

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	38	2	52	6	2
Worker characteristics					
Management, professional, and related	37	2	55	5	2
Professional and related	36	2	56	5	1
Teachers	32	1	60	5	1
Primary, secondary, and special education school teachers	30	1	63	5	1
Registered nurses	53	—	42	—	—
Service	39	2	50	6	2
Protective service	38	3	49	7	3
Sales and office	40	2	50	7	2
Office and administrative support	40	2	50	6	2
Natural resources, construction, and maintenance	42	2	49	6	—
Production, transportation, and material moving ...	35	2	50	—	—
Full time	38	2	52	6	2
Part time	33	2	61	3	2
Union	32	1	58	8	1
Nonunion	45	2	47	4	3
Wage percentiles: ¹					
Lowest 10 percent	46	—	51	2	1
Lowest 25 percent	40	1	53	5	2
Second 25 percent	41	2	48	6	3
Third 25 percent	41	2	47	8	2
Highest 25 percent	33	2	59	5	1
Highest 10 percent	35	2	58	4	1
Establishment characteristics					
Service-providing industries	38	2	53	6	2
Education and health services	37	1	56	5	1
Educational services	34	1	58	5	1
Elementary and secondary schools	30	1	63	5	1
Junior colleges, colleges, and universities	49	3	39	6	3
Health care and social assistance	54	—	42	3	—
Hospitals	55	—	42	—	—
Public administration	39	3	49	7	2
1 to 99 workers	36	1	56	3	4
1 to 49 workers	33	—	54	6	7
50 to 99 workers	40	—	58	—	—
100 workers or more	38	2	52	6	2
100 to 499 workers	41	1	55	2	—
500 workers or more	37	2	51	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
State government	47	2	42	5	4
Local government	35	2	56	6	1
Geographic areas					
New England	20	—	68	—	—
Middle Atlantic	37	1	48	13	—
East North Central	44	—	51	4	—
West North Central	44	—	48	7	—
South Atlantic	59	2	25	7	7
East South Central	55	—	—	—	—
West South Central	23	—	74	—	—
Mountain	33	—	62	—	—
Pacific	14	3	79	3	—

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.