

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014

(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	60	59	97	37	36	97	34	33	97
Worker characteristics									
Management, professional, and related	78	77	99	45	45	98	53	51	97
Management, business, and financial	86	86	99	61	59	98	62	60	98
Professional and related	75	74	98	39	39	99	49	47	96
Teachers	74	72	98	22	22	98	40	38	96
Primary, secondary, and special education school teachers	82	80	98	20	20	98	40	39	98
Registered nurses	76	75	99	37	36	99	51	49	96
Service	34	33	94	21	20	95	13	12	97
Protective service	70	67	96	26	25	96	22	21	97
Sales and office	59	57	97	37	36	96	34	33	96
Sales and related	46	44	95	29	27	95	21	19	93
Office and administrative support	66	64	98	42	40	97	41	40	97
Natural resources, construction, and maintenance	60	59	98	39	38	99	29	28	97
Construction, extraction, farming, fishing, and forestry	53	52	98	34	33	99	22	21	97
Installation, maintenance, and repair	66	65	98	43	42	98	35	34	96
Production, transportation, and material moving ...	66	64	97	46	44	98	31	30	97
Production	74	72	97	53	53	99	35	34	97
Transportation and material moving	59	57	97	39	37	96	28	27	97
Full time	75	74	98	45	44	98	43	42	97
Part time	14	12	88	14	13	91	6	5	95
Union	86	84	98	49	48	97	37	36	96
Nonunion	56	54	97	35	35	98	34	32	97
Average wage within the following categories ³ :									
Lowest 25 percent	26	23	91	17	16	92	9	9	96
Lowest 10 percent	14	12	88	13	11	92	3	3	96
Second 25 percent	62	61	98	37	36	97	31	30	97
Third 25 percent	76	75	98	47	46	98	45	43	96
Highest 25 percent	86	84	99	53	52	99	58	56	97
Highest 10 percent	89	88	99	57	57	99	61	59	98
Establishment characteristics									
Goods-producing industries	73	71	97	53	53	99	38	37	97
Service-providing industries	58	57	97	35	34	97	34	32	97
Education and health services	68	67	98	29	28	98	39	37	96
Educational services	76	74	98	25	25	98	41	39	95
Elementary and secondary schools	76	75	98	22	21	99	35	34	97
Junior colleges, colleges, and universities	83	80	97	31	30	97	55	52	94
Health care and social assistance	63	61	98	31	31	98	37	36	97
Hospitals	87	85	98	46	46	99	60	57	96
Public administration	83	81	99	26	25	98	30	29	96

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—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	41	40	97	28	28	97	23	22	97
1 to 49 workers	36	35	97	26	25	97	20	20	97
50 to 99 workers	55	53	96	36	35	98	31	30	98
100 workers or more	78	76	98	46	44	98	44	43	96
100 to 499 workers	71	68	97	43	41	97	38	36	97
500 workers or more	85	84	98	48	47	98	51	49	96
Geographic areas									
Northeast	59	58	99	61	60	99	33	32	97
New England	59	57	98	39	38	98	35	34	98
Middle Atlantic	59	58	99	69	69	99	33	32	97
South	63	61	96	31	30	96	33	32	96
South Atlantic	62	60	97	34	33	96	35	33	96
East South Central	65	63	96	30	28	95	33	32	96
West South Central	64	61	95	27	26	97	31	31	97
Midwest	63	61	97	37	36	96	38	37	97
East North Central	65	63	97	40	39	96	38	37	97
West North Central	60	59	98	32	31	97	39	38	98
West	54	53	98	26	25	98	31	30	96
Mountain	58	57	97	29	28	99	37	35	94
Pacific	52	51	98	25	24	98	28	28	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 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 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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.