

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	68	54	80	28	26	90	55	38	69
<b>Worker characteristics</b>									
Management, professional, and related .....	83	73	88	43	39	92	64	48	75
Management, business, and financial .....	85	76	89	38	35	90	75	61	81
Professional and related .....	82	72	88	45	41	92	59	43	72
Teachers .....	86	81	94	73	68	94	36	19	54
Primary, secondary, and special education school teachers .....	95	91	96	89	86	96	28	11	41
Registered nurses .....	78	66	84	40	36	90	66	47	71
Service .....	45	30	67	17	16	94	34	17	50
Protective service .....	79	63	80	52	49	95	44	20	45
Sales and office .....	70	54	77	23	19	84	62	44	71
Sales and related .....	67	43	64	11	8	69	63	39	63
Office and administrative support .....	73	60	83	29	25	88	62	47	75
Natural resources, construction, and maintenance	69	56	82	30	29	96	57	41	73
Construction, extraction, farming, fishing, and forestry .....	65	53	81	33	33	98	49	34	70
Installation, maintenance, and repair .....	73	60	82	27	26	95	64	48	75
Production, transportation, and material moving ...	69	52	76	26	23	89	57	38	67
Production .....	73	57	78	22	20	93	66	47	71
Transportation and material moving .....	65	48	74	29	25	86	48	30	62
Full time .....	78	65	83	34	31	92	63	46	72
Part time .....	37	21	57	12	9	80	29	14	47
Union .....	95	89	93	83	79	94	44	28	65
Nonunion .....	63	48	76	19	17	87	57	40	70
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	40	22	54	9	7	79	35	17	48
Lowest 10 percent .....	28	11	38	5	3	66	24	8	33
Second 25 percent .....	70	54	77	23	21	89	59	40	68
Third 25 percent .....	80	68	85	36	33	92	63	47	74
Highest 25 percent .....	89	80	90	50	46	92	68	54	79
Highest 10 percent .....	90	82	91	50	45	91	72	57	79
<b>Establishment characteristics</b>									
Goods-producing industries .....	75	61	81	25	24	93	69	52	75
Service-providing industries .....	67	53	79	29	26	90	53	36	68
Education and health services .....	76	65	86	43	40	93	50	33	66
Educational services .....	86	80	93	72	66	93	35	20	56
Elementary and secondary schools .....	90	86	95	84	81	96	25	9	38
Junior colleges, colleges, and universities	87	78	89	54	44	83	62	43	70
Healthcare and social assistance .....	68	54	79	23	21	92	60	42	70
Hospitals .....	90	77	86	49	44	90	76	55	72
Public administration .....	91	87	96	85	82	95	35	17	50

See footnotes at end of table.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	50	36	72	10	9	90	45	31	68
1 to 49 workers .....	45	33	73	8	7	90	42	29	69
50 to 99 workers .....	65	46	71	16	15	90	56	36	65
100 workers or more .....	85	71	84	45	41	90	64	45	70
100 to 499 workers .....	80	61	76	28	25	89	67	46	68
500 workers or more .....	89	80	90	62	56	91	61	44	71
<b>Geographic areas</b>									
New England .....	68	55	81	29	26	90	53	39	73
Middle Atlantic .....	67	55	83	33	30	91	52	36	70
East North Central .....	70	56	81	31	28	91	58	40	68
West North Central .....	73	58	79	27	23	86	60	43	72
South Atlantic .....	67	52	77	26	22	88	59	38	64
East South Central .....	72	57	80	31	29	92	53	36	69
West South Central .....	68	52	77	23	21	92	57	39	68
Mountain .....	66	51	77	22	20	91	55	38	69
Pacific .....	65	53	82	30	28	93	48	36	74

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

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	67	33	82	18
<b>Worker characteristics</b>				
Management, professional, and related .....	67	33	83	17
Management, business, and financial .....	69	31	84	16
Professional and related .....	66	34	83	17
Teachers .....	60	40	80	20
Primary, secondary, and special education school teachers .....	53	47	80	20
Registered nurses .....	67	33	82	18
Service .....	62	38	78	22
Protective service .....	78	22	86	14
Sales and office .....	67	33	81	19
Sales and related .....	73	27	84	16
Office and administrative support .....	65	35	80	20
Natural resources, construction, and maintenance	62	38	79	21
Construction, extraction, farming, fishing, and forestry .....	48	52	73	27
Installation, maintenance, and repair .....	71	29	82	18
Production, transportation, and material moving ...	69	31	84	16
Production .....	69	31	83	17
Transportation and material moving .....	70	30	85	15
Full time .....	67	33	82	18
Part time .....	67	33	80	20
Union .....	60	40	81	19
Nonunion .....	67	33	82	18
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	72	28	83	17
Lowest 10 percent .....	72	28	83	17
Second 25 percent .....	65	35	79	21
Third 25 percent .....	66	34	82	18
Highest 25 percent .....	67	33	84	16
Highest 10 percent .....	68	32	84	16
<b>Establishment characteristics</b>				
Goods-producing industries .....	66	34	82	18
Service-providing industries .....	67	33	82	18
Education and health services .....	61	39	80	20
Educational services .....	60	40	83	17
Elementary and secondary schools .....	52	48	81	19
Junior colleges, colleges, and universities	65	35	85	15
Healthcare and social assistance .....	61	39	80	20
Hospitals .....	66	34	81	19
Public administration .....	60	40	83	17

See footnotes at end of table.

**Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers .....	63	37	79	21
1 to 49 workers .....	63	37	78	22
50 to 99 workers .....	64	36	82	18
100 workers or more .....	69	31	84	16
100 to 499 workers .....	72	28	85	15
500 workers or more .....	66	34	82	18
<b>Geographic areas</b>				
New England .....	69	31	88	12
Middle Atlantic .....	66	34	87	13
East North Central .....	63	37	80	20
West North Central .....	65	35	77	23
South Atlantic .....	66	34	80	20
East South Central .....	75	25	86	14
West South Central .....	71	29	84	16
Mountain .....	69	31	83	17
Pacific .....	65	35	80	20

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Healthcare <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	72	59	81	72	54	75
<b>Worker characteristics</b>						
Management, professional, and related .....	88	76	86	88	69	79
Management, business, and financial .....	94	81	87	94	73	78
Professional and related .....	86	74	86	85	68	79
Teachers .....	86	75	88	86	70	81
Primary, secondary, and special education school teachers .....	97	86	88	97	79	82
Registered nurses .....	81	67	83	81	60	74
Service .....	47	33	72	46	31	67
Protective service .....	70	61	87	70	58	83
Sales and office .....	73	58	79	73	53	74
Sales and related .....	62	46	75	62	43	69
Office and administrative support .....	79	64	81	79	59	75
Natural resources, construction, and maintenance .....	79	64	81	79	60	77
Construction, extraction, farming, fishing, and forestry .....	73	60	82	73	58	79
Installation, maintenance, and repair .....	84	67	80	84	63	75
Production, transportation, and material moving .....	76	63	82	76	58	76
Production .....	84	70	83	84	64	77
Transportation and material moving .....	69	56	81	69	52	75
Full time .....	88	73	83	88	67	77
Part time .....	24	15	62	24	13	56
Union .....	95	85	89	95	79	83
Nonunion .....	69	54	79	68	50	73
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	38	25	65	38	23	60
Lowest 10 percent .....	21	12	55	21	11	52
Second 25 percent .....	78	62	80	78	58	74
Third 25 percent .....	88	75	85	88	70	79
Highest 25 percent .....	94	82	87	94	75	80
Highest 10 percent .....	95	84	89	95	76	80
<b>Establishment characteristics</b>						
Goods-producing industries .....	86	73	84	86	68	79
Service-providing industries .....	70	57	81	70	52	74
Education and health services .....	79	65	82	79	60	76
Educational services .....	86	75	87	85	68	80
Elementary and secondary schools .....	88	77	87	88	70	80
Junior colleges, colleges, and universities .....	86	76	88	86	71	82
Healthcare and social assistance .....	75	58	78	74	54	72
Hospitals .....	89	77	86	89	69	78
Public administration .....	88	82	93	88	78	88

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	47	37	79	27	21	79	71	53	75
<b>Worker characteristics</b>									
Management, professional, and related .....	62	51	82	36	29	81	86	68	79
Management, business, and financial .....	68	56	83	38	31	83	92	72	78
Professional and related .....	59	49	82	36	28	80	84	66	79
Teachers .....	53	45	85	35	28	81	85	68	81
Primary, secondary, and special education school teachers .....	59	51	85	39	32	82	95	78	82
Registered nurses .....	62	47	77	31	24	77	81	60	75
Service .....	26	19	73	17	12	74	46	31	67
Protective service .....	46	39	84	30	24	81	69	57	83
Sales and office .....	46	36	78	23	18	78	71	52	74
Sales and related .....	39	29	74	15	11	76	60	42	70
Office and administrative support .....	50	40	79	27	22	79	77	58	75
Natural resources, construction, and maintenance .....	46	36	79	31	25	81	77	59	77
Construction, extraction, farming, fishing, and forestry .....	42	35	83	32	27	85	71	55	78
Installation, maintenance, and repair .....	50	38	75	30	23	77	82	62	75
Production, transportation, and material moving .....	48	38	80	26	22	82	75	56	76
Production .....	53	43	82	28	23	83	82	63	77
Transportation and material moving .....	43	33	77	25	20	80	68	50	74
Full time .....	57	46	81	32	26	80	86	66	77
Part time .....	14	9	63	9	6	69	23	13	55
Union .....	74	63	86	57	48	84	93	77	83
Nonunion .....	42	33	77	21	16	77	67	49	73
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	18	12	65	10	7	70	37	22	60
Lowest 10 percent .....	10	6	58	6	4	62	21	11	51
Second 25 percent .....	47	36	76	24	18	77	76	57	74
Third 25 percent .....	58	48	82	33	27	82	87	68	79
Highest 25 percent .....	70	59	84	43	35	81	92	73	80
Highest 10 percent .....	76	64	84	46	38	82	93	74	80
<b>Establishment characteristics</b>									
Goods-producing industries .....	57	47	83	33	27	84	84	66	79
Service-providing industries .....	45	35	79	26	20	78	69	51	74
Education and health services .....	48	38	80	27	21	78	78	59	76
Educational services .....	53	44	83	34	26	78	84	67	80
Elementary and secondary schools .....	53	44	84	35	27	79	86	69	80
Junior colleges, colleges, and universities .....	57	47	84	33	25	76	86	71	82
Healthcare and social assistance .....	44	34	77	23	18	77	73	53	72
Hospitals .....	70	56	80	38	29	78	89	69	77
Public administration .....	62	55	89	45	39	87	86	76	88

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Healthcare <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	58	44	76	57	41	72
1 to 49 workers .....	54	41	76	53	38	72
50 to 99 workers .....	70	54	76	70	50	71
100 workers or more .....	86	73	84	86	66	77
100 to 499 workers .....	83	67	81	83	62	75
500 workers or more .....	89	78	87	89	70	79
<b>Geographic areas</b>						
New England .....	73	59	82	73	52	72
Middle Atlantic .....	72	60	83	72	56	77
East North Central .....	74	58	79	73	53	72
West North Central .....	70	57	81	70	51	73
South Atlantic .....	73	58	80	73	54	74
East South Central .....	77	62	82	76	60	78
West South Central .....	73	59	80	73	55	75
Mountain .....	70	56	80	69	51	74
Pacific .....	71	61	85	71	56	79

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	30	23	77	17	13	76	56	40	72
1 to 49 workers .....	26	20	78	13	10	77	52	37	72
50 to 99 workers .....	43	31	73	28	21	75	69	49	71
100 workers or more .....	62	50	80	36	29	80	84	65	77
100 to 499 workers .....	55	44	79	28	22	80	81	61	75
500 workers or more .....	69	56	82	44	35	80	88	70	79
<b>Geographic areas</b>									
New England .....	51	41	79	19	14	75	69	49	71
Middle Atlantic .....	50	41	82	32	26	83	71	55	77
East North Central .....	49	38	78	26	19	76	72	52	72
West North Central .....	47	37	78	21	16	77	68	50	73
South Atlantic .....	42	32	76	23	17	73	71	53	74
East South Central .....	38	28	74	17	14	82	74	58	78
West South Central .....	38	30	78	18	15	82	72	54	75
Mountain .....	48	38	80	25	20	79	68	50	73
Pacific .....	55	46	83	43	35	83	70	55	78

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

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> Healthcare 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 healthcare.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	81	19	69	31
<b>Worker characteristics</b>				
Management, professional, and related .....	82	18	70	30
Management, business, and financial .....	81	19	70	30
Professional and related .....	83	17	70	30
Teachers .....	87	13	67	33
Primary, secondary, and special education school teachers .....	87	13	66	34
Registered nurses .....	80	20	71	29
Service .....	80	20	64	36
Protective service .....	85	15	74	26
Sales and office .....	78	22	67	33
Sales and related .....	72	28	62	38
Office and administrative support .....	81	19	69	31
Natural resources, construction, and maintenance	82	18	69	31
Construction, extraction, farming, fishing, and forestry .....	84	16	71	29
Installation, maintenance, and repair .....	80	20	67	33
Production, transportation, and material moving ...	80	20	72	28
Production .....	79	21	73	27
Transportation and material moving .....	80	20	71	29
Full time .....	81	19	69	31
Part time .....	74	26	64	36
Union .....	87	13	80	20
Nonunion .....	79	21	65	35
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	75	25	59	41
Lowest 10 percent .....	72	28	57	43
Second 25 percent .....	79	21	66	34
Third 25 percent .....	81	19	70	30
Highest 25 percent .....	83	17	73	27
Highest 10 percent .....	83	17	74	26
<b>Establishment characteristics</b>				
Goods-producing industries .....	81	19	74	26
Service-providing industries .....	81	19	67	33
Education and health services .....	83	17	66	34
Educational services .....	85	15	66	34
Elementary and secondary schools .....	86	14	64	36
Junior colleges, colleges, and universities	85	15	71	29
Healthcare and social assistance .....	81	19	67	33
Hospitals .....	82	18	74	26
Public administration .....	88	12	77	23

See footnotes at end of table.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers .....	79	21	63	37
1 to 49 workers .....	80	20	63	37
50 to 99 workers .....	78	22	64	36
100 workers or more .....	81	19	72	28
100 to 499 workers .....	79	21	68	32
500 workers or more .....	83	17	74	26
<b>Geographic areas</b>				
New England .....	78	22	74	26
Middle Atlantic .....	83	17	75	25
East North Central .....	80	20	74	26
West North Central .....	81	19	67	33
South Atlantic .....	79	21	64	36
East South Central .....	80	20	61	39
West South Central .....	80	20	62	38
Mountain .....	82	18	68	32
Pacific .....	82	18	69	31

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(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	\$387.58	19	\$492.33	81	\$362.85	\$111.00
<b>Worker characteristics</b>							
Management, professional, and related .....	100	408.20	20	477.39	80	391.21	109.29
Management, business, and financial .....	100	389.34	15	483.66	85	372.58	108.37
Professional and related .....	100	416.69	22	475.43	78	400.31	109.74
Teachers .....	100	461.16	32	502.49	68	441.99	113.98
Primary, secondary, and special education school teachers .....	100	465.45	33	502.59	67	446.94	118.46
Registered nurses .....	100	399.34	10	512.43	90	386.37	108.46
Service .....	100	373.73	19	476.95	81	348.90	105.37
Protective service .....	100	439.13	24	506.68	76	418.16	103.86
Sales and office .....	100	358.94	16	458.73	84	339.75	114.50
Sales and related .....	100	299.39	10	385.38	90	289.98	122.67
Office and administrative support .....	100	383.73	19	474.81	81	362.74	110.73
Natural resources, construction, and maintenance	100	417.69	29	590.67	71	346.61	117.89
Construction, extraction, farming, fishing, and forestry .....	100	460.93	39	637.77	61	346.62	116.78
Installation, maintenance, and repair .....	100	383.54	21	521.49	79	346.60	118.57
Production, transportation, and material moving ...	100	379.42	17	509.67	83	353.13	110.48
Production .....	100	374.52	14	516.06	86	351.36	110.50
Transportation and material moving .....	100	384.97	20	504.56	80	355.28	110.46
Full time .....	100	391.18	19	495.56	81	366.31	109.27
Part time .....	100	330.92	17	434.56	83	309.90	137.33
Union .....	100	491.72	36	572.20	64	447.37	113.25
Nonunion .....	100	359.78	15	440.88	85	345.79	110.54
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	100	324.54	15	421.95	85	307.00	119.20
Lowest 10 percent .....	100	310.42	16	458.28	84	282.93	124.58
Second 25 percent .....	100	363.03	17	459.19	83	344.02	109.41
Third 25 percent .....	100	398.09	20	494.95	80	373.39	109.90
Highest 25 percent .....	100	421.08	22	528.88	78	391.55	110.07
Highest 10 percent .....	100	426.46	21	522.33	79	400.79	108.34
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	393.99	19	565.07	81	354.97	107.42
Service-providing industries .....	100	386.17	19	476.89	81	364.59	111.79
Education and health services .....	100	417.67	21	483.60	79	399.92	109.31
Educational services .....	100	444.81	27	494.93	73	425.99	111.97
Elementary and secondary schools .....	100	454.50	31	500.51	69	433.83	117.85
Junior colleges, colleges, and universities	100	431.63	18	483.93	82	420.44	97.94
Healthcare and social assistance .....	100	393.07	16	465.73	84	379.55	107.22
Hospitals .....	100	420.83	14	518.58	86	405.50	108.25
Public administration .....	100	477.82	27	529.43	73	458.66	94.35

