



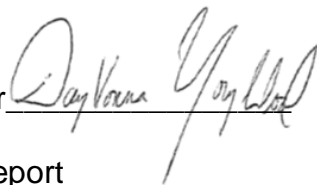
## Inter Office Memo

DEPARTMENT OF  
HUMAN RESOURCES

### ITEM 5

DATE: June 26, 2025

TO: Deferred Compensation Management Council

FROM: DayVonna Youngblood, Human Resources Manager 

SUBJECT: 457(b) Deferred Compensation Plan Participation Report

#### **DISCUSSION**

The Deferred Compensation Management Council (the "Council") has directed staff to provide information regarding employee participation in the 457(b) Deferred Compensation Plan (the "457(b) Plan"). Pursuant to this direction, staff has prepared a report, attached to this item as Exhibit A, showing 457(b) Plan participation by employer-match eligibility, age band, ethnic group, department, years of service, gender, employee group, and income tier. The categories are sorted by lowest to highest participation rate.

The overall participation rate is **69.8%**, based on **5,240** active contributors out of **7,505** eligible employees (as of the pay period ending **May 11, 2025**). The average contribution among all participants is \$152 per pay period, which represents a 5.4% contribution rate.

Regarding employees who are eligible for the employer matching contribution, the participation rate is **71.5%**, based on **3,794** active contributors out of **5,304** eligible employees. In addition, **2,987** or **78.7%** of those contributors are receiving the full matching contribution of \$25 or \$50 per paycheck. The average contribution for match-eligible participants is \$124 per pay period, which represents a 4.8% contribution rate.

For reference –

- As of the pay period ending February 16, 2025, the overall participation rate was **69.0%**, while the match-eligible participation rate was **70.7%**.
- As of the pay period ending May 12, 2024, the overall participation rate was **66.2%**, while the match-eligible participation rate was **67.3%**.

As of June 13, 2025, there are 8,842 total 457(b) Plan participants, which includes both active and retired/separated employees.

#### **RECOMMENDED ACTION**

**There are no recommended actions associated with this item.**

# ITEM 5 - EXHIBIT A

Employer Match	Eligible	Enrolled	Part%	Avg BW Pay	Avg Contr	Contr%
<b>Match-Eligible</b>	<b>5,304</b>	<b>3,794</b>	<b>71.5%</b>	<b>\$2,604</b>	<b>\$124</b>	<b>4.8%</b>
<i>\$25 Eligible</i>	1,051	742	70.6%	\$2,634	\$121	4.6%
<i>\$50 Eligible</i>	4,253	3,052	71.8%	\$2,596	\$124	4.8%
<b>Not Eligible</b>	<b>2,201</b>	<b>1,446</b>	<b>65.7%</b>	<b>\$3,417</b>	<b>\$227</b>	<b>6.7%</b>
<b>Grand Total</b>	<b>7,505</b>	<b>5,240</b>	<b>69.8%</b>	<b>\$2,842</b>	<b>\$152</b>	<b>5.4%</b>

Full/Partial Match	Eligible	Enrolled	Part%	Avg BW Pay	Avg Contr	Contr%
<b>Total Full Match</b>	<b>3,794</b>	<b>2,987</b>	<b>78.7%</b>	<b>\$2,812</b>	<b>\$151</b>	<b>5.4%</b>
<i>\$25 Full Match</i>	742	672	90.6%	\$2,746	\$133	4.8%
<i>\$50 Full Match</i>	3,052	2,315	75.9%	\$2,831	\$157	5.5%
<b>Total Partial Match</b>	<b>3,794</b>	<b>807</b>	<b>21.3%</b>	<b>\$2,282</b>	<b>\$21</b>	<b>0.9%</b>
<i>\$25 Partial Match</i>	742	70	9.4%	\$2,265	\$14	0.6%
<i>\$50 Partial Match</i>	3,052	737	24.1%	\$2,283	\$22	1.0%
<b>Grand Total</b>	<b>3,794</b>	<b>3,794</b>	<b>100.0%</b>	<b>\$2,699</b>	<b>\$124</b>	<b>4.6%</b>

Age Band	Eligible	Enrolled	Part%	Avg BW Pay	Avg Contr	Contr%
18-29	1,144	760	66.4%	\$2,794	\$146	5.2%
60+	553	377	68.2%	\$2,894	\$155	5.3%
50-59	1,489	1,047	70.3%	\$2,811	\$150	5.3%
40-49	1,991	1,406	70.6%	\$2,887	\$160	5.6%
30-39	2,328	1,650	70.9%	\$2,836	\$150	5.3%
<b>Grand Total</b>	<b>7,505</b>	<b>5,240</b>	<b>69.8%</b>	<b>\$2,842</b>	<b>\$152</b>	<b>5.4%</b>

Ethnic Group	Eligible	Enrolled	Part%	Avg BW Pay	Avg Contr	Contr%
Not Specified	21	11	52.4%	\$3,140	\$295	9.4%
Native American	70	42	60.0%	\$2,337	\$100	4.3%
Hispanic/Latino	3,649	2,498	68.5%	\$2,686	\$122	4.5%
African American	412	289	70.1%	\$2,769	\$122	4.4%
Pacific Islander	141	99	70.2%	\$3,033	\$249	8.2%
White	2,102	1,495	71.1%	\$3,234	\$200	6.2%
Asian	1,108	804	72.6%	\$2,647	\$158	6.0%
Mid. East/N. African	2	2	100.0%	\$1,652	\$76	4.6%
<b>Grand Total</b>	<b>7,505</b>	<b>5,240</b>	<b>69.8%</b>	<b>\$2,842</b>	<b>\$152</b>	<b>5.4%</b>

