

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011

(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	61	59	97	36	35	98	33	31	96
Worker characteristics									
Management, professional, and related	78	76	98	42	42	98	52	50	96
Management, business, and financial	85	84	98	56	54	98	62	60	96
Professional and related	75	74	98	38	37	98	48	46	96
Teachers	75	73	98	22	21	99	40	38	97
Primary, secondary, and special education school teachers	82	81	98	20	20	99	40	39	98
Registered nurses	72	71	98	35	35	99	51	49	97
Service	38	36	95	21	20	94	14	13	95
Protective service	72	69	96	23	23	98	22	21	95
Sales and office	60	57	96	35	35	98	32	31	96
Sales and related	48	45	92	29	28	98	20	19	92
Office and administrative support	66	65	97	39	39	98	39	38	96
Natural resources, construction, and maintenance	61	59	96	35	34	98	25	24	97
Construction, extraction, farming, fishing, and forestry	53	51	96	29	28	98	18	17	97
Installation, maintenance, and repair	68	66	97	42	41	98	32	31	98
Production, transportation, and material moving ...	65	63	97	45	44	98	27	26	96
Production	71	69	97	52	51	99	31	30	96
Transportation and material moving	59	57	97	38	37	98	24	23	96
Full time	76	74	97	42	42	98	41	39	96
Part time	15	14	91	14	14	97	7	6	94
Union	85	83	98	47	46	99	35	34	97
Nonunion	57	55	96	34	33	97	32	31	96
Average wage within the following categories: ³									
Lowest 25 percent	28	26	92	17	16	95	9	8	93
Lowest 10 percent	15	14	91	13	13	93	4	3	95
Second 25 percent	64	62	96	36	35	97	29	28	95
Third 25 percent	75	73	97	44	43	98	41	39	96
Highest 25 percent	83	82	98	49	48	99	56	54	96
Highest 10 percent	87	85	98	52	51	99	59	56	96
Establishment characteristics									
Goods-producing industries	72	70	97	51	50	99	35	33	96
Service-providing industries	59	57	97	33	32	97	32	31	96
Education and health services	69	67	97	27	26	98	37	35	95
Educational services	77	75	98	23	23	99	40	39	96
Elementary and secondary schools	77	75	98	20	20	99	35	35	98
Junior colleges, colleges, and universities	83	80	96	30	30	99	53	51	95
Health care and social assistance	63	61	97	30	29	97	35	33	94
Hospitals	85	84	98	45	44	98	61	59	95
Public administration	82	80	98	27	27	98	31	29	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—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	42	40	96	27	26	97	21	20	96
1 to 49 workers	38	36	95	24	23	96	18	17	96
50 to 99 workers	55	54	97	34	33	98	30	29	97
100 workers or more	78	76	97	44	43	98	43	41	96
100 to 499 workers	70	68	96	40	39	98	36	34	96
500 workers or more	85	84	98	47	46	98	50	48	96
Geographic areas									
New England	60	58	97	35	35	99	35	34	96
Middle Atlantic	60	59	99	67	67	99	30	29	97
East North Central	66	63	96	39	38	96	37	36	96
West North Central	63	61	97	27	27	98	35	34	97
South Atlantic	61	59	97	31	30	96	33	32	95
East South Central	69	66	96	29	28	96	33	32	97
West South Central	61	58	95	25	24	96	30	29	95
Mountain	61	58	95	25	24	98	33	32	95
Pacific	55	53	97	26	26	99	29	28	96

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

² Includes 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.

³ The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 18. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	6	94
Management, business, and financial	5	95
Professional and related	6	94
Teachers	9	91
Primary, secondary, and special education school teachers	9	91
Registered nurses	3	97
Service	9	91
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	9	91
Construction, extraction, farming, fishing, and forestry	10	90
Installation, maintenance, and repair	7	93
Production, transportation, and material moving ...	5	95
Production	5	95
Transportation and material moving	5	95
Full time	6	94
Part time	4	96
Union	6	94
Nonunion	6	94
Average wage within the following categories: ²		
Lowest 25 percent	10	90
Lowest 10 percent	11	89
Second 25 percent	6	94
Third 25 percent	6	94
Highest 25 percent	5	95
Highest 10 percent	6	94
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	7	93
Education and health services	6	94
Educational services	9	91
Elementary and secondary schools	9	91
Health care and social assistance	3	97
Hospitals	3	97
Public administration	10	90

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—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	7	93
100 workers or more	6	94
100 to 499 workers	6	94
500 workers or more	6	94
Geographic areas		
New England	8	92
Middle Atlantic	4	96
East North Central	7	93
West North Central	5	95
South Atlantic	7	93
East South Central	14	86
West South Central	6	94
Mountain	7	93
Pacific	4	96

¹ 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.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 19. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011

(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	55	2	39	3	1
Worker characteristics					
Management, professional, and related	61	3	33	2	1
Management, business, and financial	68	3	25	2	2
Professional and related	57	3	36	3	1
Teachers	38	2	55	5	1
Primary, secondary, and special education school teachers	31	1	62	6	1
Registered nurses	70	2	26	—	—
Service	44	2	49	4	1
Protective service	39	2	52	5	2
Sales and office	62	2	33	2	1
Sales and related	62	3	33	2	1
Office and administrative support	63	2	33	2	1
Natural resources, construction, and maintenance	38	1	56	4	1
Construction, extraction, farming, fishing, and forestry	21	1	71	5	1
Installation, maintenance, and repair	51	1	44	4	1
Production, transportation, and material moving ...	45	1	49	4	1
Production	44	1	49	5	2
Transportation and material moving	46	1	49	3	1
Full time	55	2	39	3	1
Part time	51	1	45	2	1
Union	37	1	54	8	1
Nonunion	59	2	35	2	1
Average wage within the following categories: ²					
Lowest 25 percent	46	1	50	3	(³)
Lowest 10 percent	38	—	54	6	—
Second 25 percent	54	2	42	2	1
Third 25 percent	54	2	40	3	1
Highest 25 percent	59	3	33	3	1
Highest 10 percent	61	4	32	2	1
Establishment characteristics					
Goods-producing industries	44	2	49	4	1
Service-providing industries	57	2	37	3	1
Education and health services	51	2	42	3	1
Educational services	40	2	52	5	1
Elementary and secondary schools	31	1	61	6	1
Junior colleges, colleges, and universities	59	4	33	4	1
Health care and social assistance	61	3	34	2	1
Hospitals	78	3	17	—	—
Public administration	40	3	49	7	2

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011—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	45	2	51	2	1
1 to 49 workers	45	2	51	2	1
50 to 99 workers	46	—	50	2	—
100 workers or more	59	2	34	3	1
100 to 499 workers	59	1	37	2	1
500 workers or more	59	3	32	4	1
Geographic areas					
New England	60	3	33	—	—
Middle Atlantic	56	2	36	5	1
East North Central	52	2	42	4	(³)
West North Central	55	2	40	3	(³)
South Atlantic	62	2	31	3	2
East South Central	56	—	36	4	—
West South Central	54	1	41	2	1
Mountain	49	1	48	—	—
Pacific	46	3	47	—	—

¹ 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.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2010." See Technical Note for more details.

³ Less than 0.5 percent.

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/glossary20102011.htm.

**Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹
National Compensation Survey, March 2011**

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

Characteristics	Multiple of annual earnings amounts ²					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	58	15	23	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	54	15	25	5	1.4	1.0
Management, business, and financial	1	54	15	26	5	1.4	1.0
Professional and related	1	55	15	25	5	1.4	1.0
Teachers	–	47	25	25	–	1.4	1.5
Primary, secondary, and special education school teachers	–	47	28	23	2	1.4	–
Registered nurses	–	69	11	15	–	1.3	1.0
Service	1	56	20	20	3	1.3	1.0
Protective service	–	54	20	18	8	1.5	1.0
Sales and office	(³)	63	12	21	4	1.3	1.0
Sales and related	–	73	10	14	–	1.2	1.0
Office and administrative support	(³)	59	12	24	5	1.4	1.0
Natural resources, construction, and maintenance	2	59	14	23	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	55	12	29	–	1.4	1.0
Installation, maintenance, and repair	2	61	14	21	3	1.3	1.0
Production, transportation, and material moving	1	58	17	22	2	1.3	1.0
Production	–	53	16	28	–	1.4	1.0
Transportation and material moving	1	64	19	15	2	1.3	1.0
Full time	1	57	15	23	4	1.4	1.0
Part time	1	66	12	16	6	1.3	1.0
Union	1	62	17	15	5	1.3	1.0
Nonunion	1	57	14	24	4	1.4	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	–	64	15	19	–	1.3	1.0
Lowest 10 percent	–	59	–	–	–	1.4	1.0
Second 25 percent	1	61	15	21	2	1.3	1.0
Third 25 percent	1	58	15	22	5	1.4	1.0
Highest 25 percent	1	54	14	26	5	1.4	1.0
Highest 10 percent	1	50	15	28	6	1.5	1.0
Establishment characteristics							
Goods-producing industries	1	49	15	29	6	1.4	–
Service-providing industries	1	59	15	22	4	1.4	1.0
Education and health services	1	60	17	20	3	1.3	1.0
Educational services	1	47	23	26	3	1.4	1.5
Elementary and secondary schools	–	43	29	26	1	1.4	1.5
Junior colleges, colleges, and universities	3	51	15	27	4	1.4	–
Health care and social assistance	1	67	13	16	3	1.3	1.0
Hospitals	1	72	12	12	3	1.2	1.0
Public administration	–	54	24	17	–	1.4	1.0

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Multiple of annual earnings amounts ²					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	1	56	14	24	6	1.4	1.0
1 to 49 workers	1	56	13	24	7	1.4	1.0
50 to 99 workers	(³)	55	17	23	4	1.4	1.0
100 workers or more	1	59	15	22	3	1.4	1.0
100 to 499 workers	(³)	61	14	22	3	1.3	1.0
500 workers or more	1	57	16	23	3	1.4	1.0
Geographic areas							
New England	1	64	12	17	5	1.3	1.0
Middle Atlantic	2	52	21	18	6	1.4	1.0
East North Central	—	57	13	25	—	1.4	1.0
West North Central	—	51	17	25	—	1.4	—
South Atlantic	—	59	15	23	—	1.3	1.0
East South Central	—	50	18	29	3	1.4	—
West South Central	—	59	12	26	—	1.4	1.0
Mountain	—	71	12	15	—	1.2	1.0
Pacific	1	60	11	22	5	1.4	1.0

¹ 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.

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

³ Less than 0.5 percent.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 21. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	69	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	31
Worker characteristics							
Management, professional, and related	69	50,000	100,000	250,000	600,000	1,000,000	31
Management, business, and financial	73	50,000	100,000	250,000	700,000	1,100,000	27
Professional and related	67	—	—	—	—	—	33
Teachers	58	50,000	50,000	100,000	250,000	500,000	42
Primary, secondary, and special education school teachers	48	—	—	—	—	—	52
Registered nurses	67	50,000	50,000	250,000	550,000	1,000,000	33
Service	62	50,000	50,000	150,000	500,000	1,000,000	38
Protective service	47	50,000	50,000	140,000	280,000	1,000,000	53
Sales and office	74	50,000	50,000	200,000	500,000	1,000,000	26
Sales and related	81	—	—	—	—	—	19
Office and administrative support	71	50,000	50,000	225,000	600,000	1,000,000	29
Natural resources, construction, and maintenance	66	50,000	70,000	200,000	500,000	2,000,000	34
Construction, extraction, farming, fishing, and forestry	60	—	—	—	—	—	40
Installation, maintenance, and repair	68	50,000	70,000	250,000	1,000,000	2,000,000	32
Production, transportation, and material moving ...	62	50,000	70,000	200,000	500,000	1,000,000	38
Production	64	50,000	100,000	250,000	500,000	1,000,000	36
Transportation and material moving	60	50,000	50,000	125,000	450,000	1,000,000	40
Full time	70	50,000	50,000	200,000	500,000	1,000,000	30
Part time	52	50,000	100,000	300,000	650,000	1,000,000	48
Union	52	—	—	—	—	—	48
Nonunion	71	50,000	50,000	225,000	500,000	1,000,000	29
Average wage within the following categories: ³							
Lowest 25 percent	61	50,000	50,000	125,000	500,000	1,000,000	39
Lowest 10 percent	59	—	—	—	—	—	41
Second 25 percent	72	50,000	50,000	150,000	500,000	1,000,000	28
Third 25 percent	69	50,000	50,000	200,000	500,000	1,000,000	31
Highest 25 percent	68	50,000	100,000	300,000	750,000	1,500,000	32
Highest 10 percent	71	50,000	100,000	300,000	750,000	1,100,000	29
Establishment characteristics							
Goods-producing industries	63	50,000	100,000	300,000	750,000	2,000,000	37
Service-providing industries	70	50,000	50,000	200,000	500,000	1,000,000	30
Education and health services	65	50,000	50,000	150,000	500,000	1,000,000	35
Educational services	60	50,000	50,000	100,000	250,000	500,000	40
Elementary and secondary schools	47	40,000	50,000	100,000	175,000	300,000	53
Junior colleges, colleges, and universities	75	—	—	—	—	—	25
Health care and social assistance	69	50,000	50,000	200,000	500,000	1,000,000	31
Hospitals	69	—	—	—	—	—	31
Public administration	43	50,000	50,000	100,000	200,000	500,000	57

See footnotes at end of table.

Table 21. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	73	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	27
1 to 49 workers	73	50,000	50,000	245,000	500,000	1,000,000	27
50 to 99 workers	71	—	—	—	—	—	29
100 workers or more	67	50,000	50,000	200,000	500,000	1,000,000	33
100 to 499 workers	71	50,000	50,000	150,000	500,000	1,000,000	29
500 workers or more	64	50,000	70,000	250,000	1,000,000	1,500,000	36
Geographic areas							
New England	74	50,000	50,000	200,000	500,000	750,000	26
Middle Atlantic	67	50,000	50,000	200,000	500,000	1,000,000	33
East North Central	60	50,000	75,000	200,000	600,000	1,000,000	40
West North Central	67	—	—	—	—	—	33
South Atlantic	66	50,000	50,000	250,000	500,000	1,500,000	34
East South Central	81	50,000	50,000	100,000	500,000	1,000,000	19
West South Central	75	50,000	50,000	250,000	750,000	1,000,000	25
Mountain	72	50,000	50,000	200,000	750,000	1,000,000	28
Pacific	73	50,000	50,000	200,000	500,000	1,000,000	27

¹ 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.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2011

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$6,000	\$10,000	\$20,000	\$28,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	50,000	50,000
Management, business, and financial	10,000	10,000	20,000	50,000	50,000
Professional and related	5,000	10,000	20,000	50,000	50,000
Teachers:					
Primary, secondary, and special education school teachers	10,000	10,000	25,000	50,000	50,000
Registered nurses	5,000	10,000	15,000	25,000	50,000
Service	5,000	10,000	15,000	25,000	50,000
Sales and office	6,000	10,000	20,000	25,000	50,000
Sales and related	5,000	10,000	15,000	25,000	50,000
Office and administrative support	9,000	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	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving ...	10,000	10,000	15,000	25,000	50,000
Production	10,000	10,000	18,000	25,000	50,000
Transportation and material moving	10,000	10,000	15,000	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	15,000	25,000	50,000
Average wage within the following categories: ⁴					
Lowest 25 percent	5,000	10,000	15,000	20,000	30,000
Lowest 10 percent	5,000	10,000	10,000	20,000	25,000
Second 25 percent	10,000	10,000	15,000	25,000	50,000
Highest 25 percent	6,000	10,000	25,000	50,000	50,000
Highest 10 percent	6,000	15,000	30,000	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	25,000	50,000
Service-providing industries	5,000	10,000	20,000	30,000	50,000
Education and health services	5,000	10,000	20,000	35,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Health care and social assistance	5,000	10,000	15,000	25,000	50,000
Hospitals	5,000	10,000	15,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2011—Continued

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	\$10,000	\$15,000	\$25,000	\$50,000
1 to 49 workers	10,000	10,000	15,000	25,000	50,000
50 to 99 workers	10,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	31,217	50,000
100 to 499 workers	7,000	10,000	20,000	25,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
Middle Atlantic	5,000	10,000	20,000	50,000	50,000
East North Central	10,000	10,000	20,000	30,000	50,000
West North Central	10,000	10,000	20,000	30,000	50,000
South Atlantic	10,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	25,000	50,000
West South Central	5,000	10,000	15,000	20,000	40,000
Mountain	10,000	10,000	20,000	25,000	50,000
Pacific	5,000	10,000	15,000	30,000	50,000

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

² 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.

