Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2019

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

Characteristics	Multiple of annual earnings amounts[1]					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	–	50	20	24	6	1.5	1.0
Worker characteristics							
Management, professional, and related	–	48	23	23	6	1.5	1.3
Professional and related	–	49	24	22	6	1.5	1.3
Teachers	–	46	25	21	8	1.5	1.3
Primary, secondary, and special education school teachers	–	47	28	20	6	1.5	1.3
Service	–	53	18	20	9	1.5	1.0
Protective service	–	52	–	24	–	1.6	–
Sales and office	–	52	19	26	3	1.4	1.0
Office and administrative support	–	53	18	26	3	1.4	1.0
Natural resources, construction, and maintenance	–	54	12	32	–	1.4	1.0
Production, transportation, and material moving ...	–	51	–	27	–	1.4	1.0
Full time	–	50	20	23	6	1.5	1.0
Part time	–	50	20	28	–	1.5	–
Union	–	50	28	14	8	1.4	1.0
Nonunion	–	50	14	31	4	1.5	–
Average wage within the following categories:[2]							
Lowest 25 percent	–	53	19	24	4	1.4	1.0
Lowest 10 percent	–	55	23	21	–	1.4	1.0
Second 25 percent	–	51	21	24	5	1.4	–
Third 25 percent	–	53	18	24	5	1.4	1.0
Highest 25 percent	–	45	23	23	10	1.6	1.5
Highest 10 percent	–	46	22	22	10	1.6	1.5
Establishment characteristics							
Service-providing industries	–	50	20	23	6	1.5	1.0
Education and health services	–	47	23	23	7	1.5	1.4
Educational services	–	43	24	25	8	1.5	1.5
Elementary and secondary schools	–	44	27	24	6	1.5	1.5
Junior colleges, colleges, and universities	–	44	18	27	11	1.5	1.5
Health care and social assistance	–	58	20	–	4	1.4	1.0
Hospitals	–	61	17	–	–	1.4	1.0
Public administration	–	56	17	22	5	1.4	1.0
1 to 99 workers	–	57	18	19	6	1.4	1.0
1 to 49 workers	–	68	–	–	4	1.3	1.0
50 to 99 workers	–	52	23	–	–	1.4	–
100 workers or more	–	49	21	25	6	1.5	1.3
100 to 499 workers	–	44	26	25	5	1.5	1.5
500 workers or more	–	51	18	24	6	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2019—continued

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

Characteristics	Multiple of annual earnings amounts[1]					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	–	53	21	18	7	1.4	1.0
Local government	–	49	20	26	5	1.5	1.3
Geographic areas							
Northeast	–	35	45	8	12	1.6	1.5
New England	–	51	–	–	–	1.5	–
Middle Atlantic	–	33	48	6	13	1.6	1.5
South	–	52	13	32	3	1.5	1.0
South Atlantic	–	51	14	31	4	1.5	1.0
East South Central	–	53	–	41	–	1.5	–
West South Central	–	55	–	28	–	1.4	–
Midwest	–	49	23	21	7	1.4	1.1
East North Central	–	52	12	27	10	1.5	1.0
West North Central	–	45	43	–	–	1.3	–
West	–	64	–	21	–	1.4	1.0
Mountain	–	56	–	31	–	1.4	1.0
Pacific	–	72	–	–	–	1.4	1.0

[1] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.