

Table 1. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2013

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
			With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
Worker characteristic									
All workers	100	68	41	21	12	26	(¹)	32	—
Management, professional, and related	100	65	42	21	12	22	1	35	—
Management, business, and financial	100	58	40	21	12	—	—	42	—
Professional and related	100	70	44	21	12	25	1	30	—
Service	100	84	50	21	—	35	—	16	—
Sales and office	100	58	41	21	12	16	(¹)	42	—
Sales and related	100	47	21	21	—	—	—	53	—
Office and administrative support	100	61	47	21	12	14	(¹)	39	—
Natural resources, construction, and maintenance	100	82	51	21	12	31	—	18	—
Construction, extraction, farming, fishing, and forestry	100	95	57	—	12	37	—	—	—
Installation, maintenance, and repair	100	73	46	21	12	27	—	27	—
Production, transportation, and material moving	100	68	29	21	12	38	(¹)	32	—
Production	100	54	12	—	12	41	1	46	—
Transportation and material moving	100	79	44	21	12	36	—	21	—
Full time	100	67	42	21	12	24	(¹)	33	—
Part time	100	75	32	21	12	43	—	25	—
Union	100	85	41	21	12	43	—	15	—
Nonunion	100	57	41	21	12	16	1	43	—
Average wage within the following categories ² :									
Lowest 25 percent	100	60	27	21	12	—	—	40	—
Second 25 percent	100	69	45	21	12	24	(¹)	31	—
Third 25 percent	100	66	40	21	12	26	—	34	—
Highest 25 percent	100	69	42	21	12	27	1	31	—
Highest 10 percent	100	64	33	21	12	30	1	36	—
Establishment characteristic									
Goods-producing industries	100	58	23	—	12	33	2	42	—
Construction	100	97	62	—	12	35	—	—	—
Manufacturing	100	44	—	—	—	26	—	56	—
Service-providing industries	100	71	46	21	12	24	(¹)	29	—
Trade, transportation, and utilities	100	75	37	21	12	38	—	25	—
Wholesale trade	100	68	—	—	—	—	—	—	—
Retail trade	100	57	20	—	12	—	—	43	—
Transportation and warehousing	100	90	53	—	12	37	—	10	—
Utilities	100	84	38	—	12	46	—	—	—
Information	100	73	68	—	12	—	—	—	—
Financial activities	100	47	38	21	12	8	(¹)	53	—
Finance and insurance	100	47	39	21	12	8	(¹)	53	—
Credit intermediation and related activities ..	100	32	31	21	12	—	—	68	—
Insurance carriers and related activities	100	71	53	21	12	17	1	29	—
Professional and business services	100	69	69	—	12	—	—	31	—
Education and health services	100	78	39	21	12	38	—	22	—
Educational services	100	87	—	—	—	65	—	—	—
Junior colleges, colleges, and universities ...	100	75	53	—	12	—	—	25	—
Health care and social assistance	100	76	42	—	12	—	—	—	—

See footnotes at end of table.

Table 1. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
			With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers	100	75	41	21	12	35	—	25	—
1 to 49 workers	100	78	47	21	12	31	—	22	—
50 to 99 workers	100	72	32	21	12	40	—	28	—
100 workers or more	100	64	41	21	12	23	1	36	—
100 to 499 workers	100	57	29	21	12	27	(¹)	43	—
500 workers or more	100	70	48	21	12	20	1	30	—
Geographic area									
New England	100	81	59	21	12	—	—	19	—
Middle Atlantic	100	74	36	21	12	39	(¹)	26	—
South Atlantic	100	72	53	21	12	19	—	28	—
East South Central	100	61	—	—	—	—	—	39	—
West South Central	100	53	—	—	—	31	—	47	—
East North Central	100	69	45	21	12	22	2	31	—
West North Central	100	58	—	—	—	—	—	42	—
Mountain	100	62	—	—	—	—	—	—	—
Pacific	100	64	39	21	12	—	—	36	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 1. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2013

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
Worker characteristic								
All workers	2.6	3.1	0.0	0.0	2.8	0.4	2.6	—
Management, professional, and related	4.4	5.0	0.0	0.0	5.2	0.6	4.4	—
Management, business, and financial	5.3	5.9	0.0	0.0	—	—	5.3	—
Professional and related	5.5	7.0	0.0	0.0	7.4	0.8	5.5	—
Service	4.2	7.9	0.0	—	8.7	—	4.2	—
Sales and office	5.3	5.6	0.0	0.0	2.4	0.3	5.3	—
Sales and related	8.7	5.6	2.4	—	—	—	8.7	—
Office and administrative support	4.9	6.0	0.0	0.0	2.4	0.3	4.9	—
Natural resources, construction, and maintenance	3.4	5.3	0.0	0.0	4.3	—	3.4	—
Construction, extraction, farming, fishing, and forestry	1.9	7.8	—	0.0	7.5	—	—	—
Installation, maintenance, and repair	5.3	7.3	0.0	0.0	5.7	—	5.3	—
Production, transportation, and material moving	4.7	4.6	0.0	0.0	5.0	0.4	4.7	—
Production	7.1	3.0	—	0.0	6.9	1.0	7.1	—
Transportation and material moving	4.6	6.5	0.0	0.0	6.0	—	4.6	—
Full time	2.7	3.2	0.0	0.0	2.8	0.4	2.7	—
Part time	4.4	5.9	0.0	0.0	6.3	—	4.4	—
Union	2.7	4.5	0.0	0.0	4.8	—	2.7	—
Nonunion	3.5	3.8	0.0	0.0	2.6	0.6	3.5	—
Average wage within the following categories ¹ :								
Lowest 25 percent	8.3	7.6	0.0	1.5	—	—	8.3	—
Second 25 percent	4.8	5.5	0.0	0.0	5.1	0.2	4.8	—
Third 25 percent	3.2	3.7	0.0	0.0	3.0	—	3.2	—
Highest 25 percent	3.3	4.1	0.0	0.0	4.8	0.8	3.3	—
Highest 10 percent	6.0	6.1	0.0	0.0	8.6	1.2	6.0	—
Establishment characteristic								
Goods-producing industries	4.8	4.4	—	0.0	5.5	1.7	4.8	—
Construction	2.5	6.3	—	0.0	6.7	—	—	—
Manufacturing	5.9	—	—	—	6.0	—	5.9	—
Service-providing industries	3.0	3.7	0.0	0.0	3.3	0.1	3.0	—
Trade, transportation, and utilities	3.7	4.1	0.0	0.0	4.3	—	3.7	—
Wholesale trade	13.7	—	—	—	—	—	—	—
Retail trade	5.9	3.4	—	0.0	—	—	5.9	—
Transportation and warehousing	1.5	7.1	—	0.0	7.3	—	1.5	—
Utilities	7.2	8.3	—	0.0	10.8	—	—	—
Information	9.4	11.4	—	0.0	—	—	—	—
Financial activities	5.2	6.3	0.0	0.0	1.6	0.3	5.2	—
Finance and insurance	4.7	5.5	0.0	0.0	1.4	0.3	4.7	—
Credit intermediation and related activities ..	4.0	3.9	0.0	0.0	—	—	4.0	—
Insurance carriers and related activities	5.5	8.6	0.0	0.0	4.4	0.8	5.5	—
Professional and business services	8.8	8.8	—	0.0	—	—	8.8	—
Education and health services	6.4	9.7	0.0	0.0	9.3	—	6.4	—
Educational services	6.8	—	—	—	13.7	—	—	—
Junior colleges, colleges, and universities ...	6.5	9.5	—	0.0	—	—	6.5	—
Health care and social assistance	7.3	10.9	—	0.0	—	—	—	—

See footnotes at end of table.

Table 1. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers	3.6	5.6	0.0	0.0	6.6	—	3.6	—
1 to 49 workers	3.9	7.2	0.0	0.0	7.2	—	3.9	—
50 to 99 workers	6.8	8.2	0.0	0.0	11.3	—	6.8	—
100 workers or more	3.1	3.5	0.0	0.0	2.5	0.5	3.1	—
100 to 499 workers	4.2	3.0	0.0	0.0	4.2	0.1	4.2	—
500 workers or more	3.6	4.9	0.0	0.0	3.4	0.9	3.6	—
Geographic area								
New England	4.4	9.6	0.0	0.0	—	—	4.4	—
Middle Atlantic	5.2	5.4	0.0	0.0	8.1	0.2	5.2	—
South Atlantic	4.3	5.8	0.0	0.0	2.2	—	4.3	—
East South Central	2.9	—	—	—	—	—	2.9	—
West South Central	6.7	—	—	—	7.7	—	6.7	—
East North Central	7.4	7.7	0.0	0.0	4.1	2.3	7.4	—
West North Central	11.8	—	—	—	—	—	11.8	—
Mountain	11.8	—	—	—	—	—	—	—
Pacific	9.1	9.2	0.0	0.0	—	—	9.1	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 2. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2013

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Single employer	Multi-employer ¹	Other
Worker characteristic				
All workers	100	75	—	—
Management, professional, and related	100	86	—	—
Management, business, and financial	100	97	—	—
Professional and related	100	79	—	—
Service	100	—	50	—
Sales and office	100	81	—	—
Sales and related	100	64	—	—
Office and administrative support	100	86	—	—
Natural resources, construction, and maintenance	100	52	—	—
Construction, extraction, farming, fishing, and forestry	100	—	89	—
Installation, maintenance, and repair	100	82	—	—
Production, transportation, and material moving	100	74	—	—
Production	100	91	—	—
Transportation and material moving	100	61	—	—
Full time	100	78	—	—
Part time	100	48	—	—
Union	100	—	45	—
Nonunion	100	94	—	—
Average wage within the following categories ² :				
Lowest 25 percent	100	52	—	—
Second 25 percent	100	74	—	—
Third 25 percent	100	78	—	—
Highest 25 percent	100	78	—	—
Highest 10 percent	100	79	—	—
Establishment characteristic				
Goods-producing industries	100	80	20	—
Construction	100	—	96	—
Manufacturing	100	97	—	—
Service-providing industries	100	74	—	—
Trade, transportation, and utilities	100	62	—	—
Wholesale trade	100	68	—	—
Retail trade	100	48	52	—
Transportation and warehousing	100	61	—	—
Utilities	100	98	—	—
Information	100	100	—	—
Financial activities	100	98	—	—
Finance and insurance	100	99	—	—
Credit intermediation and related activities ..	100	100	—	—
Insurance carriers and related activities	100	98	—	—
Professional and business services	100	95	—	—
Education and health services	100	69	—	—
Educational services	100	—	—	59
Junior colleges, colleges, and universities ...	100	95	—	—
Health care and social assistance	100	73	—	—

See footnotes at end of table.

Table 2. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Single employer	Multi-employer ¹	Other
1 to 99 workers	100	67	—	—
1 to 49 workers	100	71	—	—
50 to 99 workers	100	63	—	—
100 workers or more	100	79	—	—
100 to 499 workers	100	71	—	—
500 workers or more	100	84	—	—
Geographic area				
New England	100	80	—	—
Middle Atlantic	100	59	—	—
South Atlantic	100	88	—	—
East South Central	100	74	—	—
West South Central	100	83	—	—
East North Central	100	80	14	5
West North Central	100	87	13	—
Mountain	100	81	—	—
Pacific	100	64	—	—

¹ Plans established by a labor organization and provided to employees of two or more unrelated companies in accordance with a collective bargaining agreement.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for

Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 2. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2013

Characteristics	Single employer	Multi-employer ¹	Other
Worker characteristic			
All workers	3.3	—	—
Management, professional, and related	5.8	—	—
Management, business, and financial	1.0	—	—
Professional and related	8.9	—	—
Service	—	8.4	—
Sales and office	2.5	—	—
Sales and related	6.4	—	—
Office and administrative support	2.7	—	—
Natural resources, construction, and maintenance	4.9	—	—
Construction, extraction, farming, fishing, and forestry	—	3.0	—
Installation, maintenance, and repair	3.8	—	—
Production, transportation, and material moving	4.9	—	—
Production	3.1	—	—
Transportation and material moving	8.0	—	—
Full time	3.4	—	—
Part time	4.8	—	—
Union	—	3.4	—
Nonunion	1.4	—	—
Average wage within the following categories ² :			
Lowest 25 percent	8.9	—	—
Second 25 percent	5.6	—	—
Third 25 percent	3.3	—	—
Highest 25 percent	4.5	—	—
Highest 10 percent	8.8	—	—
Establishment characteristic			
Goods-producing industries	3.5	3.5	—
Construction	—	2.5	—
Manufacturing	0.9	—	—
Service-providing industries	4.1	—	—
Trade, transportation, and utilities	4.9	—	—
Wholesale trade	14.5	—	—
Retail trade	5.8	5.8	—
Transportation and warehousing	9.6	—	—
Utilities	1.3	—	—
Information	0.0	—	—
Financial activities	0.6	—	—
Finance and insurance	0.9	—	—
Credit intermediation and related activities ..	0.0	—	—
Insurance carriers and related activities	1.5	—	—
Professional and business services	3.6	—	—
Education and health services	12.0	—	—
Educational services	—	—	15.5
Junior colleges, colleges, and universities ...	2.8	—	—
Health care and social assistance	14.0	—	—

See footnotes at end of table.

