

Table 29. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2019

(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	28	62	5	4	1	57.6	60.0
Worker characteristics							
Management, professional, and related	28	61	5	4	1	57.5	60.0
Management, business, and financial	23	68	5	4	1	57.9	60.0
Professional and related	32	57	6	—	—	57.2	60.0
Service	40	52	—	3	—	56.7	60.0
Protective service	—	37	—	—	—	59.4	60.0
Sales and office	29	62	3	5	1	57.4	60.0
Sales and related	27	65	—	4	—	57.1	60.0
Office and administrative support	30	60	3	6	1	57.5	60.0
Natural resources, construction, and maintenance	17	70	8	—	—	59.0	60.0
Installation, maintenance, and repair	23	71	5	—	—	57.7	60.0
Production, transportation, and material moving ...	22	68	5	4	1	58.4	60.0
Transportation and material moving	22	73	—	4	—	58.1	60.0
Full time	28	62	5	4	1	57.6	60.0
Part time	32	59	—	5	—	57.0	60.0
Union	32	61	4	—	—	57.3	60.0
Nonunion	28	62	5	5	1	57.6	60.0
Average wage within the following categories: ¹							
Second 25 percent	30	59	—	5	—	57.4	60.0
Third 25 percent	26	64	4	4	1	57.8	60.0
Highest 25 percent	28	62	6	4	1	57.6	60.0
Highest 10 percent	30	58	6	4	1	57.5	60.0
Establishment characteristics							
Goods-producing industries	23	60	12	4	1	58.8	60.0
Manufacturing	24	57	13	—	—	58.8	60.0
Service-providing industries	29	62	3	4	1	57.4	60.0
Trade, transportation, and utilities	22	69	3	5	1	58.1	60.0
Wholesale trade	18	77	—	—	2	58.4	60.0
Retail trade	21	67	—	8	—	58.3	60.0
Transportation and warehousing	26	67	—	6	—	57.6	60.0
Utilities	37	39	16	—	—	57.6	60.0

See footnotes at end of table.

Table 29. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2019—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	37	53	—	6	—	56.3	60.0
Financial activities	34	56	4	6	1	57.1	60.0
Finance and insurance	38	53	—	5	—	56.7	60.0
Credit intermediation and related activities	37	52	—	6	—	56.9	60.0
Insurance carriers and related activities	40	51	6	2	—	56.2	60.0
Real estate and rental and leasing	—	75	—	—	—	60.1	60.0
Professional and business services	27	68	—	3	—	57.0	60.0
Professional and technical services	31	63	3	3	—	56.4	60.0
Administrative and waste services	21	77	—	—	—	58.1	60.0
Education and health services	32	58	—	4	—	57.3	60.0
Educational services	—	76	8	10	—	60.9	60.0
Junior colleges, colleges, and universities	—	77	5	9	—	60.8	60.0
Health care and social assistance	38	55	—	—	—	56.6	60.0
Leisure and hospitality	—	75	—	—	—	57.5	60.0
Other services	—	70	—	—	—	60.3	60.0
1 to 99 workers	26	62	5	5	2	58.3	60.0
1 to 49 workers	27	63	4	3	2	58.1	60.0
50 to 99 workers	24	57	8	8	1	58.6	60.0
100 workers or more	29	62	4	4	(²)	57.2	60.0
100 to 499 workers	23	68	—	5	—	58.0	60.0
500 workers or more	35	57	4	—	—	56.3	60.0
Geographic areas							
Northeast	25	70	1	3	(²)	57.5	60.0
New England	—	71	2	3	—	57.5	60.0
Middle Atlantic	26	69	—	3	—	57.5	60.0
South	31	61	2	5	1	56.9	60.0
South Atlantic	31	62	2	4	1	56.7	60.0
East South Central	27	66	—	4	—	57.4	60.0
West South Central	32	56	3	—	—	57.1	60.0
Midwest	22	68	5	—	—	58.1	60.0
East North Central	23	68	5	—	—	57.9	60.0
West North Central	21	69	—	5	—	58.4	60.0
West	32	51	10	—	—	58.1	60.0
Mountain	29	58	—	3	—	57.9	60.0
Pacific	33	48	10	—	—	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 wage data for March 2019.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.