

Table 19. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2009

| Characteristics | Multiple of earnings amounts ¹ | | | | | Mean multiple of earnings | Median multiple of 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 | 0.1 | 0.9 | 0.8 | 0.9 | 0.2 | 0.0 | 0.0 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 0.2 | 1.5 | 0.9 | 1.4 | 0.4 | 0.0 | 0.0 |
| Management, business, and financial | 0.1 | 1.9 | 1.6 | 1.7 | 0.6 | 0.0 | 0.0 |
| Professional and related | 0.4 | 1.8 | 0.9 | 1.7 | 0.5 | 0.0 | 0.0 |
| Service | 0.5 | 2.3 | 3.0 | 2.4 | 0.4 | 0.0 | 0.0 |
| Protective service | – | 9.5 | – | – | – | 0.1 | – |
| Sales and office | 0.1 | 1.1 | 0.8 | 0.9 | 0.4 | 0.0 | 0.0 |
| Sales and related | 0.2 | 2.1 | 1.0 | 1.7 | 0.7 | 0.0 | 0.0 |
| Office and administrative support | 0.1 | 1.4 | 1.0 | 1.2 | 0.4 | 0.0 | 0.0 |
| Natural resources, construction, and maintenance | 0.5 | 2.7 | 1.5 | 2.5 | 0.6 | 0.0 | 0.0 |
| Construction, extraction, farming, fishing, and forestry | – | 7.4 | 2.4 | 6.7 | – | 0.1 | – |
| Installation, maintenance, and repair | 0.7 | 2.7 | 1.8 | 2.2 | 0.8 | 0.0 | 0.0 |
| Production, transportation, and material moving ... | 0.3 | 1.8 | 1.5 | 1.5 | 0.5 | 0.0 | 0.0 |
| Production | – | 2.7 | 2.1 | 2.5 | 0.7 | 0.0 | 0.0 |
| Transportation and material moving | 0.4 | 2.5 | 2.0 | 1.6 | 0.4 | 0.0 | 0.0 |
| Full time | 0.1 | 0.9 | 0.8 | 0.9 | 0.2 | 0.0 | 0.0 |
| Part time | 0.3 | 3.4 | 2.3 | 2.7 | 0.9 | 0.0 | 0.0 |
| Union | 0.3 | 2.4 | 1.6 | 2.2 | 0.5 | 0.0 | 0.0 |
| Nonunion | 0.2 | 1.0 | 0.8 | 1.0 | 0.3 | 0.0 | 0.0 |
| Wage percentiles:² | | | | | | | |
| Lowest 10 percent | – | 7.5 | 5.1 | – | – | 0.1 | 0.0 |
| Lowest 25 percent | – | 2.6 | 2.3 | 2.4 | 0.6 | 0.0 | 0.0 |
| Second 25 percent | 0.2 | 1.4 | 1.1 | 1.2 | 0.3 | 0.0 | 0.0 |
| Third 25 percent | 0.3 | 1.2 | 1.1 | 1.2 | 0.4 | 0.0 | 0.0 |
| Highest 25 percent | 0.1 | 1.4 | 0.8 | 1.3 | 0.4 | 0.0 | 0.0 |
| Highest 10 percent | 0.2 | 1.7 | 1.1 | 1.6 | 0.4 | 0.0 | 0.0 |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 0.3 | 2.5 | 1.5 | 2.3 | 0.7 | 0.0 | – |
| Construction | – | 6.2 | – | 5.7 | – | 0.1 | 0.0 |
| Manufacturing | 0.3 | 2.6 | 1.7 | 2.3 | 0.8 | 0.0 | – |
| Service-providing industries | 0.2 | 1.0 | 0.9 | 0.9 | 0.3 | 0.0 | 0.0 |
| Trade, transportation, and utilities | 0.2 | 1.5 | 1.0 | 1.3 | 0.4 | 0.0 | 0.0 |
| Wholesale trade | – | 3.2 | 2.5 | 3.5 | 1.6 | 0.0 | 0.4 |
| Retail trade | – | 1.6 | 1.0 | 1.3 | 0.4 | 0.0 | 0.0 |
| Transportation and warehousing | 0.4 | 3.8 | 3.3 | 2.9 | – | 0.0 | 0.0 |
| Utilities | 0.5 | 6.1 | 1.8 | 6.7 | 1.8 | 0.1 | 0.3 |

