

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2011

(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	4	2	4.5	5.0	96
Worker characteristics					
Management, professional, and related	4	3	4.5	5.0	96
Management, business, and financial	3	2	4.8	5.0	97
Professional and related	5	4	4.4	5.0	95
Service	4	3	5.7	6.9	96
Sales and office	2	2	4.2	—	98
Office and administrative support	3	2	4.2	—	97
Natural resources, construction, and maintenance	4	1	3.5	3.9	96
Construction, extraction, farming, fishing, and forestry	3	—	—	—	97
Installation, maintenance, and repair	5	2	3.4	3.9	95
Production, transportation, and material moving ...	5	2	4.3	3.9	95
Production	4	—	—	—	96
Transportation and material moving	6	3	4.4	—	94
Full time	4	2	4.5	5.0	96
Part time	3	3	4.2	3.9	97
Union	3	2	4.7	—	97
Nonunion	4	3	4.5	5.0	96
Average wage within the following categories: ²					
Lowest 25 percent	5	—	—	—	95
Second 25 percent	4	3	4.7	—	96
Third 25 percent	4	3	4.1	—	96
Highest 25 percent	3	2	4.5	—	97
Highest 10 percent	3	3	5.0	—	97
Establishment characteristics					
Goods-producing industries	3	1	2.7	3.0	97
Manufacturing	2	1	2.7	3.0	98
Service-providing industries	4	3	4.6	5.0	96
Trade, transportation, and utilities	4	2	3.7	3.9	96
Wholesale trade	7	—	—	—	93
Transportation and warehousing	7	4	4.1	3.9	93

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2011—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	
Information	2	2	3.0	3.0	98
Financial activities	2	1	5.3	—	98
Finance and insurance	2	1	5.3	—	98
Credit intermediation and related activities	2	1	2.2	—	98
Professional and business services	2	—	—	—	98
Education and health services	7	6	5.0	—	93
Educational services	14	—	—	—	86
Junior colleges, colleges, and universities	2	1	3.4	—	98
Health care and social assistance	7	6	5.0	—	93
Leisure and hospitality	—	—	—	—	100
Accommodation and food services	—	—	—	—	100
1 to 99 workers	6	4	4.4	5.0	94
1 to 49 workers	7	6	4.4	5.0	93
50 to 99 workers	3	—	—	—	97
100 workers or more	3	2	4.6	—	97
100 to 499 workers	4	2	5.8	6.9	96
500 workers or more	3	1	2.8	3.0	97
Geographic areas					
New England	3	1	4.5	—	97
Middle Atlantic	4	3	4.6	5.0	96
East North Central	2	1	3.3	3.0	98
West North Central	5	—	—	—	95
South Atlantic	5	3	3.2	3.9	95
West South Central	3	—	—	—	97
Pacific	2	2	6.2	7.0	98

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2010." See

Technical Note for more details.

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/glossary20102011.htm.