

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2012

(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	20	80
Teachers	22	78
Primary, secondary, and special education school teachers	24	76
Service	17	83
Protective service	19	81
Sales and office	17	83
Office and administrative support	18	82
Full time	18	82
Part time	21	79
Union	17	83
Nonunion	18	82
Average wage within the following categories: ¹		
Second 25 percent	14	86
Third 25 percent	15	85
Highest 25 percent	20	80
Highest 10 percent	20	80
Establishment characteristics		
Service-providing industries	18	82
Education and health services	20	80
Educational services	21	79
Elementary and secondary schools	23	77
Junior colleges, colleges, and universities	16	84
Public administration	16	84
100 workers or more	18	82
100 to 499 workers	19	81
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 2012—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	19	81
Local government	17	83
Geographic areas		
Middle Atlantic	9	91
East North Central	38	62
South Atlantic	5	95
Mountain	52	48
Pacific	7	93

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, 2010." 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/glossary20112012.htm.