

**Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2010**

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

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers .....	4	3	4.6	5.0	96
<b>Worker characteristics</b>					
Management, professional, and related .....	4	4	4.6	5.0	96
Management, business, and financial .....	3	2	4.9	5.0	97
Professional and related .....	5	5	4.5	5.0	95
Service .....	4	—	—	—	96
Sales and office .....	3	3	5.3	—	97
Sales and related .....	1	—	—	—	99
Office and administrative support .....	4	3	5.4	—	96
Natural resources, construction, and maintenance .....	5	2	3.2	3.0	95
Construction, extraction, farming, fishing, and forestry .....	3	—	—	—	97
Installation, maintenance, and repair .....	6	—	—	—	94
Production, transportation, and material moving .....	6	2	4.0	3.9	94
Production .....	4	—	—	—	96
Transportation and material moving .....	7	4	4.3	—	93
Full time .....	4	3	4.5	—	96
Part time .....	4	3	5.6	—	96
Union .....	3	2	5.2	—	97
Nonunion .....	5	3	4.5	5.0	95
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent:					
Lowest 10 percent .....	—	—	—	—	100
Second 25 percent .....	4	3	4.1	3.9	96
Third 25 percent .....	4	2	4.2	3.9	96
Highest 25 percent .....	4	3	4.3	—	96
Highest 10 percent .....	4	3	4.8	—	96
<b>Establishment characteristics</b>					
Goods-producing industries .....	3	1	2.4	3.0	97
Manufacturing .....	3	1	2.4	3.0	97
Service-providing industries .....	5	3	4.8	5.0	95
Trade, transportation, and utilities .....	5	3	3.5	—	95
Wholesale trade .....	8	—	—	—	92
Retail trade .....	1	—	—	—	99

See footnotes at end of table.

**Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2010—Continued**

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

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
Financial activities .....	2	1	5.2	—	98
Finance and insurance .....	2	1	5.2	—	98
Credit intermediation and related activities .....	2	1	2.3	—	98
Professional and business services .....	2	—	—	—	98
Administrative and waste services .....	—	—	—	—	100
Education and health services .....	8	7	5.5	—	92
Educational services:					
Junior colleges, colleges, and universities .....	2	2	3.8	—	98
Leisure and hospitality:					
Accommodation and food services .....	—	—	—	—	100
1 to 99 workers .....	6	4	4.4	5.0	94
1 to 49 workers .....	7	5	4.3	5.0	93
100 workers or more .....	4	2	4.8	—	96
100 to 499 workers .....	5	4	5.8	6.9	95
500 workers or more .....	3	2	2.7	—	97
<b>Geographic areas</b>					
New England .....	3	—	—	—	97
Middle Atlantic .....	4	3	4.4	—	96
East North Central .....	2	1	3.2	3.0	98
West North Central .....	6	—	—	—	94
South Atlantic .....	6	3	3.4	3.9	94
West South Central .....	2	—	—	—	98
Pacific .....	3	2	6.4	6.9	97

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

<sup>2</sup> 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. 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/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).