Table 29. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

Characteristics	Employee contribution required	Employee contribution not required
All workers	2.2	2.2
Worker characteristics		
Management, professional, and related	2.0	2.0
Professional and related	2.0	2.0
Teachers	2.7	2.7
Primary, secondary, and special education school teachers	3.3	3.3
Service	2.6	2.6
Protective service	3.3	3.3
Sales and office	3.0	3.0
Office and administrative support	3.1	3.1
Full time	2.2	2.2
Part time	3.8	3.8
Union	2.4	2.4
Nonunion	2.5	2.5
Average wage within the following categories:[1]		
Lowest 25 percent	4.9	4.9
Lowest 10 percent	6.2	6.2
Second 25 percent	2.2	2.2
Third 25 percent	2.8	2.8
Highest 25 percent	1.9	1.9
Highest 10 percent	3.0	3.0
Establishment characteristics		
Service-providing industries	2.2	2.2
Education and health services	2.4	2.4
Educational services	2.6	2.6
Elementary and secondary schools	3.4	3.4
Junior colleges, colleges, and universities	4.3	4.3
Health care and social assistance	3.8	3.8
Hospitals	4.4	4.4
Public administration	2.5	2.5
100 workers or more	2.0	2.0
100 to 499 workers	3.2	3.2
500 workers or more	2.2	2.2

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution required	Employee contribution not required
State government	4.2	4.2
Local government	2.6	2.6
Geographic areas		
Middle Atlantic	1.5	1.5
East North Central	3.4	3.4
South Atlantic	1.8	1.8
Mountain	11.4	11.4

[1] 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/glossary20102011.htm.