

Table 12. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, 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	59	56	96	39	38	97	32	30	95
Worker characteristics									
Management, professional, and related	76	74	98	53	51	98	57	54	95
Management, business, and financial	85	83	98	60	59	97	63	60	96
Professional and related	72	70	98	49	48	98	54	51	94
Service	36	33	91	22	21	95	12	12	93
Sales and office	59	56	95	36	35	97	31	30	95
Sales and related	50	46	93	30	28	96	19	17	94
Office and administrative support	65	62	96	41	40	97	40	38	96
Natural resources, construction, and maintenance	56	53	96	34	33	98	22	21	96
Construction, extraction, farming, fishing, and forestry	46	43	94	26	26	98	13	12	97
Installation, maintenance, and repair	67	65	97	44	43	97	33	32	95
Production, transportation, and material moving ...	66	63	96	48	47	97	27	26	97
Production	72	70	97	55	54	98	30	29	97
Transportation and material moving	60	57	94	40	39	97	24	23	97
Full time	72	69	96	47	45	97	39	37	95
Part time	16	14	88	15	14	95	7	6	89
Union	77	76	98	63	62	98	34	32	96
Nonunion	57	54	95	36	35	97	31	30	95
Average wage within the following percentiles: ²									
Less than 10	17	16	89	12	11	93	–	–	–
10 to under 25	36	32	87	21	19	93	10	9	89
25 to under 50	63	60	95	37	36	97	26	25	94
50 to under 75	69	67	97	46	45	98	38	37	96
75 to under 90	76	75	98	56	55	98	53	50	95
90 or greater	82	81	98	62	60	98	63	60	97
Establishment characteristics									
Goods-producing industries	70	68	97	51	50	98	32	31	97
Construction	43	40	94	23	22	98	10	10	95
Manufacturing	82	80	97	64	62	98	40	39	97

See footnotes at end of table.

Table 12. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, 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
Service-providing industries	56	53	95	36	35	97	31	30	95
Trade, transportation, and utilities	59	56	95	36	34	97	23	22	95
Wholesale trade	72	70	97	48	46	96	40	39	96
Retail trade	49	45	91	28	27	95	11	10	90
Transportation and warehousing	74	73	98	44	44	99	34	34	98
Utilities	93	93	100	50	50	100	88	87	99
Information	77	76	99	68	66	98	59	59	98
Financial activities	78	76	98	60	59	98	63	60	95
Finance and insurance	85	84	99	67	65	98	72	69	95
Credit intermediation and related activities	90	89	99	67	66	98	75	73	96
Insurance carriers and related activities	78	77	98	63	62	98	71	66	93
Real estate and rental and leasing	50	48	96	35	34	96	28	26	95
Professional and business services	56	53	95	39	37	96	37	35	95
Professional and technical services	70	69	99	49	46	95	57	54	94
Administrative and waste services	36	32	88	26	25	95	16	15	95
Education and health services	62	60	96	33	32	98	37	35	95
Educational services	65	64	98	35	34	98	56	54	96
Junior colleges, colleges, and universities	85	85	99	42	41	97	79	75	95
Health care and social assistance	62	59	96	33	32	98	34	32	94
Leisure and hospitality	29	27	91	20	18	93	—	—	—
Accommodation and food services	29	26	91	21	19	93	—	—	—
Other services	38	36	93	24	23	95	27	23	87
1 to 99 workers	43	40	94	27	26	96	19	18	94
1 to 49 workers	38	36	94	24	23	96	17	16	94
50 to 99 workers	54	52	95	35	34	97	25	23	94
100 workers or more	77	74	96	53	51	97	45	43	95
100 to 499 workers	71	67	95	47	45	97	35	34	96
500 workers or more	85	83	98	60	58	98	58	55	95
Geographic areas									
Metropolitan areas	59	57	96	40	39	97	33	31	95
Nonmetropolitan areas	57	54	95	33	32	98	23	22	95
New England	55	53	98	38	37	97	33	32	95
Middle Atlantic	56	55	98	73	73	99	30	29	96
East North Central	64	61	96	43	41	96	35	34	95
West North Central	60	58	96	33	32	98	30	28	95
South Atlantic	62	59	95	33	31	95	33	31	94
East South Central	66	62	95	34	32	96	31	29	94
West South Central	57	53	93	29	28	96	32	30	95
Mountain	56	52	93	27	26	96	28	27	95
Pacific	53	51	96	27	26	97	29	28	96

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 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.