

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

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	44	40	–	–
Worker characteristics				
Management, professional, and related	48	40	12	(²)
Management, business, and financial	51	38	–	–
Professional and related	46	41	13	(²)
Service	–	40	33	–
Sales and office	47	36	–	–
Sales and related	50	33	16	–
Office and administrative support	46	37	–	–
Natural resources, construction, and maintenance	37	–	16	–
Installation, maintenance, and repair	44	43	–	–
Production, transportation, and material moving ...	44	45	–	–
Transportation and material moving	38	45	–	–
Full time	46	41	–	–
Part time	–	28	45	–
Nonunion	45	39	16	(²)
Average wage within the following categories: ³				
Lowest 25 percent	31	33	35	–
Lowest 10 percent	27	29	43	–
Second 25 percent	41	43	–	–
Third 25 percent	45	42	12	(²)
Highest 25 percent	49	38	–	–
Highest 10 percent	52	37	11	(²)
Establishment characteristics				
Service-providing industries	43	38	18	(²)
Trade, transportation, and utilities	44	37	–	–
Wholesale trade	35	48	17	–
Retail trade	52	27	21	–
Transportation and warehousing	41	41	–	–
Information	67	28	5	–
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	49	–	–
Professional and business services	41	38	–	–
Professional and technical services	38	40	–	–
Education and health services	31	53	–	–
Educational services	41	38	–	–
Junior colleges, colleges, and universities	59	28	–	–
Leisure and hospitality	32	32	35	–
Accommodation and food services	37	27	36	–
Other services	25	44	31	–

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, March 2017—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
1 to 99 workers	32	42	—	—
1 to 49 workers	34	38	—	—
50 to 99 workers	30	50	—	—
100 workers or more	51	39	10	(²)
100 to 499 workers	48	43	9	(²)
500 workers or more	56	34	10	(²)
Geographic areas				
Northeast	25	27	47	(²)
Middle Atlantic	21	23	56	(²)
South	53	47	—	(²)
South Atlantic	51	49	—	(²)
East South Central	55	45	—	—
West South Central	56	43	—	—
West	41	48	—	—
Mountain	39	61	—	—
Pacific	43	40	—	—

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

² Less than 0.5.

³ 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.