

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

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

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

See footnotes at end of table.

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

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

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

¹ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.