

**Table 21. Defined benefit plans: Availability and eligibility requirements for open plans,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
<b>Worker characteristics</b>								
All workers .....	57	14	—	25	16	—	43	—
Management, professional, and related .....	47	12	—	17	15	—	53	—
Management, business, and financial .....	50	—	—	11	17	—	50	—
Professional and related .....	45	—	—	21	13	2	55	—
Service .....	69	—	—	51	—	—	31	—
Sales and office .....	62	22	—	26	—	( <sup>2</sup> )	38	—
Sales and related .....	63	31	—	29	—	—	37	—
Office and administrative support .....	61	19	—	24	—	1	39	—
Natural resources, construction, and maintenance .....	77	—	—	42	26	—	23	—
Construction, extraction, farming, fishing, and forestry .....	87	—	—	60	26	—	—	—
Installation, maintenance, and repair .....	68	—	—	25	26	—	32	—
Production, transportation, and material moving .....	55	15	—	20	19	—	45	—
Production .....	41	—	—	—	28	2	59	—
Transportation and material moving .....	68	24	—	35	—	—	32	—
Full time .....	55	12	—	23	17	—	45	—
Part time .....	80	31	—	42	—	—	20	—
Union .....	74	9	—	45	18	—	26	—
Nonunion .....	47	17	—	12	15	—	53	—
Average wage within the following categories <sup>3</sup> :								
Lowest 25 percent .....	82	23	—	53	—	—	18	—
Lowest 10 percent .....	90	—	—	—	—	—	—	—
Second 25 percent .....	57	22	—	24	—	1	43	—
Third 25 percent .....	59	15	—	24	19	—	41	—
Highest 25 percent .....	54	10	—	23	18	—	46	—
Highest 10 percent .....	49	—	—	17	17	—	51	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	50	—	—	20	24	—	50	—
Construction .....	88	—	—	66	—	—	—	—
Manufacturing .....	37	—	—	—	24	—	63	—
Service-providing industries .....	60	17	—	27	13	—	40	—
Trade, transportation, and utilities .....	72	23	—	33	13	—	28	—
Wholesale trade .....	69	—	—	—	—	—	—	—
Retail trade .....	72	28	—	—	—	—	28	—
Transportation and warehousing .....	72	—	—	37	—	—	28	—
Utilities .....	78	—	—	—	30	—	—	—
Information .....	44	—	—	—	—	—	56	—
Financial activities .....	62	28	—	24	9	—	38	—
Finance and insurance .....	61	30	—	21	10	—	39	—
Credit intermediation and related activities ..	50	—	—	—	—	—	50	—
Insurance carriers and related activities .....	81	36	—	23	20	—	19	—
Professional and business services .....	48	—	—	—	—	1	52	—
Education and health services .....	58	—	—	33	13	2	42	—
Educational services:								
Junior colleges, colleges, and universities .....	68	42	—	—	—	—	32	—
Health care and social assistance .....	54	—	—	38	—	—	46	—

See footnotes at end of table.

**Table 21. Defined benefit plans: Availability and eligibility requirements for open plans,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers .....	70	29	—	26	10	—	30	—
1 to 49 workers .....	73	28	—	28	—	—	27	—
50 to 99 workers .....	67	31	—	24	—	6	33	—
100 workers or more .....	53	9	—	25	18	—	47	—
100 to 499 workers .....	50	9	—	26	14	—	50	—
500 workers or more .....	56	8	—	23	22	—	44	—
<b>Geographic areas</b>								
Northeast .....	67	18	—	28	—	1	33	—
New England .....	62	—	—	—	20	—	38	—
Middle Atlantic .....	68	20	—	27	—	1	32	—
South .....	57	13	—	23	18	—	43	—
South Atlantic .....	56	—	—	25	16	( <sup>2</sup> )	44	—
East South Central .....	66	23	—	—	29	—	34	—
West South Central .....	55	—	—	—	—	4	45	—
Midwest .....	54	11	—	22	19	—	46	—
East North Central .....	51	14	—	21	11	—	49	—
West North Central .....	60	—	—	—	35	—	40	—
West .....	52	14	—	30	—	—	48	—
Mountain .....	73	—	—	43	—	—	27	—
Pacific .....	45	10	—	26	—	—	55	—

<sup>1</sup> A typical minimum age requirement is 21 years and service requirement is 12 months. See glossary for additional information on requirements.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 21. Standard errors for defined benefit plans: Availability and eligibility requirements for open plans,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
<b>Worker characteristics</b>								
All workers .....	2.1	1.7	–	2.2	2.3	–	2.1	–
Management, professional, and related .....	3.7	3.5	–	2.9	2.9	–	3.7	–
Management, business, and financial .....	4.0	–	–	2.1	4.2	–	4.0	–
Professional and related .....	5.2	–	–	4.4	3.0	1.3	5.2	–
Service .....	8.3	–	–	9.1	–	–	8.3	–
Sales and office .....	3.0	3.6	–	2.8	–	0.3	3.0	–
Sales and related .....	5.3	7.6	–	7.0	–	–	5.3	–
Office and administrative support .....	3.8	3.3	–	2.5	–	0.4	3.8	–
Natural resources, construction, and maintenance .....	4.2	–	–	5.1	4.0	–	4.2	–
Construction, extraction, farming, fishing, and forestry .....	4.4	–	–	8.5	7.7	–	–	–
Installation, maintenance, and repair .....	7.3	–	–	7.0	4.9	–	7.3	–
Production, transportation, and material moving .....	4.1	3.3	–	3.8	3.5	–	4.1	–
Production .....	5.6	–	–	–	4.4	1.5	5.6	–
Transportation and material moving .....	4.8	5.4	–	6.0	–	–	4.8	–
Full time .....	2.2	1.8	–	2.3	2.4	–	2.2	–
Part time .....	3.5	4.7	–	5.0	–	–	3.5	–
Union .....	3.6	1.4	–	4.7	3.2	–	3.6	–
Nonunion .....	2.7	2.7	–	1.6	2.5	–	2.7	–
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	5.3	5.0	–	7.5	–	–	5.3	–
Lowest 10 percent .....	4.5	–	–	–	–	–	–	–
Second 25 percent .....	4.1	3.5	–	4.1	–	1.2	4.1	–
Third 25 percent .....	3.9	2.3	–	3.4	2.4	–	3.9	–
Highest 25 percent .....	3.0	2.5	–	2.7	3.1	–	3.0	–
Highest 10 percent .....	3.8	–	–	3.2	4.4	–	3.8	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	3.9	–	–	3.6	3.5	–	3.9	–
Construction .....	4.6	–	–	8.7	–	–	–	–
Manufacturing .....	4.9	–	–	–	4.5	–	4.9	–
Service-providing industries .....	2.6	2.2	–	2.7	2.8	–	2.6	–
Trade, transportation, and utilities .....	3.3	3.0	–	4.4	3.1	–	3.3	–
Wholesale trade .....	10.8	–	–	–	–	–	–	–
Retail trade .....	6.1	4.6	–	–	–	–	6.1	–
Transportation and warehousing .....	6.5	–	–	10.0	–	–	6.5	–
Utilities .....	7.5	–	–	–	5.0	–	–	–
Information .....	9.5	–	–	–	–	–	9.5	–
Financial activities .....	3.9	4.5	–	3.8	2.2	–	3.9	–
Finance and insurance .....	3.8	4.5	–	3.1	2.3	–	3.8	–
Credit intermediation and related activities ..	7.3	–	–	–	–	–	7.3	–
Insurance carriers and related activities .....	4.0	6.5	–	5.6	4.0	–	4.0	–
Professional and business services .....	9.0	–	–	–	–	0.5	9.0	–
Education and health services .....	8.1	–	–	8.0	3.1	2.2	8.1	–
Educational services:								
Junior colleges, colleges, and universities .....	9.1	8.7	–	–	–	–	9.1	–
Health care and social assistance .....	9.3	–	–	9.9	–	–	9.3	–

See footnotes at end of table.

**Table 21. Standard errors for defined benefit plans: Availability and eligibility requirements for open plans,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers .....	3.5	4.9	—	4.3	2.2	—	3.5	—
1 to 49 workers .....	3.8	6.8	—	5.9	—	—	3.8	—
50 to 99 workers .....	6.2	5.8	—	5.2	—	3.4	6.2	—
100 workers or more .....	2.7	1.6	—	2.8	2.8	—	2.7	—
100 to 499 workers .....	4.6	2.1	—	4.0	2.8	—	4.6	—
500 workers or more .....	4.0	2.1	—	3.4	5.0	—	4.0	—
<b>Geographic areas</b>								
Northeast .....	3.0	4.7	—	4.2	—	0.7	3.0	—
New England .....	5.8	—	—	—	5.8	—	5.8	—
Middle Atlantic .....	3.5	5.7	—	4.0	—	0.8	3.5	—
South .....	4.2	2.8	—	4.5	2.3	—	4.2	—
South Atlantic .....	5.6	—	—	6.2	2.0	0.3	5.6	—
East South Central .....	2.4	4.1	—	—	4.2	—	2.4	—
West South Central .....	8.2	—	—	—	—	3.5	8.2	—
Midwest .....	4.1	2.6	—	3.7	3.6	—	4.1	—
East North Central .....	4.9	3.4	—	3.4	2.9	—	4.9	—
West North Central .....	7.8	—	—	—	7.2	—	7.8	—
West .....	5.5	2.9	—	5.7	—	—	5.5	—
Mountain .....	3.8	—	—	7.4	—	—	3.8	—
Pacific .....	6.5	1.9	—	6.8	—	—	6.5	—

<sup>1</sup> A typical minimum age requirement is 21 years and service requirement is 12 months. See glossary for additional information on requirements.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 22. Defined benefit plans: Plan sponsor,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	All defined benefit plans <sup>2</sup>		Traditional defined benefit plans <sup>4</sup>		Non-traditional defined benefit plans <sup>5</sup>	
	Single employer sponsor	Multi-employer sponsor <sup>3</sup>	Single employer sponsor	Multi-employer sponsor <sup>3</sup>	Single employer sponsor	Multi-employer sponsor <sup>3</sup>
<b>Worker characteristics</b>						
All workers .....	78	17	68	25	99	-
Management, professional, and related .....	90	-	83	-	100	-
Management, business, and financial .....	96	-	91	-	99	-
Professional and related .....	86	-	78	-	100	-
Service .....	49	48	43	53	100	-
Sales and office .....	77	20	60	34	100	-
Sales and related .....	58	40	41	56	100	-
Office and administrative support .....	83	13	69	24	100	-
Natural resources, construction, and maintenance .....	57	38	52	42	100	-
Construction, extraction, farming, fishing, and forestry .....	24	75	-	76	-	-
Installation, maintenance, and repair .....	87	-	85	-	100	-
Production, transportation, and material moving .....	83	13	76	19	98	-
Production .....	93	-	88	-	100	-
Transportation and material moving .....	73	19	67	25	93	-
Full time .....	81	13	72	20	99	-
Part time .....	50	48	38	59	100	-
Union .....	51	41	47	45	100	-
Nonunion .....	95	-	91	-	99	-
Average wage within the following categories <sup>6</sup> :						
Lowest 25 percent .....	32	65	-	79	-	-
Lowest 10 percent .....	-	80	-	-	-	-
Second 25 percent .....	77	19	67	26	100	-
Third 25 percent .....	77	14	65	22	99	-
Highest 25 percent .....	85	12	77	18	100	-
Highest 10 percent .....	93	5	89	9	99	-
<b>Establishment characteristics</b>						
Goods-producing industries .....	76	24	68	32	100	-
Construction .....	-	83	-	83	-	-
Manufacturing .....	96	-	94	-	100	-
Service-providing industries .....	79	14	67	22	99	-
Trade, transportation, and utilities .....	60	32	52	40	95	-
Wholesale trade .....	73	-	78	-	-	-
Retail trade .....	28	72	18	82	-	-
Transportation and warehousing .....	76	-	69	-	-	-
Utilities .....	100	-	100	-	100	-
Information .....	96	-	95	-	-	-
Financial activities .....	99	-	97	-	100	-
Finance and insurance .....	99	-	97	-	100	-
Credit intermediation and related activities ..	100	-	100	-	100	-
Insurance carriers and related activities .....	99	-	97	-	100	-
Professional and business services .....	100	-	-	-	-	-
Education and health services .....	69	-	61	-	-	-
Educational services:						
Junior colleges, colleges, and universities	76	-	73	-	-	-
Health care and social assistance .....	70	-	62	-	-	-

See footnotes at end of table.

**Table 22. Defined benefit plans: Plan sponsor,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	All defined benefit plans <sup>2</sup>		Traditional defined benefit plans <sup>4</sup>		Non-traditional defined benefit plans <sup>5</sup>	
	Single employer sponsor	Multi-employer sponsor <sup>3</sup>	Single employer sponsor	Multi-employer sponsor <sup>3</sup>	Single employer sponsor	Multi-employer sponsor <sup>3</sup>
1 to 99 workers .....	77	18	70	23	97	—
1 to 49 workers .....	77	—	70	—	95	—
50 to 99 workers .....	77	21	70	27	100	—
100 workers or more .....	79	16	67	25	100	—
100 to 499 workers .....	69	25	55	36	100	—
500 workers or more .....	88	—	80	—	100	—
<b>Geographic areas</b>						
Northeast .....	77	20	67	29	100	—
New England .....	81	—	73	—	100	—
Middle Atlantic .....	75	—	66	29	100	—
South .....	89	8	84	12	100	—
South Atlantic .....	85	—	78	15	100	—
East South Central .....	91	—	88	—	—	—
West South Central .....	95	—	93	—	100	—
Midwest .....	80	15	67	25	98	—
East North Central .....	83	12	74	19	97	—
West North Central .....	74	—	49	42	100	—
West .....	60	28	43	40	100	—
Mountain .....	58	42	37	63	—	—
Pacific .....	61	24	45	33	100	—

<sup>1</sup> Sum of single- and multi-employer sponsor may not equal 100 percent as other plan sponsor types are not included (e.g., employer associations, railroad retirement boards).

<sup>2</sup> All workers participating in defined benefit plans = 100 percent.

<sup>3</sup> Plans established by a labor organization and provided to employees of two or more unrelated companies in accordance with a collective bargaining agreement.

<sup>4</sup> All workers participating in traditional defined benefit plans = 100 percent. See glossary for definition of traditional plans.

<sup>5</sup> All workers participating in non-traditional defined benefit plans = 100 percent. See glossary for definition of non-traditional plans.

<sup>6</sup> 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/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 22. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2014**

Characteristics	All defined benefit plans		Traditional defined benefit plans <sup>2</sup>		Non-traditional defined benefit plans <sup>3</sup>	
	Single employer sponsor	Multi-employer sponsor <sup>1</sup>	Single employer sponsor	Multi-employer sponsor <sup>1</sup>	Single employer sponsor	Multi-employer sponsor <sup>1</sup>
<b>Worker characteristics</b>						
All workers .....	2.6	1.9	3.2	2.5	0.6	–
Management, professional, and related .....	4.9	–	7.8	–	0.3	–
Management, business, and financial .....	2.5	–	5.1	–	0.6	–
Professional and related .....	6.7	–	9.4	–	0.0	–
Service .....	9.3	9.5	10.2	10.4	0.0	–
Sales and office .....	3.6	3.2	4.6	4.3	0.0	–
Sales and related .....	5.3	5.3	7.2	7.3	0.0	–
Office and administrative support .....	3.6	2.7	5.3	4.1	0.0	–
Natural resources, construction, and maintenance .....	4.7	4.4	5.2	5.0	0.0	–
Construction, extraction, farming, fishing, and forestry .....	6.9	6.8	–	7.0	–	–
Installation, maintenance, and repair .....	4.3	–	5.1	–	0.0	–
Production, transportation, and material moving .....	2.6	2.4	3.7	3.4	2.3	–
Production .....	2.2	–	3.7	–	0.0	–
Transportation and material moving .....	4.4	4.6	6.4	5.9	6.9	–
Full time .....	2.7	1.8	3.5	2.5	0.7	–
Part time .....	6.8	6.0	7.4	6.5	0.0	–
Union .....	4.7	4.2	4.8	4.5	0.0	–
Nonunion .....	0.9	–	1.8	–	0.7	–
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	7.0	6.4	–	5.8	–	–
Lowest 10 percent .....	–	6.8	–	–	–	–
Second 25 percent .....	4.7	3.9	6.0	5.0	0.0	–
Third 25 percent .....	4.4	2.3	6.0	3.8	1.4	–
Highest 25 percent .....	2.1	2.0	3.0	2.7	0.3	–
Highest 10 percent .....	1.6	1.3	2.8	2.3	0.6	–
<b>Establishment characteristics</b>						
Goods-producing industries .....	3.5	3.5	4.4	4.4	0.0	–
Construction .....	–	7.6	–	7.6	–	–
Manufacturing .....	2.0	–	3.0	–	0.0	–
Service-providing industries .....	3.4	2.5	4.4	3.3	0.8	–
Trade, transportation, and utilities .....	5.0	5.0	6.7	6.1	4.9	–
Wholesale trade .....	10.0	–	11.2	–	–	–
Retail trade .....	5.4	5.4	4.6	4.6	–	–
Transportation and warehousing .....	6.5	–	8.9	–	–	–
Utilities .....	0.0	–	0.0	–	0.0	–
Information .....	3.8	–	5.6	–	–	–
Financial activities .....	0.5	–	1.8	–	0.0	–
Finance and insurance .....	0.6	–	1.9	–	0.0	–
Credit intermediation and related activities ..	0.0	–	0.0	–	0.0	–
Insurance carriers and related activities .....	0.8	–	2.0	–	0.0	–
Professional and business services .....	0.4	–	–	–	–	–
Education and health services .....	12.1	–	13.7	–	–	–
Educational services:						
Junior colleges, colleges, and universities .....	10.9	–	11.8	–	–	–
Health care and social assistance .....	14.7	–	17.0	–	–	–

See footnotes at end of table.

**Table 22. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	All defined benefit plans		Traditional defined benefit plans <sup>2</sup>		Non-traditional defined benefit plans <sup>3</sup>	
	Single employer sponsor	Multi-employer sponsor <sup>1</sup>	Single employer sponsor	Multi-employer sponsor <sup>1</sup>	Single employer sponsor	Multi-employer sponsor <sup>1</sup>
1 to 99 workers .....	3.4	3.1	4.6	4.2	3.4	—
1 to 49 workers .....	5.5	—	7.8	—	5.1	—
50 to 99 workers .....	5.3	5.2	6.8	6.5	0.0	—
100 workers or more .....	3.6	2.6	4.8	3.7	0.0	—
100 to 499 workers .....	5.6	4.0	6.6	5.4	0.0	—
500 workers or more .....	2.8	—	4.3	—	0.0	—
<b>Geographic areas</b>						
Northeast .....	5.8	6.1	5.4	6.4	0.0	—
New England .....	5.2	—	6.6	—	0.0	—
Middle Atlantic .....	7.5	—	6.3	7.9	0.0	—
South .....	2.2	2.3	3.2	3.2	0.0	—
South Atlantic .....	3.2	—	3.9	4.0	0.0	—
East South Central .....	7.6	—	9.9	—	—	—
West South Central .....	2.9	—	4.8	—	0.0	—
Midwest .....	2.2	2.3	3.6	3.6	1.8	—
East North Central .....	1.6	1.4	2.8	2.3	2.9	—
West North Central .....	6.0	—	10.3	11.9	0.0	—
West .....	8.7	4.6	9.1	6.9	0.0	—
Mountain .....	9.9	9.9	5.1	5.1	—	—
Pacific .....	11.0	4.8	11.9	7.6	0.0	—

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

<sup>2</sup> See glossary for definition of traditional plans.

<sup>3</sup> See glossary for definition of non-traditional plans.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 23. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years <sup>1</sup>	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Worker characteristics</b>									
All workers .....	67	34	8	21	4	33	30	3	—
Management, professional, and related .....	58	44	11	—	—	42	41	—	—
Management, business, and financial .....	47	31	—	—	—	53	52	—	—
Professional and related .....	66	53	—	—	—	34	32	—	—
Service .....	—	—	—	35	—	—	—	—	—
Sales and office .....	59	29	—	20	—	41	41	—	—
Sales and related .....	71	21	—	40	—	29	29	—	—
Office and administrative support .....	55	32	—	14	—	45	44	—	—
Natural resources, construction, and maintenance .....	91	25	—	50	—	9	9	—	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	57	31	—	—	—	—
Installation, maintenance, and repair .....	84	38	—	44	—	16	16	—	—
Production, transportation, and material moving .....	68	32	—	28	—	32	20	—	—
Production .....	58	31	—	24	—	42	22	—	—
Transportation and material moving .....	78	33	—	33	—	22	18	—	—
Full time .....	66	36	7	17	5	34	31	4	—
Part time .....	81	17	—	54	—	19	19	—	—
Union .....	91	27	—	51	—	9	8	—	—
Nonunion .....	52	39	10	—	—	48	43	5	—
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	82	—	—	55	—	18	18	—	—
Lowest 10 percent .....	—	—	—	80	—	—	—	—	—
Second 25 percent .....	71	32	—	24	—	29	25	—	—
Third 25 percent .....	63	37	4	17	5	37	30	—	—
Highest 25 percent .....	67	37	8	18	4	33	32	—	—
Highest 10 percent .....	56	39	—	5	—	44	43	—	—
<b>Establishment characteristics</b>									
Goods-producing industries .....	77	38	—	28	11	23	13	—	—
Construction .....	100	—	—	58	33	—	—	—	—
Manufacturing .....	66	44	—	19	—	34	18	—	—
Service-providing industries .....	64	33	—	18	—	36	36	—	—
Trade, transportation, and utilities .....	80	28	—	46	—	20	18	—	—
Retail trade .....	—	—	—	72	—	—	—	—	—
Transportation and warehousing .....	—	40	—	—	—	—	—	—	—
Utilities .....	57	38	—	—	—	43	43	—	—
Information .....	68	—	—	34	—	32	32	—	—
Financial activities .....	29	25	—	—	—	71	70	—	—
Finance and insurance .....	29	27	—	—	—	71	70	—	—
Credit intermediation and related activities ..	18	17	—	—	—	82	82	—	—
Insurance carriers and related activities .....	37	35	—	—	—	63	61	—	—
Professional and business services .....	—	28	—	—	—	—	61	—	—
Education and health services .....	79	63	—	—	—	21	21	—	—
Educational services:									
Junior colleges, colleges, and universities .....	—	57	30	—	—	—	—	—	—
Health care and social assistance .....	78	64	—	—	—	22	22	—	—

See footnotes at end of table.

**Table 23. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years <sup>1</sup>	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers .....	76	29	—	28	—	24	21	—	—
1 to 49 workers .....	74	30	—	27	—	26	26	—	—
50 to 99 workers .....	79	29	—	28	—	21	—	—	—
100 workers or more .....	64	36	6	18	4	36	33	—	—
100 to 499 workers .....	70	29	—	27	—	30	29	—	—
500 workers or more .....	59	43	—	10	—	41	36	—	—
<b>Geographic areas</b>									
Northeast .....	71	31	—	24	—	29	29	—	—
New England .....	—	37	—	—	—	—	—	—	—
Middle Atlantic .....	—	29	17	22	—	—	—	—	—
South .....	70	48	—	10	—	30	30	—	—
South Atlantic .....	69	50	—	—	—	31	31	—	—
East South Central .....	77	47	—	—	—	23	23	—	—
West South Central .....	70	47	—	—	—	30	30	—	—
Midwest .....	58	23	—	24	—	42	32	—	—
East North Central .....	62	27	—	26	—	38	25	—	—
West North Central .....	51	—	—	—	9	49	49	—	—
West .....	70	32	—	29	—	30	26	—	—
Mountain .....	—	23	—	44	—	—	—	—	—
Pacific .....	—	—	—	24	—	—	—	—	—

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

<sup>2</sup> 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/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 23. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2014**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years <sup>1</sup>	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Worker characteristics</b>									
All workers .....	2.9	2.9	1.4	2.2	0.7	2.9	2.7	0.8	—
Management, professional, and related .....	4.9	4.5	3.1	—	—	4.9	4.8	—	—
Management, business, and financial .....	6.5	4.7	—	—	—	6.5	6.4	—	—
Professional and related .....	4.9	5.7	—	—	—	4.9	4.8	—	—
Service .....	—	—	—	9.6	—	—	—	—	—
Sales and office .....	4.6	3.1	—	3.3	—	4.6	4.6	—	—
Sales and related .....	8.0	6.0	—	5.3	—	8.0	8.0	—	—
Office and administrative support .....	4.9	3.5	—	2.5	—	4.9	4.9	—	—
Natural resources, construction, and maintenance .....	1.9	4.4	—	5.8	—	1.9	1.9	—	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	7.5	7.4	—	—	—	—
Installation, maintenance, and repair .....	3.3	8.0	—	8.9	—	3.3	3.3	—	—
Production, transportation, and material moving .....	4.8	5.2	—	4.7	—	4.8	4.3	—	—
Production .....	6.5	7.2	—	5.2	—	6.5	6.4	—	—
Transportation and material moving .....	5.7	6.7	—	7.1	—	5.7	4.8	—	—
Full time .....	3.0	3.1	1.4	2.1	0.8	3.0	2.8	0.8	—
Part time .....	4.0	4.2	—	4.9	—	4.0	4.0	—	—
Union .....	2.4	4.5	—	5.0	—	2.4	2.3	—	—
Nonunion .....	3.6	3.3	2.2	—	—	3.6	3.3	1.1	—
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	5.2	—	—	5.4	—	5.2	5.2	—	—
Lowest 10 percent .....	—	—	—	6.8	—	—	—	—	—
Second 25 percent .....	4.6	5.1	—	4.1	—	4.6	4.4	—	—
Third 25 percent .....	4.1	5.3	1.1	2.7	1.2	4.1	3.6	—	—
Highest 25 percent .....	3.7	3.4	2.2	3.0	1.1	3.7	3.7	—	—
Highest 10 percent .....	5.4	4.5	—	1.5	—	5.4	5.3	—	—
<b>Establishment characteristics</b>									
Goods-producing industries .....	4.4	6.6	—	3.9	1.9	4.4	2.5	—	—
Construction .....	0.0	—	—	7.9	7.9	—	—	—	—
Manufacturing .....	5.9	8.0	—	3.5	—	5.9	3.5	—	—
Service-providing industries .....	3.8	3.2	—	2.7	—	3.8	3.7	—	—
Trade, transportation, and utilities .....	3.5	5.6	—	4.7	—	3.5	3.0	—	—
Retail trade .....	—	—	—	6.1	—	—	—	—	—
Transportation and warehousing .....	—	11.1	—	—	—	—	—	—	—
Utilities .....	6.0	10.6	—	—	—	6.0	6.0	—	—
Information .....	5.8	—	—	9.6	—	5.8	5.8	—	—
Financial activities .....	2.9	2.8	—	—	—	2.9	3.2	—	—
Finance and insurance .....	3.3	2.8	—	—	—	3.3	3.5	—	—
Credit intermediation and related activities ..	3.7	3.6	—	—	—	3.7	3.7	—	—
Insurance carriers and related activities .....	4.5	4.0	—	—	—	4.5	4.9	—	—
Professional and business services .....	—	6.4	—	—	—	—	13.1	—	—
Education and health services .....	5.1	7.8	—	—	—	5.1	5.1	—	—
Educational services:									
Junior colleges, colleges, and universities .....	—	9.0	8.9	—	—	—	—	—	—
Health care and social assistance .....	6.2	9.0	—	—	—	6.2	6.2	—	—

See footnotes at end of table.

**Table 23. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years <sup>1</sup>	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers .....	3.3	3.7	—	3.6	—	3.3	2.9	—	—
1 to 49 workers .....	4.8	4.7	—	5.7	—	4.8	4.8	—	—
50 to 99 workers .....	5.5	7.2	—	5.6	—	5.5	—	—	—
100 workers or more .....	3.4	3.7	1.5	2.4	1.0	3.4	3.3	—	—
100 to 499 workers .....	5.0	5.3	—	4.1	—	5.0	5.0	—	—
500 workers or more .....	4.7	4.9	—	2.1	—	4.7	4.0	—	—
<b>Geographic areas</b>									
Northeast .....	7.3	4.6	—	5.0	—	7.3	7.3	—	—
New England .....	—	10.1	—	—	—	—	—	—	—
Middle Atlantic .....	—	5.8	4.4	6.1	—	—	—	—	—
South .....	4.4	5.0	—	3.0	—	4.4	4.4	—	—
South Atlantic .....	6.1	5.3	—	—	—	6.1	6.1	—	—
East South Central .....	6.3	5.1	—	—	—	6.3	6.3	—	—
West South Central .....	8.2	12.5	—	—	—	8.2	8.2	—	—
Midwest .....	4.0	4.6	—	4.0	—	4.0	2.9	—	—
East North Central .....	5.3	6.7	—	3.8	—	5.3	3.5	—	—
West North Central .....	5.7	—	—	—	2.5	5.7	5.7	—	—
West .....	7.3	8.5	—	4.9	—	7.3	7.0	—	—
Mountain .....	—	4.0	—	8.9	—	—	—	—	—
Pacific .....	—	—	—	5.7	—	—	—	—	—

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 24. Defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Cliff vesting <sup>1</sup>	Years required for cliff vesting		Graded vesting <sup>2</sup>	Immediate full vesting	Not determinable
		Mean	Median			
<b>Worker characteristics</b>						
All workers .....	95	4	5	3	—	—
Management, professional, and related .....	95	4	5	—	—	( <sup>3</sup> )
Management, business, and financial .....	97	4	—	—	—	( <sup>3</sup> )
Professional and related .....	94	4	5	—	—	1
Service .....	93	5	5	—	—	( <sup>3</sup> )
Sales and office .....	96	4	5	—	—	( <sup>3</sup> )
Sales and related .....	95	4	5	—	—	—
Office and administrative support .....	97	4	—	—	—	( <sup>3</sup> )
Natural resources, construction, and maintenance .....	93	5	5	—	—	3
Construction, extraction, farming, fishing, and forestry .....	94	5	5	—	—	1
Installation, maintenance, and repair .....	92	5	5	—	—	5
Production, transportation, and material moving .....	95	4	5	—	—	2
Production .....	98	4	5	—	—	1
Transportation and material moving .....	92	5	5	—	—	4
Full time .....	95	4	5	3	—	—
Part time .....	95	5	5	—	—	—
Union .....	96	5	5	—	—	2
Nonunion .....	95	4	—	4	—	—
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	98	5	5	—	—	( <sup>3</sup> )
Lowest 10 percent .....	100	5	5	—	—	—
Second 25 percent .....	94	4	5	—	—	—
Third 25 percent .....	96	4	5	—	—	1
Highest 25 percent .....	94	4	5	—	—	2
Highest 10 percent .....	94	4	5	—	—	1
<b>Establishment characteristics</b>						
Goods-producing industries .....	95	5	5	—	—	—
Construction .....	95	5	5	—	—	—
Manufacturing .....	95	4	5	—	—	—
Service-providing industries .....	95	4	5	—	—	1
Trade, transportation, and utilities .....	94	5	5	—	—	5
Wholesale trade .....	100	5	5	—	—	—
Retail trade .....	98	5	5	—	—	—
Transportation and warehousing .....	87	4	5	—	—	13
Utilities .....	94	4	5	—	—	—
Information .....	94	4	5	—	—	—
Financial activities .....	97	4	3	—	—	—
Finance and insurance .....	97	4	3	—	—	—
Credit intermediation and related activities ..	99	3	3	—	—	—
Insurance carriers and related activities .....	94	4	3	—	—	—
Professional and business services .....	100	4	—	—	—	—
Education and health services .....	91	5	5	—	—	1
Educational services:						
Junior colleges, colleges, and universities .....	83	5	5	—	—	8
Health care and social assistance .....	92	5	5	—	—	—

See footnotes at end of table.

**Table 24. Defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Cliff vesting <sup>1</sup>	Years required for cliff vesting		Graded vesting <sup>2</sup>	Immediate full vesting	Not determinable
		Mean	Median			
1 to 99 workers .....	93	4	5	—	—	—
1 to 49 workers .....	92	4	5	—	—	—
50 to 99 workers .....	94	5	5	—	—	—
100 workers or more .....	96	4	5	—	—	1
100 to 499 workers .....	97	4	5	—	—	—
500 workers or more .....	94	4	5	—	—	3
<b>Geographic areas</b>						
Northeast .....	92	4	5	—	—	3
New England .....	90	4	5	—	—	( <sup>3</sup> )
Middle Atlantic .....	93	4	5	—	—	3
South .....	96	4	5	—	—	1
South Atlantic .....	96	4	5	—	—	2
East South Central .....	100	5	5	—	—	—
West South Central .....	96	4	5	—	—	—
Midwest .....	95	4	5	—	—	—
East North Central .....	94	4	5	—	—	—
West North Central .....	96	4	—	—	—	—
West .....	97	4	5	—	—	—
Mountain .....	98	4	5	—	—	—
Pacific .....	96	4	5	—	—	—

<sup>1</sup> An employee is not entitled to any accrued benefits until satisfying the requirement for 100 percent vesting.

<sup>2</sup> An employee is entitled to a gradually increasing share of benefits determined by years of service, eventually reaching 100 percent vesting status.

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 24. Standard errors for defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2014**

Characteristics	Cliff vesting <sup>1</sup>	Years required for cliff vesting		Graded vesting <sup>2</sup>	Immediate full vesting	Not determinable
		Mean	Median			
<b>Worker characteristics</b>						
All workers .....	1.1	0.1	0.0	0.8	—	—
Management, professional, and related .....	1.4	0.1	0.4	—	—	0.2
Management, business, and financial .....	1.2	0.1	—	—	—	( <sup>3</sup> )
Professional and related .....	2.1	0.1	0.0	—	—	0.3
Service .....	4.1	0.1	0.0	—	—	( <sup>3</sup> )
Sales and office .....	0.8	0.1	0.0	—	—	( <sup>3</sup> )
Sales and related .....	2.0	0.2	0.0	—	—	—
Office and administrative support .....	0.9	0.1	—	—	—	( <sup>3</sup> )
Natural resources, construction, and maintenance .....	2.9	0.1	0.0	—	—	2.1
Construction, extraction, farming, fishing, and forestry .....	3.3	0.1	0.0	—	—	0.7
Installation, maintenance, and repair .....	4.1	0.1	0.0	—	—	3.7
Production, transportation, and material moving .....	2.2	0.1	0.0	—	—	1.7
Production .....	0.9	0.1	0.4	—	—	0.6
Transportation and material moving .....	4.2	0.1	0.0	—	—	2.9
Full time .....	1.2	0.1	0.0	0.8	—	—
Part time .....	2.9	0.1	0.0	—	—	—
Union .....	1.8	0.1	0.0	—	—	1.4
Nonunion .....	1.0	0.1	—	1.0	—	—
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	2.2	0.1	0.0	—	—	0.1
Lowest 10 percent .....	0.0	0.1	0.0	—	—	—
Second 25 percent .....	2.5	0.1	0.0	—	—	—
Third 25 percent .....	1.4	0.1	0.0	—	—	0.7
Highest 25 percent .....	1.7	0.1	0.0	—	—	1.0
Highest 10 percent .....	1.7	0.1	1.0	—	—	0.7
<b>Establishment characteristics</b>						
Goods-producing industries .....	2.0	0.1	0.0	—	—	—
Construction .....	3.3	0.1	0.0	—	—	—
Manufacturing .....	2.5	0.1	0.0	—	—	—
Service-providing industries .....	1.3	0.1	0.0	—	—	0.9
Trade, transportation, and utilities .....	3.4	0.1	0.0	—	—	3.4
Wholesale trade .....	0.0	( <sup>3</sup> )	0.0	—	—	—
Retail trade .....	0.6	0.1	0.0	—	—	—
Transportation and warehousing .....	9.6	0.2	0.0	—	—	9.6
Utilities .....	3.9	0.1	0.0	—	—	—
Information .....	4.1	0.2	0.0	—	—	—
Financial activities .....	1.6	0.1	0.0	—	—	—
Finance and insurance .....	1.6	0.1	0.0	—	—	—
Credit intermediation and related activities .....	1.2	0.1	0.0	—	—	—
Insurance carriers and related activities .....	3.6	0.1	0.0	—	—	—
Professional and business services .....	0.0	0.3	—	—	—	—
Education and health services .....	3.7	0.1	0.0	—	—	0.4
Educational services:						
Junior colleges, colleges, and universities .....	5.0	0.1	0.0	—	—	4.7
Health care and social assistance .....	4.3	0.1	0.0	—	—	—

See footnotes at end of table.

**Table 24. Standard errors for defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Cliff vesting <sup>1</sup>	Years required for cliff vesting		Graded vesting <sup>2</sup>	Immediate full vesting	Not determinable
		Mean	Median			
1 to 99 workers .....	1.8	0.1	0.0	—	—	—
1 to 49 workers .....	2.0	0.1	0.0	—	—	—
50 to 99 workers .....	3.6	0.1	0.0	—	—	—
100 workers or more .....	1.3	0.1	0.0	—	—	0.9
100 to 499 workers .....	1.2	0.1	0.0	—	—	—
500 workers or more .....	2.2	0.1	0.0	—	—	1.7
<b>Geographic areas</b>						
Northeast .....	3.2	0.2	0.0	—	—	2.2
New England .....	7.7	0.2	0.0	—	—	0.1
Middle Atlantic .....	3.5	0.3	0.0	—	—	2.7
South .....	1.8	0.1	0.0	—	—	1.4
South Atlantic .....	2.6	0.1	0.0	—	—	2.6
East South Central .....	0.0	0.1	0.0	—	—	—
West South Central .....	3.1	0.2	0.0	—	—	—
Midwest .....	1.1	0.1	0.0	—	—	—
East North Central .....	1.2	0.1	0.0	—	—	—
West North Central .....	2.6	0.1	—	—	—	—
West .....	1.9	0.1	0.0	—	—	—
Mountain .....	1.4	0.2	0.0	—	—	—
Pacific .....	2.5	0.2	0.0	—	—	—

<sup>1</sup> An employee is not entitled to any accrued benefits until satisfying the requirement for 100 percent vesting.

<sup>2</sup> An employee is entitled to a gradually increasing share of benefits determined by years of service, eventually reaching 100 percent vesting status.

