

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2019

(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	7.1	9
Worker characteristics					
Management, professional, and related	91	80	7.3	7.2	9
Professional and related	92	81	7.4	7.3	8
Teachers	92	84	7.8	7.5	8
Primary, secondary, and special education school teachers	92	84	7.8	7.5	8
Service	92	78	7.1	7.0	8
Protective service	92	75	7.3	7.1	8
Sales and office	87	76	6.7	7.0	13
Office and administrative support	87	76	6.7	7.0	13
Natural resources, construction, and maintenance	88	77	6.8	6.8	12
Production, transportation, and material moving ...	88	77	6.3	6.1	12
Full time	91	79	7.1	7.2	9
Part time	90	77	7.2	7.0	10
Union	91	71	7.3	7.1	9
Nonunion	90	87	7.0	7.0	10
Average wage within the following categories: ²					
Lowest 25 percent	91	84	6.6	6.9	9
Lowest 10 percent	94	89	6.9	7.2	6
Second 25 percent	90	78	6.9	7.0	10
Third 25 percent	91	80	7.1	7.0	9
Highest 25 percent	91	74	7.9	7.5	9
Highest 10 percent	94	72	8.2	8.0	6
Establishment characteristics					
Service-providing industries	91	79	7.1	7.1	9
Education and health services	92	82	7.4	7.2	8
Educational services	92	83	7.4	7.2	8
Elementary and secondary schools	92	83	7.4	7.2	8
Junior colleges, colleges, and universities	93	84	7.4	7.5	7
Health care and social assistance	–	75	7.0	7.0	–
Hospitals	–	73	7.0	7.7	–
Public administration	90	74	6.7	6.4	10
1 to 99 workers	90	80	7.5	7.1	10
1 to 49 workers	89	75	7.3	7.0	11
50 to 99 workers	90	85	7.7	7.5	10
100 workers or more	91	78	7.0	7.1	9
100 to 499 workers	89	78	7.1	7.0	11
500 workers or more	92	78	7.0	7.2	8

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 2019—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	6.8	7.0	8
Local government	90	80	7.2	7.2	10
Geographic areas					
Northeast	97	55	6.8	7.3	3
New England	—	60	7.3	7.3	—
Middle Atlantic	97	54	6.7	7.5	3
South	95	94	6.4	7.0	5
South Atlantic	99	97	5.3	6.0	1
East South Central	82	81	7.1	7.2	18
West South Central	96	95	7.5	7.7	4
Midwest	87	79	7.7	6.7	13
East North Central	81	71	8.2	8.2	19
West North Central	95	93	7.2	6.3	5
West	82	73	8.5	8.0	18
Mountain	84	84	8.9	8.0	16
Pacific	81	68	8.3	7.8	19

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 2019.

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.