

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	68	53	78	28	25	88	56	38	68
<b>Worker characteristics</b>									
Management, professional, and related .....	83	71	86	43	37	88	65	49	75
Management, business, and financial .....	85	75	88	39	34	87	76	62	82
Professional and related .....	82	70	85	44	39	88	60	43	72
Teachers .....	86	76	89	72	63	88	37	20	54
Primary, secondary, and special education school teachers .....	95	86	90	88	80	90	31	13	43
Registered nurses .....	79	65	83	39	34	89	69	49	71
Service .....	44	29	65	17	15	91	34	16	49
Protective service .....	79	61	77	51	47	92	45	20	44
Sales and office .....	71	52	74	22	18	83	63	43	68
Sales and related .....	67	39	59	11	7	66	63	36	57
Office and administrative support .....	73	59	81	28	24	86	63	47	74
Natural resources, construction, and maintenance	70	56	81	30	28	93	57	42	73
Construction, extraction, farming, fishing, and forestry .....	64	51	80	32	31	94	48	34	70
Installation, maintenance, and repair .....	75	60	81	28	26	91	66	49	74
Production, transportation, and material moving ...	71	54	76	25	22	88	60	41	68
Production .....	75	59	79	23	21	92	69	50	72
Transportation and material moving .....	67	49	73	28	24	86	51	32	63
Full time .....	78	64	81	34	30	89	65	46	71
Part time .....	37	21	56	11	8	78	30	14	47
Union .....	94	86	91	83	76	92	45	30	65
Nonunion .....	64	48	74	19	16	85	58	40	69
Average wage within the following categories <sup>4</sup> :									
Lowest 25 percent .....	41	22	53	8	6	78	37	17	48
Lowest 10 percent .....	29	12	41	4	3	60	26	10	38
Second 25 percent .....	70	52	75	23	20	87	58	39	67
Third 25 percent .....	81	67	83	36	32	89	65	47	73
Highest 25 percent .....	88	79	89	51	45	89	69	54	78
Highest 10 percent .....	90	81	90	50	44	88	74	58	79
<b>Establishment characteristics</b>									
Goods-producing industries .....	76	62	82	26	24	92	70	54	76
Service-providing industries .....	67	52	77	28	25	87	54	36	67
Education and health services .....	77	63	82	42	37	88	52	34	65
Educational services .....	87	77	89	72	63	88	36	20	56
Elementary and secondary schools .....	91	81	89	85	76	90	26	10	39
Junior colleges, colleges, and universities .....	87	76	88	53	44	82	61	43	70
Health care and social assistance .....	70	54	77	22	20	89	63	43	69
Hospitals .....	90	78	86	49	44	89	76	56	73
Public administration .....	91	84	92	85	78	91	37	18	49

See footnotes at end of table.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	51	36	71	10	9	86	46	32	68
1 to 49 workers .....	46	33	72	8	7	86	43	30	69
50 to 99 workers .....	65	45	70	17	15	86	56	37	66
100 workers or more .....	85	69	81	44	39	88	65	45	69
100 to 499 workers .....	79	58	74	28	24	86	67	44	66
500 workers or more .....	90	79	88	61	55	89	63	45	71
<b>Geographic areas</b>									
Northeast .....	68	55	82	32	29	90	53	38	71
New England .....	66	53	80	28	25	89	53	39	73
Middle Atlantic .....	68	56	82	34	30	90	53	37	70
South .....	69	51	75	26	22	85	58	38	65
South Atlantic .....	69	52	75	27	23	85	61	39	64
East South Central .....	70	52	74	28	24	84	53	35	66
West South Central .....	68	50	74	25	22	88	56	37	66
Midwest .....	72	57	78	29	25	88	61	42	68
East North Central .....	71	56	78	30	26	88	61	41	67
West North Central .....	74	59	79	27	23	87	62	45	72
West .....	64	51	79	27	24	88	50	36	72
Mountain .....	63	46	74	22	18	83	52	35	69
Pacific .....	65	53	81	30	27	90	49	36	74

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</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>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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 3. Retirement benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	16	12	40
<b>Worker characteristics</b>			
Management, professional, and related .....	25	18	40
Management, business, and financial .....	30	9	47
Professional and related .....	23	22	38
Teachers .....	23	49	14
Primary, secondary, and special education school teachers .....	23	65	7
Registered nurses .....	29	10	41
Service .....	6	11	28
Protective service .....	18	33	28
Sales and office .....	14	8	49
Sales and related .....	7	4	56
Office and administrative support .....	18	10	45
Natural resources, construction, and maintenance .....	18	12	39
Construction, extraction, farming, fishing, and forestry .....	17	16	31
Installation, maintenance, and repair .....	20	9	46
Production, transportation, and material moving .....	14	11	45
Production .....	17	6	52
Transportation and material moving .....	12	16	39
Full time .....	20	14	45
Part time .....	4	7	26
Union .....	33	49	12
Nonunion .....	13	6	45
Average wage within the following categories <sup>2</sup> :			
Lowest 25 percent .....	3	5	33
Lowest 10 percent .....	1	3	25
Second 25 percent .....	12	11	47
Third 25 percent .....	20	16	45
Highest 25 percent .....	32	19	38
Highest 10 percent .....	34	16	40
<b>Establishment characteristics</b>			
Goods-producing industries .....	21	6	49
Service-providing industries .....	15	13	39
Education and health services .....	17	25	35
Educational services .....	22	51	14
Elementary and secondary schools .....	21	65	5
Junior colleges, colleges, and universities .....	28	25	34
Health care and social assistance .....	14	8	48
Hospitals .....	36	14	40
Public administration .....	31	54	6

See footnotes at end of table.

**Table 3. Retirement benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers .....	6	4	40
1 to 49 workers .....	5	3	38
50 to 99 workers .....	9	8	48
100 workers or more .....	25	20	40
100 to 499 workers .....	15	12	51
500 workers or more .....	35	27	29
<b>Geographic areas</b>			
Northeast .....	18	14	36
New England .....	15	13	39
Middle Atlantic .....	19	15	34
South .....	15	11	43
South Atlantic .....	18	8	42
East South Central .....	12	17	42
West South Central .....	12	12	44
Midwest .....	18	11	43
East North Central .....	19	10	41
West North Central .....	15	12	47
West .....	13	14	37
Mountain .....	11	11	41
Pacific .....	14	16	35

<sup>1</sup> 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.

<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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans <sup>2</sup>	Soft freeze <sup>3</sup>		Hard freeze <sup>4</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	56	38	1	5
<b>Worker characteristics</b>				
Management, professional, and related .....	50	45	1	5
Management, business, and financial .....	52	38	1	9
Professional and related .....	49	47	( <sup>5</sup> )	3
Teachers .....	45	55	—	—
Primary, secondary, and special education school teachers .....	45	54	—	—
Registered nurses .....	64	29	—	—
Service .....	57	42	—	—
Protective service .....	47	53	—	—
Sales and office .....	55	34	2	10
Sales and related .....	59	23	3	15
Office and administrative support .....	54	36	1	9
Natural resources, construction, and maintenance .....	70	26	1	3
Construction, extraction, farming, fishing, and forestry .....	78	21	—	—
Installation, maintenance, and repair .....	61	31	2	6
Production, transportation, and material moving ...	67	25	1	6
Production .....	62	28	—	—
Transportation and material moving .....	71	23	1	5
Full time .....	55	38	1	5
Part time .....	63	34	—	—
Union .....	60	39	( <sup>5</sup> )	1
Nonunion .....	53	38	1	8
Average wage within the following categories <sup>6</sup> :				
Lowest 25 percent .....	59	35	( <sup>5</sup> )	6
Lowest 10 percent .....	71	27	—	—
Second 25 percent .....	56	37	1	6
Third 25 percent .....	57	36	1	6
Highest 25 percent .....	54	41	1	4
Highest 10 percent .....	51	42	1	6
<b>Establishment characteristics</b>				
Goods-producing industries .....	66	25	2	7
Service-providing industries .....	54	40	1	5
Education and health services .....	50	48	( <sup>5</sup> )	2
Educational services .....	41	58	—	—
Elementary and secondary schools .....	42	58	—	—
Junior colleges, colleges, and universities .....	40	59	—	—
Health care and social assistance .....	68	26	—	—

See footnotes at end of table.

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans <sup>2</sup>	Soft freeze <sup>3</sup>		Hard freeze <sup>4</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
<b>Establishment characteristics</b>				
Hospitals .....	65	29	—	—
Public administration .....	40	59	—	—
1 to 99 workers .....	67	24	2	8
1 to 49 workers .....	65	22	3	10
50 to 99 workers .....	70	25	—	—
100 workers or more .....	53	41	1	5
100 to 499 workers .....	56	37	1	6
500 workers or more .....	52	43	1	4
<b>Geographic areas</b>				
Northeast .....	57	35	2	6
New England .....	48	42	1	9
Middle Atlantic .....	60	33	2	5
South .....	52	43	1	4
South Atlantic .....	53	42	1	4
East South Central .....	51	45	—	—
West South Central .....	50	45	1	3
Midwest .....	59	34	—	—
East North Central .....	61	32	—	—
West North Central .....	55	38	—	—
West .....	56	38	1	5
Mountain .....	54	36	—	—
Pacific .....	57	39	—	—

<sup>1</sup> 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.

<sup>2</sup> Plans open to new participants.

<sup>3</sup> New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

<sup>4</sup> Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

<sup>5</sup> Less than 0.5.

<sup>6</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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, civilian workers,<sup>2</sup> National Compensation Survey, March 2014**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>3</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	12	45	43
<b>Worker characteristics</b>			
Management, professional, and related .....	13	43	44
Management, business, and financial .....	8	46	47
Professional and related .....	15	43	43
Teachers .....	15	47	38
Primary, secondary, and special education school teachers .....	14	47	39
Registered nurses .....	9	44	47
Service .....	18	49	33
Protective service .....	17	61	21
Sales and office .....	10	52	38
Sales and related .....	—	—	54
Office and administrative support .....	11	54	35
Natural resources, construction, and maintenance .....	12	47	40
Construction, extraction, farming, fishing, and forestry .....	—	54	—
Installation, maintenance, and repair .....	10	43	47
Production, transportation, and material moving .....	5	29	65
Production .....	—	—	75
Transportation and material moving .....	6	38	56
Full time .....	12	45	43
Part time .....	20	38	42
Union .....	19	46	35
Nonunion .....	8	44	48
Average wage within the following categories <sup>4</sup> :			
Lowest 25 percent .....	5	47	48
Lowest 10 percent .....	—	57	—
Second 25 percent .....	14	49	36
Third 25 percent .....	12	46	42
Highest 25 percent .....	12	42	46
Highest 10 percent .....	15	37	48
<b>Establishment characteristics</b>			
Goods-producing industries .....	7	27	65
Service-providing industries .....	13	47	40
Education and health services .....	16	46	38
Educational services .....	17	47	37
Elementary and secondary schools .....	16	46	39
Junior colleges, colleges, and universities .....	18	51	31
Health care and social assistance .....	11	44	45

See footnotes at end of table.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, civilian workers,<sup>2</sup> National Compensation Survey, March 2014—continued**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>3</sup>		
	1 year	2 to 5 years	Greater than 5 years
<b>Establishment characteristics</b>			
Hospitals .....	12	37	51
Public administration .....	20	53	27
1 to 99 workers .....	7	52	41
1 to 49 workers .....	7	52	41
50 to 99 workers .....	—	52	—
100 workers or more .....	13	44	43
100 to 499 workers .....	7	45	48
500 workers or more .....	15	43	42
<b>Geographic areas</b>			
Northeast .....	1	44	55
New England .....	—	50	—
Middle Atlantic .....	1	42	57
South .....	8	48	44
South Atlantic .....	4	70	25
East South Central .....	—	—	55
West South Central .....	6	24	69
Midwest .....	10	48	42
East North Central .....	11	43	46
West North Central .....	—	58	—
West .....	33	36	31
Mountain .....	—	59	—
Pacific .....	43	29	28

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> 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.

<sup>3</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2013 are included in the "1 year" column. Those frozen between 2009 and 2012 are included in the "2 to 5 year" column and plans frozen before 2009 are included in the "Greater than 5 years" column.

<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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> National Compensation Survey, March 2014**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>3</sup>				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	4	96	57	16	13	22	1
<b>Worker characteristics</b>							
Management, professional, and related .....	3	97	63	14	13	21	1
Management, business, and financial .....	5	95	37	22	23	24	—
Professional and related .....	2	98	71	12	9	20	1
Teachers:							
Primary, secondary, and special education school teachers .....	—	100	94	6	—	19	—
Service .....	3	97	83	6	2	22	—
Protective service .....	2	98	90	7	1	23	—
Sales and office .....	9	91	43	16	21	22	1
Sales and related .....	21	79	8	7	40	26	—
Office and administrative support .....	8	92	48	17	18	21	1
Natural resources, construction, and maintenance .....	2	98	49	29	12	17	—
Production, transportation, and material moving ...	6	94	23	28	17	34	—
Production .....	5	95	8	29	21	39	—
Transportation and material moving .....	7	93	38	27	—	29	—
Full time .....	4	96	57	16	13	23	1
Part time .....	10	90	58	11	11	18	—
Union .....	1	99	75	16	3	24	—
Nonunion .....	7	93	44	15	20	21	1
Average wage within the following categories <sup>4</sup> :							
Lowest 25 percent .....	14	86	55	8	10	19	—
Lowest 10 percent .....	40	60	36	—	—	12	—
Second 25 percent .....	5	95	60	10	13	24	—
Third 25 percent .....	4	96	56	17	12	23	( <sup>5</sup> )
Highest 25 percent .....	3	97	57	18	14	22	1
Highest 10 percent .....	2	98	54	18	19	23	—
<b>Establishment characteristics</b>							
Goods-producing industries .....	5	95	8	30	29	33	—
Service-providing industries .....	4	96	63	14	11	21	1
Education and health services .....	2	98	83	7	4	19	1
Educational services:							
Elementary and secondary schools .....	—	100	94	6	—	19	—
Health care and social assistance .....	10	90	42	11	18	30	4
Hospitals .....	11	89	37	12	17	30	—
1 to 99 workers .....	4	96	39	17	25	20	3
1 to 49 workers .....	4	96	33	16	30	17	—
50 to 99 workers .....	4	96	48	19	15	26	—
100 workers or more .....	5	95	60	15	12	23	( <sup>5</sup> )
100 to 499 workers .....	8	92	49	20	12	25	—
500 workers or more .....	3	97	64	13	11	22	—

See footnotes at end of table.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> National Compensation Survey, March 2014—continued**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>3</sup>				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
<b>Geographic areas</b>							
Northeast .....	5	95	59	12	13	28	—
New England .....	5	95	60	11	22	10	—
Middle Atlantic .....	4	96	58	12	10	35	—
South .....	5	95	62	14	10	23	—
South Atlantic .....	5	95	59	15	13	34	—
East South Central .....	5	95	70	—	—	8	—
West South Central .....	4	96	64	13	8	14	—
Midwest .....	5	95	47	21	15	21	( <sup>5</sup> )
East North Central .....	4	96	49	21	13	27	—
West North Central .....	6	94	45	20	19	10	—
West .....	3	97	56	17	16	16	—
Mountain .....	4	96	62	—	15	17	—
Pacific .....	3	97	54	20	17	—	—

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> 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.

<sup>3</sup> The sum of the individual components may be greater than the total because some employers offer more than one alternative.

<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 ECEC data for March 2014.

<sup>5</sup> Less than 0.5.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	68	32	82	18
<b>Worker characteristics</b>				
Management, professional, and related .....	69	31	84	16
Management, business, and financial .....	71	29	85	15
Professional and related .....	68	32	83	17
Teachers .....	60	40	79	21
Primary, secondary, and special education school teachers .....	56	44	77	23
Registered nurses .....	65	35	82	18
Service .....	65	35	79	21
Protective service .....	77	23	88	12
Sales and office .....	68	32	82	18
Sales and related .....	74	26	84	16
Office and administrative support .....	66	34	81	19
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	63	37	79	21
Installation, maintenance, and repair .....	50	50	74	26
Production, transportation, and material moving ...	71	29	82	18
Production .....	67	33	82	18
Transportation and material moving .....	69	31	83	17
Transportation and material moving .....	66	34	82	18
Full time .....	68	32	82	18
Part time .....	68	32	82	18
Union .....	61	39	80	20
Nonunion .....	68	32	82	18
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	72	28	82	18
Lowest 10 percent .....	72	28	81	19
Second 25 percent .....	66	34	80	20
Third 25 percent .....	67	33	82	18
Highest 25 percent .....	68	32	83	17
Highest 10 percent .....	71	29	85	15
<b>Establishment characteristics</b>				
Goods-producing industries .....	67	33	81	19
Service-providing industries .....	68	32	82	18
Education and health services .....	63	37	80	20
Educational services .....	60	40	80	20
Elementary and secondary schools .....	54	46	77	23
Junior colleges, colleges, and universities	63	37	83	17
Health care and social assistance .....	63	37	81	19
Hospitals .....	66	34	80	20
Public administration .....	60	40	84	16

See footnotes at end of table.

**Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers .....	66	34	81	19
1 to 49 workers .....	65	35	80	20
50 to 99 workers .....	68	32	83	17
100 workers or more .....	69	31	83	17
100 to 499 workers .....	71	29	84	16
500 workers or more .....	66	34	81	19
<b>Geographic areas</b>				
Northeast .....	68	32	87	13
New England .....	73	27	89	11
Middle Atlantic .....	66	34	86	14
South .....	71	29	83	17
South Atlantic .....	69	31	80	20
East South Central .....	77	23	88	12
West South Central .....	72	28	85	15
Midwest .....	64	36	78	22
East North Central .....	62	38	79	21
West North Central .....	68	32	77	23
West .....	67	33	81	19
Mountain .....	69	31	83	17
Pacific .....	66	34	80	20

<sup>1</sup> 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.