Table 2. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Single employer	Multi-employer ¹	Other
1 to 99 workers	6.2	—	—
1 to 49 workers	5.7	—	—
50 to 99 workers	11.2	—	—
100 workers or more	3.0	—	—
100 to 499 workers	4.3	—	—
500 workers or more	3.3	—	—
Geographic area			
New England	9.0	—	—
Middle Atlantic	10.7	—	—
South Atlantic	2.2	—	—
East South Central	16.7	—	—
West South Central	7.1	—	—
East North Central	2.7	3.2	0.8
West North Central	2.8	2.8	—
Mountain	14.0	—	—
Pacific	7.9	—	—

¹ Plans established by a labor organization and provided to employees of two or more unrelated companies in accordance with a collective bargaining agreement.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated

using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 3. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2013

(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 times years ¹	Percent of employer contribution		Cash balance	Pension equity	Other
Worker characteristic										
All workers	100	68	37	—	21	—	32	30	—	—
Management, professional, and related	100	60	49	—	—	—	40	38	—	—
Management, business, and financial	100	52	43	—	—	—	48	47	—	—
Professional and related	100	65	52	—	—	—	35	32	—	—
Service	100	79	37	—	—	—	21	19	—	—
Sales and office	100	58	28	7	22	—	42	42	—	—
Sales and related	100	72	—	—	—	—	28	28	—	—
Office and administrative support	100	54	30	—	18	—	46	46	—	—
Natural resources, construction, and maintenance	100	88	—	—	43	23	12	12	—	—
Construction, extraction, farming, fishing, and forestry	100	—	—	—	43	49	—	—	—	—
Installation, maintenance, and repair	100	—	31	—	44	—	—	—	—	—
Production, transportation, and material moving	100	81	35	—	41	—	19	17	—	—
Production	100	76	36	—	39	—	24	22	—	—
Transportation and material moving	100	—	35	—	43	—	—	—	—	—
Full time	100	67	39	—	18	—	33	31	—	—
Part time	100	82	22	—	54	—	18	17	—	—
Union	100	91	26	—	51	—	9	8	—	—
Nonunion	100	55	44	—	3	—	45	43	—	—
Average wage within the following categories ² :										
Lowest 25 percent	100	79	—	—	47	—	21	—	—	—
Second 25 percent	100	64	27	—	27	—	36	33	—	—
Third 25 percent	100	69	41	—	20	—	31	30	—	—
Highest 25 percent	100	68	42	—	16	—	32	30	—	—
Highest 10 percent	100	70	53	—	6	—	30	28	—	—
Establishment characteristic										
Goods-producing industries	100	79	38	—	31	—	21	20	—	—
Construction	100	—	—	—	46	47	—	—	—	—
Manufacturing	100	73	42	—	30	—	27	25	—	—
Service-providing industries	100	65	37	—	18	—	35	33	—	—
Trade, transportation, and utilities	100	79	33	—	41	—	21	21	—	—
Wholesale trade	100	—	—	—	—	—	—	—	—	—
Retail trade	100	—	—	—	62	—	—	—	—	—
Transportation and warehousing	100	—	44	—	—	—	—	—	—	—
Utilities	100	55	47	—	—	—	45	45	—	—
Information	100	78	—	—	38	—	22	22	—	—
Financial activities	100	39	33	—	—	—	61	60	—	—
Finance and insurance	100	36	35	—	—	—	64	63	—	—
Credit intermediation and related activities ..	100	19	19	—	—	—	81	81	—	—
Insurance carriers and related activities	100	54	54	—	—	—	46	44	—	—
Professional and business services	100	50	36	—	—	—	50	50	—	—
Education and health services	100	—	56	—	—	—	—	—	—	—
Educational services	100	—	77	—	—	—	—	—	—	—
Junior colleges, colleges, and universities ...	100	—	70	29	—	—	—	—	—	—
Health care and social assistance	100	—	53	—	—	—	—	—	—	—

See footnotes at end of table.

Table 3. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2013—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 times years ¹	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers	100	71	37	—	22	—	29	29	—	—
1 to 49 workers	100	67	29	—	25	—	33	33	—	—
50 to 99 workers	100	76	48	—	19	—	24	23	—	—
100 workers or more	100	67	37	—	21	—	33	31	—	—
100 to 499 workers	100	75	36	—	29	—	25	25	—	—
500 workers or more	100	62	38	—	15	—	38	34	—	—
Geographic area										
New England	100	51	25	—	—	—	49	49	—	—
Middle Atlantic	100	81	50	—	—	—	19	18	—	—
South Atlantic	100	71	37	—	29	—	29	28	—	—
East South Central	100	—	39	—	52	—	—	—	—	—
West South Central	100	59	38	—	—	—	41	39	—	—
East North Central	100	57	25	—	—	—	43	39	—	—
West North Central	100	62	31	—	25	—	38	36	—	—
Mountain	100	62	—	—	—	—	38	38	—	—
Pacific	100	74	40	—	24	—	26	25	—	—

¹ Benefits are based on a dollar amount per month for each year of service recognized by the plan.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 3. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2013

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years ¹	Percent of employer contribution		Cash balance	Pension equity	Other
Worker characteristic									
All workers	2.6	3.4	—	2.4	—	2.6	2.4	—	—
Management, professional, and related	5.6	5.5	—	—	—	5.6	5.0	—	—
Management, business, and financial	5.4	5.2	—	—	—	5.4	5.4	—	—
Professional and related	8.0	7.7	—	—	—	8.0	6.9	—	—
Service	4.6	9.3	—	—	—	4.6	4.1	—	—
Sales and office	3.2	2.8	2.1	3.6	—	3.2	3.2	—	—
Sales and related	6.1	—	—	—	—	6.1	6.1	—	—
Office and administrative support	4.5	3.5	—	3.5	—	4.5	4.6	—	—
Natural resources, construction, and maintenance	3.0	—	—	6.7	5.2	3.0	3.0	—	—
Construction, extraction, farming, fishing, and forestry	—	—	—	9.6	9.9	—	—	—	—
Installation, maintenance, and repair	—	5.8	—	7.7	—	—	—	—	—
Production, transportation, and material moving	3.4	5.3	—	5.1	—	3.4	3.2	—	—
Production	4.2	7.5	—	7.0	—	4.2	4.0	—	—
Transportation and material moving	—	6.5	—	6.9	—	—	—	—	—
Full time	2.7	3.4	—	2.2	—	2.7	2.6	—	—
Part time	4.8	5.5	—	7.4	—	4.8	4.5	—	—
Union	1.7	6.5	—	5.7	—	1.7	1.6	—	—
Nonunion	3.9	3.3	—	0.9	—	3.9	3.5	—	—
Average wage within the following categories ² :									
Lowest 25 percent	6.1	—	—	8.6	—	6.1	—	—	—
Second 25 percent	5.1	5.2	—	5.2	—	5.1	4.7	—	—
Third 25 percent	3.5	4.4	—	3.8	—	3.5	3.4	—	—
Highest 25 percent	3.5	4.3	—	2.5	—	3.5	3.4	—	—
Highest 10 percent	5.6	7.0	—	1.8	—	5.6	5.4	—	—
Establishment characteristic									
Goods-producing industries	4.1	7.4	—	5.8	—	4.1	4.0	—	—
Construction	—	—	—	9.7	9.2	—	—	—	—
Manufacturing	5.3	7.5	—	6.4	—	5.3	5.3	—	—
Service-providing industries	3.2	3.8	—	2.5	—	3.2	2.9	—	—
Trade, transportation, and utilities	3.9	4.6	—	4.9	—	3.9	3.9	—	—
Wholesale trade	—	—	—	—	—	—	—	—	—
Retail trade	—	—	—	5.3	—	—	—	—	—
Transportation and warehousing	—	8.8	—	—	—	—	—	—	—
Utilities	7.1	7.0	—	—	—	7.1	7.1	—	—
Information	6.7	—	—	8.8	—	6.7	6.7	—	—
Financial activities	4.1	3.9	—	—	—	4.1	4.2	—	—
Finance and insurance	3.9	3.9	—	—	—	3.9	4.0	—	—
Credit intermediation and related activities ..	3.4	3.4	—	—	—	3.4	3.4	—	—
Insurance carriers and related activities	5.3	4.8	—	—	—	5.3	5.0	—	—
Professional and business services	11.6	8.1	—	—	—	11.6	11.6	—	—
Education and health services	—	9.5	—	—	—	—	—	—	—
Educational services	—	11.6	—	—	—	—	—	—	—
Junior colleges, colleges, and universities ...	—	7.2	7.1	—	—	—	—	—	—
Health care and social assistance	—	11.2	—	—	—	—	—	—	—

See footnotes at end of table.

Table 3. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years ¹	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers	4.9	6.2	—	4.0	—	4.9	4.7	—	—
1 to 49 workers	7.1	6.6	—	5.3	—	7.1	7.1	—	—
50 to 99 workers	6.0	10.4	—	5.4	—	6.0	5.8	—	—
100 workers or more	2.6	3.5	—	2.8	—	2.6	2.5	—	—
100 to 499 workers	3.6	4.9	—	4.2	—	3.6	3.6	—	—
500 workers or more	4.0	4.3	—	3.3	—	4.0	4.0	—	—
Geographic area									
New England	10.5	4.4	—	—	—	10.5	10.5	—	—
Middle Atlantic	3.9	10.7	—	—	—	3.9	4.4	—	—
South Atlantic	4.6	6.7	—	4.5	—	4.6	4.7	—	—
East South Central	—	9.6	—	7.2	—	—	—	—	—
West South Central	7.7	9.2	—	—	—	7.7	7.9	—	—
East North Central	8.8	4.6	—	—	—	8.8	6.2	—	—
West North Central	7.4	6.4	—	2.7	—	7.4	7.3	—	—
Mountain	8.6	—	—	—	—	8.6	8.6	—	—
Pacific	6.4	7.5	—	5.7	—	6.4	6.2	—	—

¹ Benefits are based on a dollar amount per month for each year of service recognized by the plan.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 4. Defined contribution plans: Type of plan,¹ private industry workers, National Compensation Survey, 2013

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
Worker characteristic							
All workers	75	16	4	18	—	2	—
Management, professional, and related	75	14	—	22	—	2	—
Management, business, and financial	80	13	3	16	—	2	—
Professional and related	72	14	—	25	—	—	—
Service	60	22	—	24	—	—	—
Protective service	87	—	—	—	—	—	—
Sales and office	81	16	6	11	—	2	—
Sales and related	85	16	—	—	—	—	—
Office and administrative support	80	16	—	14	—	2	—
Natural resources, construction, and maintenance	66	12	—	23	—	—	—
Construction, extraction, farming, fishing, and forestry	46	15	—	36	—	—	—
Installation, maintenance, and repair	77	11	—	15	—	—	—
Production, transportation, and material moving	73	21	—	18	—	—	—
Production	75	22	—	15	—	—	—
Transportation and material moving	69	20	—	23	—	—	—
Full time	75	16	3	19	—	2	—
Part time	70	18	—	14	—	—	—
Union	58	—	—	42	—	—	—
Nonunion	76	17	3	16	—	2	—
Average wage within the following categories ² :							
Lowest 25 percent	72	19	6	9	—	—	—
Lowest 10 percent	58	33	—	—	—	—	—
Second 25 percent	75	19	—	14	—	—	—
Third 25 percent	75	19	—	19	—	3	—
Highest 25 percent	75	12	—	23	—	1	—
Highest 10 percent	76	9	—	24	—	—	—
Establishment characteristic							
Goods-producing industries	69	20	—	21	—	—	—
Construction	50	22	—	27	—	—	—
Manufacturing	72	20	—	21	—	—	—
Service-providing industries	76	16	—	17	—	2	—
Trade, transportation, and utilities	81	16	4	9	—	—	—
Wholesale trade	78	19	—	—	—	—	—
Retail trade	85	15	—	—	—	—	—
Transportation and warehousing	74	—	—	28	—	—	—
Utilities	92	—	—	—	—	—	—
Information	94	14	—	—	—	—	—
Financial activities	82	22	—	8	—	—	—
Finance and insurance	83	24	—	8	—	—	—
Credit intermediation and related activities ..	81	27	—	—	—	—	—
Insurance carriers and related activities	85	18	—	—	—	—	—
Professional and business services	83	—	—	13	—	—	—
Professional and technical services	79	—	—	—	—	—	—
Administrative and waste services	82	—	—	—	—	—	—
Education and health services	67	16	—	32	—	—	—
Educational services	40	—	—	61	—	—	—
Junior colleges, colleges, and universities ...	34	—	—	75	—	—	—
Health care and social assistance	71	18	—	27	—	—	—

See footnotes at end of table.

Table 4. Defined contribution plans: Type of plan,¹ private industry workers, National Compensation Survey, 2013—continued

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
Leisure and hospitality	54	—	—	—	—	—	—
Other services	38	—	—	—	—	—	—
1 to 99 workers	68	18	3	15	—	5	—
1 to 49 workers	64	18	4	17	—	6	—
50 to 99 workers	76	16	—	—	—	—	—
100 workers or more	79	15	—	20	—	—	—
100 to 499 workers	82	15	3	15	—	—	—
500 workers or more	76	16	—	26	—	—	—
Geographic area							
New England	80	14	—	13	—	3	—
Middle Atlantic	70	10	—	29	—	—	—
South Atlantic	78	9	—	18	—	—	—
East South Central	86	—	—	—	—	—	—
West South Central	77	17	—	—	—	—	—
East North Central	70	28	—	15	—	—	—
West North Central	72	21	5	14	—	—	—
Mountain	81	17	—	12	—	—	—
Pacific	73	15	—	25	—	—	—

¹ Sum of individual items may be greater than total because multiple plans are available to some employees.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey

publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 4. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2013

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
Worker characteristic							
All workers	1.5	1.3	0.8	1.3	—	0.5	—
Management, professional, and related	2.6	1.9	—	2.2	—	0.5	—
Management, business, and financial	2.0	2.4	0.9	2.3	—	0.6	—
Professional and related	3.5	2.1	—	3.1	—	—	—
Service	6.4	5.3	—	6.2	—	—	—
Protective service	11.1	—	—	—	—	—	—
Sales and office	1.4	1.6	1.7	1.3	—	0.5	—
Sales and related	1.8	2.1	—	—	—	—	—
Office and administrative support	1.7	1.8	—	1.6	—	0.5	—
Natural resources, construction, and maintenance	3.9	1.7	—	3.5	—	—	—
Construction, extraction, farming, fishing, and forestry	7.5	3.1	—	6.9	—	—	—
Installation, maintenance, and repair	4.2	2.6	—	3.7	—	—	—
Production, transportation, and material moving	3.5	2.2	—	3.0	—	—	—
Production	4.5	3.1	—	3.7	—	—	—
Transportation and material moving	3.5	3.4	—	3.3	—	—	—
Full time	1.5	1.2	1.0	1.4	—	0.5	—
Part time	4.3	4.6	—	3.0	—	—	—
Union	6.1	—	—	5.7	—	—	—
Nonunion	1.5	1.4	0.8	1.3	—	0.5	—
Average wage within the following categories ¹ :							
Lowest 25 percent	3.5	2.6	1.5	2.6	—	—	—
Lowest 10 percent	8.6	8.7	—	—	—	—	—
Second 25 percent	2.2	2.6	—	2.0	—	—	—
Third 25 percent	2.1	1.9	—	1.9	—	0.8	—
Highest 25 percent	3.0	1.6	—	2.2	—	0.4	—
Highest 10 percent	4.9	1.7	—	4.0	—	—	—
Establishment characteristic							
Goods-producing industries	4.1	2.4	—	3.1	—	—	—
Construction	5.7	4.6	—	4.6	—	—	—
Manufacturing	4.3	2.9	—	3.6	—	—	—
Service-providing industries	1.5	1.6	—	1.4	—	0.4	—
Trade, transportation, and utilities	1.5	2.0	0.9	1.8	—	—	—
Wholesale trade	3.7	4.1	—	—	—	—	—
Retail trade	2.3	2.2	—	—	—	—	—
Transportation and warehousing	7.0	—	—	7.9	—	—	—
Utilities	6.0	—	—	—	—	—	—
Information	2.7	3.6	—	—	—	—	—
Financial activities	2.1	2.7	—	1.8	—	—	—
Finance and insurance	2.3	2.4	—	2.1	—	—	—
Credit intermediation and related activities ..	3.9	3.8	—	—	—	—	—
Insurance carriers and related activities	2.9	3.7	—	—	—	—	—
Professional and business services	4.9	—	—	3.1	—	—	—
Professional and technical services	8.8	—	—	—	—	—	—
Administrative and waste services	5.9	—	—	—	—	—	—
Education and health services	3.0	3.5	—	3.9	—	—	—
Educational services	6.2	—	—	5.9	—	—	—
Junior colleges, colleges, and universities ...	6.3	—	—	6.0	—	—	—
Health care and social assistance	3.4	4.0	—	4.6	—	—	—

See footnotes at end of table.

