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EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2015

Retirement benefits were available to 66 percent of private industry workers in the United States in March 2015, the U.S. Bureau of Labor Statistics reported today. Employer-provided retirement benefits were available to 31 percent of private industry workers in the lowest wage category (the 10th percentile). By contrast 88 percent of workers in the highest wage category (the 90th percentile) had access to retirement benefits. In state and local government, 61 percent of workers in the lowest wage category had access to retirement benefits, compared with 98 percent of workers in the highest wage category. (See chart 1 and table 1.)

The share of premiums workers were required to pay for their medical coverage varied by bargaining status. Private industry nonunion workers were responsible for 23 percent of the total single coverage medical premium, whereas the share of premiums for union workers was 13 percent. The share of premiums for family coverage was 35 percent for nonunion workers and 16 percent for union workers. (See chart 2 and tables 3 and 4.)

Chart 1. Access to retirement benefits by lowest and highest wage categories, March 2015

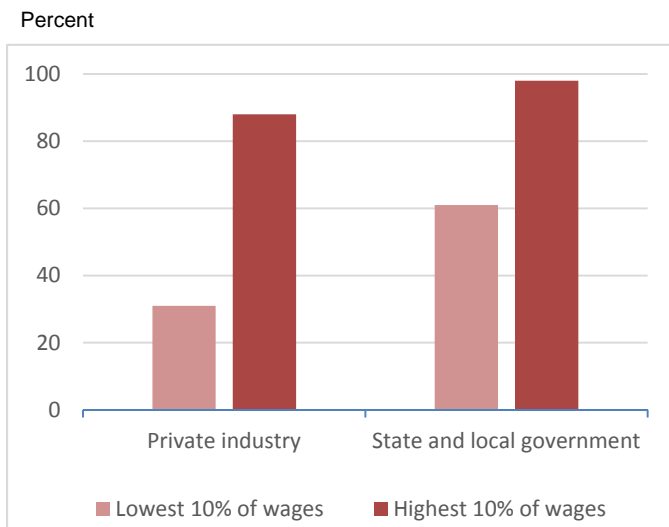
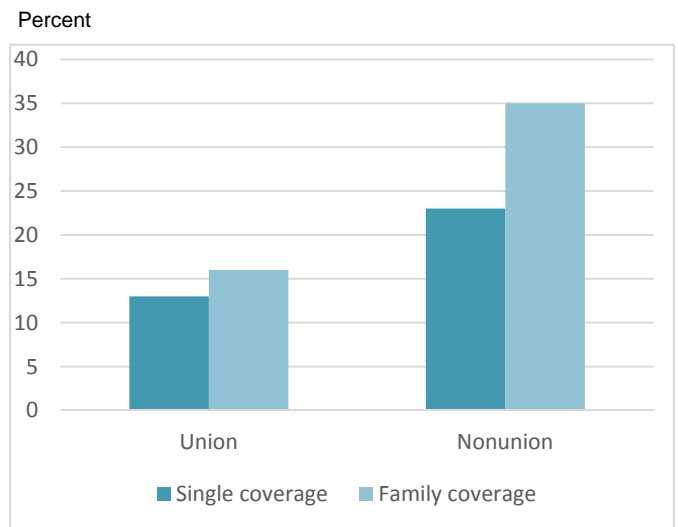


Chart 2. Share of medical premiums paid by private industry workers, March 2015



These data are from the National Compensation Survey (NCS), which provides comprehensive measures of compensation cost levels and trends as well as incidence and provisions of employee benefit plans.

