

National Compensation Survey: Retirement Plan Provisions in Private Industry in the United States, 2019

U.S. Department of Labor
Eugene Scalia, Secretary

U.S. Bureau of Labor Statistics
William W. Beach Commissioner

April 2020
Bulletin 2792

Contents

Overview

Retirement tables

Appendix table 1: Survey establishment response

Appendix table 2: Number of workers represented

Technical note

Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends and the coverage, costs, and provisions of employer-sponsored benefits in the United States. This bulletin presents 2019 estimates of the detailed benefit provisions of retirement plans in private industry by worker and establishment characteristics.

Retirement benefits detailed provisions include:

- Defined benefit plans: availability and eligibility requirements for open plans, benefit features, primary formulas, vesting requirements, and integration with social security;
 - Cash balance plans: employer contributions;
 - Traditional defined benefit plans: normal retirement age and service requirements, terminal earnings, and early retirement availability and requirements.
- Defined contribution plans: type of plan and plan sponsor;
 - Deferred profit-sharing plans: benefit features, method of employee contribution, and methods of benefit distribution;
 - Money purchase pension plans: methods of contribution, methods of distribution, employee contribution thresholds for employer matching;
 - Savings and thrift plans: summary of provisions, methods of benefit distribution, eligibility requirements, maximum employee contributions, methods of employer matching, automatic enrollment, vesting requirements, investment choices, and automatic escalation features.

Estimates are also accessible in an [Excel format](#) and through the [database](#). Estimates for prior years and other benefits publications are available from the [National Compensation Survey – Benefits homepage](#).

U.S. Bureau of Labor Statistics (BLS) staff designed the survey, collected and reviewed the survey data, and prepared survey estimates for publication. The survey could not have been conducted without the cooperation of the many private establishments that provided benefits data. BLS thanks these respondents for their cooperation. The benefits website also publishes [information for respondents](#). For information about the survey design, concepts, and product calculations see the [Handbook of Methods: National Compensation Measures](#).

For more information on benefit estimates, contact the National Compensation Survey staff by:

Email: [Online form](#)

Telephone: (202) 691-6199 (Monday–Friday, 8:30 a.m. - 4:30 p.m. Eastern Time)

Services for individuals with a sensory impairment:

Information voice phone: (202) 691-5200 The Federal Relay Service: 1-800-877-8339

Write or personal visit:

Bureau of Labor Statistics

Employer-Sponsored Benefits

2 Massachusetts Ave., N.E. - Suite 4160

Washington, D.C. 20212-0001

The contents of this publication are in the public domain and, with [appropriate citation](#), may be reproduced without permission.

Table 1. Defined benefit plans: Availability and eligibility requirements for open plans, private industry workers, 2019

(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		
Worker characteristics								
All workers	54	18	—	22	13	—	46	—
Management, professional, and related	47	20	—	15	11	—	53	—
Management, business, and financial	44	—	—	8	10	(¹)	56	—
Professional and related	49	15	—	21	12	—	51	—
Sales and office	39	14	—	13	12	—	61	—
Sales and related	26	—	—	—	—	—	74	—
Office and administrative support	43	15	—	15	12	—	57	—
Natural resources, construction, and maintenance	90	—	—	69	18	—	10	—
Construction, extraction, farming, fishing, and forestry	95	—	—	72	22	—	—	—
Installation, maintenance, and repair	79	—	—	62	—	—	21	—
Production, transportation, and material moving	47	—	—	16	9	2	53	—
Production	37	—	—	—	—	4	63	—
Transportation and material moving	54	—	—	20	—	—	46	—
Full time	52	16	—	23	12	—	48	—
Part time	70	34	—	—	—	—	30	—
Union	71	12	—	39	19	—	29	—
Nonunion	43	21	—	12	9	—	57	—
Average wage within the following categories ² :								
Second 25 percent	53	—	—	11	12	(¹)	47	—
Third 25 percent	50	20	—	18	10	—	50	—
Highest 25 percent	57	—	—	30	14	(¹)	43	—
Highest 10 percent	48	—	—	22	13	(¹)	52	—
Establishment characteristics								
Goods-producing industries	58	—	—	38	9	2	42	—
Manufacturing	34	—	—	—	—	3	66	—
Service-providing industries	52	21	—	16	14	—	48	—
Trade, transportation, and utilities	56	—	—	17	20	—	44	—
Retail trade	53	—	—	—	—	—	—	—
Transportation and warehousing	55	—	—	—	—	—	45	—
Utilities	57	—	—	33	23	—	43	—
Financial activities	39	19	—	9	—	—	61	—
Finance and insurance	37	19	—	—	—	—	63	—
Credit intermediation and related activities ..	17	—	—	—	—	—	83	—
Insurance carriers and related activities	59	37	—	—	—	—	41	—
Professional and business services	—	—	—	—	—	—	60	—
Education and health services	75	—	—	23	—	—	25	—
Educational services	61	—	—	—	—	—	39	—
Junior colleges, colleges, and universities ...	42	24	—	—	—	—	58	—
Health care and social assistance	79	—	—	—	—	—	—	—

See footnotes at end of table.

Table 1. Defined benefit plans: Availability and eligibility requirements for open plans, private industry workers, 2019—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	—	—	35	16	—	30	—
1 to 49 workers	65	—	—	31	—	—	35	—
50 to 99 workers	79	—	—	42	—	—	—	—
100 workers or more	49	17	—	18	12	—	51	—
100 to 499 workers	56	10	—	27	16	—	44	—
500 workers or more	46	20	—	14	10	—	54	—
Geographic areas								
Northeast	65	24	—	17	22	—	35	—
New England	71	40	—	—	—	—	—	—
Middle Atlantic	63	—	—	—	24	—	37	—
South	47	—	—	16	—	(¹)	53	—
South Atlantic	51	—	—	19	—	—	49	—
East South Central	—	—	—	—	—	—	82	—
West South Central	54	—	—	—	—	2	46	—
Midwest	49	10	—	25	—	1	51	—
East North Central	48	—	—	26	—	—	52	—
West North Central	57	—	—	24	—	8	43	—
West	51	6	—	34	—	1	49	—
Pacific	57	—	—	39	—	1	43	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/eps/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 1. Standard errors for defined benefit plans: Availability and eligibility requirements for open plans, private industry workers, 2019

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		
Worker characteristics								
All workers	3.1	3.2	–	2.4	2.0	–	3.1	–
Management, professional, and related	4.4	4.9	–	3.1	2.8	–	4.4	–
Management, business, and financial	6.6	–	–	2.1	2.8	0.4	6.6	–
Professional and related	6.4	4.5	–	5.2	3.5	–	6.4	–
Sales and office	4.0	3.0	–	2.4	2.7	–	4.0	–
Sales and related	6.4	–	–	–	–	–	6.4	–
Office and administrative support	4.1	3.4	–	2.8	2.8	–	4.1	–
Natural resources, construction, and maintenance	3.1	–	–	4.5	4.2	–	3.1	–
Construction, extraction, farming, fishing, and forestry	2.7	–	–	5.9	6.4	–	–	–
Installation, maintenance, and repair	5.7	–	–	7.7	–	–	5.7	–
Production, transportation, and material moving	6.5	–	–	4.7	2.7	1.2	6.5	–
Production	7.3	–	–	–	–	3.2	7.3	–
Transportation and material moving	9.1	–	–	5.9	–	–	9.1	–
Full time	3.1	3.4	–	2.6	2.0	–	3.1	–
Part time	6.8	9.8	–	–	–	–	6.8	–
Union	4.6	3.2	–	4.3	3.3	–	4.6	–
Nonunion	4.2	4.7	–	2.1	2.5	–	4.2	–
Average wage within the following categories ¹ :								
Second 25 percent	8.6	–	–	3.3	3.0	0.3	8.6	–
Third 25 percent	3.9	3.8	–	2.7	2.1	–	3.9	–
Highest 25 percent	3.9	–	–	4.3	2.7	0.1	3.9	–
Highest 10 percent	4.4	–	–	3.9	3.4	0.3	4.4	–
Establishment characteristics								
Goods-producing industries	5.9	–	–	5.4	2.3	1.4	5.9	–
Manufacturing	5.8	–	–	–	–	2.2	5.8	–
Service-providing industries	3.5	4.2	–	2.5	2.6	–	3.5	–
Trade, transportation, and utilities	5.7	–	–	3.9	5.3	–	5.7	–
Retail trade	10.2	–	–	–	–	–	–	–
Transportation and warehousing	12.5	–	–	–	–	–	12.5	–
Utilities	5.3	–	–	6.5	4.4	–	5.3	–
Financial activities	4.4	3.7	–	2.4	–	–	4.4	–
Finance and insurance	4.4	3.8	–	–	–	–	4.4	–
Credit intermediation and related activities ..	4.4	–	–	–	–	–	4.4	–
Insurance carriers and related activities	6.1	6.7	–	–	–	–	6.1	–
Professional and business services	–	–	–	–	–	–	12.5	–
Education and health services	6.0	–	–	6.3	–	–	6.0	–
Educational services	11.0	–	–	–	–	–	11.0	–
Junior colleges, colleges, and universities ...	6.5	4.2	–	–	–	–	6.5	–
Health care and social assistance	6.5	–	–	–	–	–	–	–

See footnotes at end of table.

Table 1. Standard errors for defined benefit plans: Availability and eligibility requirements for open plans, private industry workers, 2019—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	5.8	—	—	5.5	4.8	—	5.8	—
1 to 49 workers	8.7	—	—	7.8	—	—	8.7	—
50 to 99 workers	7.9	—	—	7.2	—	—	—	—
100 workers or more	3.3	3.2	—	2.7	2.3	—	3.3	—
100 to 499 workers	5.5	2.3	—	5.7	3.1	—	5.5	—
500 workers or more	3.8	4.1	—	2.7	3.0	—	3.8	—
Geographic areas								
Northeast	5.6	6.8	—	4.8	4.7	—	5.6	—
New England	9.0	9.5	—	—	—	—	—	—
Middle Atlantic	6.8	—	—	—	5.8	—	6.8	—
South	6.9	—	—	3.8	—	0.4	6.9	—
South Atlantic	9.5	—	—	3.8	—	—	9.5	—
East South Central	—	—	—	—	—	—	5.6	—
West South Central	10.5	—	—	—	—	1.6	10.5	—
Midwest	5.3	2.9	—	4.3	—	1.2	5.3	—
East North Central	6.0	—	—	5.0	—	—	6.0	—
West North Central	7.4	—	—	6.8	—	6.5	7.4	—
West	7.3	1.6	—	6.5	—	0.5	7.3	—
Pacific	7.9	—	—	7.2	—	0.6	7.9	—

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 2. Defined benefit plans: Availability of benefit features, private industry workers, 2019

(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
Worker characteristics								
All workers	23	98	82	31	100	100	100	94
Management, professional, and related	21	100	73	32	100	100	100	92
Management, business, and financial	20	100	70	39	100	100	100	95
Professional and related	22	100	74	—	100	100	100	89
Sales and office	32	100	79	38	100	100	100	97
Sales and related	—	100	68	—	100	100	100	90
Office and administrative support	36	100	84	43	100	100	100	98
Natural resources, construction, and maintenance	—	66	81	48	100	100	100	94
Construction, extraction, farming, fishing, and forestry	—	—	83	—	100	—	100	—
Installation, maintenance, and repair	37	100	74	—	100	100	100	90
Production, transportation, and material moving	24	100	95	—	100	100	99	95
Production	—	—	91	—	100	—	98	—
Transportation and material moving	—	100	98	—	100	100	100	92
Full time	25	98	81	31	100	100	100	94
Part time	—	100	93	—	100	100	100	94
Union	24	81	92	39	100	100	100	94
Nonunion	22	100	70	30	100	100	100	94
Average wage within the following categories ¹ :								
Second 25 percent	27	100	90	—	100	100	100	96
Third 25 percent	28	100	88	22	100	100	99	95
Highest 25 percent	20	96	76	41	100	100	100	93
Highest 10 percent	23	95	77	42	100	100	100	92
Establishment characteristics								
Goods-producing industries	29	—	88	—	100	—	99	—
Manufacturing	42	—	90	—	100	—	99	—
Service-providing industries	20	100	79	31	100	100	100	94
Trade, transportation, and utilities	—	100	92	33	100	100	100	100
Transportation and warehousing	—	—	97	—	100	—	100	—
Utilities	—	—	53	—	100	—	100	—
Financial activities	40	100	82	25	100	100	100	94
Finance and insurance	43	100	81	26	100	100	100	97
Credit intermediation and related activities ..	—	100	87	—	100	100	100	100
Insurance carriers and related activities	51	100	84	—	100	100	100	92
Education and health services	—	100	65	—	100	100	100	88
Educational services	—	—	59	—	100	—	100	—
Junior colleges, colleges, and universities ...	—	—	61	—	100	—	100	—
Health care and social assistance	—	—	67	—	100	—	100	—

See footnotes at end of table.

Table 2. Defined benefit plans: Availability of benefit features, private industry workers, 2019—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	—	100	86	—	100	100	100	88
1 to 49 workers	—	100	80	—	100	100	100	95
50 to 99 workers	—	—	93	—	100	—	100	—
100 workers or more	26	97	81	39	100	100	100	96
100 to 499 workers	22	88	90	24	100	100	100	96
500 workers or more	28	100	77	44	100	100	100	96
Geographic areas								
Northeast	23	93	74	47	100	100	100	95
New England	—	100	93	—	100	100	100	80
Middle Atlantic	—	91	68	52	100	100	100	99
South	38	100	84	—	100	100	100	98
South Atlantic	39	100	83	—	100	100	100	98
East South Central	—	100	—	—	—	100	—	100
West South Central	—	100	92	—	100	100	100	97
Midwest	19	100	86	20	100	100	100	91
East North Central	—	100	84	—	100	100	100	88
West North Central	61	100	100	—	100	100	100	100
West	15	100	86	35	100	100	99	87
Pacific	15	100	86	—	100	100	99	83

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 2. Standard errors for defined benefit plans: Availability of benefit features, private industry workers, 2019

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
Worker characteristics								
All workers	3.2	0.6	3.0	4.3	0.0	0.0	0.2	2.0
Management, professional, and related	3.4	0.0	6.5	6.7	0.0	0.0	0.0	3.0
Management, business, and financial	3.6	0.0	6.1	9.4	0.0	0.0	0.0	2.4
Professional and related	4.9	0.0	7.8	–	0.0	0.0	0.0	4.6
Sales and office	6.3	0.0	5.0	6.4	0.0	0.0	0.0	1.7
Sales and related	–	0.0	10.9	–	0.0	0.0	0.0	6.5
Office and administrative support	7.4	0.0	4.1	8.1	0.0	0.0	0.0	1.4
Natural resources, construction, and maintenance	–	9.2	9.3	10.6	0.0	0.0	0.0	5.7
Construction, extraction, farming, fishing, and forestry	–	–	11.8	–	0.0	–	0.0	–
Installation, maintenance, and repair	10.8	0.0	9.6	–	0.0	0.0	0.0	9.5
Production, transportation, and material moving	6.9	0.0	1.5	–	0.0	0.0	0.7	4.7
Production	–	–	4.1	–	0.0	–	1.8	–
Transportation and material moving	–	0.0	0.7	–	0.0	0.0	0.0	7.7
Full time	3.3	0.7	3.4	4.4	0.0	0.0	0.2	2.0
Part time	–	0.0	4.4	–	0.0	0.0	0.0	4.4
Union	4.7	5.3	3.2	8.2	0.0	0.0	0.3	6.1
Nonunion	3.4	0.0	5.5	4.7	0.0	0.0	0.0	2.0
Average wage within the following categories ¹ :								
Second 25 percent	6.6	0.0	2.6	–	0.0	0.0	0.0	2.4
Third 25 percent	6.6	0.0	4.1	4.5	0.0	0.0	0.5	2.5
Highest 25 percent	3.7	1.2	5.6	5.9	0.0	0.0	0.1	2.8
Highest 10 percent	4.7	3.4	8.9	6.7	0.0	0.0	0.0	3.7
Establishment characteristics								
Goods-producing industries	5.5	–	5.3	–	0.0	–	0.5	–
Manufacturing	9.0	–	4.1	–	0.0	–	0.9	–
Service-providing industries	3.8	0.0	3.7	4.7	0.0	0.0	0.0	2.2
Trade, transportation, and utilities	–	0.0	1.6	7.8	0.0	0.0	0.0	0.0
Transportation and warehousing	–	–	1.9	–	0.0	–	0.0	–
Utilities	–	–	12.1	–	0.0	–	0.0	–
Financial activities	5.6	0.0	4.7	5.8	0.0	0.0	0.0	3.1
Finance and insurance	6.1	0.0	5.1	6.0	0.0	0.0	0.0	2.0
Credit intermediation and related activities ..	–	0.0	10.6	–	0.0	0.0	0.0	0.0
Insurance carriers and related activities	9.6	0.0	4.7	–	0.0	0.0	0.0	5.3
Education and health services	–	0.0	6.5	–	0.0	0.0	0.0	6.4
Educational services	–	–	11.9	–	0.0	–	0.0	–
Junior colleges, colleges, and universities ...	–	–	9.4	–	0.0	–	0.0	–
Health care and social assistance	–	–	7.3	–	0.0	–	0.0	–

See footnotes at end of table.

Table 2. Standard errors for defined benefit plans: Availability of benefit features, private industry workers, 2019—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	—	0.0	7.7	—	0.0	0.0	0.0	5.9
1 to 49 workers	—	0.0	9.4	—	0.0	0.0	0.0	3.7
50 to 99 workers	—	—	6.3	—	0.0	—	0.0	—
100 workers or more	4.0	0.8	3.3	5.1	0.0	0.0	0.2	1.6
100 to 499 workers	5.8	3.3	2.7	4.8	0.0	0.0	0.0	3.9
500 workers or more	4.8	0.0	5.7	6.0	0.0	0.0	0.4	1.7
Geographic areas								
Northeast	6.3	2.0	9.2	9.1	0.0	0.0	0.0	3.1
New England	—	0.0	3.6	—	0.0	0.0	0.0	14.2
Middle Atlantic	—	2.6	12.2	10.7	0.0	0.0	0.0	0.7
South	7.9	0.0	3.7	—	0.0	0.0	0.0	1.1
South Atlantic	8.9	0.0	4.0	—	0.0	0.0	0.0	1.4
East South Central	—	0.0	—	—	—	0.0	—	0.0
West South Central	—	0.0	2.7	—	0.0	0.0	0.0	3.4
Midwest	5.5	0.0	3.3	5.4	0.0	0.0	0.0	6.4
East North Central	—	0.0	3.8	—	0.0	0.0	0.0	8.2
West North Central	11.7	0.0	0.0	—	0.0	0.0	0.0	0.0
West	3.9	0.0	4.5	10.1	0.0	0.0	1.2	6.5
Pacific	4.3	0.0	4.9	—	0.0	0.0	1.4	9.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 3. Defined benefit plans: Plan sponsor,¹ private industry workers, 2019

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

Characteristics	All defined benefit plans ²		Traditional defined benefit plans ⁴		Nontraditional defined benefit plans ⁵	
	Single employer sponsor	Multi-employer sponsor ³	Single employer sponsor	Multi-employer sponsor ³	Single employer sponsor	Multi-employer sponsor ³
Worker characteristics						
All workers	77	20	66	31	93	—
Management, professional, and related	91	—	86	11	95	—
Management, business, and financial	98	—	94	—	100	—
Professional and related	86	—	81	—	91	—
Sales and office	90	8	78	18	—	—
Sales and related	89	—	82	—	100	—
Office and administrative support	90	8	76	18	99	—
Natural resources, construction, and maintenance	23	72	14	81	60	—
Construction, extraction, farming, fishing, and forestry	—	94	—	95	—	—
Installation, maintenance, and repair	61	—	43	38	93	—
Production, transportation, and material moving	76	23	76	22	—	—
Production	82	16	85	—	—	—
Transportation and material moving	72	28	71	29	77	—
Full time	77	20	65	31	93	—
Part time	78	—	71	—	96	—
Union	50	48	46	52	75	—
Nonunion	94	—	93	—	95	—
Average wage within the following categories ⁶ :						
Second 25 percent	84	15	72	27	98	—
Third 25 percent	80	17	74	24	89	—
Highest 25 percent	73	23	60	36	93	—
Highest 10 percent	83	14	75	22	92	—
Establishment characteristics						
Goods-producing industries	56	44	55	45	—	—
Manufacturing	88	12	90	—	—	—
Service-providing industries	85	11	73	22	96	—
Trade, transportation, and utilities	69	25	64	29	92	—
Retail trade	63	—	—	—	—	—
Transportation and warehousing	76	—	73	—	—	—
Utilities	73	—	58	—	—	—
Financial activities	—	—	86	—	100	—
Finance and insurance	98	—	—	—	100	—
Credit intermediation and related activities ..	—	—	82	—	100	—
Insurance carriers and related activities	98	—	94	—	100	—
Professional and business services	100	—	—	—	—	—
Education and health services	77	14	63	32	89	—
Educational services	48	—	68	—	—	—
Junior colleges, colleges, and universities ...	92	—	89	—	—	—
Health care and social assistance	84	16	61	39	—	—

See footnotes at end of table.

Table 3. Defined benefit plans: Plan sponsor,¹ private industry workers, 2019—continued

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

Characteristics	All defined benefit plans ²		Traditional defined benefit plans ⁴		Nontraditional defined benefit plans ⁵	
	Single employer sponsor	Multi-employer sponsor ³	Single employer sponsor	Multi-employer sponsor ³	Single employer sponsor	Multi-employer sponsor ³
1 to 99 workers	61	30	36	55	89	—
1 to 49 workers	66	—	27	59	96	—
50 to 99 workers	51	37	47	51	—	—
100 workers or more	82	17	74	24	—	—
100 to 499 workers	70	29	64	35	83	—
500 workers or more	88	11	80	18	—	—
Geographic areas						
Northeast	74	26	61	39	91	—
New England	85	—	76	—	100	—
Middle Atlantic	71	29	56	44	89	—
South	86	—	79	—	91	—
South Atlantic	85	—	75	—	92	—
West South Central	90	—	83	—	98	—
Midwest	78	20	69	29	97	—
East North Central	78	20	71	28	96	—
West North Central	76	—	59	—	100	—
West	69	25	53	41	95	—
Pacific	64	31	51	45	92	—

¹ 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).

² All workers participating in defined benefit plans = 100 percent.

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

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

⁵ All workers participating in nontraditional defined benefit plans = 100 percent. See glossary for definition of nontraditional plans.

⁶ 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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 3. Standard errors for defined benefit plans: Plan sponsor, private industry workers, 2019

Characteristics	All defined benefit plans		Traditional defined benefit plans ²		Nontraditional defined benefit plans ³	
	Single employer sponsor	Multi-employer sponsor ¹	Single employer sponsor	Multi-employer sponsor ¹	Single employer sponsor	Multi-employer sponsor ¹
Worker characteristics						
All workers	2.3	2.3	3.3	3.4	1.8	–
Management, professional, and related	2.2	–	3.4	3.2	2.8	–
Management, business, and financial	1.0	–	2.4	–	0.1	–
Professional and related	4.0	–	5.3	–	5.5	–
Sales and office	2.1	2.3	4.5	4.8	–	–
Sales and related	6.4	–	9.5	–	0.0	–
Office and administrative support	1.9	2.2	4.8	5.1	0.7	–
Natural resources, construction, and maintenance	5.3	5.8	3.8	4.6	9.9	–
Construction, extraction, farming, fishing, and forestry	–	2.9	–	2.9	–	–
Installation, maintenance, and repair	8.8	–	10.5	10.0	2.4	–
Production, transportation, and material moving	4.4	4.3	5.0	4.9	–	–
Production	4.8	4.4	5.4	–	–	–
Transportation and material moving	5.5	5.5	6.3	6.3	8.4	–
Full time	2.4	2.4	3.6	3.6	1.8	–
Part time	8.3	–	11.3	–	4.2	–
Union	4.6	4.7	5.2	5.3	6.6	–
Nonunion	1.3	–	1.8	–	1.8	–
Average wage within the following categories ⁴ :						
Second 25 percent	4.0	3.9	6.2	6.2	1.8	–
Third 25 percent	2.5	2.3	3.0	3.0	4.6	–
Highest 25 percent	4.0	4.0	5.3	5.5	2.1	–
Highest 10 percent	3.3	2.9	5.2	5.0	4.3	–
Establishment characteristics						
Goods-producing industries	5.3	5.3	6.5	6.5	–	–
Manufacturing	2.9	2.9	3.7	–	–	–
Service-providing industries	2.0	1.8	3.1	3.2	1.8	–
Trade, transportation, and utilities	4.9	4.9	5.9	5.9	4.9	–
Retail trade	14.0	–	–	–	–	–
Transportation and warehousing	7.8	–	8.9	–	–	–
Utilities	8.0	–	12.8	–	–	–
Financial activities	–	–	4.4	–	0.0	–
Finance and insurance	1.3	–	–	–	0.0	–
Credit intermediation and related activities ..	–	–	11.2	–	0.0	–
Insurance carriers and related activities	2.3	–	5.4	–	0.0	–
Professional and business services	0.0	–	–	–	–	–
Education and health services	5.4	3.8	6.9	6.7	6.8	–
Educational services	12.6	–	13.8	–	–	–
Junior colleges, colleges, and universities ...	5.2	–	7.1	–	–	–
Health care and social assistance	4.6	4.6	8.1	8.1	–	–

See footnotes at end of table.

Table 3. Standard errors for defined benefit plans: Plan sponsor, private industry workers, 2019—continued

Characteristics	All defined benefit plans		Traditional defined benefit plans ²		Nontraditional defined benefit plans ³	
	Single employer sponsor	Multi-employer sponsor ¹	Single employer sponsor	Multi-employer sponsor ¹	Single employer sponsor	Multi-employer sponsor ¹
1 to 99 workers	6.5	6.3	7.1	7.8	5.8	—
1 to 49 workers	8.1	—	7.4	10.2	3.5	—
50 to 99 workers	9.7	9.7	11.3	11.7	—	—
100 workers or more	2.3	2.3	3.5	3.5	—	—
100 to 499 workers	5.6	5.7	7.6	7.7	4.0	—
500 workers or more	2.6	2.6	4.0	4.0	—	—
Geographic areas						
Northeast	3.7	3.7	5.7	5.7	2.6	—
New England	5.7	—	10.3	—	0.0	—
Middle Atlantic	4.6	4.6	6.5	6.6	3.3	—
South	3.8	—	6.1	—	3.7	—
South Atlantic	4.3	—	6.2	—	5.7	—
West South Central	9.6	—	13.6	—	2.1	—
Midwest	4.4	4.4	5.5	5.8	3.4	—
East North Central	5.0	5.1	6.1	6.4	4.3	—
West North Central	7.2	—	10.8	—	0.0	—
West	6.3	6.7	9.1	9.8	4.7	—
Pacific	7.2	7.7	10.0	10.7	6.7	—

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

² See glossary for definition of traditional plans.

³ See glossary for definition of nontraditional plans.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 4. Defined benefit plans: Primary formula, private industry workers, 2019

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

Characteristics	Traditional	Traditional plan formula				Non-traditional	Nontraditional plan formula		
		Percent of terminal earnings	Dollar times years ¹	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
Worker characteristics									
All workers	58	26	20	6	6	42	38	4	—
Management, professional, and related	46	33	—	9	—	54	48	—	—
Management, business, and financial	39	28	—	7	—	61	57	—	—
Professional and related	51	37	—	—	—	49	41	—	—
Sales and office	44	28	10	—	—	56	55	—	—
Sales and related	60	21	—	—	—	40	40	—	—
Office and administrative support	39	30	—	—	—	61	60	—	—
Natural resources, construction, and maintenance	81	11	43	—	—	19	—	—	—
Construction, extraction, farming, fishing, and forestry	88	—	57	—	—	12	—	—	—
Installation, maintenance, and repair	63	32	—	—	—	37	37	—	—
Production, transportation, and material moving	84	22	52	—	—	16	14	—	—
Production	—	—	62	—	—	—	—	—	—
Transportation and material moving	84	—	45	—	—	16	13	—	—
Full time	56	28	17	—	—	44	40	4	—
Part time	71	—	—	—	—	29	19	—	—
Union	87	21	47	—	—	13	9	—	—
Nonunion	40	30	—	6	—	60	56	—	—
Average wage within the following categories ² :									
Second 25 percent	54	19	29	—	—	46	44	—	—
Third 25 percent	57	27	—	—	5	43	40	—	—
Highest 25 percent	58	30	14	—	—	42	36	6	—
Highest 10 percent	52	33	—	—	—	48	40	—	—
Establishment characteristics									
Goods-producing industries	83	19	47	—	—	17	9	—	—
Manufacturing	79	30	44	—	—	21	14	—	—
Service-providing industries	49	29	10	—	—	51	48	—	—
Trade, transportation, and utilities	80	33	32	—	—	20	20	—	—
Transportation and warehousing	86	—	—	—	—	14	14	—	—
Utilities	62	47	—	—	—	38	38	—	—
Financial activities	28	19	—	—	—	72	71	—	—
Finance and insurance	28	20	—	—	—	72	72	—	—
Credit intermediation and related activities ..	14	10	—	—	—	86	85	—	—
Insurance carriers and related activities	42	29	—	—	—	58	58	—	—
Professional and business services	—	—	—	—	—	—	71	—	—
Education and health services	44	38	—	—	—	56	43	—	—
Educational services	56	—	—	—	—	44	—	—	—
Junior colleges, colleges, and universities ...	73	50	—	—	—	27	24	—	—
Health care and social assistance	42	39	—	—	—	58	43	—	—

See footnotes at end of table.

Table 4. Defined benefit plans: Primary formula, private industry workers, 2019—continued

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

Characteristics	Traditional	Traditional plan formula				Non-traditional	Nontraditional plan formula		
		Percent of terminal earnings	Dollar times years ¹	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers	53	14	22	—	—	47	46	—	—
1 to 49 workers	43	13	—	—	—	57	55	—	—
50 to 99 workers	72	—	—	—	—	28	28	—	—
100 workers or more	59	30	19	—	—	41	36	—	—
100 to 499 workers	69	27	28	—	—	31	26	—	—
500 workers or more	54	31	15	—	—	46	40	—	—
Geographic areas									
Northeast	56	31	—	—	—	44	41	—	—
Middle Atlantic	55	28	—	—	—	45	41	—	—
South	43	26	—	—	—	57	54	—	—
South Atlantic	40	24	—	—	—	60	59	—	—
East South Central	31	31	—	—	—	69	53	—	—
Midwest	69	21	29	—	—	31	26	—	—
East North Central	71	23	29	—	—	29	25	—	—
West North Central	59	—	30	—	—	41	32	—	—
West	62	29	—	—	—	38	29	—	—
Pacific	68	31	—	—	—	32	23	—	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/eps/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 4. Standard errors for defined benefit plans: Primary formula, private industry workers, 2019

Characteristics	Traditional	Traditional plan formula				Non-traditional	Nontraditional plan formula		
		Percent of terminal earnings	Dollar times years ¹	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
Worker characteristics									
All workers	2.8	2.5	3.0	1.3	1.7	2.8	2.9	1.3	—
Management, professional, and related	3.4	3.6	—	2.4	—	3.4	3.9	—	—
Management, business, and financial	5.1	4.4	—	2.0	—	5.1	5.2	—	—
Professional and related	4.7	5.4	—	—	—	4.7	5.3	—	—
Sales and office	4.7	3.9	1.9	—	—	4.7	4.7	—	—
Sales and related	9.2	6.1	—	—	—	9.2	9.2	—	—
Office and administrative support	4.9	4.5	—	—	—	4.9	4.9	—	—
Natural resources, construction, and maintenance	4.1	2.9	10.1	—	—	4.1	—	—	—
Construction, extraction, farming, fishing, and forestry	3.2	—	13.1	—	—	3.2	—	—	—
Installation, maintenance, and repair	8.3	6.3	—	—	—	8.3	8.3	—	—
Production, transportation, and material moving	3.0	6.1	7.9	—	—	3.0	2.7	—	—
Production	—	—	8.4	—	—	—	—	—	—
Transportation and material moving	3.9	—	10.2	—	—	3.9	3.6	—	—
Full time	3.0	2.6	3.1	—	—	3.0	3.2	1.0	—
Part time	6.2	—	—	—	—	6.2	3.5	—	—
Union	2.0	4.2	6.2	—	—	2.0	1.6	—	—
Nonunion	2.8	2.9	—	1.6	—	2.8	3.2	—	—
Average wage within the following categories ² :									
Second 25 percent	6.8	4.7	4.9	—	—	6.8	6.9	—	—
Third 25 percent	5.4	5.1	—	—	1.6	5.4	5.4	—	—
Highest 25 percent	3.6	3.1	3.2	—	—	3.6	3.5	1.8	—
Highest 10 percent	3.8	4.1	—	—	—	3.8	3.6	—	—
Establishment characteristics									
Goods-producing industries	2.7	3.7	8.9	—	—	2.7	2.0	—	—
Manufacturing	4.4	5.6	7.8	—	—	4.4	3.5	—	—
Service-providing industries	3.2	3.1	2.2	—	—	3.2	3.4	—	—
Trade, transportation, and utilities	2.7	6.4	7.1	—	—	2.7	2.7	—	—
Transportation and warehousing	3.4	—	—	—	—	3.4	3.4	—	—
Utilities	5.3	5.6	—	—	—	5.3	5.3	—	—
Financial activities	4.1	3.8	—	—	—	4.1	4.1	—	—
Finance and insurance	4.2	4.0	—	—	—	4.2	4.2	—	—
Credit intermediation and related activities ..	2.7	2.5	—	—	—	2.7	2.9	—	—
Insurance carriers and related activities	6.5	6.2	—	—	—	6.5	6.5	—	—
Professional and business services	—	—	—	—	—	—	6.5	—	—
Education and health services	8.2	7.7	—	—	—	8.2	9.8	—	—
Educational services	13.2	—	—	—	—	13.2	—	—	—
Junior colleges, colleges, and universities ...	6.3	7.9	—	—	—	6.3	6.4	—	—
Health care and social assistance	9.4	9.3	—	—	—	9.4	11.7	—	—

See footnotes at end of table.

Table 4. Standard errors for defined benefit plans: Primary formula, private industry workers, 2019—continued

Characteristics	Traditional	Traditional plan formula				Non-traditional	Nontraditional plan formula		
		Percent of terminal earnings	Dollar times years ¹	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers	6.6	3.5	6.0	—	—	6.6	6.6	—	—
1 to 49 workers	8.2	3.4	—	—	—	8.2	8.2	—	—
50 to 99 workers	7.2	—	—	—	—	7.2	7.2	—	—
100 workers or more	3.2	3.2	3.2	—	—	3.2	3.2	—	—
100 to 499 workers	4.4	4.8	4.9	—	—	4.4	4.2	—	—
500 workers or more	4.5	3.9	3.7	—	—	4.5	4.5	—	—
Geographic areas									
Northeast	5.1	4.6	—	—	—	5.1	5.2	—	—
Middle Atlantic	5.4	4.2	—	—	—	5.4	5.7	—	—
South	6.6	4.1	—	—	—	6.6	7.1	—	—
South Atlantic	8.0	4.9	—	—	—	8.0	8.8	—	—
East South Central	5.8	5.8	—	—	—	5.8	11.5	—	—
Midwest	4.3	4.4	7.3	—	—	4.3	4.2	—	—
East North Central	5.0	5.3	8.6	—	—	5.0	4.8	—	—
West North Central	9.5	—	4.0	—	—	9.5	8.6	—	—
West	6.6	6.9	—	—	—	6.6	5.9	—	—
Pacific	7.0	8.3	—	—	—	7.0	5.8	—	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 5. Defined benefit plans: Vesting requirements, private industry workers, 2019

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

Characteristics	Immediate full vesting	Cliff vesting ¹	Cliff vesting requirements (in years)		Graded vesting ²	Not determinable
			Mean	Median		
Worker characteristics						
All workers	—	94	4	5	3	—
Management, professional, and related	—	95	4	3	—	(³)
Management, business, and financial	—	94	4	3	—	(³)
Professional and related	—	95	4	—	—	(³)
Sales and office	—	93	4	3	—	(³)
Sales and related	—	94	4	5	—	(³)
Office and administrative support	—	92	4	3	4	—
Natural resources, construction, and maintenance	—	96	5	5	—	(³)
Construction, extraction, farming, fishing, and forestry	—	100	5	5	—	—
Installation, maintenance, and repair	—	86	4	5	—	1
Production, transportation, and material moving	—	93	5	5	—	(³)
Production	—	92	5	5	—	1
Transportation and material moving	—	94	5	5	—	(³)
Full time	—	94	4	5	3	—
Part time	—	96	4	5	—	—
Union	—	97	5	5	—	(³)
Nonunion	—	92	4	3	4	—
Average wage within the following categories ⁴ :						
Second 25 percent	—	96	4	—	—	—
Third 25 percent	—	94	4	5	—	(³)
Highest 25 percent	—	93	4	5	—	(³)
Highest 10 percent	—	92	4	—	—	(³)
Establishment characteristics						
Goods-producing industries	—	95	5	5	—	—
Manufacturing	—	93	4	5	—	—
Service-providing industries	—	94	4	—	—	(³)
Trade, transportation, and utilities	—	91	5	5	—	1
Retail trade	—	100	5	5	—	—
Transportation and warehousing	—	97	5	5	—	1
Utilities	—	68	4	5	—	3
Financial activities	—	99	4	3	—	—
Finance and insurance	—	99	4	3	—	—
Credit intermediation and related activities ..	—	100	3	3	—	—
Insurance carriers and related activities	—	98	4	3	—	—
Professional and business services	—	88	4	3	—	—
Education and health services	3	93	4	3	—	—
Educational services	—	77	5	5	—	(³)
Junior colleges, colleges, and universities ...	—	87	4	5	—	(³)
Health care and social assistance	—	97	4	3	—	—

See footnotes at end of table.

