

**Table 17. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009**

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

Characteristics	Total	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
			With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
<b>Worker characteristic</b>									
All workers .....	100	87	69	21	12	18	1	12	1
Management, professional, and related .....	100	83	67	21	12	16	( <sup>1</sup> )	17	( <sup>1</sup> )
Management, business, and financial .....	100	86	73	21	12	12	( <sup>1</sup> )	14	( <sup>1</sup> )
Professional and related .....	100	81	62	21	12	19	( <sup>1</sup> )	18	1
Service .....	100	91	80	21	12	9	2	9	1
Sales and office .....	100	94	81	21	12	12	( <sup>1</sup> )	6	( <sup>1</sup> )
Sales and related .....	100	98	88	21	12	—	—	—	—
Office and administrative support .....	100	92	79	21	12	13	( <sup>1</sup> )	7	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	100	89	53	21	12	35	( <sup>1</sup> )	—	—
Construction, extraction, farming, fishing, and forestry .....	100	97	47	21	12	49	—	—	—
Installation, maintenance, and repair .....	100	78	60	21	12	—	—	—	—
Production, transportation, and material moving .....	100	83	61	21	12	20	2	15	2
Production .....	100	68	45	21	12	20	3	28	4
Transportation and material moving .....	100	96	76	21	12	—	—	—	—
Full time .....	100	86	67	21	12	18	1	13	1
Part time .....	100	94	80	21	12	14	( <sup>1</sup> )	—	—
Union .....	100	89	63	21	12	25	1	10	( <sup>1</sup> )
Nonunion .....	100	86	72	21	12	13	1	13	1
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	93	76	21	12	—	—	—	—
Second 25 percent .....	100	93	71	21	12	21	1	7	( <sup>1</sup> )
Third 25 percent .....	100	90	72	21	12	16	2	8	2
Highest 25 percent .....	100	81	63	21	12	18	( <sup>1</sup> )	18	1
Highest 10 percent .....	100	82	69	21	12	13	( <sup>1</sup> )	17	( <sup>1</sup> )
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	74	43	21	12	28	3	24	2
Construction .....	100	97	39	—	—	58	—	—	—
Manufacturing .....	100	66	44	21	12	17	4	31	3
Service-providing industries .....	100	91	77	21	12	14	( <sup>1</sup> )	8	( <sup>1</sup> )
Trade, transportation, and utilities .....	100	92	79	21	12	13	—	—	—
Retail trade .....	100	94	78	21	12	—	—	—	—
Information .....	100	83	71	21	12	—	—	—	—
Financial activities .....	100	90	80	21	12	10	( <sup>1</sup> )	10	( <sup>1</sup> )
Finance and insurance .....	100	90	79	21	12	10	( <sup>1</sup> )	10	( <sup>1</sup> )
Credit intermediation and related activities .....	100	93	82	21	12	—	—	—	—
Insurance carriers and related activities .....	100	88	76	21	12	—	—	—	—
Education and health services .....	100	94	69	21	12	24	1	6	—
Educational services .....	100	93	—	—	—	47	—	—	—
Junior colleges, colleges, and universities .....	100	87	47	19	12	40	—	—	—
Health care and social assistance .....	100	94	70	21	12	—	—	6	—

See footnotes at end of table.

**Table 17. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009—Continued**

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

Characteristics	Total	Plans open to new employees	Open to new employees				Plans not open to new employees	Not determinable	
			With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement			Age and service requirement not determinable
1 to 99 workers .....	100	87	69	21	12	17	( <sup>1</sup> )	11	2
1 to 49 workers .....	100	88	70	21	12	—	—	12	( <sup>1</sup> )
50 to 99 workers .....	100	85	68	21	12	—	—	—	—
100 workers or more .....	100	87	68	21	12	18	1	13	( <sup>1</sup> )
100 to 499 workers .....	100	88	66	21	12	20	2	12	—
500 workers or more .....	100	86	70	21	12	16	1	13	1
<b>Geographic area</b>									
New England .....	100	91	77	21	12	14	1	—	—
Middle Atlantic .....	100	90	71	21	12	19	—	10	( <sup>1</sup> )
East North Central .....	100	80	67	21	12	12	1	20	( <sup>1</sup> )
West North Central .....	100	91	83	21	12	—	—	—	—
South Atlantic .....	100	83	67	21	12	14	2	15	2
East South Central .....	100	94	—	—	—	52	—	—	—
West South Central .....	100	94	68	21	12	—	—	—	—
Mountain .....	100	85	66	21	12	—	—	—	—
Pacific .....	100	86	67	21	12	19	—	—	—

<sup>1</sup> Less than 0.5 percent.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 17. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009**

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
<b>Worker characteristic</b>								
All workers .....	1.2	2.0	0.0	0.0	1.7	0.2	1.2	0.4
Management, professional, and related .....	2.0	3.0	0.0	0.0	2.5	0.2	2.0	0.3
Management, business, and financial .....	2.3	3.5	0.0	0.0	2.5	0.3	2.3	( <sup>1</sup> )
Professional and related .....	2.6	3.8	0.0	0.0	4.1	0.3	2.5	0.4
Service .....	2.6	3.3	0.0	0.0	2.1	1.1	2.7	0.3
Sales and office .....	1.2	2.6	0.0	0.0	2.3	0.2	1.2	0.1
Sales and related .....	1.5	4.9	0.0	0.0	—	—	—	—
Office and administrative support .....	1.7	2.8	0.0	0.0	2.2	0.3	1.7	0.2
Natural resources, construction, and maintenance .....	4.0	5.2	0.0	0.0	5.4	0.3	—	—
Construction, extraction, farming, fishing, and forestry .....	1.7	6.6	4.0	1.2	6.8	—	—	—
Installation, maintenance, and repair .....	7.9	8.8	0.0	0.0	—	—	—	—
Production, transportation, and material moving .....	2.9	5.2	0.0	0.0	4.0	0.8	2.6	1.5
Production .....	3.9	5.3	0.0	0.0	4.0	1.1	3.7	2.3
Transportation and material moving .....	1.7	6.4	0.0	0.0	—	—	—	—
Full time .....	1.3	2.1	0.0	0.0	2.0	0.3	1.3	0.5
Part time .....	2.2	4.7	0.0	0.0	4.0	0.2	—	—
Union .....	1.8	2.7	0.0	0.0	2.2	0.4	1.8	0.2
Nonunion .....	1.6	2.8	0.0	0.0	2.5	0.3	1.6	0.7
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	3.2	5.8	0.0	0.0	—	—	—	—
Second 25 percent .....	1.7	3.8	0.0	0.0	4.0	0.3	1.7	0.1
Third 25 percent .....	1.9	3.2	0.0	0.0	2.7	0.6	1.4	1.4
Highest 25 percent .....	2.0	2.5	0.0	0.0	1.7	0.2	2.0	0.4
Highest 10 percent .....	2.5	3.1	0.0	0.0	1.9	0.2	2.5	0.2
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.2	3.7	0.0	0.0	4.4	0.9	3.1	1.7
Construction .....	2.6	7.0	—	—	7.2	—	—	—
Manufacturing .....	4.0	4.5	0.0	0.0	4.3	1.3	3.6	2.3
Service-providing industries .....	1.3	2.5	0.0	0.0	2.0	0.1	1.3	0.2
Trade, transportation, and utilities .....	2.9	4.3	0.0	0.0	3.4	—	—	—
Retail trade .....	4.0	7.3	0.0	0.0	—	—	—	—
Information .....	5.6	8.4	0.0	0.0	—	—	—	—
Financial activities .....	2.1	3.2	0.0	0.0	2.9	0.2	2.1	( <sup>1</sup> )
Finance and insurance .....	2.4	3.6	0.0	0.0	3.0	0.2	2.4	( <sup>1</sup> )
Credit intermediation and related activities .....	3.4	4.7	0.0	0.0	—	—	—	—
Insurance carriers and related activities .....	4.1	6.2	0.0	0.0	—	—	—	—
Education and health services .....	1.6	6.4	0.0	0.0	6.5	0.5	1.6	—
Educational services .....	2.6	—	—	—	13.4	—	—	—
Junior colleges, colleges, and universities .....	3.6	5.1	2.2	0.0	4.6	—	—	—
Health care and social assistance .....	1.7	6.7	0.0	0.0	—	—	1.7	—

See footnotes at end of table.

**Table 17. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009—Continued**

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers .....	2.8	5.0	0.0	0.0	5.1	0.2	2.7	1.5
1 to 49 workers .....	3.5	6.6	0.0	0.0	—	—	3.5	0.5
50 to 99 workers .....	5.7	6.7	0.0	0.0	—	—	—	—
100 workers or more .....	1.5	2.2	0.0	0.0	1.7	0.3	1.5	0.2
100 to 499 workers .....	2.1	3.3	0.0	0.0	2.7	0.7	2.1	—
500 workers or more .....	1.9	2.7	0.0	0.0	2.1	0.3	1.9	0.4
<b>Geographic area</b>								
New England .....	3.1	5.1	0.0	0.0	2.9	0.5	—	—
Middle Atlantic .....	2.2	3.8	0.0	0.0	3.7	—	2.3	0.2
East North Central .....	2.5	4.1	0.0	0.0	2.7	0.6	2.6	( <sup>1</sup> )
West North Central .....	5.1	7.1	0.0	0.0	—	—	—	—
South Atlantic .....	4.2	5.4	0.0	0.0	3.4	0.8	4.5	1.6
East South Central .....	1.7	—	—	—	14.4	—	—	—
West South Central .....	2.0	9.0	0.0	0.0	—	—	—	—
Mountain .....	9.0	10.3	0.0	0.0	—	—	—	—
Pacific .....	4.6	6.6	0.0	0.0	3.3	—	—	—

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 18. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2009**

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

Characteristics	Total	Single employer	Multi-employer <sup>1</sup>	Other <sup>2</sup>
<b>Worker characteristic</b>				
All workers .....	100	70	—	—
Management, professional, and related .....	100	89	—	—
Management, business, and financial .....	100	91	—	—
Professional and related .....	100	87	—	—
Service .....	100	59	—	—
Sales and office .....	100	82	—	—
Sales and related .....	100	63	—	—
Office and administrative support .....	100	89	—	—
Natural resources, construction, and maintenance .....	100	—	66	—
Construction, extraction, farming, fishing, and forestry .....	100	—	92	—
Installation, maintenance, and repair .....	100	61	—	—
Production, transportation, and material moving .....	100	57	—	—
Production .....	100	74	—	—
Transportation and material moving .....	100	42	—	—
Full time .....	100	72	—	—
Part time .....	100	53	—	—
Union .....	100	—	57	—
Nonunion .....	100	91	—	—
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	100	60	—	—
Second 25 percent .....	100	73	—	—
Third 25 percent .....	100	69	—	—
Highest 25 percent .....	100	72	—	—
Highest 10 percent .....	100	82	—	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	100	55	45	—
Construction .....	100	—	99	—
Manufacturing .....	100	70	30	—
Service-providing industries .....	100	75	—	—
Trade, transportation, and utilities .....	100	56	30	15
Retail trade .....	100	56	—	—
Information .....	100	77	—	—
Financial activities .....	100	99	—	—
Finance and insurance .....	100	100	—	—
Credit intermediation and related activities .....	100	100	—	—
Insurance carriers and related activities .....	100	99	—	—
Education and health services .....	100	76	—	—
Educational services .....	100	80	—	—
Junior colleges, colleges, and universities .....	100	99	—	—
Health care and social assistance .....	100	76	—	—

See footnotes at end of table.

**Table 18. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2009—Continued**

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

Characteristics	Total	Single employer	Multi-employer <sup>1</sup>	Other <sup>2</sup>
1 to 99 workers .....	100	61	—	—
1 to 49 workers .....	100	56	—	—
50 to 99 workers .....	100	73	—	—
100 workers or more .....	100	74	—	—
100 to 499 workers .....	100	64	—	—
500 workers or more .....	100	82	—	—
<b>Geographic area</b>				
New England .....	100	74	—	—
Middle Atlantic .....	100	65	—	—
East North Central .....	100	71	—	—
West North Central .....	100	67	—	—
South Atlantic .....	100	85	—	—
West South Central .....	100	71	—	—
Mountain .....	100	78	—	—
Pacific .....	100	67	—	—

<sup>1</sup> Plans established by a labor organization and provided to employees of two or more unrelated companies in accordance with a collective bargaining agreement.

