

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	43	39	17	1
Worker characteristics				
Management, professional, and related	47	39	13	1
Management, business, and financial	50	39	10	1
Professional and related	45	39	–	–
Service	–	34	40	–
Sales and office	46	35	18	(²)
Sales and related	47	34	–	–
Office and administrative support	46	36	–	–
Natural resources, construction, and maintenance	38	46	13	2
Construction, extraction, farming, fishing, and forestry	29	48	19	5
Installation, maintenance, and repair	45	45	–	–
Production, transportation, and material moving ...	42	43	13	1
Production	39	50	10	1
Transportation and material moving	47	34	18	1
Full time	44	41	15	1
Part time	35	–	45	–
Union	45	35	17	3
Nonunion	42	40	17	(²)
Average wage within the following categories ³ :				
Lowest 25 percent	–	32	38	–
Lowest 10 percent	30	–	51	–
Second 25 percent	39	42	–	–
Third 25 percent	43	40	16	1
Highest 25 percent	49	38	12	1
Highest 10 percent	50	36	–	–
Establishment characteristics				
Goods-producing industries	39	49	10	1
Construction	22	50	24	4
Manufacturing	42	48	8	1
Service-providing industries	44	36	20	1
Trade, transportation, and utilities	47	37	–	–
Wholesale trade	40	47	13	–
Retail trade	42	36	–	–
Transportation and warehousing	60	26	–	–
Utilities	67	31	–	–

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	69	23	—	—
Financial activities	64	25	—	—
Finance and insurance	71	21	—	—
Credit intermediation and related activities	74	20	—	—
Insurance carriers and related activities	72	20	8	—
Real estate and rental and leasing	—	49	29	—
Professional and business services	37	43	—	—
Professional and technical services	31	51	—	—
Administrative and waste services	33	38	—	—
Education and health services	36	39	24	1
Educational services	38	38	—	—
Junior colleges, colleges, and universities	55	30	—	—
Health care and social assistance	36	40	24	1
Leisure and hospitality	27	31	42	—
Accommodation and food services	29	32	39	—
Other services	—	36	49	—
1 to 99 workers	30	41	29	(²)
1 to 49 workers	29	38	33	(²)
50 to 99 workers	32	48	—	—
100 workers or more	51	37	10	1
100 to 499 workers	44	45	10	1
500 workers or more	59	29	11	2
Geographic areas				
Northeast	25	25	49	1
New England	50	49	—	—
Middle Atlantic	20	20	60	(²)
South	52	48	—	—
South Atlantic	49	51	—	—
East South Central	46	53	—	—
West South Central	59	41	—	—
Midwest	55	42	—	3
East North Central	54	42	—	3
West North Central	58	42	—	—
West	45	46	—	—
Mountain	47	53	—	—
Pacific	44	41	—	—

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

² Less than 0.5.

³ 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 ECEC data for March 2014.

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/glossary20132014.htm.