

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2013

(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	55	97	40	39	98	33	32	96
Worker characteristics									
Management, professional, and related	78	78	99	54	53	98	59	57	97
Management, business, and financial	86	85	99	64	63	99	66	64	98
Professional and related	74	73	99	49	48	98	55	53	96
Service	27	26	95	20	19	96	10	9	96
Protective service	48	43	88	34	33	95	17	17	97
Sales and office	57	55	96	37	36	97	33	31	96
Sales and related	47	44	93	28	27	95	19	18	92
Office and administrative support	63	62	97	43	42	97	41	40	97
Natural resources, construction, and maintenance	58	57	97	40	39	99	27	26	98
Construction, extraction, farming, fishing, and forestry	50	48	97	35	35	100	18	18	98
Installation, maintenance, and repair	65	63	98	43	43	98	34	33	97
Production, transportation, and material moving ...	64	62	96	47	46	98	29	28	97
Production	72	69	96	53	52	99	33	32	97
Transportation and material moving	57	54	96	41	40	98	26	25	97
Full time	72	70	98	48	47	98	43	41	97
Part time	14	12	87	15	14	95	5	4	94
Union	86	85	98	67	66	98	35	34	96
Nonunion	54	52	97	37	36	98	33	32	96
Average wage within the following categories: ²									
Lowest 25 percent	22	20	89	18	17	94	7	6	96
Lowest 10 percent	11	10	90	14	14	96	2	2	95
Second 25 percent	58	56	96	35	34	97	27	26	96
Third 25 percent	72	71	98	50	49	99	43	41	96
Highest 25 percent	84	83	99	61	60	99	63	61	97
Highest 10 percent	89	88	99	65	65	99	68	66	97
Establishment characteristics									
Goods-producing industries	72	71	97	53	53	99	36	35	97
Construction	48	46	96	30	30	100	16	15	96
Manufacturing	82	80	98	62	62	99	43	41	97
Service-providing industries	54	52	97	37	36	97	33	31	96
Trade, transportation, and utilities	56	53	95	35	34	96	25	24	95
Wholesale trade	68	67	98	50	49	99	43	42	96
Retail trade	44	40	91	26	24	95	13	12	92
Transportation and warehousing	76	75	98	48	46	95	38	36	96
Utilities	95	94	99	51	50	99	87	83	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 2013—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	87	86	99	73	71	98	65	64	98
Financial activities	81	81	99	64	64	99	67	65	96
Finance and insurance	89	89	99	73	72	99	76	73	96
Credit intermediation and related activities	92	91	99	73	72	99	80	77	96
Insurance carriers and related activities	86	86	99	71	70	98	73	70	96
Real estate and rental and leasing	55	54	99	35	35	99	39	36	94
Professional and business services	58	56	97	43	42	98	43	41	97
Professional and technical services	72	71	100	53	53	99	57	56	98
Administrative and waste services	36	32	89	27	26	97	20	19	96
Education and health services	61	60	98	32	32	97	38	37	96
Educational services	67	66	99	42	42	100	58	56	96
Junior colleges, colleges, and universities	85	84	99	51	51	99	80	78	97
Healthcare and social assistance	60	59	98	31	30	97	35	34	96
Leisure and hospitality	18	17	94	18	17	96	4	4	100
Accommodation and food services	17	15	93	19	18	95	3	3	100
Other services	37	36	96	28	27	98	18	18	99
1 to 99 workers	39	38	96	28	28	98	21	20	97
1 to 49 workers	35	34	96	26	25	98	19	18	97
50 to 99 workers	54	52	97	36	35	97	29	28	97
100 workers or more	78	76	97	53	52	98	47	45	96
100 to 499 workers	72	70	96	47	45	97	39	37	96
500 workers or more	85	84	99	61	60	99	60	57	96
Geographic areas									
New England	59	58	98	45	44	98	40	39	97
Middle Atlantic	55	54	98	73	73	99	34	32	96
East North Central	63	62	97	42	41	97	35	34	97
West North Central	56	53	95	36	35	97	34	33	98
South Atlantic	56	55	97	34	33	97	33	31	96
East South Central	63	60	96	36	35	97	33	32	97
West South Central	60	57	95	31	30	96	34	33	96
Mountain	56	54	97	28	27	98	33	31	94
Pacific	49	48	98	23	22	97	28	27	97

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.