See footnotes at end of table.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers .....	100	\$369.87	24	\$486.58	76	\$332.95	\$118.05
1 to 49 workers .....	100	371.43	25	484.31	75	333.76	116.61
50 to 99 workers .....	100	366.01	22	493.07	78	331.04	121.46
100 workers or more .....	100	397.65	16	497.16	84	378.28	107.35
100 to 499 workers .....	100	374.69	14	491.83	86	354.90	110.52
500 workers or more .....	100	418.07	18	500.98	82	399.96	104.41
<b>Geographic areas</b>							
New England .....	100	416.00	12	584.29	88	393.29	124.33
Middle Atlantic .....	100	422.76	26	509.82	74	391.85	115.91
East North Central .....	100	390.53	17	489.31	83	370.92	106.76
West North Central .....	100	369.63	18	484.61	82	343.92	100.57
South Atlantic .....	100	366.29	13	470.59	87	351.16	111.52
East South Central .....	100	353.95	13	461.04	87	337.28	100.73
West South Central .....	100	358.63	21	434.77	79	338.33	109.52
Mountain .....	100	390.88	23	469.28	77	367.90	110.39
Pacific .....	100	408.03	24	529.08	76	368.75	116.30

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	71	( <sup>5</sup> )	15	1	( <sup>5</sup> )	12	( <sup>5</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	100	72	( <sup>5</sup> )	15	1	( <sup>5</sup> )	11	( <sup>5</sup> )
Management, business, and financial .....	100	74	—	13	2	—	11	( <sup>5</sup> )
Professional and related .....	100	71	1	15	1	1	11	1
Teachers .....	100	74	—	16	1	1	6	—
Primary, secondary, and special education school teachers .....	100	74	—	14	—	2	7	—
Registered nurses .....	100	65	—	20	1	—	11	—
Service .....	100	73	—	11	1	1	12	—
Protective service .....	100	77	—	11	3	2	7	—
Sales and office .....	100	65	( <sup>5</sup> )	22	1	( <sup>5</sup> )	11	( <sup>5</sup> )
Sales and related .....	100	57	( <sup>5</sup> )	30	—	—	12	—
Office and administrative support .....	100	69	( <sup>5</sup> )	17	1	( <sup>5</sup> )	11	( <sup>5</sup> )
Natural resources, construction, and maintenance .....	100	75	—	8	—	( <sup>5</sup> )	15	1
Construction, extraction, farming, fishing, and forestry .....	100	75	—	9	—	—	12	—
Installation, maintenance, and repair .....	100	75	—	8	—	( <sup>5</sup> )	16	1
Production, transportation, and material moving .....	100	75	—	8	( <sup>5</sup> )	—	15	—
Production .....	100	77	—	9	—	—	13	—
Transportation and material moving .....	100	74	—	7	—	—	18	—
Full time .....	100	72	( <sup>5</sup> )	14	1	( <sup>5</sup> )	12	( <sup>5</sup> )
Part time .....	100	60	—	24	( <sup>5</sup> )	—	13	—
Union .....	100	73	—	10	2	2	11	—
Nonunion .....	100	71	—	15	1	—	12	( <sup>5</sup> )
Average wage within the following categories: <sup>6</sup>								
Lowest 25 percent .....	100	70	—	18	—	—	12	—
Lowest 10 percent .....	100	82	—	7	—	—	11	—
Second 25 percent .....	100	69	—	17	1	—	13	( <sup>5</sup> )
Third 25 percent .....	100	73	—	12	1	1	12	—
Highest 25 percent .....	100	72	( <sup>5</sup> )	14	1	1	11	1
Highest 10 percent .....	100	71	—	14	1	1	12	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	76	—	10	( <sup>5</sup> )	—	12	—
Service-providing industries .....	100	70	( <sup>5</sup> )	16	1	1	12	( <sup>5</sup> )
Education and health services .....	100	71	—	17	1	1	9	—
Educational services .....	100	72	—	19	1	1	5	—
Elementary and secondary schools .....	100	75	—	15	1	2	6	—
Junior colleges, colleges, and universities .....	100	69	—	27	1	—	3	—
Healthcare and social assistance .....	100	70	—	15	1	—	12	—
Hospitals .....	100	64	—	21	1	—	11	( <sup>5</sup> )
Public administration .....	100	74	—	12	5	2	5	—

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
1 to 99 workers .....	100	74	—	9	( <sup>5</sup> )	—	15	1
1 to 49 workers .....	100	74	—	9	( <sup>5</sup> )	—	16	1
50 to 99 workers .....	100	75	—	8	—	—	14	—
100 workers or more .....	100	69	1	17	1	1	11	( <sup>5</sup> )
100 to 499 workers .....	100	71	1	17	—	1	11	—
500 workers or more .....	100	68	—	18	2	1	10	—
<b>Geographic areas</b>								
New England .....	100	82	—	8	—	—	—	—
Middle Atlantic .....	100	68	—	14	( <sup>5</sup> )	3	13	—
East North Central .....	100	71	—	15	( <sup>5</sup> )	—	13	( <sup>5</sup> )
West North Central .....	100	63	—	13	—	—	22	—
South Atlantic .....	100	75	—	14	—	—	10	—
East South Central .....	100	74	—	16	—	—	9	—
West South Central .....	100	71	—	17	—	—	11	—
Mountain .....	100	67	—	17	1	—	15	—
Pacific .....	100	69	—	14	3	—	10	1

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> A composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

<sup>3</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>4</sup> Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

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

<sup>6</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(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	\$901.06	9	\$1,164.15	91	\$874.44	\$442.55
<b>Worker characteristics</b>							
Management, professional, and related .....	100	952.61	8	1,234.18	92	926.91	441.09
Management, business, and financial .....	100	962.92	7	1,328.05	93	935.10	426.27
Professional and related .....	100	947.97	9	1,200.73	91	923.14	447.90
Teachers .....	100	920.38	13	1,228.72	87	875.58	519.91
Primary, secondary, and special education school teachers .....	100	909.25	15	1,227.53	85	853.68	551.76
Registered nurses .....	100	991.54	4	1,214.85	96	982.16	419.15
Service .....	100	819.94	9	1,120.26	91	790.74	490.98
Protective service .....	100	1,014.50	9	1,183.27	91	998.20	—
Sales and office .....	100	845.08	7	1,003.16	93	832.45	447.66
Sales and related .....	100	720.06	5	860.50	95	712.43	454.43
Office and administrative support .....	100	897.02	8	1,039.75	92	884.03	444.75
Natural resources, construction, and maintenance .....	100	909.77	17	1,245.15	83	839.29	464.24
Construction, extraction, farming, fishing, and forestry .....	100	926.89	25	1,234.12	75	824.31	464.19
Installation, maintenance, and repair .....	100	896.11	11	1,264.73	89	849.39	464.27
Production, transportation, and material moving ...	100	929.63	10	1,173.26	90	902.53	385.89
Production .....	100	944.06	8	1,195.56	92	923.18	367.27
Transportation and material moving .....	100	913.08	13	1,157.83	87	877.46	408.50
Full time .....	100	910.66	9	1,193.19	91	882.20	439.50
Part time .....	100	751.52	10	740.48	90	752.72	490.23
Union .....	100	1,102.64	25	1,194.11	75	1,072.58	385.56
Nonunion .....	100	847.24	5	1,124.90	95	832.51	454.60
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	100	693.27	6	803.09	94	686.64	526.89
Lowest 10 percent .....	100	619.94	8	638.39	92	618.30	—
Second 25 percent .....	100	835.41	7	1,083.72	93	816.28	446.41
Third 25 percent .....	100	928.65	9	1,115.14	91	909.09	423.49
Highest 25 percent .....	100	1,004.74	12	1,301.11	88	965.04	423.60
Highest 10 percent .....	100	1,047.71	12	1,309.71	88	1,011.51	405.63
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	962.77	12	1,216.47	88	926.59	377.00
Service-providing industries .....	100	887.68	8	1,147.45	92	863.62	456.13
Education and health services .....	100	892.17	8	1,144.46	92	869.52	489.38
Educational services .....	100	893.02	10	1,240.29	90	855.99	507.65
Elementary and secondary schools .....	100	871.69	12	1,253.29	88	817.90	553.96
Junior colleges, colleges, and universities .....	100	966.83	4	1,200.92	96	958.13	401.22
Healthcare and social assistance .....	100	891.38	7	1,022.41	93	881.59	473.07
Hospitals .....	100	1,057.23	5	1,267.03	95	1,046.26	398.53
Public administration .....	100	1,066.46	10	1,115.78	90	1,061.22	355.56

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers .....	100	\$798.59	11	\$1,123.20	89	\$759.76	\$497.01
1 to 49 workers .....	100	793.47	12	1,125.99	88	749.22	501.98
50 to 99 workers .....	100	811.24	8	1,113.14	92	784.79	485.23
100 workers or more .....	100	957.91	8	1,193.19	92	936.45	413.09
100 to 499 workers .....	100	892.89	7	1,135.65	93	875.69	438.23
500 workers or more .....	100	1,015.21	10	1,227.11	90	991.94	390.13
<b>Geographic areas</b>							
New England .....	100	1,052.17	9	1,248.87	91	1,033.86	398.33
Middle Atlantic .....	100	1,035.86	19	1,226.42	81	989.93	416.96
East North Central .....	100	968.76	11	1,130.91	89	948.34	381.20
West North Central .....	100	859.18	8	1,101.17	92	839.37	431.64
South Atlantic .....	100	817.18	3	1,178.96	97	804.06	471.46
East South Central .....	100	761.48	5	1,228.67	95	739.17	465.85
West South Central .....	100	784.69	3	998.03	97	777.60	487.49
Mountain .....	100	867.45	8	1,020.48	92	853.92	447.02
Pacific .....	100	925.24	12	1,155.65	88	894.53	462.68

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	71	( <sup>5</sup> )	14	1	( <sup>5</sup> )	12	( <sup>5</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	100	73	( <sup>5</sup> )	14	1	( <sup>5</sup> )	11	( <sup>5</sup> )
Management, business, and financial .....	100	74	—	12	2	( <sup>5</sup> )	11	—
Professional and related .....	100	72	1	14	1	1	11	( <sup>5</sup> )
Teachers .....	100	76	—	14	1	1	7	—
Primary, secondary, and special education school teachers .....	100	76	—	12	—	1	8	—
Registered nurses .....	100	66	—	20	1	—	11	—
Service .....	100	75	—	11	1	1	12	—
Protective service .....	100	79	—	9	3	2	6	—
Sales and office .....	100	66	( <sup>5</sup> )	21	1	( <sup>5</sup> )	12	( <sup>5</sup> )
Sales and related .....	100	56	( <sup>5</sup> )	30	—	—	13	—
Office and administrative support .....	100	70	( <sup>5</sup> )	17	1	( <sup>5</sup> )	12	( <sup>5</sup> )
Natural resources, construction, and maintenance .....	100	75	—	8	—	( <sup>5</sup> )	15	1
Construction, extraction, farming, fishing, and forestry .....	100	75	—	9	—	—	13	—
Installation, maintenance, and repair .....	100	74	—	8	—	( <sup>5</sup> )	17	1
Production, transportation, and material moving .....	100	73	—	10	( <sup>5</sup> )	—	16	—
Production .....	100	73	—	12	—	—	14	—
Transportation and material moving .....	100	74	—	7	—	—	18	—
Full time .....	100	72	( <sup>5</sup> )	13	1	( <sup>5</sup> )	12	( <sup>5</sup> )
Part time .....	100	63	( <sup>5</sup> )	23	( <sup>5</sup> )	—	13	—
Union .....	100	72	—	11	2	2	12	—
Nonunion .....	100	71	—	15	1	—	13	( <sup>5</sup> )
Average wage within the following categories: <sup>6</sup>								
Lowest 25 percent .....	100	70	—	17	( <sup>5</sup> )	—	12	—
Lowest 10 percent .....	100	81	—	7	—	—	12	—
Second 25 percent .....	100	68	—	17	1	—	13	( <sup>5</sup> )
Third 25 percent .....	100	74	—	11	1	1	13	—
Highest 25 percent .....	100	73	( <sup>5</sup> )	13	1	1	12	1
Highest 10 percent .....	100	72	—	13	1	1	12	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	74	—	11	( <sup>5</sup> )	—	13	—
Service-providing industries .....	100	71	( <sup>5</sup> )	15	1	( <sup>5</sup> )	12	( <sup>5</sup> )
Education and health services .....	100	73	—	15	1	1	9	—
Educational services .....	100	75	—	16	1	1	6	—
Elementary and secondary schools .....	100	77	—	13	1	1	7	—
Junior colleges, colleges, and universities .....	100	72	—	24	1	—	3	—
Healthcare and social assistance .....	100	71	—	15	1	—	12	( <sup>5</sup> )
Hospitals .....	100	66	—	20	1	—	11	—
Public administration .....	100	74	—	12	5	2	7	—

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
1 to 99 workers .....	100	75	—	8	( <sup>5</sup> )	—	16	( <sup>5</sup> )
1 to 49 workers .....	100	74	—	9	( <sup>5</sup> )	—	17	( <sup>5</sup> )
50 to 99 workers .....	100	77	—	8	—	—	14	—
100 workers or more .....	100	70	( <sup>5</sup> )	17	1	1	11	( <sup>5</sup> )
100 to 499 workers .....	100	71	1	16	( <sup>5</sup> )	1	11	( <sup>5</sup> )
500 workers or more .....	100	69	—	18	2	1	10	—
<b>Geographic areas</b>								
New England .....	100	83	—	7	—	—	—	—
Middle Atlantic .....	100	68	—	14	1	3	13	—
East North Central .....	100	71	—	16	( <sup>5</sup> )	—	13	( <sup>5</sup> )
West North Central .....	100	63	—	14	—	—	22	—
South Atlantic .....	100	76	—	13	—	—	10	1
East South Central .....	100	75	—	15	—	—	9	—
West South Central .....	100	73	—	15	—	—	11	—
Mountain .....	100	69	—	14	1	—	16	—
Pacific .....	100	69	—	14	3	—	12	—

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> A composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

<sup>3</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>4</sup> Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

