

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2014

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	47	8	46	61
Establishment characteristics				
Goods-producing industries	44	9	42	60
Construction	31	9	28	47
Manufacturing	57	8	56	73
Service-providing industries	47	8	46	61
Trade, transportation, and utilities	54	8	53	66
Wholesale trade	64	5	64	83
Retail trade	51	7	49	61
Transportation and warehousing	47	–	45	57
Utilities	82	–	71	84
Information	78	46	78	86
Financial activities	61	22	60	77
Finance and insurance	71	31	71	83
Credit intermediation and related activities	86	39	85	91
Insurance carriers and related activities	54	19	53	66
Real estate and rental and leasing	43	–	42	67
Professional and business services	46	–	45	60
Professional and technical services	49	–	49	66
Administrative and waste services	36	–	35	46
Education and health services	61	–	60	76
Educational services	54	–	44	70
Junior colleges, colleges, and universities	89	–	86	99
Health care and social assistance	62	–	62	76
Leisure and hospitality	16	–	16	26
Accommodation and food services	15	–	15	25
Other services	24	–	23	41
1 to 99 workers	45	7	44	59
1 to 49 workers	44	6	43	58
50 to 99 workers	75	16	72	88
100 workers or more	89	36	86	94
100 to 499 workers	88	33	84	93
500 workers or more	97	57	95	98

See footnotes at end of table.

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2014—continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	41	8	39	57
New England	46	—	45	51
Middle Atlantic	39	8	37	60
South	47	7	47	61
South Atlantic	47	8	47	61
East South Central	40	5	40	53
West South Central	50	7	49	64
Midwest	53	10	52	62
East North Central	49	11	48	63
West North Central	59	—	58	61
West	46	7	45	62
Mountain	53	—	53	67
Pacific	42	8	40	59

¹ Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employers offered both types of plans.

Note: Dash indicates no establishments 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.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	65	48	75	19	16	86	60	42	70
Worker characteristics									
Management, professional, and related	80	67	84	26	23	86	77	61	80
Management, business, and financial	84	74	87	31	27	86	82	68	83
Professional and related	77	63	82	24	20	87	74	57	77
Service	38	21	56	7	6	91	34	17	50
Protective service	62	28	45	6	5	76	60	26	43
Sales and office	69	49	71	17	13	79	65	45	69
Sales and related	67	39	59	11	7	65	64	36	57
Office and administrative support	70	56	79	21	17	84	66	50	76
Natural resources, construction, and maintenance	67	53	79	24	23	95	60	44	74
Construction, extraction, farming, fishing, and forestry	60	47	78	25	24	97	50	36	72
Installation, maintenance, and repair	73	58	80	23	21	92	68	51	75
Production, transportation, and material moving ...	70	53	75	23	20	88	61	42	68
Production	75	59	78	22	20	92	70	50	72
Transportation and material moving	65	47	72	24	21	85	53	34	64
Full time	74	58	79	22	19	88	70	52	74
Part time	37	19	52	8	6	73	32	15	47
Union	92	83	91	71	66	93	56	45	80
Nonunion	62	45	72	13	11	83	61	42	69
Average wage within the following categories ³ :									
Lowest 25 percent	38	18	48	5	3	70	36	16	45
Lowest 10 percent	27	11	39	4	2	56	25	9	36
Second 25 percent	67	47	71	14	11	85	62	41	67
Third 25 percent	76	62	81	24	21	88	70	53	75
Highest 25 percent	85	75	88	36	32	88	80	66	83
Highest 10 percent	88	79	89	37	32	86	85	72	85
Establishment characteristics									
Goods-producing industries	76	62	82	26	23	91	71	54	76
Construction	57	44	77	18	18	97	49	36	73
Manufacturing	83	69	83	28	25	89	78	61	77
Service-providing industries	63	46	73	17	15	85	58	40	69
Trade, transportation, and utilities	72	48	66	19	15	78	63	39	62
Wholesale trade	76	60	80	13	12	94	72	55	76
Retail trade	68	38	56	13	9	65	60	32	53
Transportation and warehousing	79	59	76	35	29	82	59	39	66
Utilities	99	94	96	79	75	95	92	79	86

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	88	79	91	44	38	87	86	72	84
Financial activities	84	75	90	41	35	84	83	70	85
Finance and insurance	92	85	92	51	43	84	91	79	87
Credit intermediation and related activities	94	86	91	50	42	83	94	81	86
Insurance carriers and related activities	89	82	92	48	44	91	88	76	87
Real estate and rental and leasing	56	44	78	—	—	—	54	41	75
Professional and business services	60	47	78	14	12	86	59	44	75
Professional and technical services	71	59	83	14	12	85	71	57	80
Administrative and waste services	41	27	65	6	6	98	40	25	63
Education and health services	69	53	77	17	16	90	64	45	71
Educational services	72	61	85	15	13	87	64	52	81
Junior colleges, colleges, and universities	89	78	88	15	11	77	85	74	87
Health care and social assistance	69	52	76	18	16	90	64	44	70
Leisure and hospitality	28	12	42	3	3	98	26	10	37
Accommodation and food services	26	10	39	2	2	100	24	8	34
Other services	47	33	70	8	7	92	43	29	67
1 to 99 workers	50	35	70	8	7	86	47	32	68
1 to 49 workers	45	32	71	7	6	87	44	30	69
50 to 99 workers	63	43	68	12	11	85	58	38	65
100 workers or more	82	64	78	31	27	86	75	54	72
100 to 499 workers	78	55	71	20	17	83	72	48	67
500 workers or more	89	77	86	46	41	88	80	63	78
Geographic areas									
Northeast	64	51	80	23	21	90	57	42	74
New England	63	49	77	19	17	87	60	43	73
Middle Atlantic	64	52	81	25	23	91	56	42	75
South	65	46	71	15	13	84	62	42	67
South Atlantic	65	47	72	16	13	83	62	43	69
East South Central	64	45	70	14	12	81	61	40	66
West South Central	64	44	69	15	12	85	62	41	65
Midwest	70	53	76	21	18	87	65	46	71
East North Central	69	52	75	23	20	88	63	44	70
West North Central	71	54	76	17	14	85	68	49	72
West	60	45	75	17	14	84	55	39	71
Mountain	59	42	71	13	10	80	56	39	69
Pacific	60	46	77	19	16	85	54	40	73

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

² Includes 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.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 3. Retirement benefit combinations: Access, private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	14	5	46
Worker characteristics			
Management, professional, and related	23	3	53
Management, business, and financial	29	2	53
Professional and related	20	3	54
Service	3	4	31
Protective service	4	2	56
Sales and office	13	4	52
Sales and related	7	3	56
Office and administrative support	17	4	50
Natural resources, construction, and maintenance	17	7	43
Construction, extraction, farming, fishing, and forestry	15	10	35
Installation, maintenance, and repair	19	5	50
Production, transportation, and material moving ...	14	9	47
Production	17	5	53
Transportation and material moving	12	13	41
Full time	18	5	52
Part time	4	5	28
Union	35	36	21
Nonunion	12	2	49
Average wage within the following categories ¹ :			
Lowest 25 percent	2	3	33
Lowest 10 percent	1	2	24
Second 25 percent	9	5	53
Third 25 percent	18	6	52
Highest 25 percent	31	5	49
Highest 10 percent	33	3	51
Establishment characteristics			
Goods-producing industries	21	5	50
Construction	11	8	38
Manufacturing	24	4	54
Service-providing industries	13	5	45
Trade, transportation, and utilities	10	9	54
Wholesale trade	10	3	62
Retail trade	5	8	55
Transportation and warehousing	16	19	43
Utilities	73	6	20
Information	42	2	44
Financial activities	40	1	42
Finance and insurance	50	1	41

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	50	1	44
Insurance carriers and related activities	48	—	40
Real estate and rental and leasing	—	—	46
Professional and business services	13	1	46
Professional and technical services	13	—	57
Administrative and waste services	5	1	36
Education and health services	12	6	52
Educational services	7	8	57
Junior colleges, colleges, and universities	12	3	74
Health care and social assistance	13	5	51
Leisure and hospitality	—	2	25
Accommodation and food services	—	2	24
Other services	4	3	39
1 to 99 workers	6	3	42
1 to 49 workers	5	2	39
50 to 99 workers	8	5	50
100 workers or more	24	7	52
100 to 499 workers	14	6	58
500 workers or more	37	9	43
Geographic areas			
Northeast	16	7	41
New England	15	4	44
Middle Atlantic	17	8	39
South	13	3	49
South Atlantic	13	3	49
East South Central	11	4	50
West South Central	12	2	50
Midwest	16	5	49
East North Central	17	6	47
West North Central	14	3	54
West	12	5	43
Mountain	10	3	46
Pacific	13	6	41

¹ 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.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	68	21	2	9
Worker characteristics				
Management, professional, and related	62	26	1	10
Management, business, and financial	59	27	2	13
Professional and related	65	26	1	8
Service	86	10	—	—
Protective service	57	27	—	—
Sales and office	63	20	2	14
Sales and related	60	21	4	16
Office and administrative support	64	20	2	14
Natural resources, construction, and maintenance	81	13	2	4
Construction, extraction, farming, fishing, and forestry	95	3	—	—
Installation, maintenance, and repair	67	22	3	8
Production, transportation, and material moving ...	71	20	2	7
Production	63	26	—	—
Transportation and material moving	78	15	1	5
Full time	68	21	2	10
Part time	76	19	—	—
Union	84	14	—	—
Nonunion	60	25	2	13
Average wage within the following categories ⁴ :				
Lowest 25 percent	73	18	—	—
Lowest 10 percent	78	18	—	—
Second 25 percent	70	17	2	11
Third 25 percent	70	19	2	10
Highest 25 percent	66	24	2	8
Highest 10 percent	60	29	1	10
Establishment characteristics				
Goods-producing industries	68	23	2	8
Construction	97	—	—	—
Manufacturing	58	29	2	10
Service-providing industries	69	20	2	10
Trade, transportation, and utilities	72	23	—	—
Wholesale trade	62	29	—	—
Retail trade	70	25	—	—
Transportation and warehousing	79	16	—	—
Utilities	71	29	—	—
Information	38	40	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
Establishment characteristics				
Financial activities	55	20	3	22
Finance and insurance	54	20	3	23
Credit intermediation and related activities	45	24	2	29
Insurance carriers and related activities	69	17	3	11
Real estate and rental and leasing	77	—	—	—
Professional and business services	73	20	—	—
Professional and technical services	74	—	—	—
Education and health services	77	15	—	—
Educational services	86	—	—	—
Junior colleges, colleges, and universities	71	—	—	—
Health care and social assistance	76	15	—	—
Leisure and hospitality	99	—	—	—
Accommodation and food services	100	—	—	—
Other services	84	—	—	—
1 to 99 workers	74	13	2	10
1 to 49 workers	71	13	3	13
50 to 99 workers	79	14	—	—
100 workers or more	67	23	1	9
100 to 499 workers	66	23	2	9
500 workers or more	67	23	1	8
Geographic areas				
Northeast	74	14	2	10
New England	61	22	1	16
Middle Atlantic	77	13	3	8
South	66	24	2	8
South Atlantic	68	22	2	9
East South Central	63	28	—	—
West South Central	65	26	2	7
Midwest	66	23	—	—
East North Central	70	21	—	—
West North Central	57	29	—	—
West	68	21	2	9
Mountain	67	—	—	15
Pacific	68	23	—	—

¹ Plans open to new participants.

² New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

³ 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.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, 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 ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	4	38	58
Worker characteristics			
Management, professional, and related	5	34	61
Management, business, and financial	2	40	58
Professional and related	7	29	64
Service	—	—	51
Protective service	—	—	59
Sales and office	2	55	43
Sales and related	—	—	56
Office and administrative support	3	59	39
Natural resources, construction, and maintenance	4	37	59
Construction, extraction, farming, fishing, and forestry	—	—	73
Installation, maintenance, and repair	4	39	57
Production, transportation, and material moving	—	—	74
Production	—	—	78
Transportation and material moving	2	29	69
Full time	4	38	58
Part time	—	—	61
Union	14	30	56
Nonunion	1	40	59
Average wage within the following categories ³ :			
Lowest 25 percent	—	56	—
Lowest 10 percent	—	68	32
Second 25 percent	3	47	50
Third 25 percent	3	37	61
Highest 25 percent	5	33	61
Highest 10 percent	6	31	64
Establishment characteristics			
Goods-producing industries	7	23	69
Construction	—	—	100
Manufacturing	8	24	68
Service-providing industries	3	43	55
Trade, transportation, and utilities	4	31	65
Wholesale trade	—	32	68
Retail trade	—	47	53

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, 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 ²		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing	—	—	83
Utilities	—	—	54
Information	—	43	57
Financial activities	2	58	40
Finance and insurance	2	60	38
Credit intermediation and related activities	—	71	—
Insurance carriers and related activities	—	—	50
Real estate and rental and leasing	—	—	85
Professional and business services	—	29	71
Professional and technical services	—	—	60
Education and health services	—	—	51
Educational services	—	—	46
Junior colleges, colleges, and universities	—	—	50
Health care and social assistance	—	—	51
1 to 99 workers	3	47	50
1 to 49 workers	—	—	50
50 to 99 workers	—	—	49
100 workers or more	4	36	60
100 to 499 workers	—	—	56
500 workers or more	6	31	63
Geographic areas			
Northeast	—	—	67
New England	—	—	70
Middle Atlantic	—	—	65
South	2	40	58
South Atlantic	—	—	58
East South Central	—	—	57
West South Central	2	39	59
Midwest	2	37	62
East North Central	2	32	66
West North Central	2	46	52
West	12	43	45
Mountain	—	—	53
Pacific	16	42	43

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

² 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.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, 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 ²				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	11	89	3	29	33	29	1
Worker characteristics							
Management, professional, and related	9	91	3	28	37	28	1
Management, business, and financial	8	92	3	30	38	25	—
Professional and related	9	91	4	27	37	30	2
Service	23	77	—	13	20	44	—
Sales and office	17	83	2	22	39	24	—
Sales and related	23	77	—	8	44	28	—
Office and administrative support	15	85	3	27	38	23	—
Natural resources, construction, and maintenance	4	96	4	50	22	18	—
Production, transportation, and material moving ...	8	92	4	34	21	37	—
Production	6	94	—	31	23	41	—
Transportation and material moving	12	88	5	39	19	31	—
Full time	10	90	3	29	34	28	1
Part time	24	76	8	19	26	29	—
Union	3	97	3	56	14	27	—
Nonunion	13	87	3	22	38	29	—
Average wage within the following categories ³ :							
Lowest 25 percent	39	61	—	—	19	28	—
Lowest 10 percent	60	40	—	—	—	—	—
Second 25 percent	16	84	3	15	37	34	—
Third 25 percent	10	90	3	30	30	33	—
Highest 25 percent	7	93	3	35	35	24	1
Highest 10 percent	6	94	3	32	42	23	—
Establishment characteristics							
Goods-producing industries	6	94	—	31	31	35	—
Construction	—	100	—	—	—	—	—
Manufacturing	6	94	—	30	33	36	—
Service-providing industries	13	87	3	28	34	26	2
Trade, transportation, and utilities	25	75	7	28	21	27	—
Retail trade	46	54	—	3	22	33	—
Financial activities	7	93	1	20	54	18	—

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, 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 ²				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Finance and insurance	8	92	1	19	54	18	—
Credit intermediation and related activities	6	94	—	21	50	22	—
Real estate and rental and leasing	—	100	—	—	—	—	—
Professional and business services:							
Professional and technical services	—	100	—	—	55	—	—
Education and health services	17	83	4	13	31	44	—
Health care and social assistance	17	83	—	14	32	46	—
Other services	—	100	—	—	—	—	—
1 to 99 workers	7	93	4	21	42	25	—
1 to 49 workers	6	94	—	21	46	21	—
100 workers or more	12	88	3	30	31	29	—
100 to 499 workers	16	84	—	34	24	30	—
500 workers or more	10	90	3	28	35	29	—
Geographic areas							
Northeast	12	88	4	21	34	33	—
Middle Atlantic	12	88	—	21	27	40	—
South	14	86	4	28	29	29	—
South Atlantic	14	86	5	23	35	26	—
Midwest	10	90	—	36	30	28	—
East North Central	9	91	—	39	25	31	—
West North Central	13	87	—	28	38	21	—
West	8	92	2	28	43	24	—
Pacific	8	92	—	32	44	—	—

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

² The sum of the individual components may be greater than the total because some employers offer more than one alternative.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, 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
Worker characteristics				
Management, professional, and related	70	30	84	16
Management, business, and financial	71	29	84	16
Professional and related	69	31	84	16
Service	66	34	78	22
Protective service	83	17	—	—
Sales and office	69	31	81	19
Sales and related	75	25	84	16
Office and administrative support	66	34	80	20
Natural resources, construction, and maintenance	64	36	79	21
Construction, extraction, farming, fishing, and forestry	50	50	75	25
Installation, maintenance, and repair	72	28	82	18
Production, transportation, and material moving ...	68	32	83	17
Production	69	31	83	17
Transportation and material moving	67	33	83	17
Full time	68	32	82	18
Part time	68	32	82	18
Union	64	36	81	19
Nonunion	69	31	82	18
Average wage within the following categories ¹ :				
Lowest 25 percent	72	28	82	18
Lowest 10 percent	72	28	81	19
Second 25 percent	67	33	80	20
Third 25 percent	67	33	82	18
Highest 25 percent	69	31	84	16
Highest 10 percent	71	29	85	15
Establishment characteristics				
Goods-producing industries	67	33	81	19
Construction	50	50	74	26
Manufacturing	70	30	82	18
Service-providing industries	69	31	82	18
Trade, transportation, and utilities	73	27	85	15
Wholesale trade	74	26	86	14
Retail trade	74	26	83	17
Transportation and warehousing	66	34	84	16
Utilities	87	13	92	8

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, 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
Information	81	19	92	8
Financial activities	66	34	78	22
Finance and insurance	65	35	78	22
Credit intermediation and related activities	60	40	73	27
Insurance carriers and related activities	75	25	86	14
Real estate and rental and leasing	69	31	85	15
Professional and business services	67	33	80	20
Professional and technical services	67	33	80	20
Administrative and waste services	65	35	—	—
Education and health services	63	37	81	19
Educational services	62	38	84	16
Junior colleges, colleges, and universities	60	40	84	16
Health care and social assistance	64	36	81	19
Leisure and hospitality	82	18	91	9
Accommodation and food services	—	—	91	9
Other services	66	34	88	12
1 to 99 workers	66	34	80	20
1 to 49 workers	65	35	80	20
50 to 99 workers	69	31	83	17
100 workers or more	70	30	83	17
100 to 499 workers	72	28	84	16
500 workers or more	67	33	82	18
Geographic areas				
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	81	19
East South Central	78	22	89	11
West South Central	71	29	84	16
Midwest	65	35	79	21
East North Central	63	37	80	20
West North Central	67	33	76	24
West	69	31	81	19
Mountain	70	30	83	17
Pacific	68	32	80	20

¹ 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.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	70	55	79	69	50	72
Worker characteristics						
Management, professional, and related	87	73	84	87	66	76
Management, business, and financial	95	82	86	95	72	76
Professional and related	83	69	83	83	63	76
Service	40	25	63	40	23	59
Protective service	43	29	68	43	28	65
Sales and office	71	55	78	71	50	71
Sales and related	61	45	75	61	41	67
Office and administrative support	77	62	80	77	56	73
Natural resources, construction, and maintenance	77	62	81	76	59	77
Construction, extraction, farming, fishing, and forestry	69	56	82	69	54	80
Installation, maintenance, and repair	83	67	81	83	63	76
Production, transportation, and material moving	77	62	81	76	57	75
Production	85	69	82	84	64	76
Transportation and material moving	69	55	80	69	50	73
Full time	86	69	80	86	63	74
Part time	23	14	60	23	12	54
Union	94	83	88	94	78	83
Nonunion	67	52	78	67	47	71
Average wage within the following categories ³ :						
Lowest 25 percent	34	21	62	34	20	57
Lowest 10 percent	20	11	55	20	10	51
Second 25 percent	74	57	77	74	52	70
Third 25 percent	86	71	83	86	66	77
Highest 25 percent	93	79	85	93	71	77
Highest 10 percent	95	83	87	94	74	78
Establishment characteristics						
Goods-producing industries	86	72	84	86	67	78
Construction	70	55	79	70	54	77
Manufacturing	93	78	85	92	72	78
Service-providing industries	66	51	78	66	47	71
Trade, transportation, and utilities	71	56	78	71	50	71
Wholesale trade	87	72	83	87	67	78
Retail trade	61	44	72	61	39	65
Transportation and warehousing	84	70	83	84	62	73
Utilities	99	92	93	99	84	85

