Sun Life Financial®

Will workers in America ignore the risks, hope to dodge the bullet, or simply hide?

Perceptions, misconceptions, and best practices about long-term disability

A Sun Life Financial
Benefits Planning Report
Spring/Summer 2012

The odds of a disability in the U.S.

The barbecue test

If ten couples in the United States gather for a barbecue, roughly three will likely have one of the partners experience a disability of one year or more before age 65.

This report highlights the number of U.S. workers uninsured against long-term disability or *underinsured* by their own standards. Various attitudes explain why financial loss from disability in America seems like an accident waiting to happen.

This information outlines:

- the probability and financial risk of long-term disability,
- the options and features of group long-term disability insurance, and
- the need to prioritize and allocate funds among different types of group insurance benefits.

Many employers offer group insurance as part of a benefits package. Group insurance may cost a worker less and have less stringent underwriting requirements than individual insurance purchased directly from an insurance carrier. Common types of group insurance provide coverage for health, life, dental, disability, vision, and/or sometimes critical illness. Employers may provide a basic level of free coverage, share the cost of premiums, or offer employees the option to purchase group coverage at their own expense (voluntary group coverage).

As the cost of worksite benefits shifts increasingly from employer to employee,[1] *workers must understand the full spectrum of group employee insurance benefits available to them and the degree of financial risk that different types of insurance can guard against. More workers will need to decide whether to invest in long-term disability insurance, for example, and at what coverage level.*

If more employers replace employer-paid coverage with voluntary coverage, then more U.S. workers will go unprotected against long-term disability—unless they become better informed about their risks.

What is long-term disability insurance?

Long-term disability insurance replaces a pre-determined portion of an employee's income if a qualifying disability involving a non-occupational injury or illness lasts at least three to six months—depending on the policy. Some employers provide employees with a basic level of group coverage, typically paying an insured worker approximately 60% of salary for a qualifying long-term disability. These benefits packages can also offer employees the option to buy *supplementary* coverage.

Employers are increasingly offering *voluntary* group coverage, which provides employees the option to purchase long-term disability insurance at their own expense. Though workers pay the full cost, voluntary group insurance allows them to:

- pay *group* insurance rates, often more favorable than individual rates,
- more easily obtain coverage at a competitive premium rate, since buying individual insurance often requires underwriting tests and more stringent qualification limitations, and
- receive income-tax-free benefits for a qualifying long-term disability assuming premiums were paid with "post-tax" dollars, meaning the income was already subject to state and federal payroll taxes. In contrast, employer-paid long-term disability insurance benefits are subject to payroll taxes.

Policies typically have an *elimination period* ranging from three to six months after the start of disability when employees do not receive payments to replace lost income. Generally, the longer the elimination period, the lower the cost of premiums.

Methodology and summary

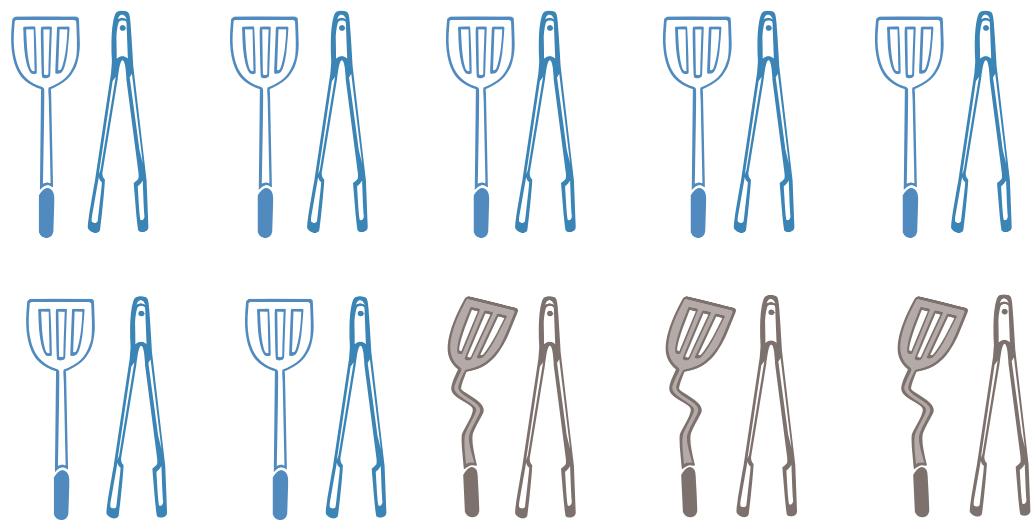
This report is based on a Sun Life Financial survey of 2,011 full-time workers age 18 and over conducted between March 14 and March 22, 2012 (see the methodology section and summary at the end of the report).

