

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015

(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	38	37	98	34	33	96
Worker characteristics									
Management, professional, and related	78	77	99	46	45	99	53	51	97
Management, business, and financial	85	84	99	61	60	98	61	59	97
Professional and related	75	74	98	39	39	99	49	48	97
Teachers	72	71	98	23	22	98	40	39	96
Primary, secondary, and special education school teachers	82	81	98	21	20	98	41	40	97
Registered nurses	77	76	99	38	38	99	51	49	96
Service	35	33	95	21	20	96	13	13	97
Protective service	71	68	96	26	25	97	22	21	98
Sales and office	58	56	98	37	36	97	33	32	96
Sales and related	45	43	96	29	27	94	21	19	94
Office and administrative support	65	64	98	42	41	98	41	39	97
Natural resources, construction, and maintenance	60	58	97	38	38	99	28	27	97
Construction, extraction, farming, fishing, and forestry	53	52	98	32	32	100	20	19	97
Installation, maintenance, and repair	66	64	97	44	43	99	35	34	97
Production, transportation, and material moving ...	66	63	96	46	44	96	31	30	94
Production	72	70	97	53	52	98	35	33	96
Transportation and material moving	60	57	95	40	37	94	28	26	93
Full time	75	74	98	45	44	98	44	42	96
Part time	14	12	89	14	13	93	5	5	96
Union	86	84	98	49	47	96	36	35	96
Nonunion	56	55	97	36	35	98	34	33	97
Average wage within the following categories: ³									
Lowest 25 percent	25	23	92	17	16	94	8	8	95
Lowest 10 percent	13	11	89	13	12	94	3	3	91
Second 25 percent	63	62	98	37	36	97	32	31	96
Third 25 percent	76	74	98	47	46	98	45	43	96
Highest 25 percent	85	85	99	54	53	99	57	55	97
Highest 10 percent	89	88	99	59	58	99	61	60	98
Establishment characteristics									
Goods-producing industries	71	70	98	53	53	99	38	37	97
Service-providing industries	58	57	97	35	34	97	34	32	96
Education and health services	69	67	98	30	30	99	41	40	97
Educational services	76	74	98	26	25	98	42	40	95
Elementary and secondary schools	76	74	98	23	23	98	37	35	97
Junior colleges, colleges, and universities	84	81	97	30	29	97	55	52	94
Health care and social assistance	64	63	98	33	33	99	41	39	97
Hospitals	88	87	99	45	45	99	60	58	96
Public administration	83	81	98	26	25	97	30	29	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015—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	96
1 to 49 workers	36	35	97	26	26	97	20	20	96
50 to 99 workers	56	53	95	35	34	97	31	30	97
100 workers or more	78	76	98	46	45	98	44	43	97
100 to 499 workers	71	69	98	44	42	97	38	37	97
500 workers or more	85	84	98	49	48	98	51	49	96
Geographic areas									
Northeast	60	59	99	61	60	99	34	33	97
New England	59	57	98	39	37	97	34	34	98
Middle Atlantic	60	60	99	69	68	99	34	33	97
South	63	61	97	33	32	97	34	33	96
South Atlantic	62	60	98	36	35	96	36	34	96
East South Central	64	62	97	31	29	96	34	33	95
West South Central	64	61	96	28	28	98	31	30	97
Midwest	63	61	97	38	36	97	38	37	97
East North Central	63	61	97	40	39	97	37	36	96
West North Central	62	61	98	33	32	98	39	38	97
West	54	52	98	25	24	97	30	29	96
Mountain	57	56	97	30	29	97	36	34	94
Pacific	52	51	98	23	23	98	28	27	98

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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.