

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2012

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

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	83	78	6.6	6.4	17
Worker characteristics					
Management, professional, and related	84	78	6.6	6.4	16
Professional and related	85	—	—	—	15
Teachers	85	80	6.8	6.5	15
Primary, secondary, and special education school teachers	85	80	6.9	6.5	15
Service	84	79	6.8	6.5	16
Protective service	83	79	7.1	7.0	17
Sales and office	83	79	6.8	6.3	17
Office and administrative support	83	79	6.9	6.4	17
Natural resources, construction, and maintenance	80	76	5.8	6.0	20
Production, transportation, and material moving ...	83	76	6.3	6.4	17
Full time	83	78	6.5	6.4	17
Part time	86	78	7.6	7.0	14
Union	84	—	—	—	16
Nonunion	83	81	6.7	6.4	17
Average wage within the following categories: ²					
Lowest 25 percent	83	80	6.7	6.4	17
Lowest 10 percent	84	82	6.7	6.5	16
Second 25 percent	84	79	6.7	6.4	16
Highest 25 percent	85	79	6.7	6.5	15
Highest 10 percent	87	78	6.9	7.3	13
Establishment characteristics					
Service-providing industries	83	78	6.6	6.4	17
Education and health services	85	79	6.8	6.5	15
Educational services	86	80	6.9	6.5	14
Junior colleges, colleges, and universities	85	82	6.6	6.5	15
Healthcare and social assistance	75	69	5.7	5.0	25
Hospitals	72	70	5.8	5.9	28
Public administration	81	76	6.3	6.0	19
1 to 99 workers	80	76	7.6	6.0	20
1 to 49 workers	86	83	5.7	6.0	14
50 to 99 workers	72	67	—	6.3	28
100 workers or more	84	79	6.5	6.4	16
100 to 499 workers	81	75	6.7	6.5	19
500 workers or more	85	79	6.4	6.4	15

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2012—Continued

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

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	84	78	6.0	6.0	16
Geographic areas					
New England	98	70	6.2	5.5	2
Middle Atlantic	94	93	5.5	6.3	6
East North Central	68	60	7.9	9.4	32
West North Central	95	95	5.9	5.0	5
Pacific	81	66	7.9	7.0	19

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

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, 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/glossary20112012.htm.