<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 ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Health care <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	72	58	81	72	53	74
<b>Worker characteristics</b>						
Management, professional, and related .....	88	75	85	88	68	78
Management, business, and financial .....	94	82	86	94	73	77
Professional and related .....	85	72	85	85	66	78
Teachers .....	86	75	87	85	69	81
Primary, secondary, and special education school teachers .....	97	86	88	97	79	81
Registered nurses .....	83	68	82	82	62	75
Service .....	46	32	70	46	30	65
Protective service .....	69	59	86	69	57	82
Sales and office .....	72	57	79	72	52	72
Sales and related .....	61	46	75	61	41	67
Office and administrative support .....	79	64	81	78	58	74
Natural resources, construction, and maintenance .....	78	65	83	78	61	78
Construction, extraction, farming, fishing, and forestry .....	72	60	84	72	58	81
Installation, maintenance, and repair .....	85	69	82	84	65	77
Production, transportation, and material moving .....	77	63	81	77	57	75
Production .....	85	70	82	85	64	76
Transportation and material moving .....	70	56	81	69	51	74
Full time .....	88	72	82	88	66	76
Part time .....	23	14	63	23	13	56
Union .....	95	85	89	94	79	83
Nonunion .....	68	54	79	68	49	72
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	38	24	64	38	22	59
Lowest 10 percent .....	22	13	58	22	12	54
Second 25 percent .....	77	61	79	77	56	73
Third 25 percent .....	88	74	85	88	69	79
Highest 25 percent .....	94	81	86	94	74	79
Highest 10 percent .....	95	84	88	95	75	80
<b>Establishment characteristics</b>						
Goods-producing industries .....	86	72	84	86	67	78
Service-providing industries .....	70	56	80	70	51	73
Education and health services .....	80	65	81	80	60	75
Educational services .....	86	75	87	86	69	80
Elementary and secondary schools .....	88	76	86	88	69	79
Junior colleges, colleges, and universities .....	86	77	89	86	72	83
Health care and social assistance .....	76	58	76	76	54	71
Hospitals .....	90	76	85	89	69	77
Public administration .....	88	82	92	88	77	88

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	47	37	79	26	21	79	70	52	74
<b>Worker characteristics</b>									
Management, professional, and related .....	62	50	81	34	28	80	85	67	78
Management, business, and financial .....	68	56	83	36	30	82	92	71	77
Professional and related .....	59	47	81	34	27	80	83	65	78
Teachers .....	55	46	84	33	26	80	83	67	81
Primary, secondary, and special education school teachers .....	62	53	85	37	30	81	93	75	81
Registered nurses .....	63	50	79	30	24	78	82	61	75
Service .....	26	19	71	17	12	74	45	29	65
Protective service .....	45	37	83	29	24	81	68	55	81
Sales and office .....	47	37	78	23	18	78	71	51	72
Sales and related .....	39	29	76	15	12	78	60	40	68
Office and administrative support .....	52	41	79	28	22	78	77	57	74
Natural resources, construction, and maintenance .....	46	37	80	30	25	82	77	60	78
Construction, extraction, farming, fishing, and forestry .....	41	34	83	29	25	84	69	56	80
Installation, maintenance, and repair .....	50	39	78	31	24	79	83	63	77
Production, transportation, and material moving .....	49	39	80	27	22	82	75	56	75
Production .....	54	44	80	28	22	79	83	63	76
Transportation and material moving .....	44	35	79	26	22	84	68	50	74
Full time .....	58	46	80	32	25	80	86	65	76
Part time .....	14	9	64	8	6	72	22	12	56
Union .....	74	63	86	57	49	85	93	77	83
Nonunion .....	43	33	77	21	16	76	67	48	72
Average wage within the following categories <sup>4</sup> :									
Lowest 25 percent .....	19	12	65	10	7	68	36	21	59
Lowest 10 percent .....	11	6	57	6	4	62	21	11	53
Second 25 percent .....	47	36	77	23	18	78	75	54	73
Third 25 percent .....	58	48	82	33	27	82	87	68	78
Highest 25 percent .....	70	58	83	42	34	81	92	72	79
Highest 10 percent .....	76	63	83	46	38	82	93	74	79
<b>Establishment characteristics</b>									
Goods-producing industries .....	57	47	82	32	26	82	84	66	78
Service-providing industries .....	45	36	78	25	20	79	68	50	73
Education and health services .....	49	38	79	27	21	78	78	58	75
Educational services .....	54	45	83	32	25	78	84	67	80
Elementary and secondary schools .....	54	45	83	34	26	79	86	68	79
Junior colleges, colleges, and universities .....	57	48	84	33	25	76	86	72	83
Health care and social assistance .....	45	34	75	23	17	77	73	52	70
Hospitals .....	69	56	81	38	30	79	89	68	77
Public administration .....	62	55	88	45	39	87	86	75	87

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Health care <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	58	44	76	58	41	72
1 to 49 workers .....	54	41	75	54	38	71
50 to 99 workers .....	70	54	78	70	51	72
100 workers or more .....	85	71	84	85	64	76
100 to 499 workers .....	81	64	80	80	58	72
500 workers or more .....	90	78	87	90	71	79
<b>Geographic areas</b>						
Northeast .....	72	58	81	72	54	75
New England .....	70	55	79	70	50	71
Middle Atlantic .....	73	59	82	72	55	76
South .....	73	58	79	73	53	73
South Atlantic .....	73	58	79	73	53	73
East South Central .....	74	59	79	74	55	74
West South Central .....	73	58	79	73	53	73
Midwest .....	73	58	80	72	52	72
East North Central .....	74	58	79	73	53	72
West North Central .....	71	58	81	71	52	73
West .....	70	59	84	70	54	78
Mountain .....	68	56	82	67	51	76
Pacific .....	71	61	85	71	56	78

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	31	23	75	17	13	75	56	40	71
1 to 49 workers .....	27	21	76	14	10	75	52	37	71
50 to 99 workers .....	42	32	75	26	19	76	68	49	72
100 workers or more .....	61	50	81	35	28	81	84	63	76
100 to 499 workers .....	55	43	78	27	21	80	79	57	72
500 workers or more .....	69	57	83	43	35	82	89	70	79
<b>Geographic areas</b>									
Northeast .....	49	39	79	27	22	80	70	52	74
New England .....	48	38	78	17	12	73	67	47	71
Middle Atlantic .....	50	40	79	31	25	81	71	54	76
South .....	41	32	76	21	16	75	72	52	73
South Atlantic .....	43	33	77	24	17	72	71	52	73
East South Central .....	37	27	73	16	13	80	73	54	74
West South Central .....	40	31	78	18	14	78	72	52	73
Midwest .....	48	37	78	24	18	78	71	51	72
East North Central .....	48	38	78	25	20	78	72	52	72
West North Central .....	47	37	79	20	15	78	69	51	73
West .....	53	44	83	36	31	84	69	53	77
Mountain .....	47	39	83	24	20	83	66	50	76
Pacific .....	56	46	83	42	35	84	70	54	78

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

<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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	81	19	69	31
<b>Worker characteristics</b>				
Management, professional, and related .....	83	17	70	30
Management, business, and financial .....	81	19	70	30
Professional and related .....	83	17	70	30
Teachers .....	87	13	68	32
Primary, secondary, and special education school teachers .....	87	13	67	33
Registered nurses .....	80	20	70	30
Service .....	80	20	65	35
Protective service .....	85	15	75	25
Sales and office .....	78	22	67	33
Sales and related .....	73	27	63	37
Office and administrative support .....	81	19	69	31
Natural resources, construction, and maintenance	80	20	67	33
Construction, extraction, farming, fishing, and forestry .....	82	18	68	32
Installation, maintenance, and repair .....	79	21	67	33
Production, transportation, and material moving ...	80	20	72	28
Production .....	79	21	73	27
Transportation and material moving .....	80	20	72	28
Full time .....	81	19	69	31
Part time .....	74	26	64	36
Union .....	87	13	81	19
Nonunion .....	79	21	66	34
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	76	24	58	42
Lowest 10 percent .....	71	29	57	43
Second 25 percent .....	80	20	67	33
Third 25 percent .....	81	19	70	30
Highest 25 percent .....	83	17	73	27
Highest 10 percent .....	83	17	74	26
<b>Establishment characteristics</b>				
Goods-producing industries .....	80	20	73	27
Service-providing industries .....	81	19	68	32
Education and health services .....	83	17	67	33
Educational services .....	86	14	66	34
Elementary and secondary schools .....	86	14	64	36
Junior colleges, colleges, and universities	85	15	71	29
Health care and social assistance .....	81	19	68	32
Hospitals .....	82	18	74	26
Public administration .....	88	12	77	23

See footnotes at end of table.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers .....	79	21	63	37
1 to 49 workers .....	80	20	62	38
50 to 99 workers .....	78	22	64	36
100 workers or more .....	81	19	72	28
100 to 499 workers .....	79	21	70	30
500 workers or more .....	83	17	74	26
<b>Geographic areas</b>				
Northeast .....	82	18	76	24
New England .....	78	22	74	26
Middle Atlantic .....	83	17	77	23
South .....	79	21	63	37
South Atlantic .....	79	21	64	36
East South Central .....	79	21	61	39
West South Central .....	80	20	61	39
Midwest .....	80	20	71	29
East North Central .....	80	20	73	27
West North Central .....	81	19	66	34
West .....	82	18	70	30
Mountain .....	82	18	69	31
Pacific .....	82	18	70	30

<sup>1</sup> 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.

<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 ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$400.49	18	\$505.75	82	\$377.84	\$113.24
<b>Worker characteristics</b>							
Management, professional, and related .....	100	422.68	19	496.82	81	405.23	111.59
Management, business, and financial .....	100	402.56	14	501.29	86	385.96	110.05
Professional and related .....	100	431.82	21	495.44	79	414.74	112.34
Teachers .....	100	476.68	31	516.97	69	458.54	115.36
Primary, secondary, and special education school teachers .....	100	479.63	33	518.31	67	460.92	120.06
Registered nurses .....	100	410.20	11	536.67	89	393.87	113.75
Service .....	100	396.49	19	503.89	81	371.89	108.92
Protective service .....	100	467.15	24	519.14	76	451.24	107.09
Sales and office .....	100	373.82	15	485.05	85	353.90	117.05
Sales and related .....	100	317.85	9	408.93	91	309.47	126.00
Office and administrative support .....	100	396.13	18	499.34	82	373.64	113.07
Natural resources, construction, and maintenance	100	412.68	27	590.92	73	357.40	120.94
Construction, extraction, farming, fishing, and forestry .....	100	434.37	37	610.64	63	356.79	119.13
Installation, maintenance, and repair .....	100	396.89	19	567.41	81	357.79	122.07
Production, transportation, and material moving ...	100	385.56	15	498.70	85	366.22	110.63
Production .....	100	383.65	14	515.96	86	363.49	111.32
Transportation and material moving .....	100	387.71	17	482.74	83	369.40	109.83
Full time .....	100	403.37	18	507.21	82	380.62	111.78
Part time .....	100	352.36	15	472.80	85	333.91	136.21
Union .....	100	500.94	34	575.72	66	465.84	114.24
Nonunion .....	100	374.47	14	464.46	86	359.79	113.03
Average wage within the following categories <sup>2</sup> :							
Lowest 25 percent .....	100	337.45	15	445.49	85	320.04	119.09
Lowest 10 percent .....	100	309.72	11	468.76	89	292.21	123.59
Second 25 percent .....	100	380.85	16	476.62	84	363.32	112.70
Third 25 percent .....	100	407.92	19	510.45	81	384.75	112.09
Highest 25 percent .....	100	432.34	21	534.54	79	406.45	112.42
Highest 10 percent .....	100	432.46	20	514.06	80	412.60	111.42
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	394.01	18	548.66	82	365.59	109.37
Service-providing industries .....	100	401.89	18	497.80	82	380.58	114.11
Education and health services .....	100	434.23	20	501.69	80	417.12	112.10
Educational services .....	100	461.23	26	508.32	74	444.40	114.06
Elementary and secondary schools .....	100	470.61	30	518.21	70	449.92	119.68
Junior colleges, colleges, and universities	100	447.35	17	487.78	83	438.79	99.34
Health care and social assistance .....	100	410.97	15	491.64	85	396.77	110.64
Hospitals .....	100	427.62	14	536.79	86	409.54	109.82
Public administration .....	100	495.33	27	549.41	73	475.89	98.31

See footnotes at end of table.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers .....	100	\$385.81	23	\$495.14	77	\$354.68	\$121.67
1 to 49 workers .....	100	386.64	25	493.02	75	352.33	121.80
50 to 99 workers .....	100	383.93	18	502.00	82	359.56	121.40
100 workers or more .....	100	409.03	16	514.79	84	390.19	108.74
100 to 499 workers .....	100	387.78	14	508.92	86	369.68	110.89
500 workers or more .....	100	426.72	17	518.56	83	408.08	106.86
<b>Geographic areas</b>							
Northeast .....	100	440.59	21	541.86	79	414.91	121.55
New England .....	100	418.90	11	521.61	89	407.90	128.05
Middle Atlantic .....	100	447.86	24	544.63	76	417.69	118.96
South .....	100	373.21	15	464.06	85	357.33	110.77
South Atlantic .....	100	383.16	13	487.41	87	367.93	112.63
East South Central .....	100	353.15	12	435.12	88	342.98	103.34
West South Central .....	100	366.72	21	447.54	79	346.02	111.58
Midwest .....	100	393.80	16	511.81	84	372.96	110.51
East North Central .....	100	401.03	15	524.11	85	380.30	113.01
West North Central .....	100	378.79	17	489.17	83	357.37	105.19
West .....	100	415.52	23	516.41	77	385.59	113.16
Mountain .....	100	402.46	22	488.50	78	378.90	107.12
Pacific .....	100	420.97	24	527.08	76	388.45	115.74

<sup>1</sup> 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.

<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 ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but unknown	Other <sup>3</sup>
All workers .....	100	72	15	12	2
<b>Worker characteristics</b>					
Management, professional, and related .....	100	72	15	10	3
Management, business, and financial .....	100	74	13	12	2
Professional and related .....	100	72	16	10	3
Teachers .....	100	73	17	7	4
Primary, secondary, and special education school teachers .....	100	74	13	8	5
Registered nurses .....	100	66	19	11	4
Service .....	100	75	12	11	2
Protective service .....	100	76	12	8	4
Sales and office .....	100	66	21	12	2
Sales and related .....	100	58	27	14	1
Office and administrative support .....	100	69	18	11	2
Natural resources, construction, and maintenance .....	100	76	10	13	2
Construction, extraction, farming, fishing, and forestry .....	100	74	12	11	3
Installation, maintenance, and repair .....	100	76	8	14	1
Production, transportation, and material moving .....	100	76	8	15	1
Production .....	100	78	9	13	( <sup>4</sup> )
Transportation and material moving .....	100	74	–	18	–
Full time .....	100	72	14	12	2
Part time .....	100	64	22	12	2
Union .....	100	74	10	11	5
Nonunion .....	100	71	16	12	1
Average wage within the following categories <sup>5</sup> :					
Lowest 25 percent .....	100	69	18	13	1
Lowest 10 percent .....	100	75	13	–	–
Second 25 percent .....	100	70	17	11	1
Third 25 percent .....	100	74	13	12	2
Highest 25 percent .....	100	72	13	12	3
Highest 10 percent .....	100	71	14	13	2
<b>Establishment characteristics</b>					
Goods-producing industries .....	100	75	10	13	1
Service-providing industries .....	100	71	16	11	2
Education and health services .....	100	72	17	8	3
Educational services .....	100	71	20	6	3
Elementary and secondary schools .....	100	75	15	7	4
Junior colleges, colleges, and universities .....	100	66	29	3	2
Health care and social assistance .....	100	73	15	9	3
Hospitals .....	100	60	23	12	4
Public administration .....	100	73	14	5	8

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but unknown	Other <sup>3</sup>
1 to 99 workers .....	100	76	10	13	1
1 to 49 workers .....	100	74	10	15	1
50 to 99 workers .....	100	79	9	9	2
100 workers or more .....	100	70	17	11	2
100 to 499 workers .....	100	71	16	11	1
500 workers or more .....	100	68	18	11	3
<b>Geographic areas</b>					
Northeast .....	100	72	14	10	3
New England .....	100	83	—	9	—
Middle Atlantic .....	100	68	17	11	4
South .....	100	74	15	10	1
South Atlantic .....	100	75	17	8	1
East South Central .....	100	76	14	—	—
West South Central .....	100	72	14	—	—
Midwest .....	100	70	13	16	1
East North Central .....	100	73	14	12	1
West North Central .....	100	65	—	23	—
West .....	100	69	15	12	4
Mountain .....	100	67	16	16	1
Pacific .....	100	70	14	11	5

<sup>1</sup> 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.

<sup>2</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>3</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>4</sup> Less than 0.5.

<sup>5</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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$942.25	9	\$1,262.15	91	\$913.77	\$449.04
<b>Worker characteristics</b>							
Management, professional, and related .....	100	989.85	8	1,302.28	92	964.01	453.41
Management, business, and financial .....	100	987.21	7	1,401.67	93	958.20	443.44
Professional and related .....	100	991.05	8	1,265.94	92	966.70	458.02
Teachers .....	100	973.20	11	1,269.04	89	935.21	512.21
Primary, secondary, and special education school teachers .....	100	962.40	14	1,270.58	86	914.44	542.23
Registered nurses .....	100	1,018.63	3	1,376.55	97	1,005.84	444.80
Service .....	100	882.63	9	1,277.54	91	846.22	473.28
Protective service .....	100	1,101.26	9	1,360.53	91	1,076.84	390.42
Sales and office .....	100	880.25	7	1,132.97	93	862.14	455.68
Sales and related .....	100	768.83	5	1,098.80	95	753.19	457.18
Office and administrative support .....	100	924.51	8	1,141.11	92	906.83	455.07
Natural resources, construction, and maintenance	100	934.20	17	1,370.25	83	868.57	480.95
Construction, extraction, farming, fishing, and forestry .....	100	935.62	25	1,336.19	75	849.37	499.19
Installation, maintenance, and repair .....	100	933.16	10	1,415.73	90	881.35	468.81
Production, transportation, and material moving ...	100	975.61	10	1,240.21	90	948.94	391.78
Production .....	100	990.44	9	1,249.26	91	968.88	380.38
Transportation and material moving .....	100	958.80	12	1,232.92	88	925.54	405.15
Full time .....	100	949.53	9	1,273.17	91	920.34	446.65
Part time .....	100	821.84	8	1,030.91	92	807.25	487.72
Union .....	100	1,171.45	24	1,318.04	76	1,130.03	389.49
Nonunion .....	100	882.83	5	1,192.45	95	867.96	461.65
Average wage within the following categories <sup>2</sup> :							
Lowest 25 percent .....	100	723.22	5	1,019.05	95	712.41	509.41
Lowest 10 percent .....	100	650.47	6	849.57	94	642.62	499.73
Second 25 percent .....	100	890.07	6	1,170.28	94	871.48	454.36
Third 25 percent .....	100	968.70	9	1,215.57	91	944.85	432.95
Highest 25 percent .....	100	1,038.09	12	1,365.28	88	998.49	435.74
Highest 10 percent .....	100	1,062.47	11	1,344.82	89	1,028.19	425.65
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	996.59	12	1,290.71	88	964.36	395.33
Service-providing industries .....	100	930.60	8	1,254.41	92	903.17	460.29
Education and health services .....	100	948.22	7	1,203.65	93	928.74	491.45
Educational services .....	100	936.75	9	1,315.50	91	900.48	512.24
Elementary and secondary schools .....	100	912.55	11	1,334.22	89	860.56	561.60
Junior colleges, colleges, and universities	100	1,009.62	4	1,272.04	96	998.20	410.82
Health care and social assistance .....	100	958.26	6	1,052.08	94	952.66	473.86
Hospitals .....	100	1,077.02	5	1,327.18	95	1,063.78	404.53
Public administration .....	100	1,120.24	10	1,289.19	90	1,103.52	370.41

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers .....	100	\$841.74	10	\$1,209.47	90	\$805.02	\$515.31
1 to 49 workers .....	100	824.49	11	1,207.60	89	782.08	519.78
50 to 99 workers .....	100	880.92	8	1,215.45	92	855.50	505.48
100 workers or more .....	100	999.37	8	1,297.64	92	974.63	411.95
100 to 499 workers .....	100	940.85	7	1,273.80	93	920.59	427.19
500 workers or more .....	100	1,047.67	10	1,309.86	90	1,020.96	398.88
<b>Geographic areas</b>							
Northeast .....	100	1,114.79	16	1,315.40	84	1,078.61	413.08
New England .....	100	1,103.00	9	1,294.99	91	1,087.46	408.52
Middle Atlantic .....	100	1,118.78	18	1,318.29	82	1,075.23	414.82
South .....	100	823.50	3	1,246.05	97	811.54	484.76
South Atlantic .....	100	850.06	3	1,265.23	97	837.18	487.95
East South Central .....	100	777.04	4	1,366.25	96	758.91	466.76
West South Central .....	100	802.87	3	1,121.68	97	795.64	488.49
Midwest .....	100	965.16	9	1,216.46	91	941.84	420.60
East North Central .....	100	999.85	10	1,216.61	90	976.98	401.25
West North Central .....	100	893.31	7	1,215.97	93	871.55	459.30
West .....	100	952.52	11	1,237.84	89	920.27	448.96
Mountain .....	100	888.62	8	1,088.65	92	873.13	426.51
Pacific .....	100	980.06	12	1,278.28	88	941.57	459.09

<sup>1</sup> 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.

