Table 23. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2011

Characteristics		Non-			
Worker characteristics 2.5 2.5 1.1 1.7 Professional and related 2.8 2.6 1.3 2.1 Teachers 4.0 4.2 2.4 2.9 Primary, secondary, and special education school teachers 4.7 5.3 — Service 3.3 3.0 1.6 2.5 Protective service 6.0 5.2 — — Sales and office 3.7 3.2 1.0 3.9 Office and administrative support 3.5 3.2 1.0 3.9 Natural resources, construction, and maintenance 5.7 5.4 2.5 4.2 Production, transportation, and material moving 6.9 6.1 — — Full time 2.4 2.4 0.9 1.7 Part time 2.2 2.1 2.3 4.2 Union 2.9 3.3 1.6 1.7 Nonunion 3.1 2.7 0.2 2.9 Average wage within the following categories:2 <td>Characteristics</td> <td>commercially</td> <td></td> <td></td> <td>Other</td>	Characteristics	commercially			Other
Management, professional, and related 2.5 2.5 1.1 1.7	All workers	2.2	2.2	0.9	1.7
Professional and related	Worker characteristics				
Teachers	Management, professional, and related	2.5	2.5	1.1	1.7
Primary, secondary, and special education school teachers 4.7 5.3 — — — Service 3.3 3.0 1.6 2.5 —		_	_	-	
Service	Primary, secondary, and special education			2.4	2.9
Protective service				16	2.5
Office and administrative support 3.5 3.2 1.0 3.3 Natural resources, construction, and maintenance 5.7 5.4 2.5 4.2 Production, transportation, and material moving 6.9 6.1 - - Full time 2.4 2.4 0.9 1.7 Part time 5.2 2.1 2.3 4.2 Union 2.9 3.3 1.6 1.7 Nonunion 3.1 2.7 0.2 2.9 Average wage within the following categories:2 2.2 2.2 2.9 Lowest 25 percent 4.1 3.4 0.6 3.7 Lowest 10 percent 5.6 4.5 0.8 5.4 Second 25 percent 3.0 2.9 1.2 2.1 Third 25 percent 3.1 3.4 1.5 2.3 Highest 25 percent 3.1 3.4 1.5 2.3 Education and health services 3.2 3.5 1.0 2.3 Education and health services 3.6 4.0 1.1 2.8 Elementary and secondary				-	
Natural resources, construction, and maintenance Production, transportation, and material moving 5.7 5.4 2.5 4.2 Production, transportation, and material moving 6.9 6.1 — — Full time	Sales and office	3.7	3.2	1.0	3.9
Production, transportation, and material moving 6.9 6.1 — — Full time 2.4 2.4 0.9 1.7 Part time 5.2 2.1 2.3 4.2 Union 2.9 3.3 1.6 1.7 Nonunion 3.1 2.7 0.2 2.9 Average wage within the following categories:2 0.6 3.7 Lowest 25 percent 4.1 3.4 0.6 3.7 Lowest 10 percent 5.6 4.5 0.8 5.4 Second 25 percent 3.0 2.9 1.2 2.1 Third 25 percent 3.1 3.4 1.5 2.3 Highest 25 percent 2.2 2.1 1.3 1.1 Establishment characteristics Service-providing industries 2.2 2.2 2.2 0.9 1.7 Education and health services 3.6 4.0 1.1 2.8 Elementary and secondary schools 4.1 4.9 1.3 3.7 <td></td> <td></td> <td> </td> <td></td> <td></td>					
Full time		_		2.5	4.2
Part time 5.2 2.1 2.3 4.2 Union 2.9 3.3 1.6 1.7 Nonunion 3.1 2.7 0.2 2.9 Average wage within the following categories: ² 2.0 2.0 2.9 Lowest 25 percent 4.1 3.4 0.6 3.7 Lowest 10 percent 5.6 4.5 0.8 5.4 Second 25 percent 3.0 2.9 1.2 2.1 Third 25 percent 3.1 3.4 1.5 2.3 Highest 25 percent 2.2 2.1 1.3 1.1 Establishment characteristics 3.2 3.5 1.0 2.3 Education and health services 3.2 3.5 1.0 2.3 Educational services 3.6 4.0 1.1 2.8 Elementary and secondary schools 4.1 4.9 1.3 3.7 Junior colleges, colleges, and universities 4.1 - 1.8 - Health care and social assistance 4.8 - - 1.4 Hospitals 6.8	Production, transportation, and material moving	6.9	6.1	-	_
Union 2.9 3.3 1.6 1.7 Nonunion 3.1 2.7 0.2 2.9 Average wage within the following categories:2 2.2 2.9 Lowest 25 percent 4.1 3.4 0.6 3.7 Lowest 10 percent 5.6 4.5 0.8 5.4 Second 25 percent 3.0 2.9 1.2 2.1 Third 25 percent 3.1 3.4 1.5 2.3 Highest 25 percent 2.2 2.1 1.3 1.1 Establishment characteristics Service-providing industries Education and health services 3.2 3.5 1.0 2.3 Educational services 3.6 4.0 1.1 2.8 Elementary and secondary schools 4.1 4.9 1.3 3.7 Junior colleges, colleges, and universities 4.1 - 1.8 - Health care and social assistance 4.8 - - 1.4 Hospitals 6.8 - - 2.4 Public administration 3.8	Full time	2.4	2.4	0.9	1.7
