Table 17. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2008

(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		80 80 77 75 85 81 81 86 85
Union  Nonunion  Average wage within the following percentiles: <sup>1</sup> Less than 10	20 17 19	80 83 81
10 to under 25 25 to under 50 50 to under 75 75 to under 90 90 or greater	18 15 17 21	82 85 83 79 77

See footnotes at end of table.

Table 17. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Establishment characteristics	19	81
Service-providing industries		
Education and health services	20 22	80
Educational services	23	78 77
Elementary and secondary schools  Junior colleges, colleges, and universities	23 18	82
Health care and social assistance	14	86
Hospitals	16	84
Public administration	16	84
100 workers or more	19	81
100 to 499 workers	17	83
500 workers or more	20	80
State government	19	81
Local government	18	82
Geographic areas		
Middle Atlantic	5	95
East North Central	38	62
South Atlantic	6	94
Mountain	52	48
Pacific	9	91

The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." 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.