<sup>3</sup> Less than 0.05.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 25. Defined benefit plans: Integration with Social Security, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint <sup>1</sup>	Offset by Social Security <sup>2</sup>	Cash balance		
<b>Worker characteristics</b>						
All workers .....	—	16	9	—	71	—
Management, professional, and related .....	—	14	13	—	64	—
Management, business, and financial .....	—	12	—	7	62	—
Professional and related .....	—	16	11	—	65	—
Service .....	—	—	—	—	74	—
Sales and office .....	—	16	7	—	72	—
Sales and related .....	27	—	—	—	73	—
Office and administrative support .....	—	13	8	—	72	—
Natural resources, construction, and maintenance .....	20	—	9	—	80	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	90	—
Installation, maintenance, and repair .....	30	20	—	—	70	—
Production, transportation, and material moving .....	26	19	—	—	74	—
Production .....	27	—	—	—	73	—
Transportation and material moving .....	25	19	—	—	75	—
Full time .....	—	16	10	—	68	—
Part time .....	—	7	—	—	89	—
Union .....	—	—	6	—	82	—
Nonunion .....	—	21	12	—	64	—
Average wage within the following categories <sup>3</sup> :						
Lowest 25 percent .....	16	—	—	—	84	—
Lowest 10 percent .....	—	—	—	—	90	—
Second 25 percent .....	—	24	—	2	66	—
Third 25 percent .....	—	15	5	—	72	—
Highest 25 percent .....	—	15	13	—	69	—
Highest 10 percent .....	—	15	—	4	64	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	35	20	—	—	65	—
Construction .....	—	—	—	—	91	—
Manufacturing .....	40	29	—	—	60	—
Service-providing industries .....	—	14	7	—	73	—
Trade, transportation, and utilities .....	23	11	—	—	77	—
Wholesale trade .....	—	—	—	—	54	—
Retail trade .....	—	—	—	—	83	—
Transportation and warehousing .....	—	—	—	—	75	—
Utilities .....	—	—	—	—	90	—
Information .....	—	—	—	—	87	—
Financial activities .....	30	15	6	9	70	—
Finance and insurance .....	31	15	6	10	69	—
Credit intermediation and related activities ..	13	—	—	—	87	—
Insurance carriers and related activities .....	49	18	13	18	51	—
Professional and business services .....	—	—	—	—	67	—
Education and health services .....	—	—	—	—	65	—
Educational services:	—	—	—	—	—	—
Junior colleges, colleges, and universities .....	—	—	—	—	71	—
Health care and social assistance .....	—	—	—	—	60	—

See footnotes at end of table.

**Table 25. Defined benefit plans: Integration with Social Security, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint <sup>1</sup>	Offset by Social Security <sup>2</sup>	Cash balance		
1 to 99 workers .....	31	23	—	—	69	—
1 to 49 workers .....	30	19	—	—	70	—
50 to 99 workers .....	33	—	—	—	67	—
100 workers or more .....	—	13	10	—	71	—
100 to 499 workers .....	—	11	—	—	78	—
500 workers or more .....	—	14	17	—	64	—
<b>Geographic areas</b>						
Northeast .....	29	14	—	—	71	—
New England .....	—	—	—	—	80	—
Middle Atlantic .....	31	17	—	—	69	—
South .....	—	24	—	3	58	—
South Atlantic .....	—	23	11	—	63	—
East South Central .....	44	—	—	—	56	—
West South Central .....	50	—	—	—	50	—
Midwest .....	20	12	—	—	80	—
East North Central .....	23	—	6	—	77	—
West North Central .....	—	5	—	—	86	—
West .....	—	9	—	—	76	—
Mountain .....	21	18	—	—	79	—
Pacific .....	—	6	—	—	75	—

<sup>1</sup> Formula applies lower benefit rate to earnings subject to FICA (Social Security) taxes or below a specified dollar amount.

<sup>2</sup> Benefit as calculated by formula is reduced by portion of primary Social Security payment.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 25. Standard errors for defined benefit plans: Integration with Social Security, private industry workers, National Compensation Survey, 2014**

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint <sup>1</sup>	Offset by Social Security <sup>2</sup>	Cash balance		
<b>Worker characteristics</b>						
All workers .....	-	1.7	1.9	-	3.0	-
Management, professional, and related .....	-	2.0	3.7	-	4.8	-
Management, business, and financial .....	-	2.6	-	1.9	5.8	-
Professional and related .....	-	2.9	2.9	-	6.0	-
Service .....	-	-	-	-	9.2	-
Sales and office .....	-	2.6	1.9	-	3.9	-
Sales and related .....	7.3	-	-	-	7.3	-
Office and administrative support .....	-	2.1	2.0	-	3.8	-
Natural resources, construction, and maintenance .....	3.9	-	2.6	-	3.9	-
Construction, extraction, farming, fishing, and forestry .....	-	-	-	-	3.8	-
Installation, maintenance, and repair .....	6.8	6.0	-	-	6.8	-
Production, transportation, and material moving .....	4.8	4.4	-	-	4.8	-
Production .....	7.0	-	-	-	7.0	-
Transportation and material moving .....	5.5	4.9	-	-	5.5	-
Full time .....	-	1.9	2.0	-	3.1	-
Part time .....	-	2.0	-	-	3.4	-
Union .....	-	-	1.5	-	4.8	-
Nonunion .....	-	2.4	2.7	-	3.6	-
Average wage within the following categories <sup>3</sup> :						
Lowest 25 percent .....	4.7	-	-	-	4.7	-
Lowest 10 percent .....	-	-	-	-	4.9	-
Second 25 percent .....	-	4.7	-	0.7	4.8	-
Third 25 percent .....	-	3.5	1.1	-	5.1	-
Highest 25 percent .....	-	1.7	3.2	-	3.3	-
Highest 10 percent .....	-	3.0	-	1.1	5.4	-
<b>Establishment characteristics</b>						
Goods-producing industries .....	6.3	4.8	-	-	6.3	-
Construction .....	-	-	-	-	4.6	-
Manufacturing .....	7.5	6.7	-	-	7.5	-
Service-providing industries .....	-	1.7	1.9	-	3.3	-
Trade, transportation, and utilities .....	4.3	3.0	-	-	4.3	-
Wholesale trade .....	-	-	-	-	10.2	-
Retail trade .....	-	-	-	-	4.7	-
Transportation and warehousing .....	-	-	-	-	9.4	-
Utilities .....	-	-	-	-	2.7	-
Information .....	-	-	-	-	4.5	-
Financial activities .....	4.4	2.7	1.5	2.2	4.4	-
Finance and insurance .....	4.3	2.7	1.6	2.2	4.3	-
Credit intermediation and related activities ..	3.1	-	-	-	3.1	-
Insurance carriers and related activities .....	6.2	4.1	3.4	3.6	6.2	-
Professional and business services .....	-	-	-	-	13.1	-
Education and health services .....	-	-	-	-	10.4	-
Educational services:	-	-	-	-	-	-
Junior colleges, colleges, and universities .....	-	-	-	-	6.1	-
Health care and social assistance .....	-	-	-	-	12.0	-

See footnotes at end of table.

**Table 25. Standard errors for defined benefit plans: Integration with Social Security, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint <sup>1</sup>	Offset by Social Security <sup>2</sup>	Cash balance		
1 to 99 workers .....	5.1	4.3	—	—	5.1	—
1 to 49 workers .....	7.0	4.2	—	—	7.0	—
50 to 99 workers .....	8.6	—	—	—	8.6	—
100 workers or more .....	—	2.1	2.2	—	3.5	—
100 to 499 workers .....	—	2.4	—	—	5.5	—
500 workers or more .....	—	3.3	3.9	—	4.5	—
<b>Geographic areas</b>						
Northeast .....	5.8	3.2	—	—	5.8	—
New England .....	—	—	—	—	8.9	—
Middle Atlantic .....	6.8	4.0	—	—	6.8	—
South .....	—	4.0	—	0.9	5.4	—
South Atlantic .....	—	4.4	3.4	—	4.9	—
East South Central .....	13.1	—	—	—	13.1	—
West South Central .....	12.3	—	—	—	12.3	—
Midwest .....	4.4	3.6	—	—	4.4	—
East North Central .....	5.7	—	1.4	—	5.7	—
West North Central .....	—	1.3	—	—	6.1	—
West .....	—	2.0	—	—	8.7	—
Mountain .....	4.4	4.2	—	—	4.4	—
Pacific .....	—	1.7	—	—	11.3	—

<sup>1</sup> Formula applies lower benefit rate to earnings subject to FICA (Social Security) taxes or below a specified dollar amount.

<sup>2</sup> Benefit as calculated by formula is reduced by portion of primary Social Security payment.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 26. Defined benefit plans: Availability of selected benefit features,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(In percent)

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
<b>Worker characteristics</b>								
All workers .....	34	88	82	63	100	100	99	93
Management, professional, and related .....	40	89	77	69	100	100	100	93
Management, business, and financial .....	41	95	81	73	100	100	100	94
Professional and related .....	40	82	75	66	100	100	99	90
Service .....	—	92	93	—	100	100	100	—
Sales and office .....	24	99	82	52	100	100	100	89
Sales and related .....	—	100	80	—	100	100	100	100
Office and administrative support .....	29	99	82	54	100	100	100	87
Natural resources, construction, and maintenance .....	38	90	85	69	100	100	98	100
Construction, extraction, farming, fishing, and forestry .....	22	—	87	—	100	—	95	—
Installation, maintenance, and repair .....	56	93	83	69	100	100	100	100
Production, transportation, and material moving .....	28	71	83	61	100	100	100	100
Production .....	35	57	73	72	100	100	100	100
Transportation and material moving .....	23	96	91	—	100	100	100	100
Full time .....	36	88	81	65	100	100	99	95
Part time .....	17	87	92	—	100	100	100	—
Union .....	29	98	90	—	100	100	99	86
Nonunion .....	39	87	74	64	100	100	100	94
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	—	—	95	—	100	—	100	—
Second 25 percent .....	25	93	80	69	100	100	100	90
Third 25 percent .....	28	84	84	59	100	100	100	93
Highest 25 percent .....	43	89	80	66	100	100	99	94
Highest 10 percent .....	44	88	77	67	100	100	100	94
<b>Establishment characteristics</b>								
Goods-producing industries .....	37	47	81	80	100	100	98	100
Construction .....	24	—	85	—	100	—	95	—
Manufacturing .....	37	47	80	80	100	100	100	100
Service-providing industries .....	32	97	83	59	100	100	100	92
Trade, transportation, and utilities .....	15	97	86	44	100	100	100	100
Wholesale trade .....	—	—	85	—	100	—	100	—
Retail trade .....	—	—	89	—	100	—	100	—
Transportation and warehousing .....	—	—	98	—	100	—	100	—
Utilities .....	—	97	—	89	100	100	100	100
Information .....	83	—	71	—	100	—	98	—
Financial activities .....	23	99	75	64	100	100	100	88
Finance and insurance .....	24	99	73	66	100	100	100	88
Credit intermediation and related activities ..	—	100	92	68	100	100	100	83
Insurance carriers and related activities .....	22	97	79	62	100	100	100	92
Education and health services .....	—	—	74	—	100	—	100	—
Educational services:								
Junior colleges, colleges, and universities ..	—	—	74	—	100	—	100	—
Health care and social assistance .....	—	—	77	—	100	—	100	—

See footnotes at end of table.

**Table 26. Defined benefit plans: Availability of selected benefit features,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

(In percent)

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
1 to 99 workers .....	35	99	74	66	100	100	98	90
1 to 49 workers .....	41	98	73	67	100	100	97	87
50 to 99 workers .....	27	100	76	64	100	100	100	96
100 workers or more .....	33	86	86	62	100	100	100	94
100 to 499 workers .....	28	100	86	65	100	100	100	99
500 workers or more .....	39	75	85	60	100	100	100	90
<b>Geographic areas</b>								
Northeast .....	31	92	88	—	100	100	98	81
New England .....	48	94	79	61	100	100	91	—
Middle Atlantic .....	26	91	90	—	100	100	100	83
South .....	46	94	75	70	100	100	100	93
South Atlantic .....	45	91	76	67	100	100	100	92
East South Central .....	42	—	71	—	100	—	100	—
West South Central .....	49	99	74	75	100	100	100	93
Midwest .....	28	77	84	68	100	100	100	100
East North Central .....	30	66	81	73	100	100	100	100
West North Central .....	—	97	92	—	100	100	100	100
West .....	24	96	85	68	100	100	100	96
Mountain .....	44	—	90	—	100	—	100	—
Pacific .....	—	94	84	65	100	100	99	96

<sup>1</sup> See glossary for additional information on these selected benefit features.

<sup>2</sup> 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/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 26. Standard errors for defined benefit plans: Availability of selected benefit features,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
<b>Worker characteristics</b>								
All workers .....	3.0	3.3	1.8	5.6	0.0	0.0	0.5	1.3
Management, professional, and related .....	6.5	4.0	3.8	6.2	0.0	0.0	0.3	2.4
Management, business, and financial .....	9.1	2.2	4.0	6.9	0.0	0.0	0.0	3.0
Professional and related .....	7.9	6.7	4.8	7.2	0.0	0.0	0.5	3.1
Service .....	–	8.5	3.8	–	0.0	0.0	0.0	–
Sales and office .....	3.9	0.3	4.0	7.9	0.0	0.0	0.0	3.6
Sales and related .....	–	0.0	6.6	–	0.0	0.0	0.0	0.0
Office and administrative support .....	5.1	0.4	4.2	7.8	0.0	0.0	0.0	4.3
Natural resources, construction, and maintenance .....	4.9	6.7	4.0	9.0	0.0	0.0	2.4	0.0
Construction, extraction, farming, fishing, and forestry .....	6.2	–	7.0	–	0.0	–	4.5	–
Installation, maintenance, and repair .....	4.9	6.4	3.6	10.3	0.0	0.0	0.0	0.0
Production, transportation, and material moving .....	4.2	7.8	3.3	10.9	0.0	0.0	0.0	0.0
Production .....	4.8	9.6	5.4	13.4	0.0	0.0	0.0	0.0
Transportation and material moving .....	5.9	3.7	3.0	–	0.0	0.0	0.0	0.0
Full time .....	3.2	3.2	2.1	5.6	0.0	0.0	0.5	1.3
Part time .....	5.1	12.5	2.5	–	0.0	0.0	0.4	–
Union .....	3.9	1.6	1.8	–	0.0	0.0	0.9	12.6
Nonunion .....	4.2	3.6	3.1	5.0	0.0	0.0	0.0	1.9
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	–	–	2.3	–	0.0	–	0.0	–
Second 25 percent .....	4.4	7.3	4.6	7.1	0.0	0.0	0.0	3.8
Third 25 percent .....	3.7	7.4	3.5	8.2	0.0	0.0	0.0	2.6
Highest 25 percent .....	4.3	3.5	2.6	6.7	0.0	0.0	0.9	1.5
Highest 10 percent .....	7.2	5.3	3.9	8.7	0.0	0.0	0.3	3.5
<b>Establishment characteristics</b>								
Goods-producing industries .....	5.7	8.5	3.4	5.8	0.0	0.0	1.5	0.0
Construction .....	7.0	–	7.2	–	0.0	–	4.6	–
Manufacturing .....	5.4	8.5	4.4	5.8	0.0	0.0	0.0	0.0
Service-providing industries .....	3.7	1.8	2.5	6.7	0.0	0.0	0.1	1.6
Trade, transportation, and utilities .....	3.7	2.0	2.6	10.4	0.0	0.0	0.0	0.0
Wholesale trade .....	–	–	9.6	–	0.0	–	0.0	–
Retail trade .....	–	–	3.2	–	0.0	–	0.0	–
Transportation and warehousing .....	–	–	2.1	–	0.0	–	0.0	–
Utilities .....	–	2.3	–	5.8	0.0	0.0	0.0	0.0
Information .....	3.0	–	10.7	–	0.0	–	1.3	–
Financial activities .....	5.6	1.0	6.7	5.2	0.0	0.0	0.0	3.4
Finance and insurance .....	5.5	1.0	6.4	4.9	0.0	0.0	0.0	3.5
Credit intermediation and related activities .....	–	0.0	4.9	7.1	0.0	0.0	0.0	4.9
Insurance carriers and related activities .....	6.5	2.8	8.3	6.5	0.0	0.0	0.0	5.4
Education and health services .....	–	–	6.5	–	0.0	–	0.0	–
Educational services:								
Junior colleges, colleges, and universities .....	–	–	6.7	–	0.0	–	0.0	–
Health care and social assistance .....	–	–	7.3	–	0.0	–	0.0	–

See footnotes at end of table.

**Table 26. Standard errors for defined benefit plans: Availability of selected benefit features,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
1 to 99 workers .....	4.4	1.2	5.3	7.3	0.0	0.0	1.6	2.9
1 to 49 workers .....	5.8	1.8	7.3	7.5	0.0	0.0	2.9	4.3
50 to 99 workers .....	7.0	0.0	5.8	14.5	0.0	0.0	0.0	3.6
100 workers or more .....	4.1	4.1	1.8	6.5	0.0	0.0	0.1	1.2
100 to 499 workers .....	4.8	0.2	2.9	9.1	0.0	0.0	0.2	1.1
500 workers or more .....	6.7	6.3	2.7	8.7	0.0	0.0	0.2	1.8
<b>Geographic areas</b>								
Northeast .....	5.0	6.8	3.6	—	0.0	0.0	1.9	3.8
New England .....	11.9	5.0	10.9	15.8	0.0	0.0	8.1	—
Middle Atlantic .....	6.0	8.2	3.0	—	0.0	0.0	0.2	6.9
South .....	6.2	2.7	2.9	8.2	0.0	0.0	0.0	3.9
South Atlantic .....	7.0	4.7	3.1	11.5	0.0	0.0	0.0	5.8
East South Central .....	11.6	—	10.6	—	0.0	—	0.0	—
West South Central .....	13.6	0.5	5.9	13.2	0.0	0.0	0.0	6.2
Midwest .....	4.7	7.1	4.2	8.4	0.0	0.0	0.0	0.0
East North Central .....	5.9	9.2	5.1	4.3	0.0	0.0	0.0	0.0
West North Central .....	—	1.9	4.8	—	0.0	0.0	0.0	0.0
West .....	6.6	1.8	3.2	9.7	0.0	0.0	0.4	2.7
Mountain .....	9.5	—	4.7	—	0.0	—	0.0	—
Pacific .....	—	2.7	4.1	12.9	0.0	0.0	0.6	2.9

<sup>1</sup> See glossary for additional information on these selected benefit features.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**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 <sup>1</sup>				
				Social Security taxable wage base	Age	Service	Earnings	Other
<b>Worker characteristics</b>								
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 <sup>2</sup> :								
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 <sup>1</sup>				
				Social Security taxable wage base	Age	Service	Earnings	Other
<b>Geographic areas</b>								
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	—	—

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 27. Standard errors for cash balance plans: Employer contributions, private industry workers, National Compensation Survey, 2014**

Characteristics	Flat rate percentage contribution	Mean flat rate (in percent)	Variable percentage contribution	Contributions vary by				
				Social Security taxable wage base	Age	Service	Earnings	Other
<b>Worker characteristics</b>								
All workers .....	3.5	0.24	3.5	1.7	4.2	4.2	-	-
Management, professional, and related .....	-	-	-	2.5	5.2	5.5	-	-
Management, business, and financial .....	-	-	-	3.6	7.1	7.0	-	-
Professional and related .....	-	-	-	-	5.7	7.2	-	-
Service .....	-	-	-	-	-	8.9	-	-
Sales and office .....	-	-	-	2.6	6.5	6.5	-	-
Sales and related .....	-	-	-	-	11.5	10.8	-	-
Office and administrative support .....	-	-	-	2.8	6.6	6.0	-	-
Natural resources, construction, and maintenance .....	-	-	-	-	10.3	10.7	-	-
Installation, maintenance, and repair .....	-	-	-	-	12.6	12.7	-	-
Production, transportation, and material moving .....	-	-	-	-	3.9	5.4	-	-
Production .....	-	-	-	-	2.3	9.5	-	-
Transportation and material moving .....	-	-	0.0	-	8.3	0.4	-	-
Full time .....	3.4	0.24	3.4	1.8	4.1	4.2	-	-
Part time .....	-	-	-	-	10.9	12.5	-	-
Union .....	-	-	-	-	14.6	6.2	-	-
Nonunion .....	3.7	0.23	3.7	1.8	4.3	4.4	-	-
Average wage within the following categories <sup>1</sup> :								
Second 25 percent .....	-	-	-	2.9	8.7	8.1	-	-
Third 25 percent .....	2.7	0.23	2.7	2.0	5.4	4.3	-	-
Highest 25 percent .....	-	-	-	2.2	5.1	5.4	-	-
Highest 10 percent .....	-	-	-	-	5.2	6.8	-	-
Service-providing industries .....	-	-	-	1.9	4.7	4.4	-	-
Trade, transportation, and utilities .....	5.0	0.31	5.0	-	7.1	7.0	-	-
Utilities .....	8.3	0.33	8.3	-	7.9	-	-	-
Financial activities .....	-	-	-	3.4	6.0	6.7	-	-
Finance and insurance .....	-	-	-	3.5	6.0	6.7	-	-
Credit intermediation and related activities ..	-	-	-	-	9.9	11.5	-	-
Insurance carriers and related activities .....	-	-	-	6.1	7.3	6.2	-	-
1 to 99 workers .....	-	-	-	-	5.7	6.2	-	-
1 to 49 workers .....	-	-	-	-	7.0	7.7	-	-
50 to 99 workers .....	-	-	-	-	13.7	13.3	-	-
100 workers or more .....	-	-	-	1.8	4.8	4.9	-	-
100 to 499 workers .....	-	-	-	-	7.0	7.0	-	-
500 workers or more .....	-	-	-	2.8	6.4	6.3	-	-

See footnotes at end of table.

**Table 27. Standard errors for cash balance plans: Employer contributions, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Flat rate percentage contribution	Mean flat rate (in percent)	Variable percentage contribution	Contributions vary by				
				Social Security taxable wage base	Age	Service	Earnings	Other
<b>Geographic areas</b>								
Northeast .....	—	—	—	—	7.5	8.8	—	—
New England .....	—	—	—	—	—	15.4	—	—
Middle Atlantic .....	—	—	—	—	7.3	9.0	—	—
South .....	2.2	0.40	2.2	3.1	4.8	4.9	—	—
South Atlantic .....	—	—	—	2.2	5.2	6.5	—	—
West South Central .....	—	—	—	—	8.6	9.7	—	—
Midwest .....	—	—	—	—	9.8	8.4	—	—
East North Central .....	—	—	—	—	15.7	11.6	—	—
West North Central .....	—	—	—	—	6.0	9.2	—	—
West .....	—	—	—	—	12.9	13.0	—	—
Pacific .....	—	—	—	—	7.1	8.2	—	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 28. Traditional defined benefit plans: Availability of lump-sum benefits at retirement, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Lump-sum available	Type of lump-sum		Lump-sum not available	Not determinable
		Full lump-sum	Partial lump-sum with reduced annuity		
<b>Worker characteristics</b>					
All workers .....	34	29	5	66	( <sup>1</sup> )
Management, professional, and related .....	40	—	—	59	( <sup>1</sup> )
Management, business, and financial .....	41	—	—	59	—
Professional and related .....	40	40	—	59	1
Service .....	—	—	—	67	—
Sales and office .....	24	—	—	76	—
Sales and related .....	—	—	—	90	—
Office and administrative support .....	29	—	—	71	—
Natural resources, construction, and maintenance .....	38	—	—	62	—
Construction, extraction, farming, fishing, and forestry .....	22	—	—	78	—
Installation, maintenance, and repair .....	56	—	—	44	—
Production, transportation, and material moving .....	28	—	—	72	—
Production .....	35	35	—	65	—
Transportation and material moving .....	23	—	—	77	—
Full time .....	36	32	4	64	( <sup>1</sup> )
Part time .....	17	—	—	82	( <sup>1</sup> )
Union .....	29	21	8	71	( <sup>1</sup> )
Nonunion .....	39	—	—	61	—
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	—	—	—	93	—
Second 25 percent .....	25	—	—	75	—
Third 25 percent .....	28	22	6	72	—
Highest 25 percent .....	43	—	—	56	( <sup>1</sup> )
Highest 10 percent .....	44	—	—	56	( <sup>1</sup> )
<b>Establishment characteristics</b>					
Goods-producing industries .....	37	—	—	63	—
Construction .....	24	—	—	76	—
Manufacturing .....	37	—	—	63	—
Service-providing industries .....	32	—	—	67	( <sup>1</sup> )
Trade, transportation, and utilities .....	15	—	—	85	—
Wholesale trade .....	—	—	—	78	—
Retail trade .....	—	—	—	90	—
Transportation and warehousing .....	—	—	—	84	—
Utilities .....	—	—	—	79	—
Information .....	83	83	—	—	—
Financial activities .....	23	—	—	77	—
Finance and insurance .....	24	—	—	76	—
Credit intermediation and related activities ..	—	—	—	63	—
Insurance carriers and related activities .....	22	22	—	78	—
Education and health services .....	—	—	—	71	—
Educational services:					
Junior colleges, colleges, and universities .....	—	—	—	54	—
Health care and social assistance .....	—	—	—	71	—

See footnotes at end of table.

**Table 28. Traditional defined benefit plans: Availability of lump-sum benefits at retirement, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Lump-sum available	Type of lump-sum		Lump-sum not available	Not determinable
		Full lump-sum	Partial lump-sum with reduced annuity		
1 to 99 workers .....	35	—	—	65	—
1 to 49 workers .....	41	—	—	59	—
50 to 99 workers .....	27	—	—	73	—
100 workers or more .....	33	27	6	67	( <sup>1</sup> )
100 to 499 workers .....	28	—	—	72	( <sup>1</sup> )
500 workers or more .....	39	—	—	61	( <sup>1</sup> )
<b>Geographic areas</b>					
Northeast .....	31	—	—	69	( <sup>1</sup> )
New England .....	48	—	—	52	—
Middle Atlantic .....	26	—	—	73	( <sup>1</sup> )
South .....	46	—	—	54	—
South Atlantic .....	45	—	—	55	—
East South Central .....	42	—	—	58	—
West South Central .....	49	—	—	51	—
Midwest .....	28	—	—	72	—
East North Central .....	30	—	—	70	—
West North Central .....	—	—	—	76	—
West .....	24	—	—	75	( <sup>1</sup> )
Mountain .....	44	—	—	56	—
Pacific .....	—	—	—	81	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 28. Standard errors for traditional defined benefit plans: Availability of lump-sum benefits at retirement, private industry workers, National Compensation Survey, 2014**

Characteristics	Lump-sum available	Type of lump-sum		Lump-sum not available	Not determinable
		Full lump-sum	Partial lump-sum with reduced annuity		
<b>Worker characteristics</b>					
All workers .....	3.0	2.9	1.1	3.0	0.1
Management, professional, and related .....	6.5	–	–	6.5	0.3
Management, business, and financial .....	9.1	–	–	9.1	–
Professional and related .....	7.9	7.9	–	8.0	0.5
Service .....	–	–	–	10.4	–
Sales and office .....	3.9	–	–	3.9	–
Sales and related .....	–	–	–	3.7	–
Office and administrative support .....	5.1	–	–	5.1	–
Natural resources, construction, and maintenance .....	4.9	–	–	4.9	–
Construction, extraction, farming, fishing, and forestry .....	6.2	–	–	6.2	–
Installation, maintenance, and repair .....	4.9	–	–	4.9	–
Production, transportation, and material moving .....	4.2	–	–	4.2	–
Production .....	4.8	4.8	–	4.8	–
Transportation and material moving .....	5.9	–	–	5.9	–
Full time .....	3.2	3.2	1.1	3.2	0.1
Part time .....	5.1	–	–	5.0	0.4
Union .....	3.9	3.4	1.7	3.9	0.2
Nonunion .....	4.2	–	–	4.2	–
Average wage within the following categories <sup>1</sup> :					
Lowest 25 percent .....	–	–	–	4.0	–
Second 25 percent .....	4.4	–	–	4.4	–
Third 25 percent .....	3.7	3.4	1.6	3.7	–
Highest 25 percent .....	4.3	–	–	4.3	0.2
Highest 10 percent .....	7.2	–	–	7.2	0.3
<b>Establishment characteristics</b>					
Goods-producing industries .....	5.7	–	–	5.7	–
Construction .....	7.0	–	–	7.0	–
Manufacturing .....	5.4	–	–	5.4	–
Service-providing industries .....	3.7	–	–	3.7	0.1
Trade, transportation, and utilities .....	3.7	–	–	3.7	–
Wholesale trade .....	–	–	–	10.4	–
Retail trade .....	–	–	–	3.3	–
Transportation and warehousing .....	–	–	–	7.6	–
Utilities .....	–	–	–	7.9	–
Information .....	3.0	3.0	–	–	–
Financial activities .....	5.6	–	–	5.6	–
Finance and insurance .....	5.5	–	–	5.5	–
Credit intermediation and related activities ..	–	–	–	8.5	–
Insurance carriers and related activities .....	6.5	6.5	–	6.5	–
Education and health services .....	–	–	–	9.2	–
Educational services:	–	–	–	–	–
Junior colleges, colleges, and universities ..	–	–	–	10.4	–
Health care and social assistance .....	–	–	–	11.3	–

See footnotes at end of table.

**Table 28. Standard errors for traditional defined benefit plans: Availability of lump-sum benefits at retirement, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Lump-sum available	Type of lump-sum		Lump-sum not available	Not determinable
		Full lump-sum	Partial lump-sum with reduced annuity		
1 to 99 workers .....	4.4	—	—	4.4	—
1 to 49 workers .....	5.8	—	—	5.8	—
50 to 99 workers .....	7.0	—	—	7.0	—
100 workers or more .....	4.1	3.9	1.5	4.1	0.1
100 to 499 workers .....	4.8	—	—	4.8	0.2
500 workers or more .....	6.7	—	—	6.7	0.2
<b>Geographic areas</b>					
Northeast .....	5.0	—	—	5.1	0.2
New England .....	11.9	—	—	11.9	—
Middle Atlantic .....	6.0	—	—	6.2	0.2
South .....	6.2	—	—	6.2	—
South Atlantic .....	7.0	—	—	7.0	—
East South Central .....	11.6	—	—	11.6	—
West South Central .....	13.6	—	—	13.6	—
Midwest .....	4.7	—	—	4.7	—
East North Central .....	5.9	—	—	5.9	—
West North Central .....	—	—	—	8.0	—
West .....	6.6	—	—	6.7	0.4
Mountain .....	9.5	—	—	9.5	—
Pacific .....	—	—	—	7.8	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 29. Traditional defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	34	30	30	35	35	40	66	—
Management, professional, and related .....	39	30	30	35	40	40	61	—
Management, business, and financial .....	42	30	30	35	35	40	58	—
Professional and related .....	38	30	30	35	40	40	62	—
Service .....	—	—	—	—	—	—	78	—
Sales and office .....	37	30	30	35	40	40	63	—
Sales and related .....	35	25	30	35	35	40	65	—
Office and administrative support .....	38	30	30	35	40	40	62	—
Natural resources, construction, and maintenance .....	26	30	30	30	35	—	74	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	—	—	82	—
Installation, maintenance, and repair .....	—	—	—	—	—	—	66	—
Production, transportation, and material moving .....	37	25	30	35	35	35	63	—
Production .....	26	35	35	35	35	35	74	—
Transportation and material moving .....	46	25	30	35	35	35	54	—
Full time .....	35	30	30	35	35	40	65	—
Part time .....	24	30	35	35	35	40	76	—
Union .....	31	30	30	35	35	40	69	—
Nonunion .....	38	30	30	35	35	40	62	—
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	—	—	—	—	—	—	89	—
Second 25 percent .....	44	30	35	35	35	40	56	—
Third 25 percent .....	37	25	30	35	40	40	63	—
Highest 25 percent .....	33	30	30	35	35	40	67	—
Highest 10 percent .....	33	30	30	35	35	40	67	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	22	30	35	35	35	40	78	—
Construction .....	—	—	—	—	—	—	81	—
Manufacturing .....	26	35	35	35	35	40	74	—
Service-providing industries .....	40	30	30	35	—	40	60	—
Trade, transportation, and utilities .....	39	25	30	35	35	40	61	—
Wholesale trade .....	—	—	—	—	—	—	50	—
Retail trade .....	19	25	30	35	35	40	81	—
Transportation and warehousing .....	52	25	30	35	35	35	48	—
Utilities .....	64	30	—	—	40	40	—	—
Information .....	43	30	30	30	30	30	57	—
Financial activities .....	61	30	—	35	35	35	39	—
Finance and insurance .....	65	30	—	35	35	35	35	—
Credit intermediation and related activities ..	51	—	30	35	35	40	49	—
Insurance carriers and related activities .....	73	30	—	35	35	40	—	—
Education and health services .....	—	—	—	—	—	—	67	—
Educational services:								
Junior colleges, colleges, and universities ..	—	—	—	—	—	—	85	—
Health care and social assistance .....	—	—	—	—	—	—	61	—

See footnotes at end of table.

**Table 29. Traditional defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	40	30	30	35	35	35	60	—
1 to 49 workers .....	39	30	30	30	35	—	61	—
50 to 99 workers .....	42	30	35	35	35	35	58	—
100 workers or more .....	32	30	30	35	40	40	68	—
100 to 499 workers .....	36	30	35	35	40	40	64	—
500 workers or more .....	26	25	30	35	40	40	74	—
<b>Geographic areas</b>								
Northeast .....	28	30	30	35	35	40	72	—
New England .....	—	—	—	—	—	—	63	—
Middle Atlantic .....	—	—	—	—	—	—	74	—
South .....	38	30	30	35	35	35	62	—
South Atlantic .....	39	30	30	35	35	35	61	—
East South Central .....	51	30	35	35	35	35	49	—
West South Central .....	30	30	30	35	35	—	70	—
Midwest .....	23	30	35	35	40	40	77	—
East North Central .....	25	30	35	35	40	40	75	—
West North Central .....	18	30	30	35	35	35	82	—
West .....	49	25	30	35	40	40	51	—
Pacific .....	46	25	30	37	40	40	54	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 29. Standard errors for traditional defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2014**

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	4.1	0.0	0.0	0.0	4.2	0.0	4.1	—
Management, professional, and related .....	7.4	0.0	0.7	1.2	1.4	0.0	7.4	—
Management, business, and financial .....	7.7	0.0	0.4	0.0	2.1	2.1	7.7	—
Professional and related .....	9.0	0.0	1.9	7.4	0.0	0.0	9.0	—
Service .....	—	—	—	—	—	—	12.0	—
Sales and office .....	4.7	6.2	3.2	0.0	4.2	0.0	4.7	—
Sales and related .....	7.3	6.4	6.4	0.0	5.2	1.3	7.3	—
Office and administrative support .....	5.1	1.3	1.6	0.0	3.0	0.0	5.1	—
Natural resources, construction, and maintenance .....	6.8	0.0	0.0	5.9	0.0	—	6.8	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	—	—	8.0	—
Installation, maintenance, and repair .....	—	—	—	—	—	—	10.4	—
Production, transportation, and material moving .....	5.3	0.9	2.4	0.0	0.0	0.0	5.3	—
Production .....	7.1	6.9	0.0	0.0	0.0	0.0	7.1	—
Transportation and material moving .....	7.1	0.0	4.7	2.4	0.0	0.0	7.1	—
Full time .....	4.3	0.0	0.0	0.0	5.3	0.0	4.3	—
Part time .....	6.5	2.0	5.5	0.0	0.0	6.0	6.5	—
Union .....	6.1	0.0	1.3	0.0	6.5	0.0	6.1	—
Nonunion .....	4.6	6.9	0.4	0.0	2.7	0.0	4.6	—
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	—	—	—	—	—	—	4.9	—
Second 25 percent .....	7.6	2.3	0.0	0.0	5.5	0.0	7.6	—
Third 25 percent .....	6.1	5.2	2.8	0.0	7.1	0.0	6.1	—
Highest 25 percent .....	4.7	0.0	0.0	1.8	0.5	1.2	4.7	—
Highest 10 percent .....	5.8	0.0	0.0	1.8	3.1	0.0	5.8	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	4.5	2.2	1.3	0.0	0.0	6.4	4.5	—
Construction .....	—	—	—	—	—	—	9.0	—
Manufacturing .....	5.7	6.9	0.0	0.0	0.0	4.7	5.7	—
Service-providing industries .....	5.3	4.7	0.0	0.0	—	0.0	5.3	—
Trade, transportation, and utilities .....	5.5	1.3	0.0	0.0	2.0	1.3	5.5	—
Wholesale trade .....	—	—	—	—	—	—	11.9	—
Retail trade .....	5.4	4.7	0.0	5.8	2.6	6.3	5.4	—
Transportation and warehousing .....	10.2	1.3	1.3	3.8	0.0	0.0	10.2	—
Utilities .....	16.0	6.8	—	—	3.5	0.0	—	—
Information .....	9.5	0.0	0.0	0.0	0.0	1.8	9.5	—
Financial activities .....	6.5	0.0	—	0.0	0.0	6.5	6.5	—
Finance and insurance .....	6.6	0.0	—	0.0	0.0	6.5	6.6	—
Credit intermediation and related activities ..	11.4	—	2.6	1.3	0.0	7.1	11.4	—
Insurance carriers and related activities .....	9.5	0.0	—	0.0	0.0	7.1	—	—
Education and health services .....	—	—	—	—	—	—	14.0	—
Educational services:								
Junior colleges, colleges, and universities .....	—	—	—	—	—	—	3.5	—
Health care and social assistance .....	—	—	—	—	—	—	16.4	—

See footnotes at end of table.

**Table 29. Standard errors for traditional defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	5.7	3.5	0.0	0.0	0.0	2.6	5.7	—
1 to 49 workers .....	6.8	5.1	0.0	2.6	0.0	—	6.8	—
50 to 99 workers .....	8.8	5.6	6.3	0.0	0.0	0.0	8.8	—
100 workers or more .....	5.1	1.6	2.2	0.0	5.8	0.0	5.1	—
100 to 499 workers .....	7.3	0.0	6.6	0.0	6.1	0.0	7.3	—
500 workers or more .....	4.7	4.0	0.0	1.6	6.8	0.0	4.7	—
<b>Geographic areas</b>								
Northeast .....	8.1	0.0	0.0	2.4	2.6	0.0	8.1	—
New England .....	—	—	—	—	—	—	12.9	—
Middle Atlantic .....	—	—	—	—	—	—	9.3	—
South .....	6.0	0.0	0.0	0.0	0.0	1.0	6.0	—
South Atlantic .....	8.7	0.0	0.0	0.9	0.0	4.4	8.7	—
East South Central .....	13.3	6.1	0.0	0.0	0.0	0.0	13.3	—
West South Central .....	7.8	7.0	0.0	7.6	0.0	—	7.8	—
Midwest .....	4.6	1.8	1.9	0.0	1.6	0.0	4.6	—
East North Central .....	6.0	5.9	0.5	0.9	0.0	0.0	6.0	—
West North Central .....	2.5	0.0	7.1	0.0	0.0	7.1	2.5	—
West .....	11.6	6.3	2.3	1.7	5.5	0.0	11.6	—
Pacific .....	13.6	4.7	6.0	4.8	0.9	0.0	13.6	—

<sup>1</sup> 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/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 30. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Flat percent per year of service	Flat percent per year of service				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>						
All workers .....	52	1.00	1.25	1.60	2.00	2.00
Management, professional, and related .....	58	1.20	1.45	1.60	2.00	—
Management, business, and financial .....	55	1.20	1.25	1.60	1.60	2.00
Professional and related .....	59	1.20	1.45	1.60	2.00	—
Service .....	65	1.00	—	1.50	1.60	1.60
Sales and office .....	—	—	—	—	—	—
Sales and related .....	—	—	—	—	—	—
Office and administrative support .....	51	1.00	1.45	1.67	2.00	2.00
Natural resources, construction, and maintenance .....	—	—	—	—	—	—
Installation, maintenance, and repair .....	—	—	—	—	—	—
Production, transportation, and material moving .....	—	—	—	—	—	—
Production .....	—	—	—	—	—	—
Transportation and material moving .....	46	0.70	0.70	—	2.00	2.00
Full time .....	50	1.00	1.25	1.60	2.00	2.00
Part time .....	78	1.00	1.00	1.45	1.50	2.00
Union .....	74	0.70	1.35	1.50	1.85	2.00
Nonunion .....	—	—	—	—	—	—
Average wage within the following categories <sup>1</sup> :						
Second 25 percent .....	—	—	—	—	—	—
Third 25 percent .....	53	1.00	1.25	1.67	2.00	2.00
Highest 25 percent .....	51	—	1.25	1.50	1.60	2.00
Highest 10 percent .....	49	1.20	1.25	1.60	1.60	1.70
<b>Establishment characteristics</b>						
Goods-producing industries .....	—	—	—	—	—	—
Manufacturing .....	—	—	—	—	—	—
Service-providing industries .....	58	—	1.20	1.60	2.00	2.00
Trade, transportation, and utilities .....	66	0.70	0.70	—	2.00	2.00
Financial activities .....	—	—	—	—	—	—
Finance and insurance .....	—	—	—	—	—	—
Insurance carriers and related activities .....	—	—	—	—	—	—
Education and health services .....	74	1.00	1.25	1.60	2.00	2.00
Health care and social assistance .....	76	1.20	1.45	1.60	2.00	2.00
1 to 99 workers .....	—	—	—	—	—	—
1 to 49 workers .....	—	—	—	—	—	—
50 to 99 workers .....	—	—	—	—	—	—
100 workers or more .....	55	—	1.25	1.60	1.85	2.00
100 to 499 workers .....	63	1.20	1.45	1.67	2.00	—
500 workers or more .....	49	0.70	1.25	1.50	1.60	1.67

See footnotes at end of table.

