

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	10	90
Primary, secondary, and special education school teachers	10	90
Service	11	89
Protective service	10	90
Sales and office	9	91
Office and administrative support	8	92
Natural resources, construction, and maintenance	7	93
Production, transportation, and material moving ...	8	92
Full time	10	90
Part time	9	91
Union	9	91
Nonunion	12	88
Average wage within the following categories ¹ :		
Lowest 25 percent	11	89
Second 25 percent	9	91
Third 25 percent	10	90
Highest 25 percent	10	90
Highest 10 percent	13	87
Establishment characteristics		
Service-providing industries	10	90
Education and health services	11	89
Educational services	10	90
Elementary and secondary schools	10	90
Health care and social assistance	11	89
Public administration	10	90
1 to 99 workers	8	92
1 to 49 workers	9	91
100 workers or more	10	90
100 to 499 workers	11	89
500 workers or more	10	90

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	15	85
Local government	9	91
Geographic areas		
Northeast	15	85
New England	45	55
Middle Atlantic	6	94
South	11	89
South Atlantic	8	92
West South Central	6	94
Midwest	12	88
East North Central	16	84
West North Central	6	94
West	2	98
Mountain	2	98
Pacific	2	98

¹ 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 ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.