Table 4. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
Leisure and hospitality	14.1	—	—	—	—	—	—
Other services	11.1	—	—	—	—	—	—
1 to 99 workers	2.2	1.7	0.9	2.8	—	1.1	—
1 to 49 workers	3.1	1.8	1.3	3.3	—	1.3	—
50 to 99 workers	5.1	3.9	—	—	—	—	—
100 workers or more	2.2	1.9	—	1.6	—	—	—
100 to 499 workers	3.2	2.3	0.7	2.7	—	—	—
500 workers or more	2.8	2.8	—	2.3	—	—	—
Geographic area							
New England	3.8	3.8	—	2.4	—	0.8	—
Middle Atlantic	5.3	1.7	—	4.7	—	—	—
South Atlantic	2.5	1.6	—	2.5	—	—	—
East South Central	3.6	—	—	—	—	—	—
West South Central	7.1	3.0	—	—	—	—	—
East North Central	3.3	5.1	—	2.1	—	—	—
West North Central	4.2	3.2	1.0	3.0	—	—	—
Mountain	2.3	4.1	—	1.6	—	—	—
Pacific	5.2	1.8	—	5.1	—	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 5. Deferred profit-sharing plans: Method of employee contribution, private industry workers, National Compensation Survey, 2013

(All workers participating in deferred profit sharing plans = 100 percent)

Characteristics	Employee contributions allowed ¹	Pre-tax employee contributions allowed			Post-tax ² employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
Worker characteristic									
All workers	18	18	-	-	7	9	2	80	2
Management, professional, and related	-	-	-	-	-	-	(³)	80	-
Management, business, and financial	17	17	-	-	-	-	1	82	1
Professional and related	-	-	-	-	-	-	-	79	-
Service	-	-	-	-	-	-	-	78	-
Sales and office	20	20	-	-	-	11	-	76	4
Sales and related	15	15	-	-	-	-	3	84	1
Office and administrative support	23	23	-	-	-	13	-	72	5
Natural resources, construction, and maintenance	-	-	-	-	-	-	6	79	-
Production, transportation, and material moving	-	-	-	-	-	-	5	85	-
Production	-	-	-	-	-	-	6	85	-
Full time	17	17	-	-	6	9	2	80	2
Part time	-	-	-	-	-	-	-	73	-
Nonunion	19	19	-	-	8	9	2	79	2
Average wage within the following categories ⁴ :									
Lowest 25 percent	-	-	-	-	-	-	3	74	-
Second 25 percent	19	19	-	-	-	-	4	80	(³)
Third 25 percent	15	15	-	-	6	8	1	84	1
Highest 25 percent	19	19	-	-	-	8	-	76	4
Highest 10 percent	15	15	-	-	-	-	-	79	6
Establishment characteristic									
Goods-producing industries	-	-	-	-	-	-	5	85	-
Service-providing industries	19	19	-	-	-	9	-	78	3
Trade, transportation, and utilities	-	-	-	-	-	-	4	84	-
Financial activities	22	22	-	-	-	-	1	75	3
Finance and insurance	21	21	-	-	-	-	1	77	2
1 to 99 workers	30	30	-	-	-	15	-	70	1
1 to 49 workers	28	28	-	-	12	-	-	71	1
50 to 99 workers	-	-	-	-	-	-	6	67	-
100 workers or more	9	9	-	-	-	-	2	87	3
100 to 499 workers	-	-	-	-	-	-	1	83	-
500 workers or more	-	-	-	-	-	-	4	92	-
Geographic area									
Middle Atlantic	-	-	-	-	-	-	12	73	-
South Atlantic	14	14	-	-	-	-	-	85	1
West South Central	-	-	-	-	-	-	11	60	-
East North Central	-	-	-	-	-	-	(³)	94	-
Pacific	18	18	-	-	-	11	-	82	-

¹ Sum of workers with pre-tax and post-tax contributions may be greater than total because both methods of contribution are available to some employees.

² Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from

the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 5. Standard errors for deferred profit-sharing plans: Method of employee contribution, private industry workers, National Compensation Survey, 2013

Characteristics	Employee contributions allowed	Pre-tax employee contributions allowed			Post-tax ¹ employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
Worker characteristic									
All workers	3.4	3.4	-	-	2.2	2.0	1.3	3.5	1.0
Management, professional, and related	-	-	-	-	-	-	0.4	5.9	-
Management, business, and financial	4.8	4.8	-	-	-	-	1.2	4.9	1.0
Professional and related	-	-	-	-	-	-	-	8.3	-
Service	-	-	-	-	-	-	-	10.0	-
Sales and office	3.7	3.7	-	-	-	2.8	-	4.2	2.3
Sales and related	4.1	4.1	-	-	-	-	2.7	4.1	1.0
Office and administrative support	4.5	4.5	-	-	-	3.7	-	5.2	3.3
Natural resources, construction, and maintenance	-	-	-	-	-	-	4.3	7.1	-
Production, transportation, and material moving	-	-	-	-	-	-	3.5	5.0	-
Production	-	-	-	-	-	-	5.3	6.8	-
Full time	3.1	3.1	-	-	1.3	2.2	1.4	3.2	1.0
Part time	-	-	-	-	-	-	-	16.2	-
Nonunion	3.5	3.5	-	-	2.3	2.1	1.4	3.6	1.1
Average wage within the following categories ² :									
Lowest 25 percent	-	-	-	-	-	-	2.8	10.6	-
Second 25 percent	5.4	5.4	-	-	-	-	2.7	5.5	0.4
Third 25 percent	3.0	3.0	-	-	1.7	2.3	0.7	3.1	0.5
Highest 25 percent	4.7	4.7	-	-	-	2.2	-	5.4	3.1
Highest 10 percent	3.7	3.7	-	-	-	-	-	5.2	3.9
Establishment characteristic									
Goods-producing industries	-	-	-	-	-	-	4.2	5.5	-
Service-providing industries	4.1	4.1	-	-	-	2.6	-	4.4	1.4
Trade, transportation, and utilities	-	-	-	-	-	-	3.1	5.7	-
Financial activities	4.4	4.4	-	-	-	-	1.2	5.0	1.5
Finance and insurance	4.5	4.5	-	-	-	-	1.2	4.6	1.5
1 to 99 workers	5.9	5.9	-	-	-	4.0	-	5.9	0.5
1 to 49 workers	5.7	5.7	-	-	3.2	-	-	5.8	0.7
50 to 99 workers	-	-	-	-	-	-	5.2	12.8	-
100 workers or more	2.8	2.8	-	-	-	-	1.9	3.3	1.8
100 to 499 workers	-	-	-	-	-	-	0.7	5.3	-
500 workers or more	-	-	-	-	-	-	4.0	4.3	-
Geographic area									
Middle Atlantic	-	-	-	-	-	-	9.4	16.2	-
South Atlantic	4.1	4.1	-	-	-	-	-	4.6	1.2
West South Central	-	-	-	-	-	-	10.1	9.7	-
East North Central	-	-	-	-	-	-	0.3	2.7	-
Pacific	4.2	4.2	-	-	-	2.2	-	4.2	-

¹ Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation

- March 2013."

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/glossary20132014.htm.

Table 6. Money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2013

(All workers participating in money purchase pension plans = 100 percent)

Characteristics	Employee contributions allowed ¹	Pre-tax employee contributions allowed			Post-tax ² employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
Worker characteristic									
All workers	30	27	-	-	-	18	-	67	3
Management, professional, and related	32	30	-	-	-	22	-	64	4
Management, business, and financial	22	21	-	-	-	-	1	75	3
Professional and related	36	34	-	-	-	-	5	60	4
Service	-	-	-	-	-	-	2	68	-
Sales and office	34	27	-	-	-	11	-	64	2
Office and administrative support	32	30	-	-	-	12	-	65	3
Natural resources, construction, and maintenance	-	-	-	-	-	-	1	73	-
Installation, maintenance, and repair	-	-	-	-	-	-	1	84	-
Production, transportation, and material moving	-	-	-	-	-	-	-	76	-
Production	-	-	-	-	-	-	-	73	-
Transportation and material moving	-	-	-	-	-	-	-	78	-
Full time	28	26	-	-	-	17	-	69	3
Part time	53	-	-	-	-	-	2	44	3
Nonunion	28	24	-	-	-	13	-	69	3
Average wage within the following categories ³ :									
Second 25 percent	28	24	-	-	-	-	3	69	3
Third 25 percent	23	19	-	-	-	11	-	75	2
Highest 25 percent	32	31	-	-	-	24	-	65	4
Highest 10 percent	43	42	-	-	-	-	5	53	3
Establishment characteristic									
Goods-producing industries	-	-	-	-	-	-	-	81	-
Manufacturing	-	-	-	-	-	-	-	76	-
Service-providing industries	35	31	-	-	-	19	-	63	2
Education and health services	45	44	-	-	-	27	-	54	1
Educational services	65	65	-	-	-	52	-	31	4
Junior colleges, colleges, and universities ...	64	64	-	-	-	48	-	31	5
Health care and social assistance	37	-	-	-	-	-	2	63	-
1 to 99 workers	36	34	-	-	-	-	1	61	3
1 to 49 workers	-	-	-	-	-	-	-	70	-
100 workers or more	27	23	-	-	-	18	-	70	3
100 to 499 workers	-	-	-	-	-	-	4	75	-
500 workers or more	31	28	-	-	-	20	-	67	1
Geographic area									
Middle Atlantic	58	49	-	-	-	42	-	39	2
South Atlantic	-	-	-	-	-	-	-	85	-
West South Central	-	-	-	-	-	-	6	60	-
East North Central	-	-	-	-	-	-	1	82	-
West North Central	32	-	-	-	-	-	15	67	1
Pacific	-	-	-	-	-	-	2	63	-

¹ Sum of workers with pre-tax and post-tax contributions may be greater than total because both methods of contribution are available to some employees.

² Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from

the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 6. Standard errors for money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2013

Characteristics	Employee contributions allowed	Pre-tax employee contributions allowed			Post-tax ¹ employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
Worker characteristic									
All workers	4.3	4.2	-	-	-	4.0	-	4.6	1.4
Management, professional, and related	5.7	6.0	-	-	-	6.1	-	5.8	2.8
Management, business, and financial	5.6	5.6	-	-	-	-	1.2	5.7	2.1
Professional and related	7.0	7.5	-	-	-	-	2.4	7.0	3.3
Service	-	-	-	-	-	-	1.4	12.9	-
Sales and office	7.4	6.4	-	-	-	2.5	-	7.4	1.1
Office and administrative support	7.0	6.9	-	-	-	2.9	-	6.9	1.2
Natural resources, construction, and maintenance	-	-	-	-	-	-	0.5	10.1	-
Installation, maintenance, and repair	-	-	-	-	-	-	1.3	8.0	-
Production, transportation, and material moving	-	-	-	-	-	-	-	12.0	-
Production	-	-	-	-	-	-	-	17.6	-
Transportation and material moving	-	-	-	-	-	-	-	14.4	-
Full time	4.1	4.0	-	-	-	3.7	-	4.4	1.3
Part time	12.5	-	-	-	-	-	1.5	12.2	3.4
Nonunion	4.5	4.0	-	-	-	3.1	-	4.7	1.7
Average wage within the following categories ² :									
Second 25 percent	7.4	6.9	-	-	-	-	1.7	7.8	1.2
Third 25 percent	5.0	3.9	-	-	-	3.3	-	5.5	1.1
Highest 25 percent	5.9	6.1	-	-	-	6.3	-	6.1	2.4
Highest 10 percent	9.8	10.0	-	-	-	-	3.4	9.6	2.9
Establishment characteristic									
Goods-producing industries	-	-	-	-	-	-	-	10.5	-
Manufacturing	-	-	-	-	-	-	-	13.3	-
Service-providing industries	4.8	5.0	-	-	-	4.6	-	4.9	1.7
Education and health services	7.1	7.3	-	-	-	7.8	-	7.0	0.8
Educational services	5.2	5.2	-	-	-	5.7	-	4.8	2.9
Junior colleges, colleges, and universities	5.4	5.4	-	-	-	6.1	-	4.9	3.4
Health care and social assistance	10.6	-	-	-	-	-	2.2	10.6	-
1 to 99 workers	9.5	9.6	-	-	-	-	1.2	9.5	1.6
1 to 49 workers	-	-	-	-	-	-	-	9.6	-
100 workers or more	5.1	4.4	-	-	-	4.6	-	5.5	2.0
100 to 499 workers	-	-	-	-	-	-	3.3	8.6	-
500 workers or more	5.7	5.4	-	-	-	5.4	-	5.7	0.8
Geographic area									
Middle Atlantic	9.1	8.5	-	-	-	11.3	-	10.6	2.1
South Atlantic	-	-	-	-	-	-	-	8.1	-
West South Central	-	-	-	-	-	-	7.1	16.1	-
East North Central	-	-	-	-	-	-	0.7	5.9	-
West North Central	9.3	-	-	-	-	-	8.9	9.4	1.2
Pacific	-	-	-	-	-	-	2.2	12.2	-

¹ Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation

- March 2013."

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/glossary20132014.htm.

Table 7. Savings and thrift plans: Summary of provisions,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
Worker characteristic						
All workers	100	46	32	14	84	78
Management, professional, and related	100	51	31	16	84	78
Management, business, and financial	100	59	32	17	84	81
Professional and related	100	46	31	15	83	75
Service	100	21	23	–	84	81
Protective service	100	–	–	–	91	91
Sales and office	100	47	32	12	86	82
Sales and related	100	43	31	10	79	–
Office and administrative support	100	49	33	12	90	85
Natural resources, construction, and maintenance	100	46	26	10	83	–
Construction, extraction, farming, fishing, and forestry	100	–	–	–	85	–
Installation, maintenance, and repair	100	50	32	13	82	76
Production, transportation, and material moving	100	40	40	20	–	–
Production	100	42	48	25	–	–
Transportation and material moving	100	37	28	11	–	–
Full time	100	47	33	15	84	79
Part time	100	34	21	6	82	–
Union	100	54	30	–	–	–
Nonunion	100	45	32	14	84	79
Average wage within the following categories ⁴ :						
Lowest 25 percent	100	28	15	–	79	–
Lowest 10 percent	100	37	15	–	–	–
Second 25 percent	100	32	27	9	82	–
Third 25 percent	100	48	38	16	87	81
Highest 25 percent	100	58	36	18	84	78
Highest 10 percent	100	61	37	21	79	–
Establishment characteristic						
Goods-producing industries	100	49	46	22	79	74
Construction	100	55	–	–	83	–
Manufacturing	100	48	51	27	78	74
Service-providing industries	100	45	29	12	85	79
Trade, transportation, and utilities	100	46	29	13	83	80
Wholesale trade	100	54	45	23	82	–
Retail trade	100	38	18	–	81	81
Transportation and warehousing	100	50	38	–	90	86
Utilities	100	62	–	–	–	–
Information	100	60	34	–	96	88
Financial activities	100	61	43	11	90	83
Finance and insurance	100	67	41	13	92	83
Credit intermediation and related activities ..	100	67	28	–	89	85
Insurance carriers and related activities	100	61	61	20	95	81
Professional and business services	100	52	33	23	77	–
Professional and technical services	100	66	39	–	–	–
Education and health services	100	24	18	–	89	81
Educational services	100	27	–	–	–	–
Junior colleges, colleges, and universities ...	100	41	–	–	88	84
Health care and social assistance	100	23	17	–	90	82

See footnotes at end of table.

