

**Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2011**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	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 .....	–	46	25	25	–	1.4	1.5
<b>Worker characteristics</b>							
Management, professional, and related .....	–	43	28	26	–	1.5	1.5
Professional and related .....	–	44	28	25	3	1.4	1.5
Teachers .....	–	43	27	27	3	1.5	1.5
Primary, secondary, and special education school teachers .....	–	44	30	24	2	1.4	1.5
Service .....	–	50	22	22	6	1.5	–
Protective service .....	–	56	15	19	–	1.5	1.0
Sales and office .....	–	49	24	25	2	1.4	–
Office and administrative support .....	–	48	25	25	2	1.4	1.5
Natural resources, construction, and maintenance .....	–	53	19	25	–	1.4	1.0
Production, transportation, and material moving ...	–	45	30	22	–	1.4	1.5
Full time .....	–	46	25	25	–	1.5	1.5
Part time .....	–	59	26	–	–	1.3	1.0
Union .....	–	55	29	11	–	1.4	1.0
Nonunion .....	–	40	23	34	–	1.5	1.5
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	–	45	26	29	1	1.4	1.5
Lowest 10 percent .....	–	40	25	–	–	1.5	1.5
Second 25 percent .....	–	48	25	24	2	1.4	–
Third 25 percent .....	–	53	21	23	–	1.4	1.0
Highest 25 percent .....	–	40	30	23	–	1.5	1.5
Highest 10 percent .....	–	40	28	23	–	1.5	1.5
<b>Establishment characteristics</b>							
Service-providing industries .....	–	46	25	25	–	1.4	1.5
Education and health services .....	–	44	25	28	3	1.5	1.5
Educational services .....	–	41	26	31	2	1.5	1.5
Elementary and secondary schools .....	–	41	30	28	2	1.5	1.5
Junior colleges, colleges, and universities .....	–	43	16	–	4	1.5	1.5
Health care and social assistance .....	–	55	24	–	3	1.4	–
Hospitals .....	–	57	18	–	4	1.5	–
Public administration .....	–	54	24	17	–	1.4	1.0
1 to 99 workers .....	–	45	33	–	5	1.4	1.5
1 to 49 workers .....	–	48	28	21	–	1.4	–
50 to 99 workers .....	–	39	40	–	–	1.5	1.5
100 workers or more .....	–	47	25	25	–	1.5	1.5
100 to 499 workers .....	–	43	27	25	6	1.5	1.5
500 workers or more .....	–	48	24	25	–	1.4	1.5

See footnotes at end of table.

**Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2011—Continued**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government .....	—	43	26	—	3	1.5	1.5
Local government .....	—	48	25	23	—	1.4	1.5
<b>Geographic areas</b>							
New England .....	—	52	37	—	—	1.3	—
Middle Atlantic .....	—	26	50	9	15	1.7	1.5
East North Central .....	—	67	12	17	4	1.3	1.0
West North Central .....	—	35	—	—	—	1.5	1.5
South Atlantic .....	—	45	23	30	2	1.5	1.5
West South Central .....	—	37	38	23	—	1.5	1.5
Mountain .....	—	67	—	—	—	1.2	1.0
Pacific .....	—	76	13	—	—	1.2	1.0

<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 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: 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).