

Table 58. Savings and thrift plans: Maximum employee contributions, private industry workers, 2015

(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			
Worker characteristics									
All workers	60	25	50	50	75	80	39	-	-
Management, professional, and related	58	25	50	50	75	85	42	-	-
Management, business, and financial	62	25	35	50	75	80	38	-	-
Professional and related	55	25	50	60	75	85	45	-	-
Service	54	25	50	75	75	80	46	-	-
Protective service	78	50	-	75	75	75	-	-	-
Sales and office	66	40	50	50	75	80	34	-	-
Sales and related	77	40	50	50	-	80	23	-	-
Office and administrative support	60	-	50	50	75	90	40	-	-
Natural resources, construction, and maintenance	58	25	50	-	75	-	41	-	-
Installation, maintenance, and repair	63	25	40	50	75	85	35	-	-
Production, transportation, and material moving	61	25	50	50	75	75	39	-	-
Production	53	25	-	50	75	75	47	-	-
Transportation and material moving	73	-	50	50	75	80	27	-	-
Full time	59	25	50	50	75	80	41	-	-
Part time	71	30	50	50	75	80	29	-	-
Union	67	25	50	50	75	75	32	-	-
Nonunion	60	25	50	50	75	80	40	-	-
Average wage within the following categories ¹ :									
Lowest 25 percent	63	25	50	50	75	80	37	-	-
Lowest 10 percent	60	25	-	50	-	75	40	-	-
Second 25 percent	62	-	50	50	75	80	38	-	-
Third 25 percent	54	25	50	50	75	80	46	-	-
Highest 25 percent	63	25	50	50	75	-	36	-	-
Highest 10 percent	69	25	50	50	75	85	31	-	-
Establishment characteristics									
Goods-producing industries	57	25	50	50	75	75	43	-	-
Manufacturing	60	25	40	50	65	75	40	-	-
Service-providing industries	61	25	50	50	75	85	39	-	-
Trade, transportation, and utilities	72	25	50	50	60	80	27	-	-
Wholesale trade	59	-	25	50	60	75	41	-	-
Retail trade	76	30	50	50	-	80	24	-	-
Transportation and warehousing	78	35	50	50	-	90	-	-	-
Utilities	78	25	30	50	75	75	-	-	-
Information	77	25	-	50	75	80	23	-	-
Financial activities	66	40	50	50	75	80	34	-	-
Finance and insurance	69	40	50	50	75	80	31	-	-
Credit intermediation and related activities ..	66	50	50	50	75	80	34	-	-
Insurance carriers and related activities	69	30	50	50	75	80	31	-	-
Professional and business services	73	-	50	50	75	90	27	-	-
Professional and technical services	69	25	50	60	80	90	31	-	-
Education and health services	25	-	-	75	90	95	75	-	-
Educational services	-	-	-	-	-	-	85	-	-
Junior colleges, colleges, and universities ...	18	75	75	75	92	95	82	-	-
Health care and social assistance	26	-	-	75	80	99	74	-	-

See footnotes at end of table.

Table 58. Savings and thrift plans: Maximum employee contributions, private industry workers, 2015—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	52	25	50	50	75	85	48	—	—
1 to 49 workers	48	25	50	50	75	85	52	—	—
50 to 99 workers	60	—	50	50	75	80	40	—	—
100 workers or more	65	25	50	50	75	80	34	—	—
100 to 499 workers	67	30	50	50	75	80	32	—	—
500 workers or more	63	25	50	50	75	85	37	—	—
Geographic areas									
Northeast	53	25	50	50	—	80	46	—	—
New England	57	30	50	50	75	80	43	—	—
Middle Atlantic	52	25	50	50	—	80	47	—	—
South	66	25	50	50	75	80	34	—	—
South Atlantic	67	25	50	50	75	80	33	—	—
East South Central	66	—	50	50	50	75	34	—	—
West South Central	64	—	50	50	75	85	36	—	—
Midwest	58	—	50	50	75	80	42	—	—
East North Central	58	—	50	50	75	80	42	—	—
West North Central	59	25	50	50	75	80	41	—	—
West	59	25	50	50	75	90	41	—	—
Mountain	58	25	50	50	75	80	42	—	—
Pacific	60	25	50	50	75	90	40	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2015."

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.