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EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2014

Employer-provided medical care was available to 86 percent of full-time private industry workers in the United States in March 2014, the U.S. Bureau of Labor Statistics reported today. By contrast, only 23 percent of part-time workers had medical care benefits available. Access, or availability, also varied by establishment size: 57 percent for workers in small establishments (those with fewer than 100 employees), compared with 84 percent in medium and large establishments (those with 100 employees or more). (See charts 1 and 2 and table 2.)

Retirement benefits followed a similar pattern as medical care benefits. In private industry, 74 percent of full-time workers had access to a retirement plan, significantly higher than 37 percent of part-time workers. Retirement benefits were available to 50 percent of workers in small establishments and 82 percent of workers in medium and large establishments. A worker with access to a medical or retirement plan is defined as having an employer-provided plan available for use, regardless of the decision to enroll or participate in the plan. (See charts 1 and 2 and table 1.)

Chart 1. Full and part-time workers: Access to selected benefits, private industry, March 2014

All workers = 100 percent

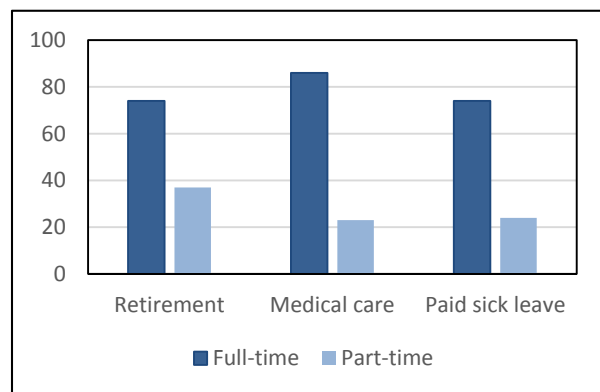
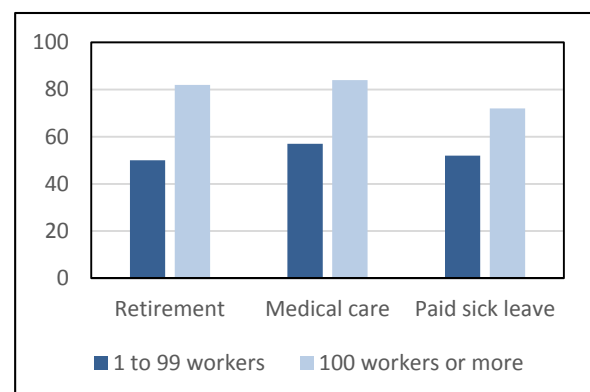


Chart 2. Establishments by employment size: Access to selected benefits, private industry, March 2014

All workers = 100 percent



Paid sick leave benefits were also more commonly offered to full-time workers and those in medium and large establishments in private industry. Plans were offered to 74 percent of full-time workers and 24 percent of part-time workers. Similarly, 52 percent of workers in small establishments and 72 percent in medium and large establishments had access to a paid sick leave benefit. (See charts 1 and 2 and table 6.)

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:

- In private industry, 65 percent of employees had access to retirement benefits and 48 percent of employees participated in retirement plans. In state and local government, 89 percent of employees had access and 81 percent participated in retirement plans. (See table 1.)
- Almost all full-time workers in state and local government (99 percent) had access to retirement and medical care benefits. For state and local government part-time workers, 38 percent had access to retirement benefits and 24 percent had access to medical care benefits. (See tables 1 and 2.)
- For private industry employees in the lowest 10 percent of average earnings, employers paid 70 percent of the single coverage medical plan premium. For employees in the highest 10 percent of average earnings, the employer share of the premium was 81 percent. For family coverage, the employer share of the premium was 57 percent for employees in the lowest 10 percent of earnings, significantly less than the 72 percent for employees in the highest 10 percent of earnings. (See tables 3 and 4.)
- Access and participation in life insurance benefits varied significantly for full-time and part-time workers. In private industry, 72 percent of full-time workers had access to life insurance benefits. In contrast, only 13 percent of part-time workers in private industry had access. For state and local government workers, 90 percent of full-time workers and 22 percent of part-time workers had access. Most workers who had access participated in life insurance benefits. (See table 5.)
- 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.)

