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		4.0		4.0			(3)
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 lose than \$15 per hour4	0.0	1.0	1.2	1 1	0.5	1 1	0.4
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		1.2	(³)	(3)	(3)	(³)	(3)
Health care and social assistance	(3)	1.8	(3)	(3)	0.5		_
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	0.5	1.0	(3)	1.0	0.3
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	0.8	0.7	0.9	0.3
Local government	0.5	0.7	0.5	0.3	0.0	0.9	0.5

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 Middle Atlantic East North Central South Atlantic Pacific	(³) 1.3 1.1 0.3 1.3	1.0 2.9 0.2 2.3 (³)	(3) (3) (3) (3) (3) (3)	(3) (3) 1.9 (3) (3)	(³) 3.0 (³) (³) (³)	(3) (3) (3) (3) (3) (3)	(3) (3) (3) - (3)

 $^{^{\}mbox{\scriptsize 1}}$ 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.

Normal retirement is defined as the point at which the participant

age requirement as well.

3 These data do not meet publication criteria.

NOTE: Dash indicates no workers in this category.

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

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.