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, 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	45	35	77	24	19	78	68	49	72
Worker characteristics									
Management, professional, and related	63	51	80	33	26	80	85	64	76
Management, business, and financial	70	57	82	35	29	81	93	70	76
Professional and related	60	47	78	32	25	79	80	61	76
Service	22	14	65	13	9	69	39	23	58
Protective service	26	17	64	13	9	73	43	28	65
Sales and office	46	35	77	22	17	77	69	49	71
Sales and related	38	29	76	15	12	78	59	40	67
Office and administrative support	51	40	78	26	20	77	76	55	72
Natural resources, construction, and maintenance	44	34	79	29	23	81	75	58	77
Construction, extraction, farming, fishing, and forestry	38	31	82	28	23	84	67	53	79
Installation, maintenance, and repair	48	37	77	29	23	78	82	62	76
Production, transportation, and material moving	48	38	80	26	21	81	75	56	75
Production	54	43	80	28	22	79	83	63	76
Transportation and material moving	43	34	79	25	21	84	67	49	73
Full time	56	44	79	30	23	79	84	62	74
Part time	13	8	62	7	5	72	22	12	54
Union	73	61	84	58	50	85	93	77	83
Nonunion	43	32	76	21	16	76	65	46	71
Average wage within the following categories ³ :									
Lowest 25 percent	17	11	63	9	6	68	33	19	57
Lowest 10 percent	10	5	55	6	3	57	20	10	51
Second 25 percent	46	34	75	22	17	77	72	50	70
Third 25 percent	56	45	81	30	24	80	84	65	76
Highest 25 percent	70	57	81	40	32	80	91	70	77
Highest 10 percent	77	62	81	43	35	81	93	73	78
Establishment characteristics									
Goods-producing industries	56	46	82	32	26	82	84	65	78
Construction	38	31	83	24	21	87	68	52	77
Manufacturing	64	52	82	36	29	80	90	70	78
Service-providing industries	43	33	76	22	17	77	65	46	71
Trade, transportation, and utilities	45	35	77	21	17	82	70	49	71
Wholesale trade	51	42	82	28	24	84	85	66	78
Retail trade	37	27	71	15	11	78	59	39	65
Transportation and warehousing	58	48	82	31	26	84	84	61	73
Utilities	80	74	92	55	50	90	98	83	85

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	92	75	82	92	67	73
Financial activities	88	75	84	88	67	76
Finance and insurance	93	79	86	93	72	78
Credit intermediation and related activities	94	79	84	94	72	76
Insurance carriers and related activities	90	78	87	90	70	78
Real estate and rental and leasing	74	58	79	74	52	71
Professional and business services	68	54	81	67	49	73
Professional and technical services	84	70	83	84	65	78
Administrative and waste services	45	33	73	45	30	67
Education and health services	75	57	76	75	53	71
Educational services	78	65	83	78	59	76
Junior colleges, colleges, and universities	90	76	84	90	70	78
Health care and social assistance	75	56	75	74	52	70
Leisure and hospitality	31	19	60	31	17	55
Accommodation and food services	30	17	55	30	15	51
Other services	50	39	78	49	36	73
1 to 99 workers	57	43	75	57	41	71
1 to 49 workers	54	40	75	53	38	71
50 to 99 workers	69	53	77	69	49	71
100 workers or more	84	68	81	84	61	73
100 to 499 workers	80	63	78	80	56	71
500 workers or more	90	77	86	89	68	77
Geographic areas						
Northeast	70	55	79	69	51	73
New England	68	52	77	68	47	69
Middle Atlantic	71	56	79	70	52	74
South	70	54	77	70	49	71
South Atlantic	70	54	77	70	50	71
East South Central	70	53	76	70	49	69
West South Central	70	54	78	70	49	71
Midwest	71	56	78	71	50	71
East North Central	73	56	78	72	51	70
West North Central	68	55	80	68	49	72
West	67	55	82	67	51	76
Mountain	65	52	81	65	48	75
Pacific	68	56	83	68	52	77

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, 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
Information	78	59	76	57	40	70	91	66	73
Financial activities	68	54	79	27	20	75	87	66	76
Finance and insurance	76	59	79	29	22	75	92	71	77
Credit intermediation and related activities	79	59	75	28	21	74	93	70	76
Insurance carriers and related activities	70	58	83	30	23	76	89	69	78
Real estate and rental and leasing	43	36	83	20	15	75	72	51	71
Professional and business services	44	36	80	26	21	81	66	48	73
Professional and technical services	57	48	84	35	29	83	81	63	77
Administrative and waste services	23	17	73	13	10	77	44	29	65
Education and health services	46	34	74	22	16	74	73	51	70
Educational services	52	40	76	25	17	68	77	58	75
Junior colleges, colleges, and universities	63	48	76	33	22	65	90	70	78
Health care and social assistance	44	33	74	21	16	76	72	50	69
Leisure and hospitality	19	12	62	14	9	67	30	16	56
Accommodation and food services	19	11	59	14	9	64	28	14	51
Other services	28	20	74	17	13	76	48	35	73
1 to 99 workers	31	23	75	16	12	75	55	39	71
1 to 49 workers	27	20	75	13	10	75	51	36	71
50 to 99 workers	41	30	74	24	18	74	67	48	71
100 workers or more	62	49	79	33	27	80	82	60	73
100 to 499 workers	55	42	77	26	21	78	78	55	70
500 workers or more	73	59	81	43	35	82	89	68	76
Geographic areas									
Northeast	47	36	77	24	19	77	68	49	72
New England	47	36	76	17	12	72	64	44	68
Middle Atlantic	47	36	77	27	21	79	69	50	73
South	42	32	76	21	16	76	68	48	71
South Atlantic	43	32	76	23	17	74	68	49	71
East South Central	39	29	74	18	14	79	68	47	70
West South Central	43	33	77	19	15	77	68	48	70
Midwest	45	35	77	22	17	77	70	49	71
East North Central	45	35	77	22	17	77	71	50	70
West North Central	46	35	76	21	17	78	67	48	72
West	48	39	81	31	26	82	65	50	76
Mountain	43	35	81	22	18	82	63	47	75
Pacific	51	41	81	36	29	82	67	51	76

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

² 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.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2014

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	79	21	68	32
Worker characteristics				
Management, professional, and related	81	19	70	30
Management, business, and financial	79	21	69	31
Professional and related	81	19	71	29
Service	77	23	62	38
Protective service	77	23	66	34
Sales and office	77	23	66	34
Sales and related	73	27	63	37
Office and administrative support	79	21	68	32
Natural resources, construction, and maintenance	79	21	67	33
Construction, extraction, farming, fishing, and forestry	80	20	67	33
Installation, maintenance, and repair	78	22	66	34
Production, transportation, and material moving	79	21	72	28
Production	79	21	73	27
Transportation and material moving	79	21	72	28
Full time	79	21	69	31
Part time	72	28	63	37
Union	86	14	84	16
Nonunion	78	22	66	34
Average wage within the following categories ¹ :				
Lowest 25 percent	74	26	58	42
Lowest 10 percent	70	30	57	43
Second 25 percent	78	22	66	34
Third 25 percent	79	21	70	30
Highest 25 percent	81	19	72	28
Highest 10 percent	81	19	72	28
Establishment characteristics				
Goods-producing industries	80	20	72	28
Construction	80	20	64	36
Manufacturing	80	20	75	25
Service-providing industries	79	21	67	33
Trade, transportation, and utilities	76	24	67	33
Wholesale trade	78	22	67	33
Retail trade	71	29	60	40
Transportation and warehousing	80	20	76	24
Utilities	85	15	82	18

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2014—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	82	18	76	24
Financial activities	81	19	70	30
Finance and insurance	80	20	71	29
Credit intermediation and related activities	80	20	69	31
Insurance carriers and related activities	81	19	73	27
Real estate and rental and leasing	82	18	64	36
Professional and business services	79	21	66	34
Professional and technical services	81	19	68	32
Administrative and waste services	77	23	59	41
Education and health services	80	20	68	32
Educational services	81	19	67	33
Junior colleges, colleges, and universities	80	20	69	31
Health care and social assistance	80	20	68	32
Leisure and hospitality	75	25	60	40
Accommodation and food services	73	27	59	41
Other services	80	20	65	35
1 to 99 workers	79	21	62	38
1 to 49 workers	79	21	62	38
50 to 99 workers	77	23	63	37
100 workers or more	79	21	73	27
100 to 499 workers	78	22	70	30
500 workers or more	80	20	76	24
Geographic areas				
Northeast	80	20	74	26
New England	77	23	73	27
Middle Atlantic	81	19	74	26
South	77	23	63	37
South Atlantic	77	23	63	37
East South Central	75	25	64	36
West South Central	78	22	64	36
Midwest	78	22	70	30
East North Central	78	22	72	28
West North Central	78	22	65	35
West	81	19	69	31
Mountain	80	20	70	30
Pacific	81	19	69	31

¹ 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.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, 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	\$381.31	16	\$498.33	84	\$360.84	\$115.04
Worker characteristics							
Management, professional, and related	100	398.48	15	472.81	85	385.43	112.93
Management, business, and financial	100	387.44	12	490.49	88	372.78	112.91
Professional and related	100	405.20	17	464.66	83	393.49	112.95
Service	100	361.42	14	503.16	86	338.44	111.32
Protective service	100	395.94	—	—	—	—	—
Sales and office	100	360.60	14	474.54	86	343.15	118.78
Sales and related	100	315.74	8	404.32	92	308.24	126.55
Office and administrative support	100	381.43	16	490.61	84	360.90	114.83
Natural resources, construction, and maintenance	100	404.64	26	604.28	74	345.32	125.04
Construction, extraction, farming, fishing, and forestry	100	428.62	38	626.38	62	341.55	127.13
Installation, maintenance, and repair	100	388.70	18	579.08	82	347.44	123.87
Production, transportation, and material moving ...	100	380.86	15	496.84	85	362.13	110.97
Production	100	381.57	14	515.97	86	361.88	111.49
Transportation and material moving	100	380.00	16	477.45	84	362.44	110.31
Full time	100	384.21	16	500.96	84	363.36	113.56
Part time	100	336.89	12	441.94	88	324.14	136.55
Union	100	486.44	36	581.86	64	439.71	108.43
Nonunion	100	365.34	12	464.01	88	351.69	115.80
Average wage within the following categories ¹ :							
Lowest 25 percent	100	325.06	12	444.47	88	309.47	121.74
Lowest 10 percent	100	299.43	12	483.34	88	279.37	128.26
Second 25 percent	100	364.03	13	466.25	87	349.48	114.68
Third 25 percent	100	386.97	17	497.06	83	365.92	115.45
Highest 25 percent	100	409.23	18	530.77	82	384.51	112.49
Highest 10 percent	100	405.21	16	489.06	84	389.75	111.47
Establishment characteristics							
Goods-producing industries	100	393.27	18	549.41	82	364.53	109.71
Construction	100	422.96	37	620.16	63	332.80	135.79
Manufacturing	100	387.55	12	499.78	88	373.25	104.41
Service-providing industries	100	377.93	15	483.08	85	359.81	116.52
Trade, transportation, and utilities	100	347.14	13	443.56	87	333.68	122.68
Wholesale trade	100	351.00	17	443.01	83	332.38	116.05
Retail trade	100	307.33	11	395.27	89	297.40	137.28
Transportation and warehousing	100	407.95	10	536.97	90	394.20	105.19
Utilities	100	442.09	19	480.51	81	433.23	92.98

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, 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
Information	100	\$404.57	24	\$571.95	76	\$353.26	\$108.19
Financial activities	100	390.66	14	538.56	86	366.20	105.73
Finance and insurance	100	374.66	12	488.46	88	359.79	103.49
Credit intermediation and related activities	100	369.53	12	480.65	88	354.50	105.78
Insurance carriers and related activities	100	381.05	10	489.28	90	368.50	99.30
Real estate and rental and leasing	100	463.30	26	639.06	74	401.05	117.94
Professional and business services	100	377.18	16	458.80	84	361.66	119.91
Professional and technical services	100	393.02	21	454.63	79	376.94	117.87
Administrative and waste services	100	353.42	—	—	—	—	—
Education and health services	100	409.28	13	481.64	87	398.62	112.77
Educational services	100	440.50	15	480.61	85	433.57	122.90
Junior colleges, colleges, and universities	100	433.23	8	464.79	92	430.42	126.29
Health care and social assistance	100	403.61	12	481.86	88	392.44	110.97
Leisure and hospitality	100	342.19	20	508.96	80	302.43	112.48
Accommodation and food services	100	324.70	14	538.64	86	291.46	114.20
Other services	100	397.98	27	508.90	73	357.13	125.00
1 to 99 workers	100	380.02	21	492.01	79	350.64	123.40
1 to 49 workers	100	382.16	24	491.45	76	348.28	123.44
50 to 99 workers	100	374.86	15	494.35	85	355.67	123.31
100 workers or more	100	382.30	11	507.99	89	367.74	109.38
100 to 499 workers	100	370.41	11	497.76	89	356.20	112.10
500 workers or more	100	396.16	11	519.12	89	381.32	106.19
Geographic areas							
Northeast	100	424.07	19	547.13	81	397.40	123.44
New England	100	389.64	11	506.28	89	377.96	129.65
Middle Atlantic	100	435.64	21	553.16	79	404.89	121.04
South	100	356.44	12	457.22	88	343.76	114.86
South Atlantic	100	363.31	11	478.71	89	349.97	118.14
East South Central	100	334.99	11	439.01	89	324.30	116.16
West South Central	100	354.56	14	434.64	86	342.15	108.45
Midwest	100	373.30	13	509.88	87	354.59	112.38
East North Central	100	381.36	15	515.46	85	360.08	114.65
West North Central	100	355.49	9	489.78	91	343.16	107.64
West	100	390.21	22	487.76	78	364.07	110.71
Mountain	100	386.44	19	485.34	81	363.74	109.42
Pacific	100	391.85	23	488.64	77	364.23	111.30

¹ 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/eps/glossary20132014.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2014

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
All workers	100	72	14	13	1
Worker characteristics					
Management, professional, and related	100	73	13	12	2
Management, business, and financial	100	75	12	13	1
Professional and related	100	72	14	12	2
Service	100	75	10	13	1
Protective service	100	75	9	—	—
Sales and office	100	65	21	12	1
Sales and related	100	58	28	14	1
Office and administrative support	100	69	18	12	1
Natural resources, construction, and maintenance	100	76	8	14	2
Construction, extraction, farming, fishing, and forestry	100	75	10	11	3
Installation, maintenance, and repair	100	77	7	15	1
Production, transportation, and material moving ...	100	76	—	15	—
Production	100	78	9	13	(³)
Transportation and material moving	100	74	—	18	—
Full time	100	73	13	13	1
Part time	100	64	22	13	2
Union	100	76	6	16	3
Nonunion	100	72	14	13	1
Average wage within the following categories ⁴ :					
Lowest 25 percent	100	67	18	—	—
Second 25 percent	100	70	16	12	1
Third 25 percent	100	74	11	14	1
Highest 25 percent	100	74	12	13	2
Highest 10 percent	100	72	12	14	1
Establishment characteristics					
Goods-producing industries	100	76	10	14	1
Construction	100	77	10	10	3
Manufacturing	100	77	10	13	(³)
Service-providing industries	100	71	15	13	1
Trade, transportation, and utilities	100	65	18	16	1
Wholesale trade	100	75	—	17	—
Retail trade	100	54	32	—	—
Transportation and warehousing	100	73	—	21	—
Utilities	100	90	—	7	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2014—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
Information	100	78	—	12	—
Financial activities	100	69	20	10	1
Finance and insurance	100	68	21	9	2
Credit intermediation and related activities	100	72	19	—	—
Insurance carriers and related activities	100	65	20	—	—
Real estate and rental and leasing	100	75	—	—	—
Professional and business services	100	74	—	16	—
Professional and technical services	100	83	—	9	—
Administrative and waste services	100	60	—	—	—
Education and health services	100	74	13	9	3
Educational services	100	76	12	9	3
Junior colleges, colleges, and universities	100	71	18	8	3
Health care and social assistance	100	74	14	9	3
Leisure and hospitality	100	79	—	8	—
Accommodation and food services	100	76	—	8	—
Other services	100	70	—	16	—
1 to 99 workers	100	76	9	13	1
1 to 49 workers	100	75	9	15	1
50 to 99 workers	100	80	—	10	—
100 workers or more	100	69	16	13	1
100 to 499 workers	100	71	16	12	1
500 workers or more	100	67	17	13	2
Geographic areas					
Northeast	100	75	13	10	2
New England	100	82	—	9	—
Middle Atlantic	100	72	15	11	2
South	100	74	14	11	1
South Atlantic	100	75	15	9	1
East South Central	100	78	—	11	—
West South Central	100	70	16	14	(³)
Midwest	100	70	12	17	1
East North Central	100	72	13	14	1
West North Central	100	64	—	25	—
West	100	69	15	14	2
Mountain	100	66	—	17	—
Pacific	100	71	14	13	3

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, 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	\$925.24	9	\$1,248.25	91	\$897.74	\$448.60
Worker characteristics							
Management, professional, and related	100	987.13	7	1,290.50	93	964.17	444.65
Management, business, and financial	100	975.22	6	1,434.54	94	943.47	452.04
Professional and related	100	994.38	8	1,213.65	92	976.90	440.11
Service	100	809.30	8	1,267.92	92	771.64	499.04
Protective service	100	999.42	—	—	—	—	—
Sales and office	100	860.62	7	1,105.64	93	844.17	459.92
Sales and related	100	766.58	5	1,094.86	95	751.69	457.93
Office and administrative support	100	904.33	8	1,108.65	92	888.47	460.87
Natural resources, construction, and maintenance	100	922.51	18	1,368.63	82	851.78	494.55
Construction, extraction, farming, fishing, and forestry	100	920.98	27	1,318.49	73	827.75	525.96
Installation, maintenance, and repair	100	923.54	11	1,431.12	89	866.21	475.70
Production, transportation, and material moving ...	100	973.67	10	1,242.35	90	946.83	389.73
Production	100	986.72	8	1,250.93	92	964.90	380.76
Transportation and material moving	100	957.78	12	1,235.00	88	924.05	401.05
Full time	100	933.95	9	1,260.58	91	905.62	446.12
Part time	100	793.51	8	993.54	92	781.08	485.31
Union	100	1,187.00	31	1,313.46	69	1,138.14	339.60
Nonunion	100	885.81	5	1,191.57	95	870.29	461.05
Average wage within the following categories ¹ :							
Lowest 25 percent	100	708.72	5	969.51	95	699.69	505.44
Lowest 10 percent	100	651.33	7	849.27	93	641.54	496.06
Second 25 percent	100	868.40	6	1,156.96	94	851.13	462.11
Third 25 percent	100	945.50	10	1,194.20	90	921.31	437.41
Highest 25 percent	100	1,024.57	11	1,360.80	89	986.49	427.04
Highest 10 percent	100	1,032.33	9	1,353.18	91	1,000.67	431.60
Establishment characteristics							
Goods-producing industries	100	995.85	12	1,291.77	88	963.37	396.24
Construction	100	871.32	26	1,306.21	74	771.88	566.65
Manufacturing	100	1,033.34	9	1,295.84	91	1,011.03	354.89
Service-providing industries	100	905.48	8	1,231.69	92	879.89	462.84
Trade, transportation, and utilities	100	864.97	8	1,154.55	92	842.51	444.68
Wholesale trade	100	872.52	9	1,164.13	91	843.50	453.10
Retail trade	100	718.03	6	984.49	94	704.65	492.88
Transportation and warehousing	100	1,090.31	8	1,265.54	92	1,074.08	354.23
Utilities	100	1,222.97	—	—	—	—	—

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, 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
Information	100	\$1,074.35	16	\$1,590.14	84	\$980.87	\$398.51
Financial activities	100	961.15	5	1,441.28	95	934.97	424.42
Finance and insurance	100	957.75	4	1,290.02	96	945.41	401.04
Credit intermediation and related activities	100	907.93	2	1,224.86	98	901.55	423.64
Insurance carriers and related activities	100	993.57	4	1,159.17	96	987.28	383.41
Real estate and rental and leasing	100	977.54	—	—	—	—	—
Professional and business services	100	902.11	8	1,336.45	92	865.50	482.72
Professional and technical services	100	943.71	10	1,342.89	90	900.63	479.58
Administrative and waste services	100	739.29	7	1,358.19	93	689.58	539.21
Education and health services	100	951.21	5	1,032.60	95	946.63	482.16
Educational services	100	982.45	4	1,137.37	96	975.66	500.12
Junior colleges, colleges, and universities	100	1,048.08	—	—	—	—	—
Health care and social assistance	100	945.51	6	1,018.11	94	941.25	478.83
Leisure and hospitality	100	721.36	12	1,195.48	88	666.08	489.40
Accommodation and food services	100	697.35	—	—	—	—	—
Other services	100	835.55	13	1,045.37	87	806.76	524.90
1 to 99 workers	100	833.24	10	1,207.42	90	795.45	522.27
1 to 49 workers	100	816.35	11	1,209.08	89	772.09	526.97
50 to 99 workers	100	874.04	8	1,201.46	92	849.93	511.32
100 workers or more	100	993.94	8	1,289.03	92	972.22	394.96
100 to 499 workers	100	925.45	6	1,231.94	94	908.21	420.99
500 workers or more	100	1,073.16	9	1,329.78	91	1,048.93	363.76
Geographic areas							
Northeast	100	1,080.60	13	1,327.84	87	1,046.22	426.77
New England	100	1,046.64	9	1,277.82	91	1,028.01	415.97
Middle Atlantic	100	1,092.15	14	1,337.01	86	1,052.87	430.71
South	100	836.85	4	1,246.24	96	822.05	480.26
South Atlantic	100	837.09	4	1,265.44	96	820.59	498.19
East South Central	100	830.24	6	1,369.82	94	806.97	451.96
West South Central	100	839.41	3	1,122.38	97	831.19	462.89
Midwest	100	924.52	9	1,187.15	91	902.22	425.63
East North Central	100	955.98	10	1,198.14	90	931.40	410.77
West North Central	100	855.10	6	1,140.22	94	840.83	456.89
West	100	921.70	12	1,216.07	88	886.35	441.48
Mountain	100	896.63	9	1,084.01	91	880.03	406.73
Pacific	100	933.10	13	1,257.15	87	889.35	457.95

