

Table 1. Defined benefit plans: Availability and eligibility requirements for open plans, state and local government workers, 2016

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

Characteristics	Plans open to new employees	Open to new employees				Plans not open to new employees ²	Not determinable
		With minimum age or service requirement ¹	Service requirements		No minimum age or service requirement		
			6 months or less	More than 6 months			
All workers	43	3	2	—	40	57	—
Worker characteristic							
Management, professional, and related	41	2	—	—	39	59	—
Professional and related	41	3	—	—	39	59	—
Teachers	42	—	—	—	39	58	—
Primary, secondary, and special education school teachers	42	—	—	—	39	58	—
Service	45	3	2	—	42	55	—
Protective service	48	—	—	—	46	52	—
Sales and office	44	3	—	—	41	56	—
Office and administrative support	44	3	—	—	41	56	—
Natural resources, construction, and maintenance	48	—	—	—	46	52	—
Production, transportation, and material moving	41	—	—	—	39	59	—
Full time	42	2	2	—	40	58	—
Part time	46	—	—	—	43	54	—
Union	37	3	—	—	35	63	—
Nonunion	48	3	—	—	45	52	—
Average wage within the following categories: ³							
Lowest 25 percent	49	3	—	—	46	51	—
Lowest 10 percent	48	—	—	—	46	52	—
Second 25 percent	46	3	3	—	43	54	—
Third 25 percent	42	3	—	—	39	58	—
Highest 25 percent	37	1	—	—	35	63	—
Highest 10 percent	31	—	—	—	31	69	—
Establishment characteristic							
Service-providing industries	42	3	2	—	40	58	—
Education and health services	42	3	—	—	39	58	—
Educational services	42	3	—	—	39	58	—
Elementary and secondary schools	42	—	—	—	39	58	—
Junior colleges, colleges, and universities ...	41	—	—	—	38	59	—
Healthcare and social assistance	43	—	—	—	43	57	—
Hospitals	46	—	—	—	45	54	—
Public administration	44	3	2	—	41	56	—
1 to 99 workers	45	—	—	—	42	55	—
1 to 49 workers	44	—	—	—	42	56	—
50 to 99 workers	45	—	—	—	42	55	—
100 workers or more	42	3	2	—	39	58	—
100 to 499 workers	48	—	—	—	44	52	—
500 workers or more	39	2	2	—	37	61	—
State government	39	—	—	—	38	61	—
Local government	44	3	2	—	41	56	—

See footnotes at end of table.

Table 1. Defined benefit plans: Availability and eligibility requirements for open plans, state and local government workers, 2016—continued

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

Characteristics	Plans open to new employees	Open to new employees			Plans not open to new employees ²	Not determinable	
		With minimum age or service requirement ¹	Service requirements				No minimum age or service requirement
			6 months or less	More than 6 months			
Geographic area							
Northeast	24	—	—	—	24	76	
New England	32	—	—	—	32	68	
Middle Atlantic	22	—	—	—	22	78	
South	47	—	—	—	46	53	
South Atlantic	59	—	—	—	58	41	
East South Central	38	—	—	—	38	62	
West South Central	35	—	—	—	35	65	
Midwest	55	—	—	—	54	45	
East North Central	56	—	—	—	55	44	
West North Central	54	—	—	—	52	46	
West	40	10	10	—	30	60	
Mountain	41	21	—	—	20	59	
Pacific	39	—	—	—	34	61	

¹ An example of a minimum age requirement is 21 years and an example of a minimum service requirement is 12 months.

² Plans not open to new employees are known as frozen plans. For more information and data on these plans in state and local government, see www.bls.gov/ncs/ebs/benefits/2016/ownership/govt/table05a.pdf.

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/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 2. Defined benefit plans: Plan sponsor,¹ state and local government workers, 2016

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

Characteristics	State government sponsor	Local government sponsor
All workers	91	9
Worker characteristic		
Management, professional, and related	94	6
Professional and related	95	5
Teachers	99	1
Primary, secondary, and special education school teachers	99	1
Service	87	13
Protective service	81	19
Sales and office	87	13
Office and administrative support	87	13
Natural resources, construction, and maintenance	83	17
Production, transportation, and material moving	75	25
Full time	90	10
Part time	95	5
Union	86	14
Nonunion	95	5
Average wage within the following categories: ²		
Lowest 25 percent	95	5
Lowest 10 percent	97	—
Second 25 percent	89	11
Third 25 percent	88	12
Highest 25 percent	91	9
Highest 10 percent	91	9
Establishment characteristic		
Service-providing industries	91	9
Education and health services	97	3
Educational services	99	1
Elementary and secondary schools	98	2
Junior colleges, colleges, and universities	99	—
Healthcare and social assistance	88	12
Hospitals	86	14
Public administration	82	18
1 to 99 workers	96	4
1 to 49 workers	97	3
50 to 99 workers	96	—
100 workers or more	89	11
100 to 499 workers	95	5
500 workers or more	85	15
State government	100	—
Local government	87	13

See footnotes at end of table.

Table 2. Defined benefit plans: Plan sponsor,¹ state and local government workers, 2016—continued

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

Characteristics	State government sponsor	Local government sponsor
Geographic area		
Northeast	84	16
New England	97	—
Middle Atlantic	81	19
South	93	7
South Atlantic	92	8
East South Central	98	—
West South Central	93	—
Midwest	93	7
East North Central	91	9
West North Central	95	5
West	89	11
Mountain	97	—
Pacific	86	14

¹ Based on the sponsorship of the benefit plan rather than the affiliation of the employees participating. For example, local school district workers may belong to state-sponsored retirement plans, which can be partially or wholly state funded.

² 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: 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.

Table 3. Defined benefit plans: Primary plan formulas, state and local government workers, 2016

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

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Dollar times years ¹	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
All workers	98	98	-	-	-	2	2	-	-
Worker characteristic									
Management, professional, and related	99	99	-	-	-	1	1	-	-
Professional and related	99	99	-	-	-	1	1	-	-
Teachers	-	100	-	-	-	-	-	-	-
Primary, secondary, and special education school teachers	-	100	-	-	-	-	-	-	-
Service	-	96	-	-	-	-	-	-	-
Protective service	-	95	-	-	-	-	-	-	-
Sales and office	97	97	-	-	-	3	3	-	-
Office and administrative support	97	97	-	-	-	3	3	-	-
Natural resources, construction, and maintenance	-	97	-	-	-	-	-	-	-
Production, transportation, and material moving	-	97	-	-	-	-	-	-	-
Full time	98	98	-	-	-	2	2	-	-
Part time	-	99	-	-	-	-	-	-	-
Union	-	99	-	-	-	-	-	-	-
Nonunion	97	97	-	-	-	3	3	-	-
Average wage within the following categories: ²									
Lowest 25 percent	97	97	-	-	-	3	3	-	-
Lowest 10 percent	-	98	-	-	-	-	-	-	-
Second 25 percent	97	97	-	-	-	3	3	-	-
Third 25 percent	-	98	-	-	-	-	-	-	-
Highest 25 percent	-	100	-	-	-	-	-	-	-
Highest 10 percent	-	100	-	-	-	-	-	-	-
Establishment characteristic									
Service-providing industries	99	98	-	-	-	1	1	-	-
Education and health services	-	99	-	-	-	-	-	-	-
Educational services	-	99	-	-	-	-	-	-	-
Elementary and secondary schools	-	100	-	-	-	-	-	-	-
Junior colleges, colleges, and universities	-	99	-	-	-	-	-	-	-
Healthcare and social assistance	-	97	-	-	-	-	-	-	-
Hospitals	-	95	-	-	-	-	-	-	-
Public administration	97	97	-	-	-	3	3	-	-
1 to 99 workers	-	98	-	-	-	-	-	-	-
1 to 49 workers	-	99	-	-	-	-	-	-	-
50 to 99 workers	-	97	-	-	-	-	-	-	-
100 workers or more	98	98	-	-	-	2	2	-	-
100 to 499 workers	-	97	-	-	-	-	-	-	-
500 workers or more	-	99	-	-	-	-	-	-	-
State government	-	99	-	-	-	-	-	-	-
Local government	98	98	-	-	-	2	2	-	-

See footnotes at end of table.

Table 3. Defined benefit plans: Primary plan formulas, state and local government workers, 2016—continued

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

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Dollar times years ¹	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
Geographic area									
Northeast	—	100	—	—	—	—	—	—	—
New England	100	100	—	—	—	—	—	—	—
Middle Atlantic	—	100	—	—	—	—	—	—	—
South	97	97	—	—	—	3	3	—	—
South Atlantic	—	99	—	—	—	—	—	—	—
East South Central	—	98	—	—	—	—	—	—	—
West South Central	—	93	—	—	—	—	—	—	—
Midwest	98	98	—	—	—	2	2	—	—
East North Central	—	100	—	—	—	—	—	—	—
West North Central	94	94	—	—	—	6	6	—	—
West	—	100	—	—	—	—	—	—	—
Mountain	100	100	—	—	—	—	—	—	—
Pacific	—	100	—	—	—	—	—	—	—

¹ Benefits are based on a dollar amount per month for each year of service recognized by the plan.

² 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 4. Defined benefit plans: Vesting requirements, state and local government workers, 2016

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

Characteristics	Immediate full vesting	Cliff vesting ¹	Cliff vesting requirements (in years)		Graded vesting ²	Not determinable
			Mean	Median		
All workers	1	94	6	5	2	3
Worker characteristic						
Management, professional, and related	1	95	6	5	2	2
Professional and related	—	95	6	5	—	2
Teachers	—	97	6	5	—	(³)
Primary, secondary, and special education school teachers	—	97	6	5	—	(³)
Service	3	89	6	5	2	6
Protective service	5	86	6	5	3	7
Sales and office	—	94	6	5	—	3
Office and administrative support	—	94	6	5	—	3
Natural resources, construction, and maintenance	—	90	6	5	—	8
Production, transportation, and material moving	—	95	6	5	—	2
Full time	1	94	6	5	2	3
Part time	—	90	6	5	—	7
Union	1	94	6	5	—	—
Nonunion	2	93	6	5	3	3
Average wage within the following categories: ⁴						
Lowest 25 percent	1	93	6	5	—	—
Lowest 10 percent	—	93	6	5	—	5
Second 25 percent	2	92	6	5	2	4
Third 25 percent	1	93	6	5	2	4
Highest 25 percent	2	96	6	5	—	—
Highest 10 percent	—	98	7	5	—	1
Establishment characteristic						
Service-providing industries	1	94	6	5	2	3
Education and health services	—	95	6	5	—	2
Educational services	—	96	6	5	—	2
Elementary and secondary schools	—	96	6	5	—	1
Junior colleges, colleges, and universities ...	—	94	6	5	—	3
Healthcare and social assistance	—	89	6	5	—	10
Hospitals	—	90	6	5	—	8
Public administration	2	92	6	5	3	3
1 to 99 workers	—	94	6	5	—	4
1 to 49 workers	—	95	6	5	—	4
50 to 99 workers	—	93	7	5	—	4
100 workers or more	1	94	6	5	2	3
100 to 499 workers	—	95	6	5	—	3
500 workers or more	1	93	6	5	3	3
State government	—	94	6	5	—	3
Local government	1	94	6	5	2	3

See footnotes at end of table.

Table 4. Defined benefit plans: Vesting requirements, state and local government workers, 2016—continued

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

Characteristics	Immediate full vesting	Cliff vesting ¹	Cliff vesting requirements (in years)		Graded vesting ²	Not determinable
			Mean	Median		
Geographic area						
Northeast	—	100	8	10	—	(³)
New England	—	99	9	10	—	1
Middle Atlantic	—	100	7	5	—	(³)
South	—	97	6	5	—	1
South Atlantic	—	97	6	5	—	1
East South Central	—	98	7	5	—	2
West South Central	—	98	5	5	—	—
Midwest	—	83	7	5	—	12
East North Central	—	75	8	10	—	18
West North Central	—	97	5	5	—	3
West	—	92	5	5	—	—
Mountain	—	76	5	5	—	—

¹ An employee is not entitled to any accrued benefits until satisfying the requirement for 100 percent vesting.

² An employee is entitled to a gradually increasing share of benefits determined by years of service, eventually reaching 100 percent vesting status. Also known as graduated vesting.

³ Less than 0.5.

⁴ 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

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.