1. According to a 2011 LIMRA report, "Voluntary Worksite Benefits: Penetration and Market Potential," almost one-third of all employers are considering offering employees new voluntary benefits to replace existing benefits that are paid entirely or in part by the employer.

Understanding the chances of disability

The barbecue test—a couple's odds of experiencing a disability

If ten couples in the United States gather for a barbecue, at least three will likely have one of the partners experience a disability lasting one year or longer before age 65. According to Sun Life Financial estimates, that's nearly three times as likely as dying.



Couples underestimate their chances of suffering a long-term disability

Median workers projected their chances of suffering a disability lasting one year or more at 20%, or 2 in 10, in line with Sun Life Financial's probability estimates.[2] (Based on a mathematical formula, "median" is the middle value in a list of numbers, making it a reasonable measure of the most typical member of a group.) But married couples underestimate the odds of experiencing a long-term disability:

- *The median married* worker projected the chance that at least one partner will experience a disability lasting one year or more to be 25%. A realistic estimate is higher: between 28% and 34%, depending on age.[3]

2. Sun Life Financial estimates the probability of an individual worker suffering a disability lasting one year or more during a professional lifetime at roughly 15% to 20% (depending on age), which averages slightly under 2 in 10. Sun Life Financial projections are based on information from the Society of Actuaries, *Group Long-Term Disability Actuarial Tables*, 1987, latest available data as of February 2012. The data represent approximations of actuarial odds and assume a mix of health ranges, smokers, and nonsmokers.

3. Sun Life Financial, 2012. The approximate probability of one or more members of a couple experiencing a disability lasting one year or longer before the age of 65 is 28% to 34%, i.e., roughly 3 in 10, depending on age. Sun Life Financial projections are based on those of the Society of Actuaries, *Group Long-Term Disability Actuarial Tables*, 1987, latest available data as of February 2012. The data represent rough approximations of actuarial odds and assume a mix of health ranges, smokers, and nonsmokers.

How does a disability affect financial security?

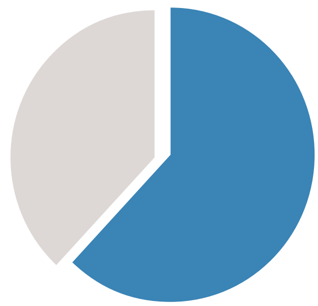
Each year in the United States, **medical problems contribute to roughly half of all personal bankruptcies and home foreclosures.**[4] Yet one-third (33%) of surveyed full-time workers say they don't have group long-term disability insurance.

Including part-time, self-employed, and unemployed workers, a full two-thirds (67%) of the private sector U.S. workforce lacks long-term disability coverage, according to the Social Security Administration.[5]

The financial risk for a worker disabled for one year without the protection of disability insurance would be the loss of a year's salary. Almost half (48%) of surveyed workers concluded that losing one year's salary would seriously impact their retirement.

Medical problems contribute to:

62% of all personal bankruptcies



50% of all foreclosures

4. Personal bankruptcies: Medical problems contributed to 62% of all personal bankruptcies filed in the United States in 2007, a 49.6% increase over results from a similar 2001 study. The American Journal of Medicine, June 4, 2009. David U. Himmelstein, MD; Deborah Thorne, PhD; Elizabeth Warren, JD; Steffie Woolhandler, MD, MPH, "Medical Bankruptcy in the United States, 2007: Results of a National Study." Home foreclosures: Medical problems contributed to half of all home foreclosure filings in 2006. Christopher Tarver Robertson, Richard Egelhof, and Michael Hoke, "Get Sick, Get Out: The Medical Causes of Home Mortgage Foreclosures," Health Matrix, Journal of Law-Medicine, August 8, 2008.

