

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	62	60	96	37	36	98	33	32	95
Worker characteristics									
Management, professional, and related	79	77	98	42	42	98	52	50	96
Management, business, and financial	85	84	98	55	54	98	61	58	96
Professional and related	76	74	98	38	37	98	49	47	96
Teachers	74	72	97	22	22	99	39	38	97
Primary, secondary, and special education school teachers	79	78	98	18	18	99	39	38	98
Registered nurses	73	71	98	35	34	99	51	49	97
Service	40	37	94	23	21	95	15	14	94
Protective service	74	71	96	25	24	98	23	22	95
Sales and office	60	58	96	36	36	98	33	31	95
Sales and related	49	45	92	29	29	97	20	18	91
Office and administrative support	67	65	97	40	40	98	40	38	95
Natural resources, construction, and maintenance	62	59	96	37	36	97	26	25	96
Construction, extraction, farming, fishing, and forestry	53	50	94	30	29	97	18	17	96
Installation, maintenance, and repair	70	68	97	44	43	98	35	33	97
Production, transportation, and material moving ...	65	63	97	46	45	98	28	27	95
Production	70	68	97	52	52	99	31	29	96
Transportation and material moving	60	58	96	39	39	98	25	24	94
Full time	76	74	97	43	42	98	41	39	95
Part time	16	14	90	15	15	97	7	7	93
Union	84	83	98	47	47	99	35	34	97
Nonunion	58	56	96	35	34	97	33	31	95
Average wage within the following categories: ³									
Lowest 25 percent	30	27	91	18	17	95	9	8	93
Lowest 10 percent	16	14	88	14	13	92	4	4	96
Second 25 percent	65	63	96	37	36	97	30	29	94
Third 25 percent	75	73	97	45	44	98	42	40	95
Highest 25 percent	83	82	98	49	49	98	55	53	96
Highest 10 percent	86	85	98	51	51	99	58	56	97
Establishment characteristics									
Goods-producing industries	72	70	97	52	51	98	34	33	96
Service-providing industries	60	58	96	34	33	97	33	31	95
Education and health services	70	67	97	27	27	98	38	36	95
Educational services	77	75	98	23	22	99	40	38	96
Elementary and secondary schools	76	75	98	19	19	99	35	34	97
Junior colleges, colleges, and universities	84	80	96	30	29	98	52	50	95
Health care and social assistance	65	62	96	31	30	98	36	34	94
Hospitals	86	84	98	43	42	98	59	57	96
Public administration	82	80	98	28	27	98	31	30	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	44	41	95	27	26	97	21	20	95
1 to 49 workers	39	37	95	25	24	96	19	17	94
50 to 99 workers	57	55	95	34	33	97	30	29	97
100 workers or more	78	76	97	45	44	98	44	42	95
100 to 499 workers	71	68	96	42	41	98	36	34	95
500 workers or more	86	84	98	48	48	98	51	49	96
Geographic areas									
New England	60	58	97	36	35	98	35	34	95
Middle Atlantic	60	59	99	68	67	100	30	29	97
East North Central	66	63	96	40	38	96	37	35	95
West North Central	63	62	97	28	27	98	36	35	96
South Atlantic	64	62	97	33	32	96	35	33	95
East South Central	67	65	96	29	28	96	33	32	96
West South Central	61	57	94	26	25	96	31	30	94
Mountain	62	59	96	27	26	98	34	32	93
Pacific	57	55	97	28	27	98	29	28	95

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ 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, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 18. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	6	94
Management, business, and financial	4	96
Professional and related	6	94
Teachers	9	91
Primary, secondary, and special education school teachers	9	91
Registered nurses	4	96
Service	10	90
Protective service	10	90
Sales and office	6	94
Sales and related	8	92
Office and administrative support	5	95
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry	10	90
Installation, maintenance, and repair	6	94
Production, transportation, and material moving ...		
Production	5	95
Transportation and material moving	5	95
Full time	7	93
Part time	4	96
Union	6	94
Nonunion	7	93
Average wage within the following categories: ²		
Lowest 25 percent	10	90
Lowest 10 percent	16	84
Second 25 percent	6	94
Third 25 percent	6	94
Highest 25 percent	5	95
Highest 10 percent	6	94
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	7	93
Education and health services	6	94
Educational services	9	91
Elementary and secondary schools	9	91
Health care and social assistance	4	96
Hospitals	3	97
Public administration	11	89

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	7	93
100 workers or more	6	94
100 to 499 workers	6	94
500 workers or more	7	93
Geographic areas		
New England	9	91
Middle Atlantic	4	96
East North Central	7	93
West North Central	4	96
South Atlantic	7	93
East South Central	15	85
West South Central	6	94
Mountain	7	93
Pacific	4	96

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 19. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2010

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	54	2	40	3	1
Worker characteristics					
Management, professional, and related	60	3	34	2	1
Management, business, and financial	67	3	26	2	2
Professional and related	57	3	37	3	1
Teachers	37	2	55	5	1
Primary, secondary, and special education school teachers	32	1	61	6	1
Registered nurses	67	—	29	2	—
Service	45	1	48	4	1
Protective service	38	2	53	5	2
Sales and office	62	2	33	2	1
Sales and related	61	2	35	1	1
Office and administrative support	63	2	32	2	1
Natural resources, construction, and maintenance	37	1	57	4	1
Construction, extraction, farming, fishing, and forestry	21	1	72	5	1
Installation, maintenance, and repair	49	1	46	3	1
Production, transportation, and material moving ...	43	1	49	5	1
Production	42	1	50	5	1
Transportation and material moving	44	1	48	5	1
Full time	54	2	39	3	1
Part time	49	1	46	2	2
Union	36	1	54	8	1
Nonunion	59	2	36	2	1
Average wage within the following categories: ²					
Lowest 25 percent	47	1	48	3	(³)
Lowest 10 percent	42	—	51	6	—
Second 25 percent	52	2	43	2	1
Third 25 percent	54	2	40	3	1
Highest 25 percent	58	3	34	4	1
Highest 10 percent	60	4	33	2	1
Establishment characteristics					
Goods-producing industries	42	2	50	4	1
Service-providing industries	56	2	38	3	1
Education and health services	51	2	43	3	1
Educational services	40	2	52	5	1
Elementary and secondary schools	31	1	62	5	1
Junior colleges, colleges, and universities	57	4	32	4	2
Health care and social assistance	61	2	34	2	1
Hospitals	76	2	19	—	—
Public administration	39	3	49	6	2

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	44	2	51	2	1
1 to 49 workers	43	2	52	2	1
50 to 99 workers	46	1	50	3	1
100 workers or more	59	2	34	4	1
100 to 499 workers	59	2	37	2	1
500 workers or more	59	3	32	5	1
Geographic areas					
New England	58	3	34	3	1
Middle Atlantic	57	2	36	5	1
East North Central	50	2	43	4	(³)
West North Central	52	2	42	3	(³)
South Atlantic	61	2	33	3	2
East South Central	55	—	36	6	—
West South Central	53	2	42	2	2
Mountain	49	1	48	—	—
Pacific	48	3	46	2	1

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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, 2009." See Technical Note for more details.

³ Less than 0.5 percent.

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/glossary20092010.htm.

**Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹
National Compensation Survey, March 2010**

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	58	14	23	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	55	15	25	5	1.4	1.0
Management, business, and financial	1	53	15	26	6	1.4	1.0
Professional and related	1	56	15	25	4	1.4	1.0
Teachers	—	47	23	27	—	1.4	1.5
Primary, secondary, and special education school teachers	—	48	25	25	2	1.4	—
Registered nurses	—	69	12	14	—	1.3	1.0
Service	1	59	18	19	3	1.3	1.0
Protective service	—	52	20	19	9	1.5	—
Sales and office	(³)	64	11	21	4	1.3	1.0
Sales and related	—	73	9	16	—	1.2	1.0
Office and administrative support	(³)	60	12	23	5	1.4	1.0
Natural resources, construction, and maintenance	2	60	12	23	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	—	54	12	31	—	1.4	1.0
Installation, maintenance, and repair	2	62	13	20	3	1.3	1.0
Production, transportation, and material moving ...	1	58	17	22	2	1.3	1.0
Production	1	52	17	28	2	1.4	1.0
Transportation and material moving	1	64	18	16	1	1.3	1.0
Full time	1	58	14	23	4	1.4	1.0
Part time	1	69	9	16	5	1.3	1.0
Union	1	61	17	17	4	1.3	1.0
Nonunion	1	58	14	24	4	1.4	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	—	66	15	17	—	1.3	1.0
Lowest 10 percent	—	56	—	—	—	1.4	1.0
Second 25 percent	1	62	14	21	3	1.3	1.0
Third 25 percent	1	58	14	22	4	1.4	1.0
Highest 25 percent	1	55	14	26	4	1.4	1.0
Highest 10 percent	1	49	15	29	5	1.5	—
Establishment characteristics							
Goods-producing industries	1	48	17	29	6	1.4	—
Service-providing industries	1	60	14	22	3	1.4	1.0
Education and health services	1	60	16	20	2	1.3	1.0
Educational services	1	46	22	29	3	1.4	1.5
Elementary and secondary schools	—	43	26	29	1	1.4	1.5
Junior colleges, colleges, and universities	3	47	16	29	4	1.4	—
Health care and social assistance	2	68	13	16	2	1.3	1.0
Hospitals	2	72	12	13	1	1.2	1.0
Public administration	—	53	24	17	—	1.4	1.0

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	1	57	13	23	6	1.4	1.0
1 to 49 workers	1	57	13	23	6	1.4	1.0
50 to 99 workers	1	58	14	23	5	1.4	1.0
100 workers or more	1	59	14	23	3	1.4	1.0
100 to 499 workers	—	61	14	21	—	1.3	1.0
500 workers or more	1	57	15	24	3	1.4	1.0
Geographic areas							
New England	2	63	12	18	4	1.3	1.0
Middle Atlantic	3	54	20	18	5	1.4	1.0
East North Central	—	57	14	25	—	1.4	1.0
West North Central	—	55	15	23	—	1.4	1.0
South Atlantic	(³)	60	13	23	3	1.4	1.0
East South Central	—	49	18	31	2	1.4	—
West South Central	—	59	12	26	—	1.4	1.0
Mountain	—	68	12	17	—	1.3	1.0
Pacific	1	61	11	23	4	1.3	1.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

³ Less than 0.5 percent.

⁴ 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, 2009." 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/glossary20092010.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2010

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$16,000	\$28,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	50,000	50,000
Management, business, and financial	10,000	10,000	20,000	50,000	50,000
Professional and related	5,000	10,000	20,000	50,000	50,000
Teachers:					
Primary, secondary, and special education school teachers	10,000	10,000	20,000	50,000	50,000
Registered nurses	5,000	10,000	15,000	35,000	50,000
Service	5,000	10,000	15,000	25,000	45,000
Protective service	5,000	5,000	10,000	25,000	45,000
Sales and office	6,000	10,000	15,000	25,000	50,000
Sales and related	5,000	10,000	15,000	25,000	50,000
Office and administrative support	8,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	15,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	9,000	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving ...	10,000	10,000	15,000	25,000	50,000
Production	10,000	10,000	20,000	25,000	50,000
Transportation and material moving	7,500	10,000	15,000	25,000	50,000
Full time	7,500	10,000	20,000	30,000	50,000
Part time	5,000	5,000	10,000	20,000	50,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	10,000	10,000	15,000	25,000	50,000
Average wage within the following categories: ⁴					
Second 25 percent	10,000	10,000	15,000	25,000	50,000
Third 25 percent	5,000	10,000	20,000	30,000	50,000
Highest 25 percent	5,000	10,000	24,000	50,000	50,000
Highest 10 percent	6,000	15,000	25,000	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	25,000	50,000
Service-providing industries	5,000	10,000	15,000	30,000	50,000
Education and health services	5,000	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Health care and social assistance	5,000	10,000	15,000	25,000	50,000
Hospitals	5,000	10,000	15,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2010—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	\$10,000	\$15,000	\$25,000	\$50,000
1 to 49 workers	10,000	10,000	15,000	25,000	50,000
50 to 99 workers	10,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	31,217	50,000
100 to 499 workers	7,500	10,000	20,000	25,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
Middle Atlantic	5,000	10,000	20,000	50,000	50,000
East North Central	10,000	10,000	20,000	30,000	50,000
West North Central	10,000	10,000	20,000	30,000	50,000
South Atlantic	10,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	25,000	50,000
West South Central	5,000	10,000	15,000	20,000	30,000
Mountain	10,000	10,000	15,000	25,000	50,000
Pacific	5,000	10,000	15,000	30,000	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less

than the amount shown. The remaining percentiles follow the same logic.

⁴ 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, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2010**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	47	34	15	4
Worker characteristics				
Management, professional, and related	50	33	13	4
Management, business, and financial	52	35	11	2
Professional and related	49	32	14	6
Teachers	44	23	19	14
Primary, secondary, and special education school teachers	37	26	—	—
Registered nurses	42	37	16	5
Service	37	32	27	4
Protective service	46	35	13	5
Sales and office	50	32	16	2
Sales and related	52	28	19	1
Office and administrative support	49	33	16	3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	40	38	15	8
Installation, maintenance, and repair	27	40	19	14
Production, transportation, and material moving ...	48	36	12	4
Production	45	40	12	3
Transportation and material moving	47	41	9	3
Transportation and material moving	44	38	14	4
Full time	47	36	13	4
Part time	39	17	41	3
Union	45	29	15	11
Nonunion	47	35	16	2
Average wage within the following categories: ³				
Lowest 25 percent	38	31	30	2
Lowest 10 percent	34	20	45	1
Second 25 percent	45	37	14	3
Third 25 percent	46	38	13	4
Highest 25 percent	52	30	13	5
Highest 10 percent	54	29	12	5
Establishment characteristics				
Goods-producing industries	47	40	10	4
Service-providing industries	47	33	17	4
Education and health services	39	35	18	8
Educational services	48	25	11	16
Elementary and secondary schools	34	28	—	—
Junior colleges, colleges, and universities	67	20	11	2
Health care and social assistance	35	40	22	3
Hospitals	49	30	16	6
Public administration	54	22	8	16

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2010—Continued**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	34	38	26	2
1 to 49 workers	31	37	29	2
50 to 99 workers	38	39	20	3
100 workers or more	53	32	10	5
100 to 499 workers	47	38	12	3
500 workers or more	59	27	8	6
Geographic areas				
New England	53	43	—	—
Middle Atlantic	20	22	53	5
East North Central	58	36	—	6
West North Central	57	40	—	3
South Atlantic	56	41	—	3
East South Central	56	43	—	—
West South Central	60	37	—	3
Mountain	57	41	—	—
Pacific	52	35	10	3

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Employer assumes all risks and expenses of providing the benefit.

