

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2013**

(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	78	98	23	22	99	35	33	96
<b>Worker characteristics</b>									
Management, professional, and related .....	80	78	98	22	21	99	37	36	96
Professional and related .....	79	77	97	20	20	99	36	35	96
Teachers .....	78	76	97	18	18	99	36	35	96
Primary, secondary, and special education school teachers .....	85	84	98	18	18	98	39	38	98
Service .....	76	75	98	24	23	98	26	25	96
Protective service .....	85	85	99	23	22	97	26	25	96
Sales and office .....	79	78	98	25	24	99	35	34	97
Office and administrative support .....	80	78	98	25	25	99	35	34	97
Natural resources, construction, and maintenance .....	91	89	99	28	28	100	45	44	99
Production, transportation, and material moving .....	78	77	99	22	21	99	29	27	94
Full time .....	90	88	98	25	24	98	39	38	97
Part time .....	23	22	96	12	12	99	11	10	93
Union .....	86	85	98	28	27	99	34	33	97
Nonunion .....	74	72	97	19	18	98	35	34	96
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	62	61	98	19	18	98	27	26	96
Lowest 10 percent .....	48	46	96	13	13	99	20	19	97
Second 25 percent .....	84	82	98	25	24	99	34	33	96
Third 25 percent .....	85	83	98	25	24	98	39	37	96
Highest 25 percent .....	89	86	97	24	23	99	39	38	97
Highest 10 percent .....	90	86	96	26	26	100	34	33	97
<b>Establishment characteristics</b>									
Service-providing industries .....	79	78	98	23	22	99	34	33	96
Education and health services .....	79	77	97	20	20	98	36	35	96
Educational services .....	79	77	97	20	19	99	36	34	96
Elementary and secondary schools .....	78	76	98	19	19	99	34	33	97
Junior colleges, colleges, and universities .....	81	77	95	18	18	98	40	37	93
Healthcare and social assistance .....	81	79	97	25	25	97	38	37	97
Hospitals .....	90	87	97	23	22	97	42	41	98
Public administration .....	83	82	99	27	26	99	31	30	96
1 to 99 workers .....	63	63	99	20	20	99	37	35	96
1 to 49 workers .....	60	59	99	22	22	99	30	30	99
50 to 99 workers .....	68	67	99	17	17	98	46	43	94
100 workers or more .....	82	80	98	23	23	99	34	33	96
100 to 499 workers .....	75	73	98	19	18	98	32	31	98
500 workers or more .....	84	82	98	25	25	99	35	34	96

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2013—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	82	97	26	26	98	35	33	94
Local government .....	77	76	98	22	21	99	35	34	97
<b>Geographic areas</b>									
New England .....	73	69	94	7	7	100	15	15	97
Middle Atlantic .....	84	84	100	43	43	100	18	18	98
East North Central .....	79	76	97	24	23	97	50	48	96
West North Central .....	79	78	99	13	13	100	58	58	100
South Atlantic .....	83	81	98	27	25	96	44	41	94
East South Central .....	85	80	94	—	—	—	19	18	95
West South Central .....	77	76	98	10	10	100	15	14	94
Mountain .....	80	79	99	19	19	99	64	61	95
Pacific .....	73	72	99	30	30	100	29	28	99

<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. See Technical Note for more details.

<sup>2</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 data from the National Compensation Survey publication, "Employer Costs for Employee

Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).