

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2010

(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	98	33	32	95
Worker characteristics									
Management, professional, and related	79	77	98	42	42	98	52	50	96
Management, business, and financial	85	84	98	55	54	98	61	58	96
Professional and related	76	74	98	38	37	98	49	47	96
Teachers	74	72	97	22	22	99	39	38	97
Primary, secondary, and special education school teachers	79	78	98	18	18	99	39	38	98
Registered nurses	73	71	98	35	34	99	51	49	97
Service	40	37	94	23	21	95	15	14	94
Protective service	74	71	96	25	24	98	23	22	95
Sales and office	60	58	96	36	36	98	33	31	95
Sales and related	49	45	92	29	29	97	20	18	91
Office and administrative support	67	65	97	40	40	98	40	38	95
Natural resources, construction, and maintenance	62	59	96	37	36	97	26	25	96
Construction, extraction, farming, fishing, and forestry	53	50	94	30	29	97	18	17	96
Installation, maintenance, and repair	70	68	97	44	43	98	35	33	97
Production, transportation, and material moving ...	65	63	97	46	45	98	28	27	95
Production	70	68	97	52	52	99	31	29	96
Transportation and material moving	60	58	96	39	39	98	25	24	94
Full time	76	74	97	43	42	98	41	39	95
Part time	16	14	90	15	15	97	7	7	93
Union	84	83	98	47	47	99	35	34	97
Nonunion	58	56	96	35	34	97	33	31	95
Average wage within the following categories: ³									
Lowest 25 percent	30	27	91	18	17	95	9	8	93
Lowest 10 percent	16	14	88	14	13	92	4	4	96
Second 25 percent	65	63	96	37	36	97	30	29	94
Third 25 percent	75	73	97	45	44	98	42	40	95
Highest 25 percent	83	82	98	49	49	98	55	53	96
Highest 10 percent	86	85	98	51	51	99	58	56	97
Establishment characteristics									
Goods-producing industries	72	70	97	52	51	98	34	33	96
Service-providing industries	60	58	96	34	33	97	33	31	95
Education and health services	70	67	97	27	27	98	38	36	95
Educational services	77	75	98	23	22	99	40	38	96
Elementary and secondary schools	76	75	98	19	19	99	35	34	97
Junior colleges, colleges, and universities	84	80	96	30	29	98	52	50	95
Health care and social assistance	65	62	96	31	30	98	36	34	94
Hospitals	86	84	98	43	42	98	59	57	96
Public administration	82	80	98	28	27	98	31	30	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 2010—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	41	95	27	26	97	21	20	95
1 to 49 workers	39	37	95	25	24	96	19	17	94
50 to 99 workers	57	55	95	34	33	97	30	29	97
100 workers or more	78	76	97	45	44	98	44	42	95
100 to 499 workers	71	68	96	42	41	98	36	34	95
500 workers or more	86	84	98	48	48	98	51	49	96
Geographic areas									
New England	60	58	97	36	35	98	35	34	95
Middle Atlantic	60	59	99	68	67	100	30	29	97
East North Central	66	63	96	40	38	96	37	35	95
West North Central	63	62	97	28	27	98	36	35	96
South Atlantic	64	62	97	33	32	96	35	33	95
East South Central	67	65	96	29	28	96	33	32	96
West South Central	61	57	94	26	25	96	31	30	94
Mountain	62	59	96	27	26	98	34	32	93
Pacific	57	55	97	28	27	98	29	28	95

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, 2009." 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/glossary20092010.htm.