5. The two studies each examine different pools of workers. The Sun Life Financial survey polled full-time workers in both the public and private sectors and did not include part-time, self-employed, or unemployed workers. The Social Security Administration included only the private sector and accounted for part-time, full-time, self-employed, and unemployed workers.

Declining coverage and taking a risk

More than half of workers declined voluntary and supplementary coverage

A growing number of employers do not pay for basic long-term disability insurance, but instead offer employees the option to purchase group coverage themselves. Based on the survey results, Sun Life Financial estimates that over half (61%) of workers offered such voluntary group insurance declined to purchase coverage, and most of them lack coverage elsewhere.[6]

Mirroring estimates of workers who declined to pay for voluntary coverage, the survey results suggest that over half (57%) of those workers offered the option to supplement their employer-paid group coverage[7] at their expense have declined to do so—despite their estimate that they would need more income during disability than a basic employer-paid long-term disability policy typically pays.[8]

Voluntary long-term disability insurance	Supplementing employer-paid long-term disability insurance
61% declined	57% declined

Why do over half (57%)[9] of workers whose employers give them the option to buy *supplemental* long-term disability coverage decline the protection, which by their own estimates would help meet their income needs during a long-term disability?[10]

Even more troubling, why do over half (61%)[11] of workers whose employers give them the option to buy *voluntary* group long-term disability insurance decline this option, which would provide them at least some level of long-term disability coverage?

6. Of the workers whose employers offered them the option to pay for group long-term disability insurance at their own cost (voluntary group coverage), 38% said they didn't buy such coverage, and only 9% of those refuseniks said they had coverage elsewhere. 23% said they don't know if they bought coverage. Since workers must normally decide to purchase such coverage, a worker who doesn't know if he or she bought coverage likely did not do so. Thus, of workers offered the option to buy group voluntary coverage, an estimated 61% likely did not buy coverage, and most of those likely have no long-term disability insurance at all.

7. Of workers who said they were offered the option to buy supplemental group coverage: A. 35% said they declined to purchase, and B. 22% said they didn't know if they bought such coverage, totaling C. 57% of workers who likely did not purchase the supplemental coverage offered them.

8. Although the typical employer-paid long-term disability policy pays approximately 60% of salary in case of long-term disability, the median worker estimates needing the equivalent of 15% more than that, which is 75% of prorated salary, to meet six months of living expenses.

9. 57% is derived from: A. 35% who say they did not buy the supplemental coverage offered them, and B. 22% who do not know if they bought it, which we assume means they likely did not purchase supplemental coverage.

10. A basic long-term disability policy typically pays the equivalent of roughly 60% of salary in case of a qualifying disability. Median respondents said that for a six-month disability, they would need the equivalent of 75% of salary to cover basic living expenses.

11. 61% is derived from: A. 38% who say they did not buy the voluntary coverage offered them, and B. 23% who do not know if they bought it, which we assume means they likely did not purchase voluntary coverage.

Why workers don't buy long-term disability coverage
The gambler, the mole, and the ostrich

If group long-term disability insurance would replace a portion of income during a qualifying disability, why are so many full-time workers not investing in coverage? This survey characterizes several types of workers who do not pay for long-term disability insurance.[12]

The *gambler* thinks the risk of experiencing a long-term disability does not justify the cost of premiums. *The mole* has not thought about the risk of disability and so remains blind to the issues. *The ostrich* does not buy coverage because the thought of disability is unpleasant.

These three kinds of workers generally decline the option to buy *voluntary* coverage, which would establish long-term disability insurance for them in the first place. Virtually the same proportion of workers gave the same reasons for why they declined the offer to buy *supplemental* coverage, which would have augmented their employer-paid long-term disability coverage.

Understanding the various mindsets

Here's how prevalent each mindset was in the Sun Life Financial survey:

The Gambler: ***let the chips fall where they may***

- Of those workers offered the option to buy *voluntary* coverage, which would have provided them at least some level of group long-term disability insurance, over one-third (38%) declined because they don't think their chances of suffering a disability warrants paying for coverage.
- Similarly, of those workers who declined the option to buy *supplemental* long-term disability coverage to augment their employer-paid insurance, over one-third (38%) also declined because they don't think their chances of suffering a disability warrants paying for coverage.

