

**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 <sup>1</sup>	Equivalent to joint-and-survivor annuity <sup>2</sup>	Percentage equivalent to joint-and-survivor annuity <sup>2</sup>			Percent of accrued benefit	Other <sup>4</sup>	Not determinable
			50 percent of employee's pension	Other percent of employee's pension <sup>3</sup>	Employee choice of percent			
All workers .....	0.3	2.0	1.6	1.1	2.0	1.0	2.0	0.2
<b>Worker characteristics</b>								
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	( <sup>5</sup> )
Protective service .....	1.2	2.9	2.3	1.7	2.9	2.3	1.9	( <sup>5</sup> )
Sales and office .....	0.5	3.1	1.9	0.9	3.1	1.5	3.2	( <sup>5</sup> )
Office and administrative support .....	0.6	3.2	1.9	0.9	3.0	1.5	3.3	( <sup>5</sup> )
Natural resources, construction, and maintenance .....	0.7	2.6	2.9	( <sup>5</sup> )	4.1	1.3	2.2	( <sup>5</sup> )
Production, transportation, and material moving .....	0.4	4.4	3.0	( <sup>5</sup> )	4.1	2.4	4.2	( <sup>5</sup> )
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	( <sup>5</sup> )	3.6	1.3	1.9	( <sup>5</sup> )
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	( <sup>5</sup> )
Average wage less than \$15 per hour <sup>6</sup> .....	0.6	4.0	2.4	1.8	3.2	1.5	4.2	( <sup>5</sup> )
Average wage \$15 per hour or higher <sup>6</sup> .....	0.3	1.7	1.5	0.9	1.8	1.0	1.5	0.2
Average wage less than \$24 per hour <sup>6</sup> .....	0.5	2.7	1.8	1.1	2.4	1.2	2.9	0.2
Average wage \$24 per hour or higher <sup>6</sup> .....	0.4	1.6	1.5	1.1	1.8	1.2	1.3	0.4
<b>Establishment characteristics</b>								
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	( <sup>5</sup> )	3.9	2.0	7.4	( <sup>5</sup> )
Health care and social assistance .....	1.1	4.0	4.2	( <sup>5</sup> )	3.8	2.6	3.5	( <sup>5</sup> )
Hospitals .....	0.2	5.0	3.9	( <sup>5</sup> )	5.0	3.1	( <sup>5</sup> )	—
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	( <sup>5</sup> )
1 to 49 workers .....	1.5	5.1	4.6	4.9	5.7	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
50 to 99 workers .....	2.2	5.2	4.6	( <sup>5</sup> )	5.2	3.4	( <sup>5</sup> )	( <sup>5</sup> )
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	( <sup>5</sup> )	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	( <sup>5</sup> )	2.8	2.0	4.1	( <sup>5</sup> )
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 <sup>1</sup>	Equivalent to joint-and-survivor annuity <sup>2</sup>	Percentage equivalent to joint-and-survivor annuity <sup>2</sup>			Percent of accrued benefit	Other <sup>4</sup>	Not determinable
			50 percent of employee's pension	Other percent of employee's pension <sup>3</sup>	Employee choice of percent			
<b>Geographic areas</b>								
New England .....	2.8	4.2	7.2	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	2.6	2.7
Middle Atlantic .....	0.2	2.8	2.7	( <sup>5</sup> )	3.2	3.0	( <sup>5</sup> )	( <sup>5</sup> )
East North Central .....	0.3	3.4	5.0	0.6	4.9	2.8	( <sup>5</sup> )	( <sup>5</sup> )
West North Central .....	1.6	2.1	( <sup>5</sup> )	( <sup>5</sup> )	5.0	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
South Atlantic .....	0.2	4.2	5.6	0.4	5.5	3.9	( <sup>5</sup> )	( <sup>5</sup> )
East South Central .....	3.6	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	—
West South Central .....	( <sup>7</sup> )	3.8	( <sup>5</sup> )	( <sup>5</sup> )	6.8	( <sup>5</sup> )	( <sup>5</sup> )	—
Mountain .....	1.1	1.4	( <sup>5</sup> )	( <sup>5</sup> )	10.9	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Pacific .....	0.4	4.6	1.4	2.2	4.3	0.7	4.8	( <sup>5</sup> )

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

<sup>2</sup> 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.

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

<sup>4</sup> Includes annuity based on dollar amount formula or a percentage of earnings.

<sup>5</sup> These data do not meet publication criteria.

<sup>6</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.

<sup>7</sup> Less than 0.05.

NOTE: Dash indicates no workers in this category.