

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015

(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	64	5	5	1	57.8	60.0
Worker characteristics							
Management, professional, and related	26	62	6	6	(¹)	57.7	60.0
Management, business, and financial	27	60	6	6	(¹)	57.4	60.0
Professional and related	25	63	5	6	1	57.9	60.0
Service	24	69	5	—	—	57.9	60.0
Protective service	—	74	—	—	—	59.3	60.0
Sales and office	27	63	5	5	1	57.7	60.0
Sales and related	22	67	4	5	2	58.1	60.0
Office and administrative support	28	62	5	5	1	57.6	60.0
Natural resources, construction, and maintenance	21	71	4	3	1	57.9	60.0
Installation, maintenance, and repair	20	74	3	3	1	58.1	60.0
Production, transportation, and material moving ...	22	70	—	4	—	58.1	60.0
Production	22	67	—	5	—	58.0	60.0
Transportation and material moving	21	72	3	4	—	58.2	60.0
Full time	25	64	5	5	1	57.8	60.0
Part time	24	64	—	7	—	58.2	60.0
Union	30	61	6	2	1	57.5	60.0
Nonunion	25	65	5	5	1	57.8	60.0
Average wage within the following categories: ²							
Lowest 25 percent	21	72	4	—	—	58.0	60.0
Second 25 percent	25	67	4	4	1	57.6	60.0
Third 25 percent	24	66	5	5	1	58.1	60.0
Highest 25 percent	27	61	6	6	1	57.7	60.0
Highest 10 percent	27	59	7	6	1	57.9	60.0
Establishment characteristics							
Goods-producing industries	21	66	7	6	1	58.4	60.0
Construction	—	84	—	—	2	58.8	60.0
Manufacturing	22	63	8	—	—	58.4	60.0
Service-providing industries	26	64	4	5	1	57.7	60.0
Trade, transportation, and utilities	19	71	4	5	(¹)	58.3	60.0
Wholesale trade	19	72	—	5	—	57.9	60.0
Retail trade	11	80	—	5	—	59.1	60.0
Transportation and warehousing	22	73	—	2	—	58.2	60.0
Utilities	39	31	20	—	—	58.4	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 2015—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	27	64	3	4	2	57.2	60.0
Financial activities	35	53	7	5	1	57.2	60.0
Finance and insurance	38	49	7	5	1	56.9	60.0
Credit intermediation and related activities	41	45	8	5	1	56.5	60.0
Insurance carriers and related activities	29	56	9	—	—	57.7	60.0
Real estate and rental and leasing	—	85	—	—	—	59.8	60.0
Professional and business services	25	60	—	7	—	57.6	60.0
Professional and technical services	27	59	7	—	—	57.1	60.0
Administrative and waste services	28	58	—	—	—	57.7	60.0
Education and health services	28	67	2	3	(¹)	57.3	60.0
Educational services	—	76	7	11	—	60.7	60.0
Junior colleges, colleges, and universities	—	79	8	5	—	60.6	60.0
Health care and social assistance	33	65	—	1	—	56.4	60.0
Leisure and hospitality	—	74	—	—	—	58.8	60.0
Accommodation and food services	—	68	—	—	—	58.6	60.0
Other services	—	72	—	14	—	61.4	60.0
1 to 99 workers	19	70	5	5	1	58.6	60.0
1 to 49 workers	20	70	4	5	1	58.5	60.0
50 to 99 workers	17	70	6	5	1	58.7	60.0
100 workers or more	28	61	5	5	1	57.4	60.0
100 to 499 workers	22	68	4	5	1	58.0	60.0
500 workers or more	35	54	5	5	(¹)	56.8	60.0
Geographic areas							
Northeast	25	66	3	6	1	57.9	60.0
New England	27	63	6	3	1	57.8	60.0
Middle Atlantic	24	67	—	7	—	58.0	60.0
South	26	65	4	4	1	57.3	60.0
South Atlantic	28	64	4	4	1	57.3	60.0
East South Central	22	70	—	4	—	57.4	60.0
West South Central	26	66	4	—	—	57.2	60.0
Midwest	20	69	5	5	1	58.5	60.0
East North Central	22	69	5	4	(¹)	58.1	60.0
West North Central	17	69	5	7	1	59.2	60.0
West	29	55	9	6	1	57.7	60.0
Mountain	30	59	8	—	—	57.3	60.0
Pacific	29	53	10	8	1	57.9	60.0

¹ Less than 0.5.

² 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 wage data for March 2015.

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/glossary20142015.htm.