

Table 1. Standard errors for defined benefit plans: Summary of plan provisions, State and local government workers, National Compensation Survey, 2007

Characteristics	Benefits based on earnings	Benefits with integrated formula	Benefits subject to a maximum	Early retirement benefits available	Disability retirement benefits available	Portability provisions
All workers	0.6	0.4	1.3	1.2	1.0	2.2
Worker characteristics						
Management, professional, and related	0.7	0.4	1.5	1.2	0.9	2.0
Professional and related	0.8	0.4	1.6	1.2	0.9	2.0
Teachers	0.8	(¹)	1.7	1.0	1.2	2.3
Primary, secondary, and special education school teachers	1.0	(¹)	1.6	0.9	1.4	2.3
Service	0.4	0.9	1.4	1.8	1.1	2.6
Protective service	0.7	1.2	1.8	2.7	1.5	3.1
Sales and office	0.8	0.4	1.5	2.0	1.4	3.2
Office and administrative support	0.8	0.5	1.3	2.1	1.4	3.2
Natural resources, construction, and maintenance	0.5	0.9	2.0	2.4	3.2	3.9
Production, transportation, and material moving	1.6	(¹)	2.5	3.0	2.8	4.4
Full time	0.6	0.4	1.2	1.2	1.0	2.3
Part time	0.8	1.7	3.3	2.2	1.8	3.2
Union	0.4	0.5	1.2	1.5	1.2	2.0
Nonunion	1.1	0.5	1.7	1.9	1.1	3.9
Average wage less than \$15 per hour ²	1.2	0.6	1.8	2.1	2.0	4.0
Average wage \$15 per hour or higher ²	0.4	0.4	1.2	1.1	0.8	1.9
Average wage less than \$24 per hour ²	0.8	0.6	1.5	1.7	1.2	2.9
Average wage \$24 per hour or higher ²	0.5	0.4	1.3	1.0	0.9	1.8
Establishment characteristics						
Education and health services	0.9	0.4	1.6	1.1	1.2	2.3
Educational services	1.0	0.5	1.7	1.1	1.3	2.4
Elementary and secondary schools ..	0.9	0.4	1.5	0.9	1.5	2.1
Junior colleges, colleges, and universities	0.9	(¹)	3.2	3.5	1.7	7.2
Health care and social assistance	1.6	1.3	(¹)	3.1	1.5	3.6
Hospitals	0.7	(¹)	(¹)	3.8	1.6	4.6
Public administration	0.6	0.9	1.4	1.9	0.9	2.8
1 to 99 workers	1.7	(¹)	2.1	2.4	3.4	4.3
1 to 49 workers	1.6	(¹)	(¹)	3.5	5.0	6.5
50 to 99 workers	3.5	(¹)	(¹)	2.4	2.1	5.2
100 workers or more	0.5	0.4	1.3	1.2	0.8	2.1
100 to 499 workers	1.1	(¹)	2.6	1.8	1.6	4.1
500 workers or more	0.5	0.4	1.1	1.3	0.7	2.1
State government	1.1	(¹)	1.2	2.6	1.2	4.3
Local government	0.6	0.4	1.5	1.0	1.3	2.1

See footnotes at end of table.

Table 1. Standard errors for defined benefit plans: Summary of plan provisions, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Benefits based on earnings	Benefits with integrated formula	Benefits subject to a maximum	Early retirement benefits available	Disability retirement benefits available	Portability provisions
Geographic areas						
New England	3.2	4.2	(¹)	6.9	4.4	3.2
Middle Atlantic	0.3	(¹)	0.4	0.4	0.3	2.9
East North Central	0.2	(¹)	4.4	1.5	1.1	4.5
West North Central	7.7	(¹)	(¹)	3.2	3.1	5.4
South Atlantic	0.4	0.2	2.3	0.5	0.4	5.9
East South Central	(³)	(¹)	(¹)	12.0	(³)	(¹)
West South Central	0.2	(¹)	1.3	1.8	(³)	4.3
Mountain	(³)	—	(¹)	0.8	14.4	11.5
Pacific	0.1	1.2	0.5	4.2	0.9	3.6

¹ These data do not meet publication criteria.

² The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for

more details.

³ Less than 0.05.

NOTE: Dash indicates no workers in this category.

Table 2. Standard errors for defined benefit plans: Eligibility requirements, State and local government workers, National Compensation Survey, 2007

Characteristics	Plan participation available to new employees	Available to new employees				Plan participation not available to new employees
		With minimum age or service requirement	Service requirements		No minimum age or service requirement	
			Less than 12 months	More than 12 months		
All workers	0.5	0.9	0.7	0.5	1.1	0.5
Worker characteristics						
Management, professional, and related	0.5	0.9	0.7	0.5	1.0	0.5
Professional and related	0.6	0.8	0.6	0.5	1.0	0.6
Teachers	0.8	0.7	(¹)	0.6	1.1	0.8
Primary, secondary, and special education school teachers	0.8	0.7	0.2	0.7	1.1	0.8
Service	0.8	1.2	0.7	0.9	1.4	0.8
Protective service	0.8	1.8	1.0	1.4	2.0	0.8
Sales and office	1.4	1.6	1.4	0.8	2.1	1.4
Office and administrative support	1.1	1.6	1.4	0.8	1.9	1.1
Natural resources, construction, and maintenance	1.1	1.9	1.7	0.7	2.3	0.9
Production, transportation, and material moving	2.6	2.6	1.6	2.2	4.0	2.6
Full time	0.5	1.0	0.7	0.5	1.1	0.5
Part time	2.5	1.8	(¹)	1.2	2.9	2.4
Union	0.8	1.4	1.1	0.8	1.5	0.8
Nonunion	0.3	0.8	0.5	0.5	0.9	0.3
Average wage less than \$15 per hour ²	0.9	0.9	0.6	0.6	1.4	0.9
Average wage \$15 per hour or higher ²	0.5	1.0	0.8	0.6	1.1	0.4
Average wage less than \$24 per hour ²	0.6	1.0	0.8	0.5	1.2	0.6
Average wage \$24 per hour or higher ²	0.6	1.0	0.7	0.6	1.1	0.6
Establishment characteristics						
Education and health services	0.7	0.7	0.4	0.5	1.0	0.7
Educational services	0.7	0.5	0.3	0.5	0.9	0.7
Elementary and secondary schools ..	0.9	0.6	(¹)	0.5	1.1	0.9
Junior colleges, colleges, and universities	0.4	1.2	(¹)	0.5	1.3	0.4
Health care and social assistance	0.5	3.9	2.0	2.2	4.0	0.5
Hospitals	0.8	4.9	2.4	3.2	4.8	0.8
Public administration	0.4	1.9	1.3	1.1	1.9	0.4
1 to 99 workers	1.3	2.0	1.6	0.3	2.6	1.3
1 to 49 workers	1.6	3.4	2.8	(¹)	3.6	(¹)
50 to 99 workers	1.9	2.1	(¹)	0.3	2.9	(¹)
100 workers or more	0.5	1.0	0.7	0.6	1.0	0.5
100 to 499 workers	1.4	2.2	1.2	1.8	2.7	1.4
500 workers or more	0.4	0.8	0.7	0.4	0.9	0.3
State government	0.4	1.6	1.5	0.6	1.7	0.4
Local government	0.6	0.9	0.5	0.7	1.1	0.6

See footnotes at end of table.

Table 2. Standard errors for defined benefit plans: Eligibility requirements, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Plan participation available to new employees	Available to new employees				Plan participation not available to new employees
		With minimum age or service requirement	Service requirements		No minimum age or service requirement	
			Less than 12 months	More than 12 months		
Geographic areas						
New England	1.1	(¹)	(¹)	(¹)	2.1	(¹)
Middle Atlantic	1.3	3.2	(¹)	(¹)	2.7	1.3
East North Central	3.1	(¹)	(¹)	—	3.6	3.1
West North Central	1.2	(¹)	(¹)	—	3.2	1.2
South Atlantic	(³)	1.2	(¹)	(¹)	1.2	(¹)
East South Central	(³)	(¹)	(¹)	—	1.8	—
West South Central	0.8	2.2	(¹)	(¹)	2.5	(¹)
Mountain	(³)	(¹)	(¹)	—	0.2	—
Pacific	0.7	3.2	(¹)	(¹)	3.1	0.5

¹ These data do not meet publication criteria.

² The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

³ Less than 0.05.

NOTE: Dash indicates no workers in this category.

Table 3. Standard errors for defined benefit plans: Plan sponsor,¹ State and local government workers, National Compensation Survey, 2007

Characteristics	State government sponsor	Local government sponsor
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.4	0.4
Professional and related	0.4	0.4
Teachers	0.3	0.3
Primary, secondary, and special education school teachers	0.3	(²)
Service	1.3	1.3
Protective service	2.2	2.2
Sales and office	2.0	2.0
Office and administrative support	1.8	1.8
Natural resources, construction, and maintenance	1.7	1.7
Production, transportation, and material moving	3.8	3.8
Full time	0.6	0.6
Part time	1.8	1.8
Union	0.9	0.9
Nonunion	0.8	0.8
Average wage less than \$15 per hour ³	1.1	1.1
Average wage \$15 per hour or higher ³	0.6	0.6
Average wage less than \$24 per hour ³	0.9	0.9
Average wage \$24 per hour or higher ³	0.5	0.5
Establishment characteristics		
Education and health services	0.4	0.4
Educational services	0.3	0.3
Elementary and secondary schools ..	0.3	0.3
Junior colleges, colleges, and universities	0.4	0.4
Health care and social assistance	3.3	3.3
Hospitals	4.8	4.8
Public administration	1.6	1.6
1 to 99 workers	1.5	(²)
1 to 49 workers	1.3	1.3
50 to 99 workers	2.6	(²)
100 workers or more	0.6	0.6
100 to 499 workers	1.2	1.2
500 workers or more	0.7	0.7
State government	0.2	(²)
Local government	0.8	0.8

See footnotes at end of table.

Table 3. Standard errors for defined benefit plans: Plan sponsor,¹ State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	State government sponsor	Local government sponsor
Geographic areas		
New England	4.3	4.3
Middle Atlantic	1.7	1.7
East North Central	0.9	0.9
West North Central	0.9	(²)
South Atlantic	1.1	1.1
East South Central	2.2	(²)
West South Central	1.7	(²)
Mountain	1.6	1.6
Pacific	2.0	2.0

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

² These data do not meet publication criteria.

³ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

Table 4. Standard errors for defined benefit plans: Traditional plan formula, State and local government workers, National Compensation Survey, 2007

Characteristics	Traditional	Traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar amount formula
All workers	0.2	0.7	0.3	(¹)
Worker characteristics				
Management, professional, and related	0.2	0.8	0.3	(¹)
Professional and related	0.2	0.8	0.3	(¹)
Teachers	(²)	0.9	(¹)	(¹)
Primary, secondary, and special education school teachers	(²)	1.0	(²)	(¹)
Service	0.3	0.7	0.6	0.2
Protective service	0.5	1.4	1.1	(¹)
Sales and office	0.4	1.0	0.5	(¹)
Office and administrative support	0.4	1.0	0.5	(¹)
Natural resources, construction, and maintenance	0.4	0.8	(¹)	(¹)
Production, transportation, and material moving	0.2	1.9	(¹)	(¹)
Full time	0.2	0.7	0.3	(¹)
Part time	(²)	0.8	(¹)	(¹)
Union	0.3	0.5	0.3	(¹)
Nonunion	0.1	1.3	(¹)	(¹)
Average wage less than \$15 per hour ³	0.4	1.3	0.3	(¹)
Average wage \$15 per hour or higher ³	0.2	0.6	0.3	(¹)
Average wage less than \$24 per hour ³	0.4	0.9	0.4	(¹)
Average wage \$24 per hour or higher ³	0.1	0.5	0.2	(¹)
Establishment characteristics				
Education and health services	0.1	1.0	(¹)	(¹)
Educational services	(²)	1.1	(¹)	(¹)
Elementary and secondary schools ..	(²)	0.9	0.1	(¹)
Junior colleges, colleges, and universities	(²)	2.3	(¹)	(¹)
Health care and social assistance	1.2	2.1	(¹)	-
Hospitals	0.7	1.2	(¹)	-
Public administration	0.5	0.8	0.4	(¹)
1 to 99 workers	0.7	1.8	(¹)	(¹)
1 to 49 workers	1.3	1.8	(¹)	(¹)
50 to 99 workers	(²)	3.5	-	-
100 workers or more	0.2	0.7	0.3	(¹)
100 to 499 workers	0.5	1.3	(¹)	(¹)
500 workers or more	0.1	0.7	0.4	(¹)
State government	0.9	1.5	1.1	(¹)
Local government	(²)	0.7	0.1	(¹)

See footnotes at end of table.