Table 6. Traditional defined benefit plans: Maximum credited service provisions, state and local government workers, 2016

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

Characteristics	Subject to maximum years of credited service	Maximum credited service (in years)					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	22	30	33	39	40	45	78	(1)
Worker characteristic								
Management, professional, and related	21	32	34	40	42	46	79	(1)
Professional and related	21	32	34	40	44	46	79	(1)
Teachers	21	34	34	38	44	46	79	(1)
Primary, secondary, and special education school teachers	20	34	34	38	44	46	80	(1)
Service	31	30	30	35	40	44	69	(1)
Protective service	41	30	30	32	39	40	59	(1)
Sales and office	18	32	33	40	40	45	82	(1)
Office and administrative support	18	32	34	40	40	45	82	(1)
Natural resources, construction, and maintenance	24	30	33	40	40	40	76	(1)
Production, transportation, and material moving	13	33	33	40	40	40	87	1
Full time	22	30	33	38	40	45	78	(1)
Part time	24	34	39	40	44	49	76	1
Union	27	30	32	35	40	45	72	(1)
Nonunion	17	32	35	40	40	46	83	(1)
Average wage within the following categories: ²								
Lowest 25 percent	15	32	36	40	44	49	84	1
Lowest 10 percent	17	35	40	40	44	49	83	(1)
Second 25 percent	22	30	32	40	40	44	78	(1)
Third 25 percent	22	30	33	39	40	45	77	(1)
Highest 25 percent	26	30	33	36	40	46	74	(1)
Highest 10 percent	26	32	32	36	40	46	74	(1)
Establishment characteristic								
Service-providing industries	22	30	33	38	40	45	78	(1)
Education and health services	20	32	34	40	44	46	80	(1)
Educational services	19	32	34	40	44	46	81	(1)
Elementary and secondary schools	18	32	34	40	44	46	82	(1)
Junior colleges, colleges, and universities ...	21	32	36	40	44	46	79	(1)
Healthcare and social assistance	25	32	33	40	40	44	72	3
Hospitals	24	33	35	40	40	44	73	3
Public administration	27	30	32	34	40	45	73	(1)
1 to 99 workers	23	32	34	40	44	46	77	(1)
1 to 49 workers	22	32	33	40	40	40	78	(1)
50 to 99 workers	24	32	35	40	44	49	76	(1)
100 workers or more	22	30	33	36	40	45	78	(1)
100 to 499 workers	24	30	33	36	40	46	76	(1)
500 workers or more	21	30	33	38	40	44	79	(1)
State government	21	30	32	40	40	45	79	(1)
Local government	22	32	33	38	40	46	77	(1)

See footnotes at end of table.

Table 6. Traditional defined benefit plans: Maximum credited service provisions, state and local government workers, 2016—continued

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

Characteristics	Subject to maximum years of credited service	Maximum credited service (in years)					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Geographic area								
Northeast	24	32	32	32	38	49	76	—
New England	72	32	32	32	35	36	28	—
Middle Atlantic	10	20	32	38	49	50	90	—
South	4	30	30	36	49	49	96	(¹)
South Atlantic	3	28	30	30	34	36	97	(¹)
East South Central	10	35	49	49	49	49	89	1
West South Central	—	—	—	—	—	—	99	—
Midwest	59	34	35	40	44	45	40	1
East North Central	72	33	34	40	44	45	27	1
West North Central	36	35	35	35	40	40	63	1
West	19	30	30	39	40	42	81	(¹)
Mountain	33	30	36	40	40	40	67	—
Pacific	13	30	30	33	39	42	87	(¹)

¹ Less than 0.5.

² 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 7. Traditional defined benefit plans: Availability of lump-sum benefits at retirement, state and local government workers, 2016

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

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
All workers	33	6	27	67	(¹)
Worker characteristic					
Management, professional, and related	34	7	28	66	(¹)
Professional and related	34	6	27	66	-
Teachers	35	6	29	65	-
Primary, secondary, and special education school teachers	34	5	29	66	-
Service	33	5	28	67	(¹)
Protective service	26	-	-	74	(¹)
Sales and office	31	7	24	69	-
Office and administrative support	31	7	24	69	-
Natural resources, construction, and maintenance	30	6	23	70	(¹)
Production, transportation, and material moving	33	-	-	67	-
Full time	33	6	27	67	(¹)
Part time	31	11	20	69	-
Union	20	8	12	80	-
Nonunion	46	4	42	54	(¹)
Average wage within the following categories: ²					
Lowest 25 percent	41	3	38	59	-
Lowest 10 percent	46	-	-	54	-
Second 25 percent	30	7	23	70	-
Third 25 percent	34	6	27	66	(¹)
Highest 25 percent	30	8	22	70	(¹)
Highest 10 percent	18	6	12	82	-
Establishment characteristic					
Service-providing industries	33	6	27	67	(¹)
Education and health services	38	7	31	62	-
Educational services	36	6	30	64	-
Elementary and secondary schools	33	4	29	67	-
Junior colleges, colleges, and universities ...	45	12	33	55	-
Healthcare and social assistance	52	11	41	48	-
Hospitals	55	-	-	45	-
Public administration	24	5	19	76	(¹)
1 to 99 workers	28	6	22	72	(¹)
1 to 49 workers	28	-	-	72	-
50 to 99 workers	28	-	-	71	(¹)
100 workers or more	35	6	28	65	-
100 to 499 workers	28	6	21	72	-
500 workers or more	38	6	32	62	-
State government	39	9	30	61	-
Local government	31	5	26	69	(¹)

See footnotes at end of table.

Table 7. Traditional defined benefit plans: Availability of lump-sum benefits at retirement, state and local government workers, 2016—continued

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

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
Geographic area					
Northeast	14	—	—	86	(¹)
New England	7	—	—	93	—
Middle Atlantic	16	—	—	84	(¹)
South	44	—	—	56	—
South Atlantic	23	—	—	77	—
East South Central	32	—	—	68	—
West South Central	84	—	—	16	—
Midwest	39	8	30	61	—
East North Central	37	13	24	63	—
West North Central	42	—	—	58	—
West	26	18	8	74	—
Mountain	28	—	—	72	—
Pacific	25	—	—	75	—

¹ Less than 0.5.

² 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 8. Traditional defined benefit plans: Normal retirement age and service requirements,¹ state and local government workers, 2016

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

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement ²	Combined age plus service requirement (in years)	
					Mean	Median
All workers	53	4	32	10	84	85
Worker characteristic						
Management, professional, and related	50	5	34	11	84	85
Professional and related	50	5	34	12	84	85
Teachers	45	6	37	12	84	85
Primary, secondary, and special education school teachers	44	7	37	13	84	85
Service	59	4	31	7	84	85
Protective service	58	—	35	—	—	—
Sales and office	56	4	30	9	84	85
Office and administrative support	56	4	31	9	84	85
Natural resources, construction, and maintenance	62	—	28	—	—	—
Production, transportation, and material moving	56	—	27	—	—	—
Full time	52	5	33	10	84	85
Part time	67	—	24	—	—	—
Union	61	8	25	6	85	85
Nonunion	46	1	39	14	84	80
Average wage within the following categories: ³						
Lowest 25 percent	48	—	38	—	—	—
Lowest 10 percent	45	—	40	—	—	—
Second 25 percent	58	4	29	8	84	85
Third 25 percent	53	3	33	11	84	85
Highest 25 percent	54	8	29	9	85	85
Highest 10 percent	57	8	29	6	85	85
Establishment characteristic						
Service-providing industries	53	4	32	10	84	85
Education and health services	49	5	34	12	85	85
Educational services	49	6	34	12	84	85
Elementary and secondary schools	47	6	35	12	84	85
Junior colleges, colleges, and universities	54	4	32	11	85	87
Healthcare and social assistance	55	3	33	9	87	85
Hospitals	55	—	36	—	—	—
Public administration	59	3	30	7	84	85
1 to 99 workers	53	—	36	—	—	—
1 to 49 workers	58	—	32	—	—	—
50 to 99 workers	47	—	39	—	—	—
100 workers or more	54	5	31	11	84	85
100 to 499 workers	51	7	33	8	85	85
500 workers or more	55	3	30	12	83	80
State government	55	3	33	9	86	85
Local government	53	5	32	11	84	85

See footnotes at end of table.

Table 8. Traditional defined benefit plans: 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	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement ²	Combined age plus service requirement (in years)	
					Mean	Median
Geographic area						
Northeast	51	—	28	—	—	—
New England	84	—	8	—	—	—
Middle Atlantic	41	—	33	—	—	—
South	34	—	49	—	—	—
South Atlantic	18	—	70	—	—	—
East South Central	38	—	53	9	86	87
West South Central	56	—	—	28	80	80
Midwest	68	—	19	—	—	—
East North Central	68	—	22	—	—	—
West North Central	68	—	—	—	—	—
West	74	—	20	—	—	—
Mountain	36	—	46	18	81	80
Pacific	90	—	10	—	—	—

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 The sum of participants' age and service (in years) must meet a total minimum number, such as 80, and as long as the condition is satisfied employees may retire without incurring a reduction in benefits.

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.

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.

Table 10. Traditional defined benefit plans: Normal retirement age requirements in years,¹ state and local government workers, 2016

(Includes all workers in traditional defined benefit plans with an age requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	55	55	60	63	65
Worker characteristic					
Management, professional, and related	55	57	61	63	65
Professional and related	55	58	61	63	65
Teachers	55	60	61	63	65
Primary, secondary, and special education school teachers	55	60	61	63	65
Service	50	55	57	62	65
Protective service	50	53	55	60	63
Sales and office	55	55	60	63	65
Office and administrative support	55	55	60	63	65
Natural resources, construction, and maintenance	55	55	62	65	66
Production, transportation, and material moving	55	55	62	65	65
Full time	55	55	60	63	65
Part time	55	57	62	65	66
Union	55	56	62	65	66
Nonunion	55	55	60	62	65
Average wage within the following categories: ²					
Lowest 25 percent	55	55	60	62	65
Lowest 10 percent	55	55	60	62	62
Second 25 percent	55	55	60	63	66
Third 25 percent	55	55	60	63	65
Highest 25 percent	55	57	61	65	65
Highest 10 percent	55	60	61	65	65
Establishment characteristic					
Service-providing industries	55	55	60	63	65
Education and health services	55	58	61	63	65
Educational services	55	60	61	63	66
Elementary and secondary schools	55	60	61	63	65
Junior colleges, colleges, and universities	55	58	60	63	66
Healthcare and social assistance	55	55	60	63	65
Hospitals	55	57	62	62	65
Public administration	52	55	60	63	65
1 to 99 workers	55	55	61	63	66
1 to 49 workers	55	55	62	65	66
50 to 99 workers	55	57	61	63	65
100 workers or more	55	55	60	63	65
100 to 499 workers	55	55	60	63	65
500 workers or more	55	55	60	63	65
State government	55	55	60	63	65
Local government	55	55	61	63	65

See footnotes at end of table.

Table 10. Traditional defined benefit plans: Normal retirement age requirements in years,¹ state and local government workers, 2016—continued

(Includes all workers in traditional defined benefit plans with an age requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area					
Northeast	55	56	60	63	65
New England	56	60	65	65	67
Middle Atlantic	55	55	60	62	63
South	50	60	60	62	62
South Atlantic	50	50	55	62	65
East South Central	60	60	62	62	65
West South Central	60	60	60	62	62
Midwest	55	55	57	62	66
East North Central	55	55	55	60	67
West North Central	55	60	62	66	66
West	55	57	63	65	65
Mountain	50	55	55	55	61
Pacific	55	60	63	65	67

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 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: 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.

Table 11. Traditional defined benefit plans: Normal retirement service requirements in years,¹ state and local government workers, 2016

(Includes all workers in traditional defined benefit plans with a service requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	5	10	28	30	33
Worker characteristic					
Management, professional, and related	5	10	30	30	35
Professional and related	5	–	30	30	35
Teachers	5	20	30	30	35
Primary, secondary, and special education school teachers	–	20	30	30	35
Service	5	10	25	30	32
Protective service	5	–	25	30	32
Sales and office	5	10	30	30	35
Office and administrative support	5	–	30	30	35
Natural resources, construction, and maintenance	5	5	25	30	32
Production, transportation, and material moving	5	–	25	30	33
Full time	5	10	30	30	33
Part time	5	5	28	30	35
Union	5	5	25	30	35
Nonunion	5	20	30	30	33
Average wage within the following categories: ²					
Lowest 25 percent	5	20	30	30	35
Lowest 10 percent	10	20	30	30	35
Second 25 percent	5	–	27	30	32
Third 25 percent	5	10	28	30	33
Highest 25 percent	5	10	30	30	35
Highest 10 percent	5	10	30	30	35
Establishment characteristic					
Service-providing industries	5	10	30	30	33
Education and health services	5	–	30	30	35
Educational services	5	18	30	30	35
Elementary and secondary schools	5	18	30	30	35
Junior colleges, colleges, and universities	5	10	28	30	31
Healthcare and social assistance	5	–	28	30	33
Hospitals	5	10	28	30	32
Public administration	5	10	25	30	33
1 to 99 workers	5	10	30	30	35
1 to 49 workers	5	–	28	30	35
50 to 99 workers	5	–	30	30	35
100 workers or more	5	10	28	30	33
100 to 499 workers	5	–	30	30	35
500 workers or more	5	10	25	30	33
State government	5	10	28	30	33
Local government	5	10	30	30	33

See footnotes at end of table.

Table 11. Traditional defined benefit plans: Normal retirement service requirements in years,¹ state and local government workers, 2016—continued

(Includes all workers in traditional defined benefit plans with a service requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area					
Northeast	—	10	30	35	35
New England	—	10	10	30	36
Middle Atlantic	5	20	30	35	35
South	—	20	28	30	30
South Atlantic	20	30	30	30	33
East South Central	5	5	25	25	30
West South Central	—	18	20	25	30
Midwest	—	20	30	30	35
East North Central	10	30	30	31	35
West North Central	—	5	20	30	30
West	5	5	10	30	30
Mountain	25	30	30	35	35
Pacific	5	5	5	30	30

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 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: 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.

