

Table 22. Short-term disability plans: Method of funding, private industry workers, March 2018

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	41	43	16	(²)
Worker characteristics				
Management, professional, and related	45	43	12	(²)
Management, business, and financial	47	41	—	—
Professional and related	43	44	—	—
Service	—	37	36	—
Protective service	36	—	37	—
Sales and office	46	38	—	—
Sales and related	50	35	15	—
Office and administrative support	45	39	—	—
Natural resources, construction, and maintenance	34	50	—	—
Construction, extraction, farming, fishing, and forestry	25	56	—	—
Installation, maintenance, and repair	40	47	—	—
Production, transportation, and material moving ...	40	50	10	—
Production	47	47	6	—
Transportation and material moving	33	52	14	—
Full time	43	44	13	(²)
Part time	—	29	44	—
Union	35	49	—	—
Nonunion	42	42	16	(²)
Average wage within the following categories: ³				
Lowest 25 percent	33	37	—	—
Lowest 10 percent	28	36	37	—
Second 25 percent	39	43	—	—
Third 25 percent	42	46	12	(²)
Highest 25 percent	46	42	12	(²)
Highest 10 percent	47	41	12	(²)
Establishment characteristics				
Service-providing industries	41	41	18	(²)
Trade, transportation, and utilities	42	40	—	—
Wholesale trade	36	45	19	—
Retail trade	47	31	22	—
Transportation and warehousing	37	50	—	—
Utilities	50	46	—	—
Information	66	30	4	—
Financial activities	64	27	—	—
Finance and insurance	70	25	—	—
Credit intermediation and related activities	74	21	—	—
Insurance carriers and related activities	69	27	—	—
Real estate and rental and leasing	25	39	37	—
Professional and business services	37	45	—	—
Professional and technical services	32	50	—	—
Administrative and waste services	35	—	33	—
Education and health services	27	54	—	—
Educational services	43	37	—	—
Junior colleges, colleges, and universities	60	27	13	—
Health care and social assistance	24	57	—	—
Leisure and hospitality	34	31	35	—
Accommodation and food services	38	24	38	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, March 2018—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Establishment characteristics				
Other services	31	40	28	—
1 to 99 workers	30	46	24	(²)
1 to 49 workers	30	43	26	(²)
50 to 99 workers	28	53	19	—
100 workers or more	49	41	10	(²)
100 to 499 workers	45	45	11	(²)
500 workers or more	54	36	9	(²)
Geographic areas				
Northeast	—	30	47	—
New England	35	63	—	—
Middle Atlantic	—	24	56	—
South	49	51	—	—
South Atlantic	45	55	—	—
East South Central	55	44	—	—
West South Central	54	46	—	—
Midwest	55	44	—	(²)
East North Central	55	45	—	(²)
West North Central	56	43	—	—
West	40	50	10	—
Mountain	38	62	—	—
Pacific	42	43	15	—

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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.