Table 4. Standard errors for defined benefit plans: Traditional plan formula, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Traditional	Traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar amount formula
Geographic areas				
New England	(²)	3.2	(¹)	(¹)
Middle Atlantic	(²)	2.1	(¹)	(¹)
East North Central	(²)	0.3	(¹)	(¹)
West North Central	3.4	7.7	(¹)	(¹)
South Atlantic	(²)	0.7	0.5	(¹)
East South Central	(²)	0.5	(¹)	—
West South Central	0.2	0.6	(¹)	—
Mountain	(²)	(²)	—	—
Pacific	0.1	0.5	(¹)	(¹)

¹ These data do not meet publication criteria.

² Less than 0.05.

³ The wage breakouts are based on the average wage for each occupation surveyed, which may

include workers both above and below the threshold. See the Technical Note for more details.

NOTE: Dash indicates no workers in this category.

Table 5. Standard errors for defined benefit plans: Integration with Social Security, State and local government workers, National Compensation Survey, 2007

Characteristics	With integrated formula	Type of integrated formula		Without integrated formula	Not covered under Social Security
		Social Security breakpoint ¹	Offset by Social Security ²		
All workers	0.4	0.3	0.3	1.5	1.4
Worker characteristics					
Management, professional, and related	0.4	0.4	0.2	1.5	1.4
Professional and related	0.4	0.3	0.2	1.6	1.5
Teachers	(³)	(³)	(³)	2.2	2.2
Primary, secondary, and special education school teachers	(³)	(³)	–	2.3	2.2
Service	0.9	(³)	0.8	1.9	1.8
Protective service	1.2	(³)	(³)	2.5	2.4
Sales and office	0.4	0.2	0.4	1.8	1.7
Office and administrative support	0.5	0.2	0.4	1.8	1.8
Natural resources, construction, and maintenance	0.9	(³)	0.7	3.3	(³)
Production, transportation, and material moving	(³)	(³)	(³)	3.4	3.0
Full time	0.4	0.3	0.3	1.6	1.5
Part time	1.7	(³)	(³)	2.5	2.1
Union	0.5	(³)	0.4	1.8	1.6
Nonunion	0.5	0.4	0.4	1.8	1.7
Average wage less than \$15 per hour ⁴	0.6	0.5	0.3	2.4	2.3
Average wage \$15 per hour or higher ⁴	0.4	0.3	0.3	1.4	1.3
Average wage less than \$24 per hour ⁴	0.6	0.3	0.5	1.7	1.6
Average wage \$24 per hour or higher ⁴	0.4	0.3	0.3	1.6	1.5
Establishment characteristics					
Education and health services	0.4	(³)	0.1	1.7	1.6
Educational services	0.5	(³)	0.1	1.9	1.8
Elementary and secondary schools ..	0.4	(³)	0.1	2.0	1.9
Junior colleges, colleges, and universities	(³)	(³)	(³)	3.9	3.3
Health care and social assistance	1.3	(³)	(³)	2.2	1.9
Hospitals	(³)	(³)	(³)	3.3	1.4
Public administration	0.9	0.4	0.8	1.8	1.6
1 to 99 workers	(³)	(³)	0.5	4.0	(³)
1 to 49 workers	(³)	(³)	0.8	4.8	(³)
50 to 99 workers	(³)	(³)	(³)	5.1	5.0
100 workers or more	0.4	0.3	0.3	1.4	1.3
100 to 499 workers	(³)	(³)	(³)	3.1	3.0
500 workers or more	0.4	0.3	0.3	1.3	1.1
State government	(³)	(³)	(³)	2.1	1.8
Local government	0.4	0.2	0.4	1.7	1.6

See footnotes at end of table.

Table 5. Standard errors for defined benefit plans: Integration with Social Security, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	With integrated formula	Type of integrated formula		Without integrated formula	Not covered under Social Security
		Social Security breakpoint ¹	Offset by Social Security ²		
Geographic areas					
New England	4.2	(³)	4.2	4.9	3.1
Middle Atlantic	(³)	(³)	(³)	2.7	2.8
East North Central	(³)	—	(³)	0.9	(³)
West North Central	(³)	(³)	(³)	4.2	4.3
South Atlantic	0.2	0.2	(³)	2.6	2.6
East South Central	(³)	(³)	(³)	6.9	(³)
West South Central	(³)	(³)	(³)	3.6	(³)
Mountain	—	—	—	16.3	(³)
Pacific	1.2	(³)	1.2	3.6	2.6

¹ Formula applies lower benefit rate to earnings subject to FICA (Social Security) taxes.

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

³ These data do not meet publication criteria.

⁴ The wage breakouts are based on the average wage

for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

NOTE: Dash indicates no workers in this category.

Table 6. Standard errors for terminal earnings formulas: Type and provisions, State and local government workers, National Compensation Survey, 2007

Characteristics	Flat percent per year of service	Flat percent per year of service					Percent per year varies	Percent per year varies by		Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		Service	Earnings	
All workers	2.2	(¹)	(¹)	(¹)	(¹)	0.4	1.3	1.2	(²)	(²)
Worker characteristics										
Management, professional, and related	1.8	(¹)	0.1	(¹)	(¹)	(¹)	1.1	1.0	(²)	(²)
Professional and related	1.8	(¹)	0.1	(¹)	(¹)	(¹)	1.0	1.0	(²)	(²)
Teachers	1.5	(¹)	0.1	(¹)	(¹)	(¹)	1.3	1.2	(²)	(²)
Primary, secondary, and special education school teachers	1.7	(¹)	(¹)	(¹)	(¹)	(¹)	1.5	1.4	(²)	(²)
Service	2.7	0.2	(¹)	(¹)	(¹)	(¹)	1.8	1.7	(²)	(²)
Protective service	2.9	0.2	0.1	0.2	0.2	(¹)	2.3	2.2	(²)	2.0
Sales and office	3.2	(¹)	(¹)	0.2	0.3	(¹)	2.0	2.0	0.4	(²)
Office and administrative support	3.2	(¹)	(¹)	0.2	0.2	(¹)	1.9	1.9	0.4	(²)
Natural resources, construction, and maintenance	3.7	0.1	(¹)	(¹)	0.1	0.3	3.6	3.6	(²)	(²)
Production, transportation, and material moving	4.0	0.2	0.1	(¹)	0.1	0.2	3.3	3.3	(²)	(²)
Full time	2.3	(¹)	(¹)	(¹)	(¹)	0.4	1.3	1.2	(²)	(²)
Part time	2.7	(¹)	0.2	0.1	0.2	(¹)	2.5	2.4	(²)	(²)
Union	1.1	(¹)	(¹)	(¹)	(¹)	0.4	1.3	1.3	(²)	0.8
Nonunion	4.1	0.1	0.1	(¹)	(¹)	0.1	1.4	1.4	0.6	(²)
Average wage less than \$15 per hour ³	4.9	0.2	(¹)	(¹)	(¹)	0.4	2.4	2.3	(²)	(²)
Average wage \$15 per hour or higher ³	1.4	(¹)	(¹)	(¹)	(¹)	0.3	1.0	1.0	0.4	1.3
Average wage less than \$24 per hour ³	3.2	(¹)	(¹)	(¹)	(¹)	0.4	1.6	1.6	(²)	(²)
Average wage \$24 per hour or higher ³	1.2	(¹)	(¹)	(¹)	(¹)	0.1	1.0	1.0	(²)	1.0
Establishment characteristics										
Education and health services	2.3	(¹)	0.1	(¹)	(¹)	(¹)	1.3	1.2	(²)	(²)
Educational services	2.4	(¹)	0.2	(¹)	(¹)	(¹)	1.4	1.3	(²)	(²)
Elementary and secondary schools ..	1.8	(¹)	0.2	(¹)	(¹)	(¹)	1.6	1.5	(²)	(²)
Junior colleges, colleges, and universities	8.2	(¹)	0.1	0.2	(¹)	0.2	2.3	1.8	(²)	(²)
Health care and social assistance	4.5	(¹)	0.2	(¹)	(¹)	0.1	2.3	1.8	(²)	(²)
Hospitals	5.1	(¹)	0.3	0.1	(¹)	(¹)	3.7	2.4	(²)	(²)
Public administration	2.1	(¹)	(¹)	(¹)	0.2	(¹)	1.4	1.4	0.4	1.7
1 to 99 workers	5.0	0.1	(¹)	0.2	0.2	(¹)	3.8	(²)	(²)	(²)
1 to 49 workers	6.8	(¹)	(¹)	0.2	0.1	0.1	(²)	(²)	(²)	(²)
50 to 99 workers	5.2	0.1	(¹)	0.1	0.2	0.2	(²)	(²)	(²)	(²)
100 workers or more	2.0	(¹)	(¹)	(¹)	(¹)	0.4	1.1	1.0	0.4	(²)
100 to 499 workers	4.3	0.3	(¹)	(¹)	0.1	(¹)	2.2	2.2	(²)	(²)
500 workers or more	1.9	(¹)	0.1	(¹)	(¹)	0.3	1.0	0.9	0.5	(²)
State government	4.5	(¹)	(¹)	0.1	0.1	0.3	1.4	1.0	(²)	(²)
Local government	2.0	(¹)	(¹)	(¹)	(¹)	0.4	1.5	1.5	0.3	(²)

See footnotes at end of table.

Table 6. Standard errors for terminal earnings formulas: Type and provisions, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Flat percent per year of service	Flat percent per year of service					Percent per year varies	Percent per year varies by		Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		Service	Earnings	
Geographic areas										
New England	3.4	(¹)	(¹)	0.2	(¹)	0.5	0.9	0.9	(²)	4.0
Middle Atlantic	2.5	(¹)	(¹)	(¹)	(¹)	(¹)	3.0	2.9	(²)	(²)
East North Central	3.5	0.1	(¹)	0.2	(¹)	0.1	3.5	3.5	—	(²)
West North Central	0.5	(¹)	0.1	0.1	(¹)	(¹)	(²)	(²)	—	(²)
South Atlantic	0.6	0.2	0.1	(¹)	0.1	(¹)	0.4	(²)	(²)	0.3
West South Central	0.7	(¹)	(¹)	(¹)	(¹)	(¹)	(²)	(²)	(²)	(²)
Mountain	9.9	(¹)	(¹)	0.1	(¹)	(¹)	(²)	(²)	—	(²)
Pacific	0.6	(¹)	(¹)	(¹)	(¹)	(¹)	(²)	(²)	(²)	0.6

¹ Less than 0.05.

² These data do not meet publication criteria.

³ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See

the Technical Note for more details.

NOTE: Dash indicates no workers in this category.

Table 7. Standard errors for terminal earnings formulas: Definition of terminal earnings, State and local government workers, National Compensation Survey, 2007

Characteristics	One year	Three years			Five years			Other period
		Total	High 3	High consecutive 3	Total	High 5	High consecutive 5	
All workers	0.5	2.3	2.1	1.4	1.8	1.6	0.8	2.4
Worker characteristics								
Management, professional, and related	0.5	2.3	2.1	1.5	2.0	1.8	0.9	2.2
Professional and related	0.5	2.2	2.1	1.5	1.9	1.7	0.9	2.2
Teachers	0.2	2.4	2.1	2.2	2.1	1.9	1.1	2.1
Primary, secondary, and special education school teachers	0.2	2.3	2.0	2.2	2.2	2.1	1.0	2.2
Service	1.0	2.6	2.2	2.1	2.0	1.7	1.0	2.8
Protective service	1.6	3.1	3.0	3.2	2.6	2.3	1.1	2.5
Sales and office	1.0	3.1	2.7	1.7	1.8	1.5	0.8	3.6
Office and administrative support	1.0	3.1	2.7	1.7	1.8	1.6	0.8	3.7
Natural resources, construction, and maintenance	1.2	3.9	3.9	2.6	3.0	2.5	1.8	3.6
Production, transportation, and material moving	1.5	4.3	4.8	3.7	2.7	2.2	1.5	3.8
Full time	0.5	2.4	2.1	1.4	1.9	1.7	0.8	2.5
Part time	(¹)	3.2	3.8	4.0	2.2	1.4	1.6	2.1
Union	0.9	2.0	2.4	1.7	1.8	1.5	1.0	1.0
Nonunion	0.3	3.9	3.1	2.0	2.4	2.3	0.7	4.4
Average wage less than \$15 per hour ²	0.6	4.2	3.3	2.4	2.5	2.2	0.9	4.9
Average wage \$15 per hour or higher ²	0.6	1.9	2.0	1.3	1.7	1.5	0.8	1.7
Average wage less than \$24 per hour ²	0.6	3.0	2.6	1.6	2.0	1.8	0.8	3.4
Average wage \$24 per hour or higher ²	0.6	1.9	1.8	1.5	1.7	1.5	1.0	1.6
Establishment characteristics								
Education and health services	0.4	2.5	2.1	1.5	1.9	1.7	0.9	2.6
Educational services	0.3	2.6	2.2	1.6	2.0	1.8	1.0	2.6
Elementary and secondary schools ..	(¹)	2.0	1.7	1.7	2.1	1.9	0.9	2.2
Junior colleges, colleges, and universities	(¹)	7.5	6.3	2.8	3.1	(¹)	(¹)	(¹)
Health care and social assistance	1.2	3.9	4.2	2.8	3.7	(¹)	2.8	(¹)
Hospitals	1.8	5.5	4.2	2.6	5.4	(¹)	(¹)	(¹)
Public administration	1.0	2.8	2.7	1.9	2.4	2.3	0.8	2.4
1 to 99 workers	0.2	4.5	4.4	3.7	2.8	2.1	1.7	4.4
1 to 49 workers	(¹)	6.6	5.5	5.6	3.6	(¹)	2.6	6.8
50 to 99 workers	(¹)	5.2	5.3	3.6	4.0	3.3	(¹)	(¹)
100 workers or more	0.5	2.2	2.0	1.4	1.8	1.7	0.8	2.3
100 to 499 workers	(¹)	4.1	3.7	2.8	2.9	2.0	1.9	4.4
500 workers or more	0.6	2.3	2.0	1.4	1.9	1.7	0.8	2.3
State government	0.7	4.9	4.7	2.1	2.9	2.7	1.2	4.7
Local government	0.5	2.0	1.7	1.4	1.8	1.6	0.8	2.2

See footnotes at end of table.