Additional findings include:

- **Full-time workers** in state and local government had high rates of access to major benefits: 99 percent had access to retirement and medical care benefits, and 98 percent to paid sick leave. For **part-time workers**, 39 percent had access to retirement benefits, 24 percent to medical care benefits, and 42 percent to paid sick leave. (See tables 1, 2, and 6.)
- Paid holidays were provided to 90 percent of full-time and 37 percent of part-time workers in **private industry**. In **state and local government**, 74 percent of full-time workers and 30 percent of part-time workers had access. (See table 6 and Technical Note.)
- Access to benefits differed among some **occupational groups**. For private industry, 87 percent of workers in management, professional, and related occupations had access to medical care, compared with 41 percent in service occupations. In state and local government, the corresponding figures were 89 percent and 82 percent, respectively. (See table 2.)
- For civilian workers, access rates to medical care ranged from 53 percent for the smallest **establishments** (those with fewer than 50 workers) to 90 percent for the largest establishments (those employing 500 workers or more). Access to retirement benefits ranged by establishment size from 46 percent to 91 percent. (See tables 1 and 2.)
- Access to medical care benefits for **private industry** workers was 86 percent in goods-producing industries, compared with 66 percent for workers in service-providing industries. The employee share of family medical premiums was 27 percent for workers in goods-producing industries and 33 percent for workers in service-providing industries. (See tables 2 and 4.)

More information can be obtained by calling (202) 691-6199, sending e-mail to ncsinfo@bls.gov, or by visiting www.bls.gov/ebs.

NOTE

More information will be published in September 2015 on the incidence and provisions of health care benefits, retirement benefits, life insurance, short-term and long-term disability benefits, paid holidays and vacations, and other selected benefits. For the latest benefit publications see www.bls.gov/ebs.

TECHNICAL NOTE

Data in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). This release contains March 2015 data on civilian, private industry, and state and local government workers in the United States. Excluded are federal government workers, the military, agricultural workers, private household workers, and the self-employed. This news release provides data on the incidence of (access to and participation in) selected benefits and the share of premiums paid by employers and employees for medical care.

Calculation details

Average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within six earnings 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 are based on unpublished March 2015 wages and salaries from the *Employer Costs for Employee Compensation*.

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

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$9.09	\$12.02	\$18.18	\$29.10	\$44.36
Private industry workers	9.00	11.64	17.40	27.89	43.27
State and local government workers	12.40	16.35	23.76	35.56	49.40

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

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

The tables on employer and employee medical premiums (tables 3 and 4) include participants in all medical plans, with calculations for both single and family coverage. The calculations are not based on actual decisions regarding medical coverage made by employees within the occupations. Rather, the premium calculations are based on the assumption that all employees in the occupation can opt for either single or family coverage.

Medical care

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

Retirement plans

Differences in retirement plan participation are influenced by type of plan offered. In defined benefit plans participation is often mandatory, after meeting eligibility requirements, while participation in defined contribution plans is often voluntary.

Take-up rates

Take-up rates are the percentage of workers with access to a plan who participate in the plan. They are computed by using the number of workers participating in a plan divided by the number of workers with access to the plan, multiplied by 100, and rounded to the nearest one percent. Since the computation of take-up rates is based on the number of workers collected rather than rounded percentage estimates, the take-up rates in the tables may not equal the ratio of participation to access estimates.

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. Professional and administrative support 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 vacation 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.

Sample size

Data for the March 2015 reference period were collected from a probability sample of about 8,600 establishments in private industry and approximately 1,500 establishments in state and local government.

Survey scope

The March 2015 NCS benefits survey represented approximately 131 million civilian workers; of this number, about 112 million were private industry workers and nearly 19 million were state and local government workers.

Obtaining information

For research articles on employee benefits, see the *Monthly Labor Review* at www.bls.gov/opub/mlr/home.htm and *Beyond the Numbers: Pay and Benefits* at www.bls.gov/opub/btn. For further technical information, see Chapter 8, "National Compensation Measures," of the *BLS Handbook of Methods* at www.bls.gov/opub/hom/pdf/homch8.pdf.

