

Table 31. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011

(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	64	7	6	2	58.7	60.0
Worker characteristics							
Management, professional, and related	22	63	7	6	1	58.5	60.0
Management, business, and financial	19	65	8	7	1	59.0	60.0
Professional and related	24	62	7	6	1	58.2	60.0
Service	36	54	4	—	—	57.4	60.0
Protective service	—	55	—	6	—	58.8	60.0
Sales and office	19	65	7	7	2	59.2	60.0
Sales and related	19	64	8	6	3	59.7	60.0
Office and administrative support	19	66	7	7	2	59.1	60.0
Natural resources, construction, and maintenance	19	68	5	5	2	59.1	60.0
Construction, extraction, farming, fishing, and forestry	16	75	—	—	—	59.5	60.0
Installation, maintenance, and repair	21	65	6	6	2	58.9	60.0
Production, transportation, and material moving	19	70	4	5	2	58.5	60.0
Production	16	69	6	6	2	59.0	60.0
Transportation and material moving	21	71	2	4	1	57.9	60.0
Full time	22	65	6	6	1	58.6	60.0
Union	32	55	3	5	4	57.9	60.0
Nonunion	21	65	7	6	1	58.7	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	26	59	5	6	4	59.3	60.0
Second 25 percent	22	66	6	5	1	58.3	60.0
Third 25 percent	20	66	6	7	1	58.8	60.0
Highest 25 percent	22	63	7	6	1	58.6	60.0
Highest 10 percent	21	62	9	6	1	58.7	60.0
Establishment characteristics							
Goods-producing industries	18	68	6	6	1	58.9	60.0
Construction	11	80	—	5	—	60.1	60.0
Manufacturing	20	66	7	6	1	58.7	60.0
Service-providing industries	22	64	7	6	2	58.6	60.0
Trade, transportation, and utilities	18	67	7	5	3	59.3	60.0
Wholesale trade	16	67	10	5	2	58.7	60.0
Transportation and warehousing	21	70	—	6	—	59.4	60.0
Utilities	46	30	15	—	—	57.6	60.0

See footnotes at end of table.

Table 31. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011—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	15	63	12	6	4	59.8	60.0
Financial activities	26	58	9	5	1	58.4	60.0
Finance and insurance	26	57	10	5	2	58.5	60.0
Credit intermediation and related activities	30	52	10	6	1	58.1	60.0
Insurance carriers and related activities	21	62	10	4	2	59.2	60.0
Real estate and rental and leasing	23	69	—	—	—	58.3	60.0
Professional and business services	15	69	—	8	—	59.1	60.0
Professional and technical services	11	72	7	10	1	59.7	60.0
Administrative and waste services	—	63	—	—	—	58.1	60.0
Education and health services	27	62	5	6	1	57.7	60.0
Educational services	8	74	7	9	2	60.5	60.0
Junior colleges, colleges, and universities	9	75	9	5	2	60.0	60.0
Health care and social assistance	32	59	—	5	—	56.9	60.0
Other services	29	60	—	—	—	58.0	60.0
1 to 99 workers	16	68	5	8	2	59.6	60.0
1 to 49 workers	16	69	6	7	2	59.5	60.0
50 to 99 workers	16	67	4	10	2	59.8	60.0
100 workers or more	24	62	7	5	1	58.2	60.0
100 to 499 workers	15	69	8	6	1	59.3	60.0
500 workers or more	32	57	6	4	1	57.2	60.0
Geographic areas							
New England	13	69	7	10	2	59.9	60.0
Middle Atlantic	19	67	5	7	2	59.2	60.0
East North Central	22	67	4	5	1	58.5	60.0
West North Central	19	64	10	5	1	59.2	60.0
South Atlantic	21	68	6	3	1	58.2	60.0
East South Central	—	54	5	5	—	57.2	60.0
West South Central	18	68	5	7	2	58.7	60.0
Mountain	25	60	11	3	1	58.1	60.0
Pacific	26	54	10	9	2	58.7	60.0

¹ 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/glossary20102011.htm.