

Table 22. Short-term disability plans: Method of funding, private industry workers, March 2016

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	43	41	—	—
Worker characteristics				
Management, professional, and related	47	41	—	—
Management, business, and financial	50	39	—	—
Professional and related	44	42	—	—
Service	—	42	32	—
Protective service	36	—	—	—
Sales and office	47	37	—	—
Sales and related	51	33	16	—
Office and administrative support	46	38	—	—
Natural resources, construction, and maintenance	37	—	15	—
Installation, maintenance, and repair	43	44	—	—
Production, transportation, and material moving ...	44	45	—	—
Production	49	45	—	—
Transportation and material moving	39	45	—	—
Full time	45	42	—	—
Part time	—	29	45	—
Nonunion	44	40	—	—
Average wage within the following categories: ²				
Lowest 25 percent	—	33	35	—
Lowest 10 percent	23	27	50	—
Second 25 percent	40	44	—	—
Third 25 percent	45	43	—	—
Highest 25 percent	47	39	—	—
Highest 10 percent	50	38	—	—
Establishment characteristics				
Goods-producing industries	44	46	—	—
Manufacturing	49	46	—	—
Service-providing industries	43	39	—	—
Trade, transportation, and utilities	45	36	—	—
Wholesale trade	35	47	18	—
Retail trade	54	26	20	—
Transportation and warehousing	41	41	—	—
Information	66	28	6	—
Financial activities	66	27	—	—
Finance and insurance	73	23	4	—
Credit intermediation and related activities	76	21	3	—
Insurance carriers and related activities	71	24	5	—
Real estate and rental and leasing	25	50	—	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, March 2016—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Professional and business services	37	43	—	—
Professional and technical services	32	46	—	—
Education and health services	31	52	—	—
Educational services	40	38	—	—
Junior colleges, colleges, and universities	59	28	—	—
Leisure and hospitality	26	37	37	—
Accommodation and food services	30	31	39	—
Other services	29	42	29	—
1 to 99 workers	32	43	—	—
1 to 49 workers	33	40	—	—
50 to 99 workers	30	50	—	—
100 workers or more	50	39	—	—
100 to 499 workers	46	44	9	(³)
500 workers or more	55	34	—	—
Geographic areas				
Northeast	—	28	46	—
Middle Atlantic	—	23	55	—
South	52	48	—	(³)
South Atlantic	49	51	—	—
East South Central	53	47	—	—
West South Central	56	44	—	—
Midwest	58	41	—	—
East North Central	58	41	—	—
West	39	51	—	—
Mountain	38	62	—	—
Pacific	40	45	—	—

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.

³ Less than 0.5.

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.