

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2018

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	68	32	83	17
Worker characteristics				
Management, professional, and related	66	34	83	17
Management, business, and financial	68	32	85	15
Professional and related	64	36	82	18
Teachers	71	29	93	7
Primary, secondary, and special education school teachers	76	24	96	4
Registered nurses	60	40	76	24
Service	65	35	83	17
Protective service	72	28	92	8
Sales and office	71	29	84	16
Sales and related	77	23	86	14
Office and administrative support	68	32	84	16
Natural resources, construction, and maintenance	65	35	82	18
Construction, extraction, farming, fishing, and forestry	55	45	77	23
Installation, maintenance, and repair	72	28	86	14
Production, transportation, and material moving ...	71	29	84	16
Production	72	28	84	16
Transportation and material moving	70	30	84	16
Full time	68	32	84	16
Part time	67	33	83	17
Union	65	35	81	19
Nonunion	68	32	84	16
Average wage within the following categories: ²				
Lowest 25 percent	74	26	83	17
Lowest 10 percent	70	30	78	22
Second 25 percent	70	30	85	15
Third 25 percent	65	35	84	16
Highest 25 percent	66	34	83	17
Highest 10 percent	64	36	83	17
Establishment characteristics				
Goods-producing industries	68	32	82	18
Service-providing industries	68	32	84	16
Education and health services	59	41	81	19
Educational services	67	33	90	10
Elementary and secondary schools	69	31	91	9
Junior colleges, colleges, and universities	65	35	88	12
Health care and social assistance	58	42	78	22
Hospitals	63	37	80	20
Public administration	67	33	90	10

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2018—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	66	34	84	16
1 to 49 workers	64	36	83	17
50 to 99 workers	68	32	85	15
100 workers or more	69	31	83	17
100 to 499 workers	72	28	86	14
500 workers or more	66	34	81	19
Geographic areas				
Northeast	62	38	82	18
New England	59	41	81	19
Middle Atlantic	63	37	83	17
South	72	28	81	19
South Atlantic	70	30	80	20
East South Central	77	23	81	19
West South Central	75	25	83	17
Midwest	67	33	85	15
East North Central	66	34	85	15
West North Central	69	31	83	17
West	67	33	87	13
Mountain	68	32	87	13
Pacific	66	34	87	13

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.
² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/hcs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.