

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	19	81
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	10	90
Professional and related	14	86
Teachers	14	86
Service	36	64
Protective service	19	81
Sales and office	19	81
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance	18	82
Construction, extraction, farming, fishing, and forestry	18	82
Installation, maintenance, and repair	18	82
Production, transportation, and material moving ...	19	81
Production	13	87
Transportation and material moving	25	75
Full time	16	84
Part time	42	58
Union	20	80
Nonunion	18	82
Average wage within the following categories: ²		
Lowest 25 percent	41	59
Lowest 10 percent	49	51
Second 25 percent	19	81
Third 25 percent	16	84
Highest 25 percent	13	87
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	11	89
Service-providing industries	21	79
Education and health services	21	79
Educational services	12	88
Elementary and secondary schools	8	92
Junior colleges, colleges, and universities	10	90
Healthcare and social assistance	27	73
Hospitals	20	80
Public administration	18	82

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	28	72
1 to 49 workers	32	68
50 to 99 workers	21	79
100 workers or more	13	87
100 to 499 workers	14	86
500 workers or more	12	88
Geographic areas		
Middle Atlantic	48	52
East North Central	6	94
South Atlantic	7	93
East South Central	8	92
West South Central	6	94
Mountain	4	96
Pacific	15	85

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 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, 2010." 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/glossary20112012.htm.