

# **Survey of Resident/Fellow Stipends and Benefits Report**

2014-2015

November 2014

## Section and Table Listing

Executive Summary.....	5
Background.....	5
Methodology.....	5
Selected Findings.....	6
Explanation of Tables.....	6
States by Region Chart.....	7
Section One: Resident/Fellow Stipends.....	8
Table 1. Resident/Fellow Current Year Actual Stipends Nationwide, Dollar Change from Prior Year, and Percent Change from Prior Year, Academic Year 2014-2015.....	8
Table 2. Resident/Fellow First-Year Stipends Nationwide, Mean Actual Stipends and Mean Inflation-Adjusted Stipends, 1969-1970 through 2014-2015.....	10
Table 3. Resident/Fellow Dollar Change and Percent Change in Actual Stipends Nationwide, Received by Academic Cohorts of Residents Advancing One Year, Academic Years 2013-2014 to 2014-2015.....	11
Table 4. Resident/Fellow Weighted Mean Stipends, by Region, Academic Year 2014-2015.....	12
Table 5. Resident/Fellow Actual Stipends for All Regions, by Ownership, Academic Year 2014-2015.....	13
Table 6. Resident/Fellow Actual Stipends for Northeastern Region, by Ownership, Academic Year 2014-2015.....	14
Table 7. Resident/Fellow Actual Stipends for Southern Region, by Ownership, Academic Year 2014-2015.....	15
Table 8. Resident/Fellow Actual Stipends for Midwestern Region, by Ownership, Academic Year 2014-2015.....	16
Table 9. Resident/Fellow Actual Stipends for Western Region, by Ownership, Academic Year 2014-2015.....	17

Table 10. Percent of Institutions That Estimated Their Stipends, Academic Year 2014-2015.....	18
Table 11. Percent of Institutions Whose Base Stipends Are the Same across All Specialties, Academic Year 2014-2015.....	18
Table 12. Percent of Institutions That Provide Higher Stipends to Chief Residencies, Academic Year 2014-2015.....	18
Table 13. Percent of Institutions That Provide Higher Stipends to Residents/Fellows Other Than Chief Residencies, Academic Year 2014-2015.....	18
Table 14. How Often Stipends Are Adjusted, Academic Year 2014-2015.....	19
 Section Two: Resident/Fellow Health Benefits.....	 20
Table 15. Number of Respondents Offering Residents/Fellows Premium Medical Coverage, by Ownership, Academic Year 2014-2015.....	20
Table 16. Number of Respondents Including Selected Benefits in Medical Coverage, by Ownership, Academic Year 2014-2015.....	21
Table 17. Percent of Respondents That Provide Own Health Insurance Product (Self-Insured), Academic Year 2014-2015.....	22
Table 18. Percent of Respondents Requiring Copayments and/or Deductibles in Medical Coverage Contract, Academic Year 2014-2015.....	22
Table 19. Whether Dollar or Service Limits Are Placed on Benefits for Certain Health Care Services, Academic Year 2014-2015.....	22
Table 20. Whether Resident Health Benefits Begin on the First Recognized Day of Residency, Academic Year 2014-2015.....	22
Table 21. Whether Residents/Fellows Are Eligible to Receive Services, Academic Year 2014-2015.....	23
 Section Three: Resident/Fellow Non-Health Benefits.....	 24
Table 22. Whether There Were Significant Changes in Benefits This Year, Academic Year 2014-2015.....	24
Table 23. Whether Institution Offers a Flexible or "Cafeteria Style" Benefits Plan to Residents/Fellows, Academic Year 2014-2015.....	24
Table 24. Life Insurance and Long-term Disability Insurance Premiums, All Respondents, Academic Year 2014-2015.....	24

Table 24b. Institution-Paid Supplemental Life Insurance and Long-Term Disability Insurance Above and Beyond What Was Described in Table 24, Academic Year 2014-2015.....	25
Table 25. Maximum Amount of Life Insurance Benefit, All Respondents, Academic Year 2014-2015.....	25
Table 26. Maximum Amount of Long-Term Disability Insurance Benefit, All Respondents, Academic Year 2014-2015.....	25
Table 27. Length of Coverage of Long-Term Disability Insurance Benefit, All Respondents, Academic Year 2014-2015.....	26
Table 28. Portion of Respondents by Level of Coverage for Selected Resident/Fellow Benefits, by Ownership, Academic Year 2014-2015.....	27
Table 29. Whether Residents/Fellows Are Able to Save Unused On-Call Meal Stipends, Academic Year 2014-2015.....	28
Table 30. Whether Institutions Offer a Retirement Plan to Residents/Fellows, Academic Year 2014-2015.....	28
Table 30b. Whether Institutions Offer a Defined-Benefit Retirement Plan to Residents/Fellows, Academic Year 2014-2015.....	28
Table 30c. Whether Institutions Offer a Mandatory Retirement Plan to Residents/Fellows, Academic Year 2014-2015.....	29
Table 31. Annual Vacation and Other Paid Leave for Residents, Academic Year 2014-2015.....	30
Table 32. Time Allotted to Residents/Fellows to Attend Seminar, Academic Year 2014-2015.....	31
Table 33. Whether Time Off to Attend Seminars Is In Addition to Vacation Leave, Academic Year 2014-2015.....	31
Table 34. Whether the Institution or Program Contributes To Meeting Costs, Academic Year 2014-2015.....	31
Table 35. Contribution Type and Maximum Benefit to Meeting Costs, All Respondents, Academic Year 2014-2015.....	32
Table 36. Whether Institutions Provide Child Care for Children of Residents/Fellows, All Respondents, Academic Year 2014-2015.....	32
Table 37. Whether Institutions That Do Not Provide Child Care Assist Residents/Fellows with Locating Child Care, Academic Year 2014-2015.....	32

Table 38. Whether Institutions Offer Financial Counseling and Educational Debt Management Services to Resident/Fellows, Academic Year 2014-2015..... 33

Table 39. Whether Institutions Offer Career Counseling or Placement Services to Residents/Fellows, Academic Year 2014-2015..... 33

Table 40. Whether Institutions Require Various Drug and/or Alcohol Testing for Residents/Fellows, All Respondents, Academic Year 2014-2015..... 33

Table 41. Drugs and Alcohol Rehabilitation Services Covered under Resident/Fellow Health Benefits, Academic Year 2014-2015..... 34

Table 42. Whether Institutions Experienced Residents/Fellows Requiring Reasonable Accommodations Under Americans with Disabilities Act (ADA), Academic Year 2014-2015..... 34

Table 43. Whether Institutions Require Background Investigations of Residents/Fellows, All Respondents, Academic Year 2014-2015..... 35

Table 44. Whether Institutions Provide Funds or Tools to Residents/Fellows, All Respondents, Academic Year 2014-2015..... 35

## Executive Summary

### *Background*

Since 1968, the Association of American Medical Colleges has published the AAMC Survey of Resident/Fellow Stipends and Benefits. The purpose of the survey is to provide benchmarking data for AAMC member institutions to use in setting resident/fellow stipends.

Only institutions that submitted survey data are eligible to receive customized analyses of the survey report. To request a special analysis, or if there are questions about the survey report, please email [datarequest@aamc.org](mailto:datarequest@aamc.org).

### *Methodology*

The 2014 AAMC Survey of Resident/Fellow Stipends and Benefits launched on July 18, 2014. The survey was administered to 141 LCME-accredited U.S. medical schools and 352 non-VA Council of Teaching Hospitals and Health Systems (COTH) members. Invitations were sent to Group on Resident Affairs (GRA) representatives. If there was not a GRA representative at an institution, the invitation was sent to the Dean (at medical schools) or the CEO (at hospitals/health systems).

The instrument collected data for the 2014-2015 academic year that began July 1, 2014. Unless stated otherwise, all respondents were eligible to answer each question. Institutions were not required to answer every question. Refer to the institution count in each table to see how many institutions responded to a particular question. To comply with anti-trust and confidentiality policies, compensation statistics are provided only when at least five respondents are represented.

