

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

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	3.3	2.4	3.4	2.3	0.0	0.1
Worker characteristics						
Management, professional, and related	4.0	–	3.5	–	0.1	0.0
Professional and related	4.1	–	3.6	–	0.1	0.0
Teachers	4.8	2.9	4.5	2.1	0.1	0.0
Primary, secondary, and special education school teachers	5.1	3.4	4.8	0.5	0.0	0.1
Registered nurses	9.1	5.0	–	–	0.2	–
Service	4.1	2.3	4.4	1.8	0.1	–
Protective service	5.6	–	5.2	–	0.1	–
Sales and office	3.8	3.5	–	–	0.0	0.4
Office and administrative support	4.0	3.4	–	–	0.0	0.3
Natural resources, construction, and maintenance	5.6	4.0	3.8	2.5	0.1	0.0
Production, transportation, and material moving ...	5.8	–	4.9	–	0.1	0.0
Full time	3.3	2.5	3.4	2.2	0.0	0.1
Part time	7.1	5.8	–	–	0.1	0.4
Union	3.2	2.7	1.7	1.9	0.0	0.0
Nonunion	4.5	–	5.0	–	0.1	0.0
Wage percentiles: ²						
Lowest 10 percent	8.6	7.0	–	–	0.1	0.0
Lowest 25 percent	5.9	4.4	6.0	0.9	0.1	0.3
Second 25 percent	3.6	3.4	–	–	0.1	0.3
Third 25 percent	3.9	2.7	–	–	0.1	–
Highest 25 percent	3.2	2.3	2.8	2.6	0.0	0.0
Highest 10 percent	4.4	3.4	–	–	0.1	0.0
Establishment characteristics						
Service-providing industries	3.3	2.4	3.4	2.3	0.0	0.1
Education and health services	4.8	–	4.9	–	0.1	0.0
Educational services	4.9	–	5.4	–	0.1	0.0
Elementary and secondary schools	4.9	3.2	4.8	0.3	0.0	0.0
Junior colleges, colleges, and universities	8.0	–	10.2	–	0.1	–
Health care and social assistance	7.6	4.3	–	–	0.1	–
Hospitals	10.2	3.7	–	–	0.2	0.0
Public administration	4.3	3.3	2.9	1.9	0.0	0.1
1 to 99 workers	8.0	8.0	4.3	1.4	0.1	–
1 to 49 workers	7.8	7.9	–	–	0.1	0.0
50 to 99 workers	10.7	10.2	1.6	–	0.1	0.3
100 workers or more	3.6	2.3	3.6	2.5	0.1	0.1
100 to 499 workers	4.4	4.1	5.1	2.9	0.1	0.0
500 workers or more	4.5	–	4.4	–	0.1	0.2

See footnotes at end of table.

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

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	5.9	4.9	—	—	0.1	0.0
Local government	3.1	2.3	2.7	0.9	0.0	0.4
Geographic areas						
New England	8.9	8.0	—	—	0.2	—
Middle Atlantic	5.1	4.7	2.7	3.7	0.1	0.0
East North Central	6.0	2.1	—	—	0.1	0.0
West North Central	7.1	—	4.3	—	0.2	0.0
South Atlantic	5.6	—	5.4	—	0.1	0.3
East South Central	—	—	17.1	—	0.2	0.4
West South Central	5.5	7.7	—	—	0.0	0.1
Mountain	8.7	—	—	—	0.1	0.0
Pacific	5.4	—	—	0.7	0.1	0.0

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: 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.