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

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>58</td>
<td>56</td>
<td>97</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
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</tr>
<tr>
<td>Management, professional, and related</td>
<td>77</td>
<td>76</td>
<td>98</td>
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<tr>
<td>Management, business, and financial</td>
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<tr>
<td>Professional and related</td>
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<td>72</td>
<td>98</td>
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<tr>
<td>Service</td>
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<td>Protective service</td>
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<tr>
<td>Sales and office</td>
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<td>55</td>
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<td>Sales and related</td>
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<tr>
<td>Office and administrative support</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>55</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>46</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>62</td>
<td>97</td>
</tr>
<tr>
<td>Production</td>
<td>71</td>
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<tr>
<td>Transportation and material moving</td>
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<td>Full time</td>
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<td>Part time</td>
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<td>Lowest 25 percent</td>
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<td>Lowest 10 percent</td>
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<td>Second 25 percent</td>
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<tr>
<td>Third 25 percent</td>
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<tr>
<td>Highest 25 percent</td>
<td>81</td>
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<td>99</td>
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<td>Establishment characteristics</td>
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<td>Goods-producing industries</td>
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<td>Manufacturing</td>
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<td>Service-providing industries</td>
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<td>Trade, transportation, and utilities</td>
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<td>Wholesale trade</td>
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<td>Retail trade</td>
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<td>Transportation and warehousing</td>
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<td>Utilities</td>
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See footnotes at end of table.
Table 17. Insurance benefits: Access, participation, and take-up rates,\(^1\) private industry workers, National Compensation Survey, March 2011—Continued  
(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th></th>
<th>Short-term disability</th>
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<th>Long-term disability</th>
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<tr>
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<td>Take-up rate</td>
<td>Access</td>
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<td>Take-up rate</td>
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<td>51</td>
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<td>500 workers or more .............................................</td>
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<td>84</td>
<td>99</td>
<td>61</td>
<td>60</td>
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</tbody>
</table>

**Geographic areas**

| New England ......................................................... | 58     | 56              | 98             | 39     | 39             | 99             | 38     | 36             | 96             |
| Middle Atlantic ................................................... | 56     | 55              | 98             | 72     | 71             | 99             | 32     | 31             | 97             |
| East North Central ............................................... | 64     | 61              | 97             | 42     | 40             | 96             | 35     | 34             | 95             |
| West North Central ............................................... | 60     | 58              | 97             | 30     | 30             | 98             | 31     | 30             | 96             |
| South Atlantic .................................................... | 57     | 55              | 97             | 33     | 31             | 96             | 31     | 30             | 95             |
| East South Central ............................................... | 64     | 62              | 96             | 36     | 35             | 96             | 37     | 36             | 97             |
| West South Central ............................................... | 58     | 54              | 94             | 28     | 27             | 95             | 33     | 31             | 95             |
| Mountain ........................................................... | 57     | 54              | 95             | 26     | 25             | 98             | 29     | 27             | 94             |
| Pacific ............................................................ | 51     | 49              | 97             | 25     | 24             | 99             | 29     | 27             | 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.

\(^2\) 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.