

# National Compensation Survey: Retirement Plan Provisions in State and Local Government in the United States, 2016

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# Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends, the incidence of benefits, and detailed benefit provisions for private industry, state and local government, and the total of these two sectors, civilian workers. Agricultural and household workers, federal government employees, the military, and the self-employed are excluded. This bulletin presents estimates of the detailed provisions of employer-provided retirement (defined benefit and defined contribution) plans in state and local government in 2016. Estimates presented are on retirement benefits by various employee and employer characteristics.

For more information on these data and recent and historical NCS benefits data, call the information line at (202) 691-6199, use the [contact EBS](#) link to send email, or visit the benefits home page at [www.bls.gov/ebs](http://www.bls.gov/ebs). Information is made available to sensory-impaired individuals upon request (Voice phone: (202) 691-5200; Federal Relay Service: 1 (800) 877-8339). Data requests also may be sent to U.S. Bureau of Labor Statistics, Division of Compensation Data Analysis and Planning, 2 Massachusetts Avenue NE, Room 4166, Washington, DC 20212. Material in this publication is in the public domain and, with appropriate credit, may be reproduced without permission.

U. S. Bureau of Labor Statistics (BLS) staff designed the survey, collected and reviewed the survey data, and prepared survey estimates for publication. The survey could not have been conducted without the cooperation of the many private businesses and state and local government agencies and jurisdictions that provided benefits data. BLS thanks these respondents for their cooperation.

**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 <sup>2</sup>	Not determinable
		With minimum age or service requirement <sup>1</sup>	Service requirements		No minimum age or service requirement		
			6 months or less	More than 6 months			
All workers .....	43	3	2	—	40	57	—
<b>Worker characteristic</b>							
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: <sup>3</sup>							
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	—
<b>Establishment characteristic</b>							
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 <sup>2</sup>	Not determinable	
		With minimum age or service requirement <sup>1</sup>	Service requirements				No minimum age or service requirement
			6 months or less	More than 6 months			
<b>Geographic area</b>							
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	

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/benefits/2016/ownership/govt/table05a.pdf).

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

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 1. Standard errors for defined benefit plans: Availability and eligibility requirements for open plans, state and local government workers, 2016**

Characteristics	Plans open to new employees	Open to new employees				Plans not open to new employees <sup>2</sup>	Not determinable
		With minimum age or service requirement <sup>1</sup>	Service requirements		No minimum age or service requirement		
			6 months or less	More than 6 months			
All workers .....	0.8	0.4	0.4	–	0.8	0.8	–
<b>Worker characteristic</b>							
Management, professional, and related .....	1.1	0.5	–	–	1.0	1.1	–
Professional and related .....	1.2	0.6	–	–	1.2	1.2	–
Teachers .....	1.6	–	–	–	1.6	1.6	–
Primary, secondary, and special education school teachers .....	1.9	–	–	–	1.9	1.9	–
Service .....	1.3	0.6	0.6	–	1.2	1.3	–
Protective service .....	2.0	–	–	–	1.9	2.0	–
Sales and office .....	1.9	0.6	–	–	1.8	1.9	–
Office and administrative support .....	1.9	0.6	–	–	1.8	1.9	–
Natural resources, construction, and maintenance .....	3.5	–	–	–	3.5	3.5	–
Production, transportation, and material moving .....	3.8	–	–	–	3.9	3.8	–
Full time .....	0.8	0.4	0.4	–	0.8	0.8	–
Part time .....	3.6	–	–	–	3.5	3.6	–
Union .....	1.3	0.7	–	–	1.2	1.3	–
Nonunion .....	1.1	0.4	–	–	1.1	1.1	–
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	1.3	0.6	–	–	1.3	1.3	–
Lowest 10 percent .....	2.5	–	–	–	2.6	2.5	–
Second 25 percent .....	1.5	0.5	0.5	–	1.6	1.5	–
Third 25 percent .....	1.8	0.9	–	–	1.7	1.8	–
Highest 25 percent .....	1.1	0.3	–	–	1.1	1.1	–
Highest 10 percent .....	1.3	–	–	–	1.3	1.3	–
<b>Establishment characteristic</b>							
Service-providing industries .....	0.8	0.4	0.4	–	0.8	0.8	–
Education and health services .....	1.0	0.6	–	–	0.9	1.0	–
Educational services .....	1.1	0.7	–	–	1.0	1.1	–
Elementary and secondary schools .....	1.3	–	–	–	1.2	1.3	–
Junior colleges, colleges, and universities .....	1.9	–	–	–	1.9	1.9	–
Healthcare and social assistance .....	2.9	–	–	–	2.9	2.9	–
Hospitals .....	4.0	–	–	–	4.0	4.0	–
Public administration .....	1.6	0.4	0.2	–	1.6	1.6	–
1 to 99 workers .....	1.9	–	–	–	2.1	1.9	–
1 to 49 workers .....	2.9	–	–	–	2.9	2.9	–
50 to 99 workers .....	2.5	–	–	–	2.9	2.5	–
100 workers or more .....	0.9	0.4	0.4	–	0.8	0.9	–
100 to 499 workers .....	1.8	–	–	–	1.8	1.8	–
500 workers or more .....	1.0	0.3	0.3	–	1.1	1.0	–
State government .....	1.4	–	–	–	1.5	1.4	–
Local government .....	1.0	0.7	0.7	–	1.0	1.0	–

See footnotes at end of table.

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

Characteristics	Plans open to new employees	Open to new employees				Plans not open to new employees <sup>2</sup>	Not determinable
		With minimum age or service requirement <sup>1</sup>	Service requirements		No minimum age or service requirement		
			6 months or less	More than 6 months			
<b>Geographic area</b>							
Northeast .....	2.0	—	—	—	2.0	2.0	—
New England .....	4.6	—	—	—	4.6	4.6	—
Middle Atlantic .....	2.1	—	—	—	2.2	2.1	—
South .....	1.2	—	—	—	1.2	1.2	—
South Atlantic .....	1.4	—	—	—	1.4	1.4	—
East South Central .....	3.6	—	—	—	3.6	3.6	—
West South Central .....	1.7	—	—	—	1.7	1.7	—
Midwest .....	1.5	—	—	—	1.6	1.5	—
East North Central .....	1.6	—	—	—	1.6	1.6	—
West North Central .....	2.8	—	—	—	3.4	2.8	—
West .....	2.1	1.7	1.7	—	1.5	2.1	—
Mountain .....	4.8	4.9	—	—	1.8	4.8	—
Pacific .....	2.3	—	—	—	2.0	2.3	—

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/benefits/2016/ownership/govt/table05a.pdf).

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 2. Defined benefit plans: Plan sponsor,<sup>1</sup> 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
<b>Worker characteristic</b>		
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: <sup>2</sup>		
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
<b>Establishment characteristic</b>		
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,<sup>1</sup> state and local government workers, 2016—continued**

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

Characteristics	State government sponsor	Local government sponsor
<b>Geographic area</b>		
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

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 2. Standard errors for defined benefit plans: Plan sponsor,<sup>1</sup> state and local government workers, 2016**

Characteristics	State government sponsor	Local government sponsor
All workers .....	0.5	0.5
<b>Worker characteristic</b>		
Management, professional, and related .....	0.5	0.5
Professional and related .....	0.4	0.4
Teachers .....	0.1	0.1
Primary, secondary, and special education school teachers .....	0.1	0.1
Service .....	1.0	1.0
Protective service .....	1.9	1.9
Sales and office .....	1.0	1.0
Office and administrative support .....	1.0	1.0
Natural resources, construction, and maintenance .....	2.6	2.6
Production, transportation, and material moving .....	3.4	3.4
Full time .....	0.5	0.5
Part time .....	1.3	1.3
Union .....	0.9	0.9
Nonunion .....	0.5	0.5
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	0.9	0.9
Lowest 10 percent .....	1.5	–
Second 25 percent .....	1.1	1.1
Third 25 percent .....	1.0	1.0
Highest 25 percent .....	0.7	0.7
Highest 10 percent .....	1.2	1.2
<b>Establishment characteristic</b>		
Service-providing industries .....	0.5	0.5
Education and health services .....	0.4	0.4
Educational services .....	0.3	0.3
Elementary and secondary schools .....	0.3	0.3
Junior colleges, colleges, and universities .....	0.6	–
Healthcare and social assistance .....	2.8	2.8
Hospitals .....	3.9	3.9
Public administration .....	1.3	1.3
1 to 99 workers .....	0.8	0.8
1 to 49 workers .....	0.4	0.4
50 to 99 workers .....	1.5	–
100 workers or more .....	0.7	0.7
100 to 499 workers .....	1.2	1.2
500 workers or more .....	1.0	1.0
State government .....	0.4	–
Local government .....	0.7	0.7

See footnotes at end of table.

**Table 2. Standard errors for defined benefit plans: Plan sponsor,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	State government sponsor	Local government sponsor
<b>Geographic area</b>		
Northeast .....	1.2	1.2
New England .....	2.3	—
Middle Atlantic .....	1.4	1.4
South .....	0.8	0.8
South Atlantic .....	0.7	0.7
East South Central .....	0.9	—
West South Central .....	2.0	—
Midwest .....	0.8	0.8
East North Central .....	1.0	1.0
West North Central .....	1.3	1.3
West .....	1.3	1.3
Mountain .....	2.4	—
Pacific .....	1.6	1.6

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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 <sup>1</sup>	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
All workers .....	98	98	-	-	-	2	2	-	-
<b>Worker characteristic</b>									
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: <sup>2</sup>									
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	-	-	-	-	-	-	-
<b>Establishment characteristic</b>									
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 <sup>1</sup>	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Geographic area</b>									
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	—	—	—	—	—	—	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Standard errors for defined benefit plans: Primary plan formulas, state and local government workers, 2016**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Dollar times years <sup>1</sup>	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
All workers .....	0.3	0.4	-	-	-	0.3	0.3	-	-
<b>Worker characteristic</b>									
Management, professional, and related .....	0.2	0.2	-	-	-	0.2	0.2	-	-
Professional and related .....	0.2	0.2	-	-	-	0.2	0.2	-	-
Teachers .....	-	0.1	-	-	-	-	-	-	-
Primary, secondary, and special education school teachers .....	-	0.2	-	-	-	-	-	-	-
Service .....	-	1.0	-	-	-	-	-	-	-
Protective service .....	-	1.8	-	-	-	-	-	-	-
Sales and office .....	0.5	0.6	-	-	-	0.5	0.5	-	-
Office and administrative support .....	0.6	0.6	-	-	-	0.6	0.6	-	-
Natural resources, construction, and maintenance .....	-	1.3	-	-	-	-	-	-	-
Production, transportation, and material moving .....	-	1.4	-	-	-	-	-	-	-
Full time .....	0.3	0.4	-	-	-	0.3	0.3	-	-
Part time .....	-	0.5	-	-	-	-	-	-	-
Union .....	-	0.1	-	-	-	-	-	-	-
Nonunion .....	0.6	0.7	-	-	-	0.6	0.6	-	-
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	0.7	0.8	-	-	-	0.7	0.7	-	-
Lowest 10 percent .....	-	0.6	-	-	-	-	-	-	-
Second 25 percent .....	0.6	0.7	-	-	-	0.6	0.6	-	-
Third 25 percent .....	-	0.4	-	-	-	-	-	-	-
Highest 25 percent .....	-	0.2	-	-	-	-	-	-	-
Highest 10 percent .....	-	0.1	-	-	-	-	-	-	-
<b>Establishment characteristic</b>									
Service-providing industries .....	0.3	0.4	-	-	-	0.3	0.3	-	-
Education and health services .....	-	0.3	-	-	-	-	-	-	-
Educational services .....	-	0.1	-	-	-	-	-	-	-
Elementary and secondary schools .....	-	0.2	-	-	-	-	-	-	-
Junior colleges, colleges, and universities .....	-	0.6	-	-	-	-	-	-	-
Healthcare and social assistance .....	-	2.3	-	-	-	-	-	-	-
Hospitals .....	-	4.1	-	-	-	-	-	-	-
Public administration .....	0.6	0.6	-	-	-	0.6	0.6	-	-
1 to 99 workers .....	-	0.9	-	-	-	-	-	-	-
1 to 49 workers .....	-	0.9	-	-	-	-	-	-	-
50 to 99 workers .....	-	1.5	-	-	-	-	-	-	-
100 workers or more .....	0.3	0.3	-	-	-	0.3	0.3	-	-
100 to 499 workers .....	-	1.0	-	-	-	-	-	-	-
500 workers or more .....	-	0.3	-	-	-	-	-	-	-
State government .....	-	0.3	-	-	-	-	-	-	-
Local government .....	0.4	0.5	-	-	-	0.4	0.4	-	-

See footnotes at end of table.

**Table 3. Standard errors for defined benefit plans: Primary plan formulas, state and local government workers, 2016—continued**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Dollar times years <sup>1</sup>	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Geographic area</b>									
Northeast .....	—	0.1	—	—	—	—	—	—	—
New England .....	0.0	0.0	—	—	—	—	—	—	—
Middle Atlantic .....	—	0.1	—	—	—	—	—	—	—
South .....	0.8	0.9	—	—	—	0.8	0.8	—	—
South Atlantic .....	—	0.8	—	—	—	—	—	—	—
East South Central .....	—	0.5	—	—	—	—	—	—	—
West South Central .....	—	2.3	—	—	—	—	—	—	—
Midwest .....	0.3	0.3	—	—	—	0.3	0.3	—	—
East North Central .....	—	0.1	—	—	—	—	—	—	—
West North Central .....	0.9	0.9	—	—	—	0.9	0.9	—	—
West .....	—	0.1	—	—	—	—	—	—	—
Mountain .....	0.0	0.0	—	—	—	—	—	—	—
Pacific .....	—	0.2	—	—	—	—	—	—	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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 <sup>1</sup>	Cliff vesting requirements (in years)		Graded vesting <sup>2</sup>	Not determinable
			Mean	Median		
All workers .....	1	94	6	5	2	3
<b>Worker characteristic</b>						
Management, professional, and related .....	1	95	6	5	2	2
Professional and related .....	—	95	6	5	—	2
Teachers .....	—	97	6	5	—	( <sup>3</sup> )
Primary, secondary, and special education school teachers .....	—	97	6	5	—	( <sup>3</sup> )
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: <sup>4</sup>						
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
<b>Establishment characteristic</b>						
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 <sup>1</sup>	Cliff vesting requirements (in years)		Graded vesting <sup>2</sup>	Not determinable
			Mean	Median		
<b>Geographic area</b>						
Northeast .....	—	100	8	10	—	( <sup>3</sup> )
New England .....	—	99	9	10	—	1
Middle Atlantic .....	—	100	7	5	—	( <sup>3</sup> )
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	—	—

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

<sup>2</sup> 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.

<sup>3</sup> Less than 0.5.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 4. Standard errors for defined benefit plans: Vesting requirements, state and local government workers, 2016**

Characteristics	Immediate full vesting	Cliff vesting <sup>1</sup>	Cliff vesting requirements (in years)		Graded vesting <sup>2</sup>	Not determinable
			Mean	Median		
All workers .....	0.2	0.4	( <sup>3</sup> )	0.0	0.2	0.3
<b>Worker characteristic</b>						
Management, professional, and related .....	0.2	0.4	( <sup>3</sup> )	0.0	0.3	0.3
Professional and related .....	–	0.4	( <sup>3</sup> )	0.0	–	0.3
Teachers .....	–	0.4	( <sup>3</sup> )	0.0	–	0.2
Primary, secondary, and special education school teachers .....	–	0.3	( <sup>3</sup> )	0.0	–	0.2
Service .....	0.6	1.1	0.1	0.0	0.6	0.7
Protective service .....	1.0	1.6	0.1	0.0	0.8	1.3
Sales and office .....	–	0.7	0.1	0.0	–	0.4
Office and administrative support .....	–	0.7	0.1	0.0	–	0.4
Natural resources, construction, and maintenance .....	–	3.6	0.2	0.0	–	3.6
Production, transportation, and material moving .....	–	1.3	0.2	0.0	–	1.0
Full time .....	0.1	0.5	( <sup>3</sup> )	0.0	0.3	0.4
Part time .....	–	3.4	0.2	0.0	–	3.3
Union .....	0.3	0.6	0.1	0.0	–	–
Nonunion .....	0.2	0.6	0.1	0.0	0.3	0.6
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	0.2	1.0	0.1	0.0	–	–
Lowest 10 percent .....	–	2.5	0.1	0.0	–	2.6
Second 25 percent .....	0.3	1.0	0.1	0.0	0.3	0.9
Third 25 percent .....	0.3	0.9	0.1	0.0	0.5	0.8
Highest 25 percent .....	0.4	0.4	( <sup>3</sup> )	0.0	–	–
Highest 10 percent .....	–	0.3	0.1	0.0	–	0.2
<b>Establishment characteristic</b>						
Service-providing industries .....	0.2	0.4	( <sup>3</sup> )	0.0	0.2	0.3
Education and health services .....	–	0.4	( <sup>3</sup> )	0.0	–	0.4
Educational services .....	–	0.4	( <sup>3</sup> )	0.0	–	0.3
Elementary and secondary schools .....	–	0.4	( <sup>3</sup> )	0.0	–	0.1
Junior colleges, colleges, and universities .....	–	1.2	0.1	0.0	–	0.8
Healthcare and social assistance .....	–	2.4	0.2	0.0	–	2.8
Hospitals .....	–	3.2	0.3	0.0	–	4.1
Public administration .....	0.5	1.2	0.1	0.0	0.5	1.1
1 to 99 workers .....	–	1.1	0.1	0.0	–	0.8
1 to 49 workers .....	–	1.4	0.2	0.0	–	1.3
50 to 99 workers .....	–	1.5	0.2	0.0	–	1.0
100 workers or more .....	0.2	0.5	( <sup>3</sup> )	0.0	0.3	0.3
100 to 499 workers .....	–	0.9	0.1	0.0	–	0.5
500 workers or more .....	0.3	0.6	0.1	0.0	0.4	0.5
State government .....	–	0.7	0.1	0.0	–	0.7
Local government .....	0.2	0.4	( <sup>3</sup> )	0.0	0.3	0.3

See footnotes at end of table.

**Table 4. Standard errors for defined benefit plans: Vesting requirements, state and local government workers, 2016—continued**

Characteristics	Immediate full vesting	Cliff vesting <sup>1</sup>	Cliff vesting requirements (in years)		Graded vesting <sup>2</sup>	Not determinable
			Mean	Median		
<b>Geographic area</b>						
Northeast .....	—	0.3	0.1	2.4	—	0.2
New England .....	—	1.0	0.2	0.0	—	1.0
Middle Atlantic .....	—	0.2	0.1	0.0	—	( <sup>3</sup> )
South .....	—	0.5	( <sup>3</sup> )	0.0	—	0.3
South Atlantic .....	—	0.7	0.1	0.0	—	0.4
East South Central .....	—	1.4	0.1	0.0	—	1.4
West South Central .....	—	0.7	0.1	0.0	—	—
Midwest .....	—	1.1	0.1	0.0	—	1.3
East North Central .....	—	1.6	0.1	0.0	—	2.0
West North Central .....	—	1.0	( <sup>3</sup> )	0.0	—	0.9
West .....	—	0.9	( <sup>3</sup> )	0.0	—	—
Mountain .....	—	3.5	0.1	0.0	—	—

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

<sup>2</sup> 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.

<sup>3</sup> Less than 0.05.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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 <sup>1</sup>	Offset by Social Security <sup>2</sup>	Cash balance		
All workers .....	7	—	7	—	69	24
<b>Worker characteristic</b>						
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: <sup>3</sup>						
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
<b>Establishment characteristic</b>						
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 <sup>1</sup>	Offset by Social Security <sup>2</sup>	Cash balance		
<b>Geographic area</b>						
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

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

<sup>2</sup> Benefit as calculated by formula is reduced by portion of primary Social Security payment.

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

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20162017.htm](http://www.bls.gov/ncs/eps/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 5. Standard errors for defined benefit plans: Integration with Social Security, state and local government workers, 2016**

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint <sup>1</sup>	Offset by Social Security <sup>2</sup>	Cash balance		
All workers .....	0.4	–	0.4	–	1.0	0.9
<b>Worker characteristic</b>						
Management, professional, and related .....	0.5	–	0.5	–	1.3	1.2
Professional and related .....	0.5	–	0.5	–	1.3	1.3
Teachers .....	–	–	–	–	1.6	–
Primary, secondary, and special education school teachers .....	–	–	–	–	1.7	–
Service .....	0.7	–	0.7	–	1.6	1.7
Protective service .....	–	–	–	–	2.5	–
Sales and office .....	1.0	–	1.0	–	1.7	1.4
Office and administrative support .....	1.0	–	1.0	–	1.7	1.4
Natural resources, construction, and maintenance .....	2.8	–	2.8	–	4.6	4.1
Production, transportation, and material moving .....	–	–	0.7	–	1.8	–
Full time .....	0.5	–	0.5	–	1.1	1.0
Part time .....	3.2	–	3.2	–	5.1	4.1
Union .....	0.8	–	0.8	–	1.4	1.0
Nonunion .....	0.4	–	0.4	–	1.5	1.5
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	0.5	–	0.5	–	1.4	1.3
Lowest 10 percent .....	–	–	–	–	2.8	–
Second 25 percent .....	1.2	–	1.2	–	1.8	1.4
Third 25 percent .....	0.6	–	0.6	–	1.6	1.6
Highest 25 percent .....	0.6	–	0.6	–	1.4	1.3
Highest 10 percent .....	1.6	–	1.6	–	1.7	2.0
<b>Establishment characteristic</b>						
Service-providing industries .....	0.4	–	0.4	–	1.0	0.9
Education and health services .....	0.6	–	0.6	–	1.4	1.2
Educational services .....	0.5	–	0.5	–	1.4	1.3
Elementary and secondary schools .....	0.7	–	0.7	–	1.6	1.4
Junior colleges, colleges, and universities .....	2.0	–	2.0	–	2.3	2.2
Healthcare and social assistance .....	–	–	–	–	5.6	–
Hospitals .....	–	–	–	–	7.4	–
Public administration .....	0.7	–	0.7	–	1.9	1.8
1 to 99 workers .....	0.8	–	0.7	–	2.6	2.5
1 to 49 workers .....	1.8	–	1.7	–	3.6	3.1
50 to 99 workers .....	1.2	–	1.2	–	3.2	3.2
100 workers or more .....	0.6	–	0.6	–	1.1	1.0
100 to 499 workers .....	0.8	–	0.8	–	1.9	1.8
500 workers or more .....	0.8	–	0.8	–	1.6	1.6
State government .....	1.1	–	1.1	–	1.7	1.7
Local government .....	0.6	–	0.6	–	1.3	1.1

See footnotes at end of table.