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

<sup>6</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

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

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$33.52	\$59.80	\$94.42	\$135.21	\$197.62	\$139.44	\$233.69	\$363.44	\$566.47	\$844.04
<b>Worker characteristics</b>										
Management, professional, and related .....	31.88	56.46	92.20	133.10	200.40	145.48	239.00	366.96	569.31	848.76
Management, business, and financial .....	37.18	61.69	98.74	132.36	190.65	157.87	250.80	363.70	540.47	791.60
Professional and related .....	28.46	54.94	88.53	133.58	202.71	144.02	233.55	373.14	577.75	865.00
Teachers .....	22.76	46.41	82.23	139.34	227.94	138.36	241.00	459.17	667.00	991.44
Primary, secondary, and special education school teachers .....	22.76	44.24	84.15	142.32	235.00	122.88	244.32	491.00	737.01	1045.41
Registered nurses .....	37.22	62.83	88.01	132.72	190.94	144.02	237.30	352.60	496.13	802.02
Service .....	29.26	54.16	89.31	133.02	181.99	147.63	246.98	383.32	622.51	887.42
Protective service .....	—	52.39	85.00	125.10	181.11	130.20	209.65	306.56	449.44	709.24
Sales and office .....	34.98	60.00	98.50	136.22	197.77	136.54	240.43	370.97	559.00	845.24
Sales and related .....	39.88	70.43	104.99	150.00	216.33	154.32	256.09	370.97	574.97	811.88
Office and administrative support .....	32.71	55.57	95.00	133.00	190.00	136.54	235.46	370.92	558.02	848.00
Natural resources, construction, and maintenance .....	37.99	62.83	97.29	152.37	217.73	144.57	237.24	383.00	633.15	864.08
Construction, extraction, farming, fishing, and forestry .....	38.00	60.00	92.35	142.33	217.73	161.49	236.00	352.85	589.01	801.60
Installation, maintenance, and repair .....	36.83	66.00	100.00	159.00	220.45	129.99	238.32	407.74	643.02	886.20
Production, transportation, and material moving .....	38.01	62.83	94.80	134.44	189.42	120.98	203.13	318.00	480.96	767.79
Production .....	38.00	61.75	97.50	135.81	187.81	129.99	203.11	314.11	452.19	697.61
Transportation and material moving .....	38.50	65.00	91.91	132.54	194.77	116.53	204.53	330.00	523.95	843.30
Full time .....	34.62	59.90	94.24	134.06	192.83	141.24	234.91	362.50	557.02	841.50
Part time .....	31.17	53.96	99.69	174.03	265.08	96.47	213.96	386.26	636.12	909.35
Union .....	30.33	54.11	83.87	132.54	192.79	95.66	171.04	272.11	460.61	811.16
Nonunion .....	34.67	60.22	96.63	135.68	197.81	155.58	253.29	378.92	584.39	848.00
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	32.00	59.68	99.48	151.46	217.74	169.09	273.74	449.90	673.23	960.26
Lowest 10 percent .....	31.43	62.21	108.00	171.63	233.98	175.96	268.77	451.67	663.00	1024.01
Second 25 percent .....	35.00	60.22	93.51	132.98	197.69	140.00	232.35	364.33	572.72	841.77
Third 25 percent .....	32.50	59.00	91.29	133.02	191.02	136.49	225.49	351.00	536.27	805.00
Highest 25 percent .....	34.67	59.00	94.96	134.92	195.66	138.00	228.06	351.00	526.49	824.50
Highest 10 percent .....	35.00	58.31	96.35	136.87	202.26	138.36	224.98	343.75	506.47	767.78
<b>Establishment characteristics</b>										
Goods-producing industries .....	36.94	61.75	95.33	135.00	189.42	133.94	216.65	316.97	478.56	705.48
Service-providing industries .....	32.50	58.02	94.24	135.28	200.40	140.82	238.32	373.58	585.54	865.00
Education and health services .....	25.00	51.67	86.66	133.02	204.90	139.60	247.98	409.57	666.18	961.25
Educational services .....	22.48	43.76	79.26	136.04	218.00	138.36	246.08	441.50	667.00	925.00
Elementary and secondary schools .....	22.03	41.92	81.22	140.72	235.00	120.62	255.54	501.30	714.00	1006.65
Junior colleges, colleges, and universities .....	22.76	46.06	77.00	125.98	189.35	173.13	232.00	377.24	548.71	667.00
Healthcare and social assistance .....	33.06	56.97	88.83	131.18	190.94	141.46	249.94	376.62	626.90	1000.51
Hospitals .....	37.60	56.15	85.85	125.66	193.96	132.57	236.11	340.57	452.04	684.06
Public administration .....	22.76	46.30	72.76	108.09	152.36	115.78	186.48	295.36	449.44	657.53

See footnotes at end of table.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$40.00	\$66.75	\$102.72	\$146.70	\$213.49	\$165.64	\$267.15	\$413.97	\$661.26	\$935.76
1 to 49 workers .....	38.59	65.00	101.76	144.98	209.00	159.00	262.56	411.84	673.98	954.88
50 to 99 workers .....	43.33	74.08	104.60	151.66	219.28	173.32	277.68	416.79	642.56	892.52
100 workers or more .....	31.25	54.17	89.31	128.85	186.32	130.00	215.68	339.47	506.47	743.11
100 to 499 workers .....	32.50	57.50	92.94	132.43	189.26	134.00	224.97	355.17	540.44	771.00
500 workers or more .....	28.43	52.32	85.23	125.62	182.50	121.87	209.65	326.00	476.58	692.74
<b>Geographic areas</b>										
New England .....	43.55	75.12	110.03	159.74	224.16	133.55	237.21	350.17	503.18	675.95
Middle Atlantic .....	42.21	71.69	97.72	140.82	217.23	141.18	227.48	334.68	540.47	865.00
East North Central .....	39.61	61.75	91.48	127.82	188.99	122.12	209.65	316.44	489.44	754.22
West North Central .....	37.82	61.10	90.54	123.88	174.00	146.48	238.03	358.00	540.49	756.09
South Atlantic .....	29.32	55.57	94.79	134.73	196.60	145.48	238.32	389.74	623.45	946.70
East South Central .....	20.00	42.17	86.66	129.22	182.81	151.83	262.12	431.46	667.00	779.60
West South Central .....	36.60	62.21	95.00	136.87	187.48	172.75	277.50	409.57	596.06	860.00
Mountain .....	33.16	51.70	87.00	129.00	200.00	148.83	230.75	358.18	576.00	834.00
Pacific .....	29.24	52.75	89.10	136.16	202.61	116.71	222.00	365.26	573.62	892.96

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	60	59	97	37	36	98	33	32	96
<b>Worker characteristics</b>									
Management, professional, and related .....	79	78	98	45	44	98	53	51	96
Management, business, and financial .....	86	85	99	59	58	99	62	61	98
Professional and related .....	76	75	98	39	39	98	49	47	96
Teachers .....	74	72	97	22	22	99	39	38	97
Primary, secondary, and special education school teachers .....	82	81	98	20	19	98	39	38	98
Registered nurses .....	76	76	99	36	36	99	50	48	96
Service .....	34	33	96	21	20	96	12	12	96
Protective service .....	70	67	96	28	27	96	22	22	96
Sales and office .....	59	57	96	36	35	97	33	32	96
Sales and related .....	47	44	93	28	27	95	20	18	92
Office and administrative support .....	65	64	97	41	40	97	41	39	97
Natural resources, construction, and maintenance	61	60	97	38	38	99	29	28	98
Construction, extraction, farming, fishing, and forestry .....	55	53	97	34	34	100	22	21	98
Installation, maintenance, and repair .....	67	66	98	42	41	99	35	34	97
Production, transportation, and material moving ...	65	62	96	46	45	98	29	28	97
Production .....	72	69	96	53	52	99	33	32	97
Transportation and material moving .....	58	56	96	40	39	98	26	25	97
Full time .....	75	73	98	44	43	98	42	41	97
Part time .....	15	13	88	15	14	95	5	5	94
Union .....	86	85	98	48	48	98	34	33	97
Nonunion .....	56	54	97	35	34	98	33	32	96
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	26	23	91	18	17	95	8	8	96
Lowest 10 percent .....	12	11	89	14	13	96	2	2	92
Second 25 percent .....	63	61	97	36	35	97	30	29	96
Third 25 percent .....	76	74	98	47	46	99	44	42	97
Highest 25 percent .....	86	85	99	52	51	99	57	55	97
Highest 10 percent .....	89	88	99	55	55	99	60	58	97
<b>Establishment characteristics</b>									
Goods-producing industries .....	73	71	97	53	52	99	36	35	97
Service-providing industries .....	58	57	97	34	33	97	33	32	96
Education and health services .....	68	66	98	28	27	98	37	36	96
Educational services .....	76	74	98	24	24	99	40	39	96
Elementary and secondary schools .....	76	75	98	21	21	99	35	35	97
Junior colleges, colleges, and universities	83	80	96	31	30	99	55	52	95
Healthcare and social assistance .....	62	61	98	30	29	97	35	34	96
Hospitals .....	86	85	98	45	44	98	61	58	96
Public administration .....	83	82	99	27	26	99	31	30	96

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	40	39	97	28	27	98	22	21	97
1 to 49 workers .....	36	34	96	26	25	98	19	18	97
50 to 99 workers .....	55	53	97	35	34	97	30	29	97
100 workers or more .....	79	77	97	45	44	98	44	42	96
100 to 499 workers .....	73	70	97	43	42	97	38	36	97
500 workers or more .....	85	83	98	47	47	99	50	48	96
<b>Geographic areas</b>									
New England .....	61	59	97	39	39	98	37	36	97
Middle Atlantic .....	59	58	99	69	69	99	32	30	96
East North Central .....	66	64	97	40	39	97	37	35	97
West North Central .....	59	57	96	32	31	97	38	37	98
South Atlantic .....	60	59	97	33	32	97	34	33	96
East South Central .....	67	64	95	29	28	97	30	29	97
West South Central .....	63	60	96	28	27	97	31	30	96
Mountain .....	59	57	97	27	26	98	37	35	95
Pacific .....	53	52	98	24	24	98	28	27	97

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

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the

threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 17. Life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

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

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

See footnotes at end of table.

**Table 17. Life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	7	93
1 to 49 workers .....	7	93
50 to 99 workers .....	6	94
100 workers or more .....	5	95
100 to 499 workers .....	5	95
500 workers or more .....	5	95
<b>Geographic areas</b>		
New England .....	9	91
Middle Atlantic .....	4	96
East North Central .....	6	94
West North Central .....	4	96
South Atlantic .....	6	94
East South Central .....	13	87
West South Central .....	5	95
Mountain .....	7	93
Pacific .....	4	96

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 18. Life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(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 .....	56	2	39	3	1
<b>Worker characteristics</b>					
Management, professional, and related .....	63	2	31	2	1
Management, business, and financial .....	70	2	25	2	1
Professional and related .....	60	2	34	2	1
Teachers .....	38	1	54	5	2
Primary, secondary, and special education school teachers .....	32	1	60	5	2
Registered nurses .....	74	2	23	—	—
Service .....	46	1	49	3	1
Protective service .....	38	3	54	4	1
Sales and office .....	61	2	34	2	( <sup>2</sup> )
Sales and related .....	58	—	35	3	—
Office and administrative support .....	61	2	34	2	( <sup>2</sup> )
Natural resources, construction, and maintenance	38	1	56	4	1
Construction, extraction, farming, fishing, and forestry .....	21	—	72	4	—
Installation, maintenance, and repair .....	50	1	45	4	( <sup>2</sup> )
Production, transportation, and material moving ...	46	1	47	6	( <sup>2</sup> )
Production .....	45	1	47	7	( <sup>2</sup> )
Transportation and material moving .....	47	—	47	4	—
Full time .....	56	2	39	3	1
Part time .....	55	2	38	4	1
Union .....	37	1	52	9	1
Nonunion .....	61	2	35	1	1
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	47	—	51	2	—
Lowest 10 percent .....	32	—	65	2	—
Second 25 percent .....	52	1	42	3	1
Third 25 percent .....	54	2	40	3	1
Highest 25 percent .....	62	3	31	3	( <sup>2</sup> )
Highest 10 percent .....	65	3	29	2	( <sup>2</sup> )
<b>Establishment characteristics</b>					
Goods-producing industries .....	45	2	47	5	( <sup>2</sup> )
Service-providing industries .....	58	2	37	3	1
Education and health services .....	53	1	42	3	1
Educational services .....	42	1	51	4	2
Elementary and secondary schools .....	32	1	60	4	2
Junior colleges, colleges, and universities .....	60	2	33	4	1
Healthcare and social assistance .....	63	—	34	1	—
Hospitals .....	79	2	18	1	( <sup>2</sup> )
Public administration .....	36	3	53	7	2

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers .....	46	1	50	2	1
1 to 49 workers .....	45	1	51	2	1
50 to 99 workers .....	48	1	49	2	( <sup>2</sup> )
100 workers or more .....	60	2	33	4	1
100 to 499 workers .....	59	2	36	3	( <sup>2</sup> )
500 workers or more .....	61	3	31	4	1
<b>Geographic areas</b>					
New England .....	64	—	32	3	—
Middle Atlantic .....	59	—	33	5	—
East North Central .....	50	—	44	4	—
West North Central .....	58	1	37	4	( <sup>2</sup> )
South Atlantic .....	61	2	33	2	2
East South Central .....	57	—	39	2	—
West South Central .....	52	—	44	2	—
Mountain .....	55	—	43	—	—
Pacific .....	51	3	43	3	( <sup>2</sup> )

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2013**

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

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	1	61	13	22	4	1.3	1.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1	58	13	24	5	1.4	1.0
Management, business, and financial .....	1	57	10	26	5	1.4	1.0
Professional and related .....	1	58	14	23	4	1.4	1.0
Teachers .....	—	49	24	23	—	1.4	—
Primary, secondary, and special education school teachers .....	—	48	28	23	2	1.4	—
Registered nurses .....	—	75	10	10	—	1.2	1.0
Service .....	1	63	14	19	3	1.3	1.0
Protective service .....	—	57	19	17	7	1.4	1.0
Sales and office .....	( <sup>3</sup> )	66	10	20	4	1.3	1.0
Sales and related .....	—	78	8	11	3	1.2	1.0
Office and administrative support .....	1	61	11	24	4	1.4	1.0
Natural resources, construction, and maintenance	1	61	15	20	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry .....	—	58	16	23	2	1.4	1.0
Installation, maintenance, and repair .....	1	61	15	19	3	1.3	1.0
Production, transportation, and material moving ...	( <sup>3</sup> )	64	15	18	2	1.3	1.0
Production .....	—	59	14	25	—	1.4	1.0
Transportation and material moving .....	1	69	16	12	2	1.2	1.0
Full time .....	1	61	13	22	4	1.4	1.0
Part time .....	1	74	10	9	6	1.3	1.0
Union .....	1	64	17	13	5	1.3	1.0
Nonunion .....	( <sup>3</sup> )	61	12	23	4	1.4	1.0
Average wage within the following categories: <sup>4</sup>							
Lowest 25 percent .....	—	68	11	18	—	1.3	1.0
Lowest 10 percent .....	—	70	—	—	—	1.3	1.0
Second 25 percent .....	1	66	13	19	2	1.3	1.0
Third 25 percent .....	1	61	13	22	3	1.3	1.0
Highest 25 percent .....	1	58	13	24	5	1.4	1.0
Highest 10 percent .....	1	54	13	27	6	1.4	1.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	—	53	13	28	—	1.4	1.0
Service-providing industries .....	1	63	13	20	4	1.3	1.0
Education and health services .....	1	62	15	19	3	1.3	1.0
Educational services .....	1	48	21	26	4	1.4	—
Elementary and secondary schools .....	—	45	28	25	2	1.4	1.5
Junior colleges, colleges, and universities .....	2	51	14	28	4	1.4	—
Healthcare and social assistance .....	1	71	11	15	2	1.2	1.0
Hospitals .....	2	73	12	11	1	1.2	1.0
Public administration .....	—	59	18	17	—	1.4	1.0

See footnotes at end of table.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers .....	—	61	12	21	—	1.4	1.0
1 to 49 workers .....	—	66	10	18	—	1.4	1.0
50 to 99 workers .....	—	53	16	27	—	1.4	1.0
100 workers or more .....	1	61	13	22	3	1.3	1.0
100 to 499 workers .....	—	63	12	22	—	1.4	1.0
500 workers or more .....	1	60	14	21	3	1.3	1.0
<b>Geographic areas</b>							
New England .....	1	65	13	17	4	1.3	1.0
Middle Atlantic .....	1	56	18	19	6	1.4	1.0
East North Central .....	—	60	14	24	—	1.4	1.0
West North Central .....	—	54	17	23	—	1.4	1.0
South Atlantic .....	—	64	11	22	—	1.3	1.0
East South Central .....	—	56	9	30	—	1.4	1.0
West South Central .....	—	63	11	23	—	1.3	1.0
Mountain .....	—	75	12	12	—	1.2	1.0
Pacific .....	—	63	7	23	—	1.4	1.0

