



For release 10:00 a.m. (EDT) Friday, July 20, 2018

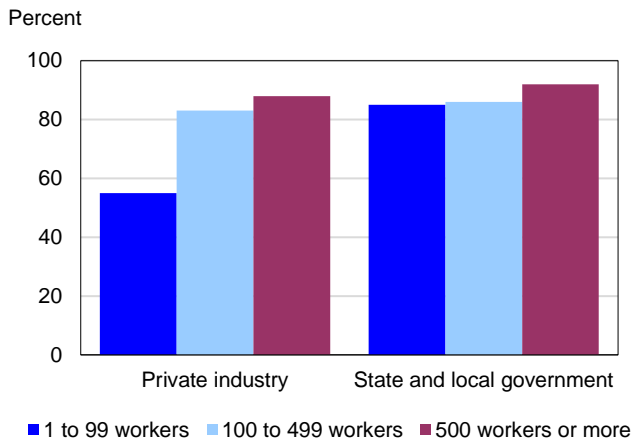
USDL-18-1182

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**EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2018**

Medical care benefits were available to 69 percent of private industry workers and 89 percent of state and local government workers in March 2018, the U.S. Bureau of Labor Statistics reported today. In private industry, access to employer-sponsored medical care benefits varied by establishment size. Fifty-five percent of private industry workers in small establishments (those with fewer than 100 employees) were offered medical care benefits. These benefits were offered to 83 percent of workers in medium-size establishments (those employing between 100 and 499 workers) and 88 percent of workers in large establishments (those with 500 employees or more). In state and local government, medical care benefits were available to 85 percent of workers in small establishments, 86 percent of workers in medium-size establishments, and 92 percent of workers in large establishments. (See chart 1 and tables A and 1.)

**Chart 1. Access to medical care benefits by establishment size and sector, March 2018**



**Chart 2. Private industry workers' access to paid leave benefits by establishment size, March 2018**



In private industry, paid sick leave was available to 62 percent of workers in small establishments, 79 percent of workers in medium-size establishments, and 87 percent of workers in large establishments.

**Additional Estimates Available Fall 2018**

Retirement benefits data included in prior news releases will be published September 21, 2018, with information on additional employer-sponsored benefits. For all available benefits publications, see [www.bls.gov/ncs/ncspubs.htm](http://www.bls.gov/ncs/ncspubs.htm).

Small establishments provided paid vacation to 70 percent of workers, whereas the benefit was provided to 85 percent of those working in medium-size establishments and 89 percent of those working in large establishments. Access to paid holidays was available to 71 percent of workers in small establishments, 86 percent of workers in medium-size establishments, and 88 percent of workers in large establishments. (See chart 2 and table 5.)

**Table A. Selected employer-sponsored benefits: Access, participation, and take-up rates, March 2018**

(All workers = 100 percent)

Benefit	Civilian			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Medical care	72	52	73	69	50	72	89	70	79
Life insurance	60	59	98	57	55	98	81	80	98

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm) and the technical note.

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

### Civilian workers

- For full-time workers, access to medical care benefits was 88 percent and the take-up rate was 74 percent. For part-time workers, access to medical care benefits was 21 percent and the take-up rate was 56 percent. (See table 1.)
- The share of medical care premiums paid by employees was 20 percent for single coverage and 32 percent for family coverage. (See tables 2 and 3.)
- Life insurance was available to 17 percent of workers with an average wage in the lowest 10 percent category and to 85 percent of workers with an average wage in the highest 10 percent category. The take-up rate was 89 percent for the lowest 10 percent category and 99 percent for the highest 10 percent category. (See table 4.)

### Private industry workers

- For union workers, access to medical care benefits was 94 percent and access to life insurance was 85 percent. Nonunion workers' access to these benefits was 66 percent for medical care and 54 percent for life insurance. (See tables 1 and 4.)
- The shares of medical care premiums paid by employees for single coverage was 19 percent for establishments employing 500 workers or more and 23 percent for establishments employing 50 to 99 workers. For family coverage, the employees' share of medical care premiums was 24 percent for establishments employing 500 workers or more and 40 percent for establishments employing 50 to 99 workers. (See tables 2 and 3.)

