

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2010

(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	66	34	83	17
Management, business, and financial	69	31	84	16
Professional and related	65	35	82	18
Teachers	55	45	76	24
Primary, secondary, and special education school teachers	44	56	66	34
Registered nurses	64	36	84	16
Service	62	38	82	18
Protective service	69	31	80	20
Sales and office	57	43	71	29
Sales and related	49	51	57	43
Office and administrative support	61	39	79	21
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	67	33	82	18
Installation, maintenance, and repair	57	43	75	25
Production, transportation, and material moving ... Production	74	26	86	14
Transportation and material moving	63	37	79	21
Production	65	35	81	19
Transportation and material moving	61	39	76	24
Full time	63	37	79	21
Part time	57	43	72	28
Union	56	44	76	24
Nonunion	63	37	79	21
Average wage within the following categories: ²				
Lowest 25 percent	54	46	69	31
Lowest 10 percent	60	40	81	19
Second 25 percent	59	41	74	26
Third 25 percent	65	35	81	19
Highest 25 percent	67	33	83	17
Highest 10 percent	66	34	83	17
Establishment characteristics				
Goods-producing industries	66	34	81	19
Service-providing industries	62	38	78	22
Education and health services	59	41	80	20
Educational services	55	45	75	25
Elementary and secondary schools	44	56	65	35
Junior colleges, colleges, and universities Health care and social assistance	60	40	79	21
Hospitals	60	40	81	19
Public administration	68	32	83	17
Public administration	59	41	83	17

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	63	37	81	19
1 to 49 workers	62	38	82	18
50 to 99 workers	64	36	80	20
100 workers or more	62	38	77	23
100 to 499 workers	58	42	72	28
500 workers or more	67	33	82	18
Geographic areas				
New England	67	33	80	20
Middle Atlantic	61	39	83	17
East North Central	58	42	76	24
West North Central	62	38	79	21
South Atlantic	62	38	77	23
East South Central	65	35	76	24
West South Central	65	35	76	24
Mountain	62	38	78	22
Pacific	65	35	80	20

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.