

# National Compensation Survey: Health and Retirement Plan Provisions in Private Industry in the United States, 2017

U.S. Department of Labor

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# Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends and the coverage, costs, and provisions of employer-sponsored benefits in the United States. This bulletin presents 2017 estimates of the detailed benefit provisions of employer-sponsored health and retirement plans in private industry by various worker and establishment characteristics.

These estimates are also accessible from the National Compensation Survey – Benefits database, available at [www.bls.gov/ncs/ebs/data.htm](http://www.bls.gov/ncs/ebs/data.htm). The database contains additional estimates of detailed benefit provisions in private industry in 2017 not included as part of this bulletin:

- Health benefits detailed provisions
  - Fee-for-service plans: annual individual and family deductibles, coinsurance percentages, annual individual and family out-of-pocket maximums, and other selected features;
  - Health maintenance organizations: annual individual and family out-of-pocket maximums, and other selected features;
  - High deductible health plans: with tax favored accounts (health savings account, health reimbursement arrangement, or flexible spending account), and annual individual deductible;
  - Non-high deductible health plans: with tax favored accounts (health reimbursement arrangement or flexible spending account), and annual individual deductible; and
  - Outpatient prescription drug benefits: types of coverage, generic drug limits, and brand-name drug limits.
  
- Retirement benefits detailed provisions
  - Defined benefit plans: plan sponsor, vesting requirements, and integration with Social Security;
  - Traditional defined benefit plans: normal retirement age and service requirements, early retirement service requirements and reductions, terminal earnings period definitions, maximum credited service, lump-sum benefits, and postretirement survivor benefits;
  - Defined contribution plans: plan sponsor;
  - Savings and thrift plans: eligibility requirements, employee and employer contribution features, investment choices for employee and employer funds;

- Deferred profit-sharing plans: employee and employer contribution features, and benefits distribution methods; and
- Money purchase pension plans: employee and employer contribution features, and benefits distribution methods.

Estimates for prior years and other benefits publications are available from the benefits homepage at [www.bls.gov/ebs](http://www.bls.gov/ebs).

U. S. Bureau of Labor Statistics (BLS) staff designed the survey, collected and reviewed the survey data, and prepared survey estimates for publication. The survey could not have been conducted without the cooperation of the many private businesses that provided benefits data. BLS thanks these respondents for their cooperation.

For more information on benefits estimates, contact NCS staff by phone at (202) 691–6199 or by [email](#). Information is made available to sensory-impaired individuals upon request (Voice phone: (202) 691–5200; Federal Relay Service: 1 (800) 877–8339). Data requests also may be sent to U.S. Bureau of Labor Statistics, Division of Compensation Data Analysis and Planning, 2 Massachusetts Avenue NE, Room 4160, Washington, DC 20212.

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**Table 1. Medical care benefits: Plan type, private industry workers, 2017**

(All workers participating in medical care plans = 100 percent)

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
<b>Worker characteristics</b>						
All workers .....	82	2	7	68	4	—
Management, professional, and related .....	78	—	9	61	6	—
Management, business, and financial .....	80	—	9	68	—	—
Professional and related .....	76	—	9	57	9	—
Sales and office .....	86	—	7	74	—	—
Sales and related .....	91	—	5	85	—	—
Office and administrative support .....	84	—	8	70	—	—
Natural resources, construction, and maintenance:						
Construction, extraction, farming, fishing, and forestry .....	—	—	—	67	—	—
Production, transportation, and material moving .....	88	—	7	79	—	—
Production .....	89	—	11	75	—	—
Transportation and material moving .....	87	—	3	83	—	—
Full time .....	82	2	8	68	4	—
Part time .....	85	—	—	64	—	—
Union .....	85	1	5	75	—	—
Nonunion .....	81	2	8	67	4	—
Average wage within the following categories <sup>4</sup> :						
Second 25 percent .....	82	2	7	69	4	—
Third 25 percent .....	84	1	9	70	4	—
Highest 25 percent .....	79	—	7	65	4	—
Highest 10 percent .....	79	—	9	64	4	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	87	—	7	75	—	—
Construction .....	85	—	—	72	—	—
Manufacturing .....	87	—	8	77	—	—
Service-providing industries .....	80	—	7	65	5	—
Trade, transportation, and utilities .....	88	—	3	83	—	—
Retail trade .....	92	—	—	86	—	—
Transportation and warehousing .....	89	—	—	87	—	—
Information .....	92	3	—	83	—	—
Financial activities .....	86	—	7	76	—	—
Finance and insurance .....	91	—	7	81	—	—
Credit intermediation and related activities ..	91	—	—	83	—	—
Insurance carriers and related activities .....	89	—	—	76	—	—
Education and health services .....	69	—	8	41	16	—
Educational services .....	67	—	—	50	5	—
Junior colleges, colleges, and universities ...	69	—	—	55	8	—

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, private industry workers, 2017—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
<b>Worker characteristics</b>				
All workers .....	18	13	5	—
Management, professional, and related .....	22	16	6	—
Management, business, and financial .....	20	15	5	—
Professional and related .....	24	17	7	—
Sales and office .....	14	11	3	—
Sales and related .....	9	7	—	—
Office and administrative support .....	16	13	—	—
Natural resources, construction, and maintenance:				
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—
Production, transportation, and material moving .....	12	8	4	—
Production .....	11	8	—	—
Transportation and material moving .....	13	9	—	—
Full time .....	18	13	5	—
Part time .....	15	—	—	—
Union .....	15	9	—	—
Nonunion .....	19	13	5	—
Average wage within the following categories <sup>4</sup> :				
Second 25 percent .....	18	12	6	—
Third 25 percent .....	16	12	4	—
Highest 25 percent .....	21	15	6	—
Highest 10 percent .....	21	16	5	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	13	10	3	—
Construction .....	15	—	—	—
Manufacturing .....	13	10	—	—
Service-providing industries .....	20	14	6	—
Trade, transportation, and utilities .....	12	8	—	—
Retail trade .....	8	—	—	—
Transportation and warehousing .....	11	9	—	—
Information .....	8	7	—	—
Financial activities .....	14	11	3	—
Finance and insurance .....	9	8	—	—
Credit intermediation and related activities ..	9	8	—	—
Insurance carriers and related activities .....	11	8	—	—
Education and health services .....	31	22	—	—
Educational services .....	33	23	10	—
Junior colleges, colleges, and universities ...	31	22	9	—

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, private industry workers, 2017—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
100 workers or more .....	83	—	6	69	6	—
100 to 499 workers .....	83	—	5	74	—	—
500 workers or more .....	84	—	7	63	11	—
<b>Geographic areas</b>						
Northeast .....	77	—	14	53	8	—
New England .....	70	—	19	45	—	—
Middle Atlantic .....	80	—	13	56	10	—
South .....	85	—	7	71	4	—
West South Central .....	89	—	—	73	—	—
Midwest .....	90	—	5	80	4	—
East North Central .....	89	—	4	79	—	—
West .....	74	2	5	63	3	—
Mountain .....	—	—	—	73	—	—
Pacific .....	67	—	4	59	—	—

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, private industry workers, 2017—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
100 workers or more .....	17	11	5	—
100 to 499 workers .....	17	12	6	—
500 workers or more .....	16	11	5	—
<b>Geographic areas</b>				
Northeast .....	23	14	8	—
New England .....	30	21	9	—
Middle Atlantic .....	20	12	8	—
South .....	15	8	7	—
West South Central .....	11	7	—	—
Midwest .....	10	7	—	—
East North Central .....	11	8	—	—
West .....	26	24	—	—
Mountain .....	—	—	—	—
Pacific .....	33	30	—	—

<sup>1</sup> This type of plan obligates employees to use only the plan's providers in order to receive coverage.

<sup>2</sup> This type of plan provides coverage through a network of participating health care providers. Enrollees may receive services outside the network, but generally at a higher cost. The additional costs may be in the form of higher deductibles, higher coinsurance rates, or both, or in the form of nondiscounted charges from providers.

<sup>3</sup> This type of plan provides services through a network of participating health care providers. Services received within the network or through select medical facilities generally provide more generous benefits than services received outside the network.

<sup>4</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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, 2017**

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
<b>Worker characteristics</b>						
All workers .....	1.4	0.6	0.8	1.4	0.6	—
Management, professional, and related .....	2.1	—	1.5	2.7	0.8	—
Management, business, and financial .....	2.6	—	1.9	3.2	—	—
Professional and related .....	2.6	—	1.9	3.3	1.3	—
Sales and office .....	1.4	—	1.1	1.5	—	—
Sales and related .....	1.5	—	1.3	1.9	—	—
Office and administrative support .....	2.0	—	1.6	2.0	—	—
Natural resources, construction, and maintenance:						
Construction, extraction, farming, fishing, and forestry .....	—	—	—	5.5	—	—
Production, transportation, and material moving .....	1.7	—	1.1	2.2	—	—
Production .....	2.0	—	1.9	2.8	—	—
Transportation and material moving .....	2.6	—	0.8	2.8	—	—
Full time .....	1.4	0.3	0.8	1.4	0.7	—
Part time .....	4.4	—	—	6.8	—	—
Union .....	2.6	0.3	1.2	2.8	—	—
Nonunion .....	1.5	0.7	0.8	1.5	0.8	—
Average wage within the following categories <sup>4</sup> :						
Second 25 percent .....	2.3	0.6	0.8	2.3	0.9	—
Third 25 percent .....	1.7	0.3	1.3	2.2	0.7	—
Highest 25 percent .....	1.8	—	1.3	2.1	0.7	—
Highest 10 percent .....	1.9	—	2.0	3.0	0.7	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	2.5	—	1.2	2.7	—	—
Construction .....	4.2	—	—	4.2	—	—
Manufacturing .....	2.4	—	1.4	2.9	—	—
Service-providing industries .....	1.7	—	0.9	1.6	0.8	—
Trade, transportation, and utilities .....	1.2	—	0.8	1.5	—	—
Retail trade .....	1.4	—	—	2.0	—	—
Transportation and warehousing .....	2.9	—	—	2.9	—	—
Information .....	2.1	0.8	—	2.2	—	—
Financial activities .....	2.2	—	1.4	2.3	—	—
Finance and insurance .....	1.0	—	1.4	1.5	—	—
Credit intermediation and related activities ..	1.7	—	—	2.4	—	—
Insurance carriers and related activities .....	2.2	—	—	4.2	—	—
Education and health services .....	5.2	—	2.3	4.4	2.7	—
Educational services .....	5.0	—	—	5.6	1.6	—
Junior colleges, colleges, and universities ...	4.7	—	—	5.0	2.2	—

See footnotes at end of table.



**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, 2017—continued**

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
<b>Worker characteristics</b>				
All workers .....	1.4	1.0	0.8	—
Management, professional, and related .....	2.1	1.5	1.2	—
Management, business, and financial .....	2.6	2.2	1.3	—
Professional and related .....	2.6	1.7	1.5	—
Sales and office .....	1.4	1.3	0.8	—
Sales and related .....	1.5	1.3	—	—
Office and administrative support .....	2.0	1.7	—	—
Natural resources, construction, and maintenance:				
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—
Production, transportation, and material moving .....	1.7	1.6	0.9	—
Production .....	2.0	2.0	—	—
Transportation and material moving .....	2.6	2.3	—	—
Full time .....	1.4	1.0	0.8	—
Part time .....	4.4	—	—	—
Union .....	2.6	2.1	—	—
Nonunion .....	1.5	1.1	0.9	—
Average wage within the following categories <sup>4</sup> :				
Second 25 percent .....	2.3	1.5	1.8	—
Third 25 percent .....	1.7	1.3	0.8	—
Highest 25 percent .....	1.8	1.3	1.1	—
Highest 10 percent .....	1.9	1.4	1.3	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.5	2.3	0.5	—
Construction .....	4.2	—	—	—
Manufacturing .....	2.4	2.2	—	—
Service-providing industries .....	1.7	1.1	1.0	—
Trade, transportation, and utilities .....	1.2	1.0	—	—
Retail trade .....	1.4	—	—	—
Transportation and warehousing .....	2.9	2.6	—	—
Information .....	2.1	1.8	—	—
Financial activities .....	2.2	2.0	1.0	—
Finance and insurance .....	1.0	1.0	—	—
Credit intermediation and related activities ..	1.7	1.5	—	—
Insurance carriers and related activities .....	2.2	2.0	—	—
Education and health services .....	5.2	3.6	—	—
Educational services .....	5.0	4.6	1.9	—
Junior colleges, colleges, and universities ...	4.7	4.2	2.5	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, 2017—continued**

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
100 workers or more .....	1.7	—	0.8	1.8	0.9	—
100 to 499 workers .....	2.6	—	1.0	2.5	—	—
500 workers or more .....	1.9	—	1.1	2.8	1.9	—
<b>Geographic areas</b>						
Northeast .....	3.1	—	3.0	2.7	2.3	—
New England .....	4.7	—	5.3	4.6	—	—
Middle Atlantic .....	3.9	—	3.0	2.9	2.8	—
South .....	2.6	—	1.1	2.7	1.1	—
West South Central .....	1.5	—	—	4.6	—	—
Midwest .....	2.6	—	0.6	2.4	1.1	—
East North Central .....	3.3	—	0.7	3.0	—	—
West .....	3.4	0.6	1.2	3.2	0.7	—
Mountain .....	—	—	—	3.4	—	—
Pacific .....	4.6	—	1.1	4.4	—	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, 2017—continued**

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
100 workers or more .....	1.7	1.3	1.0	—
100 to 499 workers .....	2.6	2.1	1.6	—
500 workers or more .....	1.9	1.4	1.3	—
<b>Geographic areas</b>				
Northeast .....	3.1	2.8	1.3	—
New England .....	4.7	4.1	2.2	—
Middle Atlantic .....	3.9	3.3	1.5	—
South .....	2.6	1.0	2.0	—
West South Central .....	1.5	0.9	—	—
Midwest .....	2.6	1.6	—	—
East North Central .....	3.3	2.1	—	—
West .....	3.4	3.0	—	—
Mountain .....	—	—	—	—
Pacific .....	4.6	4.1	—	—

<sup>1</sup> This type of plan obligates employees to use only the plan's providers in order to receive coverage.

<sup>2</sup> This type of plan provides coverage through a network of participating health care providers. Enrollees may receive services outside the network, but generally at a higher cost. The additional costs may be in the form of higher deductibles, higher coinsurance rates, or both, or in the form of nondiscounted charges from providers.

<sup>3</sup> This type of plan provides services through a network of participating health care providers. Services received within the network or through select medical facilities generally provide more generous benefits than services received outside the network.

<sup>4</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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 2. Medical care benefits: Selected plan characteristics, private industry workers, 2017**

(All workers participating in medical care plans = 100 percent)

Characteristics	Plan network			Allow nonemergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	98	2	–	77	23	–	22	77	1
Management, professional, and related .....	98	–	–	73	27	–	25	74	1
Management, business, and financial .....	98	–	–	74	26	–	26	72	2
Professional and related .....	98	–	–	72	28	–	24	75	( <sup>1</sup> )
Service:									
Protective service .....	93	–	–	81	–	–	–	–	–
Sales and office .....	98	–	–	80	20	–	17	82	1
Sales and related .....	100	–	–	88	12	–	13	85	2
Office and administrative support .....	97	–	–	76	24	–	18	81	1
Natural resources, construction, and maintenance:									
Construction, extraction, farming, fishing, and forestry .....	98	–	–	76	24	–	26	73	( <sup>1</sup> )
Production, transportation, and material moving .....	99	–	–	84	16	–	18	81	1
Production .....	99	–	–	80	20	–	21	77	1
Transportation and material moving .....	99	–	–	87	13	–	15	84	1
Full time .....	98	2	–	78	22	–	22	77	1
Part time .....	91	–	–	75	25	–	19	80	( <sup>1</sup> )
Union .....	99	1	–	84	16	–	21	79	( <sup>1</sup> )
Nonunion .....	98	2	–	76	24	–	22	77	1
Average wage within the following categories <sup>2</sup> :									
Second 25 percent .....	98	2	–	79	21	–	23	76	1
Third 25 percent .....	99	1	–	78	22	–	20	78	1
Highest 25 percent .....	98	–	–	75	25	–	23	75	1
Highest 10 percent .....	97	–	–	73	27	–	25	74	1
<b>Establishment characteristics</b>									
Goods-producing industries .....	97	–	–	79	21	–	20	79	1
Construction .....	96	–	–	77	23	–	20	80	( <sup>1</sup> )
Manufacturing .....	98	–	–	80	20	–	21	77	2
Service-providing industries .....	98	–	–	77	23	–	23	76	1
Trade, transportation, and utilities .....	99	–	–	87	13	–	13	85	2
Retail trade .....	99	–	–	89	11	–	11	89	1
Transportation and warehousing .....	100	–	–	89	11	–	14	86	–
Information .....	97	3	–	85	15	–	13	86	1
Financial activities .....	99	–	–	81	19	–	18	79	3
Finance and insurance .....	99	–	–	84	16	–	15	82	3
Credit intermediation and related activities ..	99	–	–	85	15	–	11	87	2
Insurance carriers and related activities .....	99	–	–	81	19	–	16	82	2
Education and health services .....	97	–	–	66	34	–	30	70	( <sup>1</sup> )
Educational services .....	97	–	–	66	34	–	31	69	( <sup>1</sup> )
Junior colleges, colleges, and universities ...	99	–	–	72	28	–	31	69	( <sup>1</sup> )

See footnotes at end of table.

**Table 2. Medical care benefits: Selected plan characteristics, private industry workers, 2017—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	Plan network			Allow nonemergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
100 workers or more .....	98	—	—	80	20	—	20	78	1
100 to 499 workers .....	99	—	—	82	18	—	21	78	2
500 workers or more .....	96	—	—	78	22	—	20	79	1
<b>Geographic areas</b>									
Northeast .....	99	—	—	70	30	—	27	72	1
New England .....	98	—	—	58	42	—	33	64	2
Middle Atlantic .....	99	—	—	74	26	—	25	75	( <sup>1</sup> )
South .....	96	—	—	82	18	—	18	82	( <sup>1</sup> )
West South Central .....	91	—	—	79	21	—	13	87	( <sup>1</sup> )
Midwest .....	99	—	—	87	13	—	12	86	2
East North Central .....	99	—	—	87	13	—	11	86	3
West .....	98	2	—	68	32	—	34	65	1
Mountain .....	96	—	—	78	22	—	21	77	2
Pacific .....	99	—	—	64	36	—	39	61	1

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

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 2. Standard errors for medical care benefits: Selected plan characteristics, private industry workers, 2017**

Characteristics	Plan network			Allow nonemergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	0.6	0.6	–	1.4	1.4	–	1.2	1.2	0.2
Management, professional, and related .....	0.6	–	–	2.3	2.3	–	2.0	2.1	0.2
Management, business, and financial .....	0.6	–	–	2.8	2.8	–	2.3	2.4	0.4
Professional and related .....	0.9	–	–	2.7	2.7	–	2.4	2.4	0.2
Service:									
Protective service .....	5.4	–	–	9.4	–	–	–	–	–
Sales and office .....	0.8	–	–	1.4	1.4	–	1.4	1.4	0.3
Sales and related .....	0.2	–	–	1.8	1.8	–	2.3	2.0	1.0
Office and administrative support .....	1.1	–	–	1.8	1.8	–	1.9	1.9	0.4
Natural resources, construction, and maintenance:									
Construction, extraction, farming, fishing, and forestry .....	1.2	–	–	4.9	4.9	–	5.7	5.7	0.1
Production, transportation, and material moving .....	0.4	–	–	2.2	2.2	–	2.2	2.3	0.4
Production .....	0.4	–	–	2.9	2.9	–	2.8	2.9	0.6
Transportation and material moving .....	0.5	–	–	2.5	2.5	–	2.5	2.6	0.6
Full time .....	0.3	0.3	–	1.3	1.3	–	1.3	1.3	0.2
Part time .....	7.1	–	–	7.0	7.0	–	5.0	5.0	0.2
Union .....	0.3	0.3	–	2.7	2.7	–	2.7	2.6	0.3
Nonunion .....	0.7	0.7	–	1.5	1.5	–	1.3	1.3	0.2
Average wage within the following categories <sup>1</sup> :									
Second 25 percent .....	0.6	0.6	–	1.8	1.8	–	2.2	2.3	0.3
Third 25 percent .....	0.3	0.3	–	1.9	1.9	–	1.9	1.9	0.2
Highest 25 percent .....	0.7	–	–	1.8	1.8	–	1.5	1.5	0.3
Highest 10 percent .....	1.6	–	–	2.6	2.6	–	1.7	1.7	0.2
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.2	–	–	2.7	2.7	–	2.2	2.2	0.4
Construction .....	1.1	–	–	3.9	3.9	–	4.4	4.4	0.1
Manufacturing .....	0.9	–	–	2.8	2.8	–	2.5	2.5	0.6
Service-providing industries .....	0.7	–	–	1.5	1.5	–	1.4	1.5	0.2
Trade, transportation, and utilities .....	0.5	–	–	1.2	1.2	–	1.4	1.4	0.8
Retail trade .....	0.6	–	–	1.9	1.9	–	1.9	1.9	0.4
Transportation and warehousing .....	0.3	–	–	2.7	2.7	–	2.8	2.8	–
Information .....	0.8	0.8	–	2.1	2.1	–	2.9	3.5	0.9
Financial activities .....	0.4	–	–	2.4	2.4	–	1.7	2.0	1.0
Finance and insurance .....	0.5	–	–	1.6	1.6	–	0.8	1.5	1.2
Credit intermediation and related activities ..	0.6	–	–	2.3	2.3	–	2.1	2.1	0.9
Insurance carriers and related activities .....	0.6	–	–	3.9	3.9	–	2.7	3.6	1.6
Education and health services .....	2.3	–	–	4.9	4.9	–	4.7	4.7	0.1
Educational services .....	2.1	–	–	5.6	5.6	–	5.0	5.0	0.1
Junior colleges, colleges, and universities ...	0.7	–	–	4.7	4.7	–	4.1	4.2	0.1

See footnotes at end of table.

**Table 2. Standard errors for medical care benefits: Selected plan characteristics, private industry workers, 2017—continued**

Characteristics	Plan network			Allow nonemergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
100 workers or more .....	1.0	—	—	1.5	1.5	—	1.9	1.9	0.3
100 to 499 workers .....	0.5	—	—	2.1	2.1	—	2.7	2.7	0.4
500 workers or more .....	2.0	—	—	2.5	2.5	—	2.4	2.4	0.4
<b>Geographic areas</b>									
Northeast .....	0.5	—	—	4.4	4.4	—	2.8	3.0	0.5
New England .....	1.2	—	—	5.9	5.9	—	3.3	4.0	1.6
Middle Atlantic .....	0.5	—	—	3.7	3.7	—	3.5	3.7	0.4
South .....	1.6	—	—	2.1	2.1	—	1.8	1.8	0.2
West South Central .....	4.6	—	—	4.9	4.9	—	2.7	2.7	( <sup>2</sup> )
Midwest .....	0.4	—	—	1.7	1.7	—	2.0	2.1	0.7
East North Central .....	0.5	—	—	2.3	2.3	—	2.3	2.2	0.4
West .....	0.6	0.6	—	3.0	3.0	—	3.2	3.1	0.4
Mountain .....	1.7	—	—	3.3	3.3	—	3.7	3.6	1.1
Pacific .....	0.5	—	—	4.1	4.1	—	4.1	4.1	0.3

<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 2017."