### State and local government workers

- Life insurance was available to 91 percent of full-time workers and 89 percent participated. The benefit was available to 24 percent of part-time workers and 23 percent participated. (See table 4.)
- Ninety-one percent of workers had access to paid sick leave. Access to paid vacation was 61 percent and to paid holidays was 68 percent. (See table 5.)

## 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). This news release contains March 2018 estimates on the incidence (access to and participation in) of selected employer-sponsored benefits and the share of premiums paid by employers and employees for medical plans for civilian, private industry, and state and local government workers in the United States. Workers in the civilian economy are defined as those employed in private industry and state and local government. Excluded from the civilian economy are workers employed in federal 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.

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. The survey covers a broad range of benefits including paid leave, life insurance, and detailed provisions for health care and retirement plans. Archived NCS releases are available at [www.bls.gov/ncs/ncspubs.htm](http://www.bls.gov/ncs/ncspubs.htm).

**Comparing private and public sector data:** Employee benefits in state and local government should not be directly compared to private industry. Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government. Administrative support and professional occupations (including teachers) account for two-thirds of the state and local government workforce, compared with one-half of private industry.

**Standard errors:** To assist users in ascertaining the reliability of benefits estimates, standard errors are made available with publication of the news release. Standard errors provide users a measure of the precision of an estimate to ensure that it is within an acceptable range for its intended purpose. For further information see [www.bls.gov/ncs/ebs/nb\\_var.htm](http://www.bls.gov/ncs/ebs/nb_var.htm).

**Leave benefits for teachers:** Primary, secondary, and special education teachers typically have a work schedule of 37 or 38 weeks per year. Because of this work schedule, they are generally not offered vacations or holidays. In many cases, the time off during winter and spring breaks during the school year are not considered vacation days for the purposes of this survey.

**Medical plan premiums:** The estimates for medical plan premiums are not based on actual decisions regarding medical coverage made by employees; instead they are based on the assumption that all employees in the occupation can opt for single or family coverage. 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.

**Sample size:****Survey establishment response, March 2018**

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame <sup>1</sup>	6,272,201	6,039,629	232,572
Total in sample	11,478	9,881	1,597
Responding <sup>2</sup>	8,032	6,588	1,444
Refused <sup>3</sup>	2,424	2,284	140
Out of business or not in survey scope	1,022	1,009	13

<sup>1</sup> The sampling frame was developed from state unemployment insurance reports and is based on the 2012 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.

<sup>2</sup> Establishments that provided data at the initial interview.

<sup>3</sup> Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. For information on nonresponse adjustment and imputation, see "National Compensation Measures," BLS Handbook of Methods available at [www.bls.gov/opus/hom/ncs/home.htm](http://www.bls.gov/opus/hom/ncs/home.htm).

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

**Survey scope:****Number of workers represented, March 2018**

Occupational group <sup>1</sup>	Civilian <sup>2</sup>	Private industry <sup>2</sup>	State and local governments <sup>2</sup>
All workers	137,310,900	118,068,300	19,242,600
Management, professional, and related	42,783,300	31,749,100	11,034,300
Management, business, and financial	13,068,900	11,447,500	-
Professional and related	29,714,500	20,301,600	9,412,900
Teachers	6,576,300	-	5,088,100
Primary, secondary, and special education school teachers	4,532,400	-	3,881,300
Registered nurses	3,110,500	-	-
Service	29,942,100	26,034,800	3,907,300
Protective service	3,379,800	1,514,900	1,864,900
Sales and office	32,990,300	30,291,200	2,699,000
Sales and related	12,241,200	12,155,100	-
Office and administrative support	20,749,100	18,136,200	2,613,000
Natural resources, construction, and maintenance	11,377,700	10,532,700	845,000
Construction, extraction, farming, fishing, and forestry	5,543,300	5,060,200	-
Installation, maintenance, and repair	5,834,300	5,472,400	-
Production, transportation, and material moving	20,217,500	19,460,600	757,000
Production	9,565,000	9,447,500	-
Transportation and material moving	10,652,500	10,013,100	-

<sup>1</sup> The 2010 Standard Occupational Classification system is used to classify workers.

<sup>2</sup> The numbers of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

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

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

**Calculations for average wage categories:** 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 2018 wages and salaries from the BLS *Employer Costs for Employee Compensation* publication.

