



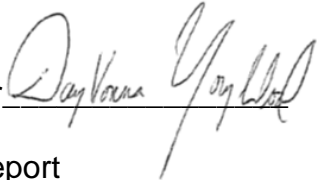
Inter Office Memo

DEPARTMENT OF
HUMAN RESOURCES

ITEM 7

DATE: December 11, 2025

TO: Deferred Compensation Management Council

FROM: DayVonna Youngblood, Human Resources Manager 

SUBJECT: 457(b) Deferred Compensation Plan Participation Report

DISCUSSION

Pursuant to Deferred Compensation Management Council direction, staff has prepared a report showing 457(b) Plan participation by employer-match eligibility, age band, years of service, ethnic group, department, gender, income tier, and employee group, attached to this item as Exhibit A. Each category is sorted by lowest to highest participation rate.

Below is a summary of Exhibit A:

- As of the pay period ending **November 9, 2025**, the overall participation rate is **72.5%**, based on **5,376** active contributors out of **7,416** eligible employees.
 - For reference, the **overall participation rate** was **71.7%** in the previous quarter, and **68.2%** one (1) year ago.
 - The average contribution among all participants is \$157 per pay period, which represents a 5.4% contribution rate.
- As of the pay period ending **November 9, 2025**, the participation rate among employees who are eligible for the employer matching contribution is **74.6%**, based on **3,947** active contributors out of **5,292** eligible employees.
 - For reference, the **match-eligible participation rate** was **73.6%** in the previous quarter, and **69.7%** one (1) year ago.
 - The average contribution for match-eligible participants is \$128 per pay period, which represents a 4.6% contribution rate.
 - In addition, **3,087** or **78.2%** of the **3,947** active contributors are receiving the full matching contribution of \$50 per paycheck.

In addition, staff has prepared two (2) charts, showing 457(b) Plan Participation Rates and Participant Counts by year, from 2015 to the present, attached to this item as Exhibit B. For reference, the years in the charts represent the Rates and Counts as of the first pay date of the year and "Present" is the pay period ending November 9, 2025.

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Below is a summary of Exhibit B:

- From 2015 to Present, overall participation in the 457(b) Plan has increased by **103%**, from **35.6%** to **72.5%**.
- From 2015 to Present, the number of 457(b) Plan participants increased by **131%**, from **2,326** to **5,376**.

As of November 17, 2025, there are 8,254 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 7 - Exhibit A

Employer Match	Eligible	Enrolled	Part%	Avg Comp	Avg Contr	Contr%
Match Eligible	5,292	3,947	74.6%	\$2,680	\$128	4.8%
Not Eligible	2,124	1,429	67.3%	\$3,472	\$239	6.9%
Grand Total	7,416	5,376	72.5%	\$2,906	\$157	5.4%

Full/Partial Match	Eligible	Enrolled	Part%	Avg Comp	Avg Contr	Contr%
Full Match	3,947	3,087	78.2%	\$2,904	\$157	5.4%
Partial Match	3,947	860	21.8%	\$2,310	\$22	1.0%
Grand Total	3,947	3,947	100.0%	\$2,774	\$128	4.6%

Age Band	Eligible	Enrolled	Part%	Avg Comp	Avg Contr	Contr%
60+	550	351	63.8%	\$2,954	\$244	8.3%
18-29	1,108	745	67.2%	\$2,243	\$93	4.2%
50-59	1,488	1,053	70.8%	\$3,303	\$226	6.8%
40-49	1,939	1,441	74.3%	\$3,132	\$154	4.9%
30-39	2,331	1,786	76.6%	\$2,770	\$129	4.6%
Grand Total	7,416	5,376	72.5%	\$2,906	\$157	5.4%

Years of Service	Eligible	Enrolled	Part%	Avg Comp	Avg Contr	Contr%
Less than 2 years	1,075	710	66.0%	\$2,143	\$84	3.9%
20 years or more	1,373	926	67.4%	\$3,594	\$268	7.5%
2 years - 5 years	1,728	1,266	73.3%	\$2,425	\$99	4.1%
10 years - 20 years	1,608	1,196	74.4%	\$3,273	\$179	5.5%
5 years - 10 years	1,632	1,278	78.3%	\$2,980	\$154	5.2%
Grand Total	7,416	5,376	72.5%	\$2,906	\$157	5.4%

Ethnic Group	Eligible	Enrolled	Part%	Avg Comp	Avg Contr	Contr%
Not Specified	22	14	63.6%	\$3,110	\$258	8.3%
Native Amer.	67	44	65.7%	\$2,393	\$78	3.2%
Hispanic/Latino	3,631	2,582	71.1%	\$2,754	\$125	4.5%
Black/Afr. Amer.	400	288	72.0%	\$2,818	\$122	4.3%
Haw./Pac. Island	138	101	73.2%	\$3,088	\$271	8.8%
White	2,048	1,507	73.6%	\$3,296	\$201	6.1%
Asian	1,106	836	75.6%	\$2,722	\$177	6.5%
M. East/N. Afr.	4	4	100.0%	\$2,488	\$277	11.1%
Grand Total	7,416	5,376	72.5%	\$2,906	\$157	5.4%