Table 7. Savings and thrift plans: Summary of provisions,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers	100	42	—	—	—	—
1 to 49 workers	100	44	21	—	—	—
50 to 99 workers	100	39	—	—	84	—
100 workers or more	100	48	38	18	86	81
100 to 499 workers	100	46	37	19	84	79
500 workers or more	100	50	39	17	88	84
Geographic area						
New England	100	38	39	—	87	—
Middle Atlantic	100	47	29	5	81	77
South Atlantic	100	48	24	14	86	83
East South Central	100	46	41	—	84	82
West South Central	100	47	32	14	84	77
East North Central	100	41	33	13	79	76
West North Central	100	35	38	10	83	80
Mountain	100	48	28	—	88	79
Pacific	100	55	38	24	85	83

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined. For example, in 2012, 43 percent of all workers had a post-tax contribution. The remaining 57 percent either did not have the provision or information on the provision was not available.

² Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

³ The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 7. Standard errors for savings and thrift plans: Summary of provisions,¹ private industry workers, National Compensation Survey, 2013

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
Worker characteristic						
All workers	(⁴)	1.9	1.8	1.5	1.5	1.7
Management, professional, and related	0.0	3.0	2.8	2.7	2.9	3.0
Management, business, and financial	0.0	3.9	3.0	2.7	3.9	3.8
Professional and related	0.0	4.3	3.7	3.5	3.5	4.0
Service	(⁴)	3.5	4.3	—	3.3	3.7
Protective service	(⁴)	—	—	—	5.3	5.3
Sales and office	(⁴)	2.5	2.9	1.8	1.4	1.7
Sales and related	0.0	3.6	4.2	3.1	3.0	—
Office and administrative support	(⁴)	2.9	3.5	2.2	1.7	2.1
Natural resources, construction, and maintenance	(⁴)	5.8	3.1	1.8	2.8	—
Construction, extraction, farming, fishing, and forestry	0.0	—	—	—	6.4	—
Installation, maintenance, and repair	0.0	4.9	4.2	2.4	3.0	4.3
Production, transportation, and material moving	(⁴)	3.3	3.6	2.6	—	—
Production	(⁴)	4.1	4.3	3.4	—	—
Transportation and material moving	0.0	5.1	4.4	3.0	—	—
Full time	0.0	1.9	1.9	1.6	1.6	1.8
Part time	0.0	3.6	3.2	1.8	3.0	—
Union	0.0	5.2	4.5	—	—	—
Nonunion	(⁴)	1.8	1.9	1.5	1.6	1.8
Average wage within the following categories ⁵ :						
Lowest 25 percent	0.0	2.6	3.9	—	3.4	—
Lowest 10 percent	0.0	7.2	3.4	—	—	—
Second 25 percent	(⁴)	3.1	2.4	1.3	3.0	—
Third 25 percent	0.0	2.2	2.4	1.9	1.3	1.9
Highest 25 percent	0.0	2.8	3.1	2.9	2.4	2.9
Highest 10 percent	(⁴)	5.0	5.2	5.2	4.3	—
Establishment characteristic						
Goods-producing industries	(⁴)	3.1	3.7	2.6	2.9	3.3
Construction	0.0	5.7	—	—	5.0	—
Manufacturing	(⁴)	3.4	4.1	2.9	3.0	3.6
Service-providing industries	(⁴)	2.1	2.0	1.7	1.7	2.0
Trade, transportation, and utilities	0.0	2.1	2.7	2.9	2.2	2.5
Wholesale trade	0.0	5.9	6.0	6.6	4.7	—
Retail trade	0.0	2.8	2.8	—	3.4	3.3
Transportation and warehousing	0.0	10.1	7.2	—	5.8	6.3
Utilities	0.0	10.2	—	—	—	—
Information	0.0	6.4	5.7	—	2.8	4.2
Financial activities	0.0	3.6	2.7	2.5	2.3	2.3
Finance and insurance	0.0	4.1	2.7	2.7	1.5	1.8
Credit intermediation and related activities ..	0.0	5.5	4.9	—	1.7	2.0
Insurance carriers and related activities	0.0	7.1	4.2	5.2	2.1	3.4
Professional and business services	0.0	6.1	7.0	6.1	5.7	—
Professional and technical services	(⁴)	6.3	9.2	—	—	—
Education and health services	0.0	4.9	4.1	—	3.9	5.0
Educational services	(⁴)	5.6	—	—	—	—
Junior colleges, colleges, and universities ...	(⁴)	5.3	—	—	7.4	8.1
Health care and social assistance	0.0	5.3	4.4	—	4.1	5.4

See footnotes at end of table.

Table 7. Standard errors for savings and thrift plans: Summary of provisions,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers	0.0	3.3	—	—	—	—
1 to 49 workers	0.0	3.5	2.8	—	—	—
50 to 99 workers	0.0	5.9	—	—	3.6	—
100 workers or more	(⁴)	2.3	2.5	2.2	1.9	2.1
100 to 499 workers	0.0	3.4	3.7	3.3	2.3	2.8
500 workers or more	0.0	3.3	3.3	2.6	2.4	2.6
Geographic area						
New England	0.0	5.5	7.8	—	5.1	—
Middle Atlantic	(⁴)	3.9	3.8	1.3	5.4	6.1
South Atlantic	0.0	3.6	3.2	3.3	3.7	3.8
East South Central	0.0	6.0	8.1	—	4.6	3.5
West South Central	0.0	5.0	6.0	4.1	3.7	4.7
East North Central	(⁴)	6.2	3.5	2.2	2.6	2.4
West North Central	0.0	3.6	8.9	1.9	5.1	7.6
Mountain	0.0	6.2	3.7	—	3.1	4.4
Pacific	0.0	6.3	6.2	6.9	3.9	3.8

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined. For example, in 2012, 43 percent of all workers had a post-tax contribution. The remaining 57 percent either did not have the provision or information on the provision was not available.

² Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

³ The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

⁴ Less than 0.05.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 8. Savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	Automatic enrollment available	With automatic enrollment								No automatic enrollment available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings					Other default contribution ²	Default contribution not determinable		
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
Worker characteristic												
All workers	100	32	30	2.0	–	3.0	3.0	5.0	–	2	56	12
Management, professional, and related	100	31	30	2.0	2.0	3.0	3.0	5.0	–	2	55	14
Management, business, and financial	100	32	30	2.0	–	3.0	–	5.5	–	2	54	14
Professional and related	100	31	30	–	2.0	3.0	3.0	4.0	–	1	55	14
Service	100	23	23	–	–	3.0	3.0	–	–	(³)	74	3
Protective service	100	–	–	–	–	–	–	–	–	–	60	–
Sales and office	100	32	30	2.0	–	3.0	3.0	5.0	–	2	59	9
Sales and related	100	31	26	–	–	3.0	–	–	–	5	61	7
Office and administrative support	100	33	31	2.0	–	3.0	3.0	–	–	1	57	10
Natural resources, construction, and maintenance	100	26	25	–	3.0	3.0	3.0	5.0	–	1	61	13
Construction, extraction, farming, fishing, and forestry	100	–	–	–	–	–	–	–	–	–	77	–
Installation, maintenance, and repair	100	32	31	–	3.0	3.0	3.0	5.0	–	1	56	12
Production, transportation, and material moving	100	40	39	2.0	3.0	3.0	4.0	5.0	–	1	45	14
Production	100	48	46	–	3.0	3.0	4.0	5.0	–	2	38	14
Transportation and material moving	100	28	27	1.0	–	3.0	–	6.0	–	1	57	15
Full time	100	33	31	2.0	–	3.0	3.0	5.0	–	2	55	12
Part time	100	21	21	1.0	–	–	3.0	4.0	–	(³)	72	6
Union	100	30	30	–	3.0	–	–	6.0	–	–	58	12
Nonunion	100	32	31	2.0	–	3.0	3.0	5.0	–	2	56	12
Average wage within the following categories ⁴ :												
Lowest 25 percent	100	15	14	–	2.0	–	3.0	4.0	–	2	73	12
Lowest 10 percent	100	15	15	–	–	4.0	–	6.0	–	–	79	6
Second 25 percent	100	27	26	–	–	3.0	3.0	4.0	–	1	60	13
Third 25 percent	100	38	36	2.0	3.0	3.0	–	5.0	–	2	52	11
Highest 25 percent	100	36	34	2.0	–	3.0	–	5.0	–	2	53	11
Highest 10 percent	100	37	35	2.0	–	3.0	–	5.0	–	2	50	13
Establishment characteristic												
Goods-producing industries	100	46	44	2.0	3.0	3.0	3.0	5.0	–	1	43	12
Construction	100	–	–	–	–	–	–	–	–	–	–	–
Manufacturing	100	51	50	2.0	3.0	3.0	3.0	5.0	–	2	39	9
Service-providing industries	100	29	27	–	2.0	3.0	3.0	5.0	–	2	59	12
Trade, transportation, and utilities	100	29	26	–	3.0	3.0	4.0	–	–	3	61	10
Wholesale trade	100	45	38	–	3.0	–	4.0	6.0	–	7	39	17
Retail trade	100	18	15	1.0	–	3.0	3.0	4.0	–	2	77	5
Transportation and warehousing	100	38	38	1.0	–	3.0	3.0	–	–	–	56	6
Utilities	100	–	–	–	–	–	–	–	–	–	–	–
Information	100	34	26	2.0	2.0	3.0	3.0	3.0	–	9	65	(³)
Financial activities	100	43	41	–	3.0	3.0	4.0	5.0	–	2	47	10
Finance and insurance	100	41	39	3.0	3.0	3.0	5.0	6.0	–	2	49	10
Credit intermediation and related activities ..	100	28	28	2.0	3.0	3.0	3.0	–	–	–	61	11
Insurance carriers and related activities	100	61	57	3.0	3.0	3.0	5.0	6.0	–	4	30	9
Professional and business services	100	33	33	2.0	–	3.0	3.0	4.0	–	–	50	17
Professional and technical services	100	39	39	2.0	–	3.0	–	–	–	–	41	19
Education and health services	100	18	17	1.0	–	2.0	–	–	–	(³)	69	13
Educational services	100	–	–	–	–	–	–	–	–	–	58	–
Junior colleges, colleges, and universities ...	100	–	–	–	–	–	–	–	–	–	–	–
Health care and social assistance	100	17	17	1.0	–	2.0	3.0	–	–	(³)	70	13

See footnotes at end of table.

Table 8. Savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Other default contribution ²	Default contribution not determinable	No automatic enrollment available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings									
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
1 to 99 workers	100	—	—	—	—	—	—	—	—	—	—	—	
1 to 49 workers	100	21	19	—	3.0	3.0	4.0	5.0	—	2	60	19	
50 to 99 workers	100	—	—	—	—	—	—	—	—	—	—	—	
100 workers or more	100	38	36	2.0	—	3.0	3.0	5.0	—	2	55	7	
100 to 499 workers	100	37	35	—	—	3.0	3.0	5.0	—	2	56	7	
500 workers or more	100	39	38	2.0	3.0	3.0	3.0	5.0	—	2	54	7	
Geographic area													
New England	100	39	31	1.0	—	—	3.0	—	—	8	48	13	
Middle Atlantic	100	29	28	2.0	—	3.0	—	6.0	—	1	54	17	
South Atlantic	100	24	22	2.0	3.0	3.0	3.0	5.0	—	2	62	15	
East South Central	100	41	41	2.0	3.0	3.0	—	4.0	—	—	53	6	
West South Central	100	32	29	2.0	3.0	3.0	—	6.0	—	3	58	10	
East North Central	100	33	31	—	3.0	3.0	—	5.0	—	1	58	9	
West North Central	100	38	38	2.0	—	3.0	3.0	4.0	—	(³)	44	18	
Mountain	100	28	26	—	—	3.0	4.0	6.0	—	2	63	9	
Pacific	100	38	37	2.0	2.0	3.0	3.0	4.0	—	1	57	5	

¹ The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

² Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 8. Standard errors for savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2013

