

**Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2008**

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

Characteristics	Total	Employee contribution required	Fixed percent of earnings <sup>1</sup>			Employee contribution not required
			Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers .....	100	4	3	5.0	—	96
<b>Worker characteristics</b>						
Management, professional, and related .....	100	3	3	4.4	—	97
Management, business, and financial .....	100	2	1	4.5	—	98
Professional and related .....	100	4	4	4.4	—	96
Natural resources, construction, and maintenance	100	3	1	—	—	97
Construction, extraction, farming, fishing, and forestry .....	100	2	—	—	—	98
Installation, maintenance, and repair .....	100	4	2	3.0	3.0	96
Production, transportation, and material moving ...	100	5	2	3.5	—	95
Production .....	100	5	—	—	—	95
Transportation and material moving .....	100	5	—	—	—	95
Full time .....	100	4	2	4.9	—	96
Part time .....	100	5	—	—	—	95
Union .....	100	3	—	—	—	97
Nonunion .....	100	4	3	4.7	—	96
Average wage within the following percentiles: <sup>2</sup>						
25 to under 50 .....	100	4	4	4.8	—	96
50 to under 75 .....	100	3	2	4.1	3.9	97
75 to under 90 .....	100	3	1	5.4	—	97
90 or greater .....	100	3	3	4.6	—	97
<b>Establishment characteristics</b>						
Goods-producing industries .....	100	3	1	—	3.0	97
Manufacturing .....	100	3	1	2.7	—	97

See footnotes at end of table.

**Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2008—Continued**

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

Characteristics	Total	Employee contribution required	Fixed percent of earnings <sup>1</sup>			Employee contribution not required
			Total	Mean fixed percent of earnings	Median fixed percent of earnings	
Service-providing industries .....	100	4	3	5.0	—	96
Trade, transportation, and utilities .....	100	3	2	—	—	97
Finance and insurance .....	100	1	—	—	—	99
Credit intermediation and related activities .....	100	1	—	—	—	99
Insurance carriers and related activities .....	100	—	—	—	—	100
Accommodation and food services .....	100	—	—	—	—	100
1 to 99 workers .....	100	3	3	3.2	—	97
1 to 49 workers .....	100	5	4	3.0	—	95
50 to 99 workers .....	100	1	—	—	—	99
100 workers or more .....	100	4	3	5.7	—	96
100 to 499 workers .....	100	6	—	—	—	94
500 workers or more .....	100	2	1	2.7	—	98
<b>Geographic areas</b>						
Metropolitan areas .....	100	3	2	5.7	—	97
Nonmetropolitan areas .....	100	8	5	2.9	—	92
New England .....	100	2	—	—	—	98
East North Central .....	100	2	1	4.2	3.0	98
South Atlantic .....	100	5	—	—	—	95
East South Central .....	100	5	—	—	—	95
Pacific .....	100	3	3	3.8	—	97

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

<sup>2</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

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.