

**Table 29. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2009**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.9	\$332.73	\$0.00	\$663.27	\$0.00	\$0.00	0.9
<b>Worker characteristics</b>							
Management, professional, and related .....	1.2	931.22	322.59	790.09	918.26	685.35	1.2
Management, business, and financial .....	1.5	0.00	0.00	0.00	2,618.98	2,015.35	1.5
Professional and related .....	1.5	211.17	0.00	863.24	1,348.09	0.00	1.5
Service .....	3.9	416.95	0.00	3,186.42	0.00	1,985.11	3.9
Sales and office .....	1.2	0.00	0.00	649.31	0.00	220.91	1.2
Sales and related .....	1.6	438.78	0.00	676.28	0.00	4,452.04	1.6
Office and administrative support .....	1.4	624.54	0.00	1,706.38	838.20	0.00	1.4
Natural resources, construction, and maintenance	2.9	274.45	0.00	469.13	0.00	3,492.85	2.9
Construction, extraction, farming, fishing, and forestry .....	3.5	312.10	1,805.55	1,343.73	1,590.02	3,707.20	3.5
Installation, maintenance, and repair .....	3.9	379.46	0.00	285.47	0.00	3,778.09	3.9
Production, transportation, and material moving ...	2.0	80.24	0.00	1,181.64	0.00	1,430.90	2.0
Production .....	2.6	628.13	0.00	685.52	0.00	815.85	2.6
Transportation and material moving .....	2.6	164.75	0.00	907.33	2,776.56	0.00	2.6
Full time .....	1.0	577.20	0.00	575.02	0.00	0.00	1.0
Part time .....	2.9	0.00	2,296.96	1,389.09	2,423.70	2,083.16	2.9
Union .....	3.5	719.01	0.00	0.00	1,573.79	3,495.95	3.5
Nonunion .....	1.0	655.41	0.00	431.91	0.00	0.00	1.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.5	569.24	0.00	321.27	758.05	0.00	2.5
Manufacturing .....	2.8	694.40	0.00	430.39	814.26	0.00	2.8
Service-providing industries .....	1.0	840.57	0.00	579.50	0.00	174.64	1.0
Trade, transportation, and utilities .....	1.6	359.27	0.00	856.26	0.00	0.00	1.6
Wholesale trade .....	2.9	1,445.27	0.00	491.31	0.00	0.00	2.9
Retail trade .....	2.2	36.66	727.13	0.00	1,073.44	0.00	2.2
Transportation and warehousing .....	3.7	760.93	0.00	987.93	644.05	0.00	3.7
Utilities .....	5.1	361.78	780.52	6,118.97	0.00	1,104.54	5.1
Information .....	4.5	1,158.45	0.00	987.93	2,595.07	0.00	4.5
Financial activities .....	1.8	0.00	135.28	0.00	0.00	0.00	1.8
Finance and insurance .....	2.0	0.00	707.18	0.00	6,390.99	0.00	2.0
Credit intermediation and related activities	1.5	0.00	968.42	0.00	0.00	0.00	1.5
Insurance carriers and related activities ....	4.7	411.72	1,968.12	0.00	475.08	0.00	4.7
Professional and business services .....	2.1	0.00	324.53	0.00	3,492.85	1,909.76	2.1

See footnotes at end of table.

**Table 29. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2009—Continued**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Professional and technical services .....	2.2	\$0.00	\$529.48	\$312.41	\$2,655.48	\$0.00	2.2
Administrative and waste services .....	3.8	2,755.81	962.91	390.51	2,360.66	359.27	3.8
Education and health services .....	1.9	760.77	0.00	156.20	0.00	1,254.51	1.9
Educational services .....	2.0	0.00	0.00	484.61	0.00	2,134.64	2.0
Junior colleges, colleges, and universities	1.6	664.26	0.00	724.29	0.00	270.55	1.6
Health care and social assistance .....	2.5	468.61	0.00	182.16	0.00	1,214.99	2.5
Other services .....	6.4	0.00	1,925.82	859.13	2,947.27	0.00	6.4
1 to 99 workers .....	1.3	0.00	0.00	0.00	0.00	156.20	1.3
1 to 49 workers .....	1.9	0.00	0.00	207.94	0.00	0.00	1.9
50 to 99 workers .....	2.1	172.66	0.00	0.00	0.00	1,852.95	2.1
100 workers or more .....	1.3	638.79	0.00	552.82	1,051.80	978.98	1.3
100 to 499 workers .....	1.4	647.65	0.00	302.49	0.00	0.00	1.4
500 workers or more .....	2.2	484.43	1,206.23	0.00	568.59	1,934.39	2.2
<b>Geographic areas</b>							
New England .....	3.4	1,515.12	0.00	792.65	0.00	0.00	3.4
Middle Atlantic .....	2.1	0.00	0.00	174.64	1,071.43	0.00	2.1
East North Central .....	2.1	507.14	0.00	904.39	0.00	0.00	2.1
West North Central .....	2.7	1,100.81	0.00	2,383.47	1,245.97	2,461.06	2.7
South Atlantic .....	2.5	839.87	0.00	311.44	1,267.40	0.00	2.5
West South Central .....	2.5	1,210.56	0.00	1,741.96	0.00	0.00	2.5
Mountain .....	2.6	1,386.26	987.93	1,717.45	2,500.50	5,838.39	2.6
Pacific .....	1.7	0.00	78.10	0.00	4,040.00	2,320.20	1.7

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

NOTE: 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](http://www.bls.gov/ncs/ebs/glossary20082009.htm).