

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	64	—	—	—	—	—	36
Worker characteristics							
Management, professional, and related	66	—	—	—	—	—	34
Professional and related	65	—	—	—	—	—	35
Teachers	65	\$1,500	\$3,500	\$5,000	\$6,000	\$8,750	35
Primary, secondary, and special education school teachers	62	—	—	—	—	—	38
Service	62	2,000	3,900	5,000	7,500	10,000	38
Protective service	64	—	—	—	—	—	36
Sales and office	59	—	—	—	—	—	41
Office and administrative support	60	—	—	—	—	—	40
Natural resources, construction, and maintenance	65	—	—	—	—	—	35
Production, transportation, and material moving ...	70	—	—	—	—	—	30
Full time	65	1,500	3,900	5,000	6,000	9,000	35
Part time	51	2,333	4,000	5,000	7,000	10,000	49
Union	61	2,000	3,000	5,000	6,000	9,100	39
Nonunion	67	—	—	—	—	—	33
Average wage within the following categories: ²							
Lowest 25 percent	63	—	—	—	—	—	37
Lowest 10 percent	59	—	—	—	—	—	41
Second 25 percent	62	—	—	—	—	—	38
Third 25 percent	63	—	—	—	—	—	37
Highest 25 percent	68	2,222	3,900	5,000	6,667	10,000	32
Highest 10 percent	70	2,500	4,400	5,000	7,000	10,000	30
Establishment characteristics							
Service-providing industries	65	1,500	3,900	5,000	6,000	9,000	35
Education and health services	64	1,500	3,900	5,000	6,000	8,500	36
Educational services	64	1,500	3,500	5,000	6,000	8,750	36
Elementary and secondary schools	63	—	—	—	—	—	37
Health care and social assistance	64	—	—	—	—	—	36
Public administration	62	—	—	—	—	—	38
1 to 99 workers	67	3,000	3,500	4,000	5,000	7,000	33
1 to 49 workers	74	3,000	3,900	3,900	5,000	7,000	26
50 to 99 workers	60	—	—	—	—	—	40
100 workers or more	64	1,500	3,900	5,000	6,000	9,100	36
100 to 499 workers	59	3,000	4,000	5,000	6,000	9,000	41
500 workers or more	66	—	—	—	—	—	34

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010—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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	60	—	—	—	—	—	40
Local government	66	\$1,500	\$3,900	\$5,000	\$6,000	\$9,000	34
Geographic areas							
Middle Atlantic	77	1,000	3,000	5,000	6,500	7,500	23
East North Central	43	2,500	4,400	5,000	7,000	10,000	57
West North Central	57	3,000	4,000	5,000	5,000	7,500	43
South Atlantic	80	—	—	—	—	—	20
Mountain	46	—	—	—	—	—	54
Pacific	62	3,000	5,000	5,000	7,000	10,000	38

¹ 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.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

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/glossary20092010.htm.