Of the 493 institutions that were invited to the survey, 247 institutions responded (a 50 percent response rate). Of those 247 responding institutions, 59 indicated that they do not issue the check for resident/fellow stipends (these institutions did not submit data on stipends or benefits and are not included in the report). This report summarizes the responses from 186 institutions that indicated that they do issue the check for resident/fellow stipends (these institutions submitted data on stipends and benefits).

Of the 186 institutions submitting stipends and benefits data, 49 were medical schools (a 35 percent response rate for medical schools) and 137 were COTH members (a 39 percent response rate for hospitals and health systems). However, the total number of hospital respondents may be an underestimate as several institutions operate as part of multi-hospital consortia and some consortia reported their data jointly rather than on an institution-specific basis.

The low response rates may suggest potential bias that reduces the reliability and validity of the information collected. Therefore, this survey's results should be used with caution when generalizing the findings from this study to inform decisions. The response rates for both hospitals and medical schools may be understated since the denominator for the response rate is all LCME-accredited U.S. medical schools and non-VA COTH hospitals. However, the true denominator for the response rate is the number of U.S. medical schools and non-VA COTH hospitals that pays residents directly.

The 2014 report includes stipends data for 86,660 in academic year 2014-2015. Resident counts are not yet known for the 2014-2015 academic year. According to the Accreditation Council for Graduate Medical Education (ACGME), the total number of on-duty residents were 121,713 in academic year 2013-2014. This suggests an approximate coverage rate of 71 percent for the 2014-2015 report.

Some tables in the report display unweighted means while other tables display weighted means. Unweighted means are means where each institution has the same weight, regardless of the size of the institution's training program. Weighted means are means that are weighted by the number of residents and fellows.

### *Selected Findings*

The 2014-2015 unweighted mean first post-MD year stipend for all responding institutions is \$51,586. The mean increase for first-year actual stipends between 2013-2014 and 2014-2015 is \$966. The weighted mean stipend for all regions at the first post-MD year is \$51,389. A comparison of the mean actual stipend for the first post-MD year and the weighted mean stipend for the first post-MD year for all regions shows a difference of \$197 between weighted and unweighted mean stipends. The mean first post-MD year stipend for medical schools across all regions is \$50,089.

The majority of responding institutions that issue resident/fellow stipend checks (94 percent) reported that they pay the same base stipends to residents and fellows at each level across all specialties. Only 3 percent reported that the stipend levels were estimated.

### **Explanation of Tables**

The tables are organized into three sections. Section 1, Resident/Fellow Stipends, presents information on resident and fellow stipends. Section 2, Resident/Fellow Health Benefits, presents information on resident and fellow health benefits. Section 3, Resident/Fellow Non-Health Benefits, presents information on resident and fellow non-health benefits and policies.

Throughout the report, the four COTH ownership groups are: state; municipal (county, city, and district hospitals); church-owned; and other not-for-profit. Additionally, medical schools are reported as a separate group. The inclusion of aggregate data facilitates comparison of specific region and ownership groups to those for the other regions, other ownership groups, and to the national mean. For example, a municipal hospital in the Southern region can compare its stipends to those paid by municipal hospitals in the Southern region, all municipal hospitals, or all hospitals in the Southern region.

#### Section 1 Resident/Fellow Stipends

Tables 1-14 present stipend data reported by region and ownership. These tables include mean actual stipend data and values at the 25<sup>th</sup>, 50<sup>th</sup> (median), and 75<sup>th</sup> percentiles. With the exception of Table 3, which presents data adjusted by the Consumer Price Index (CPI-U, for all urban consumers), the stipend data are not adjusted for regional wage or cost-of-living differences.

#### Section 2 Resident/Fellow Health Benefits

Tables 15-21 display the health benefits offered to residents and fellows for the 2014-2015 academic year. These tables include the percentage of responding institutions offering resident/fellow health benefits for all institutions combined, hospitals, medical schools, and all other institutions (including state, municipal, church, and for-profit hospitals).

#### Section 3 Resident/Fellow Non-Health Benefits

Tables 22-44 present non-health benefits offered to residents and fellows. These benefits include housing, parking, meals, leave, retirement, seminar attendance, life insurance, disability insurance, child care services, financial and career counseling services. In addition, some tables report data on policies and practices including testing for drug and/or alcohol abuse, criminal background checks, and funding for education benefits.

### States by Region Chart

The AAMC Survey of Resident/Fellow Stipends and Benefits report uses the following chart to classify states by region:

<b>Northeast</b>	<b>Midwest</b>	<b>South</b>	<b>West</b>
Connecticut	Illinois	Alabama	Alaska
Delaware	Indiana	Arkansas	Arizona
District of Columbia	Iowa	Florida	California
Maine	Kansas	Georgia	Colorado
Maryland	Michigan	Kentucky	Hawaii
Massachusetts	Minnesota	Louisiana	Idaho
New Hampshire	Missouri	Mississippi	Montana
New Jersey	Nebraska	North Carolina	Nevada
New York	North Dakota	Oklahoma	New Mexico
Pennsylvania	Ohio	Puerto Rico*	Oregon
Rhode Island	South Dakota	South Carolina	Utah
Vermont	Wisconsin	Tennessee	Washington
		Texas	Wyoming
		Virginia	
		West Virginia	

\*Puerto Rico is classified in the Southern region. However, as noted in most tables, Puerto Rican institutions are not included in regional breakdowns. They are included only in the calculation of All Regions.

## Section One: Resident/Fellow Stipends

Table 1 presents summary data on national resident/fellow stipends for each of eight post-MD years. The 2014-2015 mean first post-MD year actual stipend for all responding institutions is \$51,586. The mean is an unweighted mean, with each institution having the same weight, regardless of the size of its training program. This approach prevents larger institutions from skewing the mean, resulting in a mean that is close to the median value.

Table 1 displays the percent and dollar changes in mean actual stipends from 2013-2014 to 2014-2015 calculated for respondents reporting in both years. Dollar and percent increases are reported only for institutions that responded to both the 2013-2014 and 2014-2015 AAMC Resident/Fellow Surveys (184 institutions at the first post-MD year, declining to 89 institutions at the eighth year). The mean increase for first-year actual stipends between 2013-2014 and 2014-2015 is \$966. The percent increase over the first-year actual stipend for the 2013-2014 academic year is 1.9 percent. The mean percent increases across residency years range from 1.8 percent for the third postgraduate year to 2.2 percent for the eighth postgraduate year.

**Table 1. Resident/Fellow Current Year Actual Stipends Nationwide, Dollar Change from Prior Year, and Percent Change from Prior Year, Academic Year 2014-2015**

	<b>Year of Training</b>	<b>Institution Count</b>	<b>Mean Actual Stipend</b>	<b>25<sup>th</sup> Percentile</b>	<b>Median</b>	<b>75<sup>th</sup> Percentile</b>
<b>Current Year Stipends</b>	1st Post-MD Year	184	\$51,586	\$49,396	\$51,250	\$53,273
	2nd Post-MD Year	184	\$53,500	\$51,156	\$52,949	\$55,338
	3rd Post-MD Year	184	\$55,502	\$52,818	\$55,029	\$57,135
	4th Post-MD Year	182	\$57,682	\$54,677	\$57,201	\$59,723
	5th Post-MD Year	175	\$60,023	\$56,771	\$59,542	\$62,306
	6th Post-MD Year	165	\$62,379	\$58,911	\$61,755	\$64,684
	7th Post-MD Year	150	\$64,775	\$60,827	\$63,809	\$67,737
	8th Post-MD Year	89	\$67,236	\$62,380	\$67,167	\$70,597
<b>Dollar Change from Prior Year</b>	1st Post-MD Year	140	\$966	\$582	\$995	\$1,275
	2nd Post-MD Year	140	\$981	\$641	\$945	\$1,230
	3rd Post-MD Year	140	\$999	\$589	\$1,000	\$1,367
	4th Post-MD Year	139	\$1,068	\$651	\$1,054	\$1,543
	5th Post-MD Year	135	\$1,107	\$517	\$1,103	\$1,614
	6th Post-MD Year	128	\$1,143	\$537	\$1,124	\$1,531
	7th Post-MD Year	116	\$1,299	\$871	\$1,205	\$1,835
	8th Post-MD Year	63	\$1,399	\$894	\$1,332	\$2,009
<b>Percent Change from Prior Year</b>	1st Post-MD Year	140	1.9%	1.1%	2.0%	2.5%
	2nd Post-MD Year	140	1.9%	1.2%	1.8%	2.4%
	3rd Post-MD Year	140	1.8%	1.1%	1.9%	2.5%
	4th Post-MD Year	139	1.9%	1.1%	2.0%	2.8%
	5th Post-MD Year	135	1.9%	1.0%	2.0%	2.8%
	6th Post-MD Year	128	1.9%	1.0%	2.0%	2.6%
	7th Post-MD Year	116	2.1%	1.4%	2.0%	3.0%
	8th Post-MD Year	63	2.2%	1.3%	2.0%	3.0%