<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 ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but unknown	Other <sup>3</sup>
All workers .....	100	72	14	12	2
<b>Worker characteristics</b>					
Management, professional, and related .....	100	73	14	11	2
Management, business, and financial .....	100	74	12	12	2
Professional and related .....	100	73	15	10	3
Teachers .....	100	75	14	8	3
Primary, secondary, and special education school teachers .....	100	77	11	8	4
Registered nurses .....	100	66	17	13	4
Service .....	100	76	11	11	2
Protective service .....	100	77	11	7	5
Sales and office .....	100	65	20	13	2
Sales and related .....	100	57	27	15	1
Office and administrative support .....	100	69	17	12	2
Natural resources, construction, and maintenance .....	100	75	9	14	2
Construction, extraction, farming, fishing, and forestry .....	100	74	12	12	3
Installation, maintenance, and repair .....	100	75	8	15	1
Production, transportation, and material moving .....	100	74	9	16	1
Production .....	100	74	–	14	–
Transportation and material moving .....	100	74	–	18	–
Full time .....	100	72	14	12	2
Part time .....	100	66	21	12	1
Union .....	100	73	11	12	5
Nonunion .....	100	72	15	12	1
Average wage within the following categories <sup>4</sup> :					
Lowest 25 percent .....	100	70	16	14	1
Lowest 10 percent .....	100	74	–	14	–
Second 25 percent .....	100	69	17	13	1
Third 25 percent .....	100	74	12	12	2
Highest 25 percent .....	100	73	13	12	3
Highest 10 percent .....	100	72	13	12	2
<b>Establishment characteristics</b>					
Goods-producing industries .....	100	73	11	14	1
Service-providing industries .....	100	71	15	12	2
Education and health services .....	100	74	15	8	3
Educational services .....	100	74	17	7	3
Elementary and secondary schools .....	100	77	13	8	3
Junior colleges, colleges, and universities .....	100	70	25	3	1
Health care and social assistance .....	100	73	14	10	3
Hospitals .....	100	62	21	12	5
Public administration .....	100	72	14	7	7

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but unknown	Other <sup>3</sup>
1 to 99 workers .....	100	75	9	15	1
1 to 49 workers .....	100	74	9	16	1
50 to 99 workers .....	100	79	9	11	2
100 workers or more .....	100	70	17	11	2
100 to 499 workers .....	100	72	15	12	2
500 workers or more .....	100	68	18	10	3
<b>Geographic areas</b>					
Northeast .....	100	73	14	10	3
New England .....	100	84	7	8	1
Middle Atlantic .....	100	69	17	11	4
South .....	100	74	14	11	1
South Atlantic .....	100	74	15	9	1
East South Central .....	100	77	13	—	—
West South Central .....	100	73	12	14	1
Midwest .....	100	70	13	16	1
East North Central .....	100	73	14	12	1
West North Central .....	100	64	—	24	—
West .....	100	69	15	13	4
Mountain .....	100	69	14	16	1
Pacific .....	100	68	15	12	5

<sup>1</sup> 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.

<sup>2</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>3</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$37.28	\$61.00	\$97.06	\$139.25	\$201.85	\$145.67	\$238.01	\$371.27	\$576.00	\$859.04
<b>Worker characteristics</b>										
Management, professional, and related .....	34.14	59.77	95.51	138.36	210.00	145.67	245.98	380.64	586.00	894.87
Management, business, and financial .....	38.96	62.50	100.00	140.41	189.47	150.95	250.00	378.90	559.91	834.79
Professional and related .....	31.00	58.52	91.64	137.70	219.79	145.67	242.34	381.56	606.26	910.54
Teachers .....	20.22	48.15	87.24	141.00	245.67	125.67	227.90	433.00	685.00	1028.00
Primary, secondary, and special education school teachers .....	20.22	45.87	87.77	148.07	273.36	124.52	226.07	475.99	744.46	1073.56
Registered nurses .....	34.44	65.82	95.33	139.37	225.61	132.57	244.34	368.95	588.86	971.26
Service .....	35.01	58.80	93.16	137.15	187.54	156.09	240.00	385.53	600.00	832.16
Protective service .....	39.00	60.00	88.38	131.71	162.29	135.66	207.98	311.57	480.88	671.04
Sales and office .....	39.75	62.83	100.00	138.01	201.11	149.88	243.71	382.21	583.76	862.59
Sales and related .....	42.00	70.61	106.16	151.55	221.64	150.71	247.26	396.49	595.77	852.94
Office and administrative support .....	37.64	60.66	97.27	135.06	193.79	149.52	241.65	374.72	577.10	864.67
Natural resources, construction, and maintenance .....	43.33	68.72	104.88	160.63	222.00	160.48	256.24	408.05	641.33	917.75
Construction, extraction, farming, fishing, and forestry .....	43.33	62.05	102.36	150.54	217.73	166.02	258.34	427.76	699.72	937.75
Installation, maintenance, and repair .....	43.33	70.63	106.16	166.48	224.99	159.61	248.51	388.09	598.65	907.42
Production, transportation, and material moving .....	39.49	63.52	96.57	138.66	191.36	124.33	203.08	318.00	485.86	728.82
Production .....	40.76	62.78	98.93	140.31	192.82	136.00	204.24	315.70	461.90	641.00
Transportation and material moving .....	38.95	64.97	93.17	135.59	187.85	116.66	200.91	328.24	519.96	799.01
Full time .....	37.90	61.43	97.00	138.25	198.97	148.01	238.33	369.63	571.54	856.09
Part time .....	32.50	55.68	100.00	173.50	251.57	94.38	219.00	409.57	636.12	888.29
Union .....	29.77	55.00	84.62	134.90	201.12	93.81	176.13	271.87	461.99	856.90
Nonunion .....	38.66	63.05	99.23	139.55	202.29	164.80	259.22	389.98	591.93	859.04
Average wage within the following categories <sup>3</sup> :										
Lowest 25 percent .....	38.00	64.97	100.96	150.00	209.11	172.42	274.07	441.80	667.00	916.94
Lowest 10 percent .....	38.03	65.90	103.46	164.89	208.00	168.01	248.18	439.35	646.21	933.11
Second 25 percent .....	39.93	60.66	96.15	138.64	195.73	145.67	232.48	364.67	573.16	839.28
Third 25 percent .....	36.62	62.21	97.17	138.64	200.03	145.81	230.06	359.01	553.00	828.75
Highest 25 percent .....	35.00	60.02	97.00	138.34	205.14	139.44	235.08	359.94	557.29	875.00
Highest 10 percent .....	33.00	59.21	97.00	139.37	211.50	138.00	233.55	363.00	543.85	881.00
<b>Establishment characteristics</b>										
Goods-producing industries .....	39.22	62.05	99.30	139.48	194.45	138.11	220.00	333.85	499.94	736.74
Service-providing industries .....	36.21	60.66	96.80	139.24	204.86	146.95	243.71	382.25	591.30	874.61
Education and health services .....	28.25	57.12	90.84	137.00	211.90	145.59	254.13	408.71	664.59	973.91
Educational services .....	20.00	45.64	85.06	139.06	236.07	132.00	241.19	441.58	681.79	996.92
Elementary and secondary schools .....	20.00	43.96	86.53	147.85	271.52	120.20	251.27	520.73	756.09	1085.00
Junior colleges, colleges, and universities .....	—	46.84	79.94	128.00	189.00	175.18	231.85	366.96	562.94	685.00
Health care and social assistance .....	41.02	64.65	95.33	135.55	192.93	145.67	259.68	381.87	606.26	959.85
Hospitals .....	39.13	59.75	88.81	128.92	196.54	147.33	245.86	350.14	480.88	696.60
Public administration .....	26.02	49.21	76.93	114.34	156.00	124.27	207.00	304.76	467.00	644.84

See footnotes at end of table.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$43.33	\$70.07	\$104.29	\$153.31	\$220.23	\$179.82	\$277.46	\$429.97	\$677.46	\$954.92
1 to 49 workers .....	43.33	70.07	105.42	156.00	219.57	175.39	278.43	430.34	693.22	962.94
50 to 99 workers .....	43.33	70.00	103.31	150.00	222.04	182.39	277.00	427.98	656.16	937.75
100 workers or more .....	32.50	56.67	91.64	132.00	189.61	129.99	220.67	341.88	507.50	753.24
100 to 499 workers .....	34.40	58.80	94.80	136.52	191.36	137.25	222.74	354.44	532.27	774.04
500 workers or more .....	31.12	54.98	88.68	129.52	186.69	124.87	219.23	331.02	489.63	728.82
<b>Geographic areas</b>										
Northeast .....	43.33	71.51	103.00	147.06	224.84	141.23	234.65	341.26	503.23	780.29
New England .....	44.76	75.12	114.71	162.29	224.99	150.46	248.51	358.06	504.96	667.28
Middle Atlantic .....	41.23	68.65	100.88	142.00	223.28	138.46	225.39	328.71	501.48	828.42
South .....	35.55	59.00	97.00	138.00	195.04	158.49	261.00	414.66	630.64	916.87
South Atlantic .....	40.09	60.35	97.68	135.31	194.39	151.66	245.51	395.00	623.86	950.70
East South Central .....	20.00	45.98	87.10	139.49	198.51	164.38	260.00	433.33	667.00	755.53
West South Central .....	39.49	59.03	97.23	140.63	198.90	167.75	281.67	421.86	623.00	904.64
Midwest .....	40.00	65.18	98.19	139.40	196.54	136.10	223.00	338.51	543.25	828.27
East North Central .....	40.00	66.84	98.14	140.82	201.53	124.32	219.00	329.65	519.00	780.00
West North Central .....	40.00	63.48	98.31	137.04	188.26	152.92	249.98	375.42	578.71	897.96
West .....	30.33	54.17	89.00	133.00	195.87	136.37	225.98	359.89	566.47	845.87
Mountain .....	35.00	55.10	87.00	129.00	179.61	167.30	221.00	343.63	541.19	741.00
Pacific .....	30.00	52.00	89.15	136.71	205.69	116.69	226.82	367.09	575.92	888.10

<sup>1</sup> 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.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

<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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	60	59	97	37	36	97	34	33	97
<b>Worker characteristics</b>									
Management, professional, and related .....	78	77	99	45	45	98	53	51	97
Management, business, and financial .....	86	86	99	61	59	98	62	60	98
Professional and related .....	75	74	98	39	39	99	49	47	96
Teachers .....	74	72	98	22	22	98	40	38	96
Primary, secondary, and special education school teachers .....	82	80	98	20	20	98	40	39	98
Registered nurses .....	76	75	99	37	36	99	51	49	96
Service .....	34	33	94	21	20	95	13	12	97
Protective service .....	70	67	96	26	25	96	22	21	97
Sales and office .....	59	57	97	37	36	96	34	33	96
Sales and related .....	46	44	95	29	27	95	21	19	93
Office and administrative support .....	66	64	98	42	40	97	41	40	97
Natural resources, construction, and maintenance	60	59	98	39	38	99	29	28	97
Construction, extraction, farming, fishing, and forestry .....	53	52	98	34	33	99	22	21	97
Installation, maintenance, and repair .....	66	65	98	43	42	98	35	34	96
Production, transportation, and material moving ...	66	64	97	46	44	98	31	30	97
Production .....	74	72	97	53	53	99	35	34	97
Transportation and material moving .....	59	57	97	39	37	96	28	27	97
Full time .....	75	74	98	45	44	98	43	42	97
Part time .....	14	12	88	14	13	91	6	5	95
Union .....	86	84	98	49	48	97	37	36	96
Nonunion .....	56	54	97	35	35	98	34	32	97
Average wage within the following categories <sup>3</sup> :									
Lowest 25 percent .....	26	23	91	17	16	92	9	9	96
Lowest 10 percent .....	14	12	88	13	11	92	3	3	96
Second 25 percent .....	62	61	98	37	36	97	31	30	97
Third 25 percent .....	76	75	98	47	46	98	45	43	96
Highest 25 percent .....	86	84	99	53	52	99	58	56	97
Highest 10 percent .....	89	88	99	57	57	99	61	59	98
<b>Establishment characteristics</b>									
Goods-producing industries .....	73	71	97	53	53	99	38	37	97
Service-providing industries .....	58	57	97	35	34	97	34	32	97
Education and health services .....	68	67	98	29	28	98	39	37	96
Educational services .....	76	74	98	25	25	98	41	39	95
Elementary and secondary schools .....	76	75	98	22	21	99	35	34	97
Junior colleges, colleges, and universities .....	83	80	97	31	30	97	55	52	94
Health care and social assistance .....	63	61	98	31	31	98	37	36	97
Hospitals .....	87	85	98	46	46	99	60	57	96
Public administration .....	83	81	99	26	25	98	30	29	96

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	41	40	97	28	28	97	23	22	97
1 to 49 workers .....	36	35	97	26	25	97	20	20	97
50 to 99 workers .....	55	53	96	36	35	98	31	30	98
100 workers or more .....	78	76	98	46	44	98	44	43	96
100 to 499 workers .....	71	68	97	43	41	97	38	36	97
500 workers or more .....	85	84	98	48	47	98	51	49	96
<b>Geographic areas</b>									
Northeast .....	59	58	99	61	60	99	33	32	97
New England .....	59	57	98	39	38	98	35	34	98
Middle Atlantic .....	59	58	99	69	69	99	33	32	97
South .....	63	61	96	31	30	96	33	32	96
South Atlantic .....	62	60	97	34	33	96	35	33	96
East South Central .....	65	63	96	30	28	95	33	32	96
West South Central .....	64	61	95	27	26	97	31	31	97
Midwest .....	63	61	97	37	36	96	38	37	97
East North Central .....	65	63	97	40	39	96	38	37	97
West North Central .....	60	59	98	32	31	97	39	38	98
West .....	54	53	98	26	25	98	31	30	96
Mountain .....	58	57	97	29	28	99	37	35	94
Pacific .....	52	51	98	25	24	98	28	28	97

<sup>1</sup> 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.

<sup>2</sup> 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.

<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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 17. Life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	6	94
<b>Worker characteristics</b>		
Management, professional, and related .....	5	95
Management, business, and financial .....	5	95
Professional and related .....	5	95
Teachers .....	9	91
Primary, secondary, and special education school teachers .....	9	91
Registered nurses .....	2	98
Service .....	9	91
Protective service .....	9	91
Sales and office .....	6	94
Sales and related .....	9	91
Office and administrative support .....	5	95
Natural resources, construction, and maintenance	6	94
Construction, extraction, farming, fishing, and forestry .....	4	96
Installation, maintenance, and repair .....	7	93
Production, transportation, and material moving ...	4	96
Production .....	5	95
Transportation and material moving .....	4	96
Full time .....	6	94
Part time .....	6	94
Union .....	5	95
Nonunion .....	6	94
Average wage within the following categories <sup>2</sup> :		
Lowest 25 percent .....	9	91
Lowest 10 percent .....	8	92
Second 25 percent .....	6	94
Third 25 percent .....	5	95
Highest 25 percent .....	5	95
Highest 10 percent .....	5	95
<b>Establishment characteristics</b>		
Goods-producing industries .....	5	95
Service-providing industries .....	6	94
Education and health services .....	6	94
Educational services .....	9	91
Elementary and secondary schools .....	9	91
Health care and social assistance .....	3	97
Hospitals .....	2	98
Public administration .....	10	90

See footnotes at end of table.

**Table 17. Life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	7	93
1 to 49 workers .....	7	93
50 to 99 workers .....	6	94
100 workers or more .....	5	95
100 to 499 workers .....	5	95
500 workers or more .....	5	95
<b>Geographic areas</b>		
Northeast .....	5	95
New England .....	9	91
Middle Atlantic .....	3	97
South .....	7	93
South Atlantic .....	6	94
East South Central .....	12	88
West South Central .....	6	94
Midwest .....	5	95
East North Central .....	6	94
West North Central .....	4	96
West .....	5	95
Mountain .....	7	93
Pacific .....	3	97

<sup>1</sup> 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.

<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 ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 18. Life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	57	2	38	3	1
<b>Worker characteristics</b>					
Management, professional, and related .....	63	2	32	2	1
Management, business, and financial .....	70	2	25	2	1
Professional and related .....	60	2	35	2	1
Teachers .....	41	1	52	4	2
Primary, secondary, and special education school teachers .....	34	1	58	4	2
Registered nurses .....	71	2	25	—	—
Service .....	47	1	48	3	1
Protective service .....	38	3	54	5	1
Sales and office .....	62	2	34	2	1
Sales and related .....	60	2	34	3	1
Office and administrative support .....	62	2	34	2	( <sup>2</sup> )
Natural resources, construction, and maintenance .....	39	1	55	4	( <sup>2</sup> )
Construction, extraction, farming, fishing, and forestry .....	25	—	69	3	—
Installation, maintenance, and repair .....	49	1	45	4	( <sup>2</sup> )
Production, transportation, and material moving ...	49	1	44	5	( <sup>2</sup> )
Production .....	47	1	46	6	( <sup>2</sup> )
Transportation and material moving .....	50	2	43	4	( <sup>2</sup> )
Full time .....	57	2	38	3	1
Part time .....	53	1	40	4	1
Union .....	38	2	51	9	1
Nonunion .....	62	2	34	1	1
Average wage within the following categories <sup>3</sup> :					
Lowest 25 percent .....	50	1	47	2	1
Lowest 10 percent .....	40	—	56	3	—
Second 25 percent .....	54	1	41	3	1
Third 25 percent .....	55	2	39	3	1
Highest 25 percent .....	63	2	31	3	1
Highest 10 percent .....	65	3	29	2	( <sup>2</sup> )
<b>Establishment characteristics</b>					
Goods-producing industries .....	48	1	46	5	( <sup>2</sup> )
Service-providing industries .....	59	2	36	3	1
Education and health services .....	54	1	41	2	1
Educational services .....	43	1	50	4	2
Elementary and secondary schools .....	34	1	59	4	3
Junior colleges, colleges, and universities .....	60	2	33	3	1
Health care and social assistance .....	63	1	34	1	( <sup>2</sup> )
Hospitals .....	78	2	17	2	1
Public administration .....	36	3	53	7	2

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers .....	48	1	48	2	1
1 to 49 workers .....	47	1	49	2	1
50 to 99 workers .....	51	( <sup>2</sup> )	47	2	( <sup>2</sup> )
100 workers or more .....	61	2	33	3	1
100 to 499 workers .....	59	2	36	3	( <sup>2</sup> )
500 workers or more .....	62	3	30	4	1
<b>Geographic areas</b>					
Northeast .....	62	—	31	4	—
New England .....	65	2	31	2	—
Middle Atlantic .....	61	—	32	5	—
South .....	58	1	37	2	2
South Atlantic .....	62	2	31	2	3
East South Central .....	56	—	40	2	—
West South Central .....	51	—	46	2	—
Midwest .....	54	2	40	4	( <sup>2</sup> )
East North Central .....	53	2	42	3	( <sup>2</sup> )
West North Central .....	58	1	37	4	1
West .....	53	2	43	2	( <sup>2</sup> )
Mountain .....	57	2	41	—	—
Pacific .....	51	—	43	3	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2014**