Table 7. Standard errors for terminal earnings formulas: Definition of terminal earnings, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	One year	Three years			Five years			Other period
		Total	High 3	High consecutive 3	Total	High 5	High consecutive 5	
Geographic areas								
New England	(¹)	1.4	6.6	6.1	(¹)	—	(¹)	—
Middle Atlantic	(¹)	0.8	3.4	3.8	(¹)	(¹)	(¹)	(¹)
East North Central	0.7	5.1	5.7	3.0	4.1	(¹)	0.7	4.8
West North Central	(¹)	8.6	9.6	1.8	8.4	2.6	(¹)	(¹)
South Atlantic	—	4.6	2.6	4.0	5.9	5.9	(¹)	6.1
East South Central	(¹)	(¹)	(¹)	(¹)	5.3	(¹)	(¹)	(¹)
West South Central	(¹)	3.8	2.5	1.5	4.6	5.6	(¹)	1.3
Mountain	(¹)	5.4	2.4	6.3	(¹)	(¹)	(¹)	—
Pacific	3.2	4.6	(¹)	3.0	2.7	(¹)	2.4	1.4

¹ These data do not meet publication criteria.

² The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. See the Technical Note for more details.

NOTE: Dash indicates no workers in this category.

Table 8. Standard errors for defined benefit plans: Maximum benefit provisions, State and local government workers, National Compensation Survey, 2007

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.3	(¹)	0.8	0.3	0.6	(¹)	1.2	0.7
Worker characteristics								
Management, professional, and related	1.5	(¹)	1.1	0.3	(¹)	(¹)	1.4	0.8
Professional and related	1.6	(¹)	1.1	0.4	1.1	(¹)	1.5	0.9
Teachers	1.7	(¹)	(¹)	1.1	4.7	(¹)	1.7	(²)
Primary, secondary, and special education school teachers	1.6	(¹)	(¹)	0.4	5.5	(¹)	1.7	(²)
Service	1.4	(¹)	(¹)	4.0	2.7	(¹)	1.3	0.8
Protective service	1.8	4.8	3.3	0.3	0.7	(¹)	2.0	(²)
Sales and office	1.5	(¹)	2.3	1.6	(¹)	(¹)	1.4	0.8
Office and administrative support	1.3	(¹)	3.2	2.0	(¹)	(¹)	1.4	0.9
Natural resources, construction, and maintenance	2.0	3.0	0.8	(¹)	(¹)	(¹)	2.2	(²)
Production, transportation, and material moving	2.5	(¹)	(¹)	7.3	(¹)	(¹)	2.7	(²)
Full time	1.2	(¹)	0.8	0.4	1.3	(¹)	1.1	0.7
Part time	3.3	1.4	3.7	(¹)	(¹)	(¹)	2.8	(²)
Union	1.2	0.6	(¹)	(¹)	(¹)	(¹)	1.3	0.4
Nonunion	1.7	(¹)	4.5	2.2	(¹)	(¹)	1.8	1.3
Average wage less than \$15 per hour ³	1.8	3.9	5.0	(¹)	(¹)	(¹)	1.7	1.6
Average wage \$15 per hour or higher ³	1.2	(¹)	(¹)	1.7	2.2	(¹)	1.2	0.5
Average wage less than \$24 per hour ³	1.5	1.2	0.8	(¹)	(¹)	(¹)	1.4	1.1
Average wage \$24 per hour or higher ³	1.3	(¹)	1.2	0.2	3.9	(¹)	1.2	0.4
Establishment characteristics								
Education and health services	1.6	(¹)	6.5	0.3	(¹)	(¹)	1.4	(²)
Educational services	1.7	(¹)	2.7	0.2	(¹)	(¹)	1.5	(²)
Elementary and secondary schools ..	1.5	(¹)	4.7	1.4	(¹)	(¹)	1.4	(²)
Junior colleges, colleges, and universities	3.2	(¹)	(¹)	1.4	5.9	(¹)	3.0	(²)
Health care and social assistance	(²)	(²)	(²)	(²)	(²)	(²)	3.5	(²)
Hospitals	(²)	(²)	(²)	(²)	(²)	(²)	5.0	(²)
Public administration	1.4	2.1	(¹)	1.7	4.1	(¹)	1.5	0.6
1 to 99 workers	2.1	(¹)	3.8	(¹)	2.0	(¹)	2.9	(²)
1 to 49 workers	(²)	(²)	(²)	(²)	(²)	(²)	1.7	(²)
50 to 99 workers	(²)	(²)	(²)	(²)	(²)	(²)	4.8	(²)
100 workers or more	1.3	0.6	0.4	0.5	0.6	(¹)	1.2	0.6
100 to 499 workers	2.6	(¹)	1.1	(¹)	2.4	(¹)	2.7	1.2
500 workers or more	1.1	4.4	(¹)	1.6	0.8	(¹)	1.1	0.6
State government	1.2	6.5	4.5	0.6	4.3	(¹)	1.8	1.3
Local government	1.5	(¹)	(¹)	1.6	0.6	(¹)	1.4	(²)

See footnotes at end of table.

Table 8. Standard errors for defined benefit plans: Maximum benefit provisions, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Geographic areas								
New England	(²)	(²)	(²)	(²)	(²)	(²)	2.3	2.4
Middle Atlantic	0.4	(¹)	(¹)	(¹)	(¹)	(¹)	0.4	(²)
East North Central	4.4	(¹)	5.1	(¹)	2.5	(¹)	4.0	(²)
West North Central	(²)	(²)	(²)	(²)	(²)	(²)	11.3	(²)
South Atlantic	2.3	(¹)	7.8	3.9	(¹)	(¹)	2.7	(²)
East South Central	(²)	(²)	(²)	(²)	(²)	(²)	3.0	—
West South Central	1.3	(¹)	(¹)	(¹)	(¹)	(¹)	2.6	(²)
Mountain	(²)	(²)	(²)	(²)	(²)	(²)	4.5	1.6
Pacific	0.5	(¹)	(¹)	(¹)	(¹)	(¹)	0.7	(²)

¹ Less than 0.05.
² These data do not meet publication criteria.
³ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

See the Technical Note for more details.
 NOTE: Dash indicates no workers in this category.

Table 9. Standard errors for defined benefit plans: Availability of lump-sum benefits at retirement, State and local government workers, National Compensation Survey, 2007

Characteristics	With lump sum available	Type of lump sum available		No lump sum available	Not determinable
		Full lump sum available	Partial lump sum with reduced annuity		
All workers	2.2	2.3	2.1	2.0	0.7
Worker characteristics					
Management, professional, and related	2.2	2.3	2.0	2.1	0.8
Professional and related	2.2	2.2	2.0	2.1	0.8
Teachers	2.4	2.2	2.3	2.1	(¹)
Primary, secondary, and special education school teachers	2.5	2.3	2.4	2.2	(¹)
Service	2.5	2.6	2.0	2.4	0.7
Protective service	3.1	2.6	2.3	3.1	1.4
Sales and office	3.3	3.1	2.8	3.1	0.9
Office and administrative support	3.3	3.2	2.8	3.1	0.9
Natural resources, construction, and maintenance	4.7	3.6	4.4	4.1	1.8
Production, transportation, and material moving	4.5	3.6	4.8	4.4	(¹)
Full time	2.3	2.4	2.1	2.1	0.7
Part time	2.8	2.1	2.7	3.3	(¹)
Union	2.2	1.6	2.0	1.9	0.9
Nonunion	3.2	4.2	3.5	3.1	0.7
Average wage less than \$15 per hour ²	3.7	4.5	3.6	3.5	0.7
Average wage \$15 per hour or higher ²	1.9	1.9	1.8	1.8	0.8
Average wage less than \$24 per hour ²	2.9	3.2	2.7	2.7	0.7
Average wage \$24 per hour or higher ²	1.9	1.8	1.7	1.7	0.9
Establishment characteristics					
Education and health services	2.3	2.5	2.2	2.1	(¹)
Educational services	2.4	2.6	2.3	2.1	(¹)
Elementary and secondary schools ..	2.4	2.3	2.2	2.0	(¹)
Junior colleges, colleges, and universities	4.3	7.5	5.6	4.2	(¹)
Health care and social assistance	3.9	3.6	3.7	3.9	(¹)
Hospitals	4.8	(¹)	3.8	4.8	(¹)
Public administration	2.9	2.5	2.4	2.8	0.8
1 to 99 workers	5.1	3.5	5.2	4.9	(¹)
1 to 49 workers	6.2	5.5	6.4	5.7	(¹)
50 to 99 workers	6.6	4.0	6.8	6.4	(¹)
100 workers or more	2.2	2.3	1.9	2.0	0.7
100 to 499 workers	3.8	4.3	3.3	3.6	(¹)
500 workers or more	2.2	2.3	1.8	2.0	0.8
State government	3.3	4.5	3.6	3.2	0.8
Local government	2.2	2.2	2.0	2.0	0.8

See footnotes at end of table.

Table 9. Standard errors for defined benefit plans: Availability of lump-sum benefits at retirement, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	With lump sum available	Type of lump sum available		No lump sum available	Not determinable
		Full lump sum available	Partial lump sum with reduced annuity		
Geographic areas					
New England	6.0	(¹)	3.5	5.0	(¹)
Middle Atlantic	2.1	0.5	(¹)	2.3	(¹)
East North Central	4.7	2.0	4.2	4.8	(¹)
West North Central	12.3	(¹)	12.6	12.3	(¹)
South Atlantic	5.1	5.6	3.3	5.2	0.6
East South Central	13.0	(¹)	(¹)	(¹)	(¹)
West South Central	5.5	(¹)	6.7	5.1	(¹)
Mountain	13.7	4.0	(¹)	5.5	(¹)
Pacific	4.3	3.2	5.0	4.3	(¹)

¹ These data do not meet publication criteria.

² The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for

more details.

NOTE: Dash indicates no workers in this category.

Table 10. Standard errors for defined benefit plans: Age and service requirements for normal retirement,¹ State and local government workers, National Compensation Survey, 2007

Characteristics	With a minimum service requirement only	With a minimum age requirement	With minimum sum-of-age-plus service requirement
All workers	2.0	1.8	1.7
Worker characteristics			
Management, professional, and related	1.9	1.9	1.6
Professional and related	1.9	1.9	1.6
Teachers	2.3	2.2	2.0
Primary, secondary, and special education school teachers	2.2	2.3	2.1
Service	2.4	2.2	1.7
Protective service	2.8	2.9	2.1
Sales and office	3.1	2.8	1.9
Office and administrative support	3.2	2.7	1.9
Natural resources, construction, and maintenance	3.2	3.5	4.1
Production, transportation, and material moving	4.0	3.6	4.2
Full time	2.0	1.8	1.7
Part time	3.2	2.9	2.0
Union	2.2	2.1	1.5
Nonunion	3.1	2.4	2.7
Average wage less than \$15 per hour ²	4.0	2.9	3.3
Average wage \$15 per hour or higher ²	1.7	1.6	1.3
Average wage less than \$24 per hour ²	2.8	2.3	2.3
Average wage \$24 per hour or higher ²	1.7	1.7	1.4
Establishment characteristics			
Education and health services	2.2	1.9	1.9
Educational services	2.2	1.8	2.0
Elementary and secondary schools ..	2.1	1.9	2.0
Junior colleges, colleges, and universities	6.1	3.7	3.6
Health care and social assistance	3.9	4.3	4.0
Hospitals	4.7	4.9	5.0
Public administration	2.1	2.4	2.0
1 to 99 workers	4.5	4.4	4.7
1 to 49 workers	6.2	6.3	6.5
50 to 99 workers	5.2	5.1	5.1
100 workers or more	1.9	1.7	1.5
100 to 499 workers	3.9	3.8	3.1
500 workers or more	1.8	1.7	1.4
State government	3.6	2.9	2.6
Local government	2.0	1.8	1.8

See footnotes at end of table.

