

**Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2012**

(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 .....	64	–	\$3,900	\$5,000	\$6,000	\$9,000	36
<b>Worker characteristics</b>							
Management, professional, and related .....	66	–	3,900	5,000	6,000	8,000	34
Professional and related .....	64	–	3,900	5,000	6,000	8,000	36
Teachers .....	64	–	3,900	5,000	6,000	8,000	36
Primary, secondary, and special education school teachers .....	61	–	3,500	5,000	5,250	8,000	39
Service .....	62	–	3,900	5,000	7,000	10,000	38
Protective service .....	62	–	4,500	5,000	7,500	10,000	38
Sales and office .....	58	–	–	5,000	6,000	9,000	42
Office and administrative support .....	59	–	3,000	5,000	6,000	9,000	41
Natural resources, construction, and maintenance .....	64	–	3,900	5,000	6,000	7,500	36
Production, transportation, and material moving ...	77	–	3,000	5,000	7,000	10,000	23
Full time .....	65	–	3,900	5,000	6,000	9,000	35
Part time .....	49	–	–	5,000	6,000	8,100	51
Union .....	62	\$2,000	3,500	5,000	6,000	9,000	38
Nonunion .....	67	–	3,900	5,000	6,000	9,000	33
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	60	–	3,900	5,000	6,000	8,000	40
Lowest 10 percent .....	55	–	3,900	5,000	7,000	10,000	45
Second 25 percent .....	64	–	–	5,000	6,000	9,000	36
Third 25 percent .....	65	–	3,900	5,000	6,000	9,400	35
Highest 25 percent .....	67	–	4,000	5,000	6,000	9,400	33
Highest 10 percent .....	69	2,500	4,400	5,000	7,000	8,000	31
<b>Establishment characteristics</b>							
Service-providing industries .....	64	–	3,900	5,000	6,000	9,000	36
Education and health services .....	63	–	3,900	5,000	6,000	8,000	37
Educational services .....	64	–	3,900	5,000	6,000	8,000	36
Elementary and secondary schools .....	63	–	3,500	5,000	5,500	8,000	37
Healthcare and social assistance .....	58	800	4,000	5,000	7,000	8,000	42
Public administration .....	63	–	–	5,000	6,000	9,000	37
1 to 99 workers .....	65	–	3,900	5,000	5,000	7,000	35
1 to 49 workers .....	74	–	3,900	3,900	5,000	7,000	26
50 to 99 workers .....	57	3,000	4,000	5,000	5,000	–	43
100 workers or more .....	64	–	3,900	5,000	6,000	9,500	36
100 to 499 workers .....	59	–	3,900	5,000	6,000	9,100	41
500 workers or more .....	66	–	3,900	5,000	6,000	10,000	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 2012—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 .....	59	—	—	\$5,000	\$7,000	\$10,000	41
Local government .....	66	—	\$3,900	5,000	6,000	9,000	34
<b>Geographic areas</b>							
Middle Atlantic .....	77	—	3,000	5,000	7,000	7,500	23
East North Central .....	44	\$3,000	4,500	5,250	7,000	10,000	56
West North Central .....	58	3,000	4,400	5,000	5,000	—	42
South Atlantic .....	80	800	—	3,900	5,000	8,000	20
Mountain .....	44	—	5,000	5,000	7,000	10,000	56
Pacific .....	62	3,000	5,000	5,000	6,000	10,000	38

<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> 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, 2010." 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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).