<sup>2</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/nce/ebs/glossary20162017.htm](http://www.bls.gov/nce/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Medical care benefits: Amount of annual individual deductible, private industry workers, 2017**

(All workers participating in medical care plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	86	\$300	\$500	\$1,500	\$2,500	\$3,000	14	1
Management, professional, and related .....	86	300	500	1,500	2,000	3,000	14	(1)
Management, business, and financial .....	86	350	500	1,500	2,000	3,000	14	(1)
Professional and related .....	87	300	500	1,300	2,000	3,000	13	-
Service:								
Protective service .....	88	250	250	-	-	5,000	-	-
Sales and office .....	90	-	500	1,500	2,600	3,000	9	1
Sales and related .....	93	300	1,000	1,750	2,750	3,000	-	-
Office and administrative support .....	89	-	500	1,500	2,500	3,200	10	1
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	90	250	-	-	2,500	5,000	7	3
Production, transportation, and material moving .....	84	300	500	1,500	2,500	3,500	16	(1)
Production .....	89	300	-	1,500	2,500	3,500	11	(1)
Transportation and material moving .....	78	350	500	1,500	2,500	4,000	22	(1)
Full time .....	87	300	500	1,500	2,500	3,000	13	1
Part time .....	77	300	-	1,500	2,500	2,750	-	-
Union .....	78	200	300	500	1,500	2,500	21	(1)
Nonunion .....	87	350	500	1,500	2,500	3,200	12	1
Average wage within the following categories <sup>2</sup> :								
Second 25 percent .....	88	350	-	1,500	2,500	3,500	11	1
Third 25 percent .....	88	300	500	1,300	2,350	3,200	12	1
Highest 25 percent .....	86	-	500	1,300	2,000	3,000	14	(1)
Highest 10 percent .....	88	250	500	1,300	2,000	3,000	12	-
<b>Establishment characteristics</b>								
Goods-producing industries .....	90	300	500	1,300	2,350	3,000	9	1
Construction .....	86	250	500	-	2,500	5,000	10	4
Manufacturing .....	91	300	500	1,300	2,350	3,000	9	-
Service-providing industries .....	85	300	500	1,500	2,500	3,000	15	(1)
Trade, transportation, and utilities .....	85	300	-	1,500	2,750	3,000	14	1
Retail trade .....	91	-	-	1,750	2,750	3,000	6	3
Transportation and warehousing .....	68	300	400	1,300	2,600	4,000	32	-
Information .....	94	300	500	1,250	1,500	2,500	4	2
Financial activities .....	93	350	-	1,500	2,500	3,000	7	-
Finance and insurance .....	94	500	1,000	1,500	2,500	3,000	6	-
Credit intermediation and related activities ..	95	500	1,000	1,600	2,500	3,000	-	-
Insurance carriers and related activities .....	93	500	1,000	1,500	2,500	3,000	7	-
Education and health services .....	78	300	500	1,300	2,500	-	22	(1)
Educational services .....	80	200	-	-	1,000	-	20	(1)
Junior colleges, colleges, and universities ...	79	200	300	500	-	2,500	21	(1)

See footnotes at end of table.



**Table 3. Medical care benefits: Amount of annual individual deductible, private industry workers, 2017—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
100 workers or more .....	85	\$250	\$500	\$1,250	\$2,000	\$3,000	15	( <sup>1</sup> )
100 to 499 workers .....	87	250	500	1,500	2,600	3,500	13	—
500 workers or more .....	83	250	450	1,000	1,500	2,500	17	( <sup>1</sup> )
<b>Geographic areas</b>								
Northeast .....	86	250	500	1,000	2,000	2,750	14	( <sup>1</sup> )
New England .....	78	250	500	—	—	—	22	( <sup>1</sup> )
Middle Atlantic .....	88	250	500	1,100	2,000	2,500	11	( <sup>1</sup> )
South .....	87	350	500	1,500	2,750	5,000	12	1
West South Central .....	86	350	—	1,500	3,000	5,000	—	—
Midwest .....	91	300	500	1,500	2,500	3,000	9	1
East North Central .....	90	300	—	1,500	2,500	3,000	—	—
West .....	80	250	500	1,200	2,000	2,500	20	( <sup>1</sup> )
Mountain .....	91	500	750	1,500	2,000	2,850	—	—
Pacific .....	75	250	500	1,000	2,000	2,500	24	1

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

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/eps/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Standard errors for medical care benefits: Amount of annual individual deductible, private industry workers, 2017**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	1.2	\$0	\$0	\$109	\$0	\$278	1.2	0.2
Management, professional, and related .....	1.4	66	0	124	65	0	1.3	0.1
Management, business, and financial .....	2.1	28	69	0	120	0	2.1	0.2
Professional and related .....	1.5	66	0	144	313	223	1.5	–
Service:								
Protective service .....	6.6	0	0	–	–	239	–	–
Sales and office .....	1.2	–	19	0	157	310	1.1	0.5
Sales and related .....	2.3	72	0	129	0	0	–	–
Office and administrative support .....	1.4	–	0	203	67	457	1.3	0.6
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	3.0	47	–	–	658	387	1.9	1.8
Production, transportation, and material moving .....	2.5	42	128	91	0	801	2.5	0.2
Production .....	2.3	18	–	183	0	632	2.3	0.3
Transportation and material moving .....	4.1	51	125	180	228	889	4.2	0.2
Full time .....	1.1	11	0	107	0	501	1.1	0.2
Part time .....	7.0	0	–	366	264	0	–	–
Union .....	3.8	44	0	20	257	114	3.8	( <sup>1</sup> )
Nonunion .....	1.2	18	32	0	0	456	1.2	0.2
Average wage within the following categories <sup>2</sup> :								
Second 25 percent .....	1.4	56	–	0	164	680	1.4	0.4
Third 25 percent .....	1.6	13	0	169	284	792	1.5	0.2
Highest 25 percent .....	1.2	–	0	58	91	245	1.2	0.1
Highest 10 percent .....	1.3	69	0	107	116	144	1.3	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.9	17	0	346	341	707	1.7	0.5
Construction .....	3.1	63	129	–	168	204	2.9	1.7
Manufacturing .....	2.0	38	0	256	471	0	2.0	–
Service-providing industries .....	1.4	27	0	18	0	293	1.5	0.2
Trade, transportation, and utilities .....	1.9	22	–	79	18	599	1.9	0.6
Retail trade .....	2.2	–	–	84	0	0	1.6	1.3
Transportation and warehousing .....	5.1	63	86	246	410	795	5.1	–
Information .....	2.0	77	145	322	0	0	1.2	1.8
Financial activities .....	1.2	71	–	0	86	0	1.2	–
Finance and insurance .....	1.1	66	0	0	98	0	1.1	–
Credit intermediation and related activities ..	1.8	56	101	188	0	0	–	–
Insurance carriers and related activities .....	1.2	135	156	0	154	0	1.2	–
Education and health services .....	3.6	81	34	263	74	–	3.6	( <sup>1</sup> )
Educational services .....	2.7	50	–	–	203	–	2.7	( <sup>1</sup> )
Junior colleges, colleges, and universities ...	3.2	22	67	131	–	637	3.1	( <sup>1</sup> )

See footnotes at end of table.

**Table 3. Standard errors for medical care benefits: Amount of annual individual deductible, private industry workers, 2017—continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
100 workers or more .....	1.5	\$50	\$106	\$181	\$116	\$0	1.5	( <sup>1</sup> )
100 to 499 workers .....	2.0	44	117	231	197	972	2.0	—
500 workers or more .....	2.6	70	91	159	248	0	2.6	( <sup>1</sup> )
<b>Geographic areas</b>								
Northeast .....	2.0	16	23	193	76	130	2.0	0.1
New England .....	3.8	52	88	—	—	—	3.8	( <sup>1</sup> )
Middle Atlantic .....	1.8	19	31	159	183	180	1.7	0.1
South .....	2.1	55	31	0	161	953	2.0	0.4
West South Central .....	4.8	57	—	73	342	724	—	—
Midwest .....	2.3	57	124	0	18	538	2.2	0.6
East North Central .....	3.1	52	—	0	100	833	—	—
West .....	2.9	67	0	266	157	177	3.1	0.3
Mountain .....	3.9	116	182	254	0	291	—	—
Pacific .....	3.8	29	80	193	443	32	4.1	0.4

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

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 4. Medical care benefits: Amount of annual family deductible, private industry workers, 2017**

(All workers participating in medical care plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	85	\$700	\$1,200	\$3,000	\$5,000	\$6,400	15	1
Management, professional, and related .....	86	750	1,200	3,000	4,500	6,000	14	(1)
Management, business, and financial .....	85	800	1,300	3,000	4,500	6,000	15	(1)
Professional and related .....	86	700	1,000	2,600	4,500	6,000	14	-
Service:								
Protective service .....	88	500	500	-	-	10,000	-	-
Sales and office .....	88	900	1,500	3,000	5,000	6,000	11	1
Sales and related .....	92	900	2,000	3,750	5,500	6,000	8	-
Office and administrative support .....	87	900	-	3,000	5,000	6,000	12	1
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	89	500	900	-	5,000	10,000	8	3
Production, transportation, and material moving .....	82	700	1,250	3,000	5,000	7,500	17	(1)
Production .....	88	600	-	3,000	5,000	7,000	12	(1)
Transportation and material moving .....	77	750	1,250	3,000	5,000	8,000	23	(1)
Full time .....	85	700	1,200	3,000	5,000	6,600	14	1
Part time .....	76	700	-	3,000	5,000	5,500	-	-
Union .....	78	400	600	1,200	3,000	5,200	22	(1)
Nonunion .....	86	750	1,500	3,000	5,000	6,850	14	1
Average wage within the following categories <sup>2</sup> :								
Second 25 percent .....	87	-	1,500	3,000	5,200	7,500	12	1
Third 25 percent .....	87	600	1,100	3,000	5,000	7,000	13	1
Highest 25 percent .....	85	600	1,000	2,600	4,000	6,000	14	(1)
Highest 10 percent .....	88	600	1,000	3,000	4,000	6,000	12	-
<b>Establishment characteristics</b>								
Goods-producing industries .....	88	600	1,000	2,800	5,000	7,000	11	1
Construction .....	84	600	1,000	2,000	5,000	10,000	12	4
Manufacturing .....	89	600	1,000	3,000	4,700	6,000	11	-
Service-providing industries .....	84	700	1,200	3,000	5,000	6,000	16	(1)
Trade, transportation, and utilities .....	82	700	1,500	3,500	5,500	7,000	16	1
Retail trade .....	90	900	2,000	4,000	5,500	6,000	7	3
Transportation and warehousing .....	66	600	1,200	2,600	5,500	8,000	34	-
Information .....	94	-	1,050	3,000	3,750	5,000	4	2
Financial activities .....	93	-	2,000	3,000	5,000	5,800	7	-
Finance and insurance .....	94	1,000	2,000	3,000	4,600	5,800	6	-
Credit intermediation and related activities ..	94	1,000	2,300	3,300	4,500	5,700	-	-
Insurance carriers and related activities .....	93	1,100	2,000	3,000	5,000	5,800	7	-
Education and health services .....	77	700	-	2,600	5,000	-	23	(1)
Educational services .....	79	500	750	1,500	2,600	4,500	21	(1)
Junior colleges, colleges, and universities ...	78	500	700	1,500	2,700	4,500	21	(1)

See footnotes at end of table.

**Table 4. Medical care benefits: Amount of annual family deductible, private industry workers, 2017—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
100 workers or more .....	84	\$600	\$1,000	\$2,600	\$4,500	\$6,000	15	( <sup>1</sup> )
100 to 499 workers .....	86	700	1,000	3,000	5,200	—	14	—
500 workers or more .....	82	600	1,000	2,500	3,800	5,000	18	( <sup>1</sup> )
<b>Geographic areas</b>								
Northeast .....	85	600	1,000	2,500	4,000	5,500	15	( <sup>1</sup> )
New England .....	76	700	1,000	—	4,500	—	24	( <sup>1</sup> )
Middle Atlantic .....	88	—	1,000	2,500	4,000	5,000	12	( <sup>1</sup> )
South .....	86	750	1,500	3,000	5,600	10,000	13	1
West South Central .....	85	900	1,500	3,800	6,000	10,000	—	—
Midwest .....	90	700	1,300	3,000	5,000	6,750	9	1
East North Central .....	89	700	—	3,000	5,000	6,800	—	—
West .....	79	600	—	2,600	4,000	5,250	20	( <sup>1</sup> )
Mountain .....	91	1,000	1,500	3,000	4,000	5,700	—	—
Pacific .....	75	—	1,000	2,500	4,000	5,200	25	1

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

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 4. Standard errors for medical care benefits: Amount of annual family deductible, private industry workers, 2017**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	1.2	\$22	\$74	\$0	\$36	\$755	1.2	0.2
Management, professional, and related .....	1.3	71	220	82	354	0	1.3	0.1
Management, business, and financial .....	2.1	85	266	0	669	0	2.1	0.2
Professional and related .....	1.5	150	172	530	471	565	1.5	–
Service:								
Protective service .....	6.6	0	0	–	–	479	–	–
Sales and office .....	1.1	159	310	176	305	602	1.0	0.5
Sales and related .....	2.2	244	259	351	0	710	2.2	–
Office and administrative support .....	1.6	157	–	0	229	849	1.5	0.6
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	3.3	88	100	–	1,107	752	2.2	1.8
Production, transportation, and material moving .....	2.7	123	308	71	111	1,159	2.7	0.2
Production .....	3.1	61	–	46	102	987	3.1	0.3
Transportation and material moving .....	4.0	79	269	615	490	1,774	4.1	0.2
Full time .....	1.1	40	69	0	36	824	1.1	0.2
Part time .....	7.0	98	–	500	596	0	–	–
Union .....	3.9	74	98	209	589	277	3.9	( <sup>1</sup> )
Nonunion .....	1.2	74	197	0	0	877	1.2	0.2
Average wage within the following categories <sup>2</sup> :								
Second 25 percent .....	1.5	–	179	369	323	1,035	1.4	0.4
Third 25 percent .....	1.7	126	176	0	517	1,575	1.6	0.2
Highest 25 percent .....	1.2	100	16	378	0	362	1.2	0.1
Highest 10 percent .....	1.3	163	81	477	84	234	1.3	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	2.2	57	105	338	428	940	2.0	0.5
Construction .....	3.3	144	108	531	649	408	3.0	1.7
Manufacturing .....	2.4	122	242	45	385	0	2.4	–
Service-providing industries .....	1.4	52	166	0	0	786	1.4	0.2
Trade, transportation, and utilities .....	1.8	157	0	170	0	1,478	1.7	0.6
Retail trade .....	2.2	107	390	306	0	0	1.6	1.3
Transportation and warehousing .....	4.6	114	309	491	747	1,234	4.6	–
Information .....	2.0	–	66	711	65	418	1.2	1.8
Financial activities .....	1.2	–	441	18	416	293	1.2	–
Finance and insurance .....	1.1	0	174	0	491	150	1.1	–
Credit intermediation and related activities ..	1.8	80	301	404	530	257	–	–
Insurance carriers and related activities .....	1.2	143	220	0	228	287	1.2	–
Education and health services .....	3.8	200	–	562	224	–	3.8	( <sup>1</sup> )
Educational services .....	3.1	77	167	97	580	880	3.1	( <sup>1</sup> )
Junior colleges, colleges, and universities ...	3.2	62	100	302	310	835	3.1	( <sup>1</sup> )

See footnotes at end of table.

**Table 4. Standard errors for medical care benefits: Amount of annual family deductible, private industry workers, 2017—continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
100 workers or more .....	1.5	\$87	\$0	\$415	\$190	\$0	1.5	( <sup>1</sup> )
100 to 499 workers .....	1.9	47	34	55	409	—	1.9	—
500 workers or more .....	2.6	18	32	160	143	0	2.6	( <sup>1</sup> )
<b>Geographic areas</b>								
Northeast .....	2.0	137	0	378	177	294	2.0	0.1
New England .....	3.3	200	32	—	947	—	3.3	( <sup>1</sup> )
Middle Atlantic .....	1.9	—	0	348	385	296	1.8	0.1
South .....	2.3	111	144	109	406	1,303	2.2	0.4
West South Central .....	5.1	111	324	653	456	912	—	—
Midwest .....	2.1	104	334	55	0	1,186	2.0	0.6
East North Central .....	2.8	201	—	325	291	1,482	—	—
West .....	2.9	132	—	567	125	164	3.1	0.3
Mountain .....	3.8	41	412	0	132	330	—	—
Pacific .....	3.8	—	197	574	236	224	4.1	0.4

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

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 5. Medical care benefits: Coinsurance percentage, private industry workers, 2017**

(All workers participating in medical care plans with coinsurance = 100 percent)

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage <sup>1</sup>	
<b>Worker characteristics</b>							
All workers .....	—	—	84	80	60	90	—
Management, professional, and related .....	—	—	83	80	60	90	—
Management, business, and financial .....	17	80	83	80	60	90	—
Professional and related .....	—	—	83	80	60	90	—
Service:							
Protective service .....	—	—	78	90	70	100	—
Sales and office .....	—	—	84	80	60	80	—
Sales and related .....	—	—	92	80	60	—	—
Office and administrative support .....	—	—	80	80	60	80	—
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry .....	22	80	78	80	60	—	—
Production, transportation, and material moving .....	15	80	85	80	60	80	—
Production .....	19	80	81	90	60	—	—
Transportation and material moving .....	11	80	89	80	60	—	—
Full time .....	—	—	84	80	60	90	—
Part time .....	—	—	85	80	60	90	—
Union .....	—	—	88	85	65	100	—
Nonunion .....	—	—	84	80	60	90	—
Average wage within the following categories <sup>2</sup> :							
Second 25 percent .....	—	—	85	80	60	90	—
Third 25 percent .....	16	80	84	80	60	90	—
Highest 25 percent .....	—	—	84	80	60	90	—
Highest 10 percent .....	—	—	84	80	60	90	—
<b>Establishment characteristics</b>							
Goods-producing industries .....	17	80	83	80	60	—	—
Construction .....	19	80	81	80	60	—	—
Manufacturing .....	15	80	85	90	60	—	—
Service-providing industries .....	—	—	84	80	60	90	—
Trade, transportation, and utilities .....	—	—	89	80	60	80	—
Retail trade .....	—	—	93	80	50	—	—
Transportation and warehousing .....	—	—	92	80	60	—	—
Information .....	8	90	92	90	60	—	—
Financial activities .....	16	80	84	80	60	90	—
Finance and insurance .....	12	80	88	80	60	90	—
Credit intermediation and related activities ..	11	80	89	80	60	—	—
Insurance carriers and related activities .....	16	80	84	80	60	—	—
Education and health services .....	—	—	86	80	60	90	—
Educational services .....	—	—	82	80	60	90	—
Junior colleges, colleges, and universities ...	—	—	90	90	65	90	—

See footnotes at end of table.



**Table 5. Medical care benefits: Coinsurance percentage, private industry workers, 2017—continued**

(All workers participating in medical care plans with coinsurance = 100 percent)

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage <sup>1</sup>	
100 workers or more .....	—	—	88	80	60	90	—
100 to 499 workers .....	—	—	89	80	60	90	—
500 workers or more .....	14	80	86	80	60	90	—
<b>Geographic areas</b>							
Northeast .....	—	—	78	80	60	100	—
New England .....	—	—	73	80	60	100	—
Middle Atlantic .....	—	—	79	80	60	100	—
South .....	13	80	87	80	60	90	—
West South Central .....	15	80	85	80	60	90	—
Midwest .....	—	—	89	80	60	90	—
East North Central .....	—	—	90	80	60	90	—
West .....	21	80	79	80	60	80	—
Mountain .....	20	80	80	80	60	80	—
Pacific .....	21	80	79	80	60	80	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 5. Standard errors for medical care benefits: Coinsurance percentage, private industry workers, 2017**

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage <sup>1</sup>	
<b>Worker characteristics</b>							
All workers .....	—	—	1.0	0.0	0.0	0.0	—
Management, professional, and related .....	—	—	1.9	0.0	0.0	0.0	—
Management, business, and financial .....	2.1	0.0	2.1	0.0	0.0	8.0	—
Professional and related .....	—	—	2.6	0.9	0.0	0.0	—
Service:							
Protective service .....	—	—	10.2	20.0	11.5	0.0	—
Sales and office .....	—	—	1.4	0.0	0.0	4.1	—
Sales and related .....	—	—	1.6	0.0	7.1	—	—
Office and administrative support .....	—	—	1.9	0.0	0.0	8.6	—
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry .....	6.2	7.3	6.2	0.0	0.9	—	—
Production, transportation, and material moving .....	1.9	0.0	1.9	0.0	0.0	0.0	—
Production .....	2.9	0.0	2.9	3.5	0.0	—	—
Transportation and material moving .....	2.2	0.0	2.2	0.0	0.0	—	—
Full time .....	—	—	1.1	0.0	0.0	0.0	—
Part time .....	—	—	4.4	0.0	0.0	0.0	—
Union .....	—	—	2.1	6.8	4.2	0.0	—
Nonunion .....	—	—	1.2	0.0	0.0	0.9	—
Average wage within the following categories <sup>2</sup> :							
Second 25 percent .....	—	—	1.6	0.0	0.0	8.5	—
Third 25 percent .....	1.9	0.0	1.9	0.0	0.0	3.3	—
Highest 25 percent .....	—	—	1.8	0.0	0.0	0.0	—
Highest 10 percent .....	—	—	2.9	1.6	0.0	10.5	—
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.5	0.0	2.5	0.9	0.0	—	—
Construction .....	3.5	13.4	3.5	0.0	0.0	—	—
Manufacturing .....	2.5	0.0	2.5	4.7	0.0	—	—
Service-providing industries .....	—	—	1.1	0.0	0.0	0.0	—
Trade, transportation, and utilities .....	—	—	1.2	0.0	0.0	0.0	—
Retail trade .....	—	—	1.7	0.0	6.9	—	—
Transportation and warehousing .....	—	—	2.8	0.0	2.6	—	—
Information .....	1.8	0.0	1.8	4.7	1.3	—	—
Financial activities .....	2.2	0.0	2.2	0.0	0.0	0.0	—
Finance and insurance .....	1.3	0.0	1.3	0.0	0.0	0.0	—
Credit intermediation and related activities ..	2.0	0.0	2.0	0.0	0.0	—	—
Insurance carriers and related activities .....	4.1	0.0	4.1	0.0	0.0	—	—
Education and health services .....	—	—	2.5	0.0	0.0	0.0	—
Educational services .....	—	—	7.8	6.1	6.8	0.0	—
Junior colleges, colleges, and universities ...	—	—	2.9	7.4	6.8	0.0	—

See footnotes at end of table.

**Table 5. Standard errors for medical care benefits: Coinsurance percentage, private industry workers, 2017—continued**

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage <sup>1</sup>	
100 workers or more .....	—	—	1.1	0.0	0.0	0.0	—
100 to 499 workers .....	—	—	1.3	0.0	0.0	5.2	—
500 workers or more .....	2.1	0.0	2.1	0.0	0.0	0.0	—
<b>Geographic areas</b>							
Northeast .....	—	—	2.9	0.0	0.0	9.7	—
New England .....	—	—	4.2	0.0	0.0	4.8	—
Middle Atlantic .....	—	—	3.5	0.0	0.0	10.2	—
South .....	1.9	0.0	1.9	0.0	0.0	8.0	—
West South Central .....	3.9	0.0	3.9	0.0	0.0	7.1	—
Midwest .....	—	—	1.4	0.0	0.0	8.1	—
East North Central .....	—	—	1.4	0.0	0.0	8.3	—
West .....	2.1	0.0	2.1	0.0	0.0	0.0	—
Mountain .....	3.2	0.0	3.2	0.0	0.0	6.1	—
Pacific .....	2.7	0.0	2.7	6.8	0.0	0.0	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Medical care benefits: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, 2017**

(All workers participating in medical care plans = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	94	\$1,000	\$1,500	–	\$3,500	\$5,000	5	( <sup>2</sup> )
Management, professional, and related .....	95	1,000	1,500	\$2,300	3,250	4,950	5	( <sup>2</sup> )
Management, business, and financial .....	96	1,000	1,500	2,100	3,250	4,650	–	–
Professional and related .....	94	1,000	1,500	2,500	3,250	5,000	5	( <sup>2</sup> )
Service:								
Protective service .....	100	–	1,350	–	5,150	5,150	–	–
Sales and office .....	95	1,000	1,500	2,300	3,500	4,650	4	1
Sales and related .....	98	1,100	1,700	2,950	4,100	5,000	–	–
Office and administrative support .....	93	1,000	1,400	2,000	3,000	4,100	6	1
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	96	1,000	1,500	2,500	4,000	5,650	–	–
Production, transportation, and material moving .....	–	–	–	–	–	–	6	–
Production .....	93	1,000	1,600	2,500	3,250	4,900	–	–
Transportation and material moving .....	94	1,000	1,350	2,200	3,500	4,650	6	1
Full time .....	95	1,000	1,500	–	3,500	5,000	5	( <sup>2</sup> )
Part time .....	90	1,000	1,500	2,200	4,000	5,100	–	–
Union .....	91	1,000	1,000	2,000	3,500	5,150	8	( <sup>2</sup> )
Nonunion .....	95	1,000	1,500	2,500	3,500	5,000	5	( <sup>2</sup> )
Average wage within the following categories <sup>3</sup> :								
Second 25 percent .....	96	1,000	1,500	2,500	3,500	5,000	4	( <sup>2</sup> )
Third 25 percent .....	94	1,000	1,500	2,300	3,250	4,900	6	1
Highest 25 percent .....	95	1,000	1,500	2,200	3,250	5,000	5	( <sup>2</sup> )
Highest 10 percent .....	93	1,000	1,500	2,000	3,000	4,900	–	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	95	1,000	1,550	2,500	3,500	5,000	–	–
Construction .....	97	1,000	1,500	2,500	3,500	4,800	–	–
Service-providing industries .....	94	1,000	1,500	2,300	3,500	5,000	5	( <sup>2</sup> )
Trade, transportation, and utilities .....	95	1,000	1,500	2,600	3,850	4,650	5	1
Retail trade .....	96	1,400	2,000	3,000	4,100	5,000	3	( <sup>2</sup> )
Transportation and warehousing .....	94	1,000	1,000	2,000	2,600	4,100	–	–
Information .....	98	1,000	1,250	2,000	2,650	3,500	–	–
Financial activities .....	95	1,000	1,550	2,000	3,000	4,600	4	1
Finance and insurance .....	96	1,000	1,550	2,000	2,650	4,000	–	–
Credit intermediation and related activities ..	97	1,000	1,500	2,000	2,500	3,800	–	–
Insurance carriers and related activities .....	93	1,000	1,800	2,200	2,850	4,000	–	–
Education and health services .....	89	1,000	1,500	2,500	3,200	5,000	10	1
Educational services .....	95	1,000	1,500	2,000	3,600	5,650	–	–
Junior colleges, colleges, and universities ...	93	1,000	1,500	2,000	3,500	5,650	–	–

See footnotes at end of table.