Table 1. Retirement benefits:¹ Access, participation, and take-up rates,² National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Civilian ³			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	69	53	77	66	49	74	90	81	90
Worker characteristics									
Management, professional, and related	83	71	85	80	67	84	92	82	89
Management, business, and financial	85	75	88	84	74	88	–	–	–
Professional and related	82	69	84	78	63	81	92	81	89
Teachers	84	74	87	–	–	–	91	81	89
Primary, secondary, and special education school teachers	95	84	88	–	–	–	99	89	90
Registered nurses	83	68	82	–	–	–	–	–	–
Service	46	30	64	39	22	55	85	77	91
Protective service	79	62	79	62	31	50	92	84	92
Sales and office	72	52	72	70	49	70	89	81	91
Sales and related	68	39	57	68	38	57	–	–	–
Office and administrative support	74	60	80	72	56	78	90	82	91
Natural resources, construction, and maintenance	69	56	81	66	52	80	96	88	92
Construction, extraction, farming, fishing, and forestry	64	52	82	59	47	79	–	–	–
Installation, maintenance, and repair	73	59	81	71	57	80	–	–	–
Production, transportation, and material moving ...	72	54	76	71	53	75	85	78	91
Production	75	59	79	75	59	78	–	–	–
Transportation and material moving	68	50	73	67	48	71	–	–	–
Full time	80	64	81	76	59	78	99	89	90
Part time	38	20	54	37	19	51	39	33	85
Union	94	85	90	92	82	90	97	88	90
Nonunion	65	48	74	63	46	72	84	75	90
Average wage within the following categories: ⁴									
Lowest 25 percent	42	22	52	40	19	48	75	67	90
Lowest 10 percent	31	12	40	31	12	39	61	54	89
Second 25 percent	71	53	75	67	47	70	93	83	89
Third 25 percent	81	68	83	78	63	81	94	84	89
Highest 25 percent	89	79	88	86	75	88	98	89	91
Highest 10 percent	90	80	90	88	78	89	98	89	91

See footnotes at end of table.

Table 1. Retirement benefits:¹ Access, participation, and take-up rates,² National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Civilian ³			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	75	61	82	75	61	81	—	—	—
Service-providing industries	68	52	76	64	46	72	90	81	90
Education and health services	77	63	82	69	53	77	91	80	88
Educational services	86	76	88	69	59	86	91	81	89
Elementary and secondary schools	89	80	89	—	—	—	92	82	89
Junior colleges, colleges, and universities	87	76	87	87	76	88	87	76	87
Health care and social assistance	71	54	76	69	52	75	89	77	87
Hospitals	91	78	85	—	—	—	95	81	85
Public administration	91	84	92	—	—	—	91	84	92
1 to 99 workers	52	36	70	51	35	69	78	70	89
1 to 49 workers	46	33	71	46	32	70	70	63	90
50 to 99 workers	67	46	69	66	44	67	91	80	89
100 workers or more	86	69	81	84	65	78	91	82	90
100 to 499 workers	81	61	75	80	58	72	88	80	91
500 workers or more	91	79	87	89	76	85	93	83	89
Geographic areas									
Northeast	70	57	80	67	53	78	91	81	89
New England	71	56	79	69	52	76	86	78	91
Middle Atlantic	70	57	81	67	53	79	93	82	89
South	69	52	75	66	46	71	91	81	89
South Atlantic	70	53	75	67	48	72	91	80	88
East South Central	72	52	72	67	45	67	93	81	87
West South Central	67	50	75	63	44	70	90	83	92
Midwest	73	57	78	70	53	76	87	78	90
East North Central	71	56	78	69	53	76	85	78	92
West North Central	75	58	78	73	55	75	91	79	87
West	64	50	77	60	44	74	90	82	91
Mountain	65	46	71	61	42	68	88	76	86
Pacific	64	51	80	59	45	76	91	85	93

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

² The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

³ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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 ECEC data for March 2015.