Table 5. Defined benefit plans: Vesting requirements, private industry workers, 2019—continued

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

Characteristics	Immediate full vesting	Cliff vesting ¹	Cliff vesting requirements (in years)		Graded vesting ²	Not determinable
			Mean	Median		
1 to 99 workers	—	94	4	5	—	—
1 to 49 workers	—	95	4	—	—	—
50 to 99 workers	—	92	5	5	—	—
100 workers or more	—	94	4	5	—	(³)
100 to 499 workers	—	99	4	5	—	—
500 workers or more	—	92	4	—	—	(³)
Geographic areas						
Northeast	—	94	4	5	—	—
New England	—	98	4	—	—	—
Middle Atlantic	—	93	4	5	—	—
South	—	94	4	3	—	(³)
South Atlantic	—	96	4	3	—	(³)
East South Central	—	73	4	3	—	—
West South Central	—	99	4	—	—	—
Midwest	—	98	4	5	—	—
East North Central	—	98	4	5	—	—
West North Central	—	100	4	—	—	—
West	—	87	4	5	—	1
Pacific	—	88	4	5	—	2

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

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

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 5. Standard errors for defined benefit plans: Vesting requirements, private industry workers, 2019

Characteristics	Immediate full vesting	Cliff vesting ¹	Cliff vesting requirements (in years)		Graded vesting ²	Not determinable
			Mean	Median		
Worker characteristics						
All workers	–	1.4	0.1	0.0	0.8	–
Management, professional, and related	–	2.0	0.1	0.4	–	0.2
Management, business, and financial	–	2.9	0.1	0.0	–	0.1
Professional and related	–	1.9	0.1	–	–	0.2
Sales and office	–	2.5	0.1	0.0	–	0.1
Sales and related	–	4.7	0.2	0.8	–	0.3
Office and administrative support	–	3.0	0.1	0.0	1.1	–
Natural resources, construction, and maintenance	–	1.9	0.1	0.0	–	0.3
Construction, extraction, farming, fishing, and forestry	–	0.0	(³)	0.0	–	–
Installation, maintenance, and repair	–	5.6	0.2	0.7	–	1.0
Production, transportation, and material moving	–	2.2	0.1	0.0	–	0.4
Production	–	2.5	0.2	0.0	–	0.8
Transportation and material moving	–	3.1	0.1	0.0	–	0.1
Full time	–	1.5	0.1	0.0	0.8	–
Part time	–	2.6	0.1	0.0	–	–
Union	–	1.3	0.1	0.0	–	0.3
Nonunion	–	2.0	0.1	0.0	0.9	–
Average wage within the following categories ⁴ :						
Second 25 percent	–	1.6	0.1	–	–	–
Third 25 percent	–	1.4	0.1	0.0	–	0.2
Highest 25 percent	–	2.5	0.1	0.0	–	0.3
Highest 10 percent	–	3.4	0.1	–	–	0.2
Establishment characteristics						
Goods-producing industries	–	1.3	0.1	0.0	–	–
Manufacturing	–	2.1	0.1	0.0	–	–
Service-providing industries	–	1.8	0.1	–	–	0.3
Trade, transportation, and utilities	–	3.3	0.1	0.0	–	1.0
Retail trade	–	0.0	0.2	0.0	–	–
Transportation and warehousing	–	2.3	0.1	0.0	–	1.0
Utilities	–	10.7	0.1	0.0	–	3.2
Financial activities	–	0.3	0.1	0.0	–	–
Finance and insurance	–	0.3	0.1	0.0	–	–
Credit intermediation and related activities ..	–	0.0	0.1	0.0	–	–
Insurance carriers and related activities	–	0.8	0.1	0.0	–	–
Professional and business services	–	9.2	0.2	0.0	–	–
Education and health services	0.8	2.6	0.1	0.0	–	–
Educational services	–	11.5	0.2	0.0	–	0.1
Junior colleges, colleges, and universities ...	–	1.9	0.1	0.0	–	0.2
Health care and social assistance	–	1.0	0.1	0.0	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit plans: Vesting requirements, private industry workers, 2019—continued

Characteristics	Immediate full vesting	Cliff vesting ¹	Cliff vesting requirements (in years)		Graded vesting ²	Not determinable
			Mean	Median		
1 to 99 workers	—	2.3	0.1	0.5	—	—
1 to 49 workers	—	2.5	0.2	—	—	—
50 to 99 workers	—	4.5	0.1	0.0	—	—
100 workers or more	—	1.7	0.1	0.0	—	0.3
100 to 499 workers	—	0.5	0.1	0.0	—	—
500 workers or more	—	2.6	0.1	—	—	0.4
Geographic areas						
Northeast	—	3.8	0.1	0.0	—	—
New England	—	0.5	0.2	—	—	—
Middle Atlantic	—	4.9	0.1	0.0	—	—
South	—	1.3	0.1	0.0	—	(³)
South Atlantic	—	1.0	0.1	0.0	—	(³)
East South Central	—	3.5	0.2	0.0	—	—
West South Central	—	0.9	0.3	—	—	—
Midwest	—	1.1	0.1	0.0	—	—
East North Central	—	1.3	0.1	0.0	—	—
West North Central	—	0.1	0.2	—	—	—
West	—	4.6	0.1	0.0	—	1.3
Pacific	—	5.6	0.2	0.0	—	1.6

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

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

³ Less than 0.05.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 6. Defined benefit plans: Integration with Social Security, private industry workers, 2019

(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 ¹	Offset by Social Security ²	Cash balance		
Worker characteristics						
All workers	23	11	—	—	77	—
Management, professional, and related	27	14	—	—	73	—
Management, business, and financial	33	20	—	—	67	—
Professional and related	21	10	—	—	79	—
Sales and office	28	13	—	—	72	—
Sales and related	25	—	—	—	75	—
Office and administrative support	28	—	—	14	72	—
Natural resources, construction, and maintenance	—	—	—	—	92	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—	99	—
Installation, maintenance, and repair	—	—	—	—	79	—
Production, transportation, and material moving	—	—	—	—	87	—
Production	—	—	—	—	85	—
Transportation and material moving	—	—	—	—	89	—
Full time	23	11	—	—	77	—
Part time	21	—	—	—	79	—
Union	11	—	—	—	89	—
Nonunion	29	14	—	—	71	—
Average wage within the following categories ³ :						
Second 25 percent	—	5	—	—	73	—
Third 25 percent	18	—	—	5	82	—
Highest 25 percent	23	12	—	—	77	—
Highest 10 percent	22	—	—	—	78	—
Establishment characteristics						
Goods-producing industries	15	15	—	—	85	—
Manufacturing	23	23	—	—	77	—
Service-providing industries	25	—	—	13	75	—
Trade, transportation, and utilities	18	—	—	—	82	—
Retail trade	34	—	—	—	66	—
Transportation and warehousing	—	—	—	—	86	—
Utilities	—	—	—	—	94	—
Financial activities	27	18	—	—	73	—
Finance and insurance	28	19	—	—	72	—
Credit intermediation and related activities ..	—	—	—	—	91	—
Insurance carriers and related activities	48	29	—	—	52	—
Professional and business services	41	—	—	—	59	—
Education and health services	—	—	—	—	79	—
Educational services	—	—	—	—	86	—
Junior colleges, colleges, and universities ...	21	17	—	—	79	—
Health care and social assistance	—	—	—	—	77	—

See footnotes at end of table.

Table 6. Defined benefit plans: Integration with Social Security, private industry workers, 2019—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 ¹	Offset by Social Security ²	Cash balance		
1 to 99 workers	32	15	—	—	68	—
1 to 49 workers	—	—	—	—	69	—
50 to 99 workers	33	—	—	—	67	—
100 workers or more	20	10	—	—	80	—
100 to 499 workers	21	—	—	—	79	—
500 workers or more	19	10	—	—	81	—
Geographic areas						
Northeast	23	—	—	7	77	—
New England	—	—	—	—	75	—
Middle Atlantic	22	—	—	9	78	—
South	32	11	—	—	68	—
South Atlantic	38	—	—	—	62	—
East South Central	—	—	—	—	94	—
West South Central	—	—	—	—	68	—
Midwest	20	—	—	—	80	—
East North Central	20	—	—	—	80	—
West North Central	—	—	—	—	81	—
West	13	—	—	—	87	—
Pacific	—	—	—	—	88	—

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

² Benefit as calculated by formula is reduced by portion of primary Social Security payment.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 6. Standard errors for defined benefit plans: Integration with Social Security, private industry workers, 2019

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint ¹	Offset by Social Security ²	Cash balance		
Worker characteristics						
All workers	3.0	2.0	–	–	3.0	–
Management, professional, and related	4.4	2.9	–	–	4.4	–
Management, business, and financial	6.9	4.8	–	–	6.9	–
Professional and related	4.0	2.7	–	–	4.0	–
Sales and office	3.7	3.0	–	–	3.7	–
Sales and related	6.3	–	–	–	6.3	–
Office and administrative support	4.1	–	–	3.7	4.1	–
Natural resources, construction, and maintenance	–	–	–	–	3.4	–
Construction, extraction, farming, fishing, and forestry	–	–	–	–	1.0	–
Installation, maintenance, and repair	–	–	–	–	8.8	–
Production, transportation, and material moving	–	–	–	–	4.2	–
Production	–	–	–	–	5.3	–
Transportation and material moving	–	–	–	–	6.0	–
Full time	3.3	2.1	–	–	3.3	–
Part time	5.7	–	–	–	5.7	–
Union	2.9	–	–	–	2.9	–
Nonunion	4.4	2.7	–	–	4.4	–
Average wage within the following categories ³ :						
Second 25 percent	–	1.5	–	–	10.0	–
Third 25 percent	4.0	–	–	1.5	4.0	–
Highest 25 percent	3.9	2.7	–	–	3.9	–
Highest 10 percent	5.3	–	–	–	5.3	–
Establishment characteristics						
Goods-producing industries	3.9	3.9	–	–	3.9	–
Manufacturing	6.2	6.2	–	–	6.2	–
Service-providing industries	3.8	–	–	3.5	3.8	–
Trade, transportation, and utilities	4.4	–	–	–	4.4	–
Retail trade	6.4	–	–	–	6.4	–
Transportation and warehousing	–	–	–	–	7.8	–
Utilities	–	–	–	–	4.3	–
Financial activities	4.2	4.1	–	–	4.2	–
Finance and insurance	4.4	4.3	–	–	4.4	–
Credit intermediation and related activities ..	–	–	–	–	3.0	–
Insurance carriers and related activities	8.1	6.3	–	–	8.1	–
Professional and business services	9.5	–	–	–	9.5	–
Education and health services	–	–	–	–	12.0	–
Educational services	–	–	–	–	6.7	–
Junior colleges, colleges, and universities ...	4.3	3.2	–	–	4.3	–
Health care and social assistance	–	–	–	–	14.6	–

See footnotes at end of table.

Table 6. Standard errors for defined benefit plans: Integration with Social Security, private industry workers, 2019—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 ¹	Offset by Social Security ²	Cash balance		
1 to 99 workers	7.9	4.1	—	—	7.9	—
1 to 49 workers	—	—	—	—	12.3	—
50 to 99 workers	8.0	—	—	—	8.0	—
100 workers or more	2.9	2.0	—	—	2.9	—
100 to 499 workers	3.1	—	—	—	3.1	—
500 workers or more	4.2	2.5	—	—	4.2	—
Geographic areas						
Northeast	5.2	—	—	1.0	5.2	—
New England	—	—	—	—	8.5	—
Middle Atlantic	6.2	—	—	1.0	6.2	—
South	8.6	2.8	—	—	8.6	—
South Atlantic	11.2	—	—	—	11.2	—
East South Central	—	—	—	—	3.6	—
West South Central	—	—	—	—	17.3	—
Midwest	3.6	—	—	—	3.6	—
East North Central	4.0	—	—	—	4.0	—
West North Central	—	—	—	—	8.7	—
West	3.4	—	—	—	3.4	—
Pacific	—	—	—	—	3.7	—

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

² Benefit as calculated by formula is reduced by portion of primary Social Security payment.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 7. Cash balance plans: Employer contributions, private industry workers, 2019

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

Characteristics	Flat rate percentage contribution	Mean flat rate (in percent)	Variable percentage contribution	Contributions vary by ¹				
				Social Security taxable wage base	Age	Service	Earnings	Other
Worker characteristics								
All workers	14	4.40	86	25	61	68	—	—
Management, professional, and related	16	4.66	84	—	61	66	—	—
Management, business, and financial	18	4.20	82	—	64	72	—	—
Professional and related	—	—	—	13	58	60	—	—
Sales and office	16	3.90	84	22	51	66	—	—
Sales and related	—	—	—	—	61	73	—	—
Office and administrative support	—	—	—	24	49	64	—	—
Natural resources, construction, and maintenance	—	—	—	—	70	—	—	—
Installation, maintenance, and repair	—	—	—	—	71	—	—	—
Production, transportation, and material moving	—	—	—	—	76	77	—	—
Transportation and material moving	—	—	—	—	68	90	—	—
Full time	14	4.37	86	24	63	67	—	—
Part time	—	—	—	—	—	84	—	—
Union	—	—	—	—	70	43	—	—
Nonunion	15	4.46	85	23	60	71	—	—
Average wage within the following categories ² :								
Second 25 percent	—	—	—	—	62	71	—	—
Third 25 percent	11	4.05	89	13	62	74	—	—
Highest 25 percent	18	4.67	82	—	61	63	—	—
Highest 10 percent	22	4.62	78	—	56	59	—	—
Service-providing industries	15	4.36	85	27	58	69	—	—
Trade, transportation, and utilities	—	—	—	—	62	96	—	—
Financial activities	29	3.90	71	—	35	67	—	—
Finance and insurance	26	4.02	74	—	36	70	—	—
Credit intermediation and related activities ..	—	—	—	—	33	75	—	—
Insurance carriers and related activities	—	—	—	—	42	68	—	—
Education and health services	—	—	—	—	68	86	—	—

See footnotes at end of table.

Table 7. Cash balance plans: Employer contributions, private industry workers, 2019—continued

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

Characteristics	Flat rate percentage contribution	Mean flat rate (in percent)	Variable percentage contribution	Contributions vary by ¹				
				Social Security taxable wage base	Age	Service	Earnings	Other
1 to 99 workers	—	—	—	—	60	69	—	—
1 to 49 workers	—	—	—	—	60	68	—	—
100 workers or more	13	4.19	87	20	61	68	—	—
100 to 499 workers	—	—	—	—	47	60	—	—
500 workers or more	11	4.16	89	—	66	70	—	—
Geographic areas								
Northeast	12	4.02	88	18	56	76	—	—
New England	—	—	—	—	63	70	—	—
Middle Atlantic	—	—	—	21	53	77	—	—
South	—	—	—	—	62	77	—	—
South Atlantic	—	—	—	—	59	72	—	—
East South Central	—	—	—	—	74	90	—	—
West South Central	—	—	—	—	65	85	—	—
Midwest	—	—	—	21	69	48	—	—
East North Central	—	—	—	—	70	44	—	—
West North Central	—	—	—	—	65	66	—	—
West	—	—	—	—	57	56	—	—
Pacific	—	—	—	—	54	45	—	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 7. Standard errors for cash balance plans: Employer contributions, private industry workers, 2019

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
Worker characteristics								
All workers	2.8	0.25	2.8	5.9	4.3	5.0	—	—
Management, professional, and related	3.5	0.29	3.5	—	5.7	6.6	—	—
Management, business, and financial	4.8	0.12	4.8	—	6.8	6.5	—	—
Professional and related	—	—	—	3.0	9.0	10.7	—	—
Sales and office	4.4	0.11	4.4	5.1	4.8	7.2	—	—
Sales and related	—	—	—	—	14.7	12.2	—	—
Office and administrative support	—	—	—	5.8	6.7	7.0	—	—
Natural resources, construction, and maintenance	—	—	—	—	11.4	—	—	—
Installation, maintenance, and repair	—	—	—	—	12.4	—	—	—
Production, transportation, and material moving	—	—	—	—	7.4	11.6	—	—
Transportation and material moving	—	—	—	—	11.6	9.1	—	—
Full time	2.9	0.23	2.9	6.1	4.2	5.2	—	—
Part time	—	—	—	—	—	7.1	—	—
Union	—	—	—	—	9.6	10.0	—	—
Nonunion	2.9	0.24	2.9	6.6	4.6	5.4	—	—
Average wage within the following categories ¹ :								
Second 25 percent	—	—	—	—	14.9	10.5	—	—
Third 25 percent	3.1	0.22	3.1	3.4	5.9	6.2	—	—
Highest 25 percent	4.0	0.29	4.0	—	5.2	6.0	—	—
Highest 10 percent	5.1	0.40	5.1	—	5.5	7.7	—	—
Service-providing industries	3.0	0.25	3.0	6.2	4.7	5.2	—	—
Trade, transportation, and utilities	—	—	—	—	9.0	2.9	—	—
Financial activities	5.1	0.14	5.1	—	5.4	5.9	—	—
Finance and insurance	4.8	0.13	4.8	—	5.4	5.8	—	—
Credit intermediation and related activities ..	—	—	—	—	7.7	7.1	—	—
Insurance carriers and related activities	—	—	—	—	8.4	9.7	—	—
Education and health services	—	—	—	—	16.3	6.9	—	—

See footnotes at end of table.

Table 7. Standard errors for cash balance plans: Employer contributions, private industry workers, 2019—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
1 to 99 workers	—	—	—	—	12.6	9.2	—	—
1 to 49 workers	—	—	—	—	15.4	10.7	—	—
100 workers or more	3.1	0.19	3.1	4.8	3.9	6.2	—	—
100 to 499 workers	—	—	—	—	7.3	8.2	—	—
500 workers or more	3.2	0.24	3.2	—	5.2	7.2	—	—
Geographic areas								
Northeast	3.4	0.21	3.4	2.7	5.9	8.9	—	—
New England	—	—	—	—	12.3	12.9	—	—
Middle Atlantic	—	—	—	3.2	6.6	10.9	—	—
South	—	—	—	—	9.8	5.8	—	—
South Atlantic	—	—	—	—	14.1	9.3	—	—
East South Central	—	—	—	—	12.7	5.5	—	—
West South Central	—	—	—	—	19.0	9.4	—	—
Midwest	—	—	—	5.7	5.4	11.3	—	—
East North Central	—	—	—	—	6.3	12.5	—	—
West North Central	—	—	—	—	9.6	19.0	—	—
West	—	—	—	—	7.5	9.4	—	—
Pacific	—	—	—	—	9.9	11.9	—	—

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 8. Traditional defined benefit plans: Maximum credited service provisions, private industry workers, 2019

(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		
Worker characteristics								
All workers	35	25	30	35	35	40	61	4
Management, professional, and related	—	—	—	—	—	—	56	—
Management, business, and financial	54	30	35	35	40	40	46	(1)
Professional and related	—	—	—	—	—	—	63	—
Sales and office	33	30	30	35	35	40	58	9
Office and administrative support	42	30	30	35	35	40	58	—
Natural resources, construction, and maintenance	—	—	—	—	—	—	91	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	95	—
Installation, maintenance, and repair	—	—	—	—	—	—	81	—
Production, transportation, and material moving	45	20	25	—	35	35	47	8
Production	40	—	20	30	35	35	60	—
Transportation and material moving	48	25	25	35	35	35	39	13
Full time	33	25	30	35	35	40	65	2
Union	25	—	30	—	35	35	68	7
Nonunion	—	—	—	—	—	—	53	—
Average wage within the following categories ² :								
Second 25 percent	49	20	25	30	35	35	45	6
Third 25 percent	41	25	30	35	35	40	58	1
Highest 25 percent	—	—	—	—	—	—	72	—
Highest 10 percent	—	—	—	—	—	—	65	—
Establishment characteristics								
Goods-producing industries	24	—	30	35	35	35	76	—
Manufacturing	38	20	—	35	35	35	62	—
Service-providing industries	41	25	30	35	35	40	53	7
Trade, transportation, and utilities	37	—	25	35	35	35	49	14
Transportation and warehousing	54	25	30	35	35	35	46	—
Utilities	—	—	—	—	—	—	74	—
Financial activities	68	25	30	35	35	35	32	—
Finance and insurance	65	—	30	35	35	35	35	—
Credit intermediation and related activities ..	70	30	30	35	35	35	—	—
Insurance carriers and related activities	62	—	30	35	35	35	38	—
Education and health services	—	—	—	—	—	—	69	—
Educational services	—	—	—	—	—	—	87	—
Health care and social assistance	—	—	—	—	—	—	64	—

See footnotes at end of table.

Table 8. Traditional defined benefit plans: Maximum credited service provisions, private industry workers, 2019—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	39	—	20	30	35	35	61	—
1 to 49 workers	29	—	30	30	35	35	71	—
50 to 99 workers	50	10	—	—	35	35	50	—
100 workers or more	33	30	35	35	35	40	61	5
100 to 499 workers	29	25	—	35	35	40	58	14
500 workers or more	—	—	—	—	—	—	63	—
Geographic areas								
Northeast	41	—	30	35	40	40	54	5
New England	57	30	30	35	35	35	—	—
Middle Atlantic	36	25	35	35	40	40	58	6
South	46	25	—	35	35	35	52	2
South Atlantic	41	—	30	35	35	35	55	4
West South Central	65	25	—	35	35	35	—	—
Midwest	32	—	30	35	35	40	63	4
East North Central	34	—	30	35	35	40	61	5
West North Central	—	—	—	—	—	—	83	—
West	16	10	—	35	35	40	80	5
Pacific	15	10	—	30	35	40	83	2

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 8. Standard errors for traditional defined benefit plans: Maximum credited service provisions, private industry workers, 2019

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		
Worker characteristics								
All workers	3.3	5.6	0.0	0.0	0.9	0.0	3.0	1.1
Management, professional, and related	—	—	—	—	—	—	4.8	—
Management, business, and financial	5.5	0.9	0.0	0.0	0.0	0.0	5.5	0.2
Professional and related	—	—	—	—	—	—	6.6	—
Sales and office	6.0	1.9	0.9	0.9	0.0	5.7	5.6	2.4
Office and administrative support	7.1	2.6	0.0	2.7	0.0	3.8	7.1	—
Natural resources, construction, and maintenance	—	—	—	—	—	—	3.4	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	3.0	—
Installation, maintenance, and repair	—	—	—	—	—	—	8.2	—
Production, transportation, and material moving	5.9	2.6	2.9	—	0.0	0.0	5.4	2.5
Production	8.3	—	3.2	7.0	0.0	0.0	8.3	—
Transportation and material moving	7.9	5.4	4.5	6.7	0.0	0.0	7.3	4.0
Full time	3.4	5.1	0.0	0.0	3.4	0.0	3.3	0.6
Union	3.9	—	4.8	—	0.0	2.2	4.0	2.1
Nonunion	—	—	—	—	—	—	4.9	—
Average wage within the following categories ¹ :								
Second 25 percent	6.9	0.0	4.7	7.0	0.0	4.6	6.7	2.2
Third 25 percent	8.6	6.1	0.0	5.1	0.0	5.8	8.7	0.7
Highest 25 percent	—	—	—	—	—	—	3.6	—
Highest 10 percent	—	—	—	—	—	—	6.2	—
Establishment characteristics								
Goods-producing industries	4.7	—	8.0	0.0	0.0	6.8	4.7	—
Manufacturing	6.3	4.5	—	0.0	0.0	7.2	6.3	—
Service-providing industries	5.0	1.2	0.0	0.0	4.3	0.0	4.2	1.8
Trade, transportation, and utilities	6.4	—	5.6	6.1	0.0	0.0	5.9	4.1
Transportation and warehousing	11.3	1.6	6.9	3.8	0.0	0.0	11.3	—
Utilities	—	—	—	—	—	—	8.9	—
Financial activities	6.0	3.5	1.8	0.0	0.0	0.0	6.0	—
Finance and insurance	6.4	—	5.2	0.0	0.0	0.0	6.4	—
Credit intermediation and related activities ..	10.9	0.0	6.6	0.0	0.0	0.0	—	—
Insurance carriers and related activities	9.1	—	2.1	0.0	0.0	0.0	9.1	—
Education and health services	—	—	—	—	—	—	10.2	—
Educational services	—	—	—	—	—	—	3.6	—
Health care and social assistance	—	—	—	—	—	—	12.7	—

See footnotes at end of table.

Table 8. Standard errors for traditional defined benefit plans: Maximum credited service provisions, private industry workers, 2019—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	7.2	—	3.8	3.9	0.0	1.6	7.2	—
1 to 49 workers	7.6	—	4.6	1.3	0.9	0.0	7.6	—
50 to 99 workers	10.1	0.0	—	—	3.4	7.6	10.1	—
100 workers or more	4.1	3.4	6.9	0.0	4.7	0.0	3.8	1.4
100 to 499 workers	5.7	0.8	—	4.8	0.0	2.9	5.7	4.3
500 workers or more	—	—	—	—	—	—	6.4	—
Geographic areas								
Northeast	7.3	—	6.9	0.0	3.2	0.0	6.2	2.0
New England	13.1	0.0	6.1	3.3	0.0	0.0	—	—
Middle Atlantic	7.9	0.0	1.8	4.5	0.0	0.0	6.4	2.6
South	7.0	2.0	—	0.9	0.0	0.0	7.1	0.6
South Atlantic	4.6	—	3.4	0.0	0.0	0.0	5.4	1.3
West South Central	14.1	0.0	—	8.1	0.0	0.0	—	—
Midwest	5.2	—	2.6	2.2	0.0	0.0	4.6	2.5
East North Central	5.6	—	6.1	3.6	2.6	0.0	4.7	2.8
West North Central	—	—	—	—	—	—	12.1	—
West	3.9	0.0	—	4.8	5.1	0.6	3.7	2.2
Pacific	4.4	0.0	—	6.7	5.2	1.6	3.3	1.7

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Traditional defined benefit plans: Availability of lump-sum benefits at retirement, private industry workers, 2019

(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		
Worker characteristics					
All workers	23	17	6	76	1
Management, professional, and related	21	—	—	78	1
Management, business, and financial	20	—	—	80	1
Professional and related	22	—	—	77	1
Sales and office	32	—	—	67	1
Sales and related	—	—	—	74	—
Office and administrative support	36	—	—	63	1
Natural resources, construction, and maintenance	—	—	—	82	—
Construction, extraction, farming, fishing, and forestry	—	—	—	89	—
Installation, maintenance, and repair	37	—	—	59	4
Production, transportation, and material moving	24	—	—	75	1
Production	—	—	—	65	—
Transportation and material moving	—	—	—	82	—
Full time	25	18	7	74	1
Part time	—	—	—	88	—
Union	24	—	—	75	1
Nonunion	22	—	—	77	1
Average wage within the following categories ¹ :					
Second 25 percent	27	—	—	73	(²)
Third 25 percent	28	—	—	71	1
Highest 25 percent	20	—	—	79	1
Highest 10 percent	23	—	—	75	2
Establishment characteristics					
Goods-producing industries	29	—	—	70	1
Manufacturing	42	—	—	57	1
Service-providing industries	20	—	—	79	1
Trade, transportation, and utilities	—	—	—	83	—
Transportation and warehousing	—	—	—	78	—
Utilities	—	—	—	63	—
Financial activities	40	—	—	57	4
Finance and insurance	43	—	—	53	4
Credit intermediation and related activities ..	—	—	—	82	—
Insurance carriers and related activities	51	—	—	43	6
Education and health services	—	—	—	76	—
Educational services	—	—	—	84	—
Junior colleges, colleges, and universities ...	—	—	—	70	—
Health care and social assistance	—	—	—	73	—

See footnotes at end of table.

Table 9. Traditional defined benefit plans: Availability of lump-sum benefits at retirement, private industry workers, 2019—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	—	—	—	86	—
1 to 49 workers	—	—	—	76	—
50 to 99 workers	—	—	—	97	—
100 workers or more	26	—	—	73	1
100 to 499 workers	22	—	—	78	—
500 workers or more	28	—	—	70	2
Geographic areas					
Northeast	23	—	—	75	1
New England	—	—	—	—	5
Middle Atlantic	—	—	—	84	—
South	38	—	—	62	—
South Atlantic	39	—	—	61	—
West South Central	—	—	—	60	—
Midwest	19	—	—	81	1
East North Central	—	—	—	87	—
West North Central	61	—	—	39	—
West	15	—	—	84	1
Pacific	15	—	—	84	1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

² Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Standard errors for traditional defined benefit plans: Availability of lump-sum benefits at retirement, private industry workers, 2019

Characteristics	Lump sum available	Type of lump-sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
Worker characteristics					
All workers	3.2	2.5	1.6	3.3	0.5
Management, professional, and related	3.4	—	—	3.5	0.7
Management, business, and financial	3.6	—	—	3.7	0.5
Professional and related	4.9	—	—	5.0	0.9
Sales and office	6.3	—	—	6.3	0.8
Sales and related	—	—	—	9.1	—
Office and administrative support	7.4	—	—	7.4	0.8
Natural resources, construction, and maintenance	—	—	—	5.8	—
Construction, extraction, farming, fishing, and forestry	—	—	—	6.2	—
Installation, maintenance, and repair	10.8	—	—	11.2	4.1
Production, transportation, and material moving	6.9	—	—	6.9	0.7
Production	—	—	—	13.7	—
Transportation and material moving	—	—	—	8.5	—
Full time	3.3	2.5	1.8	3.4	0.5
Part time	—	—	—	5.6	—
Union	4.7	—	—	4.7	0.5
Nonunion	3.4	—	—	3.5	0.8
Average wage within the following categories ¹ :					
Second 25 percent	6.6	—	—	6.6	0.2
Third 25 percent	6.6	—	—	6.7	0.6
Highest 25 percent	3.7	—	—	3.8	0.7
Highest 10 percent	4.7	—	—	5.4	1.4
Establishment characteristics					
Goods-producing industries	5.5	—	—	5.4	0.5
Manufacturing	9.0	—	—	9.0	0.9
Service-providing industries	3.8	—	—	4.0	0.7
Trade, transportation, and utilities	—	—	—	6.5	—
Transportation and warehousing	—	—	—	12.4	—
Utilities	—	—	—	12.0	—
Financial activities	5.6	—	—	6.1	3.8
Finance and insurance	6.1	—	—	6.6	4.1
Credit intermediation and related activities	—	—	—	13.9	—
Insurance carriers and related activities	9.6	—	—	9.8	5.8
Education and health services	—	—	—	8.4	—
Educational services	—	—	—	4.8	—
Junior colleges, colleges, and universities	—	—	—	5.3	—
Health care and social assistance	—	—	—	10.6	—

See footnotes at end of table.

Table 9. Standard errors for traditional defined benefit plans: Availability of lump-sum benefits at retirement, private industry workers, 2019—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	—	—	—	4.8	—
1 to 49 workers	—	—	—	9.2	—
50 to 99 workers	—	—	—	1.9	—
100 workers or more	4.0	—	—	4.1	0.6
100 to 499 workers	5.8	—	—	5.8	—
500 workers or more	4.8	—	—	5.0	0.9
Geographic areas					
Northeast	6.3	—	—	6.3	1.2
New England	—	—	—	—	5.0
Middle Atlantic	—	—	—	5.1	—
South	7.9	—	—	7.9	—
South Atlantic	8.9	—	—	8.9	—
West South Central	—	—	—	17.4	—
Midwest	5.5	—	—	5.8	0.7
East North Central	—	—	—	6.1	—
West North Central	11.7	—	—	11.7	—
West	3.9	—	—	3.3	1.2
Pacific	4.3	—	—	3.7	1.4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Traditional defined benefit plans: Normal retirement age and service requirements,¹ private industry workers, 2019

(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
Worker characteristics				
All workers	80	17	—	—
Management, professional, and related	72	25	—	—
Management, business, and financial	65	32	—	—
Professional and related	77	—	—	—
Sales and office	67	28	—	—
Sales and related	83	—	—	—
Office and administrative support	60	33	—	—
Natural resources, construction, and maintenance	88	—	—	—
Construction, extraction, farming, fishing, and forestry	98	—	—	—
Installation, maintenance, and repair	58	36	—	—
Production, transportation, and material moving	88	—	—	—
Production	78	—	—	—
Transportation and material moving	95	—	—	—
Full time	80	18	—	—
Part time	84	—	—	—
Union	88	10	—	—
Nonunion	70	27	—	—
Average wage within the following categories ² :				
Second 25 percent	84	16	—	—
Third 25 percent	75	21	—	—
Highest 25 percent	81	17	—	—
Highest 10 percent	76	—	—	—
Establishment characteristics				
Goods-producing industries	84	—	—	—
Manufacturing	74	—	—	—
Service-providing industries	78	19	—	—
Trade, transportation, and utilities	92	—	—	—
Transportation and warehousing	98	—	—	—
Utilities	64	—	—	—
Financial activities	51	42	—	—
Finance and insurance	55	37	—	—
Insurance carriers and related activities	57	37	—	—
Education and health services	82	—	—	—
Educational services	91	—	—	—
Junior colleges, colleges, and universities	83	—	—	—
Health care and social assistance	79	—	—	—

See footnotes at end of table.

Table 10. Traditional defined benefit plans: Normal retirement age and service requirements,¹ private industry workers, 2019—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	74	21	—	—
1 to 49 workers	71	—	—	—
50 to 99 workers	78	—	—	—
100 workers or more	82	17	—	—
100 to 499 workers	94	—	—	—
500 workers or more	75	24	—	—
Geographic areas				
Northeast	78	22	—	—
New England	80	—	—	—
Middle Atlantic	78	22	—	—
South	79	18	—	—
South Atlantic	77	19	—	—
West South Central	79	—	—	—
Midwest	78	—	—	—
East North Central	80	—	—	—
West North Central	65	—	—	—
West	89	—	—	—
Pacific	91	—	—	—

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Standard errors for traditional defined benefit plans: Normal retirement age and service requirements,¹ private industry workers, 2019

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement
Worker characteristics				
All workers	3.0	2.9	—	—
Management, professional, and related	5.7	5.6	—	—
Management, business, and financial	6.3	6.2	—	—
Professional and related	7.8	—	—	—
Sales and office	7.4	7.0	—	—
Sales and related	8.3	—	—	—
Office and administrative support	10.2	9.5	—	—
Natural resources, construction, and maintenance	4.0	—	—	—
Construction, extraction, farming, fishing, and forestry	1.3	—	—	—
Installation, maintenance, and repair	9.6	9.1	—	—
Production, transportation, and material moving	3.4	—	—	—
Production	8.8	—	—	—
Transportation and material moving	2.3	—	—	—
Full time	3.3	3.2	—	—
Part time	7.0	—	—	—
Union	3.0	2.9	—	—
Nonunion	5.2	4.9	—	—
Average wage within the following categories ² :				
Second 25 percent	4.5	4.4	—	—
Third 25 percent	6.4	6.1	—	—
Highest 25 percent	4.0	3.9	—	—
Highest 10 percent	7.8	—	—	—
Establishment characteristics				
Goods-producing industries	4.5	—	—	—
Manufacturing	8.5	—	—	—
Service-providing industries	4.0	3.8	—	—
Trade, transportation, and utilities	2.9	—	—	—
Transportation and warehousing	1.9	—	—	—
Utilities	10.7	—	—	—
Financial activities	8.9	7.5	—	—
Finance and insurance	9.5	8.0	—	—
Insurance carriers and related activities	9.7	9.2	—	—
Education and health services	9.3	—	—	—
Educational services	4.4	—	—	—
Junior colleges, colleges, and universities	6.1	—	—	—
Health care and social assistance	11.7	—	—	—

See footnotes at end of table.

Table 10. Standard errors for traditional defined benefit plans: Normal retirement age and service requirements,¹ private industry workers, 2019—continued

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement
1 to 99 workers	5.8	4.9	—	—
1 to 49 workers	9.6	—	—	—
50 to 99 workers	9.0	—	—	—
100 workers or more	3.4	3.3	—	—
100 to 499 workers	1.6	—	—	—
500 workers or more	5.8	5.7	—	—
Geographic areas				
Northeast	6.1	6.1	—	—
New England	16.2	—	—	—
Middle Atlantic	6.1	6.1	—	—
South	4.7	4.7	—	—
South Atlantic	4.6	5.0	—	—
West South Central	11.4	—	—	—
Midwest	5.9	—	—	—
East North Central	6.3	—	—	—
West North Central	18.0	—	—	—
West	4.5	—	—	—
Pacific	4.6	—	—	—

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Traditional defined benefit plans: Normal retirement age requirements by length of service,¹ private industry workers, 2019

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

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
Worker characteristics				
All workers	13	28	55	—
Management, professional, and related	—	29	55	—
Management, business, and financial	—	33	55	—
Professional and related	—	27	55	—
Sales and office	—	29	65	—
Sales and related	—	—	92	—
Office and administrative support	—	39	53	—
Natural resources, construction, and maintenance	—	38	30	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—
Installation, maintenance, and repair	—	50	45	—
Production, transportation, and material moving	—	23	62	—
Production	—	30	59	—
Transportation and material moving	—	—	64	—
Full time	14	32	50	—
Part time	—	—	90	—
Union	—	29	55	—
Nonunion	—	27	55	—
Average wage within the following categories ³ :				
Second 25 percent	—	—	66	—
Third 25 percent	—	28	58	—
Highest 25 percent	14	38	45	—
Highest 10 percent	—	39	47	—
Establishment characteristics				
Goods-producing industries	—	32	47	—
Manufacturing	—	28	64	—
Service-providing industries	—	26	60	—
Trade, transportation, and utilities	—	—	61	—
Transportation and warehousing	—	—	46	—
Utilities	—	27	73	—
Financial activities	—	—	68	—
Finance and insurance	—	—	65	—
Credit intermediation and related activities ..	—	—	71	—
Insurance carriers and related activities	—	—	64	—
Education and health services	—	—	78	—
Educational services	—	52	40	—
Junior colleges, colleges, and universities ...	—	36	63	—
Health care and social assistance	—	—	90	—

See footnotes at end of table.

Table 11. Traditional defined benefit plans: Normal retirement age requirements by length of service,¹ private industry workers, 2019—continued

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

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

See footnotes at end of table.

Table 11. Traditional defined benefit plans: Normal retirement age requirements by length of service,¹ private industry workers, 2019—continued

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

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
1 to 99 workers	—	—	65	—
1 to 49 workers	—	—	56	—
50 to 99 workers	—	—	76	—
100 workers or more	13	31	52	—
100 to 499 workers	—	37	43	—
500 workers or more	—	27	57	—
Geographic areas				
Northeast	—	24	67	—
New England	—	—	54	—
Middle Atlantic	—	—	72	—
South	—	19	66	—
South Atlantic	—	19	70	—
West South Central	—	—	—	—
Midwest	18	29	47	—
East North Central	—	29	51	—
West North Central	—	—	—	—
West	—	45	40	—
Pacific	—	49	33	—

See footnotes at end of table.

Table 11. Traditional defined benefit plans: Normal retirement age requirements by length of service,¹ private industry workers, 2019—continued

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

Characteristics	Normal retirement age requirements (in years)				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	60	62	65	65	65
1 to 49 workers	60	62	65	65	65
50 to 99 workers	62	65	65	65	65
100 workers or more	60	62	65	65	65
100 to 499 workers	60	62	—	65	65
500 workers or more	60	62	65	65	65
Geographic areas					
Northeast	60	62	65	65	65
New England	55	62	65	65	65
Middle Atlantic	60	62	65	65	65
South	60	62	65	65	65
South Atlantic	62	65	65	65	65
West South Central	60	62	65	65	65
Midwest	62	62	65	65	65
East North Central	62	62	65	65	65
West North Central	62	62	—	65	65
West	60	60	—	65	65
Pacific	60	60	62	65	65

¹ 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.

² Includes workers in plans with no minimum service requirements.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Standard errors for traditional defined benefit plans: Normal retirement age requirements by length of service,¹ private industry workers, 2019

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
Worker characteristics				
All workers	3.0	3.1	3.4	—
Management, professional, and related	—	5.4	6.6	—
Management, business, and financial	—	7.0	7.9	—
Professional and related	—	5.9	7.4	—
Sales and office	—	8.4	7.9	—
Sales and related	—	—	5.3	—
Office and administrative support	—	10.9	9.9	—
Natural resources, construction, and maintenance	—	8.9	6.8	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—
Installation, maintenance, and repair	—	9.6	9.4	—
Production, transportation, and material moving	—	4.7	6.6	—
Production	—	5.4	8.7	—
Transportation and material moving	—	—	8.9	—
Full time	3.4	3.4	3.8	—
Part time	—	—	5.1	—
Union	—	4.3	4.2	—
Nonunion	—	4.1	5.9	—
Average wage within the following categories ³ :				
Second 25 percent	—	—	7.8	—
Third 25 percent	—	5.5	6.8	—
Highest 25 percent	4.3	5.2	5.4	—
Highest 10 percent	—	8.3	9.6	—
Establishment characteristics				
Goods-producing industries	—	4.9	4.5	—
Manufacturing	—	6.3	5.4	—
Service-providing industries	—	4.0	4.5	—
Trade, transportation, and utilities	—	—	7.7	—
Transportation and warehousing	—	—	13.6	—
Utilities	—	6.9	6.9	—
Financial activities	—	—	6.7	—
Finance and insurance	—	—	7.2	—
Credit intermediation and related activities ..	—	—	11.6	—
Insurance carriers and related activities	—	—	10.5	—
Education and health services	—	—	6.4	—
Educational services	—	12.9	9.6	—
Junior colleges, colleges, and universities ...	—	9.7	9.6	—
Health care and social assistance	—	—	5.9	—

See footnotes at end of table.

