

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2017

(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	59	58	98	39	38	97	34	33	97
Worker characteristics									
Management, professional, and related	78	76	99	46	46	99	53	52	98
Management, business, and financial	85	84	99	61	60	98	62	60	97
Professional and related	75	73	98	40	40	99	49	48	98
Teachers	74	73	98	24	23	96	42	40	97
Primary, secondary, and special education school teachers	82	81	98	21	20	96	41	40	97
Registered nurses	76	75	98	43	43	99	53	52	98
Service	35	33	95	23	23	97	14	13	97
Protective service	71	68	96	31	30	99	23	23	99
Sales and office	56	55	98	40	38	97	33	32	96
Sales and related	42	40	96	33	31	93	20	19	94
Office and administrative support	64	63	98	44	43	98	41	39	96
Natural resources, construction, and maintenance	57	55	97	36	35	98	26	25	96
Construction, extraction, farming, fishing, and forestry	49	47	97	29	28	98	17	16	97
Installation, maintenance, and repair	64	62	98	42	41	98	34	32	95
Production, transportation, and material moving ...	63	61	97	45	44	96	30	29	96
Production	68	66	98	50	49	98	32	32	98
Transportation and material moving	58	55	96	41	39	94	28	26	94
Full time	75	73	98	47	46	98	44	42	97
Part time	13	12	90	15	14	94	5	5	95
Union	86	83	97	49	47	96	38	37	97
Nonunion	55	53	98	37	36	98	33	32	97
Average wage within the following categories: ³									
Lowest 25 percent	25	24	93	19	18	94	8	8	94
Lowest 10 percent	16	14	89	13	12	94	5	4	91
Second 25 percent	61	60	97	40	39	97	32	30	96
Third 25 percent	75	74	98	48	47	98	46	45	98
Highest 25 percent	84	83	99	54	53	99	57	56	97
Highest 10 percent	85	84	99	58	58	99	62	60	97
Establishment characteristics									
Goods-producing industries	70	68	98	51	51	98	37	36	98
Service-providing industries	57	56	98	37	36	97	34	32	97
Education and health services	69	68	98	32	31	98	43	42	98
Educational services	77	76	98	27	26	96	43	42	97
Elementary and secondary schools	76	75	98	23	22	96	37	36	97
Junior colleges, colleges, and universities	87	85	98	37	35	96	61	58	96
Health care and social assistance	64	63	99	34	34	99	43	42	98
Hospitals	88	87	99	51	50	99	64	62	98
Public administration	84	81	97	30	30	99	35	34	99

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2017—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	43	42	97	30	29	98	24	23	97
1 to 49 workers	37	36	98	28	27	98	22	21	97
50 to 99 workers	57	55	97	34	33	97	30	29	98
100 workers or more	76	74	98	48	47	97	44	43	97
100 to 499 workers	68	66	97	44	43	97	36	36	97
500 workers or more	86	84	98	52	51	98	54	52	96
Geographic areas									
Northeast	60	59	98	62	61	99	33	32	97
New England	60	58	97	37	36	97	34	33	98
Middle Atlantic	59	59	99	70	69	99	33	32	97
South	61	60	97	34	33	96	34	32	96
South Atlantic	61	60	98	38	36	96	36	35	96
East South Central	58	56	96	31	29	94	34	33	96
West South Central	63	61	96	30	29	97	29	28	97
Midwest	61	60	98	39	38	97	38	37	98
East North Central	61	59	97	42	41	97	39	38	98
West North Central	62	61	98	32	31	97	36	35	98
West	53	52	98	27	26	99	31	30	97
Mountain	56	55	98	30	30	98	36	34	97
Pacific	51	50	98	25	25	99	29	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.

² Includes workers in private industry and state and local 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 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.