

**Table 26. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	18	82
<b>Worker characteristics</b>		
Management, professional, and related .....	19	81
Professional and related .....	19	81
Teachers .....	21	79
Primary, secondary, and special education school teachers .....	22	78
Registered nurses .....	15	85
Service .....	19	81
Protective service .....	18	82
Sales and office .....	15	85
Office and administrative support .....	16	84
Full time .....	18	82
Part time .....	21	79
Union .....	19	81
Nonunion .....	17	83
Wage percentiles: <sup>1</sup>		
Lowest 25 percent .....	19	81
Second 25 percent .....	16	84
Third 25 percent .....	16	84
Highest 25 percent .....	20	80
Highest 10 percent .....	22	78
<b>Establishment characteristics</b>		
Service-providing industries .....	18	82
Education and health services .....	19	81
Educational services .....	21	79
Elementary and secondary schools .....	22	78
Junior colleges, colleges, and universities .....	17	83
Health care and social assistance .....	12	88
Public administration .....	17	83
100 workers or more .....	18	82
100 to 499 workers .....	15	85
500 workers or more .....	19	81

See footnotes at end of table.

**Table 26. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued**

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

Characteristics	Employee contribution required	Employee contribution not required
State government .....	19	81
Local government .....	18	82
<b>Geographic areas</b>		
Middle Atlantic .....	7	93
East North Central .....	36	64
West North Central .....	9	91
South Atlantic .....	6	94
Mountain .....	51	49

<sup>1</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).