

Table 3. Defined benefit plans: Primary plan formulas, state and local government workers, 2016

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Dollar times years ¹	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
All workers	98	98	-	-	-	2	2	-	-
Worker characteristic									
Management, professional, and related	99	99	-	-	-	1	1	-	-
Professional and related	99	99	-	-	-	1	1	-	-
Teachers	-	100	-	-	-	-	-	-	-
Primary, secondary, and special education school teachers	-	100	-	-	-	-	-	-	-
Service	-	96	-	-	-	-	-	-	-
Protective service	-	95	-	-	-	-	-	-	-
Sales and office	97	97	-	-	-	3	3	-	-
Office and administrative support	97	97	-	-	-	3	3	-	-
Natural resources, construction, and maintenance	-	97	-	-	-	-	-	-	-
Production, transportation, and material moving	-	97	-	-	-	-	-	-	-
Full time	98	98	-	-	-	2	2	-	-
Part time	-	99	-	-	-	-	-	-	-
Union	-	99	-	-	-	-	-	-	-
Nonunion	97	97	-	-	-	3	3	-	-
Average wage within the following categories: ²									
Lowest 25 percent	97	97	-	-	-	3	3	-	-
Lowest 10 percent	-	98	-	-	-	-	-	-	-
Second 25 percent	97	97	-	-	-	3	3	-	-
Third 25 percent	-	98	-	-	-	-	-	-	-
Highest 25 percent	-	100	-	-	-	-	-	-	-
Highest 10 percent	-	100	-	-	-	-	-	-	-
Establishment characteristic									
Service-providing industries	99	98	-	-	-	1	1	-	-
Education and health services	-	99	-	-	-	-	-	-	-
Educational services	-	99	-	-	-	-	-	-	-
Elementary and secondary schools	-	100	-	-	-	-	-	-	-
Junior colleges, colleges, and universities	-	99	-	-	-	-	-	-	-
Healthcare and social assistance	-	97	-	-	-	-	-	-	-
Hospitals	-	95	-	-	-	-	-	-	-
Public administration	97	97	-	-	-	3	3	-	-
1 to 99 workers	-	98	-	-	-	-	-	-	-
1 to 49 workers	-	99	-	-	-	-	-	-	-
50 to 99 workers	-	97	-	-	-	-	-	-	-
100 workers or more	98	98	-	-	-	2	2	-	-
100 to 499 workers	-	97	-	-	-	-	-	-	-
500 workers or more	-	99	-	-	-	-	-	-	-
State government	-	99	-	-	-	-	-	-	-
Local government	98	98	-	-	-	2	2	-	-

See footnotes at end of table.

Table 3. Defined benefit plans: Primary plan formulas, state and local government workers, 2016—continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Dollar times years ¹	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
Geographic area									
Northeast	—	100	—	—	—	—	—	—	—
New England	100	100	—	—	—	—	—	—	—
Middle Atlantic	—	100	—	—	—	—	—	—	—
South	97	97	—	—	—	3	3	—	—
South Atlantic	—	99	—	—	—	—	—	—	—
East South Central	—	98	—	—	—	—	—	—	—
West South Central	—	93	—	—	—	—	—	—	—
Midwest	98	98	—	—	—	2	2	—	—
East North Central	—	100	—	—	—	—	—	—	—
West North Central	94	94	—	—	—	6	6	—	—
West	—	100	—	—	—	—	—	—	—
Mountain	100	100	—	—	—	—	—	—	—
Pacific	—	100	—	—	—	—	—	—	—

¹ Benefits are based on a dollar amount per month for each year of service recognized by the plan.

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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do 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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.