

# **National Compensation Survey: Health and Retirement Plan Provisions in Private Industry in the United States, 2014**

**U.S. Department of Labor  
Thomas E. Perez, Secretary**

**U.S. Bureau of Labor Statistics  
Erica L. Groshen, Commissioner**

**April 2015**

**Bulletin 2781**

## **Contents**

**Overview**

**Retirement Tables**

**Health Tables**

**Technical note**

**Appendix table 1: Survey establishment response**

**Appendix table 2: Number of workers represented**

## Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends, the incidence of benefits, and detailed benefit provisions for private industry, state and local government, and the total of these two sectors, civilian workers. Agricultural and household workers, federal government employees, the military, and the self-employed are excluded. This bulletin presents estimates of the detailed provisions of employer-provided health and retirement plans in private industry in 2014. Estimates presented are on employee benefits by various employee and employer characteristics.

For more information on these data and recent and historical NCS benefits data, call the information line at (202) 691-6199, use the [contact EBS](#) link to send email, or visit the benefits home page at [www.bls.gov/ebs](http://www.bls.gov/ebs). Information is made available to sensory-impaired individuals upon request (Voice phone: (202) 691-5200; Federal Relay Service: 1 (800) 877-8339). Data requests also may be sent to U.S. Bureau of Labor Statistics, Division of Compensation Data Analysis and Planning, 2 Massachusetts Avenue NE, Room 4175, Washington, DC 20212. Material in this publication is in the public domain and, with appropriate credit, may be reproduced without permission.

U. S. Bureau of Labor Statistics (BLS) field economists collected and reviewed the survey data. The Office of Compensation and Working Conditions, in cooperation with the Office of Field Operations and the Office of Technology and Survey Processing (all in the BLS National Office), designed the survey, processed the data, and prepared the survey for publication. The survey could not have been conducted without the cooperation of the many private businesses and state and local government agencies and jurisdictions that provided benefits data included in this bulletin. BLS thanks these respondents for their cooperation.

**Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014**

(All workers participating in medical care plans = 100 percent)

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
<b>Worker characteristics</b>						
All workers .....	81	2	6	69	4	—
Management, professional, and related .....	79	2	6	65	6	—
Management, business, and financial .....	80	—	5	70	—	—
Professional and related .....	78	2	7	62	8	—
Service .....	63	—	9	47	7	—
Sales and office .....	84	—	6	75	2	—
Sales and related .....	87	—	5	78	—	—
Office and administrative support .....	83	—	6	73	2	—
Natural resources, construction, and maintenance .....	83	—	6	73	—	—
Construction, extraction, farming, fishing, and forestry .....	85	—	—	76	—	—
Installation, maintenance, and repair .....	82	—	8	71	—	—
Production, transportation, and material moving .....	88	—	6	79	—	—
Production .....	89	—	5	83	—	—
Transportation and material moving .....	86	—	7	75	—	—
Full time .....	81	2	6	70	3	—
Part time .....	77	—	9	58	6	—
Union .....	77	—	6	61	6	—
Nonunion .....	81	1	6	70	3	—
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	79	—	9	66	—	—
Second 25 percent .....	82	1	5	73	3	—
Third 25 percent .....	80	—	7	69	3	—
Highest 25 percent .....	81	3	6	68	5	—
Highest 10 percent .....	81	3	6	70	3	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	85	—	4	78	—	—
Construction .....	81	—	6	70	—	—
Manufacturing .....	85	—	4	80	—	—
Service-providing industries .....	80	2	7	66	4	—
Trade, transportation, and utilities .....	89	—	7	79	—	—
Retail trade .....	89	—	6	79	—	—
Financial activities .....	80	—	4	72	—	—
Finance and insurance .....	86	—	3	80	2	—

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
<b>Worker characteristics</b>				
All workers .....	19	15	5	—
Management, professional, and related .....	21	16	6	—
Management, business, and financial .....	20	16	4	—
Professional and related .....	22	15	7	—
Service .....	37	29	—	—
Sales and office .....	16	12	3	—
Sales and related .....	13	9	—	—
Office and administrative support .....	17	14	3	—
Natural resources, construction, and maintenance	17	13	4	—
Construction, extraction, farming, fishing, and forestry .....	15	11	—	—
Installation, maintenance, and repair .....	18	13	—	—
Production, transportation, and material moving .....	12	10	2	—
Production .....	11	9	—	—
Transportation and material moving .....	14	11	—	—
Full time .....	19	14	5	—
Part time .....	23	19	—	—
Union .....	23	18	—	—
Nonunion .....	19	14	4	—
Average wage within the following categories <sup>4</sup> :				
Lowest 25 percent .....	21	17	—	—
Second 25 percent .....	18	14	4	—
Third 25 percent .....	20	15	5	—
Highest 25 percent .....	19	15	4	—
Highest 10 percent .....	19	15	4	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	15	13	2	—
Construction .....	19	16	—	—
Manufacturing .....	15	12	2	—
Service-providing industries .....	20	15	5	—
Trade, transportation, and utilities .....	11	9	2	—
Retail trade .....	11	10	—	—
Financial activities .....	20	16	—	—
Finance and insurance .....	14	11	—	—

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
Credit intermediation and related activities ..	87	—	—	80	—	—
Insurance carriers and related activities .....	81	—	5	74	—	—
Professional and business services .....	79	—	5	69	—	—
Professional and technical services .....	78	—	6	64	—	—
Education and health services .....	72	—	9	51	12	—
Educational services .....	71	—	—	48	4	—
Junior colleges, colleges, and universities ...	74	—	—	53	8	—
Health care and social assistance .....	72	—	—	51	14	—
<b>1 to 99 workers .....</b>	<b>76</b>	<b>—</b>	<b>5</b>	<b>68</b>	<b>—</b>	<b>—</b>
1 to 49 workers .....	74	—	5	67	—	—
50 to 99 workers .....	81	—	6	73	—	—
<b>100 workers or more .....</b>	<b>84</b>	<b>2</b>	<b>7</b>	<b>70</b>	<b>5</b>	<b>—</b>
100 to 499 workers .....	84	2	7	71	4	—
500 workers or more .....	84	—	7	68	8	—
<b>Geographic areas</b>						
Northeast .....	79	—	8	61	6	—
New England .....	74	—	9	54	—	—
Middle Atlantic .....	80	—	8	63	5	—
South .....	86	1	8	73	3	—
South Atlantic .....	81	—	8	70	—	—
West South Central .....	—	—	—	78	—	—
Midwest .....	90	—	4	81	3	—
East North Central .....	90	—	4	81	3	—
West North Central .....	90	—	—	81	—	—
West .....	65	—	5	57	2	—
Mountain .....	68	—	6	59	—	—
Pacific .....	63	—	—	56	2	—

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Credit intermediation and related activities ..	13	11	—	—
Insurance carriers and related activities .....	19	14	—	—
Professional and business services .....	21	14	—	—
Professional and technical services .....	22	16	—	—
Education and health services .....	28	22	6	—
Educational services .....	29	15	14	—
Junior colleges, colleges, and universities ...	26	16	10	—
Health care and social assistance .....	28	23	—	—
<b>1 to 99 workers</b> .....	24	19	5	—
1 to 49 workers .....	26	21	5	—
50 to 99 workers .....	19	14	—	—
<b>100 workers or more</b> .....	16	11	4	—
100 to 499 workers .....	16	12	4	—
500 workers or more .....	16	11	5	—
<b>Geographic areas</b>				
Northeast .....	21	14	7	—
New England .....	26	—	—	—
Middle Atlantic .....	20	12	8	—
South .....	14	9	5	—
South Atlantic .....	19	12	—	—
West South Central .....	—	—	—	—
Midwest .....	10	7	—	—
East North Central .....	10	7	—	—
West North Central .....	10	—	—	—
West .....	35	32	—	—
Mountain .....	32	—	—	—
Pacific .....	37	34	—	—

<sup>1</sup> This type of plan obligates employees to use only the plan's providers in order to receive coverage.

<sup>2</sup> This type of plan provides coverage through a network of participating health care providers. Enrollees may receive services outside the network, but generally at a higher cost. The additional costs may be in the form of higher deductibles, higher coinsurance rates, or both, or in the form of nondiscounted charges from providers.

<sup>3</sup> This type of plan provides services through a network of participating health care providers. Services received within the network or through select medical facilities generally provide more generous benefits than services received outside the network.

<sup>4</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014**

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
<b>Worker characteristics</b>						
All workers .....	1.4	0.3	0.7	1.5	0.4	—
Management, professional, and related .....	2.2	0.5	0.9	2.2	0.8	—
Management, business, and financial .....	2.5	—	1.1	2.9	—	—
Professional and related .....	2.9	0.5	1.1	2.9	1.1	—
Service .....	5.7	—	2.5	4.7	1.6	—
Sales and office .....	1.5	—	0.9	1.9	0.5	—
Sales and related .....	1.9	—	1.2	1.9	—	—
Office and administrative support .....	1.8	—	1.2	2.4	0.6	—
Natural resources, construction, and maintenance .....	2.1	—	1.2	2.7	—	—
Construction, extraction, farming, fishing, and forestry .....	2.2	—	—	4.0	—	—
Installation, maintenance, and repair .....	3.3	—	1.6	3.4	—	—
Production, transportation, and material moving .....	2.0	—	1.1	2.3	—	—
Production .....	2.0	—	1.3	2.5	—	—
Transportation and material moving .....	3.3	—	1.7	3.5	—	—
Full time .....	1.4	0.4	0.7	1.5	0.5	—
Part time .....	4.7	—	2.4	4.6	1.5	—
Union .....	3.7	—	1.3	3.8	1.6	—
Nonunion .....	1.5	0.3	0.7	1.5	0.5	—
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	5.2	—	2.6	4.7	—	—
Second 25 percent .....	2.4	0.2	0.8	2.3	0.5	—
Third 25 percent .....	2.0	—	0.9	2.2	0.7	—
Highest 25 percent .....	1.7	0.5	0.8	1.9	0.6	—
Highest 10 percent .....	2.1	0.7	1.1	2.5	0.7	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	1.6	—	0.7	1.7	—	—
Construction .....	2.6	—	1.7	3.5	—	—
Manufacturing .....	2.3	—	1.0	2.3	—	—
Service-providing industries .....	1.8	0.4	0.8	1.8	0.5	—
Trade, transportation, and utilities .....	1.5	—	1.1	1.8	—	—
Retail trade .....	2.0	—	1.5	2.6	—	—
Financial activities .....	3.4	—	1.0	3.5	—	—
Finance and insurance .....	2.0	—	0.6	2.3	0.3	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
<b>Worker characteristics</b>				
All workers .....	1.4	1.2	0.6	—
Management, professional, and related .....	2.2	1.8	1.2	—
Management, business, and financial .....	2.5	2.1	1.0	—
Professional and related .....	2.9	2.6	1.7	—
Service .....	5.7	5.8	—	—
Sales and office .....	1.5	1.4	0.7	—
Sales and related .....	1.9	1.3	—	—
Office and administrative support .....	1.8	1.8	0.8	—
Natural resources, construction, and maintenance	2.1	1.9	1.1	—
Construction, extraction, farming, fishing, and forestry .....	2.2	1.8	—	—
Installation, maintenance, and repair .....	3.3	2.9	—	—
Production, transportation, and material moving .....	2.0	1.9	0.6	—
Production .....	2.0	2.0	—	—
Transportation and material moving .....	3.3	3.2	—	—
Full time .....	1.4	1.3	0.6	—
Part time .....	4.7	3.2	—	—
Union .....	3.7	3.3	—	—
Nonunion .....	1.5	1.3	0.6	—
Average wage within the following categories <sup>4</sup> :				
Lowest 25 percent .....	5.2	5.1	—	—
Second 25 percent .....	2.4	2.2	1.0	—
Third 25 percent .....	2.0	1.6	1.2	—
Highest 25 percent .....	1.7	1.6	0.8	—
Highest 10 percent .....	2.1	1.7	1.1	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.6	1.6	0.4	—
Construction .....	2.6	2.2	—	—
Manufacturing .....	2.3	2.1	0.5	—
Service-providing industries .....	1.8	1.6	0.8	—
Trade, transportation, and utilities .....	1.5	1.4	0.6	—
Retail trade .....	2.0	2.2	—	—
Financial activities .....	3.4	3.2	—	—
Finance and insurance .....	2.0	1.4	—	—

See footnotes at end of table.



**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
Credit intermediation and related activities ..	2.1	—	—	2.5	—	—
Insurance carriers and related activities .....	3.8	—	1.2	4.4	—	—
Professional and business services .....	2.9	—	1.3	3.7	—	—
Professional and technical services .....	3.4	—	1.7	4.1	—	—
Education and health services .....	3.7	—	2.2	3.7	1.5	—
Educational services .....	4.9	—	—	5.5	1.0	—
Junior colleges, colleges, and universities ...	3.1	—	—	3.5	1.7	—
Health care and social assistance .....	4.2	—	—	4.3	1.7	—
1 to 99 workers .....	2.4	—	0.7	2.4	—	—
1 to 49 workers .....	2.9	—	0.7	2.9	—	—
50 to 99 workers .....	3.3	—	1.6	3.7	—	—
100 workers or more .....	1.5	0.5	1.0	1.6	0.7	—
100 to 499 workers .....	2.1	0.7	1.1	2.4	0.8	—
500 workers or more .....	1.9	—	1.7	2.4	1.3	—
<b>Geographic areas</b>						
Northeast .....	3.2	—	1.1	4.0	1.1	—
New England .....	7.4	—	1.5	6.2	—	—
Middle Atlantic .....	3.4	—	1.3	4.9	1.3	—
South .....	2.1	0.3	1.6	2.1	1.0	—
South Atlantic .....	3.5	—	2.2	3.0	—	—
West South Central .....	—	—	—	3.5	—	—
Midwest .....	1.6	—	0.8	2.2	0.7	—
East North Central .....	1.9	—	0.9	2.2	0.8	—
West North Central .....	2.7	—	—	4.8	—	—
West .....	3.8	—	1.0	3.6	0.1	—
Mountain .....	9.2	—	1.1	9.1	—	—
Pacific .....	3.4	—	—	2.8	0.2	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Credit intermediation and related activities ..	2.1	1.4	—	—
Insurance carriers and related activities .....	3.8	2.9	—	—
Professional and business services .....	2.9	2.8	—	—
Professional and technical services .....	3.4	3.5	—	—
Education and health services .....	3.7	3.7	1.8	—
Educational services .....	4.9	2.9	4.1	—
Junior colleges, colleges, and universities ...	3.1	2.3	2.3	—
Health care and social assistance .....	4.2	4.3	—	—
1 to 99 workers .....	2.4	2.2	1.0	—
1 to 49 workers .....	2.9	2.9	1.1	—
50 to 99 workers .....	3.3	2.3	—	—
100 workers or more .....	1.5	1.2	0.9	—
100 to 499 workers .....	2.1	1.9	1.1	—
500 workers or more .....	1.9	1.5	1.4	—
<b>Geographic areas</b>				
Northeast .....	3.2	2.7	1.4	—
New England .....	7.4	—	—	—
Middle Atlantic .....	3.4	2.2	1.6	—
South .....	2.1	1.5	1.3	—
South Atlantic .....	3.5	2.2	—	—
West South Central .....	—	—	—	—
Midwest .....	1.6	1.3	—	—
East North Central .....	1.9	1.4	—	—
West North Central .....	2.7	—	—	—
West .....	3.8	3.8	—	—
Mountain .....	9.2	—	—	—
Pacific .....	3.4	3.6	—	—

<sup>1</sup> This type of plan obligates employees to use only the plan's providers in order to receive coverage.

<sup>2</sup> This type of plan provides coverage through a network of participating health care providers. Enrollees may receive services outside the network, but generally at a higher cost. The additional costs may be in the form of higher deductibles, higher coinsurance rates, or both, or in the form of nondiscounted charges from providers.

<sup>3</sup> This type of plan provides services through a network of participating health care providers. Services received within the network or through select medical facilities generally provide more generous benefits than services received outside the network.

<sup>4</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 2. Medical care benefits: Selected plan characteristics, private industry workers, National Compensation Survey, 2014**

(All workers participating in medical care plans = 100 percent)

Characteristics	Plan network			Allow non-emergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	98	2	–	77	23	–	24	74	1
Management, professional, and related .....	98	2	–	77	23	–	24	74	2
Management, business, and financial .....	98	–	–	77	23	–	24	74	2
Professional and related .....	98	2	–	77	23	–	24	75	1
Service .....	99	–	–	62	38	–	42	57	1
Sales and office .....	98	–	–	80	20	–	20	79	1
Sales and related .....	97	–	–	84	16	–	15	84	1
Office and administrative support .....	99	–	–	78	22	–	22	77	1
Natural resources, construction, and maintenance .....	99	–	–	80	20	–	25	75	( <sup>1</sup> )
Construction, extraction, farming, fishing, and forestry .....	98	–	–	82	18	–	23	77	( <sup>1</sup> )
Installation, maintenance, and repair .....	99	–	–	78	22	–	26	74	–
Production, transportation, and material moving .....	98	–	–	82	18	–	21	77	2
Production .....	99	–	–	85	15	–	20	80	( <sup>1</sup> )
Transportation and material moving .....	98	–	–	79	21	–	22	75	4
Full time .....	98	2	–	78	22	–	24	75	1
Part time .....	96	–	–	68	32	–	28	72	( <sup>1</sup> )
Union .....	96	–	–	71	29	–	24	76	( <sup>1</sup> )
Nonunion .....	99	1	–	78	22	–	24	74	1
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	98	–	–	72	28	–	26	73	1
Second 25 percent .....	99	1	–	80	20	–	24	75	1
Third 25 percent .....	99	–	–	77	23	–	25	74	1
Highest 25 percent .....	97	3	–	77	23	–	23	75	2
Highest 10 percent .....	97	3	–	77	23	–	21	76	3
<b>Establishment characteristics</b>									
Goods-producing industries .....	99	–	–	82	18	–	21	78	1
Construction .....	98	–	–	76	24	–	30	70	–
Manufacturing .....	100	–	–	83	17	–	19	80	1
Service-providing industries .....	98	2	–	76	24	–	25	73	1
Trade, transportation, and utilities .....	97	–	–	82	18	–	19	79	2
Retail trade .....	98	–	–	82	18	–	14	86	( <sup>1</sup> )
Financial activities .....	98	–	–	78	22	–	22	77	2
Finance and insurance .....	98	–	–	85	15	–	19	78	2

See footnotes at end of table.

**Table 2. Medical care benefits: Selected plan characteristics, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	Plan network			Allow non-emergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	97	—	—	85	15	—	14	84	2
Insurance carriers and related activities .....	100	—	—	81	19	—	32	67	2
Professional and business services .....	97	—	—	78	22	—	20	78	2
Professional and technical services .....	95	—	—	74	26	—	19	78	3
Education and health services .....	99	—	—	69	31	—	36	62	1
Educational services .....	99	—	—	67	33	—	40	59	1
Junior colleges, colleges, and universities ...	99	—	—	71	29	—	38	60	2
Health care and social assistance .....	100	—	—	70	30	—	36	63	1
<b>1 to 99 workers .....</b>	<b>99</b>	<b>—</b>	<b>—</b>	<b>75</b>	<b>25</b>	<b>—</b>	<b>27</b>	<b>72</b>	<b>1</b>
1 to 49 workers .....	99	—	—	73	27	—	28	70	1
50 to 99 workers .....	98	—	—	78	22	—	25	75	( <sup>1</sup> )
<b>100 workers or more .....</b>	<b>98</b>	<b>2</b>	<b>—</b>	<b>80</b>	<b>20</b>	<b>—</b>	<b>22</b>	<b>77</b>	<b>2</b>
100 to 499 workers .....	98	2	—	79	21	—	21	77	2
500 workers or more .....	99	—	—	80	20	—	23	76	1
<b>Geographic areas</b>									
<b>Northeast .....</b>	<b>96</b>	<b>—</b>	<b>—</b>	<b>74</b>	<b>26</b>	<b>—</b>	<b>26</b>	<b>73</b>	<b>1</b>
New England .....	100	—	—	70	30	—	33	66	1
Middle Atlantic .....	95	—	—	75	25	—	24	75	1
<b>South .....</b>	<b>99</b>	<b>1</b>	<b>—</b>	<b>82</b>	<b>18</b>	<b>—</b>	<b>22</b>	<b>76</b>	<b>2</b>
South Atlantic .....	99	—	—	79	21	—	25	74	2
West South Central .....	99	—	—	86	14	—	17	82	1
<b>Midwest .....</b>	<b>98</b>	<b>—</b>	<b>—</b>	<b>87</b>	<b>13</b>	<b>—</b>	<b>14</b>	<b>84</b>	<b>2</b>
East North Central .....	99	—	—	87	13	—	15	83	2
West North Central .....	97	—	—	86	—	—	12	86	1
<b>West .....</b>	<b>99</b>	<b>—</b>	<b>—</b>	<b>63</b>	<b>37</b>	<b>—</b>	<b>37</b>	<b>62</b>	<b>1</b>
Mountain .....	100	—	—	65	35	—	41	59	( <sup>1</sup> )
Pacific .....	99	—	—	62	38	—	35	64	1

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

<sup>2</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 2. Standard errors for medical care benefits: Selected plan characteristics, private industry workers, National Compensation Survey, 2014**

Characteristics	Plan network			Allow non-emergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	0.3	0.3	–	1.4	1.4	–	1.3	1.3	0.3
Management, professional, and related .....	0.5	0.5	–	1.9	1.9	–	2.0	2.0	0.6
Management, business, and financial .....	0.8	–	–	2.4	2.4	–	2.3	2.3	0.8
Professional and related .....	0.5	0.5	–	2.6	2.6	–	2.8	2.8	0.6
Service .....	0.4	–	–	5.5	5.5	–	5.4	5.4	0.7
Sales and office .....	0.6	–	–	1.8	1.8	–	1.6	1.7	0.3
Sales and related .....	1.5	–	–	1.8	1.8	–	2.1	2.1	0.6
Office and administrative support .....	0.5	–	–	2.3	2.3	–	1.9	1.9	0.3
Natural resources, construction, and maintenance .....	0.6	–	–	2.3	2.3	–	2.6	2.6	( <sup>1</sup> )
Construction, extraction, farming, fishing, and forestry .....	1.4	–	–	3.1	3.1	–	4.1	4.1	0.1
Installation, maintenance, and repair .....	0.5	–	–	3.0	3.0	–	3.8	3.8	–
Production, transportation, and material moving .....	0.6	–	–	2.2	2.2	–	1.7	2.0	0.7
Production .....	0.5	–	–	2.5	2.5	–	2.7	2.7	0.2
Transportation and material moving .....	1.0	–	–	3.5	3.5	–	2.7	3.1	1.3
Full time .....	0.4	0.4	–	1.4	1.4	–	1.3	1.3	0.3
Part time .....	1.5	–	–	3.7	3.7	–	4.7	4.7	0.2
Union .....	1.3	–	–	3.5	3.5	–	3.5	3.5	0.1
Nonunion .....	0.3	0.3	–	1.4	1.4	–	1.4	1.4	0.4
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	1.1	–	–	5.1	5.1	–	4.8	4.7	0.5
Second 25 percent .....	0.2	0.2	–	2.3	2.3	–	2.3	2.3	0.4
Third 25 percent .....	0.5	–	–	1.8	1.8	–	1.8	1.9	0.3
Highest 25 percent .....	0.5	0.5	–	1.7	1.7	–	1.7	1.7	0.7
Highest 10 percent .....	0.7	0.7	–	2.0	2.0	–	2.0	2.1	1.2
<b>Establishment characteristics</b>									
Goods-producing industries .....	0.3	–	–	1.7	1.7	–	1.7	1.8	0.6
Construction .....	1.1	–	–	2.9	2.9	–	3.4	3.4	–
Manufacturing .....	0.3	–	–	2.2	2.2	–	2.1	2.4	0.8
Service-providing industries .....	0.4	0.4	–	1.7	1.7	–	1.6	1.6	0.4
Trade, transportation, and utilities .....	1.0	–	–	1.9	1.9	–	1.7	2.0	0.6
Retail trade .....	1.0	–	–	2.7	2.7	–	2.5	2.5	0.1
Financial activities .....	0.5	–	–	3.0	3.0	–	2.2	2.1	0.5
Finance and insurance .....	0.6	–	–	1.6	1.6	–	2.0	2.1	0.6

See footnotes at end of table.

**Table 2. Standard errors for medical care benefits: Selected plan characteristics, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Plan network			Allow non-emergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	0.8	—	—	1.8	1.8	—	2.3	2.4	0.7
Insurance carriers and related activities .....	0.3	—	—	3.4	3.4	—	3.6	3.4	0.5
Professional and business services .....	1.0	—	—	3.4	3.4	—	2.4	2.7	1.5
Professional and technical services .....	1.5	—	—	4.3	4.3	—	3.3	3.7	2.4
Education and health services .....	0.3	—	—	4.0	4.0	—	4.0	4.1	0.5
Educational services .....	0.9	—	—	4.7	4.7	—	6.1	6.1	0.9
Junior colleges, colleges, and universities ...	1.0	—	—	3.6	3.6	—	3.2	3.8	1.7
Health care and social assistance .....	0.3	—	—	4.6	4.6	—	4.3	4.5	0.5
1 to 99 workers .....	0.6	—	—	2.3	2.3	—	2.3	2.3	0.4
1 to 49 workers .....	0.4	—	—	3.0	3.0	—	3.1	3.0	0.5
50 to 99 workers .....	1.2	—	—	3.0	3.0	—	2.7	2.7	0.1
100 workers or more .....	0.5	0.5	—	1.4	1.4	—	1.5	1.5	0.5
100 to 499 workers .....	0.7	0.7	—	2.0	2.0	—	2.1	2.1	0.8
500 workers or more .....	0.5	—	—	2.2	2.2	—	2.1	2.2	0.3
<b>Geographic areas</b>									
Northeast .....	1.5	—	—	3.6	3.6	—	3.3	3.3	0.4
New England .....	0.3	—	—	8.4	8.4	—	7.0	7.0	0.7
Middle Atlantic .....	1.9	—	—	3.8	3.8	—	3.6	3.6	0.5
South .....	0.3	0.3	—	1.9	1.9	—	1.8	2.0	0.5
South Atlantic .....	0.5	—	—	2.7	2.7	—	2.1	2.1	0.7
West South Central .....	0.5	—	—	2.8	2.8	—	3.3	3.9	0.8
Midwest .....	0.6	—	—	1.8	1.8	—	1.6	1.6	0.9
East North Central .....	0.6	—	—	1.6	1.6	—	1.9	1.9	1.3
West North Central .....	1.3	—	—	4.3	—	—	2.9	2.9	0.3
West .....	0.2	—	—	3.5	3.5	—	3.3	3.3	0.6
Mountain .....	0.1	—	—	8.9	8.9	—	7.6	7.5	0.1
Pacific .....	0.3	—	—	2.8	2.8	—	2.9	3.0	0.9

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

<sup>2</sup> 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: 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/hcs/ebs/glossary20142015.htm](http://www.bls.gov/hcs/ebs/glossary20142015.htm).

