

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2009

(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	80	20
Worker characteristics				
Management, professional, and related	68	32	83	17
Management, business, and financial	72	28	86	14
Professional and related	66	34	82	18
Service	67	33	86	14
Protective service	70	30	79	21
Sales and office	62	38	74	26
Sales and related	56	44	62	38
Office and administrative support	66	34	80	20
Natural resources, construction, and maintenance	69	31	82	18
Construction, extraction, farming, fishing, and forestry	57	43	74	26
Installation, maintenance, and repair	78	22	88	12
Production, transportation, and material moving	66	34	80	20
Production	68	32	82	18
Transportation and material moving	63	37	76	24
Full time	66	34	80	20
Part time	61	39	78	22
Union	60	40	79	21
Nonunion	66	34	80	20
Wage percentiles: ¹				
Lowest 10 percent	73	27	88	12
Lowest 25 percent	62	38	76	24
Second 25 percent	61	39	75	25
Third 25 percent	68	32	82	18
Highest 25 percent	69	31	83	17
Highest 10 percent	68	32	83	17
Establishment characteristics				
Goods-producing industries	68	32	81	19
Construction	55	45	72	28
Manufacturing	71	29	84	16
Service-providing industries	65	35	80	20
Trade, transportation, and utilities	58	42	68	32
Wholesale trade	71	29	84	16
Retail trade	50	50	57	43
Transportation and warehousing	58	42	71	29
Utilities	90	10	97	3

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	83	17	90	10
Financial activities	74	26	85	15
Finance and insurance	74	26	85	15
Credit intermediation and related activities	75	25	86	14
Insurance carriers and related activities	77	23	87	13
Real estate and rental and leasing	78	22	83	17
Professional and business services	67	33	85	15
Professional and technical services	63	37	83	17
Administrative and waste services	71	29	84	16
Education and health services	60	40	82	18
Educational services	57	43	81	19
Junior colleges, colleges, and universities	59	41	84	16
Health care and social assistance	61	39	82	18
Leisure and hospitality	—	—	92	8
Accommodation and food services	—	—	96	4
Other services	61	39	87	13
1 to 99 workers	65	35	81	19
1 to 49 workers	65	35	81	19
50 to 99 workers	65	35	81	19
100 workers or more	66	34	79	21
100 to 499 workers	62	38	75	25
500 workers or more	71	29	83	17
Geographic areas				
New England	70	30	81	19
Middle Atlantic	62	38	83	17
East North Central	60	40	76	24
West North Central	64	36	81	19
South Atlantic	64	36	78	22
East South Central	75	25	83	17
West South Central	66	34	77	23
Mountain	67	33	79	21
Pacific	75	25	84	16

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, 2008." 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/glossary20082009.htm.