

**Table 20. Standard errors for life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2012**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	3.3	\$0.00	\$0.00	\$0.00	\$65,162.95	\$94,047.86	3.3
<b>Worker characteristics</b>							
Management, professional, and related .....	3.8	0.00	0.00	0.00	–	28,160.26	3.8
Professional and related .....	4.1	0.00	0.00	2,343.07	–	67,638.75	4.1
Teachers .....	4.3	0.00	0.00	–	–	82,286.09	4.3
Primary, secondary, and special education school teachers .....	5.3	5,411.10	0.00	–	18,184.30	–	5.3
Service .....	3.9	0.00	0.00	0.00	46,113.56	34,928.50	3.9
Protective service .....	5.0	0.00	0.00	21,029.74	69,787.10	–	5.0
Sales and office .....	4.4	0.00	0.00	18,768.02	–	43,485.63	4.4
Office and administrative support .....	4.6	781.02	0.00	27,165.30	–	23,430.75	4.6
Natural resources, construction, and maintenance .....	4.3	–	0.00	–	–	–	4.3
Production, transportation, and material moving .....	7.1	0.00	12,349.09	0.00	30,248.97	55,226.81	7.1
Full time .....	3.3	0.00	0.00	0.00	65,214.42	93,069.87	3.3
Part time .....	6.5	0.00	0.00	–	–	–	6.5
Union .....	3.1	7,326.66	0.00	–	–	7,810.25	3.1
Nonunion .....	4.5	0.00	8,265.59	0.00	57,801.12	101,833.20	4.5
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	5.4	0.00	3,905.12	0.00	39,373.27	144,278.38	5.4
Lowest 10 percent .....	7.9	0.00	–	0.00	–	–	7.9
Second 25 percent .....	4.1	4,486.65	0.00	28,040.86	–	31,241.00	4.1
Third 25 percent .....	4.0	0.00	0.00	20,711.16	50,125.74	92,741.58	4.0
Highest 25 percent .....	2.7	0.00	0.00	25,041.57	47,610.50	109,343.50	2.7
Highest 10 percent .....	4.7	–	0.00	–	–	0.00	4.7
<b>Establishment characteristics</b>							
Service-providing industries .....	3.3	0.00	0.00	0.00	65,162.95	94,047.86	3.3
Education and health services .....	4.3	4,132.80	0.00	0.00	–	79,649.23	4.3
Educational services .....	4.5	8,828.00	0.00	13,883.80	–	39,051.25	4.5
Elementary and secondary schools .....	4.9	13,358.95	0.00	–	42,349.13	56,320.51	4.9
Junior colleges, colleges, and universities .....	4.7	12,569.41	0.00	25,138.81	–	–	4.7
Healthcare and social assistance .....	6.9	0.00	–	–	–	–	6.9
Hospitals .....	8.5	10,331.99	29,483.05	–	109,343.50	–	8.5
Public administration .....	3.7	0.00	0.00	0.00	52,392.75	83,299.16	3.7
1 to 99 workers .....	7.9	0.00	17,672.58	–	0.00	–	7.9
1 to 49 workers .....	9.3	–	–	–	61,991.93	–	9.3
100 workers or more .....	3.3	0.00	0.00	0.00	65,200.38	136,400.15	3.3
100 to 499 workers .....	5.5	2,209.07	9,533.62	0.00	–	31,725.38	5.5
500 workers or more .....	3.8	781.02	0.00	0.00	–	96,607.45	3.8

See footnotes at end of table.

**Table 20. Standard errors for life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2012—Continued**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	6.5	–	\$0.00	–	–	\$93,723.00	6.5
Local government .....	3.1	\$0.00	0.00	\$0.00	\$32,410.18	92,164.26	3.1
<b>Geographic areas</b>							
Middle Atlantic .....	4.8	–	1,352.77	0.00	0.00	–	4.8
East North Central .....	3.9	0.00	0.00	–	–	–	3.9
West North Central .....	13.0	–	–	0.00	141,449.64	–	13.0
South Atlantic .....	5.3	0.00	0.00	48,303.73	21,474.64	–	5.3
West South Central .....	6.2	0.00	0.00	–	66,272.17	–	6.2
Mountain .....	7.4	–	0.00	–	–	–	7.4

<sup>1</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 the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>2</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: 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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).