³ 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.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

**Table 23. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2011**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	46	34	16	4
Worker characteristics				
Management, professional, and related	50	33	13	4
Management, business, and financial	51	37	11	2
Professional and related	49	31	14	5
Registered nurses	50	32	—	—
Service	34	29	32	5
Protective service	48	30	17	6
Sales and office	49	32	17	2
Sales and related	52	28	18	2
Office and administrative support	47	34	16	3
Natural resources, construction, and maintenance	40	38	14	8
Construction, extraction, farming, fishing, and forestry	27	41	18	14
Installation, maintenance, and repair	49	36	11	3
Production, transportation, and material moving ...	45	39	12	3
Production	47	40	10	3
Transportation and material moving	43	37	15	4
Full time	47	36	13	4
Part time	36	15	45	3
Union	45	27	16	12
Nonunion	46	36	16	2
Average wage within the following categories: ³				
Lowest 25 percent	33	32	34	2
Lowest 10 percent	29	20	50	1
Second 25 percent	46	36	15	3
Third 25 percent	45	36	14	5
Highest 25 percent	51	31	13	4
Highest 10 percent	52	30	13	5
Establishment characteristics				
Goods-producing industries	47	39	10	4
Service-providing industries	46	32	18	4
Education and health services	41	33	18	8
Educational services	46	26	12	16
Elementary and secondary schools	34	29	11	26
Junior colleges, colleges, and universities	65	20	13	2
Health care and social assistance	38	36	22	4
Hospitals	54	26	15	5
Public administration	53	21	8	17

See footnotes at end of table.

**Table 23. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2011—Continued**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	33	37	28	2
1 to 49 workers	32	35	31	2
50 to 99 workers	36	40	22	3
100 workers or more	53	32	10	5
100 to 499 workers	46	39	13	3
500 workers or more	59	27	8	6
Geographic areas				
Middle Atlantic	18	21	55	5
East North Central	62	33	—	5
West North Central	59	37	—	4
South Atlantic	54	42	—	3
East South Central	56	43	—	—
West South Central	59	39	—	2
Mountain	60	38	—	—
Pacific	51	37	10	3

¹ 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.

² Employer assumes all risks and expenses of providing the benefit.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 24. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	19	81
Worker characteristics		
Management, professional, and related	14	86
Management, business, and financial	11	89
Professional and related	15	85
Registered nurses	15	85
Service	35	65
Protective service	18	82
Sales and office	19	81
Sales and related	23	77
Office and administrative support	17	83
Natural resources, construction, and maintenance	20	80
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	21	79
Production, transportation, and material moving ...	18	82
Production	15	85
Transportation and material moving	22	78
Full time	17	83
Part time	39	61
Union	19	81
Nonunion	19	81
Average wage within the following categories: ²		
Lowest 25 percent	39	61
Lowest 10 percent	54	46
Second 25 percent	19	81
Third 25 percent	16	84
Highest 25 percent	14	86
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	13	87
Service-providing industries	21	79
Education and health services	21	79
Educational services	12	88
Elementary and secondary schools	12	88
Junior colleges, colleges, and universities	9	91
Health care and social assistance	25	75
Hospitals	19	81
Public administration	17	83

See footnotes at end of table.

Table 24. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	29	71
1 to 49 workers	31	69
50 to 99 workers	25	75
100 workers or more	14	86
100 to 499 workers	16	84
500 workers or more	12	88
Geographic areas		
Middle Atlantic	47	53
East North Central	7	93
West North Central	8	92
South Atlantic	8	92
West South Central	7	93
Mountain	5	95
Pacific	12	88

¹ 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.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

**Table 25. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2011**

(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	7	2	68	21	2
Worker characteristics					
Management, professional, and related	2	1	67	28	3
Management, business, and financial	2	(²)	61	35	1
Professional and related	2	1	70	25	4
Registered nurses	—	—	78	15	5
Service	3	1	84	9	2
Protective service	—	1	83	13	—
Sales and office	3	1	67	27	2
Sales and related	3	1	68	27	1
Office and administrative support	3	1	66	27	3
Natural resources, construction, and maintenance	15	6	63	14	1
Construction, extraction, farming, fishing, and forestry	20	—	64	8	—
Installation, maintenance, and repair	12	5	63	19	1
Production, transportation, and material moving ...	20	5	64	10	1
Production	20	7	61	12	1
Transportation and material moving	19	3	69	9	1
Full time	7	2	67	22	2
Part time	4	1	80	14	1
Union	17	6	59	15	3
Nonunion	4	1	70	23	2
Average wage within the following categories: ³					
Lowest 25 percent	6	2	81	10	2
Lowest 10 percent	3	—	90	5	—
Second 25 percent	9	2	71	17	2
Third 25 percent	9	2	67	21	1
Highest 25 percent	4	2	62	29	3
Highest 10 percent	2	1	61	33	3
Establishment characteristics					
Goods-producing industries	18	6	58	16	1
Service-providing industries	4	1	71	22	2
Education and health services	3	1	79	12	6
Educational services	—	—	82	9	5
Elementary and secondary schools	5	—	83	—	8
Junior colleges, colleges, and universities	2	—	79	18	—
Health care and social assistance	2	1	77	13	7
Hospitals	—	—	81	13	5
Public administration	2	—	86	11	—

See footnotes at end of table.

**Table 25. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2011—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	7	1	74	16	1
1 to 49 workers	7	2	73	17	1
50 to 99 workers	8	—	77	14	—
100 workers or more	7	2	65	24	3
100 to 499 workers	8	2	70	19	1
500 workers or more	5	3	61	27	4
Geographic areas					
Middle Atlantic	4	(²)	83	11	2
East North Central	12	4	58	24	1
West North Central	11	—	61	23	—
South Atlantic	7	2	64	25	1
East South Central	9	—	72	14	—
West South Central	8	2	54	32	4
Mountain	4	—	65	29	—
Pacific	3	1	67	24	5

¹ 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.

² Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 26. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	90	13	24	26	26	26	10
Worker characteristics							
Management, professional, and related	89	13	22	26	26	26	11
Management, business, and financial	91	13	21	26	26	26	9
Professional and related	88	13	23	26	26	26	12
Registered nurses	92	12	21	26	26	26	8
Service	94	13	26	26	26	26	6
Protective service	91	—	—	—	—	—	9
Sales and office	89	12	20	26	26	26	11
Sales and related	85	12	13	26	26	26	15
Office and administrative support	91	13	21	26	26	26	9
Natural resources, construction, and maintenance	91	—	—	—	—	—	9
Construction, extraction, farming, fishing, and forestry	96	—	—	—	—	—	4
Installation, maintenance, and repair	88	13	26	26	26	52	12
Production, transportation, and material moving ...	91	13	26	26	26	26	9
Production	91	13	26	26	26	26	9
Transportation and material moving	91	13	26	26	26	26	9
Full time	90	13	22	26	26	26	10
Part time	93	20	26	26	26	26	7
Union	86	18	26	26	26	52	14
Nonunion	91	12	21	26	26	26	9
Average wage within the following categories: ³							
Lowest 25 percent	91	13	25	26	26	26	9
Lowest 10 percent	94	—	—	—	—	—	6
Second 25 percent	92	13	21	26	26	26	8
Third 25 percent	92	13	23	26	26	26	8
Highest 25 percent	87	13	25	26	26	26	13
Highest 10 percent	85	13	25	26	26	26	15
Establishment characteristics							
Goods-producing industries	92	13	26	26	26	26	8
Service-providing industries	90	13	22	26	26	26	10
Education and health services	90	13	24	26	26	26	10
Educational services	83	18	24	26	26	52	17
Elementary and secondary schools	76	20	22	26	52	52	24
Junior colleges, colleges, and universities	91	18	26	26	26	26	9
Health care and social assistance	94	13	24	26	26	26	6
Hospitals	91	13	20	26	26	26	9
Public administration	88	—	—	—	—	—	12

See footnotes at end of table.

Table 26. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	92	12	20	26	26	26	8
1 to 49 workers	91	12	24	26	26	26	9
50 to 99 workers	92	12	13	26	26	26	8
100 workers or more	89	13	24	26	26	26	11
100 to 499 workers	91	12	20	26	26	26	9
500 workers or more	88	13	26	26	26	26	12
Geographic areas							
Middle Atlantic	93	25	26	26	26	26	7
East North Central	86	13	21	26	26	26	14
West North Central	89	12	13	26	26	26	11
South Atlantic	93	12	20	26	26	52	7
East South Central	92	12	13	26	26	26	8
West South Central	90	13	20	26	26	26	10
Mountain	82	12	13	26	26	26	18
Pacific	89	12	21	26	26	26	11

¹ 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.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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 as or less than the benefit shown. The remaining percentiles follow the same logic.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 27. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011

(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	22	2	33	26	15	63.4	60.0
Worker characteristics								
Management, professional, and related	1	20	3	34	22	20	64.7	60.0
Management, business, and financial	—	20	—	38	16	24	64.9	60.0
Professional and related	1	21	3	32	25	19	64.6	60.0
Registered nurses	2	18	3	49	20	8	60.4	60.0
Service	1	35	2	27	29	5	59.4	60.0
Protective service	—	36	1	37	—	7	59.8	60.0
Sales and office	1	21	2	34	26	16	63.6	60.0
Sales and related	—	21	—	37	25	15	63.4	60.0
Office and administrative support	1	21	2	33	27	16	63.7	60.0
Natural resources, construction, and maintenance	—	22	—	33	33	10	62.2	60.0
Construction, extraction, farming, fishing, and forestry	—	20	—	30	37	8	61.7	60.0
Installation, maintenance, and repair	—	23	—	34	30	12	62.5	60.0
Production, transportation, and material moving	1	18	1	36	27	16	64.5	60.0
Production	2	17	1	40	27	12	62.0	60.0
Transportation and material moving	—	18	—	32	28	21	67.3	60.0
Full time	1	20	2	35	25	16	63.7	60.0
Part time	—	39	—	17	33	8	60.7	60.0
Union	1	21	5	25	34	13	63.4	60.0
Nonunion	1	23	1	35	24	16	63.4	60.0
Average wage within the following categories: ²								
Lowest 25 percent	—	33	—	26	31	7	60.3	60.0
Lowest 10 percent	—	46	—	17	33	3	58.4	60.0
Second 25 percent	1	21	2	37	27	12	62.6	60.0
Third 25 percent	1	21	2	37	24	15	63.2	60.0
Highest 25 percent	1	20	2	31	24	23	65.7	60.0
Highest 10 percent	—	19	—	30	23	25	66.6	60.0
Establishment characteristics								
Goods-producing industries	2	15	1	38	26	18	64.4	60.0
Service-providing industries	1	24	2	32	26	15	63.2	60.0
Education and health services	1	27	5	32	22	13	61.9	60.0
Educational services	—	33	8	22	13	24	64.6	60.0
Elementary and secondary schools	—	42	4	21	15	18	61.2	60.0
Junior colleges, colleges, and universities	—	23	15	20	9	33	69.3	60.0
Health care and social assistance	2	24	2	37	27	7	60.2	60.0
Hospitals	2	20	3	46	21	8	60.2	60.0
Public administration	—	26	4	36	28	7	60.7	60.0

See footnotes at end of table.

Table 27. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011—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	27	1	30	31	11	62.1	60.0
1 to 49 workers	—	27	—	28	33	10	62.0	60.0
50 to 99 workers	1	27	—	33	26	13	62.1	60.0
100 workers or more	1	20	3	35	23	18	64.2	60.0
100 to 499 workers	2	16	1	39	26	17	64.3	60.0
500 workers or more	1	24	4	32	20	19	64.1	60.0
Geographic areas								
Middle Atlantic	—	38	—	10	44	6	60.9	66.0
East North Central	1	13	1	46	21	19	64.6	60.0
West North Central	—	8	—	40	22	27	66.5	60.0
South Atlantic	—	21	—	48	11	19	63.7	60.0
East South Central	—	—	—	50	5	—	63.0	60.0
West South Central	—	9	—	51	16	22	66.0	60.0
Mountain	—	7	—	49	15	24	66.1	60.0
Pacific	—	12	—	35	23	16	64.0	60.0

¹ 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.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for

more details.

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/glossary20102011.htm.

Table 28. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	71	\$170	\$250	\$546	\$1,000	\$2,000	29
Worker characteristics							
Management, professional, and related	69	170	381	650	1,385	2,310	31
Management, business, and financial	68	170	476	750	1,500	2,500	32
Professional and related	69	170	350	577	1,154	2,308	31
Registered nurses	63	170	300	561	1,250	2,423	37
Service	82	170	170	524	750	1,500	18
Protective service	70	—	—	—	—	—	30
Sales and office	71	170	200	546	1,000	2,300	29
Sales and related	72	170	170	546	1,000	2,500	28
Office and administrative support	70	170	201	546	1,000	2,000	30
Natural resources, construction, and maintenance	71	170	300	546	1,000	1,500	29
Construction, extraction, farming, fishing, and forestry	77	—	—	—	—	—	23
Installation, maintenance, and repair	67	170	265	546	1,000	1,500	33
Production, transportation, and material moving ...	69	170	250	515	750	1,500	31
Production	70	170	250	515	1,000	1,500	30
Transportation and material moving	66	170	300	524	577	1,385	34
Full time	70	170	300	559	1,000	2,300	30
Part time	81	170	170	315	559	561	19
Union	73	170	200	500	559	1,500	27
Nonunion	71	170	300	559	1,000	2,307	29
Average wage within the following categories: ³							
Lowest 25 percent	82	170	170	524	561	1,500	18
Second 25 percent	72	170	300	546	1,000	2,000	28
Third 25 percent	71	170	300	559	1,000	2,000	29
Highest 25 percent	67	170	260	559	1,155	2,308	33
Highest 10 percent	67	170	250	559	1,500	2,400	33
Establishment characteristics							
Goods-producing industries	65	170	300	524	1,000	1,500	35
Service-providing industries	73	170	250	559	1,000	2,080	27
Education and health services	71	170	300	559	1,000	1,780	29
Educational services	66	170	450	692	831	1,500	34
Elementary and secondary schools	72	170	500	692	831	1,500	28
Junior colleges, colleges, and universities	60	170	185	559	1,000	1,500	40
Health care and social assistance	74	—	—	—	—	—	26
Hospitals	60	170	385	581	1,250	2,423	40
Public administration	71	135	200	546	917	1,662	29

See footnotes at end of table.

Table 28. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	78	—	—	—	—	—	22
1 to 49 workers	80	\$170	\$170	\$546	\$750	\$1,500	20
50 to 99 workers	72	170	170	524	1,000	1,662	28
100 workers or more	68	170	315	559	1,167	2,308	32
100 to 499 workers	71	170	350	559	1,250	2,308	29
500 workers or more	65	170	249	559	1,155	2,308	35
Geographic areas							
Middle Atlantic	90	170	170	500	559	561	10
East North Central	48	245	350	560	1,039	2,000	52
West North Central	52	250	350	515	1,250	2,000	48
South Atlantic	69	300	577	1,000	1,500	2,500	31
East South Central	70	—	—	—	—	—	30
West South Central	58	280	500	692	1,500	2,000	42
Mountain	61	315	600	1,000	2,300	3,363	39
Pacific	74	135	201	546	1,662	2,326	26

¹ 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.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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 as or less than the benefit shown. The remaining percentiles follow the same logic.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 29. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	9	91
Worker characteristics		
Management, professional, and related	10	90
Management, business, and financial	9	91
Professional and related	10	90
Teachers	17	83
Primary, secondary, and special education school teachers	20	80
Registered nurses	8	92
Service	11	89
Protective service	17	83
Sales and office	9	91
Sales and related	10	90
Office and administrative support	9	91
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	8	92
Installation, maintenance, and repair	11	89
Production, transportation, and material moving	8	92
Production	8	92
Transportation and material moving	7	93
Full time	10	90
Union	13	87
Nonunion	9	91
Average wage within the following categories: ²		
Lowest 25 percent	8	92
Second 25 percent	10	90
Third 25 percent	10	90
Highest 25 percent	9	91
Highest 10 percent	10	90
Establishment characteristics		
Goods-producing industries	9	91
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	12	88
Health care and social assistance	9	91
Hospitals	9	91
Public administration	16	84

See footnotes at end of table.

