

**Table 17. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2011**

(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	97	23	23	99	35	33	97
<b>Worker characteristics</b>									
Management, professional, and related .....	81	78	97	22	22	99	37	36	97
Professional and related .....	80	77	97	20	20	99	37	36	97
Teachers .....	79	77	97	18	18	99	37	36	97
Primary, secondary, and special education school teachers .....	86	84	98	18	17	99	39	38	98
Service .....	75	73	97	23	23	98	27	26	96
Protective service .....	84	83	98	23	22	98	28	26	96
Sales and office .....	81	79	98	26	26	99	34	33	97
Office and administrative support .....	81	79	98	26	26	99	34	33	97
Natural resources, construction, and maintenance .....	90	89	99	28	28	100	41	41	98
Production, transportation, and material moving .....	76	75	99	21	21	100	29	28	95
Full time .....	90	88	98	25	25	99	39	38	97
Part time .....	23	21	94	12	11	100	11	11	95
Union .....	86	85	98	28	28	99	34	33	97
Nonunion .....	74	72	97	19	19	98	35	34	96
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	62	60	97	19	18	99	27	26	96
Lowest 10 percent .....	46	44	95	13	13	100	20	19	98
Second 25 percent .....	84	82	97	26	25	99	34	32	96
Third 25 percent .....	85	84	98	26	25	98	39	38	97
Highest 25 percent .....	89	87	97	23	23	99	39	38	97
Highest 10 percent .....	89	86	97	29	28	100	36	35	98
<b>Establishment characteristics</b>									
Service-providing industries .....	80	77	97	23	23	99	34	33	97
Education and health services .....	80	77	97	20	20	99	36	35	97
Educational services .....	79	77	97	19	19	99	36	35	97
Elementary and secondary schools .....	78	77	98	19	19	99	35	34	98
Junior colleges, colleges, and universities .....	82	77	94	21	20	98	38	35	94
Health care and social assistance .....	83	80	97	28	27	97	41	40	97
Hospitals .....	89	85	97	26	25	98	47	46	98
Public administration .....	82	80	98	27	27	98	31	29	96
1 to 99 workers .....	64	62	97	21	21	100	34	33	97
1 to 49 workers .....	63	61	96	23	23	99	29	29	99
50 to 99 workers .....	66	64	98	18	18	100	40	39	95
100 workers or more .....	82	80	97	23	23	99	35	34	96
100 to 499 workers .....	73	72	98	18	17	97	34	33	98
500 workers or more .....	85	83	97	25	25	99	35	34	96

See footnotes at end of table.

**Table 17. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2011—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	82	95	28	27	98	35	33	95
Local government .....	78	76	98	22	21	99	34	33	97
<b>Geographic areas</b>									
New England .....	72	69	95	10	10	100	19	18	98
Middle Atlantic .....	84	83	99	41	41	99	16	16	98
East North Central .....	78	74	95	23	23	98	50	49	97
West North Central .....	78	77	99	12	12	100	56	55	98
South Atlantic .....	83	80	97	26	25	97	43	40	95
East South Central .....	85	80	94	—	—	—	20	20	97
West South Central .....	76	75	98	10	10	100	17	16	95
Mountain .....	84	82	98	21	21	100	62	59	95
Pacific .....	76	75	99	34	33	100	30	30	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> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).