¹ 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/eps/glossary20132014.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2014

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
All workers	100	72	13	14	1
Worker characteristics					
Management, professional, and related	100	74	12	12	2
Management, business, and financial	100	76	11	13	1
Professional and related	100	73	13	12	2
Service	100	76	9	14	1
Protective service	100	75	9	—	—
Sales and office	100	65	20	13	1
Sales and related	100	56	28	15	1
Office and administrative support	100	69	17	13	2
Natural resources, construction, and maintenance	100	75	8	15	2
Construction, extraction, farming, fishing, and forestry	100	75	10	12	3
Installation, maintenance, and repair	100	76	7	16	1
Production, transportation, and material moving ...	100	74	9	16	1
Production	100	74	—	14	—
Transportation and material moving	100	74	—	19	—
Full time	100	72	13	14	1
Part time	100	65	21	—	—
Union	100	74	7	16	3
Nonunion	100	71	14	13	1
Average wage within the following categories ³ :					
Lowest 25 percent	100	68	17	15	1
Second 25 percent	100	69	17	14	1
Third 25 percent	100	74	11	14	2
Highest 25 percent	100	74	11	13	2
Highest 10 percent	100	72	12	14	1
Establishment characteristics					
Goods-producing industries	100	74	11	14	1
Construction	100	78	8	11	3
Manufacturing	100	74	—	14	—
Service-providing industries	100	71	14	14	1
Trade, transportation, and utilities	100	64	18	17	1
Wholesale trade	100	73	—	18	—
Retail trade	100	53	31	15	1
Transportation and warehousing	100	73	—	21	—
Utilities	100	90	—	7	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2014—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
Information	100	79	—	12	—
Financial activities	100	69	19	10	1
Finance and insurance	100	69	20	9	2
Credit intermediation and related activities	100	72	19	—	—
Insurance carriers and related activities	100	66	19	13	1
Real estate and rental and leasing	100	73	—	—	—
Professional and business services	100	74	—	16	—
Professional and technical services	100	82	—	10	—
Administrative and waste services	100	61	—	—	—
Education and health services	100	74	13	10	3
Educational services	100	76	11	10	3
Junior colleges, colleges, and universities	100	72	18	8	3
Health care and social assistance	100	74	13	10	3
Leisure and hospitality	100	80	—	9	—
Accommodation and food services	100	78	—	8	—
Other services	100	73	—	16	—
1 to 99 workers	100	76	9	15	1
1 to 49 workers	100	74	9	17	1
50 to 99 workers	100	80	—	11	—
100 workers or more	100	69	17	13	2
100 to 499 workers	100	71	15	13	1
500 workers or more	100	66	18	14	3
Geographic areas					
Northeast	100	75	12	10	2
New England	100	82	7	9	1
Middle Atlantic	100	72	14	11	2
South	100	73	13	12	1
South Atlantic	100	73	14	11	1
East South Central	100	78	—	12	—
West South Central	100	70	14	15	1
Midwest	100	69	13	18	1
East North Central	100	72	14	—	—
West North Central	100	62	—	27	—
West	100	69	14	14	2
Mountain	100	67	—	18	—
Pacific	100	71	13	13	3

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$40.16	\$66.00	\$100.66	\$141.67	\$202.57	\$149.00	\$245.57	\$372.49	\$571.39	\$855.77
Worker characteristics										
Management, professional, and related	40.00	66.30	100.00	140.05	207.44	148.85	256.84	374.83	571.00	868.79
Management, business, and financial	40.16	67.64	103.99	144.25	195.87	159.01	261.95	382.42	567.44	875.53
Professional and related	39.65	65.58	96.64	139.34	214.18	145.67	253.99	365.95	572.72	868.79
Service	40.60	66.75	100.49	140.82	188.15	182.65	273.56	404.81	649.95	859.48
Protective service	60.00	79.43	111.58	140.82	188.24	—	300.84	471.51	649.95	—
Sales and office	41.20	66.05	102.16	140.50	202.14	152.00	247.43	385.18	589.86	865.26
Sales and related	42.00	71.64	106.77	152.01	223.98	152.05	246.00	399.24	597.83	847.01
Office and administrative support	40.76	64.11	100.64	136.52	195.04	152.00	247.43	380.00	581.19	871.34
Natural resources, construction, and maintenance	46.43	72.88	110.00	166.48	224.99	172.75	261.57	421.25	670.17	937.75
Construction, extraction, farming, fishing, and forestry	48.82	72.00	108.89	160.63	222.64	181.32	262.87	452.06	761.72	961.66
Installation, maintenance, and repair	45.62	75.74	110.75	168.75	224.99	163.20	261.57	397.95	611.73	916.89
Production, transportation, and material moving ...	39.49	63.67	96.89	139.15	192.00	125.00	203.08	317.84	481.55	716.17
Production	40.95	62.80	98.93	141.60	193.59	136.28	205.66	315.70	461.90	632.23
Transportation and material moving	39.22	65.00	93.54	136.00	190.00	116.66	200.79	324.98	509.78	799.01
Full time	40.94	66.24	100.66	140.49	200.00	151.11	247.26	371.15	566.47	853.37
Part time	32.50	57.40	102.11	179.22	251.31	94.38	208.81	410.61	616.61	869.42
Union	34.22	57.87	86.49	139.88	195.00	87.56	164.02	257.41	417.73	702.31
Nonunion	40.95	66.84	101.76	141.94	203.82	164.11	260.12	385.18	583.72	862.19
Average wage within the following categories ² :										
Lowest 25 percent	39.75	66.84	102.74	151.26	209.93	164.02	267.99	433.68	681.08	932.81
Second 25 percent	44.81	63.70	97.06	140.30	199.99	145.67	240.00	372.23	578.90	849.57
Third 25 percent	40.00	66.36	101.51	145.04	201.98	149.45	240.00	364.96	553.00	828.75
Highest 25 percent	40.00	66.30	101.32	139.37	202.69	149.52	247.43	359.55	535.13	856.42
Highest 10 percent	39.37	67.34	103.00	139.48	207.00	148.85	254.73	371.95	544.92	882.11
Establishment characteristics										
Goods-producing industries	38.96	62.60	99.57	139.64	194.87	138.46	220.00	335.23	502.83	741.74
Construction	49.14	77.99	120.25	171.75	223.28	204.24	337.39	510.83	760.84	1083.82
Manufacturing	38.50	61.75	95.98	134.67	186.57	129.78	204.00	306.64	429.97	609.86
Service-providing industries	40.76	67.16	101.10	142.50	206.62	150.03	251.96	384.61	589.27	874.28
Trade, transportation, and utilities	39.49	70.00	100.66	151.55	218.05	121.50	228.85	356.08	565.64	841.77
Wholesale trade	47.70	71.72	100.76	142.90	211.84	163.95	255.09	400.71	577.10	816.03
Retail trade	32.50	76.43	112.96	179.78	238.32	119.17	243.09	430.21	665.83	951.79
Transportation and warehousing	38.95	57.40	87.04	132.33	168.75	116.66	200.00	276.95	424.45	622.64
Utilities	—	51.42	93.27	125.00	149.89	119.41	174.11	301.80	399.56	513.24

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$43.88	\$64.52	\$96.64	\$130.95	\$177.07	\$174.34	\$228.53	\$320.65	\$493.00	\$736.60
Financial activities	44.28	61.94	101.95	128.23	174.62	183.63	252.94	384.36	509.35	768.27
Finance and insurance	44.00	62.68	101.92	125.64	171.60	177.09	245.57	368.31	487.12	693.00
Credit intermediation and related activities	45.82	61.64	106.87	127.71	169.41	186.41	279.28	388.33	501.75	715.37
Insurance carriers and related activities	38.59	62.35	91.63	125.00	168.66	160.10	230.50	331.51	466.29	632.31
Real estate and rental and leasing	47.79	60.00	102.52	142.80	189.64	207.14	300.78	455.00	678.27	978.67
Professional and business services	40.00	65.25	103.00	142.60	224.96	165.75	262.22	390.40	615.83	891.81
Professional and technical services	38.15	64.00	99.99	137.85	205.83	165.75	291.98	400.00	613.61	882.11
Administrative and waste services	43.33	65.18	104.11	177.65	264.68	166.25	253.84	489.41	722.34	987.02
Education and health services	41.71	66.84	97.06	139.37	205.12	145.67	265.27	387.36	638.10	968.28
Educational services	44.56	70.00	103.58	159.43	218.38	208.00	299.81	435.59	635.82	941.23
Junior colleges, colleges, and universities	46.99	72.00	113.68	170.61	218.38	208.00	317.96	441.00	585.86	805.25
Health care and social assistance	41.48	65.58	96.87	138.19	199.05	145.67	259.71	380.23	638.10	969.25
Leisure and hospitality	47.88	75.74	110.75	151.40	184.67	226.82	308.69	431.25	650.00	811.20
Accommodation and food services	52.88	75.74	110.75	160.09	184.67	195.44	297.80	430.14	540.61	751.00
Other services	46.63	72.29	109.35	180.07	224.99	187.67	248.18	432.99	637.23	992.00
1 to 99 workers	44.87	71.80	105.96	155.38	221.63	182.65	281.67	431.25	685.66	959.85
1 to 49 workers	44.87	71.43	107.82	158.13	219.79	180.80	282.05	437.50	698.48	968.28
50 to 99 workers	45.50	73.54	104.09	152.53	223.98	188.95	280.00	430.97	652.02	940.94
100 workers or more	38.76	61.75	96.12	134.91	188.15	130.00	220.00	336.89	484.00	711.95
100 to 499 workers	38.75	63.41	97.27	138.33	192.02	137.90	222.74	350.63	516.62	759.46
500 workers or more	38.76	60.66	93.85	131.97	180.00	126.94	214.63	321.72	432.99	596.09
Geographic areas										
Northeast	43.33	73.66	104.48	150.66	229.54	159.61	243.71	351.28	515.69	798.12
New England	43.33	78.83	115.56	168.58	238.32	—	259.98	369.63	513.20	671.04
Middle Atlantic	43.33	71.48	103.00	144.20	226.49	159.61	230.75	343.13	520.21	829.57
South	41.91	65.00	100.35	141.84	198.13	151.81	260.00	406.94	619.91	930.15
South Atlantic	45.33	67.40	102.23	139.88	200.97	157.19	269.20	408.71	662.50	987.72
East South Central	39.65	67.64	101.10	151.67	207.51	165.00	243.71	399.24	595.16	799.71
West South Central	39.75	58.69	95.54	137.60	184.77	137.25	257.59	405.00	595.16	851.65
Midwest	41.30	69.11	103.26	140.98	199.93	140.92	239.32	347.85	543.44	793.02
East North Central	40.95	69.33	103.58	144.00	201.98	136.27	232.44	338.51	527.55	765.68
West North Central	42.00	65.18	100.49	139.02	194.00	168.61	259.14	381.10	560.14	886.42
West	32.50	57.60	90.69	132.75	190.71	141.88	229.93	361.17	557.74	811.20
Mountain	39.96	60.66	95.22	130.00	178.89	165.75	220.00	329.44	493.14	651.19
Pacific	32.50	55.10	89.31	134.46	202.29	130.75	239.72	381.00	583.72	856.26

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, 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	57	55	97	40	39	97	34	33	97
Worker characteristics									
Management, professional, and related	78	77	99	54	53	99	59	57	97
Management, business, and financial	87	86	99	65	64	98	65	64	98
Professional and related	73	72	99	48	48	99	55	53	97
Service	27	26	93	20	19	95	10	10	98
Protective service	48	42	89	33	31	95	17	17	98
Sales and office	57	55	97	38	37	96	34	32	96
Sales and related	46	44	95	29	27	95	21	19	93
Office and administrative support	64	62	98	44	43	97	42	41	97
Natural resources, construction, and maintenance	57	55	98	40	39	99	27	26	96
Construction, extraction, farming, fishing, and forestry	48	47	98	34	34	99	18	18	97
Installation, maintenance, and repair	64	63	98	44	43	98	34	33	96
Production, transportation, and material moving ...	66	63	97	47	46	98	31	30	97
Production	74	71	97	54	53	99	35	34	97
Transportation and material moving	58	56	97	40	38	96	28	27	97
Full time	72	71	98	49	48	98	44	43	97
Part time	13	11	87	15	13	91	5	5	96
Union	86	84	98	68	66	96	41	39	96
Nonunion	54	53	97	37	36	98	33	32	97
Average wage within the following categories ² :									
Lowest 25 percent	22	20	89	16	15	92	7	7	96
Lowest 10 percent	13	11	87	12	11	93	3	3	95
Second 25 percent	58	57	97	37	36	97	29	28	97
Third 25 percent	73	71	98	50	50	98	45	43	97
Highest 25 percent	84	84	99	62	61	99	63	61	97
Highest 10 percent	89	89	99	67	66	99	69	67	98
Establishment characteristics									
Goods-producing industries	73	71	97	54	53	99	37	36	97
Construction	45	44	97	29	29	100	17	16	96
Manufacturing	83	81	97	63	62	99	44	43	97
Service-providing industries	54	52	97	37	36	97	33	32	97
Trade, transportation, and utilities	56	53	95	36	34	95	26	25	95
Wholesale trade	69	68	99	50	50	99	44	42	95
Retail trade	43	40	92	26	24	91	15	14	93
Transportation and warehousing	76	74	97	48	45	94	37	35	96
Utilities	96	95	99	51	51	100	85	81	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, 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
Information	88	88	100	79	77	98	68	67	98
Financial activities	82	82	99	65	64	99	66	63	96
Finance and insurance	90	89	99	73	72	99	75	72	96
Credit intermediation and related activities	93	93	99	72	71	99	80	77	97
Insurance carriers and related activities	86	85	99	70	69	99	70	67	96
Real estate and rental and leasing	58	56	98	39	39	99	36	34	96
Professional and business services	57	56	98	44	43	97	43	42	98
Professional and technical services	72	72	99	55	54	98	60	59	98
Administrative and waste services	34	32	94	26	25	96	19	19	98
Education and health services	62	61	99	34	33	99	40	39	97
Educational services	66	66	100	43	43	100	60	58	96
Junior colleges, colleges, and universities	86	86	100	50	50	99	82	79	97
Health care and social assistance	61	60	98	32	32	98	37	36	97
Leisure and hospitality	19	18	91	16	15	94	5	5	100
Accommodation and food services	18	16	89	17	16	94	3	3	100
Other services	34	34	98	27	26	96	17	17	99
1 to 99 workers	40	39	97	29	28	97	22	22	98
1 to 49 workers	35	34	97	26	25	97	20	19	97
50 to 99 workers	55	52	96	37	36	98	30	29	98
100 workers or more	77	75	98	53	52	97	48	46	97
100 to 499 workers	70	68	97	46	45	97	38	37	97
500 workers or more	86	85	99	62	61	98	61	58	96
Geographic areas									
Northeast	56	55	99	65	65	99	36	35	97
New England	56	56	99	44	43	98	38	37	99
Middle Atlantic	55	54	99	73	73	99	35	34	97
South	60	57	96	34	33	96	34	33	97
South Atlantic	58	56	97	35	34	96	33	32	96
East South Central	60	58	97	36	34	95	36	35	97
West South Central	62	58	95	30	29	97	35	34	97
Midwest	61	59	97	40	39	96	36	35	97
East North Central	62	61	97	42	41	96	36	35	97
West North Central	57	55	98	35	34	96	36	35	97
West	50	49	98	26	25	98	30	29	96
Mountain	55	54	97	30	30	99	33	32	95
Pacific	48	47	98	24	23	98	28	27	97

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

² 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.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	4	96
Worker characteristics		
Management, professional, and related	2	98
Management, business, and financial	4	96
Professional and related	2	98
Service	8	92
Sales and office	6	94
Sales and related	9	91
Office and administrative support	4	96
Natural resources, construction, and maintenance	5	95
Construction, extraction, farming, fishing, and forestry	5	95
Installation, maintenance, and repair	6	94
Production, transportation, and material moving ...	4	96
Production	4	96
Transportation and material moving	4	96
Full time	4	96
Part time	5	95
Union	2	98
Nonunion	5	95
Average wage within the following categories ¹ :		
Lowest 25 percent	8	92
Lowest 10 percent	5	95
Second 25 percent	5	95
Third 25 percent	4	96
Highest 25 percent	3	97
Highest 10 percent	3	97
Establishment characteristics		
Goods-producing industries	5	95
Construction	5	95
Manufacturing	4	96
Service-providing industries	4	96
Trade, transportation, and utilities	7	93
Wholesale trade	6	94
Retail trade	10	90
Information	1	99

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	3	97
Finance and insurance	3	97
Credit intermediation and related activities	4	96
Insurance carriers and related activities	2	98
Real estate and rental and leasing	2	98
Professional and business services	4	96
Administrative and waste services	10	90
Education and health services	2	98
Educational services	2	98
Junior colleges, colleges, and universities	1	99
Health care and social assistance	2	98
1 to 99 workers	7	93
1 to 49 workers	7	93
50 to 99 workers	6	94
100 workers or more	3	97
100 to 499 workers	4	96
500 workers or more	2	98
Geographic areas		
Northeast	2	98
New England	2	98
Middle Atlantic	2	98
South	6	94
South Atlantic	5	95
East South Central	7	93
West South Central	6	94
Midwest	4	96
East North Central	4	96
West North Central	3	97
West	5	95
Mountain	8	92
Pacific	4	96

¹ 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.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, 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	61	2	34	2	(¹)
Worker characteristics					
Management, professional, and related	74	2	23	1	(¹)
Management, business, and financial	76	2	21	1	1
Professional and related	72	2	24	1	(¹)
Service	50	1	46	2	1
Protective service	42	–	56	–	–
Sales and office	65	2	31	2	(¹)
Sales and related	61	2	33	3	1
Office and administrative support	66	2	31	1	(¹)
Natural resources, construction, and maintenance	39	–	56	4	–
Construction, extraction, farming, fishing, and forestry	21	–	74	3	–
Installation, maintenance, and repair	51	–	44	4	–
Production, transportation, and material moving ...	49	1	44	5	(¹)
Production	47	1	46	6	(¹)
Transportation and material moving	52	–	42	3	–
Full time	62	2	34	2	(¹)
Part time	57	–	37	4	–
Union	43	1	46	10	1
Nonunion	64	2	32	1	(¹)
Average wage within the following categories ² :					
Lowest 25 percent	48	1	48	2	1
Lowest 10 percent	40	–	55	3	–
Second 25 percent	57	1	39	3	(¹)
Third 25 percent	58	2	38	3	(¹)
Highest 25 percent	72	2	24	2	(¹)
Highest 10 percent	75	4	19	2	(¹)
Establishment characteristics					
Goods-producing industries	48	1	46	5	(¹)
Construction	20	–	77	3	–
Manufacturing	55	–	38	5	–
Service-providing industries	65	2	31	2	(¹)
Trade, transportation, and utilities	58	2	36	3	(¹)
Wholesale trade	57	–	36	6	–
Retail trade	54	3	38	4	1
Transportation and warehousing	64	2	34	–	–
Utilities	75	–	23	–	–

