

Table 40. Defined contribution plans: Type of plan,¹ private industry workers, National Compensation Survey, 2014

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

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)
Worker characteristics						
All workers	75	18	17	4	—	2
Management, professional, and related	79	14	21	—	—	—
Management, business, and financial	84	14	17	2	—	—
Professional and related	75	14	24	—	—	—
Service	60	30	23	—	—	—
Sales and office	78	20	11	6	—	2
Sales and related	80	17	6	—	—	—
Office and administrative support	77	22	14	6	—	—
Natural resources, construction, and maintenance	60	19	20	7	—	—
Construction, extraction, farming, fishing, and forestry	48	14	34	—	—	—
Installation, maintenance, and repair	65	21	13	—	—	—
Production, transportation, and material moving	76	20	12	—	—	—
Production	74	20	13	—	—	—
Transportation and material moving	79	21	—	—	—	—
Full time	76	18	17	4	—	2
Part time	67	20	14	7	—	—
Union	64	10	29	8	—	—
Nonunion	76	19	16	4	—	2
Average wage within the following categories ² :						
Lowest 25 percent	70	23	9	8	—	—
Lowest 10 percent	73	27	—	—	—	—
Second 25 percent	75	20	14	—	—	—
Third 25 percent	73	21	16	3	—	2
Highest 25 percent	78	15	22	3	—	—
Highest 10 percent	79	14	25	—	—	—
Establishment characteristics						
Goods-producing industries	77	15	17	—	—	—
Construction	50	18	25	—	—	—
Manufacturing	83	15	15	—	—	—
Service-providing industries	74	19	17	4	—	2
Trade, transportation, and utilities	79	22	9	7	—	—
Wholesale trade	78	27	—	—	—	—
Retail trade	79	21	—	11	—	—
Transportation and warehousing	80	—	—	—	—	—
Utilities	97	—	—	—	—	—
Information	71	13	—	—	—	—
Financial activities	83	19	17	4	—	—
Finance and insurance	86	18	17	4	—	—
Credit intermediation and related activities ..	88	21	17	6	—	—
Insurance carriers and related activities	84	13	—	—	—	—
Professional and business services	81	19	7	—	—	—
Professional and technical services	85	17	—	—	—	—
Education and health services	61	—	36	—	—	—
Educational services	54	—	61	—	—	—
Junior colleges, colleges, and universities ...	35	—	78	—	—	—
Health care and social assistance	63	—	32	—	—	—

See footnotes at end of table.

Table 40. Defined contribution plans: Type of plan,¹ private industry workers, National Compensation Survey, 2014—continued

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

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)
Leisure and hospitality	83	—	—	—	—	—
Other services	55	—	—	—	—	—
1 to 99 workers	68	25	11	6	—	5
1 to 49 workers	66	27	9	—	—	5
50 to 99 workers	71	20	14	—	—	—
100 workers or more	80	14	22	3	—	—
100 to 499 workers	81	17	14	4	—	—
500 workers or more	79	10	31	—	—	—
Geographic areas						
Northeast	74	18	16	—	—	—
New England	71	—	16	—	—	—
Middle Atlantic	75	16	17	—	—	—
South	77	15	17	5	—	—
South Atlantic	76	18	18	—	—	—
East South Central	72	8	—	—	—	—
West South Central	82	13	11	—	—	—
Midwest	70	24	18	—	—	—
East North Central	69	25	20	—	—	—
West North Central	74	22	15	5	—	—
West	78	—	16	—	—	—
Mountain	74	—	—	—	—	—
Pacific	80	—	21	—	—	—

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 2014."

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/glossary20142015.htm.