Nonunion 3.1 2.7 0.2 2.9 Average wage within the following categories:2 4.1 3.4 0.6 3.7 Lowest 10 percent 5.6 4.5 0.8 5.4 Second 25 percent 3.0 2.9 1.2 2.1 Third 25 percent 3.1 3.4 1.5 2.3 Highest 25 percent 2.2 2.1 1.3 1.1 Establishment characteristics Service-providing industries Education and health services 3.2 3.5 1.0 2.3 Educational services 3.6 4.0 1.1 2.8 Elementary and secondary schools 4.1 4.9 1.3 3.7 Junior colleges, colleges, and universities 4.1 - 1.8 - Health care and social assistance 4.8 - - 1.4 Hospitals 6.8 - - 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - -	Part time	5.2	2.1	2.3	4.2
Average wage within the following categories:2 Lowest 25 percent	Union	2.9	3.3	1.6	1.7
Lowest 25 percent	Nonunion	3.1	2.7	0.2	2.9
Lowest 10 percent 5.6 4.5 0.8 5.4 Second 25 percent 3.0 2.9 1.2 2.1 Third 25 percent 3.1 3.4 1.5 2.3 Highest 25 percent 2.2 2.1 1.3 1.1 Establishment characteristics Service-providing industries Establishment characteristics Service-providing industries Education and health services 3.2 3.5 1.0 2.3 Educational services 3.6 4.0 1.1 2.8 Elementary and secondary schools 4.1 4.9 1.3 3.7 Junior colleges, colleges, and universities 4.1 - 1.8 - Health care and social assistance 4.8 - - 1.4 Hospitals 6.8 - - 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - 1 to 49 workers 8.1 9.1 - -					
Second 25 percent 3.0 2.9 1.2 2.1 Third 25 percent 3.1 3.4 1.5 2.3 Highest 25 percent 2.2 2.1 1.3 1.1 Establishment characteristics Service-providing industries Education and health services 3.2 2.5 1.0 2.3 Educational services 3.6 4.0 1.1 2.8 Elementary and secondary schools 4.1 4.9 1.3 3.7 Junior colleges, colleges, and universities 4.1 - 1.8 - Health care and social assistance 4.8 - - 1.4 Hospitals 6.8 - - 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - 1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers 8.1 9.1 - 2.7 50 to 99 workers 2.3 2.3 1.0 1.6 100 to 499 workers					
Third 25 percent 3.1 3.4 1.5 2.3 Highest 25 percent 2.2 2.1 1.3 1.1 Establishment characteristics Service-providing industries 2.2 2.2 0.9 1.7 Education and health services 3.2 3.5 1.0 2.3 Educational services 3.6 4.0 1.1 2.8 Elementary and secondary schools 4.1 4.9 1.3 3.7 Junior colleges, colleges, and universities 4.1 - 1.8 - Health care and social assistance 4.8 - - 1.4 Hospitals 6.8 - - 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - 1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers - 9.2 - - 100 to 499 workers 4.8 4.3 2.8 3.1			- 1		
Highest 25 percent 2.2 2.1 1.3 1.1 Establishment characteristics Service-providing industries 2.2 2.2 0.9 1.7 Education and health services 3.2 3.5 1.0 2.3 Educational services 3.6 4.0 1.1 2.8 Elementary and secondary schools 4.1 4.9 1.3 3.7 Junior colleges, colleges, and universities 4.1 - 1.8 - Health care and social assistance 4.8 - - 1.4 Hospitals 6.8 - - 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - 1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers - 9.2 - - 100 to 499 workers 4.8 4.3 2.8 3.1					
Establishment characteristics Service-providing industries 2.2 2.2 0.9 1.7 Education and health services 3.2 3.5 1.0 2.3 Educational services 3.6 4.0 1.1 2.8 Elementary and secondary schools 4.1 4.9 1.3 3.7 Junior colleges, colleges, and universities 4.1 - 1.8 - Health care and social assistance 4.8 - - 1.4 Hospitals 6.8 - - 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - 1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers - 9.2 - - 100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1				-	_