Table 12. Traditional defined benefit plans: Terminal earnings formulas, state and local government workers, 2016

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Flat percent per year of service	Flat percent per year of service ¹					Percent per year varies	Percent per year varies by			Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		Service	Earnings	Earnings and service	
All workers	75	1.50	1.82	2.00	2.42	2.50	20	20	-	-	5
Worker characteristic											
Management, professional, and related	80	1.50	1.82	2.01	2.40	2.50	16	16	-	-	4
Professional and related	81	1.50	1.82	2.06	2.40	2.50	15	15	-	-	4
Teachers	86	1.50	1.82	2.20	2.30	2.50	11	11	-	-	3
Primary, secondary, and special education school teachers	86	1.50	1.82	2.15	2.30	2.50	10	10	-	-	3
Service	68	1.58	1.82	2.25	2.50	3.00	27	27	-	-	5
Protective service	63	1.58	1.85	2.43	2.62	3.00	31	31	-	-	5
Sales and office	71	1.50	1.70	2.00	2.50	2.50	23	23	-	-	6
Office and administrative support	71	1.50	1.75	2.00	2.50	2.50	23	23	-	-	6
Natural resources, construction, and maintenance	64	-	1.70	2.00	2.50	2.50	30	30	-	-	6
Production, transportation, and material moving	68	1.10	1.65	2.00	2.30	2.50	23	22	-	-	9
Full time	76	1.50	1.82	2.00	2.42	2.50	20	19	-	-	5
Part time	70	1.50	1.67	2.20	2.50	2.50	25	25	-	-	4
Union	71	1.50	1.82	2.20	2.50	2.50	24	24	-	-	5
Nonunion	80	1.50	1.82	2.00	2.30	2.50	16	16	-	-	4
Average wage within the following categories: ²											
Lowest 25 percent	71	1.25	1.70	2.00	2.30	2.50	24	24	-	-	5
Lowest 10 percent	67	1.50	1.82	2.00	2.30	2.50	28	28	-	-	5
Second 25 percent	72	1.50	1.70	2.00	2.50	2.50	23	23	-	-	5
Third 25 percent	71	1.58	1.82	2.00	2.42	2.50	23	23	-	-	6
Highest 25 percent	83	1.50	1.82	2.20	2.40	2.50	12	12	-	-	4
Highest 10 percent	84	1.50	1.90	2.30	2.40	2.50	12	12	-	-	4
Establishment characteristic											
Service-providing industries	75	1.50	1.82	2.00	2.42	2.50	20	20	-	-	5
Education and health services	80	1.50	1.82	2.15	2.40	2.50	16	16	-	-	4
Educational services	82	1.50	1.82	2.15	2.40	2.50	14	14	-	-	3
Elementary and secondary schools	83	1.50	1.82	2.15	2.35	2.50	14	14	-	-	3
Junior colleges, colleges, and universities ...	81	1.60	1.82	2.20	2.42	2.50	15	15	-	-	4
Healthcare and social assistance	67	1.60	1.82	2.00	2.50	2.50	28	28	-	-	5
Hospitals	67	1.60	1.82	2.30	2.50	2.50	28	28	-	-	5
Public administration	68	1.50	1.70	2.00	2.50	3.00	26	25	-	-	7
1 to 99 workers	82	1.50	1.80	2.00	2.50	2.50	15	15	-	-	3
1 to 49 workers	78	1.50	1.70	2.01	2.50	2.50	17	17	-	-	4
50 to 99 workers	86	1.50	1.82	2.00	2.50	2.50	-	13	-	-	-
100 workers or more	73	1.50	1.82	2.00	2.40	2.50	21	21	-	-	6
100 to 499 workers	76	1.50	1.80	2.00	2.40	2.50	-	21	-	-	-
500 workers or more	72	1.50	1.82	2.20	2.42	2.50	21	21	-	-	7
State government	79	1.58	1.80	2.00	2.50	2.50	18	18	-	-	3
Local government	74	1.50	1.82	2.01	2.40	2.50	21	20	-	-	5

See footnotes at end of table.

Table 12. Traditional defined benefit plans: Terminal earnings formulas, state and local government workers, 2016—continued

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Flat percent per year of service	Flat percent per year of service ¹					Percent per year varies	Percent per year varies by			Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		Service	Earnings	Earnings and service	
Geographic area											
Northeast	60	1.67	1.82	2.00	2.50	2.50	33	32	—	—	7
New England	85	—	2.00	2.50	2.50	2.50	—	—	—	—	—
Middle Atlantic	52	1.67	1.82	2.00	2.50	2.50	41	41	—	—	7
South	77	1.58	1.82	2.00	2.30	2.30	20	20	—	—	3
South Atlantic	76	1.50	1.80	1.82	2.00	2.06	—	22	—	—	—
East South Central	61	1.00	1.58	1.65	2.01	2.01	27	27	—	—	12
West South Central	87	2.15	2.30	2.30	2.30	2.50	—	12	—	—	—
Midwest	71	1.10	1.60	1.85	2.20	2.40	—	28	—	—	—
East North Central	68	1.10	1.25	1.60	2.20	2.20	—	31	—	—	—
West North Central	78	1.70	1.70	1.85	2.00	2.50	—	22	—	—	—
West	89	1.50	2.00	2.42	2.50	2.50	3	3	—	—	9
Mountain	70	2.00	2.00	2.43	2.50	2.50	—	—	—	—	—
Pacific	96	1.50	2.00	2.42	2.50	2.50	—	—	—	—	—

¹ Estimates represent the flat percentage used to calculate benefits for those workers participating in plans with a terminal earnings formula based on a flat percentage per year of service.

² 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 13. Traditional defined benefit plans: Definition of terminal earnings, state and local government workers, 2016

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	One year	Three years			Five years			Other period	Not determinable
		Total	High three	High consecutive three	Total	High five	High consecutive five		
All workers	5	48	26	23	30	15	14	17	(¹)
Worker characteristic									
Management, professional, and related	3	49	27	23	30	16	14	18	(¹)
Professional and related	3	49	27	22	30	16	14	18	(¹)
Teachers	–	47	28	19	32	18	13	22	–
Primary, secondary, and special education school teachers	–	46	28	18	32	18	13	23	–
Service	10	47	25	21	29	15	14	15	–
Protective service	11	44	23	21	26	12	14	18	–
Sales and office	7	49	24	25	26	12	13	18	–
Office and administrative support	7	49	24	25	26	13	13	18	–
Natural resources, construction, and maintenance	7	42	15	27	36	16	19	15	(¹)
Production, transportation, and material moving	6	46	26	20	36	14	22	11	(¹)
Full time	5	49	26	23	29	15	14	17	(¹)
Part time	10	43	21	22	34	16	18	12	–
Union	9	53	28	25	25	11	14	14	(¹)
Nonunion	2	44	23	21	34	19	15	20	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	3	43	23	20	33	18	15	21	–
Lowest 10 percent	–	39	22	16	38	23	16	22	–
Second 25 percent	8	48	23	25	31	15	16	13	–
Third 25 percent	6	48	26	22	28	14	14	18	(¹)
Highest 25 percent	5	52	28	23	28	14	14	16	(¹)
Highest 10 percent	4	55	27	29	20	10	10	20	(¹)
Establishment characteristic									
Service-providing industries	5	48	26	23	29	15	14	17	(¹)
Education and health services	3	48	27	20	31	17	14	18	–
Educational services	3	47	27	20	32	18	14	18	–
Elementary and secondary schools	–	46	27	19	32	18	14	19	–
Junior colleges, colleges, and universities ...	4	48	26	22	32	18	15	16	–
Healthcare and social assistance	–	54	29	25	25	10	14	16	–
Hospitals	–	52	24	28	24	–	13	17	–
Public administration	8	48	21	27	26	12	14	17	–
1 to 99 workers	6	53	25	27	23	13	10	18	–
1 to 49 workers	6	52	21	30	24	14	9	18	–
50 to 99 workers	6	54	29	24	22	12	10	18	–
100 workers or more	5	47	26	21	32	16	16	16	(¹)
100 to 499 workers	4	49	26	23	29	14	14	18	–
500 workers or more	5	46	25	21	33	16	17	15	(¹)
State government	2	57	29	28	27	13	14	14	–
Local government	6	45	24	21	31	16	15	18	(¹)

See footnotes at end of table.

Table 13. Traditional defined benefit plans: Definition of terminal earnings, state and local government workers, 2016—continued

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	One year	Three years			Five years			Other period	Not determinable
		Total	High three	High consecutive three	Total	High five	High consecutive five		
Geographic area									
Northeast	4	78	57	21	17	8	9	1	—
New England	—	70	69	—	28	21	—	—	—
Middle Atlantic	5	80	53	26	14	5	9	—	—
South	—	37	19	18	36	21	15	27	—
South Atlantic	—	27	4	23	29	15	15	44	—
East South Central	—	27	22	—	46	—	27	28	—
West South Central	—	58	40	18	40	31	9	1	—
Midwest	—	38	24	14	39	24	15	22	—
East North Central	—	30	20	10	34	29	5	33	—
West North Central	—	50	31	20	48	14	35	—	—
West	18	51	13	39	21	—	18	9	(¹)
Mountain	—	59	21	38	38	—	26	—	1
Pacific	25	48	9	39	14	—	14	12	—

¹ Less than 0.5.

² 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 14. Traditional defined benefit plans: Availability of early retirement benefits, state and local government workers, 2016

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

Characteristics	Early retirement available ¹	Early retirement not available	Not determinable
All workers	92	—	—
Worker characteristic			
Management, professional, and related	95	—	—
Professional and related	95	5	—
Teachers	96	4	—
Primary, secondary, and special education school teachers	96	—	—
Service	84	16	—
Protective service	75	25	—
Sales and office	92	8	(²)
Office and administrative support	92	8	(²)
Natural resources, construction, and maintenance	88	11	(²)
Production, transportation, and material moving	91	8	1
Full time	92	—	—
Part time	94	—	—
Union	92	8	(²)
Nonunion	91	—	—
Average wage within the following categories: ³			
Lowest 25 percent	91	—	—
Lowest 10 percent	87	13	—
Second 25 percent	91	—	—
Third 25 percent	90	10	(²)
Highest 25 percent	94	—	—
Highest 10 percent	95	5	—
Establishment characteristic			
Service-providing industries	92	—	—
Education and health services	96	4	—
Educational services	96	4	—
Elementary and secondary schools	97	3	—
Junior colleges, colleges, and universities	94	—	—
Healthcare and social assistance	92	—	—
Hospitals	91	9	—
Public administration	86	14	—
1 to 99 workers	92	8	—
1 to 49 workers	93	7	—
50 to 99 workers	91	9	—
100 workers or more	92	—	—
100 to 499 workers	92	8	—
500 workers or more	92	—	—
State government	92	8	—
Local government	92	8	(²)

See footnotes at end of table.

Table 14. Traditional defined benefit plans: Availability of early retirement benefits, state and local government workers, 2016—continued

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

Characteristics	Early retirement available ¹	Early retirement not available	Not determinable
Geographic area			
Northeast:			
New England	99	—	—
South	89	11	—
South Atlantic	96	4	—
East South Central	50	50	—
West South Central	98	—	—
Midwest	97	2	(²)
East North Central	97	—	—
West North Central	98	—	—
West	93	7	—
Mountain	90	10	—
Pacific	95	5	—

¹ Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

² Less than 0.5.

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.

Table 15. Traditional defined benefit plans: Early retirement service requirements in years,¹ state and local government workers, 2016

(Includes all workers in traditional defined benefit plans with early retirement coverage and a service requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	5	5	10	25	30
Worker characteristic					
Management, professional, and related	5	5	15	25	30
Professional and related	5	5	15	25	30
Teachers	5	5	20	25	30
Primary, secondary, and special education school teachers	5	5	20	25	30
Service	5	5	10	25	25
Protective service	5	5	10	20	25
Sales and office	5	5	10	20	25
Office and administrative support	5	5	10	20	25
Natural resources, construction, and maintenance	5	5	10	20	25
Production, transportation, and material moving	5	5	10	20	30
Full time	5	5	10	25	30
Part time	5	5	8	20	30
Union	5	5	10	20	25
Nonunion	5	8	20	25	30
Average wage within the following categories: ²					
Lowest 25 percent	5	5	10	25	30
Lowest 10 percent	5	7	—	25	30
Second 25 percent	5	5	10	20	25
Third 25 percent	5	5	10	25	30
Highest 25 percent	5	5	15	25	30
Highest 10 percent	5	5	15	25	30
Establishment characteristic					
Service-providing industries	5	5	10	25	30
Education and health services	5	5	15	25	30
Educational services	5	5	15	25	30
Elementary and secondary schools	5	5	15	25	30
Junior colleges, colleges, and universities	5	5	—	25	30
Healthcare and social assistance	5	—	20	25	25
Hospitals	5	8	—	25	25
Public administration	5	5	10	20	25
1 to 99 workers	5	5	10	25	25
1 to 49 workers	5	5	10	20	25
50 to 99 workers	5	5	—	25	25
100 workers or more	5	5	10	25	30
100 to 499 workers	5	5	10	25	25
500 workers or more	5	5	10	25	30
State government	5	5	—	25	25
Local government	5	5	10	25	30

See footnotes at end of table.

