

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011

(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	61	59	97	36	35	98	33	31	96
Worker characteristics									
Management, professional, and related	78	76	98	42	42	98	52	50	96
Management, business, and financial	85	84	98	56	54	98	62	60	96
Professional and related	75	74	98	38	37	98	48	46	96
Teachers	75	73	98	22	21	99	40	38	97
Primary, secondary, and special education school teachers	82	81	98	20	20	99	40	39	98
Registered nurses	72	71	98	35	35	99	51	49	97
Service	38	36	95	21	20	94	14	13	95
Protective service	72	69	96	23	23	98	22	21	95
Sales and office	60	57	96	35	35	98	32	31	96
Sales and related	48	45	92	29	28	98	20	19	92
Office and administrative support	66	65	97	39	39	98	39	38	96
Natural resources, construction, and maintenance	61	59	96	35	34	98	25	24	97
Construction, extraction, farming, fishing, and forestry	53	51	96	29	28	98	18	17	97
Installation, maintenance, and repair	68	66	97	42	41	98	32	31	98
Production, transportation, and material moving ...	65	63	97	45	44	98	27	26	96
Production	71	69	97	52	51	99	31	30	96
Transportation and material moving	59	57	97	38	37	98	24	23	96
Full time	76	74	97	42	42	98	41	39	96
Part time	15	14	91	14	14	97	7	6	94
Union	85	83	98	47	46	99	35	34	97
Nonunion	57	55	96	34	33	97	32	31	96
Average wage within the following categories: ³									
Lowest 25 percent	28	26	92	17	16	95	9	8	93
Lowest 10 percent	15	14	91	13	13	93	4	3	95
Second 25 percent	64	62	96	36	35	97	29	28	95
Third 25 percent	75	73	97	44	43	98	41	39	96
Highest 25 percent	83	82	98	49	48	99	56	54	96
Highest 10 percent	87	85	98	52	51	99	59	56	96
Establishment characteristics									
Goods-producing industries	72	70	97	51	50	99	35	33	96
Service-providing industries	59	57	97	33	32	97	32	31	96
Education and health services	69	67	97	27	26	98	37	35	95
Educational services	77	75	98	23	23	99	40	39	96
Elementary and secondary schools	77	75	98	20	20	99	35	35	98
Junior colleges, colleges, and universities	83	80	96	30	30	99	53	51	95
Health care and social assistance	63	61	97	30	29	97	35	33	94
Hospitals	85	84	98	45	44	98	61	59	95
Public administration	82	80	98	27	27	98	31	29	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—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
1 to 99 workers	42	40	96	27	26	97	21	20	96
1 to 49 workers	38	36	95	24	23	96	18	17	96
50 to 99 workers	55	54	97	34	33	98	30	29	97
100 workers or more	78	76	97	44	43	98	43	41	96
100 to 499 workers	70	68	96	40	39	98	36	34	96
500 workers or more	85	84	98	47	46	98	50	48	96
Geographic areas									
New England	60	58	97	35	35	99	35	34	96
Middle Atlantic	60	59	99	67	67	99	30	29	97
East North Central	66	63	96	39	38	96	37	36	96
West North Central	63	61	97	27	27	98	35	34	97
South Atlantic	61	59	97	31	30	96	33	32	95
East South Central	69	66	96	29	28	96	33	32	97
West South Central	61	58	95	25	24	96	30	29	95
Mountain	61	58	95	25	24	98	33	32	95
Pacific	55	53	97	26	26	99	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 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 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: 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.