

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

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

Characteristics	No minimum age requirement	Age 55		Age less than 62		Age 62	
	30 years of service	Less than 30 years of service ²	30 years or more of service	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
All workers	17	3	8	7	24	3	7
Worker characteristic							
Management, professional, and related	18	1	7	6	23	2	7
Professional and related	18	1	7	6	23	2	7
Teachers	19	—	5	5	24	2	7
Primary, secondary, and special education school teachers	20	—	5	6	24	1	7
Service	13	9	9	12	27	3	6
Protective service	13	15	8	18	28	4	—
Sales and office	18	4	11	7	24	4	6
Office and administrative support	18	4	11	7	24	4	6
Natural resources, construction, and maintenance	17	6	16	6	24	—	7
Production, transportation, and material moving	17	4	—	—	20	5	8
Full time	17	4	8	7	24	3	7
Part time	11	—	12	—	27	—	8
Union	13	5	9	10	24	4	4
Nonunion	21	2	8	4	24	1	9
Average wage within the following categories: ³							
Lowest 25 percent	20	2	10	3	25	1	10
Lowest 10 percent	18	—	12	—	25	1	13
Second 25 percent	16	4	11	7	25	3	5
Third 25 percent	19	4	9	6	23	4	7
Highest 25 percent	15	4	5	10	23	3	5
Highest 10 percent	13	2	3	11	26	1	3
Establishment characteristic							
Service-providing industries	17	3	8	7	24	3	7
Education and health services	18	1	7	6	23	2	7
Educational services	19	(⁴)	6	6	23	2	7
Elementary and secondary schools	19	—	6	5	23	1	8
Junior colleges, colleges, and universities	17	1	7	8	23	3	6
Healthcare and social assistance	13	6	9	8	25	3	8
Hospitals	13	—	—	—	20	—	—
Public administration	15	8	12	10	27	4	5
1 to 99 workers	17	3	9	6	25	—	5
1 to 49 workers	16	—	10	—	26	—	5
50 to 99 workers	19	—	7	—	24	—	5
100 workers or more	17	4	8	8	24	3	7
100 to 499 workers	19	—	11	8	24	—	6
500 workers or more	16	4	7	7	23	4	8
State government	16	3	9	9	25	3	5
Local government	17	4	8	6	24	3	7

See footnotes at end of table.

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

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

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
All workers	14	32	5	3
Worker characteristic				
Management, professional, and related	11	30	5	3
Professional and related	11	31	5	3
Teachers	8	31	6	1
Primary, secondary, and special education school teachers	8	31	6	1
Service	18	35	3	—
Protective service	23	32	2	—
Sales and office	16	32	4	3
Office and administrative support	17	32	4	2
Natural resources, construction, and maintenance	13	32	7	—
Production, transportation, and material moving	12	33	9	—
Full time	13	31	5	3
Part time	14	36	—	—
Union	20	30	7	4
Nonunion	7	34	3	2
Average wage within the following categories: ³				
Lowest 25 percent	7	35	3	—
Lowest 10 percent	3	39	—	—
Second 25 percent	16	32	5	3
Third 25 percent	13	31	3	—
Highest 25 percent	16	30	8	3
Highest 10 percent	16	30	9	5
Establishment characteristic				
Service-providing industries	13	32	5	3
Education and health services	11	31	5	2
Educational services	11	31	5	2
Elementary and secondary schools	10	31	6	2
Junior colleges, colleges, and universities	15	30	—	—
Healthcare and social assistance	14	35	4	—
Hospitals	13	34	—	—
Public administration	18	33	4	4
1 to 99 workers	14	29	5	—
1 to 49 workers	14	30	—	—
50 to 99 workers	14	28	5	—
100 workers or more	13	32	5	3
100 to 499 workers	13	32	6	2
500 workers or more	13	33	5	3
State government	17	31	3	—
Local government	12	32	6	3

See footnotes at end of table.

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

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

Characteristics	No minimum age requirement	Age 55		Age less than 62		Age 62	
	30 years of service	Less than 30 years of service ²	30 years or more of service	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
Geographic area							
Northeast	8	7	—	14	23	8	—
New England	—	—	—	—	23	—	—
Middle Atlantic	10	8	—	17	22	9	—
South	28	1	—	—	15	3	9
South Atlantic	49	1	—	—	10	—	—
East South Central	10	—	—	—	2	—	—
West South Central	—	—	—	—	31	3	—
Midwest	13	2	21	2	41	—	13
East North Central	13	1	31	—	54	—	—
West North Central	—	—	4	5	16	—	29
West	11	5	8	10	24	—	—
Mountain	15	—	—	—	32	—	—
Pacific	9	6	—	14	21	—	—

See footnotes at end of table.

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

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

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
Geographic area				
Northeast	24	31	4	10
New England	—	27	—	40
Middle Atlantic	29	31	—	—
South	7	24	—	—
South Atlantic	5	10	—	—
East South Central	—	13	—	—
West South Central	6	51	—	—
Midwest	3	54	—	—
East North Central	—	60	—	—
West North Central	6	45	—	—
West	24	25	15	—
Mountain	—	32	—	—
Pacific	33	23	21	—

¹ Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty. In most plans, participants must satisfy a minimum service requirement to be vested in the plan. Typical vesting requirements are 5 years of service; these requirements are not included in the service requirements for normal retirement.

² Includes workers in plans with no minimum service requirements.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

⁴ Less than 0.5.

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.