

**Table 20. Defined contribution plans: Type of plan,<sup>1</sup> private industry workers, National Compensation Survey, 2010**

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

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
<b>Worker characteristic</b>							
All workers .....	68	25	4	19	-	2	-
Management, professional, and related .....	75	16	-	18	-	-	-
Management, business, and financial .....	80	14	-	16	-	-	-
Professional and related .....	71	17	-	19	-	-	-
Service .....	70	22	-	18	-	-	-
Protective service .....	85	-	-	-	-	-	-
Sales and office .....	62	36	5	22	-	-	-
Sales and related .....	57	43	-	28	-	-	-
Office and administrative support .....	65	31	4	19	-	-	-
Natural resources, construction, and maintenance .....	54	26	-	19	-	-	-
Construction, extraction, farming, fishing, and forestry .....	41	-	-	-	-	-	-
Installation, maintenance, and repair .....	65	27	-	16	-	-	-
Production, transportation, and material moving .....	72	24	-	16	-	3	-
Production .....	70	23	-	21	-	-	-
Transportation and material moving .....	74	26	-	7	-	-	-
Full time .....	69	24	4	19	-	2	-
Part time .....	59	30	-	22	-	-	-
Union .....	61	-	-	31	-	-	-
Nonunion .....	69	26	4	18	-	3	-
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	67	29	-	15	-	-	-
Lowest 10 percent .....	74	-	-	-	-	-	-
Second 25 percent .....	63	31	-	24	-	4	-
Third 25 percent .....	69	24	5	15	-	4	-
Highest 25 percent .....	71	19	-	19	-	-	-
Highest 10 percent .....	74	16	-	17	-	-	-
<b>Establishment characteristic</b>							
Goods-producing industries .....	69	20	-	18	-	-	-
Construction .....	46	28	-	-	-	-	-
Manufacturing .....	77	19	-	17	-	-	-
Service-providing industries .....	68	26	4	19	-	2	-
Trade, transportation, and utilities .....	57	40	7	24	-	-	-
Wholesale trade .....	64	27	-	-	-	-	-
Retail trade .....	47	56	-	-	-	-	-
Transportation and warehousing .....	77	-	-	-	-	-	-
Information .....	84	-	-	-	-	-	-
Financial activities .....	82	21	-	12	-	-	-
Finance and insurance .....	84	19	-	11	-	-	-
Credit intermediation and related activities .....	83	23	-	-	-	-	-
Insurance carriers and related activities .....	85	17	-	-	-	-	-
Professional and business services .....	78	25	-	-	-	-	-
Professional and technical services .....	70	30	-	-	-	-	-
Education and health services .....	58	16	-	30	-	-	-
Educational services .....	30	-	-	69	-	-	-
Junior colleges, colleges, and universities .....	36	-	-	68	-	-	-
Health care and social assistance .....	64	19	-	22	-	-	-

See footnotes at end of table.

**Table 20. Defined contribution plans: Type of plan,<sup>1</sup> private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
1 to 99 workers .....	64	25	3	9	—	7	—
1 to 49 workers .....	63	23	—	10	—	8	—
50 to 99 workers .....	67	30	—	—	—	—	—
100 workers or more .....	71	25	4	25	—	—	—
100 to 499 workers .....	67	31	—	24	—	—	—
500 workers or more .....	75	17	—	25	—	—	—
<b>Geographic area</b>							
New England .....	74	—	—	14	—	—	—
Middle Atlantic .....	64	25	—	22	—	—	—
East North Central .....	71	25	—	23	—	—	—
West North Central .....	69	—	—	18	—	—	—
South Atlantic .....	69	26	—	17	—	—	—
East South Central .....	64	31	—	—	—	—	—
West South Central .....	64	24	—	24	—	—	—
Mountain .....	75	25	—	11	—	—	—
Pacific .....	68	26	—	13	—	—	—

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for

more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 20. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2010**

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
<b>Worker characteristic</b>							
All workers .....	1.9	1.7	0.8	1.2	—	0.4	—
Management, professional, and related .....	3.5	2.3	—	1.8	—	—	—
Management, business, and financial .....	3.9	2.3	—	2.6	—	—	—
Professional and related .....	3.8	2.8	—	2.3	—	—	—
Service .....	4.3	4.4	—	3.0	—	—	—
Protective service .....	5.5	—	—	—	—	—	—
Sales and office .....	2.3	2.8	1.3	2.0	—	—	—
Sales and related .....	3.7	4.2	—	3.5	—	—	—
Office and administrative support .....	2.8	3.3	1.2	2.1	—	—	—
Natural resources, construction, and maintenance .....	3.9	4.5	—	3.7	—	—	—
Construction, extraction, farming, fishing, and forestry .....	5.9	—	—	—	—	—	—
Installation, maintenance, and repair .....	5.2	4.7	—	3.5	—	—	—
Production, transportation, and material moving .....	2.7	3.1	—	2.7	—	0.9	—
Production .....	4.0	4.1	—	4.1	—	—	—
Transportation and material moving .....	3.9	4.1	—	1.9	—	—	—
Full time .....	2.0	1.7	0.8	1.2	—	0.3	—
Part time .....	4.0	3.7	—	3.5	—	—	—
Union .....	5.0	—	—	4.1	—	—	—
Nonunion .....	1.8	1.7	0.8	1.2	—	0.5	—
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	3.6	3.5	—	2.2	—	—	—
Lowest 10 percent .....	8.8	—	—	—	—	—	—
Second 25 percent .....	2.6	2.6	—	2.4	—	1.0	—
Third 25 percent .....	2.3	2.4	1.2	1.5	—	1.1	—
Highest 25 percent .....	3.5	2.8	—	1.8	—	—	—
Highest 10 percent .....	4.0	2.9	—	2.5	—	—	—
<b>Establishment characteristic</b>							
Goods-producing industries .....	2.8	3.2	—	2.5	—	—	—
Construction .....	6.1	7.7	—	—	—	—	—
Manufacturing .....	2.9	3.3	—	3.3	—	—	—
Service-providing industries .....	2.3	2.3	0.9	1.4	—	0.6	—
Trade, transportation, and utilities .....	3.0	3.2	1.9	2.4	—	—	—
Wholesale trade .....	6.2	5.7	—	—	—	—	—
Retail trade .....	4.0	4.4	—	—	—	—	—
Transportation and warehousing .....	6.0	—	—	—	—	—	—
Information .....	6.1	—	—	—	—	—	—
Financial activities .....	3.3	3.7	—	3.0	—	—	—
Finance and insurance .....	2.4	2.6	—	2.4	—	—	—
Credit intermediation and related activities .....	3.5	3.9	—	—	—	—	—
Insurance carriers and related activities .....	3.8	4.1	—	—	—	—	—
Professional and business services .....	6.8	4.9	—	—	—	—	—
Professional and technical services .....	8.4	7.2	—	—	—	—	—
Education and health services .....	5.3	4.4	—	3.9	—	—	—
Educational services .....	3.5	—	—	4.5	—	—	—
Junior colleges, colleges, and universities .....	3.7	—	—	4.2	—	—	—
Health care and social assistance .....	6.2	5.2	—	4.2	—	—	—

See footnotes at end of table.

**Table 20. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
1 to 99 workers .....	3.6	3.3	0.9	2.2	—	1.2	—
1 to 49 workers .....	4.8	4.4	—	2.8	—	1.6	—
50 to 99 workers .....	5.8	5.7	—	—	—	—	—
100 workers or more .....	1.9	1.9	1.1	1.6	—	—	—
100 to 499 workers .....	2.7	2.7	—	2.7	—	—	—
500 workers or more .....	2.8	2.6	—	2.4	—	—	—
<b>Geographic area</b>							
New England .....	6.0	—	—	3.4	—	—	—
Middle Atlantic .....	6.8	5.5	—	1.9	—	—	—
East North Central .....	3.4	3.4	—	3.2	—	—	—
West North Central .....	5.1	—	—	4.1	—	—	—
South Atlantic .....	4.4	5.9	—	3.0	—	—	—
East South Central .....	8.8	6.8	—	—	—	—	—
West South Central .....	5.2	3.2	—	4.2	—	—	—
Mountain .....	6.5	5.4	—	3.2	—	—	—
Pacific .....	4.5	3.6	—	3.1	—	—	—

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 21. Defined contribution plans: Method of contribution and availability of annuity, private industry workers, National Compensation Survey, 2010**

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

Characteristics	Method of contribution <sup>1</sup>		Annuity available <sup>3</sup>
	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>2</sup>	
<b>Worker characteristic</b>			
All workers .....	86	23	18
Management, professional, and related .....	89	28	22
Management, business, and financial .....	93	31	20
Professional and related .....	86	26	23
Service .....	85	14	16
Protective service .....	92	—	—
Sales and office .....	88	22	15
Sales and related .....	91	16	12
Office and administrative support .....	86	25	16
Natural resources, construction, and maintenance .....	69	19	28
Construction, extraction, farming, fishing, and forestry .....	55	—	30
Installation, maintenance, and repair .....	82	30	26
Production, transportation, and material moving .....	87	23	11
Production .....	85	27	12
Transportation and material moving .....	90	17	9
Full time .....	87	25	18
Part time .....	83	10	15
Union .....	76	25	35
Nonunion .....	87	23	16
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	87	17	12
Lowest 10 percent .....	81	—	—
Second 25 percent .....	89	18	12
Third 25 percent .....	84	22	17
Highest 25 percent .....	86	30	24
Highest 10 percent .....	89	33	24
<b>Establishment characteristic</b>			
Goods-producing industries .....	81	23	17
Construction .....	58	—	22
Manufacturing .....	88	29	15
Service-providing industries .....	88	23	18
Trade, transportation, and utilities .....	89	18	14
Wholesale trade .....	87	28	23
Retail trade .....	89	9	9
Transportation and warehousing .....	93	—	—
Information .....	87	47	27
Financial activities .....	94	37	12
Finance and insurance .....	93	38	11
Credit intermediation and related activities .....	95	31	—
Insurance carriers and related activities .....	91	46	15
Professional and business services .....	87	34	18
Professional and technical services .....	83	—	—
Education and health services .....	83	11	24
Educational services .....	76	10	57
Junior colleges, colleges, and universities .....	79	11	65
Health care and social assistance .....	84	11	17

See footnotes at end of table.

**Table 21. Defined contribution plans: Method of contribution and availability of annuity, private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	Method of contribution <sup>1</sup>		Annuity available <sup>3</sup>
	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>2</sup>	
1 to 99 workers .....	79	18	14
1 to 49 workers .....	77	16	13
50 to 99 workers .....	84	23	—
100 workers or more .....	91	26	20
100 to 499 workers .....	91	22	15
500 workers or more .....	91	32	26
<b>Geographic area</b>			
New England .....	84	19	31
Middle Atlantic .....	82	25	20
East North Central .....	87	25	20
West North Central .....	87	24	24
South Atlantic .....	89	21	15
East South Central .....	93	29	10
West South Central .....	88	20	—
Mountain .....	90	24	19
Pacific .....	81	25	18

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

<sup>2</sup> Plans that combine features of traditional Roth IRA plans and 401(k) plans in savings and thrift plans. Under these plans employees are allowed to have part or all of their retirement plan contributions be subject to all the same post-tax treatment as under a Roth IRA plan.

<sup>3</sup> The remaining workers include both workers not having an annuity available as well as those workers where the availability is not determinable. For example, 18 percent of all workers have an annuity provision available. The remaining 82 percent either do not have the provision or information on the

provision is not available.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 21. Standard errors for defined contribution plans: Method of contribution and availability of annuity, private industry workers, National Compensation Survey, 2010**

Characteristics	Method of contribution		Annuity available <sup>2</sup>
	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>1</sup>	
<b>Worker characteristic</b>			
All workers .....	1.3	1.4	1.4
Management, professional, and related .....	1.9	2.6	2.3
Management, business, and financial .....	1.4	3.3	3.2
Professional and related .....	2.5	2.9	2.5
Service .....	3.1	3.0	3.1
Protective service .....	3.7	–	–
Sales and office .....	1.5	1.9	1.9
Sales and related .....	2.0	2.6	2.7
Office and administrative support .....	1.8	2.5	2.2
Natural resources, construction, and maintenance .....	4.1	3.1	4.0
Construction, extraction, farming, fishing, and forestry .....	7.1	–	8.0
Installation, maintenance, and repair .....	4.2	4.7	4.4
Production, transportation, and material moving .....	1.9	3.5	2.4
Production .....	3.1	5.0	3.2
Transportation and material moving .....	2.5	3.3	2.2
Full time .....	1.3	1.5	1.5
Part time .....	3.5	2.2	3.8
Union .....	5.2	4.3	5.4
Nonunion .....	1.1	1.4	1.3
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	2.9	3.3	3.4
Lowest 10 percent .....	6.9	–	–
Second 25 percent .....	1.5	2.2	1.4
Third 25 percent .....	2.0	1.6	1.8
Highest 25 percent .....	2.1	2.4	2.6
Highest 10 percent .....	2.3	3.3	3.4
<b>Establishment characteristic</b>			
Goods-producing industries .....	2.6	3.1	2.9
Construction .....	6.5	–	6.1
Manufacturing .....	2.0	3.9	3.0
Service-providing industries .....	1.4	1.6	1.5
Trade, transportation, and utilities .....	1.8	2.2	2.5
Wholesale trade .....	3.8	6.4	5.6
Retail trade .....	2.5	2.0	2.6
Transportation and warehousing .....	3.3	–	–
Information .....	6.1	8.3	6.3
Financial activities .....	1.1	3.7	2.1
Finance and insurance .....	1.4	3.3	1.9
Credit intermediation and related activities .....	1.7	4.7	–
Insurance carriers and related activities .....	3.2	5.6	3.7
Professional and business services .....	4.7	5.4	4.8
Professional and technical services .....	5.4	–	–
Education and health services .....	3.2	2.7	3.4
Educational services .....	5.1	2.1	5.6
Junior colleges, colleges, and universities .....	3.8	1.9	4.5
Health care and social assistance .....	3.6	3.2	3.3

See footnotes at end of table.