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	74	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	26
<b>Worker characteristics</b>							
Management, professional, and related .....	75	50,000	100,000	250,000	600,000	1,000,000	25
Management, business, and financial .....	80	50,000	100,000	300,000	750,000	–	20
Professional and related .....	72	50,000	–	250,000	500,000	1,000,000	28
Teachers .....	59	50,000	50,000	100,000	250,000	400,000	41
Primary, secondary, and special education school teachers .....	49	–	50,000	–	–	300,000	51
Registered nurses .....	69	50,000	–	300,000	500,000	1,000,000	31
Service .....	68	50,000	50,000	–	500,000	1,000,000	32
Protective service .....	49	50,000	50,000	–	280,000	–	51
Sales and office .....	79	50,000	50,000	200,000	500,000	1,000,000	21
Sales and related .....	83	50,000	50,000	–	500,000	1,000,000	17
Office and administrative support .....	77	50,000	–	200,000	500,000	–	23
Natural resources, construction, and maintenance .....	67	50,000	–	200,000	–	2,000,000	33
Construction, extraction, farming, fishing, and forestry .....	59	50,000	–	170,000	–	–	41
Installation, maintenance, and repair .....	69	50,000	–	200,000	–	2,000,000	31
Production, transportation, and material moving ... ..	68	50,000	–	200,000	500,000	1,000,000	32
Production .....	65	50,000	100,000	250,000	500,000	1,000,000	35
Transportation and material moving .....	71	50,000	–	100,000	400,000	–	29
Full time .....	74	50,000	50,000	200,000	500,000	1,000,000	26
Part time .....	69	50,000	–	–	500,000	850,000	31
Union .....	61	50,000	50,000	100,000	300,000	1,000,000	39
Nonunion .....	76	50,000	–	245,000	500,000	1,000,000	24
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	70	50,000	50,000	–	500,000	1,000,000	30
Lowest 10 percent .....	75	50,000	50,000	–	–	–	25
Second 25 percent .....	77	50,000	50,000	150,000	500,000	1,000,000	23
Third 25 percent .....	73	50,000	75,000	200,000	500,000	1,000,000	27
Highest 25 percent .....	74	50,000	100,000	300,000	750,000	1,500,000	26
Highest 10 percent .....	76	50,000	100,000	300,000	750,000	–	24
<b>Establishment characteristics</b>							
Goods-producing industries .....	68	50,000	100,000	300,000	700,000	–	32
Service-providing industries .....	75	50,000	50,000	200,000	500,000	1,000,000	25
Education and health services .....	69	50,000	50,000	200,000	500,000	–	31
Educational services .....	63	50,000	50,000	100,000	250,000	500,000	37
Elementary and secondary schools .....	48	–	50,000	–	200,000	300,000	52
Junior colleges, colleges, and universities .....	78	50,000	50,000	–	–	500,000	22
Healthcare and social assistance .....	73	50,000	–	250,000	500,000	1,000,000	27
Hospitals .....	70	50,000	100,000	350,000	500,000	1,000,000	30
Public administration .....	49	50,000	50,000	100,000	200,000	500,000	51

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	76	\$50,000	—	\$200,000	\$500,000	\$1,000,000	24
1 to 49 workers .....	77	50,000	—	200,000	500,000	1,000,000	23
50 to 99 workers .....	73	50,000	\$100,000	245,000	500,000	—	27
100 workers or more .....	73	50,000	50,000	200,000	500,000	1,000,000	27
100 to 499 workers .....	79	50,000	50,000	200,000	500,000	1,000,000	21
500 workers or more .....	68	50,000	100,000	250,000	750,000	1,000,000	32
<b>Geographic areas</b>							
New England .....	73	50,000	—	200,000	500,000	1,000,000	27
Middle Atlantic .....	73	50,000	—	200,000	500,000	1,000,000	27
East North Central .....	65	50,000	100,000	250,000	500,000	1,000,000	35
West North Central .....	66	50,000	—	245,000	500,000	1,000,000	34
South Atlantic .....	74	50,000	—	250,000	—	1,500,000	26
East South Central .....	83	50,000	—	—	500,000	1,000,000	17
West South Central .....	78	50,000	—	250,000	750,000	—	22
Mountain .....	82	50,000	50,000	—	500,000	1,000,000	18
Pacific .....	79	50,000	50,000	200,000	500,000	1,000,000	21

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings

both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013**

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

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

See footnotes at end of table.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$10,000	\$10,000	\$20,000	\$25,000	\$50,000
1 to 49 workers .....	10,000	—	20,000	25,000	50,000
50 to 99 workers .....	10,000	10,000	20,000	25,000	50,000
100 workers or more .....	5,000	10,000	20,000	35,000	50,000
100 to 499 workers .....	10,000	10,000	20,000	25,000	50,000
500 workers or more .....	5,000	10,000	20,000	40,000	50,000
<b>Geographic areas</b>					
New England .....	5,000	—	20,000	50,000	50,000
Middle Atlantic .....	5,000	10,000	—	40,000	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
South Atlantic .....	10,000	10,000	20,000	25,000	50,000
East South Central .....	10,000	10,000	20,000	25,000	50,000
West South Central .....	5,000	10,000	20,000	25,000	50,000
Mountain .....	10,000	—	20,000	—	50,000
Pacific .....	5,000	10,000	20,000	40,000	50,000

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

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

than the amount shown. The remaining percentiles follow the same logic.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 22. Short-term disability plans: Method of funding, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2013**

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

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
All workers .....	45	37	16	1
<b>Worker characteristics</b>				
Management, professional, and related .....	50	36	—	—
Management, business, and financial .....	52	36	11	1
Professional and related .....	49	36	13	2
Teachers .....	45	37	16	2
Primary, secondary, and special education school teachers .....	43	40	14	3
Registered nurses .....	52	31	—	—
Service .....	33	31	35	1
Protective service .....	38	43	—	—
Sales and office .....	47	35	17	1
Sales and related .....	47	33	19	1
Office and administrative support .....	47	36	16	1
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	42	44	11	2
Installation, maintenance, and repair .....	35	48	13	4
Production, transportation, and material moving ...	47	42	—	—
Production .....	43	43	13	2
Transportation and material moving .....	38	51	10	1
Full time .....	49	33	16	2
Part time .....	46	39	14	1
Union .....	40	18	40	2
Nonunion .....	47	34	15	4
Average wage within the following categories: <sup>3</sup>	45	38	17	1
Lowest 25 percent .....	32	32	35	1
Lowest 10 percent .....	29	—	49	—
Second 25 percent .....	43	41	16	1
Third 25 percent .....	46	39	—	—
Highest 25 percent .....	52	35	12	2
Highest 10 percent .....	53	33	13	2
<b>Establishment characteristics</b>				
Goods-producing industries .....	41	47	10	1
Service-providing industries .....	46	34	18	1
Education and health services .....	42	35	21	2
Educational services .....	46	36	14	4
Elementary and secondary schools .....	40	44	10	6
Junior colleges, colleges, and universities	62	23	—	—
Healthcare and social assistance .....	39	35	24	1
Hospitals .....	55	28	15	1
Public administration .....	52	37	9	2

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2013—Continued**

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

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
1 to 99 workers .....	31	40	28	1
1 to 49 workers .....	31	38	31	1
50 to 99 workers .....	34	45	21	1
100 workers or more .....	53	35	10	2
100 to 499 workers .....	44	44	11	1
500 workers or more .....	61	27	10	2
<b>Geographic areas</b>				
New England .....	54	45	—	—
Middle Atlantic .....	20	24	56	1
East North Central .....	56	40	—	4
South Atlantic .....	53	47	—	1
East South Central .....	48	50	—	—
West South Central .....	61	39	—	—
Mountain .....	52	47	—	1
Pacific .....	52	36	12	1

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	18	82
<b>Worker characteristics</b>		
Management, professional, and related .....	13	87
Management, business, and financial .....	10	90
Professional and related .....	14	86
Teachers .....	13	87
Primary, secondary, and special education school teachers .....	11	89
Registered nurses .....	16	84
Service .....	36	64
Protective service .....	21	79
Sales and office .....	19	81
Sales and related .....	24	76
Office and administrative support .....	17	83
Natural resources, construction, and maintenance .....	15	85
Construction, extraction, farming, fishing, and forestry .....	15	85
Installation, maintenance, and repair .....	14	86
Production, transportation, and material moving .....	17	83
Production .....	14	86
Transportation and material moving .....	21	79
Full time .....	16	84
Part time .....	37	63
Union .....	17	83
Nonunion .....	18	82
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	40	60
Lowest 10 percent .....	51	49
Second 25 percent .....	18	82
Third 25 percent .....	15	85
Highest 25 percent .....	12	88
Highest 10 percent .....	12	88
<b>Establishment characteristics</b>		
Goods-producing industries .....	12	88
Service-providing industries .....	20	80
Education and health services .....	21	79
Educational services .....	9	91
Elementary and secondary schools .....	7	93
Junior colleges, colleges, and universities .....	9	91
Healthcare and social assistance .....	28	72
Hospitals .....	19	81
Public administration .....	18	82

See footnotes at end of table.

**Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	26	74
1 to 49 workers .....	29	71
50 to 99 workers .....	20	80
100 workers or more .....	14	86
100 to 499 workers .....	16	84
500 workers or more .....	11	89
<b>Geographic areas</b>		
New England .....	4	96
Middle Atlantic .....	47	53
East North Central .....	7	93
South Atlantic .....	7	93
East South Central .....	8	92
West South Central .....	5	95
Mountain .....	5	95
Pacific .....	13	87

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2013**

(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	70	22	1
<b>Worker characteristics</b>					
Management, professional, and related .....	2	1	67	30	1
Management, business, and financial .....	2	1	59	37	1
Professional and related .....	1	1	71	25	1
Teachers .....	—	—	84	8	2
Primary, secondary, and special education school teachers .....	—	—	85	6	—
Registered nurses .....	2	—	83	13	—
Service .....	4	1	88	6	1
Protective service .....	—	—	82	14	—
Sales and office .....	3	1	68	27	1
Sales and related .....	4	—	71	25	—
Office and administrative support .....	3	1	68	28	1
Natural resources, construction, and maintenance .....	16	—	60	18	—
Construction, extraction, farming, fishing, and forestry .....	29	—	54	8	—
Installation, maintenance, and repair .....	7	—	64	25	—
Production, transportation, and material moving ...	16	—	69	11	—
Production .....	18	—	62	13	—
Transportation and material moving .....	13	—	76	8	—
Full time .....	6	2	68	23	1
Part time .....	4	—	85	10	—
Union .....	17	7	62	13	1
Nonunion .....	3	1	71	24	1
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	5	2	84	9	1
Lowest 10 percent .....	1	—	94	4	—
Second 25 percent .....	7	1	74	17	1
Third 25 percent .....	7	2	68	22	( <sup>3</sup> )
Highest 25 percent .....	4	2	62	31	1
Highest 10 percent .....	2	1	62	33	2
<b>Establishment characteristics</b>					
Goods-producing industries .....	17	—	59	18	—
Service-providing industries .....	3	1	72	23	1
Education and health services .....	4	1	85	9	2
Educational services .....	4	—	86	8	—
Elementary and secondary schools .....	—	—	89	4	2
Junior colleges, colleges, and universities .....	1	—	82	16	—
Healthcare and social assistance .....	4	—	85	10	—
Hospitals .....	1	—	82	14	—
Public administration .....	2	—	84	12	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2013—Continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers .....	6	2	75	16	( <sup>3</sup> )
1 to 49 workers .....	6	—	74	17	—
50 to 99 workers .....	6	—	77	14	—
100 workers or more .....	6	2	66	25	1
100 to 499 workers .....	7	1	71	20	( <sup>3</sup> )
500 workers or more .....	4	3	62	29	2
<b>Geographic areas</b>					
New England .....	5	—	65	27	—
Middle Atlantic .....	4	—	85	10	—
East North Central .....	11	4	60	25	( <sup>3</sup> )
South Atlantic .....	6	1	68	25	( <sup>3</sup> )
East South Central .....	9	—	65	21	—
West South Central .....	6	—	58	34	—
Mountain .....	4	—	68	27	—
Pacific .....	2	2	69	24	3

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> 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 data from the National Compensation Survey publication, "Employer Costs for

Employee Compensation - March 2013."

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

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 25. Short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

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

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	92	12	21	26	26	26	8
<b>Worker characteristics</b>							
Management, professional, and related .....	90	12	18	26	26	26	10
Management, business, and financial .....	92	12	18	26	26	26	8
Professional and related .....	89	12	20	26	26	26	11
Teachers .....	83	12	22	26	26	52	17
Primary, secondary, and special education school teachers .....	80	13	22	26	—	52	20
Registered nurses .....	93	12	18	26	26	26	7
Service .....	95	13	26	26	26	52	5
Protective service .....	92	12	24	26	26	26	8
Sales and office .....	93	12	18	26	26	26	7
Sales and related .....	91	12	13	26	26	26	9
Office and administrative support .....	93	12	20	26	26	26	7
Natural resources, construction, and maintenance .....	90	13	24	26	26	36	10
Installation, maintenance, and repair .....	88	13	24	26	26	—	12
Production, transportation, and material moving ...	92	13	25	26	26	26	8
Production .....	92	13	—	26	26	26	8
Transportation and material moving .....	93	13	26	26	26	26	7
Full time .....	91	12	20	26	26	26	9
Part time .....	95	18	26	26	26	52	5
Union .....	87	13	26	26	26	52	13
Nonunion .....	93	12	18	26	26	26	7
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	94	12	25	26	26	—	6
Lowest 10 percent .....	97	21	26	26	26	52	3
Second 25 percent .....	94	12	20	26	26	26	6
Third 25 percent .....	92	12	20	26	26	26	8
Highest 25 percent .....	88	13	22	26	26	26	12
Highest 10 percent .....	87	12	21	26	26	26	13
<b>Establishment characteristics</b>							
Goods-producing industries .....	92	13	24	26	26	26	8
Service-providing industries .....	92	12	21	26	26	26	8
Education and health services .....	91	12	21	26	26	26	9
Educational services .....	84	13	22	26	26	52	16
Elementary and secondary schools .....	78	13	21	26	—	52	22
Junior colleges, colleges, and universities .....	91	18	26	26	26	26	9
Healthcare and social assistance .....	95	12	18	26	26	26	5
Hospitals .....	92	12	20	26	26	26	8
Public administration .....	87	—	24	26	26	52	13

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	94	12	18	26	26	26	6
1 to 49 workers .....	94	12	21	26	26	26	6
50 to 99 workers .....	93	12	13	26	26	26	7
100 workers or more .....	91	13	22	26	26	26	9
100 to 499 workers .....	94	12	13	26	26	26	6
500 workers or more .....	88	13	25	26	26	26	12
<b>Geographic areas</b>							
New England .....	90	12	13	26	26	26	10
Middle Atlantic .....	93	21	26	26	26	26	7
East North Central .....	87	13	20	26	26	26	13
South Atlantic .....	95	12	—	26	26	—	5
East South Central .....	94	11	12	26	26	26	6
West South Central .....	94	12	13	26	26	26	6
Pacific .....	94	12	—	26	26	26	6

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings

both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers .....	1	19	2	39	26	13	62.7	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	1	19	2	39	21	18	63.7	60.0
Management, business, and financial .....	1	17	2	41	20	19	64.5	60.0
Professional and related .....	1	20	2	39	21	17	63.3	60.0
Teachers .....	—	28	4	30	16	22	64.6	60.0
Primary, secondary, and special education school teachers .....	—	34	3	27	16	20	62.5	60.0
Registered nurses .....	2	21	2	51	15	9	60.0	60.0
Service .....	—	27	—	33	33	4	60.1	60.0
Protective service .....	—	41	—	29	25	4	58.6	60.0
Sales and office .....	1	19	2	36	28	14	62.8	60.0
Sales and related .....	1	16	2	39	29	13	63.0	60.0
Office and administrative support .....	1	20	2	35	28	14	62.7	60.0
Natural resources, construction, and maintenance .....	1	16	1	44	28	9	62.2	60.0
Construction, extraction, farming, fishing, and forestry .....	—	14	—	37	35	—	64.2	60.0
Installation, maintenance, and repair .....	—	18	—	48	23	7	61.0	60.0
Production, transportation, and material moving .....	—	15	—	44	26	14	63.2	60.0
Production .....	—	13	—	43	27	14	62.6	60.0
Transportation and material moving .....	—	16	—	45	25	13	63.8	60.0
Full time .....	1	19	2	40	25	14	63.0	60.0
Part time .....	—	24	—	32	35	5	61.1	60.0
Union .....	1	18	5	32	33	10	61.8	60.0
Nonunion .....	1	19	1	40	25	14	62.9	60.0
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	—	22	—	33	35	5	61.0	60.0
Lowest 10 percent .....	—	24	—	29	42	2	60.9	60.0
Second 25 percent .....	1	19	2	40	26	12	62.5	60.0
Third 25 percent .....	1	21	2	39	23	14	62.5	60.0
Highest 25 percent .....	1	17	2	40	23	18	64.1	60.0
Highest 10 percent .....	1	18	2	38	20	21	64.9	60.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	1	12	1	44	24	17	63.9	60.0
Service-providing industries .....	1	21	2	38	26	12	62.5	60.0
Education and health services .....	1	27	4	36	19	13	61.5	60.0
Educational services .....	—	32	8	26	12	22	63.8	60.0
Elementary and secondary schools .....	—	37	4	29	13	17	61.1	60.0
Junior colleges, colleges, and universities .....	—	24	12	21	9	33	69.4	60.0
Healthcare and social assistance .....	2	23	2	42	23	8	60.1	60.0
Hospitals .....	2	22	3	48	18	8	59.8	60.0
Public administration .....	—	29	—	31	32	5	60.0	60.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers .....	1	23	1	36	30	9	61.6	60.0
1 to 49 workers .....	—	23	—	33	33	8	61.6	60.0
50 to 99 workers .....	—	23	—	43	22	11	61.5	60.0
100 workers or more .....	1	17	2	40	24	16	63.5	60.0
100 to 499 workers .....	1	12	2	47	24	14	63.0	60.0
500 workers or more .....	1	21	3	34	23	18	64.0	60.0
<b>Geographic areas</b>								
New England .....	—	8	—	60	—	21	65.1	60.0
Middle Atlantic .....	1	31	1	16	46	5	61.2	66.0
East North Central .....	—	13	—	48	20	17	63.1	60.0
South Atlantic .....	—	19	—	52	9	18	62.6	60.0
East South Central .....	—	15	—	55	11	—	64.4	60.0
West South Central .....	—	9	—	58	14	17	64.3	60.0
Mountain .....	—	7	—	51	23	19	65.2	60.0
Pacific .....	—	12	14	42	20	—	61.3	60.0