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, 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
Information	85	—	12	—	—
Financial activities	77	—	20	1	—
Finance and insurance	82	—	15	1	—
Credit intermediation and related activities	86	2	11	—	—
Insurance carriers and related activities	77	2	20	—	—
Real estate and rental and leasing	51	—	48	—	—
Professional and business services	68	3	28	—	—
Professional and technical services	69	—	26	—	—
Administrative and waste services	53	—	45	—	—
Education and health services	66	1	32	1	(¹)
Educational services	71	2	27	1	(¹)
Junior colleges, colleges, and universities	74	2	23	1	(¹)
Health care and social assistance	65	1	33	1	1
Leisure and hospitality	49	—	48	—	—
Accommodation and food services	47	—	50	—	—
Other services	47	—	51	—	—
1 to 99 workers	50	(¹)	48	2	(¹)
1 to 49 workers	48	1	49	2	(¹)
50 to 99 workers	52	—	46	2	—
100 workers or more	69	2	26	3	(¹)
100 to 499 workers	62	2	33	2	(¹)
500 workers or more	76	3	18	3	(¹)
Geographic areas					
Northeast	69	2	27	—	—
New England	74	2	24	—	—
Middle Atlantic	67	3	28	—	—
South	61	1	35	2	(¹)
South Atlantic	64	—	32	2	—
East South Central	58	—	38	2	—
West South Central	59	—	37	2	—
Midwest	56	1	39	3	(¹)
East North Central	54	—	40	3	—
West North Central	61	1	34	3	1
West	61	2	35	2	(¹)
Mountain	61	2	36	—	—
Pacific	61	—	34	2	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, 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 ¹					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	63	10	22	4	1.3	1.0
Worker characteristics							
Management, professional, and related	1	59	11	24	5	1.4	1.0
Management, business, and financial	1	56	9	27	7	1.4	1.0
Professional and related	–	61	12	22	–	1.4	1.0
Service	1	70	10	16	2	1.2	1.0
Protective service	–	69	–	–	–	1.2	1.0
Sales and office	(²)	66	9	20	4	1.3	1.0
Sales and related	–	77	7	13	–	1.2	1.0
Office and administrative support	1	62	10	23	5	1.4	1.0
Natural resources, construction, and maintenance	1	65	11	21	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	64	–	–	–	1.3	1.0
Installation, maintenance, and repair	1	65	10	21	3	1.3	1.0
Production, transportation, and material moving ...	1	63	13	20	3	1.3	1.0
Production	–	58	13	26	–	1.4	1.0
Transportation and material moving	1	69	13	14	2	1.3	1.0
Full time	1	62	11	22	4	1.4	1.0
Part time	1	75	9	10	5	1.3	1.0
Union	(²)	69	9	15	5	1.3	1.0
Nonunion	(²)	62	11	22	4	1.4	1.0
Average wage within the following categories ³ :							
Lowest 25 percent	–	72	8	17	–	1.3	1.0
Lowest 10 percent	–	68	–	–	–	1.3	1.0
Second 25 percent	1	70	10	16	2	1.3	1.0
Third 25 percent	1	60	12	23	4	1.4	1.0
Highest 25 percent	1	59	10	25	6	1.4	1.0
Highest 10 percent	1	57	9	27	6	1.4	1.0
Establishment characteristics							
Goods-producing industries	–	53	11	31	–	1.4	1.0
Construction	–	70	–	23	–	1.3	1.0
Manufacturing	–	52	11	31	–	1.5	1.0
Service-providing industries	1	65	10	20	4	1.3	1.0
Trade, transportation, and utilities	1	70	10	16	3	1.3	1.0
Wholesale trade	–	50	20	25	–	1.4	–
Retail trade	–	86	4	8	–	1.1	1.0
Transportation and warehousing	–	66	–	20	2	1.3	1.0
Utilities	–	67	–	–	–	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, 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 ¹					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		
Information	—	64	8	21	—	1.4	1.0
Financial activities	—	62	6	27	—	1.4	1.0
Finance and insurance	—	63	5	27	—	1.4	1.0
Credit intermediation and related activities	—	64	—	24	7	1.4	1.0
Insurance carriers and related activities	—	57	5	34	—	1.4	1.0
Real estate and rental and leasing	—	56	—	—	—	1.4	—
Professional and business services	—	56	13	23	8	1.5	1.0
Professional and technical services	—	55	12	21	12	1.5	1.0
Administrative and waste services	—	67	—	—	—	1.3	1.0
Education and health services	1	69	12	16	2	1.2	1.0
Educational services	—	56	16	17	—	1.4	1.0
Junior colleges, colleges, and universities	—	57	16	18	—	1.3	1.0
Health care and social assistance	1	72	11	15	1	1.2	1.0
Leisure and hospitality	—	76	—	—	—	1.2	1.0
Accommodation and food services	—	83	—	—	—	1.1	1.0
Other services	—	50	—	39	—	1.6	—
1 to 99 workers	—	59	12	24	—	1.4	1.0
1 to 49 workers	—	62	11	21	—	1.4	1.0
50 to 99 workers	—	54	14	29	—	1.4	1.0
100 workers or more	1	65	10	21	4	1.3	1.0
100 to 499 workers	(²)	66	8	21	4	1.3	1.0
500 workers or more	1	64	11	20	3	1.3	1.0
Geographic areas							
Northeast	1	60	14	20	5	1.4	1.0
New England	—	64	15	18	—	1.3	1.0
Middle Atlantic	—	59	13	21	—	1.4	1.0
South	1	67	8	20	4	1.3	1.0
South Atlantic	—	68	8	19	—	1.3	1.0
East South Central	—	67	—	—	6	1.3	1.0
West South Central	—	66	7	24	—	1.3	1.0
Midwest	—	57	12	26	—	1.4	1.0
East North Central	—	57	12	26	—	1.4	1.0
West North Central	—	56	11	27	—	1.4	1.0
West	—	66	9	20	—	1.3	1.0
Mountain	—	72	—	13	3	1.2	1.0
Pacific	—	62	—	24	7	1.4	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, 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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	78	\$50,000	\$70,000	\$250,000	\$500,000	\$1,000,000	22
Worker characteristics							
Management, professional, and related	79	50,000	100,000	300,000	750,000	–	21
Management, business, and financial	82	50,000	100,000	300,000	750,000	2,000,000	18
Professional and related	78	50,000	100,000	350,000	750,000	1,000,000	22
Service	79	50,000	50,000	200,000	500,000	1,000,000	21
Protective service	70	50,000	50,000	–	–	1,000,000	30
Sales and office	81	50,000	50,000	200,000	500,000	1,000,000	19
Sales and related	82	50,000	50,000	100,000	500,000	1,000,000	18
Office and administrative support	81	50,000	–	200,000	500,000	–	19
Natural resources, construction, and maintenance	73	50,000	100,000	200,000	–	2,000,000	27
Construction, extraction, farming, fishing, and forestry	74	–	100,000	170,000	–	1,000,000	26
Installation, maintenance, and repair	73	50,000	–	250,000	1,000,000	2,000,000	27
Production, transportation, and material moving ...	69	50,000	75,000	200,000	500,000	1,000,000	31
Production	63	50,000	100,000	250,000	500,000	1,000,000	37
Transportation and material moving	76	50,000	70,000	100,000	–	–	24
Full time	78	50,000	75,000	250,000	500,000	1,000,000	22
Part time	74	50,000	70,000	–	500,000	800,000	26
Union	68	50,000	70,000	100,000	500,000	–	32
Nonunion	79	50,000	75,000	250,000	500,000	1,000,000	21
Average wage within the following categories ² :							
Lowest 25 percent	74	50,000	50,000	200,000	500,000	1,000,000	26
Lowest 10 percent	79	50,000	50,000	–	–	–	21
Second 25 percent	80	50,000	50,000	150,000	500,000	1,000,000	20
Third 25 percent	78	50,000	75,000	200,000	500,000	1,000,000	22
Highest 25 percent	78	50,000	100,000	300,000	800,000	–	22
Highest 10 percent	80	50,000	100,000	300,000	800,000	–	20
Establishment characteristics							
Goods-producing industries	67	50,000	100,000	300,000	700,000	1,000,000	33
Manufacturing	66	50,000	100,000	300,000	700,000	1,000,000	34
Service-providing industries	80	50,000	60,000	200,000	500,000	1,000,000	20
Trade, transportation, and utilities	78	50,000	50,000	100,000	500,000	800,000	22
Wholesale trade	82	50,000	–	250,000	500,000	1,000,000	18
Retail trade	78	50,000	50,000	50,000	500,000	800,000	22
Transportation and warehousing	79	50,000	70,000	100,000	200,000	500,000	21
Utilities	62	50,000	–	–	–	1,000,000	38

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, 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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	73	\$50,000	\$200,000	—	\$2,000,000	\$2,000,000	27
Financial activities	86	50,000	100,000	\$250,000	650,000	—	14
Finance and insurance	85	50,000	100,000	250,000	700,000	2,000,000	15
Credit intermediation and related activities	88	50,000	100,000	200,000	600,000	2,000,000	12
Insurance carriers and related activities	76	—	—	500,000	1,000,000	1,000,000	24
Professional and business services	81	50,000	—	400,000	—	—	19
Professional and technical services	87	50,000	—	—	750,000	—	13
Administrative and waste services	72	50,000	—	—	—	—	28
Education and health services	79	50,000	—	250,000	500,000	1,000,000	21
Educational services	85	50,000	50,000	200,000	—	500,000	15
Junior colleges, colleges, and universities	86	50,000	50,000	200,000	500,000	500,000	14
Health care and social assistance	78	50,000	—	250,000	500,000	1,000,000	22
Other services	83	50,000	—	—	—	—	17
1 to 99 workers	81	50,000	—	200,000	500,000	1,000,000	19
1 to 49 workers	83	50,000	—	200,000	500,000	1,000,000	17
50 to 99 workers	78	50,000	—	200,000	500,000	—	22
100 workers or more	77	50,000	70,000	250,000	650,000	1,000,000	23
100 to 499 workers	80	50,000	50,000	200,000	500,000	1,000,000	20
500 workers or more	73	50,000	100,000	400,000	1,000,000	—	27
Geographic areas							
Northeast	77	50,000	—	250,000	500,000	1,000,000	23
New England	73	50,000	—	200,000	500,000	1,000,000	27
Middle Atlantic	79	50,000	100,000	250,000	500,000	1,000,000	21
South	81	50,000	—	250,000	750,000	1,500,000	19
South Atlantic	81	50,000	—	300,000	750,000	1,750,000	19
East South Central	85	50,000	50,000	200,000	500,000	1,000,000	15
West South Central	80	50,000	—	—	—	—	20
Midwest	72	50,000	100,000	250,000	500,000	1,000,000	28
East North Central	70	50,000	100,000	300,000	550,000	1,000,000	30
West North Central	74	50,000	50,000	200,000	500,000	1,000,000	26
West	81	50,000	—	200,000	500,000	1,000,000	19
Mountain	88	50,000	—	—	—	1,000,000	12
Pacific	78	50,000	50,000	200,000	500,000	1,000,000	22

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2014

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$25,000	\$50,000
Worker characteristics					
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	10,000	15,000	25,000	50,000	50,000
Service	10,000	10,000	15,000	20,000	—
Protective service	5,000	—	10,000	—	25,000
Sales and office	—	10,000	20,000	25,000	50,000
Sales and related	5,000	10,000	15,000	20,000	50,000
Office and administrative support	10,000	15,000	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	—	25,000	40,000
Installation, maintenance, and repair	10,000	15,000	20,000	30,000	50,000
Production, transportation, and material moving ...	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	10,000	—	50,000
Union	5,000	10,000	15,000	33,000	50,000
Nonunion	10,000	15,000	20,000	25,000	50,000
Average wage within the following categories ³ :					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	—	10,000	—	25,000
Second 25 percent	10,000	10,000	20,000	25,000	50,000
Third 25 percent	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	—	—	50,000	—
Establishment characteristics					
Goods-producing industries	10,000	15,000	20,000	30,000	50,000
Construction	10,000	10,000	—	25,000	50,000
Manufacturing	10,000	15,000	20,000	35,000	50,000
Service-providing industries	10,000	10,000	20,000	25,000	50,000
Trade, transportation, and utilities	—	10,000	20,000	25,000	50,000
Wholesale trade	10,000	15,000	—	—	50,000
Retail trade	5,000	10,000	—	20,000	25,000
Transportation and warehousing	10,000	—	20,000	40,000	50,000
Utilities	10,000	10,000	—	—	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$10,000	—	\$20,000	—	\$50,000
Financial activities	10,000	\$15,000	25,000	\$50,000	50,000
Finance and insurance	15,000	—	50,000	50,000	50,000
Credit intermediation and related activities	—	15,000	25,000	50,000	50,000
Insurance carriers and related activities	—	25,000	50,000	50,000	—
Real estate and rental and leasing	10,000	15,000	—	—	50,000
Professional and business services	10,000	15,000	25,000	—	50,000
Professional and technical services	15,000	20,000	25,000	50,000	50,000
Administrative and waste services	5,000	10,000	20,000	25,000	—
Education and health services	10,000	10,000	15,000	25,000	50,000
Educational services	10,000	10,000	—	50,000	50,000
Junior colleges, colleges, and universities	10,000	10,000	18,000	50,000	50,000
Health care and social assistance	10,000	10,000	15,000	25,000	50,000
Leisure and hospitality	10,000	10,000	15,000	20,000	—
Accommodation and food services	10,000	10,000	15,000	20,000	25,000
Other services	10,000	10,000	15,000	25,000	—
1 to 99 workers	10,000	—	20,000	25,000	50,000
1 to 49 workers	10,000	15,000	20,000	25,000	50,000
50 to 99 workers	10,000	—	20,000	—	50,000
100 workers or more	10,000	10,000	20,000	26,000	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	—	10,000	20,000	40,000	50,000
Geographic areas					
Northeast	10,000	10,000	20,000	40,000	50,000
New England	—	10,000	25,000	50,000	50,000
Middle Atlantic	10,000	10,000	20,000	40,000	—
South	10,000	—	20,000	25,000	50,000
South Atlantic	10,000	—	20,000	25,000	50,000
East South Central	10,000	—	20,000	—	50,000
West South Central	—	—	20,000	25,000	50,000
Midwest	10,000	15,000	20,000	25,000	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	25,000	50,000
Mountain	10,000	—	20,000	25,000	50,000
Pacific	10,000	10,000	15,000	30,000	50,000

¹ 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.

² 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.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	43	39	17	1
Worker characteristics				
Management, professional, and related	47	39	13	1
Management, business, and financial	50	39	10	1
Professional and related	45	39	–	–
Service	–	34	40	–
Sales and office	46	35	18	(²)
Sales and related	47	34	–	–
Office and administrative support	46	36	–	–
Natural resources, construction, and maintenance	38	46	13	2
Construction, extraction, farming, fishing, and forestry	29	48	19	5
Installation, maintenance, and repair	45	45	–	–
Production, transportation, and material moving ...	42	43	13	1
Production	39	50	10	1
Transportation and material moving	47	34	18	1
Full time	44	41	15	1
Part time	35	–	45	–
Union	45	35	17	3
Nonunion	42	40	17	(²)
Average wage within the following categories ³ :				
Lowest 25 percent	–	32	38	–
Lowest 10 percent	30	–	51	–
Second 25 percent	39	42	–	–
Third 25 percent	43	40	16	1
Highest 25 percent	49	38	12	1
Highest 10 percent	50	36	–	–
Establishment characteristics				
Goods-producing industries	39	49	10	1
Construction	22	50	24	4
Manufacturing	42	48	8	1
Service-providing industries	44	36	20	1
Trade, transportation, and utilities	47	37	–	–
Wholesale trade	40	47	13	–
Retail trade	42	36	–	–
Transportation and warehousing	60	26	–	–
Utilities	67	31	–	–

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	69	23	—	—
Financial activities	64	25	—	—
Finance and insurance	71	21	—	—
Credit intermediation and related activities	74	20	—	—
Insurance carriers and related activities	72	20	8	—
Real estate and rental and leasing	—	49	29	—
Professional and business services	37	43	—	—
Professional and technical services	31	51	—	—
Administrative and waste services	33	38	—	—
Education and health services	36	39	24	1
Educational services	38	38	—	—
Junior colleges, colleges, and universities	55	30	—	—
Health care and social assistance	36	40	24	1
Leisure and hospitality	27	31	42	—
Accommodation and food services	29	32	39	—
Other services	—	36	49	—
1 to 99 workers	30	41	29	(²)
1 to 49 workers	29	38	33	(²)
50 to 99 workers	32	48	—	—
100 workers or more	51	37	10	1
100 to 499 workers	44	45	10	1
500 workers or more	59	29	11	2
Geographic areas				
Northeast	25	25	49	1
New England	50	49	—	—
Middle Atlantic	20	20	60	(²)
South	52	48	—	—
South Atlantic	49	51	—	—
East South Central	46	53	—	—
West South Central	59	41	—	—
Midwest	55	42	—	3
East North Central	54	42	—	3
West North Central	58	42	—	—
West	45	46	—	—
Mountain	47	53	—	—
Pacific	44	41	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	13	87
Management, business, and financial	10	90
Professional and related	14	86
Service	42	58
Sales and office	18	82
Sales and related	22	78
Office and administrative support	16	84
Natural resources, construction, and maintenance	16	84
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	13	87
Production, transportation, and material moving ...	15	85
Production	12	88
Transportation and material moving	20	80
Full time	16	84
Part time	40	60
Union	17	83
Nonunion	18	82
Average wage within the following categories ¹ :		
Lowest 25 percent	41	59
Lowest 10 percent	47	53
Second 25 percent	19	81
Third 25 percent	16	84
Highest 25 percent	12	88
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	12	88
Construction	24	76
Manufacturing	10	90
Service-providing industries	20	80
Trade, transportation, and utilities	19	81
Wholesale trade	20	80
Retail trade	24	76
Transportation and warehousing	13	87
Information	12	88

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	8	92
Finance and insurance	6	94
Credit intermediation and related activities	5	95
Insurance carriers and related activities	6	94
Professional and business services	17	83
Professional and technical services	14	86
Administrative and waste services	28	72
Education and health services	21	79
Educational services	8	92
Junior colleges, colleges, and universities	8	92
Health care and social assistance	24	76
Leisure and hospitality	46	54
Accommodation and food services	46	54
Other services	49	51
1 to 99 workers	26	74
1 to 49 workers	28	72
50 to 99 workers	22	78
100 workers or more	13	87
100 to 499 workers	14	86
500 workers or more	12	88
Geographic areas		
Northeast	40	60
New England	5	95
Middle Atlantic	47	53
South	7	93
South Atlantic	7	93
East South Central	6	94
West South Central	6	94
Midwest	7	93
East North Central	6	94
West North Central	8	92
West	10	90
Pacific	13	87

¹ 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.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, 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	6	2	68	23	1
Worker characteristics					
Management, professional, and related	1	1	66	31	1
Management, business, and financial	1	1	58	39	(¹)
Professional and related	1	1	72	25	1
Service	5	3	86	5	(¹)
Sales and office	3	1	67	29	(¹)
Sales and related	3	—	67	29	—
Office and administrative support	3	1	67	29	(¹)
Natural resources, construction, and maintenance	17	—	57	21	—
Construction, extraction, farming, fishing, and forestry	32	—	54	8	—
Installation, maintenance, and repair	7	—	59	30	—
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	66	25	(¹)
Part time	3	1	86	10	1
Union	20	8	57	15	1
Nonunion	3	1	70	25	(¹)
Average wage within the following categories ² :					
Lowest 25 percent	6	3	81	9	1
Lowest 10 percent	2	—	91	5	—
Second 25 percent	7	1	73	18	(¹)
Third 25 percent	7	3	68	22	(¹)
Highest 25 percent	4	2	61	32	1
Highest 10 percent	2	1	60	36	1
Establishment characteristics					
Goods-producing industries	16	5	58	21	1
Construction	29	4	58	—	—
Manufacturing	14	5	59	22	1
Service-providing industries	3	1	71	24	(¹)
Trade, transportation, and utilities	6	2	73	19	(¹)
Wholesale trade	4	3	72	21	—
Retail trade	3	—	74	20	—
Transportation and warehousing	—	—	75	12	—
Utilities	—	—	46	52	—

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, 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
Information	—	—	31	64	—
Financial activities	—	1	50	49	—
Finance and insurance	—	1	45	54	—
Credit intermediation and related activities	—	1	34	65	—
Insurance carriers and related activities	—	—	57	42	—
Real estate and rental and leasing	—	—	79	—	—
Professional and business services	—	—	71	28	—
Professional and technical services	—	—	72	27	—
Administrative and waste services	—	—	82	—	—
Education and health services	3	(¹)	88	8	1
Educational services	—	—	84	12	—
Junior colleges, colleges, and universities	—	—	81	18	—
Health care and social assistance	3	—	89	7	—
Leisure and hospitality	6	—	85	—	—
Accommodation and food services	6	—	84	—	—
Other services	—	—	96	—	—
1 to 99 workers	5	—	74	18	—
1 to 49 workers	5	—	74	18	—
50 to 99 workers	5	—	75	17	—
100 workers or more	6	2	64	27	1
100 to 499 workers	7	2	68	23	(¹)
500 workers or more	5	3	61	31	1
Geographic areas					
Northeast	3	1	81	15	(¹)
New England	5	—	68	26	—
Middle Atlantic	3	—	84	12	—
South	6	3	61	30	(¹)
South Atlantic	5	—	65	26	—
East South Central	8	—	64	23	—
West South Central	5	2	53	40	—
Midwest	11	4	59	26	1
East North Central	11	3	61	25	(¹)
West North Central	10	—	56	29	—
West	3	2	67	27	2
Mountain	4	—	69	25	—
Pacific	2	3	65	28	2