**Table 21. Standard errors for defined contribution plans: Method of contribution and availability of annuity, private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	Method of contribution		Annuity available <sup>2</sup>
	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>1</sup>	
1 to 99 workers .....	2.7	2.2	2.2
1 to 49 workers .....	3.4	2.6	2.4
50 to 99 workers .....	4.0	3.8	—
100 workers or more .....	1.0	1.9	1.6
100 to 499 workers .....	1.7	2.7	1.7
500 workers or more .....	1.4	2.7	3.0
<b>Geographic area</b>			
New England .....	5.4	5.3	8.2
Middle Atlantic .....	5.7	4.4	4.7
East North Central .....	2.5	3.2	2.4
West North Central .....	3.1	3.4	4.0
South Atlantic .....	2.1	3.4	2.6
East South Central .....	3.0	6.7	2.8
West South Central .....	1.9	3.2	—
Mountain .....	4.0	4.2	5.4
Pacific .....	3.7	4.0	4.9

<sup>1</sup> Plans that combine features of traditional Roth IRA plans and 401(k) plans in savings and thrift plans. Under these plans employees are allowed to have part or all of their retirement plan contributions be subject to all the same post-tax treatment as under a Roth IRA plan.

<sup>2</sup> The remaining workers include both workers not having an annuity available as well as those workers where the availability is not determinable. For example, 18 percent of all workers have an annuity provision available. The remaining 82 percent either do not have the provision or information on the provision is not available.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 22. Savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2010**

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

Characteristics	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>2</sup>	Annuity available	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Worker characteristic</b>							
All workers .....	100	31	15	21	6	84	78
Management, professional, and related .....	100	35	18	20	7	86	80
Management, business, and financial .....	100	37	—	17	5	87	81
Professional and related .....	100	33	17	23	8	85	79
Service .....	100	17	—	—	—	83	79
Protective service .....	100	—	—	—	—	93	83
Sales and office .....	100	30	16	22	4	85	78
Sales and related .....	100	25	17	20	—	90	84
Office and administrative support .....	100	33	—	23	6	82	75
Natural resources, construction, and maintenance .....	100	29	17	19	—	78	70
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—	66	60
Installation, maintenance, and repair .....	100	37	20	24	—	84	76
Production, transportation, and material moving .....	100	28	—	24	8	81	76
Production .....	100	32	—	27	12	86	81
Transportation and material moving .....	100	22	—	21	—	74	69
Full time .....	100	32	15	21	6	84	78
Part time .....	100	16	—	16	—	87	78
Union .....	100	36	—	33	13	81	68
Nonunion .....	100	30	14	20	5	84	79
Average wage within the following categories: <sup>4</sup>							
Lowest 25 percent .....	100	24	—	—	—	84	77
Lowest 10 percent .....	100	—	—	—	—	97	88
Second 25 percent .....	100	25	—	22	4	79	74
Third 25 percent .....	100	26	—	24	6	82	76
Highest 25 percent .....	100	39	19	21	8	88	82
Highest 10 percent .....	100	42	20	20	8	91	85
<b>Establishment characteristic</b>							
Goods-producing industries .....	100	30	10	25	9	85	78
Construction .....	100	—	—	—	—	67	59
Manufacturing .....	100	34	11	28	11	88	83
Service-providing industries .....	100	31	—	19	5	84	78
Trade, transportation, and utilities .....	100	27	16	20	—	82	77
Wholesale trade .....	100	35	—	—	—	76	75
Retail trade .....	100	20	—	24	—	87	76
Information .....	100	52	—	25	—	73	56
Financial activities .....	100	39	—	25	6	92	78
Finance and insurance .....	100	42	—	24	7	93	78
Credit intermediation and related activities .....	100	33	—	—	—	95	75
Insurance carriers and related activities .....	100	53	—	42	13	89	78
Professional and business services .....	100	41	—	19	—	89	87
Professional and technical services .....	100	31	—	—	—	91	91
Education and health services .....	100	—	—	—	—	75	72
Educational services .....	100	17	59	—	—	82	77
Junior colleges, colleges, and universities .....	100	19	62	—	—	84	81
Health care and social assistance .....	100	—	—	—	—	74	71

See footnotes at end of table.

**Table 22. Savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>2</sup>	Annuity available	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers .....	100	23	12	16	—	81	75
1 to 49 workers .....	100	20	—	14	—	80	76
50 to 99 workers .....	100	31	—	21	—	81	73
100 workers or more .....	100	34	17	23	7	86	79
100 to 499 workers .....	100	30	11	21	—	79	74
500 workers or more .....	100	39	22	25	11	92	84
<b>Geographic area</b>							
New England .....	100	24	—	14	—	74	67
Middle Atlantic .....	100	36	—	21	—	86	78
East North Central .....	100	33	—	20	—	85	77
West North Central .....	100	31	—	23	13	78	67
South Atlantic .....	100	25	13	21	—	85	81
East South Central .....	100	29	—	30	—	88	85
West South Central .....	100	28	—	13	—	76	73
Mountain .....	100	28	—	30	—	85	77
Pacific .....	100	34	17	21	—	90	86

<sup>1</sup> The remaining workers include both workers not receiving the benefit as well as those workers where the availability of the benefit is not determinable. For example, 15 percent of all workers have an annuity provision available. The remaining 85 percent either do not have the provision or information on the provision is not available.

<sup>2</sup> Plans that combine features of traditional Roth IRA plans and 401(k) plans in savings and thrift plans. Under these plans employees are allowed to have part or all of their retirement plan contributions be subject to all the same post-tax treatment as under a Roth IRA plan.

<sup>3</sup> The employer automatically enrolls employees in the plan at a specified rate of

contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 22. Standard errors for savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2010**

Characteristics	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>2</sup>	Annuity available	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Worker characteristic</b>							
All workers .....	0.0	1.8	1.5	1.5	0.8	1.8	1.9
Management, professional, and related .....	( <sup>4</sup> )	2.9	2.6	2.5	1.7	3.2	3.4
Management, business, and financial .....	0.0	3.9	—	2.1	1.1	3.1	3.1
Professional and related .....	( <sup>4</sup> )	3.5	2.4	3.7	2.4	4.0	4.2
Service .....	0.0	4.1	—	—	—	5.2	5.2
Protective service .....	0.0	—	—	—	—	5.1	8.0
Sales and office .....	0.0	2.4	2.5	2.4	1.0	1.9	2.1
Sales and related .....	0.0	4.0	4.3	3.6	—	3.3	3.6
Office and administrative support .....	( <sup>4</sup> )	3.0	—	3.2	1.5	2.1	2.5
Natural resources, construction, and maintenance .....	( <sup>4</sup> )	4.9	4.3	3.6	—	4.4	5.3
Construction, extraction, farming, fishing, and forestry .....	0.0	—	—	—	—	9.8	10.4
Installation, maintenance, and repair .....	0.0	6.3	5.8	4.8	—	3.9	5.9
Production, transportation, and material moving .....	0.0	4.5	—	3.8	2.1	3.9	4.0
Production .....	( <sup>4</sup> )	6.2	—	5.1	3.4	3.4	3.9
Transportation and material moving .....	0.0	4.7	—	5.0	—	6.8	6.7
Full time .....	0.0	1.9	1.6	1.5	0.9	1.9	2.1
Part time .....	0.0	3.1	—	4.2	—	3.9	3.8
Union .....	0.0	5.0	—	3.6	3.3	3.0	4.8
Nonunion .....	0.0	1.8	1.5	1.6	0.8	2.0	2.1
Average wage within the following categories: <sup>5</sup>							
Lowest 25 percent .....	0.0	4.6	—	—	—	4.2	4.2
Lowest 10 percent .....	0.0	—	—	—	—	1.8	6.1
Second 25 percent .....	0.0	3.1	—	2.5	0.9	2.7	2.8
Third 25 percent .....	( <sup>4</sup> )	1.9	—	2.6	1.2	2.0	2.2
Highest 25 percent .....	( <sup>4</sup> )	2.7	2.6	2.2	1.7	2.3	2.7
Highest 10 percent .....	( <sup>4</sup> )	3.7	3.8	2.8	2.0	2.6	3.1
<b>Establishment characteristic</b>							
Goods-producing industries .....	( <sup>4</sup> )	4.0	2.5	3.6	2.0	2.3	2.9
Construction .....	( <sup>4</sup> )	—	—	—	—	7.3	8.2
Manufacturing .....	( <sup>4</sup> )	4.5	3.0	4.3	2.4	2.6	3.1
Service-providing industries .....	( <sup>4</sup> )	2.0	—	1.9	0.9	2.4	2.6
Trade, transportation, and utilities .....	( <sup>4</sup> )	3.4	3.4	3.0	—	3.1	3.1
Wholesale trade .....	0.0	8.5	—	—	—	7.2	7.3
Retail trade .....	0.0	3.7	—	4.9	—	3.9	4.8
Information .....	0.0	8.3	—	5.8	—	7.1	8.7
Financial activities .....	0.0	3.9	—	3.4	1.4	2.1	2.9
Finance and insurance .....	0.0	3.6	—	3.2	1.6	2.2	3.3
Credit intermediation and related activities .....	0.0	5.2	—	—	—	2.2	4.7
Insurance carriers and related activities .....	0.0	6.5	—	7.2	3.6	4.2	5.4
Professional and business services .....	0.0	5.4	—	4.4	—	3.8	4.0
Professional and technical services .....	0.0	8.7	—	—	—	6.0	6.0
Education and health services .....	0.0	—	—	—	—	8.3	8.2
Educational services .....	0.0	4.3	8.7	—	—	6.6	6.7
Junior colleges, colleges, and universities .....	0.0	4.7	7.9	—	—	5.3	5.8
Health care and social assistance .....	( <sup>4</sup> )	—	—	—	—	9.1	9.0

See footnotes at end of table.

**Table 22. Standard errors for savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>2</sup>	Annuity available	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers .....	0.0	3.0	2.3	3.0	—	4.6	4.6
1 to 49 workers .....	0.0	3.5	—	3.1	—	6.3	6.3
50 to 99 workers .....	0.0	4.7	—	6.0	—	3.9	4.9
100 workers or more .....	( <sup>4</sup> )	2.4	2.0	2.0	1.0	1.6	1.8
100 to 499 workers .....	( <sup>4</sup> )	3.5	2.0	2.7	—	2.4	2.7
500 workers or more .....	0.0	3.5	3.4	3.1	2.1	1.4	2.3
<b>Geographic area</b>							
New England .....	0.0	7.0	—	3.0	—	4.0	5.0
Middle Atlantic .....	0.0	5.1	—	4.1	—	2.3	3.2
East North Central .....	0.0	4.4	—	3.1	—	3.6	4.7
West North Central .....	0.0	5.3	—	6.1	3.2	3.6	6.9
South Atlantic .....	0.0	4.3	3.6	3.6	—	2.4	2.9
East South Central .....	( <sup>4</sup> )	3.6	—	7.8	—	2.4	2.6
West South Central .....	0.0	4.2	—	2.9	—	10.4	10.1
Mountain .....	0.0	5.4	—	8.5	—	5.1	4.8
Pacific .....	( <sup>4</sup> )	5.2	3.8	3.4	—	4.8	4.9

<sup>1</sup> The remaining workers include both workers not receiving the benefit as well as those workers where the availability of the benefit is not determinable. For example, 15 percent of all workers have an annuity provision available. The remaining 85 percent either do not have the provision or information on the provision is not available.

<sup>2</sup> Plans that combine features of traditional Roth IRA plans and 401(k) plans in savings and thrift plans. Under these plans employees are allowed to have part or all of their retirement plan contributions be subject to all the same post-tax treatment as under a Roth IRA plan.