³ 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, 2009." 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/glossary20092010.htm.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	19	81
Worker characteristics		
Management, professional, and related	15	85
Management, business, and financial	14	86
Professional and related	16	84
Teachers	21	79
Primary, secondary, and special education school teachers	24	76
Registered nurses	19	81
Service	32	68
Protective service	18	82
Sales and office	19	81
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance	19	81
Construction, extraction, farming, fishing, and forestry	17	83
Installation, maintenance, and repair	20	80
Production, transportation, and material moving	17	83
Production	14	86
Transportation and material moving	20	80
Full time	17	83
Part time	34	66
Union	17	83
Nonunion	19	81
Average wage within the following categories: ²		
Lowest 25 percent	34	66
Lowest 10 percent	49	51
Second 25 percent	19	81
Third 25 percent	16	84
Highest 25 percent	15	85
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	13	87
Service-providing industries	21	79
Education and health services	21	79
Educational services	13	87
Elementary and secondary schools	12	88
Junior colleges, colleges, and universities	8	92
Health care and social assistance	26	74
Hospitals	22	78
Public administration	16	84

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	27	73
1 to 49 workers	30	70
50 to 99 workers	23	77
100 workers or more	15	85
100 to 499 workers	17	83
500 workers or more	12	88
Geographic areas		
New England	7	93
Middle Atlantic	46	54
East North Central	7	93
West North Central	7	93
South Atlantic	7	93
West South Central	9	91
Mountain	4	96
Pacific	12	88

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2010**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	7	2	68	21	2
Worker characteristics					
Management, professional, and related	2	1	66	29	3
Management, business, and financial	1	(²)	61	35	1
Professional and related	2	1	68	26	4
Teachers	—	—	79	7	8
Primary, secondary, and special education school teachers	—	—	83	6	3
Registered nurses	—	—	76	16	5
Service	3	1	85	8	2
Protective service	—	1	85	12	—
Sales and office	4	1	67	26	3
Sales and related	5	1	68	25	2
Office and administrative support	3	1	67	26	3
Natural resources, construction, and maintenance	16	6	61	15	2
Construction, extraction, farming, fishing, and forestry	21	9	62	6	1
Installation, maintenance, and repair	12	4	61	20	2
Production, transportation, and material moving	20	6	64	10	1
Production	21	7	60	10	1
Transportation and material moving	19	3	67	9	1
Full time	7	2	66	22	2
Part time	4	1	81	13	2
Union	17	7	58	15	4
Nonunion	4	1	70	23	2
Average wage within the following categories: ³					
Lowest 25 percent	6	2	81	10	2
Lowest 10 percent	3	—	90	5	—
Second 25 percent	9	2	71	16	2
Third 25 percent	9	2	66	21	2
Highest 25 percent	4	3	61	29	3
Highest 10 percent	2	1	60	33	3
Establishment characteristics					
Goods-producing industries	19	7	57	16	1
Service-providing industries	4	1	70	22	3
Education and health services	2	1	79	12	6
Educational services	4	1	81	9	5
Elementary and secondary schools	—	—	82	4	8
Junior colleges, colleges, and universities	2	—	78	18	—
Health care and social assistance	1	1	78	13	7
Hospitals	—	—	80	13	5
Public administration	2	—	86	11	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2010—Continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	8	1	74	16	1
1 to 49 workers	7	1	74	16	1
50 to 99 workers	9	1	73	15	1
100 workers or more	7	3	65	23	3
100 to 499 workers	8	2	69	20	1
500 workers or more	5	4	61	26	4
Geographic areas					
New England	6	1	63	28	1
Middle Atlantic	4	1	81	12	2
East North Central	13	5	58	23	2
West North Central	12	3	64	19	2
South Atlantic	7	2	64	25	1
East South Central	9	—	74	12	—
West South Central	6	—	55	33	—
Mountain	4	—	66	26	—
Pacific	3	2	66	24	5

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.5 percent.

³ 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, 2009." 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/glossary20092010.htm.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2010

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	89	13	24	26	26	26	11
Worker characteristics							
Management, professional, and related	88	13	22	26	26	26	12
Management, business, and financial	90	13	21	26	26	26	10
Professional and related	87	12	23	26	26	26	13
Teachers	80	—	—	—	—	—	20
Primary, secondary, and special education school teachers	90	20	24	26	52	52	10
Registered nurses	93	12	22	26	26	26	7
Service	94	—	—	—	—	—	6
Protective service	91	—	—	—	—	—	9
Sales and office	87	13	21	26	26	26	13
Sales and related	84	12	20	26	26	26	16
Office and administrative support	89	13	21	26	26	26	11
Natural resources, construction, and maintenance	89	13	26	26	26	52	11
Construction, extraction, farming, fishing, and forestry	93	—	—	—	—	—	7
Installation, maintenance, and repair	85	13	26	26	26	52	15
Production, transportation, and material moving	90	13	26	26	26	26	10
Production	90	13	26	26	26	26	10
Transportation and material moving	90	13	25	26	26	26	10
Full time	89	13	24	26	26	26	11
Part time	92	—	—	—	—	—	8
Union	85	13	26	26	26	52	15
Nonunion	90	13	21	26	26	26	10
Average wage within the following categories: ³							
Lowest 25 percent	91	13	24	26	26	26	9
Lowest 10 percent	94	—	—	—	—	—	6
Second 25 percent	92	13	21	26	26	26	8
Third 25 percent	90	13	24	26	26	26	10
Highest 25 percent	86	13	25	26	26	26	14
Highest 10 percent	85	13	25	26	26	26	15
Establishment characteristics							
Goods-producing industries	91	13	26	26	26	26	9
Service-providing industries	89	13	22	26	26	26	11
Education and health services	89	13	24	26	26	26	11
Educational services	81	18	24	26	26	52	19
Elementary and secondary schools	76	20	22	26	52	52	24
Junior colleges, colleges, and universities	91	16	26	26	26	26	9
Health care and social assistance	94	13	24	26	26	26	6
Hospitals	90	13	20	26	26	26	10
Public administration	88	—	—	—	—	—	12

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	91	12	20	26	26	26	9
1 to 49 workers	91	12	24	26	26	26	9
50 to 99 workers	92	12	13	26	26	26	8
100 workers or more	88	13	24	26	26	26	12
100 to 499 workers	89	12	20	26	26	26	11
500 workers or more	87	13	25	26	26	26	13
Geographic areas							
Middle Atlantic	93	25	26	26	26	26	7
East North Central	84	13	20	26	26	26	16
West North Central	88	12	13	26	26	26	12
South Atlantic	91	12	17	26	26	52	9
East South Central	93	—	—	—	—	—	7
West South Central	88	12	13	26	26	26	12
Mountain	82	12	13	26	26	26	18
Pacific	88	12	25	26	26	26	12

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same as or less than the benefit shown. The remaining percentiles follow the same logic.

³ 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, 2009." 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/glossary20092010.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2010

(All workers with fixed percent of annual earnings short-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 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	23	2	32	25	16	63.7	60.0
Worker characteristics								
Management, professional, and related	1	20	3	32	21	23	65.6	60.0
Management, business, and financial	—	19	—	37	17	24	65.6	60.0
Professional and related	1	21	3	30	23	22	65.6	60.0
Teachers	—	35	5	17	13	29	66.7	60.0
Primary, secondary, and special education school teachers	—	48	4	11	—	22	61.6	58.0
Registered nurses	—	20	—	39	26	10	61.0	60.0
Service	—	36	—	28	26	6	59.2	60.0
Protective service	—	31	—	44	16	8	60.1	60.0
Sales and office	(²)	21	2	32	27	17	64.4	60.0
Sales and related	—	22	—	33	24	19	64.6	60.0
Office and administrative support	(²)	21	2	31	28	17	64.2	60.0
Natural resources, construction, and maintenance	—	24	—	31	33	10	61.8	60.0
Construction, extraction, farming, fishing, and forestry	—	20	—	22	44	10	62.6	66.0
Installation, maintenance, and repair	—	26	—	37	26	10	61.2	60.0
Production, transportation, and material moving	2	19	1	38	26	15	63.9	60.0
Production	3	18	1	41	26	11	62.0	60.0
Transportation and material moving	(²)	20	1	35	24	20	66.1	60.0
Full time	1	21	2	34	25	17	64.0	60.0
Part time	—	39	—	18	30	11	61.3	60.0
Union	1	22	5	25	33	14	63.2	60.0
Nonunion	1	23	1	34	23	17	63.7	60.0
Average wage within the following categories: ³								
Lowest 25 percent	—	36	—	27	27	8	60.2	60.0
Lowest 10 percent	—	55	—	19	22	3	56.9	50.0
Second 25 percent	1	22	2	36	26	13	62.8	60.0
Third 25 percent	1	20	3	36	25	16	63.7	60.0
Highest 25 percent	1	20	2	29	24	24	66.2	60.0
Highest 10 percent	—	19	—	29	22	27	67.3	60.0
Establishment characteristics								
Goods-producing industries	3	14	1	37	27	19	65.1	60.0
Service-providing industries	1	25	2	31	25	16	63.3	60.0
Education and health services	1	27	5	28	23	16	62.6	60.0
Educational services	—	32	8	20	12	28	66.0	60.0
Elementary and secondary schools	—	42	4	20	15	19	61.5	60.0
Junior colleges, colleges, and universities	—	22	16	19	7	37	70.5	60.0
Health care and social assistance	2	24	3	33	29	9	60.6	60.0
Hospitals	2	20	3	41	23	11	60.7	60.0
Public administration	—	27	4	36	25	8	60.5	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers with fixed percent of annual earnings short-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 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	1	27	1	31	30	11	62.0	60.0
1 to 49 workers	—	27	—	30	33	9	62.0	60.0
50 to 99 workers	—	25	—	35	26	13	62.0	60.0
100 workers or more	1	21	3	33	22	20	64.6	60.0
100 to 499 workers	2	16	1	37	25	19	64.7	60.0
500 workers or more	(²)	26	4	30	19	21	64.5	60.0
Geographic areas								
New England	—	14	—	40	19	26	65.9	60.0
Middle Atlantic	—	38	—	11	43	7	61.1	60.0
East North Central	—	13	—	42	22	21	65.0	60.0
West North Central	—	10	—	43	19	26	66.0	60.0
South Atlantic	—	21	—	50	9	18	63.9	60.0
East South Central	—	—	—	45	4	—	61.4	60.0
West South Central	—	10	—	48	17	24	66.8	60.0
Mountain	—	8	—	47	14	26	66.6	60.0
Pacific	—	14	—	30	23	18	64.7	60.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.5 percent.

³ 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, 2009." 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/glossary20092010.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2010

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	70	\$170	\$250	\$546	\$1,000	\$2,000	30
Worker characteristics							
Management, professional, and related	68	170	364	600	1,385	2,308	32
Management, business, and financial	66	170	476	692	1,500	2,350	34
Professional and related	69	170	346	561	1,000	2,308	31
Teachers	68	—	—	—	—	—	32
Primary, secondary, and special education school teachers	76	170	170	546	692	1,500	24
Registered nurses	71	170	385	561	1,250	2,423	29
Service	76	170	170	546	1,000	2,000	24
Protective service	73	—	—	—	—	—	27
Sales and office	69	170	220	546	1,000	2,300	31
Sales and related	69	170	170	524	1,000	2,500	31
Office and administrative support	69	170	250	546	1,000	2,000	31
Natural resources, construction, and maintenance	73	170	300	546	750	1,500	27
Construction, extraction, farming, fishing, and forestry	76	170	364	546	625	1,154	24
Installation, maintenance, and repair	70	170	250	546	1,000	1,500	30
Production, transportation, and material moving	69	170	250	500	750	1,500	31
Production	70	170	250	500	800	1,500	30
Transportation and material moving	68	170	230	524	600	1,500	32
Full time	70	170	300	546	1,000	2,307	30
Part time	69	—	—	—	—	—	31
Union	74	170	200	490	550	1,500	26
Nonunion	69	170	300	546	1,000	2,308	31
Average wage within the following categories: ³							
Lowest 25 percent	75	—	—	—	—	—	25
Lowest 10 percent	80	—	—	—	—	—	20
Second 25 percent	72	170	250	546	1,000	2,000	28
Third 25 percent	71	170	300	546	1,000	2,000	29
Highest 25 percent	66	170	250	546	1,000	2,308	34
Highest 10 percent	66	170	250	561	1,100	2,308	34
Establishment characteristics							
Goods-producing industries	65	170	300	524	1,000	1,500	35
Service-providing industries	71	170	201	546	1,000	2,307	29
Education and health services	73	170	300	546	1,000	2,000	27
Educational services	64	170	476	692	831	1,500	36
Elementary and secondary schools	71	170	500	692	808	1,500	29
Junior colleges, colleges, and universities	59	170	185	561	1,000	1,500	41
Health care and social assistance	78	170	265	546	1,000	2,000	22
Hospitals	68	170	400	576	1,250	2,423	32
Public administration	70	135	200	546	959	1,662	30

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	76	\$170	\$170	\$524	\$750	\$1,500	24
1 to 49 workers	80	170	170	524	750	1,500	20
50 to 99 workers	70	170	170	524	1,000	1,500	30
100 workers or more	66	170	300	561	1,292	2,308	34
100 to 499 workers	67	170	364	546	1,155	2,000	33
500 workers or more	65	170	250	561	1,500	2,310	35
Geographic areas							
New England	61	—	—	—	—	—	39
Middle Atlantic	88	170	170	470	546	561	12
East North Central	51	250	400	700	1,153	2,307	49
West North Central	55	250	400	600	1,250	2,309	45
South Atlantic	67	300	500	750	1,500	2,500	33
West South Central	55	250	500	1,000	1,500	2,000	45
Mountain	60	400	750	1,000	2,308	3,500	40
Pacific	70	135	200	546	1,500	2,308	30

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same as or less than the benefit shown. The remaining percentiles follow the same logic.

