

Table 29. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
Worker characteristic						
All workers	100	70	21	6	25	5
Management, professional, and related	100	63	21	6	31	5
Management, business, and financial	100	65	21	—	28	7
Professional and related	100	62	21	6	33	4
Service	100	76	21	12	17	7
Sales and office	100	77	21	6	18	5
Sales and related	100	87	21	12	10	4
Office and administrative support	100	73	21	6	22	5
Natural resources, construction, and maintenance	100	74	21	—	21	5
Construction, extraction, farming, fishing, and forestry	100	84	21	12	—	—
Installation, maintenance, and repair	100	67	21	—	25	8
Production, transportation, and material moving	100	71	21	6	25	4
Production	100	57	21	—	38	6
Transportation and material moving	100	91	21	6	8	1
Full time	100	69	21	6	26	5
Part time	100	86	21	12	10	4
Union	100	55	21	6	38	6
Nonunion	100	72	21	6	23	5
Average wage within the following categories: ¹						
Lowest 25 percent	100	86	21	12	—	—
Lowest 10 percent	100	80	21	—	—	—
Second 25 percent	100	75	21	6	19	6
Third 25 percent	100	71	21	6	25	5
Highest 25 percent	100	64	21	6	31	5
Highest 10 percent	100	64	21	6	31	5
Establishment characteristic						
Goods-producing industries	100	66	21	—	30	4
Construction	100	97	21	12	—	—
Manufacturing	100	60	21	3	35	5
Service-providing industries	100	72	21	6	23	5
Trade, transportation, and utilities	100	85	21	—	12	3
Wholesale trade	100	77	21	6	22	1
Retail trade	100	92	21	12	—	—
Transportation and warehousing	100	91	21	—	—	—
Information	100	63	21	6	32	5
Financial activities	100	68	21	—	26	6
Finance and insurance	100	66	21	—	27	7
Credit intermediation and related activities	100	80	21	—	16	4
Insurance carriers and related activities	100	50	21	—	39	10
Professional and business services	100	56	21	—	36	8
Professional and technical services	100	63	21	12	—	—
Education and health services	100	71	21	—	24	5
Educational services	100	69	21	—	22	8
Junior colleges, colleges, and universities	100	63	21	12	31	7
Health care and social assistance	100	71	21	6	24	4

See footnotes at end of table.

Table 29. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
1 to 99 workers	100	81	21	—	13	6
1 to 49 workers	100	82	21	—	13	6
50 to 99 workers	100	80	21	6	14	6
100 workers or more	100	64	21	6	31	5
100 to 499 workers	100	73	21	6	24	4
500 workers or more	100	55	21	6	40	5
Geographic area						
New England	100	71	21	—	26	3
Middle Atlantic	100	64	21	—	30	6
East North Central	100	71	21	6	20	9
West North Central	100	71	21	—	24	5
South Atlantic	100	75	21	6	23	2
East South Central	100	65	21	—	30	5
West South Central	100	60	21	—	38	3
Mountain	100	83	21	—	—	—
Pacific	100	73	21	—	—	—

¹ 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.

