

Table 1. Defined benefit plans: Availability and eligibility requirements for open plans, state and local government workers, 2016

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

Characteristics	Plans open to new employees	Open to new employees				Plans not open to new employees ²	Not determinable
		With minimum age or service requirement ¹	Service requirements		No minimum age or service requirement		
			6 months or less	More than 6 months			
All workers	43	3	2	—	40	57	—
Worker characteristic							
Management, professional, and related	41	2	—	—	39	59	—
Professional and related	41	3	—	—	39	59	—
Teachers	42	—	—	—	39	58	—
Primary, secondary, and special education school teachers	42	—	—	—	39	58	—
Service	45	3	2	—	42	55	—
Protective service	48	—	—	—	46	52	—
Sales and office	44	3	—	—	41	56	—
Office and administrative support	44	3	—	—	41	56	—
Natural resources, construction, and maintenance	48	—	—	—	46	52	—
Production, transportation, and material moving	41	—	—	—	39	59	—
Full time	42	2	2	—	40	58	—
Part time	46	—	—	—	43	54	—
Union	37	3	—	—	35	63	—
Nonunion	48	3	—	—	45	52	—
Average wage within the following categories: ³							
Lowest 25 percent	49	3	—	—	46	51	—
Lowest 10 percent	48	—	—	—	46	52	—
Second 25 percent	46	3	3	—	43	54	—
Third 25 percent	42	3	—	—	39	58	—
Highest 25 percent	37	1	—	—	35	63	—
Highest 10 percent	31	—	—	—	31	69	—
Establishment characteristic							
Service-providing industries	42	3	2	—	40	58	—
Education and health services	42	3	—	—	39	58	—
Educational services	42	3	—	—	39	58	—
Elementary and secondary schools	42	—	—	—	39	58	—
Junior colleges, colleges, and universities ...	41	—	—	—	38	59	—
Healthcare and social assistance	43	—	—	—	43	57	—
Hospitals	46	—	—	—	45	54	—
Public administration	44	3	2	—	41	56	—
1 to 99 workers	45	—	—	—	42	55	—
1 to 49 workers	44	—	—	—	42	56	—
50 to 99 workers	45	—	—	—	42	55	—
100 workers or more	42	3	2	—	39	58	—
100 to 499 workers	48	—	—	—	44	52	—
500 workers or more	39	2	2	—	37	61	—
State government	39	—	—	—	38	61	—
Local government	44	3	2	—	41	56	—

See footnotes at end of table.

Table 1. Defined benefit plans: Availability and eligibility requirements for open plans, state and local government workers, 2016—continued

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

Characteristics	Plans open to new employees	Open to new employees			Plans not open to new employees ²	Not determinable	
		With minimum age or service requirement ¹	Service requirements				No minimum age or service requirement
			6 months or less	More than 6 months			
Geographic area							
Northeast	24	—	—	—	24	76	—
New England	32	—	—	—	32	68	—
Middle Atlantic	22	—	—	—	22	78	—
South	47	—	—	—	46	53	—
South Atlantic	59	—	—	—	58	41	—
East South Central	38	—	—	—	38	62	—
West South Central	35	—	—	—	35	65	—
Midwest	55	—	—	—	54	45	—
East North Central	56	—	—	—	55	44	—
West North Central	54	—	—	—	52	46	—
West	40	10	10	—	30	60	—
Mountain	41	21	—	—	20	59	—
Pacific	39	—	—	—	34	61	—

¹ An example of a minimum age requirement is 21 years and an example of a minimum service requirement is 12 months.

² Plans not open to new employees are known as frozen plans. For more information and data on these plans in state and local government, see www.bls.gov/ncs/ebs/benefits/2016/ownership/govt/table05a.pdf.

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/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 2. Defined benefit plans: Plan sponsor,¹ state and local government workers, 2016

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

Characteristics	State government sponsor	Local government sponsor
All workers	91	9
Worker characteristic		
Management, professional, and related	94	6
Professional and related	95	5
Teachers	99	1
Primary, secondary, and special education school teachers	99	1
Service	87	13
Protective service	81	19
Sales and office	87	13
Office and administrative support	87	13
Natural resources, construction, and maintenance	83	17
Production, transportation, and material moving	75	25
Full time	90	10
Part time	95	5
Union	86	14
Nonunion	95	5
Average wage within the following categories: ²		
Lowest 25 percent	95	5
Lowest 10 percent	97	—
Second 25 percent	89	11
Third 25 percent	88	12
Highest 25 percent	91	9
Highest 10 percent	91	9
Establishment characteristic		
Service-providing industries	91	9
Education and health services	97	3
Educational services	99	1
Elementary and secondary schools	98	2
Junior colleges, colleges, and universities	99	—
Healthcare and social assistance	88	12
Hospitals	86	14
Public administration	82	18
1 to 99 workers	96	4
1 to 49 workers	97	3
50 to 99 workers	96	—
100 workers or more	89	11
100 to 499 workers	95	5
500 workers or more	85	15
State government	100	—
Local government	87	13

See footnotes at end of table.

Table 2. Defined benefit plans: Plan sponsor,¹ state and local government workers, 2016—continued

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

Characteristics	State government sponsor	Local government sponsor
Geographic area		
Northeast	84	16
New England	97	—
Middle Atlantic	81	19
South	93	7
South Atlantic	92	8
East South Central	98	—
West South Central	93	—
Midwest	93	7
East North Central	91	9
West North Central	95	5
West	89	11
Mountain	97	—
Pacific	86	14

¹ Based on the sponsorship of the benefit plan rather than the affiliation of the employees participating. For example, local school district workers may belong to state-sponsored retirement plans, which can be partially or wholly state funded.

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: 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.

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.

Table 4. Defined benefit plans: Vesting requirements, state and local government workers, 2016

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

Characteristics	Immediate full vesting	Cliff vesting ¹	Cliff vesting requirements (in years)		Graded vesting ²	Not determinable
			Mean	Median		
All workers	1	94	6	5	2	3
Worker characteristic						
Management, professional, and related	1	95	6	5	2	2
Professional and related	—	95	6	5	—	2
Teachers	—	97	6	5	—	(³)
Primary, secondary, and special education school teachers	—	97	6	5	—	(³)
Service	3	89	6	5	2	6
Protective service	5	86	6	5	3	7
Sales and office	—	94	6	5	—	3
Office and administrative support	—	94	6	5	—	3
Natural resources, construction, and maintenance	—	90	6	5	—	8
Production, transportation, and material moving	—	95	6	5	—	2
Full time	1	94	6	5	2	3
Part time	—	90	6	5	—	7
Union	1	94	6	5	—	—
Nonunion	2	93	6	5	3	3
Average wage within the following categories: ⁴						
Lowest 25 percent	1	93	6	5	—	—
Lowest 10 percent	—	93	6	5	—	5
Second 25 percent	2	92	6	5	2	4
Third 25 percent	1	93	6	5	2	4
Highest 25 percent	2	96	6	5	—	—
Highest 10 percent	—	98	7	5	—	1
Establishment characteristic						
Service-providing industries	1	94	6	5	2	3
Education and health services	—	95	6	5	—	2
Educational services	—	96	6	5	—	2
Elementary and secondary schools	—	96	6	5	—	1
Junior colleges, colleges, and universities	—	94	6	5	—	3
Healthcare and social assistance	—	89	6	5	—	10
Hospitals	—	90	6	5	—	8
Public administration	2	92	6	5	3	3
1 to 99 workers	—	94	6	5	—	4
1 to 49 workers	—	95	6	5	—	4
50 to 99 workers	—	93	7	5	—	4
100 workers or more	1	94	6	5	2	3
100 to 499 workers	—	95	6	5	—	3
500 workers or more	1	93	6	5	3	3
State government	—	94	6	5	—	3
Local government	1	94	6	5	2	3

See footnotes at end of table.

