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

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th></th>
<th></th>
<th>Short-term disability</th>
<th></th>
<th></th>
<th>Long-term disability</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>61</td>
<td>59</td>
<td>97</td>
<td>36</td>
<td>35</td>
<td>98</td>
<td>33</td>
<td>31</td>
<td>96</td>
</tr>
</tbody>
</table>

#### Worker characteristics

- **Management, professional, and related**
  - Access: 78, Participation: 76, Take-up rate: 98
  - Access: 52, Participation: 50, Take-up rate: 96

- **Management, business, and financial**
  - Access: 85, Participation: 84, Take-up rate: 96
  - Access: 56, Participation: 54, Take-up rate: 96

- **Professional and related**
  - Access: 38, Participation: 37, Take-up rate: 96
  - Access: 48, Participation: 46, Take-up rate: 96

- **Teachers**
  - Access: 75, Participation: 73, Take-up rate: 98
  - Access: 40, Participation: 38, Take-up rate: 96

- **Registered nurses**
  - Access: 82, Participation: 81, Take-up rate: 98
  - Access: 20, Participation: 20, Take-up rate: 98

- **Service**
  - Access: 72, Participation: 71, Take-up rate: 98
  - Access: 51, Participation: 49, Take-up rate: 97

- **Protective service**
  - Access: 38, Participation: 36, Take-up rate: 95
  - Access: 21, Participation: 20, Take-up rate: 94
  - Access: 14, Participation: 13, Take-up rate: 95

- **Sales and office**
  - Access: 60, Participation: 57, Take-up rate: 96

- **Sales and related**
  - Access: 48, Participation: 45, Take-up rate: 92
  - Access: 29, Participation: 28, Take-up rate: 96
  - Access: 20, Participation: 19, Take-up rate: 92

- **Office and administrative support**
  - Access: 39, Participation: 38, Take-up rate: 96

- **Natural resources, construction, and maintenance**
  - Access: 61, Participation: 59, Take-up rate: 96
  - Access: 35, Participation: 34, Take-up rate: 96
  - Access: 25, Participation: 24, Take-up rate: 97

- **Construction, extraction, farming, fishing, and forestry**
  - Access: 18, Participation: 17, Take-up rate: 97

- **Installation, maintenance, and repair**
  - Access: 45, Participation: 44, Take-up rate: 98
  - Access: 27, Participation: 26, Take-up rate: 96

- **Production, transportation, and material moving**
  - Access: 71, Participation: 69, Take-up rate: 97
  - Access: 31, Participation: 30, Take-up rate: 96

- **Construction, extraction, farming, fishing, and forestry**
  - Access: 59, Participation: 57, Take-up rate: 97
  - Access: 38, Participation: 37, Take-up rate: 98
  - Access: 24, Participation: 23, Take-up rate: 96

- **Full time**
  - Access: 76, Participation: 74, Take-up rate: 97
  - Access: 41, Participation: 39, Take-up rate: 96

- **Part time**
  - Access: 15, Participation: 14, Take-up rate: 91
  - Access: 14, Participation: 14, Take-up rate: 97
  - Access: 7, Participation: 6, Take-up rate: 94

- **Union**
  - Access: 35, Participation: 34, Take-up rate: 97

- **Nonunion**
  - Access: 57, Participation: 55, Take-up rate: 96
  - Access: 34, Participation: 33, Take-up rate: 97

#### Average wage within the following categories:3

- **Lowest 25 percent**
  - Access: 28, Participation: 26, Take-up rate: 92
  - Access: 17, Participation: 16, Take-up rate: 95
  - Access: 9, Participation: 8, Take-up rate: 93

- **Lowest 10 percent**
  - Access: 15, Participation: 14, Take-up rate: 91
  - Access: 13, Participation: 13, Take-up rate: 93
  - Access: 4, Participation: 3, Take-up rate: 95

- **Second 25 percent**
  - Access: 64, Participation: 62, Take-up rate: 96
  - Access: 36, Participation: 35, Take-up rate: 97
  - Access: 29, Participation: 28, Take-up rate: 95

- **Third 25 percent**
  - Access: 75, Participation: 73, Take-up rate: 97
  - Access: 41, Participation: 39, Take-up rate: 96

- **Highest 25 percent**
  - Access: 56, Participation: 54, Take-up rate: 96

- **Highest 10 percent**
  - Access: 59, Participation: 56, Take-up rate: 96

#### Establishment characteristics

- **Goods-producing industries**
  - Access: 72, Participation: 70, Take-up rate: 97
  - Access: 35, Participation: 33, Take-up rate: 96

- **Service-providing industries**
  - Access: 59, Participation: 57, Take-up rate: 97
  - Access: 33, Participation: 32, Take-up rate: 97

- **Education and health services**
  - Access: 69, Participation: 67, Take-up rate: 97
  - Access: 27, Participation: 26, Take-up rate: 98
  - Access: 37, Participation: 35, Take-up rate: 96

- **Educational services**
  - Access: 77, Participation: 75, Take-up rate: 98
  - Access: 40, Participation: 39, Take-up rate: 96

- **Elementary and secondary schools**
  - Access: 77, Participation: 75, Take-up rate: 98
  - Access: 20, Participation: 20, Take-up rate: 98

- **Junior colleges, colleges, and universities**
  - Access: 83, Participation: 80, Take-up rate: 96
  - Access: 30, Participation: 30, Take-up rate: 99
  - Access: 53, Participation: 51, Take-up rate: 95

- **Health care and social assistance**
  - Access: 63, Participation: 61, Take-up rate: 97
  - Access: 30, Participation: 29, Take-up rate: 97

- **Hospitals**
  - Access: 85, Participation: 84, Take-up rate: 98
  - Access: 45, Participation: 44, Take-up rate: 98
  - Access: 61, Participation: 59, Take-up rate: 95

- **Public administration**
  - Access: 82, Participation: 80, Take-up rate: 98
  - Access: 31, Participation: 29, Take-up rate: 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)

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th></th>
<th>Long-term disability</th>
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<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
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<td>1 to 99 workers</td>
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<tr>
<td>1 to 49 workers</td>
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</tbody>
</table>

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.