

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2016

(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	98	24	23	96	36	34	95
Worker characteristics									
Management, professional, and related	80	78	98	23	22	96	38	36	94
Professional and related	79	77	98	21	20	96	37	35	95
Teachers	79	77	98	20	19	96	37	35	96
Primary, secondary, and special education school teachers	86	84	98	20	19	97	39	37	97
Service	77	76	98	23	23	96	28	26	95
Protective service	86	85	98	22	22	98	27	26	97
Sales and office	81	80	98	25	25	98	38	36	97
Office and administrative support	82	80	98	25	25	98	38	36	97
Natural resources, construction, and maintenance	93	91	99	28	27	99	44	43	99
Production, transportation, and material moving ...	77	74	97	22	22	97	29	28	95
Full time	90	88	98	26	25	97	40	38	95
Part time	22	21	96	12	11	92	10	10	92
Union	86	85	98	28	27	98	35	33	97
Nonunion	74	72	97	20	19	95	37	34	94
Average wage within the following categories: ²									
Lowest 25 percent	64	62	98	19	18	96	29	27	95
Lowest 10 percent	50	49	97	15	15	95	23	22	95
Second 25 percent	84	83	98	25	24	96	35	33	93
Third 25 percent	84	83	98	26	25	97	39	37	95
Highest 25 percent	89	87	97	25	24	98	40	39	96
Highest 10 percent	89	85	96	29	29	98	33	32	97
Establishment characteristics									
Service-providing industries	80	78	98	24	23	96	36	34	95
Education and health services	80	78	98	22	21	95	37	36	95
Educational services	79	78	98	21	20	96	37	35	95
Elementary and secondary schools	78	76	98	20	20	97	35	33	96
Junior colleges, colleges, and universities	84	81	97	22	20	91	42	38	91
Health care and social assistance	83	79	95	27	25	93	43	41	96
Hospitals	91	87	96	27	25	95	45	44	98
Public administration	82	81	98	26	26	98	31	29	94
1 to 99 workers	64	62	96	20	18	90	39	36	91
1 to 49 workers	64	62	97	20	17	87	32	30	92
50 to 99 workers	64	62	96	21	19	94	48	44	91
100 workers or more	82	80	98	24	23	97	35	34	96
100 to 499 workers	75	73	98	20	19	97	34	33	97
500 workers or more	85	83	98	25	25	97	36	34	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2016—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	84	97	26	25	94	36	33	91
Local government	78	76	98	23	22	97	36	34	97
Geographic areas									
Northeast	81	79	98	34	34	98	17	16	97
New England	71	66	92	7	7	100	17	15	93
Middle Atlantic	85	84	99	44	43	98	17	17	98
South	82	80	97	18	18	95	31	29	92
South Atlantic	83	81	98	28	26	93	43	40	92
East South Central	89	85	96	—	—	—	21	19	91
West South Central	76	75	98	11	11	100	16	15	94
Midwest	79	77	98	21	19	94	54	52	97
East North Central	79	76	97	26	24	93	50	48	96
West North Central	79	79	100	12	12	97	59	59	100
West	76	75	99	27	26	99	41	39	95
Mountain	80	79	99	23	22	98	66	60	90
Pacific	75	73	98	28	28	99	31	31	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 wage data for March 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.