Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ March 2016

| Characteristics   |  |                   |                  |     |       |
|---|--|-------------------|------------------|-----|-------|
| Worker characteristics         0.6         0.6         0.1         0.1           Management, professional, and related         1.0         1.0         -         -           Professional and related         0.6         0.6         -         -           Primary, secondary, and special education school teachers         1.2         -         -         -           Registered nurses         0.8         -         -         -         -           Service         1.0         1.0         -         -         -           Service service         1.0         1.0         - <td< td=""><td>Characteristics</td><td>percent of annual</td><td>varies by annual</td><td></td><td>Other</td></td<> | Characteristics                                | percent of annual | varies by annual |     | Other |
| Management, professional, and related         0.6         0.6         0.1         0.1           Management, business, and financial         1.0         1.0         -         -           Professional and related         0.6         0.6         -         -         -           Teachers         0.9         0.7         - </td <td>All workers</td> <td>0.5</td> <td>0.5</td> <td>0.2</td> <td>0.1</td>   | All workers                                    | 0.5               | 0.5              | 0.2 | 0.1   |
| Management, business, and financial   | Worker characteristics                         |                   |                  |     |       |
| Management, business, and financial   | Management, professional, and related          | 0.6               | 0.6              | 0.1 | 0.1   |
| Teachers  | •  |                   |                  | _   | _     |
| Primary, secondary, and special education school teachers   | Professional and related                       | 0.6               | 0.6              | _   | _     |
| school teachers         1.2         —   | . 000.1010                                     | 0.9               | 0.7              | _   | _     |
| Registered nurses   |  |                   |                  |     |       |
| Service   |  | l                 | _                | _   | _     |
| Protective service  |  |                   | _                | _   | _     |
| Sales and office       0.7       0.6       0.1       0.1         Sales and related       1.7       1.8       -       -         Office and administrative support       0.5       0.5       0.1       0.2         Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry       1.3       -       0.8       -         Installation, maintenance, and repair       1.7       1.5       -       -       -         Production, transportation, and material moving       1.4       1.2       1.2       0.7         Production       2.3       1.8       -       -       -         Transportation and material moving       1.6       0.7       -       -         Full time       0.5       0.4       0.2       0.1         Part time       2.2       2.0       0.6       -         Union       1.2       0.5       1.2       0.7         Nonunion       0.5       0.5       0.1       0.1         Average wage within the following categories:2       1.4       1.4       1.4       0.3       -         Lowest 25 percent       0.6       0.6       0.1       0.2         Third 25 percent       0.7 <td></td> <td>· ·</td> <td>_</td> <td>_</td> <td>_</td>   |  | · ·               | _                | _   | _     |
| Sales and related       1.7       1.8       —       —         Office and administrative support       0.5       0.5       0.1       0.2         Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry       1.3       —       0.8       —         Installation, maintenance, and repair       1.7       1.5       —       —       —         Production, transportation, and material moving       1.4       1.2       1.2       0.7         Production       2.3       1.8       —       —         Transportation and material moving       1.6       0.7       —       —         Full time       0.5       0.4       0.2       0.1         Part time       2.2       2.0       0.6       —         Union       1.2       0.5       1.2       0.7         Nonunion       0.5       0.5       0.1       0.1         Average wage within the following categories:²       2       2       0.5       0.1       0.1         Lowest 25 percent       0.6       0.6       0.6       0.6       0.6       0.6       0.2         Highest 25 percent       0.7       0.6       0.5       0.2       0.2 <td< td=""><td></td><td>1</td><td></td><td>01</td><td>01</td></td<>  |  | 1                 |                  | 01  | 01    |
| Office and administrative support         0.5         0.5         0.1         0.2           Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry         1.3         -         0.8         -           Construction, extraction, farming, fishing, and forestry         1.7         1.5         -         -         -           Installation, maintenance, and repair         1.7         1.5         -         -         -           Production transportation, and material moving         1.4         1.2         1.2         0.7           Production         2.3         1.8         -         -         -           Transportation and material moving         1.6         0.7         -         -           Full time         0.5         0.4         0.2         0.1           Part time         2.2         2.0         0.6         -           Union         1.2         0.5         0.4         0.2         0.1           Average wage within the following categories:2         1.2         0.5         0.1         0.1           Lowest 10 percent         5.2         -         -         -         -           Second 25 percent         0.6         0.6         0.6         <                  |  | - 1               |                  | 0.1 | 0.1   |
| Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry   |  | l                 | _                | 0.1 | 0.2   |
| Construction, extraction, farming, fishing, and forestry  |  |                   | _                |     | _     |
| Forestry  |  |                   |                  |     |       |
| Production, transportation, and material moving         1.4         1.2         1.2         0.7           Production         2.3         1.8         -         -           Transportation and material moving         1.6         0.7         -         -           Full time         0.5         0.4         0.2         0.1           Part time         2.2         2.0         0.6         -           Union         1.2         0.5         1.2         0.7           Nonunion         0.5         0.5         0.1         0.1           Average wage within the following categories:2         1.4         1.4         0.3         -           Lowest 10 percent         5.2         -         -         -           Lowest 10 percent         0.6         0.6         0.1         0.2           Third 25 percent         0.7         0.6         0.5         0.2           Highest 25 percent         0.7         0.7         0.6         0.5         0.2           Highest 10 percent         1.3         1.3         1.1         1.0         0.6           Service-providing industries         0.5         0.5         0.1         0.1           Education and health se   |  | 2.1               | _                | 1.9 | _     |
| Production  | Installation, maintenance, and repair          | 1.7               | 1.5              | _   | _     |
| Transportation and material moving       1.6       0.7       -       -         Full time       0.5       0.4       0.2       0.1         Part time       2.2       2.0       0.6       -         Union       1.2       0.5       1.2       0.7         Nonunion       0.5       0.5       0.1       0.1         Average wage within the following categories: <sup>2</sup> -       -       -       -         Lowest 25 percent       1.4       1.4       0.3       -       -         Lowest 10 percent       5.2       -       -       -       -         Second 25 percent       0.6       0.6       0.1       0.2         Third 25 percent       0.7       0.6       0.5       0.2         Highest 25 percent       0.7       0.7       0.1       0.1         Highest 10 percent       1.3       1.3       1.3       -       -         Establishment characteristics       0.7       0.7       0.1       0.1         Service-providing industries       0.5       0.5       0.1       0.1         Education and health services       0.6       0.6       -       -         Educational services   | • •  | l                 |                  | 1.2 | 0.7   |