Table 10. Standard errors for defined benefit plans: Age and service requirements for normal retirement,¹ State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	With a minimum service requirement only	With a minimum age requirement	With minimum sum-of-age-plus service requirement
Geographic areas			
New England	9.2	9.2	(³)
Middle Atlantic	2.5	2.5	—
East North Central	3.4	3.8	3.9
West North Central	(³)	6.4	6.3
South Atlantic	2.7	2.9	(³)
East South Central	9.7	(³)	(³)
West South Central	3.0	(³)	5.4
Mountain	(³)	3.5	(³)
Pacific	5.0	5.0	(³)

¹ Normal retirement is defined as the point at which the participant could retire and immediately receive all accrued benefits by virtue of service and earnings, without any reduction due to age. Typically, plans specify a minimum length-of-service requirement and often a minimum age requirement as well.

² The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

³ These data do not meet publication criteria.

NOTE: Dash indicates no workers in this category.

Table 11. Standard errors for defined benefit plans: Selected age and service requirements¹ for normal retirement,² State and local government workers, National Compensation Survey, 2007

Characteristics	Age 55		Age 60		Age 62	Age 65	
	Less than 30 years	30 years or more	Less than 10 years	10 years or more	Less than 10 years	Less than 10 years	10 years or more
All workers	0.5	0.7	0.5	0.8	0.5	1.0	0.2
Worker characteristics							
Management, professional, and related	0.4	0.7	0.5	0.9	0.5	1.0	0.2
Professional and related	0.4	0.6	0.5	0.9	0.5	1.1	0.3
Teachers	0.1	0.8	(³)	1.0	0.7	(³)	(³)
Primary, secondary, and special education school teachers	(³)	0.9	(³)	1.1	(³)	(³)	(³)
Service	1.2	0.7	1.2	0.9	0.9	0.6	(³)
Protective service	2.0	1.0	(³)	(³)	1.5	(³)	(³)
Sales and office	0.9	1.1	0.6	(³)	0.7	1.6	0.3
Office and administrative support	0.9	1.0	0.7	(³)	0.7	1.6	0.3
Natural resources, construction, and maintenance	1.1	1.3	0.7	1.9	1.1	2.1	(³)
Production, transportation, and material moving	1.5	1.8	(³)	1.5	2.5	(³)	(³)
Full time	0.5	0.6	0.5	0.9	0.5	1.0	0.2
Part time	0.9	1.5	(³)	0.8	1.2	1.1	(³)
Union	0.7	0.8	0.5	0.4	0.9	0.5	0.4
Nonunion	0.4	0.7	0.8	1.6	0.3	(³)	(³)
Average wage less than \$15 per hour ⁴	0.8	1.0	1.2	1.4	0.5	1.4	0.4
Average wage \$15 per hour or higher ⁴	0.5	0.6	0.5	0.8	0.6	0.9	0.3
Average wage less than \$24 per hour ⁴	0.7	0.8	0.8	1.1	0.5	1.1	0.3
Average wage \$24 per hour or higher ⁴	0.5	0.6	0.3	0.7	0.7	0.8	0.3
Establishment characteristics							
Education and health services	0.3	0.6	0.6	0.9	0.5	1.0	0.2
Educational services	0.3	0.6	(³)	1.0	0.6	(³)	0.2
Elementary and secondary schools ..	0.3	0.7	(³)	1.0	0.5	(³)	0.3
Junior colleges, colleges, and universities	0.6	1.2	(³)	(³)	(³)	(³)	(³)
Health care and social assistance	(³)	1.8	(³)	(³)	0.5	(³)	-
Hospitals	(³)	1.0	(³)	(³)	(³)	(³)	-
Public administration	1.2	0.9	0.9	1.1	0.9	1.1	(³)
1 to 99 workers	(³)	(³)	(³)	(³)	(³)	1.2	0.2
50 to 99 workers	(³)	(³)	(³)	0.8	(³)	(³)	(³)
100 workers or more	0.5	0.5	0.5	0.8	0.6	1.0	0.3
100 to 499 workers	1.0	1.4	0.9	1.0	(³)	1.0	0.7
500 workers or more	0.5	0.5	0.6	0.9	0.4	1.2	0.2
State government	1.1	1.2	(³)	0.8	0.7	(³)	(³)
Local government	0.5	0.7	0.5	0.9	0.6	0.9	0.3

See footnotes at end of table.

Table 11. Standard errors for defined benefit plans: Selected age and service requirements¹ for normal retirement,² State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Age 55		Age 60		Age 62	Age 65	
	Less than 30 years	30 years or more	Less than 10 years	10 years or more	Less than 10 years	Less than 10 years	10 years or more
Geographic areas							
New England	(³)	1.0	(³)	(³)	(³)	(³)	(³)
Middle Atlantic	1.3	2.9	(³)	(³)	3.0	(³)	(³)
East North Central	1.1	0.2	(³)	1.9	(³)	(³)	(³)
South Atlantic	0.3	2.3	(³)	(³)	(³)	(³)	—
Pacific	1.3	(³)	(³)	(³)	(³)	(³)	(³)

¹ This table presents, for selected combinations, percentages of participants in plans that impose both age and service requirements for normal retirement. Plans with only age requirements and plans with a minimum age plus-service-requirement are not included.

² Normal retirement is defined as the point at which the participant could retire and immediately receive all accrued benefits by virtue of service and earnings, without any reduction due to age. Typically, plans specify a minimum length-of-service requirement and often a minimum

age requirement as well.

³ These data do not meet publication criteria.

⁴ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

NOTE: Dash indicates no workers in this category.

Table 12. Standard errors for defined benefit plans: Early retirement¹ availability, State and local government workers, National Compensation Survey, 2007

Characteristics	Early retirement available	Early retirement not available	Not determinable
All workers	1.2	1.2	0.3
Worker characteristics			
Management, professional, and related	1.2	1.2	0.3
Professional and related	1.2	1.2	0.3
Teachers	1.0	1.1	(²)
Primary, secondary, and special education school teachers	0.9	0.9	(²)
Service	1.8	1.6	0.6
Protective service	2.7	2.6	0.9
Sales and office	2.0	1.9	0.5
Office and administrative support	2.1	2.0	0.5
Natural resources, construction, and maintenance	2.4	2.3	(²)
Production, transportation, and material moving	3.0	2.3	(²)
Full time	1.2	1.2	0.3
Part time	2.2	2.2	(²)
Union	1.5	1.4	0.4
Nonunion	1.9	1.9	0.3
Average wage less than \$15 per hour ³	2.1	2.0	0.6
Average wage \$15 per hour or higher ³	1.1	1.1	0.3
Average wage less than \$24 per hour ³	1.7	1.6	0.4
Average wage \$24 per hour or higher ³	1.0	1.0	0.4
Establishment characteristics			
Education and health services	1.1	1.2	0.4
Educational services	1.1	1.2	0.4
Elementary and secondary schools ..	0.9	0.9	0.5
Junior colleges, colleges, and universities	3.5	3.5	(²)
Health care and social assistance	3.1	2.8	(²)
Hospitals	3.8	3.7	(²)
Public administration	1.9	1.8	0.4
1 to 99 workers	2.4	2.3	(²)
1 to 49 workers	3.5	3.3	(²)
50 to 99 workers	2.4	2.4	(²)
100 workers or more	1.2	1.2	0.3
100 to 499 workers	1.8	1.7	0.7
500 workers or more	1.3	1.3	0.3
State government	2.6	2.4	(²)
Local government	1.0	1.0	0.4

See footnotes at end of table.

Table 12. Standard errors for defined benefit plans: Early retirement¹ availability, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Early retirement available	Early retirement not available	Not determinable
Geographic areas			
New England	6.9	6.9	(²)
Middle Atlantic	0.4	0.4	(²)
East North Central	1.5	0.8	1.1
West North Central	3.2	(²)	(²)
South Atlantic	0.5	0.4	0.3
East South Central	12.0	(²)	(²)
West South Central	1.8	1.8	(²)
Mountain	0.8	(²)	(²)
Pacific	4.2	4.0	(²)

¹ Early retirement is defined as the point at which a worker could retire and immediately receive accrued benefits based on service and earnings, but reduced for each year prior to normal retirement age.

² These data do not meet publication criteria.

³ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

Table 13. Standard errors for defined benefit plans: Selected age and service requirements for early retirement, State and local government workers, National Compensation Survey, 2007

Characteristics	No age requirement		Below age 55		Age 55			Age 60	Sum of age plus service requirement ²
	Less than 30 years	30 years or more	Less than 10 years	10 years or more	No service requirement ¹	Less than 10 years	10 years or more	10 years or more	
All workers	1.1	0.8	1.9	1.5	(³)	1.7	1.8	(³)	0.5
Worker characteristics									
Management, professional, and related	1.0	(³)	1.9	1.5	2.0	1.9	1.7	(³)	(³)
Professional and related	1.0	(³)	1.6	1.5	1.9	1.9	1.7	(³)	(³)
Teachers	1.1	(³)	(³)	1.5	(³)	2.2	1.6	(³)	(³)
Primary, secondary, and special education school teachers	0.9	(³)	(³)	1.6	(³)	2.1	1.8	(³)	(³)
Service	1.1	(³)	2.4	1.9	(³)	1.5	2.3	0.4	0.6
Protective service	(³)	(³)	3.9	2.9	(³)	1.4	3.3	(³)	1.3
Sales and office	1.1	(³)	2.2	2.3	(³)	2.3	2.7	(³)	(³)
Office and administrative support	1.1	(³)	2.3	2.2	(³)	2.3	2.6	(³)	(³)
Natural resources, construction, and maintenance	(³)	(³)	(³)	2.6	(³)	2.8	3.9	(³)	(³)
Production, transportation, and material moving	(³)	1.2	(³)	3.1	(³)	2.7	4.4	(³)	(³)
Full time	1.1	0.9	2.0	1.5	(³)	1.7	1.7	(³)	0.5
Part time	(³)	(³)	(³)	1.3	(³)	3.2	3.7	(³)	(³)
Union	0.9	(³)	2.1	0.9	2.7	1.8	2.1	(³)	(³)
Nonunion	1.8	1.6	2.2	2.5	(³)	2.3	2.4	(³)	0.7
Average wage less than \$15 per hour ⁴	(³)	1.4	2.7	2.3	(³)	2.3	2.9	(³)	(³)
Average wage \$15 per hour or higher ⁴	0.8	0.8	1.8	1.3	(³)	1.6	1.6	(³)	0.6
Average wage less than \$24 per hour ⁴	1.5	0.8	2.4	1.9	(³)	1.8	2.4	(³)	0.6
Average wage \$24 per hour or higher ⁴	0.9	(³)	1.5	1.2	1.6	1.7	1.5	(³)	0.6
Establishment characteristics									
Education and health services	1.3	(³)	1.8	1.5	1.6	1.8	1.8	(³)	(³)
Educational services	1.2	(³)	(³)	1.5	1.6	1.9	1.7	(³)	(³)
Elementary and secondary schools ..	1.0	(³)	(³)	1.6	1.2	1.9	1.7	(³)	(³)
Junior colleges, colleges, and universities	(³)	(³)	(³)	1.9	(³)	3.3	2.7	(³)	(³)
Health care and social assistance	2.2	(³)	(³)	3.5	(³)	3.3	5.0	(³)	(³)
Hospitals	2.1	(³)	(³)	(³)	(³)	3.1	5.6	(³)	–
Public administration	1.3	(³)	3.1	2.0	(³)	1.7	2.5	(³)	0.7
1 to 99 workers	(³)	(³)	(³)	3.6	(³)	3.0	5.6	(³)	(³)
1 to 49 workers	(³)	(³)	(³)	(³)	(³)	(³)	5.5	(³)	(³)
50 to 99 workers	(³)	(³)	(³)	2.8	(³)	(³)	7.5	(³)	(³)
100 workers or more	1.0	0.9	1.9	1.4	(³)	1.6	1.6	(³)	0.5
100 to 499 workers	1.3	(³)	2.2	2.0	(³)	2.9	3.4	(³)	(³)
500 workers or more	1.1	1.0	2.1	1.5	(³)	1.7	1.5	(³)	0.4
State government	(³)	(³)	3.6	1.9	(³)	2.1	2.9	(³)	(³)
Local government	0.8	1.0	1.9	1.5	1.8	1.7	1.8	(³)	0.5

See footnotes at end of table.