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution ²	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings									
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
Worker characteristic												
All workers	1.8	1.9	0.0	—	0.0	0.2	0.4	—	0.3	1.9	1.5	
Management, professional, and related	2.8	2.8	0.0	0.5	0.0	0.2	0.6	—	0.3	3.4	2.5	
Management, business, and financial	3.0	3.0	0.0	0.0	0.0	—	0.9	—	0.5	3.7	3.4	
Professional and related	3.7	3.7	—	0.0	0.0	0.0	0.5	—	0.4	4.1	3.2	
Service	4.3	4.3	—	—	0.2	0.0	—	—	0.3	4.3	0.9	
Protective service	—	—	—	—	—	—	—	—	—	15.2	—	
Sales and office	2.9	3.1	0.5	—	0.0	0.8	1.2	—	0.8	2.2	1.8	
Sales and related	4.2	4.8	—	—	0.0	—	—	—	1.8	4.2	2.0	
Office and administrative support	3.5	3.6	0.0	—	0.0	0.4	—	—	0.5	3.0	2.6	
Natural resources, construction, and maintenance	3.1	3.1	—	0.0	0.0	0.5	0.6	—	0.4	4.1	2.7	
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	—	—	—	8.9	—	
Installation, maintenance, and repair	4.2	4.2	—	0.0	0.0	0.0	0.9	—	0.5	4.2	2.5	
Production, transportation, and material moving	3.6	3.6	0.3	0.0	0.0	1.2	0.7	—	0.6	3.3	3.0	
Production	4.3	4.5	—	0.0	0.0	1.2	1.1	—	0.8	3.5	3.7	
Transportation and material moving	4.4	4.4	0.0	—	0.0	—	1.7	—	0.5	5.4	4.1	
Full time	1.9	1.9	0.0	—	0.0	0.3	0.3	—	0.4	1.9	1.6	
Part time	3.2	3.2	0.0	—	—	0.0	0.8	—	0.1	3.3	2.1	
Union	4.5	4.5	—	0.0	—	—	0.4	—	—	4.1	2.8	
Nonunion	1.9	2.0	0.0	—	0.0	0.0	1.2	—	0.4	2.0	1.6	
Average wage within the following categories ³ :												
Lowest 25 percent	3.9	3.6	—	0.0	—	0.9	0.6	—	1.2	3.6	3.3	
Lowest 10 percent	3.4	3.4	—	—	1.0	—	0.0	—	—	6.0	4.4	
Second 25 percent	2.4	2.4	—	—	0.0	0.0	0.0	—	0.2	3.7	3.2	
Third 25 percent	2.4	2.4	0.0	0.0	0.0	—	0.2	—	0.5	2.3	2.3	
Highest 25 percent	3.1	3.1	0.0	—	0.0	—	0.6	—	0.6	2.9	1.3	
Highest 10 percent	5.2	5.2	0.0	—	0.0	—	0.9	—	1.1	4.8	2.5	
Establishment characteristic												
Goods-producing industries	3.7	3.7	0.0	0.0	0.0	0.8	0.5	—	0.7	2.8	2.8	
Construction	—	—	—	—	—	—	—	—	—	—	—	
Manufacturing	4.1	4.1	0.0	0.0	0.0	0.5	0.7	—	0.9	3.3	2.9	
Service-providing industries	2.0	2.1	—	0.5	0.0	0.4	0.9	—	0.4	2.2	1.8	
Trade, transportation, and utilities	2.7	2.9	—	0.5	0.0	0.7	—	—	0.8	2.9	1.9	
Wholesale trade	6.0	6.3	—	0.0	—	0.0	1.0	—	3.2	6.2	3.8	
Retail trade	2.8	2.5	0.0	—	0.0	0.0	0.0	—	1.0	2.8	1.2	
Transportation and warehousing	7.2	7.2	0.0	—	0.0	0.3	—	—	—	7.9	5.0	
Utilities	—	—	—	—	—	—	—	—	—	—	—	
Information	5.7	5.1	0.0	0.0	0.7	0.0	0.0	—	3.6	5.6	0.4	
Financial activities	2.7	2.7	—	0.0	0.0	0.8	1.3	—	0.5	2.7	1.6	
Finance and insurance	2.7	2.5	0.8	0.0	0.0	0.8	0.9	—	0.6	2.8	1.7	
Credit intermediation and related activities ..	4.9	4.9	0.3	0.0	0.0	0.5	—	—	—	4.7	2.5	
Insurance carriers and related activities	4.2	4.1	0.0	0.0	0.0	0.6	0.5	—	0.8	5.5	3.5	
Professional and business services	7.0	7.0	0.0	—	0.0	0.3	0.3	—	—	6.7	5.4	
Professional and technical services	9.2	9.2	0.0	—	0.0	—	—	—	—	9.2	5.4	
Education and health services	4.1	4.1	0.0	—	0.0	—	—	—	0.5	5.2	4.1	
Educational services	—	—	—	—	—	—	—	—	—	8.5	—	
Junior colleges, colleges, and universities ...	—	—	—	—	—	—	—	—	—	—	—	
Health care and social assistance	4.4	4.4	0.0	—	0.0	0.8	—	—	0.5	5.7	4.4	

See footnotes at end of table.

Table 8. Standard errors for savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution ²	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings									
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
1 to 99 workers	—	—	—	—	—	—	—	—	—	—	—	
1 to 49 workers	2.8	2.7	—	0.0	0.0	0.2	1.1	—	0.6	3.8	3.6	
50 to 99 workers	—	—	—	—	—	—	—	—	—	—	—	
100 workers or more	2.5	2.7	0.5	—	0.0	0.0	0.5	—	0.5	2.4	1.3	
100 to 499 workers	3.7	3.8	—	—	0.0	0.7	0.5	—	0.7	3.5	1.4	
500 workers or more	3.3	3.5	0.4	0.9	0.0	0.0	1.3	—	0.6	3.4	2.2	
Geographic area												
New England	7.8	8.3	0.0	—	—	0.0	—	—	1.9	10.0	4.8	
Middle Atlantic	3.8	3.7	0.0	—	0.0	—	0.8	—	0.6	3.5	5.6	
South Atlantic	3.2	4.0	0.0	0.0	0.0	0.0	1.0	—	1.1	5.7	3.8	
East South Central	8.1	8.1	0.0	0.5	0.0	—	0.0	—	—	7.0	1.7	
West South Central	6.0	6.1	0.0	0.2	0.0	—	0.0	—	1.3	3.5	3.9	
East North Central	3.5	3.7	—	0.0	0.0	—	0.3	—	0.5	3.5	1.0	
West North Central	8.9	8.8	0.0	—	0.0	0.0	0.0	—	0.1	6.3	10.7	
Mountain	3.7	1.8	—	—	0.0	0.7	0.7	—	2.3	2.5	5.1	
Pacific	6.2	6.3	0.0	0.3	0.0	0.9	0.0	—	0.4	6.3	1.0	

¹ The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

² Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories

were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 9. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	32	33	50	60	100	100	56	12
Management, professional, and related	100	31	33	50	50	100	100	55	14
Management, business, and financial	100	32	33	50	50	100	100	54	14
Professional and related	100	31	—	—	50	100	100	55	14
Service	100	23	—	—	100	100	100	74	3
Protective service	100	—	—	—	—	—	—	60	—
Sales and office	100	32	38	50	60	100	100	59	9
Sales and related	100	31	50	50	60	100	100	61	7
Office and administrative support	100	33	33	50	60	100	100	57	10
Natural resources, construction, and maintenance	100	26	44	50	67	100	—	61	13
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	77	—
Installation, maintenance, and repair	100	32	44	50	56	—	100	56	12
Production, transportation, and material moving	100	40	—	50	56	67	100	45	14
Production	100	48	50	50	50	67	—	38	14
Transportation and material moving	100	28	33	—	60	100	100	57	15
Full time	100	33	33	50	60	100	100	55	12
Part time	100	21	20	—	—	60	—	72	6
Union	100	30	33	50	67	100	100	58	12
Nonunion	100	32	33	50	56	100	100	56	12
Average wage within the following categories ² :									
Lowest 25 percent	100	15	—	—	60	67	67	73	12
Lowest 10 percent	100	15	—	—	—	—	—	79	6
Second 25 percent	100	27	33	50	50	—	100	60	13
Third 25 percent	100	38	44	50	60	100	100	52	11
Highest 25 percent	100	36	33	50	50	100	100	53	11
Highest 10 percent	100	37	—	50	60	100	100	50	13
Establishment characteristic									
Goods-producing industries	100	46	50	50	50	67	100	43	12
Construction	100	—	—	—	—	—	—	—	—
Manufacturing	100	51	—	50	50	56	100	39	9
Service-providing industries	100	29	33	50	60	100	100	59	12
Trade, transportation, and utilities	100	29	33	50	67	—	100	61	10
Wholesale trade	100	45	—	67	67	—	100	39	17
Retail trade	100	18	—	67	—	100	100	77	5
Transportation and warehousing	100	38	—	—	60	60	—	56	6
Utilities	100	—	—	—	—	—	—	—	—
Information	100	34	44	44	60	75	75	65	(³)
Financial activities	100	43	50	50	—	100	100	47	10
Finance and insurance	100	41	50	50	50	100	100	49	10
Credit intermediation and related activities ..	100	28	50	50	50	60	—	61	11
Insurance carriers and related activities	100	61	40	50	100	100	100	30	9
Professional and business services	100	33	50	50	60	—	100	50	17
Professional and technical services	100	39	50	—	—	100	100	41	19
Education and health services	100	18	20	—	—	100	100	69	13
Educational services	100	—	—	—	—	—	—	58	—
Junior colleges, colleges, and universities ...	100	—	—	—	—	—	—	—	—
Health care and social assistance	100	17	20	—	33	—	100	70	13

See footnotes at end of table.

Table 9. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	—	—	—	—	—	—	—	—
1 to 49 workers	100	21	50	50	67	—	100	60	19
50 to 99 workers	100	—	—	—	—	—	—	—	—
100 workers or more	100	38	33	50	56	100	100	55	7
100 to 499 workers	100	37	—	50	56	—	100	56	7
500 workers or more	100	39	33	50	50	100	100	54	7
Geographic area									
New England	100	39	20	20	—	50	—	48	13
Middle Atlantic	100	29	44	50	100	100	100	54	17
South Atlantic	100	24	50	50	60	100	100	62	15
East South Central	100	41	—	50	60	67	—	53	6
West South Central	100	32	—	50	50	60	—	58	10
East North Central	100	33	40	50	56	—	100	58	9
West North Central	100	38	33	—	50	—	100	44	18
Mountain	100	28	—	—	—	—	100	63	9
Pacific	100	38	50	50	75	100	100	57	5

¹ The percentage is determined by the ratio of the default enrollment amount to the maximum employee contribution matched by the employer, for those plans that specify both values.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

³ Less than 0.5.

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/glossary20132014.htm.

Table 9. Standard errors for savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2013

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.8	1.5	0.0	6.5	10.5	0.0	1.9	1.5
Management, professional, and related	2.8	8.9	11.0	10.1	0.0	0.0	3.4	2.5
Management, business, and financial	3.0	8.3	0.0	11.2	9.1	0.0	3.7	3.4
Professional and related	3.7	–	–	11.4	9.8	0.0	4.1	3.2
Service	4.3	–	–	29.6	0.0	0.0	4.3	0.9
Protective service	–	–	–	–	–	–	15.2	–
Sales and office	2.9	5.8	0.0	4.0	16.6	0.0	2.2	1.8
Sales and related	4.2	4.3	0.0	13.4	22.2	0.0	4.2	2.0
Office and administrative support	3.5	6.1	1.0	5.4	23.9	0.0	3.0	2.6
Natural resources, construction, and maintenance	3.1	2.9	0.0	18.1	15.1	–	4.1	2.7
Construction, extraction, farming, fishing, and forestry	–	–	–	–	–	–	8.9	–
Installation, maintenance, and repair	4.2	1.0	1.0	13.7	–	0.0	4.2	2.5
Production, transportation, and material moving	3.6	–	0.0	5.9	4.0	0.0	3.3	3.0
Production	4.3	0.0	0.0	4.4	3.8	–	3.5	3.7
Transportation and material moving	4.4	0.0	–	7.5	14.9	0.0	5.4	4.1
Full time	1.9	6.2	0.0	3.6	0.0	0.0	1.9	1.6
Part time	3.2	1.6	–	–	14.1	–	3.3	2.1
Union	4.5	6.5	3.3	8.5	17.6	0.0	4.1	2.8
Nonunion	1.9	2.0	0.0	7.0	14.6	0.0	2.0	1.6
Average wage within the following categories ² :								
Lowest 25 percent	3.9	–	–	12.3	0.0	11.1	3.6	3.3
Lowest 10 percent	3.4	–	–	–	–	–	6.0	4.4
Second 25 percent	2.4	7.7	0.0	7.5	–	0.0	3.7	3.2
Third 25 percent	2.4	7.2	0.0	6.1	0.0	0.0	2.3	2.3
Highest 25 percent	3.1	8.4	6.3	8.8	21.7	0.0	2.9	1.3
Highest 10 percent	5.2	–	0.0	10.1	25.4	0.0	4.8	2.5
Establishment characteristic								
Goods-producing industries	3.7	11.2	0.0	0.0	13.2	0.0	2.8	2.8
Construction	–	–	–	–	–	–	–	–
Manufacturing	4.1	–	0.0	0.0	11.1	6.1	3.3	2.9
Service-providing industries	2.0	1.5	2.7	3.6	0.0	0.0	2.2	1.8
Trade, transportation, and utilities	2.7	6.9	10.4	8.1	–	0.0	2.9	1.9
Wholesale trade	6.0	–	14.8	0.0	–	0.0	6.2	3.8
Retail trade	2.8	–	3.0	–	22.8	0.0	2.8	1.2
Transportation and warehousing	7.2	–	–	7.3	7.3	–	7.9	5.0
Utilities	–	–	–	–	–	–	–	–
Information	5.7	0.0	5.2	13.7	19.4	0.0	5.6	0.4
Financial activities	2.7	2.6	0.0	–	0.0	0.0	2.7	1.6
Finance and insurance	2.7	7.7	0.0	10.3	0.0	0.0	2.8	1.7
Credit intermediation and related activities ..	4.9	0.0	0.0	0.0	6.4	–	4.7	2.5
Insurance carriers and related activities	4.2	3.4	3.2	21.0	0.0	0.0	5.5	3.5
Professional and business services	7.0	0.0	0.0	1.7	–	0.0	6.7	5.4
Professional and technical services	9.2	0.0	–	–	9.1	0.0	9.2	5.4
Education and health services	4.1	0.0	–	–	23.7	0.0	5.2	4.1
Educational services	–	–	–	–	–	–	8.5	–
Junior colleges, colleges, and universities ...	–	–	–	–	–	–	–	–
Health care and social assistance	4.4	0.0	–	5.5	–	0.0	5.7	4.4

See footnotes at end of table.

Table 9. Standard errors for savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	—	—	—	—	—	—	—	—
1 to 49 workers	2.8	0.0	3.2	3.8	—	0.0	3.8	3.6
50 to 99 workers	—	—	—	—	—	—	—	—
100 workers or more	2.5	3.7	2.9	7.1	7.9	0.0	2.4	1.3
100 to 499 workers	3.7	—	0.0	7.1	—	0.0	3.5	1.4
500 workers or more	3.3	0.0	9.9	12.6	0.0	0.0	3.4	2.2
Geographic area								
New England	7.8	3.8	3.4	—	4.1	—	10.0	4.8
Middle Atlantic	3.8	6.3	10.0	8.6	0.0	0.0	3.5	5.6
South Atlantic	3.2	0.0	0.0	14.8	23.6	0.0	5.7	3.8
East South Central	8.1	—	0.0	7.1	0.0	—	7.0	1.7
West South Central	6.0	—	9.3	0.0	8.1	—	3.5	3.9
East North Central	3.5	10.7	0.0	1.5	—	0.0	3.5	1.0
West North Central	8.9	7.0	—	2.9	—	0.0	6.3	10.7
Mountain	3.7	—	—	—	—	0.0	2.5	5.1
Pacific	6.2	6.6	0.0	18.2	0.0	0.0	6.3	1.0

¹ The percentage is determined by the ratio of the default enrollment amount to the maximum employee contribution matched by the employer, for those plans that specify both values.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using

data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 10. Savings and thrift plans: Automatic escalation features, private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	Automatic escalation available	Automatic escalation features ¹				Automatic escalation not available	Not determinable
			Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
Worker characteristic								
All workers	100	43	26	3	30	6.0	49	8
Management, professional, and related	100	50	29	—	29	6.0	41	9
Management, business, and financial	100	52	29	3	37	7.0	41	7
Professional and related	100	49	28	2	22	6.0	41	10
Service	100	—	—	—	—	—	77	—
Protective service	100	—	—	—	—	—	—	—
Sales and office	100	36	25	3	30	6.0	57	7
Sales and related	100	33	—	—	—	—	61	6
Office and administrative support	100	38	27	—	34	6.0	55	8
Natural resources, construction, and maintenance	100	38	25	3	31	8.0	60	2
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	—
Installation, maintenance, and repair	100	40	27	3	33	8.0	57	2
Production, transportation, and material moving	100	49	30	3	38	6.0	42	9
Production	100	52	34	3	38	6.0	37	11
Transportation and material moving	100	41	—	—	39	6.0	57	2
Full time	100	44	27	3	31	6.0	48	8
Part time	100	29	—	—	—	—	66	5
Union	100	43	—	—	—	—	48	9
Nonunion	100	43	26	3	30	6.0	49	7
Average wage within the following categories ² :								
Lowest 25 percent	100	40	—	—	—	—	58	2
Lowest 10 percent	100	—	—	—	—	—	80	—
Second 25 percent	100	33	24	3	26	6.0	62	6
Third 25 percent	100	41	25	3	36	6.0	51	8
Highest 25 percent	100	51	29	—	29	6.0	40	9
Highest 10 percent	100	58	29	—	30	6.0	37	5
Establishment characteristic								
Goods-producing industries	100	49	38	3	36	—	41	9
Manufacturing	100	52	41	3	39	—	38	10
Service-providing industries	100	41	22	3	28	6.0	52	7
Trade, transportation, and utilities	100	47	19	3	41	6.0	47	6
Wholesale trade	100	52	—	—	42	6.0	42	6
Retail trade	100	—	—	—	—	—	62	—
Transportation and warehousing	100	—	—	—	—	—	—	—
Financial activities	100	27	—	—	20	10.0	68	5
Finance and insurance	100	32	—	—	24	10.0	62	6
Credit intermediation and related activities ..	100	—	—	—	—	—	77	—
Insurance carriers and related activities	100	33	—	—	26	10.0	56	11
Professional and business services	100	71	—	—	37	6.0	—	—
Professional and technical services	100	80	—	—	—	—	—	—
Education and health services	100	—	—	—	—	—	81	—
Educational services	100	—	—	—	—	—	—	—
Health care and social assistance	100	—	—	—	—	—	82	—

See footnotes at end of table.