**Table 30. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Percent per year varies	Percent per year varies by			Other
		Service	Earnings	Earnings and service	
<b>Worker characteristics</b>					
All workers .....	—	—	26	10	—
Management, professional, and related .....	—	9	19	—	—
Management, business, and financial .....	—	—	25	—	—
Professional and related .....	—	11	—	—	—
Service .....	—	—	—	—	—
Sales and office .....	49	11	25	12	—
Sales and related .....	71	—	—	—	—
Office and administrative support .....	—	12	21	—	—
Natural resources, construction, and maintenance .....	50	—	24	—	—
Installation, maintenance, and repair .....	60	—	30	—	—
Production, transportation, and material moving .....	59	—	48	—	—
Production .....	63	—	46	—	—
Transportation and material moving .....	54	—	49	—	—
Full time .....	—	—	27	11	—
Part time .....	—	—	—	—	—
Union .....	—	—	—	—	—
Nonunion .....	52	8	30	15	—
Average wage within the following categories <sup>1</sup> :					
Second 25 percent .....	54	—	37	—	—
Third 25 percent .....	—	7	29	—	—
Highest 25 percent .....	—	—	23	12	—
Highest 10 percent .....	—	—	21	—	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	57	—	33	—	—
Manufacturing .....	70	—	41	—	—
Service-providing industries .....	—	9	24	—	—
Trade, transportation, and utilities .....	34	—	—	—	—
Financial activities .....	64	—	—	—	—
Finance and insurance .....	64	—	—	—	—
Insurance carriers and related activities .....	66	—	—	—	—
Education and health services .....	—	—	—	—	—
Health care and social assistance .....	—	—	—	—	—
1 to 99 workers .....	58	—	53	—	—
1 to 49 workers .....	56	—	49	—	—
50 to 99 workers .....	60	—	59	—	—
100 workers or more .....	—	—	19	12	—
100 to 499 workers .....	—	—	—	—	—
500 workers or more .....	—	11	17	—	—

See footnotes at end of table.

**Table 30. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Flat percent per year of service	Flat percent per year of service				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic areas</b>						
Northeast .....	64	—	1.25	1.50	1.60	2.00
New England .....	77	1.00	1.25	—	2.00	2.00
Middle Atlantic .....	60	—	—	1.50	1.60	1.60
South .....	—	—	—	—	—	—
South Atlantic .....	—	—	—	—	—	—
West South Central .....	45	—	1.60	1.60	1.60	2.00
Midwest .....	—	—	—	—	—	—
East North Central .....	—	—	—	—	—	—
West North Central .....	83	1.35	1.50	—	5.00	5.00
West .....	56	1.45	—	2.00	2.00	2.00
Pacific .....	66	1.45	—	2.00	2.00	2.00

See footnotes at end of table.

**Table 30. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Percent per year varies	Percent per year varies by			Other
		Service	Earnings	Earnings and service	
<b>Geographic areas</b>					
Northeast .....	-	-	-	-	-
New England .....	-	-	-	-	-
Middle Atlantic .....	-	-	-	-	-
South .....	49	-	36	-	-
South Atlantic .....	52	-	36	-	-
West South Central .....	-	-	-	-	-
Midwest .....	56	-	19	-	-
East North Central .....	66	-	20	-	-
West North Central .....	-	-	-	-	-
West .....	-	-	-	-	-
Pacific .....	-	-	-	-	-

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 30. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014**

Characteristics	Flat percent per year of service	Flat percent per year of service				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>						
All workers .....	4.5	0.09	0.09	0.10	0.43	0.04
Management, professional, and related .....	6.1	0.07	0.24	0.07	0.40	—
Management, business, and financial .....	6.9	0.05	0.21	0.04	0.42	0.04
Professional and related .....	7.2	0.22	0.16	0.15	0.30	—
Service .....	19.1	0.00	—	0.09	0.00	0.00
Sales and office .....	—	—	—	—	—	—
Sales and related .....	—	—	—	—	—	—
Office and administrative support .....	5.5	0.04	0.24	0.07	0.05	0.25
Natural resources, construction, and maintenance .....	—	—	—	—	—	—
Installation, maintenance, and repair .....	—	—	—	—	—	—
Production, transportation, and material moving .....	—	—	—	—	—	—
Production .....	—	—	—	—	—	—
Transportation and material moving .....	12.2	0.00	0.00	—	0.42	0.00
Full time .....	4.9	0.20	0.13	0.07	0.41	0.09
Part time .....	9.4	0.00	0.29	0.13	0.22	0.26
Union .....	7.6	0.16	0.17	0.15	0.36	0.00
Nonunion .....	—	—	—	—	—	—
Average wage within the following categories <sup>1</sup> :						
Second 25 percent .....	—	—	—	—	—	—
Third 25 percent .....	8.3	0.10	0.24	0.29	0.00	0.22
Highest 25 percent .....	4.6	—	0.10	0.10	0.00	0.23
Highest 10 percent .....	6.6	0.18	0.23	0.12	0.00	0.43
<b>Establishment characteristics</b>						
Goods-producing industries .....	—	—	—	—	—	—
Manufacturing .....	—	—	—	—	—	—
Service-providing industries .....	5.3	—	0.13	0.13	0.16	0.26
Trade, transportation, and utilities .....	8.4	0.00	0.09	—	0.45	0.00
Financial activities .....	—	—	—	—	—	—
Finance and insurance .....	—	—	—	—	—	—
Insurance carriers and related activities .....	—	—	—	—	—	—
Education and health services .....	8.4	0.07	0.28	0.27	0.38	0.00
Health care and social assistance .....	10.0	0.22	0.19	0.37	0.37	0.00
1 to 99 workers .....	—	—	—	—	—	—
1 to 49 workers .....	—	—	—	—	—	—
50 to 99 workers .....	—	—	—	—	—	—
100 workers or more .....	5.4	—	0.24	0.07	0.34	0.00
100 to 499 workers .....	10.2	0.27	0.17	0.44	0.00	—
500 workers or more .....	5.8	0.00	0.19	0.14	0.00	0.12

See footnotes at end of table.

**Table 30. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Percent per year varies	Percent per year varies by			Other
		Service	Earnings	Earnings and service	
<b>Worker characteristics</b>					
All workers .....	—	—	4.0	2.7	—
Management, professional, and related .....	—	2.0	4.7	—	—
Management, business, and financial .....	—	—	6.6	—	—
Professional and related .....	—	2.7	—	—	—
Service .....	—	—	—	—	—
Sales and office .....	5.6	3.1	5.4	3.4	—
Sales and related .....	13.1	—	—	—	—
Office and administrative support .....	—	3.6	4.3	—	—
Natural resources, construction, and maintenance .....	9.0	—	6.8	—	—
Installation, maintenance, and repair .....	9.2	—	7.8	—	—
Production, transportation, and material moving .....	8.6	—	9.5	—	—
Production .....	9.7	—	12.3	—	—
Transportation and material moving .....	12.2	—	12.3	—	—
Full time .....	—	—	4.2	2.8	—
Part time .....	—	—	—	—	—
Union .....	—	—	—	—	—
Nonunion .....	4.9	1.5	4.7	3.7	—
Average wage within the following categories <sup>1</sup> :					
Second 25 percent .....	8.7	—	9.9	—	—
Third 25 percent .....	—	1.8	6.5	—	—
Highest 25 percent .....	—	—	4.7	3.5	—
Highest 10 percent .....	—	—	5.6	—	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	9.7	—	8.0	—	—
Manufacturing .....	7.3	—	8.4	—	—
Service-providing industries .....	—	1.8	4.6	—	—
Trade, transportation, and utilities .....	8.4	—	—	—	—
Financial activities .....	6.1	—	—	—	—
Finance and insurance .....	6.1	—	—	—	—
Insurance carriers and related activities .....	9.0	—	—	—	—
Education and health services .....	—	—	—	—	—
Health care and social assistance .....	—	—	—	—	—
1 to 99 workers .....	7.4	—	7.7	—	—
1 to 49 workers .....	8.9	—	9.6	—	—
50 to 99 workers .....	13.9	—	14.0	—	—
100 workers or more .....	—	—	3.8	3.3	—
100 to 499 workers .....	—	—	—	—	—
500 workers or more .....	—	2.1	4.6	—	—

See footnotes at end of table.

**Table 30. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Flat percent per year of service	Flat percent per year of service				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic areas</b>						
Northeast .....	8.7	—	0.31	0.22	0.04	0.22
New England .....	12.5	0.17	0.14	—	0.46	0.33
Middle Atlantic .....	11.2	—	—	0.21	0.08	0.22
South .....	—	—	—	—	—	—
South Atlantic .....	—	—	—	—	—	—
West South Central .....	11.1	—	0.32	0.00	0.10	0.53
Midwest .....	—	—	—	—	—	—
East North Central .....	—	—	—	—	—	—
West North Central .....	10.5	0.40	0.41	—	0.00	0.00
West .....	15.8	0.20	—	0.43	0.00	0.00
Pacific .....	15.7	0.13	—	0.36	0.00	0.00

See footnotes at end of table.

**Table 30. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Percent per year varies	Percent per year varies by			Other
		Service	Earnings	Earnings and service	
<b>Geographic areas</b>					
Northeast .....	—	—	—	—	—
New England .....	—	—	—	—	—
Middle Atlantic .....	—	—	—	—	—
South .....	7.0	—	7.3	—	—
South Atlantic .....	6.9	—	9.2	—	—
West South Central .....	—	—	—	—	—
Midwest .....	8.6	—	4.9	—	—
East North Central .....	6.2	—	5.6	—	—
West North Central .....	—	—	—	—	—
West .....	—	—	—	—	—
Pacific .....	—	—	—	—	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 31. Traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Five years			Other period	Not determinable
	Total	High five	High consecutive five		
<b>Worker characteristics</b>					
All workers .....	72	19	51	21	6
Management, professional, and related .....	67	15	50	22	11
Management, business, and financial .....	65	24	37	—	—
Professional and related .....	68	—	56	19	13
Service .....	50	—	48	—	—
Sales and office .....	72	25	44	22	6
Sales and related .....	86	—	64	—	—
Office and administrative support .....	69	25	40	24	7
Natural resources, construction, and maintenance .....	94	—	74	—	—
Installation, maintenance, and repair .....	93	—	72	—	—
Production, transportation, and material moving .....	82	27	47	—	—
Production .....	78	—	61	—	—
Transportation and material moving .....	85	38	—	—	—
Full time .....	73	19	51	20	7
Part time .....	59	—	—	—	—
Union .....	72	—	57	—	—
Nonunion .....	73	21	48	26	2
Average wage within the following categories <sup>1</sup> :					
Second 25 percent .....	74	19	49	—	—
Third 25 percent .....	71	20	48	—	—
Highest 25 percent .....	73	19	53	25	2
Highest 10 percent .....	66	19	46	34	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	69	—	50	—	—
Manufacturing .....	74	—	49	—	—
Service-providing industries .....	74	21	51	17	9
Trade, transportation, and utilities .....	79	43	35	—	—
Financial activities .....	95	40	47	—	—
Finance and insurance .....	95	40	47	—	—
Insurance carriers and related activities .....	94	—	58	—	—
1 to 99 workers .....	90	27	56	—	—
1 to 49 workers .....	92	—	64	—	—
50 to 99 workers .....	86	—	—	—	—
100 workers or more .....	68	17	49	24	8
500 workers or more .....	72	18	53	28	—

See footnotes at end of table.

**Table 31. Traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Five years			Other period	Not determinable
	Total	High five	High consecutive five		
<b>Geographic areas</b>					
Northeast .....	94	—	65	—	—
New England .....	90	—	72	—	—
Middle Atlantic .....	96	—	63	—	—
South .....	68	24	43	32	—
South Atlantic .....	74	32	42	—	—
West South Central .....	55	—	46	—	—
Midwest .....	80	—	60	—	—
East North Central .....	82	—	69	—	—
West North Central .....	74	—	—	—	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 31. Standard errors for traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2014**

Characteristics	Five years			Other period	Not determinable
	Total	High five	High consecutive five		
<b>Worker characteristics</b>					
All workers .....	6.1	3.2	5.3	4.0	6.0
Management, professional, and related .....	9.6	4.2	8.3	6.0	10.2
Management, business, and financial .....	10.6	6.5	6.1	—	—
Professional and related .....	11.0	—	10.4	5.7	11.6
Service .....	14.0	—	13.8	—	—
Sales and office .....	6.1	5.2	5.8	4.6	5.7
Sales and related .....	9.4	—	13.8	—	—
Office and administrative support .....	6.9	5.2	5.3	5.2	6.8
Natural resources, construction, and maintenance .....	2.4	—	8.1	—	—
Installation, maintenance, and repair .....	3.0	—	9.4	—	—
Production, transportation, and material moving .....	6.8	6.9	7.4	—	—
Production .....	8.5	—	8.7	—	—
Transportation and material moving .....	10.6	10.8	—	—	—
Full time .....	6.2	3.3	5.4	4.0	6.3
Part time .....	13.6	—	—	—	—
Union .....	14.3	—	13.0	—	—
Nonunion .....	4.9	3.7	4.5	4.8	1.5
Average wage within the following categories <sup>1</sup> :					
Second 25 percent .....	8.8	5.4	7.8	—	—
Third 25 percent .....	10.6	4.7	8.1	—	—
Highest 25 percent .....	5.9	3.8	5.9	5.7	1.9
Highest 10 percent .....	7.9	5.4	6.2	7.9	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	7.5	—	6.4	—	—
Manufacturing .....	7.0	—	6.6	—	—
Service-providing industries .....	8.1	4.0	7.0	4.4	8.3
Trade, transportation, and utilities .....	7.9	9.0	8.6	—	—
Financial activities .....	3.4	7.6	6.2	—	—
Finance and insurance .....	3.4	7.6	6.2	—	—
Insurance carriers and related activities .....	5.2	—	9.2	—	—
1 to 99 workers .....	6.3	5.7	7.2	—	—
1 to 49 workers .....	6.3	—	8.5	—	—
50 to 99 workers .....	10.9	—	—	—	—
100 workers or more .....	7.3	3.6	6.4	4.8	7.6
500 workers or more .....	6.4	4.4	6.1	6.4	—

See footnotes at end of table.

**Table 31. Standard errors for traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Five years			Other period	Not determinable
	Total	High five	High consecutive five		
<b>Geographic areas</b>					
Northeast .....	2.7	—	8.8	—	—
New England .....	7.2	—	12.6	—	—
Middle Atlantic .....	3.0	—	11.0	—	—
South .....	7.0	4.8	6.4	7.0	—
South Atlantic .....	8.8	7.1	9.6	—	—
West South Central .....	11.0	—	9.2	—	—
Midwest .....	7.4	—	8.4	—	—
East North Central .....	9.0	—	5.5	—	—
West North Central .....	9.7	—	—	—	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 32. Traditional defined benefit plans: Normal retirement age and service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement
<b>Worker characteristics</b>				
All workers .....	82	11	4	3
Management, professional, and related .....	82	—	—	—
Management, business, and financial .....	76	—	—	—
Professional and related .....	85	—	—	—
Sales and office .....	78	12	—	—
Sales and related .....	77	—	—	—
Office and administrative support .....	79	12	—	—
Natural resources, construction, and maintenance .....	82	5	—	—
Construction, extraction, farming, fishing, and forestry .....	97	—	—	—
Installation, maintenance, and repair .....	66	—	—	—
Production, transportation, and material moving .....	78	14	—	—
Production .....	72	22	—	—
Transportation and material moving .....	83	—	—	—
Full time .....	82	12	—	—
Part time .....	87	—	—	—
Union .....	83	—	7	—
Nonunion .....	81	17	—	—
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	89	—	—	—
Third 25 percent .....	78	13	—	—
Highest 25 percent .....	82	11	—	—
Highest 10 percent .....	83	—	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	83	11	—	—
Construction .....	97	—	—	—
Manufacturing .....	74	17	—	—
Service-providing industries .....	82	11	—	—
Trade, transportation, and utilities .....	83	—	—	—
Wholesale trade .....	81	—	—	—
Retail trade .....	77	—	—	—
Transportation and warehousing .....	89	—	—	—
Utilities .....	89	—	—	—
Information .....	58	—	—	—
Financial activities .....	80	20	—	—
Finance and insurance .....	79	21	—	—
Credit intermediation and related activities ..	70	—	—	—
Insurance carriers and related activities .....	81	—	—	—
Education and health services .....	86	—	—	—
Educational services:				
Junior colleges, colleges, and universities .....	—	64	—	—

See footnotes at end of table.

**Table 32. Traditional defined benefit plans: Normal retirement age and service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement
1 to 99 workers .....	76	—	—	—
1 to 49 workers .....	77	—	—	—
50 to 99 workers .....	76	—	—	—
100 workers or more .....	84	10	—	—
100 to 499 workers .....	85	—	—	—
500 workers or more .....	84	11	—	—
<b>Geographic areas</b>				
Northeast .....	77	—	—	—
New England .....	72	—	—	—
Middle Atlantic .....	78	—	—	—
South .....	84	—	—	—
South Atlantic .....	86	—	—	—
East South Central .....	90	—	—	—
West South Central .....	78	—	—	—
Midwest:				
West North Central .....	95	—	—	—
West .....	83	—	—	—
Pacific .....	80	—	—	—

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty. In some plans, participants must satisfy a minimum service requirement to be vested in the plan. Typical vesting requirements are 3 or 5 years of services. These requirements are not included in the service requirements for normal retirement.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 32. Standard errors for traditional defined benefit plans: Normal retirement age and service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement
<b>Worker characteristics</b>				
All workers .....	2.4	1.9	1.0	0.7
Management, professional, and related .....	4.9	–	–	–
Management, business, and financial .....	9.8	–	–	–
Professional and related .....	3.9	–	–	–
Sales and office .....	3.2	2.6	–	–
Sales and related .....	5.9	–	–	–
Office and administrative support .....	4.3	3.1	–	–
Natural resources, construction, and maintenance .....	4.5	1.2	–	–
Construction, extraction, farming, fishing, and forestry .....	3.2	–	–	–
Installation, maintenance, and repair .....	8.6	–	–	–
Production, transportation, and material moving .....	4.5	3.9	–	–
Production .....	4.4	5.1	–	–
Transportation and material moving .....	6.0	–	–	–
Full time .....	2.7	2.1	–	–
Part time .....	3.0	–	–	–
Union .....	2.5	–	1.9	–
Nonunion .....	3.6	3.5	–	–
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	3.6	–	–	–
Third 25 percent .....	3.5	2.9	–	–
Highest 25 percent .....	3.9	3.0	–	–
Highest 10 percent .....	5.8	–	–	–
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.5	3.2	–	–
Construction .....	3.3	–	–	–
Manufacturing .....	4.9	4.6	–	–
Service-providing industries .....	3.1	2.2	–	–
Trade, transportation, and utilities .....	3.4	–	–	–
Wholesale trade .....	10.9	–	–	–
Retail trade .....	4.3	–	–	–
Transportation and warehousing .....	6.1	–	–	–
Utilities .....	8.2	–	–	–
Information .....	11.9	–	–	–
Financial activities .....	5.0	5.0	–	–
Finance and insurance .....	5.5	5.5	–	–
Credit intermediation and related activities ..	11.5	–	–	–
Insurance carriers and related activities .....	4.7	–	–	–
Education and health services .....	4.8	–	–	–
Educational services:				
Junior colleges, colleges, and universities .....	–	11.2	–	–

See footnotes at end of table.

**Table 32. Standard errors for traditional defined benefit plans: Normal retirement age and service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement
1 to 99 workers .....	5.5	—	—	—
1 to 49 workers .....	8.9	—	—	—
50 to 99 workers .....	6.6	—	—	—
100 workers or more .....	2.6	2.1	—	—
100 to 499 workers .....	3.9	—	—	—
500 workers or more .....	3.2	2.3	—	—
<b>Geographic areas</b>				
Northeast .....	6.3	—	—	—
New England .....	9.7	—	—	—
Middle Atlantic .....	7.8	—	—	—
South .....	4.2	—	—	—
South Atlantic .....	5.0	—	—	—
East South Central .....	6.2	—	—	—
West South Central .....	8.8	—	—	—
Midwest:				
West North Central .....	4.0	—	—	—
West .....	4.8	—	—	—
Pacific .....	6.4	—	—	—

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty. In some plans, participants must satisfy a minimum service requirement to be vested in the plan. Typical vesting requirements are 3 or 5 years of services. These requirements are not included in the service requirements for normal retirement.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 33. Traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Worker characteristics</b>				
All workers .....	16	21	57	—
Management, professional, and related .....	—	19	56	—
Management, business, and financial .....	—	18	52	—
Professional and related .....	—	19	58	—
Service .....	—	—	63	—
Sales and office .....	15	17	59	—
Sales and related .....	—	—	66	—
Office and administrative support .....	—	22	57	—
Natural resources, construction, and maintenance .....	—	32	55	—
Construction, extraction, farming, fishing, and forestry .....	—	26	52	—
Installation, maintenance, and repair .....	—	39	57	—
Production, transportation, and material moving .....	15	21	58	—
Production .....	—	—	66	—
Transportation and material moving .....	—	24	52	—
Full time .....	17	23	55	—
Part time .....	—	—	72	—
Union .....	18	25	52	—
Nonunion .....	—	16	64	—
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	—	—	84	—
Second 25 percent .....	16	14	64	—
Third 25 percent .....	—	17	58	—
Highest 25 percent .....	15	28	51	—
Highest 10 percent .....	—	24	53	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	—	20	54	—
Construction .....	—	27	48	—
Manufacturing .....	—	18	65	—
Service-providing industries .....	—	21	59	—
Trade, transportation, and utilities .....	—	21	59	—
Wholesale trade .....	—	—	55	—
Retail trade .....	—	—	73	—
Transportation and warehousing .....	—	34	—	—
Utilities .....	—	—	59	—
Information .....	—	63	36	—
Financial activities .....	—	27	61	—
Finance and insurance .....	—	29	59	—
Credit intermediation and related activities ..	—	—	72	—
Insurance carriers and related activities .....	—	40	39	—
Education and health services .....	—	—	59	—
Educational services:	—	—	—	—
Junior colleges, colleges, and universities ..	—	—	63	—
Health care and social assistance .....	—	—	58	—

See footnotes at end of table.

**Table 33. Traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Normal retirement age requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	60	62	65	65	65
Management, professional, and related .....	60	60	65	65	65
Management, business, and financial .....	60	60	65	65	65
Professional and related .....	60	60	65	65	65
Service .....	62	62	65	65	65
Sales and office .....	60	62	65	65	65
Sales and related .....	60	62	65	65	65
Office and administrative support .....	60	62	65	65	65
Natural resources, construction, and maintenance .....	60	62	65	65	65
Construction, extraction, farming, fishing, and forestry .....	60	62	65	65	65
Installation, maintenance, and repair .....	60	65	65	65	65
Production, transportation, and material moving .....	60	62	65	65	65
Production .....	62	65	65	65	65
Transportation and material moving .....	60	62	65	65	65
Full time .....	60	62	65	65	65
Part time .....	62	65	65	65	65
Union .....	60	62	65	65	65
Nonunion .....	60	62	65	65	65
Average wage within the following categories <sup>3</sup> :					
Lowest 25 percent .....	65	65	65	65	65
Second 25 percent .....	60	62	65	65	65
Third 25 percent .....	60	62	65	65	65
Highest 25 percent .....	60	62	65	65	65
Highest 10 percent .....	60	60	65	65	65
<b>Establishment characteristics</b>					
Goods-producing industries .....	60	62	65	65	65
Construction .....	60	62	65	65	65
Manufacturing .....	60	65	65	65	65
Service-providing industries .....	60	62	65	65	65
Trade, transportation, and utilities .....	60	62	65	65	65
Wholesale trade .....	60	60	65	65	65
Retail trade .....	62	65	65	65	65
Transportation and warehousing .....	60	60	62	65	65
Utilities .....	55	57	65	65	65
Information .....	55	55	65	65	65
Financial activities .....	60	62	65	65	65
Finance and insurance .....	60	62	65	65	65
Credit intermediation and related activities ..	62	62	65	65	65
Insurance carriers and related activities .....	60	62	62	65	65
Education and health services .....	60	62	65	65	65
Educational services:					
Junior colleges, colleges, and universities .....	55	62	65	65	65
Health care and social assistance .....	60	60	65	65	65

See footnotes at end of table.

**Table 33. Traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
1 to 99 workers .....	—	19	75	—
1 to 49 workers .....	—	25	69	—
50 to 99 workers .....	—	—	82	—
100 workers or more .....	21	22	50	—
100 to 499 workers .....	—	22	51	—
500 workers or more .....	—	22	50	—
<b>Geographic areas</b>				
Northeast .....	—	28	63	—
New England .....	—	48	50	—
Middle Atlantic .....	—	—	66	—
South .....	—	—	61	—
South Atlantic .....	—	—	64	—
East South Central .....	—	—	—	—
West South Central .....	—	—	63	—
Midwest .....	13	26	58	—
East North Central .....	—	24	63	—
West North Central .....	—	33	—	—
West .....	—	14	44	—
Mountain .....	—	—	—	—
Pacific .....	—	—	45	—

See footnotes at end of table.

**Table 33. Traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Normal retirement age requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	62	65	65	65	65
1 to 49 workers .....	60	65	65	65	65
50 to 99 workers .....	65	65	65	65	65
100 workers or more .....	60	62	65	65	65
100 to 499 workers .....	60	62	65	65	65
500 workers or more .....	60	62	65	65	65
<b>Geographic areas</b>					
Northeast .....	60	62	65	65	65
New England .....	60	62	65	65	65
Middle Atlantic .....	60	—	65	65	65
South .....	60	62	65	65	65
South Atlantic .....	60	62	65	65	65
East South Central .....	60	60	62	65	65
West South Central .....	60	60	65	65	65
Midwest .....	60	62	65	65	65
East North Central .....	60	62	65	65	65
West North Central .....	60	62	62	65	65
West .....	60	62	65	65	65
Mountain .....	62	62	65	65	65
Pacific .....	60	60	65	65	65

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 33. Standard errors for traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Worker characteristics</b>				
All workers .....	3.6	2.6	3.5	—
Management, professional, and related .....	—	4.3	7.5	—
Management, business, and financial .....	—	4.7	9.7	—
Professional and related .....	—	5.6	8.9	—
Service .....	—	—	10.4	—
Sales and office .....	3.9	3.3	4.5	—
Sales and related .....	—	—	6.6	—
Office and administrative support .....	—	4.4	5.2	—
Natural resources, construction, and maintenance .....	—	5.6	6.8	—
Construction, extraction, farming, fishing, and forestry .....	—	6.2	8.8	—
Installation, maintenance, and repair .....	—	9.2	9.3	—
Production, transportation, and material moving .....	4.0	4.5	6.0	—
Production .....	—	—	7.5	—
Transportation and material moving .....	—	5.8	6.9	—
Full time .....	3.9	2.9	3.8	—
Part time .....	—	—	4.7	—
Union .....	4.8	3.8	4.8	—
Nonunion .....	—	3.1	4.7	—
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	—	—	5.6	—
Second 25 percent .....	4.8	3.3	6.5	—
Third 25 percent .....	—	3.6	6.0	—
Highest 25 percent .....	4.1	3.8	4.7	—
Highest 10 percent .....	—	5.0	7.2	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	—	3.9	6.6	—
Construction .....	—	7.2	9.5	—
Manufacturing .....	—	5.2	6.5	—
Service-providing industries .....	—	3.1	4.2	—
Trade, transportation, and utilities .....	—	3.7	4.3	—
Wholesale trade .....	—	—	13.2	—
Retail trade .....	—	—	5.8	—
Transportation and warehousing .....	—	10.0	—	—
Utilities .....	—	—	15.3	—
Information .....	—	10.7	10.6	—
Financial activities .....	—	7.5	7.8	—
Finance and insurance .....	—	8.0	8.5	—
Credit intermediation and related activities ..	—	—	12.5	—
Insurance carriers and related activities .....	—	9.8	8.4	—
Education and health services .....	—	—	13.3	—
Educational services:				
Junior colleges, colleges, and universities ..	—	—	11.0	—
Health care and social assistance .....	—	—	16.1	—

See footnotes at end of table.

**Table 33. Standard errors for traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Normal retirement age requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	0.0	0.0	0.0	0.0	0.0
Management, professional, and related .....	0.0	2.2	0.0	0.0	0.0
Management, business, and financial .....	1.6	2.2	0.0	0.0	0.0
Professional and related .....	0.0	2.5	0.0	0.0	0.0
Service .....	2.7	2.0	0.0	0.0	0.0
Sales and office .....	0.0	0.0	0.0	0.0	0.0
Sales and related .....	2.6	3.2	0.0	0.0	0.0
Office and administrative support .....	2.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance .....	1.0	0.0	0.0	0.0	0.0
Construction, extraction, farming, fishing, and forestry .....	2.5	0.0	2.2	0.0	0.0
Installation, maintenance, and repair .....	5.1	2.6	0.0	0.0	0.0
Production, transportation, and material moving .....	0.5	0.0	0.0	0.0	0.0
Production .....	2.7	3.5	0.0	0.0	0.0
Transportation and material moving .....	0.0	1.0	1.3	0.0	0.0
Full time .....	0.0	0.0	0.0	0.0	0.0
Part time .....	2.7	0.0	0.0	0.0	0.0
Union .....	0.0	0.0	0.0	0.0	0.0
Nonunion .....	0.0	1.5	0.0	0.0	0.0
Average wage within the following categories <sup>3</sup> :					
Lowest 25 percent .....	4.3	0.0	0.0	0.0	0.0
Second 25 percent .....	0.8	1.3	0.0	0.0	0.0
Third 25 percent .....	0.0	0.0	0.0	0.0	0.0
Highest 25 percent .....	0.0	0.9	0.0	0.0	0.0
Highest 10 percent .....	2.7	1.4	0.0	0.0	0.0
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.0	0.3	0.0	0.0	0.0
Construction .....	1.8	0.0	3.6	0.0	0.0
Manufacturing .....	2.6	2.2	0.0	0.0	0.0
Service-providing industries .....	0.0	0.0	0.0	0.0	0.0
Trade, transportation, and utilities .....	0.0	0.9	0.0	0.0	0.0
Wholesale trade .....	5.4	2.3	1.5	0.0	0.0
Retail trade .....	0.9	0.0	0.0	0.0	0.0
Transportation and warehousing .....	0.0	2.0	2.6	0.0	0.0
Utilities .....	0.0	3.0	5.3	0.0	0.0
Information .....	0.0	1.8	6.4	0.0	0.0
Financial activities .....	1.9	0.0	0.0	0.0	0.0
Finance and insurance .....	1.7	0.0	0.9	0.0	0.0
Credit intermediation and related activities ..	2.7	3.3	0.0	0.0	0.0
Insurance carriers and related activities .....	3.6	0.6	0.0	0.0	0.0
Education and health services .....	0.0	3.5	0.4	0.0	0.0
Educational services:					
Junior colleges, colleges, and universities .....	7.3	0.8	0.0	0.0	0.0
Health care and social assistance .....	0.0	4.6	0.9	0.0	0.0

See footnotes at end of table.

**Table 33. Standard errors for traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
1 to 99 workers .....	—	3.2	3.9	—
1 to 49 workers .....	—	5.1	5.8	—
50 to 99 workers .....	—	—	5.9	—
100 workers or more .....	4.9	3.3	4.4	—
100 to 499 workers .....	—	4.6	6.2	—
500 workers or more .....	—	4.0	5.7	—
<b>Geographic areas</b>				
Northeast .....	—	5.8	5.5	—
New England .....	—	10.0	10.2	—
Middle Atlantic .....	—	—	6.7	—
South .....	—	—	6.4	—
South Atlantic .....	—	—	8.6	—
East South Central .....	—	—	—	—
West South Central .....	—	—	13.0	—
Midwest .....	3.5	4.0	5.8	—
East North Central .....	—	4.3	6.6	—
West North Central .....	—	9.9	—	—
West .....	—	3.8	9.9	—
Mountain .....	—	—	—	—
Pacific .....	—	—	12.3	—

See footnotes at end of table.

**Table 33. Standard errors for traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Normal retirement age requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	2.3	0.0	0.0	0.0	0.0
1 to 49 workers .....	1.7	2.6	0.0	0.0	0.0
50 to 99 workers .....	3.9	0.0	0.0	0.0	0.0
100 workers or more .....	0.0	1.0	0.0	0.0	0.0
100 to 499 workers .....	0.8	1.9	0.2	0.0	0.0
500 workers or more .....	0.0	1.1	0.0	0.0	0.0
<b>Geographic areas</b>					
Northeast .....	1.4	2.7	0.0	0.0	0.0
New England .....	0.0	1.2	0.0	0.0	0.0
Middle Atlantic .....	1.9	–	0.0	0.0	0.0
South .....	0.0	3.0	0.0	0.0	0.0
South Atlantic .....	4.9	3.7	0.0	0.0	0.0
East South Central .....	0.0	2.8	3.9	0.0	0.0
West South Central .....	0.0	5.8	0.0	0.0	0.0
Midwest .....	2.2	0.0	0.0	0.0	0.0
East North Central .....	2.7	1.6	0.0	0.0	0.0
West North Central .....	2.8	0.0	3.6	0.0	0.0
West .....	0.0	2.7	3.4	0.0	0.0
Mountain .....	0.0	0.0	3.0	0.0	0.0
Pacific .....	0.0	2.4	4.1	0.0	0.0

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 34. Traditional defined benefit plans: Normal retirement<sup>1</sup> service requirements, private industry workers, National Compensation Survey, 2014**

(Includes all workers in traditional defined benefit plans with a service requirement)

Characteristics	Normal retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	5	5	5	–	30
Management, professional, and related .....	5	5	5	–	20
Management, business, and financial .....	5	5	5	15	–
Professional and related .....	5	5	5	–	20
Service .....	5	5	5	5	–
Sales and office .....	5	5	5	–	25
Sales and related .....	5	5	5	5	–
Office and administrative support .....	5	5	5	–	30
Natural resources, construction, and maintenance .....	5	5	5	–	30
Construction, extraction, farming, fishing, and forestry .....	5	5	5	10	–
Installation, maintenance, and repair .....	5	5	–	30	30
Production, transportation, and material moving .....	5	5	5	10	30
Production .....	5	5	5	–	30
Transportation and material moving .....	5	5	5	–	–
Full time .....	5	5	5	10	30
Part time .....	5	5	5	5	–
Union .....	5	5	5	10	30
Nonunion .....	5	5	5	–	20
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	5	5	5	5	5
Second 25 percent .....	5	5	5	5	20
Third 25 percent .....	5	5	5	–	–
Highest 25 percent .....	5	5	5	–	30
Highest 10 percent .....	5	5	5	15	25
<b>Establishment characteristics</b>					
Goods-producing industries .....	5	5	5	–	–
Construction .....	5	5	5	10	–
Manufacturing .....	5	5	5	–	30
Service-providing industries .....	5	5	5	–	30
Trade, transportation, and utilities .....	5	5	5	–	–
Wholesale trade .....	5	5	–	10	–
Retail trade .....	5	5	5	5	5
Transportation and warehousing .....	5	5	5	–	30
Utilities .....	5	5	–	30	35
Information .....	5	–	–	30	30
Financial activities .....	5	5	5	–	–
Finance and insurance .....	5	5	5	20	30
Credit intermediation and related activities ..	5	5	–	–	20
Insurance carriers and related activities .....	5	5	–	25	30
Education and health services .....	5	5	5	–	20
Educational services:					
Junior colleges, colleges, and universities	–	–	–	35	35
Health care and social assistance .....	5	5	5	5	–

See footnotes at end of table.

**Table 34. Traditional defined benefit plans: Normal retirement<sup>1</sup> service requirements, private industry workers, National Compensation Survey, 2014—continued**

(Includes all workers in traditional defined benefit plans with a service requirement)

Characteristics	Normal retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	5	5	5	—	30
1 to 49 workers .....	5	5	5	—	30
50 to 99 workers .....	5	5	5	5	—
100 workers or more .....	5	5	5	10	25
100 to 499 workers .....	5	5	5	—	—
500 workers or more .....	5	5	5	—	30
<b>Geographic areas</b>					
Northeast .....	5	5	5	—	30
New England .....	5	5	—	—	30
Middle Atlantic .....	5	5	5	—	—
South .....	5	5	5	—	20
South Atlantic .....	5	5	5	—	25
East South Central .....	5	5	5	5	—
West South Central .....	5	5	5	—	—
Midwest .....	5	5	5	—	30
East North Central .....	5	5	5	—	30
West North Central .....	5	5	5	—	30
West .....	5	5	5	—	—
Mountain .....	5	5	5	—	30
Pacific .....	5	5	5	—	—

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 34. Standard errors for traditional defined benefit plans: Normal retirement<sup>1</sup> service requirements, private industry workers, National Compensation Survey, 2014**

Characteristics	Normal retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	0.0	0.0	0.0	–	7.5
Management, professional, and related .....	0.0	0.0	0.0	–	2.6
Management, business, and financial .....	0.0	0.0	0.0	4.4	–
Professional and related .....	0.0	0.0	0.0	–	1.6
Service .....	0.0	0.0	0.0	0.0	–
Sales and office .....	0.0	0.0	0.0	–	6.9
Sales and related .....	0.0	0.0	0.0	0.0	–
Office and administrative support .....	0.0	0.0	0.0	–	4.2
Natural resources, construction, and maintenance .....	0.0	0.0	0.0	–	0.0
Construction, extraction, farming, fishing, and forestry .....	0.0	0.0	0.0	2.6	–
Installation, maintenance, and repair .....	0.0	0.0	–	0.0	0.0
Production, transportation, and material moving .....	0.0	0.0	0.0	2.4	4.3
Production .....	0.0	0.0	0.0	–	0.0
Transportation and material moving .....	0.0	0.0	0.0	–	–
Full time .....	0.0	0.0	0.0	2.4	4.1
Part time .....	0.0	0.0	0.0	0.0	–
Union .....	0.0	0.0	0.0	1.6	1.6
Nonunion .....	0.0	0.0	0.0	–	3.4
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	0.0	0.0	0.0	0.0	0.0
Second 25 percent .....	0.0	0.0	0.0	0.0	2.4
Third 25 percent .....	0.0	0.0	0.0	–	–
Highest 25 percent .....	0.0	0.0	0.0	–	0.9
Highest 10 percent .....	0.0	0.0	0.0	3.9	6.3
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.0	0.0	0.0	–	–
Construction .....	0.0	0.0	0.0	2.6	–
Manufacturing .....	0.0	0.0	0.0	–	3.9
Service-providing industries .....	0.0	0.0	0.0	–	5.0
Trade, transportation, and utilities .....	0.0	0.0	0.0	–	–
Wholesale trade .....	0.0	0.0	–	0.0	–
Retail trade .....	0.0	0.0	0.0	0.0	0.0
Transportation and warehousing .....	0.0	0.0	1.3	–	7.8
Utilities .....	0.0	0.0	–	0.0	3.0
Information .....	0.0	–	–	0.0	0.0
Financial activities .....	0.0	0.0	0.0	–	–
Finance and insurance .....	0.0	0.0	0.0	5.6	7.7
Credit intermediation and related activities ..	0.0	0.0	–	–	0.0
Insurance carriers and related activities .....	0.0	0.0	–	7.1	0.0
Education and health services .....	0.0	0.0	0.0	–	3.6
Educational services:					
Junior colleges, colleges, and universities .....	–	–	–	6.9	0.0
Health care and social assistance .....	0.0	0.0	0.0	0.0	–

See footnotes at end of table.

