

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

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

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

See footnotes at end of table.

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

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

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

See footnotes at end of table.

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

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

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

See footnotes at end of table.

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

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

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

¹ Includes matches not shown elsewhere.

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

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

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