

**Table 15. Life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2008**

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	Mean multiple of earnings	Median multiple of earnings	Multiple of earnings amounts <sup>1</sup>			
			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 .....	1.5	1.5	44	24	25	6
<b>Worker characteristics</b>						
Management, professional, and related .....	1.5	1.5	42	25	27	–
Professional and related .....	1.5	1.5	42	25	26	–
Teachers .....	1.5	1.5	43	22	29	5
Primary, secondary, and special education school teachers .....	1.5	1.5	46	23	27	4
Registered nurses .....	1.6	1.5	45	19	–	–
Service .....	1.5	–	51	20	22	8
Protective service .....	1.5	1.0	54	15	20	11
Sales and office .....	1.4	1.5	44	29	24	3
Office and administrative support .....	1.4	1.5	44	29	23	4
Natural resources, construction, and maintenance .....	1.4	1.0	52	18	21	7
Production, transportation, and material moving ...	1.6	1.5	34	28	31	8
Full time .....	1.5	1.5	44	24	25	6
Part time .....	1.5	–	50	23	13	–
Union .....	1.4	1.0	57	26	10	6
Nonunion .....	1.6	1.5	35	23	35	7
Average wage within the following percentiles: <sup>2</sup>						
Less than 10 .....	1.6	1.5	36	25	–	5
10 to under 25 .....	1.4	1.5	47	26	24	3
25 to under 50 .....	1.5	1.5	45	25	25	–
50 to under 75 .....	1.5	1.5	48	21	25	–
75 to under 90 .....	1.5	1.5	44	24	27	6
90 or greater .....	1.6	1.5	39	26	20	–

See footnotes at end of table.

**Table 15. Life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2008—Continued**

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	Mean multiple of earnings	Median multiple of earnings	Multiple of earnings amounts <sup>1</sup>			
			1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings
<b>Establishment characteristics</b>						
Service-providing industries .....	1.5	1.5	44	24	25	7
Education and health services .....	1.5	1.5	42	22	29	—
Educational services .....	1.5	1.5	40	22	33	—
Elementary and secondary schools .....	1.5	1.5	42	24	32	3
Junior colleges, colleges, and universities .....	1.6	—	37	18	36	—
Health care and social assistance .....	1.6	—	49	22	15	—
Hospitals .....	1.6	—	54	18	—	—
Public administration .....	1.5	—	49	25	18	7
1 to 99 workers .....	1.4	—	50	33	—	6
1 to 49 workers .....	1.4	1.5	45	33	—	4
50 to 99 workers .....	1.4	—	55	33	3	—
100 workers or more .....	1.5	1.5	44	23	26	7
100 to 499 workers .....	1.6	1.5	39	27	26	—
500 workers or more .....	1.5	1.5	45	22	27	—
State government .....	1.6	1.5	38	27	25	—
Local government .....	1.5	1.5	47	23	25	5
<b>Geographic areas</b>						
New England .....	1.4	1.0	63	20	—	—
Middle Atlantic .....	1.6	1.5	34	46	6	14
East North Central .....	1.3	1.0	65	11	—	—
West North Central .....	1.7	1.5	34	—	14	—
South Atlantic .....	1.5	1.5	39	22	35	3
East South Central .....	1.7	2.0	—	—	57	—
West South Central .....	1.5	1.5	37	36	25	2
Mountain .....	1.3	1.0	64	—	—	—
Pacific .....	1.3	1.0	68	—	—	—

<sup>1</sup> Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

<sup>2</sup> 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.