

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009

(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	36	97	33	32	96
Worker characteristics									
Management, professional, and related	78	76	98	43	42	98	52	50	96
Management, business, and financial	85	84	99	56	54	98	60	58	96
Professional and related	75	73	98	38	37	98	49	46	96
Teachers	74	72	98	21	21	97	40	39	97
Primary, secondary, and special education school teachers	78	77	98	17	17	95	40	39	98
Registered nurses	69	67	97	35	35	99	47	45	96
Service	42	39	93	23	21	94	15	14	93
Protective service	72	70	97	26	25	96	22	21	95
Sales and office	61	58	96	36	35	97	33	31	96
Sales and related	48	45	92	30	29	96	20	18	93
Office and administrative support	68	66	97	40	39	98	41	39	97
Natural resources, construction, and maintenance	60	57	96	36	35	97	25	24	97
Construction, extraction, farming, fishing, and forestry	51	49	95	29	28	97	16	16	98
Installation, maintenance, and repair	69	67	97	45	43	97	34	33	96
Production, transportation, and material moving ...	66	64	96	47	46	98	28	27	96
Production	72	70	97	55	54	98	31	30	96
Transportation and material moving	61	58	96	39	38	97	24	23	95
Full time	76	73	97	44	42	97	41	39	96
Part time	16	15	90	14	14	96	7	7	93
Union	83	81	98	47	46	98	35	34	97
Nonunion	59	56	96	35	34	97	33	31	95
Wage percentiles: ³									
Lowest 10 percent	17	15	87	13	12	89	5	5	95
Lowest 25 percent	32	29	90	19	17	93	10	9	93
Second 25 percent	66	63	96	37	36	97	30	29	95
Third 25 percent	74	72	97	44	43	98	40	39	96
Highest 25 percent	82	81	98	50	49	98	55	52	96
Highest 10 percent	84	83	98	52	51	98	57	55	96
Establishment characteristics									
Goods-producing industries	71	69	97	52	51	98	33	32	96
Service-providing industries	61	58	96	34	33	97	33	32	96
Education and health services	70	68	97	27	27	97	38	36	95
Educational services	77	75	98	22	22	96	40	39	96
Elementary and secondary schools	76	75	98	19	18	96	36	35	97
Junior colleges, colleges, and universities	84	80	96	29	28	97	52	49	95
Health care and social assistance	65	62	96	31	31	98	36	34	95
Hospitals	86	84	98	43	42	98	58	55	96
Public administration	82	80	98	28	27	99	31	30	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—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	44	42	95	27	26	97	21	20	95
1 to 49 workers	39	37	94	24	23	96	18	18	95
50 to 99 workers	57	54	96	34	33	97	29	27	96
100 workers or more	78	76	97	46	44	97	44	42	96
100 to 499 workers	71	68	96	43	41	97	36	34	96
500 workers or more	85	83	98	48	47	97	51	49	96
Geographic areas									
New England	60	58	97	36	35	97	33	31	95
Middle Atlantic	60	59	98	68	68	100	29	29	97
East North Central	66	64	96	40	38	97	38	36	95
West North Central	63	61	97	29	28	98	35	34	96
South Atlantic	66	63	96	33	31	95	35	34	95
East South Central	67	64	95	32	30	93	33	32	97
West South Central	61	57	93	26	24	96	31	29	96
Mountain	61	57	95	26	25	98	33	32	95
Pacific	57	55	96	29	28	97	30	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 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, 2008." 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/glossary20082009.htm.