

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009

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

Characteristics	Employee contribution not required	Employee contribution required
All workers	95	5
Worker characteristics		
Management, professional, and related	97	3
Management, business, and financial	97	3
Professional and related	97	3
Service	93	7
Sales and office	95	5
Sales and related	93	7
Office and administrative support	96	4
Natural resources, construction, and maintenance	91	9
Construction, extraction, farming, fishing, and forestry	87	13
Installation, maintenance, and repair	94	6
Production, transportation, and material moving ...	95	5
Production	94	6
Transportation and material moving	96	4
Full time	95	5
Part time	97	3
Union	96	4
Nonunion	95	5
Wage percentiles: ¹		
Lowest 25 percent	92	8
Second 25 percent	94	6
Third 25 percent	95	5
Highest 25 percent	97	3
Highest 10 percent	97	3
Establishment characteristics		
Goods-producing industries	93	7
Construction	88	12
Manufacturing	95	5
Service-providing industries	95	5
Trade, transportation, and utilities	94	6
Wholesale trade	94	6
Retail trade	93	7
Transportation and warehousing	98	2
Utilities	95	5

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution not required	Employee contribution required
Information	97	3
Financial activities	96	4
Finance and insurance	97	3
Credit intermediation and related activities	97	3
Insurance carriers and related activities	96	4
Professional and business services	96	4
Professional and technical services	98	2
Administrative and waste services	93	7
Education and health services	97	3
Educational services	96	4
Junior colleges, colleges, and universities	98	2
Health care and social assistance	98	2
Other services	95	5
1 to 99 workers	94	6
1 to 49 workers	94	6
50 to 99 workers	95	5
100 workers or more	95	5
100 to 499 workers	94	6
500 workers or more	96	4
Geographic areas		
New England	95	5
Middle Atlantic	98	2
East North Central	95	5
West North Central	96	4
South Atlantic	95	5
East South Central	88	12
West South Central	93	7
Mountain	94	6
Pacific	95	5

¹ 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: 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. 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.