

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018

(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	27	63	5	4	1	57.6	60.0
Worker characteristics							
Management, professional, and related	27	62	7	5	(¹)	57.7	60.0
Management, business, and financial	22	67	6	5	1	58.1	60.0
Professional and related	30	58	7	5	(¹)	57.4	60.0
Service	31	62	—	2	—	57.1	60.0
Protective service	30	59	—	—	—	57.7	60.0
Sales and office	28	63	3	5	1	57.3	60.0
Sales and related	24	66	—	5	—	57.7	60.0
Office and administrative support	29	62	3	5	1	57.2	60.0
Natural resources, construction, and maintenance	21	68	8	—	—	58.6	60.0
Installation, maintenance, and repair	24	69	5	—	—	57.7	60.0
Production, transportation, and material moving ...	25	67	5	3	1	57.9	60.0
Production	26	61	7	—	—	58.0	60.0
Transportation and material moving	23	73	—	1	—	57.7	60.0
Full time	27	63	6	4	1	57.7	60.0
Part time	29	63	—	4	—	57.3	60.0
Union	33	60	5	—	—	57.3	60.0
Nonunion	26	63	6	4	1	57.7	60.0
Average wage within the following categories: ²							
Lowest 25 percent	27	67	—	3	—	57.3	60.0
Second 25 percent	29	63	4	4	1	57.2	60.0
Third 25 percent	26	65	6	4	1	57.7	60.0
Highest 25 percent	26	62	7	5	(¹)	57.8	60.0
Highest 10 percent	26	60	8	6	(¹)	57.9	60.0
Establishment characteristics							
Goods-producing industries	24	58	13	—	—	58.5	60.0
Construction	—	71	—	—	—	58.6	60.0
Manufacturing	25	55	13	—	—	58.6	60.0
Service-providing industries	27	64	4	4	(¹)	57.5	60.0
Trade, transportation, and utilities	23	69	4	4	1	57.9	60.0
Wholesale trade	21	73	2	3	2	57.8	60.0
Retail trade	19	70	—	7	—	58.5	60.0
Transportation and warehousing	26	70	—	—	—	57.6	60.0
Utilities	33	39	17	—	—	58.4	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018—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	28	62	5	—	—	57.3	60.0
Financial activities	32	58	—	5	—	57.2	60.0
Finance and insurance	36	55	—	6	—	56.9	60.0
Credit intermediation and related activities	35	55	—	7	—	57.1	60.0
Insurance carriers and related activities	38	53	6	3	—	56.4	60.0
Real estate and rental and leasing	—	83	—	—	—	59.7	60.0
Professional and business services	24	67	—	5	—	57.6	60.0
Professional and technical services	28	60	—	7	—	57.1	60.0
Education and health services	31	62	4	—	—	57.0	60.0
Educational services	—	73	10	11	—	61.0	60.0
Junior colleges, colleges, and universities	—	76	7	8	—	60.8	60.0
Health care and social assistance	37	59	—	—	—	56.2	60.0
Leisure and hospitality	—	72	—	—	—	57.4	60.0
Other services	—	79	—	—	—	60.3	60.0
1 to 99 workers	22	65	7	5	1	58.4	60.0
1 to 49 workers	23	67	5	4	1	58.2	60.0
50 to 99 workers	20	63	—	5	—	58.9	60.0
100 workers or more	30	62	5	4	(¹)	57.2	60.0
100 to 499 workers	23	69	—	4	—	58.0	60.0
500 workers or more	36	55	5	—	—	56.4	60.0
Geographic areas							
Northeast	25	68	2	4	(¹)	57.7	60.0
New England	22	68	5	—	—	58.1	60.0
Middle Atlantic	26	69	—	4	—	57.6	60.0
South	30	63	3	4	1	57.0	60.0
South Atlantic	29	63	3	4	1	57.0	60.0
East South Central	25	69	—	4	—	57.5	60.0
West South Central	33	59	4	—	—	56.7	60.0
Midwest	23	66	6	4	(¹)	58.0	60.0
East North Central	24	67	5	—	—	57.7	60.0
West North Central	22	66	6	—	—	58.4	60.0
West	27	55	12	—	—	58.2	60.0
Mountain	22	64	—	3	—	58.8	60.0
Pacific	30	50	14	—	—	57.9	60.0

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

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