

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2010**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	47	34	15	4
Worker characteristics				
Management, professional, and related	50	33	13	4
Management, business, and financial	52	35	11	2
Professional and related	49	32	14	6
Teachers	44	23	19	14
Primary, secondary, and special education school teachers	37	26	—	—
Registered nurses	42	37	16	5
Service	37	32	27	4
Protective service	46	35	13	5
Sales and office	50	32	16	2
Sales and related	52	28	19	1
Office and administrative support	49	33	16	3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	40	38	15	8
Installation, maintenance, and repair	27	40	19	14
Production, transportation, and material moving ...	48	36	12	4
Production	45	40	12	3
Transportation and material moving	47	41	9	3
Transportation and material moving	44	38	14	4
Full time	47	36	13	4
Part time	39	17	41	3
Union	45	29	15	11
Nonunion	47	35	16	2
Average wage within the following categories: ³				
Lowest 25 percent	38	31	30	2
Lowest 10 percent	34	20	45	1
Second 25 percent	45	37	14	3
Third 25 percent	46	38	13	4
Highest 25 percent	52	30	13	5
Highest 10 percent	54	29	12	5
Establishment characteristics				
Goods-producing industries	47	40	10	4
Service-providing industries	47	33	17	4
Education and health services	39	35	18	8
Educational services	48	25	11	16
Elementary and secondary schools	34	28	—	—
Junior colleges, colleges, and universities	67	20	11	2
Health care and social assistance	35	40	22	3
Hospitals	49	30	16	6
Public administration	54	22	8	16

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2010—Continued**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	34	38	26	2
1 to 49 workers	31	37	29	2
50 to 99 workers	38	39	20	3
100 workers or more	53	32	10	5
100 to 499 workers	47	38	12	3
500 workers or more	59	27	8	6
Geographic areas				
New England	53	43	—	—
Middle Atlantic	20	22	53	5
East North Central	58	36	—	6
West North Central	57	40	—	3
South Atlantic	56	41	—	3
East South Central	56	43	—	—
West South Central	60	37	—	3
Mountain	57	41	—	—
Pacific	52	35	10	3

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

³ 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.

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.