

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, 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	57	56	97	39	38	98	33	32	96
Worker characteristics									
Management, professional, and related	78	77	99	52	51	98	60	57	96
Management, business, and financial	85	85	99	62	60	98	67	65	97
Professional and related	74	73	98	47	47	98	56	54	96
Service	29	27	94	20	19	94	10	9	96
Protective service	46	43	94	27	27	100	12	12	94
Sales and office	57	55	96	37	36	98	33	31	96
Sales and related	47	44	94	29	28	98	19	18	92
Office and administrative support	64	63	98	42	42	98	42	41	97
Natural resources, construction, and maintenance	59	56	96	38	38	98	25	24	97
Construction, extraction, farming, fishing, and forestry	50	47	95	32	31	98	16	15	97
Installation, maintenance, and repair	67	64	96	44	43	98	33	33	97
Production, transportation, and material moving ...	63	61	97	46	46	99	28	27	97
Production	70	68	97	53	52	99	32	31	97
Transportation and material moving	56	54	96	40	40	99	24	24	97
Full time	73	71	97	47	46	98	43	41	96
Part time	13	12	92	15	14	97	5	4	94
Union	85	83	98	63	62	99	35	34	97
Nonunion	55	53	97	36	35	98	33	32	96
Average wage within the following categories: ²									
Lowest 25 percent	22	20	91	17	16	95	6	6	95
Lowest 10 percent	11	10	87	15	14	96	2	2	95
Second 25 percent	60	57	96	35	34	97	27	26	96
Third 25 percent	72	70	98	48	47	98	41	40	96
Highest 25 percent	82	81	99	59	58	99	62	60	97
Highest 10 percent	85	85	99	63	62	98	67	64	96
Establishment characteristics									
Goods-producing industries	72	70	97	53	53	99	36	34	97
Construction	48	45	94	26	26	98	14	14	95
Manufacturing	81	79	98	63	63	99	42	41	97
Service-providing industries	54	53	97	36	35	97	33	31	96
Trade, transportation, and utilities	55	52	95	34	33	98	23	22	94
Wholesale trade	64	63	97	47	46	98	40	39	97
Retail trade	45	41	92	26	25	97	12	10	89
Transportation and warehousing	75	74	99	46	45	98	36	34	96
Utilities	95	94	99	50	50	100	88	84	96

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, 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
Information	85	84	99	70	68	97	65	64	98
Financial activities	82	81	99	67	66	99	69	66	96
Finance and insurance	88	87	99	74	73	98	77	74	96
Credit intermediation and related activities	91	90	99	73	72	99	79	77	97
Insurance carriers and related activities	85	84	99	73	71	98	77	73	94
Real estate and rental and leasing	60	59	98	43	42	99	39	38	97
Professional and business services	59	58	98	43	42	99	43	42	97
Professional and technical services	72	72	99	54	53	99	58	56	98
Administrative and waste services	37	36	97	25	25	100	19	19	97
Education and health services	63	61	98	31	30	97	39	37	96
Educational services	67	66	99	38	38	99	58	55	96
Junior colleges, colleges, and universities	83	82	99	50	50	99	81	78	97
Healthcare and social assistance	62	60	97	29	28	96	36	34	96
Leisure and hospitality	19	17	91	17	16	92	5	5	99
Accommodation and food services	17	15	90	18	16	91	4	4	100
Other services	38	37	96	24	24	97	20	19	99
1 to 99 workers	41	39	96	28	27	96	22	21	96
1 to 49 workers	36	34	96	26	25	97	19	18	96
50 to 99 workers	57	55	96	37	35	95	31	30	97
100 workers or more	77	75	98	51	50	99	46	45	96
100 to 499 workers	70	68	97	45	44	98	36	35	96
500 workers or more	86	84	99	60	59	99	61	58	96
Geographic areas									
New England	62	61	98	44	43	98	41	39	96
Middle Atlantic	54	53	99	72	72	99	33	32	96
East North Central	63	62	98	42	41	97	35	34	97
West North Central	61	59	96	35	34	97	35	34	97
South Atlantic	56	54	96	32	31	97	32	31	97
East South Central	63	61	96	34	33	97	33	33	98
West South Central	60	57	95	31	29	96	36	34	96
Mountain	54	52	96	25	24	99	30	28	95
Pacific	50	49	98	25	25	98	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/glossary20112012.htm.