

Table 18. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	92	5	2	1
Worker characteristics				
Management, professional, and related	93	6	(1)	(1)
Management, business, and financial	90	9	1	1
Professional and related	94	5	(1)	-
Service	93	5	1	-
Sales and office	94	5	1	(1)
Sales and related	94	5	-	-
Office and administrative support	95	4	1	(1)
Natural resources, construction, and maintenance	89	6	2	3
Construction, extraction, farming, fishing, and forestry	83	-	2	3
Installation, maintenance, and repair	91	4	2	3
Production, transportation, and material moving ...	84	5	6	5
Production	81	5	9	4
Transportation and material moving	89	4	2	5
Full time	92	5	2	1
Part time	92	7	-	-
Union	74	7	11	8
Nonunion	94	5	(1)	(1)
Average wage within the following percentiles: ²				
Less than 10	97	-	-	-
10 to under 25	97	2	-	-
25 to under 50	94	5	1	1
50 to under 75	92	5	2	1
75 to under 90	89	5	4	3
90 or greater	91	8	(1)	1
Establishment characteristics				
Goods-producing industries	87	5	6	3
Construction	90	-	-	-
Manufacturing	87	3	7	3

See footnotes at end of table.

Table 18. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
Service-providing industries	93	6	1	1
Trade, transportation, and utilities	89	7	1	3
Wholesale trade	92	—	—	—
Retail trade	83	14	—	3
Transportation and warehousing	95	—	—	—
Utilities	83	—	1	—
Information	92	7	—	—
Financial activities	92	7	1	—
Finance and insurance	92	7	(¹)	—
Credit intermediation and related activities	92	7	—	—
Insurance carriers and related activities	93	7	1	—
Real estate and rental and leasing	97	—	—	—
Professional and business services	94	6	—	—
Professional and technical services	97	3	—	—
Administrative and waste services	83	—	—	—
Education and health services	95	4	—	—
Educational services	91	—	—	—
Junior colleges, colleges, and universities	88	—	—	—
Health care and social assistance	97	3	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	100	—	—	—
Other services	90	—	—	—
1 to 99 workers	95	4	1	(¹)
1 to 49 workers	95	3	1	(¹)
50 to 99 workers	94	4	—	—
100 workers or more	90	6	2	2
100 to 499 workers	91	7	1	1
500 workers or more	89	6	3	2
Geographic areas				
Metropolitan areas	92	5	2	1
Nonmetropolitan areas	91	7	1	—
New England	94	5	—	—
Middle Atlantic	95	4	1	1
East North Central	88	5	5	2
West North Central	91	6	—	—
South Atlantic	95	4	—	1
East South Central	95	3	—	—
West South Central	89	—	—	2
Mountain	94	5	—	—
Pacific	90	8	1	—

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." 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.