³ 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, 2009." 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/glossary20092010.htm.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010

(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	11	89
Teachers	17	83
Primary, secondary, and special education school teachers	19	81
Registered nurses	8	92
Service	11	89
Protective service	16	84
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	9	91
Installation, maintenance, and repair	11	89
Production, transportation, and material moving ...	9	91
Production	10	90
Transportation and material moving	8	92
Full time	10	90
Union	13	87
Nonunion	10	90
Average wage within the following categories: ²		
Lowest 25 percent	9	91
Second 25 percent	11	89
Third 25 percent	10	90
Highest 25 percent	10	90
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	10	90
Service-providing industries	10	90
Education and health services	13	87
Educational services	17	83
Elementary and secondary schools	20	80
Junior colleges, colleges, and universities	13	87
Health care and social assistance	9	91
Hospitals	10	90
Public administration	16	84

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	8	92
1 to 49 workers	9	91
50 to 99 workers	5	95
100 workers or more	11	89
100 to 499 workers	9	91
500 workers or more	13	87
Geographic areas		
New England	4	96
Middle Atlantic	8	92
East North Central	14	86
West North Central	7	93
South Atlantic	9	91
East South Central	7	93
West South Central	12	88
Mountain	20	80
Pacific	10	90

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	93	5	1	1
Worker characteristics				
Management, professional, and related	94	5	1	(²)
Management, business, and financial	92	6	1	(²)
Professional and related	94	5	(²)	(²)
Teachers	95	3	—	—
Primary, secondary, and special education school teachers	96	—	—	2
Registered nurses	97	3	—	—
Service	96	4	1	(²)
Protective service	94	5	—	—
Sales and office	94	6	1	(²)
Sales and related	92	7	—	—
Office and administrative support	94	5	1	(²)
Natural resources, construction, and maintenance	91	5	2	1
Construction, extraction, farming, fishing, and forestry	91	5	—	—
Installation, maintenance, and repair	91	5	2	1
Production, transportation, and material moving ...	87	4	6	3
Production	85	4	8	2
Transportation and material moving	90	5	2	3
Full time	93	5	1	1
Union	85	6	6	3
Nonunion	94	5	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	95	4	—	—
Lowest 10 percent	94	—	—	—
Second 25 percent	94	5	1	(²)
Third 25 percent	93	5	1	(²)
Highest 25 percent	92	6	2	1
Highest 10 percent	93	6	1	1
Establishment characteristics				
Goods-producing industries	89	4	5	2
Service-providing industries	94	5	1	1
Education and health services	96	3	1	1
Educational services	95	3	1	1
Elementary and secondary schools	96	1	1	2
Junior colleges, colleges, and universities	92	8	—	—
Health care and social assistance	96	3	—	—
Hospitals	97	3	—	—
Public administration	92	7	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	93	5	1	(²)
1 to 49 workers	93	6	1	(²)
50 to 99 workers	94	4	—	—
100 workers or more	93	5	1	1
100 to 499 workers	94	5	1	(²)
500 workers or more	92	5	2	1
Geographic areas				
New England	95	4	1	(²)
Middle Atlantic	96	3	1	1
East North Central	87	8	4	1
West North Central	93	5	—	—
South Atlantic	96	3	—	—
East South Central	91	7	—	—
West South Central	92	7	(²)	1
Mountain	96	4	—	—
Pacific	92	6	1	1

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.5 percent.

³ 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, 2009." 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/glossary20092010.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2010

(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	20	60	10	7	2	59.2	60.0
Worker characteristics							
Management, professional, and related	20	58	12	7	3	59.3	60.0
Management, business, and financial	18	63	11	7	1	59.3	60.0
Professional and related	20	56	13	8	3	59.2	60.0
Teachers	14	43	22	14	7	61.4	60.0
Primary, secondary, and special education school teachers	16	37	24	15	7	61.5	60.0
Registered nurses	35	53	8	—	—	56.6	60.0
Service	32	50	9	6	3	58.0	60.0
Protective service	21	53	17	—	—	59.7	60.0
Sales and office	16	63	11	7	2	59.7	60.0
Sales and related	16	64	12	7	2	60.0	60.0
Office and administrative support	16	63	11	7	2	59.7	60.0
Natural resources, construction, and maintenance	22	62	7	7	2	59.0	60.0
Construction, extraction, farming, fishing, and forestry	20	66	6	—	—	59.3	60.0
Installation, maintenance, and repair	23	60	8	7	2	58.8	60.0
Production, transportation, and material moving	19	69	5	5	2	58.7	60.0
Production	17	69	6	—	—	58.9	60.0
Transportation and material moving	21	69	3	5	2	58.5	60.0
Full time	20	61	10	7	2	59.1	60.0
Union	26	47	9	11	6	59.6	60.0
Nonunion	19	63	11	6	2	59.1	60.0
Average wage within the following categories: ²							
Lowest 25 percent	26	55	8	7	3	59.1	60.0
Second 25 percent	19	64	9	7	2	59.0	60.0
Third 25 percent	18	62	10	7	3	59.4	60.0
Highest 25 percent	21	58	11	7	2	59.1	60.0
Highest 10 percent	21	57	12	7	2	59.0	60.0
Establishment characteristics							
Goods-producing industries	18	67	8	6	2	59.1	60.0
Service-providing industries	20	59	11	7	3	59.2	60.0
Education and health services	22	54	12	—	—	59.1	60.0
Educational services	14	45	21	13	7	61.3	60.0
Elementary and secondary schools	17	35	26	15	7	61.6	60.0
Junior colleges, colleges, and universities	11	61	15	—	—	60.7	60.0
Health care and social assistance	29	61	5	—	—	57.2	60.0
Hospitals	37	57	3	—	—	56.0	60.0
Public administration	20	46	22	—	—	60.0	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2010—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		
1 to 99 workers	13	67	9	9	3	60.2	60.0
1 to 49 workers	13	69	9	7	2	59.9	60.0
50 to 99 workers	14	64	8	12	3	60.6	60.0
100 workers or more	23	57	11	6	2	58.7	60.0
100 to 499 workers	16	65	10	8	2	59.5	60.0
500 workers or more	28	53	12	—	—	58.2	60.0
Geographic areas							
New England	16	63	7	12	2	59.7	60.0
Middle Atlantic	19	64	8	7	2	59.4	60.0
East North Central	26	58	6	7	3	58.6	60.0
West North Central	14	61	11	—	—	60.3	60.0
South Atlantic	16	63	17	3	1	59.2	60.0
East South Central	—	50	5	5	—	56.8	60.0
West South Central	18	68	6	6	2	59.0	60.0
Mountain	16	57	14	—	—	59.8	60.0
Pacific	22	54	14	8	2	59.4	60.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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,

2009." 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/glossary20092010.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2010

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	79	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	21
Worker characteristics							
Management, professional, and related	79	3,333	5,000	7,500	10,000	15,000	21
Management, business, and financial	82	4,000	5,500	10,000	12,000	15,000	18
Professional and related	78	3,000	5,000	7,000	10,000	15,000	22
Teachers	70	2,000	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers	65	1,500	3,000	5,000	6,000	8,000	35
Registered nurses	84	3,000	5,000	7,500	10,000	15,000	16
Service	77	3,000	5,000	7,000	10,000	13,000	23
Protective service	71	2,917	5,000	6,000	10,000	15,000	29
Sales and office	82	3,000	5,000	7,500	10,000	15,000	18
Sales and related	85	2,500	5,000	7,000	10,000	16,667	15
Office and administrative support	81	3,000	5,000	8,000	10,000	15,000	19
Natural resources, construction, and maintenance	79	3,000	4,000	5,000	10,000	15,000	21
Construction, extraction, farming, fishing, and forestry	76	2,500	5,000	5,000	8,333	15,000	24
Installation, maintenance, and repair	80	3,000	4,000	5,000	10,000	15,000	20
Production, transportation, and material moving	74	2,500	5,000	6,000	10,000	14,000	26
Production	79	2,917	5,000	7,500	10,000	15,000	21
Transportation and material moving	69	2,500	5,000	5,000	10,000	10,000	31
Full time	80	3,000	5,000	7,500	10,000	15,000	20
Union	65	2,222	4,000	5,000	8,000	10,000	35
Nonunion	82	3,000	5,000	7,500	10,000	15,000	18
Average wage within the following categories: ³							
Lowest 25 percent	79	3,000	5,000	7,500	10,000	15,000	21
Second 25 percent	80	3,000	5,000	6,000	10,000	15,000	20
Third 25 percent	80	3,000	5,000	7,000	10,000	15,000	20
Highest 25 percent	78	3,399	5,000	7,500	10,000	15,000	22
Highest 10 percent	79	4,000	5,000	9,100	12,000	17,300	21
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,500	11,000	15,000	18
Service-providing industries	78	3,000	5,000	7,500	10,000	15,000	22
Education and health services	77	3,000	5,000	6,000	10,000	11,000	23
Educational services	70	2,000	3,900	5,000	7,500	10,000	30
Elementary and secondary schools	65	1,500	3,333	5,000	6,000	8,000	35
Junior colleges, colleges, and universities	78	3,600	5,000	6,000	10,000	12,500	22
Health care and social assistance	83	3,000	5,000	6,000	10,000	13,333	17
Hospitals	86	3,000	5,000	7,500	10,000	15,000	14
Public administration	62	—	—	—	—	—	38

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	81	\$3,000	\$5,000	\$6,000	\$10,000	\$15,000	19
1 to 49 workers	83	3,000	5,000	6,500	10,000	15,000	17
50 to 99 workers	78	3,000	5,000	6,000	10,000	10,833	22
100 workers or more	78	3,000	5,000	7,500	10,000	15,000	22
100 to 499 workers	81	3,500	5,000	7,000	10,000	15,000	19
500 workers or more	76	3,000	5,000	9,000	11,000	15,000	24
Geographic areas							
New England	85	4,000	5,000	7,500	10,000	15,000	15
Middle Atlantic	83	3,000	5,000	7,500	10,000	15,000	17
East North Central	69	3,000	5,000	6,500	10,000	15,000	31
West North Central	74	3,500	5,000	6,000	10,000	15,000	26
South Atlantic	82	2,917	4,000	6,000	10,000	15,000	18
West South Central	82	3,000	5,000	7,500	10,000	15,000	18
Mountain	74	4,000	5,000	7,500	10,000	20,000	26
Pacific	80	4,000	5,000	10,000	10,000	17,300	20

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same as or less than the benefit shown. The remaining percentiles follow the same logic.

³ 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, 2009." 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/glossary20092010.htm.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	80	78	97	23	23	98	35	33	96
Worker characteristics									
Management, professional, and related	81	78	97	22	22	98	37	36	96
Professional and related	80	77	97	20	20	98	37	35	96
Teachers	79	77	97	18	18	99	37	36	97
Primary, secondary, and special education school teachers	83	82	98	15	15	99	39	38	98
Service	75	72	97	23	22	97	27	26	96
Protective service	84	83	98	23	22	97	27	26	95
Sales and office	81	79	97	26	26	99	34	33	97
Office and administrative support	81	79	97	26	26	99	34	33	97
Natural resources, construction, and maintenance	90	89	99	30	29	99	41	40	98
Production, transportation, and material moving ...	76	75	99	21	21	100	29	28	96
Full time	90	88	97	25	25	98	39	38	97
Part time	23	22	94	12	11	97	12	11	95
Union	87	85	98	28	27	98	34	33	97
Nonunion	74	72	97	19	19	98	35	34	96
Average wage within the following categories: ²									
Lowest 25 percent	62	59	96	18	18	99	27	26	96
Lowest 10 percent	46	44	96	13	13	99	19	18	98
Second 25 percent	84	82	98	26	25	98	33	32	96
Third 25 percent	85	84	98	26	26	98	39	38	97
Highest 25 percent	89	86	97	24	24	99	39	38	96
Highest 10 percent	89	86	97	29	29	100	37	36	98
Establishment characteristics									
Service-providing industries	80	77	97	23	23	98	34	33	96
Education and health services	80	77	97	20	20	98	36	35	96
Educational services	79	77	97	19	19	99	36	34	96
Elementary and secondary schools	78	77	98	18	18	99	35	34	97
Junior colleges, colleges, and universities	82	77	94	21	20	98	37	34	93
Health care and social assistance	82	80	97	27	25	95	41	40	97
Hospitals	89	85	96	24	24	96	48	47	98
Public administration	82	80	98	28	27	98	31	30	96
1 to 99 workers	64	62	97	21	21	99	33	32	97
1 to 49 workers	61	59	96	23	22	99	28	28	99
50 to 99 workers	69	67	97	18	18	100	40	38	95
100 workers or more	82	80	97	24	23	98	35	34	96
100 to 499 workers	73	71	98	18	17	96	34	33	98
500 workers or more	85	83	97	26	25	99	35	34	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	86	82	95	28	27	97	35	33	94
Local government	78	76	98	22	21	99	35	34	97
Geographic areas									
New England	72	69	96	10	10	100	18	17	97
Middle Atlantic	84	84	99	41	40	99	17	16	98
East North Central	78	74	95	23	22	96	51	49	97
West North Central	77	76	99	12	12	100	56	55	99
South Atlantic	84	81	97	26	26	97	43	41	94
East South Central	83	78	94	—	—	—	21	20	96
West South Central	76	74	98	10	9	99	16	15	95
Mountain	83	82	98	23	23	100	62	59	95
Pacific	76	75	99	34	33	100	30	30	99

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² 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, 2009." See Technical Note for more details.

NOTE: 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/glossary20092010.htm.

Table 18. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	11	89
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	10	90
Primary, secondary, and special education school teachers	10	90
Service	11	89
Protective service	11	89
Sales and office	10	90
Office and administrative support	10	90
Natural resources, construction, and maintenance	8	92
Production, transportation, and material moving ...	7	93
Full time	11	89
Part time	9	91
Union	8	92
Nonunion	13	87
Average wage within the following categories: ¹		
Lowest 25 percent	12	88
Second 25 percent	11	89
Third 25 percent	10	90
Highest 25 percent	10	90
Highest 10 percent	13	87
Establishment characteristics		
Service-providing industries	11	89
Education and health services	11	89
Educational services	10	90
Elementary and secondary schools	9	91
Health care and social assistance	14	86
Hospitals	13	87
Public administration	11	89
1 to 99 workers	11	89
1 to 49 workers	10	90
100 workers or more	11	89
100 to 499 workers	11	89
500 workers or more	11	89

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	8	92
Geographic areas		
Middle Atlantic	7	93
East North Central	15	85
West North Central	6	94
South Atlantic	12	88
West South Central	6	94
Mountain	6	94
Pacific	1	99

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, 2009." See

Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 19. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	38	2	53	6	2
Worker characteristics					
Management, professional, and related	37	2	55	5	2
Professional and related	36	2	56	5	1
Teachers	33	1	60	5	1
Primary, secondary, and special education school teachers	30	1	63	6	1
Service	40	2	49	6	2
Protective service	39	3	49	6	3
Sales and office	41	2	50	7	1
Office and administrative support	41	2	50	6	1
Natural resources, construction, and maintenance	43	—	49	5	—
Production, transportation, and material moving ...	35	2	51	—	—
Full time	39	2	52	6	2
Part time	30	2	62	4	2
Union	32	2	58	8	1
Nonunion	44	2	47	4	2
Average wage within the following categories: ¹					
Lowest 25 percent	41	1	52	4	1
Lowest 10 percent	48	—	47	3	—
Second 25 percent	42	2	47	6	3
Third 25 percent	40	2	48	8	2
Highest 25 percent	33	2	60	4	1
Highest 10 percent	34	2	59	4	1
Establishment characteristics					
Service-providing industries	38	2	53	6	2
Education and health services	37	1	55	5	1
Educational services	35	1	57	5	1
Elementary and secondary schools	30	1	63	5	1
Junior colleges, colleges, and universities	51	3	38	5	2
Health care and social assistance	53	—	43	3	—
Hospitals	54	—	43	—	—
Public administration	39	3	49	6	2
1 to 99 workers	35	1	57	3	4
1 to 49 workers	33	—	55	4	—
50 to 99 workers	38	—	58	—	—
100 workers or more	39	2	52	6	1
100 to 499 workers	40	—	55	2	—
500 workers or more	38	2	51	7	2

