

Table 25. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2009

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit ¹					Any amount up to Internal Revenue Code limit	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Worker characteristic										
All workers	100	44	15	25	40	50	75	55	-	-
Management, professional, and related	100	45	15	25	40	50	75	54	-	-
Management, business, and financial	100	46	15	20	30	50	75	54	-	-
Professional and related	100	45	18	25	50	50	75	54	-	-
Service	100	31	20	25	35	50	75	69	-	-
Protective service	100	-	-	-	-	-	-	69	-	-
Sales and office	100	46	15	20	30	50	75	54	-	-
Sales and related	100	45	15	20	50	50	75	54	-	-
Office and administrative support	100	46	15	25	30	50	75	53	-	-
Natural resources, construction, and maintenance	100	40	15	20	40	50	85	60	-	-
Construction, extraction, farming, fishing, and forestry	100	-	-	-	-	-	-	78	-	(²)
Installation, maintenance, and repair	100	51	-	-	-	-	-	49	-	-
Production, transportation, and material moving	100	46	15	20	50	50	75	52	-	-
Production	100	40	15	30	50	60	75	56	-	-
Transportation and material moving	100	54	15	20	50	50	75	46	-	-
Full time	100	43	15	25	40	50	75	56	-	-
Part time	100	53	-	-	-	-	-	47	-	-
Union	100	47	15	18	35	50	50	53	-	-
Nonunion	100	44	15	25	45	50	75	55	-	-
Average wage within the following categories: ³										
Lowest 25 percent	100	38	15	20	50	60	80	61	-	-
Lowest 10 percent	100	35	-	-	-	-	-	65	-	-
Second 25 percent	100	43	15	25	45	50	75	56	-	-
Third 25 percent	100	45	15	20	30	50	75	54	-	-
Highest 25 percent	100	45	16	25	45	50	75	54	-	-
Highest 10 percent	100	46	18	25	50	50	75	54	-	-
Establishment characteristic										
Goods-producing industries	100	42	15	30	50	60	75	54	-	-
Construction	100	-	-	-	-	-	-	79	-	-
Manufacturing	100	47	15	30	50	60	75	49	-	-
Service-providing industries	100	44	15	20	40	50	75	55	-	-
Trade, transportation, and utilities	100	44	15	20	50	50	80	56	-	-
Wholesale trade	100	47	-	-	-	-	-	53	-	-
Retail trade	100	44	-	-	-	-	-	56	-	-
Transportation and warehousing	100	42	-	-	-	-	-	58	-	-
Information	100	66	25	25	30	50	50	34	-	-
Financial activities	100	61	15	20	25	50	60	39	-	-
Finance and insurance	100	65	15	20	25	50	60	35	-	-
Credit intermediation and related activities	100	71	15	15	25	40	60	29	-	-
Insurance carriers and related activities	100	59	15	25	25	50	60	41	-	-
Professional and business services	100	34	25	25	40	50	60	66	-	-
Professional and technical services	100	-	-	-	-	-	-	76	-	-
Education and health services	100	40	-	-	-	-	-	59	-	-
Educational services	100	-	-	-	-	-	-	74	-	(²)
Junior colleges, colleges, and universities	100	8	-	-	-	-	-	87	-	-
Health care and social assistance	100	42	-	-	-	-	-	57	-	-

See footnotes at end of table.

Table 25. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit ¹					Any amount up to Internal Revenue Code limit	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers	100	37	15	20	30	50	75	62	—	—
1 to 49 workers	100	40	15	20	30	50	75	60	—	—
50 to 99 workers	100	32	15	15	30	50	60	66	—	—
100 workers or more	100	48	15	25	50	50	75	51	—	—
100 to 499 workers	100	43	15	25	50	50	75	57	—	—
500 workers or more	100	54	16	25	50	50	75	45	—	—
Geographic area										
New England	100	29	15	18	25	50	75	69	—	—
Middle Atlantic	100	46	15	25	50	50	75	53	—	—
East North Central	100	40	—	—	—	—	—	60	—	—
West North Central	100	41	—	—	—	—	—	59	—	—
South Atlantic	100	45	15	25	50	50	75	55	—	—
East South Central	100	33	—	—	—	—	—	67	—	—
West South Central	100	51	—	—	—	—	—	49	—	—
Mountain	100	52	25	30	50	50	75	47	—	—
Pacific	100	46	15	20	30	50	75	50	—	—

¹ The distribution of maximum employee contributions expressed as a percent of earnings should not be compared with data published by BLS on this topic in previous years due to changes in coding procedures.

² Less than 0.5 percent.

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: Because of rounding, sums of individual items may not equal totals. 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.