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 2014 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 2014 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 2014 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	\$8.99	\$11.75	\$17.64	\$28.13	\$42.90
Private industry workers	\$8.65	\$11.15	\$16.82	\$26.67	\$41.46
State and local government workers	\$12.16	\$16.03	\$23.34	\$34.91	\$48.49

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 2014 reference period were collected from a probability sample of about 9,600 establishments in private industry and approximately 1,500 establishments in state and local government.

Survey scope

The March 2014 NCS benefits survey represented approximately 128 million civilian workers; of this number, about 109 million were private industry workers and nearly 19 million were state and local government workers.

Introduction of 2010 Standard Occupational Classification (SOC)

Beginning with this release, Employee Benefits in the United States are based on 2010 SOC. No substantive changes occurred in occupational coverage for about 90 percent of the detailed occupations in the 2010 SOC. However the detailed occupation Registered Nurses, for which data are shown separately in this release, did undergo classification changes. For information about this and other changes see www.bls.gov/soc.

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 2014

(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	68	53	78	65	48	75	89	81	91
Worker characteristics									
Management, professional, and related	83	71	86	80	67	84	92	83	90
Management, business, and financial	85	75	88	84	74	87	—	—	—
Professional and related	82	70	85	77	63	82	92	83	90
Teachers	86	76	89	—	—	—	91	82	90
Primary, secondary, and special education school teachers	95	86	90	—	—	—	99	90	91
Registered nurses	79	65	83	—	—	—	—	—	—
Service	44	29	65	38	21	56	84	76	91
Protective service	79	61	77	62	28	45	91	85	93
Sales and office	71	52	74	69	49	71	89	82	92
Sales and related	67	39	59	67	39	59	—	—	—
Office and administrative support	73	59	81	70	56	79	90	83	92
Natural resources, construction, and maintenance	70	56	81	67	53	79	95	86	90
Construction, extraction, farming, fishing, and forestry	64	51	80	60	47	78	—	—	—
Installation, maintenance, and repair	75	60	81	73	58	80	—	—	—
Production, transportation, and material moving ...	71	54	76	70	53	75	85	74	87
Production	75	59	79	75	59	78	—	—	—
Transportation and material moving	67	49	73	65	47	72	—	—	—
Full time	78	64	81	74	58	79	99	90	91
Part time	37	21	56	37	19	52	38	33	86
Union	94	86	91	92	83	91	97	89	92
Nonunion	64	48	74	62	45	72	83	74	89
Average wage within the following categories ⁴ :									
Lowest 25 percent	41	22	53	38	18	48	73	66	90
Lowest 10 percent	29	12	41	27	11	39	59	52	89
Second 25 percent	70	52	75	67	47	71	93	84	91
Third 25 percent	81	67	83	76	62	81	95	86	91
Highest 25 percent	88	79	89	85	75	88	98	89	91
Highest 10 percent	90	81	90	88	79	89	98	90	92

See footnotes at end of table.

Table 1. Retirement benefits:¹ Access, participation, and take-up rates,² National Compensation Survey, March 2014—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	76	62	82	76	62	82	—	—	—
Service-providing industries	67	52	77	63	46	73	89	81	91
Education and health services	77	63	82	69	53	77	90	81	90
Educational services	87	77	89	72	61	85	91	81	90
Elementary and secondary schools	91	81	89	—	—	—	92	83	90
Junior colleges, colleges, and universities	87	76	88	89	78	88	86	76	88
Health care and social assistance	70	54	77	69	52	76	89	79	89
Hospitals	90	78	86	—	—	—	95	83	87
Public administration	91	84	92	—	—	—	91	84	92
1 to 99 workers	51	36	71	50	35	70	77	69	89
1 to 49 workers	46	33	72	45	32	71	68	60	87
50 to 99 workers	65	45	70	63	43	68	90	81	90
100 workers or more	85	69	81	82	64	78	91	83	91
100 to 499 workers	79	58	74	78	55	71	88	80	92
500 workers or more	90	79	88	89	77	86	92	84	91
Geographic areas									
Northeast	68	55	82	64	51	80	90	81	91
New England	66	53	80	63	49	77	86	80	93
Middle Atlantic	68	56	82	64	52	81	91	82	90
South	69	51	75	65	46	71	91	80	89
South Atlantic	69	52	75	65	47	72	91	80	88
East South Central	70	52	74	64	45	70	92	80	87
West South Central	68	50	74	64	44	69	89	81	91
Midwest	72	57	78	70	53	76	87	80	92
East North Central	71	56	78	69	52	75	84	78	92
West North Central	74	59	79	71	54	76	91	83	91
West	64	51	79	60	45	75	90	83	93
Mountain	63	46	74	59	42	71	88	76	86
Pacific	65	53	81	60	46	77	91	86	95