<sup>2</sup> Includes plans administered by employer associations and the United States Railroad Retirement Board.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 18. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2009**

Characteristics	Single employer	Multi-employer <sup>1</sup>	Other <sup>2</sup>
<b>Worker characteristic</b>			
All workers .....	2.5	-	-
Management, professional, and related .....	2.6	-	-
Management, business, and financial .....	2.4	-	-
Professional and related .....	3.8	-	-
Service .....	3.9	-	-
Sales and office .....	4.1	-	-
Sales and related .....	10.4	-	-
Office and administrative support .....	2.5	-	-
Natural resources, construction, and maintenance .....	-	5.0	-
Construction, extraction, farming, fishing, and forestry .....	-	3.0	-
Installation, maintenance, and repair .....	8.0	-	-
Production, transportation, and material moving .....	5.7	-	-
Production .....	3.9	-	-
Transportation and material moving .....	7.7	-	-
Full time .....	2.5	-	-
Part time .....	7.1	-	-
Union .....	-	3.9	-
Nonunion .....	2.5	-	-
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	7.5	-	-
Second 25 percent .....	5.8	-	-
Third 25 percent .....	3.7	-	-
Highest 25 percent .....	2.8	-	-
Highest 10 percent .....	3.7	-	-
<b>Establishment characteristic</b>			
Goods-producing industries .....	3.9	3.9	-
Construction .....	-	1.3	-
Manufacturing .....	4.5	4.5	-
Service-providing industries .....	2.6	-	-
Trade, transportation, and utilities .....	5.5	4.4	4.2
Retail trade .....	7.7	-	-
Information .....	6.7	-	-
Financial activities .....	0.4	-	-
Finance and insurance .....	0.2	-	-
Credit intermediation and related activities .....	0.3	-	-
Insurance carriers and related activities .....	0.1	-	-
Education and health services .....	6.5	-	-
Educational services .....	16.6	-	-
Junior colleges, colleges, and universities .....	0.4	-	-
Health care and social assistance .....	6.9	-	-

See footnotes at end of table.

**Table 18. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2009—Continued**

Characteristics	Single employer	Multi-employer <sup>1</sup>	Other <sup>2</sup>
1 to 99 workers .....	5.4	—	—
1 to 49 workers .....	7.0	—	—
50 to 99 workers .....	7.0	—	—
100 workers or more .....	3.0	—	—
100 to 499 workers .....	4.5	—	—
500 workers or more .....	3.1	—	—
<b>Geographic area</b>			
New England .....	13.4	—	—
Middle Atlantic .....	3.2	—	—
East North Central .....	5.4	—	—
West North Central .....	6.5	—	—
South Atlantic .....	5.3	—	—
West South Central .....	6.7	—	—
Mountain .....	6.9	—	—
Pacific .....	10.2	—	—

<sup>1</sup> Plans established by a labor organization and provided to employees of two or more unrelated companies in accordance with a collective bargaining agreement.

<sup>2</sup> Includes plans administered by employer associations and the United States Railroad Retirement Board.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 19. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2009**

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

Characteristics	Total	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
			Percent of terminal earnings	Percent of career earnings	Dollar amount	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Worker characteristic</b>										
All workers .....	100	75	35	11	24	6	25	23	-	-
Management, professional, and related .....	100	64	37	17	-	-	36	33	-	-
Management, business, and financial .....	100	58	33	14	-	-	42	40	-	-
Professional and related .....	100	68	40	19	-	-	32	29	-	-
Service .....	100	78	32	-	32	-	22	17	-	-
Sales and office .....	100	69	37	-	21	-	31	31	-	-
Sales and related .....	100	81	29	-	44	-	19	19	-	-
Office and administrative support .....	100	64	39	13	-	-	36	36	-	-
Natural resources, construction, and maintenance .....	100	85	-	-	42	21	15	15	-	-
Construction, extraction, farming, fishing, and forestry .....	100	-	-	-	53	36	-	-	-	-
Installation, maintenance, and repair .....	100	73	33	-	27	-	27	27	-	-
Production, transportation, and material moving .....	100	91	40	-	35	-	9	7	-	-
Production .....	100	86	39	-	38	-	14	11	-	-
Transportation and material moving .....	100	-	41	-	33	-	-	-	-	-
Full time .....	100	74	36	11	21	6	26	24	-	-
Part time .....	100	81	25	-	44	-	19	17	-	-
Union .....	100	87	22	6	45	13	13	11	-	-
Nonunion .....	100	67	42	14	-	-	33	31	-	-
Average wage within the following categories: <sup>1</sup>										
Lowest 25 percent .....	100	77	36	-	-	-	23	22	-	-
Second 25 percent .....	100	80	37	-	26	-	20	18	-	-
Third 25 percent .....	100	76	39	-	24	-	24	23	-	-
Highest 25 percent .....	100	71	31	12	21	7	29	26	-	-
Highest 10 percent .....	100	67	30	-	18	-	33	28	-	-
<b>Establishment characteristic</b>										
Goods-producing industries .....	100	84	27	3	39	15	16	13	-	-
Construction .....	100	-	-	-	52	41	-	-	-	-
Manufacturing .....	100	81	35	-	36	-	19	16	-	-
Service-providing industries .....	100	72	37	-	19	-	28	27	-	-
Trade, transportation, and utilities .....	100	91	39	-	36	-	9	9	-	-
Retail trade .....	100	-	28	-	49	-	-	-	-	-
Information .....	100	47	-	-	-	-	53	45	-	-
Financial activities .....	100	47	26	13	-	-	53	52	-	-
Finance and insurance .....	100	47	27	13	-	-	53	53	-	-
Credit intermediation and related activities .....	100	34	13	16	-	-	66	65	-	-
Insurance carriers and related activities .....	100	62	53	-	-	-	38	37	-	-
Education and health services .....	100	76	46	-	-	-	24	21	-	-
Junior colleges, colleges, and universities .....	100	-	30	25	-	-	-	-	-	-
Health care and social assistance .....	100	75	46	-	-	-	25	22	-	-
1 to 99 workers .....	100	81	38	15	17	11	19	18	-	-
1 to 49 workers .....	100	78	38	-	15	-	22	22	-	-
50 to 99 workers .....	100	-	39	-	-	-	-	-	-	-
100 workers or more .....	100	73	33	-	27	-	27	25	-	-
100 to 499 workers .....	100	78	33	-	35	-	22	19	-	-
500 workers or more .....	100	68	34	-	20	-	32	30	-	-

See footnotes at end of table.

**Table 19. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2009—Continued**

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

Characteristics	Total	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
			Percent of terminal earnings	Percent of career earnings	Dollar amount	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Geographic area</b>										
Middle Atlantic .....	100	73	37	—	26	—	27	25	—	—
East North Central .....	100	74	29	—	34	—	26	22	—	—
West North Central .....	100	79	34	—	23	—	21	21	—	—
South Atlantic .....	100	69	40	—	18	—	31	29	—	—
West South Central .....	100	83	45	—	—	—	17	16	—	—
Pacific .....	100	77	34	—	15	—	23	22	—	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 19. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2009**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar amount	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Worker characteristic</b>									
All workers .....	1.6	2.6	1.3	1.7	1.4	1.6	1.5	-	-
Management, professional, and related .....	2.6	3.2	2.6	-	-	2.6	2.8	-	-
Management, business, and financial .....	4.9	3.9	3.3	-	-	4.9	5.2	-	-
Professional and related .....	3.0	3.9	3.6	-	-	3.0	3.3	-	-
Service .....	3.2	7.7	-	8.8	-	3.2	3.9	-	-
Sales and office .....	3.2	4.4	-	4.3	-	3.2	3.1	-	-
Sales and related .....	4.9	8.5	-	10.0	-	4.9	4.6	-	-
Office and administrative support .....	3.9	4.8	2.2	-	-	3.9	3.9	-	-
Natural resources, construction, and maintenance .....	3.7	-	-	6.7	5.4	3.7	3.7	-	-
Construction, extraction, farming, fishing, and forestry .....	-	-	-	9.1	9.2	-	-	-	-
Installation, maintenance, and repair .....	7.3	7.3	-	7.8	-	7.3	7.3	-	-
Production, transportation, and material moving .....	2.3	6.3	-	4.5	-	2.3	1.9	-	-
Production .....	3.8	6.7	-	5.1	-	3.8	3.0	-	-
Transportation and material moving .....	-	8.1	-	6.5	-	-	-	-	-
Full time .....	1.8	2.5	1.5	1.8	1.2	1.8	1.7	-	-
Part time .....	2.6	5.1	-	4.9	-	2.6	2.7	-	-
Union .....	2.2	4.0	1.5	3.2	3.5	2.2	1.8	-	-
Nonunion .....	2.4	3.0	2.0	-	-	2.4	2.6	-	-
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	4.7	6.9	-	-	-	4.7	4.7	-	-
Second 25 percent .....	3.6	4.5	-	3.8	-	3.6	2.8	-	-
Third 25 percent .....	2.8	4.1	-	2.6	-	2.8	2.7	-	-
Highest 25 percent .....	2.0	2.8	1.8	2.5	2.0	2.0	2.1	-	-
Highest 10 percent .....	3.1	4.7	-	4.5	-	3.1	3.8	-	-
<b>Establishment characteristic</b>									
Goods-producing industries .....	3.5	3.4	0.9	4.5	3.1	3.5	2.9	-	-
Construction .....	-	-	-	8.4	8.8	-	-	-	-
Manufacturing .....	4.3	4.6	-	4.7	-	4.3	3.6	-	-
Service-providing industries .....	2.1	3.2	-	2.1	-	2.1	2.1	-	-
Trade, transportation, and utilities .....	2.0	4.8	-	4.7	-	2.0	2.0	-	-
Retail trade .....	-	6.9	-	7.5	-	-	-	-	-
Information .....	9.2	-	-	-	-	9.2	9.4	-	-
Financial activities .....	4.5	4.0	2.7	-	-	4.5	4.5	-	-
Finance and insurance .....	4.9	4.0	2.8	-	-	4.9	4.9	-	-
Credit intermediation and related activities .....	5.6	3.3	4.1	-	-	5.6	5.6	-	-
Insurance carriers and related activities .....	7.3	7.6	-	-	-	7.3	7.3	-	-
Education and health services .....	3.6	6.4	-	-	-	3.6	3.7	-	-
Junior colleges, colleges, and universities .....	-	4.8	3.8	-	-	-	-	-	-
Health care and social assistance .....	4.0	6.6	-	-	-	4.0	4.1	-	-
1 to 99 workers .....	3.7	5.2	2.7	3.2	3.1	3.7	3.4	-	-
1 to 49 workers .....	4.7	6.4	-	3.6	-	4.7	4.7	-	-
50 to 99 workers .....	-	8.4	-	-	-	-	-	-	-
100 workers or more .....	1.8	2.7	-	2.0	-	1.8	1.8	-	-
100 to 499 workers .....	2.8	4.4	-	4.0	-	2.8	2.3	-	-
500 workers or more .....	3.0	2.9	-	2.2	-	3.0	3.4	-	-

See footnotes at end of table.