Table 2 displays mean first post-MD year stipends for each academic year from 1969-1970 to 2014-2015. Since a different group of institutions responds each year, changes in stipends from year-to-year may reflect characteristics of different cohorts of institutions responding to the survey each year, in addition to actual stipend changes.

Table 2 also displays actual and adjusted stipends by the Consumer Price Index for All Urban Consumers (CPI-U) All Items from 1969-1970 to 2014-2015. Stipend data are shown in actual dollars and adjusted to constant 1969 dollars. Between academic years 2013-2014 and 2014-2015, stipends paid by respondents to the 2014-2015 survey were 1.62 percent or \$821 higher than stipends paid by 2013-2014 respondents. CPI-U-adjusted stipends decreased by \$32 (from \$7,544 to \$7,512). The CPI-U-adjusted mean first-year stipend for 2014-2015 is 7,512, which represents an 8.2 percent real increase over the \$6,945 mean first-year stipend that residents were paid in 1969-1970.

**Table 2. Resident/Fellow First-Year Stipends Nationwide, Mean Actual Stipends and Mean Inflation-Adjusted Stipends, 1969-1970 through 2014-2015**

Survey Year	Mean Actual Stipend	Percent Change from Prior Year	Dollar Change from Prior Year	CPI-U	Mean Inflation-Adjusted Stipend
2014-2015	\$51,586	1.6%	\$821	238.3	\$7,512
2013-2014	\$50,765	1.0%	\$491	233.5	\$7,544
2012-2013	\$50,274	1.8%	\$880	229.5	\$7,601
2011-2012	\$49,394	1.9%	\$934	225.7	\$7,594
2010-2011	\$48,460	2.1%	\$1,002	218.0	\$7,714
2009-2010	\$47,458	2.6%	\$1,213	215.7	\$7,635
2008-2009	\$46,245	3.4%	\$1,498	218.8	\$7,334
2007-2008	\$44,747	3.4%	\$1,481	208.4	\$7,451
2006-2007	\$43,266	2.8%	\$1,196	202.9	\$7,399
2005-2006	\$42,070	3.1%	\$1,282	194.5	\$7,506
2004-2005	\$40,788	2.5%	\$979	189.7	\$7,461
2003-2004	\$39,809	4.1%	\$1,562	183.7	\$7,520
2002-2003	\$38,238	2.3%	\$855	179.9	\$7,376
2001-2002	\$37,383	4.6%	\$1,655	178.0	\$7,288
2000-2001	\$35,728	2.1%	\$743	172.4	\$7,191
1999-2000	\$34,985	2.6%	\$881	166.2	\$7,304
1998-1999	\$34,104	2.1%	\$717	163.0	\$7,260
1997-1998	\$33,387	1.8%	\$598	160.3	\$7,227
1996-1997	\$32,789	3.6%	\$1,139	156.7	\$7,261
1995-1996	\$31,650	2.9%	\$897	152.5	\$7,202
1994-1995	\$30,753	3.8%	\$1,121	148.0	\$7,210
1993-1994	\$29,632	3.5%	\$1,014	144.4	\$7,121
1992-1993	\$28,618	5.2%	\$1,407	140.2	\$7,083
1991-1992	\$27,211	5.2%	\$1,353	136.0	\$6,943
1990-1991	\$25,858	4.9%	\$1,209	129.9	\$6,907
1989-1990	\$24,649	3.9%	\$920	124.1	\$6,892
1988-1989	\$23,729	4.5%	\$1,013	118.0	\$6,978
1987-1988	\$22,716	3.3%	\$722	113.5	\$6,945
1986-1987	\$21,994	2.5%	\$538	109.5	\$6,970
1985-1986	\$21,456	3.1%	\$642	107.6	\$6,919
1984-1985	\$20,814	4.5%	\$895	103.7	\$6,965
1983-1984	\$19,919	5.1%	\$958	99.5	\$6,947
1982-1983	\$18,961	7.5%	\$1,320	97.0	\$6,783
1981-1982	\$17,641	9.0%	\$1,453	90.6	\$6,757
1980-1981	\$16,188	9.0%	\$1,335	82.7	\$6,792
1979-1980	\$14,853	6.4%	\$888	72.3	\$7,129
1978-1979	\$13,965	5.9%	\$779	65.2	\$7,432
1977-1978	\$13,186	4.4%	\$558	60.7	\$7,538
1976-1977	\$12,628	8.1%	\$943	56.8	\$7,715
1975-1976	\$11,685	9.3%	\$993	53.6	\$7,565
1974-1975	\$10,692	5.7%	\$578	49.0	\$7,572
1973-1974	\$10,114	4.3%	\$416	44.2	\$7,940
1972-1973	\$9,698	5.4%	\$500	41.7	\$8,070
1971-1972	\$9,198	13.30%	\$1,083	40.6	\$7,861
1970-1971	\$8,115	10.80%	\$790	38.8	\$7,258
1969-1970	\$7,325	18.10%	\$1,125	36.6	\$6,945

Table 3 displays the actual stipend increases for a cohort of institutions (ranging from 69 to 140 institutions depending on post-MD year) that responded in both 2013-2014 and 2014-2015. The total increase for any cohort includes a step increase (the increase in payment received when entering the next post-MD level) and a base increase (the overall average increase associated with increases in the cost of living for every level). The mean increase from the first post-MD year in 2013-2014 to the second-year in 2014-2015 was \$2,775 or 5.5 percent.

**Table 3. Resident/Fellow Dollar Change and Percent Change in Actual Stipends Nationwide, Received by Academic Cohorts of Residents Advancing One Year, Academic Years 2013-2014 to 2014-2015**

	<b>Academic Cohort</b>	<b>Institution Count</b>	<b>Mean Actual Stipend</b>	<b>25<sup>th</sup> Percentile</b>	<b>Median</b>	<b>75<sup>th</sup> Percentile</b>
<b>Dollar Change</b>	1st to 2nd Post-MD Year	140	\$2,775	\$2,121	\$2,604	\$3,300
	2nd to 3rd Post-MD Year	140	\$2,934	\$2,255	\$2,800	\$3,577
	3rd to 4th Post-MD Year	139	\$3,237	\$2,591	\$3,187	\$3,805
	4th to 5th Post-MD Year	136	\$3,317	\$2,614	\$3,160	\$3,914
	5th to 6th Post-MD Year	128	\$3,348	\$2,599	\$3,201	\$3,999
	6th to 7th Post-MD Year	118	\$3,522	\$2,557	\$3,128	\$4,117
	7th to 8th Post-MD Year	69	\$3,811	\$2,729	\$3,854	\$4,718
<b>Percent Change</b>	1st to 2nd Post-MD Year	140	5.5%	4.5%	5.2%	6.4%
	2nd to 3rd Post-MD Year	140	5.6%	4.5%	5.4%	6.7%
	3rd to 4th Post-MD Year	139	6.0%	4.9%	5.9%	6.9%
	4th to 5th Post-MD Year	136	5.9%	4.9%	5.7%	6.9%
	5th to 6th Post-MD Year	128	5.7%	4.5%	5.5%	6.7%
	6th to 7th Post-MD Year	118	5.8%	4.2%	5.1%	6.7%
	7th to 8th Post-MD Year	69	6.0%	4.5%	6.0%	7.4%

Table 4 displays the number of residents and fellows at each institution and the weighted mean stipend for each post-MD year. The mean is weighted by the number of residents and fellows. The weighted mean stipend for all regions at the first post-MD year is \$51,389. The All Regions category includes all participating institutions, including four for-profit hospitals and no Puerto Rican medical schools. A comparison of the mean stipend for the first post-MD year in table 1 and the weighted mean stipend for the first post-MD year for all regions in table 4 shows a difference of \$197 between weighted and unweighted mean stipends.