Table 13. Standard errors for defined benefit plans: Selected age and service requirements for early retirement, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	No age requirement		Below age 55		Age 55			Age 60	Sum of age plus service requirement ²
	Less than 30 years	30 years or more	Less than 10 years	10 years or more	No service requirement ¹	Less than 10 years	10 years or more	10 years or more	
Geographic areas									
New England	3.7	—	(³)	(³)	—	(³)	(³)	(³)	(³)
Middle Atlantic	(³)	(³)	(³)	(³)	(³)	3.2	3.2	(³)	(³)
East North Central	(³)	(³)	(³)	4.3	(³)	2.6	5.3	(³)	(³)
West North Central	—	(³)	(³)	(³)	(³)	3.6	(³)	—	(³)
South Atlantic	1.0	(³)	6.0	5.2	(³)	(³)	2.6	(³)	(³)
West South Central	(³)	(³)	(³)	1.0	—	(³)	(³)	(³)	(³)
Pacific	(³)	—	(³)	(³)	(³)	(³)	5.9	(³)	—

¹ Where no service requirement is specified for early retirement, the service required for full vesting, usually 5 years, applies.

² In some plans, participants must also satisfy a minimum age or service requirement. These plans are included in the totals for specific age and service requirements.

³ These data do not meet publication criteria.

⁴ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

NOTE: Dash indicates no workers in this category.

Table 14. Standard errors for defined benefit plans: Early retirement reductions,¹ State and local government workers, National Compensation Survey, 2007

Characteristics	Uniform reduction ²	Reduction varies by age or service	Actuarial reduction	Not determinable
All workers	2.4	1.9	1.2	0.5
Worker characteristics				
Management, professional, and related	2.3	1.9	1.1	0.6
Professional and related	2.2	1.9	1.1	0.6
Teachers	2.3	2.2	1.2	0.6
Primary, secondary, and special education school teachers	2.2	2.1	1.3	(³)
Service	2.8	2.3	1.5	0.6
Protective service	3.3	2.9	2.4	0.7
Sales and office	3.1	2.3	1.4	0.7
Office and administrative support	3.1	2.3	1.5	0.7
Natural resources, construction, and maintenance	4.6	4.3	2.8	(³)
Production, transportation, and material moving	5.5	3.9	4.4	(³)
Full time	2.4	1.8	1.2	0.5
Part time	4.7	3.8	1.6	1.1
Union	2.5	2.1	1.0	0.6
Nonunion	3.5	2.7	1.9	0.5
Average wage less than \$15 per hour ⁴	4.1	3.0	2.3	0.6
Average wage \$15 per hour or higher ⁴	2.1	1.7	0.9	0.5
Average wage less than \$24 per hour ⁴	3.2	2.4	1.6	0.6
Average wage \$24 per hour or higher ⁴	2.0	1.7	0.9	0.6
Establishment characteristics				
Education and health services	2.5	1.9	1.3	0.4
Educational services	2.4	1.9	1.3	0.4
Elementary and secondary schools ..	2.2	1.9	1.1	0.4
Junior colleges, colleges, and universities	5.9	3.5	(³)	(³)
Health care and social assistance	5.4	3.7	2.4	(³)
Hospitals	6.2	4.1	(³)	(³)
Public administration	2.9	2.1	1.8	1.0
1 to 99 workers	5.7	5.7	3.5	(³)
1 to 49 workers	7.6	6.0	(³)	(³)
50 to 99 workers	7.2	(³)	3.7	(³)
100 workers or more	2.2	1.7	1.0	0.5
100 to 499 workers	4.7	3.5	2.5	0.7
500 workers or more	2.0	1.5	1.0	0.5
State government	4.2	2.5	2.6	0.7
Local government	2.3	2.0	1.0	0.5

See footnotes at end of table.

Table 14. Standard errors for defined benefit plans: Early retirement reductions,¹ State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Uniform reduction ²	Reduction varies by age or service	Actuarial reduction	Not determinable
Geographic areas				
New England	8.2	8.6	(³)	—
Middle Atlantic	2.5	2.6	(³)	(³)
East North Central	6.0	3.6	1.8	(³)
West North Central	(³)	(³)	6.3	(³)
South Atlantic	1.4	0.8	(³)	(³)
East South Central	13.8	(³)	(³)	(³)
West South Central	5.0	4.6	1.9	(³)
Mountain	(³)	11.6	(³)	—
Pacific	9.5	8.5	(³)	(³)

¹ Reduction for each year prior to normal retirement.

² In specific cases, uniform 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 These data do not meet publication criteria.

⁴ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

NOTE: Dash indicates no workers in this category.

Table 15. Standard errors for defined benefit plans: Disability retirement benefits, State and local government workers, National Compensation Survey, 2007

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediately	Deferred	Not determinable		
All workers	1.0	2.3	1.4	1.7	0.3	1.0
Worker characteristics						
Management, professional, and related	0.9	2.4	1.4	1.9	0.1	0.9
Professional and related	0.9	2.4	1.5	1.7	0.1	0.9
Teachers	1.2	2.9	1.8	1.8	0.1	(¹)
Primary, secondary, and special education school teachers	1.4	3.0	1.9	1.8	(¹)	(¹)
Service	1.1	2.2	1.6	1.6	0.8	0.8
Protective service	1.5	2.8	1.9	2.2	(¹)	0.8
Sales and office	1.4	2.7	1.4	2.4	(¹)	(¹)
Office and administrative support	1.4	2.7	1.3	2.4	(¹)	(¹)
Natural resources, construction, and maintenance	3.2	4.4	1.9	2.4	(¹)	(¹)
Production, transportation, and material moving	2.8	4.5	2.3	2.1	(¹)	(¹)
Full time	1.0	2.3	1.2	1.8	0.2	1.0
Part time	1.8	3.8	3.7	1.6	(¹)	(¹)
Union	1.2	2.4	1.3	2.3	0.5	(¹)
Nonunion	1.1	2.8	1.8	1.7	(¹)	1.1
Average wage less than \$15 per hour ²	2.0	3.1	2.0	1.7	(¹)	(¹)
Average wage \$15 per hour or higher ²	0.8	2.1	1.2	1.8	0.3	0.7
Average wage less than \$24 per hour ²	1.2	2.6	1.7	2.0	0.4	1.2
Average wage \$24 per hour or higher ²	0.9	2.1	1.2	1.6	0.2	0.9
Establishment characteristics						
Education and health services	1.2	2.4	1.5	1.6	0.2	(¹)
Educational services	1.3	2.6	1.6	1.6	0.1	(¹)
Elementary and secondary schools ..	1.5	2.7	1.5	1.7	(³)	(¹)
Junior colleges, colleges, and universities	1.7	3.5	2.0	(¹)	(¹)	(¹)
Health care and social assistance	1.5	4.0	2.6	3.5	(¹)	(¹)
Hospitals	1.6	4.5	3.9	3.1	(¹)	(¹)
Public administration	0.9	2.9	1.6	2.7	0.5	0.8
1 to 99 workers	3.4	4.8	1.8	3.2	0.4	(¹)
1 to 49 workers	5.0	6.0	(¹)	(¹)	(¹)	(¹)
50 to 99 workers	2.1	5.4	1.9	5.2	0.4	(¹)
100 workers or more	0.8	2.2	1.4	1.7	0.3	0.7
100 to 499 workers	1.6	3.6	2.6	2.2	0.7	(¹)
500 workers or more	0.7	2.1	1.2	1.8	0.3	0.7
State government	1.2	3.0	1.0	(¹)	0.6	1.1
Local government	1.3	2.6	1.7	1.5	0.2	(¹)

See footnotes at end of table.

Table 15. Standard errors for defined benefit plans: Disability retirement benefits, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediately	Deferred	Not determinable		
Geographic areas						
New England	4.4	4.8	(¹)	(¹)	4.4	—
Middle Atlantic	0.3	2.7	2.7	0.1	(¹)	(¹)
East North Central	1.1	2.1	(¹)	1.9	—	(¹)
West North Central	3.1	13.7	(¹)	3.0	(¹)	(¹)
South Atlantic	0.4	6.3	3.2	5.8	(¹)	(¹)
East South Central	(³)	2.3	(¹)	(¹)	—	—
West South Central	(³)	1.9	(¹)	1.9	—	—
Mountain	14.4	13.8	(¹)	(¹)	(¹)	(¹)
Pacific	0.9	4.3	1.9	(¹)	(¹)	(¹)

¹ These data do not meet publication criteria.

² The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

³ Less than 0.05.

NOTE: Dash indicates no workers in this category.

Table 16. Standard errors for defined benefit plans: Postretirement survivor benefits, State and local government workers, National Compensation Survey, 2007

Characteristics	With post-retirement survivor benefits	Joint-and-survivor annuity ¹	Percentage of joint-and-survivor annuity ¹				Percent of accrued benefit
			50 percent	51 to 99 percent	Choice of percentages	Percentage not determinable	
All workers	0.1	0.9	0.8	1.3	2.1	0.4	0.9
Worker characteristics							
Management, professional, and related	(²)	1.0	0.8	1.5	2.2	0.3	1.0
Professional and related	(²)	1.1	0.8	1.3	2.2	0.3	1.1
Teachers	(²)	1.4	1.0	1.3	2.4	0.4	1.4
Primary, secondary, and special education school teachers	(²)	1.4	(³)	1.5	2.4	(³)	1.4
Service	0.2	1.0	1.1	1.5	2.3	0.9	1.0
Protective service	0.3	1.7	1.8	2.4	3.0	1.5	1.7
Sales and office	0.1	1.4	0.7	1.2	2.2	0.5	1.4
Office and administrative support	0.1	1.4	0.7	1.3	2.3	0.5	1.4
Natural resources, construction, and maintenance	0.6	1.5	1.8	(³)	3.5	1.1	1.3
Production, transportation, and material moving	1.4	2.4	1.9	(³)	4.4	(³)	2.1
Full time	0.1	1.0	0.7	1.4	2.2	0.3	1.0
Part time	(²)	1.0	2.7	(³)	4.0	(³)	1.0
Union	0.2	1.0	1.0	1.4	2.0	0.6	1.0
Nonunion	0.1	1.5	0.8	1.6	3.1	0.6	1.5
Average wage less than \$15 per hour ⁴	0.2	1.2	1.2	1.4	3.1	0.5	1.1
Average wage \$15 per hour or higher ⁴	0.1	0.9	0.8	1.3	1.9	0.4	0.9
Average wage less than \$24 per hour ⁴	0.2	0.9	0.8	1.6	2.5	0.5	0.9
Average wage \$24 per hour or higher ⁴	0.1	1.0	0.9	1.1	1.9	0.4	1.0
Establishment characteristics							
Education and health services	(²)	1.1	0.9	1.2	2.3	0.4	1.1
Educational services	(²)	1.2	1.0	1.3	2.4	0.3	1.2
Elementary and secondary schools ..	(²)	1.1	1.1	1.4	2.3	0.3	1.1
Junior colleges, colleges, and universities	(²)	2.9	(³)	(³)	5.4	(³)	2.9
Health care and social assistance	(²)	1.8	(³)	(³)	3.5	(³)	1.8
Hospitals	(²)	1.9	(³)	(³)	2.8	(³)	1.9
Public administration	0.2	1.3	0.8	2.2	2.6	0.6	1.3
1 to 99 workers	(²)	1.5	(³)	1.3	4.0	0.8	(³)
1 to 49 workers	(²)	2.3	(³)	(³)	6.0	(³)	(³)
50 to 99 workers	(²)	1.5	(³)	(³)	4.3	0.5	1.5
100 workers or more	0.1	1.0	0.7	1.4	2.1	0.4	1.0
100 to 499 workers	0.1	2.2	1.2	(³)	3.3	0.9	2.2
500 workers or more	0.2	0.8	0.8	1.5	2.1	0.4	0.8
State government	(²)	1.8	(³)	(³)	3.7	0.7	1.8
Local government	0.2	1.0	1.0	1.2	2.0	0.4	0.9

See footnotes at end of table.

Table 16. Standard errors for defined benefit plans: Postretirement survivor benefits, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	With post-retirement survivor benefits	Joint-and-survivor annuity ¹	Percentage of joint-and-survivor annuity ¹				Percent of accrued benefit
			50 percent	51 to 99 percent	Choice of percentages	Percentage not determinable	
Geographic areas							
New England	(²)	6.5	(³)	4.6	9.7	4.4	(³)
Middle Atlantic	(²)	2.6	(³)	(³)	2.7	(³)	2.6
East North Central	(²)	1.5	2.9	(³)	4.5	(³)	1.5
West North Central	(²)	0.1	(³)	(³)	1.4	(³)	(³)
South Atlantic	0.3	3.3	(³)	5.8	6.5	(³)	(³)
East South Central	(²)	3.3	—	(³)	14.7	(³)	(³)
West South Central	(²)	1.8	1.8	(³)	3.0	—	(³)
Mountain	1.5	1.5	(³)	(³)	10.6	(³)	0.3
Pacific	0.4	0.4	(³)	—	0.7	(³)	(³)

¹ An annuity that provides income during the lifetime of both the retiree and the surviving spouse. The accrued pension will usually be actuarially reduced at retirement because of the longer time span over which payments are expected to be made. Employees and their spouses are required to waive the spouse annuity in writing if they desire either a pension during the employee's lifetime only or another option offered by the plan, such as a guarantee of payment for a specified period.

² Less than 0.05.

³ These data do not meet publication criteria.

⁴ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

NOTE: Dash indicates no workers in this category.

