

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, 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	65	35	83	17
Management, business, and financial	68	32	85	15
Professional and related	63	37	81	19
Service	65	35	83	17
Protective service	—	—	95	5
Sales and office	71	29	84	16
Sales and related	77	23	86	14
Office and administrative support	68	32	83	17
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	85	15
Production, transportation, and material moving ...	71	29	84	16
Production	72	28	83	17
Transportation and material moving	70	30	84	16
Full time	68	32	83	17
Part time	67	33	83	17
Union	65	35	80	20
Nonunion	68	32	84	16
Average wage within the following categories: ¹				
Lowest 25 percent	74	26	83	17
Lowest 10 percent	70	30	77	23
Second 25 percent	71	29	84	16
Third 25 percent	66	34	83	17
Highest 25 percent	65	35	83	17
Highest 10 percent	63	37	83	17
Establishment characteristics				
Goods-producing industries	68	32	82	18
Construction	57	43	79	21
Manufacturing	69	31	82	18
Service-providing industries	68	32	84	16
Trade, transportation, and utilities	74	26	85	15
Wholesale trade	75	25	89	11
Retail trade	75	25	84	16
Transportation and warehousing	69	31	82	18
Utilities	82	18	91	9

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2018—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	78	22	92	8
Financial activities	66	34	77	23
Finance and insurance	66	34	77	23
Credit intermediation and related activities	65	35	73	27
Insurance carriers and related activities	72	28	83	17
Real estate and rental and leasing	66	34	—	—
Professional and business services	69	31	89	11
Professional and technical services	66	34	87	13
Administrative and waste services	77	23	86	14
Education and health services	58	42	80	20
Educational services	62	38	90	10
Junior colleges, colleges, and universities	59	41	87	13
Health care and social assistance	57	43	78	22
Other services	58	42	82	18
1 to 99 workers	66	34	83	17
1 to 49 workers	64	36	83	17
50 to 99 workers	69	31	84	16
100 workers or more	69	31	83	17
100 to 499 workers	72	28	86	14
500 workers or more	65	35	80	20
Geographic areas				
Northeast	62	38	83	17
New England	58	42	81	19
Middle Atlantic	64	36	83	17
South	72	28	81	19
South Atlantic	69	31	79	21
East South Central	76	24	81	19
West South Central	74	26	83	17
Midwest	67	33	84	16
East North Central	67	33	85	15
West North Central	69	31	82	18
West	67	33	86	14
Mountain	67	33	86	14
Pacific	66	34	87	13

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

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