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	1	61	12	22	4	1.4	1.0
<b>Worker characteristics</b>							
Management, professional, and related .....	( <sup>3</sup> )	57	12	25	5	1.4	1.0
Management, business, and financial .....	1	56	10	27	6	1.4	1.0
Professional and related .....	–	58	14	23	–	1.4	1.0
Teachers .....	–	52	22	23	–	1.4	–
Primary, secondary, and special education school teachers .....	–	52	25	22	1	1.4	–
Registered nurses .....	–	76	10	13	–	1.2	1.0
Service .....	1	65	13	18	3	1.3	1.0
Protective service .....	–	60	13	19	8	1.4	1.0
Sales and office .....	( <sup>3</sup> )	65	10	20	4	1.3	1.0
Sales and related .....	–	77	7	13	–	1.2	1.0
Office and administrative support .....	( <sup>3</sup> )	61	11	23	5	1.4	1.0
Natural resources, construction, and maintenance .....	1	63	12	22	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry .....	–	61	14	23	2	1.3	1.0
Installation, maintenance, and repair .....	1	63	11	22	3	1.3	1.0
Production, transportation, and material moving .....	1	62	14	21	3	1.3	1.0
Production .....	–	57	13	26	–	1.4	1.0
Transportation and material moving .....	1	67	15	15	2	1.3	1.0
Full time .....	( <sup>3</sup> )	60	12	23	4	1.4	1.0
Part time .....	1	74	11	10	5	1.3	1.0
Union .....	1	64	16	14	5	1.3	1.0
Nonunion .....	( <sup>3</sup> )	61	11	24	4	1.4	1.0
Average wage within the following categories <sup>4</sup> :							
Lowest 25 percent .....	–	70	9	18	–	1.3	1.0
Lowest 10 percent .....	–	68	–	–	–	1.3	1.0
Second 25 percent .....	1	66	12	18	3	1.3	1.0
Third 25 percent .....	( <sup>3</sup> )	58	13	24	4	1.4	1.0
Highest 25 percent .....	1	57	12	25	6	1.4	1.0
Highest 10 percent .....	1	55	11	26	6	1.4	1.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	–	53	11	31	–	1.4	1.0
Service-providing industries .....	1	62	12	21	4	1.3	1.0
Education and health services .....	1	63	15	20	2	1.3	1.0
Educational services .....	–	48	20	27	–	1.4	–
Elementary and secondary schools .....	–	46	26	26	2	1.4	1.5
Junior colleges, colleges, and universities .....	–	50	14	28	–	1.4	–
Health care and social assistance .....	1	71	12	16	1	1.2	1.0
Hospitals .....	1	74	12	12	1	1.2	1.0
Public administration .....	–	56	19	19	–	1.4	1.0

See footnotes at end of table.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers .....	—	59	12	23	—	1.4	1.0
1 to 49 workers .....	—	62	11	21	—	1.4	1.0
50 to 99 workers .....	—	54	14	28	—	1.4	1.0
100 workers or more .....	1	62	12	22	4	1.3	1.0
100 to 499 workers .....	( <sup>3</sup> )	64	10	22	5	1.4	1.0
500 workers or more .....	1	60	13	22	3	1.3	1.0
<b>Geographic areas</b>							
Northeast .....	1	57	17	19	5	1.4	1.0
New England .....	—	64	16	17	—	1.3	1.0
Middle Atlantic .....	—	55	18	20	—	1.4	1.0
South .....	( <sup>3</sup> )	64	9	23	3	1.3	1.0
South Atlantic .....	—	65	10	22	—	1.3	1.0
East South Central .....	—	60	9	26	—	1.4	1.0
West South Central .....	—	64	9	24	—	1.3	1.0
Midwest .....	—	57	13	26	—	1.4	1.0
East North Central .....	—	59	12	25	—	1.4	1.0
West North Central .....	—	52	15	27	—	1.4	1.0
West .....	1	66	9	19	5	1.3	1.0
Mountain .....	—	71	14	13	—	1.2	1.0
Pacific .....	1	63	7	23	6	1.4	1.0

<sup>1</sup> 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.

<sup>2</sup> Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

<sup>3</sup> Less than 0.5.

<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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	75	\$50,000	\$60,000	\$200,000	\$500,000	\$1,000,000	25
<b>Worker characteristics</b>							
Management, professional, and related .....	75	50,000	100,000	300,000	700,000	1,000,000	25
Management, business, and financial .....	80	50,000	100,000	300,000	750,000	–	20
Professional and related .....	73	50,000	–	300,000	500,000	1,000,000	27
Teachers .....	63	50,000	50,000	–	–	500,000	37
Primary, secondary, and special education school teachers .....	54	50,000	50,000	–	–	–	46
Registered nurses .....	70	50,000	100,000	400,000	–	1,000,000	30
Service .....	72	50,000	50,000	200,000	500,000	1,000,000	28
Protective service .....	55	50,000	50,000	100,000	280,000	–	45
Sales and office .....	79	50,000	50,000	200,000	500,000	1,000,000	21
Sales and related .....	82	50,000	50,000	100,000	500,000	1,000,000	18
Office and administrative support .....	78	50,000	–	200,000	500,000	–	22
Natural resources, construction, and maintenance .....	69	50,000	–	200,000	–	2,000,000	31
Construction, extraction, farming, fishing, and forestry .....	64	50,000	100,000	170,000	–	1,000,000	36
Installation, maintenance, and repair .....	71	50,000	–	–	1,000,000	2,000,000	29
Production, transportation, and material moving .....	68	50,000	75,000	–	500,000	1,000,000	32
Production .....	63	50,000	100,000	250,000	500,000	1,000,000	37
Transportation and material moving .....	74	50,000	70,000	100,000	–	–	26
Full time .....	75	50,000	–	200,000	500,000	1,000,000	25
Part time .....	71	50,000	–	–	500,000	750,000	29
Union .....	61	50,000	50,000	100,000	350,000	1,000,000	39
Nonunion .....	77	50,000	70,000	250,000	500,000	1,000,000	23
Average wage within the following categories <sup>3</sup> :							
Lowest 25 percent .....	73	50,000	50,000	–	500,000	1,000,000	27
Lowest 10 percent .....	79	50,000	50,000	–	–	–	21
Second 25 percent .....	77	50,000	50,000	150,000	500,000	1,000,000	23
Third 25 percent .....	75	50,000	75,000	200,000	500,000	1,000,000	25
Highest 25 percent .....	74	50,000	100,000	300,000	750,000	1,500,000	26
Highest 10 percent .....	76	50,000	100,000	300,000	750,000	1,500,000	24
<b>Establishment characteristics</b>							
Goods-producing industries .....	66	50,000	100,000	300,000	700,000	1,000,000	34
Service-providing industries .....	76	50,000	50,000	200,000	500,000	1,000,000	24
Education and health services .....	72	50,000	50,000	200,000	500,000	1,000,000	28
Educational services .....	64	50,000	50,000	100,000	265,000	500,000	36
Elementary and secondary schools .....	49	50,000	50,000	100,000	200,000	350,000	51
Junior colleges, colleges, and universities .....	79	50,000	50,000	–	400,000	500,000	21
Health care and social assistance .....	76	50,000	–	250,000	500,000	1,000,000	24
Hospitals .....	72	50,000	–	400,000	–	1,000,000	28
Public administration .....	49	50,000	50,000	100,000	250,000	500,000	51

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	80	\$50,000	—	\$200,000	\$500,000	\$1,000,000	20
1 to 49 workers .....	81	50,000	—	200,000	500,000	1,000,000	19
50 to 99 workers .....	76	50,000	—	200,000	500,000	—	24
100 workers or more .....	73	50,000	\$50,000	—	500,000	1,000,000	27
100 to 499 workers .....	78	50,000	50,000	200,000	500,000	1,000,000	22
500 workers or more .....	69	50,000	100,000	300,000	750,000	1,000,000	31
<b>Geographic areas</b>							
Northeast .....	73	50,000	—	200,000	500,000	1,000,000	27
New England .....	72	50,000	—	—	500,000	1,000,000	28
Middle Atlantic .....	73	50,000	—	250,000	500,000	1,000,000	27
South .....	77	50,000	—	200,000	—	—	23
South Atlantic .....	74	50,000	—	250,000	750,000	—	26
East South Central .....	87	50,000	—	—	500,000	1,000,000	13
West South Central .....	78	50,000	—	200,000	—	—	22
Midwest .....	68	50,000	100,000	250,000	500,000	1,000,000	32
East North Central .....	67	50,000	100,000	250,000	500,000	1,000,000	33
West North Central .....	70	50,000	—	250,000	500,000	1,000,000	30
West .....	81	50,000	50,000	200,000	500,000	1,000,000	19
Mountain .....	86	50,000	—	—	500,000	1,000,000	14
Pacific .....	77	50,000	50,000	200,000	500,000	1,000,000	23

<sup>1</sup> 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.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014**

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$10,000	\$10,000	\$20,000	\$30,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	10,000	15,000	25,000	50,000	50,000
Management, business, and financial .....	10,000	15,000	25,000	50,000	50,000
Professional and related .....	–	–	24,000	50,000	50,000
Teachers .....	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers .....	–	10,000	25,000	50,000	50,000
Registered nurses .....	–	–	–	50,000	50,000
Service .....	–	10,000	15,000	25,000	50,000
Protective service .....	5,000	10,000	15,000	25,000	50,000
Sales and office .....	–	10,000	20,000	25,000	50,000
Sales and related .....	5,000	10,000	15,000	–	50,000
Office and administrative support .....	–	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance .....	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry .....	–	10,000	20,000	25,000	50,000
Installation, maintenance, and repair .....	10,000	–	20,000	30,000	50,000
Production, transportation, and material moving .....	10,000	10,000	20,000	27,000	50,000
Production .....	10,000	15,000	20,000	30,000	50,000
Transportation and material moving .....	10,000	10,000	20,000	25,000	50,000
Full time .....	10,000	10,000	20,000	30,000	50,000
Part time .....	5,000	–	15,000	25,000	50,000
Union .....	5,000	10,000	20,000	40,000	50,000
Nonunion .....	10,000	10,000	20,000	25,000	50,000
Average wage within the following categories <sup>4</sup> :					
Lowest 25 percent .....	5,000	10,000	15,000	25,000	30,000
Lowest 10 percent .....	5,000	10,000	10,000	20,000	25,000
Second 25 percent .....	10,000	10,000	20,000	25,000	50,000
Third 25 percent .....	10,000	10,000	20,000	30,000	50,000
Highest 25 percent .....	10,000	15,000	25,000	50,000	50,000
Highest 10 percent .....	10,000	15,000	–	50,000	50,000
<b>Establishment characteristics</b>					
Goods-producing industries .....	10,000	15,000	20,000	30,000	50,000
Service-providing industries .....	–	10,000	20,000	30,000	50,000
Education and health services .....	–	10,000	20,000	40,000	50,000
Educational services .....	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools .....	–	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities .....	5,000	10,000	20,000	27,500	50,000
Health care and social assistance .....	10,000	10,000	15,000	25,000	50,000
Hospitals .....	5,000	10,000	20,000	25,000	50,000
Public administration .....	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014—continued**

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$10,000	—	\$20,000	\$27,000	\$50,000
1 to 49 workers .....	10,000	—	20,000	—	50,000
50 to 99 workers .....	10,000	—	20,000	30,000	50,000
100 workers or more .....	5,000	\$10,000	20,000	—	50,000
100 to 499 workers .....	10,000	10,000	20,000	25,000	50,000
500 workers or more .....	5,000	10,000	20,000	40,000	50,000
<b>Geographic areas</b>					
Northeast .....	5,000	10,000	20,000	50,000	50,000
New England .....	5,000	—	20,000	40,000	50,000
Middle Atlantic .....	5,000	10,000	25,000	50,000	50,000
South .....	—	10,000	20,000	25,000	50,000
South Atlantic .....	10,000	10,000	20,000	25,000	50,000
East South Central .....	10,000	10,000	20,000	—	50,000
West South Central .....	5,000	10,000	20,000	25,000	50,000
Midwest .....	10,000	15,000	20,000	30,000	50,000
East North Central .....	10,000	15,000	20,000	25,000	50,000
West North Central .....	10,000	15,000	20,000	—	50,000
West .....	10,000	10,000	20,000	40,000	50,000
Mountain .....	10,000	—	20,000	—	50,000
Pacific .....	5,000	10,000	20,000	40,000	50,000

<sup>1</sup> Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

<sup>2</sup> 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.

<sup>3</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

<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 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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 22. Short-term disability plans: Method of funding, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2014**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
All workers .....	44	39	17	1
<b>Worker characteristics</b>				
Management, professional, and related .....	48	38	12	1
Management, business, and financial .....	51	39	10	1
Professional and related .....	46	38	14	2
Teachers .....	44	38	16	2
Primary, secondary, and special education school teachers .....	41	42	14	3
Registered nurses .....	55	32	12	2
Service .....	30	35	35	1
Protective service .....	38	41	19	1
Sales and office .....	46	36	18	1
Sales and related .....	47	34	—	—
Office and administrative support .....	46	36	17	1
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	40	46	13	2
Installation, maintenance, and repair .....	31	47	18	4
Production, transportation, and material moving ...	45	45	—	—
Production .....	43	43	13	1
Transportation and material moving .....	39	50	10	1
Transportation and material moving .....	48	34	17	1
Full time .....	44	40	14	1
Part time .....	36	20	42	1
Union .....	44	37	16	3
Nonunion .....	43	39	17	1
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	31	34	34	1
Lowest 10 percent .....	30	—	48	—
Second 25 percent .....	40	42	17	1
Third 25 percent .....	45	40	14	1
Highest 25 percent .....	49	37	12	2
Highest 10 percent .....	50	36	12	2
<b>Establishment characteristics</b>				
Goods-producing industries .....	39	49	10	1
Service-providing industries .....	45	36	18	1
Education and health services .....	40	38	20	2
Educational services .....	45	37	14	4
Elementary and secondary schools .....	38	45	11	6
Junior colleges, colleges, and universities	62	24	—	—
Health care and social assistance .....	37	39	23	1
Hospitals .....	55	29	15	1
Public administration .....	50	38	9	2

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2014—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
1 to 99 workers .....	30	42	28	( <sup>4</sup> )
1 to 49 workers .....	29	38	32	( <sup>4</sup> )
50 to 99 workers .....	32	49	19	( <sup>4</sup> )
100 workers or more .....	51	37	—	—
100 to 499 workers .....	44	44	10	1
500 workers or more .....	57	31	10	2
<b>Geographic areas</b>				
Northeast .....	25	27	47	1
New England .....	50	48	—	—
Middle Atlantic .....	20	23	57	( <sup>4</sup> )
South .....	53	47	—	—
South Atlantic .....	52	48	—	( <sup>4</sup> )
East South Central .....	47	52	—	—
West South Central .....	58	42	—	—
Midwest .....	55	42	—	3
East North Central .....	54	42	—	4
West North Central .....	58	42	—	—
West .....	48	43	9	1
Mountain .....	45	54	—	1
Pacific .....	49	37	13	1

<sup>1</sup> 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.

<sup>2</sup> Employer assumes all risks and expenses of providing the benefit.

<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 ECEC data for March 2014.

<sup>4</sup> Less than 0.5.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	17	83
<b>Worker characteristics</b>		
Management, professional, and related .....	12	88
Management, business, and financial .....	10	90
Professional and related .....	14	86
Teachers .....	11	89
Primary, secondary, and special education school teachers .....	10	90
Registered nurses .....	15	85
Service .....	37	63
Protective service .....	21	79
Sales and office .....	17	83
Sales and related .....	22	78
Office and administrative support .....	16	84
Natural resources, construction, and maintenance .....	16	84
Construction, extraction, farming, fishing, and forestry .....	18	82
Installation, maintenance, and repair .....	14	86
Production, transportation, and material moving ...	15	85
Production .....	12	88
Transportation and material moving .....	20	80
Full time .....	16	84
Part time .....	37	63
Union .....	17	83
Nonunion .....	18	82
Average wage within the following categories <sup>2</sup> :		
Lowest 25 percent .....	38	62
Lowest 10 percent .....	48	52
Second 25 percent .....	18	82
Third 25 percent .....	15	85
Highest 25 percent .....	12	88
Highest 10 percent .....	11	89
<b>Establishment characteristics</b>		
Goods-producing industries .....	12	88
Service-providing industries .....	19	81
Education and health services .....	19	81
Educational services .....	8	92
Elementary and secondary schools .....	7	93
Junior colleges, colleges, and universities .....	8	92
Health care and social assistance .....	25	75
Hospitals .....	18	82
Public administration .....	18	82

See footnotes at end of table.

**Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	26	74
1 to 49 workers .....	28	72
50 to 99 workers .....	21	79
100 workers or more .....	13	87
100 to 499 workers .....	14	86
500 workers or more .....	12	88
<b>Geographic areas</b>		
Northeast .....	39	61
New England .....	5	95
Middle Atlantic .....	46	54
South .....	6	94
South Atlantic .....	6	94
East South Central .....	7	93
West South Central .....	5	95
Midwest .....	7	93
East North Central .....	7	93
West North Central .....	8	92
West .....	9	91
Pacific .....	12	88

<sup>1</sup> 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.

<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 ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2014**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	5	2	70	22	1
<b>Worker characteristics</b>					
Management, professional, and related .....	1	1	69	28	1
Management, business, and financial .....	1	1	60	37	( <sup>2</sup> )
Professional and related .....	1	1	75	22	1
Teachers .....	—	—	87	6	2
Primary, secondary, and special education school teachers .....	—	—	87	4	—
Registered nurses .....	2	—	85	11	—
Service .....	5	3	86	6	( <sup>2</sup> )
Protective service .....	—	1	81	15	—
Sales and office .....	3	1	68	28	( <sup>2</sup> )
Sales and related .....	3	—	67	29	—
Office and administrative support .....	2	1	69	27	( <sup>2</sup> )
Natural resources, construction, and maintenance	16	—	59	20	—
Construction, extraction, farming, fishing, and forestry .....	29	—	58	8	—
Installation, maintenance, and repair .....	7	—	60	29	—
Production, transportation, and material moving ...	14	4	67	14	1
Production .....	17	—	60	17	—
Transportation and material moving .....	11	—	77	10	—
Full time .....	6	2	68	23	1
Part time .....	3	1	86	9	1
Union .....	16	6	64	13	1
Nonunion .....	3	1	71	24	1
Average wage within the following categories <sup>3</sup> :					
Lowest 25 percent .....	5	3	81	9	1
Lowest 10 percent .....	—	3	89	5	—
Second 25 percent .....	7	1	74	18	( <sup>2</sup> )
Third 25 percent .....	6	3	70	21	( <sup>2</sup> )
Highest 25 percent .....	4	2	63	30	1
Highest 10 percent .....	2	1	64	32	1
<b>Establishment characteristics</b>					
Goods-producing industries .....	16	5	58	21	1
Service-providing industries .....	3	1	73	22	1
Education and health services .....	3	( <sup>2</sup> )	88	7	1
Educational services .....	3	—	87	7	—
Elementary and secondary schools .....	—	—	90	4	2
Junior colleges, colleges, and universities	1	—	83	15	—
Health care and social assistance .....	3	—	89	7	—
Hospitals .....	—	—	85	11	—
Public administration .....	2	—	84	12	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2014—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers .....	5	—	75	18	—
1 to 49 workers .....	5	—	75	18	—
50 to 99 workers .....	4	—	75	17	—
100 workers or more .....	6	2	67	25	1
100 to 499 workers .....	7	2	69	22	( <sup>2</sup> )
500 workers or more .....	5	2	66	26	1
<b>Geographic areas</b>					
Northeast .....	3	1	82	14	( <sup>2</sup> )
New England .....	5	—	69	25	—
Middle Atlantic .....	3	( <sup>2</sup> )	85	11	( <sup>2</sup> )
South .....	6	3	64	28	( <sup>2</sup> )
South Atlantic .....	5	—	67	25	—
East South Central .....	7	—	65	22	—
West South Central .....	5	2	55	38	—
Midwest .....	10	3	61	25	1
East North Central .....	11	3	62	24	( <sup>2</sup> )
West North Central .....	9	—	57	28	—
West .....	3	2	70	24	2
Mountain .....	4	—	71	24	—
Pacific .....	2	2	69	24	2