| Full time       0.5       0.4       0.2       0.1         Part time       2.2       2.0       0.6       -         Union       1.2       0.5       1.2       0.7         Nonunion       0.5       0.5       0.1       0.1         Average wage within the following categories: <sup>2</sup> -       -       -       -         Lowest 25 percent       5.2       -       -       -       -         Second 25 percent       0.6       0.6       0.1       0.2         Third 25 percent       0.7       0.6       0.5       0.2         Highest 25 percent       0.7       0.7       0.1       0.1         Highest 10 percent       1.3       1.3       1.3       -       -         Establishment characteristics       0.5       0.5       0.1       0.1         Goods-producing industries       0.5       0.5       0.1       0.1         Education and health services       0.6       0.6       -       -         Educational services       0.8       0.7       -       -         Elementary and secondary schools       1.0       -       -       -         Junior colleges, colleges, and universities <td></td> <td>_</td> <td>_</td> <td>_</td> <td>_</td>   |  | _                 | _                | _   | _     |
| Part time   | Transportation and material moving             | 1.6               | 0.7              | _   | _     |
| Union         1.2         0.5         1.2         0.7           Nonunion         0.5         0.5         0.1         0.1           Average wage within the following categories:2         2   | Full time                                      | 0.5               | 0.4              | 0.2 | 0.1   |
| Nonunion         0.5         0.5         0.1         0.1           Average wage within the following categories:2         1.4         1.4         0.3         -           Lowest 25 percent         5.2         -         -         -           Second 25 percent         0.6         0.6         0.1         0.2           Third 25 percent         0.7         0.6         0.5         0.2           Highest 25 percent         0.7         0.7         0.1         0.1           Highest 10 percent         1.3         1.3         1.3         -         -           Establishment characteristics         0.5         0.5         0.1         0.1           Goods-producing industries         0.5         0.5         0.1         0.1           Educational health services         0.6         0.6         -         -           Educational services         0.8         0.7         -         -           Elementary and secondary schools         1.0         -         -         -           Junior colleges, colleges, and universities         1.6         1.6         -         -           Health care and social assistance         0.9         -         -         -   | Part time                                      | 2.2               | 2.0              | 0.6 | _     |
| Average wage within the following categories:2  Lowest 25 percent   | Union  | 1.2               | 0.5              | 1.2 | 0.7   |
| Lowest 25 percent   | Nonunion                                       | 0.5               | 0.5              | 0.1 | 0.1   |
| Lowest 10 percent   | Average wage within the following categories:2 |                   |                  |     |       |
| Second 25 percent       0.6       0.6       0.1       0.2         Third 25 percent       0.7       0.6       0.5       0.2         Highest 25 percent       0.7       0.7       0.1       0.1         Highest 10 percent       1.3       1.3       -       -         Establishment characteristics         Goods-producing industries         Service-providing industries       0.5       0.5       0.1       0.1         Education and health services       0.6       0.6       -       -         Educational services       0.8       0.7       -       -         Elementary and secondary schools       1.0       -       -       -         Junior colleges, colleges, and universities       1.6       1.6       -       -         Health care and social assistance       0.9       -       -       -         Hospitals       0.8       -       -       -  |  | 1.4               | 1.4              | 0.3 | _     |
| Third 25 percent         0.7         0.6         0.5         0.2           Highest 25 percent         0.7         0.7         0.1         0.1           Highest 10 percent         1.3         1.3         -         -           Establishment characteristics         1.3         1.1         1.0         0.6           Goods-producing industries         0.5         0.5         0.1         0.1           Service-providing industries         0.6         0.6         -         -           Education and health services         0.6         0.6         -         -           Educational services         0.8         0.7         -         -           Elementary and secondary schools         1.0         -         -         -           Junior colleges, colleges, and universities         1.6         1.6         -         -           Health care and social assistance         0.9         -         -         -           Hospitals         0.8         -         -         -  |  | 5.2               | _                | _   | _     |
| Highest 25 percent  |  |                   |                  | _   | _     |
| Highest 10 percent  |  | · ·               |                  |     | _     |
| Establishment characteristics         Goods-producing industries       1.3       1.1       1.0       0.6         Service-providing industries       0.5       0.5       0.1       0.1         Education and health services       0.6       0.6       -       -         Educational services       0.8       0.7       -       -         Elementary and secondary schools       1.0       -       -       -         Junior colleges, colleges, and universities       1.6       1.6       -       -         Health care and social assistance       0.9       -       -       -         Hospitals       0.8       -       -       -   |  |                   | _                | 0.1 | 0.1   |
| Goods-producing industries       1.3       1.1       1.0       0.6         Service-providing industries       0.5       0.5       0.1       0.1         Education and health services       0.6       0.6       -       -         Educational services       0.8       0.7       -       -         Elementary and secondary schools       1.0       -       -       -         Junior colleges, colleges, and universities       1.6       1.6       -       -       -         Health care and social assistance       0.9       -       -       -       -         Hospitals       0.8       -       -       -       -   | Highest 10 percent                             | 1.3               | 1.3              | _   | _     |
| Service-providing industries       0.5       0.5       0.1       0.1         Education and health services       0.6       0.6       -       -         Educational services       0.8       0.7       -       -         Elementary and secondary schools       1.0       -       -       -         Junior colleges, colleges, and universities       1.6       1.6       -       -         Health care and social assistance       0.9       -       -       -         Hospitals       0.8       -       -       -  | Establishment characteristics                  |                   |                  |     |       |
| Education and health services       0.6       0.6       -       -       -         Educational services       0.8       0.7       -       -         Elementary and secondary schools       1.0       -       -       -         Junior colleges, colleges, and universities       1.6       1.6       -       -         Health care and social assistance       0.9       -       -       -         Hospitals       0.8       -       -       -   | Goods-producing industries                     | 1.3               | 1.1              | 1.0 | 0.6   |
| Education and health services       0.6       0.6       -       -       -         Educational services       0.8       0.7       -       -         Elementary and secondary schools       1.0       -       -       -         Junior colleges, colleges, and universities       1.6       1.6       -       -         Health care and social assistance       0.9       -       -       -         Hospitals       0.8       -       -       -   | Service-providing industries                   | 0.5               | 0.5              | 0.1 | 0.1   |
| Elementary and secondary schools       1.0       -       -       -       -         Junior colleges, colleges, and universities       1.6       1.6       -       -       -         Health care and social assistance       0.9       -       -       -       -         Hospitals       0.8       -       -       -       -  |  |                   |                  | -   | _     |
| Junior colleges, colleges, and universities       1.6       1.6       -       -       -         Health care and social assistance       0.9       -       -       -       -         Hospitals       0.8       -       -       -       -   |  | 0.8               | 0.7              | -   | _     |
| Health care and social assistance       0.9       -       -       -       -         Hospitals       0.8       -       -       -       -   |  |                   | -                | -   | -     |
| Hospitals 0.8   |  | l .               | 1.6              | -   | _     |
|   |  | l                 | _                | _   | _     |
| - Tubiic autiiiiistiali011  |  | l .               | 17               | _   | _     |
|   | i ubiic auitiiilistiatioti                     | 1.9               | 1./              | _   | _     |

