

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	46	35	16	2
Worker characteristics				
Management, professional, and related	50	35	13	2
Management, business, and financial	51	36	11	1
Professional and related	49	35	14	2
Service	34	34	32	1
Protective service	29	50	—	—
Sales and office	49	32	17	1
Sales and related	51	29	19	1
Office and administrative support	49	34	17	1
Natural resources, construction, and maintenance	39	39	15	7
Construction, extraction, farming, fishing, and forestry	24	43	20	13
Installation, maintenance, and repair	49	36	12	3
Production, transportation, and material moving ...	45	40	12	3
Production	47	41	9	2
Transportation and material moving	44	38	15	4
Full time	47	37	13	2
Part time	39	18	43	1
Union	45	32	16	7
Nonunion	46	36	17	1
Average wage within the following categories: ²				
Lowest 25 percent	37	30	32	1
Lowest 10 percent	34	—	47	—
Second 25 percent	44	38	16	2
Third 25 percent	44	39	14	2
Highest 25 percent	52	32	13	3
Highest 10 percent	53	32	13	3
Establishment characteristics				
Goods-producing industries	46	40	10	4
Construction	15	42	31	13
Manufacturing	52	39	7	2
Service-providing industries	46	34	18	2
Trade, transportation, and utilities	49	30	19	2
Wholesale trade	44	39	—	—
Retail trade	52	24	22	1
Transportation and warehousing	46	33	15	6
Utilities	62	26	—	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	61	27	—	—
Financial activities	64	27	—	—
Finance and insurance	70	24	6	(³)
Credit intermediation and related activities	73	21	—	—
Insurance carriers and related activities	63	31	—	—
Real estate and rental and leasing	—	50	25	—
Professional and business services	42	40	—	—
Professional and technical services	39	43	17	—
Administrative and waste services	36	41	—	—
Education and health services	36	40	22	3
Educational services	53	31	—	—
Junior colleges, colleges, and universities	64	29	7	(³)
Health care and social assistance	32	42	23	3
Leisure and hospitality	39	34	—	—
Accommodation and food services	41	30	—	—
Other services	12	39	49	—
1 to 99 workers	33	38	27	2
1 to 49 workers	30	38	30	2
50 to 99 workers	39	38	21	2
100 workers or more	54	34	10	2
100 to 499 workers	47	39	12	2
500 workers or more	60	29	8	3
Geographic areas				
New England	54	43	—	—
Middle Atlantic	20	23	56	2
East North Central	59	38	—	3
West North Central	57	40	—	3
South Atlantic	56	43	—	1
East South Central	56	43	—	—
West South Central	60	37	—	3
Mountain	60	38	—	—
Pacific	46	40	11	3

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

³ Less than 0.5 percent.

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/glossary20092010.htm.