

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

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

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
All workers .....	100	34	28	83	83
<b>Worker characteristic</b>					
Management, professional, and related .....	100	34	31	85	85
Professional and related .....	100	33	31	83	83
Teachers .....	100	—	—	85	85
Primary, secondary, and special education school teachers .....	100	—	—	83	83
Service .....	100	28	32	—	—
Protective service .....	100	—	—	87	87
Sales and office .....	100	37	28	88	88
Office and administrative support .....	100	35	31	87	87
Natural resources, construction, and maintenance .....	100	—	—	—	—
Production, transportation, and material moving .....	100	—	—	100	100
Full time .....	100	35	29	84	84
Part time .....	100	—	—	—	—
Union .....	100	29	43	—	—
Nonunion .....	100	36	23	85	85
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	100	29	27	—	—
Lowest 10 percent .....	100	—	—	—	—
Second 25 percent .....	100	38	30	85	85
Third 25 percent .....	100	42	32	89	89
Highest 25 percent .....	100	27	25	82	82
Highest 10 percent .....	100	20	25	87	87
<b>Establishment characteristic</b>					
Service-providing industries .....	100	33	28	84	84
Education and health services .....	100	29	29	—	—
Educational services .....	100	—	29	88	88
Elementary and secondary schools .....	100	—	37	84	84
Junior colleges, colleges, and universities .....	100	—	—	98	98
Healthcare and social assistance .....	100	42	—	—	—
Hospitals .....	100	48	28	—	—
Public administration .....	100	43	29	93	93
1 to 99 workers .....	100	—	35	88	88
1 to 49 workers .....	100	—	—	93	93
50 to 99 workers .....	100	—	—	—	—
100 workers or more .....	100	41	26	82	82
100 to 499 workers .....	100	49	36	—	—
500 workers or more .....	100	38	23	83	83
State government .....	100	59	43	99	99
Local government .....	100	26	24	—	—

See footnotes at end of table.

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

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

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Geographic area</b>					
Northeast .....	100	—	—	—	—
Middle Atlantic .....	100	—	—	—	—
South .....	100	39	18	89	89
South Atlantic .....	100	26	—	96	96
East South Central .....	100	74	—	85	85
West South Central .....	100	38	—	—	—
Midwest .....	100	—	56	—	—
East North Central .....	100	—	80	94	94
West North Central .....	100	—	—	—	—
West .....	100	—	—	85	85
Pacific .....	100	—	—	90	90

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

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

<sup>3</sup> The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.