

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2009

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of earnings amounts ¹				Mean multiple of earnings	Median multiple of earnings
	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	46	24	25	6	1.5	1.5
Worker characteristics						
Management, professional, and related	42	—	26	—	1.5	1.5
Professional and related	43	—	26	—	1.5	1.5
Teachers	42	24	30	5	1.5	1.5
Primary, secondary, and special education school teachers	43	25	29	2	1.5	1.5
Registered nurses	49	19	—	—	1.5	—
Service	51	19	23	7	1.5	—
Protective service	53	—	21	—	1.5	—
Sales and office	47	26	—	—	1.4	1.5
Office and administrative support	47	27	—	—	1.4	1.5
Natural resources, construction, and maintenance	56	19	19	5	1.4	1.0
Production, transportation, and material moving ...	41	—	28	—	1.5	1.5
Full time	46	24	25	5	1.5	1.5
Part time	47	23	—	—	1.5	1.5
Union	56	28	10	6	1.4	1.0
Nonunion	39	—	35	—	1.6	1.5
Wage percentiles: ²						
Lowest 10 percent	35	27	—	—	1.6	1.5
Lowest 25 percent	46	24	28	2	1.5	1.5
Second 25 percent	47	25	—	—	1.4	1.5
Third 25 percent	51	20	—	—	1.4	—
Highest 25 percent	39	27	24	9	1.6	1.5
Highest 10 percent	35	26	—	—	1.6	1.5
Establishment characteristics						
Service-providing industries	46	24	25	6	1.5	1.5
Education and health services	43	—	29	—	1.5	1.5
Educational services	40	—	33	—	1.5	1.5
Elementary and secondary schools	40	25	32	2	1.5	1.5
Junior colleges, colleges, and universities	40	—	34	—	1.6	—
Health care and social assistance	56	19	—	—	1.5	—
Hospitals	63	13	—	—	1.5	1.0
Public administration	53	24	17	6	1.4	1.0
1 to 99 workers	47	35	15	4	1.4	—
1 to 49 workers	39	33	—	—	1.5	1.5
50 to 99 workers	57	36	6	—	1.3	1.0
100 workers or more	46	23	26	6	1.5	1.5
100 to 499 workers	43	26	23	9	1.5	1.5
500 workers or more	46	—	27	—	1.5	1.5

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of earnings amounts ¹				Mean multiple of earnings	Median multiple of earnings
	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	41	25	—	—	1.6	1.5
Local government	48	23	25	4	1.4	1.5
Geographic areas						
New England	49	32	—	—	1.5	—
Middle Atlantic	28	50	8	14	1.6	1.5
East North Central	65	11	—	—	1.3	1.0
West North Central	34	—	15	—	1.6	1.5
South Atlantic	45	—	33	—	1.5	1.5
East South Central	—	—	58	—	1.6	2.0
West South Central	43	32	—	—	1.4	1.5
Mountain	64	—	—	—	1.3	1.0
Pacific	69	—	—	2	1.2	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

² 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.