Table 11. Standard errors for traditional defined benefit plans: Normal retirement age requirements by length of service,¹ private industry workers, 2019—continued

Characteristics	Normal retirement age requirements (in years)				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	0.4	0.0	0.0	0.0	0.0
Management, professional, and related	1.7	0.0	0.0	0.0	0.0
Management, business, and financial	1.8	0.0	0.8	0.0	0.0
Professional and related	5.2	0.0	0.8	0.0	0.0
Sales and office	7.4	1.9	0.0	0.0	0.0
Sales and related	2.2	0.0	0.0	0.0	0.0
Office and administrative support	5.3	2.1	1.6	0.0	0.0
Natural resources, construction, and maintenance	0.0	0.0	1.4	1.2	0.0
Construction, extraction, farming, fishing, and forestry	1.7	0.0	1.3	—	0.0
Installation, maintenance, and repair	2.9	2.2	4.2	0.0	0.0
Production, transportation, and material moving	2.0	1.9	0.0	0.0	0.0
Production	0.0	1.3	0.0	0.0	0.0
Transportation and material moving	0.9	3.4	0.0	0.0	0.0
Full time	0.0	0.0	0.4	0.0	0.0
Part time	0.0	0.0	0.0	0.0	0.0
Union	1.9	0.0	0.0	0.0	0.0
Nonunion	5.3	0.0	0.0	0.0	0.0
Average wage within the following categories ³ :					
Second 25 percent	2.2	2.7	0.0	0.0	0.0
Third 25 percent	3.2	0.0	0.0	0.0	0.0
Highest 25 percent	0.4	0.0	—	0.0	0.0
Highest 10 percent	1.3	0.0	4.4	0.0	0.0
Establishment characteristics					
Goods-producing industries	1.1	0.0	2.1	0.0	0.0
Manufacturing	0.0	2.6	0.0	0.0	0.0
Service-providing industries	0.0	0.0	0.0	0.0	0.0
Trade, transportation, and utilities	6.2	2.9	0.0	0.0	0.0
Transportation and warehousing	6.9	1.0	3.5	0.0	0.0
Utilities	0.0	6.9	0.0	0.0	0.0
Financial activities	0.0	3.5	0.0	0.0	0.0
Finance and insurance	0.0	2.2	0.0	0.0	0.0
Credit intermediation and related activities ..	0.0	0.0	0.0	0.0	0.0
Insurance carriers and related activities	0.0	1.8	0.0	0.0	0.0
Education and health services	2.0	0.9	0.0	0.0	0.0
Educational services	0.0	0.0	3.0	0.0	0.0
Junior colleges, colleges, and universities ...	0.0	0.6	0.0	0.0	0.0
Health care and social assistance	0.0	0.0	0.0	0.0	0.0

See footnotes at end of table.

Table 11. Standard errors for traditional defined benefit plans: Normal retirement age requirements by length of service,¹ private industry workers, 2019—continued

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
1 to 99 workers	—	—	7.5	—
1 to 49 workers	—	—	10.5	—
50 to 99 workers	—	—	10.3	—
100 workers or more	3.5	4.0	4.3	—
100 to 499 workers	—	5.3	5.6	—
500 workers or more	—	5.7	6.1	—
Geographic areas				
Northeast	—	6.6	6.6	—
New England	—	—	14.0	—
Middle Atlantic	—	—	7.1	—
South	—	5.0	7.1	—
South Atlantic	—	3.6	4.9	—
West South Central	—	—	—	—
Midwest	5.0	2.9	3.9	—
East North Central	—	3.2	3.7	—
West North Central	—	—	—	—
West	—	10.6	8.4	—
Pacific	—	11.7	8.2	—

See footnotes at end of table.

Table 11. Standard errors for traditional defined benefit plans: Normal retirement age requirements by length of service,¹ private industry workers, 2019—continued

Characteristics	Normal retirement age requirements (in years)				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	2.8	1.6	0.0	0.0	0.0
1 to 49 workers	0.7	1.4	0.8	0.0	0.0
50 to 99 workers	0.0	3.2	0.0	0.0	0.0
100 workers or more	0.0	0.0	0.0	0.0	0.0
100 to 499 workers	7.0	0.0	—	0.0	0.0
500 workers or more	0.9	0.0	0.0	0.0	0.0
Geographic areas					
Northeast	0.7	1.4	0.0	0.0	0.0
New England	6.8	1.4	3.4	0.0	0.0
Middle Atlantic	2.5	4.3	0.0	0.0	0.0
South	1.2	1.8	0.0	0.0	0.0
South Atlantic	1.9	3.6	0.0	0.0	0.0
West South Central	0.0	2.8	2.7	0.0	0.0
Midwest	0.0	0.0	1.3	0.0	0.0
East North Central	0.0	0.0	0.7	0.0	0.0
West North Central	0.0	0.0	—	0.0	0.0
West	0.6	2.7	—	0.0	0.0
Pacific	1.5	2.2	1.5	0.0	0.0

¹ 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.

² Includes workers in plans with no minimum service requirements.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 12. Traditional defined benefit plans: Normal retirement service requirements in years,¹ private industry workers, 2019

(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
Worker characteristics					
All workers	5	5	5	—	25
Management, professional, and related	—	5	5	25	30
Management, business, and financial	5	5	—	30	30
Professional and related	—	5	5	—	25
Sales and office	5	5	—	20	25
Sales and related	5	5	5	5	—
Office and administrative support	5	5	—	25	—
Natural resources, construction, and maintenance	5	5	—	—	25
Construction, extraction, farming, fishing, and forestry	5	5	5	—	25
Installation, maintenance, and repair	5	—	—	30	30
Production, transportation, and material moving	5	5	5	10	—
Production	5	5	—	10	—
Transportation and material moving	5	5	5	—	20
Full time	5	5	5	20	25
Part time	5	5	5	5	5
Union	5	5	5	—	25
Nonunion	5	5	5	25	30
Average wage within the following categories ² :					
Second 25 percent	5	5	5	—	—
Third 25 percent	5	5	5	—	25
Highest 25 percent	5	5	—	25	30
Highest 10 percent	5	5	—	25	30
Establishment characteristics					
Goods-producing industries	5	5	—	—	25
Manufacturing	—	5	—	—	25
Service-providing industries	5	5	5	—	30
Trade, transportation, and utilities	5	5	5	—	25
Transportation and warehousing	5	5	—	—	25
Utilities	5	5	—	—	30
Financial activities	5	5	5	—	30
Finance and insurance	5	5	5	—	30
Credit intermediation and related activities ..	5	5	—	—	30
Insurance carriers and related activities	5	5	5	—	—
Education and health services	5	5	5	5	—
Educational services	5	5	—	25	25
Junior colleges, colleges, and universities ...	3	5	—	25	25
Health care and social assistance	5	5	5	5	5

See footnotes at end of table.

Table 12. Traditional defined benefit plans: Normal retirement service requirements in years,¹ private industry workers, 2019—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	—	—
1 to 49 workers	5	5	5	10	—
50 to 99 workers	5	5	5	—	—
100 workers or more	5	5	5	20	25
100 to 499 workers	5	5	—	—	25
500 workers or more	5	5	5	20	30
Geographic areas					
Northeast	5	5	5	—	30
New England	5	5	—	25	25
Middle Atlantic	5	5	5	—	30
South	—	5	5	—	20
South Atlantic	—	5	5	—	—
West South Central	5	5	5	—	20
Midwest	5	5	5	—	25
East North Central	5	5	5	—	25
West North Central	—	—	10	—	20
West	5	5	—	—	25
Pacific	5	5	10	—	25

¹ 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 most plans, participants must satisfy a minimum service requirement to be vested in the plan. Typical vesting requirements are 5 years of service; these requirements are not included in the service requirements for normal retirement.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 12. Standard errors for traditional defined benefit plans: Normal retirement service requirements in years,¹ private industry workers, 2019

Characteristics	Normal retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	0.0	0.0	0.0	–	0.0
Management, professional, and related	–	0.0	0.0	2.9	0.0
Management, business, and financial	0.5	0.0	–	4.9	0.0
Professional and related	–	0.0	0.0	–	6.5
Sales and office	0.0	0.0	–	5.6	0.4
Sales and related	0.0	0.0	0.0	0.0	–
Office and administrative support	0.0	0.0	–	6.2	–
Natural resources, construction, and maintenance	0.0	0.0	–	–	0.0
Construction, extraction, farming, fishing, and forestry	0.0	0.0	0.0	–	0.0
Installation, maintenance, and repair	0.0	–	–	5.9	0.0
Production, transportation, and material moving	0.0	0.0	0.0	0.0	–
Production	0.0	0.0	–	2.6	–
Transportation and material moving	0.0	0.0	0.0	–	5.6
Full time	0.0	0.0	0.0	4.3	2.2
Part time	0.0	0.0	0.0	0.0	0.0
Union	0.0	0.0	0.0	–	1.8
Nonunion	0.4	0.0	0.0	2.6	0.0
Average wage within the following categories ² :					
Second 25 percent	0.0	0.0	0.0	–	–
Third 25 percent	0.0	0.0	0.0	–	0.0
Highest 25 percent	0.0	0.0	–	4.4	7.0
Highest 10 percent	0.4	0.0	–	0.9	0.0
Establishment characteristics					
Goods-producing industries	0.0	0.0	–	–	0.0
Manufacturing	–	0.0	–	–	7.2
Service-providing industries	0.0	0.0	0.0	–	6.9
Trade, transportation, and utilities	0.0	0.0	0.0	–	0.0
Transportation and warehousing	0.0	0.0	–	–	5.6
Utilities	0.0	0.0	–	–	1.7
Financial activities	0.0	0.0	0.0	–	6.5
Finance and insurance	0.0	0.0	0.0	–	6.5
Credit intermediation and related activities ..	0.0	0.0	–	–	0.0
Insurance carriers and related activities	0.0	0.0	0.0	–	–
Education and health services	0.0	0.0	0.0	0.4	–
Educational services	0.0	0.9	–	0.0	0.0
Junior colleges, colleges, and universities ...	0.0	0.0	–	0.0	1.3
Health care and social assistance	0.0	0.0	0.0	0.0	0.0

See footnotes at end of table.

Table 12. Standard errors for traditional defined benefit plans: Normal retirement service requirements in years,¹ private industry workers, 2019—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	—	—
1 to 49 workers	0.0	0.0	1.0	2.5	—
50 to 99 workers	0.0	0.0	0.0	—	—
100 workers or more	0.0	0.0	0.0	4.3	0.0
100 to 499 workers	0.0	0.0	—	—	0.0
500 workers or more	0.0	0.0	0.0	5.3	7.6
Geographic areas					
Northeast	0.0	0.0	0.0	—	5.6
New England	0.0	0.0	—	0.0	0.0
Middle Atlantic	0.0	0.0	0.0	—	0.0
South	—	0.0	0.0	—	0.9
South Atlantic	—	0.0	0.0	—	—
West South Central	1.4	0.0	0.0	—	0.0
Midwest	0.0	0.0	0.0	—	0.0
East North Central	0.0	0.0	0.0	—	0.0
West North Central	—	—	0.0	—	5.0
West	0.0	0.0	—	—	0.0
Pacific	0.0	0.0	1.8	—	1.3

¹ 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 most plans, participants must satisfy a minimum service requirement to be vested in the plan. Typical vesting requirements are 5 years of service; these requirements are not included in the service requirements for normal retirement.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, 2019

(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 ¹				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics						
All workers	48	1.00	1.10	1.40	1.85	2.00
Management, professional, and related	42	1.00	1.00	1.10	–	1.85
Management, business, and financial	27	1.10	1.10	1.10	1.25	1.70
Professional and related	52	1.00	1.00	1.10	1.75	1.85
Sales and office	39	1.00	1.00	1.25	–	1.85
Office and administrative support	46	1.00	1.00	1.25	–	1.85
Full time	47	1.00	1.10	1.40	1.85	2.00
Nonunion	38	1.00	1.00	1.10	–	2.00
Average wage within the following categories ² :						
Third 25 percent	51	1.00	1.00	1.50	1.85	1.85
Highest 25 percent	41	1.00	1.10	1.20	–	1.85
Highest 10 percent	–	–	–	–	–	–
Establishment characteristics						
Goods-producing industries	–	–	–	–	–	–
Manufacturing	–	–	–	–	–	–
Service-providing industries	59	1.00	1.10	1.40	1.85	2.00
Trade, transportation, and utilities	60	1.00	1.40	–	2.00	2.00
Financial activities	–	–	–	–	–	–
Finance and insurance	–	–	–	–	–	–
Insurance carriers and related activities	–	–	–	–	–	–
Educational services	51	–	1.10	–	–	2.00
1 to 99 workers	–	–	–	–	–	–
100 workers or more	52	1.00	1.00	1.25	1.85	2.00
100 to 499 workers	42	1.00	1.10	–	2.00	2.00
500 workers or more	56	1.00	1.00	1.25	–	1.85
Geographic areas						
South	–	–	–	–	–	–
South Atlantic	–	–	–	–	–	–

See footnotes at end of table.

Table 13. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, 2019—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			
		Service	Earnings	Earnings and service	Other
Worker characteristics					
All workers	52	12	24	—	—
Management, professional, and related	58	15	27	—	—
Management, business, and financial	73	—	42	—	—
Professional and related	48	—	—	—	—
Sales and office	61	—	22	—	—
Office and administrative support	54	—	—	—	—
Full time	53	13	24	—	—
Nonunion	62	13	28	—	—
Average wage within the following categories ² :					
Third 25 percent	49	—	—	—	—
Highest 25 percent	59	16	26	—	—
Highest 10 percent	—	15	29	—	—
Establishment characteristics					
Goods-producing industries	100	—	50	—	—
Manufacturing	100	—	50	—	—
Service-providing industries	41	9	18	—	—
Trade, transportation, and utilities	40	—	—	—	—
Financial activities	—	—	63	—	—
Finance and insurance	—	—	63	—	—
Insurance carriers and related activities	—	—	63	—	—
Educational services	49	—	—	—	—
1 to 99 workers	—	—	50	—	—
100 workers or more	48	13	20	—	—
100 to 499 workers	58	—	—	—	—
500 workers or more	44	12	18	—	—
Geographic areas					
South	—	26	29	13	—
South Atlantic	—	—	44	—	—

¹ Estimates represent the flat percentage used to calculate benefits for those workers participating in plans with a terminal earnings formula based on a flat percentage per year of service.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, 2019

Characteristics	Flat percent per year of service	Flat percent per year of service				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics						
All workers	6.5	0.00	0.14	0.22	0.07	0.10
Management, professional, and related	7.9	0.00	0.05	0.00	–	0.00
Management, business, and financial	7.1	0.08	0.00	0.00	0.28	0.28
Professional and related	8.6	0.00	0.00	0.08	0.30	0.00
Sales and office	8.3	0.00	0.21	0.07	–	0.14
Office and administrative support	9.3	0.00	0.20	0.07	–	0.13
Full time	6.8	0.00	0.12	0.24	0.06	0.07
Nonunion	7.5	0.03	0.00	0.05	–	0.00
Average wage within the following categories ¹ :						
Third 25 percent	8.1	0.00	0.28	0.24	0.16	0.16
Highest 25 percent	8.7	0.00	0.08	0.23	–	0.18
Highest 10 percent	–	–	–	–	–	–
Establishment characteristics						
Goods-producing industries	–	–	–	–	–	–
Manufacturing	–	–	–	–	–	–
Service-providing industries	6.6	0.00	0.14	0.22	0.07	0.10
Trade, transportation, and utilities	10.3	0.25	0.24	–	0.19	0.00
Financial activities	–	–	–	–	–	–
Finance and insurance	–	–	–	–	–	–
Insurance carriers and related activities	–	–	–	–	–	–
Educational services	14.2	–	0.17	–	–	0.00
1 to 99 workers	–	–	–	–	–	–
100 workers or more	6.7	0.00	0.11	0.22	0.15	0.21
100 to 499 workers	9.8	0.04	0.25	–	0.05	0.00
500 workers or more	8.7	0.00	0.08	0.18	–	0.00
Geographic areas						
South	–	–	–	–	–	–
South Atlantic	–	–	–	–	–	–

See footnotes at end of table.

Table 13. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, 2019—continued

Characteristics	Percent per year varies	Percent per year varies by			
		Service	Earnings	Earnings and service	Other
Worker characteristics					
All workers	6.5	2.6	4.4	—	—
Management, professional, and related	7.9	4.0	5.4	—	—
Management, business, and financial	7.1	—	6.6	—	—
Professional and related	8.6	—	—	—	—
Sales and office	8.3	—	6.3	—	—
Office and administrative support	9.3	—	—	—	—
Full time	6.8	2.7	4.5	—	—
Nonunion	7.5	2.9	4.9	—	—
Average wage within the following categories ¹ :					
Third 25 percent	8.1	—	—	—	—
Highest 25 percent	8.7	3.6	4.7	—	—
Highest 10 percent	—	4.4	5.7	—	—
Establishment characteristics					
Goods-producing industries	0.0	—	10.5	—	—
Manufacturing	0.0	—	10.5	—	—
Service-providing industries	6.6	2.1	4.2	—	—
Trade, transportation, and utilities	10.3	—	—	—	—
Financial activities	—	—	7.1	—	—
Finance and insurance	—	—	7.1	—	—
Insurance carriers and related activities	—	—	9.8	—	—
Educational services	14.2	—	—	—	—
1 to 99 workers	—	—	11.5	—	—
100 workers or more	6.7	2.9	4.3	—	—
100 to 499 workers	9.8	—	—	—	—
500 workers or more	8.7	3.3	4.5	—	—
Geographic areas					
South	—	7.1	7.6	3.6	—
South Atlantic	—	—	8.7	—	—

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 14. Traditional defined benefit plans: Definition of terminal earnings, private industry workers, 2019

(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		
Worker characteristics					
All workers	79	22	54	21	—
Management, professional, and related	81	15	63	19	—
Management, business, and financial	85	—	70	—	—
Professional and related	78	—	58	22	—
Sales and office	83	—	64	—	—
Sales and related	98	—	83	—	—
Office and administrative support	79	—	60	—	—
Natural resources, construction, and maintenance	57	—	—	—	—
Installation, maintenance, and repair	58	—	—	—	—
Production, transportation, and material moving	73	—	—	—	—
Production	66	—	—	—	—
Transportation and material moving	75	—	—	—	—
Full time	79	22	54	21	—
Part time	80	—	—	—	—
Union	71	35	—	—	—
Nonunion	82	17	62	18	—
Average wage within the following categories ¹ :					
Second 25 percent	89	—	46	—	—
Third 25 percent	82	18	62	—	—
Highest 25 percent	74	19	51	26	—
Highest 10 percent	81	—	58	—	—
Establishment characteristics					
Goods-producing industries	73	—	66	—	—
Manufacturing	73	—	66	—	—
Service-providing industries	81	27	51	19	—
Trade, transportation, and utilities	63	—	—	—	—
Utilities	—	—	—	55	—
Financial activities	88	—	81	—	—
Finance and insurance	88	—	81	—	—
Insurance carriers and related activities	100	—	96	—	—
Education and health services	81	36	42	—	—
Educational services	62	—	—	—	—
Junior colleges, colleges, and universities	89	—	—	—	—

See footnotes at end of table.

Table 14. Traditional defined benefit plans: Definition of terminal earnings, private industry workers, 2019—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		
1 to 99 workers	77	25	48	—	—
1 to 49 workers	69	36	—	—	—
100 workers or more	79	22	55	21	—
100 to 499 workers	85	—	63	—	—
500 workers or more	77	—	51	—	—
Geographic areas					
Northeast	84	27	55	—	—
Middle Atlantic	96	38	57	—	—
South	83	—	55	17	—
South Atlantic	78	—	52	22	—
West South Central	89	—	—	—	—
Midwest	76	—	69	—	—
East North Central	80	—	72	—	—
West	67	—	—	—	—
Pacific	64	—	—	—	—

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 14. Standard errors for traditional defined benefit plans: Definition of terminal earnings, private industry workers, 2019

Characteristics	Five years			Other period	Not determinable
	Total	High five	High consecutive five		
Worker characteristics					
All workers	4.6	4.4	5.4	4.6	—
Management, professional, and related	4.1	3.9	5.7	4.1	—
Management, business, and financial	5.3	—	6.1	—	—
Professional and related	6.1	—	7.8	6.1	—
Sales and office	6.5	—	9.3	—	—
Sales and related	1.6	—	10.4	—	—
Office and administrative support	7.7	—	10.9	—	—
Natural resources, construction, and maintenance	13.9	—	—	—	—
Installation, maintenance, and repair	15.2	—	—	—	—
Production, transportation, and material moving	12.9	—	—	—	—
Production	16.9	—	—	—	—
Transportation and material moving	17.2	—	—	—	—
Full time	4.6	4.7	5.5	4.6	—
Part time	15.9	—	—	—	—
Union	11.3	9.9	—	—	—
Nonunion	3.6	4.9	5.8	3.6	—
Average wage within the following categories ¹ :					
Second 25 percent	6.0	—	12.8	—	—
Third 25 percent	6.9	4.9	8.2	—	—
Highest 25 percent	4.9	5.7	6.4	4.9	—
Highest 10 percent	6.5	—	9.9	—	—
Establishment characteristics					
Goods-producing industries	10.3	—	10.4	—	—
Manufacturing	10.3	—	10.4	—	—
Service-providing industries	5.0	5.4	6.2	5.0	—
Trade, transportation, and utilities	12.0	—	—	—	—
Utilities	—	—	—	13.8	—
Financial activities	6.0	—	7.3	—	—
Finance and insurance	6.0	—	7.3	—	—
Insurance carriers and related activities	0.0	—	3.2	—	—
Education and health services	8.2	7.8	11.3	—	—
Educational services	12.8	—	—	—	—
Junior colleges, colleges, and universities	10.1	—	—	—	—

See footnotes at end of table.

Table 14. Standard errors for traditional defined benefit plans: Definition of terminal earnings, private industry workers, 2019—continued

Characteristics	Five years			Other period	Not determinable
	Total	High five	High consecutive five		
1 to 99 workers	7.4	7.5	11.1	—	—
1 to 49 workers	11.0	8.7	—	—	—
100 workers or more	5.1	5.2	6.2	5.1	—
100 to 499 workers	5.8	—	12.0	—	—
500 workers or more	6.9	—	8.5	—	—
Geographic areas					
Northeast	6.6	7.4	9.5	—	—
Middle Atlantic	2.9	8.4	10.5	—	—
South	4.9	—	8.9	4.9	—
South Atlantic	6.0	—	8.1	6.0	—
West South Central	7.9	—	—	—	—
Midwest	8.9	—	9.6	—	—
East North Central	8.9	—	9.7	—	—
West	16.4	—	—	—	—
Pacific	18.4	—	—	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/eps/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Traditional defined benefit plans: Availability of early retirement with age requirements,¹ private industry workers, 2019

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

Characteristics	Early retirement available	Early retirement age requirements (in years)				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics						
All workers	99	—	55	55	55	55
Management, professional, and related	99	55	55	55	55	55
Management, business, and financial	97	55	55	55	55	55
Professional and related	100	55	55	55	55	55
Sales and office	99	55	55	55	55	55
Sales and related	100	55	55	55	55	60
Office and administrative support	99	55	55	55	55	55
Natural resources, construction, and maintenance	100	55	55	55	55	55
Construction, extraction, farming, fishing, and forestry	100	55	55	55	55	55
Installation, maintenance, and repair	99	55	55	55	55	55
Production, transportation, and material moving	100	50	55	55	55	60
Production	99	55	55	55	60	62
Transportation and material moving	100	50	50	55	55	55
Full time	99	55	55	55	55	55
Part time	100	50	50	55	55	55
Union	100	50	55	55	55	60
Nonunion	99	55	55	55	55	55
Average wage within the following categories ³ :						
Second 25 percent	99	50	55	55	55	60
Third 25 percent	99	50	55	55	55	60
Highest 25 percent	99	55	55	55	55	55
Highest 10 percent	100	55	55	55	55	55
Establishment characteristics						
Goods-producing industries	100	55	55	55	55	60
Manufacturing	100	55	55	55	60	60
Service-providing industries	99	50	55	55	55	55
Trade, transportation, and utilities	99	50	55	55	55	55
Transportation and warehousing	99	50	50	55	55	55
Utilities	100	55	55	55	55	55
Financial activities	94	50	55	55	55	—
Finance and insurance	94	50	55	55	55	—
Credit intermediation and related activities ..	100	55	55	55	55	60
Insurance carriers and related activities	91	50	55	55	55	—
Education and health services	100	55	55	55	55	55
Educational services	100	45	55	55	55	55
Junior colleges, colleges, and universities ...	100	50	55	55	55	55
Health care and social assistance	100	55	55	55	55	55

See footnotes at end of table.

Table 15. Traditional defined benefit plans: Availability of early retirement with age requirements,¹ private industry workers, 2019—continued

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

Characteristics	Age 55	
	Less than 10 years of service ²	10 years or more of service
Worker characteristics		
All workers	27	52
Management, professional, and related	38	51
Management, business, and financial	42	44
Professional and related	35	56
Sales and office	33	55
Sales and related	—	56
Office and administrative support	37	54
Natural resources, construction, and maintenance	—	68
Construction, extraction, farming, fishing, and forestry	—	73
Installation, maintenance, and repair	35	54
Production, transportation, and material moving	—	38
Production	—	36
Transportation and material moving	—	39
Full time	29	51
Part time	—	56
Union	19	55
Nonunion	38	48
Average wage within the following categories ³ :		
Second 25 percent	—	45
Third 25 percent	24	47
Highest 25 percent	32	53
Highest 10 percent	35	52
Establishment characteristics		
Goods-producing industries	21	54
Manufacturing	27	38
Service-providing industries	31	51
Trade, transportation, and utilities	26	48
Transportation and warehousing	—	—
Utilities	44	48
Financial activities	34	39
Finance and insurance	36	34
Credit intermediation and related activities ..	—	63
Insurance carriers and related activities	37	30
Education and health services	34	58
Educational services	48	—
Junior colleges, colleges, and universities ...	53	—
Health care and social assistance	—	71

See footnotes at end of table.

Table 15. Traditional defined benefit plans: Availability of early retirement with age requirements,¹ private industry workers, 2019—continued

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

Characteristics	Early retirement available	Early retirement age requirements (in years)				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	100	55	55	55	55	62
1 to 49 workers	100	55	55	55	55	55
50 to 99 workers	100	—	55	55	55	62
100 workers or more	99	50	55	55	55	55
100 to 499 workers	99	55	55	55	55	55
500 workers or more	99	50	55	55	55	55
Geographic areas						
Northeast	98	50	55	55	55	55
New England	93	50	55	55	55	60
Middle Atlantic	100	50	55	55	55	55
South	100	50	55	55	55	55
South Atlantic	100	55	55	55	55	55
West South Central	100	50	55	55	55	55
Midwest	100	50	55	55	55	60
East North Central	100	50	55	55	55	60
West North Central	100	55	55	55	—	60
West	99	55	55	55	55	55
Pacific	99	55	55	55	55	55

See footnotes at end of table.

Table 15. Traditional defined benefit plans: Availability of early retirement with age requirements,¹ private industry workers, 2019—continued

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

Characteristics	Age 55	
	Less than 10 years of service ²	10 years or more of service
1 to 99 workers	24	52
1 to 49 workers	—	61
50 to 99 workers	—	42
100 workers or more	28	52
100 to 499 workers	22	64
500 workers or more	31	45
Geographic areas		
Northeast	—	48
New England	—	—
Middle Atlantic	—	56
South	50	32
South Atlantic	41	42
West South Central	—	—
Midwest	15	56
East North Central	—	57
West North Central	31	43
West	—	73
Pacific	—	73

¹ 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.

² Includes workers in plans with no minimum service requirements.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Standard errors for traditional defined benefit plans: Availability of early retirement with age requirements,¹ private industry workers, 2019

Characteristics	Early retirement available	Early retirement age requirements (in years)				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics						
All workers	0.2	–	0.0	0.0	0.0	3.2
Management, professional, and related	0.6	0.0	0.0	0.0	0.0	0.0
Management, business, and financial	1.6	1.6	0.0	0.0	0.0	0.0
Professional and related	(³)	0.0	0.0	0.0	0.0	0.0
Sales and office	0.2	0.0	0.0	0.0	0.0	0.0
Sales and related	0.0	0.0	0.0	0.0	0.9	5.7
Office and administrative support	0.3	0.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance	0.1	0.5	0.0	0.0	0.0	0.0
Construction, extraction, farming, fishing, and forestry	0.0	0.5	0.0	0.0	0.0	2.0
Installation, maintenance, and repair	0.5	0.0	0.0	0.0	0.0	0.0
Production, transportation, and material moving	0.5	0.0	6.3	0.0	1.8	0.0
Production	1.0	0.0	0.0	6.7	0.0	2.0
Transportation and material moving	0.2	0.0	0.0	0.9	0.0	0.0
Full time	0.3	0.0	0.0	0.0	0.0	5.8
Part time	0.0	0.0	4.4	0.0	0.0	0.0
Union	0.3	2.6	0.0	0.0	0.0	5.4
Nonunion	0.4	0.0	0.0	0.0	0.0	0.0
Average wage within the following categories ⁴ :						
Second 25 percent	0.1	5.3	0.0	0.0	1.9	2.8
Third 25 percent	0.3	1.3	0.0	0.0	0.0	6.6
Highest 25 percent	0.4	3.4	0.0	0.0	0.0	0.0
Highest 10 percent	(³)	2.8	0.0	0.0	0.0	0.0
Establishment characteristics						
Goods-producing industries	0.0	0.0	0.0	0.0	2.4	1.4
Manufacturing	0.0	0.0	0.0	0.0	2.6	2.7
Service-providing industries	0.4	0.0	0.0	0.0	0.0	0.0
Trade, transportation, and utilities	0.6	0.0	6.5	0.0	0.0	0.0
Transportation and warehousing	1.2	0.0	0.0	6.3	0.0	0.0
Utilities	0.0	6.1	0.0	0.0	0.0	0.0
Financial activities	2.0	6.4	0.0	0.0	0.0	–
Finance and insurance	2.2	5.6	0.0	0.0	0.0	–
Credit intermediation and related activities ..	0.0	0.0	0.0	0.0	0.0	5.8
Insurance carriers and related activities	3.3	0.9	0.0	0.0	0.0	–
Education and health services	(³)	0.0	0.0	0.0	0.0	0.0
Educational services	0.2	5.1	9.7	0.0	0.0	0.0
Junior colleges, colleges, and universities ...	0.3	7.1	0.0	0.0	0.0	0.0
Health care and social assistance	0.0	0.0	0.0	0.0	0.0	0.0

See footnotes at end of table.

Table 15. Standard errors for traditional defined benefit plans: Availability of early retirement with age requirements,¹ private industry workers, 2019—continued

Characteristics	Age 55	
	Less than 10 years of service ²	10 years or more of service
Worker characteristics		
All workers	3.7	5.4
Management, professional, and related	6.4	6.9
Management, business, and financial	7.7	8.7
Professional and related	7.2	7.7
Sales and office	6.0	6.6
Sales and related	—	11.1
Office and administrative support	7.3	7.5
Natural resources, construction, and maintenance	—	8.0
Construction, extraction, farming, fishing, and forestry	—	9.0
Installation, maintenance, and repair	10.2	11.8
Production, transportation, and material moving	—	7.4
Production	—	10.5
Transportation and material moving	—	8.9
Full time	3.8	5.6
Part time	—	11.2
Union	3.9	6.7
Nonunion	5.8	6.8
Average wage within the following categories ⁴ :		
Second 25 percent	—	6.5
Third 25 percent	4.7	6.3
Highest 25 percent	5.8	7.0
Highest 10 percent	9.8	10.9
Establishment characteristics		
Goods-producing industries	4.6	9.8
Manufacturing	5.2	9.2
Service-providing industries	5.3	6.3
Trade, transportation, and utilities	6.3	8.6
Transportation and warehousing	—	—
Utilities	11.0	11.9
Financial activities	5.5	5.6
Finance and insurance	5.8	6.0
Credit intermediation and related activities ..	—	8.4
Insurance carriers and related activities	9.1	8.2
Education and health services	8.1	8.0
Educational services	11.8	—
Junior colleges, colleges, and universities ...	8.9	—
Health care and social assistance	—	10.4

See footnotes at end of table.

Table 15. Standard errors for traditional defined benefit plans: Availability of early retirement with age requirements,¹ private industry workers, 2019—continued

Characteristics	Early retirement available	Early retirement age requirements (in years)				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	0.0	3.9	0.0	0.0	0.0	4.4
1 to 49 workers	0.0	0.0	0.0	0.0	0.0	3.0
50 to 99 workers	0.0	—	0.0	0.0	5.2	0.7
100 workers or more	0.3	5.3	0.0	0.0	0.0	0.0
100 to 499 workers	1.2	0.0	0.0	0.0	0.0	0.0
500 workers or more	0.5	2.0	0.0	0.0	0.0	5.3
Geographic areas						
Northeast	0.7	5.8	0.0	0.0	0.0	6.7
New England	3.4	6.6	2.2	0.0	5.3	3.0
Middle Atlantic	0.0	7.1	0.0	0.0	0.0	1.8
South	(³)	5.3	0.0	0.0	0.0	0.0
South Atlantic	0.1	4.8	0.0	0.0	0.0	2.9
West South Central	0.0	0.0	7.2	0.0	0.0	0.0
Midwest	0.0	1.7	0.0	0.0	0.0	2.3
East North Central	0.0	0.0	0.0	0.0	0.0	4.9
West North Central	0.0	0.0	0.0	0.0	—	0.0
West	1.0	0.0	0.0	0.0	0.0	0.0
Pacific	1.1	0.0	0.0	0.0	0.0	0.0

See footnotes at end of table.

Table 15. Standard errors for traditional defined benefit plans: Availability of early retirement with age requirements,¹ private industry workers, 2019—continued

Characteristics	Age 55	
	Less than 10 years of service ²	10 years or more of service
1 to 99 workers	5.7	8.4
1 to 49 workers	—	10.2
50 to 99 workers	—	11.2
100 workers or more	4.3	5.7
100 to 499 workers	5.5	7.9
500 workers or more	6.0	6.5
Geographic areas		
Northeast	—	11.4
New England	—	—
Middle Atlantic	—	13.8
South	7.3	5.3
South Atlantic	5.6	5.0
West South Central	—	—
Midwest	3.5	10.0
East North Central	—	11.3
West North Central	5.7	8.1
West	—	9.4
Pacific	—	10.4

¹ 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.

² Includes workers in plans with no minimum service requirements.

³ Less than 0.05.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 16. Traditional defined benefit plans: Early retirement service requirements in years,¹ private industry workers, 2019

(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
Worker characteristics					
All workers	5	—	10	10	—
Management, professional, and related	5	5	10	10	—
Management, business, and financial	5	5	—	10	—
Professional and related	5	5	10	10	—
Sales and office	5	5	10	—	—
Sales and related	5	—	10	—	—
Office and administrative support	5	5	10	—	15
Natural resources, construction, and maintenance	—	10	10	10	15
Construction, extraction, farming, fishing, and forestry	—	10	10	10	15
Installation, maintenance, and repair	5	10	10	—	15
Production, transportation, and material moving	5	10	10	15	—
Production	5	10	10	—	—
Transportation and material moving	5	—	10	15	—
Full time	5	5	10	—	20
Part time	—	10	10	10	—
Union	5	10	10	—	20
Nonunion	5	5	10	10	15
Average wage within the following categories ² :					
Second 25 percent	5	—	10	15	20
Third 25 percent	5	—	10	15	20
Highest 25 percent	5	5	10	10	15
Highest 10 percent	5	5	10	10	15
Establishment characteristics					
Goods-producing industries	5	—	10	—	20
Manufacturing	5	—	10	—	—
Service-providing industries	5	5	10	10	15
Trade, transportation, and utilities	5	—	10	—	—
Transportation and warehousing	5	—	10	—	—
Utilities	—	10	10	10	10
Financial activities	5	5	10	15	—
Finance and insurance	5	5	10	15	20
Credit intermediation and related activities ..	5	—	10	—	15
Insurance carriers and related activities	5	5	—	15	20
Education and health services	5	5	10	—	15
Educational services	5	5	—	—	25
Junior colleges, colleges, and universities ...	3	5	—	—	20
Health care and social assistance	5	—	10	—	15

See footnotes at end of table.

