

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2015

(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	82	18
Worker characteristics				
Management, professional, and related	69	31	84	16
Management, business, and financial	72	28	85	15
Professional and related	68	32	83	17
Service	61	39	77	23
Protective service	82	18	—	—
Sales and office	69	31	81	19
Sales and related	74	26	83	17
Office and administrative support	66	34	81	19
Natural resources, construction, and maintenance	64	36	78	22
Construction, extraction, farming, fishing, and forestry	50	50	70	30
Installation, maintenance, and repair	71	29	82	18
Production, transportation, and material moving	68	32	83	17
Production	69	31	83	17
Transportation and material moving	67	33	83	17
Full time	68	32	82	18
Part time	63	37	79	21
Union	64	36	81	19
Nonunion	68	32	82	18
Average wage within the following categories: ¹				
Lowest 25 percent	70	30	81	19
Lowest 10 percent	66	34	76	24
Second 25 percent	66	34	80	20
Third 25 percent	67	33	82	18
Highest 25 percent	70	30	83	17
Highest 10 percent	71	29	84	16
Establishment characteristics				
Goods-producing industries	67	33	80	20
Construction	53	47	72	28
Manufacturing	69	31	82	18
Service-providing industries	68	32	82	18
Trade, transportation, and utilities	72	28	84	16
Wholesale trade	75	25	86	14
Retail trade	72	28	82	18
Transportation and warehousing	65	35	83	17
Utilities	81	19	91	9

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	82	18	93	7
Financial activities	66	34	78	22
Finance and insurance	67	33	77	23
Credit intermediation and related activities	63	37	72	28
Insurance carriers and related activities	73	27	85	15
Real estate and rental and leasing	64	36	—	—
Professional and business services	70	30	83	17
Professional and technical services	70	30	85	15
Administrative and waste services	66	34	—	—
Education and health services	59	41	80	20
Educational services	64	36	86	14
Junior colleges, colleges, and universities	59	41	84	16
Health care and social assistance	59	41	80	20
Leisure and hospitality	82	18	—	—
Other services	63	37	82	18
1 to 99 workers	65	35	80	20
1 to 49 workers	62	38	78	22
50 to 99 workers	70	30	85	15
100 workers or more	70	30	83	17
100 to 499 workers	71	29	85	15
500 workers or more	68	32	81	19
Geographic areas				
Northeast	67	33	86	14
New England	70	30	89	11
Middle Atlantic	66	34	85	15
South	71	29	82	18
South Atlantic	70	30	81	19
East South Central	72	28	84	16
West South Central	73	27	84	16
Midwest	64	36	79	21
East North Central	63	37	80	20
West North Central	66	34	78	22
West	68	32	81	19
Mountain	68	32	83	17
Pacific	67	33	81	19

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 wage data for March 2015.

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/glossary20142015.htm.