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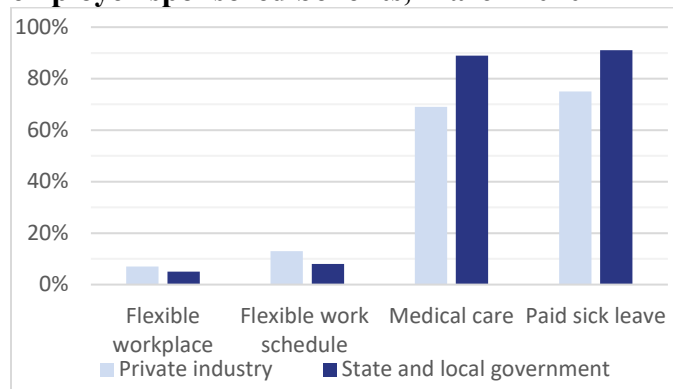
## EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2020

Paid sick leave was available to 75 percent of private industry workers in March 2020, the U.S. Bureau of Labor Statistics reported today. (See chart 1 and table 6.) Among industries, access to paid sick leave ranged from 52 percent of workers in leisure and hospitality to 93 percent of workers in financial activities and information.

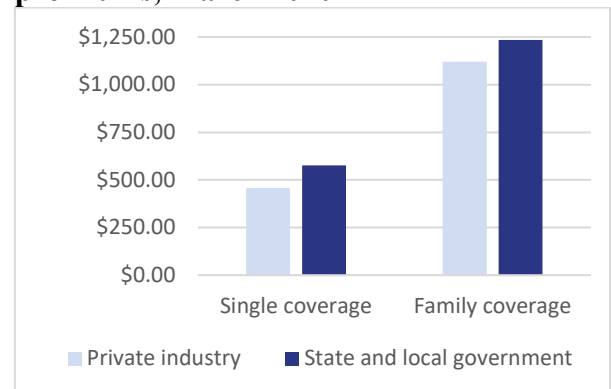
Seven percent of private industry workers had access to flexible workplace benefits. (See chart 1.) These benefits were available to 1 percent of workers in the lowest 25th percent wage category and 18 percent of workers in the highest 25th percent wage category.

Flexible work schedules were available to 13 percent of private industry workers. (See chart 1.) Eight percent of workers in the lowest 25th percent wage category and 26 percent of workers in the highest 25th percent wage category had access.

**Chart 1. Percentage of workers with access to employer-sponsored benefits, March 2020**



**Chart 2. Average flat monthly employer premiums, March 2020**

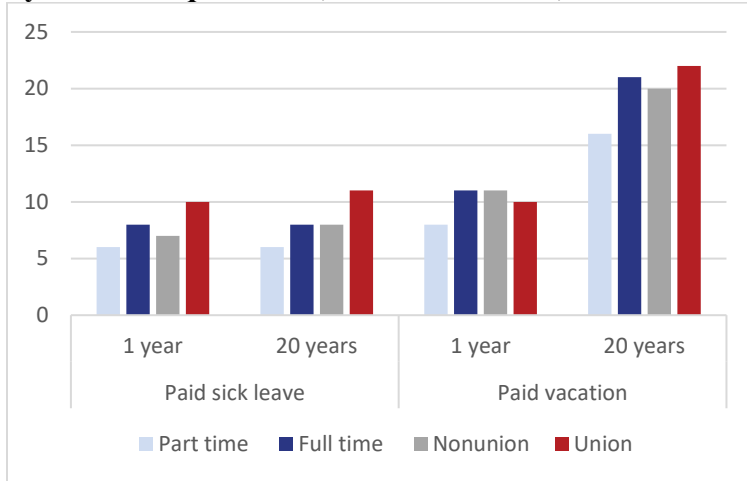


Medical care benefits were available to 89 percent of state and local government workers. Employers paid 86 percent of medical care premiums for single coverage plans and 71 percent for family coverage plans. The average flat monthly premium paid by employers for state and local government workers was \$576.34 for single coverage and \$1,235.07 for family coverage. (See charts 1 and 2 and tables 2-4.)

### Coronavirus (COVID-19) Pandemic Impact on March 2020 Benefits Data

The Employee Benefits in the United States reference date was March, 2020. No changes in estimation procedures were necessary due to COVID-19. Additional information is available at [www.bls.gov/covid19/employee-benefits-covid19-effects-march-2020.htm](http://www.bls.gov/covid19/employee-benefits-covid19-effects-march-2020.htm).

