

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

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

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Worker characteristics									
All workers	56	25	50	50	75	80	43	-	-
Management, professional, and related	52	25	-	50	75	80	48	-	-
Management, business, and financial	54	25	45	50	75	75	45	-	-
Professional and related	50	25	-	50	75	80	50	-	-
Service	47	25	50	50	75	80	53	-	-
Sales and office	60	25	50	50	75	80	40	-	-
Sales and related	66	25	50	50	75	80	34	-	-
Office and administrative support	57	25	50	50	75	80	43	-	-
Natural resources, construction, and maintenance	69	-	25	50	75	80	31	-	-
Construction, extraction, farming, fishing, and forestry	60	-	50	60	75	75	40	-	-
Installation, maintenance, and repair	72	-	25	50	-	80	28	-	-
Production, transportation, and material moving	62	25	-	50	60	80	38	-	-
Production	59	25	-	50	60	75	41	-	-
Transportation and material moving	66	-	50	50	75	80	34	-	-
Full time	56	25	40	50	75	80	44	-	-
Part time	59	50	50	50	75	80	41	-	-
Union	73	-	30	50	75	75	27	-	-
Nonunion	55	25	50	50	75	80	45	-	-
Average wage within the following categories ¹ :									
Lowest 25 percent	57	25	50	50	75	80	43	-	-
Lowest 10 percent	51	-	50	-	75	80	49	-	-
Second 25 percent	52	25	50	50	70	80	48	-	-
Third 25 percent	56	25	50	50	75	80	43	-	-
Highest 25 percent	59	25	30	50	75	75	41	-	-
Highest 10 percent	60	25	-	50	75	75	39	-	-
Establishment characteristics									
Goods-producing industries	61	25	25	50	60	75	39	-	-
Construction	39	-	25	-	50	50	61	-	-
Manufacturing	62	25	25	50	60	75	38	-	-
Service-providing industries	55	25	50	50	75	80	45	-	-
Trade, transportation, and utilities	64	25	50	50	60	80	36	-	-
Wholesale trade	52	25	-	50	60	75	48	-	-
Retail trade	63	25	50	50	-	80	37	-	-
Transportation and warehousing	77	40	50	50	60	80	-	-	-
Utilities	87	-	50	50	75	85	-	-	-
Information	84	-	25	-	50	80	-	-	-
Financial activities	67	-	50	50	75	75	31	-	-
Finance and insurance	70	-	50	50	75	75	28	-	-
Credit intermediation and related activities ..	69	50	50	50	-	75	31	-	-
Insurance carriers and related activities	66	-	50	50	75	75	28	-	-
Professional and business services	55	25	-	-	75	80	45	-	-
Professional and technical services	40	25	-	-	75	-	60	-	-
Education and health services	29	-	50	70	75	90	71	-	-
Educational services	-	-	-	-	-	-	76	-	-
Junior colleges, colleges, and universities ...	-	-	-	-	-	-	85	-	-
Health care and social assistance	30	-	50	70	75	80	70	-	-

See footnotes at end of table.

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

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

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers	50	25	35	50	70	80	50	—	—
1 to 49 workers	51	25	50	50	75	80	49	—	—
50 to 99 workers	49	20	30	50	60	75	51	—	—
100 workers or more	60	25	50	50	75	80	40	—	—
100 to 499 workers	55	25	50	50	75	80	45	—	—
500 workers or more	67	25	—	50	75	75	32	—	—
Geographic areas									
Northeast	50	25	—	50	75	80	50	—	—
New England	40	—	—	50	60	75	60	—	—
Middle Atlantic	53	25	—	50	75	80	47	—	—
South	61	25	—	50	70	80	39	—	—
South Atlantic	58	20	35	50	—	80	42	—	—
East South Central	57	25	50	50	—	75	43	—	—
West South Central	69	25	—	50	70	75	31	—	—
Midwest	55	25	50	50	75	80	44	—	—
East North Central	55	25	50	50	75	80	45	—	—
West North Central	54	25	—	50	60	80	44	—	—
West	56	25	50	50	75	80	43	—	—
Mountain	60	30	50	60	75	80	39	—	—
Pacific	54	25	50	50	75	80	45	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2014."

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20142015.htm.