

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2012

(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	79	77	98	23	22	99	35	34	96
Worker characteristics									
Management, professional, and related	80	78	97	22	21	99	38	36	96
Professional and related	79	77	97	20	20	99	37	36	96
Teachers	78	76	97	18	18	98	37	36	97
Primary, secondary, and special education school teachers	85	84	98	18	17	98	39	38	98
Service	75	74	98	23	22	98	26	25	95
Protective service	86	85	99	22	22	99	26	25	96
Sales and office	79	77	98	25	24	99	35	34	97
Office and administrative support	79	77	98	25	25	99	35	34	97
Natural resources, construction, and maintenance	90	89	99	27	27	100	44	44	99
Production, transportation, and material moving	77	76	99	21	21	99	30	28	94
Full time	90	88	98	25	24	99	39	38	96
Part time	22	21	95	11	11	99	11	10	94
Union	86	84	98	27	27	98	34	33	97
Nonunion	73	71	97	19	19	99	36	34	96
Average wage within the following categories: ²									
Lowest 25 percent	62	60	98	18	18	99	27	26	96
Lowest 10 percent	48	46	96	13	13	100	20	19	98
Second 25 percent	83	81	98	25	25	98	35	34	97
Third 25 percent	84	83	98	25	24	98	38	36	96
Highest 25 percent	88	86	97	24	23	99	40	39	97
Highest 10 percent	90	86	96	28	28	100	36	35	97
Establishment characteristics									
Service-providing industries	79	77	98	22	22	99	35	33	96
Education and health services	79	77	97	20	20	98	37	35	96
Educational services	79	77	97	19	19	99	36	35	96
Elementary and secondary schools	78	76	98	19	19	99	35	34	97
Junior colleges, colleges, and universities	81	77	94	19	18	98	40	38	94
Healthcare and social assistance	79	76	97	27	26	98	40	38	97
Hospitals	89	86	96	25	24	97	46	45	98
Public administration	82	81	98	26	26	99	31	30	97
1 to 99 workers	61	60	98	19	19	99	35	34	96
1 to 49 workers	59	57	97	20	20	98	28	27	97
50 to 99 workers	65	64	98	17	17	100	47	44	94
100 workers or more	82	80	98	23	23	99	35	34	96
100 to 499 workers	74	73	98	18	18	98	34	33	98
500 workers or more	84	82	98	25	24	99	35	34	96

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2012—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	85	81	96	26	26	98	36	34	95
Local government	77	76	98	21	21	99	34	33	97
Geographic areas									
New England	73	68	93	7	7	100	17	16	97
Middle Atlantic	84	83	99	43	43	100	18	17	98
East North Central	79	75	95	23	23	97	50	48	96
West North Central	79	79	99	13	13	100	58	57	98
South Atlantic	83	81	98	26	25	97	43	41	95
East South Central	84	79	94	—	—	—	20	—	—
West South Central	76	75	98	10	10	100	15	15	94
Mountain	80	79	99	18	18	100	64	61	95
Pacific	72	71	99	30	29	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, 2010." 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/glossary20112012.htm.