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

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

<sup>5</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 23. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2010**

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

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Automatic enrollment not available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings					Default contribution not determinable		
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Worker characteristic</b>											
All workers .....	100	21	20	—	—	—	—	—	( <sup>2</sup> )	76	3
Management, professional, and related .....	100	20	20	2.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	78	1
Management, business, and financial .....	100	17	16	2.0	3.0	3.0	3.0	4.0	( <sup>2</sup> )	82	1
Professional and related .....	100	23	23	2.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	75	2
Service .....	100	—	—	—	—	—	—	—	—	88	—
Protective service .....	100	—	—	—	—	—	—	—	—	77	—
Sales and office .....	100	22	21	—	—	—	—	—	1	74	4
Sales and related .....	100	20	20	—	—	—	—	—	—	79	1
Office and administrative support .....	100	23	22	—	—	—	—	—	1	72	5
Natural resources, construction, and maintenance .....	100	19	18	2.0	2.0	2.0	3.0	3.0	1	79	1
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—	—	—	—	—	88	—
Installation, maintenance, and repair .....	100	24	22	2.0	2.0	3.0	3.0	3.0	2	75	1
Production, transportation, and material moving .....	100	24	24	1.0	2.0	3.0	3.0	3.0	—	69	7
Production .....	100	27	27	1.0	2.0	3.0	3.0	3.0	—	70	3
Transportation and material moving .....	100	21	21	—	—	—	—	—	—	67	11
Full time .....	100	21	21	2.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	76	3
Part time .....	100	16	16	—	—	—	—	—	—	81	3
Union .....	100	33	33	2.0	2.0	3.0	3.0	3.0	—	65	2
Nonunion .....	100	20	19	—	—	—	—	—	( <sup>2</sup> )	77	3
Average wage within the following categories: <sup>3</sup>											
Lowest 25 percent .....	100	—	—	—	—	—	—	—	—	86	—
Lowest 10 percent .....	100	—	—	—	—	—	—	—	—	95	—
Second 25 percent .....	100	22	22	1.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	73	5
Third 25 percent .....	100	24	23	2.0	2.0	3.0	3.0	3.0	1	74	3
Highest 25 percent .....	100	21	21	2.0	2.0	3.0	3.0	4.0	( <sup>2</sup> )	77	2
Highest 10 percent .....	100	20	20	2.0	2.0	3.0	3.0	4.0	( <sup>2</sup> )	78	2
<b>Establishment characteristic</b>											
Goods-producing industries .....	100	25	25	1.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	72	3
Construction .....	100	—	—	—	—	—	—	—	—	81	—
Manufacturing .....	100	28	28	1.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	70	2
Service-providing industries .....	100	19	19	2.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	78	3
Trade, transportation, and utilities .....	100	20	20	1.0	2.0	3.0	3.0	3.0	—	78	3
Wholesale trade .....	100	—	—	—	—	—	—	—	—	79	—
Retail trade .....	100	24	24	—	—	—	—	—	—	73	2
Information .....	100	25	19	2.0	2.0	3.0	3.0	3.0	6	70	5
Financial activities .....	100	25	25	—	—	—	—	—	—	74	1
Finance and insurance .....	100	24	24	2.0	3.0	3.0	3.0	5.0	—	75	1
Credit intermediation and related activities .....	100	—	—	—	—	—	—	—	—	88	—
Insurance carriers and related activities .....	100	42	42	3.0	3.0	3.0	3.0	5.0	—	57	1
Professional and business services .....	100	19	19	2.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	76	5
Professional and technical services .....	100	—	—	—	—	—	—	—	—	82	—
Education and health services .....	100	—	—	—	—	—	—	—	—	82	—
Educational services .....	100	—	—	—	—	—	—	—	—	86	—
Junior colleges, colleges, and universities .....	100	—	—	—	—	—	—	—	—	85	—
Health care and social assistance .....	100	—	—	—	—	—	—	—	—	81	—

See footnotes at end of table.

**Table 23. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Automatic enrollment not available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings					Default contribution not determinable		
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers .....	100	16	16	2.0	2.0	3.0	3.0	3.0	—	83	1
1 to 49 workers .....	100	14	14	—	—	—	—	—	—	85	1
50 to 99 workers .....	100	21	21	—	—	—	—	—	—	79	1
100 workers or more .....	100	23	23	—	—	—	—	—	1	73	4
100 to 499 workers .....	100	21	21	1.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	74	5
500 workers or more .....	100	25	25	2.0	3.0	3.0	3.0	3.0	1	72	3
<b>Geographic area</b>											
New England .....	100	14	14	—	—	—	—	—	—	85	2
Middle Atlantic .....	100	21	21	2.0	3.0	3.0	3.0	3.0	( <sup>2</sup> )	76	4
East North Central .....	100	20	20	—	—	—	—	—	( <sup>2</sup> )	79	1
West North Central .....	100	23	23	—	—	—	—	—	—	74	3
South Atlantic .....	100	21	21	2.0	2.0	3.0	3.0	3.0	—	75	4
East South Central .....	100	30	30	—	—	—	—	—	—	68	3
West South Central .....	100	13	13	—	—	—	—	—	—	82	5
Mountain .....	100	30	30	—	—	—	—	—	—	65	5
Pacific .....	100	21	18	2.0	2.0	3.0	3.0	3.0	2	79	1

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

Technical Note for more details.

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

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 23. Standard errors for savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2010**

Characteristics	Automatic enrollment available	With automatic enrollment						Automatic enrollment not available	Automatic enrollment not available	Not determinable	
		Default contribution as percent of earnings	Default contribution as percent of earnings								Default contribution not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Worker characteristic</b>											
All workers .....	1.5	1.5	—	—	—	—	—	0.2	1.5	0.6	
Management, professional, and related .....	2.5	2.5	0.0	0.0	0.0	0.0	0.2	0.1	2.6	0.4	
Management, business, and financial .....	2.1	2.1	0.0	0.3	0.0	0.0	1.2	0.1	2.2	0.5	
Professional and related .....	3.7	3.7	0.0	0.0	0.3	0.0	0.0	0.1	3.8	0.6	
Service .....	—	—	—	—	—	—	—	—	3.1	—	
Protective service .....	—	—	—	—	—	—	—	—	10.4	—	
Sales and office .....	2.4	2.3	—	—	—	—	—	0.5	2.5	1.0	
Sales and related .....	3.6	3.6	—	—	—	—	—	—	3.6	0.9	
Office and administrative support .....	3.2	3.0	—	—	—	—	—	0.7	3.4	1.5	
Natural resources, construction, and maintenance .....	3.6	3.5	0.0	0.0	0.8	0.0	0.0	1.0	3.7	0.5	
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	—	—	—	—	6.1	—	
Installation, maintenance, and repair .....	4.8	4.6	0.0	0.0	1.4	0.0	0.0	1.5	4.8	0.7	
Production, transportation, and material moving .....	3.8	3.8	0.0	0.9	0.0	0.0	0.8	—	4.2	3.0	
Production .....	5.1	5.1	0.4	0.2	0.0	0.0	0.0	—	5.3	1.7	
Transportation and material moving .....	5.0	5.0	—	—	—	—	—	—	6.8	6.5	
Full time .....	1.5	1.5	0.7	0.0	0.0	0.0	0.0	0.2	1.5	0.7	
Part time .....	4.2	4.2	—	—	—	—	—	—	4.0	1.8	
Union .....	3.6	3.6	0.0	0.0	0.3	0.0	0.0	—	3.6	1.1	
Nonunion .....	1.6	1.6	—	—	—	—	—	0.2	1.7	0.7	
Average wage within the following categories: <sup>2</sup>											
Lowest 25 percent .....	—	—	—	—	—	—	—	—	3.9	—	
Lowest 10 percent .....	—	—	—	—	—	—	—	—	3.0	—	
Second 25 percent .....	2.5	2.5	0.0	0.4	0.0	0.0	0.0	0.3	2.7	1.6	
Third 25 percent .....	2.6	2.6	0.6	0.0	0.0	0.0	0.0	0.3	2.6	0.6	
Highest 25 percent .....	2.2	2.2	0.0	0.0	0.0	0.0	1.4	0.2	2.2	0.5	
Highest 10 percent .....	2.8	2.8	0.0	0.0	0.0	0.0	1.2	( <sup>3</sup> )	2.8	0.7	
<b>Establishment characteristic</b>											
Goods-producing industries .....	3.6	3.6	0.4	0.0	0.0	0.0	0.9	( <sup>3</sup> )	3.6	1.1	
Construction .....	—	—	—	—	—	—	—	—	7.3	—	
Manufacturing .....	4.3	4.3	0.2	0.2	0.0	0.0	1.3	0.1	4.4	1.2	
Service-providing industries .....	1.9	1.8	0.2	0.0	0.0	0.0	0.0	0.2	2.0	0.8	
Trade, transportation, and utilities .....	3.0	3.0	0.0	0.3	0.3	0.0	1.0	—	3.1	1.0	
Wholesale trade .....	—	—	—	—	—	—	—	—	6.9	—	
Retail trade .....	4.9	4.9	—	—	—	—	—	—	4.9	1.2	
Information .....	5.8	5.7	0.0	0.3	0.9	0.0	0.0	3.0	6.1	4.0	
Financial activities .....	3.4	3.4	—	—	—	—	—	—	3.2	0.5	
Finance and insurance .....	3.2	3.2	0.7	0.0	0.0	0.0	0.9	—	3.2	0.6	
Credit intermediation and related activities .....	—	—	—	—	—	—	—	—	3.8	—	
Insurance carriers and related activities .....	7.2	7.2	1.1	0.0	0.0	0.0	0.4	—	7.2	0.8	
Professional and business services .....	4.4	4.4	0.0	0.0	1.3	0.0	0.0	0.3	4.6	2.6	
Professional and technical services .....	—	—	—	—	—	—	—	—	6.3	—	
Education and health services .....	—	—	—	—	—	—	—	—	5.2	—	
Educational services .....	—	—	—	—	—	—	—	—	3.9	—	
Junior colleges, colleges, and universities .....	—	—	—	—	—	—	—	—	4.8	—	
Health care and social assistance .....	—	—	—	—	—	—	—	—	5.8	—	

See footnotes at end of table.

**Table 23. Standard errors for savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	Automatic enrollment available	With automatic enrollment							Automatic enrollment not available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings					Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers .....	3.0	3.0	0.3	0.0	0.7	0.0	1.4	—	2.9	0.6
1 to 49 workers .....	3.1	3.1	—	—	—	—	—	—	3.0	0.8
50 to 99 workers .....	6.0	6.0	—	—	—	—	—	—	6.0	0.5
100 workers or more .....	2.0	1.9	—	—	—	—	—	0.3	1.9	1.0
100 to 499 workers .....	2.7	2.7	0.0	0.6	0.6	0.0	0.0	0.3	2.9	1.8
500 workers or more .....	3.1	3.1	0.0	1.4	0.0	0.0	0.5	0.4	3.3	0.9
<b>Geographic area</b>										
New England .....	3.0	3.0	—	—	—	—	—	—	2.5	1.6
Middle Atlantic .....	4.1	4.1	0.0	1.4	0.0	0.0	0.0	0.1	4.0	1.6
East North Central .....	3.1	3.1	—	—	—	—	—	0.3	3.1	0.5
West North Central .....	6.1	6.1	—	—	—	—	—	—	5.4	1.8
South Atlantic .....	3.6	3.6	0.3	0.0	0.8	0.0	0.0	—	3.7	1.5
East South Central .....	7.8	7.8	—	—	—	—	—	—	7.8	1.6
West South Central .....	2.9	2.9	—	—	—	—	—	—	4.0	3.6
Mountain .....	8.5	8.5	—	—	—	—	—	—	8.4	2.6
Pacific .....	3.4	3.1	0.0	0.0	0.7	0.0	0.0	1.1	3.4	0.3

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

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

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/nce/eb/glossary20102011.htm](http://www.bls.gov/nce/eb/glossary20102011.htm).

**Table 24. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2010**

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

Characteristics	Total	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					Automatic enrollment not available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>									
All workers .....	100	21	33	50	50	67	100	76	3
Management, professional, and related .....	100	20	33	50	50	67	100	78	1
Management, business, and financial .....	100	17	50	50	50	71	100	82	1
Professional and related .....	100	23	33	50	60	67	100	75	2
Service .....	100	—	—	—	—	—	—	88	—
Protective service .....	100	—	—	—	—	—	—	77	—
Sales and office .....	100	22	33	50	50	67	100	74	4
Sales and related .....	100	20	40	50	50	67	100	79	1
Office and administrative support .....	100	23	33	40	50	71	100	72	5
Natural resources, construction, and maintenance .....	100	19	33	33	50	67	75	79	1
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—	—	—	88	—
Installation, maintenance, and repair .....	100	24	33	50	50	67	75	75	1
Production, transportation, and material moving .....	100	24	—	—	—	—	—	69	7
Production .....	100	27	—	—	—	—	—	70	3
Transportation and material moving .....	100	21	—	—	—	—	—	67	11
Full time .....	100	21	33	50	50	67	100	76	3
Part time .....	100	16	—	—	—	—	—	81	3
Union .....	100	33	33	33	50	75	100	65	2
Nonunion .....	100	20	33	50	50	67	100	77	3
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	—	—	—	—	—	—	86	—
Lowest 10 percent .....	100	—	—	—	—	—	—	95	—
Second 25 percent .....	100	22	25	40	50	60	100	73	5
Third 25 percent .....	100	24	33	50	50	67	100	74	3
Highest 25 percent .....	100	21	33	50	50	75	100	77	2
Highest 10 percent .....	100	20	33	50	50	75	100	78	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	25	—	—	—	—	—	72	3
Construction .....	100	—	—	—	—	—	—	81	—
Manufacturing .....	100	28	—	—	—	—	—	70	2
Service-providing industries .....	100	19	33	50	50	67	100	78	3
Trade, transportation, and utilities .....	100	20	—	—	—	—	—	78	3
Wholesale trade .....	100	—	—	—	—	—	—	79	—
Retail trade .....	100	24	—	—	—	—	—	73	2
Information .....	100	25	—	—	—	—	—	70	5
Financial activities .....	100	25	43	50	50	71	100	74	1
Finance and insurance .....	100	24	43	50	50	100	100	75	1
Credit intermediation and related activities .....	100	—	—	—	—	—	—	88	—
Insurance carriers and related activities .....	100	42	33	50	60	71	100	57	1
Professional and business services .....	100	19	—	—	—	—	—	76	5
Professional and technical services .....	100	—	—	—	—	—	—	82	—
Education and health services .....	100	—	—	—	—	—	—	82	—
Educational services .....	100	—	—	—	—	—	—	86	—
Junior colleges, colleges, and universities .....	100	—	—	—	—	—	—	85	—
Health care and social assistance .....	100	—	—	—	—	—	—	81	—

See footnotes at end of table.

