

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019

(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	58	98	40	39	98	34	33	96
Worker characteristics									
Management, professional, and related	79	78	99	49	49	98	55	53	96
Management, business, and financial	83	82	99	61	60	98	61	58	95
Professional and related	77	76	98	44	44	98	52	50	96
Teachers	77	75	98	24	23	96	41	40	96
Primary, secondary, and special education school teachers	83	82	98	22	21	96	40	38	96
Registered nurses	83	82	99	48	46	97	58	56	97
Service	36	34	96	24	24	98	14	14	97
Protective service	63	61	98	27	27	98	22	22	99
Sales and office	57	56	98	40	39	97	32	32	97
Sales and related	40	39	98	34	32	95	20	19	95
Office and administrative support	66	65	99	44	43	97	40	39	98
Natural resources, construction, and maintenance	55	54	98	35	34	98	26	25	97
Construction, extraction, farming, fishing, and forestry	47	46	99	30	29	99	19	18	98
Installation, maintenance, and repair	63	61	98	41	39	97	33	32	96
Production, transportation, and material moving ...	64	63	98	47	46	97	30	29	96
Production	69	68	99	52	51	99	34	33	96
Transportation and material moving	60	58	97	43	41	95	26	25	96
Full time	73	72	98	47	46	98	44	42	97
Part time	15	14	91	17	16	94	5	4	91
Union	85	83	97	48	46	97	38	36	97
Nonunion	55	54	98	39	38	98	34	33	96
Average wage within the following categories: ³									
Lowest 25 percent	28	26	95	20	19	95	8	8	95
Lowest 10 percent	16	15	93	11	11	98	4	3	96
Second 25 percent	60	58	98	41	40	97	31	30	97
Third 25 percent	76	75	99	50	49	98	47	45	97
Highest 25 percent	83	83	99	54	54	99	58	56	96
Highest 10 percent	86	85	99	60	59	99	63	61	96
Establishment characteristics									
Goods-producing industries	70	69	99	53	52	99	38	36	96
Service-providing industries	58	57	98	38	37	97	34	33	96
Education and health services	69	68	98	34	33	97	42	40	97
Educational services	78	76	98	27	26	96	42	41	97
Elementary and secondary schools	78	76	98	23	22	96	36	35	96
Junior colleges, colleges, and universities	86	84	97	37	35	96	60	58	97
Health care and social assistance	64	62	98	38	37	97	41	40	97
Hospitals	90	88	99	51	50	97	65	63	98
Public administration	84	82	98	30	29	98	35	34	98

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019—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	42	42	98	31	31	99	25	25	97
1 to 49 workers	37	37	99	30	29	99	23	22	98
50 to 99 workers	57	56	98	36	35	98	32	31	97
100 workers or more	77	75	98	49	48	97	44	42	96
100 to 499 workers	70	69	98	45	44	97	36	35	97
500 workers or more	84	82	98	54	52	97	52	49	95
Geographic areas									
Northeast	58	57	98	62	62	99	31	30	97
New England	63	61	97	40	39	98	38	37	97
Middle Atlantic	56	55	99	70	70	99	28	27	96
South	59	58	98	32	31	97	32	31	96
South Atlantic	60	59	98	35	33	96	35	34	96
East South Central	58	56	98	29	28	97	31	30	95
West South Central	59	58	98	30	29	97	28	27	97
Midwest	62	60	97	41	40	96	39	38	96
East North Central	62	61	98	43	42	97	39	37	96
West North Central	61	59	97	37	35	95	40	38	95
West	60	59	99	32	32	99	36	35	98
Mountain	64	63	99	37	36	98	39	38	97
Pacific	58	57	99	30	30	99	34	33	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.

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 2019.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

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