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers, March 2016—continued

| Characteristics  | Fixed percent of annual earnings                                   | Percent<br>varies by<br>annual<br>earnings  | Flat dollar<br>amounts   | Other   |
|--|--|---|--|---|
| 1 to 99 workers  | 1.4<br>0.6<br>0.9  | 0.8<br>0.9<br>-<br>0.6<br>0.9<br>0.8  | 0.2<br>-<br>0.4<br>0.3<br>0.2<br>0.4                               | 0.1<br>-<br>-<br>0.1<br>0.2<br>0.1                          |
| Northeast New England Middle Atlantic South South Atlantic East South Central West South Central Midwest East North Central West North Central West Mountain Pacific | 1.4<br>0.8<br>1.1<br>3.7<br>0.8<br>1.0<br>1.0<br>2.1<br>0.6<br>0.9 | 1.2<br>-<br>1.7<br>0.8<br>1.1<br>-<br>0.7<br>0.9<br>1.0<br>1.8<br>0.5<br>0.9<br>0.7 | 0.3<br>0.8<br>-<br>-<br>-<br>-<br>0.6<br>-<br>-<br>0.1<br>-<br>0.2 | 0.3<br>-<br>-<br>-<br>-<br>0.3<br>-<br>-<br>0.1<br>-<br>0.2 |

Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which

Note: 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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

<sup>&</sup>lt;sup>2</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 wage data for March 2016.