Table 10. Savings and thrift plans: Automatic escalation features, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	Automatic escalation available	Automatic escalation features ¹				Automatic escalation not available	Not determinable
			Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
1 to 99 workers:								
1 to 49 workers	100	—	13	—	—	—	58	—
100 workers or more	100	47	29	3	32	6.0	47	6
100 to 499 workers	100	50	28	—	34	6.0	45	5
500 workers or more	100	43	30	3	30	6.0	49	8
Geographic area								
New England	100	—	—	—	—	—	53	—
Middle Atlantic	100	19	13	—	—	—	71	10
South Atlantic	100	58	—	—	36	8.5	36	6
West South Central	100	43	—	—	28	6.0	55	1
East North Central	100	41	39	3	41	6.0	50	9
West North Central	100	27	16	—	23	6.0	62	11
Mountain	100	—	—	—	—	—	—	11
Pacific	100	64	—	—	33	—	31	4

¹ The sum of the individual components may exceed the total because some workers may be in plans in which employee contribution is escalated based on both years of service and as a specified percent of earnings.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee

Compensation - March 2013."

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/glossary20132014.htm.

Table 10. Standard errors for savings and thrift plans: Automatic escalation features, private industry workers, National Compensation Survey, 2013

Characteristics	Automatic escalation available	Automatic escalation features ¹				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
Worker characteristic							
All workers	3.3	2.9	0.0	2.7	0.0	3.4	1.3
Management, professional, and related	5.5	4.4	—	3.8	0.7	5.2	1.9
Management, business, and financial	4.9	4.4	0.9	4.8	1.9	4.5	1.6
Professional and related	7.8	6.3	0.3	4.5	0.0	7.3	3.0
Service	—	—	—	—	—	8.2	—
Protective service	—	—	—	—	—	—	—
Sales and office	4.3	4.3	0.5	4.3	0.0	4.3	1.8
Sales and related	6.0	—	—	—	—	6.0	3.4
Office and administrative support	5.5	4.9	—	5.3	0.0	5.4	2.1
Natural resources, construction, and maintenance	5.9	4.0	0.0	5.6	1.2	6.0	1.0
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	—
Installation, maintenance, and repair	6.0	4.1	0.0	5.7	1.6	6.1	1.1
Production, transportation, and material moving	5.6	5.0	0.0	5.2	0.0	6.1	2.9
Production	6.4	5.5	0.0	6.2	0.9	6.8	3.9
Transportation and material moving	7.9	—	—	7.9	0.0	7.8	1.0
Full time	3.3	3.1	0.0	2.8	0.0	3.4	1.4
Part time	8.4	—	—	—	—	8.8	3.5
Union	10.2	—	—	—	—	9.7	1.9
Nonunion	3.3	3.1	0.0	2.6	0.0	3.4	1.4
Average wage within the following categories ² :							
Lowest 25 percent	11.7	—	—	—	—	11.7	1.6
Lowest 10 percent	—	—	—	—	—	10.0	—
Second 25 percent	3.9	3.9	0.0	3.8	0.0	4.0	1.6
Third 25 percent	4.0	3.7	0.0	3.8	0.8	4.2	1.8
Highest 25 percent	5.1	4.5	—	4.0	0.4	4.8	1.9
Highest 10 percent	7.5	6.6	—	6.8	0.0	6.9	2.0
Establishment characteristic							
Goods-producing industries	5.0	4.9	0.0	4.7	—	5.9	2.6
Manufacturing	5.3	5.0	0.0	5.2	—	6.2	2.8
Service-providing industries	4.2	3.5	0.4	3.3	0.0	4.3	1.6
Trade, transportation, and utilities	6.6	3.2	0.0	7.8	0.0	6.2	1.2
Wholesale trade	11.1	—	—	11.8	0.0	10.5	5.0
Retail trade	—	—	—	—	—	10.0	—
Transportation and warehousing	—	—	—	—	—	—	—
Financial activities	5.9	—	—	5.3	0.0	7.5	3.9
Finance and insurance	6.2	—	—	6.0	0.0	8.0	4.6
Credit intermediation and related activities ..	—	—	—	—	—	8.5	—
Insurance carriers and related activities	7.0	—	—	7.2	2.2	9.8	8.7
Professional and business services	9.8	—	—	10.0	0.0	—	—
Professional and technical services	11.2	—	—	—	—	—	—
Education and health services	—	—	—	—	—	8.0	—
Educational services	—	—	—	—	—	—	—
Health care and social assistance	—	—	—	—	—	9.1	—

See footnotes at end of table.

Table 10. Standard errors for savings and thrift plans: Automatic escalation features, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Automatic escalation available	Automatic escalation features ¹				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
1 to 99 workers:							
1 to 49 workers	—	3.7	—	—	—	8.7	—
100 workers or more	3.9	3.6	0.0	3.2	0.0	3.8	1.5
100 to 499 workers	5.6	4.5	—	4.9	0.0	5.4	2.0
500 workers or more	5.0	4.8	0.0	5.1	0.6	5.2	2.2
Geographic area							
New England	—	—	—	—	—	13.0	—
Middle Atlantic	4.3	2.7	—	—	—	8.9	5.5
South Atlantic	8.0	—	—	5.6	1.9	6.6	3.8
West South Central	7.4	—	—	7.7	1.4	7.5	1.2
East North Central	7.1	8.1	0.0	7.1	0.0	9.0	2.8
West North Central	4.8	1.7	—	4.4	0.0	5.6	5.6
Mountain	—	—	—	—	—	—	8.3
Pacific	8.6	—	—	8.4	—	8.1	1.5

¹ The sum of the individual components may exceed the total because some workers may be in plans in which employee contribution is escalated based on both years of service and as a specified percent of earnings.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication,

"Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 11. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Worker characteristic										
All workers	100	57	25	50	50	75	85	42	-	-
Management, professional, and related	100	54	30	50	50	75	80	45	-	-
Management, business, and financial	100	64	30	50	50	75	75	35	-	-
Professional and related	100	47	25	50	50	75	80	52	-	-
Service	100	36	25	-	50	75	80	64	-	-
Protective service	100	64	50	50	75	80	90	-	-	-
Sales and office	100	65	30	50	50	75	85	34	-	-
Sales and related	100	67	-	50	50	50	75	33	-	-
Office and administrative support	100	64	30	50	50	75	85	34	-	-
Natural resources, construction, and maintenance	100	54	-	30	50	75	85	46	-	-
Construction, extraction, farming, fishing, and forestry	100	43	-	75	75	75	90	57	-	-
Installation, maintenance, and repair	100	58	-	30	50	-	85	42	-	-
Production, transportation, and material moving	100	57	25	50	50	75	85	43	-	-
Production	100	52	25	50	50	75	85	47	-	-
Transportation and material moving	100	65	25	50	-	80	86	35	-	-
Full time	100	57	25	50	50	75	85	42	-	-
Part time	100	58	-	50	50	75	80	42	-	-
Union	100	60	16	30	50	75	75	38	-	-
Nonunion	100	57	25	50	50	75	85	43	-	-
Average wage within the following categories ¹ :										
Lowest 25 percent	100	61	-	50	50	80	90	39	-	-
Lowest 10 percent	100	44	15	-	50	75	80	56	-	-
Second 25 percent	100	55	-	50	50	75	85	45	-	-
Third 25 percent	100	54	25	50	50	75	85	45	-	-
Highest 25 percent	100	60	25	50	50	75	75	39	-	-
Highest 10 percent	100	60	25	50	50	75	75	40	-	-
Establishment characteristic										
Goods-producing industries	100	58	25	-	50	75	85	42	-	-
Construction	100	-	-	-	-	-	-	74	-	-
Manufacturing	100	62	25	-	50	75	85	38	-	-
Service-providing industries	100	57	25	50	50	75	85	42	-	-
Trade, transportation, and utilities	100	64	-	50	50	75	80	35	-	-
Wholesale trade	100	61	-	50	-	75	85	39	-	-
Retail trade	100	67	-	50	50	50	80	33	-	-
Transportation and warehousing	100	63	35	40	50	75	85	35	-	-
Utilities	100	62	20	25	50	60	84	32	-	-
Information	100	83	-	25	50	50	60	-	-	-
Financial activities	100	62	30	50	50	75	80	34	-	-
Finance and insurance	100	65	30	50	50	75	80	30	-	-
Credit intermediation and related activities ..	100	65	50	50	50	60	75	34	-	-
Insurance carriers and related activities	100	62	25	50	50	75	80	27	-	-
Professional and business services	100	64	50	50	60	75	75	36	-	-
Professional and technical services	100	57	50	50	75	75	75	43	-	-
Education and health services	100	34	-	50	80	85	85	66	-	-
Educational services	100	14	25	-	75	80	95	86	-	-
Junior colleges, colleges, and universities ...	100	18	-	75	75	80	95	82	-	-
Health care and social assistance	100	36	-	-	80	85	85	64	-	-

See footnotes at end of table.

Table 11. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers	100	46	25	50	50	75	85	53	—	—
1 to 49 workers	100	47	25	50	50	75	85	53	—	—
50 to 99 workers	100	46	30	50	—	75	85	54	—	—
100 workers or more	100	63	25	50	50	75	80	36	—	—
100 to 499 workers	100	68	30	50	50	75	85	32	—	—
500 workers or more	100	57	25	50	50	75	80	41	—	—
Geographic area										
New England	100	60	25	—	50	—	75	40	—	—
Middle Atlantic	100	50	25	—	50	—	75	49	—	—
South Atlantic	100	57	25	50	50	75	85	42	—	—
East South Central	100	50	50	50	75	80	85	50	—	—
West South Central	100	65	30	50	50	75	80	34	—	—
East North Central	100	64	35	50	60	80	85	36	—	—
West North Central	100	49	—	50	50	75	90	51	—	—
Mountain	100	56	—	50	50	—	75	42	—	—
Pacific	100	55	30	50	50	75	75	43	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 11. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2013

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Worker characteristic									
All workers	2.1	0.0	0.0	0.0	0.0	2.6	2.1	-	-
Management, professional, and related	3.2	6.8	0.0	0.0	0.0	5.3	3.2	-	-
Management, business, and financial	3.9	5.6	0.0	0.0	15.4	2.6	3.9	-	-
Professional and related	4.3	6.0	0.0	6.1	0.0	7.0	4.3	-	-
Service	4.4	1.6	-	0.0	0.9	1.7	4.4	-	-
Protective service	13.0	0.0	7.9	15.1	10.8	8.4	-	-	-
Sales and office	2.5	7.3	0.0	0.0	0.0	0.0	2.4	-	-
Sales and related	3.6	-	0.0	0.0	0.0	4.4	3.6	-	-
Office and administrative support	3.5	4.7	0.0	0.0	5.5	0.0	3.5	-	-
Natural resources, construction, and maintenance	5.0	-	8.7	0.0	0.0	3.7	5.0	-	-
Construction, extraction, farming, fishing, and forestry	12.6	-	13.9	0.0	9.1	15.5	12.6	-	-
Installation, maintenance, and repair	4.9	-	6.0	0.0	-	5.0	4.9	-	-
Production, transportation, and material moving	3.7	0.0	4.8	5.2	6.1	0.0	3.7	-	-
Production	4.7	0.0	8.8	4.5	0.0	0.0	4.7	-	-
Transportation and material moving	5.0	6.9	4.1	-	0.0	6.2	5.0	-	-
Full time	2.3	0.0	0.0	0.0	0.0	1.3	2.3	-	-
Part time	3.1	-	0.0	0.0	2.0	0.0	3.1	-	-
Union	4.9	2.4	4.5	10.6	20.4	4.4	4.8	-	-
Nonunion	2.2	3.5	0.0	0.0	0.0	1.3	2.2	-	-
Average wage within the following categories ¹ :									
Lowest 25 percent	4.0	-	0.0	0.0	5.2	7.9	4.0	-	-
Lowest 10 percent	6.0	4.3	-	0.0	7.1	0.0	6.0	-	-
Second 25 percent	3.9	-	0.0	0.0	4.8	0.0	3.9	-	-
Third 25 percent	2.7	0.0	0.0	0.0	0.0	1.6	2.7	-	-
Highest 25 percent	2.9	0.0	0.0	0.0	0.0	4.9	2.9	-	-
Highest 10 percent	4.4	4.0	0.0	0.0	2.9	5.6	4.3	-	-
Establishment characteristic									
Goods-producing industries	3.3	0.0	-	0.0	14.7	0.0	3.3	-	-
Construction	-	-	-	-	-	-	8.7	-	-
Manufacturing	4.0	0.0	-	0.0	19.0	1.8	4.0	-	-
Service-providing industries	2.6	5.1	0.0	0.0	0.0	3.7	2.5	-	-
Trade, transportation, and utilities	2.5	-	0.0	0.0	0.0	0.0	2.4	-	-
Wholesale trade	5.2	-	0.0	-	1.6	7.2	5.2	-	-
Retail trade	3.4	-	0.0	0.0	0.0	1.3	3.4	-	-
Transportation and warehousing	7.7	5.8	3.2	0.0	6.6	7.6	7.7	-	-
Utilities	8.7	0.0	6.9	9.0	13.3	2.8	8.2	-	-
Information	5.6	-	6.3	0.0	0.0	7.6	-	-	-
Financial activities	3.2	8.0	0.0	0.0	0.0	1.3	3.5	-	-
Finance and insurance	2.6	4.1	0.0	0.0	0.0	2.0	3.2	-	-
Credit intermediation and related activities ..	3.0	14.4	0.0	0.0	11.2	2.4	3.2	-	-
Insurance carriers and related activities	5.3	5.7	0.0	0.0	0.0	0.0	6.6	-	-
Professional and business services	6.8	0.0	0.0	12.6	0.0	13.8	6.8	-	-
Professional and technical services	8.4	0.0	8.9	12.2	0.0	0.0	8.4	-	-
Education and health services	6.6	-	14.9	7.1	0.0	0.0	6.6	-	-
Educational services	3.6	0.0	-	12.9	0.0	14.7	3.6	-	-
Junior colleges, colleges, and universities ...	4.4	-	0.0	2.6	0.0	0.0	4.4	-	-
Health care and social assistance	7.2	-	-	7.6	0.0	0.0	7.2	-	-

See footnotes at end of table.

