

Table 4. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	66	34	79	21
Worker characteristics				
Management, professional, and related	69	31	82	18
Management, business, and financial	72	28	84	16
Professional and related	68	32	82	18
Service	63	37	82	18
Sales and office	62	38	74	26
Sales and related	57	43	64	36
Office and administrative support	65	35	79	21
Natural resources, construction, and maintenance	68	32	81	19
Construction, extraction, farming, fishing, and forestry	56	44	74	26
Installation, maintenance, and repair	77	23	86	14
Production, transportation, and material moving ...	65	35	78	22
Production	68	32	81	19
Transportation and material moving	60	40	74	26
Full time	66	34	79	21
Part time	58	42	77	23
Union	60	40	79	21
Nonunion	66	34	79	21
Average wage within the following percentiles: ¹				
Less than 10	63	37	85	15
10 to under 25	58	42	71	29
25 to under 50	61	39	75	25
50 to under 75	68	32	81	19
75 to under 90	70	30	82	18
90 or greater	68	32	81	19
Establishment characteristics				
Goods-producing industries	68	32	80	20
Construction	57	43	73	27
Manufacturing	71	29	83	17

See footnotes at end of table.

Table 4. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Service-providing industries	65	35	78	22
Trade, transportation, and utilities	58	42	69	31
Wholesale trade	70	30	83	17
Retail trade	50	50	60	40
Transportation and warehousing	57	43	70	30
Utilities	91	9	97	3
Information	90	10	93	7
Financial activities	72	28	82	18
Finance and insurance	72	28	83	17
Credit intermediation and related activities	74	26	84	16
Insurance carriers and related activities	75	25	86	14
Real estate and rental and leasing	73	27	76	24
Professional and business services	66	34	81	19
Professional and technical services	62	38	82	18
Administrative and waste services	68	32	76	24
Education and health services	61	39	80	20
Educational services	60	40	83	17
Junior colleges, colleges, and universities	58	42	83	17
Health care and social assistance	61	39	80	20
Leisure and hospitality	78	22	88	12
Other services	66	34	89	11
1 to 99 workers	66	34	81	19
1 to 49 workers	66	34	81	19
50 to 99 workers	65	35	80	20
100 workers or more	65	35	77	23
100 to 499 workers	60	40	75	25
500 workers or more	71	29	81	19
Geographic areas				
Metropolitan areas	66	34	79	21
Nonmetropolitan areas	66	34	78	22
New England	68	32	76	24
Middle Atlantic	62	38	82	18
East North Central	60	40	76	24
West North Central	64	36	79	21
South Atlantic	67	33	79	21
East South Central	71	29	80	20
West South Central	66	34	76	24
Mountain	67	33	77	23
Pacific	73	27	83	17

¹ 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.