Table 29. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—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	8	92
50 to 99 workers	5	95
100 workers or more	10	90
100 to 499 workers	8	92
500 workers or more	12	88
Geographic areas		
New England	5	95
Middle Atlantic	8	92
East North Central	13	87
West North Central	5	95
South Atlantic	8	92
East South Central	8	92
West South Central	10	90
Pacific	8	92

¹ 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.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 30. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011

(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	93	5	1	1
Worker characteristics				
Management, professional, and related	94	5	1	(²)
Management, business, and financial	93	6	1	(²)
Professional and related	95	4	(²)	(²)
Teachers	95	2	1	1
Primary, secondary, and special education school teachers	96	—	—	2
Registered nurses	97	3	—	—
Service	95	4	1	(²)
Protective service	94	5	—	—
Sales and office	93	6	1	(²)
Sales and related	91	9	—	—
Office and administrative support	94	5	1	(²)
Natural resources, construction, and maintenance	91	5	3	1
Construction, extraction, farming, fishing, and forestry	91	4	4	1
Installation, maintenance, and repair	91	5	2	1
Production, transportation, and material moving	88	4	5	3
Production	86	4	7	2
Transportation and material moving	91	4	2	3
Full time	93	5	1	1
Union	85	6	6	3
Nonunion	95	5	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	95	4	1	1
Lowest 10 percent	93	—	—	—
Second 25 percent	94	5	1	(²)
Third 25 percent	93	5	1	1
Highest 25 percent	92	5	2	1
Highest 10 percent	93	6	1	(²)
Establishment characteristics				
Goods-producing industries	90	4	5	1
Service-providing industries	94	5	1	1
Education and health services	96	3	1	1
Educational services	95	3	1	1
Elementary and secondary schools	96	—	—	2
Junior colleges, colleges, and universities	93	7	—	—
Health care and social assistance	97	3	—	—
Hospitals	97	3	—	—
Public administration	93	6	—	—

See footnotes at end of table.

Table 30. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011—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	93	5	1	(²)
1 to 49 workers	92	6	1	(²)
50 to 99 workers	94	4	1	1
100 workers or more	93	5	1	1
100 to 499 workers	94	5	1	(²)
500 workers or more	93	5	2	1
Geographic areas				
New England	95	4	1	(²)
Middle Atlantic	95	3	1	1
East North Central	88	7	3	1
West North Central	94	4	—	—
South Atlantic	96	3	—	—
East South Central	91	7	—	—
West South Central	92	6	1	1
Mountain	95	4	—	—
Pacific	93	5	1	1

¹ 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.

² Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 31. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011

(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	21	60	9	7	2	59.0	60.0
Worker characteristics							
Management, professional, and related	21	58	11	8	2	59.1	60.0
Management, business, and financial	19	63	9	8	1	59.2	60.0
Professional and related	21	55	12	8	3	59.1	60.0
Teachers	14	42	22	15	7	61.5	60.0
Primary, secondary, and special education school teachers	15	37	24	16	7	61.7	60.0
Registered nurses	40	49	7	—	—	56.0	60.0
Service	31	52	8	6	3	58.4	60.0
Protective service	20	50	18	—	—	60.2	60.0
Sales and office	19	64	8	7	2	59.3	60.0
Sales and related	18	65	8	6	3	59.7	60.0
Office and administrative support	19	63	8	7	2	59.2	60.0
Natural resources, construction, and maintenance	19	64	9	6	2	59.3	60.0
Construction, extraction, farming, fishing, and forestry	19	67	8	—	—	59.3	60.0
Installation, maintenance, and repair	20	62	9	7	3	59.2	60.0
Production, transportation, and material moving	19	70	5	5	2	58.6	60.0
Production	17	69	6	6	2	59.0	60.0
Transportation and material moving	21	70	4	4	1	58.1	60.0
Full time	21	61	9	7	2	59.0	60.0
Union	26	47	9	11	7	59.6	60.0
Nonunion	20	63	9	6	2	59.0	60.0
Average wage within the following categories: ²							
Lowest 25 percent	25	59	6	7	3	59.2	60.0
Second 25 percent	21	62	9	6	2	58.8	60.0
Third 25 percent	20	62	9	7	2	59.1	60.0
Highest 25 percent	21	59	10	8	3	59.1	60.0
Highest 10 percent	21	58	11	8	2	59.0	60.0
Establishment characteristics							
Goods-producing industries	19	68	6	6	1	58.8	60.0
Service-providing industries	21	59	10	7	2	59.1	60.0
Education and health services	23	53	12	—	—	59.0	60.0
Educational services	13	47	21	13	7	61.4	60.0
Elementary and secondary schools	15	36	26	16	7	61.8	60.0
Junior colleges, colleges, and universities	11	63	14	—	—	60.6	60.0
Health care and social assistance	31	59	—	5	—	57.0	60.0
Hospitals	40	54	3	—	—	55.7	60.0
Public administration	19	46	22	11	2	60.3	60.0

See footnotes at end of table.

Table 31. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011—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	16	66	7	9	3	59.8	60.0
1 to 49 workers	16	67	7	8	2	59.6	60.0
50 to 99 workers	16	65	5	11	3	60.0	60.0
100 workers or more	23	58	11	6	2	58.7	60.0
100 to 499 workers	16	65	9	7	2	59.4	60.0
500 workers or more	28	53	12	—	—	58.2	60.0
Geographic areas							
New England	12	67	7	11	2	60.4	60.0
Middle Atlantic	18	67	5	8	2	59.4	60.0
East North Central	27	58	5	6	3	58.4	60.0
West North Central	17	59	11	—	—	60.1	60.0
South Atlantic	18	61	16	3	1	58.9	60.0
East South Central	—	55	6	4	—	57.4	60.0
West South Central	18	69	5	6	2	58.7	60.0
Mountain	19	54	14	12	1	59.6	60.0
Pacific	24	53	12	9	1	59.1	60.0

¹ 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.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 32. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	80	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	20
Worker characteristics							
Management, professional, and related	81	3,250	5,000	7,500	10,000	15,000	19
Management, business, and financial	84	4,000	5,000	10,000	12,250	17,300	16
Professional and related	79	3,000	5,000	7,000	10,000	15,000	21
Teachers	70	2,000	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers	65	1,500	3,000	5,000	6,000	8,000	35
Registered nurses	85	3,000	5,000	7,000	10,000	15,000	15
Service	76	3,000	5,000	7,000	10,000	10,500	24
Protective service	69	3,000	5,000	6,000	10,000	10,000	31
Sales and office	83	3,000	5,000	8,000	10,000	20,000	17
Sales and related	87	3,000	5,000	7,500	12,000	20,000	13
Office and administrative support	82	3,000	5,000	8,000	10,000	17,000	18
Natural resources, construction, and maintenance	81	3,000	4,000	5,000	10,000	15,000	19
Construction, extraction, farming, fishing, and forestry	78	2,500	5,000	5,000	8,333	15,000	22
Installation, maintenance, and repair	82	3,000	4,000	6,000	10,000	15,000	18
Production, transportation, and material moving	76	2,500	5,000	6,000	10,000	15,000	24
Production	80	2,500	5,000	7,000	10,000	15,000	20
Transportation and material moving	71	2,500	5,000	5,000	10,000	11,500	29
Full time	81	3,000	5,000	7,500	10,000	15,000	19
Union	66	2,500	4,000	5,000	8,000	10,000	34
Nonunion	83	3,000	5,000	7,500	10,000	15,000	17
Average wage within the following categories: ³							
Lowest 25 percent	80	3,000	5,000	7,000	10,000	15,000	20
Second 25 percent	80	3,000	5,000	6,000	10,000	15,000	20
Third 25 percent	82	3,000	5,000	7,500	10,000	15,000	18
Highest 25 percent	79	3,500	5,000	8,000	11,000	15,000	21
Highest 10 percent	81	3,900	5,000	9,100	12,500	20,000	19
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,000	10,000	15,000	18
Service-providing industries	80	3,000	5,000	7,500	10,000	15,000	20
Education and health services	78	2,500	5,000	6,000	10,000	12,000	22
Educational services	71	2,000	3,900	5,000	7,500	10,000	29
Elementary and secondary schools	67	–	–	–	–	–	33
Junior colleges, colleges, and universities	80	3,600	5,000	7,000	10,000	13,000	20
Health care and social assistance	84	3,000	5,000	6,000	10,000	15,000	16
Hospitals	87	3,000	5,000	7,000	10,000	15,000	13
Public administration	62	–	–	–	–	–	38

See footnotes at end of table.

Table 32. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2011—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 ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	83	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	17
1 to 49 workers	83	3,000	5,000	7,500	10,000	15,000	17
50 to 99 workers	82	3,000	5,000	6,000	10,000	13,890	18
100 workers or more	79	3,000	5,000	7,500	10,000	15,000	21
100 to 499 workers	83	3,000	5,000	7,000	10,000	15,000	17
500 workers or more	76	3,000	5,000	8,000	12,000	16,000	24
Geographic areas							
New England	87	4,000	5,000	7,500	10,000	15,000	13
Middle Atlantic	84	3,000	5,000	7,000	10,000	15,000	16
East North Central	72	3,000	5,000	6,000	10,000	15,000	28
West North Central	75	3,000	5,000	6,000	10,000	15,000	25
South Atlantic	82	3,000	4,000	6,667	10,000	15,000	18
East South Central	88	3,000	5,000	8,000	10,000	15,000	12
West South Central	85	3,000	5,000	8,000	10,000	15,000	15
Mountain	74	4,000	5,000	7,500	12,000	20,000	26
Pacific	82	4,000	5,000	9,000	10,000	17,300	18

¹ 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.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2011

(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	58	56	97	38	37	98	32	31	96
Worker characteristics									
Management, professional, and related	77	76	98	51	50	98	58	56	96
Management, business, and financial	85	84	99	60	59	98	66	64	96
Professional and related	73	72	98	47	46	98	54	52	95
Service	31	29	94	21	19	93	11	11	94
Protective service	54	49	90	23	23	99	13	12	94
Sales and office	58	55	96	36	36	98	32	31	95
Sales and related	48	44	92	29	28	98	20	18	92
Office and administrative support	64	62	97	41	40	98	40	39	96
Natural resources, construction, and maintenance	58	55	96	36	35	98	23	22	97
Construction, extraction, farming, fishing, and forestry	49	46	95	28	28	97	15	14	96
Installation, maintenance, and repair	66	64	97	43	43	98	31	30	98
Production, transportation, and material moving ...	64	62	97	46	45	98	27	26	96
Production	71	69	97	52	51	98	31	30	96
Transportation and material moving	58	56	96	39	38	98	24	23	96
Full time	73	71	97	46	45	98	41	40	96
Part time	14	13	91	15	14	96	6	6	94
Union	83	81	98	63	63	99	35	34	97
Nonunion	55	53	96	35	34	97	32	30	96
Average wage within the following categories: ²									
Lowest 25 percent	25	22	91	17	16	95	7	7	94
Lowest 10 percent	13	12	90	15	13	92	4	3	95
Second 25 percent	61	59	95	36	35	97	27	26	95
Third 25 percent	71	69	97	47	46	98	40	38	96
Highest 25 percent	81	80	99	58	57	99	61	59	96
Highest 10 percent	85	84	99	61	60	99	66	63	96
Establishment characteristics									
Goods-producing industries	72	70	97	51	51	99	34	33	96
Construction	46	44	95	25	24	98	13	13	94
Manufacturing	81	80	98	61	61	99	41	40	96
Service-providing industries	55	53	96	35	34	97	32	30	96
Trade, transportation, and utilities	57	54	94	34	33	98	23	22	94
Wholesale trade	66	65	98	45	45	98	38	37	96
Retail trade	47	42	90	27	26	98	12	11	90
Transportation and warehousing	77	75	98	43	42	97	33	32	96
Utilities	92	92	100	45	45	100	84	80	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	83	83	99	69	67	98	65	64	98
Financial activities	80	78	98	64	63	98	66	64	97
Finance and insurance	87	86	99	72	71	98	74	72	97
Credit intermediation and related activities	90	89	99	71	70	99	75	73	98
Insurance carriers and related activities	83	82	99	70	69	98	75	71	95
Real estate and rental and leasing	53	50	95	38	38	99	36	35	98
Professional and business services	57	56	98	39	38	98	39	38	96
Professional and technical services	71	71	99	48	47	97	56	55	97
Administrative and waste services	36	34	95	24	23	98	16	16	96
Education and health services	62	61	98	31	30	97	38	36	94
Educational services	68	67	99	35	35	99	58	55	95
Junior colleges, colleges, and universities	86	85	99	46	46	99	80	77	96
Health care and social assistance	61	60	97	30	29	97	35	32	94
Leisure and hospitality	21	19	92	19	17	91	7	7	99
Accommodation and food services	20	18	91	19	18	91	7	7	99
Other services	38	35	94	28	27	97	23	21	93
1 to 99 workers	41	39	96	27	26	97	20	20	96
1 to 49 workers	37	35	95	24	23	96	18	17	96
50 to 99 workers	55	53	97	35	34	98	29	28	97
100 workers or more	76	74	97	51	50	98	46	44	95
100 to 499 workers	70	67	96	44	43	98	36	34	95
500 workers or more	86	84	99	61	60	98	59	57	96
Geographic areas									
New England	58	56	98	39	39	99	38	36	96
Middle Atlantic	56	55	98	72	71	99	32	31	97
East North Central	64	61	97	42	40	96	35	34	95
West North Central	60	58	97	30	30	98	31	30	96
South Atlantic	57	55	97	33	31	96	31	30	95
East South Central	64	62	96	36	35	96	37	36	97
West South Central	58	54	94	28	27	95	33	31	95
Mountain	57	54	95	26	25	98	29	27	94
Pacific	51	49	97	25	24	99	29	27	95

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	3	97
Professional and related	3	97
Service	8	92
Sales and office	6	94
Sales and related	8	92
Office and administrative support	5	95
Natural resources, construction, and maintenance	9	91
Construction, extraction, farming, fishing, and forestry	12	88
Installation, maintenance, and repair	7	93
Production, transportation, and material moving ...	5	95
Production	5	95
Transportation and material moving	4	96
Full time	5	95
Part time	3	97
Union	4	96
Nonunion	5	95
Average wage within the following categories: ¹		
Lowest 25 percent	10	90
Lowest 10 percent	12	88
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	4	96
Highest 10 percent	4	96
Establishment characteristics		
Goods-producing industries	5	95
Construction	11	89
Manufacturing	4	96
Service-providing industries	5	95
Trade, transportation, and utilities	6	94
Wholesale trade	6	94
Retail trade	8	92
Transportation and warehousing	4	96
Utilities	3	97

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	3	97
Financial activities	4	96
Finance and insurance	4	96
Credit intermediation and related activities	3	97
Insurance carriers and related activities	3	97
Real estate and rental and leasing	10	90
Professional and business services	5	95
Professional and technical services	3	97
Administrative and waste services	7	93
Education and health services	3	97
Educational services	5	95
Junior colleges, colleges, and universities	3	97
Health care and social assistance	2	98
Leisure and hospitality	14	86
Accommodation and food services	16	84
Other services	8	92
1 to 99 workers	7	93
1 to 49 workers	7	93
50 to 99 workers	7	93
100 workers or more	4	96
100 to 499 workers	5	95
500 workers or more	3	97
Geographic areas		
New England	4	96
Middle Atlantic	3	97
East North Central	5	95
West North Central	4	96
South Atlantic	6	94
East South Central	9	91
West South Central	6	94
Mountain	7	93
Pacific	5	95

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See

Technical Note for more details.

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/glossary20102011.htm.