Table 17. Standard errors for defined benefit plans: Preretirement survivor benefits, State and local government workers, National Compensation Survey, 2007

Characteristics	With preretirement survivor benefits ¹	Equivalent to joint-and-survivor annuity ²	Percentage equivalent to joint-and-survivor annuity ²			Percent of accrued benefit	Other ⁴	Not determinable
			50 percent of employee's pension	Other percent of employee's pension ³	Employee choice of percent			
All workers	0.3	2.0	1.6	1.1	2.0	1.0	2.0	0.2
Worker characteristics								
Management, professional, and related	0.4	1.8	1.7	1.1	2.0	1.1	1.6	0.3
Professional and related	0.5	1.8	1.8	1.1	2.1	1.1	1.6	0.4
Teachers	0.5	2.0	2.0	1.3	2.4	1.5	1.5	0.5
Primary, secondary, and special education school teachers	0.7	2.0	2.1	1.2	2.4	1.5	1.4	0.7
Service	0.7	2.3	1.7	1.1	2.1	1.5	2.3	(⁵)
Protective service	1.2	2.9	2.3	1.7	2.9	2.3	1.9	(⁵)
Sales and office	0.5	3.1	1.9	0.9	3.1	1.5	3.2	(⁵)
Office and administrative support	0.6	3.2	1.9	0.9	3.0	1.5	3.3	(⁵)
Natural resources, construction, and maintenance	0.7	2.6	2.9	(⁵)	4.1	1.3	2.2	(⁵)
Production, transportation, and material moving	0.4	4.4	3.0	(⁵)	4.1	2.4	4.2	(⁵)
Full time	0.4	2.1	1.6	1.1	2.0	1.1	2.1	0.2
Part time	0.3	2.3	3.1	(⁵)	3.6	1.3	1.9	(⁵)
Union	0.4	1.8	1.5	0.9	2.1	1.1	1.6	0.4
Nonunion	0.5	3.5	2.4	1.9	2.7	1.5	3.5	(⁵)
Average wage less than \$15 per hour ⁶	0.6	4.0	2.4	1.8	3.2	1.5	4.2	(⁵)
Average wage \$15 per hour or higher ⁶	0.3	1.7	1.5	0.9	1.8	1.0	1.5	0.2
Average wage less than \$24 per hour ⁶	0.5	2.7	1.8	1.1	2.4	1.2	2.9	0.2
Average wage \$24 per hour or higher ⁶	0.4	1.6	1.5	1.1	1.8	1.2	1.3	0.4
Establishment characteristics								
Education and health services	0.3	2.1	1.8	1.3	2.1	1.1	2.0	0.3
Educational services	0.3	2.1	1.8	1.3	2.2	1.1	2.1	0.3
Elementary and secondary schools ..	0.5	1.8	1.9	1.0	2.3	1.1	1.6	0.5
Junior colleges, colleges, and universities	0.6	7.1	2.4	(⁵)	3.9	2.0	7.4	(⁵)
Health care and social assistance	1.1	4.0	4.2	(⁵)	3.8	2.6	3.5	(⁵)
Hospitals	0.2	5.0	3.9	(⁵)	5.0	3.1	(⁵)	-
Public administration	0.9	2.5	1.8	1.0	2.4	1.6	2.5	0.4
1 to 99 workers	1.4	4.0	3.6	2.9	4.5	2.0	3.9	(⁵)
1 to 49 workers	1.5	5.1	4.6	4.9	5.7	(⁵)	(⁵)	(⁵)
50 to 99 workers	2.2	5.2	4.6	(⁵)	5.2	3.4	(⁵)	(⁵)
100 workers or more	0.3	1.9	1.5	1.0	1.9	1.0	1.9	0.2
100 to 499 workers	0.8	4.2	2.4	1.7	3.3	2.0	(⁵)	0.6
500 workers or more	0.3	1.8	1.6	1.1	1.9	1.0	1.7	0.2
State government	0.7	4.1	2.2	(⁵)	2.8	2.0	4.1	(⁵)
Local government	0.4	1.8	1.6	1.0	2.1	1.0	1.8	0.3

See footnotes at end of table.

Table 17. Standard errors for defined benefit plans: Preretirement survivor benefits, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	With preretirement survivor benefits ¹	Equivalent to joint-and-survivor annuity ²	Percentage equivalent to joint-and-survivor annuity ²			Percent of accrued benefit	Other ⁴	Not determinable
			50 percent of employee's pension	Other percent of employee's pension ³	Employee choice of percent			
Geographic areas								
New England	2.8	4.2	7.2	(⁵)	(⁵)	(⁵)	2.6	2.7
Middle Atlantic	0.2	2.8	2.7	(⁵)	3.2	3.0	(⁵)	(⁵)
East North Central	0.3	3.4	5.0	0.6	4.9	2.8	(⁵)	(⁵)
West North Central	1.6	2.1	(⁵)	(⁵)	5.0	(⁵)	(⁵)	(⁵)
South Atlantic	0.2	4.2	5.6	0.4	5.5	3.9	(⁵)	(⁵)
East South Central	3.6	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	—
West South Central	(⁷)	3.8	(⁵)	(⁵)	6.8	(⁵)	(⁵)	—
Mountain	1.1	1.4	(⁵)	(⁵)	10.9	(⁵)	(⁵)	(⁵)
Pacific	0.4	4.6	1.4	2.2	4.3	0.7	4.8	(⁵)

¹ Survivor annuity is based upon the benefit the employee would have received if retirement had occurred on the date of death.

² The spouse annuity is computed as if the employee had retired with a joint-and-survivor annuity. That is, the accrued pension is first reduced because of the longer time span over which payments were expected to be made to both the retiree and the surviving spouse. The spouse's share is then the specified percentage of the reduced amount.

³ Other percentages range from 51 percent to 100 percent of the retiree's pension.

⁴ Includes annuity based on dollar amount formula or a percentage of earnings.

⁵ These data do not meet publication criteria.

⁶ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

⁷ Less than 0.05.

NOTE: Dash indicates no workers in this category.

Table 18. Standard errors for defined benefit plans: Vesting requirements, State and local government workers, National Compensation Survey, 2007

Characteristics	Immediate full vesting	Cliff vesting ¹	Graded vesting ²	Not determinable
All workers	0.7	1.5	0.2	1.3
Worker characteristics				
Management, professional, and related	0.7	1.4	(³)	1.3
Professional and related	0.8	1.4	(³)	1.3
Teachers	(³)	1.6	–	1.4
Primary, secondary, and special education school teachers	(³)	1.8	–	1.5
Service	0.7	1.6	0.5	1.2
Protective service	1.1	2.1	0.8	1.5
Sales and office	0.4	1.6	(³)	1.4
Office and administrative support	0.4	1.6	(³)	1.5
Natural resources, construction, and maintenance	(³)	3.9	(³)	(³)
Production, transportation, and material moving	(³)	4.5	(³)	(³)
Full time	0.8	1.5	0.2	1.3
Part time	(³)	2.3	(³)	2.2
Union	0.5	1.5	0.1	1.5
Nonunion	(³)	2.0	(³)	1.3
Average wage less than \$15 per hour ⁴	(³)	2.8	(³)	(³)
Average wage \$15 per hour or higher ⁴	0.5	1.3	0.1	1.2
Average wage less than \$24 per hour ⁴	(³)	1.9	(³)	1.6
Average wage \$24 per hour or higher ⁴	0.7	1.3	0.1	1.2
Establishment characteristics				
Education and health services	0.9	1.6	(³)	1.4
Educational services	0.9	1.7	(³)	1.5
Elementary and secondary schools ..	0.8	1.8	(³)	1.6
Junior colleges, colleges, and universities	(³)	3.3	–	(³)
Health care and social assistance	(³)	1.8	–	(³)
Hospitals	–	1.5	–	(³)
Public administration	0.7	1.7	0.4	1.5
1 to 99 workers	(³)	4.3	(³)	(³)
1 to 49 workers	(³)	6.4	–	(³)
50 to 99 workers	(³)	3.8	(³)	2.7
100 workers or more	0.6	1.3	0.2	1.2
100 to 499 workers	1.0	2.3	(³)	1.8
500 workers or more	0.6	1.3	0.1	1.2
State government	(³)	2.4	–	1.8
Local government	0.6	1.6	0.2	1.5

See footnotes at end of table.

Table 18. Standard errors for defined benefit plans: Vesting requirements, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Immediate full vesting	Cliff vesting ¹	Graded vesting ²	Not determinable
Geographic areas				
New England	—	3.8	(³)	(³)
Middle Atlantic	(³)	0.3	(³)	(³)
East North Central	2.0	5.2	(³)	(³)
West North Central	(³)	3.2	(³)	(³)
South Atlantic	0.3	0.4	(³)	(³)
East South Central	(³)	8.8	(³)	(³)
West South Central	—	2.0	(³)	1.4
Mountain	(³)	16.3	(³)	(³)
Pacific	—	1.5	—	1.5

¹ Under a cliff-vesting schedule, an employee is not entitled to any benefits accrued under a pension plan until satisfying the requirement for 100-percent vesting.

² Graded vesting schedules give an employee rights to a gradually increasing share of pension benefits determined by years of service, eventually reaching 100-percent vesting status.

³ These data do not meet publication criteria.

⁴ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

NOTE: Dash indicates no workers in this category.

Table 19. Standard errors for defined benefit plans: Provisions for early receipt of deferred vested benefits, State and local government workers, National Compensation Survey, 2007

Characteristics	Immediate	Receipt allowed prior to normal retirement	Early retirement reduction			Receipt not allowed prior to normal retirement	Not determinable
			Same reduction as for early retirement	Other reduction	Not determinable		
All workers	0.9	2.0	2.1	0.3	0.5	1.5	1.1
Worker characteristics							
Management, professional, and related	0.9	2.0	2.1	(¹)	0.6	1.7	0.9
Professional and related	0.9	2.0	2.1	(¹)	0.6	1.7	0.9
Teachers	0.8	2.0	2.0	(¹)	0.6	1.8	1.2
Primary, secondary, and special education school teachers	(¹)	1.9	1.9	-	(¹)	1.7	1.4
Service	0.9	2.3	2.5	(¹)	(¹)	1.8	1.1
Protective service	1.4	3.1	3.0	(¹)	(¹)	2.8	(¹)
Sales and office	0.7	2.7	2.8	(¹)	(¹)	2.2	1.3
Office and administrative support	0.7	2.8	2.8	(¹)	0.5	2.2	1.3
Natural resources, construction, and maintenance	(¹)	3.8	3.8	(¹)	(¹)	2.7	(¹)
Production, transportation, and material moving	(¹)	5.0	4.9	(¹)	(¹)	3.8	2.9
Full time	1.0	2.0	2.1	0.3	0.5	1.5	1.1
Part time	(¹)	2.9	3.2	(¹)	(¹)	3.0	1.2
Union	0.3	2.1	2.2	(¹)	0.7	2.0	1.2
Nonunion	1.9	3.0	3.1	0.5	(¹)	1.7	1.3
Average wage less than \$15 per hour ²	(¹)	3.3	3.6	(¹)	(¹)	1.9	2.1
Average wage \$15 per hour or higher ²	0.7	1.7	1.8	0.2	0.5	1.5	0.8
Average wage less than \$24 per hour ²	1.1	2.4	2.6	0.5	0.6	1.7	1.3
Average wage \$24 per hour or higher ²	0.8	1.8	1.8	(¹)	0.5	1.6	1.0
Establishment characteristics							
Education and health services	(¹)	2.1	2.2	(¹)	0.7	1.6	1.2
Educational services	(¹)	2.1	2.2	(¹)	0.8	1.6	1.3
Elementary and secondary schools ..	0.7	1.8	1.9	(¹)	0.7	1.4	1.5
Junior colleges, colleges, and universities	(¹)	6.5	6.7	(¹)	(¹)	4.3	(¹)
Health care and social assistance	(¹)	4.1	4.1	(¹)	(¹)	3.4	(¹)
Hospitals	(¹)	4.3	4.4	(¹)	(¹)	3.7	(¹)
Public administration	1.1	2.5	2.6	0.5	0.6	2.1	0.9
1 to 99 workers	(¹)	4.2	4.6	(¹)	(¹)	2.5	(¹)
1 to 49 workers	(¹)	6.8	6.8	(¹)	(¹)	4.0	(¹)
50 to 99 workers	(¹)	3.5	4.8	(¹)	(¹)	2.3	(¹)
100 workers or more	0.8	1.9	2.0	0.3	0.4	1.5	0.8
100 to 499 workers	1.1	3.3	3.6	(¹)	(¹)	2.7	1.8
500 workers or more	0.8	1.9	2.0	0.2	0.2	1.5	0.7
State government	(¹)	4.0	4.2	(¹)	0.7	2.6	0.9
Local government	0.7	1.9	2.0	0.4	0.5	1.4	1.4

See footnotes at end of table.

