

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	15	85
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	12	88
Professional and related	12	88
Service	31	69
Protective service	43	57
Sales and office	17	83
Sales and related	18	82
Office and administrative support	16	84
Natural resources, construction, and maintenance	12	88
Construction, extraction, farming, fishing, and forestry	12	88
Installation, maintenance, and repair	12	88
Production, transportation, and material moving	11	89
Production	7	92
Transportation and material moving	16	84
Full time	13	87
Part time	39	61
Union	14	86
Nonunion	16	84
Average wage within the following categories: ¹		
Lowest 25 percent	29	71
Lowest 10 percent	39	61
Second 25 percent	18	82
Third 25 percent	12	88
Highest 25 percent	11	89
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	9	91
Construction	16	84
Manufacturing	7	93
Service-providing industries	17	83
Trade, transportation, and utilities	20	80
Wholesale trade	21	79
Retail trade	24	76
Information	6	94
Financial activities	9	91
Finance and insurance	5	95
Credit intermediation and related activities	6	94
Insurance carriers and related activities	5	95
Real estate and rental and leasing	29	71
Professional and business services	17	83
Professional and technical services	13	87
Administrative and waste services	34	66
Education and health services	18	82
Educational services	11	89
Junior colleges, colleges, and universities	6	94
Health care and social assistance	19	81

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Leisure and hospitality	28	72
Accommodation and food services	30	70
Other services	21	79
1 to 99 workers	21	79
1 to 49 workers	21	79
50 to 99 workers	19	81
100 workers or more	12	88
100 to 499 workers	13	87
500 workers or more	10	90
Geographic areas		
Northeast	37	63
New England	4	96
Middle Atlantic	44	56
South	4	95
South Atlantic	4	96
West South Central	4	96
Midwest	5	95
East North Central	4	96
West North Central	7	93
West	10	90
Mountain	4	96
Pacific	13	87

¹ 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. 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.