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 2014.

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/glossary20122013.htm.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2014

(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	88	68	78	87	66	76	89	74	83
Management, business, and financial	94	73	77	95	72	76	—	—	—
Professional and related	85	66	78	83	63	76	89	73	82
Teachers	85	69	81	—	—	—	88	73	82
Primary, secondary, and special education school teachers	97	79	81	—	—	—	98	80	82
Registered nurses	82	62	75	—	—	—	—	—	—
Service	46	30	65	40	23	59	81	69	85
Protective service	69	57	82	43	28	65	89	78	88
Sales and office	72	52	72	71	50	71	87	73	84
Sales and related	61	41	67	61	41	67	—	—	—
Office and administrative support	78	58	74	77	56	73	88	74	84
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	78	61	78	76	59	77	95	82	86
Installation, maintenance, and repair	72	58	81	69	54	80	—	—	—
Production, transportation, and material moving ...	84	65	77	83	63	76	—	—	—
Production	77	57	75	76	57	75	81	66	82
Transportation and material moving	85	64	76	84	64	76	—	—	—
Transportation and material moving	69	51	74	69	50	73	—	—	—
Full time	88	66	76	86	63	74	99	83	84
Part time	23	13	56	23	12	54	24	17	74
Union	94	79	83	94	78	83	95	80	84
Nonunion	68	49	72	67	47	71	81	67	83
Average wage within the following categories ³ :									
Lowest 25 percent	38	22	59	34	20	57	68	55	80
Lowest 10 percent	22	12	54	20	10	51	53	42	78
Second 25 percent	77	56	73	74	52	70	92	78	86
Third 25 percent	88	69	79	86	66	77	94	78	84
Highest 25 percent	94	74	79	93	71	77	97	81	83
Highest 10 percent	95	75	80	94	74	78	97	82	84

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2014—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	73	66	47	71	87	73	83
Education and health services	80	60	75	75	53	71	88	71	81
Educational services	86	69	80	78	59	76	88	71	81
Elementary and secondary schools	88	69	79	—	—	—	88	70	80
Junior colleges, colleges, and universities	86	72	83	90	70	78	84	73	87
Health care and social assistance	76	54	71	74	52	70	88	71	81
Hospitals	89	69	77	—	—	—	94	78	82
Public administration	88	77	88	—	—	—	88	77	88
1 to 99 workers	58	41	72	57	41	71	74	63	85
1 to 49 workers	54	38	71	53	38	71	65	54	84
50 to 99 workers	70	51	72	69	49	71	87	75	86
100 workers or more	85	64	76	84	61	73	89	74	83
100 to 499 workers	80	58	72	80	56	71	86	71	83
500 workers or more	90	71	79	89	68	77	90	75	83
Geographic areas									
Northeast	72	54	75	69	51	73	86	75	87
New England	70	50	71	68	47	69	86	70	82
Middle Atlantic	72	55	76	70	52	74	86	76	88
South	73	53	73	70	49	71	90	75	83
South Atlantic	73	53	73	70	50	71	89	73	82
East South Central	74	55	74	70	49	69	92	81	87
West South Central	73	53	73	70	49	71	91	74	82
Midwest	72	52	72	71	50	71	82	65	80
East North Central	73	53	72	72	51	70	80	63	80
West North Central	71	52	73	68	49	72	85	68	80
West	70	54	78	67	51	76	87	74	85
Mountain	67	51	76	65	48	75	86	72	84
Pacific	71	56	78	68	52	77	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 2014.