**Table 24. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	Total	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					Automatic enrollment not available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	100	16	—	—	—	—	—	83	1
1 to 49 workers .....	100	14	—	—	—	—	—	85	1
50 to 99 workers .....	100	21	—	—	—	—	—	79	1
100 workers or more .....	100	23	33	38	50	67	100	73	4
100 to 499 workers .....	100	21	33	33	50	60	100	74	5
500 workers or more .....	100	25	33	50	50	75	100	72	3
<b>Geographic area</b>									
New England .....	100	14	—	—	—	—	—	85	2
Middle Atlantic .....	100	21	33	33	50	67	100	76	4
East North Central .....	100	20	—	—	—	—	—	79	1
West North Central .....	100	23	50	50	50	75	100	74	3
South Atlantic .....	100	21	—	—	—	—	—	75	4
East South Central .....	100	30	—	—	—	—	—	68	3
West South Central .....	100	13	—	—	—	—	—	82	5
Mountain .....	100	30	25	50	67	67	67	65	5
Pacific .....	100	21	—	—	—	—	—	79	1

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 24. Standard errors for savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2010**

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	1.5	0.0	12.5	0.0	5.9	0.0	1.5	0.6
Management, professional, and related .....	2.5	4.0	0.0	7.6	8.7	0.0	2.6	0.4
Management, business, and financial .....	2.1	7.8	0.0	0.0	31.5	0.0	2.2	0.5
Professional and related .....	3.7	0.0	9.0	14.3	8.8	32.9	3.8	0.6
Service .....	—	—	—	—	—	—	3.1	—
Protective service .....	—	—	—	—	—	—	10.4	—
Sales and office .....	2.4	0.8	11.2	0.0	10.2	0.0	2.5	1.0
Sales and related .....	3.6	11.7	0.0	5.7	24.8	6.5	3.6	0.9
Office and administrative support .....	3.2	0.0	10.8	0.0	8.3	0.0	3.4	1.5
Natural resources, construction, and maintenance .....	3.6	0.0	12.7	3.3	8.7	35.2	3.7	0.5
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	—	—	6.1	—
Installation, maintenance, and repair .....	4.8	9.2	6.5	12.2	4.6	12.9	4.8	0.7
Production, transportation, and material moving .....	3.8	—	—	—	—	—	4.2	3.0
Production .....	5.1	—	—	—	—	—	5.3	1.7
Transportation and material moving .....	5.0	—	—	—	—	—	6.8	6.5
Full time .....	1.5	0.0	10.6	0.0	2.5	0.0	1.5	0.7
Part time .....	4.2	—	—	—	—	—	4.0	1.8
Union .....	3.6	0.0	0.8	9.7	20.8	6.9	3.6	1.1
Nonunion .....	1.6	0.0	2.0	0.0	3.6	0.0	1.7	0.7
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	—	—	—	—	—	—	3.9	—
Lowest 10 percent .....	—	—	—	—	—	—	3.0	—
Second 25 percent .....	2.5	9.8	7.9	0.0	12.1	34.3	2.7	1.6
Third 25 percent .....	2.6	0.0	15.4	4.7	4.6	0.0	2.6	0.6
Highest 25 percent .....	2.2	0.0	0.0	2.8	8.3	0.0	2.2	0.5
Highest 10 percent .....	2.8	6.1	0.0	3.9	32.7	0.0	2.8	0.7
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.6	—	—	—	—	—	3.6	1.1
Construction .....	—	—	—	—	—	—	7.3	—
Manufacturing .....	4.3	—	—	—	—	—	4.4	1.2
Service-providing industries .....	1.9	0.0	6.1	0.0	4.4	0.0	2.0	0.8
Trade, transportation, and utilities .....	3.0	—	—	—	—	—	3.1	1.0
Wholesale trade .....	—	—	—	—	—	—	6.9	—
Retail trade .....	4.9	—	—	—	—	—	4.9	1.2
Information .....	5.8	—	—	—	—	—	6.1	4.0
Financial activities .....	3.4	8.4	0.0	9.8	12.8	0.0	3.2	0.5
Finance and insurance .....	3.2	9.6	0.0	11.1	38.0	0.0	3.2	0.6
Credit intermediation and related activities .....	—	—	—	—	—	—	3.8	—
Insurance carriers and related activities .....	7.2	13.5	0.0	9.1	25.2	0.0	7.2	0.8
Professional and business services .....	4.4	—	—	—	—	—	4.6	2.6
Professional and technical services .....	—	—	—	—	—	—	6.3	—
Education and health services .....	—	—	—	—	—	—	5.2	—
Educational services .....	—	—	—	—	—	—	3.9	—
Junior colleges, colleges, and universities .....	—	—	—	—	—	—	4.8	—
Health care and social assistance .....	—	—	—	—	—	—	5.8	—

See footnotes at end of table.

**Table 24. Standard errors for savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	3.0	—	—	—	—	—	2.9	0.6
1 to 49 workers .....	3.1	—	—	—	—	—	3.0	0.8
50 to 99 workers .....	6.0	—	—	—	—	—	6.0	0.5
100 workers or more .....	2.0	0.0	7.7	0.0	6.9	0.0	1.9	1.0
100 to 499 workers .....	2.7	11.3	4.1	0.0	13.7	28.2	2.9	1.8
500 workers or more .....	3.1	0.0	9.8	0.0	6.4	0.0	3.3	0.9
<b>Geographic area</b>								
New England .....	3.0	—	—	—	—	—	2.5	1.6
Middle Atlantic .....	4.1	0.0	8.1	0.0	22.0	32.6	4.0	1.6
East North Central .....	3.1	—	—	—	—	—	3.1	0.5
West North Central .....	6.1	0.0	0.0	0.0	0.0	17.7	5.4	1.8
South Atlantic .....	3.6	—	—	—	—	—	3.7	1.5
East South Central .....	7.8	—	—	—	—	—	7.8	1.6
West South Central .....	2.9	—	—	—	—	—	4.0	3.6
Mountain .....	8.5	11.8	17.2	22.2	0.0	0.0	8.4	2.6
Pacific .....	3.4	—	—	—	—	—	3.4	0.3

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 25. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2010**

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

Characteristics	Total	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Worker characteristic</b>										
All workers .....	100	47	15	25	50	60	75	51	—	—
Management, professional, and related .....	100	47	—	—	—	—	—	49	—	—
Management, business, and financial .....	100	47	20	25	50	60	75	49	—	—
Professional and related .....	100	48	15	25	50	75	75	49	—	—
Service .....	100	37	—	—	—	—	—	63	—	—
Protective service .....	100	—	—	—	—	—	—	52	—	—
Sales and office .....	100	49	20	25	50	60	75	51	—	—
Sales and related .....	100	47	25	25	50	50	75	52	—	—
Office and administrative support .....	100	50	15	25	50	60	80	50	—	—
Natural resources, construction, and maintenance .....	100	54	15	25	30	50	75	46	—	—
Construction, extraction, farming, fishing, and forestry .....	100	37	—	—	—	—	—	63	—	—
Installation, maintenance, and repair .....	100	63	—	—	—	—	—	36	—	—
Production, transportation, and material moving .....	100	46	15	20	50	50	75	54	—	—
Production .....	100	48	15	20	40	50	75	52	—	—
Transportation and material moving .....	100	42	15	20	50	60	80	58	—	—
Full time .....	100	47	16	25	50	60	75	52	—	—
Part time .....	100	51	15	25	50	75	80	49	—	—
Union .....	100	45	16	25	30	50	70	54	—	—
Nonunion .....	100	47	15	25	50	60	75	51	—	—
Average wage within the following categories: <sup>1</sup>										
Lowest 25 percent .....	100	46	15	25	50	75	90	54	—	—
Lowest 10 percent .....	100	36	—	—	—	—	—	64	—	—
Second 25 percent .....	100	45	15	25	50	75	80	55	—	—
Third 25 percent .....	100	45	15	25	50	50	75	54	—	—
Highest 25 percent .....	100	50	20	25	50	60	75	47	—	—
Highest 10 percent .....	100	51	—	—	—	—	—	45	—	—
<b>Establishment characteristic</b>										
Goods-producing industries .....	100	47	15	20	40	50	75	51	—	—
Construction .....	100	48	—	—	—	—	—	52	—	—
Manufacturing .....	100	46	15	20	35	50	75	51	—	—
Service-providing industries .....	100	47	17	25	50	60	75	52	—	—
Trade, transportation, and utilities .....	100	40	15	30	50	60	80	60	—	—
Wholesale trade .....	100	36	—	—	—	—	—	64	—	—
Retail trade .....	100	45	—	—	—	—	—	55	—	—
Information .....	100	73	—	—	—	—	—	27	—	—
Financial activities .....	100	60	15	25	30	50	60	39	—	—
Finance and insurance .....	100	62	15	25	30	50	50	37	—	—
Credit intermediation and related activities .....	100	61	15	20	25	50	50	39	—	—
Insurance carriers and related activities .....	100	55	25	25	50	50	50	43	—	—
Professional and business services .....	100	51	—	—	—	—	—	43	—	—
Professional and technical services .....	100	50	50	60	60	75	75	44	—	—
Education and health services .....	100	39	—	—	—	—	—	61	—	—
Educational services .....	100	—	—	—	—	—	—	96	—	( <sup>2</sup> )
Junior colleges, colleges, and universities .....	100	—	—	—	—	—	—	95	—	( <sup>2</sup> )
Health care and social assistance .....	100	42	—	—	—	—	—	58	—	—

See footnotes at end of table.

**Table 25. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	Total	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers .....	100	50	15	25	50	75	75	49	—	—
1 to 49 workers .....	100	50	15	25	60	75	75	50	—	—
50 to 99 workers .....	100	52	15	25	50	75	75	48	—	—
100 workers or more .....	100	45	16	25	50	50	75	52	—	—
100 to 499 workers .....	100	45	15	25	50	50	80	53	—	—
500 workers or more .....	100	46	20	25	50	70	75	51	—	—
<b>Geographic area</b>										
New England .....	100	33	—	—	—	—	—	67	—	—
Middle Atlantic .....	100	48	20	25	50	60	75	48	—	—
East North Central .....	100	37	20	25	30	50	60	63	—	—
West North Central .....	100	42	—	—	—	—	—	57	—	—
South Atlantic .....	100	58	15	25	50	75	75	41	—	—
East South Central .....	100	52	15	25	30	50	75	48	—	—
West South Central .....	100	50	—	—	—	—	—	45	—	—
Mountain .....	100	58	—	—	—	—	—	42	—	—
Pacific .....	100	43	20	25	50	75	80	57	—	( <sup>2</sup> )

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

<sup>2</sup> 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 Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 25. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2010**

