

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2019**

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 .....	0.8	0.8	0.2	0.8	0.8	0.2	0.6	0.6	0.4
<b>Worker characteristics</b>									
Management, professional, and related .....	1.0	1.0	0.2	1.2	1.2	0.3	1.1	1.0	0.6
Management, business, and financial .....	1.4	1.5	0.3	1.8	1.8	0.4	1.6	1.3	0.9
Professional and related .....	1.2	1.2	0.2	1.5	1.5	0.3	1.3	1.3	0.6
Teachers .....	1.8	1.9	0.5	1.3	1.3	0.4	2.0	1.9	0.8
Primary, secondary, and special education school teachers .....	2.2	2.2	0.5	1.7	1.6	0.8	2.4	2.3	0.9
Registered nurses .....	2.2	2.1	0.3	4.5	4.2	1.0	3.0	2.8	1.2
Service .....	1.3	1.3	1.0	1.5	1.5	0.8	1.1	1.1	1.2
Protective service .....	2.6	2.7	0.6	2.0	2.0	0.8	2.6	2.6	0.4
Sales and office .....	1.0	1.0	0.2	1.1	1.1	0.2	1.0	1.0	0.4
Sales and related .....	1.2	1.1	0.5	1.1	1.1	0.6	1.0	0.9	1.1
Office and administrative support .....	1.4	1.3	0.1	1.6	1.6	0.3	1.3	1.3	0.3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	1.8	1.8	0.3	1.9	1.8	0.5	1.6	1.5	0.7
Installation, maintenance, and repair .....	2.4	2.5	0.4	2.5	2.5	0.5	2.1	2.1	0.8
Production, transportation, and material moving ... Installation, maintenance, and repair .....	2.2	2.1	0.4	2.2	2.2	0.7	2.1	2.0	1.0
Production, transportation, and material moving ... Production .....	1.9	1.8	0.3	2.0	2.0	0.3	1.2	1.1	0.6
Production, transportation, and material moving ... Production .....	2.7	2.7	0.3	2.5	2.5	0.3	1.6	1.6	1.0
Production, transportation, and material moving ... Transportation and material moving .....	2.0	1.9	0.5	2.7	2.6	0.6	1.6	1.6	0.7
Full time .....	0.8	0.9	0.2	0.9	0.9	0.1	0.7	0.7	0.4
Part time .....	0.8	0.8	1.6	0.7	0.7	1.4	0.5	0.5	4.1
Union .....	1.0	1.0	0.3	1.3	1.2	0.4	1.3	1.2	0.4
Nonunion .....	0.8	0.9	0.2	0.8	0.8	0.3	0.8	0.7	0.5
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.0	1.0	1.0	0.9	0.9	0.8	0.7	0.7	1.5
Lowest 10 percent .....	1.5	1.3	3.3	1.1	1.1	0.6	0.7	0.7	2.0
Second 25 percent .....	1.6	1.6	0.4	1.4	1.3	0.4	1.1	1.1	0.5
Third 25 percent .....	0.9	0.9	0.2	1.1	1.1	0.3	0.9	0.9	0.3
Highest 25 percent .....	0.9	0.9	0.1	1.1	1.1	0.2	1.1	1.1	0.6
Highest 10 percent .....	1.2	1.2	0.2	1.9	1.9	0.3	1.5	1.5	0.7
<b>Establishment characteristics</b>									
Goods-producing industries .....	2.0	2.0	0.3	2.0	2.0	0.2	1.4	1.4	0.6
Service-providing industries .....	0.8	0.9	0.2	0.8	0.8	0.3	0.7	0.7	0.5
Education and health services .....	1.7	1.7	0.5	1.3	1.3	1.0	1.5	1.5	0.8
Educational services .....	1.1	1.1	0.3	0.9	0.9	0.2	1.4	1.4	0.5
Elementary and secondary schools .....	1.2	1.3	0.4	1.1	1.1	0.6	1.7	1.5	0.7
Junior colleges, colleges, and universities .....	1.4	1.5	0.4	1.4	1.5	0.7	1.4	1.6	0.6
Health care and social assistance .....	2.6	2.6	0.8	2.0	2.0	1.4	2.2	2.3	1.2
Hospitals .....	1.5	1.4	0.4	3.8	3.6	0.6	2.7	2.7	0.4
Public administration .....	1.2	1.2	0.2	1.5	1.6	0.4	1.6	1.6	0.4

See footnotes at end of table.

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2019—continued**

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 .....	1.2	1.2	0.2	1.0	1.0	0.2	0.9	0.9	0.3
1 to 49 workers .....	1.4	1.4	0.3	1.2	1.3	0.2	1.2	1.2	0.4
50 to 99 workers .....	1.7	1.7	0.5	1.9	1.9	0.4	1.8	1.7	0.7
100 workers or more .....	1.0	1.0	0.3	1.1	1.1	0.4	0.9	0.8	0.6
100 to 499 workers .....	1.3	1.3	0.2	1.5	1.4	0.3	1.1	1.1	0.5
500 workers or more .....	1.1	1.2	0.6	1.4	1.4	0.7	1.4	1.4	0.9
<b>Geographic areas</b>									
Northeast .....	1.4	1.5	0.3	1.0	1.0	0.1	1.4	1.4	0.7
New England .....	2.8	2.8	0.7	2.6	2.7	0.5	1.9	1.8	1.8
Middle Atlantic .....	1.7	1.7	0.3	1.0	1.1	0.1	1.7	1.6	0.7
South .....	1.3	1.3	0.3	1.4	1.4	0.2	0.8	0.8	0.5
South Atlantic .....	1.7	1.5	0.4	1.3	1.3	0.3	0.9	0.9	0.4
East South Central .....	3.9	4.2	0.9	4.4	4.4	0.7	2.9	3.3	2.0
West South Central .....	2.3	2.3	0.4	3.1	3.1	0.4	1.4	1.2	1.3
Midwest .....	1.8	1.9	0.7	1.4	1.4	0.8	1.2	1.1	1.3
East North Central .....	2.4	2.5	0.6	1.8	1.7	0.3	1.4	1.1	1.6
West North Central .....	2.6	2.9	1.7	2.3	2.5	2.9	2.2	2.4	2.5
West .....	1.7	1.7	0.3	1.7	1.7	0.2	1.8	1.8	0.4
Mountain .....	1.8	1.8	0.1	1.8	1.7	0.5	2.1	2.0	0.8
Pacific .....	2.3	2.4	0.4	2.4	2.4	0.1	2.5	2.5	0.4

<sup>1</sup> 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.

<sup>2</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>3</sup> 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](http://www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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