**Table 19. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2009—Continued**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar amount	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Geographic area</b>									
Middle Atlantic .....	4.2	6.2	—	4.8	—	4.2	3.9	—	—
East North Central .....	3.5	3.8	—	4.5	—	3.5	3.1	—	—
West North Central .....	4.9	3.4	—	5.5	—	4.9	4.9	—	—
South Atlantic .....	3.7	7.2	—	4.5	—	3.7	4.2	—	—
West South Central .....	4.8	6.6	—	—	—	4.8	4.3	—	—
Pacific .....	3.0	7.9	—	3.0	—	3.0	2.7	—	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**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 <sup>1</sup>							Method of contribution <sup>1</sup>	
	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) <sup>2</sup>
<b>Worker characteristic</b>									
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: <sup>3</sup>									
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
<b>Establishment characteristic</b>									
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 <sup>1</sup>							Method of contribution <sup>1</sup>	
	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) <sup>2</sup>
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
<b>Geographic area</b>									
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

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

<sup>2</sup> 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 20. Standard errors for defined contribution plans: Type of plan and method of contribution, private industry workers, National Compensation Survey, 2009**

Characteristics	Type of plan							Method of contribution	
	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) <sup>1</sup>
<b>Worker characteristic</b>									
All workers .....	1.5	1.6	1.1	1.5	0.6	0.8	—	1.4	1.3
Management, professional, and related .....	2.3	2.6	—	2.6	—	—	—	1.9	2.0
Management, business, and financial .....	2.6	2.5	—	2.5	—	—	—	2.4	2.3
Professional and related .....	2.8	3.1	—	3.2	—	—	—	2.2	2.6
Service .....	6.1	3.3	—	3.7	—	—	—	6.2	4.6
Protective service .....	8.7	—	—	—	—	—	—	5.8	—
Sales and office .....	2.9	2.3	1.0	2.5	—	1.2	—	2.1	1.9
Sales and related .....	3.7	4.3	—	—	—	—	—	3.2	2.9
Office and administrative support .....	3.4	2.3	0.8	2.6	—	—	—	2.7	2.4
Natural resources, construction, and maintenance .....	4.1	3.3	—	4.4	—	—	—	4.0	2.8
Construction, extraction, farming, fishing, and forestry .....	6.3	—	—	7.4	—	—	—	6.6	—
Installation, maintenance, and repair .....	4.7	3.4	—	—	—	—	—	3.5	4.3
Production, transportation, and material moving .....	2.8	3.0	—	2.2	—	—	—	2.7	2.8
Production .....	3.9	3.6	—	3.1	—	—	—	3.8	3.8
Transportation and material moving .....	3.6	4.1	—	—	—	—	—	3.2	3.7
Full time .....	1.6	1.6	0.9	1.5	0.6	0.9	—	1.4	1.4
Part time .....	4.6	4.5	—	5.3	—	—	—	5.6	3.2
Union .....	4.2	3.6	—	4.3	—	—	—	4.6	3.8
Nonunion .....	1.5	1.7	1.1	1.6	0.6	0.9	—	1.4	1.4
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	4.7	4.3	—	3.5	—	—	—	4.4	4.0
Lowest 10 percent .....	11.2	—	—	—	—	—	—	11.0	—
Second 25 percent .....	3.3	2.2	1.7	3.0	—	1.8	—	2.7	1.6
Third 25 percent .....	2.2	2.4	0.6	2.3	—	1.2	—	1.9	1.9
Highest 25 percent .....	1.8	2.1	—	2.5	—	—	—	1.7	2.1
Highest 10 percent .....	2.0	2.1	—	2.9	—	—	—	2.0	3.3
<b>Establishment characteristic</b>									
Goods-producing industries .....	3.1	3.2	—	2.7	—	—	—	2.9	2.2
Construction .....	6.8	—	—	—	—	—	—	7.9	—
Manufacturing .....	3.5	3.4	—	3.0	—	—	—	3.6	2.7
Service-providing industries .....	1.9	1.7	1.3	1.8	—	1.0	—	1.5	1.6
Trade, transportation, and utilities .....	2.9	2.9	1.8	—	—	—	—	1.8	2.5
Wholesale trade .....	4.7	—	—	—	—	—	—	3.3	6.1
Retail trade .....	4.1	4.6	—	—	—	—	—	2.6	2.0
Transportation and warehousing .....	6.9	—	—	—	—	—	—	4.9	—
Utilities .....	—	—	—	—	—	—	—	0.8	7.7
Information .....	7.0	—	—	—	—	—	—	6.4	8.7
Financial activities .....	2.5	2.7	—	—	—	—	—	2.0	3.7
Finance and insurance .....	2.1	2.6	—	—	—	—	—	1.1	3.9
Credit intermediation and related activities .....	2.7	—	—	—	—	—	—	1.6	3.7
Insurance carriers and related activities .....	4.7	—	—	—	—	—	—	1.8	6.5
Real estate and rental and leasing .....	—	—	—	—	—	—	—	12.1	—
Professional and business services .....	5.0	—	—	—	—	—	—	3.7	4.8
Professional and technical services .....	5.6	—	—	—	—	—	—	5.4	6.7
Administrative and waste services .....	—	—	—	—	—	—	—	6.7	—
Education and health services .....	4.2	—	—	4.3	—	—	—	3.2	2.3
Educational services .....	4.4	—	—	4.9	—	—	—	3.7	2.1
Junior colleges, colleges, and universities .....	3.6	—	—	4.3	—	—	—	2.6	1.7
Health care and social assistance .....	5.1	—	—	5.3	—	—	—	3.8	2.8
Leisure and hospitality .....	—	—	—	—	—	—	—	13.4	10.2
Accommodation and food services .....	—	—	—	—	—	—	—	15.8	—
Other services .....	—	—	—	—	—	—	—	12.3	6.0

See footnotes at end of table.

**Table 20. Standard errors for defined contribution plans: Type of plan and method of contribution, private industry workers, National Compensation Survey, 2009—Continued**

Characteristics	Type of plan							Method of contribution	
	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) <sup>1</sup>
1 to 99 workers .....	2.5	3.1	1.2	2.3	1.3	1.8	—	2.4	2.0
1 to 49 workers .....	2.9	2.8	—	3.0	—	2.4	—	2.9	2.2
50 to 99 workers .....	4.6	6.2	—	—	—	—	—	3.7	3.3
100 workers or more .....	1.9	1.7	—	2.0	—	—	—	2.0	2.0
100 to 499 workers .....	2.5	2.1	—	2.8	—	—	—	2.7	2.9
500 workers or more .....	2.4	2.8	—	2.6	—	—	—	2.1	2.5
<b>Geographic area</b>									
New England .....	7.8	—	—	—	—	—	—	8.8	3.4
Middle Atlantic .....	5.4	3.1	—	3.6	—	—	—	4.9	4.8
East North Central .....	3.2	3.1	—	4.0	—	—	—	2.7	3.9
West North Central .....	6.2	5.2	—	—	—	—	—	6.5	3.7
South Atlantic .....	2.8	4.7	—	3.7	—	—	—	2.9	3.3
East South Central .....	8.4	5.5	—	—	—	—	—	8.9	3.8
West South Central .....	3.2	5.2	—	3.7	—	—	—	2.5	3.1
Mountain .....	6.5	3.5	—	—	—	—	—	6.4	1.9
Pacific .....	3.7	5.3	—	3.8	—	—	—	1.2	3.5

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 21. Defined contribution plans: Plan sponsor, private industry workers, National Compensation Survey, 2009**

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

Characteristics	Single employer	Multi-employer <sup>1</sup>	Employer association	Other
<b>Worker characteristic</b>				
All workers .....	97	3	—	—
Management, professional, and related .....	98	—	—	—
Management, business, and financial .....	98	—	—	—
Professional and related .....	99	—	—	—
Service .....	98	—	—	—
Protective service .....	98	—	—	—
Sales and office .....	99	—	—	—
Sales and related .....	100	—	—	—
Office and administrative support .....	99	1	—	—
Natural resources, construction, and maintenance .....	81	17	—	—
Construction, extraction, farming, fishing, and forestry .....	73	25	—	—
Installation, maintenance, and repair .....	89	—	—	—
Production, transportation, and material moving .....	97	—	—	—
Production .....	96	—	—	—
Transportation and material moving .....	98	—	—	—
Full time .....	97	3	—	—
Part time .....	99	—	—	—
Union .....	74	23	—	—
Nonunion .....	99	—	—	—
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	99	—	—	—
Lowest 10 percent .....	100	—	—	—
Second 25 percent .....	98	—	—	—
Third 25 percent .....	98	2	—	—
Highest 25 percent .....	95	4	—	—
Highest 10 percent .....	96	—	—	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	93	7	—	—
Construction .....	83	—	—	—
Manufacturing .....	95	—	—	—
Service-providing industries .....	98	1	—	—
Trade, transportation, and utilities .....	99	—	—	—
Wholesale trade .....	100	—	—	—
Retail trade .....	100	—	—	—
Transportation and warehousing .....	100	—	—	—
Utilities .....	76	—	—	—
Information .....	89	—	—	—
Financial activities .....	100	—	—	—
Finance and insurance .....	100	—	—	—
Credit intermediation and related activities .....	100	—	—	—
Insurance carriers and related activities .....	100	—	—	—
Real estate and rental and leasing .....	100	—	—	—
Professional and business services .....	97	—	—	—
Professional and technical services .....	99	—	—	—
Administrative and waste services .....	92	—	—	—
Education and health services .....	99	—	—	—
Educational services .....	99	—	—	—
Junior colleges, colleges, and universities .....	99	—	—	—
Health care and social assistance .....	99	—	—	—
Leisure and hospitality .....	100	—	—	—
Accommodation and food services .....	100	—	—	—
Other services .....	93	—	—	—

See footnotes at end of table.

**Table 21. Defined contribution plans: Plan sponsor, private industry workers, National Compensation Survey, 2009—Continued**

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

Characteristics	Single employer	Multi-employer <sup>1</sup>	Employer association	Other
1 to 99 workers .....	98	2	—	—
1 to 49 workers .....	97	3	—	—
50 to 99 workers .....	98	—	—	—
100 workers or more .....	96	3	—	—
100 to 499 workers .....	96	—	—	—
500 workers or more .....	96	—	—	—
<b>Geographic area</b>				
New England .....	98	—	—	—
Middle Atlantic .....	95	4	—	—
East North Central .....	97	—	—	—
West North Central .....	97	—	—	—
South Atlantic .....	98	—	—	—
East South Central .....	98	—	—	—
West South Central .....	98	—	—	—
Mountain .....	99	—	—	—
Pacific .....	94	—	—	—

<sup>1</sup> Defined contribution plans offered by multi-employers cover employees of two or more unrelated employers and are governed by a collective bargaining agreement.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 21. Standard errors for defined contribution plans: Plan sponsor, private industry workers, National Compensation Survey, 2009**

Characteristics	Single employer	Multi-employer <sup>1</sup>	Employer association	Other
<b>Worker characteristic</b>				
All workers .....	0.5	0.5	-	-
Management, professional, and related .....	0.7	-	-	-
Management, business, and financial .....	0.9	-	-	-
Professional and related .....	0.6	-	-	-
Service .....	1.1	-	-	-
Protective service .....	1.8	-	-	-
Sales and office .....	0.3	-	-	-
Sales and related .....	0.1	-	-	-
Office and administrative support .....	0.4	0.4	-	-
Natural resources, construction, and maintenance .....	4.1	4.0	-	-
Construction, extraction, farming, fishing, and forestry .....	6.5	6.5	-	-
Installation, maintenance, and repair .....	3.9	-	-	-
Production, transportation, and material moving .....	1.4	-	-	-
Production .....	1.6	-	-	-
Transportation and material moving .....	1.3	-	-	-
Full time .....	0.6	0.5	-	-
Part time .....	0.7	-	-	-
Union .....	3.6	3.7	-	-
Nonunion .....	0.3	-	-	-
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.4	-	-	-
Lowest 10 percent .....	0.0	-	-	-
Second 25 percent .....	0.6	-	-	-
Third 25 percent .....	0.6	0.5	-	-
Highest 25 percent .....	1.2	1.0	-	-
Highest 10 percent .....	1.2	-	-	-
<b>Establishment characteristic</b>				
Goods-producing industries .....	1.9	1.8	-	-
Construction .....	5.3	-	-	-
Manufacturing .....	2.2	-	-	-
Service-providing industries .....	0.5	0.3	-	-
Trade, transportation, and utilities .....	0.4	-	-	-
Wholesale trade .....	0.0	-	-	-
Retail trade .....	0.1	-	-	-
Transportation and warehousing .....	0.3	-	-	-
Utilities .....	7.0	-	-	-
Information .....	5.1	-	-	-
Financial activities .....	( <sup>3</sup> )	-	-	-
Finance and insurance .....	( <sup>3</sup> )	-	-	-
Credit intermediation and related activities .....	( <sup>3</sup> )	-	-	-
Insurance carriers and related activities .....	( <sup>3</sup> )	-	-	-
Real estate and rental and leasing .....	0.0	-	-	-
Professional and business services .....	1.7	-	-	-
Professional and technical services .....	1.0	-	-	-
Administrative and waste services .....	5.7	-	-	-
Education and health services .....	0.5	-	-	-
Educational services .....	0.6	-	-	-
Junior colleges, colleges, and universities .....	1.0	-	-	-
Health care and social assistance .....	0.5	-	-	-
Leisure and hospitality .....	0.0	-	-	-
Accommodation and food services .....	0.0	-	-	-
Other services .....	5.8	-	-	-

See footnotes at end of table.