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	93	12	21	26	26	26	7
Worker characteristics							
Management, professional, and related	92	12	16	26	26	26	8
Management, business, and financial	91	12	–	26	26	26	9
Professional and related	92	12	17	26	26	26	8
Service	97	12	26	26	26	–	3
Sales and office	93	12	20	26	26	26	7
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	95	13	24	26	26	26	5
Installation, maintenance, and repair	87	13	24	26	26	36	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	94	13	26	26	26	26	6
Full time	92	12	18	26	26	26	8
Part time	96	–	26	26	26	–	4
Union	91	13	26	26	26	–	9
Nonunion	93	12	18	26	26	26	7
Average wage within the following categories ² :							
Lowest 25 percent	96	12	25	26	26	26	4
Lowest 10 percent	98	–	26	26	26	52	2
Second 25 percent	94	12	20	26	26	26	6
Third 25 percent	93	12	18	26	26	26	7
Highest 25 percent	91	12	21	26	26	26	9
Highest 10 percent	90	12	20	26	26	26	10
Establishment characteristics							
Goods-producing industries	92	13	24	26	26	26	8
Construction	96	12	–	26	26	26	4
Manufacturing	92	12	24	26	26	26	8
Service-providing industries	93	12	21	26	26	26	7
Trade, transportation, and utilities	91	12	21	26	26	26	9
Wholesale trade	93	12	24	26	26	26	7
Retail trade	88	11	13	26	26	26	12
Transportation and warehousing	93	24	26	26	26	26	7
Information	82	12	25	26	26	52	18

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	91	12	21	26	26	26	9
Finance and insurance	90	13	25	26	26	26	10
Credit intermediation and related activities	87	13	25	26	26	26	13
Insurance carriers and related activities	92	12	18	26	26	26	8
Professional and business services	93	12	13	26	26	26	7
Professional and technical services	93	12	13	25	26	26	7
Education and health services	96	12	18	26	26	26	4
Educational services	95	13	—	26	26	26	5
Junior colleges, colleges, and universities	92	13	26	26	26	26	8
Health care and social assistance	97	12	18	26	26	26	3
Leisure and hospitality	100	12	26	26	26	52	—
Accommodation and food services	100	13	26	26	26	52	—
1 to 99 workers	95	12	18	26	26	26	5
1 to 49 workers	95	12	20	26	26	26	5
50 to 99 workers	95	12	13	26	26	26	5
100 workers or more	91	12	22	26	26	26	9
100 to 499 workers	93	12	16	26	26	26	7
500 workers or more	90	13	25	26	26	26	10
Geographic areas							
Northeast	94	13	26	26	26	26	6
New England	93	12	13	26	26	26	7
Middle Atlantic	94	—	26	26	26	26	6
South	93	12	13	26	26	26	7
South Atlantic	94	12	13	26	26	26	6
East South Central	94	11	12	26	26	26	6
West South Central	91	12	18	26	26	26	9
Midwest	90	12	17	26	26	26	10
East North Central	90	12	18	26	26	26	10
West North Central	90	12	13	26	26	26	10
West	93	11	13	26	26	26	7
Mountain	91	11	12	24	26	26	9
Pacific	94	12	—	26	26	26	6

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, 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	18	1	41	26	13	62.7	60.0
Worker characteristics								
Management, professional, and related	1	15	1	44	24	16	64.0	60.0
Management, business, and financial	—	13	—	42	24	19	65.3	60.0
Professional and related	1	16	(¹)	44	24	15	63.3	60.0
Service	—	26	—	33	33	5	60.4	60.0
Sales and office	1	19	1	38	26	14	62.6	60.0
Sales and related	—	18	—	37	26	16	63.0	60.0
Office and administrative support	1	20	1	39	26	13	62.3	60.0
Natural resources, construction, and maintenance	—	18	—	44	27	9	61.8	60.0
Construction, extraction, farming, fishing, and forestry	—	17	—	37	35	—	62.9	60.0
Installation, maintenance, and repair	—	18	—	49	22	8	61.1	60.0
Production, transportation, and material moving ...	2	16	1	44	25	12	62.6	60.0
Production	—	16	—	41	25	14	62.0	60.0
Transportation and material moving	—	16	—	46	25	11	63.2	60.0
Full time	1	18	1	42	25	13	62.8	60.0
Part time	—	21	—	29	38	7	62.1	60.0
Union	2	20	2	32	32	12	62.0	60.0
Nonunion	1	18	1	42	25	13	62.8	60.0
Average wage within the following categories ² :								
Lowest 25 percent	—	22	—	33	34	5	60.7	60.0
Lowest 10 percent	—	26	—	31	38	3	60.7	60.0
Second 25 percent	2	18	1	42	27	10	62.2	60.0
Third 25 percent	1	20	1	41	24	13	62.5	60.0
Highest 25 percent	1	15	(¹)	43	24	17	64.2	60.0
Highest 10 percent	—	15	—	42	21	22	65.4	60.0
Establishment characteristics								
Goods-producing industries	2	13	1	42	25	17	63.6	60.0
Construction	—	18	—	41	34	4	61.3	60.0
Manufacturing	2	13	1	42	23	20	64.0	60.0
Service-providing industries	1	19	1	40	27	12	62.5	60.0
Trade, transportation, and utilities	—	16	—	41	25	15	64.0	60.0
Wholesale trade	—	15	—	43	27	14	63.7	60.0
Retail trade	—	18	—	38	27	13	63.2	60.0
Transportation and warehousing	—	17	—	47	18	17	64.3	60.0
Utilities	—	—	—	—	—	55	80.4	86.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, 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		
Information	—	20	—	42	22	16	62.5	60.0
Financial activities	—	20	—	31	25	22	64.7	60.0
Finance and insurance	—	16	—	27	28	27	66.5	66.0
Credit intermediation and related activities	—	21	—	27	33	16	64.0	60.0
Insurance carriers and related activities	—	11	—	34	26	27	66.0	66.0
Real estate and rental and leasing	—	—	—	—	15	—	58.5	60.0
Professional and business services	1	12	1	46	33	7	62.5	60.0
Professional and technical services	—	9	—	46	35	10	64.4	60.0
Administrative and waste services	4	—	5	47	35	—	60.5	60.0
Education and health services	1	25	(¹)	44	19	12	61.3	60.0
Educational services	—	27	—	34	12	26	65.8	60.0
Junior colleges, colleges, and universities	—	27	—	31	9	32	69.2	60.0
Health care and social assistance	1	24	(¹)	46	20	9	60.4	60.0
Leisure and hospitality	—	32	—	33	—	—	59.8	60.0
Accommodation and food services	—	29	—	34	—	—	60.3	60.0
Other services	—	18	4	21	47	—	60.1	66.0
1 to 99 workers	—	22	—	37	30	9	61.8	60.0
1 to 49 workers	—	23	—	33	33	9	61.7	60.0
50 to 99 workers	—	19	—	45	25	9	61.9	60.0
100 workers or more	2	15	1	44	23	16	63.4	60.0
100 to 499 workers	2	11	1	48	24	14	63.3	60.0
500 workers or more	2	20	1	39	21	18	63.6	60.0
Geographic areas								
Northeast	1	29	(¹)	24	38	8	61.6	60.0
New England	—	7	—	57	12	21	65.4	60.0
Middle Atlantic	1	33	(¹)	18	43	5	60.9	60.0
South	2	12	(¹)	57	13	16	62.9	60.0
South Atlantic	—	13	—	56	13	15	62.2	60.0
East South Central	—	16	—	56	11	—	63.0	60.0
West South Central	—	9	—	57	16	17	64.3	60.0
Midwest	—	11	—	48	23	17	64.5	60.0
East North Central	—	11	—	48	23	16	63.8	60.0
West North Central	—	9	—	48	21	21	66.3	60.0
West	1	10	6	49	22	14	63.0	60.0
Mountain	—	—	—	60	17	14	63.5	60.0
Pacific	2	11	9	41	24	13	62.6	60.0

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, 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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	75	\$170	\$315	\$584	\$1,250	\$2,400	25
Worker characteristics							
Management, professional, and related	69	170	500	1,000	1,923	2,500	31
Management, business, and financial	70	170	500	1,000	1,800	2,500	30
Professional and related	69	170	500	900	2,000	2,500	31
Service	88	170	–	546	595	1,300	12
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	77	170	500	577	1,000	–	23
Construction, extraction, farming, fishing, and forestry	76	170	–	546	600	–	24
Installation, maintenance, and repair	78	200	500	600	1,200	2,000	22
Production, transportation, and material moving ...	73	170	300	500	600	1,500	27
Production	68	170	250	500	750	1,500	32
Transportation and material moving	78	170	488	500	595	1,500	22
Full time	73	170	350	595	1,500	2,500	27
Part time	87	170	–	500	595	750	13
Union	78	170	230	500	595	1,500	22
Nonunion	74	170	315	595	1,385	2,500	26
Average wage within the following categories ² :							
Lowest 25 percent	88	170	–	546	595	1,300	12
Lowest 10 percent	95	170	–	546	595	921	5
Second 25 percent	74	170	300	572	1,000	2,300	26
Third 25 percent	73	170	300	577	1,000	2,307	27
Highest 25 percent	71	170	500	–	1,846	2,500	29
Highest 10 percent	69	170	500	1,000	2,300	3,002	31
Establishment characteristics							
Goods-producing industries	68	170	350	595	1,000	2,000	32
Manufacturing	64	170	350	595	1,000	2,000	36
Service-providing industries	76	170	315	584	1,300	2,500	24
Trade, transportation, and utilities	75	170	–	523	1,000	2,308	25
Wholesale trade	72	170	400	572	–	2,500	28
Retail trade	78	170	200	572	1,000	4,615	22
Transportation and warehousing	75	170	–	500	577	1,167	25
Information	65	170	–	–	2,500	3,464	35

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, 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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	69	\$170	—	\$1,000	\$2,308	\$4,153	31
Finance and insurance	63	170	—	1,000	3,000	5,769	37
Credit intermediation and related activities	69	170	\$559	1,400	3,000	—	31
Insurance carriers and related activities	57	—	584	1,000	2,500	3,000	43
Professional and business services	84	170	500	—	1,500	2,400	16
Professional and technical services	83	—	572	1,000	1,750	2,309	17
Administrative and waste services	87	170	—	559	1,000	2,000	13
Education and health services	68	170	—	584	1,300	2,500	32
Educational services	62	170	170	584	1,500	2,000	38
Junior colleges, colleges, and universities	51	170	170	595	1,500	1,650	49
Health care and social assistance	70	170	300	584	1,250	2,500	30
Leisure and hospitality	95	170	—	—	595	—	5
Accommodation and food services	94	170	—	—	595	—	6
1 to 99 workers	84	170	—	559	1,000	1,800	16
1 to 49 workers	85	170	170	561	750	1,500	15
50 to 99 workers	83	170	300	559	1,000	2,308	17
100 workers or more	68	170	450	600	1,500	2,500	32
100 to 499 workers	73	170	488	650	1,500	2,500	27
500 workers or more	63	170	—	595	1,500	2,500	37
Geographic areas							
Northeast	87	170	170	559	595	1,300	13
New England	66	315	500	1,000	1,000	2,309	34
Middle Atlantic	91	170	170	559	595	1,000	9
South	70	300	500	1,000	1,750	2,500	30
South Atlantic	73	300	500	1,000	1,800	2,500	27
East South Central	65	300	500	1,000	1,500	2,800	35
West South Central	66	300	500	—	1,731	2,771	34
Midwest	55	200	400	700	1,250	2,500	45
East North Central	56	200	—	700	1,250	2,500	44
West North Central	54	—	500	—	1,385	—	46
West	78	—	500	—	2,192	2,500	22
Mountain	75	—	500	1,500	2,000	2,500	25
Pacific	81	—	500	—	2,300	2,500	19

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	6	94
Management, business, and financial	6	94
Professional and related	6	94
Service	7	93
Sales and office	6	94
Sales and related	8	92
Office and administrative support	6	94
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	10	90
Production, transportation, and material moving ...	6	94
Production	6	94
Transportation and material moving	4	96
Full time	7	93
Part time	4	96
Union	7	93
Nonunion	6	94
Average wage within the following categories ¹ :		
Lowest 25 percent	7	93
Second 25 percent	6	94
Third 25 percent	7	93
Highest 25 percent	6	94
Highest 10 percent	7	93
Establishment characteristics		
Goods-producing industries	7	93
Manufacturing	6	94
Service-providing industries	6	94
Trade, transportation, and utilities	7	93
Wholesale trade	7	93
Retail trade	6	94
Transportation and warehousing	6	94
Utilities	23	77

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	4	96
Financial activities	6	94
Finance and insurance	5	95
Credit intermediation and related activities	3	97
Insurance carriers and related activities	8	92
Professional and business services	7	93
Professional and technical services	5	95
Education and health services	6	94
Educational services	9	91
Junior colleges, colleges, and universities	10	90
Health care and social assistance	5	95
1 to 99 workers	5	95
1 to 49 workers	5	95
50 to 99 workers	6	94
100 workers or more	7	93
100 to 499 workers	6	94
500 workers or more	9	91
Geographic areas		
Northeast	6	94
New England	6	94
Middle Atlantic	6	94
South	7	93
South Atlantic	8	92
East South Central	7	93
West South Central	5	95
Midwest	6	94
East North Central	5	95
West North Central	7	93
West	7	93
Pacific	6	94

¹ 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.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, 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
Worker characteristics				
Management, professional, and related	97	3	—	—
Management, business, and financial	96	4	—	—
Professional and related	97	2	—	—
Service	95	3	—	—
Protective service	98	—	—	—
Sales and office	95	4	(¹)	(¹)
Sales and related	90	10	—	—
Office and administrative support	97	2	(¹)	1
Natural resources, construction, and maintenance	90	5	3	2
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	88	9	—	—
Union	80	7	9	4
Nonunion	97	3	(¹)	(¹)
Average wage within the following categories ² :				
Lowest 25 percent	93	6	—	—
Second 25 percent	97	2	(¹)	1
Third 25 percent	94	3	2	1
Highest 25 percent	95	3	1	(¹)
Highest 10 percent	95	4	(¹)	(¹)
Establishment characteristics				
Goods-producing industries	91	4	4	2
Construction	89	6	6	—
Manufacturing	93	1	4	2
Service-providing industries	96	3	(¹)	(¹)
Trade, transportation, and utilities	89	8	1	2
Wholesale trade	93	4	—	—
Retail trade	82	16	—	—
Transportation and warehousing	97	2	—	—
Utilities	78	—	—	7

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, 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
Information	94	5	—	—
Financial activities	97	1	—	—
Finance and insurance	98	1	—	—
Credit intermediation and related activities	99	1	—	—
Insurance carriers and related activities	97	2	—	—
Real estate and rental and leasing	92	—	—	—
Professional and business services	98	2	—	—
Professional and technical services	98	—	—	—
Administrative and waste services	98	—	—	—
Education and health services	99	1	—	—
Educational services	98	—	—	—
Junior colleges, colleges, and universities	97	—	(¹)	—
Health care and social assistance	99	1	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	100	—	—	—
Other services	100	—	—	—
1 to 99 workers	95	3	—	—
1 to 49 workers	95	3	—	—
50 to 99 workers	96	3	—	—
100 workers or more	95	3	1	1
100 to 499 workers	95	4	1	1
500 workers or more	95	3	2	1
Geographic areas				
Northeast	95	3	1	1
New England	96	3	—	—
Middle Atlantic	95	3	—	—
South	96	3	—	—
South Atlantic	96	3	—	—
East South Central	94	5	—	—
West South Central	97	—	—	—
Midwest	94	3	2	1
East North Central	93	3	3	2
West North Central	96	2	—	—
West	95	4	(¹)	(¹)
Mountain	93	6	—	—
Pacific	96	3	—	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, 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	25	63	5	5	1	57.8	60.0
Worker characteristics							
Management, professional, and related	27	61	5	6	1	57.6	60.0
Management, business, and financial	27	61	5	6	1	57.6	60.0
Professional and related	27	61	6	6	1	57.7	60.0
Service	27	66	—	2	—	57.3	60.0
Protective service	—	68	—	—	—	58.4	60.0
Sales and office	26	63	6	5	1	57.9	60.0
Sales and related	21	69	4	—	—	57.9	60.0
Office and administrative support	27	61	6	5	1	57.9	60.0
Natural resources, construction, and maintenance	23	68	6	2	1	57.8	60.0
Installation, maintenance, and repair	20	72	4	—	—	58.1	60.0
Production, transportation, and material moving ...	20	70	—	5	—	58.4	60.0
Production	20	67	—	6	—	58.5	60.0
Transportation and material moving	20	73	—	4	—	58.2	60.0
Full time	25	64	5	5	1	57.8	60.0
Part time	27	60	—	8	—	57.6	60.0
Union	31	58	6	3	1	57.4	60.0
Nonunion	25	64	5	5	1	57.8	60.0
Average wage within the following categories ¹ :							
Lowest 25 percent	23	71	3	—	—	57.3	60.0
Second 25 percent	26	65	5	4	1	57.6	60.0
Third 25 percent	24	64	5	6	1	58.1	60.0
Highest 25 percent	26	61	6	6	1	57.8	60.0
Highest 10 percent	25	60	7	6	1	58.0	60.0
Establishment characteristics							
Goods-producing industries	20	67	7	6	(²)	58.6	60.0
Construction	8	90	—	—	—	59.6	60.0
Manufacturing	21	64	7	7	(²)	58.4	60.0
Service-providing industries	26	63	5	5	1	57.6	60.0
Trade, transportation, and utilities	19	71	5	4	1	58.4	60.0
Wholesale trade	16	72	6	—	—	58.2	60.0
Retail trade	14	76	—	6	—	58.9	60.0
Transportation and warehousing	23	74	—	2	—	58.0	60.0
Utilities	39	27	23	—	—	59.0	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, 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		
Information	26	64	4	4	2	57.5	60.0
Financial activities	35	52	7	5	1	57.3	60.0
Finance and insurance	38	47	8	5	1	57.0	60.0
Credit intermediation and related activities	42	43	9	—	—	56.6	60.0
Insurance carriers and related activities	28	55	9	—	—	58.1	60.0
Real estate and rental and leasing	—	84	—	—	—	59.5	60.0
Professional and business services	24	60	—	8	—	57.9	60.0
Professional and technical services	25	60	7	8	—	57.3	60.0
Administrative and waste services	26	61	—	—	—	57.9	60.0
Education and health services	30	64	2	3	1	56.8	60.0
Educational services	7	76	—	9	—	60.5	60.0
Junior colleges, colleges, and universities	6	80	8	—	—	60.3	60.0
Health care and social assistance	36	62	—	1	—	55.9	60.0
Leisure and hospitality	—	72	—	—	—	58.8	60.0
Accommodation and food services	—	62	—	—	—	58.5	60.0
Other services	—	64	—	—	—	60.0	60.0
1 to 99 workers	21	68	5	5	1	58.3	60.0
1 to 49 workers	21	68	5	5	1	58.2	60.0
50 to 99 workers	19	70	5	6	1	58.6	60.0
100 workers or more	28	61	5	5	1	57.5	60.0
100 to 499 workers	19	69	5	5	1	58.2	60.0
500 workers or more	36	53	6	5	(²)	56.8	60.0
Geographic areas							
Northeast	24	66	3	6	1	58.1	60.0
New England	24	68	3	3	1	57.7	60.0
Middle Atlantic	24	65	3	7	1	58.3	60.0
South	27	64	4	4	1	57.0	60.0
South Atlantic	30	61	4	4	1	56.8	60.0
East South Central	23	66	—	6	—	57.5	60.0
West South Central	25	68	4	—	—	57.1	60.0
Midwest	22	67	5	5	1	58.3	60.0
East North Central	24	67	5	—	—	57.9	60.0
West North Central	17	69	5	8	1	59.3	60.0
West	26	55	10	7	1	58.1	60.0
Mountain	26	59	11	—	—	58.0	60.0
Pacific	27	53	10	9	1	58.2	60.0

¹ 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.