**Table 3. Medical care benefits: High deductible and non-high deductible health plans,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Non-high deductible health plans
<b>Worker characteristics</b>		
All workers .....	33	67
Management, professional, and related .....	28	71
Management, business, and financial .....	29	70
Professional and related .....	28	72
Service .....	29	71
Sales and office .....	43	57
Sales and related .....	45	55
Office and administrative support .....	42	57
Natural resources, construction, and maintenance	28	72
Construction, extraction, farming, fishing, and forestry .....	17	83
Installation, maintenance, and repair .....	35	65
Production, transportation, and material moving .....	32	68
Production .....	39	61
Transportation and material moving .....	24	76
Full time .....	33	67
Part time .....	29	71
Union .....	8	92
Nonunion .....	37	63
Average wage within the following categories <sup>2</sup> :		
Lowest 25 percent .....	40	60
Second 25 percent .....	39	60
Third 25 percent .....	32	68
Highest 25 percent .....	27	72
Highest 10 percent .....	27	72
<b>Establishment characteristics</b>		
Goods-producing industries .....	34	65
Construction .....	28	72
Manufacturing .....	39	61
Service-providing industries .....	32	67
Trade, transportation, and utilities .....	36	64
Retail trade .....	46	54
Financial activities .....	39	60
Finance and insurance .....	41	58

See footnotes at end of table.

**Table 3. Medical care benefits: High deductible and non-high deductible health plans,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Non-high deductible health plans
Credit intermediation and related activities ..	43	57
Insurance carriers and related activities .....	41	59
Professional and business services .....	34	66
Professional and technical services .....	28	72
Education and health services .....	27	73
Educational services .....	13	87
Junior colleges, colleges, and universities ...	14	86
Health care and social assistance .....	29	71
1 to 99 workers .....	39	61
1 to 49 workers .....	38	62
50 to 99 workers .....	40	60
100 workers or more .....	28	71
100 to 499 workers .....	32	68
500 workers or more .....	23	76
<b>Geographic areas</b>		
Northeast .....	24	76
New England .....	34	66
Middle Atlantic .....	21	78
South .....	35	65
South Atlantic .....	31	69
West South Central .....	41	59
Midwest .....	42	58
East North Central .....	42	58
West North Central .....	42	58
West .....	27	72
Mountain .....	24	76
Pacific .....	29	71

<sup>1</sup> The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included. A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 3. Standard errors for medical care benefits: High deductible and non-high deductible health plans,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	High deductible health plans	Non-high deductible health plans
<b>Worker characteristics</b>		
All workers .....	1.0	1.0
Management, professional, and related .....	1.8	1.8
Management, business, and financial .....	2.3	2.3
Professional and related .....	2.5	2.5
Service .....	4.4	4.4
Sales and office .....	1.5	1.5
Sales and related .....	3.3	3.3
Office and administrative support .....	2.1	2.1
Natural resources, construction, and maintenance .....	2.8	2.8
Construction, extraction, farming, fishing, and forestry .....	3.5	3.5
Installation, maintenance, and repair .....	3.7	3.7
Production, transportation, and material moving .....	2.3	2.3
Production .....	3.5	3.5
Transportation and material moving .....	2.7	2.7
Full time .....	1.1	1.1
Part time .....	2.9	3.0
Union .....	1.4	1.4
Nonunion .....	1.1	1.1
Average wage within the following categories <sup>2</sup> :		
Lowest 25 percent .....	4.4	4.4
Second 25 percent .....	2.0	2.0
Third 25 percent .....	1.6	1.6
Highest 25 percent .....	1.8	1.8
Highest 10 percent .....	2.7	2.8
<b>Establishment characteristics</b>		
Goods-producing industries .....	2.0	1.9
Construction .....	3.9	3.9
Manufacturing .....	2.7	2.6
Service-providing industries .....	1.3	1.3
Trade, transportation, and utilities .....	1.8	1.8
Retail trade .....	2.8	2.8
Financial activities .....	2.6	2.6
Finance and insurance .....	2.4	2.4

See footnotes at end of table.

**Table 3. Standard errors for medical care benefits: High deductible and non-high deductible health plans,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	High deductible health plans	Non-high deductible health plans
Credit intermediation and related activities ..	3.2	3.2
Insurance carriers and related activities .....	4.1	4.1
Professional and business services .....	2.9	2.9
Professional and technical services .....	4.2	4.2
Education and health services .....	3.1	3.1
Educational services .....	2.7	2.7
Junior colleges, colleges, and universities ...	2.4	2.4
Health care and social assistance .....	3.6	3.6
1 to 99 workers .....	1.8	1.8
1 to 49 workers .....	2.2	2.2
50 to 99 workers .....	2.9	2.9
100 workers or more .....	1.4	1.4
100 to 499 workers .....	2.1	2.1
500 workers or more .....	1.9	1.9
<b>Geographic areas</b>		
Northeast .....	3.1	3.0
New England .....	9.6	9.6
Middle Atlantic .....	2.7	2.7
South .....	1.5	1.5
South Atlantic .....	2.3	2.3
West South Central .....	2.4	2.4
Midwest .....	1.9	1.9
East North Central .....	2.1	2.1
West North Central .....	3.8	3.8
West .....	2.3	2.3
Mountain .....	4.8	4.8
Pacific .....	2.3	2.4

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 4. Non-high deductible health plans: Summary of selected tax-favored accounts,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	Health reimbursement arrangement <sup>2</sup>	Flexible spending account <sup>3</sup>
<b>Worker characteristics</b>		
All workers .....	7	53
Management, professional, and related .....	8	61
Management, business, and financial .....	10	60
Professional and related .....	7	62
Service .....	—	39
Sales and office .....	8	53
Sales and related .....	12	50
Office and administrative support .....	7	54
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry .....	—	29
Installation, maintenance, and repair .....	3	51
Production, transportation, and material moving .....	9	50
Production .....	—	55
Transportation and material moving .....	9	46
Full time .....	7	54
Part time .....	12	—
Union .....	8	48
Nonunion .....	7	54
Average wage within the following categories <sup>4</sup> :		
Lowest 25 percent .....	9	—
Second 25 percent .....	5	44
Third 25 percent .....	7	51
Highest 25 percent .....	8	63
Highest 10 percent .....	10	66
<b>Establishment characteristics</b>		
Goods-producing industries .....	—	48
Construction .....	—	27
Manufacturing .....	—	55
Service-providing industries .....	8	55
Trade, transportation, and utilities .....	13	51
Retail trade .....	21	—
Transportation and warehousing .....	—	72
Utilities .....	—	65
Information .....	—	65
Financial activities .....	4	62
Finance and insurance .....	3	74

See footnotes at end of table.

**Table 4. Non-high deductible health plans: Summary of selected tax-favored accounts,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	Health reimbursement arrangement <sup>2</sup>	Flexible spending account <sup>3</sup>
Credit intermediation and related activities ..	—	67
Insurance carriers and related activities .....	—	73
Professional and business services .....	—	58
Professional and technical services .....	—	58
Education and health services .....	—	51
Educational services .....	—	63
Junior colleges, colleges, and universities ...	—	82
Health care and social assistance .....	—	48
Leisure and hospitality .....	—	55
Other services .....	—	50
1 to 99 workers .....	4	37
1 to 49 workers .....	4	36
100 workers or more .....	10	64
100 to 499 workers .....	11	56
500 workers or more .....	8	74
<b>Geographic areas</b>		
Northeast .....	—	52
New England .....	—	61
Middle Atlantic .....	—	49
South .....	6	59
South Atlantic .....	7	61
East South Central .....	—	63
West South Central .....	—	52
Midwest .....	8	56
East North Central .....	—	54
West North Central .....	16	61
West .....	6	44
Mountain .....	—	38
Pacific .....	7	47

<sup>1</sup> The sum of the columns may not equal 100 since workers may participate in more than one tax-favored account.

<sup>2</sup> Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

<sup>3</sup> Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

<sup>4</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 4. Standard errors for non-high deductible health plans:  
Summary of selected tax-favored accounts, private industry  
workers, National Compensation Survey, 2014**

Characteristics	Health reimbursement arrangement <sup>1</sup>	Flexible spending account <sup>2</sup>
<b>Worker characteristics</b>		
All workers .....	1.0	1.7
Management, professional, and related .....	1.8	2.7
Management, business, and financial .....	2.6	3.9
Professional and related .....	1.7	3.3
Service .....	–	6.1
Sales and office .....	1.4	2.7
Sales and related .....	2.0	4.2
Office and administrative support .....	1.5	3.3
Natural resources, construction, and maintenance	0.7	3.6
Construction, extraction, farming, fishing, and forestry .....	–	5.7
Installation, maintenance, and repair .....	0.8	4.5
Production, transportation, and material moving .....	2.3	3.7
Production .....	–	5.5
Transportation and material moving .....	2.0	4.5
Full time .....	1.1	1.7
Part time .....	2.7	–
Union .....	1.7	3.9
Nonunion .....	1.2	1.7
Average wage within the following categories <sup>3</sup> :		
Lowest 25 percent .....	2.3	–
Second 25 percent .....	1.2	3.7
Third 25 percent .....	2.0	2.6
Highest 25 percent .....	1.4	2.2
Highest 10 percent .....	2.2	3.1
<b>Establishment characteristics</b>		
Goods-producing industries .....	–	2.9
Construction .....	–	6.2
Manufacturing .....	–	3.0
Service-providing industries .....	1.2	2.1
Trade, transportation, and utilities .....	2.2	2.6
Retail trade .....	3.4	–
Transportation and warehousing .....	–	5.2
Utilities .....	–	11.2
Information .....	–	6.9
Financial activities .....	0.8	4.8
Finance and insurance .....	0.8	3.9

See footnotes at end of table.

**Table 4. Standard errors for non-high deductible health plans: Summary of selected tax-favored accounts, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Health reimbursement arrangement <sup>1</sup>	Flexible spending account <sup>2</sup>
Credit intermediation and related activities ..	—	7.0
Insurance carriers and related activities .....	—	2.8
Professional and business services .....	—	4.6
Professional and technical services .....	—	6.2
Education and health services .....	—	5.1
Educational services .....	—	5.8
Junior colleges, colleges, and universities ...	—	4.0
Health care and social assistance .....	—	6.0
Leisure and hospitality .....	—	11.1
Other services .....	—	9.8
1 to 99 workers .....	0.8	2.6
1 to 49 workers .....	0.8	2.9
100 workers or more .....	1.6	2.0
100 to 499 workers .....	2.3	3.1
500 workers or more .....	2.0	2.4
<b>Geographic areas</b>		
Northeast .....	—	3.4
New England .....	—	7.3
Middle Atlantic .....	—	3.6
South .....	1.5	2.5
South Atlantic .....	2.0	2.9
East South Central .....	—	7.1
West South Central .....	—	5.8
Midwest .....	1.8	3.6
East North Central .....	—	4.0
West North Central .....	4.0	7.7
West .....	1.5	3.7
Mountain .....	—	5.2
Pacific .....	1.3	4.7

<sup>1</sup> Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

<sup>2</sup> Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

<sup>3</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 5. Non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014**

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
<b>Worker characteristics</b>							
All workers .....	80	–	\$300	\$500	\$800	\$1,000	20
Management, professional, and related .....	79	\$200	300	500	800	1,000	21
Management, business, and financial .....	78	225	300	500	1,000	1,000	22
Professional and related .....	80	200	250	500	750	1,000	20
Service .....	62	–	300	500	750	1,000	38
Sales and office .....	83	250	350	500	1,000	1,000	17
Sales and related .....	83	250	400	500	1,000	1,000	17
Office and administrative support .....	83	250	350	500	1,000	1,000	17
Natural resources, construction, and maintenance	81	200	250	400	600	1,000	19
Construction, extraction, farming, fishing, and forestry .....	88	–	250	400	500	1,000	12
Installation, maintenance, and repair .....	74	–	250	500	750	1,000	26
Production, transportation, and material moving .....	87	250	300	500	750	1,000	13
Production .....	88	–	300	500	–	1,000	12
Full time .....	80	–	300	500	800	1,000	20
Part time .....	74	250	250	–	750	1,000	26
Union .....	78	–	250	400	500	1,000	22
Nonunion .....	80	250	300	500	950	1,000	20
Average wage within the following categories <sup>1</sup> :							
Lowest 25 percent .....	74	250	300	500	800	1,000	26
Second 25 percent .....	81	250	350	500	1,000	1,000	19
Third 25 percent .....	81	250	300	500	750	1,000	19
Highest 25 percent .....	79	200	300	500	750	1,000	21
Highest 10 percent .....	81	225	275	500	750	1,000	19
<b>Establishment characteristics</b>							
Goods-producing industries .....	85	–	300	500	750	1,000	15
Construction .....	80	200	300	500	750	1,000	20
Manufacturing .....	86	225	300	500	750	1,000	14
Service-providing industries .....	78	–	300	500	950	1,000	22
Trade, transportation, and utilities .....	85	250	300	500	750	1,000	15
Wholesale trade .....	83	250	–	500	750	1,000	17
Retail trade .....	81	250	–	500	950	1,000	19
Information .....	80	200	300	500	750	1,000	20
Financial activities .....	80	250	350	500	1,000	1,000	20
Finance and insurance .....	89	300	350	500	1,000	1,000	11

See footnotes at end of table.

**Table 5. Non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Credit intermediation and related activities ..	92	\$300	\$350	\$500	\$1,000	\$1,000	8
Insurance carriers and related activities .....	83	250	—	500	600	1,000	17
Real estate and rental and leasing .....	47	250	250	—	—	1,200	53
Professional and business services .....	82	250	300	500	950	1,000	18
Professional and technical services .....	81	250	300	500	750	1,000	19
Education and health services .....	71	250	—	500	1,000	1,000	29
Educational services .....	66	250	250	400	500	1,000	34
Junior colleges, colleges, and universities ...	70	200	250	500	500	1,000	30
Health care and social assistance .....	73	—	—	600	1,000	1,000	27
<b>1 to 99 workers .....</b>	<b>76</b>	<b>250</b>	<b>350</b>	<b>500</b>	<b>1,000</b>	<b>1,000</b>	<b>24</b>
1 to 49 workers .....	74	250	350	500	1,000	1,000	26
50 to 99 workers .....	82	250	300	500	1,000	1,000	18
<b>100 workers or more .....</b>	<b>82</b>	<b>200</b>	<b>300</b>	<b>500</b>	<b>750</b>	<b>1,000</b>	<b>18</b>
100 to 499 workers .....	83	200	300	500	800	1,000	17
500 workers or more .....	82	200	250	500	750	1,000	18
<b>Geographic areas</b>							
Northeast .....	79	200	250	500	750	1,000	21
New England .....	82	300	—	500	600	1,000	18
Middle Atlantic .....	79	—	250	500	—	1,000	21
South .....	87	—	300	500	900	1,000	13
South Atlantic .....	84	200	300	500	1,000	1,000	16
Midwest .....	86	250	350	500	750	1,000	14
East North Central .....	85	250	350	500	750	1,000	15
West .....	66	200	250	500	750	1,000	34
Pacific .....	64	200	250	500	750	1,000	36

<sup>1</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 5. Standard errors for non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014**

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
<b>Worker characteristics</b>							
All workers .....	1.5	–	\$0	\$0	\$106	\$0	1.5
Management, professional, and related .....	1.8	\$33	9	0	145	0	1.8
Management, business, and financial .....	2.7	25	22	0	0	0	2.7
Professional and related .....	2.5	21	65	0	38	0	2.5
Service .....	7.1	–	22	0	203	0	7.1
Sales and office .....	1.8	0	44	0	13	0	1.8
Sales and related .....	3.0	0	52	0	75	0	3.0
Office and administrative support .....	2.0	0	68	0	9	0	2.0
Natural resources, construction, and maintenance .....	2.8	25	0	98	144	0	2.8
Construction, extraction, farming, fishing, and forestry .....	2.4	–	25	76	47	32	2.4
Installation, maintenance, and repair .....	4.5	–	24	66	84	0	4.5
Production, transportation, and material moving .....	2.5	12	0	0	9	0	2.5
Production .....	2.6	–	16	0	–	0	2.6
Full time .....	1.6	–	0	0	111	0	1.6
Part time .....	4.1	35	60	–	146	0	4.1
Union .....	3.6	–	0	93	0	67	3.6
Nonunion .....	1.6	12	20	0	136	0	1.6
Average wage within the following categories <sup>1</sup> :							
Lowest 25 percent .....	7.5	39	41	0	196	0	7.5
Second 25 percent .....	3.2	0	37	47	39	0	3.2
Third 25 percent .....	2.1	30	9	0	36	0	2.1
Highest 25 percent .....	1.6	13	58	0	34	0	1.6
Highest 10 percent .....	1.9	23	49	0	65	0	1.9
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.9	–	0	0	95	0	1.9
Construction .....	2.9	0	9	55	202	0	2.9
Manufacturing .....	2.4	15	13	0	61	0	2.4
Service-providing industries .....	1.9	–	0	0	186	0	1.9
Trade, transportation, and utilities .....	1.9	0	0	0	45	0	1.9
Wholesale trade .....	4.5	22	–	0	74	0	4.5
Retail trade .....	3.0	0	–	0	61	0	3.0
Information .....	3.8	0	75	114	220	36	3.8
Financial activities .....	5.1	0	0	0	192	0	5.1
Finance and insurance .....	2.0	56	13	0	208	0	2.0

See footnotes at end of table.

**Table 5. Standard errors for non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Credit intermediation and related activities ..	1.9	\$54	\$0	\$0	\$187	\$0	1.9
Insurance carriers and related activities .....	3.3	62	—	67	178	0	3.3
Real estate and rental and leasing .....	11.8	0	45	—	—	283	11.8
Professional and business services .....	3.0	0	71	0	186	0	3.0
Professional and technical services .....	3.4	65	67	9	188	0	3.4
Education and health services .....	3.8	25	—	76	36	0	3.8
Educational services .....	5.3	27	29	118	114	0	5.3
Junior colleges, colleges, and universities ...	3.9	0	16	105	0	211	3.9
Health care and social assistance .....	4.4	—	—	139	0	0	4.4
1 to 99 workers .....	2.9	0	0	0	63	0	2.9
1 to 49 workers .....	3.8	18	13	0	204	0	3.8
50 to 99 workers .....	2.7	9	41	32	48	0	2.7
100 workers or more .....	1.4	0	59	0	16	0	1.4
100 to 499 workers .....	2.4	29	25	0	187	0	2.4
500 workers or more .....	1.8	0	33	0	153	0	1.8
<b>Geographic areas</b>							
Northeast .....	1.9	21	49	0	165	0	1.9
New England .....	3.7	57	—	0	155	165	3.7
Middle Atlantic .....	2.2	—	0	0	—	0	2.2
South .....	2.1	—	0	0	195	0	2.1
South Atlantic .....	2.8	31	0	0	143	0	2.8
Midwest .....	2.1	0	57	0	187	0	2.1
East North Central .....	2.5	0	69	0	0	0	2.5
West .....	4.5	40	56	0	216	0	4.5
Pacific .....	4.6	24	36	78	88	0	4.6

<sup>1</sup> 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: 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 6. High deductible health plans:<sup>1</sup> Summary of selected tax-favored accounts,<sup>2</sup> private industry workers, National Compensation Survey, 2014**

(All workers participating in high deductible health plans = 100 percent)

Characteristics	Health savings account <sup>3</sup>	Health reimbursement arrangement <sup>4</sup>	Flexible spending account <sup>5</sup>
<b>Worker characteristics</b>			
All workers .....	42	22	47
Management, professional, and related .....	46	21	56
Management, business, and financial .....	44	14	47
Professional and related .....	48	26	62
Service .....	36	21	39
Sales and office .....	41	26	47
Sales and related .....	34	39	35
Office and administrative support .....	44	20	52
Natural resources, construction, and maintenance .....	32	12	29
Installation, maintenance, and repair .....	35	16	34
Production, transportation, and material moving .....	45	22	43
Production .....	49	18	53
Transportation and material moving .....	37	29	26
Full time .....	43	21	48
Part time .....	29	48	29
Union .....	56	–	–
Nonunion .....	42	22	47
Average wage within the following categories <sup>6</sup> :			
Lowest 25 percent .....	28	30	–
Second 25 percent .....	39	25	46
Third 25 percent .....	45	15	48
Highest 25 percent .....	48	23	54
Highest 10 percent .....	51	19	51
<b>Establishment characteristics</b>			
Goods-producing industries .....	42	16	46
Construction .....	20	–	–
Manufacturing .....	47	19	49
Service-providing industries .....	42	24	47
Trade, transportation, and utilities .....	38	36	26
Wholesale trade .....	47	19	41
Retail trade .....	30	50	21
Financial activities .....	–	18	75
Finance and insurance .....	–	19	81

See footnotes at end of table.

**Table 6. High deductible health plans:<sup>1</sup> Summary of selected tax-favored accounts,<sup>2</sup> private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in high deductible health plans = 100 percent)

Characteristics	Health savings account <sup>3</sup>	Health reimbursement arrangement <sup>4</sup>	Flexible spending account <sup>5</sup>
Credit intermediation and related activities ..	–	22	88
Insurance carriers and related activities .....	72	14	78
Professional and business services .....	56	21	50
Professional and technical services .....	59	–	44
Education and health services .....	25	–	66
Educational services .....	43	–	53
Junior colleges, colleges, and universities ...	51	21	67
Health care and social assistance .....	24	–	67
1 to 99 workers .....	36	18	36
1 to 49 workers .....	35	18	31
50 to 99 workers .....	39	18	49
100 workers or more .....	48	27	58
100 to 499 workers .....	47	28	51
500 workers or more .....	52	24	72
<b>Geographic areas</b>			
Northeast .....	43	31	40
Middle Atlantic .....	47	24	40
South .....	38	22	48
South Atlantic .....	42	21	44
East South Central .....	48	20	46
West South Central .....	29	23	53
Midwest .....	43	20	53
East North Central .....	39	–	–
West North Central .....	53	17	57
West .....	48	20	39
Mountain .....	41	23	46
Pacific .....	51	19	36

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<sup>2</sup> The sum of the columns may not equal 100 since workers may participate in more than one tax-favored account.

<sup>3</sup> Health savings accounts (HSA) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

<sup>4</sup> Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

<sup>5</sup> Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

<sup>6</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 6. Standard errors for high deductible health plans:<sup>1</sup> Summary of selected tax-favored accounts, private industry workers, National Compensation Survey, 2014**

Characteristics	Health savings account <sup>2</sup>	Health reimbursement arrangement <sup>3</sup>	Flexible spending account <sup>4</sup>
<b>Worker characteristics</b>			
All workers .....	1.9	2.1	2.3
Management, professional, and related .....	3.9	4.7	4.2
Management, business, and financial .....	4.6	2.5	4.5
Professional and related .....	5.4	7.0	6.1
Service .....	5.9	4.1	7.3
Sales and office .....	2.7	2.3	3.1
Sales and related .....	2.4	3.5	3.9
Office and administrative support .....	3.6	2.5	3.8
Natural resources, construction, and maintenance .....	4.0	3.3	4.8
Installation, maintenance, and repair .....	5.4	4.3	5.4
Production, transportation, and material moving .....	5.6	3.6	3.6
Production .....	7.3	4.4	3.6
Transportation and material moving .....	5.7	6.5	4.8
Full time .....	1.9	2.0	2.3
Part time .....	4.6	6.0	6.8
Union .....	9.1	–	–
Nonunion .....	1.8	2.2	2.3
Average wage within the following categories <sup>5</sup> :			
Lowest 25 percent .....	4.7	4.6	–
Second 25 percent .....	3.0	3.1	3.2
Third 25 percent .....	3.6	1.6	2.9
Highest 25 percent .....	3.8	4.5	3.8
Highest 10 percent .....	5.3	3.9	5.5
<b>Establishment characteristics</b>			
Goods-producing industries .....	4.7	3.3	3.8
Construction .....	5.7	–	–
Manufacturing .....	5.3	3.9	4.1
Service-providing industries .....	1.9	2.6	2.9
Trade, transportation, and utilities .....	2.6	3.6	2.5
Wholesale trade .....	3.9	5.6	5.1
Retail trade .....	2.9	4.2	3.0
Financial activities .....	–	2.0	3.2
Finance and insurance .....	–	2.3	2.5

See footnotes at end of table.

