

Table 13. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution not required	Employee contribution required
All workers	93	7
Worker characteristics		
Management, professional, and related	94	6
Management, business, and financial	95	5
Professional and related	94	6
Teachers	90	10
Primary, secondary, and special education school teachers	89	11
Registered nurses	96	4
Service	89	11
Sales and office	93	7
Sales and related	92	8
Office and administrative support	94	6
Natural resources, construction, and maintenance	91	9
Construction, extraction, farming, fishing, and forestry	89	11
Installation, maintenance, and repair	92	8
Production, transportation, and material moving ...	95	5
Production	95	5
Transportation and material moving	95	5
Full time	93	7
Part time	94	6
Union	93	7
Nonunion	93	7
Average wage within the following percentiles: ²		
Less than 10	84	16
10 to under 25	92	8
25 to under 50	92	8
50 to under 75	93	7
75 to under 90	95	5
90 or greater	94	6

See footnotes at end of table.

Table 13. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution not required	Employee contribution required
Establishment characteristics		
Goods-producing industries	94	6
Service-providing industries	93	7
Education and health services	93	7
Educational services	89	11
Elementary and secondary schools	90	10
Health care and social assistance	96	4
Hospitals	97	3
Public administration	89	11
1 to 99 workers	93	7
1 to 49 workers	93	7
50 to 99 workers	94	6
100 workers or more	93	7
100 to 499 workers	93	7
500 workers or more	94	6
Geographic areas		
New England	93	7
Middle Atlantic	96	4
East North Central	92	8
West North Central	95	5
South Atlantic	92	8
East South Central	82	18
West South Central	93	7
Mountain	93	7
Pacific	97	3

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.