

**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. 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 .....	6.3	6.4
Production, transportation, and material moving .....	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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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 .....	8.0	9.8	9.9	6.4
Production, transportation, and material moving .....	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. 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. 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. 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.