

**Table 17. Standard errors for long-term disability plans:
Employee contribution requirement, private industry
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	0.5	0.5
Worker characteristics		
Management, professional, and related	0.9	0.9
Management, business, and financial	1.0	1.0
Professional and related	1.1	1.1
Service	1.6	1.6
Sales and office	0.7	0.7
Sales and related	1.5	1.5
Office and administrative support	0.9	0.9
Natural resources, construction, and maintenance	1.6	1.6
Construction, extraction, farming, fishing, and forestry	2.0	2.0
Installation, maintenance, and repair	2.0	2.0
Production, transportation, and material moving ...	1.4	1.4
Production	1.7	1.7
Transportation and material moving	1.7	1.7
Full time	0.6	0.6
Part time	2.0	2.0
Union	1.0	1.0
Nonunion	0.6	0.6
Average wage within the following percentiles: ¹		
10 to under 25	1.7	1.7
25 to under 50	1.2	1.2
50 to under 75	0.8	0.8
75 to under 90	1.0	1.0
90 or greater	1.3	1.3
Establishment characteristics		
Goods-producing industries	1.2	1.2
Construction	1.9	1.9
Manufacturing	1.3	1.3

See footnotes at end of table.

**Table 17. Standard errors for long-term disability plans:
Employee contribution requirement, private industry
workers, National Compensation Survey, March
2008—Continued**

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

Characteristics	Employee contribution required	Employee contribution not required
Service-providing industries	0.6	0.6
Trade, transportation, and utilities	1.4	1.4
Wholesale trade	1.9	1.9
Retail trade	3.2	3.2
Transportation and warehousing	1.8	1.8
Utilities	6.0	6.0
Financial activities	1.0	1.0
Finance and insurance	1.0	1.0
Credit intermediation and related activities	1.6	1.6
Insurance carriers and related activities	1.4	1.4
Professional and business services	2.4	2.4
Professional and technical services	2.9	2.9
Education and health services	1.5	1.5
Educational services	1.6	1.6
Junior colleges, colleges, and universities	1.8	1.8
Health care and social assistance	1.9	1.9
Other services	2.1	2.1
1 to 99 workers	0.8	0.8
1 to 49 workers	1.1	1.1
50 to 99 workers	0.9	0.9
100 workers or more	0.7	0.7
100 to 499 workers	0.9	0.9
500 workers or more	1.0	1.0
Geographic areas		
Metropolitan areas	0.6	0.6
Nonmetropolitan areas	1.8	1.8
New England	1.6	1.6
Middle Atlantic	1.2	1.2
East North Central	0.9	0.9
West North Central	1.4	1.4
South Atlantic	1.0	1.0
East South Central	2.9	2.9
West South Central	1.9	1.9
Mountain	2.9	2.9
Pacific	2.0	2.0

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: Dash indicates no workers in this category or data did not meet publication criteria.