

Table 20. Defined contribution plans: Type of plan and method of contribution, private industry workers, National Compensation Survey, 2009

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

Characteristics	Type of plan ¹							Method of contribution ¹	
	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other	Pre-tax contribution	Roth 401(k) contribution (post-tax) ²
Worker characteristic									
All workers	64	23	4	18	2	4	—	82	22
Management, professional, and related	70	19	—	21	—	—	—	87	24
Management, business, and financial	76	18	—	16	—	—	—	88	26
Professional and related	66	20	—	24	—	—	—	86	23
Service	58	16	—	20	—	—	—	77	24
Protective service	71	—	—	—	—	—	—	82	—
Sales and office	60	28	4	14	—	5	—	81	22
Sales and related	55	39	—	—	—	—	—	82	19
Office and administrative support	63	22	3	16	—	—	—	80	24
Natural resources, construction, and maintenance	55	19	—	25	—	—	—	73	15
Construction, extraction, farming, fishing, and forestry	44	—	—	35	—	—	—	64	—
Installation, maintenance, and repair	67	19	—	—	—	—	—	82	22
Production, transportation, and material moving	65	26	—	16	—	—	—	80	18
Production	64	24	—	17	—	—	—	79	21
Transportation and material moving	67	28	—	—	—	—	—	82	13
Full time	65	22	3	18	2	4	—	82	22
Part time	50	27	—	19	—	—	—	76	16
Union	57	16	—	37	—	—	—	77	24
Nonunion	65	23	4	16	2	4	—	82	22
Average wage within the following categories: ³									
Lowest 25 percent	55	31	—	12	—	—	—	77	22
Lowest 10 percent	54	—	—	—	—	—	—	70	—
Second 25 percent	59	24	6	16	—	6	—	79	15
Third 25 percent	63	24	2	19	—	5	—	81	20
Highest 25 percent	71	18	—	21	—	—	—	86	28
Highest 10 percent	74	16	—	21	—	—	—	89	35
Establishment characteristic									
Goods-producing industries	63	24	—	21	—	—	—	76	16
Construction	47	—	—	—	—	—	—	59	—
Manufacturing	66	23	—	22	—	—	—	80	20
Service-providing industries	64	22	5	17	—	4	—	84	23
Trade, transportation, and utilities	62	33	7	—	—	—	—	84	18
Wholesale trade	77	—	—	—	—	—	—	89	23
Retail trade	52	45	—	—	—	—	—	80	12
Transportation and warehousing	67	—	—	—	—	—	—	85	—
Utilities	—	—	—	—	—	—	—	99	69
Information	80	—	—	—	—	—	—	86	35
Financial activities	82	19	—	—	—	—	—	92	31
Finance and insurance	86	19	—	—	—	—	—	95	35
Credit intermediation and related activities	86	—	—	—	—	—	—	95	24
Insurance carriers and related activities	86	—	—	—	—	—	—	95	45
Real estate and rental and leasing	—	—	—	—	—	—	—	73	—
Professional and business services	65	—	—	—	—	—	—	82	32
Professional and technical services	66	—	—	—	—	—	—	77	35
Administrative and waste services	—	—	—	—	—	—	—	87	—
Education and health services	55	—	—	41	—	—	—	84	12
Educational services	35	—	—	65	—	—	—	82	12
Junior colleges, colleges, and universities	33	—	—	71	—	—	—	80	15
Health care and social assistance	60	—	—	35	—	—	—	85	12
Leisure and hospitality	—	—	—	—	—	—	—	61	37
Accommodation and food services	—	—	—	—	—	—	—	59	—
Other services	—	—	—	—	—	—	—	86	21

See footnotes at end of table.

Table 20. Defined contribution plans: Type of plan and method of contribution, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Type of plan ¹							Method of contribution ¹	
	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other	Pre-tax contribution	Roth 401(k) contribution (post-tax) ²
1 to 99 workers	56	25	4	15	4	9	—	76	17
1 to 49 workers	52	22	—	17	—	11	—	73	18
50 to 99 workers	64	33	—	—	—	—	—	81	14
100 workers or more	70	21	—	20	—	—	—	86	26
100 to 499 workers	65	25	—	18	—	—	—	84	25
500 workers or more	77	15	—	23	—	—	—	89	27
Geographic area									
New England	71	—	—	—	—	—	—	87	33
Middle Atlantic	62	13	—	24	—	—	—	77	25
East North Central	62	23	—	28	—	—	—	82	23
West North Central	57	25	—	—	—	—	—	79	18
South Atlantic	66	25	—	15	—	—	—	85	22
East South Central	58	24	—	—	—	—	—	71	14
West South Central	69	29	—	14	—	—	—	86	22
Mountain	62	22	—	—	—	—	—	80	21
Pacific	64	24	—	16	—	—	—	83	19

¹ Sum of individual items may be greater than total because multiple plans or methods of contribution are available to some employees.

² Plans that combine features of traditional Roth IRA plans and 401(k) plans. Under these plans employees are allowed to have part or all of their retirement plan contributions be subject to all the same post-tax treatment as under a Roth IRA plan.

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published

in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do 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/glossary20092010.htm.