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/glossary20122013.htm.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2014

(In percent)

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in single coverage medical plans	81	19	79	21	87	13
Worker characteristics						
Management, professional, and related	83	17	81	19	87	13
Management, business, and financial	81	19	79	21	—	—
Professional and related	83	17	81	19	87	13
Teachers	87	13	—	—	87	13
Primary, secondary, and special education school teachers	87	13	—	—	87	13
Registered nurses	80	20	—	—	—	—
Service	80	20	77	23	87	13
Protective service	85	15	77	23	87	13
Sales and office	78	22	77	23	88	12
Sales and related	73	27	73	27	—	—
Office and administrative support	81	19	79	21	88	12
Natural resources, construction, and maintenance	80	20	79	21	88	12
Construction, extraction, farming, fishing, and forestry	82	18	80	20	—	—
Installation, maintenance, and repair	79	21	78	22	—	—
Production, transportation, and material moving ...	80	20	79	21	87	13
Production	79	21	79	21	—	—
Transportation and material moving	80	20	79	21	—	—
Full time	81	19	79	21	88	12
Part time	74	26	72	28	82	18
Union	87	13	86	14	87	13
Nonunion	79	21	78	22	88	12
Average wage within the following categories ² :						
Lowest 25 percent	76	24	74	26	87	13
Lowest 10 percent	71	29	70	30	89	11
Second 25 percent	80	20	78	22	88	12
Third 25 percent	81	19	79	21	88	12
Highest 25 percent	83	17	81	19	87	13
Highest 10 percent	83	17	81	19	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 2014—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	81	19	79	21	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	–	–	86	14
Junior colleges, colleges, and universities	85	15	80	20	88	12
Health care and social assistance	81	19	80	20	88	12
Hospitals	82	18	–	–	88	12
Public administration	88	12	–	–	88	12
1 to 99 workers	79	21	79	21	91	9
1 to 49 workers	80	20	79	21	92	8
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	88	12
500 workers or more	83	17	80	20	87	13
Geographic areas						
Northeast	82	18	80	20	88	12
New England	78	22	77	23	84	16
Middle Atlantic	83	17	81	19	89	11
South	79	21	77	23	87	13
South Atlantic	79	21	77	23	88	12
East South Central	79	21	75	25	88	12
West South Central	80	20	78	22	87	13
Midwest	80	20	78	22	89	11
East North Central	80	20	78	22	87	13
West North Central	81	19	78	22	91	9
West	82	18	81	19	86	14
Mountain	82	18	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 2014.

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/glossary20122013.htm.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2014

(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	69	31
Management, business, and financial	70	30	69	31	—	—
Professional and related	70	30	71	29	69	31
Teachers	68	32	—	—	67	33
Primary, secondary, and special education school teachers	67	33	—	—	66	34
Registered nurses	70	30	—	—	—	—
Service	65	35	62	38	73	27
Protective service	75	25	66	34	78	22
Sales and office	67	33	66	34	72	28
Sales and related	63	37	63	37	—	—
Office and administrative support	69	31	68	32	72	28
Natural resources, construction, and maintenance	67	33	67	33	73	27
Construction, extraction, farming, fishing, and forestry	68	32	67	33	—	—
Installation, maintenance, and repair	67	33	66	34	—	—
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	69	31	71	29
Part time	64	36	63	37	69	31
Union	81	19	84	16	77	23
Nonunion	66	34	66	34	64	36
Average wage within the following categories ² :						
Lowest 25 percent	58	42	58	42	63	37
Lowest 10 percent	57	43	57	43	56	44
Second 25 percent	67	33	66	34	73	27
Third 25 percent	70	30	70	30	71	29
Highest 25 percent	73	27	72	28	74	26
Highest 10 percent	74	26	72	28	79	21

