

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, 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	24	64	6	6	1	58.2	60.0
Worker characteristics							
Management, professional, and related	25	62	5	7	1	58.0	60.0
Management, business, and financial	24	62	5	9	1	58.2	60.0
Professional and related	25	62	5	6	1	57.9	60.0
Service	28	64	5	—	—	57.6	60.0
Protective service	—	73	—	—	—	59.6	60.0
Sales and office	24	62	7	6	1	58.3	60.0
Sales and related	22	67	5	4	2	58.5	60.0
Office and administrative support	25	60	7	7	1	58.2	60.0
Natural resources, construction, and maintenance	18	71	5	3	3	58.9	60.0
Construction, extraction, farming, fishing, and forestry	22	70	—	—	—	58.6	60.0
Installation, maintenance, and repair	16	71	4	4	3	59.0	60.0
Production, transportation, and material moving	18	71	4	5	1	58.4	60.0
Production	17	70	5	7	1	58.9	60.0
Transportation and material moving	20	73	4	—	—	57.8	60.0
Full time	23	64	5	6	1	58.2	60.0
Part time	26	57	—	5	—	58.4	60.0
Union	31	58	7	3	1	57.6	60.0
Nonunion	23	64	5	6	1	58.2	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	23	70	3	2	1	57.9	60.0
Lowest 10 percent	—	60	—	—	—	56.6	60.0
Second 25 percent	23	65	6	5	(²)	58.0	60.0
Third 25 percent	21	65	6	6	1	58.4	60.0
Highest 25 percent	25	62	5	7	1	58.1	60.0
Highest 10 percent	25	61	6	7	1	58.2	60.0
Establishment characteristics							
Goods-producing industries	18	70	4	6	1	58.7	60.0
Construction	—	87	—	—	—	59.9	60.0
Manufacturing	19	68	—	7	—	58.7	60.0
Service-providing industries	25	63	6	6	1	58.1	60.0
Trade, transportation, and utilities	19	69	6	4	1	58.4	60.0
Wholesale trade	17	71	7	4	2	58.0	60.0
Retail trade	13	74	—	7	—	59.2	60.0
Transportation and warehousing	23	72	—	3	—	57.9	60.0
Utilities	42	27	23	—	—	58.6	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 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		
Information	20	61	—	6	—	59.1	60.0
Financial activities	34	51	8	6	1	57.5	60.0
Finance and insurance	37	48	8	6	1	57.2	60.0
Credit intermediation and related activities	40	43	9	—	—	56.8	60.0
Insurance carriers and related activities	28	56	8	—	—	58.1	60.0
Real estate and rental and leasing	—	75	—	—	—	59.9	60.0
Professional and business services	21	62	—	9	—	58.3	60.0
Professional and technical services	22	64	—	7	—	57.8	60.0
Administrative and waste services	—	61	15	—	—	58.2	60.0
Education and health services	29	65	2	4	(²)	57.2	60.0
Educational services	9	75	5	9	2	60.2	60.0
Junior colleges, colleges, and universities	8	77	7	5	2	59.9	60.0
Healthcare and social assistance	34	62	—	3	—	56.4	60.0
Leisure and hospitality	—	75	—	—	—	60.6	60.0
Accommodation and food services	—	62	—	—	—	60.8	60.0
Other services	—	62	—	—	5	60.5	60.0
1 to 99 workers	18	68	5	7	1	58.9	60.0
1 to 49 workers	20	68	5	6	1	58.6	60.0
50 to 99 workers	15	69	5	9	2	59.5	60.0
100 workers or more	26	62	6	5	1	57.8	60.0
100 to 499 workers	18	70	6	5	1	58.6	60.0
500 workers or more	34	54	6	6	(²)	57.0	60.0
Geographic areas							
New England	21	70	4	4	1	58.3	60.0
Middle Atlantic	24	63	4	—	—	58.8	60.0
East North Central	23	69	—	4	—	58.1	60.0
West North Central	16	67	7	9	1	59.5	60.0
South Atlantic	27	64	4	3	2	57.3	60.0
East South Central	24	63	—	7	—	57.7	60.0
West South Central	24	67	—	5	—	57.5	60.0
Mountain	23	60	13	—	—	58.3	60.0
Pacific	25	53	10	11	1	58.7	60.0

¹ 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."

² Less than 0.5.

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.