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2009—Continued

| Characteristics | Multiple of earnings amounts ¹ | | | | | Mean multiple of earnings | Median multiple of 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 | | |
| Information | – | 3.9 | 1.3 | 3.8 | 1.6 | 0.0 | 0.0 |
| Financial activities | 0.3 | 1.7 | 0.9 | 1.6 | 0.6 | 0.0 | 0.0 |
| Finance and insurance | 0.4 | 1.7 | 0.7 | 1.7 | 0.6 | 0.0 | 0.0 |
| Credit intermediation and related activities | 0.3 | 2.4 | 0.9 | 2.3 | 0.9 | 0.0 | 0.0 |
| Insurance carriers and related activities | 0.9 | 3.4 | 1.5 | 2.6 | 1.3 | 0.0 | 0.0 |
| Real estate and rental and leasing | – | 8.5 | – | 7.8 | – | 0.1 | 0.0 |
| Professional and business services | – | 3.2 | 1.9 | 2.8 | 0.9 | 0.0 | – |
| Professional and technical services | – | 3.9 | 2.0 | 3.8 | 1.3 | 0.0 | – |
| Administrative and waste services | – | 8.1 | – | 8.5 | – | 0.1 | – |
| Education and health services | 0.5 | 2.6 | 2.1 | 1.9 | 0.3 | 0.0 | 0.0 |
| Educational services | 0.9 | 2.9 | 2.1 | 2.2 | 0.5 | 0.0 | 0.0 |
| Junior colleges, colleges, and universities | 1.3 | 2.4 | 1.4 | 2.2 | 0.7 | 0.0 | 0.0 |
| Health care and social assistance | 0.5 | 2.9 | 2.5 | 2.2 | 0.3 | 0.0 | 0.0 |
| Leisure and hospitality | – | 3.9 | 3.5 | 1.8 | – | 0.0 | 0.0 |
| Accommodation and food services | – | 4.5 | 4.5 | 2.2 | – | 0.0 | 0.0 |
| Other services | 2.3 | 6.2 | – | 6.4 | – | 0.1 | – |
| 1 to 99 workers | 0.2 | 2.3 | 1.0 | 2.0 | 0.5 | 0.0 | 0.0 |
| 1 to 49 workers | 0.3 | 2.6 | 1.4 | 2.3 | 0.7 | 0.0 | 0.0 |
| 50 to 99 workers | 0.3 | 3.7 | 1.7 | 3.4 | 0.7 | 0.0 | 0.0 |
| 100 workers or more | 0.2 | 1.2 | 1.1 | 1.1 | 0.3 | 0.0 | 0.0 |
| 100 to 499 workers | – | 2.0 | 1.8 | 1.1 | 0.4 | 0.0 | 0.0 |
| 500 workers or more | 0.3 | 2.0 | 1.4 | 1.9 | 0.4 | 0.0 | 0.0 |
| Geographic areas | | | | | | | |
| New England | 0.7 | 5.0 | 1.3 | 4.0 | 0.3 | 0.0 | 0.0 |
| Middle Atlantic | 0.7 | 1.7 | 3.4 | 3.5 | 0.3 | 0.0 | 0.0 |
| East North Central | – | 2.6 | 1.5 | 2.1 | 0.5 | 0.0 | 0.0 |
| West North Central | – | 3.6 | 2.1 | 3.5 | 1.2 | 0.0 | 0.0 |
| South Atlantic | 0.1 | 2.0 | 1.9 | 1.2 | 0.5 | 0.0 | 0.0 |
| East South Central | – | 4.0 | 4.6 | 5.3 | – | 0.1 | 0.0 |
| West South Central | – | 2.6 | 1.5 | 2.0 | 0.6 | 0.0 | 0.0 |
| Mountain | – | 2.5 | 1.9 | 2.5 | 1.1 | 0.0 | 0.0 |
| Pacific | 0.3 | 2.5 | 1.1 | 2.5 | 0.9 | 0.0 | 0.0 |

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

² 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, 2008." 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/glossary20082009.htm.