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 2014—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	72	28	–	–
Service-providing industries	68	32	67	33	71	29
Education and health services	67	33	68	32	67	33
Educational services	66	34	67	33	66	34
Elementary and secondary schools	64	36	–	–	64	36
Junior colleges, colleges, and universities	71	29	69	31	73	27
Health care and social assistance	68	32	68	32	71	29
Hospitals	74	26	–	–	71	29
Public administration	77	23	–	–	77	23
1 to 99 workers	63	37	62	38	71	29
1 to 49 workers	62	38	62	38	73	27
50 to 99 workers	64	36	63	37	69	31
100 workers or more	72	28	73	27	71	29
100 to 499 workers	70	30	70	30	69	31
500 workers or more	74	26	76	24	71	29
Geographic areas						
Northeast	76	24	74	26	85	15
New England	74	26	73	27	79	21
Middle Atlantic	77	23	74	26	87	13
South	63	37	63	37	60	40
South Atlantic	64	36	63	37	67	33
East South Central	61	39	64	36	55	45
West South Central	61	39	64	36	54	46
Midwest	71	29	70	30	77	23
East North Central	73	27	72	28	81	19
West North Central	66	34	65	35	70	30
West	70	30	69	31	72	28
Mountain	69	31	70	30	63	37
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 2014.

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/glossary20122013.htm.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2014

(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	55	97	79	78	98
Worker characteristics									
Management, professional, and related	78	77	99	78	77	99	80	78	97
Management, business, and financial	86	86	99	87	86	99	—	—	—
Professional and related	75	74	98	73	72	99	79	77	97
Teachers	74	72	98	—	—	—	78	76	97
Primary, secondary, and special education school teachers	82	80	98	—	—	—	86	84	98
Registered nurses	76	75	99	—	—	—	—	—	—
Service	34	33	94	27	26	93	76	74	98
Protective service	70	67	96	48	42	89	86	85	99
Sales and office	59	57	97	57	55	97	79	78	98
Sales and related	46	44	95	46	44	95	—	—	—
Office and administrative support	66	64	98	64	62	98	80	78	98
Natural resources, construction, and maintenance	60	59	98	57	55	98	91	89	98
Construction, extraction, farming, fishing, and forestry	53	52	98	48	47	98	—	—	—
Installation, maintenance, and repair	66	65	98	64	63	98	—	—	—
Production, transportation, and material moving ...	66	64	97	66	63	97	76	76	99
Production	74	72	97	74	71	97	—	—	—
Transportation and material moving	59	57	97	58	56	97	—	—	—
Full time	75	74	98	72	71	98	90	88	98
Part time	14	12	88	13	11	87	22	21	96
Union	86	84	98	86	84	98	86	85	98
Nonunion	56	54	97	54	53	97	74	72	97
Average wage within the following categories ³ :									
Lowest 25 percent	26	23	91	22	20	89	61	60	97
Lowest 10 percent	14	12	88	13	11	87	47	45	96
Second 25 percent	62	61	98	58	57	97	84	83	98
Third 25 percent	76	75	98	73	71	98	84	83	98
Highest 25 percent	86	84	99	84	84	99	89	87	97
Highest 10 percent	89	88	99	89	89	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 2014—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	73	71	97	73	71	97	—	—	—
Service-providing industries	58	57	97	54	52	97	79	77	98
Education and health services	68	67	98	62	61	99	79	77	97
Educational services	76	74	98	66	66	100	79	77	97
Elementary and secondary schools	76	75	98	—	—	—	78	76	98
Junior colleges, colleges, and universities	83	80	97	86	86	100	81	77	95
Health care and social assistance	63	61	98	61	60	98	81	78	96
Hospitals	87	85	98	—	—	—	90	87	97
Public administration	83	81	99	—	—	—	83	81	99
1 to 99 workers	41	40	97	40	39	97	62	61	98
1 to 49 workers	36	35	97	35	34	97	60	59	97
50 to 99 workers	55	53	96	55	52	96	65	64	99
100 workers or more	78	76	98	77	75	98	82	80	98
100 to 499 workers	71	68	97	70	68	97	74	73	98
500 workers or more	85	84	98	86	85	99	84	82	98
Geographic areas									
Northeast	59	58	99	56	55	99	81	79	98
New England	59	57	98	56	56	99	73	67	91
Middle Atlantic	59	58	99	55	54	99	84	84	100
South	63	61	96	60	57	96	82	79	97
South Atlantic	62	60	97	58	56	97	83	81	98
East South Central	65	63	96	60	58	97	85	79	93
West South Central	64	61	95	62	58	95	78	76	98
Midwest	63	61	97	61	59	97	79	77	98
East North Central	65	63	97	62	61	97	79	76	97
West North Central	60	59	98	57	55	98	78	78	99
West	54	53	98	50	49	98	75	74	99
Mountain	58	57	97	55	54	97	79	78	99
Pacific	52	51	98	48	47	98	73	72	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 2014.