² 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.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, 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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	88	\$3,000	\$5,000	\$8,000	\$10,500	\$15,000	12
Worker characteristics							
Management, professional, and related	89	4,000	5,000	9,500	12,500	17,500	11
Management, business, and financial	89	5,000	6,000	10,000	15,000	–	11
Professional and related	89	4,000	5,000	7,500	10,000	15,000	11
Service	91	3,333	5,000	7,500	10,000	15,000	9
Sales and office	90	3,000	5,000	8,000	12,000	20,000	10
Sales and related	93	5,000	5,000	8,000	15,000	20,000	7
Office and administrative support	89	2,500	5,000	8,000	12,000	20,000	11
Natural resources, construction, and maintenance	87	3,000	5,000	6,000	10,000	15,000	13
Installation, maintenance, and repair	89	3,000	5,000	6,000	10,000	15,000	11
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	88	3,000	5,000	8,000	11,000	15,000	12
Part time	88	2,500	5,000	7,000	–	15,000	12
Union	84	–	3,000	5,000	10,000	12,500	16
Nonunion	88	–	5,000	8,000	12,000	16,000	12
Average wage within the following categories ² :							
Lowest 25 percent	90	3,000	5,000	6,000	10,000	15,000	10
Second 25 percent	89	2,500	5,000	7,500	10,000	15,000	11
Third 25 percent	87	3,000	5,000	7,500	10,000	15,000	13
Highest 25 percent	88	4,000	5,000	10,000	12,650	20,000	12
Highest 10 percent	87	5,000	6,000	10,000	15,000	20,000	13
Establishment characteristics							
Goods-producing industries	85	3,000	5,000	8,000	10,000	15,000	15
Construction	92	5,000	5,000	–	10,000	15,000	8
Manufacturing	85	3,000	5,000	8,000	10,000	15,000	15
Service-providing industries	89	3,000	5,000	8,000	11,000	16,667	11
Trade, transportation, and utilities	86	–	5,000	7,000	10,000	15,000	14
Wholesale trade	90	–	5,000	7,500	10,000	15,000	10
Retail trade	93	3,000	5,000	6,000	9,000	12,000	7
Transportation and warehousing	79	–	–	–	10,000	15,000	21
Utilities	63	5,000	–	12,000	15,000	15,000	37

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, 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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	88	\$4,000	\$4,000	\$10,000	\$12,000	\$16,000	12
Financial activities	91	2,500	6,000	10,000	20,000	30,000	9
Finance and insurance	90	2,500	7,000	12,000	—	30,000	10
Credit intermediation and related activities	93	2,500	6,000	12,000	—	30,000	7
Insurance carriers and related activities	83	—	8,000	10,000	16,000	25,000	17
Professional and business services	84	—	5,000	10,000	12,000	20,000	16
Professional and technical services	93	5,000	6,000	10,000	10,000	16,667	7
Administrative and waste services	79	—	—	6,000	10,000	17,300	21
Education and health services	94	3,500	5,000	7,000	10,000	15,000	6
Educational services	88	4,000	5,000	7,500	10,000	15,000	12
Junior colleges, colleges, and universities	88	5,000	5,000	7,500	10,000	15,000	12
Health care and social assistance	95	—	5,000	6,600	10,000	15,000	5
1 to 99 workers	91	3,333	5,000	7,500	10,000	15,000	9
1 to 49 workers	91	3,000	5,000	6,000	10,000	15,000	9
50 to 99 workers	91	4,000	5,000	7,500	10,000	15,000	9
100 workers or more	87	3,000	5,000	9,000	12,000	16,667	13
100 to 499 workers	89	3,000	5,000	7,500	10,000	15,000	11
500 workers or more	84	3,000	5,000	10,000	14,500	20,000	16
Geographic areas							
Northeast	90	3,000	5,000	7,500	12,000	15,000	10
New England	94	3,000	5,000	7,500	11,000	15,000	6
Middle Atlantic	88	2,500	5,000	7,500	12,000	15,000	12
South	89	—	5,000	8,000	10,000	15,000	11
South Atlantic	89	4,000	5,000	9,000	10,000	16,667	11
East South Central	90	3,000	5,000	7,000	10,000	15,000	10
West South Central	89	4,000	5,000	7,500	—	15,000	11
Midwest	85	3,000	5,000	7,000	10,000	15,000	15
East North Central	85	3,000	5,000	6,000	10,000	15,000	15
West North Central	84	—	5,000	8,000	13,000	20,000	16
West	89	3,000	5,000	10,000	12,500	20,000	11
Mountain	91	—	5,000	8,667	15,000	20,000	9
Pacific	88	3,500	6,000	10,000	12,000	20,000	12

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 32. Leave benefits: Access, private industry workers, 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 ¹	
								Paid	Unpaid
All workers	76	61	77	38	60	61	32	12	85
Worker characteristics									
Management, professional, and related	89	82	88	57	80	81	48	21	91
Management, business, and financial	97	88	96	61	85	86	52	26	92
Professional and related	85	78	83	54	78	79	46	18	91
Service	51	40	55	21	34	37	17	6	78
Protective service	75	46	68	31	48	49	19	11	82
Sales and office	79	63	78	41	62	63	33	13	87
Sales and related	68	51	68	34	50	53	28	8	87
Office and administrative support	86	71	85	46	69	69	36	16	88
Natural resources, construction, and maintenance	83	54	81	28	51	51	24	8	80
Construction, extraction, farming, fishing, and forestry	72	38	66	17	36	35	16	6	78
Installation, maintenance, and repair	93	67	93	38	63	65	32	9	81
Production, transportation, and material moving ...	84	56	82	33	63	65	32	6	86
Production	92	58	91	32	70	69	35	8	88
Transportation and material moving	77	53	74	33	57	60	30	5	84
Full time	90	74	91	46	71	72	38	15	88
Part time	37	24	35	15	28	31	15	5	77
Union	91	70	91	51	79	81	42	11	91
Nonunion	75	60	75	37	58	60	32	12	85
Average wage within the following categories ² :									
Lowest 25 percent	48	30	49	15	31	33	14	5	78
Lowest 10 percent	34	20	39	9	21	25	9	4	75
Second 25 percent	83	64	83	40	62	64	31	10	85
Third 25 percent	90	73	90	46	71	72	39	13	89
Highest 25 percent	92	84	91	58	82	83	51	22	92
Highest 10 percent	93	87	93	60	86	88	60	23	93
Establishment characteristics									
Goods-producing industries	90	59	89	32	67	67	37	8	86
Construction	75	42	69	17	35	37	14	5	74
Manufacturing	96	65	96	38	79	79	45	9	91
Service-providing industries	74	61	74	40	58	60	32	13	85
Trade, transportation, and utilities	78	58	77	36	59	61	31	7	88
Wholesale trade	93	74	91	39	69	71	31	9	86
Retail trade	69	47	68	31	51	52	27	6	88
Transportation and warehousing	84	73	86	47	72	76	41	7	91
Utilities	99	91	99	65	92	90	70	16	98

See footnotes at end of table.

Table 32. Leave benefits: Access, private industry workers, 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 ¹	
								Paid	Unpaid
Information	96	91	94	73	87	90	49	26	97
Financial activities	94	86	94	61	84	85	55	30	92
Finance and insurance	97	90	97	67	90	92	65	36	95
Credit intermediation and related activities	98	90	97	61	92	92	70	31	97
Insurance carriers and related activities	96	89	96	74	88	90	57	39	93
Real estate and rental and leasing	83	74	83	41	62	63	20	—	83
Professional and business services	82	64	77	40	59	60	33	17	80
Professional and technical services	91	78	90	51	77	78	46	21	88
Administrative and waste services	70	44	58	23	32	33	13	9	68
Education and health services	81	74	80	52	74	74	37	16	90
Educational services	65	75	55	47	76	76	45	15	89
Junior colleges, colleges, and universities	81	81	73	52	90	91	61	18	96
Health care and social assistance	84	74	84	53	73	74	36	16	90
Leisure and hospitality	33	28	45	12	19	25	11	4	76
Accommodation and food services	30	24	45	10	18	23	10	3	76
Other services	65	54	68	30	43	43	18	7	73
1 to 99 workers	68	52	69	27	46	48	21	8	79
1 to 49 workers	67	50	66	25	42	44	20	8	76
50 to 99 workers	73	56	76	33	56	59	24	9	88
100 workers or more	86	72	85	51	76	77	46	16	93
100 to 499 workers	81	65	82	45	69	70	37	13	92
500 workers or more	92	81	91	60	87	87	58	21	94
Geographic areas									
Northeast	77	65	76	51	65	72	38	13	85
New England	75	63	73	44	64	72	40	13	89
Middle Atlantic	78	66	77	53	66	72	37	13	84
South	78	61	78	37	61	63	35	13	86
South Atlantic	78	62	78	39	62	63	35	14	85
East South Central	78	57	76	35	56	60	32	5	86
West South Central	79	62	80	33	62	65	36	14	86
Midwest	77	57	78	37	63	62	30	11	85
East North Central	77	57	78	40	65	65	31	10	86
West North Central	77	58	77	32	57	56	30	12	83
West	72	60	73	30	49	48	26	12	85
Mountain	71	57	75	34	52	52	30	11	82
Pacific	73	61	72	28	47	47	25	12	87

¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 33. Paid holidays: Number of days provided, private industry workers, 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	8	3	25	14	14	9	14	6	4	2	1	2	8	8	
Worker characteristics															
Management, professional, and related	2	1	17	13	15	11	19	8	6	3	1	3	9	9	
Management, business, and financial	1	1	11	10	17	13	24	8	6	3	1	2	9	9	
Professional and related	2	1	21	14	14	10	16	8	6	3	1	3	9	8	
Service	17	4	33	16	11	5	6	2	2	1	1	1	7	6	
Protective service	—	—	31	—	—	—	4	1	3	(¹)	(¹)	—	7	7	
Sales and office	11	3	27	15	12	8	14	4	2	1	1	1	7	7	
Sales and related	23	4	35	12	10	6	5	3	1	(¹)	—	—	6	6	
Office and administrative support	5	2	23	16	13	10	19	5	3	1	1	1	8	8	
Natural resources, construction, and maintenance	6	5	33	18	11	8	9	5	2	1	(¹)	1	7	7	
Construction, extraction, farming, fishing, and forestry	8	6	35	14	13	10	8	3	(¹)	—	—	1	7	7	
Installation, maintenance, and repair	5	4	32	20	10	6	10	7	4	1	—	—	8	7	
Production, transportation, and material moving	5	4	22	13	16	11	14	6	3	2	—	—	8	8	
Production	3	3	18	11	15	14	18	8	4	—	—	3	9	9	
Transportation and material moving	8	6	27	15	17	8	9	4	2	2	—	—	7	7	
Full time	5	3	24	14	14	10	15	6	4	2	1	2	8	8	
Part time	27	5	31	13	11	3	7	1	1	1	—	—	6	6	
Union	2	2	17	13	18	9	14	9	7	3	2	4	9	8	
Nonunion	9	3	26	14	13	9	14	5	3	2	1	1	8	7	
Average wage within the following categories ² :															
Lowest 25 percent	24	6	35	14	8	5	5	2	—	—	—	(¹)	6	6	
Lowest 10 percent	37	7	27	9	9	2	4	1	—	—	—	—	5	6	
Second 25 percent	8	3	31	16	14	7	12	4	2	1	1	1	7	7	
Third 25 percent	4	2	22	14	14	11	16	8	4	2	1	2	8	8	
Highest 25 percent	2	1	14	13	16	12	20	8	7	3	1	3	9	9	
Highest 10 percent	—	—	10	9	15	13	23	8	10	4	1	3	9	9	
Establishment characteristics															
Goods-producing industries	3	3	16	11	14	15	19	8	6	2	1	2	9	9	
Construction	7	9	37	18	12	10	6	2	—	—	—	—	7	6	
Manufacturing	2	1	10	8	14	17	21	10	8	3	2	3	9	9	
Service-providing industries	9	3	27	15	14	8	13	5	3	2	1	2	8	7	
Trade, transportation, and utilities	16	5	34	13	12	6	7	3	2	1	(¹)	1	7	6	
Wholesale trade	4	3	23	20	15	11	9	8	3	2	—	—	8	8	
Retail trade	28	6	46	10	6	3	1	—	—	—	—	—	5	6	
Transportation and warehousing	3	6	20	13	25	6	15	4	—	2	—	—	8	8	
Utilities	—	—	—	—	—	26	30	11	7	—	—	—	10	10	

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, private industry workers, 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		
Information	—	—	18	33	16	7	13	6	3	—	—	—	8	7
Financial activities	1	1	9	9	18	14	38	7	3	1	—	—	9	9
Finance and insurance	(¹)	—	6	7	19	15	44	5	2	1	—	(¹)	9	10
Credit intermediation and related activities	—	(¹)	5	4	14	6	62	5	1	—	—	—	9	10
Insurance carriers and related activities	—	—	8	12	26	21	23	5	3	1	—	—	9	9
Real estate and rental and leasing	—	—	18	18	13	13	—	—	8	—	—	—	8	8
Professional and business services	4	1	27	14	16	10	15	6	5	1	—	—	8	8
Professional and technical services	—	—	13	12	22	12	21	7	7	2	—	—	9	9
Administrative and waste services	6	2	49	15	10	6	8	2	—	—	—	—	7	6
Education and health services	4	2	32	17	10	6	9	6	4	4	1	4	8	7
Educational services	—	2	—	5	8	9	14	14	12	10	6	16	12	11
Junior colleges, colleges, and universities	—	—	1	—	8	10	11	15	14	13	9	15	12	12
Health care and social assistance	5	—	37	19	10	6	8	5	3	3	—	3	8	7
Leisure and hospitality	30	6	15	22	17	4	4	—	—	—	—	—	6	6
Accommodation and food services	36	6	12	23	16	4	—	—	—	—	—	—	5	6
Other services	8	7	21	16	12	4	14	5	—	—	—	3	8	7
1 to 99 workers	10	4	27	16	12	8	12	4	2	2	(¹)	1	7	7
1 to 49 workers	11	5	27	17	12	7	12	4	2	1	1	1	7	7
50 to 99 workers	9	3	27	15	12	12	12	4	2	2	—	—	8	7
100 workers or more	5	2	22	12	15	10	16	7	5	2	1	2	8	8
100 to 499 workers	8	3	26	12	14	10	14	7	3	2	1	1	8	8
500 workers or more	2	1	18	13	15	10	19	7	7	3	1	3	9	9
Geographic areas														
Northeast	7	2	19	16	12	11	16	7	6	3	1	2	8	8
New England	7	3	18	14	11	—	—	11	7	2	1	1	8	8
Middle Atlantic	6	—	19	17	12	11	16	5	6	3	—	2	8	8
South	10	5	25	14	13	9	13	5	3	1	(¹)	1	7	7
South Atlantic	11	5	26	14	13	8	13	5	3	2	(¹)	1	7	7
East South Central	10	4	19	16	12	8	17	7	5	—	1	—	8	8
West South Central	9	4	27	15	13	10	13	5	4	1	(¹)	1	7	7
Midwest	5	2	32	13	13	9	12	5	2	2	1	3	8	7
East North Central	6	2	31	14	11	9	13	5	2	3	1	3	8	7
West North Central	4	—	34	11	18	8	10	5	2	2	—	2	8	7
West	8	2	21	13	17	9	15	6	4	2	1	1	8	8
Mountain	9	2	25	12	19	6	15	7	2	—	—	—	8	8
Pacific	8	3	20	13	16	10	15	6	4	2	1	2	8	8

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2014

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	70	6	24
Worker characteristics			
Management, professional, and related	63	9	29
Management, business, and financial	65	9	26
Professional and related	61	8	30
Service	67	—	—
Protective service	76	—	—
Sales and office	73	5	21
Sales and related	78	5	17
Office and administrative support	71	5	23
Natural resources, construction, and maintenance	72	10	18
Installation, maintenance, and repair	73	—	—
Full time	69	7	24
Nonunion	68	7	25
Average wage within the following categories ⁴ :			
Second 25 percent	72	5	23
Third 25 percent	72	5	23
Highest 25 percent	64	9	26
Highest 10 percent	64	11	24
Establishment characteristics			
Service-providing industries	69	6	24
Trade, transportation, and utilities	81	5	14
Wholesale trade	78	8	14
Retail trade	83	4	13
Utilities	83	—	—
Information	74	12	14
Financial activities	66	6	29
Finance and insurance	64	5	30
Credit intermediation and related activities	75	2	23
Real estate and rental and leasing	70	7	23
Professional and business services	67	—	—
Professional and technical services	62	11	27
Education and health services	59	4	37
Educational services	83	8	9
Junior colleges, colleges, and universities	82	8	10
Health care and social assistance	55	3	42
Other services	76	9	15

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2014—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
1 to 99 workers	70	9	21
1 to 49 workers	69	11	20
50 to 99 workers	73	4	23
100 workers or more	69	4	27
100 to 499 workers	73	3	23
Geographic areas			
Northeast	72	8	21
New England	65	8	27
Middle Atlantic	74	7	18
South	70	5	25
South Atlantic	71	6	23
East South Central	71	6	23
West South Central	68	2	30
Midwest	65	8	27
East North Central	67	6	27
West	72	6	22
Mountain	65	6	30
Pacific	75	6	19

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ 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.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, 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 ²					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		
After 1 year							
All workers	21	54	21	3	1	7	6
Full time	20	54	22	3	1	8	6
Nonunion	22	55	20	2	1	7	6
1 to 99 workers	26	55	16	2	1	7	5
1 to 49 workers	25	56	16	2	1	7	5
50 to 99 workers	29	52	18	—	—	7	5
100 workers or more	18	53	25	3	2	8	6
100 to 499 workers	19	61	17	2	1	7	6
After 5 years							
All workers	20	54	21	3	2	8	6
Full time	18	54	22	3	2	8	6
Nonunion	20	55	20	3	2	8	6
1 to 99 workers	25	55	17	2	1	7	5
1 to 49 workers	24	56	16	2	1	7	5
50 to 99 workers	27	52	17	—	—	7	5
100 workers or more	16	53	26	3	3	9	6
100 to 499 workers	17	61	18	2	2	8	6

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, 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 ²					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		
After 10 years							
All workers	20	53	22	3	2	9	6
Full time	18	54	23	3	2	9	6
Nonunion	20	55	21	3	2	8	6
1 to 99 workers	25	55	17	2	1	7	5
1 to 49 workers	24	56	17	3	1	7	5
50 to 99 workers	27	52	18	—	—	8	5
100 workers or more	16	52	26	3	3	10	6
100 to 499 workers	17	61	18	2	2	8	6
After 20 years							
All workers	20	54	22	3	2	9	6
Full time	18	54	23	3	2	9	6
Nonunion	20	55	21	3	2	9	6
1 to 99 workers	25	55	17	3	1	7	5
1 to 49 workers	24	56	17	3	1	7	5
50 to 99 workers	27	52	18	—	—	8	5
100 workers or more	15	52	26	3	3	10	6
100 to 499 workers	17	61	18	2	2	9	6

¹ 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.

² 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.

Table 36. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	46	10	36	54
Worker characteristics				
Management, professional, and related	49	15	35	51
Management, business, and financial	41	12	29	59
Professional and related	55	16	39	45
Service	45	6	40	55
Protective service	36	–	–	64
Sales and office	48	11	37	52
Sales and related	55	10	44	45
Office and administrative support	44	11	33	56
Natural resources, construction, and maintenance	32	6	26	68
Installation, maintenance, and repair	37	6	32	63
Full time	45	11	35	55
Nonunion	46	11	35	54
Average wage within the following categories ² :				
Second 25 percent	50	11	39	50
Third 25 percent	46	11	35	54
Highest 25 percent	44	11	33	56
Highest 10 percent	46	12	34	54
Establishment characteristics				
Service-providing industries	49	11	38	51
Trade, transportation, and utilities	53	8	44	47
Wholesale trade	31	7	24	69
Retail trade	58	9	49	42
Utilities	59	15	43	41
Information	32	10	22	68
Financial activities	42	10	32	58
Finance and insurance	42	9	33	58
Credit intermediation and related activities	42	7	35	58
Real estate and rental and leasing	45	–	–	55
Professional and business services	34	10	23	66
Professional and technical services	37	15	22	63
Education and health services	66	17	49	34
Educational services	66	18	47	34
Junior colleges, colleges, and universities	84	22	62	16
Health care and social assistance	67	17	50	33
Other services	56	–	–	44

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	35	10	25	65
1 to 49 workers	33	10	23	67
50 to 99 workers	39	9	30	61
100 workers or more	55	11	45	45
100 to 499 workers	55	10	45	45
Geographic areas				
Northeast	40	6	34	60
New England	40	7	34	60
Middle Atlantic	40	6	34	60
South	50	14	36	50
South Atlantic	50	15	35	50
East South Central	54	19	36	46
West South Central	48	10	38	52
Midwest	39	8	31	61
East North Central	36	7	28	64
West	51	11	40	49
Mountain	57	11	46	43
Pacific	49	10	38	51

¹ Plans that allow employees to accumulate unused sick leave from year to year.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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/nchs/ebs/glossary20132014.htm.