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Worker characteristic</b>									
All workers .....	2.4	1.2	0.0	0.0	13.3	0.0	2.3	—	—
Management, professional, and related .....	4.0	—	—	—	—	—	3.8	—	—
Management, business, and financial .....	4.7	3.4	0.0	0.0	12.0	0.0	4.5	—	—
Professional and related .....	4.9	3.7	5.3	2.0	9.7	0.0	4.7	—	—
Service .....	5.4	—	—	—	—	—	5.4	—	—
Protective service .....	—	—	—	—	—	—	15.6	—	—
Sales and office .....	3.2	5.3	0.0	0.0	10.9	7.1	3.2	—	—
Sales and related .....	4.5	1.7	0.0	2.0	12.9	0.0	4.6	—	—
Office and administrative support .....	3.7	3.5	1.0	0.0	10.2	5.5	3.7	—	—
Natural resources, construction, and maintenance .....	5.5	0.3	10.0	8.4	12.6	18.4	5.5	—	—
Construction, extraction, farming, fishing, and forestry .....	9.8	—	—	—	—	—	9.8	—	—
Installation, maintenance, and repair .....	5.7	—	—	—	—	—	5.7	—	—
Production, transportation, and material moving .....	4.4	0.6	2.2	12.7	10.7	1.0	4.4	—	—
Production .....	4.8	0.6	1.4	16.2	6.9	0.0	4.8	—	—
Transportation and material moving .....	7.2	2.9	7.4	3.9	5.2	10.3	7.2	—	—
Full time .....	2.5	1.6	0.0	0.0	11.3	0.0	2.4	—	—
Part time .....	5.9	0.0	9.8	0.0	8.6	6.5	5.9	—	—
Union .....	5.1	1.8	4.5	14.1	0.0	18.4	5.1	—	—
Nonunion .....	2.5	1.1	0.0	0.0	20.3	0.0	2.4	—	—
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	4.6	1.8	0.0	3.4	5.7	15.1	4.7	—	—
Lowest 10 percent .....	9.8	—	—	—	—	—	9.8	—	—
Second 25 percent .....	3.3	3.1	0.0	0.0	13.5	6.6	3.3	—	—
Third 25 percent .....	2.6	0.0	1.4	2.2	13.7	0.0	2.6	—	—
Highest 25 percent .....	3.6	4.9	0.0	0.0	9.5	0.0	3.5	—	—
Highest 10 percent .....	4.6	—	—	—	—	—	4.6	—	—
<b>Establishment characteristic</b>									
Goods-producing industries .....	3.2	0.0	3.6	10.4	8.0	0.0	3.2	—	—
Construction .....	8.8	—	—	—	—	—	8.8	—	—
Manufacturing .....	3.6	0.0	2.6	8.3	0.0	0.0	3.6	—	—
Service-providing industries .....	2.8	3.3	0.0	0.0	20.1	1.7	2.8	—	—
Trade, transportation, and utilities .....	3.9	4.9	14.5	2.0	18.4	10.4	3.9	—	—
Wholesale trade .....	7.3	—	—	—	—	—	7.3	—	—
Retail trade .....	5.7	—	—	—	—	—	5.7	—	—
Information .....	7.8	—	—	—	—	—	7.8	—	—
Financial activities .....	3.6	3.0	0.0	7.1	0.0	13.6	3.8	—	—
Finance and insurance .....	3.1	2.4	0.0	6.2	0.0	2.8	3.1	—	—
Credit intermediation and related activities .....	4.9	0.0	5.2	7.1	0.0	0.0	4.9	—	—
Insurance carriers and related activities .....	6.4	0.0	0.0	8.8	0.0	14.0	6.4	—	—
Professional and business services .....	6.7	—	—	—	—	—	6.3	—	—
Professional and technical services .....	10.4	13.3	10.2	2.9	9.8	0.0	10.1	—	—
Education and health services .....	8.6	—	—	—	—	—	8.6	—	—
Educational services .....	—	—	—	—	—	—	1.5	—	0.1
Junior colleges, colleges, and universities .....	—	—	—	—	—	—	1.7	—	0.1
Health care and social assistance .....	9.4	—	—	—	—	—	9.4	—	—

See footnotes at end of table.

**Table 25. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers .....	4.0	0.7	0.0	9.8	19.1	0.0	3.9	—	—
1 to 49 workers .....	5.3	3.2	0.0	9.8	21.2	0.0	5.3	—	—
50 to 99 workers .....	6.5	1.4	6.7	5.9	10.6	12.6	6.5	—	—
100 workers or more .....	2.9	3.1	0.0	0.0	13.0	6.9	2.8	—	—
100 to 499 workers .....	3.5	0.8	2.2	7.2	3.4	1.4	3.6	—	—
500 workers or more .....	4.4	1.4	1.7	0.0	20.0	0.0	4.5	—	—
<b>Geographic area</b>									
New England .....	6.0	—	—	—	—	—	6.0	—	—
Middle Atlantic .....	3.5	3.5	5.4	0.0	13.5	5.1	3.6	—	—
East North Central .....	5.9	2.5	0.0	9.4	0.0	19.5	5.9	—	—
West North Central .....	5.9	—	—	—	—	—	5.1	—	—
South Atlantic .....	5.0	1.1	7.7	0.0	2.9	0.0	5.3	—	—
East South Central .....	7.4	4.8	0.0	8.8	2.0	16.8	7.4	—	—
West South Central .....	9.7	—	—	—	—	—	7.7	—	—
Mountain .....	6.1	—	—	—	—	—	6.1	—	—
Pacific .....	6.1	7.0	9.5	0.0	16.9	1.0	6.1	—	( <sup>2</sup> )

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

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

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 26. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2010**

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

Characteristics	Total	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>									
All workers .....	100	69	3	4	5	6	6	29	2
Management, professional, and related .....	100	73	3	4	5	6	6	25	2
Management, business, and financial .....	100	68	3	4	5	6	6	32	1
Professional and related .....	100	77	3	4	5	6	6	20	3
Service .....	100	75	3	4	5	6	6	25	( <sup>2</sup> )
Protective service .....	100	61	4	5	5	5	5	—	—
Sales and office .....	100	68	3	4	5	6	6	30	3
Sales and related .....	100	71	3	4	5	6	6	28	2
Office and administrative support .....	100	66	3	4	5	6	6	31	3
Natural resources, construction, and maintenance .....	100	74	3	4	6	6	7	24	2
Construction, extraction, farming, fishing, and forestry .....	100	65	3	4	5	6	7	—	—
Installation, maintenance, and repair .....	100	79	3	4	6	6	7	21	1
Production, transportation, and material moving .....	100	57	3	4	6	6	6	42	1
Production .....	100	56	4	4	6	6	6	41	2
Transportation and material moving .....	100	58	3	4	5	6	6	42	—
Full time .....	100	69	3	4	5	6	6	29	2
Part time .....	100	73	3	4	5	6	6	26	1
Union .....	100	62	3	4	6	6	6	37	2
Nonunion .....	100	70	3	4	5	6	6	28	2
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	100	74	3	4	5	6	6	26	—
Lowest 10 percent .....	100	61	4	5	5	6	6	—	—
Second 25 percent .....	100	64	3	4	5	6	6	33	3
Third 25 percent .....	100	66	3	4	5	6	6	32	2
Highest 25 percent .....	100	72	3	4	5	6	6	25	2
Highest 10 percent .....	100	72	3	4	5	6	6	25	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	63	4	4	6	6	8	34	3
Construction .....	100	72	3	4	6	6	6	—	—
Manufacturing .....	100	62	4	4	6	6	8	35	3
Service-providing industries .....	100	71	3	4	5	6	6	27	2
Trade, transportation, and utilities .....	100	62	3	4	5	6	7	37	1
Wholesale trade .....	100	72	3	5	6	6	7	28	—
Retail trade .....	100	59	—	—	—	—	—	39	2
Information .....	100	88	4	5	6	6	6	—	—
Financial activities .....	100	78	4	4	5	6	6	22	( <sup>2</sup> )
Finance and insurance .....	100	75	4	5	6	6	6	25	( <sup>2</sup> )
Credit intermediation and related activities .....	100	81	4	5	5	6	6	19	—
Insurance carriers and related activities .....	100	63	3	4	5	6	7	37	( <sup>2</sup> )
Professional and business services .....	100	64	3	3	5	5	6	36	—
Professional and technical services .....	100	72	3	3	5	5	6	—	—
Education and health services .....	100	77	3	3	4	6	6	18	5
Educational services .....	100	79	—	—	—	—	—	18	2
Junior colleges, colleges, and universities .....	100	76	—	—	—	—	—	22	3
Health care and social assistance .....	100	77	3	3	4	6	6	17	5

See footnotes at end of table.

**Table 26. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	Total	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	100	74	3	4	5	6	6	22	4
1 to 49 workers .....	100	76	3	3	5	6	6	20	4
50 to 99 workers .....	100	70	3	4	5	6	6	28	2
100 workers or more .....	100	66	3	4	5	6	6	32	1
100 to 499 workers .....	100	66	3	4	5	6	6	33	( <sup>2</sup> )
500 workers or more .....	100	66	3	4	5	6	6	32	2
<b>Geographic area</b>									
New England .....	100	78	4	5	6	6	6	21	1
Middle Atlantic .....	100	70	3	4	5	6	6	25	5
East North Central .....	100	64	3	4	6	6	6	34	1
West North Central .....	100	72	3	4	6	6	6	28	—
South Atlantic .....	100	72	3	4	5	6	6	28	( <sup>2</sup> )
East South Central .....	100	60	4	5	6	6	6	37	2
West South Central .....	100	64	3	3	5	6	6	35	1
Mountain .....	100	79	3	4	5	6	6	—	—
Pacific .....	100	68	4	5	5	6	6	27	5

<sup>1</sup> Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

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

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 26. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2010**

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	2.1	0.0	0.0	0.0	0.0	0.0	2.0	0.9
Management, professional, and related .....	2.7	0.0	0.0	0.0	0.0	0.0	2.6	1.1
Management, business, and financial .....	3.3	0.0	0.0	0.3	0.0	0.0	3.2	0.6
Professional and related .....	3.4	0.0	0.1	0.0	0.0	0.0	3.1	1.8
Service .....	5.3	0.0	0.4	1.1	0.0	0.0	5.3	0.2
Protective service .....	11.7	0.3	0.6	0.0	0.0	1.1	–	–
Sales and office .....	3.2	0.0	0.0	0.0	0.0	0.0	2.9	1.4
Sales and related .....	4.1	0.0	0.0	0.0	0.0	0.0	3.9	1.9
Office and administrative support .....	3.8	0.0	0.0	0.7	0.0	0.9	3.4	1.8
Natural resources, construction, and maintenance .....	5.2	0.0	0.0	0.4	0.0	1.0	4.9	2.1
Construction, extraction, farming, fishing, and forestry .....	10.8	0.0	0.9	1.6	0.0	1.4	–	–
Installation, maintenance, and repair .....	5.6	0.7	0.1	0.0	0.0	1.3	5.5	0.4
Production, transportation, and material moving .....	4.7	0.5	0.5	0.9	0.0	0.0	4.6	1.2
Production .....	5.4	1.4	0.3	0.0	0.0	0.7	5.2	2.1
Transportation and material moving .....	8.2	0.3	1.4	0.0	0.0	0.0	8.2	–
Full time .....	2.2	0.0	0.0	0.0	0.0	0.0	2.1	0.9
Part time .....	4.5	0.6	0.0	0.0	0.0	0.0	4.5	0.4
Union .....	5.6	1.4	0.6	0.8	0.0	0.0	5.4	0.7
Nonunion .....	2.2	0.0	0.0	0.0	0.0	0.0	2.1	0.9
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	4.8	0.5	0.0	0.0	0.0	0.0	4.8	–
Lowest 10 percent .....	13.0	0.2	0.4	0.8	0.0	0.8	–	–
Second 25 percent .....	3.4	0.0	0.0	0.2	0.0	0.0	3.1	1.7
Third 25 percent .....	2.8	0.0	0.0	0.0	0.0	0.0	2.7	0.9
Highest 25 percent .....	2.4	0.0	0.0	0.5	0.0	0.0	2.4	1.0
Highest 10 percent .....	3.1	0.7	0.3	0.2	0.0	0.3	3.1	1.2
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.6	0.8	1.0	0.0	0.0	0.9	3.4	2.0
Construction .....	8.4	0.5	0.2	0.8	0.0	2.1	–	–
Manufacturing .....	4.2	0.5	1.3	0.0	0.0	0.8	3.9	2.4
Service-providing industries .....	2.6	0.0	0.0	0.0	0.0	0.0	2.4	0.9
Trade, transportation, and utilities .....	3.7	0.0	0.4	0.1	0.0	0.8	3.7	0.9
Wholesale trade .....	6.3	0.7	0.9	1.0	0.0	1.3	6.3	–
Retail trade .....	4.5	–	–	–	–	–	4.4	2.0
Information .....	4.2	0.8	0.8	0.0	0.0	0.0	–	–
Financial activities .....	3.4	1.1	0.3	0.6	0.0	0.0	3.4	0.2
Finance and insurance .....	3.8	0.0	0.5	0.9	0.0	0.0	3.8	0.2
Credit intermediation and related activities .....	4.1	0.2	0.2	0.6	0.0	0.0	4.1	–
Insurance carriers and related activities .....	7.3	1.3	0.0	1.0	0.0	1.3	7.3	0.2
Professional and business services .....	6.6	0.0	1.1	0.3	1.4	0.0	6.6	–
Professional and technical services .....	9.6	0.0	1.0	1.1	0.7	0.0	–	–
Education and health services .....	5.7	0.0	0.7	1.1	0.0	0.0	4.1	4.0
Educational services .....	4.5	–	–	–	–	–	4.3	0.6
Junior colleges, colleges, and universities .....	5.0	–	–	–	–	–	4.8	0.7
Health care and social assistance .....	6.3	0.0	0.6	1.1	0.0	0.0	4.5	4.4

See footnotes at end of table.

