

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2009**

(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	97	35	34	96
<b>Worker characteristics</b>									
Management, professional, and related .....	80	78	97	22	21	96	38	36	96
Professional and related .....	80	77	97	20	19	96	37	36	96
Teachers .....	79	77	97	18	17	95	37	36	96
Primary, secondary, and special education school teachers .....	83	81	98	15	14	93	39	38	97
Registered nurses .....	83	81	97	20	18	92	48	47	97
Service .....	75	73	97	23	22	97	28	26	95
Protective service .....	85	83	98	23	22	98	27	26	94
Sales and office .....	81	79	97	26	25	98	35	34	97
Office and administrative support .....	81	79	98	26	26	98	35	34	97
Natural resources, construction, and maintenance	90	89	99	30	29	97	41	40	98
Production, transportation, and material moving ...	77	76	98	22	22	99	29	27	96
Full time .....	90	88	98	25	25	97	39	38	96
Part time .....	24	22	95	11	11	99	13	12	96
Union .....	87	85	98	28	27	96	34	33	97
Nonunion .....	74	71	97	19	19	97	36	34	96
Wage percentiles: <sup>2</sup>									
Lowest 10 percent .....	43	41	95	12	12	97	18	18	98
Lowest 25 percent .....	61	59	97	18	17	97	27	26	96
Second 25 percent .....	84	81	97	27	26	97	33	32	96
Third 25 percent .....	86	84	98	25	24	97	41	40	97
Highest 25 percent .....	89	87	98	24	23	97	40	38	96
Highest 10 percent .....	90	87	97	28	28	99	38	37	98
<b>Establishment characteristics</b>									
Service-providing industries .....	80	77	97	23	22	97	35	34	96
Education and health services .....	79	77	97	20	19	95	37	35	96
Educational services .....	79	77	97	19	18	95	36	34	96
Elementary and secondary schools .....	78	76	98	18	17	95	35	34	97
Junior colleges, colleges, and universities	82	77	94	21	20	97	37	35	93
Health care and social assistance .....	83	80	97	28	26	93	44	43	98
Hospitals .....	89	86	96	27	24	91	49	48	98
Public administration .....	82	80	98	28	27	99	31	30	95
1 to 99 workers .....	65	63	97	20	20	99	34	33	97
1 to 49 workers .....	62	61	98	22	22	99	27	27	99
50 to 99 workers .....	69	66	96	17	17	100	44	42	95
100 workers or more .....	82	80	97	24	23	97	35	34	96
100 to 499 workers .....	73	71	98	17	17	97	35	34	98
500 workers or more .....	85	83	97	26	25	97	35	34	96

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2009—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	94
Local government .....	78	76	98	22	21	97	35	34	97
<b>Geographic areas</b>									
New England .....	72	69	96	10	10	100	17	16	96
Middle Atlantic .....	85	84	99	40	39	100	17	17	98
East North Central .....	78	75	96	23	23	98	51	50	97
West North Central .....	77	77	99	11	11	98	55	55	99
South Atlantic .....	84	81	96	27	24	90	44	41	93
East South Central .....	79	74	93	—	—	—	20	20	96
West South Central .....	76	75	99	10	10	99	17	16	94
Mountain .....	83	82	98	21	21	100	62	59	95
Pacific .....	77	76	99	34	34	100	31	31	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 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, 2008." 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/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).