

**Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	66	–	\$3,900	\$5,000	\$6,000	\$10,000	34
<b>Worker characteristics</b>							
Management, professional, and related .....	67	–	3,900	5,000	6,000	9,000	33
Professional and related .....	65	–	3,900	5,000	6,000	8,750	35
Teachers .....	65	–	3,900	5,000	6,000	8,000	35
Primary, secondary, and special education school teachers .....	62	–	3,900	5,000	5,500	8,000	38
Service .....	64	–	4,000	5,000	7,500	10,000	36
Protective service .....	65	–	4,500	5,000	7,500	10,000	35
Sales and office .....	61	–	–	5,000	6,000	10,000	39
Office and administrative support .....	61	–	–	5,000	6,000	10,000	39
Natural resources, construction, and maintenance .....	67	–	3,900	5,000	6,000	9,400	33
Production, transportation, and material moving ...	80	–	3,500	5,000	7,500	10,000	20
Full time .....	67	–	3,900	5,000	6,000	10,000	33
Part time .....	47	–	–	5,000	6,000	10,000	53
Union .....	62	\$2,500	4,000	5,000	6,000	10,000	38
Nonunion .....	69	–	3,900	5,000	6,000	10,000	31
Average wage within the following categories <sup>2</sup> :							
Lowest 25 percent .....	62	–	3,900	5,000	6,000	8,000	38
Lowest 10 percent .....	54	–	3,900	5,000	7,000	10,000	46
Second 25 percent .....	66	–	–	5,000	7,000	10,000	34
Third 25 percent .....	66	–	3,900	5,000	6,000	10,000	34
Highest 25 percent .....	68	–	4,000	5,000	–	9,500	32
Highest 10 percent .....	73	2,500	4,500	5,000	6,500	8,000	27
<b>Establishment characteristics</b>							
Service-providing industries .....	66	–	3,900	5,000	6,500	10,000	34
Education and health services .....	64	–	3,900	5,000	6,000	9,000	36
Educational services .....	65	–	3,900	5,000	6,000	8,750	35
Elementary and secondary schools .....	63	–	3,900	5,000	6,000	8,000	37
Health care and social assistance .....	58	–	4,500	5,000	7,000	–	42
Public administration .....	67	–	3,900	5,000	6,500	10,000	33
1 to 99 workers .....	63	3,000	3,900	5,000	5,000	6,000	37
50 to 99 workers .....	54	–	–	5,000	5,000	–	46
100 workers or more .....	66	–	3,900	5,000	7,000	10,000	34
100 to 499 workers .....	59	–	4,000	5,000	6,000	10,000	41
500 workers or more .....	68	–	3,900	5,000	7,000	10,000	32

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014—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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	61	—	\$3,500	\$5,000	\$7,000	\$10,000	39
Local government .....	67	—	3,900	5,000	6,000	9,500	33
<b>Geographic areas</b>							
Northeast .....	82	—	4,000	5,000	6,500	10,000	18
Middle Atlantic .....	82	—	—	5,000	7,000	10,000	18
South .....	85	\$800	—	3,900	6,000	9,000	15
South Atlantic .....	84	800	—	3,900	5,000	9,000	16
Midwest .....	51	—	5,000	5,000	6,500	9,100	49
East North Central .....	45	3,000	4,500	5,000	7,500	10,000	55
West North Central .....	58	3,500	5,000	5,000	5,250	7,500	42
West .....	54	3,000	5,000	5,000	6,000	10,000	46
Mountain .....	46	—	5,000	5,000	7,000	10,000	54
Pacific .....	61	3,000	5,000	5,000	6,000	10,000	39

<sup>1</sup> 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.

<sup>2</sup> 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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).