**Table 6. Standard errors for high deductible health plans:<sup>1</sup> Summary of selected tax-favored accounts, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Health savings account <sup>2</sup>	Health reimbursement arrangement <sup>3</sup>	Flexible spending account <sup>4</sup>
Credit intermediation and related activities ..	—	3.6	2.5
Insurance carriers and related activities .....	3.2	3.0	3.8
Professional and business services .....	5.2	5.5	6.7
Professional and technical services .....	8.8	—	9.8
Education and health services .....	3.8	—	9.4
Educational services .....	10.3	—	10.0
Junior colleges, colleges, and universities ...	7.5	5.2	8.3
Health care and social assistance .....	4.0	—	10.1
<b>1 to 99 workers .....</b>	<b>2.5</b>	<b>3.1</b>	<b>3.1</b>
1 to 49 workers .....	3.2	4.4	4.0
50 to 99 workers .....	4.2	3.7	5.8
<b>100 workers or more .....</b>	<b>3.0</b>	<b>2.6</b>	<b>3.2</b>
100 to 499 workers .....	3.4	3.0	4.5
500 workers or more .....	5.2	4.2	3.3
<b>Geographic areas</b>			
Northeast .....	5.7	7.2	6.4
Middle Atlantic .....	5.6	4.5	7.3
South .....	2.1	2.5	3.2
South Atlantic .....	3.8	1.9	5.4
East South Central .....	2.7	4.8	3.5
West South Central .....	2.4	5.8	4.9
Midwest .....	3.3	4.7	4.7
East North Central .....	3.6	—	—
West North Central .....	6.8	2.7	10.0
West .....	5.7	3.0	5.0
Mountain .....	6.5	3.6	10.9
Pacific .....	7.7	3.9	5.0

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<sup>2</sup> Health savings accounts (HSA) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

<sup>3</sup> Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

<sup>4</sup> Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

<sup>5</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 7. High deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014**

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	\$1,500	\$1,500	\$2,000	\$3,000	\$4,000
Management, professional, and related .....	1,300	1,500	2,000	3,000	3,000
Management, business, and financial .....	1,300	1,500	2,000	3,000	4,000
Professional and related .....	1,300	1,500	2,000	3,000	3,000
Service .....	1,500	1,500	2,500	3,000	4,000
Sales and office .....	1,500	1,750	–	3,000	4,500
Sales and related .....	1,500	1,500	2,500	3,000	4,000
Office and administrative support .....	1,500	1,800	–	3,000	5,000
Natural resources, construction, and maintenance	1,500	2,000	2,250	3,000	4,000
Construction, extraction, farming, fishing, and forestry .....	–	2,000	2,500	3,000	3,500
Installation, maintenance, and repair .....	1,500	1,750	2,000	3,000	4,375
Production, transportation, and material moving .....	1,400	1,750	–	3,000	4,000
Production .....	1,250	1,500	2,000	2,750	4,000
Transportation and material moving .....	1,500	1,750	2,500	3,000	5,000
Full time .....	1,500	1,500	2,000	3,000	4,000
Part time .....	1,500	1,500	2,500	2,750	3,000
Union .....	1,250	1,750	2,000	2,250	2,750
Nonunion .....	1,500	1,500	2,250	3,000	4,000
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	1,500	2,000	2,600	3,000	5,000
Second 25 percent .....	1,500	1,700	2,250	3,000	4,000
Third 25 percent .....	1,500	1,500	2,000	2,750	3,500
Highest 25 percent .....	1,300	1,500	2,000	3,000	3,250
Highest 10 percent .....	1,300	1,500	2,000	2,800	4,000
<b>Establishment characteristics</b>					
Goods-producing industries .....	1,300	1,500	2,000	3,000	4,000
Construction .....	1,500	1,500	2,000	3,000	3,500
Manufacturing .....	1,300	1,500	2,000	3,000	4,000
Service-providing industries .....	1,500	1,500	2,250	3,000	4,000
Trade, transportation, and utilities .....	1,500	1,750	2,500	2,750	3,500
Retail trade .....	1,500	1,750	2,500	2,750	3,500
Financial activities .....	1,500	1,500	2,000	2,500	3,000
Finance and insurance .....	1,500	1,500	2,000	2,500	3,000

See footnotes at end of table.

**Table 7. High deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued**

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Credit intermediation and related activities ..	\$1,500	\$1,500	\$2,000	\$2,500	\$3,000
Insurance carriers and related activities .....	1,300	1,500	2,000	2,500	3,000
Professional and business services .....	1,500	1,800	2,500	2,650	3,000
Professional and technical services .....	1,300	1,650	2,000	2,500	3,000
Education and health services .....	1,250	1,500	2,500	3,000	5,000
Educational services .....	1,250	1,500	—	2,500	—
Junior colleges, colleges, and universities ...	1,250	1,500	1,500	2,500	3,500
Health care and social assistance .....	1,250	1,500	2,500	3,000	5,000
<b>1 to 99 workers</b> .....	1,500	2,000	2,500	3,000	5,000
1 to 49 workers .....	1,500	2,000	2,500	3,000	5,000
50 to 99 workers .....	1,500	2,000	—	3,000	5,000
<b>100 workers or more</b> .....	1,300	1,500	2,000	2,750	3,500
100 to 499 workers .....	1,300	1,500	2,000	2,750	4,000
500 workers or more .....	1,300	1,500	1,750	2,500	3,000
<b>Geographic areas</b>					
Northeast .....	1,300	1,500	2,050	3,000	3,000
New England .....	1,300	1,500	—	3,000	3,000
Middle Atlantic .....	1,400	1,750	—	2,750	—
South .....	1,500	1,500	2,000	2,750	3,500
South Atlantic .....	1,500	1,500	—	3,000	3,500
West South Central .....	1,500	1,700	2,000	2,750	3,200
Midwest .....	1,500	1,750	2,500	3,000	5,000
East North Central .....	1,500	1,750	2,500	3,000	5,000
West North Central .....	1,500	1,750	2,350	3,000	—
West .....	1,500	1,500	2,000	2,700	3,000
Mountain .....	1,400	1,500	2,000	2,500	3,000
Pacific .....	1,500	1,500	2,250	3,000	4,000

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 7. Standard errors for high deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014**

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	\$65	\$39	\$283	\$0	\$182
Management, professional, and related .....	34	0	0	272	151
Management, business, and financial .....	134	0	0	301	1,158
Professional and related .....	41	0	481	384	0
Service .....	92	147	301	0	619
Sales and office .....	0	24	–	46	914
Sales and related .....	0	201	278	151	292
Office and administrative support .....	0	116	–	46	991
Natural resources, construction, and maintenance .....	0	265	384	36	735
Construction, extraction, farming, fishing, and forestry .....	–	91	645	270	332
Installation, maintenance, and repair .....	0	177	121	36	1,066
Production, transportation, and material moving .....	136	329	–	229	91
Production .....	106	127	219	301	447
Transportation and material moving .....	0	140	91	83	1,353
Full time .....	109	34	165	0	158
Part time .....	0	349	73	228	46
Union .....	88	322	0	241	264
Nonunion .....	33	41	391	0	182
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	0	161	219	0	616
Second 25 percent .....	0	160	395	0	91
Third 25 percent .....	174	113	0	301	576
Highest 25 percent .....	72	0	90	147	590
Highest 10 percent .....	110	0	65	277	976
<b>Establishment characteristics</b>					
Goods-producing industries .....	98	103	78	26	0
Construction .....	0	430	182	199	158
Manufacturing .....	56	111	222	165	0
Service-providing industries .....	0	93	317	0	601
Trade, transportation, and utilities .....	0	0	232	214	652
Retail trade .....	0	121	0	46	912
Financial activities .....	158	0	0	56	0
Finance and insurance .....	62	0	0	0	0

See footnotes at end of table.

**Table 7. Standard errors for high deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Credit intermediation and related activities ..	\$0	\$0	\$0	\$36	\$0
Insurance carriers and related activities .....	45	0	136	18	52
Professional and business services .....	137	214	341	312	0
Professional and technical services .....	52	254	524	0	90
Education and health services .....	186	0	130	296	0
Educational services .....	190	0	—	306	—
Junior colleges, colleges, and universities ...	0	157	143	0	836
Health care and social assistance .....	204	0	91	344	0
1 to 99 workers .....	0	0	0	0	782
1 to 49 workers .....	0	0	0	0	799
50 to 99 workers .....	69	315	—	137	1,478
100 workers or more .....	26	0	18	32	580
100 to 499 workers .....	47	0	0	0	638
500 workers or more .....	16	0	79	193	0
<b>Geographic areas</b>					
Northeast .....	0	41	576	329	896
New England .....	54	197	—	65	0
Middle Atlantic .....	161	359	—	182	—
South .....	39	86	0	254	348
South Atlantic .....	293	78	—	341	910
West South Central .....	0	212	0	129	674
Midwest .....	156	80	132	0	0
East North Central .....	221	177	94	79	0
West North Central .....	91	203	386	112	—
West .....	18	0	123	144	671
Mountain .....	228	0	0	0	90
Pacific .....	0	55	373	316	1,079

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<sup>2</sup> 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: 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/nscs/ecs/glossary20142015.htm](http://www.bls.gov/nscs/ecs/glossary20142015.htm).

**Table 8. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2014**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	96	4	—	81	19	—	92	7	1
Management, professional, and related .....	95	5	—	78	22	—	92	7	1
Management, business, and financial .....	96	—	—	82	18	—	92	7	( <sup>1</sup> )
Professional and related .....	95	5	—	76	24	—	92	7	1
Service .....	95	—	—	78	22	—	88	12	—
Sales and office .....	97	3	—	83	17	—	92	7	1
Sales and related .....	96	—	—	90	10	—	93	—	—
Office and administrative support .....	97	3	—	80	20	—	92	7	1
Natural resources, construction, and maintenance .....	97	3	—	83	17	—	91	8	1
Construction, extraction, farming, fishing, and forestry .....	99	—	—	85	15	—	83	15	2
Installation, maintenance, and repair .....	95	5	—	82	18	—	96	—	—
Production, transportation, and material moving .....	96	4	—	83	17	—	93	7	—
Production .....	97	3	—	83	17	—	94	—	—
Transportation and material moving .....	95	—	—	83	17	—	93	7	—
Full time .....	96	4	—	81	19	—	92	8	1
Part time .....	95	—	—	78	22	—	95	—	—
Union .....	94	6	—	78	22	—	84	14	2
Nonunion .....	96	4	—	82	18	—	93	7	1
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	98	—	—	90	10	—	96	—	—
Second 25 percent .....	98	2	—	81	19	—	93	7	1
Third 25 percent .....	96	4	—	80	20	—	91	9	1
Highest 25 percent .....	94	6	—	79	21	—	91	8	1
Highest 10 percent .....	96	4	—	82	18	—	92	7	1
<b>Establishment characteristics</b>									
Goods-producing industries .....	97	3	—	84	16	—	93	6	1
Construction .....	100	—	—	91	9	—	92	—	—
Manufacturing .....	96	4	—	81	19	—	93	—	—
Service-providing industries .....	95	5	—	80	20	—	91	8	1
Trade, transportation, and utilities .....	95	5	—	84	16	—	92	8	—
Retail trade .....	97	—	—	86	14	—	93	—	—
Financial activities .....	100	—	—	86	14	—	94	3	3
Finance and insurance .....	99	—	—	87	13	—	93	4	3

See footnotes at end of table.

**Table 8. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	100	—	—	86	14	—	92	—	—
Insurance carriers and related activities .....	99	—	—	91	9	—	96	—	—
Professional and business services .....	98	—	—	82	18	—	91	9	—
Professional and technical services .....	98	—	—	81	19	—	94	—	—
Education and health services .....	91	9	—	67	33	—	86	13	1
Educational services .....	78	—	—	58	42	—	85	15	—
Junior colleges, colleges, and universities ...	86	14	—	70	30	—	83	17	—
Health care and social assistance .....	94	—	—	69	31	—	86	12	1
1 to 99 workers .....	97	3	—	75	25	—	92	8	( <sup>1</sup> )
1 to 49 workers .....	97	—	—	76	24	—	92	8	( <sup>1</sup> )
50 to 99 workers .....	97	—	—	73	27	—	93	7	( <sup>1</sup> )
100 workers or more .....	95	5	—	85	15	—	92	7	1
100 to 499 workers .....	95	5	—	88	12	—	92	7	1
500 workers or more .....	94	6	—	81	19	—	91	8	1
<b>Geographic areas</b>									
Northeast .....	92	8	—	66	34	—	78	21	1
New England .....	95	5	—	71	29	—	82	18	—
Middle Atlantic .....	91	9	—	64	36	—	76	22	2
South .....	97	3	—	83	17	—	96	4	( <sup>1</sup> )
South Atlantic .....	96	4	—	79	21	—	94	6	( <sup>1</sup> )
West South Central .....	98	—	—	89	11	—	97	—	—
Midwest .....	96	4	—	82	18	—	95	5	( <sup>1</sup> )
East North Central .....	96	4	—	80	20	—	94	6	( <sup>1</sup> )
West North Central .....	98	—	—	86	14	—	96	—	—
West .....	97	—	—	91	9	—	95	—	—
Mountain .....	98	—	—	89	—	—	92	—	—
Pacific .....	96	—	—	92	—	—	97	3	( <sup>1</sup> )

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

<sup>2</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 8. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2014**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	0.5	0.5	–	1.5	1.5	–	0.9	0.8	0.3
Management, professional, and related .....	0.9	0.9	–	2.2	2.2	–	1.0	1.0	0.4
Management, business, and financial .....	1.8	–	–	2.5	2.5	–	2.1	2.0	0.4
Professional and related .....	1.0	1.0	–	2.8	2.8	–	1.1	1.0	0.7
Service .....	1.9	–	–	3.0	3.0	–	2.2	2.2	–
Sales and office .....	0.7	0.7	–	1.7	1.7	–	1.4	1.3	0.7
Sales and related .....	2.0	–	–	1.8	1.8	–	2.6	–	–
Office and administrative support .....	0.7	0.7	–	2.3	2.3	–	1.5	1.4	0.7
Natural resources, construction, and maintenance .....	0.7	0.7	–	2.4	2.4	–	1.8	1.7	0.6
Construction, extraction, farming, fishing, and forestry .....	0.6	–	–	4.0	4.0	–	3.9	3.7	1.4
Installation, maintenance, and repair .....	1.1	1.1	–	2.4	2.4	–	1.2	–	–
Production, transportation, and material moving .....	0.9	0.9	–	2.5	2.5	–	1.6	1.6	–
Production .....	0.8	0.8	–	3.0	3.0	–	2.2	–	–
Transportation and material moving .....	1.6	–	–	3.3	3.3	–	1.8	1.8	–
Full time .....	0.5	0.5	–	1.5	1.5	–	0.9	0.9	0.3
Part time .....	2.5	–	–	3.9	3.9	–	1.6	–	–
Union .....	1.3	1.3	–	3.2	3.2	–	2.0	2.5	1.3
Nonunion .....	0.5	0.5	–	1.5	1.5	–	0.9	0.8	0.3
Average wage within the following categories <sup>1</sup> :									
Lowest 25 percent .....	1.3	–	–	1.6	1.6	–	1.3	–	–
Second 25 percent .....	0.6	0.6	–	1.9	1.9	–	1.1	1.0	0.4
Third 25 percent .....	0.9	0.9	–	2.0	2.0	–	1.6	1.6	0.3
Highest 25 percent .....	1.0	1.0	–	2.2	2.2	–	1.1	1.1	0.4
Highest 10 percent .....	0.8	0.8	–	3.0	3.0	–	1.1	1.1	0.5
<b>Establishment characteristics</b>									
Goods-producing industries .....	0.6	0.6	–	3.2	3.2	–	1.8	1.7	0.3
Construction .....	0.3	–	–	2.6	2.6	–	2.0	–	–
Manufacturing .....	0.8	0.8	–	4.0	4.0	–	2.6	–	–
Service-providing industries .....	0.6	0.6	–	1.7	1.7	–	1.0	1.0	0.4
Trade, transportation, and utilities .....	1.1	1.1	–	1.6	1.6	–	1.3	1.3	–
Retail trade .....	1.3	–	–	2.2	2.2	–	2.2	–	–
Financial activities .....	0.3	–	–	1.9	1.9	–	2.6	0.9	2.5
Finance and insurance .....	0.3	–	–	2.5	2.5	–	2.9	1.0	2.9

See footnotes at end of table.

**Table 8. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	0.1	—	—	2.3	2.3	—	5.9	—	—
Insurance carriers and related activities .....	0.7	—	—	2.7	2.7	—	1.9	—	—
Professional and business services .....	0.7	—	—	3.7	3.7	—	2.5	2.5	—
Professional and technical services .....	1.1	—	—	3.5	3.5	—	1.7	—	—
Education and health services .....	2.0	2.0	—	4.5	4.5	—	2.0	2.3	0.9
Educational services .....	7.1	—	—	6.2	6.2	—	3.8	3.8	—
Junior colleges, colleges, and universities ...	4.2	4.2	—	4.2	4.2	—	3.2	3.2	—
Health care and social assistance .....	2.1	—	—	5.1	5.1	—	2.3	2.8	1.0
<b>1 to 99 workers .....</b>	<b>0.7</b>	<b>0.7</b>	<b>—</b>	<b>2.3</b>	<b>2.3</b>	<b>—</b>	<b>1.2</b>	<b>1.2</b>	<b>0.2</b>
1 to 49 workers .....	0.9	—	—	2.8	2.8	—	1.5	1.5	0.3
50 to 99 workers .....	1.4	—	—	3.1	3.1	—	1.8	1.7	0.3
<b>100 workers or more .....</b>	<b>0.7</b>	<b>0.7</b>	<b>—</b>	<b>1.6</b>	<b>1.6</b>	<b>—</b>	<b>1.1</b>	<b>1.1</b>	<b>0.5</b>
100 to 499 workers .....	1.1	1.1	—	1.7	1.7	—	1.6	1.5	0.7
500 workers or more .....	1.0	1.0	—	2.5	2.5	—	1.7	1.8	0.7
<b>Geographic areas</b>									
Northeast .....	1.7	1.7	—	5.8	5.8	—	3.5	3.7	0.9
New England .....	1.5	1.5	—	4.9	4.9	—	3.4	3.4	—
Middle Atlantic .....	2.1	2.1	—	7.2	7.2	—	4.4	4.5	1.1
South .....	0.6	0.6	—	1.5	1.5	—	0.7	0.6	0.2
South Atlantic .....	1.0	1.0	—	2.4	2.4	—	1.0	1.0	0.1
West South Central .....	0.9	—	—	2.0	2.0	—	1.1	—	—
Midwest .....	0.6	0.6	—	2.7	2.7	—	1.0	1.0	0.1
East North Central .....	0.8	0.8	—	3.8	3.8	—	1.3	1.3	0.1
West North Central .....	1.0	—	—	2.9	2.9	—	1.1	—	—
West .....	1.1	—	—	2.1	2.1	—	1.6	—	—
Mountain .....	1.1	—	—	4.1	—	—	4.2	—	—
Pacific .....	1.6	—	—	2.3	—	—	0.7	0.7	0.2

<sup>1</sup> 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: 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 9. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2014**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With deductible							Other deductible <sup>2</sup>	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Most generous coverage <sup>1</sup>			
<b>Worker characteristics</b>										
All workers .....	96	—	—	63	\$1,000	\$2,000	\$1,000	—	4	—
Management, professional, and related .....	95	—	—	62	1,000	2,000	1,000	—	5	—
Management, business, and financial .....	96	—	—	61	1,000	2,000	1,000	—	—	—
Professional and related .....	95	—	—	64	1,000	2,000	1,000	—	5	—
Service .....	94	—	—	60	1,250	2,500	—	—	—	—
Sales and office .....	96	—	—	70	1,000	2,500	—	—	4	—
Sales and related .....	95	—	—	73	1,500	3,000	—	—	—	—
Office and administrative support .....	97	—	—	69	1,000	2,000	—	—	3	—
Natural resources, construction, and maintenance .....	96	40	\$500	56	1,000	—	—	—	4	—
Construction, extraction, farming, fishing, and forestry .....	98	58	400	40	—	—	—	—	—	—
Installation, maintenance, and repair .....	95	27	1,000	68	1,250	—	—	—	5	—
Production, transportation, and material moving .....	96	—	—	59	—	1,500	—	—	4	—
Production .....	97	—	—	63	950	1,750	—	—	3	—
Transportation and material moving .....	95	—	—	54	650	1,200	—	—	5	—
Full time .....	96	—	—	63	1,000	2,000	1,000	—	4	—
Part time .....	93	—	—	64	1,000	—	—	—	—	—
Union .....	92	—	—	53	500	1,000	—	—	8	—
Nonunion .....	96	—	—	64	1,000	2,000	1,000	—	4	—
Average wage within the following categories <sup>3</sup> :										
Lowest 25 percent .....	96	—	—	61	1,250	3,000	—	—	—	—
Second 25 percent .....	98	—	—	69	1,000	2,500	—	—	2	—
Third 25 percent .....	96	—	—	64	1,000	2,000	1,000	—	4	—
Highest 25 percent .....	94	—	—	59	1,000	2,000	—	—	6	—
Highest 10 percent .....	96	—	—	59	—	2,000	—	—	4	—
<b>Establishment characteristics</b>										
Goods-producing industries .....	97	—	—	53	1,000	2,000	—	—	3	—
Construction .....	99	62	500	37	1,500	3,000	—	—	—	—
Manufacturing .....	96	—	—	61	—	—	—	—	4	—
Service-providing industries .....	95	—	—	66	1,000	2,000	1,000	—	5	—
Trade, transportation, and utilities .....	95	—	—	69	1,000	2,500	—	—	5	—
Retail trade .....	95	—	—	72	1,500	3,000	—	—	—	—
Financial activities .....	100	—	—	65	1,000	2,000	—	—	—	—
Finance and insurance .....	99	—	—	62	1,000	2,000	—	—	—	—

See footnotes at end of table.

**Table 9. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With deductible							Other deductible <sup>2</sup>	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Most generous coverage <sup>1</sup>			
Credit intermediation and related activities ..	100	29	\$1,000	70	\$1,250	\$2,500	—	—	—	—
Insurance carriers and related activities .....	99	47	1,300	52	—	—	—	—	—	—
Professional and business services .....	98	34	—	64	950	2,000	—	—	—	—
Professional and technical services .....	98	37	—	60	—	—	—	—	—	—
Education and health services .....	91	—	—	68	1,000	2,000	—	—	9	—
Educational services .....	78	24	—	53	500	1,000	\$400	—	—	—
Junior colleges, colleges, and universities ...	86	27	500	58	500	1,000	400	—	14	—
Health care and social assistance .....	94	—	—	70	1,000	2,000	—	—	—	—
1 to 99 workers .....	97	—	—	65	1,250	2,550	1,000	—	3	—
1 to 49 workers .....	97	—	—	65	1,500	3,000	1,000	—	—	—
50 to 99 workers .....	97	—	—	66	1,000	2,000	—	—	—	—
100 workers or more .....	94	—	—	61	950	1,500	—	—	6	—
100 to 499 workers .....	95	—	—	62	1,000	1,750	1,250	—	5	—
500 workers or more .....	94	—	—	60	750	1,500	—	—	6	—
<b>Geographic areas</b>										
Northeast .....	92	—	—	60	750	1,000	—	—	8	—
New England .....	95	38	—	56	650	—	—	—	5	—
Middle Atlantic .....	91	—	—	61	—	1,000	—	—	9	—
South .....	97	—	—	63	1,000	2,500	1,000	—	3	—
South Atlantic .....	96	—	—	66	1,000	2,000	—	—	4	—
West South Central .....	98	40	—	58	1,200	3,000	1,000	—	—	—
Midwest .....	96	—	—	68	1,000	2,500	—	—	4	—
East North Central .....	96	—	—	70	1,200	2,500	500	—	4	—
West North Central .....	96	—	—	64	1,000	2,500	—	—	—	—
West .....	97	—	—	60	1,000	2,000	—	—	—	—
Mountain .....	98	—	—	63	1,000	—	—	—	—	—
Pacific .....	96	—	—	58	1,000	2,000	—	—	—	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

<sup>2</sup> Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

<sup>3</sup> 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).



**Table 9. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2014**

Characteristics	With deductible							Other deductible <sup>2</sup>	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
				In-network	Out-of-network	Most generous coverage <sup>1</sup>				
<b>Worker characteristics</b>										
All workers .....	0.5	–	–	1.2	\$0	\$0	\$230	–	0.5	–
Management, professional, and related .....	0.9	–	–	2.0	0	0	73	–	0.9	–
Management, business, and financial .....	1.8	–	–	2.4	0	134	0	–	–	–
Professional and related .....	1.0	–	–	2.5	46	0	199	–	1.0	–
Service .....	2.1	–	–	4.4	227	327	–	–	–	–
Sales and office .....	0.8	–	–	1.9	255	492	–	–	0.8	–
Sales and related .....	2.0	–	–	2.4	352	329	–	–	–	–
Office and administrative support .....	0.7	–	–	2.3	18	350	–	–	0.7	–
Natural resources, construction, and maintenance .....	0.9	3.0	\$18	3.0	290	–	–	–	0.9	–
Construction, extraction, farming, fishing, and forestry .....	1.3	6.3	115	6.3	–	–	–	–	–	–
Installation, maintenance, and repair .....	1.1	3.5	146	3.5	302	–	–	–	1.1	–
Production, transportation, and material moving .....	0.9	–	–	2.6	–	325	–	–	0.9	–
Production .....	0.8	–	–	2.9	114	270	–	–	0.8	–
Transportation and material moving .....	1.6	–	–	4.4	66	281	–	–	1.6	–
Full time .....	0.5	–	–	1.2	0	0	157	–	0.5	–
Part time .....	2.8	–	–	5.5	0	–	–	–	–	–
Union .....	1.7	–	–	3.4	26	32	–	–	1.7	–
Nonunion .....	0.5	–	–	1.2	0	200	52	–	0.5	–
Average wage within the following categories <sup>3</sup> :										
Lowest 25 percent .....	1.9	–	–	4.3	309	645	–	–	–	–
Second 25 percent .....	0.6	–	–	2.2	94	358	–	–	0.6	–
Third 25 percent .....	0.9	–	–	2.1	0	240	229	–	0.9	–
Highest 25 percent .....	1.0	–	–	1.9	116	149	–	–	1.0	–
Highest 10 percent .....	0.8	–	–	3.2	–	241	–	–	0.8	–
<b>Establishment characteristics</b>										
Goods-producing industries .....	0.7	–	–	2.3	219	500	–	–	0.7	–
Construction .....	0.9	3.5	0	3.5	433	566	–	–	–	–
Manufacturing .....	0.8	–	–	3.1	–	–	–	–	0.8	–
Service-providing industries .....	0.6	–	–	1.4	0	0	184	–	0.6	–
Trade, transportation, and utilities .....	1.1	–	–	2.4	63	475	–	–	1.1	–
Retail trade .....	1.7	–	–	3.5	65	474	–	–	–	–
Financial activities .....	0.3	–	–	2.6	235	200	–	–	–	–
Finance and insurance .....	0.3	–	–	2.6	283	157	–	–	–	–

See footnotes at end of table.

