

Table 8. Traditional defined benefit plans: Normal retirement age and service requirements,¹ state and local government workers, 2016

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

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement ²	Combined age plus service requirement (in years)	
					Mean	Median
All workers	53	4	32	10	84	85
Worker characteristic						
Management, professional, and related	50	5	34	11	84	85
Professional and related	50	5	34	12	84	85
Teachers	45	6	37	12	84	85
Primary, secondary, and special education school teachers	44	7	37	13	84	85
Service	59	4	31	7	84	85
Protective service	58	—	35	—	—	—
Sales and office	56	4	30	9	84	85
Office and administrative support	56	4	31	9	84	85
Natural resources, construction, and maintenance	62	—	28	—	—	—
Production, transportation, and material moving	56	—	27	—	—	—
Full time	52	5	33	10	84	85
Part time	67	—	24	—	—	—
Union	61	8	25	6	85	85
Nonunion	46	1	39	14	84	80
Average wage within the following categories: ³						
Lowest 25 percent	48	—	38	—	—	—
Lowest 10 percent	45	—	40	—	—	—
Second 25 percent	58	4	29	8	84	85
Third 25 percent	53	3	33	11	84	85
Highest 25 percent	54	8	29	9	85	85
Highest 10 percent	57	8	29	6	85	85
Establishment characteristic						
Service-providing industries	53	4	32	10	84	85
Education and health services	49	5	34	12	85	85
Educational services	49	6	34	12	84	85
Elementary and secondary schools	47	6	35	12	84	85
Junior colleges, colleges, and universities	54	4	32	11	85	87
Healthcare and social assistance	55	3	33	9	87	85
Hospitals	55	—	36	—	—	—
Public administration	59	3	30	7	84	85
1 to 99 workers	53	—	36	—	—	—
1 to 49 workers	58	—	32	—	—	—
50 to 99 workers	47	—	39	—	—	—
100 workers or more	54	5	31	11	84	85
100 to 499 workers	51	7	33	8	85	85
500 workers or more	55	3	30	12	83	80
State government	55	3	33	9	86	85
Local government	53	5	32	11	84	85

See footnotes at end of table.

Table 8. Traditional defined benefit plans: Normal retirement age and service requirements,¹ state and local government workers, 2016—continued

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

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement ²	Combined age plus service requirement (in years)	
					Mean	Median
Geographic area						
Northeast	51	—	28	—	—	—
New England	84	—	8	—	—	—
Middle Atlantic	41	—	33	—	—	—
South	34	—	49	—	—	—
South Atlantic	18	—	70	—	—	—
East South Central	38	—	53	9	86	87
West South Central	56	—	—	28	80	80
Midwest	68	—	19	—	—	—
East North Central	68	—	22	—	—	—
West North Central	68	—	—	—	—	—
West	74	—	20	—	—	—
Mountain	36	—	46	18	81	80
Pacific	90	—	10	—	—	—

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 The sum of participants' age and service (in years) must meet a total minimum number, such as 80, and as long as the condition is satisfied employees may retire without incurring a reduction in benefits.

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: 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/eps/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.