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/glossary20142015.htm.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	72	53	74	69	50	72	87	73	83
Worker characteristics									
Management, professional, and related	87	68	78	87	66	76	89	74	82
Management, business, and financial	94	72	76	95	71	75	—	—	—
Professional and related	85	66	78	83	63	76	89	73	82
Teachers	83	67	80	—	—	—	88	72	82
Primary, secondary, and special education school teachers	97	77	80	—	—	—	98	79	81
Registered nurses	85	61	72	—	—	—	—	—	—
Service	46	31	66	41	24	60	82	69	85
Protective service	70	58	83	42	28	68	89	78	88
Sales and office	71	51	73	69	49	71	88	74	84
Sales and related	59	40	69	59	40	69	—	—	—
Office and administrative support	78	58	74	77	56	73	88	74	84
Natural resources, construction, and maintenance	78	62	80	76	60	79	94	81	85
Construction, extraction, farming, fishing, and forestry	73	61	83	71	58	82	—	—	—
Installation, maintenance, and repair	81	63	78	80	62	77	—	—	—
Production, transportation, and material moving ...	76	56	74	76	56	73	82	70	85
Production	83	62	74	83	62	74	—	—	—
Transportation and material moving	70	51	72	69	50	71	—	—	—
Full time	88	67	76	86	64	74	99	83	84
Part time	22	13	59	21	12	57	24	18	73
Union	95	79	84	95	79	83	95	80	84
Nonunion	68	49	72	67	47	71	81	67	83
Average wage within the following categories: ³									
Lowest 25 percent	37	22	60	34	20	57	70	56	80
Lowest 10 percent	23	12	51	23	11	50	54	43	80
Second 25 percent	77	56	73	75	52	70	91	78	85
Third 25 percent	88	69	78	86	65	76	93	78	84
Highest 25 percent	94	74	79	93	72	78	97	81	84
Highest 10 percent	94	75	80	94	74	79	97	82	85

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	86	67	78	86	67	78	—	—	—
Service-providing industries	70	51	74	66	47	71	87	73	83
Education and health services	80	59	75	75	52	70	88	72	81
Educational services	85	68	80	75	56	75	88	72	81
Elementary and secondary schools	87	69	79	—	—	—	88	70	80
Junior colleges, colleges, and universities	87	72	83	89	67	76	86	75	87
Health care and social assistance	76	54	70	75	52	69	88	72	81
Hospitals	91	68	75	—	—	—	94	78	83
Public administration	88	77	87	—	—	—	88	77	87
1 to 99 workers	58	41	71	57	40	71	75	63	83
1 to 49 workers	53	38	72	53	38	71	66	56	84
50 to 99 workers	71	50	71	70	49	70	89	73	82
100 workers or more	85	65	76	84	62	74	89	74	83
100 to 499 workers	81	60	73	81	58	72	85	72	84
500 workers or more	90	71	79	89	68	76	91	75	83
Geographic areas									
Northeast	72	54	75	70	50	72	87	76	87
New England	71	50	70	69	46	68	86	72	84
Middle Atlantic	73	55	76	70	52	74	88	78	88
South	73	53	73	70	49	71	90	74	82
South Atlantic	73	52	72	70	49	71	89	70	78
East South Central	75	56	75	70	49	70	93	83	90
West South Central	72	53	73	69	49	71	91	75	83
Midwest	72	53	73	71	51	72	82	66	80
East North Central	73	53	73	72	52	72	80	64	80
West North Central	72	53	73	69	49	71	86	70	81
West	70	54	78	67	51	76	88	75	85
Mountain	68	52	77	66	49	75	87	73	84
Pacific	71	55	78	67	52	76	88	75	86

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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 ECEC data for March 2015.

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/glossary20142015.htm.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2015

(In percent)

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in single coverage medical plans	80	20	78	22	87	13
Worker characteristics						
Management, professional, and related	82	18	80	20	87	13
Management, business, and financial	80	20	79	21	—	—
Professional and related	83	17	81	19	87	13
Teachers	87	13	—	—	88	12
Primary, secondary, and special education school teachers	87	13	—	—	87	13
Registered nurses	80	20	—	—	—	—
Service	79	21	75	25	87	13
Protective service	85	15	76	24	87	13
Sales and office	78	22	77	23	88	12
Sales and related	74	26	73	27	—	—
Office and administrative support	80	20	79	21	88	12
Natural resources, construction, and maintenance	80	20	79	21	87	13
Construction, extraction, farming, fishing, and forestry	83	17	82	18	—	—
Installation, maintenance, and repair	78	22	77	23	—	—
Production, transportation, and material moving ...	80	20	79	21	87	13
Production	79	21	79	21	—	—
Transportation and material moving	80	20	80	20	—	—
Full time	81	19	79	21	88	12
Part time	74	26	73	27	82	18
Union	87	13	87	13	87	13
Nonunion	78	22	77	23	88	12
Average wage within the following categories: ²						
Lowest 25 percent	75	25	73	27	87	13
Lowest 10 percent	71	29	70	30	88	12
Second 25 percent	79	21	77	23	88	12
Third 25 percent	81	19	79	21	88	12
Highest 25 percent	82	18	81	19	86	14
Highest 10 percent	82	18	80	20	88	12