**Table 9. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With deductible							Other deductible <sup>2</sup>	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
				In-network	Out-of-network	Most generous coverage <sup>1</sup>				
Credit intermediation and related activities ..	0.1	3.3	\$0	3.3	\$365	\$439	—	—	—	—
Insurance carriers and related activities .....	0.7	4.5	58	4.1	—	—	—	—	—	—
Professional and business services .....	0.6	4.6	—	4.6	128	151	—	—	—	—
Professional and technical services .....	0.9	5.6	—	5.6	—	—	—	—	—	—
Education and health services .....	2.0	—	—	2.8	65	324	—	—	2.0	—
Educational services .....	7.1	5.2	—	6.4	88	137	\$0	—	—	—
Junior colleges, colleges, and universities ...	4.2	4.8	0	5.7	0	45	0	—	4.2	—
Health care and social assistance .....	2.1	—	—	3.0	289	596	—	—	—	—
1 to 99 workers .....	0.7	—	—	2.2	275	579	0	—	0.7	—
1 to 49 workers .....	0.9	—	—	2.6	295	213	0	—	—	—
50 to 99 workers .....	1.4	—	—	3.6	298	453	—	—	—	—
100 workers or more .....	0.7	—	—	1.5	100	303	—	—	0.7	—
100 to 499 workers .....	1.1	—	—	2.3	42	233	0	—	1.1	—
500 workers or more .....	1.0	—	—	2.8	149	351	—	—	1.0	—
<b>Geographic areas</b>										
Northeast .....	1.7	—	—	4.1	192	119	—	—	1.7	—
New England .....	1.5	5.4	—	5.0	169	—	—	—	1.5	—
Middle Atlantic .....	2.1	—	—	5.0	—	97	—	—	2.1	—
South .....	0.6	—	—	1.5	0	220	0	—	0.6	—
South Atlantic .....	1.1	—	—	2.1	0	74	—	—	1.1	—
West South Central .....	0.9	2.3	—	2.3	267	539	0	—	—	—
Midwest .....	0.7	—	—	2.0	253	514	—	—	0.7	—
East North Central .....	0.7	—	—	2.0	244	540	0	—	0.7	—
West North Central .....	1.7	—	—	4.3	186	636	—	—	—	—
West .....	1.1	—	—	3.2	16	479	—	—	—	—
Mountain .....	1.1	—	—	5.0	54	—	—	—	—	—
Pacific .....	1.6	—	—	4.0	103	595	—	—	—	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

<sup>2</sup> Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

<sup>3</sup> 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: 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 10. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	96	\$250	\$500	\$1,000	\$2,000	\$3,000	4	—
Management, professional, and related .....	95	250	—	1,000	1,500	2,500	5	—
Management, business, and financial .....	96	250	500	1,000	1,500	2,750	—	—
Professional and related .....	95	250	400	750	1,500	2,500	5	—
Service .....	94	250	500	1,200	2,500	3,000	—	—
Sales and office .....	96	300	500	1,100	—	3,000	4	—
Sales and related .....	95	—	500	1,250	2,500	3,000	—	—
Office and administrative support .....	97	300	500	1,000	2,250	3,000	3	—
Natural resources, construction, and maintenance .....	96	250	300	—	2,000	3,000	4	—
Construction, extraction, farming, fishing, and forestry .....	98	—	300	500	1,000	2,500	—	—
Installation, maintenance, and repair .....	95	250	—	1,000	2,000	3,000	5	—
Production, transportation, and material moving .....	96	250	500	750	1,750	2,700	4	—
Production .....	97	250	500	1,000	2,000	2,700	3	—
Transportation and material moving .....	95	250	300	600	1,500	2,700	5	—
Full time .....	96	250	500	1,000	2,000	3,000	4	—
Part time .....	93	250	—	950	2,000	2,750	—	—
Union .....	92	200	250	500	—	1,500	8	—
Nonunion .....	96	250	500	1,000	2,000	3,000	4	—
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	96	300	500	1,150	2,600	3,000	—	—
Second 25 percent .....	98	300	500	1,000	2,000	3,000	2	—
Third 25 percent .....	96	250	500	1,000	2,000	2,750	4	—
Highest 25 percent .....	94	250	350	750	1,500	2,500	6	—
Highest 10 percent .....	96	250	350	750	1,500	2,500	4	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	97	250	450	800	2,000	3,000	3	—
Construction .....	99	250	350	—	—	3,000	—	—
Manufacturing .....	96	250	500	1,000	2,000	3,000	4	—
Service-providing industries .....	95	250	500	1,000	2,000	3,000	5	—
Trade, transportation, and utilities .....	95	250	500	1,000	2,000	3,000	5	—
Retail trade .....	95	300	500	1,500	2,500	3,000	—	—
Financial activities .....	100	350	500	1,250	2,000	3,000	—	—
Finance and insurance .....	99	350	500	1,250	2,000	2,500	—	—

See footnotes at end of table.

**Table 10. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	100	\$350	\$500	\$1,250	\$2,000	\$3,000	—	—
Insurance carriers and related activities .....	99	—	600	1,250	2,000	2,800	—	—
Professional and business services .....	98	250	500	1,000	2,000	2,600	—	—
Professional and technical services .....	98	250	450	—	1,500	2,500	—	—
Education and health services .....	91	250	500	1,000	1,600	3,000	9	—
Educational services .....	78	250	300	500	1,000	—	—	—
Junior colleges, colleges, and universities ...	86	250	350	500	1,000	—	14	—
Health care and social assistance .....	94	250	500	1,000	2,000	3,000	—	—
1 to 99 workers .....	97	300	500	1,000	2,500	3,000	3	—
1 to 49 workers .....	97	300	500	1,000	2,500	3,000	—	—
50 to 99 workers .....	97	250	500	1,000	2,000	3,000	—	—
100 workers or more .....	94	250	400	750	1,500	2,600	6	—
100 to 499 workers .....	95	250	500	950	1,700	2,750	5	—
500 workers or more .....	94	225	300	650	1,500	2,300	6	—
<b>Geographic areas</b>								
Northeast .....	92	250	—	750	1,500	2,500	8	—
New England .....	95	300	500	—	1,300	2,000	5	—
Middle Atlantic .....	91	225	—	750	—	2,500	9	—
South .....	97	250	500	1,000	1,800	2,750	3	—
South Atlantic .....	96	250	—	1,000	1,500	2,750	4	—
West South Central .....	98	300	500	1,000	2,000	3,000	—	—
Midwest .....	96	300	500	1,000	2,500	3,000	4	—
East North Central .....	96	300	500	1,000	2,500	3,300	4	—
West North Central .....	96	300	500	1,000	2,000	3,000	—	—
West .....	97	250	—	1,000	1,500	2,500	—	—
Mountain .....	98	—	—	1,000	1,500	2,500	—	—
Pacific .....	96	250	—	950	1,600	2,700	—	—

<sup>1</sup> 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 10. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	0.5	\$0	\$13	\$0	\$36	\$0	0.5	—
Management, professional, and related .....	0.9	0	—	193	0	195	0.9	—
Management, business, and financial .....	1.8	13	29	0	162	268	—	—
Professional and related .....	1.0	0	98	113	0	127	1.0	—
Service .....	2.1	50	9	298	396	289	—	—
Sales and office .....	0.8	13	0	193	—	0	0.8	—
Sales and related .....	2.0	—	44	280	309	38	—	—
Office and administrative support .....	0.7	13	0	136	436	0	0.7	—
Natural resources, construction, and maintenance .....	0.9	8	44	—	228	0	0.9	—
Construction, extraction, farming, fishing, and forestry .....	1.3	—	63	82	210	718	—	—
Installation, maintenance, and repair .....	1.1	0	—	165	0	89	1.1	—
Production, transportation, and material moving .....	0.9	0	143	112	302	185	0.9	—
Production .....	0.8	61	0	49	18	268	0.8	—
Transportation and material moving .....	1.6	0	61	144	354	244	1.6	—
Full time .....	0.5	0	0	0	41	0	0.5	—
Part time .....	2.8	0	—	195	421	0	—	—
Union .....	1.7	57	25	41	—	431	1.7	—
Nonunion .....	0.5	24	0	0	0	0	0.5	—
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	1.9	53	0	257	228	392	—	—
Second 25 percent .....	0.6	13	0	0	46	0	0.6	—
Third 25 percent .....	0.9	0	50	40	52	262	0.9	—
Highest 25 percent .....	1.0	10	47	38	0	199	1.0	—
Highest 10 percent .....	0.8	14	75	112	0	94	0.8	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.7	3	105	161	290	295	0.7	—
Construction .....	0.9	16	75	—	—	365	—	—
Manufacturing .....	0.8	24	33	78	83	276	0.8	—
Service-providing industries .....	0.6	0	0	0	0	0	0.6	—
Trade, transportation, and utilities .....	1.1	0	51	13	0	209	1.1	—
Retail trade .....	1.7	22	94	246	127	147	—	—
Financial activities .....	0.3	18	75	116	0	255	—	—
Finance and insurance .....	0.3	0	102	158	0	294	—	—

See footnotes at end of table.

**Table 10. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	0.1	\$0	\$30	\$355	\$0	\$456	—	—
Insurance carriers and related activities .....	0.7	—	12	68	65	372	—	—
Professional and business services .....	0.6	36	69	104	250	147	—	—
Professional and technical services .....	0.9	0	127	—	442	474	—	—
Education and health services .....	2.0	0	16	0	455	498	2.0	—
Educational services .....	7.1	0	82	0	166	—	—	—
Junior colleges, colleges, and universities ...	4.2	47	61	0	221	—	4.2	—
Health care and social assistance .....	2.1	32	115	0	498	857	—	—
1 to 99 workers .....	0.7	0	0	53	189	0	0.7	—
1 to 49 workers .....	0.9	49	0	88	129	117	—	—
50 to 99 workers .....	1.4	50	52	154	558	0	—	—
100 workers or more .....	0.7	5	59	100	0	151	0.7	—
100 to 499 workers .....	1.1	0	130	102	242	147	1.1	—
500 workers or more .....	1.0	25	79	118	55	321	1.0	—
<b>Geographic areas</b>								
Northeast .....	1.7	20	—	170	87	44	1.7	—
New England .....	1.5	27	0	—	248	459	1.5	—
Middle Atlantic .....	2.1	40	—	214	—	199	2.1	—
South .....	0.6	0	72	0	285	188	0.6	—
South Atlantic .....	1.1	0	—	18	223	47	1.1	—
West South Central .....	0.9	46	0	0	36	289	—	—
Midwest .....	0.7	0	0	113	481	520	0.7	—
East North Central .....	0.7	0	0	153	336	892	0.7	—
West North Central .....	1.7	47	69	224	382	338	—	—
West .....	1.1	16	—	253	275	212	—	—
Mountain .....	1.1	—	—	297	132	0	—	—
Pacific .....	1.6	22	—	283	329	390	—	—

<sup>1</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 11. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2014**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With deductible							Other deductible <sup>2</sup>	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Most generous coverage <sup>1</sup>			
<b>Worker characteristics</b>										
All workers .....	94	—	—	62	\$2,250	\$4,500	\$2,000	—	6	—
Management, professional, and related .....	94	—	—	61	2,000	4,500	2,000	—	6	—
Management, business, and financial .....	93	—	—	59	2,000	4,500	2,000	—	—	—
Professional and related .....	94	—	—	63	2,100	4,200	—	—	6	—
Service .....	91	—	—	59	3,000	5,000	—	—	9	—
Sales and office .....	95	—	—	70	3,000	6,000	—	—	5	—
Sales and related .....	95	—	—	73	3,000	6,000	—	—	—	—
Office and administrative support .....	95	—	—	68	3,000	6,000	—	—	5	—
Natural resources, construction, and maintenance .....	94	38	\$1,500	56	2,250	—	—	—	6	—
Construction, extraction, farming, fishing, and forestry .....	95	55	1,050	40	2,000	—	—	—	—	—
Installation, maintenance, and repair .....	93	26	2,000	67	2,500	—	—	—	7	—
Production, transportation, and material moving .....	93	—	—	58	1,950	3,450	—	—	7	—
Production .....	93	—	—	62	1,950	3,900	—	—	7	—
Transportation and material moving .....	92	—	—	54	1,950	—	—	—	8	—
Full time .....	94	—	—	62	2,300	4,800	2,000	—	6	—
Part time .....	89	—	—	64	2,000	3,000	—	—	11	—
Union .....	88	—	—	52	—	2,000	—	—	12	—
Nonunion .....	94	—	—	64	2,500	5,000	2,000	—	6	—
Average wage within the following categories <sup>3</sup> :										
Lowest 25 percent .....	92	—	—	59	3,000	6,000	4,500	—	8	—
Second 25 percent .....	97	—	—	68	3,000	5,600	—	—	3	—
Third 25 percent .....	93	—	—	63	2,000	4,000	2,000	—	7	—
Highest 25 percent .....	92	—	—	58	2,000	4,000	2,000	—	8	—
Highest 10 percent .....	94	—	—	57	2,000	4,000	—	—	6	—
<b>Establishment characteristics</b>										
Goods-producing industries .....	93	—	—	51	2,000	4,000	—	—	7	—
Construction .....	97	60	1,500	37	—	—	—	—	—	—
Manufacturing .....	92	—	—	58	1,800	4,000	—	—	8	—
Service-providing industries .....	94	—	—	66	2,400	4,800	2,000	—	6	—
Trade, transportation, and utilities .....	93	—	—	68	2,300	5,600	3,600	—	7	—
Retail trade .....	93	—	—	72	3,000	7,000	3,600	—	7	—
Financial activities .....	99	—	—	65	2,500	4,500	—	—	—	—
Finance and insurance .....	99	—	—	62	2,500	5,000	—	—	—	—

See footnotes at end of table.

**Table 11. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With deductible							Other deductible <sup>2</sup>	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Most generous coverage <sup>1</sup>			
Credit intermediation and related activities ..	100	29	\$2,500	70	\$2,550	\$5,000	—	—	—	—
Insurance carriers and related activities .....	97	45	2,600	52	2,550	4,500	—	—	—	—
Professional and business services .....	96	34	—	63	1,950	4,000	—	—	—	—
Professional and technical services .....	97	37	—	60	1,500	4,000	—	—	—	—
Education and health services .....	91	—	—	68	3,000	6,000	—	—	9	—
Educational services .....	77	24	—	52	—	3,000	\$800	—	—	—
Junior colleges, colleges, and universities ...	84	27	1,500	56	—	2,000	800	—	16	—
Health care and social assistance .....	93	—	—	70	3,000	6,000	—	—	—	—
1 to 99 workers .....	96	—	—	65	3,000	6,000	2,000	—	4	—
1 to 49 workers .....	96	—	—	64	3,000	6,000	2,000	—	4	—
50 to 99 workers .....	96	—	—	66	3,000	5,000	—	—	—	—
100 workers or more .....	92	—	—	60	2,000	3,750	—	—	8	—
100 to 499 workers .....	92	—	—	62	2,000	4,000	3,000	—	8	—
500 workers or more .....	92	—	—	58	1,800	3,000	—	—	8	—
<b>Geographic areas</b>										
Northeast .....	90	—	—	59	1,500	2,500	—	—	10	—
New England .....	91	34	—	56	1,800	—	—	—	9	—
Middle Atlantic .....	90	—	—	59	1,500	2,400	—	—	10	—
South .....	96	—	—	62	2,400	5,000	2,000	—	4	—
South Atlantic .....	95	—	—	66	2,100	4,500	—	—	5	—
West South Central .....	98	40	—	58	3,000	6,000	2,000	—	—	—
Midwest .....	94	—	—	67	2,600	6,000	—	—	6	—
East North Central .....	93	—	—	69	3,000	6,000	1,500	—	7	—
West North Central .....	97	—	—	64	2,400	5,000	—	—	—	—
West .....	92	—	—	58	2,000	4,500	—	—	8	—
Mountain .....	96	—	—	63	—	—	—	—	—	—
Pacific .....	90	—	—	55	2,000	4,500	—	—	—	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

<sup>2</sup> Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

<sup>3</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 11. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2014**

Characteristics	With deductible							Other deductible <sup>2</sup>	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Most generous coverage <sup>1</sup>			
<b>Worker characteristics</b>										
All workers .....	0.7	–	–	1.2	\$180	\$359	\$345	–	0.7	–
Management, professional, and related .....	1.1	–	–	2.0	214	595	213	–	1.1	–
Management, business, and financial .....	2.2	–	–	2.4	117	573	0	–	–	–
Professional and related .....	1.1	–	–	2.5	442	547	–	–	1.1	–
Service .....	2.4	–	–	4.3	18	1,078	–	–	2.4	–
Sales and office .....	0.8	–	–	1.9	82	323	–	–	0.8	–
Sales and related .....	2.1	–	–	2.4	482	555	–	–	–	–
Office and administrative support .....	0.8	–	–	2.3	55	592	–	–	0.8	–
Natural resources, construction, and maintenance .....	1.7	2.9	\$391	3.0	447	–	–	–	1.7	–
Construction, extraction, farming, fishing, and forestry .....	3.5	5.4	239	6.3	242	–	–	–	–	–
Installation, maintenance, and repair .....	1.5	3.5	46	3.5	589	–	–	–	1.5	–
Production, transportation, and material moving .....	1.4	–	–	2.6	49	302	–	–	1.4	–
Production .....	1.6	–	–	3.0	89	604	–	–	1.6	–
Transportation and material moving .....	2.2	–	–	4.4	97	–	–	–	2.2	–
Full time .....	0.7	–	–	1.2	169	429	318	–	0.7	–
Part time .....	3.0	–	–	5.5	119	604	–	–	3.0	–
Union .....	1.9	–	–	3.3	–	164	–	–	1.9	–
Nonunion .....	0.7	–	–	1.2	110	36	413	–	0.7	–
Average wage within the following categories <sup>3</sup> :										
Lowest 25 percent .....	1.9	–	–	4.3	280	648	0	–	1.9	–
Second 25 percent .....	0.7	–	–	2.2	599	948	–	–	0.7	–
Third 25 percent .....	1.1	–	–	2.0	138	351	356	–	1.1	–
Highest 25 percent .....	1.2	–	–	2.0	9	36	495	–	1.2	–
Highest 10 percent .....	1.6	–	–	3.3	162	385	–	–	1.6	–
<b>Establishment characteristics</b>										
Goods-producing industries .....	1.5	–	–	2.3	114	503	–	–	1.5	–
Construction .....	2.5	3.7	186	3.5	–	–	–	–	–	–
Manufacturing .....	1.9	–	–	3.1	380	718	–	–	1.9	–
Service-providing industries .....	0.8	–	–	1.4	157	491	359	–	0.8	–
Trade, transportation, and utilities .....	1.3	–	–	2.4	185	1,217	970	–	1.3	–
Retail trade .....	1.6	–	–	3.5	158	810	970	–	1.6	–
Financial activities .....	0.6	–	–	2.6	171	545	–	–	–	–
Finance and insurance .....	0.6	–	–	2.6	216	643	–	–	–	–

See footnotes at end of table.

**Table 11. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With deductible							Other deductible <sup>2</sup>	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Most generous coverage <sup>1</sup>			
Credit intermediation and related activities ..	0.3	3.4	\$447	3.3	\$618	\$608	—	—	—	
Insurance carriers and related activities .....	1.4	4.4	26	4.1	596	560	—	—	—	
Professional and business services .....	1.4	4.7	—	4.4	134	285	—	—	—	
Professional and technical services .....	1.4	5.8	—	5.6	179	1,018	—	—	—	
Education and health services .....	2.0	—	—	2.8	0	920	—	—	2.0	
Educational services .....	7.1	5.2	—	6.4	—	672	\$13	—	—	
Junior colleges, colleges, and universities ...	4.1	4.8	0	5.6	—	425	13	—	4.1	
Health care and social assistance .....	2.1	—	—	3.0	0	182	—	—	—	
<b>1 to 99 workers .....</b>	<b>0.9</b>	<b>—</b>	<b>—</b>	<b>2.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>—</b>	<b>0.9</b>	<b>—</b>
1 to 49 workers .....	1.1	—	—	2.5	0	0	0	—	1.1	—
50 to 99 workers .....	1.8	—	—	3.6	605	930	—	—	—	—
100 workers or more .....	0.9	—	—	1.5	49	428	—	—	0.9	—
100 to 499 workers .....	1.3	—	—	2.2	16	267	713	—	1.3	—
500 workers or more .....	1.4	—	—	2.8	362	537	—	—	1.4	—
<b>Geographic areas</b>										
Northeast .....	1.7	—	—	3.9	270	504	—	—	1.7	—
New England .....	1.5	5.6	—	5.0	528	—	—	—	1.5	—
Middle Atlantic .....	2.1	—	—	4.8	264	275	—	—	2.1	—
South .....	0.7	—	—	1.5	133	873	103	—	0.7	—
South Atlantic .....	1.3	—	—	2.1	276	499	—	—	1.3	—
West South Central .....	0.9	2.3	—	2.3	456	887	0	—	—	—
Midwest .....	1.1	—	—	2.0	422	989	—	—	1.1	—
East North Central .....	1.5	—	—	1.9	184	530	356	—	1.5	—
West North Central .....	1.0	—	—	4.3	427	1,169	—	—	—	—
West .....	2.1	—	—	3.4	580	963	—	—	2.1	—
Mountain .....	2.1	—	—	5.0	—	—	—	—	—	—
Pacific .....	3.1	—	—	4.3	511	919	—	—	—	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

<sup>2</sup> Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

<sup>3</sup> 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: 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 12. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2014**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	94	\$600	\$1,000	\$2,000	\$4,000	\$6,000	6	—
Management, professional, and related .....	94	600	1,000	2,000	3,600	5,600	6	—
Management, business, and financial .....	93	600	1,000	2,000	4,000	6,000	—	—
Professional and related .....	94	500	1,000	1,800	3,400	5,000	6	—
Service .....	91	—	—	3,000	5,000	8,000	9	—
Sales and office .....	95	750	1,350	3,000	4,500	6,000	5	—
Sales and related .....	95	800	1,500	2,500	5,000	6,400	—	—
Office and administrative support .....	95	700	1,200	3,000	4,500	6,000	5	—
Natural resources, construction, and maintenance .....	94	500	750	1,500	4,000	6,000	6	—
Construction, extraction, farming, fishing, and forestry .....	95	—	700	—	—	6,000	—	—
Installation, maintenance, and repair .....	93	500	800	2,000	5,000	6,000	7	—
Production, transportation, and material moving .....	93	600	1,000	1,950	4,000	6,000	7	—
Production .....	93	600	1,000	2,000	4,000	6,000	7	—
Transportation and material moving .....	92	500	750	1,500	3,000	6,000	8	—
Full time .....	94	600	1,000	2,000	4,000	6,000	6	—
Part time .....	89	500	750	2,000	4,500	5,500	11	—
Union .....	88	400	600	1,000	1,950	—	12	—
Nonunion .....	94	600	1,000	2,400	4,000	6,000	6	—
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	92	600	—	3,000	5,500	9,000	8	—
Second 25 percent .....	97	700	1,350	2,500	4,500	6,000	3	—
Third 25 percent .....	93	600	1,000	2,000	4,000	6,000	7	—
Highest 25 percent .....	92	500	900	1,800	3,300	5,600	8	—
Highest 10 percent .....	94	600	900	1,800	3,000	5,500	6	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	93	600	1,000	2,000	4,000	6,000	7	—
Construction .....	97	600	900	1,650	4,000	6,000	—	—
Manufacturing .....	92	600	1,000	2,400	4,000	6,000	8	—
Service-providing industries .....	94	600	1,000	2,000	4,000	6,000	6	—
Trade, transportation, and utilities .....	93	600	1,000	2,000	4,250	6,000	7	—
Retail trade .....	93	750	1,500	3,000	5,000	6,000	7	—
Financial activities .....	99	700	1,500	2,600	4,000	6,000	—	—
Finance and insurance .....	99	750	1,500	2,500	4,000	5,600	—	—

See footnotes at end of table.

**Table 12. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	100	\$700	\$1,500	\$2,500	\$4,000	\$6,000	—	—
Insurance carriers and related activities .....	97	1,000	1,800	2,600	4,000	5,600	—	—
Professional and business services .....	96	700	1,000	2,000	4,000	5,000	—	—
Professional and technical services .....	97	—	1,000	1,500	3,000	4,500	—	—
Education and health services .....	91	600	1,000	2,500	4,500	7,500	9	—
Educational services .....	77	500	—	1,500	3,000	4,800	—	—
Junior colleges, colleges, and universities ...	84	500	750	1,500	2,500	—	16	—
Health care and social assistance .....	93	625	—	3,000	4,500	7,500	—	—
1 to 99 workers .....	96	700	1,300	3,000	5,000	7,500	4	—
1 to 49 workers .....	96	700	1,250	3,000	5,000	7,500	4	—
50 to 99 workers .....	96	700	1,500	3,000	5,000	7,500	—	—
100 workers or more .....	92	500	1,000	1,950	3,400	5,250	8	—
100 to 499 workers .....	92	600	1,000	2,000	3,600	5,500	8	—
500 workers or more .....	92	500	900	1,600	3,000	4,700	8	—
<b>Geographic areas</b>								
Northeast .....	90	500	900	1,600	3,000	5,000	10	—
New England .....	91	900	1,000	—	3,000	4,000	9	—
Middle Atlantic .....	90	475	750	1,500	3,200	5,000	10	—
South .....	96	600	1,000	2,000	4,000	6,000	4	—
South Atlantic .....	95	600	1,000	2,000	3,750	6,000	5	—
West South Central .....	98	600	1,000	2,500	4,500	6,000	—	—
Midwest .....	94	700	1,200	2,500	5,000	7,500	6	—
East North Central .....	93	700	1,500	3,000	5,250	8,000	7	—
West North Central .....	97	750	1,200	2,400	4,600	6,000	—	—
West .....	92	500	1,000	2,000	3,750	6,000	8	—
Mountain .....	96	—	1,000	2,000	4,000	5,500	—	—
Pacific .....	90	500	900	2,000	3,750	6,000	—	—

<sup>1</sup> 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/obs/glossary20142015.htm](http://www.bls.gov/ncs/eps/obs/glossary20142015.htm).

