

Table 31. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2010

(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	64	32	11	18	3	36	31	5	—
Management, professional, and related	100	50	34	11	—	—	50	42	—	—
Management, business, and financial	100	52	35	—	—	—	48	40	—	—
Professional and related	100	48	34	10	—	—	52	44	—	—
Service	100	—	52	—	—	—	—	—	—	—
Sales and office	100	59	30	—	15	—	41	40	—	—
Sales and related	100	59	28	—	—	—	41	38	—	—
Office and administrative support	100	58	31	14	—	—	42	41	—	—
Natural resources, construction, and maintenance	100	75	24	—	31	—	25	—	—	—
Construction, extraction, farming, fishing, and forestry	100	—	—	—	42	—	—	—	—	—
Production, transportation, and material moving	100	86	25	—	42	—	14	10	—	—
Transportation and material moving	100	—	21	25	43	—	—	—	—	—
Full time	100	63	33	11	16	3	37	31	6	—
Part time	100	77	25	—	38	—	23	23	—	—
Union	100	84	22	10	45	7	16	11	—	—
Nonunion	100	54	38	12	—	—	46	41	—	—
Average wage within the following categories: ¹										
Lowest 25 percent	100	72	21	—	42	—	28	—	—	—
Second 25 percent	100	68	33	—	23	—	32	30	—	—
Third 25 percent	100	73	36	12	21	4	27	23	—	—
Highest 25 percent	100	57	31	12	—	—	43	36	7	—
Highest 10 percent	100	52	33	—	7	—	48	37	11	—
Establishment characteristic										
Goods-producing industries	100	78	27	—	40	—	22	19	—	—
Construction	100	—	—	—	46	—	—	—	—	—
Manufacturing	100	78	29	—	42	—	22	21	—	—
Service-providing industries	100	60	34	13	—	—	40	34	6	—
Trade, transportation, and utilities	100	84	35	—	32	—	16	9	—	—
Information	100	—	—	—	—	—	—	66	—	—
Financial activities	100	37	27	10	—	—	63	62	—	—
Finance and insurance	100	35	25	11	—	—	65	63	—	—
Credit intermediation and related activities	100	19	—	—	—	—	81	79	—	—
Insurance carriers and related activities	100	62	47	—	—	—	38	38	—	—
Professional and business services	100	63	39	—	—	—	37	27	—	—
Education and health services	100	58	42	—	—	—	42	—	—	—
Educational services	100	—	—	56	—	—	—	—	—	—
Junior colleges, colleges, and universities	100	—	28	55	—	—	—	—	—	—
Health care and social assistance	100	54	43	—	—	—	46	44	—	—

See footnotes at end of table.

Table 31. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2010—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
1 to 99 workers	100	67	38	—	—	—	33	30	—	—
1 to 49 workers	100	63	—	—	—	—	37	36	—	—
50 to 99 workers	100	—	39	—	—	—	—	—	—	—
100 workers or more	100	64	30	—	20	—	36	31	6	—
100 to 499 workers	100	76	29	—	32	—	24	20	—	—
500 workers or more	100	57	31	—	13	—	43	37	7	—
Geographic area										
New England	100	50	—	13	—	—	50	40	—	—
Middle Atlantic	100	67	—	16	—	—	33	25	—	—
East North Central	100	63	22	—	27	—	37	—	—	—
West North Central	100	69	35	—	14	—	31	30	—	—
South Atlantic	100	64	36	—	21	—	36	34	—	—
West South Central	100	77	56	—	—	—	23	21	—	—
Mountain	100	54	42	—	—	—	46	43	—	—
Pacific	100	—	39	14	—	—	—	—	—	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.