**Table 4. Resident/Fellow Weighted Mean Stipends, by Region, Academic Year 2014-2015**

	<b>Years of Training</b>	<b>Aggregate Residents</b>	<b>Weighted Mean Stipend</b>
<b>All Regions</b>	1st Post-MD Year	18,391	\$51,389
	2nd Post-MD Year	18,556	\$53,348
	3rd Post-MD Year	18,076	\$55,355
	4th Post-MD Year	13,956	\$57,879
	5th Post-MD Year	9,847	\$60,325
	6th Post-MD Year	5,566	\$63,070
	7th Post-MD Year	1,824	\$65,660
	8th Post-MD Year	444	\$69,664
<b>Northeast</b>	1st Post-MD Year	4,999	\$54,029
	2nd Post-MD Year	5,096	\$56,194
	3rd Post-MD Year	4,855	\$58,588
	4th Post-MD Year	3,843	\$61,380
	5th Post-MD Year	2,558	\$64,138
	6th Post-MD Year	1,410	\$67,597
	7th Post-MD Year	437	\$70,392
	8th Post-MD Year	113	\$79,062
<b>South</b>	1st Post-MD Year	5,571	\$49,475
	2nd Post-MD Year	5,545	\$51,139
	3rd Post-MD Year	5,368	\$52,917
	4th Post-MD Year	4,285	\$55,071
	5th Post-MD Year	2,970	\$57,327
	6th Post-MD Year	1,680	\$59,725
	7th Post-MD Year	535	\$62,108
	8th Post-MD Year	114	\$64,583
<b>Midwest</b>	1st Post-MD Year	5,100	\$51,007
	2nd Post-MD Year	5,068	\$52,797
	3rd Post-MD Year	4,957	\$54,538
	4th Post-MD Year	3,585	\$56,781
	5th Post-MD Year	2,653	\$58,868
	6th Post-MD Year	1,482	\$61,356
	7th Post-MD Year	543	\$63,797
	8th Post-MD Year	133	\$65,625
<b>West</b>	1st Post-MD Year	2,721	\$51,172
	2nd Post-MD Year	2,847	\$53,533
	3rd Post-MD Year	2,896	\$55,854
	4th Post-MD Year	2,243	\$59,003
	5th Post-MD Year	1,666	\$62,136
	6th Post-MD Year	994	\$64,858
	7th Post-MD Year	309	\$68,395
	8th Post-MD Year	84	\$70,315

Table 5 displays actual stipends for institutions in all U.S. regions. The All Respondents category includes four for-profit hospitals that are not categorized as a state hospital, municipal hospital, church hospital or other non-profit hospital and no Puerto Rican medical schools. Actual stipends were reported for 184 institutions for the first post-MD year.

**Table 5. Resident/Fellow Actual Stipends for All Regions, by Ownership, Academic Year 2014-2015**

	<b>Year of Training</b>	<b>Institution Count</b>	<b>Mean Actual Stipend</b>	<b>25<sup>th</sup> Percentile</b>	<b>Median</b>	<b>75<sup>th</sup> Percentile</b>
<b>All Respondents</b>	1st Post-MD Year	184	\$51,586	\$49,396	\$51,250	\$53,273
	2nd Post-MD Year	184	\$53,500	\$51,156	\$52,949	\$55,338
	3rd Post-MD Year	184	\$55,502	\$52,818	\$55,029	\$57,135
	4th Post-MD Year	182	\$57,682	\$54,677	\$57,201	\$59,723
	5th Post-MD Year	175	\$60,023	\$56,771	\$59,542	\$62,306
	6th Post-MD Year	165	\$62,379	\$58,911	\$61,755	\$64,684
<b>State Hospitals</b>	1st Post-MD Year	18	\$51,096	\$48,283	\$50,250	\$52,009
	2nd Post-MD Year	19	\$53,071	\$49,978	\$52,020	\$53,840
	3rd Post-MD Year	19	\$55,138	\$51,593	\$53,906	\$55,899
	4th Post-MD Year	19	\$57,383	\$53,520	\$55,931	\$58,400
	5th Post-MD Year	18	\$59,867	\$55,441	\$58,620	\$60,533
	6th Post-MD Year	18	\$62,167	\$57,608	\$60,710	\$62,963
<b>Municipal Hospitals</b>	1st Post-MD Year	13	\$50,714	\$49,651	\$50,812	\$51,850
	2nd Post-MD Year	13	\$52,770	\$51,428	\$52,464	\$53,752
	3rd Post-MD Year	13	\$54,955	\$54,024	\$54,350	\$55,841
	4th Post-MD Year	13	\$57,455	\$55,750	\$56,455	\$58,568
	5th Post-MD Year	12	\$60,101	\$57,994	\$59,080	\$62,679
	6th Post-MD Year	12	\$62,693	\$60,254	\$61,526	\$65,636
<b>Church Hospitals</b>	1st Post-MD Year	10	\$51,403	\$49,914	\$51,465	\$52,633
	2nd Post-MD Year	10	\$53,072	\$51,882	\$52,706	\$53,533
	3rd Post-MD Year	10	\$55,015	\$53,627	\$54,234	\$54,916
	4th Post-MD Year	10	\$56,910	\$55,062	\$55,852	\$56,798
	5th Post-MD Year	9	\$58,069	\$56,389	\$57,458	\$58,968
	6th Post-MD Year	9	\$59,742	\$57,269	\$59,375	\$60,963
<b>Other Non-Profit Hospitals</b>	1st Post-MD Year	91	\$52,655	\$50,315	\$51,871	\$55,013
	2nd Post-MD Year	91	\$54,684	\$52,350	\$53,766	\$56,486
	3rd Post-MD Year	91	\$56,776	\$53,870	\$56,000	\$58,727
	4th Post-MD Year	89	\$59,048	\$55,950	\$58,241	\$61,122
	5th Post-MD Year	87	\$61,550	\$57,974	\$60,782	\$64,024
	6th Post-MD Year	81	\$64,163	\$60,000	\$63,441	\$67,030
<b>Medical Schools</b>	1st Post-MD Year	48	\$50,089	\$48,281	\$49,706	\$51,871
	2nd Post-MD Year	47	\$51,767	\$49,899	\$51,364	\$53,794
	3rd Post-MD Year	47	\$53,560	\$51,557	\$53,026	\$55,740
	4th Post-MD Year	47	\$55,581	\$53,257	\$54,788	\$58,004
	5th Post-MD Year	45	\$57,687	\$55,000	\$57,329	\$60,402
	6th Post-MD Year	42	\$59,636	\$56,340	\$59,348	\$62,491

Table 6 displays actual stipends for institutions in the Northeastern region. The All Respondents category includes two for-profit hospitals that are not categorized as a state hospital, municipal hospital, church hospital, or other non-profit hospital. Actual stipends were reported for 52 institutions for the first post-MD year.

