

Table 28. Savings and thrift plans: Maximum employee contributions,¹ private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Worker characteristic										
All workers	100	62	24	—	50	75	75	38	—	—
Management, professional, and related	100	62	20	—	50	75	75	38	—	—
Management, business, and financial	100	71	20	30	50	70	75	29	—	—
Professional and related	100	55	25	—	50	75	75	45	—	—
Service	100	47	20	—	—	75	90	53	—	—
Protective service	100	67	—	30	—	75	75	—	—	—
Sales and office	100	68	25	50	50	60	80	31	—	—
Sales and related	100	71	40	50	50	50	75	29	—	—
Office and administrative support	100	67	25	—	50	75	80	32	—	—
Natural resources, construction, and maintenance	100	67	16	25	—	50	75	33	—	—
Construction, extraction, farming, fishing, and forestry	100	79	—	—	50	75	75	—	—	—
Installation, maintenance, and repair	100	63	16	25	30	50	—	37	—	—
Production, transportation, and material moving	100	51	25	40	50	75	75	48	—	—
Production	100	46	25	50	50	75	75	53	—	—
Transportation and material moving	100	59	25	40	50	50	75	41	—	—
Full time	100	62	20	30	50	75	75	38	—	—
Part time	100	64	25	50	50	60	80	36	—	—
Union	100	74	16	30	50	50	75	25	—	—
Nonunion	100	61	25	40	50	75	80	39	—	—
Average wage within the following categories: ²										
Lowest 25 percent	100	60	20	50	50	75	80	39	—	—
Lowest 10 percent	100	56	20	—	50	75	80	44	—	—
Second 25 percent	100	56	25	50	50	60	75	44	—	—
Third 25 percent	100	62	25	40	50	75	80	38	—	—
Highest 25 percent	100	66	20	30	50	70	75	34	—	—
Highest 10 percent	100	66	25	—	50	75	75	34	—	—
Establishment characteristic										
Goods-producing industries	100	58	25	30	50	75	75	42	—	—
Manufacturing	100	55	25	—	50	75	75	45	—	—
Service-providing industries	100	63	20	—	50	70	75	37	—	—
Trade, transportation, and utilities	100	66	25	50	50	50	75	34	—	—
Wholesale trade	100	59	—	50	50	50	75	39	—	—
Retail trade	100	70	—	50	50	50	75	30	—	—
Transportation and warehousing	100	67	25	40	50	50	60	33	—	—
Utilities	100	66	24	25	—	—	84	34	—	—
Information	100	78	16	—	30	50	50	—	—	—
Financial activities	100	63	25	40	50	50	75	37	—	—
Finance and insurance	100	64	25	40	50	—	75	35	—	—
Credit intermediation and related activities ..	100	70	30	40	50	—	75	29	—	—
Insurance carriers and related activities	100	58	25	—	50	—	80	42	—	—
Professional and business services	100	75	20	25	50	75	80	25	—	—
Professional and technical services	100	76	19	—	60	75	80	24	—	—
Education and health services	100	38	25	50	75	90	90	62	—	—
Educational services	100	38	—	—	—	75	95	62	—	—
Junior colleges, colleges, and universities ...	100	33	25	25	—	85	95	67	—	—
Healthcare and social assistance	100	38	—	50	75	90	90	62	—	—

See footnotes at end of table.

Table 28. Savings and thrift plans: Maximum employee contributions,¹ private industry workers, National Compensation Survey, 2012—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					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	57	19	30	50	70	80	43	—	—
1 to 49 workers	100	59	19	25	50	75	80	40	—	—
50 to 99 workers	100	52	25	—	50	70	75	48	—	—
100 workers or more	100	64	25	40	50	75	75	35	—	—
100 to 499 workers	100	66	25	50	50	75	75	34	—	—
500 workers or more	100	62	20	—	50	75	75	38	—	—
Geographic area										
New England	100	63	16	25	50	60	80	36	—	—
Middle Atlantic	100	54	20	50	50	75	90	46	—	—
East North Central	100	52	25	—	50	60	75	48	—	—
West North Central	100	61	—	50	50	75	75	39	—	—
South Atlantic	100	67	19	25	50	60	75	33	—	—
East South Central	100	58	20	—	50	—	75	42	—	—
West South Central	100	63	25	30	50	50	75	36	—	—
Mountain	100	65	30	50	50	75	80	35	—	—
Pacific	100	71	25	50	50	75	75	29	—	—

¹ The percent of earnings that are specified. Actual contributions may be limited by the Internal Revenue Code limit.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

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/glossary20122013.htm.