**Table 34. Standard errors for traditional defined benefit plans: Normal retirement<sup>1</sup> service requirements, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Normal retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	0.0	0.0	0.0	—	0.0
1 to 49 workers .....	0.0	0.0	0.0	—	0.0
50 to 99 workers .....	0.0	0.0	0.0	0.0	—
100 workers or more .....	0.0	0.0	0.0	2.4	4.1
100 to 499 workers .....	0.0	0.0	0.0	—	—
500 workers or more .....	0.0	0.0	0.0	—	0.0
<b>Geographic areas</b>					
Northeast .....	0.0	0.0	0.0	—	3.4
New England .....	0.0	0.0	—	—	0.0
Middle Atlantic .....	0.0	0.0	0.0	—	—
South .....	0.0	0.0	0.0	—	5.4
South Atlantic .....	0.0	0.0	0.0	—	6.9
East South Central .....	0.0	0.0	0.0	0.0	—
West South Central .....	0.0	0.0	0.0	—	—
Midwest .....	0.0	0.0	0.0	—	0.0
East North Central .....	0.0	0.0	0.0	—	7.5
West North Central .....	0.0	0.0	0.0	—	0.0
West .....	0.0	0.0	0.0	—	—
Mountain .....	0.0	0.0	0.0	—	0.0
Pacific .....	0.0	0.0	0.0	—	—

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 35. Traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	Early retirement available	Early retirement age requirements				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>						
All workers .....	99	50	55	55	55	55
Management, professional, and related .....	100	50	55	55	55	55
Management, business, and financial .....	100	50	55	55	55	55
Professional and related .....	100	50	55	55	55	55
Service .....	100	55	55	55	55	55
Sales and office .....	99	50	55	55	55	55
Sales and related .....	100	50	55	55	55	55
Office and administrative support .....	98	50	55	55	55	55
Natural resources, construction, and maintenance .....	99	50	55	55	55	60
Construction, extraction, farming, fishing, and forestry .....	99	55	55	55	55	62
Installation, maintenance, and repair .....	99	50	50	55	55	55
Production, transportation, and material moving .....	98	50	50	55	55	55
Production .....	100	50	55	55	55	55
Transportation and material moving .....	97	50	50	55	55	57
Full time .....	99	50	55	55	55	55
Part time .....	100	50	55	55	55	55
Union .....	99	50	52	55	55	55
Nonunion .....	100	50	55	55	55	55
Average wage within the following categories <sup>2</sup> :						
Lowest 25 percent .....	100	52	55	55	55	55
Second 25 percent .....	99	50	55	55	55	55
Third 25 percent .....	99	50	52	55	55	55
Highest 25 percent .....	99	50	55	55	55	55
Highest 10 percent .....	100	55	55	55	55	55
<b>Establishment characteristics</b>						
Goods-producing industries .....	100	50	55	55	55	55
Construction .....	100	55	55	55	55	60
Manufacturing .....	100	50	55	55	55	55
Service-providing industries .....	99	50	55	55	55	55
Trade, transportation, and utilities .....	98	50	50	55	55	55
Wholesale trade .....	100	50	55	55	55	58
Retail trade .....	100	50	52	55	55	55
Transportation and warehousing .....	94	47	50	50	55	62
Utilities .....	100	55	55	55	55	55
Information .....	100	50	50	50	55	55
Financial activities .....	98	50	55	55	55	55
Finance and insurance .....	97	50	55	55	55	55
Credit intermediation and related activities ..	100	50	55	55	55	55
Insurance carriers and related activities .....	95	50	55	55	55	55
Education and health services .....	100	50	55	55	55	55
Educational services:						
Junior colleges, colleges, and universities ..	99	45	55	55	55	60
Health care and social assistance .....	100	50	55	55	55	55

See footnotes at end of table.

**Table 35. Traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Age 55	
	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Worker characteristics</b>		
All workers .....	27	43
Management, professional, and related .....	32	38
Management, business, and financial .....	43	29
Professional and related .....	25	42
Service .....	49	49
Sales and office .....	29	45
Sales and related .....	22	54
Office and administrative support .....	32	41
Natural resources, construction, and maintenance .....	—	46
Construction, extraction, farming, fishing, and forestry .....	—	60
Installation, maintenance, and repair .....	—	31
Production, transportation, and material moving .....	15	42
Production .....	20	53
Transportation and material moving .....	—	33
Full time .....	26	41
Part time .....	27	52
Union .....	22	41
Nonunion .....	31	44
Average wage within the following categories <sup>3</sup> :		
Lowest 25 percent .....	32	57
Second 25 percent .....	29	45
Third 25 percent .....	30	40
Highest 25 percent .....	23	41
Highest 10 percent .....	31	43
<b>Establishment characteristics</b>		
Goods-producing industries .....	21	53
Construction .....	—	59
Manufacturing .....	23	55
Service-providing industries .....	29	38
Trade, transportation, and utilities .....	17	42
Wholesale trade .....	—	66
Retail trade .....	—	53
Transportation and warehousing .....	—	—
Utilities .....	—	67
Information .....	—	—
Financial activities .....	45	42
Finance and insurance .....	48	38
Credit intermediation and related activities ..	52	—
Insurance carriers and related activities .....	47	—
Education and health services .....	—	48
Educational services:		
Junior colleges, colleges, and universities .....	39	—
Health care and social assistance .....	—	56

See footnotes at end of table.

**Table 35. Traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Early retirement available	Early retirement age requirements				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	100	50	55	55	55	55
1 to 49 workers .....	100	50	55	55	55	55
50 to 99 workers .....	100	50	55	55	55	57
100 workers or more .....	99	50	55	55	55	55
100 to 499 workers .....	100	50	52	55	55	55
500 workers or more .....	98	50	55	55	55	55
<b>Geographic areas</b>						
Northeast .....	100	50	55	55	55	55
New England .....	100	50	55	55	55	55
Middle Atlantic .....	100	50	55	55	55	55
South .....	98	50	55	55	55	55
South Atlantic .....	97	55	55	55	55	55
East South Central .....	96	50	55	55	55	55
West South Central .....	100	50	55	55	55	55
Midwest .....	100	50	52	55	55	55
East North Central .....	100	50	52	55	55	55
West North Central .....	100	50	52	55	55	60
West .....	100	50	50	55	55	55
Mountain .....	100	55	55	55	55	55
Pacific .....	100	50	50	55	55	55

See footnotes at end of table.

**Table 35. Traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Age 55	
	Less than 10 years of service <sup>2</sup>	10 years or more of service
1 to 99 workers .....	28	47
1 to 49 workers .....	37	40
50 to 99 workers .....	—	57
100 workers or more .....	26	41
100 to 499 workers .....	22	42
500 workers or more .....	30	39
<b>Geographic areas</b>		
Northeast .....	34	41
New England .....	—	46
Middle Atlantic .....	37	40
South .....	19	49
South Atlantic .....	22	53
East South Central .....	—	—
West South Central .....	—	50
Midwest .....	25	42
East North Central .....	26	43
West North Central .....	20	39
West .....	31	34
Mountain .....	74	—
Pacific .....	18	40

<sup>1</sup> Early retirement is the age at which plan participants may retire and receive all accrued benefits, minus a reduction for the number of years by which their retirement age precedes their normal retirement age.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

<sup>3</sup> 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/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 35. Standard errors for traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Early retirement available	Early retirement age requirements				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>						
All workers .....	0.5	0.0	0.0	0.0	0.0	0.0
Management, professional, and related .....	0.1	0.8	0.8	0.0	0.0	0.0
Management, business, and financial .....	0.2	6.9	0.0	0.0	0.0	0.0
Professional and related .....	( <sup>3</sup> )	0.0	3.5	0.0	0.0	0.0
Service .....	( <sup>3</sup> )	0.0	0.0	0.0	0.0	0.0
Sales and office .....	0.8	0.0	0.9	0.0	0.0	0.0
Sales and related .....	0.0	2.0	2.5	0.0	0.0	0.0
Office and administrative support .....	1.2	0.0	1.2	0.0	0.0	0.0
Natural resources, construction, and maintenance .....	0.7	0.0	2.8	0.0	0.0	3.1
Construction, extraction, farming, fishing, and forestry .....	0.7	0.0	0.0	0.0	0.0	2.7
Installation, maintenance, and repair .....	0.7	0.0	0.0	1.6	0.0	4.6
Production, transportation, and material moving .....	1.8	0.0	2.3	0.0	0.0	1.5
Production .....	0.0	0.0	0.0	0.0	0.0	0.0
Transportation and material moving .....	3.2	3.4	0.0	1.6	0.0	2.4
Full time .....	0.6	0.0	0.0	0.0	0.0	0.0
Part time .....	0.0	0.5	2.0	0.0	0.0	0.0
Union .....	1.0	0.0	3.3	0.0	0.0	0.0
Nonunion .....	0.4	3.0	0.0	0.0	0.0	0.0
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	0.3	3.4	0.0	0.0	0.0	0.0
Second 25 percent .....	0.9	0.4	1.9	0.0	0.0	0.0
Third 25 percent .....	0.8	0.0	4.4	0.0	0.0	0.0
Highest 25 percent .....	0.6	0.0	0.0	0.0	0.0	1.9
Highest 10 percent .....	0.4	2.6	0.0	0.0	0.0	0.0
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.0	5.3	0.0	0.0	0.0	0.0
Construction .....	0.0	0.0	0.0	0.0	0.4	2.7
Manufacturing .....	0.0	0.0	0.0	0.0	0.0	0.0
Service-providing industries .....	0.7	0.0	3.8	0.0	0.0	0.0
Trade, transportation, and utilities .....	2.1	0.0	2.2	0.0	0.0	3.0
Wholesale trade .....	0.0	3.3	3.6	0.0	0.0	4.1
Retail trade .....	0.0	0.0	4.2	0.0	0.0	0.0
Transportation and warehousing .....	6.0	3.9	0.0	6.6	4.6	5.0
Utilities .....	0.0	0.0	0.0	0.0	0.0	0.0
Information .....	0.0	0.0	0.0	0.0	2.9	0.0
Financial activities .....	2.4	5.2	0.0	0.0	0.0	0.0
Finance and insurance .....	2.6	4.0	0.0	0.0	0.0	0.0
Credit intermediation and related activities ..	0.0	6.7	0.0	0.0	0.0	0.0
Insurance carriers and related activities .....	4.9	3.5	0.0	0.0	0.0	0.0
Education and health services .....	0.1	2.3	3.8	0.0	0.0	0.0
Educational services:						
Junior colleges, colleges, and universities .....	0.8	0.0	10.8	0.0	1.8	4.9
Health care and social assistance .....	0.0	2.9	4.7	0.0	0.0	0.0

See footnotes at end of table.

**Table 35. Standard errors for traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Age 55	
	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Worker characteristics</b>		
All workers .....	3.1	3.2
Management, professional, and related .....	6.4	6.4
Management, business, and financial .....	10.6	8.4
Professional and related .....	5.9	7.9
Service .....	10.2	10.0
Sales and office .....	3.3	4.3
Sales and related .....	5.0	5.9
Office and administrative support .....	4.0	4.8
Natural resources, construction, and maintenance	—	4.7
Construction, extraction, farming, fishing, and forestry .....	—	7.7
Installation, maintenance, and repair .....	—	4.7
Production, transportation, and material moving .....	3.6	5.9
Production .....	5.2	8.0
Transportation and material moving .....	—	6.5
Full time .....	3.5	3.7
Part time .....	5.8	6.7
Union .....	3.5	4.3
Nonunion .....	4.3	4.6
Average wage within the following categories <sup>4</sup> :		
Lowest 25 percent .....	6.6	5.7
Second 25 percent .....	5.7	5.3
Third 25 percent .....	4.1	4.9
Highest 25 percent .....	4.8	4.4
Highest 10 percent .....	7.1	6.6
<b>Establishment characteristics</b>		
Goods-producing industries .....	4.6	5.3
Construction .....	—	8.2
Manufacturing .....	5.5	7.1
Service-providing industries .....	4.1	3.9
Trade, transportation, and utilities .....	2.9	4.2
Wholesale trade .....	—	11.9
Retail trade .....	—	4.9
Transportation and warehousing .....	—	—
Utilities .....	—	14.6
Information .....	—	—
Financial activities .....	8.3	8.3
Finance and insurance .....	7.3	7.0
Credit intermediation and related activities ..	13.2	—
Insurance carriers and related activities .....	10.4	—
Education and health services .....	—	12.6
Educational services:		
Junior colleges, colleges, and universities	9.3	—
Health care and social assistance .....	—	16.6

See footnotes at end of table.

**Table 35. Standard errors for traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Early retirement available	Early retirement age requirements				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	0.0	0.0	0.0	0.0	0.0	0.7
1 to 49 workers .....	0.0	0.0	0.9	0.0	0.0	0.0
50 to 99 workers .....	0.0	2.7	0.0	0.0	0.0	2.3
100 workers or more .....	0.7	0.0	2.3	0.0	0.0	0.0
100 to 499 workers .....	0.4	0.0	3.7	0.0	0.0	0.0
500 workers or more .....	1.5	0.0	0.0	0.0	0.0	1.1
<b>Geographic areas</b>						
Northeast .....	0.0	0.0	0.0	0.0	0.0	1.9
New England .....	0.0	0.0	4.7	0.0	0.0	9.9
Middle Atlantic .....	0.0	0.0	0.0	0.0	0.0	1.2
South .....	1.5	2.2	0.0	0.0	0.0	0.0
South Atlantic .....	2.4	5.4	0.0	0.0	0.0	0.0
East South Central .....	4.9	5.0	5.0	0.0	0.0	0.0
West South Central .....	0.0	3.4	2.0	0.0	0.0	2.3
Midwest .....	0.0	0.0	3.8	0.0	0.0	0.0
East North Central .....	0.0	0.0	4.5	0.0	0.0	0.0
West North Central .....	0.0	1.0	3.4	0.0	0.0	2.9
West .....	0.3	0.0	5.5	0.0	0.0	0.0
Mountain .....	0.0	0.0	0.0	0.0	0.0	2.8
Pacific .....	0.4	0.0	1.0	0.5	0.0	0.0

See footnotes at end of table.

**Table 35. Standard errors for traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Age 55	
	Less than 10 years of service <sup>2</sup>	10 years or more of service
1 to 99 workers .....	4.9	5.4
1 to 49 workers .....	8.3	8.1
50 to 99 workers .....	—	8.9
100 workers or more .....	3.4	3.9
100 to 499 workers .....	4.5	5.6
500 workers or more .....	5.0	5.1
<b>Geographic areas</b>		
Northeast .....	8.5	6.2
New England .....	—	8.8
Middle Atlantic .....	10.0	7.4
South .....	3.5	6.2
South Atlantic .....	4.9	7.4
East South Central .....	—	—
West South Central .....	—	12.5
Midwest .....	3.2	3.9
East North Central .....	4.2	3.9
West North Central .....	3.9	10.1
West .....	6.8	7.4
Mountain .....	5.8	—
Pacific .....	5.2	10.2

<sup>1</sup> Early retirement is the age at which plan participants may retire and receive all accrued benefits, minus a reduction for the number of years by which their retirement age precedes their normal retirement age.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

<sup>3</sup> Less than 0.05.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 36. Traditional defined benefit plans: Early retirement service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(Includes all workers in traditional defined benefit plans with early retirement coverage and a service requirement)

Characteristics	Early retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	5	5	10	10	20
Management, professional, and related .....	5	5	–	10	15
Management, business, and financial .....	5	5	5	10	–
Professional and related .....	5	5	–	10	15
Service .....	5	5	–	10	10
Sales and office .....	5	5	10	10	15
Sales and related .....	5	10	10	10	15
Office and administrative support .....	5	5	10	10	15
Natural resources, construction, and maintenance .....	5	–	10	–	25
Construction, extraction, farming, fishing, and forestry .....	5	–	10	10	–
Installation, maintenance, and repair .....	5	–	–	25	25
Production, transportation, and material moving .....	5	5	10	–	–
Production .....	5	–	10	–	–
Transportation and material moving .....	5	5	10	15	–
Full time .....	5	5	10	10	20
Part time .....	5	–	10	10	–
Union .....	5	5	10	10	25
Nonunion .....	5	5	10	10	15
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	5	5	10	10	15
Second 25 percent .....	5	5	10	10	15
Third 25 percent .....	5	5	10	10	–
Highest 25 percent .....	5	5	10	–	25
Highest 10 percent .....	5	5	–	10	15
<b>Establishment characteristics</b>					
Goods-producing industries .....	5	5	10	–	20
Construction .....	5	–	10	10	–
Manufacturing .....	5	5	10	–	20
Service-providing industries .....	5	5	10	10	20
Trade, transportation, and utilities .....	5	5	10	10	–
Wholesale trade .....	5	–	10	10	–
Retail trade .....	5	10	10	10	15
Transportation and warehousing .....	5	5	–	–	–
Utilities .....	–	10	10	10	–
Information .....	5	–	25	25	25
Financial activities .....	5	5	–	10	15
Finance and insurance .....	5	5	–	10	15
Credit intermediation and related activities ..	5	5	–	10	–
Insurance carriers and related activities .....	5	5	–	10	15
Education and health services .....	5	5	–	10	15
Educational services:					
Junior colleges, colleges, and universities ..	5	5	–	–	15
Health care and social assistance .....	5	5	–	10	–

See footnotes at end of table.

**Table 36. Traditional defined benefit plans: Early retirement service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

(Includes all workers in traditional defined benefit plans with early retirement coverage and a service requirement)

Characteristics	Early retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	5	—	10	—	25
1 to 49 workers .....	5	5	10	—	25
50 to 99 workers .....	5	10	10	—	25
100 workers or more .....	5	5	10	10	15
100 to 499 workers .....	5	5	10	10	—
500 workers or more .....	5	5	—	—	—
<b>Geographic areas</b>					
Northeast .....	5	5	10	10	—
New England .....	5	—	10	—	25
Middle Atlantic .....	5	5	—	10	15
South .....	5	5	10	10	15
South Atlantic .....	5	5	10	10	15
East South Central .....	5	5	5	—	10
West South Central .....	5	—	10	—	25
Midwest .....	5	5	10	—	25
East North Central .....	5	5	10	15	25
West North Central .....	5	5	10	10	—
West .....	5	5	—	10	—
Mountain .....	5	5	5	—	10
Pacific .....	5	5	—	10	—

<sup>1</sup> Early retirement is the age at which plan participants may retire and receive all accrued benefits, minus a reduction for the number of years by which their retirement age precedes their normal retirement age.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 36. Standard errors for traditional defined benefit plans: Early retirement service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Early retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	0.0	0.0	0.0	0.0	2.6
Management, professional, and related .....	0.0	0.0	–	0.0	0.0
Management, business, and financial .....	0.0	0.0	0.0	0.9	–
Professional and related .....	0.0	0.0	–	0.0	0.9
Service .....	0.0	0.0	–	0.0	0.0
Sales and office .....	0.0	0.0	0.0	0.0	0.0
Sales and related .....	0.0	2.3	0.0	0.0	2.2
Office and administrative support .....	0.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance .....	0.0	–	0.0	–	0.0
Construction, extraction, farming, fishing, and forestry .....	0.0	–	0.0	1.8	–
Installation, maintenance, and repair .....	0.0	–	–	0.0	0.0
Production, transportation, and material moving .....	0.0	0.0	0.0	–	–
Production .....	0.0	–	0.0	–	–
Transportation and material moving .....	0.0	0.0	0.0	3.8	–
Full time .....	0.0	0.0	0.0	0.0	3.4
Part time .....	0.0	–	0.0	0.0	–
Union .....	0.0	0.0	0.0	0.0	2.4
Nonunion .....	0.0	0.0	0.0	0.9	0.9
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	0.0	0.9	0.0	0.0	4.1
Second 25 percent .....	0.0	0.0	0.0	0.0	0.0
Third 25 percent .....	0.0	0.0	1.1	0.9	–
Highest 25 percent .....	0.0	0.0	0.0	–	2.7
Highest 10 percent .....	0.0	0.0	–	0.0	0.0
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.0	0.0	0.0	–	4.4
Construction .....	0.0	–	0.0	1.6	–
Manufacturing .....	0.0	0.0	0.0	–	0.0
Service-providing industries .....	0.0	0.0	0.0	0.0	5.8
Trade, transportation, and utilities .....	0.0	0.0	0.0	0.0	–
Wholesale trade .....	0.0	–	0.0	0.0	–
Retail trade .....	0.0	1.3	0.0	0.0	0.0
Transportation and warehousing .....	0.0	0.0	–	–	–
Utilities .....	–	0.0	0.0	0.0	–
Information .....	0.0	–	0.0	0.0	0.0
Financial activities .....	0.0	0.0	–	0.0	2.7
Finance and insurance .....	0.0	0.0	–	0.0	2.0
Credit intermediation and related activities ..	0.0	0.0	–	0.0	–
Insurance carriers and related activities .....	0.0	0.0	–	1.3	0.0
Education and health services .....	0.0	0.0	–	0.0	0.9
Educational services:					
Junior colleges, colleges, and universities .....	0.0	0.0	–	–	0.0
Health care and social assistance .....	0.0	0.0	–	0.0	–

See footnotes at end of table.

**Table 36. Standard errors for traditional defined benefit plans: Early retirement service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Early retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	0.0	—	0.0	—	0.0
1 to 49 workers .....	0.0	1.0	0.0	—	0.0
50 to 99 workers .....	0.0	1.8	0.0	—	3.9
100 workers or more .....	0.0	0.0	0.0	0.0	2.9
100 to 499 workers .....	0.0	0.0	0.0	0.0	—
500 workers or more .....	0.0	0.0	—	—	—
<b>Geographic areas</b>					
Northeast .....	0.0	0.0	0.9	0.0	—
New England .....	0.0	—	0.0	—	0.0
Middle Atlantic .....	0.0	0.0	—	0.0	4.0
South .....	0.0	0.0	0.0	1.8	4.0
South Atlantic .....	0.0	0.0	0.0	1.8	0.0
East South Central .....	0.0	0.0	0.0	—	0.0
West South Central .....	0.0	—	0.0	—	7.1
Midwest .....	0.0	0.0	0.0	—	4.3
East North Central .....	0.0	0.0	0.0	1.8	6.6
West North Central .....	0.0	0.0	0.0	2.6	—
West .....	0.0	0.0	—	0.0	—
Mountain .....	0.0	0.0	0.0	—	0.0
Pacific .....	0.0	0.0	—	0.0	—

<sup>1</sup> Early retirement is the age at which plan participants may retire and receive all accrued benefits, minus a reduction for the number of years by which their retirement age precedes their normal retirement age.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 37. Traditional defined benefit plans: Early retirement reductions,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(All workers participating in traditional defined benefit plans with early retirement = 100 percent)

Characteristics	Flat percent per year reduction <sup>2</sup>	Reduction varies by age or service <sup>3</sup>	Actuarial reduction <sup>4</sup>	Other reduction <sup>5</sup>	Not determinable
<b>Worker characteristics</b>					
All workers .....	39	44	14	—	3
Management, professional, and related .....	30	42	—	—	5
Management, business, and financial .....	37	37	—	—	—
Professional and related .....	27	45	—	—	8
Service .....	31	45	—	—	2
Sales and office .....	32	56	11	—	1
Sales and related .....	20	61	—	—	4
Office and administrative support .....	37	54	9	—	( <sup>6</sup> )
Natural resources, construction, and maintenance .....	62	33	—	—	1
Construction, extraction, farming, fishing, and forestry .....	61	33	—	—	—
Installation, maintenance, and repair .....	62	32	—	—	1
Production, transportation, and material moving .....	42	46	—	—	2
Production .....	32	55	—	—	4
Transportation and material moving .....	49	38	—	—	—
Full time .....	40	42	15	—	3
Part time .....	34	57	—	—	( <sup>6</sup> )
Union .....	48	39	—	—	1
Nonunion .....	29	49	17	—	4
Average wage within the following categories <sup>7</sup> :					
Lowest 25 percent .....	—	60	—	—	( <sup>6</sup> )
Second 25 percent .....	29	52	—	—	1
Third 25 percent .....	43	42	—	—	1
Highest 25 percent .....	43	40	13	—	4
Highest 10 percent .....	37	46	—	—	3
<b>Establishment characteristics</b>					
Goods-producing industries .....	40	47	—	—	1
Construction .....	60	34	—	—	—
Manufacturing .....	29	59	—	—	2
Service-providing industries .....	39	42	16	—	3
Trade, transportation, and utilities .....	37	53	—	—	—
Wholesale trade .....	—	64	—	—	—
Retail trade .....	—	75	—	—	—
Transportation and warehousing .....	63	—	—	—	—
Utilities .....	69	—	—	—	—
Information .....	56	—	—	—	—
Financial activities .....	39	46	—	—	3
Finance and insurance .....	35	49	—	—	3
Credit intermediation and related activities ..	—	68	—	—	—
Insurance carriers and related activities .....	33	46	—	—	7
Education and health services .....	39	33	—	—	6
Educational services:					
Junior colleges, colleges, and universities .....	47	37	—	—	8
Health care and social assistance .....	42	—	—	—	7

See footnotes at end of table.

**Table 37. Traditional defined benefit plans: Early retirement reductions,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in traditional defined benefit plans with early retirement = 100 percent)

Characteristics	Flat percent per year reduction <sup>2</sup>	Reduction varies by age or service <sup>3</sup>	Actuarial reduction <sup>4</sup>	Other reduction <sup>5</sup>	Not determinable
1 to 99 workers .....	48	37	—	—	1
1 to 49 workers .....	57	34	—	—	1
50 to 99 workers .....	36	41	—	—	—
100 workers or more .....	36	47	15	—	3
100 to 499 workers .....	36	44	—	—	3
500 workers or more .....	35	49	—	—	4
<b>Geographic areas</b>					
Northeast .....	46	41	12	—	( <sup>6</sup> )
New England .....	51	48	—	—	—
Middle Atlantic .....	45	40	15	—	1
South .....	41	43	—	—	3
South Atlantic .....	43	45	9	—	3
West South Central .....	35	42	—	—	4
Midwest .....	36	49	—	—	4
East North Central .....	37	49	—	—	1
West North Central .....	33	48	—	—	12
West .....	32	43	—	—	3
Mountain .....	—	67	19	—	3
Pacific .....	38	36	—	—	3

<sup>1</sup> Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

<sup>2</sup> Formerly uniform reduction and reflects a reduction in the benefit amount for each year by which early retirement precedes normal retirement. In specific cases, flat percent per year reductions may approximate actuarial reductions, such as early retirement at age 55 with a reduction of 6 percent per year between age 55 and the plan's normal retirement age of 62.

<sup>3</sup> The rate of reduction is held constant within age brackets, but differs among brackets, sometimes in approximation of an actuarial table. For example, benefits may be reduced by 6 percent for each year between age 60 and the plan's normal retirement age, and by 3 percent for each year retirement precedes age 60. Also includes some plans that reduce benefits arithmetically for each year immediately below normal retirement age and actuarially below a specified age, usually 55.

<sup>4</sup> The amount of the normal retirement benefit is reduced based on actuarial assumptions, so that on average, the beneficiary receives the same total lifetime benefit regardless of retirement age.

<sup>5</sup> Reduction not derived from normal retirement formula.

<sup>6</sup> Less than 0.5.

<sup>7</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 37. Standard errors for traditional defined benefit plans: Early retirement reductions,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Flat percent per year reduction <sup>2</sup>	Reduction varies by age or service <sup>3</sup>	Actuarial reduction <sup>4</sup>	Other reduction <sup>5</sup>	Not determinable
<b>Worker characteristics</b>					
All workers .....	2.7	2.9	2.8	—	1.0
Management, professional, and related .....	5.4	6.5	—	—	2.7
Management, business, and financial .....	9.6	9.7	—	—	—
Professional and related .....	6.0	7.0	—	—	4.0
Service .....	8.9	12.3	—	—	1.6
Sales and office .....	4.0	4.1	2.8	—	1.2
Sales and related .....	5.9	7.0	—	—	3.7
Office and administrative support .....	4.9	5.2	2.7	—	( <sup>6</sup> )
Natural resources, construction, and maintenance .....	5.8	5.3	—	—	0.5
Construction, extraction, farming, fishing, and forestry .....	6.9	7.2	—	—	—
Installation, maintenance, and repair .....	8.5	7.5	—	—	1.0
Production, transportation, and material moving .....	6.5	6.4	—	—	1.6
Production .....	7.3	8.7	—	—	3.5
Transportation and material moving .....	8.9	8.2	—	—	—
Full time .....	3.0	3.2	3.0	—	1.2
Part time .....	5.9	6.2	—	—	0.2
Union .....	4.0	3.8	—	—	0.8
Nonunion .....	3.9	4.5	3.6	—	1.9
Average wage within the following categories <sup>7</sup> :					
Lowest 25 percent .....	—	7.9	—	—	0.2
Second 25 percent .....	5.2	7.4	—	—	1.2
Third 25 percent .....	4.9	4.9	—	—	0.9
Highest 25 percent .....	4.1	4.2	3.2	—	1.6
Highest 10 percent .....	6.6	7.8	—	—	1.9
<b>Establishment characteristics</b>					
Goods-producing industries .....	4.4	5.7	—	—	1.3
Construction .....	7.7	8.0	—	—	—
Manufacturing .....	5.2	6.8	—	—	2.2
Service-providing industries .....	3.4	3.5	3.5	—	1.4
Trade, transportation, and utilities .....	5.4	5.5	—	—	—
Wholesale trade .....	—	12.3	—	—	—
Retail trade .....	—	5.9	—	—	—
Transportation and warehousing .....	14.8	—	—	—	—
Utilities .....	15.3	—	—	—	—
Information .....	13.0	—	—	—	—
Financial activities .....	9.9	7.9	—	—	3.2
Finance and insurance .....	8.2	7.2	—	—	3.4
Credit intermediation and related activities ..	—	11.2	—	—	—
Insurance carriers and related activities .....	8.9	8.7	—	—	6.7
Education and health services .....	8.1	8.3	—	—	3.2
Educational services:					
Junior colleges, colleges, and universities .....	10.5	9.6	—	—	5.3
Health care and social assistance .....	9.7	—	—	—	3.9

See footnotes at end of table.

**Table 37. Standard errors for traditional defined benefit plans: Early retirement reductions,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Flat percent per year reduction <sup>2</sup>	Reduction varies by age or service <sup>3</sup>	Actuarial reduction <sup>4</sup>	Other reduction <sup>5</sup>	Not determinable
1 to 99 workers .....	6.6	4.5	—	—	0.7
1 to 49 workers .....	6.7	5.9	—	—	1.3
50 to 99 workers .....	9.8	6.8	—	—	—
100 workers or more .....	3.6	4.1	3.6	—	1.4
100 to 499 workers .....	4.7	5.8	—	—	2.2
500 workers or more .....	4.9	5.9	—	—	1.7
<b>Geographic areas</b>					
Northeast .....	5.9	4.9	3.5	—	0.3
New England .....	12.6	11.9	—	—	—
Middle Atlantic .....	6.7	5.3	4.4	—	0.4
South .....	4.8	5.6	—	—	1.8
South Atlantic .....	6.6	6.6	2.4	—	2.1
West South Central .....	5.8	10.6	—	—	4.1
Midwest .....	4.0	5.4	—	—	3.1
East North Central .....	4.7	6.2	—	—	1.2
West North Central .....	7.7	11.4	—	—	9.8
West .....	6.0	7.3	—	—	2.1
Mountain .....	—	8.2	5.4	—	3.0
Pacific .....	7.6	7.4	—	—	2.6

<sup>1</sup> Reduction for each year prior to normal retirement.

<sup>2</sup> Formerly uniform reduction and reflects a reduction in the benefit amount for each year by which early retirement precedes normal retirement. In specific cases, flat percent per year reductions may approximate actuarial reductions, such as early retirement at age 55 with a reduction of 6 percent per year between age 55 and the plan's normal retirement age of 62.

<sup>3</sup> The rate of reduction is held constant within age brackets, but differs among brackets, sometimes in approximation of an actuarial table. For example, benefits may be reduced by 6 percent for each year between age 60 and the plan's normal retirement age, and by 3 percent for each year retirement precedes age 60. Also includes some plans that reduce benefits arithmetically for each year immediately below normal retirement age and actuarially below a specified age, usually 55.

<sup>4</sup> The amount of the normal retirement benefit is reduced based on actuarial assumptions, so that on average, the beneficiary receives the same total lifetime benefit regardless of retirement age.

<sup>5</sup> Reduction not derived from normal retirement formula.

<sup>6</sup> Less than 0.05.

<sup>7</sup> 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/eps/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/eps/glossary20142015.htm).

**Table 38. Traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate <sup>1</sup>	Deferred	Not determinable		
<b>Worker characteristics</b>						
All workers .....	82	53	29	1	16	2
Management, professional, and related .....	77	40	36	1	20	3
Management, business, and financial .....	81	30	50	1	19	( <sup>2</sup> ) 4
Professional and related .....	75	45	29	1	21	–
Service .....	93	66	–	–	–	–
Sales and office .....	82	55	25	1	15	3
Sales and related .....	80	62	–	–	–	–
Office and administrative support .....	82	52	29	1	16	2
Natural resources, construction, and maintenance .....	85	71	13	1	15	( <sup>2</sup> )
Construction, extraction, farming, fishing, and forestry .....	87	82	–	–	–	–
Installation, maintenance, and repair .....	83	60	–	–	17	( <sup>2</sup> ) 1
Production, transportation, and material moving .....	83	48	35	–	16	1
Production .....	73	44	–	–	26	1
Transportation and material moving .....	91	51	40	–	–	–
Full time .....	81	50	30	1	17	2
Part time .....	92	73	–	–	–	–
Union .....	90	73	17	( <sup>2</sup> )	9	1
Nonunion .....	74	31	41	1	24	3
Average wage within the following categories <sup>3</sup> :						
Lowest 25 percent .....	95	73	–	–	–	–
Second 25 percent .....	80	46	34	1	19	1
Third 25 percent .....	84	60	24	1	15	1
Highest 25 percent .....	80	48	31	1	18	2
Highest 10 percent .....	77	34	42	1	19	4
<b>Establishment characteristics</b>						
Goods-producing industries .....	81	57	24	–	19	–
Construction .....	85	85	–	–	–	–
Manufacturing .....	80	48	32	–	20	–
Service-providing industries .....	83	51	31	1	15	2
Trade, transportation, and utilities .....	86	53	30	3	12	2
Wholesale trade .....	85	–	–	18	–	–
Retail trade .....	89	80	–	–	–	–
Transportation and warehousing .....	98	–	63	–	–	–
Utilities .....	–	–	–	–	–	3
Information .....	71	67	–	–	–	–
Financial activities .....	75	32	43	–	22	3
Finance and insurance .....	73	27	46	–	23	3
Credit intermediation and related activities ..	92	–	81	–	–	–
Insurance carriers and related activities .....	79	42	37	–	–	–
Education and health services .....	74	56	17	1	21	5
Educational services:						
Junior colleges, colleges, and universities	74	–	–	10	–	–
Health care and social assistance .....	77	63	–	–	–	–

See footnotes at end of table.

**Table 38. Traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate <sup>1</sup>	Deferred	Not determinable		
1 to 99 workers .....	74	46	28	—	24	1
1 to 49 workers .....	73	46	—	—	25	2
50 to 99 workers .....	76	46	—	—	23	( <sup>2</sup> )
100 workers or more .....	86	56	29	1	13	2
100 to 499 workers .....	86	68	17	1	13	1
500 workers or more .....	85	42	43	1	12	3
<b>Geographic areas</b>						
Northeast .....	88	50	36	2	—	—
New England .....	79	56	—	—	—	—
Middle Atlantic .....	90	48	42	—	—	—
South .....	75	33	42	—	25	1
South Atlantic .....	76	37	39	—	23	1
East South Central .....	71	—	—	—	—	—
West South Central .....	74	29	44	—	26	—
Midwest .....	84	66	—	—	15	1
East North Central .....	81	59	—	—	18	1
West North Central .....	92	84	—	—	—	—
West .....	85	72	—	—	9	5
Mountain .....	90	69	20	—	—	—
Pacific .....	84	73	—	—	—	—

<sup>1</sup> Immediate disability pensions may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for Social Security.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 38. Standard errors for traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2014**

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate <sup>1</sup>	Deferred	Not determinable		
<b>Worker characteristics</b>						
All workers .....	1.8	3.4	3.1	0.5	1.8	0.7
Management, professional, and related .....	3.8	6.7	6.1	1.0	3.8	1.6
Management, business, and financial .....	4.0	7.4	8.9	0.7	4.0	( <sup>2</sup> )
Professional and related .....	4.8	7.3	5.8	1.3	4.9	2.4
Service .....	3.8	8.2	—	—	—	—
Sales and office .....	4.0	4.5	3.6	0.7	3.6	1.7
Sales and related .....	6.6	7.1	—	—	—	—
Office and administrative support .....	4.2	5.4	3.8	1.0	4.0	1.5
Natural resources, construction, and maintenance .....	4.0	5.0	3.7	0.6	4.0	0.1
Construction, extraction, farming, fishing, and forestry .....	7.0	7.5	—	—	—	—
Installation, maintenance, and repair .....	3.6	7.3	—	—	3.6	0.1
Production, transportation, and material moving .....	3.3	6.2	6.1	—	3.2	0.5
Production .....	5.4	8.4	—	—	5.3	1.0
Transportation and material moving .....	3.0	7.4	6.8	—	—	—
Full time .....	2.1	3.7	3.6	0.5	2.0	0.8
Part time .....	2.5	6.5	—	—	—	—
Union .....	1.8	4.1	3.7	0.2	1.8	0.4
Nonunion .....	3.1	4.2	4.9	1.0	3.1	1.3
Average wage within the following categories <sup>3</sup> :						
Lowest 25 percent .....	2.3	7.4	—	—	—	—
Second 25 percent .....	4.6	5.7	6.7	0.8	4.6	0.7
Third 25 percent .....	3.5	6.0	4.8	0.4	3.5	0.7
Highest 25 percent .....	2.6	4.1	4.3	0.8	2.6	1.1
Highest 10 percent .....	3.9	6.3	7.2	1.0	3.4	2.5
<b>Establishment characteristics</b>						
Goods-producing industries .....	3.4	6.5	6.2	—	3.4	—
Construction .....	7.2	7.2	—	—	—	—
Manufacturing .....	4.4	7.0	8.2	—	4.4	—
Service-providing industries .....	2.5	4.1	3.7	0.7	2.4	1.0
Trade, transportation, and utilities .....	2.6	5.7	5.5	1.9	2.6	0.8
Wholesale trade .....	9.6	—	—	11.8	—	—
Retail trade .....	3.2	4.5	—	—	—	—
Transportation and warehousing .....	2.1	—	12.6	—	—	—
Utilities .....	—	—	—	—	—	1.9
Information .....	10.7	10.7	—	—	—	—
Financial activities .....	6.7	8.4	6.5	—	6.1	3.1
Finance and insurance .....	6.4	5.9	6.1	—	5.8	3.3
Credit intermediation and related activities ..	4.9	—	9.5	—	—	—
Insurance carriers and related activities .....	8.3	9.2	8.0	—	—	—
Education and health services .....	6.5	9.4	5.0	0.2	6.0	3.9
Educational services:						
Junior colleges, colleges, and universities .....	6.7	—	—	2.2	—	—
Health care and social assistance .....	7.3	9.9	—	—	—	—

See footnotes at end of table.