**Table 5. Standard errors for defined benefit plans: Integration with Social Security, state and local government workers, 2016—continued**

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint <sup>1</sup>	Offset by Social Security <sup>2</sup>	Cash balance		
<b>Geographic area</b>						
Northeast .....	—	—	—	—	1.3	—
New England .....	—	—	—	—	—	5.7
Middle Atlantic .....	—	—	—	—	0.5	—
South .....	—	—	—	—	1.7	—
South Atlantic .....	—	—	—	—	0.6	—
East South Central .....	—	—	—	—	1.6	—
West South Central .....	—	—	—	—	—	3.3
Midwest .....	—	—	—	—	1.6	—
East North Central .....	—	—	—	—	2.4	—
West North Central .....	—	—	—	—	1.2	—
West .....	1.5	—	1.5	—	3.0	2.2
Mountain .....	—	—	—	—	6.4	—
Pacific .....	2.2	—	2.2	—	3.6	1.6

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

<sup>2</sup> Benefit as calculated by formula is reduced by portion of primary Social Security payment.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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)
<b>Worker characteristic</b>								
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: <sup>2</sup>								
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)
<b>Establishment characteristic</b>								
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		
<b>Geographic area</b>								
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)

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 6. Standard errors for traditional defined benefit plans: Maximum credited service provisions, state and local government workers, 2016**

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 .....	0.8	2.8	0.3	2.1	0.0	1.1	0.8	0.1
<b>Worker characteristic</b>								
Management, professional, and related .....	1.0	0.0	0.0	1.2	2.7	0.0	1.0	0.1
Professional and related .....	1.1	0.0	0.2	0.7	2.3	0.0	1.1	0.1
Teachers .....	1.2	0.5	0.0	2.7	0.0	0.0	1.2	( <sup>1</sup> )
Primary, secondary, and special education school teachers .....	1.3	1.6	0.0	3.1	0.0	0.0	1.3	( <sup>1</sup> )
Service .....	2.3	0.0	2.6	0.9	0.0	0.5	2.3	0.4
Protective service .....	3.8	0.0	0.0	0.9	2.6	3.0	3.8	( <sup>1</sup> )
Sales and office .....	1.5	1.5	1.6	0.0	1.0	2.9	1.5	0.1
Office and administrative support .....	1.4	1.5	1.5	0.0	1.5	3.6	1.5	0.1
Natural resources, construction, and maintenance .....	4.7	2.2	2.1	1.3	0.0	2.7	4.7	0.4
Production, transportation, and material moving .....	3.1	0.0	1.3	5.0	0.0	5.6	2.8	0.8
Full time .....	0.9	1.4	0.6	2.7	0.0	0.8	0.9	0.1
Part time .....	3.0	1.6	3.4	0.0	1.5	5.6	3.1	0.4
Union .....	1.2	1.1	0.9	0.5	0.0	0.4	1.2	0.2
Nonunion .....	1.2	0.8	1.0	0.0	3.8	2.2	1.2	0.1
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	1.2	0.3	1.4	0.0	2.0	4.7	1.3	0.4
Lowest 10 percent .....	2.5	0.0	0.9	0.0	3.9	0.0	2.5	( <sup>1</sup> )
Second 25 percent .....	1.4	1.2	1.1	0.7	0.0	0.0	1.5	( <sup>1</sup> )
Third 25 percent .....	1.6	2.9	0.4	3.7	0.0	0.4	1.6	0.2
Highest 25 percent .....	1.2	2.1	1.1	1.3	1.5	0.0	1.2	0.1
Highest 10 percent .....	1.9	2.1	1.0	1.4	0.0	0.0	1.9	( <sup>1</sup> )
<b>Establishment characteristic</b>								
Service-providing industries .....	0.8	2.6	0.4	2.4	0.0	1.3	0.8	0.1
Education and health services .....	1.0	0.0	1.2	0.0	1.8	0.0	1.0	0.2
Educational services .....	1.0	0.0	1.3	0.0	0.0	0.0	1.0	( <sup>1</sup> )
Elementary and secondary schools .....	1.2	1.8	0.3	0.6	0.0	0.0	1.2	( <sup>1</sup> )
Junior colleges, colleges, and universities .....	2.4	0.0	0.3	0.0	4.0	1.2	2.4	( <sup>1</sup> )
Healthcare and social assistance .....	4.0	1.4	3.5	0.2	0.9	2.6	3.6	1.6
Hospitals .....	6.0	0.0	6.9	0.0	1.8	3.8	5.7	1.3
Public administration .....	1.6	0.0	1.9	1.2	0.0	1.4	1.6	( <sup>1</sup> )
1 to 99 workers .....	2.4	0.5	0.6	0.0	0.0	0.0	2.4	0.1
1 to 49 workers .....	3.2	0.0	1.7	5.4	0.0	5.5	3.2	( <sup>1</sup> )
50 to 99 workers .....	2.8	2.6	1.3	0.7	2.6	3.7	2.8	0.3
100 workers or more .....	1.0	1.5	0.5	2.3	0.0	1.3	1.0	0.2
100 to 499 workers .....	1.8	1.2	1.5	2.6	0.0	2.1	1.8	0.4
500 workers or more .....	1.2	2.2	0.5	2.8	0.0	1.3	1.2	0.2
State government .....	1.5	2.1	0.5	0.0	4.8	0.0	1.5	( <sup>1</sup> )
Local government .....	0.9	2.7	0.9	2.6	0.0	1.8	0.9	0.2

See footnotes at end of table.

**Table 6. Standard errors for traditional defined benefit plans: Maximum credited service provisions, state and local government workers, 2016—continued**

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		
<b>Geographic area</b>								
Northeast .....	2.3	0.0	0.0	0.0	2.4	0.6	2.3	—
New England .....	7.4	0.0	0.0	0.0	0.4	2.4	7.4	—
Middle Atlantic .....	1.9	0.0	0.0	1.7	0.0	0.0	1.9	—
South .....	0.5	0.0	3.4	7.8	0.0	0.0	0.6	0.1
South Atlantic .....	0.5	2.0	0.0	1.4	2.2	2.4	0.6	( <sup>1</sup> )
East South Central .....	2.8	0.0	0.0	0.0	0.0	0.0	3.0	0.8
West South Central .....	—	—	—	—	—	—	0.5	—
Midwest .....	1.9	1.1	0.0	0.0	0.0	0.4	1.9	0.6
East North Central .....	1.6	1.1	1.4	0.0	0.0	1.4	1.4	0.9
West North Central .....	4.9	0.0	0.0	7.1	0.0	0.0	5.0	0.2
West .....	1.7	0.0	1.4	3.3	0.0	2.5	1.7	( <sup>1</sup> )
Mountain .....	4.0	0.0	4.1	0.0	0.0	0.0	4.0	—
Pacific .....	1.5	0.0	0.0	0.7	1.6	0.0	1.5	( <sup>1</sup> )

<sup>1</sup> Less than 0.05.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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	( <sup>1</sup> )
<b>Worker characteristic</b>					
Management, professional, and related .....	34	7	28	66	( <sup>1</sup> )
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	( <sup>1</sup> )
Protective service .....	26	-	-	74	( <sup>1</sup> )
Sales and office .....	31	7	24	69	-
Office and administrative support .....	31	7	24	69	-
Natural resources, construction, and maintenance	30	6	23	70	( <sup>1</sup> )
Production, transportation, and material moving .....	33	-	-	67	-
Full time .....	33	6	27	67	( <sup>1</sup> )
Part time .....	31	11	20	69	-
Union .....	20	8	12	80	-
Nonunion .....	46	4	42	54	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>					
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	( <sup>1</sup> )
Highest 25 percent .....	30	8	22	70	( <sup>1</sup> )
Highest 10 percent .....	18	6	12	82	-
<b>Establishment characteristic</b>					
Service-providing industries .....	33	6	27	67	( <sup>1</sup> )
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	( <sup>1</sup> )
1 to 99 workers .....	28	6	22	72	( <sup>1</sup> )
1 to 49 workers .....	28	-	-	72	-
50 to 99 workers .....	28	-	-	71	( <sup>1</sup> )
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	( <sup>1</sup> )

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		
<b>Geographic area</b>					
Northeast .....	14	—	—	86	( <sup>1</sup> )
New England .....	7	—	—	93	—
Middle Atlantic .....	16	—	—	84	( <sup>1</sup> )
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	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 7. Standard errors for traditional defined benefit plans: Availability of lump-sum benefits at retirement, state and local government workers, 2016**

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 .....	1.2	0.5	1.1	1.2	( <sup>1</sup> )
<b>Worker characteristic</b>					
Management, professional, and related .....	1.4	0.5	1.4	1.4	( <sup>1</sup> )
Professional and related .....	1.5	0.7	1.5	1.5	-
Teachers .....	2.0	0.7	2.0	2.0	-
Primary, secondary, and special education school teachers .....	2.4	0.8	2.5	2.4	-
Service .....	2.4	0.8	2.3	2.4	0.1
Protective service .....	3.7	-	-	3.6	0.2
Sales and office .....	2.0	1.0	1.7	2.0	-
Office and administrative support .....	2.0	1.0	1.7	2.0	-
Natural resources, construction, and maintenance .....	3.9	1.3	3.9	3.9	0.4
Production, transportation, and material moving .....	3.6	-	-	3.6	-
Full time .....	1.3	0.4	1.2	1.3	0.1
Part time .....	4.1	2.6	4.0	4.1	-
Union .....	1.3	0.9	1.1	1.3	-
Nonunion .....	1.7	0.5	1.7	1.7	0.1
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	2.1	0.7	2.1	2.1	-
Lowest 10 percent .....	4.2	-	-	4.2	-
Second 25 percent .....	2.0	1.0	1.9	2.0	-
Third 25 percent .....	2.0	1.0	1.8	2.0	0.1
Highest 25 percent .....	1.3	0.7	1.4	1.2	( <sup>1</sup> )
Highest 10 percent .....	1.2	0.8	0.9	1.2	-
<b>Establishment characteristic</b>					
Service-providing industries .....	1.2	0.5	1.1	1.2	( <sup>1</sup> )
Education and health services .....	1.4	0.7	1.4	1.4	-
Educational services .....	1.5	0.7	1.5	1.5	-
Elementary and secondary schools .....	1.9	0.8	1.8	1.9	-
Junior colleges, colleges, and universities ...	2.1	0.7	2.0	2.1	-
Healthcare and social assistance .....	4.5	2.0	5.0	4.5	-
Hospitals .....	6.6	-	-	6.6	-
Public administration .....	2.4	0.8	2.2	2.3	0.2
1 to 99 workers .....	2.4	1.8	2.2	2.4	0.2
1 to 49 workers .....	4.1	-	-	4.1	-
50 to 99 workers .....	3.0	-	-	3.0	0.4
100 workers or more .....	1.3	0.4	1.3	1.3	-
100 to 499 workers .....	2.6	1.3	2.1	2.6	-
500 workers or more .....	1.5	0.7	1.6	1.5	-
State government .....	1.9	0.9	1.9	1.9	-
Local government .....	1.5	0.8	1.3	1.5	0.1

See footnotes at end of table.

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

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
<b>Geographic area</b>					
Northeast .....	2.0	—	—	1.9	0.2
New England .....	1.7	—	—	1.7	—
Middle Atlantic .....	2.4	—	—	2.2	0.3
South .....	2.0	—	—	2.0	—
South Atlantic .....	2.6	—	—	2.6	—
East South Central .....	3.7	—	—	3.7	—
West South Central .....	3.1	—	—	3.1	—
Midwest .....	2.6	1.1	3.0	2.6	—
East North Central .....	2.3	1.7	3.2	2.3	—
West North Central .....	5.8	—	—	5.8	—
West .....	2.5	1.7	1.7	2.5	—
Mountain .....	6.6	—	—	6.6	—
Pacific .....	2.3	—	—	2.3	—

<sup>1</sup> Less than 0.05.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 8. Traditional defined benefit plans: Normal retirement age and service requirements,<sup>1</sup> 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 <sup>2</sup>	Combined age plus service requirement (in years)	
					Mean	Median
All workers .....	53	4	32	10	84	85
<b>Worker characteristic</b>						
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: <sup>3</sup>						
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
<b>Establishment characteristic</b>						
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,<sup>1</sup> 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 <sup>2</sup>	Combined age plus service requirement (in years)	
					Mean	Median
<b>Geographic area</b>						
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	—	—	—

<sup>1</sup> 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.

<sup>2</sup> 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.

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

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20162017.htm](http://www.bls.gov/ncs/eps/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 8. Standard errors for traditional defined benefit plans: Normal retirement age and service requirements,<sup>1</sup> state and local government workers, 2016**

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement <sup>2</sup>	Combined age plus service requirement (in years)	
					Mean	Median
All workers .....	0.8	0.4	0.8	0.6	0.4	0.0
<b>Worker characteristic</b>						
Management, professional, and related .....	1.0	0.5	1.3	0.7	0.4	0.0
Professional and related .....	1.1	0.5	1.4	0.8	0.4	0.0
Teachers .....	1.3	0.4	1.9	1.0	0.2	0.0
Primary, secondary, and special education school teachers .....	1.6	0.5	2.3	1.3	0.2	0.0
Service .....	1.7	0.7	1.6	0.8	0.5	2.7
Protective service .....	2.8	–	3.0	–	–	–
Sales and office .....	1.8	1.0	1.8	1.0	0.6	0.0
Office and administrative support .....	1.8	0.9	1.8	0.9	0.6	0.9
Natural resources, construction, and maintenance .....	3.1	–	3.2	–	–	–
Production, transportation, and material moving .....	3.6	–	3.6	–	–	–
Full time .....	0.9	0.4	0.9	0.6	0.4	0.0
Part time .....	3.4	–	3.3	–	–	–
Union .....	1.2	0.7	1.2	0.8	1.2	0.0
Nonunion .....	1.2	0.2	1.1	0.7	0.3	2.9
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	1.6	–	1.7	–	–	–
Lowest 10 percent .....	2.9	–	3.6	–	–	–
Second 25 percent .....	1.7	0.7	1.4	0.8	0.7	0.0
Third 25 percent .....	1.6	0.3	1.9	1.1	0.4	4.1
Highest 25 percent .....	1.4	0.7	1.5	0.7	0.3	0.0
Highest 10 percent .....	1.9	1.4	2.3	0.9	0.4	0.0
<b>Establishment characteristic</b>						
Service-providing industries .....	0.8	0.4	0.8	0.6	0.4	0.0
Education and health services .....	1.0	0.5	1.1	0.9	0.2	0.0
Educational services .....	1.0	0.6	1.2	0.9	0.2	2.2
Elementary and secondary schools .....	1.4	0.7	1.5	1.1	0.2	4.6
Junior colleges, colleges, and universities ...	2.0	0.5	1.8	1.0	0.5	4.4
Healthcare and social assistance .....	3.8	0.4	3.7	2.3	0.7	6.5
Hospitals .....	5.6	–	5.5	–	–	–
Public administration .....	1.4	0.5	1.3	0.8	0.8	0.0
1 to 99 workers .....	2.5	–	2.3	–	–	–
1 to 49 workers .....	3.6	–	3.5	–	–	–
50 to 99 workers .....	2.9	–	2.6	–	–	–
100 workers or more .....	1.0	0.3	0.9	0.7	0.4	6.5
100 to 499 workers .....	2.4	1.1	2.3	1.2	0.7	0.4
500 workers or more .....	1.2	0.7	1.1	0.8	0.4	0.0
State government .....	1.7	0.8	1.5	0.9	0.3	1.6
Local government .....	1.0	0.5	1.1	0.8	0.4	2.7

See footnotes at end of table.

**Table 8. Standard errors for traditional defined benefit plans: Normal retirement age and service requirements,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement <sup>2</sup>	Combined age plus service requirement (in years)	
					Mean	Median
<b>Geographic area</b>						
Northeast .....	1.8	—	1.7	—	—	—
New England .....	2.5	—	2.4	—	—	—
Middle Atlantic .....	2.1	—	1.9	—	—	—
South .....	1.2	—	1.1	—	—	—
South Atlantic .....	1.8	—	1.5	—	—	—
East South Central .....	1.8	—	1.2	1.2	0.5	0.0
West South Central .....	2.5	—	—	1.3	0.7	0.0
Midwest .....	1.4	—	2.9	—	—	—
East North Central .....	2.1	—	3.3	—	—	—
West North Central .....	1.2	—	—	—	—	—
West .....	1.5	—	1.2	—	—	—
Mountain .....	4.4	—	1.8	3.2	0.8	0.0
Pacific .....	1.5	—	1.5	—	—	—

<sup>1</sup> 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.

<sup>2</sup> 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.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> 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 <sup>2</sup>	30 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
All workers .....	17	3	8	7	24	3	7
<b>Worker characteristic</b>							
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: <sup>3</sup>							
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
<b>Establishment characteristic</b>							
Service-providing industries .....	17	3	8	7	24	3	7
Education and health services .....	18	1	7	6	23	2	7
Educational services .....	19	( <sup>4</sup> )	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,<sup>1</sup> 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 <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
All workers .....	14	32	5	3
<b>Worker characteristic</b>				
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: <sup>3</sup>				
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
<b>Establishment characteristic</b>				
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,<sup>1</sup> 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 <sup>2</sup>	30 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Geographic area</b>							
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,<sup>1</sup> 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 <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Geographic area</b>				
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	—

<sup>1</sup> 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.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

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

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Standard errors for traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> state and local government workers, 2016**

Characteristics	No minimum age requirement	Age 55		Age less than 62		Age 62	
	30 years of service	Less than 30 years of service <sup>2</sup>	30 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
All workers .....	0.8	0.4	0.6	0.5	0.7	0.3	0.3
<b>Worker characteristic</b>							
Management, professional, and related .....	1.1	0.2	0.7	0.6	1.0	0.2	0.3
Professional and related .....	1.3	0.2	0.7	0.6	1.1	0.2	0.3
Teachers .....	1.9	–	1.1	0.7	1.6	0.3	0.3
Primary, secondary, and special education school teachers .....	2.1	–	1.2	0.7	1.7	0.3	0.3
Service .....	1.3	1.6	1.0	1.5	1.6	0.6	0.6
Protective service .....	1.8	2.6	1.5	2.6	2.6	1.0	–
Sales and office .....	1.6	0.5	1.1	1.2	1.5	0.7	0.8
Office and administrative support .....	1.7	0.4	1.1	1.2	1.5	0.8	0.8
Natural resources, construction, and maintenance .....	2.4	1.5	2.5	1.6	2.8	–	1.3
Production, transportation, and material moving .....	4.1	1.0	–	–	3.3	0.7	2.1
Full time .....	0.8	0.4	0.6	0.5	0.7	0.3	0.3
Part time .....	1.9	–	1.7	–	2.8	–	1.8
Union .....	1.0	0.7	0.9	0.9	1.2	0.5	0.6
Nonunion .....	1.0	0.3	0.7	0.3	0.9	0.2	0.7
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	1.6	0.2	0.9	0.6	1.1	0.2	1.0
Lowest 10 percent .....	3.9	–	1.8	–	1.9	0.2	2.2
Second 25 percent .....	1.1	0.8	1.1	0.9	1.3	0.7	0.7
Third 25 percent .....	2.0	0.6	1.1	0.8	1.4	0.6	0.7
Highest 25 percent .....	1.2	0.8	0.5	1.2	1.1	0.3	0.7
Highest 10 percent .....	1.8	0.4	0.7	1.7	1.6	0.2	0.7
<b>Establishment characteristic</b>							
Service-providing industries .....	0.8	0.4	0.6	0.5	0.7	0.2	0.3
Education and health services .....	1.0	0.2	0.7	0.6	1.0	0.2	0.4
Educational services .....	1.0	0.1	0.7	0.6	1.1	0.2	0.3
Elementary and secondary schools .....	1.3	–	1.0	0.7	1.4	0.3	0.4
Junior colleges, colleges, and universities .....	1.2	0.3	0.9	1.0	1.8	0.5	0.9
Healthcare and social assistance .....	2.5	1.5	2.4	1.9	2.7	0.6	2.1
Hospitals .....	2.6	–	–	–	3.0	–	–
Public administration .....	1.7	1.2	1.0	1.0	1.1	0.5	0.8
1 to 99 workers .....	1.9	0.7	1.5	1.4	2.1	–	0.8
1 to 49 workers .....	2.8	–	2.2	–	2.8	–	1.2
50 to 99 workers .....	2.0	–	1.5	–	2.4	–	1.3
100 workers or more .....	0.9	0.5	0.8	0.5	0.8	0.4	0.4
100 to 499 workers .....	1.7	–	1.9	1.3	2.2	–	0.6
500 workers or more .....	0.9	0.5	0.9	0.9	0.9	0.5	0.6
State government .....	1.0	0.6	0.8	0.7	1.1	0.8	0.8
Local government .....	1.0	0.5	0.8	0.7	1.0	0.3	0.3

See footnotes at end of table.

**Table 9. Standard errors for traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
All workers .....	0.6	0.8	0.2	0.4
<b>Worker characteristic</b>				
Management, professional, and related .....	0.7	1.0	0.3	0.4
Professional and related .....	0.7	1.1	0.4	0.5
Teachers .....	0.8	1.5	0.6	0.2
Primary, secondary, and special education school teachers .....	0.8	1.7	0.7	0.2
Service .....	1.8	1.6	0.4	—
Protective service .....	3.0	2.5	0.3	—
Sales and office .....	1.4	1.5	0.7	0.6
Office and administrative support .....	1.4	1.5	0.7	0.5
Natural resources, construction, and maintenance .....	2.8	2.9	1.3	—
Production, transportation, and material moving .....	1.9	3.4	2.4	—
Full time .....	0.6	0.8	0.2	0.4
Part time .....	2.8	3.1	—	—
Union .....	1.1	1.3	0.4	0.5
Nonunion .....	0.5	1.0	0.3	0.5
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	0.7	1.6	0.5	—
Lowest 10 percent .....	0.8	2.9	—	—
Second 25 percent .....	1.3	1.6	0.8	0.7
Third 25 percent .....	1.1	1.5	0.4	—
Highest 25 percent .....	1.2	1.4	0.7	0.5
Highest 10 percent .....	1.7	1.8	1.0	0.9
<b>Establishment characteristic</b>				
Service-providing industries .....	0.6	0.8	0.2	0.4
Education and health services .....	0.6	1.1	0.3	0.3
Educational services .....	0.7	1.1	0.3	0.3
Elementary and secondary schools .....	0.8	1.4	0.4	0.3
Junior colleges, colleges, and universities .....	1.4	2.0	—	—
Healthcare and social assistance .....	2.1	3.5	0.4	—
Hospitals .....	3.2	4.9	—	—
Public administration .....	1.3	1.3	0.7	1.0
1 to 99 workers .....	1.4	2.1	1.0	—
1 to 49 workers .....	1.8	2.8	—	—
50 to 99 workers .....	2.3	2.4	1.1	—
100 workers or more .....	0.6	1.0	0.3	0.4
100 to 499 workers .....	1.1	2.3	0.9	0.6
500 workers or more .....	1.1	1.1	0.5	0.5
State government .....	1.2	1.5	0.7	—
Local government .....	0.8	1.0	0.4	0.4

See footnotes at end of table.



