

**Table 32. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012**

(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
<b>Worker characteristic</b>						
All workers .....	100	69	21	6	26	5
Management, professional, and related .....	100	57	21	—	38	6
Management, business, and financial .....	100	66	20	3	29	5
Professional and related .....	100	49	21	6	45	6
Service .....	100	82	21	—	10	8
Protective service .....	100	97	21	—	—	—
Sales and office .....	100	77	21	—	19	4
Sales and related .....	100	86	21	12	11	3
Office and administrative support .....	100	73	21	6	23	5
Natural resources, construction, and maintenance .....	100	69	19	12	27	4
Construction, extraction, farming, fishing, and forestry .....	100	72	21	12	—	—
Installation, maintenance, and repair .....	100	67	19	—	27	5
Production, transportation, and material moving .....	100	79	21	6	19	2
Production .....	100	75	21	—	23	2
Transportation and material moving .....	100	84	21	—	14	2
Full time .....	100	68	21	6	27	5
Part time .....	100	82	21	12	16	2
Union .....	100	59	18	—	38	4
Nonunion .....	100	70	21	6	25	5
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	100	93	21	12	—	—
Lowest 10 percent .....	100	97	21	12	—	—
Second 25 percent .....	100	79	21	—	17	4
Third 25 percent .....	100	71	21	—	25	4
Highest 25 percent .....	100	56	21	6	38	6
Highest 10 percent .....	100	53	21	3	41	6
<b>Establishment characteristic</b>						
Goods-producing industries .....	100	68	21	3	28	4
Manufacturing .....	100	65	19	3	31	4
Service-providing industries .....	100	70	21	—	26	5
Trade, transportation, and utilities .....	100	82	21	—	14	4
Wholesale trade .....	100	69	18	—	—	—
Retail trade .....	100	92	21	12	—	—
Transportation and warehousing .....	100	85	21	—	—	—
Utilities .....	100	48	—	1	37	14
Information .....	100	44	18	—	56	( <sup>2</sup> )
Financial activities .....	100	69	21	—	25	6
Finance and insurance .....	100	68	18	—	27	5
Credit intermediation and related activities ..	100	76	21	—	20	4
Insurance carriers and related activities .....	100	64	18	—	29	7
Professional and business services .....	100	55	21	—	39	6
Professional and technical services .....	100	49	21	3	42	9
Education and health services .....	100	66	21	—	27	7
Educational services .....	100	47	21	12	38	15
Junior colleges, colleges, and universities ...	100	—	—	—	—	—
Healthcare and social assistance .....	100	68	21	—	26	6

See footnotes at end of table.

**Table 32. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012—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	75	21	6	20	5
1 to 49 workers .....	100	75	21	6	21	4
50 to 99 workers .....	100	75	21	6	19	6
100 workers or more .....	100	66	21	—	30	5
100 to 499 workers .....	100	69	21	—	27	4
500 workers or more .....	100	61	18	—	33	6
<b>Geographic area</b>						
New England .....	100	55	21	—	35	9
Middle Atlantic .....	100	67	21	—	—	—
East North Central .....	100	71	21	—	23	6
West North Central .....	100	71	21	12	25	4
South Atlantic .....	100	68	21	—	27	5
East South Central .....	100	63	20	—	32	5
West South Central .....	100	81	21	12	16	3
Mountain .....	100	77	21	—	22	1
Pacific .....	100	66	18	6	31	3

<sup>1</sup> 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."  
<sup>2</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 32. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012**

Characteristics	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
<b>Worker characteristic</b>					
All workers .....	1.8	0.0	0.0	1.9	0.7
Management, professional, and related .....	3.3	0.7	–	3.5	1.3
Management, business, and financial .....	4.3	1.4	0.0	4.3	1.2
Professional and related .....	3.8	0.0	1.7	3.9	1.6
Service .....	3.6	0.0	–	2.4	3.5
Protective service .....	1.8	2.9	–	–	–
Sales and office .....	1.8	0.0	–	1.6	0.6
Sales and related .....	3.0	0.0	0.0	2.9	0.9
Office and administrative support .....	2.1	0.0	0.0	2.1	0.8
Natural resources, construction, and maintenance .....	6.1	2.0	1.7	6.0	2.1
Construction, extraction, farming, fishing, and forestry .....	9.9	2.9	0.0	–	–
Installation, maintenance, and repair .....	7.2	1.2	–	7.1	2.8
Production, transportation, and material moving .....	3.4	0.0	1.3	3.3	0.6
Production .....	4.7	2.7	–	4.7	0.7
Transportation and material moving .....	3.2	0.0	–	3.0	1.2
Full time .....	1.9	0.0	0.0	1.9	0.8
Part time .....	3.7	0.0	1.2	3.6	0.8
Union .....	5.5	0.5	–	4.9	2.0
Nonunion .....	2.0	0.0	0.0	2.0	0.8
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	1.7	0.0	0.2	–	–
Lowest 10 percent .....	2.0	0.0	0.0	–	–
Second 25 percent .....	2.3	0.0	–	2.0	1.1
Third 25 percent .....	2.7	1.6	–	2.8	0.9
Highest 25 percent .....	3.0	1.4	1.5	3.2	1.2
Highest 10 percent .....	4.0	0.0	0.2	4.1	1.7
<b>Establishment characteristic</b>					
Goods-producing industries .....	4.4	1.9	0.6	4.3	1.3
Manufacturing .....	4.9	2.7	0.0	4.7	1.4
Service-providing industries .....	2.0	0.0	–	2.2	0.8
Trade, transportation, and utilities .....	2.8	0.4	–	2.5	1.4
Wholesale trade .....	7.3	2.0	–	–	–
Retail trade .....	2.7	0.2	0.0	–	–
Transportation and warehousing .....	4.7	0.0	–	–	–
Utilities .....	9.3	–	0.0	9.4	5.1
Information .....	8.9	3.4	–	8.9	0.2
Financial activities .....	2.5	2.4	–	2.6	1.7
Finance and insurance .....	2.6	2.5	–	2.6	1.1
Credit intermediation and related activities ..	4.2	2.7	–	4.0	1.5
Insurance carriers and related activities .....	5.3	0.0	–	5.5	2.1
Professional and business services .....	5.7	1.1	–	6.3	2.5
Professional and technical services .....	7.5	1.4	0.4	8.8	4.0
Education and health services .....	5.1	0.0	–	4.9	2.3
Educational services .....	10.2	0.0	0.0	10.5	7.8
Junior colleges, colleges, and universities ...	–	–	–	–	–
Healthcare and social assistance .....	5.3	0.0	–	5.0	2.4

See footnotes at end of table.

**Table 32. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012—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 .....	2.8	0.0	0.0	3.1	1.2
1 to 49 workers .....	3.7	0.2	0.0	3.7	1.4
50 to 99 workers .....	6.1	0.0	1.2	5.4	2.4
100 workers or more .....	2.2	0.0	—	2.2	1.0
100 to 499 workers .....	3.2	0.0	—	3.1	1.1
500 workers or more .....	3.3	3.3	—	3.0	1.8
<b>Geographic area</b>					
New England .....	7.0	3.0	—	9.5	5.4
Middle Atlantic .....	8.3	0.0	—	—	—
East North Central .....	5.4	3.2	—	4.6	2.0
West North Central .....	4.9	1.0	0.0	5.3	2.1
South Atlantic .....	4.5	0.0	—	5.3	2.6
East South Central .....	4.4	1.3	—	4.5	3.2
West South Central .....	3.9	0.0	0.0	3.2	1.1
Mountain .....	3.7	0.0	—	3.5	1.0
Pacific .....	5.3	0.4	0.6	5.2	0.9

<sup>1</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 33. Savings and thrift plans: Selected provisions, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Rollovers allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristic</b>						
All workers .....	78	4	18	58	23	19
Management, professional, and related .....	77	–	–	60	22	18
Management, business, and financial .....	77	–	–	–	–	–
Professional and related .....	77	–	–	63	21	17
Sales and office:						
Sales and related .....	78	–	–	37	45	18
Natural resources, construction, and maintenance						
Construction, extraction, farming, fishing, and forestry .....	82	–	–	69	19	11
Installation, maintenance, and repair .....	80	–	–	65	–	–
Production, transportation, and material moving .....	83	–	–	71	–	–
Production .....	80	–	–	59	23	18
Transportation and material moving .....	78	–	–	65	16	18
Transportation and material moving .....	82	–	–	50	32	17
Full time .....	77	4	19	59	22	19
Part time .....	84	–	–	47	38	14
Union .....	83	–	–	71	18	11
Nonunion .....	77	4	19	57	24	19
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	84	–	–	49	34	17
Lowest 10 percent .....	94	–	–	51	34	15
Second 25 percent .....	77	3	19	53	29	18
Third 25 percent .....	76	5	19	–	–	–
Highest 25 percent .....	78	–	–	62	19	19
Highest 10 percent .....	76	–	–	62	19	19
Service-providing industries .....	78	4	17	58	24	17
Trade, transportation, and utilities .....	81	–	–	45	41	15
Wholesale trade .....	76	–	–	64	17	19
Retail trade .....	80	–	–	28	60	12
Transportation and warehousing .....	93	–	–	60	–	–
Information .....	84	–	16	81	–	–
Financial activities .....	–	–	–	72	9	19
Finance and insurance .....	–	–	–	75	9	16
Credit intermediation and related activities ..	82	–	18	76	–	–
Insurance carriers and related activities .....	80	–	–	80	–	–
Professional and business services .....	75	–	–	55	28	17
Professional and technical services .....	77	–	–	53	–	–

See footnotes at end of table.

