

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2019

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	69	31	83	17
Worker characteristics				
Management, professional, and related	67	33	83	17
Management, business, and financial	70	30	85	15
Professional and related	65	35	82	18
Service	70	30	85	15
Protective service	—	—	96	4
Sales and office	73	27	85	15
Sales and related	78	22	86	14
Office and administrative support	71	29	84	16
Natural resources, construction, and maintenance	67	33	81	19
Construction, extraction, farming, fishing, and forestry	58	42	76	24
Installation, maintenance, and repair	74	26	86	14
Production, transportation, and material moving ...	70	30	81	19
Production	71	29	81	19
Transportation and material moving	69	31	81	19
Full time	69	31	83	17
Part time	73	27	85	15
Union	61	39	76	24
Nonunion	70	30	84	16
Average wage within the following categories: ¹				
Lowest 25 percent	77	23	85	15
Lowest 10 percent	74	26	83	17
Second 25 percent	71	29	85	15
Third 25 percent	68	32	82	18
Highest 25 percent	67	33	82	18
Highest 10 percent	66	34	83	17
Establishment characteristics				
Goods-producing industries	68	32	81	19
Construction	61	39	79	21
Manufacturing	68	32	80	20
Service-providing industries	70	30	84	16
Trade, transportation, and utilities	74	26	84	16
Wholesale trade	74	26	88	12
Retail trade	78	22	85	15
Transportation and warehousing	67	33	78	22
Utilities	82	18	88	12

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2019—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	78	22	92	8
Financial activities	66	34	79	21
Finance and insurance	67	33	78	22
Credit intermediation and related activities	65	35	75	25
Insurance carriers and related activities	73	27	82	18
Real estate and rental and leasing	61	39	86	14
Professional and business services	72	28	89	11
Professional and technical services	69	31	84	16
Administrative and waste services	79	21	94	6
Education and health services	62	38	81	19
Educational services	62	38	92	8
Junior colleges, colleges, and universities	55	45	88	12
Health care and social assistance	62	38	79	21
Other services	57	43	83	17
1 to 99 workers	69	31	83	17
1 to 49 workers	68	32	83	17
50 to 99 workers	71	29	85	15
100 workers or more	70	30	83	17
100 to 499 workers	73	27	85	15
500 workers or more	66	34	81	19
Geographic areas				
Northeast	63	37	81	19
New England	63	37	80	20
Middle Atlantic	63	37	81	19
South	73	27	82	18
South Atlantic	71	29	81	19
East South Central	75	25	81	19
West South Central	76	24	85	15
Midwest	70	30	84	16
East North Central	69	31	84	16
West North Central	72	28	83	17
West	69	31	86	14
Mountain	72	28	87	13
Pacific	68	32	86	14

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.