**Table 21. Standard errors for defined contribution plans: Plan sponsor, private industry workers, National Compensation Survey, 2009—Continued**

Characteristics	Single employer	Multi-employer <sup>1</sup>	Employer association	Other
1 to 99 workers .....	0.7	0.6	—	—
1 to 49 workers .....	0.8	0.8	—	—
50 to 99 workers .....	0.9	—	—	—
100 workers or more .....	0.9	0.8	—	—
100 to 499 workers .....	1.1	—	—	—
500 workers or more .....	1.2	—	—	—
<b>Geographic area</b>				
New England .....	2.1	—	—	—
Middle Atlantic .....	1.3	1.0	—	—
East North Central .....	1.3	—	—	—
West North Central .....	1.9	—	—	—
South Atlantic .....	0.8	—	—	—
East South Central .....	1.6	—	—	—
West South Central .....	1.8	—	—	—
Mountain .....	0.6	—	—	—
Pacific .....	2.2	—	—	—

<sup>1</sup> Defined contribution plans offered by multi-employers cover employees of two or more unrelated employers and are governed by a collective bargaining agreement.

<sup>2</sup> 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.

<sup>3</sup> Less than 0.05.

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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 22. Savings and thrift plans: Summary of provisions, private industry workers, National Compensation Survey, 2009**

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

Characteristics	Pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>1</sup>	Automatic enrollment provision <sup>2</sup>	Automatic escalation feature
<b>Worker characteristic</b>				
All workers .....	100	30	19	8
Management, professional, and related .....	100	32	19	9
Management, business, and financial .....	100	33	18	8
Professional and related .....	100	32	20	10
Service .....	100	31	13	—
Protective service .....	100	—	—	—
Sales and office .....	100	32	20	7
Sales and related .....	100	29	26	—
Office and administrative support .....	100	33	18	7
Natural resources, construction, and maintenance .....	100	23	10	—
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—
Installation, maintenance, and repair .....	100	29	13	—
Production, transportation, and material moving .....	100	22	24	10
Production .....	100	27	24	15
Transportation and material moving .....	100	—	25	—
Full time .....	100	30	19	8
Part time .....	100	22	20	—
Union .....	100	35	17	7
Nonunion .....	100	29	19	8
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	100	30	11	—
Lowest 10 percent .....	100	—	—	—
Second 25 percent .....	100	20	21	7
Third 25 percent .....	100	27	18	8
Highest 25 percent .....	100	37	21	10
Highest 10 percent .....	100	44	22	10
<b>Establishment characteristic</b>				
Goods-producing industries .....	100	21	20	14
Construction .....	100	—	—	—
Manufacturing .....	100	25	23	16
Service-providing industries .....	100	32	19	6
Trade, transportation, and utilities .....	100	26	23	4
Wholesale trade .....	100	26	—	—
Retail trade .....	100	22	23	—
Transportation and warehousing .....	100	—	—	—
Information .....	100	44	—	—
Financial activities .....	100	36	26	12
Finance and insurance .....	100	38	28	13
Credit intermediation and related activities .....	100	25	13	—
Insurance carriers and related activities .....	100	51	46	—
Professional and business services .....	100	46	—	—
Professional and technical services .....	100	49	—	—
Education and health services .....	100	14	15	9
Educational services .....	100	19	—	—
Junior colleges, colleges, and universities .....	100	20	—	—
Health care and social assistance .....	100	13	17	11

See footnotes at end of table.

**Table 22. Savings and thrift plans: Summary of provisions, private industry workers, National Compensation Survey, 2009—Continued**

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

Characteristics	Pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>1</sup>	Automatic enrollment provision <sup>2</sup>	Automatic escalation feature
1 to 99 workers .....	100	22	9	—
1 to 49 workers .....	100	24	10	—
50 to 99 workers .....	100	17	8	—
100 workers or more .....	100	34	25	10
100 to 499 workers .....	100	36	22	6
500 workers or more .....	100	32	28	15
<b>Geographic area</b>				
New England .....	100	42	—	—
Middle Atlantic .....	100	—	17	—
East North Central .....	100	33	18	—
West North Central .....	100	22	23	—
South Atlantic .....	100	29	16	—
East South Central .....	100	19	30	—
West South Central .....	100	28	18	8
Mountain .....	100	30	22	11
Pacific .....	100	25	19	—

<sup>1</sup> 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.

<sup>2</sup> The employer that sponsors the plan automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 22. Standard errors for savings and thrift plans: Summary of provisions, private industry workers, National Compensation Survey, 2009**

Characteristics	Pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>1</sup>	Automatic enrollment provision <sup>2</sup>	Automatic escalation feature
<b>Worker characteristic</b>				
All workers .....	0.0	2.2	1.5	1.0
Management, professional, and related .....	( <sup>3</sup> )	2.7	2.5	1.5
Management, business, and financial .....	0.0	3.1	2.4	1.7
Professional and related .....	0.0	3.6	3.3	1.9
Service .....	0.0	6.4	2.7	—
Protective service .....	( <sup>3</sup> )	—	—	—
Sales and office .....	( <sup>3</sup> )	3.2	2.0	1.5
Sales and related .....	0.0	4.6	4.4	—
Office and administrative support .....	( <sup>3</sup> )	3.8	2.1	1.6
Natural resources, construction, and maintenance .....	0.0	4.3	2.5	—
Construction, extraction, farming, fishing, and forestry .....	0.0	—	—	—
Installation, maintenance, and repair .....	0.0	6.2	3.8	—
Production, transportation, and material moving .....	0.0	3.7	3.9	2.7
Production .....	( <sup>3</sup> )	4.8	4.7	4.4
Transportation and material moving .....	0.0	—	5.6	—
Full time .....	0.0	2.2	1.6	1.0
Part time .....	0.0	4.3	3.6	—
Union .....	0.0	5.0	3.7	1.7
Nonunion .....	0.0	2.3	1.6	1.1
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	0.0	5.9	2.4	—
Lowest 10 percent .....	0.0	—	—	—
Second 25 percent .....	0.0	2.5	2.1	1.5
Third 25 percent .....	( <sup>3</sup> )	2.7	1.9	1.3
Highest 25 percent .....	0.0	2.8	2.5	1.5
Highest 10 percent .....	0.0	4.2	4.2	2.0
<b>Establishment characteristic</b>				
Goods-producing industries .....	0.0	2.9	3.5	3.4
Construction .....	0.0	—	—	—
Manufacturing .....	( <sup>3</sup> )	3.3	4.6	4.4
Service-providing industries .....	0.0	2.7	1.7	1.0
Trade, transportation, and utilities .....	0.0	3.6	3.0	0.8
Wholesale trade .....	0.0	7.1	—	—
Retail trade .....	0.0	3.7	4.5	—
Transportation and warehousing .....	0.0	—	—	—
Information .....	0.0	8.9	—	—
Financial activities .....	0.0	4.3	3.3	3.1
Finance and insurance .....	0.0	4.4	3.5	3.2
Credit intermediation and related activities .....	0.0	4.1	2.7	—
Insurance carriers and related activities .....	( <sup>3</sup> )	6.8	6.7	—
Professional and business services .....	0.0	6.8	—	—
Professional and technical services .....	0.0	9.1	—	—
Education and health services .....	0.0	3.1	3.0	2.7
Educational services .....	0.0	5.0	—	—
Junior colleges, colleges, and universities .....	0.0	2.9	—	—
Health care and social assistance .....	0.0	3.4	3.4	3.1

See footnotes at end of table.

**Table 22. Standard errors for savings and thrift plans: Summary of provisions, private industry workers, National Compensation Survey, 2009—Continued**

Characteristics	Pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>1</sup>	Automatic enrollment provision <sup>2</sup>	Automatic escalation feature
1 to 99 workers .....	0.0	3.1	1.7	—
1 to 49 workers .....	0.0	3.4	2.5	—
50 to 99 workers .....	0.0	4.6	1.9	—
100 workers or more .....	0.0	2.9	2.1	1.3
100 to 499 workers .....	0.0	4.3	3.0	1.4
500 workers or more .....	( <sup>3</sup> )	3.1	2.9	2.6
<b>Geographic area</b>				
New England .....	0.0	7.0	—	—
Middle Atlantic .....	0.0	—	1.5	—
East North Central .....	0.0	6.0	4.1	—
West North Central .....	( <sup>3</sup> )	6.1	4.6	—
South Atlantic .....	0.0	4.6	3.2	—
East South Central .....	0.0	4.9	7.0	—
West South Central .....	0.0	4.3	1.6	1.6
Mountain .....	( <sup>3</sup> )	4.6	4.6	2.7
Pacific .....	0.0	4.0	5.0	—

<sup>1</sup> 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.

<sup>2</sup> The employer that sponsors the plan automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

<sup>3</sup> Less than 0.05.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 23. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2009**

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

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Default contribution not determinable	No automatic enrollment available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings								
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Worker characteristic</b>												
All workers .....	100	19	18	2	3	3	3	4	1	74	7	
Management, professional, and related .....	100	19	18	2	2	3	3	4	1	74	7	
Management, business, and financial .....	100	18	18	2	2	3	4	5	( <sup>2</sup> )	75	7	
Professional and related .....	100	20	18	2	2	3	3	4	1	73	8	
Service .....	100	13	13	—	—	—	—	—	( <sup>2</sup> )	83	4	
Sales and office .....	100	20	19	—	—	—	—	—	2	73	6	
Sales and related .....	100	26	24	—	—	—	—	—	2	65	9	
Office and administrative support .....	100	18	16	2	3	3	3	5	2	77	5	
Natural resources, construction, and maintenance .....	100	10	9	—	—	—	—	—	( <sup>2</sup> )	79	11	
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—	—	—	—	—	84	—	
Installation, maintenance, and repair .....	100	13	—	—	—	—	—	—	1	76	11	
Production, transportation, and material moving .....	100	24	24	—	—	—	—	—	( <sup>2</sup> )	68	7	
Production .....	100	24	24	—	—	—	—	—	( <sup>2</sup> )	71	4	
Transportation and material moving .....	100	25	25	—	—	—	—	—	—	64	11	
Full time .....	100	19	18	2	3	3	3	4	1	74	7	
Part time .....	100	20	19	—	—	—	—	—	1	77	3	
Union .....	100	17	17	—	—	—	—	—	—	73	11	
Nonunion .....	100	19	18	—	—	—	—	—	1	74	7	
Average wage within the following categories: <sup>3</sup>												
Lowest 25 percent .....	100	11	10	—	—	—	—	—	( <sup>2</sup> )	86	3	
Lowest 10 percent .....	100	—	—	—	—	—	—	—	1	95	—	
Second 25 percent .....	100	21	19	1	3	3	3	3	2	73	6	
Third 25 percent .....	100	18	17	2	3	3	3	5	1	77	5	
Highest 25 percent .....	100	21	21	—	—	—	—	—	1	69	10	
Highest 10 percent .....	100	22	21	—	—	—	—	—	1	67	11	
<b>Establishment characteristic</b>												
Goods-producing industries .....	100	20	20	2	2	3	3	4	( <sup>2</sup> )	73	7	
Construction .....	100	—	—	—	—	—	—	—	—	83	—	
Manufacturing .....	100	23	23	—	—	—	—	—	( <sup>2</sup> )	71	6	
Service-providing industries .....	100	19	18	—	—	—	—	—	1	74	7	
Trade, transportation, and utilities .....	100	23	23	—	—	—	—	—	1	65	11	
Wholesale trade .....	100	—	—	—	—	—	—	—	—	64	—	
Retail trade .....	100	23	22	—	—	—	—	—	1	71	6	
Transportation and warehousing .....	100	—	—	—	—	—	—	—	—	59	—	
Information .....	100	—	—	—	—	—	—	—	2	78	—	
Financial activities .....	100	26	25	2	3	3	4	5	1	68	6	
Finance and insurance .....	100	28	27	2	3	3	4	5	1	66	6	
Credit intermediation and related activities .....	100	13	11	2	2	3	4	5	2	82	5	
Insurance carriers and related activities .....	100	46	46	2	3	3	5	5	1	45	8	
Professional and business services .....	100	—	—	—	—	—	—	—	2	78	—	
Professional and technical services .....	100	—	—	—	—	—	—	—	—	76	—	
Education and health services .....	100	15	15	2	2	3	3	4	( <sup>2</sup> )	80	4	
Educational services .....	100	—	—	—	—	—	—	—	—	89	—	
Junior colleges, colleges, and universities .....	100	—	—	—	—	—	—	—	—	82	—	
Health care and social assistance .....	100	17	16	2	2	3	3	4	1	79	4	

See footnotes at end of table.

