

Table 30. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
Worker characteristic					
All workers	100	29	18	39	14
Management, professional, and related	100	34	18	33	16
Management, business, and financial	100	34	18	36	13
Professional and related	100	33	18	31	18
Service	100	17	25	43	15
Sales and office	100	31	16	42	12
Sales and related	100	28	19	40	13
Office and administrative support	100	32	14	42	11
Natural resources, construction, and maintenance	100	18	18	47	18
Installation, maintenance, and repair	100	23	18	44	15
Production, transportation, and material moving	100	27	18	41	13
Production	100	34	18	37	11
Transportation and material moving	100	18	18	47	17
Full time	100	29	17	39	15
Part time	100	33	24	34	9
Union	100	25	33	31	12
Nonunion	100	30	16	39	14
Average wage within the following categories: ¹					
Lowest 25 percent	100	28	15	42	15
Second 25 percent	100	29	16	42	12
Third 25 percent	100	30	17	42	11
Highest 25 percent	100	30	20	34	17
Establishment characteristic					
Goods-producing industries	100	31	19	38	11
Manufacturing	100	39	17	35	10
Service-providing industries	100	29	17	39	15
Trade, transportation, and utilities	100	32	19	37	12
Wholesale trade	100	24	—	50	—
Retail trade	100	37	22	34	8
Transportation and warehousing	100	—	25	35	—
Information	100	25	28	41	6
Financial activities	100	30	12	45	12
Finance and insurance	100	29	11	48	12
Credit intermediation and related activities	100	32	9	52	7
Insurance carriers and related activities	100	—	—	49	14
Education and health services	100	16	22	45	17
Health care and social assistance	100	13	23	48	17

See footnotes at end of table.

Table 30. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
1 to 99 workers	100	24	15	46	16
1 to 49 workers	100	22	18	44	16
50 to 99 workers	100	27	9	50	14
100 workers or more	100	33	19	35	13
100 to 499 workers	100	29	17	39	16
500 workers or more	100	37	22	30	11
Geographic area					
Middle Atlantic	100	26	28	38	8
East North Central	100	30	14	40	16
West North Central	100	16	27	40	17
South Atlantic	100	29	17	40	14
East South Central	100	27	28	38	7
West South Central	100	38	15	41	7
Mountain	100	31	13	43	13
Pacific	100	37	10	38	16

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.