

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2016

(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	84	16
Management, business, and financial	70	30	85	15
Professional and related	67	33	83	17
Teachers	63	37	84	16
Primary, secondary, and special education school teachers	66	34	—	—
Registered nurses	60	40	80	20
Service	66	34	83	17
Protective service	77	23	88	12
Sales and office	66	34	78	22
Sales and related	67	33	74	26
Office and administrative support	66	34	80	20
Natural resources, construction, and maintenance	64	36	80	20
Construction, extraction, farming, fishing, and forestry	53	47	74	26
Installation, maintenance, and repair	71	29	85	15
Production, transportation, and material moving ...	69	31	83	17
Production	69	31	83	17
Transportation and material moving	69	31	83	17
Full time	68	32	83	17
Part time	62	38	75	25
Union	65	35	81	19
Nonunion	67	33	82	18
Average wage within the following categories: ²				
Lowest 25 percent	68	32	77	23
Lowest 10 percent	66	34	74	26
Second 25 percent	67	33	81	19
Third 25 percent	66	34	83	17
Highest 25 percent	68	32	84	16
Highest 10 percent	70	30	85	15
Establishment characteristics				
Goods-producing industries	66	34	81	19
Service-providing industries	68	32	82	18
Education and health services	61	39	81	19
Educational services	63	37	83	17
Elementary and secondary schools	63	37	—	—
Junior colleges, colleges, and universities	62	38	81	19
Health care and social assistance	61	39	81	19
Hospitals	66	34	80	20
Public administration	61	39	88	12

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2016—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	66	34	83	17
1 to 49 workers	65	35	83	17
50 to 99 workers	69	31	83	17
100 workers or more	68	32	81	19
100 to 499 workers	69	31	82	18
500 workers or more	67	33	81	19
Geographic areas				
Northeast	66	34	85	15
New England	66	34	84	16
Middle Atlantic	66	34	85	15
South	71	29	81	19
South Atlantic	68	32	79	21
East South Central	77	23	84	16
West South Central	74	26	82	18
Midwest	64	36	81	19
East North Central	63	37	81	19
West North Central	66	34	80	20
West	66	34	82	18
Mountain	67	33	83	17
Pacific	65	35	82	18

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.