The Mole: ***blind to risks and solutions***

- Of those workers offered the option to buy group *voluntary* long-term disability coverage, over one third (38%) declined because they haven't thought about whether they need coverage.
- Similarly, of those workers offered the chance to buy group *supplemental* coverage, over one-third (36%) declined because they haven't thought about whether they need more coverage.

The Ostrich: ***ignoring the risks***

- Of those workers who declined the option to buy group *voluntary* long-term disability coverage, one-fifth (19%) declined because they don't like thinking about the possibility of experiencing a disability.
- Similarly, of those workers who declined the option to buy group *supplemental* long-term disability coverage, one-fifth (19%) declined because they don't like thinking about the possibility of experiencing a disability.

12. Respondents could choose one or more explanations for why they did not choose to buy *voluntary* group coverage or why they did not choose to buy *supplemental* group long-term disability coverage. The explanations represent such contrasting motivations that most respondents likely identified with only one category. The results correct for the small group of workers (6% for supplemental and 9% for voluntary) who declined to purchase coverage at their workplace because they obtained coverage elsewhere, such as through an individual carrier.

Another reason workers may decide not to purchase long-term disability insurance is because most workers value other types of insurance more, and so may not budget for long-term disability protection.

Dental care vs. long-term disability—comparing odds and financial risk

A sound benefits planning strategy requires workers to make room in their insurance budgets to fund adequate coverage for not only health, life, vision, and dental insurance, but also short- and long-term disability coverage. If adverse financial circumstances require temporarily choosing one type of coverage over the other, the comparison below should help workers decide which choice suits their needs and risk parameters:

Risk of dental care issues compared to disability

A worker has a strong probability within a given year of experiencing a dental issue, which without dental insurance might cost an estimated $600. In contrast, although disability occurs less frequently, for a worker earning a salary of $50,000 without long-term disability insurance, the estimated financial loss from a one-year disability is far greater: $50,000.[13]

Risk of dying compared to disability

And although the *financial loss* to a family from dying is normally far greater than from a one-year disability, the *probability* of someone suffering a one-year disability is nearly *three times* as likely as dying.[14]

13. Sun Life Financial, 2012. Assumes: A. No coverage through group or individual disability insurance. B. $50,000 annual earned income. C. No Social Security disability payments for a disability lasting six months or less. D. Social Security disability payments cover disabilities of three years or more. E. Social Security payments replace 33% of income. F. No wage inflation.

14. Sun Life Financial, 2012 forecasts: The approximate probability of an individual experiencing a disability lasting one year or longer before age 65 is roughly 15% to 20%, as much as 2 in 10, depending on age. The approximate probability of an individual dying before age 65 is far lower, roughly 5% to 7%, less than 1 in 10 depending on age.

I thought I was covered!
Misconceptions about long-term disability insurance

Some workers feel complacent about how they would replace income during long-term disability because they overestimate what either group coverage or governmental assistance would provide.

Obtaining Social Security Disability Insurance—not necessarily a slam dunk

- Over half (53%) of respondents believe that if they are disabled for two years, government programs such as Social Security would cover their living expenses once their savings ran out. The older the respondent, the more likely he or she is to think that Social Security will help in case of disability.[15] But filing for Social Security Disability Insurance (SSDI) can take time and effort, and success is not guaranteed. Only 35% of SSDI claims applications generally receive approval each year. Winning on an appeal can take even longer.[16]

Remember the elimination period

- Only one-fifth (21%) of respondents correctly identified that their disability coverage usually begins only after an *elimination period*. Depending on the policy, an elimination period defines when after the start of disability a qualified claimant will begin to receive payments to replace income. The elimination period may last three to six months after the onset of disability. Workers sometimes can choose the length of their elimination period—generally, the longer the elimination period, the lower the premiums.

Anticipate higher health insurance costs caused by a long-term disability

- At a certain point after the onset of a long-term disability, workers typically will no longer qualify for their employer's health insurance plan and must pay the full premium for health coverage under COBRA, which generally is more expensive than paying for coverage as an employee.[17]

Long-term disability falls near the bottom of workers' insurance priorities

- Many workers may conclude they can't afford to pay for disability insurance after allocating funds for health, life, vision, and dental insurance.