Table 19. Standard errors for defined benefit plans: Provisions for early receipt of deferred vested benefits, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Immediate	Receipt allowed prior to normal retirement	Early retirement reduction			Receipt not allowed prior to normal retirement	Not determinable
			Same reduction as for early retirement	Other reduction	Not determinable		
Geographic areas							
New England	(¹)	5.9	5.9	—	—	5.9	(¹)
Middle Atlantic	—	2.4	2.3	—	(¹)	2.4	(¹)
East North Central	(¹)	2.6	3.5	(¹)	(¹)	2.2	1.1
West North Central	(¹)	3.9	7.3	(¹)	4.7	(¹)	(¹)
South Atlantic	(¹)	0.8	1.0	(¹)	(¹)	0.8	0.2
West South Central	(¹)	2.5	4.5	—	(¹)	(¹)	(¹)
Mountain	(¹)	13.8	13.8	—	—	1.8	(¹)
Pacific	(¹)	5.8	5.8	(¹)	(¹)	5.9	(¹)

¹ These data do not meet publication criteria.

² The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. See the Technical Note for more details.

NOTE: Dash indicates no workers in this category.

Table 20. Standard errors for defined benefit plans: Portability provisions, State and local government workers, National Compensation Survey, 2007

Characteristics	With portability provisions	Types of portability provisions					No portability provisions	Not determinable
		Transfer of service credits	Transfer of service assets	Transfer of service credits and assets	Lump sum over \$5,000 paid to separated employee	Other		
All workers	2.2	1.2	0.3	2.4	0.4	1.4	2.1	1.0
Worker characteristics								
Management, professional, and related	2.0	1.3	0.2	2.2	0.3	1.4	1.9	1.2
Professional and related	2.0	1.4	0.2	2.2	0.3	1.5	1.8	1.3
Teachers	2.3	2.0	(¹)	2.2	(¹)	1.4	1.7	1.7
Primary, secondary, and special education school teachers	2.3	1.9	(¹)	2.1	(¹)	1.5	1.8	1.7
Service	2.6	1.7	0.4	2.4	0.7	1.3	2.5	0.8
Protective service	3.1	2.5	0.6	2.9	(¹)	1.6	2.9	1.1
Sales and office	3.2	1.5	(¹)	3.4	(¹)	1.5	3.2	1.2
Office and administrative support	3.2	1.5	(¹)	3.3	(¹)	1.4	3.2	1.2
Natural resources, construction, and maintenance	3.9	2.5	(¹)	4.4	(¹)	(¹)	3.0	2.2
Production, transportation, and material moving	4.4	3.1	(¹)	5.2	(¹)	3.2	4.0	2.4
Full time	2.3	1.2	0.3	2.4	0.4	1.4	2.1	1.0
Part time	3.2	3.1	(¹)	3.2	(¹)	2.6	3.1	2.4
Union	2.0	1.7	0.3	2.3	0.2	1.0	1.9	1.0
Nonunion	3.9	1.2	0.3	3.5	0.8	2.4	3.9	1.5
Average wage less than \$15 per hour ²	4.0	1.9	(¹)	3.8	(¹)	2.3	4.0	1.1
Average wage \$15 per hour or higher ²	1.9	1.2	0.3	2.1	0.4	1.2	1.7	1.0
Average wage less than \$24 per hour ²	2.9	1.4	0.4	3.0	0.6	1.9	3.0	0.9
Average wage \$24 per hour or higher ²	1.8	1.3	0.2	1.8	0.3	1.1	1.5	1.3
Establishment characteristics								
Education and health services	2.3	1.4	(¹)	2.4	(¹)	1.5	2.2	1.4
Educational services	2.4	1.5	(¹)	2.4	(¹)	1.4	2.2	1.4
Elementary and secondary schools ..	2.1	1.6	(¹)	2.2	(¹)	1.2	1.8	1.5
Junior colleges, colleges, and universities	7.2	2.2	(¹)	6.3	(¹)	(¹)	7.5	(¹)
Health care and social assistance	3.6	2.8	(¹)	3.5	(¹)	(¹)	4.3	3.0
Hospitals	4.6	3.2	(¹)	3.4	(¹)	(¹)	5.1	(¹)
Public administration	2.8	1.5	0.5	2.9	0.9	1.5	2.8	0.8
1 to 99 workers	4.3	2.9	(¹)	5.4	(¹)	(¹)	4.2	1.6
1 to 49 workers	6.5	3.4	(¹)	7.3	(¹)	(¹)	6.3	(¹)
50 to 99 workers	5.2	4.4	(¹)	6.3	(¹)	(¹)	5.0	0.9
100 workers or more	2.1	1.2	0.2	2.1	0.4	1.1	2.0	1.1
100 to 499 workers	4.1	3.0	0.7	3.9	0.7	2.0	4.0	1.4
500 workers or more	2.1	1.1	0.2	2.0	0.4	1.2	2.1	1.1
State government	4.3	1.6	0.1	3.8	0.5	2.0	4.2	1.4
Local government	2.1	1.3	0.4	2.3	0.4	1.3	1.9	1.1

See footnotes at end of table.

Table 20. Standard errors for defined benefit plans: Portability provisions, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	With portability provisions	Types of portability provisions					No portability provisions	Not determinable
		Transfer of service credits	Transfer of service assets	Transfer of service credits and assets	Lump sum over \$5,000 paid to separated employee	Other		
Geographic areas								
New England	3.2	(¹)	(¹)	6.5	—	3.6	4.5	(¹)
Middle Atlantic	2.9	(¹)	—	1.5	—	0.1	2.3	(¹)
East North Central	4.5	4.1	(¹)	(¹)	(¹)	(¹)	5.0	2.5
West North Central	5.4	6.3	(¹)	(¹)	(¹)	(¹)	5.3	(¹)
South Atlantic	5.9	(¹)	(¹)	4.7	(¹)	(¹)	5.4	2.7
West South Central	4.3	(¹)	(¹)	5.5	(¹)	(¹)	(¹)	1.9
Mountain	11.5	(¹)	(¹)	(¹)	5.2	—	(¹)	(¹)
Pacific	3.6	3.4	(¹)	6.0	(¹)	(¹)	3.5	(¹)

¹ These data do not meet publication criteria.

² The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See

the Technical Note for more details.

NOTE: Dash indicates no workers in this category.

Table 21. Standard errors for defined benefit plans: Purchase of credits for prior government service, State-sponsored plans, National Compensation Survey, 2007

Characteristics	Availability of credit		
	Allowed to purchase credit	Not allowed to purchase credit	Not determinable
All workers	1.1	0.9	0.4
Worker characteristics			
Management, professional, and related	1.1	0.9	0.4
Professional and related	1.0	0.8	0.4
Teachers	1.0	0.8	(¹)
Primary, secondary, and special education school teachers	1.0	0.9	(¹)
Service	1.9	1.7	0.7
Protective service	3.0	2.5	1.1
Sales and office	1.8	1.7	0.6
Office and administrative support	1.9	1.7	0.6
Natural resources, construction, and maintenance	2.0	1.9	0.6
Production, transportation, and material moving	2.8	2.5	1.2
Full time	1.1	0.8	0.4
Part time	2.7	2.6	(¹)
Union	1.8	1.6	0.6
Nonunion	0.8	0.5	0.5
Average wage less than \$15 per hour ²	1.4	1.1	0.7
Average wage \$15 per hour or higher ²	1.1	1.0	0.4
Average wage less than \$24 per hour ²	1.3	1.1	0.5
Average wage \$24 per hour or higher ²	1.1	1.0	0.5
Establishment characteristics			
Education and health services	0.9	0.7	0.4
Educational services	0.9	0.7	0.4
Elementary and secondary schools ..	0.9	0.7	0.4
Junior colleges, colleges, and universities	2.4	2.3	(¹)
Health care and social assistance	3.1	2.4	(¹)
Hospitals	4.4	4.1	(¹)
Public administration	2.1	1.8	0.8
1 to 99 workers	2.8	2.3	(¹)
1 to 49 workers	4.4	3.3	(¹)
50 to 99 workers	2.4	2.3	(¹)
100 workers or more	1.1	0.9	0.4
100 to 499 workers	2.4	2.0	(¹)
500 workers or more	1.0	0.9	0.4
State government	1.9	1.4	1.1
Local government	1.1	1.0	0.4

See footnotes at end of table.

Table 21. Standard errors for defined benefit plans: Purchase of credits for prior government service, State-sponsored plans, National Compensation Survey, 2007—Continued

Characteristics	Availability of credit		
	Allowed to purchase credit	Not allowed to purchase credit	Not determinable
Geographic areas			
New England	2.5	2.5	(¹)
Middle Atlantic	3.6	3.6	—
East North Central	1.6	(¹)	(¹)
West North Central	7.6	4.7	(¹)
South Atlantic	0.2	(¹)	(¹)
East South Central	3.0	—	(¹)
West South Central	2.0	(¹)	1.8
Mountain	0.3	(¹)	(¹)
Pacific	4.0	4.0	(¹)

¹ These data do not meet publication criteria.

² The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for

more details.

NOTE: Dash indicates no workers in this category.

Table 22. Standard errors for defined contribution plans: Participation in types of plans with employer contributions, State and local government workers, National Compensation Survey, 2007

Characteristics	Savings and thrift	Money purchase pension
All workers	3.0	2.8
Worker characteristics		
Management, professional, and related	3.4	3.2
Professional and related	3.4	3.2
Teachers	3.8	3.3
Primary, secondary, and special education school teachers	7.7	6.6
Service	3.9	3.7
Protective service	6.1	5.7
Sales and office	3.9	3.9
Office and administrative support	4.0	4.0
Natural resources, construction, and maintenance	6.6	6.6
Production, transportation, and material moving	6.4	7.4
Full time	3.1	2.8
Part time	4.5	5.2
Union	4.3	4.2
Nonunion	3.1	2.7
Average wage less than \$15 per hour ¹	3.4	3.5
Average wage \$15 per hour or higher ¹	3.3	3.2
Average wage less than \$24 per hour ¹	3.3	3.1
Average wage \$24 per hour or higher ¹	3.5	3.4
Establishment characteristics		
Education and health services	3.8	3.6
Educational services	3.3	3.2
Elementary and secondary schools	5.0	4.7
Junior colleges, colleges, and universities	(²)	2.4
Health care and social assistance	6.5	7.3
Hospitals	8.3	9.2
Public administration	3.8	3.7
1 to 99 workers	5.5	4.9
1 to 49 workers	(²)	7.6
50 to 99 workers	(²)	8.0
100 workers or more	3.2	2.9
100 to 499 workers	5.3	5.1
500 workers or more	3.3	3.1
State government	4.9	4.4
Local government	2.9	2.7

See footnotes at end of table.

Table 22. Standard errors for defined contribution plans: Participation in types of plans with employer contributions, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Savings and thrift	Money purchase pension
Geographic areas		
Middle Atlantic	(²)	3.3
East North Central	7.9	6.2
West North Central	(²)	12.0
South Atlantic	5.2	4.8
East South Central	10.9	10.3
West South Central	6.2	6.4
Mountain	(²)	10.8
Pacific	7.0	7.2

¹ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and

below the threshold. See the Technical Note for more details.

² These data do not meet publication criteria.

**Table 23. Standard errors for defined contribution plans:
Plan sponsor,¹ State and local government workers,
National Compensation Survey, 2007**

Characteristics	State government sponsor	Local government sponsor
All workers	2.9	3.4
Worker characteristics		
Management, professional, and related	3.2	3.7
Professional and related	3.2	3.8
Teachers	3.9	4.2
Primary, secondary, and special education school teachers	6.3	7.0
Service	3.9	4.0
Protective service	4.7	5.1
Sales and office	4.4	4.9
Office and administrative support	4.6	5.3
Natural resources, construction, and maintenance	6.7	6.8
Production, transportation, and material moving	9.6	11.3
Full time	2.9	3.5
Part time	5.3	5.6
Union	4.5	5.0
Nonunion	3.2	3.7
Average wage less than \$15 per hour ²	4.1	4.9
Average wage \$15 per hour or higher ²	3.3	3.6
Average wage less than \$24 per hour ²	3.3	3.9
Average wage \$24 per hour or higher ²	3.4	3.6
Establishment characteristics		
Education and health services	4.3	5.1
Educational services	4.1	4.3
Elementary and secondary schools	4.9	5.2
Junior colleges, colleges, and universities	4.3	(³)
Health care and social assistance	8.8	9.9
Hospitals	11.8	12.5
Public administration	3.0	3.1
1 to 99 workers	5.7	6.9
1 to 49 workers	8.2	10.4
50 to 99 workers	7.1	(³)
100 workers or more	3.2	3.7
100 to 499 workers	5.2	7.4
500 workers or more	3.2	3.5
State government	1.6	(³)
Local government	2.8	3.4

See footnotes at end of table.