See footnotes at end of table.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2015—continued

(In percent)

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
Establishment characteristics						
Goods-producing industries	80	20	80	20	—	—
Service-providing industries	80	20	78	22	87	13
Education and health services	83	17	80	20	87	13
Educational services	86	14	81	19	87	13
Elementary and secondary schools	86	14	—	—	87	13
Junior colleges, colleges, and universities	86	14	80	20	89	11
Health care and social assistance	81	19	80	20	87	13
Hospitals	82	18	—	—	88	12
Public administration	88	12	—	—	88	12
1 to 99 workers	79	21	78	22	91	9
1 to 49 workers	79	21	78	22	91	9
50 to 99 workers	78	22	77	23	91	9
100 workers or more	81	19	79	21	87	13
100 to 499 workers	79	21	78	22	87	13
500 workers or more	83	17	80	20	87	13
Geographic areas						
Northeast	82	18	80	20	87	13
New England	78	22	77	23	84	16
Middle Atlantic	83	17	82	18	89	11
South	79	21	77	23	88	12
South Atlantic	79	21	77	23	88	12
East South Central	80	20	76	24	88	12
West South Central	80	20	78	22	87	13
Midwest	79	21	77	23	88	12
East North Central	79	21	78	22	86	14
West North Central	79	21	75	25	91	9
West	82	18	81	19	86	14
Mountain	81	19	80	20	89	11
Pacific	82	18	81	19	85	15

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note 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 ECEC data for March 2015.

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/glossary20142015.htm.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2015

(In percent)

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in family coverage medical plans	69	31	68	32	71	29
Worker characteristics						
Management, professional, and related	70	30	70	30	70	30
Management, business, and financial	70	30	69	31	—	—
Professional and related	70	30	70	30	69	31
Teachers	68	32	—	—	68	32
Primary, secondary, and special education school teachers	67	33	—	—	66	34
Registered nurses	72	28	—	—	—	—
Service	65	35	62	38	73	27
Protective service	75	25	64	36	78	22
Sales and office	66	34	65	35	73	27
Sales and related	62	38	62	38	—	—
Office and administrative support	68	32	67	33	73	27
Natural resources, construction, and maintenance	68	32	68	32	74	26
Construction, extraction, farming, fishing, and forestry	71	29	71	29	—	—
Installation, maintenance, and repair	66	34	65	35	—	—
Production, transportation, and material moving ...	72	28	72	28	72	28
Production	73	27	73	27	—	—
Transportation and material moving	72	28	72	28	—	—
Full time	69	31	68	32	71	29
Part time	63	37	63	37	69	31
Union	81	19	84	16	78	22
Nonunion	65	35	65	35	64	36
Average wage within the following categories: ²						
Lowest 25 percent	59	41	59	41	64	36
Lowest 10 percent	57	43	57	43	56	44
Second 25 percent	66	34	65	35	73	27
Third 25 percent	70	30	69	31	71	29
Highest 25 percent	73	27	72	28	74	26
Highest 10 percent	74	26	72	28	78	22

See footnotes at end of table.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2015—continued

(In percent)

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
Establishment characteristics						
Goods-producing industries	73	27	73	27	—	—
Service-providing industries	68	32	67	33	71	29
Education and health services	67	33	67	33	67	33
Educational services	66	34	66	34	66	34
Elementary and secondary schools	64	36	—	—	64	36
Junior colleges, colleges, and universities	72	28	69	31	73	27
Health care and social assistance	68	32	67	33	71	29
Hospitals	73	27	—	—	71	29
Public administration	77	23	—	—	77	23
1 to 99 workers	63	37	62	38	72	28
1 to 49 workers	63	37	62	38	75	25
50 to 99 workers	63	37	62	38	69	31
100 workers or more	72	28	72	28	71	29
100 to 499 workers	69	31	69	31	69	31
500 workers or more	74	26	76	24	72	28
Geographic areas						
Northeast	76	24	74	26	85	15
New England	74	26	72	28	79	21
Middle Atlantic	77	23	75	25	86	14
South	63	37	63	37	60	40
South Atlantic	64	36	64	36	68	32
East South Central	62	38	65	35	54	46
West South Central	61	39	62	38	54	46
Midwest	70	30	69	31	77	23
East North Central	72	28	71	29	81	19
West North Central	67	33	66	34	71	29
West	69	31	69	31	72	28
Mountain	67	33	68	32	65	35
Pacific	70	30	69	31	75	25

