

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2016

(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	40	39	97	33	32	97
Worker characteristics									
Management, professional, and related	75	75	99	53	53	99	57	56	97
Management, business, and financial	83	83	99	66	65	98	65	63	97
Professional and related	71	71	99	47	47	100	53	52	98
Service	27	25	94	22	21	93	11	11	97
Protective service	50	47	95	31	31	98	—	—	—
Sales and office	54	52	98	40	38	96	32	31	97
Sales and related	41	40	96	32	29	93	20	19	94
Office and administrative support	62	61	98	45	44	98	41	40	98
Natural resources, construction, and maintenance	54	53	97	36	36	98	25	24	96
Construction, extraction, farming, fishing, and forestry	46	44	97	30	30	100	16	15	97
Installation, maintenance, and repair	62	61	97	42	41	98	34	32	96
Production, transportation, and material moving	62	60	97	46	44	96	30	29	96
Production	68	66	98	50	49	98	32	32	98
Transportation and material moving	56	54	95	42	40	95	28	26	94
Full time	71	70	98	50	49	98	44	43	97
Part time	12	10	88	15	13	89	5	4	95
Union	84	80	96	69	66	95	39	38	96
Nonunion	52	51	98	38	37	97	33	32	97
Average wage within the following categories: ²									
Lowest 25 percent	21	19	91	17	16	91	7	6	93
Lowest 10 percent	13	11	83	13	11	91	4	3	87
Second 25 percent	57	55	97	40	38	96	29	28	97
Third 25 percent	71	70	98	50	50	99	45	44	98
Highest 25 percent	82	82	99	61	60	99	62	60	97
Highest 10 percent	85	85	99	65	65	99	68	67	98
Establishment characteristics									
Goods-producing industries	70	68	98	52	51	99	37	36	97
Construction	42	40	96	28	27	99	16	15	97
Manufacturing	82	80	98	62	61	98	46	44	97
Service-providing industries	52	51	97	38	37	97	33	32	97
Trade, transportation, and utilities	54	52	96	40	37	93	24	23	94
Wholesale trade	70	69	99	52	51	99	45	43	97
Retail trade	40	38	94	31	28	90	11	10	90
Transportation and warehousing	74	70	95	55	52	94	38	35	93
Utilities	96	96	100	44	44	100	82	81	99

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2016—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	80	80	99	74	73	99
Financial activities	81	80	99	64	63	99	65	62	97
Finance and insurance	90	90	100	72	72	99	76	74	97
Credit intermediation and related activities	93	93	100	71	71	99	81	78	97
Insurance carriers and related activities	87	86	100	71	71	99	71	70	98
Real estate and rental and leasing	51	49	97	36	35	97	29	28	95
Professional and business services	53	52	98	41	40	98	38	37	97
Professional and technical services	67	66	98	52	52	99	53	52	98
Administrative and waste services	31	30	96	23	23	98	16	15	97
Education and health services	62	62	99	36	35	99	44	43	98
Educational services	67	66	98	44	44	100	63	61	97
Junior colleges, colleges, and universities	87	86	98	49	49	99	83	80	96
Health care and social assistance	62	61	99	34	34	99	41	40	98
Leisure and hospitality	18	17	90	18	17	91	5	5	95
Accommodation and food services	17	15	88	17	15	89	4	3	93
Other services	34	32	95	26	26	100	20	19	96
1 to 99 workers	40	39	97	29	28	97	23	22	97
1 to 49 workers	35	34	98	27	26	97	21	20	97
50 to 99 workers	54	52	95	35	34	97	29	28	97
100 workers or more	74	72	98	54	52	97	46	45	97
100 to 499 workers	67	65	98	48	47	97	38	37	97
500 workers or more	85	84	99	63	62	98	60	58	97
Geographic areas									
Northeast	56	55	98	66	65	99	36	35	97
New England	56	54	98	42	41	97	36	36	98
Middle Atlantic	56	55	98	74	73	99	36	35	97
South	57	55	97	36	35	96	34	32	97
South Atlantic	56	55	98	38	37	96	34	33	97
East South Central	56	53	96	34	32	94	36	34	95
West South Central	60	57	96	33	32	97	32	31	98
Midwest	59	57	98	41	39	97	36	35	97
East North Central	58	56	98	43	42	96	36	35	98
West North Central	61	59	98	36	35	98	36	35	97
West	48	47	98	26	25	96	29	28	96
Mountain	50	49	98	30	29	96	31	30	97
Pacific	46	45	98	24	23	97	27	26	96

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 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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.