ITEM 7 - Exhibit A

Department	Eligible	Enrolled	Part%	Avg Comp	Avg Contr	Contr%
Library	289	171	59.2%	\$1,896	\$88	4.7%
General Services	262	175	66.8%	\$2,423	\$89	3.7%
Social Services	2,456	1,713	69.7%	\$2,465	\$103	4.2%
Sheriff - Coroner	1,217	867	71.2%	\$3,319	\$238	7.2%
County Clerk - Elections	28	20	71.4%	\$2,525	\$206	8.1%
Behavioral Health	633	460	72.7%	\$3,086	\$146	4.7%
County Counsel	38	28	73.7%	\$5,278	\$154	2.9%
Administrative Office	61	45	73.8%	\$4,017	\$194	4.8%
Assessor-Recorder	112	83	74.1%	\$2,907	\$169	5.8%
Public Works & Planning	442	328	74.2%	\$3,046	\$197	6.5%
District Attorney	221	166	75.1%	\$4,461	\$288	6.5%
Public Health	368	277	75.3%	\$3,277	\$201	6.1%
Probation	505	395	78.2%	\$2,863	\$154	5.4%
Child Support Services	243	191	78.6%	\$2,537	\$101	4.0%
Auditor	86	70	81.4%	\$2,785	\$175	6.3%
IT Services	117	96	82.1%	\$3,401	\$195	5.7%
Public Defender	147	121	82.3%	\$4,248	\$211	5.0%
Agriculture Department	87	74	85.1%	\$3,157	\$232	7.3%
Human Resources	69	63	91.3%	\$3,483	\$114	3.3%
Retirement Association	35	33	94.3%	\$3,048	\$129	4.2%

Grand Total	7,416	5,376	72.5%	\$2,906	\$157	5.4%
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Gender	Eligible	Enrolled	Part%	Avg Comp	Avg Contr	Contr%
Male	3,145	2,257	71.8%	\$3,149	\$205	6.5%
Female	4,266	3,115	73.0%	\$2,729	\$122	4.5%
Non-Binary	5	4	80.0%	\$1,845	\$96	5.2%

Grand Total	7,416	5,376	72.5%	\$2,906	\$157	5.4%
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Income Tier	Eligible	Enrolled	Part%	Avg Comp	Avg Contr	Contr%
Fifth 20%	1,548	1,011	65.3%	\$1,739	\$63	3.7%
Fourth 20%	1,435	952	66.3%	\$2,179	\$82	3.8%
Third 20%	1,470	1,094	74.4%	\$2,639	\$108	4.1%
Second 20%	1,480	1,128	76.2%	\$3,229	\$163	5.1%
First 20%	1,483	1,191	80.3%	\$4,773	\$336	7.0%

Grand Total	7,416	5,376	72.5%	\$2,906	\$157	5.4%
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ITEM 7 - Exhibit A

Employee Group	Eligible	Enrolled	Part%	Avg Comp	Avg Contr	Contr%
U12	1,128	701	62.1%	\$1,934	\$78	4.0%
U22	288	188	65.3%	\$2,069	\$92	4.4%
U39	72	48	66.7%	\$2,923	\$101	3.5%
U14	54	37	68.5%	\$4,697	\$491	10.5%
U04	1,114	776	69.7%	\$2,245	\$82	3.7%
U42	20	14	70.0%	\$4,024	\$232	5.8%
U02	1,119	787	70.3%	\$2,518	\$128	5.1%
U25	51	36	70.6%	\$2,659	\$87	3.3%
U03	555	399	71.9%	\$3,143	\$141	4.5%
U13	136	99	72.8%	\$2,254	\$97	4.3%
U01	451	335	74.3%	\$3,512	\$275	7.8%
U36	447	339	75.8%	\$3,220	\$143	4.4%
U35	26	20	76.9%	\$5,349	\$450	8.4%
UNR	371	288	77.6%	\$2,744	\$141	5.1%
U30	90	71	78.9%	\$5,670	\$315	5.6%
MGT	393	318	80.9%	\$3,374	\$182	5.4%
U11	184	149	81.0%	\$2,996	\$139	4.6%
ELC-HDS-SMG	395	323	81.8%	\$5,442	\$335	6.2%
U37	45	37	82.2%	\$4,019	\$252	6.3%
U07	64	53	82.8%	\$4,729	\$326	6.9%
U19	177	150	84.7%	\$3,073	\$217	7.1%
U10	41	36	87.8%	\$4,596	\$359	7.8%
U43	124	109	87.9%	\$3,389	\$238	7.0%
U31	71	63	88.7%	\$5,251	\$255	4.9%
Grand Total	7,416	5,376	72.5%	\$2,906	\$157	5.4%

ITEM 7 – Exhibit B

Participation Rates and Participant Counts, 2015-Present

