

Table 5. Defined benefit plans: Integration with Social Security, state and local government workers, 2016

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

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint ¹	Offset by Social Security ²	Cash balance		
All workers	7	—	7	—	69	24
Worker characteristic						
Management, professional, and related	6	—	6	—	66	28
Professional and related	6	—	6	—	65	29
Teachers	—	—	—	—	62	—
Primary, secondary, and special education school teachers	—	—	—	—	63	—
Service	7	—	7	—	71	22
Protective service	—	—	—	—	75	—
Sales and office	11	—	10	—	75	14
Office and administrative support	11	—	10	—	75	14
Natural resources, construction, and maintenance	11	—	11	—	74	15
Production, transportation, and material moving	—	—	2	—	85	—
Full time	6	—	6	—	70	24
Part time	15	—	15	—	63	22
Union	11	—	11	—	66	23
Nonunion	3	—	3	—	73	24
Average wage within the following categories: ³						
Lowest 25 percent	4	—	4	—	77	18
Lowest 10 percent	—	—	—	—	78	—
Second 25 percent	11	—	10	—	73	17
Third 25 percent	8	—	7	—	73	20
Highest 25 percent	6	—	6	—	59	35
Highest 10 percent	8	—	7	—	49	43
Establishment characteristic						
Service-providing industries	7	—	7	—	69	24
Education and health services	6	—	6	—	63	30
Educational services	6	—	6	—	63	31
Elementary and secondary schools	5	—	5	—	64	31
Junior colleges, colleges, and universities ...	10	—	10	—	58	32
Healthcare and social assistance	—	—	—	—	69	—
Hospitals	—	—	—	—	69	—
Public administration	9	—	9	—	78	13
1 to 99 workers	12	—	11	—	67	21
1 to 49 workers	15	—	15	—	62	22
50 to 99 workers	8	—	8	—	71	20
100 workers or more	6	—	5	—	70	24
100 to 499 workers	5	—	4	—	78	18
500 workers or more	6	—	6	—	66	28
State government	10	—	10	—	70	20
Local government	6	—	6	—	69	25

See footnotes at end of table.

Table 5. Defined benefit plans: Integration with Social Security, state and local government workers, 2016—continued

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

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint ¹	Offset by Social Security ²	Cash balance		
Geographic area						
Northeast	—	—	—	—	80	—
New England	—	—	—	—	—	72
Middle Atlantic	—	—	—	—	99	—
South	—	—	—	—	77	—
South Atlantic	—	—	—	—	98	—
East South Central	—	—	—	—	96	—
West South Central	—	—	—	—	—	63
Midwest	—	—	—	—	71	—
East North Central	—	—	—	—	55	—
West North Central	—	—	—	—	97	—
West	25	—	25	—	47	28
Mountain	—	—	—	—	70	—
Pacific	35	—	35	—	37	28

¹ Formula applies lower benefit rate to earnings subject to FICA (Social Security) taxes or below a specified dollar amount.

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

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."

Note: Because of rounding, sums of individual items may not equal totals. 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/eps/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.