

Table 17. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	10	90
Management, business, and financial	9	91
Professional and related	10	90
Service	6	94
Sales and office	10	90
Sales and related	12	88
Office and administrative support	10	90
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	5	95
Installation, maintenance, and repair	12	88
Production, transportation, and material moving ...	10	90
Production	11	89
Transportation and material moving	9	91
Full time	10	90
Part time	10	90
Union	6	94
Nonunion	10	90
Average wage within the following percentiles: ¹		
10 to under 25	7	93
25 to under 50	9	91
50 to under 75	10	90
75 to under 90	10	90
90 or greater	11	89
Establishment characteristics		
Goods-producing industries	10	90
Construction	5	95
Manufacturing	11	89

See footnotes at end of table.

Table 17. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Service-providing industries	10	90
Trade, transportation, and utilities	14	86
Wholesale trade	11	89
Retail trade	20	80
Transportation and warehousing	7	93
Utilities	21	79
Financial activities	9	91
Finance and insurance	9	91
Credit intermediation and related activities	12	88
Insurance carriers and related activities	7	93
Professional and business services	10	90
Professional and technical services	10	90
Education and health services	8	92
Educational services	8	92
Junior colleges, colleges, and universities	9	91
Health care and social assistance	8	92
Other services	5	95
1 to 99 workers	9	91
1 to 49 workers	10	90
50 to 99 workers	5	95
100 workers or more	10	90
100 to 499 workers	10	90
500 workers or more	11	89
Geographic areas		
Metropolitan areas	10	90
Nonmetropolitan areas	11	89
New England	7	93
Middle Atlantic	8	92
East North Central	9	91
West North Central	5	95
South Atlantic	11	89
East South Central	10	90
West South Central	15	85
Mountain	11	89
Pacific	11	89

¹ 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.