

Table 26. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009

(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	8	92
Management, business, and financial	8	92
Professional and related	8	92
Service	8	92
Protective service	4	96
Sales and office	9	91
Sales and related	12	88
Office and administrative support	9	91
Natural resources, construction, and maintenance	11	89
Construction, extraction, farming, fishing, and forestry	7	93
Installation, maintenance, and repair	13	87
Production, transportation, and material moving	10	90
Production	11	89
Transportation and material moving	9	91
Full time	9	91
Part time	7	93
Union	8	92
Nonunion	9	91
Wage percentiles: ¹		
Lowest 25 percent	8	92
Second 25 percent	9	91
Third 25 percent	10	90
Highest 25 percent	8	92
Highest 10 percent	9	91
Establishment characteristics		
Goods-producing industries	11	89
Construction	7	93
Manufacturing	11	89
Service-providing industries	9	91
Trade, transportation, and utilities	12	88
Wholesale trade	11	89
Retail trade	16	84
Transportation and warehousing	6	94
Utilities	24	76

See footnotes at end of table.

Table 26. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

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

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

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20082009.htm.