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

Characteristics	Average hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian	\$10.28	\$13.18	\$19.87	\$31.55	\$47.78
Private industry	\$10.00	\$12.75	\$18.78	\$30.08	\$46.73
State and local government	\$13.47	\$18.14	\$26.94	\$38.41	\$52.36

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.

**Definitions of major terms:**

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

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

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

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

**Obtaining information:** For technical information on survey methods, see "National Compensation Measures," in the BLS *Handbook of Methods* at [www.bls.gov/opub/hom/ncs/home.htm](http://www.bls.gov/opub/hom/ncs/home.htm). The Concepts section of the *Handbook* provides definitions for worker and establishment characteristics, including geographic areas. For BLS research articles on employee benefits, see the *Monthly Labor Review* at [www.bls.gov/opub/mlr](http://www.bls.gov/opub/mlr), *Beyond the Numbers: Pay and Benefits* at [www.bls.gov/opub/btn](http://www.bls.gov/opub/btn) and *The Economics Daily* at [www.bls.gov/opub/td](http://www.bls.gov/opub/td).

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**Table 1. Medical care benefits: Access, participation, and take-up rates, March 2018**  
 [All workers = 100 percent]

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>
All workers.....	72	52	73	69	50	72	89	70	79
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	89	68	77	87	66	76	92	72	78
Management, business, and financial occupations.....	95	72	76	95	72	75	—	—	—
Professional and related occupations...	86	66	77	83	63	76	91	71	78
Teachers.....	84	65	77	—	—	—	92	71	77
Primary, secondary, and special education school teachers.....	94	71	76	—	—	—	99	75	76
Registered nurses.....	88	65	74	—	—	—	—	—	—
Service occupations.....	47	31	66	42	26	62	81	64	79
Protective service occupations.....	75	55	74	57	35	62	89	71	80
Sales and office occupations.....	68	48	70	66	45	69	89	74	84
Sales and related occupations.....	54	35	65	54	35	65	—	—	—
Office and administrative support occupations.....	76	55	73	74	53	71	90	75	84
Natural resources, construction, and maintenance occupations.....	75	59	78	73	57	78	95	75	79
Construction, extraction, farming, fishing, and forestry occupations.....	69	56	81	67	55	82	—	—	—
Installation, maintenance, and repair occupations.....	80	61	76	78	59	76	—	—	—
Production, transportation, and material moving occupations.....	77	56	73	77	56	73	84	67	79
Production occupations.....	81	61	75	81	61	75	—	—	—
Transportation and material moving occupations.....	73	51	70	73	51	70	—	—	—
Full time.....	88	65	74	86	63	73	99	79	80
Part time.....	21	12	56	21	11	54	27	19	70
Union.....	95	75	80	94	77	81	95	74	78
Nonunion.....	68	49	72	66	47	71	84	68	81
<b>Average wage within the following categories:<sup>3</sup></b>									
Lowest 25 percent.....	38	23	60	35	20	58	72	57	79
Lowest 10 percent.....	25	13	50	24	12	49	60	47	78
Second 25 percent.....	76	55	72	72	51	70	93	75	80
Third 25 percent.....	87	66	76	86	64	75	97	78	80
Highest 25 percent.....	93	73	78	92	72	78	95	74	77
Highest 10 percent.....	93	74	79	93	74	79	93	75	80

See footnotes at end of table.

**Table 1. Medical care benefits: Access, participation, and take-up rates, March 2018 — Continued**  
 [All workers = 100 percent]

