

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2013

(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	61	8	7	2	58.6	60.0
Worker characteristics							
Management, professional, and related	23	58	10	8	2	58.6	60.0
Management, business, and financial	23	61	7	9	1	58.5	60.0
Professional and related	23	56	11	8	2	58.6	60.0
Teachers	14	47	20	14	6	61.0	60.0
Primary, secondary, and special education school teachers	16	38	24	16	6	61.2	60.0
Registered nurses	45	48	5	—	—	55.2	60.0
Service	26	59	9	4	2	58.4	60.0
Protective service	19	56	13	—	—	59.9	60.0
Sales and office	24	60	8	7	1	58.4	60.0
Sales and related	22	67	5	4	2	58.6	60.0
Office and administrative support	24	59	8	8	1	58.4	60.0
Natural resources, construction, and maintenance	18	66	8	5	3	59.1	60.0
Construction, extraction, farming, fishing, and forestry	22	63	—	—	—	58.7	60.0
Installation, maintenance, and repair	16	68	7	6	4	59.4	60.0
Production, transportation, and material moving	18	71	5	5	1	58.5	60.0
Production	17	70	5	7	1	58.9	60.0
Transportation and material moving	20	71	4	—	—	58.1	60.0
Full time	22	61	8	7	1	58.6	60.0
Part time	29	50	—	7	—	58.5	60.0
Union	26	50	10	10	4	59.1	60.0
Nonunion	22	62	8	7	1	58.5	60.0
Average wage within the following categories: ²							
Lowest 25 percent	24	64	6	5	1	58.1	60.0
Lowest 10 percent	28	63	—	—	—	58.3	60.0
Second 25 percent	22	63	9	6	1	58.5	60.0
Third 25 percent	21	62	9	7	1	58.6	60.0
Highest 25 percent	24	58	8	8	2	58.6	60.0
Highest 10 percent	25	59	8	8	2	58.3	60.0
Establishment characteristics							
Goods-producing industries	19	70	5	6	1	58.7	60.0
Service-providing industries	23	59	9	7	2	58.5	60.0
Education and health services	24	56	10	7	2	58.5	60.0
Educational services	13	50	19	12	5	60.9	60.0
Elementary and secondary schools	16	38	25	15	6	61.3	60.0
Junior colleges, colleges, and universities	10	68	12	7	3	60.2	60.0
Healthcare and social assistance	33	61	3	—	—	56.5	60.0
Hospitals	46	50	2	—	—	54.9	60.0
Public administration	19	45	22	12	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 2013—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	67	6	7	2	59.1	60.0
1 to 49 workers	20	66	6	7	1	58.8	60.0
50 to 99 workers	15	67	7	9	2	59.8	60.0
100 workers or more	25	58	9	7	1	58.3	60.0
100 to 499 workers	18	66	7	6	2	58.7	60.0
500 workers or more	29	52	11	7	1	58.0	60.0
Geographic areas							
New England	20	69	4	5	1	58.6	60.0
Middle Atlantic	23	62	5	9	1	58.9	60.0
East North Central	27	61	4	6	2	58.0	60.0
West North Central	15	65	7	9	3	59.9	60.0
South Atlantic	23	58	14	4	1	58.1	60.0
East South Central	23	63	—	6	—	57.9	60.0
West South Central	23	68	4	5	1	57.7	60.0
Mountain	19	54	16	—	—	59.6	60.0
Pacific	23	53	12	11	1	59.1	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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March

2013."

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/glossary20122013.htm.