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/glossary20122013.htm.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2014

(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	77	76	89	59	67
Worker characteristics									
Management, professional, and related	84	76	80	82	88	89	90	43	55
Management, business, and financial	89	94	95	88	96	97	–	–	–
Professional and related	82	68	73	78	83	85	90	36	50
Teachers	85	17	36	–	–	–	89	12	31
Primary, secondary, and special education school teachers	96	13	31	–	–	–	96	9	27
Registered nurses	81	83	85	–	–	–	–	–	–
Service	46	58	55	40	55	51	85	76	78
Protective service	71	80	82	46	68	75	90	89	87
Sales and office	66	79	79	63	78	79	89	84	85
Sales and related	51	68	68	51	68	68	–	–	–
Office and administrative support	74	85	86	71	85	86	90	84	85
Natural resources, construction, and maintenance	58	82	84	54	81	83	95	95	96
Construction, extraction, farming, fishing, and forestry	44	69	74	38	66	72	–	–	–
Installation, maintenance, and repair	70	94	93	67	93	93	–	–	–
Production, transportation, and material moving ...	57	82	84	56	82	84	88	63	72
Production	59	91	92	58	91	92	–	–	–
Transportation and material moving	55	73	76	53	74	77	–	–	–
Full time	78	87	87	74	91	90	98	66	74
Part time	25	34	36	24	35	37	41	21	30
Union	83	75	81	70	91	91	97	57	69
Nonunion	62	74	74	60	75	75	82	61	66
Average wage within the following categories ² :									
Lowest 25 percent	34	51	50	30	49	48	74	55	62
Lowest 10 percent	21	39	36	20	39	34	61	40	48
Second 25 percent	68	82	83	64	83	83	93	84	87
Third 25 percent	78	89	90	73	90	90	93	65	73
Highest 25 percent	87	79	83	84	91	92	97	37	50
Highest 10 percent	90	79	82	87	93	93	98	37	47

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2014—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	89	90	59	89	90	—	—	—
Service-providing industries	66	71	73	61	74	74	89	59	67
Education and health services	80	66	72	74	80	81	90	42	55
Educational services	87	40	53	75	55	65	90	35	50
Elementary and secondary schools	90	27	42	—	—	—	91	26	41
Junior colleges, colleges, and universities	85	67	78	81	73	81	88	64	77
Health care and social assistance	75	84	84	74	84	84	88	88	89
Hospitals	86	91	91	—	—	—	92	94	94
Public administration	89	89	88	—	—	—	89	89	88
1 to 99 workers	53	69	68	52	69	68	79	65	68
1 to 49 workers	51	66	67	50	66	67	70	64	67
50 to 99 workers	58	75	73	56	76	73	90	66	70
100 workers or more	76	79	81	72	85	86	91	58	67
100 to 499 workers	68	79	79	65	82	81	88	60	64
500 workers or more	85	78	83	81	91	92	92	58	68
Geographic areas									
Northeast	69	73	75	65	76	77	89	56	60
New England	67	69	72	63	73	75	88	47	53
Middle Atlantic	69	74	76	66	77	78	90	59	63
South	66	76	77	61	78	78	90	62	69
South Atlantic	67	76	78	62	78	78	92	65	77
East South Central	63	74	76	57	76	78	90	64	71
West South Central	66	76	76	62	80	79	88	54	56
Midwest	61	74	76	57	78	77	87	55	67
East North Central	61	75	76	57	78	77	86	53	66
West North Central	63	74	76	58	77	77	90	58	69
West	64	71	72	60	73	72	89	63	69
Mountain	61	72	69	57	75	71	83	53	58
Pacific	66	71	73	61	72	73	91	66	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 2014.

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/glossary20122013.htm.