Table 4. Defined benefit plans: Vesting requirements, state and local government workers, 2016—continued

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

Characteristics	Immediate full vesting	Cliff vesting ¹	Cliff vesting requirements (in years)		Graded vesting ²	Not determinable
			Mean	Median		
Geographic area						
Northeast	—	100	8	10	—	(³)
New England	—	99	9	10	—	1
Middle Atlantic	—	100	7	5	—	(³)
South	—	97	6	5	—	1
South Atlantic	—	97	6	5	—	1
East South Central	—	98	7	5	—	2
West South Central	—	98	5	5	—	—
Midwest	—	83	7	5	—	12
East North Central	—	75	8	10	—	18
West North Central	—	97	5	5	—	3
West	—	92	5	5	—	—
Mountain	—	76	5	5	—	—

¹ An employee is not entitled to any accrued benefits until satisfying the requirement for 100 percent vesting.

² An employee is entitled to a gradually increasing share of benefits determined by years of service, eventually reaching 100 percent vesting status. Also known as graduated vesting.

³ Less than 0.5.

⁴ 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.

Table 5. Defined benefit plans: Integration with Social Security, state and local government workers, 2016

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

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint ¹	Offset by Social Security ²	Cash balance		
All workers	7	—	7	—	69	24
Worker characteristic						
Management, professional, and related	6	—	6	—	66	28
Professional and related	6	—	6	—	65	29
Teachers	—	—	—	—	62	—
Primary, secondary, and special education school teachers	—	—	—	—	63	—
Service	7	—	7	—	71	22
Protective service	—	—	—	—	75	—
Sales and office	11	—	10	—	75	14
Office and administrative support	11	—	10	—	75	14
Natural resources, construction, and maintenance	11	—	11	—	74	15
Production, transportation, and material moving	—	—	2	—	85	—
Full time	6	—	6	—	70	24
Part time	15	—	15	—	63	22
Union	11	—	11	—	66	23
Nonunion	3	—	3	—	73	24
Average wage within the following categories: ³						
Lowest 25 percent	4	—	4	—	77	18
Lowest 10 percent	—	—	—	—	78	—
Second 25 percent	11	—	10	—	73	17
Third 25 percent	8	—	7	—	73	20
Highest 25 percent	6	—	6	—	59	35
Highest 10 percent	8	—	7	—	49	43
Establishment characteristic						
Service-providing industries	7	—	7	—	69	24
Education and health services	6	—	6	—	63	30
Educational services	6	—	6	—	63	31
Elementary and secondary schools	5	—	5	—	64	31
Junior colleges, colleges, and universities ...	10	—	10	—	58	32
Healthcare and social assistance	—	—	—	—	69	—
Hospitals	—	—	—	—	69	—
Public administration	9	—	9	—	78	13
1 to 99 workers	12	—	11	—	67	21
1 to 49 workers	15	—	15	—	62	22
50 to 99 workers	8	—	8	—	71	20
100 workers or more	6	—	5	—	70	24
100 to 499 workers	5	—	4	—	78	18
500 workers or more	6	—	6	—	66	28
State government	10	—	10	—	70	20
Local government	6	—	6	—	69	25

See footnotes at end of table.

Table 5. Defined benefit plans: Integration with Social Security, state and local government workers, 2016—continued

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

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint ¹	Offset by Social Security ²	Cash balance		
Geographic area						
Northeast	—	—	—	—	80	—
New England	—	—	—	—	—	72
Middle Atlantic	—	—	—	—	99	—
South	—	—	—	—	77	—
South Atlantic	—	—	—	—	98	—
East South Central	—	—	—	—	96	—
West South Central	—	—	—	—	—	63
Midwest	—	—	—	—	71	—
East North Central	—	—	—	—	55	—
West North Central	—	—	—	—	97	—
West	25	—	25	—	47	28
Mountain	—	—	—	—	70	—
Pacific	35	—	35	—	37	28

¹ Formula applies lower benefit rate to earnings subject to FICA (Social Security) taxes or below a specified dollar amount.

² Benefit as calculated by formula is reduced by portion of primary Social Security payment.

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.

Table 6. Traditional defined benefit plans: Maximum credited service provisions, state and local government workers, 2016

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

Characteristics	Subject to maximum years of credited service	Maximum credited service (in years)					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	22	30	33	39	40	45	78	(1)
Worker characteristic								
Management, professional, and related	21	32	34	40	42	46	79	(1)
Professional and related	21	32	34	40	44	46	79	(1)
Teachers	21	34	34	38	44	46	79	(1)
Primary, secondary, and special education school teachers	20	34	34	38	44	46	80	(1)
Service	31	30	30	35	40	44	69	(1)
Protective service	41	30	30	32	39	40	59	(1)
Sales and office	18	32	33	40	40	45	82	(1)
Office and administrative support	18	32	34	40	40	45	82	(1)
Natural resources, construction, and maintenance	24	30	33	40	40	40	76	(1)
Production, transportation, and material moving	13	33	33	40	40	40	87	1
Full time	22	30	33	38	40	45	78	(1)
Part time	24	34	39	40	44	49	76	1
Union	27	30	32	35	40	45	72	(1)
Nonunion	17	32	35	40	40	46	83	(1)
Average wage within the following categories: ²								
Lowest 25 percent	15	32	36	40	44	49	84	1
Lowest 10 percent	17	35	40	40	44	49	83	(1)
Second 25 percent	22	30	32	40	40	44	78	(1)
Third 25 percent	22	30	33	39	40	45	77	(1)
Highest 25 percent	26	30	33	36	40	46	74	(1)
Highest 10 percent	26	32	32	36	40	46	74	(1)
Establishment characteristic								
Service-providing industries	22	30	33	38	40	45	78	(1)
Education and health services	20	32	34	40	44	46	80	(1)
Educational services	19	32	34	40	44	46	81	(1)
Elementary and secondary schools	18	32	34	40	44	46	82	(1)
Junior colleges, colleges, and universities ...	21	32	36	40	44	46	79	(1)
Healthcare and social assistance	25	32	33	40	40	44	72	3
Hospitals	24	33	35	40	40	44	73	3
Public administration	27	30	32	34	40	45	73	(1)
1 to 99 workers	23	32	34	40	44	46	77	(1)
1 to 49 workers	22	32	33	40	40	40	78	(1)
50 to 99 workers	24	32	35	40	44	49	76	(1)
100 workers or more	22	30	33	36	40	45	78	(1)
100 to 499 workers	24	30	33	36	40	46	76	(1)
500 workers or more	21	30	33	38	40	44	79	(1)
State government	21	30	32	40	40	45	79	(1)
Local government	22	32	33	38	40	46	77	(1)

See footnotes at end of table.