Table 16. Traditional defined benefit plans: Early retirement service requirements in years,¹ private industry workers, 2019—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	10	—	20
1 to 49 workers	5	—	10	10	15
50 to 99 workers	5	—	10	—	20
100 workers or more	5	5	10	10	—
100 to 499 workers	5	—	10	—	—
500 workers or more	5	5	10	10	15
Geographic areas					
Northeast	5	—	10	—	20
New England	5	5	—	—	—
Middle Atlantic	5	—	10	—	20
South	5	5	—	10	15
South Atlantic	5	5	10	10	15
West South Central	5	5	—	—	15
Midwest	5	10	10	—	20
East North Central	—	10	10	—	20
West North Central	5	5	10	15	—
West	5	—	10	10	15
Pacific	5	—	10	10	15

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 16. Standard errors for traditional defined benefit plans: Early retirement service requirements in years,¹ private industry workers, 2019

Characteristics	Early retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	0.0	–	0.0	0.9	–
Management, professional, and related	0.0	0.0	0.4	0.0	–
Management, business, and financial	0.0	0.0	–	0.0	–
Professional and related	0.0	0.0	0.0	0.0	–
Sales and office	0.0	0.9	0.0	–	–
Sales and related	0.0	–	0.0	–	–
Office and administrative support	0.0	0.0	0.0	–	4.3
Natural resources, construction, and maintenance	–	0.0	0.0	1.6	2.9
Construction, extraction, farming, fishing, and forestry	–	0.0	0.0	0.9	4.3
Installation, maintenance, and repair	0.9	2.6	0.0	–	0.0
Production, transportation, and material moving	0.0	0.0	0.0	3.2	–
Production	0.9	0.0	0.0	–	–
Transportation and material moving	0.0	–	0.0	3.9	–
Full time	0.0	0.5	0.0	–	5.8
Part time	–	0.0	0.0	0.0	–
Union	0.0	0.0	0.0	–	4.9
Nonunion	0.0	0.0	0.0	0.0	2.4
Average wage within the following categories ² :					
Second 25 percent	0.0	–	0.0	3.0	5.8
Third 25 percent	0.0	–	0.0	3.6	1.3
Highest 25 percent	0.0	0.0	0.0	0.0	1.8
Highest 10 percent	0.0	0.0	0.0	0.0	0.0
Establishment characteristics					
Goods-producing industries	0.0	–	0.0	–	3.4
Manufacturing	0.0	–	0.0	–	–
Service-providing industries	0.0	1.1	0.0	1.8	2.9
Trade, transportation, and utilities	0.0	–	0.0	–	–
Transportation and warehousing	0.0	–	0.0	–	–
Utilities	–	0.0	0.0	0.0	0.0
Financial activities	0.0	0.0	0.0	0.0	–
Finance and insurance	0.0	0.0	0.0	0.0	4.1
Credit intermediation and related activities ..	0.0	–	0.0	–	0.0
Insurance carriers and related activities	0.0	0.0	–	0.0	0.0
Education and health services	0.0	0.2	0.0	–	0.0
Educational services	1.2	0.0	–	–	7.1
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 16. Standard errors for traditional defined benefit plans: Early retirement service requirements in years,¹ private industry workers, 2019—continued

Characteristics	Early retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	0.0	3.0	0.0	—	4.7
1 to 49 workers	0.0	—	0.0	1.8	0.0
50 to 99 workers	0.0	—	0.0	—	0.9
100 workers or more	0.0	1.3	0.0	0.0	—
100 to 499 workers	0.0	—	0.0	—	—
500 workers or more	0.0	0.0	0.0	1.8	0.0
Geographic areas					
Northeast	0.0	—	0.0	—	3.8
New England	0.0	0.0	—	—	—
Middle Atlantic	0.0	—	0.0	—	5.2
South	0.0	0.0	—	0.0	1.3
South Atlantic	0.0	0.0	0.0	0.0	2.2
West South Central	0.0	0.0	—	—	2.7
Midwest	0.0	0.0	0.0	—	4.7
East North Central	—	0.0	0.0	—	5.2
West North Central	0.0	0.0	0.0	0.0	—
West	0.0	—	0.0	0.9	0.0
Pacific	0.0	—	0.0	1.6	0.0

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 17. Traditional defined benefit plans: Early retirement reductions,¹ private industry workers, 2019

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

Characteristics	Flat percent per year reduction ²	Reduction varies by age or service ³	Actuarial reduction ⁴	Other reduction ⁵	Not determinable
Worker characteristics					
All workers	59	31	6	—	—
Management, professional, and related	51	34	11	—	—
Management, business, and financial	55	35	8	—	—
Professional and related	48	34	—	—	3
Sales and office	54	41	—	—	—
Sales and related	68	—	—	—	—
Office and administrative support	48	49	—	—	—
Natural resources, construction, and maintenance	49	41	—	—	7
Construction, extraction, farming, fishing, and forestry	52	—	—	—	9
Installation, maintenance, and repair	43	49	—	—	—
Production, transportation, and material moving	75	18	—	—	—
Production	67	—	—	—	—
Transportation and material moving	79	—	—	—	—
Full time	56	33	7	—	—
Part time	80	—	—	—	—
Union	66	28	—	—	3
Nonunion	50	36	10	—	—
Average wage within the following categories ⁶ :					
Second 25 percent	63	25	—	—	—
Third 25 percent	56	37	5	—	—
Highest 25 percent	56	33	7	—	—
Highest 10 percent	51	36	—	—	3
Establishment characteristics					
Goods-producing industries	63	21	—	—	3
Manufacturing	67	12	—	—	—
Service-providing industries	57	38	—	—	1
Trade, transportation, and utilities	69	29	—	—	(⁷)
Transportation and warehousing	81	—	—	—	—
Utilities	26	62	—	—	1
Financial activities	58	35	—	—	—
Finance and insurance	55	38	—	—	—
Credit intermediation and related activities ..	47	—	—	—	—
Insurance carriers and related activities	54	40	—	—	—
Education and health services	37	47	—	—	4
Educational services	—	—	—	—	16
Junior colleges, colleges, and universities ...	26	45	—	—	—
Health care and social assistance	39	55	—	—	—

See footnotes at end of table.

Table 17. Traditional defined benefit plans: Early retirement reductions,¹ private industry workers, 2019—continued

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

Characteristics	Flat percent per year reduction ²	Reduction varies by age or service ³	Actuarial reduction ⁴	Other reduction ⁵	Not determinable
1 to 99 workers	57	28	—	—	6
1 to 49 workers	54	—	—	—	11
50 to 99 workers	60	—	—	—	—
100 workers or more	60	32	6	—	—
100 to 499 workers	71	22	—	—	1
500 workers or more	53	38	6	—	—
Geographic areas					
Northeast	67	—	—	—	4
New England	56	—	—	—	5
Middle Atlantic	70	—	—	—	4
South	66	19	—	—	—
South Atlantic	65	22	—	—	—
West South Central	80	—	—	—	—
Midwest	61	34	—	—	(⁷)
East North Central	57	38	—	—	(⁷)
West North Central	92	—	—	—	—
West	34	52	—	—	3
Pacific	—	54	—	—	4

¹ 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.

² 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.

³ 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.

⁴ 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.

⁵ Reduction not derived from normal retirement formula.

⁶ 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 2019."

⁷ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 17. Standard errors for traditional defined benefit plans: Early retirement reductions,¹ private industry workers, 2019

Characteristics	Flat percent per year reduction ²	Reduction varies by age or service ³	Actuarial reduction ⁴	Other reduction ⁵	Not determinable
Worker characteristics					
All workers	3.7	3.5	1.4	—	—
Management, professional, and related	5.4	5.1	3.0	—	—
Management, business, and financial	7.6	7.7	1.8	—	—
Professional and related	6.7	6.8	—	—	1.8
Sales and office	7.2	7.1	—	—	—
Sales and related	10.3	—	—	—	—
Office and administrative support	9.8	9.9	—	—	—
Natural resources, construction, and maintenance	10.7	10.5	—	—	4.6
Construction, extraction, farming, fishing, and forestry	13.5	—	—	—	6.1
Installation, maintenance, and repair	11.1	11.1	—	—	—
Production, transportation, and material moving	6.0	4.9	—	—	—
Production	7.7	—	—	—	—
Transportation and material moving	7.1	—	—	—	—
Full time	4.2	4.0	1.6	—	—
Part time	7.4	—	—	—	—
Union	5.5	5.6	—	—	1.6
Nonunion	5.3	5.0	2.3	—	—
Average wage within the following categories ⁶ :					
Second 25 percent	6.4	4.6	—	—	—
Third 25 percent	6.0	5.9	1.4	—	—
Highest 25 percent	5.5	5.2	2.1	—	—
Highest 10 percent	8.7	9.2	—	—	2.3
Establishment characteristics					
Goods-producing industries	6.8	5.7	—	—	2.3
Manufacturing	6.8	3.3	—	—	—
Service-providing industries	4.1	4.1	—	—	0.6
Trade, transportation, and utilities	7.0	7.3	—	—	0.1
Transportation and warehousing	11.8	—	—	—	—
Utilities	7.1	9.1	—	—	0.8
Financial activities	8.1	5.9	—	—	—
Finance and insurance	8.8	6.4	—	—	—
Credit intermediation and related activities ..	8.9	—	—	—	—
Insurance carriers and related activities	11.0	9.9	—	—	—
Education and health services	6.8	7.3	—	—	2.6
Educational services	—	—	—	—	10.1
Junior colleges, colleges, and universities ...	7.6	8.4	—	—	—
Health care and social assistance	8.1	8.2	—	—	—

See footnotes at end of table.

Table 17. Standard errors for traditional defined benefit plans: Early retirement reductions,¹ private industry workers, 2019—continued

Characteristics	Flat percent per year reduction ²	Reduction varies by age or service ³	Actuarial reduction ⁴	Other reduction ⁵	Not determinable
1 to 99 workers	7.4	7.4	—	—	3.9
1 to 49 workers	10.9	—	—	—	7.3
50 to 99 workers	8.9	—	—	—	—
100 workers or more	4.1	4.1	1.4	—	—
100 to 499 workers	7.4	6.7	—	—	1.2
500 workers or more	5.8	5.7	1.8	—	—
Geographic areas					
Northeast	7.8	—	—	—	2.7
New England	15.8	—	—	—	5.3
Middle Atlantic	9.0	—	—	—	3.1
South	7.2	4.2	—	—	—
South Atlantic	9.8	6.7	—	—	—
West South Central	7.4	—	—	—	—
Midwest	4.6	4.4	—	—	0.1
East North Central	4.9	4.8	—	—	0.2
West North Central	6.0	—	—	—	—
West	9.2	9.7	—	—	3.1
Pacific	—	10.5	—	—	3.5

¹ Reduction for each year prior to normal retirement.

² 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.

³ 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.

⁴ 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.

⁵ Reduction not derived from normal retirement formula.

⁶ 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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 18. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, 2019

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

Characteristics	Joint-and-survivor annuity ¹	Fixed percentage	
		50 percent	Other
Worker characteristics			
All workers	100	—	—
Management, professional, and related	100	—	—
Management, business, and financial	100	—	—
Professional and related	100	—	—
Sales and office	100	—	—
Sales and related	100	—	—
Office and administrative support	100	—	—
Natural resources, construction, and maintenance	100	—	—
Construction, extraction, farming, fishing, and forestry	100	—	—
Installation, maintenance, and repair	100	—	—
Production, transportation, and material moving	100	—	—
Production	100	31	—
Transportation and material moving	100	—	—
Full time	100	—	—
Part time	100	—	—
Union	100	—	—
Nonunion	100	—	—
Average wage within the following categories ⁴ :			
Second 25 percent	100	—	—
Third 25 percent	100	—	—
Highest 25 percent	100	—	—
Highest 10 percent	100	—	—
Establishment characteristics			
Goods-producing industries	100	—	—
Manufacturing	100	—	—
Service-providing industries	100	—	—
Trade, transportation, and utilities	100	—	—
Transportation and warehousing	100	—	—
Utilities	100	—	—
Financial activities	100	—	—
Finance and insurance	100	—	—
Credit intermediation and related activities ..	100	—	—
Insurance carriers and related activities	100	—	—
Education and health services	100	—	—
Educational services	100	—	—
Junior colleges, colleges, and universities ...	100	—	—
Health care and social assistance	100	—	—

See footnotes at end of table.

Table 18. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, 2019—continued

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

Characteristics	Choice of percentages							Other ³
	Total ²	50 percent	67 percent	75 percent	100 percent	Percentages not listed	Unknown	
Worker characteristics								
All workers	79	74	27	72	71	7	—	—
Management, professional, and related	74	72	19	65	70	7	—	—
Management, business, and financial	71	65	16	66	63	—	—	—
Professional and related	76	76	20	64	75	—	—	—
Sales and office	89	87	34	82	85	—	—	—
Sales and related	91	91	—	87	90	—	—	—
Office and administrative support	87	86	—	80	82	—	—	—
Natural resources, construction, and maintenance	84	63	52	84	60	—	—	—
Construction, extraction, farming, fishing, and forestry	83	55	58	83	54	—	—	—
Installation, maintenance, and repair	88	88	—	87	76	—	—	—
Production, transportation, and material moving	72	72	18	66	69	—	—	—
Production	—	—	—	—	—	—	—	—
Transportation and material moving	92	92	29	83	88	—	—	—
Full time	77	72	26	70	69	8	—	—
Part time	90	90	—	90	89	—	—	—
Union	82	76	35	78	73	—	—	—
Nonunion	74	71	17	64	69	6	—	—
Average wage within the following categories ⁴ :								
Second 25 percent	80	77	17	75	74	—	—	—
Third 25 percent	73	68	28	66	64	3	—	—
Highest 25 percent	80	75	27	74	73	—	—	—
Highest 10 percent	75	73	24	73	72	—	—	—
Establishment characteristics								
Goods-producing industries	72	61	32	71	61	—	—	—
Manufacturing	62	61	—	60	61	—	—	—
Service-providing industries	83	82	24	73	78	5	—	—
Trade, transportation, and utilities	91	91	29	86	90	7	—	—
Transportation and warehousing	98	98	—	86	95	—	—	—
Utilities	87	87	—	87	87	44	—	—
Financial activities	81	75	15	71	60	—	—	—
Finance and insurance	80	74	—	69	64	—	—	—
Credit intermediation and related activities ..	69	68	—	69	65	—	—	—
Insurance carriers and related activities	80	72	—	65	61	—	—	—
Education and health services	94	93	—	71	91	—	—	—
Educational services	74	73	—	—	69	—	—	—
Junior colleges, colleges, and universities ...	78	75	25	35	71	—	—	—
Health care and social assistance	100	99	—	81	98	—	—	—

See footnotes at end of table.

Table 18. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, 2019—continued

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

Characteristics	Joint-and-survivor annuity ¹	Fixed percentage	
		50 percent	Other
1 to 99 workers	100	31	—
1 to 49 workers	100	—	—
50 to 99 workers	100	—	—
100 workers or more	100	—	—
100 to 499 workers	100	—	—
500 workers or more	100	—	—
Geographic areas			
Northeast	100	—	—
New England	100	—	—
Middle Atlantic	100	—	—
South	100	—	—
South Atlantic	100	—	—
West South Central	100	—	—
Midwest	100	—	—
East North Central	100	—	—
West North Central	100	—	—
West	100	—	—
Pacific	100	—	—

See footnotes at end of table.

Table 18. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, 2019—continued

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

Characteristics	Choice of percentages							Other ³
	Total ²	50 percent	67 percent	75 percent	100 percent	Percentages not listed	Unknown	
1 to 99 workers	69	68	18	67	65	—	—	—
1 to 49 workers	71	71	—	69	68	—	—	—
50 to 99 workers	68	65	—	65	62	—	—	—
100 workers or more	81	75	30	74	73	6	—	—
100 to 499 workers	88	77	46	87	78	—	—	—
500 workers or more	77	74	20	66	70	5	—	—
Geographic areas								
Northeast	78	76	20	67	72	—	—	—
New England	89	83	—	77	89	—	—	—
Middle Atlantic	74	73	17	64	66	—	—	—
South	83	83	20	79	81	9	—	—
South Atlantic	81	80	17	76	76	15	—	—
West South Central	86	86	—	83	86	—	—	—
Midwest	72	66	31	67	63	—	—	—
East North Central	72	66	31	66	63	—	—	—
West North Central	74	62	—	74	62	—	—	—
West	88	77	39	85	76	—	—	—
Pacific	86	74	—	84	73	—	—	—

¹ An immediate annuity for the life of the plan participant and a survivor annuity for the life of the plan participant's spouse. The survivor annuity is a percentage (between 50 and 100 percent) of the participant's annuity.

² Sum of percentages may be more than the total with choice, as plans may provide more than one selection.

³ Includes percent of unreduced accrued benefit, a method under which the participant's pension is paid in the form of a straight-life (unreduced) annuity. In the event of the participant's death, the spouse receives a percentage of the unreduced annuity.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Standard errors for traditional defined benefit plans:
Postretirement survivor benefits, private industry workers, 2019**

Characteristics	Joint-and-survivor annuity ¹	Fixed percentage	
		50 percent	Other
Worker characteristics			
All workers	0.0	—	—
Management, professional, and related	0.0	—	—
Management, business, and financial	0.0	—	—
Professional and related	0.0	—	—
Sales and office	0.0	—	—
Sales and related	0.0	—	—
Office and administrative support	0.0	—	—
Natural resources, construction, and maintenance	0.0	—	—
Construction, extraction, farming, fishing, and forestry	0.0	—	—
Installation, maintenance, and repair	0.0	—	—
Production, transportation, and material moving	0.0	—	—
Production	0.0	7.4	—
Transportation and material moving	0.0	—	—
Full time	0.0	—	—
Part time	0.0	—	—
Union	0.0	—	—
Nonunion	0.0	—	—
Average wage within the following categories ³ :			
Second 25 percent	0.0	—	—
Third 25 percent	0.0	—	—
Highest 25 percent	0.0	—	—
Highest 10 percent	0.0	—	—
Establishment characteristics			
Goods-producing industries	0.0	—	—
Manufacturing	0.0	—	—
Service-providing industries	0.0	—	—
Trade, transportation, and utilities	0.0	—	—
Transportation and warehousing	0.0	—	—
Utilities	0.0	—	—
Financial activities	0.0	—	—
Finance and insurance	0.0	—	—
Credit intermediation and related activities ..	0.0	—	—
Insurance carriers and related activities	0.0	—	—
Education and health services	0.0	—	—
Educational services	0.0	—	—
Junior colleges, colleges, and universities ...	0.0	—	—
Health care and social assistance	0.0	—	—

See footnotes at end of table.

Table 18. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, private industry workers, 2019—continued

Characteristics	Choice of percentages							Other ²
	Total	50 percent	67 percent	75 percent	100 percent	Percentages not listed	Unknown	
Worker characteristics								
All workers	4.4	5.3	3.2	4.5	5.4	1.4	—	—
Management, professional, and related	7.1	7.3	4.0	6.7	7.3	1.9	—	—
Management, business, and financial	6.2	7.2	3.9	6.3	7.4	—	—	—
Professional and related	9.5	9.4	5.5	8.7	9.4	—	—	—
Sales and office	3.4	3.5	6.8	4.4	4.2	—	—	—
Sales and related	7.7	7.7	—	8.1	7.7	—	—	—
Office and administrative support	3.5	3.7	—	5.1	5.0	—	—	—
Natural resources, construction, and maintenance	5.7	10.1	7.5	5.6	10.1	—	—	—
Construction, extraction, farming, fishing, and forestry	7.1	12.2	9.0	7.1	12.2	—	—	—
Installation, maintenance, and repair	5.6	5.7	—	5.7	9.0	—	—	—
Production, transportation, and material moving	9.8	9.8	5.1	9.7	9.5	—	—	—
Production	—	—	—	—	—	—	—	—
Transportation and material moving	3.1	3.1	8.3	6.2	3.9	—	—	—
Full time	4.9	5.9	3.5	4.9	6.0	1.5	—	—
Part time	4.9	4.9	—	5.0	5.1	—	—	—
Union	5.8	7.0	5.0	5.9	7.0	—	—	—
Nonunion	5.8	6.0	3.3	5.8	6.1	1.4	—	—
Average wage within the following categories ³ :								
Second 25 percent	6.6	6.8	4.0	6.6	7.0	—	—	—
Third 25 percent	7.4	10.4	6.2	6.9	10.1	0.9	—	—
Highest 25 percent	5.3	5.7	4.7	5.5	5.8	—	—	—
Highest 10 percent	9.6	9.6	5.6	9.7	9.7	—	—	—
Establishment characteristics								
Goods-producing industries	9.3	11.7	6.0	9.2	11.7	—	—	—
Manufacturing	12.6	13.8	—	12.4	13.8	—	—	—
Service-providing industries	4.0	4.1	3.7	4.6	4.3	1.0	—	—
Trade, transportation, and utilities	3.3	3.3	6.0	5.1	2.6	1.8	—	—
Transportation and warehousing	2.6	2.6	—	7.5	4.3	—	—	—
Utilities	7.8	7.8	—	7.8	7.8	11.5	—	—
Financial activities	5.4	5.5	4.4	5.8	7.2	—	—	—
Finance and insurance	5.8	5.9	—	6.1	7.9	—	—	—
Credit intermediation and related activities ..	6.3	6.9	—	6.3	8.1	—	—	—
Insurance carriers and related activities	8.1	8.2	—	8.9	9.4	—	—	—
Education and health services	3.3	3.4	—	8.7	3.7	—	—	—
Educational services	12.5	12.5	—	—	12.4	—	—	—
Junior colleges, colleges, and universities ...	3.5	4.4	6.9	7.7	8.0	—	—	—
Health care and social assistance	0.0	0.6	—	10.0	1.4	—	—	—

See footnotes at end of table.

**Table 18. Standard errors for traditional defined benefit plans:
Postretirement survivor benefits, private industry workers,
2019—continued**

Characteristics	Joint-and-survivor annuity ¹	Fixed percentage	
		50 percent	Other
1 to 99 workers	0.0	6.9	—
1 to 49 workers	0.0	—	—
50 to 99 workers	0.0	—	—
100 workers or more	0.0	—	—
100 to 499 workers	0.0	—	—
500 workers or more	0.0	—	—
Geographic areas			
Northeast	0.0	—	—
New England	0.0	—	—
Middle Atlantic	0.0	—	—
South	0.0	—	—
South Atlantic	0.0	—	—
West South Central	0.0	—	—
Midwest	0.0	—	—
East North Central	0.0	—	—
West North Central	0.0	—	—
West	0.0	—	—
Pacific	0.0	—	—

See footnotes at end of table.

Table 18. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, private industry workers, 2019—continued

Characteristics	Choice of percentages							Other ²
	Total	50 percent	67 percent	75 percent	100 percent	Percentages not listed	Unknown	
1 to 99 workers	6.9	6.7	5.1	6.7	6.8	—	—	—
1 to 49 workers	9.1	9.1	—	9.2	9.5	—	—	—
50 to 99 workers	10.6	10.1	—	10.1	10.4	—	—	—
100 workers or more	4.9	6.0	4.0	5.1	6.1	1.1	—	—
100 to 499 workers	5.4	7.3	6.9	5.6	7.2	—	—	—
500 workers or more	6.2	7.3	4.9	6.3	7.4	1.3	—	—
Geographic areas								
Northeast	8.5	8.7	5.3	8.6	9.0	—	—	—
New England	5.6	7.1	—	9.6	5.6	—	—	—
Middle Atlantic	11.4	11.4	5.0	11.1	12.0	—	—	—
South	4.5	4.5	5.4	4.7	4.9	2.1	—	—
South Atlantic	4.4	4.4	4.8	4.4	5.0	3.8	—	—
West South Central	10.5	10.5	—	11.0	10.5	—	—	—
Midwest	9.7	12.0	5.2	9.9	12.0	—	—	—
East North Central	11.1	13.6	5.9	11.3	13.6	—	—	—
West North Central	5.1	12.3	—	5.0	12.3	—	—	—
West	4.5	9.2	10.2	4.6	9.1	—	—	—
Pacific	5.2	10.0	—	5.3	9.9	—	—	—

¹ An immediate annuity for the life of the plan participant and a survivor annuity for the life of the plan participant's spouse. The survivor annuity is a percentage (between 50 and 100 percent) of the participant's annuity.

² Includes percent of unreduced accrued benefit, a method under which the participant's pension is paid in the form of a straight-life (unreduced) annuity. In the event of the participant's death, the spouse receives a percentage of the unreduced annuity.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 19. Defined contribution plans: Type of plan,¹ private industry workers, 2019

(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)	Other
Worker characteristics							
All workers	79	15	16	4	—	—	—
Management, professional, and related	80	13	20	4	—	—	—
Management, business, and financial	84	13	17	—	—	—	—
Professional and related	77	13	23	4	—	—	—
Service	68	18	16	—	—	—	—
Protective service	66	—	—	—	—	—	—
Sales and office	84	14	11	4	—	—	—
Sales and related	85	12	6	5	—	—	—
Office and administrative support	83	16	14	4	—	—	—
Natural resources, construction, and maintenance	67	11	23	5	—	—	—
Construction, extraction, farming, fishing, and forestry	52	—	36	—	—	—	—
Installation, maintenance, and repair	79	12	13	—	—	—	—
Production, transportation, and material moving	84	19	9	4	—	—	—
Production	84	18	9	—	—	—	—
Transportation and material moving	84	19	8	—	—	—	—
Full time	80	14	16	4	—	—	—
Part time	75	20	10	—	—	—	—
Union	69	16	25	—	—	—	—
Nonunion	80	15	15	4	—	—	—
Average wage within the following categories ² :							
Lowest 25 percent	78	19	6	—	—	—	—
Lowest 10 percent	83	—	—	—	—	—	—
Second 25 percent	81	15	13	5	—	—	—
Third 25 percent	77	17	15	3	—	—	—
Highest 25 percent	80	12	21	4	—	—	—
Highest 10 percent	85	11	21	4	—	—	—
Establishment characteristics							
Goods-producing industries	81	18	12	7	—	—	—
Manufacturing	88	20	9	—	—	—	—
Service-providing industries	79	14	17	3	—	—	—
Trade, transportation, and utilities	88	11	7	5	—	—	—
Wholesale trade	85	15	—	—	—	—	—
Retail trade	86	12	—	10	—	—	—
Transportation and warehousing	94	—	—	—	—	—	—
Utilities	92	—	25	—	—	—	—
Information	80	—	—	—	—	—	—
Financial activities	83	18	12	3	—	—	—
Finance and insurance	87	19	14	—	—	—	—
Credit intermediation and related activities ..	88	26	11	—	—	—	—
Insurance carriers and related activities	87	—	14	—	—	—	—
Professional and business services	83	16	14	—	—	—	—
Professional and technical services	83	20	—	—	—	—	—
Administrative and waste services	74	—	—	—	—	—	—
Education and health services	64	—	35	—	—	—	—
Educational services	37	—	73	—	—	—	—
Junior colleges, colleges, and universities ...	34	—	84	—	—	—	—
Health care and social assistance	70	—	27	—	—	—	—

See footnotes at end of table.

Table 19. Defined contribution plans: Type of plan,¹ private industry workers, 2019—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)	Other
1 to 99 workers	73	17	11	3	—	—	—
1 to 49 workers	71	17	10	—	—	—	—
50 to 99 workers	77	18	14	—	—	—	—
100 workers or more	83	13	19	4	—	—	—
100 to 499 workers	85	17	8	5	—	—	—
500 workers or more	81	9	30	—	—	—	—
Geographic areas							
Northeast	73	18	18	—	—	—	—
New England	74	—	—	—	—	—	—
Middle Atlantic	73	19	18	—	—	—	—
South	82	10	15	5	—	—	—
South Atlantic	80	9	17	5	—	—	—
East South Central	85	—	—	—	—	—	—
West South Central	85	—	13	—	—	—	—
Midwest	80	12	18	5	—	—	—
East North Central	81	11	17	—	—	—	—
West North Central	79	—	19	—	—	—	—
West	80	22	13	—	—	—	—
Mountain	87	—	9	—	—	—	—
Pacific	78	25	14	—	—	—	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 19. Standard errors for defined contribution plans: Type of plan, private industry workers, 2019

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
Worker characteristics							
All workers	1.4	1.3	1.2	0.6	—	—	—
Management, professional, and related	2.1	1.7	2.0	0.9	—	—	—
Management, business, and financial	2.5	1.9	2.4	—	—	—	—
Professional and related	2.7	2.5	2.5	1.2	—	—	—
Service	6.0	4.5	4.8	—	—	—	—
Protective service	15.6	—	—	—	—	—	—
Sales and office	1.6	1.5	1.1	0.7	—	—	—
Sales and related	1.9	1.7	1.3	1.5	—	—	—
Office and administrative support	2.3	2.2	1.7	0.8	—	—	—
Natural resources, construction, and maintenance	4.3	2.4	5.1	1.4	—	—	—
Construction, extraction, farming, fishing, and forestry	8.2	—	8.9	—	—	—	—
Installation, maintenance, and repair	4.2	3.2	3.7	—	—	—	—
Production, transportation, and material moving	1.5	2.2	1.1	1.1	—	—	—
Production	1.7	2.9	1.7	—	—	—	—
Transportation and material moving	2.4	3.2	1.4	—	—	—	—
Full time	1.5	1.3	1.3	0.6	—	—	—
Part time	3.7	4.2	2.1	—	—	—	—
Union	4.9	3.8	4.6	—	—	—	—
Nonunion	1.5	1.4	1.2	0.6	—	—	—
Average wage within the following categories ¹ :							
Lowest 25 percent	4.0	4.2	1.4	—	—	—	—
Lowest 10 percent	6.0	—	—	—	—	—	—
Second 25 percent	2.2	1.8	1.8	0.8	—	—	—
Third 25 percent	2.3	2.2	1.8	0.6	—	—	—
Highest 25 percent	2.2	1.7	2.0	0.9	—	—	—
Highest 10 percent	2.4	1.8	3.0	1.1	—	—	—
Establishment characteristics							
Goods-producing industries	2.1	1.9	2.2	1.0	—	—	—
Manufacturing	1.7	2.6	1.5	—	—	—	—
Service-providing industries	1.7	1.5	1.4	0.7	—	—	—
Trade, transportation, and utilities	1.4	1.5	0.9	1.4	—	—	—
Wholesale trade	3.4	3.4	—	—	—	—	—
Retail trade	2.3	2.5	—	3.0	—	—	—
Transportation and warehousing	2.2	—	—	—	—	—	—
Utilities	4.9	—	6.9	—	—	—	—
Information	6.4	—	—	—	—	—	—
Financial activities	2.7	2.0	1.9	0.8	—	—	—
Finance and insurance	1.3	2.3	2.3	—	—	—	—
Credit intermediation and related activities ..	2.2	3.8	1.8	—	—	—	—
Insurance carriers and related activities	2.6	—	4.1	—	—	—	—
Professional and business services	3.2	3.5	3.2	—	—	—	—
Professional and technical services	4.3	5.1	—	—	—	—	—
Administrative and waste services	5.8	—	—	—	—	—	—
Education and health services	5.0	—	3.9	—	—	—	—
Educational services	5.9	—	5.9	—	—	—	—
Junior colleges, colleges, and universities ...	4.6	—	3.2	—	—	—	—
Health care and social assistance	5.8	—	4.7	—	—	—	—

See footnotes at end of table.

Table 19. Standard errors for defined contribution plans: Type of plan, private industry workers, 2019—continued

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
1 to 99 workers	2.7	2.7	2.0	0.9	—	—	—
1 to 49 workers	3.0	3.2	2.0	—	—	—	—
50 to 99 workers	5.1	3.9	4.3	—	—	—	—
100 workers or more	1.4	1.6	1.5	0.8	—	—	—
100 to 499 workers	2.2	2.8	1.2	1.3	—	—	—
500 workers or more	1.9	1.7	2.6	—	—	—	—
Geographic areas							
Northeast	3.5	3.0	3.3	—	—	—	—
New England	6.9	—	—	—	—	—	—
Middle Atlantic	3.7	2.8	3.9	—	—	—	—
South	2.2	1.7	2.5	0.9	—	—	—
South Atlantic	3.3	2.1	3.8	1.3	—	—	—
East South Central	2.9	—	—	—	—	—	—
West South Central	3.1	—	3.1	—	—	—	—
Midwest	2.7	3.0	2.1	1.4	—	—	—
East North Central	3.2	3.3	2.6	—	—	—	—
West North Central	4.9	—	3.5	—	—	—	—
West	3.2	2.9	1.7	—	—	—	—
Mountain	4.9	—	2.7	—	—	—	—
Pacific	4.0	3.6	2.1	—	—	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 20. Deferred profit-sharing plans: Plan features, private industry workers, 2019

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

Characteristics	Employer contribution		
	Based on predetermined formula	Not based on predetermined formula	Not determinable
Worker characteristics			
All workers	15	84	1
Management, professional, and related	20	78	2
Management, business, and financial	13	87	—
Professional and related	26	71	3
Sales and office	—	91	—
Office and administrative support	—	87	—
Production, transportation, and material moving	15	85	—
Full time	16	84	1
Part time	—	87	—
Nonunion	13	87	1
Average wage within the following categories ¹ :			
Lowest 25 percent	—	96	—
Second 25 percent	12	88	—
Third 25 percent	19	80	1
Highest 25 percent	20	79	1
Highest 10 percent	—	74	—
Service-providing industries	—	90	—
1 to 99 workers	—	97	—
1 to 49 workers	—	97	—
50 to 99 workers	—	97	—
100 workers or more	27	73	—
100 to 499 workers	—	82	—
500 workers or more	45	55	—
Geographic areas			
Northeast	—	80	—
Middle Atlantic	—	87	—
South	25	75	—
South Atlantic	—	80	—
Midwest	—	87	—
West	—	90	—
Pacific	—	93	—

See footnotes at end of table.

Table 20. Deferred profit-sharing plans: Plan features, private industry workers, 2019—continued

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

Characteristics	Allocation formula						
	Equally distributed	Proportional to earnings	Proportional to employee contributions	Based on earnings and service	Based on earnings and unit performance	Other	Not determinable
Worker characteristics							
All workers	—	63	—	15	—	—	17
Management, professional, and related	—	65	—	—	—	—	13
Management, business, and financial	—	66	—	11	—	—	19
Professional and related	—	64	—	—	—	—	9
Sales and office	—	—	—	—	—	—	—
Office and administrative support	—	76	—	—	—	—	14
Production, transportation, and material moving	—	59	—	—	—	—	17
Full time	—	65	—	15	—	—	16
Part time	—	—	—	—	—	—	—
Nonunion	—	65	—	14	—	—	19
Average wage within the following categories ¹ :							
Lowest 25 percent	—	—	—	—	—	—	—
Second 25 percent	—	—	—	—	—	—	—
Third 25 percent	—	62	—	19	—	—	13
Highest 25 percent	—	66	—	—	—	—	12
Highest 10 percent	—	63	—	—	—	—	13
Service-providing industries	—	—	—	—	—	—	—
1 to 99 workers	—	61	—	—	—	—	19
1 to 49 workers	—	69	—	—	—	—	15
50 to 99 workers	—	—	—	—	—	—	—
100 workers or more	—	65	—	14	—	—	16
100 to 499 workers	—	—	—	—	—	—	—
500 workers or more	—	73	—	21	—	—	6
Geographic areas							
Northeast	—	65	—	—	—	—	18
Middle Atlantic	—	64	—	—	—	—	16
South	—	66	—	23	—	—	10
South Atlantic	—	65	—	—	—	—	13
Midwest	—	65	—	—	—	—	9
West	—	—	—	—	—	—	—
Pacific	—	—	—	—	—	—	—

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 20. Standard errors for deferred profit-sharing plans: Plan features, private industry workers, 2019

Characteristics	Employer contribution		
	Based on predetermined formula	Not based on predetermined formula	Not determinable
Worker characteristics			
All workers	3.1	2.9	0.5
Management, professional, and related	4.9	4.7	1.0
Management, business, and financial	3.1	3.1	–
Professional and related	7.4	7.2	1.8
Sales and office	–	3.3	–
Office and administrative support	–	4.7	–
Production, transportation, and material moving	4.1	4.1	–
Full time	3.0	2.8	0.5
Part time	–	7.6	–
Nonunion	2.8	2.7	0.5
Average wage within the following categories ¹ :			
Lowest 25 percent	–	2.2	–
Second 25 percent	3.2	3.2	–
Third 25 percent	5.0	5.0	1.0
Highest 25 percent	5.4	5.2	0.7
Highest 10 percent	–	7.8	–
Service-providing industries	–	3.5	–
1 to 99 workers	–	1.5	–
1 to 49 workers	–	1.9	–
50 to 99 workers	–	2.6	–
100 workers or more	5.2	5.2	–
100 to 499 workers	–	5.2	–
500 workers or more	9.2	9.2	–
Geographic areas			
Northeast	–	6.0	–
Middle Atlantic	–	3.3	–
South	6.9	6.9	–
South Atlantic	–	9.6	–
Midwest	–	7.2	–
West	–	3.8	–
Pacific	–	2.5	–

See footnotes at end of table.