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer

Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	75	\$170	\$300	\$572	\$1,000	\$2,307	25
<b>Worker characteristics</b>							
Management, professional, and related .....	71	170	500	692	1,500	2,500	29
Management, business, and financial .....	73	170	500	750	1,500	2,500	27
Professional and related .....	71	170	–	692	1,500	2,500	29
Teachers .....	73	170	500	692	831	1,500	27
Primary, secondary, and special education school teachers .....	73	170	500	692	831	–	27
Registered nurses .....	59	170	–	600	–	2,800	41
Service .....	85	170	200	524	584	1,300	15
Protective service .....	76	135	185	–	–	2,500	24
Sales and office .....	76	170	250	561	1,250	2,500	24
Sales and related .....	77	170	–	561	1,500	4,615	23
Office and administrative support .....	76	170	220	572	1,155	2,309	24
Natural resources, construction, and maintenance .....	76	200	500	572	1,000	–	24
Construction, extraction, farming, fishing, and forestry .....	74	200	500	550	–	1,500	26
Installation, maintenance, and repair .....	77	200	500	584	1,000	1,730	23
Production, transportation, and material moving ...	73	170	300	500	600	1,500	27
Production .....	68	170	250	515	–	1,500	32
Transportation and material moving .....	78	170	385	500	584	1,385	22
Full time .....	74	170	350	584	1,200	2,310	26
Part time .....	86	170	170	–	572	584	14
Union .....	79	170	200	500	584	1,385	21
Nonunion .....	75	170	315	584	1,155	2,310	25
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	85	170	170	546	584	1,300	15
Lowest 10 percent .....	94	170	–	546	584	750	6
Second 25 percent .....	75	170	300	561	1,000	2,000	25
Third 25 percent .....	74	170	300	572	1,100	2,308	26
Highest 25 percent .....	72	170	500	600	1,500	2,500	28
Highest 10 percent .....	70	170	–	692	1,500	2,500	30
<b>Establishment characteristics</b>							
Goods-producing industries .....	68	170	350	572	1,000	2,000	32
Service-providing industries .....	77	170	300	572	1,000	2,309	23
Education and health services .....	70	170	300	584	1,000	2,307	30
Educational services .....	67	170	–	692	831	1,500	33
Elementary and secondary schools .....	70	185	500	692	831	–	30
Junior colleges, colleges, and universities .....	58	170	185	584	1,000	1,500	42
Healthcare and social assistance .....	72	170	300	561	1,000	2,308	28
Hospitals .....	61	170	–	700	1,500	2,423	39
Public administration .....	72	135	200	584	–	1,662	28

See footnotes at end of table.

**Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	83	\$170	—	\$559	—	\$1,731	17
1 to 49 workers .....	85	170	—	559	\$750	1,500	15
50 to 99 workers .....	79	170	\$300	546	1,000	2,300	21
100 workers or more .....	70	170	350	584	1,500	2,400	30
100 to 499 workers .....	75	170	315	584	1,500	2,400	25
500 workers or more .....	65	170	350	584	1,200	2,350	35
<b>Geographic areas</b>							
New England .....	71	250	500	1,000	1,000	2,308	29
Middle Atlantic .....	90	170	170	546	584	831	10
East North Central .....	51	200	350	577	1,250	2,308	49
South Atlantic .....	74	300	500	750	1,500	2,500	26
West South Central .....	70	250	500	692	—	2,300	30
Mountain .....	72	—	500	1,000	—	2,500	28
Pacific .....	84	170	—	—	2,000	2,350	16

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings

both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	10	90
<b>Worker characteristics</b>		
Management, professional, and related .....	10	90
Management, business, and financial .....	8	92
Professional and related .....	12	88
Teachers .....	18	82
Primary, secondary, and special education school teachers .....	21	79
Registered nurses .....	11	89
Service .....	13	87
Protective service .....	20	80
Sales and office .....	9	91
Sales and related .....	9	91
Office and administrative support .....	9	91
Natural resources, construction, and maintenance .....	10	90
Installation, maintenance, and repair .....	11	89
Production, transportation, and material moving .....	6	94
Production .....	7	93
Transportation and material moving .....	5	95
Full time .....	10	90
Part time .....	7	93
Union .....	13	87
Nonunion .....	9	91
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	11	89
Lowest 10 percent .....	6	94
Second 25 percent .....	9	91
Third 25 percent .....	9	91
Highest 25 percent .....	10	90
Highest 10 percent .....	10	90
<b>Establishment characteristics</b>		
Goods-producing industries .....	8	92
Service-providing industries .....	10	90
Education and health services .....	12	88
Educational services .....	17	83
Elementary and secondary schools .....	20	80
Junior colleges, colleges, and universities .....	13	87
Healthcare and social assistance .....	8	92
Hospitals .....	10	90
Public administration .....	17	83

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	7	93
1 to 49 workers .....	6	94
50 to 99 workers .....	8	92
100 workers or more .....	11	89
100 to 499 workers .....	9	91
500 workers or more .....	12	88
<b>Geographic areas</b>		
New England .....	5	95
Middle Atlantic .....	8	92
East North Central .....	12	88
West North Central .....	9	91
South Atlantic .....	10	90
East South Central .....	8	92
West South Central .....	9	91
Pacific .....	6	94

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 29. Long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(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	4	1	1
<b>Worker characteristics</b>				
Management, professional, and related .....	96	4	—	—
Management, business, and financial .....	96	4	( <sup>2</sup> )	( <sup>2</sup> )
Professional and related .....	96	4	—	—
Teachers .....	97	2	—	—
Primary, secondary, and special education school teachers .....	97	—	2	—
Registered nurses .....	98	2	—	—
Service .....	95	3	—	—
Protective service .....	94	5	—	—
Sales and office .....	95	4	1	( <sup>2</sup> )
Sales and related .....	90	10	—	—
Office and administrative support .....	96	3	1	( <sup>2</sup> )
Natural resources, construction, and maintenance .....	91	6	2	2
Construction, extraction, farming, fishing, and forestry .....	89	7	—	—
Installation, maintenance, and repair .....	92	5	1	2
Production, transportation, and material moving .....	91	3	4	2
Production .....	90	2	6	2
Transportation and material moving .....	93	4	2	2
Full time .....	95	4	1	1
Part time .....	88	9	—	—
Union .....	85	6	6	3
Nonunion .....	96	3	( <sup>2</sup> )	( <sup>2</sup> )
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	95	4	—	—
Lowest 10 percent .....	87	—	—	—
Second 25 percent .....	95	3	1	1
Third 25 percent .....	94	4	2	1
Highest 25 percent .....	95	4	1	( <sup>2</sup> )
Highest 10 percent .....	95	5	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	91	3	4	1
Service-providing industries .....	95	4	1	( <sup>2</sup> )
Education and health services .....	97	2	—	—
Educational services .....	96	2	—	—
Elementary and secondary schools .....	97	—	1	—
Junior colleges, colleges, and universities .....	96	4	( <sup>2</sup> )	—
Healthcare and social assistance .....	98	2	—	—
Hospitals .....	97	2	—	—
Public administration .....	93	6	—	—

See footnotes at end of table.

**Table 29. Long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

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

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(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 .....	22	61	8	7	2	58.6	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	23	58	10	8	2	58.6	60.0
Management, business, and financial .....	23	61	7	9	1	58.5	60.0
Professional and related .....	23	56	11	8	2	58.6	60.0
Teachers .....	14	47	20	14	6	61.0	60.0
Primary, secondary, and special education school teachers .....	16	38	24	16	6	61.2	60.0
Registered nurses .....	45	48	5	—	—	55.2	60.0
Service .....	26	59	9	4	2	58.4	60.0
Protective service .....	19	56	13	—	—	59.9	60.0
Sales and office .....	24	60	8	7	1	58.4	60.0
Sales and related .....	22	67	5	4	2	58.6	60.0
Office and administrative support .....	24	59	8	8	1	58.4	60.0
Natural resources, construction, and maintenance .....	18	66	8	5	3	59.1	60.0
Construction, extraction, farming, fishing, and forestry .....	22	63	—	—	—	58.7	60.0
Installation, maintenance, and repair .....	16	68	7	6	4	59.4	60.0
Production, transportation, and material moving .....	18	71	5	5	1	58.5	60.0
Production .....	17	70	5	7	1	58.9	60.0
Transportation and material moving .....	20	71	4	—	—	58.1	60.0
Full time .....	22	61	8	7	1	58.6	60.0
Part time .....	29	50	—	7	—	58.5	60.0
Union .....	26	50	10	10	4	59.1	60.0
Nonunion .....	22	62	8	7	1	58.5	60.0
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	24	64	6	5	1	58.1	60.0
Lowest 10 percent .....	28	63	—	—	—	58.3	60.0
Second 25 percent .....	22	63	9	6	1	58.5	60.0
Third 25 percent .....	21	62	9	7	1	58.6	60.0
Highest 25 percent .....	24	58	8	8	2	58.6	60.0
Highest 10 percent .....	25	59	8	8	2	58.3	60.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	19	70	5	6	1	58.7	60.0
Service-providing industries .....	23	59	9	7	2	58.5	60.0
Education and health services .....	24	56	10	7	2	58.5	60.0
Educational services .....	13	50	19	12	5	60.9	60.0
Elementary and secondary schools .....	16	38	25	15	6	61.3	60.0
Junior colleges, colleges, and universities .....	10	68	12	7	3	60.2	60.0
Healthcare and social assistance .....	33	61	3	—	—	56.5	60.0
Hospitals .....	46	50	2	—	—	54.9	60.0
Public administration .....	19	45	22	12	3	60.3	60.0

See footnotes at end of table.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers .....	18	67	6	7	2	59.1	60.0
1 to 49 workers .....	20	66	6	7	1	58.8	60.0
50 to 99 workers .....	15	67	7	9	2	59.8	60.0
100 workers or more .....	25	58	9	7	1	58.3	60.0
100 to 499 workers .....	18	66	7	6	2	58.7	60.0
500 workers or more .....	29	52	11	7	1	58.0	60.0
<b>Geographic areas</b>							
New England .....	20	69	4	5	1	58.6	60.0
Middle Atlantic .....	23	62	5	9	1	58.9	60.0
East North Central .....	27	61	4	6	2	58.0	60.0
West North Central .....	15	65	7	9	3	59.9	60.0
South Atlantic .....	23	58	14	4	1	58.1	60.0
East South Central .....	23	63	—	6	—	57.9	60.0
West South Central .....	23	68	4	5	1	57.7	60.0
Mountain .....	19	54	16	—	—	59.6	60.0
Pacific .....	23	53	12	11	1	59.1	60.0

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March

2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	83	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	17
<b>Worker characteristics</b>							
Management, professional, and related .....	83	3,000	5,000	8,000	10,000	15,000	17
Management, business, and financial .....	87	3,900	5,000	10,000	12,250	20,000	13
Professional and related .....	80	3,000	5,000	7,500	10,000	15,000	20
Teachers .....	70	–	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers .....	65	–	3,900	5,000	6,000	8,000	35
Registered nurses .....	88	–	5,000	7,500	10,000	15,000	12
Service .....	80	3,000	5,000	6,000	10,000	10,000	20
Protective service .....	73	–	–	5,000	8,000	10,000	27
Sales and office .....	87	3,000	5,000	8,000	12,000	20,000	13
Sales and related .....	91	4,000	5,000	7,500	12,000	20,000	9
Office and administrative support .....	85	3,000	5,000	8,000	11,200	17,500	15
Natural resources, construction, and maintenance .....	83	3,000	4,000	5,000	10,000	15,000	17
Construction, extraction, farming, fishing, and forestry .....	76	–	–	5,000	–	15,000	24
Installation, maintenance, and repair .....	86	3,000	4,000	6,000	10,000	12,500	14
Production, transportation, and material moving .....	83	–	5,000	6,000	10,000	15,000	17
Production .....	82	2,500	5,000	7,000	10,000	15,000	18
Transportation and material moving .....	84	–	3,000	5,000	10,000	13,000	16
Full time .....	84	3,000	5,000	7,500	10,000	15,000	16
Part time .....	76	2,500	5,000	6,000	10,000	15,000	24
Union .....	73	–	3,000	5,000	7,500	10,000	27
Nonunion .....	85	3,000	5,000	7,500	10,000	15,000	15
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	85	3,000	5,000	6,000	10,000	15,000	15
Second 25 percent .....	84	3,000	5,000	7,000	10,000	15,000	16
Third 25 percent .....	83	3,000	5,000	7,000	10,000	15,000	17
Highest 25 percent .....	83	3,000	5,000	8,000	10,500	16,000	17
Highest 10 percent .....	83	4,000	5,000	10,000	12,500	20,000	17
<b>Establishment characteristics</b>							
Goods-producing industries .....	83	3,000	5,000	7,000	10,000	15,000	17
Service-providing industries .....	84	3,000	5,000	7,500	10,000	15,000	16
Education and health services .....	82	2,500	5,000	6,000	10,000	12,500	18
Educational services .....	71	–	3,900	5,000	7,500	10,000	29
Elementary and secondary schools .....	66	–	3,900	5,000	6,000	8,000	34
Junior colleges, colleges, and universities .....	79	–	5,000	7,000	10,000	14,000	21
Healthcare and social assistance .....	90	3,000	5,000	6,000	10,000	15,000	10
Hospitals .....	89	3,000	5,000	7,000	10,000	15,000	11
Public administration .....	65	–	3,333	5,000	6,000	9,000	35

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	88	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	12
1 to 49 workers .....	89	3,000	5,000	—	10,000	15,000	11
50 to 99 workers .....	84	—	5,000	7,500	10,000	15,000	16
100 workers or more .....	82	2,917	5,000	7,500	10,000	15,000	18
100 to 499 workers .....	87	3,000	5,000	7,500	10,000	15,000	13
500 workers or more .....	77	2,500	5,000	7,500	12,000	16,000	23
<b>Geographic areas</b>							
New England .....	92	3,000	5,000	7,500	11,000	15,000	8
Middle Atlantic .....	86	2,500	5,000	6,000	10,000	15,000	14
East North Central .....	77	3,000	5,000	6,000	10,000	15,000	23
West North Central .....	74	3,500	5,000	7,500	10,000	16,000	26
South Atlantic .....	86	2,500	4,000	7,500	10,000	15,000	14
West South Central .....	90	3,000	5,000	7,500	10,000	15,000	10
Mountain .....	78	3,000	5,000	7,500	10,000	20,000	22
Pacific .....	84	3,000	5,000	10,000	10,208	17,300	16

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings

both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 32. Leave benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>2</sup>	
								Paid	Unpaid
All workers .....	76	65	74	41	64	66	39	12	87
<b>Worker characteristics</b>									
Management, professional, and related .....	79	85	75	58	82	84	56	19	92
Management, business, and financial .....	95	89	95	59	85	87	54	24	92
Professional and related .....	73	84	68	58	81	83	56	17	92
Teachers .....	34	85	17	63	81	87	64	16	93
Primary, secondary, and special education school teachers .....	29	95	12	73	87	94	68	18	97
Registered nurses .....	82	79	80	64	84	85	54	23	93
Service .....	57	47	58	26	41	46	25	8	80
Protective service .....	83	74	81	45	73	75	56	13	91
Sales and office .....	80	67	79	42	65	67	37	13	88
Sales and related .....	67	52	68	34	52	55	28	8	87
Office and administrative support .....	87	75	86	47	72	73	42	15	89
Natural resources, construction, and maintenance	85	57	82	30	55	57	31	9	81
Construction, extraction, farming, fishing, and forestry .....	77	44	71	21	42	43	25	7	79
Installation, maintenance, and repair .....	92	68	92	38	65	68	37	11	83
Production, transportation, and material moving ...	84	55	82	33	62	65	34	7	85
Production .....	92	55	91	31	67	68	34	8	87
Transportation and material moving .....	76	56	74	36	58	63	33	6	84
Full time .....	88	78	87	49	74	76	46	15	90
Part time .....	38	26	34	17	31	35	18	5	77
Union .....	81	84	75	59	87	90	62	15	94
Nonunion .....	75	62	74	38	60	62	35	12	85
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	51	34	51	19	35	39	18	5	79
Lowest 10 percent .....	37	21	39	10	23	28	11	4	75
Second 25 percent .....	84	69	83	42	66	68	37	11	86
Third 25 percent .....	90	79	89	49	76	79	48	15	90
Highest 25 percent .....	82	87	79	60	85	86	58	20	93
Highest 10 percent .....	81	90	78	61	88	90	64	22	93
<b>Establishment characteristics</b>									
Goods-producing industries .....	91	57	89	31	66	67	37	9	86
Service-providing industries .....	73	67	72	43	63	66	39	13	87
Education and health services .....	71	80	65	55	77	80	51	16	91
Educational services .....	52	86	40	59	82	88	67	15	93
Elementary and secondary schools .....	41	90	27	68	84	92	68	16	94
Junior colleges, colleges, and universities .....	78	85	67	44	87	89	74	13	95
Healthcare and social assistance .....	84	75	82	52	73	74	39	17	89
Hospitals .....	91	87	90	70	89	88	58	25	96
Public administration .....	88	90	89	53	86	91	82	16	94

See footnotes at end of table.

