

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018

(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	81	80	98	26	25	96	38	37	98
Worker characteristics									
Management, professional, and related	83	81	98	25	24	95	41	40	97
Professional and related	82	80	98	25	24	95	40	39	97
Teachers	82	80	98	22	21	95	40	39	97
Primary, secondary, and special education school teachers	87	86	98	21	20	95	39	39	98
Service	75	74	97	25	25	98	31	31	98
Protective service	86	84	98	29	29	99	32	32	100
Sales and office	82	80	97	29	28	98	38	38	98
Office and administrative support	82	80	97	29	28	98	38	37	98
Natural resources, construction, and maintenance	89	88	99	33	32	96	40	38	96
Production, transportation, and material moving	80	78	98	29	26	92	33	32	96
Full time	91	89	98	28	27	96	42	41	98
Part time	24	23	95	15	14	97	14	13	93
Union	89	87	98	27	26	98	38	38	98
Nonunion	75	73	97	26	25	94	38	37	97
Average wage within the following categories: ²									
Lowest 25 percent	65	63	97	20	19	94	30	29	97
Lowest 10 percent	52	50	96	17	16	93	23	22	96
Second 25 percent	87	85	97	30	29	97	40	39	98
Third 25 percent	87	86	98	27	25	96	42	41	98
Highest 25 percent	88	86	98	29	28	98	42	41	97
Highest 10 percent	84	82	97	33	33	99	37	36	97
Establishment characteristics									
Service-providing industries	82	80	98	26	25	96	38	37	98
Education and health services	82	80	97	24	23	95	40	39	97
Educational services	81	79	98	23	22	94	38	37	97
Elementary and secondary schools	79	78	98	21	20	95	35	34	97
Junior colleges, colleges, and universities	86	83	96	28	26	93	48	46	96
Health care and social assistance	87	84	96	32	31	96	52	50	97
Hospitals	87	83	95	43	42	97	63	61	98
Public administration	83	81	98	30	30	99	35	34	98
1 to 99 workers	74	73	99	22	21	96	35	35	99
1 to 49 workers	69	68	99	24	23	95	32	32	99
50 to 99 workers	79	78	99	19	19	97	38	37	98
100 workers or more	84	81	97	28	27	96	39	38	97
100 to 499 workers	79	76	97	22	22	97	36	35	98
500 workers or more	86	84	97	30	29	96	41	40	97

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—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	90	87	96	30	28	95	38	37	97
Local government	79	77	98	25	24	97	38	37	98
Geographic areas									
Northeast	82	80	97	33	33	100	16	16	99
New England	82	75	92	11	11	100	17	16	99
Middle Atlantic	82	81	99	40	40	100	16	15	98
South	82	80	97	23	22	94	34	33	96
South Atlantic	85	82	97	33	31	93	45	43	96
East South Central	74	72	96	—	—	—	32	31	97
West South Central	83	81	97	13	13	97	17	17	99
Midwest	81	79	98	24	22	93	58	57	99
East North Central	81	78	97	34	31	93	64	63	99
West North Central	81	80	100	6	6	98	46	46	99
West	80	79	99	28	28	99	46	44	97
Mountain	82	82	100	29	28	98	62	60	96
Pacific	79	78	98	28	28	100	38	37	97

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.

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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.