Table 15. Traditional defined benefit plans: Early retirement service requirements in years,¹ state and local government workers, 2016—continued

(Includes all workers in traditional defined benefit plans with early retirement coverage and a service requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area					
Northeast:					
New England	10	10	20	20	25
South	5	8	20	25	30
South Atlantic	6	8	15	20	25
East South Central	5	5	5	10	25
West South Central	—	20	30	30	30
Midwest	5	8	—	25	25
East North Central	8	10	15	25	25
West North Central	3	5	—	—	25
West	5	5	5	20	30
Mountain	5	5	—	25	25
Pacific	5	5	5	20	30

¹ Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

² 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: 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.

Table 16. Traditional defined benefit plans: Selected early retirement age and service requirements,¹ state and local government workers, 2016

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

Characteristics	No minimum age requirement	Age less than 55		Age 55	
		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	30	14	15	17	13
Worker characteristic					
Management, professional, and related	33	12	16	18	12
Professional and related	33	11	16	18	12
Teachers	36	7	19	19	10
Primary, secondary, and special education school teachers	38	6	20	18	9
Service	26	19	16	14	14
Protective service	21	23	25	—	13
Sales and office	26	20	12	20	12
Office and administrative support	26	20	12	20	12
Natural resources, construction, and maintenance	16	17	—	21	20
Production, transportation, and material moving	29	9	—	18	20
Full time	31	14	15	17	13
Part time	16	21	9	24	17
Union	24	19	11	23	17
Nonunion	35	10	19	12	10
Average wage within the following categories: ³					
Lowest 25 percent	33	14	13	14	11
Lowest 10 percent	34	11	12	13	12
Second 25 percent	23	20	13	18	16
Third 25 percent	26	17	16	18	13
Highest 25 percent	36	9	16	18	13
Highest 10 percent	32	9	21	20	13
Establishment characteristic					
Service-providing industries	30	14	15	17	13
Education and health services	34	12	15	18	12
Educational services	34	12	15	18	10
Elementary and secondary schools	36	11	16	18	10
Junior colleges, colleges, and universities	30	16	11	20	12
Healthcare and social assistance	30	10	13	11	24
Hospitals	24	—	—	—	26
Public administration	21	21	17	16	15
1 to 99 workers	27	14	17	17	10
1 to 49 workers	23	17	19	14	12
50 to 99 workers	31	12	15	20	9
100 workers or more	31	14	14	18	14
100 to 499 workers	30	11	14	22	13
500 workers or more	31	16	14	15	15
State government	33	15	12	15	14
Local government	29	14	16	18	13

See footnotes at end of table.

Table 16. Traditional defined benefit plans: Selected early retirement age and service requirements,¹ state and local government workers, 2016—continued

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

Characteristics	No minimum age requirement	Age less than 55		Age 55	
		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	54	—	—	24	13
New England	60	—	—	4	—
Middle Atlantic	52	—	—	30	14
South	42	14	18	6	9
South Atlantic	15	24	31	—	14
East South Central	—	—	—	45	—
West South Central	88	1	—	—	—
Midwest	12	—	17	29	23
East North Central	—	—	25	21	21
West North Central	—	—	—	43	26
West	8	38	18	20	12
Mountain	15	26	—	—	—
Pacific	6	43	15	21	16

¹ Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

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."

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.

Table 17. Traditional defined benefit plans: Early retirement age requirements in years,¹ state and local government workers, 2016

(Includes all workers in traditional defined benefit plans with early retirement coverage and an age requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	50	50	55	55	60
Worker characteristic					
Management, professional, and related	50	50	55	55	60
Professional and related	50	50	55	55	60
Teachers	50	50	55	55	60
Primary, secondary, and special education school teachers	50	50	55	55	60
Service	45	50	55	55	60
Protective service	42	50	50	55	57
Sales and office	50	50	55	55	60
Office and administrative support	50	50	55	55	60
Natural resources, construction, and maintenance	50	50	55	55	60
Production, transportation, and material moving	50	50	55	55	60
Full time	50	50	55	55	60
Part time	50	50	55	55	60
Union	50	50	55	55	55
Nonunion	50	50	55	55	60
Average wage within the following categories: ²					
Lowest 25 percent	45	50	55	55	60
Lowest 10 percent	45	50	55	57	60
Second 25 percent	50	50	55	55	60
Third 25 percent	48	50	55	55	57
Highest 25 percent	50	50	55	55	60
Highest 10 percent	50	50	55	55	55
Establishment characteristic					
Service-providing industries	50	50	55	55	60
Education and health services	50	50	55	55	60
Educational services	50	50	55	55	60
Elementary and secondary schools	50	50	55	55	60
Junior colleges, colleges, and universities	50	50	55	55	60
Healthcare and social assistance	50	50	55	55	57
Hospitals	50	50	55	55	57
Public administration	45	50	55	55	60
1 to 99 workers	50	50	55	55	60
1 to 49 workers	50	50	55	55	60
50 to 99 workers	50	50	55	55	60
100 workers or more	50	50	55	55	60
100 to 499 workers	50	50	55	55	60
500 workers or more	45	50	55	55	60
State government	50	50	55	55	60
Local government	50	50	55	55	60

See footnotes at end of table.

Table 17. Traditional defined benefit plans: Early retirement age requirements in years,¹ state and local government workers, 2016—continued

(Includes all workers in traditional defined benefit plans with early retirement coverage and an age requirement)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area					
Northeast:					
New England	54	55	55	60	60
South	42	50	50	55	60
South Atlantic	42	45	50	55	60
East South Central	55	55	55	60	60
West South Central	45	55	55	60	60
Midwest	50	55	55	55	62
East North Central	50	50	55	57	62
West North Central	55	55	55	55	57
West	50	50	50	55	55
Mountain	50	50	50	55	55
Pacific	50	50	52	55	55

¹ Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

² 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: 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.

Table 18. Traditional defined benefit plans: Early retirement reductions,¹ state and local government workers, 2016

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

Characteristics	Flat percent per year reduction ²	Reduction varies by age or service ³	Actuarial reduction ⁴	Other reduction ⁵	Not determinable
All workers	38	41	21	—	(⁶)
Worker characteristic					
Management, professional, and related	37	40	23	—	(⁶)
Professional and related	37	40	24	—	—
Teachers	35	38	27	—	—
Primary, secondary, and special education school teachers	35	38	27	—	—
Service	35	42	22	—	—
Protective service	37	46	17	—	—
Sales and office	42	43	15	—	—
Office and administrative support	42	43	15	—	—
Natural resources, construction, and maintenance	40	48	11	—	(⁶)
Production, transportation, and material moving	40	41	19	—	—
Full time	38	40	21	—	(⁶)
Part time	31	54	16	—	—
Union	45	46	9	—	—
Nonunion	31	36	33	—	(⁶)
Average wage within the following categories: ⁷					
Lowest 25 percent	32	43	25	—	—
Lowest 10 percent	29	43	29	—	—
Second 25 percent	40	43	17	—	—
Third 25 percent	38	42	21	—	(⁶)
Highest 25 percent	40	38	22	—	—
Highest 10 percent	40	47	14	—	—
Establishment characteristic					
Service-providing industries	38	41	21	—	(⁶)
Education and health services	37	38	26	—	—
Educational services	37	36	27	—	—
Elementary and secondary schools	35	37	27	—	—
Junior colleges, colleges, and universities ...	42	31	27	—	—
Healthcare and social assistance	34	52	—	—	—
Hospitals	33	52	—	—	—
Public administration	39	47	13	—	(⁶)
1 to 99 workers	39	47	13	—	(⁶)
1 to 49 workers	37	50	13	—	—
50 to 99 workers	41	45	14	—	(⁶)
100 workers or more	37	39	24	—	—
100 to 499 workers	41	47	12	—	—
500 workers or more	35	35	30	—	—
State government	39	42	19	—	—
Local government	37	41	22	—	(⁶)

See footnotes at end of table.

Table 18. Traditional defined benefit plans: Early retirement reductions,¹ state and local government workers, 2016—continued

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

Characteristics	Flat percent per year reduction ²	Reduction varies by age or service ³	Actuarial reduction ⁴	Other reduction ⁵	Not determinable
Geographic area					
Northeast	39	58	—	—	(⁶)
New England	78	14	—	—	—
Middle Atlantic	26	72	—	—	(⁶)
South	37	24	39	—	—
South Atlantic	60	28	13	—	—
East South Central	30	—	58	—	—
West South Central	5	22	73	—	—
Midwest	47	32	21	—	—
East North Central	46	28	26	—	—
West North Central	49	38	—	—	—
West	30	62	8	—	—
Mountain	—	65	—	—	—
Pacific	38	61	—	—	—

¹ Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

² Reflects a reduction in the benefit amount for each year by which early retirement precedes normal retirement. In specific cases, flat percent per year reductions may approximate actuarial reductions, such as early retirement at age 55 with a reduction of 6 percent per year between age 55 and the plan's normal retirement age of 62.

³ The rate of reduction is held constant within age brackets, but differs among brackets, sometimes in approximation of an actuarial table. For example, benefits may be reduced by 3 percent for each year between age 60 and the plan's normal retirement age, and by 6 percent for each year retirement precedes age 60. Also includes some plans that reduce benefits arithmetically for each year immediately below normal retirement age and actuarially below a specified age, usually 55.

⁴ The amount of the normal retirement benefit is reduced based on actuarial assumptions, so that on average, the beneficiary receives the same total lifetime benefit regardless of retirement age.

⁵ Reduction not derived from normal retirement formula.

⁶ Less than 0.5.

⁷ 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 19. Traditional defined benefit plans: Availability of disability retirement benefits, state and local government workers, 2016

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

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate ¹	Deferred ²	Not determinable		
All workers	96	87	7	2	4	(³)
Worker characteristic						
Management, professional, and related	96	87	6	2	4	(³)
Professional and related	96	88	6	2	4	(³)
Teachers	96	88	6	2	4	(³)
Primary, secondary, and special education school teachers	96	88	6	3	4	(³)
Service	96	86	7	3	4	(³)
Protective service	97	88	—	—	3	(³)
Sales and office	96	88	7	1	4	(³)
Office and administrative support	96	88	7	1	4	(³)
Natural resources, construction, and maintenance	96	84	9	2	4	1
Production, transportation, and material moving	97	89	—	—	—	—
Full time	96	87	7	2	4	(³)
Part time	95	87	7	(³)	—	—
Union	98	89	6	3	2	(³)
Nonunion	94	85	7	2	6	(³)
Average wage within the following categories: ⁴						
Lowest 25 percent	95	86	8	1	5	(³)
Lowest 10 percent	95	85	9	1	5	(³)
Second 25 percent	97	88	7	2	3	(³)
Third 25 percent	95	85	7	3	5	(³)
Highest 25 percent	97	89	5	3	3	(³)
Highest 10 percent	98	91	4	3	2	—
Establishment characteristic						
Service-providing industries	96	87	7	2	4	(³)
Education and health services	96	88	6	2	4	(³)
Educational services	96	88	6	2	4	(³)
Elementary and secondary schools	96	88	6	2	4	(³)
Junior colleges, colleges, and universities	95	87	6	2	5	—
Healthcare and social assistance	96	88	—	—	—	—
Hospitals	96	85	—	—	—	—
Public administration	95	84	9	3	4	(³)
1 to 99 workers	96	87	7	3	4	(³)
1 to 49 workers	97	87	—	—	—	—
50 to 99 workers	95	87	6	3	—	—
100 workers or more	96	87	7	2	4	(³)
100 to 499 workers	98	89	8	1	—	—
500 workers or more	95	86	6	2	5	(³)
State government	96	89	5	2	4	—
Local government	96	86	8	2	4	(³)

See footnotes at end of table.

Table 19. Traditional defined benefit plans: Availability of disability retirement benefits, state and local government workers, 2016—continued

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

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate ¹	Deferred ²	Not determinable		
Geographic area						
Northeast	99	96	—	—	—	—
New England	100	85	—	—	—	—
Middle Atlantic	99	99	—	—	—	—
South	98	97	—	—	2	(³)
South Atlantic	96	94	—	—	4	(³)
East South Central	99	99	—	—	—	—
West South Central	100	98	—	—	—	—
Midwest	92	65	23	5	8	(³)
East North Central	88	64	21	3	12	(³)
West North Central	100	66	26	8	—	—
West	93	83	7	3	—	—
Mountain	79	54	21	4	—	—
Pacific	99	96	1	2	—	—

¹ Available immediately after the onset of a disability or after a short waiting period (typically 6 months); may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for Social Security.

² Not available until normal retirement age and/or service requirements are satisfied; in the interim, service years typically continue to accrue.

³ Less than 0.5.

