

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	20	80
Worker characteristics		
Management, professional, and related	16	84
Management, business, and financial	14	86
Professional and related	17	83
Service	35	65
Sales and office	20	80
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance	19	81
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	20	80
Production, transportation, and material moving ...	17	83
Production	14	86
Transportation and material moving	21	79
Full time	18	82
Part time	36	64
Union	18	82
Nonunion	20	80
Average wage within the following categories: ¹		
Lowest 25 percent	36	64
Lowest 10 percent	52	48
Second 25 percent	22	78
Third 25 percent	17	83
Highest 25 percent	15	85
Highest 10 percent	14	86
Establishment characteristics		
Goods-producing industries	13	87
Construction	26	74
Manufacturing	11	89
Service-providing industries	22	78
Trade, transportation, and utilities	23	77
Wholesale trade	17	83
Retail trade	29	71
Transportation and warehousing	20	80
Utilities	9	91

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	20	80
Financial activities	8	92
Finance and insurance	7	93
Credit intermediation and related activities	6	94
Insurance carriers and related activities	6	94
Professional and business services	15	85
Professional and technical services	11	89
Administrative and waste services	26	74
Education and health services	25	75
Educational services	24	76
Junior colleges, colleges, and universities	12	88
Health care and social assistance	25	75
Leisure and hospitality	42	58
Accommodation and food services	43	57
Other services	54	46
1 to 99 workers	28	72
1 to 49 workers	30	70
50 to 99 workers	23	77
100 workers or more	15	85
100 to 499 workers	17	83
500 workers or more	12	88
Geographic areas		
New England	7	93
Middle Atlantic	48	52
East North Central	6	94
West North Central	7	93
South Atlantic	9	91
West South Central	10	90
Mountain	3	97
Pacific	14	86

¹ 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. 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.