**Table 6. Resident/Fellow Actual Stipends for Northeastern Region, by Ownership, Academic Year 2014-2015**

	<b>Year of Training</b>	<b>Institution Count</b>	<b>Mean Actual Stipend</b>	<b>25<sup>th</sup> Percentile</b>	<b>Median</b>	<b>75<sup>th</sup> Percentile</b>
<b>All Respondents</b>	1st Post-MD Year	52	\$54,443	\$52,100	\$53,947	\$56,571
	2nd Post-MD Year	52	\$56,761	\$53,698	\$56,054	\$58,602
	3rd Post-MD Year	52	\$59,189	\$56,180	\$58,727	\$61,306
	4th Post-MD Year	50	\$61,627	\$57,907	\$61,363	\$64,405
	5th Post-MD Year	48	\$64,321	\$60,396	\$64,043	\$67,337
	6th Post-MD Year	46	\$67,225	\$63,232	\$66,978	\$71,917
<b>State Hospitals</b>	1st Post-MD Year	4				
	2nd Post-MD Year	4				
	3rd Post-MD Year	4				
	4th Post-MD Year	4				
	5th Post-MD Year	4				
	6th Post-MD Year	4				
<b>Municipal Hospitals</b>	1st Post-MD Year	1				
	2nd Post-MD Year	1				
	3rd Post-MD Year	1				
	4th Post-MD Year	1				
	5th Post-MD Year	1				
	6th Post-MD Year	1				
<b>Church Hospitals</b>	1st Post-MD Year	2				
	2nd Post-MD Year	2				
	3rd Post-MD Year	2				
	4th Post-MD Year	2				
	5th Post-MD Year	1				
	6th Post-MD Year	1				
<b>Other Non-Profit Hospitals</b>	1st Post-MD Year	39	\$54,623	\$52,046	\$53,849	\$56,797
	2nd Post-MD Year	39	\$56,872	\$53,908	\$55,941	\$59,019
	3rd Post-MD Year	39	\$59,267	\$56,377	\$58,485	\$61,752
	4th Post-MD Year	37	\$61,634	\$58,252	\$60,994	\$64,504
	5th Post-MD Year	36	\$64,425	\$60,945	\$63,949	\$67,533
	6th Post-MD Year	34	\$67,367	\$63,232	\$66,978	\$72,300
<b>Medical Schools</b>	1st Post-MD Year	4				
	2nd Post-MD Year	4				
	3rd Post-MD Year	4				
	4th Post-MD Year	4				
	5th Post-MD Year	4				
	6th Post-MD Year	4				

Table 7 displays actual stipends for institutions in the Southern region. Actual stipends were reported for 57 institutions for the first post-MD year.

**Table 7. Resident/Fellow Actual Stipends for Southern Region, by Ownership, Academic Year 2014-2015**

	Year of Training	Institution Count	Mean Actual Stipend	25 <sup>th</sup> Percentile	Median	75 <sup>th</sup> Percentile
<b>All Respondents</b>	1st Post-MD Year	57	\$49,648	\$48,024	\$49,310	\$51,146
	2nd Post-MD Year	57	\$51,315	\$49,547	\$50,946	\$52,573
	3rd Post-MD Year	57	\$53,099	\$50,988	\$52,525	\$54,579
	4th Post-MD Year	57	\$55,191	\$52,990	\$54,662	\$57,037
	5th Post-MD Year	51	\$57,369	\$54,974	\$56,809	\$59,160
	6th Post-MD Year	48	\$59,305	\$56,603	\$59,131	\$60,972
<b>State Hospitals</b>	1st Post-MD Year	8	\$48,376	\$47,568	\$48,106	\$48,795
	2nd Post-MD Year	9	\$50,095	\$49,395	\$49,795	\$50,500
	3rd Post-MD Year	9	\$51,772	\$50,790	\$51,500	\$52,154
	4th Post-MD Year	9	\$53,711	\$51,791	\$53,062	\$54,590
	5th Post-MD Year	8	\$55,640	\$54,349	\$55,176	\$56,449
	6th Post-MD Year	8	\$57,540	\$56,261	\$57,030	\$59,182
<b>Municipal Hospitals</b>	1st Post-MD Year	6	\$50,578	\$48,742	\$49,933	\$50,913
	2nd Post-MD Year	6	\$52,219	\$50,410	\$51,738	\$52,442
	3rd Post-MD Year	6	\$54,162	\$52,282	\$53,739	\$54,356
	4th Post-MD Year	6	\$56,201	\$54,222	\$55,893	\$56,294
	5th Post-MD Year	5	\$58,680	\$57,873	\$58,034	\$58,599
	6th Post-MD Year	5	\$60,696	\$59,991	\$60,342	\$60,972
<b>Church Hospitals</b>	1st Post-MD Year	0				
	2nd Post-MD Year	0				
	3rd Post-MD Year	0				
	4th Post-MD Year	0				
	5th Post-MD Year	0				
	6th Post-MD Year	0				
<b>Other Non-Profit Hospitals</b>	1st Post-MD Year	20	\$50,280	\$48,445	\$49,960	\$51,603
	2nd Post-MD Year	20	\$51,999	\$50,368	\$51,408	\$52,909
	3rd Post-MD Year	20	\$53,830	\$52,216	\$52,910	\$55,076
	4th Post-MD Year	20	\$56,144	\$54,085	\$55,108	\$57,321
	5th Post-MD Year	19	\$58,430	\$55,786	\$56,988	\$59,796
	6th Post-MD Year	17	\$60,605	\$57,429	\$59,185	\$62,005
<b>Medical Schools</b>	1st Post-MD Year	23	\$49,298	\$47,617	\$49,294	\$50,674
	2nd Post-MD Year	22	\$50,946	\$48,715	\$50,821	\$52,512
	3rd Post-MD Year	22	\$52,687	\$50,425	\$52,486	\$54,790
	4th Post-MD Year	22	\$54,654	\$52,048	\$54,662	\$56,878
	5th Post-MD Year	19	\$56,690	\$54,027	\$56,756	\$58,836
	6th Post-MD Year	18	\$58,476	\$56,185	\$59,028	\$60,003

Table 8 displays actual stipends for institutions in the Midwestern region. The All Respondents category includes two for-profit hospitals that are not categorized as a state hospital, municipal hospital, church hospital or other non-profit hospital. Actual stipends were reported for 53 institutions for the first post-MD year.

**Table 8. Resident/Fellow Actual Stipends for Midwestern Region, by Ownership, Academic Year 2014-2015**

	Year of Training	Institution Count	Mean Actual Stipend	25 <sup>th</sup> Percentile	Median	75 <sup>th</sup> Percentile
<b>All Respondents</b>	1st Post-MD Year	53	\$51,082	\$50,161	\$50,930	\$52,200
	2nd Post-MD Year	53	\$52,774	\$51,468	\$52,611	\$54,000
	3rd Post-MD Year	53	\$54,510	\$53,310	\$54,270	\$55,673
	4th Post-MD Year	53	\$56,432	\$54,923	\$56,000	\$58,002
	5th Post-MD Year	54	\$58,427	\$56,536	\$58,174	\$60,446
	6th Post-MD Year	49	\$60,473	\$58,268	\$60,420	\$62,803
<b>State Hospitals</b>	1st Post-MD Year	3				
	2nd Post-MD Year	3				
	3rd Post-MD Year	3				
	4th Post-MD Year	3				
	5th Post-MD Year	3				
	6th Post-MD Year	3				
<b>Municipal Hospitals</b>	1st Post-MD Year	2				
	2nd Post-MD Year	2				
	3rd Post-MD Year	2				
	4th Post-MD Year	2				
	5th Post-MD Year	2				
	6th Post-MD Year	2				
<b>Church Hospitals</b>	1st Post-MD Year	7	\$50,671	\$49,992	\$51,100	\$52,056
	2nd Post-MD Year	7	\$51,893	\$51,783	\$52,611	\$52,975
	3rd Post-MD Year	7	\$53,433	\$53,548	\$53,836	\$54,458
	4th Post-MD Year	7	\$54,969	\$54,897	\$55,479	\$55,852
	5th Post-MD Year	7	\$56,808	\$56,148	\$56,560	\$57,756
	6th Post-MD Year	7	\$58,272	\$57,106	\$58,268	\$59,577
<b>Other Non-Profit Hospitals</b>	1st Post-MD Year	26	\$51,707	\$50,455	\$51,475	\$52,466
	2nd Post-MD Year	26	\$53,602	\$52,275	\$53,544	\$54,634
	3rd Post-MD Year	26	\$55,422	\$53,703	\$55,266	\$56,814
	4th Post-MD Year	26	\$57,504	\$55,552	\$57,577	\$59,392
	5th Post-MD Year	26	\$59,666	\$57,568	\$59,441	\$61,685
	6th Post-MD Year	24	\$61,987	\$60,029	\$61,988	\$63,644
<b>Medical Schools</b>	1st Post-MD Year	13	\$50,495	\$49,025	\$50,756	\$51,500
	2nd Post-MD Year	13	\$52,016	\$50,810	\$51,468	\$53,461
	3rd Post-MD Year	13	\$53,679	\$52,281	\$52,979	\$55,391
	4th Post-MD Year	13	\$55,520	\$54,230	\$54,500	\$57,168
	5th Post-MD Year	14	\$57,309	\$55,589	\$56,399	\$58,918
	6th Post-MD Year	12	\$59,096	\$57,275	\$58,257	\$61,568

