86	92	91	98	58	68
Highest 25 percent	95	82	85	94	93	94	96	41	52
Highest 10 percent	95	85	87	95	95	95	94	36	49

Table 6. Selected paid leave benefits: Access, March 2024 — Continued

Characteristics Establishment characteristics	I	Paid vacation	Paid holidays	Paid sick	Paid	Paid	Paid sick	Paid	Paid
	. 76	vacation	holidays	100110					
	I			leave	vacation	holidays	leave	vacation	holidays
Note all a contract of the section of the section of	I								
Goods-producing industries		90	91	76	89	91	_	-	_
Service-providing industries	. 82	75	77	80	78	79	92	59	67
Education and health services	. 90	71	76	88	84	87	93	42	54
Educational services	. 91	42	54	83	70	74	93	34	48
Elementary and secondary schools	. 94	27	39	_	_	_	94	23	37
Junior colleges, colleges, universities, and professional schools	. 90	69	81	89	75	85	91	66	79
Health care and social assistance	. 89	87	89	88	86	89	94	92	92
Hospitals	. 94	94	93	94	94	93	94	92	91
Public administration	. 93	91	92	_	_	_	93	91	92
to 99 workers	. 73	70	72	72	72	73	90	53	61
1 to 49 workers	. 72	70	73	71	70	73	87	63	68
50 to 99 workers	. 76	72	69	74	76	71	92	44	55
00 workers or more	. 89	83	86	88	89	91	93	61	69
100 to 499 workers	. 88	84	87	87	88	90	92	60	69
500 workers or more	. 90	82	86	88	91	92	94	62	69
Geographic areas									
lortheast	1	76	79	88	79	82	91	56	63
New England	I	74	77	89	77	79	91	54	59
Middle Atlantic		77	80	88	80	82	92	56	64
South	1	77	78	69	79	80	93	61	68
South Atlantic		79	81	72	81	81	91	65	76
East South Central	I	76	78	64	78	79	92	63	70
West South Central	. 70	73	75	65	77	78	96	54	56
/lidwest	. 76	78	81	75	81	83	89	55	65
East North Central	_	77	81	74	80	83	88	55	68
West North Central	. 77	79	79	75	82	82	92	55	59
Vest	. 92	77	79	92	78	80	95	65	72
Mountain	. 86	76	76	86	78	78	91	58	65
Pacific	. 95	77	81	95	79	81	97	68	75

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.