

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	67	33	82	18
Worker characteristics				
Management, professional, and related	68	32	83	17
Management, business, and financial	70	30	84	16
Professional and related	67	33	83	17
Service	62	38	78	22
Protective service	87	13	—	—
Sales and office	67	33	81	19
Sales and related	73	27	84	16
Office and administrative support	65	35	80	20
Natural resources, construction, and maintenance	63	37	79	21
Construction, extraction, farming, fishing, and forestry	48	52	75	25
Installation, maintenance, and repair	71	29	82	18
Production, transportation, and material moving	70	30	84	16
Production	69	31	83	17
Transportation and material moving	70	30	85	15
Full time	67	33	82	18
Part time	67	33	80	20
Union	62	38	82	18
Nonunion	68	32	82	18
Average wage within the following categories: ¹				
Lowest 25 percent	73	27	84	16
Lowest 10 percent	71	29	84	16
Second 25 percent	66	34	79	21
Third 25 percent	65	35	81	19
Highest 25 percent	67	33	84	16
Highest 10 percent	67	33	84	16
Establishment characteristics				
Goods-producing industries	66	34	82	18
Construction	52	48	76	24
Manufacturing	69	31	83	17
Service-providing industries	67	33	82	18
Trade, transportation, and utilities	73	27	84	16
Wholesale trade	71	29	84	16
Retail trade	76	24	83	17
Transportation and warehousing	67	33	86	14
Utilities	80	20	89	11

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	77	23	87	13
Financial activities	66	34	80	20
Finance and insurance	66	34	80	20
Credit intermediation and related activities	62	38	76	24
Insurance carriers and related activities	75	25	87	13
Real estate and rental and leasing	63	37	80	20
Professional and business services	64	36	80	20
Professional and technical services	66	34	81	19
Administrative and waste services	61	39	—	—
Education and health services	61	39	81	19
Educational services	61	39	87	13
Junior colleges, colleges, and universities	62	38	87	13
Healthcare and social assistance	62	38	80	20
Leisure and hospitality	72	28	86	14
Accommodation and food services	72	28	85	15
Other services	65	35	—	—
1 to 99 workers	63	37	79	21
1 to 49 workers	62	38	78	22
50 to 99 workers	65	35	82	18
100 workers or more	70	30	84	16
100 to 499 workers	72	28	85	15
500 workers or more	67	33	83	17
Geographic areas				
New England	69	31	88	12
Middle Atlantic	66	34	87	13
East North Central	63	37	80	20
West North Central	64	36	76	24
South Atlantic	67	33	81	19
East South Central	76	24	87	13
West South Central	70	30	83	17
Mountain	70	30	84	16
Pacific	67	33	79	21

¹ 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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.