

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/eps/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.