**Table 23. Standard errors for defined contribution plans:
Plan sponsor,¹ State and local government workers,
National Compensation Survey, 2007—Continued**

Characteristics	State government sponsor	Local government sponsor
Geographic areas		
Middle Atlantic	7.6	7.6
East North Central	4.4	4.7
West North Central	14.0	(³)
South Atlantic	3.7	3.8
East South Central	5.8	6.2
West South Central	5.7	9.8
Mountain	7.0	9.2
Pacific	9.6	11.1

¹ Based on the sponsorship of the benefit plan rather than the affiliation of the employees participating. For example, many local school district workers belong to State-sponsored retirement plans. State-sponsored benefits can be partially or totally State funded. The sum of State and local government-sponsored plans may exceed 100 percent because some

workers participate in both types of plans.
² The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.

³ These data do not meet publication criteria.

Table 24. Standard errors for selected defined contribution plans: Summary of provisions, State and local government workers, National Compensation Survey, 2007

Characteristics	Pretax contributions allowed	Transfer or rollover contributions allowed	Employee choice of investments		Immediate full vesting	Loans permitted	Withdrawals permitted
			For employee contributions	For employer contributions			
All workers	2.4	3.2	3.5	3.1	4.0	2.0	2.2
Worker characteristics							
Management, professional, and related	2.9	3.8	3.8	3.4	4.2	2.3	2.3
Professional and related	2.8	4.0	3.9	3.5	4.3	2.5	2.5
Teachers	3.3	4.8	4.7	4.7	3.9	2.3	1.8
Primary, secondary, and special education school teachers	5.9	6.0	7.0	6.7	7.5	2.3	3.2
Service	3.4	4.4	4.3	3.9	5.0	3.1	3.9
Protective service	5.6	6.5	6.3	5.7	6.6	4.8	6.5
Sales and office	2.9	4.0	5.4	5.0	5.3	3.0	3.3
Office and administrative support	3.0	4.3	5.6	5.3	5.6	3.2	3.3
Natural resources, construction, and maintenance	5.5	4.9	6.4	5.2	6.2	5.2	6.4
Production, transportation, and material moving	8.8	8.0	8.8	7.3	5.5	4.6	7.5
Full time	2.5	3.3	3.5	3.2	4.1	2.0	2.2
Part time	3.6	5.9	5.0	4.8	5.3	5.8	5.2
Union	3.5	3.7	5.7	5.9	5.0	2.8	1.9
Nonunion	2.5	3.8	3.0	2.6	4.0	2.4	2.8
Average wage less than \$15 per hour ¹	3.2	3.7	4.3	3.8	4.6	2.6	3.6
Average wage \$15 per hour or higher ¹	2.5	3.5	3.7	3.3	4.0	2.2	2.2
Average wage less than \$24 per hour ¹	2.6	3.4	4.0	3.8	4.7	2.2	2.6
Average wage \$24 per hour or higher ¹	2.8	3.5	3.5	3.0	3.6	2.3	2.3
Establishment characteristics							
Education and health services	3.2	4.7	4.0	3.4	5.3	2.9	2.6
Educational services	3.6	5.5	4.1	3.7	3.8	2.4	1.8
Elementary and secondary schools	4.4	4.4	5.1	4.6	4.9	3.1	1.6
Junior colleges, colleges, and universities	5.6	10.1	4.7	4.4	4.1	3.2	3.2
Health care and social assistance	3.6	4.9	5.6	5.2	8.3	5.5	5.6
Hospitals	5.4	6.5	7.0	5.8	(²)	7.3	7.2
Public administration	3.6	3.4	4.9	4.6	4.3	3.0	3.8
1 to 99 workers	5.3	5.6	8.3	7.8	6.4	3.8	3.5
1 to 49 workers	6.7	6.4	9.3	8.9	6.1	6.4	5.2
50 to 99 workers	7.2	7.9	9.4	9.6	9.4	5.0	6.2
100 workers or more	2.5	3.7	3.4	3.0	4.4	2.2	2.5
100 to 499 workers	3.0	5.1	4.7	5.2	6.5	4.0	4.1
500 workers or more	3.0	4.0	3.7	3.0	4.4	2.6	2.7
State government	4.3	7.9	6.2	5.8	5.9	2.3	3.8
Local government	2.4	2.5	3.3	2.8	3.1	2.4	2.4

See footnotes at end of table.

Table 24. Standard errors for selected defined contribution plans: Summary of provisions, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Pretax contributions allowed	Transfer or rollover contributions allowed	Employee choice of investments		Immediate full vesting	Loans permitted	Withdrawals permitted
			For employee contributions	For employer contributions			
Geographic areas							
New England	2.5	0.6	(²)	(²)	(²)	(²)	(²)
Middle Atlantic	4.1	9.5	4.0	3.2	3.7	7.7	(²)
East North Central	3.4	6.5	3.1	1.5	(²)	3.4	2.1
West North Central	7.4	15.3	7.2	5.7	(²)	(²)	(²)
South Atlantic	6.4	5.1	5.8	3.2	3.8	4.7	5.6
East South Central	3.3	8.7	8.0	10.4	11.0	10.4	12.0
West South Central	4.3	7.2	8.7	10.0	(²)	(²)	(²)
Mountain	8.2	9.1	8.4	8.5	6.4	(²)	(²)
Pacific	5.1	7.5	7.1	6.8	8.2	3.8	5.3

¹ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See

the Technical Note for more details.

² These data do not meet publication criteria.

Table 25. Standard errors for selected defined contribution plans: Eligibility requirements, State and local government workers, National Compensation Survey, 2007

Characteristics	With minimum age or service requirement	Service requirements		No minimum age or service requirement	Not determinable
		Less than 12 months	12 months		
All workers	3.8	3.4	1.6	3.8	0.1
Worker characteristics					
Management, professional, and related	4.0	3.8	1.4	4.0	0.2
Professional and related	4.2	3.9	1.6	4.1	(¹)
Teachers	4.8	(¹)	1.0	4.8	-
Primary, secondary, and special education school teachers	(¹)	(¹)	(¹)	8.1	-
Service	3.8	2.9	2.4	3.8	(¹)
Protective service	4.1	(¹)	(¹)	4.1	-
Sales and office	6.2	5.5	2.9	6.2	(¹)
Office and administrative support	6.5	5.8	3.0	6.5	(¹)
Natural resources, construction, and maintenance	(¹)	(¹)	(¹)	5.4	-
Production, transportation, and material moving	8.1	(¹)	(¹)	8.1	-
Full time	3.9	3.5	1.6	3.9	(¹)
Part time	4.8	(¹)	3.3	6.9	(¹)
Union	7.3	(¹)	2.7	7.1	(¹)
Nonunion	3.1	2.0	1.5	3.1	(¹)
Average wage less than \$15 per hour ²	4.4	3.9	3.1	4.4	(¹)
Average wage \$15 per hour or higher ²	4.0	3.7	1.3	4.0	(¹)
Average wage less than \$24 per hour ²	4.5	4.0	2.5	4.5	(¹)
Average wage \$24 per hour or higher ²	3.4	3.3	0.9	3.4	(¹)
Establishment characteristics					
Education and health services	4.5	3.3	2.0	4.5	(¹)
Educational services	3.9	(¹)	1.1	3.9	(¹)
Elementary and secondary schools	(¹)	(¹)	(¹)	5.6	(¹)
Junior colleges, colleges, and universities	5.3	(¹)	(¹)	5.3	-
Health care and social assistance	7.6	5.8	4.9	7.7	(¹)
Hospitals	9.1	(¹)	6.3	9.1	-
Public administration	4.8	(¹)	(¹)	4.8	(¹)
1 to 99 workers	5.9	(¹)	(¹)	5.9	(¹)
1 to 49 workers	7.3	(¹)	(¹)	7.3	(¹)
50 to 99 workers	8.9	(¹)	(¹)	8.8	(¹)
100 workers or more	4.0	3.4	1.4	4.0	(¹)
100 to 499 workers	7.1	6.7	3.6	7.0	(¹)
500 workers or more	3.6	3.0	1.2	3.6	(¹)
State government	7.0	(¹)	3.0	7.0	-
Local government	3.0	2.8	1.6	3.0	0.1

See footnotes at end of table.

Table 25. Standard errors for selected defined contribution plans: Eligibility requirements, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	With minimum age or service requirement	Service requirements		No minimum age or service requirement	Not determinable
		Less than 12 months	12 months		
Geographic areas					
Middle Atlantic	(¹)	(¹)	(¹)	1.8	-
East North Central	3.1	(¹)	2.2	3.1	-
South Atlantic	3.2	1.7	(¹)	3.2	-
East South Central	5.9	(¹)	(¹)	5.9	-
West South Central	(¹)	(¹)	(¹)	8.0	-
Mountain	(¹)	(¹)	(¹)	9.8	(¹)
Pacific	8.5	12.3	(¹)	7.8	(¹)

¹ These data do not meet publication criteria.

² The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and

below the threshold. See the Technical Note for more details.

NOTE: Dash indicates no workers in this category.

Table 26. Standard errors for money purchase pension plans: Employer contributions, State and local government workers, National Compensation Survey, 2007

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other ¹
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	5.5	0.6	0.5	1.0	0.3	1.8	5.5
Worker characteristics							
Management, professional, and related	5.5	(²)	(²)	0.6	0.3	1.2	5.5
Professional and related	5.6	(²)	0.2	0.6	0.3	1.1	5.6
Teachers	4.5	(²)	0.1	1.0	1.1	0.6	4.5
Primary, secondary, and special education school teachers	8.2	1.4	(²)	2.4	0.9	(²)	8.2
Service	4.7	(²)	0.9	1.5	2.3	4.7	4.7
Protective service	3.4	0.5	1.6	2.0	2.5	4.6	3.4
Sales and office	7.9	0.8	(²)	0.3	0.5	2.8	7.9
Office and administrative support	8.2	0.7	(²)	0.2	0.5	2.1	8.2
Natural resources, construction, and maintenance	7.0	0.4	2.6	1.6	4.3	(²)	7.0
Production, transportation, and material moving	13.1	(²)	(²)	2.0	2.0	1.6	(³)
Full time	5.5	0.4	0.4	0.8	0.4	2.2	5.5
Part time	7.2	0.5	0.5	0.4	1.4	1.2	(³)
Union	5.9	0.3	0.3	(²)	0.7	5.4	5.9
Nonunion	4.9	(²)	(²)	0.3	0.4	2.3	4.9
Average wage less than \$15 per hour ⁴	4.7	(²)	1.3	1.0	0.3	1.7	4.7
Average wage \$15 per hour or higher ⁴	5.8	0.8	0.5	1.1	0.4	1.8	5.8
Average wage less than \$24 per hour ⁴	6.5	(²)	0.6	1.2	0.3	1.6	6.5
Average wage \$24 per hour or higher ⁴	4.8	0.2	0.7	1.1	0.4	1.6	4.8
Establishment characteristics							
Education and health services	7.2	(²)	0.3	0.9	0.4	0.5	7.2
Educational services	6.3	(²)	(²)	0.7	0.3	1.1	6.3
Elementary and secondary schools	4.5	0.7	(²)	1.7	0.5	(²)	4.5
Junior colleges, colleges, and universities	11.5	0.4	0.3	0.8	0.9	0.5	(³)
Health care and social assistance	12.4	(²)	0.7	(²)	1.1	2.0	(³)
Hospitals	16.0	(²)	0.4	0.2	1.6	2.4	(³)
Public administration	6.0	0.1	1.3	2.2	1.4	2.6	6.0
1 to 99 workers	7.2	0.3	(²)	1.1	2.9	(²)	7.2
1 to 49 workers	4.9	2.7	0.5	1.4	5.4	1.3	4.9
50 to 99 workers	10.4	(²)	1.8	2.8	2.1	1.2	10.4
100 workers or more	6.0	0.7	1.1	1.3	0.2	0.9	6.0
100 to 499 workers	7.7	(²)	2.4	0.6	1.0	2.7	(³)
500 workers or more	7.1	0.7	1.1	1.3	0.4	0.7	7.1
State government	13.0	0.9	1.4	1.6	0.3	1.1	(³)
Local government	3.0	0.7	0.3	0.8	0.3	(²)	3.0

See footnotes at end of table.

Table 26. Standard errors for money purchase pension plans: Employer contributions, State and local government workers, National Compensation Survey, 2007—Continued

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other ¹
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Middle Atlantic	(³)	(³)	(³)	(³)	(³)	(³)	11.5
East North Central	3.3	(²)	(²)	1.9	0.7	(²)	(³)
South Atlantic	3.4	(²)	(²)	1.7	(²)	4.6	(³)
East South Central	11.5	1.1	0.6	5.2	2.2	(²)	(³)
West South Central	6.6	1.7	(²)	1.8	1.9	(²)	(³)
Mountain	11.4	0.5	(²)	3.5	0.1	3.5	(³)
Pacific	13.3	(²)	1.8	(²)	(²)	0.7	13.3

¹ Includes other plans in which employer contribution varies or is not expressed as a percent of earnings.

² Less than 0.05.

³ These data do not meet publication criteria.

⁴ The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See the Technical Note for more details.