Table 29. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009

Characteristics	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
Worker characteristic					
All workers	2.0	0.0	0.0	2.0	0.7
Management, professional, and related	3.1	0.0	0.6	2.9	1.0
Management, business, and financial	2.6	0.0	–	2.5	1.6
Professional and related	4.3	0.0	0.6	4.1	1.1
Service	3.8	0.0	3.3	3.1	2.5
Sales and office	2.4	0.0	0.0	2.1	0.8
Sales and related	2.7	0.0	3.1	2.1	1.3
Office and administrative support	3.0	0.0	0.0	2.6	1.1
Natural resources, construction, and maintenance	4.6	0.4	–	4.0	3.4
Construction, extraction, farming, fishing, and forestry	5.2	0.8	0.0	–	–
Installation, maintenance, and repair	6.6	1.0	–	5.9	5.5
Production, transportation, and material moving	4.0	0.0	0.0	3.9	1.4
Production	5.5	0.0	–	5.4	2.2
Transportation and material moving	2.2	0.0	0.0	2.1	0.8
Full time	2.2	0.0	0.0	2.1	0.7
Part time	2.5	0.0	0.0	1.9	2.1
Union	4.8	3.3	1.7	5.0	3.1
Nonunion	2.2	0.0	0.0	2.0	0.7
Average wage within the following categories: ¹					
Lowest 25 percent	3.6	0.0	3.1	–	–
Lowest 10 percent	9.1	0.0	–	–	–
Second 25 percent	3.1	0.0	0.0	2.8	1.2
Third 25 percent	2.8	0.0	0.0	2.6	1.0
Highest 25 percent	2.4	0.0	0.0	2.4	0.9
Highest 10 percent	3.3	0.0	0.0	3.1	0.7
Establishment characteristic					
Goods-producing industries	3.6	1.0	–	3.6	1.2
Construction	1.8	1.8	2.4	–	–
Manufacturing	4.4	2.2	0.0	4.3	1.6
Service-providing industries	2.4	0.0	0.0	2.3	0.8
Trade, transportation, and utilities	2.0	0.0	–	2.1	1.3
Wholesale trade	5.3	0.0	1.2	5.0	1.1
Retail trade	2.8	0.0	0.0	–	–
Transportation and warehousing	3.1	0.0	–	–	–
Information	7.8	0.0	0.6	7.3	2.1
Financial activities	3.1	0.0	–	3.0	1.6
Finance and insurance	3.4	0.0	–	3.3	1.7
Credit intermediation and related activities	3.4	0.0	–	2.6	2.0
Insurance carriers and related activities	7.2	0.4	–	7.1	3.7
Professional and business services	6.8	0.0	–	6.9	3.1
Professional and technical services	9.2	0.0	1.8	–	–
Education and health services	5.1	0.0	–	4.6	1.4
Educational services	6.7	0.0	–	5.2	4.6
Junior colleges, colleges, and universities	5.9	0.0	0.0	4.5	2.9
Health care and social assistance	5.6	0.0	0.0	5.2	1.4

See footnotes at end of table.

Table 29. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
1 to 99 workers	2.4	0.0	—	2.1	1.5
1 to 49 workers	2.9	0.0	—	2.2	1.9
50 to 99 workers	3.3	0.0	0.0	3.5	2.4
100 workers or more	2.6	0.0	0.0	2.4	0.7
100 to 499 workers	3.5	0.0	0.0	3.4	1.0
500 workers or more	3.4	0.0	0.0	3.1	1.0
Geographic area					
New England	3.1	0.0	—	2.6	1.6
Middle Atlantic	6.9	0.0	—	6.9	1.7
East North Central	4.1	0.0	0.0	3.1	2.9
West North Central	5.5	0.0	—	6.0	2.4
South Atlantic	4.0	0.0	0.0	3.9	0.9
East South Central	8.3	0.0	—	7.0	2.1
West South Central	7.5	0.0	—	6.7	1.0
Mountain	3.0	1.3	—	—	—
Pacific	4.9	2.4	—	—	—

¹ 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.

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Table 30. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
Worker characteristic					
All workers	100	29	18	39	14
Management, professional, and related	100	34	18	33	16
Management, business, and financial	100	34	18	36	13
Professional and related	100	33	18	31	18
Service	100	17	25	43	15
Sales and office	100	31	16	42	12
Sales and related	100	28	19	40	13
Office and administrative support	100	32	14	42	11
Natural resources, construction, and maintenance	100	18	18	47	18
Installation, maintenance, and repair	100	23	18	44	15
Production, transportation, and material moving	100	27	18	41	13
Production	100	34	18	37	11
Transportation and material moving	100	18	18	47	17
Full time	100	29	17	39	15
Part time	100	33	24	34	9
Union	100	25	33	31	12
Nonunion	100	30	16	39	14
Average wage within the following categories: ¹					
Lowest 25 percent	100	28	15	42	15
Second 25 percent	100	29	16	42	12
Third 25 percent	100	30	17	42	11
Highest 25 percent	100	30	20	34	17
Establishment characteristic					
Goods-producing industries	100	31	19	38	11
Manufacturing	100	39	17	35	10
Service-providing industries	100	29	17	39	15
Trade, transportation, and utilities	100	32	19	37	12
Wholesale trade	100	24	—	50	—
Retail trade	100	37	22	34	8
Transportation and warehousing	100	—	25	35	—
Information	100	25	28	41	6
Financial activities	100	30	12	45	12
Finance and insurance	100	29	11	48	12
Credit intermediation and related activities	100	32	9	52	7
Insurance carriers and related activities	100	—	—	49	14
Education and health services	100	16	22	45	17
Health care and social assistance	100	13	23	48	17

See footnotes at end of table.

