

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2013**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	45	37	16	1
Worker characteristics				
Management, professional, and related	50	36	—	—
Management, business, and financial	52	36	11	1
Professional and related	49	36	13	2
Teachers	45	37	16	2
Primary, secondary, and special education school teachers	43	40	14	3
Registered nurses	52	31	—	—
Service	33	31	35	1
Protective service	38	43	—	—
Sales and office	47	35	17	1
Sales and related	47	33	19	1
Office and administrative support	47	36	16	1
Natural resources, construction, and maintenance	42	44	11	2
Construction, extraction, farming, fishing, and forestry	35	48	13	4
Installation, maintenance, and repair	47	42	—	—
Production, transportation, and material moving ...	43	43	13	2
Production	38	51	10	1
Transportation and material moving	49	33	16	2
Full time	46	39	14	1
Part time	40	18	40	2
Union	47	34	15	4
Nonunion	45	38	17	1
Average wage within the following categories: ³				
Lowest 25 percent	32	32	35	1
Lowest 10 percent	29	—	49	—
Second 25 percent	43	41	16	1
Third 25 percent	46	39	—	—
Highest 25 percent	52	35	12	2
Highest 10 percent	53	33	13	2
Establishment characteristics				
Goods-producing industries	41	47	10	1
Service-providing industries	46	34	18	1
Education and health services	42	35	21	2
Educational services	46	36	14	4
Elementary and secondary schools	40	44	10	6
Junior colleges, colleges, and universities	62	23	—	—
Healthcare and social assistance	39	35	24	1
Hospitals	55	28	15	1
Public administration	52	37	9	2

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2013—Continued**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	31	40	28	1
1 to 49 workers	31	38	31	1
50 to 99 workers	34	45	21	1
100 workers or more	53	35	10	2
100 to 499 workers	44	44	11	1
500 workers or more	61	27	10	2
Geographic areas				
New England	54	45	—	—
Middle Atlantic	20	24	56	1
East North Central	56	40	—	4
South Atlantic	53	47	—	1
East South Central	48	50	—	—
West South Central	61	39	—	—
Mountain	52	47	—	1
Pacific	52	36	12	1

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 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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.