**Table 23. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2009—Continued**

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

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Default contribution not determinable	No automatic enrollment available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings								
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
1 to 99 workers .....	100	9	8	—	—	—	—	—	—	1	84	7
1 to 49 workers .....	100	10	8	—	—	—	—	—	—	1	84	6
50 to 99 workers .....	100	8	7	—	—	—	—	—	—	1	83	8
100 workers or more .....	100	25	24	—	—	—	—	—	—	1	68	7
100 to 499 workers .....	100	22	22	1	3	3	3	4	( <sup>2</sup> )	70	8	
500 workers or more .....	100	28	27	—	—	—	—	—	1	66	7	
<b>Geographic area</b>												
New England .....	100	—	—	—	—	—	—	—	—	2	67	—
Middle Atlantic .....	100	17	16	1	3	3	4	5	1	75	7	
East North Central .....	100	18	17	—	—	—	—	—	1	75	7	
West North Central .....	100	23	22	2	3	3	3	3	1	69	8	
South Atlantic .....	100	16	15	—	—	—	—	—	1	76	8	
East South Central .....	100	30	27	3	3	3	3	4	3	65	5	
West South Central .....	100	18	16	—	—	—	—	—	2	79	4	
Mountain .....	100	22	22	2	2	3	3	4	( <sup>2</sup> )	74	3	
Pacific .....	100	19	19	—	—	—	—	—	( <sup>2</sup> )	70	10	

<sup>1</sup> The employer that sponsors the plan automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

more details.

<sup>2</sup> Less than 0.5 percent.

<sup>3</sup> 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

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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 23. Standard errors for savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2009**

Characteristics	Automatic enrollment available	With automatic enrollment							No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings					Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Worker characteristic</b>										
All workers .....	1.5	1.5	0.9	1.4	0.0	0.2	0.9	0.3	1.6	0.9
Management, professional, and related .....	2.5	2.5	0.0	0.8	0.0	1.3	1.1	0.3	2.7	1.5
Management, business, and financial .....	2.4	2.4	0.0	0.7	0.0	1.1	0.0	0.2	2.7	1.4
Professional and related .....	3.3	3.1	0.0	1.0	0.0	1.1	0.2	0.6	3.4	2.0
Service .....	2.7	2.6	—	—	—	—	—	0.4	3.4	2.1
Sales and office .....	2.0	2.0	—	—	—	—	—	0.8	2.3	1.5
Sales and related .....	4.4	4.3	—	—	—	—	—	1.1	5.0	4.1
Office and administrative support .....	2.1	2.0	0.0	0.2	0.0	1.5	0.0	0.9	2.3	1.0
Natural resources, construction, and maintenance .....	2.5	2.5	—	—	—	—	—	0.3	5.2	4.9
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	—	—	—	—	9.0	—
Installation, maintenance, and repair .....	3.8	—	—	—	—	—	—	0.6	5.9	5.5
Production, transportation, and material moving .....	3.9	3.9	—	—	—	—	—	0.1	4.1	2.0
Production .....	4.7	4.7	—	—	—	—	—	0.2	4.9	1.9
Transportation and material moving .....	5.6	5.6	—	—	—	—	—	—	5.9	4.0
Full time .....	1.6	1.6	0.0	0.9	0.0	0.3	1.3	0.3	1.7	0.9
Part time .....	3.6	3.5	—	—	—	—	—	0.4	3.7	1.1
Union .....	3.7	3.7	—	—	—	—	—	—	4.0	2.2
Nonunion .....	1.6	1.7	—	—	—	—	—	0.3	1.7	0.9
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	2.4	2.4	—	—	—	—	—	0.2	2.9	1.1
Lowest 10 percent .....	—	—	—	—	—	—	—	0.9	2.6	—
Second 25 percent .....	2.1	2.2	0.3	1.4	0.0	0.0	1.4	0.9	2.4	1.2
Third 25 percent .....	1.9	1.9	0.3	0.3	0.0	0.2	0.3	0.3	2.1	1.0
Highest 25 percent .....	2.5	2.5	—	—	—	—	—	0.3	2.8	1.8
Highest 10 percent .....	4.2	4.2	—	—	—	—	—	0.4	4.6	2.8
<b>Establishment characteristic</b>										
Goods-producing industries .....	3.5	3.5	0.8	0.0	0.2	0.0	0.0	( <sup>3</sup> )	3.1	2.3
Construction .....	—	—	—	—	—	—	—	—	8.8	—
Manufacturing .....	4.6	4.6	—	—	—	—	—	0.1	3.6	2.2
Service-providing industries .....	1.7	1.7	—	—	—	—	—	0.4	1.9	1.0
Trade, transportation, and utilities .....	3.0	3.0	—	—	—	—	—	0.5	3.4	2.6
Wholesale trade .....	—	—	—	—	—	—	—	—	7.2	—
Retail trade .....	4.5	4.5	—	—	—	—	—	1.2	4.2	2.8
Transportation and warehousing .....	—	—	—	—	—	—	—	—	9.2	—
Information .....	—	—	—	—	—	—	—	1.4	6.8	—
Financial activities .....	3.3	3.3	0.0	0.5	0.0	1.1	0.0	0.6	3.6	1.6
Finance and insurance .....	3.5	3.5	0.0	0.7	0.0	1.3	0.0	0.6	3.7	1.7
Credit intermediation and related activities .....	2.7	2.6	0.0	0.0	0.9	1.3	0.7	1.0	3.5	2.1
Insurance carriers and related activities .....	6.7	6.8	0.3	0.0	0.0	2.0	0.0	0.6	6.6	3.2
Professional and business services .....	—	—	—	—	—	—	—	1.0	5.5	—
Professional and technical services .....	—	—	—	—	—	—	—	—	8.6	—
Education and health services .....	3.0	3.0	1.0	0.0	0.7	0.8	0.0	0.4	3.3	1.1
Educational services .....	—	—	—	—	—	—	—	—	4.2	—
Junior colleges, colleges, and universities .....	—	—	—	—	—	—	—	—	6.3	—
Health care and social assistance .....	3.4	3.4	1.0	0.0	0.5	0.8	0.0	0.4	3.8	1.2

See footnotes at end of table.

**Table 23. Standard errors for savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2009—Continued**

Characteristics	Automatic enrollment available	With automatic enrollment							No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings					Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers .....	1.7	1.7	—	—	—	—	—	0.5	2.0	1.6
1 to 49 workers .....	2.5	2.4	—	—	—	—	—	0.6	2.5	2.0
50 to 99 workers .....	1.9	1.5	—	—	—	—	—	1.0	3.2	2.8
100 workers or more .....	2.1	2.2	—	—	—	—	—	0.3	2.2	1.3
100 to 499 workers .....	3.0	3.0	0.0	0.8	0.0	0.7	0.0	0.2	3.6	2.1
500 workers or more .....	2.9	3.0	—	—	—	—	—	0.6	3.0	1.2
<b>Geographic area</b>										
New England .....	—	—	—	—	—	—	—	1.1	13.2	—
Middle Atlantic .....	1.5	1.5	0.0	0.0	0.0	0.7	0.0	0.7	2.8	2.1
East North Central .....	4.1	4.1	—	—	—	—	—	0.4	5.1	2.9
West North Central .....	4.6	4.5	0.3	0.7	0.0	0.0	0.9	0.8	4.8	3.4
South Atlantic .....	3.2	3.2	—	—	—	—	—	0.5	3.2	2.2
East South Central .....	7.0	7.6	0.6	0.0	0.0	0.2	1.2	2.7	6.9	3.3
West South Central .....	1.6	2.4	—	—	—	—	—	1.3	1.8	0.7
Mountain .....	4.6	4.7	1.0	0.0	0.0	0.0	1.4	0.2	5.1	1.5
Pacific .....	5.0	4.8	—	—	—	—	—	0.4	5.3	2.0

<sup>1</sup> The employer that sponsors the plan automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

<sup>2</sup> 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.

<sup>3</sup> Less than 0.05.

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/eps/glossary20092010.htm](http://www.bls.gov/ncs/eps/glossary20092010.htm).

**Table 24. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2009**

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

Characteristics	Total	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					No automatic enrollment available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>									
All workers .....	100	19	33	50	50	71	100	74	7
Management, professional, and related .....	100	19	33	50	67	71	100	74	7
Management, business, and financial .....	100	18	38	50	67	71	100	75	7
Professional and related .....	100	20	—	—	—	—	—	73	8
Service .....	100	13	33	33	50	67	100	83	4
Sales and office .....	100	20	33	50	50	71	100	73	6
Sales and related .....	100	26	30	38	50	67	100	65	9
Office and administrative support .....	100	18	33	50	50	71	100	77	5
Natural resources, construction, and maintenance .....	100	10	—	—	—	—	—	79	11
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—	—	—	84	—
Installation, maintenance, and repair .....	100	13	—	—	—	—	—	76	11
Production, transportation, and material moving .....	100	24	—	—	—	—	—	68	7
Production .....	100	24	—	—	—	—	—	71	4
Transportation and material moving .....	100	25	—	—	—	—	—	64	11
Full time .....	100	19	33	50	50	71	100	74	7
Part time .....	100	20	—	—	—	—	—	77	3
Union .....	100	17	30	33	50	100	100	73	11
Nonunion .....	100	19	33	50	50	71	100	74	7
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	11	—	—	—	—	—	86	3
Lowest 10 percent .....	100	—	—	—	—	—	—	95	—
Second 25 percent .....	100	21	33	43	50	50	100	73	6
Third 25 percent .....	100	18	33	43	50	100	100	77	5
Highest 25 percent .....	100	21	33	50	67	100	100	69	10
Highest 10 percent .....	100	22	33	50	67	71	100	67	11
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	20	17	38	50	100	100	73	7
Construction .....	100	—	—	—	—	—	—	83	—
Manufacturing .....	100	23	—	—	—	—	—	71	6
Service-providing industries .....	100	19	33	50	50	71	100	74	7
Trade, transportation, and utilities .....	100	23	30	50	50	100	100	65	11
Wholesale trade .....	100	—	—	—	—	—	—	64	—
Retail trade .....	100	23	—	—	—	—	—	71	6
Transportation and warehousing .....	100	—	—	—	—	—	—	59	—
Information .....	100	—	—	—	—	—	—	78	—
Financial activities .....	100	26	33	50	50	71	100	68	6
Finance and insurance .....	100	28	33	50	50	71	100	66	6
Credit intermediation and related activities .....	100	13	50	50	50	67	71	82	5
Insurance carriers and related activities .....	100	46	—	—	—	—	—	45	8
Professional and business services .....	100	—	—	—	—	—	—	78	—
Professional and technical services .....	100	—	—	—	—	—	—	76	—
Education and health services .....	100	15	—	—	—	—	—	80	4
Educational services .....	100	—	—	—	—	—	—	89	—
Junior colleges, colleges, and universities .....	100	—	—	—	—	—	—	82	—
Health care and social assistance .....	100	17	—	—	—	—	—	79	4

See footnotes at end of table.

**Table 24. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2009—Continued**

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

Characteristics	Total	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					No automatic enrollment available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	100	9	33	33	50	50	71	84	7
1 to 49 workers .....	100	10	33	33	50	50	71	84	6
50 to 99 workers .....	100	8	50	50	50	100	100	83	8
100 workers or more .....	100	25	33	50	50	100	100	68	7
100 to 499 workers .....	100	22	—	—	—	—	—	70	8
500 workers or more .....	100	28	33	50	75	100	100	66	7
<b>Geographic area</b>									
New England .....	100	—	—	—	—	—	—	67	—
Middle Atlantic .....	100	17	33	50	50	71	100	75	7
East North Central .....	100	18	33	38	38	50	100	75	7
West North Central .....	100	23	33	50	50	50	75	69	8
South Atlantic .....	100	16	—	—	—	—	—	76	8
East South Central .....	100	30	—	—	—	—	—	65	5
West South Central .....	100	18	—	—	—	—	—	79	4
Mountain .....	100	22	—	—	—	—	—	74	3
Pacific .....	100	19	—	—	—	—	—	70	10

<sup>1</sup> The percentage is determined by the ratio of the default enrollment amount and the maximum employee contribution matched by the employer, for those plans that specify both values.