Table 30. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
1 to 99 workers	100	24	15	46	16
1 to 49 workers	100	22	18	44	16
50 to 99 workers	100	27	9	50	14
100 workers or more	100	33	19	35	13
100 to 499 workers	100	29	17	39	16
500 workers or more	100	37	22	30	11
Geographic area					
Middle Atlantic	100	26	28	38	8
East North Central	100	30	14	40	16
West North Central	100	16	27	40	17
South Atlantic	100	29	17	40	14
East South Central	100	27	28	38	7
West South Central	100	38	15	41	7
Mountain	100	31	13	43	13
Pacific	100	37	10	38	16

¹ 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.

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Table 30. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2009

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
Worker characteristic				
All workers	2.1	1.4	1.9	1.2
Management, professional, and related	3.5	1.9	2.4	1.7
Management, business, and financial	3.4	2.3	2.8	1.8
Professional and related	4.6	2.5	3.2	2.3
Service	2.9	5.6	6.6	3.6
Sales and office	2.5	1.7	2.9	2.0
Sales and related	3.6	3.8	4.8	4.3
Office and administrative support	2.7	2.1	3.4	2.2
Natural resources, construction, and maintenance	4.3	4.2	5.5	5.3
Installation, maintenance, and repair	5.7	5.2	6.6	5.5
Production, transportation, and material moving	3.4	2.5	3.4	2.7
Production	4.7	3.4	4.0	2.9
Transportation and material moving	3.4	3.8	5.5	4.2
Full time	2.2	1.4	2.0	1.3
Part time	4.0	3.9	4.9	2.5
Union	4.8	5.3	6.1	2.4
Nonunion	2.3	1.3	2.0	1.2
Average wage within the following categories: ¹				
Lowest 25 percent	4.3	2.9	4.5	4.3
Second 25 percent	2.6	2.7	3.6	1.6
Third 25 percent	3.1	1.7	2.9	1.3
Highest 25 percent	2.9	2.0	2.4	2.3
Establishment characteristic				
Goods-producing industries	3.8	2.3	3.3	2.7
Manufacturing	4.2	2.5	3.5	2.3
Service-providing industries	2.4	1.7	2.2	1.5
Trade, transportation, and utilities	2.9	2.4	3.0	2.8
Wholesale trade	5.6	–	6.8	–
Retail trade	4.4	4.6	4.9	3.1
Transportation and warehousing	–	6.4	7.5	–
Information	5.2	6.8	8.3	2.3
Financial activities	3.3	1.6	3.4	2.1
Finance and insurance	3.4	1.9	3.3	2.1
Credit intermediation and related activities	5.2	2.4	4.6	2.2
Insurance carriers and related activities	–	–	6.6	4.4
Education and health services	2.9	3.7	6.1	2.8
Health care and social assistance	2.8	4.2	6.6	3.2
1 to 99 workers	3.1	1.8	3.9	2.4

See footnotes at end of table.

Table 30. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
1 to 49 workers	3.7	2.6	5.2	3.5
50 to 99 workers	4.7	2.3	4.3	3.2
100 workers or more	2.7	1.7	2.1	1.8
100 to 499 workers	3.7	2.4	3.3	3.0
500 workers or more	3.4	2.5	2.6	1.5
Geographic area				
Middle Atlantic	2.9	5.4	3.7	0.9
East North Central	3.7	2.7	4.0	3.6
West North Central	4.2	4.6	6.2	2.7
South Atlantic	4.8	2.5	5.4	3.2
East South Central	7.4	6.6	5.8	2.5
West South Central	9.7	3.9	7.1	2.2
Mountain	5.7	2.7	7.4	2.9
Pacific	7.6	2.6	4.8	4.3

¹ 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.