Table 19. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011

(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	59	2	36	2	1
Worker characteristics					
Management, professional, and related	71	3	23	1	1
Management, business, and financial	74	3	20	1	2
Professional and related	69	4	25	1	1
Service	46	1	49	3	(1)
Protective service	35	—	63	—	—
Sales and office	65	3	30	1	1
Sales and related	62	3	33	1	1
Office and administrative support	67	2	29	1	(1)
Natural resources, construction, and maintenance	37	1	57	4	1
Construction, extraction, farming, fishing, and forestry	16	—	77	6	—
Installation, maintenance, and repair	52	1	43	3	1
Production, transportation, and material moving ...	45	1	49	4	1
Production	44	1	49	5	2
Transportation and material moving	47	1	49	3	1
Full time	59	2	36	2	1
Part time	55	—	42	1	—
Union	40	1	51	8	1
Nonunion	62	2	34	1	1
Average wage within the following categories: ²					
Lowest 25 percent	44	—	51	3	—
Lowest 10 percent	33	—	58	5	—
Second 25 percent	57	2	39	1	1
Third 25 percent	56	2	40	2	1
Highest 25 percent	68	3	25	2	1
Highest 10 percent	70	5	22	1	2
Establishment characteristics					
Goods-producing industries	44	2	49	4	1
Construction	16	—	81	3	—
Manufacturing	50	2	43	5	1
Service-providing industries	63	2	32	2	1
Trade, transportation, and utilities	57	3	38	2	1
Wholesale trade	53	4	39	—	—
Retail trade	56	3	39	—	—
Transportation and warehousing	59	—	37	2	—
Utilities	79	1	19	—	—

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	84	4	10	—	—
Financial activities	81	3	14	1	1
Finance and insurance	85	3	11	1	1
Credit intermediation and related activities	87	4	8	—	—
Insurance carriers and related activities	83	2	13	1	(¹)
Real estate and rental and leasing	61	—	34	—	—
Professional and business services	63	—	34	—	2
Professional and technical services	63	—	34	—	1
Administrative and waste services	51	—	47	—	—
Education and health services	62	3	32	2	1
Educational services	63	4	31	2	(¹)
Junior colleges, colleges, and universities	69	5	24	1	(¹)
Health care and social assistance	62	3	33	2	1
Leisure and hospitality	42	—	52	5	—
Accommodation and food services	43	—	50	6	—
Other services	48	—	50	—	—
1 to 99 workers	46	2	50	2	1
1 to 49 workers	45	2	50	2	1
50 to 99 workers	48	—	49	2	—
100 workers or more	67	3	27	2	1
100 to 499 workers	61	1	34	2	1
500 workers or more	72	4	20	3	1
Geographic areas					
New England	68	4	26	—	—
Middle Atlantic	61	2	33	—	—
East North Central	54	2	41	4	(¹)
West North Central	57	2	39	2	(¹)
South Atlantic	62	2	33	2	1
East South Central	58	—	35	5	—
West South Central	63	2	32	2	1
Mountain	54	2	44	—	—
Pacific	55	3	39	—	—

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	60	13	22	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	57	12	25	5	1.4	1.0
Management, business, and financial	(²)	55	13	26	6	1.4	1.0
Professional and related	1	58	11	25	5	1.4	1.0
Service	2	59	19	19	2	1.3	1.0
Protective service	—	48	—	—	—	1.4	—
Sales and office	(²)	64	11	20	5	1.3	1.0
Sales and related	—	73	10	14	—	1.2	1.0
Office and administrative support	(²)	60	11	23	5	1.4	1.0
Natural resources, construction, and maintenance	2	61	12	22	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	—	54	9	32	—	1.4	1.0
Installation, maintenance, and repair	1	62	13	20	3	1.3	1.0
Production, transportation, and material moving ...	1	59	17	22	2	1.3	1.0
Production	—	53	16	29	—	1.4	1.0
Transportation and material moving	1	65	18	14	2	1.3	1.0
Full time	1	59	13	23	4	1.4	1.0
Part time	1	66	11	16	6	1.3	1.0
Union	2	67	9	18	5	1.3	1.0
Nonunion	1	59	13	23	4	1.4	1.0
Average wage within the following categories: ³							
Lowest 25 percent	—	62	16	18	—	1.3	1.0
Lowest 10 percent	—	67	—	—	—	1.2	1.0
Second 25 percent	1	65	13	19	2	1.3	1.0
Third 25 percent	1	58	13	23	5	1.4	1.0
Highest 25 percent	1	57	12	25	5	1.4	1.0
Highest 10 percent	1	53	12	29	5	1.4	1.0
Establishment characteristics							
Goods-producing industries	1	49	15	29	6	1.4	—
Construction	—	67	—	21	—	1.3	1.0
Manufacturing	—	49	16	29	—	1.5	—
Service-providing industries	1	62	12	21	4	1.3	1.0
Trade, transportation, and utilities	1	68	13	16	2	1.3	1.0
Wholesale trade	—	48	24	24	—	1.4	1.5
Retail trade	—	83	7	7	—	1.1	1.0
Transportation and warehousing	—	63	14	20	—	1.3	1.0
Utilities	—	49	—	37	8	1.6	—

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	—	61	8	21	9	1.4	1.0
Financial activities	(²)	62	6	25	7	1.4	1.0
Finance and insurance	(²)	63	4	25	8	1.4	1.0
Credit intermediation and related activities	—	63	—	23	10	1.4	1.0
Insurance carriers and related activities	—	64	—	29	4	1.4	1.0
Real estate and rental and leasing	—	52	20	27	—	1.4	—
Professional and business services	—	49	16	32	3	1.5	—
Professional and technical services	—	51	14	30	5	1.5	—
Administrative and waste services	—	49	20	31	—	1.4	—
Education and health services	2	67	12	15	3	1.3	1.0
Educational services	4	60	15	14	6	1.3	1.0
Junior colleges, colleges, and universities	6	60	14	16	4	1.3	1.0
Health care and social assistance	1	69	12	16	3	1.3	1.0
Leisure and hospitality	—	59	28	—	—	1.3	1.0
Accommodation and food services	—	58	31	—	—	1.3	1.0
Other services	—	39	—	46	—	1.5	—
1 to 99 workers	1	56	13	24	6	1.4	1.0
1 to 49 workers	1	57	12	24	7	1.4	1.0
50 to 99 workers	(²)	56	16	24	4	1.4	1.0
100 workers or more	1	61	13	22	3	1.3	1.0
100 to 499 workers	(²)	63	13	21	3	1.3	1.0
500 workers or more	1	59	13	23	4	1.3	1.0
Geographic areas							
New England	2	65	10	18	5	1.3	1.0
Middle Atlantic	3	56	16	20	5	1.4	1.0
East North Central	—	56	13	27	—	1.4	1.0
West North Central	—	55	13	24	—	1.4	1.0
South Atlantic	—	63	13	21	—	1.3	1.0
East South Central	—	56	20	20	4	1.4	1.0
West South Central	—	61	9	26	—	1.4	1.0
Mountain	—	71	11	15	—	1.2	1.0
Pacific	1	59	11	24	6	1.4	1.0

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

² Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 21. Life insurance plans: Maximum benefit amount, private industry workers, National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	\$50,000	\$50,000	\$250,000	\$600,000	\$1,000,000	28
Worker characteristics							
Management, professional, and related	74	50,000	100,000	300,000	750,000	1,000,000	26
Management, business, and financial	76	50,000	100,000	300,000	750,000	1,500,000	24
Professional and related	73	50,000	100,000	300,000	750,000	1,000,000	27
Service	67	50,000	50,000	200,000	500,000	1,000,000	33
Protective service	52	—	—	—	—	—	48
Sales and office	76	50,000	50,000	200,000	500,000	1,000,000	24
Sales and related	81	—	—	—	—	—	19
Office and administrative support	74	50,000	50,000	250,000	700,000	1,500,000	26
Natural resources, construction, and maintenance	70	50,000	70,000	240,000	750,000	2,000,000	30
Construction, extraction, farming, fishing, and forestry	66	—	—	—	—	—	34
Installation, maintenance, and repair	71	50,000	70,000	300,000	1,000,000	2,000,000	29
Production, transportation, and material moving ...	62	50,000	70,000	200,000	500,000	1,000,000	38
Production	64	50,000	100,000	250,000	500,000	1,000,000	36
Transportation and material moving	61	50,000	50,000	125,000	500,000	1,000,000	39
Full time	73	50,000	50,000	250,000	600,000	1,000,000	27
Part time	53	—	—	—	—	—	47
Union	58	50,000	70,000	200,000	600,000	2,000,000	42
Nonunion	74	50,000	50,000	250,000	600,000	1,000,000	26
Average wage within the following categories: ²							
Lowest 25 percent	60	50,000	50,000	250,000	500,000	1,000,000	40
Lowest 10 percent	67	—	—	—	—	—	33
Second 25 percent	74	50,000	50,000	150,000	500,000	1,000,000	26
Third 25 percent	73	50,000	50,000	225,000	500,000	1,000,000	27
Highest 25 percent	73	50,000	100,000	300,000	1,000,000	2,000,000	27
Highest 10 percent	75	50,000	100,000	350,000	1,000,000	1,500,000	25
Establishment characteristics							
Goods-producing industries	63	50,000	100,000	300,000	750,000	2,000,000	37
Construction	73	—	—	—	—	—	27
Manufacturing	62	50,000	125,000	300,000	750,000	2,000,000	38
Service-providing industries	74	50,000	50,000	245,000	600,000	1,000,000	26
Trade, transportation, and utilities	72	50,000	50,000	70,000	400,000	750,000	28
Wholesale trade	79	50,000	60,000	200,000	500,000	1,000,000	21
Retail trade	75	50,000	50,000	50,000	250,000	750,000	25
Transportation and warehousing	64	50,000	50,000	100,000	250,000	500,000	36
Utilities	49	—	—	—	—	—	51

See footnotes at end of table.

Table 21. Life insurance plans: Maximum benefit amount, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	66	\$150,000	\$500,000	\$1,200,000	\$2,000,000	\$2,000,000	34
Financial activities	83	50,000	100,000	350,000	1,000,000	2,000,000	17
Finance and insurance	82	50,000	100,000	350,000	1,000,000	2,000,000	18
Credit intermediation and related activities	86	50,000	100,000	500,000	1,000,000	2,000,000	14
Insurance carriers and related activities	72	50,000	100,000	400,000	1,000,000	2,000,000	28
Professional and business services	74	50,000	150,000	300,000	725,000	1,000,000	26
Professional and technical services	83	50,000	100,000	300,000	500,000	1,000,000	17
Administrative and waste services	62	—	—	—	—	—	38
Education and health services	71	50,000	50,000	200,000	500,000	1,000,000	29
Educational services	78	50,000	50,000	150,000	300,000	500,000	22
Junior colleges, colleges, and universities	80	50,000	50,000	150,000	300,000	500,000	20
Health care and social assistance	70	50,000	50,000	200,000	500,000	1,000,000	30
Leisure and hospitality	73	—	—	—	—	—	27
Accommodation and food services	69	—	—	—	—	—	31
Other services	71	—	—	—	—	—	29
1 to 99 workers	74	50,000	50,000	210,000	500,000	1,000,000	26
1 to 49 workers	75	50,000	50,000	250,000	500,000	1,000,000	25
50 to 99 workers	73	—	—	—	—	—	27
100 workers or more	71	50,000	50,000	250,000	750,000	1,000,000	29
100 to 499 workers	74	50,000	50,000	200,000	500,000	1,000,000	26
500 workers or more	69	50,000	100,000	400,000	1,000,000	2,000,000	31
Geographic areas							
New England	76	50,000	50,000	200,000	500,000	750,000	24
Middle Atlantic	72	50,000	50,000	200,000	500,000	1,000,000	28
East North Central	63	50,000	100,000	250,000	750,000	1,000,000	37
West North Central	71	—	—	—	—	—	29
South Atlantic	74	—	—	—	—	—	26
East South Central	77	—	—	—	—	—	23
West South Central	76	—	—	—	—	—	24
Mountain	71	50,000	50,000	250,000	1,000,000	1,000,000	29
Pacific	73	—	—	—	—	—	27

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2011

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$15,000	\$25,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	20,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Service	5,000	10,000	10,000	20,000	35,000
Sales and office	10,000	10,000	15,000	25,000	50,000
Sales and related	5,000	10,000	15,000	25,000	50,000
Office and administrative support	10,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	15,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving ...	10,000	10,000	15,000	25,000	50,000
Production	10,000	10,000	17,000	25,000	50,000
Transportation and material moving	10,000	10,000	15,000	25,000	50,000
Full time	10,000	10,000	15,000	25,000	50,000
Part time	5,000	5,000	10,000	20,000	30,000
Union	5,000	10,000	15,000	26,000	46,000
Nonunion	10,000	10,000	15,000	25,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	15,000	20,000	30,000
Lowest 10 percent	5,000	10,000	10,000	15,000	25,000
Second 25 percent	10,000	10,000	15,000	25,000	40,000
Third 25 percent	10,000	10,000	20,000	25,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	25,000	50,000
Construction	10,000	10,000	15,000	25,000	50,000
Manufacturing	10,000	10,000	20,000	26,000	50,000
Service-providing industries	7,500	10,000	15,000	25,000	50,000
Trade, transportation, and utilities	5,000	10,000	15,000	25,000	50,000
Retail trade	5,000	10,000	10,000	20,000	30,000
Transportation and warehousing	10,000	10,000	15,000	40,000	50,000

See footnotes at end of table.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Financial activities	\$10,000	\$15,000	\$25,000	\$50,000	\$50,000
Finance and insurance	10,000	15,000	25,000	50,000	50,000
Credit intermediation and related activities	10,000	15,000	25,000	50,000	50,000
Insurance carriers and related activities	10,000	15,000	25,000	50,000	50,000
Education and health services	5,000	10,000	15,000	25,000	50,000
Health care and social assistance	5,000	10,000	15,000	20,000	50,000
Leisure and hospitality	10,000	10,000	15,000	20,000	50,000
Accommodation and food services	10,000	10,000	15,000	20,000	30,000
Other services	10,000	10,000	15,000	25,000	50,000
1 to 99 workers	10,000	10,000	15,000	25,000	50,000
1 to 49 workers	10,000	10,000	15,000	25,000	50,000
50 to 99 workers	10,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	15,000	25,000	50,000
100 to 499 workers	7,500	10,000	15,000	25,000	50,000
500 workers or more	5,000	10,000	15,000	30,000	50,000
Geographic areas					
East North Central	7,500	10,000	15,000	25,000	50,000
South Atlantic	10,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	25,000	50,000
West South Central	10,000	10,000	15,000	25,000	50,000
Mountain	10,000	10,000	15,000	25,000	50,000
Pacific	6,000	10,000	15,000	25,000	50,000

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

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

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 23. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	45	35	17	2
Worker characteristics				
Management, professional, and related	49	35	14	1
Management, business, and financial	50	38	11	1
Professional and related	49	34	15	1
Service	31	31	37	2
Protective service	–	39	31	–
Sales and office	48	33	17	1
Sales and related	52	28	19	1
Office and administrative support	47	35	17	1
Natural resources, construction, and maintenance	39	39	15	7
Construction, extraction, farming, fishing, and forestry	24	44	20	12
Installation, maintenance, and repair	49	36	12	3
Production, transportation, and material moving ...	45	39	13	3
Production	47	40	10	2
Transportation and material moving	43	37	16	4
Full time	46	37	14	2
Part time	35	16	48	1
Union	46	29	17	8
Nonunion	45	36	17	1
Average wage within the following categories: ²				
Lowest 25 percent	32	31	36	1
Lowest 10 percent	27	–	54	–
Second 25 percent	44	37	17	1
Third 25 percent	44	38	15	3
Highest 25 percent	51	33	13	2
Highest 10 percent	52	32	13	2
Establishment characteristics				
Goods-producing industries	47	40	10	4
Construction	14	45	29	12
Manufacturing	52	38	7	2
Service-providing industries	45	34	19	2
Trade, transportation, and utilities	48	31	18	2
Wholesale trade	45	38	–	–
Transportation and warehousing	43	36	15	6
Utilities	67	22	–	–

See footnotes at end of table.

