

**Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2018**

(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 .....	73	\$2,400	\$3,900	\$5,000	\$7,500	\$10,000	27
<b>Worker characteristics</b>							
Management, professional, and related .....	73	–	3,900	5,000	7,500	10,000	27
Professional and related .....	74	1,500	3,900	5,000	7,200	10,000	26
Teachers .....	72	–	3,900	5,000	6,000	9,450	28
Primary, secondary, and special education school teachers .....	69	–	3,900	5,000	6,000	8,000	31
Service .....	72	–	3,900	5,000	6,000	10,000	28
Protective service .....	72	3,000	–	5,000	6,000	10,000	28
Sales and office .....	73	3,000	3,900	5,000	7,500	10,000	27
Office and administrative support .....	73	3,000	3,900	5,000	8,000	10,000	27
Natural resources, construction, and maintenance .....	72	3,000	4,000	5,000	8,000	10,000	28
Production, transportation, and material moving ...	67	3,900	5,000	5,000	6,000	10,000	33
Full time .....	73	–	3,900	5,000	7,500	10,000	27
Part time .....	61	2,500	–	6,000	7,500	10,000	39
Union .....	70	3,000	5,000	5,000	7,500	10,000	30
Nonunion .....	76	800	3,900	5,000	7,000	10,000	24
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	69	1,000	3,900	5,000	6,111	10,000	31
Lowest 10 percent .....	68	800	–	5,000	7,000	10,000	32
Second 25 percent .....	74	2,500	3,900	5,000	7,500	10,000	26
Third 25 percent .....	74	1,500	3,900	5,000	7,000	10,000	26
Highest 25 percent .....	73	3,102	5,000	5,000	8,000	10,000	27
Highest 10 percent .....	75	3,000	5,000	5,000	7,500	10,000	25
<b>Establishment characteristics</b>							
Service-providing industries .....	73	–	3,900	5,000	7,500	10,000	27
Education and health services .....	74	1,500	3,900	5,000	7,500	10,000	26
Educational services .....	72	1,500	3,900	5,000	7,000	10,000	28
Elementary and secondary schools .....	69	–	3,900	5,000	6,000	8,250	31
Junior colleges, colleges, and universities .....	79	–	4,000	6,000	10,000	15,000	21
Health care and social assistance .....	83	–	5,000	–	10,000	–	17
Public administration .....	67	3,102	4,000	5,000	6,250	10,000	33
1 to 99 workers .....	70	800	3,900	5,000	6,250	10,000	30
1 to 49 workers .....	70	2,500	3,900	5,000	6,000	10,000	30
50 to 99 workers .....	70	800	–	5,000	7,500	10,000	30
100 workers or more .....	74	2,500	3,900	5,000	7,500	10,000	26
100 to 499 workers .....	72	3,000	3,900	5,000	6,000	10,000	28
500 workers or more .....	74	–	4,000	5,000	8,000	10,000	26

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2018—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 .....	75	—	\$3,900	\$5,000	\$7,500	\$15,000	25
Local government .....	72	\$2,500	3,900	5,000	7,000	10,000	28
<b>Geographic areas</b>							
Northeast .....	80	2,500	5,000	5,000	—	13,000	20
Middle Atlantic .....	79	2,500	5,000	5,000	6,500	—	21
South .....	89	800	3,900	5,000	6,000	10,000	11
South Atlantic .....	90	800	—	3,900	5,000	10,000	10
West South Central .....	85	—	5,000	5,000	6,000	10,000	15
Midwest .....	51	—	5,000	5,000	7,500	11,667	49
East North Central .....	48	—	5,000	5,000	7,500	11,667	52
West North Central .....	61	5,000	5,000	5,000	7,500	—	39
West .....	77	3,102	5,000	6,000	8,000	10,000	23
Mountain .....	65	4,000	5,000	6,000	8,333	—	35
Pacific .....	86	3,000	4,000	6,000	8,000	10,000	14

<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 wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.