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>
<b>Establishment characteristics</b>									
Goods-producing industries.....	85	67	79	85	67	79	—	—	—
Service-providing industries.....	69	50	72	66	46	70	89	70	79
Education and health services.....	79	58	74	73	52	71	90	70	78
Educational services.....	86	66	77	74	55	74	90	70	77
Elementary and secondary schools.....	88	66	75	—	—	—	90	68	76
Junior colleges, colleges, universities, and professional schools.....	90	72	80	90	69	76	90	74	82
Health care and social assistance....	74	53	71	73	51	70	91	75	83
Hospitals.....	91	65	72	—	—	—	90	75	83
Public administration.....	90	74	82	—	—	—	90	74	82
1 to 99 workers.....	57	41	71	55	39	70	85	68	80
1 to 49 workers.....	52	37	71	51	36	71	82	66	80
50 to 99 workers.....	71	50	71	69	48	69	89	70	79
100 workers or more.....	86	64	74	85	62	73	90	71	79
100 to 499 workers.....	83	60	72	83	59	71	86	67	78
500 workers or more.....	89	69	77	88	68	76	92	73	80
<b>Geographic areas</b>									
Northeast.....	72	53	74	70	51	73	87	68	78
New England.....	73	53	72	70	51	72	88	64	72
Middle Atlantic.....	72	54	74	70	51	73	87	70	80
South.....	72	52	72	68	48	70	93	75	82
South Atlantic.....	70	51	73	67	48	71	91	73	81
East South Central.....	73	52	71	70	47	68	92	78	85
West South Central.....	74	53	72	71	49	69	96	77	80
Midwest.....	70	50	71	67	47	70	85	64	76
East North Central.....	69	50	72	67	47	71	84	66	78
West North Central.....	71	49	70	68	47	70	88	62	71
West.....	73	56	76	71	53	75	88	70	79
Mountain.....	74	54	73	72	52	72	86	64	74
Pacific.....	73	56	78	70	54	77	89	72	81

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2018."

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

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

**Table 2. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2018**  
 [In percent]

Characteristics	Civilian <sup>1</sup>		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in single coverage medical plans.....	80	20	79	21	86	14
<b>Worker characteristics</b>						
Management, professional, and related occupations.....	81	19	80	20	85	15
Management, business, and financial occupations.....	79	21	78	22	—	—
Professional and related occupations.....	82	18	81	19	85	15
Teachers.....	83	17	—	—	85	15
Primary, secondary, and special education school teachers.....	84	16	—	—	85	15
Registered nurses.....	81	19	—	—	—	—
Service occupations.....	80	20	78	22	88	12
Protective service occupations.....	86	14	79	21	89	11
Sales and office occupations.....	79	21	78	22	88	12
Sales and related occupations.....	77	23	77	23	—	—
Office and administrative support occupations.....	80	20	78	22	88	12
Natural resources, construction, and maintenance occupations.....	80	20	79	21	89	11
Construction, extraction, farming, fishing, and forestry occupations.....	80	20	79	21	—	—
Installation, maintenance, and repair occupations.....	79	21	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.....	80	20	79	21	87	13
Part time.....	78	22	77	23	85	15
Union.....	86	14	87	13	86	14
Nonunion.....	79	21	77	23	87	13
<b>Average wage within the following categories:<sup>2</sup></b>						
Lowest 25 percent.....	76	24	75	25	87	13
Lowest 10 percent.....	75	25	76	24	88	12
Second 25 percent.....	79	21	78	22	87	13
Third 25 percent.....	81	19	79	21	86	14
Highest 25 percent.....	82	18	81	19	85	15
Highest 10 percent.....	82	18	81	19	85	15
<b>Establishment characteristics</b>						
Goods-producing industries.....	80	20	80	20	—	—
Service-providing industries.....	80	20	78	22	86	14
Education and health services.....	82	18	79	21	85	15
Educational services.....	84	16	78	22	85	15
Elementary and secondary schools.....	84	16	—	—	85	15
Junior colleges, colleges, universities, and professional schools.....	84	16	79	21	86	14
Health care and social assistance.....	80	20	79	21	87	13
Hospitals.....	83	17	—	—	87	13
Public administration.....	88	12	—	—	88	12
1 to 99 workers.....	79	21	78	22	87	13
1 to 49 workers.....	79	21	78	22	89	11
50 to 99 workers.....	78	22	77	23	86	14
100 workers or more.....	81	19	79	21	86	14
100 to 499 workers.....	80	20	78	22	87	13
500 workers or more.....	82	18	81	19	86	14

See footnotes at end of table.



**Table 2. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2018 — Continued**  
 [In percent]

Characteristics	Civilian <sup>1</sup>		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
<b>Geographic areas</b>						
Northeast.....	81	19	81	19	85	15
New England.....	78	22	78	22	78	22
Middle Atlantic.....	82	18	81	19	87	13
South.....	79	21	77	23	87	13
South Atlantic.....	79	21	77	23	86	14
East South Central.....	80	20	77	23	88	12
West South Central.....	79	21	77	23	87	13
Midwest.....	80	20	78	22	87	13
East North Central.....	79	21	78	22	85	15
West North Central.....	81	19	79	21	90	10
West.....	81	19	80	20	87	13
Mountain.....	79	21	78	22	87	13
Pacific.....	82	18	81	19	87	13

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2018."