**Table 33. Savings and thrift plans: Selected provisions, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Rollovers allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers .....	78	—	—	—	—	—
50 to 99 workers .....	88	—	—	60	24	16
100 workers or more .....	77	4	19	59	24	17
100 to 499 workers .....	82	3	15	59	29	12
<b>Geographic area</b>						
New England .....	76	—	—	—	—	—
Middle Atlantic .....	78	—	—	—	—	—
South Atlantic .....	80	—	—	53	31	16
East South Central .....	82	—	—	46	38	15
West South Central .....	75	—	—	58	27	14
Mountain .....	—	—	—	58	26	16
Pacific .....	84	—	—	71	14	15

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 33. Standard errors for savings and thrift plans: Selected provisions, private industry workers, National Compensation Survey, 2012**

Characteristics	Rollovers allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristic</b>						
All workers .....	1.6	0.9	1.5	2.1	1.6	1.6
Management, professional, and related .....	2.5	–	–	3.4	3.1	2.2
Management, business, and financial .....	3.4	–	–	–	–	–
Professional and related .....	3.2	–	–	3.5	3.2	2.3
Sales and office:						
Sales and related .....	3.5	–	–	4.1	4.2	3.3
Natural resources, construction, and maintenance	3.6	–	–	4.9	4.5	3.0
Construction, extraction, farming, fishing, and forestry .....	9.1	–	–	10.2	–	–
Installation, maintenance, and repair .....	3.9	–	–	5.8	–	–
Production, transportation, and material moving .....	2.7	–	–	4.0	3.8	2.5
Production .....	3.4	–	–	4.4	4.1	3.4
Transportation and material moving .....	5.2	–	–	6.3	6.9	4.7
Full time .....	1.7	0.9	1.5	2.2	1.7	1.6
Part time .....	3.4	–	–	4.5	4.1	3.3
Union .....	2.8	–	–	4.6	4.1	2.4
Nonunion .....	1.7	0.9	1.5	2.2	1.7	1.6
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	3.0	–	–	5.1	4.1	3.0
Lowest 10 percent .....	2.6	–	–	10.7	9.4	6.1
Second 25 percent .....	2.5	0.9	2.3	3.3	2.8	2.4
Third 25 percent .....	2.2	1.3	2.0	–	–	–
Highest 25 percent .....	2.3	–	–	3.4	3.0	2.2
Highest 10 percent .....	3.9	–	–	4.0	3.3	3.4
Service-providing industries .....	1.7	1.0	1.5	2.3	1.9	1.7
Trade, transportation, and utilities .....	2.9	–	–	3.7	3.5	2.6
Wholesale trade .....	6.6	–	–	5.9	5.1	5.8
Retail trade .....	3.5	–	–	3.7	4.0	2.5
Transportation and warehousing .....	6.1	–	–	8.2	–	–
Information .....	7.1	–	7.1	5.7	–	–
Financial activities .....	–	–	–	3.8	1.9	3.2
Finance and insurance .....	–	–	–	4.3	2.0	3.7
Credit intermediation and related activities ..	4.4	–	4.4	4.7	–	–
Insurance carriers and related activities .....	4.3	–	–	4.4	–	–
Professional and business services .....	5.9	–	–	6.9	6.8	4.2
Professional and technical services .....	6.5	–	–	10.9	–	–

See footnotes at end of table.

**Table 33. Standard errors for savings and thrift plans: Selected provisions, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Rollovers allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers .....	3.0	—	—	—	—	—
50 to 99 workers .....	3.4	—	—	6.2	6.0	4.8
100 workers or more .....	2.1	1.2	1.9	2.6	2.0	1.8
100 to 499 workers .....	2.5	0.9	2.2	3.5	3.1	1.6
<b>Geographic area</b>						
New England .....	4.4	—	—	—	—	—
Middle Atlantic .....	4.7	—	—	—	—	—
South Atlantic .....	4.5	—	—	7.2	5.2	5.3
East South Central .....	6.2	—	—	9.0	8.9	1.9
West South Central .....	3.8	—	—	5.7	4.7	3.3
Mountain .....	—	—	—	5.0	3.3	5.7
Pacific .....	2.8	—	—	2.1	3.3	2.5

<sup>1</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 34. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
<b>Worker characteristic</b>					
All workers .....	100	31	26	34	9
Management, professional, and related .....	100	32	26	31	10
Management, business, and financial .....	100	36	22	33	9
Professional and related .....	100	30	30	30	10
Service .....	100	14	33	45	9
Protective service .....	100	—	71	—	4
Sales and office .....	100	34	26	31	9
Sales and related .....	100	44	22	25	8
Office and administrative support .....	100	29	28	34	9
Natural resources, construction, and maintenance .....	100	31	35	28	6
Construction, extraction, farming, fishing, and forestry .....	100	44	—	—	3
Installation, maintenance, and repair .....	100	27	38	27	7
Production, transportation, and material moving .....	100	29	20	42	9
Production .....	100	27	12	52	9
Transportation and material moving .....	100	32	30	28	10
Full time .....	100	30	26	34	9
Part time .....	100	39	25	29	7
Union .....	100	23	42	30	5
Nonunion .....	100	32	25	34	9
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	100	32	17	43	8
Lowest 10 percent .....	100	—	—	56	4
Second 25 percent .....	100	33	26	33	7
Third 25 percent .....	100	28	26	36	10
Highest 25 percent .....	100	32	29	29	10
Highest 10 percent .....	100	36	22	32	10
<b>Establishment characteristic</b>					
Goods-producing industries .....	100	25	14	48	13
Manufacturing .....	100	25	12	46	16
Service-providing industries .....	100	33	30	30	8
Trade, transportation, and utilities .....	100	41	25	28	6
Wholesale trade .....	100	25	31	33	10
Retail trade .....	100	48	20	26	6
Transportation and warehousing .....	100	41	33	—	—
Utilities .....	100	67	—	—	3
Information .....	100	—	65	—	6
Financial activities .....	100	39	26	28	7
Finance and insurance .....	100	37	27	29	6
Credit intermediation and related activities ..	100	43	26	26	5
Insurance carriers and related activities .....	100	28	30	34	8
Professional and business services .....	100	37	31	20	12
Professional and technical services .....	100	44	—	—	11
Education and health services .....	100	18	29	42	10
Educational services .....	100	—	—	—	—
Junior colleges, colleges, and universities ...	100	—	—	—	—
Healthcare and social assistance .....	100	17	30	44	9

See footnotes at end of table.

