

Table 20. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2009

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$0.00	\$1,155.82	\$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	7,084.55	0.00
Professional and related	0.00	0.00	0.00	6,663.93	0.00
Teachers	4,046.28	0.00	468.61	0.00	0.00
Primary, secondary, and special education school teachers	3,182.14	0.00	3,068.94	0.00	0.00
Registered nurses	765.25	0.00	5,577.63	12,352.48	0.00
Service	0.00	0.00	1,147.87	5,513.28	0.00
Protective service	0.00	3,116.28	6,880.12	5,558.86	0.00
Sales and office	0.00	0.00	1,645.72	6,897.83	0.00
Office and administrative support	0.00	0.00	5,166.58	6,149.80	0.00
Natural resources, construction, and maintenance	1,746.42	0.00	0.00	4,095.73	0.00
Production, transportation, and material moving	1,334.62	0.00	441.81	3,124.10	0.00
Full time	0.00	0.00	0.00	3,481.50	0.00
Part time	2,258.23	5,815.23	4,277.85	0.00	0.00
Union	0.00	0.00	0.00	0.00	0.00
Nonunion	0.00	0.00	0.00	1,104.54	2,060.49
Establishment characteristics					
Service-providing industries	0.00	0.00	0.00	644.05	0.00
Education and health services	0.00	0.00	0.00	6,118.97	0.00
Educational services	156.20	0.00	0.00	7,457.87	0.00
Elementary and secondary schools	3,722.79	0.00	5,099.44	8,026.34	0.00
Junior colleges, colleges, and universities	0.00	2,980.20	1,913.11	8,642.12	0.00
Health care and social assistance	0.00	0.00	7,326.66	2,066.40	0.00
Hospitals	0.00	0.00	4,554.12	10,594.71	0.00
Public administration	0.00	220.91	1,306.90	5,522.68	0.00
1 to 99 workers	0.00	0.00	5,061.62	0.00	3,124.10
1 to 49 workers	0.00	0.00	2,066.40	0.00	14,203.49
50 to 99 workers	0.00	0.00	4,058.32	6,941.90	2,209.07
100 workers or more	0.00	0.00	0.00	0.00	0.00
100 to 499 workers	3,443.60	0.00	0.00	5,250.25	0.00
500 workers or more	0.00	0.00	0.00	0.00	0.00
State government	0.00	0.00	6,832.07	781.02	0.00
Local government	1,352.77	0.00	0.00	3,118.24	0.00

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas					
New England	\$0.00	\$0.00	\$962.91	\$0.00	\$8,175.06
Middle Atlantic	0.00	8,870.05	0.00	0.00	0.00
East North Central	2,375.39	2,816.03	3,829.41	0.00	0.00
West North Central	0.00	4,396.69	1,352.77	12,641.99	0.00
South Atlantic	1,711.14	0.00	3,380.13	7,158.21	0.00
West South Central	0.00	5,896.61	0.00	1,781.01	1,147.87
Mountain	0.00	3,313.61	0.00	7,062.12	0.00
Pacific	0.00	0.00	5,061.62	11,199.37	0.00

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile,

one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

NOTE: 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.