Table 23. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	64	25	—	—
Financial activities	63	27	—	—
Finance and insurance	69	24	—	—
Credit intermediation and related activities	72	23	—	—
Insurance carriers and related activities	64	32	—	—
Real estate and rental and leasing	17	48	—	—
Professional and business services	40	42	—	—
Professional and technical services	35	49	17	—
Administrative and waste services	35	38	—	—
Education and health services	38	37	22	3
Educational services	50	30	—	—
Junior colleges, colleges, and universities	61	28	10	(³)
Health care and social assistance	35	38	23	3
Leisure and hospitality	—	32	36	—
Accommodation and food services	31	—	37	—
Other services	—	40	47	—
1 to 99 workers	32	37	29	2
1 to 49 workers	31	35	32	2
50 to 99 workers	36	40	22	2
100 workers or more	53	34	10	2
100 to 499 workers	45	40	13	2
500 workers or more	60	29	8	2
Geographic areas				
Middle Atlantic	18	22	58	2
East North Central	63	34	—	3
West North Central	60	36	—	4
South Atlantic	54	45	—	1
East South Central	56	43	—	—
West South Central	59	39	—	1
Mountain	63	35	—	—
Pacific	44	43	10	3

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

³ Less than 0.5 percent.

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/glossary20102011.htm.

Table 24. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	20	80
Worker characteristics		
Management, professional, and related	14	86
Management, business, and financial	11	89
Professional and related	16	84
Service	39	61
Sales and office	19	81
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry	21	79
Installation, maintenance, and repair	20	80
Production, transportation, and material moving	21	79
Production	18	82
Transportation and material moving	15	85
Transportation and material moving	23	77
Full time	17	83
Part time	41	59
Union	20	80
Nonunion	20	80
Average wage within the following categories: ¹		
Lowest 25 percent	42	58
Lowest 10 percent	56	44
Second 25 percent	21	79
Third 25 percent	16	84
Highest 25 percent	14	86
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	13	87
Construction	26	74
Manufacturing	11	89
Service-providing industries	22	78
Trade, transportation, and utilities	23	77
Wholesale trade	17	83
Transportation and warehousing	21	79
Information	20	80

See footnotes at end of table.

Table 24. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	8	92
Finance and insurance	6	94
Credit intermediation and related activities	4	96
Insurance carriers and related activities	6	94
Professional and business services	16	84
Professional and technical services	13	87
Administrative and waste services	27	73
Education and health services	24	76
Educational services	19	81
Junior colleges, colleges, and universities	13	87
Health care and social assistance	25	75
Leisure and hospitality	44	56
Accommodation and food services	46	54
Other services	52	48
1 to 99 workers	30	70
1 to 49 workers	32	68
50 to 99 workers	25	75
100 workers or more	14	86
100 to 499 workers	16	84
500 workers or more	12	88
Geographic areas		
Middle Atlantic	48	52
East North Central	6	94
West North Central	7	93
South Atlantic	9	91
West South Central	8	92
Mountain	3	97
Pacific	14	86

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for

more details.

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/glossary20102011.htm.

Table 25. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011

(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	7	2	66	23	2
Worker characteristics					
Management, professional, and related	2	1	64	32	2
Management, business, and financial	2	(1)	59	37	1
Professional and related	1	1	66	29	3
Service	3	2	84	9	2
Protective service	—	—	85	13	—
Sales and office	4	1	66	28	2
Sales and related	3	1	68	28	1
Office and administrative support	4	1	65	28	3
Natural resources, construction, and maintenance	17	7	61	15	1
Construction, extraction, farming, fishing, and forestry	22	9	60	—	—
Installation, maintenance, and repair	13	5	62	19	1
Production, transportation, and material moving ...	20	5	64	10	1
Production	20	7	60	12	1
Transportation and material moving	20	3	68	9	1
Full time	8	2	65	23	2
Part time	4	1	80	15	1
Union	22	9	51	17	1
Nonunion	4	1	69	24	2
Average wage within the following categories: ²					
Lowest 25 percent	7	—	81	9	—
Lowest 10 percent	2	—	91	4	—
Second 25 percent	9	2	70	17	2
Third 25 percent	10	2	66	21	2
Highest 25 percent	4	3	60	31	2
Highest 10 percent	2	1	59	36	2
Establishment characteristics					
Goods-producing industries	19	6	58	16	1
Construction	23	—	67	5	—
Manufacturing	18	7	57	17	1
Service-providing industries	4	1	69	24	2
Trade, transportation, and utilities	9	1	69	19	1
Wholesale trade	8	3	63	24	2
Transportation and warehousing	21	—	67	9	—
Utilities	4	—	46	47	—

See footnotes at end of table.

Table 25. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information	—	—	44	51	4
Financial activities	1	—	48	51	—
Finance and insurance	—	1	42	56	—
Credit intermediation and related activities	—	1	33	65	—
Insurance carriers and related activities	—	—	53	46	—
Real estate and rental and leasing	—	—	84	—	—
Professional and business services	—	(¹)	72	25	—
Professional and technical services	—	—	77	22	—
Administrative and waste services	—	—	81	—	—
Education and health services	3	1	77	14	6
Educational services	3	—	79	17	—
Junior colleges, colleges, and universities	2	—	74	23	—
Health care and social assistance	3	1	76	13	7
Leisure and hospitality	4	—	88	3	—
Accommodation and food services	5	—	89	—	—
Other services	5	—	91	4	—
1 to 99 workers	7	1	74	17	1
1 to 49 workers	7	2	72	18	1
50 to 99 workers	8	—	76	14	—
100 workers or more	7	3	62	26	2
100 to 499 workers	8	2	69	20	1
500 workers or more	6	4	55	32	4
Geographic areas					
Middle Atlantic	4	(¹)	83	12	1
East North Central	13	5	56	25	1
West North Central	12	—	59	24	—
South Atlantic	8	3	61	28	2
East South Central	8	—	72	15	—
West South Central	9	2	52	33	4
Mountain	5	—	60	33	—
Pacific	3	2	62	28	5

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 26. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	91	13	24	26	26	26	9
Worker characteristics							
Management, professional, and related	90	12	21	26	26	26	10
Management, business, and financial	91	13	20	26	26	26	9
Professional and related	89	12	22	26	26	26	11
Service	95	13	26	26	26	26	5
Protective service	94	12	18	26	26	26	6
Sales and office	90	12	20	26	26	26	10
Sales and related	85	12	13	26	26	26	15
Office and administrative support	92	13	21	26	26	26	8
Natural resources, construction, and maintenance	91	13	26	26	26	36	9
Construction, extraction, farming, fishing, and forestry	97	13	24	26	26	26	3
Installation, maintenance, and repair	88	13	26	26	26	39	12
Production, transportation, and material moving ...	91	13	26	26	26	26	9
Production	91	13	26	26	26	26	9
Transportation and material moving	92	13	26	26	26	26	8
Full time	91	13	22	26	26	26	9
Part time	94	20	26	26	26	26	6
Union	90	18	26	26	26	52	10
Nonunion	91	12	21	26	26	26	9
Average wage within the following categories: ²							
Lowest 25 percent	93	13	26	26	26	26	7
Lowest 10 percent	95	—	—	—	—	—	5
Second 25 percent	92	13	21	26	26	26	8
Third 25 percent	93	13	22	26	26	26	7
Highest 25 percent	88	13	25	26	26	26	12
Highest 10 percent	87	13	25	26	26	26	13
Establishment characteristics							
Goods-producing industries	92	13	26	26	26	26	8
Construction	96	13	26	26	26	26	4
Manufacturing	91	13	26	26	26	26	9
Service-providing industries	91	12	22	26	26	26	9
Trade, transportation, and utilities	87	12	21	26	26	26	13
Wholesale trade	89	12	20	26	26	26	11
Transportation and warehousing	97	24	26	26	26	26	3
Utilities	88	13	25	26	26	36	12

See footnotes at end of table.

Table 26. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	78	13	26	26	26	52	22
Financial activities	90	12	20	26	26	26	10
Finance and insurance	90	13	20	26	26	26	10
Credit intermediation and related activities	88	13	21	25	26	26	12
Insurance carriers and related activities	91	12	18	26	26	26	9
Real estate and rental and leasing	94	12	13	26	26	26	6
Professional and business services	93	12	14	26	26	26	7
Professional and technical services	93	12	13	26	26	26	7
Education and health services	94	13	24	26	26	26	6
Educational services	93	13	26	26	26	26	7
Junior colleges, colleges, and universities	92	13	26	26	26	26	8
Health care and social assistance	94	13	24	26	26	26	6
1 to 99 workers	92	12	20	26	26	26	8
1 to 49 workers	91	12	24	26	26	26	9
50 to 99 workers	92	12	13	26	26	26	8
100 workers or more	91	13	24	26	26	26	9
100 to 499 workers	91	12	20	26	26	26	9
500 workers or more	90	13	26	26	26	26	10
Geographic areas							
Middle Atlantic	95	25	26	26	26	26	5
East North Central	89	13	21	26	26	26	11
West North Central	89	12	13	26	26	26	11
South Atlantic	92	12	14	26	26	26	8
East South Central	92	12	13	26	26	26	8
West South Central	89	13	20	26	26	26	11
Mountain	83	12	13	26	26	26	17
Pacific	89	12	21	26	26	26	11

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 27. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011

(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	21	1	33	27	16	63.7	60.0
Worker characteristics								
Management, professional, and related	1	17	1	35	24	22	65.6	60.0
Management, business, and financial	—	18	—	37	17	26	66.0	60.0
Professional and related	1	17	1	34	27	19	65.4	60.0
Service	2	36	1	25	31	5	59.1	60.0
Protective service	—	—	—	37	—	6	59.1	60.0
Sales and office	1	21	2	34	27	16	63.9	60.0
Sales and related	—	21	—	37	25	15	63.4	60.0
Office and administrative support	1	21	2	32	27	17	64.1	60.0
Natural resources, construction, and maintenance	—	21	—	33	35	9	62.1	60.0
Construction, extraction, farming, fishing, and forestry	—	17	—	33	40	6	61.2	60.0
Installation, maintenance, and repair	—	23	—	33	31	12	62.6	60.0
Production, transportation, and material moving ...	1	17	1	36	28	16	64.6	60.0
Production	2	17	1	40	27	12	62.0	60.0
Transportation and material moving	—	17	—	32	28	21	67.6	60.0
Full time	1	19	1	36	26	17	64.1	60.0
Part time	—	39	—	18	34	9	61.0	60.0
Union	2	22	3	18	40	15	64.4	66.0
Nonunion	1	21	1	36	25	16	63.6	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	—	35	—	25	32	6	59.9	60.0
Lowest 10 percent	—	47	—	16	33	3	58.0	60.0
Second 25 percent	1	20	1	36	29	12	62.9	60.0
Third 25 percent	1	19	1	37	26	16	63.7	60.0
Highest 25 percent	1	18	1	32	25	23	66.2	60.0
Highest 10 percent	—	18	—	30	25	26	67.2	65.0
Establishment characteristics								
Goods-producing industries	2	14	1	38	26	18	64.5	60.0
Construction	—	22	—	26	44	5	61.3	60.0
Manufacturing	2	13	1	40	23	20	65.0	60.0
Service-providing industries	1	23	1	32	27	15	63.6	60.0
Trade, transportation, and utilities	—	20	1	30	28	21	66.4	60.0
Wholesale trade	—	12	—	38	34	15	65.4	60.0
Transportation and warehousing	—	19	—	23	21	37	72.8	67.0
Utilities	—	—	—	—	43	36	71.7	67.0

See footnotes at end of table.

Table 27. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	—	23	—	29	28	20	64.0	60.0
Financial activities	—	17	—	30	22	28	66.8	66.0
Finance and insurance	—	14	—	31	22	31	68.7	66.0
Credit intermediation and related activities	—	18	—	29	26	24	66.7	60.0
Insurance carriers and related activities	—	10	—	37	18	33	69.3	66.0
Real estate and rental and leasing	—	—	—	29	23	—	60.6	60.0
Professional and business services	—	16	—	41	31	12	63.5	60.0
Professional and technical services	—	12	—	45	30	14	64.7	60.0
Administrative and waste services	—	21	—	32	42	—	60.5	60.0
Education and health services	2	24	1	34	26	12	62.0	60.0
Educational services	—	24	—	22	17	36	70.7	67.0
Junior colleges, colleges, and universities	—	24	—	25	9	40	72.2	60.0
Health care and social assistance	3	24	2	37	28	7	60.2	60.0
Leisure and hospitality	—	47	1	25	24	3	57.7	60.0
Accommodation and food services	—	48	1	24	24	3	57.6	60.0
Other services	—	35	5	—	33	5	59.0	60.0
1 to 99 workers	1	26	1	29	31	11	62.3	60.0
1 to 49 workers	—	26	—	28	34	10	62.3	60.0
50 to 99 workers	1	27	—	33	26	14	62.2	60.0
100 workers or more	1	18	1	36	24	19	64.8	60.0
100 to 499 workers	2	15	1	38	27	17	64.5	60.0
500 workers or more	1	22	2	34	21	21	65.1	60.0
Geographic areas								
Middle Atlantic	—	40	—	8	44	6	60.8	60.0
East North Central	1	9	1	47	22	21	65.3	60.0
West North Central	—	7	—	42	21	27	66.6	60.0
South Atlantic	—	12	—	53	13	20	64.8	60.0
East South Central	—	—	—	52	5	—	62.0	60.0
West South Central	—	8	—	50	17	23	66.5	60.0
Mountain	—	8	—	48	14	24	66.1	60.0
Pacific	2	9	5	32	30	21	66.4	65.0

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 28. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	\$170	\$260	\$546	\$1,000	\$2,080	28
Worker characteristics							
Management, professional, and related	68	170	385	600	1,500	2,423	32
Management, business, and financial	68	170	400	900	1,500	2,500	32
Professional and related	68	170	381	561	1,385	2,325	32
Service	85	—	—	—	—	—	15
Protective service	83	—	—	—	—	—	17
Sales and office	70	170	201	546	1,000	2,300	30
Sales and related	72	170	170	546	1,000	2,500	28
Office and administrative support	69	170	250	559	1,000	2,000	31
Natural resources, construction, and maintenance	72	170	300	546	1,000	1,500	28
Construction, extraction, farming, fishing, and forestry	81	—	—	—	—	—	19
Installation, maintenance, and repair	67	170	250	546	1,000	1,500	33
Production, transportation, and material moving ...	69	170	250	515	750	1,500	31
Production	71	170	250	515	1,000	1,500	29
Transportation and material moving	67	170	300	511	577	1,500	33
Full time	70	170	300	559	1,153	2,308	30
Part time	82	170	170	315	559	561	18
Union	70	170	215	500	559	1,000	30
Nonunion	72	170	300	559	1,000	2,308	28
Average wage within the following categories: ²							
Lowest 25 percent	84	170	170	524	561	1,500	16
Second 25 percent	73	170	270	546	1,000	2,000	27
Third 25 percent	71	170	300	546	1,000	2,000	29
Highest 25 percent	66	170	346	561	1,500	2,400	34
Highest 10 percent	67	170	300	559	1,500	2,423	33
Establishment characteristics							
Goods-producing industries	64	170	300	524	1,000	1,500	36
Manufacturing	59	170	300	524	1,000	1,730	41
Service-providing industries	73	170	250	546	1,000	2,308	27
Trade, transportation, and utilities	66	170	170	511	600	1,746	34
Wholesale trade	71	170	364	546	1,000	1,500	29
Transportation and warehousing	58	170	200	524	577	1,000	42
Utilities	48	—	—	—	—	—	52

See footnotes at end of table.