**Table 6. Medical care benefits: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, 2017—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
100 workers or more .....	95	\$1,000	\$1,500	\$2,250	\$3,500	\$5,100	5	( <sup>2</sup> )
100 to 499 workers .....	96	1,000	1,500	2,500	3,750	5,100	—	—
500 workers or more .....	93	1,000	1,500	2,000	3,050	5,000	—	—
<b>Geographic areas</b>								
Northeast .....	91	1,000	1,500	2,500	4,100	5,150	8	1
New England .....	88	1,000	1,500	2,500	3,500	5,450	—	—
Middle Atlantic .....	93	1,000	1,400	2,500	4,100	5,150	7	1
South .....	92	1,000	1,600	2,500	3,500	5,000	7	( <sup>2</sup> )
West South Central .....	89	—	—	2,500	3,500	4,650	—	—
Midwest .....	97	1,000	1,450	2,000	3,000	4,100	—	—
East North Central .....	96	1,000	1,350	2,000	3,000	4,100	4	( <sup>2</sup> )
West .....	97	1,000	1,500	2,200	3,250	5,000	—	—
Mountain .....	99	1,000	1,500	2,500	3,500	—	—	—
Pacific .....	97	1,000	1,500	2,000	3,150	5,000	—	—

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Standard errors for medical care benefits: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, 2017**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	0.7	\$0	\$0	–	\$63	\$60	0.7	0.1
Management, professional, and related .....	1.2	0	0	\$210	220	220	1.2	0.2
Management, business, and financial .....	1.3	0	0	229	308	375	–	–
Professional and related .....	1.5	0	0	150	237	152	1.5	0.2
Service:								
Protective service .....	0.3	–	189	–	1,217	0	–	–
Sales and office .....	0.9	0	23	276	109	173	0.8	0.3
Sales and related .....	0.7	149	391	184	0	77	–	–
Office and administrative support .....	1.2	0	247	138	0	313	1.2	0.2
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	1.4	18	126	494	501	714	–	–
Production, transportation, and material moving .....	–	–	–	–	–	–	1.4	–
Production .....	2.4	64	157	242	384	128	–	–
Transportation and material moving .....	1.4	0	333	354	433	164	1.3	0.4
Full time .....	0.7	0	0	–	138	90	0.7	0.1
Part time .....	7.1	0	0	409	269	622	–	–
Union .....	1.8	103	142	0	609	682	1.8	0.1
Nonunion .....	0.8	0	0	68	33	169	0.7	0.1
Average wage within the following categories <sup>2</sup> :								
Second 25 percent .....	0.9	33	0	0	86	188	0.9	0.2
Third 25 percent .....	1.2	0	0	271	271	156	1.1	0.3
Highest 25 percent .....	0.9	0	0	190	304	161	1.0	0.2
Highest 10 percent .....	2.1	0	29	90	419	370	–	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.5	39	94	120	126	127	–	–
Construction .....	1.2	106	61	251	468	275	–	–
Service-providing industries .....	0.8	0	0	189	234	101	0.8	0.1
Trade, transportation, and utilities .....	0.8	0	0	146	277	100	0.7	0.4
Retail trade .....	0.9	149	297	131	0	93	0.8	0.2
Transportation and warehousing .....	2.5	0	103	0	447	434	–	–
Information .....	1.0	0	342	129	182	103	–	–
Financial activities .....	1.3	0	81	0	289	264	1.3	0.3
Finance and insurance .....	1.6	0	81	0	114	418	–	–
Credit intermediation and related activities ..	1.0	0	41	0	124	533	–	–
Insurance carriers and related activities .....	3.2	112	186	301	287	682	–	–
Education and health services .....	2.5	178	0	414	263	112	2.3	0.3
Educational services .....	2.1	213	0	306	543	1,099	–	–
Junior colleges, colleges, and universities ...	2.7	0	146	167	529	1,133	–	–

See footnotes at end of table.

**Table 6. Standard errors for medical care benefits: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
100 workers or more .....	1.3	\$0	\$0	\$83	\$99	\$134	1.2	0.2
100 to 499 workers .....	1.2	0	20	184	382	162	—	—
500 workers or more .....	2.4	0	116	0	250	150	—	—
<b>Geographic areas</b>								
Northeast .....	2.2	0	193	180	228	401	2.2	0.3
New England .....	5.7	122	435	235	765	494	—	—
Middle Atlantic .....	1.6	0	202	235	287	399	1.6	0.2
South .....	1.5	186	268	0	167	296	1.4	0.2
West South Central .....	3.6	—	—	157	301	318	—	—
Midwest .....	0.6	0	139	103	0	156	—	—
East North Central .....	0.8	0	155	0	41	307	0.8	( <sup>3</sup> )
West .....	0.9	0	0	246	241	199	—	—
Mountain .....	0.6	207	0	274	461	—	—	—
Pacific .....	1.3	0	0	299	285	159	—	—

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<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 2017."

<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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 7. Medical care benefits: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2017**

(All workers participating in medical care plans = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	93	\$2,000	\$3,000	\$5,000	\$7,000	\$9,600	7	( <sup>2</sup> )
Management, professional, and related .....	94	2,000	3,000	5,000	6,850	9,000	6	( <sup>2</sup> )
Management, business, and financial .....	95	2,000	3,000	4,400	6,900	9,600	—	—
Professional and related .....	93	2,000	3,000	5,000	6,850	8,700	6	( <sup>2</sup> )
Service:								
Protective service .....	97	2,700	3,000	—	10,300	10,300	—	—
Sales and office .....	93	2,000	3,000	5,000	7,000	9,000	6	1
Sales and related .....	96	2,700	3,600	6,000	8,200	9,700	—	—
Office and administrative support .....	92	2,000	3,000	4,400	6,050	8,700	8	1
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	91	2,000	3,100	6,000	8,000	11,200	—	—
Production, transportation, and material moving .....	92	2,000	3,000	5,000	7,000	9,400	—	—
Production .....	91	2,000	3,100	5,000	7,000	9,700	—	—
Transportation and material moving .....	93	2,000	—	5,000	7,100	9,300	7	1
Full time .....	93	2,000	3,000	5,000	7,000	9,600	6	( <sup>2</sup> )
Part time .....	88	2,000	3,000	5,000	8,000	9,600	—	—
Union .....	89	2,000	—	4,000	7,000	10,300	11	( <sup>2</sup> )
Nonunion .....	94	2,100	3,000	5,000	7,000	9,400	6	( <sup>2</sup> )
Average wage within the following categories <sup>3</sup> :								
Second 25 percent .....	94	2,200	3,200	—	7,200	9,600	5	( <sup>2</sup> )
Third 25 percent .....	92	2,000	3,000	5,000	6,850	9,350	7	1
Highest 25 percent .....	93	2,000	3,000	4,500	6,900	9,300	6	( <sup>2</sup> )
Highest 10 percent .....	91	2,000	3,000	4,300	6,700	9,000	—	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	93	2,000	3,000	5,000	7,000	9,700	—	—
Construction .....	93	2,100	3,100	5,400	7,000	9,500	—	—
Manufacturing .....	95	2,000	3,000	5,000	7,000	9,700	—	—
Service-providing industries .....	93	2,000	3,000	5,000	7,000	9,500	7	( <sup>2</sup> )
Trade, transportation, and utilities .....	92	2,000	3,000	5,100	8,000	9,300	8	1
Retail trade .....	95	3,000	4,000	6,000	8,200	9,600	4	( <sup>2</sup> )
Transportation and warehousing .....	91	2,000	2,000	4,000	5,200	8,200	—	—
Information .....	98	2,500	2,850	4,000	5,000	7,000	—	—
Financial activities .....	95	2,000	3,200	4,000	6,000	8,650	5	1
Finance and insurance .....	95	2,000	3,200	4,000	5,700	7,500	—	—
Credit intermediation and related activities ..	97	2,000	3,100	3,800	5,000	7,500	—	—
Insurance carriers and related activities .....	93	—	3,400	5,000	6,200	7,500	—	—
Education and health services .....	88	2,200	3,000	5,000	6,500	8,950	11	1
Educational services .....	95	—	3,000	4,300	7,000	12,700	—	—
Junior colleges, colleges, and universities ...	93	2,000	3,000	4,000	7,000	12,700	—	—

See footnotes at end of table.



**Table 7. Medical care benefits: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2017—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
100 workers or more .....	93	\$2,000	\$3,000	\$4,950	\$7,000	\$9,700	7	( <sup>2</sup> )
100 to 499 workers .....	94	2,000	3,200	5,000	7,600	10,000	—	—
500 workers or more .....	92	2,000	3,000	4,000	6,500	9,350	—	—
<b>Geographic areas</b>								
Northeast .....	91	2,000	3,000	5,000	8,200	10,300	9	1
New England .....	86	—	3,400	5,000	7,500	10,000	—	—
Middle Atlantic .....	92	2,000	3,000	—	8,300	10,300	7	1
South .....	91	2,400	3,300	—	7,100	9,500	8	( <sup>2</sup> )
West South Central .....	89	2,400	3,200	5,000	7,000	9,300	—	—
Midwest .....	94	2,000	3,000	4,400	6,000	8,000	—	—
East North Central .....	94	2,000	3,000	4,000	6,000	8,200	6	( <sup>2</sup> )
West .....	96	2,000	3,000	4,500	6,850	9,500	—	—
Mountain .....	98	2,000	3,000	5,000	7,500	—	—	—
Pacific .....	95	2,000	3,000	4,400	6,600	9,200	—	—

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 7. Standard errors for medical care benefits: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2017**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	0.8	\$0	\$0	\$13	\$18	\$376	0.8	0.1
Management, professional, and related .....	1.2	0	0	372	203	289	1.2	0.2
Management, business, and financial .....	1.3	112	0	451	332	578	–	–
Professional and related .....	1.5	0	52	130	257	154	1.5	0.2
Service:								
Protective service .....	3.1	757	476	–	1,501	0	–	–
Sales and office .....	0.9	91	0	218	176	207	0.9	0.3
Sales and related .....	0.9	274	314	277	0	468	–	–
Office and administrative support .....	1.3	0	0	364	276	559	1.3	0.2
Natural resources, construction, and maintenance:								
Construction, extraction, farming, fishing, and forestry .....	3.2	85	628	743	523	1,584	–	–
Production, transportation, and material moving .....	1.8	0	213	36	100	298	–	–
Production .....	3.1	52	265	373	223	283	–	–
Transportation and material moving .....	1.5	0	–	105	375	92	1.4	0.4
Full time .....	0.8	0	0	13	42	388	0.8	0.1
Part time .....	7.0	36	225	558	413	1,384	–	–
Union .....	2.3	167	–	256	829	1,840	2.3	0.1
Nonunion .....	0.8	197	52	0	18	280	0.8	0.1
Average wage within the following categories <sup>2</sup> :								
Second 25 percent .....	1.0	372	373	–	436	397	1.0	0.2
Third 25 percent .....	1.2	0	27	228	339	234	1.2	0.3
Highest 25 percent .....	1.1	0	0	476	123	286	1.1	0.2
Highest 10 percent .....	2.2	0	0	529	352	556	–	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.9	134	268	114	273	309	–	–
Construction .....	2.8	411	814	695	596	721	–	–
Manufacturing .....	2.1	117	179	568	201	167	–	–
Service-providing industries .....	0.9	0	0	93	82	507	0.8	0.1
Trade, transportation, and utilities .....	1.2	0	309	131	407	61	1.2	0.4
Retail trade .....	1.1	143	463	0	0	303	1.0	0.2
Transportation and warehousing .....	2.7	0	295	373	944	944	–	–
Information .....	1.0	88	310	106	16	206	–	–
Financial activities .....	1.3	216	114	36	139	640	1.3	0.3
Finance and insurance .....	1.6	102	81	55	514	646	–	–
Credit intermediation and related activities ..	1.0	113	176	237	812	986	–	–
Insurance carriers and related activities .....	3.2	–	371	638	360	665	–	–
Education and health services .....	2.6	314	93	241	367	158	2.4	0.3
Educational services .....	2.1	–	381	542	1,274	2,818	–	–
Junior colleges, colleges, and universities ...	2.7	36	26	340	752	2,630	–	–

See footnotes at end of table.

**Table 7. Standard errors for medical care benefits: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
100 workers or more .....	1.4	\$0	\$0	\$313	\$167	\$584	1.3	0.2
100 to 499 workers .....	1.4	104	278	73	583	828	—	—
500 workers or more .....	2.4	0	99	391	537	924	—	—
<b>Geographic areas</b>								
Northeast .....	2.3	107	61	219	426	616	2.3	0.3
New England .....	5.7	—	662	224	1,072	769	—	—
Middle Atlantic .....	1.8	89	22	—	685	1,030	1.7	0.2
South .....	1.6	132	338	—	244	530	1.5	0.2
West South Central .....	3.7	680	558	223	316	558	—	—
Midwest .....	1.1	0	81	186	339	382	—	—
East North Central .....	1.4	0	292	490	273	366	1.4	( <sup>3</sup> )
West .....	1.0	0	0	536	324	833	—	—
Mountain .....	0.6	140	128	938	720	—	—	—
Pacific .....	1.3	0	0	503	391	387	—	—

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<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 2017."

<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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 8. Medical care benefits: High deductible and nonhigh deductible health plans,<sup>1</sup> private industry workers, 2017**

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Nonhigh deductible health plans
<b>Worker characteristics</b>		
All workers .....	42	57
Management, professional, and related .....	44	55
Management, business, and financial .....	48	51
Professional and related .....	42	58
Service:		
Protective service .....	–	59
Sales and office .....	49	49
Sales and related .....	59	40
Office and administrative support .....	45	53
Natural resources, construction, and maintenance:		
Construction, extraction, farming, fishing, and forestry .....	39	55
Production, transportation, and material moving .....	41	58
Production .....	44	55
Transportation and material moving .....	38	61
Full time .....	43	56
Part time .....	37	63
Union .....	18	81
Nonunion .....	45	54
Average wage within the following categories <sup>2</sup> :		
Second 25 percent .....	47	51
Third 25 percent .....	41	58
Highest 25 percent .....	40	60
Highest 10 percent .....	43	56
<b>Establishment characteristics</b>		
Goods-producing industries .....	43	55
Construction .....	40	57
Manufacturing .....	44	55
Service-providing industries .....	42	57
Trade, transportation, and utilities .....	47	51
Retail trade .....	60	37
Transportation and warehousing .....	30	70
Information .....	45	53
Financial activities .....	55	44
Finance and insurance .....	59	40
Credit intermediation and related activities ..	62	37
Insurance carriers and related activities .....	57	43
Education and health services .....	35	65
Educational services .....	14	86
Junior colleges, colleges, and universities ...	15	85

See footnotes at end of table.

**Table 8. Medical care benefits: High deductible and nonhigh deductible health plans,<sup>1</sup> private industry workers, 2017—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Nonhigh deductible health plans
100 workers or more .....	38	62
100 to 499 workers .....	42	57
500 workers or more .....	32	67
<b>Geographic areas</b>		
Northeast .....	30	69
New England .....	32	68
Middle Atlantic .....	30	70
South .....	48	51
West South Central .....	52	47
Midwest .....	51	48
East North Central .....	51	49
West .....	36	64
Mountain .....	46	54
Pacific .....	32	67

<sup>1</sup> The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included. A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,300 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 8. Standard errors for medical care benefits: High deductible and nonhigh deductible health plans,<sup>1</sup> private industry workers, 2017**

Characteristics	High deductible health plans	Nonhigh deductible health plans
<b>Worker characteristics</b>		
All workers .....	1.6	1.6
Management, professional, and related .....	3.0	3.0
Management, business, and financial .....	3.3	3.3
Professional and related .....	3.5	3.5
Service:		
Protective service .....	–	16.8
Sales and office .....	2.4	2.3
Sales and related .....	2.7	2.6
Office and administrative support .....	3.0	2.8
Natural resources, construction, and maintenance:		
Construction, extraction, farming, fishing, and forestry .....	5.5	5.4
Production, transportation, and material moving .....	2.2	2.2
Production .....	3.3	3.3
Transportation and material moving .....	3.4	3.3
Full time .....	1.5	1.5
Part time .....	6.0	6.0
Union .....	2.6	2.6
Nonunion .....	1.6	1.6
Average wage within the following categories <sup>2</sup> :		
Second 25 percent .....	2.4	2.4
Third 25 percent .....	2.3	2.3
Highest 25 percent .....	2.1	2.1
Highest 10 percent .....	3.2	3.2
<b>Establishment characteristics</b>		
Goods-producing industries .....	2.5	2.6
Construction .....	4.9	5.3
Manufacturing .....	2.7	2.6
Service-providing industries .....	1.9	1.9
Trade, transportation, and utilities .....	1.8	1.8
Retail trade .....	3.3	3.4
Transportation and warehousing .....	3.9	3.9
Information .....	6.4	6.7
Financial activities .....	2.3	2.2
Finance and insurance .....	2.0	2.0
Credit intermediation and related activities ..	3.8	3.5
Insurance carriers and related activities .....	2.7	2.7
Education and health services .....	4.5	4.5
Educational services .....	2.8	2.9
Junior colleges, colleges, and universities ...	3.0	3.1

See footnotes at end of table.

**Table 8. Standard errors for medical care benefits: High deductible and nonhigh deductible health plans,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	High deductible health plans	Nonhigh deductible health plans
100 workers or more .....	1.9	1.9
100 to 499 workers .....	2.7	2.7
500 workers or more .....	2.6	2.6
<b>Geographic areas</b>		
Northeast .....	2.2	2.3
New England .....	6.1	6.1
Middle Atlantic .....	2.3	2.4
South .....	2.5	2.5
West South Central .....	4.7	4.7
Midwest .....	2.8	2.8
East North Central .....	3.8	3.8
West .....	4.6	4.5
Mountain .....	10.7	10.6
Pacific .....	4.8	4.8

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,300 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Defined benefit plans: Availability and eligibility requirements for open plans, private industry workers, 2017**

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

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
<b>Worker characteristics</b>								
All workers .....	53	22	—	20	10	—	47	—
Management, professional, and related .....	50	29	—	12	—	—	50	—
Management, business, and financial .....	49	27	—	14	7	—	51	—
Professional and related .....	51	30	—	10	—	—	49	—
Service .....	60	—	—	37	—	—	40	—
Sales and office .....	49	25	—	16	—	—	51	—
Sales and related .....	52	—	—	—	—	—	48	—
Office and administrative support .....	48	25	—	16	—	—	52	—
Natural resources, construction, and maintenance .....	68	7	—	39	21	—	32	—
Construction, extraction, farming, fishing, and forestry .....	83	—	—	62	19	—	—	—
Installation, maintenance, and repair .....	52	—	—	—	22	—	48	—
Production, transportation, and material moving .....	52	16	—	21	14	—	48	—
Production .....	39	—	—	—	—	—	61	—
Transportation and material moving .....	60	17	—	29	—	—	40	—
Full time .....	51	19	—	21	11	—	49	—
Part time .....	70	45	—	—	—	—	30	—
Union .....	60	15	—	33	11	—	40	—
Nonunion .....	49	26	—	12	10	—	51	—
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	50	37	—	—	—	—	50	—
Second 25 percent .....	58	23	—	30	—	—	42	—
Third 25 percent .....	52	24	—	17	10	—	48	—
Highest 25 percent .....	53	18	—	21	13	—	47	—
Highest 10 percent .....	56	22	—	18	—	—	44	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	55	—	—	22	24	—	45	—
Construction .....	92	—	—	60	32	—	—	—
Manufacturing .....	35	—	—	—	15	—	65	—
Service-providing industries .....	53	26	—	20	6	—	47	—
Trade, transportation, and utilities .....	52	26	—	19	—	—	48	—
Wholesale trade .....	42	—	—	—	—	—	58	—
Transportation and warehousing .....	53	—	—	31	—	—	47	—
Utilities .....	78	40	—	—	12	—	22	—
Information .....	—	—	—	—	—	—	69	—
Financial activities .....	59	20	—	28	11	—	41	—
Finance and insurance .....	55	22	—	26	—	—	45	—
Credit intermediation and related activities ..	53	—	—	37	—	—	47	—
Insurance carriers and related activities .....	63	36	—	—	—	—	37	—
Professional and business services .....	40	—	—	—	—	—	60	—
Education and health services .....	64	42	—	15	—	—	36	—
Educational services .....	48	—	—	—	—	—	52	—
Health care and social assistance .....	65	46	—	16	—	—	—	—

See footnotes at end of table.



**Table 9. Defined benefit plans: Availability and eligibility requirements for open plans, private industry workers, 2017—continued**

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

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers .....	70	—	—	22	—	—	30	—
1 to 49 workers .....	74	—	—	20	—	—	26	—
50 to 99 workers .....	58	—	—	26	—	—	42	—
100 workers or more .....	49	19	—	20	10	—	51	—
100 to 499 workers .....	56	24	—	24	—	—	44	—
500 workers or more .....	45	16	—	18	11	—	55	—
<b>Geographic areas</b>								
Northeast .....	70	36	—	23	9	—	30	—
New England .....	74	—	—	—	—	—	—	—
Middle Atlantic .....	68	30	—	—	11	—	32	—
South .....	39	9	—	20	—	—	61	—
South Atlantic .....	45	—	—	26	—	—	55	—
East South Central .....	23	—	—	—	—	—	77	—
West South Central .....	—	5	—	—	—	—	63	—
Midwest .....	56	19	—	20	17	—	44	—
East North Central .....	55	16	—	19	19	—	45	—
West North Central .....	60	25	—	22	13	—	40	—
West .....	45	—	—	19	—	—	55	—
Mountain .....	34	—	—	—	—	—	66	—
Pacific .....	50	—	—	19	—	—	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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Standard errors for defined benefit plans: Availability and eligibility requirements for open plans, private industry workers, 2017**

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
<b>Worker characteristics</b>								
All workers .....	3.6	3.2	–	2.3	1.6	–	3.6	–
Management, professional, and related .....	6.0	6.0	–	2.0	–	–	6.0	–
Management, business, and financial .....	5.9	6.0	–	3.4	1.7	–	5.9	–
Professional and related .....	7.2	7.1	–	1.8	–	–	7.2	–
Service .....	9.0	–	–	10.3	–	–	9.0	–
Sales and office .....	4.3	3.2	–	3.1	–	–	4.3	–
Sales and related .....	8.5	–	–	–	–	–	8.5	–
Office and administrative support .....	4.9	3.1	–	3.5	–	–	4.9	–
Natural resources, construction, and maintenance .....	5.3	2.2	–	5.4	4.0	–	5.3	–
Construction, extraction, farming, fishing, and forestry .....	5.2	–	–	6.2	4.9	–	–	–
Installation, maintenance, and repair .....	6.8	–	–	–	6.3	–	6.8	–
Production, transportation, and material moving .....	6.2	3.6	–	5.0	3.4	–	6.2	–
Production .....	9.6	–	–	–	–	–	9.6	–
Transportation and material moving .....	7.8	4.2	–	7.1	–	–	7.8	–
Full time .....	3.8	3.0	–	2.5	1.7	–	3.8	–
Part time .....	5.6	6.9	–	–	–	–	5.6	–
Union .....	5.3	3.0	–	4.7	2.4	–	5.3	–
Nonunion .....	5.0	4.8	–	1.7	2.3	–	5.0	–
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	7.3	7.5	–	–	–	–	7.3	–
Second 25 percent .....	5.8	4.2	–	7.7	–	–	5.8	–
Third 25 percent .....	4.9	5.4	–	2.8	2.0	–	4.9	–
Highest 25 percent .....	4.8	3.6	–	2.7	2.6	–	4.8	–
Highest 10 percent .....	6.8	5.8	–	3.7	–	–	6.8	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	6.2	–	–	3.6	4.8	–	6.2	–
Construction .....	2.3	–	–	5.4	6.1	–	–	–
Manufacturing .....	8.2	–	–	–	4.3	–	8.2	–
Service-providing industries .....	4.3	3.9	–	2.8	1.2	–	4.3	–
Trade, transportation, and utilities .....	5.6	4.0	–	4.0	–	–	5.6	–
Wholesale trade .....	11.8	–	–	–	–	–	11.8	–
Transportation and warehousing .....	10.8	–	–	7.9	–	–	10.8	–
Utilities .....	6.6	9.2	–	–	2.5	–	6.6	–
Information .....	–	–	–	–	–	–	11.3	–
Financial activities .....	4.2	2.4	–	3.5	3.1	–	4.2	–
Finance and insurance .....	4.8	2.5	–	5.0	–	–	4.8	–
Credit intermediation and related activities ..	6.4	–	–	8.1	–	–	6.4	–
Insurance carriers and related activities .....	5.0	6.4	–	–	–	–	5.0	–
Professional and business services .....	11.2	–	–	–	–	–	11.2	–
Education and health services .....	9.8	12.0	–	3.1	–	–	9.8	–
Educational services .....	11.1	–	–	–	–	–	11.1	–
Health care and social assistance .....	10.7	13.0	–	3.7	–	–	–	–

See footnotes at end of table.