**Table 34. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2012—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	26	26	40	9
1 to 49 workers .....	100	25	25	40	11
50 to 99 workers .....	100	27	28	39	6
100 workers or more .....	100	34	27	30	9
100 to 499 workers .....	100	38	25	30	7
500 workers or more .....	100	30	29	30	12
<b>Geographic area</b>					
New England .....	100	24	43	23	10
Middle Atlantic .....	100	21	36	34	8
East North Central .....	100	28	26	33	12
West North Central .....	100	38	—	26	—
South Atlantic .....	100	33	24	34	9
East South Central .....	100	47	—	32	—
West South Central .....	100	35	24	37	5
Mountain .....	100	23	29	34	14
Pacific .....	100	35	18	39	8

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 34. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2012**

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
<b>Worker characteristic</b>				
All workers .....	1.6	1.7	1.9	1.1
Management, professional, and related .....	3.1	2.9	2.7	1.9
Management, business, and financial .....	4.5	3.0	4.2	2.7
Professional and related .....	3.4	3.8	3.2	1.9
Service .....	2.3	6.8	7.2	3.4
Protective service .....	—	13.5	—	2.6
Sales and office .....	2.1	2.0	2.2	1.7
Sales and related .....	4.0	3.5	3.8	3.0
Office and administrative support .....	2.3	2.6	2.9	1.8
Natural resources, construction, and maintenance .....	4.8	6.2	5.6	2.2
Construction, extraction, farming, fishing, and forestry .....	10.9	—	—	1.9
Installation, maintenance, and repair .....	4.8	6.8	6.1	2.7
Production, transportation, and material moving .....	3.1	3.3	3.6	1.6
Production .....	3.7	3.3	5.0	2.4
Transportation and material moving .....	4.6	5.3	4.4	2.6
Full time .....	1.7	1.7	1.9	1.1
Part time .....	3.7	3.3	4.0	2.8
Union .....	4.5	6.3	6.3	2.0
Nonunion .....	1.7	1.9	2.1	1.2
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	4.6	3.1	6.0	2.3
Lowest 10 percent .....	—	—	10.1	2.4
Second 25 percent .....	2.1	2.9	3.1	1.3
Third 25 percent .....	2.6	2.8	2.5	1.6
Highest 25 percent .....	2.8	2.7	2.6	1.7
Highest 10 percent .....	3.7	2.9	3.2	2.8
<b>Establishment characteristic</b>				
Goods-producing industries .....	2.9	2.4	3.6	3.0
Manufacturing .....	2.9	2.3	4.0	3.4
Service-providing industries .....	2.1	2.1	2.2	1.1
Trade, transportation, and utilities .....	3.6	3.5	3.2	1.5
Wholesale trade .....	5.5	8.4	6.6	4.1
Retail trade .....	4.3	3.4	4.2	2.0
Transportation and warehousing .....	8.3	8.0	—	—
Utilities .....	9.0	—	—	1.7
Information .....	—	8.1	—	3.3
Financial activities .....	3.4	3.3	3.5	1.2
Finance and insurance .....	3.4	3.4	3.6	1.3
Credit intermediation and related activities ..	4.6	4.3	5.2	1.4
Insurance carriers and related activities .....	5.3	7.1	5.8	2.5
Professional and business services .....	6.5	5.3	5.6	4.6
Professional and technical services .....	8.8	—	—	5.6
Education and health services .....	2.9	5.0	5.8	3.6
Educational services .....	—	—	—	—
Junior colleges, colleges, and universities ...	—	—	—	—
Healthcare and social assistance .....	3.3	5.4	6.1	3.7
1 to 99 workers .....	2.7	3.1	3.4	1.8

See footnotes at end of table.

**Table 34. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
1 to 49 workers .....	3.0	4.4	4.4	2.4
50 to 99 workers .....	5.2	6.1	6.5	2.4
100 workers or more .....	2.1	1.9	2.1	1.6
100 to 499 workers .....	3.2	3.0	3.1	1.5
500 workers or more .....	3.4	3.0	2.7	2.9
<b>Geographic area</b>				
New England .....	4.8	4.1	2.9	3.0
Middle Atlantic .....	3.4	6.7	7.1	3.2
East North Central .....	3.7	4.7	4.5	3.1
West North Central .....	7.6	—	6.5	—
South Atlantic .....	5.4	3.6	4.8	3.2
East South Central .....	8.0	—	8.4	—
West South Central .....	3.9	3.6	5.8	1.8
Mountain .....	3.5	6.2	9.4	5.4
Pacific .....	3.9	2.7	3.6	1.8

<sup>1</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 35. Savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Investment choice available	Available investments						No investment choice available	Not determinable
			Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
<b>Worker characteristic</b>										
All workers .....	100	87	24	56	73	49	18	12	-	-
Management, professional, and related .....	100	88	24	63	75	50	17	10	-	-
Management, business, and financial .....	100	89	27	65	77	53	16	9	-	-
Professional and related .....	100	87	21	61	73	48	19	10	-	13
Service .....	100	82	-	42	64	28	9	17	-	-
Protective service .....	100	97	-	-	91	70	-	7	-	3
Sales and office .....	100	86	27	55	76	54	19	9	-	-
Sales and related .....	100	89	26	53	83	73	24	6	-	-
Office and administrative support .....	100	84	27	55	72	45	17	11	-	-
Natural resources, construction, and maintenance .....	100	89	44	65	71	46	26	17	-	-
Construction, extraction, farming, fishing, and forestry .....	100	85	37	68	71	37	-	14	-	-
Installation, maintenance, and repair .....	100	90	46	64	71	49	27	18	-	-
Production, transportation, and material moving .....	100	87	18	47	66	44	20	19	-	-
Production .....	100	88	-	-	-	-	-	-	-	-
Transportation and material moving .....	100	85	24	46	68	53	19	17	-	-
Full time .....	100	86	24	57	72	48	18	12	-	-
Part time .....	100	89	23	52	82	60	19	6	-	-
Union .....	100	91	57	74	82	43	23	8	-	-
Nonunion .....	100	86	21	55	72	49	18	12	-	-
Average wage within the following categories: <sup>1</sup>										
Lowest 25 percent .....	100	86	14	45	71	44	11	14	-	-
Lowest 10 percent .....	100	79	-	-	-	-	-	-	-	-
Second 25 percent .....	100	85	20	48	69	45	16	14	-	-
Third 25 percent .....	100	87	23	55	71	47	19	15	-	-
Highest 25 percent .....	100	87	30	66	76	53	21	8	-	-
Highest 10 percent .....	100	89	30	65	77	53	21	9	-	11
<b>Establishment characteristic</b>										
Goods-producing industries .....	100	84	19	51	64	38	17	17	-	-
Manufacturing .....	100	83	17	48	62	40	17	15	-	-
Service-providing industries .....	100	87	25	58	75	51	19	11	-	-
Trade, transportation, and utilities .....	100	89	29	51	77	60	22	11	-	-
Wholesale trade .....	100	80	31	60	76	52	-	4	-	-
Retail trade .....	100	92	23	46	81	72	22	11	-	-
Transportation and warehousing .....	100	94	-	-	-	-	-	-	-	-
Utilities .....	100	86	44	54	72	40	-	14	-	14
Information .....	100	99	67	94	94	65	24	5	-	1
Financial activities .....	100	87	31	65	72	44	17	13	-	13
Finance and insurance .....	100	89	31	68	76	45	17	13	-	11
Credit intermediation and related activities ..	100	91	35	68	75	45	12	15	-	9
Insurance carriers and related activities .....	100	88	25	68	77	40	29	10	-	12
Professional and business services .....	100	88	31	68	80	67	24	2	-	12
Professional and technical services .....	100	82	-	78	74	70	-	3	-	18
Education and health services:										
Healthcare and social assistance .....	100	82	-	47	68	24	9	14	-	18

See footnotes at end of table.

**Table 35. Savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	Investment choice available	Available investments						No investment choice available	Not determinable
			Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
1 to 99 workers .....	100	83	20	50	63	38	16	18	—	—
1 to 49 workers .....	100	81	17	52	64	41	15	17	—	—
50 to 99 workers .....	100	87	—	—	—	—	—	—	—	—
100 workers or more .....	100	89	27	60	78	55	20	8	—	—
100 to 499 workers .....	100	94	24	62	82	65	21	9	—	—
500 workers or more .....	100	83	30	58	74	42	18	8	—	—
<b>Geographic area</b>										
New England .....	100	92	34	65	78	55	33	14	—	8
Middle Atlantic .....	100	86	27	55	73	37	22	12	—	—
East North Central .....	100	82	21	54	68	45	—	14	—	—
West North Central .....	100	82	28	56	72	34	—	9	—	—
South Atlantic .....	100	85	18	53	70	49	19	13	—	—
East South Central .....	100	92	27	52	64	52	—	14	—	8
West South Central .....	100	91	21	61	78	52	19	12	—	—
Mountain .....	100	84	26	57	81	61	15	3	—	—
Pacific .....	100	90	28	60	73	57	18	12	—	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 35. Standard errors for savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2012**