**Chart 3. Number of annual sick days and vacation days by service requirement, civilian workers, March 2020**

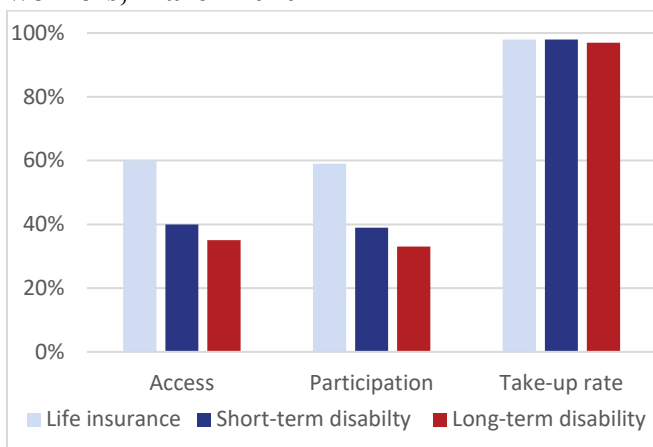


Seventy-eight percent of civilian workers had access to paid sick leave and an average of 8 annual paid sick leave days were available to workers across all years of service. Paid vacations were available to 76 percent of civilian workers. On average, 11 paid vacation days were available annually to workers after 1 year of service and 20 days were available to workers after 20 years of service. (See chart 3 and table 6.)

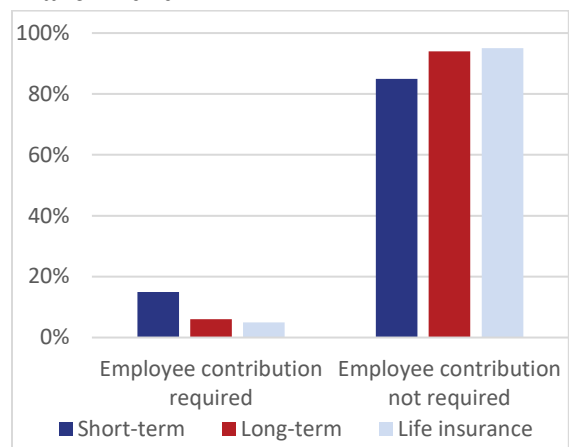
Short-term disability benefits were available to 40 percent of civilian workers and 39 percent of workers participated in the benefit, resulting in a 98 percent take-up rate. The take-up rate is the percentage of workers with access to a plan who participate in the plan. Employee contributions were not required for 85 percent of workers with short-term disability. (See charts 4 and 5.)

Long-term disability benefits were available to 35 percent of civilian workers. Ninety-four percent covered by long-term disability plans were not required to make contributions. (See charts 4 and 5.)

**Chart 4. Insurance benefits: Access, participation, and take-up rates, civilian workers, March 2020**



**Chart 5. Insurance benefits: Employee contribution requirement, civilian workers, March 2020**



The take-up rate for life insurance was 98 percent. Ninety-five percent of employees covered by life insurance were not required to make contributions. (See charts 4 and 5 and table 5.)

### **Private industry workers**

- Paid holidays were available to 96 percent of management, business and financial workers and paid vacation days were available to 97 percent of these workers.
- Within education and health services, 24 percent of workers in educational services had access to vacation days through a consolidated leave plan and 67 percent of workers in health care and social assistance had access to consolidated leave plans.
- Medical care was available to 27 percent of workers in the lowest 10th percent wage category and 94 percent of workers in the highest 10th percent wage category had access to this benefit.
- Sixty-seven percent of workers in an establishment with less than 100 employees had access to paid sick leave and 88 percent of workers at establishments with 500 or more employees had access to paid sick leave.

### **State and local government workers**

- Seventy-six percent of workers participated in defined benefit plans. Forty-five percent of these workers participated in open defined benefits plans and 55 percent participated in frozen defined benefit plans that continued to accrue benefits.
- Eighteen percent of workers participated in defined contribution plans and employee contributions were required for 69 percent of these workers.
- Ten percent of workers had access to paid sick leave through a consolidated leave plan and 89 percent of workers with paid sick leave had a fixed number of sick days each year.
- Medical care and retirement benefits were not available to 1 percent of primary, secondary, and special education school teachers and 99 percent of these workers had access to both benefits.

### **Civilian workers**

- Paid family leave was available to 21 percent of workers and unpaid family leave was available to 89 percent of workers.
- Retirement benefits, which include defined benefit and defined contribution plans, were available to 67 percent of nonunion workers, while 94 percent of union workers had access to retirement benefits.
- Student loan repayment, or tuition forgiveness programs, was available to 2 percent of workers in the lowest 10th percent wage category and 9 percent of workers in the highest 10th percent wage category had access to these programs.
- Forty-one percent of opposite sex unmarried domestic couples were able to provide healthcare benefits for their partners and 44 percent of same sex unmarried domestic couples had access to these healthcare benefits.