**Table 9. Standard errors for defined benefit plans: Availability and eligibility requirements for open plans, private industry workers, 2017—continued**

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers .....	5.9	—	—	4.5	—	—	5.9	—
1 to 49 workers .....	6.5	—	—	5.5	—	—	6.5	—
50 to 99 workers .....	10.0	—	—	7.5	—	—	10.0	—
100 workers or more .....	3.9	2.8	—	3.0	1.8	—	3.9	—
100 to 499 workers .....	5.9	4.6	—	3.8	—	—	5.9	—
500 workers or more .....	4.4	3.0	—	4.0	2.8	—	4.4	—
<b>Geographic areas</b>								
Northeast .....	6.8	7.4	—	5.9	2.3	—	6.8	—
New England .....	9.7	—	—	—	—	—	—	—
Middle Atlantic .....	8.7	5.8	—	—	2.8	—	8.7	—
South .....	5.7	2.7	—	3.0	—	—	5.7	—
South Atlantic .....	7.5	—	—	4.4	—	—	7.5	—
East South Central .....	6.5	—	—	—	—	—	6.5	—
West South Central .....	—	1.5	—	—	—	—	12.3	—
Midwest .....	5.7	3.4	—	3.9	2.8	—	5.7	—
East North Central .....	7.3	3.7	—	4.8	3.4	—	7.3	—
West North Central .....	6.3	6.7	—	5.5	3.5	—	6.3	—
West .....	8.5	—	—	4.5	—	—	8.5	—
Mountain .....	9.6	—	—	—	—	—	9.6	—
Pacific .....	10.7	—	—	5.1	—	—	10.7	—

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Defined benefit plans: Primary formula, private industry workers, 2017**

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

Characteristics	Traditional	Traditional plan formula				Non-traditional	Nontraditional plan formula		
		Percent of terminal earnings	Dollar times years <sup>1</sup>	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Worker characteristics</b>									
All workers .....	63	32	21	—	—	37	35	—	—
Management, professional, and related .....	46	36	—	—	—	54	52	—	—
Management, business, and financial .....	43	36	—	—	—	57	56	—	—
Professional and related .....	48	36	—	—	—	52	49	—	—
Sales and office .....	53	34	—	—	—	47	45	—	—
Sales and related .....	48	16	—	—	—	52	52	—	—
Office and administrative support .....	55	40	—	—	—	45	43	—	—
Natural resources, construction, and maintenance .....	85	20	—	—	19	15	12	—	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	29	—	—	—	—
Installation, maintenance, and repair .....	76	37	27	—	—	24	21	—	—
Production, transportation, and material moving .....	88	32	41	—	—	12	9	—	—
Production .....	—	—	62	—	—	—	—	—	—
Transportation and material moving .....	90	43	27	—	—	10	—	—	—
Full time .....	63	34	20	—	—	37	34	—	—
Part time .....	62	18	25	—	—	38	38	—	—
Union .....	89	28	44	—	—	11	10	—	—
Nonunion .....	46	35	—	—	—	54	51	—	—
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	61	—	—	—	—	39	39	—	—
Second 25 percent .....	69	24	33	—	—	31	30	—	—
Third 25 percent .....	61	30	25	—	—	39	36	—	—
Highest 25 percent .....	63	37	15	—	—	37	35	—	—
Highest 10 percent .....	55	37	—	—	—	45	43	—	—
<b>Establishment characteristics</b>									
Goods-producing industries .....	86	26	46	—	—	14	9	—	—
Construction .....	—	—	—	—	37	—	—	—	—
Manufacturing .....	—	32	44	—	—	—	—	—	—
Service-providing industries .....	56	34	13	—	—	44	43	—	—
Trade, transportation, and utilities .....	79	47	19	—	—	21	21	—	—
Wholesale trade .....	—	69	—	—	—	—	—	—	—
Transportation and warehousing .....	—	52	—	—	—	—	—	—	—
Utilities .....	—	64	—	—	—	—	28	—	—
Information .....	64	—	—	—	—	36	36	—	—
Financial activities .....	34	25	—	—	—	66	62	—	—
Finance and insurance .....	30	28	—	—	—	70	66	—	—
Credit intermediation and related activities ..	21	20	—	—	—	79	79	—	—
Insurance carriers and related activities .....	38	35	—	—	—	62	52	—	—
Professional and business services .....	58	—	—	—	—	42	42	—	—
Education and health services .....	35	24	—	—	—	65	64	—	—
Educational services .....	—	61	—	—	—	—	—	—	—
Junior colleges, colleges, and universities ...	—	52	—	26	—	—	—	—	—
Health care and social assistance .....	—	—	—	—	—	—	71	—	—

See footnotes at end of table.

**Table 10. Defined benefit plans: Primary formula, private industry workers, 2017—continued**

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

Characteristics	Traditional	Traditional plan formula				Non-traditional	Nontraditional plan formula		
		Percent of terminal earnings	Dollar times years <sup>1</sup>	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers .....	60	26	—	—	—	40	39	—	—
1 to 49 workers .....	—	31	—	—	—	—	—	—	—
50 to 99 workers .....	64	—	31	—	—	36	36	—	—
100 workers or more .....	64	34	22	—	—	36	33	—	—
100 to 499 workers .....	65	30	24	—	—	35	32	—	—
500 workers or more .....	64	36	20	—	—	36	35	—	—
<b>Geographic areas</b>									
Northeast .....	57	28	—	—	—	43	41	—	—
Middle Atlantic .....	62	31	—	—	—	38	36	—	—
South .....	67	38	23	—	—	33	30	—	—
South Atlantic .....	71	35	26	—	—	29	27	—	—
West South Central .....	—	58	—	—	—	—	—	—	—
Midwest .....	65	22	35	—	—	35	33	—	—
East North Central .....	64	18	37	—	—	36	34	—	—
West North Central .....	69	—	—	—	—	31	31	—	—
West .....	64	42	—	—	—	36	33	—	—
Pacific .....	62	40	—	—	—	38	35	—	—

<sup>1</sup> Benefits are based on a dollar amount per month for each year of service recognized by the plan.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Standard errors for defined benefit plans: Primary formula, private industry workers, 2017**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Nontraditional plan formula		
		Percent of terminal earnings	Dollar times years <sup>1</sup>	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Worker characteristics</b>									
All workers .....	3.7	3.2	3.0	—	—	3.7	3.7	—	—
Management, professional, and related .....	5.3	4.6	—	—	—	5.3	5.3	—	—
Management, business, and financial .....	5.9	5.8	—	—	—	5.9	5.9	—	—
Professional and related .....	6.5	5.6	—	—	—	6.5	6.5	—	—
Sales and office .....	4.3	5.6	—	—	—	4.3	4.1	—	—
Sales and related .....	9.2	4.0	—	—	—	9.2	9.2	—	—
Office and administrative support .....	4.4	6.4	—	—	—	4.4	4.3	—	—
Natural resources, construction, and maintenance .....	3.6	4.7	—	—	4.6	3.6	3.4	—	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	7.9	—	—	—	—
Installation, maintenance, and repair .....	6.0	7.2	6.9	—	—	6.0	5.4	—	—
Production, transportation, and material moving .....	3.2	6.5	6.6	—	—	3.2	2.3	—	—
Production .....	—	—	7.6	—	—	—	—	—	—
Transportation and material moving .....	3.0	9.0	7.9	—	—	3.0	—	—	—
Full time .....	3.6	3.5	3.2	—	—	3.6	3.6	—	—
Part time .....	6.8	3.5	6.3	—	—	6.8	6.8	—	—
Union .....	2.5	4.2	4.8	—	—	2.5	2.4	—	—
Nonunion .....	4.8	4.2	—	—	—	4.8	4.7	—	—
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	7.2	—	—	—	—	7.2	7.2	—	—
Second 25 percent .....	4.4	5.1	7.6	—	—	4.4	4.4	—	—
Third 25 percent .....	6.1	4.4	4.9	—	—	6.1	6.0	—	—
Highest 25 percent .....	4.1	3.8	3.0	—	—	4.1	4.1	—	—
Highest 10 percent .....	6.4	6.3	—	—	—	6.4	6.3	—	—
<b>Establishment characteristics</b>									
Goods-producing industries .....	3.6	5.0	5.6	—	—	3.6	2.6	—	—
Construction .....	—	—	—	—	9.5	—	—	—	—
Manufacturing .....	—	6.2	7.8	—	—	—	—	—	—
Service-providing industries .....	4.4	3.9	3.1	—	—	4.4	4.4	—	—
Trade, transportation, and utilities .....	3.1	7.2	4.8	—	—	3.1	2.9	—	—
Wholesale trade .....	—	12.5	—	—	—	—	—	—	—
Transportation and warehousing .....	—	12.4	—	—	—	—	—	—	—
Utilities .....	—	9.7	—	—	—	—	6.7	—	—
Information .....	9.5	—	—	—	—	9.5	9.5	—	—
Financial activities .....	3.5	3.4	—	—	—	3.5	3.8	—	—
Finance and insurance .....	3.6	3.6	—	—	—	3.6	4.0	—	—
Credit intermediation and related activities .....	5.9	5.8	—	—	—	5.9	5.9	—	—
Insurance carriers and related activities .....	6.8	7.6	—	—	—	6.8	7.6	—	—
Professional and business services .....	11.7	—	—	—	—	11.7	11.7	—	—
Education and health services .....	10.3	7.2	—	—	—	10.3	10.5	—	—
Educational services .....	—	13.1	—	—	—	—	—	—	—
Junior colleges, colleges, and universities .....	—	6.9	—	6.8	—	—	—	—	—
Health care and social assistance .....	—	—	—	—	—	—	10.2	—	—

See footnotes at end of table.

**Table 10. Standard errors for defined benefit plans: Primary formula, private industry workers, 2017—continued**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Nontraditional plan formula		
		Percent of terminal earnings	Dollar times years <sup>1</sup>	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers .....	9.5	5.5	—	—	—	9.5	9.5	—	—
1 to 49 workers .....	—	8.1	—	—	—	—	—	—	—
50 to 99 workers .....	5.9	—	7.9	—	—	5.9	5.9	—	—
100 workers or more .....	3.4	4.0	3.5	—	—	3.4	3.4	—	—
100 to 499 workers .....	4.7	5.6	4.3	—	—	4.7	4.6	—	—
500 workers or more .....	4.1	5.0	4.8	—	—	4.1	4.0	—	—
<b>Geographic areas</b>									
Northeast .....	8.3	7.1	—	—	—	8.3	8.3	—	—
Middle Atlantic .....	6.4	8.2	—	—	—	6.4	6.3	—	—
South .....	5.5	5.9	4.7	—	—	5.5	5.4	—	—
South Atlantic .....	4.2	5.8	5.5	—	—	4.2	3.9	—	—
West South Central .....	—	10.8	—	—	—	—	—	—	—
Midwest .....	7.1	4.1	6.8	—	—	7.1	6.9	—	—
East North Central .....	9.1	3.5	6.7	—	—	9.1	9.0	—	—
West North Central .....	8.1	—	—	—	—	8.1	8.1	—	—
West .....	5.6	6.2	—	—	—	5.6	5.4	—	—
Pacific .....	6.2	5.2	—	—	—	6.2	6.3	—	—

<sup>1</sup> Benefits are based on a dollar amount per month for each year of service recognized by the plan.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Defined benefit plans: Availability of selected benefit features, private industry workers, 2017**

(In percent)

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
<b>Worker characteristics</b>								
All workers .....	36	90	83	26	100	100	98	86
Management, professional, and related .....	50	86	85	22	100	100	100	84
Management, business, and financial .....	44	91	82	29	100	100	100	88
Professional and related .....	54	83	86	—	100	100	100	81
Service .....	—	—	65	—	100	100	100	72
Sales and office .....	47	99	61	33	100	100	100	95
Sales and related .....	—	100	—	—	—	100	—	88
Office and administrative support .....	46	99	62	33	100	100	100	97
Natural resources, construction, and maintenance .....	34	100	86	—	100	100	97	97
Construction, extraction, farming, fishing, and forestry .....	29	—	89	—	100	—	100	—
Installation, maintenance, and repair .....	42	100	81	—	100	100	93	98
Production, transportation, and material moving .....	23	99	95	56	100	100	95	90
Production .....	33	99	92	—	100	100	100	83
Transportation and material moving .....	—	99	97	—	100	100	92	97
Full time .....	36	91	83	28	100	100	98	88
Part time .....	32	—	77	—	100	—	100	—
Union .....	28	98	83	35	100	100	97	98
Nonunion .....	46	88	82	25	100	100	100	85
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	49	100	81	25	100	100	100	98
Second 25 percent .....	36	100	72	30	100	100	100	98
Third 25 percent .....	31	84	79	—	100	100	99	80
Highest 25 percent .....	37	89	89	27	100	100	97	86
Highest 10 percent .....	50	86	91	32	100	100	100	84
<b>Establishment characteristics</b>								
Goods-producing industries .....	42	—	90	—	100	—	100	—
Construction .....	28	—	91	—	100	—	100	—
Manufacturing .....	44	—	90	—	100	—	100	—
Service-providing industries .....	33	89	79	23	100	100	97	86
Trade, transportation, and utilities .....	27	99	80	—	100	100	93	99
Transportation and warehousing .....	—	—	96	—	100	—	88	—
Utilities .....	—	95	66	—	100	100	100	94
Financial activities .....	31	100	86	37	100	100	100	92
Finance and insurance .....	29	100	83	38	100	100	100	95
Credit intermediation and related activities ..	—	100	—	54	100	100	100	97
Insurance carriers and related activities .....	28	100	85	—	100	100	100	90
Professional and business services .....	—	—	93	—	100	—	100	—
Education and health services .....	60	—	83	—	100	100	100	—
Educational services .....	—	—	91	—	100	—	100	—
Junior colleges, colleges, and universities ...	—	—	83	—	100	—	100	—
Health care and social assistance .....	74	—	80	—	100	100	100	—

See footnotes at end of table.



**Table 11. Defined benefit plans: Availability of selected benefit features, private industry workers, 2017—continued**

(In percent)

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
1 to 99 workers .....	29	—	66	—	100	100	100	—
1 to 49 workers .....	30	—	66	—	100	100	100	—
50 to 99 workers .....	—	—	64	—	100	—	100	—
100 workers or more .....	37	97	87	25	100	100	98	93
100 to 499 workers .....	33	100	87	40	100	100	100	100
500 workers or more .....	40	96	87	17	100	100	96	89
<b>Geographic areas</b>								
Northeast .....	—	—	—	—	100	100	93	68
New England .....	—	—	—	—	100	100	100	—
Middle Atlantic .....	—	91	—	—	100	100	91	86
South .....	39	100	80	24	100	100	100	95
South Atlantic .....	37	100	71	—	100	100	100	93
East South Central .....	—	—	89	—	100	—	100	—
West South Central .....	—	—	91	—	100	—	100	—
Midwest .....	33	100	79	22	100	100	100	97
East North Central .....	—	100	84	—	100	100	100	100
West North Central .....	55	100	65	—	100	100	100	86
West .....	33	98	76	—	100	100	100	100
Mountain .....	—	100	—	—	100	100	100	100
Pacific .....	46	98	83	—	100	100	100	100

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/eps/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Standard errors for defined benefit plans: Availability of selected benefit features, private industry workers, 2017**

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
<b>Worker characteristics</b>								
All workers .....	4.4	8.5	2.8	4.9	0.0	0.0	1.4	8.3
Management, professional, and related .....	8.8	10.4	3.4	6.5	0.0	0.0	0.0	10.2
Management, business, and financial .....	10.6	8.2	6.3	8.1	0.0	0.0	0.0	8.1
Professional and related .....	9.8	12.1	3.7	—	0.0	0.0	0.0	12.0
Service .....	—	—	18.9	—	0.0	0.0	0.0	21.5
Sales and office .....	8.7	0.9	8.2	5.3	0.0	0.0	0.0	2.9
Sales and related .....	—	0.0	—	—	—	0.0	—	9.9
Office and administrative support .....	10.2	1.3	9.5	6.4	0.0	0.0	0.0	1.6
Natural resources, construction, and maintenance .....	5.4	0.0	3.9	—	0.0	0.0	2.2	2.9
Construction, extraction, farming, fishing, and forestry .....	7.2	—	4.3	—	0.0	—	0.0	—
Installation, maintenance, and repair .....	7.3	0.0	6.6	—	0.0	0.0	4.9	1.8
Production, transportation, and material moving .....	4.9	0.8	2.5	11.5	0.0	0.0	3.4	8.2
Production .....	8.7	1.0	4.1	—	0.0	0.0	0.0	15.4
Transportation and material moving .....	—	1.2	2.1	—	0.0	0.0	5.6	3.0
Full time .....	4.8	7.3	3.2	5.2	0.0	0.0	1.6	7.3
Part time .....	6.2	—	7.7	—	0.0	—	0.0	—
Union .....	4.2	1.5	4.0	7.1	0.0	0.0	2.6	1.6
Nonunion .....	5.6	9.5	3.8	5.6	0.0	0.0	0.0	9.3
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	10.3	0.0	8.1	7.4	0.0	0.0	0.0	1.5
Second 25 percent .....	8.0	0.0	6.9	6.8	0.0	0.0	0.0	1.5
Third 25 percent .....	5.0	13.2	5.9	—	0.0	0.0	1.0	12.7
Highest 25 percent .....	6.5	8.4	2.8	6.0	0.0	0.0	2.2	8.3
Highest 10 percent .....	9.6	9.7	3.3	8.9	0.0	0.0	0.0	9.6
<b>Establishment characteristics</b>								
Goods-producing industries .....	5.7	—	3.9	—	0.0	—	0.0	—
Construction .....	6.6	—	2.9	—	0.0	—	0.0	—
Manufacturing .....	7.6	—	5.8	—	0.0	—	0.0	—
Service-providing industries .....	5.7	9.2	3.8	5.0	0.0	0.0	2.1	9.1
Trade, transportation, and utilities .....	5.6	0.6	4.3	—	0.0	0.0	4.6	1.1
Transportation and warehousing .....	—	—	1.5	—	0.0	—	8.8	—
Utilities .....	—	3.2	8.7	—	0.0	0.0	0.0	6.6
Financial activities .....	9.1	0.0	3.2	6.4	0.0	0.0	0.0	3.6
Finance and insurance .....	5.7	0.0	4.0	6.4	0.0	0.0	0.0	2.8
Credit intermediation and related activities .....	—	0.0	—	8.8	0.0	0.0	0.0	2.9
Insurance carriers and related activities .....	8.0	0.0	9.2	—	0.0	0.0	0.0	6.1
Professional and business services .....	—	—	5.3	—	0.0	—	0.0	—
Education and health services .....	9.0	—	8.1	—	0.0	0.0	0.0	—
Educational services .....	—	—	3.9	—	0.0	—	0.0	—
Junior colleges, colleges, and universities .....	—	—	5.6	—	0.0	—	0.0	—
Health care and social assistance .....	7.9	—	10.6	—	0.0	0.0	0.0	—

See footnotes at end of table.

**Table 11. Standard errors for defined benefit plans: Availability of selected benefit features, private industry workers, 2017—continued**

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
1 to 99 workers .....	5.8	—	6.8	—	0.0	0.0	0.0	—
1 to 49 workers .....	6.7	—	6.3	—	0.0	0.0	0.0	—
50 to 99 workers .....	—	—	12.8	—	0.0	—	0.0	—
100 workers or more .....	4.8	1.7	3.1	5.4	0.0	0.0	1.7	2.5
100 to 499 workers .....	5.8	0.0	3.1	10.2	0.0	0.0	0.0	0.0
500 workers or more .....	7.0	2.6	4.6	4.9	0.0	0.0	2.8	4.0
<b>Geographic areas</b>								
Northeast .....	—	—	—	—	0.0	0.0	5.0	18.5
New England .....	—	—	—	—	0.0	0.0	0.0	—
Middle Atlantic .....	—	5.7	—	—	0.0	0.0	6.6	7.2
South .....	6.4	0.0	6.5	6.6	0.0	0.0	0.0	3.4
South Atlantic .....	7.5	0.0	9.9	—	0.0	0.0	0.0	6.0
East South Central .....	—	—	1.1	—	0.0	—	0.0	—
West South Central .....	—	—	7.1	—	0.0	—	0.0	—
Midwest .....	6.6	0.0	4.5	6.7	0.0	0.0	0.0	2.3
East North Central .....	—	0.0	3.9	—	0.0	0.0	0.0	0.0
West North Central .....	10.5	0.0	9.3	—	0.0	0.0	0.0	8.6
West .....	9.0	1.4	8.5	—	0.0	0.0	0.0	0.0
Mountain .....	—	0.0	—	—	0.0	0.0	0.0	0.0
Pacific .....	12.7	1.9	4.4	—	0.0	0.0	0.0	0.0

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, 2017**

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Flat percent per year of service	Flat percent per year of service <sup>1</sup>				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>						
All workers .....	51	1.00	1.25	1.60	1.67	2.00
Management, professional, and related .....	34	1.25	1.30	1.60	1.60	–
Management, business, and financial .....	28	1.25	1.50	1.60	1.67	1.67
Professional and related .....	37	1.25	1.30	1.60	1.60	–
Sales and office .....	58	1.00	1.25	1.60	1.75	1.75
Office and administrative support .....	63	1.00	1.25	1.60	1.75	1.75
Natural resources, construction, and maintenance .....	54	1.00	1.25	–	1.67	2.50
Installation, maintenance, and repair .....	54	1.00	1.20	1.67	1.67	2.50
Production, transportation, and material moving .....	69	–	1.00	1.67	1.67	1.67
Full time .....	52	1.00	1.30	1.60	1.67	2.00
Part time .....	43	1.00	1.25	1.45	1.67	1.75
Union .....	63	1.20	1.45	1.67	1.67	2.00
Nonunion .....	45	1.00	1.25	1.50	1.67	1.75
Average wage within the following categories <sup>2</sup> :						
Second 25 percent .....	63	–	1.00	–	–	2.15
Third 25 percent .....	59	1.00	1.20	1.60	1.67	2.00
Highest 25 percent .....	44	1.25	1.45	1.60	1.67	1.75
Highest 10 percent .....	44	1.25	1.50	1.60	1.67	1.67
<b>Establishment characteristics</b>						
Goods-producing industries .....	42	–	–	1.60	1.60	1.60
Service-providing industries .....	54	1.00	1.25	1.67	1.75	2.00
Trade, transportation, and utilities .....	69	1.00	1.20	1.67	1.67	1.67
Financial activities .....	24	1.00	1.00	1.20	1.50	1.50
Finance and insurance .....	24	1.00	1.00	1.20	1.50	1.50
Education and health services .....	55	1.25	1.25	1.45	–	2.50
1 to 99 workers .....	50	1.00	1.00	–	1.67	1.67
1 to 49 workers .....	50	1.00	1.00	–	1.67	2.00
100 workers or more .....	52	1.10	1.45	1.60	1.75	2.00
100 to 499 workers .....	54	–	1.50	1.67	1.75	–
500 workers or more .....	51	1.20	1.30	1.60	1.67	2.00
<b>Geographic areas</b>						
Northeast .....	27	1.00	1.20	1.25	1.30	1.67
Middle Atlantic .....	28	1.00	1.20	1.30	1.40	1.67
South .....	70	1.25	1.50	1.60	1.67	1.75
South Atlantic .....	51	–	1.45	1.67	1.67	1.67
Midwest .....	43	–	1.00	–	1.50	–
East North Central .....	39	–	–	–	1.50	–
West North Central .....	50	1.00	1.00	–	1.60	1.67

See footnotes at end of table.

