

Table 23. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	45	35	17	2
Worker characteristics				
Management, professional, and related	49	35	14	1
Management, business, and financial	50	38	11	1
Professional and related	49	34	15	1
Service	31	31	37	2
Protective service	–	39	31	–
Sales and office	48	33	17	1
Sales and related	52	28	19	1
Office and administrative support	47	35	17	1
Natural resources, construction, and maintenance	39	39	15	7
Construction, extraction, farming, fishing, and forestry	24	44	20	12
Installation, maintenance, and repair	49	36	12	3
Production, transportation, and material moving ...	45	39	13	3
Production	47	40	10	2
Transportation and material moving	43	37	16	4
Full time	46	37	14	2
Part time	35	16	48	1
Union	46	29	17	8
Nonunion	45	36	17	1
Average wage within the following categories: ²				
Lowest 25 percent	32	31	36	1
Lowest 10 percent	27	–	54	–
Second 25 percent	44	37	17	1
Third 25 percent	44	38	15	3
Highest 25 percent	51	33	13	2
Highest 10 percent	52	32	13	2
Establishment characteristics				
Goods-producing industries	47	40	10	4
Construction	14	45	29	12
Manufacturing	52	38	7	2
Service-providing industries	45	34	19	2
Trade, transportation, and utilities	48	31	18	2
Wholesale trade	45	38	–	–
Transportation and warehousing	43	36	15	6
Utilities	67	22	–	–

See footnotes at end of table.

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

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	64	25	—	—
Financial activities	63	27	—	—
Finance and insurance	69	24	—	—
Credit intermediation and related activities	72	23	—	—
Insurance carriers and related activities	64	32	—	—
Real estate and rental and leasing	17	48	—	—
Professional and business services	40	42	—	—
Professional and technical services	35	49	17	—
Administrative and waste services	35	38	—	—
Education and health services	38	37	22	3
Educational services	50	30	—	—
Junior colleges, colleges, and universities	61	28	10	(³)
Health care and social assistance	35	38	23	3
Leisure and hospitality	—	32	36	—
Accommodation and food services	31	—	37	—
Other services	—	40	47	—
1 to 99 workers	32	37	29	2
1 to 49 workers	31	35	32	2
50 to 99 workers	36	40	22	2
100 workers or more	53	34	10	2
100 to 499 workers	45	40	13	2
500 workers or more	60	29	8	2
Geographic areas				
Middle Atlantic	18	22	58	2
East North Central	63	34	—	3
West North Central	60	36	—	4
South Atlantic	54	45	—	1
East South Central	56	43	—	—
West South Central	59	39	—	1
Mountain	63	35	—	—
Pacific	44	43	10	3

¹ Employer assumes all risks and expenses of providing the benefit.

² 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.

³ Less than 0.5 percent.

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.