Additional March 2020 and historical estimates are available through the database query tool at [www.bls.gov/ncs/ebs/data.htm](http://www.bls.gov/ncs/ebs/data.htm) and additional tables are available in an annual bulletin at [www.bls.gov/ncs/ebs/benefits/2020](http://www.bls.gov/ncs/ebs/benefits/2020).

## 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.

The Employee Benefits in the United States, March 2020 bulletin 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/ncs/ebs/benefits](http://www.bls.gov/ncs/ebs/benefits) for the latest benefits publications. The bulletin includes the following tables:

- Table 1: Establishments offering retirement and healthcare benefits (private industry only)
- Tables 2 – 8: Retirement benefits
- Tables 9 – 15, 41: Healthcare benefits
- Tables 16 – 30: Insurance benefits
- Tables 31 – 38: Leave benefits
- Table 39: Quality of life benefits
- Tables 40, 42: Financial benefits
- Table 43: Unmarried domestic partner benefits
- Tables 44, 45: Benefit combinations

**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/ncs/ebs/nb\\_var.htm](http://www.bls.gov/ncs/ebs/nb_var.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. 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.

**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. The share of premiums paid by employers and employees include workers with and without a contribution requirements.

**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 2020

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame <sup>1</sup>	6,678,401	6,446,859	231,542
Total in sample	11,402	9,806	1,596
Responding <sup>2</sup>	7,725	6,289	1,436
Refused <sup>3</sup>	2,878	2,738	140
Out of business or not in survey scope	799	779	20

<sup>1</sup> The sampling frame was developed from state unemployment insurance reports and based on the North American Industry Classification System (NAICS). For information on establishments and sampling, see the Handbook of Methods: National Compensation Measures available at [www.bls.gov/opub/hom/ncs/home.htm](http://www.bls.gov/opub/hom/ncs/home.htm).

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

<sup>3</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm).

## Survey scope:

### Number of workers represented, March 2020

Occupational group <sup>1</sup>	Civilian <sup>2</sup>	Private industry <sup>2</sup>	State and local governments <sup>2</sup>
All workers	139,597,300	120,164,300	19,433,000
Management, professional, and related	43,698,800	32,589,900	11,108,900
Management, business, and financial	13,450,100	11,848,600	-
Professional and related	30,248,700	20,741,300	9,507,400
Teachers	6,559,300	-	5,149,900
Primary, secondary, and special education school teachers	4,560,000	-	3,960,400
Registered nurses	2,630,800	-	-
Service	31,625,200	27,615,400	4,009,800
Protective service	3,280,500	1,350,500	1,930,000
Sales and office	33,109,800	30,388,700	2,721,100
Sales and related	12,352,500	12,272,100	-
Office and administrative support	20,757,300	18,116,500	2,640,800
Natural resources, construction, and maintenance	11,403,400	10,590,200	813,200
Construction, extraction, farming, fishing, and forestry	5,901,000	5,456,000	-
Installation, maintenance, and repair	5,502,400	5,134,200	-
Production, transportation, and material moving	19,760,000	18,980,100	779,900
Production	9,423,500	9,300,600	-
Transportation and material moving	10,336,500	9,679,500	-

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

<sup>2</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm).

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 2020 wages and salaries from the BLS *Employer Costs for Employee Compensation* publication.

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	25	50 (median)	75	90
Civilian workers	\$11.17	\$14.45	\$20.20	\$32.74	\$50.17
Private industry workers	\$11.00	\$14.00	\$19.26	\$31.00	\$49.04
State and local government workers	\$14.39	\$19.08	\$28.43	\$40.69	\$55.44

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](http://www.bls.gov/opub/mlr/subject/b.htm) and *Beyond the Numbers: Pay and Benefits* at [www.bls.gov/opub/btn/archive/home.htm](http://www.bls.gov/opub/btn/archive/home.htm). *The Economics Daily* article archive is available at [www.bls.gov/opub/ted/employee-benefits-survey.htm](http://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](http://www.bls.gov/opub/hom/ncs/home.htm).

Benefit publications from 1980 to the present are also available at [www.bls.gov/ncs/ncspubs.htm](http://www.bls.gov/ncs/ncspubs.htm). The latest glossary of benefit terms is available at [www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ncs/ebs/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/ncs/ebs/data.htm](http://www.bls.gov/ncs/ebs/data.htm).

Information in this release will be made available to sensory impaired individuals upon request. Voice phone: (202) 691-5200; Federal Relay Service: (800) 877-8339.

**Table 1. Retirement benefits: Access, participation, and take-up rates, March 2020<sup>1</sup>**  
 [All workers = 100 percent]

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate <sup>3</sup>
All workers.....	71	55	78	67	51	76	91	83	90
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	86	74	86	84	71	85	94	84	90
Management, business, and financial occupations.....	89	80	90	88	79	89	—	—	—
Professional and related occupations...	85	72	84	82	67	82	93	83	89
Teachers.....	88	78	89	—	—	—	94	85	90
Primary, secondary, and special education school teachers.....	97	87	90	—	—	—	99	91	91
Registered nurses.....	90	78	87	—	—	—	—	—	—
Service occupations.....	46	32	68	41	25	61	85	78	92
Protective service occupations.....	81	71	88	65	48	75	92	87	95
Sales and office occupations.....	75	55	73	73	52	71	91	83	91
Sales and related occupations.....	70	42	60	70	42	60	—	—	—
Office and administrative support occupations.....	78	62	80	75	59	78	92	83	91
Natural resources, construction, and maintenance occupations.....	64	51	80	61	48	78	97	92	94
Construction, extraction, farming, fishing, and forestry occupations.....	59	48	81	56	44	79	—	—	—
Installation, maintenance, and repair occupations.....	69	54	78	67	51	77	—	—	—
Production, transportation, and material moving occupations.....	71	55	77	70	54	77	90	83	91
Production occupations.....	72	58	80	72	58	80	—	—	—
Transportation and material moving occupations.....	69	51	75	68	49	73	—	—	—
Full time.....	80	66	82	77	61	80	99	90	91
Part time.....	40	22	55	39	20	52	45	39	87
Union.....	94	85	90	91	82	89	97	89	91
Nonunion.....	67	51	76	65	48	74	86	78	90
<b>Average wage within the following categories:<sup>4</sup></b>									
Lowest 25 percent.....	45	26	57	42	22	52	78	69	89
Lowest 10 percent.....	32	16	51	29	14	48	70	61	87
Second 25 percent.....	70	53	76	67	48	72	94	85	91
Third 25 percent.....	83	69	83	79	64	81	98	89	91
Highest 25 percent.....	90	81	90	88	78	89	97	88	91
Highest 10 percent.....	92	83	90	90	81	90	96	87	90

See footnotes at end of table.

**Table 1. Retirement benefits: Access, participation, and take-up rates, March 2020<sup>1</sup> — Continued**  
 [All workers = 100 percent]

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate <sup>3</sup>
<b>Establishment characteristics</b>									
Goods-producing industries.....	76	62	82	76	62	81	—	—	—
Service-providing industries.....	70	54	78	65	49	75	91	83	90
Education and health services.....	78	64	82	70	54	77	93	83	89
Educational services.....	88	78	89	70	61	87	93	83	89
Elementary and secondary schools.....	91	82	90	—	—	—	93	84	91
Junior colleges, colleges, universities, and professional schools.....	91	80	88	89	82	92	92	79	86
Health care and social assistance....	72	55	76	71	53	75	93	80	85
Hospitals.....	93	82	87	—	—	—	93	78	84
Public administration.....	91	85	94	—	—	—	91	85	94
1 to 99 workers.....	55	40	72	53	37	69	88	83	95
1 to 49 workers.....	50	36	71	49	34	69	85	80	94
50 to 99 workers.....	71	52	72	69	46	68	91	87	95
100 workers or more.....	85	71	83	83	67	81	92	83	89
100 to 499 workers.....	81	64	78	80	60	76	91	84	92
500 workers or more.....	89	79	88	88	77	88	93	82	88
<b>Geographic areas</b>									
Northeast.....	70	58	83	66	54	81	91	84	92
New England.....	72	58	81	70	56	79	86	76	88
Middle Atlantic.....	69	58	84	65	53	82	93	87	94
South.....	68	51	74	64	45	71	94	84	89
South Atlantic.....	70	51	74	67	47	71	91	80	88
East South Central.....	68	49	73	62	42	68	94	86	91
West South Central.....	66	51	77	60	44	72	97	88	90
Midwest.....	73	58	79	71	55	77	90	79	88
East North Central.....	73	58	80	71	56	78	89	78	89
West North Central.....	73	56	77	70	52	75	92	81	87
West.....	72	58	80	69	53	77	90	84	93
Mountain.....	74	59	80	72	55	77	87	83	95
Pacific.....	71	57	80	68	52	78	91	84	92

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

<sup>2</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm) for further explanation.