**Table 38. Standard errors for traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate <sup>1</sup>	Deferred	Not determinable		
1 to 99 workers .....	5.3	5.6	5.9	—	5.2	0.9
1 to 49 workers .....	7.3	7.5	—	—	7.1	1.5
50 to 99 workers .....	5.8	9.6	—	—	5.7	0.4
100 workers or more .....	1.8	4.0	3.7	0.7	1.8	1.0
100 to 499 workers .....	2.9	4.8	3.3	1.2	2.8	0.5
500 workers or more .....	2.7	5.8	5.6	0.3	2.7	2.0
<b>Geographic areas</b>						
Northeast .....	3.6	7.4	7.1	1.8	—	—
New England .....	10.9	13.5	—	—	—	—
Middle Atlantic .....	3.0	9.0	8.9	—	—	—
South .....	2.9	5.5	6.0	—	2.9	0.3
South Atlantic .....	3.1	7.6	8.6	—	3.1	0.5
East South Central .....	10.6	—	—	—	—	—
West South Central .....	5.9	8.3	8.7	—	5.9	—
Midwest .....	4.2	7.1	—	—	4.2	0.9
East North Central .....	5.1	8.9	—	—	5.1	1.2
West North Central .....	4.8	3.6	—	—	—	—
West .....	3.2	5.8	—	—	2.5	3.5
Mountain .....	4.7	6.4	4.7	—	—	—
Pacific .....	4.1	7.2	—	—	—	—

<sup>1</sup> Immediate disability pensions may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for Social Security.

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 39. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Joint-and-survivor annuity <sup>1</sup>	Selected joint-and-survivor annuity percentages		
		50 percent	Other fixed percentage	Choice of percentages
<b>Worker characteristics</b>				
All workers .....	100	—	—	82
Management, professional, and related .....	100	—	—	83
Management, business, and financial .....	100	—	—	81
Professional and related .....	100	—	—	84
Service .....	100	—	—	79
Sales and office .....	100	—	—	89
Sales and related .....	100	—	—	87
Office and administrative support .....	100	—	—	90
Natural resources, construction, and maintenance .....	100	—	—	91
Construction, extraction, farming, fishing, and forestry .....	100	—	—	94
Installation, maintenance, and repair .....	100	—	—	88
Production, transportation, and material moving .....	100	—	—	68
Production .....	100	—	—	84
Transportation and material moving .....	100	—	—	56
Full time .....	100	—	—	82
Part time .....	100	—	—	85
Union .....	100	—	—	81
Nonunion .....	100	—	—	83
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	100	—	—	99
Second 25 percent .....	100	—	—	77
Third 25 percent .....	100	—	—	87
Highest 25 percent .....	100	—	—	78
Highest 10 percent .....	100	—	—	79
<b>Establishment characteristics</b>				
Goods-producing industries .....	100	—	—	87
Construction .....	100	—	—	95
Manufacturing .....	100	—	—	80
Service-providing industries .....	100	—	—	80
Trade, transportation, and utilities .....	100	—	—	74
Wholesale trade .....	100	—	—	60
Retail trade .....	100	—	—	100
Transportation and warehousing .....	100	51	—	—
Utilities .....	100	—	—	91
Information .....	100	—	—	98
Financial activities .....	100	—	—	69
Finance and insurance .....	100	—	—	67
Credit intermediation and related activities ..	100	—	—	—
Insurance carriers and related activities .....	100	—	—	70
Education and health services .....	100	—	—	92
Educational services:				
Junior colleges, colleges, and universities ..	100	—	—	—
Health care and social assistance .....	100	—	—	94

See footnotes at end of table.

**Table 39. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Joint-and-survivor annuity <sup>1</sup>	Selected joint-and-survivor annuity percentages		
		50 percent	Other fixed percentage	Choice of percentages
1 to 99 workers .....	100	16	—	84
1 to 49 workers .....	100	—	—	80
50 to 99 workers .....	100	—	—	89
100 workers or more .....	100	—	—	82
100 to 499 workers .....	100	—	—	84
500 workers or more .....	100	—	—	78
<b>Geographic areas</b>				
Northeast .....	100	24	—	76
New England .....	100	—	—	80
Middle Atlantic .....	100	25	—	75
South .....	100	19	—	81
South Atlantic .....	100	—	—	81
East South Central .....	100	—	—	63
West South Central .....	100	—	—	87
Midwest .....	100	—	—	84
East North Central .....	100	—	—	84
West North Central .....	100	—	—	86
West .....	100	—	—	89
Mountain .....	100	—	—	74
Pacific .....	100	—	—	94

<sup>1</sup> See glossary for additional information.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 39. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2014**

Characteristics	Joint-and-survivor annuity <sup>1</sup>	Selected joint-and-survivor annuity percentages		
		50 percent	Other fixed percentage	Choice of percentages
<b>Worker characteristics</b>				
All workers .....	0.0	—	—	2.6
Management, professional, and related .....	0.0	—	—	4.8
Management, business, and financial .....	0.0	—	—	9.8
Professional and related .....	0.0	—	—	4.8
Service .....	0.0	—	—	10.1
Sales and office .....	0.0	—	—	2.2
Sales and related .....	0.0	—	—	4.7
Office and administrative support .....	0.0	—	—	2.0
Natural resources, construction, and maintenance .....	0.0	—	—	3.6
Construction, extraction, farming, fishing, and forestry .....	0.0	—	—	4.5
Installation, maintenance, and repair .....	0.0	—	—	5.2
Production, transportation, and material moving .....	0.0	—	—	6.1
Production .....	0.0	—	—	7.2
Transportation and material moving .....	0.0	—	—	8.1
Full time .....	0.0	—	—	2.9
Part time .....	0.0	—	—	5.8
Union .....	0.0	—	—	3.5
Nonunion .....	0.0	—	—	3.2
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	0.0	—	—	0.6
Second 25 percent .....	0.0	—	—	5.3
Third 25 percent .....	0.0	—	—	3.1
Highest 25 percent .....	0.0	—	—	4.0
Highest 10 percent .....	0.0	—	—	6.2
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.0	—	—	3.6
Construction .....	0.0	—	—	4.6
Manufacturing .....	0.0	—	—	5.9
Service-providing industries .....	0.0	—	—	3.4
Trade, transportation, and utilities .....	0.0	—	—	5.7
Wholesale trade .....	0.0	—	—	14.9
Retail trade .....	0.0	—	—	0.0
Transportation and warehousing .....	0.0	11.9	—	—
Utilities .....	0.0	—	—	5.8
Information .....	0.0	—	—	1.4
Financial activities .....	0.0	—	—	5.8
Finance and insurance .....	0.0	—	—	6.1
Credit intermediation and related activities ..	0.0	—	—	—
Insurance carriers and related activities .....	0.0	—	—	10.9
Education and health services .....	0.0	—	—	3.5
Educational services:				
Junior colleges, colleges, and universities .....	0.0	—	—	—
Health care and social assistance .....	0.0	—	—	3.8

See footnotes at end of table.

**Table 39. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Joint-and-survivor annuity <sup>1</sup>	Selected joint-and-survivor annuity percentages		
		50 percent	Other fixed percentage	Choice of percentages
1 to 99 workers .....	0.0	4.4	—	4.4
1 to 49 workers .....	0.0	—	—	6.4
50 to 99 workers .....	0.0	—	—	6.2
100 workers or more .....	0.0	—	—	3.3
100 to 499 workers .....	0.0	—	—	4.2
500 workers or more .....	0.0	—	—	4.9
<b>Geographic areas</b>				
Northeast .....	0.0	4.4	—	4.4
New England .....	0.0	—	—	8.0
Middle Atlantic .....	0.0	5.1	—	5.1
South .....	0.0	4.7	—	4.7
South Atlantic .....	0.0	—	—	6.0
East South Central .....	0.0	—	—	15.2
West South Central .....	0.0	—	—	6.8
Midwest .....	0.0	—	—	6.0
East North Central .....	0.0	—	—	7.5
West North Central .....	0.0	—	—	9.7
West .....	0.0	—	—	5.3
Mountain .....	0.0	—	—	19.1
Pacific .....	0.0	—	—	3.8

<sup>1</sup> See glossary for additional information.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 40. Defined contribution plans: Type of plan,<sup>1</sup> 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)
<b>Worker characteristics</b>						
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 <sup>2</sup> :						
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	—	—	—
<b>Establishment characteristics</b>						
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,<sup>1</sup> 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	—	—	—
<b>Geographic areas</b>						
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	—	—	—

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 40. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2014**

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)
<b>Worker characteristics</b>						
All workers .....	1.6	1.6	1.3	0.8	—	0.4
Management, professional, and related .....	2.4	1.9	2.1	—	—	—
Management, business, and financial .....	2.3	2.0	2.5	0.7	—	—
Professional and related .....	3.1	2.7	2.8	—	—	—
Service .....	5.8	5.8	3.7	—	—	—
Sales and office .....	2.1	2.3	1.4	1.1	—	0.5
Sales and related .....	2.2	2.4	1.6	—	—	—
Office and administrative support .....	2.8	3.3	1.9	1.3	—	—
Natural resources, construction, and maintenance .....	3.7	3.7	2.9	2.1	—	—
Construction, extraction, farming, fishing, and forestry .....	8.1	4.0	7.0	—	—	—
Installation, maintenance, and repair .....	4.5	5.1	3.1	—	—	—
Production, transportation, and material moving .....	3.6	3.0	3.2	—	—	—
Production .....	4.1	4.0	2.8	—	—	—
Transportation and material moving .....	4.0	3.8	—	—	—	—
Full time .....	1.8	1.7	1.5	0.8	—	0.4
Part time .....	4.7	3.9	2.3	1.8	—	—
Union .....	3.9	2.9	4.0	2.4	—	—
Nonunion .....	1.8	1.7	1.4	0.8	—	0.4
Average wage within the following categories <sup>1</sup> :						
Lowest 25 percent .....	4.5	3.6	2.1	2.4	—	—
Lowest 10 percent .....	8.7	5.7	—	—	—	—
Second 25 percent .....	2.1	2.2	2.2	—	—	—
Third 25 percent .....	3.0	3.0	2.1	0.8	—	0.7
Highest 25 percent .....	2.1	1.8	1.8	1.0	—	—
Highest 10 percent .....	3.1	2.2	2.9	—	—	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	2.3	2.8	2.4	—	—	—
Construction .....	5.6	4.6	5.0	—	—	—
Manufacturing .....	2.6	2.9	2.8	—	—	—
Service-providing industries .....	2.0	1.9	1.6	0.9	—	0.4
Trade, transportation, and utilities .....	2.0	2.6	2.4	2.0	—	—
Wholesale trade .....	4.5	5.6	—	—	—	—
Retail trade .....	2.3	4.8	—	2.2	—	—
Transportation and warehousing .....	4.3	—	—	—	—	—
Utilities .....	1.2	—	—	—	—	—
Information .....	6.7	3.3	—	—	—	—
Financial activities .....	2.0	2.2	2.7	0.8	—	—
Finance and insurance .....	1.6	2.1	2.7	0.9	—	—
Credit intermediation and related activities ..	1.8	3.1	3.3	1.6	—	—
Insurance carriers and related activities .....	3.9	3.3	—	—	—	—
Professional and business services .....	5.6	4.2	1.8	—	—	—
Professional and technical services .....	6.4	4.9	—	—	—	—
Education and health services .....	4.8	—	5.1	—	—	—
Educational services .....	8.1	—	10.8	—	—	—
Junior colleges, colleges, and universities ...	3.8	—	4.6	—	—	—
Health care and social assistance .....	5.7	—	5.8	—	—	—

See footnotes at end of table.

**Table 40. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2014—continued**

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 .....	7.6	—	—	—	—	—
Other services .....	9.8	—	—	—	—	—
1 to 99 workers .....	2.5	2.9	1.7	1.6	—	1.0
1 to 49 workers .....	2.9	3.9	1.6	—	—	1.2
50 to 99 workers .....	4.9	3.7	3.9	—	—	—
100 workers or more .....	1.9	1.5	1.7	0.6	—	—
100 to 499 workers .....	2.7	2.3	1.6	1.0	—	—
500 workers or more .....	3.1	1.6	3.5	—	—	—
<b>Geographic areas</b>						
Northeast .....	2.8	3.9	1.9	—	—	—
New England .....	9.2	—	2.9	—	—	—
Middle Atlantic .....	1.9	3.4	2.1	—	—	—
South .....	2.4	0.9	2.7	1.3	—	—
South Atlantic .....	2.1	1.4	2.8	—	—	—
East South Central .....	11.8	0.9	—	—	—	—
West South Central .....	2.0	1.7	2.8	—	—	—
Midwest .....	4.1	3.2	2.5	—	—	—
East North Central .....	4.5	4.3	3.1	—	—	—
West North Central .....	7.9	4.0	3.6	1.0	—	—
West .....	4.0	—	3.0	—	—	—
Mountain .....	7.3	—	—	—	—	—
Pacific .....	4.4	—	3.7	—	—	—

<sup>1</sup> 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/nchs/ebs/glossary20142015.htm](http://www.bls.gov/nchs/ebs/glossary20142015.htm).

**Table 41. Deferred profit-sharing plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Employee contributions allowed <sup>1</sup>	Pre-tax employee contributions allowed			Post-tax <sup>2</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Worker characteristics</b>									
All workers .....	24	24	-	-	-	15	-	75	1
Management, professional, and related .....	28	28	-	-	-	-	3	72	-
Management, business, and financial .....	20	20	-	-	-	-	3	80	-
Professional and related .....	34	34	-	-	-	-	3	66	-
Service .....	-	-	-	-	-	-	( <sup>3</sup> )	75	-
Sales and office .....	-	-	-	-	-	-	1	77	-
Sales and related .....	-	-	-	-	-	-	1	68	-
Office and administrative support .....	-	-	-	-	-	-	( <sup>3</sup> )	80	-
Natural resources, construction, and maintenance .....	-	-	-	-	-	-	4	83	-
Installation, maintenance, and repair .....	-	-	-	-	-	-	5	83	-
Production, transportation, and material moving .....	-	-	-	-	-	-	5	76	-
Production .....	-	-	-	-	-	-	1	74	-
Transportation and material moving .....	-	-	-	-	-	-	9	79	-
Full time .....	22	22	-	-	-	12	-	77	1
Part time .....	-	-	-	-	-	-	1	60	-
Nonunion .....	25	25	-	-	8	15	2	74	1
Average wage within the following categories <sup>4</sup> :									
Lowest 25 percent .....	-	-	-	-	-	-	( <sup>3</sup> )	67	-
Second 25 percent .....	-	-	-	-	-	-	1	78	-
Third 25 percent .....	19	19	-	-	-	-	5	81	( <sup>3</sup> )
Highest 25 percent .....	29	29	-	-	-	-	1	71	-
Highest 10 percent .....	37	37	-	-	-	-	1	63	-
<b>Establishment characteristics</b>									
Goods-producing industries .....	-	-	-	-	-	-	-	92	-
Service-providing industries .....	27	27	-	-	-	17	-	72	1
Trade, transportation, and utilities .....	-	-	-	-	-	-	5	75	-
1 to 99 workers .....	25	25	-	-	-	13	-	74	1
1 to 49 workers .....	30	30	-	-	-	16	-	69	1
50 to 99 workers .....	-	-	-	-	-	-	3	90	-
100 workers or more .....	22	22	-	-	-	-	1	78	-
100 to 499 workers .....	26	26	-	-	-	-	1	74	-
500 workers or more .....	-	-	-	-	-	-	-	87	-
<b>Geographic areas</b>									
Northeast .....	40	40	-	-	-	-	7	57	2
Middle Atlantic .....	27	27	-	-	-	18	-	69	4
South .....	28	28	-	-	-	-	1	72	-
South Atlantic .....	-	-	-	-	-	-	1	70	-
West South Central .....	29	28	-	-	-	-	3	71	-
Midwest .....	-	-	-	-	-	-	( <sup>3</sup> )	86	-
East North Central .....	-	-	-	-	-	-	1	81	-
West .....	-	-	-	-	-	-	2	82	-
Pacific .....	-	-	-	-	-	-	4	71	-

<sup>1</sup> 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.

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

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 41. Standard errors for deferred profit-sharing plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014**

Characteristics	Employee contributions allowed	Pre-tax employee contributions allowed			Post-tax <sup>1</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Worker characteristics</b>									
All workers .....	4.4	4.4	-	-	-	3.5	-	4.5	0.5
Management, professional, and related .....	6.4	6.4	-	-	-	-	1.6	6.4	-
Management, business, and financial .....	5.1	5.1	-	-	-	-	1.8	5.1	-
Professional and related .....	9.6	9.6	-	-	-	-	2.3	9.6	-
Service .....	-	-	-	-	-	-	0.1	11.1	-
Sales and office .....	-	-	-	-	-	-	0.4	7.2	-
Sales and related .....	-	-	-	-	-	-	0.9	12.8	-
Office and administrative support .....	-	-	-	-	-	-	0.3	7.3	-
Natural resources, construction, and maintenance .....	-	-	-	-	-	-	2.7	5.3	-
Installation, maintenance, and repair .....	-	-	-	-	-	-	3.6	6.7	-
Production, transportation, and material moving .....	-	-	-	-	-	-	3.6	8.3	-
Production .....	-	-	-	-	-	-	0.9	11.2	-
Transportation and material moving .....	-	-	-	-	-	-	7.3	9.5	-
Full time .....	4.5	4.5	-	-	-	3.1	-	4.6	0.4
Part time .....	-	-	-	-	-	-	0.7	11.7	-
Nonunion .....	4.6	4.6	-	-	2.2	3.6	0.9	4.7	0.5
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	-	-	-	-	-	-	0.3	9.3	-
Second 25 percent .....	-	-	-	-	-	-	0.4	7.5	-
Third 25 percent .....	5.1	5.1	-	-	-	-	2.5	5.1	0.1
Highest 25 percent .....	6.4	6.4	-	-	-	-	0.7	6.4	-
Highest 10 percent .....	9.7	9.7	-	-	-	-	0.7	9.7	-
<b>Establishment characteristics</b>									
Goods-producing industries .....	-	-	-	-	-	-	-	3.3	-
Service-providing industries .....	5.1	5.1	-	-	-	4.1	-	5.3	0.6
Trade, transportation, and utilities .....	-	-	-	-	-	-	2.6	8.3	-
1 to 99 workers .....	5.7	5.7	-	-	-	3.6	-	5.9	0.9
1 to 49 workers .....	7.1	7.1	-	-	-	4.5	-	7.4	1.2
50 to 99 workers .....	-	-	-	-	-	-	3.0	4.3	-
100 workers or more .....	6.1	6.1	-	-	-	-	0.6	6.1	-
100 to 499 workers .....	7.6	7.6	-	-	-	-	0.8	7.6	-
500 workers or more .....	-	-	-	-	-	-	-	6.8	-
<b>Geographic areas</b>									
Northeast .....	9.6	9.6	-	-	-	-	3.5	10.0	2.2
Middle Atlantic .....	6.9	6.9	-	-	-	4.5	-	9.5	3.1
South .....	8.0	8.0	-	-	-	-	0.8	8.0	-
South Atlantic .....	-	-	-	-	-	-	0.6	12.1	-
West South Central .....	7.0	7.2	-	-	-	-	2.7	7.0	-
Midwest .....	-	-	-	-	-	-	0.4	6.7	-
East North Central .....	-	-	-	-	-	-	0.6	9.2	-
West .....	-	-	-	-	-	-	1.9	10.2	-
Pacific .....	-	-	-	-	-	-	3.0	14.3	-

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 42. Deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Employer contribution		
	Based on predetermined formula	Not based on predetermined formula	Not determinable
<b>Worker characteristics</b>			
All workers .....	21	79	( <sup>1</sup> )
Management, professional, and related .....	17	83	-
Management, business, and financial .....	27	73	-
Professional and related .....	-	89	-
Service .....	-	85	-
Sales and office .....	19	81	( <sup>1</sup> )
Sales and related .....	-	69	-
Office and administrative support .....	15	85	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	-	75	-
Installation, maintenance, and repair .....	-	69	-
Production, transportation, and material moving .....	32	68	-
Production .....	-	77	-
Transportation and material moving .....	43	57	-
Full time .....	21	79	( <sup>1</sup> )
Part time .....	-	79	-
Nonunion .....	20	80	( <sup>1</sup> )
Average wage within the following categories <sup>2</sup> :			
Lowest 25 percent .....	-	74	-
Second 25 percent .....	-	90	-
Third 25 percent .....	25	75	( <sup>1</sup> )
Highest 25 percent .....	23	77	-
Highest 10 percent .....	-	72	-
<b>Establishment characteristics</b>			
Goods-producing industries .....	-	70	-
Service-providing industries .....	19	81	( <sup>1</sup> )
Trade, transportation, and utilities .....	31	69	-
1 to 99 workers .....	24	76	( <sup>1</sup> )
1 to 49 workers .....	20	80	( <sup>1</sup> )
50 to 99 workers .....	36	64	-
100 workers or more .....	17	83	-
100 to 499 workers .....	-	88	-
500 workers or more .....	-	72	-
<b>Geographic areas</b>			
Northeast .....	-	80	-
Middle Atlantic .....	-	78	-
South .....	-	76	-
South Atlantic .....	-	82	-
West South Central .....	-	53	-
Midwest .....	-	82	-
East North Central .....	-	84	-
West .....	-	78	-
Pacific .....	36	64	-

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 42. Standard errors for deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2014**

Characteristics	Employer contribution		
	Based on predetermined formula	Not based on predetermined formula	Not determinable
<b>Worker characteristics</b>			
All workers .....	3.8	3.8	0.1
Management, professional, and related .....	4.7	4.7	—
Management, business, and financial .....	7.9	7.9	—
Professional and related .....	—	3.9	—
Service .....	—	8.3	—
Sales and office .....	5.3	5.3	0.2
Sales and related .....	—	13.4	—
Office and administrative support .....	4.0	4.1	0.3
Natural resources, construction, and maintenance .....	—	8.6	—
Installation, maintenance, and repair .....	—	10.3	—
Production, transportation, and material moving .....	8.0	8.0	—
Production .....	—	8.3	—
Transportation and material moving .....	11.5	11.5	—
Full time .....	3.9	3.9	0.1
Part time .....	—	7.0	—
Nonunion .....	3.6	3.6	0.1
Average wage within the following categories <sup>1</sup> :			
Lowest 25 percent .....	—	10.4	—
Second 25 percent .....	—	3.2	—
Third 25 percent .....	5.4	5.4	0.2
Highest 25 percent .....	5.5	5.5	—
Highest 10 percent .....	—	9.2	—
<b>Establishment characteristics</b>			
Goods-producing industries .....	—	9.3	—
Service-providing industries .....	4.0	4.0	0.1
Trade, transportation, and utilities .....	7.6	7.6	—
1 to 99 workers .....	4.8	4.8	0.1
1 to 49 workers .....	4.9	4.9	0.2
50 to 99 workers .....	10.4	10.4	—
100 workers or more .....	4.9	4.9	—
100 to 499 workers .....	—	4.2	—
500 workers or more .....	—	10.4	—
<b>Geographic areas</b>			
Northeast .....	—	6.2	—
Middle Atlantic .....	—	7.4	—
South .....	—	8.6	—
South Atlantic .....	—	11.6	—
West South Central .....	—	14.3	—
Midwest .....	—	6.7	—
East North Central .....	—	7.4	—
West .....	—	8.5	—
Pacific .....	6.9	6.9	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 43. Money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Employee contributions allowed <sup>1</sup>	Pre-tax employee contributions allowed			Post-tax <sup>2</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Worker characteristics</b>									
All workers .....	22	22	-	-	9	12	1	77	1
Management, professional, and related .....	25	25	-	-	-	14	-	75	-
Management, business, and financial .....	19	19	-	-	-	-	( <sup>3</sup> )	81	-
Professional and related .....	28	28	-	-	-	16	-	72	-
Service .....	-	-	-	-	-	-	( <sup>3</sup> )	74	-
Sales and office .....	-	-	-	-	-	-	1	81	-
Office and administrative support .....	-	-	-	-	-	-	1	83	-
Natural resources, construction, and maintenance .....	37	35	-	-	-	24	-	63	-
Construction, extraction, farming, fishing, and forestry .....	-	-	-	-	-	-	( <sup>3</sup> )	66	-
Installation, maintenance, and repair .....	-	-	-	-	-	-	2	60	-
Full time .....	22	22	-	-	9	12	1	77	1
Part time .....	-	-	-	-	-	-	-	74	-
Union .....	30	30	-	-	-	-	2	70	-
Nonunion .....	21	20	-	-	10	11	( <sup>3</sup> )	78	1
Average wage within the following categories <sup>4</sup> :									
Lowest 25 percent .....	-	-	-	-	-	-	-	74	-
Second 25 percent .....	19	-	-	-	-	-	1	81	-
Third 25 percent .....	25	24	-	-	-	11	-	71	4
Highest 25 percent .....	21	21	-	-	8	13	1	78	( <sup>3</sup> )
Highest 10 percent .....	24	24	-	-	-	12	-	76	-
<b>Establishment characteristics</b>									
Goods-producing industries .....	-	-	-	-	-	-	-	85	-
Service-providing industries .....	24	23	-	-	11	13	1	74	1
Trade, transportation, and utilities .....	-	-	-	-	-	-	-	82	-
Financial activities .....	-	-	-	-	-	-	-	92	-
Finance and insurance .....	-	-	-	-	-	-	-	96	-
Education and health services .....	31	31	-	-	-	18	-	69	-
Educational services .....	61	61	-	-	13	43	6	39	-
Junior colleges, colleges, and universities ...	58	58	-	-	16	39	3	42	-
Health care and social assistance .....	-	-	-	-	-	-	-	80	-
1 to 99 workers .....	36	33	-	-	-	-	-	59	5
1 to 49 workers .....	19	-	-	-	-	-	-	74	8
100 workers or more .....	18	18	-	-	4	13	1	82	-
100 to 499 workers .....	19	19	-	-	-	-	1	81	-
500 workers or more .....	17	17	-	-	-	13	-	83	-

See footnotes at end of table.

**Table 43. Money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Employee contributions allowed <sup>1</sup>	Pre-tax employee contributions allowed			Post-tax <sup>2</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Geographic areas</b>									
Northeast .....	44	44	—	—	—	35	—	50	6
Middle Atlantic .....	42	41	—	—	—	35	—	52	6
South .....	—	—	—	—	—	—	—	83	—
South Atlantic .....	—	—	—	—	—	—	—	75	—
West South Central .....	—	—	—	—	—	—	—	95	—
Midwest .....	—	—	—	—	—	5	—	78	—
East North Central .....	14	12	—	—	—	—	2	86	—
West .....	—	—	—	—	—	—	1	91	—
Pacific .....	—	—	—	—	—	—	1	91	—

<sup>1</sup> 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.

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

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 43. Standard errors for money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014**

Characteristics	Employee contributions allowed	Pre-tax employee contributions allowed			Post-tax <sup>1</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Worker characteristics</b>									
All workers .....	3.2	3.3	-	-	2.6	2.2	0.4	3.4	0.8
Management, professional, and related .....	4.2	4.2	-	-	-	2.9	-	4.2	-
Management, business, and financial .....	4.5	4.5	-	-	-	-	0.1	4.5	-
Professional and related .....	5.4	5.4	-	-	-	3.7	-	5.4	-
Service .....	-	-	-	-	-	-	0.1	8.1	-
Sales and office .....	-	-	-	-	-	-	0.5	5.4	-
Office and administrative support .....	-	-	-	-	-	-	0.6	4.7	-
Natural resources, construction, and maintenance .....	8.6	8.6	-	-	-	6.9	-	8.6	-
Construction, extraction, farming, fishing, and forestry .....	-	-	-	-	-	-	0.3	11.4	-
Installation, maintenance, and repair .....	-	-	-	-	-	-	1.7	13.1	-
Full time .....	3.3	3.3	-	-	2.6	2.3	0.4	3.4	0.9
Part time .....	-	-	-	-	-	-	-	8.2	-
Union .....	7.7	7.7	-	-	-	-	1.6	7.7	-
Nonunion .....	3.5	3.5	-	-	3.0	2.1	0.3	3.6	0.9
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	-	-	-	-	-	-	-	10.1	-
Second 25 percent .....	5.6	-	-	-	-	-	0.5	5.6	-
Third 25 percent .....	5.3	5.2	-	-	-	2.8	-	5.9	2.8
Highest 25 percent .....	3.7	3.7	-	-	2.3	2.6	0.5	3.6	0.1
Highest 10 percent .....	5.2	5.2	-	-	-	3.1	-	5.2	-
<b>Establishment characteristics</b>									
Goods-producing industries .....	-	-	-	-	-	-	-	5.9	-
Service-providing industries .....	3.8	3.9	-	-	3.2	2.6	0.5	4.0	1.0
Trade, transportation, and utilities .....	-	-	-	-	-	-	-	6.7	-
Financial activities .....	-	-	-	-	-	-	-	6.2	-
Finance and insurance .....	-	-	-	-	-	-	-	2.3	-
Education and health services .....	6.5	6.5	-	-	-	4.3	-	6.5	-
Educational services .....	5.8	5.8	-	-	3.6	5.5	3.4	5.8	-
Junior colleges, colleges, and universities ...	5.9	5.9	-	-	4.7	5.7	1.9	5.9	-
Health care and social assistance .....	-	-	-	-	-	-	-	8.2	-
1 to 99 workers .....	8.1	8.1	-	-	-	-	-	8.2	3.3
1 to 49 workers .....	5.6	-	-	-	-	-	-	7.5	5.2
100 workers or more .....	3.1	3.1	-	-	1.1	2.8	0.5	3.1	-
100 to 499 workers .....	4.9	4.9	-	-	-	-	1.3	4.9	-
500 workers or more .....	4.1	4.1	-	-	-	3.7	-	4.1	-

See footnotes at end of table.

**Table 43. Standard errors for money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Employee contributions allowed	Pre-tax employee contributions allowed			Post-tax <sup>1</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Geographic areas</b>									
Northeast .....	6.7	6.8	—	—	—	6.3	—	7.3	3.9
Middle Atlantic .....	7.5	7.6	—	—	—	7.9	—	8.5	5.1
South .....	—	—	—	—	—	—	—	5.4	—
South Atlantic .....	—	—	—	—	—	—	—	7.9	—
West South Central .....	—	—	—	—	—	—	—	2.1	—
Midwest .....	—	—	—	—	—	1.5	—	6.5	—
East North Central .....	3.8	3.3	—	—	—	—	1.9	3.8	—
West .....	—	—	—	—	—	—	0.9	4.3	—
Pacific .....	—	—	—	—	—	—	1.1	4.9	—

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 44. Money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	66	–	2.00	3.00	5.00	8.00	34	–
Management, professional, and related .....	64	2.00	–	3.00	6.00	8.00	36	–
Management, business, and financial .....	60	–	3.00	–	7.00	10.00	40	–
Professional and related .....	66	2.00	2.00	3.00	5.00	8.00	34	–
Service .....	78	2.00	–	3.00	–	–	22	–
Sales and office .....	63	–	2.00	3.00	4.00	6.00	37	–
Office and administrative support .....	60	–	2.00	3.00	4.00	6.00	40	–
Natural resources, construction, and maintenance .....	50	1.00	–	3.00	–	8.00	50	–
Construction, extraction, farming, fishing, and forestry .....	–	–	–	–	–	–	79	–
Installation, maintenance, and repair .....	87	–	2.00	3.00	–	5.00	–	–
Production, transportation, and material moving .....	76	–	–	3.00	4.00	–	24	–
Production .....	76	–	–	3.00	4.00	4.00	–	–
Full time .....	65	–	2.00	3.00	5.00	8.00	35	–
Part time .....	77	2.00	3.00	–	–	12.00	23	–
Union .....	58	1.00	–	–	–	12.00	42	–
Nonunion .....	67	2.00	–	3.00	5.00	7.00	33	–
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	79	2.00	3.00	–	–	12.00	–	–
Second 25 percent .....	76	–	2.50	3.00	4.00	5.00	24	–
Third 25 percent .....	71	–	2.00	3.00	4.00	6.50	29	–
Highest 25 percent .....	58	2.00	–	3.00	6.00	9.50	42	–
Highest 10 percent .....	61	2.00	–	3.00	6.00	10.00	39	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	57	–	–	–	–	6.00	43	–
Service-providing industries .....	68	2.00	2.00	3.00	5.00	8.00	32	–
Trade, transportation, and utilities .....	70	–	2.00	3.00	3.50	5.00	–	–
Financial activities .....	47	2.00	3.00	–	5.00	6.00	53	–
Finance and insurance .....	45	2.00	3.00	–	5.00	6.00	55	–
Education and health services .....	68	–	2.00	3.00	5.00	8.00	32	–
Educational services .....	67	–	5.00	7.00	9.50	10.00	33	–
Junior colleges, colleges, and universities ...	67	–	5.00	7.00	–	10.00	33	–
Health care and social assistance .....	69	–	2.00	–	3.00	–	31	–
1 to 99 workers .....	69	–	3.00	3.00	3.00	5.00	31	–
1 to 49 workers .....	58	–	–	3.00	–	5.00	42	–
100 workers or more .....	65	–	2.00	3.00	6.00	9.00	35	–
100 to 499 workers .....	69	–	3.00	–	6.00	–	31	–
500 workers or more .....	62	–	2.00	3.00	–	9.00	38	–

See footnotes at end of table.

**Table 44. Money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic areas</b>								
Northeast .....	48	—	—	—	7.00	9.50	52	—
Middle Atlantic .....	54	—	—	3.00	6.00	8.00	46	—
South .....	77	—	2.00	3.00	—	—	23	—
South Atlantic .....	78	—	—	3.00	5.00	—	22	—
West South Central .....	67	—	3.00	4.00	—	10.00	—	—
Midwest .....	68	—	—	3.00	4.00	8.00	32	—
East North Central .....	61	—	—	3.00	—	8.00	39	—
West North Central .....	87	—	3.00	—	4.00	—	—	—
West .....	60	2.00	—	—	6.00	6.50	40	—
Pacific .....	54	—	—	—	5.00	6.00	46	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 44. Standard errors for money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2014**

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	3.4	–	0.45	0.00	0.47	0.98	3.4	–
Management, professional, and related .....	4.0	0.00	–	0.00	1.32	1.78	4.0	–
Management, business, and financial .....	6.1	–	0.00	–	1.92	0.91	6.1	–
Professional and related .....	5.4	0.45	0.25	0.00	0.47	0.85	5.4	–
Service .....	5.8	0.00	–	0.41	–	–	5.8	–
Sales and office .....	6.2	–	0.55	0.00	1.14	0.38	6.2	–
Office and administrative support .....	7.1	–	0.39	0.10	0.62	1.40	7.1	–
Natural resources, construction, and maintenance .....	8.7	0.00	–	0.68	–	2.25	8.7	–
Construction, extraction, farming, fishing, and forestry .....	–	–	–	–	–	–	9.1	–
Installation, maintenance, and repair .....	6.0	–	0.00	0.52	–	1.31	–	–
Production, transportation, and material moving .....	5.2	–	–	0.16	0.46	–	5.2	–
Production .....	9.0	–	–	0.80	0.30	0.81	–	–
Full time .....	3.7	–	0.33	0.00	0.59	0.93	3.7	–
Part time .....	5.5	0.00	0.36	–	–	0.36	5.5	–
Union .....	8.2	0.00	–	–	–	0.00	8.2	–
Nonunion .....	3.6	0.30	–	0.00	0.69	1.41	3.6	–
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	8.4	0.39	0.79	–	–	0.00	–	–
Second 25 percent .....	4.8	–	0.71	0.00	0.30	0.75	4.8	–
Third 25 percent .....	5.0	–	0.00	0.07	0.76	1.12	5.0	–
Highest 25 percent .....	4.2	0.00	–	0.35	1.20	1.66	4.2	–
Highest 10 percent .....	5.0	0.00	–	0.63	0.52	0.84	5.0	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	6.3	–	–	–	–	0.63	6.3	–
Service-providing industries .....	3.9	0.32	0.36	0.00	0.41	2.01	3.9	–
Trade, transportation, and utilities .....	10.0	–	0.00	0.41	0.30	1.32	–	–
Financial activities .....	8.7	0.26	0.18	–	0.55	0.00	8.7	–
Finance and insurance .....	7.5	0.00	0.80	–	1.18	0.73	7.5	–
Education and health services .....	5.3	–	0.00	0.22	0.78	1.11	5.3	–
Educational services .....	4.8	–	0.71	1.18	1.03	0.00	4.8	–
Junior colleges, colleges, and universities ...	4.1	–	0.00	0.80	–	0.00	4.1	–
Health care and social assistance .....	7.0	–	0.00	–	0.45	–	7.0	–
1 to 99 workers .....	6.3	–	0.58	0.00	0.62	1.19	6.3	–
1 to 49 workers .....	8.6	–	–	0.00	–	0.00	8.6	–
100 workers or more .....	3.9	–	0.14	0.68	1.25	1.76	3.9	–
100 to 499 workers .....	5.8	–	0.18	–	1.21	–	5.8	–
500 workers or more .....	5.7	–	0.00	0.74	–	1.51	5.7	–

See footnotes at end of table.