**Table 12. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, 2017—continued**

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Percent per year varies	Percent per year varies by			
		Service	Earnings	Earnings and service	Other
<b>Worker characteristics</b>					
All workers .....	49	—	20	—	13
Management, professional, and related .....	66	—	28	—	—
Management, business, and financial .....	72	—	—	—	—
Professional and related .....	63	—	—	—	—
Sales and office .....	42	—	—	14	—
Office and administrative support .....	37	—	—	—	—
Natural resources, construction, and maintenance .....	46	16	—	—	—
Installation, maintenance, and repair .....	46	17	—	—	—
Production, transportation, and material moving .....	31	—	11	—	—
Full time .....	48	—	20	—	13
Part time .....	57	—	—	—	—
Union .....	37	—	—	—	—
Nonunion .....	55	—	26	—	13
Average wage within the following categories <sup>2</sup> :					
Second 25 percent .....	37	—	—	—	—
Third 25 percent .....	41	—	—	—	—
Highest 25 percent .....	56	—	23	—	—
Highest 10 percent .....	56	—	—	—	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	58	—	—	—	—
Service-providing industries .....	46	—	20	7	—
Trade, transportation, and utilities .....	31	—	—	—	—
Financial activities .....	76	—	34	20	—
Finance and insurance .....	76	—	34	20	—
Education and health services .....	45	—	—	—	—
1 to 99 workers .....	50	—	—	—	—
1 to 49 workers .....	50	—	—	—	—
100 workers or more .....	48	—	21	—	11
100 to 499 workers .....	46	—	—	—	—
500 workers or more .....	49	—	25	—	15
<b>Geographic areas</b>					
Northeast .....	73	—	—	—	—
Middle Atlantic .....	72	14	—	—	—
South .....	30	—	17	—	—
South Atlantic .....	49	—	30	—	—
Midwest .....	57	—	42	—	—
East North Central .....	61	—	—	—	—
West North Central .....	50	—	—	—	—

<sup>1</sup> Estimates represent the flat percentage used to calculate benefits for those workers participating in plans with a terminal earnings formula based on a flat percentage per year of service.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, 2017**

Characteristics	Flat percent per year of service	Flat percent per year of service				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>						
All workers .....	5.7	0.00	0.14	0.06	0.09	0.28
Management, professional, and related .....	6.9	0.03	0.19	0.13	0.05	—
Management, business, and financial .....	6.7	0.05	0.29	0.10	0.09	0.00
Professional and related .....	10.9	0.03	0.18	0.18	0.45	—
Sales and office .....	9.7	0.08	0.17	0.17	0.11	0.00
Office and administrative support .....	9.3	0.09	0.16	0.17	0.10	0.00
Natural resources, construction, and maintenance .....	9.2	0.26	0.23	—	0.03	0.72
Installation, maintenance, and repair .....	10.3	0.28	0.21	0.19	0.24	0.62
Production, transportation, and material moving .....	7.9	—	0.16	0.22	0.00	0.02
Full time .....	5.9	0.03	0.14	0.05	0.09	0.25
Part time .....	10.9	0.28	0.16	0.21	0.23	0.05
Union .....	9.6	0.26	0.23	0.00	0.46	0.20
Nonunion .....	6.9	0.00	0.18	0.09	0.12	0.34
Average wage within the following categories <sup>1</sup> :						
Second 25 percent .....	9.3	—	0.04	—	—	0.13
Third 25 percent .....	8.3	0.00	0.24	0.16	0.46	0.00
Highest 25 percent .....	6.6	0.05	0.14	0.05	0.05	0.45
Highest 10 percent .....	10.2	0.07	0.23	0.00	0.08	0.00
<b>Establishment characteristics</b>						
Goods-producing industries .....	11.9	—	—	0.00	0.00	0.00
Service-providing industries .....	6.1	0.05	0.11	0.19	0.14	0.22
Trade, transportation, and utilities .....	6.9	0.00	0.20	0.20	0.00	0.06
Financial activities .....	6.2	0.00	0.08	0.18	0.18	0.00
Finance and insurance .....	6.2	0.00	0.08	0.18	0.18	0.00
Education and health services .....	12.3	0.00	0.16	0.05	—	0.00
1 to 99 workers .....	12.7	0.00	0.00	—	0.10	0.38
1 to 49 workers .....	13.0	0.00	0.04	—	0.05	0.46
100 workers or more .....	6.8	0.19	0.19	0.07	0.12	0.28
100 to 499 workers .....	12.1	—	0.14	0.05	0.19	—
500 workers or more .....	7.3	0.24	0.14	0.08	0.09	0.41
<b>Geographic areas</b>						
Northeast .....	7.3	0.00	0.06	0.05	0.26	0.05
Middle Atlantic .....	7.7	0.00	0.00	0.04	0.26	0.07
South .....	8.2	0.30	0.06	0.07	0.08	0.02
South Atlantic .....	10.5	—	0.36	0.14	0.00	0.17
Midwest .....	8.8	—	0.04	—	0.13	—
East North Central .....	10.4	—	—	—	0.08	—
West North Central .....	13.7	0.00	0.00	—	0.05	0.00

See footnotes at end of table.

**Table 12. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, 2017—continued**

Characteristics	Percent per year varies	Percent per year varies by			
		Service	Earnings	Earnings and service	Other
<b>Worker characteristics</b>					
All workers .....	5.7	—	3.8	—	3.9
Management, professional, and related .....	6.9	—	8.2	—	—
Management, business, and financial .....	6.7	—	—	—	—
Professional and related .....	10.9	—	—	—	—
Sales and office .....	9.7	—	—	4.2	—
Office and administrative support .....	9.3	—	—	—	—
Natural resources, construction, and maintenance .....	9.2	4.5	—	—	—
Installation, maintenance, and repair .....	10.3	5.0	—	—	—
Production, transportation, and material moving .....	7.9	—	3.3	—	—
Full time .....	5.9	—	3.8	—	3.6
Part time .....	10.9	—	—	—	—
Union .....	9.6	—	—	—	—
Nonunion .....	6.9	—	5.2	—	3.8
Average wage within the following categories <sup>1</sup> :					
Second 25 percent .....	9.3	—	—	—	—
Third 25 percent .....	8.3	—	—	—	—
Highest 25 percent .....	6.6	—	5.7	—	—
Highest 10 percent .....	10.2	—	—	—	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	11.9	—	—	—	—
Service-providing industries .....	6.1	—	4.7	1.7	—
Trade, transportation, and utilities .....	6.9	—	—	—	—
Financial activities .....	6.2	—	6.3	5.5	—
Finance and insurance .....	6.2	—	6.3	5.5	—
Education and health services .....	12.3	—	—	—	—
1 to 99 workers .....	12.7	—	—	—	—
1 to 49 workers .....	13.0	—	—	—	—
100 workers or more .....	6.8	—	4.1	—	3.0
100 to 499 workers .....	12.1	—	—	—	—
500 workers or more .....	7.3	—	5.4	—	4.1
<b>Geographic areas</b>					
Northeast .....	7.3	—	—	—	—
Middle Atlantic .....	7.7	4.0	—	—	—
South .....	8.2	—	4.6	—	—
South Atlantic .....	10.5	—	8.0	—	—
Midwest .....	8.8	—	9.7	—	—
East North Central .....	10.4	—	—	—	—
West North Central .....	13.7	—	—	—	—

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> private industry workers, 2017**

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

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Worker characteristics</b>				
All workers .....	10	36	48	—
Management, professional, and related .....	—	20	62	—
Management, business, and financial .....	—	14	66	—
Professional and related .....	—	23	59	—
Service .....	—	—	87	—
Sales and office .....	—	33	59	—
Sales and related .....	—	—	—	—
Office and administrative support .....	—	39	52	—
Natural resources, construction, and maintenance .....	18	57	25	—
Construction, extraction, farming, fishing, and forestry .....	—	55	21	—
Installation, maintenance, and repair .....	—	58	31	—
Production, transportation, and material moving .....	—	47	32	—
Production .....	—	52	36	—
Transportation and material moving .....	—	43	29	—
Full time .....	12	39	44	—
Part time .....	—	—	84	—
Union .....	11	43	42	—
Nonunion .....	—	26	56	—
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	—	—	70	—
Second 25 percent .....	—	24	67	—
Third 25 percent .....	—	41	49	—
Highest 25 percent .....	15	39	39	—
Highest 10 percent .....	—	31	43	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	18	40	34	—
Construction .....	39	47	—	—
Manufacturing .....	—	41	47	—
Service-providing industries .....	—	33	55	—
Trade, transportation, and utilities .....	—	38	46	—
Transportation and warehousing .....	—	57	—	—
Utilities .....	—	56	40	—
Financial activities .....	—	34	51	—
Finance and insurance .....	—	—	63	—
Credit intermediation and related activities ..	—	—	81	—
Insurance carriers and related activities .....	—	—	49	—
Professional and business services .....	—	—	60	—
Education and health services .....	—	—	80	—
Educational services .....	—	68	—	—
Junior colleges, colleges, and universities ...	—	36	53	—
Health care and social assistance .....	—	—	100	—

See footnotes at end of table.



**Table 13. Traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> private industry workers, 2017—continued**

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

Characteristics	Normal retirement age requirements (in years)				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	—	62	65	65	65
Management, professional, and related .....	60	62	65	65	65
Management, business, and financial .....	60	62	65	65	65
Professional and related .....	60	62	65	65	65
Service .....	—	65	65	65	65
Sales and office .....	55	62	65	65	65
Sales and related .....	65	65	65	65	65
Office and administrative support .....	55	60	65	65	65
Natural resources, construction, and maintenance .....	55	60	62	65	65
Construction, extraction, farming, fishing, and forestry .....	55	60	62	62	65
Installation, maintenance, and repair .....	55	60	62	65	65
Production, transportation, and material moving .....	60	62	62	65	65
Production .....	60	62	62	65	65
Transportation and material moving .....	60	60	62	65	65
Full time .....	—	62	65	65	65
Part time .....	65	65	65	65	65
Union .....	60	62	62	65	65
Nonunion .....	55	62	65	65	65
Average wage within the following categories <sup>3</sup> :					
Lowest 25 percent .....	62	65	65	65	65
Second 25 percent .....	60	65	65	65	65
Third 25 percent .....	—	62	65	65	65
Highest 25 percent .....	—	62	62	65	65
Highest 10 percent .....	60	62	65	65	65
<b>Establishment characteristics</b>					
Goods-producing industries .....	60	62	62	65	65
Construction .....	55	60	62	62	65
Manufacturing .....	60	62	65	65	65
Service-providing industries .....	—	62	65	65	65
Trade, transportation, and utilities .....	60	60	65	65	65
Transportation and warehousing .....	60	60	62	62	65
Utilities .....	55	55	60	65	65
Financial activities .....	62	62	65	65	65
Finance and insurance .....	62	62	65	65	65
Credit intermediation and related activities ..	62	65	65	65	65
Insurance carriers and related activities .....	62	62	62	65	65
Professional and business services .....	55	62	65	65	65
Education and health services .....	62	65	65	65	65
Educational services .....	—	60	62	65	65
Junior colleges, colleges, and universities ...	60	62	65	65	65
Health care and social assistance .....	65	65	65	65	65

See footnotes at end of table.

**Table 13. Traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> private industry workers, 2017—continued**

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

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
1 to 99 workers .....	—	32	54	—
1 to 49 workers .....	—	37	50	—
50 to 99 workers .....	—	—	62	—
100 workers or more .....	11	36	47	—
100 to 499 workers .....	—	41	47	—
500 workers or more .....	—	34	47	—
<b>Geographic areas</b>				
Northeast .....	—	27	61	—
New England .....	—	23	70	—
Middle Atlantic .....	—	28	58	—
South .....	—	44	37	—
South Atlantic .....	—	35	56	—
East South Central .....	—	62	—	—
West South Central .....	—	53	—	—
Midwest .....	14	38	47	—
East North Central .....	13	42	45	—
West North Central .....	—	30	52	—
West .....	—	32	48	—
Mountain .....	—	—	—	—
Pacific .....	—	34	50	—

See footnotes at end of table.

**Table 13. Traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> private industry workers, 2017—continued**

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

Characteristics	Normal retirement age requirements (in years)				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	—	62	65	65	65
1 to 49 workers .....	55	62	65	65	65
50 to 99 workers .....	62	65	65	65	65
100 workers or more .....	60	62	65	65	65
100 to 499 workers .....	55	60	65	65	65
500 workers or more .....	60	62	65	65	65
<b>Geographic areas</b>					
Northeast .....	60	62	65	65	65
New England .....	60	62	65	65	65
Middle Atlantic .....	60	62	65	65	65
South .....	55	62	65	65	65
South Atlantic .....	60	62	65	65	65
East South Central .....	62	62	62	65	65
West South Central .....	55	60	62	65	65
Midwest .....	55	62	62	65	65
East North Central .....	60	62	62	65	65
West North Central .....	55	60	65	65	65
West .....	60	62	65	65	65
Mountain .....	60	62	65	65	65
Pacific .....	60	60	65	65	65

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Standard errors for traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> private industry workers, 2017**

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Worker characteristics</b>				
All workers .....	2.2	3.4	3.9	—
Management, professional, and related .....	—	4.3	5.9	—
Management, business, and financial .....	—	3.8	8.4	—
Professional and related .....	—	6.3	7.6	—
Service .....	—	—	6.5	—
Sales and office .....	—	6.8	6.7	—
Sales and related .....	—	—	—	—
Office and administrative support .....	—	8.1	7.7	—
Natural resources, construction, and maintenance .....	4.7	6.1	4.5	—
Construction, extraction, farming, fishing, and forestry .....	—	9.2	5.1	—
Installation, maintenance, and repair .....	—	5.8	5.8	—
Production, transportation, and material moving .....	—	5.7	6.2	—
Production .....	—	8.9	10.1	—
Transportation and material moving .....	—	6.7	6.7	—
Full time .....	2.4	3.6	4.0	—
Part time .....	—	—	6.4	—
Union .....	3.2	5.4	6.7	—
Nonunion .....	—	4.7	6.0	—
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	—	—	10.4	—
Second 25 percent .....	—	6.0	7.1	—
Third 25 percent .....	—	6.5	6.7	—
Highest 25 percent .....	3.5	4.9	4.6	—
Highest 10 percent .....	—	7.9	8.7	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.5	6.7	6.4	—
Construction .....	8.7	9.3	—	—
Manufacturing .....	—	7.4	8.4	—
Service-providing industries .....	—	3.7	4.6	—
Trade, transportation, and utilities .....	—	5.5	7.5	—
Transportation and warehousing .....	—	7.3	—	—
Utilities .....	—	10.3	10.8	—
Financial activities .....	—	5.6	4.2	—
Finance and insurance .....	—	—	3.9	—
Credit intermediation and related activities ..	—	—	9.8	—
Insurance carriers and related activities .....	—	—	6.3	—
Professional and business services .....	—	—	15.2	—
Education and health services .....	—	—	8.5	—
Educational services .....	—	12.9	—	—
Junior colleges, colleges, and universities ...	—	9.7	9.6	—
Health care and social assistance .....	—	—	0.0	—

See footnotes at end of table.

**Table 13. Standard errors for traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	Normal retirement age requirements (in years)				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	—	0.0	0.0	0.0	0.0
Management, professional, and related .....	1.6	1.9	0.0	0.0	0.0
Management, business, and financial .....	1.7	2.8	0.0	0.0	0.0
Professional and related .....	2.4	2.2	0.0	0.0	0.0
Service .....	—	0.0	0.0	0.0	0.0
Sales and office .....	3.5	3.3	0.0	0.0	0.0
Sales and related .....	0.0	0.0	0.0	0.0	0.0
Office and administrative support .....	0.0	6.9	0.5	0.0	0.0
Natural resources, construction, and maintenance .....	0.0	0.5	0.0	2.3	0.0
Construction, extraction, farming, fishing, and forestry .....	0.0	0.8	0.3	1.7	0.0
Installation, maintenance, and repair .....	0.0	2.3	0.0	0.0	0.0
Production, transportation, and material moving .....	0.0	2.2	0.0	0.0	0.0
Production .....	2.0	0.0	0.9	0.0	0.0
Transportation and material moving .....	2.0	1.6	0.0	0.0	0.0
Full time .....	—	0.6	3.0	0.0	0.0
Part time .....	4.4	0.0	0.0	0.0	0.0
Union .....	1.0	2.5	2.3	0.0	0.0
Nonunion .....	3.6	0.0	0.0	0.0	0.0
Average wage within the following categories <sup>3</sup> :					
Lowest 25 percent .....	4.4	0.0	0.0	0.0	0.0
Second 25 percent .....	5.5	3.4	0.0	0.0	0.0
Third 25 percent .....	—	1.0	2.7	0.0	0.0
Highest 25 percent .....	—	1.8	1.4	0.0	0.0
Highest 10 percent .....	0.0	2.2	1.8	0.0	0.0
<b>Establishment characteristics</b>					
Goods-producing industries .....	3.4	0.7	1.4	0.0	0.0
Construction .....	0.0	0.5	0.5	0.2	0.8
Manufacturing .....	2.1	0.0	1.6	0.0	0.0
Service-providing industries .....	—	0.0	0.0	0.0	0.0
Trade, transportation, and utilities .....	3.9	1.8	2.6	0.0	0.0
Transportation and warehousing .....	4.3	0.0	1.8	1.8	0.0
Utilities .....	0.0	0.0	6.6	0.0	0.0
Financial activities .....	0.0	0.0	2.8	0.0	0.0
Finance and insurance .....	0.0	0.0	0.0	0.0	0.0
Credit intermediation and related activities ..	2.2	1.1	0.0	0.0	0.0
Insurance carriers and related activities .....	1.4	0.0	3.9	0.0	0.0
Professional and business services .....	9.5	4.4	1.9	0.0	0.0
Education and health services .....	2.0	0.0	0.0	0.0	0.0
Educational services .....	—	1.4	0.0	0.0	0.0
Junior colleges, colleges, and universities ...	0.0	2.6	0.0	0.0	0.0
Health care and social assistance .....	0.0	0.0	0.0	0.0	0.0

See footnotes at end of table.

**Table 13. Standard errors for traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
1 to 99 workers .....	—	4.3	5.8	—
1 to 49 workers .....	—	6.1	7.3	—
50 to 99 workers .....	—	—	12.8	—
100 workers or more .....	2.6	4.1	4.3	—
100 to 499 workers .....	—	6.4	7.3	—
500 workers or more .....	—	4.8	4.8	—
<b>Geographic areas</b>				
Northeast .....	—	3.8	5.7	—
New England .....	—	5.7	7.2	—
Middle Atlantic .....	—	4.3	6.5	—
South .....	—	7.1	6.5	—
South Atlantic .....	—	8.9	7.7	—
East South Central .....	—	17.2	—	—
West South Central .....	—	13.1	—	—
Midwest .....	3.4	6.1	7.5	—
East North Central .....	3.0	8.1	9.2	—
West North Central .....	—	3.9	10.9	—
West .....	—	8.6	11.1	—
Mountain .....	—	—	—	—
Pacific .....	—	8.8	15.1	—

See footnotes at end of table.

**Table 13. Standard errors for traditional defined benefit plans: Selected normal retirement age and service requirements,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	Normal retirement age requirements (in years)				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	—	0.0	0.0	0.0	0.0
1 to 49 workers .....	3.2	0.0	1.5	0.0	0.0
50 to 99 workers .....	3.6	3.8	0.0	0.0	0.0
100 workers or more .....	5.9	0.8	1.0	0.0	0.0
100 to 499 workers .....	0.0	0.7	3.8	0.0	0.0
500 workers or more .....	0.0	0.0	0.3	0.0	0.0
<b>Geographic areas</b>					
Northeast .....	1.0	0.0	0.0	0.0	0.0
New England .....	4.2	3.0	0.0	0.0	0.0
Middle Atlantic .....	2.1	0.0	0.0	0.0	0.0
South .....	6.9	2.4	4.3	0.0	0.0
South Atlantic .....	0.0	0.7	0.0	0.0	0.0
East South Central .....	0.0	0.0	2.1	3.0	0.0
West South Central .....	0.0	7.1	2.5	0.8	0.0
Midwest .....	3.5	1.5	3.6	0.0	0.0
East North Central .....	4.1	0.4	3.3	0.0	0.0
West North Central .....	0.0	2.4	3.9	0.0	0.0
West .....	5.0	2.7	1.7	0.0	0.0
Mountain .....	3.3	0.0	3.9	0.0	0.0
Pacific .....	7.4	2.0	1.9	0.0	0.0

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, 2017**

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

Characteristics	Early retirement available	Early retirement age requirements (in years)				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>						
All workers .....	97	50	55	55	55	55
Management, professional, and related .....	100	55	55	55	55	55
Management, business, and financial .....	100	55	55	55	55	55
Professional and related .....	100	50	55	55	55	57
Service .....	97	55	55	55	55	55
Sales and office .....	93	50	55	55	55	55
Sales and related .....	—	50	55	55	55	55
Office and administrative support .....	95	50	55	55	55	55
Natural resources, construction, and maintenance .....	97	—	55	55	55	60
Construction, extraction, farming, fishing, and forestry .....	100	53	55	55	55	60
Installation, maintenance, and repair .....	94	50	55	55	55	60
Production, transportation, and material moving .....	97	50	50	55	55	55
Production .....	100	55	55	55	55	55
Transportation and material moving .....	95	50	50	55	55	55
Full time .....	99	50	55	55	55	55
Part time .....	85	50	50	55	55	55
Union .....	95	50	55	55	55	57
Nonunion .....	100	55	55	55	55	55
Average wage within the following categories <sup>3</sup> :						
Lowest 25 percent .....	78	50	55	55	55	55
Second 25 percent .....	99	50	55	55	55	55
Third 25 percent .....	99	53	55	55	55	55
Highest 25 percent .....	98	50	55	55	55	55
Highest 10 percent .....	100	55	55	55	55	55
<b>Establishment characteristics</b>						
Goods-producing industries .....	100	53	55	55	55	55
Construction .....	100	45	55	55	55	60
Manufacturing .....	100	55	55	55	55	55
Service-providing industries .....	96	50	55	55	55	55
Trade, transportation, and utilities .....	90	50	50	55	55	55
Transportation and warehousing .....	92	50	50	55	55	55
Utilities .....	100	50	55	55	57	57
Financial activities .....	100	53	55	55	55	55
Finance and insurance .....	100	50	55	55	55	55
Credit intermediation and related activities ..	100	55	55	55	55	55
Insurance carriers and related activities .....	100	50	55	55	55	55
Professional and business services .....	100	—	55	55	55	55
Education and health services .....	100	50	55	55	55	55
Educational services .....	100	50	50	55	55	57
Junior colleges, colleges, and universities ...	100	55	55	55	55	57
Health care and social assistance .....	100	55	55	55	55	55

See footnotes at end of table.



