Table 22. Short-term disability plans: Employee contribution requirement, civilian workers, National Compensation Survey, March 2009

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	19	81
Worker characteristics		
Management, professional, and related	15 14 15 21 26 19 34 18 20 23 18 20 16 23 17	85 86 85 79 74 81 66 82 80 77 82 80 84 77 83
Transportation and material moving	19	81
Full timePart time	36	82 64
Union	16 20	84 80
Wage percentiles:2 Lowest 10 percent Lowest 25 percent Second 25 percent Third 25 percent Highest 25 percent Highest 10 percent	53 36 20 17 14 13	47 64 80 83 86 87
Establishment characteristics		
Goods-producing industries	13	87
Service-providing industries Education and health services Educational services Elementary and secondary schools Junior colleges, colleges, and universities Health care and social assistance Hospitals Public administration	21 21 14 13 9 25 21 15	79 79 86 87 91 75 79 85

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, civilian workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	28 30 25 15 17 13	72 70 75 85 83 87
Geographic areas New England	9 46 8 6 7 7 5 11	91 54 92 94 93 93 95 89

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² The percentile groupings are based on the

Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20082009.htm.

^{'2} The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National