

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2012

(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	22	60	9	7	2	58.7	60.0
Worker characteristics							
Management, professional, and related	22	57	10	8	2	58.7	60.0
Management, business, and financial	22	60	—	9	—	58.6	60.0
Professional and related	23	56	11	8	2	58.8	60.0
Teachers	14	45	21	14	7	61.1	60.0
Primary, secondary, and special education school teachers	16	37	25	16	6	61.2	60.0
Registered nurses	45	44	7	—	—	55.5	60.0
Service	28	55	10	5	3	58.4	60.0
Protective service	20	53	15	—	—	60.0	60.0
Sales and office	22	62	7	7	2	58.8	60.0
Sales and related	20	67	6	5	2	59.0	60.0
Office and administrative support	22	60	7	8	2	58.7	60.0
Natural resources, construction, and maintenance	18	65	9	6	3	59.4	60.0
Construction, extraction, farming, fishing, and forestry	20	63	—	—	—	59.2	60.0
Installation, maintenance, and repair	16	66	8	7	3	59.5	60.0
Production, transportation, and material moving	18	70	5	6	1	58.6	60.0
Production	16	70	—	8	—	59.1	60.0
Transportation and material moving	21	70	5	3	1	58.1	60.0
Full time	22	61	9	7	2	58.7	60.0
Union	28	47	10	9	6	59.1	60.0
Nonunion	21	62	8	7	1	58.7	60.0
Average wage within the following categories: ²							
Lowest 25 percent	20	64	7	6	3	59.3	60.0
Second 25 percent	22	62	9	6	1	58.6	60.0
Third 25 percent	21	61	9	7	2	58.9	60.0
Highest 25 percent	23	58	9	8	2	58.6	60.0
Highest 10 percent	24	58	9	7	2	58.4	60.0
Establishment characteristics							
Goods-producing industries	19	69	—	7	—	58.7	60.0
Service-providing industries	23	59	9	7	2	58.7	60.0
Education and health services	25	53	11	—	—	58.7	60.0
Educational services	13	48	21	12	6	61.1	60.0
Elementary and secondary schools	16	36	26	15	6	61.4	60.0
Junior colleges, colleges, and universities	10	64	13	—	—	60.6	60.0
Healthcare and social assistance	34	57	—	4	—	56.7	60.0
Hospitals	45	49	2	—	—	55.0	60.0
Public administration	18	47	21	11	3	60.3	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2012—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		
1 to 99 workers	18	66	6	9	2	59.3	60.0
1 to 49 workers	17	68	6	8	2	59.2	60.0
50 to 99 workers	18	62	7	11	2	59.4	60.0
100 workers or more	24	58	10	7	2	58.5	60.0
100 to 499 workers	16	68	8	7	2	59.2	60.0
500 workers or more	30	51	11	—	—	58.0	60.0
Geographic areas							
New England	—	70	6	7	—	59.3	60.0
Middle Atlantic	23	61	5	11	1	59.1	60.0
East North Central	28	59	5	6	2	58.1	60.0
West North Central	16	58	—	10	—	60.3	60.0
South Atlantic	21	60	15	3	1	58.2	60.0
East South Central	21	67	5	—	—	58.4	60.0
West South Central	21	67	4	7	2	58.3	60.0
Mountain	20	54	14	—	—	59.4	60.0
Pacific	23	55	12	9	1	58.9	60.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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,

2010." See Technical Note for more details.

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/glossary20112012.htm.