Table 20. Standard errors for deferred profit-sharing plans: Plan features, private industry workers, 2019—continued

Characteristics	Allocation formula						
	Equally distributed	Proportional to earnings	Proportional to employee contributions	Based on earnings and service	Based on earnings and unit performance	Other	Not determinable
Worker characteristics							
All workers	—	4.2	—	3.6	—	—	4.1
Management, professional, and related	—	6.5	—	—	—	—	4.2
Management, business, and financial	—	6.5	—	3.0	—	—	6.5
Professional and related	—	9.9	—	—	—	—	4.4
Sales and office	—	—	—	—	—	—	—
Office and administrative support	—	7.2	—	—	—	—	6.9
Production, transportation, and material moving	—	5.8	—	—	—	—	7.3
Full time	—	4.0	—	3.2	—	—	3.8
Part time	—	—	—	—	—	—	—
Nonunion	—	4.7	—	3.8	—	—	4.4
Average wage within the following categories ¹ :							
Lowest 25 percent	—	—	—	—	—	—	—
Second 25 percent	—	—	—	—	—	—	—
Third 25 percent	—	5.8	—	5.2	—	—	4.3
Highest 25 percent	—	6.8	—	—	—	—	4.5
Highest 10 percent	—	8.6	—	—	—	—	6.0
Service-providing industries	—	—	—	—	—	—	—
1 to 99 workers	—	7.2	—	—	—	—	5.0
1 to 49 workers	—	7.2	—	—	—	—	5.4
50 to 99 workers	—	—	—	—	—	—	—
100 workers or more	—	5.5	—	3.1	—	—	5.9
100 to 499 workers	—	—	—	—	—	—	—
500 workers or more	—	6.7	—	5.8	—	—	4.2
Geographic areas							
Northeast	—	6.9	—	—	—	—	7.1
Middle Atlantic	—	9.7	—	—	—	—	8.6
South	—	6.8	—	5.3	—	—	4.9
South Atlantic	—	11.1	—	—	—	—	9.0
Midwest	—	12.0	—	—	—	—	3.8
West	—	—	—	—	—	—	—
Pacific	—	—	—	—	—	—	—

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 21. Deferred profit-sharing plans: Method of employee contribution, private industry workers, 2019

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

Characteristics	Employee contributions allowed ¹	Employee contributions not allowed	Not determinable
Worker characteristics			
All workers	31	69	—
Management, professional, and related	31	69	—
Management, business, and financial	34	66	—
Professional and related	—	72	—
Sales and office	25	75	—
Office and administrative support	—	75	—
Production, transportation, and material moving	30	70	—
Full time	29	71	—
Part time	46	54	—
Nonunion	32	68	—
Average wage within the following categories ² :			
Lowest 25 percent	—	63	—
Second 25 percent	28	72	—
Third 25 percent	33	67	—
Highest 25 percent	28	72	—
Highest 10 percent	28	72	—
Service-providing industries	36	64	—
1 to 99 workers	41	59	—
1 to 49 workers	30	70	—
50 to 99 workers	64	—	—
100 workers or more	23	77	—
100 to 499 workers	—	75	—
500 workers or more	—	83	—
Geographic areas			
Northeast	35	65	—
Middle Atlantic	—	61	—
South	26	74	—
South Atlantic	—	68	—
Midwest	—	79	—
West	38	62	—
Pacific	40	60	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 21. Standard errors for deferred profit-sharing plans: Method of employee contribution, private industry workers, 2019

Characteristics	Employee contributions allowed	Employee contributions not allowed	Not determinable
Worker characteristics			
All workers	5.0	5.0	—
Management, professional, and related	6.6	6.6	—
Management, business, and financial	7.1	7.1	—
Professional and related	—	10.0	—
Sales and office	6.8	6.8	—
Office and administrative support	—	8.0	—
Production, transportation, and material moving	6.7	6.7	—
Full time	4.7	4.7	—
Part time	12.6	12.6	—
Nonunion	5.1	5.1	—
Average wage within the following categories ¹ :			
Lowest 25 percent	—	13.0	—
Second 25 percent	7.5	7.5	—
Third 25 percent	6.0	6.0	—
Highest 25 percent	7.2	7.2	—
Highest 10 percent	8.5	8.5	—
Service-providing industries	6.1	6.1	—
1 to 99 workers	7.7	7.7	—
1 to 49 workers	8.2	8.2	—
50 to 99 workers	11.6	—	—
100 workers or more	6.2	6.2	—
100 to 499 workers	—	8.5	—
500 workers or more	—	6.1	—
Geographic areas			
Northeast	10.2	10.2	—
Middle Atlantic	—	12.0	—
South	6.7	6.7	—
South Atlantic	—	9.8	—
Midwest	—	13.0	—
West	8.4	8.4	—
Pacific	9.9	9.9	—

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 22. Deferred profit-sharing plans: Methods of distribution of retirement benefits,¹ private industry workers, 2019

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

Characteristics	Lump sum	Annuity	Installments	Other ²	Not determinable
Worker characteristics					
All workers	96	13	48	—	4
Management, professional, and related	96	—	50	—	4
Management, business, and financial	94	—	39	—	6
Professional and related	97	—	58	—	3
Sales and office	97	—	41	—	3
Office and administrative support	99	—	45	—	1
Production, transportation, and material moving	96	30	63	—	4
Full time	96	12	48	—	4
Part time	100	—	—	—	—
Nonunion	97	12	49	—	3
Average wage within the following categories ³ :					
Lowest 25 percent	100	—	53	—	—
Second 25 percent	100	—	44	—	(⁴)
Third 25 percent	95	10	50	—	5
Highest 25 percent	93	—	46	—	7
Highest 10 percent	94	—	48	—	6
Service-providing industries	98	11	41	—	2
1 to 99 workers	95	13	47	—	5
1 to 49 workers	94	—	49	—	6
50 to 99 workers	99	—	—	—	1
100 workers or more	97	12	48	—	3
100 to 499 workers	96	—	40	—	4
500 workers or more	100	—	66	—	—
Geographic areas					
Northeast	94	—	53	—	6
Middle Atlantic	98	—	53	—	2
South	99	—	51	—	1
South Atlantic	99	—	42	—	1
Midwest	95	—	48	—	5
West	97	19	43	—	3
Pacific	97	17	42	—	3

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

⁴ 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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 22. Standard errors for deferred profit-sharing plans: Methods of distribution of retirement benefits, private industry workers, 2019

Characteristics	Lump sum	Annuity	Installments	Other ¹	Not determinable
Worker characteristics					
All workers	1.5	2.4	4.9	—	1.5
Management, professional, and related	1.9	—	7.6	—	1.9
Management, business, and financial	3.7	—	6.5	—	3.7
Professional and related	1.8	—	10.0	—	1.8
Sales and office	2.2	—	6.6	—	2.2
Office and administrative support	0.9	—	7.3	—	0.9
Production, transportation, and material moving	3.4	5.7	5.9	—	3.4
Full time	1.7	2.7	5.0	—	1.7
Part time	0.0	—	—	—	—
Nonunion	1.3	2.4	5.2	—	1.3
Average wage within the following categories ² :					
Lowest 25 percent	0.0	—	14.0	—	—
Second 25 percent	0.4	—	6.5	—	0.4
Third 25 percent	2.6	2.9	7.7	—	2.6
Highest 25 percent	3.8	—	7.0	—	3.8
Highest 10 percent	4.5	—	9.5	—	4.5
Service-providing industries	1.4	2.2	5.6	—	1.4
1 to 99 workers	2.4	3.9	7.2	—	2.4
1 to 49 workers	3.5	—	6.7	—	3.5
50 to 99 workers	0.9	—	—	—	0.9
100 workers or more	2.0	3.6	6.2	—	2.0
100 to 499 workers	2.9	—	7.4	—	2.9
500 workers or more	0.0	—	7.2	—	—
Geographic areas					
Northeast	3.9	—	8.1	—	3.9
Middle Atlantic	1.3	—	9.4	—	1.3
South	0.5	—	7.5	—	0.5
South Atlantic	0.9	—	11.4	—	0.9
Midwest	4.6	—	10.3	—	4.6
West	1.6	4.4	10.2	—	1.6
Pacific	1.8	4.7	12.0	—	1.8

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 23. Money purchase pension plans: Employer contributions, private industry workers, 2019

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

Characteristics	Fixed percent of earnings	Fixed percent of earnings ¹					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Worker characteristics									
All workers	69	2.00	3.00	3.00	5.00	—	24	—	—
Management, professional, and related	71	2.00	3.00	—	5.00	8.00	27	—	—
Management, business, and financial	67	2.00	3.00	3.00	5.00	6.00	30	—	—
Professional and related	73	2.00	3.00	4.00	6.00	8.00	26	—	—
Service	72	—	—	5.00	5.00	—	—	—	—
Sales and office	69	2.00	3.00	3.00	3.00	5.00	26	—	—
Office and administrative support	67	2.00	3.00	3.00	—	5.00	28	—	—
Natural resources, construction, and maintenance	47	1.00	—	—	—	10.00	—	—	—
Installation, maintenance, and repair	56	—	3.00	3.00	3.00	—	—	—	—
Production, transportation, and material moving	79	2.00	3.00	3.00	3.00	—	—	—	—
Production	68	3.00	3.00	3.00	3.00	—	—	—	—
Full time	69	2.00	3.00	3.00	5.00	—	25	—	—
Part time	77	2.00	2.00	3.00	—	—	—	—	—
Union	50	2.00	—	5.00	5.00	—	—	38	—
Nonunion	72	2.00	3.00	3.00	5.00	—	26	—	—
Average wage within the following categories ² :									
Lowest 25 percent	78	2.00	2.00	—	3.00	—	—	—	—
Second 25 percent	71	2.00	3.00	—	5.00	5.00	27	—	—
Third 25 percent	71	—	2.00	3.00	5.00	—	24	—	—
Highest 25 percent	66	2.00	3.00	—	6.00	9.00	24	—	—
Highest 10 percent	61	2.00	3.00	4.00	6.00	8.00	29	—	—
Establishment characteristics									
Goods-producing industries	54	2.00	3.00	3.00	—	10.00	13	33	—
Service-providing industries	72	—	3.00	3.00	5.00	7.00	27	—	—
Financial activities	53	2.00	2.00	3.00	5.00	5.00	36	—	—
Finance and insurance	47	2.00	2.00	3.00	5.00	5.00	41	—	—
Education and health services	75	—	—	—	5.00	9.00	25	—	—
Educational services	79	3.00	3.00	5.00	8.00	—	21	—	—
Junior colleges, colleges, and universities ...	69	—	5.00	6.00	8.00	10.00	30	—	—
1 to 99 workers	76	1.00	—	3.00	—	—	—	—	—
1 to 49 workers	70	—	—	3.00	3.00	—	—	—	—
100 workers or more	66	2.00	3.00	—	5.00	—	30	—	—
100 to 499 workers	74	2.00	3.00	3.00	4.00	5.00	—	—	—
500 workers or more	64	2.00	3.00	4.00	6.00	9.00	34	—	—

See footnotes at end of table.

Table 23. Money purchase pension plans: Employer contributions, private industry workers, 2019—continued

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

Characteristics	Fixed percent of earnings	Fixed percent of earnings ¹					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Geographic areas									
Northeast	55	1.00	—	3.00	5.00	9.00	32	—	—
Middle Atlantic	52	—	3.00	3.00	5.00	—	—	—	—
South	71	2.00	3.00	3.00	5.00	—	26	—	—
South Atlantic	75	2.00	3.00	—	5.00	6.00	20	—	—
Midwest	78	—	—	—	5.00	—	—	—	—
East North Central	83	—	—	4.00	6.00	—	—	—	—
West	68	3.00	3.00	3.00	5.00	9.00	—	—	—
Pacific	64	3.00	3.00	—	5.00	—	—	—	—

¹ Includes percent of unreduced accrued benefit, a method under which the participant's pension is paid in the form of a straight-life (unreduced) annuity. In the event of the participant's death, the spouse receives a percentage of the unreduced annuity.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 23. Standard errors for money purchase pension plans: Employer contributions, private industry workers, 2019

Characteristics	Fixed percent of earnings	Fixed percent of earnings ¹					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Worker characteristics									
All workers	4.3	0.09	0.00	0.05	0.00	–	3.9	–	–
Management, professional, and related	5.0	0.26	0.09	–	0.89	1.54	4.9	–	–
Management, business, and financial	7.6	0.45	0.00	0.00	1.05	1.06	7.5	–	–
Professional and related	5.0	0.41	0.34	0.71	1.29	1.39	5.0	–	–
Service	13.1	–	–	0.00	0.00	–	–	–	–
Sales and office	6.5	0.00	0.00	0.00	0.69	0.18	6.3	–	–
Office and administrative support	7.7	0.00	0.18	0.00	–	1.40	7.4	–	–
Natural resources, construction, and maintenance	12.6	0.00	–	–	–	0.00	–	–	–
Installation, maintenance, and repair	15.0	–	0.00	0.00	0.00	–	–	–	–
Production, transportation, and material moving	7.0	0.00	0.80	0.00	0.00	–	–	–	–
Production	11.2	0.00	0.00	0.00	0.00	–	–	–	–
Full time	4.3	0.30	0.00	0.05	0.00	–	4.0	–	–
Part time	9.2	0.00	0.55	0.66	–	–	–	–	–
Union	10.3	0.00	–	1.15	0.18	–	–	10.6	–
Nonunion	4.5	0.49	0.00	0.00	0.00	–	4.4	–	–
Average wage within the following categories ² :									
Lowest 25 percent	10.6	0.00	0.00	–	0.15	–	–	–	–
Second 25 percent	7.3	0.45	0.00	–	0.00	1.25	7.0	–	–
Third 25 percent	5.3	–	0.44	0.00	0.95	–	4.8	–	–
Highest 25 percent	5.2	0.36	0.00	–	0.63	1.39	4.6	–	–
Highest 10 percent	6.7	0.57	0.00	0.45	0.32	1.48	6.9	–	–
Establishment characteristics									
Goods-producing industries	7.9	0.00	0.00	0.00	–	0.55	3.5	6.7	–
Service-providing industries	4.7	–	0.27	0.34	0.00	1.63	4.7	–	–
Financial activities	9.9	0.00	0.18	0.00	0.97	0.00	9.5	–	–
Finance and insurance	10.5	0.00	0.18	0.18	0.73	0.00	10.2	–	–
Education and health services	6.2	–	–	–	0.77	1.51	6.2	–	–
Educational services	4.2	0.00	0.22	0.94	1.02	–	4.1	–	–
Junior colleges, colleges, and universities ...	4.4	–	0.00	0.97	1.11	0.00	4.4	–	–
1 to 99 workers	6.9	0.29	–	0.00	–	–	–	–	–
1 to 49 workers	8.7	–	–	0.00	0.11	–	–	–	–
100 workers or more	4.9	0.00	0.00	–	0.61	–	4.8	–	–
100 to 499 workers	7.1	0.09	0.62	0.08	0.94	0.00	–	–	–
500 workers or more	5.5	0.00	0.00	0.68	0.52	1.93	5.5	–	–

See footnotes at end of table.

Table 23. Standard errors for money purchase pension plans: Employer contributions, private industry workers, 2019—continued

Characteristics	Fixed percent of earnings	Fixed percent of earnings ¹					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Geographic areas									
Northeast	9.7	0.26	—	0.00	0.00	1.98	9.4	—	—
Middle Atlantic	11.2	—	0.00	0.18	0.00	—	—	—	—
South	6.2	0.00	0.00	0.75	0.36	—	5.9	—	—
South Atlantic	6.4	0.00	0.00	—	0.63	1.40	5.2	—	—
Midwest	7.6	—	—	—	0.80	—	—	—	—
East North Central	6.1	—	—	0.00	0.41	—	—	—	—
West	9.6	0.00	0.00	0.35	0.66	2.44	—	—	—
Pacific	11.6	0.00	0.00	—	0.97	—	—	—	—

¹ Includes percent of unreduced accrued benefit, a method under which the participant's pension is paid in the form of a straight-life (unreduced) annuity. In the event of the participant's death, the spouse receives a percentage of the unreduced annuity.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/nchs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 24. Money purchase pension plans: Method of employee contribution, private industry workers, 2019

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

Characteristics	Employee contributions allowed ¹	Employee contributions not allowed	Not determinable
Worker characteristics			
All workers	24	76	—
Management, professional, and related	25	75	—
Management, business, and financial	21	79	—
Professional and related	27	73	—
Service	—	83	—
Sales and office	32	68	—
Office and administrative support	33	67	—
Natural resources, construction, and maintenance	—	78	—
Installation, maintenance, and repair	—	76	—
Production, transportation, and material moving	—	84	—
Production	—	91	—
Full time	25	75	—
Part time	—	81	—
Union	—	93	—
Nonunion	27	73	—
Average wage within the following categories ² :			
Lowest 25 percent	—	80	—
Second 25 percent	25	75	—
Third 25 percent	22	78	—
Highest 25 percent	25	75	—
Highest 10 percent	17	83	—
Establishment characteristics			
Goods-producing industries	—	82	—
Service-providing industries	26	74	—
Financial activities	—	79	—
Finance and insurance	—	76	—
Education and health services	34	66	—
Educational services	70	30	—
Junior colleges, colleges, and universities	57	43	—
1 to 99 workers	35	65	—
1 to 49 workers	40	60	—
100 workers or more	20	80	—
100 to 499 workers	26	74	—
500 workers or more	18	82	—
Geographic areas			
Northeast	20	80	—
Middle Atlantic	—	85	—
South	27	73	—
South Atlantic	—	75	—
Midwest	20	80	—
East North Central	—	82	—
West	34	66	—
Pacific	30	70	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 24. Standard errors for money purchase pension plans: Method of employee contribution, private industry workers, 2019

Characteristics	Employee contributions allowed	Employee contributions not allowed	Not determinable
Worker characteristics			
All workers	3.1	3.1	—
Management, professional, and related	3.8	3.8	—
Management, business, and financial	5.8	5.8	—
Professional and related	4.5	4.5	—
Service	—	7.8	—
Sales and office	6.5	6.5	—
Office and administrative support	7.4	7.4	—
Natural resources, construction, and maintenance	—	8.6	—
Installation, maintenance, and repair	—	13.4	—
Production, transportation, and material moving	—	5.5	—
Production	—	6.3	—
Full time	3.2	3.2	—
Part time	—	9.4	—
Union	—	2.3	—
Nonunion	3.6	3.6	—
Average wage within the following categories ¹ :			
Lowest 25 percent	—	7.0	—
Second 25 percent	6.1	6.1	—
Third 25 percent	4.6	4.6	—
Highest 25 percent	3.8	3.8	—
Highest 10 percent	2.9	2.9	—
Establishment characteristics			
Goods-producing industries	—	7.8	—
Service-providing industries	3.4	3.4	—
Financial activities	—	6.9	—
Finance and insurance	—	7.4	—
Education and health services	5.9	5.9	—
Educational services	4.6	4.6	—
Junior colleges, colleges, and universities	4.5	4.5	—
1 to 99 workers	8.4	8.4	—
1 to 49 workers	10.5	10.5	—
100 workers or more	3.2	3.2	—
100 to 499 workers	7.5	7.5	—
500 workers or more	3.7	3.7	—
Geographic areas			
Northeast	4.9	4.9	—
Middle Atlantic	—	4.7	—
South	6.7	6.7	—
South Atlantic	—	9.1	—
Midwest	5.3	5.3	—
East North Central	—	5.4	—
West	8.2	8.2	—
Pacific	8.9	8.9	—

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 25. Money purchase pension plans: Methods of distribution of retirement benefits,¹ private industry workers, 2019

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

Characteristics	Lump sum	Annuity	Installments	Other ²	Not determinable
Worker characteristics					
All workers	87	37	38	—	9
Management, professional, and related	86	33	37	—	9
Management, business, and financial	92	32	38	—	6
Professional and related	83	34	36	—	10
Service	85	72	—	—	6
Sales and office	87	35	33	—	8
Office and administrative support	84	43	26	—	10
Natural resources, construction, and maintenance	98	41	52	—	2
Installation, maintenance, and repair	96	—	63	—	4
Full time	87	37	38	—	9
Part time	83	—	39	—	12
Union	95	51	79	—	3
Nonunion	85	35	32	—	10
Average wage within the following categories ³ :					
Lowest 25 percent	88	—	45	—	11
Second 25 percent	77	44	33	—	16
Third 25 percent	87	32	30	—	10
Highest 25 percent	90	37	43	—	5
Highest 10 percent	94	34	48	—	3
Establishment characteristics					
Goods-producing industries	86	34	41	—	14
Service-providing industries	87	37	37	—	8
Financial activities	90	—	63	—	10
Finance and insurance	92	—	70	—	8
Education and health services	80	50	28	—	11
Educational services	86	63	46	—	5
Junior colleges, colleges, and universities ...	84	72	59	—	3

See footnotes at end of table.

Table 25. Money purchase pension plans: Methods of distribution of retirement benefits,¹ private industry workers, 2019—continued

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

Characteristics	Lump sum	Annuity	Installments	Other ²	Not determinable
1 to 99 workers	91	44	36	—	8
1 to 49 workers	90	39	46	—	7
100 workers or more	85	34	38	—	9
100 to 499 workers	83	32	48	—	14
500 workers or more	86	35	35	—	8
Geographic areas					
Northeast	82	35	39	—	12
Middle Atlantic	82	41	44	—	11
South	87	39	33	—	8
South Atlantic	87	52	28	—	6
Midwest	90	28	35	—	7
East North Central	85	26	24	—	11
West	87	51	47	—	10
Pacific	94	57	54	—	4

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 25. Standard errors for money purchase pension plans: Methods of distribution of retirement benefits, private industry workers, 2019

Characteristics	Lump sum	Annuity	Installments	Other ¹	Not determinable
Worker characteristics					
All workers	2.5	3.9	4.0	—	2.2
Management, professional, and related	3.5	4.9	4.7	—	2.9
Management, business, and financial	4.3	6.8	6.9	—	4.3
Professional and related	4.7	6.0	5.7	—	3.8
Service	6.5	9.7	—	—	3.1
Sales and office	3.8	6.1	6.0	—	3.1
Office and administrative support	4.6	6.7	4.7	—	3.7
Natural resources, construction, and maintenance	2.4	12.2	13.2	—	2.3
Installation, maintenance, and repair	3.8	—	14.6	—	3.8
Full time	2.5	3.9	4.1	—	2.1
Part time	8.1	—	10.3	—	7.5
Union	3.0	10.8	4.9	—	2.5
Nonunion	2.9	4.2	4.1	—	2.5
Average wage within the following categories ² :					
Lowest 25 percent	5.4	—	10.5	—	5.4
Second 25 percent	5.6	7.1	7.5	—	4.5
Third 25 percent	3.6	5.6	4.8	—	3.6
Highest 25 percent	2.7	4.7	5.0	—	2.0
Highest 10 percent	2.6	6.4	6.6	—	2.5
Establishment characteristics					
Goods-producing industries	5.4	6.8	6.0	—	5.4
Service-providing industries	2.9	4.5	4.6	—	2.4
Financial activities	4.9	—	7.6	—	4.9
Finance and insurance	5.0	—	7.5	—	5.0
Education and health services	4.9	6.9	5.5	—	4.0
Educational services	6.0	6.9	7.7	—	5.2
Junior colleges, colleges, and universities ...	4.1	4.9	4.4	—	2.9

See footnotes at end of table.

Table 25. Standard errors for money purchase pension plans: Methods of distribution of retirement benefits, private industry workers, 2019—continued

Characteristics	Lump sum	Annuity	Installments	Other ¹	Not determinable
1 to 99 workers	3.5	10.1	8.4	—	3.1
1 to 49 workers	4.3	10.6	10.3	—	3.5
100 workers or more	3.3	5.1	4.0	—	2.9
100 to 499 workers	6.8	7.6	8.3	—	6.4
500 workers or more	3.7	5.7	4.9	—	3.1
Geographic areas					
Northeast	6.2	7.8	7.2	—	4.8
Middle Atlantic	7.6	9.3	8.0	—	5.7
South	4.2	7.6	7.3	—	3.4
South Atlantic	5.3	8.2	8.1	—	3.7
Midwest	4.6	7.7	6.6	—	4.3
East North Central	7.1	5.7	6.5	—	6.6
West	5.6	6.8	10.3	—	5.1
Pacific	3.5	8.0	11.8	—	3.4

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 26. Money purchase pension plans: Employee contribution thresholds for employer matching, private industry workers, 2019

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

Characteristics	Employer contribution based on employee contribution	Median employee contribution amount	Employer contribution not based on employee contribution	Not determinable
Worker characteristics				
All workers	3	3	97	—
Management, professional, and related	5	3	95	—
Management, business, and financial	—	—	98	—
Professional and related	6	3	94	—
Service	—	—	99	—
Sales and office	—	—	98	—
Office and administrative support	—	—	98	—
Natural resources, construction, and maintenance	—	—	100	—
Installation, maintenance, and repair	—	—	100	—
Production, transportation, and material moving	—	—	100	—
Production	—	—	100	—
Full time	3	3	97	—
Part time	—	—	100	—
Union	—	—	98	—
Nonunion	3	3	97	—
Average wage within the following categories ¹ :				
Lowest 25 percent	—	—	99	—
Second 25 percent	—	—	98	—
Third 25 percent	3	3	97	—
Highest 25 percent	4	3	96	—
Highest 10 percent	—	—	96	—
Establishment characteristics				
Goods-producing industries	—	—	100	—
Service-providing industries	4	3	96	—
Financial activities	—	—	99	—
Finance and insurance	—	—	99	—
Education and health services	7	3	93	—
Educational services	19	3	81	—
Junior colleges, colleges, and universities	19	5	81	—
1 to 99 workers	—	—	97	—
1 to 49 workers	—	—	97	—
100 workers or more	3	4	97	—
100 to 499 workers	—	—	96	—
500 workers or more	3	5	97	—
Geographic areas				
Northeast	—	—	94	—
Middle Atlantic	—	—	96	—
South	—	—	97	—
South Atlantic	—	—	96	—
Midwest	—	—	98	—
East North Central	—	—	97	—
West	—	—	99	—
Pacific	—	—	100	—

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 26. Standard errors for money purchase pension plans: Employee contribution thresholds for employer matching, private industry workers, 2019

Characteristics	Employer contribution based on employee contribution	Median employee contribution amount	Employer contribution not based on employee contribution	Not determinable
Worker characteristics				
All workers	0.7	0.0	0.7	—
Management, professional, and related	1.2	0.0	1.2	—
Management, business, and financial	—	—	0.7	—
Professional and related	1.7	0.0	1.7	—
Service	—	—	0.6	—
Sales and office	—	—	0.8	—
Office and administrative support	—	—	0.8	—
Natural resources, construction, and maintenance	—	—	0.3	—
Installation, maintenance, and repair	—	—	0.0	—
Production, transportation, and material moving	—	—	0.3	—
Production	—	—	0.0	—
Full time	0.7	0.0	0.7	—
Part time	—	—	0.3	—
Union	—	—	1.5	—
Nonunion	0.8	0.0	0.8	—
Average wage within the following categories ¹ :				
Lowest 25 percent	—	—	0.7	—
Second 25 percent	—	—	0.9	—
Third 25 percent	0.7	0.5	0.7	—
Highest 25 percent	1.1	0.0	1.1	—
Highest 10 percent	—	—	1.4	—
Establishment characteristics				
Goods-producing industries	—	—	0.0	—
Service-providing industries	0.8	0.0	0.8	—
Financial activities	—	—	0.9	—
Finance and insurance	—	—	1.0	—
Education and health services	1.9	0.3	1.9	—
Educational services	4.7	0.3	4.7	—
Junior colleges, colleges, and universities	3.2	1.4	3.2	—
1 to 99 workers	—	—	1.7	—
1 to 49 workers	—	—	2.4	—
100 workers or more	0.7	0.9	0.7	—
100 to 499 workers	—	—	2.4	—
500 workers or more	0.6	0.8	0.6	—
Geographic areas				
Northeast	—	—	2.2	—
Middle Atlantic	—	—	2.2	—
South	—	—	0.8	—
South Atlantic	—	—	1.4	—
Midwest	—	—	1.4	—
East North Central	—	—	2.2	—
West	—	—	0.5	—
Pacific	—	—	0.3	—

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 27. Savings and thrift plans: Summary of provisions,¹ private industry workers, 2019

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

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
Worker characteristics						
All workers	100	54	40	18	94	94
Management, professional, and related	100	57	46	18	93	92
Management, business, and financial	100	61	50	20	95	94
Professional and related	100	54	42	17	91	90
Service	100	57	23	–	93	92
Sales and office	100	53	36	20	96	96
Sales and related	100	44	34	21	97	96
Office and administrative support	100	58	38	19	96	95
Natural resources, construction, and maintenance	100	50	36	18	95	95
Construction, extraction, farming, fishing, and forestry	100	41	17	–	93	93
Installation, maintenance, and repair	100	55	45	22	97	96
Production, transportation, and material moving	100	48	41	20	95	94
Production	100	51	41	18	96	95
Transportation and material moving	100	45	42	22	95	93
Full time	100	53	41	18	94	93
Part time	100	62	26	15	99	97
Union	100	68	36	19	94	94
Nonunion	100	53	40	18	94	94
Average wage within the following categories ⁴ :						
Lowest 25 percent	100	53	28	12	98	96
Lowest 10 percent	100	68	–	–	98	96
Second 25 percent	100	47	33	16	95	94
Third 25 percent	100	52	42	18	92	92
Highest 25 percent	100	60	46	21	95	94
Highest 10 percent	100	62	48	21	95	95
Establishment characteristics						
Goods-producing industries	100	53	44	19	93	92
Manufacturing	100	56	44	20	94	93
Service-providing industries	100	54	39	18	95	94
Trade, transportation, and utilities	100	46	44	26	97	95
Wholesale trade	100	55	56	36	91	91
Retail trade	100	36	33	19	99	95
Utilities	100	86	38	–	100	100
Financial activities	100	75	48	23	96	96
Finance and insurance	100	79	53	26	95	95
Credit intermediation and related activities ..	100	76	43	23	95	95
Insurance carriers and related activities	100	79	68	34	96	94
Professional and business services	100	50	43	18	97	97
Professional and technical services	100	42	45	–	95	95
Education and health services	100	44	28	–	90	89
Educational services	100	51	43	–	90	90
Junior colleges, colleges, and universities ...	100	48	38	–	94	94
Health care and social assistance	100	43	26	–	90	89

See footnotes at end of table.

Table 27. Savings and thrift plans: Summary of provisions,¹ private industry workers, 2019—continued

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

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers	100	47	35	14	93	92
1 to 49 workers	100	45	35	16	96	96
50 to 99 workers	100	52	35	10	86	86
100 workers or more	100	57	43	20	95	94
100 to 499 workers	100	49	44	21	95	94
500 workers or more	100	66	42	19	96	95
Geographic areas						
Northeast	100	59	39	19	97	97
New England	100	62	42	14	96	96
Middle Atlantic	100	58	38	21	97	97
South	100	56	35	21	96	95
South Atlantic	100	58	33	23	95	94
East South Central	100	49	37	16	97	97
West South Central	100	54	40	22	97	97
Midwest	100	48	50	16	96	94
East North Central	100	49	50	14	96	95
West North Central	100	45	49	22	95	93
West	100	54	35	14	89	88
Mountain	100	54	—	—	90	89
Pacific	100	54	40	16	89	88

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

² Contributions are made after taxes have been deducted.

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 27. Standard errors for savings and thrift plans: Summary of provisions, private industry workers, 2019

Characteristics	Pre-tax contribution	Post-tax contribution ¹	Automatic enrollment provision ²	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
Worker characteristics						
All workers	0.0	1.9	1.9	1.3	1.1	1.2
Management, professional, and related	0.0	3.3	2.9	2.6	2.4	2.4
Management, business, and financial	0.0	4.3	4.1	3.3	1.5	1.5
Professional and related	0.0	4.2	3.7	3.0	3.9	3.9
Service	0.0	5.7	4.1	–	4.0	4.1
Sales and office	0.0	2.4	1.9	1.8	0.7	0.8
Sales and related	0.0	3.4	2.9	2.2	1.0	1.4
Office and administrative support	0.0	3.1	2.9	2.6	1.0	1.0
Natural resources, construction, and maintenance	0.0	4.8	4.9	3.3	1.6	1.6
Construction, extraction, farming, fishing, and forestry	0.0	9.6	4.8	–	3.8	3.8
Installation, maintenance, and repair	0.0	4.8	6.0	4.2	1.6	1.6
Production, transportation, and material moving	0.0	3.1	3.9	2.2	1.6	1.7
Production	0.0	4.4	5.2	2.3	2.7	2.7
Transportation and material moving	0.0	4.2	5.0	4.2	1.6	2.0
Full time	0.0	2.1	2.0	1.4	1.2	1.3
Part time	0.0	5.2	3.7	3.0	0.6	1.0
Union	0.0	5.4	5.1	4.0	2.8	2.8
Nonunion	0.0	2.1	1.9	1.3	1.2	1.2
Average wage within the following categories ³ :						
Lowest 25 percent	0.0	4.0	4.1	2.0	0.9	1.0
Lowest 10 percent	0.0	10.7	–	–	1.2	2.2
Second 25 percent	0.0	3.2	2.4	1.8	1.5	1.6
Third 25 percent	0.0	2.7	3.0	1.7	3.0	3.0
Highest 25 percent	0.0	3.2	3.0	2.6	1.3	1.4
Highest 10 percent	0.0	4.6	5.1	4.8	1.9	2.0
Establishment characteristics						
Goods-producing industries	0.0	2.5	4.0	2.1	1.9	2.1
Manufacturing	0.0	2.7	4.8	2.4	2.2	2.4
Service-providing industries	0.0	2.4	2.1	1.5	1.4	1.4
Trade, transportation, and utilities	0.0	3.4	3.5	3.0	1.0	1.1
Wholesale trade	0.0	7.7	6.6	5.8	2.7	2.7
Retail trade	0.0	3.5	3.2	2.5	0.7	1.2
Utilities	0.0	5.0	5.7	–	0.0	0.0
Financial activities	0.0	2.1	4.1	3.1	1.2	1.2
Finance and insurance	0.0	1.5	4.0	2.9	1.3	1.4
Credit intermediation and related activities ..	0.0	3.0	5.0	3.3	2.0	2.0
Insurance carriers and related activities	0.0	3.2	6.5	4.7	3.0	3.2
Professional and business services	0.0	5.0	5.6	4.8	1.6	1.6
Professional and technical services	0.0	7.6	7.6	–	2.7	2.7
Education and health services	0.0	6.6	4.1	–	5.4	5.6
Educational services	0.0	9.6	8.1	–	5.8	5.8
Junior colleges, colleges, and universities ...	0.0	8.1	7.5	–	3.8	3.8
Health care and social assistance	0.0	7.2	4.4	–	6.0	6.1

See footnotes at end of table.

Table 27. Standard errors for savings and thrift plans: Summary of provisions, private industry workers, 2019—continued

Characteristics	Pre-tax contribution	Post-tax contribution ¹	Automatic enrollment provision ²	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers	0.0	3.6	2.8	2.1	2.5	2.5
1 to 49 workers	0.0	3.4	3.4	2.8	0.8	0.9
50 to 99 workers	0.0	6.5	5.3	2.5	6.7	6.7
100 workers or more	0.0	2.0	2.5	1.5	1.1	1.2
100 to 499 workers	0.0	3.4	3.2	2.2	1.7	1.7
500 workers or more	0.0	3.3	3.8	2.6	1.4	1.6
Geographic areas						
Northeast	0.0	5.2	3.0	2.3	1.2	1.2
New England	0.0	8.3	3.5	4.2	2.2	2.2
Middle Atlantic	0.0	6.4	3.9	2.7	1.4	1.4
South	0.0	2.2	3.4	2.5	1.1	1.3
South Atlantic	0.0	2.7	5.0	3.7	1.9	2.2
East South Central	0.0	5.0	7.2	2.6	0.6	0.8
West South Central	0.0	4.9	5.7	3.9	1.2	1.1
Midwest	0.0	4.9	3.1	1.7	1.7	1.8
East North Central	0.0	6.5	4.2	2.3	1.4	1.4
West North Central	0.0	6.8	4.1	2.4	4.4	4.8
West	0.0	3.7	5.3	3.2	4.2	4.2
Mountain	0.0	5.1	—	—	5.1	5.2
Pacific	0.0	4.8	6.6	4.0	5.5	5.5

¹ Contributions are made after taxes have been deducted.

² 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.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 28. Savings and thrift plans: Plan provisions, private industry workers, 2019

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

Characteristics	Rollovers allowed			Non-hardship withdrawals ¹ allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics									
All workers	87	4	9	7	79	14	72	15	13
Management, professional, and related	87	2	11	8	77	14	74	14	13
Management, business, and financial	86	–	–	11	74	15	67	20	12
Professional and related	88	2	10	6	80	14	78	9	13
Service	88	–	–	–	81	–	69	–	–
Sales and office	87	3	10	8	79	13	72	14	14
Sales and related	93	–	–	3	89	7	67	17	15
Office and administrative support	84	4	12	11	72	17	74	13	13
Natural resources, construction, and maintenance	88	–	–	–	75	–	74	12	14
Construction, extraction, farming, fishing, and forestry	84	–	–	–	–	–	–	–	–
Installation, maintenance, and repair	89	–	–	–	79	–	79	10	10
Production, transportation, and material moving	85	9	6	–	85	–	68	19	13
Production	79	13	8	–	85	–	68	22	9
Transportation and material moving	92	–	–	–	86	–	68	16	16
Full time	86	4	10	8	78	14	72	14	14
Part time	94	–	–	–	90	–	68	–	–
Union	76	–	–	7	79	14	77	10	13
Nonunion	88	3	9	7	79	14	71	15	14
Average wage within the following categories ² :									
Lowest 25 percent	91	–	–	–	88	–	66	–	–
Lowest 10 percent	94	–	–	–	91	–	63	–	–
Second 25 percent	85	6	9	7	80	13	70	14	16
Third 25 percent	87	3	10	6	80	14	73	15	13
Highest 25 percent	88	2	10	10	76	14	74	14	12
Highest 10 percent	88	1	10	11	73	16	71	15	14
Establishment characteristics									
Goods-producing industries	78	11	11	6	80	14	75	14	11
Manufacturing	77	13	10	7	81	12	74	15	11
Service-providing industries	89	2	9	7	79	14	71	15	14
Trade, transportation, and utilities	91	–	–	–	87	–	69	15	16
Wholesale trade	85	–	–	–	91	–	77	17	6
Retail trade	92	–	–	–	89	–	–	–	–
Utilities	93	–	–	32	60	9	87	–	–
Financial activities	84	–	–	26	60	14	81	10	9
Finance and insurance	83	–	–	30	55	15	83	7	10
Credit intermediation and related activities ..	86	–	14	40	46	14	84	6	10
Insurance carriers and related activities	–	–	–	11	71	18	81	8	11
Professional and business services	96	–	4	6	87	7	73	23	4
Professional and technical services	95	–	5	–	92	–	72	–	–
Education and health services	86	–	–	–	–	–	–	–	–
Educational services	74	–	–	–	82	–	–	–	–
Junior colleges, colleges, and universities ...	78	–	–	–	86	–	40	41	18
Health care and social assistance	88	–	–	–	–	–	–	–	–

See footnotes at end of table.

Table 28. Savings and thrift plans: Plan provisions, private industry workers, 2019—continued

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

Characteristics	Rollovers allowed			Non-hardship withdrawals ¹ allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	90	4	6	5	80	15	76	13	11
1 to 49 workers	91	—	—	6	80	13	77	14	9
50 to 99 workers	89	—	—	—	79	—	74	11	15
100 workers or more	85	4	11	8	79	13	69	16	15
100 to 499 workers	86	4	11	5	82	13	63	20	17
500 workers or more	84	4	12	12	75	12	76	12	12
Geographic areas									
Northeast	90	—	—	6	84	9	70	21	8
New England	90	—	—	—	82	—	74	19	7
Middle Atlantic	90	—	—	5	85	10	69	22	9
South	85	5	10	8	81	11	71	15	14
South Atlantic	84	6	10	7	83	10	69	—	—
East South Central	91	—	—	—	84	—	81	10	9
West South Central	83	—	—	—	77	—	70	—	—
Midwest	87	5	9	8	76	15	69	15	16
East North Central	88	—	—	10	77	13	68	18	14
West North Central	84	—	—	—	—	—	—	—	—
West	88	—	—	5	77	19	77	—	—
Mountain	87	—	—	4	81	16	84	—	—
Pacific	88	—	—	—	—	—	74	—	—

¹ Hardship is defined as immediate and heavy financial need, such as insufficiency of resources for healthcare, education, and payments for primary residence. IRS allows plans to offer the option of hardship withdrawals but does not impose such a requirement.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 28. Standard errors for savings and thrift plans: Plan provisions, private industry workers, 2019

Characteristics	Rollovers allowed			Non-hardship withdrawals ¹ allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics									
All workers	1.2	0.5	1.2	0.7	1.6	1.4	1.9	1.7	1.4
Management, professional, and related	1.7	0.4	1.6	0.8	2.6	2.5	2.8	2.0	2.4
Management, business, and financial	2.0	–	–	1.7	2.6	2.2	3.4	3.2	2.1
Professional and related	2.2	0.5	2.1	1.3	3.6	3.4	3.5	2.0	3.2
Service	3.7	–	–	–	4.7	–	7.0	–	–
Sales and office	2.0	0.7	2.0	1.1	2.1	1.9	2.8	2.3	1.6
Sales and related	2.0	–	–	0.6	2.0	1.9	4.1	3.6	1.8
Office and administrative support	2.4	1.1	2.5	1.7	2.9	2.8	2.8	2.3	2.0
Natural resources, construction, and maintenance	2.8	–	–	–	5.1	–	5.7	3.3	5.1
Construction, extraction, farming, fishing, and forestry	6.5	–	–	–	–	–	–	–	–
Installation, maintenance, and repair	3.2	–	–	–	4.7	–	4.8	2.8	3.4
Production, transportation, and material moving	2.0	1.5	1.8	–	2.6	–	3.7	2.8	2.2
Production	3.1	2.1	2.9	–	2.8	–	5.6	4.6	3.3
Transportation and material moving	2.0	–	–	–	4.4	–	3.9	2.7	3.1
Full time	1.2	0.5	1.2	0.8	1.6	1.5	2.0	1.6	1.4
Part time	1.9	–	–	–	2.0	–	7.5	–	–
Union	4.7	–	–	1.8	4.9	4.5	4.6	2.5	4.4
Nonunion	1.3	0.4	1.2	0.7	1.6	1.5	2.0	1.8	1.4
Average wage within the following categories ² :									
Lowest 25 percent	2.8	–	–	–	2.2	–	7.9	–	–
Lowest 10 percent	3.6	–	–	–	3.8	–	15.2	–	–
Second 25 percent	1.6	0.8	1.6	1.5	2.4	2.0	2.2	1.6	1.7
Third 25 percent	1.8	0.8	1.7	1.0	1.8	1.7	2.8	2.0	1.8
Highest 25 percent	1.6	0.5	1.6	1.0	2.7	2.7	3.0	2.3	2.5
Highest 10 percent	2.6	0.4	2.5	1.5	5.1	5.1	5.2	4.3	4.9
Establishment characteristics									
Goods-producing industries	2.0	1.4	2.1	1.4	2.2	1.9	3.4	2.6	1.9
Manufacturing	2.1	1.8	2.4	1.7	2.6	2.2	3.5	2.8	2.3
Service-providing industries	1.5	0.4	1.4	0.8	1.9	1.8	2.2	2.0	1.7
Trade, transportation, and utilities	1.6	–	–	–	2.2	–	2.9	2.2	2.2
Wholesale trade	4.6	–	–	–	3.0	–	5.6	4.8	2.3
Retail trade	2.0	–	–	–	2.6	–	–	–	–
Utilities	4.5	–	–	8.5	6.7	4.8	6.4	–	–
Financial activities	3.1	–	–	2.4	3.0	1.9	2.1	1.7	1.5
Finance and insurance	3.4	–	–	2.5	3.0	1.9	2.0	1.3	1.7
Credit intermediation and related activities ..	6.0	–	6.0	4.0	4.7	3.1	2.6	1.6	2.6
Insurance carriers and related activities	–	–	–	3.0	3.8	4.7	4.7	2.1	3.3
Professional and business services	1.7	–	1.7	1.4	3.1	2.6	4.1	4.4	1.8
Professional and technical services	2.8	–	2.8	–	3.9	–	5.5	–	–
Education and health services	3.5	–	–	–	–	–	–	–	–
Educational services	7.9	–	–	–	6.9	–	–	–	–
Junior colleges, colleges, and universities ...	5.1	–	–	–	5.7	–	5.5	6.1	7.0
Health care and social assistance	3.7	–	–	–	–	–	–	–	–

See footnotes at end of table.

