

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2016

(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	23	77
Primary, secondary, and special education school teachers	25	75
Service	17	83
Protective service	16	84
Sales and office	17	83
Office and administrative support	17	83
Full time	17	83
Part time	21	79
Union	16	84
Nonunion	18	82
Average wage within the following categories: ¹		
Lowest 25 percent	22	78
Second 25 percent	14	86
Third 25 percent	12	88
Highest 25 percent	21	79
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	24	76
Public administration	14	86
100 workers or more	17	83
100 to 499 workers	19	81
500 workers or more	17	83

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2016—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		
Northeast	6	94
Middle Atlantic	8	92
South	7	93
South Atlantic	7	93
Midwest	25	75
East North Central	38	62
West North Central	8	92
Pacific	8	92

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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.