Table 6. Traditional defined benefit plans: Maximum credited service provisions, state and local government workers, 2016—continued

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

Characteristics	Subject to maximum years of credited service	Maximum credited service (in years)					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Geographic area								
Northeast	24	32	32	32	38	49	76	—
New England	72	32	32	32	35	36	28	—
Middle Atlantic	10	20	32	38	49	50	90	—
South	4	30	30	36	49	49	96	(1)
South Atlantic	3	28	30	30	34	36	97	(1)
East South Central	10	35	49	49	49	49	89	1
West South Central	—	—	—	—	—	—	99	—
Midwest	59	34	35	40	44	45	40	1
East North Central	72	33	34	40	44	45	27	1
West North Central	36	35	35	35	40	40	63	1
West	19	30	30	39	40	42	81	(1)
Mountain	33	30	36	40	40	40	67	—
Pacific	13	30	30	33	39	42	87	(1)

¹ Less than 0.5.

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.

Table 7. Traditional defined benefit plans: Availability of lump-sum benefits at retirement, state and local government workers, 2016

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

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
All workers	33	6	27	67	(¹)
Worker characteristic					
Management, professional, and related	34	7	28	66	(¹)
Professional and related	34	6	27	66	-
Teachers	35	6	29	65	-
Primary, secondary, and special education school teachers	34	5	29	66	-
Service	33	5	28	67	(¹)
Protective service	26	-	-	74	(¹)
Sales and office	31	7	24	69	-
Office and administrative support	31	7	24	69	-
Natural resources, construction, and maintenance	30	6	23	70	(¹)
Production, transportation, and material moving	33	-	-	67	-
Full time	33	6	27	67	(¹)
Part time	31	11	20	69	-
Union	20	8	12	80	-
Nonunion	46	4	42	54	(¹)
Average wage within the following categories: ²					
Lowest 25 percent	41	3	38	59	-
Lowest 10 percent	46	-	-	54	-
Second 25 percent	30	7	23	70	-
Third 25 percent	34	6	27	66	(¹)
Highest 25 percent	30	8	22	70	(¹)
Highest 10 percent	18	6	12	82	-
Establishment characteristic					
Service-providing industries	33	6	27	67	(¹)
Education and health services	38	7	31	62	-
Educational services	36	6	30	64	-
Elementary and secondary schools	33	4	29	67	-
Junior colleges, colleges, and universities ...	45	12	33	55	-
Healthcare and social assistance	52	11	41	48	-
Hospitals	55	-	-	45	-
Public administration	24	5	19	76	(¹)
1 to 99 workers	28	6	22	72	(¹)
1 to 49 workers	28	-	-	72	-
50 to 99 workers	28	-	-	71	(¹)
100 workers or more	35	6	28	65	-
100 to 499 workers	28	6	21	72	-
500 workers or more	38	6	32	62	-
State government	39	9	30	61	-
Local government	31	5	26	69	(¹)

See footnotes at end of table.

Table 7. Traditional defined benefit plans: Availability of lump-sum benefits at retirement, state and local government workers, 2016—continued

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

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
Geographic area					
Northeast	14	—	—	86	(¹)
New England	7	—	—	93	—
Middle Atlantic	16	—	—	84	(¹)
South	44	—	—	56	—
South Atlantic	23	—	—	77	—
East South Central	32	—	—	68	—
West South Central	84	—	—	16	—
Midwest	39	8	30	61	—
East North Central	37	13	24	63	—
West North Central	42	—	—	58	—
West	26	18	8	74	—
Mountain	28	—	—	72	—
Pacific	25	—	—	75	—

¹ Less than 0.5.

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.

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.

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

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

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	17	3	8	7	24	3	7
Worker characteristic							
Management, professional, and related	18	1	7	6	23	2	7
Professional and related	18	1	7	6	23	2	7
Teachers	19	—	5	5	24	2	7
Primary, secondary, and special education school teachers	20	—	5	6	24	1	7
Service	13	9	9	12	27	3	6
Protective service	13	15	8	18	28	4	—
Sales and office	18	4	11	7	24	4	6
Office and administrative support	18	4	11	7	24	4	6
Natural resources, construction, and maintenance	17	6	16	6	24	—	7
Production, transportation, and material moving	17	4	—	—	20	5	8
Full time	17	4	8	7	24	3	7
Part time	11	—	12	—	27	—	8
Union	13	5	9	10	24	4	4
Nonunion	21	2	8	4	24	1	9
Average wage within the following categories: ³							
Lowest 25 percent	20	2	10	3	25	1	10
Lowest 10 percent	18	—	12	—	25	1	13
Second 25 percent	16	4	11	7	25	3	5
Third 25 percent	19	4	9	6	23	4	7
Highest 25 percent	15	4	5	10	23	3	5
Highest 10 percent	13	2	3	11	26	1	3
Establishment characteristic							
Service-providing industries	17	3	8	7	24	3	7
Education and health services	18	1	7	6	23	2	7
Educational services	19	(⁴)	6	6	23	2	7
Elementary and secondary schools	19	—	6	5	23	1	8
Junior colleges, colleges, and universities	17	1	7	8	23	3	6
Healthcare and social assistance	13	6	9	8	25	3	8
Hospitals	13	—	—	—	20	—	—
Public administration	15	8	12	10	27	4	5
1 to 99 workers	17	3	9	6	25	—	5
1 to 49 workers	16	—	10	—	26	—	5
50 to 99 workers	19	—	7	—	24	—	5
100 workers or more	17	4	8	8	24	3	7
100 to 499 workers	19	—	11	8	24	—	6
500 workers or more	16	4	7	7	23	4	8
State government	16	3	9	9	25	3	5
Local government	17	4	8	6	24	3	7

See footnotes at end of table.

Table 9. Traditional defined benefit plans: Selected 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	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	14	32	5	3
Worker characteristic				
Management, professional, and related	11	30	5	3
Professional and related	11	31	5	3
Teachers	8	31	6	1
Primary, secondary, and special education school teachers	8	31	6	1
Service	18	35	3	—
Protective service	23	32	2	—
Sales and office	16	32	4	3
Office and administrative support	17	32	4	2
Natural resources, construction, and maintenance	13	32	7	—
Production, transportation, and material moving	12	33	9	—
Full time	13	31	5	3
Part time	14	36	—	—
Union	20	30	7	4
Nonunion	7	34	3	2
Average wage within the following categories: ³				
Lowest 25 percent	7	35	3	—
Lowest 10 percent	3	39	—	—
Second 25 percent	16	32	5	3
Third 25 percent	13	31	3	—
Highest 25 percent	16	30	8	3
Highest 10 percent	16	30	9	5
Establishment characteristic				
Service-providing industries	13	32	5	3
Education and health services	11	31	5	2
Educational services	11	31	5	2
Elementary and secondary schools	10	31	6	2
Junior colleges, colleges, and universities	15	30	—	—
Healthcare and social assistance	14	35	4	—
Hospitals	13	34	—	—
Public administration	18	33	4	4
1 to 99 workers	14	29	5	—
1 to 49 workers	14	30	—	—
50 to 99 workers	14	28	5	—
100 workers or more	13	32	5	3
100 to 499 workers	13	32	6	2
500 workers or more	13	33	5	3
State government	17	31	3	—
Local government	12	32	6	3

See footnotes at end of table.

Table 9. Traditional defined benefit plans: Selected 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	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	8	7	—	14	23	8	—
New England	—	—	—	—	23	—	—
Middle Atlantic	10	8	—	17	22	9	—
South	28	1	—	—	15	3	9
South Atlantic	49	1	—	—	10	—	—
East South Central	10	—	—	—	2	—	—
West South Central	—	—	—	—	31	3	—
Midwest	13	2	21	2	41	—	13
East North Central	13	1	31	—	54	—	—
West North Central	—	—	4	5	16	—	29
West	11	5	8	10	24	—	—
Mountain	15	—	—	—	32	—	—
Pacific	9	6	—	14	21	—	—

See footnotes at end of table.

