

Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2018

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	46	43	—	—
Worker characteristics				
Management, professional, and related	49	41	—	—
Professional and related	50	40	—	—
Teachers	54	34	—	—
Primary, secondary, and special education school teachers	52	41	—	—
Service	36	49	—	—
Protective service	33	54	—	—
Sales and office	45	44	—	—
Office and administrative support	45	45	—	—
Natural resources, construction, and maintenance	41	49	—	—
Production, transportation, and material moving ...	54	40	—	—
Full time	47	44	9	(²)
Part time	31	36	—	—
Union	37	45	16	1
Nonunion	53	42	—	—
Average wage within the following categories: ³				
Lowest 25 percent	40	47	—	—
Lowest 10 percent	29	52	—	—
Second 25 percent	42	48	—	—
Third 25 percent	53	37	—	—
Highest 25 percent	45	43	—	—
Highest 10 percent	45	43	—	—
Establishment characteristics				
Service-providing industries	46	43	—	—
Education and health services	50	40	—	—
Educational services	49	39	—	—
Elementary and secondary schools	44	46	—	—
Junior colleges, colleges, and universities	59	24	—	—
Health care and social assistance	52	45	—	—
Hospitals	56	44	—	—
Public administration	38	48	—	—
1 to 99 workers	52	36	—	—
1 to 49 workers	61	26	—	—
50 to 99 workers	41	47	—	—
100 workers or more	44	45	—	—
100 to 499 workers	43	42	—	—
500 workers or more	44	46	—	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2018—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	65	23	—	—
Local government	38	52	9	1
Geographic areas				
Northeast	—	44	37	—
New England	60	40	—	—
Middle Atlantic	—	44	40	—
South	65	35	—	—
South Atlantic	74	26	—	—
East South Central	—	60	—	—
West South Central	40	60	—	—
Midwest	47	52	—	—
East North Central	47	51	—	—
West North Central	45	55	—	—
West	47	47	—	—
Mountain	33	67	—	—
Pacific	53	38	—	—

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 wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.