

Table 14. Life insurance plans: Method of benefit payment, civilian workers,¹ 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	52	2	40	4	1
Worker characteristics					
Management, professional, and related	60	4	32	3	2
Management, business, and financial	65	5	26	2	2
Professional and related	57	3	35	3	1
Teachers	37	2	54	5	2
Primary, secondary, and special education school teachers	33	1	59	6	2
Registered nurses	67	2	28	2	(²)
Service	46	1	47	5	1
Sales and office	59	2	35	3	1
Sales and related	56	1	39	2	1
Office and administrative support	60	3	34	3	1
Natural resources, construction, and maintenance	35	2	57	5	1
Construction, extraction, farming, fishing, and forestry	21	1	71	4	—
Installation, maintenance, and repair	47	2	45	5	(²)
Production, transportation, and material moving ...	42	2	48	7	1
Production	40	2	49	8	1
Transportation and material moving	44	2	47	5	1
Full time	53	3	40	4	1
Part time	48	1	46	3	2
Union	35	2	52	10	1
Nonunion	57	3	37	2	1
Average wage within the following percentiles: ³					
Less than 10	46	—	48	6	—
10 to under 25	49	1	46	4	(²)
25 to under 50	50	2	44	3	1
50 to under 75	51	2	42	4	1
75 to under 90	55	3	35	6	1
90 or greater	60	5	31	2	2

See footnotes at end of table.

Table 14. Life insurance plans: Method of benefit payment, civilian workers,¹ 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					
Goods-producing industries	41	3	49	6	1
Service-providing industries	55	2	38	3	1
Education and health services	50	2	42	4	1
Educational services	38	2	52	5	2
Elementary and secondary schools	31	1	61	6	1
Junior colleges, colleges, and universities	53	5	34	4	3
Health care and social assistance	61	2	33	3	—
Hospitals	74	3	20	3	—
Public administration	38	3	48	8	3
1 to 99 workers	43	2	52	3	1
1 to 49 workers	43	2	52	2	1
50 to 99 workers	43	1	52	3	1
100 workers or more	57	3	34	5	1
100 to 499 workers	56	2	38	3	1
500 workers or more	58	3	31	6	2
Geographic areas					
New England	58	5	32	3	—
Middle Atlantic	56	2	36	6	1
East North Central	50	2	43	5	(²)
West North Central	51	3	43	3	1
South Atlantic	57	2	34	4	2
East South Central	52	2	37	8	—
West South Central	51	3	43	1	1
Mountain	49	2	46	2	—
Pacific	48	2	45	3	1

¹ 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.

² Less than 0.5 percent.

³ 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.