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Department	Eligible	Enrolled	Part%	Avg BW Pay	Avg Contr	Contr%
Library	277	160	57.8%	\$1,911	\$89	4.6%
General Services	243	150	61.7%	\$2,292	\$86	3.8%
Social Services	2,590	1,740	67.2%	\$2,395	\$100	4.2%
Sheriff - Coroner	1,168	801	68.6%	\$3,295	\$244	7.4%
Behavioral Health	614	422	68.7%	\$3,021	\$141	4.7%
Administrative Office	39	28	71.8%	\$4,449	\$188	4.2%
Public Works & Planning	447	321	71.8%	\$2,996	\$171	5.7%
District Attorney	229	166	72.5%	\$4,366	\$279	6.4%
Public Health	379	276	72.8%	\$3,201	\$193	6.0%
Assessor-Recorder	108	79	73.1%	\$2,865	\$148	5.2%
County Counsel	41	30	73.2%	\$5,109	\$178	3.5%
Probation	524	385	73.5%	\$2,788	\$155	5.6%
County Clerk - Elections	31	23	74.2%	\$2,605	\$183	7.0%
Child Support Services	248	188	75.8%	\$2,467	\$97	3.9%
Public Defender	142	112	78.9%	\$4,243	\$213	5.0%
IT Services	146	117	80.1%	\$3,356	\$178	5.3%
Agriculture Department	89	74	83.1%	\$3,067	\$167	5.4%
Auditor	86	74	86.0%	\$2,771	\$161	5.8%
Human Resources	69	60	87.0%	\$3,353	\$125	3.7%
Retirement Association	35	34	97.1%	\$3,078	\$168	5.5%
<b>Grand Total</b>	<b>7,505</b>	<b>5,240</b>	<b>69.8%</b>	<b>\$2,842</b>	<b>\$152</b>	<b>5.4%</b>

Years of Service	Eligible	Enrolled	Part%	Avg BW Pay	Avg Contr	Contr%
Less than 2 years	1,374	935	68.0%	\$2,790	\$152	5.5%
5 years - 10 years	1,750	1,218	69.6%	\$2,870	\$159	5.5%
20 years or more	1,345	943	70.1%	\$2,812	\$145	5.2%
10 years - 20 years	1,558	1,097	70.4%	\$2,892	\$153	5.3%
2 years - 5 years	1,478	1,047	70.8%	\$2,834	\$151	5.3%
<b>Grand Total</b>	<b>7,505</b>	<b>5,240</b>	<b>69.8%</b>	<b>\$2,842</b>	<b>\$152</b>	<b>5.4%</b>

Gender	Eligible	Enrolled	Part%	Avg BW Pay	Avg Contr	Contr%
Non-Binary	5	3	60.0%	\$1,708	\$118	6.9%
Male	3,141	2,175	69.2%	\$3,093	\$201	6.5%
Female	4,359	3,062	70.2%	\$2,663	\$118	4.4%
<b>Grand Total</b>	<b>7,505</b>	<b>5,240</b>	<b>69.8%</b>	<b>\$2,842</b>	<b>\$152</b>	<b>5.4%</b>

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Employee Group	Eligible	Enrolled	Part%	Avg BW Pay	Avg Contr	Contr%
U12	1,172	706	60.2%	\$1,906	\$74	3.9%
U38	8	5	62.5%	\$6,115	\$537	8.8%
U39	71	45	63.4%	\$2,901	\$97	3.3%
U25	51	33	64.7%	\$2,707	\$92	3.4%
U22	281	183	65.1%	\$2,092	\$96	4.6%
U13	133	87	65.4%	\$2,259	\$108	4.8%
U04	1,182	788	66.7%	\$2,173	\$81	3.7%
U02	1,092	730	66.8%	\$2,456	\$129	5.3%
U03	566	391	69.1%	\$3,035	\$135	4.5%
U01	439	313	71.3%	\$3,517	\$270	7.7%
U42	21	15	71.4%	\$4,036	\$256	6.3%
U30	94	68	72.3%	\$5,474	\$302	5.5%
U14	52	38	73.1%	\$4,634	\$564	12.2%
U36	452	332	73.5%	\$3,206	\$139	4.3%
UNR	364	272	74.7%	\$2,689	\$121	4.5%
U11	192	148	77.1%	\$2,923	\$134	4.6%
U35	27	21	77.8%	\$5,288	\$409	7.7%
U07	68	54	79.4%	\$4,505	\$307	6.8%
MGT	398	317	79.6%	\$3,323	\$167	5.0%
ELC-HDS-SMG	384	308	80.2%	\$5,257	\$318	6.1%
U31	68	56	82.4%	\$5,287	\$260	4.9%
U19	173	144	83.2%	\$2,977	\$199	6.7%
U10	43	36	83.7%	\$4,609	\$397	8.6%
U37	43	36	83.7%	\$3,989	\$245	6.1%
U43	131	114	87.0%	\$3,372	\$233	6.9%
<b>Grand Total</b>	<b>7,505</b>	<b>5,240</b>	<b>69.8%</b>	<b>\$2,842</b>	<b>\$152</b>	<b>5.4%</b>

Income Tier	Eligible	Enrolled	Part%	Avg BW Pay	Avg Contr	Contr%
Fifth 20%	1,579	978	61.9%	\$1,696	\$61	3.6%
Fourth 20%	1,483	949	64.0%	\$2,127	\$77	3.6%
Third 20%	1,466	1,052	71.8%	\$2,593	\$107	4.1%
Second 20%	1,478	1,094	74.0%	\$3,173	\$163	5.1%
First 20%	1,499	1,167	77.9%	\$4,676	\$321	6.9%
<b>Grand Total</b>	<b>7,505</b>	<b>5,240</b>	<b>69.8%</b>	<b>\$2,842</b>	<b>\$152</b>	<b>5.4%</b>