

**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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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 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. 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.