

Table 12. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	62	60	96	37	35	97	32	31	95
Worker characteristics									
Management, professional, and related	77	75	98	43	42	98	51	48	95
Management, business, and financial	85	83	98	55	54	97	59	57	96
Professional and related	74	73	98	39	38	98	48	45	94
Teachers	72	70	97	21	21	97	40	38	95
Primary, secondary, and special education school teachers	76	75	98	18	17	95	40	38	95
Registered nurses	68	66	97	33	32	99	44	42	95
Service	42	39	93	23	21	95	15	14	94
Sales and office	61	58	95	36	35	97	32	30	95
Sales and related	50	46	93	29	28	96	19	18	94
Office and administrative support	67	65	97	39	38	97	40	38	96
Natural resources, construction, and maintenance	58	56	96	34	33	98	24	23	96
Construction, extraction, farming, fishing, and forestry	49	47	95	26	26	98	15	15	98
Installation, maintenance, and repair	69	67	97	43	41	97	34	32	95
Production, transportation, and material moving ...	67	64	96	47	46	97	27	26	97
Production	72	70	97	55	54	98	30	29	97
Transportation and material moving	61	58	95	39	38	97	24	23	97
Full time	75	72	96	43	42	97	39	37	96
Part time	17	15	89	14	14	95	7	7	90
Union	82	80	98	47	46	98	34	33	97
Nonunion	58	56	95	35	33	97	32	30	95
Average wage within the following percentiles: ³									
Less than 10	18	16	88	12	11	92	–	–	–
10 to under 25	40	36	89	22	20	94	12	11	91
25 to under 50	65	62	96	36	35	97	28	27	95
50 to under 75	73	71	97	44	43	98	39	37	96
75 to under 90	79	78	98	49	48	98	51	49	95
90 or greater	84	82	98	52	51	98	56	54	97

See footnotes at end of table.

Table 12. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	71	68	97	51	50	98	32	31	97
Service-providing industries	60	58	96	34	33	97	32	30	95
Education and health services	69	67	97	28	27	97	37	35	95
Educational services	76	74	97	22	21	96	40	38	96
Elementary and secondary schools	75	74	98	19	18	95	36	34	96
Junior colleges, colleges, and universities	83	80	96	28	28	97	52	49	95
Health care and social assistance	64	61	96	32	32	98	35	33	95
Hospitals	85	83	98	41	41	98	57	54	95
Public administration	82	80	98	27	27	99	31	29	95
1 to 99 workers	44	41	95	26	26	97	20	19	95
1 to 49 workers	39	37	94	24	23	96	18	17	95
50 to 99 workers	55	53	95	34	33	97	26	24	94
100 workers or more	78	76	97	45	44	97	43	41	96
100 to 499 workers	71	68	95	43	42	97	35	34	96
500 workers or more	85	83	98	48	46	98	50	47	95
Geographic areas									
New England	58	56	98	34	33	97	31	30	96
Middle Atlantic	60	59	98	68	68	99	28	27	96
East North Central	66	63	96	40	39	97	38	36	95
West North Central	63	60	97	30	29	98	34	33	96
South Atlantic	66	63	95	32	30	94	34	32	94
East South Central	68	65	95	28	27	96	29	27	94
West South Central	60	56	94	27	26	96	30	28	95
Mountain	60	56	94	26	25	96	33	31	95
Pacific	57	55	96	28	27	98	29	28	97

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² 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.

³ 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 Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.