

**Table 21. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2009**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	46	34	16	4
Worker characteristics				
Management, professional, and related	51	32	13	4
Management, business, and financial	53	33	11	2
Professional and related	50	31	14	5
Teachers	46	20	20	14
Primary, secondary, and special education school teachers	41	–	28	–
Registered nurses	46	34	15	4
Service	35	33	28	4
Protective service	43	31	21	5
Sales and office	49	32	17	2
Sales and related	51	28	20	1
Office and administrative support	48	33	16	3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	39	38	14	8
Installation, maintenance, and repair	27	42	17	14
Production, transportation, and material moving ...	48	36	12	4
Production	44	42	11	3
Transportation and material moving	46	42	9	3
Transportation and material moving	42	42	13	3
Full time	47	36	13	4
Part time	37	19	41	3
Union	45	30	14	11
Nonunion	47	36	16	2
Wage percentiles: ³				
Lowest 10 percent	34	25	40	–
Lowest 25 percent	35	34	29	2
Second 25 percent	43	39	14	3
Third 25 percent	45	37	14	4
Highest 25 percent	53	29	13	5
Highest 10 percent	54	28	13	5
Establishment characteristics				
Goods-producing industries	47	40	9	4
Service-providing industries	46	33	17	4
Education and health services	40	34	18	8
Educational services	51	21	12	16
Elementary and secondary schools	38	22	12	27
Junior colleges, colleges, and universities	69	17	11	2
Health care and social assistance	34	41	21	4
Hospitals	50	30	15	6
Public administration	53	23	8	16

See footnotes at end of table.

**Table 21. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2009—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	27	2
1 to 49 workers	29	40	29	2
50 to 99 workers	33	40	24	3
100 workers or more	54	32	10	5
100 to 499 workers	48	37	12	3
500 workers or more	59	27	8	6
Geographic areas				
New England	48	48	—	—
Middle Atlantic	21	22	53	5
East North Central	58	35	—	6
West North Central	58	38	—	4
South Atlantic	56	41	—	3
East South Central	56	43	—	—
West South Central	59	39	—	2
Mountain	52	44	—	—
Pacific	51	35	12	2

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 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.