Table 11. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers	3.0	2.4	0.0	5.6	3.4	0.0	3.0	—	—
1 to 49 workers	3.5	0.9	0.0	6.8	2.7	0.0	3.5	—	—
50 to 99 workers	5.0	6.3	11.9	—	12.7	0.0	4.9	—	—
100 workers or more	2.5	2.0	0.0	0.0	0.0	4.7	2.5	—	—
100 to 499 workers	2.6	6.1	0.0	0.0	3.0	3.5	2.6	—	—
500 workers or more	4.5	0.0	11.0	0.0	0.0	6.8	4.5	—	—
Geographic area									
New England	4.6	6.0	—	0.0	—	0.0	4.6	—	—
Middle Atlantic	7.8	7.3	—	0.0	—	0.0	7.8	—	—
South Atlantic	5.7	0.0	3.2	0.0	0.0	1.6	5.8	—	—
East South Central	8.8	7.1	0.0	17.7	8.7	5.7	8.4	—	—
West South Central	2.9	6.9	0.0	0.0	12.1	4.9	2.6	—	—
East North Central	5.1	6.1	0.0	15.2	6.3	0.0	5.1	—	—
West North Central	9.4	—	0.0	0.0	0.0	14.9	9.2	—	—
Mountain	2.7	—	0.0	0.0	—	6.1	2.8	—	—
Pacific	4.5	7.6	0.0	0.0	0.0	7.8	4.4	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 12. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	Specified matching percent	Maximum employee contribution matched by employer					Other ¹	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	64	3	4	5	6	6	36	—
Management, professional, and related	100	66	3	4	5	6	6	34	—
Management, business, and financial	100	66	3	4	5	6	7	34	—
Professional and related	100	66	3	4	5	6	6	34	—
Service	100	64	3	4	5	6	6	36	—
Protective service	100	47	3	—	5	6	6	53	—
Sales and office	100	67	3	4	5	6	6	33	—
Sales and related	100	67	4	4	6	6	6	33	—
Office and administrative support	100	66	3	4	5	6	6	34	—
Natural resources, construction, and maintenance	100	68	—	4	6	6	6	32	—
Construction, extraction, farming, fishing, and forestry	100	70	3	—	4	—	6	30	—
Installation, maintenance, and repair	100	67	4	4	6	6	6	33	—
Production, transportation, and material moving	100	54	—	5	6	6	7	46	—
Production	100	56	4	5	6	6	8	44	—
Transportation and material moving	100	52	3	4	5	6	6	48	—
Full time	100	63	3	4	5	6	6	37	—
Part time	100	74	3	4	5	6	6	26	—
Union	100	69	3	5	6	6	6	31	—
Nonunion	100	64	3	4	5	6	6	36	—
Average wage within the following categories ² :									
Lowest 25 percent	100	69	3	4	5	6	6	31	—
Lowest 10 percent	100	71	—	4	4	6	6	29	—
Second 25 percent	100	63	3	4	5	6	6	37	—
Third 25 percent	100	63	3	4	5	6	6	37	—
Highest 25 percent	100	65	3	4	6	6	6	35	—
Highest 10 percent	100	60	3	4	5	6	7	40	—
Establishment characteristic									
Goods-producing industries	100	52	4	4	6	6	8	48	—
Construction	100	54	2	4	4	5	—	46	—
Manufacturing	100	51	4	5	6	6	8	49	—
Service-providing industries	100	67	3	4	5	6	6	33	—
Trade, transportation, and utilities	100	66	4	4	6	6	6	34	—
Wholesale trade	100	61	—	4	6	6	6	39	—
Retail trade	100	71	4	4	6	6	6	29	—
Transportation and warehousing	100	61	3	5	6	6	6	39	—
Utilities	100	62	—	6	6	6	8	38	—
Information	100	88	4	4	6	6	—	12	—
Financial activities	100	70	3	4	5	6	6	30	—
Finance and insurance	100	70	4	5	6	6	6	30	—
Credit intermediation and related activities ..	100	74	4	5	6	6	6	26	—
Insurance carriers and related activities	100	60	3	5	6	6	—	40	—
Professional and business services	100	53	—	4	5	6	6	47	—
Professional and technical services	100	55	3	4	5	6	7	45	—
Education and health services	100	75	3	4	5	6	6	25	—
Educational services	100	62	2	—	4	5	5	38	—
Junior colleges, colleges, and universities ...	100	62	—	4	5	5	—	38	—
Health care and social assistance	100	77	3	4	5	6	6	23	—

See footnotes at end of table.

Table 12. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	Specified matching percent	Maximum employee contribution matched by employer					Other ¹	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	70	3	4	5	6	6	30	—
1 to 49 workers	100	69	3	4	5	6	6	31	—
50 to 99 workers	100	72	—	3	4	6	6	28	—
100 workers or more	100	61	3	4	6	6	6	39	—
100 to 499 workers	100	59	4	5	6	6	6	41	—
500 workers or more	100	64	3	4	6	6	6	36	—
Geographic area									
New England	100	60	4	5	6	6	6	40	—
Middle Atlantic	100	72	—	4	5	6	6	28	—
South Atlantic	100	66	3	4	5	6	6	34	—
East South Central	100	73	3	4	6	6	6	27	—
West South Central	100	68	—	4	6	6	6	32	—
East North Central	100	64	3	4	5	6	6	36	—
West North Central	100	64	4	4	6	6	6	36	—
Mountain	100	54	—	4	5	6	6	46	—
Pacific	100	55	3	4	5	6	8	45	—

¹ Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 12. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2013

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other ¹	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.6	0.0	0.0	0.5	0.0	0.0	1.6	—
Management, professional, and related	2.6	0.0	0.0	0.0	0.0	0.2	2.6	—
Management, business, and financial	3.3	0.2	0.0	1.0	0.0	1.4	3.3	—
Professional and related	3.6	0.8	0.0	0.0	0.0	0.0	3.6	—
Service	4.2	0.0	0.0	1.2	0.0	0.0	4.2	—
Protective service	12.8	0.0	—	1.1	0.0	0.0	12.8	—
Sales and office	2.5	0.0	0.0	0.9	0.0	0.0	2.5	—
Sales and related	4.0	0.3	0.3	0.0	0.0	0.0	4.0	—
Office and administrative support	3.6	0.0	0.5	0.0	0.0	0.0	3.6	—
Natural resources, construction, and maintenance	3.5	—	0.0	0.6	0.0	0.0	3.5	—
Construction, extraction, farming, fishing, and forestry	8.7	0.5	—	0.0	—	0.0	8.7	—
Installation, maintenance, and repair	4.2	0.0	0.1	0.0	0.0	0.0	4.2	—
Production, transportation, and material moving	3.0	—	1.3	0.0	0.0	1.8	3.0	—
Production	3.8	0.0	0.0	0.0	0.0	0.0	3.8	—
Transportation and material moving	5.0	0.0	0.1	0.1	0.0	0.0	5.0	—
Full time	1.6	0.0	0.0	0.8	0.0	0.0	1.6	—
Part time	2.9	0.0	0.0	0.1	0.0	0.0	2.9	—
Union	5.2	0.7	0.8	0.0	0.0	0.7	5.2	—
Nonunion	1.6	0.0	0.0	0.0	0.0	0.0	1.6	—
Average wage within the following categories ² :								
Lowest 25 percent	4.5	0.0	0.0	1.2	0.0	0.0	4.5	—
Lowest 10 percent	5.4	—	1.1	0.9	1.0	0.0	5.4	—
Second 25 percent	2.5	0.0	0.0	0.2	0.0	0.0	2.5	—
Third 25 percent	1.8	0.0	0.0	0.5	0.0	0.0	1.8	—
Highest 25 percent	2.7	0.0	0.0	1.2	0.0	0.3	2.7	—
Highest 10 percent	4.2	0.4	0.0	0.3	0.0	1.4	4.2	—
Establishment characteristic								
Goods-producing industries	2.6	0.8	0.0	0.4	0.0	0.0	2.6	—
Construction	5.9	0.5	1.2	0.0	0.8	—	5.9	—
Manufacturing	3.1	0.2	0.3	0.0	0.0	0.0	3.1	—
Service-providing industries	1.8	0.0	0.0	0.2	0.0	0.0	1.8	—
Trade, transportation, and utilities	2.2	1.0	0.9	0.0	0.0	0.0	2.2	—
Wholesale trade	4.8	—	0.6	0.0	0.0	0.0	4.8	—
Retail trade	3.4	0.0	0.6	0.8	0.0	0.0	3.4	—
Transportation and warehousing	8.7	0.4	0.3	0.7	0.0	0.0	8.7	—
Utilities	7.0	—	0.9	0.0	0.3	1.4	7.0	—
Information	3.4	0.0	0.5	0.0	0.0	—	3.4	—
Financial activities	2.4	0.3	0.0	0.6	0.0	0.0	2.4	—
Finance and insurance	2.5	0.2	0.3	0.0	0.0	0.0	2.5	—
Credit intermediation and related activities ..	2.4	0.0	0.4	0.1	0.0	0.0	2.4	—
Insurance carriers and related activities	6.3	0.0	1.4	0.0	0.0	—	6.3	—
Professional and business services	5.6	—	0.4	0.0	0.0	0.0	5.6	—
Professional and technical services	7.9	0.0	0.7	0.5	0.0	1.4	7.9	—
Education and health services	4.0	0.0	0.9	0.8	0.0	0.0	4.0	—
Educational services	6.9	0.0	—	1.0	0.0	1.2	6.9	—
Junior colleges, colleges, and universities ...	5.2	—	0.0	0.3	0.3	—	5.2	—
Health care and social assistance	4.4	0.0	0.4	0.7	0.0	0.0	4.4	—

See footnotes at end of table.

Table 12. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other ¹	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.2	0.0	0.3	0.8	0.0	0.0	2.2	—
1 to 49 workers	2.8	0.0	0.0	0.4	0.0	0.0	2.8	—
50 to 99 workers	4.6	—	0.8	1.0	0.0	0.0	4.6	—
100 workers or more	2.4	0.4	0.1	0.0	0.0	0.0	2.4	—
100 to 499 workers	2.8	0.0	0.7	0.0	0.0	0.0	2.8	—
500 workers or more	3.3	0.5	0.0	0.7	0.0	0.0	3.3	—
Geographic area								
New England	6.7	0.0	0.0	1.2	0.0	0.0	6.7	—
Middle Atlantic	2.3	—	0.9	0.0	0.0	0.0	2.3	—
South Atlantic	2.2	0.0	0.0	0.7	0.0	0.0	2.2	—
East South Central	5.7	0.0	0.0	1.3	0.0	0.0	5.7	—
West South Central	4.4	—	0.2	0.0	0.0	0.0	4.4	—
East North Central	4.4	0.0	0.0	1.0	0.0	0.0	4.4	—
West North Central	7.2	0.9	0.4	0.0	0.0	0.0	7.2	—
Mountain	2.7	—	0.0	0.3	0.0	0.9	2.7	—
Pacific	5.7	0.6	0.0	1.2	0.0	2.4	5.7	—

¹ Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 13. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	Specified matching percent	Specified matching percent					Other ¹	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	64	50	50	100	100	100	36	–
Management, professional, and related	100	66	50	50	100	100	100	34	–
Management, business, and financial	100	66	–	50	100	100	100	34	–
Professional and related	100	66	50	50	100	100	100	34	–
Service	100	64	–	50	–	100	100	36	–
Protective service	100	47	50	–	100	100	100	53	–
Sales and office	100	67	50	50	100	100	100	33	–
Sales and related	100	67	50	50	100	100	100	33	–
Office and administrative support	100	66	50	50	100	100	100	34	–
Natural resources, construction, and maintenance	100	68	30	50	–	100	100	32	–
Construction, extraction, farming, fishing, and forestry	100	70	50	50	–	100	100	30	–
Installation, maintenance, and repair	100	67	25	50	–	100	100	33	–
Production, transportation, and material moving	100	54	35	50	–	100	100	46	–
Production	100	56	–	50	50	100	100	44	–
Transportation and material moving	100	52	–	50	100	100	100	48	–
Full time	100	63	50	50	100	100	100	37	–
Part time	100	74	50	50	100	100	100	26	–
Union	100	69	–	50	80	100	100	31	–
Nonunion	100	64	50	50	100	100	100	36	–
Average wage within the following categories ² :									
Lowest 25 percent	100	69	–	50	100	100	100	31	–
Lowest 10 percent	100	71	25	50	–	100	100	29	–
Second 25 percent	100	63	50	50	100	100	100	37	–
Third 25 percent	100	63	–	50	100	100	100	37	–
Highest 25 percent	100	65	50	50	80	100	100	35	–
Highest 10 percent	100	60	50	50	100	100	100	40	–
Establishment characteristic									
Goods-producing industries	100	52	40	50	60	100	100	48	–
Construction	100	54	40	50	50	–	100	46	–
Manufacturing	100	51	–	50	75	100	100	49	–
Service-providing industries	100	67	50	50	100	100	100	33	–
Trade, transportation, and utilities	100	66	50	50	100	100	100	34	–
Wholesale trade	100	61	50	50	100	100	100	39	–
Retail trade	100	71	50	–	100	100	100	29	–
Transportation and warehousing	100	61	30	50	100	100	100	39	–
Utilities	100	62	50	50	70	100	100	38	–
Information	100	88	50	–	80	100	100	12	–
Financial activities	100	70	50	–	100	100	100	30	–
Finance and insurance	100	70	50	–	100	100	100	30	–
Credit intermediation and related activities ..	100	74	50	100	100	100	100	26	–
Insurance carriers and related activities	100	60	50	50	100	100	100	40	–
Professional and business services	100	53	25	50	–	100	100	47	–
Professional and technical services	100	55	25	50	–	100	100	45	–
Education and health services	100	75	–	50	50	100	100	25	–
Educational services	100	62	50	–	100	100	100	38	–
Junior colleges, colleges, and universities ...	100	62	50	–	100	100	100	38	–
Health care and social assistance	100	77	–	50	50	100	100	23	–

See footnotes at end of table.