Nearly 40% of workers said they would forego long-term disability insurance if they had to pay for it completely, even if their employer offered coverage at the most competitive rate.

If respondents could own only one type of coverage aside from health insurance:

- The largest group of workers (41%) named life insurance as the "must have" coverage.
- One-third (32%) of U.S. workers favor *dental* insurance as their most important coverage aside from health insurance—the value workers place on dental over disability insurance is striking.
- When asked to choose between paying to own either dental or long-term disability insurance, over half (57%) of workers favored paying for and owning dental over long-term disability coverage.

15. 58% of respondents age 40 and over believe that if they are disabled for two years, government programs such as Social Security will cover their living expenses once their savings run out. In contrast, younger workers are less likely to feel this way: only 47% of workers from 18 to 39 express such unbridled confidence in Social Security.

16. As of 2011, the average wait time to obtain even a decision from the Social Security Administration on a claims request was one year. www.ultimatedisabilityguide.com/ssdi_ssi_hearing_wait_times.html and www.ssa.gov/oact/STATS/dibStat.html.

17. Disabled workers generally then qualify for health insurance coverage under COBRA for a period of 18 months. After that period, disabled workers may be eligible for Social Security Disability Insurance. If a disabled worker receives Social Security Disability Insurance for two years, he or she would qualify for Medicare.

Who owns and buys long-term disability coverage?

U.S. tech workers are more knowledgeable—and more protected

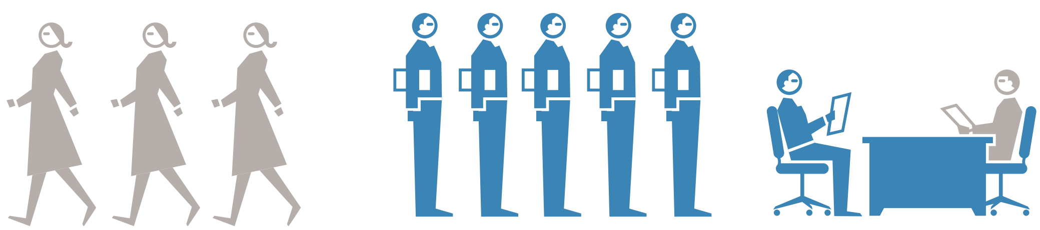
The survey results repeatedly suggest that tech workers protect themselves against long-term disability more than do their counterparts in other industries, and seem better informed:[18]

- Nearly 30% more tech workers own long-term disability insurance than do workers in other industries.[19]
- While 10% of workers in other industries don't know whether they own long-term disability insurance, only 5% of tech workers describe themselves as so uninformed.
- 50% more workers outside of the tech industry *lack* group long-term disability insurance compared to tech workers.[20]
- 53% more tech workers have purchased the group voluntary insurance offered them compared to workers in other industries.[21]

Nearly 50% more women than men explained that they did not buy supplemental coverage because they have not thought about needing it.[24]

More men buy long-term disability insurance than women

Nearly 30%[22] more men purchased *voluntary* long-term disability insurance than did women.



Male workers protect themselves against long-term disability more than female workers do, and they seem better informed than their female counterparts. Women should become at least as informed and concerned about long-term disability as men, since according to the Council for Disability Awareness, the chances of experiencing a long-term disability are higher for women than for men.[23]

18. The responses of workers in the following industries were compared to one another and to the overall pool of respondents: technology (115 respondents), education (242 respondents), health (188 respondents), and manufacturing (119 respondents). Only the tech workers displayed significantly distinguishing behavior.

19. 73% of tech workers own long-term disability compared to 57% of workers in other industries.

20. 33% of workers outside of the tech industry lack long-term disability compared to 22% of techies who lack coverage.

21. 58% of tech workers have group voluntary coverage compared to 38% of workers in other industries (based on 92 tech worker respondents).

22. 44% of men whose employers offered them group voluntary long-term disability insurance bought this coverage compared to 34% of women who bought coverage. Similarly, nearly 30% more men bought supplemental long-term disability insurance than did women. 48% of men purchased supplemental group long-term disability coverage versus 38% of women.

23. Council for Disability Awareness calculator: http://disabilitycanhappen.org/chances_disability/pdq.asp.

24. 43% of women explained that they hadn't bought the supplemental group coverage offered them because they hadn't thought about whether they needed it. This compares to only 29% of men who so explained their decision to decline coverage.

