

**Table 24. Money purchase pension plans: Summary of selected features, state and local government workers, 2016**

(All workers participating in money purchase pension plans = 100 percent)

Characteristics	Contributions allowed <sup>1</sup>					Annuity available		
	Post-tax employee contributions allowed <sup>2</sup>			No	Not determinable	Yes	No	Not determinable
	Yes	No	Not determinable					
All workers .....	15	54	-	29	-	60	29	11
<b>Worker characteristic</b>								
Management, professional, and related .....	12	54	-	32	-	65	25	11
Professional and related .....	12	53	-	34	-	67	23	11
Teachers .....	11	56	-	32	-	76	16	8
Primary, secondary, and special education school teachers .....	-	41	-	41	3	72	-	-
Service .....	23	52	-	25	-	53	37	11
Protective service .....	26	53	-	-	-	52	42	6
Sales and office .....	17	57	-	26	-	49	41	10
Office and administrative support .....	17	55	-	27	-	47	43	10
Natural resources, construction, and maintenance .....	-	66	-	-	-	58	-	-
Production, transportation, and material moving .....	-	34	-	-	-	53	-	-
Full time .....	15	54	-	30	-	60	30	11
Part time .....	-	53	-	-	3	63	-	-
Union .....	10	46	-	43	-	55	36	9
Nonunion .....	20	61	-	18	-	64	23	13
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	25	55	-	19	1	55	31	13
Lowest 10 percent .....	23	54	-	-	3	64	26	9
Second 25 percent .....	22	52	-	26	-	53	38	10
Third 25 percent .....	10	54	-	35	-	51	40	9
Highest 25 percent .....	11	56	-	33	-	74	14	12
Highest 10 percent .....	-	54	-	39	-	84	8	8
<b>Establishment characteristic</b>								
Service-providing industries .....	16	55	-	29	-	60	28	11
Education and health services .....	14	53	-	32	-	72	19	9
Educational services .....	14	55	-	30	-	74	19	7
Elementary and secondary schools .....	-	45	-	37	-	71	-	-
Junior colleges, colleges, and universities .....	12	65	-	23	-	77	13	10
Public administration .....	19	62	-	18	-	44	45	12
1 to 99 workers .....	29	36	-	32	4	43	45	11
1 to 49 workers .....	-	-	-	-	-	-	-	15
50 to 99 workers .....	29	34	-	-	6	48	44	8
100 workers or more .....	13	58	-	29	-	63	26	11
100 to 499 workers .....	25	44	-	31	-	47	42	12
500 workers or more .....	9	62	-	28	-	68	22	11
State government .....	11	60	-	30	-	64	30	7
Local government .....	18	51	-	29	-	57	29	14

See footnotes at end of table.

**Table 24. Money purchase pension plans: Summary of selected features, state and local government workers, 2016—continued**

(All workers participating in money purchase pension plans = 100 percent)

Characteristics	Contributions allowed <sup>1</sup>					Annuity available		
	Post-tax employee contributions allowed <sup>2</sup>			No	Not determinable	Yes	No	Not determinable
	Yes	No	Not determinable					
<b>Geographic area</b>								
Northeast .....	—	39	—	56	—	94	—	—
Middle Atlantic .....	—	31	—	—	—	97	—	—
South .....	—	75	—	16	—	54	36	10
South Atlantic .....	10	76	—	14	—	48	44	8
Midwest .....	43	21	—	34	3	59	30	11
East North Central .....	52	11	—	33	4	63	29	8
West .....	—	67	—	29	—	49	34	17
Mountain .....	—	91	—	—	—	50	31	19
Pacific .....	—	55	—	43	—	48	36	16

<sup>1</sup> Almost all workers participating in money purchase plans can make pre-tax contributions where employee contributions are allowed.

<sup>2</sup> Contributions are made after taxes have been deducted.

<sup>3</sup> 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/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.