

Table 14. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2008

(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	7	2
Worker characteristics					
Management, professional, and related	37	2	54	6	2
Professional and related	36	2	55	6	1
Teachers	32	1	60	6	1
Primary, secondary, and special education school teachers	31	1	62	6	1
Registered nurses	50	—	43	5	—
Service	39	2	49	7	2
Protective service	38	3	48	8	3
Sales and office	39	2	49	8	2
Office and administrative support	39	2	49	8	2
Natural resources, construction, and maintenance	42	2	47	7	—
Production, transportation, and material moving ...	35	2	50	11	2
Full time	38	2	51	7	2
Part time	35	2	58	4	1
Union	32	2	57	8	1
Nonunion	43	2	46	5	3
Average wage within the following percentiles: ¹					
Less than 10	46	—	50	3	1
10 to under 25	36	1	53	8	2
25 to under 50	41	2	47	8	3
50 to under 75	39	2	48	9	2
75 to under 90	32	2	60	5	1
90 or greater	36	2	56	5	1

See footnotes at end of table.

Table 14. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2008—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
Establishment characteristics					
Service-providing industries	38	2	52	7	2
Education and health services	36	1	55	6	1
Educational services	34	1	57	6	1
Elementary and secondary schools	30	1	62	6	1
Junior colleges, colleges, and universities	48	3	40	6	3
Health care and social assistance	50	—	44	5	—
Hospitals	51	—	44	4	—
Public administration	38	3	48	8	3
1 to 99 workers	36	1	55	4	4
1 to 49 workers	33	—	54	6	—
50 to 99 workers	40	2	56	—	—
100 workers or more	38	2	51	7	2
100 to 499 workers	41	1	54	4	—
500 workers or more	37	2	51	8	2
State government	44	2	42	6	5
Local government	35	2	55	7	1
Geographic areas					
New England	17	—	71	—	—
Middle Atlantic	38	1	47	14	1
East North Central	45	—	50	4	—
West North Central	43	—	48	8	—
South Atlantic	56	2	25	10	7
East South Central	56	—	—	4	—
West South Central	25	1	72	—	2
Mountain	31	1	62	—	—
Pacific	14	4	77	4	—

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, 2007." 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.