

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2015**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	44	40	15	1
Worker characteristics				
Management, professional, and related	48	39	12	1
Management, business, and financial	50	38	12	1
Professional and related	47	40	—	—
Teachers	42	41	16	2
Primary, secondary, and special education school teachers	40	45	13	3
Registered nurses	54	34	11	1
Service	30	39	29	1
Sales and office	47	36	17	(³)
Sales and related	48	34	—	—
Office and administrative support	46	37	—	—
Natural resources, construction, and maintenance	41	44	12	2
Installation, maintenance, and repair	46	45	—	—
Production, transportation, and material moving ...	42	46	12	1
Production	44	47	—	—
Transportation and material moving	40	44	—	—
Full time	45	41	13	1
Part time	35	26	39	1
Union	42	42	—	—
Nonunion	45	39	15	1
Average wage within the following categories: ⁴				
Lowest 25 percent	—	35	33	—
Lowest 10 percent	34	—	43	—
Second 25 percent	40	44	16	1
Third 25 percent	46	41	12	1
Highest 25 percent	50	38	11	1
Highest 10 percent	52	36	—	—
Establishment characteristics				
Goods-producing industries	42	47	9	1
Service-providing industries	44	38	17	1
Education and health services	38	43	18	1
Educational services	43	39	—	—
Elementary and secondary schools	36	47	13	4
Junior colleges, colleges, and universities	61	24	—	—
Health care and social assistance	35	45	—	—
Public administration	50	39	—	—

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2015—continued**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	32	43	24	1
1 to 49 workers	33	39	27	(³)
50 to 99 workers	30	52	17	1
100 workers or more	51	38	10	1
100 to 499 workers	46	43	10	1
500 workers or more	55	33	—	—
Geographic areas				
Northeast	25	29	45	1
New England	49	50	—	—
Middle Atlantic	20	25	54	1
South	53	47	—	—
South Atlantic	51	48	—	(³)
East South Central	50	49	—	—
West South Central	58	42	—	—
Midwest	56	42	—	3
East North Central	54	43	—	3
West	46	45	9	1
Mountain	37	62	—	1
Pacific	51	35	14	1

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 Less than 0.5.

⁴ 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 wage data for March 2015.

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/glossary20142015.htm.