⁴ 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 20. Traditional defined benefit plans: Postretirement survivor benefits, state and local government workers, 2016

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

Characteristics	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages			Other ²
		50 percent	Other fixed percentage	Choice of percentages	
All workers	95	—	—	91	5
Worker characteristic					
Management, professional, and related	95	—	—	92	5
Professional and related	96	—	—	92	4
Teachers	96	—	—	92	4
Primary, secondary, and special education school teachers	95	—	—	92	5
Service	92	—	—	89	8
Protective service	89	—	—	84	11
Sales and office	95	—	—	92	5
Office and administrative support	95	—	—	92	5
Natural resources, construction, and maintenance	—	—	—	91	—
Production, transportation, and material moving	—	—	—	93	—
Full time	95	—	—	91	5
Part time	94	—	—	92	6
Union	93	—	—	87	7
Nonunion	97	—	—	95	3
Average wage within the following categories: ³					
Lowest 25 percent	95	—	—	94	5
Lowest 10 percent	—	—	—	96	—
Second 25 percent	95	—	—	91	5
Third 25 percent	95	—	—	91	5
Highest 25 percent	94	—	—	89	6
Highest 10 percent	96	—	—	87	4
Establishment characteristic					
Service-providing industries	95	—	—	91	5
Education and health services	96	—	—	93	4
Educational services	96	—	—	93	4
Elementary and secondary schools	96	—	—	93	4
Junior colleges, colleges, and universities	96	—	—	94	4
Healthcare and social assistance	—	—	—	93	—
Hospitals	—	—	—	93	—
Public administration	92	—	—	87	8
1 to 99 workers	95	—	—	91	5
1 to 49 workers	—	—	5	89	—
50 to 99 workers	—	—	—	94	—
100 workers or more	95	—	—	91	5
100 to 499 workers	—	—	3	92	—
500 workers or more	95	—	—	91	5
State government	97	—	—	94	3
Local government	94	—	—	90	6

See footnotes at end of table.

Table 20. Traditional defined benefit plans: Postretirement survivor benefits, state and local government workers, 2016—continued

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

Characteristics	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages			Other ²
		50 percent	Other fixed percentage	Choice of percentages	
Geographic area					
Northeast	—	—	14	84	—
New England	—	—	61	39	—
Middle Atlantic	—	—	—	97	—
South	—	—	—	98	—
South Atlantic	—	—	—	98	—
East South Central	—	—	—	98	—
West South Central	—	—	—	98	—
Midwest	79	—	—	78	21
East North Central	69	—	—	66	31
West North Central	—	—	—	99	—
West	—	—	—	97	—
Mountain	—	—	—	97	—
Pacific	—	—	—	98	—

¹ An immediate annuity for the life of the plan participant and a survivor annuity for the life of the plan participant's spouse. The survivor annuity is a percentage (between 50 and 100 percent) of the participant's annuity.

² Includes percent of unreduced accrued benefit, a method under which the participant's pension is paid in the form of a straight-life (unreduced) annuity. In the event of the participant's death, the spouse receives a percentage of the unreduced annuity.

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/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 21. Traditional defined benefit plans: Availability of preretirement survivor benefits, state and local government workers, 2016

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

Characteristics	Preretirement survivor benefits available ¹	Preretirement survivor benefits not available	Not determinable
All workers	89	11	(²)
Worker characteristic			
Management, professional, and related	90	10	(²)
Professional and related	90	10	(²)
Teachers	91	9	(²)
Primary, secondary, and special education school teachers	91	9	(²)
Service	89	11	(²)
Protective service	90	10	(²)
Sales and office	86	14	(²)
Office and administrative support	86	14	(²)
Natural resources, construction, and maintenance	90	10	—
Production, transportation, and material moving	87	13	(²)
Full time	89	11	(²)
Part time	89	11	(²)
Union	81	19	—
Nonunion	97	3	(²)
Average wage within the following categories: ³			
Lowest 25 percent	94	5	(²)
Lowest 10 percent	95	—	—
Second 25 percent	88	12	—
Third 25 percent	89	11	(²)
Highest 25 percent	87	13	(²)
Highest 10 percent	83	17	—
Establishment characteristic			
Service-providing industries	89	11	(²)
Education and health services	90	10	(²)
Educational services	90	10	(²)
Elementary and secondary schools	90	10	(²)
Junior colleges, colleges, and universities	92	8	—
Healthcare and social assistance	89	11	—
Hospitals	92	—	—
Public administration	88	11	(²)
1 to 99 workers	94	6	—
1 to 49 workers	97	3	—
50 to 99 workers	91	9	—
100 workers or more	88	12	(²)
100 to 499 workers	89	11	—
500 workers or more	88	12	(²)
State government	92	8	—
Local government	88	11	(²)

See footnotes at end of table.

Table 21. Traditional defined benefit plans: Availability of preretirement survivor benefits, state and local government workers, 2016—continued

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

Characteristics	Preretirement survivor benefits available ¹	Preretirement survivor benefits not available	Not determinable
Geographic area			
Northeast	48	52	—
New England	88	—	—
Middle Atlantic	36	64	—
South	99	—	—
South Atlantic	100	—	—
East South Central	99	—	—
West South Central	96	—	—
Midwest	100	—	—
East North Central	100	—	—
West North Central	100	—	—
West	99	—	—
Mountain	100	—	—
Pacific	99	—	—

¹ Based upon the benefit the employee would have received if retirement had occurred on the date of death.

² Less than 0.5.

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/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 22. Defined contribution plans: Type of plan,¹ state and local government workers, 2016

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

Characteristics	Money purchase pension	Savings and thrift
All workers	72	37
Worker characteristic		
Management, professional, and related	76	33
Professional and related	78	32
Teachers	88	20
Primary, secondary, and special education school teachers	78	28
Service	63	44
Protective service	75	29
Sales and office	68	43
Office and administrative support	69	41
Natural resources, construction, and maintenance	75	38
Production, transportation, and material moving	72	31
Full time	73	37
Part time	60	41
Union	83	27
Nonunion	66	44
Average wage within the following categories: ²		
Lowest 25 percent	62	49
Lowest 10 percent	55	59
Second 25 percent	75	33
Third 25 percent	71	40
Highest 25 percent	78	29
Highest 10 percent	84	24
Establishment characteristic		
Service-providing industries	72	36
Education and health services	75	34
Educational services	86	22
Elementary and secondary schools	78	29
Junior colleges, colleges, and universities ...	95	15
Healthcare and social assistance	46	68
Hospitals	49	64
Public administration	77	31
1 to 99 workers	66	46
1 to 49 workers	55	55
50 to 99 workers	78	35
100 workers or more	74	35
100 to 499 workers	72	38
500 workers or more	74	34
State government	89	29
Local government	65	40

See footnotes at end of table.

Table 22. Defined contribution plans: Type of plan,¹ state and local government workers, 2016—continued

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

Characteristics	Money purchase pension	Savings and thrift
Geographic area		
Northeast	86	15
New England	70	—
Middle Atlantic	91	—
South	63	46
South Atlantic	66	43
East South Central	55	53
West South Central	61	47
Midwest	80	43
East North Central	91	38
West North Central	57	53
West	74	29
Mountain	75	—
Pacific	73	32

¹ Sum of individual items may be greater than total because multiple plans are available to employees. Other types of plans are not shown separately but may include simplified employee pension (SEP) or savings incentive match plan for employees (SIMPLE).

² 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: 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.

Table 23. Defined contribution plans: Plan sponsor,¹ state and local government workers, 2016

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

Characteristics	State government sponsor	Local government sponsor
All workers	63	38
Worker characteristic		
Management, professional, and related	67	34
Professional and related	67	35
Teachers	77	26
Primary, secondary, and special education school teachers	63	40
Service	54	47
Protective service	68	33
Sales and office	65	35
Office and administrative support	66	34
Natural resources, construction, and maintenance	51	50
Production, transportation, and material moving	56	44
Full time	64	37
Part time	50	52
Union	60	42
Nonunion	65	35
Average wage within the following categories: ²		
Lowest 25 percent	59	42
Lowest 10 percent	47	56
Second 25 percent	66	34
Third 25 percent	63	39
Highest 25 percent	64	37
Highest 10 percent	60	40
Establishment characteristic		
Service-providing industries	63	38
Education and health services	67	34
Educational services	80	22
Elementary and secondary schools	69	33
Junior colleges, colleges, and universities	91	9
Healthcare and social assistance	34	68
Hospitals	28	74
Public administration	68	32
1 to 99 workers	68	36
1 to 49 workers	67	35
50 to 99 workers	69	37
100 workers or more	62	38
100 to 499 workers	71	29
500 workers or more	59	41
State government	90	—
Local government	51	51

See footnotes at end of table.

Table 23. Defined contribution plans: Plan sponsor,¹ state and local government workers, 2016—continued

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

Characteristics	State government sponsor	Local government sponsor
Geographic area		
Northeast	40	60
New England	64	—
Middle Atlantic	32	68
South	71	29
South Atlantic	76	24
East South Central	61	39
West South Central	65	36
Midwest	73	30
East North Central	86	—
West North Central	46	54
West	53	48
Mountain	62	38
Pacific	48	52

¹ Based on the sponsorship of the benefit plan rather than the affiliation of the employees participating. For example, local school district workers may belong to state-sponsored retirement plans, which can be partially or wholly state funded. The sum of state and local government-sponsored plans may exceed 100 percent because some workers participate in both types of plans.

² 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: 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.

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 ¹					Annuity available		
	Post-tax employee contributions allowed ²			No	Not determinable	Yes	No	Not determinable
	Yes	No	Not determinable					
All workers	15	54	—	29	—	60	29	11
Worker characteristic								
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: ³								
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
Establishment characteristic								
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 ¹					Annuity available		
	Post-tax employee contributions allowed ²			No	Not determinable	Yes	No	Not determinable
	Yes	No	Not determinable					
Geographic area								
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

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

² Contributions are made after taxes have been deducted.

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/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 25. Money purchase pension plans: Employer contributions, state and local government workers, 2016

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

Characteristics	Fixed percent of earnings	Fixed percent of earnings ¹					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
All workers	82	3.00	3.30	5.00	7.60	10.00	7	11	—
Worker characteristic									
Management, professional, and related	75	—	3.06	6.00	8.50	10.00	10	15	—
Professional and related	74	—	3.06	6.00	8.50	10.00	10	16	—
Teachers	74	—	3.30	6.00	8.00	10.00	8	—	—
Primary, secondary, and special education school teachers	72	1.00	—	3.30	6.00	7.00	—	—	—
Service	91	3.00	3.05	5.00	7.00	11.00	—	—	—
Protective service	92	3.00	3.30	5.00	—	12.00	—	—	—
Sales and office	96	3.00	3.30	5.00	7.00	10.00	—	—	—
Office and administrative support	96	3.00	3.30	5.00	7.00	10.00	—	—	—
Natural resources, construction, and maintenance	96	—	3.05	5.00	6.00	9.20	—	—	—
Production, transportation, and material moving	82	3.00	3.00	—	7.70	7.70	—	—	—
Full time	82	3.00	3.30	5.00	7.60	10.00	7	11	—
Part time	77	3.00	3.00	4.00	—	9.29	—	—	—
Union	74	3.00	3.30	5.00	6.13	9.20	—	20	—
Nonunion	89	—	3.00	5.00	9.00	10.91	8	—	—
Average wage within the following categories: ²									
Lowest 25 percent	92	—	3.00	4.00	6.00	10.00	—	—	—
Lowest 10 percent	95	—	3.00	3.30	5.00	10.00	—	—	—
Second 25 percent	92	3.00	3.30	5.00	7.50	10.00	—	3	—
Third 25 percent	82	—	3.30	4.19	7.70	10.40	7	10	—
Highest 25 percent	71	—	3.30	6.00	8.50	10.00	10	18	—
Highest 10 percent	57	—	—	6.84	8.50	10.00	—	—	—
Establishment characteristic									
Service-providing industries	82	—	3.06	5.00	7.60	10.00	7	11	—
Education and health services	76	—	3.00	6.00	8.50	10.00	10	13	—
Educational services	76	—	3.00	6.00	8.00	10.00	9	14	—
Elementary and secondary schools	75	1.00	—	3.30	6.00	7.00	—	25	—
Junior colleges, colleges, and universities ...	77	3.30	6.00	7.60	10.00	11.40	18	—	—
Healthcare and social assistance	77	—	—	—	10.00	10.00	—	—	—
Hospitals	79	—	3.00	—	10.00	10.00	—	—	—
Public administration	91	3.00	3.30	5.00	6.00	10.00	—	—	—
1 to 99 workers	93	—	3.00	—	7.43	10.00	—	—	—
1 to 49 workers	100	—	—	—	7.50	10.00	—	—	—
50 to 99 workers	87	1.00	—	—	—	10.00	—	—	—
100 workers or more	80	3.00	3.30	5.00	7.65	10.00	9	11	—
100 to 499 workers	94	3.00	3.00	4.00	6.00	7.60	—	—	—
500 workers or more	76	3.00	3.30	5.00	8.50	10.00	10	14	—
State government	84	3.00	4.00	6.60	10.00	11.00	9	—	—
Local government	81	—	3.00	4.00	6.00	9.00	—	13	—

See footnotes at end of table.

