

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2018

(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	91	79	7.1	7.0	9
Worker characteristics					
Management, professional, and related	92	80	7.3	7.2	8
Professional and related	92	81	7.4	7.2	8
Teachers	92	83	7.7	7.3	8
Primary, secondary, and special education school teachers	92	84	7.7	7.3	8
Service	92	78	7.1	7.0	8
Protective service	92	76	7.3	7.2	8
Sales and office	88	76	6.7	6.8	12
Office and administrative support	88	77	6.7	6.8	12
Natural resources, construction, and maintenance	89	78	6.5	6.3	11
Production, transportation, and material moving ...	88	76	6.3	6.3	12
Full time	91	79	7.1	7.0	9
Part time	90	76	7.1	7.0	10
Union	91	71	7.3	7.0	9
Nonunion	90	87	6.9	7.0	10
Average wage within the following categories: ²					
Lowest 25 percent	91	84	6.7	6.8	9
Lowest 10 percent	94	90	6.8	7.2	6
Second 25 percent	90	78	6.8	7.0	10
Third 25 percent	91	79	7.0	7.0	9
Highest 25 percent	91	74	7.9	7.5	9
Highest 10 percent	94	71	8.2	8.0	6
Establishment characteristics					
Service-providing industries	91	79	7.1	7.0	9
Education and health services	92	82	7.3	7.2	8
Educational services	93	83	7.3	7.2	7
Elementary and secondary schools	92	83	7.4	7.2	8
Junior colleges, colleges, and universities	94	82	7.3	7.5	6
Health care and social assistance	–	75	6.9	7.0	–
Hospitals	–	72	7.0	7.5	–
Public administration	90	74	6.7	6.3	10
1 to 99 workers	90	79	7.4	7.0	10
1 to 49 workers	89	73	7.2	7.0	11
50 to 99 workers	91	83	7.5	7.0	9
100 workers or more	91	79	7.0	7.1	9
100 to 499 workers	88	79	7.0	6.9	12
500 workers or more	93	79	7.0	7.2	7

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2018—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	92	76	6.7	7.0	8
Local government	90	80	7.2	7.1	10
Geographic areas					
Northeast	98	55	6.7	7.2	2
New England	—	61	7.2	7.3	—
Middle Atlantic	97	53	6.6	7.2	3
South	94	94	6.4	7.0	6
South Atlantic	98	97	5.3	6.0	2
East South Central	81	81	7.1	7.5	19
West South Central	95	95	7.5	7.5	5
Midwest	87	80	7.7	6.8	13
East North Central	82	73	8.2	8.0	18
West North Central	95	93	7.1	6.0	5
West	82	72	8.4	8.0	18
Mountain	84	84	8.9	8.0	16
Pacific	82	68	8.1	8.0	18

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

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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

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