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.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may

**Table 24. Standard errors for savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2009**

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					No automatic enrollment available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	1.5	0.0	14.2	0.0	20.4	0.0	1.6	0.9
Management, professional, and related .....	2.5	0.0	15.4	20.9	8.2	0.0	2.7	1.5
Management, business, and financial .....	2.4	15.7	0.0	22.4	35.5	0.0	2.7	1.4
Professional and related .....	3.3	—	—	—	—	—	3.4	2.0
Service .....	2.7	0.0	3.1	14.9	13.5	0.0	3.4	2.1
Sales and office .....	2.0	2.0	0.0	0.0	2.1	0.0	2.3	1.5
Sales and related .....	4.4	1.8	12.9	3.3	20.7	14.6	5.0	4.1
Office and administrative support .....	2.1	9.9	0.0	0.0	0.0	0.0	2.3	1.0
Natural resources, construction, and maintenance .....	2.5	—	—	—	—	—	5.2	4.9
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	—	—	9.0	—
Installation, maintenance, and repair .....	3.8	—	—	—	—	—	5.9	5.5
Production, transportation, and material moving .....	3.9	—	—	—	—	—	4.1	2.0
Production .....	4.7	—	—	—	—	—	4.9	1.9
Transportation and material moving .....	5.6	—	—	—	—	—	5.9	4.0
Full time .....	1.6	0.0	12.0	0.0	23.3	0.0	1.7	0.9
Part time .....	3.6	—	—	—	—	—	3.7	1.1
Union .....	3.7	1.1	3.0	13.9	33.3	0.0	4.0	2.2
Nonunion .....	1.6	0.8	5.8	4.6	11.4	0.0	1.7	0.9
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.4	—	—	—	—	—	2.9	1.1
Lowest 10 percent .....	—	—	—	—	—	—	2.6	—
Second 25 percent .....	2.1	2.8	12.7	0.0	12.7	22.0	2.4	1.2
Third 25 percent .....	1.9	4.8	12.1	4.2	32.8	0.0	2.1	1.0
Highest 25 percent .....	2.5	0.0	16.7	19.9	36.5	0.0	2.8	1.8
Highest 10 percent .....	4.2	10.0	12.3	0.0	13.5	0.0	4.6	2.8
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.5	5.8	14.7	4.2	17.0	0.0	3.1	2.3
Construction .....	—	—	—	—	—	—	8.8	—
Manufacturing .....	4.6	—	—	—	—	—	3.6	2.2
Service-providing industries .....	1.7	0.0	2.5	8.0	6.1	0.0	1.9	1.0
Trade, transportation, and utilities .....	3.0	4.8	5.7	0.0	0.0	0.0	3.4	2.6
Wholesale trade .....	—	—	—	—	—	—	7.2	—
Retail trade .....	4.5	—	—	—	—	—	4.2	2.8
Transportation and warehousing .....	—	—	—	—	—	—	9.2	—
Information .....	—	—	—	—	—	—	6.8	—
Financial activities .....	3.3	5.0	1.4	8.0	0.0	12.5	3.6	1.6
Finance and insurance .....	3.5	5.0	1.4	8.0	0.0	12.5	3.7	1.7
Credit intermediation and related activities .....	2.7	0.0	0.0	8.7	9.6	0.0	3.5	2.1
Insurance carriers and related activities .....	6.7	—	—	—	—	—	6.6	3.2
Professional and business services .....	—	—	—	—	—	—	5.5	—
Professional and technical services .....	—	—	—	—	—	—	8.6	—
Education and health services .....	3.0	—	—	—	—	—	3.3	1.1
Educational services .....	—	—	—	—	—	—	4.2	—
Junior colleges, colleges, and universities .....	—	—	—	—	—	—	6.3	—
Health care and social assistance .....	3.4	—	—	—	—	—	3.8	1.2

See footnotes at end of table.

**Table 24. Standard errors for savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2009—Continued**

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					No automatic enrollment available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	1.7	0.0	14.0	0.0	0.0	19.4	2.0	1.6
1 to 49 workers .....	2.5	0.0	7.8	9.2	0.0	22.6	2.5	2.0
50 to 99 workers .....	1.9	11.3	0.0	3.3	44.6	0.0	3.2	2.8
100 workers or more .....	2.1	3.0	7.7	23.1	26.3	0.0	2.2	1.3
100 to 499 workers .....	3.0	—	—	—	—	—	3.6	2.1
500 workers or more .....	2.9	6.2	0.0	33.9	0.0	0.0	3.0	1.2
<b>Geographic area</b>								
New England .....	—	—	—	—	—	—	13.2	—
Middle Atlantic .....	1.5	3.1	8.1	15.3	0.0	0.0	2.8	2.1
East North Central .....	4.1	3.2	1.4	14.5	24.9	32.7	5.1	2.9
West North Central .....	4.6	5.4	9.8	0.0	0.0	10.4	4.8	3.4
South Atlantic .....	3.2	—	—	—	—	—	3.2	2.2
East South Central .....	7.0	—	—	—	—	—	6.9	3.3
West South Central .....	1.6	—	—	—	—	—	1.8	0.7
Mountain .....	4.6	—	—	—	—	—	5.1	1.5
Pacific .....	5.0	—	—	—	—	—	5.3	2.0

<sup>1</sup> The percentage is determined by the ratio of the default enrollment amount and the maximum employee contribution matched by the employer, for those plans that specify both values.

<sup>2</sup> 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.

**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 <sup>1</sup>					Any amount up to Internal Revenue Code limit	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Worker characteristic</b>										
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	-	( <sup>2</sup> )
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: <sup>3</sup>										
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	-	-
<b>Establishment characteristic</b>										
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	-	( <sup>2</sup> )
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 <sup>1</sup>					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	—	—
<b>Geographic area</b>										
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	—	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5 percent.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 25. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2009**

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit <sup>1</sup>					Any amount up to Internal Revenue Code limit	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Worker characteristic</b>									
All workers .....	1.8	0.0	3.1	10.7	0.0	0.0	1.7	-	-
Management, professional, and related .....	2.6	3.2	0.0	11.4	0.0	0.0	2.6	-	-
Management, business, and financial .....	2.9	0.8	2.6	12.3	0.0	6.8	2.9	-	-
Professional and related .....	4.0	4.6	0.0	10.5	3.4	1.4	4.0	-	-
Service .....	6.1	6.1	8.2	10.2	0.0	14.2	6.1	-	-
Protective service .....	-	-	-	-	-	-	11.7	-	-
Sales and office .....	2.6	0.0	7.5	6.3	0.0	4.8	2.6	-	-
Sales and related .....	4.9	0.0	6.7	6.3	0.0	9.7	5.0	-	-
Office and administrative support .....	2.8	0.0	6.1	6.9	5.5	3.3	2.8	-	-
Natural resources, construction, and maintenance .....	5.0	0.7	6.1	17.5	7.3	16.4	5.0	-	-
Construction, extraction, farming, fishing, and forestry .....	-	-	-	-	-	-	6.8	-	( <sup>2</sup> )
Installation, maintenance, and repair .....	6.5	-	-	-	-	-	6.5	-	-
Production, transportation, and material moving .....	3.8	0.0	5.5	0.0	8.1	0.0	3.7	-	-
Production .....	5.3	0.7	7.2	0.0	9.6	0.0	4.6	-	-
Transportation and material moving .....	6.3	0.0	1.4	5.5	0.0	15.0	6.4	-	-
Full time .....	1.8	0.4	0.0	8.1	0.0	1.0	1.7	-	-
Part time .....	5.4	-	-	-	-	-	5.4	-	-
Union .....	4.6	0.9	7.6	7.3	0.0	13.3	4.6	-	-
Nonunion .....	1.9	0.0	2.6	9.2	0.0	0.0	1.8	-	-
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	4.3	0.0	6.9	0.0	21.4	0.0	4.2	-	-
Lowest 10 percent .....	10.4	-	-	-	-	-	10.4	-	-
Second 25 percent .....	2.7	0.2	3.1	13.3	0.0	3.1	2.6	-	-
Third 25 percent .....	3.0	0.0	6.3	12.4	0.0	0.0	2.9	-	-
Highest 25 percent .....	2.2	1.6	0.0	9.6	0.0	1.0	2.2	-	-
Highest 10 percent .....	3.4	3.7	1.7	11.1	0.0	6.0	3.3	-	-
<b>Establishment characteristic</b>									
Goods-producing industries .....	4.7	1.7	5.5	0.0	11.6	0.0	4.0	-	-
Construction .....	-	-	-	-	-	-	7.0	-	-
Manufacturing .....	5.4	1.7	6.3	0.0	13.6	0.0	4.4	-	-
Service-providing industries .....	2.4	0.0	7.3	11.0	0.0	3.5	2.4	-	-
Trade, transportation, and utilities .....	4.3	0.3	0.0	0.0	6.8	5.4	4.3	-	-
Wholesale trade .....	6.6	-	-	-	-	-	6.6	-	-
Retail trade .....	5.3	-	-	-	-	-	5.3	-	-
Transportation and warehousing .....	10.9	-	-	-	-	-	10.9	-	-
Information .....	8.0	2.0	7.8	12.9	0.0	0.0	8.0	-	-
Financial activities .....	4.3	0.0	2.9	0.0	1.0	11.0	4.3	-	-
Finance and insurance .....	4.1	0.0	0.0	0.0	1.0	12.8	4.1	-	-
Credit intermediation and related activities .....	4.8	0.0	4.6	2.6	13.0	10.0	4.8	-	-
Insurance carriers and related activities .....	7.1	0.6	6.7	2.2	9.9	19.2	7.1	-	-
Professional and business services .....	6.6	6.8	0.0	15.4	11.8	0.0	6.6	-	-
Professional and technical services .....	-	-	-	-	-	-	7.7	-	-
Education and health services .....	4.3	-	-	-	-	-	4.3	-	-
Educational services .....	-	-	-	-	-	-	8.2	-	( <sup>2</sup> )
Junior colleges, colleges, and universities .....	2.0	-	-	-	-	-	3.1	-	-
Health care and social assistance .....	4.7	-	-	-	-	-	4.7	-	-

See footnotes at end of table.

**Table 25. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2009—Continued**

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit <sup>1</sup>					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 .....	3.0	0.0	1.0	6.1	2.8	22.6	3.0	—	—
1 to 49 workers .....	3.6	0.3	2.0	7.3	11.3	17.2	3.6	—	—
50 to 99 workers .....	3.9	0.0	2.8	5.8	1.0	14.0	3.6	—	—
100 workers or more .....	2.2	0.9	0.0	2.8	0.0	0.0	2.1	—	—
100 to 499 workers .....	2.9	0.2	4.8	3.4	0.0	6.7	2.7	—	—
500 workers or more .....	3.2	2.8	0.0	8.6	8.8	0.0	3.1	—	—
<b>Geographic area</b>									
New England .....	4.6	2.7	2.9	4.7	0.0	14.7	3.2	—	—
Middle Atlantic .....	4.6	2.9	1.0	13.0	5.2	9.7	4.6	—	—
East North Central .....	3.2	—	—	—	—	—	3.2	—	—
West North Central .....	4.7	—	—	—	—	—	4.7	—	—
South Atlantic .....	2.8	2.2	0.0	0.0	13.9	6.6	2.8	—	—
East South Central .....	5.1	—	—	—	—	—	4.8	—	—
West South Central .....	7.8	—	—	—	—	—	7.9	—	—
Mountain .....	5.5	3.7	7.7	7.6	13.8	6.5	5.8	—	—
Pacific .....	6.4	0.0	9.0	12.3	0.0	1.7	4.5	—	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 26. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2009**