More minorities protect themselves against long-term disability than do Caucasians

- Minorities were 24% more likely to buy the group voluntary long-term disability insurance offered them than were Caucasians.[25]
- Over 30% more minority workers bought the group supplemental long-term disability insurance offered them than their Caucasian counterparts.[26]
- Nearly 30% more Caucasians than minorities declined to buy the group voluntary long-term disability coverage offered them.[27]
- Nearly 65% more Caucasians than minorities declined to buy the supplemental long-term disability coverage offered them.[28]

Younger workers buy long-term disability coverage more than do older workers

- 20% more *younger* workers (age 18 to 49) are likely to own long-term disability insurance compared to their *older* counterparts.[29]
- Younger workers are over 50% more likely to buy the group voluntary disability insurance offered them than are workers age 50 or older.[30]
- Younger workers (age 18 to 49) are 45% more likely to buy the supplemental group long-term disability insurance offered them than are older peers.[31]

Though the survey did not study the motivations behind why respondents over 50 are less likely to own long-term disability insurance compared to their younger counterparts, these older workers may be juggling more financial planning priorities involving retirement, long-term care, caring for older parents, health care costs, prescription drugs, and college tuition. Workers age 50+ are also closer to retirement, so some may believe that their risk of disability is relatively low.

Despite rumors of the recklessness of youth and the wisdom of age, respondents age 50 and older are less likely to own long-term disability coverage or pay for coverage than younger workers. This pattern persists for both voluntary and supplemental coverage.

25. 46% of minority workers bought the group voluntary long-term disability coverage offered them versus only 37% of Caucasians.

26. 53% of minorities elected to purchase the supplemental long-term disability insurance their employer offered them compared to only 40% of Caucasians who did so.

27. 40% of Caucasians declined to buy the group voluntary long-term disability insurance offered them compared to 32% of minorities who declined.

28. 39% of Caucasians declined to buy the supplemental coverage offered them compared to 24% of minorities who declined.

29. 62% of workers age 18 to 49 have long-term disability insurance compared to 51% of respondents age 50 or older who have such coverage.

30. 44% of workers age 18 to 49 bought the group voluntary long-term disability coverage offered by their employer compared to only 29% of workers age 50 and over who bought such coverage.

31. 48% of workers age 18 to 49 opted to buy supplemental long-term disability insurance compared to only 33% of workers age 50+.

More married workers and full-time, two-income households buy long-term disability insurance

- 20% more married workers have purchased the group voluntary long-term disability coverage offered them than have single workers.[32]
- 47% more workers whose spouse does not work full-time *lack* long-term disability coverage compared to households with two full-time workers.[33]
- 63% more workers whose spouse does not work full-time don't know if they have long-term disability insurance compared to households with two full-time workers.[34]
- 52% more workers with a full-time working spouse opted to buy the group voluntary coverage offered them compared to households with only one full-time working spouse.[35]
- 19% more workers whose spouse does not work full-time think government programs would help pay their expenses if they had a two-year disability compared to households with two full-time workers.[36]

32. 42% of married workers have bought the group voluntary long-term disability coverage offered them compared to 35% of single workers who bought it.

33. 44% of those full-time workers without a full-time working spouse lack long-term disability coverage compared to 30% of full-time workers with a full-time working spouse.

34. 13% of full-time workers whose spouse doesn't work full-time don't know if they have long-term disability insurance compared to only 8% of full-time workers with a full-time working spouse who don't know if they have coverage.

35. 44% of workers with a full-time working spouse bought the group voluntary long-term disability coverage offered them compared to 29% of workers who bought this coverage with a spouse who does not work full-time.

36. 62% of full-time workers with a spouse who doesn't work full-time think government programs would help pay their expenses if they had a two-year disability compared to 52% of workers whose spouse works full-time.

Best practices for understanding risks—and protection options

Workers should understand their risks of long-term disability:

Risk of disability

For an *individual*, the projected risk of experiencing a long-term disability for one year or more during a career is approximately 2 in 10, depending on age and duration. The projected risk is even greater for a *couple* that one partner will experience such a setback: roughly 3 in 10.