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/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

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

**Table 3. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2018**  
 [In percent]

Characteristics	Civilian <sup>1</sup>		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in family coverage medical plans.....	68	32	67	33	71	29
<b>Worker characteristics</b>						
Management, professional, and related occupations.....	68	32	67	33	70	30
Management, business, and financial occupations.....	69	31	68	32	—	—
Professional and related occupations.....	68	32	67	33	69	31
Teachers.....	66	34	—	—	66	34
Primary, secondary, and special education school teachers.....	65	35	—	—	65	35
Registered nurses.....	68	32	—	—	—	—
Service occupations.....	64	36	60	40	73	27
Protective service occupations.....	74	26	67	33	78	22
Sales and office occupations.....	66	34	65	35	73	27
Sales and related occupations.....	64	36	64	36	—	—
Office and administrative support occupations.....	66	34	65	35	73	27
Natural resources, construction, and maintenance occupations.....	68	32	67	33	75	25
Construction, extraction, farming, fishing, and forestry occupations.....	68	32	67	33	—	—
Installation, maintenance, and repair occupations.....	68	32	67	33	—	—
Production, transportation, and material moving occupations. ...	71	29	71	29	70	30
Production occupations.....	72	28	72	28	—	—
Transportation and material moving occupations.....	69	31	69	31	—	—
Full time.....	68	32	67	33	71	29
Part time.....	62	38	61	39	70	30
Union.....	80	20	83	17	76	24
Nonunion.....	64	36	64	36	67	33
<b>Average wage within the following categories:<sup>2</sup></b>						
Lowest 25 percent.....	59	41	58	42	66	34
Lowest 10 percent.....	59	41	62	38	62	38
Second 25 percent.....	65	35	65	35	74	26
Third 25 percent.....	69	31	67	33	70	30
Highest 25 percent.....	71	29	71	29	75	25
Highest 10 percent.....	73	27	72	28	76	24
<b>Establishment characteristics</b>						
Goods-producing industries.....	72	28	71	29	—	—
Service-providing industries.....	67	33	65	35	71	29
Education and health services.....	65	35	62	38	68	32
Educational services.....	67	33	66	34	67	33
Elementary and secondary schools.....	65	35	—	—	65	35
Junior colleges, colleges, universities, and professional schools.....	71	29	71	29	72	28
Health care and social assistance.....	63	37	62	38	75	25
Hospitals.....	73	27	—	—	75	25
Public administration.....	77	23	—	—	77	23
1 to 99 workers.....	64	36	62	38	74	26
1 to 49 workers.....	64	36	63	37	73	27
50 to 99 workers.....	63	37	60	40	74	26
100 workers or more.....	70	30	70	30	71	29
100 to 499 workers.....	66	34	65	35	72	28
500 workers or more.....	74	26	76	24	70	30

See footnotes at end of table.

**Table 3. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2018 — Continued**

[In percent]

Characteristics	Civilian <sup>1</sup>		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
<b>Geographic areas</b>						
Northeast.....	73	27	71	29	83	17
New England.....	73	27	72	28	77	23
Middle Atlantic.....	74	26	71	29	84	16
South.....	63	37	63	37	63	37
South Atlantic.....	64	36	63	37	66	34
East South Central.....	64	36	64	36	62	38
West South Central.....	61	39	61	39	58	42
Midwest.....	70	30	69	31	74	26
East North Central.....	71	29	70	30	76	24
West North Central.....	68	32	67	33	71	29
West.....	68	32	66	34	75	25
Mountain.....	66	34	65	35	72	28
Pacific.....	68	32	66	34	77	23

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2018."