**Table 12. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2014**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	0.7	\$0	\$0	\$66	\$0	\$0	0.7	—
Management, professional, and related .....	1.1	28	0	0	262	585	1.1	—
Management, business, and financial .....	2.2	66	0	124	385	0	—	—
Professional and related .....	1.1	131	93	198	432	467	1.1	—
Service .....	2.4	—	—	650	721	1,632	2.4	—
Sales and office .....	0.8	33	248	255	535	1,230	0.8	—
Sales and related .....	2.1	145	101	448	604	1,303	—	—
Office and administrative support .....	0.8	56	200	167	447	1,320	0.8	—
Natural resources, construction, and maintenance .....	1.7	13	66	269	456	0	1.7	—
Construction, extraction, farming, fishing, and forestry .....	3.5	—	102	—	—	1,482	—	—
Installation, maintenance, and repair .....	1.5	0	210	542	976	619	1.5	—
Production, transportation, and material moving .....	1.4	103	103	92	461	255	1.4	—
Production .....	1.6	37	101	406	0	185	1.6	—
Transportation and material moving .....	2.2	58	172	177	82	474	2.2	—
Full time .....	0.7	0	0	87	0	0	0.7	—
Part time .....	3.0	26	111	65	653	0	3.0	—
Union .....	1.9	117	41	36	352	—	1.9	—
Nonunion .....	0.7	120	65	125	571	0	0.7	—
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	1.9	119	—	574	455	1,645	1.9	—
Second 25 percent .....	0.7	34	270	469	415	347	0.7	—
Third 25 percent .....	1.1	16	0	0	0	0	1.1	—
Highest 25 percent .....	1.2	32	89	207	397	617	1.2	—
Highest 10 percent .....	1.6	66	103	301	394	729	1.6	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.5	18	45	242	220	0	1.5	—
Construction .....	2.5	75	186	467	691	0	—	—
Manufacturing .....	1.9	18	0	455	41	0	1.9	—
Service-providing industries .....	0.8	0	0	240	0	0	0.8	—
Trade, transportation, and utilities .....	1.3	71	0	97	456	0	1.3	—
Retail trade .....	1.6	109	327	451	385	524	1.6	—
Financial activities .....	0.6	52	114	295	0	0	—	—
Finance and insurance .....	0.6	93	0	317	0	568	—	—

See footnotes at end of table.

**Table 12. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	0.3	\$44	\$175	\$441	\$0	\$675	—	—
Insurance carriers and related activities .....	1.4	52	331	141	0	387	—	—
Professional and business services .....	1.4	110	20	110	164	71	—	—
Professional and technical services .....	1.4	—	192	68	809	769	—	—
Education and health services .....	2.0	158	242	501	55	1,437	2.0	—
Educational services .....	7.1	0	—	253	483	1,376	—	—
Junior colleges, colleges, and universities ...	4.1	0	65	182	144	—	4.1	—
Health care and social assistance .....	2.1	149	—	569	465	1,707	—	—
1 to 99 workers .....	0.9	16	208	285	0	736	0.9	—
1 to 49 workers .....	1.1	0	258	354	0	1,152	1.1	—
50 to 99 workers .....	1.8	103	291	428	549	1,544	—	—
100 workers or more .....	0.9	26	109	109	264	319	0.9	—
100 to 499 workers .....	1.3	111	18	20	260	133	1.3	—
500 workers or more .....	1.4	31	114	227	100	423	1.4	—
<b>Geographic areas</b>								
Northeast .....	1.7	22	132	293	254	0	1.7	—
New England .....	1.5	82	88	—	255	661	1.5	—
Middle Atlantic .....	2.1	76	192	289	762	27	2.1	—
South .....	0.7	0	0	100	46	0	0.7	—
South Atlantic .....	1.3	98	68	0	515	508	1.3	—
West South Central .....	0.9	117	273	517	667	0	—	—
Midwest .....	1.1	13	303	309	55	1,039	1.1	—
East North Central .....	1.5	45	408	460	348	1,290	1.5	—
West North Central .....	1.0	24	310	410	282	1,044	—	—
West .....	2.1	95	180	160	313	719	2.1	—
Mountain .....	2.1	—	296	355	432	510	—	—
Pacific .....	3.1	144	211	251	517	516	—	—

<sup>1</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 13. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2014**

(All workers participating in fee-for-service plans with coinsurance = 100 percent)

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage <sup>1</sup>	
<b>Worker characteristics</b>							
All workers .....	—	—	88	80	60	90	—
Management, professional, and related .....	—	—	89	80	60	90	—
Management, business, and financial .....	—	—	90	80	60	80	—
Professional and related .....	12	80	88	80	60	90	—
Service .....	—	—	82	80	60	90	—
Sales and office .....	—	—	89	80	60	90	—
Sales and related .....	—	—	90	80	60	90	—
Office and administrative support .....	—	—	88	80	60	90	—
Natural resources, construction, and maintenance .....	11	80	89	80	60	85	—
Construction, extraction, farming, fishing, and forestry .....	—	—	91	80	60	—	—
Installation, maintenance, and repair .....	12	80	88	80	60	80	—
Production, transportation, and material moving .....	—	—	89	80	60	90	—
Production .....	8	80	92	80	60	—	—
Transportation and material moving .....	—	—	85	80	60	—	—
Full time .....	—	—	89	80	60	90	—
Part time .....	—	—	80	80	60	90	—
Union .....	20	80	80	90	60	100	—
Nonunion .....	—	—	89	80	60	90	—
Average wage within the following categories <sup>2</sup> :							
Lowest 25 percent .....	—	—	82	80	60	80	—
Second 25 percent .....	—	—	91	80	60	90	—
Third 25 percent .....	—	—	87	80	60	90	—
Highest 25 percent .....	—	—	89	80	60	90	—
Highest 10 percent .....	10	90	90	80	60	100	—
<b>Establishment characteristics</b>							
Goods-producing industries .....	8	80	92	80	60	85	—
Construction .....	13	80	87	80	60	—	—
Manufacturing .....	7	80	93	80	60	—	—
Service-providing industries .....	—	—	87	80	60	90	—
Trade, transportation, and utilities .....	—	—	86	80	60	80	—
Retail trade .....	—	—	88	80	60	80	—
Financial activities .....	—	—	93	80	60	90	—
Finance and insurance .....	—	—	94	80	60	—	—

See footnotes at end of table.

**Table 13. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in fee-for-service plans with coinsurance = 100 percent)

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage <sup>1</sup>	
Credit intermediation and related activities ..	—	—	94	80	60	—	—
Insurance carriers and related activities .....	—	—	93	80	60	80	—
Professional and business services .....	14	85	86	80	60	—	—
Professional and technical services .....	17	90	83	80	60	—	—
Education and health services .....	12	80	88	80	60	90	—
Educational services .....	24	80	76	90	70	100	—
Junior colleges, colleges, and universities ...	18	80	82	80	65	100	—
Health care and social assistance .....	—	—	90	80	60	90	—
1 to 99 workers .....	—	—	89	80	60	80	—
1 to 49 workers .....	—	—	90	80	60	80	—
50 to 99 workers .....	16	80	84	80	60	—	—
100 workers or more .....	—	—	88	80	60	90	—
100 to 499 workers .....	—	—	87	80	60	90	—
500 workers or more .....	—	—	90	80	60	90	—
<b>Geographic areas</b>							
Northeast .....	16	80	84	90	60	100	—
New England .....	8	75	92	90	60	100	—
Middle Atlantic .....	18	80	82	90	60	100	—
South .....	—	—	87	80	60	80	—
South Atlantic .....	—	—	87	80	60	90	—
West South Central .....	—	—	89	80	60	80	—
Midwest .....	—	—	90	80	60	80	—
East North Central .....	—	—	92	80	60	80	—
West North Central .....	—	—	87	80	60	80	—
West .....	10	80	90	80	60	90	—
Mountain .....	11	80	89	80	60	—	—
Pacific .....	9	80	91	80	60	85	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

<sup>2</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 13. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2014**

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage <sup>1</sup>	
<b>Worker characteristics</b>							
All workers .....	—	—	1.2	0.0	0.0	0.0	—
Management, professional, and related .....	—	—	1.5	0.0	0.0	0.0	—
Management, business, and financial .....	—	—	2.0	0.0	0.0	9.7	—
Professional and related .....	1.6	0.0	1.6	0.9	0.0	0.0	—
Service .....	—	—	4.4	0.0	0.0	3.6	—
Sales and office .....	—	—	1.8	0.0	0.0	3.6	—
Sales and related .....	—	—	2.6	0.0	0.0	0.0	—
Office and administrative support .....	—	—	2.0	0.0	0.0	7.3	—
Natural resources, construction, and maintenance .....	2.1	0.0	2.1	0.0	0.0	4.1	—
Construction, extraction, farming, fishing, and forestry .....	—	—	3.1	0.0	0.0	—	—
Installation, maintenance, and repair .....	2.3	8.2	2.3	0.0	0.0	13.9	—
Production, transportation, and material moving .....	—	—	1.9	0.0	0.0	10.5	—
Production .....	1.9	0.0	1.9	0.0	0.0	—	—
Transportation and material moving .....	—	—	2.8	0.0	0.0	—	—
Full time .....	—	—	1.2	0.0	0.0	0.0	—
Part time .....	—	—	4.3	0.0	0.0	1.3	—
Union .....	3.3	0.0	3.3	1.8	1.6	3.2	—
Nonunion .....	—	—	1.1	0.0	0.0	0.0	—
Average wage within the following categories <sup>2</sup> :							
Lowest 25 percent .....	—	—	4.4	0.0	0.0	0.0	—
Second 25 percent .....	—	—	1.2	0.0	0.0	0.0	—
Third 25 percent .....	—	—	1.4	0.0	0.0	1.6	—
Highest 25 percent .....	—	—	1.3	0.0	0.0	0.0	—
Highest 10 percent .....	2.0	6.9	2.0	2.2	0.0	9.8	—
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.5	0.0	1.5	0.0	0.0	6.9	—
Construction .....	3.0	0.0	3.0	0.0	0.0	—	—
Manufacturing .....	1.7	1.3	1.7	0.0	0.0	—	—
Service-providing industries .....	—	—	1.5	0.0	0.0	0.0	—
Trade, transportation, and utilities .....	—	—	1.8	0.0	0.0	6.3	—
Retail trade .....	—	—	2.6	0.0	5.2	8.9	—
Financial activities .....	—	—	1.3	0.0	0.0	8.0	—
Finance and insurance .....	—	—	1.0	0.0	0.0	—	—

See footnotes at end of table.

**Table 13. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage <sup>1</sup>	
Credit intermediation and related activities ..	—	—	1.3	0.0	0.0	—	—
Insurance carriers and related activities .....	—	—	2.2	0.0	0.0	12.2	—
Professional and business services .....	2.9	6.2	2.9	2.2	0.0	—	—
Professional and technical services .....	3.7	4.8	3.7	4.2	0.0	—	—
Education and health services .....	3.1	1.8	3.1	0.0	0.0	0.0	—
Educational services .....	6.2	0.0	6.2	0.9	1.3	8.4	—
Junior colleges, colleges, and universities ...	3.9	7.1	3.9	4.4	6.5	8.4	—
Health care and social assistance .....	—	—	3.3	0.0	0.0	0.0	—
1 to 99 workers .....	—	—	1.6	0.0	0.0	3.2	—
1 to 49 workers .....	—	—	1.4	0.0	0.0	3.2	—
50 to 99 workers .....	3.3	0.0	3.3	0.0	0.0	—	—
100 workers or more .....	—	—	1.4	0.0	0.0	0.0	—
100 to 499 workers .....	—	—	1.9	0.0	0.0	6.0	—
500 workers or more .....	—	—	2.1	0.0	0.0	6.8	—
<b>Geographic areas</b>							
Northeast .....	3.6	0.0	3.6	0.9	2.2	0.0	—
New England .....	2.1	0.0	2.1	4.7	4.5	0.0	—
Middle Atlantic .....	4.6	2.0	4.6	1.3	4.7	0.0	—
South .....	—	—	2.3	0.0	0.0	7.7	—
South Atlantic .....	—	—	4.0	0.0	0.0	0.0	—
West South Central .....	—	—	2.0	0.0	0.0	0.0	—
Midwest .....	—	—	2.1	0.0	0.0	4.9	—
East North Central .....	—	—	0.9	0.0	0.0	6.2	—
West North Central .....	—	—	5.5	0.0	0.0	5.4	—
West .....	2.0	0.0	2.0	0.0	0.0	2.6	—
Mountain .....	3.2	0.0	3.2	0.0	6.1	—	—
Pacific .....	2.6	0.0	2.6	0.0	0.0	5.4	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 14. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	92	\$1,000	\$1,500	\$2,000	\$3,000	\$4,200	8	1
Management, professional, and related .....	92	1,000	1,500	2,000	3,000	3,850	7	1
Management, business, and financial .....	92	1,000	1,500	2,000	2,700	3,750	7	( <sup>2</sup> )
Professional and related .....	92	1,000	1,500	2,000	3,000	4,000	7	1
Service .....	87	1,000	1,500	2,500	4,000	5,000	13	—
Sales and office .....	92	1,000	1,500	2,250	3,000	4,300	7	1
Sales and related .....	92	1,000	1,750	2,425	3,250	4,300	—	—
Office and administrative support .....	92	1,000	1,500	2,000	3,000	4,300	7	1
Natural resources, construction, and maintenance .....	90	1,000	1,250	2,000	3,000	4,850	9	1
Construction, extraction, farming, fishing, and forestry .....	81	1,000	1,400	2,000	2,750	5,000	17	2
Installation, maintenance, and repair .....	96	750	1,250	2,000	3,000	4,500	—	—
Production, transportation, and material moving .....	93	700	1,000	2,000	2,700	3,750	7	—
Production .....	94	550	1,000	2,000	2,700	3,400	—	—
Transportation and material moving .....	92	1,000	1,000	2,000	2,600	4,400	8	—
Full time .....	92	1,000	1,500	2,000	3,000	4,000	8	1
Part time .....	93	1,000	1,500	2,250	3,000	4,500	7	—
Union .....	83	900	1,000	1,750	2,750	4,900	16	2
Nonunion .....	93	1,000	1,500	2,000	3,000	4,000	7	1
Average wage within the following categories <sup>3</sup> :								
Lowest 25 percent .....	95	1,000	1,750	2,500	3,500	5,000	—	—
Second 25 percent .....	93	1,000	1,500	2,000	3,000	4,000	7	1
Third 25 percent .....	91	1,000	1,300	2,000	3,000	4,000	9	1
Highest 25 percent .....	91	1,000	1,500	2,000	3,000	4,000	8	1
Highest 10 percent .....	92	1,000	1,300	2,000	2,750	4,200	7	1
<b>Establishment characteristics</b>								
Goods-producing industries .....	93	750	1,250	2,000	2,900	3,500	7	1
Construction .....	91	1,000	1,500	2,000	3,000	4,900	—	—
Manufacturing .....	93	600	1,000	2,000	2,750	3,200	—	—
Service-providing industries .....	91	1,000	1,500	2,000	3,000	4,250	8	1
Trade, transportation, and utilities .....	92	1,000	1,500	2,250	3,000	4,150	8	—
Retail trade .....	92	1,250	2,000	2,500	3,250	4,500	8	—
Financial activities .....	94	1,000	1,400	1,800	2,500	3,750	3	3
Finance and insurance .....	93	1,000	1,400	1,750	2,000	3,000	4	3

See footnotes at end of table.

**Table 14. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	92	\$1,000	\$1,500	\$2,000	\$2,500	\$3,200	—	—
Insurance carriers and related activities .....	96	1,000	1,400	1,700	2,000	2,950	—	—
Professional and business services .....	91	1,000	1,750	2,425	3,000	4,000	9	—
Professional and technical services .....	94	1,250	1,650	2,500	3,000	4,200	—	—
Education and health services .....	86	1,000	1,500	2,400	3,050	5,000	13	1
Educational services .....	85	750	1,000	1,750	2,500	3,850	15	—
Junior colleges, colleges, and universities ...	83	850	1,000	1,750	2,250	3,000	17	—
Health care and social assistance .....	86	1,000	1,500	2,400	3,050	5,000	12	1
1 to 99 workers .....	92	1,000	1,500	2,000	3,000	4,325	8	( <sup>2</sup> )
1 to 49 workers .....	92	1,000	1,500	2,000	3,000	4,000	8	( <sup>2</sup> )
50 to 99 workers .....	93	1,000	1,500	2,250	3,000	5,000	7	( <sup>2</sup> )
100 workers or more .....	91	1,000	1,500	2,000	2,750	4,000	8	1
100 to 499 workers .....	92	1,000	1,500	2,000	3,000	4,200	8	1
500 workers or more .....	91	1,000	1,500	2,000	2,700	4,000	8	1
<b>Geographic areas</b>								
Northeast .....	78	1,000	1,500	2,000	3,000	4,500	21	1
New England .....	82	1,000	1,500	2,000	3,500	4,500	18	—
Middle Atlantic .....	76	1,000	1,500	2,000	2,900	3,800	22	2
South .....	95	1,000	1,550	2,200	3,000	4,000	4	( <sup>2</sup> )
South Atlantic .....	93	1,000	1,650	2,150	3,000	4,000	7	( <sup>2</sup> )
West South Central .....	97	1,100	1,650	2,250	3,200	4,250	—	—
Midwest .....	94	750	1,100	2,000	2,800	4,000	6	( <sup>2</sup> )
East North Central .....	94	1,000	1,250	2,000	3,000	4,300	6	( <sup>2</sup> )
West North Central .....	95	600	1,000	2,000	2,500	3,250	—	—
West .....	95	1,000	1,500	2,000	3,000	4,200	—	—
Mountain .....	92	1,000	1,500	2,000	3,000	4,150	—	—
Pacific .....	97	1,000	1,500	2,000	2,800	4,200	3	( <sup>2</sup> )

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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

<sup>3</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 14. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	0.9	\$0	\$0	\$0	\$0	\$274	0.9	0.3
Management, professional, and related .....	1.0	0	0	0	255	281	1.0	0.4
Management, business, and financial .....	2.1	0	212	134	231	399	2.0	0.4
Professional and related .....	1.1	0	0	0	107	299	1.0	0.7
Service .....	2.3	0	202	41	784	323	2.3	–
Sales and office .....	1.5	0	104	35	164	264	1.3	0.7
Sales and related .....	2.7	0	94	169	254	252	–	–
Office and administrative support .....	1.5	0	29	274	52	336	1.4	0.7
Natural resources, construction, and maintenance .....	1.9	124	284	0	71	464	1.8	0.6
Construction, extraction, farming, fishing, and forestry .....	4.1	129	247	313	308	873	3.7	1.4
Installation, maintenance, and repair .....	1.2	141	283	95	0	468	–	–
Production, transportation, and material moving .....	1.5	144	125	18	132	354	1.5	–
Production .....	2.2	77	71	32	142	339	–	–
Transportation and material moving .....	1.8	33	275	47	197	185	1.8	–
Full time .....	0.9	0	18	0	0	252	0.9	0.3
Part time .....	2.0	0	204	74	220	129	2.0	–
Union .....	2.3	181	221	200	323	801	2.7	1.3
Nonunion .....	0.9	0	0	0	0	135	0.8	0.3
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	1.7	0	202	0	454	673	–	–
Second 25 percent .....	1.1	0	0	41	0	254	1.0	0.4
Third 25 percent .....	1.6	0	198	0	95	137	1.6	0.3
Highest 25 percent .....	1.1	0	76	0	270	265	1.1	0.4
Highest 10 percent .....	1.1	78	190	36	251	453	1.1	0.5
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.8	143	78	0	236	325	1.8	0.3
Construction .....	2.1	27	69	63	720	598	–	–
Manufacturing .....	2.6	40	182	36	207	247	–	–
Service-providing industries .....	1.0	0	0	9	0	222	1.0	0.4
Trade, transportation, and utilities .....	1.3	0	0	100	0	262	1.3	–
Retail trade .....	2.3	221	248	0	187	281	2.3	–
Financial activities .....	2.6	0	115	130	187	387	0.9	2.5
Finance and insurance .....	2.9	0	111	77	56	47	1.0	2.9

See footnotes at end of table.

**Table 14. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	5.9	\$20	\$0	\$0	\$135	\$162	—	—
Insurance carriers and related activities .....	1.9	105	97	9	95	119	—	—
Professional and business services .....	2.4	279	97	245	0	292	2.4	—
Professional and technical services .....	1.8	242	138	227	82	748	—	—
Education and health services .....	2.0	0	143	378	42	82	2.3	0.9
Educational services .....	3.8	63	0	281	381	771	3.8	—
Junior colleges, colleges, and universities ...	3.2	165	52	243	387	768	3.2	—
Health care and social assistance .....	2.3	0	9	143	800	47	2.8	1.0
1 to 99 workers .....	1.2	0	0	90	0	426	1.2	0.2
1 to 49 workers .....	1.5	0	175	63	0	449	1.5	0.3
50 to 99 workers .....	1.8	0	229	351	222	581	1.7	0.3
100 workers or more .....	1.1	0	41	0	136	235	1.1	0.5
100 to 499 workers .....	1.6	0	71	75	38	236	1.5	0.7
500 workers or more .....	1.7	120	163	0	60	216	1.8	0.7
<b>Geographic areas</b>								
Northeast .....	3.5	0	111	0	76	377	3.7	0.9
New England .....	3.4	234	18	269	384	388	3.4	—
Middle Atlantic .....	4.4	46	259	116	278	431	4.5	1.1
South .....	0.8	0	108	184	0	242	0.7	0.2
South Atlantic .....	1.2	119	109	162	0	118	1.2	0.1
West South Central .....	1.1	201	232	181	367	811	—	—
Midwest .....	1.0	189	186	0	212	353	1.0	0.1
East North Central .....	1.2	136	122	175	18	351	1.2	0.1
West North Central .....	1.8	144	16	176	132	444	—	—
West .....	1.6	0	244	0	293	409	—	—
Mountain .....	4.2	0	308	145	112	1,061	—	—
Pacific .....	0.7	187	297	0	411	481	0.7	0.2

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 15. Fee-for-service plans: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	90	\$2,000	\$3,000	\$4,500	\$6,000	\$8,500	10	1
Management, professional, and related .....	91	2,000	3,000	4,400	6,000	8,200	8	1
Management, business, and financial .....	90	2,000	3,000	4,000	6,000	8,000	9	( <sup>2</sup> )
Professional and related .....	91	2,000	3,000	4,500	6,000	8,200	8	1
Service .....	84	1,650	3,000	5,000	7,500	12,700	16	–
Sales and office .....	91	2,000	3,250	4,500	6,000	8,400	8	1
Sales and related .....	92	2,300	4,000	5,000	6,500	9,600	–	–
Office and administrative support .....	91	2,000	3,000	4,200	6,000	8,000	8	1
Natural resources, construction, and maintenance .....	86	2,000	3,000	4,500	6,500	10,000	13	1
Construction, extraction, farming, fishing, and forestry .....	72	2,000	3,000	5,000	6,000	10,500	26	2
Installation, maintenance, and repair .....	95	–	2,800	4,500	6,750	9,700	–	–
Production, transportation, and material moving .....	90	1,500	2,500	4,400	6,000	8,200	10	–
Production .....	93	1,200	2,250	4,000	5,500	7,500	–	–
Transportation and material moving .....	87	1,800	2,600	4,700	6,000	9,000	13	–
Full time .....	90	2,000	3,000	4,500	6,000	8,500	9	1
Part time .....	90	2,200	3,300	5,000	6,000	10,000	10	–
Union .....	78	–	2,500	4,250	6,000	11,500	20	2
Nonunion .....	91	2,000	3,000	4,500	6,000	8,400	8	1
Average wage within the following categories <sup>3</sup> :								
Lowest 25 percent .....	93	2,000	3,750	5,000	6,500	10,900	–	–
Second 25 percent .....	91	2,000	3,000	4,500	6,000	8,200	8	1
Third 25 percent .....	88	2,000	3,000	4,500	6,000	8,200	11	1
Highest 25 percent .....	89	2,000	3,000	4,300	6,000	8,500	10	1
Highest 10 percent .....	91	2,000	3,000	4,250	6,000	–	8	1
<b>Establishment characteristics</b>								
Goods-producing industries .....	91	1,500	3,000	4,500	6,000	9,000	9	1
Construction .....	86	2,000	3,400	5,000	7,500	10,000	–	–
Manufacturing .....	92	1,200	2,600	4,000	5,900	7,500	–	–
Service-providing industries .....	90	2,000	3,000	4,500	6,000	8,500	10	1
Trade, transportation, and utilities .....	89	2,000	3,000	5,000	6,000	8,700	11	–
Retail trade .....	93	3,000	4,500	5,000	6,500	9,000	–	–
Financial activities .....	92	2,000	3,000	4,000	5,000	7,000	5	3
Finance and insurance .....	92	2,000	3,000	4,000	4,500	6,000	5	3

See footnotes at end of table.