Table 9. Traditional defined benefit plans: Selected 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	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	24	31	4	10
New England	—	27	—	40
Middle Atlantic	29	31	—	—
South	7	24	—	—
South Atlantic	5	10	—	—
East South Central	—	13	—	—
West South Central	6	51	—	—
Midwest	3	54	—	—
East North Central	—	60	—	—
West North Central	6	45	—	—
West	24	25	15	—
Mountain	—	32	—	—
Pacific	33	23	21	—

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."

⁴ Less than 0.5.

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.

Table 10. Traditional defined benefit plans: Normal retirement age requirements in years,¹ state and local government workers, 2016

(Includes all workers in traditional defined benefit plans with an age requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	55	55	60	63	65
Worker characteristic					
Management, professional, and related	55	57	61	63	65
Professional and related	55	58	61	63	65
Teachers	55	60	61	63	65
Primary, secondary, and special education school teachers	55	60	61	63	65
Service	50	55	57	62	65
Protective service	50	53	55	60	63
Sales and office	55	55	60	63	65
Office and administrative support	55	55	60	63	65
Natural resources, construction, and maintenance	55	55	62	65	66
Production, transportation, and material moving	55	55	62	65	65
Full time	55	55	60	63	65
Part time	55	57	62	65	66
Union	55	56	62	65	66
Nonunion	55	55	60	62	65
Average wage within the following categories: ²					
Lowest 25 percent	55	55	60	62	65
Lowest 10 percent	55	55	60	62	62
Second 25 percent	55	55	60	63	66
Third 25 percent	55	55	60	63	65
Highest 25 percent	55	57	61	65	65
Highest 10 percent	55	60	61	65	65
Establishment characteristic					
Service-providing industries	55	55	60	63	65
Education and health services	55	58	61	63	65
Educational services	55	60	61	63	66
Elementary and secondary schools	55	60	61	63	65
Junior colleges, colleges, and universities	55	58	60	63	66
Healthcare and social assistance	55	55	60	63	65
Hospitals	55	57	62	62	65
Public administration	52	55	60	63	65
1 to 99 workers	55	55	61	63	66
1 to 49 workers	55	55	62	65	66
50 to 99 workers	55	57	61	63	65
100 workers or more	55	55	60	63	65
100 to 499 workers	55	55	60	63	65
500 workers or more	55	55	60	63	65
State government	55	55	60	63	65
Local government	55	55	61	63	65

See footnotes at end of table.

Table 10. Traditional defined benefit plans: Normal retirement age requirements in years,¹ state and local government workers, 2016—continued

(Includes all workers in traditional defined benefit plans with an age requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area					
Northeast	55	56	60	63	65
New England	56	60	65	65	67
Middle Atlantic	55	55	60	62	63
South	50	60	60	62	62
South Atlantic	50	50	55	62	65
East South Central	60	60	62	62	65
West South Central	60	60	60	62	62
Midwest	55	55	57	62	66
East North Central	55	55	55	60	67
West North Central	55	60	62	66	66
West	55	57	63	65	65
Mountain	50	55	55	55	61
Pacific	55	60	63	65	67

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 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: 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.

Table 11. Traditional defined benefit plans: Normal retirement service requirements in years,¹ state and local government workers, 2016

(Includes all workers in traditional defined benefit plans with a service requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	5	10	28	30	33
Worker characteristic					
Management, professional, and related	5	10	30	30	35
Professional and related	5	–	30	30	35
Teachers	5	20	30	30	35
Primary, secondary, and special education school teachers	–	20	30	30	35
Service	5	10	25	30	32
Protective service	5	–	25	30	32
Sales and office	5	10	30	30	35
Office and administrative support	5	–	30	30	35
Natural resources, construction, and maintenance	5	5	25	30	32
Production, transportation, and material moving	5	–	25	30	33
Full time	5	10	30	30	33
Part time	5	5	28	30	35
Union	5	5	25	30	35
Nonunion	5	20	30	30	33
Average wage within the following categories: ²					
Lowest 25 percent	5	20	30	30	35
Lowest 10 percent	10	20	30	30	35
Second 25 percent	5	–	27	30	32
Third 25 percent	5	10	28	30	33
Highest 25 percent	5	10	30	30	35
Highest 10 percent	5	10	30	30	35
Establishment characteristic					
Service-providing industries	5	10	30	30	33
Education and health services	5	–	30	30	35
Educational services	5	18	30	30	35
Elementary and secondary schools	5	18	30	30	35
Junior colleges, colleges, and universities	5	10	28	30	31
Healthcare and social assistance	5	–	28	30	33
Hospitals	5	10	28	30	32
Public administration	5	10	25	30	33
1 to 99 workers	5	10	30	30	35
1 to 49 workers	5	–	28	30	35
50 to 99 workers	5	–	30	30	35
100 workers or more	5	10	28	30	33
100 to 499 workers	5	–	30	30	35
500 workers or more	5	10	25	30	33
State government	5	10	28	30	33
Local government	5	10	30	30	33

See footnotes at end of table.

Table 11. Traditional defined benefit plans: Normal retirement service requirements in years,¹ state and local government workers, 2016—continued

(Includes all workers in traditional defined benefit plans with a service requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area					
Northeast	—	10	30	35	35
New England	—	10	10	30	36
Middle Atlantic	5	20	30	35	35
South	—	20	28	30	30
South Atlantic	20	30	30	30	33
East South Central	5	5	25	25	30
West South Central	—	18	20	25	30
Midwest	—	20	30	30	35
East North Central	10	30	30	31	35
West North Central	—	5	20	30	30
West	5	5	10	30	30
Mountain	25	30	30	35	35
Pacific	5	5	5	30	30

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 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.

Table 12. Traditional defined benefit plans: Terminal earnings formulas, state and local government workers, 2016

