

**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.