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note 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 ECEC data for March 2015.

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/glossary20142015.htm.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	60	59	97	57	56	97	80	78	98
Worker characteristics									
Management, professional, and related	78	77	99	77	77	99	80	78	97
Management, business, and financial	85	84	99	85	85	99	—	—	—
Professional and related	75	74	98	73	72	99	79	77	97
Teachers	72	71	98	—	—	—	78	76	97
Primary, secondary, and special education school teachers	82	81	98	—	—	—	85	84	98
Registered nurses	77	76	99	—	—	—	—	—	—
Service	35	33	95	28	26	93	77	75	98
Protective service	71	68	96	50	45	89	86	84	98
Sales and office	58	56	98	56	54	98	80	78	98
Sales and related	45	43	96	44	43	96	—	—	—
Office and administrative support	65	64	98	63	62	98	80	79	98
Natural resources, construction, and maintenance	60	58	97	56	55	97	92	91	99
Construction, extraction, farming, fishing, and forestry	53	52	98	48	47	98	—	—	—
Installation, maintenance, and repair	66	64	97	64	62	97	—	—	—
Production, transportation, and material moving ...	66	63	96	65	63	96	77	76	98
Production	72	70	97	71	69	97	—	—	—
Transportation and material moving	60	57	95	59	56	95	—	—	—
Full time	75	74	98	72	71	98	90	88	98
Part time	14	12	89	13	11	88	23	21	95
Union	86	84	98	86	83	97	86	85	98
Nonunion	56	55	97	54	53	98	74	72	97
Average wage within the following categories: ³									
Lowest 25 percent	25	23	92	22	20	91	63	61	97
Lowest 10 percent	13	11	89	12	11	88	48	46	96
Second 25 percent	63	62	98	59	57	97	84	82	98
Third 25 percent	76	74	98	72	71	98	83	82	98
Highest 25 percent	85	85	99	84	84	99	89	87	97
Highest 10 percent	89	88	99	89	88	99	89	86	96

See footnotes at end of table.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	71	70	98	71	70	98	—	—	—
Service-providing industries	58	57	97	54	53	97	80	78	98
Education and health services	69	67	98	63	62	99	79	77	97
Educational services	76	74	98	64	64	100	79	77	97
Elementary and secondary schools	76	74	98	—	—	—	78	76	98
Junior colleges, colleges, and universities	84	81	97	86	85	99	83	79	95
Health care and social assistance	64	63	98	62	62	99	80	77	96
Hospitals	88	87	99	—	—	—	89	86	97
Public administration	83	81	98	—	—	—	83	81	98
1 to 99 workers	41	40	97	40	39	96	63	61	97
1 to 49 workers	36	35	97	35	34	97	62	60	97
50 to 99 workers	56	53	95	55	53	95	64	62	97
100 workers or more	78	76	98	77	75	98	82	80	98
100 to 499 workers	71	69	98	71	69	98	74	73	97
500 workers or more	85	84	98	86	85	99	85	83	98
Geographic areas									
Northeast	60	59	99	57	56	99	81	79	98
New England	59	57	98	56	56	99	72	66	93
Middle Atlantic	60	60	99	57	56	99	85	84	99
South	63	61	97	59	57	97	82	79	97
South Atlantic	62	60	98	58	57	98	83	81	98
East South Central	64	62	97	59	58	98	85	80	93
West South Central	64	61	96	61	58	95	77	76	98
Midwest	63	61	97	60	59	97	79	77	98
East North Central	63	61	97	61	59	97	79	76	96
West North Central	62	61	98	59	57	97	79	79	100
West	54	52	98	50	49	98	75	74	99
Mountain	57	56	97	54	53	97	80	79	99
Pacific	52	51	98	48	47	98	74	73	99

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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 ECEC data for March 2015.

