

**Table 19. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2009**

Characteristics	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
<b>Worker characteristic</b>									
All workers .....	1.6	2.6	1.3	1.7	1.4	1.6	1.5	-	-
Management, professional, and related .....	2.6	3.2	2.6	-	-	2.6	2.8	-	-
Management, business, and financial .....	4.9	3.9	3.3	-	-	4.9	5.2	-	-
Professional and related .....	3.0	3.9	3.6	-	-	3.0	3.3	-	-
Service .....	3.2	7.7	-	8.8	-	3.2	3.9	-	-
Sales and office .....	3.2	4.4	-	4.3	-	3.2	3.1	-	-
Sales and related .....	4.9	8.5	-	10.0	-	4.9	4.6	-	-
Office and administrative support .....	3.9	4.8	2.2	-	-	3.9	3.9	-	-
Natural resources, construction, and maintenance .....	3.7	-	-	6.7	5.4	3.7	3.7	-	-
Construction, extraction, farming, fishing, and forestry .....	-	-	-	9.1	9.2	-	-	-	-
Installation, maintenance, and repair .....	7.3	7.3	-	7.8	-	7.3	7.3	-	-
Production, transportation, and material moving .....	2.3	6.3	-	4.5	-	2.3	1.9	-	-
Production .....	3.8	6.7	-	5.1	-	3.8	3.0	-	-
Transportation and material moving .....	-	8.1	-	6.5	-	-	-	-	-
Full time .....	1.8	2.5	1.5	1.8	1.2	1.8	1.7	-	-
Part time .....	2.6	5.1	-	4.9	-	2.6	2.7	-	-
Union .....	2.2	4.0	1.5	3.2	3.5	2.2	1.8	-	-
Nonunion .....	2.4	3.0	2.0	-	-	2.4	2.6	-	-
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	4.7	6.9	-	-	-	4.7	4.7	-	-
Second 25 percent .....	3.6	4.5	-	3.8	-	3.6	2.8	-	-
Third 25 percent .....	2.8	4.1	-	2.6	-	2.8	2.7	-	-
Highest 25 percent .....	2.0	2.8	1.8	2.5	2.0	2.0	2.1	-	-
Highest 10 percent .....	3.1	4.7	-	4.5	-	3.1	3.8	-	-
<b>Establishment characteristic</b>									
Goods-producing industries .....	3.5	3.4	0.9	4.5	3.1	3.5	2.9	-	-
Construction .....	-	-	-	8.4	8.8	-	-	-	-
Manufacturing .....	4.3	4.6	-	4.7	-	4.3	3.6	-	-
Service-providing industries .....	2.1	3.2	-	2.1	-	2.1	2.1	-	-
Trade, transportation, and utilities .....	2.0	4.8	-	4.7	-	2.0	2.0	-	-
Retail trade .....	-	6.9	-	7.5	-	-	-	-	-
Information .....	9.2	-	-	-	-	9.2	9.4	-	-
Financial activities .....	4.5	4.0	2.7	-	-	4.5	4.5	-	-
Finance and insurance .....	4.9	4.0	2.8	-	-	4.9	4.9	-	-
Credit intermediation and related activities .....	5.6	3.3	4.1	-	-	5.6	5.6	-	-
Insurance carriers and related activities .....	7.3	7.6	-	-	-	7.3	7.3	-	-
Education and health services .....	3.6	6.4	-	-	-	3.6	3.7	-	-
Junior colleges, colleges, and universities .....	-	4.8	3.8	-	-	-	-	-	-
Health care and social assistance .....	4.0	6.6	-	-	-	4.0	4.1	-	-
1 to 99 workers .....	3.7	5.2	2.7	3.2	3.1	3.7	3.4	-	-
1 to 49 workers .....	4.7	6.4	-	3.6	-	4.7	4.7	-	-
50 to 99 workers .....	-	8.4	-	-	-	-	-	-	-
100 workers or more .....	1.8	2.7	-	2.0	-	1.8	1.8	-	-
100 to 499 workers .....	2.8	4.4	-	4.0	-	2.8	2.3	-	-
500 workers or more .....	3.0	2.9	-	2.2	-	3.0	3.4	-	-

See footnotes at end of table.

**Table 19. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2009—Continued**

Characteristics	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
<b>Geographic area</b>									
Middle Atlantic .....	4.2	6.2	—	4.8	—	4.2	3.9	—	—
East North Central .....	3.5	3.8	—	4.5	—	3.5	3.1	—	—
West North Central .....	4.9	3.4	—	5.5	—	4.9	4.9	—	—
South Atlantic .....	3.7	7.2	—	4.5	—	3.7	4.2	—	—
West South Central .....	4.8	6.6	—	—	—	4.8	4.3	—	—
Pacific .....	3.0	7.9	—	3.0	—	3.0	2.7	—	—

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

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).