

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, 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	55	54	98	41	40	98	33	32	97
Worker characteristics									
Management, professional, and related	76	75	99	54	54	99	58	56	98
Management, business, and financial	84	83	99	66	65	98	65	63	97
Professional and related	71	70	99	48	48	100	54	53	98
Service	28	27	94	23	22	97	11	10	97
Protective service	50	48	95	32	32	98	—	—	—
Sales and office	54	52	98	41	39	96	32	31	95
Sales and related	42	40	96	33	31	93	20	18	93
Office and administrative support	62	61	98	46	45	98	41	39	96
Natural resources, construction, and maintenance	54	52	97	36	35	98	25	24	96
Construction, extraction, farming, fishing, and forestry	45	44	97	29	29	98	15	15	97
Installation, maintenance, and repair	62	60	98	42	41	98	33	31	95
Production, transportation, and material moving	62	60	97	46	44	96	30	29	96
Production	67	66	98	50	49	98	32	32	98
Transportation and material moving	56	54	95	42	39	94	28	26	94
Full time	71	70	98	50	49	98	44	43	97
Part time	12	11	89	15	14	94	4	4	96
Union	84	80	96	69	65	95	39	38	97
Nonunion	53	51	98	38	37	98	33	32	97
Average wage within the following categories: ²									
Lowest 25 percent	22	20	92	17	16	94	6	6	93
Lowest 10 percent	14	12	87	12	11	93	4	4	90
Second 25 percent	57	55	97	41	39	97	29	28	96
Third 25 percent	71	70	98	51	50	98	44	43	97
Highest 25 percent	83	82	99	62	62	99	62	61	97
Highest 10 percent	85	85	99	67	66	99	68	66	97
Establishment characteristics									
Goods-producing industries	70	68	98	52	51	98	37	36	98
Construction	42	40	95	27	26	98	16	15	96
Manufacturing	82	80	98	63	62	98	46	44	98
Service-providing industries	53	51	98	39	38	97	33	32	97
Trade, transportation, and utilities	54	52	96	41	38	94	25	23	94
Wholesale trade	70	70	99	52	51	98	45	44	97
Retail trade	40	38	95	31	28	91	11	10	89
Transportation and warehousing	73	69	96	56	53	94	38	36	94
Utilities	95	95	100	44	44	100	84	83	99

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, 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
Information	88	87	99	81	80	100	74	73	99
Financial activities	82	81	99	63	62	99	65	63	96
Finance and insurance	90	90	99	71	70	99	76	74	96
Credit intermediation and related activities	93	92	100	71	70	99	82	78	95
Insurance carriers and related activities	86	86	99	68	67	100	71	70	98
Real estate and rental and leasing	54	52	97	37	36	97	30	29	95
Professional and business services	53	52	98	42	41	98	37	36	97
Professional and technical services	67	66	98	57	57	100	53	53	99
Administrative and waste services	31	30	96	22	21	98	14	13	92
Education and health services	62	62	99	36	36	99	44	44	98
Educational services	66	66	99	43	43	99	60	59	97
Junior colleges, colleges, and universities	87	87	99	49	49	99	83	80	96
Health care and social assistance	61	61	99	35	34	99	42	41	98
Leisure and hospitality	21	19	92	19	19	98	5	5	94
Accommodation and food services	19	17	91	18	18	97	3	3	91
Other services	34	32	95	27	27	99	19	18	94
1 to 99 workers	40	39	97	30	29	98	23	22	97
1 to 49 workers	36	35	98	28	27	98	21	20	97
50 to 99 workers	54	52	97	37	36	97	29	29	98
100 workers or more	74	72	98	54	52	97	46	44	97
100 to 499 workers	66	64	97	48	46	97	37	36	97
500 workers or more	85	84	99	64	62	98	60	58	96
Geographic areas									
Northeast	56	55	98	66	65	99	36	35	97
New England	57	56	98	42	41	97	37	36	98
Middle Atlantic	56	55	99	74	73	99	36	34	97
South	58	56	97	36	35	96	34	32	96
South Atlantic	57	56	98	38	37	96	34	33	96
East South Central	55	53	96	35	33	94	35	33	95
West South Central	60	57	96	33	32	97	31	30	96
Midwest	58	57	98	41	40	97	36	35	98
East North Central	58	57	98	44	42	97	36	35	98
West North Central	59	57	98	36	35	97	34	34	97
West	48	47	98	27	26	98	29	28	97
Mountain	52	51	98	30	30	98	31	30	97
Pacific	47	46	98	25	25	99	27	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.

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 wage data for March 2017.

Note: Dash indicates no workers in this category or data did not meet publication criteria. 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.