<sup>3</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>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, Employer Costs for Employee Compensation.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ncs/ebs/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 2020**  
 [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	51	71	69	48	69	89	70	78
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	88	65	74	87	64	73	92	71	78
Management, business, and financial occupations.....	94	70	74	94	69	73	—	—	—
Professional and related occupations... Teachers.....	85	63	75	82	60	73	91	70	77
Primary, secondary, and special education school teachers.....	87	65	75	—	—	—	92	70	76
Registered nurses.....	97	72	74	—	—	—	99	75	75
Service occupations.....	89	63	71	—	—	—	—	—	—
Protective service occupations.....	50	30	61	45	26	57	81	62	77
Sales and office occupations.....	81	58	72	67	43	64	90	69	76
Sales and related occupations.....	69	47	69	67	45	67	88	73	82
Office and administrative support occupations.....	53	35	66	53	35	66	—	—	—
Natural resources, construction, and maintenance occupations.....	78	55	70	76	52	68	90	73	82
Construction, extraction, farming, fishing, and forestry occupations.....	75	57	75	74	55	75	95	77	81
Installation, maintenance, and repair occupations.....	73	55	76	71	53	75	—	—	—
Production, transportation, and material moving occupations.....	78	59	75	77	57	75	—	—	—
Production occupations.....	77	55	71	77	54	71	84	65	78
Transportation and material moving occupations.....	81	59	73	81	58	73	—	—	—
Full time.....	73	51	70	73	51	69	—	—	—
Part time.....	87	63	72	85	60	71	99	78	79
Union.....	23	11	50	23	11	48	25	18	71
Nonunion.....	95	75	79	95	77	81	95	73	77
<b>Average wage within the following categories:<sup>3</sup></b>	68	47	69	67	45	68	84	67	80
Lowest 25 percent.....	41	23	57	38	21	55	72	56	78
Lowest 10 percent.....	27	13	48	27	12	46	62	47	77
Second 25 percent.....	74	51	69	71	47	67	93	73	79
Third 25 percent.....	88	66	75	85	62	73	97	77	80
Highest 25 percent.....	93	70	76	92	69	75	95	73	77
Highest 10 percent.....	95	72	76	94	71	75	93	73	78

See footnotes at end of table.

**Table 2. Medical care benefits: Access, participation, and take-up rates, March 2020 — 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	63	74	85	63	74	—	—	—
Service-providing industries.....	70	49	70	66	45	68	89	69	78
Education and health services.....	78	55	70	72	47	66	90	70	77
Educational services.....	86	65	75	73	50	68	90	69	77
Elementary and secondary schools.....	88	66	75	—	—	—	90	68	76
Junior colleges, colleges, universities, and professional schools.....	89	68	76	90	63	70	89	71	79
Health care and social assistance....	73	49	67	72	47	66	92	74	80
Hospitals.....	91	65	71	—	—	—	91	74	81
Public administration.....	90	72	80	—	—	—	90	72	80
1 to 99 workers.....	58	39	67	56	37	66	86	68	80
1 to 49 workers.....	52	35	67	50	33	66	82	66	81
50 to 99 workers.....	76	52	68	74	49	66	89	70	79
100 workers or more.....	86	63	73	85	61	71	90	70	78
100 to 499 workers.....	82	58	71	81	57	70	86	69	80
500 workers or more.....	91	68	75	90	66	73	92	71	77
<b>Geographic areas</b>									
Northeast.....	71	51	72	69	49	71	87	67	77
New England.....	74	53	71	72	51	70	88	65	74
Middle Atlantic.....	70	51	72	68	48	71	87	67	78
South.....	70	49	69	66	44	67	92	74	80
South Atlantic.....	70	48	69	67	44	66	90	73	80
East South Central.....	69	50	72	65	44	68	92	80	87
West South Central.....	70	49	70	65	45	68	96	74	77
Midwest.....	73	50	69	71	48	68	86	64	75
East North Central.....	72	50	69	71	48	68	84	65	77
West North Central.....	73	49	67	71	47	66	88	63	71
West.....	75	55	74	73	53	73	88	69	79
Mountain.....	74	54	73	72	52	72	86	66	77
Pacific.....	76	56	74	74	54	73	88	71	80

