

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018

(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	98	42	41	97	34	33	97
Worker characteristics									
Management, professional, and related	78	77	99	56	56	99	59	57	97
Management, business, and financial	82	82	99	65	64	98	64	62	96
Professional and related	75	74	99	51	51	99	56	55	98
Service	30	29	95	23	23	98	12	11	97
Protective service	43	41	95	27	26	96	7	7	96
Sales and office	54	53	98	41	39	96	32	31	96
Sales and related	42	40	96	33	31	93	19	17	92
Office and administrative support	63	62	99	46	45	98	41	40	98
Natural resources, construction, and maintenance	53	52	98	35	35	98	24	23	96
Construction, extraction, farming, fishing, and forestry	44	43	98	29	28	100	14	14	98
Installation, maintenance, and repair	62	60	98	42	41	97	33	32	96
Production, transportation, and material moving ...	64	62	97	47	45	96	30	28	96
Production	66	65	98	50	50	99	33	32	97
Transportation and material moving	61	59	95	44	41	94	26	25	95
Full time	72	70	98	51	50	98	44	42	97
Part time	14	12	89	16	15	93	4	4	96
Union	85	82	96	69	66	95	38	37	97
Nonunion	54	53	98	39	38	98	33	32	97
Average wage within the following categories: ²									
Lowest 25 percent	24	22	93	18	17	94	7	6	91
Lowest 10 percent	15	13	86	11	10	93	4	3	87
Second 25 percent	58	57	97	42	40	97	29	28	97
Third 25 percent	72	71	99	52	51	98	45	44	97
Highest 25 percent	83	82	99	63	62	99	63	61	97
Highest 10 percent	85	85	99	67	66	98	68	65	96
Establishment characteristics									
Goods-producing industries	69	68	98	52	51	99	37	36	97
Construction	43	42	97	29	28	98	14	14	98
Manufacturing	81	80	99	63	62	99	47	45	97
Service-providing industries	54	53	98	40	38	97	33	32	97
Trade, transportation, and utilities	56	54	96	41	39	93	24	22	93
Wholesale trade	72	71	99	51	49	97	44	42	97
Retail trade	42	40	94	33	30	91	10	9	87
Transportation and warehousing	76	72	95	55	51	94	35	33	94
Utilities	93	93	100	46	46	99	88	87	98

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—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	86	99	80	79	99	73	72	99
Financial activities	80	79	99	64	64	99	65	62	96
Finance and insurance	91	91	99	75	74	99	77	73	96
Credit intermediation and related activities	92	92	99	75	73	98	83	78	94
Insurance carriers and related activities	88	88	100	71	71	100	69	68	97
Real estate and rental and leasing	48	47	99	35	34	97	30	28	95
Professional and business services	55	54	97	44	43	98	38	37	97
Professional and technical services	70	69	98	58	58	99	54	53	97
Administrative and waste services	33	31	93	22	22	99	14	14	98
Education and health services	64	64	99	37	37	99	46	45	98
Educational services	68	67	99	46	46	100	61	58	96
Junior colleges, colleges, and universities	88	87	99	53	53	99	80	77	96
Health care and social assistance	64	63	100	36	35	98	43	43	98
Leisure and hospitality	22	20	95	18	18	98	5	5	95
Accommodation and food services	20	18	94	17	17	98	3	3	91
Other services	31	30	98	26	25	97	18	17	95
1 to 99 workers	40	40	98	31	30	98	24	23	97
1 to 49 workers	35	35	98	28	28	98	21	21	97
50 to 99 workers	56	54	97	37	37	98	30	29	97
100 workers or more	76	74	98	55	53	97	46	44	97
100 to 499 workers	70	69	97	50	48	96	37	36	97
500 workers or more	84	83	98	63	61	98	59	57	97
Geographic areas									
Northeast	56	55	98	68	67	98	35	34	97
New England	61	60	98	46	45	97	39	38	98
Middle Atlantic	54	54	99	75	74	99	34	32	96
South	58	56	97	35	33	96	33	32	96
South Atlantic	57	56	98	36	34	96	34	32	96
East South Central	57	55	96	35	34	96	35	34	95
West South Central	58	57	97	33	32	97	32	30	96
Midwest	59	58	97	43	42	97	36	35	97
East North Central	60	58	97	45	44	97	36	35	97
West North Central	58	57	98	39	38	98	36	35	98
West	53	52	98	29	29	98	31	30	98
Mountain	58	57	99	35	34	98	35	35	98
Pacific	51	50	98	27	26	98	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 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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.