

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2010

| Characteristics | Employee contribution required | Fixed percent of annual earnings ¹ | | | Employee contribution not required |
|---|--------------------------------|---|---------------------------------------|---|------------------------------------|
| | | Total | Mean fixed percent of annual earnings | Median fixed percent of annual earnings | |
| All workers | 1.8 | 1.9 | 0.1 | 0.1 | 1.8 |
| Worker characteristics | | | | | |
| Management, professional, and related | 2.0 | 2.0 | 0.1 | 0.0 | 2.0 |
| Professional and related | 1.8 | 1.9 | 0.1 | 0.0 | 1.8 |
| Teachers | 1.9 | 2.0 | 0.1 | 0.1 | 1.9 |
| Primary, secondary, and special education school teachers | 1.9 | 2.0 | 0.1 | 0.1 | 1.9 |
| Service | 2.0 | 2.2 | 0.1 | 0.3 | 2.0 |
| Protective service | 2.9 | 3.1 | 0.2 | 0.3 | 2.9 |
| Sales and office | 2.4 | 2.6 | 0.1 | 0.2 | 2.4 |
| Office and administrative support | 2.4 | 2.7 | 0.1 | 0.4 | 2.4 |
| Natural resources, construction, and maintenance | 2.6 | 2.6 | 0.2 | 0.6 | 2.6 |
| Production, transportation, and material moving | 2.9 | 3.3 | 0.2 | 0.3 | 2.9 |
| Full time | 1.9 | 2.0 | 0.1 | 0.1 | 1.9 |
| Part time | 2.0 | 2.5 | 0.2 | 0.4 | 2.0 |
| Union | 1.9 | 2.1 | 0.1 | 0.4 | 1.9 |
| Nonunion | 2.4 | 2.5 | 0.1 | (²) | 2.4 |
| Average wage within the following categories: ³ | | | | | |
| Lowest 25 percent | 2.4 | 2.6 | 0.1 | 0.1 | 2.4 |
| Lowest 10 percent | 3.4 | 3.7 | 0.2 | 0.6 | 3.4 |
| Second 25 percent | 2.1 | 2.2 | 0.1 | 0.1 | 2.1 |
| Third 25 percent | 2.5 | 2.6 | 0.1 | 0.3 | 2.5 |
| Highest 25 percent | 1.5 | 1.7 | 0.1 | (²) | 1.5 |
| Highest 10 percent | 1.7 | 1.8 | 0.1 | 0.3 | 1.7 |
| Establishment characteristics | | | | | |
| Service-providing industries | 1.8 | 1.9 | 0.1 | (²) | 1.8 |
| Education and health services | 1.7 | 1.8 | 0.1 | 0.0 | 1.7 |
| Educational services | 1.7 | 1.8 | 0.1 | (²) | 1.7 |
| Elementary and secondary schools | 1.7 | 1.8 | 0.1 | (²) | 1.7 |
| Junior colleges, colleges, and universities | 3.3 | 3.5 | 0.2 | 0.2 | 3.3 |
| Health care and social assistance | 4.5 | 4.4 | 0.3 | 0.6 | 4.5 |
| Hospitals | 5.3 | 5.4 | 0.3 | 0.6 | 5.3 |
| Public administration | 2.9 | 2.9 | 0.1 | 0.0 | 2.9 |
| 1 to 99 workers | 3.2 | 3.2 | 0.3 | 0.2 | 3.2 |
| 1 to 49 workers | 2.9 | 3.1 | 0.3 | 0.8 | 2.9 |
| 50 to 99 workers | 4.9 | 5.1 | 0.4 | 0.4 | 4.9 |
| 100 workers or more | 1.8 | 1.9 | 0.1 | 0.0 | 1.8 |
| 100 to 499 workers | 2.8 | 3.0 | 0.1 | 0.1 | 2.8 |
| 500 workers or more | 2.0 | 2.0 | 0.1 | 0.0 | 2.0 |

See footnotes at end of table.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2010—Continued

| Characteristics | Employee contribution required | Fixed percent of annual earnings ¹ | | | Employee contribution not required |
|--------------------------|--------------------------------|---|---------------------------------------|---|------------------------------------|
| | | Total | Mean fixed percent of annual earnings | Median fixed percent of annual earnings | |
| State government | 3.6 | 3.4 | 0.1 | 0.0 | 3.6 |
| Local government | 1.5 | 1.6 | 0.1 | (²) | 1.5 |
| Geographic areas | | | | | |
| New England | 0.6 | 5.0 | 0.2 | 0.3 | 0.6 |
| Middle Atlantic | 1.2 | 1.2 | 0.2 | 0.0 | 1.2 |
| East North Central | 5.6 | 5.6 | 0.2 | (²) | 5.6 |
| West North Central | 2.1 | 2.1 | 0.5 | 0.5 | 2.1 |
| South Atlantic | 5.3 | 5.4 | 0.1 | 0.0 | 5.3 |
| East South Central | 2.4 | 2.4 | 0.4 | 1.8 | 2.4 |
| Pacific | 4.8 | 5.1 | 0.2 | 0.0 | 4.8 |

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² Less than 0.05.

³ 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: 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.