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
<b>Worker characteristic</b>									
All workers .....	1.5	1.8	1.8	1.7	2.0	1.8	1.4	-	-
Management, professional, and related .....	1.9	2.8	2.7	2.4	3.3	2.8	1.7	-	-
Management, business, and financial .....	2.4	4.1	3.6	3.5	4.4	2.6	1.8	-	-
Professional and related .....	2.2	3.2	3.6	3.1	4.2	3.5	2.2	-	2.2
Service .....	4.8	-	7.0	6.0	5.6	2.5	4.8	-	-
Protective service .....	2.2	-	-	5.3	16.6	-	4.2	-	2.2
Sales and office .....	2.1	2.6	2.5	2.3	2.5	2.2	1.4	-	-
Sales and related .....	2.9	3.8	4.0	3.1	3.9	3.8	1.8	-	-
Office and administrative support .....	2.4	3.1	2.9	2.6	2.5	2.4	1.8	-	-
Natural resources, construction, and maintenance .....	3.2	5.8	5.7	4.9	5.2	5.5	4.4	-	-
Construction, extraction, farming, fishing, and forestry .....	8.8	9.6	9.7	9.7	8.9	-	7.0	-	-
Installation, maintenance, and repair .....	3.4	6.9	6.5	5.8	6.5	6.8	5.4	-	-
Production, transportation, and material moving .....	2.3	2.9	3.9	4.0	4.2	2.8	3.7	-	-
Production .....	2.9	-	-	-	-	-	-	-	-
Transportation and material moving .....	4.4	4.6	6.3	5.9	6.2	4.1	5.0	-	-
Full time .....	1.5	2.0	1.9	1.8	2.1	1.8	1.5	-	-
Part time .....	3.3	4.3	4.9	3.7	5.4	4.0	1.9	-	-
Union .....	2.3	5.4	4.4	3.7	5.1	5.1	3.0	-	-
Nonunion .....	1.6	1.9	1.9	1.9	2.2	1.9	1.5	-	-
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	3.4	3.3	4.9	4.5	5.4	2.5	3.9	-	-
Lowest 10 percent .....	11.3	-	-	-	-	-	-	-	-
Second 25 percent .....	1.9	2.2	3.0	3.0	2.9	2.0	2.4	-	-
Third 25 percent .....	1.9	2.9	3.0	2.8	3.4	2.6	2.6	-	-
Highest 25 percent .....	2.0	2.8	2.2	2.3	2.9	2.8	1.3	-	-
Highest 10 percent .....	3.0	3.2	3.1	3.1	3.5	3.5	2.0	-	3.0
<b>Establishment characteristic</b>									
Goods-producing industries .....	3.5	3.2	4.2	4.5	3.7	2.2	3.4	-	-
Manufacturing .....	3.9	3.4	4.2	4.6	4.4	2.5	3.7	-	-
Service-providing industries .....	1.6	2.0	2.3	1.9	2.1	2.4	1.5	-	-
Trade, transportation, and utilities .....	2.1	3.5	3.8	3.4	3.8	3.2	2.9	-	-
Wholesale trade .....	4.5	8.6	6.8	5.0	8.1	-	2.0	-	-
Retail trade .....	2.0	3.7	3.9	4.1	4.4	3.4	3.9	-	-
Transportation and warehousing .....	6.0	-	-	-	-	-	-	-	-
Utilities .....	5.1	8.9	9.5	7.8	10.2	-	7.6	-	5.1
Information .....	0.8	8.0	3.2	3.2	7.5	6.9	3.0	-	0.8
Financial activities .....	1.9	3.9	3.3	3.0	4.5	3.0	2.8	-	1.9
Finance and insurance .....	2.3	4.1	3.4	2.9	4.7	3.0	2.8	-	2.3
Credit intermediation and related activities .....	3.2	5.5	5.4	4.4	5.6	3.5	4.0	-	3.2
Insurance carriers and related activities .....	4.3	5.7	5.0	4.5	6.0	6.6	3.6	-	4.3
Professional and business services .....	3.9	6.2	6.0	4.8	5.6	6.5	1.7	-	3.9
Professional and technical services .....	6.4	-	6.8	7.0	7.7	-	2.8	-	6.4
Education and health services:									
Healthcare and social assistance .....	4.4	-	6.1	5.2	4.9	2.5	4.1	-	4.4

See footnotes at end of table.

**Table 35. Standard errors for savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
1 to 99 workers .....	2.7	2.9	3.5	3.7	4.0	3.1	2.9	—	—
1 to 49 workers .....	3.3	2.9	3.9	4.3	4.3	3.3	3.4	—	—
50 to 99 workers .....	3.7	—	—	—	—	—	—	—	—
100 workers or more .....	1.7	2.2	2.2	1.7	2.2	2.0	1.3	—	—
100 to 499 workers .....	1.3	2.8	2.7	2.2	3.3	2.4	2.0	—	—
500 workers or more .....	3.4	3.2	3.6	3.3	3.2	2.5	1.2	—	—
<b>Geographic area</b>									
New England .....	3.7	5.1	3.3	3.6	6.7	7.3	6.7	—	3.7
Middle Atlantic .....	3.7	4.9	4.8	3.3	8.5	6.5	3.4	—	—
East North Central .....	3.3	5.4	5.8	4.8	6.1	—	3.7	—	—
West North Central .....	3.8	8.2	5.1	5.1	5.2	—	2.1	—	—
South Atlantic .....	5.6	4.2	4.7	5.4	5.3	3.5	4.7	—	—
East South Central .....	5.4	5.9	7.4	8.8	6.6	—	6.8	—	5.4
West South Central .....	2.2	2.4	6.3	2.9	4.5	4.5	3.6	—	—
Mountain .....	5.6	6.1	6.7	6.6	5.3	3.9	2.1	—	—
Pacific .....	3.3	4.4	3.6	4.5	4.4	3.4	2.2	—	—

<sup>1</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 36. Savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Investment choice available	Available investments						No investment choice available	Not determinable
			Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
<b>Worker characteristic</b>										
All workers .....	100	83	23	53	70	47	17	11	3	14
Management, professional, and related .....	100	86	24	61	74	49	17	9	1	13
Management, business, and financial .....	100	87	28	64	77	52	15	8	—	—
Professional and related .....	100	85	22	59	72	46	18	10	1	14
Service .....	100	80	—	42	63	28	9	16	—	—
Protective service .....	100	97	—	—	91	70	—	6	—	3
Sales and office .....	100	82	26	52	72	52	18	8	2	15
Sales and related .....	100	86	26	53	81	71	24	5	3	11
Office and administrative support .....	100	81	26	51	68	42	15	10	2	17
Natural resources, construction, and maintenance .....	100	77	36	54	58	44	15	16	—	—
Construction, extraction, farming, fishing, and forestry .....	100	77	29	60	63	37	—	14	—	—
Installation, maintenance, and repair .....	100	77	38	52	57	46	—	17	—	—
Production, transportation, and material moving .....	100	84	17	43	63	42	20	18	—	—
Production .....	100	85	13	44	63	37	21	19	—	—
Transportation and material moving .....	100	83	24	41	63	49	18	17	—	—
Full time .....	100	83	24	54	69	46	17	12	3	14
Part time .....	100	87	23	52	80	58	19	6	3	10
Union .....	100	77	44	61	68	42	9	8	—	—
Nonunion .....	100	84	22	53	70	47	18	12	2	14
Average wage within the following categories: <sup>1</sup>										
Lowest 25 percent .....	100	83	14	44	69	42	11	13	—	—
Lowest 10 percent .....	100	75	—	—	—	—	—	—	—	—
Second 25 percent .....	100	84	20	44	67	43	16	13	2	14
Third 25 percent .....	100	84	22	53	68	45	18	14	3	13
Highest 25 percent .....	100	83	29	62	73	51	18	8	—	—
Highest 10 percent .....	100	86	31	63	75	51	20	8	1	13
<b>Establishment characteristic</b>										
Goods-producing industries .....	100	81	17	44	60	36	15	16	—	—
Manufacturing .....	100	80	16	43	61	39	17	15	—	—
Service-providing industries .....	100	84	25	56	72	49	17	10	3	13
Trade, transportation, and utilities .....	100	86	28	50	75	58	22	11	2	13
Wholesale trade .....	100	—	—	—	—	—	—	—	—	—
Retail trade .....	100	88	23	46	78	69	21	10	—	—
Transportation and warehousing .....	100	94	—	—	—	—	—	—	—	—
Utilities .....	100	—	—	—	—	—	—	—	—	—
Information .....	100	83	57	77	77	65	—	5	—	—
Financial activities .....	100	83	30	64	71	43	17	11	—	—
Finance and insurance .....	100	85	31	67	74	44	17	10	—	—
Credit intermediation and related activities ..	100	89	35	67	75	44	12	14	—	—
Insurance carriers and related activities .....	100	85	24	67	76	40	29	8	—	—
Professional and business services .....	100	88	33	65	79	62	24	2	—	—
Professional and technical services .....	100	81	—	78	78	66	—	3	—	—
Education and health services .....	100	—	—	—	—	—	—	—	—	—
Educational services .....	100	—	—	—	—	—	—	—	—	—
Junior colleges, colleges, and universities ...	100	—	—	—	—	—	—	—	—	—
Healthcare and social assistance .....	100	—	—	—	—	—	—	—	—	—

See footnotes at end of table.