Table 28. Standard errors for savings and thrift plans: Plan provisions, private industry workers, 2019—continued

Characteristics	Rollovers allowed			Non-hardship withdrawals ¹ allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	1.4	1.0	1.0	0.7	2.5	2.6	2.8	1.8	2.5
1 to 49 workers	1.7	—	—	0.9	3.4	3.4	3.7	2.0	3.4
50 to 99 workers	2.1	—	—	—	4.4	—	4.7	3.2	4.2
100 workers or more	1.8	0.7	1.8	1.0	2.0	1.7	2.4	2.5	1.7
100 to 499 workers	2.3	1.0	2.1	1.3	2.6	1.9	3.2	3.6	2.0
500 workers or more	2.9	1.1	2.8	1.7	2.7	2.6	3.3	2.8	2.6
Geographic areas									
Northeast	1.8	—	—	1.4	2.1	2.0	2.7	3.1	1.7
New England	1.0	—	—	—	5.2	—	5.1	4.3	2.2
Middle Atlantic	2.4	—	—	0.7	2.3	2.5	3.1	4.0	2.1
South	3.2	1.0	2.7	1.4	2.6	2.1	3.2	3.4	2.3
South Atlantic	5.0	1.3	4.1	1.9	2.1	2.7	4.1	—	—
East South Central	2.5	—	—	—	4.3	—	2.8	2.6	1.8
West South Central	5.1	—	—	—	7.5	—	7.3	—	—
Midwest	1.3	1.2	1.7	1.4	2.3	2.2	4.2	3.5	2.6
East North Central	1.3	—	—	2.1	1.2	2.0	5.3	4.9	1.6
West North Central	3.3	—	—	—	—	—	—	—	—
West	2.4	—	—	0.7	5.0	4.9	4.6	—	—
Mountain	4.4	—	—	1.0	8.5	7.6	6.6	—	—
Pacific	2.8	—	—	—	—	—	5.5	—	—

¹ Hardship is defined as immediate and heavy financial need, such as insufficiency of resources for healthcare, education, and payments for primary residence. IRS allows plans to offer the option of hardship withdrawals but does not impose such a requirement.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/nchs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Savings and thrift plans: Methods of retirement benefits distribution,¹ private industry workers, 2019

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

Characteristics	Lump sum	Annuity	Installments	Other ²	Not determinable
Worker characteristics					
All workers	92	14	36	7	8
Management, professional, and related	91	18	32	—	7
Management, business, and financial	91	16	31	5	8
Professional and related	91	19	33	—	7
Service	88	8	24	—	12
Sales and office	92	13	31	15	8
Sales and related	95	—	24	24	5
Office and administrative support	91	17	35	10	9
Natural resources, construction, and maintenance	93	—	45	—	7
Construction, extraction, farming, fishing, and forestry	94	—	50	—	6
Installation, maintenance, and repair	92	5	43	—	8
Production, transportation, and material moving	94	13	51	6	6
Production	94	14	52	—	6
Transportation and material moving	94	—	49	12	6
Full time	91	15	36	7	8
Part time	96	10	32	14	4
Union	96	8	57	—	4
Nonunion	91	15	34	8	8
Average wage within the following categories ³ :					
Lowest 25 percent	95	8	28	15	5
Lowest 10 percent	95	—	—	—	5
Second 25 percent	91	12	36	10	9
Third 25 percent	92	17	39	7	8
Highest 25 percent	91	15	35	3	7
Highest 10 percent	91	16	33	4	6
Establishment characteristics					
Goods-producing industries	91	13	42	—	9
Manufacturing	92	15	43	—	8
Service-providing industries	92	15	34	8	7
Trade, transportation, and utilities	95	6	39	17	5
Wholesale trade	95	—	46	—	5
Retail trade	94	—	24	31	6
Utilities	93	—	76	—	7
Financial activities	94	16	47	15	6
Finance and insurance	93	17	49	18	7
Credit intermediation and related activities ..	91	22	45	—	9
Insurance carriers and related activities	95	12	54	—	5
Professional and business services	94	17	30	—	3
Professional and technical services	91	—	31	—	4
Education and health services	92	28	31	—	8
Educational services	87	36	32	—	12
Junior colleges, colleges, and universities ...	93	61	47	—	6
Health care and social assistance	92	27	31	—	8

See footnotes at end of table.

Table 29. Savings and thrift plans: Methods of retirement benefits distribution,¹ private industry workers, 2019—continued

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

Characteristics	Lump sum	Annuity	Installments	Other ²	Not determinable
1 to 99 workers	91	15	35	4	8
1 to 49 workers	93	13	36	5	6
50 to 99 workers	87	—	32	—	11
100 workers or more	92	14	36	9	8
100 to 499 workers	93	9	31	11	7
500 workers or more	92	20	42	7	8
Geographic areas					
Northeast	95	12	33	4	5
New England	97	—	17	—	3
Middle Atlantic	94	13	39	4	6
South	89	17	36	10	10
South Atlantic	89	17	34	10	11
East South Central	92	20	50	—	8
West South Central	88	14	33	11	12
Midwest	92	11	35	8	8
East North Central	91	—	37	—	9
West North Central	92	—	30	—	8
West	92	16	37	4	5
Mountain	88	—	34	—	4
Pacific	94	—	38	2	5

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Standard errors for savings and thrift plans: Methods of retirement benefits distribution, private industry workers, 2019

Characteristics	Lump sum	Annuity	Installments	Other ¹	Not determinable
Worker characteristics					
All workers	0.9	1.6	1.9	0.8	0.9
Management, professional, and related	1.4	2.8	2.8	—	1.2
Management, business, and financial	1.7	3.1	3.2	1.4	1.5
Professional and related	2.2	4.2	3.6	—	1.7
Service	4.7	2.0	4.5	—	4.7
Sales and office	1.3	2.4	2.2	1.3	1.3
Sales and related	1.7	—	2.8	2.9	1.7
Office and administrative support	1.5	3.2	3.5	1.9	1.5
Natural resources, construction, and maintenance	2.4	—	4.6	—	2.4
Construction, extraction, farming, fishing, and forestry	3.3	—	9.8	—	3.3
Installation, maintenance, and repair	3.1	1.6	5.1	—	3.1
Production, transportation, and material moving	1.5	2.1	3.4	0.9	1.5
Production	2.4	2.7	4.6	—	2.4
Transportation and material moving	1.8	—	4.1	2.0	1.8
Full time	1.0	1.7	2.1	0.8	0.9
Part time	1.3	2.5	4.7	2.4	1.3
Union	1.8	2.3	6.2	—	1.8
Nonunion	1.0	1.7	1.9	0.8	1.0
Average wage within the following categories ² :					
Lowest 25 percent	1.8	2.2	3.0	2.5	1.8
Lowest 10 percent	3.1	—	—	—	3.1
Second 25 percent	1.5	1.8	2.6	1.3	1.5
Third 25 percent	1.2	3.4	3.0	1.3	1.2
Highest 25 percent	1.3	2.1	3.2	0.7	1.0
Highest 10 percent	2.1	2.9	4.1	1.0	1.5
Establishment characteristics					
Goods-producing industries	1.6	1.9	3.1	—	1.6
Manufacturing	1.7	2.2	3.7	—	1.7
Service-providing industries	1.1	1.9	2.2	0.9	1.1
Trade, transportation, and utilities	1.2	1.8	2.4	1.7	1.2
Wholesale trade	2.0	—	5.0	—	2.0
Retail trade	1.8	—	3.4	3.2	1.8
Utilities	4.1	—	6.2	—	4.1
Financial activities	1.3	2.8	3.5	3.0	1.3
Finance and insurance	1.5	3.2	3.9	3.5	1.5
Credit intermediation and related activities ..	2.8	6.0	5.1	—	2.8
Insurance carriers and related activities	2.4	3.4	6.6	—	2.4
Professional and business services	2.2	4.4	5.0	—	1.1
Professional and technical services	3.3	—	5.2	—	1.8
Education and health services	2.9	5.8	5.9	—	2.9
Educational services	6.3	8.0	7.5	—	6.3
Junior colleges, colleges, and universities ...	3.7	7.2	6.0	—	3.8
Health care and social assistance	3.2	6.4	6.5	—	3.2

See footnotes at end of table.

Table 29. Standard errors for savings and thrift plans: Methods of retirement benefits distribution, private industry workers, 2019—continued

Characteristics	Lump sum	Annuity	Installments	Other ¹	Not determinable
1 to 99 workers	1.7	2.9	2.6	0.7	1.4
1 to 49 workers	1.6	2.6	2.8	1.0	1.1
50 to 99 workers	3.5	—	4.8	—	3.1
100 workers or more	1.2	1.7	2.3	1.1	1.2
100 to 499 workers	1.9	1.7	2.3	1.5	1.9
500 workers or more	1.9	2.9	3.9	1.8	1.9
Geographic areas					
Northeast	1.3	3.0	4.0	1.0	1.3
New England	1.6	—	4.6	—	1.6
Middle Atlantic	1.6	3.3	4.9	1.1	1.6
South	2.0	2.1	3.1	1.3	2.0
South Atlantic	2.6	3.0	4.7	2.1	2.6
East South Central	2.7	3.0	6.5	—	2.7
West South Central	4.5	3.6	3.9	1.6	4.5
Midwest	1.7	3.2	3.9	2.2	1.7
East North Central	1.9	—	5.0	—	1.9
West North Central	3.6	—	6.4	—	3.6
West	1.9	4.3	4.2	1.0	1.2
Mountain	4.1	—	5.7	—	1.7
Pacific	1.8	—	5.6	0.6	1.6

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Savings and thrift plans: Eligibility requirements, private industry workers, 2019

(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
Worker characteristics					
All workers	60	21	6	32	8
Management, professional, and related	50	21	—	39	11
Management, business, and financial	53	21	3	37	10
Professional and related	48	21	—	40	11
Service	76	21	—	20	4
Sales and office	63	21	6	32	6
Sales and related	70	21	6	25	5
Office and administrative support	58	21	—	36	6
Natural resources, construction, and maintenance	68	21	3	27	6
Construction, extraction, farming, fishing, and forestry	70	21	—	25	5
Installation, maintenance, and repair	67	21	3	28	6
Production, transportation, and material moving	68	21	—	25	7
Production	62	19	—	26	12
Transportation and material moving	73	21	3	25	2
Full time	59	21	—	33	8
Part time	71	21	—	27	1
Union	48	21	—	42	10
Nonunion	61	21	6	31	8
Average wage within the following categories ¹ :					
Lowest 25 percent	77	21	—	21	3
Lowest 10 percent	88	21	12	—	—
Second 25 percent	65	21	6	29	6
Third 25 percent	61	21	—	32	8
Highest 25 percent	51	21	3	38	11
Highest 10 percent	51	21	—	39	11
Establishment characteristics					
Goods-producing industries	58	21	3	29	14
Manufacturing	57	21	3	28	15
Service-providing industries	61	21	6	33	6
Trade, transportation, and utilities	68	21	6	30	2
Wholesale trade	75	21	—	25	—
Retail trade	69	19	6	29	2
Utilities	—	—	—	52	—
Financial activities	54	21	—	41	5
Finance and insurance	47	18	—	46	6
Credit intermediation and related activities ..	52	21	—	44	4
Insurance carriers and related activities	47	18	—	42	11
Professional and business services	60	21	6	29	11
Professional and technical services	65	21	—	—	—
Education and health services	57	21	12	36	6
Educational services	63	21	—	28	9
Junior colleges, colleges, and universities ...	52	21	12	44	4
Health care and social assistance	57	21	12	37	6

See footnotes at end of table.

Table 30. Savings and thrift plans: Eligibility requirements, private industry workers, 2019—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	76	21	6	20	3
1 to 49 workers	74	21	6	22	4
50 to 99 workers	80	21	—	17	3
100 workers or more	51	21	—	39	10
100 to 499 workers	58	21	—	32	9
500 workers or more	42	21	—	46	12
Geographic areas					
Northeast	63	21	6	35	2
New England	62	21	—	37	1
Middle Atlantic	63	21	6	35	2
South	59	21	6	36	6
South Atlantic	63	21	6	32	5
East South Central	54	21	3	35	11
West South Central	53	21	—	43	4
Midwest	52	21	3	35	13
East North Central	46	21	3	38	16
West North Central	63	21	12	30	7
West	70	21	6	21	9
Mountain	62	21	3	—	—
Pacific	74	21	6	20	6

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, 2019

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
Worker characteristics					
All workers	2.4	0.0	1.1	2.1	1.1
Management, professional, and related	3.5	0.0	–	3.0	1.9
Management, business, and financial	3.4	0.0	0.0	3.0	1.8
Professional and related	5.2	0.0	–	4.5	2.4
Service	5.0	0.0	–	4.5	1.3
Sales and office	3.1	0.0	0.0	2.4	1.3
Sales and related	3.5	0.0	0.0	2.6	2.4
Office and administrative support	3.7	0.0	–	3.3	1.2
Natural resources, construction, and maintenance	4.8	0.0	0.0	4.4	2.8
Construction, extraction, farming, fishing, and forestry	7.6	0.4	–	7.3	3.3
Installation, maintenance, and repair	5.5	0.0	0.0	5.1	3.9
Production, transportation, and material moving	3.8	1.8	–	2.9	2.0
Production	5.7	2.4	–	3.5	3.5
Transportation and material moving	3.2	0.7	0.0	3.4	1.1
Full time	2.4	0.0	–	2.0	1.2
Part time	4.6	0.0	–	4.6	0.7
Union	6.2	0.0	–	5.8	2.8
Nonunion	2.5	0.0	1.4	2.1	1.1
Average wage within the following categories ¹ :					
Lowest 25 percent	3.3	0.0	–	3.2	0.9
Lowest 10 percent	3.7	0.0	0.0	–	–
Second 25 percent	2.5	0.0	0.5	2.3	0.8
Third 25 percent	3.3	0.0	–	2.7	1.4
Highest 25 percent	3.9	0.0	0.5	3.3	2.4
Highest 10 percent	5.2	0.0	–	4.5	2.6
Establishment characteristics					
Goods-producing industries	4.8	1.2	0.0	3.6	2.7
Manufacturing	4.9	2.6	0.0	3.3	3.0
Service-providing industries	2.8	0.0	0.0	2.5	1.2
Trade, transportation, and utilities	2.5	0.4	0.0	2.8	0.7
Wholesale trade	6.9	0.0	–	6.9	–
Retail trade	3.1	1.1	0.0	2.9	1.2
Utilities	–	–	–	7.8	–
Financial activities	4.0	1.1	–	3.7	1.6
Finance and insurance	4.2	3.3	–	4.2	1.8
Credit intermediation and related activities ..	5.7	0.8	–	5.3	1.9
Insurance carriers and related activities	5.2	0.5	–	4.8	4.1
Professional and business services	6.8	0.0	1.5	5.9	4.2
Professional and technical services	7.5	0.0	–	–	–
Education and health services	6.1	0.0	0.0	5.2	2.0
Educational services	8.5	0.0	–	6.6	5.5
Junior colleges, colleges, and universities ...	6.7	0.0	0.0	6.9	2.4
Health care and social assistance	6.7	0.0	0.0	5.8	2.1

See footnotes at end of table.

Table 30. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, 2019—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	2.4	0.0	1.5	2.4	0.6
1 to 49 workers	3.2	0.0	1.1	3.2	0.8
50 to 99 workers	4.0	0.3	—	3.7	0.9
100 workers or more	3.1	0.0	—	2.6	1.8
100 to 499 workers	3.8	0.8	—	3.0	2.2
500 workers or more	4.2	0.0	—	3.9	2.4
Geographic areas					
Northeast	4.4	0.0	0.5	4.0	1.1
New England	10.4	0.0	—	10.1	0.8
Middle Atlantic	4.6	0.0	0.0	4.0	1.4
South	5.8	0.0	1.0	4.8	1.3
South Atlantic	9.3	2.4	0.0	7.9	1.7
East South Central	7.8	0.0	0.0	4.1	5.9
West South Central	5.5	0.4	—	5.2	1.5
Midwest	3.5	0.0	0.0	3.0	2.9
East North Central	3.3	0.0	0.0	2.8	4.1
West North Central	7.7	0.4	3.3	7.3	1.8
West	3.6	0.0	0.5	3.8	2.3
Mountain	3.5	0.0	0.0	—	—
Pacific	4.5	0.0	0.0	3.6	2.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Savings and thrift plans: Maximum employee contributions subject to Internal Revenue Code limit,¹ private industry workers, 2019

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

Characteristics	Percent of earnings	Percent of earnings ²					Any amount	Other ³
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	54	30	50	50	75	85	–	–
Management, professional, and related	54	–	50	50	75	85	46	–
Management, business, and financial	57	30	50	50	75	–	43	–
Professional and related	51	35	50	50	75	85	49	–
Service	37	25	–	50	75	80	63	–
Sales and office	62	35	50	50	75	85	–	–
Sales and related	65	50	50	50	75	80	35	–
Office and administrative support	60	30	50	50	75	90	–	–
Natural resources, construction, and maintenance	–	–	–	–	–	–	60	–
Construction, extraction, farming, fishing, and forestry	–	–	–	–	–	–	70	–
Installation, maintenance, and repair	–	–	–	–	–	–	55	–
Production, transportation, and material moving	58	30	50	60	75	75	42	–
Production	51	30	50	60	75	75	49	–
Transportation and material moving	66	40	50	50	75	80	34	–
Full time	54	30	50	50	75	85	–	–
Part time	61	50	50	50	75	85	39	–
Union	55	25	50	50	70	75	–	–
Nonunion	54	30	50	50	75	85	46	–
Average wage within the following categories ⁴ :								
Lowest 25 percent	55	–	50	50	75	80	45	–
Lowest 10 percent	51	–	50	50	75	80	49	–
Second 25 percent	54	30	50	50	75	80	46	–
Third 25 percent	51	30	50	50	75	85	–	–
Highest 25 percent	57	30	50	50	75	85	–	–
Highest 10 percent	63	30	50	50	60	85	–	–
Establishment characteristics								
Goods-producing industries	49	25	50	50	75	75	51	–
Manufacturing	51	30	50	50	75	75	49	–
Service-providing industries	56	35	50	50	75	85	–	–
Trade, transportation, and utilities	69	35	50	50	75	80	–	–
Wholesale trade	53	–	50	–	80	85	47	–
Retail trade	80	–	50	50	75	80	20	–
Utilities	65	20	50	50	75	–	–	–
Financial activities	70	50	50	50	70	80	30	–
Finance and insurance	77	50	50	50	65	80	23	–
Credit intermediation and related activities ..	74	50	50	50	50	75	26	–
Insurance carriers and related activities	77	50	50	50	75	80	23	–
Professional and business services	62	50	50	50	80	90	38	–
Professional and technical services	62	–	50	50	80	92	38	–
Education and health services	21	50	–	75	85	85	79	–
Educational services	–	–	–	–	–	–	93	–
Junior colleges, colleges, and universities ...	–	–	–	–	–	–	87	–
Health care and social assistance	22	50	–	75	85	85	78	–

See footnotes at end of table.

Table 31. Savings and thrift plans: Maximum employee contributions subject to Internal Revenue Code limit,¹ private industry workers, 2019—continued

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

Characteristics	Percent of earnings	Percent of earnings ²					Any amount	Other ³
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	45	50	50	60	75	90	55	—
1 to 49 workers	48	50	50	60	75	90	52	—
50 to 99 workers	38	—	50	60	80	90	62	—
100 workers or more	60	30	50	50	75	80	—	—
100 to 499 workers	54	—	50	50	75	80	46	—
500 workers or more	66	30	50	50	75	80	—	—
Geographic areas								
Northeast	52	—	50	50	75	85	48	—
New England	55	—	—	50	75	80	45	—
Middle Atlantic	51	—	50	50	60	85	49	—
South	60	25	50	50	70	80	40	—
South Atlantic	61	25	50	50	75	80	39	—
East South Central	59	—	50	50	60	75	41	—
West South Central	58	25	50	50	70	80	42	—
Midwest	55	50	50	50	75	85	—	—
East North Central	53	50	50	—	75	85	—	—
West North Central	60	50	50	50	75	80	40	—
West	47	30	50	50	75	90	53	—
Mountain	49	30	—	50	75	85	51	—
Pacific	46	30	50	50	75	90	54	—

¹ The Internal Revenue Code limit on employee contributions was \$19,000 in 2019.

² Estimates represent percentage of employee contributions for those workers participating in plans with maximum employee contributions based on a percentage of earnings.

³ Other may include plans with maximum employee contribution criteria that varies, for example based on employees' length of service (e.g., an employee may contribute up to three percent during their first three years of service and up to five percent thereafter).

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Standard errors for savings and thrift plans: Maximum employee contributions subject to Internal Revenue Code limit,¹ private industry workers, 2019

Characteristics	Percent of earnings	Percent of earnings					Any amount	Other ²
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	2.3	3.8	0.0	0.0	0.0	2.6	—	—
Management, professional, and related	3.6	—	0.0	0.0	0.0	0.0	3.6	—
Management, business, and financial	4.1	7.8	0.0	0.0	5.7	—	4.1	—
Professional and related	4.2	7.2	0.0	0.0	0.0	0.9	4.2	—
Service	6.6	1.3	—	11.4	6.1	9.3	6.6	—
Sales and office	2.6	9.6	0.0	0.0	0.0	5.2	—	—
Sales and related	4.5	0.0	0.0	0.0	0.0	4.7	4.5	—
Office and administrative support	3.0	4.9	0.0	0.0	1.8	6.2	—	—
Natural resources, construction, and maintenance	—	—	—	—	—	—	5.4	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	9.6	—
Installation, maintenance, and repair	—	—	—	—	—	—	6.3	—
Production, transportation, and material moving	3.6	6.8	0.0	14.3	0.0	5.8	3.6	—
Production	5.3	1.3	0.0	10.8	2.5	0.0	5.3	—
Transportation and material moving	4.4	7.7	0.0	10.3	0.0	6.1	4.4	—
Full time	2.4	2.2	0.0	0.0	0.0	3.8	—	—
Part time	5.5	13.3	0.0	0.0	0.0	4.7	5.5	—
Union	5.8	6.0	7.5	0.0	12.8	0.0	—	—
Nonunion	2.4	6.7	0.0	0.0	0.0	0.3	2.4	—
Average wage within the following categories ³ :								
Lowest 25 percent	5.0	—	0.0	0.0	0.0	2.4	5.0	—
Lowest 10 percent	13.5	—	0.0	4.8	9.5	6.9	13.5	—
Second 25 percent	3.0	4.1	0.0	0.0	0.0	4.4	3.0	—
Third 25 percent	3.2	4.7	0.0	0.0	0.0	6.7	—	—
Highest 25 percent	3.7	6.3	0.0	0.0	1.2	3.8	—	—
Highest 10 percent	5.2	4.2	0.0	0.0	14.8	5.7	—	—
Establishment characteristics								
Goods-producing industries	3.7	6.5	7.3	0.0	5.4	0.0	3.7	—
Manufacturing	3.9	2.0	8.0	0.0	5.1	0.0	3.9	—
Service-providing industries	2.6	7.5	0.0	0.0	0.0	0.9	—	—
Trade, transportation, and utilities	3.5	9.8	0.0	0.0	0.0	5.4	—	—
Wholesale trade	7.8	—	1.8	—	2.6	2.0	7.8	—
Retail trade	2.9	—	0.0	0.0	0.0	8.6	2.9	—
Utilities	7.0	0.0	5.2	0.0	16.4	—	—	—
Financial activities	3.0	7.8	0.0	0.0	12.9	5.2	3.0	—
Finance and insurance	3.1	13.3	0.0	0.0	12.9	6.8	3.1	—
Credit intermediation and related activities ..	4.5	0.0	0.0	0.0	6.2	0.0	4.5	—
Insurance carriers and related activities	4.7	14.3	0.0	0.0	1.8	0.9	4.7	—
Professional and business services	5.9	14.6	0.0	0.0	9.7	0.0	5.9	—
Professional and technical services	6.4	—	0.0	12.9	10.2	4.3	6.4	—
Education and health services	3.6	0.0	—	0.0	2.6	0.0	3.6	—
Educational services	—	—	—	—	—	—	2.3	—
Junior colleges, colleges, and universities ...	—	—	—	—	—	—	2.7	—
Health care and social assistance	4.0	0.0	—	0.0	3.5	0.0	4.0	—

See footnotes at end of table.

Table 31. Standard errors for savings and thrift plans: Maximum employee contributions subject to Internal Revenue Code limit,¹ private industry workers, 2019—continued

Characteristics	Percent of earnings	Percent of earnings					Any amount	Other ²
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	3.5	6.6	0.0	2.9	6.9	0.9	3.5	—
1 to 49 workers	4.4	0.0	0.0	2.0	6.4	4.2	4.4	—
50 to 99 workers	5.5	—	0.0	17.1	6.4	0.9	5.5	—
100 workers or more	2.9	3.8	0.0	0.0	4.6	2.2	—	—
100 to 499 workers	3.9	—	0.0	0.0	5.1	5.1	3.9	—
500 workers or more	3.5	2.0	2.6	0.0	11.5	2.4	—	—
Geographic areas								
Northeast	5.7	—	5.2	0.0	11.6	7.1	5.7	—
New England	11.3	—	—	6.1	1.6	14.5	11.3	—
Middle Atlantic	6.4	—	0.0	0.0	15.5	12.1	6.4	—
South	2.7	3.0	0.0	0.0	5.1	3.7	2.7	—
South Atlantic	3.0	6.8	0.0	0.0	11.4	6.8	3.0	—
East South Central	10.3	—	0.0	0.0	7.4	6.7	10.3	—
West South Central	5.3	0.0	0.0	0.0	7.5	6.6	5.3	—
Midwest	4.5	3.6	0.0	3.6	0.0	6.2	—	—
East North Central	5.4	6.1	0.0	—	1.3	6.4	—	—
West North Central	7.3	6.1	0.0	0.0	0.0	8.1	7.3	—
West	6.2	1.8	0.0	0.0	0.0	3.8	6.2	—
Mountain	12.6	7.5	—	0.0	7.5	6.2	12.6	—
Pacific	6.9	7.3	0.0	6.8	0.0	4.7	6.9	—

¹ The Internal Revenue Code limit on employee contributions was \$19,000 in 2019.

² Other may include plans with maximum employee contribution criteria that varies, for example based on employees' length of service (e.g., an employee may contribute up to three percent during their first three years of service and up to five percent thereafter).

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Savings and thrift plans: Maximum employee contribution percentage matched by employer, private industry workers, 2019

(Includes all workers participating in savings and thrift plans with a specified matching percent)

Characteristics	Maximum employee contribution percentage matched by employer				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	3.0	4.0	6.0	6.0	6.0
Management, professional, and related	4.0	4.0	6.0	6.0	6.0
Management, business, and financial	4.0	5.0	6.0	6.0	6.0
Professional and related	3.0	4.0	5.0	6.0	6.0
Service	3.0	–	5.0	6.0	6.0
Sales and office	–	4.0	5.0	6.0	6.0
Sales and related	4.0	4.0	6.0	6.0	6.0
Office and administrative support	–	4.0	5.0	6.0	6.0
Natural resources, construction, and maintenance	3.0	4.0	6.0	6.0	6.0
Construction, extraction, farming, fishing, and forestry	4.0	4.0	4.5	6.0	8.0
Installation, maintenance, and repair	3.0	4.0	6.0	6.0	6.0
Production, transportation, and material moving	3.0	4.0	6.0	6.0	–
Production	3.0	4.0	5.0	6.0	8.0
Transportation and material moving	–	5.0	6.0	6.0	–
Full time	4.0	4.0	6.0	6.0	6.0
Part time	3.0	3.0	5.0	6.0	6.0
Union	3.0	4.0	–	6.0	6.0
Nonunion	–	4.0	6.0	6.0	6.0
Average wage within the following categories ¹ :					
Lowest 25 percent	3.0	–	5.0	6.0	6.0
Lowest 10 percent	3.0	3.0	–	6.0	6.0
Second 25 percent	3.0	4.0	6.0	6.0	6.0
Third 25 percent	3.0	4.0	5.0	6.0	6.0
Highest 25 percent	4.0	4.0	6.0	6.0	6.0
Highest 10 percent	4.0	4.0	6.0	6.0	6.0
Establishment characteristics					
Goods-producing industries	4.0	4.0	6.0	6.0	8.0
Manufacturing	4.0	4.0	5.0	6.0	8.0
Service-providing industries	3.0	4.0	–	6.0	6.0
Trade, transportation, and utilities	3.0	4.0	6.0	6.0	6.0
Wholesale trade	3.0	4.0	4.0	6.0	6.0
Retail trade	3.0	4.0	6.0	6.0	6.0
Utilities	1.0	–	6.0	6.0	8.0
Financial activities	4.0	–	5.0	6.0	6.0
Finance and insurance	4.0	5.0	5.0	6.0	6.0
Credit intermediation and related activities ..	4.0	4.0	5.0	6.0	6.0
Insurance carriers and related activities	4.0	5.0	6.0	6.0	8.0
Professional and business services	4.0	5.0	6.0	6.0	6.0
Professional and technical services	4.0	6.0	6.0	6.0	6.0
Education and health services	2.0	4.0	4.0	6.0	6.0
Educational services	3.0	–	5.0	6.0	6.0
Junior colleges, colleges, and universities ...	3.0	3.0	4.5	5.0	6.0
Health care and social assistance	2.0	4.0	4.0	6.0	6.0

See footnotes at end of table.

Table 32. Savings and thrift plans: Maximum employee contribution percentage matched by employer, private industry workers, 2019—continued

(Includes all workers participating in savings and thrift plans with a specified matching percent)

Characteristics	Maximum employee contribution percentage matched by employer				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	3.0	4.0	5.0	6.0	6.0
1 to 49 workers	3.0	4.0	5.0	6.0	6.0
50 to 99 workers	4.0	4.0	5.0	6.0	6.0
100 workers or more	3.0	4.0	6.0	6.0	6.0
100 to 499 workers	3.0	4.0	6.0	6.0	6.0
500 workers or more	4.0	4.0	6.0	6.0	6.0
Geographic areas					
Northeast	4.0	4.0	6.0	6.0	6.0
New England	4.0	4.0	6.0	6.0	8.0
Middle Atlantic	4.0	4.0	6.0	6.0	6.0
South	3.0	4.0	5.0	6.0	6.0
South Atlantic	3.0	4.0	5.0	6.0	6.0
East South Central	3.0	4.0	—	6.0	6.0
West South Central	3.0	4.0	6.0	6.0	6.0
Midwest	4.0	4.0	6.0	6.0	6.0
East North Central	4.0	4.0	6.0	6.0	6.0
West North Central	—	4.0	6.0	6.0	6.0
West	4.0	4.0	6.0	6.0	7.0
Mountain	4.0	4.0	6.0	6.0	6.0
Pacific	4.0	4.0	6.0	6.0	7.0

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Standard errors for savings and thrift plans: Maximum employee contribution percentage matched by employer, private industry workers, 2019

Characteristics	Maximum employee contribution percentage matched by employer				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	0.6	0.0	1.0	0.0	0.0
Management, professional, and related	0.4	0.0	0.2	0.0	0.0
Management, business, and financial	0.0	0.9	0.0	0.0	0.0
Professional and related	0.7	0.0	1.4	0.0	0.3
Service	0.0	–	0.4	0.0	0.0
Sales and office	–	0.0	0.5	0.0	0.0
Sales and related	0.5	0.0	1.0	0.0	0.0
Office and administrative support	–	0.0	0.4	0.0	0.0
Natural resources, construction, and maintenance	0.7	0.2	0.8	0.0	0.0
Construction, extraction, farming, fishing, and forestry	0.0	0.0	1.1	0.4	1.2
Installation, maintenance, and repair	0.5	0.8	0.0	0.0	0.0
Production, transportation, and material moving	0.7	0.0	0.7	0.0	–
Production	0.8	0.0	0.5	0.0	1.9
Transportation and material moving	–	0.7	0.0	0.0	–
Full time	0.5	0.0	0.4	0.0	0.0
Part time	0.0	0.5	1.4	0.0	0.0
Union	0.0	1.1	–	0.0	1.4
Nonunion	–	0.0	1.0	0.0	0.0
Average wage within the following categories ¹ :					
Lowest 25 percent	0.0	–	0.8	0.0	0.0
Lowest 10 percent	0.0	0.0	–	1.3	0.0
Second 25 percent	0.7	0.0	0.5	0.0	0.0
Third 25 percent	0.3	0.0	0.2	0.0	0.0
Highest 25 percent	0.0	0.0	0.1	0.0	0.4
Highest 10 percent	0.0	0.0	0.5	0.0	0.3
Establishment characteristics					
Goods-producing industries	0.3	0.0	1.3	0.0	1.2
Manufacturing	0.3	0.0	1.0	0.0	0.6
Service-providing industries	0.3	0.0	–	0.0	0.0
Trade, transportation, and utilities	0.0	0.0	0.4	0.0	0.0
Wholesale trade	0.0	1.0	0.0	1.2	0.0
Retail trade	0.7	0.0	0.0	0.0	0.0
Utilities	0.0	–	0.4	0.0	1.6
Financial activities	0.0	–	0.0	0.0	0.0
Finance and insurance	0.0	0.7	0.6	0.0	0.7
Credit intermediation and related activities ..	0.0	1.0	0.3	0.0	0.0
Insurance carriers and related activities	0.0	0.0	0.3	0.0	0.0
Professional and business services	0.0	1.4	0.0	0.0	0.0
Professional and technical services	0.0	1.4	0.0	0.0	1.3
Education and health services	0.4	0.0	1.2	0.0	0.0
Educational services	0.5	–	0.8	0.9	0.0
Junior colleges, colleges, and universities ...	0.0	0.4	0.6	0.0	0.3
Health care and social assistance	0.4	0.0	1.2	0.0	0.0

See footnotes at end of table.

Table 32. Standard errors for savings and thrift plans: Maximum employee contribution percentage matched by employer, private industry workers, 2019—continued

Characteristics	Maximum employee contribution percentage matched by employer				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	0.8	0.0	0.0	0.0	0.0
1 to 49 workers	0.6	0.0	0.1	0.0	0.0
50 to 99 workers	0.9	0.3	1.2	0.0	1.0
100 workers or more	0.8	0.0	0.0	0.0	0.0
100 to 499 workers	0.4	0.0	0.1	0.0	0.0
500 workers or more	0.7	0.0	0.3	0.0	1.4
Geographic areas					
Northeast	0.4	0.1	1.3	0.0	0.0
New England	0.2	0.0	1.2	0.0	1.6
Middle Atlantic	0.9	0.4	1.4	0.0	0.0
South	0.0	0.0	0.0	0.0	0.0
South Atlantic	0.7	1.2	0.1	0.0	0.0
East South Central	0.0	0.0	—	0.0	0.9
West South Central	0.6	0.6	1.2	0.0	0.0
Midwest	0.7	0.0	0.7	0.0	0.0
East North Central	0.2	0.4	1.0	0.0	0.0
West North Central	—	0.0	0.2	0.0	0.0
West	0.0	0.0	0.0	0.0	1.4
Mountain	0.0	0.5	0.0	0.0	0.0
Pacific	0.0	0.0	0.0	0.0	1.5

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Savings and thrift plans: Method of employer matching contributions, private industry workers, 2019

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

Characteristics	Specified matching percent	Specified matching percent				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics						
All workers	65	25	50	—	100	100
Management, professional, and related	67	25	50	—	100	100
Management, business, and financial	70	25	50	—	100	100
Professional and related	64	—	50	—	100	100
Service	68	25	50	—	100	100
Sales and office	64	—	50	100	100	100
Sales and related	57	—	50	—	100	100
Office and administrative support	67	—	50	100	100	100
Natural resources, construction, and maintenance	61	50	50	—	100	100
Construction, extraction, farming, fishing, and forestry	38	—	50	—	100	100
Installation, maintenance, and repair	72	50	50	—	100	100
Production, transportation, and material moving	62	35	50	—	100	100
Production	62	—	50	—	100	100
Transportation and material moving	62	35	50	—	100	100
Full time	65	25	50	—	100	100
Part time	59	—	50	—	100	100
Union	71	—	50	—	100	100
Nonunion	64	25	50	—	100	100
Average wage within the following categories ² :						
Lowest 25 percent	57	25	50	—	100	100
Lowest 10 percent	58	—	—	—	100	100
Second 25 percent	65	25	50	—	100	100
Third 25 percent	59	—	50	—	100	100
Highest 25 percent	71	—	50	—	100	100
Highest 10 percent	72	—	50	—	100	100
Establishment characteristics						
Goods-producing industries	67	50	50	75	100	100
Manufacturing	69	—	50	75	100	100
Service-providing industries	64	25	50	—	100	100
Trade, transportation, and utilities	62	—	50	100	100	100
Wholesale trade	57	50	50	—	100	100
Retail trade	55	—	50	100	100	100
Utilities	82	50	50	—	100	100
Financial activities	73	50	—	100	100	100
Finance and insurance	76	50	80	100	100	100
Credit intermediation and related activities ..	78	50	100	100	100	100
Insurance carriers and related activities	72	50	50	100	100	100
Professional and business services	60	25	50	50	100	100
Professional and technical services	59	25	—	50	—	100
Education and health services	68	25	50	—	100	100
Educational services	61	—	—	100	100	—
Junior colleges, colleges, and universities ...	73	50	100	100	—	200
Health care and social assistance	68	25	50	—	100	100
1 to 99 workers	60	—	50	—	100	100
1 to 49 workers	62	25	50	—	100	100
50 to 99 workers	57	35	50	100	100	100
100 workers or more	67	25	50	—	100	100
100 to 499 workers	67	25	50	—	100	100
500 workers or more	68	—	50	—	100	100

See footnotes at end of table.

