

Table 36. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2010

Characteristics	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	4.3	0.09	0.09	0.11	0.01	(¹)	3.9	3.7	2.7	1.7	1.7
Management, professional, and related	6.1	0.09	0.20	0.06	0.06	0.10	–	–	3.6	–	–
Management, business, and financial	10.0	0.28	0.00	0.03	0.06	0.22	–	–	–	–	–
Professional and related	5.3	0.05	0.24	0.11	0.07	0.15	–	–	4.9	–	–
Service	8.4	0.12	0.20	0.01	0.08	0.00	–	–	–	–	–
Sales and office	–	–	–	–	–	–	6.7	–	–	–	5.5
Office and administrative support	7.6	0.20	0.07	0.13	0.02	0.06	–	–	5.3	4.7	–
Production, transportation, and material moving	8.5	0.14	0.09	0.04	0.28	0.04	–	–	–	–	–
Full time	4.6	0.07	0.10	0.12	0.01	0.01	4.2	4.0	2.8	1.4	1.7
Part time	–	–	–	–	–	–	8.6	–	5.1	–	–
Union	5.8	0.00	0.05	0.01	(¹)	0.13	–	–	–	–	–
Nonunion	5.8	0.04	0.11	0.07	0.05	0.06	–	4.7	3.1	–	–
Average wage within the following categories: ²											
Second 25 percent	10.6	0.07	0.07	0.23	0.00	0.02	–	–	5.0	–	–
Third 25 percent	8.7	0.10	0.21	0.14	0.00	0.07	–	–	–	–	–
Highest 25 percent	6.3	0.24	0.08	0.15	0.02	0.03	–	6.9	3.0	–	–
Highest 10 percent	9.0	0.06	0.10	0.08	0.00	0.04	–	–	–	–	–
Establishment characteristic											
Goods-producing industries	8.2	0.00	0.16	0.16	0.03	0.00	–	–	–	–	–
Service-providing industries	5.3	0.07	0.23	0.11	0.01	0.04	–	–	3.0	2.2	–
Trade, transportation, and utilities	8.1	0.25	0.29	0.03	0.04	0.00	–	–	–	–	–
Financial activities	–	–	–	–	–	–	7.2	–	–	–	7.4
Finance and insurance	–	–	–	–	–	–	8.7	–	–	–	8.2
Education and health services	10.8	0.06	0.22	0.21	0.00	0.11	–	–	–	–	–
Health care and social assistance	11.4	0.09	0.27	0.36	0.00	0.08	–	–	–	–	–
100 workers or more	3.9	0.07	0.05	0.00	0.09	0.06	4.0	4.4	2.8	1.2	2.0
100 to 499 workers	–	–	–	–	–	–	9.2	–	–	–	–
500 workers or more	4.0	0.11	0.10	0.10	0.08	0.07	3.9	–	3.7	–	1.7
Geographic area											
Middle Atlantic	4.6	0.00	0.00	0.25	0.00	0.06	–	–	–	–	–
East North Central	–	–	–	–	–	–	6.3	–	5.6	–	–
West North Central	7.4	0.35	0.04	0.33	0.21	0.08	–	–	–	–	–
South Atlantic	–	–	–	–	–	–	6.1	–	–	–	–
Pacific	17.1	0.38	0.19	0.00	0.00	0.00	–	–	–	–	–

¹ Less than 0.005.

² 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: 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.