

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	17	83
Worker characteristics		
Management, professional, and related	19	81
Professional and related	20	80
Teachers	24	76
Primary, secondary, and special education school teachers	28	72
Service	14	86
Sales and office	14	86
Office and administrative support	14	86
Natural resources, construction, and maintenance	13	87
Full time	17	83
Part time	19	81
Union	16	84
Nonunion	18	82
Average wage within the following categories: ¹		
Lowest 25 percent	18	82
Lowest 10 percent	22	78
Second 25 percent	12	88
Third 25 percent	18	82
Highest 25 percent	20	80
Highest 10 percent	17	83
Establishment characteristics		
Service-providing industries	17	83
Education and health services	19	81
Educational services	21	79
Elementary and secondary schools	24	76
Junior colleges, colleges, and universities	13	87
Health care and social assistance	13	87
Public administration	15	85
1 to 99 workers	22	78
1 to 49 workers	17	83
50 to 99 workers	26	74
100 workers or more	16	84
100 to 499 workers	20	80
500 workers or more	14	86

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	17	83
Geographic areas		
South	14	86
South Atlantic	19	81
Midwest	24	76
East North Central	32	68
West North Central	4	96
West	14	86
Mountain	27	73

¹ 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. 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.