

Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2016

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	48	40	8	3
Worker characteristics				
Management, professional, and related	49	38	9	3
Professional and related	47	39	10	4
Teachers	49	37	10	3
Primary, secondary, and special education school teachers	46	41	—	—
Service	48	42	7	3
Protective service	55	35	—	—
Sales and office	45	45	7	4
Office and administrative support	44	45	7	4
Natural resources, construction, and maintenance	52	39	—	—
Production, transportation, and material moving ...	51	41	—	—
Full time	49	41	8	3
Part time	47	35	10	8
Union	40	45	13	2
Nonunion	59	34	2	4
Average wage within the following categories: ²				
Lowest 25 percent	48	43	3	6
Lowest 10 percent	49	40	—	—
Second 25 percent	52	40	6	2
Third 25 percent	48	42	8	2
Highest 25 percent	46	38	14	3
Highest 10 percent	42	45	—	—
Establishment characteristics				
Service-providing industries	48	41	8	3
Education and health services	46	41	—	—
Educational services	45	42	8	5
Elementary and secondary schools	42	46	6	6
Junior colleges, colleges, and universities	57	30	—	—
Health care and social assistance	54	34	—	—
Hospitals	48	48	—	—
Public administration	49	41	—	—
1 to 99 workers	46	52	—	—
1 to 49 workers	54	46	—	—
50 to 99 workers	—	61	—	—
100 workers or more	49	39	9	3
100 to 499 workers	50	33	—	—
500 workers or more	48	40	8	3

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2016—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	74	13	13	—
Local government	39	50	7	4
Geographic areas				
Northeast	—	49	26	—
New England	76	—	—	—
Middle Atlantic	—	51	28	—
South	64	33	—	3
South Atlantic	68	29	—	3
West South Central	49	48	—	—
Midwest	55	40	—	—
East North Central	53	41	—	—
West North Central	60	—	—	—
West	52	40	5	3
Mountain	—	68	—	—
Pacific	61	32	—	—

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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.