Table 9 displays actual stipends for institutions in the Western region. Actual stipends were reported for 22 institutions for the first post-MD year.

**Table 9. Resident/Fellow Actual Stipends for Western Region, by Ownership, Academic Year 2014-2015**

	Year of Training	Institution Count	Mean Actual Stipend	25 <sup>th</sup> Percentile	Median	75 <sup>th</sup> Percentile
<b>All Respondents</b>	1st Post-MD Year	22	\$51,066	\$50,442	\$51,850	\$51,871
	2nd Post-MD Year	22	\$53,199	\$52,297	\$53,759	\$53,877
	3rd Post-MD Year	22	\$55,404	\$54,405	\$55,582	\$55,841
	4th Post-MD Year	22	\$58,181	\$57,734	\$58,241	\$58,612
	5th Post-MD Year	22	\$60,720	\$59,899	\$60,533	\$61,121
	6th Post-MD Year	22	\$63,199	\$62,298	\$62,984	\$63,624
<b>State Hospitals</b>	1st Post-MD Year	3				
	2nd Post-MD Year	3				
	3rd Post-MD Year	3				
	4th Post-MD Year	3				
	5th Post-MD Year	3				
	6th Post-MD Year	3				
<b>Municipal Hospitals</b>	1st Post-MD Year	4				
	2nd Post-MD Year	4				
	3rd Post-MD Year	4				
	4th Post-MD Year	4				
	5th Post-MD Year	4				
	6th Post-MD Year	4				
<b>Church Hospitals</b>	1st Post-MD Year	1				
	2nd Post-MD Year	1				
	3rd Post-MD Year	1				
	4th Post-MD Year	1				
	5th Post-MD Year	1				
	6th Post-MD Year	1				
<b>Other Non-Profit Hospitals</b>	1st Post-MD Year	6	\$51,883	\$50,736	\$51,438	\$51,836
	2nd Post-MD Year	6	\$54,098	\$52,827	\$53,456	\$54,017
	3rd Post-MD Year	6	\$56,279	\$54,113	\$55,193	\$55,850
	4th Post-MD Year	6	\$59,466	\$58,064	\$58,434	\$58,742
	5th Post-MD Year	6	\$62,347	\$60,625	\$61,048	\$61,839
	6th Post-MD Year	6	\$64,783	\$63,126	\$63,600	\$63,807
<b>Medical Schools</b>	1st Post-MD Year	8	\$50,933	\$50,339	\$51,861	\$52,220
	2nd Post-MD Year	8	\$52,760	\$52,332	\$53,759	\$53,857
	3rd Post-MD Year	8	\$54,754	\$54,528	\$55,512	\$55,816
	4th Post-MD Year	8	\$57,170	\$56,980	\$58,107	\$58,241
	5th Post-MD Year	8	\$59,546	\$59,267	\$60,458	\$60,625
	6th Post-MD Year	8	\$61,893	\$61,594	\$62,686	\$63,126

Table 10 displays which portion of respondents estimated the stipends offered by their institutions for the 2014-2015 academic year.

**Table 10. Percent of Institutions That Estimated Their Stipends, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	185	3.2%	96.8%

Table 11 displays which portion of respondents' base stipends are the same across all specialties for the 2014-2015 academic year.

**Table 11. Percent of Institutions Whose Base Stipends Are the Same across All Specialties, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	185	94.1%	5.9%

Table 12 displays which portion of respondents paid higher stipends to chief residencies for the 2014-2015 academic year.

**Table 12. Percent of Institutions That Provide Higher Stipends to Chief Residencies, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	183	67.8%	32.2%

Table 13 displays what portion of respondents paid higher stipends to residents/fellows other than chief residencies for the 2014-2015 academic year.

**Table 13. Percent of Institutions That Provide Higher Stipends to Residents/Fellows Other Than Chief Residencies, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	185	10.8%	89.2%

Table 14 displays the frequency with which stipends are adjusted at each institution for the 2014-2015 academic year.

**Table 14. How Often Stipends Are Adjusted, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent</b>
<b>Annually</b>	153	82.3%
<b>Every Other Year</b>	3	1.6%
<b>Every Three Years</b>	3	1.6%
<b>Other</b>	27	14.5%
<b>Total</b>	186	100.0%

## Section Two: Resident/Fellow Health Benefits

Table 15 displays which portion of the premium for medical coverage is offered to residents and fellows by institutions.

**Table 15. Number of Respondents Offering Residents/Fellows Premium Medical Coverage, by Ownership, Academic Year 2014-2015**

	<b>Portion Offered</b>	<b>All Institutions (n=186)</b>	<b>All Hospitals (n=137)</b>	<b>Medical Schools (n=49)</b>
<b>Individual Coverage</b>	Fully Paid	58	35	23
	Cost Shared	119	95	24
	Fully Paid with Option for More Coverage	6	5	1
	No Portion Paid	1	1	0
	Not Offered	0	0	0
	Not Answered	2	1	1
<b>Resident/Fellow Plus Spouse</b>	Fully Paid	36	24	12
	Cost Shared	140	106	34
	Fully Paid with Option for More Coverage	4	3	1
	No Portion Paid	2	2	0
	Not Offered	1	0	1
	Not Answered	3	2	1
<b>Resident/Fellow Plus Domestic Partner</b>	Fully Paid	23	16	7
	Cost Shared	107	82	25
	Fully Paid with Option for More Coverage	3	2	1
	No Portion Paid	3	3	0
	Not Offered	45	32	13
	Not Answered	5	2	3
<b>Resident/Fellow Plus Children</b>	Fully Paid	37	24	13
	Cost Shared	140	106	34
	Fully Paid with Option for More Coverage	4	3	1
	No Portion Paid	3	3	0
	Not Offered	0	0	0
	Not Answered	2	1	1
<b>Resident/Fellow Plus Spouse and Children</b>	Fully Paid	38	24	14
	Cost Shared	140	106	34
	Fully Paid with Option for More Coverage	4	3	1
	No Portion Paid	3	3	0
	Not Offered	0	0	0
	Not Answered	1	1	0
<b>Resident/Fellow Plus Domestic Partner and Children</b>	Fully Paid	21	14	7
	Cost Shared	105	82	23
	Fully Paid with Option for More Coverage	3	2	1
	No Portion Paid	3	3	0
	Not Offered	48	33	15
	Not Answered	6	3	3

Table 16 displays which selected benefits are included in the institutions' medical coverage for residents and fellows.