**Table 36. Savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	Investment choice available	Available investments						No investment choice available	Not determinable
			Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
1 to 99 workers .....	100	79	20	47	59	35	15	18	—	—
1 to 49 workers .....	100	77	18	49	60	39	14	16	—	—
50 to 99 workers .....	100	83	—	—	—	—	—	—	—	—
100 workers or more .....	100	86	25	58	76	53	18	8	2	12
100 to 499 workers .....	100	90	23	58	79	62	19	8	—	—
500 workers or more .....	100	81	28	57	72	42	17	7	2	17
<b>Geographic area</b>										
New England .....	100	82	—	55	67	52	25	13	—	—
Middle Atlantic .....	100	83	25	53	71	36	—	12	—	—
East North Central .....	100	81	23	53	67	45	—	14	—	—
West North Central .....	100	78	—	52	68	34	—	9	—	—
South Atlantic .....	100	83	17	50	69	47	17	13	—	—
East South Central .....	100	90	27	52	65	49	—	13	—	—
West South Central .....	100	89	21	59	75	49	19	12	—	—
Mountain .....	100	83	25	54	78	59	14	3	—	—
Pacific .....	100	84	28	55	69	53	17	10	3	13

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 36. Standard errors for savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2012**

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
<b>Worker characteristic</b>									
All workers .....	1.4	1.9	1.8	1.8	2.0	1.8	1.4	0.6	1.4
Management, professional, and related .....	1.9	3.0	2.8	2.3	3.4	2.8	1.7	0.3	1.9
Management, business, and financial .....	2.4	4.0	3.6	3.3	4.7	2.6	1.7	—	—
Professional and related .....	2.3	3.5	3.8	3.1	4.3	3.5	2.2	0.3	2.3
Service .....	4.9	—	7.0	5.9	5.5	2.5	5.0	—	—
Protective service .....	2.4	—	—	5.3	16.6	—	4.1	—	2.4
Sales and office .....	2.0	2.6	2.5	2.3	2.4	2.2	1.4	0.4	2.0
Sales and related .....	2.9	3.8	4.0	3.0	3.9	3.8	1.7	0.6	3.0
Office and administrative support .....	2.5	3.0	2.8	2.6	2.4	2.4	1.7	0.5	2.3
Natural resources, construction, and maintenance .....	5.4	4.9	5.5	5.4	5.2	3.8	4.3	—	—
Construction, extraction, farming, fishing, and forestry .....	10.7	8.0	10.1	10.3	8.9	—	7.0	—	—
Installation, maintenance, and repair .....	6.7	6.4	7.0	6.7	6.6	—	5.3	—	—
Production, transportation, and material moving .....	2.5	2.8	3.5	4.0	4.4	2.8	3.6	—	—
Production .....	3.1	3.0	5.0	5.2	5.2	3.2	4.9	—	—
Transportation and material moving .....	4.5	4.5	5.5	6.4	6.8	4.2	5.0	—	—
Full time .....	1.5	2.0	1.8	1.9	2.0	1.8	1.5	0.7	1.5
Part time .....	3.1	4.3	4.9	3.5	5.0	4.0	1.9	0.7	3.2
Union .....	5.4	5.1	5.4	5.7	5.0	2.5	3.0	—	—
Nonunion .....	1.6	1.9	1.9	1.8	2.2	1.9	1.5	0.4	1.5
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	3.4	3.3	4.9	4.5	5.2	2.5	3.9	—	—
Lowest 10 percent .....	11.3	—	—	—	—	—	—	—	—
Second 25 percent .....	1.9	2.2	3.1	2.9	2.8	1.9	2.4	0.7	1.9
Third 25 percent .....	2.0	2.9	2.9	2.7	3.4	2.5	2.6	0.6	1.8
Highest 25 percent .....	1.9	2.8	2.5	2.5	3.0	2.9	1.3	—	—
Highest 10 percent .....	2.9	3.0	3.1	3.0	3.6	3.4	2.0	0.4	3.0
<b>Establishment characteristic</b>									
Goods-producing industries .....	3.4	2.9	3.9	4.0	3.6	2.0	3.4	—	—
Manufacturing .....	4.0	3.2	4.0	4.5	4.4	2.5	3.7	—	—
Service-providing industries .....	1.5	2.1	2.3	1.9	2.1	2.2	1.5	0.7	1.4
Trade, transportation, and utilities .....	2.3	3.5	3.8	3.4	3.7	3.1	2.9	0.5	2.3
Wholesale trade .....	—	—	—	—	—	—	—	—	—
Retail trade .....	2.2	3.7	3.9	3.9	4.3	3.4	3.9	—	—
Transportation and warehousing .....	6.0	—	—	—	—	—	—	—	—
Utilities .....	—	—	—	—	—	—	—	—	—
Information .....	6.8	7.8	6.7	6.7	7.5	—	3.0	—	—
Financial activities .....	2.3	3.9	3.3	3.0	4.4	3.0	2.7	—	—
Finance and insurance .....	2.5	4.2	3.4	2.9	4.6	3.0	2.6	—	—
Credit intermediation and related activities .....	3.3	5.5	5.4	4.5	5.6	3.5	3.9	—	—
Insurance carriers and related activities .....	4.5	5.8	5.1	4.7	6.0	6.6	3.3	—	—
Professional and business services .....	4.0	6.4	6.1	5.0	6.2	6.5	1.7	—	—
Professional and technical services .....	6.4	—	6.8	6.8	8.1	—	2.8	—	—
Education and health services .....	—	—	—	—	—	—	—	—	—
Educational services .....	—	—	—	—	—	—	—	—	—
Junior colleges, colleges, and universities .....	—	—	—	—	—	—	—	—	—
Healthcare and social assistance .....	—	—	—	—	—	—	—	—	—

See footnotes at end of table.

**Table 36. Standard errors for savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
1 to 99 workers .....	2.5	2.9	3.4	3.6	3.7	2.9	2.9	—	—
1 to 49 workers .....	3.4	2.8	3.8	4.0	4.1	2.8	3.4	—	—
50 to 99 workers .....	4.5	—	—	—	—	—	—	—	—
100 workers or more .....	1.7	2.3	2.2	1.8	2.2	2.0	1.3	0.5	1.7
100 to 499 workers .....	1.6	2.8	2.8	2.2	3.6	2.4	2.0	—	—
500 workers or more .....	3.5	3.2	3.6	3.5	3.2	2.5	1.2	0.5	3.4
<b>Geographic area</b>									
New England .....	2.1	—	6.0	8.2	6.1	6.7	7.2	—	—
Middle Atlantic .....	3.3	5.2	4.5	3.8	8.5	—	3.5	—	—
East North Central .....	3.2	6.0	5.6	4.8	6.1	—	3.7	—	—
West North Central .....	5.7	—	6.9	6.5	5.2	—	2.1	—	—
South Atlantic .....	5.2	3.4	4.6	5.6	5.0	3.1	4.6	—	—
East South Central .....	5.3	5.9	7.3	7.5	6.9	—	6.8	—	—
West South Central .....	2.6	2.4	4.8	2.9	3.4	4.4	3.6	—	—
Mountain .....	5.4	6.1	7.4	7.0	5.5	4.0	2.1	—	—
Pacific .....	3.2	4.1	3.8	4.2	4.5	3.2	1.9	0.5	3.1

