

Table 9. Standard errors for traditional defined benefit plans: Selected normal retirement age and service requirements,¹ state and local government workers, 2016

Characteristics	No minimum age requirement	Age 55		Age less than 62		Age 62	
	30 years of service	Less than 30 years of service ²	30 years or more of service	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
All workers	0.8	0.4	0.6	0.5	0.7	0.3	0.3
Worker characteristic							
Management, professional, and related	1.1	0.2	0.7	0.6	1.0	0.2	0.3
Professional and related	1.3	0.2	0.7	0.6	1.1	0.2	0.3
Teachers	1.9	–	1.1	0.7	1.6	0.3	0.3
Primary, secondary, and special education school teachers	2.1	–	1.2	0.7	1.7	0.3	0.3
Service	1.3	1.6	1.0	1.5	1.6	0.6	0.6
Protective service	1.8	2.6	1.5	2.6	2.6	1.0	–
Sales and office	1.6	0.5	1.1	1.2	1.5	0.7	0.8
Office and administrative support	1.7	0.4	1.1	1.2	1.5	0.8	0.8
Natural resources, construction, and maintenance	2.4	1.5	2.5	1.6	2.8	–	1.3
Production, transportation, and material moving	4.1	1.0	–	–	3.3	0.7	2.1
Full time	0.8	0.4	0.6	0.5	0.7	0.3	0.3
Part time	1.9	–	1.7	–	2.8	–	1.8
Union	1.0	0.7	0.9	0.9	1.2	0.5	0.6
Nonunion	1.0	0.3	0.7	0.3	0.9	0.2	0.7
Average wage within the following categories: ³							
Lowest 25 percent	1.6	0.2	0.9	0.6	1.1	0.2	1.0
Lowest 10 percent	3.9	–	1.8	–	1.9	0.2	2.2
Second 25 percent	1.1	0.8	1.1	0.9	1.3	0.7	0.7
Third 25 percent	2.0	0.6	1.1	0.8	1.4	0.6	0.7
Highest 25 percent	1.2	0.8	0.5	1.2	1.1	0.3	0.7
Highest 10 percent	1.8	0.4	0.7	1.7	1.6	0.2	0.7
Establishment characteristic							
Service-providing industries	0.8	0.4	0.6	0.5	0.7	0.2	0.3
Education and health services	1.0	0.2	0.7	0.6	1.0	0.2	0.4
Educational services	1.0	0.1	0.7	0.6	1.1	0.2	0.3
Elementary and secondary schools	1.3	–	1.0	0.7	1.4	0.3	0.4
Junior colleges, colleges, and universities	1.2	0.3	0.9	1.0	1.8	0.5	0.9
Healthcare and social assistance	2.5	1.5	2.4	1.9	2.7	0.6	2.1
Hospitals	2.6	–	–	–	3.0	–	–
Public administration	1.7	1.2	1.0	1.0	1.1	0.5	0.8
1 to 99 workers	1.9	0.7	1.5	1.4	2.1	–	0.8
1 to 49 workers	2.8	–	2.2	–	2.8	–	1.2
50 to 99 workers	2.0	–	1.5	–	2.4	–	1.3
100 workers or more	0.9	0.5	0.8	0.5	0.8	0.4	0.4
100 to 499 workers	1.7	–	1.9	1.3	2.2	–	0.6
500 workers or more	0.9	0.5	0.9	0.9	0.9	0.5	0.6
State government	1.0	0.6	0.8	0.7	1.1	0.8	0.8
Local government	1.0	0.5	0.8	0.7	1.0	0.3	0.3

See footnotes at end of table.

