

**Table 13. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2008**

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

Characteristics	Employee contribution not required	Employee contribution required
All workers .....	89	11
<b>Worker characteristics</b>		
Management, professional, and related .....	88	12
Professional and related .....	88	12
Teachers .....	89	11
Primary, secondary, and special education school teachers .....	89	11
Service .....	89	11
Protective service .....	89	11
Sales and office .....	90	10
Office and administrative support .....	90	10
Natural resources, construction, and maintenance .....	91	9
Production, transportation, and material moving ...	96	4
Full time .....	89	11
Part time .....	92	8
Union .....	91	9
Nonunion .....	87	13
Average wage within the following percentiles: <sup>1</sup>		
10 to under 25 .....	90	10
25 to under 50 .....	88	12
50 to under 75 .....	91	9
75 to under 90 .....	91	9
90 or greater .....	86	14

See footnotes at end of table.

**Table 13. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2008—Continued**

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

Characteristics	Employee contribution not required	Employee contribution required
<b>Establishment characteristics</b>		
Service-providing industries .....	89	11
Education and health services .....	89	11
Educational services .....	88	12
Elementary and secondary schools .....	90	10
Health care and social assistance .....	92	8
Hospitals .....	92	8
Public administration .....	89	11
1 to 99 workers .....	90	10
1 to 49 workers .....	89	11
50 to 99 workers .....	91	9
100 workers or more .....	89	11
100 to 499 workers .....	88	12
500 workers or more .....	89	11
State government .....	83	17
Local government .....	91	9
<b>Geographic areas</b>		
New England .....	69	31
Middle Atlantic .....	93	7
East North Central .....	86	14
West North Central .....	94	6
South Atlantic .....	87	13
West South Central .....	94	6
Mountain .....	96	4
Pacific .....	97	3

<sup>1</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: 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.