

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2015

(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	56	97	40	39	98	34	33	97
Worker characteristics									
Management, professional, and related	77	77	99	54	53	99	58	57	98
Management, business, and financial	85	85	99	66	65	99	64	63	98
Professional and related	73	72	99	48	47	99	55	54	98
Service	28	26	93	20	20	96	11	11	97
Protective service	50	45	89	32	31	95	17	16	99
Sales and office	56	54	98	38	37	97	33	32	96
Sales and related	44	43	96	29	27	94	21	19	94
Office and administrative support	63	62	98	45	44	98	41	40	97
Natural resources, construction, and maintenance	56	55	97	39	39	99	26	26	97
Construction, extraction, farming, fishing, and forestry	48	47	98	32	32	100	17	16	97
Installation, maintenance, and repair	64	62	97	45	44	99	34	33	97
Production, transportation, and material moving ...	65	63	96	47	45	96	31	30	95
Production	71	69	97	53	52	98	35	33	96
Transportation and material moving	59	56	95	41	38	94	28	26	93
Full time	72	71	98	49	48	98	44	43	97
Part time	13	11	88	14	13	92	5	5	97
Union	86	83	97	67	64	96	39	37	96
Nonunion	54	53	98	37	37	98	34	33	97
Average wage within the following categories: ²									
Lowest 25 percent	22	20	91	17	16	94	7	6	94
Lowest 10 percent	12	11	88	13	12	93	3	2	88
Second 25 percent	59	57	97	37	36	97	30	29	97
Third 25 percent	72	71	98	50	50	98	46	44	97
Highest 25 percent	84	84	99	63	62	99	62	61	97
Highest 10 percent	89	88	99	67	67	99	68	67	98
Establishment characteristics									
Goods-producing industries	71	70	98	54	53	99	37	36	97
Construction	44	43	97	30	30	99	17	16	96
Manufacturing	82	80	98	63	62	99	44	43	97
Service-providing industries	54	53	97	37	36	97	33	32	97
Trade, transportation, and utilities	56	54	96	36	34	94	25	24	94
Wholesale trade	71	70	99	50	49	98	47	45	96
Retail trade	43	41	95	27	25	93	12	11	92
Transportation and warehousing	77	73	95	51	47	91	37	34	93
Utilities	93	93	99	49	49	100	85	83	97

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2015—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	88	99	80	79	99	68	67	99
Financial activities	83	82	99	64	63	99	64	63	97
Finance and insurance	91	90	99	72	71	99	74	72	97
Credit intermediation and related activities	94	93	100	70	69	99	81	78	97
Insurance carriers and related activities	87	86	99	70	70	99	68	66	97
Real estate and rental and leasing	56	54	98	38	37	98	32	30	96
Professional and business services	57	55	98	43	42	98	41	40	98
Professional and technical services	71	71	99	55	55	99	58	57	99
Administrative and waste services	33	31	93	24	23	96	18	17	95
Education and health services	63	62	99	35	35	99	44	42	97
Educational services	64	64	100	45	44	100	61	59	97
Junior colleges, colleges, and universities	86	85	99	48	48	99	81	77	96
Health care and social assistance	62	62	99	34	34	99	41	40	98
Leisure and hospitality	20	18	92	16	15	96	5	5	95
Accommodation and food services	19	17	90	16	15	95	4	3	92
Other services	33	31	96	26	26	100	18	17	95
1 to 99 workers	40	39	96	29	28	97	23	22	97
1 to 49 workers	35	34	97	26	26	97	20	19	96
50 to 99 workers	55	53	95	36	35	97	30	29	97
100 workers or more	77	75	98	53	52	98	48	46	97
100 to 499 workers	71	69	98	47	46	97	39	38	97
500 workers or more	86	85	99	63	62	98	61	59	97
Geographic areas									
Northeast	57	56	99	65	64	99	37	36	97
New England	56	56	99	44	43	97	37	37	98
Middle Atlantic	57	56	99	73	72	99	37	36	97
South	59	57	97	36	35	97	35	34	97
South Atlantic	58	57	98	38	37	97	34	33	97
East South Central	59	58	98	37	35	95	38	36	95
West South Central	61	58	95	31	31	98	34	33	97
Midwest	60	59	97	40	39	97	35	34	97
East North Central	61	59	97	42	41	97	35	34	97
West North Central	59	57	97	37	36	98	36	35	97
West	50	49	98	25	24	97	29	28	97
Mountain	54	53	97	31	29	96	32	30	95
Pacific	48	47	98	22	22	98	28	27	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. 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 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.