**Table 32. Leave benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>2</sup>	
								Paid	Unpaid
1 to 99 workers .....	68	52	69	28	47	51	22	9	79
1 to 49 workers .....	67	51	66	27	43	47	21	8	76
50 to 99 workers .....	74	59	76	34	60	63	27	10	89
100 workers or more .....	82	77	79	53	79	81	54	16	94
100 to 499 workers .....	82	69	81	47	71	73	42	13	92
500 workers or more .....	82	85	78	59	87	89	67	19	95
<b>Geographic areas</b>									
New England .....	73	69	72	50	69	76	47	13	89
Middle Atlantic .....	75	68	73	54	69	75	43	11	87
East North Central .....	76	60	74	43	66	67	35	12	86
West North Central .....	75	64	73	33	60	61	35	11	84
South Atlantic .....	79	66	77	41	64	66	43	14	86
East South Central .....	78	65	75	38	64	71	46	8	89
West South Central .....	76	67	76	39	66	71	42	13	87
Mountain .....	71	61	73	36	57	57	33	10	84
Pacific .....	73	67	72	34	56	56	33	14	88

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both

above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 33. Paid holidays: Number of days provided, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(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	22	12	12	9	14	8	6	3	2	2	8	8
<b>Worker characteristics</b>														
Management, professional, and related .....	3	1	15	10	13	11	18	11	9	5	2	3	9	9
Management, business, and financial .....	1	1	10	9	15	12	23	11	9	4	2	3	9	10
Professional and related .....	3	1	18	10	12	10	15	10	9	6	2	4	9	9
Teachers .....	8	2	10	6	6	10	13	12	8	7	6	12	10	10
Primary, secondary, and special education school teachers .....	11	2	15	6	—	7	11	12	5	—	—	—	10	10
Registered nurses .....	5	—	41	13	10	7	5	5	4	—	1	—	8	7
Service .....	17	3	26	13	9	6	7	6	5	4	2	2	7	7
Protective service .....	3	( <sup>2</sup> )	12	10	7	10	10	17	13	12	3	2	10	10
Sales and office .....	10	2	26	14	12	8	14	6	4	2	1	1	8	7
Sales and related .....	21	4	37	12	11	5	6	3	1	( <sup>2</sup> )	—	—	6	6
Office and administrative support .....	5	2	21	15	12	9	17	7	6	3	1	2	8	8
Natural resources, construction, and maintenance .....	5	4	30	14	10	8	11	8	5	2	1	2	8	7
Construction, extraction, farming, fishing, and forestry .....	7	4	30	13	11	10	10	7	5	1	( <sup>2</sup> )	1	8	7
Installation, maintenance, and repair .....	3	4	31	15	9	7	12	8	5	2	1	2	8	7
Production, transportation, and material moving .....	6	4	22	11	16	10	14	7	5	2	1	2	8	8
Production .....	3	3	19	9	15	13	17	9	6	—	—	3	9	9
Transportation and material moving .....	8	5	25	13	17	7	11	6	4	2	1	1	8	7
Full time .....	5	2	21	12	13	10	15	8	6	4	2	2	9	8
Part time .....	27	5	30	11	9	4	7	3	1	2	1	1	6	6
Union .....	2	1	13	7	12	9	13	14	13	8	4	6	10	10
Nonunion .....	9	3	24	13	12	9	14	7	5	3	1	2	8	8
Average wage within the following categories: <sup>3</sup>														
Lowest 25 percent .....	23	5	33	14	9	5	6	3	2	1	1	1	6	6
Lowest 10 percent .....	39	8	27	10	7	3	3	2	—	( <sup>2</sup> )	—	—	5	6
Second 25 percent .....	7	3	28	13	13	8	13	6	5	3	1	1	8	7
Third 25 percent .....	3	2	18	12	13	10	16	10	7	4	2	3	9	9
Highest 25 percent .....	2	1	13	10	13	12	19	10	9	5	2	4	9	9
Highest 10 percent .....	2	1	10	8	13	13	22	10	10	6	2	4	10	10
<b>Establishment characteristics</b>														
Goods-producing industries .....	3	3	18	10	13	14	18	9	6	2	1	2	9	9
Service-providing industries .....	9	3	23	13	12	8	13	7	6	4	2	2	8	8
Education and health services .....	4	2	25	12	8	6	11	8	7	7	3	6	9	8
Educational services .....	4	2	6	3	7	8	14	12	10	11	8	14	11	11
Elementary and secondary schools .....	7	3	11	4	5	7	14	11	8	8	8	14	11	10
Junior colleges, colleges, and universities .....	1	1	1	2	9	8	12	15	13	14	9	15	12	12
Healthcare and social assistance .....	4	2	36	17	9	5	9	6	5	4	1	2	8	7
Hospitals .....	2	—	40	15	11	7	7	—	8	6	( <sup>2</sup> )	—	8	7
Public administration .....	( <sup>2</sup> )	( <sup>2</sup> )	—	—	2	9	13	27	25	16	5	1	11	11

See footnotes at end of table.

**Table 33. Paid holidays: Number of days provided, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers .....	10	4	27	16	12	8	12	5	3	2	1	1	7	7
1 to 49 workers .....	10	4	28	16	13	6	11	5	3	1	1	1	7	7
50 to 99 workers .....	10	3	23	15	11	12	13	6	4	3	—	—	8	7
100 workers or more .....	6	2	18	9	12	10	15	10	8	5	2	3	9	9
100 to 499 workers .....	9	2	24	11	12	10	13	8	5	3	1	1	8	8
500 workers or more .....	2	1	13	7	12	10	18	11	12	6	3	5	10	10
<b>Geographic areas</b>														
New England .....	6	2	15	13	10	11	14	12	9	5	1	2	9	9
Middle Atlantic .....	7	2	17	14	12	10	15	7	9	4	2	3	9	8
East North Central .....	7	1	27	12	10	10	15	5	5	3	2	4	8	8
West North Central .....	4	2	30	12	15	9	10	—	5	2	—	1	8	8
South Atlantic .....	11	4	25	11	11	8	13	8	6	3	1	1	8	7
East South Central .....	11	4	15	12	14	9	15	9	5	1	1	4	8	8
West South Central .....	7	3	26	13	11	8	12	8	4	4	1	2	8	8
Mountain .....	9	2	22	11	17	—	16	9	3	2	—	1	8	8
Pacific .....	7	2	18	12	14	9	15	8	6	5	3	2	9	8

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 34. Paid sick leave: Type of provision, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>2</sup>	As needed <sup>3</sup>	As part of consolidated leave plan <sup>4</sup>
All workers .....	72	6	22
<b>Worker characteristics</b>			
Management, professional, and related .....	69	6	25
Management, business, and financial .....	68	8	23
Professional and related .....	69	6	25
Teachers .....	83	5	12
Primary, secondary, and special education school teachers .....	84	4	12
Registered nurses .....	45	1	54
Service .....	70	5	24
Protective service .....	78	5	17
Sales and office .....	74	5	21
Sales and related .....	80	5	15
Office and administrative support .....	72	5	23
Natural resources, construction, and maintenance .....	72	10	18
Installation, maintenance, and repair .....	73	11	16
Production, transportation, and material moving: .....			
Production .....	76	2	22
Full time .....	72	6	23
Union .....	83	3	14
Nonunion .....	69	6	24
Average wage within the following categories: <sup>5</sup>			
Lowest 25 percent .....	73	5	22
Second 25 percent .....	73	5	22
Third 25 percent .....	72	4	23
Highest 25 percent .....	70	8	22
Highest 10 percent .....	70	9	20
Service-providing industries .....	72	5	23
Education and health services .....	69	3	28
Educational services .....	86	3	11
Elementary and secondary schools .....	86	2	12
Junior colleges, colleges, and universities .....	87	5	8
Healthcare and social assistance .....	56	2	42
Hospitals .....	48	1	51
Public administration .....	82	4	15
1 to 99 workers .....	70	9	21

See footnotes at end of table.

**Table 34. Paid sick leave: Type of provision, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>2</sup>	As needed <sup>3</sup>	As part of consolidated leave plan <sup>4</sup>
1 to 49 workers .....	68	11	21
50 to 99 workers .....	75	4	21
100 workers or more .....	73	4	23
100 to 499 workers .....	75	3	21
500 workers or more .....	72	4	25
<b>Geographic areas</b>			
New England .....	74	7	19
Middle Atlantic .....	76	7	17
East North Central .....	72	6	23
West North Central .....	63	—	—
South Atlantic .....	70	4	26
East South Central .....	71	5	23
West South Central .....	71	3	26
Mountain .....	69	4	28
Pacific .....	76	6	18

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

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

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013**

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

Characteristics	Paid sick leave days by length of service <sup>3</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	18	45	30	6	1	8	6
Full time .....	17	45	31	6	1	9	6
Union .....	13	26	48	13	1	10	10
Nonunion .....	20	50	25	4	1	8	6
1 to 99 workers .....	25	55	17	2	1	7	5
1 to 49 workers .....	24	56	17	2	1	7	5
50 to 99 workers .....	26	52	18	—	—	7	5
100 workers or more .....	14	39	37	8	1	9	9
100 to 499 workers .....	18	51	25	5	1	8	6
500 workers or more .....	12	29	47	11	2	11	10
<b>After 5 years</b>							
All workers .....	17	45	30	7	2	9	6
Full time .....	15	45	31	7	2	9	7
Union .....	11	26	46	15	1	11	10
Nonunion .....	18	50	25	4	2	9	6
1 to 99 workers .....	23	55	18	3	1	7	5
1 to 49 workers .....	23	56	18	3	1	7	5
50 to 99 workers .....	25	53	18	—	—	8	5
100 workers or more .....	13	39	37	9	2	10	9
100 to 499 workers .....	16	52	25	6	1	8	6
500 workers or more .....	10	29	47	11	3	11	10

See footnotes at end of table.

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Paid sick leave days by length of service <sup>3</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 10 years</b>							
All workers .....	17	45	30	7	2	9	6
Full time .....	15	45	31	7	2	10	7
Union .....	11	26	46	15	1	11	10
Nonunion .....	18	50	26	5	2	9	6
1 to 99 workers .....	23	54	18	3	1	7	5
1 to 49 workers .....	23	55	18	3	1	7	5
50 to 99 workers .....	25	52	19	—	—	8	6
100 workers or more .....	13	39	37	9	2	11	9
100 to 499 workers .....	16	52	25	6	1	9	6
500 workers or more .....	10	29	46	12	3	12	10
<b>After 20 years</b>							
All workers .....	16	45	30	7	2	10	6
Full time .....	15	45	31	7	2	10	7
Union .....	11	26	46	15	2	12	10
Nonunion .....	18	50	26	5	2	9	6
1 to 99 workers .....	23	55	18	3	1	8	5
1 to 49 workers .....	23	55	18	3	1	7	5
50 to 99 workers .....	24	53	18	—	—	8	6
100 workers or more .....	13	39	37	9	2	11	9
100 to 499 workers .....	15	52	25	6	2	9	6
500 workers or more .....	10	29	46	12	3	13	10

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

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 36. Paid sick leave: Carryover provisions, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

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

Characteristics	Carryover provision <sup>2</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	56	23	33	44
<b>Worker characteristics</b>				
Management, professional, and related .....	65	32	33	35
Management, business, and financial .....	51	21	31	49
Professional and related .....	71	37	34	29
Teachers .....	86	54	32	14
Primary, secondary, and special education school teachers .....	88	55	33	12
Registered nurses .....	84	29	55	16
Service .....	58	25	33	42
Protective service .....	75	49	26	25
Sales and office .....	52	16	36	48
Sales and related .....	53	10	43	47
Office and administrative support .....	52	19	33	48
Natural resources, construction, and maintenance .....	43	16	28	57
Installation, maintenance, and repair .....	44	12	32	56
Production, transportation, and material moving: .....				
Production .....	33	8	26	67
Full time .....	56	23	33	44
Union .....	72	41	32	28
Nonunion .....	52	18	34	48
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	45	12	33	55
Second 25 percent .....	55	21	35	45
Third 25 percent .....	58	24	34	42
Highest 25 percent .....	60	28	32	40
Highest 10 percent .....	64	31	33	36
Service-providing industries .....	59	25	35	41
Education and health services .....	79	40	38	21
Educational services .....	87	55	32	13
Elementary and secondary schools .....	88	57	31	12
Junior colleges, colleges, and universities .....	89	54	35	11
Healthcare and social assistance .....	68	22	46	32
Hospitals .....	85	31	54	15
Public administration .....	95	67	29	5
1 to 99 workers .....	36	11	25	64

See footnotes at end of table.

**Table 36. Paid sick leave: Carryover provisions, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Carryover provision <sup>2</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 49 workers .....	34	11	23	66
50 to 99 workers .....	41	11	31	59
100 workers or more .....	68	30	38	32
100 to 499 workers .....	63	18	45	37
500 workers or more .....	72	40	32	28
<b>Geographic areas</b>				
New England .....	51	17	34	49
Middle Atlantic .....	51	19	31	49
East North Central .....	47	18	30	53
West North Central .....	58	18	40	42
South Atlantic .....	58	27	31	42
East South Central .....	68	33	36	32
West South Central .....	57	21	37	43
Mountain .....	67	24	44	33
Pacific .....	58	27	31	42

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 38. Paid vacations:<sup>1</sup> Number of annual days by service requirement, civilian workers,<sup>2</sup> National Compensation Survey, March 2013**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>3</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	6	35	38	13	7	2	10	10
Full time .....	4	33	40	14	7	2	10	10
Part time .....	21	48	20	5	4	1	8	5
Union .....	5	36	45	9	4	2	10	10
Nonunion .....	6	35	36	14	7	2	10	10
1 to 99 workers .....	8	45	34	10	3	1	9	8
1 to 49 workers .....	8	46	34	9	3	( <sup>4</sup> )	8	7
50 to 99 workers .....	7	44	35	10	—	—	9	9
100 workers or more .....	5	27	40	16	10	3	11	10
100 to 499 workers .....	6	37	37	12	6	2	10	10
500 workers or more .....	3	16	44	19	14	4	13	11
<b>After 5 years</b>								
All workers .....	2	9	36	35	12	6	14	15
Full time .....	1	7	35	37	13	7	15	15
Part time .....	8	20	42	20	6	4	12	10
Union .....	1	6	39	41	7	5	14	15
Nonunion .....	2	9	35	34	13	7	14	15
1 to 99 workers .....	2	13	41	33	8	3	13	11
1 to 49 workers .....	3	14	41	32	8	2	13	10
50 to 99 workers .....	1	10	42	35	9	4	13	13
100 workers or more .....	1	6	32	37	15	9	16	15
100 to 499 workers .....	1	7	39	34	13	5	14	15
500 workers or more .....	1	4	24	41	18	13	17	15

See footnotes at end of table.

