

Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	3	97
Professional and related	3	97
Service	9	91
Sales and office	6	94
Sales and related	8	92
Office and administrative support	5	95
Natural resources, construction, and maintenance	8	92
Construction, extraction, farming, fishing, and forestry	11	89
Installation, maintenance, and repair	6	94
Production, transportation, and material moving ...	5	95
Production	5	95
Transportation and material moving	5	95
Full time	5	95
Part time	3	97
Union	4	96
Nonunion	5	95
Average wage within the following categories: ¹		
Lowest 25 percent	10	90
Lowest 10 percent	17	83
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	4	96
Highest 10 percent	4	96
Establishment characteristics		
Goods-producing industries	5	95
Construction	11	89
Manufacturing	4	96
Service-providing industries	5	95
Trade, transportation, and utilities	6	94
Wholesale trade	6	94
Retail trade	8	92
Transportation and warehousing	2	98
Utilities	4	96

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	3	97
Financial activities	5	95
Finance and insurance	4	96
Credit intermediation and related activities	4	96
Insurance carriers and related activities	3	97
Real estate and rental and leasing	10	90
Professional and business services	5	95
Professional and technical services	3	97
Administrative and waste services	6	94
Education and health services	3	97
Educational services	5	95
Junior colleges, colleges, and universities	3	97
Health care and social assistance	3	97
Leisure and hospitality	16	84
Accommodation and food services	17	83
Other services	8	92
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	6	94
100 workers or more	5	95
100 to 499 workers	6	94
500 workers or more	4	96
Geographic areas		
New England	5	95
Middle Atlantic	3	97
East North Central	6	94
West North Central	4	96
South Atlantic	6	94
East South Central	10	90
West South Central	7	93
Mountain	7	93
Pacific	4	96

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See

Technical Note for more details.

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/glossary20092010.htm.