Risk of disability vs. risk of dying

Whether for individuals or for couples, the probability of suffering a disability of one year or more up to age 65 is nearly three times as likely as dying.

Risk of disability vs. dental care need

Though the probability of needing dental care far exceeds that of suffering a disability, few people have had to foreclose on their homes or reduce their retirement expectations because of a cavity, a root canal, or a crown. In contrast, nearly half (48%) of respondents concluded that losing one year's salary (the financial risk for a worker disabled for a year without long-term disability insurance) would seriously impact their retirement plans.

Workers should know the benefits and features of their group long-term disability policy, and ask:

- What proportion of income would the coverage replace?
- What duration does the policy define as "long-term" disability?
- How long is the "elimination period"? In other words, at what point after the start of disability will a worker begin receiving the benefit replacing a portion of lost income?
- For how long and under what conditions after disability do workers qualify to receive replacement income? Disabled employees covered by group long-term care insurance generally receive benefits until age 65, assuming they meet the policy's definition of disability found in the insurance contract. Since each contract has stipulations that define qualifying disability according to a worker's age and the nature of the disability, workers should know the stipulations outlined in the insurance contract.
- Does an employer offer options to enhance employer-paid long-term disability insurance or to buy group voluntary coverage?

Workers should consider establishing an annual long-term disability budget for:

- **Voluntary coverage**, if an employer offers this benefit,
- **Supplemental coverage**, if offered and if the maximum amount of available employer-paid coverage seems insufficient to cover expenses, or
- **Individual coverage** if that is the only alternative, the more competitive option (in rare cases), or a way to supplement coverage if the maximum available employer-paid coverage seems insufficient.

Conclusion—workers need to take better steps to protect themselves, their families, and future generations

By encouraging employees to take steps that better protect themselves, their families, and future generations against the potential impact of income loss from long-term disability, we hope this survey helps the U.S. workforce plan for a lifetime of financial security.

Summary

- At least one-third of employers are considering replacing employer-paid benefits with group voluntary benefits, which give workers the option to buy group insurance at their own cost.
- Yet many workers whose employers have offered them group voluntary disability insurance have declined to purchase coverage and have no disability insurance at all.
- If this trend persists, a growing number of U.S. workers will lack long-term disability coverage.
- This poses a financial risk to the U.S. workforce: Three in ten couples will experience a long-term disability by one partner lasting at least one year during their professional lifetimes.
- Attitudes embodied by three mindsets help explain why many workers don't purchase group voluntary or supplemental long-term disability coverage: **The gambler** hopes to dodge the disability bullet. **The mole** remains blind to the risks and options. **The ostrich** finds disability too unpleasant to contemplate.
- Other workers may decline to pay for group disability insurance because they assign a relatively low value to such protection, instead favoring dental coverage despite the far larger estimated financial risks from a long-term disability than from a dental care issue.
- More workers from the following groups buy long-term disability insurance: people under age 50, men, minorities, full-time two-income households, and tech workers.
- Best practices for financial protection against long-term disability include understanding the odds and financial risks of a long-term disability; budgeting for long-term disability insurance; and knowing the definitions governing coverage set out in a policy's contract.
- The better informed workers are about the probability and financial risks of disability, the more effective choices they can make as more employers offer group voluntary benefits.

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Methodology

Conducted by Kelton Research, this survey polled 2,011 U.S. full-time workers age 18 and over and did not include self-employed individuals. The survey was conducted between March 14 and March 22, 2012, using an e-mail invitation and an online survey. Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results. In this particular study, for the overall pool of respondents, the chances are 95 in 100 (plus or minus 2.2 percentage points) that a survey result does not vary from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample. For subcategories, the pools and margins-of-error are as follows:

- 1,001 men vs. 1,010 women (+/- 3.1%)
- 1,251 married (+/- 2.8%) vs. 760 not married (+/- 3.6%)
- 1,236 under age 50 (+/- 2.8%) vs. 775 age 50 and over (+/- 3.5%)
- 1,576 Caucasian (+/- 2.5%), 435 minority (+/- 4.7%)
- 115 tech workers (+/-9.1%), 242 education workers (+/-6.3%), 188 health care workers (+/- 7.2%), and 119 manufacturing workers (+/-9%)

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