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

Characteristics	Total	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>									
All workers .....	100	62	3.0	4.0	6.0	6.0	6.0	35	2
Management, professional, and related .....	100	61	3.0	4.0	6.0	6.0	6.0	35	3
Management, business, and financial .....	100	58	4.0	5.0	6.0	6.0	6.0	37	5
Professional and related .....	100	64	3.0	4.0	5.0	6.0	6.0	34	2
Service .....	100	68	3.0	4.0	5.0	6.0	6.0	31	2
Protective service .....	100	77	4.0	5.0	6.0	6.0	7.0	—	—
Sales and office .....	100	63	3.0	5.0	6.0	6.0	6.0	36	1
Sales and related .....	100	59	2.0	4.0	5.0	6.0	6.0	41	( <sup>2</sup> )
Office and administrative support .....	100	64	4.0	5.0	6.0	6.0	6.0	35	1
Natural resources, construction, and maintenance .....	100	68	4.0	5.0	6.0	6.0	7.0	25	7
Construction, extraction, farming, fishing, and forestry .....	100	69	4.0	5.0	6.0	6.0	7.0	—	—
Installation, maintenance, and repair .....	100	68	4.0	4.0	6.0	6.0	7.0	27	5
Production, transportation, and material moving .....	100	60	3.0	5.0	6.0	6.0	7.0	39	1
Production .....	100	61	3.0	5.0	6.0	6.0	7.0	38	1
Transportation and material moving .....	100	58	2.5	4.0	5.0	6.0	6.0	41	2
Full time .....	100	62	3.0	4.0	6.0	6.0	6.0	35	3
Part time .....	100	67	3.0	4.0	5.0	6.0	6.0	32	1
Union .....	100	74	3.0	5.0	6.0	6.0	6.0	21	5
Nonunion .....	100	61	3.0	4.0	6.0	6.0	6.0	36	2
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	100	70	3.0	4.0	5.0	6.0	6.0	28	1
Lowest 10 percent .....	100	72	4.0	4.0	6.0	6.0	6.0	—	—
Second 25 percent .....	100	60	3.0	4.0	6.0	6.0	6.0	39	1
Third 25 percent .....	100	65	3.0	4.0	6.0	6.0	6.0	33	2
Highest 25 percent .....	100	60	4.0	4.0	6.0	6.0	6.0	36	4
Highest 10 percent .....	100	60	4.0	4.0	6.0	6.0	6.0	38	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	65	3.0	5.0	6.0	6.0	7.0	33	2
Construction .....	100	71	4.0	5.0	6.0	6.0	7.0	—	—
Manufacturing .....	100	63	3.0	5.0	6.0	6.0	8.0	36	1
Service-providing industries .....	100	62	3.0	4.0	6.0	6.0	6.0	36	2
Trade, transportation, and utilities .....	100	58	2.0	4.0	5.0	6.0	6.0	41	1
Wholesale trade .....	100	47	2.5	4.0	6.0	7.0	8.0	51	2
Retail trade .....	100	60	2.0	3.0	5.0	5.0	6.0	40	( <sup>2</sup> )
Transportation and warehousing .....	100	64	3.0	5.0	5.0	6.0	6.0	36	—
Information .....	100	64	—	—	—	—	—	29	7
Financial activities .....	100	72	4.0	5.0	6.0	6.0	7.0	23	6
Finance and insurance .....	100	74	4.0	5.0	6.0	6.0	7.0	24	2
Credit intermediation and related activities .....	100	82	4.0	5.0	6.0	6.0	6.0	17	1
Insurance carriers and related activities .....	100	65	4.0	5.0	6.0	6.0	7.0	33	2
Professional and business services .....	100	55	4.0	4.0	6.0	6.0	6.0	45	—
Professional and technical services .....	100	50	4.0	4.0	6.0	6.0	6.0	50	—
Education and health services .....	100	71	3.0	4.0	4.0	6.0	6.0	26	3
Educational services .....	100	69	—	—	—	—	—	24	7
Junior colleges, colleges, and universities .....	100	67	2.0	3.0	4.0	5.0	6.0	24	9
Health care and social assistance .....	100	71	3.0	4.0	4.0	6.0	6.0	26	3

See footnotes at end of table.

**Table 26. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2009—Continued**

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

Characteristics	Total	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	100	60	3.0	4.0	6.0	6.0	6.0	35	5
1 to 49 workers .....	100	58	3.0	4.0	6.0	6.0	6.0	36	5
50 to 99 workers .....	100	64	3.0	4.0	6.0	6.0	6.0	32	4
100 workers or more .....	100	64	3.0	4.0	6.0	6.0	6.0	35	1
100 to 499 workers .....	100	62	3.0	4.0	6.0	6.0	7.0	37	( <sup>2</sup> )
500 workers or more .....	100	65	4.0	4.0	5.0	6.0	6.0	33	2
<b>Geographic area</b>									
New England .....	100	65	4.0	5.0	6.0	6.0	6.0	—	—
Middle Atlantic .....	100	66	3.0	4.0	6.0	6.0	6.0	29	5
East North Central .....	100	61	3.0	4.0	6.0	6.0	6.0	38	( <sup>2</sup> )
West North Central .....	100	61	—	—	—	—	—	36	3
South Atlantic .....	100	65	4.0	4.0	5.0	6.0	6.0	33	3
East South Central .....	100	57	3.0	4.0	5.0	6.0	7.0	42	1
West South Central .....	100	58	4.0	4.0	5.0	6.0	7.0	39	3
Mountain .....	100	70	3.0	4.0	6.0	6.0	6.0	30	—
Pacific .....	100	57	3.0	5.0	6.0	6.0	8.0	42	( <sup>2</sup> )

<sup>1</sup> Includes a maximum dollar amount specified by employer.

<sup>2</sup> Less than 0.5 percent.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 26. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2009**

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	2.0	0.0	0.0	0.0	0.0	0.0	2.0	0.4
Management, professional, and related .....	3.1	0.5	0.0	0.6	0.0	0.0	2.9	0.9
Management, business, and financial .....	3.1	1.2	1.4	0.0	0.0	1.0	3.0	1.9
Professional and related .....	4.2	0.2	0.0	1.0	0.0	0.0	4.2	0.7
Service .....	4.8	0.0	0.0	1.0	0.0	0.0	5.0	0.7
Protective service .....	10.0	0.0	1.4	0.4	0.0	0.9	–	–
Sales and office .....	2.9	0.1	1.3	0.0	0.0	0.3	2.8	0.2
Sales and related .....	4.8	0.2	0.5	0.0	0.0	0.0	4.8	0.2
Office and administrative support .....	3.3	1.3	0.2	0.0	0.0	0.8	3.3	0.2
Natural resources, construction, and maintenance .....	5.2	0.4	0.5	0.0	0.0	0.4	5.0	4.2
Construction, extraction, farming, fishing, and forestry .....	9.6	0.4	0.0	0.0	0.0	0.4	–	–
Installation, maintenance, and repair .....	6.1	1.4	1.5	0.0	0.0	3.4	5.8	3.4
Production, transportation, and material moving .....	4.2	0.4	0.9	0.0	0.0	1.2	4.1	0.7
Production .....	4.7	0.6	0.7	0.0	0.0	1.4	4.8	0.5
Transportation and material moving .....	6.9	0.5	1.2	0.4	0.0	1.2	6.3	1.4
Full time .....	2.0	0.0	0.0	0.0	0.0	0.0	2.0	0.4
Part time .....	4.4	1.4	1.2	0.0	0.0	0.0	4.5	0.5
Union .....	4.7	1.1	1.2	0.0	0.0	2.1	5.1	2.3
Nonunion .....	2.1	0.0	0.0	0.0	0.0	0.0	2.1	0.4
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	5.0	0.4	0.4	0.0	0.0	0.0	5.0	0.6
Lowest 10 percent .....	11.6	1.1	0.6	1.3	0.0	0.0	–	–
Second 25 percent .....	2.9	0.0	0.0	0.7	0.0	1.5	2.9	0.3
Third 25 percent .....	3.3	1.1	0.0	0.0	0.0	0.6	2.9	0.6
Highest 25 percent .....	2.5	1.4	0.1	0.0	0.0	0.0	2.8	0.9
Highest 10 percent .....	3.9	0.3	1.2	0.0	0.0	0.0	3.8	0.5
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.2	0.5	0.2	0.0	0.0	1.2	3.8	1.5
Construction .....	9.5	1.5	0.4	0.0	0.0	1.1	–	–
Manufacturing .....	4.0	0.5	0.6	0.0	0.0	0.6	4.1	0.4
Service-providing industries .....	2.5	0.0	0.0	1.2	0.0	0.0	2.3	0.6
Trade, transportation, and utilities .....	3.4	0.5	0.6	0.0	0.0	0.4	3.2	0.6
Wholesale trade .....	6.9	1.2	2.0	0.0	0.7	2.1	6.6	2.0
Retail trade .....	4.3	0.0	1.2	0.0	0.0	0.0	4.3	0.2
Transportation and warehousing .....	10.0	0.3	1.3	0.0	0.5	0.0	10.0	–
Information .....	7.3	–	–	–	–	–	8.3	3.7
Financial activities .....	3.3	0.0	0.0	0.0	0.0	1.0	3.2	2.2
Finance and insurance .....	3.2	0.0	0.0	0.0	0.0	0.7	3.2	0.6
Credit intermediation and related activities .....	3.1	0.0	0.0	1.1	0.0	0.0	3.0	1.0
Insurance carriers and related activities .....	6.9	0.0	0.0	0.3	0.0	0.0	7.3	1.6
Professional and business services .....	6.5	0.0	0.4	0.0	0.0	0.0	6.5	–
Professional and technical services .....	9.1	0.0	1.1	0.0	0.0	0.0	9.1	–
Education and health services .....	3.5	0.0	0.1	0.2	0.0	0.0	3.7	1.3
Educational services .....	7.3	–	–	–	–	–	7.2	2.3
Junior colleges, colleges, and universities .....	6.0	0.0	0.2	0.9	0.0	0.8	5.9	2.6
Health care and social assistance .....	3.9	0.0	0.2	0.2	0.0	0.0	4.2	1.5

See footnotes at end of table.

**Table 26. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2009—Continued**

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	3.4	0.7	0.0	0.0	0.0	0.0	3.4	1.1
1 to 49 workers .....	3.7	1.1	0.8	0.0	0.0	0.0	4.2	2.0
50 to 99 workers .....	5.6	0.8	0.0	0.0	0.0	1.2	5.0	2.6
100 workers or more .....	2.1	0.3	0.0	0.0	0.0	0.9	2.2	0.2
100 to 499 workers .....	3.9	0.0	1.0	0.0	0.0	0.4	4.0	0.1
500 workers or more .....	2.9	0.6	0.0	1.1	0.0	0.0	2.8	0.5
<b>Geographic area</b>								
New England .....	11.6	0.9	0.4	0.0	0.0	0.0	—	—
Middle Atlantic .....	6.3	1.3	0.0	0.0	0.0	0.9	6.6	0.5
East North Central .....	6.0	0.9	0.0	0.8	0.0	0.7	6.1	0.4
West North Central .....	7.1	—	—	—	—	—	7.8	2.5
South Atlantic .....	2.7	0.3	0.0	1.0	0.0	0.0	2.9	1.3
East South Central .....	7.4	1.3	0.0	1.3	0.0	2.3	7.8	0.6
West South Central .....	5.5	1.3	0.0	1.0	0.0	1.1	4.7	1.6
Mountain .....	7.4	0.2	1.1	0.0	0.0	0.0	7.4	—
Pacific .....	4.0	0.7	0.0	0.0	0.0	2.5	3.9	0.3

<sup>1</sup> Includes a maximum dollar amount specified by employer.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 27. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2009**

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

Characteristics	Total	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>									
All workers .....	100	62	25	50	50	100	100	35	2
Management, professional, and related .....	100	61	—	—	—	—	—	35	3
Management, business, and financial .....	100	58	50	50	80	100	100	37	5
Professional and related .....	100	64	—	—	—	—	—	34	2
Service .....	100	68	—	—	—	—	—	31	2
Protective service .....	100	77	—	—	—	—	—	—	—
Sales and office .....	100	63	50	50	80	100	100	36	1
Sales and related .....	100	59	—	—	—	—	—	41	( <sup>2</sup> )
Office and administrative support .....	100	64	50	50	50	100	100	35	1
Natural resources, construction, and maintenance .....	100	68	25	40	50	75	100	25	7
Construction, extraction, farming, fishing, and forestry .....	100	69	—	—	—	—	—	—	—
Installation, maintenance, and repair .....	100	68	25	50	50	80	100	27	5
Production, transportation, and material moving .....	100	60	25	50	50	100	100	39	1
Production .....	100	61	25	50	50	100	100	38	1
Transportation and material moving .....	100	58	25	50	50	100	100	41	2
Full time .....	100	62	25	50	50	100	100	35	3
Part time .....	100	67	25	50	50	100	100	32	1
Union .....	100	74	—	—	—	—	—	21	5
Nonunion .....	100	61	25	50	50	100	100	36	2
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	100	70	25	50	50	100	100	28	1
Lowest 10 percent .....	100	72	—	—	—	—	—	—	—
Second 25 percent .....	100	60	25	50	50	100	100	39	1
Third 25 percent .....	100	65	25	50	50	100	100	33	2
Highest 25 percent .....	100	60	—	—	—	—	—	36	4
Highest 10 percent .....	100	60	—	—	—	—	—	38	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	65	25	50	50	100	100	33	2
Construction .....	100	71	—	—	—	—	—	—	—
Manufacturing .....	100	63	25	50	50	100	100	36	1
Service-providing industries .....	100	62	32	50	65	100	100	36	2
Trade, transportation, and utilities .....	100	58	25	50	100	100	100	41	1
Wholesale trade .....	100	47	—	—	—	—	—	51	2
Retail trade .....	100	60	—	—	—	—	—	40	( <sup>2</sup> )
Transportation and warehousing .....	100	64	25	35	50	100	100	36	—
Information .....	100	64	50	50	50	80	100	29	7
Financial activities .....	100	72	50	50	100	100	100	23	6
Finance and insurance .....	100	74	50	50	100	100	100	24	2
Credit intermediation and related activities .....	100	82	50	100	100	100	100	17	1
Insurance carriers and related activities .....	100	65	—	—	—	—	—	33	2
Professional and business services .....	100	55	—	—	—	—	—	45	—
Professional and technical services .....	100	50	—	—	—	—	—	50	—
Education and health services .....	100	71	—	—	—	—	—	26	3
Educational services .....	100	69	—	—	—	—	—	24	7
Junior colleges, colleges, and universities .....	100	67	—	—	—	—	—	24	9
Health care and social assistance .....	100	71	—	—	—	—	—	26	3

See footnotes at end of table.

