

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2012

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	50	—	8	—
Worker characteristics				
Management, professional, and related	51	—	9	—
Professional and related	49	—	10	—
Teachers	48	—	10	—
Primary, secondary, and special education school teachers	43	—	—	—
Service	53	—	7	—
Protective service	59	—	—	—
Sales and office	46	—	6	—
Office and administrative support	45	—	7	—
Natural resources, construction, and maintenance	54	—	—	—
Production, transportation, and material moving ...	43	—	5	—
Full time	50	—	8	—
Part time	51	—	13	—
Union	44	—	13	—
Nonunion	58	—	2	—
Average wage within the following categories: ²				
Lowest 25 percent	47	—	3	—
Lowest 10 percent	47	—	3	—
Second 25 percent	57	—	6	—
Third 25 percent	49	—	8	—
Highest 25 percent	49	—	13	—
Highest 10 percent	48	—	14	—
Establishment characteristics				
Service-providing industries	50	—	8	—
Education and health services	48	—	8	—
Educational services	46	—	8	—
Elementary and secondary schools	39	—	5	—
Junior colleges, colleges, and universities	70	—	15	—
Healthcare and social assistance	61	—	10	—
Hospitals	59	—	—	—
Public administration	52	—	9	—
1 to 99 workers	52	—	—	—
1 to 49 workers	58	—	—	—
100 workers or more	50	—	9	—
100 to 499 workers	46	—	11	—
500 workers or more	51	—	8	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2012—Continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	82	—	12	—
Local government	38	—	6	—
Geographic areas				
Middle Atlantic	24	—	26	—
East North Central	44	—	—	—
West North Central	54	—	—	—
South Atlantic	62	—	—	—
West South Central	49	—	—	—
Pacific	77	—	6	—

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

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. 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/glossary20112012.htm.