Table 24. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	20	80
Worker characteristics		
Management, professional, and related	14 11 16 39 19 23 18 21 20 21 18 15 23	86 89 84 61 81 77 82 79 80 79 82 85
Full time	17 41	83 59
Union Nonunion	20 20	80 80
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	42 56 21 16 14 13	58 44 79 84 86 87
Establishment characteristics		
Goods-producing industries	13 26 11	87 74 89
Service-providing industries	22 23 17 21 20	78 77 83 79 80

See footnotes at end of table.

Table 24. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011—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 Professional and business services Professional and technical services Administrative and waste services Education and health services Educational services Junior colleges, colleges, and universities Health care and social assistance Leisure and hospitality Accommodation and food services	8 6 4 6 13 27 24 19 13 25 44 46 52	92 94 96 94 84 87 73 76 81 87 75 56 54
1 to 99 workers	30 32 25 14 16 12	70 68 75 86 84 88
Middle Atlantic East North Central West North Central South Atlantic West South Central Mountain Pacific	48 6 7 9 8 3 14	52 94 93 91 92 97 86

¹ 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. 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.