

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014

(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	25	63	5	5	1	57.8	60.0
Worker characteristics							
Management, professional, and related	27	61	5	6	1	57.6	60.0
Management, business, and financial	27	61	5	6	1	57.6	60.0
Professional and related	27	61	6	6	1	57.7	60.0
Service	27	66	—	2	—	57.3	60.0
Protective service	—	68	—	—	—	58.4	60.0
Sales and office	26	63	6	5	1	57.9	60.0
Sales and related	21	69	4	—	—	57.9	60.0
Office and administrative support	27	61	6	5	1	57.9	60.0
Natural resources, construction, and maintenance	23	68	6	2	1	57.8	60.0
Installation, maintenance, and repair	20	72	4	—	—	58.1	60.0
Production, transportation, and material moving ...	20	70	—	5	—	58.4	60.0
Production	20	67	—	6	—	58.5	60.0
Transportation and material moving	20	73	—	4	—	58.2	60.0
Full time	25	64	5	5	1	57.8	60.0
Part time	27	60	—	8	—	57.6	60.0
Union	31	58	6	3	1	57.4	60.0
Nonunion	25	64	5	5	1	57.8	60.0
Average wage within the following categories ¹ :							
Lowest 25 percent	23	71	3	—	—	57.3	60.0
Second 25 percent	26	65	5	4	1	57.6	60.0
Third 25 percent	24	64	5	6	1	58.1	60.0
Highest 25 percent	26	61	6	6	1	57.8	60.0
Highest 10 percent	25	60	7	6	1	58.0	60.0
Establishment characteristics							
Goods-producing industries	20	67	7	6	(²)	58.6	60.0
Construction	8	90	—	—	—	59.6	60.0
Manufacturing	21	64	7	7	(²)	58.4	60.0
Service-providing industries	26	63	5	5	1	57.6	60.0
Trade, transportation, and utilities	19	71	5	4	1	58.4	60.0
Wholesale trade	16	72	6	—	—	58.2	60.0
Retail trade	14	76	—	6	—	58.9	60.0
Transportation and warehousing	23	74	—	2	—	58.0	60.0
Utilities	39	27	23	—	—	59.0	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 2014—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	26	64	4	4	2	57.5	60.0
Financial activities	35	52	7	5	1	57.3	60.0
Finance and insurance	38	47	8	5	1	57.0	60.0
Credit intermediation and related activities	42	43	9	—	—	56.6	60.0
Insurance carriers and related activities	28	55	9	—	—	58.1	60.0
Real estate and rental and leasing	—	84	—	—	—	59.5	60.0
Professional and business services	24	60	—	8	—	57.9	60.0
Professional and technical services	25	60	7	8	—	57.3	60.0
Administrative and waste services	26	61	—	—	—	57.9	60.0
Education and health services	30	64	2	3	1	56.8	60.0
Educational services	7	76	—	9	—	60.5	60.0
Junior colleges, colleges, and universities	6	80	8	—	—	60.3	60.0
Health care and social assistance	36	62	—	1	—	55.9	60.0
Leisure and hospitality	—	72	—	—	—	58.8	60.0
Accommodation and food services	—	62	—	—	—	58.5	60.0
Other services	—	64	—	—	—	60.0	60.0
1 to 99 workers	21	68	5	5	1	58.3	60.0
1 to 49 workers	21	68	5	5	1	58.2	60.0
50 to 99 workers	19	70	5	6	1	58.6	60.0
100 workers or more	28	61	5	5	1	57.5	60.0
100 to 499 workers	19	69	5	5	1	58.2	60.0
500 workers or more	36	53	6	5	(²)	56.8	60.0
Geographic areas							
Northeast	24	66	3	6	1	58.1	60.0
New England	24	68	3	3	1	57.7	60.0
Middle Atlantic	24	65	3	7	1	58.3	60.0
South	27	64	4	4	1	57.0	60.0
South Atlantic	30	61	4	4	1	56.8	60.0
East South Central	23	66	—	6	—	57.5	60.0
West South Central	25	68	4	—	—	57.1	60.0
Midwest	22	67	5	5	1	58.3	60.0
East North Central	24	67	5	—	—	57.9	60.0
West North Central	17	69	5	8	1	59.3	60.0
West	26	55	10	7	1	58.1	60.0
Mountain	26	59	11	—	—	58.0	60.0
Pacific	27	53	10	9	1	58.2	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 ECEC data for March 2014.

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/glossary20132014.htm.