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/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

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

**Table 4. Life insurance benefits: Access, participation, and take-up rates, March 2018**  
 [All workers = 100 percent]

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>
All workers.....	60	59	98	57	55	98	81	80	98
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	79	78	99	78	77	99	83	81	98
Management, business, and financial occupations.....	83	82	99	82	82	99	—	—	—
Professional and related occupations...	77	76	99	75	74	99	82	80	98
Teachers.....	76	74	98	—	—	—	82	80	98
Primary, secondary, and special education school teachers.....	83	82	98	—	—	—	87	86	98
Registered nurses.....	83	82	99	—	—	—	—	—	—
Service occupations.....	36	35	96	30	29	95	75	74	97
Protective service occupations.....	67	65	97	43	41	95	86	84	98
Sales and office occupations.....	57	55	98	54	53	98	82	80	97
Sales and related occupations.....	42	40	96	42	40	96	—	—	—
Office and administrative support occupations.....	65	64	99	63	62	99	82	80	97
Natural resources, construction, and maintenance occupations.....	56	55	98	53	52	98	89	88	99
Construction, extraction, farming, fishing, and forestry occupations.....	48	47	98	44	43	98	—	—	—
Installation, maintenance, and repair occupations.....	64	62	98	62	60	98	—	—	—
Production, transportation, and material moving occupations.....	64	62	97	64	62	97	80	78	98
Production occupations.....	66	65	98	66	65	98	—	—	—
Transportation and material moving occupations.....	62	60	96	61	59	95	—	—	—
Full time.....	75	73	98	72	70	98	91	89	98
Part time.....	14	13	90	14	12	89	24	23	95
Union.....	87	84	97	85	82	96	89	87	98
Nonunion.....	56	55	98	54	53	98	75	73	97
<b>Average wage within the following categories:<sup>3</sup></b>									
Lowest 25 percent.....	27	25	93	24	22	93	65	63	97
Lowest 10 percent.....	17	15	89	15	13	86	52	50	96
Second 25 percent.....	63	61	97	58	57	97	87	85	97
Third 25 percent.....	75	74	99	72	71	99	87	86	98
Highest 25 percent.....	84	83	99	83	82	99	88	86	98
Highest 10 percent.....	85	84	99	85	85	99	84	82	97

See footnotes at end of table.

**Table 4. Life insurance benefits: Access, participation, and take-up rates, March 2018 — Continued**

[All workers = 100 percent]

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>	Access	Participation	Take-up rate <sup>2</sup>
<b>Establishment characteristics</b>									
Goods-producing industries.....	69	68	98	69	68	98	—	—	—
Service-providing industries.....	59	57	98	54	53	98	82	80	98
Education and health services.....	70	69	99	64	64	99	82	80	97
Educational services.....	78	77	98	68	67	99	81	79	98
Elementary and secondary schools.....	78	76	98	—	—	—	79	78	98
Junior colleges, colleges, universities, and professional schools.....	87	85	97	88	87	99	86	83	96
Health care and social assistance....	66	65	99	64	63	100	87	84	96
Hospitals.....	89	88	99	—	—	—	87	83	95
Public administration.....	83	81	98	—	—	—	83	81	98
1 to 99 workers.....	43	42	98	40	40	98	74	73	99
1 to 49 workers.....	37	36	98	35	35	98	69	68	99
50 to 99 workers.....	59	57	97	56	54	97	79	78	99
100 workers or more.....	78	76	98	76	74	98	84	81	97
100 to 499 workers.....	71	70	97	70	69	97	79	76	97
500 workers or more.....	85	83	98	84	83	98	86	84	97
<b>Geographic areas</b>									
Northeast.....	60	59	98	56	55	98	82	80	97
New England.....	64	62	97	61	60	98	82	75	92
Middle Atlantic.....	58	57	99	54	54	99	82	81	99
South.....	61	60	97	58	56	97	82	80	97
South Atlantic.....	61	60	98	57	56	98	85	82	97
East South Central.....	60	58	96	57	55	96	74	72	96
West South Central.....	62	60	97	58	57	97	83	81	97
Midwest.....	62	60	97	59	58	97	81	79	98
East North Central.....	62	60	97	60	58	97	81	78	97
West North Central.....	61	60	99	58	57	98	81	80	100
West.....	57	56	98	53	52	98	80	79	99
Mountain.....	61	61	99	58	57	99	82	82	100
Pacific.....	55	54	98	51	50	98	79	78	98

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.<sup>2</sup> The take-up rate is calculated from the unrounded percentage of workers with access to a plan and who participate in the plan.<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2018."NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

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

**Table 5. Selected paid leave benefits: Access, March 2018**

[All workers = 100 percent]