**Table 9. Standard errors for traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	No minimum age requirement	Age 55		Age less than 62		Age 62	
	30 years of service	Less than 30 years of service <sup>2</sup>	30 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Geographic area</b>							
Northeast .....	1.8	1.2	—	1.2	1.5	1.1	—
New England .....	—	—	—	—	2.4	—	—
Middle Atlantic .....	2.3	1.5	—	1.4	1.7	0.9	—
South .....	1.2	0.3	—	—	0.8	0.6	0.5
South Atlantic .....	1.7	0.2	—	—	1.1	—	—
East South Central .....	1.6	—	—	—	0.4	—	—
West South Central .....	—	—	—	—	2.1	0.6	—
Midwest .....	2.0	0.6	1.7	0.3	1.6	—	0.6
East North Central .....	1.5	0.2	2.4	—	2.2	—	—
West North Central .....	—	—	0.2	0.9	1.8	—	1.0
West .....	1.3	1.2	1.5	1.5	1.9	—	—
Mountain .....	2.5	—	—	—	4.6	—	—
Pacific .....	1.5	1.6	—	2.2	1.9	—	—

See footnotes at end of table.

**Table 9. Standard errors for traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Geographic area</b>				
Northeast .....	1.5	1.6	0.5	1.7
New England .....	—	3.0	—	6.8
Middle Atlantic .....	1.5	1.7	—	—
South .....	0.9	1.1	—	—
South Atlantic .....	1.0	0.8	—	—
East South Central .....	—	2.7	—	—
West South Central .....	1.3	2.9	—	—
Midwest .....	0.6	1.7	—	—
East North Central .....	—	2.3	—	—
West North Central .....	1.7	2.2	—	—
West .....	1.6	2.0	0.8	—
Mountain .....	—	4.6	—	—
Pacific .....	2.3	2.0	1.0	—

<sup>1</sup> 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.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Traditional defined benefit plans: Normal retirement age requirements in years,<sup>1</sup> 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
<b>Worker characteristic</b>					
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: <sup>2</sup>					
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
<b>Establishment characteristic</b>					
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,<sup>1</sup> 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
<b>Geographic area</b>					
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

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Standard errors for traditional defined benefit plans: Normal retirement age requirements in years,<sup>1</sup> state and local government workers, 2016**

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	0.0	0.0	0.9	0.0	0.0
<b>Worker characteristic</b>					
Management, professional, and related .....	0.0	1.5	0.0	0.5	0.0
Professional and related .....	0.0	1.6	0.0	0.0	0.0
Teachers .....	0.0	1.4	0.0	0.6	0.0
Primary, secondary, and special education school teachers .....	0.0	1.0	0.0	1.7	0.0
Service .....	2.3	0.0	2.1	0.0	0.0
Protective service .....	0.0	1.2	0.0	2.4	2.8
Sales and office .....	0.0	0.0	0.7	0.0	0.4
Office and administrative support .....	0.0	0.0	0.4	0.0	0.4
Natural resources, construction, and maintenance .....	0.0	0.0	1.1	0.5	0.4
Production, transportation, and material moving .....	0.0	5.8	0.0	2.1	0.0
Full time .....	0.0	0.0	0.0	0.0	0.0
Part time .....	0.0	0.3	0.0	1.3	0.5
Union .....	0.0	1.3	0.4	0.0	0.0
Nonunion .....	0.4	0.0	0.0	0.0	0.0
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	0.0	0.0	0.0	0.0	0.0
Lowest 10 percent .....	0.0	0.0	0.0	0.0	0.7
Second 25 percent .....	0.0	0.0	1.1	0.7	1.1
Third 25 percent .....	0.0	0.0	0.9	0.0	0.0
Highest 25 percent .....	0.0	1.6	0.0	0.6	0.0
Highest 10 percent .....	0.0	0.0	0.0	0.0	0.0
<b>Establishment characteristic</b>					
Service-providing industries .....	0.0	0.0	0.9	0.0	0.0
Education and health services .....	0.0	1.7	0.0	0.0	0.7
Educational services .....	0.0	2.2	0.0	0.0	0.9
Elementary and secondary schools .....	0.0	1.4	0.3	0.6	1.5
Junior colleges, colleges, and universities .....	0.0	1.4	0.9	0.6	1.3
Healthcare and social assistance .....	0.0	1.5	0.5	1.0	0.0
Hospitals .....	0.0	2.6	2.5	1.3	1.0
Public administration .....	1.2	0.0	1.5	0.3	0.0
1 to 99 workers .....	0.0	1.8	0.2	0.9	0.6
1 to 49 workers .....	0.4	0.3	1.1	1.9	1.0
50 to 99 workers .....	0.0	1.0	1.2	0.0	1.1
100 workers or more .....	0.0	0.0	0.0	0.0	0.0
100 to 499 workers .....	0.0	0.0	0.5	1.4	1.2
500 workers or more .....	0.0	1.0	0.0	0.4	0.0
State government .....	0.0	0.0	0.0	0.4	0.0
Local government .....	0.0	1.0	0.0	0.0	0.0

See footnotes at end of table.

**Table 10. Standard errors for traditional defined benefit plans: Normal retirement age requirements in years,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic area</b>					
Northeast .....	0.0	0.8	0.4	0.0	0.0
New England .....	0.0	0.0	0.0	0.0	0.8
Middle Atlantic .....	0.0	0.0	0.0	0.0	0.0
South .....	4.1	0.0	0.0	0.0	0.0
South Atlantic .....	0.0	0.0	2.9	0.0	3.4
East South Central .....	0.0	0.0	2.4	2.1	0.0
West South Central .....	2.3	0.0	0.0	0.0	0.0
Midwest .....	0.0	0.0	0.5	0.0	0.0
East North Central .....	0.0	0.0	0.0	4.3	0.0
West North Central .....	0.0	0.0	0.0	0.0	0.0
West .....	0.0	2.3	0.6	0.0	2.2
Mountain .....	0.0	0.0	0.0	0.0	7.9
Pacific .....	0.0	0.7	0.0	0.0	1.1

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Traditional defined benefit plans: Normal retirement service requirements in years,<sup>1</sup> 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
<b>Worker characteristic</b>					
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: <sup>2</sup>					
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
<b>Establishment characteristic</b>					
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,<sup>1</sup> 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
<b>Geographic area</b>					
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

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 11. Standard errors for traditional defined benefit plans: Normal retirement service requirements in years,<sup>1</sup> state and local government workers, 2016**

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	0.0	0.0	2.7	0.0	1.3
<b>Worker characteristic</b>					
Management, professional, and related .....	0.0	0.0	0.0	0.0	2.6
Professional and related .....	0.0	–	0.0	0.0	2.3
Teachers .....	0.0	1.1	0.0	0.0	0.8
Primary, secondary, and special education school teachers .....	–	0.5	0.0	0.0	0.0
Service .....	0.0	0.0	0.0	0.0	0.7
Protective service .....	0.0	–	3.2	0.0	2.0
Sales and office .....	0.0	2.6	1.0	0.0	1.2
Office and administrative support .....	0.0	–	1.0	0.0	1.0
Natural resources, construction, and maintenance .....	0.0	1.3	1.8	0.0	1.8
Production, transportation, and material moving .....	0.0	–	1.4	0.0	4.0
Full time .....	0.0	0.0	2.6	0.0	0.4
Part time .....	0.0	0.0	4.3	0.0	1.2
Union .....	0.0	0.0	0.0	0.0	2.0
Nonunion .....	0.0	0.0	0.0	0.0	1.3
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	0.0	0.0	0.0	0.0	0.0
Lowest 10 percent .....	0.0	0.9	1.0	0.0	0.8
Second 25 percent .....	0.0	–	2.6	0.0	1.1
Third 25 percent .....	0.0	0.0	2.2	0.0	0.5
Highest 25 percent .....	0.0	0.0	2.7	0.0	0.9
Highest 10 percent .....	0.0	1.3	0.0	0.0	0.0
<b>Establishment characteristic</b>					
Service-providing industries .....	0.0	0.0	2.2	0.0	1.1
Education and health services .....	0.0	–	0.0	0.0	1.7
Educational services .....	0.0	0.0	0.0	0.0	1.6
Elementary and secondary schools .....	0.0	0.0	0.0	0.0	0.0
Junior colleges, colleges, and universities .....	0.0	0.0	1.5	0.0	1.3
Healthcare and social assistance .....	0.0	–	2.4	0.0	3.0
Hospitals .....	0.0	0.9	2.8	0.0	3.8
Public administration .....	0.0	2.7	0.0	0.0	1.1
1 to 99 workers .....	0.0	0.0	0.0	0.0	0.0
1 to 49 workers .....	0.0	–	2.2	0.0	2.5
50 to 99 workers .....	0.0	–	0.0	0.0	0.0
100 workers or more .....	0.0	0.0	1.1	0.0	0.0
100 to 499 workers .....	0.0	–	0.0	0.0	2.1
500 workers or more .....	0.0	0.0	0.0	0.0	0.3
State government .....	0.0	0.0	0.4	0.0	2.8
Local government .....	0.0	0.0	1.8	0.0	1.5

See footnotes at end of table.

**Table 11. Standard errors for traditional defined benefit plans: Normal retirement service requirements in years,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic area</b>					
Northeast .....	—	0.0	0.0	0.8	0.0
New England .....	—	0.0	0.0	0.0	1.4
Middle Atlantic .....	1.3	0.0	0.0	0.0	0.0
South .....	—	0.0	0.0	0.0	0.0
South Atlantic .....	5.8	1.4	0.0	0.0	1.2
East South Central .....	0.0	0.0	0.0	1.4	0.0
West South Central .....	—	0.0	0.0	5.4	2.0
Midwest .....	—	0.0	0.0	1.3	3.9
East North Central .....	0.0	0.0	0.0	1.0	0.0
West North Central .....	—	1.3	0.0	0.0	2.2
West .....	0.0	0.0	2.7	0.0	7.1
Mountain .....	6.1	4.6	0.0	0.0	0.0
Pacific .....	0.0	0.0	0.0	2.8	0.0

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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 <sup>1</sup>					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
<b>Worker characteristic</b>											
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: <sup>2</sup>											
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
<b>Establishment characteristic</b>											
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 <sup>1</sup>					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	
<b>Geographic area</b>											
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	—	—	—	—	—

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for traditional defined benefit plans: Terminal earnings formulas, state and local government workers, 2016**

Characteristics	Flat percent per year of service	Flat percent per year of service					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 .....	0.8	0.00	0.02	0.03	0.05	0.00	0.7	0.7	-	-	0.4
<b>Worker characteristic</b>											
Management, professional, and related .....	0.9	( <sup>1</sup> )	0.00	0.18	0.00	0.00	0.8	0.8	-	-	0.5
Professional and related .....	1.0	0.02	0.00	0.17	0.00	0.00	0.9	0.9	-	-	0.5
Teachers .....	1.3	0.05	0.00	0.16	0.07	0.00	1.3	1.3	-	-	0.5
Primary, secondary, and special education school teachers .....	1.2	0.04	0.00	0.17	0.03	0.04	1.3	1.3	-	-	0.5
Service .....	1.7	0.08	0.00	0.16	0.00	0.18	1.5	1.4	-	-	0.8
Protective service .....	3.0	0.06	0.06	0.23	0.39	0.00	2.6	2.6	-	-	1.2
Sales and office .....	1.6	0.00	0.13	0.00	0.04	0.00	1.5	1.4	-	-	0.7
Office and administrative support .....	1.6	0.02	0.10	0.00	0.05	0.00	1.5	1.5	-	-	0.7
Natural resources, construction, and maintenance .....	4.5	-	0.03	0.18	0.09	0.00	4.8	4.8	-	-	1.4
Production, transportation, and material moving .....	4.0	0.22	0.09	0.14	0.07	0.00	3.7	3.8	-	-	1.7
Full time .....	0.9	0.00	0.01	0.02	0.03	0.00	0.7	0.7	-	-	0.4
Part time .....	3.5	0.36	0.05	0.27	0.00	0.00	3.3	3.3	-	-	1.3
Union .....	1.3	0.00	0.01	( <sup>1</sup> )	0.00	0.00	1.2	1.1	-	-	0.7
Nonunion .....	1.0	0.09	0.07	0.00	0.00	0.00	1.0	1.0	-	-	0.4
Average wage within the following categories: <sup>2</sup>											
Lowest 25 percent .....	1.7	0.24	0.09	0.00	0.00	0.00	1.7	1.7	-	-	0.7
Lowest 10 percent .....	3.1	0.45	0.01	0.00	0.00	0.08	3.5	3.5	-	-	1.2
Second 25 percent .....	1.6	0.08	0.07	0.00	0.00	0.00	1.6	1.6	-	-	0.6
Third 25 percent .....	1.5	0.02	0.02	( <sup>1</sup> )	0.04	0.00	1.4	1.4	-	-	0.6
Highest 25 percent .....	1.5	0.00	0.00	( <sup>1</sup> )	0.02	0.00	1.3	1.3	-	-	0.6
Highest 10 percent .....	1.9	0.12	0.15	( <sup>1</sup> )	0.04	0.00	1.5	1.5	-	-	1.0
<b>Establishment characteristic</b>											
Service-providing industries .....	0.8	0.00	0.01	0.03	0.04	0.00	0.7	0.7	-	-	0.4
Education and health services .....	1.0	0.04	0.00	0.18	0.03	0.00	0.9	0.9	-	-	0.5
Educational services .....	1.1	( <sup>1</sup> )	0.00	0.15	0.07	0.00	0.9	0.9	-	-	0.6
Elementary and secondary schools .....	1.2	0.00	0.00	0.16	0.06	0.00	1.1	1.1	-	-	0.8
Junior colleges, colleges, and universities .....	1.5	0.08	( <sup>1</sup> )	0.20	0.10	0.00	1.3	1.3	-	-	1.1
Healthcare and social assistance .....	4.0	0.06	0.00	0.26	0.02	0.00	4.1	4.1	-	-	1.3
Hospitals .....	6.0	0.26	0.00	0.42	0.09	0.00	6.1	6.1	-	-	1.3
Public administration .....	1.6	0.19	0.08	( <sup>1</sup> )	0.00	0.38	1.4	1.3	-	-	0.8
1 to 99 workers .....	2.0	0.00	0.11	0.05	0.00	0.00	2.0	2.0	-	-	0.6
1 to 49 workers .....	3.6	0.31	0.09	0.17	0.00	0.00	3.3	3.4	-	-	1.0
50 to 99 workers .....	2.7	0.06	0.04	0.05	0.07	0.00	-	2.6	-	-	-
100 workers or more .....	0.9	0.00	0.01	0.06	0.01	0.00	0.7	0.7	-	-	0.5
100 to 499 workers .....	2.0	( <sup>1</sup> )	0.11	0.00	0.08	0.00	-	2.0	-	-	-
500 workers or more .....	1.4	0.04	0.01	0.05	0.05	0.00	1.2	1.2	-	-	0.7
State government .....	1.8	0.01	0.04	0.00	0.00	0.00	1.7	1.7	-	-	0.7
Local government .....	1.1	0.00	0.01	0.15	( <sup>1</sup> )	0.00	0.9	0.9	-	-	0.6

See footnotes at end of table.

**Table 12. Standard errors for traditional defined benefit plans: Terminal earnings formulas, state and local government workers, 2016—continued**

Characteristics	Flat percent per year of service	Flat percent per year of service					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	
<b>Geographic area</b>											
Northeast .....	2.6	0.00	0.00	0.16	0.00	0.00	2.4	2.3	—	—	0.9
New England .....	3.9	—	0.22	0.00	0.00	0.00	—	—	—	—	—
Middle Atlantic .....	3.2	0.00	0.00	0.00	0.00	0.00	2.9	2.9	—	—	0.6
South .....	1.2	0.00	0.01	0.00	0.00	0.15	1.1	1.1	—	—	0.5
South Atlantic .....	1.4	0.00	0.10	0.00	0.18	0.16	—	1.6	—	—	—
East South Central .....	1.3	0.00	0.00	0.00	0.00	0.00	2.1	2.1	—	—	2.1
West South Central .....	2.7	0.14	0.00	0.00	0.00	0.00	—	2.2	—	—	—
Midwest .....	1.7	0.00	0.00	0.14	0.00	0.28	—	1.6	—	—	—
East North Central .....	2.5	0.00	0.00	0.08	0.00	0.00	—	2.2	—	—	—
West North Central .....	1.6	0.13	0.00	0.00	0.10	0.27	—	2.0	—	—	—
West .....	1.5	0.12	0.03	0.01	0.00	0.06	0.5	0.5	—	—	1.3
Mountain .....	5.1	0.00	0.00	0.13	0.00	0.00	—	—	—	—	—
Pacific .....	1.0	0.00	0.12	0.02	0.00	0.13	—	—	—	—	—

<sup>1</sup> Less than 0.005.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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	( <sup>1</sup> )
<b>Worker characteristic</b>									
Management, professional, and related .....	3	49	27	23	30	16	14	18	( <sup>1</sup> )
Professional and related .....	3	49	27	22	30	16	14	18	( <sup>1</sup> )
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	( <sup>1</sup> )
Production, transportation, and material moving .....	6	46	26	20	36	14	22	11	( <sup>1</sup> )
Full time .....	5	49	26	23	29	15	14	17	( <sup>1</sup> )
Part time .....	10	43	21	22	34	16	18	12	–
Union .....	9	53	28	25	25	11	14	14	( <sup>1</sup> )
Nonunion .....	2	44	23	21	34	19	15	20	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>									
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	( <sup>1</sup> )
Highest 25 percent .....	5	52	28	23	28	14	14	16	( <sup>1</sup> )
Highest 10 percent .....	4	55	27	29	20	10	10	20	( <sup>1</sup> )
<b>Establishment characteristic</b>									
Service-providing industries .....	5	48	26	23	29	15	14	17	( <sup>1</sup> )
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	( <sup>1</sup> )
100 to 499 workers .....	4	49	26	23	29	14	14	18	–
500 workers or more .....	5	46	25	21	33	16	17	15	( <sup>1</sup> )
State government .....	2	57	29	28	27	13	14	14	–
Local government .....	6	45	24	21	31	16	15	18	( <sup>1</sup> )

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		
<b>Geographic area</b>									
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	( <sup>1</sup> )
Mountain .....	—	59	21	38	38	—	26	—	1
Pacific .....	25	48	9	39	14	—	14	12	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/ncs/glossary20162017.htm](http://www.bls.gov/ncs/eps/ncs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 13. Standard errors for traditional defined benefit plans: Definition of terminal earnings, state and local government workers, 2016**

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 .....	0.6	0.9	0.8	1.0	0.7	0.5	0.5	0.5	0.1
<b>Worker characteristic</b>									
Management, professional, and related .....	0.7	1.1	1.1	1.1	0.8	0.6	0.7	0.8	( <sup>1</sup> )
Professional and related .....	0.5	1.2	1.1	1.2	0.8	0.6	0.7	1.0	( <sup>1</sup> )
Teachers .....	–	1.3	1.2	1.5	1.0	0.8	0.9	1.4	–
Primary, secondary, and special education school teachers .....	–	1.4	1.2	1.6	1.3	0.9	1.0	1.6	–
Service .....	0.9	1.9	1.9	1.9	1.5	1.1	1.1	1.2	–
Protective service .....	1.5	2.8	2.8	2.9	2.4	1.6	1.6	2.3	–
Sales and office .....	0.9	1.4	1.4	1.4	1.5	0.9	1.2	1.5	–
Office and administrative support .....	0.9	1.3	1.4	1.3	1.4	1.0	1.1	1.5	–
Natural resources, construction, and maintenance .....	1.4	2.7	2.1	2.8	3.8	3.3	2.3	2.3	0.2
Production, transportation, and material moving .....	1.7	3.3	2.7	3.1	2.9	3.0	2.7	2.5	0.4
Full time .....	0.6	0.9	0.8	1.0	0.7	0.5	0.5	0.6	0.1
Part time .....	2.6	3.4	2.8	2.8	3.5	2.6	3.2	1.9	–
Union .....	1.0	1.4	1.2	1.5	0.8	0.6	0.8	1.0	( <sup>1</sup> )
Nonunion .....	0.4	1.0	0.9	0.9	1.1	1.0	0.6	1.1	0.1
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	0.5	1.5	1.3	1.4	1.4	1.1	1.0	1.4	–
Lowest 10 percent .....	–	2.5	1.9	2.5	3.6	3.1	2.1	3.8	–
Second 25 percent .....	1.0	1.3	1.5	1.5	1.4	1.1	1.1	1.0	–
Third 25 percent .....	0.8	1.7	1.5	1.4	0.9	0.8	0.7	1.8	( <sup>1</sup> )
Highest 25 percent .....	0.7	1.3	1.4	1.6	1.1	0.7	0.8	0.9	0.1
Highest 10 percent .....	0.9	2.1	2.1	2.3	1.4	0.6	1.5	1.3	0.2
<b>Establishment characteristic</b>									
Service-providing industries .....	0.6	0.9	0.8	1.0	0.7	0.5	0.5	0.6	0.1
Education and health services .....	0.4	0.9	1.0	1.1	0.7	0.5	0.7	0.7	–
Educational services .....	0.4	0.9	1.1	1.1	0.7	0.5	0.8	0.6	–
Elementary and secondary schools .....	–	1.0	1.3	1.3	0.9	0.4	0.9	0.7	–
Junior colleges, colleges, and universities ...	0.4	2.2	2.0	2.3	1.8	1.1	2.1	1.4	–
Healthcare and social assistance .....	–	4.2	3.8	3.6	3.2	2.9	2.0	3.5	–
Hospitals .....	–	4.5	4.5	4.4	4.4	–	3.3	3.4	–
Public administration .....	1.1	1.9	1.8	2.0	1.5	0.9	1.0	1.3	–
1 to 99 workers .....	0.9	2.5	2.2	1.9	1.5	1.1	1.2	1.9	–
1 to 49 workers .....	1.2	3.6	3.0	2.5	2.5	2.1	1.9	3.0	–
50 to 99 workers .....	1.2	3.2	3.3	2.8	2.2	1.7	1.5	1.9	–
100 workers or more .....	0.7	1.2	1.0	1.1	0.9	0.7	0.7	0.9	0.1
100 to 499 workers .....	1.0	2.7	2.3	2.9	1.7	1.1	1.5	2.0	–
500 workers or more .....	0.7	1.3	1.4	1.3	1.1	1.0	0.9	0.8	0.1
State government .....	0.3	1.4	1.6	1.6	1.2	1.0	1.2	0.8	–
Local government .....	0.8	1.1	1.0	1.2	0.9	0.6	0.6	0.7	0.1

See footnotes at end of table.

**Table 13. Standard errors for traditional defined benefit plans: Definition of terminal earnings, state and local government workers, 2016—continued**

Characteristics	One year	Three years			Five years			Other period	Not determinable
		Total	High three	High consecutive three	Total	High five	High consecutive five		
<b>Geographic area</b>									
Northeast .....	0.4	1.5	2.7	2.5	1.4	0.7	1.3	0.4	—
New England .....	—	5.8	5.6	—	5.1	1.7	—	—	—
Middle Atlantic .....	0.5	1.1	3.2	3.2	1.2	0.7	1.0	—	—
South .....	—	1.1	0.8	1.2	1.1	0.9	0.8	1.0	—
South Atlantic .....	—	1.1	0.7	1.5	1.5	1.1	0.8	1.2	—
East South Central .....	—	2.9	1.6	—	0.6	—	2.4	2.6	—
West South Central .....	—	1.8	1.5	1.8	2.1	1.3	1.2	0.3	—
Midwest .....	—	1.7	1.9	1.8	1.7	1.6	1.2	1.4	—
East North Central .....	—	2.4	1.8	1.6	2.5	2.2	1.0	2.1	—
West North Central .....	—	2.1	4.2	4.0	1.9	1.7	2.2	—	—
West .....	2.2	2.5	1.7	2.8	1.0	—	1.2	0.8	0.2
Mountain .....	—	2.5	4.2	4.0	2.6	—	3.5	—	0.8
Pacific .....	3.1	3.3	1.6	3.6	1.2	—	1.1	1.1	—

<sup>1</sup> Less than 0.05.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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 <sup>1</sup>	Early retirement not available	Not determinable
All workers .....	92	—	—
<b>Worker characteristic</b>			
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	( <sup>2</sup> )
Office and administrative support .....	92	8	( <sup>2</sup> )
Natural resources, construction, and maintenance .....	88	11	( <sup>2</sup> )
Production, transportation, and material moving .....	91	8	1
Full time .....	92	—	—
Part time .....	94	—	—
Union .....	92	8	( <sup>2</sup> )
Nonunion .....	91	—	—
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	91	—	—
Lowest 10 percent .....	87	13	—
Second 25 percent .....	91	—	—
Third 25 percent .....	90	10	( <sup>2</sup> )
Highest 25 percent .....	94	—	—
Highest 10 percent .....	95	5	—
<b>Establishment characteristic</b>			
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	( <sup>2</sup> )

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

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

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

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20162017.htm](http://www.bls.gov/ncs/eps/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for traditional defined benefit plans:  
Availability of early retirement benefits, state and local government  
workers, 2016**

Characteristics	Early retirement available <sup>1</sup>	Early retirement not available	Not determinable
All workers .....	0.5	—	—
<b>Worker characteristic</b>			
Management, professional, and related .....	0.6	—	—
Professional and related .....	0.8	0.8	—
Teachers .....	1.0	1.0	—
Primary, secondary, and special education school teachers .....	1.6	—	—
Service .....	1.9	1.9	—
Protective service .....	3.1	3.1	—
Sales and office .....	1.5	1.5	0.1
Office and administrative support .....	1.5	1.5	0.1
Natural resources, construction, and maintenance	2.8	2.8	0.4
Production, transportation, and material moving .....	1.9	1.7	0.8
Full time .....	0.5	—	—
Part time .....	2.1	—	—
Union .....	0.9	0.9	0.1
Nonunion .....	0.7	—	—
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	1.2	—	—
Lowest 10 percent .....	1.6	1.6	—
Second 25 percent .....	1.0	—	—
Third 25 percent .....	1.4	1.4	0.2
Highest 25 percent .....	0.9	—	—
Highest 10 percent .....	0.7	0.7	—
<b>Establishment characteristic</b>			
Service-providing industries .....	0.5	—	—
Education and health services .....	0.4	0.4	—
Educational services .....	0.3	0.3	—
Elementary and secondary schools .....	0.9	0.9	—
Junior colleges, colleges, and universities ...	2.5	—	—
Healthcare and social assistance .....	3.1	—	—
Hospitals .....	2.6	2.6	—
Public administration .....	1.1	1.1	—
1 to 99 workers .....	1.2	1.2	—
1 to 49 workers .....	1.7	1.7	—
50 to 99 workers .....	1.6	1.6	—
100 workers or more .....	0.6	—	—
100 to 499 workers .....	1.3	1.3	—
500 workers or more .....	0.8	—	—
State government .....	1.1	1.1	—
Local government .....	0.7	0.7	0.1

See footnotes at end of table.

**Table 14. Standard errors for traditional defined benefit plans:  
Availability of early retirement benefits, state and local government  
workers, 2016—continued**

Characteristics	Early retirement available <sup>1</sup>	Early retirement not available	Not determinable
<b>Geographic area</b>			
Northeast:			
New England .....	1.2	—	—
South .....	0.9	0.9	—
South Atlantic .....	0.9	0.9	—
East South Central .....	3.5	3.5	—
West South Central .....	1.7	—	—
Midwest .....	0.6	0.5	0.4
East North Central .....	0.9	—	—
West North Central .....	0.5	—	—
West .....	0.9	0.9	—
Mountain .....	2.5	2.5	—
Pacific .....	0.8	0.8	—

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Traditional defined benefit plans: Early retirement service requirements in years,<sup>1</sup> 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
<b>Worker characteristic</b>					
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: <sup>2</sup>					
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
<b>Establishment characteristic</b>					
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,<sup>1</sup> 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
<b>Geographic area</b>					
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

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 15. Standard errors for traditional defined benefit plans: Early retirement service requirements in years,<sup>1</sup> state and local government workers, 2016**

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	0.0	0.0	0.0	0.0	0.0
<b>Worker characteristic</b>					
Management, professional, and related .....	0.0	0.0	1.8	0.0	0.0
Professional and related .....	0.0	0.0	0.0	0.0	0.0
Teachers .....	0.0	0.4	2.2	2.4	0.0
Primary, secondary, and special education school teachers .....	0.0	1.1	0.0	5.6	0.0
Service .....	0.0	0.0	0.0	1.8	0.0
Protective service .....	0.0	0.7	0.0	0.0	0.0
Sales and office .....	0.0	0.0	0.0	0.0	0.0
Office and administrative support .....	0.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance .....	0.0	0.0	0.0	2.7	0.0
Production, transportation, and material moving .....	0.0	1.1	0.0	5.0	6.0
Full time .....	0.0	0.0	2.2	0.0	0.0
Part time .....	0.0	0.0	1.6	2.2	7.4
Union .....	0.0	0.0	0.0	0.0	4.2
Nonunion .....	0.0	0.7	0.0	0.0	0.0
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	0.0	0.8	0.0	0.0	0.0
Lowest 10 percent .....	0.0	1.4	–	0.0	0.0
Second 25 percent .....	0.0	0.0	0.0	0.0	0.0
Third 25 percent .....	0.0	0.0	0.0	2.2	0.0
Highest 25 percent .....	0.0	0.0	0.0	0.0	0.0
Highest 10 percent .....	0.0	0.0	1.3	0.0	0.0
<b>Establishment characteristic</b>					
Service-providing industries .....	0.0	0.0	0.0	0.0	0.0
Education and health services .....	0.0	0.0	0.0	0.0	0.0
Educational services .....	0.0	0.0	0.0	0.0	0.0
Elementary and secondary schools .....	0.0	0.0	0.0	0.0	0.0
Junior colleges, colleges, and universities .....	0.0	0.0	–	0.0	0.0
Healthcare and social assistance .....	0.0	–	4.6	0.0	0.0
Hospitals .....	0.0	2.2	–	0.0	0.0
Public administration .....	0.0	0.0	0.0	0.0	0.0
1 to 99 workers .....	0.0	0.0	0.0	1.6	5.8
1 to 49 workers .....	0.0	0.0	0.0	2.0	5.8
50 to 99 workers .....	0.0	0.0	–	0.0	6.8
100 workers or more .....	0.0	0.0	0.9	0.0	0.0
100 to 499 workers .....	0.0	0.0	2.6	2.4	0.9
500 workers or more .....	0.0	0.0	2.4	0.0	0.0
State government .....	0.0	0.0	–	1.3	0.0
Local government .....	0.0	0.0	0.0	0.0	0.0

See footnotes at end of table.

**Table 15. Standard errors for traditional defined benefit plans: Early retirement service requirements in years,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic area</b>					
Northeast:					
New England .....	0.0	0.0	0.0	0.0	2.7
South .....	0.0	0.0	0.0	0.0	0.0
South Atlantic .....	0.0	0.0	0.0	0.0	0.0
East South Central .....	0.0	0.0	0.0	0.0	3.5
West South Central .....	—	0.0	0.0	0.0	0.0
Midwest .....	0.0	0.9	—	3.0	0.0
East North Central .....	0.0	0.0	0.0	0.0	0.0
West North Central .....	0.0	0.0	—	—	0.0
West .....	0.0	0.0	0.0	1.8	0.0
Mountain .....	0.0	0.0	—	0.0	0.0
Pacific .....	0.0	0.0	0.0	0.0	0.0

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 16. Traditional defined benefit plans: Selected early retirement age and service requirements,<sup>1</sup> 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 <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
All workers .....	30	14	15	17	13
<b>Worker characteristic</b>					
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: <sup>3</sup>					
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
<b>Establishment characteristic</b>					
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,<sup>1</sup> 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 <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Geographic area</b>					
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

<sup>1</sup> 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.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 16. Standard errors for traditional defined benefit plans: Selected early retirement age and service requirements,<sup>1</sup> state and local government workers, 2016**

Characteristics	No minimum age requirement	Age less than 55		Age 55	
		Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
All workers .....	1.2	0.6	0.9	0.9	0.6
<b>Worker characteristic</b>					
Management, professional, and related .....	1.5	0.6	1.1	1.1	0.7
Professional and related .....	1.6	0.6	1.3	1.1	0.8
Teachers .....	2.0	0.5	1.6	1.6	0.9
Primary, secondary, and special education school teachers .....	2.2	0.6	1.7	1.7	1.0
Service .....	2.3	2.2	1.6	1.2	1.4
Protective service .....	3.9	4.2	3.2	–	2.6
Sales and office .....	2.0	1.5	1.7	1.7	1.0
Office and administrative support .....	2.0	1.5	1.7	1.7	1.0
Natural resources, construction, and maintenance .....	3.2	2.9	–	3.0	2.3
Production, transportation, and material moving .....	2.8	1.4	–	2.8	3.3
Full time .....	1.3	0.7	0.9	0.9	0.6
Part time .....	3.1	3.4	2.2	4.1	3.0
Union .....	1.4	0.9	1.0	1.3	1.0
Nonunion .....	1.5	0.8	1.5	1.0	0.8
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	1.8	1.0	1.0	1.4	0.9
Lowest 10 percent .....	3.3	1.3	3.6	2.6	2.3
Second 25 percent .....	1.9	2.0	1.8	1.2	1.6
Third 25 percent .....	1.7	1.0	1.9	1.8	0.7
Highest 25 percent .....	1.9	0.7	1.1	1.7	0.9
Highest 10 percent .....	2.7	1.1	1.9	2.2	1.7
<b>Establishment characteristic</b>					
Service-providing industries .....	1.2	0.6	0.9	0.9	0.6
Education and health services .....	1.6	0.6	1.0	1.1	0.7
Educational services .....	1.8	0.6	1.1	1.1	0.8
Elementary and secondary schools .....	1.9	0.8	1.2	1.5	0.9
Junior colleges, colleges, and universities .....	2.3	2.2	1.1	1.9	2.4
Healthcare and social assistance .....	4.1	2.9	4.0	3.0	2.2
Hospitals .....	5.5	–	–	–	4.0
Public administration .....	2.1	1.6	2.1	1.4	1.4
1 to 99 workers .....	2.7	1.1	1.3	1.9	1.3
1 to 49 workers .....	3.7	2.0	2.7	2.3	2.1
50 to 99 workers .....	3.9	1.8	1.6	3.1	1.5
100 workers or more .....	1.2	0.8	1.1	1.0	0.9
100 to 499 workers .....	2.3	1.0	1.4	2.6	1.8
500 workers or more .....	1.8	1.0	1.5	1.2	1.0
State government .....	2.0	1.2	1.2	1.6	1.6
Local government .....	1.5	0.7	1.2	1.2	0.8

See footnotes at end of table.

**Table 16. Standard errors for traditional defined benefit plans: Selected early retirement age and service requirements,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	No minimum age requirement	Age less than 55		Age 55	
		Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Geographic area</b>					
Northeast .....	3.6	—	—	2.5	1.2
New England .....	7.4	—	—	0.9	—
Middle Atlantic .....	4.3	—	—	3.3	1.3
South .....	2.1	1.3	1.5	0.7	1.0
South Atlantic .....	1.7	2.7	2.2	—	1.7
East South Central .....	—	—	—	5.0	—
West South Central .....	3.0	0.3	—	—	—
Midwest .....	2.4	—	2.4	2.6	1.5
East North Central .....	—	—	3.7	2.6	1.7
West North Central .....	—	—	—	5.2	2.8
West .....	1.4	1.8	1.7	2.0	1.4
Mountain .....	3.8	3.7	—	—	—
Pacific .....	1.4	1.9	1.3	1.3	1.8

<sup>1</sup> 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.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 17. Traditional defined benefit plans: Early retirement age requirements in years,<sup>1</sup> 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
<b>Worker characteristic</b>					
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: <sup>2</sup>					
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
<b>Establishment characteristic</b>					
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,<sup>1</sup> 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
<b>Geographic area</b>					
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

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 17. Standard errors for traditional defined benefit plans: Early retirement age requirements in years,<sup>1</sup> state and local government workers, 2016**

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	0.0	0.0	0.0	0.0	0.0
<b>Worker characteristic</b>					
Management, professional, and related .....	0.0	0.0	0.0	0.0	0.0
Professional and related .....	0.0	0.0	0.0	0.0	0.0
Teachers .....	0.0	0.0	0.0	0.0	0.0
Primary, secondary, and special education school teachers .....	0.0	0.0	0.0	0.0	0.0
Service .....	2.0	0.0	0.9	0.0	3.4
Protective service .....	4.1	0.0	0.0	0.0	2.3
Sales and office .....	0.0	0.0	0.0	0.0	0.0
Office and administrative support .....	0.0	0.0	0.0	0.0	1.2
Natural resources, construction, and maintenance .....	0.0	1.0	0.0	0.0	3.9
Production, transportation, and material moving .....	0.0	1.7	0.0	0.0	0.0
Full time .....	0.0	0.0	0.0	0.0	0.0
Part time .....	0.0	0.4	0.0	0.0	1.9
Union .....	0.0	0.0	0.0	0.0	0.0
Nonunion .....	0.0	0.0	0.0	0.0	0.0
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	2.2	0.0	0.0	0.0	0.0
Lowest 10 percent .....	0.0	0.0	0.0	2.4	0.0
Second 25 percent .....	0.0	0.0	0.0	0.0	0.0
Third 25 percent .....	3.1	0.0	0.0	0.0	3.7
Highest 25 percent .....	0.0	0.0	0.0	0.0	2.5
Highest 10 percent .....	0.0	0.0	0.0	0.0	0.0
<b>Establishment characteristic</b>					
Service-providing industries .....	0.0	0.0	0.0	0.0	0.0
Education and health services .....	0.0	0.0	0.0	0.0	0.0
Educational services .....	0.0	0.0	0.0	0.0	0.0
Elementary and secondary schools .....	0.0	0.0	0.0	0.0	0.0
Junior colleges, colleges, and universities .....	0.0	0.0	0.0	0.0	0.0
Healthcare and social assistance .....	0.0	1.5	0.0	0.0	0.0
Hospitals .....	0.0	0.0	0.0	0.0	3.4
Public administration .....	5.1	0.0	0.8	0.0	0.0
1 to 99 workers .....	0.0	0.0	0.0	0.0	0.0
1 to 49 workers .....	0.0	0.0	0.9	0.0	0.0
50 to 99 workers .....	0.0	0.0	0.0	0.0	0.0
100 workers or more .....	3.2	0.0	0.0	0.0	0.5
100 to 499 workers .....	0.0	0.0	0.0	0.0	2.3
500 workers or more .....	0.0	0.0	0.0	0.0	1.4
State government .....	0.0	0.0	0.0	0.0	0.7
Local government .....	0.0	0.0	0.0	0.0	0.0

See footnotes at end of table.

**Table 17. Standard errors for traditional defined benefit plans: Early retirement age requirements in years,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic area</b>					
Northeast:					
New England .....	1.6	1.1	2.0	0.0	0.0
South .....	0.0	2.4	0.0	0.0	0.0
South Atlantic .....	0.0	0.0	0.0	0.0	0.0
East South Central .....	0.0	0.0	0.0	0.0	0.0
West South Central .....	3.0	0.0	0.0	3.0	0.0
Midwest .....	0.0	0.0	0.0	0.0	1.1
East North Central .....	0.0	0.0	0.0	1.6	0.0
West North Central .....	0.0	0.0	0.0	0.0	4.9
West .....	0.0	0.0	0.5	0.0	0.0
Mountain .....	0.0	0.0	0.0	0.0	0.0
Pacific .....	0.0	0.0	1.5	0.0	0.0

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Traditional defined benefit plans: Early retirement reductions,<sup>1</sup> 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 <sup>2</sup>	Reduction varies by age or service <sup>3</sup>	Actuarial reduction <sup>4</sup>	Other reduction <sup>5</sup>	Not determinable
All workers .....	38	41	21	—	( <sup>6</sup> )
<b>Worker characteristic</b>					
Management, professional, and related .....	37	40	23	—	( <sup>6</sup> )
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	—	( <sup>6</sup> )
Production, transportation, and material moving .....	40	41	19	—	—
Full time .....	38	40	21	—	( <sup>6</sup> )
Part time .....	31	54	16	—	—
Union .....	45	46	9	—	—
Nonunion .....	31	36	33	—	( <sup>6</sup> )
Average wage within the following categories: <sup>7</sup>					
Lowest 25 percent .....	32	43	25	—	—
Lowest 10 percent .....	29	43	29	—	—
Second 25 percent .....	40	43	17	—	—
Third 25 percent .....	38	42	21	—	( <sup>6</sup> )
Highest 25 percent .....	40	38	22	—	—
Highest 10 percent .....	40	47	14	—	—
<b>Establishment characteristic</b>					
Service-providing industries .....	38	41	21	—	( <sup>6</sup> )
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	—	( <sup>6</sup> )
1 to 99 workers .....	39	47	13	—	( <sup>6</sup> )
1 to 49 workers .....	37	50	13	—	—
50 to 99 workers .....	41	45	14	—	( <sup>6</sup> )
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	—	( <sup>6</sup> )

See footnotes at end of table.

**Table 18. Traditional defined benefit plans: Early retirement reductions,<sup>1</sup> 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 <sup>2</sup>	Reduction varies by age or service <sup>3</sup>	Actuarial reduction <sup>4</sup>	Other reduction <sup>5</sup>	Not determinable
<b>Geographic area</b>					
Northeast .....	39	58	—	—	( <sup>6</sup> )
New England .....	78	14	—	—	—
Middle Atlantic .....	26	72	—	—	( <sup>6</sup> )
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	—	—	—

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Reduction not derived from normal retirement formula.

<sup>6</sup> Less than 0.5.

<sup>7</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Standard errors for traditional defined benefit plans: Early retirement reductions,<sup>1</sup> state and local government workers, 2016**

Characteristics	Flat percent per year reduction <sup>2</sup>	Reduction varies by age or service <sup>3</sup>	Actuarial reduction <sup>4</sup>	Other reduction <sup>5</sup>	Not determinable
All workers .....	1.0	0.9	1.0	–	( <sup>6</sup> )
<b>Worker characteristic</b>					
Management, professional, and related .....	1.1	1.1	1.3	–	( <sup>6</sup> )
Professional and related .....	1.2	1.3	1.4	–	–
Teachers .....	1.5	1.6	1.9	–	–
Primary, secondary, and special education school teachers .....	1.8	1.9	2.1	–	–
Service .....	2.2	1.5	1.5	–	–
Protective service .....	3.8	3.0	2.2	–	–
Sales and office .....	2.2	2.1	1.3	–	–
Office and administrative support .....	2.2	2.1	1.3	–	–
Natural resources, construction, and maintenance .....	4.1	4.3	2.2	–	0.4
Production, transportation, and material moving .....	4.5	5.2	3.3	–	–
Full time .....	1.0	0.9	1.1	–	( <sup>6</sup> )
Part time .....	3.2	3.8	2.8	–	–
Union .....	1.5	1.3	0.8	–	–
Nonunion .....	1.3	1.6	1.6	–	0.1
Average wage within the following categories: <sup>7</sup>					
Lowest 25 percent .....	1.4	1.9	1.5	–	–
Lowest 10 percent .....	3.6	4.6	2.4	–	–
Second 25 percent .....	2.2	2.0	1.2	–	–
Third 25 percent .....	1.7	1.9	1.6	–	0.1
Highest 25 percent .....	1.4	1.1	1.2	–	–
Highest 10 percent .....	2.5	1.9	1.7	–	–
<b>Establishment characteristic</b>					
Service-providing industries .....	1.0	0.9	1.0	–	( <sup>6</sup> )
Education and health services .....	1.1	1.0	1.4	–	–
Educational services .....	1.1	0.9	1.4	–	–
Elementary and secondary schools .....	1.4	1.2	1.7	–	–
Junior colleges, colleges, and universities ...	2.4	1.9	1.5	–	–
Healthcare and social assistance .....	4.2	5.6	–	–	–
Hospitals .....	6.1	7.6	–	–	–
Public administration .....	2.2	2.0	1.1	–	0.1
1 to 99 workers .....	2.5	2.7	1.5	–	0.1
1 to 49 workers .....	3.5	3.9	3.5	–	–
50 to 99 workers .....	3.7	3.4	1.6	–	0.3
100 workers or more .....	1.3	1.3	1.3	–	–
100 to 499 workers .....	2.5	2.4	1.4	–	–
500 workers or more .....	1.4	1.6	1.9	–	–
State government .....	2.0	2.1	1.4	–	–
Local government .....	1.4	1.3	1.2	–	( <sup>6</sup> )

See footnotes at end of table.

**Table 18. Standard errors for traditional defined benefit plans: Early retirement reductions,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	Flat percent per year reduction <sup>2</sup>	Reduction varies by age or service <sup>3</sup>	Actuarial reduction <sup>4</sup>	Other reduction <sup>5</sup>	Not determinable
<b>Geographic area</b>					
Northeast .....	1.9	1.7	—	—	0.2
New England .....	5.7	3.7	—	—	—
Middle Atlantic .....	1.7	1.9	—	—	0.2
South .....	1.7	1.5	2.1	—	—
South Atlantic .....	2.5	2.2	1.7	—	—
East South Central .....	4.7	—	7.6	—	—
West South Central .....	1.1	2.0	2.4	—	—
Midwest .....	2.0	2.3	1.3	—	—
East North Central .....	1.8	2.6	1.7	—	—
West North Central .....	4.4	4.6	—	—	—
West .....	2.4	2.1	1.6	—	—
Mountain .....	—	3.5	—	—	—
Pacific .....	2.8	2.6	—	—	—

<sup>1</sup> Reduction for each year prior to normal retirement.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Reduction not derived from normal retirement formula.

<sup>6</sup> Less than 0.05.

<sup>7</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: 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/ncs/glossary20162017.htm](http://www.bls.gov/ncs/eps/ncs/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 <sup>1</sup>	Deferred <sup>2</sup>	Not determinable		
All workers .....	96	87	7	2	4	( <sup>3</sup> )
<b>Worker characteristic</b>						
Management, professional, and related .....	96	87	6	2	4	( <sup>3</sup> )
Professional and related .....	96	88	6	2	4	( <sup>3</sup> )
Teachers .....	96	88	6	2	4	( <sup>3</sup> )
Primary, secondary, and special education school teachers .....	96	88	6	3	4	( <sup>3</sup> )
Service .....	96	86	7	3	4	( <sup>3</sup> )
Protective service .....	97	88	—	—	3	( <sup>3</sup> )
Sales and office .....	96	88	7	1	4	( <sup>3</sup> )
Office and administrative support .....	96	88	7	1	4	( <sup>3</sup> )
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	( <sup>3</sup> )
Part time .....	95	87	7	( <sup>3</sup> )	—	—
Union .....	98	89	6	3	2	( <sup>3</sup> )
Nonunion .....	94	85	7	2	6	( <sup>3</sup> )
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	95	86	8	1	5	( <sup>3</sup> )
Lowest 10 percent .....	95	85	9	1	5	( <sup>3</sup> )
Second 25 percent .....	97	88	7	2	3	( <sup>3</sup> )
Third 25 percent .....	95	85	7	3	5	( <sup>3</sup> )
Highest 25 percent .....	97	89	5	3	3	( <sup>3</sup> )
Highest 10 percent .....	98	91	4	3	2	—
<b>Establishment characteristic</b>						
Service-providing industries .....	96	87	7	2	4	( <sup>3</sup> )
Education and health services .....	96	88	6	2	4	( <sup>3</sup> )
Educational services .....	96	88	6	2	4	( <sup>3</sup> )
Elementary and secondary schools .....	96	88	6	2	4	( <sup>3</sup> )
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	( <sup>3</sup> )
1 to 99 workers .....	96	87	7	3	4	( <sup>3</sup> )
1 to 49 workers .....	97	87	—	—	—	—
50 to 99 workers .....	95	87	6	3	—	—
100 workers or more .....	96	87	7	2	4	( <sup>3</sup> )
100 to 499 workers .....	98	89	8	1	—	—
500 workers or more .....	95	86	6	2	5	( <sup>3</sup> )
State government .....	96	89	5	2	4	—
Local government .....	96	86	8	2	4	( <sup>3</sup> )

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 <sup>1</sup>	Deferred <sup>2</sup>	Not determinable		
<b>Geographic area</b>						
Northeast .....	99	96	—	—	—	—
New England .....	100	85	—	—	—	—
Middle Atlantic .....	99	99	—	—	—	—
South .....	98	97	—	—	2	( <sup>3</sup> )
South Atlantic .....	96	94	—	—	4	( <sup>3</sup> )
East South Central .....	99	99	—	—	—	—
West South Central .....	100	98	—	—	—	—
Midwest .....	92	65	23	5	8	( <sup>3</sup> )
East North Central .....	88	64	21	3	12	( <sup>3</sup> )
West North Central .....	100	66	26	8	—	—
West .....	93	83	7	3	—	—
Mountain .....	79	54	21	4	—	—
Pacific .....	99	96	1	2	—	—

<sup>1</sup> 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.

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

<sup>3</sup> Less than 0.5.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 19. Standard errors for traditional defined benefit plans: Availability of disability retirement benefits, state and local government workers, 2016**

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate <sup>1</sup>	Deferred <sup>2</sup>	Not determinable		
All workers .....	0.3	0.8	0.5	0.5	0.3	0.1
<b>Worker characteristic</b>						
Management, professional, and related .....	0.4	1.1	0.7	0.7	0.4	( <sup>3</sup> )
Professional and related .....	0.5	1.2	0.7	0.8	0.5	( <sup>3</sup> )
Teachers .....	0.5	1.8	1.2	1.2	0.5	( <sup>3</sup> )
Primary, secondary, and special education school teachers .....	0.5	2.2	1.5	1.3	0.5	( <sup>3</sup> )
Service .....	0.5	1.3	0.8	0.8	0.5	0.2
Protective service .....	0.8	2.3	–	–	0.8	0.2
Sales and office .....	0.6	1.0	0.7	0.4	0.6	( <sup>3</sup> )
Office and administrative support .....	0.6	1.0	0.8	0.4	0.6	( <sup>3</sup> )
Natural resources, construction, and maintenance .....	1.2	2.7	1.5	1.4	1.1	0.4
Production, transportation, and material moving .....	0.9	2.4	–	–	–	–
Full time .....	0.3	0.8	0.6	0.5	0.3	( <sup>3</sup> )
Part time .....	1.6	2.6	1.7	0.2	–	–
Union .....	0.4	1.0	0.9	0.5	0.4	( <sup>3</sup> )
Nonunion .....	0.5	1.4	0.9	0.6	0.5	0.1
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	0.7	1.3	0.9	0.5	0.7	0.1
Lowest 10 percent .....	1.0	2.5	1.9	1.1	1.0	0.2
Second 25 percent .....	0.4	1.5	1.2	0.5	0.4	( <sup>3</sup> )
Third 25 percent .....	0.7	1.1	1.0	0.6	0.7	0.1
Highest 25 percent .....	0.7	1.1	0.4	0.8	0.7	( <sup>3</sup> )
Highest 10 percent .....	0.5	1.7	0.9	1.4	0.5	–
<b>Establishment characteristic</b>						
Service-providing industries .....	0.3	0.8	0.6	0.5	0.3	0.1
Education and health services .....	0.4	1.0	0.6	0.7	0.4	( <sup>3</sup> )
Educational services .....	0.4	1.0	0.6	0.8	0.4	( <sup>3</sup> )
Elementary and secondary schools .....	0.5	1.6	1.1	1.0	0.4	0.1
Junior colleges, colleges, and universities ...	0.7	1.6	1.5	0.5	0.7	–
Healthcare and social assistance .....	1.9	3.7	–	–	–	–
Hospitals .....	2.7	5.1	–	–	–	–
Public administration .....	0.6	1.4	1.1	0.5	0.6	0.2
1 to 99 workers .....	1.0	1.6	1.4	1.2	0.9	0.1
1 to 49 workers .....	1.3	2.6	–	–	–	–
50 to 99 workers .....	1.8	1.9	0.9	1.2	–	–
100 workers or more .....	0.4	0.8	0.7	0.4	0.4	0.1
100 to 499 workers .....	1.0	1.9	1.9	0.5	–	–
500 workers or more .....	0.5	1.1	0.7	0.7	0.5	0.1
State government .....	0.6	1.1	1.0	0.5	0.6	–
Local government .....	0.4	1.2	0.8	0.6	0.4	0.1

See footnotes at end of table.

**Table 19. Standard errors for traditional defined benefit plans: Availability of disability retirement benefits, state and local government workers, 2016—continued**

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate <sup>1</sup>	Deferred <sup>2</sup>	Not determinable		
<b>Geographic area</b>						
Northeast .....	0.2	1.2	—	—	—	—
New England .....	0.0	5.4	—	—	—	—
Middle Atlantic .....	0.2	0.3	—	—	—	—
South .....	0.3	0.5	—	—	0.3	0.1
South Atlantic .....	0.5	0.8	—	—	0.4	0.3
East South Central .....	0.5	0.5	—	—	—	—
West South Central .....	0.2	0.6	—	—	—	—
Midwest .....	0.9	3.2	1.8	1.9	0.9	( <sup>3</sup> )
East North Central .....	1.5	3.0	1.7	0.6	1.5	0.1
West North Central .....	0.1	7.2	4.0	5.0	—	—
West .....	1.0	1.4	1.5	0.9	—	—
Mountain .....	3.6	4.6	4.7	2.7	—	—
Pacific .....	0.4	0.6	0.4	0.5	—	—

<sup>1</sup> 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.

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

<sup>3</sup> Less than 0.05.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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 <sup>1</sup>	Selected joint-and-survivor annuity percentages			Other <sup>2</sup>
		50 percent	Other fixed percentage	Choice of percentages	
All workers .....	95	—	—	91	5
<b>Worker characteristic</b>					
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: <sup>3</sup>					
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
<b>Establishment characteristic</b>					
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 <sup>1</sup>	Selected joint-and-survivor annuity percentages			Other <sup>2</sup>
		50 percent	Other fixed percentage	Choice of percentages	
<b>Geographic area</b>					
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	—

<sup>1</sup> 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.

<sup>2</sup> 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.

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

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 20. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, state and local government workers, 2016**

Characteristics	Joint-and-survivor annuity <sup>1</sup>	Selected joint-and-survivor annuity percentages			Other <sup>2</sup>
		50 percent	Other fixed percentage	Choice of percentages	
All workers .....	0.4	–	–	0.6	0.4
<b>Worker characteristic</b>					
Management, professional, and related .....	0.5	–	–	0.8	0.5
Professional and related .....	0.5	–	–	0.9	0.5
Teachers .....	0.9	–	–	1.1	0.9
Primary, secondary, and special education school teachers .....	1.1	–	–	1.3	1.1
Service .....	1.6	–	–	1.9	1.6
Protective service .....	3.1	–	–	3.4	3.1
Sales and office .....	0.7	–	–	1.1	0.7
Office and administrative support .....	0.7	–	–	1.0	0.7
Natural resources, construction, and maintenance .....	–	–	–	2.6	–
Production, transportation, and material moving .....	–	–	–	2.6	–
Full time .....	0.5	–	–	0.6	0.5
Part time .....	1.2	–	–	1.6	1.2
Union .....	0.9	–	–	1.1	0.9
Nonunion .....	0.4	–	–	0.5	0.4
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.6	–	–	0.7	0.6
Lowest 10 percent .....	–	–	–	1.4	–
Second 25 percent .....	0.8	–	–	1.0	0.8
Third 25 percent .....	0.7	–	–	1.1	0.7
Highest 25 percent .....	0.8	–	–	1.1	0.8
Highest 10 percent .....	1.1	–	–	2.1	1.1
<b>Establishment characteristic</b>					
Service-providing industries .....	0.4	–	–	0.6	0.4
Education and health services .....	0.3	–	–	0.6	0.3
Educational services .....	0.3	–	–	0.6	0.3
Elementary and secondary schools .....	0.5	–	–	0.8	0.5
Junior colleges, colleges, and universities .....	0.6	–	–	1.4	0.6
Healthcare and social assistance .....	–	–	–	2.9	–
Hospitals .....	–	–	–	3.8	–
Public administration .....	1.2	–	–	1.4	1.2
1 to 99 workers .....	1.5	–	–	1.8	1.5
1 to 49 workers .....	–	–	1.5	2.7	–
50 to 99 workers .....	–	–	–	1.6	–
100 workers or more .....	0.8	–	–	0.9	0.8
100 to 499 workers .....	–	–	0.5	2.0	–
500 workers or more .....	0.7	–	–	1.0	0.7
State government .....	0.6	–	–	1.1	0.6
Local government .....	0.6	–	–	0.7	0.6

See footnotes at end of table.

**Table 20. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, state and local government workers, 2016—continued**

Characteristics	Joint-and-survivor annuity <sup>1</sup>	Selected joint-and-survivor annuity percentages			Other <sup>2</sup>
		50 percent	Other fixed percentage	Choice of percentages	
<b>Geographic area</b>					
Northeast .....	—	—	2.0	2.2	—
New England .....	—	—	8.5	8.8	—
Middle Atlantic .....	—	—	—	1.1	—
South .....	—	—	—	0.6	—
South Atlantic .....	—	—	—	0.5	—
East South Central .....	—	—	—	1.1	—
West South Central .....	—	—	—	1.7	—
Midwest .....	1.4	—	—	1.1	1.4
East North Central .....	2.0	—	—	1.6	2.0
West North Central .....	—	—	—	0.5	—
West .....	—	—	—	1.2	—
Mountain .....	—	—	—	2.1	—
Pacific .....	—	—	—	1.4	—

<sup>1</sup> 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.

<sup>2</sup> 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.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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 <sup>1</sup>	Preretirement survivor benefits not available	Not determinable
<b>Geographic area</b>			
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	—	—

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

<sup>2</sup> Less than 0.5.

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

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 21. Standard errors for traditional defined benefit plans:  
Availability of preretirement survivor benefits, state and local  
government workers, 2016**

Characteristics	Preretirement survivor benefits available <sup>1</sup>	Preretirement survivor benefits not available	Not determinable
All workers .....	0.7	0.7	( <sup>2</sup> )
<b>Worker characteristic</b>			
Management, professional, and related .....	0.8	0.8	( <sup>2</sup> )
Professional and related .....	0.9	0.9	( <sup>2</sup> )
Teachers .....	1.3	1.2	( <sup>2</sup> )
Primary, secondary, and special education school teachers .....	1.0	1.0	( <sup>2</sup> )
Service .....	1.0	1.0	0.2
Protective service .....	1.7	1.7	0.2
Sales and office .....	1.4	1.4	( <sup>2</sup> )
Office and administrative support .....	1.2	1.2	( <sup>2</sup> )
Natural resources, construction, and maintenance .....	2.1	2.1	—
Production, transportation, and material moving .....	1.6	1.6	0.1
Full time .....	0.6	0.6	( <sup>2</sup> )
Part time .....	2.9	2.9	0.3
Union .....	1.3	1.3	—
Nonunion .....	0.3	0.3	0.1
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	1.1	1.1	0.1
Lowest 10 percent .....	1.9	—	—
Second 25 percent .....	0.9	0.9	—
Third 25 percent .....	0.7	0.7	0.1
Highest 25 percent .....	1.3	1.3	( <sup>2</sup> )
Highest 10 percent .....	1.8	1.8	—
<b>Establishment characteristic</b>			
Service-providing industries .....	0.7	0.7	( <sup>2</sup> )
Education and health services .....	1.0	1.0	( <sup>2</sup> )
Educational services .....	1.1	1.1	( <sup>2</sup> )
Elementary and secondary schools .....	1.3	1.3	0.1
Junior colleges, colleges, and universities .....	1.0	1.0	—
Healthcare and social assistance .....	2.7	2.7	—
Hospitals .....	2.9	—	—
Public administration .....	0.8	0.8	0.1
1 to 99 workers .....	1.2	1.2	—
1 to 49 workers .....	0.5	0.5	—
50 to 99 workers .....	2.1	2.1	—
100 workers or more .....	0.7	0.7	0.1
100 to 499 workers .....	1.4	1.4	—
500 workers or more .....	0.9	0.9	0.1
State government .....	1.1	1.1	—
Local government .....	0.9	0.9	0.1

See footnotes at end of table.

**Table 21. Standard errors for traditional defined benefit plans:  
Availability of preretirement survivor benefits, state and local  
government workers, 2016—continued**

Characteristics	Preretirement survivor benefits available <sup>1</sup>	Preretirement survivor benefits not available	Not determinable
<b>Geographic area</b>			
Northeast .....	2.8	2.8	—
New England .....	6.3	—	—
Middle Atlantic .....	2.8	2.8	—
South .....	0.2	—	—
South Atlantic .....	0.3	—	—
East South Central .....	0.2	—	—
West South Central .....	0.5	—	—
Midwest .....	0.1	—	—
East North Central .....	0.2	—	—
West North Central .....	0.0	—	—
West .....	0.4	—	—
Mountain .....	0.0	—	—
Pacific .....	0.6	—	—

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

<sup>2</sup> Less than 0.05.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 22. Defined contribution plans: Type of plan,<sup>1</sup> 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
<b>Worker characteristic</b>		
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: <sup>2</sup>		
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
<b>Establishment characteristic</b>		
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,<sup>1</sup> state and local government workers, 2016—continued**

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

Characteristics	Money purchase pension	Savings and thrift
<b>Geographic area</b>		
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

<sup>1</sup> 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).

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 22. Standard errors for defined contribution plans:  
Type of plan,<sup>1</sup> state and local government workers, 2016**

Characteristics	Money purchase pension	Savings and thrift
All workers .....	2.6	2.5
<b>Worker characteristic</b>		
Management, professional, and related .....	3.0	2.6
Professional and related .....	3.4	2.8
Teachers .....	4.6	2.9
Primary, secondary, and special education school teachers .....	5.5	4.2
Service .....	3.8	4.9
Protective service .....	4.7	5.6
Sales and office .....	4.9	4.0
Office and administrative support .....	4.8	3.9
Natural resources, construction, and maintenance Production, transportation, and material moving .....	7.0	7.3
.....	9.0	8.7
Full time .....	2.6	2.5
Part time .....	10.2	9.4
Union .....	3.5	2.6
Nonunion .....	3.1	3.5
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	4.1	4.3
Lowest 10 percent .....	6.6	6.1
Second 25 percent .....	3.3	3.2
Third 25 percent .....	3.5	3.5
Highest 25 percent .....	3.7	2.7
Highest 10 percent .....	4.2	3.3
<b>Establishment characteristic</b>		
Service-providing industries .....	2.7	2.5
Education and health services .....	4.1	3.4
Educational services .....	4.3	2.9
Elementary and secondary schools .....	5.6	4.3
Junior colleges, colleges, and universities ...	4.4	2.5
Healthcare and social assistance .....	8.4	8.4
Hospitals .....	9.7	10.6
Public administration .....	3.4	4.5
1 to 99 workers .....	7.4	6.7
1 to 49 workers .....	11.0	9.6
50 to 99 workers .....	7.4	6.0
100 workers or more .....	2.7	2.7
100 to 499 workers .....	4.6	5.6
500 workers or more .....	3.0	2.6
State government .....	3.4	3.0
Local government .....	2.8	2.9

See footnotes at end of table.

**Table 22. Standard errors for defined contribution plans:  
Type of plan,<sup>1</sup> state and local government workers,  
2016—continued**

Characteristics	Money purchase pension	Savings and thrift
<b>Geographic area</b>		
Northeast .....	2.6	2.8
New England .....	11.2	—
Middle Atlantic .....	2.9	—
South .....	3.7	3.9
South Atlantic .....	3.8	4.1
East South Central .....	3.8	3.1
West South Central .....	12.8	13.2
Midwest .....	5.7	5.3
East North Central .....	5.8	5.2
West North Central .....	11.9	12.3
West .....	5.7	5.0
Mountain .....	8.2	—
Pacific .....	7.5	5.1

<sup>1</sup> Other types of plans are not shown separately but may include simplified employee pension (SEP) or savings incentive match plan for employees (SIMPLE).

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 23. Defined contribution plans: Plan sponsor,<sup>1</sup> 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
<b>Worker characteristic</b>		
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: <sup>2</sup>		
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
<b>Establishment characteristic</b>		
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,<sup>1</sup> state and local government workers, 2016—continued**

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

Characteristics	State government sponsor	Local government sponsor
<b>Geographic area</b>		
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

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: 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](http://www.bls.gov/ncs/eps/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 23. Standard errors for defined contribution plans:  
Plan sponsor,<sup>1</sup> state and local government workers, 2016**

Characteristics	State government sponsor	Local government sponsor
All workers .....	2.2	2.2
<b>Worker characteristic</b>		
Management, professional, and related .....	2.7	2.7
Professional and related .....	2.8	2.8
Teachers .....	3.2	3.4
Primary, secondary, and special education school teachers .....	4.6	5.1
Service .....	5.1	5.0
Protective service .....	6.2	6.0
Sales and office .....	3.9	3.9
Office and administrative support .....	3.6	3.7
Natural resources, construction, and maintenance Production, transportation, and material moving .....	6.3	6.4
	12.0	12.0
Full time .....	2.1	2.1
Part time .....	9.9	9.8
Union .....	2.5	2.6
Nonunion .....	3.1	3.0
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	4.3	4.1
Lowest 10 percent .....	6.0	5.2
Second 25 percent .....	3.7	3.7
Third 25 percent .....	2.9	2.8
Highest 25 percent .....	3.0	3.1
Highest 10 percent .....	4.2	4.2
<b>Establishment characteristic</b>		
Service-providing industries .....	2.4	2.3
Education and health services .....	3.1	3.1
Educational services .....	2.3	2.4
Elementary and secondary schools .....	3.2	3.6
Junior colleges, colleges, and universities ...	2.0	2.0
Healthcare and social assistance .....	7.8	7.4
Hospitals .....	7.1	6.7
Public administration .....	3.2	3.1
1 to 99 workers .....	4.6	5.0
1 to 49 workers .....	6.3	6.1
50 to 99 workers .....	6.2	7.9
100 workers or more .....	2.5	2.4
100 to 499 workers .....	5.4	5.4
500 workers or more .....	2.8	2.7
State government .....	3.4	–
Local government .....	2.3	2.3

See footnotes at end of table.

**Table 23. Standard errors for defined contribution plans:  
Plan sponsor,<sup>1</sup> state and local government workers,  
2016—continued**

Characteristics	State government sponsor	Local government sponsor
<b>Geographic area</b>		
Northeast .....	6.2	6.2
New England .....	16.0	—
Middle Atlantic .....	5.1	5.1
South .....	3.9	3.8
South Atlantic .....	4.5	4.2
East South Central .....	10.9	10.9
West South Central .....	8.5	8.5
Midwest .....	4.6	4.6
East North Central .....	6.7	—
West North Central .....	7.8	8.1
West .....	4.5	4.6
Mountain .....	10.9	10.9
Pacific .....	4.7	4.7

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 24. Standard errors for money purchase pension plans: Summary of selected features, state and local government workers, 2016**

Characteristics	Contributions allowed <sup>1</sup>					Annuity available		
	Post-tax employee contributions allowed <sup>2</sup>			No	Not determinable	Yes	No	Not determinable
	Yes	No	Not determinable					
All workers .....	1.8	2.9	–	2.3	–	2.7	2.4	2.2
<b>Worker characteristic</b>								
Management, professional, and related .....	1.8	3.5	–	2.7	–	3.0	2.5	2.4
Professional and related .....	1.9	3.8	–	3.1	–	3.3	2.7	2.4
Teachers .....	1.7	4.3	–	3.3	–	3.7	3.0	2.8
Primary, secondary, and special education school teachers .....	–	6.5	–	5.9	2.5	6.0	–	–
Service .....	2.9	4.2	–	5.4	–	5.0	4.2	3.5
Protective service .....	5.4	4.4	–	–	–	5.7	5.3	3.4
Sales and office .....	3.8	5.1	–	4.3	–	4.2	4.9	3.0
Office and administrative support .....	3.8	5.2	–	4.5	–	4.2	5.0	3.1
Natural resources, construction, and maintenance .....	–	8.4	–	–	–	7.8	–	–
Production, transportation, and material moving .....	–	9.0	–	–	–	13.9	–	–
Full time .....	1.8	2.9	–	2.3	–	2.6	2.3	2.2
Part time .....	–	11.8	–	–	2.7	11.8	–	–
Union .....	1.6	4.2	–	3.7	–	4.2	4.3	2.0
Nonunion .....	2.8	3.6	–	3.0	–	3.6	2.6	3.6
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	5.0	5.7	–	4.1	1.0	5.1	6.1	4.5
Lowest 10 percent .....	6.5	8.3	–	–	2.7	7.9	6.9	5.3
Second 25 percent .....	3.6	4.2	–	3.0	–	4.2	4.0	2.3
Third 25 percent .....	1.8	4.1	–	4.2	–	4.4	3.9	2.5
Highest 25 percent .....	2.4	3.3	–	3.0	–	3.2	1.7	2.8
Highest 10 percent .....	–	4.8	–	4.3	–	2.5	1.7	2.6
<b>Establishment characteristic</b>								
Service-providing industries .....	1.9	2.9	–	2.5	–	2.8	2.3	2.2
Education and health services .....	2.3	4.2	–	3.2	–	3.3	2.3	2.7
Educational services .....	2.3	4.0	–	2.4	–	2.8	2.2	2.6
Elementary and secondary schools .....	–	6.9	–	5.9	–	5.8	–	–
Junior colleges, colleges, and universities .....	2.6	4.0	–	4.0	–	4.9	1.8	4.7
Public administration .....	4.1	3.6	–	3.9	–	4.9	3.2	3.9
1 to 99 workers .....	6.7	8.9	–	6.8	3.3	8.3	9.0	6.3
1 to 49 workers .....	–	–	–	–	–	–	–	9.6
50 to 99 workers .....	6.6	8.7	–	–	5.9	9.4	9.2	7.6
100 workers or more .....	1.6	2.9	–	2.8	–	2.9	2.1	2.4
100 to 499 workers .....	3.7	5.9	–	6.2	–	5.5	4.6	4.5
500 workers or more .....	1.6	3.2	–	2.8	–	3.3	2.7	2.6
State government .....	2.0	3.7	–	3.8	–	4.3	3.2	3.3
Local government .....	2.4	4.0	–	3.6	–	4.1	3.6	3.1

See footnotes at end of table.

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

Characteristics	Contributions allowed <sup>1</sup>					Annuity available		
	Post-tax employee contributions allowed <sup>2</sup>			No	Not determinable	Yes	No	Not determinable
	Yes	No	Not determinable					
<b>Geographic area</b>								
Northeast .....	—	7.5	—	6.5	—	3.7	—	—
Middle Atlantic .....	—	5.3	—	—	—	2.5	—	—
South .....	—	3.7	—	2.7	—	3.9	3.3	4.5
South Atlantic .....	2.7	3.0	—	2.4	—	3.7	2.2	4.6
Midwest .....	4.0	5.3	—	6.0	2.1	5.8	5.3	3.7
East North Central .....	4.3	2.7	—	6.4	2.7	7.1	5.6	4.3
West .....	—	5.3	—	5.1	—	6.8	5.9	4.4
Mountain .....	—	4.3	—	—	—	7.4	7.7	8.4
Pacific .....	—	7.8	—	7.1	—	9.5	8.0	5.1

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

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

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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 <sup>1</sup>					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	—
<b>Worker characteristic</b>									
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: <sup>2</sup>									
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	—	—	—
<b>Establishment characteristic</b>									
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 <sup>1</sup>					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Geographic area</b>									
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	—	—	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 25. Standard errors for money purchase pension plans: Employer contributions, state and local government workers, 2016**

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
All workers .....	1.9	0.82	0.33	0.00	0.23	0.00	1.6	1.1	—
<b>Worker characteristic</b>									
Management, professional, and related .....	2.3	—	0.33	0.94	0.67	0.25	2.0	1.6	—
Professional and related .....	2.3	—	0.32	1.01	0.81	0.30	2.0	1.6	—
Teachers .....	2.2	—	0.41	0.00	0.60	0.28	1.8	—	—
Primary, secondary, and special education school teachers .....	2.6	0.00	—	0.20	0.69	1.23	—	—	—
Service .....	2.9	0.00	0.34	0.49	1.58	0.90	—	—	—
Protective service .....	2.0	0.00	0.22	0.00	—	1.58	—	—	—
Sales and office .....	1.3	0.00	0.26	0.68	0.51	1.04	—	—	—
Office and administrative support .....	1.4	0.00	0.27	0.73	0.48	1.30	—	—	—
Natural resources, construction, and maintenance .....	2.3	—	0.53	1.11	1.13	0.75	—	—	—
Production, transportation, and material moving .....	12.0	0.00	0.22	—	1.61	0.24	—	—	—
Full time .....	1.8	0.86	0.28	0.00	0.20	0.00	1.4	1.1	—
Part time .....	8.7	0.80	0.45	0.89	—	0.85	—	—	—
Union .....	2.4	0.00	0.00	0.38	0.97	1.13	—	1.8	—
Nonunion .....	2.5	—	0.11	0.18	0.85	0.77	1.6	—	—
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	3.7	—	0.00	0.51	0.82	0.21	—	—	—
Lowest 10 percent .....	3.7	—	0.00	0.63	1.46	0.86	—	—	—
Second 25 percent .....	2.0	0.00	0.10	0.26	0.53	0.19	—	0.9	—
Third 25 percent .....	3.2	—	0.12	0.87	0.92	0.76	1.9	2.0	—
Highest 25 percent .....	2.9	—	0.79	0.26	0.74	0.72	2.6	2.8	—
Highest 10 percent .....	5.1	—	—	0.51	0.73	0.31	—	—	—
<b>Establishment characteristic</b>									
Service-providing industries .....	1.9	—	0.33	0.00	0.24	0.00	1.6	1.1	—
Education and health services .....	2.7	—	0.36	0.35	0.72	0.26	2.4	1.5	—
Educational services .....	2.6	—	0.38	0.00	0.58	0.38	2.3	1.5	—
Elementary and secondary schools .....	2.3	0.00	—	0.18	0.58	1.32	—	2.3	—
Junior colleges, colleges, and universities .....	4.0	0.36	0.00	0.42	0.61	0.86	4.2	—	—
Healthcare and social assistance .....	10.3	—	—	—	1.12	0.91	—	—	—
Hospitals .....	11.1	—	0.88	—	0.00	1.09	—	—	—
Public administration .....	2.6	0.00	0.14	0.68	0.60	0.15	—	—	—
1 to 99 workers .....	3.9	—	0.18	—	1.52	0.33	—	—	—
1 to 49 workers .....	0.0	—	—	—	1.68	2.65	—	—	—
50 to 99 workers .....	6.9	0.29	—	—	—	0.43	—	—	—
100 workers or more .....	2.1	0.00	0.08	0.12	0.35	0.00	1.9	1.1	—
100 to 499 workers .....	3.0	0.00	0.11	0.18	0.32	1.19	—	—	—
500 workers or more .....	2.5	0.55	0.00	1.30	0.81	0.63	2.3	1.4	—
State government .....	2.9	0.24	0.22	0.54	0.20	0.46	2.0	—	—
Local government .....	2.2	—	0.00	0.50	0.31	0.74	—	1.0	—

See footnotes at end of table.

**Table 25. Standard errors for money purchase pension plans: Employer contributions, state and local government workers, 2016—continued**

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Geographic area</b>									
Northeast .....	—	—	—	—	—	—	—	7.9	—
Middle Atlantic .....	—	—	—	—	—	—	—	7.1	—
South .....	2.0	—	0.00	0.00	0.37	0.38	—	—	—
South Atlantic .....	0.6	—	0.00	0.61	0.22	1.29	—	—	—
West South Central .....	8.3	0.61	0.37	0.16	0.18	1.34	—	—	—
Midwest:									
East North Central .....	0.5	0.00	0.00	0.77	0.00	0.71	—	—	—
West .....	5.4	—	0.33	0.08	1.17	1.30	—	—	—
Mountain .....	9.7	0.00	—	1.20	1.65	0.00	—	—	—
Pacific .....	6.0	0.81	0.89	0.00	1.21	1.01	—	—	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Percent of earnings	Percent of earnings <sup>2</sup>					Any amount	Other <sup>3</sup>	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	-
<b>Worker characteristic</b>										
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: <sup>4</sup>										
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	-
<b>Establishment characteristic</b>										
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,<sup>1</sup> state and local government workers, 2016—continued**

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

Characteristics	Percent of earnings	Percent of earnings <sup>2</sup>					Any amount	Other <sup>3</sup>	No contribution allowed	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Geographic area</b>										
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	—

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

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

<sup>3</sup> 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).

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 26. Standard errors for money purchase pension plans: Maximum employee contributions subject to Internal Revenue Code limit,<sup>1</sup> state and local government workers, 2016**

Characteristics	Percent of earnings	Percent of earnings					Any amount	Other <sup>2</sup>	No contribution allowed	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
All workers .....	3.0	0.0	0.0	0.2	0.8	0.2	2.0	—	2.3	—
<b>Worker characteristic</b>										
Management, professional, and related .....	3.7	0.0	0.1	0.4	0.5	0.2	2.5	—	2.7	—
Professional and related .....	4.0	0.0	0.4	0.2	0.4	0.2	2.6	—	3.1	—
Teachers .....	4.6	0.4	—	1.2	0.3	0.2	2.4	—	3.3	—
Primary, secondary, and special education school teachers .....	6.7	0.0	0.0	—	0.7	0.2	2.4	—	5.9	2.5
Service .....	3.8	—	0.0	0.7	—	—	4.4	—	5.4	—
Protective service .....	4.8	0.0	0.0	0.0	—	—	4.4	—	—	—
Sales and office .....	4.4	0.0	0.4	1.3	0.7	0.6	4.5	—	4.3	—
Office and administrative support .....	4.4	0.0	0.5	1.3	0.8	0.4	4.4	—	4.5	—
Natural resources, construction, and maintenance .....	10.0	—	—	1.5	0.8	0.2	—	—	—	—
Production, transportation, and material moving .....	6.9	—	0.0	0.0	1.3	—	—	—	—	—
Full time .....	3.2	0.0	0.0	0.2	0.8	0.2	2.1	—	2.3	—
Part time .....	9.4	0.6	0.6	1.2	—	—	—	—	—	2.7
Union .....	4.3	0.0	0.0	0.3	1.1	0.6	1.9	—	3.7	—
Nonunion .....	3.5	—	0.0	0.5	0.8	0.1	2.9	—	3.0	—
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	3.9	0.0	0.0	0.9	0.6	0.1	3.8	—	4.1	1.0
Lowest 10 percent .....	7.1	0.0	—	—	1.2	0.6	7.3	—	—	2.7
Second 25 percent .....	3.7	0.0	( <sup>4</sup> )	0.4	1.0	1.3	3.5	—	3.0	—
Third 25 percent .....	4.7	0.3	0.0	0.1	1.2	0.1	2.8	—	4.2	—
Highest 25 percent .....	4.0	0.0	0.7	0.7	0.9	0.2	2.9	—	3.0	—
Highest 10 percent .....	6.0	0.5	0.0	0.4	1.2	0.5	3.4	—	4.3	—
<b>Establishment characteristic</b>										
Service-providing industries .....	3.1	0.0	0.0	0.2	0.8	0.2	2.1	—	2.5	—
Education and health services .....	4.6	—	—	0.6	0.8	0.2	2.7	—	3.2	—
Educational services .....	4.5	—	0.0	1.1	1.0	0.2	2.6	—	2.4	—
Elementary and secondary schools .....	7.1	0.0	0.0	—	0.8	0.1	3.2	—	5.9	—
Junior colleges, colleges, and universities .....	5.0	0.4	0.5	0.2	1.4	0.5	3.7	—	4.0	—
Public administration .....	4.3	0.0	0.0	—	0.7	1.4	3.9	—	3.9	—
1 to 99 workers .....	—	—	—	—	—	—	8.6	—	6.8	3.3
50 to 99 workers .....	—	—	—	—	—	—	10.6	—	—	5.9
100 workers or more .....	3.0	0.0	0.0	0.0	0.3	0.1	2.4	—	2.8	—
100 to 499 workers .....	5.7	0.0	0.0	—	0.5	2.2	5.7	—	6.2	—
500 workers or more .....	3.7	0.0	( <sup>4</sup> )	0.2	0.9	0.1	2.3	—	2.8	—
State government .....	4.4	0.0	0.5	0.9	1.2	0.2	3.5	—	3.8	—
Local government .....	4.0	—	0.0	1.4	0.7	0.3	2.6	—	3.6	—

See footnotes at end of table.

**Table 26. Standard errors for money purchase pension plans: Maximum employee contributions subject to Internal Revenue Code limit,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	Percent of earnings	Percent of earnings					Any amount	Other <sup>2</sup>	No contribution allowed	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Geographic area</b>										
Northeast .....	—	—	—	—	—	—	—	—	6.5	—
Middle Atlantic .....	1.4	0.0	0.0	0.0	0.0	0.0	—	—	—	—
South .....	3.0	0.0	0.0	0.0	0.0	0.9	2.4	—	2.7	—
South Atlantic .....	3.5	0.0	0.0	0.0	—	—	3.2	—	2.4	—
West South Central .....	7.5	—	—	0.9	0.0	1.8	4.2	—	—	—
Midwest .....	—	—	—	—	—	—	5.1	—	6.0	2.1
East North Central .....	—	—	—	—	—	—	4.6	—	6.4	2.7
West .....	7.5	—	1.1	1.2	0.0	0.6	3.8	—	5.1	—
Mountain .....	11.0	0.0	—	1.9	0.1	—	9.7	—	—	—
Pacific .....	9.7	0.6	1.1	1.1	0.0	0.0	—	—	7.1	—

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

<sup>2</sup> 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).

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

<sup>4</sup> Less than 0.05.

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](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 27. Savings and thrift plans: Summary of provisions,<sup>1</sup> state and local government workers, 2016**

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

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
All workers .....	100	34	28	83	83
<b>Worker characteristic</b>					
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: <sup>4</sup>					
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
<b>Establishment characteristic</b>					
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,<sup>1</sup> state and local government workers, 2016—continued**

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

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Geographic area</b>					
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

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

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

<sup>3</sup> 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.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 27. Standard errors for savings and thrift plans: Summary of provisions,<sup>1</sup> state and local government workers, 2016**

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
All workers .....	0.0	3.4	2.8	2.2	2.2
<b>Worker characteristic</b>					
Management, professional, and related .....	0.0	3.5	3.1	2.6	2.6
Professional and related .....	0.0	3.5	3.1	2.8	2.8
Teachers .....	0.0	—	—	3.8	3.8
Primary, secondary, and special education school teachers .....	0.0	—	—	4.7	4.7
Service .....	0.0	5.9	5.1	—	—
Protective service .....	0.0	—	—	8.7	8.7
Sales and office .....	0.0	5.4	5.9	4.0	4.0
Office and administrative support .....	0.0	5.6	6.3	4.5	4.5
Natural resources, construction, and maintenance .....	0.0	—	—	—	—
Production, transportation, and material moving .....	0.0	—	—	0.2	0.2
Full time .....	0.0	3.4	2.7	2.2	2.2
Part time .....	0.0	—	—	—	—
Union .....	0.0	5.3	4.8	—	—
Nonunion .....	0.0	4.1	3.2	2.5	2.5
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	0.0	5.6	4.9	—	—
Lowest 10 percent .....	0.0	—	—	—	—
Second 25 percent .....	0.0	5.1	4.9	3.6	3.6
Third 25 percent .....	0.0	4.9	4.8	3.3	3.3
Highest 25 percent .....	0.0	4.7	5.2	3.6	3.6
Highest 10 percent .....	0.0	5.0	6.2	2.7	2.7
<b>Establishment characteristic</b>					
Service-providing industries .....	0.0	3.4	3.0	2.2	2.2
Education and health services .....	0.0	4.1	3.8	—	—
Educational services .....	0.0	—	4.9	1.9	1.9
Elementary and secondary schools .....	0.0	—	7.4	2.9	2.9
Junior colleges, colleges, and universities ...	0.0	—	—	2.5	2.5
Healthcare and social assistance .....	0.0	6.6	—	—	—
Hospitals .....	0.0	8.5	7.1	—	—
Public administration .....	0.0	7.6	5.9	3.0	3.0
1 to 99 workers .....	0.0	—	10.1	6.0	6.0
1 to 49 workers .....	0.0	—	—	6.0	6.0
50 to 99 workers .....	0.0	—	—	—	—
100 workers or more .....	0.0	3.9	3.3	2.8	2.8
100 to 499 workers .....	0.0	7.7	8.1	—	—
500 workers or more .....	0.0	4.3	3.5	3.8	3.8
State government .....	0.0	5.6	4.6	0.8	0.8
Local government .....	0.0	4.0	3.1	—	—

See footnotes at end of table.

**Table 27. Standard errors for savings and thrift plans: Summary of provisions,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Geographic area</b>					
Northeast .....	0.0	—	—	—	—
Middle Atlantic .....	0.0	—	—	—	—
South .....	0.0	5.5	3.3	3.1	3.1
South Atlantic .....	0.0	7.2	—	3.6	3.6
East South Central .....	0.0	6.4	—	2.9	2.9
West South Central .....	0.0	6.6	—	—	—
Midwest .....	0.0	—	5.2	—	—
East North Central .....	0.0	—	2.7	4.8	4.8
West North Central .....	0.0	—	—	—	—
West .....	0.0	—	—	4.2	4.2
Pacific .....	0.0	—	—	5.4	5.4

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

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

<sup>3</sup> 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.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Percent of earnings	Percent of earnings <sup>2</sup>					Mean percent of earnings	Any amount	Other <sup>3</sup>
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
All workers .....	19	4	4	—	—	85	32.9	81	—
<b>Worker characteristic</b>									
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: <sup>4</sup>									
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	—
<b>Establishment characteristic</b>									
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,<sup>1</sup> state and local government workers, 2016—continued**

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

Characteristics	Percent of earnings	Percent of earnings <sup>2</sup>					Mean percent of earnings	Any amount	Other <sup>3</sup>
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Geographic area</b>									
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	—

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

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

<sup>3</sup> 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).

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 28. Standard errors for savings and thrift plans: Maximum employee contributions subject to Internal Revenue Code limit,<sup>1</sup> state and local government workers, 2016**

Characteristics	Percent of earnings	Percent of earnings					Mean percent of earnings	Any amount	Other <sup>2</sup>
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
All workers .....	3.2	0.0	0.0	—	—	20.4	6.1	3.2	—
<b>Worker characteristic</b>									
Management, professional, and related .....	3.9	0.0	0.0	—	9.1	10.8	8.2	3.9	—
Professional and related .....	4.6	0.0	0.0	—	12.8	9.6	8.3	4.6	—
Teachers .....	—	—	—	—	—	—	—	6.5	—
Primary, secondary, and special education school teachers .....	—	—	—	—	—	—	—	7.3	—
Service .....	5.0	0.0	—	1.5	—	—	4.7	5.0	—
Protective service .....	—	—	—	—	—	—	—	2.6	—
Sales and office .....	5.1	0.0	—	—	—	13.7	8.3	5.1	—
Office and administrative support .....	5.5	0.0	—	—	14.7	10.4	—	5.5	—
Natural resources, construction, and maintenance .....	—	—	—	—	—	—	—	11.5	—
Full time .....	3.4	0.0	0.0	—	19.9	20.5	6.4	3.4	—
Part time .....	—	—	—	—	—	—	—	8.6	—
Union .....	—	—	—	—	—	—	—	2.1	—
Nonunion .....	4.2	0.0	0.0	—	—	13.8	5.8	4.2	—
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	4.5	0.0	—	—	—	—	4.9	4.5	—
Lowest 10 percent .....	6.1	0.0	—	—	—	—	6.5	6.1	—
Second 25 percent .....	3.6	0.0	—	—	7.9	19.7	6.1	3.6	—
Third 25 percent .....	—	—	—	—	—	—	—	5.6	—
Highest 25 percent .....	3.3	0.0	0.0	—	6.2	0.0	11.2	3.3	—
Highest 10 percent .....	—	—	—	—	—	—	—	5.0	—
<b>Establishment characteristic</b>									
Service-providing industries .....	3.4	0.0	0.0	—	—	20.4	6.1	3.4	—
Education and health services .....	5.3	0.0	0.0	—	—	0.0	—	5.3	—
Educational services .....	—	—	—	—	—	—	—	5.0	—
Elementary and secondary schools .....	—	—	—	—	—	—	—	4.6	—
Junior colleges, colleges, and universities ...	—	—	—	—	—	—	—	12.5	—
Healthcare and social assistance .....	—	—	—	—	—	—	—	9.1	—
Hospitals .....	—	—	—	—	—	—	—	12.1	—
Public administration .....	—	—	—	—	—	—	—	4.4	—
1 to 99 workers .....	—	—	—	—	—	—	—	6.5	—
1 to 49 workers .....	—	—	—	—	—	—	—	7.7	—
50 to 99 workers .....	—	—	—	—	—	—	—	10.8	—
100 workers or more .....	3.8	0.0	—	—	20.4	24.2	6.7	3.8	—
100 to 499 workers .....	—	—	—	—	—	—	—	6.4	—
500 workers or more .....	4.6	0.0	0.0	—	—	—	7.4	4.6	—
State government .....	—	—	—	—	—	—	—	4.8	—
Local government .....	4.6	0.0	0.0	—	—	19.5	6.4	4.6	—

See footnotes at end of table.

**Table 28. Standard errors for savings and thrift plans: Maximum employee contributions subject to Internal Revenue Code limit,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	Percent of earnings	Percent of earnings					Mean percent of earnings	Any amount	Other <sup>2</sup>
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Geographic area</b>									
Northeast .....	11.5	0.0	—	—	—	13.6	11.8	11.5	—
Middle Atlantic .....	—	—	—	—	—	—	—	20.9	—
South .....	5.4	0.0	0.0	—	—	0.0	—	5.4	—
South Atlantic .....	—	—	—	—	—	—	—	8.9	—
East South Central .....	—	—	—	—	—	—	—	5.2	—
West South Central .....	7.9	0.0	—	—	—	0.0	—	7.9	—
Midwest .....	—	—	—	—	—	—	—	4.6	—
East North Central .....	—	—	—	—	—	—	—	0.8	—
West North Central .....	—	—	—	—	—	—	—	10.6	—
West .....	—	—	—	—	—	—	—	6.2	—
Pacific .....	—	—	—	—	—	—	—	6.4	—

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

<sup>2</sup> 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).

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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 <sup>1</sup>					Percent varies by employee contribution	Discretionary match	Length of service	Other <sup>2</sup>
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
All workers .....	55	50	–	100	100	100	17	–	–	22
<b>Worker characteristic</b>										
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: <sup>3</sup>										
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
<b>Establishment characteristic</b>										
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 <sup>1</sup>					Percent varies by employee contribution	Discretionary match	Length of service	Other <sup>2</sup>
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Geographic area</b>										
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	—	—	—	—

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

<sup>2</sup> Other methods of employer matches include state and local government-determined matches.

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

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 29. Standard errors for savings and thrift plans: Method of employer matching contributions, state and local government workers, 2016**

Characteristics	Specified matching percent	Specified matching percent					Percent varies by employee contribution	Discretionary match	Length of service	Other <sup>1</sup>
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
All workers .....	4.0	0.0	–	0.0	0.0	0.0	3.9	–	–	2.9
<b>Worker characteristic</b>										
Management, professional, and related .....	5.8	0.0	–	0.0	0.0	0.0	4.4	–	–	3.8
Professional and related .....	6.3	0.0	–	0.0	0.0	0.0	5.1	–	–	3.6
Teachers .....	–	–	–	–	–	–	–	–	–	4.5
Primary, secondary, and special education school teachers .....	–	–	–	–	–	–	–	–	–	4.6
Service .....	6.9	0.0	–	0.0	0.0	0.0	–	–	–	4.9
Protective service .....	10.2	–	0.0	0.0	0.0	0.0	–	–	–	–
Sales and office .....	6.0	0.0	9.1	0.0	0.0	0.0	4.9	–	–	5.9
Office and administrative support .....	5.7	0.0	0.0	0.0	0.0	0.0	5.4	–	–	5.9
Natural resources, construction, and maintenance .....	10.3	0.0	0.0	–	0.0	0.0	–	–	–	–
Production, transportation, and material moving .....	14.9	0.0	–	16.3	3.6	6.8	–	–	–	–
Full time .....	4.1	0.0	–	0.0	0.0	0.0	4.0	–	–	3.0
Part time .....	9.5	0.0	–	0.0	0.0	0.0	–	–	–	–
Union .....	6.5	0.0	0.0	0.0	0.0	0.0	–	–	–	–
Nonunion .....	5.0	0.0	–	0.0	0.0	0.0	5.3	–	–	2.6
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	6.8	0.0	0.0	0.0	0.0	0.0	–	–	–	4.0
Lowest 10 percent .....	8.1	0.0	–	0.0	0.0	0.0	–	–	–	–
Second 25 percent .....	5.5	0.0	–	0.0	0.0	0.0	4.3	–	–	5.9
Third 25 percent .....	5.5	0.0	0.0	0.0	0.0	0.0	–	–	–	3.6
Highest 25 percent .....	6.3	0.0	–	1.8	0.0	0.0	3.6	–	–	4.7
Highest 10 percent .....	7.8	0.0	0.0	16.6	0.0	0.0	2.9	–	–	6.8
<b>Establishment characteristic</b>										
Service-providing industries .....	4.2	0.0	–	0.0	0.0	0.0	4.1	–	–	2.9
Education and health services .....	6.8	0.0	–	0.0	0.0	0.0	–	–	–	4.1
Educational services .....	7.4	0.0	0.0	0.0	0.0	0.0	–	–	–	5.6
Elementary and secondary schools .....	9.1	0.0	–	0.0	0.0	0.0	–	–	–	5.0
Junior colleges, colleges, and universities .....	11.7	0.0	0.0	0.0	0.0	0.0	–	–	–	–
Healthcare and social assistance .....	11.5	0.0	–	0.0	0.0	0.0	–	–	–	–
Hospitals .....	11.6	0.0	–	22.3	0.0	0.0	–	–	–	–
Public administration .....	5.6	–	0.0	0.0	0.0	0.0	–	–	–	4.2
1 to 99 workers .....	5.8	0.0	–	0.0	0.0	0.0	–	–	–	–
1 to 49 workers .....	8.5	–	0.0	0.0	0.0	0.0	–	–	–	–
50 to 99 workers .....	14.2	0.0	0.0	–	27.4	0.0	–	–	–	–
100 workers or more .....	4.7	0.0	–	0.0	0.0	0.0	4.3	–	–	3.6
100 to 499 workers .....	6.8	–	5.5	0.0	0.0	0.0	–	–	–	6.5
500 workers or more .....	5.9	0.0	–	0.0	0.0	0.0	–	–	–	4.4
State government .....	6.0	0.0	0.0	0.0	0.0	0.0	–	–	–	–
Local government .....	4.4	0.0	0.0	0.0	0.0	0.0	4.4	–	–	3.2

See footnotes at end of table.

**Table 29. Standard errors for savings and thrift plans: Method of employer matching contributions, state and local government workers, 2016—continued**

Characteristics	Specified matching percent	Specified matching percent					Percent varies by employee contribution	Discretionary match	Length of service	Other <sup>1</sup>
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Geographic area</b>										
Northeast .....	7.1	0.0	0.0	—	0.0	0.0	—	—	—	—
Middle Atlantic .....	10.2	0.0	0.0	0.0	—	0.0	—	—	—	—
South .....	7.4	0.0	—	0.0	0.0	0.0	—	—	—	—
East South Central .....	9.5	0.0	—	—	0.0	0.0	—	—	—	—
West South Central .....	9.5	—	3.6	0.0	0.0	0.0	—	—	—	—
Midwest .....	5.0	0.0	27.4	0.0	0.0	0.0	—	—	—	6.2
East North Central .....	3.3	0.0	—	0.0	0.0	0.0	—	—	—	—
West North Central .....	9.5	0.0	0.0	0.0	0.0	0.0	—	—	—	—
West .....	8.9	—	9.5	0.0	0.0	0.0	—	—	—	—
Pacific .....	10.4	—	0.0	0.0	0.0	0.0	—	—	—	—

<sup>1</sup> Other methods of employer matches include state and local government-determined matches.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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
<b>Worker characteristic</b>					
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: <sup>1</sup>					
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
<b>Establishment characteristic</b>					
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
<b>Geographic area</b>					
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

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 30. Standard errors for savings and thrift plans: Maximum employee contribution percentage matched by employer, state and local government workers, 2016**

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	0.0	0.0	0.0	0.0	0.7
<b>Worker characteristic</b>					
Management, professional, and related .....	0.4	0.0	0.0	0.0	1.1
Professional and related .....	0.5	0.0	0.0	0.0	1.2
Service .....	0.3	0.0	0.0	0.6	0.6
Protective service .....	0.3	–	0.5	0.0	1.0
Sales and office .....	0.4	0.4	–	1.2	–
Office and administrative support .....	0.5	0.9	0.6	1.0	1.3
Natural resources, construction, and maintenance .....	0.0	0.9	–	–	0.0
Production, transportation, and material moving .....	0.0	0.9	–	0.0	0.0
Full time .....	0.3	0.0	0.0	0.0	0.0
Part time .....	0.0	–	0.2	1.5	–
Union .....	0.0	0.5	0.5	0.0	0.0
Nonunion .....	–	0.0	0.0	0.3	–
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	0.2	0.0	0.4	1.5	1.6
Lowest 10 percent .....	0.0	0.7	1.0	1.4	1.9
Second 25 percent .....	0.0	0.2	0.3	0.4	–
Third 25 percent .....	0.0	0.0	0.0	0.0	1.4
Highest 25 percent .....	0.0	0.6	0.0	0.9	1.2
Highest 10 percent .....	0.0	–	0.0	0.0	0.5
<b>Establishment characteristic</b>					
Service-providing industries .....	0.0	0.0	0.0	0.2	0.4
Education and health services .....	0.6	0.2	0.8	0.4	–
Educational services .....	0.0	0.0	–	0.0	–
Elementary and secondary schools .....	0.0	0.0	–	–	0.0
Junior colleges, colleges, and universities .....	0.8	–	–	–	0.0
Healthcare and social assistance .....	0.0	0.8	0.0	0.8	–
Hospitals .....	0.0	–	0.9	1.1	–
Public administration .....	–	0.0	0.0	0.4	0.0
1 to 99 workers .....	–	–	–	0.0	–
1 to 49 workers .....	0.0	–	–	0.0	0.0
50 to 99 workers .....	–	–	–	–	0.5
100 workers or more .....	–	0.0	0.0	0.3	0.2
100 to 499 workers .....	0.0	0.0	0.4	0.5	–
500 workers or more .....	–	0.8	0.0	0.5	0.2
State government .....	0.0	0.0	–	0.0	–
Local government .....	0.0	0.0	0.0	0.6	0.2

See footnotes at end of table.

**Table 30. Standard errors for savings and thrift plans: Maximum employee contribution percentage matched by employer, state and local government workers, 2016—continued**

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic area</b>					
Northeast .....	0.0	—	0.0	0.4	0.0
Middle Atlantic .....	0.0	0.0	—	1.1	0.0
South .....	0.0	—	1.3	1.1	—
East South Central .....	0.0	0.0	1.4	0.7	0.7
West South Central .....	—	0.0	0.5	—	0.0
Midwest .....	0.0	0.3	0.0	0.0	—
East North Central .....	0.0	0.0	0.0	0.0	1.4
West North Central .....	0.0	—	0.6	—	0.0
West .....	—	0.7	0.0	0.7	1.4
Pacific .....	—	—	0.0	0.0	0.0

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 31. Savings and thrift plans: Automatic enrollment,<sup>1</sup> 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 <sup>3</sup>	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings <sup>2</sup>									
			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	
<b>Worker characteristic</b>												
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: <sup>4</sup>												
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	–	–	( <sup>5</sup> )	66	9	
<b>Establishment characteristic</b>												
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	–	( <sup>5</sup> )	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,<sup>1</sup> 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 <sup>2</sup>					Other default contribution <sup>3</sup>			Default contribution not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Geographic area</b>											
Northeast .....	—	—	—	—	—	—	—	—	—	69	—
Middle Atlantic .....	—	—	—	—	—	—	—	—	—	—	6
South .....	18	—	—	—	—	—	—	—	1	74	8
South Atlantic .....	—	—	—	—	—	—	—	—	—	73	—
East South Central .....	—	—	—	—	—	—	—	—	—	88	12
West South Central .....	—	—	—	—	—	—	—	—	4	65	—
Midwest .....	56	56	2.0	3.0	3.0	5.0	6.0	—	—	27	17
East North Central .....	80	80	2.0	3.0	3.0	5.0	6.0	—	—	20	—
West .....	—	—	—	—	—	—	—	—	8	69	—
Pacific .....	—	—	—	—	—	—	—	—	10	75	—

<sup>1</sup> 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.

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

<sup>5</sup> 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](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 31. Standard errors for savings and thrift plans: Automatic enrollment,<sup>1</sup> state and local government workers, 2016**

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					Other default contribution <sup>2</sup>	Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
All workers .....	2.8	2.5	0.0	0.0	0.6	0.0	1.3	–	1.6	2.8	2.7
<b>Worker characteristic</b>											
Management, professional, and related .....	3.1	2.9	0.0	0.0	0.0	0.0	0.0	–	0.9	3.5	3.1
Professional and related .....	3.1	3.1	0.0	0.0	0.0	0.0	0.8	–	0.5	3.8	3.5
Teachers .....	–	–	–	–	–	–	–	–	–	8.1	–
Primary, secondary, and special education school teachers .....	–	–	–	–	–	–	–	–	–	10.1	–
Service .....	5.1	4.1	–	0.0	–	–	1.4	–	5.4	6.2	5.7
Protective service .....	–	–	–	–	–	–	–	–	1.6	9.4	–
Sales and office .....	5.9	5.7	–	0.0	–	0.0	0.0	–	2.0	5.5	3.4
Office and administrative support .....	6.3	6.2	–	0.0	–	0.0	0.0	–	2.1	6.0	3.9
Natural resources, construction, and maintenance .....	–	–	–	–	–	–	–	–	–	6.0	–
Full time .....	2.7	2.5	0.0	0.0	0.5	0.0	1.2	–	1.1	2.8	2.7
Part time .....	–	–	–	–	–	–	–	–	10.5	10.5	–
Union .....	4.8	4.8	0.0	–	0.0	0.0	–	–	0.7	6.1	7.0
Nonunion .....	3.2	2.6	0.6	0.0	–	0.0	1.2	–	2.2	2.9	2.5
Average wage within the following categories: <sup>3</sup>											
Lowest 25 percent .....	4.9	3.8	–	0.0	1.1	0.0	1.1	–	4.0	4.8	4.6
Second 25 percent .....	4.9	4.9	0.0	0.6	–	0.0	1.3	–	1.4	5.5	3.5
Third 25 percent .....	4.8	4.4	0.0	0.0	0.0	0.0	0.0	–	1.4	4.9	2.7
Highest 25 percent .....	5.2	5.1	0.0	0.5	–	0.0	1.1	–	1.3	6.2	4.7
Highest 10 percent .....	6.2	6.2	0.0	0.0	–	0.2	–	–	0.1	8.1	5.5
<b>Establishment characteristic</b>											
Service-providing industries .....	3.0	2.7	0.0	0.0	0.7	0.0	1.4	–	1.6	3.0	2.8
Education and health services .....	3.8	3.8	0.0	0.8	0.0	0.0	–	–	–	4.4	4.5
Educational services .....	4.9	4.9	0.0	0.0	–	0.3	0.0	–	–	6.9	5.3
Elementary and secondary schools .....	7.4	7.4	0.0	0.0	–	0.7	0.0	–	–	10.0	7.8
Junior colleges, colleges, and universities .....	–	–	–	–	–	–	–	–	–	3.4	–
Healthcare and social assistance:											
Hospitals .....	7.1	7.1	0.0	0.0	0.0	–	0.0	–	–	6.0	6.4
Public administration .....	5.9	–	–	–	–	–	–	–	2.1	5.9	2.0
1 to 99 workers .....	10.1	9.4	0.0	0.3	1.1	0.0	–	–	2.3	10.5	3.5
1 to 49 workers .....	–	–	–	–	–	–	–	–	1.5	14.7	–
50 to 99 workers .....	–	–	–	–	–	–	–	–	5.4	11.0	–
100 workers or more .....	3.3	2.9	0.8	0.0	0.0	0.0	1.1	–	1.9	3.4	3.2
100 to 499 workers .....	8.1	8.1	0.0	0.0	1.4	0.0	0.0	–	0.4	9.1	5.7
500 workers or more .....	3.5	2.9	–	0.0	0.0	0.0	1.4	–	2.5	3.4	3.7
State government .....	4.6	4.6	0.0	0.0	–	0.0	0.0	–	–	4.6	1.0
Local government .....	3.1	2.5	0.0	–	0.2	0.0	–	–	2.1	3.6	3.6

See footnotes at end of table.

**Table 31. Standard errors for savings and thrift plans: Automatic enrollment,<sup>1</sup> state and local government workers, 2016—continued**

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					Other default contribution <sup>2</sup>			Default contribution not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Geographic area</b>											
Northeast .....	—	—	—	—	—	—	—	—	—	9.2	—
Middle Atlantic .....	—	—	—	—	—	—	—	—	—	—	6.7
South .....	3.3	—	—	—	—	—	—	—	0.8	2.6	2.8
South Atlantic .....	—	—	—	—	—	—	—	—	—	—	3.4
East South Central .....	—	—	—	—	—	—	—	—	—	—	5.5
West South Central .....	—	—	—	—	—	—	—	—	—	3.7	5.3
Midwest .....	5.2	5.2	0.0	0.0	0.0	0.0	1.0	—	—	—	6.1
East North Central .....	2.7	2.7	0.0	0.0	0.0	0.0	1.4	—	—	—	2.7
West .....	—	—	—	—	—	—	—	—	—	7.1	7.6
Pacific .....	—	—	—	—	—	—	—	—	—	9.3	6.8

<sup>1</sup> 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.

<sup>2</sup> Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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					Investment choice exists but not determinable	No investment choice available	Not determinable
		Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>				
All workers .....	83	63	67	65	17	15	—	17	
<b>Worker characteristic</b>									
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	—	( <sup>2</sup> )	
Full time .....	84	64	67	65	17	15	—	16	
Nonunion .....	85	63	67	64	7	17	—	15	
Average wage within the following categories: <sup>3</sup>									
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	
<b>Establishment characteristic</b>									
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	
<b>Geographic area</b>									
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	

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

<sup>2</sup> Less than 0.5.

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

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 32. Standard errors for savings and thrift plans: Investment choices for employee funds, state and local government workers, 2016**

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 <sup>1</sup>				
All workers .....	2.2	5.0	4.5	4.3	2.1	4.0	-	2.2	
<b>Worker characteristic</b>									
Management, professional, and related .....	2.6	6.6	6.1	6.1	2.6	5.7	-	2.6	
Professional and related .....	2.8	7.3	6.9	6.6	2.9	6.6	-	2.8	
Teachers .....	3.8	-	-	-	-	-	-	3.8	
Primary, secondary, and special education school teachers .....	4.7	-	-	-	-	-	-	4.7	
Service:									
Protective service .....	8.7	9.0	9.0	9.0	-	3.4	-	8.7	
Sales and office .....	4.0	6.5	6.5	6.2	-	4.9	-	4.0	
Office and administrative support .....	4.5	7.0	7.0	6.8	-	5.3	-	4.5	
Production, transportation, and material moving .....	0.2	16.4	6.8	6.8	-	6.8	-	0.2	
Full time .....	2.2	5.1	4.6	4.4	2.2	4.0	-	2.2	
Nonunion .....	2.5	6.6	6.0	5.7	1.5	5.3	-	2.5	
Average wage within the following categories: <sup>2</sup>									
Second 25 percent .....	3.6	5.4	5.0	5.3	4.8	4.2	-	3.6	
Third 25 percent .....	3.3	-	-	-	-	-	-	3.3	
Highest 25 percent .....	3.6	5.6	5.0	5.2	4.5	3.7	-	3.6	
Highest 10 percent .....	2.7	6.9	6.4	7.3	5.9	6.3	-	2.7	
<b>Establishment characteristic</b>									
Service-providing industries .....	2.2	5.3	4.7	4.7	2.2	4.1	-	2.2	
Education and health services:									
Educational services .....	1.9	-	-	-	-	-	-	1.9	
Elementary and secondary schools .....	2.9	9.3	9.4	9.3	-	10.8	-	2.9	
Junior colleges, colleges, and universities .....	2.5	-	-	-	-	-	-	2.5	
Public administration .....	3.0	5.0	4.5	7.1	-	4.1	-	3.0	
1 to 99 workers .....	6.0	-	-	-	-	-	-	6.0	
1 to 49 workers .....	6.0	-	-	-	-	-	-	6.0	
100 workers or more .....	2.8	5.5	5.4	5.2	2.2	4.0	-	2.8	
500 workers or more .....	3.8	6.5	6.5	6.2	2.1	5.0	-	3.8	
State government .....	0.8	5.5	5.5	3.8	-	3.7	-	0.8	
<b>Geographic area</b>									
South .....	3.1	9.0	8.1	7.5	-	6.9	-	3.1	
South Atlantic .....	3.6	-	-	-	-	-	-	3.6	
East South Central .....	2.9	4.6	2.9	4.6	-	2.4	-	2.9	
Midwest:									
East North Central .....	4.8	4.7	4.7	4.7	4.4	0.5	-	4.8	
West .....	4.2	-	-	-	-	-	-	4.2	
Pacific .....	5.4	7.1	7.3	7.1	-	5.7	-	5.4	

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: 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](http://www.bls.gov/ncs/eps/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 <sup>1</sup>				
All workers .....	83	63	67	65	17	15	-	17	
<b>Worker characteristic</b>									
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	-	( <sup>2</sup> )	
Full time .....	84	64	67	65	17	15	-	16	
Nonunion .....	85	63	67	64	7	17	-	15	
Average wage within the following categories: <sup>3</sup>									
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	
<b>Establishment characteristic</b>									
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	
<b>Geographic area</b>									
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	

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

<sup>2</sup> Less than 0.5.

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

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/eps/glossary20162017.htm](http://www.bls.gov/ncs/eps/eps/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 33. Standard errors for savings and thrift plans: Investment choices for employer funds, state and local government workers, 2016**

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 <sup>1</sup>				
All workers .....	2.2	5.0	4.5	4.3	2.1	4.0	-	2.2	
<b>Worker characteristic</b>									
Management, professional, and related .....	2.6	6.6	6.1	6.1	2.6	5.7	-	2.6	
Professional and related .....	2.8	7.3	6.9	6.6	2.9	6.6	-	2.8	
Teachers .....	3.8	-	-	-	-	-	-	3.8	
Primary, secondary, and special education school teachers .....	4.7	-	-	-	-	-	-	4.7	
Service:									
Protective service .....	8.7	9.0	9.0	9.0	-	3.4	-	8.7	
Sales and office .....	4.0	6.5	6.5	6.2	-	4.9	-	4.0	
Office and administrative support .....	4.5	7.0	7.0	6.8	-	5.3	-	4.5	
Production, transportation, and material moving .....	0.2	16.4	6.8	6.8	-	6.8	-	0.2	
Full time .....	2.2	5.1	4.6	4.4	2.2	4.0	-	2.2	
Nonunion .....	2.5	6.6	6.0	5.7	1.5	5.3	-	2.5	
Average wage within the following categories: <sup>2</sup>									
Second 25 percent .....	3.6	5.4	5.0	5.3	4.8	4.2	-	3.6	
Third 25 percent .....	3.3	-	-	-	-	-	-	3.3	
Highest 25 percent .....	3.6	5.6	5.0	5.2	4.5	3.7	-	3.6	
Highest 10 percent .....	2.7	6.9	6.4	7.3	5.9	6.3	-	2.7	
<b>Establishment characteristic</b>									
Service-providing industries .....	2.2	5.3	4.7	4.7	2.2	4.1	-	2.2	
Education and health services:									
Educational services .....	1.9	-	-	-	-	-	-	1.9	
Elementary and secondary schools .....	2.9	9.3	9.4	9.3	-	10.8	-	2.9	
Junior colleges, colleges, and universities .....	2.5	-	-	-	-	-	-	2.5	
Public administration .....	3.0	5.0	4.5	7.1	-	4.1	-	3.0	
1 to 99 workers .....	6.0	-	-	-	-	-	-	6.0	
1 to 49 workers .....	6.0	-	-	-	-	-	-	6.0	
100 workers or more .....	2.8	5.5	5.4	5.2	2.2	4.0	-	2.8	
500 workers or more .....	3.8	6.5	6.5	6.2	2.1	5.0	-	3.8	
State government .....	0.8	5.5	5.5	3.8	-	3.7	-	0.8	
<b>Geographic area</b>									
South .....	3.1	9.0	8.1	7.5	-	6.9	-	3.1	
South Atlantic .....	3.6	-	-	-	-	-	-	3.6	
East South Central .....	2.9	4.6	2.9	4.6	-	2.4	-	2.9	
Midwest:									
East North Central .....	4.8	4.7	4.7	4.7	4.4	0.5	-	4.8	
West .....	4.2	-	-	-	-	-	-	4.2	
Pacific .....	5.4	7.1	7.3	7.1	-	5.7	-	5.4	

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 34. Savings and thrift plans: Selected methods of distribution of retirement benefits,<sup>1</sup> 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
<b>Worker characteristic</b>				
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	( <sup>2</sup> )
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: <sup>3</sup>				
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
<b>Establishment characteristic</b>				
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,<sup>1</sup> state and local government workers, 2016—continued**

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

Characteristics	Lump sum	Annuity	Installments	Not determinable
<b>Geographic area</b>				
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

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 34. Standard errors for savings and thrift plans: Selected methods of distribution of retirement benefits,<sup>1</sup> state and local government workers, 2016**

Characteristics	Lump sum	Annuity	Installments	Not determinable
All workers .....	3.1	3.4	3.5	2.8
<b>Worker characteristic</b>				
Management, professional, and related .....	3.5	4.9	4.8	2.8
Professional and related .....	4.0	5.0	5.1	3.2
Teachers .....	7.0	9.9	12.4	2.9
Primary, secondary, and special education school teachers .....	8.2	11.1	13.9	3.6
Service .....	6.6	6.4	8.6	5.8
Protective service .....	8.6	10.6	7.1	( <sup>2</sup> )
Sales and office .....	3.3	5.2	5.3	3.4
Office and administrative support .....	3.7	5.3	5.6	3.7
Natural resources, construction, and maintenance Production, transportation, and material moving .....	8.0	9.8	9.9	6.4
.....	6.5	—	—	4.0
Full time .....	3.0	3.5	3.6	2.8
Part time .....	10.9	—	10.3	9.0
Union .....	5.4	5.7	6.6	4.9
Nonunion .....	3.6	4.0	4.0	3.2
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	6.4	5.4	5.7	5.1
Lowest 10 percent .....	8.3	8.0	7.5	6.4
Second 25 percent .....	4.3	5.4	5.3	4.3
Third 25 percent .....	3.3	5.5	6.0	3.1
Highest 25 percent .....	4.9	5.6	5.5	2.9
Highest 10 percent .....	6.3	7.3	5.8	2.8
<b>Establishment characteristic</b>				
Service-providing industries .....	3.1	3.5	3.9	2.9
Education and health services .....	5.1	4.8	4.5	4.9
Educational services .....	4.2	6.7	7.0	3.9
Elementary and secondary schools .....	4.9	6.6	9.4	2.0
Junior colleges, colleges, and universities ...	13.0	—	13.6	13.0
Healthcare and social assistance .....	8.6	7.7	6.7	8.6
Hospitals .....	8.1	10.8	6.6	8.1
Public administration .....	2.2	5.5	3.4	2.2
1 to 99 workers .....	4.5	7.1	7.9	3.7
1 to 49 workers .....	7.4	8.5	10.3	6.0
50 to 99 workers .....	0.0	—	15.1	—
100 workers or more .....	3.6	4.2	4.4	3.5
100 to 499 workers .....	6.0	8.6	7.4	6.3
500 workers or more .....	4.4	5.1	5.5	4.3
State government .....	1.7	5.1	5.3	0.8
Local government .....	3.8	4.1	4.0	3.6

See footnotes at end of table.

**Table 34. Standard errors for savings and thrift plans: Selected methods of distribution of retirement benefits,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	Lump sum	Annuity	Installments	Not determinable
<b>Geographic area</b>				
Northeast .....	5.9	—	8.2	5.0
Middle Atlantic .....	11.6	—	10.2	6.7
South .....	3.8	4.5	4.9	3.5
South Atlantic .....	6.3	5.6	6.8	6.3
East South Central .....	0.0	12.6	—	—
West South Central .....	7.1	10.2	6.5	—
Midwest:				
East North Central .....	1.2	—	5.0	1.2
West .....	6.5	10.1	10.1	5.2
Pacific .....	6.9	11.4	13.4	4.8

<sup>1</sup> Other methods of distribution not shown separately.

<sup>2</sup> Less than 0.05.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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
<b>Worker characteristic</b>					
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	( <sup>1</sup> )
Office and administrative support .....	21	—	—	79	( <sup>1</sup> )
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: <sup>2</sup>					
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
<b>Establishment characteristic</b>					
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
<b>Geographic area</b>					
Northeast .....	51	—	—	49	—
Middle Atlantic .....	—	—	—	83	—
South .....	25	21	—	74	( <sup>1</sup> )
South Atlantic .....	21	—	3	79	( <sup>1</sup> )
West South Central .....	—	—	—	65	—
Midwest .....	31	—	—	62	7
East North Central .....	—	—	—	77	—
West North Central .....	57	—	—	—	—
West .....	25	—	—	68	7
Pacific .....	—	—	—	73	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 35. Standard errors for savings and thrift plans: Eligibility requirements, state and local government workers, 2016**

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 .....	2.6	2.9	—	2.7	1.0
<b>Worker characteristic</b>					
Management, professional, and related .....	2.5	0.8	—	2.7	1.5
Professional and related .....	2.7	—	—	2.8	1.5
Teachers .....	3.9	—	—	3.6	2.0
Primary, secondary, and special education school teachers .....	4.8	—	—	4.5	2.3
Service .....	8.5	3.9	—	7.6	4.8
Protective service .....	—	—	—	9.0	—
Sales and office .....	4.8	—	—	4.8	0.4
Office and administrative support .....	4.3	—	—	4.3	0.4
Natural resources, construction, and maintenance .....	10.5	—	—	10.5	—
Production, transportation, and material moving .....	—	—	—	—	5.0
Full time .....	2.3	4.0	—	2.5	1.0
Part time .....	12.8	—	—	12.7	1.5
Union .....	5.2	—	—	5.4	2.2
Nonunion .....	2.8	3.5	—	3.0	1.1
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	5.5	2.2	—	5.9	2.2
Lowest 10 percent .....	8.3	3.9	—	8.3	4.2
Second 25 percent .....	4.4	3.9	0.5	4.5	1.8
Third 25 percent .....	3.7	0.0	—	3.9	1.2
Highest 25 percent .....	4.3	—	—	5.0	3.2
Highest 10 percent .....	4.1	—	—	5.4	3.3
<b>Establishment characteristic</b>					
Service-providing industries .....	2.9	2.9	—	3.0	1.1
Education and health services .....	3.2	—	—	3.6	1.9
Educational services .....	2.1	—	—	2.2	1.0
Elementary and secondary schools .....	3.1	—	—	3.3	1.4
Junior colleges, colleges, and universities .....	—	—	—	0.0	—
Healthcare and social assistance .....	5.6	—	—	6.8	3.7
Hospitals .....	5.8	—	—	6.3	3.0
Public administration .....	—	—	—	3.6	—
1 to 99 workers .....	—	—	—	6.3	—
1 to 49 workers .....	—	—	—	6.2	—
50 to 99 workers .....	—	—	—	13.4	—
100 workers or more .....	3.4	4.2	—	3.3	0.9
100 to 499 workers .....	7.0	—	—	6.7	1.4
500 workers or more .....	4.5	3.4	—	4.5	1.1
State government .....	—	—	—	0.9	0.9
Local government .....	3.4	2.9	—	3.5	1.4

See footnotes at end of table.

**Table 35. Standard errors for savings and thrift plans: Eligibility requirements, state and local government workers, 2016—continued**

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
<b>Geographic area</b>					
Northeast .....	10.1	—	—	10.1	—
Middle Atlantic .....	—	—	—	3.9	—
South .....	3.0	1.3	—	3.0	0.1
South Atlantic .....	2.7	—	0.0	2.7	0.2
West South Central .....	—	—	—	10.6	—
Midwest .....	6.1	—	—	6.0	1.4
East North Central .....	—	—	—	4.3	—
West North Central .....	14.1	—	—	—	—
West .....	6.4	—	—	7.8	4.8
Pacific .....	—	—	—	8.4	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 36. Savings and thrift plans: Maximum potential employer contribution percentage,<sup>1</sup> 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
<b>Worker characteristic</b>					
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: <sup>2</sup>					
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
<b>Establishment characteristic</b>					
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,<sup>1</sup> 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
<b>Geographic area</b>					
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

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.



**Table 36. Standard errors for savings and thrift plans: Maximum potential employer contribution percentage,<sup>1</sup> state and local government workers, 2016**

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	0.3	–	0.4	–	0.4
<b>Worker characteristic</b>					
Management, professional, and related .....	0.0	0.6	0.3	1.0	0.1
Professional and related .....	0.0	0.5	0.2	0.8	0.4
Service .....	0.5	–	–	0.5	0.8
Protective service .....	0.0	–	–	0.0	–
Sales and office .....	–	–	0.4	1.0	–
Office and administrative support .....	–	–	0.7	1.1	1.0
Natural resources, construction, and maintenance .....	–	0.2	1.2	0.2	0.8
Production, transportation, and material moving .....	0.0	–	–	0.0	0.0
Full time .....	0.3	–	0.4	1.2	0.3
Part time .....	–	0.3	–	0.2	–
Union .....	–	–	0.9	0.0	0.0
Nonunion .....	0.3	–	0.4	1.0	–
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	–	0.3	0.0	0.4	–
Lowest 10 percent .....	–	0.4	0.0	0.7	–
Second 25 percent .....	–	–	0.0	0.4	0.0
Third 25 percent .....	0.1	0.0	0.5	0.0	0.1
Highest 25 percent .....	–	0.0	–	0.2	0.5
Highest 10 percent .....	–	0.0	–	0.0	0.9
<b>Establishment characteristic</b>					
Service-providing industries .....	0.4	0.4	0.3	–	0.4
Education and health services .....	0.0	0.6	0.6	0.3	–
Educational services .....	0.0	0.0	–	–	–
Elementary and secondary schools .....	0.0	–	–	–	0.0
Junior colleges, colleges, and universities .....	0.8	–	–	1.5	1.4
Healthcare and social assistance .....	0.3	0.6	0.0	–	–
Hospitals .....	–	0.6	0.0	0.4	–
Public administration .....	–	0.0	0.0	0.4	0.0
1 to 99 workers .....	0.0	0.5	–	0.0	0.0
1 to 49 workers .....	–	–	–	0.0	0.0
50 to 99 workers .....	–	–	–	1.1	1.0
100 workers or more .....	0.0	0.7	0.2	0.2	0.8
100 to 499 workers .....	0.6	0.0	0.0	1.0	–
500 workers or more .....	0.0	–	0.9	0.0	0.6
State government .....	0.0	0.0	–	0.0	–
Local government .....	–	0.1	0.3	0.2	0.2

See footnotes at end of table.

**Table 36. Standard errors for savings and thrift plans: Maximum potential employer contribution percentage,<sup>1</sup> state and local government workers, 2016—continued**

Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic area</b>					
Northeast .....	0.0	—	—	0.4	0.8
Middle Atlantic .....	0.0	0.0	—	0.3	0.7
South .....	0.0	0.7	—	0.4	—
East South Central .....	0.0	0.6	0.0	—	0.0
West South Central .....	0.0	—	—	—	0.0
Midwest .....	0.0	—	0.0	—	—
East North Central .....	0.0	—	0.0	—	0.0
West North Central .....	0.0	—	0.5	—	0.0
West .....	0.4	—	0.0	0.4	0.7
Pacific .....	—	—	0.0	0.0	0.0

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

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

Source: Bureau of Labor Statistics, National Compensation Survey.

**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 <sup>1</sup>					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
<b>Worker characteristic</b>								
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: <sup>2</sup>								
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
<b>Establishment characteristic</b>								
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 <sup>1</sup>					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>								
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	—

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20162017.htm](http://www.bls.gov/ncs/eps/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

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

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	2.8	0.0	0.0	0.0	0.0	0.0	2.8	2.7
<b>Worker characteristic</b>								
Management, professional, and related .....	3.1	0.0	0.0	0.0	0.0	0.0	3.5	3.1
Professional and related .....	3.1	0.0	0.0	0.0	0.0	0.0	3.8	3.5
Teachers .....	-	-	-	-	-	-	8.1	-
Primary, secondary, and special education school teachers .....	-	-	-	-	-	-	10.1	-
Service .....	5.1	0.0	0.0	0.0	0.0	0.0	6.2	5.7
Protective service .....	-	-	-	-	-	-	9.4	-
Sales and office .....	5.9	0.0	0.0	0.0	0.0	0.0	5.5	3.4
Office and administrative support .....	6.3	0.0	0.0	0.0	0.0	0.0	6.0	3.9
Natural resources, construction, and maintenance .....	-	-	-	-	-	-	6.0	-
Full time .....	2.7	0.0	0.0	0.0	0.0	0.0	2.8	2.7
Part time .....	-	-	-	-	-	-	10.5	-
Union .....	4.8	-	-	-	-	-	6.1	7.0
Nonunion .....	3.2	0.0	0.0	0.0	0.0	0.0	2.9	2.5
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	4.9	0.0	0.0	0.0	0.0	-	4.8	4.6
Second 25 percent .....	4.9	0.0	0.0	0.0	0.0	0.0	5.5	3.5
Third 25 percent .....	4.8	-	-	-	-	-	4.9	2.7
Highest 25 percent .....	5.2	-	-	-	-	-	6.2	4.7
Highest 10 percent .....	6.2	-	-	-	-	-	8.1	5.5
<b>Establishment characteristic</b>								
Service-providing industries .....	3.0	0.0	0.0	0.0	0.0	0.0	3.0	2.8
Education and health services .....	3.8	0.0	0.0	0.0	0.0	0.0	4.4	4.5
Educational services .....	4.9	-	-	-	-	-	6.9	5.3
Elementary and secondary schools .....	7.4	-	-	-	-	-	10.0	7.8
Junior colleges, colleges, and universities ...	-	-	-	-	-	-	3.4	-
Healthcare and social assistance:								
Hospitals .....	7.1	-	-	-	-	-	6.0	6.4
Public administration .....	5.9	-	-	-	-	-	5.9	2.0
1 to 99 workers .....	10.1	-	-	-	-	-	10.5	3.5
1 to 49 workers .....	-	-	-	-	-	-	14.7	-
50 to 99 workers .....	-	-	-	-	-	-	11.0	-
100 workers or more .....	3.3	0.0	0.0	0.0	0.0	0.0	3.4	3.2
100 to 499 workers .....	8.1	-	-	-	-	-	9.1	5.7
500 workers or more .....	3.5	0.0	0.0	0.0	0.0	0.0	3.4	3.7
State government .....	4.6	-	-	-	-	-	4.6	1.0
Local government .....	3.1	0.0	0.0	0.0	0.0	0.0	3.6	3.6

See footnotes at end of table.

**Table 37. Standard errors for 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**

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>								
Northeast .....	—	—	—	—	—	—	9.2	—
Middle Atlantic .....	—	—	—	—	—	—	—	6.7
South .....	3.3	—	—	—	—	—	2.6	2.8
South Atlantic .....	—	—	—	—	—	—	3.4	—
East South Central .....	—	—	—	—	—	—	5.5	5.5
West South Central .....	—	—	—	—	—	—	5.3	—
Midwest .....	5.2	0.0	0.0	0.0	0.0	0.0	6.1	7.2
East North Central .....	2.7	0.0	0.0	0.0	0.0	0.0	2.7	—
West .....	—	—	—	—	—	—	7.6	—
Pacific .....	—	—	—	—	—	—	6.8	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2016."

Note: 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](http://www.bls.gov/ncs/eps/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

# Technical Note

Estimates in this bulletin are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). This publication contains 2016 estimates on detailed employer-provided retirement plan provisions for state and local government workers in the United States. Excluded are federal government workers. Previous publications containing information on employee benefits for civilian, private industry, and state and local government workers are available on the BLS website: [www.bls.gov/ncs/ebs](http://www.bls.gov/ncs/ebs).

## Survey scope and method

Information on the survey scope, sample design, data collection, estimation, reliability of estimates, and technical references are available in Chapter 8 of the *BLS Handbook of Methods*, [www.bls.gov/opub/hom/pdf/homch8.pdf](http://www.bls.gov/opub/hom/pdf/homch8.pdf). Definitions of major plans, key provisions, and related benefit terms used by the National Compensation Survey are provided in the Glossary of Employee Benefit Terms, available online at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm). For information on survey establishment response and on the number of workers represented by the survey, see Appendix tables 1 and 2, respectively.

- Appendix Table 1 ([TXT](#)) ([PDF](#))
- Appendix Table 2 ([TXT](#)) ([PDF](#))

## Calculation details

For data presented by wage category, average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within six earnings categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories are based on March 2016 wages and salaries from the *Employer Costs for Employee Compensation*, available online at [www.bls.gov/news.release/archives/ecec\\_06092016.pdf](http://www.bls.gov/news.release/archives/ecec_06092016.pdf).

The percentiles were computed using earnings reported for individual workers in sampled establishment jobs and their scheduled hours of work. Establishments in the survey are asked to report only individual worker earnings for each sample job. For the calculation of the hourly percentile values, the individual worker hourly earnings are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are as follows:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
<b>State and local government workers</b>	\$12.70	\$16.71	\$24.20	\$35.99	\$49.79

The lowest 10-percent and 25-percent wage categories include those occupations with an average hourly wage less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations that make at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations that make at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average wage value greater than or equal to the 75th and 90th percentile value, respectively.

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

## Not determinable estimates

Some tables in this bulletin contain columns with estimates classified as "not determinable." Situations that result in this classification can vary. In detailed provisions of employer-provided retirement plans, the "not determinable" classification is used whenever no information on a particular plan feature is available from the Summary Plan Description (SPD). The SPD is used as a primary source of information on the provisions of a retirement plan. For example, in table 1, workers are classified as participating in defined benefit plans open to new employees and not open to new employees (frozen plans). Workers that were known to participate in a defined benefit plan, but whether the plan was open or closed to new employees was not specified, were classified into the "not determinable" category.

## Interpreting the tables

All estimates shown in the table are based on the set of workers specified underneath the table title and on any subsets indicated by column headers. For example, the statement may indicate that "All workers participating in traditional defined benefit plans = 100 percent" or "All workers participating in savings and thrift plans with a specified matching percent = 100 percent."



Most of the estimates in this bulletin are expressed in terms of the percentage of workers participating in a particular benefit plan or the percentage covered by a specific provision. Some estimates, however, provide values other than percentages of workers, such as the median age requirement for eligibility to participate in a defined benefit retirement plan or the specified matching percent (by percentile) an employer will contribute to an employees' savings and thrift retirement plan. Estimates in the non-shaded columns generally indicate percentages of workers. Estimates in shaded columns measure values other than the percent of workers.

## Geographic areas

The census regions are defined as follows:

**Northeast:** New England and Middle Atlantic

**South:** South Atlantic, East South Central, and West South Central

**Midwest:** East North Central and West North Central

**West:** Mountain and Pacific

The census divisions are defined as follows:

**New England:** Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont

**Middle Atlantic:** New Jersey, New York, and Pennsylvania

**South Atlantic:** Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and West Virginia

**East South Central:** Alabama, Kentucky, Mississippi, and Tennessee

**West South Central:** Arkansas, Louisiana, Oklahoma, and Texas

**East North Central:** Illinois, Indiana, Michigan, Ohio, and Wisconsin

**West North Central:** Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota

**Mountain:** Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, and Wyoming

**Pacific:** Alaska, California, Hawaii, Oregon, and Washington

## Additional information

For research articles on employee benefits, see the *Monthly Labor Review* at [www.bls.gov/opub/mlr](http://www.bls.gov/opub/mlr), *Beyond the Numbers: Pay and Benefits* at [www.bls.gov/opub/btn](http://www.bls.gov/opub/btn), and *The Economics Daily* at [www.bls.gov/opub/ted](http://www.bls.gov/opub/ted).

**Appendix table 1. Survey establishment response, state and local government, 2016**

Establishments	Number of establishments
Total in sampling frame <sup>1</sup> .....	228,628
Total in sample .....	1,596
Responding <sup>2</sup> .....	1,447
Refused <sup>3</sup> .....	140
Out of business or not in survey scope .....	9

<sup>1</sup> The sampling frame was developed from state unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For state and local government, an establishment can include more than one physical location, such as a school district or a police department.

<sup>2</sup> Establishments that provided data at the initial interview.

<sup>3</sup> Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. Detailed information on nonresponse adjustment and imputation can be found in BLS Handbook of Methods, Chapter 8, "National Compensation Measures," Bureau of Labor Statistics, on the Internet at [www.bls.gov/opub/hom/pdf/homch8.pdf](http://www.bls.gov/opub/hom/pdf/homch8.pdf).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Appendix table 2. Number of workers represented, state and local government, 2016**

Occupational group <sup>1</sup>	Estimated number of workers <sup>2</sup>
All workers .....	18,932,000
Management, professional, and related .....	10,858,000
Professional and related .....	9,272,100
Teachers .....	5,005,000
Primary, secondary, and special education school teachers .....	3,838,600
Service .....	3,862,500
Protective service .....	1,831,800
Sales and office .....	2,663,800
Office and administrative support .....	2,579,600
Natural resources, construction, and maintenance .....	794,800
Production, transportation, and material moving .....	752,900

<sup>1</sup> The 2010 Standard Occupational Classification system is used to classify workers.

<sup>2</sup> The numbers of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

Source: Bureau of Labor Statistics, National Compensation Survey.