

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2010

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	79	72	6.4	6.4	21
Worker characteristics					
Management, professional, and related	79	72	6.4	6.4	21
Professional and related	80	74	6.5	6.4	20
Teachers	82	75	6.7	6.4	18
Primary, secondary, and special education school teachers	81	76	6.8	6.4	19
Service	78	72	6.7	6.5	22
Protective service	75	69	7.1	7.1	25
Sales and office	78	72	6.0	6.0	22
Office and administrative support	77	71	6.1	6.0	23
Natural resources, construction, and maintenance	75	72	5.8	6.0	25
Production, transportation, and material moving ...	80	73	6.2	6.0	20
Full time	78	72	6.4	6.4	22
Part time	88	76	6.5	7.0	12
Union	79	69	6.4	6.3	21
Nonunion	78	75	6.4	6.4	22
Average wage within the following categories: ²					
Lowest 25 percent	78	74	6.3	6.4	22
Lowest 10 percent	79	76	6.4	6.4	21
Second 25 percent	79	72	6.2	6.0	21
Third 25 percent	74	68	6.4	6.3	26
Highest 25 percent	82	74	6.6	6.4	18
Highest 10 percent	85	74	6.8	7.3	15
Establishment characteristics					
Service-providing industries	79	72	6.4	6.4	21
Education and health services	81	74	6.5	6.4	19
Educational services	82	76	6.6	6.4	18
Elementary and secondary schools	82	76	6.6	6.4	18
Junior colleges, colleges, and universities	83	71	6.4	6.4	17
Health care and social assistance	69	62	5.6	5.5	31
Hospitals	64	60	5.8	6.0	36
Public administration	73	67	6.2	6.0	27
1 to 99 workers	80	73	5.9	6.0	20
1 to 49 workers	85	80	5.6	6.0	15
50 to 99 workers	74	66	6.3	6.0	26
100 workers or more	78	72	6.4	6.4	22
100 to 499 workers	79	73	6.4	6.4	21
500 workers or more	78	72	6.4	6.4	22

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	77	65	5.9	6.0	23
Local government	79	74	6.5	6.4	21
Geographic areas					
New England	99	63	5.8	5.0	1
Middle Atlantic	93	92	5.2	5.5	7
East North Central	66	59	7.8	9.4	34
West North Central	94	94	5.8	4.5	6
South Atlantic	57	56	5.6	6.0	43
East South Central	91	91	6.3	7.3	9
Pacific	78	59	6.7	7.0	22

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See

Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.