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 25. Short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	92	12	21	26	26	26	8
<b>Worker characteristics</b>							
Management, professional, and related .....	90	12	18	26	26	26	10
Management, business, and financial .....	91	12	18	26	26	26	9
Professional and related .....	90	12	18	26	26	26	10
Teachers .....	83	12	21	26	26	52	17
Primary, secondary, and special education school teachers .....	78	13	21	26	—	52	22
Registered nurses .....	95	12	18	26	26	26	5
Service .....	95	12	26	26	26	—	5
Protective service .....	92	12	25	26	26	26	8
Sales and office .....	92	12	20	26	26	26	8
Sales and related .....	91	11	13	26	26	26	9
Office and administrative support .....	93	12	21	26	26	26	7
Natural resources, construction, and maintenance .....	90	13	24	26	26	36	10
Construction, extraction, farming, fishing, and forestry .....	94	13	24	26	26	26	6
Installation, maintenance, and repair .....	87	13	24	26	26	—	13
Production, transportation, and material moving .....	92	13	25	26	26	26	8
Production .....	91	13	21	26	26	26	9
Transportation and material moving .....	93	13	26	26	26	26	7
Full time .....	91	12	20	26	26	26	9
Part time .....	95	—	26	26	26	—	5
Union .....	87	13	26	26	26	52	13
Nonunion .....	93	12	18	26	26	26	7
Average wage within the following categories <sup>3</sup> :							
Lowest 25 percent .....	95	12	24	26	26	26	5
Lowest 10 percent .....	97	—	26	26	26	52	3
Second 25 percent .....	94	12	21	26	26	26	6
Third 25 percent .....	92	12	20	26	26	26	8
Highest 25 percent .....	89	12	22	26	26	26	11
Highest 10 percent .....	88	12	21	26	26	26	12
<b>Establishment characteristics</b>							
Goods-producing industries .....	92	13	24	26	26	26	8
Service-providing industries .....	92	12	21	26	26	26	8
Education and health services .....	92	12	20	26	26	26	8
Educational services .....	84	13	22	26	26	52	16
Elementary and secondary schools .....	78	13	21	26	—	52	22
Junior colleges, colleges, and universities .....	90	14	26	26	26	26	10
Health care and social assistance .....	97	12	18	26	26	26	3
Hospitals .....	94	12	20	26	26	26	6
Public administration .....	86	—	24	26	26	52	14

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	94	12	18	26	26	26	6
1 to 49 workers .....	95	12	21	26	26	26	5
50 to 99 workers .....	94	12	13	26	26	26	6
100 workers or more .....	90	12	22	26	26	26	10
100 to 499 workers .....	92	12	18	26	26	26	8
500 workers or more .....	88	13	25	26	26	26	12
<b>Geographic areas</b>							
Northeast .....	93	13	26	26	26	26	7
New England .....	93	12	13	26	26	26	7
Middle Atlantic .....	93	24	26	26	26	26	7
South .....	94	12	13	26	26	—	6
South Atlantic .....	94	12	—	26	26	36	6
East South Central .....	94	11	12	26	26	26	6
West South Central .....	92	12	—	26	26	26	8
Midwest .....	88	12	18	26	26	26	12
East North Central .....	87	13	18	26	26	26	13
West North Central .....	89	12	13	26	26	26	11
West .....	92	11	13	26	26	26	8
Pacific .....	94	12	20	26	26	26	6

<sup>1</sup> 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.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers .....	1	19	2	39	26	13	62.5	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	1	18	2	41	22	16	63.6	60.0
Management, business, and financial .....	—	15	—	42	23	18	64.6	60.0
Professional and related .....	1	19	2	41	22	15	63.1	60.0
Teachers .....	—	29	4	30	14	23	64.4	60.0
Primary, secondary, and special education school teachers .....	—	33	3	29	17	19	62.8	60.0
Registered nurses .....	1	19	2	54	17	7	60.2	60.0
Service .....	—	27	—	32	32	5	60.3	60.0
Protective service .....	—	37	—	24	30	5	58.6	60.0
Sales and office .....	1	20	1	38	27	13	62.5	60.0
Sales and related .....	—	19	—	37	26	15	63.0	60.0
Office and administrative support .....	1	20	1	38	27	12	62.3	60.0
Natural resources, construction, and maintenance .....	1	19	1	43	27	10	61.9	60.0
Construction, extraction, farming, fishing, and forestry .....	—	19	—	34	34	—	63.1	60.0
Installation, maintenance, and repair .....	—	18	—	49	22	9	61.1	60.0
Production, transportation, and material moving .....	2	16	1	43	25	13	62.6	60.0
Production .....	—	16	—	41	25	14	62.0	60.0
Transportation and material moving .....	—	17	—	45	25	11	63.1	60.0
Full time .....	1	19	1	41	24	13	62.6	60.0
Part time .....	—	23	—	26	37	7	61.6	60.0
Union .....	1	21	5	32	31	11	61.8	60.0
Nonunion .....	1	19	1	41	24	13	62.7	60.0
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	2	22	3	35	32	6	60.8	60.0
Lowest 10 percent .....	—	23	4	30	39	4	61.2	60.0
Second 25 percent .....	2	19	1	40	27	11	62.0	60.0
Third 25 percent .....	1	21	2	38	25	13	62.3	60.0
Highest 25 percent .....	1	16	2	42	22	17	64.0	60.0
Highest 10 percent .....	—	17	—	40	19	21	65.0	60.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	2	13	1	42	24	17	63.6	60.0
Service-providing industries .....	1	21	2	39	26	12	62.3	60.0
Education and health services .....	( <sup>3</sup> )	27	3	39	17	13	61.5	60.0
Educational services .....	—	32	7	28	12	22	63.6	60.0
Elementary and secondary schools .....	—	37	3	30	14	16	61.2	60.0
Junior colleges, colleges, and universities .....	—	24	12	25	9	31	68.3	60.0
Health care and social assistance .....	1	24	1	45	20	9	60.4	60.0
Hospitals .....	1	22	3	50	17	7	60.1	60.0
Public administration .....	—	28	—	30	34	5	60.2	60.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers .....	—	22	—	37	30	8	61.6	60.0
1 to 49 workers .....	—	24	—	33	33	8	61.5	60.0
50 to 99 workers .....	—	19	—	45	25	9	61.8	60.0
100 workers or more .....	1	18	2	41	23	15	63.1	60.0
100 to 499 workers .....	1	12	1	48	24	14	63.0	60.0
500 workers or more .....	1	22	3	35	21	17	63.3	60.0
<b>Geographic areas</b>								
Northeast .....	1	28	1	24	39	8	61.7	60.0
New England .....	—	7	—	57	12	22	65.6	60.0
Middle Atlantic .....	1	31	1	19	43	5	61.0	60.0
South .....	2	17	( <sup>3</sup> )	53	12	16	62.7	60.0
South Atlantic .....	—	19	—	51	11	15	61.7	60.0
East South Central .....	—	16	—	54	10	—	64.1	60.0
West South Central .....	—	10	—	57	15	17	64.2	60.0
Midwest .....	—	13	—	46	22	18	64.2	60.0
East North Central .....	—	14	—	46	22	16	63.5	60.0
West North Central .....	—	10	—	45	21	22	66.2	60.0
West .....	1	11	10	46	19	12	62.2	60.0
Mountain .....	—	—	—	59	18	15	63.9	60.0
Pacific .....	1	13	15	40	20	11	61.3	60.0

<sup>1</sup> 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.

<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 ECEC data for March 2014.

<sup>3</sup> Less than 0.5.

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/eps/glossary20132014.htm](http://www.bls.gov/ncs/eps/glossary20132014.htm).

**Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	75	\$170	\$315	\$595	\$1,154	\$2,309	25
<b>Worker characteristics</b>							
Management, professional, and related .....	70	170	500	750	1,662	2,500	30
Management, business, and financial .....	71	170	500	917	1,500	2,500	29
Professional and related .....	70	170	500	700	1,662	2,500	30
Teachers .....	74	170	500	692	1,000	1,662	26
Primary, secondary, and special education school teachers .....	73	170	500	692	831	–	27
Registered nurses .....	59	201	500	1,000	2,307	2,800	41
Service .....	84	170	–	546	595	1,500	16
Protective service .....	71	135	–	–	692	–	29
Sales and office .....	77	170	250	595	1,500	2,500	23
Sales and related .....	79	170	–	584	1,666	4,615	21
Office and administrative support .....	76	170	250	595	1,385	2,500	24
Natural resources, construction, and maintenance .....	76	170	500	584	1,000	–	24
Construction, extraction, farming, fishing, and forestry .....	73	170	–	546	600	1,250	27
Installation, maintenance, and repair .....	77	200	500	600	1,200	2,000	23
Production, transportation, and material moving .....	72	170	300	500	600	1,500	28
Production .....	67	170	250	500	750	1,500	33
Transportation and material moving .....	77	170	475	500	595	1,500	23
Full time .....	73	170	350	595	1,385	2,400	27
Part time .....	85	170	200	500	595	750	15
Union .....	78	170	200	500	831	1,500	22
Nonunion .....	74	170	350	595	1,300	2,400	26
Average wage within the following categories <sup>3</sup> :							
Lowest 25 percent .....	84	170	–	559	595	1,385	16
Lowest 10 percent .....	93	170	–	546	595	921	7
Second 25 percent .....	75	170	315	584	1,000	2,300	25
Third 25 percent .....	73	170	275	584	1,153	2,300	27
Highest 25 percent .....	72	170	500	700	1,662	2,500	28
Highest 10 percent .....	70	170	500	831	2,000	3,000	30
<b>Establishment characteristics</b>							
Goods-producing industries .....	69	170	350	595	1,000	2,000	31
Service-providing industries .....	76	170	315	595	1,250	2,350	24
Education and health services .....	70	170	300	595	1,100	2,310	30
Educational services .....	69	170	–	692	1,000	2,000	31
Elementary and secondary schools .....	72	170	500	692	831	–	28
Junior colleges, colleges, and universities .....	62	170	185	595	1,153	2,000	38
Health care and social assistance .....	70	170	300	595	1,250	2,500	30
Hospitals .....	60	170	–	750	2,307	2,500	40
Public administration .....	72	170	200	595	–	1,662	28

See footnotes at end of table.

**Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	84	\$170	—	\$561	\$1,000	\$1,800	16
1 to 49 workers .....	84	170	—	561	750	1,500	16
50 to 99 workers .....	82	170	\$300	559	1,000	2,308	18
100 workers or more .....	69	170	—	600	1,500	2,500	31
100 to 499 workers .....	72	170	450	650	1,500	2,500	28
500 workers or more .....	66	170	—	595	1,500	2,500	34
<b>Geographic areas</b>							
Northeast .....	87	170	170	559	595	—	13
New England .....	67	315	500	1,000	1,000	2,309	33
Middle Atlantic .....	91	170	170	559	595	1,000	9
South .....	70	315	500	—	1,500	2,500	30
South Atlantic .....	74	315	500	1,000	1,750	2,500	26
East South Central .....	63	315	500	1,000	1,500	2,800	37
West South Central .....	66	300	500	692	1,500	2,650	34
Midwest .....	53	215	450	750	1,250	2,500	47
East North Central .....	53	215	—	750	1,250	2,500	47
West North Central .....	54	200	450	—	1,385	—	46
West .....	79	185	500	1,000	2,076	2,500	21
Mountain .....	75	—	—	1,500	2,300	2,500	25
Pacific .....	81	170	—	—	2,076	2,500	19

<sup>1</sup> 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.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	8	92
<b>Worker characteristics</b>		
Management, professional, and related .....	9	91
Management, business, and financial .....	7	93
Professional and related .....	10	90
Teachers .....	18	82
Primary, secondary, and special education school teachers .....	21	79
Registered nurses .....	7	93
Service .....	10	90
Protective service .....	16	84
Sales and office .....	7	93
Sales and related .....	8	92
Office and administrative support .....	7	93
Natural resources, construction, and maintenance .....	10	90
Installation, maintenance, and repair .....	11	89
Production, transportation, and material moving ...	6	94
Production .....	6	94
Transportation and material moving .....	5	95
Full time .....	8	92
Part time .....	7	93
Union .....	12	88
Nonunion .....	7	93
Average wage within the following categories <sup>2</sup> :		
Lowest 25 percent .....	9	91
Second 25 percent .....	7	93
Third 25 percent .....	8	92
Highest 25 percent .....	8	92
Highest 10 percent .....	9	91
<b>Establishment characteristics</b>		
Goods-producing industries .....	6	94
Service-providing industries .....	8	92
Education and health services .....	11	89
Educational services .....	17	83
Elementary and secondary schools .....	21	79
Junior colleges, colleges, and universities .....	13	87
Health care and social assistance .....	6	94
Hospitals .....	8	92
Public administration .....	17	83

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	6	94
1 to 49 workers .....	5	95
50 to 99 workers .....	8	92
100 workers or more .....	9	91
100 to 499 workers .....	7	93
500 workers or more .....	11	89
<b>Geographic areas</b>		
Northeast .....	6	94
New England .....	6	94
Middle Atlantic .....	6	94
South .....	7	93
South Atlantic .....	7	93
East South Central .....	7	93
West South Central .....	5	95
Midwest .....	10	90
East North Central .....	11	89
West North Central .....	8	92
West .....	10	90
Pacific .....	7	93

<sup>1</sup> 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.

<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 ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 29. Long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	95	3	1	1
<b>Worker characteristics</b>				
Management, professional, and related .....	97	3	( <sup>2</sup> )	( <sup>2</sup> )
Management, business, and financial .....	96	4	( <sup>2</sup> )	( <sup>2</sup> )
Professional and related .....	97	3	—	—
Teachers .....	97	2	—	—
Primary, secondary, and special education school teachers .....	97	—	—	—
Registered nurses .....	98	1	—	—
Service .....	95	3	—	—
Protective service .....	94	5	—	—
Sales and office .....	95	4	( <sup>2</sup> )	( <sup>2</sup> )
Sales and related .....	90	9	—	—
Office and administrative support .....	97	2	( <sup>2</sup> )	( <sup>2</sup> )
Natural resources, construction, and maintenance .....	91	5	2	2
Construction, extraction, farming, fishing, and forestry .....	87	6	—	—
Installation, maintenance, and repair .....	93	4	1	2
Production, transportation, and material moving .....	92	2	4	2
Production .....	91	2	6	2
Transportation and material moving .....	94	2	2	2
Full time .....	95	3	1	1
Part time .....	89	8	—	—
Union .....	86	5	6	3
Nonunion .....	97	3	( <sup>2</sup> )	( <sup>2</sup> )
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	95	4	—	—
Second 25 percent .....	96	3	1	1
Third 25 percent .....	94	3	2	1
Highest 25 percent .....	95	3	1	( <sup>2</sup> )
Highest 10 percent .....	95	4	( <sup>2</sup> )	( <sup>2</sup> )
<b>Establishment characteristics</b>				
Goods-producing industries .....	91	4	4	1
Service-providing industries .....	96	3	1	( <sup>2</sup> )
Education and health services .....	98	2	—	—
Educational services .....	97	2	—	—
Elementary and secondary schools .....	97	—	1	—
Junior colleges, colleges, and universities .....	96	4	—	—
Health care and social assistance .....	98	1	—	—
Hospitals .....	98	2	—	—
Public administration .....	93	6	—	—

See footnotes at end of table.

**Table 29. Long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers .....	95	4	—	—
1 to 49 workers .....	95	4	—	—
50 to 99 workers .....	96	4	—	—
100 workers or more .....	95	3	1	1
100 to 499 workers .....	95	3	1	1
500 workers or more .....	95	3	1	1
<b>Geographic areas</b>				
Northeast .....	95	3	1	1
New England .....	97	2	—	—
Middle Atlantic .....	95	3	—	—
South .....	96	3	—	—
South Atlantic .....	96	3	—	—
East South Central .....	93	6	—	—
West South Central .....	97	—	—	—
Midwest .....	94	3	2	1
East North Central .....	92	4	3	1
West North Central .....	96	2	—	—
West .....	95	4	1	( <sup>2</sup> )
Mountain .....	94	5	—	—
Pacific .....	96	3	1	1

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	24	60	8	6	1	58.2	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	25	57	9	7	2	58.2	60.0
Management, business, and financial .....	25	60	7	7	1	57.9	60.0
Professional and related .....	24	55	11	8	2	58.4	60.0
Teachers .....	13	48	20	13	6	61.1	60.0
Primary, secondary, and special education school teachers .....	15	40	23	15	7	61.3	60.0
Registered nurses .....	46	47	4	—	—	54.8	60.0
Service .....	25	61	8	5	2	58.2	60.0
Protective service .....	20	56	12	—	—	59.7	60.0
Sales and office .....	25	62	7	6	1	58.1	60.0
Sales and related .....	21	69	4	—	—	57.9	60.0
Office and administrative support .....	26	60	7	6	1	58.1	60.0
Natural resources, construction, and maintenance .....	22	64	9	4	1	58.2	60.0
Construction, extraction, farming, fishing, and forestry .....	27	56	—	—	—	57.6	60.0
Installation, maintenance, and repair .....	19	68	6	5	2	58.5	60.0
Production, transportation, and material moving .....	20	69	5	6	1	58.5	60.0
Production .....	20	67	—	6	—	58.5	60.0
Transportation and material moving .....	19	72	—	5	—	58.5	60.0
Full time .....	24	61	8	6	1	58.2	60.0
Part time .....	30	53	6	9	2	57.9	60.0
Union .....	27	50	9	10	4	58.9	60.0
Nonunion .....	23	62	8	6	1	58.1	60.0
Average wage within the following categories <sup>2</sup> :							
Lowest 25 percent .....	25	65	6	4	1	57.7	60.0
Second 25 percent .....	23	63	8	5	1	58.1	60.0
Third 25 percent .....	23	60	9	7	1	58.4	60.0
Highest 25 percent .....	25	58	8	7	2	58.3	60.0
Highest 10 percent .....	25	58	8	7	1	58.1	60.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	20	67	7	6	( <sup>3</sup> )	58.5	60.0
Service-providing industries .....	25	59	8	6	1	58.2	60.0
Education and health services .....	26	57	9	6	2	58.1	60.0
Educational services .....	13	50	20	12	5	61.0	60.0
Elementary and secondary schools .....	16	37	26	16	6	61.4	60.0
Junior colleges, colleges, and universities .....	9	69	13	6	3	60.4	60.0
Health care and social assistance .....	35	62	2	—	—	56.1	60.0
Hospitals .....	48	46	3	—	—	54.8	60.0
Public administration .....	18	44	22	13	3	60.5	60.0

See footnotes at end of table.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers .....	20	67	6	6	1	58.5	60.0
1 to 49 workers .....	21	66	6	5	1	58.4	60.0
50 to 99 workers .....	18	67	7	6	2	58.8	60.0
100 workers or more .....	26	57	9	7	1	58.1	60.0
100 to 499 workers .....	19	67	6	6	1	58.5	60.0
500 workers or more .....	31	51	11	7	1	57.8	60.0
<b>Geographic areas</b>							
Northeast .....	23	65	4	7	1	58.4	60.0
New England .....	23	67	4	5	1	58.0	60.0
Middle Atlantic .....	23	64	3	8	1	58.5	60.0
South .....	25	61	9	4	1	57.6	60.0
South Atlantic .....	26	56	13	4	1	57.7	60.0
East South Central .....	23	65	—	6	—	57.7	60.0
West South Central .....	24	69	4	2	1	57.3	60.0
Midwest .....	24	61	6	6	3	58.6	60.0
East North Central .....	28	59	6	5	2	57.9	60.0
West North Central .....	15	67	6	9	3	59.8	60.0
West .....	24	53	13	10	1	58.8	60.0
Mountain .....	21	54	15	—	—	59.2	60.0
Pacific .....	25	52	11	10	1	58.6	60.0

<sup>1</sup> 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.

<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 ECEC data for March 2014.