Table 37. Paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2014

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days) ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	6	15	30	65	130	51
Worker characteristics						
Management, professional, and related	10	24	50	90	130	61
Management, business, and financial	–	15	38	75	130	55
Professional and related	12	30	50	90	138	64
Service	–	13	25	60	81	38
Protective service	–	–	–	–	–	30
Sales and office	–	20	25	60	120	45
Sales and related	10	20	24	30	75	34
Office and administrative support	–	19	30	80	130	53
Natural resources, construction, and maintenance	5	11	30	–	130	49
Installation, maintenance, and repair	–	12	30	–	130	51
Full time	6	16	30	65	130	50
Nonunion	–	15	30	60	120	44
Average wage within the following categories ³ :						
Second 25 percent	6	15	24	60	110	43
Third 25 percent	6	15	30	65	130	50
Highest 25 percent	10	20	50	105	150	67
Highest 10 percent	10	20	50	120	165	74
Establishment characteristics						
Service-providing industries	10	20	30	72	130	54
Trade, transportation, and utilities	6	20	24	80	150	51
Wholesale trade	–	–	–	30	–	30
Retail trade	6	24	24	30	43	28
Utilities	65	75	90	120	125	97
Information	14	–	65	90	130	61
Financial activities	–	20	50	90	120	61
Finance and insurance	15	–	60	90	130	68
Credit intermediation and related activities	15	–	60	90	120	64
Real estate and rental and leasing	–	–	–	–	–	32
Professional and business services	–	–	30	63	130	50
Professional and technical services	–	–	30	–	–	40
Education and health services	12	30	60	90	130	64
Educational services	10	30	60	120	130	77
Junior colleges, colleges, and universities	16	36	–	120	130	83
Health care and social assistance	13	30	60	72	130	61
Other services	–	–	–	–	–	39

See footnotes at end of table.

Table 37. Paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2014—continued

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days) ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	—	13	30	45	90	39
1 to 49 workers	—	12	30	36	90	35
50 to 99 workers	10	15	25	60	—	45
100 workers or more	6	20	30	80	135	57
100 to 499 workers	6	15	24	60	110	41
Geographic areas						
Northeast	10	22	45	108	150	66
New England	—	—	30	—	151	56
Middle Atlantic	10	24	50	113	150	69
South	6	15	27	60	110	45
South Atlantic	—	15	25	60	105	42
East South Central	—	—	30	63	120	48
West South Central	5	—	30	65	120	48
Midwest	10	21	30	80	135	56
East North Central	10	24	30	80	135	57
West	5	12	30	60	110	44
Mountain	10	20	30	60	110	45
Pacific	5	10	24	60	110	43

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² 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.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 38. Paid vacations: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2014

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						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		
After 1 year								
All workers	6	37	34	13	7	2	10	10
Full time	4	36	37	15	7	2	10	10
Part time	24	49	17	5	4	1	7	5
Union	6	46	37	8	2	1	9	8
Nonunion	6	36	34	14	7	2	10	10
1 to 99 workers	8	45	33	10	3	1	9	8
1 to 49 workers	8	45	34	9	3	1	9	8
50 to 99 workers	8	46	30	11	4	1	9	8
100 workers or more	5	30	35	17	10	3	11	10
100 to 499 workers	6	39	34	14	5	2	10	10
500 workers or more	3	19	37	21	15	4	13	10
After 5 years								
All workers	2	10	36	33	13	6	14	15
Full time	1	8	36	35	14	7	15	15
Part time	8	22	42	18	7	4	12	10
Union	(³)	7	46	36	7	3	13	12
Nonunion	2	10	35	33	14	7	14	15
1 to 99 workers	2	13	41	31	9	3	13	11
1 to 49 workers	2	14	41	31	9	3	13	10
50 to 99 workers	2	10	41	32	11	4	13	12
100 workers or more	1	6	32	35	17	9	16	15
100 to 499 workers	1	8	39	32	15	5	14	15
500 workers or more	1	4	23	38	19	15	17	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2014—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						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		
After 10 years								
All workers	1	7	17	40	23	13	17	15
Full time	1	5	16	40	24	14	17	15
Part time	7	16	23	37	10	7	14	15
Union	(³)	3	11	57	21	7	17	15
Nonunion	2	7	17	38	23	14	17	15
1 to 99 workers	2	10	25	37	19	7	15	15
1 to 49 workers	2	11	26	36	17	7	15	15
50 to 99 workers	2	7	21	40	22	7	16	15
100 workers or more	1	3	9	42	26	19	19	18
100 to 499 workers	1	4	11	48	23	13	18	15
500 workers or more	1	2	6	35	31	25	21	20
After 20 years								
All workers	1	6	13	19	33	26	19	20
Full time	1	5	13	19	35	28	20	20
Part time	7	14	18	22	22	17	16	15
Union	(³)	2	6	11	45	36	22	20
Nonunion	2	7	14	20	32	25	19	20
1 to 99 workers	2	10	22	24	28	14	16	15
1 to 49 workers	2	11	23	25	26	13	16	15
50 to 99 workers	2	7	17	22	34	18	18	20
100 workers or more	1	3	6	15	39	38	22	20
100 to 499 workers	1	3	8	19	40	29	21	20
500 workers or more	1	1	4	10	37	48	24	24

¹ 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.

² 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.

³ 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.

Table 39. Consolidated leave plans:¹ Access, private industry workers, 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	29	15	20	23	25	71	8	12	15	17
Worker characteristics										
Management, professional, and related	41	17	21	24	26	59	11	14	17	19
Management, business, and financial	35	18	21	24	26	65	11	15	17	20
Professional and related	44	17	21	24	27	56	10	14	17	19
Service	28	15	20	23	25	72	6	11	13	14
Protective service	21	14	17	21	23	79	6	11	14	16
Sales and office	26	15	19	22	24	74	8	12	15	17
Sales and related	18	12	17	20	22	82	7	11	14	17
Office and administrative support	30	15	20	23	25	70	8	12	15	17
Natural resources, construction, and maintenance	18	11	15	19	21	82	7	11	13	15
Construction, extraction, farming, fishing, and forestry	23	9	13	17	18	77	7	11	13	14
Installation, maintenance, and repair	15	12	17	20	23	85	7	11	14	16
Production, transportation, and material moving ...	17	11	16	18	21	83	7	11	15	18
Production	20	11	15	18	21	80	7	11	14	18
Transportation and material moving	13	11	16	19	21	87	7	11	15	18
Full time	29	15	20	23	25	71	8	13	15	18
Part time	22	13	17	20	21	78	6	10	12	15
Union	17	13	19	23	27	83	8	12	16	21
Nonunion	30	15	20	23	25	70	8	12	15	17
Average wage within the following categories ² :										
Lowest 25 percent	19	12	17	20	21	81	6	10	12	14
Lowest 10 percent	13	11	16	18	20	87	5	10	11	13
Second 25 percent	28	14	19	22	24	72	7	12	14	17
Third 25 percent	28	15	20	23	25	72	8	12	15	18
Highest 25 percent	36	17	21	24	26	64	10	14	17	20
Highest 10 percent	36	17	22	24	26	64	12	15	18	21
Establishment characteristics										
Goods-producing industries	20	12	16	19	21	80	7	12	15	18
Construction	18	10	14	16	17	82	7	11	12	13
Manufacturing	20	12	16	19	22	80	8	12	15	19
Service-providing industries	31	16	20	23	25	69	8	12	15	17
Trade, transportation, and utilities	14	11	15	18	21	86	7	11	14	18
Wholesale trade	19	12	16	19	22	81	8	12	15	17
Retail trade	12	10	14	17	19	88	6	11	14	17
Transportation and warehousing	14	11	16	19	21	86	7	12	16	20
Utilities	17	16	19	22	28	83	9	13	16	21

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, private industry workers, 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
Information	26	15	21	24	26	74	10	14	17	21
Financial activities	37	17	21	24	26	63	11	14	16	19
Finance and insurance	39	17	22	25	27	61	11	15	17	20
Credit intermediation and related activities	28	17	21	25	27	72	11	15	17	20
Insurance carriers and related activities	57	18	22	25	28	43	10	14	16	20
Real estate and rental and leasing	26	13	17	20	21	74	9	12	14	16
Professional and business services	34	16	20	22	24	66	9	12	14	16
Professional and technical services	41	17	20	21	23	59	10	14	16	17
Administrative and waste services	27	14	19	22	23	73	6	10	12	13
Education and health services	52	17	22	26	28	48	9	14	16	17
Educational services	16	15	18	20	21	84	13	16	18	20
Junior colleges, colleges, and universities	12	17	20	23	25	88	14	17	19	21
Health care and social assistance	56	18	22	26	28	44	9	13	16	17
Leisure and hospitality	19	11	17	20	22	81	6	11	12	13
Accommodation and food services	18	11	17	20	22	82	5	11	12	13
Other services	20	14	17	20	21	80	8	12	15	15
1 to 99 workers	24	13	17	20	21	76	7	12	13	15
1 to 49 workers	22	13	17	19	21	78	7	12	13	15
50 to 99 workers	27	14	18	21	23	73	7	12	14	16
100 workers or more	33	17	21	24	27	67	9	13	16	20
100 to 499 workers	28	15	20	23	25	72	8	12	16	19
500 workers or more	40	18	23	26	29	60	10	14	17	21
Geographic areas										
Northeast	27	16	21	23	26	73	9	13	15	18
New England	32	17	21	24	26	68	9	13	15	17
Middle Atlantic	25	16	20	23	25	75	9	13	15	18
South	28	15	19	22	24	72	8	11	14	16
South Atlantic	31	16	20	22	25	69	8	11	14	16
East South Central	19	14	18	21	23	81	7	11	14	16
West South Central	29	14	18	21	23	71	8	12	14	16
Midwest	30	15	20	23	25	70	8	12	15	18
East North Central	28	15	20	23	26	72	8	12	15	18
West North Central	33	15	19	22	24	67	8	12	14	18
West	29	14	20	23	24	71	8	13	15	17
Mountain	33	14	19	22	24	67	8	12	15	17
Pacific	27	14	20	23	25	73	8	13	15	17

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	6	6	37	50
Worker characteristics					
Management, professional, and related	18	14	11	54	67
Management, business, and financial	19	20	14	58	71
Professional and related	18	11	10	52	65
Service	8	1	4	20	32
Protective service	10	–	7	26	37
Sales and office	9	6	6	40	54
Sales and related	4	4	3	39	53
Office and administrative support	12	7	8	41	54
Natural resources, construction, and maintenance	6	2	3	26	38
Construction, extraction, farming, fishing, and forestry	2	2	2	16	25
Installation, maintenance, and repair	9	2	4	36	50
Production, transportation, and material moving ...	5	2	2	32	48
Production	7	3	3	37	51
Transportation and material moving	2	2	2	27	45
Full time	12	8	7	41	55
Part time	5	1	3	24	36
Union	15	2	6	44	71
Nonunion	10	6	6	36	48
Average wage within the following categories ² :					
Lowest 25 percent	5	1	2	20	31
Lowest 10 percent	6	–	1	14	23
Second 25 percent	7	3	4	34	49
Third 25 percent	11	6	7	41	55
Highest 25 percent	19	15	12	56	70
Highest 10 percent	21	21	15	63	76
Establishment characteristics					
Goods-producing industries	8	5	2	38	50
Construction	2	1	1	17	23
Manufacturing	10	7	3	47	60
Service-providing industries	11	6	7	37	50
Trade, transportation, and utilities	3	2	2	39	56
Wholesale trade	6	7	2	29	49
Retail trade	2	1	1	41	56
Transportation and warehousing	2	2	3	39	64
Utilities	13	–	22	73	84

See footnotes at end of table.

Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	34	9	14	71	83
Financial activities	22	15	17	57	69
Finance and insurance	28	19	21	68	78
Credit intermediation and related activities	30	11	20	67	77
Insurance carriers and related activities	19	26	20	67	77
Real estate and rental and leasing	—	2	7	23	41
Professional and business services	11	16	9	32	43
Professional and technical services	15	29	17	43	53
Administrative and waste services	6	4	3	12	23
Education and health services	16	3	6	46	58
Educational services	18	7	18	45	57
Junior colleges, colleges, and universities	27	10	26	72	82
Health care and social assistance	15	3	5	46	58
Leisure and hospitality	7	—	4	14	26
Accommodation and food services	6	—	4	13	26
Other services	6	6	5	14	28
1 to 99 workers	4	4	3	19	30
1 to 49 workers	4	4	3	16	25
50 to 99 workers	5	4	4	28	43
100 workers or more	17	8	9	57	74
100 to 499 workers	10	6	5	49	66
500 workers or more	27	11	14	70	85
Geographic areas					
Northeast	12	7	9	38	50
New England	14	7	7	39	52
Middle Atlantic	11	7	10	37	49
South	9	7	4	38	52
South Atlantic	11	7	5	39	51
East South Central	6	6	3	38	51
West South Central	8	6	3	38	52
Midwest	10	6	4	37	51
East North Central	11	6	4	38	52
West North Central	9	5	4	36	49
West	9	5	8	32	47
Mountain	10	4	6	30	47
Pacific	9	5	8	34	47

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ¹	Payroll deduction IRA ²	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			
All workers	22	17	36	38	17	5	19
Worker characteristics							
Management, professional, and related	33	29	58	61	23	8	28
Management, business, and financial	41	32	62	66	22	9	34
Professional and related	29	27	55	59	24	8	25
Service	8	9	18	20	11	2	9
Protective service	—	14	26	29	10	2	10
Sales and office	27	17	35	38	16	4	22
Sales and related	24	8	30	32	12	2	22
Office and administrative support	28	22	39	42	19	5	23
Natural resources, construction, and maintenance	16	12	24	28	15	4	14
Construction, extraction, farming, fishing, and forestry	10	7	12	14	11	3	7
Installation, maintenance, and repair	22	16	34	40	20	5	19
Production, transportation, and material moving ...	17	15	32	34	15	4	14
Production	20	18	35	37	16	6	17
Transportation and material moving	14	13	29	31	14	3	11
Full time	26	21	42	46	18	6	22
Part time	9	6	18	17	11	2	10
Union	18	16	44	47	25	7	24
Nonunion	22	17	35	38	16	5	18
Average wage within the following categories ⁵ :							
Lowest 25 percent	8	6	16	16	10	2	10
Lowest 10 percent	4	3	10	9	8	1	4
Second 25 percent	22	16	32	35	15	4	17
Third 25 percent	26	22	41	43	19	6	20
Highest 25 percent	34	29	61	64	24	9	30
Highest 10 percent	39	32	68	71	26	10	34
Establishment characteristics							
Goods-producing industries	21	18	34	36	16	5	17
Construction	11	9	10	14	11	3	7
Manufacturing	26	22	44	45	18	7	22
Service-providing industries	22	17	36	39	17	5	19
Trade, transportation, and utilities	24	13	33	35	14	3	21
Wholesale trade	26	20	34	38	14	6	17
Retail trade	24	7	28	29	13	2	22
Transportation and warehousing	21	20	42	44	22	4	15
Utilities	49	49	80	80	8	5	50

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ³	Performance	Signing	Other
All workers	8	3	1	6
Worker characteristics				
Management, professional, and related	12	5	3	8
Management, business, and financial	17	7	5	11
Professional and related	10	4	2	6
Service	2	1	—	2
Protective service	—	1	—	—
Sales and office	10	3	1	8
Sales and related	9	2	1	8
Office and administrative support	11	3	2	8
Natural resources, construction, and maintenance	6	2	—	4
Construction, extraction, farming, fishing, and				
forestry	2	—	—	2
Installation, maintenance, and repair	9	4	—	5
Production, transportation, and material moving ...	7	1	1	6
Production	6	2	1	5
Transportation and material moving	8	1	1	7
Full time	9	3	2	7
Part time	5	1	(⁴)	4
Union	11	6	3	5
Nonunion	8	2	1	6
Average wage within the following categories ⁵ :				
Lowest 25 percent	4	(⁴)	—	3
Lowest 10 percent	3	—	—	3
Second 25 percent	7	2	1	6
Third 25 percent	9	2	1	7
Highest 25 percent	14	7	3	9
Highest 10 percent	17	8	4	11
Establishment characteristics				
Goods-producing industries	8	4	1	5
Construction	3	—	—	2
Manufacturing	10	5	2	7
Service-providing industries	8	2	1	6
Trade, transportation, and utilities	9	2	1	8
Wholesale trade	6	2	1	6
Retail trade	10	2	(⁴)	8
Transportation and warehousing	13	2	4	9
Utilities	12	2	—	9

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ¹	Payroll deduction IRA ²	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			
Information	38	23	77	77	27	5	39
Financial activities	46	34	63	64	22	10	38
Finance and insurance	56	38	74	75	23	12	46
Credit intermediation and related activities	63	39	75	77	24	13	41
Insurance carriers and related activities	48	40	70	71	21	9	51
Real estate and rental and leasing	—	21	27	28	18	4	—
Professional and business services	25	20	37	42	17	5	19
Professional and technical services	37	26	49	53	20	9	28
Administrative and waste services	12	10	18	25	12	2	5
Education and health services	21	24	46	51	23	7	18
Educational services	17	25	55	55	34	15	20
Junior colleges, colleges, and universities	25	34	78	80	47	18	35
Health care and social assistance	21	24	45	50	21	5	18
Leisure and hospitality	4	4	11	10	8	1	7
Accommodation and food services	3	3	11	9	7	1	7
Other services	8	6	13	16	11	4	7
1 to 99 workers	14	10	19	22	12	4	9
1 to 49 workers	12	8	17	19	11	3	7
50 to 99 workers	20	15	26	29	16	6	13
100 workers or more	31	26	55	58	22	6	30
100 to 499 workers	29	19	44	47	17	5	26
500 workers or more	33	36	70	73	28	8	36
Geographic areas							
Northeast	17	15	37	39	21	7	18
New England	17	16	42	46	22	7	18
Middle Atlantic	17	15	35	37	20	7	19
South	22	20	35	37	16	5	20
South Atlantic	22	19	36	37	17	6	20
East South Central	22	22	29	29	14	4	17
West South Central	21	20	38	40	15	2	20
Midwest	25	21	37	41	16	4	19
East North Central	26	19	37	40	18	4	20
West North Central	24	23	37	42	11	3	18
West	22	12	35	37	15	4	17
Mountain	23	14	37	39	13	3	17
Pacific	21	11	34	36	15	5	17

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ³	Performance	Signing	Other
Information	31	19	1	14
Financial activities	22	7	6	20
Finance and insurance	26	9	6	23
Credit intermediation and related activities	29	12	10	27
Insurance carriers and related activities	21	6	2	17
Real estate and rental and leasing	—	—	—	—
Professional and business services	11	4	3	8
Professional and technical services	12	4	3	8
Administrative and waste services	7	—	—	5
Education and health services	2	—	(⁴)	1
Educational services	1	—	1	—
Junior colleges, colleges, and universities	2	—	—	—
Health care and social assistance	2	—	—	1
Leisure and hospitality	—	—	—	—
Accommodation and food services	—	—	—	—
Other services	2	—	—	—
1 to 99 workers	5	1	1	3
1 to 49 workers	4	1	1	3
50 to 99 workers	7	2	1	5
100 workers or more	12	4	2	9
100 to 499 workers	9	3	1	7
500 workers or more	16	6	3	12
Geographic areas				
Northeast	9	2	2	6
New England	7	2	1	5
Middle Atlantic	9	2	2	7
South	8	2	1	6
South Atlantic	8	2	1	7
East South Central	9	3	2	6
West South Central	7	2	1	5
Midwest	8	3	1	6
East North Central	7	3	1	5
West North Central	9	3	(⁴)	6
West	8	4	2	5
Mountain	6	2	1	5
Pacific	9	4	2	6

¹ 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.

² An individual retirement plan that can be sponsored by the employer, but with no employer contributions. The employee establishes either a traditional (with tax-deductible contributions) or Roth (contributions are made post-tax but accumulate tax-free until retirement) IRA plan with a financial institution, and authorizes the payroll deduction by the employer.

³ 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.

⁴ Less than 0.5.

⁵ 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.

Table 42. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	16	16	14
Worker characteristics			
Management, professional, and related	29	23	22
Management, business, and financial	35	31	28
Professional and related	26	19	18
Service	7	5	3
Protective service	7	11	7
Sales and office	16	17	16
Sales and related	11	14	13
Office and administrative support	20	20	18
Natural resources, construction, and maintenance	11	15	14
Construction, extraction, farming, fishing, and forestry	3	10	9
Installation, maintenance, and repair	18	19	18
Production, transportation, and material moving ...	12	17	14
Production	11	16	14
Transportation and material moving	13	17	13
Full time	20	19	17
Part time	7	7	7
Union	24	42	35
Nonunion	16	13	12
Average wage within the following categories ³ :			
Lowest 25 percent	6	5	5
Lowest 10 percent	5	4	4
Second 25 percent	12	12	10
Third 25 percent	18	18	17
Highest 25 percent	33	30	28
Highest 10 percent	40	35	33
Establishment characteristics			
Goods-producing industries	13	18	16
Construction	3	8	8
Manufacturing	18	22	20
Service-providing industries	17	15	14
Trade, transportation, and utilities	14	18	16
Wholesale trade	13	11	8
Retail trade	9	15	14
Transportation and warehousing	25	30	26
Utilities	51	66	62

See footnotes at end of table.