<sup>1</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 37. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Method of distribution <sup>1</sup>				
	Lump sum	Annuity	Installments	Other <sup>2</sup>	Not determinable
<b>Worker characteristic</b>					
All workers .....	91	17	39	10	9
Management, professional, and related .....	91	20	43	6	8
Management, business, and financial .....	91	17	41	7	8
Professional and related .....	91	22	45	5	8
Sales and office .....	92	14	31	17	8
Sales and related .....	92	9	20	28	8
Office and administrative support .....	91	17	36	11	9
Natural resources, construction, and maintenance .....	94	26	56	—	6
Construction, extraction, farming, fishing, and forestry .....	98	—	52	—	2
Installation, maintenance, and repair .....	92	28	58	—	7
Production, transportation, and material moving .....	95	13	40	—	5
Production .....	94	15	49	—	6
Transportation and material moving .....	96	10	26	—	4
Full time .....	91	17	40	9	9
Part time .....	90	18	29	22	10
Union .....	93	26	58	—	7
Nonunion .....	91	16	37	10	9
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	88	9	33	20	12
Lowest 10 percent .....	95	—	56	—	5
Second 25 percent .....	90	16	34	11	9
Third 25 percent .....	92	15	39	11	8
Highest 25 percent .....	92	21	44	5	8
Highest 10 percent .....	92	19	41	5	7
<b>Establishment characteristic</b>					
Goods-producing industries .....	95	18	41	5	5
Manufacturing .....	94	19	45	5	6
Service-providing industries .....	90	17	39	11	10
Trade, transportation, and utilities .....	94	10	30	21	6
Wholesale trade .....	92	—	39	—	8
Retail trade .....	96	14	24	—	4
Transportation and warehousing .....	100	—	30	—	—
Information .....	92	38	66	—	8
Financial activities .....	88	20	37	8	12
Finance and insurance .....	88	21	39	8	11
Credit intermediation and related activities ..	94	28	44	—	5
Insurance carriers and related activities .....	83	16	36	—	17
Professional and business services .....	92	—	42	—	8
Professional and technical services .....	98	—	48	—	2
Education and health services .....	81	22	37	—	18
Educational services .....	87	48	41	—	8
Junior colleges, colleges, and universities ...	81	48	36	—	12
Healthcare and social assistance .....	80	20	36	—	19

See footnotes at end of table.

**Table 37. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Method of distribution <sup>1</sup>				
	Lump sum	Annuity	Installments	Other <sup>2</sup>	Not determinable
1 to 99 workers .....	91	20	46	7	9
1 to 49 workers .....	90	20	43	—	10
50 to 99 workers .....	92	21	54	—	8
100 workers or more .....	91	15	35	11	8
100 to 499 workers .....	94	12	37	14	6
500 workers or more .....	89	19	33	7	11
<b>Geographic area</b>					
New England .....	97	29	52	—	3
Middle Atlantic .....	85	20	43	5	14
West North Central .....	86	14	34	—	14
South Atlantic .....	97	17	39	14	2
East South Central .....	98	28	46	17	2
West South Central .....	94	12	31	—	6
Mountain .....	93	—	37	—	7
Pacific .....	97	21	35	8	3

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

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

<sup>3</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 37. Standard errors for savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2012**

Characteristics	Method of distribution				
	Lump sum	Annuity	Installments	Other <sup>1</sup>	Not determinable
<b>Worker characteristic</b>					
All workers .....	1.2	1.4	2.3	1.1	1.2
Management, professional, and related .....	1.4	2.3	3.4	1.5	1.4
Management, business, and financial .....	1.7	2.6	5.1	2.0	1.6
Professional and related .....	1.9	3.5	3.6	1.5	1.8
Sales and office .....	1.5	1.2	2.5	1.9	1.5
Sales and related .....	2.1	2.2	3.1	4.0	2.1
Office and administrative support .....	1.5	1.6	2.9	1.7	1.5
Natural resources, construction, and maintenance .....	2.6	5.8	4.9	–	2.7
Construction, extraction, farming, fishing, and forestry .....	1.4	–	10.0	–	1.4
Installation, maintenance, and repair .....	3.4	7.1	5.8	–	3.4
Production, transportation, and material moving .....	1.4	2.3	3.7	–	1.4
Production .....	2.0	3.4	5.2	–	2.0
Transportation and material moving .....	1.6	2.6	4.4	–	1.6
Full time .....	1.1	1.4	2.4	1.1	1.1
Part time .....	3.4	2.9	3.1	3.1	3.4
Union .....	1.6	5.7	6.1	–	1.5
Nonunion .....	1.3	1.3	2.3	1.2	1.2
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	5.3	2.4	5.6	3.0	5.3
Lowest 10 percent .....	3.0	–	9.7	–	3.0
Second 25 percent .....	2.1	1.8	2.7	1.6	2.1
Third 25 percent .....	1.1	1.8	3.1	2.5	1.1
Highest 25 percent .....	1.1	2.6	3.5	0.9	1.1
Highest 10 percent .....	1.5	3.0	4.3	1.0	1.5
<b>Establishment characteristic</b>					
Goods-producing industries .....	1.5	3.0	4.5	1.4	1.5
Manufacturing .....	1.8	3.3	4.7	1.5	1.8
Service-providing industries .....	1.4	1.5	2.4	1.3	1.4
Trade, transportation, and utilities .....	1.8	2.1	3.6	3.3	1.8
Wholesale trade .....	5.2	–	7.5	–	5.2
Retail trade .....	1.6	3.8	4.5	–	1.6
Transportation and warehousing .....	( <sup>3</sup> )	–	7.6	–	–
Information .....	4.9	6.8	8.4	–	4.9
Financial activities .....	1.7	2.8	3.2	2.0	1.7
Finance and insurance .....	2.1	2.9	3.1	2.1	2.0
Credit intermediation and related activities ..	2.8	4.5	4.8	–	2.7
Insurance carriers and related activities .....	4.4	3.7	6.3	–	4.4
Professional and business services .....	3.2	–	7.3	–	3.2
Professional and technical services .....	1.0	–	10.7	–	1.0
Education and health services .....	5.7	3.6	6.0	–	5.7
Educational services .....	5.0	9.6	9.2	–	5.0
Junior colleges, colleges, and universities ...	6.9	7.8	5.9	–	7.0
Healthcare and social assistance .....	6.2	3.7	6.3	–	6.2

See footnotes at end of table.

**Table 37. Standard errors for savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Method of distribution				
	Lump sum	Annuity	Installments	Other <sup>1</sup>	Not determinable
1 to 99 workers .....	2.5	2.9	3.8	1.9	2.5
1 to 49 workers .....	3.0	3.9	4.7	—	3.0
50 to 99 workers .....	4.5	5.0	7.2	—	4.4
100 workers or more .....	1.4	1.4	2.7	1.5	1.3
100 to 499 workers .....	1.7	1.9	3.9	1.9	1.7
500 workers or more .....	1.8	2.3	3.1	2.0	1.7
<b>Geographic area</b>					
New England .....	1.4	7.4	14.7	—	1.4
Middle Atlantic .....	4.0	3.0	7.9	0.9	4.0
West North Central .....	3.5	4.1	8.4	—	3.5
South Atlantic .....	1.1	4.3	5.4	4.2	1.0
East South Central .....	1.2	5.9	9.0	3.3	1.2
West South Central .....	1.7	2.5	4.7	—	1.7
Mountain .....	5.6	—	8.1	—	5.6
Pacific .....	1.3	3.7	4.8	1.9	1.3

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

<sup>2</sup> 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."

<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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 38. Deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012**

(All workers participating in deferred profit-sharing plans = 100 percent)

Characteristics	Total	Employer contribution		
		Based on predetermined formula	Not based on predetermined formula	Not determinable
<b>Worker characteristic</b>				
All workers .....	100	15	82	3
Management, professional, and related .....	100	19	77	4
Management, business, and financial .....	100	22	73	5
Professional and related .....	100	—	81	—
Service .....	100	—	88	—
Sales and office .....	100	12	85	3
Sales and related .....	100	—	87	—
Office and administrative support .....	100	12	84	4
Natural resources, construction, and maintenance .....	100	—	87	—
Installation, maintenance, and repair .....	100	—	85	—
Production, transportation, and material moving .....	100	16	81	3
Production .....	100	—	86	—
Transportation and material moving .....	100	—	74	—
Full time .....	100	15	82	3
Part time .....	100	—	85	—
Nonunion .....	100	12	85	2
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	100	—	90	—
Second 25 percent .....	100	—	90	—
Third 25 percent .....	100	15	81	4
Highest 25 percent .....	100	20	76	3
Highest 10 percent .....	100	21	76	3
<b>Establishment characteristic</b>				
Goods-producing industries .....	100	13	86	1
Manufacturing .....	100	—	86	—
Service-providing industries .....	100	15	81	3
Trade, transportation, and utilities .....	100	22	76	3
Financial activities .....	100	—	—	—
Finance and insurance .....	100	—	81	—
Education and health services .....	100	—	87	—

See footnotes at end of table.

