

Table 5. Standard errors for life insurance benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2009

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.6	0.2	0.7	0.8	0.2	1.1	1.1	0.4
Worker characteristics									
Management, professional, and related	0.8	0.7	0.2	1.0	1.0	0.3	1.1	1.2	0.4
Management, business, and financial	1.0	1.0	0.2	1.0	1.0	0.2	–	–	–
Professional and related	0.9	0.9	0.3	1.3	1.3	0.4	1.1	1.1	0.4
Teachers	1.3	1.2	0.3	–	–	–	1.2	1.3	0.4
Primary, secondary, and special education school teachers	1.7	1.7	0.2	–	–	–	1.4	1.4	0.2
Registered nurses	2.3	2.3	0.6	–	–	–	2.5	2.6	1.0
Service	1.8	1.8	0.8	2.3	2.3	1.2	1.7	1.6	0.5
Protective service	2.5	2.5	0.8	5.5	5.5	2.4	1.6	1.6	0.5
Sales and office	0.8	0.8	0.3	0.8	0.8	0.3	2.1	2.1	0.6
Sales and related	1.1	1.1	0.7	1.1	1.1	0.7	–	–	–
Office and administrative support	1.1	1.0	0.3	1.2	1.2	0.4	2.1	2.0	0.6
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.4	1.4	0.5	1.5	1.5	0.6	2.2	2.2	0.4
Installation, maintenance, and repair	1.9	1.8	0.9	2.0	2.0	1.1	–	–	–
Production, transportation, and material moving ...	1.9	1.8	0.7	2.0	2.0	0.8	–	–	–
Production	1.2	1.1	0.3	1.2	1.2	0.3	4.3	4.2	0.7
Transportation and material moving	1.5	1.5	0.4	1.5	1.5	0.4	–	–	–
Full time	1.6	1.6	0.5	1.7	1.6	0.6	–	–	–
Part time	0.5	0.5	0.2	0.6	0.7	0.2	1.1	1.1	0.4
Union	0.7	0.7	0.9	0.7	0.7	1.0	1.4	1.2	1.7
Nonunion	1.0	1.1	0.3	1.4	1.5	0.5	1.2	1.3	0.3
Wage percentiles: ³	0.7	0.7	0.2	0.8	0.8	0.2	1.5	1.5	0.7
Lowest 10 percent	2.5	2.5	2.6	3.0	2.9	3.2	2.7	2.5	1.3
Lowest 25 percent	1.4	1.3	0.8	1.5	1.5	1.1	1.9	1.8	0.7
Second 25 percent	1.0	1.0	0.3	1.2	1.2	0.4	1.5	1.5	0.7
Third 25 percent	0.8	0.8	0.2	0.8	0.8	0.2	1.4	1.4	0.4
Highest 25 percent	0.7	0.7	0.2	0.9	0.9	0.2	1.0	1.0	0.3
Highest 10 percent	1.0	1.0	0.3	1.3	1.3	0.4	1.1	1.2	0.6

See footnotes at end of table.

Table 5. Standard errors for life insurance benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2009—Continued

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	0.9	0.9	0.3	0.9	0.9	0.3	—	—	—
Service-providing industries	0.7	0.7	0.2	0.9	0.9	0.3	1.1	1.1	0.4
Education and health services	1.0	1.0	0.5	1.5	1.5	0.8	1.1	1.1	0.6
Educational services	1.0	1.0	0.5	2.7	2.7	0.3	1.2	1.1	0.6
Elementary and secondary schools	1.2	1.2	0.2	—	—	—	1.3	1.3	0.2
Junior colleges, colleges, and universities	1.3	1.4	1.5	1.2	1.3	0.3	2.0	2.0	2.2
Health care and social assistance	1.5	1.5	0.8	1.6	1.6	0.9	2.3	2.4	0.9
Hospitals	1.0	1.1	0.4	—	—	—	1.5	1.9	1.2
Public administration	1.9	1.8	0.5	—	—	—	1.9	1.8	0.5
1 to 99 workers	0.9	0.9	0.4	0.9	0.9	0.4	2.9	3.0	0.8
1 to 49 workers	1.0	1.0	0.5	1.0	1.0	0.6	4.3	4.4	0.9
50 to 99 workers	1.6	1.6	0.5	1.7	1.7	0.5	4.1	4.0	1.1
100 workers or more	0.6	0.6	0.2	0.8	0.8	0.3	1.0	1.0	0.5
100 to 499 workers	1.0	1.0	0.4	1.1	1.1	0.5	2.2	2.3	0.4
500 workers or more	0.7	0.7	0.3	1.0	0.9	0.2	1.0	0.9	0.6
Geographic areas									
New England	1.4	1.2	0.5	1.6	1.5	0.5	2.4	2.4	0.7
Middle Atlantic	1.4	1.4	0.2	1.5	1.5	0.3	1.5	1.6	0.2
East North Central	1.2	1.2	0.5	1.3	1.3	0.4	2.1	2.3	1.4
West North Central	1.7	1.9	0.6	1.9	2.1	0.8	3.9	4.1	0.4
South Atlantic	1.4	1.4	0.4	1.5	1.5	0.4	2.6	2.5	0.9
East South Central	6.0	5.9	1.2	7.9	7.7	0.6	7.1	6.0	3.7
West South Central	1.4	1.2	0.8	1.7	1.6	1.1	3.1	3.3	0.5
Mountain	2.3	3.1	1.7	2.4	3.3	2.1	2.3	3.0	1.2
Pacific	1.6	1.5	0.4	1.9	1.8	0.5	2.7	2.7	0.4

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 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.