**Table 15. Fee-for-service plans: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	91	\$2,000	\$3,000	\$4,000	\$5,000	\$6,500	—	—
Insurance carriers and related activities .....	93	2,000	2,500	4,000	4,400	5,600	—	—
Professional and business services .....	91	2,500	3,600	5,000	6,000	8,000	9	—
Professional and technical services .....	93	2,700	4,000	5,000	6,000	8,400	—	—
Education and health services .....	86	2,000	3,000	4,500	6,100	9,500	13	1
Educational services .....	84	—	3,000	3,500	5,000	8,000	16	—
Junior colleges, colleges, and universities ...	83	2,000	2,550	3,500	5,000	6,000	17	—
Health care and social assistance .....	86	2,000	3,000	5,000	6,100	10,000	13	1
1 to 99 workers .....	91	2,000	3,000	4,500	6,000	8,700	9	( <sup>2</sup> )
1 to 49 workers .....	91	2,000	3,000	4,200	6,000	8,000	9	( <sup>2</sup> )
50 to 99 workers .....	91	2,000	3,500	5,000	6,700	10,000	9	( <sup>2</sup> )
100 workers or more .....	89	2,000	3,000	4,500	6,000	8,400	10	1
100 to 499 workers .....	89	2,000	3,000	4,500	6,000	9,000	10	1
500 workers or more .....	90	2,000	3,000	4,000	6,000	8,200	10	1
<b>Geographic areas</b>								
Northeast .....	76	2,400	3,000	4,500	6,000	9,000	23	1
New England .....	82	2,500	3,000	4,500	7,000	12,700	18	—
Middle Atlantic .....	74	2,250	3,000	4,000	6,000	9,000	24	2
South .....	93	2,200	3,500	5,000	6,000	9,000	6	( <sup>2</sup> )
South Atlantic .....	91	2,200	3,500	5,000	6,000	9,000	9	( <sup>2</sup> )
West South Central .....	96	2,500	3,600	5,000	7,000	9,700	—	—
Midwest .....	93	1,500	2,600	4,000	5,500	7,500	7	( <sup>2</sup> )
East North Central .....	92	1,500	2,850	4,000	6,000	8,000	8	( <sup>2</sup> )
West North Central .....	95	1,200	2,500	4,000	5,200	6,750	—	—
West .....	92	2,000	3,000	4,500	6,000	9,000	—	—
Mountain .....	92	2,000	2,600	5,000	6,500	9,700	—	—
Pacific .....	93	2,000	3,000	4,250	6,000	—	7	( <sup>2</sup> )

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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

<sup>3</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 15. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	1.0	\$0	\$0	\$0	\$0	\$563	1.0	0.3
Management, professional, and related .....	0.9	0	0	355	0	366	0.9	0.4
Management, business, and financial .....	1.9	0	0	158	116	688	1.9	0.4
Professional and related .....	1.1	97	36	225	0	341	1.0	0.7
Service .....	3.1	472	313	223	725	1,482	3.1	–
Sales and office .....	1.5	262	255	66	0	444	1.4	0.7
Sales and related .....	2.7	443	383	157	576	1,229	–	–
Office and administrative support .....	1.5	219	282	457	505	477	1.4	0.7
Natural resources, construction, and maintenance .....	2.4	135	365	167	704	714	2.5	0.6
Construction, extraction, farming, fishing, and forestry .....	5.6	69	549	254	1,227	799	5.7	1.4
Installation, maintenance, and repair .....	1.3	–	483	520	659	817	–	–
Production, transportation, and material moving .....	2.0	112	438	408	257	407	2.0	–
Production .....	2.2	200	427	106	460	158	–	–
Transportation and material moving .....	3.1	461	596	424	120	930	3.1	–
Full time .....	0.9	0	0	32	0	480	0.9	0.3
Part time .....	2.8	303	379	0	584	1,384	2.8	–
Union .....	2.6	–	223	737	352	1,379	3.0	1.3
Nonunion .....	0.9	0	0	0	0	338	0.9	0.3
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	2.6	144	722	18	431	1,565	–	–
Second 25 percent .....	1.2	0	52	398	61	659	1.2	0.4
Third 25 percent .....	1.8	243	0	202	0	601	1.8	0.3
Highest 25 percent .....	1.0	0	0	342	0	574	1.0	0.4
Highest 10 percent .....	1.0	63	0	363	0	–	1.0	0.5
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.9	0	533	549	0	609	1.8	0.3
Construction .....	2.9	0	203	397	627	725	–	–
Manufacturing .....	2.6	158	562	0	233	591	–	–
Service-providing industries .....	1.1	0	0	18	0	416	1.1	0.4
Trade, transportation, and utilities .....	1.8	0	66	364	31	617	1.8	–
Retail trade .....	2.2	378	426	26	205	745	–	–
Financial activities .....	2.6	0	0	0	264	725	1.1	2.5
Finance and insurance .....	3.0	0	0	0	74	351	1.2	2.9

See footnotes at end of table.

**Table 15. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	5.9	\$234	\$292	\$0	\$140	\$390	—	—
Insurance carriers and related activities .....	2.3	347	583	104	302	204	—	—
Professional and business services .....	2.0	386	394	464	143	942	2.0	—
Professional and technical services .....	2.0	457	353	278	551	911	—	—
Education and health services .....	2.0	97	0	566	243	1,468	2.3	0.9
Educational services .....	3.7	—	802	500	362	1,213	3.7	—
Junior colleges, colleges, and universities ...	3.3	0	605	389	378	0	3.3	—
Health care and social assistance .....	2.3	99	0	359	574	1,839	2.8	1.0
1 to 99 workers .....	1.3	0	0	111	26	597	1.3	0.2
1 to 49 workers .....	1.6	173	0	382	0	414	1.6	0.3
50 to 99 workers .....	2.0	424	431	145	640	1,269	1.9	0.3
100 workers or more .....	1.1	0	0	0	0	668	1.1	0.5
100 to 499 workers .....	1.6	0	0	152	108	517	1.5	0.7
500 workers or more .....	2.0	400	0	431	405	313	2.1	0.7
<b>Geographic areas</b>								
Northeast .....	3.6	192	0	477	0	912	3.7	0.9
New England .....	3.5	112	570	192	624	3,107	3.5	—
Middle Atlantic .....	4.5	357	0	473	101	1,604	4.5	1.1
South .....	1.2	291	149	380	293	814	1.2	0.2
South Atlantic .....	1.9	451	138	604	0	420	1.9	0.1
West South Central .....	1.6	553	458	368	938	561	—	—
Midwest .....	1.3	111	484	0	532	398	1.3	0.1
East North Central .....	1.8	306	585	331	330	553	1.8	0.1
West North Central .....	1.2	286	520	66	90	709	—	—
West .....	1.8	50	449	448	144	850	—	—
Mountain .....	4.1	0	497	350	987	1,592	—	—
Pacific .....	1.6	136	175	476	46	—	1.6	0.2

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 16. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2014**

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	49	51	—	21	79	—	87	13	—
Management, professional, and related .....	49	51	—	18	82	—	87	13	—
Management, business, and financial .....	40	60	—	22	78	—	86	14	—
Professional and related .....	54	46	—	15	85	—	87	13	—
Service .....	36	64	—	—	—	—	96	—	—
Sales and office .....	59	41	—	33	67	—	85	15	—
Sales and related .....	62	38	—	39	61	—	94	—	—
Office and administrative support .....	58	42	—	30	70	—	81	19	—
Natural resources, construction, and maintenance .....	34	66	—	26	74	—	91	—	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	—	—	98	—	—
Installation, maintenance, and repair .....	30	70	—	24	76	—	88	—	—
Production, transportation, and material moving .....	59	41	—	38	62	—	79	—	—
Production .....	57	43	—	—	68	—	66	34	—
Transportation and material moving .....	61	—	—	43	57	—	90	—	—
Full time .....	49	51	—	22	78	—	87	13	—
Part time .....	45	55	—	—	86	—	95	—	—
Union .....	39	61	—	15	85	—	79	21	—
Nonunion .....	50	50	—	23	77	—	89	11	—
Average wage within the following categories <sup>1</sup> :									
Lowest 25 percent .....	—	59	—	—	81	—	96	—	—
Second 25 percent .....	49	51	—	21	79	—	86	14	—
Third 25 percent .....	53	47	—	23	77	—	88	12	—
Highest 25 percent .....	47	53	—	21	79	—	85	15	—
Highest 10 percent .....	45	55	—	24	76	—	87	13	—
<b>Establishment characteristics</b>									
Goods-producing industries .....	51	49	—	29	71	—	79	21	—
Construction .....	—	—	—	—	—	—	100	—	—
Manufacturing .....	63	37	—	35	65	—	69	31	—
Service-providing industries .....	48	52	—	20	80	—	89	11	—
Trade, transportation, and utilities .....	56	44	—	44	56	—	96	—	—
Retail trade .....	45	55	—	31	69	—	96	—	—
Financial activities .....	39	61	—	29	71	—	91	9	—
Finance and insurance .....	59	41	—	41	59	—	85	15	—

See footnotes at end of table.

**Table 16. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	66	34	—	44	56	—	86	—	—
Insurance carriers and related activities .....	53	47	—	—	62	—	84	—	—
Professional and business services .....	50	50	—	—	79	—	88	—	—
Professional and technical services .....	47	53	—	—	79	—	89	—	—
Education and health services .....	48	52	—	—	91	—	84	16	—
Educational services .....	53	47	—	16	84	—	64	36	—
Junior colleges, colleges, and universities ...	41	59	—	10	90	—	59	41	—
Health care and social assistance .....	47	53	—	—	92	—	88	—	—
1 to 99 workers .....	48	52	—	20	80	—	94	—	—
1 to 49 workers .....	47	53	—	20	80	—	93	—	—
50 to 99 workers .....	54	46	—	—	81	—	96	—	—
100 workers or more .....	49	51	—	23	77	—	80	20	—
100 to 499 workers .....	52	48	—	29	71	—	89	11	—
500 workers or more .....	44	56	—	16	84	—	68	32	—
<b>Geographic areas</b>									
Northeast .....	57	43	—	15	85	—	82	18	—
New England .....	69	—	—	—	91	—	79	—	—
Middle Atlantic .....	52	48	—	18	82	—	84	16	—
South .....	58	42	—	21	79	—	87	—	—
South Atlantic .....	59	41	—	22	78	—	90	—	—
West South Central .....	—	57	—	—	83	—	79	—	—
Midwest .....	53	47	—	38	62	—	76	24	—
East North Central .....	51	49	—	—	63	—	77	—	—
West North Central .....	57	43	—	—	61	—	73	—	—
West .....	37	63	—	20	80	—	94	6	—
Mountain .....	—	65	—	—	79	—	96	—	—
Pacific .....	38	62	—	20	80	—	93	—	—

<sup>1</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 16. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2014**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	3.7	3.7	—	2.5	2.5	—	1.8	1.8	—
Management, professional, and related .....	6.2	6.2	—	3.7	3.7	—	2.7	2.7	—
Management, business, and financial .....	6.3	6.3	—	5.8	5.8	—	4.2	4.2	—
Professional and related .....	7.9	7.9	—	4.0	4.0	—	3.3	3.3	—
Service .....	10.7	10.7	—	—	—	—	1.9	—	—
Sales and office .....	3.7	3.7	—	4.9	4.9	—	3.9	3.9	—
Sales and related .....	7.3	7.3	—	6.4	6.4	—	2.7	—	—
Office and administrative support .....	4.0	4.0	—	5.7	5.7	—	5.0	5.0	—
Natural resources, construction, and maintenance .....	5.8	5.8	—	5.4	5.4	—	3.3	—	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	—	—	1.8	—	—
Installation, maintenance, and repair .....	7.4	7.4	—	7.2	7.2	—	4.9	—	—
Production, transportation, and material moving .....	8.2	8.2	—	7.5	7.5	—	6.5	—	—
Production .....	7.0	7.0	—	—	9.8	—	9.0	9.0	—
Transportation and material moving .....	15.0	—	—	12.3	12.3	—	4.9	—	—
Full time .....	3.8	3.8	—	2.5	2.5	—	1.9	1.9	—
Part time .....	8.7	8.7	—	—	5.1	—	2.4	—	—
Union .....	9.1	9.1	—	3.8	3.8	—	5.7	5.7	—
Nonunion .....	3.9	3.9	—	2.7	2.7	—	1.7	1.7	—
Average wage within the following categories <sup>1</sup> :									
Lowest 25 percent .....	—	13.7	—	—	7.6	—	2.8	—	—
Second 25 percent .....	6.3	6.3	—	4.4	4.4	—	3.9	3.9	—
Third 25 percent .....	5.9	5.9	—	3.8	3.8	—	3.4	3.4	—
Highest 25 percent .....	5.1	5.1	—	3.9	3.9	—	2.5	2.5	—
Highest 10 percent .....	6.1	6.1	—	5.0	5.0	—	2.8	2.8	—
<b>Establishment characteristics</b>									
Goods-producing industries .....	4.4	4.4	—	5.4	5.4	—	5.4	5.4	—
Construction .....	—	—	—	—	—	—	( <sup>2</sup> )	—	—
Manufacturing .....	4.8	4.8	—	6.9	6.9	—	7.4	7.4	—
Service-providing industries .....	4.4	4.4	—	2.7	2.7	—	1.8	1.8	—
Trade, transportation, and utilities .....	6.4	6.4	—	5.3	5.3	—	2.1	—	—
Retail trade .....	12.3	12.3	—	8.1	8.1	—	3.1	—	—
Financial activities .....	8.8	8.8	—	7.0	7.0	—	1.7	1.7	—
Finance and insurance .....	6.2	6.2	—	5.8	5.8	—	2.9	2.9	—

See footnotes at end of table.

**Table 16. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	7.1	7.1	—	5.5	5.5	—	6.5	—	—
Insurance carriers and related activities .....	9.4	9.4	—	—	12.1	—	6.2	—	—
Professional and business services .....	7.4	7.4	—	—	8.2	—	4.4	—	—
Professional and technical services .....	9.9	9.9	—	—	9.9	—	5.0	—	—
Education and health services .....	8.6	8.6	—	—	3.2	—	4.7	4.7	—
Educational services .....	8.7	8.7	—	4.2	4.2	—	10.7	10.7	—
Junior colleges, colleges, and universities ...	6.0	6.0	—	2.2	2.2	—	7.3	7.3	—
Health care and social assistance .....	10.1	10.1	—	—	3.5	—	4.8	—	—
<b>1 to 99 workers .....</b>	<b>5.5</b>	<b>5.5</b>	<b>—</b>	<b>3.1</b>	<b>3.1</b>	<b>—</b>	<b>2.1</b>	<b>—</b>	<b>—</b>
1 to 49 workers .....	6.2	6.2	—	3.8	3.8	—	2.4	—	—
50 to 99 workers .....	9.1	9.1	—	—	6.0	—	2.1	—	—
<b>100 workers or more .....</b>	<b>4.8</b>	<b>4.8</b>	<b>—</b>	<b>3.6</b>	<b>3.6</b>	<b>—</b>	<b>3.1</b>	<b>3.1</b>	<b>—</b>
100 to 499 workers .....	7.5	7.5	—	5.9	5.9	—	3.0	3.0	—
500 workers or more .....	6.6	6.6	—	3.4	3.4	—	5.2	5.2	—
<b>Geographic areas</b>									
Northeast .....	5.2	5.2	—	3.3	3.3	—	4.4	4.4	—
New England .....	13.7	—	—	—	7.9	—	10.3	—	—
Middle Atlantic .....	3.1	3.1	—	3.3	3.3	—	4.9	4.9	—
South .....	7.9	7.9	—	4.8	4.8	—	3.9	—	—
South Atlantic .....	9.4	9.4	—	6.2	6.2	—	4.0	—	—
West South Central .....	—	16.2	—	—	8.9	—	12.1	—	—
Midwest .....	7.5	7.5	—	9.4	9.4	—	7.0	7.0	—
East North Central .....	9.9	9.9	—	—	12.3	—	6.8	—	—
West North Central .....	11.4	11.4	—	—	13.9	—	16.3	—	—
West .....	5.7	5.7	—	3.4	3.4	—	1.9	1.9	—
Mountain .....	—	12.4	—	—	8.2	—	1.9	—	—
Pacific .....	6.0	6.0	—	3.5	3.5	—	2.7	—	—

<sup>1</sup> 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."

<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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 17. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	87	\$1,500	\$1,500	\$2,000	\$3,000	\$3,500	13	-
Management, professional, and related .....	87	1,250	1,500	1,800	2,500	3,000	13	-
Management, business, and financial .....	86	1,200	1,500	1,900	2,500	3,300	14	-
Professional and related .....	87	1,400	1,500	1,500	2,700	3,000	13	-
Service .....	96	1,500	2,000	2,500	3,000	3,500	-	-
Sales and office .....	85	1,250	1,500	2,000	2,600	3,500	15	-
Sales and related .....	94	1,500	1,500	1,725	2,500	4,000	-	-
Office and administrative support .....	81	1,250	1,500	2,000	3,000	3,500	19	-
Natural resources, construction, and maintenance .....	91	1,500	1,500	1,500	3,300	3,500	-	-
Construction, extraction, farming, fishing, and forestry .....	98	1,000	1,500	3,300	3,500	4,000	-	-
Installation, maintenance, and repair .....	88	1,500	1,500	1,500	2,500	3,000	-	-
Production, transportation, and material moving .....	79	1,400	1,700	2,350	5,000	5,000	-	-
Production .....	66	1,000	1,500	2,000	2,350	3,500	34	-
Transportation and material moving .....	90	1,500	2,000	2,600	5,000	5,000	-	-
Full time .....	87	1,400	1,500	2,000	3,000	3,500	13	-
Part time .....	95	1,500	1,500	2,350	3,000	3,000	-	-
Union .....	79	1,400	1,500	1,500	2,000	4,400	21	-
Nonunion .....	89	1,500	1,500	2,000	3,000	3,500	11	-
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	96	1,500	1,700	2,500	3,500	3,500	-	-
Second 25 percent .....	86	1,500	1,500	2,500	3,000	5,000	14	-
Third 25 percent .....	88	1,400	1,500	2,000	2,900	3,750	12	-
Highest 25 percent .....	85	1,200	1,500	1,800	2,500	3,300	15	-
Highest 10 percent .....	87	650	1,500	1,800	2,500	3,000	13	-
<b>Establishment characteristics</b>								
Goods-producing industries .....	79	1,000	1,500	2,000	3,300	4,000	21	-
Construction .....	100	1,500	1,500	3,000	3,500	4,000	-	-
Manufacturing .....	69	1,400	1,500	2,000	2,350	3,500	31	-
Service-providing industries .....	89	1,500	1,500	2,000	3,000	3,500	11	-
Trade, transportation, and utilities .....	96	1,500	1,500	2,000	2,500	3,000	-	-
Retail trade .....	96	1,500	1,500	1,800	2,500	4,000	-	-
Financial activities .....	91	1,150	1,500	2,000	4,000	5,000	9	-
Finance and insurance .....	85	1,100	1,500	2,000	2,500	4,000	15	-

See footnotes at end of table.

**Table 17. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	86	\$1,000	\$1,150	\$1,500	\$2,200	\$4,000	—	—
Insurance carriers and related activities .....	84	1,250	1,500	2,000	2,200	5,000	—	—
Professional and business services .....	88	1,500	1,700	2,500	3,000	3,000	—	—
Professional and technical services .....	89	1,500	1,700	2,000	3,000	3,000	—	—
Education and health services .....	84	1,500	1,500	2,250	3,000	3,500	16	—
Educational services .....	64	1,000	1,250	1,500	2,000	3,000	36	—
Junior colleges, colleges, and universities ...	59	1,000	1,500	1,900	2,500	3,500	41	—
Health care and social assistance .....	88	1,500	1,500	2,500	3,000	3,500	—	—
1 to 99 workers .....	94	1,500	1,500	2,500	3,000	4,000	—	—
1 to 49 workers .....	93	1,500	1,500	2,500	3,000	4,000	—	—
50 to 99 workers .....	96	1,500	1,500	2,350	3,300	3,750	—	—
100 workers or more .....	80	1,250	1,500	1,500	2,350	3,000	20	—
100 to 499 workers .....	89	1,400	1,500	1,500	2,350	3,000	11	—
500 workers or more .....	68	650	1,500	1,500	2,250	3,500	32	—
<b>Geographic areas</b>								
Northeast .....	82	1,500	1,500	2,500	3,000	3,500	18	—
New England .....	79	1,500	1,500	2,400	3,350	4,000	—	—
Middle Atlantic .....	84	1,500	1,500	2,500	3,000	3,500	16	—
South .....	87	1,400	1,500	2,000	3,000	3,750	—	—
South Atlantic .....	90	1,500	1,500	2,000	3,000	3,500	—	—
West South Central .....	79	650	1,500	2,000	5,000	5,000	—	—
Midwest .....	76	1,500	1,500	2,000	2,700	4,000	24	—
East North Central .....	77	1,500	1,500	2,000	2,700	3,500	—	—
West North Central .....	73	1,500	1,900	2,500	3,000	5,000	—	—
West .....	94	1,400	1,500	2,000	3,000	3,500	6	—
Mountain .....	96	1,500	2,000	3,000	3,500	4,000	—	—
Pacific .....	93	1,250	1,500	1,500	2,200	3,000	—	—

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<sup>2</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 17. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	1.8	\$140	\$0	\$36	\$61	\$258	1.8	—
Management, professional, and related .....	2.7	184	0	337	583	439	2.7	—
Management, business, and financial .....	4.2	149	0	124	288	316	4.2	—
Professional and related .....	3.3	199	0	466	565	223	3.3	—
Service .....	1.9	0	449	502	591	91	—	—
Sales and office .....	3.9	286	0	0	247	701	3.9	—
Sales and related .....	2.7	191	0	396	66	3,650	—	—
Office and administrative support .....	5.0	192	0	0	315	569	5.0	—
Natural resources, construction, and maintenance .....	3.3	77	0	785	438	652	—	—
Construction, extraction, farming, fishing, and forestry .....	1.8	591	365	406	0	129	—	—
Installation, maintenance, and repair .....	4.9	0	0	91	205	358	—	—
Production, transportation, and material moving .....	6.5	143	356	266	1,207	979	—	—
Production .....	9.0	456	0	543	269	619	9.0	—
Transportation and material moving .....	4.9	117	212	2,710	0	1,392	—	—
Full time .....	1.9	108	0	0	58	313	1.9	—
Part time .....	2.4	0	0	956	455	2,843	—	—
Union .....	5.7	63	26	223	441	1,744	5.7	—
Nonunion .....	1.7	94	0	340	0	209	1.7	—
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	2.8	26	439	791	447	1,649	—	—
Second 25 percent .....	3.9	0	497	421	0	1,284	3.9	—
Third 25 percent .....	3.4	122	0	223	576	319	3.4	—
Highest 25 percent .....	2.5	246	0	255	292	435	2.5	—
Highest 10 percent .....	2.8	519	0	221	80	71	2.8	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	5.4	425	0	269	328	182	5.4	—
Construction .....	( <sup>3</sup> )	18	0	1,017	39	0	—	—
Manufacturing .....	7.4	443	0	285	26	785	7.4	—
Service-providing industries .....	1.8	93	0	104	91	199	1.8	—
Trade, transportation, and utilities .....	2.1	0	0	0	66	1,563	—	—
Retail trade .....	3.1	0	0	468	100	3,710	—	—
Financial activities .....	1.7	47	0	250	2,338	947	1.7	—
Finance and insurance .....	2.9	0	211	150	447	1,036	2.9	—

See footnotes at end of table.

**Table 17. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	6.5	\$129	\$114	\$555	\$456	\$1,818	—	—
Insurance carriers and related activities .....	6.2	341	289	61	617	2,634	—	—
Professional and business services .....	4.4	0	341	0	0	0	—	—
Professional and technical services .....	5.0	0	345	398	396	0	—	—
Education and health services .....	4.7	112	0	542	0	644	4.7	—
Educational services .....	10.7	283	377	0	476	122	10.7	—
Junior colleges, colleges, and universities ...	7.3	473	0	502	594	707	7.3	—
Health care and social assistance .....	4.8	0	73	584	0	568	—	—
1 to 99 workers .....	2.1	0	155	113	440	938	—	—
1 to 49 workers .....	2.4	0	374	182	472	1,372	—	—
50 to 99 workers .....	2.1	0	0	346	504	668	—	—
100 workers or more .....	3.1	191	0	337	217	0	3.1	—
100 to 499 workers .....	3.0	63	0	332	226	0	3.0	—
500 workers or more .....	5.2	343	82	579	378	754	5.2	—
<b>Geographic areas</b>								
Northeast .....	4.4	71	294	430	55	548	4.4	—
New England .....	10.3	0	394	598	422	1,275	—	—
Middle Atlantic .....	4.9	203	391	491	109	731	4.9	—
South .....	3.9	254	0	260	318	1,622	—	—
South Atlantic .....	4.0	88	91	452	77	282	—	—
West South Central .....	12.1	785	565	2,561	1,565	0	—	—
Midwest .....	7.0	0	0	393	224	1,268	7.0	—
East North Central .....	6.8	0	0	537	241	602	—	—
West North Central .....	16.3	0	467	603	664	2,077	—	—
West .....	1.9	101	0	195	604	164	1.9	—
Mountain .....	1.9	184	607	408	204	1,617	—	—
Pacific .....	2.7	209	0	55	316	327	—	—

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<sup>2</sup> 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."

