

Table 28. Standard errors for long-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.9	1.7	0.5	0.4	0.2	0.2	0.0
Worker characteristics							
Management, professional, and related	1.3	1.6	0.8	0.7	0.2	0.2	0.0
Management, business, and financial	1.5	2.0	0.9	0.6	0.5	0.2	0.0
Professional and related	1.6	1.9	1.0	1.1	0.3	0.2	0.0
Service	10.8	9.1	1.5	1.2	—	1.3	4.6
Protective service	—	11.6	—	—	—	1.3	0.0
Sales and office	1.2	1.3	0.9	0.6	0.3	0.2	0.0
Sales and related	3.3	3.0	1.7	1.3	0.3	0.4	0.0
Office and administrative support	1.1	1.4	0.9	0.6	0.4	0.2	0.0
Natural resources, construction, and maintenance	3.9	3.7	0.7	1.1	0.2	0.4	0.0
Construction, extraction, farming, fishing, and forestry	—	6.7	—	2.0	—	0.7	0.0
Installation, maintenance, and repair	4.6	4.1	0.8	1.3	0.3	0.5	0.0
Production, transportation, and material moving ...	1.6	2.2	1.2	0.7	0.8	0.3	0.0
Production	2.0	3.1	2.0	—	—	0.3	0.0
Transportation and material moving	2.4	2.4	0.9	0.9	0.9	0.5	0.0
Full time	2.0	1.8	0.5	0.5	0.2	0.2	0.0
Part time	3.9	5.7	2.5	1.2	0.9	0.5	0.0
Union	4.6	4.3	1.0	1.5	1.2	0.6	0.0
Nonunion	1.8	1.7	0.6	0.5	0.2	0.2	0.0
Wage percentiles:¹							
Lowest 10 percent	20.0	—	—	—	—	1.9	2.2
Lowest 25 percent	—	9.8	1.9	1.7	—	1.4	0.0
Second 25 percent	2.7	2.5	0.8	1.0	0.3	0.4	0.0
Third 25 percent	1.3	1.5	0.8	0.6	0.3	0.2	0.0
Highest 25 percent	1.5	1.5	0.8	0.6	0.3	0.2	0.0
Highest 10 percent	1.8	1.8	1.2	0.9	0.4	0.3	0.0
Establishment characteristics							
Goods-producing industries	1.6	1.9	1.1	0.7	0.5	0.2	0.0
Construction	—	4.8	—	2.6	—	0.4	0.0
Manufacturing	1.7	2.1	1.3	0.8	0.6	0.2	0.0
Service-providing industries	2.3	2.1	0.6	0.5	0.2	0.3	0.0
Trade, transportation, and utilities	1.7	1.7	1.0	0.7	0.6	0.3	0.0
Wholesale trade	2.0	2.8	1.8	1.2	0.6	0.4	0.0
Retail trade	2.3	2.5	2.1	1.5	0.7	0.4	0.0
Transportation and warehousing	4.0	4.2	—	1.7	—	0.9	0.0
Information	3.0	3.6	2.1	1.4	1.3	0.4	0.0

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Financial activities	1.4	1.9	1.3	0.8	0.9	0.2	0.0
Finance and insurance	1.5	1.9	1.4	0.8	0.4	0.2	0.0
Credit intermediation and related activities	1.9	2.3	1.7	1.1	0.5	0.3	0.0
Insurance carriers and related activities	2.6	3.7	2.6	1.2	0.8	0.4	0.0
Real estate and rental and leasing	5.4	7.4	—	—	—	1.0	0.0
Professional and business services	3.4	3.3	2.2	1.6	—	0.5	0.0
Professional and technical services	3.0	3.9	2.9	2.3	—	0.5	0.0
Administrative and waste services	—	9.2	—	2.8	—	1.2	0.0
Education and health services	2.5	2.7	0.9	1.5	0.2	0.3	0.0
Educational services	1.6	2.4	1.2	2.0	0.9	0.4	0.0
Junior colleges, colleges, and universities	2.1	2.4	1.3	1.8	0.2	0.3	0.0
Health care and social assistance	3.2	3.4	1.1	1.8	—	0.4	0.0
Other services	4.3	4.8	1.6	—	—	0.5	0.0
1 to 99 workers	2.1	2.3	0.9	0.8	0.3	0.3	0.0
1 to 49 workers	3.0	3.0	1.4	1.3	0.3	0.4	0.0
50 to 99 workers	2.0	2.6	1.3	1.4	1.0	0.4	0.0
100 workers or more	2.6	2.2	0.7	0.6	0.3	0.3	0.0
100 to 499 workers	1.3	1.8	1.1	1.3	0.5	0.2	0.0
500 workers or more	4.0	3.6	0.9	0.6	0.3	0.4	0.0
Geographic areas							
New England	2.5	3.1	1.7	1.6	0.4	0.3	0.0
Middle Atlantic	1.6	1.9	0.9	0.6	0.6	0.2	0.0
East North Central	2.2	2.3	1.1	0.7	0.5	0.3	0.0
West North Central	2.2	3.1	2.5	1.1	0.4	0.3	0.0
South Atlantic	3.4	4.2	1.2	0.6	0.2	0.4	0.0
East South Central	—	—	1.1	—	—	1.8	12.3
West South Central	2.8	3.8	1.5	2.7	0.9	0.5	0.0
Mountain	4.1	4.6	2.8	0.4	—	0.5	0.0
Pacific	3.2	2.6	1.6	1.3	0.9	0.5	0.0

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: 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/glossary20082009.htm.