Table 25. Money purchase pension plans: Employer contributions, state and local government workers, 2016—continued

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

Characteristics	Fixed percent of earnings	Fixed percent of earnings ¹					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Geographic area									
Northeast	—	—	—	—	—	—	—	60	—
Middle Atlantic	—	—	—	—	—	—	—	75	—
South	94	—	3.30	5.00	7.70	10.00	—	—	—
South Atlantic	99	—	3.30	3.30	6.84	10.40	—	—	—
West South Central	84	5.00	6.00	7.50	8.50	10.00	—	—	—
Midwest:									
East North Central	98	3.00	3.00	3.00	4.00	9.50	—	—	—
West	86	—	5.00	6.00	9.29	12.00	—	—	—
Mountain	79	1.50	—	10.00	11.40	13.73	—	—	—
Pacific	90	3.30	5.00	6.00	7.00	10.00	—	—	—

¹ Estimates represent percentage of employer contributions for those workers participating in plans with employer contributions based on a fixed percentage of earnings.

² 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 26. Money purchase pension plans: Maximum employee contributions subject to Internal Revenue Code limit,¹ state and local government workers, 2016

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

Characteristics	Percent of earnings	Percent of earnings ²					Any amount	Other ³	No contribution allowed	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
All workers	40	3.0	3.0	5.0	7.0	8.2	27	-	29	-
Worker characteristic										
Management, professional, and related	40	3.0	3.0	5.0	6.7	8.2	23	-	32	-
Professional and related	39	3.0	3.0	5.0	6.7	8.2	22	-	34	-
Teachers	42	3.0	-	5.0	6.7	8.0	21	-	32	-
Primary, secondary, and special education school teachers	33	1.0	3.0	-	6.7	8.2	23	-	41	3
Service	32	-	3.0	3.0	-	-	43	-	25	-
Protective service	29	3.0	3.0	3.0	-	-	50	-	-	-
Sales and office	46	3.0	3.0	6.0	8.0	8.2	27	-	26	-
Office and administrative support	45	3.0	3.0	6.0	8.0	8.0	27	-	27	-
Natural resources, construction, and maintenance	54	-	-	6.0	7.9	8.0	-	-	-	-
Production, transportation, and material moving	25	-	3.0	3.0	6.0	-	-	-	-	-
Full time	40	3.0	3.0	5.0	7.0	8.2	27	-	30	-
Part time	35	3.0	3.8	5.0	-	-	-	-	-	3
Union	36	3.0	3.0	5.0	7.5	8.0	15	-	43	-
Nonunion	43	-	3.0	5.0	6.7	8.2	37	-	18	-
Average wage within the following categories: ⁴										
Lowest 25 percent	35	1.0	3.0	3.8	6.0	8.0	45	-	19	1
Lowest 10 percent	38	1.0	-	-	6.0	8.0	39	-	-	3
Second 25 percent	42	3.0	3.0	5.0	7.5	8.2	32	-	26	-
Third 25 percent	40	3.0	3.0	5.0	7.9	8.2	21	-	35	-
Highest 25 percent	41	3.0	5.0	6.0	7.0	8.0	20	-	33	-
Highest 10 percent	39	4.5	5.0	6.0	7.0	8.0	14	-	39	-
Establishment characteristic										
Service-providing industries	41	3.0	3.0	5.0	7.0	8.2	27	-	29	-
Education and health services	41	-	-	5.0	6.7	8.2	21	-	32	-
Educational services	41	-	3.0	5.0	7.0	8.2	22	-	30	-
Elementary and secondary schools	36	1.0	3.0	-	6.1	8.0	25	-	37	-
Junior colleges, colleges, and universities	47	3.0	5.0	6.0	7.9	8.2	19	-	23	-
Public administration	41	3.0	3.0	-	8.0	9.0	40	-	18	-
1 to 99 workers	-	-	-	-	-	-	41	-	32	4
50 to 99 workers	-	-	-	-	-	-	48	-	-	6
100 workers or more	43	3.0	3.0	5.0	6.7	8.0	24	-	29	-
100 to 499 workers	30	3.0	3.0	-	5.0	8.0	35	-	31	-
500 workers or more	47	3.0	3.0	5.0	6.7	8.0	21	-	28	-
State government	42	3.0	5.0	5.5	7.9	8.2	24	-	30	-
Local government	39	-	3.0	5.0	6.7	8.2	29	-	29	-

See footnotes at end of table.

Table 26. Money purchase pension plans: Maximum employee contributions subject to Internal Revenue Code limit,¹ state and local government workers, 2016—continued

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

Characteristics	Percent of earnings	Percent of earnings ²					Any amount	Other ³	No contribution allowed	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
Geographic area										
Northeast	—	—	—	—	—	—	—	—	56	—
Middle Atlantic	5	5.0	5.0	5.0	5.0	5.0	—	—	—	—
South	60	1.0	3.0	3.0	6.0	6.7	24	—	16	—
South Atlantic	71	1.0	3.0	3.0	—	—	16	—	14	—
West South Central	50	—	—	6.7	6.7	6.7	26	—	—	—
Midwest	—	—	—	—	—	—	50	—	34	3
East North Central	—	—	—	—	—	—	58	—	33	4
West	50	—	5.0	7.0	8.0	8.7	18	—	29	—
Mountain	54	5.0	—	7.9	8.0	—	42	—	—	—
Pacific	48	3.1	5.0	6.7	8.0	8.7	—	—	43	—

¹ The Internal Revenue Code limit on employee contributions was \$18,000 in 2016.

² Estimates represent percentage of employee contributions for those workers participating in plans with maximum employee contributions based on a percentage of earnings.

³ Other may include plans with maximum employee contribution criteria that varies, for example based on employees' length of service (e.g., an employee may contribute up to three percent during their first three years of service and up to five percent thereafter).

⁴ 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 27. Savings and thrift plans: Summary of provisions,¹ state and local government workers, 2016

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Employee choice of investment for employee funds	Employee choice of investment for employer funds
All workers	100	34	28	83	83
Worker characteristic					
Management, professional, and related	100	34	31	85	85
Professional and related	100	33	31	83	83
Teachers	100	—	—	85	85
Primary, secondary, and special education school teachers	100	—	—	83	83
Service	100	28	32	—	—
Protective service	100	—	—	87	87
Sales and office	100	37	28	88	88
Office and administrative support	100	35	31	87	87
Natural resources, construction, and maintenance	100	—	—	—	—
Production, transportation, and material moving	100	—	—	100	100
Full time	100	35	29	84	84
Part time	100	—	—	—	—
Union	100	29	43	—	—
Nonunion	100	36	23	85	85
Average wage within the following categories: ⁴					
Lowest 25 percent	100	29	27	—	—
Lowest 10 percent	100	—	—	—	—
Second 25 percent	100	38	30	85	85
Third 25 percent	100	42	32	89	89
Highest 25 percent	100	27	25	82	82
Highest 10 percent	100	20	25	87	87
Establishment characteristic					
Service-providing industries	100	33	28	84	84
Education and health services	100	29	29	—	—
Educational services	100	—	29	88	88
Elementary and secondary schools	100	—	37	84	84
Junior colleges, colleges, and universities	100	—	—	98	98
Healthcare and social assistance	100	42	—	—	—
Hospitals	100	48	28	—	—
Public administration	100	43	29	93	93
1 to 99 workers	100	—	35	88	88
1 to 49 workers	100	—	—	93	93
50 to 99 workers	100	—	—	—	—
100 workers or more	100	41	26	82	82
100 to 499 workers	100	49	36	—	—
500 workers or more	100	38	23	83	83
State government	100	59	43	99	99
Local government	100	26	24	—	—

See footnotes at end of table.

Table 27. Savings and thrift plans: Summary of provisions,¹ state and local government workers, 2016—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Employee choice of investment for employee funds	Employee choice of investment for employer funds
Geographic area					
Northeast	100	—	—	—	—
Middle Atlantic	100	—	—	—	—
South	100	39	18	89	89
South Atlantic	100	26	—	96	96
East South Central	100	74	—	85	85
West South Central	100	38	—	—	—
Midwest	100	—	56	—	—
East North Central	100	—	80	94	94
West North Central	100	—	—	—	—
West	100	—	—	85	85
Pacific	100	—	—	90	90

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Contributions are made after taxes have been deducted.

³ The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

⁴ 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: 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.

Table 28. Savings and thrift plans: Maximum employee contributions subject to Internal Revenue Code limit,¹ state and local government workers, 2016

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Percent of earnings	Percent of earnings ²					Mean percent of earnings	Any amount	Other ³
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
All workers	19	4	4	—	—	85	32.9	81	—
Worker characteristic									
Management, professional, and related	15	4	4	—	75	99	38.2	85	—
Professional and related	16	4	4	—	75	99	38.2	84	—
Teachers	—	—	—	—	—	—	—	85	—
Primary, secondary, and special education school teachers	—	—	—	—	—	—	—	84	—
Service	18	4	—	10	—	—	21.2	82	—
Protective service	—	—	—	—	—	—	—	93	—
Sales and office	24	4	—	—	—	85	34.0	76	—
Office and administrative support	19	4	—	—	75	85	—	81	—
Natural resources, construction, and maintenance	—	—	—	—	—	—	—	69	—
Full time	18	4	4	—	75	99	34.5	82	—
Part time	—	—	—	—	—	—	—	73	—
Union	—	—	—	—	—	—	—	97	—
Nonunion	25	4	4	—	—	80	30.0	75	—
Average wage within the following categories: ⁴									
Lowest 25 percent	28	4	—	—	—	—	22.9	72	—
Lowest 10 percent	34	4	—	—	—	—	23.5	66	—
Second 25 percent	17	4	—	—	50	75	28.4	83	—
Third 25 percent	—	—	—	—	—	—	—	82	—
Highest 25 percent	13	4	4	—	99	99	59.0	87	—
Highest 10 percent	—	—	—	—	—	—	—	88	—
Establishment characteristic									
Service-providing industries	19	4	4	—	—	85	33.1	81	—
Education and health services	19	4	4	—	—	75	—	81	—
Educational services	—	—	—	—	—	—	—	83	—
Elementary and secondary schools	—	—	—	—	—	—	—	85	—
Junior colleges, colleges, and universities	—	—	—	—	—	—	—	79	—
Healthcare and social assistance	—	—	—	—	—	—	—	80	—
Hospitals	—	—	—	—	—	—	—	77	—
Public administration	—	—	—	—	—	—	—	91	—
1 to 99 workers	—	—	—	—	—	—	—	84	—
1 to 49 workers	—	—	—	—	—	—	—	86	—
50 to 99 workers	—	—	—	—	—	—	—	81	—
100 workers or more	20	4	—	—	75	99	35.8	80	—
100 to 499 workers	—	—	—	—	—	—	—	86	—
500 workers or more	22	4	4	—	—	—	34.5	78	—
State government	—	—	—	—	—	—	—	91	—
Local government	22	4	4	—	—	85	33.3	78	—

See footnotes at end of table.

Table 28. Savings and thrift plans: Maximum employee contributions subject to Internal Revenue Code limit,¹ state and local government workers, 2016—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Percent of earnings	Percent of earnings ²					Mean percent of earnings	Any amount	Other ³
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Geographic area									
Northeast	52	25	—	—	—	99	52.9	48	—
Middle Atlantic	—	—	—	—	—	—	—	73	—
South	25	4	4	—	—	75	—	75	—
South Atlantic	—	—	—	—	—	—	—	72	—
East South Central	—	—	—	—	—	—	—	95	—
West South Central	36	4	—	—	—	75	—	64	—
Midwest	—	—	—	—	—	—	—	94	—
East North Central	—	—	—	—	—	—	—	99	—
West North Central	—	—	—	—	—	—	—	85	—
West	—	—	—	—	—	—	—	88	—
Pacific	—	—	—	—	—	—	—	92	—

¹ The Internal Revenue Code limit on employee contributions was \$18,000 in 2016.

² Estimates represent percentage of employee contributions for those workers participating in plans with maximum employee contributions based on a percentage of earnings.

³ Other may include plans with maximum employee contribution criteria that varies, for example based on employees' length of service (e.g., an employee may contribute up to three percent during their first three years of service and up to five percent thereafter).

