

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010

(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	20	64	8	6	2	58.8	60.0
Worker characteristics							
Management, professional, and related	21	64	8	6	1	58.7	60.0
Management, business, and financial	18	65	9	6	1	59.1	60.0
Professional and related	22	64	7	6	1	58.5	60.0
Service	36	53	5	—	—	57.1	60.0
Protective service	—	67	—	—	—	59.0	60.0
Sales and office	16	65	10	7	2	59.7	60.0
Sales and related	16	63	12	7	2	60.0	60.0
Office and administrative support	16	66	10	7	2	59.6	60.0
Natural resources, construction, and maintenance	22	66	4	6	2	58.8	60.0
Construction, extraction, farming, fishing, and forestry	18	73	—	4	—	59.5	60.0
Installation, maintenance, and repair	24	63	5	6	2	58.5	60.0
Production, transportation, and material moving	19	70	5	5	2	58.6	60.0
Production	17	69	7	—	—	58.9	60.0
Transportation and material moving	21	71	2	4	2	58.3	60.0
Full time	21	65	7	6	2	58.8	60.0
Union	31	55	4	6	4	58.1	60.0
Nonunion	19	65	8	6	1	58.9	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	—	55	6	7	—	59.0	60.0
Second 25 percent	19	67	7	6	1	58.6	60.0
Third 25 percent	18	67	8	6	2	59.2	60.0
Highest 25 percent	22	63	8	5	1	58.7	60.0
Highest 10 percent	21	62	10	6	1	58.8	60.0
Establishment characteristics							
Goods-producing industries	18	67	8	6	2	59.2	60.0
Construction	12	75	—	7	—	60.7	60.0
Manufacturing	18	65	9	6	1	59.0	60.0
Service-providing industries	21	64	8	6	2	58.8	60.0
Trade, transportation, and utilities	20	65	7	6	3	59.4	60.0
Wholesale trade	16	66	10	6	2	58.7	60.0
Transportation and warehousing	21	68	—	6	—	60.2	60.0
Utilities	52	27	12	4	5	55.9	50.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010—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	18	63	10	6	3	59.5	60.0
Financial activities	17	61	15	6	2	59.9	60.0
Finance and insurance	16	60	16	6	2	60.0	60.0
Credit intermediation and related activities	15	57	19	7	2	60.3	60.0
Insurance carriers and related activities	18	63	12	5	2	59.7	60.0
Real estate and rental and leasing	19	69	—	—	—	58.9	60.0
Professional and business services	15	69	7	—	—	59.0	60.0
Professional and technical services	10	72	—	9	—	59.9	60.0
Administrative and waste services	—	63	7	5	—	58.1	60.0
Education and health services	25	64	5	5	(²)	57.8	60.0
Educational services	7	75	8	9	2	60.4	60.0
Junior colleges, colleges, and universities	9	73	9	7	2	60.2	60.0
Health care and social assistance	29	62	5	—	—	57.2	60.0
Other services	20	69	—	7	—	59.0	60.0
1 to 99 workers	13	69	8	8	2	60.1	60.0
1 to 49 workers	13	70	8	7	2	59.8	60.0
50 to 99 workers	14	65	7	11	2	60.5	60.0
100 workers or more	24	62	8	4	1	58.2	60.0
100 to 499 workers	15	69	9	6	1	59.4	60.0
500 workers or more	32	57	6	3	1	57.2	60.0
Geographic areas							
New England	17	64	7	11	2	59.2	60.0
Middle Atlantic	20	64	8	—	—	59.2	60.0
East North Central	20	68	5	5	1	58.8	60.0
West North Central	15	68	10	6	1	59.6	60.0
South Atlantic	17	71	7	4	1	58.7	60.0
East South Central	—	49	4	5	—	56.5	60.0
West South Central	18	67	6	7	2	59.0	60.0
Mountain	21	64	12	—	—	58.4	60.0
Pacific	24	55	12	7	2	59.1	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, 2009." See Technical Note for more details.

² 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/glossary20092010.htm.