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Flat percent per year of service	Flat percent per year of service ¹					Percent per year varies	Percent per year varies by			Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		Service	Earnings	Earnings and service	
All workers	75	1.50	1.82	2.00	2.42	2.50	20	20	–	–	5
Worker characteristic											
Management, professional, and related	80	1.50	1.82	2.01	2.40	2.50	16	16	–	–	4
Professional and related	81	1.50	1.82	2.06	2.40	2.50	15	15	–	–	4
Teachers	86	1.50	1.82	2.20	2.30	2.50	11	11	–	–	3
Primary, secondary, and special education school teachers	86	1.50	1.82	2.15	2.30	2.50	10	10	–	–	3
Service	68	1.58	1.82	2.25	2.50	3.00	27	27	–	–	5
Protective service	63	1.58	1.85	2.43	2.62	3.00	31	31	–	–	5
Sales and office	71	1.50	1.70	2.00	2.50	2.50	23	23	–	–	6
Office and administrative support	71	1.50	1.75	2.00	2.50	2.50	23	23	–	–	6
Natural resources, construction, and maintenance	64	–	1.70	2.00	2.50	2.50	30	30	–	–	6
Production, transportation, and material moving	68	1.10	1.65	2.00	2.30	2.50	23	22	–	–	9
Full time	76	1.50	1.82	2.00	2.42	2.50	20	19	–	–	5
Part time	70	1.50	1.67	2.20	2.50	2.50	25	25	–	–	4
Union	71	1.50	1.82	2.20	2.50	2.50	24	24	–	–	5
Nonunion	80	1.50	1.82	2.00	2.30	2.50	16	16	–	–	4
Average wage within the following categories: ²											
Lowest 25 percent	71	1.25	1.70	2.00	2.30	2.50	24	24	–	–	5
Lowest 10 percent	67	1.50	1.82	2.00	2.30	2.50	28	28	–	–	5
Second 25 percent	72	1.50	1.70	2.00	2.50	2.50	23	23	–	–	5
Third 25 percent	71	1.58	1.82	2.00	2.42	2.50	23	23	–	–	6
Highest 25 percent	83	1.50	1.82	2.20	2.40	2.50	12	12	–	–	4
Highest 10 percent	84	1.50	1.90	2.30	2.40	2.50	12	12	–	–	4
Establishment characteristic											
Service-providing industries	75	1.50	1.82	2.00	2.42	2.50	20	20	–	–	5
Education and health services	80	1.50	1.82	2.15	2.40	2.50	16	16	–	–	4
Educational services	82	1.50	1.82	2.15	2.40	2.50	14	14	–	–	3
Elementary and secondary schools	83	1.50	1.82	2.15	2.35	2.50	14	14	–	–	3
Junior colleges, colleges, and universities ...	81	1.60	1.82	2.20	2.42	2.50	15	15	–	–	4
Healthcare and social assistance	67	1.60	1.82	2.00	2.50	2.50	28	28	–	–	5
Hospitals	67	1.60	1.82	2.30	2.50	2.50	28	28	–	–	5
Public administration	68	1.50	1.70	2.00	2.50	3.00	26	25	–	–	7
1 to 99 workers	82	1.50	1.80	2.00	2.50	2.50	15	15	–	–	3
1 to 49 workers	78	1.50	1.70	2.01	2.50	2.50	17	17	–	–	4
50 to 99 workers	86	1.50	1.82	2.00	2.50	2.50	–	13	–	–	–
100 workers or more	73	1.50	1.82	2.00	2.40	2.50	21	21	–	–	6
100 to 499 workers	76	1.50	1.80	2.00	2.40	2.50	–	21	–	–	–
500 workers or more	72	1.50	1.82	2.20	2.42	2.50	21	21	–	–	7
State government	79	1.58	1.80	2.00	2.50	2.50	18	18	–	–	3
Local government	74	1.50	1.82	2.01	2.40	2.50	21	20	–	–	5

See footnotes at end of table.

Table 12. Traditional defined benefit plans: Terminal earnings formulas, state and local government workers, 2016—continued

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Flat percent per year of service	Flat percent per year of service ¹					Percent per year varies	Percent per year varies by			Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		Service	Earnings	Earnings and service	
Geographic area											
Northeast	60	1.67	1.82	2.00	2.50	2.50	33	32	—	—	7
New England	85	—	2.00	2.50	2.50	2.50	—	—	—	—	—
Middle Atlantic	52	1.67	1.82	2.00	2.50	2.50	41	41	—	—	7
South	77	1.58	1.82	2.00	2.30	2.30	20	20	—	—	3
South Atlantic	76	1.50	1.80	1.82	2.00	2.06	—	22	—	—	—
East South Central	61	1.00	1.58	1.65	2.01	2.01	27	27	—	—	12
West South Central	87	2.15	2.30	2.30	2.30	2.50	—	12	—	—	—
Midwest	71	1.10	1.60	1.85	2.20	2.40	—	28	—	—	—
East North Central	68	1.10	1.25	1.60	2.20	2.20	—	31	—	—	—
West North Central	78	1.70	1.70	1.85	2.00	2.50	—	22	—	—	—
West	89	1.50	2.00	2.42	2.50	2.50	3	3	—	—	9
Mountain	70	2.00	2.00	2.43	2.50	2.50	—	—	—	—	—
Pacific	96	1.50	2.00	2.42	2.50	2.50	—	—	—	—	—

¹ Estimates represent the flat percentage used to calculate benefits for those workers participating in plans with a terminal earnings formula based on a flat percentage per year of service.

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.

Table 13. Traditional defined benefit plans: Definition of terminal earnings, state and local government workers, 2016

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	One year	Three years			Five years			Other period	Not determinable
		Total	High three	High consecutive three	Total	High five	High consecutive five		
All workers	5	48	26	23	30	15	14	17	(¹)
Worker characteristic									
Management, professional, and related	3	49	27	23	30	16	14	18	(¹)
Professional and related	3	49	27	22	30	16	14	18	(¹)
Teachers	–	47	28	19	32	18	13	22	–
Primary, secondary, and special education school teachers	–	46	28	18	32	18	13	23	–
Service	10	47	25	21	29	15	14	15	–
Protective service	11	44	23	21	26	12	14	18	–
Sales and office	7	49	24	25	26	12	13	18	–
Office and administrative support	7	49	24	25	26	13	13	18	–
Natural resources, construction, and maintenance	7	42	15	27	36	16	19	15	(¹)
Production, transportation, and material moving	6	46	26	20	36	14	22	11	(¹)
Full time	5	49	26	23	29	15	14	17	(¹)
Part time	10	43	21	22	34	16	18	12	–
Union	9	53	28	25	25	11	14	14	(¹)
Nonunion	2	44	23	21	34	19	15	20	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	3	43	23	20	33	18	15	21	–
Lowest 10 percent	–	39	22	16	38	23	16	22	–
Second 25 percent	8	48	23	25	31	15	16	13	–
Third 25 percent	6	48	26	22	28	14	14	18	(¹)
Highest 25 percent	5	52	28	23	28	14	14	16	(¹)
Highest 10 percent	4	55	27	29	20	10	10	20	(¹)
Establishment characteristic									
Service-providing industries	5	48	26	23	29	15	14	17	(¹)
Education and health services	3	48	27	20	31	17	14	18	–
Educational services	3	47	27	20	32	18	14	18	–
Elementary and secondary schools	–	46	27	19	32	18	14	19	–
Junior colleges, colleges, and universities ...	4	48	26	22	32	18	15	16	–
Healthcare and social assistance	–	54	29	25	25	10	14	16	–
Hospitals	–	52	24	28	24	–	13	17	–
Public administration	8	48	21	27	26	12	14	17	–
1 to 99 workers	6	53	25	27	23	13	10	18	–
1 to 49 workers	6	52	21	30	24	14	9	18	–
50 to 99 workers	6	54	29	24	22	12	10	18	–
100 workers or more	5	47	26	21	32	16	16	16	(¹)
100 to 499 workers	4	49	26	23	29	14	14	18	–
500 workers or more	5	46	25	21	33	16	17	15	(¹)
State government	2	57	29	28	27	13	14	14	–
Local government	6	45	24	21	31	16	15	18	(¹)

See footnotes at end of table.

Table 13. Traditional defined benefit plans: Definition of terminal earnings, state and local government workers, 2016—continued

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	One year	Three years			Five years			Other period	Not determinable
		Total	High three	High consecutive three	Total	High five	High consecutive five		
Geographic area									
Northeast	4	78	57	21	17	8	9	1	—
New England	—	70	69	—	28	21	—	—	—
Middle Atlantic	5	80	53	26	14	5	9	—	—
South	—	37	19	18	36	21	15	27	—
South Atlantic	—	27	4	23	29	15	15	44	—
East South Central	—	27	22	—	46	—	27	28	—
West South Central	—	58	40	18	40	31	9	1	—
Midwest	—	38	24	14	39	24	15	22	—
East North Central	—	30	20	10	34	29	5	33	—
West North Central	—	50	31	20	48	14	35	—	—
West	18	51	13	39	21	—	18	9	(¹)
Mountain	—	59	21	38	38	—	26	—	1
Pacific	25	48	9	39	14	—	14	12	—

¹ Less than 0.5.