**Table 38. Paid vacations:<sup>1</sup> Number of annual days by service requirement, civilian workers,<sup>2</sup> National Compensation Survey, March 2013—Continued**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>3</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	1	6	15	42	23	12	17	15
Full time .....	1	5	14	43	24	13	17	15
Part time .....	7	14	21	40	11	8	14	15
Union .....	( <sup>4</sup> )	3	10	56	22	9	17	15
Nonunion .....	2	7	16	40	23	13	17	15
1 to 99 workers .....	2	11	23	39	18	7	15	15
1 to 49 workers .....	3	12	24	38	17	7	15	15
50 to 99 workers .....	1	7	21	44	21	7	16	15
100 workers or more .....	1	3	9	45	26	16	19	18
100 to 499 workers .....	1	4	11	50	23	12	17	15
500 workers or more .....	1	2	7	39	30	21	20	20
<b>After 20 years</b>								
All workers .....	1	6	12	19	36	26	20	20
Full time .....	1	5	11	19	37	27	20	20
Part time .....	7	12	16	22	25	18	17	16
Union .....	( <sup>4</sup> )	2	5	12	45	36	22	20
Nonunion .....	2	6	13	20	34	24	19	20
1 to 99 workers .....	2	10	20	24	29	14	16	15
1 to 49 workers .....	3	12	21	25	26	13	16	15
50 to 99 workers .....	1	6	16	22	37	17	18	20
100 workers or more .....	1	2	6	15	41	35	22	20
100 to 499 workers .....	1	3	7	19	41	28	20	20
500 workers or more .....	( <sup>4</sup> )	1	4	10	41	43	23	23

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

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> Employees eligible for paid vacations but who have not fulfilled the minimum

service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

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

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 39. Consolidated leave plans:<sup>1</sup> Access, civilian workers,<sup>2</sup> National Compensation Survey, March 2013**

(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 .....	25	15	20	23	25	75	8	12	15	18
<b>Worker characteristics</b>										
Management, professional, and related .....	35	17	21	24	27	65	11	14	17	20
Management, business, and financial .....	30	17	21	24	26	70	11	15	17	20
Professional and related .....	38	17	21	24	27	62	11	14	17	20
Teachers .....	21	15	18	19	21	79	13	15	16	18
Registered nurses .....	69	18	23	26	28	31	11	15	18	20
Service .....	25	15	20	23	25	75	7	12	14	16
Protective service .....	14	15	17	21	24	86	10	13	16	19
Sales and office .....	23	15	20	23	25	77	8	12	15	18
Sales and related .....	17	12	17	20	22	83	7	11	14	17
Office and administrative support .....	26	15	20	23	26	74	9	13	15	18
Natural resources, construction, and maintenance .....	15	11	16	19	21	85	7	11	13	16
Construction, extraction, farming, fishing, and forestry .....	18	11	15	18	19	82	7	11	13	14
Installation, maintenance, and repair .....	14	12	17	20	23	86	8	11	14	16
Production, transportation, and material moving .....	15	11	16	19	21	85	7	11	14	18
Production .....	17	12	16	18	22	83	7	11	14	18
Transportation and material moving .....	13	10	16	19	21	87	7	11	15	18
Full time .....	26	15	20	23	25	74	9	13	15	18
Part time .....	21	13	18	20	22	79	6	10	13	15
Union .....	12	15	20	24	28	88	9	13	16	21
Nonunion .....	27	15	20	23	25	73	8	12	15	17
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	20	13	17	20	22	80	6	11	13	15
Lowest 10 percent .....	15	12	16	19	21	85	6	10	12	13
Second 25 percent .....	23	15	19	22	25	77	8	12	15	17
Third 25 percent .....	25	15	20	23	26	75	9	13	16	19
Highest 25 percent .....	31	17	21	24	26	69	11	14	17	20
Highest 10 percent .....	32	17	21	24	26	68	11	15	17	20
<b>Establishment characteristics</b>										
Goods-producing industries .....	17	12	16	19	22	83	7	12	14	17
Service-providing industries .....	27	16	20	23	25	73	9	13	15	18
Education and health services .....	41	18	22	25	28	59	11	14	17	19
Educational services .....	8	15	17	19	20	92	13	15	17	20
Elementary and secondary schools .....	6	11	12	13	14	94	11	13	16	18
Junior colleges, colleges, and universities .....	7	19	22	25	26	93	14	17	19	22
Healthcare and social assistance .....	53	18	22	26	28	47	9	14	16	18
Hospitals .....	70	20	24	28	31	30	12	16	19	21
Public administration .....	8	18	22	26	29	92	12	15	18	22

See footnotes at end of table.

**Table 39. Consolidated leave plans:<sup>1</sup> Access, civilian workers,<sup>2</sup> National Compensation Survey, March 2013—Continued**

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers .....	22	13	17	20	21	78	7	11	13	15
1 to 49 workers .....	22	13	17	19	21	78	7	11	13	14
50 to 99 workers .....	22	14	18	21	23	78	7	12	14	17
100 workers or more .....	27	17	21	25	27	73	9	13	16	20
100 to 499 workers .....	24	15	20	23	25	76	8	12	16	19
500 workers or more .....	31	18	23	26	29	69	11	14	17	21
<b>Geographic areas</b>										
New England .....	25	18	22	24	26	75	9	13	15	18
Middle Atlantic .....	21	16	20	22	25	79	9	13	16	18
East North Central .....	23	16	20	23	26	77	8	12	15	19
West North Central .....	30	15	19	23	25	70	8	12	15	18
South Atlantic .....	27	16	20	23	25	73	8	12	14	17
East South Central .....	19	14	18	22	24	81	8	12	15	18
West South Central .....	27	15	19	22	24	73	8	12	14	17
Mountain .....	31	14	20	22	24	69	8	13	15	17
Pacific .....	23	15	20	24	25	77	9	13	16	18

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

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with

earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 40. Quality of life benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Childcare <sup>2</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	10	6	6	38	52
<b>Worker characteristics</b>					
Management, professional, and related .....	17	12	11	53	68
Management, business, and financial .....	19	18	15	56	69
Professional and related .....	16	9	9	52	68
Teachers .....	13	3	6	48	65
Primary, secondary, and special education school teachers .....	10	1	3	46	65
Registered nurses .....	23	5	9	68	77
Service .....	9	1	4	23	37
Protective service .....	10	3	10	42	62
Sales and office .....	8	5	7	40	54
Sales and related .....	4	3	3	39	53
Office and administrative support .....	11	6	9	40	55
Natural resources, construction, and maintenance	6	2	3	28	41
Construction, extraction, farming, fishing, and forestry .....	3	2	3	20	31
Installation, maintenance, and repair .....	9	2	3	35	49
Production, transportation, and material moving ...	5	2	3	30	46
Production .....	6	3	3	34	48
Transportation and material moving .....	3	2	3	26	44
Full time .....	12	7	8	42	57
Part time .....	6	1	3	25	36
Union .....	15	2	9	50	78
Nonunion .....	10	6	6	36	48
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	6	1	2	21	32
Lowest 10 percent .....	6	—	1	15	24
Second 25 percent .....	8	3	5	35	50
Third 25 percent .....	11	7	9	43	59
Highest 25 percent .....	17	12	12	56	72
Highest 10 percent .....	18	15	14	59	76
<b>Establishment characteristics</b>					
Goods-producing industries .....	7	5	3	37	49
Service-providing industries .....	11	6	7	38	53
Education and health services .....	15	3	6	47	61
Educational services .....	13	4	8	49	67
Elementary and secondary schools .....	9	1	3	44	66
Junior colleges, colleges, and universities	26	—	18	67	78
Healthcare and social assistance .....	15	3	6	45	57
Hospitals .....	27	3	13	79	90
Public administration .....	17	6	17	54	77

See footnotes at end of table.

**Table 40. Quality of life benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Childcare <sup>2</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers .....	4	4	3	18	29
1 to 49 workers .....	4	4	3	16	25
50 to 99 workers .....	5	4	3	26	42
100 workers or more .....	16	7	9	56	74
100 to 499 workers .....	9	5	5	46	63
500 workers or more .....	22	9	14	65	84
<b>Geographic areas</b>					
New England .....	15	6	9	38	53
Middle Atlantic .....	12	5	8	37	53
East North Central .....	11	5	5	39	51
West North Central .....	10	5	5	37	49
South Atlantic .....	10	7	5	39	54
East South Central .....	10	7	4	40	50
West South Central .....	8	5	3	38	53
Mountain .....	11	3	9	34	53
Pacific .....	10	5	11	37	51

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may

include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Healthcare reimbursement account		
All workers .....	21	20	38	40	24	19
<b>Worker characteristics</b>						
Management, professional, and related .....	29	31	57	61	34	27
Management, business, and financial .....	37	32	60	64	29	32
Professional and related .....	25	31	56	60	37	25
Teachers .....	20	33	49	57	52	19
Primary, secondary, and special education school teachers .....	20	34	48	58	53	18
Registered nurses .....	24	38	68	69	32	25
Service .....	9	11	23	24	18	11
Protective service .....	18	24	45	47	39	20
Sales and office .....	25	18	36	39	21	23
Sales and related .....	23	9	29	31	15	22
Office and administrative support .....	25	23	40	43	25	23
Natural resources, construction, and maintenance	17	16	27	31	20	15
Construction, extraction, farming, fishing, and forestry .....	11	12	17	20	17	9
Installation, maintenance, and repair .....	21	19	35	41	22	20
Production, transportation, and material moving ...	17	15	29	31	16	13
Production .....	18	18	32	35	16	15
Transportation and material moving .....	16	13	26	27	16	10
Full time .....	24	24	44	48	27	22
Part time .....	10	7	19	18	14	11
Union .....	18	24	49	54	42	26
Nonunion .....	21	19	36	38	20	18
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	9	7	18	18	14	10
Lowest 10 percent .....	4	3	11	9	10	5
Second 25 percent .....	22	19	34	38	22	18
Third 25 percent .....	24	24	44	47	27	22
Highest 25 percent .....	30	32	60	64	34	29
Highest 10 percent .....	33	33	65	69	36	31
<b>Establishment characteristics</b>						
Goods-producing industries .....	19	18	33	36	16	17
Service-providing industries .....	21	20	39	41	25	20
Education and health services .....	20	28	47	52	37	18
Educational services .....	22	33	53	60	54	20
Elementary and secondary schools .....	20	34	49	57	53	18
Junior colleges, colleges, and universities	30	35	66	74	64	29
Healthcare and social assistance .....	19	24	44	47	25	17
Hospitals .....	22	41	73	75	33	29
Public administration .....	23	32	58	58	62	31

See footnotes at end of table.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Stock options			
	Total <sup>2</sup>	Performance	Signing	Other
All workers .....	7	2	1	5
<b>Worker characteristics</b>				
Management, professional, and related .....	9	3	2	6
Management, business, and financial .....	13	6	4	10
Professional and related .....	7	2	1	5
Teachers .....	—	—	—	—
Primary, secondary, and special education school teachers .....	—	—	—	—
Registered nurses .....	2	( <sup>3</sup> )	—	—
Service .....	2	—	—	2
Protective service .....	2	—	—	2
Sales and office .....	9	2	1	7
Sales and related .....	9	1	1	8
Office and administrative support .....	8	3	1	6
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	5	2	—	3
Installation, maintenance, and repair .....	2	—	—	2
8	4	—	—	4
Production, transportation, and material moving ...	7	1	1	6
Production .....	6	2	1	5
Transportation and material moving .....	7	1	1	6
Full time .....	7	2	1	6
Part time .....	4	1	( <sup>3</sup> )	4
Union .....	5	3	1	3
Nonunion .....	7	2	1	6
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	4	( <sup>3</sup> )	—	3
Lowest 10 percent .....	4	—	—	3
Second 25 percent .....	6	2	1	5
Third 25 percent .....	7	2	1	6
Highest 25 percent .....	11	4	2	7
Highest 10 percent .....	12	5	3	9
<b>Establishment characteristics</b>				
Goods-producing industries .....	7	3	1	5
Service-providing industries .....	7	2	1	5
Education and health services .....	1	—	( <sup>3</sup> )	1
Educational services .....	( <sup>3</sup> )	—	( <sup>3</sup> )	( <sup>3</sup> )
Elementary and secondary schools .....	—	—	—	—
Junior colleges, colleges, and universities .....	1	—	1	( <sup>3</sup> )
Healthcare and social assistance .....	2	—	—	1
Hospitals .....	2	( <sup>3</sup> )	—	2
Public administration .....	—	—	—	—

See footnotes at end of table.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Healthcare reimbursement account		
1 to 99 workers .....	13	10	19	22	13	9
1 to 49 workers .....	11	9	18	20	12	8
50 to 99 workers .....	17	15	24	29	19	14
100 workers or more .....	28	29	55	58	33	28
100 to 499 workers .....	27	21	43	45	24	25
500 workers or more .....	29	36	67	71	42	32
<b>Geographic areas</b>						
New England .....	16	16	43	43	25	18
Middle Atlantic .....	14	15	34	37	28	19
East North Central .....	23	18	35	39	24	21
West North Central .....	22	26	41	46	18	21
South Atlantic .....	23	23	38	40	23	20
East South Central .....	24	29	33	33	26	18
West South Central .....	20	22	41	44	23	21
Mountain .....	21	19	43	45	22	18
Pacific .....	22	17	37	40	23	18

See footnotes at end of table.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

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

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings

both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 42. Health-related benefits: Access, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>2</sup>	Retiree healthcare benefits <sup>3</sup>	
		Under age 65	Age 65 and over
All workers .....	18	24	22
<b>Worker characteristics</b>			
Management, professional, and related .....	29	38	35
Management, business, and financial .....	34	36	33
Professional and related .....	27	38	36
Teachers .....	26	62	56
Primary, secondary, and special education school teachers .....	20	66	58
Registered nurses .....	26	23	18
Service .....	10	14	12
Protective service .....	18	47	41
Sales and office .....	17	22	20
Sales and related .....	11	15	14
Office and administrative support .....	21	25	23
Natural resources, construction, and maintenance .....	13	20	18
Construction, extraction, farming, fishing, and forestry .....	7	19	17
Installation, maintenance, and repair .....	19	21	20
Production, transportation, and material moving .....	11	18	16
Production .....	10	17	15
Transportation and material moving .....	13	20	16
Full time .....	21	28	25
Part time .....	8	12	11
Union .....	24	59	52
Nonunion .....	17	18	17
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	7	8	7
Lowest 10 percent .....	5	5	5
Second 25 percent .....	14	21	18
Third 25 percent .....	21	29	26
Highest 25 percent .....	32	42	39
Highest 10 percent .....	37	45	42
<b>Establishment characteristics</b>			
Goods-producing industries .....	13	20	18
Service-providing industries .....	19	25	23
Education and health services .....	22	35	31
Educational services .....	29	62	57
Elementary and secondary schools .....	20	66	60
Junior colleges, colleges, and universities .....	53	63	61
Healthcare and social assistance .....	17	15	12
Hospitals .....	30	30	23
Public administration .....	27	73	69

See footnotes at end of table.