<sup>3</sup> Less than 0.5.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	85	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	15
<b>Worker characteristics</b>							
Management, professional, and related .....	85	3,500	5,000	7,500	10,000	15,000	15
Management, business, and financial .....	88	4,000	6,000	10,000	15,000	20,000	12
Professional and related .....	83	3,000	5,000	7,000	10,000	15,000	17
Teachers .....	72	–	3,900	5,000	7,000	10,000	28
Primary, secondary, and special education school teachers .....	67	–	3,900	5,000	6,000	8,000	33
Registered nurses .....	90	4,000	5,000	7,500	10,000	15,000	10
Service .....	83	3,000	5,000	6,000	10,000	13,000	17
Protective service .....	72	–	–	5,000	8,000	10,000	28
Sales and office .....	87	3,000	5,000	8,000	12,000	20,000	13
Sales and related .....	92	5,000	5,000	7,500	15,000	20,000	8
Office and administrative support .....	86	2,500	5,000	8,000	11,000	20,000	14
Natural resources, construction, and maintenance .....	83	3,000	5,000	6,000	10,000	15,000	17
Construction, extraction, farming, fishing, and forestry .....	75	3,000	5,000	6,000	10,000	15,000	25
Installation, maintenance, and repair .....	88	3,000	4,800	6,000	10,000	13,500	12
Production, transportation, and material moving .....	81	–	5,000	6,000	10,000	15,000	19
Production .....	82	3,000	5,000	7,000	10,000	15,000	18
Transportation and material moving .....	79	–	3,000	6,000	10,000	–	21
Full time .....	85	3,000	5,000	7,500	10,000	15,000	15
Part time .....	81	2,500	5,000	7,000	10,000	15,000	19
Union .....	74	–	3,200	5,000	7,500	10,000	26
Nonunion .....	87	3,000	5,000	7,500	10,000	15,000	13
Average wage within the following categories <sup>3</sup> :							
Lowest 25 percent .....	86	3,000	5,000	6,000	10,000	15,000	14
Second 25 percent .....	86	2,500	5,000	7,000	10,000	15,000	14
Third 25 percent .....	84	3,000	5,000	7,000	10,000	15,000	16
Highest 25 percent .....	85	3,000	5,000	8,000	12,000	16,000	15
Highest 10 percent .....	84	4,000	5,000	10,000	15,000	20,000	16
<b>Establishment characteristics</b>							
Goods-producing industries .....	84	3,000	5,000	7,500	10,000	15,000	16
Service-providing industries .....	85	3,000	5,000	7,500	10,000	15,000	15
Education and health services .....	84	3,000	5,000	6,000	10,000	15,000	16
Educational services .....	72	–	3,900	5,000	7,500	10,000	28
Elementary and secondary schools .....	67	–	3,900	5,000	6,000	8,000	33
Junior colleges, colleges, and universities .....	79	–	5,000	7,000	10,000	14,500	21
Health care and social assistance .....	92	–	5,000	6,000	10,000	15,000	8
Hospitals .....	90	–	5,000	7,500	10,000	15,000	10
Public administration .....	67	–	3,900	5,000	6,500	10,000	33

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	89	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	11
1 to 49 workers .....	90	3,000	5,000	6,000	10,000	15,000	10
50 to 99 workers .....	87	4,000	5,000	7,500	10,000	15,000	13
100 workers or more .....	83	—	5,000	7,500	10,000	15,000	17
100 to 499 workers .....	86	3,000	5,000	7,500	10,000	15,000	14
500 workers or more .....	80	2,500	5,000	8,000	12,000	16,667	20
<b>Geographic areas</b>							
Northeast .....	89	2,800	5,000	7,500	11,000	15,000	11
New England .....	94	3,000	5,000	7,500	11,000	15,000	6
Middle Atlantic .....	88	2,500	5,000	7,000	12,000	15,000	12
South .....	88	3,000	5,000	7,500	10,000	15,000	12
South Atlantic .....	88	2,500	5,000	8,000	10,000	15,000	12
East South Central .....	89	3,000	5,000	7,000	10,000	15,000	11
West South Central .....	89	—	5,000	7,500	10,000	15,000	11
Midwest .....	78	3,000	5,000	6,000	10,000	15,000	22
East North Central .....	79	3,000	5,000	6,000	10,000	15,000	21
West North Central .....	78	3,200	5,000	7,000	10,000	16,666	22
West .....	83	3,000	5,000	9,000	10,500	18,000	17
Mountain .....	81	—	5,000	7,500	12,000	20,000	19
Pacific .....	84	3,000	5,000	10,000	10,000	17,300	16

<sup>1</sup> 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.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 32. Leave benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>2</sup>	
								Paid	Unpaid
All workers .....	75	65	74	41	63	66	39	13	87
<b>Worker characteristics</b>									
Management, professional, and related .....	80	84	76	58	82	84	56	20	92
Management, business, and financial .....	95	89	94	60	85	87	56	25	92
Professional and related .....	73	82	68	58	81	83	56	17	92
Teachers .....	36	85	17	61	82	88	65	15	93
Primary, secondary, and special education school teachers .....	31	96	13	72	88	95	69	18	97
Registered nurses .....	85	81	83	65	84	84	55	24	93
Service .....	55	46	58	25	41	45	25	7	80
Protective service .....	82	71	80	45	71	74	55	14	90
Sales and office .....	79	66	79	42	63	65	37	13	88
Sales and related .....	68	51	68	34	50	53	28	8	87
Office and administrative support .....	86	74	85	47	71	72	41	16	89
Natural resources, construction, and maintenance	84	58	82	30	54	55	30	8	81
Construction, extraction, farming, fishing, and forestry .....	74	44	69	20	41	41	24	7	80
Installation, maintenance, and repair .....	93	70	94	39	65	67	36	9	83
Production, transportation, and material moving ...	84	57	82	34	64	66	34	7	86
Production .....	92	59	91	33	70	70	36	8	88
Transportation and material moving .....	76	55	73	35	59	62	33	6	84
Full time .....	87	78	87	49	74	76	46	15	90
Part time .....	36	25	34	16	30	33	18	5	77
Union .....	81	83	75	60	86	89	61	16	94
Nonunion .....	74	62	74	38	60	62	35	12	85
Average wage within the following categories <sup>3</sup> :									
Lowest 25 percent .....	50	34	51	18	34	37	17	5	78
Lowest 10 percent .....	36	21	39	10	23	27	11	4	75
Second 25 percent .....	83	68	82	42	66	68	37	11	87
Third 25 percent .....	90	78	89	49	75	78	47	15	91
Highest 25 percent .....	83	87	79	61	85	87	59	21	93
Highest 10 percent .....	82	90	79	62	88	91	65	22	94
<b>Establishment characteristics</b>									
Goods-producing industries .....	90	59	89	32	67	67	37	8	86
Service-providing industries .....	73	66	71	43	63	65	39	13	87
Education and health services .....	72	80	66	56	78	81	51	16	92
Educational services .....	53	87	40	59	83	89	68	15	93
Elementary and secondary schools .....	42	90	27	68	84	92	68	16	94
Junior colleges, colleges, and universities .....	78	85	67	43	87	89	73	14	96
Health care and social assistance .....	84	75	84	53	74	75	39	16	91
Hospitals .....	91	86	91	69	88	89	57	25	96
Public administration .....	88	89	89	54	86	91	82	16	94

See footnotes at end of table.

**Table 32. Leave benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>2</sup>	
								Paid	Unpaid
1 to 99 workers .....	68	53	69	28	47	49	23	8	79
1 to 49 workers .....	67	51	66	25	43	45	21	8	76
50 to 99 workers .....	73	58	75	35	58	61	27	9	88
100 workers or more .....	81	76	79	53	79	81	54	16	93
100 to 499 workers .....	79	68	79	47	70	72	41	14	92
500 workers or more .....	83	85	78	60	87	90	66	19	95
<b>Geographic areas</b>									
Northeast .....	75	69	73	54	69	75	43	12	87
New England .....	72	67	69	49	68	75	43	13	90
Middle Atlantic .....	76	69	74	55	69	75	43	12	85
South .....	77	66	76	39	64	67	42	13	87
South Atlantic .....	78	67	76	41	65	67	42	15	87
East South Central .....	76	63	74	35	61	66	43	6	87
West South Central .....	76	66	76	38	64	69	42	13	87
Midwest .....	76	61	74	41	65	66	35	12	86
East North Central .....	76	61	75	43	67	68	34	13	87
West North Central .....	76	63	74	35	61	61	36	11	84
West .....	72	64	71	33	55	55	34	12	87
Mountain .....	69	61	72	36	57	57	36	11	84
Pacific .....	73	66	71	32	54	54	33	13	88

<sup>1</sup> 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.

<sup>2</sup> The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

<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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/nchs/ebs/glossary20132014.htm](http://www.bls.gov/nchs/ebs/glossary20132014.htm).

**Table 33. Paid holidays: Number of days provided, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers .....	7	3	22	13	12	9	14	7	6	3	2	2	8	8
<b>Worker characteristics</b>														
Management, professional, and related .....	2	1	15	11	13	11	18	10	8	5	2	4	9	9
Management, business, and financial .....	1	1	10	9	15	13	23	11	8	4	2	3	9	10
Professional and related .....	3	1	18	12	11	10	15	10	9	5	2	4	9	9
Teachers .....	8	2	14	5	6	10	13	10	7	6	6	12	10	10
Primary, secondary, and special education school teachers .....	10	2	22	5	—	6	10	8	6	—	—	—	10	9
Registered nurses .....	4	—	36	15	17	7	5	4	3	—	1	1	8	7
Service .....	14	4	27	13	9	6	7	6	5	3	2	3	8	7
Protective service .....	5	( <sup>2</sup> )	12	8	8	9	11	17	12	10	4	4	10	10
Sales and office .....	10	3	25	14	12	8	14	6	4	2	1	1	8	7
Sales and related .....	23	4	35	12	10	6	5	3	1	( <sup>2</sup> )	—	—	6	6
Office and administrative support .....	5	2	21	14	12	9	18	7	5	3	1	2	8	8
Natural resources, construction, and maintenance .....	5	4	29	16	11	7	10	8	5	2	1	2	8	7
Construction, extraction, farming, fishing, and forestry .....	7	5	30	12	12	9	8	8	4	3	( <sup>2</sup> )	1	8	7
Installation, maintenance, and repair .....	4	4	29	18	10	6	11	8	5	2	1	2	8	7
Production, transportation, and material moving .....	5	4	21	12	16	11	14	7	4	3	1	2	8	8
Production .....	3	—	17	11	15	14	18	8	5	3	—	3	9	9
Transportation and material moving .....	8	6	25	14	17	8	10	5	3	2	1	1	8	7
Full time .....	5	3	21	13	13	10	15	8	6	3	2	3	9	8
Part time .....	25	4	29	13	11	4	7	2	1	2	1	1	6	6
Union .....	2	1	12	8	11	8	13	13	13	8	4	6	10	10
Nonunion .....	8	3	24	13	12	9	14	6	4	2	1	2	8	8
Average wage within the following categories <sup>3</sup> :														
Lowest 25 percent .....	22	6	33	13	9	5	6	2	2	1	1	1	6	6
Lowest 10 percent .....	35	8	27	10	9	2	4	1	1	—	—	—	5	6
Second 25 percent .....	6	3	27	14	13	8	13	6	4	3	1	2	8	7
Third 25 percent .....	3	2	17	13	12	11	17	10	6	4	2	3	9	9
Highest 25 percent .....	2	1	13	11	13	11	18	10	9	5	2	3	9	9
Highest 10 percent .....	2	1	10	8	14	13	21	9	11	6	2	4	10	10
<b>Establishment characteristics</b>														
Goods-producing industries .....	3	3	16	10	14	15	18	8	6	2	1	2	9	9
Service-providing industries .....	8	3	23	13	12	8	13	7	6	4	2	3	8	8
Education and health services .....	4	2	25	13	9	7	10	8	7	6	3	7	9	8
Educational services .....	4	2	6	4	7	8	14	13	10	10	8	14	11	11
Elementary and secondary schools .....	7	3	11	4	5	7	14	11	8	8	8	14	11	10
Junior colleges, colleges, and universities .....	1	1	1	2	9	9	12	15	12	13	9	15	12	11
Health care and social assistance .....	4	2	34	18	9	6	8	6	5	4	1	3	8	7
Hospitals .....	3	—	39	17	11	7	7	—	7	5	1	—	8	7
Public administration .....	( <sup>2</sup> )	( <sup>2</sup> )	—	—	2	9	13	27	25	14	5	4	11	11

See footnotes at end of table.

**Table 33. Paid holidays: Number of days provided, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers .....	10	4	26	16	12	8	12	5	3	2	1	1	7	7
1 to 49 workers .....	11	4	26	16	12	7	12	5	3	2	1	1	7	7
50 to 99 workers .....	8	3	26	14	12	12	12	6	3	3	—	—	8	7
100 workers or more .....	5	2	19	10	12	9	16	9	8	4	2	3	9	9
100 to 499 workers .....	8	3	23	11	13	9	14	8	5	3	1	1	8	8
500 workers or more .....	2	1	14	9	12	9	17	11	11	6	3	5	10	10
<b>Geographic areas</b>														
Northeast .....	6	2	16	15	11	10	15	8	9	4	2	3	9	9
New England .....	6	3	16	13	10	10	—	12	9	5	—	2	9	9
Middle Atlantic .....	6	1	17	15	11	10	15	6	9	4	2	3	9	8
South .....	9	4	23	12	12	9	13	7	5	3	1	2	8	8
South Atlantic .....	9	4	23	12	11	9	13	8	5	3	2	1	8	8
East South Central .....	10	4	16	13	13	7	16	8	6	2	1	4	8	8
West South Central .....	8	3	24	13	12	9	12	6	4	2	1	3	8	8
Midwest .....	5	2	28	12	12	9	13	6	4	3	1	3	8	8
East North Central .....	6	2	27	13	10	9	14	5	4	3	1	3	8	8
West North Central .....	4	2	30	11	16	8	11	—	5	2	—	1	8	8
West .....	7	2	18	11	15	9	15	9	5	4	2	2	8	8
Mountain .....	8	2	23	11	18	6	17	9	3	2	—	—	8	8
Pacific .....	7	2	17	11	14	10	15	9	6	5	2	2	9	8

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 34. Paid sick leave: Type of provision, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>2</sup>	As needed <sup>3</sup>	As part of consolidated leave plan <sup>4</sup>
All workers .....	73	6	22
<b>Worker characteristics</b>			
Management, professional, and related .....	69	7	24
Management, business, and financial .....	68	8	24
Professional and related .....	70	6	24
Teachers .....	85	5	10
Primary, secondary, and special education school teachers .....	87	4	9
Registered nurses .....	44	1	55
Service .....	71	5	24
Protective service .....	80	5	15
Sales and office .....	75	5	20
Sales and related .....	78	5	17
Office and administrative support .....	73	5	22
Natural resources, construction, and maintenance .....	74	9	17
Installation, maintenance, and repair .....	74	—	—
Full time .....	72	6	22
Union .....	84	3	13
Nonunion .....	70	6	24
Average wage within the following categories <sup>5</sup> :			
Second 25 percent .....	74	4	21
Third 25 percent .....	73	4	22
Highest 25 percent .....	70	8	22
Highest 10 percent .....	71	9	20
<b>Establishment characteristics</b>			
Service-providing industries .....	73	5	22
Education and health services .....	70	3	27
Educational services .....	87	3	10
Elementary and secondary schools .....	88	2	10
Junior colleges, colleges, and universities .....	86	5	10
Health care and social assistance .....	57	3	40
Hospitals .....	50	1	49
Public administration .....	82	4	15

See footnotes at end of table.

**Table 34. Paid sick leave: Type of provision, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>2</sup>	As needed <sup>3</sup>	As part of consolidated leave plan <sup>4</sup>
1 to 99 workers .....	71	9	21
1 to 49 workers .....	70	11	20
50 to 99 workers .....	74	4	22
100 workers or more .....	74	4	23
100 to 499 workers .....	76	3	21
500 workers or more .....	72	4	24
<b>Geographic areas</b>			
Northeast .....	75	7	18
New England .....	70	7	23
Middle Atlantic .....	77	7	16
South .....	73	4	23
South Atlantic .....	72	5	23
East South Central .....	75	5	20
West South Central .....	72	2	26
Midwest .....	69	7	24
East North Central .....	71	5	23
West North Central .....	65	—	—
West .....	73	6	21
Mountain .....	68	5	27
Pacific .....	76	6	18

<sup>1</sup> 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.

<sup>2</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

<sup>3</sup> Plan does not specify maximum number of days.

<sup>4</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>5</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 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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014**

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service <sup>3</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	18	45	30	6	1	8	6
Full time .....	17	45	31	6	1	8	6
Union .....	12	25	49	13	1	10	10
Nonunion .....	20	50	25	4	1	8	6
1 to 99 workers .....	25	53	19	3	1	7	5
1 to 49 workers .....	24	54	18	3	1	7	5
50 to 99 workers .....	26	49	22	—	—	7	6
100 workers or more .....	14	40	37	8	1	9	9
100 to 499 workers .....	17	52	26	5	1	8	6
500 workers or more .....	12	30	46	10	2	10	10
<b>After 5 years</b>							
All workers .....	17	45	30	7	2	9	6
Full time .....	16	45	31	7	2	9	7
Union .....	11	25	47	15	1	11	10
Nonunion .....	18	50	26	4	2	8	6
1 to 99 workers .....	23	53	19	4	1	7	6
1 to 49 workers .....	23	54	18	4	1	7	5
50 to 99 workers .....	25	50	21	—	—	8	6
100 workers or more .....	13	40	37	8	2	10	9
100 to 499 workers .....	16	52	26	6	1	8	6
500 workers or more .....	11	29	46	11	2	11	10

See footnotes at end of table.

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014—continued**

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service <sup>3</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 10 years</b>							
All workers .....	17	44	30	7	2	9	7
Full time .....	15	44	31	7	2	10	7
Union .....	11	25	47	15	1	11	10
Nonunion .....	18	49	26	5	2	9	6
1 to 99 workers .....	23	52	20	4	1	8	6
1 to 49 workers .....	23	54	19	4	1	7	6
50 to 99 workers .....	24	49	22	—	—	8	6
100 workers or more .....	13	40	37	9	2	10	9
100 to 499 workers .....	15	51	26	6	2	9	6
500 workers or more .....	11	30	46	11	2	12	10
<b>After 20 years</b>							
All workers .....	17	44	30	7	2	10	7
Full time .....	15	44	31	7	2	10	7
Union .....	11	25	47	15	2	12	10
Nonunion .....	18	50	26	5	2	9	6
1 to 99 workers .....	23	52	19	4	1	8	6
1 to 49 workers .....	23	54	19	4	1	7	6
50 to 99 workers .....	24	49	21	—	—	8	6
100 workers or more .....	13	40	37	9	2	11	9
100 to 499 workers .....	15	51	26	5	2	9	6
500 workers or more .....	10	30	46	11	3	12	10

<sup>1</sup> Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.

<sup>2</sup> 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.

<sup>3</sup> Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 36. Paid sick leave: Carryover provisions, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Carryover provision <sup>2</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	57	23	34	43
<b>Worker characteristics</b>				
Management, professional, and related .....	65	32	33	35
Management, business, and financial .....	50	22	29	50
Professional and related .....	71	37	35	29
Teachers .....	85	52	33	15
Primary, secondary, and special education school teachers .....	87	53	34	13
Registered nurses .....	78	25	53	22
Service .....	59	24	35	41
Protective service .....	76	49	27	24
Sales and office .....	53	18	36	47
Sales and related .....	55	11	44	45
Office and administrative support .....	52	20	32	48
Natural resources, construction, and maintenance .....	43	16	27	57
Installation, maintenance, and repair .....	44	12	32	56
Full time .....	57	23	33	43
Union .....	73	40	33	27
Nonunion .....	52	18	34	48
Average wage within the following categories <sup>3</sup> :				
Second 25 percent .....	58	21	36	42
Third 25 percent .....	58	25	33	42
Highest 25 percent .....	60	28	32	40
Highest 10 percent .....	61	29	32	39
<b>Establishment characteristics</b>				
Service-providing industries .....	60	25	35	40
Education and health services .....	79	40	39	21
Educational services .....	87	55	32	13
Elementary and secondary schools .....	88	57	31	12
Junior colleges, colleges, and universities .....	90	55	35	10
Health care and social assistance .....	69	22	47	31
Hospitals .....	85	29	56	15
Public administration .....	95	67	28	5

See footnotes at end of table.