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/eps/ncs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 14. Traditional defined benefit plans: Availability of early retirement benefits, state and local government workers, 2016

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

Characteristics	Early retirement available ¹	Early retirement not available	Not determinable
All workers	92	—	—
Worker characteristic			
Management, professional, and related	95	—	—
Professional and related	95	5	—
Teachers	96	4	—
Primary, secondary, and special education school teachers	96	—	—
Service	84	16	—
Protective service	75	25	—
Sales and office	92	8	(²)
Office and administrative support	92	8	(²)
Natural resources, construction, and maintenance	88	11	(²)
Production, transportation, and material moving	91	8	1
Full time	92	—	—
Part time	94	—	—
Union	92	8	(²)
Nonunion	91	—	—
Average wage within the following categories: ³			
Lowest 25 percent	91	—	—
Lowest 10 percent	87	13	—
Second 25 percent	91	—	—
Third 25 percent	90	10	(²)
Highest 25 percent	94	—	—
Highest 10 percent	95	5	—
Establishment characteristic			
Service-providing industries	92	—	—
Education and health services	96	4	—
Educational services	96	4	—
Elementary and secondary schools	97	3	—
Junior colleges, colleges, and universities	94	—	—
Healthcare and social assistance	92	—	—
Hospitals	91	9	—
Public administration	86	14	—
1 to 99 workers	92	8	—
1 to 49 workers	93	7	—
50 to 99 workers	91	9	—
100 workers or more	92	—	—
100 to 499 workers	92	8	—
500 workers or more	92	—	—
State government	92	8	—
Local government	92	8	(²)

See footnotes at end of table.

Table 14. Traditional defined benefit plans: Availability of early retirement benefits, state and local government workers, 2016—continued

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

Characteristics	Early retirement available ¹	Early retirement not available	Not determinable
Geographic area			
Northeast:			
New England	99	—	—
South	89	11	—
South Atlantic	96	4	—
East South Central	50	50	—
West South Central	98	—	—
Midwest	97	2	(²)
East North Central	97	—	—
West North Central	98	—	—
West	93	7	—
Mountain	90	10	—
Pacific	95	5	—

¹ Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

² Less than 0.5.

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.

Table 15. Traditional defined benefit plans: Early retirement service requirements in years,¹ state and local government workers, 2016

(Includes all workers in traditional defined benefit plans with early retirement coverage and a service requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	5	5	10	25	30
Worker characteristic					
Management, professional, and related	5	5	15	25	30
Professional and related	5	5	15	25	30
Teachers	5	5	20	25	30
Primary, secondary, and special education school teachers	5	5	20	25	30
Service	5	5	10	25	25
Protective service	5	5	10	20	25
Sales and office	5	5	10	20	25
Office and administrative support	5	5	10	20	25
Natural resources, construction, and maintenance	5	5	10	20	25
Production, transportation, and material moving	5	5	10	20	30
Full time	5	5	10	25	30
Part time	5	5	8	20	30
Union	5	5	10	20	25
Nonunion	5	8	20	25	30
Average wage within the following categories: ²					
Lowest 25 percent	5	5	10	25	30
Lowest 10 percent	5	7	—	25	30
Second 25 percent	5	5	10	20	25
Third 25 percent	5	5	10	25	30
Highest 25 percent	5	5	15	25	30
Highest 10 percent	5	5	15	25	30
Establishment characteristic					
Service-providing industries	5	5	10	25	30
Education and health services	5	5	15	25	30
Educational services	5	5	15	25	30
Elementary and secondary schools	5	5	15	25	30
Junior colleges, colleges, and universities	5	5	—	25	30
Healthcare and social assistance	5	—	20	25	25
Hospitals	5	8	—	25	25
Public administration	5	5	10	20	25
1 to 99 workers	5	5	10	25	25
1 to 49 workers	5	5	10	20	25
50 to 99 workers	5	5	—	25	25
100 workers or more	5	5	10	25	30
100 to 499 workers	5	5	10	25	25
500 workers or more	5	5	10	25	30
State government	5	5	—	25	25
Local government	5	5	10	25	30

See footnotes at end of table.

Table 15. Traditional defined benefit plans: Early retirement service requirements in years,¹ state and local government workers, 2016—continued

(Includes all workers in traditional defined benefit plans with early retirement coverage and a service requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area					
Northeast:					
New England	10	10	20	20	25
South	5	8	20	25	30
South Atlantic	6	8	15	20	25
East South Central	5	5	5	10	25
West South Central	—	20	30	30	30
Midwest	5	8	—	25	25
East North Central	8	10	15	25	25
West North Central	3	5	—	—	25
West	5	5	5	20	30
Mountain	5	5	—	25	25
Pacific	5	5	5	20	30

¹ Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

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: 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.

Table 16. Traditional defined benefit plans: Selected early retirement age and service requirements,¹ state and local government workers, 2016

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

Characteristics	No minimum age requirement	Age less than 55		Age 55	
		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	30	14	15	17	13
Worker characteristic					
Management, professional, and related	33	12	16	18	12
Professional and related	33	11	16	18	12
Teachers	36	7	19	19	10
Primary, secondary, and special education school teachers	38	6	20	18	9
Service	26	19	16	14	14
Protective service	21	23	25	—	13
Sales and office	26	20	12	20	12
Office and administrative support	26	20	12	20	12
Natural resources, construction, and maintenance	16	17	—	21	20
Production, transportation, and material moving	29	9	—	18	20
Full time	31	14	15	17	13
Part time	16	21	9	24	17
Union	24	19	11	23	17
Nonunion	35	10	19	12	10
Average wage within the following categories: ³					
Lowest 25 percent	33	14	13	14	11
Lowest 10 percent	34	11	12	13	12
Second 25 percent	23	20	13	18	16
Third 25 percent	26	17	16	18	13
Highest 25 percent	36	9	16	18	13
Highest 10 percent	32	9	21	20	13
Establishment characteristic					
Service-providing industries	30	14	15	17	13
Education and health services	34	12	15	18	12
Educational services	34	12	15	18	10
Elementary and secondary schools	36	11	16	18	10
Junior colleges, colleges, and universities ...	30	16	11	20	12
Healthcare and social assistance	30	10	13	11	24
Hospitals	24	—	—	—	26
Public administration	21	21	17	16	15
1 to 99 workers	27	14	17	17	10
1 to 49 workers	23	17	19	14	12
50 to 99 workers	31	12	15	20	9
100 workers or more	31	14	14	18	14
100 to 499 workers	30	11	14	22	13
500 workers or more	31	16	14	15	15
State government	33	15	12	15	14
Local government	29	14	16	18	13

See footnotes at end of table.

Table 16. Traditional defined benefit plans: Selected early retirement age and service requirements,¹ state and local government workers, 2016—continued

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

Characteristics	No minimum age requirement	Age less than 55		Age 55	
		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	54	—	—	24	13
New England	60	—	—	4	—
Middle Atlantic	52	—	—	30	14
South	42	14	18	6	9
South Atlantic	15	24	31	—	14
East South Central	—	—	—	45	—
West South Central	88	1	—	—	—
Midwest	12	—	17	29	23
East North Central	—	—	25	21	21
West North Central	—	—	—	43	26
West	8	38	18	20	12
Mountain	15	26	—	—	—
Pacific	6	43	15	21	16

¹ Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

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.

