

**Table 12. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2008**

(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	97	23	22	97	35	34	96
<b>Worker characteristics</b>									
Management, professional, and related .....	80	78	97	22	21	97	38	36	96
Professional and related .....	79	77	97	20	19	97	37	35	95
Teachers .....	78	76	97	17	16	95	37	35	96
Primary, secondary, and special education school teachers .....	82	80	98	14	13	93	39	37	96
Registered nurses .....	83	81	98	19	18	99	48	47	97
Service .....	75	73	97	23	22	98	28	26	95
Protective service .....	85	83	98	23	23	99	28	26	94
Sales and office .....	81	79	98	26	26	98	36	35	97
Office and administrative support .....	81	80	98	27	26	98	36	35	97
Natural resources, construction, and maintenance	89	88	99	30	29	96	41	41	98
Production, transportation, and material moving ...	77	75	97	20	20	100	28	27	94
Full time .....	90	87	98	25	24	97	39	38	96
Part time .....	24	23	95	11	11	100	13	12	96
Union .....	87	85	98	27	26	96	34	33	97
Nonunion .....	74	71	96	19	19	99	36	34	95
Average wage within the following percentiles: <sup>2</sup>									
Less than 10 .....	44	42	95	12	12	100	18	17	95
10 to under 25 .....	74	72	97	21	21	97	33	32	96
25 to under 50 .....	84	82	97	26	26	97	34	32	95
50 to under 75 .....	85	84	98	26	25	96	42	40	96
75 to under 90 .....	88	86	98	20	19	96	40	37	94
90 or greater .....	89	87	97	29	28	100	37	37	98

See footnotes at end of table.

**Table 12. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2008—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
<b>Establishment characteristics</b>									
Service-providing industries .....	79	77	97	23	22	97	35	33	96
Education and health services .....	79	77	97	20	19	96	37	35	96
Educational services .....	78	76	97	19	18	95	36	34	95
Elementary and secondary schools .....	77	76	98	18	17	94	35	33	96
Junior colleges, colleges, and universities .....	82	77	94	21	20	97	37	35	94
Health care and social assistance .....	84	82	97	27	27	98	44	43	97
Hospitals .....	89	86	97	26	26	98	49	48	97
Public administration .....	82	80	98	27	27	99	31	29	95
1 to 99 workers .....	64	62	97	20	20	99	34	33	97
1 to 49 workers .....	63	61	98	23	23	99	29	28	98
50 to 99 workers .....	66	63	96	15	15	100	41	40	95
100 workers or more .....	82	80	97	23	23	97	35	34	96
100 to 499 workers .....	73	72	98	17	16	97	35	34	98
500 workers or more .....	85	83	97	26	25	97	35	34	95
State government .....	86	82	95	28	28	99	36	34	95
Local government .....	77	76	98	21	20	97	35	34	96
<b>Geographic areas</b>									
New England .....	76	73	97	11	11	100	18	17	97
Middle Atlantic .....	84	83	99	38	37	99	16	15	98
East North Central .....	77	74	96	23	23	99	51	50	97
West North Central .....	75	74	99	13	12	98	55	55	99
South Atlantic .....	84	81	96	26	24	91	43	40	92
East South Central .....	80	75	94	—	—	—	21	19	90
West South Central .....	75	74	99	11	11	98	19	17	93
Mountain .....	83	81	97	20	20	100	62	60	97
Pacific .....	77	77	99	34	34	100	30	30	100

<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> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.