**Table 38. Deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012—Continued**

(All workers participating in deferred profit-sharing plans = 100 percent)

Characteristics	Allocation formula						Not determinable
	Equally distributed	Proportional to earnings	Proportional to employee contributions	Based on earnings and service	Based on earnings and unit performance	Other	
<b>Worker characteristic</b>							
All workers .....	-	74	7	9	-	-	6
Management, professional, and related .....	-	69	-	-	-	-	4
Management, business, and financial .....	-	64	-	-	-	-	3
Professional and related .....	-	74	-	-	-	-	4
Service .....	-	84	-	-	-	-	11
Sales and office .....	-	79	-	10	-	-	6
Sales and related .....	-	67	-	-	-	-	11
Office and administrative support .....	-	84	-	7	-	-	3
Natural resources, construction, and maintenance .....	-	53	-	-	-	-	12
Installation, maintenance, and repair .....	-	63	-	-	-	-	5
Production, transportation, and material moving .....	-	77	-	-	-	-	8
Production .....	-	80	-	-	-	-	4
Transportation and material moving .....	-	73	-	-	-	-	13
Full time .....	-	76	7	8	-	-	6
Part time .....	-	53	-	-	-	-	15
Nonunion .....	-	75	7	9	-	-	5
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	-	73	-	-	-	-	15
Second 25 percent .....	-	78	-	9	-	-	7
Third 25 percent .....	-	73	-	-	-	-	7
Highest 25 percent .....	-	73	13	-	-	-	3
Highest 10 percent .....	-	68	-	-	-	-	3
<b>Establishment characteristic</b>							
Goods-producing industries .....	-	73	-	-	-	-	5
Manufacturing .....	-	75	-	-	-	-	7
Service-providing industries .....	-	75	8	7	-	-	6
Trade, transportation, and utilities .....	-	69	-	-	-	-	10
Financial activities .....	-	90	-	-	-	-	2
Finance and insurance .....	-	92	-	-	-	-	1
Education and health services .....	-	82	-	-	-	-	3

See footnotes at end of table.

**Table 38. Deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012—Continued**

(All workers participating in deferred profit-sharing plans = 100 percent)

Characteristics	Total	Employer contribution		
		Based on predetermined formula	Not based on predetermined formula	Not determinable
1 to 99 workers .....	100	12	87	1
1 to 49 workers .....	100	—	86	—
50 to 99 workers .....	100	—	89	—
100 workers or more .....	100	17	78	5
100 to 499 workers .....	100	—	87	—
500 workers or more .....	100	30	66	4
<b>Geographic area</b>				
Middle Atlantic .....	100	—	81	—
East North Central .....	100	9	89	2
West North Central .....	100	—	70	—
South Atlantic .....	100	—	83	—
West South Central .....	100	—	83	—
Mountain .....	100	—	80	—
Pacific .....	100	—	—	—

See footnotes at end of table.

**Table 38. Deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012—Continued**

(All workers participating in deferred profit-sharing plans = 100 percent)

Characteristics	Allocation formula						
	Equally distributed	Proportional to earnings	Proportional to employee contributions	Based on earnings and service	Based on earnings and unit performance	Other	Not determinable
1 to 99 workers .....	—	75	—	—	—	—	5
1 to 49 workers .....	—	72	—	—	—	—	7
50 to 99 workers .....	—	84	—	—	—	—	( <sup>2</sup> )
100 workers or more .....	—	73	—	11	—	—	7
100 to 499 workers .....	—	73	—	—	—	—	4
500 workers or more .....	—	74	—	—	—	—	11
<b>Geographic area</b>							
Middle Atlantic .....	—	73	—	—	—	—	4
East North Central .....	—	80	—	—	—	—	11
West North Central .....	—	—	—	—	—	—	—
South Atlantic .....	—	76	—	—	—	—	3
West South Central .....	—	69	—	—	—	—	2
Mountain .....	—	88	—	—	—	—	3
Pacific .....	—	70	—	—	—	—	3

<sup>1</sup> 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."  
<sup>2</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 38. Standard errors for deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012**

Characteristics	Employer contribution		
	Based on predetermined formula	Not based on predetermined formula	Not determinable
<b>Worker characteristic</b>			
All workers .....	2.3	2.4	1.2
Management, professional, and related .....	4.5	5.1	2.4
Management, business, and financial .....	4.7	5.9	4.0
Professional and related .....	–	6.4	–
Service .....	–	6.2	–
Sales and office .....	2.8	3.0	1.2
Sales and related .....	–	3.8	–
Office and administrative support .....	3.2	3.5	1.6
Natural resources, construction, and maintenance .....	–	6.5	–
Installation, maintenance, and repair .....	–	8.1	–
Production, transportation, and material moving .....	4.8	4.6	1.5
Production .....	–	4.6	–
Transportation and material moving .....	–	7.9	–
Full time .....	2.4	2.5	1.3
Part time .....	–	5.1	–
Nonunion .....	2.2	2.4	1.2
Average wage within the following categories: <sup>1</sup>			
Lowest 25 percent .....	–	3.8	–
Second 25 percent .....	–	3.2	–
Third 25 percent .....	3.7	3.7	1.8
Highest 25 percent .....	3.7	4.1	2.1
Highest 10 percent .....	6.0	6.4	2.1
<b>Establishment characteristic</b>			
Goods-producing industries .....	3.7	3.9	0.7
Manufacturing .....	–	4.5	–
Service-providing industries .....	2.7	2.9	1.5
Trade, transportation, and utilities .....	5.5	5.5	1.8
Financial activities .....	–	–	–
Finance and insurance .....	–	7.6	–
Education and health services .....	–	6.7	–

See footnotes at end of table.

**Table 38. Standard errors for deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Allocation formula						
	Equally distributed	Proportional to earnings	Proportional to employee contributions	Based on earnings and service	Based on earnings and unit performance	Other	Not determinable
<b>Worker characteristic</b>							
All workers .....	—	3.4	1.8	1.7	—	—	2.0
Management, professional, and related .....	—	5.2	—	—	—	—	1.3
Management, business, and financial .....	—	5.6	—	—	—	—	1.6
Professional and related .....	—	6.9	—	—	—	—	1.6
Service .....	—	9.7	—	—	—	—	9.0
Sales and office .....	—	4.2	—	2.8	—	—	2.1
Sales and related .....	—	9.6	—	—	—	—	5.7
Office and administrative support .....	—	3.0	—	2.1	—	—	1.5
Natural resources, construction, and maintenance .....	—	12.5	—	—	—	—	7.8
Installation, maintenance, and repair .....	—	12.7	—	—	—	—	3.0
Production, transportation, and material moving .....	—	6.7	—	—	—	—	3.0
Production .....	—	6.9	—	—	—	—	2.6
Transportation and material moving .....	—	8.9	—	—	—	—	5.3
Full time .....	—	3.2	1.9	1.5	—	—	1.8
Part time .....	—	11.9	—	—	—	—	6.6
Nonunion .....	—	3.4	1.9	1.8	—	—	1.5
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	—	8.7	—	—	—	—	7.0
Second 25 percent .....	—	4.7	—	2.5	—	—	2.9
Third 25 percent .....	—	5.8	—	—	—	—	3.1
Highest 25 percent .....	—	4.3	3.4	—	—	—	0.9
Highest 10 percent .....	—	6.8	—	—	—	—	1.5
<b>Establishment characteristic</b>							
Goods-producing industries .....	—	7.0	—	—	—	—	2.8
Manufacturing .....	—	7.1	—	—	—	—	3.4
Service-providing industries .....	—	3.9	2.3	1.6	—	—	2.3
Trade, transportation, and utilities .....	—	7.1	—	—	—	—	4.4
Financial activities .....	—	3.7	—	—	—	—	1.4
Finance and insurance .....	—	3.2	—	—	—	—	1.1
Education and health services .....	—	7.9	—	—	—	—	2.3

See footnotes at end of table.

**Table 38. Standard errors for deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Employer contribution		
	Based on predetermined formula	Not based on predetermined formula	Not determinable
1 to 99 workers .....	3.6	3.6	0.4
1 to 49 workers .....	—	4.7	—
50 to 99 workers .....	—	5.2	—
100 workers or more .....	3.3	3.8	2.4
100 to 499 workers .....	—	4.2	—
500 workers or more .....	6.7	6.8	2.4
<b>Geographic area</b>			
Middle Atlantic .....	—	8.5	—
East North Central .....	1.6	2.1	1.7
West North Central .....	—	12.2	—
South Atlantic .....	—	7.3	—
West South Central .....	—	6.9	—
Mountain .....	—	9.3	—
Pacific .....	—	—	—

See footnotes at end of table.