**Table 14. Traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, 2017—continued**

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

Characteristics	Age 55	
	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Worker characteristics</b>		
All workers .....	24	46
Management, professional, and related .....	32	43
Management, business, and financial .....	46	38
Professional and related .....	24	46
Service .....	—	—
Sales and office .....	24	45
Sales and related .....	—	—
Office and administrative support .....	24	44
Natural resources, construction, and maintenance .....	17	47
Construction, extraction, farming, fishing, and forestry .....	—	52
Installation, maintenance, and repair .....	18	39
Production, transportation, and material moving .....	—	48
Production .....	—	63
Transportation and material moving .....	—	39
Full time .....	25	48
Part time .....	—	33
Union .....	16	46
Nonunion .....	35	47
Average wage within the following categories <sup>3</sup> :		
Lowest 25 percent .....	—	—
Second 25 percent .....	32	42
Third 25 percent .....	29	51
Highest 25 percent .....	19	47
Highest 10 percent .....	18	61
<b>Establishment characteristics</b>		
Goods-producing industries .....	19	61
Construction .....	—	43
Manufacturing .....	—	69
Service-providing industries .....	27	39
Trade, transportation, and utilities .....	18	38
Transportation and warehousing .....	—	38
Utilities .....	—	—
Financial activities .....	37	45
Finance and insurance .....	45	31
Credit intermediation and related activities ..	—	—
Insurance carriers and related activities .....	53	—
Professional and business services .....	—	67
Education and health services .....	—	31
Educational services .....	—	—
Junior colleges, colleges, and universities ...	30	—
Health care and social assistance .....	—	—

See footnotes at end of table.

**Table 14. Traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, 2017—continued**

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

Characteristics	Early retirement available	Early retirement age requirements (in years)				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	100	50	55	55	55	60
1 to 49 workers .....	100	55	55	55	55	60
50 to 99 workers .....	100	50	50	55	55	55
100 workers or more .....	96	50	55	55	55	55
100 to 499 workers .....	95	50	55	55	55	55
500 workers or more .....	97	50	55	55	55	55
<b>Geographic areas</b>						
Northeast .....	92	50	55	55	55	55
New England .....	97	55	55	55	55	55
Middle Atlantic .....	91	50	55	55	55	55
South .....	99	50	55	55	55	55
South Atlantic .....	99	50	55	55	55	55
East South Central .....	100	55	55	55	55	55
West South Central .....	100	50	55	55	55	55
Midwest .....	100	50	55	55	55	60
East North Central .....	100	—	53	55	55	60
West North Central .....	100	55	55	55	55	55
West .....	98	50	55	55	55	55
Mountain .....	96	50	55	55	55	55
Pacific .....	100	50	55	55	55	55

See footnotes at end of table.

**Table 14. Traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, 2017—continued**

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

Characteristics	Age 55	
	Less than 10 years of service <sup>2</sup>	10 years or more of service
1 to 99 workers .....	23	44
1 to 49 workers .....	32	39
50 to 99 workers .....	—	56
100 workers or more .....	25	47
100 to 499 workers .....	24	39
500 workers or more .....	25	51
<b>Geographic areas</b>		
Northeast .....	—	48
New England .....	—	45
Middle Atlantic .....	—	49
South .....	21	53
South Atlantic .....	27	40
East South Central .....	—	84
West South Central .....	—	60
Midwest .....	35	30
East North Central .....	30	27
West North Central .....	48	—
West .....	—	54
Mountain .....	—	—
Pacific .....	—	65

<sup>1</sup> Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/eps/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, 2017**

Characteristics	Early retirement available	Early retirement age requirements (in years)				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>						
All workers .....	0.9	0.0	0.0	0.0	0.0	0.0
Management, professional, and related .....	0.0	6.3	0.0	0.0	0.0	1.7
Management, business, and financial .....	0.0	0.9	0.0	0.0	0.0	0.0
Professional and related .....	0.0	5.1	0.0	0.0	0.0	4.9
Service .....	1.8	0.0	0.0	0.0	0.0	0.0
Sales and office .....	3.1	2.1	0.0	0.0	0.0	0.0
Sales and related .....	–	1.3	1.3	0.0	0.0	0.0
Office and administrative support .....	2.3	5.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance .....	2.1	–	0.0	0.0	1.0	0.0
Construction, extraction, farming, fishing, and forestry .....	0.0	1.7	0.0	0.0	0.8	3.0
Installation, maintenance, and repair .....	4.7	1.6	0.0	0.0	1.6	0.5
Production, transportation, and material moving .....	2.2	0.8	4.1	0.0	0.0	0.0
Production .....	0.0	7.0	0.0	0.0	0.0	0.0
Transportation and material moving .....	3.6	2.2	0.0	1.3	0.0	0.0
Full time .....	1.0	0.0	0.0	0.0	0.0	0.0
Part time .....	4.7	0.0	2.5	0.0	0.0	0.0
Union .....	1.6	0.0	1.6	0.0	0.0	3.5
Nonunion .....	0.0	1.4	0.0	0.0	0.0	0.0
Average wage within the following categories <sup>3</sup> :						
Lowest 25 percent .....	7.6	1.6	2.2	0.0	0.0	0.0
Second 25 percent .....	1.2	0.0	0.0	0.0	0.0	0.0
Third 25 percent .....	0.8	3.3	0.0	0.0	0.0	0.0
Highest 25 percent .....	1.4	0.0	0.0	0.0	0.0	4.6
Highest 10 percent .....	0.0	5.7	0.0	0.0	0.0	4.0
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.0	3.4	0.0	0.0	0.0	0.6
Construction .....	0.0	9.3	1.2	0.0	2.5	1.9
Manufacturing .....	0.0	0.9	0.0	0.0	0.0	0.0
Service-providing industries .....	1.3	0.0	0.0	0.0	0.0	0.0
Trade, transportation, and utilities .....	2.8	0.0	4.1	0.0	0.0	0.6
Transportation and warehousing .....	5.8	0.0	0.0	2.4	0.0	0.0
Utilities .....	0.0	0.0	1.3	0.0	2.2	0.0
Financial activities .....	0.0	2.3	0.0	0.0	0.0	0.0
Finance and insurance .....	0.0	3.0	0.0	0.0	0.0	0.0
Credit intermediation and related activities ..	0.0	4.5	0.0	0.0	0.0	0.0
Insurance carriers and related activities .....	0.0	0.0	2.4	0.0	0.0	0.0
Professional and business services .....	0.0	–	0.0	0.0	0.0	0.0
Education and health services .....	0.0	7.1	0.0	0.0	0.0	0.0
Educational services .....	0.0	0.0	6.1	2.6	0.0	2.2
Junior colleges, colleges, and universities ...	0.0	0.0	0.0	0.0	1.6	1.2
Health care and social assistance .....	0.0	0.0	0.0	0.0	0.0	0.0

See footnotes at end of table.

**Table 14. Standard errors for traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	Age 55	
	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Worker characteristics</b>		
All workers .....	3.1	3.5
Management, professional, and related .....	5.8	7.7
Management, business, and financial .....	8.9	9.1
Professional and related .....	6.9	9.1
Service .....	—	—
Sales and office .....	4.3	9.3
Sales and related .....	—	—
Office and administrative support .....	5.5	11.8
Natural resources, construction, and maintenance .....	5.1	6.5
Construction, extraction, farming, fishing, and forestry .....	—	9.3
Installation, maintenance, and repair .....	4.4	7.9
Production, transportation, and material moving .....	—	6.4
Production .....	—	9.7
Transportation and material moving .....	—	7.7
Full time .....	3.3	3.6
Part time .....	—	7.3
Union .....	3.9	4.6
Nonunion .....	4.8	5.3
Average wage within the following categories <sup>3</sup> :		
Lowest 25 percent .....	—	—
Second 25 percent .....	7.2	10.4
Third 25 percent .....	5.4	5.8
Highest 25 percent .....	3.3	5.2
Highest 10 percent .....	4.4	7.2
<b>Establishment characteristics</b>		
Goods-producing industries .....	4.4	5.7
Construction .....	—	8.5
Manufacturing .....	—	7.4
Service-providing industries .....	4.1	3.9
Trade, transportation, and utilities .....	4.6	5.7
Transportation and warehousing .....	—	10.3
Utilities .....	—	—
Financial activities .....	7.1	6.2
Finance and insurance .....	8.7	6.9
Credit intermediation and related activities ..	—	—
Insurance carriers and related activities .....	10.6	—
Professional and business services .....	—	16.1
Education and health services .....	—	8.2
Educational services .....	—	—
Junior colleges, colleges, and universities ...	6.9	—
Health care and social assistance .....	—	—

See footnotes at end of table.

**Table 14. Standard errors for traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	Early retirement available	Early retirement age requirements (in years)				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	0.0	2.8	0.0	0.0	0.0	5.5
1 to 49 workers .....	0.0	2.2	0.0	0.0	0.0	4.6
50 to 99 workers .....	0.0	0.0	5.0	0.0	0.0	5.8
100 workers or more .....	1.1	0.0	0.0	0.0	0.0	0.0
100 to 499 workers .....	2.0	0.0	3.4	0.0	0.0	0.4
500 workers or more .....	1.8	2.5	0.0	0.0	0.0	0.0
<b>Geographic areas</b>						
Northeast .....	3.0	6.9	0.0	0.0	0.0	2.8
New England .....	4.5	0.0	0.0	0.0	0.0	0.0
Middle Atlantic .....	3.4	4.0	0.0	0.0	0.0	6.5
South .....	0.7	0.0	0.0	0.0	0.0	0.0
South Atlantic .....	1.2	0.0	0.0	0.0	0.0	0.0
East South Central .....	0.0	5.0	0.0	0.0	0.0	0.0
West South Central .....	0.0	0.0	3.8	0.0	0.0	0.0
Midwest .....	0.2	3.6	0.4	0.0	0.0	5.7
East North Central .....	0.3	—	2.9	0.0	0.4	2.6
West North Central .....	0.0	0.0	0.0	0.0	0.0	0.0
West .....	0.8	0.0	1.3	0.0	0.0	0.0
Mountain .....	1.7	0.0	6.1	0.0	0.0	0.0
Pacific .....	0.3	3.0	0.0	0.0	0.0	0.0

See footnotes at end of table.

**Table 14. Standard errors for traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	Age 55	
	Less than 10 years of service <sup>2</sup>	10 years or more of service
1 to 99 workers .....	4.5	5.4
1 to 49 workers .....	6.6	6.2
50 to 99 workers .....	—	11.9
100 workers or more .....	3.7	4.2
100 to 499 workers .....	6.2	7.2
500 workers or more .....	5.1	6.2
<b>Geographic areas</b>		
Northeast .....	—	4.7
New England .....	—	12.2
Middle Atlantic .....	—	4.4
South .....	4.9	5.9
South Atlantic .....	8.0	7.2
East South Central .....	—	4.1
West South Central .....	—	11.5
Midwest .....	4.5	6.9
East North Central .....	5.8	7.5
West North Central .....	3.3	—
West .....	—	11.5
Mountain .....	—	—
Pacific .....	—	11.1

<sup>1</sup> Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Defined contribution plans: Type of plan,<sup>1</sup> private industry workers, 2017**

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

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Savings incentive match plan (SIMPLE)
<b>Worker characteristics</b>					
All workers .....	73	22	18	4	2
Management, professional, and related .....	71	22	23	5	—
Management, business, and financial .....	76	22	19	—	—
Professional and related .....	68	22	25	4	—
Service .....	70	21	24	—	—
Protective service .....	71	—	—	—	—
Sales and office .....	81	21	12	4	1
Sales and related .....	82	17	—	5	—
Office and administrative support .....	80	23	15	4	1
Natural resources, construction, and maintenance .....	64	13	19	—	—
Construction, extraction, farming, fishing, and forestry .....	53	—	27	—	—
Installation, maintenance, and repair .....	71	15	13	—	—
Production, transportation, and material moving .....	74	26	11	—	—
Production .....	74	25	—	—	—
Transportation and material moving .....	73	28	11	—	—
Full time .....	73	22	18	3	2
Part time .....	74	19	12	8	—
Union .....	62	10	30	6	—
Nonunion .....	74	23	17	4	2
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	76	19	—	7	—
Lowest 10 percent .....	67	30	—	—	—
Second 25 percent .....	76	18	17	3	2
Third 25 percent .....	72	27	17	2	3
Highest 25 percent .....	72	22	23	—	—
Highest 10 percent .....	69	26	22	—	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	77	19	15	—	—
Construction .....	62	—	23	—	—
Manufacturing .....	80	23	13	—	—
Service-providing industries .....	72	22	19	4	2
Trade, transportation, and utilities .....	81	20	6	6	—
Wholesale trade .....	79	25	—	—	—
Retail trade .....	84	14	—	12	—
Transportation and warehousing .....	73	31	—	—	—
Utilities .....	90	—	—	—	—
Information .....	72	—	—	—	—
Financial activities .....	84	28	18	—	—
Finance and insurance .....	85	29	20	—	—
Credit intermediation and related activities ..	84	33	21	—	—
Insurance carriers and related activities .....	86	19	17	—	—
Professional and business services .....	70	22	17	—	—
Professional and technical services .....	65	—	24	—	—
Administrative and waste services .....	78	—	—	—	—
Education and health services .....	61	25	35	—	—
Educational services .....	41	—	72	—	—
Junior colleges, colleges, and universities ...	41	—	75	—	—
Health care and social assistance .....	64	28	30	—	—

See footnotes at end of table.



**Table 15. Defined contribution plans: Type of plan,<sup>1</sup> private industry workers, 2017—continued**

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

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Savings incentive match plan (SIMPLE)
1 to 99 workers .....	71	23	13	4	4
1 to 49 workers .....	69	22	13	4	5
50 to 99 workers .....	76	25	—	—	—
100 workers or more .....	75	21	21	4	—
100 to 499 workers .....	78	22	13	4	—
500 workers or more .....	72	20	30	—	—
<b>Geographic areas</b>					
Northeast .....	67	19	28	—	—
New England .....	52	20	45	—	—
Middle Atlantic .....	72	19	22	—	—
South .....	76	20	13	4	3
South Atlantic .....	76	20	13	5	—
East South Central .....	77	—	—	—	—
West South Central .....	76	20	—	—	—
Midwest .....	75	23	17	2	—
East North Central .....	74	24	16	—	—
West North Central .....	78	19	21	—	—
West .....	74	25	17	—	—
Mountain .....	75	—	—	—	—
Pacific .....	73	24	19	—	—

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

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Standard errors for defined contribution plans: Type of plan, private industry workers, 2017**

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Savings incentive match plan (SIMPLE)
<b>Worker characteristics</b>					
All workers .....	1.7	1.6	1.2	0.7	0.3
Management, professional, and related .....	2.5	2.8	2.0	1.3	—
Management, business, and financial .....	3.4	2.8	2.9	—	—
Professional and related .....	2.8	3.5	2.6	1.0	—
Service .....	6.3	5.3	4.9	—	—
Protective service .....	19.8	—	—	—	—
Sales and office .....	1.6	2.0	1.5	0.7	0.3
Sales and related .....	2.4	2.6	—	1.1	—
Office and administrative support .....	2.0	2.6	2.0	0.7	0.4
Natural resources, construction, and maintenance .....	4.3	1.7	3.6	—	—
Construction, extraction, farming, fishing, and forestry .....	6.7	—	7.0	—	—
Installation, maintenance, and repair .....	5.0	2.3	3.3	—	—
Production, transportation, and material moving .....	3.6	3.7	2.3	—	—
Production .....	5.5	6.0	—	—	—
Transportation and material moving .....	4.0	4.7	3.2	—	—
Full time .....	1.6	1.6	1.2	0.8	0.3
Part time .....	3.9	4.4	3.2	1.4	—
Union .....	5.3	2.0	4.9	1.8	—
Nonunion .....	1.9	1.7	1.2	0.7	0.4
Average wage within the following categories <sup>1</sup> :					
Lowest 25 percent .....	4.3	3.5	—	1.3	—
Lowest 10 percent .....	8.2	7.5	—	—	—
Second 25 percent .....	2.1	1.5	2.3	0.7	0.3
Third 25 percent .....	2.2	2.5	2.0	0.5	0.7
Highest 25 percent .....	2.4	2.7	1.9	—	—
Highest 10 percent .....	3.7	4.8	2.7	—	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	2.9	3.1	2.4	—	—
Construction .....	5.9	—	5.6	—	—
Manufacturing .....	3.4	4.2	2.3	—	—
Service-providing industries .....	2.0	1.8	1.3	0.8	0.4
Trade, transportation, and utilities .....	1.9	2.6	1.4	1.1	—
Wholesale trade .....	3.3	4.3	—	—	—
Retail trade .....	1.8	2.8	—	1.7	—
Transportation and warehousing .....	7.3	9.2	—	—	—
Utilities .....	6.1	—	—	—	—
Information .....	5.7	—	—	—	—
Financial activities .....	1.6	2.9	2.1	—	—
Finance and insurance .....	1.6	3.3	2.1	—	—
Credit intermediation and related activities ..	2.7	3.6	2.9	—	—
Insurance carriers and related activities .....	2.5	4.6	4.1	—	—
Professional and business services .....	3.7	5.4	3.4	—	—
Professional and technical services .....	5.2	—	6.7	—	—
Administrative and waste services .....	8.0	—	—	—	—
Education and health services .....	5.9	4.0	3.3	—	—
Educational services .....	4.6	—	3.9	—	—
Junior colleges, colleges, and universities ...	4.8	—	4.3	—	—
Health care and social assistance .....	6.7	4.6	3.6	—	—

See footnotes at end of table.

**Table 15. Standard errors for defined contribution plans: Type of plan, private industry workers, 2017—continued**

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Savings incentive match plan (SIMPLE)
1 to 99 workers .....	3.2	3.3	2.3	0.8	0.9
1 to 49 workers .....	4.2	3.9	2.7	0.9	0.9
50 to 99 workers .....	5.2	5.5	—	—	—
100 workers or more .....	2.3	2.6	1.8	1.0	—
100 to 499 workers .....	2.8	3.4	2.0	1.0	—
500 workers or more .....	2.9	3.5	3.3	—	—
<b>Geographic areas</b>					
Northeast .....	4.0	2.2	2.3	—	—
New England .....	8.3	4.9	8.9	—	—
Middle Atlantic .....	2.9	2.5	2.2	—	—
South .....	2.1	2.5	2.0	0.7	0.8
South Atlantic .....	2.4	2.6	2.1	0.8	—
East South Central .....	7.7	—	—	—	—
West South Central .....	3.9	3.8	—	—	—
Midwest .....	4.0	1.6	2.4	0.7	—
East North Central .....	5.2	1.7	2.9	—	—
West North Central .....	4.8	3.4	4.1	—	—
West .....	4.0	5.0	2.7	—	—
Mountain .....	5.5	—	—	—	—
Pacific .....	5.3	5.9	3.7	—	—

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/eps/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 16. Savings and thrift plans: Availability of selected benefit features,<sup>1</sup> private industry workers, 2017**

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

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Worker characteristics</b>						
All workers .....	100	55	39	18	91	88
Management, professional, and related .....	100	59	40	17	89	86
Management, business, and financial .....	100	63	42	21	89	85
Professional and related .....	100	56	39	15	90	87
Service .....	100	51	20	–	95	93
Protective service .....	100	91	–	–	100	100
Sales and office .....	100	53	40	23	95	90
Sales and related .....	100	47	28	21	98	94
Office and administrative support .....	100	56	46	24	93	88
Natural resources, construction, and maintenance .....	100	48	38	13	88	87
Construction, extraction, farming, fishing, and forestry .....	100	42	22	–	85	85
Installation, maintenance, and repair .....	100	51	46	17	90	88
Production, transportation, and material moving .....	100	52	46	18	89	87
Production .....	100	53	44	19	86	82
Transportation and material moving .....	100	51	47	18	93	93
Full time .....	100	55	40	18	91	88
Part time .....	100	53	32	21	96	93
Union .....	100	55	47	11	86	85
Nonunion .....	100	55	38	18	92	88
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	100	47	26	16	92	90
Lowest 10 percent .....	100	39	19	–	94	89
Second 25 percent .....	100	46	33	14	95	91
Third 25 percent .....	100	56	44	21	90	87
Highest 25 percent .....	100	62	44	19	90	87
Highest 10 percent .....	100	70	45	18	90	87
<b>Establishment characteristics</b>						
Goods-producing industries .....	100	54	46	18	85	83
Construction .....	100	55	22	–	88	88
Manufacturing .....	100	55	51	22	83	80
Service-providing industries .....	100	55	37	18	93	90
Trade, transportation, and utilities .....	100	50	37	20	95	91
Wholesale trade .....	100	57	53	15	88	81
Retail trade .....	100	39	18	20	99	96
Transportation and warehousing .....	100	62	58	24	94	94
Utilities .....	100	84	58	38	92	92
Information .....	100	64	38	–	98	98
Financial activities .....	100	77	52	26	94	93
Finance and insurance .....	100	80	55	28	97	96
Credit intermediation and related activities ..	100	78	48	26	96	94
Insurance carriers and related activities .....	100	77	69	33	–	96
Professional and business services .....	100	65	44	21	92	88
Professional and technical services .....	100	–	50	–	85	–
Education and health services .....	100	44	27	8	91	85
Educational services .....	100	50	35	–	81	–
Junior colleges, colleges, and universities ...	100	49	31	–	88	83
Health care and social assistance .....	100	44	26	–	92	86

See footnotes at end of table.

**Table 16. Savings and thrift plans: Availability of selected benefit features,<sup>1</sup> private industry workers, 2017—continued**

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

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers .....	100	56	38	15	91	85
1 to 49 workers .....	100	56	36	14	91	84
50 to 99 workers .....	100	55	42	18	88	88
100 workers or more .....	100	54	39	20	92	90
100 to 499 workers .....	100	44	34	17	92	90
500 workers or more .....	100	68	47	23	92	90
<b>Geographic areas</b>						
Northeast .....	100	59	44	17	92	87
New England .....	100	65	54	29	98	96
Middle Atlantic .....	100	57	41	—	90	85
South .....	100	49	38	20	92	91
South Atlantic .....	100	45	38	18	90	88
East South Central .....	100	50	45	—	96	94
West South Central .....	100	57	35	27	95	94
Midwest .....	100	60	42	20	89	87
East North Central .....	100	61	43	19	88	86
West North Central .....	100	58	41	21	93	91
West .....	100	53	33	14	92	86
Mountain .....	100	59	34	—	93	89
Pacific .....	100	50	—	—	91	85

<sup>1</sup> The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

<sup>2</sup> Contributions are made after taxes have been deducted.

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

<sup>4</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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 16. Standard errors for savings and thrift plans: Availability of selected benefit features,<sup>1</sup> private industry workers, 2017**

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Worker characteristics</b>						
All workers .....	0.0	2.2	1.9	1.5	0.9	1.0
Management, professional, and related .....	0.0	3.5	2.5	1.7	1.7	1.8
Management, business, and financial .....	0.0	3.9	3.2	2.3	2.1	2.6
Professional and related .....	0.0	4.2	3.4	2.0	2.1	2.1
Service .....	0.0	5.2	3.9	–	2.0	2.2
Protective service .....	0.0	4.9	–	–	0.1	0.1
Sales and office .....	0.0	3.0	2.6	2.6	1.1	1.3
Sales and related .....	0.0	2.9	2.7	2.6	0.5	1.6
Office and administrative support .....	0.0	3.9	3.5	3.5	1.5	2.1
Natural resources, construction, and maintenance .....	0.0	4.3	4.3	2.9	2.6	2.6
Construction, extraction, farming, fishing, and forestry .....	0.0	8.9	6.4	–	5.6	5.6
Installation, maintenance, and repair .....	0.0	5.1	5.4	3.9	2.9	2.9
Production, transportation, and material moving .....	0.0	4.3	5.2	3.0	1.5	1.7
Production .....	0.0	5.6	6.6	3.9	2.0	2.4
Transportation and material moving .....	0.0	7.2	6.5	4.1	1.9	1.9
Full time .....	0.0	2.3	2.0	1.5	0.9	1.0
Part time .....	0.0	4.3	4.1	3.0	1.7	2.2
Union .....	0.0	5.6	5.1	2.5	4.0	4.0
Nonunion .....	0.0	2.3	1.9	1.6	0.9	1.1
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	0.0	4.6	3.5	2.9	2.1	2.4
Lowest 10 percent .....	0.0	7.8	4.3	–	4.1	5.3
Second 25 percent .....	0.0	3.5	2.6	1.9	1.0	1.3
Third 25 percent .....	0.0	3.4	3.8	2.8	1.2	1.3
Highest 25 percent .....	0.0	2.9	2.4	1.7	1.6	1.6
Highest 10 percent .....	0.0	3.1	4.1	2.1	2.5	2.6
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.0	4.1	4.6	3.0	2.1	2.3
Construction .....	0.0	7.1	5.9	–	4.7	4.7
Manufacturing .....	0.0	5.0	5.6	3.6	2.5	2.8
Service-providing industries .....	0.0	2.5	2.0	1.7	0.9	1.0
Trade, transportation, and utilities .....	0.0	2.5	3.0	2.5	1.0	1.8
Wholesale trade .....	0.0	5.7	5.8	3.3	4.3	5.1
Retail trade .....	0.0	3.0	2.4	3.2	0.6	1.6
Transportation and warehousing .....	0.0	7.6	7.4	7.3	4.3	4.4
Utilities .....	0.0	7.4	10.2	7.8	4.5	4.5
Information .....	0.0	6.5	9.9	–	1.9	1.9
Financial activities .....	0.0	3.4	3.4	2.9	2.6	2.5
Finance and insurance .....	0.0	2.0	2.3	2.8	0.9	0.9
Credit intermediation and related activities ..	0.0	2.5	3.2	3.8	1.4	1.2
Insurance carriers and related activities .....	0.0	4.1	4.9	5.8	–	1.8
Professional and business services .....	0.0	7.5	4.9	4.6	2.7	3.5
Professional and technical services .....	0.0	–	5.5	–	5.1	–
Education and health services .....	0.0	6.2	4.2	2.5	2.8	2.4
Educational services .....	0.0	6.3	6.4	–	4.7	–
Junior colleges, colleges, and universities ...	0.0	6.8	7.0	–	4.2	6.0
Health care and social assistance .....	0.0	6.8	4.6	–	3.0	2.6

See footnotes at end of table.