**Table 26. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	3.6	0.0	0.9	0.0	0.0	0.0	2.8	2.1
1 to 49 workers .....	4.3	0.0	1.4	0.3	0.0	0.0	3.5	2.9
50 to 99 workers .....	5.6	1.0	0.0	0.7	0.0	0.0	5.5	1.5
100 workers or more .....	2.5	0.0	0.0	0.6	0.0	0.0	2.4	0.8
100 to 499 workers .....	3.2	0.0	0.6	0.8	0.0	0.7	3.2	0.3
500 workers or more .....	3.1	0.0	0.0	1.2	0.0	0.0	2.9	1.5
<b>Geographic area</b>								
New England .....	4.4	0.0	0.7	0.0	0.0	1.1	4.4	0.3
Middle Atlantic .....	6.4	0.0	0.0	0.0	0.0	2.3	4.1	4.4
East North Central .....	5.8	0.0	0.0	1.4	0.0	0.3	5.7	0.9
West North Central .....	3.4	0.3	0.5	0.0	0.0	0.0	3.4	—
South Atlantic .....	4.8	0.0	0.0	0.1	0.0	0.0	4.9	0.2
East South Central .....	9.5	0.2	0.0	0.0	0.0	0.0	10.8	2.1
West South Central .....	8.5	0.0	0.4	1.3	0.0	1.2	8.6	1.1
Mountain .....	5.8	0.0	1.6	0.2	0.0	0.0	—	—
Pacific .....	5.0	0.0	0.6	0.0	0.0	0.0	4.3	4.0

<sup>1</sup> Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 27. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2010**

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

Characteristics	Total	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>									
All workers .....	100	69	25	50	50	100	100	29	2
Management, professional, and related .....	100	73	25	50	66	100	100	25	2
Management, business, and financial .....	100	68	—	—	—	—	—	32	1
Professional and related .....	100	77	25	50	50	100	100	20	3
Service .....	100	75	—	—	—	—	—	25	( <sup>2</sup> )
Protective service .....	100	61	—	—	—	—	—	—	—
Sales and office .....	100	68	30	50	100	100	100	30	3
Sales and related .....	100	71	40	50	100	100	100	28	2
Office and administrative support .....	100	66	25	50	75	100	100	31	3
Natural resources, construction, and maintenance .....	100	74	—	—	—	—	—	24	2
Construction, extraction, farming, fishing, and forestry .....	100	65	—	—	—	—	—	—	—
Installation, maintenance, and repair .....	100	79	50	50	50	100	100	21	1
Production, transportation, and material moving .....	100	57	—	—	—	—	—	42	1
Production .....	100	56	—	—	—	—	—	41	2
Transportation and material moving .....	100	58	—	—	—	—	—	42	—
Full time .....	100	69	25	50	50	100	100	29	2
Part time .....	100	73	—	—	—	—	—	26	1
Union .....	100	62	50	50	66	100	100	37	2
Nonunion .....	100	70	25	50	50	100	100	28	2
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	100	74	25	50	50	100	100	26	—
Lowest 10 percent .....	100	61	—	—	—	—	—	—	—
Second 25 percent .....	100	64	25	50	50	100	100	33	3
Third 25 percent .....	100	66	25	50	50	100	100	32	2
Highest 25 percent .....	100	72	25	50	75	100	100	25	2
Highest 10 percent .....	100	72	—	—	—	—	—	25	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	63	25	50	50	100	100	34	3
Construction .....	100	72	—	—	—	—	—	—	—
Manufacturing .....	100	62	25	50	50	100	100	35	3
Service-providing industries .....	100	71	25	50	75	100	100	27	2
Trade, transportation, and utilities .....	100	62	25	50	70	100	100	37	1
Wholesale trade .....	100	72	—	—	—	—	—	28	—
Retail trade .....	100	59	40	50	100	100	100	39	2
Information .....	100	88	50	50	80	100	100	—	—
Financial activities .....	100	78	50	50	100	100	100	22	( <sup>2</sup> )
Finance and insurance .....	100	75	50	65	100	100	100	25	( <sup>2</sup> )
Credit intermediation and related activities .....	100	81	50	100	100	100	100	19	—
Insurance carriers and related activities .....	100	63	50	50	100	100	100	37	( <sup>2</sup> )
Professional and business services .....	100	64	25	50	100	100	100	36	—
Professional and technical services .....	100	72	—	—	—	—	—	—	—
Education and health services .....	100	77	—	—	—	—	—	18	5
Educational services .....	100	79	—	—	—	—	—	18	2
Junior colleges, colleges, and universities .....	100	76	—	—	—	—	—	22	3
Health care and social assistance .....	100	77	—	—	—	—	—	17	5

See footnotes at end of table.

**Table 27. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	Total	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	100	74	25	50	50	100	100	22	4
1 to 49 workers .....	100	76	25	50	50	100	100	20	4
50 to 99 workers .....	100	70	25	25	50	100	100	28	2
100 workers or more .....	100	66	35	50	66	100	100	32	1
100 to 499 workers .....	100	66	—	—	—	—	—	33	( <sup>2</sup> )
500 workers or more .....	100	66	35	50	75	100	100	32	2
<b>Geographic area</b>									
New England .....	100	78	—	—	—	—	—	21	1
Middle Atlantic .....	100	70	—	—	—	—	—	25	5
East North Central .....	100	64	25	35	50	100	100	34	1
West North Central .....	100	72	—	—	—	—	—	28	—
South Atlantic .....	100	72	—	—	—	—	—	28	( <sup>2</sup> )
East South Central .....	100	60	25	50	50	100	100	37	2
West South Central .....	100	64	50	50	50	100	100	35	1
Mountain .....	100	79	—	—	—	—	—	—	—
Pacific .....	100	68	25	50	100	100	100	27	5

<sup>1</sup> Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

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

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 27. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2010**

Characteristics	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristic</b>								
All workers .....	2.1	0.0	0.0	8.0	0.0	0.0	2.0	0.9
Management, professional, and related .....	2.7	2.0	0.0	16.7	0.0	0.0	2.6	1.1
Management, business, and financial .....	3.3	—	—	—	—	—	3.2	0.6
Professional and related .....	3.4	2.0	4.2	6.5	0.0	0.0	3.1	1.8
Service .....	5.3	—	—	—	—	—	5.3	0.2
Protective service .....	11.7	—	—	—	—	—	—	—
Sales and office .....	3.2	8.8	0.0	28.7	0.0	0.0	2.9	1.4
Sales and related .....	4.1	16.3	0.0	0.0	0.0	0.0	3.9	1.9
Office and administrative support .....	3.8	8.7	0.0	21.0	0.0	0.0	3.4	1.8
Natural resources, construction, and maintenance .....	5.2	—	—	—	—	—	4.9	2.1
Construction, extraction, farming, fishing, and forestry .....	10.8	—	—	—	—	—	—	—
Installation, maintenance, and repair .....	5.6	5.9	0.0	22.6	3.5	0.0	5.5	0.4
Production, transportation, and material moving .....	4.7	—	—	—	—	—	4.6	1.2
Production .....	5.4	—	—	—	—	—	5.2	2.1
Transportation and material moving .....	8.2	—	—	—	—	—	8.2	—
Full time .....	2.2	0.0	0.0	9.4	0.0	0.0	2.1	0.9
Part time .....	4.5	—	—	—	—	—	4.5	0.4
Union .....	5.6	21.3	0.0	18.2	17.1	0.0	5.4	0.7
Nonunion .....	2.2	0.0	0.0	7.9	0.0	0.0	2.1	0.9
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	4.8	10.0	0.0	9.8	0.0	0.0	4.8	—
Lowest 10 percent .....	13.0	—	—	—	—	—	—	—
Second 25 percent .....	3.4	0.0	3.5	0.0	0.0	0.0	3.1	1.7
Third 25 percent .....	2.8	0.0	0.0	4.8	0.0	0.0	2.7	0.9
Highest 25 percent .....	2.4	7.0	0.0	9.9	0.0	0.0	2.4	1.0
Highest 10 percent .....	3.1	—	—	—	—	—	3.1	1.2
<b>Establishment characteristic</b>								
Goods-producing industries .....	3.6	0.0	0.0	0.0	22.5	0.0	3.4	2.0
Construction .....	8.4	—	—	—	—	—	—	—
Manufacturing .....	4.2	0.0	0.0	0.0	33.4	0.0	3.9	2.4
Service-providing industries .....	2.6	2.8	0.0	18.3	0.0	0.0	2.4	0.9
Trade, transportation, and utilities .....	3.7	3.8	0.0	34.1	0.0	0.0	3.7	0.9
Wholesale trade .....	6.3	—	—	—	—	—	6.3	—
Retail trade .....	4.5	16.8	0.0	0.0	0.0	19.6	4.4	2.0
Information .....	4.2	0.0	7.0	5.3	0.0	0.0	—	—
Financial activities .....	3.4	2.9	2.9	0.0	0.0	0.0	3.4	0.2
Finance and insurance .....	3.8	0.0	24.2	0.0	0.0	0.0	3.8	0.2
Credit intermediation and related activities .....	4.1	0.0	47.3	0.0	0.0	0.0	4.1	—
Insurance carriers and related activities .....	7.3	0.0	0.0	19.5	0.0	0.0	7.3	0.2
Professional and business services .....	6.6	9.8	0.0	4.9	0.0	0.0	6.6	—
Professional and technical services .....	9.6	—	—	—	—	—	—	—
Education and health services .....	5.7	—	—	—	—	—	4.1	4.0
Educational services .....	4.5	—	—	—	—	—	4.3	0.6
Junior colleges, colleges, and universities .....	5.0	—	—	—	—	—	4.8	0.7
Health care and social assistance .....	6.3	—	—	—	—	—	4.5	4.4

See footnotes at end of table.

**Table 27. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	Specified matching percent	Specified matching percent					Other <sup>1</sup>	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	3.6	0.0	10.1	0.0	0.0	0.0	2.8	2.1
1 to 49 workers .....	4.3	0.0	0.0	6.2	0.0	0.0	3.5	2.9
50 to 99 workers .....	5.6	0.0	4.9	0.0	9.6	0.0	5.5	1.5
100 workers or more .....	2.5	3.6	0.0	15.5	0.0	0.0	2.4	0.8
100 to 499 workers .....	3.2	—	—	—	—	—	3.2	0.3
500 workers or more .....	3.1	7.2	0.0	20.7	0.0	0.0	2.9	1.5
<b>Geographic area</b>								
New England .....	4.4	—	—	—	—	—	4.4	0.3
Middle Atlantic .....	6.4	—	—	—	—	—	4.1	4.4
East North Central .....	5.8	5.9	16.4	0.0	6.8	0.0	5.7	0.9
West North Central .....	3.4	—	—	—	—	—	3.4	—
South Atlantic .....	4.8	—	—	—	—	—	4.9	0.2
East South Central .....	9.5	4.8	13.9	19.8	0.0	0.0	10.8	2.1
West South Central .....	8.5	0.0	0.0	0.0	0.0	0.0	8.6	1.1
Mountain .....	5.8	—	—	—	—	—	—	—
Pacific .....	5.0	0.0	0.0	8.8	0.0	0.0	4.3	4.0

<sup>1</sup> Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 28. Savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2010**

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

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristic</b>					
All workers .....	1.5	2.0	3.0	4.8	6.0
Management, professional, and related .....	1.5	2.0	3.0	5.0	6.0
Management, business, and financial .....	1.5	3.0	4.0	5.0	6.0
Professional and related .....	1.3	2.0	3.0	4.8	6.0
Service .....	1.5	1.5	2.5	4.0	5.0
Protective service .....	2.5	3.0	5.0	5.0	5.0
Sales and office .....	1.5	2.5	3.0	5.0	6.0
Sales and related .....	1.5	2.5	4.0	5.0	6.0
Office and administrative support .....	1.5	2.5	3.0	5.0	6.0
Natural resources, construction, and maintenance .....	1.5	2.0	3.0	4.0	5.0
Construction, extraction, farming, fishing, and forestry .....	1.5	2.0	3.0	4.0	4.0
Installation, maintenance, and repair .....	1.5	3.0	3.0	4.5	6.0
Production, transportation, and material moving .....	1.3	2.0	3.0	3.5	5.0
Production .....	1.3	2.0	3.0	3.0	5.0
Transportation and material moving .....	1.3	2.0	3.0	4.0	5.0
Full time .....	1.5	2.0	3.0	4.8	6.0
Part time .....	2.0	2.1	3.0	5.0	5.0
Union .....	1.5	2.0	3.0	4.5	5.0
Nonunion .....	1.5	2.0	3.0	5.0	6.0
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	1.5	2.0	3.0	4.0	5.0
Lowest 10 percent .....	1.5	2.5	4.0	5.0	6.0
Second 25 percent .....	1.5	2.0	3.0	4.0	5.0
Third 25 percent .....	1.3	2.0	3.0	4.0	5.1
Highest 25 percent .....	1.5	2.5	3.5	5.0	6.0
Highest 10 percent .....	1.5	3.0	4.0	5.0	6.0
<b>Establishment characteristic</b>					
Goods-producing industries .....	1.5	2.0	3.0	4.0	6.0
Construction .....	1.5	2.0	3.0	4.0	4.0
Manufacturing .....	1.3	2.0	3.0	4.0	6.0
Service-providing industries .....	1.5	2.1	3.0	5.0	6.0
Trade, transportation, and utilities .....	1.5	2.5	3.5	5.0	5.0
Wholesale trade .....	1.5	2.0	3.0	4.0	5.0
Financial activities .....	2.0	3.0	4.0	5.0	6.0
Finance and insurance .....	3.0	3.0	5.0	6.0	6.0
Credit intermediation and related activities .....	3.0	3.0	5.0	6.0	6.0
Insurance carriers and related activities .....	2.5	3.0	3.9	5.0	6.0
Professional and business services .....	1.3	3.0	3.0	4.8	5.0
Education and health services .....	1.5	1.5	2.1	3.0	4.0
Health care and social assistance .....	1.5	1.5	2.0	3.0	3.0

See footnotes at end of table.

