

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	51	37	—	—
Worker characteristics				
Management, professional, and related	52	35	10	3
Professional and related	51	35	11	3
Teachers	52	35	11	2
Primary, secondary, and special education school teachers	47	41	—	—
Service	51	38	7	4
Protective service	57	33	—	—
Sales and office	45	45	7	4
Office and administrative support	45	45	7	4
Natural resources, construction, and maintenance	55	37	—	—
Production, transportation, and material moving ...	57	37	—	—
Full time	51	38	—	—
Part time	53	29	10	7
Union	43	41	—	—
Nonunion	61	32	2	4
Average wage within the following categories: ²				
Lowest 25 percent	52	40	—	—
Lowest 10 percent	47	40	—	—
Second 25 percent	55	36	6	2
Third 25 percent	48	41	8	3
Highest 25 percent	51	33	15	2
Highest 10 percent	46	41	—	—
Establishment characteristics				
Service-providing industries	51	38	—	—
Education and health services	50	37	9	4
Educational services	50	37	9	4
Elementary and secondary schools	43	46	6	5
Junior colleges, colleges, and universities	72	—	15	—
Health care and social assistance	53	34	—	—
Hospitals	49	45	—	—
Public administration	50	39	—	—
1 to 99 workers	45	54	—	—
1 to 49 workers	55	45	—	—
50 to 99 workers	—	65	—	—
100 workers or more	52	35	—	—
100 to 499 workers	53	31	—	—
500 workers or more	52	37	8	3

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	82	—	13	—
Local government	40	49	7	4
Geographic areas				
Northeast	—	49	26	—
New England	76	—	—	—
Middle Atlantic	—	51	27	—
South	64	33	—	3
South Atlantic	67	30	—	3
West South Central	50	47	—	—
Midwest	54	40	—	—
East North Central	52	41	—	—
West North Central	60	36	—	—
West	64	28	5	3
Mountain	—	68	—	—
Pacific	76	16	—	—

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

² 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 2015.

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/glossary20142015.htm.