

Table 21. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	53	21	8	19
Worker characteristics				
Management, professional, and related	54	19	9	19
Professional and related	51	17	10	22
Teachers	50	18	10	22
Primary, secondary, and special education school teachers	55	25	—	—
Registered nurses	50	26	—	—
Service	53	21	7	19
Protective service	60	24	—	—
Sales and office	52	21	6	21
Office and administrative support	51	22	6	20
Natural resources, construction, and maintenance	50	24	—	—
Production, transportation, and material moving ...	47	33	—	—
Full time	53	22	7	19
Part time	51	7	17	25
Union	48	18	12	23
Nonunion	59	24	3	15
Wage percentiles: ²				
Lowest 10 percent	41	28	4	26
Lowest 25 percent	48	25	4	24
Second 25 percent	59	18	5	18
Third 25 percent	51	23	8	19
Highest 25 percent	53	18	12	17
Highest 10 percent	49	13	15	23
Establishment characteristics				
Service-providing industries	53	21	7	19
Education and health services	53	18	8	21
Educational services	49	19	8	24
Elementary and secondary schools	42	22	6	31
Junior colleges, colleges, and universities	70	—	16	—
Health care and social assistance	68	—	8	—
Hospitals	65	—	—	14
Public administration	53	23	8	16
1 to 99 workers	49	38	—	—
1 to 49 workers	60	—	—	6
50 to 99 workers	—	46	—	—
100 workers or more	53	18	9	20
100 to 499 workers	46	29	10	16
500 workers or more	55	16	8	21

See footnotes at end of table.

Table 21. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	82	6	12	—
Local government	40	27	6	27
Geographic areas				
New England	37	35	—	—
Middle Atlantic	25	10	25	40
East North Central	48	20	—	33
West North Central	—	43	—	—
South Atlantic	66	17	—	—
West South Central	61	36	—	—
Mountain	37	62	—	—
Pacific	77	14	—	—

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

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more

details.

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/glossary20082009.htm.