

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2018

(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	10	90
Professional and related	11	89
Teachers	11	89
Primary, secondary, and special education school teachers	10	90
Service	9	91
Protective service	7	93
Sales and office	10	90
Office and administrative support	9	91
Natural resources, construction, and maintenance	7	93
Full time	10	90
Part time	13	87
Union	9	91
Nonunion	11	89
Average wage within the following categories: ¹		
Lowest 25 percent	11	89
Lowest 10 percent	13	87
Second 25 percent	8	92
Third 25 percent	8	92
Highest 25 percent	12	88
Highest 10 percent	11	89
Establishment characteristics		
Service-providing industries	10	90
Education and health services	11	89
Educational services	11	89
Elementary and secondary schools	10	90
Junior colleges, colleges, and universities	14	86
Health care and social assistance	12	88
Hospitals	10	90
Public administration	7	93
1 to 99 workers	9	91
1 to 49 workers	9	91
50 to 99 workers	9	91
100 workers or more	10	90
100 to 499 workers	8	92
500 workers or more	11	89

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	13	87
Local government	9	91
Geographic areas		
Northeast	14	86
New England	42	58
Middle Atlantic	5	95
South	10	90
South Atlantic	10	90
East South Central	12	88
West South Central	8	92
Midwest	11	89
East North Central	14	86
West North Central	6	94
West	5	95
Mountain	8	92
Pacific	4	96

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 wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.