**Table 16. Number of Respondents Including Selected Benefits in Medical Coverage, by Ownership, Academic Year 2014-2015**

		<b>All Institutions (n=186)</b>	<b>All Hospitals (n=137)</b>	<b>Medical Schools (n=49)</b>
<b>Vision Care</b>	Included in Group Medical Insurance	68	48	20
	Separate Plan Offered	113	87	26
	Not Offered	5	2	3
	Not Answered	0	0	0
<b>Prescription Drugs</b>	Included in Group Medical Insurance	170	123	47
	Separate Plan Offered	16	14	2
	Not Offered	0	0	0
	Not Answered	0	0	0
<b>Behavioral and Mental Health Care</b>	Included in Group Medical Insurance	176	128	48
	Separate Plan Offered	7	7	0
	Not Offered	1	1	0
	Not Answered	2	1	1
<b>Substance Abuse Treatment</b>	Included in Group Medical Insurance	175	126	49
	Separate Plan Offered	6	6	0
	Not Offered	3	3	0
	Not Answered	2	2	0
<b>Dental Care</b>	Included in Group Medical Insurance	39	28	11
	Separate Plan Offered	143	108	35
	Not Offered	3	0	3
	Not Answered	1	1	0

Table 17 displays the number and percentage of institutions that provide their own health insurance product to residents and fellows for the 2014-2015 academic year.

**Table 17. Percent of Respondents That Provide Own Health Insurance Product (Self-Insured), Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	182	50.5%	49.5%

Table 18 displays the number and percentage of institutions that require copayments or deductibles for inpatient, ambulatory, and other services in the residents/fellows medical coverage contract for the 2014-2015 academic year.

**Table 18. Percent of Respondents Requiring Copayments and/or Deductibles in Medical Coverage Contract, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>Inpatient Services</b>	184	88.0%	12.0%
<b>Ambulatory Services</b>	184	93.5%	6.5%
<b>Other Services</b>	109	74.3%	25.7%

Table 19 displays the number and percentage of institutions that place dollar or service limits on health care benefits for the 2014-2015 academic year.

**Table 19. Whether Dollar or Service Limits Are Placed on Benefits for Certain Health Care Services, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	182	45.6%	54.4%

Table 20 displays the number and percentage of institutions that begin health benefits on the first day of residency for the 2014-2015 academic year.

**Table 20. Whether Resident Health Benefits Begin on the First Recognized Day of Residency, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	182	90.7%	9.3%

Table 21 displays the number and percentage of institutions that offer an employee assistance program and/or employee health services for the 2014-2015 academic year.

**Table 21. Whether Residents/Fellows Are Eligible to Receive Services, Academic Year 2014-2015**

		<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	Employee Assistance Program	184	96.7%	3.3%
	Employee Health Services	181	90.1%	9.9%

### Section Three: Resident/Fellow Non-Health Benefits

Table 22 displays the number and percentage of institutions that indicated a significant change in benefits from previous years in the 2014-2015 academic year.

**Table 22. Whether There Were Significant Changes in Benefits This Year, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	184	14.1%	85.9%

Table 23 displays the number and percentage of institutions that offer a flexible benefits plan to residents/fellows for the 2014-2015 academic year.

**Table 23. Whether Institution Offers a Flexible or "Cafeteria Style" Benefits Plan to Residents/Fellows, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	183	57.9%	42.1%

Table 24 displays the number and percentage of institutions that offer life insurance and long-term disability insurance premiums to residents/fellows for the 2014-2015 academic year.

**Table 24. Life Insurance and Long-term Disability Insurance Premiums, All Respondents, Academic Year 2014-2015**

		<b>Institution Count</b>	<b>Percent</b>
<b>Life Insurance Premium Coverage</b>	Fully Paid	141	77.1%
	Cost Shared	29	15.9%
	Available, but not paid by institution	10	5.5%
	Not Offered	3	1.6%
	Total	183	100.0%
<b>Long-term Disability Insurance Premium Coverage</b>	Fully Paid	129	70.9%
	Cost Shared	32	17.6%
	Available, but not paid by institution	17	9.3%
	Not Offered	4	2.2%
	Total	182	100.0%

Table 24b displays the number and percentage of institutions that offer institution-paid supplemental life insurance and long-term disability insurance above and beyond what was described in table 24 for the 2014-2015 academic year.

**Table 24b. Institution-Paid Supplemental Life Insurance and Long-Term Disability Insurance Above and Beyond What Was Described in Table 24, Academic Year 2014-2015**

		<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>Respondents from Table 24</b>	Life Insurance	172	47.7%	52.3%
	Long-Term Disability Insurance	170	34.1%	65.9%

Table 25 displays the maximum amount of life insurance benefit of institutions for the 2014-2015 academic year.

**Table 25. Maximum Amount of Life Insurance Benefit, All Respondents, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Mean</b>	<b>25th Percentile</b>	<b>Median</b>	<b>75th Percentile</b>
<b>Fixed Payment</b>	72	\$126,843	\$25,000	\$50,000	\$100,000
<b>Percent of Salary</b>	62	143.0%	100.0%	100.0%	200.0%

Table 26 displays the maximum amount of long-term disability insurance benefit of institutions for the 2014-2015 academic year.

**Table 26. Maximum Amount of Long-Term Disability Insurance Benefit, All Respondents, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Mean</b>	<b>25th Percentile</b>	<b>Median</b>	<b>75th Percentile</b>
<b>Fixed Payment</b>	28	\$24,179	\$2,875	\$21,000	\$36,000
<b>Percent of Salary</b>	110	62.0%	60.0%	60.0%	65.0%

Table 27 displays the length of coverage of long-term disability insurance benefit provided by institutions for the 2014-2015 academic year.

**Table 27. Length of Coverage of Long-Term Disability Insurance Benefit, All Respondents, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Mean</b>	<b>25th Percentile</b>	<b>Median</b>	<b>75th Percentile</b>
<b>Length of Coverage: To Age</b>	103	66	65	65	65
<b>Length of Coverage: In Years</b>	7	57	35	65	83

Table 28 displays the level of coverage for selected resident and fellow benefits offered by institutions.

**Table 28. Portion of Respondents by Level of Coverage for Selected Resident/Fellow Benefits, by Ownership, Academic Year 2014-2015**

		<b>All Institutions (n=186)</b>	<b>All Hospitals (n=137)</b>	<b>Medical Schools (n=49)</b>
<b>Housing Costs</b>	Fully Paid	2	2	0
	Cost Shared	9	9	0
	Not Paid	21	16	5
	Not Offered	150	106	44
	Not Answered	4	4	0
<b>Parking</b>	Fully Paid	102	78	24
	Cost Shared	33	25	8
	Not Paid	35	22	13
	Not Offered	15	11	4
	Not Answered	1	1	0
<b>Meals When Working</b>	Fully Paid	44	31	13
	Cost Shared	53	38	15
	Not Paid	42	31	11
	Not Offered	44	35	9
	Not Answered	3	2	1
<b>Meals When On Call</b>	Fully Paid	134	104	30
	Cost Shared	41	26	15
	Not Paid	5	3	2
	Not Offered	5	3	2
	Not Answered	1	1	0
<b>Scrubs</b>	Fully Paid	169	127	42
	Cost Shared	3	3	0
	Not Paid	6	2	4
	Not Offered	7	4	3
	Not Answered	1	1	0

Table 29 displays the number and percentage of institutions that allow residents/fellows to save unused on-call meal stipends for the 2014-2015 academic year.

**Table 29. Whether Residents/Fellows Are Able to Save Unused On-Call Meal Stipends, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	183	44.8%	55.2%

Table 30 displays the number and percentage of institutions that offer a retirement plan to residents/fellows for the 2014-2015 academic year.

**Table 30. Whether Institutions Offer a Retirement Plan to Residents/Fellows, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	181	73.5%	26.5%

Table 30b displays the number and percentage of 132 of the 133 institutions that answered “Yes” in table 30 (offering a retirement plan to resident/fellows) responding to whether they provide a defined-benefit retirement plan to residents/fellows for the 2014-2015 academic year.

**Table 30b. Whether Institutions Offer a Defined-Benefit Retirement Plan to Residents/Fellows, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>"Yes" Respondents from Table 30</b>	132	47.7%	52.3%

Table 30c displays the number and percentage of 133 of the 133 institutions that answered “Yes” in table 30 (offering a retirement plan to resident/fellows) responding to whether they require residents/fellows to have a retirement plan for the 2014-2015 academic year.