Table 28. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	48	—	—	—	—	—	52
Financial activities	65	\$170	\$500	\$1,000	\$2,500	\$3,846	35
Finance and insurance	60	170	546	1,000	2,500	3,000	40
Credit intermediation and related activities	65	—	—	—	—	—	35
Insurance carriers and related activities	58	—	—	—	—	—	42
Real estate and rental and leasing	79	—	—	—	—	—	21
Professional and business services	81	170	500	561	1,200	2,350	19
Professional and technical services	83	170	500	1,000	1,500	2,080	17
Administrative and waste services	88	—	—	—	—	—	12
Education and health services	72	—	—	—	—	—	28
Educational services	54	—	—	—	—	—	46
Junior colleges, colleges, and universities	45	170	170	600	1,500	1,500	55
Health care and social assistance	75	170	300	546	1,000	2,076	25
1 to 99 workers	78	170	170	524	800	1,500	22
1 to 49 workers	81	170	170	546	750	1,500	19
50 to 99 workers	73	170	170	500	1,000	1,500	27
100 workers or more	67	170	346	559	1,400	2,308	33
100 to 499 workers	72	170	350	559	1,200	2,308	28
500 workers or more	60	170	300	561	1,500	2,350	40
Geographic areas							
Middle Atlantic	90	170	170	500	559	561	10
East North Central	51	200	350	520	1,000	2,300	49
West North Central	52	250	346	515	1,250	2,000	48
South Atlantic	66	300	500	1,000	1,750	2,500	34
East South Central	72	—	—	—	—	—	28
West South Central	57	230	500	1,000	1,500	2,308	43
Mountain	60	315	500	1,000	2,300	3,363	40
Pacific	71	200	520	916	2,000	2,400	29

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 29. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	8	92
Worker characteristics		
Management, professional, and related	7	93
Management, business, and financial	7	93
Professional and related	7	93
Service	8	92
Sales and office	8	92
Sales and related	10	90
Office and administrative support	8	92
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	8	92
Installation, maintenance, and repair	11	89
Production, transportation, and material moving ...	8	92
Production	8	92
Transportation and material moving	7	93
Full time	8	92
Union	8	92
Nonunion	8	92
Average wage within the following categories: ¹		
Lowest 25 percent	5	95
Second 25 percent	9	91
Third 25 percent	9	91
Highest 25 percent	7	93
Highest 10 percent	7	93
Establishment characteristics		
Goods-producing industries	9	91
Construction	11	89
Manufacturing	8	92
Service-providing industries	8	92
Trade, transportation, and utilities	11	89
Wholesale trade	8	92
Transportation and warehousing	7	93
Utilities	22	78

See footnotes at end of table.

Table 29. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	4	96
Financial activities	7	93
Finance and insurance	6	94
Credit intermediation and related activities	5	95
Insurance carriers and related activities	8	92
Professional and business services	7	93
Professional and technical services	5	95
Education and health services	8	92
Educational services	8	92
Junior colleges, colleges, and universities	9	91
Health care and social assistance	8	92
Other services	5	95
1 to 99 workers	7	93
1 to 49 workers	8	92
50 to 99 workers	5	95
100 workers or more	8	92
100 to 499 workers	6	94
500 workers or more	10	90
Geographic areas		
New England	6	94
Middle Atlantic	9	91
East North Central	7	93
West North Central	5	95
South Atlantic	9	91
East South Central	7	93
West South Central	11	89
Mountain	7	93
Pacific	8	92

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for

more details.

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/glossary20102011.htm.

Table 30. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011

(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	93	5	1	1
Worker characteristics				
Management, professional, and related	94	5	(¹)	(¹)
Management, business, and financial	93	6	1	(¹)
Professional and related	95	5	—	—
Service	96	3	—	—
Protective service	97	—	—	—
Sales and office	93	6	1	(¹)
Sales and related	90	9	—	—
Office and administrative support	94	5	1	(¹)
Natural resources, construction, and maintenance	90	5	3	1
Construction, extraction, farming, fishing, and forestry	88	5	5	1
Installation, maintenance, and repair	91	6	2	2
Production, transportation, and material moving ...	88	4	5	3
Production	86	4	8	2
Transportation and material moving	91	4	2	3
Full time	93	5	1	1
Union	77	9	9	4
Nonunion	95	5	(¹)	(¹)
Average wage within the following categories: ²				
Lowest 25 percent	94	4	—	—
Lowest 10 percent	92	—	—	—
Second 25 percent	94	4	1	(¹)
Third 25 percent	93	5	1	(¹)
Highest 25 percent	92	6	2	1
Highest 10 percent	92	7	—	—
Establishment characteristics				
Goods-producing industries	89	4	5	1
Construction	91	5	5	—
Manufacturing	90	3	6	2
Service-providing industries	94	5	(¹)	(¹)
Trade, transportation, and utilities	88	9	1	2
Wholesale trade	94	4	—	—
Transportation and warehousing	95	—	—	—
Utilities	75	24	—	—

See footnotes at end of table.

Table 30. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	89	11	—	—
Financial activities	92	7	—	—
Finance and insurance	92	8	—	—
Credit intermediation and related activities	89	10	—	—
Insurance carriers and related activities	93	6	—	—
Real estate and rental and leasing	99	—	—	—
Professional and business services	96	3	—	—
Professional and technical services	97	3	—	—
Administrative and waste services	96	—	—	—
Education and health services	97	3	—	—
Educational services	95	5	—	—
Junior colleges, colleges, and universities	94	6	(¹)	—
Health care and social assistance	97	3	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	99	—	—	—
Other services	95	—	—	—
1 to 99 workers	93	5	1	1
1 to 49 workers	93	6	1	(¹)
50 to 99 workers	95	3	1	1
100 workers or more	93	5	2	1
100 to 499 workers	93	5	1	(¹)
500 workers or more	92	5	2	1
Geographic areas				
New England	95	4	—	—
Middle Atlantic	95	3	1	1
East North Central	89	6	4	1
West North Central	92	5	—	—
South Atlantic	95	4	—	—
East South Central	92	7	—	—
West South Central	92	7	1	1
Mountain	94	5	—	—
Pacific	93	6	1	1

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 31. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011

(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	64	7	6	2	58.7	60.0
Worker characteristics							
Management, professional, and related	22	63	7	6	1	58.5	60.0
Management, business, and financial	19	65	8	7	1	59.0	60.0
Professional and related	24	62	7	6	1	58.2	60.0
Service	36	54	4	—	—	57.4	60.0
Protective service	—	55	—	6	—	58.8	60.0
Sales and office	19	65	7	7	2	59.2	60.0
Sales and related	19	64	8	6	3	59.7	60.0
Office and administrative support	19	66	7	7	2	59.1	60.0
Natural resources, construction, and maintenance	19	68	5	5	2	59.1	60.0
Construction, extraction, farming, fishing, and forestry	16	75	—	—	—	59.5	60.0
Installation, maintenance, and repair	21	65	6	6	2	58.9	60.0
Production, transportation, and material moving	19	70	4	5	2	58.5	60.0
Production	16	69	6	6	2	59.0	60.0
Transportation and material moving	21	71	2	4	1	57.9	60.0
Full time	22	65	6	6	1	58.6	60.0
Union	32	55	3	5	4	57.9	60.0
Nonunion	21	65	7	6	1	58.7	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	26	59	5	6	4	59.3	60.0
Second 25 percent	22	66	6	5	1	58.3	60.0
Third 25 percent	20	66	6	7	1	58.8	60.0
Highest 25 percent	22	63	7	6	1	58.6	60.0
Highest 10 percent	21	62	9	6	1	58.7	60.0
Establishment characteristics							
Goods-producing industries	18	68	6	6	1	58.9	60.0
Construction	11	80	—	5	—	60.1	60.0
Manufacturing	20	66	7	6	1	58.7	60.0
Service-providing industries	22	64	7	6	2	58.6	60.0
Trade, transportation, and utilities	18	67	7	5	3	59.3	60.0
Wholesale trade	16	67	10	5	2	58.7	60.0
Transportation and warehousing	21	70	—	6	—	59.4	60.0
Utilities	46	30	15	—	—	57.6	60.0

See footnotes at end of table.

Table 31. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	15	63	12	6	4	59.8	60.0
Financial activities	26	58	9	5	1	58.4	60.0
Finance and insurance	26	57	10	5	2	58.5	60.0
Credit intermediation and related activities	30	52	10	6	1	58.1	60.0
Insurance carriers and related activities	21	62	10	4	2	59.2	60.0
Real estate and rental and leasing	23	69	—	—	—	58.3	60.0
Professional and business services	15	69	—	8	—	59.1	60.0
Professional and technical services	11	72	7	10	1	59.7	60.0
Administrative and waste services	—	63	—	—	—	58.1	60.0
Education and health services	27	62	5	6	1	57.7	60.0
Educational services	8	74	7	9	2	60.5	60.0
Junior colleges, colleges, and universities	9	75	9	5	2	60.0	60.0
Health care and social assistance	32	59	—	5	—	56.9	60.0
Other services	29	60	—	—	—	58.0	60.0
1 to 99 workers	16	68	5	8	2	59.6	60.0
1 to 49 workers	16	69	6	7	2	59.5	60.0
50 to 99 workers	16	67	4	10	2	59.8	60.0
100 workers or more	24	62	7	5	1	58.2	60.0
100 to 499 workers	15	69	8	6	1	59.3	60.0
500 workers or more	32	57	6	4	1	57.2	60.0
Geographic areas							
New England	13	69	7	10	2	59.9	60.0
Middle Atlantic	19	67	5	7	2	59.2	60.0
East North Central	22	67	4	5	1	58.5	60.0
West North Central	19	64	10	5	1	59.2	60.0
South Atlantic	21	68	6	3	1	58.2	60.0
East South Central	—	54	5	5	—	57.2	60.0
West South Central	18	68	5	7	2	58.7	60.0
Mountain	25	60	11	3	1	58.1	60.0
Pacific	26	54	10	9	2	58.7	60.0

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 32. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	84	\$3,500	\$5,000	\$8,000	\$10,000	\$15,000	16
Worker characteristics							
Management, professional, and related	85	4,000	5,000	9,000	12,000	15,000	15
Management, business, and financial	85	5,000	6,000	10,000	14,286	20,000	15
Professional and related	84	4,000	5,000	8,000	10,000	15,000	16
Service	82	3,000	5,000	7,500	10,000	13,000	18
Sales and office	86	3,333	5,000	9,500	12,000	20,000	14
Sales and related	88	3,000	5,000	7,500	12,000	20,000	12
Office and administrative support	85	4,000	5,000	10,000	12,000	20,000	15
Natural resources, construction, and maintenance	84	3,000	5,000	6,000	10,000	15,000	16
Construction, extraction, farming, fishing, and forestry	87	2,500	5,000	5,000	10,000	15,000	13
Installation, maintenance, and repair	83	3,000	4,000	6,000	10,000	15,000	17
Production, transportation, and material moving ...	76	2,500	5,000	6,000	10,000	15,000	24
Production	80	2,500	5,000	7,000	10,000	15,000	20
Transportation and material moving	72	2,500	5,000	5,000	10,000	12,000	28
Full time	84	3,900	5,000	8,000	10,000	15,000	16
Union	71	2,917	4,000	5,000	10,000	15,000	29
Nonunion	85	4,000	5,000	8,000	10,000	15,000	15
Average wage within the following categories: ²							
Lowest 25 percent	82	3,000	5,000	7,500	10,000	15,000	18
Second 25 percent	84	3,000	5,000	7,500	10,000	15,000	16
Third 25 percent	84	3,098	5,000	7,500	10,000	15,000	16
Highest 25 percent	83	4,000	5,000	10,000	12,500	17,300	17
Highest 10 percent	83	5,000	6,000	10,000	15,000	20,000	17
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,000	10,000	15,000	18
Construction	95	–	–	–	–	–	5
Manufacturing	79	2,500	5,000	7,500	10,000	15,000	21
Service-providing industries	84	4,000	5,000	8,000	10,000	16,000	16
Trade, transportation, and utilities	77	3,000	5,000	6,000	10,000	15,000	23
Wholesale trade	81	5,000	5,000	7,500	10,000	15,000	19
Transportation and warehousing	61	–	–	–	–	–	39
Utilities	65	5,000	7,500	12,000	15,000	20,000	35

See footnotes at end of table.

Table 32. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	86	\$4,000	\$4,000	\$7,500	\$12,000	\$15,000	14
Financial activities	87	4,167	7,500	10,000	20,000	35,000	13
Finance and insurance	86	5,000	9,500	12,000	20,000	41,667	14
Credit intermediation and related activities	85	5,000	9,000	12,250	30,000	41,667	15
Insurance carriers and related activities	85	4,167	7,000	10,000	15,000	25,000	15
Professional and business services	86	5,000	6,000	10,000	10,000	16,000	14
Professional and technical services	92	5,000	6,000	8,000	10,000	15,000	8
Education and health services	86	3,000	5,000	6,500	10,000	15,000	14
Educational services	86	4,000	5,000	7,000	10,000	14,500	14
Junior colleges, colleges, and universities	88	4,500	5,000	7,500	10,000	15,000	12
Health care and social assistance	86	3,000	5,000	6,000	10,000	15,000	14
Other services	76	3,000	5,000	6,000	10,000	10,000	24
1 to 99 workers	84	3,000	5,000	7,500	10,000	15,000	16
1 to 49 workers	84	3,900	5,000	7,500	10,000	15,000	16
50 to 99 workers	84	3,000	5,000	6,000	10,000	15,000	16
100 workers or more	83	4,000	5,000	9,340	12,000	16,000	17
100 to 499 workers	87	3,500	5,000	7,500	10,000	15,000	13
500 workers or more	80	4,000	5,000	10,000	15,000	20,000	20
Geographic areas							
New England	87	4,167	5,000	7,500	10,000	15,000	13
Middle Atlantic	84	3,000	5,000	7,500	10,500	15,000	16
East North Central	78	3,200	5,000	7,000	10,000	15,000	22
West North Central	81	4,000	5,000	10,000	12,000	20,000	19
South Atlantic	83	3,500	5,000	8,000	10,500	15,000	17
West South Central	84	4,000	5,000	10,000	10,000	15,000	16
Mountain	85	5,000	5,000	8,000	15,000	20,000	15
Pacific	86	4,000	5,500	10,000	14,000	17,300	14

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2011

(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	80	78	97	23	23	99	35	33	97
Worker characteristics									
Management, professional, and related	81	78	97	22	22	99	37	36	97
Professional and related	80	77	97	20	20	99	37	36	97
Teachers	79	77	97	18	18	99	37	36	97
Primary, secondary, and special education school teachers	86	84	98	18	17	99	39	38	98
Service	75	73	97	23	23	98	27	26	96
Protective service	84	83	98	23	22	98	28	26	96
Sales and office	81	79	98	26	26	99	34	33	97
Office and administrative support	81	79	98	26	26	99	34	33	97
Natural resources, construction, and maintenance	90	89	99	28	28	100	41	41	98
Production, transportation, and material moving ...	76	75	99	21	21	100	29	28	95
Full time	90	88	98	25	25	99	39	38	97
Part time	23	21	94	12	11	100	11	11	95
Union	86	85	98	28	28	99	34	33	97
Nonunion	74	72	97	19	19	98	35	34	96
Average wage within the following categories: ²									
Lowest 25 percent	62	60	97	19	18	99	27	26	96
Lowest 10 percent	46	44	95	13	13	100	20	19	98
Second 25 percent	84	82	97	26	25	99	34	32	96
Third 25 percent	85	84	98	26	25	98	39	38	97
Highest 25 percent	89	87	97	23	23	99	39	38	97
Highest 10 percent	89	86	97	29	28	100	36	35	98
Establishment characteristics									
Service-providing industries	80	77	97	23	23	99	34	33	97
Education and health services	80	77	97	20	20	99	36	35	97
Educational services	79	77	97	19	19	99	36	35	97
Elementary and secondary schools	78	77	98	19	19	99	35	34	98
Junior colleges, colleges, and universities	82	77	94	21	20	98	38	35	94
Health care and social assistance	83	80	97	28	27	97	41	40	97
Hospitals	89	85	97	26	25	98	47	46	98
Public administration	82	80	98	27	27	98	31	29	96
1 to 99 workers	64	62	97	21	21	100	34	33	97
1 to 49 workers	63	61	96	23	23	99	29	29	99
50 to 99 workers	66	64	98	18	18	100	40	39	95
100 workers or more	82	80	97	23	23	99	35	34	96
100 to 499 workers	73	72	98	18	17	97	34	33	98
500 workers or more	85	83	97	25	25	99	35	34	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2011—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
State government	86	82	95	28	27	98	35	33	95
Local government	78	76	98	22	21	99	34	33	97
Geographic areas									
New England	72	69	95	10	10	100	19	18	98
Middle Atlantic	84	83	99	41	41	99	16	16	98
East North Central	78	74	95	23	23	98	50	49	97
West North Central	78	77	99	12	12	100	56	55	98
South Atlantic	83	80	97	26	25	97	43	40	95
East South Central	85	80	94	—	—	—	20	20	97
West South Central	76	75	98	10	10	100	17	16	95
Mountain	84	82	98	21	21	100	62	59	95
Pacific	76	75	99	34	33	100	30	30	99

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 18. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	11	89
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	10	90
Primary, secondary, and special education school teachers	10	90
Service	11	89
Protective service	10	90
Sales and office	10	90
Office and administrative support	10	90
Natural resources, construction, and maintenance	8	92
Production, transportation, and material moving ...	7	93
Full time	11	89
Part time	9	91
Union	8	92
Nonunion	13	87
Average wage within the following categories: ¹		
Lowest 25 percent	12	88
Second 25 percent	11	89
Third 25 percent	9	91
Highest 25 percent	10	90
Highest 10 percent	12	88
Establishment characteristics		
Service-providing industries	11	89
Education and health services	11	89
Educational services	10	90
Elementary and secondary schools	9	91
Health care and social assistance	13	87
Hospitals	12	88
Public administration	10	90
1 to 99 workers	9	91
1 to 49 workers	10	90
100 workers or more	11	89
100 to 499 workers	10	90
500 workers or more	11	89

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	8	92
Geographic areas		
New England	28	72
Middle Atlantic	7	93
East North Central	15	85
West North Central	5	95
South Atlantic	12	88
West South Central	6	94
Mountain	5	95
Pacific	1	99

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See

Technical Note for more details.