**Table 44. Standard errors for money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic areas</b>								
Northeast .....	10.1	—	—	—	1.43	1.02	10.1	—
Middle Atlantic .....	12.9	—	—	0.54	0.71	2.21	12.9	—
South .....	4.4	—	0.00	0.29	—	—	4.4	—
South Atlantic .....	5.8	—	—	0.41	1.05	—	5.8	—
West South Central .....	10.7	—	0.73	0.88	—	2.46	—	—
Midwest .....	4.7	—	—	0.16	0.89	1.87	4.7	—
East North Central .....	5.8	—	—	0.00	—	2.03	5.8	—
West North Central .....	5.9	—	0.00	—	1.03	—	—	—
West .....	8.4	0.18	—	—	1.46	1.43	8.4	—
Pacific .....	9.4	—	—	—	1.33	0.47	9.4	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 45. Savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Worker characteristics</b>					
All workers .....	100	50	41	88	83
Management, professional, and related .....	100	57	47	88	81
Management, business, and financial .....	100	59	46	86	82
Professional and related .....	100	56	48	90	81
Service .....	99	27	20	82	—
Sales and office .....	100	45	37	88	84
Sales and related .....	100	36	29	90	87
Office and administrative support .....	100	49	41	87	83
Natural resources, construction, and maintenance .....	100	45	32	83	—
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—
Installation, maintenance, and repair .....	100	46	33	85	84
Production, transportation, and material moving .....	100	51	43	93	89
Production .....	100	54	40	92	91
Transportation and material moving .....	100	48	47	93	88
Full time .....	100	50	42	88	84
Part time .....	99	48	28	89	—
Union .....	100	54	34	90	86
Nonunion .....	100	49	41	88	83
Average wage within the following categories <sup>4</sup> :					
Lowest 25 percent .....	100	34	20	89	85
Lowest 10 percent .....	100	38	—	81	—
Second 25 percent .....	100	38	38	85	82
Third 25 percent .....	100	47	42	89	84
Highest 25 percent .....	100	61	46	89	82
Highest 10 percent .....	100	69	50	91	86
<b>Establishment characteristics</b>					
Goods-producing industries .....	100	56	45	89	85
Construction .....	100	31	11	87	—
Manufacturing .....	100	59	50	89	87
Service-providing industries .....	100	48	39	88	82
Trade, transportation, and utilities .....	100	40	35	92	88
Wholesale trade .....	100	30	35	91	87
Retail trade .....	100	34	23	90	87
Transportation and warehousing .....	100	60	53	100	94
Utilities .....	100	—	57	—	—
Information .....	100	63	40	89	87
Financial activities .....	100	72	40	—	89
Finance and insurance .....	100	74	42	96	89
Credit intermediation and related activities ..	100	68	36	94	89
Insurance carriers and related activities .....	100	72	57	99	86
Professional and business services .....	100	58	56	93	90
Professional and technical services .....	100	57	65	91	91
Education and health services .....	100	34	33	—	—
Educational services .....	100	43	—	85	84
Junior colleges, colleges, and universities ...	100	52	30	98	98
Health care and social assistance .....	99	32	37	—	—

See footnotes at end of table.

**Table 45. Savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers .....	100	43	36	87	80
1 to 49 workers .....	100	46	34	86	79
50 to 99 workers .....	100	37	41	89	82
100 workers or more .....	100	53	43	89	85
100 to 499 workers .....	100	47	38	89	84
500 workers or more .....	100	62	50	89	86
<b>Geographic areas</b>					
Northeast .....	100	46	29	83	—
New England .....	99	61	26	88	—
Middle Atlantic .....	100	41	30	81	—
South .....	100	54	46	91	89
South Atlantic .....	100	53	44	93	92
East South Central .....	100	45	36	91	88
West South Central .....	100	58	51	90	84
Midwest .....	100	44	42	86	80
East North Central .....	100	41	46	89	85
West North Central .....	100	50	33	80	—
West .....	100	53	43	90	86
Mountain .....	100	50	41	87	85
Pacific .....	100	54	43	91	86

<sup>1</sup> The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

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

<sup>3</sup> 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.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 45. Standard errors for savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Worker characteristics</b>					
All workers .....	0.1	2.1	2.0	1.5	1.9
Management, professional, and related .....	0.1	2.9	3.5	2.2	3.1
Management, business, and financial .....	( <sup>4</sup> )	4.6	4.0	4.3	4.3
Professional and related .....	0.1	3.4	3.9	2.0	3.7
Service .....	0.4	3.9	3.8	5.1	—
Sales and office .....	0.0	2.6	2.9	2.0	2.0
Sales and related .....	0.0	3.2	2.9	2.7	2.8
Office and administrative support .....	( <sup>4</sup> )	3.3	3.5	2.6	2.8
Natural resources, construction, and maintenance .....	( <sup>4</sup> )	5.5	3.9	3.3	—
Construction, extraction, farming, fishing, and forestry .....	0.0	—	—	—	—
Installation, maintenance, and repair .....	( <sup>4</sup> )	5.1	4.1	3.3	3.4
Production, transportation, and material moving .....	( <sup>4</sup> )	3.7	4.0	1.3	1.9
Production .....	( <sup>4</sup> )	4.3	4.5	1.7	1.9
Transportation and material moving .....	0.0	6.7	6.8	1.7	3.4
Full time .....	( <sup>4</sup> )	2.3	2.1	1.6	1.9
Part time .....	0.4	4.9	4.0	2.2	—
Union .....	( <sup>4</sup> )	4.5	6.0	2.6	3.4
Nonunion .....	0.1	2.2	2.1	1.6	2.0
Average wage within the following categories <sup>5</sup> :					
Lowest 25 percent .....	0.1	3.6	3.0	3.5	4.4
Lowest 10 percent .....	0.5	9.2	—	11.5	—
Second 25 percent .....	0.1	2.8	3.4	2.5	2.7
Third 25 percent .....	( <sup>4</sup> )	2.9	2.6	1.9	2.2
Highest 25 percent .....	( <sup>4</sup> )	2.7	3.2	1.6	2.5
Highest 10 percent .....	( <sup>4</sup> )	3.3	4.2	1.9	2.4
<b>Establishment characteristics</b>					
Goods-producing industries .....	( <sup>4</sup> )	3.3	3.2	2.0	2.1
Construction .....	0.0	8.7	3.0	4.5	—
Manufacturing .....	( <sup>4</sup> )	3.9	3.6	2.2	2.2
Service-providing industries .....	0.1	2.6	2.4	1.8	2.4
Trade, transportation, and utilities .....	0.0	3.6	3.0	1.2	1.6
Wholesale trade .....	0.0	4.4	4.0	2.4	3.5
Retail trade .....	0.0	4.6	3.2	2.2	2.8
Transportation and warehousing .....	0.0	9.8	8.8	0.3	3.5
Utilities .....	( <sup>4</sup> )	—	8.9	—	—
Information .....	0.0	6.3	6.7	4.3	4.4
Financial activities .....	0.0	2.7	3.0	—	2.0
Finance and insurance .....	( <sup>4</sup> )	2.9	3.3	1.0	2.0
Credit intermediation and related activities ..	0.0	3.9	5.3	1.4	2.3
Insurance carriers and related activities .....	0.0	4.2	5.5	0.5	4.1
Professional and business services .....	( <sup>4</sup> )	6.1	6.3	2.8	3.6
Professional and technical services .....	( <sup>4</sup> )	8.0	7.6	4.0	4.0
Education and health services .....	0.3	4.9	6.7	—	—
Educational services .....	0.0	7.7	—	6.7	6.7
Junior colleges, colleges, and universities ...	0.0	8.5	6.9	2.0	2.0
Health care and social assistance .....	0.4	5.5	7.9	—	—

See footnotes at end of table.

**Table 45. Standard errors for savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers .....	0.0	3.7	2.9	1.7	2.5
1 to 49 workers .....	0.0	4.3	3.4	2.2	3.2
50 to 99 workers .....	0.0	5.2	5.0	3.2	4.1
100 workers or more .....	0.1	2.5	2.7	2.2	2.4
100 to 499 workers .....	0.2	3.9	3.9	3.4	3.7
500 workers or more .....	0.0	3.2	3.4	2.0	2.1
<b>Geographic areas</b>					
Northeast .....	0.3	5.8	3.6	5.0	—
New England .....	1.0	8.9	6.5	4.2	—
Middle Atlantic .....	0.1	6.4	4.3	6.3	—
South .....	( <sup>4</sup> )	2.7	3.6	1.8	2.3
South Atlantic .....	( <sup>4</sup> )	3.0	3.8	2.1	2.1
East South Central .....	0.0	6.3	9.2	5.2	5.8
West South Central .....	0.0	6.0	7.9	3.5	5.5
Midwest .....	( <sup>4</sup> )	3.8	2.8	2.8	3.5
East North Central .....	0.0	5.4	3.4	2.8	3.0
West North Central .....	( <sup>4</sup> )	4.4	4.2	5.7	—
West .....	( <sup>4</sup> )	5.3	5.1	2.3	3.3
Mountain .....	0.0	6.4	11.8	5.5	6.4
Pacific .....	( <sup>4</sup> )	7.2	5.0	2.3	3.8

<sup>1</sup> The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

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

<sup>3</sup> 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.

<sup>4</sup> Less than 0.05.

<sup>5</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 46. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution <sup>2</sup>	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					
<b>Worker characteristics</b>												
All workers .....	41	36	2.0	—	3.0	4.0	6.0	—	—	52	7	
Management, professional, and related .....	47	43	2.0	2.0	3.0	4.0	6.0	—	—	47	5	
Management, business, and financial .....	46	40	2.0	2.0	3.0	4.0	6.0	—	—	49	5	
Professional and related .....	48	45	2.0	—	3.0	—	5.0	—	—	46	6	
Service .....	20	20	—	2.0	3.0	4.0	4.0	—	( <sup>3</sup> )	68	12	
Sales and office .....	37	32	2.0	3.0	3.0	4.0	6.0	—	5	56	7	
Sales and related .....	29	25	2.0	3.0	3.0	4.0	—	—	4	67	4	
Office and administrative support .....	41	35	2.0	3.0	3.0	4.0	6.0	—	5	50	9	
Natural resources, construction, and maintenance .....	32	24	—	3.0	3.0	4.0	—	—	—	55	13	
Installation, maintenance, and repair .....	33	27	2.0	3.0	3.0	4.0	—	—	—	57	10	
Production, transportation, and material moving .....	43	41	2.0	3.0	3.0	4.0	6.0	—	—	51	6	
Production .....	40	36	2.0	3.0	—	6.0	6.0	—	—	51	9	
Transportation and material moving .....	47	47	—	3.0	3.0	—	4.0	—	—	51	2	
Full time .....	42	37	2.0	—	3.0	4.0	6.0	—	—	51	7	
Part time .....	28	28	—	3.0	3.0	—	4.0	—	( <sup>3</sup> )	64	8	
Union .....	34	33	—	3.0	3.0	5.0	6.0	—	—	51	15	
Nonunion .....	41	37	2.0	—	3.0	4.0	6.0	—	—	53	6	
Average wage within the following categories <sup>4</sup> :												
Lowest 25 percent .....	20	19	2.0	2.0	3.0	4.0	4.0	—	( <sup>3</sup> )	76	4	
Lowest 10 percent .....	—	—	—	—	—	—	—	—	—	78	—	
Second 25 percent .....	38	34	2.0	3.0	3.0	4.0	—	—	—	55	7	
Third 25 percent .....	42	37	2.0	3.0	3.0	4.0	6.0	—	—	49	9	
Highest 25 percent .....	46	41	2.0	—	3.0	4.0	6.0	—	—	48	6	
Highest 10 percent .....	50	44	2.0	—	3.0	4.0	6.0	—	—	45	5	
<b>Establishment characteristics</b>												
Goods-producing industries .....	45	39	2.0	3.0	3.0	5.0	6.0	—	—	44	11	
Construction .....	11	—	—	—	—	—	—	—	1	73	16	
Manufacturing .....	50	43	2.0	—	3.0	6.0	6.0	—	—	39	11	
Service-providing industries .....	39	36	2.0	—	3.0	—	—	—	4	55	6	
Trade, transportation, and utilities .....	35	33	2.0	3.0	3.0	4.0	—	—	2	61	4	
Wholesale trade .....	35	32	2.0	3.0	3.0	—	6.0	—	3	63	2	
Retail trade .....	23	21	2.0	3.0	3.0	4.0	4.0	—	2	71	6	
Transportation and warehousing .....	53	53	—	3.0	3.0	4.0	5.0	—	—	46	1	
Utilities .....	57	57	3.0	3.0	3.0	3.0	—	—	—	35	8	
Information .....	40	32	—	—	—	3.0	3.0	—	7	55	6	
Financial activities .....	40	37	2.0	3.0	3.0	5.0	6.0	—	3	57	3	
Finance and insurance .....	42	39	2.0	3.0	3.0	6.0	6.0	—	3	55	3	
Credit intermediation and related activities ..	36	36	2.0	3.0	3.0	—	6.0	—	1	59	4	
Insurance carriers and related activities .....	57	51	2.0	3.0	—	6.0	6.0	—	6	42	1	
Professional and business services .....	56	50	2.0	2.0	3.0	—	—	—	6	38	6	
Professional and technical services .....	65	58	2.0	2.0	—	—	4.0	—	7	25	10	
Education and health services .....	33	28	2.0	2.0	3.0	3.0	4.0	—	5	59	8	
Educational services .....	—	—	—	—	—	—	—	—	—	75	—	
Junior colleges, colleges, and universities ...	30	30	—	—	3.0	—	5.0	—	—	70	—	
Health care and social assistance .....	37	31	2.0	2.0	3.0	3.0	4.0	—	6	56	7	

See footnotes at end of table.

**Table 46. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution <sup>2</sup>	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 .....	36	29	2.0	3.0	3.0	4.0	—	—	—	57	7	
1 to 49 workers .....	34	26	2.0	3.0	3.0	4.0	6.0	—	—	59	7	
50 to 99 workers .....	41	36	2.0	—	3.0	3.0	4.0	—	—	52	7	
100 workers or more .....	43	41	2.0	—	3.0	4.0	6.0	—	—	50	7	
100 to 499 workers .....	38	35	2.0	2.0	3.0	—	—	—	—	55	6	
500 workers or more .....	50	48	2.0	3.0	3.0	—	6.0	—	2	43	8	
<b>Geographic areas</b>												
Northeast .....	29	25	—	3.0	3.0	—	6.0	—	4	59	11	
New England .....	26	22	—	3.0	—	6.0	6.0	—	4	62	12	
Middle Atlantic .....	30	26	—	—	3.0	—	6.0	—	4	59	11	
South .....	46	42	2.0	—	3.0	3.0	—	—	—	52	3	
South Atlantic .....	44	43	2.0	2.0	3.0	3.0	4.0	—	1	54	2	
East South Central .....	36	31	2.0	—	3.0	—	—	—	—	58	6	
West South Central .....	51	45	2.0	3.0	3.0	4.0	6.0	—	—	46	2	
Midwest .....	42	37	2.0	3.0	—	4.0	6.0	—	5	49	10	
East North Central .....	46	41	3.0	3.0	4.0	—	6.0	—	5	45	9	
West North Central .....	33	29	—	2.0	—	4.0	5.0	—	4	56	12	
West .....	43	37	2.0	—	3.0	—	—	—	—	50	7	
Mountain .....	41	33	2.0	—	3.0	—	6.0	—	8	50	9	
Pacific .....	43	39	2.0	—	3.0	3.0	4.0	—	—	51	6	

<sup>1</sup> 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.

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

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 46. Standard errors for savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	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 <sup>2</sup>	Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Worker characteristics</b>											
All workers .....	2.0	2.0	0.0	–	0.0	0.0	0.0	–	–	1.9	0.8
Management, professional, and related .....	3.5	3.5	0.0	0.5	0.0	1.0	0.9	–	–	3.6	1.0
Management, business, and financial .....	4.0	4.0	0.0	0.5	0.0	0.3	0.3	–	–	4.1	0.7
Professional and related .....	3.9	4.0	0.0	–	0.0	–	1.3	–	–	4.0	1.5
Service .....	3.8	3.8	–	0.0	0.0	0.0	0.0	–	0.3	4.5	3.6
Sales and office .....	2.9	2.7	0.0	0.0	0.0	0.0	0.0	–	2.1	2.7	1.3
Sales and related .....	2.9	2.6	0.0	0.0	0.1	0.0	–	–	1.8	3.5	1.4
Office and administrative support .....	3.5	3.3	0.0	0.4	0.0	0.4	0.0	–	3.0	3.3	1.9
Natural resources, construction, and maintenance .....	3.9	2.9	–	0.0	0.0	0.9	–	–	–	3.3	2.3
Installation, maintenance, and repair .....	4.1	4.1	0.5	0.0	0.0	0.9	–	–	–	3.8	2.3
Production, transportation, and material moving .....	4.0	3.8	0.0	0.0	0.0	0.3	0.0	–	–	3.8	1.0
Production .....	4.5	4.1	0.5	0.0	–	0.0	0.0	–	–	3.9	1.8
Transportation and material moving .....	6.8	6.8	–	0.6	0.0	–	0.2	–	–	6.7	0.8
Full time .....	2.1	2.0	0.0	–	0.0	0.0	0.0	–	–	2.0	0.7
Part time .....	4.0	4.0	–	0.0	0.0	–	0.0	–	0.1	4.3	2.3
Union .....	6.0	6.0	–	0.7	0.0	1.3	0.0	–	–	5.3	4.8
Nonunion .....	2.1	2.0	0.0	–	0.0	0.0	0.2	–	–	2.1	0.7
Average wage within the following categories <sup>3</sup> :											
Lowest 25 percent .....	3.0	2.9	0.0	0.5	0.0	0.3	0.0	–	0.2	3.4	1.5
Lowest 10 percent .....	–	–	–	–	–	–	–	–	–	5.7	–
Second 25 percent .....	3.4	3.1	0.0	0.3	0.0	1.2	–	–	–	3.4	1.3
Third 25 percent .....	2.6	2.5	0.0	0.0	0.0	0.0	0.0	–	–	2.6	1.3
Highest 25 percent .....	3.2	3.2	0.0	–	0.0	0.3	0.4	–	–	3.2	1.2
Highest 10 percent .....	4.2	4.2	0.0	–	0.0	0.8	0.6	–	–	4.2	1.2
<b>Establishment characteristics</b>											
Goods-producing industries .....	3.2	3.4	0.0	0.4	0.4	1.3	0.0	–	–	3.1	1.1
Construction .....	3.0	–	–	–	–	–	–	–	0.8	5.4	4.2
Manufacturing .....	3.6	4.0	0.0	–	0.4	1.1	0.0	–	–	3.3	1.2
Service-providing industries .....	2.4	2.2	0.0	–	0.0	–	–	–	1.0	2.3	1.0
Trade, transportation, and utilities .....	3.0	2.9	0.4	0.0	0.0	0.8	–	–	0.7	3.2	0.8
Wholesale trade .....	4.0	4.1	0.0	0.9	0.0	–	1.3	–	1.8	4.0	1.4
Retail trade .....	3.2	2.7	0.0	0.3	0.0	0.8	0.0	–	1.3	3.6	1.7
Transportation and warehousing .....	8.8	8.8	–	0.0	0.3	0.6	1.2	–	–	8.8	0.8
Utilities .....	8.9	8.9	0.0	0.0	0.0	0.0	–	–	–	7.9	2.9
Information .....	6.7	5.8	–	–	–	0.0	0.0	–	3.8	7.5	2.3
Financial activities .....	3.0	3.2	0.4	0.0	0.0	1.4	0.0	–	1.0	3.0	0.8
Finance and insurance .....	3.3	3.6	0.2	0.0	0.0	1.4	0.0	–	1.1	3.1	1.0
Credit intermediation and related activities ..	5.3	5.3	0.5	0.0	0.0	–	0.0	–	0.4	5.3	1.6
Insurance carriers and related activities .....	5.5	6.0	0.0	0.0	–	0.3	0.0	–	3.0	5.5	1.2
Professional and business services .....	6.3	6.1	0.0	0.0	0.3	–	–	–	3.3	5.7	2.6
Professional and technical services .....	7.6	7.7	0.0	0.0	–	–	0.0	–	4.8	6.1	4.2
Education and health services .....	6.7	5.2	0.0	0.0	0.0	0.3	0.8	–	3.4	6.8	2.2
Educational services .....	–	–	–	–	–	–	–	–	–	7.4	–
Junior colleges, colleges, and universities ...	6.9	6.9	–	–	0.8	–	0.9	–	–	6.9	–
Health care and social assistance .....	7.9	6.1	0.0	0.0	0.0	0.3	1.0	–	3.9	7.8	2.4

See footnotes at end of table.

**Table 46. Standard errors for savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	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 <sup>2</sup>	Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
1 to 99 workers .....	2.9	2.3	0.0	0.0	0.0	0.5	—	—	—	2.7	1.2
1 to 49 workers .....	3.4	2.8	0.2	0.0	0.0	0.0	0.6	—	—	3.4	1.2
50 to 99 workers .....	5.0	5.3	0.0	—	0.0	0.0	0.0	—	—	5.2	3.0
100 workers or more .....	2.7	2.7	0.0	—	0.0	0.0	0.0	—	—	2.5	1.1
100 to 499 workers .....	3.9	3.9	0.0	0.0	0.0	—	—	—	—	3.8	1.5
500 workers or more .....	3.4	3.5	0.0	0.5	0.0	—	0.0	—	0.6	3.5	1.6
<b>Geographic areas</b>											
Northeast .....	3.6	3.8	—	0.5	0.0	—	0.0	—	2.1	4.6	2.1
New England .....	6.5	5.6	—	0.3	—	1.2	0.0	—	2.8	7.6	4.0
Middle Atlantic .....	4.3	4.8	—	—	0.0	—	0.0	—	2.7	5.7	2.8
South .....	3.6	3.5	0.0	—	0.0	0.0	—	—	—	3.7	0.5
South Atlantic .....	3.8	3.9	0.0	0.4	0.0	0.0	1.2	—	0.4	3.9	0.5
East South Central .....	9.2	9.2	0.0	—	0.0	—	—	—	—	10.7	2.4
West South Central .....	7.9	7.3	0.0	0.3	0.0	0.5	0.5	—	—	7.9	0.4
Midwest .....	2.8	3.0	0.0	0.0	—	0.7	0.0	—	1.1	2.2	1.7
East North Central .....	3.4	3.9	0.5	0.0	0.4	—	0.0	—	1.5	2.3	2.0
West North Central .....	4.2	4.2	—	0.0	—	0.8	1.0	—	1.4	4.4	3.0
West .....	5.1	4.1	0.0	—	0.0	—	—	—	—	4.2	2.3
Mountain .....	11.8	8.4	0.0	—	0.0	—	0.0	—	7.3	9.5	4.5
Pacific .....	5.0	4.6	0.0	—	0.0	0.6	0.0	—	—	4.2	2.6

<sup>1</sup> 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.

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

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 47. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	41	38	50	60	100	100	52	7
Management, professional, and related .....	47	50	50	50	100	100	47	5
Management, business, and financial .....	46	33	50	60	100	100	49	5
Professional and related .....	48	50	50	—	100	100	46	6
Service .....	20	—	50	50	100	100	68	12
Sales and office .....	37	40	50	67	100	100	56	7
Sales and related .....	29	44	—	67	100	100	67	4
Office and administrative support .....	41	40	50	60	100	100	50	9
Natural resources, construction, and maintenance .....	32	44	50	50	—	100	55	13
Installation, maintenance, and repair .....	33	44	50	50	60	100	57	10
Production, transportation, and material moving .....	43	33	50	—	100	100	51	6
Production .....	40	—	50	—	100	100	51	9
Transportation and material moving .....	47	33	—	—	100	100	51	2
Full time .....	42	38	50	60	100	100	51	7
Part time .....	28	50	50	60	67	100	64	8
Union .....	34	38	50	—	100	100	51	15
Nonunion .....	41	38	50	60	100	100	53	6
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	20	33	50	67	100	100	76	4
Lowest 10 percent .....	—	—	—	—	—	—	78	—
Second 25 percent .....	38	33	50	60	100	100	55	7
Third 25 percent .....	42	40	50	50	100	100	49	9
Highest 25 percent .....	46	—	50	—	100	100	48	6
Highest 10 percent .....	50	—	50	—	100	100	45	5
<b>Establishment characteristics</b>								
Goods-producing industries .....	45	—	50	—	100	100	44	11
Construction .....	11	—	—	—	—	—	73	16
Manufacturing .....	50	—	50	—	100	100	39	11
Service-providing industries .....	39	38	50	50	100	100	55	6
Trade, transportation, and utilities .....	35	38	50	60	—	100	61	4
Wholesale trade .....	35	33	38	50	—	100	63	2
Retail trade .....	23	40	50	67	67	100	71	6
Transportation and warehousing .....	53	50	50	—	100	100	46	1
Utilities .....	57	—	50	50	50	—	35	8
Information .....	40	—	—	—	—	—	55	6
Financial activities .....	40	33	50	—	100	100	57	3
Finance and insurance .....	42	33	50	—	100	100	55	3
Credit intermediation and related activities ..	36	—	50	60	100	100	59	4
Insurance carriers and related activities .....	57	33	50	100	100	100	42	1
Professional and business services .....	56	—	50	75	100	100	38	6
Professional and technical services .....	65	—	50	—	100	100	25	10
Education and health services .....	33	50	50	50	100	—	59	8
Educational services .....	—	—	—	—	—	—	75	—
Junior colleges, colleges, and universities ...	30	20	—	50	—	100	70	—
Health care and social assistance .....	37	50	50	50	100	—	56	7

See footnotes at end of table.

**Table 47. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	36	33	50	60	100	100	57	7
1 to 49 workers .....	34	33	50	—	100	—	59	7
50 to 99 workers .....	41	33	—	50	60	—	52	7
100 workers or more .....	43	44	50	50	100	100	50	7
100 to 499 workers .....	38	38	50	60	100	100	55	6
500 workers or more .....	50	50	50	50	100	100	43	8
<b>Geographic areas</b>								
Northeast .....	29	—	50	—	100	100	59	11
New England .....	26	50	—	100	100	100	62	12
Middle Atlantic .....	30	—	50	—	75	100	59	11
South .....	46	44	50	50	100	100	52	3
South Atlantic .....	44	—	50	50	100	100	54	2
East South Central .....	36	44	50	—	100	100	58	6
West South Central .....	51	50	50	50	—	100	46	2
Midwest .....	42	50	50	100	100	100	49	10
East North Central .....	46	50	50	100	100	100	45	9
West North Central .....	33	50	50	67	100	100	56	12
West .....	43	33	44	—	100	—	50	7
Mountain .....	41	33	50	—	100	—	50	9
Pacific .....	43	33	38	50	100	—	51	6

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 47. 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, 2014**

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	2.0	5.5	0.0	10.8	0.0	0.0	1.9	0.8
Management, professional, and related .....	3.5	6.2	0.0	14.4	0.0	0.0	3.6	1.0
Management, business, and financial .....	4.0	4.4	0.0	16.9	0.0	0.0	4.1	0.7
Professional and related .....	3.9	0.0	0.0	–	0.0	0.0	4.0	1.5
Service .....	3.8	–	0.0	5.3	23.6	0.0	4.5	3.6
Sales and office .....	2.9	4.2	0.0	8.7	0.0	0.0	2.7	1.3
Sales and related .....	2.9	12.4	–	6.5	0.0	0.0	3.5	1.4
Office and administrative support .....	3.5	5.6	0.0	5.1	0.0	0.0	3.3	1.9
Natural resources, construction, and maintenance .....	3.9	1.4	1.0	0.0	–	0.0	3.3	2.3
Installation, maintenance, and repair .....	4.1	0.0	6.6	0.0	4.5	23.3	3.8	2.3
Production, transportation, and material moving .....	4.0	0.0	0.0	–	0.0	0.0	3.8	1.0
Production .....	4.5	–	0.0	–	0.0	0.0	3.9	1.8
Transportation and material moving .....	6.8	1.5	–	–	20.7	0.0	6.7	0.8
Full time .....	2.1	5.5	0.0	11.7	0.0	0.0	2.0	0.7
Part time .....	4.0	0.0	0.0	8.1	15.5	0.0	4.3	2.3
Union .....	6.0	8.5	0.0	–	18.8	0.0	5.3	4.8
Nonunion .....	2.1	7.0	0.0	10.8	0.0	0.0	2.1	0.7
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	3.0	6.0	4.5	7.7	18.0	0.0	3.4	1.5
Lowest 10 percent .....	–	–	–	–	–	–	5.7	–
Second 25 percent .....	3.4	6.3	0.0	16.3	4.6	0.0	3.4	1.3
Third 25 percent .....	2.6	6.3	0.0	5.2	0.0	0.0	2.6	1.3
Highest 25 percent .....	3.2	–	0.0	–	0.0	0.0	3.2	1.2
Highest 10 percent .....	4.2	–	0.0	–	0.0	0.0	4.2	1.2
<b>Establishment characteristics</b>								
Goods-producing industries .....	3.2	–	0.0	–	0.0	0.0	3.1	1.1
Construction .....	3.0	–	–	–	–	–	5.4	4.2
Manufacturing .....	3.6	–	0.0	–	0.0	0.0	3.3	1.2
Service-providing industries .....	2.4	5.0	0.0	13.9	0.0	0.0	2.3	1.0
Trade, transportation, and utilities .....	3.0	3.7	0.0	10.0	–	0.0	3.2	0.8
Wholesale trade .....	4.0	0.0	6.3	11.7	–	0.0	4.0	1.4
Retail trade .....	3.2	8.2	2.6	12.6	4.6	11.2	3.6	1.7
Transportation and warehousing .....	8.8	0.0	12.6	–	0.0	0.0	8.8	0.8
Utilities .....	8.9	–	7.2	0.0	6.3	–	7.9	2.9
Information .....	6.7	–	–	–	–	–	7.5	2.3
Financial activities .....	3.0	3.4	0.0	–	0.0	0.0	3.0	0.8
Finance and insurance .....	3.3	3.4	0.0	–	0.0	0.0	3.1	1.0
Credit intermediation and related activities ..	5.3	–	0.0	12.9	29.8	0.0	5.3	1.6
Insurance carriers and related activities .....	5.5	0.0	10.0	27.4	0.0	0.0	5.5	1.2
Professional and business services .....	6.3	–	5.3	20.9	23.7	0.0	5.7	2.6
Professional and technical services .....	7.6	–	13.9	–	0.0	0.0	6.1	4.2
Education and health services .....	6.7	0.0	0.0	0.0	10.3	–	6.8	2.2
Educational services .....	–	–	–	–	–	–	7.4	–
Junior colleges, colleges, and universities ...	6.9	0.0	–	0.0	–	0.0	6.9	–
Health care and social assistance .....	7.9	0.0	0.0	0.0	10.3	–	7.8	2.4

See footnotes at end of table.

**Table 47. 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, 2014—continued**

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	2.9	0.0	0.0	12.0	0.0	12.9	2.7	1.2
1 to 49 workers .....	3.4	9.8	0.0	—	0.0	—	3.4	1.2
50 to 99 workers .....	5.0	0.0	—	0.0	15.6	—	5.2	3.0
100 workers or more .....	2.7	8.5	0.0	14.8	0.0	0.0	2.5	1.1
100 to 499 workers .....	3.9	6.4	0.0	17.9	0.0	0.0	3.8	1.5
500 workers or more .....	3.4	0.0	0.0	14.4	0.0	0.0	3.5	1.6
<b>Geographic areas</b>								
Northeast .....	3.6	—	0.0	—	20.4	0.0	4.6	2.1
New England .....	6.5	0.0	—	25.8	0.0	0.0	7.6	4.0
Middle Atlantic .....	4.3	—	0.0	—	12.1	0.0	5.7	2.8
South .....	3.6	7.7	0.0	3.2	17.8	0.0	3.7	0.5
South Atlantic .....	3.8	—	0.0	9.7	20.9	0.0	3.9	0.5
East South Central .....	9.2	8.7	0.0	—	0.0	0.0	10.7	2.4
West South Central .....	7.9	6.1	0.0	0.0	—	0.0	7.9	0.4
Midwest .....	2.8	3.2	0.0	16.1	0.0	0.0	2.2	1.7
East North Central .....	3.4	5.1	0.0	0.0	0.0	0.0	2.3	2.0
West North Central .....	4.2	10.6	0.0	13.3	0.0	24.1	4.4	3.0
West .....	5.1	0.0	10.0	—	0.0	—	4.2	2.3
Mountain .....	11.8	4.1	10.2	—	0.0	—	9.5	4.5
Pacific .....	5.0	0.0	8.7	6.6	9.5	—	4.2	2.6

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 48. Savings and thrift plans: Selected automatic escalation features, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Automatic escalation available	Automatic escalation features <sup>1</sup>				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		
<b>Worker characteristics</b>							
All workers .....	36	17	3	25	7.0	52	13
Management, professional, and related .....	38	17	6	21	10.0	48	13
Management, business, and financial .....	38	15	—	19	8.0	50	13
Professional and related .....	39	19	6	22	10.0	48	14
Service .....	—	—	—	—	—	74	—
Sales and office .....	27	13	3	22	6.0	56	16
Sales and related .....	23	—	—	21	6.0	63	14
Office and administrative support .....	29	13	3	22	6.0	54	17
Natural resources, construction, and maintenance:							
Installation, maintenance, and repair .....	39	35	3	38	6.0	49	13
Production, transportation, and material moving .....	45	18	3	43	7.0	51	3
Production .....	33	21	—	31	10.0	64	2
Transportation and material moving .....	58	15	3	55	6.0	38	4
Full time .....	35	16	—	24	8.0	52	13
Part time .....	53	20	—	48	6.0	40	6
Union .....	—	13	3	22	7.0	59	—
Nonunion .....	36	17	3	25	7.0	51	13
Average wage within the following categories <sup>2</sup> :							
Lowest 25 percent .....	32	—	—	26	6.0	66	1
Second 25 percent .....	34	16	3	31	—	55	11
Third 25 percent .....	31	16	3	25	6.0	56	12
Highest 25 percent .....	39	18	—	22	—	46	15
Highest 10 percent .....	41	17	—	21	8.0	45	14
<b>Establishment characteristics</b>							
Goods-producing industries .....	43	27	3	35	8.0	45	11
Manufacturing .....	42	24	4	32	8.0	48	10
Service-providing industries .....	33	13	—	22	6.0	54	13
Trade, transportation, and utilities .....	43	17	3	42	6.0	53	3
Financial activities .....	34	23	—	31	—	59	7
Finance and insurance .....	36	24	—	32	—	57	7
Credit intermediation and related activities ..	41	—	—	35	—	54	5
Insurance carriers and related activities .....	29	—	—	27	—	63	8
Professional and business services .....	44	—	—	—	—	39	17

See footnotes at end of table.

**Table 48. Savings and thrift plans: Selected automatic escalation features, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Automatic escalation available	Automatic escalation features <sup>1</sup>				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:							
50 to 99 workers .....	18	—	—	18	6.0	72	10
100 workers or more .....	42	19	3	27	7.0	50	8
100 to 499 workers .....	44	18	—	24	7.0	47	8
500 workers or more .....	41	21	—	30	6.0	52	7
<b>Geographic areas</b>							
Northeast .....	—	—	—	—	—	56	—
Middle Atlantic .....	—	—	—	—	—	48	—
South .....	39	19	3	26	6.0	55	6
South Atlantic .....	39	13	3	20	6.0	56	4
East South Central .....	—	—	—	—	—	63	—
West South Central .....	41	28	3	35	7.0	49	10
Midwest .....	32	17	—	28	10.0	55	13
East North Central .....	34	22	—	33	10.0	53	14
West North Central .....	—	—	—	—	—	62	—
West:							
Pacific .....	44	—	—	27	6.0	37	19

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 48. Standard errors for savings and thrift plans: Selected automatic escalation features, private industry workers, National Compensation Survey, 2014**

Characteristics	Automatic escalation available	Automatic escalation features				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		
<b>Worker characteristics</b>							
All workers .....	3.3	2.1	0.5	2.5	1.1	2.9	2.0
Management, professional, and related .....	5.2	3.5	1.8	3.9	2.6	4.6	2.9
Management, business, and financial .....	5.8	3.1	–	3.9	0.7	4.7	5.2
Professional and related .....	5.7	4.6	1.4	4.6	1.5	5.6	3.1
Service .....	–	–	–	–	–	6.2	–
Sales and office .....	3.8	2.0	0.0	3.3	0.0	4.9	5.2
Sales and related .....	6.3	–	–	6.2	0.0	7.0	5.6
Office and administrative support .....	4.9	2.6	0.0	4.1	0.0	6.0	6.7
Natural resources, construction, and maintenance:							
Installation, maintenance, and repair .....	6.8	7.4	0.0	6.8	1.0	8.0	5.3
Production, transportation, and material moving .....	7.2	3.2	0.8	7.0	1.6	7.2	1.4
Production .....	5.7	4.6	–	5.4	2.8	5.5	0.8
Transportation and material moving .....	10.9	3.5	0.0	10.6	0.0	10.6	2.7
Full time .....	3.4	2.1	–	2.3	1.5	2.9	2.1
Part time .....	8.3	4.9	–	8.8	0.0	8.0	3.9
Union .....	–	3.9	0.8	6.0	1.5	10.1	–
Nonunion .....	3.3	2.1	0.5	2.6	1.2	2.9	2.1
Average wage within the following categories <sup>1</sup> :							
Lowest 25 percent .....	8.1	–	–	7.8	0.0	8.2	1.0
Second 25 percent .....	6.9	3.1	0.0	6.8	–	6.8	4.9
Third 25 percent .....	4.1	2.6	0.5	3.1	0.0	4.4	2.8
Highest 25 percent .....	5.3	3.4	–	3.8	–	4.3	2.9
Highest 10 percent .....	6.9	4.0	–	4.4	2.4	5.7	4.2
<b>Establishment characteristics</b>							
Goods-producing industries .....	5.7	5.4	0.4	5.5	1.2	6.4	2.8
Manufacturing .....	5.5	4.6	1.2	5.0	0.3	6.5	3.2
Service-providing industries .....	3.9	1.9	–	2.7	0.3	3.2	2.5
Trade, transportation, and utilities .....	5.7	3.1	0.0	5.6	0.0	5.6	1.9
Financial activities .....	3.8	3.8	–	4.1	–	3.8	2.6
Finance and insurance .....	4.2	4.2	–	4.5	–	4.1	2.7
Credit intermediation and related activities ..	8.7	–	–	8.6	–	9.1	2.7
Insurance carriers and related activities .....	5.4	–	–	4.8	–	6.6	4.8
Professional and business services .....	9.7	–	–	–	–	7.6	5.9

See footnotes at end of table.