**Table 16. Standard errors for savings and thrift plans: Availability of selected benefit features,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers .....	0.0	3.3	4.1	2.6	1.5	2.2
1 to 49 workers .....	0.0	3.9	4.2	2.7	1.9	2.7
50 to 99 workers .....	0.0	5.5	6.6	5.0	3.0	3.1
100 workers or more .....	0.0	2.8	2.7	1.8	1.3	1.3
100 to 499 workers .....	0.0	3.4	3.5	2.0	1.6	1.6
500 workers or more .....	0.0	3.6	3.2	3.2	2.3	2.3
<b>Geographic areas</b>						
Northeast .....	0.0	4.4	5.9	4.1	2.2	1.5
New England .....	0.0	4.8	9.3	5.9	0.4	2.1
Middle Atlantic .....	0.0	5.2	7.2	—	2.8	1.7
South .....	0.0	2.7	2.7	2.7	1.3	1.4
South Atlantic .....	0.0	3.7	2.6	3.6	2.1	2.3
East South Central .....	0.0	6.2	7.2	—	2.1	1.7
West South Central .....	0.0	4.8	7.0	4.2	1.0	1.5
Midwest .....	0.0	5.6	3.2	2.3	1.4	1.3
East North Central .....	0.0	7.2	3.8	2.3	1.7	1.5
West North Central .....	0.0	6.8	6.1	5.7	2.6	2.5
West .....	0.0	4.5	3.9	3.1	2.3	3.1
Mountain .....	0.0	6.0	6.3	—	3.9	5.1
Pacific .....	0.0	5.9	—	—	2.8	3.9

<sup>1</sup> The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

<sup>2</sup> Contributions are made after taxes have been deducted.

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

<sup>4</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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 17. Savings and thrift plans: Availability of automatic enrollment and method of default contribution,<sup>1</sup> private industry workers, 2017**

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

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution <sup>3</sup>	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings <sup>2</sup>									
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
<b>Worker characteristics</b>												
All workers .....	39	37	2.0	3.0	3.0	4.0	6.0	—	2	52	9	
Management, professional, and related .....	40	39	2.0	3.0	3.0	4.0	6.0	—	1	49	11	
Management, business, and financial .....	42	40	—	3.0	3.0	5.0	6.0	—	2	50	9	
Professional and related .....	39	39	2.0	3.0	3.0	4.0	6.0	—	( <sup>4</sup> )	48	12	
Service .....	20	20	—	—	3.0	3.0	—	—	—	64	16	
Sales and office .....	40	35	2.0	3.0	3.0	—	5.0	—	5	53	6	
Sales and related .....	28	27	2.0	—	3.0	—	5.0	—	2	65	7	
Office and administrative support .....	46	39	2.0	3.0	3.0	4.0	6.0	—	7	48	6	
Natural resources, construction, and maintenance .....	38	37	2.0	3.0	3.0	3.0	—	—	( <sup>4</sup> )	55	7	
Construction, extraction, farming, fishing, and forestry .....	22	—	—	—	—	—	—	—	1	70	8	
Installation, maintenance, and repair .....	46	46	2.0	3.0	3.0	—	—	—	—	47	7	
Production, transportation, and material moving .....	46	43	2.0	3.0	3.0	—	5.0	—	2	51	4	
Production .....	44	41	2.0	3.0	3.0	4.0	6.0	—	3	51	5	
Transportation and material moving .....	47	46	2.0	—	3.0	3.0	4.0	—	1	50	3	
Full time .....	40	37	2.0	3.0	3.0	4.0	6.0	—	3	52	9	
Part time .....	32	32	—	—	3.0	3.0	4.0	—	( <sup>4</sup> )	61	8	
Union .....	47	47	2.0	—	3.0	3.0	4.0	—	—	47	6	
Nonunion .....	38	36	2.0	3.0	3.0	4.0	6.0	—	3	53	9	
Average wage within the following categories <sup>5</sup> :												
Lowest 25 percent .....	26	25	—	2.0	3.0	3.0	4.0	—	1	67	7	
Lowest 10 percent .....	19	19	2.0	—	3.0	3.0	3.0	—	—	72	9	
Second 25 percent .....	33	31	2.0	—	3.0	3.0	5.0	—	1	57	10	
Third 25 percent .....	44	39	2.0	3.0	3.0	4.0	6.0	—	5	50	6	
Highest 25 percent .....	44	43	2.0	3.0	3.0	4.0	6.0	—	1	45	11	
Highest 10 percent .....	45	44	—	3.0	3.0	5.0	6.0	—	1	41	15	
<b>Establishment characteristics</b>												
Goods-producing industries .....	46	44	—	3.0	3.0	—	6.0	—	2	47	7	
Construction .....	22	22	—	3.0	—	6.0	6.0	—	—	66	13	
Manufacturing .....	51	48	2.0	3.0	—	—	6.0	—	3	43	6	
Service-providing industries .....	37	35	2.0	3.0	3.0	4.0	5.0	—	2	54	9	
Trade, transportation, and utilities .....	37	36	2.0	3.0	3.0	3.0	5.0	—	1	57	6	
Wholesale trade .....	53	53	3.0	3.0	3.0	4.0	6.0	—	—	38	9	
Retail trade .....	18	17	2.0	—	3.0	3.0	5.0	—	1	77	5	
Transportation and warehousing .....	58	58	2.0	—	3.0	3.0	3.0	—	—	38	4	
Utilities .....	58	53	3.0	3.0	—	5.0	6.0	—	4	34	9	
Information .....	38	33	—	3.0	3.0	—	—	—	5	54	8	
Financial activities .....	52	49	—	3.0	3.0	5.0	6.0	—	3	43	6	
Finance and insurance .....	55	52	—	3.0	3.0	5.0	6.0	—	3	42	3	
Credit intermediation and related activities ..	48	47	2.0	3.0	3.0	—	6.0	—	1	48	4	
Insurance carriers and related activities .....	69	61	—	3.0	3.0	5.0	6.0	—	8	29	2	
Professional and business services .....	44	37	2.0	3.0	3.0	4.0	5.0	—	7	41	15	
Professional and technical services .....	50	50	—	3.0	—	5.0	5.0	—	—	40	10	
Education and health services .....	27	27	2.0	2.0	3.0	3.0	4.0	—	( <sup>4</sup> )	62	11	
Educational services .....	35	34	—	—	3.0	3.0	4.0	—	2	54	11	
Junior colleges, colleges, and universities ...	31	29	—	—	—	—	4.0	—	2	59	10	
Health care and social assistance .....	26	26	2.0	2.0	3.0	—	4.0	—	—	63	11	

See footnotes at end of table.



**Table 17. Savings and thrift plans: Availability of automatic enrollment and method of default contribution,<sup>1</sup> private industry workers, 2017—continued**

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

Characteristics	Automatic enrollment available	With automatic enrollment								No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings <sup>2</sup>					Other default contribution <sup>3</sup>	Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
1 to 99 workers .....	38	35	2.0	—	3.0	4.0	6.0	—	3	53	9
1 to 49 workers .....	36	36	2.0	—	3.0	4.0	6.0	—	1	52	12
50 to 99 workers .....	42	33	2.0	—	3.0	3.0	5.0	—	8	54	4
100 workers or more .....	39	38	2.0	3.0	3.0	4.0	6.0	—	2	52	8
100 to 499 workers .....	34	33	—	3.0	3.0	4.0	5.0	—	1	56	10
500 workers or more .....	47	44	2.0	3.0	3.0	4.0	6.0	—	3	47	6
<b>Geographic areas</b>											
Northeast .....	44	39	2.0	—	3.0	4.0	6.0	—	5	49	7
New England .....	54	51	2.0	—	—	5.0	6.0	—	4	38	8
Middle Atlantic .....	41	36	2.0	—	3.0	—	6.0	—	5	52	7
South .....	38	36	2.0	3.0	3.0	4.0	5.0	—	2	55	6
South Atlantic .....	38	36	2.0	3.0	3.0	4.0	6.0	—	2	57	5
East South Central .....	45	45	2.0	3.0	3.0	—	6.0	—	—	51	4
West South Central .....	35	31	—	3.0	3.0	4.0	—	—	4	55	10
Midwest .....	42	41	2.0	3.0	3.0	—	5.0	—	2	52	6
East North Central .....	43	41	2.0	3.0	3.0	—	4.0	—	2	50	7
West North Central .....	41	39	2.0	3.0	3.0	3.0	6.0	—	2	55	4
West .....	33	31	2.0	3.0	3.0	5.0	6.0	—	1	52	16
Mountain .....	34	31	3.0	3.0	4.0	5.0	6.0	—	3	60	6

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

<sup>2</sup> Estimates represent percentage of default contribution for those workers participating in plans with automatic enrollment and default contribution as a percentage of earnings.

<sup>3</sup> Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

<sup>4</sup> Less than 0.5.

<sup>5</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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 17. Standard errors for savings and thrift plans: Availability of automatic enrollment and method of default contribution,<sup>1</sup> private industry workers, 2017**

Characteristics	Automatic enrollment available	With automatic enrollment								No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings					Other default contribution <sup>2</sup>	Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Worker characteristics</b>											
All workers .....	1.9	1.6	0.0	0.0	0.0	0.0	0.5	—	0.8	2.2	1.5
Management, professional, and related .....	2.5	2.5	0.0	0.0	0.0	0.0	0.0	—	0.2	3.1	2.7
Management, business, and financial .....	3.2	3.1	—	0.0	0.0	0.9	0.0	—	0.4	3.3	2.3
Professional and related .....	3.4	3.3	0.0	0.2	0.0	0.0	0.4	—	0.2	4.1	3.8
Service .....	3.9	3.9	—	—	0.0	0.0	—	—	—	7.0	5.8
Sales and office .....	2.6	2.5	0.0	0.0	0.0	—	1.1	—	2.4	2.8	1.2
Sales and related .....	2.7	2.4	0.0	—	0.0	—	0.0	—	1.2	2.5	1.2
Office and administrative support .....	3.5	3.5	0.0	0.0	0.0	1.0	1.0	—	3.3	3.5	1.7
Natural resources, construction, and maintenance .....	4.3	4.3	0.0	0.0	0.0	0.5	—	—	0.3	4.7	2.3
Construction, extraction, farming, fishing, and forestry .....	6.4	—	—	—	—	—	—	—	0.7	7.1	2.4
Installation, maintenance, and repair .....	5.4	5.4	0.0	0.2	0.0	—	—	—	—	5.4	3.2
Production, transportation, and material moving .....	5.2	5.0	0.0	0.3	0.0	—	1.5	—	0.8	5.2	1.3
Production .....	6.6	6.5	0.4	0.0	0.0	0.4	0.0	—	1.1	6.2	2.0
Transportation and material moving .....	6.5	6.3	0.0	—	0.0	0.0	0.7	—	1.0	7.3	1.2
Full time .....	2.0	1.8	0.0	0.0	0.0	0.0	0.2	—	0.9	2.3	1.6
Part time .....	4.1	4.1	—	—	0.0	0.4	0.3	—	0.1	4.8	3.3
Union .....	5.1	5.1	0.0	—	0.0	0.4	0.0	—	—	5.6	2.8
Nonunion .....	1.9	1.6	0.0	0.0	0.0	0.0	0.2	—	0.8	2.2	1.6
Average wage within the following categories <sup>3</sup> :											
Lowest 25 percent .....	3.5	3.4	—	0.0	0.0	0.0	0.5	—	1.1	3.3	2.9
Lowest 10 percent .....	4.3	4.3	0.0	—	0.0	0.0	0.0	—	—	5.6	5.4
Second 25 percent .....	2.6	2.7	0.0	—	0.0	0.0	0.7	—	0.4	3.4	2.4
Third 25 percent .....	3.8	3.2	0.0	0.0	0.0	0.0	0.2	—	2.4	4.0	1.1
Highest 25 percent .....	2.4	2.4	0.0	0.0	0.0	0.2	0.0	—	0.4	3.0	2.8
Highest 10 percent .....	4.1	4.1	—	0.0	0.7	1.0	0.0	—	0.5	4.0	5.2
<b>Establishment characteristics</b>											
Goods-producing industries .....	4.6	4.5	—	0.0	0.6	—	0.0	—	0.6	4.4	2.6
Construction .....	5.9	5.9	—	0.0	—	1.5	0.0	—	—	5.1	4.8
Manufacturing .....	5.6	5.4	0.5	0.0	—	—	0.0	—	0.8	5.3	2.5
Service-providing industries .....	2.0	1.6	0.0	0.0	0.0	0.8	0.2	—	1.0	2.5	1.7
Trade, transportation, and utilities .....	3.0	3.0	0.0	0.0	0.0	0.0	1.2	—	0.5	2.7	1.2
Wholesale trade .....	5.8	5.8	0.6	0.0	0.0	0.7	0.0	—	—	5.5	3.5
Retail trade .....	2.4	2.2	0.0	—	0.0	0.0	1.2	—	0.9	2.3	1.8
Transportation and warehousing .....	7.4	7.4	0.0	—	0.0	0.0	0.0	—	—	8.9	3.8
Utilities .....	10.2	8.3	0.0	0.0	—	1.4	0.5	—	3.6	9.7	4.5
Information .....	9.9	9.8	—	0.5	0.0	—	—	—	3.6	11.1	5.1
Financial activities .....	3.4	3.1	—	0.0	0.0	0.6	0.0	—	0.9	2.8	2.6
Finance and insurance .....	2.3	2.1	—	0.0	0.0	0.3	0.0	—	1.0	2.2	0.9
Credit intermediation and related activities ..	3.2	3.5	0.0	0.0	0.0	—	0.0	—	0.7	3.4	1.5
Insurance carriers and related activities .....	4.9	5.0	—	0.0	0.0	1.4	0.0	—	2.5	4.9	0.6
Professional and business services .....	4.9	3.9	0.0	0.6	0.0	0.8	0.0	—	4.0	4.8	4.7
Professional and technical services .....	5.5	5.5	—	0.0	—	0.8	1.1	—	—	5.9	4.3
Education and health services .....	4.2	4.2	0.0	0.2	0.0	0.9	0.0	—	( <sup>4</sup> )	5.8	4.8
Educational services .....	6.4	6.4	—	—	0.0	0.0	0.0	—	0.3	6.7	1.3
Junior colleges, colleges, and universities ...	7.0	7.1	—	—	—	—	0.0	—	0.5	7.1	3.3
Health care and social assistance .....	4.6	4.6	0.0	0.0	0.0	—	0.0	—	—	6.3	5.3

See footnotes at end of table.

**Table 17. Standard errors for savings and thrift plans: Availability of automatic enrollment and method of default contribution,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	Automatic enrollment available	With automatic enrollment								No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings					Other default contribution <sup>2</sup>	Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
1 to 99 workers .....	4.1	3.5	0.0	—	0.0	0.5	0.5	—	1.7	4.4	2.0
1 to 49 workers .....	4.2	4.2	0.0	—	0.0	1.0	0.0	—	0.5	5.0	2.7
50 to 99 workers .....	6.6	4.2	0.0	—	0.0	0.5	0.7	—	5.2	6.2	1.7
100 workers or more .....	2.7	2.6	0.0	0.0	0.0	0.0	1.1	—	0.6	3.0	1.8
100 to 499 workers .....	3.5	3.5	—	0.0	0.0	0.4	0.5	—	0.5	3.8	2.6
500 workers or more .....	3.2	3.1	0.0	0.0	0.0	0.0	0.0	—	1.3	3.5	2.0
<b>Geographic areas</b>											
Northeast .....	5.9	3.4	0.0	—	0.0	0.3	0.8	—	3.6	6.0	1.8
New England .....	9.3	8.8	0.0	—	—	0.5	1.1	—	2.8	9.4	2.7
Middle Atlantic .....	7.2	3.7	0.0	—	0.0	—	1.4	—	4.5	7.1	2.1
South .....	2.7	2.7	0.0	0.0	0.0	0.6	1.4	—	1.0	3.3	2.5
South Atlantic .....	2.6	2.4	0.0	0.0	0.0	0.9	0.9	—	1.2	3.9	3.2
East South Central .....	7.2	7.2	0.6	0.8	0.0	—	1.4	—	—	5.6	3.4
West South Central .....	7.0	7.2	—	0.0	0.0	0.9	—	—	2.5	8.2	5.5
Midwest .....	3.2	3.1	0.0	0.0	0.0	—	1.2	—	0.4	3.6	1.3
East North Central .....	3.8	3.6	0.0	0.8	0.0	—	0.0	—	0.3	4.5	1.7
West North Central .....	6.1	6.3	0.0	0.0	0.0	0.8	0.3	—	1.1	6.1	0.6
West .....	3.9	3.9	0.3	0.0	0.3	1.4	0.3	—	1.0	5.5	4.9
Mountain .....	6.3	5.8	0.2	0.0	0.8	1.1	0.0	—	3.3	6.9	3.9

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

<sup>2</sup> Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

<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 2017."

<sup>4</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/nce/ebs/glossary20162017.htm](http://www.bls.gov/nce/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Savings and thrift plans: Vesting requirements, private industry workers, 2017**

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

Characteristics	Graded vesting	Immediate full vesting	Cliff vesting	Not determinable
<b>Worker characteristics</b>				
All workers .....	34	34	24	8
Management, professional, and related .....	33	35	22	11
Management, business, and financial .....	34	40	14	12
Professional and related .....	31	31	27	11
Service .....	35	24	37	4
Protective service .....	—	—	89	( <sup>1</sup> )
Sales and office .....	31	38	25	6
Sales and related .....	34	42	20	4
Office and administrative support .....	29	36	27	7
Natural resources, construction, and maintenance .....	34	38	19	9
Construction, extraction, farming, fishing, and forestry .....	48	29	—	—
Installation, maintenance, and repair .....	27	42	26	5
Production, transportation, and material moving .....	44	28	22	7
Production .....	46	23	23	8
Transportation and material moving .....	41	33	20	6
Full time .....	35	34	23	8
Part time .....	31	30	33	6
Union .....	32	32	26	9
Nonunion .....	34	34	24	8
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	37	28	29	6
Lowest 10 percent .....	38	—	28	—
Second 25 percent .....	35	34	25	6
Third 25 percent .....	35	36	22	8
Highest 25 percent .....	32	34	24	10
Highest 10 percent .....	31	38	20	11
<b>Establishment characteristics</b>				
Goods-producing industries .....	43	27	21	8
Construction .....	62	30	—	—
Manufacturing .....	42	28	21	9
Service-providing industries .....	32	35	25	8
Trade, transportation, and utilities .....	35	38	20	6
Wholesale trade .....	48	22	16	14
Retail trade .....	26	49	23	2
Transportation and warehousing .....	48	—	—	4
Utilities .....	—	59	—	14
Information .....	39	40	—	—
Financial activities .....	22	43	28	6
Finance and insurance .....	23	43	31	4
Credit intermediation and related activities ..	21	49	28	1
Insurance carriers and related activities .....	30	28	34	8
Professional and business services .....	28	31	27	14
Professional and technical services .....	35	36	—	—
Education and health services .....	34	28	29	8
Educational services .....	—	55	—	12
Junior colleges, colleges, and universities ...	—	60	23	—
Health care and social assistance .....	36	26	30	8

See footnotes at end of table.

**Table 18. Savings and thrift plans: Vesting requirements, private industry workers, 2017—continued**

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

Characteristics	Graded vesting	Immediate full vesting	Cliff vesting	Not determinable
1 to 99 workers .....	34	34	21	10
1 to 49 workers .....	36	35	19	10
50 to 99 workers .....	32	33	24	11
100 workers or more .....	34	33	26	7
100 to 499 workers .....	35	38	23	4
500 workers or more .....	32	27	31	10
<b>Geographic areas</b>				
Northeast .....	33	23	36	8
New England .....	41	27	—	—
Middle Atlantic .....	31	22	38	9
South .....	29	35	29	8
South Atlantic .....	28	39	26	6
East South Central .....	25	—	30	—
West South Central .....	32	29	33	6
Midwest .....	38	36	16	9
East North Central .....	36	36	19	9
West North Central .....	45	34	—	—
West .....	38	38	17	7
Mountain .....	41	31	—	—
Pacific .....	37	41	15	6

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

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, 2017**

Characteristics	Graded vesting	Immediate full vesting	Cliff vesting	Not determinable
<b>Worker characteristics</b>				
All workers .....	2.0	1.9	1.6	1.1
Management, professional, and related .....	3.0	2.7	2.5	2.0
Management, business, and financial .....	4.4	3.7	1.9	2.9
Professional and related .....	3.6	3.7	3.8	2.0
Service .....	7.4	6.8	7.4	2.2
Protective service .....	—	—	5.7	0.4
Sales and office .....	2.4	3.1	2.6	1.3
Sales and related .....	3.3	3.7	2.8	0.9
Office and administrative support .....	3.0	3.8	3.3	1.8
Natural resources, construction, and maintenance .....	3.6	3.1	3.8	2.3
Construction, extraction, farming, fishing, and forestry .....	6.4	6.8	—	—
Installation, maintenance, and repair .....	3.9	3.9	4.9	2.2
Production, transportation, and material moving .....	2.8	3.6	2.9	1.3
Production .....	3.6	3.7	3.7	2.0
Transportation and material moving .....	5.0	5.8	4.2	2.3
Full time .....	2.1	2.0	1.6	1.2
Part time .....	4.5	3.9	4.5	2.0
Union .....	5.3	5.2	5.7	2.3
Nonunion .....	2.1	1.9	1.7	1.2
Average wage within the following categories <sup>1</sup> :				
Lowest 25 percent .....	4.2	3.1	4.5	2.5
Lowest 10 percent .....	8.3	—	8.1	—
Second 25 percent .....	3.5	3.2	3.2	1.2
Third 25 percent .....	2.6	3.1	2.5	1.3
Highest 25 percent .....	2.6	2.4	2.3	1.8
Highest 10 percent .....	3.2	4.1	3.1	2.9
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.6	2.7	3.1	1.5
Construction .....	5.6	4.5	—	—
Manufacturing .....	2.8	3.4	2.9	2.0
Service-providing industries .....	2.4	2.3	1.8	1.4
Trade, transportation, and utilities .....	2.8	3.1	2.2	1.8
Wholesale trade .....	4.5	4.2	3.6	4.9
Retail trade .....	2.9	3.5	2.8	0.8
Transportation and warehousing .....	8.8	—	—	4.1
Utilities .....	—	7.8	—	6.3
Information .....	8.0	8.5	—	—
Financial activities .....	2.7	4.0	2.2	2.6
Finance and insurance .....	2.6	3.6	2.7	1.2
Credit intermediation and related activities ..	2.8	4.3	3.9	0.8
Insurance carriers and related activities .....	5.7	4.7	5.4	3.2
Professional and business services .....	6.1	5.1	4.7	3.4
Professional and technical services .....	5.6	6.7	—	—
Education and health services .....	6.0	6.9	5.8	3.3
Educational services .....	—	5.7	—	3.8
Junior colleges, colleges, and universities ...	—	6.1	6.3	—
Health care and social assistance .....	6.5	7.6	6.3	3.6

See footnotes at end of table.

