

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010

(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	80	78	97	23	23	98	35	33	96
Worker characteristics									
Management, professional, and related	81	78	97	22	22	98	37	36	96
Professional and related	80	77	97	20	20	98	37	35	96
Teachers	79	77	97	18	18	99	37	36	97
Primary, secondary, and special education school teachers	83	82	98	15	15	99	39	38	98
Service	75	72	97	23	22	97	27	26	96
Protective service	84	83	98	23	22	97	27	26	95
Sales and office	81	79	97	26	26	99	34	33	97
Office and administrative support	81	79	97	26	26	99	34	33	97
Natural resources, construction, and maintenance	90	89	99	30	29	99	41	40	98
Production, transportation, and material moving ...	76	75	99	21	21	100	29	28	96
Full time	90	88	97	25	25	98	39	38	97
Part time	23	22	94	12	11	97	12	11	95
Union	87	85	98	28	27	98	34	33	97
Nonunion	74	72	97	19	19	98	35	34	96
Average wage within the following categories: ²									
Lowest 25 percent	62	59	96	18	18	99	27	26	96
Lowest 10 percent	46	44	96	13	13	99	19	18	98
Second 25 percent	84	82	98	26	25	98	33	32	96
Third 25 percent	85	84	98	26	26	98	39	38	97
Highest 25 percent	89	86	97	24	24	99	39	38	96
Highest 10 percent	89	86	97	29	29	100	37	36	98
Establishment characteristics									
Service-providing industries	80	77	97	23	23	98	34	33	96
Education and health services	80	77	97	20	20	98	36	35	96
Educational services	79	77	97	19	19	99	36	34	96
Elementary and secondary schools	78	77	98	18	18	99	35	34	97
Junior colleges, colleges, and universities	82	77	94	21	20	98	37	34	93
Health care and social assistance	82	80	97	27	25	95	41	40	97
Hospitals	89	85	96	24	24	96	48	47	98
Public administration	82	80	98	28	27	98	31	30	96
1 to 99 workers	64	62	97	21	21	99	33	32	97
1 to 49 workers	61	59	96	23	22	99	28	28	99
50 to 99 workers	69	67	97	18	18	100	40	38	95
100 workers or more	82	80	97	24	23	98	35	34	96
100 to 499 workers	73	71	98	18	17	96	34	33	98
500 workers or more	85	83	97	26	25	99	35	34	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010—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
State government	86	82	95	28	27	97	35	33	94
Local government	78	76	98	22	21	99	35	34	97
Geographic areas									
New England	72	69	96	10	10	100	18	17	97
Middle Atlantic	84	84	99	41	40	99	17	16	98
East North Central	78	74	95	23	22	96	51	49	97
West North Central	77	76	99	12	12	100	56	55	99
South Atlantic	84	81	97	26	26	97	43	41	94
East South Central	83	78	94	—	—	—	21	20	96
West South Central	76	74	98	10	9	99	16	15	95
Mountain	83	82	98	23	23	100	62	59	95
Pacific	76	75	99	34	33	100	30	30	99

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2009." See Technical Note for more details.

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/glossary20092010.htm.