<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/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 18. Health maintenance organizations: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	85	\$2,800	\$3,000	\$4,500	\$6,000	\$7,500	15	-
Management, professional, and related .....	84	2,500	3,000	3,400	6,000	6,250	16	-
Management, business, and financial .....	85	2,400	3,000	3,550	6,000	6,600	15	-
Professional and related .....	84	2,800	3,000	-	6,000	6,000	16	-
Service .....	96	3,000	4,000	6,000	6,000	7,000	-	-
Sales and office .....	80	2,800	3,000	4,500	6,000	7,500	20	-
Sales and related .....	93	3,000	3,400	4,500	5,000	-	-	-
Office and administrative support .....	75	2,500	3,000	4,500	6,000	8,000	25	-
Natural resources, construction, and maintenance .....	91	3,000	3,000	4,500	7,000	9,400	-	-
Construction, extraction, farming, fishing, and forestry .....	98	2,800	3,000	6,600	9,400	9,400	-	-
Installation, maintenance, and repair .....	87	3,000	3,000	-	6,000	7,500	-	-
Production, transportation, and material moving .....	75	2,800	3,550	5,000	10,000	10,000	25	-
Production .....	63	2,500	3,000	4,700	-	-	37	-
Transportation and material moving .....	85	3,000	4,000	-	10,000	12,000	-	-
Full time .....	84	2,800	3,000	4,500	6,000	7,500	16	-
Part time .....	95	3,000	3,000	4,700	6,000	-	-	-
Union .....	77	2,800	3,000	3,000	4,500	-	23	-
Nonunion .....	87	3,000	3,000	4,700	6,000	7,500	13	-
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	96	3,000	4,000	5,000	7,000	-	-	-
Second 25 percent .....	83	3,000	4,000	6,000	6,000	10,000	17	-
Third 25 percent .....	85	2,800	3,000	4,500	6,000	7,500	15	-
Highest 25 percent .....	83	2,400	3,000	3,550	5,500	6,600	17	-
Highest 10 percent .....	84	-	3,000	3,550	5,200	6,250	16	-
<b>Establishment characteristics</b>								
Goods-producing industries .....	79	2,400	3,000	4,000	6,600	9,400	21	-
Construction .....	100	3,000	3,000	6,600	7,000	9,400	-	-
Manufacturing .....	69	2,500	3,000	4,000	4,700	-	31	-
Service-providing industries .....	86	3,000	3,000	4,500	6,000	7,500	14	-
Trade, transportation, and utilities .....	92	3,000	-	4,500	6,000	7,500	-	-
Retail trade .....	93	3,000	3,000	4,500	-	-	-	-
Financial activities .....	89	2,300	3,000	4,000	-	10,000	11	-
Finance and insurance .....	81	2,200	3,000	4,000	5,000	8,000	19	-

See footnotes at end of table.

**Table 18. Health maintenance organizations: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	85	\$2,000	\$2,300	—	\$4,400	—	—	—
Insurance carriers and related activities .....	78	3,000	—	\$4,000	5,000	—	—	—
Professional and business services .....	78	3,000	3,400	6,000	6,000	\$6,250	22	—
Professional and technical services .....	76	3,000	3,400	5,400	6,000	6,250	—	—
Education and health services .....	84	3,000	3,000	4,500	6,000	7,000	16	—
Educational services .....	64	2,000	—	3,000	5,000	6,000	36	—
Junior colleges, colleges, and universities ...	59	—	3,000	4,000	5,100	9,000	41	—
Health care and social assistance .....	87	3,000	3,000	5,000	6,000	7,000	—	—
1 to 99 workers .....	92	3,000	3,550	6,000	6,600	8,700	8	—
1 to 49 workers .....	91	3,000	4,000	6,000	6,250	9,400	9	—
50 to 99 workers .....	95	3,000	3,000	5,000	7,000	7,500	—	—
100 workers or more .....	77	2,500	3,000	3,400	4,700	6,000	23	—
100 to 499 workers .....	85	2,800	3,000	3,400	4,700	6,000	15	—
500 workers or more .....	67	—	3,000	4,000	4,500	6,000	33	—
<b>Geographic areas</b>								
Northeast .....	82	3,000	—	5,000	6,000	—	18	—
New England .....	79	3,000	—	5,000	6,700	—	—	—
Middle Atlantic .....	83	3,000	—	5,000	6,000	—	17	—
South .....	84	2,800	3,000	4,500	6,000	9,400	16	—
South Atlantic .....	86	3,000	3,000	4,500	6,000	7,500	14	—
West South Central .....	76	—	—	—	10,000	10,000	—	—
Midwest .....	76	3,000	3,000	—	6,000	—	24	—
East North Central .....	77	3,000	3,000	—	5,400	7,500	23	—
West North Central .....	73	3,000	3,300	—	6,250	—	—	—
West .....	90	2,800	3,000	4,500	6,000	7,000	10	—
Mountain .....	92	4,000	5,000	6,000	7,000	—	8	—
Pacific .....	89	2,800	3,000	3,000	4,700	6,000	11	—

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<sup>2</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 18. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	1.9	\$268	\$0	\$226	\$0	\$584	1.9	–
Management, professional, and related .....	2.8	398	0	644	867	782	2.8	–
Management, business, and financial .....	4.2	297	0	659	406	515	4.2	–
Professional and related .....	3.6	332	0	–	1,304	816	3.6	–
Service .....	1.9	258	584	1,294	1,249	137	–	–
Sales and office .....	3.4	504	0	235	457	2,034	3.4	–
Sales and related .....	2.9	532	875	0	182	–	–	–
Office and administrative support .....	4.4	454	0	703	0	2,104	4.4	–
Natural resources, construction, and maintenance .....	3.3	245	0	886	593	194	–	–
Construction, extraction, farming, fishing, and forestry .....	1.8	274	0	899	752	0	–	–
Installation, maintenance, and repair .....	4.9	89	0	–	618	695	–	–
Production, transportation, and material moving .....	6.7	258	736	614	2,576	2,801	6.7	–
Production .....	9.1	423	0	1,087	–	–	9.1	–
Transportation and material moving .....	5.9	473	608	–	0	2,803	–	–
Full time .....	2.0	216	0	446	121	583	2.0	–
Part time .....	2.6	0	825	496	898	–	–	–
Union .....	5.9	97	63	483	1,078	–	5.9	–
Nonunion .....	1.8	161	55	341	129	709	1.8	–
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	2.8	117	340	1,441	795	–	–	–
Second 25 percent .....	3.9	0	754	791	588	1,413	3.9	–
Third 25 percent .....	3.7	253	0	539	365	129	3.7	–
Highest 25 percent .....	2.6	375	0	627	720	441	2.6	–
Highest 10 percent .....	3.2	–	0	430	535	158	3.2	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	5.4	615	0	633	497	523	5.4	–
Construction .....	( <sup>3</sup> )	0	0	1,896	0	0	–	–
Manufacturing .....	7.4	360	0	673	299	–	7.4	–
Service-providing industries .....	2.0	141	0	370	0	683	2.0	–
Trade, transportation, and utilities .....	3.2	0	–	397	619	1,292	–	–
Retail trade .....	4.0	0	447	506	–	–	–	–
Financial activities .....	1.8	88	0	428	–	1,964	1.8	–
Finance and insurance .....	3.1	0	97	258	775	1,975	3.1	–

See footnotes at end of table.

**Table 18. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	6.3	\$255	\$480	—	\$909	—	—	—
Insurance carriers and related activities .....	6.7	128	—	\$163	1,264	—	—	—
Professional and business services .....	4.9	0	704	848	350	\$0	4.9	—
Professional and technical services .....	5.1	0	491	659	79	316	—	—
Education and health services .....	4.8	129	0	1,164	0	1,040	4.8	—
Educational services .....	10.7	588	—	0	659	0	10.7	—
Junior colleges, colleges, and universities ...	7.3	—	0	1,197	564	2,074	7.3	—
Health care and social assistance .....	4.9	0	55	1,378	0	908	—	—
1 to 99 workers .....	2.0	0	591	1,381	761	2,136	2.0	—
1 to 49 workers .....	2.3	0	642	894	956	2,652	2.3	—
50 to 99 workers .....	2.1	0	198	544	1,372	1,686	—	—
100 workers or more .....	3.2	309	0	783	299	286	3.2	—
100 to 499 workers .....	3.7	82	0	706	332	343	3.7	—
500 workers or more .....	5.0	—	186	880	1,224	1,048	5.0	—
<b>Geographic areas</b>								
Northeast .....	4.4	141	—	557	199	—	4.4	—
New England .....	10.3	0	—	1,074	559	—	—	—
Middle Atlantic .....	4.9	316	—	710	144	—	4.9	—
South .....	3.8	500	182	650	920	2,780	3.8	—
South Atlantic .....	3.8	287	258	1,070	268	341	3.8	—
West South Central .....	12.7	—	—	—	2,581	0	—	—
Midwest .....	7.0	0	0	—	337	—	7.0	—
East North Central .....	6.8	0	0	—	556	880	6.8	—
West North Central .....	16.3	0	351	—	943	—	—	—
West .....	2.3	206	0	525	544	0	2.3	—
Mountain .....	2.0	931	836	880	408	—	2.0	—
Pacific .....	3.3	332	0	822	244	0	3.3	—

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<sup>2</sup> 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."

<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/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 19. Outpatient prescription drug benefits:<sup>1</sup> Type of coverage, private industry workers, National Compensation Survey, 2014**

(All workers participating in outpatient prescription drug plans = 100 percent)

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name nonformulary drugs	Mail order drugs
<b>Worker characteristics</b>				
All workers .....	100	98	84	85
Management, professional, and related .....	100	98	86	83
Management, business, and financial .....	100	100	88	86
Professional and related .....	100	97	84	80
Service .....	100	98	76	83
Sales and office .....	100	97	85	85
Sales and related .....	100	96	86	83
Office and administrative support .....	100	98	85	86
Natural resources, construction, and maintenance .....	100	97	80	85
Construction, extraction, farming, fishing, and forestry .....	100	98	74	85
Installation, maintenance, and repair .....	100	96	84	86
Production, transportation, and material moving .....	100	99	84	90
Production .....	100	99	84	91
Transportation and material moving .....	100	98	83	89
Full time .....	100	98	84	85
Part time .....	100	97	79	78
Union .....	100	97	71	87
Nonunion .....	100	98	86	85
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	100	96	79	79
Second 25 percent .....	100	98	88	87
Third 25 percent .....	100	98	83	85
Highest 25 percent .....	100	98	83	85
Highest 10 percent .....	100	99	85	86
<b>Establishment characteristics</b>				
Goods-producing industries .....	100	99	83	86
Construction .....	100	99	79	81
Manufacturing .....	100	99	86	88
Service-providing industries .....	100	97	84	85
Trade, transportation, and utilities .....	100	97	84	85
Wholesale trade .....	100	97	86	77
Retail trade .....	100	96	84	80
Transportation and warehousing .....	100	100	86	100
Utilities .....	100	99	58	97
Information .....	100	100	91	94
Financial activities .....	100	98	83	91
Finance and insurance .....	100	99	81	90

See footnotes at end of table.

**Table 19. Outpatient prescription drug benefits:<sup>1</sup> Type of coverage, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in outpatient prescription drug plans = 100 percent)

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name nonformulary drugs	Mail order drugs
Credit intermediation and related activities ..	100	100	80	86
Insurance carriers and related activities .....	100	98	85	92
Real estate and rental and leasing .....	100	96	87	93
Professional and business services .....	100	97	89	81
Professional and technical services .....	100	98	90	84
Education and health services .....	100	97	80	80
Educational services .....	100	100	79	76
Junior colleges, colleges, and universities ...	100	100	84	90
Health care and social assistance .....	100	96	80	81
Leisure and hospitality .....	100	100	78	87
Other services .....	100	96	90	94
1 to 99 workers .....	100	97	84	81
1 to 49 workers .....	100	97	84	81
50 to 99 workers .....	100	98	83	82
100 workers or more .....	100	98	84	88
100 to 499 workers .....	100	98	85	87
500 workers or more .....	100	99	83	89
<b>Geographic areas</b>				
Northeast .....	100	99	88	86
New England .....	100	100	96	79
Middle Atlantic .....	100	99	85	88
South .....	100	99	86	83
South Atlantic .....	100	98	84	83
East South Central .....	100	100	82	88
West South Central .....	100	99	92	81
Midwest .....	100	94	80	88
East North Central .....	100	94	78	88
West North Central .....	100	94	83	87
West .....	100	100	81	84
Mountain .....	100	100	83	78
Pacific .....	100	100	80	87

<sup>1</sup> Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

<sup>2</sup> 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: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 19. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Type of coverage, private industry workers, National Compensation Survey, 2014**

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name nonformulary drugs	Mail order drugs
<b>Worker characteristics</b>				
All workers .....	( <sup>2</sup> )	0.4	1.2	1.1
Management, professional, and related .....	( <sup>2</sup> )	0.9	1.9	2.0
Management, business, and financial .....	( <sup>2</sup> )	0.2	1.5	2.0
Professional and related .....	( <sup>2</sup> )	1.4	2.9	2.7
Service .....	( <sup>2</sup> )	0.7	5.7	5.6
Sales and office .....	( <sup>2</sup> )	0.6	1.4	1.3
Sales and related .....	( <sup>2</sup> )	0.8	2.1	2.7
Office and administrative support .....	( <sup>2</sup> )	0.9	1.8	1.3
Natural resources, construction, and maintenance .....	( <sup>2</sup> )	0.8	2.2	2.3
Construction, extraction, farming, fishing, and forestry .....	( <sup>2</sup> )	0.9	4.7	3.0
Installation, maintenance, and repair .....	( <sup>2</sup> )	1.1	2.2	2.8
Production, transportation, and material moving .....	( <sup>2</sup> )	0.6	2.3	1.6
Production .....	( <sup>2</sup> )	0.8	2.6	1.9
Transportation and material moving .....	( <sup>2</sup> )	0.5	3.7	2.4
Full time .....	( <sup>2</sup> )	0.5	1.2	1.1
Part time .....	( <sup>2</sup> )	1.7	3.4	4.0
Union .....	( <sup>2</sup> )	1.1	4.1	2.2
Nonunion .....	( <sup>2</sup> )	0.5	1.2	1.2
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	( <sup>2</sup> )	1.4	5.1	5.4
Second 25 percent .....	( <sup>2</sup> )	0.8	1.6	1.2
Third 25 percent .....	( <sup>2</sup> )	0.5	1.8	1.5
Highest 25 percent .....	( <sup>2</sup> )	0.7	1.9	1.8
Highest 10 percent .....	( <sup>2</sup> )	0.4	2.5	2.5
<b>Establishment characteristics</b>				
Goods-producing industries .....	( <sup>2</sup> )	0.5	2.3	2.0
Construction .....	( <sup>2</sup> )	0.6	2.9	3.2
Manufacturing .....	( <sup>2</sup> )	0.6	2.3	2.3
Service-providing industries .....	( <sup>2</sup> )	0.5	1.5	1.3
Trade, transportation, and utilities .....	( <sup>2</sup> )	0.6	1.4	2.0
Wholesale trade .....	( <sup>2</sup> )	0.7	3.2	3.8
Retail trade .....	( <sup>2</sup> )	1.3	2.1	3.4
Transportation and warehousing .....	( <sup>2</sup> )	( <sup>2</sup> )	4.0	( <sup>2</sup> )
Utilities .....	( <sup>2</sup> )	0.9	9.4	1.9
Information .....	( <sup>2</sup> )	( <sup>2</sup> )	4.5	2.1
Financial activities .....	( <sup>2</sup> )	0.9	2.1	2.2
Finance and insurance .....	( <sup>2</sup> )	0.5	2.2	2.6

See footnotes at end of table.

**Table 19. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Type of coverage, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name nonformulary drugs	Mail order drugs
Credit intermediation and related activities ..	( <sup>2</sup> )	0.1	3.0	5.0
Insurance carriers and related activities .....	( <sup>2</sup> )	1.3	2.7	2.7
Real estate and rental and leasing .....	( <sup>2</sup> )	4.2	5.6	3.8
Professional and business services .....	( <sup>2</sup> )	1.4	2.7	2.7
Professional and technical services .....	( <sup>2</sup> )	1.1	2.3	3.6
Education and health services .....	( <sup>2</sup> )	1.9	4.2	3.3
Educational services .....	( <sup>2</sup> )	0.3	6.5	6.8
Junior colleges, colleges, and universities ...	( <sup>2</sup> )	0.2	2.5	2.1
Health care and social assistance .....	( <sup>2</sup> )	2.2	4.7	3.9
Leisure and hospitality .....	( <sup>2</sup> )	( <sup>2</sup> )	9.0	9.3
Other services .....	( <sup>2</sup> )	1.8	2.5	2.5
1 to 99 workers .....	( <sup>2</sup> )	0.8	1.8	2.2
1 to 49 workers .....	( <sup>2</sup> )	1.3	2.5	3.0
50 to 99 workers .....	( <sup>2</sup> )	1.0	2.7	3.1
100 workers or more .....	( <sup>2</sup> )	0.4	1.5	1.2
100 to 499 workers .....	( <sup>2</sup> )	0.4	1.8	1.6
500 workers or more .....	( <sup>2</sup> )	0.7	2.5	1.4
<b>Geographic areas</b>				
Northeast .....	( <sup>2</sup> )	0.5	2.4	2.7
New England .....	( <sup>2</sup> )	( <sup>2</sup> )	1.5	8.8
Middle Atlantic .....	( <sup>2</sup> )	0.7	2.9	2.4
South .....	( <sup>2</sup> )	0.3	1.6	1.5
South Atlantic .....	( <sup>2</sup> )	0.6	2.7	2.2
East South Central .....	( <sup>2</sup> )	( <sup>2</sup> )	2.8	2.2
West South Central .....	( <sup>2</sup> )	0.2	2.0	2.5
Midwest .....	( <sup>2</sup> )	1.7	2.8	1.9
East North Central .....	( <sup>2</sup> )	2.3	3.6	2.8
West North Central .....	( <sup>2</sup> )	2.1	4.0	1.9
West .....	( <sup>2</sup> )	0.2	3.3	3.1
Mountain .....	( <sup>2</sup> )	( <sup>2</sup> )	7.6	6.9
Pacific .....	( <sup>2</sup> )	0.2	3.2	2.7

<sup>1</sup> Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

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

<sup>3</sup> 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: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 20. Outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, private industry workers, National Compensation Survey, 2014**

(All workers participating in selected outpatient prescription drug plans = 100 percent)

Characteristics	Generic drugs <sup>2</sup>				Brand-name drugs on formulary <sup>3</sup>			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
<b>Worker characteristics</b>								
All workers .....	78	20	2	\$10	77	22	1	\$30
Management, professional, and related .....	80	18	2	10	77	22	1	30
Management, business, and financial .....	80	19	1	10	74	25	1	30
Professional and related .....	80	17	3	10	80	20	1	30
Service .....	85	13	2	10	85	14	2	30
Sales and office .....	78	19	3	10	75	23	2	30
Sales and related .....	76	19	5	10	75	22	3	30
Office and administrative support .....	79	19	2	10	75	23	1	30
Natural resources, construction, and maintenance .....	77	20	3	10	79	19	2	30
Construction, extraction, farming, fishing, and forestry .....	76	21	2	10	79	18	2	30
Installation, maintenance, and repair .....	77	20	3	10	79	20	1	30
Production, transportation, and material moving .....	71	27	2	10	71	27	2	30
Production .....	62	36	2	10	63	34	2	30
Transportation and material moving .....	81	17	2	10	80	19	1	30
Full time .....	78	20	2	10	76	23	1	30
Part time .....	84	14	2	10	84	14	2	30
Union .....	74	24	2	10	72	26	1	20
Nonunion .....	79	19	2	10	77	21	1	30
Average wage within the following categories <sup>5</sup> :								
Lowest 25 percent .....	80	18	2	10	82	16	2	35
Second 25 percent .....	80	17	3	10	78	20	1	30
Third 25 percent .....	77	21	2	10	75	24	1	30
Highest 25 percent .....	77	20	2	10	75	23	1	30
Highest 10 percent .....	79	20	1	10	75	24	1	30
<b>Establishment characteristics</b>								
Goods-producing industries .....	70	28	2	10	70	27	2	30
Construction .....	79	19	3	10	80	17	3	30
Manufacturing .....	65	33	2	10	66	32	2	30
Service-providing industries .....	81	17	2	10	79	20	1	30
Trade, transportation, and utilities .....	77	20	3	10	75	23	2	30
Wholesale trade .....	80	14	5	10	82	16	2	30
Retail trade .....	77	21	1	—	76	23	1	30
Transportation and warehousing .....	77	21	2	10	70	28	2	30
Utilities .....	50	49	( <sup>6</sup> )	10	48	51	( <sup>6</sup> )	35
Information .....	80	15	6	10	74	20	6	30
Financial activities .....	78	21	1	10	67	33	( <sup>6</sup> )	30
Finance and insurance .....	76	23	1	10	60	40	( <sup>6</sup> )	30

See footnotes at end of table.

**Table 20. Outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in selected outpatient prescription drug plans = 100 percent)

Characteristics	Brand-name drugs not on formulary <sup>4</sup>			
	Copayment	No copayment	Not determinable	Median copayment per prescription
<b>Worker characteristics</b>				
All workers .....	76	23	1	\$50
Management, professional, and related .....	75	24	1	50
Management, business, and financial .....	71	27	1	50
Professional and related .....	78	21	1	50
Service .....	82	16	2	50
Sales and office .....	76	23	1	50
Sales and related .....	77	22	1	55
Office and administrative support .....	76	23	1	50
Natural resources, construction, and maintenance .....	79	20	1	55
Construction, extraction, farming, fishing, and forestry .....	77	22	1	60
Installation, maintenance, and repair .....	80	19	1	50
Production, transportation, and material moving .....	71	27	2	55
Production .....	63	34	3	55
Transportation and material moving .....	80	19	1	50
Full time .....	75	24	1	50
Part time .....	84	14	1	50
Union .....	67	31	2	50
Nonunion .....	77	22	1	50
Average wage within the following categories <sup>5</sup> :				
Lowest 25 percent .....	83	15	2	55
Second 25 percent .....	78	21	1	50
Third 25 percent .....	74	25	1	50
Highest 25 percent .....	73	26	1	50
Highest 10 percent .....	72	27	1	50
<b>Establishment characteristics</b>				
Goods-producing industries .....	69	29	2	55
Construction .....	79	21	—	55
Manufacturing .....	66	32	3	50
Service-providing industries .....	78	21	1	50
Trade, transportation, and utilities .....	77	22	1	50
Wholesale trade .....	81	19	—	60
Retail trade .....	80	20	—	50
Transportation and warehousing .....	70	26	4	50
Utilities .....	66	—	—	50
Information .....	72	22	6	50
Financial activities .....	65	35	( <sup>6</sup> )	50
Finance and insurance .....	57	43	( <sup>6</sup> )	50

See footnotes at end of table.

**Table 20. Outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in selected outpatient prescription drug plans = 100 percent)

Characteristics	Generic drugs <sup>2</sup>				Brand-name drugs on formulary <sup>3</sup>			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Credit intermediation and related activities ..	80	20	( <sup>6</sup> )	\$10	61	39	( <sup>6</sup> )	\$30
Insurance carriers and related activities .....	69	29	2	10	62	38	( <sup>6</sup> )	30
Real estate and rental and leasing .....	88	—	—	10	93	—	—	35
Professional and business services .....	75	23	1	10	74	26	1	35
Professional and technical services .....	79	21	—	10	75	25	—	35
Education and health services .....	87	10	4	10	90	9	1	30
Educational services .....	90	10	( <sup>6</sup> )	10	90	10	( <sup>6</sup> )	25
Junior colleges, colleges, and universities ...	84	16	( <sup>6</sup> )	10	84	16	( <sup>6</sup> )	25
Health care and social assistance .....	86	9	5	10	90	9	1	30
Leisure and hospitality .....	91	—	—	10	85	—	—	30
Other services .....	86	—	—	10	87	—	—	30
1 to 99 workers .....	83	14	3	10	82	17	2	35
1 to 49 workers .....	83	13	4	10	82	16	2	35
50 to 99 workers .....	84	15	1	10	82	18	1	30
100 workers or more .....	74	24	2	10	73	26	1	30
100 to 499 workers .....	76	22	2	10	76	23	2	30
500 workers or more .....	70	28	2	10	68	31	1	25
<b>Geographic areas</b>								
Northeast .....	81	17	2	10	80	19	2	30
New England .....	81	17	2	10	80	18	2	30
Middle Atlantic .....	81	17	2	10	80	19	2	30
South .....	77	21	1	10	75	24	1	35
South Atlantic .....	78	21	1	10	76	23	1	35
East South Central .....	79	19	2	10	78	20	2	30
West South Central .....	75	24	2	10	73	26	2	35
Midwest .....	70	25	5	10	73	26	1	30
East North Central .....	70	25	5	10	74	25	1	30
West North Central .....	70	25	5	10	69	29	2	30
West .....	85	13	2	10	80	18	2	30
Mountain .....	86	—	—	10	81	—	—	30
Pacific .....	85	14	1	10	79	19	1	30

See footnotes at end of table.

**Table 20. Outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in selected outpatient prescription drug plans = 100 percent)

Characteristics	Brand-name drugs not on formulary <sup>4</sup>			
	Copayment	No copayment	Not determinable	Median copayment per prescription
Credit intermediation and related activities ..	58	42	( <sup>6</sup> )	\$50
Insurance carriers and related activities .....	62	38	—	50
Real estate and rental and leasing .....	94	—	—	60
Professional and business services .....	75	24	1	55
Professional and technical services .....	76	24	—	50
Education and health services .....	84	15	1	50
Educational services .....	88	11	1	50
Junior colleges, colleges, and universities ...	84	14	2	45
Health care and social assistance .....	84	15	1	50
Leisure and hospitality .....	86	—	—	50
Other services .....	87	—	—	50
1 to 99 workers .....	83	16	1	60
1 to 49 workers .....	82	17	1	60
50 to 99 workers .....	84	16	( <sup>6</sup> )	55
100 workers or more .....	70	28	2	50
100 to 499 workers .....	73	25	2	50
500 workers or more .....	65	33	2	50
<b>Geographic areas</b>				
Northeast .....	76	24	1	50
New England .....	80	19	1	50
Middle Atlantic .....	74	25	( <sup>6</sup> )	50
South .....	75	23	2	60
South Atlantic .....	76	23	1	60
East South Central .....	86	—	—	50
West South Central .....	70	28	2	60
Midwest .....	74	25	1	50
East North Central .....	78	22	1	50
West North Central .....	67	32	2	55
West .....	78	21	1	50
Mountain .....	80	—	—	50
Pacific .....	77	22	1	50

<sup>1</sup> Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

<sup>2</sup> All workers participating in an outpatient prescription drug plan with a generic drug provision equals 100 percent.

<sup>3</sup> All workers participating in an outpatient prescription drug plan with a brand-name drug on formulary provision equals 100 percent.

<sup>4</sup> All workers participating in an outpatient prescription drug plan with a brand-name drug not on formulary provision equals 100 percent.

<sup>5</sup> 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."

