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EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2017

Retirement and medical care benefits were available to 70 percent of civilian workers in March 2017, the U.S. Bureau of Labor Statistics reported today. Ninety-four percent of union workers had access to employer-sponsored retirement and medical care benefits. For nonunion workers, 66 percent had access to retirement benefits and 67 percent to medical care benefits. (See chart 1 and tables 1 and 2.)

For civilian workers, the shares employers paid of medical care premium costs were 80 percent for single coverage and 68 percent for family coverage. The employee and employer shares of premiums also varied by bargaining status. Employers assumed 87 percent of the premium for single coverage for union workers and 79 percent for nonunion workers. For family coverage, union workers had 80 percent of the premium paid for by employers, whereas nonunion workers had 65 percent of the premium paid by employers. (See chart 2 and tables 3 and 4.)

Chart 1. Civilian workers' access to selected employer-sponsored benefits, March 2017

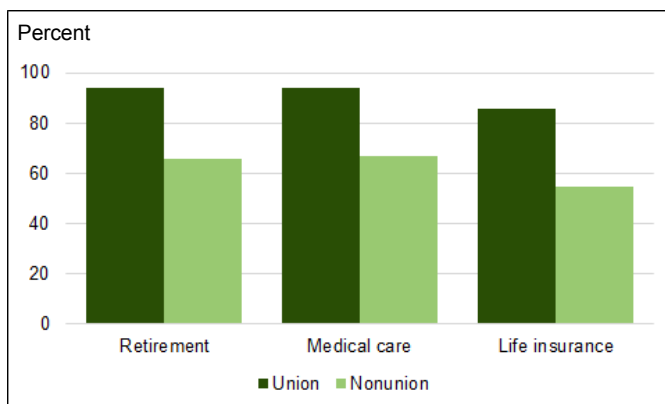
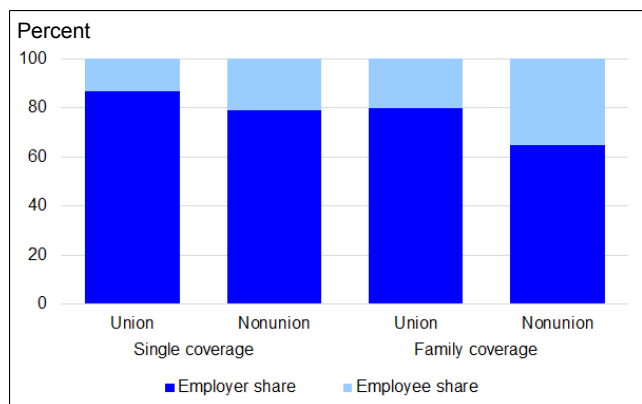


Chart 2. Civilian workers' shares of medical care premiums, March 2017



Fifty-nine percent of civilian workers had access to life insurance. Among union workers, 86 percent had access to life insurance benefits and for nonunion workers the rate was 55 percent. Work schedule also had an effect on availability of this workplace benefit. Seventy-five percent of full-time workers had access to life insurance, and 13 percent of part-time workers had access. (See chart 1 and table 5.)

Table A. Selected employer-sponsored benefits: Access, participation, and take-up rates, March 2017

(All workers = 100 percent)

Benefit	Civilian			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Retirement	70	54	77	66	50	75	91	80	88
Medical care	70	52	74	67	49	72	89	71	80
Life insurance	59	58	98	55	54	98	81	79	98

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

Highlights of employer-sponsored benefits for private industry workers

- Among major occupational groups, access to retirement benefits ranged from 42 percent for workers in service occupations to 82 percent for workers in management, professional, and related occupations. (See table 1.)
- Eighty-five percent of full-time workers and 19 percent of part-time workers had access to medical care benefits. (See table 2.)
- Participation rates in life insurance ranged from 12 percent for workers with an average wage in the lowest 10 percent category to 85 percent for workers with an average wage in the highest 10 percent category. (See table 5.)
- For full-time workers, access to paid vacation was 91 percent and access to paid holidays was 90 percent. For part-time workers, the corresponding figures were 36 percent and 41 percent, respectively. (See table 6.)
- The shares of medical care premiums paid by employees for single coverage ranged from 26 percent for workers with an average wage in the lowest 10 percent category to 20 percent for workers with an average wage in the highest 10 percent category. For family coverage, the shares ranged from 41 percent to 28 percent for the same two wage categories. (See tables 3 and 4.)

Highlights of employer-sponsored benefits for state and local government workers

- Among full-time workers, access to both retirement and medical care benefits was 99 percent. Part-time workers' access to these benefits was 46 percent and 27 percent, respectively. (See tables 1 and 2.)
- Fifty-eight percent of workers with average wages in the lowest 10 percent category and 82 percent in the highest 10 percent category participated in retirement benefits. For medical care benefits, participation was 46 percent and 74 percent, respectively. (See tables 1 and 2.)
- Access to life insurance benefits was 70 percent in establishments employing 1 to 49 workers and 86 percent in those employing 500 workers or more. (See table 5.)
- The shares of medical care premiums paid by employees for family coverage ranged from 40 percent for workers with an average wage in the lowest 10 percent category to 25 percent for workers with an average wage in the highest 10 percent category. (See table 4.)

Additional Estimates Available Fall 2017

More information will be published September 22, 2017 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 more information on employer-sponsored benefits, see www.bls.gov/ebs.