**Table 48. Standard errors for savings and thrift plans: Selected automatic escalation features, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Automatic escalation available	Automatic escalation features				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:							
50 to 99 workers .....	4.5	—	—	4.5	0.7	6.1	6.3
100 workers or more .....	3.9	2.9	0.7	3.4	1.1	3.7	1.8
100 to 499 workers .....	6.5	5.1	—	5.4	1.0	5.7	3.2
500 workers or more .....	5.6	4.1	—	4.4	1.6	5.5	1.8
<b>Geographic areas</b>							
Northeast .....	—	—	—	—	—	6.5	—
Middle Atlantic .....	—	—	—	—	—	7.7	—
South .....	5.2	3.7	0.0	4.1	0.5	5.3	2.2
South Atlantic .....	6.6	3.1	0.0	3.5	0.0	6.9	1.0
East South Central .....	—	—	—	—	—	15.4	—
West South Central .....	9.5	7.6	0.0	7.5	1.3	8.8	5.2
Midwest .....	4.6	3.4	—	3.9	0.4	4.5	2.5
East North Central .....	5.2	4.4	—	5.0	0.0	5.6	3.0
West North Central .....	—	—	—	—	—	8.0	—
West:							
Pacific .....	8.5	—	—	7.5	1.5	6.8	4.2

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 49. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2014**

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

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			
<b>Worker characteristics</b>									
All workers .....	56	25	50	50	75	80	43	-	-
Management, professional, and related .....	52	25	-	50	75	80	48	-	-
Management, business, and financial .....	54	25	45	50	75	75	45	-	-
Professional and related .....	50	25	-	50	75	80	50	-	-
Service .....	47	25	50	50	75	80	53	-	-
Sales and office .....	60	25	50	50	75	80	40	-	-
Sales and related .....	66	25	50	50	75	80	34	-	-
Office and administrative support .....	57	25	50	50	75	80	43	-	-
Natural resources, construction, and maintenance .....	69	-	25	50	75	80	31	-	-
Construction, extraction, farming, fishing, and forestry .....	60	-	50	60	75	75	40	-	-
Installation, maintenance, and repair .....	72	-	25	50	-	80	28	-	-
Production, transportation, and material moving .....	62	25	-	50	60	80	38	-	-
Production .....	59	25	-	50	60	75	41	-	-
Transportation and material moving .....	66	-	50	50	75	80	34	-	-
Full time .....	56	25	40	50	75	80	44	-	-
Part time .....	59	50	50	50	75	80	41	-	-
Union .....	73	-	30	50	75	75	27	-	-
Nonunion .....	55	25	50	50	75	80	45	-	-
Average wage within the following categories <sup>1</sup> :									
Lowest 25 percent .....	57	25	50	50	75	80	43	-	-
Lowest 10 percent .....	51	-	50	-	75	80	49	-	-
Second 25 percent .....	52	25	50	50	70	80	48	-	-
Third 25 percent .....	56	25	50	50	75	80	43	-	-
Highest 25 percent .....	59	25	30	50	75	75	41	-	-
Highest 10 percent .....	60	25	-	50	75	75	39	-	-
<b>Establishment characteristics</b>									
Goods-producing industries .....	61	25	25	50	60	75	39	-	-
Construction .....	39	-	25	-	50	50	61	-	-
Manufacturing .....	62	25	25	50	60	75	38	-	-
Service-providing industries .....	55	25	50	50	75	80	45	-	-
Trade, transportation, and utilities .....	64	25	50	50	60	80	36	-	-
Wholesale trade .....	52	25	-	50	60	75	48	-	-
Retail trade .....	63	25	50	50	-	80	37	-	-
Transportation and warehousing .....	77	40	50	50	60	80	-	-	-
Utilities .....	87	-	50	50	75	85	-	-	-
Information .....	84	-	25	-	50	80	-	-	-
Financial activities .....	67	-	50	50	75	75	31	-	-
Finance and insurance .....	70	-	50	50	75	75	28	-	-
Credit intermediation and related activities ..	69	50	50	50	-	75	31	-	-
Insurance carriers and related activities .....	66	-	50	50	75	75	28	-	-
Professional and business services .....	55	25	-	-	75	80	45	-	-
Professional and technical services .....	40	25	-	-	75	-	60	-	-
Education and health services .....	29	-	50	70	75	90	71	-	-
Educational services .....	-	-	-	-	-	-	76	-	-
Junior colleges, colleges, and universities ...	-	-	-	-	-	-	85	-	-
Health care and social assistance .....	30	-	50	70	75	80	70	-	-

See footnotes at end of table.

**Table 49. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2014—continued**

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

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 .....	50	25	35	50	70	80	50	—	—
1 to 49 workers .....	51	25	50	50	75	80	49	—	—
50 to 99 workers .....	49	20	30	50	60	75	51	—	—
100 workers or more .....	60	25	50	50	75	80	40	—	—
100 to 499 workers .....	55	25	50	50	75	80	45	—	—
500 workers or more .....	67	25	—	50	75	75	32	—	—
<b>Geographic areas</b>									
Northeast .....	50	25	—	50	75	80	50	—	—
New England .....	40	—	—	50	60	75	60	—	—
Middle Atlantic .....	53	25	—	50	75	80	47	—	—
South .....	61	25	—	50	70	80	39	—	—
South Atlantic .....	58	20	35	50	—	80	42	—	—
East South Central .....	57	25	50	50	—	75	43	—	—
West South Central .....	69	25	—	50	70	75	31	—	—
Midwest .....	55	25	50	50	75	80	44	—	—
East North Central .....	55	25	50	50	75	80	45	—	—
West North Central .....	54	25	—	50	60	80	44	—	—
West .....	56	25	50	50	75	80	43	—	—
Mountain .....	60	30	50	60	75	80	39	—	—
Pacific .....	54	25	50	50	75	80	45	—	—

<sup>1</sup> 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/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 49. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2014**

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			
<b>Worker characteristics</b>									
All workers .....	2.2	0.0	13.7	0.0	0.9	0.0	2.2	-	-
Management, professional, and related .....	3.2	0.0	-	0.0	0.0	5.8	3.2	-	-
Management, business, and financial .....	4.6	0.0	10.3	0.0	10.2	0.0	4.6	-	-
Professional and related .....	3.6	0.0	-	0.0	0.0	1.6	3.6	-	-
Service .....	5.2	0.0	14.2	0.0	2.7	0.0	5.2	-	-
Sales and office .....	2.2	0.9	0.0	0.0	5.1	1.3	2.2	-	-
Sales and related .....	3.8	1.8	0.0	0.0	19.1	5.2	3.8	-	-
Office and administrative support .....	2.7	3.5	0.0	0.0	6.2	7.8	2.7	-	-
Natural resources, construction, and maintenance .....	5.5	-	6.9	0.0	4.6	5.8	5.5	-	-
Construction, extraction, farming, fishing, and forestry .....	10.5	-	14.1	14.6	0.0	0.0	10.5	-	-
Installation, maintenance, and repair .....	5.8	-	2.2	0.0	-	5.0	5.8	-	-
Production, transportation, and material moving .....	4.6	0.0	-	0.0	0.0	1.6	4.6	-	-
Production .....	7.3	1.3	-	0.0	1.8	7.5	7.3	-	-
Transportation and material moving .....	4.5	-	0.0	0.0	19.7	12.1	4.5	-	-
Full time .....	2.2	0.0	7.6	0.0	0.9	1.6	2.2	-	-
Part time .....	4.9	10.6	0.0	0.0	0.0	0.0	4.9	-	-
Union .....	4.5	-	6.9	0.0	13.7	13.1	4.5	-	-
Nonunion .....	2.2	0.0	9.5	0.0	0.9	0.0	2.2	-	-
Average wage within the following categories <sup>1</sup> :									
Lowest 25 percent .....	4.6	0.0	0.0	0.0	1.3	6.6	4.6	-	-
Lowest 10 percent .....	10.9	-	0.0	-	4.1	0.0	10.9	-	-
Second 25 percent .....	3.1	2.6	0.0	0.0	6.6	1.3	3.1	-	-
Third 25 percent .....	2.7	0.0	10.9	0.0	7.5	0.9	2.7	-	-
Highest 25 percent .....	3.3	0.0	3.4	0.0	2.7	3.5	3.3	-	-
Highest 10 percent .....	3.9	0.0	-	0.0	0.9	7.7	3.9	-	-
<b>Establishment characteristics</b>									
Goods-producing industries .....	4.6	0.0	2.2	0.0	7.5	0.0	4.6	-	-
Construction .....	8.9	-	2.6	-	0.0	0.0	8.9	-	-
Manufacturing .....	5.4	0.0	0.0	0.0	6.1	0.0	5.4	-	-
Service-providing industries .....	2.5	0.0	0.0	0.0	0.0	0.0	2.5	-	-
Trade, transportation, and utilities .....	3.6	0.0	0.0	0.0	7.2	5.0	3.6	-	-
Wholesale trade .....	4.5	0.0	-	0.0	8.0	21.2	4.5	-	-
Retail trade .....	4.0	0.0	0.0	0.0	-	6.9	4.0	-	-
Transportation and warehousing .....	8.0	7.6	0.0	2.6	16.5	13.3	-	-	-
Utilities .....	5.6	-	5.8	2.9	13.2	5.2	-	-	-
Information .....	5.6	-	0.0	-	0.0	9.0	-	-	-
Financial activities .....	2.9	-	0.0	0.0	11.6	0.0	2.7	-	-
Finance and insurance .....	3.4	-	0.0	0.0	15.9	0.0	3.3	-	-
Credit intermediation and related activities ..	5.1	2.6	0.0	0.0	-	0.0	5.1	-	-
Insurance carriers and related activities .....	5.5	-	0.0	0.0	3.9	3.8	4.8	-	-
Professional and business services .....	6.3	0.0	-	-	3.9	12.6	6.3	-	-
Professional and technical services .....	7.5	0.5	-	-	0.0	-	7.5	-	-
Education and health services .....	5.0	-	0.0	5.1	4.0	10.8	5.0	-	-
Educational services .....	-	-	-	-	-	-	7.3	-	-
Junior colleges, colleges, and universities ...	-	-	-	-	-	-	4.7	-	-
Health care and social assistance .....	5.6	-	0.0	12.8	0.0	4.0	5.6	-	-

See footnotes at end of table.

**Table 49. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2014—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 .....	2.9	0.9	8.7	0.0	6.4	5.2	2.9	—	—
1 to 49 workers .....	3.4	0.0	10.5	0.0	3.4	8.5	3.4	—	—
50 to 99 workers .....	5.6	3.5	6.5	0.0	11.8	0.0	5.6	—	—
100 workers or more .....	2.6	0.0	7.5	0.0	0.9	0.9	2.6	—	—
100 to 499 workers .....	3.8	2.0	0.0	0.0	0.0	0.0	3.8	—	—
500 workers or more .....	2.7	0.0	—	0.0	8.2	5.5	2.7	—	—
<b>Geographic areas</b>									
Northeast .....	6.2	0.0	—	0.0	0.9	11.1	6.2	—	—
New England .....	11.7	—	—	0.0	12.0	7.5	11.7	—	—
Middle Atlantic .....	7.4	0.0	—	0.0	0.0	14.6	7.4	—	—
South .....	3.0	1.6	—	0.0	12.3	6.7	3.0	—	—
South Atlantic .....	3.7	2.2	7.6	0.0	—	10.9	3.7	—	—
East South Central .....	12.4	0.0	0.0	0.0	—	0.0	12.4	—	—
West South Central .....	3.3	0.0	—	0.0	10.0	7.1	3.3	—	—
Midwest .....	3.8	0.0	13.8	0.0	0.0	0.0	3.8	—	—
East North Central .....	4.8	5.2	1.8	0.0	0.0	6.1	4.8	—	—
West North Central .....	5.8	0.0	—	0.0	17.1	12.9	5.9	—	—
West .....	4.9	0.4	2.6	0.0	0.0	3.6	4.9	—	—
Mountain .....	7.2	8.7	0.0	12.0	0.0	6.4	7.1	—	—
Pacific .....	6.4	0.0	10.6	0.0	0.0	1.6	6.4	—	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 50. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	63	30	50	50	100	100	37	—
Management, professional, and related .....	57	50	50	100	100	100	43	—
Management, business, and financial .....	55	—	50	100	100	100	45	—
Professional and related .....	59	50	50	—	100	100	41	—
Service .....	65	25	—	50	100	100	35	—
Sales and office .....	65	25	50	—	100	100	35	—
Sales and related .....	69	25	50	100	100	100	31	—
Office and administrative support .....	63	25	50	50	100	100	37	—
Natural resources, construction, and maintenance .....	58	30	50	80	100	100	42	—
Construction, extraction, farming, fishing, and forestry .....	50	—	50	50	—	100	50	—
Installation, maintenance, and repair .....	62	30	50	—	100	100	38	—
Production, transportation, and material moving .....	72	30	50	50	100	100	28	—
Production .....	81	30	50	50	100	—	19	—
Transportation and material moving .....	61	30	50	50	100	100	39	—
Full time .....	62	30	50	50	100	100	38	—
Part time .....	66	25	50	—	100	100	34	—
Union .....	67	—	50	50	80	100	33	—
Nonunion .....	62	25	50	—	100	100	38	—
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	69	25	50	50	100	100	31	—
Lowest 10 percent .....	62	25	—	50	100	100	38	—
Second 25 percent .....	64	25	50	50	100	100	36	—
Third 25 percent .....	64	30	50	50	100	100	36	—
Highest 25 percent .....	59	50	50	—	100	100	41	—
Highest 10 percent .....	57	50	50	100	100	100	43	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	65	30	50	50	100	100	35	—
Construction .....	39	—	50	50	100	100	61	—
Manufacturing .....	72	30	50	50	100	100	28	—
Service-providing industries .....	62	25	50	67	100	100	38	—
Trade, transportation, and utilities .....	69	25	50	50	100	100	31	—
Wholesale trade .....	75	25	—	50	100	100	25	—
Retail trade .....	68	25	50	100	100	100	32	—
Transportation and warehousing .....	64	30	—	50	100	100	36	—
Utilities .....	65	—	50	—	100	—	35	—
Information .....	69	50	—	—	100	100	31	—
Financial activities .....	74	—	50	100	100	100	26	—
Finance and insurance .....	76	—	50	100	100	100	24	—
Credit intermediation and related activities ..	85	50	—	100	100	100	15	—
Insurance carriers and related activities .....	72	—	50	—	100	100	28	—
Professional and business services .....	49	50	50	50	100	100	51	—
Professional and technical services .....	50	50	50	—	100	100	50	—
Education and health services .....	56	25	50	50	100	100	44	—
Educational services .....	71	25	—	100	100	100	—	—
Junior colleges, colleges, and universities ...	69	50	—	100	100	—	31	—
Health care and social assistance .....	54	—	50	50	100	100	46	—

See footnotes at end of table.

**Table 50. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	67	25	50	—	100	100	33	—
1 to 49 workers .....	68	25	50	—	100	100	32	—
50 to 99 workers .....	65	30	50	—	100	100	35	—
100 workers or more .....	60	30	50	50	100	100	40	—
100 to 499 workers .....	61	30	50	50	100	100	39	—
500 workers or more .....	59	30	50	60	100	100	41	—
<b>Geographic areas</b>								
Northeast .....	66	30	50	—	100	100	34	—
New England .....	69	—	50	100	100	100	31	—
Middle Atlantic .....	65	25	50	—	100	100	35	—
South .....	58	25	50	—	100	100	42	—
South Atlantic .....	54	25	50	—	100	100	46	—
East South Central .....	67	25	50	50	100	100	33	—
West South Central .....	61	50	50	—	100	100	39	—
Midwest .....	67	25	50	50	100	100	33	—
East North Central .....	67	30	50	50	100	100	33	—
West North Central .....	68	25	50	67	100	100	32	—
West .....	61	—	50	50	100	100	39	—
Mountain .....	55	—	50	50	100	100	45	—
Pacific .....	64	50	50	—	100	100	36	—

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 50. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2014**

Characteristics	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	2.0	5.5	0.0	6.9	0.0	0.0	2.0	—
Management, professional, and related .....	3.0	0.0	0.0	23.8	0.0	0.0	3.0	—
Management, business, and financial .....	3.5	—	0.0	27.3	0.0	0.0	3.5	—
Professional and related .....	3.9	0.0	0.0	—	0.0	0.0	3.9	—
Service .....	4.2	0.0	—	0.0	12.1	0.0	4.2	—
Sales and office .....	3.0	0.0	0.0	—	0.0	0.0	3.0	—
Sales and related .....	3.5	0.0	0.0	0.0	0.0	0.0	3.5	—
Office and administrative support .....	3.8	3.3	0.0	0.0	0.0	0.0	3.8	—
Natural resources, construction, and maintenance .....	3.7	5.8	0.0	18.9	0.0	0.0	3.7	—
Construction, extraction, farming, fishing, and forestry .....	6.4	—	0.0	0.0	—	0.0	6.4	—
Installation, maintenance, and repair .....	4.1	6.9	4.5	—	0.0	0.0	4.1	—
Production, transportation, and material moving .....	3.3	0.0	0.0	0.0	19.9	10.9	3.3	—
Production .....	3.6	2.7	0.0	0.0	26.8	—	3.6	—
Transportation and material moving .....	5.4	0.0	0.0	0.0	19.1	0.0	5.4	—
Full time .....	2.2	3.6	0.0	5.9	0.0	0.0	2.2	—
Part time .....	4.2	4.4	0.0	—	0.0	0.0	4.2	—
Union .....	5.2	—	0.0	0.0	13.5	8.7	5.2	—
Nonunion .....	2.1	5.8	0.0	—	0.0	0.0	2.1	—
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	3.9	0.0	8.8	0.0	0.0	0.0	3.9	—
Lowest 10 percent .....	6.7	0.0	—	0.0	20.4	0.0	6.7	—
Second 25 percent .....	3.6	0.9	0.0	0.0	0.0	0.0	3.6	—
Third 25 percent .....	2.8	5.6	0.0	0.0	0.0	0.0	2.8	—
Highest 25 percent .....	2.7	9.0	0.0	—	0.0	0.0	2.7	—
Highest 10 percent .....	3.6	0.0	0.0	0.0	0.0	0.0	3.6	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	3.1	5.2	0.0	0.0	0.0	0.0	3.1	—
Construction .....	7.4	—	0.0	3.6	0.0	0.0	7.4	—
Manufacturing .....	3.0	6.3	0.0	0.0	0.0	0.0	3.0	—
Service-providing industries .....	2.4	2.2	0.0	18.9	0.0	0.0	2.4	—
Trade, transportation, and utilities .....	3.4	0.0	0.0	8.4	0.0	0.0	3.4	—
Wholesale trade .....	4.7	0.0	—	0.0	0.0	0.0	4.7	—
Retail trade .....	3.8	3.9	0.0	0.0	0.0	0.0	3.8	—
Transportation and warehousing .....	10.6	0.0	—	4.4	17.7	0.0	10.6	—
Utilities .....	7.4	—	0.0	—	0.0	—	7.4	—
Information .....	6.7	0.0	—	—	0.0	0.0	6.7	—
Financial activities .....	2.9	—	0.0	0.0	0.0	0.0	2.9	—
Finance and insurance .....	2.6	—	4.7	0.0	0.0	0.0	2.6	—
Credit intermediation and related activities ..	2.9	7.2	—	0.0	0.0	0.0	2.9	—
Insurance carriers and related activities .....	3.4	—	0.0	—	0.0	0.0	3.4	—
Professional and business services .....	6.1	0.0	0.0	0.0	0.0	0.0	6.1	—
Professional and technical services .....	8.5	0.0	0.0	—	0.0	0.0	8.5	—
Education and health services .....	6.6	2.2	0.0	0.0	0.0	0.0	6.6	—
Educational services .....	10.4	2.2	—	0.0	0.0	0.0	—	—
Junior colleges, colleges, and universities ...	6.8	0.0	—	0.0	0.0	—	6.8	—
Health care and social assistance .....	7.1	—	0.0	0.0	6.5	0.0	7.1	—

See footnotes at end of table.

**Table 50. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	2.9	3.0	0.0	—	0.0	0.0	2.9	—
1 to 49 workers .....	3.0	3.4	0.0	—	0.0	0.0	3.0	—
50 to 99 workers .....	5.8	5.8	0.0	—	0.0	0.0	5.8	—
100 workers or more .....	2.5	0.9	0.0	1.8	0.0	0.0	2.5	—
100 to 499 workers .....	3.6	7.1	0.0	0.0	0.0	0.0	3.6	—
500 workers or more .....	3.7	3.8	0.0	16.4	0.0	0.0	3.7	—
<b>Geographic areas</b>								
Northeast .....	5.2	5.6	0.0	—	0.0	0.0	5.2	—
New England .....	8.0	—	0.0	28.5	0.0	0.0	8.0	—
Middle Atlantic .....	6.1	4.4	0.0	—	0.0	0.0	6.1	—
South .....	3.9	6.9	0.0	—	0.0	0.0	3.9	—
South Atlantic .....	6.5	0.0	0.0	—	0.0	0.0	6.5	—
East South Central .....	4.1	0.0	8.9	0.0	0.0	0.0	4.1	—
West South Central .....	4.7	0.0	0.0	—	0.0	0.0	4.7	—
Midwest .....	2.7	4.6	0.0	0.0	0.0	0.0	2.7	—
East North Central .....	2.6	6.8	0.0	0.0	0.0	0.0	2.6	—
West North Central .....	6.3	0.0	0.0	18.7	0.0	0.0	6.3	—
West .....	4.0	—	0.0	0.0	0.0	0.0	4.0	—
Mountain .....	8.7	—	2.7	0.0	0.0	0.0	8.7	—
Pacific .....	4.2	0.0	0.0	—	0.0	0.0	4.2	—

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 51. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	63	3.0	4.0	6.0	6.0	6.0	37	—
Management, professional, and related .....	57	3.0	4.0	6.0	6.0	6.0	43	—
Management, business, and financial .....	55	4.0	4.0	6.0	6.0	6.0	45	—
Professional and related .....	59	3.0	4.0	5.0	6.0	6.0	41	—
Service .....	65	4.0	4.0	6.0	6.0	—	35	—
Sales and office .....	65	4.0	4.0	6.0	6.0	6.0	35	—
Sales and related .....	69	4.0	4.0	6.0	6.0	6.0	31	—
Office and administrative support .....	63	3.0	4.0	5.5	6.0	6.0	37	—
Natural resources, construction, and maintenance .....	58	4.0	6.0	6.0	6.0	6.0	42	—
Construction, extraction, farming, fishing, and forestry .....	50	—	6.0	6.0	6.0	—	50	—
Installation, maintenance, and repair .....	62	4.0	5.0	6.0	6.0	6.0	38	—
Production, transportation, and material moving .....	72	4.0	5.0	6.0	6.0	7.0	28	—
Production .....	81	4.0	6.0	6.0	6.0	—	19	—
Transportation and material moving .....	61	—	4.0	6.0	6.0	6.0	39	—
Full time .....	62	3.0	4.0	6.0	6.0	6.0	38	—
Part time .....	66	3.0	4.0	6.0	6.0	6.0	34	—
Union .....	67	—	5.0	6.0	6.0	8.0	33	—
Nonunion .....	62	3.0	4.0	6.0	6.0	6.0	38	—
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	69	4.0	4.0	6.0	6.0	6.0	31	—
Lowest 10 percent .....	62	4.0	4.0	6.0	6.0	6.0	38	—
Second 25 percent .....	64	3.0	4.0	6.0	6.0	6.0	36	—
Third 25 percent .....	64	4.0	5.0	6.0	6.0	6.0	36	—
Highest 25 percent .....	59	3.0	4.0	6.0	6.0	6.0	41	—
Highest 10 percent .....	57	3.0	4.0	6.0	6.0	6.0	43	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	65	—	5.0	6.0	6.0	8.0	35	—
Construction .....	39	—	4.0	—	6.0	—	61	—
Manufacturing .....	72	—	5.0	6.0	6.0	8.0	28	—
Service-providing industries .....	62	3.0	4.0	6.0	6.0	6.0	38	—
Trade, transportation, and utilities .....	69	4.0	4.0	6.0	6.0	6.0	31	—
Wholesale trade .....	75	4.0	5.0	6.0	6.0	6.0	25	—
Retail trade .....	68	4.0	4.0	6.0	6.0	6.0	32	—
Transportation and warehousing .....	64	—	4.0	6.0	6.0	6.0	36	—
Utilities .....	65	—	6.0	6.0	6.0	8.0	35	—
Information .....	69	4.0	—	6.0	6.0	6.0	31	—
Financial activities .....	74	4.0	5.0	6.0	6.0	6.0	26	—
Finance and insurance .....	76	4.0	5.0	6.0	6.0	6.0	24	—
Credit intermediation and related activities ..	85	4.0	5.0	6.0	6.0	6.0	15	—
Insurance carriers and related activities .....	72	4.0	5.0	6.0	6.0	6.0	28	—
Professional and business services .....	49	—	—	6.0	6.0	8.0	51	—
Professional and technical services .....	50	3.0	4.0	6.0	6.0	—	50	—
Education and health services .....	56	—	3.0	4.0	6.0	6.0	44	—
Educational services .....	71	3.0	4.0	5.0	5.0	6.0	—	—
Junior colleges, colleges, and universities ...	69	4.0	5.0	5.0	6.0	6.0	31	—
Health care and social assistance .....	54	—	3.0	4.0	6.0	6.0	46	—

See footnotes at end of table.

**Table 51. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	67	3.0	4.0	6.0	6.0	6.0	33	—
1 to 49 workers .....	68	3.0	4.0	6.0	6.0	6.0	32	—
50 to 99 workers .....	65	3.0	4.0	6.0	6.0	6.0	35	—
100 workers or more .....	60	3.5	4.0	6.0	6.0	6.0	40	—
100 to 499 workers .....	61	4.0	4.5	6.0	6.0	6.0	39	—
500 workers or more .....	59	3.0	4.0	6.0	6.0	6.0	41	—
<b>Geographic areas</b>								
Northeast .....	66	3.0	4.0	6.0	6.0	—	34	—
New England .....	69	3.0	—	6.0	6.0	6.0	31	—
Middle Atlantic .....	65	3.0	4.0	6.0	6.0	—	35	—
South .....	58	3.0	4.0	6.0	6.0	6.0	42	—
South Atlantic .....	54	3.0	4.0	6.0	6.0	6.0	46	—
East South Central .....	67	3.0	4.0	5.0	6.0	6.0	33	—
West South Central .....	61	4.0	5.0	6.0	6.0	6.0	39	—
Midwest .....	67	4.0	5.0	6.0	6.0	—	33	—
East North Central .....	67	4.0	4.0	6.0	6.0	—	33	—
West North Central .....	68	4.0	5.0	6.0	6.0	6.0	32	—
West .....	61	3.0	4.0	6.0	6.0	6.0	39	—
Mountain .....	55	—	4.0	6.0	6.0	6.0	45	—
Pacific .....	64	—	4.0	6.0	6.0	6.0	36	—

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 51. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2014**

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	2.0	0.3	0.0	0.0	0.0	0.0	2.0	—
Management, professional, and related .....	3.0	0.0	0.0	0.0	0.0	0.0	3.0	—
Management, business, and financial .....	3.5	0.0	0.4	0.0	0.0	0.9	3.5	—
Professional and related .....	3.9	0.0	0.9	1.1	0.0	0.0	3.9	—
Service .....	4.2	0.1	0.0	0.0	0.0	—	4.2	—
Sales and office .....	3.0	0.8	0.1	0.0	0.0	0.0	3.0	—
Sales and related .....	3.5	0.0	0.8	0.0	0.0	0.0	3.5	—
Office and administrative support .....	3.8	0.8	0.1	1.0	0.0	0.0	3.8	—
Natural resources, construction, and maintenance .....	3.7	0.2	1.2	0.0	0.0	0.0	3.7	—
Construction, extraction, farming, fishing, and forestry .....	6.4	—	0.3	0.0	0.0	—	6.4	—
Installation, maintenance, and repair .....	4.1	0.2	0.9	0.0	0.0	0.0	4.1	—
Production, transportation, and material moving .....	3.3	0.9	0.8	0.0	0.0	1.9	3.3	—
Production .....	3.6	0.9	0.9	0.0	0.0	—	3.6	—
Transportation and material moving .....	5.4	—	0.0	0.7	0.0	0.0	5.4	—
Full time .....	2.2	0.4	0.0	0.0	0.0	0.0	2.2	—
Part time .....	4.2	0.0	0.0	1.3	0.0	0.0	4.2	—
Union .....	5.2	—	1.3	0.0	0.0	2.3	5.2	—
Nonunion .....	2.1	0.3	0.0	0.0	0.0	0.0	2.1	—
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	3.9	0.4	0.0	0.3	0.0	0.0	3.9	—
Lowest 10 percent .....	6.7	0.0	1.0	0.9	0.0	0.0	6.7	—
Second 25 percent .....	3.6	0.4	0.0	0.0	0.0	0.3	3.6	—
Third 25 percent .....	2.8	1.0	0.8	0.0	0.0	0.3	2.8	—
Highest 25 percent .....	2.7	0.2	0.0	0.0	0.0	0.0	2.7	—
Highest 10 percent .....	3.6	0.5	0.0	0.0	0.0	1.6	3.6	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	3.1	—	1.3	0.0	0.0	0.0	3.1	—
Construction .....	7.4	—	0.0	—	0.0	—	7.4	—
Manufacturing .....	3.0	—	1.3	0.0	0.0	0.0	3.0	—
Service-providing industries .....	2.4	0.1	0.0	0.0	0.0	0.0	2.4	—
Trade, transportation, and utilities .....	3.4	0.1	1.1	0.0	0.0	0.0	3.4	—
Wholesale trade .....	4.7	0.4	1.0	0.0	0.0	0.0	4.7	—
Retail trade .....	3.8	0.0	0.8	0.5	0.0	0.0	3.8	—
Transportation and warehousing .....	10.6	—	0.8	1.0	0.0	0.0	10.6	—
Utilities .....	7.4	—	0.0	0.0	0.0	1.5	7.4	—
Information .....	6.7	0.0	—	0.0	0.0	1.7	6.7	—
Financial activities .....	2.9	0.0	0.0	0.0	0.0	0.0	2.9	—
Finance and insurance .....	2.6	0.0	0.0	0.0	0.0	0.0	2.6	—
Credit intermediation and related activities ..	2.9	0.0	0.0	0.0	0.0	0.0	2.9	—
Insurance carriers and related activities .....	3.4	0.0	1.3	0.0	0.0	0.0	3.4	—
Professional and business services .....	6.1	—	—	0.0	0.0	1.2	6.1	—
Professional and technical services .....	8.5	0.8	0.4	0.0	0.0	—	8.5	—
Education and health services .....	6.6	—	0.0	0.4	0.0	0.0	6.6	—
Educational services .....	10.4	0.0	0.5	0.0	0.6	0.3	—	—
Junior colleges, colleges, and universities ...	6.8	0.0	0.2	0.0	1.0	0.0	6.8	—
Health care and social assistance .....	7.1	—	0.0	0.3	0.0	0.0	7.1	—

See footnotes at end of table.

**Table 51. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	2.9	0.0	0.0	0.0	0.0	0.0	2.9	—
1 to 49 workers .....	3.0	0.7	0.0	0.3	0.0	0.0	3.0	—
50 to 99 workers .....	5.8	0.0	0.6	0.0	0.0	0.0	5.8	—
100 workers or more .....	2.5	0.9	0.6	0.0	0.0	0.0	2.5	—
100 to 499 workers .....	3.6	0.4	0.9	0.0	0.0	0.2	3.6	—
500 workers or more .....	3.7	0.3	0.0	0.0	0.0	0.0	3.7	—
<b>Geographic areas</b>								
Northeast .....	5.2	0.0	0.0	0.7	0.0	—	5.2	—
New England .....	8.0	0.0	—	0.5	0.0	1.2	8.0	—
Middle Atlantic .....	6.1	0.0	0.0	1.2	0.0	—	6.1	—
South .....	3.9	0.6	0.0	0.0	0.0	0.0	3.9	—
South Atlantic .....	6.5	0.1	0.0	0.0	0.0	0.0	6.5	—
East South Central .....	4.1	0.7	0.0	1.4	0.0	0.0	4.1	—
West South Central .....	4.7	0.0	0.6	0.0	0.0	0.0	4.7	—
Midwest .....	2.7	0.0	0.3	0.0	0.0	—	2.7	—
East North Central .....	2.6	0.0	0.6	0.0	0.0	—	2.6	—
West North Central .....	6.3	0.0	0.0	0.0	0.0	1.0	6.3	—
West .....	4.0	0.8	0.0	0.3	0.0	0.0	4.0	—
Mountain .....	8.7	—	0.5	0.7	0.0	0.3	8.7	—
Pacific .....	4.2	—	0.2	0.4	0.0	0.0	4.2	—

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 52. Savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(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
<b>Worker characteristics</b>					
All workers .....	1.5	2.5	3.0	5.0	6.0
Management, professional, and related .....	1.8	3.0	3.0	5.0	6.0
Management, business, and financial .....	2.0	3.0	4.0	5.0	6.0
Professional and related .....	1.5	3.0	3.0	4.5	6.0
Service .....	–	1.8	3.0	4.0	6.0
Sales and office .....	1.5	2.0	3.4	5.0	6.0
Sales and related .....	1.5	3.0	4.0	6.0	6.0
Office and administrative support .....	1.3	2.0	3.0	5.0	6.0
Natural resources, construction, and maintenance .....	1.5	–	4.0	5.0	6.0
Construction, extraction, farming, fishing, and forestry .....	1.8	3.0	3.0	–	6.0
Installation, maintenance, and repair .....	1.5	–	4.5	5.0	6.0
Production, transportation, and material moving .....	1.8	2.0	3.0	4.0	6.0
Production .....	1.8	–	3.0	4.5	–
Transportation and material moving .....	1.5	2.0	3.0	4.0	5.0
Full time .....	1.5	2.5	3.0	5.0	6.0
Part time .....	1.2	–	3.0	5.0	6.0
Union .....	–	–	3.0	4.0	4.9
Nonunion .....	1.5	2.5	3.0	5.0	6.0
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	–	1.8	3.0	5.0	6.0
Lowest 10 percent .....	–	1.5	3.0	4.0	5.0
Second 25 percent .....	1.5	2.0	3.0	5.0	6.0
Third 25 percent .....	1.5	–	3.0	5.0	6.0
Highest 25 percent .....	1.8	3.0	4.0	5.0	6.0
Highest 10 percent .....	2.0	3.0	4.0	6.0	6.0
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.8	2.0	3.0	4.5	6.0
Construction .....	–	2.0	–	5.0	6.0
Manufacturing .....	1.8	2.0	3.0	4.5	6.0
Service-providing industries .....	1.5	2.5	3.0	5.0	6.0
Trade, transportation, and utilities .....	1.5	2.0	3.0	5.0	6.0
Wholesale trade .....	1.3	1.5	3.0	4.0	6.0
Retail trade .....	1.3	2.5	4.0	6.0	6.0
Transportation and warehousing .....	1.8	1.8	–	5.0	6.0
Utilities .....	–	3.6	4.5	6.0	–
Information .....	3.0	4.0	4.8	6.0	6.0
Financial activities .....	–	3.0	5.0	6.0	6.0
Finance and insurance .....	–	3.0	5.0	6.0	6.0
Credit intermediation and related activities ..	3.0	3.5	5.0	6.0	6.0
Insurance carriers and related activities .....	–	3.0	4.0	5.0	6.0
Professional and business services .....	–	3.0	–	5.0	6.0
Professional and technical services .....	–	3.0	3.0	–	6.0
Education and health services .....	1.0	2.0	3.0	3.0	5.0
Educational services .....	–	–	–	5.0	5.0
Junior colleges, colleges, and universities ...	3.0	–	5.0	5.0	–
Health care and social assistance .....	1.2	2.0	3.0	3.0	4.0

See footnotes at end of table.

**Table 52. Savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2014—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	—	3.0	4.9	6.0
1 to 49 workers .....	1.5	—	3.0	5.0	6.0
50 to 99 workers .....	1.5	—	3.0	4.0	6.0
100 workers or more .....	1.5	2.4	3.0	5.0	6.0
100 to 499 workers .....	1.5	3.0	3.0	5.0	6.0
500 workers or more .....	1.5	2.0	—	5.0	6.0
<b>Geographic areas</b>					
Northeast .....	1.5	2.5	3.0	4.9	6.0
New England .....	2.0	3.0	—	5.0	6.0
Middle Atlantic .....	1.5	2.0	3.0	4.9	6.0
South .....	1.5	2.0	3.0	6.0	6.0
South Atlantic .....	1.5	2.0	3.0	5.0	6.0
East South Central .....	—	2.0	3.0	4.0	6.0
West South Central .....	2.0	3.0	4.0	6.0	6.0
Midwest .....	1.5	—	3.0	5.0	6.0
East North Central .....	1.5	2.0	3.0	5.0	6.0
West North Central .....	1.5	3.0	4.0	5.0	6.0
West .....	1.5	3.0	3.0	4.5	6.0
Mountain .....	—	2.0	3.0	4.0	6.0
Pacific .....	—	3.0	3.0	4.8	6.0

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 52. Standard errors for savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

See footnotes at end of table.

**Table 52. Standard errors for savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	0.0	—	0.0	0.5	0.0
1 to 49 workers .....	( <sup>2</sup> )	—	0.1	0.2	0.0
50 to 99 workers .....	0.4	—	0.0	0.7	0.0
100 workers or more .....	0.0	0.6	0.3	0.0	0.0
100 to 499 workers .....	0.1	0.7	0.2	0.0	0.0
500 workers or more .....	0.3	0.1	—	0.0	0.0
<b>Geographic areas</b>					
Northeast .....	0.2	0.6	0.1	0.2	0.0
New England .....	0.4	0.0	—	0.3	0.0
Middle Atlantic .....	0.3	0.3	0.3	0.8	0.0
South .....	0.0	0.5	0.7	1.3	0.0
South Atlantic .....	0.0	0.0	0.1	0.4	0.0
East South Central .....	—	0.5	0.0	0.8	0.0
West South Central .....	0.2	0.0	0.8	0.3	0.0
Midwest .....	0.0	—	0.0	0.2	0.0
East North Central .....	0.3	0.2	0.0	0.8	0.0
West North Central .....	0.2	0.0	1.0	0.0	0.0
West .....	0.4	0.3	0.0	0.7	0.2
Mountain .....	—	0.4	0.2	0.5	0.0
Pacific .....	—	0.0	0.6	0.7	0.9

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 53. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2014**

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

Characteristics	With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Not determinable
<b>Worker characteristics</b>					
All workers .....	63	21	6	30	7
Management, professional, and related .....	53	21	—	38	8
Management, business, and financial .....	56	21	—	36	8
Professional and related .....	51	21	—	41	8
Service .....	75	21	6	20	4
Sales and office .....	69	21	6	25	6
Sales and related .....	76	21	12	21	3
Office and administrative support .....	65	21	6	26	8
Natural resources, construction, and maintenance .....	58	18	3	29	13
Construction, extraction, farming, fishing, and forestry .....	74	18	3	—	—
Installation, maintenance, and repair .....	53	18	—	34	13
Production, transportation, and material moving .....	75	21	3	20	5
Production .....	76	21	3	22	1
Transportation and material moving .....	73	21	3	18	9
Full time .....	61	21	6	31	8
Part time .....	84	21	—	13	3
Union .....	56	21	12	35	9
Nonunion .....	64	21	6	29	7
Average wage within the following categories <sup>1</sup> :					
Lowest 25 percent .....	85	21	—	12	3
Lowest 10 percent .....	82	21	12	—	—
Second 25 percent .....	72	21	6	21	7
Third 25 percent .....	68	21	6	26	6
Highest 25 percent .....	50	21	—	40	9
Highest 10 percent .....	46	21	3	47	7
<b>Establishment characteristics</b>					
Goods-producing industries .....	56	18	3	39	4
Construction .....	57	18	—	—	—
Manufacturing .....	59	18	3	39	2
Service-providing industries .....	65	21	6	27	8
Trade, transportation, and utilities .....	77	21	—	17	5
Wholesale trade .....	69	21	—	22	9
Retail trade .....	90	21	12	—	—
Transportation and warehousing .....	72	21	—	—	—
Information .....	52	21	3	40	7
Financial activities .....	53	21	—	42	5
Finance and insurance .....	51	21	3	46	3
Credit intermediation and related activities ..	63	21	—	36	1
Insurance carriers and related activities .....	45	21	—	50	5
Professional and business services .....	61	21	—	27	13
Professional and technical services .....	57	18	—	29	14
Education and health services .....	59	21	—	31	10
Educational services .....	52	21	12	34	14
Junior colleges, colleges, and universities ...	60	21	—	40	—
Health care and social assistance .....	60	21	—	31	9

See footnotes at end of table.