Table 13. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	Specified matching percent	Specified matching percent					Other ¹	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	70	50	50	100	100	100	30	—
1 to 49 workers	100	69	50	50	100	100	100	31	—
50 to 99 workers	100	72	—	50	—	100	100	28	—
100 workers or more	100	61	—	50	100	100	100	39	—
100 to 499 workers	100	59	50	50	100	100	100	41	—
500 workers or more	100	64	—	50	—	100	100	36	—
Geographic area									
New England	100	60	25	50	100	100	100	40	—
Middle Atlantic	100	72	—	50	82	100	100	28	—
South Atlantic	100	66	50	50	100	100	100	34	—
East South Central	100	73	—	50	—	100	100	27	—
West South Central	100	68	—	50	100	100	100	32	—
East North Central	100	64	50	50	100	100	100	36	—
West North Central	100	64	25	50	80	100	100	36	—
Mountain	100	54	50	—	100	100	100	46	—
Pacific	100	55	50	50	100	100	100	45	—

¹ Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 13. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2013

Characteristics	Specified matching percent	Specified matching percent					Other ¹	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.6	10.7	0.0	4.6	0.0	0.0	1.6	-
Management, professional, and related	2.6	8.5	0.0	5.4	0.0	0.0	2.6	-
Management, business, and financial	3.3	-	0.0	5.2	0.0	0.0	3.3	-
Professional and related	3.6	0.0	0.0	11.3	0.0	0.0	3.6	-
Service	4.2	-	0.0	-	0.0	0.0	4.2	-
Protective service	12.8	6.1	-	0.0	0.0	0.0	12.8	-
Sales and office	2.5	0.0	0.0	0.0	0.0	0.0	2.5	-
Sales and related	4.0	0.0	9.8	0.0	0.0	0.0	4.0	-
Office and administrative support	3.6	0.0	0.0	0.0	0.0	0.0	3.6	-
Natural resources, construction, and maintenance	3.5	8.4	0.0	-	0.0	0.0	3.5	-
Construction, extraction, farming, fishing, and forestry	8.7	10.9	0.0	-	0.0	0.0	8.7	-
Installation, maintenance, and repair	4.2	6.6	3.2	-	6.7	0.0	4.2	-
Production, transportation, and material moving	3.0	9.2	0.0	-	0.0	0.0	3.0	-
Production	3.8	-	0.0	0.0	0.0	0.0	3.8	-
Transportation and material moving	5.0	-	1.8	0.0	0.0	0.0	5.0	-
Full time	1.6	14.5	0.0	10.3	0.0	0.0	1.6	-
Part time	2.9	0.0	0.0	0.0	0.0	0.0	2.9	-
Union	5.2	-	0.0	8.9	2.7	0.0	5.2	-
Nonunion	1.6	7.3	0.0	0.0	0.0	0.0	1.6	-
Average wage within the following categories ² :								
Lowest 25 percent	4.5	-	0.0	0.0	0.0	0.0	4.5	-
Lowest 10 percent	5.4	6.8	0.0	-	0.0	0.0	5.4	-
Second 25 percent	2.5	6.9	0.0	0.0	0.0	0.0	2.5	-
Third 25 percent	1.8	-	0.0	11.4	0.0	0.0	1.8	-
Highest 25 percent	2.7	7.5	0.0	11.9	0.0	0.0	2.7	-
Highest 10 percent	4.2	0.0	0.0	8.4	0.0	0.0	4.2	-
Establishment characteristic								
Goods-producing industries	2.6	6.6	0.0	12.7	0.0	0.0	2.6	-
Construction	5.9	0.0	2.6	0.0	-	0.0	5.9	-
Manufacturing	3.1	-	0.0	21.7	0.0	0.0	3.1	-
Service-providing industries	1.8	7.0	0.0	0.0	0.0	0.0	1.8	-
Trade, transportation, and utilities	2.2	6.7	0.0	0.0	0.0	0.0	2.2	-
Wholesale trade	4.8	0.0	0.0	21.5	0.0	0.0	4.8	-
Retail trade	3.4	10.2	-	0.0	0.0	0.0	3.4	-
Transportation and warehousing	8.7	4.5	14.7	0.0	0.0	0.0	8.7	-
Utilities	7.0	0.0	5.2	19.2	0.0	0.0	7.0	-
Information	3.4	0.0	-	1.2	0.0	0.0	3.4	-
Financial activities	2.4	0.0	-	0.0	0.0	0.0	2.4	-
Finance and insurance	2.5	0.0	-	0.0	0.0	0.0	2.5	-
Credit intermediation and related activities ..	2.4	0.0	0.0	0.0	0.0	0.0	2.4	-
Insurance carriers and related activities	6.3	0.0	0.0	0.0	0.0	0.0	6.3	-
Professional and business services	5.6	3.9	1.8	-	0.0	0.0	5.6	-
Professional and technical services	7.9	2.7	5.2	-	0.0	0.0	7.9	-
Education and health services	4.0	-	0.0	7.2	0.0	0.0	4.0	-
Educational services	6.9	0.0	-	0.0	0.0	0.0	6.9	-
Junior colleges, colleges, and universities ...	5.2	0.0	-	0.0	0.0	0.0	5.2	-
Health care and social assistance	4.4	-	0.0	0.0	0.0	0.0	4.4	-

See footnotes at end of table.

Table 13. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Specified matching percent	Specified matching percent					Other ¹	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.2	10.8	0.0	4.6	0.0	0.0	2.2	—
1 to 49 workers	2.8	0.0	0.0	0.0	0.0	0.0	2.8	—
50 to 99 workers	4.6	—	0.0	—	0.0	0.0	4.6	—
100 workers or more	2.4	—	0.0	17.0	0.0	0.0	2.4	—
100 to 499 workers	2.8	10.4	0.0	0.0	0.0	0.0	2.8	—
500 workers or more	3.3	—	0.0	—	0.0	0.0	3.3	—
Geographic area								
New England	6.7	7.4	7.2	29.0	0.0	0.0	6.7	—
Middle Atlantic	2.3	—	0.0	23.3	0.0	0.0	2.3	—
South Atlantic	2.2	0.0	0.0	27.2	0.0	0.0	2.2	—
East South Central	5.7	—	0.0	—	0.0	0.0	5.7	—
West South Central	4.4	—	9.3	0.0	0.0	0.0	4.4	—
East North Central	4.4	0.0	0.0	26.1	0.0	0.0	4.4	—
West North Central	7.2	5.0	0.0	23.5	0.0	0.0	7.2	—
Mountain	2.7	0.0	—	0.0	0.0	0.0	2.7	—
Pacific	5.7	0.0	0.0	21.2	0.0	0.0	5.7	—

¹ Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 14. Savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2013

(Includes all workers participating in savings and thrift plans that specify matching contributions)

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic					
All workers	1.5	2.5	3.6	5.0	6.0
Management, professional, and related	1.8	2.5	3.5	5.0	6.0
Management, business, and financial	1.5	2.5	4.0	5.0	6.0
Professional and related	2.0	2.5	3.0	4.8	6.0
Service	–	2.0	3.0	4.0	6.0
Protective service	–	3.0	4.0	6.0	6.0
Sales and office	1.5	3.0	4.0	6.0	6.0
Sales and related	–	3.0	–	6.0	6.0
Office and administrative support	1.5	–	4.0	5.0	6.0
Natural resources, construction, and maintenance	–	2.0	3.0	4.5	6.0
Construction, extraction, farming, fishing, and forestry	–	–	3.0	–	4.0
Installation, maintenance, and repair	–	2.0	3.0	4.8	6.0
Production, transportation, and material moving	2.0	3.0	3.0	5.0	6.0
Production	2.0	2.5	3.0	5.0	6.0
Transportation and material moving	1.8	3.0	4.0	5.0	6.0
Full time	1.5	2.5	3.6	5.0	6.0
Part time	1.5	3.0	4.0	5.0	6.0
Union	1.8	3.0	3.0	4.9	5.1
Nonunion	1.5	2.5	3.6	5.0	6.0
Average wage within the following categories ² :					
Lowest 25 percent	1.5	2.5	4.0	6.0	6.0
Lowest 10 percent	–	–	–	4.0	5.0
Second 25 percent	1.5	3.0	4.0	6.0	6.0
Third 25 percent	1.8	2.5	3.0	5.0	6.0
Highest 25 percent	1.8	2.5	3.6	5.0	6.0
Highest 10 percent	2.0	3.0	4.0	5.0	6.0
Establishment characteristic					
Goods-producing industries	2.0	2.5	3.6	5.0	6.0
Construction	1.0	2.0	–	–	5.0
Manufacturing	2.0	3.0	3.6	6.0	6.0
Service-providing industries	1.5	2.5	3.8	5.0	6.0
Trade, transportation, and utilities	2.0	3.0	4.0	6.0	6.0
Wholesale trade	3.0	3.0	–	5.5	6.0
Retail trade	–	–	5.0	6.0	6.0
Transportation and warehousing	1.5	–	–	5.5	6.0
Utilities	3.0	3.0	4.0	5.1	6.0
Information	2.5	–	4.5	4.8	4.9
Financial activities	2.5	3.0	4.0	6.0	6.0
Finance and insurance	3.0	3.0	5.0	6.0	6.0
Credit intermediation and related activities ..	3.0	4.0	5.0	6.0	6.0
Insurance carriers and related activities	3.0	3.0	4.0	6.0	6.0
Professional and business services	–	–	3.0	5.0	6.0
Professional and technical services	1.5	2.0	3.0	4.0	6.0
Education and health services	1.5	2.0	3.0	4.0	5.0
Educational services	2.0	2.0	3.0	5.0	5.0
Junior colleges, colleges, and universities ...	2.0	3.0	4.0	5.0	–
Health care and social assistance	1.5	2.0	3.0	4.0	5.0

See footnotes at end of table.

Table 14. Savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2013—continued

(Includes all workers participating in savings and thrift plans that specify matching contributions)

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	1.5	2.0	3.0	5.0	6.0
1 to 49 workers	—	3.0	4.0	5.0	6.0
50 to 99 workers	—	2.0	3.0	4.0	6.0
100 workers or more	1.8	3.0	4.0	5.0	6.0
100 to 499 workers	2.0	3.0	4.5	6.0	6.0
500 workers or more	1.5	2.1	3.0	5.0	6.0
Geographic area					
New England	1.5	—	4.0	5.0	6.0
Middle Atlantic	—	2.0	3.0	4.8	6.0
South Atlantic	1.5	—	3.8	5.0	6.0
East South Central	1.5	—	3.0	5.0	6.0
West South Central	—	3.0	4.0	6.0	6.0
East North Central	1.5	2.5	—	5.0	6.0
West North Central	1.5	2.5	4.0	6.0	6.0
Mountain	2.0	3.0	4.0	6.0	6.0
Pacific	—	3.0	3.6	4.8	6.0

¹ The maximum potential employer contribution is determined by multiplying the maximum employee contribution subject to matching by the employer matching percent, for those plans that specify both values.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the

National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 14. Standard errors for savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2013

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic					
All workers	0.1	0.5	0.6	0.0	0.0
Management, professional, and related	0.5	0.4	0.9	0.1	0.0
Management, business, and financial	0.4	0.6	0.7	1.0	0.0
Professional and related	0.4	0.5	0.5	0.7	0.6
Service	–	0.6	0.0	0.9	0.0
Protective service	–	0.3	1.2	0.7	0.0
Sales and office	0.0	0.4	0.0	0.1	0.0
Sales and related	–	0.2	–	0.0	0.0
Office and administrative support	0.0	–	0.7	0.0	0.0
Natural resources, construction, and maintenance	–	0.5	0.0	0.7	1.2
Construction, extraction, farming, fishing, and forestry	–	–	0.0	–	0.5
Installation, maintenance, and repair	–	0.4	0.3	0.1	0.0
Production, transportation, and material moving	0.2	0.5	0.6	0.4	0.0
Production	0.1	0.5	0.0	1.0	0.0
Transportation and material moving	0.3	0.1	0.3	0.3	0.0
Full time	0.1	0.4	0.8	0.0	0.0
Part time	0.0	0.3	0.0	0.5	0.0
Union	0.2	0.0	0.8	0.1	0.9
Nonunion	0.0	0.4	0.7	0.0	0.0
Average wage within the following categories ² :					
Lowest 25 percent	0.1	0.7	0.3	0.8	0.0
Lowest 10 percent	–	–	–	0.0	0.0
Second 25 percent	0.0	0.8	0.5	1.3	0.0
Third 25 percent	0.4	0.6	0.3	0.0	0.0
Highest 25 percent	0.5	0.5	0.8	0.1	0.0
Highest 10 percent	0.0	0.5	0.2	0.0	0.0
Establishment characteristic					
Goods-producing industries	(³)	0.3	0.5	0.6	0.0
Construction	0.0	0.3	–	–	0.0
Manufacturing	0.0	0.5	0.5	0.9	0.0
Service-providing industries	0.0	0.6	0.8	0.0	0.0
Trade, transportation, and utilities	0.3	0.0	0.4	0.0	0.0
Wholesale trade	0.4	0.0	–	1.5	0.0
Retail trade	–	–	0.0	0.0	0.0
Transportation and warehousing	0.3	–	–	0.7	0.0
Utilities	0.0	0.4	0.5	1.1	0.0
Information	0.7	–	0.2	0.0	1.2
Financial activities	0.7	0.0	1.1	0.0	0.0
Finance and insurance	0.6	0.0	0.2	0.0	0.0
Credit intermediation and related activities ..	0.0	0.4	0.0	0.0	0.0
Insurance carriers and related activities	0.0	0.0	0.8	0.0	0.0
Professional and business services	–	–	0.2	0.8	0.0
Professional and technical services	0.0	0.5	0.4	0.8	1.7
Education and health services	0.0	0.0	0.0	0.7	1.1
Educational services	0.0	0.4	0.3	0.9	0.0
Junior colleges, colleges, and universities ...	0.3	0.7	0.9	0.0	–
Health care and social assistance	0.0	0.2	0.0	0.7	1.4

See footnotes at end of table.

Table 14. Standard errors for savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	0.0	0.6	0.3	0.4	0.0
1 to 49 workers	—	0.3	0.5	0.1	0.0
50 to 99 workers	—	0.4	0.0	0.5	0.2
100 workers or more	0.4	0.2	0.2	0.5	0.0
100 to 499 workers	0.1	0.0	0.7	0.0	0.0
500 workers or more	0.0	0.6	0.0	0.2	0.0
Geographic area					
New England	0.3	—	0.7	0.0	0.3
Middle Atlantic	—	0.0	0.0	0.7	0.5
South Atlantic	0.0	—	1.1	0.0	0.0
East South Central	0.0	—	0.6	0.0	0.0
West South Central	—	0.3	0.0	0.7	0.0
East North Central	0.3	0.6	—	0.8	0.0
West North Central	0.0	0.6	0.3	0.4	0.0
Mountain	0.3	0.4	0.0	0.0	0.0
Pacific	—	0.0	0.6	0.4	0.0

¹ The maximum potential employer contribution is determined by multiplying the maximum employee contribution subject to matching by the employer matching percent, for those plans that specify both values.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the

National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

³ Less than 0.05.

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/glossary20132014.htm.