

**Table 24. Standard errors for selected defined contribution plans: Summary of provisions, State and local government workers, National Compensation Survey, 2007**

Characteristics	Pretax contributions allowed	Transfer or rollover contributions allowed	Employee choice of investments		Immediate full vesting	Loans permitted	Withdrawals permitted
			For employee contributions	For employer contributions			
All workers .....	2.4	3.2	3.5	3.1	4.0	2.0	2.2
<b>Worker characteristics</b>							
Management, professional, and related .....	2.9	3.8	3.8	3.4	4.2	2.3	2.3
Professional and related .....	2.8	4.0	3.9	3.5	4.3	2.5	2.5
Teachers .....	3.3	4.8	4.7	4.7	3.9	2.3	1.8
Primary, secondary, and special education school teachers .....	5.9	6.0	7.0	6.7	7.5	2.3	3.2
Service .....	3.4	4.4	4.3	3.9	5.0	3.1	3.9
Protective service .....	5.6	6.5	6.3	5.7	6.6	4.8	6.5
Sales and office .....	2.9	4.0	5.4	5.0	5.3	3.0	3.3
Office and administrative support .....	3.0	4.3	5.6	5.3	5.6	3.2	3.3
Natural resources, construction, and maintenance .....	5.5	4.9	6.4	5.2	6.2	5.2	6.4
Production, transportation, and material moving .....	8.8	8.0	8.8	7.3	5.5	4.6	7.5
Full time .....	2.5	3.3	3.5	3.2	4.1	2.0	2.2
Part time .....	3.6	5.9	5.0	4.8	5.3	5.8	5.2
Union .....	3.5	3.7	5.7	5.9	5.0	2.8	1.9
Nonunion .....	2.5	3.8	3.0	2.6	4.0	2.4	2.8
Average wage less than \$15 per hour <sup>1</sup> .....	3.2	3.7	4.3	3.8	4.6	2.6	3.6
Average wage \$15 per hour or higher <sup>1</sup> .....	2.5	3.5	3.7	3.3	4.0	2.2	2.2
Average wage less than \$24 per hour <sup>1</sup> .....	2.6	3.4	4.0	3.8	4.7	2.2	2.6
Average wage \$24 per hour or higher <sup>1</sup> .....	2.8	3.5	3.5	3.0	3.6	2.3	2.3
<b>Establishment characteristics</b>							
Education and health services .....	3.2	4.7	4.0	3.4	5.3	2.9	2.6
Educational services .....	3.6	5.5	4.1	3.7	3.8	2.4	1.8
Elementary and secondary schools .....	4.4	4.4	5.1	4.6	4.9	3.1	1.6
Junior colleges, colleges, and universities .....	5.6	10.1	4.7	4.4	4.1	3.2	3.2
Health care and social assistance .....	3.6	4.9	5.6	5.2	8.3	5.5	5.6
Hospitals .....	5.4	6.5	7.0	5.8	( <sup>2</sup> )	7.3	7.2
Public administration .....	3.6	3.4	4.9	4.6	4.3	3.0	3.8
1 to 99 workers .....	5.3	5.6	8.3	7.8	6.4	3.8	3.5
1 to 49 workers .....	6.7	6.4	9.3	8.9	6.1	6.4	5.2
50 to 99 workers .....	7.2	7.9	9.4	9.6	9.4	5.0	6.2
100 workers or more .....	2.5	3.7	3.4	3.0	4.4	2.2	2.5
100 to 499 workers .....	3.0	5.1	4.7	5.2	6.5	4.0	4.1
500 workers or more .....	3.0	4.0	3.7	3.0	4.4	2.6	2.7
State government .....	4.3	7.9	6.2	5.8	5.9	2.3	3.8
Local government .....	2.4	2.5	3.3	2.8	3.1	2.4	2.4

See footnotes at end of table.

**Table 24. Standard errors for selected defined contribution plans: Summary of provisions, State and local government workers, National Compensation Survey, 2007—Continued**

Characteristics	Pretax contributions allowed	Transfer or rollover contributions allowed	Employee choice of investments		Immediate full vesting	Loans permitted	Withdrawals permitted
			For employee contributions	For employer contributions			
<b>Geographic areas</b>							
New England .....	2.5	0.6	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Middle Atlantic .....	4.1	9.5	4.0	3.2	3.7	7.7	( <sup>2</sup> )
East North Central .....	3.4	6.5	3.1	1.5	( <sup>2</sup> )	3.4	2.1
West North Central .....	7.4	15.3	7.2	5.7	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
South Atlantic .....	6.4	5.1	5.8	3.2	3.8	4.7	5.6
East South Central .....	3.3	8.7	8.0	10.4	11.0	10.4	12.0
West South Central .....	4.3	7.2	8.7	10.0	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Mountain .....	8.2	9.1	8.4	8.5	6.4	( <sup>2</sup> )	( <sup>2</sup> )
Pacific .....	5.1	7.5	7.1	6.8	8.2	3.8	5.3

<sup>1</sup> The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See

the Technical Note for more details.

<sup>2</sup> These data do not meet publication criteria.