**Table 53. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Not determinable
1 to 99 workers .....	68	21	6	24	8
1 to 49 workers .....	69	21	6	22	8
50 to 99 workers .....	65	21	—	28	7
100 workers or more .....	61	21	6	33	7
100 to 499 workers .....	73	21	—	21	6
500 workers or more .....	44	21	—	48	8
<b>Geographic areas</b>					
Northeast .....	67	21	—	25	8
New England .....	57	21	—	34	9
Middle Atlantic .....	70	21	—	22	8
South .....	59	21	6	35	6
South Atlantic .....	53	21	6	39	8
East South Central .....	75	21	6	20	5
West South Central .....	60	21	—	36	4
Midwest .....	64	21	—	27	9
East North Central .....	60	21	—	31	9
West North Central .....	70	21	—	21	9
West .....	68	21	—	26	6
Mountain .....	73	21	—	17	9
Pacific .....	65	18	—	31	4

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 53. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2014**

Characteristics	With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Not determinable
<b>Worker characteristics</b>					
All workers .....	1.8	0.0	0.0	1.5	0.8
Management, professional, and related .....	3.0	0.0	–	2.9	1.3
Management, business, and financial .....	3.8	1.4	–	3.5	1.6
Professional and related .....	3.6	0.0	–	3.5	1.7
Service .....	5.0	0.0	0.0	4.8	1.4
Sales and office .....	2.5	0.0	0.0	2.1	1.5
Sales and related .....	3.3	0.0	1.9	3.0	0.9
Office and administrative support .....	3.0	0.0	0.0	2.6	2.1
Natural resources, construction, and maintenance .....	3.9	0.0	0.8	3.9	2.7
Construction, extraction, farming, fishing, and forestry .....	7.0	0.0	0.0	–	–
Installation, maintenance, and repair .....	4.4	1.8	–	5.2	3.3
Production, transportation, and material moving .....	2.8	0.4	0.0	2.6	1.4
Production .....	3.6	1.5	0.5	3.8	0.6
Transportation and material moving .....	4.7	0.0	0.0	4.4	2.8
Full time .....	2.0	0.0	1.4	1.7	0.9
Part time .....	2.1	0.0	–	1.6	1.4
Union .....	5.4	0.5	2.2	5.2	3.4
Nonunion .....	1.9	0.0	0.0	1.6	0.9
Average wage within the following categories <sup>1</sup> :					
Lowest 25 percent .....	3.4	0.0	–	3.2	0.9
Lowest 10 percent .....	8.0	0.0	2.9	–	–
Second 25 percent .....	2.9	0.0	0.0	2.4	1.6
Third 25 percent .....	2.3	0.0	1.2	2.1	1.0
Highest 25 percent .....	2.7	0.5	–	2.6	1.4
Highest 10 percent .....	3.5	2.8	0.8	3.6	1.6
<b>Establishment characteristics</b>					
Goods-producing industries .....	4.1	0.0	0.0	4.2	1.2
Construction .....	8.5	0.0	–	–	–
Manufacturing .....	4.5	0.0	0.0	4.7	0.8
Service-providing industries .....	1.9	0.0	0.0	1.5	1.0
Trade, transportation, and utilities .....	2.5	0.0	–	2.0	1.0
Wholesale trade .....	3.8	0.0	–	4.0	3.2
Retail trade .....	4.1	0.0	0.0	–	–
Transportation and warehousing .....	8.6	0.9	–	–	–
Information .....	6.4	3.4	0.0	6.6	5.4
Financial activities .....	3.5	0.0	–	3.3	1.3
Finance and insurance .....	3.8	0.0	0.5	3.6	1.0
Credit intermediation and related activities ..	4.5	0.0	–	4.2	0.7
Insurance carriers and related activities .....	5.5	0.0	–	5.2	2.1
Professional and business services .....	4.6	3.4	–	4.2	3.5
Professional and technical services .....	6.8	2.7	–	5.6	4.5
Education and health services .....	5.3	0.0	–	4.5	2.1
Educational services .....	7.7	0.0	0.0	4.7	6.6
Junior colleges, colleges, and universities ...	5.7	0.0	–	5.7	–
Health care and social assistance .....	6.1	0.0	–	5.1	2.5

See footnotes at end of table.

**Table 53. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Not determinable
1 to 99 workers .....	3.0	0.0	1.4	2.5	1.3
1 to 49 workers .....	4.2	0.0	1.1	3.6	1.7
50 to 99 workers .....	4.5	2.5	—	3.6	3.0
100 workers or more .....	2.6	0.0	0.0	2.3	1.0
100 to 499 workers .....	3.7	0.0	—	2.8	1.6
500 workers or more .....	3.2	0.0	—	3.3	1.4
<b>Geographic areas</b>					
Northeast .....	2.9	0.0	—	2.9	1.8
New England .....	7.1	0.0	—	5.2	4.0
Middle Atlantic .....	3.0	0.0	—	3.2	2.0
South .....	3.5	0.0	0.0	2.7	1.6
South Atlantic .....	4.3	3.5	0.0	3.0	2.3
East South Central .....	4.9	0.0	0.0	4.2	3.6
West South Central .....	7.5	0.0	—	6.3	2.3
Midwest .....	3.2	0.2	—	2.5	1.7
East North Central .....	4.0	0.9	—	3.0	2.3
West North Central .....	4.8	0.0	—	4.2	2.1
West .....	4.4	3.0	—	3.8	1.7
Mountain .....	8.2	1.2	—	5.1	4.5
Pacific .....	5.0	4.1	—	4.8	1.3

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 54. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
<b>Worker characteristics</b>				
All workers .....	27	28	36	9
Management, professional, and related .....	26	31	33	9
Management, business, and financial .....	27	28	39	6
Professional and related .....	26	34	29	11
Service .....	19	29	40	12
Sales and office .....	31	22	38	9
Sales and related .....	34	23	34	8
Office and administrative support .....	29	22	40	9
Natural resources, construction, and maintenance .....	28	31	31	10
Construction, extraction, farming, fishing, and forestry .....	—	—	60	15
Installation, maintenance, and repair .....	34	37	21	7
Production, transportation, and material moving .....	26	26	40	8
Production .....	28	25	41	6
Transportation and material moving .....	23	27	40	10
Full time .....	27	27	37	9
Part time .....	28	30	31	12
Union .....	28	30	30	11
Nonunion .....	27	27	36	9
Average wage within the following categories <sup>1</sup> :				
Lowest 25 percent .....	29	24	40	7
Lowest 10 percent .....	14	—	55	—
Second 25 percent .....	27	26	39	9
Third 25 percent .....	25	28	36	10
Highest 25 percent .....	28	29	34	9
Highest 10 percent .....	31	30	32	8
<b>Establishment characteristics</b>				
Goods-producing industries .....	29	30	33	8
Construction .....	31	—	40	—
Manufacturing .....	27	32	34	7
Service-providing industries .....	27	27	37	10
Trade, transportation, and utilities .....	30	25	39	6
Wholesale trade .....	—	24	50	—
Retail trade .....	38	24	31	7
Transportation and warehousing .....	24	29	44	3
Utilities .....	56	—	—	10
Information .....	29	—	32	—
Financial activities .....	35	23	34	8
Finance and insurance .....	38	25	31	5
Credit intermediation and related activities ..	42	26	24	8
Insurance carriers and related activities .....	26	21	49	4
Professional and business services .....	23	28	37	12
Professional and technical services .....	—	34	33	—
Education and health services .....	22	29	36	13
Educational services .....	62	—	—	18
Junior colleges, colleges, and universities ...	56	—	—	18
Health care and social assistance .....	15	32	40	13

See footnotes at end of table.

**Table 54. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
1 to 99 workers .....	25	27	39	9
1 to 49 workers .....	26	23	44	8
50 to 99 workers .....	22	36	30	12
100 workers or more .....	28	28	34	9
100 to 499 workers .....	26	28	39	7
500 workers or more .....	31	29	27	12
<b>Geographic areas</b>				
Northeast .....	26	18	43	13
Middle Atlantic .....	30	19	42	9
South .....	27	36	31	6
South Atlantic .....	25	41	30	5
East South Central .....	24	24	45	7
West South Central .....	33	34	26	7
Midwest .....	25	25	41	9
East North Central .....	23	24	42	11
West North Central .....	28	28	38	6
West .....	30	25	33	12
Mountain .....	25	—	41	—
Pacific .....	33	27	29	11

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 54. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2014**

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
<b>Worker characteristics</b>				
All workers .....	1.9	1.8	2.1	1.0
Management, professional, and related .....	2.5	3.3	3.3	1.5
Management, business, and financial .....	3.4	4.8	4.8	1.2
Professional and related .....	2.9	3.6	3.5	2.1
Service .....	4.3	4.9	4.3	3.1
Sales and office .....	2.0	2.0	2.5	1.3
Sales and related .....	3.7	2.7	4.0	2.3
Office and administrative support .....	2.3	2.4	3.2	1.4
Natural resources, construction, and maintenance .....	4.4	5.6	4.4	2.1
Construction, extraction, farming, fishing, and forestry .....	–	–	9.7	4.5
Installation, maintenance, and repair .....	5.6	7.2	3.3	2.2
Production, transportation, and material moving .....	4.4	3.3	4.5	1.5
Production .....	4.7	4.1	4.4	1.6
Transportation and material moving .....	5.0	5.0	6.8	2.8
Full time .....	1.9	2.0	2.0	1.0
Part time .....	4.1	2.9	4.6	1.9
Union .....	4.2	6.6	5.9	3.4
Nonunion .....	1.9	1.8	2.1	1.0
Average wage within the following categories <sup>1</sup> :				
Lowest 25 percent .....	4.4	3.9	4.2	1.8
Lowest 10 percent .....	4.1	–	8.9	–
Second 25 percent .....	2.9	2.6	3.8	1.2
Third 25 percent .....	2.4	2.4	2.9	1.3
Highest 25 percent .....	3.0	3.2	2.9	1.5
Highest 10 percent .....	4.1	4.5	4.1	1.9
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.5	3.8	3.1	1.7
Construction .....	8.9	–	6.9	–
Manufacturing .....	3.7	4.5	3.6	1.9
Service-providing industries .....	2.1	2.0	2.5	1.1
Trade, transportation, and utilities .....	3.8	2.6	4.2	0.9
Wholesale trade .....	–	4.0	5.3	–
Retail trade .....	4.0	2.7	3.7	2.0
Transportation and warehousing .....	6.7	7.3	9.3	2.1
Utilities .....	10.9	–	–	3.7
Information .....	4.9	–	5.5	–
Financial activities .....	3.4	3.3	4.1	1.7
Finance and insurance .....	3.5	3.5	3.8	1.4
Credit intermediation and related activities ..	4.4	4.3	5.5	2.2
Insurance carriers and related activities .....	5.0	4.7	5.8	1.9
Professional and business services .....	4.5	6.6	6.4	3.5
Professional and technical services .....	–	8.4	6.9	–
Education and health services .....	3.3	4.4	7.2	2.9
Educational services .....	7.7	–	–	6.8
Junior colleges, colleges, and universities ...	8.4	–	–	8.2
Health care and social assistance .....	2.4	5.2	7.7	3.2

See footnotes at end of table.

**Table 54. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
1 to 99 workers .....	2.2	2.4	2.6	1.7
1 to 49 workers .....	2.7	2.9	3.6	1.6
50 to 99 workers .....	3.4	5.3	4.8	3.9
100 workers or more .....	2.3	2.4	2.4	1.2
100 to 499 workers .....	2.8	3.5	3.6	1.3
500 workers or more .....	3.2	3.6	3.0	2.1
<b>Geographic areas</b>				
Northeast .....	4.9	3.6	6.8	2.2
Middle Atlantic .....	6.4	4.2	8.2	2.7
South .....	2.8	2.7	2.1	1.0
South Atlantic .....	2.0	3.3	1.9	1.0
East South Central .....	3.1	4.4	9.8	3.6
West South Central .....	7.4	5.7	3.1	2.1
Midwest .....	4.8	3.1	4.2	2.3
East North Central .....	6.2	4.2	4.1	3.2
West North Central .....	7.7	3.8	9.3	2.8
West .....	2.4	5.2	3.4	2.8
Mountain .....	4.7	—	7.9	—
Pacific .....	2.5	6.9	2.8	3.6

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 55. Savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>	Investment choice exists but not determinable		
<b>Worker characteristics</b>									
All workers .....	88	28	66	79	63	21	9	—	—
Management, professional, and related .....	88	31	68	79	66	19	9	—	—
Management, business, and financial .....	86	35	69	80	66	21	6	—	—
Professional and related .....	90	28	67	79	66	17	11	—	10
Service .....	82	—	60	77	49	12	4	—	18
Sales and office .....	88	28	65	80	66	24	7	—	—
Sales and related .....	90	31	62	83	72	24	6	—	10
Office and administrative support .....	87	26	66	78	63	24	8	—	—
Natural resources, construction, and maintenance .....	83	30	60	72	56	24	10	—	—
Installation, maintenance, and repair .....	85	38	68	76	59	27	9	—	—
Production, transportation, and material moving .....	93	31	70	82	58	21	11	—	—
Production .....	92	29	65	79	52	17	13	—	—
Transportation and material moving .....	93	33	76	85	66	27	8	—	—
Full time .....	88	29	67	79	63	21	9	—	—
Part time .....	89	23	57	79	64	13	9	—	11
Union .....	90	34	68	82	62	29	8	—	10
Nonunion .....	88	28	66	79	63	20	9	—	—
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	89	23	66	83	66	15	7	—	—
Lowest 10 percent .....	81	20	64	73	52	—	8	—	19
Second 25 percent .....	85	22	58	75	57	23	9	—	—
Third 25 percent .....	89	24	69	80	63	19	9	—	—
Highest 25 percent .....	89	37	69	80	66	22	9	—	—
Highest 10 percent .....	91	39	73	82	70	21	9	—	9
<b>Establishment characteristics</b>									
Goods-producing industries .....	89	36	67	77	59	24	11	—	—
Construction .....	87	—	66	71	57	—	15	—	13
Manufacturing .....	89	39	68	78	57	22	11	—	—
Service-providing industries .....	88	27	66	80	64	20	8	—	—
Trade, transportation, and utilities .....	92	29	67	85	70	22	6	—	—
Wholesale trade .....	91	14	67	82	61	15	9	—	—
Retail trade .....	90	33	59	84	75	19	4	—	—
Transportation and warehousing .....	100	40	85	92	72	39	7	—	( <sup>3</sup> )
Information .....	89	48	75	82	65	29	7	—	11
Financial activities .....	—	40	80	87	75	27	9	—	—
Finance and insurance .....	96	44	82	88	77	30	7	—	4
Credit intermediation and related activities ..	94	46	84	87	72	29	6	—	6
Insurance carriers and related activities .....	99	31	79	90	79	35	9	—	1
Professional and business services .....	93	39	71	85	70	16	8	—	7
Professional and technical services .....	91	39	71	85	70	—	6	—	9
Education and health services:									
Educational services .....	85	—	72	75	60	32	9	—	15
Junior colleges, colleges, and universities ...	98	—	86	90	59	34	7	—	2

See footnotes at end of table.

**Table 55. Savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>	Investment choice exists but not determinable		
1 to 99 workers .....	87	20	64	74	58	20	12	—	—
1 to 49 workers .....	86	18	62	72	55	23	13	—	—
50 to 99 workers .....	89	23	70	78	67	14	11	—	—
100 workers or more .....	89	34	67	82	66	21	6	—	—
100 to 499 workers .....	89	31	63	81	63	22	8	—	—
500 workers or more .....	89	36	72	84	69	19	4	—	—
<b>Geographic areas</b>									
Northeast .....	83	19	57	71	55	21	12	—	—
New England .....	88	—	57	69	59	31	19	—	—
Middle Atlantic .....	81	22	57	72	54	18	9	—	—
South .....	91	31	71	83	72	21	8	—	—
South Atlantic .....	93	35	76	84	73	20	8	—	—
East South Central .....	91	20	78	81	71	25	8	—	9
West South Central .....	90	29	61	82	71	20	8	—	10
Midwest .....	86	32	60	77	49	19	9	—	—
East North Central .....	89	32	61	78	43	22	11	—	—
West North Central .....	80	33	60	76	61	13	4	—	—
West .....	90	30	74	84	71	21	6	—	—
Mountain .....	87	19	68	78	65	31	9	—	—
Pacific .....	91	35	77	86	74	17	5	—	9

<sup>1</sup> Includes investment vehicles not separately estimated (e.g., U.S. government securities, guaranteed investment contracts, money market funds, and certificates of deposit).

<sup>2</sup> 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."

<sup>3</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 55. Standard errors for savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2014**

Characteristics	Investment choice available	Available investments					Investment choice exists but not determinable	No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>			
<b>Worker characteristics</b>									
All workers .....	1.5	2.2	2.3	1.9	1.8	1.6	1.2	—	—
Management, professional, and related .....	2.2	3.6	3.2	3.0	3.0	2.2	2.1	—	—
Management, business, and financial .....	4.3	4.5	4.7	4.4	4.4	3.0	1.3	—	—
Professional and related .....	2.0	3.8	3.8	3.2	3.4	2.5	3.3	—	2.0
Service .....	5.1	—	5.4	5.1	4.9	3.3	1.7	—	5.1
Sales and office .....	2.0	1.9	2.9	2.6	2.9	2.6	1.4	—	—
Sales and related .....	2.7	2.8	3.7	3.2	3.7	2.6	1.5	—	2.7
Office and administrative support .....	2.6	2.2	3.4	3.0	3.2	3.3	1.9	—	—
Natural resources, construction, and maintenance .....	3.3	4.1	3.8	3.6	3.4	4.4	2.1	—	—
Installation, maintenance, and repair .....	3.3	4.5	3.7	3.6	3.5	5.3	2.6	—	—
Production, transportation, and material moving .....	1.3	4.2	4.2	2.9	3.1	3.6	2.5	—	—
Production .....	1.7	3.9	5.2	4.1	5.2	2.9	3.5	—	—
Transportation and material moving .....	1.7	5.8	4.6	3.3	4.2	6.1	2.8	—	—
Full time .....	1.6	2.3	2.3	2.0	1.8	1.7	1.2	—	—
Part time .....	2.2	3.0	4.2	3.0	4.0	2.2	2.9	—	2.2
Union .....	2.6	4.6	4.9	3.3	6.2	4.5	2.9	—	2.6
Nonunion .....	1.6	2.3	2.4	2.0	1.9	1.6	1.3	—	—
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	3.5	2.9	4.2	3.8	4.8	2.4	1.7	—	—
Lowest 10 percent .....	11.5	4.9	9.1	11.1	11.8	—	3.8	—	11.5
Second 25 percent .....	2.5	3.2	3.7	3.2	2.7	3.2	2.3	—	—
Third 25 percent .....	1.9	2.5	2.6	2.1	2.2	2.0	1.3	—	—
Highest 25 percent .....	1.6	3.5	2.9	2.5	2.7	2.5	2.1	—	—
Highest 10 percent .....	1.9	4.8	3.5	2.4	2.7	3.6	2.3	—	1.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	2.0	3.9	3.5	2.6	4.0	3.7	2.2	—	—
Construction .....	4.5	—	8.0	7.6	7.5	—	4.4	—	4.5
Manufacturing .....	2.2	3.6	3.7	2.6	5.1	3.5	2.4	—	—
Service-providing industries .....	1.8	2.5	2.6	2.3	2.1	1.8	1.4	—	—
Trade, transportation, and utilities .....	1.2	3.2	3.2	2.2	3.1	3.6	1.4	—	—
Wholesale trade .....	2.4	3.3	5.8	4.5	5.1	2.7	3.4	—	—
Retail trade .....	2.2	5.1	4.4	3.0	4.0	3.3	1.6	—	—
Transportation and warehousing .....	0.3	8.8	6.6	4.6	7.2	11.2	4.5	—	0.3
Information .....	4.3	7.9	8.2	6.2	6.6	5.0	3.7	—	4.3
Financial activities .....	—	3.3	2.4	2.5	4.0	3.2	2.3	—	—
Finance and insurance .....	1.0	3.2	2.4	2.4	3.4	3.3	2.1	—	1.0
Credit intermediation and related activities ..	1.4	4.8	3.3	2.6	5.4	5.2	1.6	—	1.4
Insurance carriers and related activities .....	0.5	5.0	4.5	4.3	5.5	4.9	4.3	—	0.5
Professional and business services .....	2.8	7.9	6.7	4.1	5.7	4.4	4.0	—	2.8
Professional and technical services .....	4.0	8.6	7.8	4.6	7.7	—	4.2	—	4.0
Education and health services:									
Educational services .....	6.7	—	7.7	7.9	9.6	5.0	5.9	—	6.7
Junior colleges, colleges, and universities ...	2.0	—	5.8	4.7	8.3	5.1	5.5	—	2.0

See footnotes at end of table.

**Table 55. Standard errors for savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>	Investment choice exists but not determinable		
1 to 99 workers .....	1.7	2.1	3.0	2.8	2.7	2.5	2.4	—	—
1 to 49 workers .....	2.2	2.7	3.9	3.6	3.3	3.6	3.2	—	—
50 to 99 workers .....	3.2	4.2	4.6	3.4	5.0	2.8	2.8	—	—
100 workers or more .....	2.2	2.8	2.8	2.3	2.3	2.0	1.1	—	—
100 to 499 workers .....	3.4	3.7	3.7	3.6	3.6	2.4	1.8	—	—
500 workers or more .....	2.0	3.4	3.2	2.4	2.4	2.8	1.4	—	—
<b>Geographic areas</b>									
Northeast .....	5.0	3.2	6.1	6.0	5.4	2.9	3.8	—	—
New England .....	4.2	—	9.8	10.2	8.2	7.1	11.4	—	—
Middle Atlantic .....	6.3	4.2	7.4	7.3	6.5	2.9	3.1	—	—
South .....	1.8	4.0	2.8	2.8	1.9	3.1	1.9	—	—
South Atlantic .....	2.1	6.3	4.5	4.9	2.4	4.7	3.3	—	—
East South Central .....	5.2	4.6	5.5	5.1	5.3	2.8	4.3	—	5.2
West South Central .....	3.5	7.1	4.3	3.5	3.6	5.6	2.2	—	3.5
Midwest .....	2.8	4.9	5.5	3.0	3.9	3.1	2.0	—	—
East North Central .....	2.8	5.9	7.9	3.9	4.6	4.4	2.7	—	—
West North Central .....	5.7	9.0	5.3	4.8	6.2	3.2	1.9	—	—
West .....	2.3	4.9	3.4	3.1	3.1	3.5	1.3	—	—
Mountain .....	5.5	3.3	5.9	7.9	5.8	6.9	3.9	—	—
Pacific .....	2.3	6.9	4.2	2.9	3.7	3.7	0.7	—	2.3

<sup>1</sup> Includes investment vehicles not separately estimated (e.g., U.S. government securities, guaranteed investment contracts, money market funds, and certificates of deposit).

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 56. Savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>	Investment choice exists but not determinable		
<b>Worker characteristics</b>									
All workers .....	83	28	64	76	60	20	7	2	15
Management, professional, and related .....	81	30	66	76	63	19	5	1	17
Management, business, and financial .....	82	34	67	77	62	21	4	—	—
Professional and related .....	81	27	65	75	63	17	6	—	—
Sales and office .....	84	28	63	77	64	23	7	2	14
Sales and related .....	87	34	62	81	70	23	6	—	—
Office and administrative support .....	83	26	64	75	61	23	7	2	15
Natural resources, construction, and maintenance:									
Installation, maintenance, and repair .....	84	38	66	75	58	27	9	—	—
Production, transportation, and material moving .....	89	29	68	79	57	21	10	—	—
Production .....	91	29	64	79	52	17	12	—	—
Transportation and material moving .....	88	29	72	79	62	26	8	—	—
Full time .....	84	28	65	76	60	21	7	1	15
Union .....	86	35	65	78	58	27	8	—	—
Nonunion .....	83	28	64	76	60	20	6	2	15
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	85	25	65	78	64	14	6	—	—
Second 25 percent .....	82	21	56	73	54	22	9	—	—
Third 25 percent .....	84	23	67	77	60	19	7	2	14
Highest 25 percent .....	82	36	67	77	63	22	5	—	—
Highest 10 percent .....	86	38	71	79	68	21	6	—	—
<b>Establishment characteristics</b>									
Goods-producing industries .....	85	35	66	77	57	24	9	—	—
Manufacturing .....	87	39	67	78	57	22	9	—	—
Service-providing industries .....	82	26	64	76	61	19	6	2	16
Trade, transportation, and utilities .....	88	29	66	82	68	22	5	—	—
Wholesale trade .....	87	14	67	81	59	17	6	—	—
Retail trade .....	87	35	59	81	74	18	4	—	—
Transportation and warehousing .....	94	35	81	87	68	38	7	—	6
Information .....	87	48	73	80	62	29	7	—	13
Financial activities .....	89	39	75	80	70	27	8	—	—
Finance and insurance .....	89	42	78	83	73	29	5	—	—
Credit intermediation and related activities ..	89	45	82	84	71	29	5	—	—
Insurance carriers and related activities .....	86	28	70	79	69	34	7	—	—
Professional and business services .....	90	37	69	82	68	16	8	—	10
Professional and technical services .....	91	37	69	83	70	—	6	—	9
Education and health services:									
Educational services .....	84	—	72	75	60	32	8	—	—
Junior colleges, colleges, and universities ...	98	—	86	88	59	34	7	—	2

See footnotes at end of table.

**Table 56. Savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Investment choice available	Available investments						Investment choice exists but not determinable	No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>				
1 to 99 workers .....	80	19	63	72	56	20	8	2	18	
1 to 49 workers .....	79	18	60	71	52	23	8	2	19	
50 to 99 workers .....	82	23	68	74	65	14	8	—	—	
100 workers or more .....	85	33	65	79	63	20	6	1	14	
100 to 499 workers .....	84	30	61	76	60	21	7	—	—	
500 workers or more .....	86	36	71	82	67	18	4	—	—	
<b>Geographic areas</b>										
South .....	89	31	70	81	70	20	7	—	—	
South Atlantic .....	92	35	76	85	72	20	7	—	—	
East South Central .....	88	21	75	80	69	25	7	—	—	
West South Central .....	84	29	60	77	67	19	7	—	—	
Midwest .....	80	31	56	72	45	19	8	3	17	
East North Central .....	85	31	58	74	42	23	10	—	—	
West .....	86	29	72	80	68	21	5	—	—	
Mountain .....	85	18	66	76	63	31	8	—	—	
Pacific .....	86	34	74	82	70	17	3	—	—	

<sup>1</sup> Includes investment vehicles not separately estimated (e.g., U.S. government securities, guaranteed investment contracts, money market funds, and certificates of deposit).

<sup>2</sup> 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."

**Table 56. Standard errors for savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2014**

Characteristics	Investment choice available	Available investments						Investment choice exists but not determinable	No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>				
<b>Worker characteristics</b>										
All workers .....	1.9	2.3	2.3	2.0	1.9	1.6	0.9	0.3	1.9	
Management, professional, and related .....	3.1	3.6	3.3	3.1	3.0	2.2	1.4	0.4	3.1	
Management, business, and financial .....	4.3	4.5	4.7	4.4	4.3	3.0	1.2	–	–	
Professional and related .....	3.7	3.9	3.9	3.5	3.6	2.5	2.0	–	–	
Sales and office .....	2.0	2.0	3.0	2.6	3.0	2.5	1.4	0.4	2.0	
Sales and related .....	2.8	3.0	3.7	3.3	3.7	2.6	1.5	–	–	
Office and administrative support .....	2.8	2.2	3.5	3.1	3.3	3.2	1.9	0.6	2.8	
Natural resources, construction, and maintenance:										
Installation, maintenance, and repair .....	3.4	4.5	3.8	3.7	3.6	5.3	2.6	–	–	
Production, transportation, and material moving .....	1.9	4.3	3.7	2.8	3.3	3.0	2.4	–	–	
Production .....	1.9	3.8	4.9	4.1	5.2	2.9	3.3	–	–	
Transportation and material moving .....	3.4	6.3	4.3	3.6	5.7	4.6	2.8	–	–	
Full time .....	1.9	2.4	2.4	2.0	1.9	1.7	1.0	0.3	1.9	
Union .....	3.4	4.6	5.1	4.1	6.2	4.2	2.9	–	–	
Nonunion .....	2.0	2.4	2.5	2.1	2.1	1.5	1.0	0.3	2.0	
Average wage within the following categories <sup>2</sup> :										
Lowest 25 percent .....	4.4	3.0	4.1	4.7	5.1	2.3	1.7	–	–	
Second 25 percent .....	2.7	3.1	3.5	3.2	2.8	2.9	2.2	–	–	
Third 25 percent .....	2.2	2.5	2.7	2.3	2.3	2.1	1.2	0.5	2.3	
Highest 25 percent .....	2.5	3.6	3.1	2.6	2.7	2.5	1.3	–	–	
Highest 10 percent .....	2.4	4.8	3.6	2.5	2.8	3.6	1.9	–	–	
<b>Establishment characteristics</b>										
Goods-producing industries .....	2.1	3.8	3.3	2.6	4.0	3.7	1.9	–	–	
Manufacturing .....	2.2	3.5	3.5	2.5	5.1	3.5	2.0	–	–	
Service-providing industries .....	2.4	2.6	2.7	2.4	2.2	1.7	1.1	0.3	2.4	
Trade, transportation, and utilities .....	1.6	3.3	3.0	2.3	3.3	3.4	1.3	–	–	
Wholesale trade .....	3.5	3.3	5.8	4.7	4.9	2.9	2.5	–	–	
Retail trade .....	2.8	5.3	4.3	3.4	4.3	3.2	1.6	–	–	
Transportation and warehousing .....	3.5	8.8	7.2	5.8	7.6	11.2	4.5	–	3.5	
Information .....	4.4	7.9	8.2	6.3	6.5	5.0	3.7	–	4.4	
Financial activities .....	2.0	3.3	2.3	2.2	3.8	3.3	2.4	–	–	
Finance and insurance .....	2.0	3.3	2.4	2.3	3.3	3.4	2.1	–	–	
Credit intermediation and related activities ..	2.3	4.9	3.5	3.0	5.5	5.1	1.4	–	–	
Insurance carriers and related activities .....	4.1	4.9	4.0	4.0	5.2	5.0	4.4	–	–	
Professional and business services .....	3.6	8.3	7.3	5.2	6.2	4.4	4.0	–	3.6	
Professional and technical services .....	4.0	9.0	8.9	5.6	7.7	–	4.2	–	4.0	
Education and health services:										
Educational services .....	6.7	–	7.7	7.9	9.6	5.0	5.6	–	–	
Junior colleges, colleges, and universities ...	2.0	–	5.8	4.7	8.3	5.1	5.5	–	2.0	

See footnotes at end of table.

**Table 56. Standard errors for savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>	Investment choice exists but not determinable		
1 to 99 workers .....	2.5	2.2	2.9	2.8	2.8	2.3	1.6	0.4	2.5
1 to 49 workers .....	3.2	2.8	3.7	3.6	3.4	3.2	2.1	0.6	3.2
50 to 99 workers .....	4.1	4.3	5.1	4.1	5.4	2.7	2.2	—	—
100 workers or more .....	2.4	2.8	2.9	2.5	2.4	1.9	1.0	0.4	2.4
100 to 499 workers .....	3.7	3.7	4.0	3.8	3.8	2.4	1.6	—	—
500 workers or more .....	2.1	3.4	3.1	2.3	2.4	2.9	1.3	—	—
<b>Geographic areas</b>									
South .....	2.3	4.0	2.7	2.8	2.2	3.0	1.7	—	—
South Atlantic .....	2.1	6.4	4.3	4.2	2.4	4.6	2.9	—	—
East South Central .....	5.8	5.1	5.2	5.3	5.3	3.1	3.7	—	—
West South Central .....	5.5	7.2	4.3	5.3	5.1	5.5	2.0	—	—
Midwest .....	3.5	5.6	5.9	3.5	4.4	2.6	1.9	0.8	3.4
East North Central .....	3.0	6.7	8.1	3.8	4.7	3.8	2.6	—	—
West .....	3.3	4.9	3.6	3.6	3.5	3.5	1.3	—	—
Mountain .....	6.4	3.2	6.0	8.1	5.8	6.9	3.8	—	—
Pacific .....	3.8	6.9	4.5	3.8	4.3	3.7	0.8	—	—

<sup>1</sup> Includes investment vehicles not separately estimated (e.g., U.S. government securities, guaranteed investment contracts, money market funds, and certificates of deposit).

<sup>2</sup> 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/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 57. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Method of distribution <sup>1</sup>			
	Lump sum	Installments	Other <sup>2</sup>	Not determinable
<b>Worker characteristics</b>				
All workers .....	87	41	11	12
Management, professional, and related .....	86	45	9	13
Management, business, and financial .....	86	46	12	13
Professional and related .....	87	45	6	13
Service .....	83	38	4	16
Sales and office .....	89	37	18	11
Sales and related .....	91	31	28	9
Office and administrative support .....	88	40	13	11
Natural resources, construction, and maintenance .....	81	42	12	17
Installation, maintenance, and repair .....	89	49	15	10
Production, transportation, and material moving .....	90	35	5	9
Production .....	89	36	—	10
Transportation and material moving .....	92	34	—	8
Full time .....	86	41	10	13
Part time .....	95	34	20	5
Union .....	88	54	11	9
Nonunion .....	87	40	11	12
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	90	35	19	10
Lowest 10 percent .....	86	41	10	14
Second 25 percent .....	89	33	13	11
Third 25 percent .....	85	38	7	14
Highest 25 percent .....	87	48	10	12
Highest 10 percent .....	87	47	12	13
<b>Establishment characteristics</b>				
Goods-producing industries .....	83	37	—	15
Construction .....	73	20	—	17
Manufacturing .....	84	38	—	15
Service-providing industries .....	88	42	12	11
Trade, transportation, and utilities .....	91	35	19	9
Wholesale trade .....	87	40	—	13
Retail trade .....	94	28	35	6
Transportation and warehousing .....	91	40	—	9
Utilities .....	90	49	—	10
Information .....	87	63	—	13
Financial activities .....	93	56	23	7
Finance and insurance .....	93	60	25	7
Credit intermediation and related activities ..	91	62	31	9
Insurance carriers and related activities .....	94	53	—	6
Professional and business services .....	88	38	—	12
Professional and technical services .....	87	37	—	13
Education and health services .....	85	41	—	14
Educational services .....	96	44	—	2
Junior colleges, colleges, and universities ...	89	68	—	4
Health care and social assistance .....	83	41	—	15

See footnotes at end of table.

**Table 57. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Method of distribution <sup>1</sup>			
	Lump sum	Installments	Other <sup>2</sup>	Not determinable
1 to 99 workers .....	84	37	8	15
1 to 49 workers .....	84	41	8	14
50 to 99 workers .....	83	28	—	16
100 workers or more .....	89	42	12	10
100 to 499 workers .....	91	39	15	8
500 workers or more .....	87	46	7	13
<b>Geographic areas</b>				
Northeast .....	86	52	8	13
New England .....	86	55	—	14
Middle Atlantic .....	86	51	7	13
South .....	87	37	14	12
South Atlantic .....	87	41	15	12
East South Central .....	90	34	10	9
West South Central .....	86	32	13	14
Midwest .....	86	36	7	14
East North Central .....	86	36	—	14
West North Central .....	87	36	—	12
West .....	90	40	13	9
Mountain .....	85	37	12	11
Pacific .....	92	42	13	7

<sup>1</sup> Sum of individual items may be greater than total because multiple methods of distribution are available to some employees

<sup>2</sup> Includes methods of distribution not calculated separately (e.g., employer stock).

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 57. Standard errors for savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2014**

Characteristics	Method of distribution			
	Lump sum	Installments	Other <sup>1</sup>	Not determinable
<b>Worker characteristics</b>				
All workers .....	1.4	2.1	1.0	1.3
Management, professional, and related .....	2.2	3.6	1.4	2.1
Management, business, and financial .....	3.1	4.6	2.0	3.0
Professional and related .....	2.1	3.9	1.3	2.0
Service .....	4.6	4.3	1.2	4.5
Sales and office .....	1.9	2.5	1.6	1.9
Sales and related .....	2.5	3.4	3.3	2.5
Office and administrative support .....	2.2	3.3	1.2	2.2
Natural resources, construction, and maintenance .....	3.3	4.3	2.9	3.4
Installation, maintenance, and repair .....	3.1	4.8	3.8	3.0
Production, transportation, and material moving .....	2.0	3.2	1.3	2.0
Production .....	3.0	3.6	–	2.9
Transportation and material moving .....	2.9	5.3	–	2.9
Full time .....	1.5	2.2	0.9	1.5
Part time .....	1.6	4.5	2.8	1.6
Union .....	4.9	5.6	2.6	4.6
Nonunion .....	1.3	2.1	1.0	1.3
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	2.9	3.4	2.8	2.9
Lowest 10 percent .....	10.2	10.3	2.1	10.2
Second 25 percent .....	2.1	2.4	1.5	2.1
Third 25 percent .....	1.8	2.6	1.1	1.7
Highest 25 percent .....	2.3	3.2	1.5	2.2
Highest 10 percent .....	3.2	4.4	2.3	3.2
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.1	2.9	–	1.9
Construction .....	7.4	5.0	–	4.4
Manufacturing .....	2.3	2.9	–	2.4
Service-providing industries .....	1.6	2.5	1.2	1.6
Trade, transportation, and utilities .....	1.6	2.8	2.6	1.6
Wholesale trade .....	4.3	4.8	–	4.3
Retail trade .....	1.7	3.5	4.4	1.7
Transportation and warehousing .....	5.1	8.8	–	5.1
Utilities .....	3.1	9.8	–	3.1
Information .....	4.4	8.3	–	4.4
Financial activities .....	1.6	3.7	2.7	1.5
Finance and insurance .....	1.9	3.4	2.8	1.9
Credit intermediation and related activities ..	2.5	4.1	3.4	2.4
Insurance carriers and related activities .....	2.1	4.1	–	2.1
Professional and business services .....	4.7	6.5	–	4.7
Professional and technical services .....	6.7	7.0	–	6.7
Education and health services .....	3.2	7.4	–	2.7
Educational services .....	2.4	5.7	–	1.0
Junior colleges, colleges, and universities ...	4.1	8.6	–	2.0
Health care and social assistance .....	4.0	8.5	–	3.4

See footnotes at end of table.

**Table 57. Standard errors for savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Method of distribution			
	Lump sum	Installments	Other <sup>1</sup>	Not determinable
1 to 99 workers .....	2.1	2.9	1.3	2.0
1 to 49 workers .....	2.6	3.5	1.6	2.5
50 to 99 workers .....	3.8	4.0	—	3.7
100 workers or more .....	1.5	2.5	1.2	1.5
100 to 499 workers .....	1.8	3.1	1.7	1.8
500 workers or more .....	1.9	3.5	1.6	1.9
<b>Geographic areas</b>				
Northeast .....	4.2	6.2	1.9	4.0
New England .....	4.7	8.7	—	4.7
Middle Atlantic .....	5.2	7.4	1.5	4.9
South .....	2.0	2.9	1.6	2.0
South Atlantic .....	2.8	4.6	2.5	2.9
East South Central .....	1.0	6.1	1.4	1.3
West South Central .....	3.9	3.9	2.9	3.9
Midwest .....	2.5	3.6	1.6	2.5
East North Central .....	2.9	4.2	—	2.9
West North Central .....	4.6	6.6	—	4.5
West .....	2.8	4.5	2.8	2.5
Mountain .....	6.9	8.8	3.6	5.8
Pacific .....	2.5	5.1	3.7	2.5

<sup>1</sup> Includes methods of distribution not calculated separately (e.g., employer stock).

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).