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	47	2	42	5	4
Local government	35	1	56	6	1
Geographic areas					
Middle Atlantic	37	—	48	14	—
East North Central	43	—	51	4	—
West North Central	47	—	46	6	—
South Atlantic	61	2	25	6	6
East South Central	51	—	—	—	—
West South Central	22	—	75	—	—
Mountain	31	—	64	—	—
Pacific	15	3	79	—	—

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, 2009." 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/glossary20092010.htm.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2010

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	46	24	26	–	1.5	1.5
Worker characteristics							
Management, professional, and related	–	43	26	27	–	1.5	1.5
Professional and related	–	43	27	27	3	1.5	1.5
Teachers	–	42	25	29	3	1.5	1.5
Primary, secondary, and special education school teachers	–	44	27	27	2	1.4	1.5
Service	–	49	21	24	7	1.5	–
Protective service	–	54	15	21	11	1.5	1.0
Sales and office	–	48	24	26	2	1.4	1.5
Office and administrative support	–	48	25	25	2	1.4	1.5
Natural resources, construction, and maintenance	–	56	18	21	–	1.4	1.0
Production, transportation, and material moving ...	–	42	27	27	–	1.5	1.5
Full time	–	46	24	26	–	1.5	1.5
Part time	–	54	23	18	–	1.4	–
Union	–	54	29	12	–	1.4	1.0
Nonunion	–	40	21	36	–	1.5	1.5
Average wage within the following categories: ²							
Lowest 25 percent	–	47	24	28	2	1.4	1.5
Lowest 10 percent	–	40	22	–	2	1.5	1.5
Second 25 percent	–	46	24	26	3	1.4	1.5
Third 25 percent	–	52	20	24	–	1.4	–
Highest 25 percent	–	39	29	25	–	1.5	1.5
Highest 10 percent	–	39	27	25	–	1.6	1.5
Establishment characteristics							
Service-providing industries	–	46	24	26	–	1.5	1.5
Education and health services	–	43	24	31	3	1.5	1.5
Educational services	–	40	24	33	2	1.5	1.5
Elementary and secondary schools	–	41	27	31	2	1.5	1.5
Junior colleges, colleges, and universities	–	41	17	–	4	1.5	–
Health care and social assistance	–	55	23	–	3	1.4	–
Hospitals	–	56	17	–	5	1.5	–
Public administration	–	53	24	17	–	1.4	1.0
1 to 99 workers	–	44	32	–	6	1.4	1.5
1 to 49 workers	–	44	28	–	–	1.4	1.5
50 to 99 workers	–	45	37	–	–	1.5	1.5
100 workers or more	–	46	24	27	–	1.5	1.5
100 to 499 workers	–	44	26	23	6	1.5	1.5
500 workers or more	–	47	23	28	–	1.5	1.5

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	42	26	—	3	1.5	1.5
Local government	—	48	24	24	—	1.4	1.5
Geographic areas							
Middle Atlantic	—	25	51	9	15	1.7	1.5
East North Central	—	67	12	17	4	1.3	1.0
West North Central	—	38	—	—	—	1.5	1.5
South Atlantic	—	45	21	32	3	1.5	1.5
West South Central	—	37	38	24	—	1.5	1.5
Mountain	—	68	—	—	—	1.2	1.0
Pacific	—	72	15	—	2	1.2	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² 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, 2009." 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/glossary20092010.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2010

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	45,000	50,000
Professional and related	5,000	10,000	20,000	45,000	50,000
Teachers	5,000	10,000	25,000	50,000	50,000
Service	5,000	10,000	20,000	35,000	50,000
Protective service	5,000	10,000	15,000	30,000	50,000
Sales and office	5,000	10,000	20,000	30,000	50,000
Office and administrative support	5,000	10,000	20,000	30,000	50,000
Full time	5,000	10,000	20,000	40,000	50,000
Part time	5,000	13,750	25,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	15,000	25,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	20,000	25,000	50,000
Lowest 10 percent	5,000	10,000	20,000	25,000	50,000
Second 25 percent	5,000	10,000	20,000	30,000	50,000
Third 25 percent	5,000	10,000	20,000	30,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Junior colleges, colleges, and universities	5,000	5,000	10,000	27,500	50,000
Health care and social assistance	5,000	10,000	20,000	25,000	50,000
Hospitals	5,000	10,000	15,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000
1 to 99 workers	5,000	10,000	20,000	25,000	50,000
1 to 49 workers	5,000	10,000	20,000	25,000	50,000
50 to 99 workers	5,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2010—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$5,000	\$5,000	\$15,000	\$25,000	\$50,000
Local government	6,000	10,000	20,000	40,000	50,000
Geographic areas					
East North Central	15,000	20,000	30,000	50,000	50,000
West North Central	10,000	15,000	20,000	40,000	50,000
South Atlantic	5,000	10,000	10,000	25,000	30,000
Mountain	10,000	15,000	20,000	40,000	50,000
Pacific	5,000	10,000	20,000	50,000	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

³ 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, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	51	22	8	19
Worker characteristics				
Management, professional, and related	52	20	9	18
Professional and related	49	18	11	22
Teachers	45	22	12	21
Primary, secondary, and special education school teachers	46	30	—	—
Service	52	22	7	19
Protective service	60	24	—	—
Sales and office	50	23	6	21
Office and administrative support	49	24	6	20
Natural resources, construction, and maintenance	48	26	—	—
Production, transportation, and material moving ...	46	32	—	—
Full time	51	23	7	18
Part time	48	7	17	27
Union	45	20	13	22
Nonunion	59	24	2	15
Average wage within the following categories: ²				
Lowest 25 percent	47	26	4	23
Lowest 10 percent	45	26	4	25
Second 25 percent	55	21	6	18
Third 25 percent	50	23	8	19
Highest 25 percent	51	19	13	17
Establishment characteristics				
Service-providing industries	51	22	8	19
Education and health services	49	21	9	21
Educational services	45	23	9	23
Elementary and secondary schools	36	27	7	30
Junior colleges, colleges, and universities	70	—	16	—
Health care and social assistance	68	—	—	11
Hospitals	67	—	—	14
Public administration	54	22	8	16
1 to 99 workers	51	36	—	—
1 to 49 workers	62	—	—	6
50 to 99 workers	—	45	—	—
100 workers or more	51	20	9	20
100 to 499 workers	46	28	12	14
500 workers or more	52	18	8	21

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	83	—	12	—
Local government	38	29	6	27
Geographic areas				
New England	—	32	—	—
Middle Atlantic	25	10	26	40
East North Central	48	—	—	32
South Atlantic	59	—	—	—
West South Central	60	—	—	—
Mountain	34	60	—	—
Pacific	76	14	8	3

¹ Employer assumes all risks and expenses of providing the benefit.

² 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, 2009." 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/glossary20092010.htm.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	12	88
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	9	91
Service	15	85
Protective service	16	84
Sales and office	13	87
Office and administrative support	13	87
Natural resources, construction, and maintenance	12	88
Full time	12	88
Part time	10	90
Union	15	85
Nonunion	9	91
Average wage within the following categories: ¹		
Lowest 25 percent	10	90
Lowest 10 percent	8	92
Second 25 percent	12	88
Third 25 percent	12	88
Highest 25 percent	15	85
Establishment characteristics		
Service-providing industries	12	88
Education and health services	11	89
Educational services	8	92
Elementary and secondary schools	9	91
Junior colleges, colleges, and universities	4	96
Health care and social assistance	27	73
Hospitals	31	69
Public administration	16	84
100 workers or more	13	87
100 to 499 workers	18	82
500 workers or more	12	88

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	13	87
Local government	12	88
Geographic areas		
New England	—	100
Middle Atlantic	31	69
East North Central	19	81
West South Central	—	100
Mountain	14	86
Pacific	5	95

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, 2009." 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/glossary20092010.htm.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	3	1	84	8	4
Worker characteristics					
Management, professional, and related	—	—	83	8	6
Professional and related	—	—	82	7	7
Teachers	—	—	74	6	12
Primary, secondary, and special education school teachers	—	—	79	5	4
Service	3	—	86	9	—
Protective service	—	—	82	—	—
Sales and office	—	—	85	10	3
Office and administrative support	—	—	84	10	3
Natural resources, construction, and maintenance	—	—	86	11	—
Production, transportation, and material moving	—	—	77	—	—
Full time	3	1	84	9	4
Part time	4	—	83	8	—
Union	5	1	79	9	6
Nonunion	—	—	89	8	2
Average wage within the following categories: ¹					
Lowest 25 percent	—	—	90	5	3
Lowest 10 percent	—	—	89	—	—
Second 25 percent	3	—	81	13	—
Third 25 percent	—	—	86	7	1
Highest 25 percent	2	1	79	8	9
Establishment characteristics					
Service-providing industries	3	1	84	8	4
Education and health services	—	—	82	6	7
Educational services	4	1	82	6	7
Elementary and secondary schools	—	—	81	4	9
Junior colleges, colleges, and universities	—	—	84	12	—
Health care and social assistance	—	—	86	10	—
Hospitals	—	—	92	7	—
Public administration	2	—	86	11	—
1 to 99 workers	—	—	89	—	—
1 to 49 workers	—	—	85	—	—
50 to 99 workers	—	—	97	—	—
100 workers or more	3	1	83	9	4
100 to 499 workers	—	3	85	10	—
500 workers or more	3	(²)	83	9	5

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	83	16	—
Local government	4	1	84	5	6
Geographic areas					
New England	—	—	88	—	—
Middle Atlantic	3	1	83	1	12
East North Central	3	—	77	16	—
South Atlantic	—	—	83	13	—
West South Central	—	—	88	—	—
Mountain	—	—	96	—	—
Pacific	—	—	85	8	4

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, 2009." See Technical Note for more details.

² Less than 0.5 percent.

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/glossary20092010.htm.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	84	15	24	26	26	52	16
Worker characteristics							
Management, professional, and related	83	—	—	—	—	—	17
Professional and related	81	20	24	26	48	52	19
Teachers	77	20	24	26	52	52	23
Primary, secondary, and special education school teachers	87	20	22	26	52	52	13
Service	86	18	24	26	26	52	14
Protective service	88	—	—	—	—	—	12
Sales and office	82	13	22	26	26	52	18
Office and administrative support	82	12	22	26	26	52	18
Natural resources, construction, and maintenance	86	—	—	—	—	—	14
Production, transportation, and material moving ...	72	—	—	—	—	—	28
Full time	84	13	22	26	26	52	16
Part time	83	21	26	26	26	26	17
Union	78	20	26	26	26	52	22
Nonunion	90	13	22	26	52	52	10
Average wage within the following categories: ²							
Lowest 25 percent	85	—	—	—	—	—	15
Second 25 percent	88	20	25	26	26	52	12
Third 25 percent	84	—	—	—	—	—	16
Highest 25 percent	79	20	24	26	26	52	21
Establishment characteristics							
Service-providing industries	83	15	24	26	26	52	17
Education and health services	80	20	22	26	48	52	20
Educational services	78	21	24	26	52	52	22
Elementary and secondary schools	73	20	22	26	52	52	27
Junior colleges, colleges, and universities	90	25	26	26	26	52	10
Health care and social assistance	94	13	20	26	26	26	6
Public administration	88	—	—	—	—	—	12
1 to 99 workers:							
1 to 49 workers	97	20	26	26	52	52	3
100 workers or more	83	18	24	26	26	52	17
100 to 499 workers	84	12	20	26	26	48	16
500 workers or more	83	20	25	26	26	52	17

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	95	—	—	—	—	—	5
Local government	79	—	—	—	—	—	21
Geographic areas							
Middle Atlantic	77	26	26	26	26	26	23
East North Central	55	—	—	—	—	—	45
South Atlantic	96	—	—	—	—	—	4
Pacific	91	—	—	—	—	—	9

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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, 2009." 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/glossary20092010.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010

(All workers with fixed percent of annual earnings short-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 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	—	31	8	31	17	13	61.0	60.0
Worker characteristics								
Management, professional, and related	—	33	10	29	13	15	61.1	60.0
Professional and related	—	33	11	25	14	18	62.1	60.0
Teachers	—	40	8	19	9	24	63.4	60.0
Primary, secondary, and special education school teachers	—	47	5	14	10	25	62.2	58.0
Service	—	31	4	33	23	9	60.7	60.0
Protective service	—	34	—	37	17	10	60.4	60.0
Sales and office	—	23	7	37	24	9	60.9	60.0
Office and administrative support	—	23	7	37	24	9	60.9	60.0
Natural resources, construction, and maintenance	—	35	—	30	—	—	62.2	60.0
Production, transportation, and material moving	—	37	—	28	—	—	60.0	60.0
Full time	—	30	7	33	17	14	61.2	60.0
Part time	—	43	19	7	23	—	58.7	55.0
Union	—	20	8	36	25	12	62.0	60.0
Nonunion	—	43	7	26	9	15	60.0	58.0
Average wage within the following categories: ¹								
Lowest 25 percent	—	36	5	31	15	13	60.4	60.0
Lowest 10 percent	—	41	5	30	—	—	60.0	60.0
Second 25 percent	—	30	8	33	20	10	60.6	60.0
Third 25 percent	—	34	6	33	18	10	59.8	60.0
Highest 25 percent	—	26	11	28	17	19	62.9	60.0
Establishment characteristics								
Service-providing industries	—	31	8	31	17	13	61.1	60.0
Education and health services	—	34	12	24	13	17	61.8	60.0
Educational services	—	38	12	20	11	20	62.1	60.0
Elementary and secondary schools	—	44	5	21	12	18	60.6	60.0
Junior colleges, colleges, and universities	—	22	31	14	6	—	66.5	58.0
Health care and social assistance	—	15	12	48	23	—	59.9	60.0
Hospitals	—	—	—	47	—	—	59.0	60.0
Public administration	—	27	4	36	25	8	60.5	60.0
1 to 99 workers	—	42	—	41	—	2	57.1	60.0
1 to 49 workers	—	51	—	39	—	—	55.7	—
50 to 99 workers	—	—	—	44	—	5	59.4	60.0
100 workers or more	—	30	9	30	18	15	61.6	60.0
100 to 499 workers	—	29	—	41	15	13	61.1	60.0
500 workers or more	—	30	10	27	18	15	61.7	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers with fixed percent of annual earnings short-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 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	—	19	17	42	10	—	62.2	60.0
Local government	—	36	4	26	20	13	60.5	60.0
Geographic areas								
New England	—	—	—	—	19	68	80.5	—
Middle Atlantic	—	20	3	23	50	4	62.0	67.0
East North Central	—	47	—	30	—	11	59.1	60.0
South Atlantic	—	61	—	22	3	14	58.0	50.0
West South Central	—	—	—	57	—	—	61.8	60.0
Mountain	—	—	—	47	—	—	66.7	60.0
Pacific	—	21	29	43	5	—	57.3	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, 2009." 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/glossary20092010.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	70	\$135	\$200	\$561	\$831	\$1,662	30
Worker characteristics							
Management, professional, and related	72	—	—	—	—	—	28
Professional and related	73	170	200	692	831	1,662	27
Teachers	73	170	476	692	831	2,000	27
Primary, secondary, and special education school teachers	71	170	500	692	693	2,000	29
Service	67	135	200	502	692	1,500	33
Protective service	62	135	200	546	692	1,500	38
Sales and office	73	135	200	500	692	1,662	27
Office and administrative support	73	135	200	500	700	1,662	27
Natural resources, construction, and maintenance	57	—	—	—	—	—	43
Production, transportation, and material moving ...	56	170	170	550	692	1,000	44
Full time	70	170	200	625	831	1,662	30
Part time	62	135	185	200	476	769	38
Union	79	135	184	476	831	1,662	21
Nonunion	60	400	625	692	769	1,662	40
Average wage within the following categories: ²							
Lowest 25 percent	63	200	500	692	750	1,662	37
Lowest 10 percent	54	—	—	—	—	—	46
Second 25 percent	69	135	200	502	692	1,500	31
Third 25 percent	75	170	200	625	750	1,662	25
Highest 25 percent	71	135	185	546	917	1,662	29
Establishment characteristics							
Service-providing industries	69	135	200	561	831	1,662	31
Education and health services	70	184	450	692	831	1,500	30
Educational services	71	—	—	—	—	—	29
Elementary and secondary schools	71	—	—	—	—	—	29
Health care and social assistance	63	135	184	521	961	1,662	37
Hospitals	60	—	—	—	—	—	40
Public administration	70	135	200	546	959	1,662	30
1 to 99 workers	62	—	—	—	—	—	38
1 to 49 workers	67	135	400	625	692	692	33
50 to 99 workers	54	135	625	1,000	1,662	1,662	46
100 workers or more	71	135	200	550	831	1,662	29
100 to 499 workers	57	—	—	—	—	—	43
500 workers or more	74	135	200	546	769	1,500	26