**Table 36. Paid sick leave: Carryover provisions, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Carryover provision <sup>2</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers .....	38	12	26	62
1 to 49 workers .....	35	12	23	65
50 to 99 workers .....	45	14	31	55
100 workers or more .....	68	29	39	32
100 to 499 workers .....	62	18	44	38
500 workers or more .....	73	39	34	27
<b>Geographic areas</b>				
Northeast .....	52	18	34	48
New England .....	53	17	36	47
Middle Atlantic .....	51	19	33	49
South .....	60	26	34	40
South Atlantic .....	59	27	32	41
East South Central .....	66	33	33	34
West South Central .....	58	22	36	42
Midwest .....	52	19	34	48
East North Central .....	49	18	31	51
West North Central .....	61	20	40	39
West .....	61	26	35	39
Mountain .....	65	24	42	35
Pacific .....	59	27	33	41

<sup>1</sup> 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.

<sup>2</sup> Plans that allow employees to accumulate unused sick leave from year to year.

<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 ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>3</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	6	34	37	14	7	2	10	10
Full time .....	4	32	40	15	7	2	11	10
Part time .....	24	47	18	5	4	1	8	5
Union .....	5	34	45	11	4	1	10	10
Nonunion .....	6	34	36	15	8	2	10	10
1 to 99 workers .....	8	44	34	10	4	1	9	9
1 to 49 workers .....	8	44	35	9	4	1	9	8
50 to 99 workers .....	8	44	32	12	—	—	9	9
100 workers or more .....	5	26	40	17	10	2	11	10
100 to 499 workers .....	6	36	37	14	5	1	10	10
500 workers or more .....	3	16	42	21	14	3	13	12
<b>After 5 years</b>								
All workers .....	2	9	35	35	13	6	14	15
Full time .....	1	7	34	37	14	7	15	15
Part time .....	8	21	41	19	7	4	12	10
Union .....	1	7	38	42	9	4	14	15
Nonunion .....	2	9	35	34	14	7	15	15
1 to 99 workers .....	2	13	41	32	9	3	13	12
1 to 49 workers .....	2	14	41	31	9	3	13	11
50 to 99 workers .....	2	10	41	33	10	4	13	13
100 workers or more .....	1	6	31	37	16	9	16	15
100 to 499 workers .....	1	8	38	34	14	5	14	15
500 workers or more .....	1	4	23	41	18	12	17	15

See footnotes at end of table.

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2014—continued**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>3</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	1	6	16	41	23	13	17	15
Full time .....	1	5	15	42	25	13	18	15
Part time .....	7	15	23	38	10	7	14	15
Union .....	( <sup>4</sup> )	3	10	55	23	9	17	15
Nonunion .....	2	7	17	39	23	13	17	15
1 to 99 workers .....	2	10	24	38	19	7	15	15
1 to 49 workers .....	2	11	25	37	18	7	15	15
50 to 99 workers .....	2	7	21	42	22	7	16	15
100 workers or more .....	1	3	9	44	26	17	19	18
100 to 499 workers .....	1	4	11	49	23	13	18	15
500 workers or more .....	1	2	7	39	30	21	20	20
<b>After 20 years</b>								
All workers .....	1	6	13	19	35	27	20	20
Full time .....	1	5	12	18	36	28	20	20
Part time .....	7	13	18	21	23	17	16	16
Union .....	( <sup>4</sup> )	2	5	11	45	36	22	21
Nonunion .....	2	6	14	20	33	26	19	20
1 to 99 workers .....	2	10	21	24	29	15	17	15
1 to 49 workers .....	2	11	23	24	26	13	16	15
50 to 99 workers .....	2	6	17	22	35	19	18	20
100 workers or more .....	1	2	6	14	40	37	22	20
100 to 499 workers .....	1	3	7	18	40	29	21	20
500 workers or more .....	1	1	4	10	40	44	24	23

<sup>1</sup> Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. Fractional vacation amounts were rounded to the nearest full number of days.

<sup>2</sup> 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.

<sup>3</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

<sup>4</sup> Less than 0.5.

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/eps/glossary20132014.htm](http://www.bls.gov/ncs/eps/glossary20132014.htm).

**Table 39. Consolidated leave plans:<sup>1</sup> Access, civilian workers,<sup>2</sup> National Compensation Survey, March 2014**

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers .....	26	15	20	23	25	74	8	13	15	18
<b>Worker characteristics</b>										
Management, professional, and related .....	36	17	22	24	27	64	11	15	17	20
Management, business, and financial .....	32	18	21	24	26	68	11	15	17	20
Professional and related .....	39	17	22	25	27	61	11	15	17	20
Teachers .....	14	16	20	21	22	86	12	15	16	18
Primary, secondary, and special education school teachers .....	8	13	14	14	15	92	11	13	15	17
Registered nurses .....	73	18	23	26	28	27	11	15	18	20
Service .....	25	15	20	23	25	75	7	12	14	16
Protective service .....	13	16	19	23	26	87	10	13	16	20
Sales and office .....	24	15	19	22	24	76	8	12	15	18
Sales and related .....	18	12	17	20	22	82	7	12	14	17
Office and administrative support .....	27	15	20	23	25	73	9	13	15	18
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	17	11	16	19	21	83	8	11	14	16
Installation, maintenance, and repair .....	21	10	14	17	18	79	8	12	13	15
Production, transportation, and material moving ...	14	12	17	20	23	86	8	11	14	16
Production .....	16	11	16	19	21	84	7	12	15	18
Transportation and material moving .....	20	11	15	18	21	80	7	11	14	18
Transportation and material moving .....	12	11	16	19	21	88	7	12	15	18
Full time .....	27	16	20	23	25	73	9	13	16	18
Part time .....	22	13	17	20	21	78	6	10	12	15
Union .....	13	14	20	24	28	87	9	13	16	21
Nonunion .....	29	15	20	23	25	71	8	12	15	17
Average wage within the following categories <sup>3</sup> :										
Lowest 25 percent .....	21	13	18	20	22	79	6	11	13	14
Lowest 10 percent .....	16	11	16	19	21	84	5	10	12	13
Second 25 percent .....	25	14	19	22	24	75	8	12	15	17
Third 25 percent .....	26	15	20	23	25	74	9	13	16	19
Highest 25 percent .....	33	17	21	24	26	67	11	15	17	20
Highest 10 percent .....	33	17	22	24	26	67	12	15	18	21
<b>Establishment characteristics</b>										
Goods-producing industries .....	19	12	16	19	21	81	7	12	15	18
Service-providing industries .....	28	16	20	23	25	72	9	13	15	18
Education and health services .....	42	18	22	26	28	58	11	14	17	18
Educational services .....	7	16	18	20	22	93	13	15	17	20
Elementary and secondary schools .....	4	11	12	13	14	96	11	13	16	18
Junior colleges, colleges, and universities	7	19	23	25	27	93	14	17	19	22
Health care and social assistance .....	53	18	22	26	28	47	9	13	16	17
Hospitals .....	70	19	24	28	31	30	13	16	19	22
Public administration .....	9	18	22	26	30	91	11	15	18	22

See footnotes at end of table.

**Table 39. Consolidated leave plans:<sup>1</sup> Access, civilian workers,<sup>2</sup> National Compensation Survey, March 2014—continued**

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers .....	23	13	17	20	21	77	7	12	14	15
1 to 49 workers .....	22	13	17	19	21	78	8	12	13	15
50 to 99 workers .....	26	14	18	21	23	74	7	12	14	16
100 workers or more .....	29	17	21	24	27	71	9	13	16	20
100 to 499 workers .....	27	15	20	23	25	73	8	12	16	19
500 workers or more .....	31	18	23	26	29	69	11	14	17	21
<b>Geographic areas</b>										
Northeast .....	24	16	21	23	26	76	9	13	16	18
New England .....	29	17	21	24	26	71	9	13	16	18
Middle Atlantic .....	22	16	20	23	25	78	9	13	16	18
South .....	26	15	19	22	24	74	8	12	14	17
South Atlantic .....	28	16	20	23	25	72	8	12	14	17
East South Central .....	18	15	19	22	24	82	8	12	14	17
West South Central .....	27	14	19	21	23	73	8	12	15	17
Midwest .....	28	15	20	23	25	72	8	13	15	19
East North Central .....	26	15	20	23	26	74	8	13	16	19
West North Central .....	31	15	19	22	25	69	8	12	15	18
West .....	27	14	20	23	25	73	9	13	15	18
Mountain .....	31	14	19	22	24	69	8	13	15	18
Pacific .....	25	15	20	23	25	75	9	13	16	18

<sup>1</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

<sup>2</sup> 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.

<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 ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 40. Quality of life benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Childcare <sup>2</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	11	6	7	39	54
<b>Worker characteristics</b>					
Management, professional, and related .....	17	12	11	54	69
Management, business, and financial .....	19	19	14	57	71
Professional and related .....	16	9	9	52	68
Teachers .....	14	3	6	48	66
Primary, secondary, and special education school teachers .....	11	1	3	46	67
Registered nurses .....	22	5	8	69	81
Service .....	8	1	4	24	38
Protective service .....	11	4	10	43	62
Sales and office .....	9	6	6	41	55
Sales and related .....	4	4	3	39	53
Office and administrative support .....	12	7	9	42	57
Natural resources, construction, and maintenance	7	2	4	29	42
Construction, extraction, farming, fishing, and forestry .....	3	2	3	20	30
Installation, maintenance, and repair .....	10	2	4	37	52
Production, transportation, and material moving ...	5	2	3	32	49
Production .....	7	3	3	37	51
Transportation and material moving .....	2	2	3	28	47
Full time .....	12	7	8	43	59
Part time .....	6	1	3	25	38
Union .....	16	2	9	50	77
Nonunion .....	10	6	6	37	50
Average wage within the following categories <sup>3</sup> :					
Lowest 25 percent .....	5	1	2	22	33
Lowest 10 percent .....	5	( <sup>4</sup> )	1	16	26
Second 25 percent .....	8	3	5	36	52
Third 25 percent .....	12	7	8	45	61
Highest 25 percent .....	18	13	12	57	73
Highest 10 percent .....	19	17	14	61	77
<b>Establishment characteristics</b>					
Goods-producing industries .....	7	5	2	38	50
Service-providing industries .....	11	6	7	39	54
Education and health services .....	15	3	7	48	64
Educational services .....	14	4	8	49	69
Elementary and secondary schools .....	9	1	3	45	68
Junior colleges, colleges, and universities .....	27	—	19	68	79
Health care and social assistance .....	15	3	5	47	60
Hospitals .....	28	3	12	80	92
Public administration .....	17	6	17	55	77

See footnotes at end of table.

**Table 40. Quality of life benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Childcare <sup>2</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers .....	4	4	3	20	30
1 to 49 workers .....	4	4	3	17	26
50 to 99 workers .....	5	3	4	28	44
100 workers or more .....	16	7	9	57	75
100 to 499 workers .....	9	6	5	47	65
500 workers or more .....	23	9	14	66	85
<b>Geographic areas</b>					
Northeast .....	13	6	9	38	54
New England .....	15	6	7	39	55
Middle Atlantic .....	12	6	9	38	54
South .....	9	7	4	41	54
South Atlantic .....	11	7	5	42	56
East South Central .....	9	7	3	39	50
West South Central .....	8	5	3	39	53
Midwest .....	10	5	5	39	53
East North Central .....	11	6	6	39	54
West North Central .....	10	5	5	38	52
West .....	10	4	10	37	52
Mountain .....	11	4	8	34	52
Pacific .....	10	5	11	39	53

<sup>1</sup> 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.

<sup>2</sup> A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

<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 ECEC data for March 2014.

<sup>4</sup> Less than 0.5.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>2</sup>	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers .....	22	20	39	42	23	19
<b>Worker characteristics</b>						
Management, professional, and related .....	31	31	57	62	34	27
Management, business, and financial .....	39	32	62	66	28	33
Professional and related .....	27	30	55	60	36	24
Teachers .....	20	33	51	58	53	20
Primary, secondary, and special education school teachers .....	19	34	50	60	56	18
Registered nurses .....	25	39	71	72	31	26
Service .....	10	11	23	25	18	11
Protective service .....	18	23	45	47	39	20
Sales and office .....	26	18	37	40	20	23
Sales and related .....	24	9	30	32	12	22
Office and administrative support .....	28	23	41	44	24	23
Natural resources, construction, and maintenance	17	15	27	31	20	15
Construction, extraction, farming, fishing, and forestry .....	11	10	17	19	17	9
Installation, maintenance, and repair .....	22	19	36	42	23	20
Production, transportation, and material moving ...	18	16	33	34	16	14
Production .....	20	18	35	37	16	17
Transportation and material moving .....	15	14	30	31	16	11
Full time .....	26	24	45	49	26	22
Part time .....	10	7	19	19	13	11
Union .....	19	23	50	55	43	26
Nonunion .....	22	19	37	39	20	18
Average wage within the following categories <sup>5</sup> :						
Lowest 25 percent .....	10	7	18	19	12	10
Lowest 10 percent .....	4	4	11	10	9	6
Second 25 percent .....	23	19	35	39	21	18
Third 25 percent .....	25	25	46	49	28	23
Highest 25 percent .....	32	31	60	65	34	29
Highest 10 percent .....	35	32	65	69	35	32
<b>Establishment characteristics</b>						
Goods-producing industries .....	21	18	34	36	16	18
Service-providing industries .....	22	20	39	42	24	20
Education and health services .....	22	29	49	55	36	20
Educational services .....	23	33	54	61	55	21
Elementary and secondary schools .....	20	35	50	57	54	18
Junior colleges, colleges, and universities	33	35	69	76	64	31
Health care and social assistance .....	21	26	46	51	24	19
Hospitals .....	25	43	74	77	33	32
Public administration .....	23	32	58	59	62	30

See footnotes at end of table.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Stock options			
	Total <sup>3</sup>	Performance	Signing	Other
All workers .....	7	2	1	5
<b>Worker characteristics</b>				
Management, professional, and related .....	9	4	2	6
Management, business, and financial .....	14	6	4	10
Professional and related .....	7	3	1	4
Teachers .....	—	—	—	—
Primary, secondary, and special education school teachers .....	—	—	—	—
Registered nurses .....	1	1	—	1
Service .....	2	1	—	2
Protective service .....	—	( <sup>4</sup> )	—	—
Sales and office .....	9	2	1	8
Sales and related .....	9	2	1	8
Office and administrative support .....	9	3	2	7
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	5	2	—	3
Installation, maintenance, and repair .....	2	—	—	2
Production, transportation, and material moving ...	8	4	—	5
Production .....	7	1	1	6
Transportation and material moving .....	6	2	1	5
Transportation and material moving .....	8	1	1	6
Full time .....	8	3	2	6
Part time .....	4	1	( <sup>4</sup> )	4
Union .....	6	3	1	3
Nonunion .....	7	2	1	5
Average wage within the following categories <sup>5</sup> :				
Lowest 25 percent .....	4	( <sup>4</sup> )	—	3
Lowest 10 percent .....	3	( <sup>4</sup> )	—	3
Second 25 percent .....	7	2	1	5
Third 25 percent .....	7	2	1	6
Highest 25 percent .....	11	5	3	7
Highest 10 percent .....	13	6	4	8
<b>Establishment characteristics</b>				
Goods-producing industries .....	8	4	1	5
Service-providing industries .....	7	2	1	5
Education and health services .....	1	—	( <sup>4</sup> )	1
Educational services .....	( <sup>4</sup> )	—	( <sup>4</sup> )	—
Elementary and secondary schools .....	—	—	—	—
Junior colleges, colleges, and universities	1	—	—	—
Health care and social assistance .....	2	—	—	1
Hospitals .....	1	—	—	1
Public administration .....	—	—	—	—

See footnotes at end of table.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>2</sup>	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
1 to 99 workers .....	14	10	20	22	13	9
1 to 49 workers .....	12	8	18	20	12	8
50 to 99 workers .....	20	16	26	29	18	14
100 workers or more .....	29	29	56	59	32	29
100 to 499 workers .....	27	21	44	47	22	26
500 workers or more .....	31	37	67	72	42	32
<b>Geographic areas</b>						
Northeast .....	16	15	36	40	27	19
New England .....	17	15	42	45	26	19
Middle Atlantic .....	15	15	34	38	28	20
South .....	23	24	39	42	23	19
South Atlantic .....	24	23	40	42	23	21
East South Central .....	24	28	31	33	25	16
West South Central .....	21	23	43	45	23	19
Midwest .....	25	21	38	43	21	20
East North Central .....	25	19	37	41	23	20
West North Central .....	23	26	41	47	18	21
West .....	23	16	39	42	21	18
Mountain .....	23	17	40	43	19	18
Pacific .....	23	16	39	41	22	18

See footnotes at end of table.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Stock options			
	Total <sup>3</sup>	Performance	Signing	Other
1 to 99 workers .....	4	1	1	3
1 to 49 workers .....	4	1	1	3
50 to 99 workers .....	6	2	1	5
100 workers or more .....	9	3	2	7
100 to 499 workers .....	8	3	1	6
500 workers or more .....	10	4	2	7
<b>Geographic areas</b>				
Northeast .....	7	2	2	6
New England .....	6	2	1	4
Middle Atlantic .....	8	2	2	6
South .....	7	2	1	5
South Atlantic .....	7	2	1	6
East South Central .....	7	2	1	5
West South Central .....	6	2	1	4
Midwest .....	7	2	1	5
East North Central .....	6	2	1	5
West North Central .....	8	3	( <sup>4</sup> )	5
West .....	7	3	2	5
Mountain .....	6	2	1	5
Pacific .....	8	4	2	5

<sup>1</sup> 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.

<sup>2</sup> Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

<sup>3</sup> The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

<sup>4</sup> Less than 0.5.

<sup>5</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 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/eps/glossary20132014.htm](http://www.bls.gov/ncs/eps/glossary20132014.htm).

**Table 42. Health-related benefits: Access, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>2</sup>	Retiree health care benefits <sup>3</sup>	
		Under age 65	Age 65 and over
All workers .....	18	24	22
<b>Worker characteristics</b>			
Management, professional, and related .....	30	37	34
Management, business, and financial .....	35	37	34
Professional and related .....	27	37	34
Teachers .....	26	60	55
Primary, secondary, and special education school teachers .....	19	65	57
Registered nurses .....	25	22	17
Service .....	9	13	11
Protective service .....	18	47	41
Sales and office .....	17	22	20
Sales and related .....	11	14	13
Office and administrative support .....	21	26	24
Natural resources, construction, and maintenance .....	13	20	19
Construction, extraction, farming, fishing, and forestry .....	6	16	15
Installation, maintenance, and repair .....	19	23	21
Production, transportation, and material moving .....	12	19	16
Production .....	11	17	15
Transportation and material moving .....	13	21	17
Full time .....	21	28	25
Part time .....	8	11	11
Union .....	25	59	52
Nonunion .....	17	18	17
Average wage within the following categories <sup>4</sup> :			
Lowest 25 percent .....	7	8	7
Lowest 10 percent .....	5	5	5
Second 25 percent .....	14	20	18
Third 25 percent .....	22	29	27
Highest 25 percent .....	33	43	39
Highest 10 percent .....	38	45	42
<b>Establishment characteristics</b>			
Goods-producing industries .....	14	19	17
Service-providing industries .....	19	25	22
Education and health services .....	22	34	30
Educational services .....	30	62	57
Elementary and secondary schools .....	21	66	60
Junior colleges, colleges, and universities .....	53	63	61
Health care and social assistance .....	16	14	11
Hospitals .....	29	31	23
Public administration .....	27	73	68

See footnotes at end of table.