Table 17. Traditional defined benefit plans: Early retirement age requirements in years,¹ state and local government workers, 2016

(Includes all workers in traditional defined benefit plans with early retirement coverage and an age requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	50	50	55	55	60
Worker characteristic					
Management, professional, and related	50	50	55	55	60
Professional and related	50	50	55	55	60
Teachers	50	50	55	55	60
Primary, secondary, and special education school teachers	50	50	55	55	60
Service	45	50	55	55	60
Protective service	42	50	50	55	57
Sales and office	50	50	55	55	60
Office and administrative support	50	50	55	55	60
Natural resources, construction, and maintenance	50	50	55	55	60
Production, transportation, and material moving	50	50	55	55	60
Full time	50	50	55	55	60
Part time	50	50	55	55	60
Union	50	50	55	55	55
Nonunion	50	50	55	55	60
Average wage within the following categories: ²					
Lowest 25 percent	45	50	55	55	60
Lowest 10 percent	45	50	55	57	60
Second 25 percent	50	50	55	55	60
Third 25 percent	48	50	55	55	57
Highest 25 percent	50	50	55	55	60
Highest 10 percent	50	50	55	55	55
Establishment characteristic					
Service-providing industries	50	50	55	55	60
Education and health services	50	50	55	55	60
Educational services	50	50	55	55	60
Elementary and secondary schools	50	50	55	55	60
Junior colleges, colleges, and universities	50	50	55	55	60
Healthcare and social assistance	50	50	55	55	57
Hospitals	50	50	55	55	57
Public administration	45	50	55	55	60
1 to 99 workers	50	50	55	55	60
1 to 49 workers	50	50	55	55	60
50 to 99 workers	50	50	55	55	60
100 workers or more	50	50	55	55	60
100 to 499 workers	50	50	55	55	60
500 workers or more	45	50	55	55	60
State government	50	50	55	55	60
Local government	50	50	55	55	60

See footnotes at end of table.

Table 17. Traditional defined benefit plans: Early retirement age requirements in years,¹ state and local government workers, 2016—continued

(Includes all workers in traditional defined benefit plans with early retirement coverage and an age requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area					
Northeast:					
New England	54	55	55	60	60
South	42	50	50	55	60
South Atlantic	42	45	50	55	60
East South Central	55	55	55	60	60
West South Central	45	55	55	60	60
Midwest	50	55	55	55	62
East North Central	50	50	55	57	62
West North Central	55	55	55	55	57
West	50	50	50	55	55
Mountain	50	50	50	55	55
Pacific	50	50	52	55	55

¹ Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

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: 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.

Table 18. Traditional defined benefit plans: Early retirement reductions,¹ state and local government workers, 2016

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

Characteristics	Flat percent per year reduction ²	Reduction varies by age or service ³	Actuarial reduction ⁴	Other reduction ⁵	Not determinable
All workers	38	41	21	—	(⁶)
Worker characteristic					
Management, professional, and related	37	40	23	—	(⁶)
Professional and related	37	40	24	—	—
Teachers	35	38	27	—	—
Primary, secondary, and special education school teachers	35	38	27	—	—
Service	35	42	22	—	—
Protective service	37	46	17	—	—
Sales and office	42	43	15	—	—
Office and administrative support	42	43	15	—	—
Natural resources, construction, and maintenance	40	48	11	—	(⁶)
Production, transportation, and material moving	40	41	19	—	—
Full time	38	40	21	—	(⁶)
Part time	31	54	16	—	—
Union	45	46	9	—	—
Nonunion	31	36	33	—	(⁶)
Average wage within the following categories: ⁷					
Lowest 25 percent	32	43	25	—	—
Lowest 10 percent	29	43	29	—	—
Second 25 percent	40	43	17	—	—
Third 25 percent	38	42	21	—	(⁶)
Highest 25 percent	40	38	22	—	—
Highest 10 percent	40	47	14	—	—
Establishment characteristic					
Service-providing industries	38	41	21	—	(⁶)
Education and health services	37	38	26	—	—
Educational services	37	36	27	—	—
Elementary and secondary schools	35	37	27	—	—
Junior colleges, colleges, and universities ...	42	31	27	—	—
Healthcare and social assistance	34	52	—	—	—
Hospitals	33	52	—	—	—
Public administration	39	47	13	—	(⁶)
1 to 99 workers	39	47	13	—	(⁶)
1 to 49 workers	37	50	13	—	—
50 to 99 workers	41	45	14	—	(⁶)
100 workers or more	37	39	24	—	—
100 to 499 workers	41	47	12	—	—
500 workers or more	35	35	30	—	—
State government	39	42	19	—	—
Local government	37	41	22	—	(⁶)

See footnotes at end of table.

Table 18. Traditional defined benefit plans: Early retirement reductions,¹ state and local government workers, 2016—continued

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

Characteristics	Flat percent per year reduction ²	Reduction varies by age or service ³	Actuarial reduction ⁴	Other reduction ⁵	Not determinable
Geographic area					
Northeast	39	58	—	—	(⁶)
New England	78	14	—	—	—
Middle Atlantic	26	72	—	—	(⁶)
South	37	24	39	—	—
South Atlantic	60	28	13	—	—
East South Central	30	—	58	—	—
West South Central	5	22	73	—	—
Midwest	47	32	21	—	—
East North Central	46	28	26	—	—
West North Central	49	38	—	—	—
West	30	62	8	—	—
Mountain	—	65	—	—	—
Pacific	38	61	—	—	—

¹ Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

² Reflects a reduction in the benefit amount for each year by which early retirement precedes normal retirement. In specific cases, flat percent per year reductions may approximate actuarial reductions, such as early retirement at age 55 with a reduction of 6 percent per year between age 55 and the plan's normal retirement age of 62.

³ The rate of reduction is held constant within age brackets, but differs among brackets, sometimes in approximation of an actuarial table. For example, benefits may be reduced by 3 percent for each year between age 60 and the plan's normal retirement age, and by 6 percent for each year retirement precedes age 60. Also includes some plans that reduce benefits arithmetically for each year immediately below normal retirement age and actuarially below a specified age, usually 55.

⁴ The amount of the normal retirement benefit is reduced based on actuarial assumptions, so that on average, the beneficiary receives the same total lifetime benefit regardless of retirement age.

⁵ Reduction not derived from normal retirement formula.

⁶ Less than 0.5.

⁷ 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.

Table 19. Traditional defined benefit plans: Availability of disability retirement benefits, state and local government workers, 2016

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

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate ¹	Deferred ²	Not determinable		
All workers	96	87	7	2	4	(³)
Worker characteristic						
Management, professional, and related	96	87	6	2	4	(³)
Professional and related	96	88	6	2	4	(³)
Teachers	96	88	6	2	4	(³)
Primary, secondary, and special education school teachers	96	88	6	3	4	(³)
Service	96	86	7	3	4	(³)
Protective service	97	88	—	—	3	(³)
Sales and office	96	88	7	1	4	(³)
Office and administrative support	96	88	7	1	4	(³)
Natural resources, construction, and maintenance	96	84	9	2	4	1
Production, transportation, and material moving	97	89	—	—	—	—
Full time	96	87	7	2	4	(³)
Part time	95	87	7	(³)	—	—
Union	98	89	6	3	2	(³)
Nonunion	94	85	7	2	6	(³)
Average wage within the following categories: ⁴						
Lowest 25 percent	95	86	8	1	5	(³)
Lowest 10 percent	95	85	9	1	5	(³)
Second 25 percent	97	88	7	2	3	(³)
Third 25 percent	95	85	7	3	5	(³)
Highest 25 percent	97	89	5	3	3	(³)
Highest 10 percent	98	91	4	3	2	—
Establishment characteristic						
Service-providing industries	96	87	7	2	4	(³)
Education and health services	96	88	6	2	4	(³)
Educational services	96	88	6	2	4	(³)
Elementary and secondary schools	96	88	6	2	4	(³)
Junior colleges, colleges, and universities	95	87	6	2	5	—
Healthcare and social assistance	96	88	—	—	—	—
Hospitals	96	85	—	—	—	—
Public administration	95	84	9	3	4	(³)
1 to 99 workers	96	87	7	3	4	(³)
1 to 49 workers	97	87	—	—	—	—
50 to 99 workers	95	87	6	3	—	—
100 workers or more	96	87	7	2	4	(³)
100 to 499 workers	98	89	8	1	—	—
500 workers or more	95	86	6	2	5	(³)
State government	96	89	5	2	4	—
Local government	96	86	8	2	4	(³)

See footnotes at end of table.