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	79	\$135	\$185	\$546	\$692	\$1,662	21
Local government	66	—	—	—	—	—	34
Geographic areas							
Middle Atlantic	87	170	200	450	546	831	13
East North Central	19	500	550	900	1,039	1,500	81
South Atlantic	81	500	692	692	692	2,000	19
West South Central	62	—	—	—	—	—	38
Pacific	83	—	—	—	—	—	17

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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, 2009." 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/glossary20092010.htm.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	19	81
Professional and related	19	81
Teachers	21	79
Primary, secondary, and special education school teachers	22	78
Service	17	83
Protective service	18	82
Sales and office	16	84
Office and administrative support	17	83
Full time	18	82
Part time	22	78
Union	18	82
Nonunion	17	83
Average wage within the following categories: ¹		
Lowest 25 percent	20	80
Second 25 percent	14	86
Third 25 percent	16	84
Highest 25 percent	20	80
Highest 10 percent	20	80
Establishment characteristics		
Service-providing industries	18	82
Education and health services	19	81
Educational services	20	80
Elementary and secondary schools	21	79
Junior colleges, colleges, and universities	18	82
Health care and social assistance	13	87
Hospitals	15	85
Public administration	16	84
100 workers or more	18	82
100 to 499 workers	17	83
500 workers or more	18	82

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	20	80
Local government	17	83
Geographic areas		
Middle Atlantic	6	94
East North Central	37	63
West North Central	8	92
South Atlantic	6	94
Mountain	51	49

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, 2009." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	94	4	1	1
Worker characteristics				
Management, professional, and related	94	4	1	1
Professional and related	94	4	1	1
Teachers	96	2	—	—
Primary, secondary, and special education school teachers	96	—	—	—
Service	93	5	—	—
Protective service	93	6	—	—
Sales and office	93	5	—	—
Office and administrative support	93	6	—	—
Natural resources, construction, and maintenance	97	—	—	—
Production, transportation, and material moving	95	—	—	—
Full time	94	4	1	1
Part time	93	5	—	—
Union	94	3	—	—
Nonunion	94	5	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	93	6	—	—
Lowest 10 percent	96	4	—	—
Second 25 percent	92	6	—	—
Third 25 percent	95	4	—	—
Highest 25 percent	95	2	1	1
Highest 10 percent	96	—	—	—
Establishment characteristics				
Service-providing industries	94	4	1	1
Education and health services	95	3	—	—
Educational services	95	3	—	—
Elementary and secondary schools	96	—	1	—
Junior colleges, colleges, and universities	91	—	—	—
Health care and social assistance	93	—	—	—
Hospitals	93	—	—	—
Public administration	92	7	—	—
1 to 99 workers	89	8	3	—
1 to 49 workers	86	—	5	—
50 to 99 workers	93	—	—	—
100 workers or more	95	4	1	1
100 to 499 workers	96	2	—	—
500 workers or more	94	4	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	86	—	1	—
Local government	97	1	1	1
Geographic areas				
New England	99	—	—	—
Middle Atlantic	93	3	—	—
East North Central	87	—	—	—
West North Central	97	—	—	—
South Atlantic	98	—	—	—
East South Central	87	—	—	—
West South Central	100	—	—	—
Mountain	98	—	—	—
Pacific	92	—	3	—

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, 2009." 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/glossary20092010.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010

(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	18	41	23	–	–	60.8	60.0
Worker characteristics							
Management, professional, and related	16	37	26	–	–	61.2	60.0
Professional and related	16	35	27	–	–	61.3	60.0
Teachers	16	32	28	–	–	61.9	62.0
Primary, secondary, and special education school teachers	16	30	28	18	8	61.9	62.0
Service	23	44	19	9	5	60.1	60.0
Protective service	22	47	20	–	–	60.0	60.0
Sales and office	19	46	18	–	–	60.2	60.0
Office and administrative support	19	45	18	–	–	60.2	60.0
Natural resources, construction, and maintenance	20	44	22	–	–	60.0	60.0
Production, transportation, and material moving ...	23	49	–	–	–	60.2	60.0
Full time	17	42	24	–	–	60.9	60.0
Part time	39	20	–	16	–	59.4	60.0
Union	22	39	–	16	–	61.0	60.0
Nonunion	15	42	30	–	–	60.6	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	18	39	27	–	–	60.7	60.0
Lowest 10 percent	20	44	22	–	–	60.1	60.0
Second 25 percent	20	42	21	–	–	60.4	60.0
Third 25 percent	16	40	25	–	–	61.3	60.0
Highest 25 percent	18	41	20	14	7	60.7	60.0
Highest 10 percent	22	40	19	–	–	59.7	60.0
Establishment characteristics							
Service-providing industries	18	41	23	–	–	60.9	60.0
Education and health services	18	37	24	–	–	61.1	60.0
Educational services	17	34	27	–	–	61.6	60.0
Elementary and secondary schools	18	30	28	17	7	61.7	62.0
Junior colleges, colleges, and universities	13	45	22	–	–	61.3	60.0
Health care and social assistance	24	56	–	–	–	57.9	60.0
Hospitals	26	53	–	–	–	57.7	60.0
Public administration	20	46	22	–	–	60.0	60.0
1 to 99 workers	14	41	21	17	6	62.0	60.0
1 to 49 workers	–	35	–	–	–	61.9	60.0
50 to 99 workers	–	47	–	–	–	62.2	60.0
100 workers or more	19	41	23	–	–	60.6	60.0
100 to 499 workers	24	40	15	15	6	60.2	60.0
500 workers or more	17	41	26	–	–	60.8	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010—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		
State government	11	44	27	—	—	61.6	60.0
Local government	20	39	22	14	5	60.6	60.0
Geographic areas							
Middle Atlantic	13	56	—	21	—	61.3	60.0
East North Central	49	18	—	14	—	57.6	60.0
West North Central	—	43	—	11	—	62.3	60.0
South Atlantic	8	37	53	2	—	61.1	62.0
East South Central	—	60	16	—	—	58.8	60.0
West South Central	—	79	—	—	—	59.3	60.0
Mountain	—	39	20	36	—	63.5	66.0
Pacific	15	47	26	—	—	61.1	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, 2009." 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/glossary20092010.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	64	—	—	—	—	—	36
Worker characteristics							
Management, professional, and related	66	—	—	—	—	—	34
Professional and related	65	—	—	—	—	—	35
Teachers	65	\$1,500	\$3,500	\$5,000	\$6,000	\$8,750	35
Primary, secondary, and special education school teachers	62	—	—	—	—	—	38
Service	62	2,000	3,900	5,000	7,500	10,000	38
Protective service	64	—	—	—	—	—	36
Sales and office	59	—	—	—	—	—	41
Office and administrative support	60	—	—	—	—	—	40
Natural resources, construction, and maintenance	65	—	—	—	—	—	35
Production, transportation, and material moving ...	70	—	—	—	—	—	30
Full time	65	1,500	3,900	5,000	6,000	9,000	35
Part time	51	2,333	4,000	5,000	7,000	10,000	49
Union	61	2,000	3,000	5,000	6,000	9,100	39
Nonunion	67	—	—	—	—	—	33
Average wage within the following categories: ²							
Lowest 25 percent	63	—	—	—	—	—	37
Lowest 10 percent	59	—	—	—	—	—	41
Second 25 percent	62	—	—	—	—	—	38
Third 25 percent	63	—	—	—	—	—	37
Highest 25 percent	68	2,222	3,900	5,000	6,667	10,000	32
Highest 10 percent	70	2,500	4,400	5,000	7,000	10,000	30
Establishment characteristics							
Service-providing industries	65	1,500	3,900	5,000	6,000	9,000	35
Education and health services	64	1,500	3,900	5,000	6,000	8,500	36
Educational services	64	1,500	3,500	5,000	6,000	8,750	36
Elementary and secondary schools	63	—	—	—	—	—	37
Health care and social assistance	64	—	—	—	—	—	36
Public administration	62	—	—	—	—	—	38
1 to 99 workers	67	3,000	3,500	4,000	5,000	7,000	33
1 to 49 workers	74	3,000	3,900	3,900	5,000	7,000	26
50 to 99 workers	60	—	—	—	—	—	40
100 workers or more	64	1,500	3,900	5,000	6,000	9,100	36
100 to 499 workers	59	3,000	4,000	5,000	6,000	9,000	41
500 workers or more	66	—	—	—	—	—	34

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	60	—	—	—	—	—	40
Local government	66	\$1,500	\$3,900	\$5,000	\$6,000	\$9,000	34
Geographic areas							
Middle Atlantic	77	1,000	3,000	5,000	6,500	7,500	23
East North Central	43	2,500	4,400	5,000	7,000	10,000	57
West North Central	57	3,000	4,000	5,000	5,000	7,500	43
South Atlantic	80	—	—	—	—	—	20
Mountain	46	—	—	—	—	—	54
Pacific	62	3,000	5,000	5,000	7,000	10,000	38

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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, 2009." 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/glossary20092010.htm.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	59	56	96	39	38	97	33	31	95
Worker characteristics									
Management, professional, and related	78	76	98	51	51	98	58	56	95
Management, business, and financial	85	84	99	60	58	97	65	62	96
Professional and related	74	73	98	48	47	98	55	53	95
Service	33	31	93	23	21	94	12	12	93
Protective service	58	53	90	28	28	99	16	16	95
Sales and office	58	56	95	37	37	98	32	31	94
Sales and related	48	45	92	30	29	97	20	18	91
Office and administrative support	65	63	97	43	42	98	41	39	95
Natural resources, construction, and maintenance	58	56	95	38	37	97	24	24	96
Construction, extraction, farming, fishing, and forestry	49	46	93	29	28	97	15	14	95
Installation, maintenance, and repair	68	66	97	46	45	98	34	33	97
Production, transportation, and material moving ...	65	62	96	47	46	98	28	27	95
Production	70	68	97	53	52	99	31	29	96
Transportation and material moving	59	57	96	41	40	98	25	24	94
Full time	73	71	97	47	46	98	42	40	95
Part time	15	13	89	15	15	97	6	6	93
Union	82	81	98	64	64	99	36	35	97
Nonunion	56	54	96	36	35	97	33	31	95
Average wage within the following categories: ²									
Lowest 25 percent	26	24	90	18	17	94	8	7	93
Lowest 10 percent	13	12	87	14	13	92	4	4	97
Second 25 percent	63	60	95	37	36	97	28	26	94
Third 25 percent	72	70	97	48	47	98	42	40	95
Highest 25 percent	81	80	99	59	58	98	60	57	96
Highest 10 percent	84	84	99	61	60	99	65	62	96
Establishment characteristics									
Goods-producing industries	72	70	97	52	51	98	34	33	96
Construction	46	42	92	25	24	98	13	12	94
Manufacturing	81	80	98	63	62	99	41	39	96
Service-providing industries	56	54	96	36	35	97	33	31	95
Trade, transportation, and utilities	58	55	94	35	34	98	24	22	93
Wholesale trade	68	65	97	46	45	97	39	37	93
Retail trade	48	43	91	28	27	97	12	11	90
Transportation and warehousing	77	76	98	44	44	99	35	34	96
Utilities	92	91	100	48	48	100	87	84	97

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	84	83	99	70	68	98	64	62	96
Financial activities	79	78	98	64	62	98	65	60	93
Finance and insurance	86	85	99	71	69	98	73	68	94
Credit intermediation and related activities	90	89	99	71	70	98	74	69	93
Insurance carriers and related activities	81	80	99	68	67	98	74	69	93
Real estate and rental and leasing	54	51	95	38	36	95	35	32	91
Professional and business services	57	56	97	41	40	98	40	38	96
Professional and technical services	69	68	99	50	49	97	56	54	97
Administrative and waste services	38	35	93	26	25	98	18	17	96
Education and health services	64	61	96	32	32	98	38	36	95
Educational services	67	66	99	36	36	99	57	55	96
Junior colleges, colleges, and universities	86	85	99	45	45	99	80	77	96
Health care and social assistance	63	61	96	31	31	98	35	33	94
Leisure and hospitality	24	22	93	21	19	91	—	—	—
Accommodation and food services	23	21	92	22	20	91	—	—	—
Other services	39	37	94	26	25	96	25	23	94
1 to 99 workers	43	40	95	27	26	96	21	20	95
1 to 49 workers	38	36	95	25	24	96	18	17	94
50 to 99 workers	57	54	95	35	34	97	29	28	97
100 workers or more	77	75	97	53	52	98	47	44	95
100 to 499 workers	71	68	96	46	45	98	36	34	94
500 workers or more	86	85	99	63	62	98	61	58	95
Geographic areas									
New England	58	57	97	40	39	98	38	36	95
Middle Atlantic	56	55	98	73	72	100	32	31	97
East North Central	64	61	96	42	41	97	35	33	95
West North Central	61	59	96	31	31	98	32	30	95
South Atlantic	60	58	97	35	33	96	33	32	95
East South Central	63	61	96	36	34	96	36	35	97
West South Central	58	54	92	29	28	95	34	32	94
Mountain	58	55	95	28	27	98	29	27	92
Pacific	53	51	97	27	26	98	29	27	94

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² 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, 2009." See Technical Note for more details.