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/glossary20102011.htm.

Table 19. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011

(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	39	2	52	6	1
Worker characteristics					
Management, professional, and related	37	2	54	5	1
Professional and related	37	2	55	6	1
Teachers	32	1	60	6	1
Primary, secondary, and special education school teachers	29	1	63	6	1
Service	41	2	49	7	2
Protective service	41	3	48	6	2
Sales and office	41	2	50	7	1
Office and administrative support	41	2	50	6	1
Natural resources, construction, and maintenance	41	—	51	5	—
Production, transportation, and material moving ...	35	2	51	—	—
Full time	39	2	52	6	1
Part time	29	—	63	4	—
Union	33	2	57	8	(¹)
Nonunion	44	2	47	4	2
Average wage within the following categories: ²					
Lowest 25 percent	41	1	51	5	2
Lowest 10 percent	48	—	46	3	—
Second 25 percent	42	1	48	6	2
Third 25 percent	40	3	48	8	2
Highest 25 percent	33	2	59	5	1
Highest 10 percent	34	2	59	5	(¹)
Establishment characteristics					
Service-providing industries	39	2	52	6	1
Education and health services	37	1	55	5	1
Educational services	35	1	57	6	1
Elementary and secondary schools	30	1	63	6	1
Junior colleges, colleges, and universities	52	—	38	6	—
Health care and social assistance	53	—	43	2	—
Hospitals	55	—	42	—	—
Public administration	40	3	49	7	2
1 to 99 workers	33	1	59	4	4
1 to 49 workers	34	—	54	—	7
50 to 99 workers	31	—	65	2	—
100 workers or more	39	2	51	6	1
100 to 499 workers	42	—	54	3	—
500 workers or more	38	2	51	7	1

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011—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
State government	48	2	41	5	4
Local government	35	2	56	6	1
Geographic areas					
New England	24	—	66	—	—
Middle Atlantic	37	—	48	14	—
East North Central	44	—	50	4	—
West North Central	46	—	46	6	—
South Atlantic	61	3	25	6	6
East South Central	51	—	—	—	—
West South Central	22	—	75	2	—
Mountain	31	—	64	—	—
Pacific	16	—	77	4	—

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	46	25	25	–	1.4	1.5
Worker characteristics							
Management, professional, and related	–	43	28	26	–	1.5	1.5
Professional and related	–	44	28	25	3	1.4	1.5
Teachers	–	43	27	27	3	1.5	1.5
Primary, secondary, and special education school teachers	–	44	30	24	2	1.4	1.5
Service	–	50	22	22	6	1.5	–
Protective service	–	56	15	19	–	1.5	1.0
Sales and office	–	49	24	25	2	1.4	–
Office and administrative support	–	48	25	25	2	1.4	1.5
Natural resources, construction, and maintenance	–	53	19	25	–	1.4	1.0
Production, transportation, and material moving ...	–	45	30	22	–	1.4	1.5
Full time	–	46	25	25	–	1.5	1.5
Part time	–	59	26	–	–	1.3	1.0
Union	–	55	29	11	–	1.4	1.0
Nonunion	–	40	23	34	–	1.5	1.5
Average wage within the following categories: ²							
Lowest 25 percent	–	45	26	29	1	1.4	1.5
Lowest 10 percent	–	40	25	–	–	1.5	1.5
Second 25 percent	–	48	25	24	2	1.4	–
Third 25 percent	–	53	21	23	–	1.4	1.0
Highest 25 percent	–	40	30	23	–	1.5	1.5
Highest 10 percent	–	40	28	23	–	1.5	1.5
Establishment characteristics							
Service-providing industries	–	46	25	25	–	1.4	1.5
Education and health services	–	44	25	28	3	1.5	1.5
Educational services	–	41	26	31	2	1.5	1.5
Elementary and secondary schools	–	41	30	28	2	1.5	1.5
Junior colleges, colleges, and universities	–	43	16	–	4	1.5	1.5
Health care and social assistance	–	55	24	–	3	1.4	–
Hospitals	–	57	18	–	4	1.5	–
Public administration	–	54	24	17	–	1.4	1.0
1 to 99 workers	–	45	33	–	5	1.4	1.5
1 to 49 workers	–	48	28	21	–	1.4	–
50 to 99 workers	–	39	40	–	–	1.5	1.5
100 workers or more	–	47	25	25	–	1.5	1.5
100 to 499 workers	–	43	27	25	6	1.5	1.5
500 workers or more	–	48	24	25	–	1.4	1.5

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	43	26	—	3	1.5	1.5
Local government	—	48	25	23	—	1.4	1.5
Geographic areas							
New England	—	52	37	—	—	1.3	—
Middle Atlantic	—	26	50	9	15	1.7	1.5
East North Central	—	67	12	17	4	1.3	1.0
West North Central	—	35	—	—	—	1.5	1.5
South Atlantic	—	45	23	30	2	1.5	1.5
West South Central	—	37	38	23	—	1.5	1.5
Mountain	—	67	—	—	—	1.2	1.0
Pacific	—	76	13	—	—	1.2	1.0

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 21. Life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	49	\$50,000	\$50,000	\$100,000	\$200,000	\$450,000	51
Worker characteristics							
Management, professional, and related	50	50,000	50,000	100,000	200,000	400,000	50
Professional and related	50	50,000	50,000	100,000	200,000	400,000	50
Teachers	49	–	–	–	–	–	51
Primary, secondary, and special education school teachers	43	50,000	50,000	50,000	100,000	250,000	57
Service	50	50,000	50,000	100,000	250,000	500,000	50
Protective service	45	–	–	–	–	–	55
Sales and office	46	50,000	50,000	100,000	250,000	500,000	54
Office and administrative support	47	50,000	50,000	100,000	250,000	500,000	53
Natural resources, construction, and maintenance	48	–	–	–	–	–	52
Production, transportation, and material moving ...	46	–	–	–	–	–	54
Full time	49	50,000	50,000	100,000	200,000	450,000	51
Part time	45	–	–	–	–	–	55
Union	44	–	–	–	–	–	56
Nonunion	52	50,000	50,000	100,000	250,000	500,000	48
Average wage within the following categories: ²							
Lowest 25 percent	51	50,000	50,000	100,000	150,000	500,000	49
Lowest 10 percent	58	–	–	–	–	–	42
Second 25 percent	50	50,000	50,000	100,000	250,000	400,000	50
Third 25 percent	49	50,000	50,000	100,000	250,000	500,000	51
Highest 25 percent	46	–	–	–	–	–	54
Highest 10 percent	49	–	–	–	–	–	51
Establishment characteristics							
Service-providing industries	49	50,000	50,000	100,000	200,000	450,000	51
Education and health services	53	–	–	–	–	–	47
Educational services	52	40,000	50,000	100,000	200,000	400,000	48
Elementary and secondary schools	43	–	–	–	–	–	57
Junior colleges, colleges, and universities	71	–	–	–	–	–	29
Health care and social assistance	55	–	–	–	–	–	45
Hospitals	55	–	–	–	–	–	45
Public administration	43	50,000	50,000	100,000	200,000	500,000	57
1 to 99 workers	42	50,000	60,000	100,000	200,000	350,000	58
1 to 49 workers	37	–	–	–	–	–	63
50 to 99 workers	48	–	–	–	–	–	52
100 workers or more	50	50,000	50,000	100,000	200,000	500,000	50
100 to 499 workers	46	50,000	50,000	100,000	200,000	325,000	54
500 workers or more	51	50,000	50,000	100,000	250,000	500,000	49

See footnotes at end of table.

Table 21. Life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	51	—	—	—	—	—	49
Local government	48	\$50,000	\$50,000	\$100,000	\$200,000	\$400,000	52
Geographic areas							
Middle Atlantic	33	25,000	40,000	50,000	100,000	200,000	67
East North Central	44	50,000	50,000	150,000	150,000	325,000	56
West North Central	48	—	—	—	—	—	52
South Atlantic	36	50,000	50,000	150,000	250,000	500,000	64
West South Central	54	—	—	—	—	—	46
Pacific	67	—	—	—	—	—	33

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	45,000	50,000
Professional and related	5,000	10,000	20,000	45,000	50,000
Teachers	5,000	10,000	25,000	50,000	50,000
Service	5,000	10,000	20,000	31,217	50,000
Protective service	5,000	10,000	20,000	30,000	50,000
Sales and office	5,000	10,000	20,000	30,000	50,000
Office and administrative support	5,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	5,000	10,000	20,000	30,000	50,000
Full time	5,000	10,000	20,000	40,000	50,000
Part time	5,000	15,000	20,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	15,000	25,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	20,000	25,000	50,000
Second 25 percent	5,000	10,000	20,000	30,000	50,000
Third 25 percent	5,000	10,000	20,000	30,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 10 percent	5,000	15,000	40,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	43,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools	6,000	10,000	20,000	50,000	50,000
Health care and social assistance	5,000	10,000	20,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000
1 to 99 workers	5,000	10,000	20,000	25,000	50,000
50 to 99 workers	5,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$5,000	\$5,000	\$20,000	\$25,000	\$50,000
Local government	6,000	10,000	20,000	40,000	50,000
Geographic areas					
New England	5,000	5,000	5,000	20,000	40,000
East North Central	15,000	20,000	30,000	50,000	50,000
West North Central	10,000	15,000	20,000	40,000	50,000
South Atlantic	5,000	10,000	13,000	25,000	30,000
West South Central	5,000	10,000	10,000	20,000	25,000
Mountain	10,000	15,000	20,000	40,000	50,000
Pacific	5,000	10,000	25,000	50,000	50,000

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

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

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 23. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	51	22	8	19
Worker characteristics				
Management, professional, and related	52	21	9	18
Professional and related	49	19	11	21
Teachers	44	23	11	21
Primary, secondary, and special education school teachers	40	28	—	—
Service	53	22	7	19
Protective service	60	24	—	—
Sales and office	50	23	6	21
Office and administrative support	49	24	6	21
Natural resources, construction, and maintenance	51	26	6	17
Production, transportation, and material moving ...	45	33	—	—
Full time	52	23	7	18
Part time	48	8	17	28
Union	44	21	12	23
Nonunion	59	24	2	14
Average wage within the following categories: ²				
Lowest 25 percent	50	25	3	22
Lowest 10 percent	49	25	3	23
Second 25 percent	56	20	6	18
Third 25 percent	49	26	8	17
Highest 25 percent	51	18	13	18
Establishment characteristics				
Service-providing industries	51	22	8	19
Education and health services	49	22	8	21
Educational services	45	24	9	23
Elementary and secondary schools	36	29	6	29
Junior colleges, colleges, and universities	70	—	16	—
Health care and social assistance	70	—	—	11
Hospitals	69	—	—	14
Public administration	53	21	8	17
1 to 99 workers	53	35	—	—
1 to 49 workers	63	32	—	6
50 to 99 workers	—	40	—	—
100 workers or more	51	20	9	20
100 to 499 workers	47	29	10	14
500 workers or more	52	19	8	21

See footnotes at end of table.

Table 23. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	83	—	11	—
Local government	38	29	6	27
Geographic areas				
New England	—	46	—	—
Middle Atlantic	25	10	25	40
East North Central	48	20	—	32
South Atlantic	60	—	—	—
West South Central	56	41	—	—
Mountain	37	58	—	—
Pacific	76	13	8	3

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more

details.

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/glossary20102011.htm.

Table 24. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	13	87
Worker characteristics		
Management, professional, and related	12	88
Professional and related	12	88
Teachers	9	91
Primary, secondary, and special education school teachers	11	89
Service	15	85
Protective service	17	83
Sales and office	14	86
Office and administrative support	14	86
Natural resources, construction, and maintenance	13	87
Full time	13	87
Part time	10	90
Union	15	85
Nonunion	10	90
Average wage within the following categories: ¹		
Lowest 25 percent	10	90
Lowest 10 percent	9	91
Second 25 percent	13	87
Third 25 percent	12	88
Highest 25 percent	15	85
Establishment characteristics		
Service-providing industries	13	87
Education and health services	11	89
Educational services	9	91
Elementary and secondary schools	9	91
Junior colleges, colleges, and universities	5	95
Health care and social assistance	26	74
Hospitals	29	71
Public administration	17	83
100 workers or more	13	87
100 to 499 workers	18	82
500 workers or more	12	88

See footnotes at end of table.

Table 24. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	12	88
Local government	13	87
Geographic areas		
New England	—	100
Middle Atlantic	30	70
East North Central	19	81
West South Central	—	100
Mountain	15	85
Pacific	5	95

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 25. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011

(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	3	(¹)	84	8	4
Worker characteristics					
Management, professional, and related	—	—	83	7	6
Professional and related	—	—	83	6	6
Teachers	—	—	76	5	12
Primary, secondary, and special education school teachers	—	—	71	3	16
Service	3	—	85	9	—
Protective service	—	—	82	—	—
Sales and office	—	—	85	10	3
Office and administrative support	—	—	85	10	3
Natural resources, construction, and maintenance	—	—	85	11	—
Production, transportation, and material moving ...	—	—	77	—	—
Full time	3	(¹)	84	8	4
Part time	4	—	82	8	—
Union	5	1	80	9	6
Nonunion	—	—	89	8	1
Average wage within the following categories: ²					
Lowest 25 percent	3	—	87	7	—
Lowest 10 percent	—	—	90	2	—
Second 25 percent	3	—	84	11	—
Third 25 percent	—	—	84	8	1
Highest 25 percent	—	—	81	7	10
Establishment characteristics					
Service-providing industries	3	(¹)	84	8	4
Education and health services	—	—	83	6	7
Educational services	—	—	83	5	7
Elementary and secondary schools	5	—	82	—	9
Junior colleges, colleges, and universities	—	—	85	11	—
Health care and social assistance	—	—	85	11	—
Hospitals	—	—	93	7	—
Public administration	2	—	86	11	—
1 to 99 workers	—	—	89	—	—
1 to 49 workers	—	—	84	—	—
50 to 99 workers	—	—	99	—	—
100 workers or more	3	1	83	9	4
100 to 499 workers	—	—	85	11	—
500 workers or more	4	(¹)	83	9	5

See footnotes at end of table.