**Table 18. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, 2017—continued**

Characteristics	Graded vesting	Immediate full vesting	Cliff vesting	Not determinable
1 to 99 workers .....	3.0	3.5	1.9	1.6
1 to 49 workers .....	3.9	4.3	2.8	2.0
50 to 99 workers .....	5.0	4.1	4.6	2.5
100 workers or more .....	2.2	2.3	2.2	1.8
100 to 499 workers .....	2.6	2.9	2.6	1.4
500 workers or more .....	3.5	3.1	3.5	3.5
<b>Geographic areas</b>				
Northeast .....	3.1	3.5	3.9	2.6
New England .....	10.1	7.3	—	—
Middle Atlantic .....	3.1	3.8	4.2	3.2
South .....	1.7	2.8	2.4	1.9
South Atlantic .....	1.8	3.2	3.0	2.1
East South Central .....	6.6	—	2.9	—
West South Central .....	3.0	4.4	5.4	2.7
Midwest .....	6.0	4.6	2.0	2.5
East North Central .....	7.9	5.8	2.2	3.3
West North Central .....	4.6	7.2	—	—
West .....	4.7	3.8	3.5	1.7
Mountain .....	9.0	7.7	—	—
Pacific .....	5.5	4.2	4.2	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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 19. Savings and thrift plans: Availability of rollovers, withdrawals, and loans, private industry workers, 2017**

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

Characteristics	Rollovers allowed			Non-hardship withdrawals <sup>1</sup> allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	83	2	15	12	68	19	71	11	18
Management, professional, and related .....	80	—	—	—	—	—	—	—	—
Management, business, and financial .....	83	—	—	—	—	—	—	—	—
Service .....	85	—	—	9	77	14	72	12	16
Protective service .....	99	—	1	—	90	—	97	—	—
Sales and office .....	85	2	13	16	68	16	75	11	13
Sales and related .....	90	—	—	12	75	13	83	10	7
Office and administrative support .....	83	2	15	18	65	17	72	12	16
Natural resources, construction, and maintenance .....	83	—	—	15	67	18	—	—	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	14	69	18	—	—	—
Installation, maintenance, and repair .....	84	—	—	16	66	18	77	7	16
Production, transportation, and material moving .....	84	2	15	9	75	16	73	11	16
Production .....	81	—	—	10	71	19	72	12	16
Transportation and material moving .....	87	—	—	7	80	13	73	11	16
Full time .....	82	2	16	—	—	—	70	11	19
Part time .....	90	3	6	12	76	13	83	9	8
Union .....	77	—	—	15	69	16	73	—	—
Nonunion .....	83	2	15	—	—	—	71	11	18
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	87	3	10	9	77	15	78	10	12
Lowest 10 percent .....	85	—	—	—	—	—	—	—	—
Second 25 percent .....	84	2	14	8	76	17	75	11	14
Third 25 percent .....	84	2	15	15	65	19	70	11	19
Highest 25 percent .....	80	1	18	—	—	—	—	—	—
Highest 10 percent .....	82	—	—	—	—	—	71	10	19
<b>Establishment characteristics</b>									
Goods-producing industries .....	83	—	—	—	—	—	—	—	—
Construction .....	92	—	8	—	73	—	69	—	—
Manufacturing .....	79	—	—	—	—	—	—	—	—
Service-providing industries .....	83	2	15	13	69	19	72	11	17
Trade, transportation, and utilities .....	88	3	9	8	77	15	80	11	10
Wholesale trade .....	86	—	—	—	—	—	78	—	—
Retail trade .....	89	—	—	9	80	11	81	14	5
Transportation and warehousing .....	91	—	9	—	72	—	78	—	—
Utilities .....	78	—	—	—	—	—	—	—	—
Information .....	92	—	8	—	69	—	83	—	—
Financial activities .....	89	—	—	30	53	18	71	14	14
Finance and insurance .....	90	—	—	33	50	17	76	11	13
Credit intermediation and related activities ..	92	—	—	46	41	13	82	—	—
Insurance carriers and related activities .....	87	—	—	—	—	—	65	16	19
Professional and business services .....	84	—	16	—	—	—	—	—	—
Education and health services:									
Educational services:									
Junior colleges, colleges, and universities .....	59	—	—	—	76	—	70	—	—

See footnotes at end of table.



**Table 19. Savings and thrift plans: Availability of rollovers, withdrawals, and loans, private industry workers, 2017—continued**

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

Characteristics	Rollovers allowed			Non-hardship withdrawals <sup>1</sup> allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers .....	—	—	—	13	69	18	—	—	—
1 to 49 workers .....	—	—	—	11	71	19	68	12	19
50 to 99 workers .....	—	—	—	19	64	17	—	—	—
100 workers or more .....	85	3	12	—	—	—	72	11	17
100 to 499 workers .....	85	2	12	—	—	—	68	13	18
500 workers or more .....	85	—	—	18	63	19	78	7	15
<b>Geographic areas</b>									
Northeast .....	86	—	—	16	70	14	79	7	13
New England .....	92	—	—	—	74	—	86	—	—
Middle Atlantic .....	85	—	—	—	69	—	78	8	14
South .....	84	—	—	—	—	—	69	11	19
South Atlantic .....	82	—	—	—	—	—	73	9	18
East South Central .....	87	—	—	—	—	—	73	—	—
West South Central .....	85	—	—	17	66	17	—	—	—
Midwest .....	82	—	—	—	—	—	—	—	—
East North Central .....	82	—	—	—	—	—	—	—	—
West North Central .....	81	—	—	—	76	—	74	14	13
West .....	81	—	—	11	70	19	75	8	17
Mountain .....	—	—	—	—	69	—	73	—	—
Pacific .....	83	—	—	10	71	19	76	—	—

<sup>1</sup> Hardship is defined as immediate and heavy financial need, such as insufficiency of resources for healthcare, education, and payments for primary residence. IRS allows plans to offer the option of hardship withdrawals but does not impose such a requirement.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 19. Standard errors for savings and thrift plans: Availability of rollovers, withdrawals, and loans, private industry workers, 2017**

Characteristics	Rollovers allowed			Non-hardship withdrawals <sup>1</sup> allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	1.6	0.3	1.7	1.3	1.9	1.6	1.5	1.1	1.6
Management, professional, and related .....	2.7	–	–	–	–	–	–	–	–
Management, business, and financial .....	3.1	–	–	–	–	–	–	–	–
Service .....	3.8	–	–	2.3	4.0	3.8	5.3	2.5	5.2
Protective service .....	1.2	–	1.2	–	7.4	–	2.0	–	–
Sales and office .....	2.2	0.4	2.3	2.7	3.2	2.0	2.4	2.2	2.0
Sales and related .....	1.7	–	–	2.3	3.3	2.8	2.3	1.9	1.8
Office and administrative support .....	3.1	0.4	3.2	3.6	4.0	2.7	3.5	2.9	2.8
Natural resources, construction, and maintenance .....	3.1	–	–	2.8	3.9	3.0	–	–	–
Construction, extraction, farming, fishing, and forestry .....	–	–	–	2.9	5.2	5.4	–	–	–
Installation, maintenance, and repair .....	3.5	–	–	3.8	4.9	3.2	4.0	2.2	3.4
Production, transportation, and material moving .....	2.5	0.5	2.5	1.8	2.6	2.6	3.2	2.1	3.1
Production .....	3.1	–	–	3.1	3.2	3.9	3.9	2.7	3.8
Transportation and material moving .....	4.9	–	–	1.5	4.7	4.4	6.3	2.9	5.9
Full time .....	1.8	0.3	1.8	–	–	–	1.7	1.2	1.7
Part time .....	1.7	0.8	1.5	2.3	4.1	3.0	3.5	2.6	2.3
Union .....	5.4	–	–	3.4	5.0	4.4	5.0	–	–
Nonunion .....	1.7	0.3	1.7	–	–	–	1.6	1.2	1.7
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	2.7	0.6	2.5	2.0	3.9	3.5	2.8	2.2	3.5
Lowest 10 percent .....	6.0	–	–	–	–	–	–	–	–
Second 25 percent .....	2.4	0.5	2.4	0.9	2.2	2.0	1.8	1.4	2.0
Third 25 percent .....	2.0	0.4	2.1	2.7	2.7	1.9	2.3	2.1	2.0
Highest 25 percent .....	2.7	0.4	2.7	–	–	–	–	–	–
Highest 10 percent .....	3.4	–	–	–	–	–	3.7	2.4	3.3
<b>Establishment characteristics</b>									
Goods-producing industries .....	2.2	–	–	–	–	–	–	–	–
Construction .....	3.2	–	3.2	–	3.8	–	5.6	–	–
Manufacturing .....	2.8	–	–	–	–	–	–	–	–
Service-providing industries .....	2.0	0.4	2.0	1.5	2.3	1.9	1.8	1.3	1.9
Trade, transportation, and utilities .....	1.6	0.8	1.8	1.2	2.8	2.9	2.9	1.9	2.1
Wholesale trade .....	3.5	–	–	–	–	–	5.3	–	–
Retail trade .....	2.0	–	–	2.0	3.4	3.0	3.2	2.4	2.0
Transportation and warehousing .....	5.0	–	5.0	–	6.9	–	8.9	–	–
Utilities .....	7.0	–	–	–	–	–	–	–	–
Information .....	2.9	–	2.9	–	6.4	–	8.0	–	–
Financial activities .....	2.7	–	–	3.0	3.7	3.4	3.4	2.2	2.7
Finance and insurance .....	1.6	–	–	2.9	3.0	2.1	3.0	1.9	2.0
Credit intermediation and related activities ..	1.8	–	–	4.1	5.1	2.5	3.8	–	–
Insurance carriers and related activities .....	4.4	–	–	–	–	–	5.5	4.4	4.0
Professional and business services .....	4.2	–	4.2	–	–	–	–	–	–
Education and health services:									
Educational services:									
Junior colleges, colleges, and universities .....	7.4	–	–	–	5.5	–	5.7	–	–

See footnotes at end of table.

**Table 19. Standard errors for savings and thrift plans: Availability of rollovers, withdrawals, and loans, private industry workers, 2017—continued**

Characteristics	Rollovers allowed			Non-hardship withdrawals <sup>1</sup> allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers .....	—	—	—	2.0	3.0	2.2	—	—	—
1 to 49 workers .....	—	—	—	1.6	3.2	2.7	3.8	3.4	3.4
50 to 99 workers .....	—	—	—	5.0	4.8	3.3	—	—	—
100 workers or more .....	1.6	0.5	1.5	—	—	—	2.0	1.2	2.0
100 to 499 workers .....	2.0	0.6	2.0	—	—	—	2.3	1.9	2.4
500 workers or more .....	2.3	—	—	2.5	4.3	3.9	4.1	1.3	3.6
<b>Geographic areas</b>									
Northeast .....	2.4	—	—	4.6	5.4	2.7	3.6	1.4	2.7
New England .....	2.9	—	—	—	6.1	—	7.2	—	—
Middle Atlantic .....	3.0	—	—	—	6.5	—	4.2	1.6	3.0
South .....	2.6	—	—	—	—	—	2.6	1.7	2.8
South Atlantic .....	3.5	—	—	—	—	—	3.4	1.9	3.7
East South Central .....	4.4	—	—	—	—	—	4.2	—	—
West South Central .....	5.2	—	—	3.4	7.8	5.5	—	—	—
Midwest .....	2.5	—	—	—	—	—	—	—	—
East North Central .....	3.1	—	—	—	—	—	—	—	—
West North Central .....	3.8	—	—	—	6.1	—	3.8	4.1	4.0
West .....	5.0	—	—	2.1	4.1	3.5	3.4	2.4	4.3
Mountain .....	—	—	—	—	6.8	—	8.1	—	—
Pacific .....	5.1	—	—	1.9	5.1	4.6	3.1	—	—

<sup>1</sup> Hardship is defined as immediate and heavy financial need, such as insufficiency of resources for healthcare, education, and payments for primary residence. IRS allows plans to offer the option of hardship withdrawals but does not impose such a requirement.

<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 2017."

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/nsc/ebc/glossary20162017.htm](http://www.bls.gov/nsc/ebc/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 20. Savings and thrift plans: Methods of retirement benefits distribution,<sup>1</sup> private industry workers, 2017**

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

Characteristics	Lump sum	Annuity	Installments	Other <sup>2</sup>	Not determinable
<b>Worker characteristics</b>					
All workers .....	86	12	38	4	13
Management, professional, and related .....	83	18	35	3	16
Management, business, and financial .....	86	12	33	4	13
Professional and related .....	81	23	36	—	18
Service .....	90	10	34	—	9
Protective service .....	98	—	—	—	1
Sales and office .....	88	8	39	7	11
Sales and related .....	91	7	34	11	8
Office and administrative support .....	87	9	42	5	12
Natural resources, construction, and maintenance .....	84	11	40	—	16
Construction, extraction, farming, fishing, and forestry .....	83	—	31	—	17
Installation, maintenance, and repair .....	84	13	44	—	15
Production, transportation, and material moving .....	88	6	43	2	12
Production .....	81	6	37	—	19
Transportation and material moving .....	—	—	51	—	—
Full time .....	85	12	38	3	14
Part time .....	93	11	40	—	7
Union .....	88	16	48	—	12
Nonunion .....	86	12	37	4	13
Average wage within the following categories <sup>3</sup> :					
Lowest 25 percent .....	93	—	38	—	7
Lowest 10 percent .....	—	—	37	—	—
Second 25 percent .....	88	8	34	4	12
Third 25 percent .....	85	12	40	3	14
Highest 25 percent .....	84	17	39	4	16
Highest 10 percent .....	84	19	39	4	15
<b>Establishment characteristics</b>					
Goods-producing industries .....	82	9	40	—	18
Construction .....	92	—	28	—	8
Service-providing industries .....	87	13	37	5	12
Trade, transportation, and utilities .....	92	6	38	—	8
Wholesale trade .....	93	—	41	—	7
Retail trade .....	93	—	29	—	7
Transportation and warehousing .....	93	—	54	—	7
Information .....	93	—	39	—	7
Financial activities .....	89	14	42	15	8
Finance and insurance .....	90	15	43	16	8

See footnotes at end of table.

**Table 20. Savings and thrift plans: Methods of retirement benefits distribution,<sup>1</sup> private industry workers, 2017—continued**

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

Characteristics	Lump sum	Annuity	Installments	Other <sup>2</sup>	Not determinable
Credit intermediation and related activities ..	91	16	48	—	8
Insurance carriers and related activities .....	88	15	39	—	10
Professional and business services .....	84	—	37	—	16
Education and health services .....	81	26	32	—	18
Educational services .....	78	46	44	—	18
Junior colleges, colleges, and universities ...	79	59	56	—	15
Health care and social assistance .....	81	24	31	—	18
1 to 99 workers .....	80	7	30	3	19
1 to 49 workers .....	81	8	27	2	19
100 workers or more .....	90	15	43	5	10
100 to 499 workers .....	90	14	39	5	10
500 workers or more .....	89	16	48	4	10
<b>Geographic areas</b>					
Northeast .....	92	14	45	—	7
New England .....	96	—	41	—	2
Middle Atlantic .....	91	13	46	—	8
South .....	86	11	38	5	14
South Atlantic .....	83	—	36	7	17
East South Central .....	89	—	31	—	11
West South Central .....	91	8	45	—	9
Midwest .....	83	8	35	—	16
East North Central .....	83	8	30	—	16
West North Central .....	83	9	49	—	17
West .....	85	16	35	—	14
Pacific .....	88	19	34	—	11

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 20. Standard errors for savings and thrift plans: Methods of retirement benefits distribution,<sup>1</sup> private industry workers, 2017**

Characteristics	Lump sum	Annuity	Installments	Other <sup>2</sup>	Not determinable
<b>Worker characteristics</b>					
All workers .....	1.4	1.3	1.8	0.5	1.5
Management, professional, and related .....	2.5	2.7	2.7	0.5	2.4
Management, business, and financial .....	2.5	2.1	3.9	0.9	2.4
Professional and related .....	3.8	3.8	3.2	–	3.8
Service .....	3.3	2.3	7.4	–	3.3
Protective service .....	1.6	–	–	–	1.3
Sales and office .....	1.8	1.0	2.4	1.1	1.8
Sales and related .....	1.6	1.9	3.7	2.2	1.5
Office and administrative support .....	2.2	1.2	3.8	1.0	2.2
Natural resources, construction, and maintenance .....	2.8	2.2	3.6	–	2.8
Construction, extraction, farming, fishing, and forestry .....	5.3	–	5.7	–	5.3
Installation, maintenance, and repair .....	3.7	3.1	4.7	–	3.7
Production, transportation, and material moving .....	1.4	1.5	3.4	0.5	1.4
Production .....	2.2	1.8	3.2	–	2.2
Transportation and material moving .....	–	–	6.4	–	–
Full time .....	1.5	1.5	2.0	0.5	1.5
Part time .....	1.7	2.6	4.1	–	1.7
Union .....	4.1	3.6	5.1	–	4.1
Nonunion .....	1.5	1.3	1.8	0.5	1.6
Average wage within the following categories <sup>3</sup> :					
Lowest 25 percent .....	1.6	–	4.3	–	1.6
Lowest 10 percent .....	–	–	8.0	–	–
Second 25 percent .....	2.2	1.3	2.9	0.7	2.2
Third 25 percent .....	1.6	1.4	3.5	0.6	1.6
Highest 25 percent .....	2.3	2.6	2.6	0.7	2.3
Highest 10 percent .....	2.7	4.6	3.7	1.0	2.7
<b>Establishment characteristics</b>					
Goods-producing industries .....	2.1	1.3	3.0	–	2.1
Construction .....	3.1	–	4.2	–	3.1
Service-providing industries .....	1.7	1.6	2.2	0.6	1.7
Trade, transportation, and utilities .....	1.3	1.6	3.9	–	1.3
Wholesale trade .....	2.6	–	9.2	–	2.6
Retail trade .....	1.9	–	3.5	–	1.9
Transportation and warehousing .....	4.5	–	9.1	–	4.5
Information .....	2.7	–	7.7	–	2.7
Financial activities .....	2.1	1.5	3.5	2.9	1.9
Finance and insurance .....	1.9	1.9	4.1	2.8	1.8

See footnotes at end of table.

**Table 20. Standard errors for savings and thrift plans: Methods of retirement benefits distribution,<sup>1</sup> private industry workers, 2017—continued**

Characteristics	Lump sum	Annuity	Installments	Other <sup>2</sup>	Not determinable
Credit intermediation and related activities ..	2.0	3.1	5.1	—	1.9
Insurance carriers and related activities .....	4.0	3.5	5.1	—	3.7
Professional and business services .....	3.7	—	4.4	—	3.7
Education and health services .....	5.8	4.7	5.3	—	6.0
Educational services .....	8.5	6.6	6.3	—	7.2
Junior colleges, colleges, and universities ...	6.1	7.6	7.1	—	4.9
Health care and social assistance .....	6.3	5.1	5.7	—	6.5
1 to 99 workers .....	2.6	1.0	3.9	0.6	2.6
1 to 49 workers .....	3.5	1.4	4.6	0.4	3.5
100 workers or more .....	1.4	2.1	2.1	0.7	1.4
100 to 499 workers .....	1.7	3.2	3.7	0.9	1.7
500 workers or more .....	2.4	1.8	3.5	1.0	2.4
<b>Geographic areas</b>					
Northeast .....	2.5	2.0	4.1	—	2.4
New England .....	2.3	—	9.0	—	1.8
Middle Atlantic .....	3.1	1.9	4.6	—	3.0
South .....	2.5	2.9	2.8	0.9	2.6
South Atlantic .....	4.4	—	4.2	1.4	4.5
East South Central .....	2.6	—	4.4	—	2.6
West South Central .....	1.8	1.3	4.6	—	1.8
Midwest .....	2.3	1.6	4.3	—	2.4
East North Central .....	2.9	2.1	5.1	—	3.0
West North Central .....	3.5	1.6	4.3	—	3.5
West .....	3.8	3.2	3.4	—	3.8
Pacific .....	3.4	4.4	2.5	—	3.3

<sup>1</sup> Other methods of distribution not shown separately.

<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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Appendix table 1. Survey establishment response, private industry, 2017**

Establishments	Number of establishments
Total in sampling frame <sup>1</sup> .....	6,228,426
Total in sample .....	3,354
Responding <sup>2</sup> .....	2,261
Refused <sup>3</sup> .....	879
Out of business or not in survey scope .....	214

<sup>1</sup> The sampling frame was developed from state unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For private industries, an establishment is usually a single physical location.

<sup>2</sup> Establishments that provided data at the initial interview.

<sup>3</sup> Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. For information on nonresponse adjustment and imputation, see "National Compensation Measures," BLS Handbook of Methods available at [www.bls.gov/opub/hom/hcs/home.htm](http://www.bls.gov/opub/hom/hcs/home.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.



**Appendix table 2. Number of workers represented, private industry, 2017**

Occupational group <sup>1</sup>	Estimated number of workers <sup>2</sup>
All workers .....	116,512,100
Management, professional, and related .....	32,193,200
Management, business, and financial .....	12,064,600
Professional and related .....	20,128,600
Service .....	25,275,400
Protective service .....	1,690,500
Sales and office .....	30,324,000
Sales and related .....	11,702,400
Office and administrative support .....	18,621,700
Natural resources, construction, and maintenance .....	10,265,700
Construction, extraction, farming, fishing, and forestry ..	5,033,700
Installation, maintenance, and repair .....	5,232,000
Production, transportation, and material moving .....	18,453,700
Production .....	8,849,900
Transportation and material moving .....	9,603,800

<sup>1</sup> The 2010 Standard Occupational Classification system is used to classify workers.

<sup>2</sup> The numbers of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

# Technical Note

## Interpreting the estimates

Most estimates of detailed benefit provisions are expressed in terms of the percentage of workers participating in a particular benefit plan or the percentage covered by a specific provision. Some estimates, however, provide values other than percentages of workers, such as the median age requirement for early retirement in a traditional defined benefit retirement plan or the median annual family deductible amount for medical care plans.

Some estimates are classified as "not determinable." Situations that result in this classification can vary. In detailed provisions of employer-sponsored health and retirement plans, the "not determinable" classification is used when no information on a particular plan feature is available from the Summary Plan Description (SPD). The SPD is used as a primary source of information on the provisions of health and retirement plans. For example, a SPD may indicate that employees have a choice of investment options for employer contributions to a savings and thrift plan but the investment options are not listed. In this case, investment choice would be classified as existing but not determinable. If the SPD does not indicate whether investment choices are available to employees for employer contributions then investment choice is classified as not determinable.

Estimates by worker average wage are grouped into six wage categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories use percentile values based on unpublished March 2017 wages and salaries from the *Employer Costs for Employee Compensation*.

Percentiles are computed using average hourly earnings from sampled occupations within an establishment. Establishments in the survey are asked to report only individual worker earnings and scheduled hours of work for each sampled job. For the calculation of the percentile values, the individual worker hourly wages are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Average hourly wage percentiles				
	10	25	50 (median)	75	90
<b>Private industry workers</b>	\$9.79	\$12.25	\$18.16	\$29.44	\$46.10

The lowest 10- and 25-percent wage categories include those occupations with an average hourly wage less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations that make at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations that make at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average hourly wage greater than or equal to the 75th percentile value and 90th percentile value, respectively.

(Note: Individual workers can fall into a wage category different from the average for the occupation into which they are classified because average hourly wages for the occupation are used to produce the benefit estimates.)

## Interpreting the tables

All estimates shown in the table are based on the set of workers specified underneath the table title and on any subsets indicated by column headers. For example, the statement may indicate that "All workers participating in traditional defined benefit plans = 100 percent" or "All workers participating in medical care plans = 100 percent." Estimates in the non-shaded columns generally indicate percentages of workers. Estimates in shaded columns measure values other than the percentage of workers.

## Sample size

See appendix table 1.

## Survey scope

See appendix table 2. Excluded from the survey are workers employed in federal and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

## Survey methods

For technical information on survey methods, see "National Compensation Measures," in the BLS *Handbook of Methods* at [www.bls.gov/opub/hom/ncs/home.htm](http://www.bls.gov/opub/hom/ncs/home.htm). The Concepts section of the *Handbook* provides definitions for worker and establishment characteristics, including geographic areas. For definitions of benefit terms, see the Glossary of Employee Benefit Terms at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

## Additional information

For BLS research articles on employee benefits, see the *Monthly Labor Review* at [www.bls.gov/opub/mlr](http://www.bls.gov/opub/mlr), *Beyond the Numbers: Pay and Benefits* at [www.bls.gov/opub/btn](http://www.bls.gov/opub/btn), and *The Economics Daily* at [www.bls.gov/opub/ed](http://www.bls.gov/opub/ed).