<sup>1</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm) 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.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ncs/ebs/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 2020**  
 [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	78	22	86	14
<b>Worker characteristics</b>						
Management, professional, and related occupations.....	81	19	79	21	85	15
Management, business, and financial occupations.....	78	22	77	23	–	–
Professional and related occupations.....	82	18	80	20	85	15
Teachers.....	83	17	–	–	84	16
Primary, secondary, and special education school teachers.....	84	16	–	–	84	16
Registered nurses.....	83	17	–	–	–	–
Service occupations.....	81	19	78	22	87	13
Protective service occupations.....	85	15	77	23	88	12
Sales and office occupations.....	79	21	78	22	88	12
Sales and related occupations.....	76	24	76	24	–	–
Office and administrative support occupations.....	80	20	79	21	88	12
Natural resources, construction, and maintenance occupations.....	79	21	78	22	90	10
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. ...	78	22	78	22	86	14
Production occupations.....	79	21	79	21	–	–
Transportation and material moving occupations.....	77	23	77	23	–	–
Full time.....	80	20	78	22	86	14
Part time.....	81	19	80	20	85	15
Union.....	85	15	84	16	86	14
Nonunion.....	79	21	78	22	87	13
<b>Average wage within the following categories:<sup>2</sup></b>						
Lowest 25 percent.....	77	23	76	24	87	13
Lowest 10 percent.....	78	22	77	23	87	13
Second 25 percent.....	79	21	78	22	87	13
Third 25 percent.....	80	20	79	21	86	14
Highest 25 percent.....	81	19	80	20	85	15
Highest 10 percent.....	81	19	80	20	85	15
<b>Establishment characteristics</b>						
Goods-producing industries.....	79	21	79	21	–	–
Service-providing industries.....	80	20	78	22	86	14
Education and health services.....	82	18	80	20	85	15
Educational services.....	84	16	79	21	85	15
Elementary and secondary schools.....	84	16	–	–	84	16
Junior colleges, colleges, universities, and professional schools.....	84	16	80	20	86	14
Health care and social assistance.....	81	19	81	19	87	13
Hospitals.....	83	17	–	–	87	13
Public administration.....	88	12	–	–	88	12
1 to 99 workers.....	79	21	78	22	86	14
1 to 49 workers.....	79	21	78	22	88	12
50 to 99 workers.....	78	22	77	23	84	16
100 workers or more.....	81	19	79	21	86	14
100 to 499 workers.....	79	21	78	22	87	13
500 workers or more.....	82	18	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 2020 — 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.....	80	20	80	20	85	15
New England.....	77	23	77	23	77	23
Middle Atlantic.....	82	18	80	20	87	13
South.....	79	21	78	22	86	14
South Atlantic.....	79	21	77	23	86	14
East South Central.....	81	19	78	22	88	12
West South Central.....	80	20	78	22	86	14
Midwest.....	79	21	77	23	87	13
East North Central.....	79	21	78	22	85	15
West North Central.....	79	21	76	24	91	9
West.....	81	19	80	20	86	14
Mountain.....	80	20	78	22	87	13
Pacific.....	81	19	81	19	86	14

<sup>1</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm) 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.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ncs/ebs/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 2020**  
 [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.....	67	33	66	34	71	29
<b>Worker characteristics</b>						
Management, professional, and related occupations.....	69	31	68	32	70	30
Management, business, and financial occupations.....	68	32	67	33	—	—
Professional and related occupations.....	69	31	68	32	69	31
Teachers.....	66	34	—	—	66	34
Primary, secondary, and special education school teachers.....	64	36	—	—	65	35
Registered nurses.....	71	29	—	—	—	—
Service occupations.....	63	37	60	40	72	28
Protective service occupations.....	73	27	65	35	77	23
Sales and office occupations.....	66	34	65	35	73	27
Sales and related occupations.....	62	38	62	38	—	—
Office and administrative support occupations.....	68	32	67	33	74	26
Natural resources, construction, and maintenance occupations.....	68	32	67	33	77	23
Construction, extraction, farming, fishing, and forestry occupations.....	69	31	68	32	—	—
Installation, maintenance, and repair occupations.....	67	33	66	34	—	—
Production, transportation, and material moving occupations. ...	69	31	69	31	71	29
Production occupations.....	72	28	72	28	—	—
Transportation and material moving occupations.....	67	33	67	33	—	—
Full time.....	67	33	66	34	71	29
Part time.....	67	33	66	34	70	30
Union.....	79	21	82	18	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	59	41	66	34
Lowest 10 percent.....	58	42	59	41	61	39
Second 25 percent.....	65	35	64	36	74	26
Third 25 percent.....	69	31	67	33	69	31
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.....	71	29	71	29	—	—
Service-providing industries.....	67	33	65	35	71	29
Education and health services.....	66	34	64	36	68	32
Educational services.....	66	34	64	36	66	34
Elementary and secondary schools.....	64	36	—	—	65	35
Junior colleges, colleges, universities, and professional schools.....	71	29	70	30	72	28
Health care and social assistance.....	65	35	64	36	74	26
Hospitals.....	74	26	—	—	74	26
Public administration.....	77	23	—	—	77	23
1 to 99 workers.....	62	38	61	39	74	26
1 to 49 workers.....	62	38	61	39	74	26
50 to 99 workers.....	62	38	60	40	73	27
100 workers or more.....	70	30	70	30	70	30
100 to 499 workers.....	67	33	66	34	71	29
500 workers or more.....	73	27	75	25	70	30

See footnotes at end of table.

**Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2020 — 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.....	71	29	70	30	76	24
Middle Atlantic.....	74	26	71	29	85	15
South.....	62	38	62	38	63	37
South Atlantic.....	63	37	61	39	67	33
East South Central.....	65	35	66	34	63	37
West South Central.....	61	39	62	38	57	43
Midwest.....	69	31	68	32	74	26
East North Central.....	71	29	70	30	76	24
West North Central.....	66	34	66	34	70	30
West.....	68	32	66	34	74	26
Mountain.....	67	33	67	33	71	29
Pacific.....	68	32	66	34	75	25

<sup>1</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm) 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.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ncs/ebs/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 2020**  
 [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	56	55	98	82	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.....	84	82	99	83	82	99	—	—	—
Professional and related occupations...	77	76	99	75	74	99	83	80	97
Teachers.....	77	76	98	—	—	—	82	80	98
Primary, secondary, and special education school teachers.....	85	83	98	—	—	—	87	86	98
Registered nurses.....	84	83	99	—	—	—	—	—	—
Service occupations.....	34	33	95	28	27	94	76	74	97
Protective service occupations.....	64	61	95	32	27	84	86	84	98
Sales and office occupations.....	57	56	98	55	54	98	82	81	98
Sales and related occupations.....	40	39	97	40	39	97	—	—	—
Office and administrative support occupations.....	67	66	98	65	64	98	83	81	98
Natural resources, construction, and maintenance occupations.....	56	55	99	53	53	99	90	89	99
Construction, extraction, farming, fishing, and forestry occupations.....	48	48	99	45	44	99	—	—	—
Installation, maintenance, and repair occupations.....	65	64	98	62	61	98	—	—	—
Production, transportation, and material moving occupations.....	64	63	98	64	62	98	80	78	99
Production occupations.....	69	68	99	69	68	99	—	—	—
Transportation and material moving occupations.....	60	58	97	59	57	97	—	—	—
Full time.....	74	73	99	70	70	99	91	89	98
Part time.....	14	13	89	13	12	88	24	22	94
Union.....	85	83	97	82	80	97	89	87	98
Nonunion.....	56	55	98	54	53	98	76	74	97
<b>Average wage within the following categories:<sup>3</sup></b>									
Lowest 25 percent.....	28	26	95	25	23	94	66	63	97
Lowest 10 percent.....	15	13	90	13	12	88	54	53	97
Second 25 percent.....	58	57	98	55	54	98	87	85	98
Third 25 percent.....	76	75	99	70	70	99	88	86	98
Highest 25 percent.....	85	84	99	83	83	99	88	86	98
Highest 10 percent.....	88	87	99	88	88	99	85	82	97

See footnotes at end of table.

**Table 5. Life insurance benefits: Access, participation, and take-up rates, March 2020 — 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.....	70	69	99	69	69	99	—	—	—
Service-providing industries.....	58	57	98	53	52	98	82	80	98
Education and health services.....	68	67	98	61	60	99	82	80	97
Educational services.....	78	76	98	64	64	100	81	79	98
Elementary and secondary schools.....	78	76	98	—	—	—	80	78	98
Junior colleges, colleges, universities, and professional schools.....	86	84	98	86	85	99	86	83	97
Health care and social assistance....	62	61	98	60	59	98	88	84	96
Hospitals.....	89	87	98	—	—	—	88	83	95
Public administration.....	84	82	98	—	—	—	84	82	98
1 to 99 workers.....	42	41	98	40	39	98	75	74	98
1 to 49 workers.....	36	36	99	35	35	99	70	70	99
50 to 99 workers.....	60	58	97	57	55	97	80	79	98
100 workers or more.....	77	75	98	75	73	98	84	82	97
100 to 499 workers.....	70	69	98	69	68	98	78	76	97
500 workers or more.....	84	81	97	82	80	97	87	84	98
<b>Geographic areas</b>									
Northeast.....	58	57	98	54	54	99	82	80	97
New England.....	65	63	97	62	62	99	83	75	90
Middle Atlantic.....	56	55	99	51	51	99	82	81	99
South.....	58	57	98	54	53	98	83	80	97
South Atlantic.....	58	56	97	54	52	97	85	82	96
East South Central.....	58	58	99	55	55	99	75	73	97
West South Central.....	59	57	98	54	52	98	84	82	98
Midwest.....	63	61	97	60	58	97	81	79	97
East North Central.....	64	62	98	61	60	98	81	78	96
West North Central.....	60	58	97	56	55	97	82	81	99
West.....	61	60	99	57	57	99	80	80	100
Mountain.....	64	63	99	61	60	99	83	82	100
Pacific.....	59	59	99	56	55	99	79	79	99