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Table 31. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2009

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

Characteristics	Method of distribution ¹				
	Lump sum	Annuity	Installments	Other ²	Not determinable
Worker characteristic					
All workers	90	15	27	12	10
Management, professional, and related	88	18	27	9	11
Management, business, and financial	87	16	26	11	13
Professional and related	89	19	27	7	10
Service	93	18	29	–	6
Sales and office	93	16	32	13	7
Sales and related	95	9	29	19	5
Office and administrative support	92	18	33	10	7
Natural resources, construction, and maintenance	85	18	27	13	14
Construction, extraction, farming, fishing, and forestry	82	–	25	–	18
Installation, maintenance, and repair	88	20	28	9	12
Production, transportation, and material moving	88	–	21	16	12
Production	90	–	27	18	10
Transportation and material moving	86	–	–	–	14
Full time	89	15	27	12	10
Part time	94	19	28	12	4
Union	92	23	41	–	7
Nonunion	89	14	26	12	10
Average wage within the following categories: ³					
Lowest 25 percent	91	14	23	11	8
Lowest 10 percent	96	–	20	–	3
Second 25 percent	91	13	27	13	8
Third 25 percent	91	13	28	12	9
Highest 25 percent	88	18	29	11	11
Highest 10 percent	90	16	27	10	9
Establishment characteristic					
Goods-producing industries	90	6	24	20	10
Construction	90	–	26	–	10
Manufacturing	89	–	25	22	11
Service-providing industries	90	18	28	9	10
Trade, transportation, and utilities	92	10	23	13	8
Wholesale trade	93	–	12	–	7
Retail trade	93	11	22	17	7
Transportation and warehousing	85	–	–	–	15
Information	93	33	47	–	7
Financial activities	89	19	28	13	11
Finance and insurance	93	20	30	15	7
Credit intermediation and related activities	91	13	36	19	9
Insurance carriers and related activities	93	32	23	11	6
Professional and business services	88	22	29	–	12
Professional and technical services	89	30	–	–	11
Education and health services	86	23	31	–	11
Educational services	80	33	17	–	9
Junior colleges, colleges, and universities	84	40	23	–	13
Health care and social assistance	87	21	33	–	11

See footnotes at end of table.

Table 31. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Method of distribution ¹				
	Lump sum	Annuity	Installments	Other ²	Not determinable
1 to 99 workers	90	12	33	11	10
1 to 49 workers	89	14	32	12	11
50 to 99 workers	90	8	34	—	10
100 workers or more	90	17	24	12	9
100 to 499 workers	91	17	22	11	8
500 workers or more	88	17	27	14	10
Geographic area					
New England	84	—	19	8	16
Middle Atlantic	84	14	26	—	15
East North Central	91	12	27	11	8
West North Central	89	—	27	—	10
South Atlantic	86	19	36	12	13
East South Central	95	—	25	—	4
West South Central	92	15	26	17	7
Mountain	96	—	26	20	4
Pacific	95	16	24	—	5

¹ Sum of individual items may be greater than total because multiple methods of distribution are available to some employees

² Includes methods of distribution not calculated separately (e.g., employer stock).

³ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

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Table 31. Standard errors for savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2009

Characteristics	Method of distribution				
	Lump sum	Annuity	Installments	Other ¹	Not determinable
Worker characteristic					
All workers	1.1	1.4	1.7	1.0	1.1
Management, professional, and related	1.6	2.0	2.5	1.2	1.7
Management, business, and financial	2.2	2.6	3.0	1.2	2.2
Professional and related	2.1	2.4	3.3	1.3	2.2
Service	2.3	4.1	4.9	–	2.3
Sales and office	1.3	1.9	3.1	1.9	1.3
Sales and related	1.6	2.5	4.4	4.1	1.6
Office and administrative support	1.8	2.4	3.7	1.5	1.7
Natural resources, construction, and maintenance	5.1	3.9	4.5	3.2	5.0
Construction, extraction, farming, fishing, and forestry	9.4	–	6.4	–	9.4
Installation, maintenance, and repair	5.5	5.6	5.8	2.7	5.5
Production, transportation, and material moving	2.6	–	3.8	2.7	2.6
Production	3.2	–	5.1	3.3	3.2
Transportation and material moving	4.0	–	–	–	4.0
Full time	1.1	1.4	1.7	1.1	1.1
Part time	1.5	4.6	4.9	2.1	1.3
Union	2.3	4.6	5.0	–	2.2
Nonunion	1.1	1.4	1.8	1.1	1.1
Average wage within the following categories: ²					
Lowest 25 percent	3.5	3.4	3.9	2.8	3.5
Lowest 10 percent	2.3	–	5.9	–	2.0
Second 25 percent	1.5	1.8	2.4	1.7	1.5
Third 25 percent	1.5	1.9	2.6	1.5	1.5
Highest 25 percent	1.9	1.9	2.5	1.4	2.0
Highest 10 percent	2.1	2.0	2.6	1.6	2.2
Establishment characteristic					
Goods-producing industries	2.6	1.6	3.3	3.4	2.6
Construction	8.5	–	6.7	–	8.5
Manufacturing	2.7	–	4.0	4.1	2.7
Service-providing industries	1.1	1.6	2.1	1.0	1.1
Trade, transportation, and utilities	2.1	2.5	3.0	2.0	2.1
Wholesale trade	3.5	–	3.5	–	3.5
Retail trade	2.9	3.3	4.0	3.7	2.9
Transportation and warehousing	6.6	–	–	–	6.6
Information	3.4	7.7	6.7	–	3.4
Financial activities	2.7	3.5	2.6	2.3	2.7
Finance and insurance	1.8	3.6	2.8	2.5	1.8
Credit intermediation and related activities	2.6	3.0	4.6	4.6	2.6
Insurance carriers and related activities	3.6	7.2	4.7	3.1	3.6
Professional and business services	4.0	5.5	6.7	–	4.0
Professional and technical services	6.0	7.8	–	–	6.0
Education and health services	2.5	3.2	4.4	–	2.3
Educational services	6.1	6.4	4.1	–	3.0
Junior colleges, colleges, and universities	4.3	5.0	4.0	–	4.0
Health care and social assistance	2.8	3.5	5.0	–	2.7

