

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2012**

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$1,707.36	\$0.00	\$0.00	\$781.02	\$0.00
<b>Worker characteristics</b>					
Management, professional, and related .....	–	–	2,371.54	0.00	0.00
Management, business, and financial .....	390.51	2,298.39	2,469.82	2,705.55	0.00
Professional and related .....	–	–	3,418.71	0.00	0.00
Teachers .....	–	781.02	0.00	2,332.64	0.00
Primary, secondary, and special education school teachers .....	916.43	1,475.70	0.00	5,832.12	0.00
Registered nurses .....	–	1,104.54	–	–	0.00
Service .....	0.00	0.00	0.00	0.00	1,104.54
Protective service .....	0.00	698.57	–	1,104.54	8,411.90
Sales and office .....	–	0.00	781.02	0.00	0.00
Sales and related .....	–	0.00	0.00	3,024.90	7,180.33
Office and administrative support .....	1,844.94	0.00	0.00	3,636.59	0.00
Natural resources, construction, and maintenance	0.00	0.00	–	1,361.76	0.00
Construction, extraction, farming, fishing, and forestry .....	–	312.41	3,124.10	1,104.54	1,249.64
Installation, maintenance, and repair .....	0.00	0.00	1,923.05	6,629.06	0.00
Production, transportation, and material moving ...	0.00	0.00	5,889.36	563.21	0.00
Production .....	0.00	2,705.55	2,732.47	3,225.93	937.23
Transportation and material moving .....	1,789.55	0.00	3,723.61	0.00	8,419.14
Full time .....	0.00	0.00	0.00	0.00	0.00
Part time .....	0.00	1,104.54	3,595.05	3,280.30	0.00
Union .....	0.00	0.00	156.20	0.00	0.00
Nonunion .....	0.00	0.00	2,435.31	0.00	0.00
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	–	0.00	781.02	2,092.80	2,561.95
Lowest 10 percent .....	552.27	0.00	1,562.05	3,024.90	4,132.80
Second 25 percent .....	0.00	0.00	–	0.00	0.00
Third 25 percent .....	2,658.74	0.00	0.00	1,350.35	0.00
Highest 25 percent .....	–	–	0.00	0.00	0.00
Highest 10 percent .....	523.93	2,820.35	6,989.10	0.00	–
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.00	2,794.28	0.00	3,709.66	0.00
Service-providing industries .....	–	0.00	0.00	1,239.84	0.00
Education and health services .....	–	0.00	781.02	4,908.46	0.00
Educational services .....	1,059.43	0.00	3,560.31	8,830.07	0.00
Elementary and secondary schools .....	–	0.00	6,043.24	6,898.71	0.00
Junior colleges, colleges, and universities	0.00	–	1,913.11	7,303.65	0.00
Healthcare and social assistance .....	–	0.00	781.02	4,984.63	0.00
Hospitals .....	0.00	0.00	1,562.05	–	0.00
Public administration .....	0.00	0.00	0.00	4,348.56	0.00

See footnotes at end of table.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2012—Continued**

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$0.00	\$0.00	\$4,300.60	\$0.00	\$0.00
1 to 49 workers .....	0.00	0.00	5,962.45	0.00	0.00
50 to 99 workers .....	1,082.22	0.00	1,104.54	0.00	0.00
100 workers or more .....	156.20	0.00	0.00	4,302.81	0.00
100 to 499 workers .....	897.33	0.00	0.00	5,379.44	0.00
500 workers or more .....	0.00	0.00	0.00	978.62	0.00
<b>Geographic areas</b>					
New England .....	0.00	—	3,024.90	—	0.00
Middle Atlantic .....	584.47	0.00	2,764.65	7,510.85	0.00
East North Central .....	0.00	873.21	0.00	5,761.08	0.00
West North Central .....	0.00	893.92	2,066.40	7,761.28	0.00
South Atlantic .....	0.00	0.00	2,705.55	441.81	0.00
East South Central .....	0.00	0.00	2,343.07	—	10,192.90
West South Central .....	0.00	0.00	—	0.00	—
Mountain .....	0.00	1,562.05	1,352.77	11,889.04	0.00
Pacific .....	—	0.00	2,285.08	—	0.00

<sup>1</sup> 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.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> 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.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).