

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2012**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.7	0.7
<b>Worker characteristics</b>		
Management, professional, and related .....	0.9	0.9
Management, business, and financial .....	0.9	0.9
Professional and related .....	1.3	1.3
Service .....	2.1	2.1
Sales and office .....	0.8	0.8
Sales and related .....	1.7	1.7
Office and administrative support .....	0.8	0.8
Natural resources, construction, and maintenance .....	2.0	2.0
Construction, extraction, farming, fishing, and forestry .....	2.3	2.3
Installation, maintenance, and repair .....	2.7	2.7
Production, transportation, and material moving ...	1.0	1.0
Production .....	1.4	1.4
Transportation and material moving .....	1.2	1.2
Full time .....	0.7	0.7
Union .....	1.5	1.5
Nonunion .....	0.7	0.7
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	1.9	1.9
Second 25 percent .....	0.9	0.9
Third 25 percent .....	1.1	1.1
Highest 25 percent .....	0.6	0.6
Highest 10 percent .....	0.7	0.7
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.2	1.2
Construction .....	2.6	2.6
Manufacturing .....	1.4	1.4
Service-providing industries .....	0.8	0.8
Trade, transportation, and utilities .....	1.0	1.0
Wholesale trade .....	1.6	1.6
Retail trade .....	1.9	1.9
Transportation and warehousing .....	1.4	1.4
Utilities .....	5.8	5.8

See footnotes at end of table.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2012—Continued**

Characteristics	Employee contribution required	Employee contribution not required
Information .....	1.3	1.3
Financial activities .....	1.0	1.0
Finance and insurance .....	0.7	0.7
Credit intermediation and related activities .....	0.9	0.9
Insurance carriers and related activities .....	1.6	1.6
Professional and business services .....	1.9	1.9
Professional and technical services .....	1.7	1.7
Education and health services .....	1.8	1.8
Educational services .....	1.2	1.2
Junior colleges, colleges, and universities .....	1.1	1.1
Healthcare and social assistance .....	2.2	2.2
1 to 99 workers .....	0.7	0.7
1 to 49 workers .....	0.8	0.8
50 to 99 workers .....	1.3	1.3
100 workers or more .....	0.9	0.9
100 to 499 workers .....	1.0	1.0
500 workers or more .....	1.4	1.4
<b>Geographic areas</b>		
New England .....	1.6	1.6
Middle Atlantic .....	2.2	2.2
East North Central .....	1.1	1.1
West North Central .....	1.8	1.8
South Atlantic .....	1.2	1.2
East South Central .....	1.0	1.0
West South Central .....	3.0	3.0
Pacific .....	1.7	1.7

<sup>1</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: 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).