**Table 42. Health-related benefits: Access, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>2</sup>	Retiree healthcare benefits <sup>3</sup>	
		Under age 65	Age 65 and over
1 to 99 workers .....	8	8	7
1 to 49 workers .....	7	6	6
50 to 99 workers .....	12	12	11
100 workers or more .....	27	39	36
100 to 499 workers .....	18	25	23
500 workers or more .....	35	53	49
<b>Geographic areas</b>			
New England .....	16	25	25
Middle Atlantic .....	15	25	23
East North Central .....	16	24	22
West North Central .....	15	22	18
South Atlantic .....	22	24	20
East South Central .....	22	29	24
West South Central .....	18	26	22
Mountain .....	17	21	21
Pacific .....	19	23	23

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 43. Nonproduction bonuses: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>2</sup>	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>3</sup>
All workers .....	39	4	3	9	7	6	4	5	11
<b>Worker characteristics</b>									
Management, professional, and related .....	45	6	5	10	5	9	2	7	15
Management, business, and financial .....	55	8	6	16	6	8	3	7	18
Professional and related .....	41	5	4	7	4	10	2	6	14
Teachers .....	26	—	2	—	1	13	2	( <sup>4</sup> )	10
Primary, secondary, and special education school teachers .....	29	—	2	—	—	14	2	—	11
Registered nurses .....	43	1	3	5	—	14	3	13	18
Service .....	26	1	2	5	6	3	3	3	7
Protective service .....	38	—	6	2	4	10	9	3	13
Sales and office .....	42	4	3	10	11	4	7	6	9
Sales and related .....	35	3	1	7	12	2	12	3	5
Office and administrative support .....	47	5	4	12	10	6	4	7	11
Natural resources, construction, and maintenance	38	5	3	10	10	3	2	4	11
Construction, extraction, farming, fishing, and forestry .....	33	3	1	12	10	2	2	1	8
Installation, maintenance, and repair .....	42	7	5	9	9	4	3	8	14
Production, transportation, and material moving ...	41	6	2	9	9	5	2	5	13
Production .....	47	9	2	12	10	5	3	5	16
Transportation and material moving .....	35	4	1	6	9	5	2	5	11
Full time .....	45	5	4	10	8	7	4	6	14
Part time .....	21	1	2	4	5	2	3	3	4
Union .....	36	5	4	3	2	14	3	3	15
Nonunion .....	39	4	3	10	8	4	4	6	11
Average wage within the following categories: <sup>5</sup>									
Lowest 25 percent .....	26	1	1	6	7	2	4	4	6
Lowest 10 percent .....	20	( <sup>4</sup> )	1	5	6	1	1	3	3
Second 25 percent .....	39	4	3	9	11	5	5	4	9
Third 25 percent .....	45	5	4	10	8	8	4	6	14
Highest 25 percent .....	49	8	6	11	4	10	2	7	18
Highest 10 percent .....	51	8	6	13	4	10	2	6	17
<b>Establishment characteristics</b>									
Goods-producing industries .....	49	10	2	14	10	5	2	5	16
Service-providing industries .....	37	3	3	8	7	6	4	5	11
Education and health services .....	32	1	3	5	4	9	2	5	10
Educational services .....	24	—	2	1	1	11	3	( <sup>4</sup> )	8
Elementary and secondary schools .....	25	—	1	1	1	13	3	—	10
Junior colleges, colleges, and universities	22	—	4	( <sup>4</sup> )	—	8	2	1	7
Healthcare and social assistance .....	38	1	3	9	6	8	2	8	11
Hospitals .....	45	2	3	4	1	17	3	13	17
Public administration .....	40	—	6	1	2	15	9	—	16

See footnotes at end of table.

**Table 43. Nonproduction bonuses: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>2</sup>	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>3</sup>
1 to 99 workers .....	35	3	2	11	10	3	1	3	8
1 to 49 workers .....	34	3	2	11	11	3	1	2	6
50 to 99 workers .....	38	4	3	10	6	4	2	5	12
100 workers or more .....	43	5	4	7	5	8	6	7	15
100 to 499 workers .....	42	4	3	7	8	5	8	8	12
500 workers or more .....	44	7	5	6	2	10	3	7	18
<b>Geographic areas</b>									
New England .....	34	2	—	9	2	8	2	5	10
Middle Atlantic .....	40	3	3	10	6	8	2	5	11
East North Central .....	42	6	3	10	6	8	5	5	14
West North Central .....	33	5	3	9	4	3	2	6	10
South Atlantic .....	42	4	4	7	11	4	4	6	13
East South Central .....	35	4	1	7	9	2	5	5	14
West South Central .....	46	5	2	12	12	3	5	7	13
Mountain .....	40	5	5	11	9	4	3	5	8
Pacific .....	32	4	4	7	5	7	2	3	8

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

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

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage

for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, civilian workers,<sup>2</sup>  
National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	15	14	32	26
<b>Worker characteristics</b>				
Management, professional, and related .....	24	23	44	36
Management, business, and financial .....	22	22	52	44
Professional and related .....	25	24	40	32
Teachers .....	42	40	32	26
Primary, secondary, and special education school teachers .....	50	48	29	25
Registered nurses .....	19	19	33	24
Service .....	9	8	20	16
Protective service .....	27	26	27	19
Sales and office .....	13	13	32	28
Sales and related .....	5	5	25	22
Office and administrative support .....	17	17	36	31
Natural resources, construction, and maintenance .....	12	12	26	21
Construction, extraction, farming, fishing, and forestry .....	10	11	18	16
Installation, maintenance, and repair .....	14	13	33	25
Production, transportation, and material moving .....	10	9	27	23
Production .....	6	5	26	22
Transportation and material moving .....	13	13	28	24
Full time .....	18	17	38	32
Part time .....	6	6	12	10
Union .....	39	37	51	40
Nonunion .....	11	11	28	24
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	4	4	12	11
Lowest 10 percent .....	2	2	7	6
Second 25 percent .....	12	12	28	25
Third 25 percent .....	18	17	39	33
Highest 25 percent .....	27	26	52	42
Highest 10 percent .....	28	26	60	49
<b>Establishment characteristics</b>				
Goods-producing industries .....	7	6	29	25
Service-providing industries .....	16	16	32	27
Education and health services .....	25	24	30	25
Educational services .....	43	42	34	28
Elementary and secondary schools .....	49	47	28	25
Junior colleges, colleges, and universities .....	36	35	49	38
Healthcare and social assistance .....	12	12	27	23
Hospitals .....	23	23	34	25
Public administration .....	48	47	38	31

See footnotes at end of table.

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, civilian workers,<sup>2</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers .....	5	5	20	18
1 to 49 workers .....	4	4	17	15
50 to 99 workers .....	8	7	29	27
100 workers or more .....	24	23	43	34
100 to 499 workers .....	14	14	35	30
500 workers or more .....	34	32	50	38
<b>Geographic areas</b>				
New England .....	13	12	39	33
Middle Atlantic .....	18	17	37	29
East North Central .....	7	6	22	14
West North Central .....	11	10	27	24
South Atlantic .....	14	13	23	18
East South Central .....	19	19	17	13
West South Central .....	14	15	19	19
Mountain .....	14	14	39	32
Pacific .....	23	23	58	54

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

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the

occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(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 .....	62	10	6	22	59	13	1	26
<b>Worker characteristics</b>								
Management, professional, and related .....	80	8	3	9	78	10	1	11
Management, business, and financial .....	83	10	2	5	85	8	( <sup>2</sup> )	6
Professional and related .....	78	7	4	11	75	11	1	13
Teachers .....	84	2	3	11	74	12	( <sup>2</sup> )	14
Primary, secondary, and special education school teachers .....	94	—	—	2	82	15	—	—
Registered nurses .....	75	6	3	16	75	5	1	18
Service .....	37	9	8	46	32	14	2	52
Protective service .....	68	3	11	19	63	7	7	23
Sales and office .....	62	10	8	19	58	15	1	26
Sales and related .....	53	10	14	24	46	17	1	37
Office and administrative support .....	68	11	5	17	65	14	1	21
Natural resources, construction, and maintenance .....	66	12	3	18	60	19	1	20
Construction, extraction, farming, fishing, and forestry .....	61	12	4	23	54	—	—	26
Installation, maintenance, and repair .....	71	13	2	15	66	18	—	—
Production, transportation, and material moving .....	64	12	4	19	64	12	1	23
Production .....	70	14	2	14	71	12	1	15
Transportation and material moving .....	59	10	6	24	57	12	1	30
Full time .....	76	12	2	10	74	14	1	12
Part time .....	20	4	17	59	13	12	2	74
Union .....	93	2	2	3	85	10	1	4
Nonunion .....	57	11	6	25	55	14	1	30
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	28	9	12	50	24	14	2	61
Lowest 10 percent .....	14	8	14	64	11	10	1	77
Second 25 percent .....	65	13	5	17	61	17	1	21
Third 25 percent .....	77	11	2	10	75	13	1	11
Highest 25 percent .....	87	7	2	5	85	9	1	5
Highest 10 percent .....	88	6	2	4	88	7	1	4
<b>Establishment characteristics</b>								
Goods-producing industries .....	73	13	2	12	72	14	1	13
Service-providing industries .....	61	9	6	24	57	13	1	29
Education and health services .....	71	8	5	16	66	13	1	20
Educational services .....	83	2	3	11	75	11	1	13
Elementary and secondary schools .....	86	2	4	8	75	13	1	11
Junior colleges, colleges, and universities .....	85	2	2	11	82	4	1	13
Healthcare and social assistance .....	62	13	6	19	60	14	2	24
Hospitals .....	87	2	3	8	85	3	1	10
Public administration .....	88	1	3	9	82	7	1	11

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	27	45	1	27	50	22	5	23
<b>Worker characteristics</b>								
Management, professional, and related .....	42	46	1	11	61	26	3	10
Management, business, and financial .....	38	56	( <sup>2</sup> )	6	74	20	1	5
Professional and related .....	43	42	1	13	56	29	3	12
Teachers .....	71	15	2	12	35	51	1	13
Primary, secondary, and special education school teachers .....	88	9	1	2	28	69	—	—
Registered nurses .....	39	42	1	18	63	18	3	16
Service .....	16	30	1	53	27	20	7	47
Protective service .....	50	20	2	28	35	36	9	20
Sales and office .....	22	51	1	26	55	18	7	20
Sales and related .....	10	52	1	37	49	13	13	25
Office and administrative support .....	28	51	1	20	58	21	4	17
Natural resources, construction, and maintenance .....	30	49	( <sup>2</sup> )	21	54	25	3	18
Construction, extraction, farming, fishing, and forestry .....	33	40	—	—	44	29	4	23
Installation, maintenance, and repair .....	27	56	—	—	62	22	2	15
Production, transportation, and material moving ... ..	25	51	1	23	53	24	4	20
Production .....	22	62	—	—	64	20	2	14
Transportation and material moving .....	27	42	1	29	42	27	6	25
Full time .....	33	54	( <sup>2</sup> )	12	61	26	2	11
Part time .....	9	16	3	73	14	10	15	61
Union .....	82	13	1	3	43	52	1	4
Nonunion .....	18	50	1	31	51	17	6	26
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	7	30	1	61	24	14	11	51
Lowest 10 percent .....	3	18	1	77	11	10	13	66
Second 25 percent .....	22	56	1	21	54	24	4	18
Third 25 percent .....	36	53	( <sup>2</sup> )	12	61	27	2	10
Highest 25 percent .....	50	44	1	6	67	27	2	5
Highest 10 percent .....	49	45	( <sup>2</sup> )	5	71	24	1	4
<b>Establishment characteristics</b>								
Goods-producing industries .....	25	61	( <sup>2</sup> )	14	66	20	2	12
Service-providing industries .....	28	42	1	29	47	23	6	25
Education and health services .....	42	37	1	20	46	33	4	17
Educational services .....	69	17	3	12	34	51	1	14
Elementary and secondary schools .....	81	7	4	9	24	64	1	11
Junior colleges, colleges, and universities .....	52	34	1	12	60	26	1	13
Healthcare and social assistance .....	23	52	( <sup>2</sup> )	25	54	21	6	19
Hospitals .....	49	40	1	11	73	16	3	8
Public administration .....	83	5	2	9	34	54	1	11

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers .....	43	15	7	35	39	18	1	42
1 to 49 workers .....	38	15	7	39	35	19	1	46
50 to 99 workers .....	57	13	8	22	53	17	2	28
100 workers or more .....	80	6	4	10	77	9	1	13
100 to 499 workers .....	74	8	6	11	71	12	2	15
500 workers or more .....	87	2	2	8	84	5	1	10
<b>Geographic areas</b>								
New England .....	64	9	4	23	60	13	1	26
Middle Atlantic .....	61	11	6	22	58	15	1	27
East North Central .....	63	10	7	20	64	9	1	26
West North Central .....	64	6	9	21	58	12	1	29
South Atlantic .....	62	11	5	22	59	14	1	26
East South Central .....	67	9	4	19	66	—	—	22
West South Central .....	62	11	6	21	62	11	1	26
Mountain .....	60	9	6	25	58	12	1	30
Pacific .....	60	11	5	24	52	19	1	28

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers .....	10	48	( <sup>2</sup> )	42	39	19	7	36
1 to 49 workers .....	8	46	( <sup>2</sup> )	46	35	18	7	40
50 to 99 workers .....	15	55	1	29	49	21	7	23
100 workers or more .....	44	42	1	13	61	25	3	11
100 to 499 workers .....	27	55	1	16	62	21	5	12
500 workers or more .....	60	29	1	10	59	30	2	9
<b>Geographic areas</b>								
New England .....	28	44	1	27	50	23	3	24
Middle Atlantic .....	32	40	1	27	47	25	5	23
East North Central .....	29	44	2	25	53	20	6	21
West North Central .....	26	45	1	28	53	18	8	22
South Atlantic .....	25	48	( <sup>2</sup> )	27	54	19	5	22
East South Central .....	31	45	—	—	49	28	4	20
West South Central .....	23	50	( <sup>2</sup> )	27	51	22	6	21
Mountain .....	—	48	—	30	49	20	6	25
Pacific .....	29	42	1	28	44	27	4	25

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates

generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 46. Paid leave combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>2</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>2</sup>	Personal leave, vacation, or holidays <sup>2</sup>
All workers .....	36	36	59	70	71	82	83
<b>Worker characteristics</b>							
Management, professional, and related .....	46	54	70	73	90	93	90
Management, business, and financial .....	57	55	87	94	93	97	97
Professional and related .....	42	54	62	65	88	91	88
Teachers .....	11	58	16	15	89	90	76
Primary, secondary, and special education school teachers .....	8	71	12	10	98	98	82
Registered nurses .....	60	59	76	79	86	87	87
Service .....	23	22	42	50	51	64	67
Protective service .....	43	42	71	77	78	85	88
Sales and office .....	41	37	64	75	72	83	85
Sales and related .....	32	27	50	62	59	72	75
Office and administrative support .....	46	43	73	83	80	89	90
Natural resources, construction, and maintenance .....	30	25	56	79	63	85	89
Construction, extraction, farming, fishing, and forestry .....	20	16	41	66	50	75	83
Installation, maintenance, and repair .....	38	33	68	90	74	93	94
Production, transportation, and material moving ...	31	25	53	78	65	86	89
Production .....	31	22	55	89	66	92	95
Transportation and material moving .....	32	27	51	69	64	81	83
Full time .....	44	44	71	83	83	94	95
Part time .....	12	11	19	26	32	45	49
Union .....	44	53	63	73	90	96	94
Nonunion .....	35	33	58	69	68	80	82
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	15	13	29	42	40	58	62
Lowest 10 percent .....	8	6	17	28	25	45	50
Second 25 percent .....	39	36	65	79	75	88	90
Third 25 percent .....	47	44	75	87	84	94	94
Highest 25 percent .....	49	57	72	77	91	95	93
Highest 10 percent .....	49	58	73	75	94	97	93
<b>Establishment characteristics</b>							
Goods-producing industries .....	30	23	56	86	66	91	94
Service-providing industries .....	37	38	59	67	72	81	82
Education and health services .....	39	51	59	61	85	88	86
Educational services .....	23	56	39	37	90	90	82
Elementary and secondary schools .....	18	64	26	24	94	94	82
Junior colleges, colleges, and universities .....	34	41	66	65	88	89	86
Healthcare and social assistance .....	50	47	74	79	81	86	89
Hospitals .....	67	64	86	89	93	94	94
Public administration .....	51	51	88	87	91	91	91

See footnotes at end of table.

**Table 46. Paid leave combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>2</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>2</sup>	Personal leave, vacation, or holidays <sup>2</sup>
1 to 99 workers .....	26	24	49	62	58	73	76
1 to 49 workers .....	25	22	47	60	55	71	74
50 to 99 workers .....	32	29	55	69	65	81	82
100 workers or more .....	45	47	67	77	83	90	90
100 to 499 workers .....	42	40	64	77	76	87	89
500 workers or more .....	48	54	71	76	90	94	91
<b>Geographic areas</b>							
New England .....	41	44	59	69	75	83	83
Middle Atlantic .....	48	47	61	70	75	83	83
East North Central .....	38	36	54	70	68	82	83
West North Central .....	28	28	57	69	70	82	82
South Atlantic .....	37	36	60	72	71	84	86
East South Central .....	32	33	57	70	70	84	87
West South Central .....	33	34	60	72	73	85	86
Mountain .....	31	32	55	65	65	80	83
Pacific .....	30	32	61	67	70	79	79

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).