Table 33. Savings and thrift plans: Method of employer matching contributions, private industry workers, 2019—continued

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

Characteristics	Percent varies by employee contribution	Discretionary match	Age	Length of service	Social Security Taxable Wage Base	Other ¹
Worker characteristics						
All workers	19	10	—	1	—	5
Management, professional, and related	16	8	—	2	—	—
Management, business, and financial	19	—	—	—	—	—
Professional and related	14	10	—	3	—	—
Service	—	13	—	—	—	—
Sales and office	25	6	—	—	—	—
Sales and related	28	7	—	—	—	—
Office and administrative support	23	5	—	—	—	—
Natural resources, construction, and maintenance	17	17	—	—	—	—
Construction, extraction, farming, fishing, and forestry	—	40	—	—	—	—
Installation, maintenance, and repair	—	—	—	—	—	—
Production, transportation, and material moving	20	14	—	—	—	4
Production	18	18	—	—	—	—
Transportation and material moving	21	9	—	—	—	—
Full time	18	10	—	1	—	5
Part time	27	—	—	—	—	3
Union	14	8	—	—	—	—
Nonunion	19	10	—	1	—	5
Average wage within the following categories ² :						
Lowest 25 percent	26	13	—	—	—	—
Lowest 10 percent	—	—	—	—	—	—
Second 25 percent	20	10	—	—	—	4
Third 25 percent	20	13	—	—	—	—
Highest 25 percent	16	7	—	2	—	4
Highest 10 percent	16	—	—	—	—	—
Establishment characteristics						
Goods-producing industries	18	11	—	—	—	2
Manufacturing	17	10	—	—	—	—
Service-providing industries	19	9	—	1	—	6
Trade, transportation, and utilities	22	10	—	—	—	6
Wholesale trade	31	—	—	—	—	—
Retail trade	22	12	—	—	—	—
Utilities	—	—	—	—	—	—
Financial activities	24	—	—	—	—	—
Finance and insurance	20	—	—	—	—	—
Credit intermediation and related activities	21	—	—	—	—	—
Insurance carriers and related activities	22	—	—	—	—	—
Professional and business services	21	—	—	—	—	—
Professional and technical services	—	—	—	—	—	—
Education and health services	—	10	—	5	—	—
Educational services	—	—	—	—	—	—
Junior colleges, colleges, and universities	—	—	—	—	—	—
Health care and social assistance	—	9	—	5	—	—
1 to 99 workers	19	14	—	—	—	—
1 to 49 workers	19	14	—	—	—	—
50 to 99 workers	18	16	—	—	—	—
100 workers or more	19	7	—	2	—	4
100 to 499 workers	16	10	—	—	—	—
500 workers or more	22	—	—	—	—	—

See footnotes at end of table.

Table 33. Savings and thrift plans: Method of employer matching contributions, private industry workers, 2019—continued

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

Characteristics	Specified matching percent	Specified matching percent				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas						
Northeast	61	25	—	50	100	100
New England	66	25	—	50	—	100
Middle Atlantic	59	25	50	—	100	100
South	66	—	50	100	100	100
South Atlantic	63	—	50	100	100	100
East South Central	74	50	50	—	100	100
West South Central	70	—	50	100	100	100
Midwest	65	50	50	100	100	100
East North Central	66	50	50	100	100	100
West North Central	63	50	50	—	100	100
West	65	25	50	—	100	100
Mountain	64	25	50	50	100	100
Pacific	66	—	50	—	100	100

See footnotes at end of table.

Table 33. Savings and thrift plans: Method of employer matching contributions, private industry workers, 2019—continued

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

Characteristics	Percent varies by employee contribution	Discretionary match	Age	Length of service	Social Security Taxable Wage Base	Other ¹
Geographic areas						
Northeast	15	16	—	—	—	—
New England	—	—	—	—	—	—
Middle Atlantic	—	17	—	—	—	—
South	17	10	—	—	—	6
South Atlantic	17	—	—	—	—	8
East South Central	—	—	—	—	—	—
West South Central	18	9	—	—	—	—
Midwest	22	9	—	—	—	3
East North Central	21	8	—	—	—	—
West North Central	—	—	—	—	—	—
West	22	5	—	—	—	—
Mountain	33	—	—	—	—	—
Pacific	16	—	—	—	—	—

¹ Includes matches not shown elsewhere.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, 2019

Characteristics	Specified matching percent	Specified matching percent				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics						
All workers	2.1	5.2	0.0	–	0.0	0.0
Management, professional, and related	3.5	0.9	0.0	–	0.0	0.0
Management, business, and financial	3.3	0.0	0.0	–	0.0	0.0
Professional and related	4.9	–	0.0	–	0.0	0.0
Service	5.0	0.0	8.2	–	0.0	0.0
Sales and office	2.8	–	0.0	18.6	0.0	0.0
Sales and related	4.9	–	0.0	–	0.0	0.0
Office and administrative support	3.0	–	0.0	11.1	0.0	0.0
Natural resources, construction, and maintenance	5.2	0.0	0.0	–	0.0	0.0
Construction, extraction, farming, fishing, and forestry	11.2	–	0.0	–	6.7	0.0
Installation, maintenance, and repair	4.9	0.0	0.0	–	0.0	0.0
Production, transportation, and material moving	3.7	10.4	0.0	–	0.0	0.0
Production	5.3	–	0.0	–	0.0	0.0
Transportation and material moving	4.8	9.8	0.0	–	0.0	0.0
Full time	2.2	5.0	0.0	–	0.0	0.0
Part time	5.8	–	0.0	–	0.0	0.0
Union	4.9	–	0.0	–	0.0	0.0
Nonunion	2.3	3.8	0.0	–	0.0	0.0
Average wage within the following categories ¹ :						
Lowest 25 percent	4.4	0.0	0.0	–	0.0	0.0
Lowest 10 percent	12.2	–	–	–	0.0	0.0
Second 25 percent	2.3	3.2	0.0	–	0.0	0.0
Third 25 percent	3.7	–	0.0	–	0.0	0.0
Highest 25 percent	3.1	–	0.0	–	0.0	0.0
Highest 10 percent	5.0	–	0.0	–	0.0	0.0
Establishment characteristics						
Goods-producing industries	2.5	13.4	0.0	16.2	0.0	0.0
Manufacturing	2.9	–	0.0	11.4	0.0	0.0
Service-providing industries	2.6	0.0	0.0	–	0.0	0.0
Trade, transportation, and utilities	3.4	–	0.0	13.9	0.0	0.0
Wholesale trade	6.9	14.1	0.0	–	0.0	0.0
Retail trade	3.0	–	0.0	18.2	0.0	0.0
Utilities	4.4	0.0	0.0	–	0.0	0.0
Financial activities	3.2	0.0	–	0.0	0.0	0.0
Finance and insurance	3.4	0.0	21.1	0.0	0.0	0.0
Credit intermediation and related activities ..	5.6	0.0	0.0	0.0	0.0	0.0
Insurance carriers and related activities	3.5	0.0	4.6	10.9	0.0	0.0
Professional and business services	7.2	0.0	3.9	0.0	20.9	0.0
Professional and technical services	9.3	0.0	–	0.0	–	0.0
Education and health services	5.8	0.0	4.1	–	0.0	0.0
Educational services	9.1	–	–	0.0	0.0	–
Junior colleges, colleges, and universities ...	6.0	12.9	0.0	0.0	–	30.1
Health care and social assistance	6.4	0.0	6.1	–	0.0	0.0
1 to 99 workers	3.3	–	0.0	–	0.0	0.0
1 to 49 workers	4.5	6.1	0.0	–	0.0	0.0
50 to 99 workers	6.0	6.3	0.0	0.0	0.0	0.0
100 workers or more	2.6	7.5	0.0	–	0.0	0.0
100 to 499 workers	3.0	0.0	0.0	–	0.0	0.0
500 workers or more	3.7	–	0.0	–	0.0	0.0

See footnotes at end of table.

Table 33. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, 2019—continued

Characteristics	Percent varies by employee contribution	Discretionary match	Age	Length of service	Social Security Taxable Wage Base	Other
Worker characteristics						
All workers	1.7	1.2	—	0.3	—	1.0
Management, professional, and related	2.1	1.8	—	0.6	—	—
Management, business, and financial	3.2	—	—	—	—	—
Professional and related	2.7	2.4	—	0.9	—	—
Service	—	2.7	—	—	—	—
Sales and office	2.2	1.1	—	—	—	—
Sales and related	4.0	1.9	—	—	—	—
Office and administrative support	2.9	1.1	—	—	—	—
Natural resources, construction, and maintenance	3.8	5.2	—	—	—	—
Construction, extraction, farming, fishing, and forestry	—	11.5	—	—	—	—
Installation, maintenance, and repair	—	—	—	—	—	—
Production, transportation, and material moving	2.2	3.1	—	—	—	1.2
Production	2.1	5.0	—	—	—	—
Transportation and material moving	3.6	2.3	—	—	—	—
Full time	1.6	1.3	—	0.3	—	1.1
Part time	6.1	—	—	—	—	0.7
Union	4.2	2.3	—	—	—	—
Nonunion	1.8	1.3	—	0.3	—	1.0
Average wage within the following categories ¹ :						
Lowest 25 percent	5.1	2.6	—	—	—	—
Lowest 10 percent	—	—	—	—	—	—
Second 25 percent	2.3	1.3	—	—	—	0.8
Third 25 percent	2.2	1.8	—	—	—	—
Highest 25 percent	2.1	1.8	—	0.5	—	1.2
Highest 10 percent	2.9	—	—	—	—	—
Establishment characteristics						
Goods-producing industries	1.9	2.1	—	—	—	0.4
Manufacturing	2.1	2.5	—	—	—	—
Service-providing industries	2.1	1.5	—	0.4	—	1.2
Trade, transportation, and utilities	2.9	2.0	—	—	—	1.0
Wholesale trade	6.1	—	—	—	—	—
Retail trade	3.1	3.2	—	—	—	—
Utilities	—	—	—	—	—	—
Financial activities	3.1	—	—	—	—	—
Finance and insurance	3.1	—	—	—	—	—
Credit intermediation and related activities	5.6	—	—	—	—	—
Insurance carriers and related activities	3.1	—	—	—	—	—
Professional and business services	5.0	—	—	—	—	—
Professional and technical services	—	—	—	—	—	—
Education and health services	—	2.4	—	1.3	—	—
Educational services	—	—	—	—	—	—
Junior colleges, colleges, and universities	—	—	—	—	—	—
Health care and social assistance	—	2.3	—	1.4	—	—
1 to 99 workers	2.1	2.4	—	—	—	—
1 to 49 workers	2.6	3.2	—	—	—	—
50 to 99 workers	3.5	4.0	—	—	—	—
100 workers or more	2.4	1.0	—	0.5	—	0.7
100 to 499 workers	2.8	1.8	—	—	—	—
500 workers or more	3.6	—	—	—	—	—

See footnotes at end of table.

Table 33. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, 2019—continued

Characteristics	Specified matching percent	Specified matching percent				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas						
Northeast	4.7	0.0	—	0.0	0.0	0.0
New England	6.4	0.0	—	0.0	—	0.0
Middle Atlantic	6.1	0.0	8.6	—	0.0	0.0
South	3.7	—	0.0	0.0	0.0	0.0
South Atlantic	6.0	—	0.0	17.2	0.0	0.0
East South Central	4.6	0.0	0.0	—	0.0	0.0
West South Central	2.1	—	0.0	0.0	0.0	0.0
Midwest	4.7	0.0	0.0	19.7	0.0	0.0
East North Central	4.7	0.0	0.0	0.0	0.0	0.0
West North Central	10.3	6.3	0.0	—	0.0	0.0
West	4.2	2.6	0.0	—	0.0	0.0
Mountain	7.4	0.0	14.6	0.0	0.0	0.0
Pacific	5.1	—	0.0	—	0.0	0.0

See footnotes at end of table.

Table 33. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, 2019—continued

Characteristics	Percent varies by employee contribution	Discretionary match	Age	Length of service	Social Security Taxable Wage Base	Other
Geographic areas						
Northeast	4.3	3.4	—	—	—	—
New England	—	—	—	—	—	—
Middle Atlantic	—	4.2	—	—	—	—
South	2.3	2.7	—	—	—	0.6
South Atlantic	3.6	—	—	—	—	1.1
East South Central	—	—	—	—	—	—
West South Central	2.8	2.4	—	—	—	—
Midwest	3.8	2.0	—	—	—	0.4
East North Central	4.3	2.3	—	—	—	—
West North Central	—	—	—	—	—	—
West	3.4	1.5	—	—	—	—
Mountain	8.0	—	—	—	—	—
Pacific	2.2	—	—	—	—	—

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Savings and thrift plans: Maximum potential employer contribution percentage,¹ private industry workers, 2019

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

Characteristics	Maximum potential employer contribution percentage				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	1.5	2.5	3.0	5.0	6.0
Management, professional, and related	1.5	3.0	3.3	5.0	6.0
Management, business, and financial	1.5	–	4.0	5.0	6.0
Professional and related	–	3.0	3.0	4.0	6.0
Service	1.0	2.0	3.0	–	6.0
Sales and office	1.5	2.0	3.5	6.0	6.0
Sales and related	1.5	2.0	–	6.0	6.0
Office and administrative support	1.5	2.0	4.0	5.0	6.0
Natural resources, construction, and maintenance	2.0	2.5	3.0	5.0	6.0
Construction, extraction, farming, fishing, and forestry	2.0	–	–	4.0	6.0
Installation, maintenance, and repair	1.8	3.0	3.0	5.0	6.0
Production, transportation, and material moving	1.8	2.5	3.6	5.0	6.0
Production	1.8	–	–	4.0	6.0
Transportation and material moving	1.8	2.8	4.0	6.0	6.0
Full time	1.5	2.5	3.0	5.0	6.0
Part time	1.3	–	3.0	–	6.0
Union	–	–	3.0	5.5	6.0
Nonunion	1.5	2.5	3.0	5.0	6.0
Average wage within the following categories ² :					
Lowest 25 percent	–	2.0	3.0	–	6.0
Lowest 10 percent	–	–	3.0	–	6.0
Second 25 percent	1.5	2.0	3.0	5.0	6.0
Third 25 percent	1.8	2.0	3.0	5.0	6.0
Highest 25 percent	1.5	3.0	4.0	5.0	6.0
Highest 10 percent	1.5	3.0	4.0	5.0	6.0
Establishment characteristics					
Goods-producing industries	1.8	–	4.0	5.0	6.0
Manufacturing	1.8	–	4.0	5.0	6.0
Service-providing industries	1.5	2.5	3.0	5.0	6.0
Trade, transportation, and utilities	1.5	2.5	3.0	5.5	6.0
Wholesale trade	2.0	2.0	3.0	4.0	4.5
Retail trade	–	–	4.0	6.0	6.0
Utilities	1.0	–	3.0	5.0	6.0
Financial activities	3.0	4.0	5.0	6.0	6.0
Finance and insurance	3.0	4.0	5.0	6.0	6.0
Credit intermediation and related activities ..	3.0	4.0	5.0	6.0	6.0
Insurance carriers and related activities	3.0	4.0	4.0	6.0	6.0
Professional and business services	1.5	–	3.0	4.0	6.0
Professional and technical services	1.5	–	3.0	3.5	6.0
Education and health services	1.0	2.0	3.0	4.0	5.0
Educational services	1.0	–	4.0	5.0	–
Junior colleges, colleges, and universities ...	–	3.0	5.0	6.0	–
Health care and social assistance	1.0	2.0	3.0	4.0	5.0

See footnotes at end of table.

Table 34. Savings and thrift plans: Maximum potential employer contribution percentage,¹ private industry workers, 2019—continued

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

Characteristics	Maximum potential employer contribution percentage				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	1.5	2.0	3.0	5.0	6.0
1 to 49 workers	1.5	2.0	3.0	4.0	6.0
50 to 99 workers	—	2.8	4.0	5.0	6.0
100 workers or more	1.5	3.0	3.5	5.0	6.0
100 to 499 workers	1.5	—	3.0	5.0	6.0
500 workers or more	1.8	3.0	4.0	5.0	6.0
Geographic areas					
Northeast	—	1.8	3.0	4.0	6.0
New England	1.0	—	3.0	4.0	5.0
Middle Atlantic	1.5	2.0	3.0	4.5	6.0
South	1.8	2.0	3.0	5.0	6.0
South Atlantic	1.5	2.0	3.0	5.0	6.0
East South Central	2.0	2.0	3.0	—	6.0
West South Central	—	3.0	4.0	6.0	6.0
Midwest	2.0	3.0	3.6	5.0	6.0
East North Central	2.0	3.0	4.0	5.0	6.0
West North Central	2.0	—	3.0	5.0	6.0
West	1.5	3.0	3.0	5.0	6.0
Mountain	—	—	3.0	4.5	6.0
Pacific	1.5	3.0	3.5	5.0	6.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Standard errors for savings and thrift plans: Maximum potential employer contribution percentage¹ private industry workers, 2019

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

See footnotes at end of table.

Table 34. Standard errors for savings and thrift plans: Maximum potential employer contribution percentage¹ private industry workers, 2019—continued

Characteristics	Maximum potential employer contribution percentage				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	0.0	0.0	0.2	0.5	0.0
1 to 49 workers	0.0	0.0	0.0	0.4	0.7
50 to 99 workers	—	0.4	0.5	1.0	0.0
100 workers or more	0.1	0.1	0.7	0.0	0.0
100 to 499 workers	0.4	—	0.0	0.2	0.0
500 workers or more	0.3	0.1	0.6	0.0	0.0
Geographic areas					
Northeast	—	0.5	0.1	0.3	0.3
New England	0.0	—	0.2	0.0	1.3
Middle Atlantic	0.0	0.4	0.3	0.9	0.0
South	0.4	0.3	0.4	0.0	0.0
South Atlantic	0.4	0.0	0.0	0.0	0.0
East South Central	0.4	0.0	0.2	—	0.0
West South Central	—	0.0	0.0	1.4	0.0
Midwest	0.0	0.0	0.8	0.0	0.0
East North Central	0.0	0.0	0.1	0.0	0.0
West North Central	0.2	—	0.0	0.2	0.0
West	0.0	0.4	0.6	1.1	0.0
Mountain	—	—	0.0	0.7	0.4
Pacific	0.4	0.2	0.8	1.3	0.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Savings and thrift plans: Availability of automatic enrollment and method of default contribution,¹ private industry workers, 2019

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

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution ³	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings ²									
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
Worker characteristics												
All workers	40	38	2.0	3.0	3.0	5.0	6.0	—	—	54	6	
Management, professional, and related	46	44	3.0	3.0	—	5.0	6.0	—	—	47	7	
Management, business, and financial	50	46	3.0	3.0	4.0	5.0	6.0	—	—	46	4	
Professional and related	42	42	3.0	3.0	3.0	—	6.0	—	1	48	9	
Service	23	23	3.0	3.0	4.0	4.0	6.0	—	(⁴)	72	5	
Sales and office	36	34	2.0	3.0	3.0	4.0	6.0	—	2	57	6	
Sales and related	34	33	1.0	2.0	—	—	—	—	1	63	3	
Office and administrative support	38	35	3.0	3.0	3.0	5.0	6.0	—	3	54	8	
Natural resources, construction, and maintenance	36	34	—	3.0	3.0	5.0	6.0	—	2	60	4	
Construction, extraction, farming, fishing, and forestry	17	17	2.0	3.0	—	4.0	—	—	(⁴)	78	5	
Installation, maintenance, and repair	45	43	—	3.0	3.0	6.0	6.0	—	3	51	3	
Production, transportation, and material moving	41	38	2.0	3.0	3.0	6.0	6.0	—	—	55	4	
Production	41	37	—	3.0	4.0	6.0	6.0	—	4	54	5	
Transportation and material moving	42	39	—	—	3.0	—	6.0	—	—	55	3	
Full time	41	39	2.0	3.0	3.0	5.0	6.0	—	—	53	6	
Part time	26	26	—	—	3.0	—	6.0	—	(⁴)	69	4	
Union	36	35	3.0	3.0	—	6.0	6.0	—	—	56	8	
Nonunion	40	38	2.0	3.0	3.0	5.0	6.0	—	—	54	6	
Average wage within the following categories ⁵ :												
Lowest 25 percent	28	26	—	2.0	3.0	4.0	6.0	—	2	67	6	
Lowest 10 percent	—	—	—	—	—	—	—	—	—	73	—	
Second 25 percent	33	31	—	3.0	3.0	—	6.0	—	2	62	5	
Third 25 percent	42	40	2.0	3.0	3.0	6.0	6.0	—	—	49	8	
Highest 25 percent	46	44	3.0	3.0	—	5.0	6.0	—	—	49	5	
Highest 10 percent	48	46	3.0	3.0	—	5.0	6.0	—	2	47	5	
Establishment characteristics												
Goods-producing industries	44	40	3.0	3.0	4.0	6.0	6.0	—	4	52	5	
Manufacturing	44	40	3.0	3.0	4.0	6.0	6.0	—	4	52	4	
Service-providing industries	39	37	2.0	3.0	3.0	4.0	6.0	—	—	55	6	
Trade, transportation, and utilities	44	42	1.0	—	3.0	4.0	6.0	—	—	54	3	
Wholesale trade	56	50	2.0	3.0	—	4.0	6.0	—	—	41	3	
Retail trade	33	32	1.0	—	3.0	3.0	—	—	(⁴)	65	2	
Utilities	38	38	3.0	3.0	3.0	6.0	8.0	—	—	54	8	
Financial activities	48	44	3.0	3.0	4.0	5.0	6.0	—	4	48	3	
Finance and insurance	53	49	3.0	3.0	4.0	5.0	6.0	—	4	43	4	
Credit intermediation and related activities	43	42	—	3.0	3.0	4.0	6.0	—	1	53	4	
Insurance carriers and related activities	68	59	3.0	3.0	5.0	6.0	—	—	9	27	5	
Professional and business services	43	42	3.0	3.0	3.0	4.0	6.0	—	(⁴)	49	8	
Professional and technical services	45	45	3.0	3.0	3.0	3.0	—	—	—	50	5	
Education and health services	28	27	—	3.0	4.0	4.0	6.0	—	1	58	15	
Educational services	43	43	3.0	3.0	—	5.0	6.0	—	—	49	8	
Junior colleges, colleges, and universities	38	38	3.0	3.0	4.0	5.0	6.0	—	—	51	11	
Health care and social assistance	26	25	—	3.0	4.0	4.0	6.0	—	1	59	15	

See footnotes at end of table.

Table 35. Savings and thrift plans: Availability of automatic enrollment and method of default contribution,¹ private industry workers, 2019—continued

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

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution ³	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings ²									
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
1 to 99 workers	35	32	2.0	3.0	3.0	4.0	6.0	—	2	59	6	
1 to 49 workers	35	33	2.0	3.0	3.0	4.0	6.0	—	2	61	4	
50 to 99 workers	35	32	2.0	3.0	3.0	5.0	6.0	—	3	54	11	
100 workers or more	43	41	—	3.0	—	5.0	6.0	—	—	52	6	
100 to 499 workers	44	41	2.0	3.0	3.0	5.0	6.0	—	—	51	5	
500 workers or more	42	40	3.0	3.0	4.0	6.0	6.0	—	1	52	6	
Geographic areas												
Northeast	39	37	3.0	3.0	—	6.0	6.0	—	—	56	5	
New England	42	41	—	3.0	—	6.0	8.0	—	1	57	1	
Middle Atlantic	38	36	3.0	3.0	—	5.0	6.0	—	—	56	6	
South	35	34	2.0	3.0	3.0	—	6.0	—	2	61	4	
South Atlantic	33	31	2.0	—	3.0	4.0	6.0	—	2	64	3	
East South Central	37	35	—	3.0	3.0	—	6.0	—	2	63	—	
West South Central	40	39	2.0	3.0	3.0	5.0	6.0	—	1	54	6	
Midwest	50	46	3.0	3.0	4.0	5.0	6.0	—	4	47	3	
East North Central	50	46	—	3.0	4.0	6.0	6.0	—	4	47	3	
West North Central	49	46	3.0	3.0	4.0	5.0	6.0	—	3	47	3	
West	35	34	2.0	3.0	3.0	4.0	6.0	—	1	52	13	
Mountain	—	—	—	—	—	—	—	—	—	67	—	
Pacific	40	39	2.0	3.0	3.0	4.0	6.0	—	1	45	15	

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

² Estimates represent percentage of default contribution for those workers participating in plans with automatic enrollment and default contribution as a percentage of earnings.

³ Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/nchs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Standard errors for savings and thrift plans: Availability of automatic enrollment and method of default contribution,¹ private industry workers, 2019

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 ²	Default contribution not determinable			
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
Worker characteristics												
All workers	1.9	1.9	0.0	0.0	0.0	0.0	0.0	0.0	—	—	1.8	1.1
Management, professional, and related	2.9	2.9	0.3	0.0	—	0.5	0.0	—	—	—	3.1	2.3
Management, business, and financial	4.1	4.0	0.2	0.0	1.2	1.4	0.0	—	—	—	4.1	0.8
Professional and related	3.7	3.7	0.7	0.0	0.5	—	0.0	—	—	0.3	4.1	3.9
Service	4.1	4.1	0.0	0.0	0.3	0.5	0.0	—	—	0.3	4.8	1.9
Sales and office	1.9	1.9	0.5	0.7	0.0	0.7	0.0	—	—	0.6	1.9	1.5
Sales and related	2.9	2.9	0.0	0.0	—	—	—	—	—	0.4	3.0	1.2
Office and administrative support	2.9	2.8	0.7	0.0	0.3	0.4	0.0	—	—	0.9	2.7	2.1
Natural resources, construction, and maintenance	4.9	4.6	—	0.0	0.4	1.5	0.0	—	—	1.2	4.8	1.7
Construction, extraction, farming, fishing, and forestry	4.8	4.7	0.5	0.3	—	0.2	—	—	—	0.3	6.0	3.2
Installation, maintenance, and repair	6.0	5.7	—	0.0	0.4	1.2	0.0	—	—	1.7	5.7	2.0
Production, transportation, and material moving	3.9	4.0	0.0	0.0	0.8	0.7	0.0	—	—	—	3.3	1.5
Production	5.2	5.5	—	0.0	0.2	0.4	0.0	—	—	1.1	4.7	2.3
Transportation and material moving	5.0	4.9	—	—	0.0	—	0.0	—	—	—	4.3	1.7
Full time	2.0	2.0	0.2	0.0	0.3	0.2	0.0	—	—	—	2.0	1.2
Part time	3.7	3.7	—	—	0.0	—	0.9	—	—	0.1	4.4	1.9
Union	5.1	5.3	0.0	0.0	—	0.0	0.0	—	—	—	5.2	3.7
Nonunion	1.9	2.0	0.0	0.0	0.0	0.4	0.0	—	—	—	1.9	1.2
Average wage within the following categories ³ :												
Lowest 25 percent	4.1	4.1	—	0.2	0.0	0.3	0.5	—	—	0.9	4.6	2.3
Lowest 10 percent	—	—	—	—	—	—	—	—	—	—	8.9	—
Second 25 percent	2.4	2.5	—	0.0	0.0	—	0.0	—	—	0.6	2.6	1.0
Third 25 percent	3.0	2.9	0.6	0.0	0.7	0.7	0.0	—	—	—	2.9	3.3
Highest 25 percent	3.0	3.1	0.0	0.0	—	0.9	0.0	—	—	—	3.1	1.1
Highest 10 percent	5.1	5.2	0.0	0.0	—	1.3	0.0	—	—	0.6	5.1	1.8
Establishment characteristics												
Goods-producing industries	4.0	4.4	0.0	0.0	0.0	0.0	0.0	—	—	0.9	3.5	1.5
Manufacturing	4.8	5.1	0.0	0.0	0.4	0.0	0.0	—	—	1.1	4.0	2.0
Service-providing industries	2.1	2.1	0.0	0.0	0.0	0.7	0.0	—	—	—	2.1	1.4
Trade, transportation, and utilities	3.5	3.4	0.3	—	0.0	0.3	0.7	—	—	—	3.1	1.0
Wholesale trade	6.6	6.7	0.4	0.4	—	0.2	1.2	—	—	—	6.4	1.9
Retail trade	3.2	3.2	0.0	—	0.7	0.0	—	—	—	0.2	3.3	1.2
Utilities	5.7	5.7	0.0	0.0	0.0	0.9	0.0	—	—	—	6.1	1.2
Financial activities	4.1	4.4	0.0	0.0	0.9	0.0	0.6	—	—	1.2	4.1	1.0
Finance and insurance	4.0	4.2	0.0	0.0	0.9	0.0	0.9	—	—	1.2	3.8	1.1
Credit intermediation and related activities ..	5.0	5.2	—	0.0	0.3	0.4	0.9	—	—	0.6	5.2	1.7
Insurance carriers and related activities	6.5	6.9	0.0	0.0	0.8	0.7	—	—	—	3.2	6.4	2.8
Professional and business services	5.6	5.6	0.0	0.0	0.0	0.6	0.9	—	—	0.3	5.9	2.2
Professional and technical services	7.6	7.6	0.7	0.0	0.0	0.0	—	—	—	—	8.0	2.7
Education and health services	4.1	3.9	—	0.0	0.0	0.8	0.3	—	—	0.7	5.4	5.5
Educational services	8.1	8.1	0.8	0.0	—	0.0	0.0	—	—	—	8.0	4.0
Junior colleges, colleges, and universities ...	7.5	7.5	0.0	0.0	0.9	1.0	0.0	—	—	—	7.6	5.3
Health care and social assistance	4.4	4.2	—	0.0	0.0	0.4	1.0	—	—	0.8	5.9	6.1

See footnotes at end of table.

Table 35. Standard errors for savings and thrift plans: Availability of automatic enrollment and method of default contribution,¹ private industry workers, 2019—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 ²	Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
1 to 99 workers	2.8	2.7	0.0	0.0	0.0	0.7	0.3	—	0.7	3.0	2.5
1 to 49 workers	3.4	3.4	0.0	0.0	0.0	0.3	1.0	—	0.8	3.4	1.3
50 to 99 workers	5.3	5.0	0.0	0.7	0.2	1.3	0.0	—	1.2	6.0	6.5
100 workers or more	2.5	2.6	—	0.0	—	1.4	0.0	—	—	2.5	1.0
100 to 499 workers	3.2	3.2	0.0	0.0	0.0	0.4	0.0	—	—	3.4	1.4
500 workers or more	3.8	3.9	0.0	0.0	0.3	0.7	0.0	—	0.6	3.6	1.4
Geographic areas											
Northeast	3.0	2.8	0.0	0.0	—	0.4	0.0	—	—	2.6	2.0
New England	3.5	4.4	—	0.0	—	1.0	0.5	—	1.3	4.1	0.9
Middle Atlantic	3.9	3.5	0.0	0.0	—	1.2	0.0	—	—	3.3	2.6
South	3.4	3.6	0.3	0.7	0.0	—	0.0	—	0.7	3.5	0.8
South Atlantic	5.0	5.4	0.0	—	0.0	0.9	0.0	—	1.1	5.0	1.2
East South Central	7.2	7.0	—	0.7	0.7	—	0.0	—	1.2	7.2	—
West South Central	5.7	5.7	0.2	0.0	0.6	1.4	0.0	—	0.4	6.4	1.2
Midwest	3.1	3.3	0.9	0.0	0.4	1.4	0.0	—	0.8	2.7	1.1
East North Central	4.2	4.2	—	0.0	0.9	1.3	0.0	—	1.1	3.8	1.2
West North Central	4.1	5.1	0.0	0.0	0.5	1.3	0.0	—	1.2	2.7	2.1
West	5.3	5.3	0.3	0.0	0.0	0.0	1.2	—	0.5	5.6	4.4
Mountain	—	—	—	—	—	—	—	—	1.0	11.0	—
Pacific	6.6	6.6	0.4	0.0	0.0	0.0	1.3	—	0.5	5.5	5.7

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Savings and thrift plans: Availability of automatic enrollment and default percentage matched by employer, private industry workers, 2019

(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 ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	40	50	50	75	100	100	54	6
Management, professional, and related	46	50	50	—	100	100	47	7
Management, business, and financial	50	50	50	100	100	100	46	4
Professional and related	42	50	50	—	100	100	48	9
Service	23	40	50	—	100	100	72	5
Sales and office	36	50	50	60	100	100	57	6
Sales and related	34	38	50	50	—	100	63	3
Office and administrative support	38	50	50	80	100	100	54	8
Natural resources, construction, and maintenance	36	50	50	—	100	—	60	4
Construction, extraction, farming, fishing, and forestry	17	40	50	50	—	100	78	5
Installation, maintenance, and repair	45	50	50	—	100	—	51	3
Production, transportation, and material moving	41	—	50	100	100	100	55	4
Production	41	—	50	100	100	100	54	5
Transportation and material moving	42	—	55	—	100	100	55	3
Full time	41	50	50	80	100	100	53	6
Part time	26	50	50	55	86	100	69	4
Union	36	50	50	—	100	—	56	8
Nonunion	40	50	50	80	100	100	54	6
Average wage within the following categories ² :								
Lowest 25 percent	28	—	50	50	100	100	67	6
Lowest 10 percent	—	—	—	—	—	—	73	—
Second 25 percent	33	40	50	—	100	100	62	5
Third 25 percent	42	50	50	100	100	100	49	8
Highest 25 percent	46	50	50	—	100	100	49	5
Highest 10 percent	48	50	50	—	100	100	47	5
Establishment characteristics								
Goods-producing industries	44	50	50	100	100	100	52	5
Manufacturing	44	50	50	100	100	120	52	4
Service-providing industries	39	50	50	—	100	100	55	6
Trade, transportation, and utilities	44	—	50	55	100	120	54	3
Wholesale trade	56	33	50	—	—	—	41	3
Retail trade	33	50	50	50	50	—	65	2
Utilities	38	50	50	50	75	100	54	8
Financial activities	48	50	60	100	100	100	48	3
Finance and insurance	53	50	60	100	100	100	43	4
Credit intermediation and related activities ..	43	50	60	67	100	100	53	4
Insurance carriers and related activities	68	50	—	100	100	100	27	5
Professional and business services	43	50	50	50	100	100	49	8
Professional and technical services	45	50	50	50	50	—	50	5
Education and health services	28	—	50	100	100	100	58	15
Educational services	43	50	—	100	100	100	49	8
Junior colleges, colleges, and universities ...	38	—	—	—	—	—	51	11
Health care and social assistance	26	—	—	100	100	100	59	15

See footnotes at end of table.

Table 36. Savings and thrift plans: Availability of automatic enrollment and default percentage matched by employer, private industry workers, 2019—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 ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	35	50	50	50	100	100	59	6
1 to 49 workers	35	50	50	50	100	100	61	4
50 to 99 workers	35	—	50	—	100	125	54	11
100 workers or more	43	50	50	100	100	100	52	6
100 to 499 workers	44	50	50	86	100	100	51	5
500 workers or more	42	50	50	100	100	100	52	6
Geographic areas								
Northeast	39	50	60	100	100	100	56	5
New England	42	50	50	100	100	100	57	1
Middle Atlantic	38	50	67	100	100	100	56	6
South	35	50	50	—	100	100	61	4
South Atlantic	33	50	50	—	100	125	64	3
East South Central	37	—	50	50	100	100	63	—
West South Central	40	50	50	—	100	100	54	6
Midwest	50	50	50	100	100	100	47	3
East North Central	50	50	50	100	100	100	47	3
West North Central	49	50	50	100	100	—	47	3
West	35	50	50	55	100	100	52	13
Mountain	—	—	—	—	—	—	67	—
Pacific	40	50	50	50	—	100	45	15

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Standard errors for savings and thrift plans: Availability of automatic enrollment and default percentage matched by employer, private industry workers, 2019

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	1.9	0.0	0.0	20.6	0.0	0.0	1.8	1.1
Management, professional, and related	2.9	0.0	0.0	–	0.0	0.0	3.1	2.3
Management, business, and financial	4.1	0.0	6.2	11.6	0.0	0.0	4.1	0.8
Professional and related	3.7	2.6	0.0	–	0.0	0.0	4.1	3.9
Service	4.1	9.5	0.0	–	0.0	0.0	4.8	1.9
Sales and office	1.9	4.0	0.0	9.1	0.0	0.0	1.9	1.5
Sales and related	2.9	10.5	2.3	0.0	–	0.0	3.0	1.2
Office and administrative support	2.9	0.0	2.7	22.8	0.0	0.0	2.7	2.1
Natural resources, construction, and maintenance	4.9	0.0	0.0	–	0.0	–	4.8	1.7
Construction, extraction, farming, fishing, and forestry	4.8	9.3	9.7	0.0	–	17.2	6.0	3.2
Installation, maintenance, and repair	6.0	0.0	0.0	–	5.2	–	5.7	2.0
Production, transportation, and material moving	3.9	–	1.2	14.5	0.0	0.0	3.3	1.5
Production	5.2	–	0.0	10.0	0.0	0.0	4.7	2.3
Transportation and material moving	5.0	–	5.9	–	0.0	25.5	4.3	1.7
Full time	2.0	0.0	0.0	23.2	0.0	0.0	2.0	1.2
Part time	3.7	0.0	0.0	5.6	22.4	0.0	4.4	1.9
Union	5.1	0.0	4.4	–	0.0	–	5.2	3.7
Nonunion	1.9	0.0	0.0	20.9	0.0	0.0	1.9	1.2
Average wage within the following categories ² :								
Lowest 25 percent	4.1	–	0.0	3.6	7.6	0.0	4.6	2.3
Lowest 10 percent	–	–	–	–	–	–	8.9	–
Second 25 percent	2.4	8.1	0.0	–	0.0	0.0	2.6	1.0
Third 25 percent	3.0	0.0	0.8	5.8	0.0	21.1	2.9	3.3
Highest 25 percent	3.0	0.0	0.0	–	0.0	0.0	3.1	1.1
Highest 10 percent	5.1	0.0	4.0	–	0.0	0.0	5.1	1.8
Establishment characteristics								
Goods-producing industries	4.0	0.0	0.0	0.0	0.0	13.7	3.5	1.5
Manufacturing	4.8	0.0	10.1	0.0	0.0	33.0	4.0	2.0
Service-providing industries	2.1	0.0	0.0	–	0.0	0.0	2.1	1.4
Trade, transportation, and utilities	3.5	–	0.0	12.9	0.0	29.4	3.1	1.0
Wholesale trade	6.6	5.2	10.7	–	–	–	6.4	1.9
Retail trade	3.2	0.0	0.0	0.0	0.0	–	3.3	1.2
Utilities	5.7	0.0	0.0	8.3	19.1	0.0	6.1	1.2
Financial activities	4.1	0.0	0.0	7.3	0.0	0.0	4.1	1.0
Finance and insurance	4.0	0.0	0.0	0.0	0.0	0.0	3.8	1.1
Credit intermediation and related activities ..	5.0	0.0	0.0	7.5	0.0	0.0	5.2	1.7
Insurance carriers and related activities	6.5	10.8	–	0.0	0.0	0.0	6.4	2.8
Professional and business services	5.6	0.0	0.0	2.6	0.0	0.0	5.9	2.2
Professional and technical services	7.6	0.0	0.0	0.0	0.0	–	8.0	2.7
Education and health services	4.1	–	11.1	4.6	0.0	0.0	5.4	5.5
Educational services	8.1	0.0	–	0.0	0.0	0.0	8.0	4.0
Junior colleges, colleges, and universities ...	7.5	–	–	–	–	–	7.6	5.3
Health care and social assistance	4.4	–	–	20.8	0.0	0.0	5.9	6.1

See footnotes at end of table.

