

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012

(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	36	98	33	32	96
Worker characteristics									
Management, professional, and related	78	77	98	44	43	98	53	51	96
Management, business, and financial	85	84	99	57	56	98	63	61	97
Professional and related	76	74	98	38	38	98	49	48	96
Teachers	75	74	97	22	21	99	40	39	97
Primary, secondary, and special education school teachers	83	82	98	19	18	98	40	39	98
Registered nurses	75	74	99	35	35	99	51	50	97
Service	36	34	95	20	19	95	12	12	95
Protective service	69	67	97	24	24	99	20	19	95
Sales and office	59	57	97	36	35	98	33	32	96
Sales and related	47	44	94	29	28	98	19	18	92
Office and administrative support	66	65	98	40	39	98	41	40	97
Natural resources, construction, and maintenance	62	60	96	37	37	98	27	26	97
Construction, extraction, farming, fishing, and forestry	55	52	95	31	31	99	20	19	97
Installation, maintenance, and repair	69	66	97	43	42	98	34	33	98
Production, transportation, and material moving ...	64	62	97	45	45	99	28	27	97
Production	70	68	97	53	52	99	32	31	97
Transportation and material moving	57	56	97	39	38	99	24	24	97
Full time	76	74	97	43	42	98	42	41	96
Part time	14	13	92	14	14	97	5	5	94
Union	85	84	98	46	46	99	35	34	97
Nonunion	56	55	97	35	34	98	33	32	96
Average wage within the following categories: ³									
Lowest 25 percent	26	24	92	17	17	95	8	7	95
Lowest 10 percent	12	11	89	14	13	96	2	2	95
Second 25 percent	63	61	97	35	34	97	30	29	96
Third 25 percent	74	73	98	45	44	99	42	40	96
Highest 25 percent	84	83	99	51	50	99	58	56	96
Highest 10 percent	87	86	99	54	53	99	60	58	97
Establishment characteristics									
Goods-producing industries	72	70	97	53	53	99	36	35	97
Service-providing industries	59	57	97	33	33	98	33	32	96
Education and health services	69	67	98	27	26	97	38	37	96
Educational services	76	74	98	23	23	99	41	39	96
Elementary and secondary schools	77	75	98	20	20	99	36	35	97
Junior colleges, colleges, and universities	82	79	96	30	30	99	55	53	96
Healthcare and social assistance	63	62	97	29	28	96	36	35	96
Hospitals	86	83	98	44	44	98	60	58	96
Public administration	82	81	98	26	26	99	31	30	97

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012—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	28	27	97	22	22	96
1 to 49 workers	37	35	96	26	25	97	19	18	96
50 to 99 workers	58	56	96	35	33	95	32	31	97
100 workers or more	78	76	98	44	43	99	43	42	96
100 to 499 workers	71	69	97	41	41	98	36	35	97
500 workers or more	85	84	98	46	46	99	51	49	96
Geographic areas									
New England	63	62	97	38	38	98	38	36	96
Middle Atlantic	58	58	99	68	68	99	31	30	96
East North Central	65	63	97	40	39	97	37	36	97
West North Central	64	62	97	31	30	97	39	38	97
South Atlantic	60	58	97	31	30	97	34	33	96
East South Central	68	65	96	27	27	97	30	29	97
West South Central	63	60	96	27	26	96	32	31	96
Mountain	58	56	97	24	24	99	34	33	95
Pacific	54	53	98	26	25	99	29	27	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/glossary20112012.htm.