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/glossary20142015.htm.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
All workers	65	74	75	61	76	77	90	60	67
Worker characteristics									
Management, professional, and related	84	76	80	81	88	89	91	43	55
Management, business, and financial	88	95	95	88	96	97	–	–	–
Professional and related	82	68	73	78	83	84	91	36	50
Teachers	83	17	35	–	–	–	89	12	31
Primary, secondary, and special education school teachers	95	13	30	–	–	–	96	9	27
Registered nurses	79	85	86	–	–	–	–	–	–
Service	45	56	54	39	53	50	86	76	79
Protective service	71	79	81	43	65	73	90	89	87
Sales and office	67	79	80	65	79	80	89	84	85
Sales and related	53	70	70	53	70	69	–	–	–
Office and administrative support	75	85	86	73	85	86	90	85	86
Natural resources, construction, and maintenance	57	80	83	53	78	82	95	96	97
Construction, extraction, farming, fishing, and forestry	43	67	72	36	63	69	–	–	–
Installation, maintenance, and repair	70	91	93	67	91	92	–	–	–
Production, transportation, and material moving ...	58	82	84	56	83	85	88	63	73
Production	58	90	91	57	90	91	–	–	–
Transportation and material moving	58	74	78	55	75	78	–	–	–
Full time	78	87	88	74	91	90	98	67	74
Part time	26	33	36	24	34	37	42	21	30
Union	85	74	80	73	89	90	97	57	69
Nonunion	62	74	74	60	75	75	83	61	66
Average wage within the following categories: ²									
Lowest 25 percent	34	50	50	31	48	48	76	57	64
Lowest 10 percent	22	39	37	22	40	36	63	41	49
Second 25 percent	69	83	84	66	84	84	93	84	87
Third 25 percent	78	88	89	73	89	90	93	64	73
Highest 25 percent	87	79	83	84	91	92	97	37	49
Highest 10 percent	89	79	83	86	92	93	98	37	47

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
Establishment characteristics									
Goods-producing industries	59	88	90	58	88	90	—	—	—
Service-providing industries	66	71	73	62	74	74	90	59	67
Education and health services	79	65	72	72	78	81	90	43	55
Educational services	86	39	53	73	53	63	90	36	50
Elementary and secondary schools	89	27	42	—	—	—	91	26	41
Junior colleges, colleges, and universities	86	67	79	80	73	80	89	64	78
Health care and social assistance	74	83	85	72	83	85	88	88	88
Hospitals	86	92	93	—	—	—	92	94	94
Public administration	89	89	88	—	—	—	89	89	88
1 to 99 workers	53	68	68	52	68	68	80	66	69
1 to 49 workers	50	65	66	49	65	66	72	65	67
50 to 99 workers	60	76	74	58	76	74	91	67	72
100 workers or more	77	79	82	72	86	86	91	59	67
100 to 499 workers	70	80	81	67	83	83	88	61	64
500 workers or more	84	78	82	80	90	91	92	58	68
Geographic areas									
Northeast	69	73	75	66	76	77	90	56	60
New England	66	70	73	62	74	76	89	48	54
Middle Atlantic	71	75	76	67	77	78	91	60	63
South	66	76	77	61	78	78	91	62	69
South Atlantic	67	76	78	62	78	78	92	65	77
East South Central	65	76	76	58	79	77	91	64	71
West South Central	64	76	75	60	79	79	88	54	56
Midwest	62	74	75	58	77	76	87	55	67
East North Central	61	74	74	57	77	76	86	53	66
West North Central	65	74	77	61	77	78	90	58	69
West	64	70	73	60	71	73	89	63	69
Mountain	60	70	69	57	72	71	83	53	58
Pacific	66	70	75	61	71	75	92	67	73

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note 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 ECEC data for March 2015.

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/glossary20142015.htm.