

Table 27. Cash balance plans: Employer contributions, private industry workers, National Compensation Survey, 2014

(All workers participating in cash balance plans = 100 percent)

Characteristics	Flat rate percentage contribution	Mean flat rate (in percent)	Variable percentage contribution	Contributions vary by ¹				
				Social Security taxable wage base	Age	Service	Earnings	Other
Worker characteristics								
All workers	12	3.79	88	8	73	77	-	-
Management, professional, and related	-	-	-	10	73	76	-	-
Management, business, and financial	-	-	-	13	68	73	-	-
Professional and related	-	-	-	-	79	80	-	-
Service	-	-	-	-	-	91	-	-
Sales and office	-	-	-	9	69	76	-	-
Sales and related	-	-	-	-	84	64	-	-
Office and administrative support	-	-	-	10	65	79	-	-
Natural resources, construction, and maintenance	-	-	-	-	42	55	-	-
Installation, maintenance, and repair	-	-	-	-	43	58	-	-
Production, transportation, and material moving	-	-	-	-	94	91	-	-
Production	-	-	-	-	96	85	-	-
Transportation and material moving	-	-	100	-	92	100	-	-
Full time	12	3.85	88	9	74	77	-	-
Part time	-	-	-	-	56	87	-	-
Union	-	-	-	-	65	84	-	-
Nonunion	13	3.70	87	8	73	77	-	-
Average wage within the following categories ² :								
Second 25 percent	-	-	-	10	68	81	-	-
Third 25 percent	11	4.00	89	7	69	81	-	-
Highest 25 percent	-	-	-	9	74	75	-	-
Highest 10 percent	-	-	-	-	75	72	-	-
Service-providing industries	-	-	-	9	69	80	-	-
Trade, transportation, and utilities	20	4.80	80	-	73	75	-	-
Utilities	62	4.78	38	-	34	-	-	-
Financial activities	-	-	-	13	65	73	-	-
Finance and insurance	-	-	-	14	63	74	-	-
Credit intermediation and related activities ..	-	-	-	-	65	83	-	-
Insurance carriers and related activities	-	-	-	29	58	58	-	-
1 to 99 workers	-	-	-	-	64	78	-	-
1 to 49 workers	-	-	-	-	68	80	-	-
50 to 99 workers	-	-	-	-	52	72	-	-
100 workers or more	-	-	-	9	75	77	-	-
100 to 499 workers	-	-	-	-	83	82	-	-
500 workers or more	-	-	-	12	68	74	-	-

See footnotes at end of table.

Table 27. Cash balance plans: Employer contributions, private industry workers, National Compensation Survey, 2014—continued

(All workers participating in cash balance plans = 100 percent)

Characteristics	Flat rate percentage contribution	Mean flat rate (in percent)	Variable percentage contribution	Contributions vary by ¹				
				Social Security taxable wage base	Age	Service	Earnings	Other
Geographic areas								
Northeast	—	—	—	—	66	77	—	—
New England	—	—	—	—	—	72	—	—
Middle Atlantic	—	—	—	—	70	79	—	—
South	9	4.25	91	10	79	83	—	—
South Atlantic	—	—	—	7	83	87	—	—
West South Central	—	—	—	—	76	73	—	—
Midwest	—	—	—	—	70	75	—	—
East North Central	—	—	—	—	53	64	—	—
West North Central	—	—	—	—	90	86	—	—
West	—	—	—	—	74	74	—	—
Pacific	—	—	—	—	87	84	—	—

¹ The sum of individual categories may exceed the total because many workers may be in plans in which contributions vary by more than one characteristic.

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 2014."

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/glossary20142015.htm.