Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	16	84
Worker characteristics		
Management, professional, and related	12 12 12 36 17 22 15 14 10 14	88 88 64 83 78 85 86 90 86
Transportation and material moving  Full time  Part time	19 15 37	81 85 63
Nonunion	16	84
Average wage within the following categories:1 Lowest 25 percent Lowest 10 percent Second 25 percent Third 25 percent Highest 25 percent Highest 10 percent	37 42 17 14 11	63 58 83 86 89 89
Establishment characteristics		
Goods-producing industries  Construction  Manufacturing	11 24 9	89 76 91
Service-providing industries	18 20 20 15 6	82 80 80 85 94

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities Finance and insurance Credit intermediation and related activities Insurance carriers and related activities Real estate and rental and leasing Professional and business services Professional and technical services Administrative and waste services Education and health services Educational services Health care and social assistance Leisure and hospitality Accommodation and food services Other services  1 to 99 workers 1 to 49 workers 50 to 99 workers 100 workers or more 100 to 499 workers 500 workers or more	8 5 4 5 29 16 13 27 17 7 19 44 43 38 23 25 18 13 14	92 95 96 95 71 84 87 73 83 93 81 56 57 62 77 75 82 87 86
Geographic areas		
Northeast New England Middle Atlantic South South Atlantic East South Central West South Central Midwest East North Central West Pacific	39 6 46 6 7 3 5 5 5 10 14	61 94 54 94 93 97 95 95 95 90 86

<sup>&</sup>lt;sup>1</sup> 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. 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.