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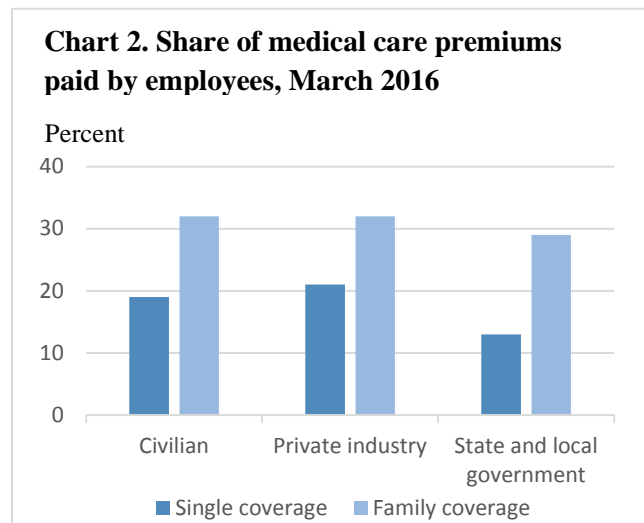
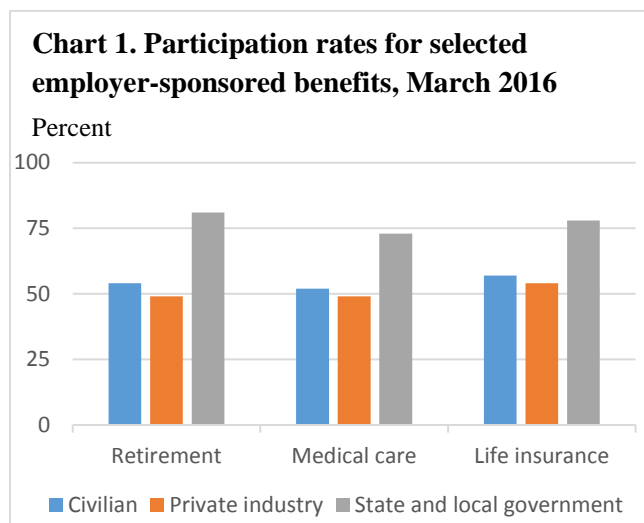
EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2016

The participation rate for employer-sponsored medical care benefits for civilian workers was 52 percent in March 2016, the U.S. Bureau of Labor Statistics reported today. The participation rate was 49 percent for private industry workers and 73 percent for state and local government workers. (See tables A and 2, and chart 1.)

The participation rate for employer-sponsored retirement benefits, which include defined benefit and defined contribution plans, was 54 percent for civilian workers. The participation rate was 49 percent for private industry workers and 81 percent for state and local government workers. Differences in retirement plan participation are influenced by the type of plan offered. (See tables A and 1, chart 1, and the technical note.)

Fifty-seven percent of civilian workers participated in employer-sponsored life insurance benefits. The participation rate for private industry workers was 54 percent and 78 percent for state and local government workers. (See tables A and 5, and chart 1.)

The share of single coverage medical care premiums paid by employees averaged 19 percent for civilian workers, 21 percent for private industry workers, and 13 percent for state and local government workers. (See table 3 and chart 2.)



These data are from the National Compensation Survey (NCS), which provides comprehensive measures of compensation cost levels and trends and also provides benefits incidence data on the percentage of workers with access to and participating in employer-provided benefit plans. The survey covers a broad range of benefits including holidays and vacations, sick leave, life insurance, and detailed provisions for health care and retirement plans. Archived NCS news releases are available at www.bls.gov/ncs/ncspubs.htm.

Table A. Selected employer-sponsored benefits: Access, participation and take-up rates¹, March 2016

(All workers = 100 percent)

Benefit	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rates	Access	Participation	Take-up rates	Access	Participation	Take-up rates
Retirement ¹	69	54	78	66	49	75	90	81	90
Medical care	70	52	75	67	49	73	88	73	83
Life insurance	59	57	98	55	54	98	80	78	98

¹ For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm and the technical note.

Highlights of employer-sponsored benefits for civilian workers by worker characteristics:

- Access to retirement benefits for major occupational groups ranged from 47 percent for service workers to 84 percent for management, professional, and related workers. (See table 1.)
- Access to medical care benefits was 88 percent of full-time workers and 19 percent for part-time workers. (See table 2.)
- Access to life insurance benefits was 85 percent for union workers and 54 percent for nonunion workers. (See table 5.)
- For workers with an average wage in the lowest 25 percent category, 41 percent had access to paid sick leave, 51 percent had access to paid vacations, and 53 percent had access to paid holidays. For workers with an average wage in the highest 25 percent category, 87 percent had access to paid sick leave, 79 percent had access to paid vacations, and 83 percent had access to paid holidays. (See table 6.)

Highlights of employer-sponsored benefits for civilian workers by establishment characteristics:

- Access to retirement benefits by establishment size ranged from 53 percent for workers in establishments with 1 to 99 workers to 86 percent for workers in establishments with 100 workers or more. (See table 1.)
- Eighty-four percent of civilian workers in goods-producing industries had access to medical care benefits. For workers in service-providing industries, the access rate to medical care benefits was 68 percent. (See table 2.)
- The access rate for life insurance for workers by Census region was 51 percent in the West, 59 percent in the Northeast, 61 percent in the South, and 62 percent in the Midwest. (See table 5.)
- For workers in establishments with 1 to 99 workers, the access rate was 56 percent for paid sick leave, 68 percent for paid vacations, and 69 percent for paid holidays. For workers in establishments with 100 or more workers, the access rate was 79 percent for paid sick leave, 79 percent for paid vacations, and 82 percent for paid holidays. (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.

Additional Data Available Fall 2016

More information will be published September 23, 2016 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.