

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	2.8	2.8
<b>Worker characteristics</b>		
Management, professional, and related .....	2.5	2.5
Professional and related .....	2.6	2.6
Teachers .....	3.5	3.5
Primary, secondary, and special education school teachers .....	4.3	4.3
Service .....	2.5	2.5
Protective service .....	4.0	4.0
Sales and office .....	4.7	4.7
Office and administrative support .....	4.9	4.9
Full time .....	2.9	2.9
Part time .....	4.3	4.3
Union .....	2.3	2.3
Nonunion .....	3.6	3.6
Average wage within the following categories: <sup>1</sup>		
Second 25 percent .....	3.2	3.2
Third 25 percent .....	2.7	2.7
Highest 25 percent .....	1.9	1.9
Highest 10 percent .....	2.6	2.6
<b>Establishment characteristics</b>		
Service-providing industries .....	2.8	2.8
Education and health services .....	3.3	3.3
Educational services .....	3.7	3.7
Elementary and secondary schools .....	4.8	4.8
Junior colleges, colleges, and universities .....	4.5	4.5
Public administration .....	2.8	2.8
100 workers or more .....	2.0	2.0
100 to 499 workers .....	3.7	3.7
500 workers or more .....	2.2	2.2

See footnotes at end of table.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued**

Characteristics	Employee contribution required	Employee contribution not required
State government .....	4.3	4.3
Local government .....	3.5	3.5
<b>Geographic areas</b>		
Middle Atlantic .....	1.8	1.8
East North Central .....	3.2	3.2
West North Central .....	2.9	2.9
South Atlantic .....	1.4	1.4
Mountain .....	13.9	13.9

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer

Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).