

Table 22. Short-term disability plans: Method of funding, civilian workers,¹ March 2017

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	44	40	15	1
Worker characteristics				
Management, professional, and related	48	39	12	1
Management, business, and financial	51	38	11	(³)
Professional and related	47	40	12	1
Teachers	49	35	14	3
Primary, secondary, and special education school teachers	49	39	10	2
Registered nurses	46	43	—	—
Service	29	41	30	1
Protective service	35	45	—	—
Sales and office	47	36	—	—
Sales and related	50	33	16	—
Office and administrative support	45	37	16	1
Natural resources, construction, and maintenance	37	—	15	—
Installation, maintenance, and repair	44	43	—	—
Production, transportation, and material moving ...	44	45	—	—
Transportation and material moving	39	45	—	—
Full time	46	41	—	—
Part time	27	28	44	1
Union	35	44	—	—
Nonunion	46	39	15	(³)
Average wage within the following categories: ⁴				
Lowest 25 percent	33	36	—	—
Lowest 10 percent	29	—	41	—
Second 25 percent	41	43	15	1
Third 25 percent	45	43	—	—
Highest 25 percent	50	37	—	—
Highest 10 percent	52	37	—	—
Establishment characteristics				
Service-providing industries	44	39	17	1
Education and health services	36	48	—	—
Educational services	46	35	14	4
Elementary and secondary schools	41	39	13	6
Junior colleges, colleges, and universities	58	26	—	—
Hospitals	47	42	11	—
Public administration	36	46	13	5

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, civilian workers,¹ March 2017—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	41	—	—
1 to 49 workers	35	37	—	—
50 to 99 workers	31	50	19	1
100 workers or more	50	39	—	—
100 to 499 workers	47	43	10	1
500 workers or more	54	35	10	1
Geographic areas				
Northeast	—	29	46	—
Middle Atlantic	—	25	54	—
South	54	45	—	(³)
South Atlantic	54	46	—	(³)
East South Central	54	46	—	—
West South Central	55	44	—	—
West	42	47	—	—
Mountain	39	60	—	1
Pacific	44	40	—	—

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Less than 0.5.

⁴ 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 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.