**Table 38. Standard errors for deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	Allocation formula						
	Equally distributed	Proportional to earnings	Proportional to employee contributions	Based on earnings and service	Based on earnings and unit performance	Other	Not determinable
1 to 99 workers .....	—	5.6	—	—	—	—	2.5
1 to 49 workers .....	—	7.1	—	—	—	—	3.3
50 to 99 workers .....	—	5.7	—	—	—	—	0.1
100 workers or more .....	—	4.5	—	2.6	—	—	2.9
100 to 499 workers .....	—	6.2	—	—	—	—	1.6
500 workers or more .....	—	7.6	—	—	—	—	6.6
<b>Geographic area</b>							
Middle Atlantic .....	—	9.3	—	—	—	—	3.0
East North Central .....	—	6.3	—	—	—	—	6.2
West North Central .....	—	—	—	—	—	—	—
South Atlantic .....	—	8.7	—	—	—	—	2.2
West South Central .....	—	7.5	—	—	—	—	1.6
Mountain .....	—	5.6	—	—	—	—	2.1
Pacific .....	—	7.2	—	—	—	—	2.4

<sup>1</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 39. Money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2012**

(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		
<b>Worker characteristic</b>									
All workers .....	100	62	2.00	3.00	3.00	5.00	9.00	38	—
Management, professional, and related .....	100	60	2.00	3.00	5.00	7.00	10.00	40	—
Management, business, and financial .....	100	61	—	3.00	3.50	6.00	10.00	39	—
Professional and related .....	100	60	2.00	3.00	5.00	8.00	10.00	40	—
Service .....	100	60	2.00	—	3.00	—	—	40	—
Sales and office .....	100	65	2.00	3.00	3.00	5.00	8.00	35	—
Office and administrative support .....	100	65	2.00	3.00	3.00	5.00	7.50	35	—
Natural resources, construction, and maintenance .....	100	—	—	—	—	—	—	60	—
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—	—	—	80	—
Installation, maintenance, and repair .....	100	86	1.00	—	3.00	3.00	—	—	—
Production, transportation, and material moving .....	100	77	—	—	3.00	4.00	5.00	23	—
Production .....	100	83	—	—	3.00	4.00	5.00	—	—
Transportation and material moving .....	100	70	—	2.00	3.00	3.50	5.00	—	—
Full time .....	100	63	2.00	3.00	3.00	5.00	9.00	37	—
Part time .....	100	51	2.00	3.00	3.00	3.25	4.50	49	—
Union .....	100	28	1.00	—	—	—	8.00	72	—
Nonunion .....	100	69	2.00	3.00	3.00	5.00	9.00	31	—
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	100	91	—	—	3.25	4.50	5.00	—	—
Second 25 percent .....	100	72	2.00	3.00	3.00	3.50	6.00	28	—
Third 25 percent .....	100	59	2.00	—	3.00	4.00	8.00	41	—
Highest 25 percent .....	100	56	2.00	3.00	5.00	7.00	10.00	44	—
Highest 10 percent .....	100	64	3.00	—	5.00	9.40	10.00	36	—
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	64	—	—	3.00	—	5.00	36	—
Manufacturing .....	100	83	1.00	—	3.00	3.00	5.00	—	—
Service-providing industries .....	100	61	2.00	3.00	3.50	6.00	10.00	39	—
Education and health services .....	100	53	2.00	—	3.00	7.00	8.00	47	—
Educational services .....	100	58	—	5.00	7.00	8.00	10.00	42	—
Junior colleges, colleges, and universities .....	100	54	—	5.00	7.00	9.50	10.00	46	—
Healthcare and social assistance .....	100	51	—	2.00	3.00	3.00	5.00	49	—
1 to 99 workers .....	100	65	3.00	3.00	3.00	—	5.00	35	—
1 to 49 workers .....	100	68	—	3.00	3.00	—	6.00	32	—
100 workers or more .....	100	60	—	—	3.50	6.00	10.00	40	—
100 to 499 workers .....	100	73	—	3.00	4.00	5.00	—	—	—
500 workers or more .....	100	55	—	2.00	—	8.00	10.00	45	—
<b>Geographic area</b>									
New England .....	100	43	3.00	—	—	7.00	8.00	57	—
Middle Atlantic .....	100	46	—	3.00	4.50	—	10.00	54	—
East North Central .....	100	64	—	3.00	3.00	3.00	5.00	36	—
West North Central .....	100	71	—	2.00	3.00	4.00	—	—	—
South Atlantic .....	100	78	—	—	3.00	—	10.00	22	—
West South Central .....	100	83	—	—	5.00	—	10.00	—	—
Pacific .....	100	50	3.00	—	5.00	5.00	—	50	—

<sup>1</sup> 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/eps/glossary20122013.htm](http://www.bls.gov/ncs/eps/glossary20122013.htm).

**Table 39. Standard errors for money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2012**

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	3.8	0.00	0.00	0.14	0.00	1.53	3.8	-
Management, professional, and related .....	4.8	0.00	0.00	0.61	1.31	0.17	4.8	-
Management, business, and financial .....	6.1	-	0.00	1.02	1.40	0.89	6.1	-
Professional and related .....	5.5	0.36	0.20	0.29	1.49	0.10	5.5	-
Service .....	10.6	0.00	-	0.00	-	-	10.6	-
Sales and office .....	5.7	0.00	0.00	0.10	1.37	1.48	5.7	-
Office and administrative support .....	5.9	0.12	0.00	0.20	1.43	1.18	5.9	-
Natural resources, construction, and maintenance .....	-	-	-	-	-	-	11.9	-
Construction, extraction, farming, fishing, and forestry .....	-	-	-	-	-	-	11.2	-
Installation, maintenance, and repair .....	6.0	0.28	-	0.22	0.00	-	-	-
Production, transportation, and material moving .....	6.7	-	-	0.00	1.05	0.33	6.7	-
Production .....	8.4	-	-	0.00	1.10	0.46	-	-
Transportation and material moving .....	9.5	-	0.20	0.28	0.60	1.14	-	-
Full time .....	3.8	0.21	0.00	0.20	0.20	1.55	3.8	-
Part time .....	9.9	0.00	0.71	0.00	0.56	1.31	9.9	-
Union .....	8.3	0.00	-	-	-	2.36	8.3	-
Nonunion .....	3.6	0.00	0.00	0.17	0.00	1.51	3.6	-
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	5.2	-	-	0.57	0.88	0.98	-	-
Second 25 percent .....	5.7	0.21	0.68	0.00	1.02	1.02	5.7	-
Third 25 percent .....	6.6	0.00	-	0.00	0.92	1.36	6.6	-
Highest 25 percent .....	5.0	0.00	0.00	0.31	1.47	0.00	5.0	-
Highest 10 percent .....	7.1	0.40	-	0.00	1.94	0.00	7.1	-
<b>Establishment characteristic</b>								
Goods-producing industries .....	8.1	-	-	0.00	-	0.28	8.1	-
Manufacturing .....	7.2	0.00	-	0.00	0.71	1.02	-	-
Service-providing industries .....	3.9	0.00	0.00	0.82	1.07	0.87	3.9	-
Education and health services .....	6.0	0.37	-	0.56	1.00	0.86	6.0	-
Educational services .....	4.6	-	0.28	0.14	0.96	0.14	4.6	-
Junior colleges, colleges, and universities ...	5.0	-	0.46	0.34	1.61	0.00	5.0	-
Healthcare and social assistance .....	9.1	-	0.25	0.10	0.11	0.58	9.1	-
1 to 99 workers .....	8.6	0.28	0.00	0.00	-	0.92	8.6	-
1 to 49 workers .....	8.9	-	0.00	0.00	-	1.37	8.9	-
100 workers or more .....	3.9	-	-	0.80	1.50	0.51	3.9	-
100 to 499 workers .....	8.7	-	0.00	1.09	0.20	-	-	-
500 workers or more .....	5.0	-	0.00	-	1.46	0.10	5.0	-
<b>Geographic area</b>								
New England .....	12.1	0.00	-	-	0.59	1.06	12.1	-
Middle Atlantic .....	7.5	-	0.21	0.64	-	2.70	7.5	-
East North Central .....	6.3	-	0.49	0.00	0.00	1.32	6.3	-
West North Central .....	9.5	-	0.45	0.10	1.10	-	-	-
South Atlantic .....	4.6	-	-	0.00	-	2.63	4.6	-
West South Central .....	12.3	-	-	1.28	-	0.56	-	-
Pacific .....	9.1	0.00	-	0.00	0.00	-	9.1	-

<sup>1</sup> 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: 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/glossary20122013.htm](http://www.bls.gov/ncs/eps/glossary20122013.htm).