Table 42. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
Information	49	44	43
Financial activities	40	40	38
Finance and insurance	49	51	48
Credit intermediation and related activities	53	53	50
Insurance carriers and related activities	42	43	41
Real estate and rental and leasing	12	4	4
Professional and business services	20	14	13
Professional and technical services	29	18	19
Administrative and waste services	6	5	4
Education and health services	16	11	9
Educational services	28	24	24
Junior colleges, colleges, and universities	50	44	44
Health care and social assistance	14	9	7
Leisure and hospitality	5	2	2
Accommodation and food services	6	2	2
Other services	5	6	5
1 to 99 workers	8	6	6
1 to 49 workers	7	5	5
50 to 99 workers	13	10	9
100 workers or more	26	27	23
100 to 499 workers	18	18	17
500 workers or more	37	38	33
Geographic areas			
Northeast	16	16	16
New England	18	15	16
Middle Atlantic	16	17	16
South	18	17	13
South Atlantic	19	15	12
East South Central	15	20	16
West South Central	17	18	14
Midwest	15	16	15
East North Central	16	17	16
West North Central	13	14	13
West	15	13	13
Mountain	15	12	12
Pacific	15	13	13

¹ 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.

² 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.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	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 ²
All workers	40	5	3	10	8	4	3	6	11
Worker characteristics									
Management, professional, and related	50	7	5	14	6	8	2	9	16
Management, business, and financial	58	9	7	19	6	7	2	8	18
Professional and related	46	6	4	11	6	9	2	9	14
Service	24	1	2	6	6	2	1	4	7
Protective service	34	—	—	—	4	3	—	4	—
Sales and office	43	5	3	11	11	3	6	6	9
Sales and related	35	4	1	7	11	2	10	3	6
Office and administrative support	49	6	5	14	11	4	4	8	10
Natural resources, construction, and maintenance	37	6	3	11	10	2	1	5	11
Construction, extraction, farming, fishing, and forestry	31	3	1	12	10	1	—	1	8
Installation, maintenance, and repair	43	8	5	9	10	4	2	8	14
Production, transportation, and material moving ...	43	8	2	9	9	5	2	5	16
Production	47	10	2	10	9	5	2	5	18
Transportation and material moving	39	5	1	7	9	4	2	6	14
Full time	47	6	4	12	9	5	3	7	14
Part time	23	1	1	5	6	1	3	4	4
Union	36	10	4	6	2	7	1	5	18
Nonunion	41	5	3	11	9	4	3	6	11
Average wage within the following categories ³ :									
Lowest 25 percent	26	1	1	6	7	1	3	4	5
Lowest 10 percent	19	(⁴)	1	5	6	1	1	3	3
Second 25 percent	40	4	3	9	12	4	5	5	9
Third 25 percent	46	6	3	12	9	6	2	6	14
Highest 25 percent	54	10	6	15	5	8	1	9	18
Highest 10 percent	57	11	7	17	5	7	1	8	19
Establishment characteristics									
Goods-producing industries	48	10	2	13	10	5	1	4	16
Construction	35	3	—	16	10	1	—	1	7
Manufacturing	52	13	3	11	9	6	2	5	19
Service-providing industries	39	4	3	10	8	4	3	7	10
Trade, transportation, and utilities	39	5	1	7	12	2	8	4	9
Wholesale trade	48	7	2	12	10	5	1	4	16
Retail trade	35	3	1	5	15	1	12	4	3
Transportation and warehousing	42	11	2	5	7	3	3	4	18
Utilities	56	—	6	18	—	3	—	—	23

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	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 ²
Information	67	18	11	16	3	10	—	25	28
Financial activities	68	11	7	22	7	4	3	11	19
Finance and insurance	74	13	9	24	5	4	3	12	22
Credit intermediation and related activities	75	13	7	23	5	4	1	15	22
Insurance carriers and related activities	74	12	14	23	5	3	8	11	21
Real estate and rental and leasing	45	—	—	14	14	—	—	6	—
Professional and business services	45	6	6	13	7	5	2	9	12
Professional and technical services	54	8	9	20	10	6	—	7	14
Administrative and waste services	31	3	4	5	5	3	2	11	6
Education and health services	34	1	2	8	6	8	2	8	9
Educational services	22	—	2	3	3	12	1	1	3
Junior colleges, colleges, and universities	21	—	2	—	—	14	—	2	2
Health care and social assistance	36	1	2	8	6	7	2	9	10
Leisure and hospitality	21	—	2	5	7	—	—	2	6
Accommodation and food services	20	—	2	5	6	—	—	2	7
Other services	28	—	—	12	7	4	—	—	4
1 to 99 workers	35	3	2	11	10	3	1	3	7
1 to 49 workers	35	3	2	12	11	3	1	2	6
50 to 99 workers	37	5	2	9	7	4	1	6	11
100 workers or more	47	7	5	9	6	6	5	10	16
100 to 499 workers	44	5	4	8	8	4	7	9	13
500 workers or more	50	11	5	10	3	9	3	11	19
Geographic areas									
Northeast	39	4	3	12	5	6	2	6	11
New England	34	3	3	13	2	5	—	6	8
Middle Atlantic	42	4	3	12	6	7	3	6	12
South	44	5	3	10	12	3	4	7	12
South Atlantic	44	5	4	9	12	3	5	6	11
East South Central	39	4	1	9	10	2	4	7	14
West South Central	47	5	3	13	14	2	3	7	13
Midwest	41	7	3	10	6	5	3	7	13
East North Central	43	7	3	10	7	7	4	6	14
West North Central	38	8	3	10	5	3	2	8	10
West	35	5	3	9	7	4	2	4	8
Mountain	43	6	3	14	9	4	4	5	7
Pacific	31	5	3	7	6	4	2	4	9

¹ 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.

² Includes all other bonuses provided to employees and not published separately.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

⁴ 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.

Table 44. Unmarried domestic partner benefits: Access¹, private industry workers, 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	9	9	35	30
Worker characteristics				
Management, professional, and related	14	14	50	42
Management, business, and financial	18	18	57	49
Professional and related	12	12	47	38
Service	3	3	19	16
Protective service	4	4	21	15
Sales and office	10	10	38	34
Sales and related	5	5	36	32
Office and administrative support	13	13	40	36
Natural resources, construction, and maintenance	9	9	28	23
Construction, extraction, farming, fishing, and forestry	6	7	17	17
Installation, maintenance, and repair	12	11	37	29
Production, transportation, and material moving ...	9	8	31	27
Production	7	6	29	26
Transportation and material moving	11	11	32	27
Full time	11	11	42	35
Part time	4	5	16	14
Union	28	25	52	39
Nonunion	7	8	33	29
Average wage within the following categories ² :				
Lowest 25 percent	3	3	15	14
Lowest 10 percent	2	2	8	7
Second 25 percent	7	8	34	30
Third 25 percent	11	10	41	35
Highest 25 percent	18	18	56	45
Highest 10 percent	20	19	65	53
Establishment characteristics				
Goods-producing industries	8	7	32	28
Construction	5	7	20	20
Manufacturing	9	7	37	31
Service-providing industries	10	9	36	31
Trade, transportation, and utilities	9	9	39	34
Wholesale trade	5	5	34	30
Retail trade	6	6	37	34
Transportation and warehousing	19	19	50	38
Utilities	35	35	69	63

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access¹, private industry workers, 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
Information	28	25	67	42
Financial activities	28	27	56	53
Finance and insurance	35	34	67	62
Credit intermediation and related activities	36	35	66	62
Insurance carriers and related activities	31	29	63	56
Real estate and rental and leasing	—	—	22	21
Professional and business services	7	8	38	33
Professional and technical services	8	9	51	44
Administrative and waste services	3	3	20	20
Education and health services	10	10	34	29
Educational services	9	9	48	39
Junior colleges, colleges, and universities	9	9	62	47
Health care and social assistance	10	10	32	27
Leisure and hospitality	2	2	18	14
Accommodation and food services	1	1	18	13
Other services	4	4	19	16
1 to 99 workers	5	5	22	20
1 to 49 workers	4	4	19	17
50 to 99 workers	6	6	31	29
100 workers or more	15	14	51	42
100 to 499 workers	10	10	45	41
500 workers or more	22	20	59	43
Geographic areas				
Northeast	12	13	39	32
New England	10	10	42	36
Middle Atlantic	13	13	38	31
South	8	8	29	25
South Atlantic	9	9	30	25
East South Central	6	6	30	24
West South Central	7	8	25	25
Midwest	7	6	28	22
East North Central	7	5	26	18
West North Central	8	7	32	28
West	11	11	50	45
Mountain	8	8	39	33
Pacific	12	12	55	51

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 45. Medical care benefit combinations: Access, private industry workers, 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	59	11	6	24	56	14	1	29
Worker characteristics								
Management, professional, and related	76	11	3	10	77	10	1	12
Management, business, and financial	83	12	1	4	86	9	1	5
Professional and related	73	10	4	13	72	11	1	16
Service	30	10	8	52	26	14	2	58
Protective service	39	4	23	34	34	—	—	44
Sales and office	60	11	9	20	56	15	1	28
Sales and related	51	9	16	24	45	16	1	38
Office and administrative support	65	12	5	18	63	14	1	22
Natural resources, construction, and maintenance	64	13	3	21	55	21	1	22
Construction, extraction, farming, fishing, and forestry	56	13	4	27	47	—	—	30
Installation, maintenance, and repair	71	13	2	15	63	21	1	15
Production, transportation, and material moving	66	11	4	19	65	12	1	23
Production	73	11	2	14	73	12	1	15
Transportation and material moving	59	10	7	25	57	12	1	30
Full time	72	13	2	12	71	14	1	13
Part time	19	4	18	60	12	11	1	76
Union	90	4	2	4	85	9	1	5
Nonunion	55	12	7	26	53	14	1	32
Average wage within the following categories ² :								
Lowest 25 percent	25	9	13	53	21	13	1	64
Lowest 10 percent	13	7	14	65	11	9	1	78
Second 25 percent	61	13	6	20	57	17	1	25
Third 25 percent	73	13	3	11	72	14	1	13
Highest 25 percent	83	10	2	5	84	9	1	7
Highest 10 percent	86	8	2	4	89	6	1	5
Establishment characteristics								
Goods-producing industries	74	13	2	12	72	14	1	13
Construction	53	17	4	26	44	—	—	29
Manufacturing	81	11	1	6	82	10	1	7
Service-providing industries	56	11	7	27	53	13	1	33
Trade, transportation, and utilities	62	9	11	18	55	16	1	28
Wholesale trade	73	14	3	11	69	18	1	13
Retail trade	52	8	16	23	42	18	1	38
Transportation and warehousing	76	9	3	13	76	—	—	15
Utilities	98	—	—	1	96	—	—	1

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, 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	18	51	(¹)	30	54	15	6	25
Worker characteristics								
Management, professional, and related	26	61	(¹)	13	73	14	3	10
Management, business, and financial	31	64	—	—	81	14	1	4
Professional and related	23	59	(¹)	17	69	13	4	13
Service	6	33	(¹)	60	26	14	8	52
Protective service	—	38	—	56	38	4	22	36
Sales and office	16	55	1	29	56	14	9	20
Sales and related	10	51	1	38	48	12	15	24
Office and administrative support	20	57	1	22	61	16	5	18
Natural resources, construction, and maintenance	24	53	—	—	57	20	3	21
Construction, extraction, farming, fishing, and forestry	—	44	—	31	46	23	4	27
Installation, maintenance, and repair	23	60	—	—	66	17	2	15
Production, transportation, and material moving ...	23	54	(¹)	23	57	19	4	19
Production	22	62	—	16	68	16	2	14
Transportation and material moving	23	45	1	31	47	22	6	25
Full time	22	64	(¹)	14	68	18	2	12
Part time	7	16	1	76	15	8	17	60
Union	71	23	1	5	54	40	2	4
Nonunion	13	54	(¹)	33	54	13	6	27
Average wage within the following categories ² :								
Lowest 25 percent	4	30	1	65	23	11	12	53
Lowest 10 percent	3	18	1	79	11	9	14	66
Second 25 percent	13	61	1	25	56	18	5	21
Third 25 percent	24	62	(¹)	14	67	19	3	11
Highest 25 percent	36	57	(¹)	7	78	15	2	5
Highest 10 percent	37	58	—	—	83	12	2	4
Establishment characteristics								
Goods-producing industries	26	61	(¹)	14	69	18	2	12
Construction	—	51	—	30	45	25	4	26
Manufacturing	28	64	—	—	77	15	1	6
Service-providing industries	17	49	(¹)	33	51	15	7	27
Trade, transportation, and utilities	18	53	1	28	53	18	10	19
Wholesale trade	—	74	—	13	69	17	3	11
Retail trade	12	48	1	38	45	16	15	24
Transportation and warehousing	35	50	—	—	57	28	3	13
Utilities	79	20	—	—	92	6	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, 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
Information	86	6	2	6	88	—	—	8
Financial activities	81	8	3	9	81	7	1	10
Finance and insurance	89	4	3	4	88	4	1	6
Credit intermediation and related activities	91	3	3	3	91	—	—	4
Insurance carriers and related activities	86	4	3	7	85	5	1	9
Real estate and rental and leasing	53	21	4	23	56	—	—	25
Professional and business services	55	12	5	28	55	12	3	30
Professional and technical services	68	16	4	13	72	—	—	16
Administrative and waste services	34	11	8	48	29	15	4	51
Education and health services	63	12	6	19	60	15	1	24
Educational services	70	8	1	20	65	—	—	21
Junior colleges, colleges, and universities	88	3	1	9	86	4	(1)	10
Health care and social assistance	62	13	7	19	59	15	2	24
Leisure and hospitality	21	10	7	62	19	—	—	68
Accommodation and food services	20	10	6	64	18	—	—	70
Other services	38	11	9	42	33	—	—	49
1 to 99 workers	42	15	7	35	39	18	1	42
1 to 49 workers	38	15	7	39	35	19	1	46
50 to 99 workers	55	14	8	23	53	16	1	30
100 workers or more	77	6	5	12	75	8	2	15
100 to 499 workers	71	8	6	14	68	11	2	18
500 workers or more	86	3	3	8	85	4	1	10
Geographic areas								
Northeast	58	11	6	25	54	15	1	29
New England	59	9	5	28	55	13	1	31
Middle Atlantic	58	12	6	24	54	16	1	29
South	59	11	6	24	58	12	2	29
South Atlantic	59	11	6	23	57	13	1	28
East South Central	60	10	4	26	59	—	—	29
West South Central	58	12	7	24	60	10	2	28
Midwest	62	9	8	21	60	11	1	28
East North Central	62	10	7	21	61	11	1	27
West North Central	62	6	9	23	56	12	1	31
West	55	12	5	28	50	17	1	32
Mountain	52	12	7	29	55	—	—	35
Pacific	56	12	5	27	47	21	1	31

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, 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
Information	43	49	—	—	84	8	2	6
Financial activities	41	47	—	—	80	9	3	9
Finance and insurance	51	42	—	—	88	4	3	4
Credit intermediation and related activities	50	43	—	—	90	3	3	3
Insurance carriers and related activities	48	41	—	—	85	5	3	7
Real estate and rental and leasing	—	64	—	26	50	23	4	23
Professional and business services	—	53	—	33	53	14	5	28
Professional and technical services	14	70	—	16	67	16	4	13
Administrative and waste services	—	39	—	55	32	12	8	48
Education and health services	17	58	(¹)	25	58	17	6	19
Educational services	—	64	—	21	63	16	1	20
Junior colleges, colleges, and universities	15	75	—	—	84	6	1	9
Health care and social assistance	17	57	(¹)	25	57	17	7	19
Leisure and hospitality	3	29	(¹)	69	19	12	7	62
Accommodation and food services	—	28	—	70	18	12	6	64
Other services	—	43	—	50	35	14	8	43
1 to 99 workers	8	49	(¹)	43	40	17	7	36
1 to 49 workers	6	47	(¹)	46	37	17	7	39
50 to 99 workers	12	57	1	30	50	18	8	23
100 workers or more	30	53	1	16	71	13	5	12
100 to 499 workers	19	60	1	20	66	14	6	14
500 workers or more	46	44	(¹)	10	78	12	2	8
Geographic areas								
Northeast	23	47	1	30	52	18	5	25
New England	—	49	—	32	55	12	4	28
Middle Atlantic	24	46	1	29	50	20	6	24
South	15	55	(¹)	30	56	14	6	24
South Atlantic	16	55	(¹)	30	56	14	6	24
East South Central	—	56	—	30	56	14	4	26
West South Central	—	55	—	30	55	14	7	24
Midwest	20	51	1	29	57	14	7	22
East North Central	22	50	1	27	57	16	7	21
West North Central	—	51	—	32	59	9	9	23
West	17	50	(¹)	33	50	17	5	28
Mountain	—	52	—	35	50	15	6	29
Pacific	19	49	(¹)	32	50	18	4	28

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.

Table 46. Paid leave combinations: Access, private industry workers, 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 ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	37	33	58	71	67	80	83
Worker characteristics							
Management, professional, and related	54	51	79	86	88	92	93
Management, business, and financial	60	56	88	96	94	97	97
Professional and related	51	49	74	80	85	90	90
Service	19	17	36	44	45	61	63
Protective service	30	25	43	64	52	72	80
Sales and office	40	36	62	74	69	81	84
Sales and related	32	28	49	61	58	71	76
Office and administrative support	45	41	70	82	77	87	89
Natural resources, construction, and maintenance	28	23	52	76	60	82	88
Construction, extraction, farming, fishing, and forestry	17	12	35	58	43	69	80
Installation, maintenance, and repair	37	32	67	91	75	94	95
Production, transportation, and material moving ...	32	24	54	79	65	84	88
Production	32	23	57	88	68	92	95
Transportation and material moving	31	26	51	70	61	77	82
Full time	45	41	72	87	80	93	94
Part time	12	9	18	26	30	44	48
Union	49	42	69	88	81	93	95
Nonunion	36	32	57	70	66	79	81
Average wage within the following categories ² :							
Lowest 25 percent	14	10	27	39	36	54	59
Lowest 10 percent	7	5	16	25	24	44	49
Second 25 percent	39	33	62	78	72	86	88
Third 25 percent	45	40	71	87	79	92	93
Highest 25 percent	56	53	82	89	90	95	95
Highest 10 percent	58	55	85	91	93	96	96
Establishment characteristics							
Goods-producing industries	31	24	58	85	67	90	93
Construction	17	14	40	62	46	72	82
Manufacturing	38	29	64	94	75	97	98
Service-providing industries	38	34	59	68	67	78	80
Trade, transportation, and utilities	35	30	57	72	65	80	83
Wholesale trade	38	34	73	90	80	92	94
Retail trade	29	23	45	62	55	71	77
Transportation and warehousing	46	42	71	81	79	89	90
Utilities	65	63	91	99	93	99	100

See footnotes at end of table.

Table 46. Paid leave combinations: Access, private industry workers, 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 ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
Information	72	71	90	93	94	96	97
Financial activities	61	57	86	92	92	95	96
Finance and insurance	67	63	90	96	95	98	98
Credit intermediation and related activities	60	57	90	97	95	98	99
Insurance carriers and related activities	74	68	88	96	95	97	97
Real estate and rental and leasing	40	37	73	77	80	88	89
Professional and business services	39	35	62	74	70	79	85
Professional and technical services	51	45	77	89	85	92	92
Administrative and waste services	21	19	40	54	48	63	74
Education and health services	48	46	69	76	81	86	88
Educational services	32	41	52	53	81	82	77
Junior colleges, colleges, and universities	43	46	70	72	87	89	87
Health care and social assistance	51	47	72	79	81	87	89
Leisure and hospitality	12	9	24	30	32	51	50
Accommodation and food services	9	7	21	27	29	50	48
Other services	29	26	51	62	59	73	72
1 to 99 workers	26	23	49	62	57	73	76
1 to 49 workers	24	21	47	60	54	70	74
50 to 99 workers	32	27	53	68	63	80	82
100 workers or more	50	44	70	82	79	89	90
100 to 499 workers	43	37	63	77	74	85	87
500 workers or more	59	55	79	89	87	94	95
Geographic areas							
Northeast	48	43	61	71	73	81	83
New England	40	36	59	69	72	80	81
Middle Atlantic	51	46	62	72	74	81	84
South	36	32	59	73	67	82	85
South Atlantic	38	34	60	72	68	82	85
East South Central	34	29	53	71	63	82	84
West South Central	32	28	60	75	69	83	85
Midwest	36	30	55	73	65	80	83
East North Central	39	32	55	73	66	81	83
West North Central	31	26	56	72	64	80	82
West	29	27	58	67	63	75	78
Mountain	33	29	56	67	62	77	79
Pacific	28	26	59	67	64	75	78

¹ Includes workers with access to one or more of these leave benefits.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: 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.