

**Table 32. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011**

(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 .....	65	\$1,500	\$3,900	\$5,000	\$6,000	\$10,000	35
<b>Worker characteristics</b>							
Management, professional, and related .....	67	—	—	—	—	—	33
Professional and related .....	66	—	—	—	—	—	34
Teachers .....	66	1,500	3,500	5,000	6,000	8,750	34
Primary, secondary, and special education school teachers .....	63	—	—	—	—	—	37
Service .....	62	2,333	3,900	5,000	7,500	10,000	38
Protective service .....	63	—	—	—	—	—	37
Sales and office .....	60	—	—	—	—	—	40
Office and administrative support .....	60	—	—	—	—	—	40
Natural resources, construction, and maintenance .....	66	—	—	—	—	—	34
Production, transportation, and material moving ...	74	—	—	—	—	—	26
Full time .....	66	—	—	—	—	—	34
Part time .....	53	2,333	4,000	5,000	6,000	10,000	47
Union .....	62	2,100	3,333	5,000	6,000	9,100	38
Nonunion .....	68	—	—	—	—	—	32
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	62	—	—	—	—	—	38
Lowest 10 percent .....	60	—	—	—	—	—	40
Second 25 percent .....	64	—	—	—	—	—	36
Third 25 percent .....	65	—	—	—	—	—	35
Highest 25 percent .....	68	2,000	3,900	5,000	6,667	10,000	32
Highest 10 percent .....	70	2,500	4,000	5,000	7,000	10,000	30
<b>Establishment characteristics</b>							
Service-providing industries .....	65	1,500	3,900	5,000	6,000	10,000	35
Education and health services .....	65	—	—	—	—	—	35
Educational services .....	65	1,500	3,750	5,000	6,000	9,100	35
Elementary and secondary schools .....	64	—	—	—	—	—	36
Health care and social assistance .....	63	—	—	—	—	—	37
Public administration .....	62	—	—	—	—	—	38
1 to 99 workers .....	67	—	—	—	—	—	33
1 to 49 workers .....	73	—	—	—	—	—	27
50 to 99 workers .....	61	3,000	3,900	4,500	5,000	7,500	39
100 workers or more .....	65	1,500	3,900	5,000	6,500	10,000	35
100 to 499 workers .....	60	—	—	—	—	—	40
500 workers or more .....	67	1,500	3,900	5,000	6,667	10,000	33

See footnotes at end of table.

**Table 32. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011—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 .....	60	—	—	—	—	—	40
Local government .....	67	\$1,500	\$3,900	\$5,000	\$6,000	\$9,000	33
<b>Geographic areas</b>							
Middle Atlantic .....	78	1,000	3,000	5,000	6,111	7,500	22
East North Central .....	45	2,500	4,400	5,000	7,000	10,000	55
West North Central .....	60	3,000	4,000	5,000	5,000	6,500	40
South Atlantic .....	80	—	—	—	—	—	20
Mountain .....	46	—	—	—	—	—	54
Pacific .....	62	3,000	5,000	5,000	7,000	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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).