

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	62	38	78	22
Worker characteristics				
Management, professional, and related	67	33	84	16
Management, business, and financial	69	31	85	15
Professional and related	66	34	84	16
Service	63	37	84	16
Protective service	76	24	83	17
Sales and office	55	45	69	31
Sales and related	46	54	55	45
Office and administrative support	60	40	78	22
Natural resources, construction, and maintenance	63	37	81	19
Construction, extraction, farming, fishing, and forestry	55	45	79	21
Installation, maintenance, and repair	69	31	83	17
Production, transportation, and material moving ...	66	34	81	19
Production	67	33	82	18
Transportation and material moving	66	34	80	20
Full time	63	37	79	21
Part time	55	45	70	30
Union	60	40	81	19
Nonunion	62	38	78	22
Average wage within the following categories: ¹				
Lowest 25 percent	56	44	70	30
Lowest 10 percent	69	31	83	17
Second 25 percent	55	45	71	29
Third 25 percent	65	35	82	18
Highest 25 percent	67	33	84	16
Highest 10 percent	67	33	85	15
Establishment characteristics				
Goods-producing industries	66	34	82	18
Construction	56	44	77	23
Manufacturing	69	31	84	16
Service-providing industries	61	39	78	22
Trade, transportation, and utilities	52	48	63	37
Wholesale trade	66	34	83	17
Retail trade	42	58	49	51
Transportation and warehousing	61	39	76	24
Utilities	87	13	93	7

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	77	23	88	12
Financial activities	69	31	85	15
Finance and insurance	69	31	86	14
Credit intermediation and related activities	65	35	87	13
Insurance carriers and related activities	78	22	87	13
Real estate and rental and leasing	70	30	80	20
Professional and business services	66	34	86	14
Professional and technical services	66	34	84	16
Administrative and waste services	65	35	—	—
Education and health services	59	41	82	18
Educational services	58	42	82	18
Junior colleges, colleges, and universities	59	41	82	18
Health care and social assistance	60	40	82	18
Leisure and hospitality	74	26	86	14
Accommodation and food services	79	21	89	11
Other services	64	36	—	—
1 to 99 workers	64	36	83	17
1 to 49 workers	63	37	83	17
50 to 99 workers	66	34	81	19
100 workers or more	61	39	76	24
100 to 499 workers	57	43	70	30
500 workers or more	66	34	82	18
Geographic areas				
New England	64	36	80	20
Middle Atlantic	60	40	81	19
East North Central	59	41	76	24
West North Central	63	37	78	22
South Atlantic	61	39	77	23
East South Central	64	36	74	26
West South Central	63	37	74	26
Mountain	63	37	83	17
Pacific	68	32	83	17

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, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.