NOTE: 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/glossary20092010.htm.

Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	3	97
Professional and related	3	97
Service	9	91
Sales and office	6	94
Sales and related	8	92
Office and administrative support	5	95
Natural resources, construction, and maintenance	8	92
Construction, extraction, farming, fishing, and forestry	11	89
Installation, maintenance, and repair	6	94
Production, transportation, and material moving ...	5	95
Production	5	95
Transportation and material moving	5	95
Full time	5	95
Part time	3	97
Union	4	96
Nonunion	5	95
Average wage within the following categories: ¹		
Lowest 25 percent	10	90
Lowest 10 percent	17	83
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	4	96
Highest 10 percent	4	96
Establishment characteristics		
Goods-producing industries	5	95
Construction	11	89
Manufacturing	4	96
Service-providing industries	5	95
Trade, transportation, and utilities	6	94
Wholesale trade	6	94
Retail trade	8	92
Transportation and warehousing	2	98
Utilities	4	96

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Information	3	97
Financial activities	5	95
Finance and insurance	4	96
Credit intermediation and related activities	4	96
Insurance carriers and related activities	3	97
Real estate and rental and leasing	10	90
Professional and business services	5	95
Professional and technical services	3	97
Administrative and waste services	6	94
Education and health services	3	97
Educational services	5	95
Junior colleges, colleges, and universities	3	97
Health care and social assistance	3	97
Leisure and hospitality	16	84
Accommodation and food services	17	83
Other services	8	92
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	6	94
100 workers or more	5	95
100 to 499 workers	6	94
500 workers or more	4	96
Geographic areas		
New England	5	95
Middle Atlantic	3	97
East North Central	6	94
West North Central	4	96
South Atlantic	6	94
East South Central	10	90
West South Central	7	93
Mountain	7	93
Pacific	4	96

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, 2009." See

Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 19. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	58	2	36	2	1
Worker characteristics					
Management, professional, and related	70	4	24	1	1
Management, business, and financial	72	4	21	1	1
Professional and related	69	4	25	1	1
Service	48	1	48	3	(1)
Protective service	34	—	64	—	—
Sales and office	65	2	31	1	1
Sales and related	62	2	34	1	1
Office and administrative support	67	2	29	2	1
Natural resources, construction, and maintenance	36	1	59	4	1
Construction, extraction, farming, fishing, and forestry	15	—	78	5	—
Installation, maintenance, and repair	50	1	46	3	1
Production, transportation, and material moving ...	44	1	49	5	1
Production	42	1	50	6	1
Transportation and material moving	46	—	48	4	—
Full time	58	2	36	2	1
Part time	53	1	43	2	1
Union	39	1	51	8	1
Nonunion	61	2	34	2	1
Average wage within the following categories: ²					
Lowest 25 percent	46	—	49	4	—
Lowest 10 percent	39	—	55	5	—
Second 25 percent	55	2	41	2	1
Third 25 percent	55	2	40	2	1
Highest 25 percent	67	4	26	3	1
Highest 10 percent	70	5	22	1	1
Establishment characteristics					
Goods-producing industries	42	2	50	5	1
Construction	13	—	84	2	—
Manufacturing	48	2	43	5	1
Service-providing industries	62	2	33	2	1
Trade, transportation, and utilities	55	2	40	2	1
Wholesale trade	51	—	41	4	—
Retail trade	54	2	42	2	1
Transportation and warehousing	55	—	38	3	—
Utilities	78	2	18	—	—

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	82	4	12	—	—
Financial activities	81	3	14	1	1
Finance and insurance	85	3	10	1	1
Credit intermediation and related activities	87	4	7	—	—
Insurance carriers and related activities	82	2	14	1	1
Real estate and rental and leasing	59	—	36	—	—
Professional and business services	63	2	33	—	—
Professional and technical services	66	—	31	—	—
Administrative and waste services	50	—	46	—	—
Education and health services	62	3	33	2	1
Educational services	61	5	31	2	2
Junior colleges, colleges, and universities	68	—	23	—	2
Health care and social assistance	62	2	33	2	1
Leisure and hospitality	48	—	46	6	—
Accommodation and food services	48	—	45	7	—
Other services	45	—	53	—	—
1 to 99 workers	44	2	51	2	1
1 to 49 workers	43	2	52	2	1
50 to 99 workers	47	1	49	3	1
100 workers or more	67	3	27	3	1
100 to 499 workers	62	2	34	2	1
500 workers or more	71	4	20	3	1
Geographic areas					
New England	66	4	27	—	—
Middle Atlantic	62	2	33	2	1
East North Central	52	2	42	4	(¹)
West North Central	54	3	42	2	(¹)
South Atlantic	61	2	35	2	1
East South Central	57	—	34	6	—
West South Central	62	2	32	2	2
Mountain	53	2	44	—	—
Pacific	58	3	36	2	1

¹ Less than 0.5 percent.

² 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, 2009." 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/glossary20092010.htm.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2010

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	61	12	22	4	1.3	1.0
Worker characteristics							
Management, professional, and related	1	57	12	25	5	1.4	1.0
Management, business, and financial	1	54	13	26	6	1.4	1.0
Professional and related	1	59	11	25	4	1.4	1.0
Service	2	62	17	17	1	1.3	1.0
Protective service	—	48	33	—	3	1.4	—
Sales and office	(²)	65	10	20	4	1.3	1.0
Sales and related	—	73	9	15	—	1.2	1.0
Office and administrative support	1	62	11	22	5	1.4	1.0
Natural resources, construction, and maintenance	2	61	11	23	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	—	48	8	39	—	1.5	—
Installation, maintenance, and repair	2	64	12	20	3	1.3	1.0
Production, transportation, and material moving ...	1	59	17	22	2	1.3	1.0
Production	1	52	16	28	2	1.4	1.0
Transportation and material moving	1	65	17	15	1	1.3	1.0
Full time	1	60	13	23	4	1.3	1.0
Part time	1	71	8	15	5	1.3	1.0
Union	2	67	8	20	3	1.3	1.0
Nonunion	1	60	13	22	4	1.4	1.0
Average wage within the following categories: ³							
Lowest 25 percent	—	67	15	15	—	1.3	1.0
Lowest 10 percent	—	50	—	—	—	1.4	—
Second 25 percent	1	65	13	19	3	1.3	1.0
Third 25 percent	1	59	13	23	4	1.4	1.0
Highest 25 percent	1	57	11	26	4	1.4	1.0
Highest 10 percent	1	53	12	29	5	1.4	1.0
Establishment characteristics							
Goods-producing industries	1	48	17	29	6	1.5	1.5
Construction	—	64	3	22	—	1.3	1.0
Manufacturing	—	47	18	29	—	1.5	1.5
Service-providing industries	1	63	12	21	3	1.3	1.0
Trade, transportation, and utilities	1	68	12	17	2	1.3	1.0
Wholesale trade	—	45	26	25	—	1.5	1.5
Retail trade	—	85	6	8	—	1.1	1.0
Transportation and warehousing	—	66	11	20	—	1.3	1.0
Utilities	1	42	6	44	8	1.6	—

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	—	67	8	17	8	1.3	1.0
Financial activities	—	63	—	25	7	1.4	1.0
Finance and insurance	—	64	—	25	7	1.4	1.0
Credit intermediation and related activities	—	64	—	23	9	1.4	1.0
Insurance carriers and related activities	—	64	—	28	4	1.4	1.0
Real estate and rental and leasing	—	54	—	26	—	1.4	—
Professional and business services	—	51	14	33	2	1.4	—
Professional and technical services	—	51	11	35	3	1.5	—
Administrative and waste services	—	53	—	30	—	1.4	—
Education and health services	2	68	12	16	2	1.2	1.0
Educational services	5	60	16	17	3	1.3	1.0
Junior colleges, colleges, and universities	6	55	16	19	5	1.3	1.0
Health care and social assistance	2	69	11	15	2	1.2	1.0
Leisure and hospitality	—	62	27	—	—	1.3	1.0
Accommodation and food services	—	62	29	—	—	1.2	1.0
Other services	—	42	—	36	—	1.5	1.5
1 to 99 workers	1	58	12	23	5	1.4	1.0
1 to 49 workers	1	58	12	23	6	1.4	1.0
50 to 99 workers	1	59	13	24	5	1.4	1.0
100 workers or more	1	62	12	22	3	1.3	1.0
100 to 499 workers	—	63	13	21	—	1.3	1.0
500 workers or more	1	61	12	23	3	1.3	1.0
Geographic areas							
New England	3	64	10	19	4	1.3	1.0
Middle Atlantic	3	59	15	20	3	1.3	1.0
East North Central	—	56	14	26	—	1.4	1.0
West North Central	—	59	11	21	—	1.4	1.0
South Atlantic	(²)	65	11	21	3	1.3	1.0
East South Central	—	55	21	21	3	1.4	1.0
West South Central	—	61	10	26	—	1.4	1.0
Mountain	—	68	10	18	—	1.3	1.0
Pacific	1	60	11	24	5	1.4	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² Less than 0.5 percent.

³ 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,

2009." 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/glossary20092010.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2010

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$7,500	\$10,000	\$15,000	\$25,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	10,000	20,000	50,000	50,000
Management, business, and financial	10,000	15,000	20,000	50,000	50,000
Service	5,000	10,000	10,000	20,000	35,000
Sales and office	10,000	10,000	15,000	25,000	50,000
Sales and related	5,000	10,000	15,000	20,000	50,000
Office and administrative support	10,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	15,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	9,000	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving ...	10,000	10,000	15,000	25,000	50,000
Production	10,000	10,000	20,000	25,000	50,000
Transportation and material moving	8,000	10,000	15,000	25,000	50,000
Full time	10,000	10,000	15,000	25,000	50,000
Part time	5,000	5,000	10,000	18,000	25,000
Union	5,000	10,000	15,000	26,000	50,000
Nonunion	10,000	10,000	15,000	25,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	10,000	20,000	25,000
Second 25 percent	10,000	10,000	15,000	25,000	50,000
Third 25 percent	10,000	10,000	20,000	26,000	50,000
Highest 25 percent	10,000	10,000	20,000	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	25,000	50,000
Construction	10,000	10,000	15,000	25,000	50,000
Manufacturing	10,000	10,000	20,000	25,000	50,000
Service-providing industries	6,000	10,000	15,000	25,000	50,000
Trade, transportation, and utilities	5,000	10,000	15,000	21,000	50,000
Wholesale trade	10,000	10,000	15,000	25,000	50,000
Retail trade	5,000	10,000	10,000	20,000	30,000
Transportation and warehousing	7,500	10,000	15,000	25,000	50,000
Utilities	10,000	10,000	12,500	45,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2010—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Financial activities	\$10,000	\$15,000	\$25,000	\$50,000	\$50,000
Finance and insurance	10,000	15,000	30,000	50,000	50,000
Insurance carriers and related activities	10,000	15,000	25,000	50,000	50,000
Education and health services	5,000	10,000	15,000	25,000	50,000
Educational services	10,000	15,000	25,000	50,000	50,000
Health care and social assistance	5,000	10,000	15,000	25,000	50,000
Leisure and hospitality	10,000	10,000	15,000	20,000	35,000
Accommodation and food services	10,000	10,000	15,000	20,000	35,000
1 to 99 workers	10,000	10,000	15,000	25,000	50,000
1 to 49 workers	10,000	10,000	15,000	25,000	50,000
50 to 99 workers	10,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	15,000	25,000	50,000
100 to 499 workers	7,500	10,000	15,000	25,000	50,000
500 workers or more	5,000	10,000	15,000	30,000	50,000
Geographic areas					
East North Central	7,500	10,000	15,000	25,000	50,000
South Atlantic	10,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	25,000	50,000
West South Central	10,000	10,000	15,000	25,000	45,000
Mountain	10,000	10,000	15,000	25,000	50,000
Pacific	5,000	10,000	15,000	25,000	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

³ 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, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	46	35	16	2
Worker characteristics				
Management, professional, and related	50	35	13	2
Management, business, and financial	51	36	11	1
Professional and related	49	35	14	2
Service	34	34	32	1
Protective service	29	50	—	—
Sales and office	49	32	17	1
Sales and related	51	29	19	1
Office and administrative support	49	34	17	1
Natural resources, construction, and maintenance	39	39	15	7
Construction, extraction, farming, fishing, and forestry	24	43	20	13
Installation, maintenance, and repair	49	36	12	3
Production, transportation, and material moving ...	45	40	12	3
Production	47	41	9	2
Transportation and material moving	44	38	15	4
Full time	47	37	13	2
Part time	39	18	43	1
Union	45	32	16	7
Nonunion	46	36	17	1
Average wage within the following categories: ²				
Lowest 25 percent	37	30	32	1
Lowest 10 percent	34	—	47	—
Second 25 percent	44	38	16	2
Third 25 percent	44	39	14	2
Highest 25 percent	52	32	13	3
Highest 10 percent	53	32	13	3
Establishment characteristics				
Goods-producing industries	46	40	10	4
Construction	15	42	31	13
Manufacturing	52	39	7	2
Service-providing industries	46	34	18	2
Trade, transportation, and utilities	49	30	19	2
Wholesale trade	44	39	—	—
Retail trade	52	24	22	1
Transportation and warehousing	46	33	15	6
Utilities	62	26	—	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	61	27	—	—
Financial activities	64	27	—	—
Finance and insurance	70	24	6	(³)
Credit intermediation and related activities	73	21	—	—
Insurance carriers and related activities	63	31	—	—
Real estate and rental and leasing	—	50	25	—
Professional and business services	42	40	—	—
Professional and technical services	39	43	17	—
Administrative and waste services	36	41	—	—
Education and health services	36	40	22	3
Educational services	53	31	—	—
Junior colleges, colleges, and universities	64	29	7	(³)
Health care and social assistance	32	42	23	3
Leisure and hospitality	39	34	—	—
Accommodation and food services	41	30	—	—
Other services	12	39	49	—
1 to 99 workers	33	38	27	2
1 to 49 workers	30	38	30	2
50 to 99 workers	39	38	21	2
100 workers or more	54	34	10	2
100 to 499 workers	47	39	12	2
500 workers or more	60	29	8	3
Geographic areas				
New England	54	43	—	—
Middle Atlantic	20	23	56	2
East North Central	59	38	—	3
West North Central	57	40	—	3
South Atlantic	56	43	—	1
East South Central	56	43	—	—
West South Central	60	37	—	3
Mountain	60	38	—	—
Pacific	46	40	11	3

¹ Employer assumes all risks and expenses of providing the benefit.

