

**Table 23. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2011**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	46	34	16	4
Worker characteristics				
Management, professional, and related	50	33	13	4
Management, business, and financial	51	37	11	2
Professional and related	49	31	14	5
Registered nurses	50	32	–	–
Service	34	29	32	5
Protective service	48	30	17	6
Sales and office	49	32	17	2
Sales and related	52	28	18	2
Office and administrative support	47	34	16	3
Natural resources, construction, and maintenance	40	38	14	8
Construction, extraction, farming, fishing, and forestry	27	41	18	14
Installation, maintenance, and repair	49	36	11	3
Production, transportation, and material moving ...	45	39	12	3
Production	47	40	10	3
Transportation and material moving	43	37	15	4
Full time	47	36	13	4
Part time	36	15	45	3
Union	45	27	16	12
Nonunion	46	36	16	2
Average wage within the following categories: ³				
Lowest 25 percent	33	32	34	2
Lowest 10 percent	29	20	50	1
Second 25 percent	46	36	15	3
Third 25 percent	45	36	14	5
Highest 25 percent	51	31	13	4
Highest 10 percent	52	30	13	5
Establishment characteristics				
Goods-producing industries	47	39	10	4
Service-providing industries	46	32	18	4
Education and health services	41	33	18	8
Educational services	46	26	12	16
Elementary and secondary schools	34	29	11	26
Junior colleges, colleges, and universities	65	20	13	2
Health care and social assistance	38	36	22	4
Hospitals	54	26	15	5
Public administration	53	21	8	17

See footnotes at end of table.

**Table 23. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2011—Continued**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	33	37	28	2
1 to 49 workers	32	35	31	2
50 to 99 workers	36	40	22	3
100 workers or more	53	32	10	5
100 to 499 workers	46	39	13	3
500 workers or more	59	27	8	6
Geographic areas				
Middle Atlantic	18	21	55	5
East North Central	62	33	—	5
West North Central	59	37	—	4
South Atlantic	54	42	—	3
East South Central	56	43	—	—
West South Central	59	39	—	2
Mountain	60	38	—	—
Pacific	51	37	10	3

¹ 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.

² Employer assumes all risks and expenses of providing the benefit.

³ 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: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm.