

Table 4. Defined benefit retirement plans:¹ Employee contribution requirement and method of contribution, State and local government workers, March 2016

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ²			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	89	78	7.1	7.0	11
Worker characteristics					
Management, professional, and related	90	80	7.1	7.0	10
Professional and related	91	81	7.2	7.1	9
Teachers	92	85	7.5	7.2	8
Primary, secondary, and special education school teachers	92	86	7.5	7.2	8
Service	90	75	7.4	7.0	10
Protective service	91	77	7.8	8.0	9
Sales and office	88	76	6.7	6.9	12
Office and administrative support	88	76	6.8	7.0	12
Natural resources, construction, and maintenance	90	75	6.2	6.1	10
Production, transportation, and material moving ...	85	67	6.8	6.9	15
Full time	89	78	7.0	7.0	11
Part time	88	70	7.4	7.0	12
Union	90	69	7.2	7.0	10
Nonunion	89	87	6.9	7.0	11
Average wage within the following categories: ³					
Lowest 25 percent	88	82	6.8	6.8	12
Lowest 10 percent	89	84	7.2	7.2	11
Second 25 percent	88	76	6.9	7.0	12
Third 25 percent	90	77	6.9	6.8	10
Highest 25 percent	90	76	7.6	7.2	10
Highest 10 percent	93	75	7.9	7.5	7
Establishment characteristics					
Service-providing industries	89	78	7.1	7.0	11
Education and health services	91	81	7.2	7.0	9
Educational services	92	84	7.2	7.0	8
Elementary and secondary schools	92	84	7.3	7.0	8
Junior colleges, colleges, and universities	93	84	7.3	7.2	7
Health care and social assistance	75	59	6.6	6.3	25
Hospitals	71	52	7.2	7.5	29
Public administration	87	72	6.9	7.0	13
1 to 99 workers	88	78	7.0	6.6	12
1 to 49 workers	92	77	6.6	6.2	8
100 workers or more	90	78	7.1	7.0	10
100 to 499 workers	86	77	7.3	7.0	14
500 workers or more	91	78	7.0	7.0	9

See footnotes at end of table.

Table 4. Defined benefit retirement plans:¹ Employee contribution requirement and method of contribution, State and local government workers, March 2016—continued

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ²			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	90	73	6.8	7.0	10
Local government	89	79	7.1	7.0	11
Geographic areas					
Northeast	97	57	6.7	7.0	3
New England	98	59	7.2	7.3	2
Middle Atlantic	96	57	6.6	7.0	4
South	92	92	6.3	6.7	8
South Atlantic	94	92	5.2	6.0	6
East South Central	89	88	7.9	8.5	11
West South Central	93	92	7.2	7.2	7
Midwest	88	80	7.8	7.0	12
East North Central	85	73	8.4	9.4	15
West North Central	95	95	7.0	6.0	5
West	80	69	8.3	8.0	20
Pacific	79	65	7.6	7.4	21

¹ The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

² The employee contributes a fixed percentage of his or her earnings to the retirement plan.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.