**Table 28. Savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	1.3	1.5	3.0	4.0	5.0
1 to 49 workers .....	1.3	1.5	3.0	4.0	6.0
50 to 99 workers .....	1.0	1.5	3.0	4.0	5.0
100 workers or more .....	1.5	2.1	3.0	5.0	6.0
100 to 499 workers .....	1.5	2.5	3.0	5.0	5.0
500 workers or more .....	2.0	2.1	3.5	5.0	6.0
<b>Geographic area</b>					
New England .....	1.5	3.0	3.6	5.0	6.0
Middle Atlantic .....	1.0	2.5	3.6	5.0	6.0
East North Central .....	1.5	2.1	3.0	4.0	5.0
South Atlantic .....	1.5	2.0	3.0	4.0	5.0
East South Central .....	1.5	3.0	3.0	5.0	6.0
Mountain .....	1.3	2.0	3.0	4.0	6.0
Pacific .....	1.3	3.0	4.0	5.0	6.0

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the

United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 28. Standard errors for savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2010**

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristic</b>					
All workers .....	0.1	0.1	0.0	0.3	0.4
Management, professional, and related .....	0.3	0.2	0.0	0.1	0.1
Management, business, and financial .....	0.0	0.0	0.6	0.0	0.0
Professional and related .....	0.3	0.3	0.0	0.8	1.3
Service .....	0.4	0.5	0.7	0.6	0.3
Protective service .....	0.3	1.5	0.7	0.0	0.0
Sales and office .....	0.1	0.6	0.5	0.0	0.0
Sales and related .....	0.3	0.7	0.0	0.0	0.0
Office and administrative support .....	0.4	0.7	0.1	0.3	0.2
Natural resources, construction, and maintenance .....	0.0	0.9	0.2	0.3	0.8
Construction, extraction, farming, fishing, and forestry .....	0.0	0.8	0.3	0.5	1.1
Installation, maintenance, and repair .....	0.5	0.4	0.5	0.7	1.3
Production, transportation, and material moving .....	0.2	0.1	0.0	0.7	0.4
Production .....	0.3	0.2	0.0	0.5	1.3
Transportation and material moving .....	0.3	0.8	0.1	0.7	0.3
Full time .....	0.2	0.1	0.0	0.3	0.2
Part time .....	( <sup>2</sup> )	0.6	0.0	1.5	0.2
Union .....	0.2	0.2	0.0	0.7	0.1
Nonunion .....	0.2	0.1	0.0	0.4	0.2
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.0	0.4	0.0	0.3	0.0
Lowest 10 percent .....	0.3	0.5	1.2	0.9	0.8
Second 25 percent .....	0.2	0.0	0.0	0.1	0.3
Third 25 percent .....	0.2	0.1	0.0	( <sup>2</sup> )	0.9
Highest 25 percent .....	0.1	0.7	0.7	( <sup>2</sup> )	0.0
Highest 10 percent .....	0.0	0.2	( <sup>2</sup> )	0.0	0.0
<b>Establishment characteristic</b>					
Goods-producing industries .....	0.4	0.1	0.0	0.2	1.1
Construction .....	0.3	0.8	0.0	1.0	1.1
Manufacturing .....	0.3	0.4	0.0	0.9	0.3
Service-providing industries .....	0.1	0.2	0.0	0.2	0.4
Trade, transportation, and utilities .....	0.0	0.3	0.3	0.7	0.4
Wholesale trade .....	0.1	0.8	0.1	1.1	1.2
Financial activities .....	0.3	0.0	0.5	1.5	0.0
Finance and insurance .....	0.2	0.1	0.4	0.3	0.0
Credit intermediation and related activities .....	0.0	0.5	0.0	1.0	0.0
Insurance carriers and related activities .....	0.3	0.0	0.5	0.6	0.0
Professional and business services .....	0.1	0.6	0.0	1.1	0.3
Education and health services .....	0.1	0.4	0.1	0.0	1.2
Health care and social assistance .....	( <sup>2</sup> )	0.3	0.1	0.4	0.5

See footnotes at end of table.

**Table 28. Standard errors for savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	0.3	0.1	0.0	0.3	1.1
1 to 49 workers .....	0.1	0.5	0.0	0.5	0.6
50 to 99 workers .....	0.0	0.2	0.0	0.5	0.0
100 workers or more .....	0.3	0.5	0.0	0.1	0.2
100 to 499 workers .....	0.0	0.4	0.0	0.4	0.3
500 workers or more .....	0.5	0.4	0.8	0.1	0.0
<b>Geographic area</b>					
New England .....	0.0	0.0	0.7	0.8	0.5
Middle Atlantic .....	0.2	0.8	0.8	0.0	0.0
East North Central .....	0.5	0.1	0.3	0.8	0.0
South Atlantic .....	0.0	0.6	0.0	0.0	0.5
East South Central .....	0.0	1.5	0.3	0.6	0.7
Mountain .....	0.1	0.4	0.0	1.0	0.3
Pacific .....	0.2	1.2	0.6	0.0	0.8

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

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

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published

in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 29. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2010**

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

Characteristics	Total	Plans open to new employees	Open to new employees				Plans not open to new employees	Not determinable	
			With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement			Age and service requirement not determinable
<b>Worker characteristic</b>									
All workers .....	100	81	69	21	12	11	1	19	( <sup>1</sup> )
Management, professional, and related .....	100	73	61	21	12	10	1	27	–
Management, business, and financial .....	100	69	60	21	12	–	–	31	–
Professional and related .....	100	74	62	21	12	11	1	26	–
Service .....	100	93	79	21	–	–	–	–	–
Sales and office .....	100	88	81	21	12	7	1	12	( <sup>1</sup> )
Sales and related .....	100	91	88	21	12	–	–	–	–
Office and administrative support .....	100	87	79	21	12	8	1	12	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	100	87	64	21	12	23	1	–	–
Construction, extraction, farming, fishing, and forestry .....	100	97	74	21	12	–	–	–	–
Production, transportation, and material moving .....	100	79	65	21	12	13	( <sup>1</sup> )	21	–
Transportation and material moving .....	100	97	82	21	12	–	–	–	–
Full time .....	100	79	67	21	12	12	1	21	( <sup>1</sup> )
Part time .....	100	94	87	21	12	7	( <sup>1</sup> )	–	–
Union .....	100	90	74	21	12	15	1	10	( <sup>1</sup> )
Nonunion .....	100	76	66	21	12	9	1	24	–
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	91	84	21	12	–	–	–	–
Second 25 percent .....	100	87	78	21	12	9	1	13	–
Third 25 percent .....	100	85	72	21	12	13	( <sup>1</sup> )	15	( <sup>1</sup> )
Highest 25 percent .....	100	74	61	21	12	12	1	26	( <sup>1</sup> )
Highest 10 percent .....	100	68	56	21	12	10	1	32	–
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	68	54	21	12	13	1	32	–
Construction .....	100	100	82	–	12	–	–	–	–
Manufacturing .....	100	63	50	21	12	12	1	37	–
Service-providing industries .....	100	85	73	21	12	11	1	15	( <sup>1</sup> )
Trade, transportation, and utilities .....	100	93	82	21	12	12	–	–	–
Information .....	100	63	45	–	12	–	–	37	1
Financial activities .....	100	93	88	21	12	–	–	7	–
Finance and insurance .....	100	94	89	21	12	–	–	6	–
Credit intermediation and related activities .....	100	95	94	21	12	–	–	–	–
Insurance carriers and related activities .....	100	90	79	21	12	–	–	–	–
Professional and business services .....	100	53	38	21	12	–	–	47	–
Education and health services .....	100	91	80	21	12	–	–	–	–
Educational services .....	100	98	64	21	–	34	–	–	–
Junior colleges, colleges, and universities .....	100	96	56	21	–	41	–	–	–
Health care and social assistance .....	100	91	82	21	12	–	–	–	–

See footnotes at end of table.

**Table 29. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	Total	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
			With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers .....	100	88	78	21	12	—	—	—	—
1 to 49 workers .....	100	88	82	21	12	—	—	—	—
50 to 99 workers .....	100	87	72	21	12	—	—	—	—
100 workers or more .....	100	79	66	21	12	12	1	21	( <sup>1</sup> )
100 to 499 workers .....	100	83	72	21	12	10	2	17	—
500 workers or more .....	100	77	63	21	12	13	1	23	( <sup>1</sup> )
<b>Geographic area</b>									
New England .....	100	67	58	21	12	—	—	33	—
Middle Atlantic .....	100	89	72	21	12	17	( <sup>1</sup> )	11	—
East North Central .....	100	82	73	21	12	7	2	18	—
West North Central .....	100	89	74	21	12	—	—	—	—
South Atlantic .....	100	80	71	21	12	9	( <sup>1</sup> )	—	—
West South Central .....	100	82	61	21	12	—	—	—	—
Mountain .....	100	79	65	21	12	—	—	21	( <sup>1</sup> )
Pacific .....	100	80	71	21	12	—	—	—	—

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 29. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2010**

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
<b>Worker characteristic</b>								
All workers .....	2.3	2.5	0.0	0.0	1.6	0.4	2.3	( <sup>1</sup> )
Management, professional, and related .....	4.3	4.5	0.0	0.0	2.5	0.8	4.3	–
Management, business, and financial .....	5.2	5.0	0.0	0.0	–	–	5.2	–
Professional and related .....	4.9	5.7	0.0	0.0	3.1	0.5	4.9	–
Service .....	3.3	5.9	0.0	–	–	–	–	–
Sales and office .....	2.0	2.5	0.0	0.0	1.4	0.3	2.0	0.1
Sales and related .....	4.7	5.0	0.0	0.0	–	–	–	–
Office and administrative support .....	2.1	2.6	0.0	0.0	1.7	0.4	2.1	0.1
Natural resources, construction, and maintenance .....	5.8	7.3	0.0	0.0	6.3	0.8	–	–
Construction, extraction, farming, fishing, and forestry .....	1.7	9.7	1.0	0.0	–	–	–	–
Production, transportation, and material moving .....	3.5	3.8	0.0	0.0	2.8	0.1	3.5	–
Transportation and material moving .....	1.3	4.6	0.0	0.0	–	–	–	–
Full time .....	2.4	2.7	0.0	0.0	1.8	0.5	2.4	( <sup>1</sup> )
Part time .....	2.1	2.8	0.0	0.0	2.0	0.3	–	–
Union .....	1.8	3.7	0.0	0.0	3.3	0.8	1.8	0.1
Nonunion .....	3.4	3.8	0.0	0.0	1.6	0.3	3.4	–
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	6.5	6.9	0.0	0.0	–	–	–	–
Second 25 percent .....	3.0	3.4	0.0	0.0	1.8	0.4	3.0	–
Third 25 percent .....	2.5	3.3	0.0	0.0	3.3	0.2	2.5	0.1
Highest 25 percent .....	3.5	3.6	0.0	0.0	2.3	0.8	3.5	( <sup>1</sup> )
Highest 10 percent .....	5.0	4.6	0.0	0.0	2.5	0.5	5.0	–
<b>Establishment characteristic</b>								
Goods-producing industries .....	4.3	4.2	0.0	0.0	2.3	0.4	4.3	–
Construction .....	0.0	8.6	–	1.2	–	–	–	–
Manufacturing .....	5.2	5.0	0.0	0.0	2.4	0.5	5.2	–
Service-providing industries .....	2.7	3.3	0.0	0.0	2.1	0.6	2.7	( <sup>1</sup> )
Trade, transportation, and utilities .....	3.0	4.2	0.0	0.0	3.4	–	–	–
Information .....	9.9	10.3	–	0.0	–	–	9.8	0.4
Financial activities .....	2.0	2.2	0.0	0.0	–	–	2.0	–
Finance and insurance .....	1.6	2.2	0.0	0.0	–	–	1.6	–
Credit intermediation and related activities .....	2.2	2.1	0.0	0.0	–	–	–	–
Insurance carriers and related activities .....	3.4	5.5	0.0	0.0	–	–	–	–
Professional and business services .....	10.5	9.4	0.0	0.0	–	–	10.5	–
Education and health services .....	3.2	5.3	0.0	0.0	–	–	–	–
Educational services .....	0.6	10.2	0.0	–	10.0	–	–	–
Junior colleges, colleges, and universities .....	0.9	7.5	1.4	–	7.3	–	–	–
Health care and social assistance .....	3.6	5.7	0.0	0.0	–	–	–	–

See footnotes at end of table.