See footnotes at end of table.

Table 31. Standard errors for savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Method of distribution				
	Lump sum	Annuity	Installments	Other ¹	Not determinable
1 to 99 workers	1.8	2.5	3.3	1.8	1.8
1 to 49 workers	2.9	3.6	4.4	2.4	2.9
50 to 99 workers	3.4	2.0	4.6	—	3.4
100 workers or more	1.4	2.0	1.9	1.2	1.3
100 to 499 workers	1.8	3.1	2.4	1.4	1.9
500 workers or more	1.9	2.4	2.9	2.3	1.9
Geographic area					
New England	4.0	—	4.1	1.2	4.0
Middle Atlantic	2.8	3.2	4.7	—	2.4
East North Central	3.1	3.5	4.9	2.7	3.1
West North Central	4.0	—	5.7	—	3.8
South Atlantic	2.6	2.7	3.9	1.8	2.8
East South Central	2.1	—	6.0	—	2.1
West South Central	2.3	4.5	3.0	4.4	2.3
Mountain	2.6	—	5.2	3.7	2.6
Pacific	1.0	4.7	5.7	—	1.0

¹ Includes methods of distribution not calculated separately (e.g., employer stock).

² 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.

Table 32. Money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2009

(All workers participating in money purchase pension plans = 100 percent)

Characteristics	Total	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	65	—	—	—	—	—	34	2
Management, professional, and related	100	67	—	—	—	—	—	33	—
Management, business, and financial	100	67	—	—	—	—	—	33	—
Professional and related	100	67	2.00	3.00	5.00	8.30	10.00	33	—
Service	100	68	—	—	—	—	—	32	—
Sales and office	100	68	—	—	—	—	—	32	—
Office and administrative support	100	73	—	—	—	—	—	27	—
Natural resources, construction, and maintenance	100	—	—	—	—	—	—	56	—
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	71	—
Installation, maintenance, and repair	100	80	—	—	—	—	—	—	—
Production, transportation, and material moving	100	72	—	—	—	—	—	—	—
Production	100	65	2.00	2.00	3.00	3.00	3.00	—	—
Full time	100	64	—	—	—	—	—	34	2
Part time	100	72	—	—	—	—	—	—	—
Union	100	41	—	—	—	—	—	50	9
Nonunion	100	70	2.00	3.00	4.00	7.00	9.00	30	—
Average wage within the following categories: ¹									
Lowest 25 percent	100	84	—	—	—	—	—	—	—
Second 25 percent	100	65	—	—	—	—	—	31	4
Third 25 percent	100	65	2.00	3.00	3.50	6.00	10.00	33	2
Highest 25 percent	100	62	—	—	—	—	—	38	(²)
Highest 10 percent	100	68	—	—	—	—	—	32	—
Establishment characteristic									
Goods-producing industries	100	57	—	—	—	—	—	37	6
Manufacturing	100	64	—	—	—	—	—	—	—
Service-providing industries	100	68	—	—	—	—	—	32	—
Education and health services	100	58	2.00	3.20	5.00	8.00	10.00	42	—
Educational services	100	71	4.00	5.00	7.00	10.00	10.00	29	—
Junior colleges, colleges, and universities	100	60	5.00	6.00	8.00	10.00	10.50	40	—
Health care and social assistance	100	53	2.00	3.00	5.00	8.00	10.00	47	—
1 to 99 workers	100	71	3.00	3.00	4.00	8.00	10.00	29	(²)
1 to 49 workers	100	71	3.00	3.00	4.00	8.00	10.00	29	(²)
100 workers or more	100	62	—	—	—	—	—	36	2
100 to 499 workers	100	63	—	—	—	—	—	32	5
500 workers or more	100	60	—	—	—	—	—	40	—
Geographic area									
Middle Atlantic	100	67	—	—	—	—	—	24	9
East North Central	100	53	2.00	3.00	3.00	5.00	8.00	47	—
West North Central	100	83	—	—	—	—	—	—	—
South Atlantic	100	68	2.00	3.00	4.00	5.00	8.00	32	—
West South Central	100	59	—	—	—	—	—	—	—
Pacific	100	67	—	—	—	—	—	33	—

¹ 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.

² Less than 0.5 percent.

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/eps/glossary20092010.htm.

Table 32. Standard errors for money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2009

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	4.1	—	—	—	—	—	4.1	1.4
Management, professional, and related	5.6	—	—	—	—	—	5.6	—
Management, business, and financial	7.3	—	—	—	—	—	7.3	—
Professional and related	6.4	0.75	0.10	0.81	1.69	0.00	6.4	—
Service	7.1	—	—	—	—	—	7.1	—
Sales and office	8.4	—	—	—	—	—	8.4	—
Office and administrative support	6.0	—	—	—	—	—	6.0	—
Natural resources, construction, and maintenance	—	—	—	—	—	—	10.6	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	9.5	—
Installation, maintenance, and repair	9.2	—	—	—	—	—	—	—
Production, transportation, and material moving	9.3	—	—	—	—	—	—	—
Production	11.9	0.92	0.76	0.00	0.00	0.00	—	—
Full time	3.9	—	—	—	—	—	4.0	1.6
Part time	12.7	—	—	—	—	—	—	—
Union	6.6	—	—	—	—	—	11.0	6.4
Nonunion	4.5	0.05	0.00	0.86	1.23	1.69	4.5	—
Average wage within the following categories: ¹								
Lowest 25 percent	5.5	—	—	—	—	—	—	—
Second 25 percent	5.8	—	—	—	—	—	6.2	3.1
Third 25 percent	6.9	0.67	0.00	0.92	2.12	0.59	6.6	1.6
Highest 25 percent	4.9	—	—	—	—	—	5.0	0.3
Highest 10 percent	6.2	—	—	—	—	—	6.2	—
Establishment characteristic								
Goods-producing industries	10.3	—	—	—	—	—	7.5	5.8
Manufacturing	12.0	—	—	—	—	—	—	—
Service-providing industries	4.9	—	—	—	—	—	4.9	—
Education and health services	6.6	0.63	0.85	1.16	1.70	0.00	6.6	—
Educational services	4.4	1.53	0.90	0.93	1.12	0.00	4.4	—
Junior colleges, colleges, and universities	3.9	0.00	0.00	0.37	0.00	1.79	3.9	—
Health care and social assistance	9.8	0.00	0.45	0.97	2.88	2.72	9.8	—
1 to 99 workers	6.8	0.00	0.00	1.46	1.36	0.96	6.8	0.3
1 to 49 workers	7.9	0.00	0.00	1.17	1.77	1.80	7.9	0.4
100 workers or more	4.7	—	—	—	—	—	5.1	2.1
100 to 499 workers	8.5	—	—	—	—	—	8.6	4.2
500 workers or more	5.2	—	—	—	—	—	5.2	—
Geographic area								
Middle Atlantic	4.5	—	—	—	—	—	6.3	6.6
East North Central	11.1	0.00	0.55	0.36	0.65	2.96	11.1	—
West North Central	8.2	—	—	—	—	—	—	—
South Atlantic	9.6	0.92	0.36	1.10	0.53	0.48	9.6	—
West South Central	12.8	—	—	—	—	—	—	—
Pacific	9.1	—	—	—	—	—	9.1	—

¹ 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.

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