

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.