

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	51	22	8	19
Worker characteristics				
Management, professional, and related	52	20	9	18
Professional and related	49	18	11	22
Teachers	45	22	12	21
Primary, secondary, and special education school teachers	46	30	—	—
Service	52	22	7	19
Protective service	60	24	—	—
Sales and office	50	23	6	21
Office and administrative support	49	24	6	20
Natural resources, construction, and maintenance	48	26	—	—
Production, transportation, and material moving ...	46	32	—	—
Full time	51	23	7	18
Part time	48	7	17	27
Union	45	20	13	22
Nonunion	59	24	2	15
Average wage within the following categories: ²				
Lowest 25 percent	47	26	4	23
Lowest 10 percent	45	26	4	25
Second 25 percent	55	21	6	18
Third 25 percent	50	23	8	19
Highest 25 percent	51	19	13	17
Establishment characteristics				
Service-providing industries	51	22	8	19
Education and health services	49	21	9	21
Educational services	45	23	9	23
Elementary and secondary schools	36	27	7	30
Junior colleges, colleges, and universities	70	—	16	—
Health care and social assistance	68	—	—	11
Hospitals	67	—	—	14
Public administration	54	22	8	16
1 to 99 workers	51	36	—	—
1 to 49 workers	62	—	—	6
50 to 99 workers	—	45	—	—
100 workers or more	51	20	9	20
100 to 499 workers	46	28	12	14
500 workers or more	52	18	8	21

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	83	—	12	—
Local government	38	29	6	27
Geographic areas				
New England	—	32	—	—
Middle Atlantic	25	10	26	40
East North Central	48	—	—	32
South Atlantic	59	—	—	—
West South Central	60	—	—	—
Mountain	34	60	—	—
Pacific	76	14	8	3

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

² 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.