Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,[1] March 2016

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.5	0.5
Worker characteristics		
Management, professional, and related	0.6	0.6
Management, business, and financial	0.5	0.5
Professional and related	0.7	0.7
Teachers	1.4	1.4
Primary, secondary, and special education school teachers	1.3	1.3
Registered nurses	1.0	1.0
Service	1.5	1.5
Sales and office	0.6	0.6
Sales and related	1.2	1.2
Office and administrative support	0.5	0.5
Natural resources, construction, and maintenance	0.7	0.7
Construction, extraction, farming, fishing, and forestry	0.9	0.9
Installation, maintenance, and repair	1.0	1.0
Production, transportation, and material moving ...	0.7	0.7
Transportation and material moving	1.0	1.0
Full time	0.5	0.5
Part time	0.9	0.9
Union	0.5	0.5
Nonunion	0.6	0.6
Average wage within the following categories:[2]		
Lowest 25 percent	1.8	1.8
Lowest 10 percent	2.0	2.0
Second 25 percent	0.6	0.6
Third 25 percent	0.5	0.5
Highest 25 percent	0.4	0.4
Highest 10 percent	0.7	0.7
Establishment characteristics		
Service-providing industries	0.6	0.6
Education and health services	1.0	1.0
Educational services	2.0	2.0
Elementary and secondary schools	1.6	1.6
Health care and social assistance	0.7	0.7
Hospitals	1.1	1.1
Public administration	1.2	1.2

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,[1] March 2016—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	1.0	1.0
1 to 49 workers	1.3	1.3
50 to 99 workers	1.0	1.0
100 workers or more	0.5	0.5
100 to 499 workers	0.6	0.6
500 workers or more	0.9	0.9
Geographic areas		
Northeast	0.9	0.9
New England	1.7	1.7
Middle Atlantic	1.1	1.1
South	1.2	1.2
South Atlantic	1.4	1.4
West South Central	1.3	1.3
Midwest	0.7	0.7
East North Central	1.0	1.0
West North Central	0.9	0.9
West	0.5	0.5
Mountain	1.0	1.0
Pacific	0.5	0.5

[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] 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.