Table 36. Standard errors for savings and thrift plans: Availability of automatic enrollment and default percentage matched by employer, private industry workers, 2019—continued

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.8	8.4	0.0	13.1	0.0	24.2	3.0	2.5
1 to 49 workers	3.4	9.1	0.0	7.5	0.0	10.3	3.4	1.3
50 to 99 workers	5.3	—	0.0	—	0.0	22.7	6.0	6.5
100 workers or more	2.5	0.0	0.0	21.7	0.0	0.0	2.5	1.0
100 to 499 workers	3.2	0.0	0.0	24.8	0.0	0.0	3.4	1.4
500 workers or more	3.8	0.0	2.0	19.1	0.0	0.0	3.6	1.4
Geographic areas								
Northeast	3.0	0.0	14.9	0.0	0.0	0.0	2.6	2.0
New England	3.5	4.3	5.2	10.3	0.0	0.0	4.1	0.9
Middle Atlantic	3.9	10.5	16.5	8.2	0.0	0.0	3.3	2.6
South	3.4	13.4	0.0	—	0.0	0.0	3.5	0.8
South Atlantic	5.0	0.0	0.0	—	0.0	26.5	5.0	1.2
East South Central	7.2	—	14.9	8.4	23.7	0.0	7.2	—
West South Central	5.7	0.0	0.0	—	0.0	0.0	6.4	1.2
Midwest	3.1	0.0	0.0	0.0	0.0	10.3	2.7	1.1
East North Central	4.2	7.3	0.0	2.6	0.0	0.0	3.8	1.2
West North Central	4.1	0.0	0.0	0.0	0.0	—	2.7	2.1
West	5.3	8.6	0.0	8.7	17.5	0.0	5.6	4.4
Mountain	—	—	—	—	—	—	11.0	—
Pacific	6.6	0.0	0.0	7.8	—	0.0	5.5	5.7

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 37. Savings and thrift plans: Vesting requirements, private industry workers, 2019

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

Characteristics	Graded vesting	Immediate full vesting	Cliff vesting	Not determinable
Worker characteristics				
All workers	40	35	22	3
Management, professional, and related	40	31	26	2
Management, business, and financial	39	35	23	3
Professional and related	42	29	28	1
Service	42	41	16	1
Sales and office	36	39	22	3
Sales and related	33	42	22	3
Office and administrative support	38	36	23	4
Natural resources, construction, and maintenance	42	39	17	3
Construction, extraction, farming, fishing, and forestry	44	—	—	(¹)
Installation, maintenance, and repair	41	43	12	4
Production, transportation, and material moving	43	33	19	5
Production	45	34	12	8
Transportation and material moving	41	32	26	1
Full time	41	34	22	3
Part time	29	48	23	(¹)
Union	35	30	24	11
Nonunion	40	35	22	2
Average wage within the following categories ² :				
Lowest 25 percent	35	44	20	2
Lowest 10 percent	—	—	—	3
Second 25 percent	42	36	19	3
Third 25 percent	42	32	22	3
Highest 25 percent	39	33	25	3
Highest 10 percent	39	35	25	2
Establishment characteristics				
Goods-producing industries	39	37	19	5
Manufacturing	39	34	20	6
Service-providing industries	40	34	23	2
Trade, transportation, and utilities	35	40	24	2
Wholesale trade	44	36	17	3
Retail trade	34	45	20	2
Utilities	—	67	—	6
Financial activities	26	40	30	3
Finance and insurance	22	41	34	4
Credit intermediation and related activities ..	14	43	37	6
Insurance carriers and related activities	33	33	32	2
Professional and business services	61	19	19	—
Professional and technical services	61	20	—	—
Education and health services	37	31	30	3
Educational services	—	45	33	—
Junior colleges, colleges, and universities ...	—	61	26	—
Health care and social assistance	39	29	30	2

See footnotes at end of table.

Table 37. Savings and thrift plans: Vesting requirements, private industry workers, 2019—continued

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

Characteristics	Graded vesting	Immediate full vesting	Cliff vesting	Not determinable
1 to 99 workers	45	39	15	2
1 to 49 workers	39	43	17	1
50 to 99 workers	56	31	—	—
100 workers or more	37	33	26	4
100 to 499 workers	45	33	20	2
500 workers or more	29	32	34	5
Geographic areas				
Northeast	44	28	27	2
New England	48	27	22	3
Middle Atlantic	42	28	29	2
South	30	40	26	3
South Atlantic	28	41	27	4
East South Central	37	34	28	1
West South Central	31	41	25	3
Midwest	41	34	21	4
East North Central	43	29	25	4
West North Central	38	45	13	4
West	50	34	14	2
Mountain	53	36	10	(¹)
Pacific	48	34	16	2

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 37. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, 2019

Characteristics	Graded vesting	Immediate full vesting	Cliff vesting	Not determinable
Worker characteristics				
All workers	1.6	1.7	1.3	0.6
Management, professional, and related	3.1	2.8	2.6	0.5
Management, business, and financial	3.4	3.7	4.0	0.8
Professional and related	4.0	3.4	3.0	0.6
Service	6.0	7.1	3.4	0.5
Sales and office	2.3	2.7	1.9	1.4
Sales and related	3.7	2.9	2.9	2.3
Office and administrative support	3.0	3.5	2.7	1.4
Natural resources, construction, and maintenance	5.0	5.1	4.9	1.2
Construction, extraction, farming, fishing, and forestry	11.1	—	—	(¹)
Installation, maintenance, and repair	5.2	5.4	2.7	1.8
Production, transportation, and material moving	2.8	2.6	2.6	1.1
Production	3.3	3.6	2.5	2.0
Transportation and material moving	4.1	3.6	4.1	0.7
Full time	1.8	1.6	1.4	0.6
Part time	5.1	7.5	5.2	0.2
Union	6.4	4.1	5.1	3.6
Nonunion	1.6	1.8	1.4	0.6
Average wage within the following categories ² :				
Lowest 25 percent	4.2	6.3	3.6	1.1
Lowest 10 percent	—	—	—	3.1
Second 25 percent	2.9	2.7	1.9	0.8
Third 25 percent	3.1	2.6	2.2	0.9
Highest 25 percent	2.8	2.7	2.8	0.6
Highest 10 percent	4.3	4.9	4.3	0.6
Establishment characteristics				
Goods-producing industries	1.8	2.6	1.9	1.2
Manufacturing	1.9	3.0	2.2	1.4
Service-providing industries	2.0	2.0	1.6	0.7
Trade, transportation, and utilities	2.7	3.1	2.2	0.8
Wholesale trade	5.1	5.8	3.2	2.1
Retail trade	4.2	3.7	3.3	1.0
Utilities	—	6.6	—	4.5
Financial activities	2.9	3.0	3.8	1.2
Finance and insurance	2.5	2.9	3.4	1.4
Credit intermediation and related activities ..	3.3	4.6	5.7	2.4
Insurance carriers and related activities	5.1	3.1	4.9	1.7
Professional and business services	5.1	4.4	4.9	—
Professional and technical services	6.0	5.1	—	—
Education and health services	6.4	5.7	4.3	1.2
Educational services	—	8.5	7.8	—
Junior colleges, colleges, and universities ...	—	6.8	5.5	—
Health care and social assistance	6.9	6.2	4.7	1.3

See footnotes at end of table.

Table 37. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, 2019—continued

Characteristics	Graded vesting	Immediate full vesting	Cliff vesting	Not determinable
1 to 99 workers	3.2	3.3	1.7	0.4
1 to 49 workers	3.2	3.9	2.1	0.5
50 to 99 workers	5.2	4.8	—	—
100 workers or more	2.1	2.2	1.9	0.8
100 to 499 workers	3.5	2.9	2.9	0.9
500 workers or more	3.5	3.0	3.8	1.2
Geographic areas				
Northeast	4.2	4.1	3.2	0.9
New England	9.9	6.5	6.3	1.7
Middle Atlantic	4.4	5.1	3.4	1.0
South	2.7	2.6	2.5	1.4
South Atlantic	2.9	3.0	3.0	2.1
East South Central	4.8	7.2	8.0	0.6
West South Central	7.3	6.2	5.0	2.3
Midwest	2.6	3.1	2.4	1.2
East North Central	3.4	3.5	3.4	1.6
West North Central	3.6	5.7	2.6	1.3
West	3.2	3.8	1.9	0.6
Mountain	2.9	5.1	2.7	0.3
Pacific	4.5	4.9	2.4	0.9

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Savings and thrift plans: Investment choices for employee funds, private industry workers, 2019

(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 ¹	Investment choice exists but not determinable		
Worker characteristics									
All workers	94	19	83	88	75	35	5	—	—
Management, professional, and related	93	19	80	87	75	36	5	—	—
Management, business, and financial	95	23	81	86	77	37	8	—	—
Professional and related	91	17	79	87	73	35	3	—	9
Service	93	5	84	85	69	23	6	—	7
Sales and office	96	25	84	90	77	36	5	—	—
Sales and related	97	28	88	95	81	38	3	—	3
Office and administrative support	96	22	81	87	75	35	6	—	—
Natural resources, construction, and maintenance	95	18	86	89	81	32	2	—	—
Construction, extraction, farming, fishing, and forestry	93	—	88	93	87	—	—	—	—
Installation, maintenance, and repair	97	16	85	88	78	36	4	—	—
Production, transportation, and material moving	95	19	88	90	76	41	4	—	—
Production	96	14	90	94	76	38	2	—	—
Transportation and material moving	95	25	85	85	76	44	6	—	—
Full time	94	19	82	87	76	36	5	—	—
Part time	99	22	92	96	75	28	2	—	1
Union	94	29	84	88	69	41	6	—	—
Nonunion	94	19	83	88	76	35	5	—	—
Average wage within the following categories ² :									
Lowest 25 percent	98	16	87	94	72	31	3	—	2
Lowest 10 percent	98	—	89	96	67	—	2	—	2
Second 25 percent	95	18	86	88	76	35	4	—	—
Third 25 percent	92	19	83	86	73	37	5	—	—
Highest 25 percent	95	21	80	88	78	36	5	—	—
Highest 10 percent	95	26	79	89	80	37	5	—	—
Establishment characteristics									
Goods-producing industries	93	22	87	91	76	42	2	—	—
Manufacturing	94	21	89	91	77	46	2	—	6
Service-providing industries	95	19	82	88	75	34	5	—	—
Trade, transportation, and utilities	97	28	85	89	76	37	6	—	—
Wholesale trade	91	—	78	86	69	38	4	—	—
Retail trade	99	33	92	94	83	34	4	—	1
Utilities	100	50	80	93	73	—	7	—	—
Financial activities	96	36	86	90	84	43	6	—	4
Finance and insurance	95	41	86	89	84	39	7	—	5
Credit intermediation and related activities ..	95	44	83	87	82	42	7	—	5
Insurance carriers and related activities	96	30	88	90	86	34	5	—	4
Professional and business services	97	16	77	88	78	30	6	—	3
Professional and technical services	95	—	69	88	77	28	8	—	5
Education and health services	90	—	79	83	68	36	5	—	10
Educational services	90	—	76	87	70	39	3	—	10
Junior colleges, colleges, and universities ...	94	—	81	93	82	39	1	—	6
Health care and social assistance	90	—	79	83	68	35	5	—	10

See footnotes at end of table.

Table 38. Savings and thrift plans: Investment choices for employee funds, private industry workers, 2019—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 ¹	Investment choice exists but not determinable		
1 to 99 workers	93	14	79	87	71	29	6	—	7
1 to 49 workers	96	16	80	90	70	29	6	—	4
50 to 99 workers	86	—	77	81	74	30	4	—	14
100 workers or more	95	22	85	89	78	39	4	—	—
100 to 499 workers	95	17	86	87	79	38	4	—	—
500 workers or more	96	28	84	92	77	40	4	—	4
Geographic areas									
Northeast	97	22	84	90	73	26	6	—	—
New England	96	—	90	90	63	28	5	—	4
Middle Atlantic	97	26	82	90	77	25	6	—	—
South	96	21	89	91	78	43	4	—	4
South Atlantic	95	21	87	89	76	41	6	—	5
East South Central	97	24	94	95	78	52	2	—	3
West South Central	97	20	90	94	82	41	(³)	—	3
Midwest	96	17	88	87	77	36	5	—	—
East North Central	96	16	88	87	77	43	5	—	—
West North Central	95	18	88	88	76	21	5	—	5
West	89	17	68	84	72	32	4	—	—
Mountain	90	17	74	87	74	35	2	—	10
Pacific	89	18	66	83	71	31	6	—	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

³ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Retirement Benefit Terms" at www.bls.gov/nccs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Standard errors for savings and thrift plans: Investment choices for employee funds, private industry workers, 2019

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 ¹			
Worker characteristics									
All workers	1.1	1.3	1.9	1.6	2.1	1.8	0.7	—	—
Management, professional, and related	2.4	2.0	2.8	2.8	2.8	2.9	1.5	—	—
Management, business, and financial	1.5	3.0	3.6	3.5	3.5	4.1	3.1	—	—
Professional and related	3.9	2.2	4.0	3.9	4.1	3.6	1.0	—	3.9
Service	4.0	1.4	4.5	4.5	6.9	4.2	2.1	—	4.0
Sales and office	0.7	1.8	2.5	1.2	2.7	2.6	0.8	—	—
Sales and related	1.0	3.6	3.0	1.6	3.2	3.9	1.3	—	1.0
Office and administrative support	1.0	2.9	2.6	1.8	3.4	3.2	1.1	—	—
Natural resources, construction, and maintenance	1.6	4.0	2.4	3.2	3.7	4.3	0.9	—	—
Construction, extraction, farming, fishing, and forestry	3.8	—	5.4	3.8	5.2	—	—	—	—
Installation, maintenance, and repair	1.6	4.8	3.1	4.3	4.2	5.6	1.5	—	—
Production, transportation, and material moving	1.6	2.5	2.7	2.5	3.8	2.9	1.2	—	—
Production	2.7	2.4	3.4	2.8	5.5	3.4	1.0	—	—
Transportation and material moving	1.6	4.4	4.5	4.5	3.6	4.1	2.4	—	—
Full time	1.2	1.3	1.9	1.7	2.0	1.9	0.7	—	—
Part time	0.6	3.3	2.8	1.5	7.7	4.0	1.3	—	0.6
Union	2.8	5.2	4.7	4.3	5.6	5.5	3.6	—	—
Nonunion	1.2	1.3	1.9	1.7	2.3	1.8	0.7	—	—
Average wage within the following categories ² :									
Lowest 25 percent	0.9	2.1	3.3	1.8	8.1	4.0	1.1	—	0.9
Lowest 10 percent	1.2	—	5.4	2.0	16.1	—	1.5	—	1.2
Second 25 percent	1.5	2.0	2.0	1.9	2.3	2.4	0.7	—	—
Third 25 percent	3.0	2.0	3.3	3.0	3.2	2.6	0.9	—	—
Highest 25 percent	1.3	2.3	2.4	2.6	2.3	3.1	1.5	—	—
Highest 10 percent	1.9	3.7	3.7	2.9	2.9	4.7	2.1	—	—
Establishment characteristics									
Goods-producing industries	1.9	2.4	2.4	2.0	3.4	3.3	0.7	—	—
Manufacturing	2.2	2.1	2.7	2.4	4.1	4.2	0.9	—	2.2
Service-providing industries	1.4	1.5	2.3	2.0	2.5	2.0	0.9	—	—
Trade, transportation, and utilities	1.0	2.9	3.1	2.9	3.0	3.0	1.9	—	—
Wholesale trade	2.7	—	5.4	3.3	5.8	5.5	1.2	—	—
Retail trade	0.7	3.6	2.5	2.3	3.4	2.9	1.8	—	0.7
Utilities	0.0	4.7	6.7	4.1	9.1	—	4.1	—	—
Financial activities	1.2	2.5	2.0	2.0	1.7	2.9	1.7	—	1.2
Finance and insurance	1.3	2.7	2.1	2.1	1.9	3.0	1.8	—	1.3
Credit intermediation and related activities ..	2.0	5.6	3.7	2.9	3.3	5.5	2.3	—	2.0
Insurance carriers and related activities	3.0	4.6	3.9	3.7	4.1	4.2	2.6	—	3.0
Professional and business services	1.6	4.1	4.2	3.9	4.4	5.0	2.1	—	1.6
Professional and technical services	2.7	—	5.2	4.2	5.6	5.5	3.3	—	2.7
Education and health services	5.4	—	6.1	5.2	5.8	5.2	1.8	—	5.4
Educational services	5.8	—	6.7	6.3	7.6	9.4	2.4	—	5.8
Junior colleges, colleges, and universities ...	3.8	—	6.7	3.7	6.7	7.6	0.2	—	3.8
Health care and social assistance	6.0	—	6.7	5.7	6.3	5.7	2.0	—	6.0

See footnotes at end of table.

Table 38. Standard errors for savings and thrift plans: Investment choices for employee funds, private industry workers, 2019—continued

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other ¹	Investment choice exists but not determinable		
1 to 99 workers	2.5	1.5	2.9	2.5	2.8	2.3	1.1	—	2.5
1 to 49 workers	0.8	1.8	2.8	1.4	2.8	2.6	1.2	—	0.8
50 to 99 workers	6.7	—	6.6	6.5	6.4	4.8	1.5	—	6.7
100 workers or more	1.1	2.0	1.9	1.9	2.8	2.6	0.9	—	—
100 to 499 workers	1.7	1.7	2.6	3.0	3.9	3.4	1.6	—	—
500 workers or more	1.4	3.7	3.0	1.9	3.0	3.6	1.2	—	1.4
Geographic areas									
Northeast	1.2	3.5	2.9	1.8	4.8	2.6	1.9	—	—
New England	2.2	—	3.4	3.4	13.2	6.2	2.6	—	2.2
Middle Atlantic	1.4	4.4	3.7	2.2	3.9	2.9	2.4	—	—
South	1.1	2.4	2.5	2.5	4.3	4.0	1.4	—	1.1
South Atlantic	1.9	3.7	3.9	3.8	7.1	6.2	2.2	—	1.9
East South Central	0.6	2.5	1.3	0.9	6.2	7.9	1.4	—	0.6
West South Central	1.2	4.1	3.7	4.0	3.1	5.6	0.3	—	1.2
Midwest	1.7	2.2	2.2	3.3	3.3	2.6	0.9	—	—
East North Central	1.4	2.7	2.4	4.3	4.7	3.5	0.9	—	—
West North Central	4.4	3.5	4.5	4.8	3.2	2.0	2.2	—	4.4
West	4.2	2.5	6.2	4.8	4.7	4.2	1.4	—	—
Mountain	5.1	3.9	5.7	5.7	5.7	4.5	0.5	—	5.1
Pacific	5.5	3.2	8.3	6.3	6.3	5.7	2.0	—	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Savings and thrift plans: Investment choices for employer funds, private industry workers, 2019

(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 ¹			
Worker characteristics									
All workers	94	19	82	87	75	35	5	1	5
Management, professional, and related	92	19	79	84	74	36	5	—	—
Management, business, and financial	94	22	80	85	77	37	8	—	—
Professional and related	90	16	79	84	72	35	3	—	—
Service	92	—	83	85	68	23	6	—	—
Sales and office	96	25	83	89	77	36	5	—	—
Sales and related	96	29	87	93	80	38	3	—	—
Office and administrative support	95	22	81	87	75	35	6	—	—
Natural resources, construction, and maintenance	95	19	86	89	81	32	2	—	—
Construction, extraction, farming, fishing, and forestry	93	25	88	93	87	—	—	—	—
Installation, maintenance, and repair	96	—	85	87	77	36	4	—	—
Production, transportation, and material moving	94	18	87	89	74	41	4	—	—
Production	95	13	89	93	75	38	2	—	—
Transportation and material moving	93	24	84	83	74	44	6	—	—
Full time	93	19	82	86	75	36	5	1	6
Part time	97	24	90	94	73	28	2	—	—
Union	94	28	84	88	69	41	6	—	—
Nonunion	94	18	82	87	75	35	4	1	5
Average wage within the following categories ² :									
Lowest 25 percent	96	18	87	93	71	31	3	—	—
Lowest 10 percent	96	—	89	95	65	—	2	—	—
Second 25 percent	94	18	85	88	76	35	4	—	—
Third 25 percent	92	18	82	86	72	37	5	—	—
Highest 25 percent	94	21	79	85	78	36	5	—	—
Highest 10 percent	95	26	79	84	80	37	5	—	—
Establishment characteristics									
Goods-producing industries	92	21	87	90	75	42	2	—	—
Manufacturing	93	20	88	91	77	46	2	—	—
Service-providing industries	94	19	81	86	75	34	5	1	5
Trade, transportation, and utilities	95	28	84	87	75	37	6	—	—
Wholesale trade	91	—	78	86	71	38	4	—	—
Retail trade	95	33	89	91	80	34	4	—	—
Utilities	100	50	80	93	73	—	7	—	—
Financial activities	96	36	86	89	84	43	5	—	—
Finance and insurance	95	41	86	88	84	39	6	—	—
Credit intermediation and related activities ..	95	44	83	87	83	42	7	—	—
Insurance carriers and related activities	94	30	88	89	86	34	4	—	—
Professional and business services	97	16	77	88	78	30	6	—	3
Professional and technical services	95	—	69	88	77	28	8	—	5
Education and health services	89	—	78	77	67	36	5	—	—
Educational services	90	—	76	87	70	39	3	—	10
Junior colleges, colleges, and universities ...	94	—	81	93	82	39	1	—	6
Health care and social assistance	89	—	78	76	67	35	5	—	—

See footnotes at end of table.

Table 39. Savings and thrift plans: Investment choices for employer funds, private industry workers, 2019—continued

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

Characteristics	Investment choice available	Available investments						No investment choice exists but not determinable	No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other ¹	Investment choice exists but not determinable			
1 to 99 workers	92	15	79	84	71	29	6	—	—	
1 to 49 workers	96	17	80	86	70	29	6	—	—	
50 to 99 workers	86	12	77	81	74	30	4	—	14	
100 workers or more	94	21	84	88	77	39	4	2	4	
100 to 499 workers	94	17	86	86	78	38	4	—	—	
500 workers or more	95	27	83	90	76	40	4	—	—	
Geographic areas										
Northeast	97	22	84	90	74	26	6	—	—	
New England	96	—	90	90	63	28	5	—	4	
Middle Atlantic	97	26	82	90	78	25	6	—	—	
South	95	22	88	90	78	43	4	—	—	
South Atlantic	94	22	87	88	76	41	6	—	—	
East South Central	97	24	93	94	77	52	2	—	—	
West South Central	97	21	89	93	82	41	(³)	—	—	
Midwest	94	16	87	86	76	36	5	—	—	
East North Central	95	16	88	86	77	43	5	—	—	
West North Central	93	15	85	86	73	21	5	—	—	
West	88	17	67	80	71	32	4	—	—	
Mountain	89	16	73	87	74	35	2	—	—	
Pacific	88	17	65	77	70	31	5	—	—	

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

³ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Standard errors for savings and thrift plans: Investment choices for employer funds, private industry workers, 2019

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 ¹				
Worker characteristics										
All workers	1.2	1.3	1.9	1.8	2.2	1.8	0.7	0.3	1.1	
Management, professional, and related	2.4	2.0	2.8	3.3	2.8	2.9	1.5	–	–	
Management, business, and financial	1.5	3.0	3.6	3.5	3.5	4.1	3.1	–	–	
Professional and related	3.9	2.1	4.0	4.6	4.1	3.6	1.0	–	–	
Service	4.1	–	4.5	4.5	6.9	4.2	2.1	–	–	
Sales and office	0.8	1.8	2.5	1.3	2.9	2.6	0.7	–	–	
Sales and related	1.4	3.4	2.9	1.3	3.2	3.9	1.3	–	–	
Office and administrative support	1.0	3.0	2.6	1.8	3.4	3.2	1.1	–	–	
Natural resources, construction, and maintenance	1.6	3.9	2.5	3.2	3.7	4.3	0.9	–	–	
Construction, extraction, farming, fishing, and forestry	3.8	6.9	5.4	3.8	5.2	–	–	–	–	
Installation, maintenance, and repair	1.6	–	3.2	4.3	4.2	5.6	1.5	–	–	
Production, transportation, and material moving	1.7	2.4	2.8	2.5	3.8	2.9	1.2	–	–	
Production	2.7	2.4	3.4	2.8	5.5	3.4	1.0	–	–	
Transportation and material moving	2.0	4.3	4.7	4.6	3.7	4.1	2.4	–	–	
Full time	1.3	1.3	1.9	1.9	2.0	1.9	0.7	0.3	1.2	
Part time	1.0	3.4	2.9	1.8	7.6	4.0	1.3	–	–	
Union	2.8	5.2	4.7	4.3	5.6	5.5	3.6	–	–	
Nonunion	1.2	1.3	1.9	1.8	2.4	1.8	0.7	0.3	1.1	
Average wage within the following categories ² :										
Lowest 25 percent	1.0	2.7	3.4	1.7	8.1	4.0	1.1	–	–	
Lowest 10 percent	2.2	–	5.6	2.7	16.1	–	1.5	–	–	
Second 25 percent	1.6	2.0	2.1	2.0	2.3	2.4	0.7	–	–	
Third 25 percent	3.0	1.9	3.2	3.0	3.2	2.6	0.9	–	–	
Highest 25 percent	1.4	2.3	2.4	3.2	2.3	3.1	1.5	–	–	
Highest 10 percent	2.0	3.7	3.7	5.0	2.9	4.7	2.1	–	–	
Establishment characteristics										
Goods-producing industries	2.1	2.4	2.6	2.0	3.4	3.3	0.7	–	–	
Manufacturing	2.4	2.2	2.9	2.4	4.1	4.2	0.9	–	–	
Service-providing industries	1.4	1.5	2.3	2.2	2.6	2.0	0.9	0.3	1.3	
Trade, transportation, and utilities	1.1	2.8	3.1	2.9	3.1	3.0	1.9	–	–	
Wholesale trade	2.7	–	5.4	3.3	5.7	5.5	1.2	–	–	
Retail trade	1.2	3.3	2.8	2.5	3.7	2.9	1.8	–	–	
Utilities	0.0	4.7	6.7	4.1	9.1	–	4.1	–	–	
Financial activities	1.2	2.5	2.0	1.9	1.6	2.9	1.6	–	–	
Finance and insurance	1.4	2.7	2.1	2.0	1.8	3.0	1.8	–	–	
Credit intermediation and related activities ..	2.0	5.6	3.7	2.9	3.2	5.5	2.3	–	–	
Insurance carriers and related activities	3.2	4.6	3.9	3.6	4.1	4.2	2.3	–	–	
Professional and business services	1.6	4.1	4.2	3.9	4.4	5.0	2.1	–	1.6	
Professional and technical services	2.7	–	5.2	4.2	5.6	5.5	3.3	–	2.7	
Education and health services	5.6	–	6.1	6.8	6.0	5.2	1.8	–	–	
Educational services	5.8	–	6.7	6.3	7.6	9.4	2.4	–	5.8	
Junior colleges, colleges, and universities ...	3.8	–	6.7	3.7	6.7	7.6	0.2	–	3.8	
Health care and social assistance	6.1	–	6.8	7.4	6.6	5.7	2.0	–	–	

See footnotes at end of table.

Table 39. Standard errors for savings and thrift plans: Investment choices for employer funds, private industry workers, 2019—continued

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 ¹				
1 to 99 workers	2.5	1.6	2.9	3.1	2.8	2.3	1.1	—	—	
1 to 49 workers	0.9	1.8	2.8	3.2	2.9	2.6	1.2	—	—	
50 to 99 workers	6.7	3.3	6.6	6.5	6.4	4.8	1.5	—	6.7	
100 workers or more	1.2	1.9	1.9	2.0	2.9	2.6	0.9	0.4	1.0	
100 to 499 workers	1.7	1.7	2.6	3.0	3.9	3.4	1.6	—	—	
500 workers or more	1.6	3.6	3.1	2.0	3.3	3.6	1.2	—	—	
Geographic areas										
Northeast	1.2	3.6	2.9	1.8	4.9	2.6	1.9	—	—	
New England	2.2	—	3.4	3.4	13.2	6.2	2.6	—	2.2	
Middle Atlantic	1.4	4.4	3.7	2.2	4.2	2.9	2.4	—	—	
South	1.3	2.5	2.6	2.6	4.4	4.0	1.4	—	—	
South Atlantic	2.2	3.9	4.0	3.9	7.2	6.2	2.2	—	—	
East South Central	0.8	2.5	1.6	0.9	6.3	7.9	1.4	—	—	
West South Central	1.1	4.0	3.4	3.9	3.2	5.6	0.3	—	—	
Midwest	1.8	2.1	2.2	3.4	3.5	2.6	0.9	—	—	
East North Central	1.4	2.6	2.3	4.3	4.8	3.5	0.9	—	—	
West North Central	4.8	3.3	4.9	5.3	3.9	2.0	2.2	—	—	
West	4.2	2.5	6.1	5.6	4.7	4.2	1.4	—	—	
Mountain	5.2	3.9	5.8	5.7	5.7	4.5	0.5	—	—	
Pacific	5.5	3.1	8.2	7.5	6.2	5.7	2.0	—	—	

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/hcs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Savings and thrift plans: Automatic escalation features, private industry workers, 2019

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

Characteristics	Automatic escalation available	Automatic escalation features ¹				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
Worker characteristics							
All workers	42	21	3	38	8.0	56	2
Management, professional, and related	39	19	3	36	7.0	60	1
Management, business, and financial	40	22	—	37	—	59	2
Professional and related	38	16	3	34	—	60	1
Service	30	—	—	24	10.0	68	1
Sales and office	44	25	—	40	10.0	53	3
Sales and related	41	20	—	41	10.0	58	1
Office and administrative support	46	29	—	39	10.0	51	4
Natural resources, construction, and maintenance	49	26	3	49	10.0	50	1
Installation, maintenance, and repair	49	24	3	49	10.0	51	1
Production, transportation, and material moving	47	20	—	44	8.0	51	2
Production	45	25	—	41	8.0	53	2
Transportation and material moving	49	—	—	46	10.0	49	2
Full time	42	21	3	39	8.0	56	2
Part time	41	19	—	37	—	59	(²)
Union	53	24	4	49	10.0	47	—
Nonunion	41	21	3	38	8.0	57	2
Average wage within the following categories ³ :							
Lowest 25 percent	28	18	3	26	—	69	4
Second 25 percent	43	21	—	40	10.0	54	3
Third 25 percent	41	23	4	37	8.0	58	1
Highest 25 percent	45	20	3	41	7.0	54	2
Highest 10 percent	42	16	3	39	—	56	2
Establishment characteristics							
Goods-producing industries	44	23	4	37	8.0	54	2
Manufacturing	44	21	4	36	8.0	53	2
Service-providing industries	41	20	3	39	10.0	57	2
Trade, transportation, and utilities	52	24	—	51	10.0	46	3
Wholesale trade	64	—	—	64	—	32	4
Financial activities	49	35	3	48	7.0	49	3
Finance and insurance	50	35	3	49	8.0	48	3
Credit intermediation and related activities ..	53	47	—	52	6.0	43	3
Insurance carriers and related activities	49	27	—	49	10.0	48	2
Education and health services	24	18	—	—	—	73	2

See footnotes at end of table.

Table 40. Savings and thrift plans: Automatic escalation features, private industry workers, 2019—continued

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

Characteristics	Automatic escalation available	Automatic escalation features ¹				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
1 to 99 workers	40	21	—	40	—	55	4
1 to 49 workers	47	22	—	46	6.0	49	4
50 to 99 workers	28	—	—	27	10.0	68	4
100 workers or more	43	21	3	38	—	57	1
100 to 499 workers	44	21	3	41	—	56	(²)
500 workers or more	41	21	—	34	10.0	57	1
Geographic areas							
Northeast	46	30	4	45	—	52	2
New England	34	29	—	34	10.0	61	6
Middle Atlantic	51	31	—	50	—	49	—
South	54	19	3	48	7.0	45	1
South Atlantic	62	17	3	51	6.0	37	1
East South Central	33	22	3	33	8.0	67	—
West South Central	53	—	—	50	—	46	1
Midwest	32	21	3	28	8.0	66	2
East North Central	26	20	—	22	—	72	3
West North Central	45	—	—	40	10.0	53	2
West	38	—	—	37	10.0	60	2
Mountain	—	—	—	—	—	64	—
Pacific	39	—	—	38	10.0	59	3

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Standard errors for savings and thrift plans: Automatic escalation features, private industry workers, 2019

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		
Worker characteristics							
All workers	2.3	2.4	0.8	2.7	1.8	2.4	0.6
Management, professional, and related	4.1	3.0	0.2	4.4	1.8	4.1	0.7
Management, business, and financial	6.0	4.7	–	6.1	–	6.0	0.8
Professional and related	5.3	3.6	0.0	5.6	–	5.4	0.8
Service	7.3	–	–	6.5	1.6	7.4	1.3
Sales and office	3.9	4.0	–	4.3	0.4	4.1	1.2
Sales and related	5.8	4.3	–	5.8	0.0	5.8	0.7
Office and administrative support	4.9	5.1	–	4.6	1.9	5.4	1.7
Natural resources, construction, and maintenance	7.1	5.3	0.0	7.0	2.8	7.1	0.5
Installation, maintenance, and repair	8.2	5.8	0.3	8.2	1.1	8.1	0.6
Production, transportation, and material moving	4.9	3.6	–	5.1	2.1	4.8	1.1
Production	5.6	4.5	–	6.6	1.0	5.8	1.1
Transportation and material moving	8.1	–	–	7.9	2.3	7.9	1.4
Full time	2.4	2.4	0.6	2.8	1.1	2.4	0.7
Part time	6.9	5.4	–	6.9	–	6.9	0.3
Union	9.5	6.8	0.0	8.7	2.7	9.5	–
Nonunion	2.4	2.4	0.2	2.8	1.0	2.4	0.7
Average wage within the following categories ¹ :							
Lowest 25 percent	5.6	5.4	0.8	5.6	–	5.9	2.6
Second 25 percent	4.2	3.2	–	4.6	1.1	4.0	1.1
Third 25 percent	3.0	2.7	0.5	3.2	2.1	3.0	0.4
Highest 25 percent	3.9	3.5	0.3	4.2	1.9	4.0	0.8
Highest 10 percent	6.7	4.0	0.5	7.1	–	6.6	1.4
Establishment characteristics							
Goods-producing industries	4.4	3.6	1.2	5.0	0.0	4.7	1.4
Manufacturing	4.9	4.4	0.6	5.3	0.0	5.3	1.6
Service-providing industries	2.7	2.9	0.4	3.2	2.9	2.7	0.7
Trade, transportation, and utilities	5.6	6.5	–	5.6	0.0	5.5	1.7
Wholesale trade	7.4	–	–	7.4	–	7.2	4.2
Financial activities	3.4	3.8	0.0	3.4	1.7	3.7	1.4
Finance and insurance	3.1	3.3	0.7	3.1	1.8	3.5	1.5
Credit intermediation and related activities ..	4.8	4.0	–	4.7	1.8	5.6	2.5
Insurance carriers and related activities	4.8	5.5	–	4.8	1.7	5.3	2.4
Education and health services	5.6	4.3	–	–	–	6.4	2.4

See footnotes at end of table.

Table 40. Standard errors for savings and thrift plans: Automatic escalation features, private industry workers, 2019—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	5.2	4.5	—	5.3	—	4.9	1.7
1 to 49 workers	6.6	5.0	—	6.6	1.6	6.2	2.2
50 to 99 workers	5.7	—	—	5.9	0.0	5.9	2.2
100 workers or more	2.8	2.7	0.2	3.0	—	2.9	0.4
100 to 499 workers	4.5	3.9	0.0	4.6	—	4.5	0.2
500 workers or more	5.0	2.9	—	5.1	2.2	5.2	0.9
Geographic areas							
Northeast	4.3	4.9	0.8	4.4	—	4.3	1.2
New England	10.0	6.8	—	10.0	2.3	10.1	4.0
Middle Atlantic	4.2	6.2	—	4.5	—	4.2	—
South	4.6	4.2	0.0	5.8	2.0	4.6	0.7
South Atlantic	6.9	4.8	0.0	9.6	0.5	6.9	1.3
East South Central	4.7	3.6	0.0	4.7	2.2	4.7	—
West South Central	5.6	—	—	6.2	—	5.4	0.8
Midwest	3.5	4.0	0.8	4.1	1.9	3.7	1.3
East North Central	4.7	4.3	—	5.2	—	5.0	1.9
West North Central	5.1	—	—	8.4	0.5	5.5	1.1
West	6.0	—	—	6.0	1.3	6.1	1.6
Mountain	—	—	—	—	—	11.7	—
Pacific	6.9	—	—	6.9	0.8	7.0	2.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Appendix table 1. Survey establishment response, private industry, 2019

Establishments	Number of establishments
Total in sampling frame ¹	6,434,595
Total in sample	3,355
Responding ²	2,181
Refused ³	970
Out of business or not in survey scope	204

¹ The sampling frame was developed from state unemployment insurance reports and is based on the 2017 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For private industries, an establishment is usually a single physical location. Excluded from the survey are workers employed in federal and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

² Establishments that provided data at the initial interview.

³ Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. For information on nonresponse adjustment and imputation, see "National Compensation Measures," BLS Handbook of Methods available at www.bls.gov/opub/hom/ncs/home.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Appendix table 2. Number of workers represented, private industry, 2019

Occupational group ¹	Estimated number of workers ²
All workers	120,323,600
Management, professional, and related	31,199,000
Management, business, and financial	11,799,400
Professional and related	19,399,700
Service	29,096,900
Protective service	1,049,500
Sales and office	30,734,000
Sales and related	12,767,200
Office and administrative support	17,966,800
Natural resources, construction, and maintenance	10,556,400
Construction, extraction, farming, fishing, and forestry ..	5,616,900
Installation, maintenance, and repair	4,939,500
Production, transportation, and material moving	18,737,200
Production	9,115,600
Transportation and material moving	9,621,600

¹ The 2018 Standard Occupational Classification system is used to classify workers.

² The numbers of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Technical Note

Most estimates of detailed benefit provisions are expressed in terms of the percentage of workers participating in a particular benefit plan or the percentage covered by a specific provision. Some estimates, however, are in units other than percentages of workers, such as the median age requirement for early retirement in a traditional defined benefit retirement plan.

All estimates shown in the table are based on the set of workers specified underneath the table title and in any subsets indicated by column headers. For example, if it is stated that "All workers participating in defined contribution plans = 100 percent," then "100 percent" is the full set of workers referred to in the distribution. Standard error tables provide measures of reliability for the corresponding estimate table. Estimates in the non-shaded columns generally indicate percentages of workers. Estimates in shaded columns provide summary statistics, such as percentile, mean, or median values. When tables only contain percentile distribution estimates the columns are not shaded.

Some estimates are classified as "not determinable"; such occurrences have various causes. The Summary Plan Description (SPD) is used as a primary source of information on the provisions of retirement plans. For detailed provisions of employer-sponsored retirement plans, the "not determinable" classification is used when no information on a particular plan feature is available from the SPD.

Estimates by worker average wage are grouped into six wage categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories use percentile values based on unpublished March 2019 wages and salaries from the *Employer Costs for Employee Compensation*.

Percentiles are computed using average hourly earnings from sampled occupations within an establishment. Establishments in the survey are asked to report only individual worker earnings and scheduled hours of work for each sampled job. For the calculation of the percentile values, the individual worker hourly wages are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Average hourly wage percentiles				
	10	25	50 (median)	75	90
Private industry workers	\$10.48	\$13.25	\$19.00	\$30.61	\$48.28

The lowest 10- and 25-percent wage categories include those occupations with an average hourly wage less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations that make at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations that make at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average hourly wage greater than or equal to the 75th percentile value and 90th percentile value, respectively.

Note: Individual workers can fall into a wage category different from the average for the occupation into which they are classified because average hourly wages for the occupation are used to produce the benefit estimates.

Sample size

See appendix table 1. ([PDF](#))

Survey scope

See appendix table 2. ([PDF](#))

Excluded from the survey are workers employed in federal and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

Survey methods

For technical information on survey methods, see "[National Compensation Measures](#)," in the BLS *Handbook of Methods*. The concepts section of the *Handbook* provides definitions for worker and establishment characteristics, including geographic areas.

Additional information

For BLS research articles on employee benefits, see the [*Monthly Labor Review*](#), [*Beyond the Numbers: Pay and Benefits*](#), [*The Economics Daily*](#), as well as the [NCS publications page](#).