Table 19. Traditional defined benefit plans: Availability of disability retirement benefits, state and local government workers, 2016—continued

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

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate ¹	Deferred ²	Not determinable		
Geographic area						
Northeast	99	96	—	—	—	—
New England	100	85	—	—	—	—
Middle Atlantic	99	99	—	—	—	—
South	98	97	—	—	2	(³)
South Atlantic	96	94	—	—	4	(³)
East South Central	99	99	—	—	—	—
West South Central	100	98	—	—	—	—
Midwest	92	65	23	5	8	(³)
East North Central	88	64	21	3	12	(³)
West North Central	100	66	26	8	—	—
West	93	83	7	3	—	—
Mountain	79	54	21	4	—	—
Pacific	99	96	1	2	—	—

¹ Available immediately after the onset of a disability or after a short waiting period (typically 6 months); may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for Social Security.

² Not available until normal retirement age and/or service requirements are satisfied; in the interim, service years typically continue to accrue.

³ Less than 0.5.

⁴ 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.

Table 20. Traditional defined benefit plans: Postretirement survivor benefits, state and local government workers, 2016

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

Characteristics	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages			Other ²
		50 percent	Other fixed percentage	Choice of percentages	
All workers	95	—	—	91	5
Worker characteristic					
Management, professional, and related	95	—	—	92	5
Professional and related	96	—	—	92	4
Teachers	96	—	—	92	4
Primary, secondary, and special education school teachers	95	—	—	92	5
Service	92	—	—	89	8
Protective service	89	—	—	84	11
Sales and office	95	—	—	92	5
Office and administrative support	95	—	—	92	5
Natural resources, construction, and maintenance	—	—	—	91	—
Production, transportation, and material moving	—	—	—	93	—
Full time	95	—	—	91	5
Part time	94	—	—	92	6
Union	93	—	—	87	7
Nonunion	97	—	—	95	3
Average wage within the following categories: ³					
Lowest 25 percent	95	—	—	94	5
Lowest 10 percent	—	—	—	96	—
Second 25 percent	95	—	—	91	5
Third 25 percent	95	—	—	91	5
Highest 25 percent	94	—	—	89	6
Highest 10 percent	96	—	—	87	4
Establishment characteristic					
Service-providing industries	95	—	—	91	5
Education and health services	96	—	—	93	4
Educational services	96	—	—	93	4
Elementary and secondary schools	96	—	—	93	4
Junior colleges, colleges, and universities	96	—	—	94	4
Healthcare and social assistance	—	—	—	93	—
Hospitals	—	—	—	93	—
Public administration	92	—	—	87	8
1 to 99 workers	95	—	—	91	5
1 to 49 workers	—	—	5	89	—
50 to 99 workers	—	—	—	94	—
100 workers or more	95	—	—	91	5
100 to 499 workers	—	—	3	92	—
500 workers or more	95	—	—	91	5
State government	97	—	—	94	3
Local government	94	—	—	90	6

See footnotes at end of table.

Table 20. Traditional defined benefit plans: Postretirement survivor benefits, state and local government workers, 2016—continued

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

Characteristics	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages			Other ²
		50 percent	Other fixed percentage	Choice of percentages	
Geographic area					
Northeast	—	—	14	84	—
New England	—	—	61	39	—
Middle Atlantic	—	—	—	97	—
South	—	—	—	98	—
South Atlantic	—	—	—	98	—
East South Central	—	—	—	98	—
West South Central	—	—	—	98	—
Midwest	79	—	—	78	21
East North Central	69	—	—	66	31
West North Central	—	—	—	99	—
West	—	—	—	97	—
Mountain	—	—	—	97	—
Pacific	—	—	—	98	—

¹ An immediate annuity for the life of the plan participant and a survivor annuity for the life of the plan participant's spouse. The survivor annuity is a percentage (between 50 and 100 percent) of the participant's annuity.

² Includes percent of unreduced accrued benefit, a method under which the participant's pension is paid in the form of a straight-life (unreduced) annuity. In the event of the participant's death, the spouse receives a percentage of the unreduced annuity.

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/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 21. Traditional defined benefit plans: Availability of preretirement survivor benefits, state and local government workers, 2016

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

Characteristics	Preretirement survivor benefits available ¹	Preretirement survivor benefits not available	Not determinable
All workers	89	11	(²)
Worker characteristic			
Management, professional, and related	90	10	(²)
Professional and related	90	10	(²)
Teachers	91	9	(²)
Primary, secondary, and special education school teachers	91	9	(²)
Service	89	11	(²)
Protective service	90	10	(²)
Sales and office	86	14	(²)
Office and administrative support	86	14	(²)
Natural resources, construction, and maintenance	90	10	—
Production, transportation, and material moving	87	13	(²)
Full time	89	11	(²)
Part time	89	11	(²)
Union	81	19	—
Nonunion	97	3	(²)
Average wage within the following categories: ³			
Lowest 25 percent	94	5	(²)
Lowest 10 percent	95	—	—
Second 25 percent	88	12	—
Third 25 percent	89	11	(²)
Highest 25 percent	87	13	(²)
Highest 10 percent	83	17	—
Establishment characteristic			
Service-providing industries	89	11	(²)
Education and health services	90	10	(²)
Educational services	90	10	(²)
Elementary and secondary schools	90	10	(²)
Junior colleges, colleges, and universities	92	8	—
Healthcare and social assistance	89	11	—
Hospitals	92	—	—
Public administration	88	11	(²)
1 to 99 workers	94	6	—
1 to 49 workers	97	3	—
50 to 99 workers	91	9	—
100 workers or more	88	12	(²)
100 to 499 workers	89	11	—
500 workers or more	88	12	(²)
State government	92	8	—
Local government	88	11	(²)

See footnotes at end of table.

Table 21. Traditional defined benefit plans: Availability of preretirement survivor benefits, state and local government workers, 2016—continued

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

Characteristics	Preretirement survivor benefits available ¹	Preretirement survivor benefits not available	Not determinable
Geographic area			
Northeast	48	52	—
New England	88	—	—
Middle Atlantic	36	64	—
South	99	—	—
South Atlantic	100	—	—
East South Central	99	—	—
West South Central	96	—	—
Midwest	100	—	—
East North Central	100	—	—
West North Central	100	—	—
West	99	—	—
Mountain	100	—	—
Pacific	99	—	—

¹ Based upon the benefit the employee would have received if retirement had occurred on the date of death.

² Less than 0.5.

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/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.