Service-providing industries 2.2 2.2 0.9 1.7 Education and health services 3.2 3.5 1.0 2.3 Educational services 3.6 4.0 1.1 2.8 Elementary and secondary schools 4.1 4.9 1.3 3.7 Junior colleges, colleges, and universities 4.1 - 1.8 - Health care and social assistance 4.8 - - 1.4 Hospitals 6.8 - - 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - 1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers - 9.2 - - 100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1				1.0	
Education and health services 3.2 3.5 1.0 2.3 Educational services 3.6 4.0 1.1 2.8 Elementary and secondary schools 4.1 4.9 1.3 3.7 Junior colleges, colleges, and universities 4.1 - 1.8 - Health care and social assistance 4.8 - - 1.4 Hospitals 6.8 - - 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - 1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers 8.1 9.1 - 2.7 100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1	Establishment characteristics				
Education and health services 3.2 3.5 1.0 2.3 Educational services 3.6 4.0 1.1 2.8 Elementary and secondary schools 4.1 4.9 1.3 3.7 Junior colleges, colleges, and universities 4.1 - 1.8 - Health care and social assistance 4.8 - - 1.4 Hospitals 6.8 - - 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - 1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers 8.1 9.1 - 2.7 100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1	Service-providing industries	2.2	2.2	0.9	1.7
Elementary and secondary schools 4.1 4.9 1.3 3.7 Junior colleges, colleges, and universities 4.1 — 1.8 — Health care and social assistance 4.8 — — 1.4 Hospitals 6.8 — — 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 — — 1 to 49 workers 8.1 9.1 — 2.7 50 to 99 workers — 9.2 — — 100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1					
Junior colleges, colleges, and universities 4.1 - 1.8 - Health care and social assistance 4.8 - - 1.4 Hospitals 6.8 - - 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - - 1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers - 9.2 - - 100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1	Educational services	3.6	4.0	1.1	2.8
Health care and social assistance 4.8 - - 1.4 Hospitals 6.8 - - 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - - 1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers - 9.2 - - 100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1			4.9	1.3	3.7
Hospitals 6.8 - - 2.4 Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - 1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers - 9.2 - - 100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1			-	1.8	
Public administration 3.8 3.0 1.5 2.1 1 to 99 workers 5.9 7.4 - - 1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers - 9.2 - - 100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1		_	-	-	
1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers - 9.2 - - 100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1			3.0	1.5	
1 to 49 workers 8.1 9.1 - 2.7 50 to 99 workers - 9.2 - - 100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1	1 to 99 workers	5.0	7 4		
50 to 99 workers - 9.2 - - 100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1					2.7
100 workers or more 2.3 2.3 1.0 1.6 100 to 499 workers 4.8 4.3 2.8 3.1		-		_	,
		2.3	· ·	1.0	1.6
500 workers or more					_
	500 workers or more	2.5	2.7	0.8	1.8

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Non- commercially insured ¹	Commercially insured	Legally required	Other
State government Local government Geographic areas	2.0 2.4	2.8	1.1 1.0	_ 2.4
New England	3.4 5.1 7.6 9.7	12.2 1.6 5.9 - 10.0 8.9 1.7	- 3.2 - - - - 1.3	2.3 6.6 - - 1.2

¹ Employer assumes all risks and expenses of providing the benefit.
² The categories are based on the average wage for

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: 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/glossary20102011.htm.