<sup>1</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm) 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.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ncs/ebs/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 2020**

[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.....	78	76	78	75	79	80	91	60	68
<b>Worker characteristics</b>									
Management, professional, and related occupations.....	92	79	82	92	90	91	93	46	56
Management, business, and financial occupations.....	95	96	95	95	97	96	—	—	—
Professional and related occupations.....	91	71	76	90	86	88	93	40	51
Teachers.....	89	18	34	—	—	—	93	14	31
Primary, secondary, and special education school teachers.....	98	15	28	—	—	—	99	11	26
Registered nurses.....	94	90	92	—	—	—	—	—	—
Service occupations.....	62	60	60	59	58	57	85	75	79
Protective service occupations.....	84	84	82	74	76	70	91	90	90
Sales and office occupations.....	78	81	84	77	81	84	92	86	88
Sales and related occupations.....	65	70	76	65	70	76	—	—	—
Office and administrative support occupations.....	85	88	89	84	88	89	93	87	88
Natural resources, construction, and maintenance occupations.....	70	81	81	68	80	80	96	96	95
Construction, extraction, farming, fishing, and forestry occupations.....	60	71	72	57	69	70	—	—	—
Installation, maintenance, and repair occupations.....	80	92	91	79	91	91	—	—	—
Production, transportation, and material moving occupations.....	73	85	86	72	86	87	90	62	74
Production occupations.....	72	90	92	72	90	92	—	—	—
Transportation and material moving occupations.....	74	80	81	73	82	82	—	—	—
Full time.....	88	87	88	86	91	90	99	67	73
Part time.....	45	39	47	45	41	49	46	23	33
Union.....	93	75	81	88	91	91	98	58	69
Nonunion.....	75	76	78	74	78	79	86	63	66
<b>Average wage within the following categories:<sup>2</sup></b>									
Lowest 25 percent.....	52	55	59	49	54	58	79	58	65
Lowest 10 percent.....	33	40	43	31	40	43	67	45	54
Second 25 percent.....	82	83	83	80	83	83	96	86	89
Third 25 percent.....	89	91	91	87	91	92	97	62	70
Highest 25 percent.....	94	81	84	92	93	93	96	40	51
Highest 10 percent.....	95	83	85	94	94	94	94	38	49

See footnotes at end of table.

**Table 6. Selected paid leave benefits: Access, March 2020 — 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.....	74	89	89	74	89	89	—	—	—
Service-providing industries.....	78	74	76	76	77	78	91	60	67
Education and health services.....	87	69	74	84	82	84	93	44	55
Educational services.....	90	40	51	81	55	61	93	36	49
Elementary and secondary schools.....	93	27	39	—	—	—	93	25	38
Junior colleges, colleges, universities, and professional schools.....	90	70	82	88	74	85	91	69	80
Health care and social assistance.....	85	87	87	84	86	87	92	93	92
Hospitals.....	95	94	94	—	—	—	92	92	92
Public administration.....	92	91	91	—	—	—	92	91	91
1 to 99 workers.....	69	70	72	67	71	73	90	55	62
1 to 49 workers.....	66	68	71	66	69	71	86	62	67
50 to 99 workers.....	76	74	76	74	78	79	93	47	56
100 workers or more.....	86	82	84	85	88	88	92	62	70
100 to 499 workers.....	83	82	83	82	86	86	90	60	68
500 workers or more.....	90	82	85	88	90	91	93	63	70
<b>Geographic areas</b>									
Northeast.....	81	75	78	80	78	81	90	56	64
New England.....	84	74	78	83	77	81	91	55	60
Middle Atlantic.....	80	75	78	79	78	81	90	57	65
South.....	72	75	77	68	77	78	92	61	68
South Atlantic.....	72	76	78	69	77	78	91	65	76
East South Central.....	68	76	80	64	79	82	90	61	72
West South Central.....	73	74	74	69	77	78	95	56	56
Midwest.....	73	76	77	71	79	79	89	55	66
East North Central.....	73	76	77	71	79	79	88	55	68
West North Central.....	74	77	77	72	80	79	92	57	62
West.....	88	79	81	88	81	82	94	67	72
Mountain.....	77	77	81	75	80	83	89	61	66
Pacific.....	93	80	81	93	81	82	96	70	74

<sup>1</sup> 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](http://www.bls.gov/opub/hom/ncs/home.htm) 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.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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