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 Management, business, and financial Professional and related Service Protective service Sales and office Sales and related Office and administrative support Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry Installation, maintenance, and repair Production, transportation, and material moving	67 69 66 63 76 55 46 60 63	33 31 34 37 24 45 54 40 37 45 31	84 85 84 83 69 55 78 81	16 15 16 16 17 31 45 22 19 21 17
Production	67 66	33 34	82 80	18 20
Full time	63 55	37 45	79 70	21 30
Union Nonunion	60 62	40 38	81 78	19 22
Average wage within the following categories:1 Lowest 25 percent	56 69 55 65 67	44 31 45 35 33 33	70 83 71 82 84 85	30 17 29 18 16 15
Establishment characteristics				
Goods-producing industries	66 56 69	34 44 31	82 77 84	18 23 16
Service-providing industries Trade, transportation, and utilities Wholesale trade Retail trade Transportation and warehousing Utilities	61 52 66 42 61 87	39 48 34 58 39 13	78 63 83 49 76 93	22 37 17 51 24 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)

Information	Characteristics	Employee contribution		Employee contribution option	
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 Health care and social assistance 60 40 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		Required	Not required	Pretax	Not pretax
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 Health care and social assistance 60 40 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	Information	77	23	99	12
Finance and insurance 69 31 86 14 Credit intermediation and related activities 65 35 87 13 Insurance carriers and related activities 70 30 80 20 Professional and beasing 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 Health care and social assistance 60 40 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 83			- 1		
Credit intermediation and related activities 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 8 17 1 to 49 workers 63 37 83 17 1 to 49 workers 63 37 83			- 1		
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 78 41 76 24 West 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 64 36 74 26 West South Central 64 36 74 26 West South Central 63 37 74 74 75 Mountain 63 37 74 26 Mountain 63 37 74 37 Mountain 74 26 37 74 38 Professional and technical services 65 37 78 Administrative and waste services 66 34 36 Administrative and waste services 65 35 Administrative and waste services 66 34 Administrative and waste services 65 35 Administrative and waste services 65 Administrative and waste services 65 Administrative and waste services 66 Administrative and waste services 65 Administrative and waste services 66 Administrative and waste services 66 Administrative and waste services 66			- 1		13
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 63 37 83 17 1 to 49 workers 63 37 83 17 1 to 49 workers or more 61 39 76 24 100 to 499 workers 57 43 70 30 <t< td=""><td>Insurance carriers and related activities</td><td>78</td><td>l I</td><td></td><td>13</td></t<>	Insurance carriers and related activities	78	l I		13
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 17 100 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	Real estate and rental and leasing	70	30	80	20
Administrative and waste services	Professional and business services	66	34	86	14
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	Professional and technical services	66	34	84	16
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 64 <td>Administrative and waste services</td> <td>65</td> <td>35</td> <td>_</td> <td>_</td>	Administrative and waste services	65	35	_	_
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 61 39 77 23 Sast South Central	Education and health services	59	41	82	18
Health care and social assistance			l I	-	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 <		59	41	-	18
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 74 26		60		82	-
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			- 1		
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			l I	89	11
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	Other services	64	36	-	_
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	1 to 99 workers	64	36	83	17
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			- 1		17
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	50 to 99 workers		- 1	-	_
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		_	1	76	24
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	100 to 499 workers	57	- 1		30
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	500 workers or more	66	34	82	18
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	Geographic areas				
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	New England	64	36	80	20
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	Middle Atlantic	60	40	81	19
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	East North Central	59	41	76	24
East South Central 64 36 74 26 West South Central 63 37 74 26 Mountain 63 37 83 17	West North Central	63	37	78	22
West South Central 63 37 74 26 Mountain 63 37 83 17		61	1	77	23
Mountain					
	West South Central		l I		
Pacific					
	Pacific	68	32	83	17

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.