**Table 30c. Whether Institutions Offer a Mandatory Retirement Plan to Residents/Fellows, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>"Yes" Respondents from Table 30</b>	133	21.8%	78.2%

Table 31 displays the annual vacation and other paid leave available to residents during the 2014-2015 academic year.

**Table 31. Annual Vacation and Other Paid Leave for Residents, Academic Year 2014-2015**

	<b>Days</b>	<b>Institution Count</b>	<b>Percent</b>
<b>Annual Vacation</b>	0 to 10	8	4.7%
	11 to 15	68	39.5%
	16 to 21	73	42.4%
	22 to 28	20	11.6%
	29 or more	3	1.7%
	Total	172	100.0%
<b>Sick Days</b>	0 to 10	59	41.0%
	11 to 15	70	48.6%
	16 to 21	9	6.3%
	22 to 28	1	0.7%
	29 or more	5	3.5%
	Total	144	100.0%
<b>Holidays</b>	0 to 10	112	89.6%
	11 to 15	12	9.6%
	16 to 21	1	0.8%
	22 to 28	0	0.0%
	29 or more	0	0.0%
	Total	125	100.0%
<b>Personal Days</b>	0 to 10	110	94.8%
	11 to 15	2	1.7%
	16 to 21	2	1.7%
	22 to 28	2	1.7%
	29 or more	0	0.0%
	Total	116	100.0%
<b>Total Paid Time Off, Including Sick Leave</b>	0 to 10	2	1.3%
	11 to 15	9	5.7%
	16 to 21	27	17.2%
	22 to 28	18	11.5%
	29 or more	101	64.3%
	Total	157	100.0%

Table 32 displays the percentages of time first- and second-year residents are allotted to attend educational seminars for the 2014-2015 academic year. Of the 186 institutions, 148 reported that they could not report this because the number of days varies by department.

**Table 32. Time Allotted to Residents/Fellows to Attend Seminar, Academic Year 2014-2015**

	<b>Educational Seminar Days</b>	<b>Institution Count</b>	<b>Percent</b>
<b>First Year</b>	0	8	24.2%
	1 to 5	20	60.6%
	6 to 9	5	15.2%
	10 or more	0	0.0%
	Total	33	100.0%
<b>Second Year</b>	0	0	0.0%
	1 to 5	24	70.6%
	6 to 9	9	26.5%
	10 or more	1	2.9%
	Total	34	100.0%

Table 33 displays the number and percentage of institutions that allow time off to attend seminars in addition to the vacation leave for the 2014-2015 academic year.

**Table 33. Whether Time Off to Attend Seminars Is In Addition to Vacation Leave, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	175	88%	12%

Table 34 displays the number and percentage of institutions that contribute a per-diem stipend or contribute to payments for meeting costs for the 2014-2015 academic year.

**Table 34. Whether the Institution or Program Contributes To Meeting Costs, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	174	81.6%	18.4%

Table 35 displays the specific fees and maximum amounts of institutions who contributes a per-diem stipend or contribute to payments for meeting costs for the 2014-2015 academic year. Only institutions responding “Yes” in table 34 were eligible to answer this question. Respondents can select more than one contribution type.

**Table 35. Contribution Type and Maximum Benefit to Meeting Costs, All Respondents, Academic Year 2014-2015**

	<b>Contribution Type</b>	<b>All Respondents</b>
<b>First Year</b>	Registration Fee	69
	Per Diem	55
	Unspecified	73
	Median Maximum Amount	\$1,000
<b>Second Year</b>	Registration Fee	79
	Per Diem	59
	Unspecified	80
	Median Maximum Amount	\$1,200

Table 36 displays the number and percentage of institutions that provide child care, and the portion offered, for children of residents/fellows for the 2014-2015 academic year.

**Table 36. Whether Institutions Provide Child Care for Children of Residents/Fellows, All Respondents, Academic Year 2014-2015**

	<b>Portion Offered</b>	<b>Institution Count</b>	<b>Percent</b>
<b>On-site Care</b>	Fully Paid	1	0.5%
	Cost Shared	12	6.5%
	Available, but Not Paid by Institution	43	23.4%
	Not Offered	128	69.6%
	Total	184	100.0%
<b>Off-site Care</b>	Fully Paid	0	0.0%
	Cost Shared	8	4.5%
	Available, but Not Paid by Institution	42	23.7%
	Not Offered	127	71.8%
	Total	177	100.0%

Table 37 displays the number and percentage of institutions that do not provide child care, but assist residents/fellows with locating child care.

**Table 37. Whether Institutions That Do Not Provide Child Care Assist Residents/Fellows with Locating Child Care, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	163	38%	62%

Table 38 displays the number and percentage of institutions that offer financial counseling and educational debt management services to residents/fellows for the 2014-2015 academic year.

**Table 38. Whether Institutions Offer Financial Counseling and Educational Debt Management Services to Resident/Fellows, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	184	69.6%	30.4%

Table 39 displays the number and percentage of institutions that offer career counseling or placement services to residents/fellows for the 2014-2015 academic year.

**Table 39. Whether Institutions Offer Career Counseling or Placement Services to Residents/Fellows, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	184	51.1%	48.9%

Table 40 displays the number and percentage of institutions that require different types of drug and/or alcohol testing for residents/fellows for the 2014-2015 academic year.

**Table 40. Whether Institutions Require Various Drug and/or Alcohol Testing for Residents/Fellows, All Respondents, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>Pre-Appointment Testing</b>	130	71%	29%
<b>Random Testing</b>	22	12.2%	87.8%
<b>Testing When Probable Cause Is Present</b>	170	93.9%	6.1%
<b>Repeat Testing in the Absence of Probable Cause</b>	46	26.1%	73.9%

Table 41 displays the number and percentage of institutions that cover drug and alcohol rehabilitation services under resident/fellow health benefits for residents/fellows for the 2014-2015 academic year.

**Table 41. Drugs and Alcohol Rehabilitation Services Covered under Resident/Fellow Health Benefits, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	182	97.3%	2.7%

Table 42 displays the number and percentage of institutions that experienced instances where residents/fellows required reasonable accommodations under the Americans with Disabilities Act (ADA).

**Table 42. Whether Institutions Experienced Residents/Fellows Requiring Reasonable Accommodations Under Americans with Disabilities Act (ADA), Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>All Respondents</b>	182	71.4%	28.6%

Table 43 displays the number of institutions that require background investigations, by type, of residents/fellows for the 2014-2015 academic year.

**Table 43. Whether Institutions Require Background Investigations of Residents/Fellows, All Respondents, Academic Year 2014-2015**

		<b>All Respondents</b>
<b>Criminal Background Checks</b>	At Entry	175
	During the Residency Program	8
	At the End of the Program	1
	Not at All	8
<b>Checks of State's Child Abuse Registry</b>	At Entry	119
	During the Residency Program	8
	At the End of the Program	1
	Not at All	50
<b>Check of State's Sex Offender Registry</b>	At Entry	120
	During the Residency Program	5
	At the End of the Program	0
	Not at All	53

Table 44 displays the number and percentage of institutions (not departments) that provide various tools, or funds for tools, to residents/fellows for the 2014-2015 academic year.

**Table 44. Whether Institutions Provide Funds or Tools to Residents/Fellows, All Respondents, Academic Year 2014-2015**

	<b>Institution Count</b>	<b>Percent Responded Yes</b>	<b>Percent Responded No</b>
<b>Books</b>	176	38.1%	61.9%
<b>Computer</b>	175	29.7%	70.3%
<b>Generic "Education Allowance"</b>	181	46.4%	53.6%
<b>Mobile Devices (e.g., phones, tablets, data plan)</b>	178	39.9%	60.1%
<b>Other</b>	85	23.5%	76.5%
<b>Preparation of Posters</b>	178	43.8%	56.2%
<b>Professional Society Dues</b>	177	39.5%	60.5%

Thank you to all the AAMC members who responded to the 2014-2015 Survey of Resident/Fellow Stipends and Benefits and helped make this report possible.