

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

(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	23	77
Primary, secondary, and special education school teachers	24	76
Service	18	82
Protective service	19	81
Sales and office	18	82
Office and administrative support	19	81
Full time	18	82
Part time	20	80
Union	19	81
Nonunion	17	83
Average wage within the following categories ¹ :		
Second 25 percent	16	84
Third 25 percent	14	86
Highest 25 percent	22	78
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	17	83
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 2014—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
Geographic areas		
Northeast	6	94
Middle Atlantic	8	92
South	6	94
South Atlantic	5	95
Midwest	26	74
East North Central	39	61
West		
Pacific	11	89

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 ECEC data for March 2014.

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/glossary20132014.htm.