Table 9. Standard errors for traditional defined benefit plans: Selected normal retirement age and service requirements,¹ state and local government workers, 2016—continued

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
All workers	0.6	0.8	0.2	0.4
Worker characteristic				
Management, professional, and related	0.7	1.0	0.3	0.4
Professional and related	0.7	1.1	0.4	0.5
Teachers	0.8	1.5	0.6	0.2
Primary, secondary, and special education school teachers	0.8	1.7	0.7	0.2
Service	1.8	1.6	0.4	—
Protective service	3.0	2.5	0.3	—
Sales and office	1.4	1.5	0.7	0.6
Office and administrative support	1.4	1.5	0.7	0.5
Natural resources, construction, and maintenance	2.8	2.9	1.3	—
Production, transportation, and material moving	1.9	3.4	2.4	—
Full time	0.6	0.8	0.2	0.4
Part time	2.8	3.1	—	—
Union	1.1	1.3	0.4	0.5
Nonunion	0.5	1.0	0.3	0.5
Average wage within the following categories: ³				
Lowest 25 percent	0.7	1.6	0.5	—
Lowest 10 percent	0.8	2.9	—	—
Second 25 percent	1.3	1.6	0.8	0.7
Third 25 percent	1.1	1.5	0.4	—
Highest 25 percent	1.2	1.4	0.7	0.5
Highest 10 percent	1.7	1.8	1.0	0.9
Establishment characteristic				
Service-providing industries	0.6	0.8	0.2	0.4
Education and health services	0.6	1.1	0.3	0.3
Educational services	0.7	1.1	0.3	0.3
Elementary and secondary schools	0.8	1.4	0.4	0.3
Junior colleges, colleges, and universities	1.4	2.0	—	—
Healthcare and social assistance	2.1	3.5	0.4	—
Hospitals	3.2	4.9	—	—
Public administration	1.3	1.3	0.7	1.0
1 to 99 workers	1.4	2.1	1.0	—
1 to 49 workers	1.8	2.8	—	—
50 to 99 workers	2.3	2.4	1.1	—
100 workers or more	0.6	1.0	0.3	0.4
100 to 499 workers	1.1	2.3	0.9	0.6
500 workers or more	1.1	1.1	0.5	0.5
State government	1.2	1.5	0.7	—
Local government	0.8	1.0	0.4	0.4

See footnotes at end of table.

Table 9. Standard errors for traditional defined benefit plans: Selected normal retirement age and service requirements,¹ state and local government workers, 2016—continued

Characteristics	No minimum age requirement	Age 55		Age less than 62		Age 62	
	30 years of service	Less than 30 years of service ²	30 years or more of service	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
Geographic area							
Northeast	1.8	1.2	—	1.2	1.5	1.1	—
New England	—	—	—	—	2.4	—	—
Middle Atlantic	2.3	1.5	—	1.4	1.7	0.9	—
South	1.2	0.3	—	—	0.8	0.6	0.5
South Atlantic	1.7	0.2	—	—	1.1	—	—
East South Central	1.6	—	—	—	0.4	—	—
West South Central	—	—	—	—	2.1	0.6	—
Midwest	2.0	0.6	1.7	0.3	1.6	—	0.6
East North Central	1.5	0.2	2.4	—	2.2	—	—
West North Central	—	—	0.2	0.9	1.8	—	1.0
West	1.3	1.2	1.5	1.5	1.9	—	—
Mountain	2.5	—	—	—	4.6	—	—
Pacific	1.5	1.6	—	2.2	1.9	—	—

See footnotes at end of table.

Table 9. Standard errors for traditional defined benefit plans: Selected normal retirement age and service requirements,¹ state and local government workers, 2016—continued

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
Geographic area				
Northeast	1.5	1.6	0.5	1.7
New England	—	3.0	—	6.8
Middle Atlantic	1.5	1.7	—	—
South	0.9	1.1	—	—
South Atlantic	1.0	0.8	—	—
East South Central	—	2.7	—	—
West South Central	1.3	2.9	—	—
Midwest	0.6	1.7	—	—
East North Central	—	2.3	—	—
West North Central	1.7	2.2	—	—
West	1.6	2.0	0.8	—
Mountain	—	4.6	—	—
Pacific	2.3	2.0	1.0	—

¹ Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty. In most plans, participants must satisfy a minimum service requirement to be vested in the plan. Typical vesting requirements are 5 years of service; these requirements are not included in the service requirements for normal retirement.

² Includes workers in plans with no minimum service requirements.

³ 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: 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.