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
All workers.....	74	75	77	71	77	78	91	61	68
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	90	78	82	90	89	91	93	47	57
Management, business, and financial occupations.....	94	95	95	94	96	96	—	—	—
Professional and related occupations.....	89	71	76	87	85	87	93	40	52
Teachers.....	86	18	34	—	—	—	92	15	32
Primary, secondary, and special education school teachers.....	96	17	30	—	—	—	99	13	28
Registered nurses.....	92	90	90	—	—	—	—	—	—
Service occupations.....	56	59	57	52	57	54	85	74	78
Protective service occupations.....	77	79	78	60	66	63	91	89	90
Sales and office occupations.....	76	80	83	74	80	82	92	86	88
Sales and related occupations.....	65	71	74	65	71	74	—	—	—
Office and administrative support occupations.....	82	86	88	81	86	88	93	87	88
Natural resources, construction, and maintenance occupations.....	65	77	80	63	75	79	96	97	96
Construction, extraction, farming, fishing, and forestry occupations.....	54	65	70	50	62	68	—	—	—
Installation, maintenance, and repair occupations.....	76	88	89	75	88	89	—	—	—
Production, transportation, and material moving occupations.....	66	82	84	65	83	85	89	62	73
Production occupations.....	63	87	90	63	87	90	—	—	—
Transportation and material moving occupations.....	69	78	79	68	79	80	—	—	—
Full time.....	85	87	88	82	90	90	99	67	74
Part time.....	40	38	43	39	40	44	44	24	33
Union.....	90	75	81	83	89	90	97	58	70
Nonunion.....	71	75	76	70	76	77	86	63	67
<b>Average wage within the following categories:<sup>2</sup></b>									
Lowest 25 percent.....	47	53	55	45	52	54	79	59	65
Lowest 10 percent.....	31	43	43	31	41	40	65	44	52
Second 25 percent.....	77	84	83	73	83	82	95	85	89
Third 25 percent.....	86	89	90	83	90	91	97	63	70
Highest 25 percent.....	92	80	84	90	91	93	95	41	53
Highest 10 percent.....	93	80	84	92	92	93	93	37	49

See footnotes at end of table.

**Table 5. Selected paid leave benefits: Access, March 2018 — Continued**

[All workers = 100 percent]

Characteristics	Civilian <sup>1</sup>			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
<b>Establishment characteristics</b>									
Goods-producing industries.....	69	87	90	68	87	90	—	—	—
Service-providing industries.....	75	73	75	71	75	76	91	60	68
Education and health services.....	87	69	74	84	82	84	92	45	55
Educational services.....	90	41	53	81	56	64	92	37	50
Elementary and secondary schools.....	92	27	39	—	—	—	93	26	39
Junior colleges, colleges, universities, and professional schools.....	89	71	82	86	73	84	90	69	81
Health care and social assistance.....	85	87	88	84	86	88	92	92	92
Hospitals.....	94	93	94	—	—	—	92	92	91
Public administration.....	92	90	91	—	—	—	92	90	91
1 to 99 workers.....	63	69	71	62	70	71	89	55	64
1 to 49 workers.....	61	69	70	60	69	70	86	66	70
50 to 99 workers.....	69	69	73	66	73	75	92	44	57
100 workers or more.....	84	81	83	82	86	87	92	63	70
100 to 499 workers.....	80	82	84	79	85	86	90	61	69
500 workers or more.....	89	81	83	87	89	88	93	63	70
<b>Geographic areas</b>									
Northeast.....	77	75	77	75	78	80	90	57	64
New England.....	79	74	77	78	78	80	90	55	60
Middle Atlantic.....	76	75	77	74	78	79	90	58	65
South.....	71	76	78	67	78	79	92	62	69
South Atlantic.....	70	76	78	67	77	78	91	66	78
East South Central.....	67	75	78	62	78	79	90	60	71
West South Central.....	75	75	77	71	79	81	94	56	56
Midwest.....	67	74	74	64	76	76	89	55	66
East North Central.....	67	74	75	64	76	76	88	55	69
West North Central.....	69	73	74	65	76	76	91	57	61
West.....	82	76	77	81	78	78	93	67	72
Mountain.....	72	78	77	69	81	79	88	60	66
Pacific.....	87	75	77	86	76	78	95	70	74

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2018."

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

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