

Table 36. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Flat percent per year of service	Flat percent per year of service					Percent per year varies	Percent per year varies by			Other
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		Service	Earnings	Earnings and service	
Worker characteristic												
All workers	100	57	1.00	1.33	1.60	1.70	1.76	37	15	14	8	6
Management, professional, and related	100	56	1.00	1.50	1.50	1.60	1.80	-	-	15	-	-
Management, business, and financial	100	50	0.90	1.50	1.50	1.60	1.80	-	-	-	-	-
Professional and related	100	59	1.00	1.25	1.50	1.60	1.76	-	-	20	-	-
Service	100	82	1.25	1.60	1.70	1.70	1.76	-	-	-	-	-
Sales and office	100	-	-	-	-	-	-	54	-	-	-	23
Office and administrative support	100	50	1.00	1.25	1.50	1.70	1.75	-	-	18	18	-
Production, transportation, and material moving	100	48	1.00	1.10	1.33	1.60	1.70	-	-	-	-	-
Full time	100	59	1.00	1.33	1.60	1.70	1.76	35	16	14	6	6
Part time	100	-	-	-	-	-	-	65	-	19	-	-
Union	100	59	1.25	1.60	1.67	1.76	1.76	-	-	-	-	-
Nonunion	100	56	1.00	1.25	1.50	1.70	1.75	-	16	15	-	-
Average wage within the following categories: ¹												
Second 25 percent	100	45	1.00	1.25	1.33	1.76	1.76	-	-	17	-	-
Third 25 percent	100	64	1.00	1.25	1.67	1.70	1.76	-	-	-	-	-
Highest 25 percent	100	59	1.00	1.50	1.60	1.67	1.75	-	24	11	-	-
Highest 10 percent	100	56	1.25	1.50	1.50	1.60	1.70	-	-	-	-	-
Establishment characteristic												
Goods-producing industries	100	54	1.10	1.33	1.33	1.60	1.60	-	-	-	-	-
Service-providing industries	100	58	1.00	1.35	1.60	1.70	1.76	-	-	15	10	-
Trade, transportation, and utilities	100	58	1.00	1.50	1.67	1.75	1.76	-	-	-	-	-
Financial activities	100	-	-	-	-	-	-	53	-	-	-	26
Finance and insurance	100	-	-	-	-	-	-	57	-	-	-	29
Education and health services	100	66	1.00	1.25	1.70	1.70	1.76	-	-	-	-	-
Health care and social assistance	100	65	1.00	1.25	1.70	1.70	1.75	-	-	-	-	-
100 workers or more	100	55	1.00	1.25	1.50	1.67	1.76	38	18	15	5	7
100 to 499 workers	100	-	-	-	-	-	-	50	-	-	-	-
500 workers or more	100	62	1.00	1.33	1.50	1.67	1.80	31	-	17	-	7
Geographic area												
Middle Atlantic	100	66	1.25	1.25	1.50	1.76	1.85	-	-	-	-	-
East North Central	100	-	-	-	-	-	-	49	-	31	-	-
West North Central	100	56	0.70	0.90	1.33	1.50	1.75	-	-	-	-	-
South Atlantic	100	-	-	-	-	-	-	51	-	-	-	-
Pacific	100	62	1.35	1.70	1.70	1.70	1.70	-	-	-	-	-

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.