**Table 29. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers .....	4.8	6.1	0.0	0.0	—	—	—	—
1 to 49 workers .....	5.6	6.6	0.0	2.9	—	—	—	—
50 to 99 workers .....	8.6	10.2	0.0	0.0	—	—	—	—
100 workers or more .....	2.4	2.6	0.0	0.0	1.9	0.6	2.4	( <sup>1</sup> )
100 to 499 workers .....	4.7	4.3	0.0	0.0	2.4	1.5	4.7	—
500 workers or more .....	2.8	3.4	0.0	0.0	2.4	0.2	2.8	( <sup>1</sup> )
<b>Geographic area</b>								
New England .....	9.5	7.9	0.0	0.0	—	—	9.5	—
Middle Atlantic .....	2.9	4.3	0.0	0.0	4.6	0.3	2.9	—
East North Central .....	3.6	4.3	0.0	0.0	1.5	1.7	3.6	—
West North Central .....	4.9	6.5	0.0	0.0	—	—	—	—
South Atlantic .....	6.7	6.9	0.0	0.0	2.4	0.1	—	—
West South Central .....	8.0	8.4	0.0	0.0	—	—	—	—
Mountain .....	6.5	10.8	0.0	0.0	—	—	6.2	0.4
Pacific .....	8.1	9.4	0.0	0.0	—	—	—	—

<sup>1</sup> Less than 0.05.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 30. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2010**

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

Characteristics	Total	Single employer	Multi-employer <sup>1</sup>	Other
<b>Worker characteristic</b>				
All workers .....	100	82	—	—
Management, professional, and related .....	100	96	—	—
Management, business, and financial .....	100	98	—	—
Professional and related .....	100	94	—	—
Service .....	100	60	—	—
Sales and office .....	100	87	—	—
Sales and related .....	100	79	—	—
Office and administrative support .....	100	89	—	—
Natural resources, construction, and maintenance .....	100	54	—	—
Construction, extraction, farming, fishing, and forestry .....	100	—	75	—
Production, transportation, and material moving .....	100	72	—	—
Transportation and material moving .....	100	67	—	—
Full time .....	100	82	—	—
Part time .....	100	77	23	—
Union .....	100	59	—	—
Nonunion .....	100	94	—	—
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	100	74	26	—
Second 25 percent .....	100	83	—	—
Third 25 percent .....	100	73	—	—
Highest 25 percent .....	100	88	—	—
Highest 10 percent .....	100	94	—	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	100	75	25	—
Construction .....	100	—	99	—
Manufacturing .....	100	86	14	—
Service-providing industries .....	100	84	—	—
Trade, transportation, and utilities .....	100	66	—	—
Information .....	100	91	—	—
Financial activities .....	100	99	—	—
Finance and insurance .....	100	99	—	—
Credit intermediation and related activities .....	100	99	—	—
Insurance carriers and related activities .....	100	100	—	—
Professional and business services .....	100	99	—	—
Education and health services .....	100	82	—	—
Educational services .....	100	83	—	—
Junior colleges, colleges, and universities .....	100	86	—	—
Health care and social assistance .....	100	82	—	—

See footnotes at end of table.

**Table 30. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	Total	Single employer	Multi-employer <sup>1</sup>	Other
1 to 99 workers .....	100	64	—	—
1 to 49 workers .....	100	64	—	—
50 to 99 workers .....	100	63	—	—
100 workers or more .....	100	86	—	—
100 to 499 workers .....	100	74	—	—
500 workers or more .....	100	93	—	—
<b>Geographic area</b>				
New England .....	100	91	—	—
Middle Atlantic .....	100	71	29	—
East North Central .....	100	85	—	—
West North Central .....	100	83	—	—
South Atlantic .....	100	91	—	—
West South Central .....	100	92	—	—
Mountain .....	100	94	—	—
Pacific .....	100	65	—	—

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See

Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 30. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2010**

Characteristics	Single employer	Multi-employer <sup>1</sup>	Other
<b>Worker characteristic</b>			
All workers .....	2.8	—	—
Management, professional, and related .....	0.8	—	—
Management, business, and financial .....	0.7	—	—
Professional and related .....	1.3	—	—
Service .....	11.9	—	—
Sales and office .....	3.3	—	—
Sales and related .....	5.7	—	—
Office and administrative support .....	3.5	—	—
Natural resources, construction, and maintenance .....	6.3	—	—
Construction, extraction, farming, fishing, and forestry .....	—	8.2	—
Production, transportation, and material moving .....	4.3	—	—
Transportation and material moving .....	6.5	—	—
Full time .....	2.7	—	—
Part time .....	6.2	6.2	—
Union .....	3.4	—	—
Nonunion .....	3.3	—	—
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	5.9	5.9	—
Second 25 percent .....	3.1	—	—
Third 25 percent .....	6.3	—	—
Highest 25 percent .....	1.9	—	—
Highest 10 percent .....	1.7	—	—
<b>Establishment characteristic</b>			
Goods-producing industries .....	3.7	3.7	—
Construction .....	—	1.1	—
Manufacturing .....	3.7	3.7	—
Service-providing industries .....	3.5	—	—
Trade, transportation, and utilities .....	5.3	—	—
Information .....	4.9	—	—
Financial activities .....	0.5	—	—
Finance and insurance .....	0.6	—	—
Credit intermediation and related activities .....	1.2	—	—
Insurance carriers and related activities .....	0.0	—	—
Professional and business services .....	1.0	—	—
Education and health services .....	9.7	—	—
Educational services .....	10.1	—	—
Junior colleges, colleges, and universities .....	7.3	—	—
Health care and social assistance .....	10.8	—	—

See footnotes at end of table.

**Table 30. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	Single employer	Multi-employer <sup>1</sup>	Other
1 to 99 workers .....	8.2	—	—
1 to 49 workers .....	11.3	—	—
50 to 99 workers .....	8.6	—	—
100 workers or more .....	1.7	—	—
100 to 499 workers .....	3.3	—	—
500 workers or more .....	1.5	—	—
<b>Geographic area</b>			
New England .....	4.5	—	—
Middle Atlantic .....	3.1	3.1	—
East North Central .....	3.4	—	—
West North Central .....	4.7	—	—
South Atlantic .....	3.6	—	—
West South Central .....	1.9	—	—
Mountain .....	3.2	—	—
Pacific .....	14.1	—	—

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 31. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2010**

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

Characteristics	Total	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
			Percent of terminal earnings	Percent of career earnings	Dollar amount	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Worker characteristic</b>										
All workers .....	100	64	32	11	18	3	36	31	5	—
Management, professional, and related .....	100	50	34	11	—	—	50	42	—	—
Management, business, and financial .....	100	52	35	—	—	—	48	40	—	—
Professional and related .....	100	48	34	10	—	—	52	44	—	—
Service .....	100	—	52	—	—	—	—	—	—	—
Sales and office .....	100	59	30	—	15	—	41	40	—	—
Sales and related .....	100	59	28	—	—	—	41	38	—	—
Office and administrative support .....	100	58	31	14	—	—	42	41	—	—
Natural resources, construction, and maintenance .....	100	75	24	—	31	—	25	—	—	—
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	42	—	—	—	—	—
Production, transportation, and material moving .....	100	86	25	—	42	—	14	10	—	—
Transportation and material moving .....	100	—	21	25	43	—	—	—	—	—
Full time .....	100	63	33	11	16	3	37	31	6	—
Part time .....	100	77	25	—	38	—	23	23	—	—
Union .....	100	84	22	10	45	7	16	11	—	—
Nonunion .....	100	54	38	12	—	—	46	41	—	—
Average wage within the following categories: <sup>1</sup>										
Lowest 25 percent .....	100	72	21	—	42	—	28	—	—	—
Second 25 percent .....	100	68	33	—	23	—	32	30	—	—
Third 25 percent .....	100	73	36	12	21	4	27	23	—	—
Highest 25 percent .....	100	57	31	12	—	—	43	36	7	—
Highest 10 percent .....	100	52	33	—	7	—	48	37	11	—
<b>Establishment characteristic</b>										
Goods-producing industries .....	100	78	27	—	40	—	22	19	—	—
Construction .....	100	—	—	—	46	—	—	—	—	—
Manufacturing .....	100	78	29	—	42	—	22	21	—	—
Service-providing industries .....	100	60	34	13	—	—	40	34	6	—
Trade, transportation, and utilities .....	100	84	35	—	32	—	16	9	—	—
Information .....	100	—	—	—	—	—	—	66	—	—
Financial activities .....	100	37	27	10	—	—	63	62	—	—
Finance and insurance .....	100	35	25	11	—	—	65	63	—	—
Credit intermediation and related activities .....	100	19	—	—	—	—	81	79	—	—
Insurance carriers and related activities .....	100	62	47	—	—	—	38	38	—	—
Professional and business services .....	100	63	39	—	—	—	37	27	—	—
Education and health services .....	100	58	42	—	—	—	42	—	—	—
Educational services .....	100	—	—	56	—	—	—	—	—	—
Junior colleges, colleges, and universities .....	100	—	28	55	—	—	—	—	—	—
Health care and social assistance .....	100	54	43	—	—	—	46	44	—	—

See footnotes at end of table.

**Table 31. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	Total	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
			Percent of terminal earnings	Percent of career earnings	Dollar amount	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers .....	100	67	38	—	—	—	33	30	—	—
1 to 49 workers .....	100	63	—	—	—	—	37	36	—	—
50 to 99 workers .....	100	—	39	—	—	—	—	—	—	—
100 workers or more .....	100	64	30	—	20	—	36	31	6	—
100 to 499 workers .....	100	76	29	—	32	—	24	20	—	—
500 workers or more .....	100	57	31	—	13	—	43	37	7	—
<b>Geographic area</b>										
New England .....	100	50	—	13	—	—	50	40	—	—
Middle Atlantic .....	100	67	—	16	—	—	33	25	—	—
East North Central .....	100	63	22	—	27	—	37	—	—	—
West North Central .....	100	69	35	—	14	—	31	30	—	—
South Atlantic .....	100	64	36	—	21	—	36	34	—	—
West South Central .....	100	77	56	—	—	—	23	21	—	—
Mountain .....	100	54	42	—	—	—	46	43	—	—
Pacific .....	100	—	39	14	—	—	—	—	—	—

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 31. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2010**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar amount	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Worker characteristic</b>									
All workers .....	3.4	3.2	1.6	2.0	0.7	3.4	3.4	1.2	—
Management, professional, and related .....	5.2	4.3	3.0	—	—	5.2	5.6	—	—
Management, business, and financial .....	5.2	5.5	—	—	—	5.2	5.2	—	—
Professional and related .....	6.7	5.2	3.0	—	—	6.7	7.5	—	—
Service .....	—	13.2	—	—	—	—	—	—	—
Sales and office .....	4.3	3.5	—	3.8	—	4.3	4.1	—	—
Sales and related .....	7.9	7.1	—	—	—	7.9	7.6	—	—
Office and administrative support .....	4.3	3.5	2.7	—	—	4.3	4.2	—	—
Natural resources, construction, and maintenance .....	6.8	5.2	—	6.0	—	6.8	—	—	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	10.4	—	—	—	—	—
Production, transportation, and material moving .....	2.7	3.7	—	4.3	—	2.7	1.9	—	—
Transportation and material moving .....	—	5.1	6.2	6.7	—	—	—	—	—
Full time .....	3.3	3.3	1.6	1.7	0.8	3.3	3.3	1.4	—
Part time .....	6.3	5.5	—	7.1	—	6.3	6.3	—	—
Union .....	3.3	4.2	2.1	3.6	1.6	3.3	2.3	—	—
Nonunion .....	4.5	4.0	2.0	—	—	4.5	4.4	—	—
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	8.1	5.1	—	8.0	—	8.1	—	—	—
Second 25 percent .....	5.3	5.5	—	4.3	—	5.3	5.3	—	—
Third 25 percent .....	3.2	5.2	2.1	3.0	1.1	3.2	2.8	—	—
Highest 25 percent .....	3.9	3.5	2.2	—	—	3.9	4.2	1.8	—
Highest 10 percent .....	4.9	4.9	—	1.4	—	4.9	5.1	3.0	—
<b>Establishment characteristic</b>									
Goods-producing industries .....	3.1	3.4	—	4.1	—	3.1	3.2	—	—
Construction .....	—	—	—	11.5	—	—	—	—	—
Manufacturing .....	3.8	3.9	—	4.6	—	3.8	3.8	—	—
Service-providing industries .....	4.2	4.0	2.0	—	—	4.2	4.2	1.6	—
Trade, transportation, and utilities .....	4.4	5.4	—	6.5	—	4.4	2.5	—	—
Information .....	—	—	—	—	—	—	9.7	—	—
Financial activities .....	3.7	3.5	2.6	—	—	3.7	3.7	—	—
Finance and insurance .....	3.7	3.3	2.6	—	—	3.7	3.7	—	—
Credit intermediation and related activities .....	5.0	—	—	—	—	5.0	5.4	—	—
Insurance carriers and related activities .....	6.1	6.7	—	—	—	6.1	6.1	—	—
Professional and business services .....	10.7	10.8	—	—	—	10.7	8.0	—	—
Education and health services .....	12.3	10.3	—	—	—	12.3	—	—	—
Educational services .....	—	—	12.4	—	—	—	—	—	—
Junior colleges, colleges, and universities .....	—	5.9	7.5	—	—	—	—	—	—
Health care and social assistance .....	12.8	11.3	—	—	—	12.8	13.0	—	—

See footnotes at end of table.

**Table 31. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar amount	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers .....	7.0	9.4	—	—	—	7.0	6.7	—	—
1 to 49 workers .....	8.7	—	—	—	—	8.7	8.4	—	—
50 to 99 workers .....	—	9.8	—	—	—	—	—	—	—
100 workers or more .....	3.9	3.0	—	2.0	—	3.9	4.0	1.5	—
100 to 499 workers .....	3.9	5.1	—	3.5	—	3.9	3.9	—	—
500 workers or more .....	4.6	3.6	—	2.0	—	4.6	5.0	1.9	—
<b>Geographic area</b>									
New England .....	7.7	—	3.3	—	—	7.7	11.4	—	—
Middle Atlantic .....	5.0	—	3.7	—	—	5.0	3.1	—	—
East North Central .....	9.7	4.8	—	4.5	—	9.7	—	—	—
West North Central .....	3.1	4.3	—	2.8	—	3.1	2.2	—	—
South Atlantic .....	5.7	4.2	—	5.5	—	5.7	5.5	—	—
West South Central .....	5.7	8.5	—	—	—	5.7	5.3	—	—
Mountain .....	11.2	11.2	—	—	—	11.2	9.5	—	—
Pacific .....	—	11.6	3.3	—	—	—	—	—	—

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).