

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014

(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	98	34	33	95
Worker characteristics									
Management, professional, and related	80	78	97	22	21	98	37	35	95
Professional and related	79	77	97	20	20	97	36	34	95
Teachers	78	76	97	19	18	97	36	35	96
Primary, secondary, and special education school teachers	86	84	98	19	19	98	38	37	97
Service	76	74	98	23	23	97	26	25	95
Protective service	86	85	99	22	21	98	25	24	96
Sales and office	79	78	98	24	24	98	35	34	97
Office and administrative support	80	78	98	24	24	98	36	34	97
Natural resources, construction, and maintenance	91	89	98	28	28	100	45	44	99
Production, transportation, and material moving ...	76	76	99	22	21	99	28	27	95
Full time	90	88	98	25	24	98	39	37	96
Part time	22	21	96	12	12	98	10	9	92
Union	86	85	98	27	27	98	33	32	97
Nonunion	74	72	97	19	18	97	35	33	94
Average wage within the following categories ² :									
Lowest 25 percent	61	60	97	19	18	98	27	26	96
Lowest 10 percent	47	45	96	14	13	98	21	20	97
Second 25 percent	84	83	98	25	24	97	34	33	95
Third 25 percent	84	83	98	24	23	97	39	37	95
Highest 25 percent	89	87	97	25	24	98	38	37	96
Highest 10 percent	89	86	96	27	27	99	32	31	96
Establishment characteristics									
Service-providing industries	79	77	98	23	22	98	34	33	95
Education and health services	79	77	97	21	20	97	36	34	95
Educational services	79	77	97	20	20	98	36	34	95
Elementary and secondary schools	78	76	98	20	19	99	34	33	96
Junior colleges, colleges, and universities	81	77	95	20	18	93	40	36	90
Health care and social assistance	81	78	96	24	23	96	38	36	95
Hospitals	90	87	97	23	22	97	41	40	98
Public administration	83	81	99	26	25	98	30	29	96
1 to 99 workers	62	61	98	19	19	98	36	35	95
1 to 49 workers	60	59	97	20	20	98	29	28	96
50 to 99 workers	65	64	99	18	18	98	47	44	95
100 workers or more	82	80	98	23	23	98	34	33	95
100 to 499 workers	74	73	98	19	19	96	31	30	97
500 workers or more	84	82	98	25	24	98	35	33	95

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 2014—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	96	25	24	96	35	32	92
Local government	77	76	98	22	22	98	34	33	96
Geographic areas									
Northeast	81	79	98	34	34	99	17	16	97
New England	73	67	91	7	7	100	15	14	93
Middle Atlantic	84	84	100	44	43	99	17	17	98
South	82	79	97	17	17	96	30	28	93
South Atlantic	83	81	98	27	26	95	44	41	94
East South Central	85	79	93	—	—	—	19	18	91
West South Central	78	76	98	11	11	100	15	14	94
Midwest	79	77	98	21	20	96	53	51	98
East North Central	79	76	97	25	24	95	50	48	96
West North Central	78	78	99	13	13	99	57	57	100
West	75	74	99	25	25	99	38	36	94
Mountain	79	78	99	18	18	100	65	58	89
Pacific	73	72	99	28	28	99	29	28	98

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 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 ECEC data for March 2014.

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/glossary20132014.htm.