² 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, 2009." See Technical Note for more details.

³ Less than 0.5 percent.

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/glossary20092010.htm.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	20	80
Worker characteristics		
Management, professional, and related	16	84
Management, business, and financial	14	86
Professional and related	17	83
Service	35	65
Sales and office	20	80
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance	19	81
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	20	80
Production, transportation, and material moving ...	17	83
Production	14	86
Transportation and material moving	21	79
Full time	18	82
Part time	36	64
Union	18	82
Nonunion	20	80
Average wage within the following categories: ¹		
Lowest 25 percent	36	64
Lowest 10 percent	52	48
Second 25 percent	22	78
Third 25 percent	17	83
Highest 25 percent	15	85
Highest 10 percent	14	86
Establishment characteristics		
Goods-producing industries	13	87
Construction	26	74
Manufacturing	11	89
Service-providing industries	22	78
Trade, transportation, and utilities	23	77
Wholesale trade	17	83
Retail trade	29	71
Transportation and warehousing	20	80
Utilities	9	91

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	20	80
Financial activities	8	92
Finance and insurance	7	93
Credit intermediation and related activities	6	94
Insurance carriers and related activities	6	94
Professional and business services	15	85
Professional and technical services	11	89
Administrative and waste services	26	74
Education and health services	25	75
Educational services	24	76
Junior colleges, colleges, and universities	12	88
Health care and social assistance	25	75
Leisure and hospitality	42	58
Accommodation and food services	43	57
Other services	54	46
1 to 99 workers	28	72
1 to 49 workers	30	70
50 to 99 workers	23	77
100 workers or more	15	85
100 to 499 workers	17	83
500 workers or more	12	88
Geographic areas		
New England	7	93
Middle Atlantic	48	52
East North Central	6	94
West North Central	7	93
South Atlantic	9	91
West South Central	10	90
Mountain	3	97
Pacific	14	86

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, 2009." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	7	2	66	22	2
Worker characteristics					
Management, professional, and related	1	1	62	33	2
Management, business, and financial	2	(1)	58	38	1
Professional and related	1	1	64	31	3
Service	3	2	84	8	2
Protective service	—	—	88	9	—
Sales and office	4	1	66	27	3
Sales and related	5	1	68	25	2
Office and administrative support	3	1	65	28	3
Natural resources, construction, and maintenance	17	7	59	15	2
Construction, extraction, farming, fishing, and forestry	24	11	58	6	2
Installation, maintenance, and repair	12	4	60	21	2
Production, transportation, and material moving ...	20	6	63	10	1
Production	21	8	60	10	1
Transportation and material moving	20	—	67	9	—
Full time	8	3	64	23	2
Part time	4	1	81	13	1
Union	22	9	50	17	3
Nonunion	4	1	69	23	2
Average wage within the following categories: ²					
Lowest 25 percent	6	2	82	9	1
Lowest 10 percent	2	—	91	4	—
Second 25 percent	10	2	71	16	2
Third 25 percent	10	2	65	22	2
Highest 25 percent	5	3	58	32	2
Highest 10 percent	3	1	58	37	2
Establishment characteristics					
Goods-producing industries	19	7	57	16	1
Construction	24	—	65	5	—
Manufacturing	19	7	56	16	1
Service-providing industries	4	1	68	24	2
Trade, transportation, and utilities	9	2	69	18	1
Wholesale trade	8	3	63	22	3
Retail trade	6	—	74	18	—
Transportation and warehousing	18	—	70	10	—
Utilities	6	—	44	41	—

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information	—	—	43	51	5
Financial activities	1	(¹)	48	50	(¹)
Finance and insurance	—	1	43	55	—
Credit intermediation and related activities	—	1	35	63	—
Insurance carriers and related activities	—	—	53	46	—
Real estate and rental and leasing	—	—	82	—	—
Professional and business services	2	—	70	27	—
Professional and technical services	—	—	74	25	—
Administrative and waste services	—	—	79	—	—
Education and health services	2	1	78	14	6
Educational services	3	—	81	16	—
Junior colleges, colleges, and universities	2	—	74	24	—
Health care and social assistance	1	1	77	13	7
Leisure and hospitality	4	—	90	3	—
Accommodation and food services	4	—	90	—	—
Other services	7	—	86	6	—
1 to 99 workers	8	1	73	17	1
1 to 49 workers	7	1	74	17	1
50 to 99 workers	10	1	72	16	1
100 workers or more	7	3	62	26	3
100 to 499 workers	9	2	68	20	1
500 workers or more	6	4	55	31	4
Geographic areas					
New England	6	1	62	29	1
Middle Atlantic	4	1	81	13	1
East North Central	14	5	56	24	2
West North Central	13	3	62	19	3
South Atlantic	8	2	61	27	2
East South Central	9	—	74	12	—
West South Central	6	—	53	34	—
Mountain	5	—	62	29	—
Pacific	4	2	61	28	6

¹ Less than 0.5 percent.

² 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, 2009." 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/glossary20092010.htm.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	90	13	24	26	26	26	10
Worker characteristics							
Management, professional, and related	89	12	21	26	26	26	11
Management, business, and financial	89	13	20	26	26	26	11
Professional and related	88	12	22	26	26	26	12
Service	95	13	26	26	26	26	5
Protective service	94	12	12	26	26	26	6
Sales and office	88	13	21	26	26	26	12
Sales and related	84	12	20	26	26	26	16
Office and administrative support	89	13	21	26	26	26	11
Natural resources, construction, and maintenance	89	13	26	26	26	30	11
Construction, extraction, farming, fishing, and forestry	94	13	26	26	26	26	6
Installation, maintenance, and repair	86	13	26	26	26	39	14
Production, transportation, and material moving ...	91	13	26	26	26	26	9
Production	90	13	26	26	26	26	10
Transportation and material moving	91	13	25	26	26	26	9
Full time	89	13	24	26	26	26	11
Part time	93	–	–	–	–	–	7
Union	87	13	26	26	26	52	13
Nonunion	90	12	21	26	26	26	10
Average wage within the following categories: ²							
Lowest 25 percent	92	13	24	26	26	26	8
Lowest 10 percent	95	–	–	–	–	–	5
Second 25 percent	92	13	21	26	26	26	8
Third 25 percent	91	13	24	26	26	26	9
Highest 25 percent	87	13	25	26	26	26	13
Highest 10 percent	87	13	25	26	26	26	13
Establishment characteristics							
Goods-producing industries	91	13	26	26	26	26	9
Construction	95	13	26	26	26	26	5
Manufacturing	90	13	26	26	26	26	10
Service-providing industries	89	12	22	26	26	26	11
Trade, transportation, and utilities	87	13	21	26	26	26	13
Wholesale trade	90	12	20	26	26	26	10
Retail trade	81	12	13	26	26	26	19
Information	74	13	26	26	26	52	26

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	87	12	20	26	26	26	13
Finance and insurance	87	13	20	26	26	26	13
Credit intermediation and related activities	86	13	20	25	26	26	14
Insurance carriers and related activities	88	13	17	26	26	26	12
Real estate and rental and leasing	90	12	13	26	26	26	10
Professional and business services	91	12	13	26	26	26	9
Professional and technical services	91	12	13	26	26	26	9
Administrative and waste services	95	12	13	26	26	26	5
Education and health services	93	12	24	26	26	26	7
Educational services:							
Junior colleges, colleges, and universities	91	12	24	26	26	26	9
Health care and social assistance	94	13	24	26	26	26	6
1 to 99 workers	91	12	20	26	26	26	9
1 to 49 workers	91	12	24	26	26	26	9
50 to 99 workers	92	12	13	26	26	26	8
100 workers or more	89	13	24	26	26	26	11
100 to 499 workers	89	13	21	26	26	26	11
500 workers or more	88	13	26	26	26	26	12
Geographic areas							
Middle Atlantic	95	24	26	26	26	26	5
East North Central	87	13	20	26	26	26	13
West North Central	88	12	13	26	26	26	12
South Atlantic	90	12	13	26	26	26	10
East South Central	92	—	—	—	—	—	8
West South Central	87	12	13	26	26	26	13
Mountain	83	12	13	26	26	26	17
Pacific	87	13	25	26	26	26	13

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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, 2009." 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/glossary20092010.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010

(All workers with fixed percent of annual earnings short-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 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	22	1	33	26	17	64.0	60.0
Worker characteristics								
Management, professional, and related	1	17	1	33	23	25	66.7	60.0
Management, business, and financial	–	17	–	36	19	27	66.9	60.0
Professional and related	1	17	1	32	26	23	66.6	60.0
Service	–	37	–	27	27	6	58.9	60.0
Protective service	–	–	–	51	–	5	59.7	60.0
Sales and office	(¹)	21	2	31	27	18	64.7	60.0
Sales and related	–	22	–	33	24	19	64.7	60.0
Office and administrative support	1	21	2	31	29	18	64.7	60.0
Natural resources, construction, and maintenance	–	22	–	31	35	9	61.7	60.0
Construction, extraction, farming, fishing, and forestry	–	16	–	23	49	7	62.4	66.0
Installation, maintenance, and repair	–	26	–	36	27	9	61.3	60.0
Production, transportation, and material moving ...	2	18	1	38	26	15	64.0	60.0
Production	3	18	1	41	26	11	62.0	60.0
Transportation and material moving	(¹)	19	1	35	25	20	66.4	60.0
Full time	1	20	1	35	26	18	64.4	60.0
Part time	–	39	–	19	31	11	61.5	60.0
Union	2	24	3	19	38	15	64.0	65.0
Nonunion	1	22	1	35	25	17	64.1	60.0
Average wage within the following categories: ²								
Lowest 25 percent	–	38	–	26	27	8	59.8	60.0
Lowest 10 percent	–	55	–	19	23	2	56.6	50.0
Second 25 percent	1	22	1	36	27	13	62.9	60.0
Third 25 percent	1	18	2	37	26	17	64.3	60.0
Highest 25 percent	1	18	1	30	25	25	66.9	65.0
Highest 10 percent	–	17	–	29	25	27	68.2	66.0
Establishment characteristics								
Goods-producing industries	3	14	1	37	27	19	65.2	60.0
Construction	–	19	–	16	52	8	63.3	66.0
Manufacturing	3	12	1	41	24	21	65.5	60.0
Service-providing industries	1	24	1	32	26	16	63.8	60.0
Trade, transportation, and utilities	–	21	–	31	27	20	65.6	60.0
Wholesale trade	–	12	–	40	32	13	64.4	60.0
Retail trade	–	25	–	28	27	18	64.2	60.0
Transportation and warehousing	–	23	–	27	17	31	69.9	60.0
Utilities	–	–	–	–	35	37	71.2	67.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with fixed percent of annual earnings short-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 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	—	23	—	31	27	19	64.3	60.0
Financial activities	—	16	—	33	21	28	67.8	60.0
Finance and insurance	—	14	—	30	22	32	69.4	66.0
Credit intermediation and related activities	—	17	—	31	25	25	67.4	60.0
Insurance carriers and related activities	—	10	—	34	20	34	70.1	66.0
Real estate and rental and leasing	—	—	—	45	—	—	61.7	60.0
Professional and business services	—	16	—	38	31	14	64.3	60.0
Professional and technical services	—	13	—	38	31	17	65.9	60.0
Administrative and waste services	—	22	—	37	36	1	59.9	60.0
Education and health services	2	24	2	30	27	15	62.9	60.0
Educational services	—	20	2	20	15	44	74.0	67.0
Junior colleges, colleges, and universities	—	23	—	24	7	46	74.2	67.0
Health care and social assistance	2	24	3	32	30	9	60.7	60.0
Leisure and hospitality	—	49	1	28	18	4	57.2	58.0
Accommodation and food services	—	52	1	25	18	4	56.9	50.0
Other services	—	45	—	—	24	7	58.7	60.0
1 to 99 workers	1	26	1	31	31	11	62.2	60.0
1 to 49 workers	—	26	—	29	33	10	62.3	60.0
50 to 99 workers	—	25	—	34	26	14	62.2	60.0
100 workers or more	1	19	1	34	23	21	65.3	60.0
100 to 499 workers	2	15	1	36	26	20	65.0	60.0
500 workers or more	(¹)	24	2	31	20	23	65.6	60.0
Geographic areas								
New England	—	15	—	42	19	23	65.1	60.0
Middle Atlantic	—	40	—	9	42	7	61.0	60.0
East North Central	—	9	—	43	24	23	65.7	60.0
West North Central	—	8	—	45	19	25	66.1	60.0
South Atlantic	—	13	—	56	11	19	65.1	60.0
East South Central	—	—	—	47	4	—	60.2	60.0
West South Central	—	8	—	47	19	24	67.3	60.0
Mountain	—	—	1	47	13	26	66.5	60.0
Pacific	—	12	—	26	29	24	67.3	65.0

¹ Less than 0.5 percent.