**Table 42. Health-related benefits: Access, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>2</sup>	Retiree health care benefits <sup>3</sup>	
		Under age 65	Age 65 and over
1 to 99 workers .....	9	8	7
1 to 49 workers .....	7	6	6
50 to 99 workers .....	13	13	11
100 workers or more .....	27	39	35
100 to 499 workers .....	18	24	22
500 workers or more .....	36	53	48
<b>Geographic areas</b>			
Northeast .....	16	25	24
New England .....	17	23	24
Middle Atlantic .....	16	26	24
South .....	21	25	22
South Atlantic .....	23	24	21
East South Central .....	19	27	23
West South Central .....	19	27	22
Midwest .....	16	22	20
East North Central .....	16	22	21
West North Central .....	15	22	18
West .....	19	22	21
Mountain .....	16	20	19
Pacific .....	20	23	22

<sup>1</sup> 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.

<sup>2</sup> A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>3</sup> A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

<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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 43. Nonproduction bonuses: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>2</sup>	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>3</sup>
All workers .....	39	4	3	9	7	6	3	5	11
<b>Worker characteristics</b>									
Management, professional, and related .....	45	5	5	10	5	9	2	7	15
Management, business, and financial .....	56	8	7	16	5	8	2	7	18
Professional and related .....	40	4	4	8	5	10	2	6	13
Teachers .....	25	—	2	—	1	12	2	( <sup>4</sup> )	9
Primary, secondary, and special education school teachers .....	29	—	1	—	—	14	2	—	11
Registered nurses .....	43	1	4	6	—	14	3	13	17
Service .....	26	1	2	5	5	4	2	3	7
Protective service .....	39	—	7	2	4	10	8	3	14
Sales and office .....	43	5	3	10	10	4	6	6	9
Sales and related .....	35	4	1	7	11	2	10	3	6
Office and administrative support .....	47	5	5	12	10	5	4	7	11
Natural resources, construction, and maintenance	37	5	3	10	9	3	2	4	11
Construction, extraction, farming, fishing, and forestry .....	31	3	1	11	9	2	2	1	8
Installation, maintenance, and repair .....	42	7	5	9	9	4	3	7	14
Production, transportation, and material moving ...	43	7	2	8	9	5	2	5	15
Production .....	47	10	2	10	9	5	2	4	17
Transportation and material moving .....	38	5	1	7	8	5	2	5	14
Full time .....	45	5	4	10	8	7	4	6	14
Part time .....	21	1	1	4	6	1	3	4	4
Union .....	36	5	4	3	1	14	3	3	15
Nonunion .....	40	4	3	10	8	4	3	6	11
Average wage within the following categories <sup>5</sup> :									
Lowest 25 percent .....	26	1	1	6	7	2	3	4	6
Lowest 10 percent .....	20	1	1	5	6	1	2	3	4
Second 25 percent .....	39	3	3	8	11	4	5	5	10
Third 25 percent .....	45	6	3	10	7	7	3	5	14
Highest 25 percent .....	49	8	6	12	4	10	2	7	17
Highest 10 percent .....	51	8	6	13	4	10	2	6	17
<b>Establishment characteristics</b>									
Goods-producing industries .....	48	10	2	13	9	5	1	4	16
Service-providing industries .....	38	3	3	8	7	6	4	6	11
Education and health services .....	31	1	2	5	4	9	3	5	10
Educational services .....	24	—	2	1	1	12	3	( <sup>4</sup> )	8
Elementary and secondary schools .....	25	—	1	1	( <sup>4</sup> )	13	3	—	10
Junior colleges, colleges, and universities .....	21	—	4	—	—	9	2	1	6
Health care and social assistance .....	36	1	2	8	6	8	3	8	11
Hospitals .....	47	2	4	5	2	16	3	16	17
Public administration .....	41	—	6	1	2	16	9	—	16

See footnotes at end of table.

**Table 43. Nonproduction bonuses: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>2</sup>	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>3</sup>
1 to 99 workers .....	35	3	2	11	10	3	1	3	8
1 to 49 workers .....	35	3	2	12	11	3	1	2	6
50 to 99 workers .....	37	4	2	8	7	5	2	6	11
100 workers or more .....	43	5	4	7	5	8	5	8	15
100 to 499 workers .....	42	4	4	7	7	5	7	8	13
500 workers or more .....	43	7	5	6	2	10	3	7	17
<b>Geographic areas</b>									
Northeast .....	39	3	3	10	4	8	2	5	11
New England .....	35	3	3	11	2	7	2	5	9
Middle Atlantic .....	40	3	3	10	5	8	3	5	12
South .....	42	4	3	9	11	3	5	6	13
South Atlantic .....	44	4	4	8	11	4	5	6	13
East South Central .....	35	4	1	7	8	2	5	6	12
West South Central .....	44	4	3	11	12	3	4	6	13
Midwest .....	39	6	3	9	6	7	4	6	12
East North Central .....	41	6	3	9	6	8	4	5	13
West North Central .....	35	6	3	8	4	3	2	7	10
West .....	35	4	4	8	6	6	2	4	8
Mountain .....	40	5	3	12	8	4	3	4	8
Pacific .....	32	4	4	6	5	7	2	4	8

<sup>1</sup> 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.

<sup>2</sup> The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

<sup>3</sup> Includes all other bonuses provided to employees and not published separately.

<sup>4</sup> Less than 0.5.

<sup>5</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 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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, civilian workers,<sup>2</sup>  
National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	15	15	35	30
<b>Worker characteristics</b>				
Management, professional, and related .....	25	24	46	38
Management, business, and financial .....	23	23	54	47
Professional and related .....	26	25	42	35
Teachers .....	43	41	34	28
Primary, secondary, and special education school teachers .....	51	49	32	28
Registered nurses .....	20	20	36	27
Service .....	9	9	21	17
Protective service .....	27	26	29	21
Sales and office .....	13	13	38	34
Sales and related .....	5	5	36	32
Office and administrative support .....	18	17	40	35
Natural resources, construction, and maintenance	13	13	28	24
Construction, extraction, farming, fishing, and forestry .....	11	12	19	18
Installation, maintenance, and repair .....	15	14	37	28
Production, transportation, and material moving ...	10	10	31	27
Production .....	8	6	29	26
Transportation and material moving .....	13	13	32	27
Full time .....	18	18	41	35
Part time .....	6	6	16	14
Union .....	40	37	53	42
Nonunion .....	11	11	32	28
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	4	5	16	15
Lowest 10 percent .....	2	2	8	8
Second 25 percent .....	13	13	33	29
Third 25 percent .....	18	18	41	35
Highest 25 percent .....	28	27	54	43
Highest 10 percent .....	30	28	62	52
<b>Establishment characteristics</b>				
Goods-producing industries .....	9	8	32	28
Service-providing industries .....	16	16	35	30
Education and health services .....	25	25	33	28
Educational services .....	43	42	36	29
Elementary and secondary schools .....	49	47	29	25
Junior colleges, colleges, and universities	37	36	52	40
Health care and social assistance .....	13	13	31	27
Hospitals .....	23	23	38	29
Public administration .....	48	47	38	32

See footnotes at end of table.

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, civilian workers,<sup>2</sup>  
National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers .....	6	6	21	20
1 to 49 workers .....	5	5	18	17
50 to 99 workers .....	8	8	30	28
100 workers or more .....	24	23	47	39
100 to 499 workers .....	14	14	42	38
500 workers or more .....	34	33	52	40
<b>Geographic areas</b>				
Northeast .....	18	17	41	34
New England .....	13	13	41	35
Middle Atlantic .....	20	19	41	33
South .....	15	16	26	22
South Atlantic .....	14	14	28	23
East South Central .....	18	19	25	20
West South Central .....	15	16	22	23
Midwest .....	8	7	27	20
East North Central .....	7	6	26	17
West North Central .....	11	11	29	26
West .....	21	20	54	49
Mountain .....	15	15	40	33
Pacific .....	23	23	60	56

<sup>1</sup> The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see the Unmarried Domestic Partners Benefit Fact Sheet at: [www.bls.gov/ncs/ebs\\_domestic2012.pdf](http://www.bls.gov/ncs/ebs_domestic2012.pdf).

<sup>2</sup> 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.

<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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	63	9	6	22	59	13	1	27
<b>Worker characteristics</b>								
Management, professional, and related .....	80	8	3	9	77	10	1	12
Management, business, and financial .....	84	10	1	4	86	8	1	5
Professional and related .....	78	7	4	11	74	11	1	14
Teachers .....	83	2	3	12	73	12	1	14
Primary, secondary, and special education school teachers .....	94	—	—	2	81	16	—	—
Registered nurses .....	76	6	3	15	75	8	1	16
Service .....	37	9	8	46	33	13	2	52
Protective service .....	67	2	11	19	63	6	7	24
Sales and office .....	62	10	9	19	57	15	1	27
Sales and related .....	52	9	15	24	45	16	1	38
Office and administrative support .....	68	11	5	17	65	14	1	21
Natural resources, construction, and maintenance .....	67	12	3	19	59	20	1	21
Construction, extraction, farming, fishing, and forestry .....	60	11	4	25	52	—	—	27
Installation, maintenance, and repair .....	73	12	2	14	65	19	1	14
Production, transportation, and material moving ... ..	66	10	4	19	65	11	1	22
Production .....	73	11	2	14	73	11	1	15
Transportation and material moving .....	60	9	6	24	58	11	1	30
Full time .....	76	11	2	10	74	14	1	11
Part time .....	19	3	18	60	12	11	2	75
Union .....	92	2	2	3	85	9	1	4
Nonunion .....	58	11	6	25	55	13	1	31
Average wage within the following categories <sup>3</sup> :								
Lowest 25 percent .....	29	9	12	50	24	13	1	61
Lowest 10 percent .....	15	7	14	64	12	10	1	77
Second 25 percent .....	65	12	5	18	61	16	1	22
Third 25 percent .....	78	10	3	9	75	13	1	11
Highest 25 percent .....	87	7	2	4	85	9	1	6
Highest 10 percent .....	88	6	2	3	89	6	1	4
<b>Establishment characteristics</b>								
Goods-producing industries .....	74	12	2	12	72	14	1	13
Service-providing industries .....	61	9	6	24	57	13	1	29
Education and health services .....	72	8	5	15	67	13	1	19
Educational services .....	83	2	3	11	75	11	1	13
Elementary and secondary schools .....	87	1	4	8	75	13	1	11
Junior colleges, colleges, and universities .....	85	2	2	12	82	4	1	13
Health care and social assistance .....	64	12	6	18	61	14	1	23
Hospitals .....	87	2	3	8	86	3	1	10
Public administration .....	88	—	—	9	81	7	1	11

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	27	45	1	27	51	21	5	23
<b>Worker characteristics</b>								
Management, professional, and related .....	42	46	1	12	62	25	3	10
Management, business, and financial .....	38	56	( <sup>2</sup> )	5	75	19	1	5
Professional and related .....	43	42	1	14	57	28	3	12
Teachers .....	70	16	2	13	37	49	1	14
Primary, secondary, and special education school teachers .....	87	10	1	2	30	67	—	—
Registered nurses .....	38	44	1	17	67	16	3	15
Service .....	16	30	1	53	26	19	7	47
Protective service .....	49	20	2	29	35	34	10	21
Sales and office .....	21	51	1	27	55	17	8	20
Sales and related .....	10	51	1	38	48	13	15	24
Office and administrative support .....	27	51	1	21	58	20	5	17
Natural resources, construction, and maintenance .....	30	48	( <sup>2</sup> )	22	55	24	3	19
Construction, extraction, farming, fishing, and forestry .....	32	39	—	—	44	27	4	25
Installation, maintenance, and repair .....	28	56	—	—	64	21	2	14
Production, transportation, and material moving ... ..	25	52	1	23	56	21	4	19
Production .....	23	62	—	15	68	17	2	14
Transportation and material moving .....	27	43	1	30	45	25	6	25
Full time .....	33	54	( <sup>2</sup> )	12	63	25	2	10
Part time .....	8	14	3	75	14	9	16	61
Union .....	81	13	2	4	44	51	1	4
Nonunion .....	18	50	1	31	52	16	6	26
Average wage within the following categories <sup>3</sup> :								
Lowest 25 percent .....	7	31	1	61	25	13	12	51
Lowest 10 percent .....	3	18	1	77	12	9	14	64
Second 25 percent .....	22	55	1	22	54	22	4	19
Third 25 percent .....	36	52	( <sup>2</sup> )	12	62	26	2	10
Highest 25 percent .....	50	44	1	6	68	26	2	5
Highest 10 percent .....	49	45	1	5	72	22	2	4
<b>Establishment characteristics</b>								
Goods-producing industries .....	26	60	( <sup>2</sup> )	14	68	18	2	12
Service-providing industries .....	28	42	1	29	48	22	6	25
Education and health services .....	41	39	1	19	48	32	4	16
Educational services .....	69	16	3	12	35	51	1	13
Elementary and secondary schools .....	82	6	4	8	25	63	1	11
Junior colleges, colleges, and universities .....	52	34	1	12	60	26	1	13
Health care and social assistance .....	22	54	( <sup>2</sup> )	24	56	19	6	18
Hospitals .....	49	40	( <sup>2</sup> )	10	73	16	3	8
Public administration .....	83	5	2	9	35	53	1	11

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers .....	43	14	7	35	40	18	1	41
1 to 49 workers .....	39	15	7	39	35	18	1	45
50 to 99 workers .....	57	13	8	22	54	16	1	29
100 workers or more .....	80	5	4	11	77	8	1	14
100 to 499 workers .....	73	7	6	14	69	12	2	18
500 workers or more .....	87	2	3	8	85	5	1	10
<b>Geographic areas</b>								
Northeast .....	62	10	5	23	58	14	1	27
New England .....	62	8	4	25	57	13	1	28
Middle Atlantic .....	62	10	6	22	58	15	1	26
South .....	63	10	5	21	62	11	1	25
South Atlantic .....	63	10	6	21	61	12	1	26
East South Central .....	66	8	4	22	64	—	—	25
West South Central .....	62	11	6	21	62	11	2	25
Midwest .....	65	8	7	20	62	10	1	26
East North Central .....	64	9	7	20	63	10	1	25
West North Central .....	65	5	9	20	59	11	1	28
West .....	59	11	5	25	53	17	1	29
Mountain .....	56	11	6	26	58	10	1	32
Pacific .....	61	10	4	25	51	20	1	28

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers .....	10	48	( <sup>2</sup> )	42	39	18	7	35
1 to 49 workers .....	8	46	( <sup>2</sup> )	46	36	18	7	39
50 to 99 workers .....	16	54	1	29	49	21	7	23
100 workers or more .....	43	42	1	14	61	24	4	11
100 to 499 workers .....	27	54	1	19	61	19	5	14
500 workers or more .....	60	29	1	9	61	28	2	8
<b>Geographic areas</b>								
Northeast .....	31	41	1	27	49	23	5	23
New England .....	27	43	1	29	49	21	4	26
Middle Atlantic .....	32	40	1	26	48	24	5	23
South .....	26	47	( <sup>2</sup> )	26	53	20	5	22
South Atlantic .....	26	47	( <sup>2</sup> )	27	55	18	5	22
East South Central .....	28	46	—	—	50	25	4	22
West South Central .....	24	49	( <sup>2</sup> )	27	50	22	6	21
Midwest .....	28	45	1	26	55	18	7	21
East North Central .....	29	45	1	25	55	19	6	21
West North Central .....	26	45	1	28	54	16	8	21
West .....	26	43	1	29	46	24	4	26
Mountain .....	—	46	—	32	46	21	6	27
Pacific .....	29	42	1	28	45	26	4	25

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).

**Table 46. Paid leave combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>2</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>2</sup>	Personal leave, vacation, or holidays <sup>2</sup>
All workers .....	36	36	58	69	71	82	83
<b>Worker characteristics</b>							
Management, professional, and related .....	46	54	69	74	89	93	91
Management, business, and financial .....	59	56	87	94	93	97	97
Professional and related .....	41	53	61	65	88	91	88
Teachers .....	10	57	17	15	90	90	77
Primary, secondary, and special education school teachers .....	7	69	13	11	98	98	84
Registered nurses .....	61	59	77	82	87	89	90
Service .....	23	21	41	48	51	65	66
Protective service .....	43	41	69	76	75	83	87
Sales and office .....	41	37	64	75	71	82	84
Sales and related .....	32	28	49	61	58	71	76
Office and administrative support .....	46	43	72	82	79	88	89
Natural resources, construction, and maintenance .....	30	25	57	78	64	84	89
Construction, extraction, farming, fishing, and forestry .....	20	16	42	62	49	72	82
Installation, maintenance, and repair .....	39	34	69	92	77	95	95
Production, transportation, and material moving ...	32	26	54	78	66	85	88
Production .....	32	23	58	89	69	92	95
Transportation and material moving .....	31	28	51	68	63	79	83
Full time .....	44	44	71	83	83	94	94
Part time .....	11	10	18	25	32	44	48
Union .....	45	55	63	72	89	96	93
Nonunion .....	35	33	58	69	68	80	81
Average wage within the following categories <sup>3</sup> :							
Lowest 25 percent .....	15	13	30	41	40	57	61
Lowest 10 percent .....	8	6	17	26	25	45	50
Second 25 percent .....	39	35	64	78	75	87	89
Third 25 percent .....	47	44	75	87	84	93	94
Highest 25 percent .....	50	57	73	77	92	95	93
Highest 10 percent .....	51	58	73	77	95	97	93
<b>Establishment characteristics</b>							
Goods-producing industries .....	31	24	58	85	67	90	93
Service-providing industries .....	37	38	58	66	71	81	81
Education and health services .....	39	51	59	63	85	89	87
Educational services .....	22	56	39	37	90	91	83
Elementary and secondary schools .....	17	65	27	24	94	94	83
Junior colleges, colleges, and universities .....	33	40	66	65	88	89	86
Health care and social assistance .....	51	47	73	80	81	88	90
Hospitals .....	67	63	84	90	92	94	94
Public administration .....	52	52	88	87	91	91	91

See footnotes at end of table.

**Table 46. Paid leave combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>2</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>2</sup>	Personal leave, vacation, or holidays <sup>2</sup>
1 to 99 workers .....	26	23	49	62	58	73	76
1 to 49 workers .....	24	22	48	60	55	70	74
50 to 99 workers .....	33	29	54	68	65	81	82
100 workers or more .....	46	47	67	76	83	90	89
100 to 499 workers .....	42	39	63	75	76	86	87
500 workers or more .....	49	56	71	77	90	94	92
<b>Geographic areas</b>							
Northeast .....	47	47	60	69	76	83	83
New England .....	40	42	57	66	75	82	82
Middle Atlantic .....	50	49	62	70	76	83	84
South .....	34	35	59	71	71	84	86
South Atlantic .....	37	37	60	71	72	84	85
East South Central .....	30	30	55	68	69	84	85
West South Central .....	31	32	59	71	73	85	86
Midwest .....	36	34	55	70	68	82	83
East North Central .....	39	36	55	70	68	82	83
West North Central .....	30	30	56	70	69	82	83
West .....	30	31	59	66	68	78	79
Mountain .....	31	31	56	65	66	78	80
Pacific .....	30	30	60	67	69	78	79

<sup>1</sup> 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.

<sup>2</sup> Includes workers with access to one or more of these leave benefits.

<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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).