**Table 27. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2009—Continued**

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

Characteristics	Total	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	100	60	25	50	75	100	100	35	5
1 to 49 workers .....	100	58	50	50	100	100	100	36	5
50 to 99 workers .....	100	64	25	50	50	100	100	32	4
100 workers or more .....	100	64	25	50	50	100	100	35	1
100 to 499 workers .....	100	62	25	50	50	100	100	37	( <sup>2</sup> )
500 workers or more .....	100	65	50	50	65	100	100	33	2
<b>Geographic area</b>									
New England .....	100	65	—	—	—	—	—	—	—
Middle Atlantic .....	100	66	25	50	50	100	100	29	5
East North Central .....	100	61	25	50	50	100	100	38	( <sup>2</sup> )
West North Central .....	100	61	—	—	—	—	—	36	3
South Atlantic .....	100	65	25	50	50	100	100	33	3
East South Central .....	100	57	—	—	—	—	—	42	1
West South Central .....	100	58	—	—	—	—	—	39	3
Mountain .....	100	70	—	—	—	—	—	30	—
Pacific .....	100	57	—	—	—	—	—	42	( <sup>2</sup> )

<sup>1</sup> Includes a maximum dollar amount specified by employer.

<sup>2</sup> Less than 0.5 percent.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 27. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2009**

Characteristics	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	2.0	0.0	0.0	0.0	0.0	0.0	2.0	0.4
Management, professional, and related .....	3.1	—	—	—	—	—	2.9	0.9
Management, business, and financial .....	3.1	0.0	0.0	26.1	0.0	0.0	3.0	1.9
Professional and related .....	4.2	—	—	—	—	—	4.2	0.7
Service .....	4.8	—	—	—	—	—	5.0	0.7
Protective service .....	10.0	—	—	—	—	—	—	—
Sales and office .....	2.9	22.7	0.0	28.5	0.0	0.0	2.8	0.2
Sales and related .....	4.8	—	—	—	—	—	4.8	0.2
Office and administrative support .....	3.3	16.5	0.0	23.6	0.0	0.0	3.3	0.2
Natural resources, construction, and maintenance .....	5.2	0.0	13.3	0.0	15.5	0.0	5.0	4.2
Construction, extraction, farming, fishing, and forestry .....	9.6	—	—	—	—	—	—	—
Installation, maintenance, and repair .....	6.1	2.0	0.0	7.3	22.3	0.0	5.8	3.4
Production, transportation, and material moving .....	4.2	0.0	0.0	0.0	0.0	0.0	4.1	0.7
Production .....	4.7	0.0	0.0	0.0	4.9	0.0	4.8	0.5
Transportation and material moving .....	6.9	2.9	19.7	0.0	12.3	0.0	6.3	1.4
Full time .....	2.0	1.0	0.0	1.6	0.0	0.0	2.0	0.4
Part time .....	4.4	8.4	2.9	13.9	0.0	0.0	4.5	0.5
Union .....	4.7	—	—	—	—	—	5.1	2.3
Nonunion .....	2.1	1.0	0.0	2.0	0.0	0.0	2.1	0.4
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	5.0	0.0	0.0	0.0	0.0	0.0	5.0	0.6
Lowest 10 percent .....	11.6	—	—	—	—	—	—	—
Second 25 percent .....	2.9	2.8	0.0	0.0	0.0	0.0	2.9	0.3
Third 25 percent .....	3.3	0.0	0.0	0.0	0.0	0.0	2.9	0.6
Highest 25 percent .....	2.5	—	—	—	—	—	2.8	0.9
Highest 10 percent .....	3.9	—	—	—	—	—	3.8	0.5
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.2	0.0	12.2	0.0	26.6	0.0	3.8	1.5
Construction .....	9.5	—	—	—	—	—	—	—
Manufacturing .....	4.0	0.0	0.0	0.0	8.8	0.0	4.1	0.4
Service-providing industries .....	2.5	15.3	0.0	20.2	0.0	0.0	2.3	0.6
Trade, transportation, and utilities .....	3.4	0.0	0.0	44.9	0.0	0.0	3.2	0.6
Wholesale trade .....	6.9	—	—	—	—	—	6.6	2.0
Retail trade .....	4.3	—	—	—	—	—	4.3	0.2
Transportation and warehousing .....	10.0	0.0	15.5	3.9	24.0	0.0	10.0	—
Information .....	7.3	0.0	0.0	6.1	0.0	0.0	8.3	3.7
Financial activities .....	3.3	0.0	8.6	0.0	0.0	0.0	3.2	2.2
Finance and insurance .....	3.2	0.0	9.4	0.0	0.0	0.0	3.2	0.6
Credit intermediation and related activities .....	3.1	0.0	0.0	0.0	0.0	7.2	3.0	1.0
Insurance carriers and related activities .....	6.9	—	—	—	—	—	7.3	1.6
Professional and business services .....	6.5	—	—	—	—	—	6.5	—
Professional and technical services .....	9.1	—	—	—	—	—	9.1	—
Education and health services .....	3.5	—	—	—	—	—	3.7	1.3
Educational services .....	7.3	—	—	—	—	—	7.2	2.3
Junior colleges, colleges, and universities .....	6.0	—	—	—	—	—	5.9	2.6
Health care and social assistance .....	3.9	—	—	—	—	—	4.2	1.5

See footnotes at end of table.

**Table 27. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2009—Continued**

Characteristics	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	3.4	9.9	0.0	20.4	0.0	0.0	3.4	1.1
1 to 49 workers .....	3.7	17.8	0.0	25.3	0.0	0.0	4.2	2.0
50 to 99 workers .....	5.6	1.0	9.3	18.8	0.0	0.0	5.0	2.6
100 workers or more .....	2.1	1.4	0.0	0.0	0.0	0.0	2.2	0.2
100 to 499 workers .....	3.9	0.0	2.0	0.0	13.7	0.0	4.0	0.1
500 workers or more .....	2.9	2.9	0.0	20.8	0.0	0.0	2.8	0.5
<b>Geographic area</b>								
New England .....	11.6	—	—	—	—	—	—	—
Middle Atlantic .....	6.3	9.5	0.0	0.0	0.0	0.0	6.6	0.5
East North Central .....	6.0	2.0	0.0	2.8	0.0	0.0	6.1	0.4
West North Central .....	7.1	—	—	—	—	—	7.8	2.5
South Atlantic .....	2.7	5.5	0.0	6.5	0.0	0.0	2.9	1.3
East South Central .....	7.4	—	—	—	—	—	7.8	0.6
West South Central .....	5.5	—	—	—	—	—	4.7	1.6
Mountain .....	7.4	—	—	—	—	—	7.4	—
Pacific .....	4.0	—	—	—	—	—	3.9	0.3

<sup>1</sup> Includes a maximum dollar amount specified by employer.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 28. Savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2009**

(Includes all workers participating in savings and thrift plans that specify matching contributions)

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristic</b>					
All workers .....	1.5	2.1	3.0	4.8	6.0
Sales and office .....	2.0	3.0	3.5	5.0	6.0
Office and administrative support .....	2.0	3.0	3.0	5.0	6.0
Natural resources, construction, and maintenance .....	1.5	2.0	3.0	4.0	6.0
Production, transportation, and material moving .....	1.5	2.0	3.0	4.0	6.0
Production .....	1.5	2.5	3.0	4.2	6.0
Transportation and material moving .....	1.0	2.0	2.5	3.5	6.0
Full time .....	1.5	2.4	3.0	4.8	6.0
Part time .....	1.3	2.0	3.0	5.0	5.0
Nonunion .....	1.5	2.1	3.0	5.0	6.0
Average wage within the following categories: <sup>2</sup>					
Second 25 percent .....	1.5	2.1	3.0	4.5	6.0
Third 25 percent .....	1.5	2.0	3.0	4.0	6.0
<b>Establishment characteristic</b>					
Goods-producing industries .....	1.5	2.0	3.0	4.0	6.0
Manufacturing .....	1.5	2.0	3.0	4.0	6.0
Service-providing industries .....	1.5	2.5	3.0	5.0	6.0
Trade, transportation, and utilities .....	1.3	2.1	3.0	5.0	6.0
Transportation and warehousing .....	1.3	2.1	2.5	3.0	6.0
Financial activities .....	3.0	3.0	5.0	6.0	6.0
Finance and insurance .....	3.0	3.5	5.0	6.0	6.0
Credit intermediation and related activities .....	3.0	4.0	5.0	6.0	6.0
1 to 99 workers .....	1.5	3.0	3.0	5.0	6.0
1 to 49 workers .....	2.0	3.0	3.0	5.0	6.0
50 to 99 workers .....	1.5	2.0	3.0	4.0	6.0
100 workers or more .....	1.5	2.0	3.0	4.5	6.0
100 to 499 workers .....	1.5	2.0	3.0	4.5	6.0
500 workers or more .....	2.0	2.5	3.0	5.0	6.0
<b>Geographic area</b>					
Middle Atlantic .....	1.5	2.1	3.0	4.0	5.5
East North Central .....	1.5	2.0	3.0	4.8	6.0
South Atlantic .....	1.5	2.0	3.0	4.0	6.0

<sup>1</sup> The maximum potential employer contribution is determined by multiplying the maximum employee contribution subject to matching by the employer matching percent, for those plans that specify both values.

<sup>2</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 28. Standard errors for savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2009**

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristic</b>					
All workers .....	0.0	0.5	0.0	0.4	0.0
Sales and office .....	0.6	0.0	0.6	0.0	0.0
Office and administrative support .....	0.7	0.0	0.5	0.1	0.0
Natural resources, construction, and maintenance .....	0.7	0.3	0.0	0.6	1.5
Production, transportation, and material moving .....	0.3	0.2	0.0	0.3	0.6
Production .....	0.1	0.8	0.0	0.4	0.4
Transportation and material moving .....	0.3	0.1	0.5	0.7	1.3
Full time .....	( <sup>2</sup> )	0.5	0.0	0.4	0.0
Part time .....	0.3	0.2	0.2	0.0	0.0
Nonunion .....	0.0	0.5	0.0	0.7	0.0
Average wage within the following categories: <sup>3</sup>					
Second 25 percent .....	0.0	0.5	0.0	0.8	0.0
Third 25 percent .....	0.0	( <sup>2</sup> )	0.0	0.8	0.0
<b>Establishment characteristic</b>					
Goods-producing industries .....	0.0	0.0	0.0	0.6	0.6
Manufacturing .....	0.0	0.7	0.0	0.4	0.6
Service-providing industries .....	0.1	0.5	0.0	0.1	0.0
Trade, transportation, and utilities .....	0.3	0.3	0.1	0.2	0.9
Transportation and warehousing .....	0.1	0.5	0.0	1.5	0.7
Financial activities .....	0.0	0.6	0.2	0.0	0.6
Finance and insurance .....	0.0	0.5	0.0	0.0	0.8
Credit intermediation and related activities .....	0.0	0.4	0.0	0.0	0.5
1 to 99 workers .....	0.3	0.4	0.0	0.2	0.0
1 to 49 workers .....	0.6	0.0	0.5	0.0	0.0
50 to 99 workers .....	0.3	0.4	0.0	0.3	0.0
100 workers or more .....	0.0	0.1	0.0	0.4	0.0
100 to 499 workers .....	0.0	( <sup>2</sup> )	0.0	0.6	1.3
500 workers or more .....	0.4	0.7	0.5	0.4	0.0
<b>Geographic area</b>					
Middle Atlantic .....	0.2	0.9	0.0	0.6	1.0
East North Central .....	0.0	0.0	( <sup>2</sup> )	1.3	0.0
South Atlantic .....	0.3	0.7	0.0	0.9	0.0

<sup>1</sup> The maximum potential employer contribution is determined by multiplying the maximum employee contribution subject to matching by the employer matching percent, for those plans that specify both values.

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).