Table 25. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011—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
State government	—	—	83	17	—
Local government	—	—	85	5	6
Geographic areas					
New England	—	—	96	—	—
Middle Atlantic	3	—	83	—	12
East North Central	3	—	77	16	—
South Atlantic	—	—	83	—	—
West South Central	—	—	85	—	—
Mountain	—	—	96	—	—
Pacific	—	—	86	8	4

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 26. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	83	18	24	26	26	52	17
Worker characteristics							
Management, professional, and related	83	–	–	–	–	–	17
Professional and related	80	20	24	26	48	52	20
Teachers	77	20	24	26	52	52	23
Primary, secondary, and special education school teachers	76	20	22	26	52	52	24
Service	87	18	24	26	26	52	13
Protective service	88	–	–	–	–	–	12
Sales and office	82	13	22	26	26	52	18
Office and administrative support	82	–	–	–	–	–	18
Natural resources, construction, and maintenance	87	–	–	–	–	–	13
Production, transportation, and material moving ...	72	–	–	–	–	–	28
Full time	84	–	–	–	–	–	16
Part time	83	20	26	26	26	26	17
Union	78	20	26	26	26	52	22
Nonunion	90	13	22	26	52	52	10
Average wage within the following categories: ²							
Lowest 25 percent	85	18	21	26	26	52	15
Lowest 10 percent	79	18	20	26	26	52	21
Second 25 percent	89	18	25	26	26	52	11
Third 25 percent	83	15	26	26	52	52	17
Highest 25 percent	78	20	24	26	26	52	22
Establishment characteristics							
Service-providing industries	83	18	24	26	26	52	17
Education and health services	80	–	–	–	–	–	20
Educational services	78	20	24	26	52	52	22
Elementary and secondary schools	74	20	22	26	52	52	26
Junior colleges, colleges, and universities	89	25	26	26	26	52	11
Health care and social assistance	92	–	–	–	–	–	8
Public administration	88	–	–	–	–	–	12
100 workers or more	83	18	24	26	26	52	17
100 to 499 workers	85	12	20	26	26	52	15
500 workers or more	82	20	25	26	26	52	18

See footnotes at end of table.

Table 26. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	95	—	—	—	—	—	5
Local government	79	15	22	26	26	52	21
Geographic areas							
Middle Atlantic	77	26	26	26	26	26	23
East North Central	56	—	—	—	—	—	44
South Atlantic	96	—	—	—	—	—	4
Pacific	91	—	—	—	—	—	9

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 27. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2011

(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	—	30	8	31	18	12	61.0	60.0
Worker characteristics								
Management, professional, and related	—	33	10	29	13	15	61.0	60.0
Professional and related	—	33	11	26	14	17	61.8	60.0
Teachers	—	40	8	21	9	21	62.5	60.0
Primary, secondary, and special education school teachers	—	47	4	16	10	23	61.9	58.0
Service	—	30	5	34	24	7	60.5	60.0
Protective service	—	33	—	38	20	8	60.2	60.0
Sales and office	—	23	7	36	26	8	61.0	60.0
Office and administrative support	—	22	8	36	25	9	61.1	60.0
Natural resources, construction, and maintenance	—	31	—	31	—	—	62.9	60.0
Production, transportation, and material moving	—	35	—	29	—	—	60.3	60.0
Full time	—	29	7	33	18	13	61.3	60.0
Part time	—	44	20	9	23	—	57.7	55.0
Union	—	20	8	37	25	11	61.8	60.0
Nonunion	—	42	7	26	11	14	60.1	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	—	35	5	33	16	11	60.2	60.0
Lowest 10 percent	—	42	4	31	12	—	59.4	60.0
Second 25 percent	—	29	8	34	20	8	60.4	60.0
Third 25 percent	—	32	6	32	19	10	60.2	60.0
Highest 25 percent	—	27	11	27	17	19	62.9	60.0
Establishment characteristics								
Service-providing industries	—	30	8	31	18	12	61.1	60.0
Education and health services	—	34	12	26	13	16	61.6	60.0
Educational services	—	38	12	21	11	19	61.8	60.0
Elementary and secondary schools	—	44	5	23	12	17	60.4	60.0
Junior colleges, colleges, and universities	—	22	32	—	8	—	65.8	58.0
Health care and social assistance	—	17	—	45	22	—	60.5	60.0
Hospitals	—	19	—	43	—	—	60.0	60.0
Public administration	—	26	4	36	28	7	60.7	60.0
1 to 99 workers	—	40	—	41	—	2	57.2	60.0
1 to 49 workers	—	51	—	39	—	—	55.6	50.0
50 to 99 workers	—	—	—	46	27	5	60.0	60.0
100 workers or more	—	29	9	30	18	14	61.6	60.0
100 to 499 workers	—	29	—	42	14	13	61.1	60.0
500 workers or more	—	29	11	27	19	14	61.7	60.0

See footnotes at end of table.

Table 27. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2011—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		
State government	—	19	17	42	10	—	61.9	60.0
Local government	—	35	4	27	21	13	60.7	60.0
Geographic areas								
New England	—	—	—	—	—	59	78.0	70.0
Middle Atlantic	—	20	3	22	50	4	61.9	67.0
East North Central	—	46	—	30	—	—	59.2	60.0
South Atlantic	—	61	—	21	3	15	58.4	50.0
West South Central	—	—	—	60	—	—	62.6	60.0
Mountain	—	—	—	52	19	—	66.2	60.0
Pacific	—	20	30	43	—	—	57.3	58.0

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 28. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	71	\$135	\$200	\$559	\$808	\$1,662	29
Worker characteristics							
Management, professional, and related	73	—	—	—	—	—	27
Professional and related	73	170	200	692	831	1,662	27
Teachers	75	170	476	692	831	1,662	25
Primary, secondary, and special education school teachers	71	170	476	692	750	2,000	29
Service	67	135	200	500	692	1,500	33
Protective service	61	135	200	521	692	1,500	39
Sales and office	74	135	200	500	692	1,662	26
Office and administrative support	74	135	200	500	692	1,662	26
Natural resources, construction, and maintenance	62	—	—	—	—	—	38
Production, transportation, and material moving ...	58	170	170	550	692	1,000	42
Full time	71	170	200	600	831	1,662	29
Part time	65	135	185	200	476	850	35
Union	79	135	184	476	831	1,662	21
Nonunion	62	—	—	—	—	—	38
Average wage within the following categories: ²							
Lowest 25 percent	66	185	450	692	700	1,500	34
Lowest 10 percent	58	—	—	—	—	—	42
Second 25 percent	71	135	200	502	692	1,662	29
Third 25 percent	75	170	200	600	750	1,662	25
Highest 25 percent	70	135	185	550	917	1,662	30
Establishment characteristics							
Service-providing industries	71	135	200	559	831	1,662	29
Education and health services	70	—	—	—	—	—	30
Educational services	72	185	476	692	808	1,500	28
Elementary and secondary schools	71	185	500	692	831	1,500	29
Health care and social assistance	62	135	170	502	961	1,662	38
Hospitals	60	—	—	—	—	—	40
Public administration	71	135	200	546	917	1,662	29
1 to 99 workers	66	135	462	692	692	1,662	34
1 to 49 workers	71	—	—	—	—	—	29
50 to 99 workers	58	135	546	1,000	1,662	1,662	42
100 workers or more	71	135	200	559	831	1,662	29
100 to 499 workers	56	—	—	—	—	—	44
500 workers or more	75	135	200	546	769	1,500	25

See footnotes at end of table.

Table 28. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	80	\$135	\$185	\$546	\$692	\$1,662	20
Local government	67	—	—	—	—	—	33
Geographic areas							
Middle Atlantic	87	170	200	450	559	831	13
East North Central	20	500	550	900	1,039	1,500	80
South Atlantic	81	—	—	—	—	—	19
West South Central	69	462	625	625	692	1,000	31
Mountain	67	692	1,000	1,500	2,310	2,500	33
Pacific	84	—	—	—	—	—	16

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 29. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	19	81
Professional and related	19	81
Teachers	21	79
Primary, secondary, and special education school teachers	22	78
Service	17	83
Protective service	18	82
Sales and office	16	84
Office and administrative support	17	83
Full time	17	83
Part time	20	80
Union	18	82
Nonunion	17	83
Average wage within the following categories: ¹		
Lowest 25 percent	19	81
Lowest 10 percent	22	78
Second 25 percent	15	85
Third 25 percent	15	85
Highest 25 percent	20	80
Highest 10 percent	19	81
Establishment characteristics		
Service-providing industries	18	82
Education and health services	19	81
Educational services	20	80
Elementary and secondary schools	21	79
Junior colleges, colleges, and universities	17	83
Health care and social assistance	13	87
Hospitals	15	85
Public administration	16	84
100 workers or more	18	82
100 to 499 workers	16	84
500 workers or more	19	81

See footnotes at end of table.

Table 29. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	20	80
Local government	17	83
Geographic areas		
Middle Atlantic	6	94
East North Central	36	64
South Atlantic	7	93
Mountain	50	50

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for

more details.

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/glossary20102011.htm.

Table 30. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011

(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	94	4	1	1
Worker characteristics				
Management, professional, and related	94	4	1	1
Professional and related	94	3	1	1
Teachers	95	—	2	—
Primary, secondary, and special education school teachers	96	—	2	—
Service	93	5	—	—
Protective service	93	6	—	—
Sales and office	94	5	—	—
Office and administrative support	93	6	—	—
Natural resources, construction, and maintenance	97	—	—	—
Production, transportation, and material moving	95	—	—	—
Full time	94	4	1	1
Part time	93	—	—	—
Union	94	3	—	—
Nonunion	94	5	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	93	6	—	—
Lowest 10 percent	95	4	—	—
Second 25 percent	93	5	—	—
Third 25 percent	94	5	1	1
Highest 25 percent	95	2	2	1
Highest 10 percent	96	—	—	—
Establishment characteristics				
Service-providing industries	94	4	1	1
Education and health services	94	3	—	—
Educational services	95	3	—	—
Elementary and secondary schools	96	—	2	—
Junior colleges, colleges, and universities	91	—	—	—
Health care and social assistance	93	—	—	—
Hospitals	93	—	—	—
Public administration	93	6	—	—
1 to 99 workers	89	7	3	—
1 to 49 workers	86	—	5	—
50 to 99 workers	93	—	—	—
100 workers or more	95	3	1	1
100 to 499 workers	96	2	—	—
500 workers or more	94	4	—	—

See footnotes at end of table.

Table 30. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011—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
State government	86	—	1	—
Local government	97	1	1	1
Geographic areas				
New England	99	—	—	—
Middle Atlantic	95	—	—	—
East North Central	87	—	—	—
West North Central	96	—	—	—
South Atlantic	98	—	—	—
East South Central	87	—	—	—
West South Central	98	—	—	—
Mountain	98	—	—	—
Pacific	92	—	3	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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Table 31. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2011

(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	17	41	23	–	–	60.9	60.0
Worker characteristics							
Management, professional, and related	15	38	26	–	–	61.3	60.0
Professional and related	15	36	27	–	–	61.4	60.0
Teachers	–	33	28	15	–	61.9	62.0
Primary, secondary, and special education school teachers	15	31	28	18	8	62.0	62.0
Service	21	45	19	10	6	60.6	60.0
Protective service	19	48	19	–	–	60.7	60.0
Sales and office	19	46	18	–	–	60.2	60.0
Office and administrative support	19	44	18	–	–	60.2	60.0
Natural resources, construction, and maintenance	19	45	22	–	–	60.2	60.0
Production, transportation, and material moving ...	21	55	–	–	–	60.1	60.0
Full time	16	42	24	–	–	61.0	60.0
Part time	37	22	–	16	–	59.7	60.0
Union	21	40	–	16	–	61.2	60.0
Nonunion	14	43	30	–	–	60.7	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	17	42	25	12	4	60.7	60.0
Lowest 10 percent	19	42	24	–	–	60.0	60.0
Second 25 percent	19	41	22	–	–	60.7	60.0
Third 25 percent	15	42	25	–	–	61.3	60.0
Highest 25 percent	18	40	20	–	–	60.9	60.0
Highest 10 percent	21	40	19	–	–	59.5	60.0
Establishment characteristics							
Service-providing industries	17	41	23	–	–	61.0	60.0
Education and health services	17	38	24	–	–	61.2	60.0
Educational services	15	35	27	–	–	61.7	60.0
Elementary and secondary schools	16	31	29	16	7	61.9	62.0
Junior colleges, colleges, and universities	13	46	20	–	–	61.3	60.0
Health care and social assistance	23	56	–	–	–	58.0	60.0
Hospitals	26	53	–	–	–	57.8	60.0
Public administration	19	46	22	11	2	60.3	60.0
1 to 99 workers	–	39	23	16	–	62.0	60.0
1 to 49 workers	–	35	–	–	–	61.9	60.0
50 to 99 workers	–	43	–	–	10	62.2	60.0
100 workers or more	17	42	23	–	–	60.8	60.0
100 to 499 workers	22	43	16	14	5	60.1	60.0
500 workers or more	16	41	26	–	–	61.0	60.0

See footnotes at end of table.

Table 31. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2011—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		
State government	11	46	25	—	—	61.6	60.0
Local government	19	40	22	14	5	60.7	60.0
Geographic areas							
Middle Atlantic	13	57	—	20	—	60.9	60.0
East North Central	49	19	—	14	—	57.7	60.0
West North Central	—	46	—	—	—	62.5	60.0
South Atlantic	7	37	53	—	—	61.4	62.0
East South Central	—	60	12	—	—	58.9	60.0
West South Central	—	78	—	—	—	59.2	60.0
Mountain	—	38	21	36	—	63.6	66.0
Pacific	14	47	25	—	—	61.2	60.0

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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Table 32. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	65	\$1,500	\$3,900	\$5,000	\$6,000	\$10,000	35
Worker characteristics							
Management, professional, and related	67	—	—	—	—	—	33
Professional and related	66	—	—	—	—	—	34
Teachers	66	1,500	3,500	5,000	6,000	8,750	34
Primary, secondary, and special education school teachers	63	—	—	—	—	—	37
Service	62	2,333	3,900	5,000	7,500	10,000	38
Protective service	63	—	—	—	—	—	37
Sales and office	60	—	—	—	—	—	40
Office and administrative support	60	—	—	—	—	—	40
Natural resources, construction, and maintenance	66	—	—	—	—	—	34
Production, transportation, and material moving ...	74	—	—	—	—	—	26
Full time	66	—	—	—	—	—	34
Part time	53	2,333	4,000	5,000	6,000	10,000	47
Union	62	2,100	3,333	5,000	6,000	9,100	38
Nonunion	68	—	—	—	—	—	32
Average wage within the following categories: ²							
Lowest 25 percent	62	—	—	—	—	—	38
Lowest 10 percent	60	—	—	—	—	—	40
Second 25 percent	64	—	—	—	—	—	36
Third 25 percent	65	—	—	—	—	—	35
Highest 25 percent	68	2,000	3,900	5,000	6,667	10,000	32
Highest 10 percent	70	2,500	4,000	5,000	7,000	10,000	30
Establishment characteristics							
Service-providing industries	65	1,500	3,900	5,000	6,000	10,000	35
Education and health services	65	—	—	—	—	—	35
Educational services	65	1,500	3,750	5,000	6,000	9,100	35
Elementary and secondary schools	64	—	—	—	—	—	36
Health care and social assistance	63	—	—	—	—	—	37
Public administration	62	—	—	—	—	—	38
1 to 99 workers	67	—	—	—	—	—	33
1 to 49 workers	73	—	—	—	—	—	27
50 to 99 workers	61	3,000	3,900	4,500	5,000	7,500	39
100 workers or more	65	1,500	3,900	5,000	6,500	10,000	35
100 to 499 workers	60	—	—	—	—	—	40
500 workers or more	67	1,500	3,900	5,000	6,667	10,000	33

See footnotes at end of table.

Table 32. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	60	—	—	—	—	—	40
Local government	67	\$1,500	\$3,900	\$5,000	\$6,000	\$9,000	33
Geographic areas							
Middle Atlantic	78	1,000	3,000	5,000	6,111	7,500	22
East North Central	45	2,500	4,400	5,000	7,000	10,000	55
West North Central	60	3,000	4,000	5,000	5,000	6,500	40
South Atlantic	80	—	—	—	—	—	20
Mountain	46	—	—	—	—	—	54
Pacific	62	3,000	5,000	5,000	7,000	10,000	38

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.