

Table 19. Long-term disability insurance plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2008

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
All workers	60.4	60.0	19	42	22	11	5
Worker characteristics							
Management, professional, and related	60.6	60.0	18	39	25	12	6
Professional and related	60.6	60.0	19	38	25	12	7
Teachers	60.7	60.0	20	33	26	12	9
Primary, secondary, and special education school teachers	60.4	60.0	22	31	25	14	9
Registered nurses	57.7	60.0	23	56	—	5	—
Service	60.4	60.0	21	45	19	9	5
Protective service	61.2	60.0	18	47	21	8	7
Sales and office	59.7	60.0	20	48	18	11	2
Office and administrative support	59.8	60.0	20	48	18	12	2
Natural resources, construction, and maintenance	60.1	60.0	18	45	22	—	—
Production, transportation, and material moving ...	60.7	60.0	22	44	18	—	—
Full time	60.5	60.0	18	43	23	11	5
Part time	59.4	60.0	33	33	14	12	—
Union	60.3	60.0	25	39	14	14	8
Nonunion	60.5	60.0	14	45	30	10	2
Average wage within the following percentiles: ¹							
Less than 10	59.9	60.0	23	42	22	—	—
10 to under 25	60.5	60.0	17	41	29	—	3
25 to under 50	60.3	60.0	20	44	22	11	4
50 to under 75	61.0	60.0	17	41	25	13	4
75 to under 90	60.4	60.0	18	44	18	11	8
90 or greater	59.6	60.0	23	44	17	12	4

See footnotes at end of table.

Table 19. Long-term disability insurance plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
Establishment characteristics							
Service-providing industries	60.5	60.0	19	42	22	12	5
Education and health services	60.3	60.0	20	39	24	11	6
Educational services	60.9	60.0	20	34	27	12	7
Elementary and secondary schools	60.8	60.0	22	31	26	13	7
Junior colleges, colleges, and universities	60.9	60.0	14	45	29	—	—
Health care and social assistance	57.1	60.0	23	63	—	4	—
Hospitals	56.0	60.0	29	59	—	—	—
Public administration	60.5	60.0	18	48	20	11	3
1 to 99 workers	61.6	60.0	14	44	24	13	4
1 to 49 workers	61.8	60.0	—	41	30	—	—
50 to 99 workers	61.5	60.0	—	47	—	—	6
100 workers or more	60.2	60.0	20	42	22	11	5
100 to 499 workers	60.0	60.0	22	43	13	15	7
500 workers or more	60.3	60.0	19	42	26	10	4
State government	61.1	60.0	12	48	29	8	—
Local government	60.3	60.0	21	41	21	12	5
Geographic areas							
New England	66.1	66.0	—	47	—	33	—
Middle Atlantic	62.9	60.0	8	55	—	22	5
East North Central	56.9	50.0	50	22	7	10	11
West North Central	61.0	60.0	—	47	—	—	—
South Atlantic	61.2	62.0	7	40	51	2	—
East South Central	56.5	60.0	—	53	—	—	—
West South Central	59.5	60.0	—	77	—	—	1
Mountain	63.1	66.0	—	39	23	—	—
Pacific	60.8	60.0	16	49	19	12	—

¹ 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.