⁴ 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 29. Savings and thrift plans: Method of employer matching contributions, state and local government workers, 2016

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Specified matching percent	Specified matching percent ¹					Percent varies by employee contribution	Discretionary match	Length of service	Other ²
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
All workers	55	50	–	100	100	100	17	–	–	22
Worker characteristic										
Management, professional, and related	50	50	–	100	100	100	18	–	–	23
Professional and related	50	50	–	100	100	100	19	–	–	21
Teachers	–	–	–	–	–	–	–	–	–	26
Primary, secondary, and special education school teachers	–	–	–	–	–	–	–	–	–	17
Service	64	50	–	100	100	100	–	–	–	18
Protective service	66	–	100	100	100	100	–	–	–	–
Sales and office	55	50	100	100	100	100	19	–	–	22
Office and administrative support	54	50	100	100	100	100	19	–	–	22
Natural resources, construction, and maintenance	64	50	50	–	100	100	–	–	–	–
Production, transportation, and material moving	68	50	–	90	90	100	–	–	–	–
Full time	53	50	–	100	100	100	17	–	–	23
Part time	77	50	–	100	100	100	–	–	–	–
Union	59	50	100	100	100	100	–	–	–	–
Nonunion	53	50	–	100	100	100	20	–	–	22
Average wage within the following categories: ³										
Lowest 25 percent	59	50	50	100	100	100	–	–	–	17
Lowest 10 percent	68	50	–	100	100	100	–	–	–	–
Second 25 percent	52	50	–	100	100	100	15	–	–	26
Third 25 percent	60	50	100	100	100	100	–	–	–	21
Highest 25 percent	46	50	–	100	100	100	18	–	–	24
Highest 10 percent	49	50	50	100	100	100	12	–	–	30
Establishment characteristic										
Service-providing industries	54	50	–	100	100	100	17	–	–	22
Education and health services	49	50	–	100	100	100	–	–	–	21
Educational services	36	50	100	100	100	100	–	–	–	32
Elementary and secondary schools	34	50	–	100	100	100	–	–	–	22
Junior colleges, colleges, and universities ...	42	100	100	100	100	100	–	–	–	–
Healthcare and social assistance	60	50	–	100	100	100	–	–	–	–
Hospitals	62	50	–	100	100	100	–	–	–	–
Public administration	52	–	100	100	100	100	–	–	–	30
1 to 99 workers	54	50	–	100	100	100	–	–	–	–
1 to 49 workers	53	–	100	100	100	100	–	–	–	–
50 to 99 workers	56	50	50	–	100	100	–	–	–	–
100 workers or more	55	50	–	100	100	100	15	–	–	23
100 to 499 workers	57	–	100	100	100	100	–	–	–	26
500 workers or more	54	50	–	100	100	100	–	–	–	21
State government	46	100	100	100	100	100	–	–	–	–
Local government	58	50	50	100	100	100	19	–	–	15

See footnotes at end of table.

Table 29. Savings and thrift plans: Method of employer matching contributions, state and local government workers, 2016—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Specified matching percent	Specified matching percent ¹					Percent varies by employee contribution	Discretionary match	Length of service	Other ²
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
Geographic area										
Northeast	83	50	50	—	100	100	—	—	—	—
Middle Atlantic	87	50	50	50	—	100	—	—	—	—
South	40	50	—	100	100	100	—	—	—	—
East South Central	53	50	—	—	100	100	—	—	—	—
West South Central	63	—	100	100	100	100	—	—	—	—
Midwest	65	50	100	100	100	100	—	—	—	21
East North Central	80	50	—	100	100	100	—	—	—	—
West North Central	42	50	100	100	100	100	—	—	—	—
West	71	—	100	100	100	100	—	—	—	—
Pacific	70	—	100	100	100	100	—	—	—	—

¹ Estimates represent percentage of employer matching contributions for those workers participating in plans with specified matching percentage.

² Other methods of employer matches include state and local government-determined matches.

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/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 30. Savings and thrift plans: Maximum employee contribution percentage matched by employer, state and local government workers, 2016

(Includes all workers participating in savings and thrift plans with a specified matching percent)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	2.0	3.0	4.0	5.0	6.0
Worker characteristic					
Management, professional, and related	2.0	3.0	4.0	5.0	5.0
Professional and related	2.0	3.0	4.0	5.0	5.0
Service	2.0	3.0	4.0	5.0	6.0
Protective service	2.0	—	4.0	4.0	5.0
Sales and office	2.0	3.0	—	5.0	—
Office and administrative support	2.0	3.0	4.0	5.0	6.0
Natural resources, construction, and maintenance	3.0	3.0	—	—	8.0
Production, transportation, and material moving	3.0	3.0	—	6.0	6.0
Full time	2.0	3.0	4.0	5.0	6.0
Part time	2.0	—	4.0	5.0	—
Union	2.0	3.0	4.0	4.0	5.0
Nonunion	—	3.0	4.0	5.0	—
Average wage within the following categories: ¹					
Lowest 25 percent	2.0	3.0	4.0	6.0	8.0
Lowest 10 percent	2.0	3.0	4.0	6.0	8.0
Second 25 percent	2.0	3.0	4.0	5.0	—
Third 25 percent	3.0	3.0	4.0	5.0	5.0
Highest 25 percent	2.0	3.0	4.0	4.0	6.0
Highest 10 percent	2.0	—	4.0	4.0	5.0
Establishment characteristic					
Service-providing industries	2.0	3.0	4.0	5.0	6.0
Education and health services	2.0	3.0	4.0	5.0	—
Educational services	2.0	2.0	—	5.0	—
Elementary and secondary schools	2.0	2.0	—	—	5.0
Junior colleges, colleges, and universities	3.0	—	—	—	8.0
Healthcare and social assistance	3.0	3.0	4.0	5.0	—
Hospitals	3.0	—	4.0	6.0	—
Public administration	—	3.0	4.0	4.0	5.0
1 to 99 workers	—	—	—	5.0	—
1 to 49 workers	2.0	—	—	5.0	5.0
50 to 99 workers	—	—	—	—	8.0
100 workers or more	—	3.0	4.0	5.0	6.0
100 to 499 workers	3.0	3.0	3.0	5.0	—
500 workers or more	—	3.0	4.0	5.0	6.0
State government	3.0	3.0	—	5.0	—
Local government	2.0	3.0	4.0	5.0	6.0

See footnotes at end of table.

Table 30. Savings and thrift plans: Maximum employee contribution percentage matched by employer, state and local government workers, 2016—continued

(Includes all workers participating in savings and thrift plans with a specified matching percent)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area					
Northeast	1.5	—	3.0	3.0	4.0
Middle Atlantic	1.5	1.5	—	4.0	4.0
South	3.0	—	5.0	5.0	—
East South Central	3.0	3.0	5.0	5.0	6.0
West South Central	—	3.0	4.0	—	10.0
Midwest	2.0	3.0	3.0	5.0	—
East North Central	2.0	3.0	3.0	5.0	6.0
West North Central	2.0	—	3.0	—	8.0
West	—	4.0	4.0	4.0	5.0
Pacific	—	—	4.0	4.0	4.0

¹ 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: 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.

Table 31. Savings and thrift plans: Automatic enrollment,¹ state and local government workers, 2016

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution ³	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings ²									
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
All workers	28	25	2.0	3.0	3.0	5.0	5.0	–	3	60	11	
Worker characteristic												
Management, professional, and related	31	29	2.0	3.0	3.0	5.0	5.0	–	2	60	9	
Professional and related	31	31	2.0	3.0	3.0	5.0	5.0	–	1	58	10	
Teachers	–	–	–	–	–	–	–	–	–	67	–	
Primary, secondary, and special education school teachers	–	–	–	–	–	–	–	–	–	64	–	
Service	32	24	–	3.0	–	5.0	6.0	–	8	51	17	
Protective service	–	–	–	–	–	–	–	–	2	57	–	
Sales and office	28	24	–	3.0	–	5.0	5.0	–	3	63	10	
Office and administrative support	31	27	–	3.0	–	5.0	5.0	–	4	59	11	
Natural resources, construction, and maintenance	–	–	–	–	–	–	–	–	–	84	–	
Full time	29	26	2.0	3.0	3.0	5.0	5.0	–	2	60	11	
Part time	–	–	–	–	–	–	–	–	16	60	–	
Union	43	41	2.0	–	3.0	5.0	–	–	2	40	17	
Nonunion	23	19	3.0	3.0	–	5.0	5.0	–	4	68	9	
Average wage within the following categories: ⁴												
Lowest 25 percent	27	21	–	3.0	5.0	5.0	6.0	–	6	57	16	
Second 25 percent	30	28	2.0	3.0	–	5.0	5.0	–	3	60	10	
Third 25 percent	32	29	3.0	3.0	3.0	5.0	5.0	–	3	62	6	
Highest 25 percent	25	23	2.0	2.0	–	5.0	8.0	–	1	61	14	
Highest 10 percent	25	24	2.0	2.0	–	4.0	–	–	(⁵)	66	9	
Establishment characteristic												
Service-providing industries	28	25	2.0	3.0	3.0	5.0	5.0	–	3	60	12	
Education and health services	29	29	2.0	3.0	3.0	5.0	–	–	–	57	14	
Educational services	29	29	2.0	2.0	–	5.0	8.0	–	–	65	6	
Elementary and secondary schools	37	37	2.0	2.0	–	5.0	8.0	–	–	54	9	
Junior colleges, colleges, and universities ...	–	–	–	–	–	–	–	–	–	89	–	
Healthcare and social assistance:												
Hospitals	28	28	3.0	3.0	3.0	–	5.0	–	–	54	18	
Public administration	29	–	–	–	–	–	–	–	5	69	2	
1 to 99 workers	35	32	2.0	2.0	4.0	5.0	–	–	4	61	3	
1 to 49 workers	–	–	–	–	–	–	–	–	1	57	–	
50 to 99 workers	–	–	–	–	–	–	–	–	8	69	–	
100 workers or more	26	23	3.0	3.0	3.0	5.0	5.0	–	3	60	14	
100 to 499 workers	36	35	3.0	3.0	5.0	5.0	5.0	–	(⁵)	55	10	
500 workers or more	23	19	–	3.0	3.0	5.0	6.0	–	4	62	15	
State government	43	43	3.0	3.0	–	5.0	5.0	–	–	56	1	
Local government	24	19	2.0	–	3.0	5.0	–	–	4	61	15	

See footnotes at end of table.

Table 31. Savings and thrift plans: Automatic enrollment,¹ state and local government workers, 2016—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Automatic enrollment available	With automatic enrollment							No automatic enrollment available	Not determinable	
		Default contribution as percent of earnings	Default contribution as percent of earnings ²					Other default contribution ³			Default contribution not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
Geographic area											
Northeast	—	—	—	—	—	—	—	—	—	69	—
Middle Atlantic	—	—	—	—	—	—	—	—	—	—	6
South	18	—	—	—	—	—	—	—	—	1	74
South Atlantic	—	—	—	—	—	—	—	—	—	—	73
East South Central	—	—	—	—	—	—	—	—	—	—	88
West South Central	—	—	—	—	—	—	—	—	—	4	65
Midwest	56	56	2.0	3.0	3.0	5.0	6.0	—	—	—	27
East North Central	80	80	2.0	3.0	3.0	5.0	6.0	—	—	—	20
West	—	—	—	—	—	—	—	—	—	8	69
Pacific	—	—	—	—	—	—	—	—	—	10	75

¹ The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

² Estimates represent percentage of default contribution for those workers participating in plans with automatic enrollment and default contribution as a percentage of earnings.

³ Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

⁴ 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."

⁵ Less than 0.5.

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 32. Savings and thrift plans: Investment choices for employee funds, state and local government workers, 2016

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Investment choice available	Available investments					No investment choice exists but not determinable	No investment choice available	Not determinable
		Common stock	Diversified investments	Lifecycle funds	Other ¹	Investment choice exists but not determinable			
All workers	83	63	67	65	17	15	-	17	
Worker characteristic									
Management, professional, and related	85	64	67	65	20	16	-	15	
Professional and related	83	60	63	63	22	18	-	17	
Teachers	85	-	-	-	-	-	-	15	
Primary, secondary, and special education school teachers	83	-	-	-	-	-	-	17	
Service:									
Protective service	87	82	82	82	-	5	-	13	
Sales and office	88	67	71	66	-	14	-	12	
Office and administrative support	87	65	69	64	-	16	-	13	
Production, transportation, and material moving	100	57	90	90	-	9	-	(²)	
Full time	84	64	67	65	17	15	-	16	
Nonunion	85	63	67	64	7	17	-	15	
Average wage within the following categories: ³									
Second 25 percent	85	71	72	69	18	11	-	15	
Third 25 percent	89	-	-	-	-	-	-	11	
Highest 25 percent	82	62	68	64	18	14	-	18	
Highest 10 percent	87	64	69	65	22	18	-	13	
Establishment characteristic									
Service-providing industries	84	63	67	65	16	15	-	16	
Education and health services:									
Educational services	88	-	-	-	-	-	-	12	
Elementary and secondary schools	84	65	67	65	-	17	-	16	
Junior colleges, colleges, and universities	98	-	-	-	-	-	-	2	
Public administration	93	85	86	79	-	6	-	7	
1 to 99 workers	88	-	-	-	-	-	-	12	
1 to 49 workers	93	-	-	-	-	-	-	7	
100 workers or more	82	64	67	64	14	13	-	18	
500 workers or more	83	65	67	68	10	13	-	17	
State government	99	83	83	88	-	11	-	1	
Geographic area									
South	89	67	71	67	-	15	-	11	
South Atlantic	96	-	-	-	-	-	-	4	
East South Central	85	69	78	69	-	8	-	15	
Midwest:									
East North Central	94	93	93	93	83	1	-	6	
West	85	-	-	-	-	-	-	15	
Pacific	90	71	72	71	-	18	-	10	

¹ Includes investment vehicles not separately estimated (e.g., U.S. government securities, guaranteed investment contracts, money market funds, and certificates of deposit).

² Less than 0.5.

