

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019

(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	79	98	26	25	96	38	37	97
Worker characteristics									
Management, professional, and related	83	81	97	25	24	95	41	40	97
Professional and related	82	80	97	25	24	95	41	39	97
Teachers	82	80	97	22	20	94	40	39	96
Primary, secondary, and special education school teachers	87	85	98	21	20	96	39	38	97
Service	76	74	97	25	25	98	31	31	98
Protective service	86	84	98	29	29	99	32	31	99
Sales and office	82	80	98	29	28	98	38	37	98
Office and administrative support	83	81	98	29	28	98	38	37	98
Natural resources, construction, and maintenance	89	88	99	36	35	96	43	41	97
Production, transportation, and material moving ...	80	79	98	28	26	95	33	32	96
Full time	91	89	98	28	27	96	42	41	97
Part time	24	23	93	15	14	96	14	13	93
Union	89	87	98	26	26	98	38	37	97
Nonunion	75	73	97	26	25	95	39	37	97
Average wage within the following categories: ²									
Lowest 25 percent	65	63	97	20	19	95	30	28	96
Lowest 10 percent	53	51	97	16	15	93	24	23	95
Second 25 percent	87	85	98	30	29	96	41	40	97
Third 25 percent	87	86	98	26	25	96	42	40	97
Highest 25 percent	88	86	97	29	29	98	42	41	98
Highest 10 percent	85	82	97	34	33	98	38	37	97
Establishment characteristics									
Service-providing industries	82	79	98	26	25	96	39	38	97
Education and health services	82	80	97	24	23	94	41	39	97
Educational services	81	79	97	23	21	94	39	37	97
Elementary and secondary schools	79	77	98	21	20	95	35	34	97
Junior colleges, colleges, and universities	86	83	96	28	26	92	49	48	97
Health care and social assistance	87	84	96	33	32	96	52	50	96
Hospitals	87	83	95	44	43	96	63	61	98
Public administration	84	82	98	30	29	98	35	34	98
1 to 99 workers	75	73	98	21	21	97	35	35	97
1 to 49 workers	69	68	99	24	23	97	33	33	99
50 to 99 workers	80	79	98	19	18	97	38	36	96
100 workers or more	84	81	97	28	27	96	39	38	97
100 to 499 workers	78	76	97	23	22	97	36	35	97
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 2019—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	94	39	38	96
Local government	79	77	98	25	24	97	38	37	97
Geographic areas									
Northeast	82	79	97	33	33	100	15	15	99
New England	82	74	90	11	11	100	16	16	99
Middle Atlantic	81	81	99	40	40	100	15	15	99
South	82	80	97	23	22	94	34	33	97
South Atlantic	85	82	97	34	32	94	46	45	96
East South Central	74	72	96	—	—	—	31	31	97
West South Central	83	81	98	14	13	96	18	18	99
Midwest	81	79	97	24	22	92	58	57	98
East North Central	81	78	96	34	31	92	64	62	97
West North Central	81	80	100	6	6	98	46	46	99
West	81	80	99	27	27	99	46	44	96
Mountain	82	82	100	28	27	97	61	58	95
Pacific	80	79	99	27	27	100	39	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 2019.

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.