² 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, 2009." 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/glossary20092010.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	70	\$170	\$250	\$546	\$1,000	\$2,300	30
Worker characteristics							
Management, professional, and related	67	170	381	561	1,500	2,500	33
Management, business, and financial	65	170	417	750	1,750	2,500	35
Professional and related	68	170	350	561	1,385	2,350	32
Service	78	—	—	—	—	—	22
Sales and office	68	170	250	546	1,000	2,308	32
Sales and related	69	170	170	524	1,000	2,500	31
Office and administrative support	68	170	300	546	1,000	2,000	32
Natural resources, construction, and maintenance	75	170	300	546	1,000	1,500	25
Construction, extraction, farming, fishing, and forestry	82	170	400	546	561	1,154	18
Installation, maintenance, and repair	71	170	250	546	1,000	1,500	29
Production, transportation, and material moving ...	70	170	250	500	750	1,500	30
Production	70	170	250	500	800	1,500	30
Transportation and material moving	69	170	250	502	600	1,500	31
Full time	70	170	300	546	1,154	2,308	30
Part time	70	170	170	350	546	561	30
Union	71	170	201	490	546	1,000	29
Nonunion	70	170	250	546	1,100	2,308	30
Average wage within the following categories: ²							
Lowest 25 percent	76	—	—	—	—	—	24
Lowest 10 percent	80	—	—	—	—	—	20
Second 25 percent	73	170	250	546	1,000	2,000	27
Third 25 percent	70	170	340	546	1,000	2,300	30
Highest 25 percent	65	170	346	546	1,200	2,308	35
Highest 10 percent	65	170	350	560	1,500	2,350	35
Establishment characteristics							
Goods-producing industries	65	170	300	524	1,000	1,500	35
Construction	87	170	260	546	561	1,500	13
Manufacturing	60	175	300	515	1,000	1,500	40
Service-providing industries	72	170	250	546	1,000	2,308	28
Trade, transportation, and utilities	68	170	200	500	600	1,500	32
Wholesale trade	73	170	364	546	800	1,385	27
Retail trade	68	170	170	500	561	2,500	32
Transportation and warehousing	62	170	200	500	577	1,000	38
Utilities	57	170	170	300	524	715	43

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	48	—	—	—	—	—	52
Financial activities	61	\$170	\$500	\$900	\$2,309	\$3,000	39
Finance and insurance	56	170	500	750	2,309	3,000	44
Credit intermediation and related activities	62	170	500	1,000	2,500	3,846	38
Insurance carriers and related activities	54	—	—	—	—	—	46
Real estate and rental and leasing	78	—	—	—	—	—	22
Professional and business services	77	170	459	561	1,500	2,500	23
Professional and technical services	79	—	—	—	—	—	21
Administrative and waste services	86	—	—	—	—	—	14
Education and health services	74	170	300	546	1,000	2,000	26
Educational services	50	—	—	—	—	—	50
Junior colleges, colleges, and universities	43	—	—	—	—	—	57
Health care and social assistance	79	170	300	546	1,000	2,000	21
1 to 99 workers	77	170	170	524	750	1,500	23
1 to 49 workers	80	170	170	524	750	1,500	20
50 to 99 workers	70	170	170	524	800	1,500	30
100 workers or more	65	170	364	561	1,500	2,309	35
100 to 499 workers	68	170	364	546	1,154	2,000	32
500 workers or more	62	170	350	600	1,500	2,500	38
Geographic areas							
New England	61	—	—	—	—	—	39
Middle Atlantic	88	170	170	470	546	561	12
East North Central	55	250	400	700	1,153	2,308	45
West North Central	56	250	350	500	1,250	2,309	44
South Atlantic	65	250	500	1,000	1,750	2,500	35
West South Central	54	230	500	1,000	1,500	2,308	46
Mountain	59	—	—	—	—	—	41
Pacific	66	200	470	546	1,500	2,326	34

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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, 2009." 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/glossary20092010.htm.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	9	91
Worker characteristics		
Management, professional, and related	8	92
Management, business, and financial	8	92
Professional and related	8	92
Service	8	92
Sales and office	10	90
Sales and related	12	88
Office and administrative support	9	91
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	9	91
Installation, maintenance, and repair	10	90
Production, transportation, and material moving	9	91
Production	10	90
Transportation and material moving	8	92
Full time	9	91
Union	9	91
Nonunion	9	91
Average wage within the following categories: ¹		
Lowest 25 percent	8	92
Second 25 percent	9	91
Third 25 percent	10	90
Highest 25 percent	8	92
Highest 10 percent	8	92
Establishment characteristics		
Goods-producing industries	10	90
Construction	10	90
Manufacturing	10	90
Service-providing industries	8	92
Trade, transportation, and utilities	12	88
Wholesale trade	9	91
Transportation and warehousing	8	92
Utilities	21	79

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	5	95
Financial activities	9	91
Finance and insurance	9	91
Credit intermediation and related activities	11	89
Insurance carriers and related activities	7	93
Professional and business services	7	93
Professional and technical services	6	94
Education and health services	9	91
Educational services	8	92
Junior colleges, colleges, and universities	10	90
Health care and social assistance	9	91
Other services	8	92
1 to 99 workers	7	93
1 to 49 workers	9	91
50 to 99 workers	4	96
100 workers or more	9	91
100 to 499 workers	8	92
500 workers or more	11	89
Geographic areas		
New England	4	96
Middle Atlantic	8	92
East North Central	8	92
West North Central	7	93
South Atlantic	9	91
East South Central	7	93
West South Central	12	88
Mountain	8	92
Pacific	10	90

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, 2009." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	93	5	1	1
Worker characteristics				
Management, professional, and related	94	6	(¹)	(¹)
Management, business, and financial	92	7	1	(¹)
Professional and related	94	5	—	—
Service	97	3	—	—
Protective service	96	—	—	—
Sales and office	94	6	1	(¹)
Sales and related	92	7	—	—
Office and administrative support	94	5	(¹)	(¹)
Natural resources, construction, and maintenance	90	6	3	2
Construction, extraction, farming, fishing, and forestry	88	6	—	—
Installation, maintenance, and repair	91	5	2	2
Production, transportation, and material moving ...	87	4	6	3
Production	85	4	8	2
Transportation and material moving	90	5	3	3
Full time	93	5	1	1
Union	78	9	9	4
Nonunion	95	5	(¹)	(¹)
Average wage within the following categories: ²				
Lowest 25 percent	95	3	—	—
Lowest 10 percent	95	—	—	—
Second 25 percent	94	4	1	(¹)
Third 25 percent	94	5	1	(¹)
Highest 25 percent	91	6	2	1
Highest 10 percent	92	7	1	(¹)
Establishment characteristics				
Goods-producing industries	89	4	5	2
Construction	90	7	3	—
Manufacturing	89	3	6	2
Service-providing industries	93	6	1	(¹)
Trade, transportation, and utilities	88	9	2	2
Wholesale trade	93	3	—	—
Transportation and warehousing	94	3	—	—
Utilities	78	21	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	88	12	—	—
Financial activities	92	8	—	—
Finance and insurance	91	8	(¹)	1
Credit intermediation and related activities	89	10	—	—
Insurance carriers and related activities	92	7	—	—
Real estate and rental and leasing	98	—	—	—
Professional and business services	96	3	—	—
Professional and technical services	97	3	—	—
Administrative and waste services	97	—	—	—
Education and health services	96	3	—	—
Educational services	94	5	—	—
Junior colleges, colleges, and universities	93	—	(¹)	—
Health care and social assistance	97	3	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	99	—	—	—
Other services	95	—	—	—
1 to 99 workers	93	5	1	(¹)
1 to 49 workers	93	6	1	(¹)
50 to 99 workers	94	4	—	—
100 workers or more	92	5	2	1
100 to 499 workers	93	5	1	(¹)
500 workers or more	91	5	2	1
Geographic areas				
New England	95	4	—	—
Middle Atlantic	96	3	1	1
East North Central	87	7	4	1
West North Central	92	6	—	—
South Atlantic	96	4	—	—
East South Central	92	6	—	—
West South Central	91	7	(¹)	1
Mountain	95	5	—	—
Pacific	92	7	—	—

¹ Less than 0.5 percent.

² 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, 2009." 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/glossary20092010.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010

(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	20	64	8	6	2	58.8	60.0
Worker characteristics							
Management, professional, and related	21	64	8	6	1	58.7	60.0
Management, business, and financial	18	65	9	6	1	59.1	60.0
Professional and related	22	64	7	6	1	58.5	60.0
Service	36	53	5	—	—	57.1	60.0
Protective service	—	67	—	—	—	59.0	60.0
Sales and office	16	65	10	7	2	59.7	60.0
Sales and related	16	63	12	7	2	60.0	60.0
Office and administrative support	16	66	10	7	2	59.6	60.0
Natural resources, construction, and maintenance	22	66	4	6	2	58.8	60.0
Construction, extraction, farming, fishing, and forestry	18	73	—	4	—	59.5	60.0
Installation, maintenance, and repair	24	63	5	6	2	58.5	60.0
Production, transportation, and material moving	19	70	5	5	2	58.6	60.0
Production	17	69	7	—	—	58.9	60.0
Transportation and material moving	21	71	2	4	2	58.3	60.0
Full time	21	65	7	6	2	58.8	60.0
Union	31	55	4	6	4	58.1	60.0
Nonunion	19	65	8	6	1	58.9	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	—	55	6	7	—	59.0	60.0
Second 25 percent	19	67	7	6	1	58.6	60.0
Third 25 percent	18	67	8	6	2	59.2	60.0
Highest 25 percent	22	63	8	5	1	58.7	60.0
Highest 10 percent	21	62	10	6	1	58.8	60.0
Establishment characteristics							
Goods-producing industries	18	67	8	6	2	59.2	60.0
Construction	12	75	—	7	—	60.7	60.0
Manufacturing	18	65	9	6	1	59.0	60.0
Service-providing industries	21	64	8	6	2	58.8	60.0
Trade, transportation, and utilities	20	65	7	6	3	59.4	60.0
Wholesale trade	16	66	10	6	2	58.7	60.0
Transportation and warehousing	21	68	—	6	—	60.2	60.0
Utilities	52	27	12	4	5	55.9	50.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010—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	18	63	10	6	3	59.5	60.0
Financial activities	17	61	15	6	2	59.9	60.0
Finance and insurance	16	60	16	6	2	60.0	60.0
Credit intermediation and related activities	15	57	19	7	2	60.3	60.0
Insurance carriers and related activities	18	63	12	5	2	59.7	60.0
Real estate and rental and leasing	19	69	—	—	—	58.9	60.0
Professional and business services	15	69	7	—	—	59.0	60.0
Professional and technical services	10	72	—	9	—	59.9	60.0
Administrative and waste services	—	63	7	5	—	58.1	60.0
Education and health services	25	64	5	5	(²)	57.8	60.0
Educational services	7	75	8	9	2	60.4	60.0
Junior colleges, colleges, and universities	9	73	9	7	2	60.2	60.0
Health care and social assistance	29	62	5	—	—	57.2	60.0
Other services	20	69	—	7	—	59.0	60.0
1 to 99 workers	13	69	8	8	2	60.1	60.0
1 to 49 workers	13	70	8	7	2	59.8	60.0
50 to 99 workers	14	65	7	11	2	60.5	60.0
100 workers or more	24	62	8	4	1	58.2	60.0
100 to 499 workers	15	69	9	6	1	59.4	60.0
500 workers or more	32	57	6	3	1	57.2	60.0
Geographic areas							
New England	17	64	7	11	2	59.2	60.0
Middle Atlantic	20	64	8	—	—	59.2	60.0
East North Central	20	68	5	5	1	58.8	60.0
West North Central	15	68	10	6	1	59.6	60.0
South Atlantic	17	71	7	4	1	58.7	60.0
East South Central	—	49	4	5	—	56.5	60.0
West South Central	18	67	6	7	2	59.0	60.0
Mountain	21	64	12	—	—	58.4	60.0
Pacific	24	55	12	7	2	59.1	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, 2009." See Technical Note for more details.

² Less than 0.5 percent.

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/glossary20092010.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	82	\$3,500	\$5,000	\$8,000	\$10,000	\$15,000	18
Worker characteristics							
Management, professional, and related	83	4,500	6,000	10,000	12,000	15,000	17
Management, business, and financial	84	5,000	6,000	10,000	12,500	15,500	16
Professional and related	82	4,000	5,000	8,000	10,000	15,000	18
Service	83	3,000	5,000	8,000	10,000	15,000	17
Sales and office	84	3,000	5,000	9,000	10,000	15,000	16
Sales and related	86	2,500	5,000	7,000	10,000	18,000	14
Office and administrative support	84	3,600	5,000	10,000	10,500	15,000	16
Natural resources, construction, and maintenance	82	3,000	4,000	5,000	10,000	15,000	18
Construction, extraction, farming, fishing, and forestry	84	2,500	5,000	5,000	8,500	15,000	16
Installation, maintenance, and repair	80	3,399	4,000	5,000	10,000	15,000	20
Production, transportation, and material moving ...	74	2,500	5,000	7,000	10,000	15,000	26
Production	79	2,500	5,000	7,500	10,000	15,000	21
Transportation and material moving	69	2,500	5,000	5,000	10,000	10,000	31
Full time	83	4,000	5,000	8,000	10,000	15,000	17
Union	68	2,917	4,000	5,000	10,000	15,000	32
Nonunion	83	4,000	5,000	8,333	10,000	15,000	17
Average wage within the following categories: ²							
Lowest 25 percent	82	3,000	5,000	8,000	10,000	15,000	18
Second 25 percent	83	3,000	5,000	7,500	10,000	15,000	17
Third 25 percent	83	3,000	5,000	7,500	10,000	15,000	17
Highest 25 percent	81	4,000	5,000	10,000	12,000	15,500	19
Highest 10 percent	81	5,000	6,000	10,000	15,000	20,000	19
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	8,000	11,000	15,000	18
Construction	94	—	—	—	—	—	6
Manufacturing	80	3,000	5,000	8,750	12,000	15,000	20
Service-providing industries	82	4,000	5,000	8,000	10,000	15,000	18
Trade, transportation, and utilities	74	3,000	5,000	6,000	10,000	15,000	26
Wholesale trade	80	5,000	5,000	7,000	10,000	15,000	20
Transportation and warehousing	55	—	—	—	—	—	45
Utilities	65	3,399	5,000	10,000	15,000	15,500	35

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—Continued

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	86	\$4,000	\$4,000	\$6,000	\$12,000	\$15,000	14
Financial activities	85	5,000	7,500	10,000	15,000	25,000	15
Finance and insurance	84	5,000	8,000	10,000	20,000	25,000	16
Credit intermediation and related activities	85	5,000	7,500	10,000	25,000	30,000	15
Insurance carriers and related activities	80	5,000	7,500	10,000	15,000	20,000	20
Professional and business services	83	5,000	6,000	10,000	10,000	16,600	17
Professional and technical services	88	5,000	6,250	10,000	10,000	15,000	12
Education and health services	85	3,000	5,000	6,000	10,000	15,000	15
Educational services	85	4,000	5,000	7,000	10,000	14,000	15
Junior colleges, colleges, and universities	86	4,167	5,000	7,500	10,000	15,000	14
Health care and social assistance	85	3,000	5,000	6,000	10,000	15,000	15
Other services	67	3,000	5,000	5,000	10,000	10,000	33
1 to 99 workers	82	3,000	5,000	6,667	10,000	15,000	18
1 to 49 workers	83	3,000	5,000	7,000	10,000	15,000	17
50 to 99 workers	80	3,000	5,000	6,000	10,000	12,000	20
100 workers or more	82	4,000	5,000	10,000	12,000	15,000	18
100 to 499 workers	85	4,000	5,000	7,500	10,000	15,000	15
500 workers or more	79	4,000	6,000	10,000	15,000	17,300	21
Geographic areas							
New England	86	4,167	5,000	7,500	10,000	15,000	14
Middle Atlantic	83	3,000	5,000	8,000	10,000	15,000	17
East North Central	75	3,000	5,000	7,000	10,000	15,000	25
West North Central	81	4,000	5,000	10,000	10,000	15,000	19
South Atlantic	82	3,500	5,000	7,500	10,000	15,000	18
West South Central	81	4,000	5,000	8,000	10,000	15,000	19
Mountain	85	4,000	5,000	8,000	12,000	20,000	15
Pacific	83	4,000	5,000	10,000	15,000	17,300	17

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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, 2009." 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/glossary20092010.htm.