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/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 33. Savings and thrift plans: Investment choices for employer funds, state and local government workers, 2016

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Investment choice available	Available investments					Investment choice exists but not determinable	No investment choice available	Not determinable
		Common stock	Diversified investments	Lifecycle funds	Other ¹				
All workers	83	63	67	65	17	15	-	17	
Worker characteristic									
Management, professional, and related	85	64	67	65	20	16	-	15	
Professional and related	83	60	63	63	22	18	-	17	
Teachers	85	-	-	-	-	-	-	15	
Primary, secondary, and special education school teachers	83	-	-	-	-	-	-	17	
Service:									
Protective service	87	82	82	82	-	5	-	13	
Sales and office	88	67	71	66	-	14	-	12	
Office and administrative support	87	65	69	64	-	16	-	13	
Production, transportation, and material moving	100	57	90	90	-	9	-	(²)	
Full time	84	64	67	65	17	15	-	16	
Nonunion	85	63	67	64	7	17	-	15	
Average wage within the following categories: ³									
Second 25 percent	85	71	72	69	18	11	-	15	
Third 25 percent	89	-	-	-	-	-	-	11	
Highest 25 percent	82	62	68	64	18	14	-	18	
Highest 10 percent	87	64	69	65	22	18	-	13	
Establishment characteristic									
Service-providing industries	84	63	67	65	16	15	-	16	
Education and health services:									
Educational services	88	-	-	-	-	-	-	12	
Elementary and secondary schools	84	65	67	65	-	17	-	16	
Junior colleges, colleges, and universities	98	-	-	-	-	-	-	2	
Public administration	93	85	86	79	-	6	-	7	
1 to 99 workers	88	-	-	-	-	-	-	12	
1 to 49 workers	93	-	-	-	-	-	-	7	
100 workers or more	82	64	67	64	14	13	-	18	
500 workers or more	83	65	67	68	10	13	-	17	
State government	99	83	83	88	-	11	-	1	
Geographic area									
South	89	67	71	67	-	15	-	11	
South Atlantic	96	-	-	-	-	-	-	4	
East South Central	85	69	78	69	-	8	-	15	
Midwest:									
East North Central	94	93	93	93	83	1	-	6	
West	85	-	-	-	-	-	-	15	
Pacific	90	71	72	71	-	18	-	10	

¹ Includes investment vehicles not separately estimated (e.g., U.S. government securities, guaranteed investment contracts, money market funds, and certificates of deposit).

² Less than 0.5.

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/obs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 34. Savings and thrift plans: Selected methods of distribution of retirement benefits,¹ state and local government workers, 2016

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Lump sum	Annuity	Installments	Not determinable
All workers	85	41	60	10
Worker characteristic				
Management, professional, and related	86	42	62	10
Professional and related	84	41	60	11
Teachers	79	46	60	12
Primary, secondary, and special education school teachers	75	40	54	14
Service	79	35	53	14
Protective service	88	47	90	(²)
Sales and office	88	42	65	8
Office and administrative support	87	40	69	9
Natural resources, construction, and maintenance Production, transportation, and material moving	87 92	42 -	48 -	8 4
Full time	86	42	61	10
Part time	73	-	38	12
Union	76	31	67	17
Nonunion	88	45	57	7
Average wage within the following categories: ³				
Lowest 25 percent	81	39	51	11
Lowest 10 percent	75	40	45	12
Second 25 percent	87	35	59	12
Third 25 percent	92	41	64	7
Highest 25 percent	79	46	63	11
Highest 10 percent	76	48	68	13
Establishment characteristic				
Service-providing industries	84	41	59	10
Education and health services	83	40	53	15
Educational services	80	44	66	15
Elementary and secondary schools	79	38	66	13
Junior colleges, colleges, and universities ...	83	-	66	17
Healthcare and social assistance	86	36	41	14
Hospitals	92	37	34	8
Public administration	97	55	90	3
1 to 99 workers	93	41	66	4
1 to 49 workers	89	38	68	7
50 to 99 workers	100	-	63	-
100 workers or more	83	41	58	12
100 to 499 workers	80	31	63	14
500 workers or more	83	44	56	11
State government	98	46	88	1
Local government	81	39	50	13

See footnotes at end of table.

Table 34. Savings and thrift plans: Selected methods of distribution of retirement benefits,¹ state and local government workers, 2016—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Lump sum	Annuity	Installments	Not determinable
Geographic area				
Northeast	85	—	30	7
Middle Atlantic	79	—	34	6
South	94	54	61	4
South Atlantic	93	53	69	7
East South Central	100	64	—	—
West South Central	93	49	47	—
Midwest:				
East North Central	99	—	85	1
West	78	50	54	10
Pacific	79	53	59	7

¹ Sum of individual items may be greater than total because multiple methods of distribution are available to some employees. Other methods of distribution not shown separately.

² Less than 0.5.

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: 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.

Table 35. Savings and thrift plans: Eligibility requirements, state and local government workers, 2016

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Not determinable
All workers	28	21	—	69	3
Worker characteristic					
Management, professional, and related	22	21	—	75	3
Professional and related	23	—	—	74	3
Teachers	14	—	—	84	2
Primary, secondary, and special education school teachers	17	—	—	81	2
Service	40	21	—	53	7
Protective service	—	—	—	75	—
Sales and office	23	—	—	76	(¹)
Office and administrative support	21	—	—	79	(¹)
Natural resources, construction, and maintenance	42	—	—	58	—
Production, transportation, and material moving	—	—	—	—	6
Full time	26	21	—	70	3
Part time	56	—	—	42	1
Union	22	—	—	75	3
Nonunion	30	21	—	66	3
Average wage within the following categories: ²					
Lowest 25 percent	43	18	—	54	3
Lowest 10 percent	57	18	—	38	4
Second 25 percent	26	18	3	70	4
Third 25 percent	22	21	—	77	1
Highest 25 percent	22	—	—	73	5
Highest 10 percent	19	—	—	77	4
Establishment characteristic					
Service-providing industries	28	21	—	69	3
Education and health services	27	—	—	70	3
Educational services	11	—	—	88	1
Elementary and secondary schools	16	—	—	82	1
Junior colleges, colleges, and universities	—	—	—	100	—
Healthcare and social assistance	42	—	—	54	5
Hospitals	45	—	—	53	3
Public administration	—	—	—	87	—
1 to 99 workers	—	—	—	87	—
1 to 49 workers	—	—	—	92	—
50 to 99 workers	—	—	—	79	—
100 workers or more	33	18	—	64	3
100 to 499 workers	31	—	—	61	8
500 workers or more	34	18	—	65	2
State government	—	—	—	95	5
Local government	37	21	—	60	3

See footnotes at end of table.

Table 35. Savings and thrift plans: Eligibility requirements, state and local government workers, 2016—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Not determinable
Geographic area					
Northeast	51	—	—	49	—
Middle Atlantic	—	—	—	83	—
South	25	21	—	74	(¹)
South Atlantic	21	—	3	79	(¹)
West South Central	—	—	—	65	—
Midwest	31	—	—	62	7
East North Central	—	—	—	77	—
West North Central	57	—	—	—	—
West	25	—	—	68	7
Pacific	—	—	—	73	—

¹ Less than 0.5.

² 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 36. Savings and thrift plans: Maximum potential employer contribution percentage,¹ state and local government workers, 2016

(Includes all workers participating in savings and thrift plans that specify matching contributions)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	2.0	–	3.0	–	5.0
Worker characteristic					
Management, professional, and related	2.0	2.0	3.0	5.0	5.0
Professional and related	2.0	2.0	3.0	5.0	5.0
Service	2.0	–	–	4.0	5.0
Protective service	2.0	–	–	4.0	–
Sales and office	–	–	3.0	4.0	–
Office and administrative support	–	–	3.0	4.0	5.0
Natural resources, construction, and maintenance	–	3.0	4.0	4.0	5.0
Production, transportation, and material moving	1.5	–	–	5.4	5.4
Full time	2.0	–	3.0	5.0	5.0
Part time	–	2.0	–	4.0	–
Union	–	–	3.5	4.0	5.0
Nonunion	2.0	–	3.0	5.0	–
Average wage within the following categories: ²					
Lowest 25 percent	–	2.0	3.0	4.0	–
Lowest 10 percent	–	2.0	3.0	4.0	–
Second 25 percent	–	–	3.0	4.0	5.0
Third 25 percent	2.0	3.0	4.0	5.0	5.0
Highest 25 percent	–	2.0	–	4.0	5.4
Highest 10 percent	–	2.0	–	4.0	5.0
Establishment characteristic					
Service-providing industries	2.0	2.0	3.0	–	5.0
Education and health services	2.0	2.5	3.0	5.0	–
Educational services	1.0	2.0	–	–	–
Elementary and secondary schools	1.0	–	–	–	5.0
Junior colleges, colleges, and universities	3.0	–	–	8.0	8.0
Healthcare and social assistance	2.0	3.0	3.0	–	–
Hospitals	–	3.0	3.0	4.0	–
Public administration	–	3.0	4.0	4.0	5.0
1 to 99 workers	1.0	2.0	–	5.0	5.0
1 to 49 workers	–	–	–	5.0	5.0
50 to 99 workers	–	–	–	4.0	5.0
100 workers or more	2.0	2.5	3.0	4.0	5.4
100 to 499 workers	2.0	3.0	3.0	5.0	–
500 workers or more	2.0	–	3.5	4.0	5.0
State government	3.0	3.0	–	5.0	–
Local government	–	2.0	3.0	4.0	5.0

See footnotes at end of table.

Table 36. Savings and thrift plans: Maximum potential employer contribution percentage,¹ state and local government workers, 2016—continued

(Includes all workers participating in savings and thrift plans that specify matching contributions)

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area					
Northeast	0.8	—	—	3.0	3.0
Middle Atlantic	0.8	0.8	—	2.0	4.0
South	2.0	2.5	—	5.0	—
East South Central	2.5	3.0	3.0	—	5.0
West South Central	2.0	—	—	—	10.0
Midwest	2.0	—	3.0	—	—
East North Central	2.0	—	3.0	—	5.0
West North Central	2.0	—	3.0	—	8.0
West	2.0	—	4.0	4.0	5.0
Pacific	—	—	4.0	4.0	4.0

¹ The maximum potential employer contribution is determined by multiplying the maximum employee contribution subject to matching by the employer matching percent, for those plans that specify both values.

² 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: 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.

Table 37. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, state and local government workers, 2016

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	28	100	100	100	100	100	60	11
Worker characteristic								
Management, professional, and related	31	100	100	100	100	100	60	9
Professional and related	31	100	100	100	100	100	58	10
Teachers	-	-	-	-	-	-	67	-
Primary, secondary, and special education school teachers	-	-	-	-	-	-	64	-
Service	32	100	100	100	100	100	51	17
Protective service	-	-	-	-	-	-	57	-
Sales and office	28	100	100	100	100	100	63	10
Office and administrative support	31	100	100	100	100	100	59	11
Natural resources, construction, and maintenance	-	-	-	-	-	-	84	-
Full time	29	100	100	100	100	100	60	11
Part time	-	-	-	-	-	-	60	-
Union	43	-	-	-	-	-	40	17
Nonunion	23	100	100	100	100	100	68	9
Average wage within the following categories: ²								
Lowest 25 percent	27	100	100	100	100	-	57	16
Second 25 percent	30	100	100	100	100	100	60	10
Third 25 percent	32	-	-	-	-	-	62	6
Highest 25 percent	25	-	-	-	-	-	61	14
Highest 10 percent	25	-	-	-	-	-	66	9
Establishment characteristic								
Service-providing industries	28	100	100	100	100	100	60	12
Education and health services	29	100	100	100	100	100	57	14
Educational services	29	-	-	-	-	-	65	6
Elementary and secondary schools	37	-	-	-	-	-	54	9
Junior colleges, colleges, and universities	-	-	-	-	-	-	89	-
Healthcare and social assistance:								
Hospitals	28	-	-	-	-	-	54	18
Public administration	29	-	-	-	-	-	69	2
1 to 99 workers	35	-	-	-	-	-	61	3
1 to 49 workers	-	-	-	-	-	-	57	-
50 to 99 workers	-	-	-	-	-	-	69	-
100 workers or more	26	100	100	100	100	100	60	14
100 to 499 workers	36	-	-	-	-	-	55	10
500 workers or more	23	100	100	100	100	100	62	15
State government	43	-	-	-	-	-	56	1
Local government	24	100	100	100	100	100	61	15

See footnotes at end of table.

Table 37. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, state and local government workers, 2016—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Geographic area								
Northeast	—	—	—	—	—	—	69	—
Middle Atlantic	—	—	—	—	—	—	—	6
South	18	—	—	—	—	—	74	8
South Atlantic	—	—	—	—	—	—	73	—
East South Central	—	—	—	—	—	—	88	12
West South Central	—	—	—	—	—	—	65	—
Midwest	56	100	100	100	100	100	27	17
East North Central	80	100	100	100	100	100	20	—
West	—	—	—	—	—	—	69	—
Pacific	—	—	—	—	—	—	75	—

¹ The percentage is determined by the ratio of the default enrollment amount to the maximum employee contribution matched by the employer, for those plans that specify both values.

² 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.