

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	63	37	78	22
Worker characteristics				
Management, professional, and related	67	33	83	17
Management, business, and financial	70	30	85	15
Professional and related	66	34	83	17
Service	62	38	83	17
Protective service	74	26	81	19
Sales and office	57	43	71	29
Sales and related	49	51	57	43
Office and administrative support	61	39	79	21
Natural resources, construction, and maintenance	67	33	82	18
Construction, extraction, farming, fishing, and forestry	56	44	75	25
Installation, maintenance, and repair	74	26	86	14
Production, transportation, and material moving	63	37	79	21
Production	66	34	81	19
Transportation and material moving	61	39	76	24
Full time	63	37	79	21
Part time	56	44	72	28
Union	59	41	78	22
Nonunion	63	37	78	22
Average wage within the following categories: ¹				
Lowest 25 percent	54	46	70	30
Lowest 10 percent	61	39	83	17
Second 25 percent	57	43	71	29
Third 25 percent	66	34	81	19
Highest 25 percent	68	32	84	16
Highest 10 percent	67	33	84	16
Establishment characteristics				
Goods-producing industries	66	34	81	19
Construction	58	42	76	24
Manufacturing	68	32	83	17
Service-providing industries	62	38	78	22
Trade, transportation, and utilities	54	46	65	35
Wholesale trade	67	33	83	17
Retail trade	45	55	53	47
Transportation and warehousing	57	43	72	28
Utilities	85	15	94	6

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	76	24	87	13
Financial activities	73	27	84	16
Finance and insurance	73	27	84	16
Credit intermediation and related activities	74	26	86	14
Insurance carriers and related activities	76	24	85	15
Real estate and rental and leasing	73	27	79	21
Professional and business services	65	35	86	14
Professional and technical services	65	35	85	15
Administrative and waste services	63	37	83	17
Education and health services	59	41	81	19
Educational services	57	43	81	19
Junior colleges, colleges, and universities	57	43	82	18
Health care and social assistance	60	40	82	18
Leisure and hospitality	74	26	85	15
Accommodation and food services	78	22	88	12
Other services	60	40	82	18
1 to 99 workers	63	37	81	19
1 to 49 workers	62	38	82	18
50 to 99 workers	64	36	79	21
100 workers or more	63	37	77	23
100 to 499 workers	58	42	71	29
500 workers or more	68	32	84	16
Geographic areas				
New England	67	33	80	20
Middle Atlantic	61	39	83	17
East North Central	59	41	76	24
West North Central	61	39	78	22
South Atlantic	63	37	78	22
East South Central	64	36	74	26
West South Central	63	37	74	26
Mountain	63	37	79	21
Pacific	69	31	81	19

¹ 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.