

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(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
Sales and office	10	90
Sales and related	12	88
Office and administrative support	9	91
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	9	91
Installation, maintenance, and repair	10	90
Production, transportation, and material moving	9	91
Production	10	90
Transportation and material moving	8	92
Full time	9	91
Union	9	91
Nonunion	9	91
Average wage within the following categories: ¹		
Lowest 25 percent	8	92
Second 25 percent	9	91
Third 25 percent	10	90
Highest 25 percent	8	92
Highest 10 percent	8	92
Establishment characteristics		
Goods-producing industries	10	90
Construction	10	90
Manufacturing	10	90
Service-providing industries	8	92
Trade, transportation, and utilities	12	88
Wholesale trade	9	91
Transportation and warehousing	8	92
Utilities	21	79

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	5	95
Financial activities	9	91
Finance and insurance	9	91
Credit intermediation and related activities	11	89
Insurance carriers and related activities	7	93
Professional and business services	7	93
Professional and technical services	6	94
Education and health services	9	91
Educational services	8	92
Junior colleges, colleges, and universities	10	90
Health care and social assistance	9	91
Other services	8	92
1 to 99 workers	7	93
1 to 49 workers	9	91
50 to 99 workers	4	96
100 workers or more	9	91
100 to 499 workers	8	92
500 workers or more	11	89
Geographic areas		
New England	4	96
Middle Atlantic	8	92
East North Central	8	92
West North Central	7	93
South Atlantic	9	91
East South Central	7	93
West South Central	12	88
Mountain	8	92
Pacific	10	90

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, 2009." 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/glossary20092010.htm.