

**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 <sup>1</sup>	Percentage of joint-and-survivor annuity <sup>1</sup>				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
<b>Worker characteristics</b>							
Management, professional, and related ....	( <sup>2</sup> )	1.0	0.8	1.5	2.2	0.3	1.0
Professional and related .....	( <sup>2</sup> )	1.1	0.8	1.3	2.2	0.3	1.1
Teachers .....	( <sup>2</sup> )	1.4	1.0	1.3	2.4	0.4	1.4
Primary, secondary, and special education school teachers .....	( <sup>2</sup> )	1.4	( <sup>3</sup> )	1.5	2.4	( <sup>3</sup> )	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	( <sup>3</sup> )	3.5	1.1	1.3
Production, transportation, and material moving .....	1.4	2.4	1.9	( <sup>3</sup> )	4.4	( <sup>3</sup> )	2.1
Full time .....	0.1	1.0	0.7	1.4	2.2	0.3	1.0
Part time .....	( <sup>2</sup> )	1.0	2.7	( <sup>3</sup> )	4.0	( <sup>3</sup> )	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 <sup>4</sup> .....	0.2	1.2	1.2	1.4	3.1	0.5	1.1
Average wage \$15 per hour or higher <sup>4</sup> .....	0.1	0.9	0.8	1.3	1.9	0.4	0.9
Average wage less than \$24 per hour <sup>4</sup> .....	0.2	0.9	0.8	1.6	2.5	0.5	0.9
Average wage \$24 per hour or higher <sup>4</sup> .....	0.1	1.0	0.9	1.1	1.9	0.4	1.0
<b>Establishment characteristics</b>							
Education and health services .....	( <sup>2</sup> )	1.1	0.9	1.2	2.3	0.4	1.1
Educational services .....	( <sup>2</sup> )	1.2	1.0	1.3	2.4	0.3	1.2
Elementary and secondary schools ..	( <sup>2</sup> )	1.1	1.1	1.4	2.3	0.3	1.1
Junior colleges, colleges, and universities .....	( <sup>2</sup> )	2.9	( <sup>3</sup> )	( <sup>3</sup> )	5.4	( <sup>3</sup> )	2.9
Health care and social assistance .....	( <sup>2</sup> )	1.8	( <sup>3</sup> )	( <sup>3</sup> )	3.5	( <sup>3</sup> )	1.8
Hospitals .....	( <sup>2</sup> )	1.9	( <sup>3</sup> )	( <sup>3</sup> )	2.8	( <sup>3</sup> )	1.9
Public administration .....	0.2	1.3	0.8	2.2	2.6	0.6	1.3
1 to 99 workers .....	( <sup>2</sup> )	1.5	( <sup>3</sup> )	1.3	4.0	0.8	( <sup>3</sup> )
1 to 49 workers .....	( <sup>2</sup> )	2.3	( <sup>3</sup> )	( <sup>3</sup> )	6.0	( <sup>3</sup> )	( <sup>3</sup> )
50 to 99 workers .....	( <sup>2</sup> )	1.5	( <sup>3</sup> )	( <sup>3</sup> )	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	( <sup>3</sup> )	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 .....	( <sup>2</sup> )	1.8	( <sup>3</sup> )	( <sup>3</sup> )	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 <sup>1</sup>	Percentage of joint-and-survivor annuity <sup>1</sup>				Percent of accrued benefit
			50 percent	51 to 99 percent	Choice of percentages	Percentage not determinable	
<b>Geographic areas</b>							
New England .....	( <sup>2</sup> )	6.5	( <sup>3</sup> )	4.6	9.7	4.4	( <sup>3</sup> )
Middle Atlantic .....	( <sup>2</sup> )	2.6	( <sup>3</sup> )	( <sup>3</sup> )	2.7	( <sup>3</sup> )	2.6
East North Central .....	( <sup>2</sup> )	1.5	2.9	( <sup>3</sup> )	4.5	( <sup>3</sup> )	1.5
West North Central .....	( <sup>2</sup> )	0.1	( <sup>3</sup> )	( <sup>3</sup> )	1.4	( <sup>3</sup> )	( <sup>3</sup> )
South Atlantic .....	0.3	3.3	( <sup>3</sup> )	5.8	6.5	( <sup>3</sup> )	( <sup>3</sup> )
East South Central .....	( <sup>2</sup> )	3.3	—	( <sup>3</sup> )	14.7	( <sup>3</sup> )	( <sup>3</sup> )
West South Central .....	( <sup>2</sup> )	1.8	1.8	( <sup>3</sup> )	3.0	—	( <sup>3</sup> )
Mountain .....	1.5	1.5	( <sup>3</sup> )	( <sup>3</sup> )	10.6	( <sup>3</sup> )	0.3
Pacific .....	0.4	0.4	( <sup>3</sup> )	—	0.7	( <sup>3</sup> )	( <sup>3</sup> )

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

<sup>3</sup> These data do not meet publication criteria.

<sup>4</sup> 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.