<sup>6</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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 20. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, private industry workers, National Compensation Survey, 2014**

Characteristics	Generic drugs				Brand-name drugs on formulary			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
<b>Worker characteristics</b>								
All workers .....	1.2	1.1	0.4	\$0	1.2	1.2	0.2	\$0
Management, professional, and related .....	1.7	1.5	0.8	0	1.9	1.8	0.2	0
Management, business, and financial .....	2.2	2.0	0.5	0	2.5	2.4	0.5	0
Professional and related .....	2.3	1.9	1.4	0	2.3	2.3	0.2	0
Service .....	2.8	2.6	0.8	0	2.9	2.7	0.8	0
Sales and office .....	1.7	1.6	0.8	0	1.7	1.6	0.5	0
Sales and related .....	2.6	2.3	1.3	0	2.8	2.3	1.2	5
Office and administrative support .....	1.9	1.8	0.7	0	1.9	1.9	0.4	0
Natural resources, construction, and maintenance .....	2.4	2.2	0.7	0	2.0	1.9	0.6	0
Construction, extraction, farming, fishing, and forestry .....	4.0	4.0	1.2	0	3.1	3.0	1.3	3
Installation, maintenance, and repair .....	2.8	2.6	0.8	0	3.1	3.1	0.6	0
Production, transportation, and material moving .....	2.9	2.9	0.5	0	2.7	2.8	0.5	2
Production .....	4.1	4.2	0.7	0	4.0	4.1	0.7	6
Transportation and material moving .....	2.7	2.8	0.7	0	3.2	3.3	0.5	0
Full time .....	1.2	1.1	0.5	0	1.3	1.2	0.2	0
Part time .....	2.7	2.1	1.4	1	2.5	1.9	1.2	0
Union .....	2.9	2.8	1.0	( <sup>2</sup> )	3.7	3.6	0.7	5
Nonunion .....	1.3	1.1	0.5	0	1.2	1.2	0.3	0
Average wage within the following categories <sup>3</sup> :								
Lowest 25 percent .....	3.0	2.9	0.9	0	2.8	2.5	1.0	1
Second 25 percent .....	2.2	2.0	0.7	0	2.0	2.0	0.4	0
Third 25 percent .....	1.7	1.5	0.5	0	1.9	1.8	0.4	0
Highest 25 percent .....	1.8	1.7	0.7	0	1.7	1.7	0.3	0
Highest 10 percent .....	2.3	2.3	0.4	0	2.6	2.6	0.4	0
<b>Establishment characteristics</b>								
Goods-producing industries .....	2.8	2.7	0.6	0	2.6	2.6	0.6	0
Construction .....	4.3	4.2	1.1	0	3.4	3.5	1.2	1
Manufacturing .....	3.7	3.6	0.7	0	3.4	3.3	0.7	0
Service-providing industries .....	1.2	1.1	0.6	0	1.3	1.3	0.2	0
Trade, transportation, and utilities .....	2.0	2.0	0.5	0	2.2	2.1	0.4	0
Wholesale trade .....	3.0	3.0	1.2	0	3.2	3.2	0.9	1
Retail trade .....	2.8	2.5	0.7	-	2.9	2.6	0.7	0
Transportation and warehousing .....	5.6	5.2	1.4	0	6.0	5.7	1.4	0
Utilities .....	9.2	9.4	0.5	0	9.2	9.4	0.5	5
Information .....	4.6	4.3	3.1	0	5.1	5.0	3.1	0
Financial activities .....	2.0	1.9	0.4	0	2.9	2.8	0.2	0
Finance and insurance .....	2.3	2.0	0.5	0	2.9	2.8	0.2	0

See footnotes at end of table.

**Table 20. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Brand-name drugs not on formulary			
	Copayment	No copayment	Not determinable	Median copayment per prescription
<b>Worker characteristics</b>				
All workers .....	1.4	1.4	0.3	\$0
Management, professional, and related .....	2.2	2.2	0.3	0
Management, business, and financial .....	2.8	2.8	0.5	1
Professional and related .....	2.6	2.5	0.3	1
Service .....	3.3	2.7	1.3	0
Sales and office .....	1.8	1.9	0.4	4
Sales and related .....	2.7	2.5	0.8	6
Office and administrative support .....	2.3	2.3	0.4	2
Natural resources, construction, and maintenance .....	2.5	2.5	0.5	5
Construction, extraction, farming, fishing, and forestry .....	4.1	4.1	0.8	2
Installation, maintenance, and repair .....	3.2	3.1	0.7	4
Production, transportation, and material moving .....	3.0	3.1	0.5	6
Production .....	4.4	4.5	0.9	7
Transportation and material moving .....	3.5	3.5	0.1	5
Full time .....	1.4	1.4	0.3	1
Part time .....	2.4	1.9	1.3	0
Union .....	3.8	3.8	0.8	2
Nonunion .....	1.3	1.3	0.3	3
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	2.7	2.2	1.2	7
Second 25 percent .....	2.1	2.2	0.4	3
Third 25 percent .....	2.3	2.3	0.3	4
Highest 25 percent .....	2.2	2.1	0.4	0
Highest 10 percent .....	3.1	3.1	0.5	0
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.2	3.3	0.6	7
Construction .....	4.8	4.8	—	4
Manufacturing .....	3.8	3.8	0.8	3
Service-providing industries .....	1.5	1.5	0.3	0
Trade, transportation, and utilities .....	2.2	2.1	0.4	0
Wholesale trade .....	3.6	3.6	—	9
Retail trade .....	2.8	2.8	—	0
Transportation and warehousing .....	6.9	6.6	1.7	0
Utilities .....	12.6	—	—	14
Information .....	5.3	4.8	3.0	6
Financial activities .....	3.4	3.4	0.1	0
Finance and insurance .....	3.5	3.5	0.1	0

See footnotes at end of table.



**Table 20. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Generic drugs				Brand-name drugs on formulary			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Credit intermediation and related activities ..	3.2	3.2	0.2	\$0	3.4	3.4	0.1	\$0
Insurance carriers and related activities .....	4.1	3.5	1.3	0	3.8	3.7	0.1	0
Real estate and rental and leasing .....	3.7	—	—	0	3.4	—	—	8
Professional and business services .....	2.7	2.6	0.8	0	3.7	3.7	0.6	2
Professional and technical services .....	3.9	3.9	—	0	4.6	4.6	—	5
Education and health services .....	2.5	1.7	1.8	0	1.6	1.5	0.4	0
Educational services .....	2.7	2.7	0.1	0	2.7	2.7	( <sup>4</sup> )	5
Junior colleges, colleges, and universities ...	3.9	3.9	0.2	0	3.7	3.7	0.1	0
Health care and social assistance .....	2.8	2.0	2.1	0	1.9	1.8	0.4	0
Leisure and hospitality .....	3.8	—	—	0	5.7	—	—	4
Other services .....	5.0	—	—	0	5.2	—	—	0
1 to 99 workers .....	1.6	1.3	0.8	0	1.5	1.4	0.3	4
1 to 49 workers .....	2.2	1.7	1.3	0	1.8	1.7	0.5	1
50 to 99 workers .....	1.9	1.9	0.4	0	2.4	2.4	0.3	0
100 workers or more .....	1.5	1.5	0.4	0	1.7	1.7	0.3	0
100 to 499 workers .....	1.6	1.6	0.5	0	1.9	1.9	0.4	0
500 workers or more .....	2.9	2.9	0.7	0	2.8	2.8	0.4	6
<b>Geographic areas</b>								
Northeast .....	2.6	2.5	0.4	0	2.6	2.5	0.4	0
New England .....	5.0	4.3	1.1	0	5.1	4.5	1.1	2
Middle Atlantic .....	3.1	3.0	0.4	0	3.0	2.9	0.4	1
South .....	2.0	2.2	0.5	0	1.9	2.0	0.4	1
South Atlantic .....	2.2	2.3	0.6	0	2.6	2.6	0.4	3
East South Central .....	2.4	2.4	1.3	0	2.3	2.7	1.3	1
West South Central .....	4.8	5.3	1.0	0	3.9	4.3	0.9	0
Midwest .....	2.8	2.1	1.6	0	2.4	2.3	0.4	0
East North Central .....	3.6	2.6	2.1	0	2.5	2.6	0.2	0
West North Central .....	4.9	3.7	2.7	0	5.2	4.7	1.3	5
West .....	2.2	1.9	0.6	0	3.0	2.8	0.6	0
Mountain .....	5.3	—	—	0	6.8	—	—	1
Pacific .....	1.8	1.7	0.5	0	2.8	2.7	0.5	0

See footnotes at end of table.

**Table 20. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Brand-name drugs not on formulary			
	Copayment	No copayment	Not determinable	Median copayment per prescription
Credit intermediation and related activities ..	4.5	4.6	0.2	\$0
Insurance carriers and related activities .....	3.9	3.9	—	0
Real estate and rental and leasing .....	3.1	—	—	9
Professional and business services .....	4.2	4.2	0.6	9
Professional and technical services .....	5.7	5.7	—	6
Education and health services .....	2.8	2.9	0.3	1
Educational services .....	3.2	3.2	0.1	0
Junior colleges, colleges, and universities ...	4.2	4.2	0.2	9
Health care and social assistance .....	3.2	3.3	0.4	2
Leisure and hospitality .....	6.3	—	—	10
Other services .....	5.5	—	—	0
1 to 99 workers .....	1.7	1.7	0.3	3
1 to 49 workers .....	2.0	2.0	0.4	1
50 to 99 workers .....	2.5	2.5	0.2	4
100 workers or more .....	2.0	1.9	0.4	0
100 to 499 workers .....	2.0	1.9	0.5	0
500 workers or more .....	3.3	3.3	0.6	0
<b>Geographic areas</b>				
Northeast .....	3.7	3.7	0.3	0
New England .....	5.1	4.8	0.9	0
Middle Atlantic .....	4.4	4.5	0.3	0
South .....	2.1	2.2	0.5	1
South Atlantic .....	3.3	3.1	0.6	0
East South Central .....	2.8	—	—	4
West South Central .....	3.6	4.1	1.0	0
Midwest .....	2.7	2.7	0.5	4
East North Central .....	2.9	3.0	0.2	2
West North Central .....	5.8	5.4	1.5	10
West .....	3.1	2.9	0.6	1
Mountain .....	6.3	—	—	8
Pacific .....	3.3	3.2	0.6	0

<sup>1</sup> Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

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

<sup>3</sup> 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."

<sup>4</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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 21. Defined benefit plans: Availability and eligibility requirements for open plans,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
<b>Worker characteristics</b>								
All workers .....	57	14	—	25	16	—	43	—
Management, professional, and related .....	47	12	—	17	15	—	53	—
Management, business, and financial .....	50	—	—	11	17	—	50	—
Professional and related .....	45	—	—	21	13	2	55	—
Service .....	69	—	—	51	—	—	31	—
Sales and office .....	62	22	—	26	—	( <sup>2</sup> )	38	—
Sales and related .....	63	31	—	29	—	—	37	—
Office and administrative support .....	61	19	—	24	—	1	39	—
Natural resources, construction, and maintenance .....	77	—	—	42	26	—	23	—
Construction, extraction, farming, fishing, and forestry .....	87	—	—	60	26	—	—	—
Installation, maintenance, and repair .....	68	—	—	25	26	—	32	—
Production, transportation, and material moving .....	55	15	—	20	19	—	45	—
Production .....	41	—	—	—	28	2	59	—
Transportation and material moving .....	68	24	—	35	—	—	32	—
Full time .....	55	12	—	23	17	—	45	—
Part time .....	80	31	—	42	—	—	20	—
Union .....	74	9	—	45	18	—	26	—
Nonunion .....	47	17	—	12	15	—	53	—
Average wage within the following categories <sup>3</sup> :								
Lowest 25 percent .....	82	23	—	53	—	—	18	—
Lowest 10 percent .....	90	—	—	—	—	—	—	—
Second 25 percent .....	57	22	—	24	—	1	43	—
Third 25 percent .....	59	15	—	24	19	—	41	—
Highest 25 percent .....	54	10	—	23	18	—	46	—
Highest 10 percent .....	49	—	—	17	17	—	51	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	50	—	—	20	24	—	50	—
Construction .....	88	—	—	66	—	—	—	—
Manufacturing .....	37	—	—	—	24	—	63	—
Service-providing industries .....	60	17	—	27	13	—	40	—
Trade, transportation, and utilities .....	72	23	—	33	13	—	28	—
Wholesale trade .....	69	—	—	—	—	—	—	—
Retail trade .....	72	28	—	—	—	—	28	—
Transportation and warehousing .....	72	—	—	37	—	—	28	—
Utilities .....	78	—	—	—	30	—	—	—
Information .....	44	—	—	—	—	—	56	—
Financial activities .....	62	28	—	24	9	—	38	—
Finance and insurance .....	61	30	—	21	10	—	39	—
Credit intermediation and related activities ..	50	—	—	—	—	—	50	—
Insurance carriers and related activities .....	81	36	—	23	20	—	19	—
Professional and business services .....	48	—	—	—	—	1	52	—
Education and health services .....	58	—	—	33	13	2	42	—
Educational services:								
Junior colleges, colleges, and universities .....	68	42	—	—	—	—	32	—
Health care and social assistance .....	54	—	—	38	—	—	46	—

See footnotes at end of table.

**Table 21. Defined benefit plans: Availability and eligibility requirements for open plans,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers .....	70	29	—	26	10	—	30	—
1 to 49 workers .....	73	28	—	28	—	—	27	—
50 to 99 workers .....	67	31	—	24	—	6	33	—
100 workers or more .....	53	9	—	25	18	—	47	—
100 to 499 workers .....	50	9	—	26	14	—	50	—
500 workers or more .....	56	8	—	23	22	—	44	—
<b>Geographic areas</b>								
Northeast .....	67	18	—	28	—	1	33	—
New England .....	62	—	—	—	20	—	38	—
Middle Atlantic .....	68	20	—	27	—	1	32	—
South .....	57	13	—	23	18	—	43	—
South Atlantic .....	56	—	—	25	16	( <sup>2</sup> )	44	—
East South Central .....	66	23	—	—	29	—	34	—
West South Central .....	55	—	—	—	—	4	45	—
Midwest .....	54	11	—	22	19	—	46	—
East North Central .....	51	14	—	21	11	—	49	—
West North Central .....	60	—	—	—	35	—	40	—
West .....	52	14	—	30	—	—	48	—
Mountain .....	73	—	—	43	—	—	27	—
Pacific .....	45	10	—	26	—	—	55	—

<sup>1</sup> A typical minimum age requirement is 21 years and service requirement is 12 months. See glossary for additional information on requirements.

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

<sup>3</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 21. Standard errors for defined benefit plans: Availability and eligibility requirements for open plans,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
<b>Worker characteristics</b>								
All workers .....	2.1	1.7	–	2.2	2.3	–	2.1	–
Management, professional, and related .....	3.7	3.5	–	2.9	2.9	–	3.7	–
Management, business, and financial .....	4.0	–	–	2.1	4.2	–	4.0	–
Professional and related .....	5.2	–	–	4.4	3.0	1.3	5.2	–
Service .....	8.3	–	–	9.1	–	–	8.3	–
Sales and office .....	3.0	3.6	–	2.8	–	0.3	3.0	–
Sales and related .....	5.3	7.6	–	7.0	–	–	5.3	–
Office and administrative support .....	3.8	3.3	–	2.5	–	0.4	3.8	–
Natural resources, construction, and maintenance .....	4.2	–	–	5.1	4.0	–	4.2	–
Construction, extraction, farming, fishing, and forestry .....	4.4	–	–	8.5	7.7	–	–	–
Installation, maintenance, and repair .....	7.3	–	–	7.0	4.9	–	7.3	–
Production, transportation, and material moving .....	4.1	3.3	–	3.8	3.5	–	4.1	–
Production .....	5.6	–	–	–	4.4	1.5	5.6	–
Transportation and material moving .....	4.8	5.4	–	6.0	–	–	4.8	–
Full time .....	2.2	1.8	–	2.3	2.4	–	2.2	–
Part time .....	3.5	4.7	–	5.0	–	–	3.5	–
Union .....	3.6	1.4	–	4.7	3.2	–	3.6	–
Nonunion .....	2.7	2.7	–	1.6	2.5	–	2.7	–
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	5.3	5.0	–	7.5	–	–	5.3	–
Lowest 10 percent .....	4.5	–	–	–	–	–	–	–
Second 25 percent .....	4.1	3.5	–	4.1	–	1.2	4.1	–
Third 25 percent .....	3.9	2.3	–	3.4	2.4	–	3.9	–
Highest 25 percent .....	3.0	2.5	–	2.7	3.1	–	3.0	–
Highest 10 percent .....	3.8	–	–	3.2	4.4	–	3.8	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	3.9	–	–	3.6	3.5	–	3.9	–
Construction .....	4.6	–	–	8.7	–	–	–	–
Manufacturing .....	4.9	–	–	–	4.5	–	4.9	–
Service-providing industries .....	2.6	2.2	–	2.7	2.8	–	2.6	–
Trade, transportation, and utilities .....	3.3	3.0	–	4.4	3.1	–	3.3	–
Wholesale trade .....	10.8	–	–	–	–	–	–	–
Retail trade .....	6.1	4.6	–	–	–	–	6.1	–
Transportation and warehousing .....	6.5	–	–	10.0	–	–	6.5	–
Utilities .....	7.5	–	–	–	5.0	–	–	–
Information .....	9.5	–	–	–	–	–	9.5	–
Financial activities .....	3.9	4.5	–	3.8	2.2	–	3.9	–
Finance and insurance .....	3.8	4.5	–	3.1	2.3	–	3.8	–
Credit intermediation and related activities ..	7.3	–	–	–	–	–	7.3	–
Insurance carriers and related activities .....	4.0	6.5	–	5.6	4.0	–	4.0	–
Professional and business services .....	9.0	–	–	–	–	0.5	9.0	–
Education and health services .....	8.1	–	–	8.0	3.1	2.2	8.1	–
Educational services:								
Junior colleges, colleges, and universities .....	9.1	8.7	–	–	–	–	9.1	–
Health care and social assistance .....	9.3	–	–	9.9	–	–	9.3	–

See footnotes at end of table.

**Table 21. Standard errors for defined benefit plans: Availability and eligibility requirements for open plans,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers .....	3.5	4.9	—	4.3	2.2	—	3.5	—
1 to 49 workers .....	3.8	6.8	—	5.9	—	—	3.8	—
50 to 99 workers .....	6.2	5.8	—	5.2	—	3.4	6.2	—
100 workers or more .....	2.7	1.6	—	2.8	2.8	—	2.7	—
100 to 499 workers .....	4.6	2.1	—	4.0	2.8	—	4.6	—
500 workers or more .....	4.0	2.1	—	3.4	5.0	—	4.0	—
<b>Geographic areas</b>								
Northeast .....	3.0	4.7	—	4.2	—	0.7	3.0	—
New England .....	5.8	—	—	—	5.8	—	5.8	—
Middle Atlantic .....	3.5	5.7	—	4.0	—	0.8	3.5	—
South .....	4.2	2.8	—	4.5	2.3	—	4.2	—
South Atlantic .....	5.6	—	—	6.2	2.0	0.3	5.6	—
East South Central .....	2.4	4.1	—	—	4.2	—	2.4	—
West South Central .....	8.2	—	—	—	—	3.5	8.2	—
Midwest .....	4.1	2.6	—	3.7	3.6	—	4.1	—
East North Central .....	4.9	3.4	—	3.4	2.9	—	4.9	—
West North Central .....	7.8	—	—	—	7.2	—	7.8	—
West .....	5.5	2.9	—	5.7	—	—	5.5	—
Mountain .....	3.8	—	—	7.4	—	—	3.8	—
Pacific .....	6.5	1.9	—	6.8	—	—	6.5	—

<sup>1</sup> A typical minimum age requirement is 21 years and service requirement is 12 months. See glossary for additional information on requirements.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 22. Defined benefit plans: Plan sponsor,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	All defined benefit plans <sup>2</sup>		Traditional defined benefit plans <sup>4</sup>		Non-traditional defined benefit plans <sup>5</sup>	
	Single employer sponsor	Multi-employer sponsor <sup>3</sup>	Single employer sponsor	Multi-employer sponsor <sup>3</sup>	Single employer sponsor	Multi-employer sponsor <sup>3</sup>
<b>Worker characteristics</b>						
All workers .....	78	17	68	25	99	-
Management, professional, and related .....	90	-	83	-	100	-
Management, business, and financial .....	96	-	91	-	99	-
Professional and related .....	86	-	78	-	100	-
Service .....	49	48	43	53	100	-
Sales and office .....	77	20	60	34	100	-
Sales and related .....	58	40	41	56	100	-
Office and administrative support .....	83	13	69	24	100	-
Natural resources, construction, and maintenance .....	57	38	52	42	100	-
Construction, extraction, farming, fishing, and forestry .....	24	75	-	76	-	-
Installation, maintenance, and repair .....	87	-	85	-	100	-
Production, transportation, and material moving .....	83	13	76	19	98	-
Production .....	93	-	88	-	100	-
Transportation and material moving .....	73	19	67	25	93	-
Full time .....	81	13	72	20	99	-
Part time .....	50	48	38	59	100	-
Union .....	51	41	47	45	100	-
Nonunion .....	95	-	91	-	99	-
Average wage within the following categories <sup>6</sup> :						
Lowest 25 percent .....	32	65	-	79	-	-
Lowest 10 percent .....	-	80	-	-	-	-
Second 25 percent .....	77	19	67	26	100	-
Third 25 percent .....	77	14	65	22	99	-
Highest 25 percent .....	85	12	77	18	100	-
Highest 10 percent .....	93	5	89	9	99	-
<b>Establishment characteristics</b>						
Goods-producing industries .....	76	24	68	32	100	-
Construction .....	-	83	-	83	-	-
Manufacturing .....	96	-	94	-	100	-
Service-providing industries .....	79	14	67	22	99	-
Trade, transportation, and utilities .....	60	32	52	40	95	-
Wholesale trade .....	73	-	78	-	-	-
Retail trade .....	28	72	18	82	-	-
Transportation and warehousing .....	76	-	69	-	-	-
Utilities .....	100	-	100	-	100	-
Information .....	96	-	95	-	-	-
Financial activities .....	99	-	97	-	100	-
Finance and insurance .....	99	-	97	-	100	-
Credit intermediation and related activities ..	100	-	100	-	100	-
Insurance carriers and related activities .....	99	-	97	-	100	-
Professional and business services .....	100	-	-	-	-	-
Education and health services .....	69	-	61	-	-	-
Educational services:						
Junior colleges, colleges, and universities	76	-	73	-	-	-
Health care and social assistance .....	70	-	62	-	-	-

See footnotes at end of table.

**Table 22. Defined benefit plans: Plan sponsor,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	All defined benefit plans <sup>2</sup>		Traditional defined benefit plans <sup>4</sup>		Non-traditional defined benefit plans <sup>5</sup>	
	Single employer sponsor	Multi-employer sponsor <sup>3</sup>	Single employer sponsor	Multi-employer sponsor <sup>3</sup>	Single employer sponsor	Multi-employer sponsor <sup>3</sup>
1 to 99 workers .....	77	18	70	23	97	—
1 to 49 workers .....	77	—	70	—	95	—
50 to 99 workers .....	77	21	70	27	100	—
100 workers or more .....	79	16	67	25	100	—
100 to 499 workers .....	69	25	55	36	100	—
500 workers or more .....	88	—	80	—	100	—
<b>Geographic areas</b>						
Northeast .....	77	20	67	29	100	—
New England .....	81	—	73	—	100	—
Middle Atlantic .....	75	—	66	29	100	—
South .....	89	8	84	12	100	—
South Atlantic .....	85	—	78	15	100	—
East South Central .....	91	—	88	—	—	—
West South Central .....	95	—	93	—	100	—
Midwest .....	80	15	67	25	98	—
East North Central .....	83	12	74	19	97	—
West North Central .....	74	—	49	42	100	—
West .....	60	28	43	40	100	—
Mountain .....	58	42	37	63	—	—
Pacific .....	61	24	45	33	100	—

<sup>1</sup> Sum of single- and multi-employer sponsor may not equal 100 percent as other plan sponsor types are not included (e.g., employer associations, railroad retirement boards).

<sup>2</sup> All workers participating in defined benefit plans = 100 percent.

<sup>3</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>4</sup> All workers participating in traditional defined benefit plans = 100 percent. See glossary for definition of traditional plans.

<sup>5</sup> All workers participating in non-traditional defined benefit plans = 100 percent. See glossary for definition of non-traditional plans.

<sup>6</sup> 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: 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).



**Table 22. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2014**

Characteristics	All defined benefit plans		Traditional defined benefit plans <sup>2</sup>		Non-traditional defined benefit plans <sup>3</sup>	
	Single employer sponsor	Multi-employer sponsor <sup>1</sup>	Single employer sponsor	Multi-employer sponsor <sup>1</sup>	Single employer sponsor	Multi-employer sponsor <sup>1</sup>
<b>Worker characteristics</b>						
All workers .....	2.6	1.9	3.2	2.5	0.6	–
Management, professional, and related .....	4.9	–	7.8	–	0.3	–
Management, business, and financial .....	2.5	–	5.1	–	0.6	–
Professional and related .....	6.7	–	9.4	–	0.0	–
Service .....	9.3	9.5	10.2	10.4	0.0	–
Sales and office .....	3.6	3.2	4.6	4.3	0.0	–
Sales and related .....	5.3	5.3	7.2	7.3	0.0	–
Office and administrative support .....	3.6	2.7	5.3	4.1	0.0	–
Natural resources, construction, and maintenance .....	4.7	4.4	5.2	5.0	0.0	–
Construction, extraction, farming, fishing, and forestry .....	6.9	6.8	–	7.0	–	–
Installation, maintenance, and repair .....	4.3	–	5.1	–	0.0	–
Production, transportation, and material moving .....	2.6	2.4	3.7	3.4	2.3	–
Production .....	2.2	–	3.7	–	0.0	–
Transportation and material moving .....	4.4	4.6	6.4	5.9	6.9	–
Full time .....	2.7	1.8	3.5	2.5	0.7	–
Part time .....	6.8	6.0	7.4	6.5	0.0	–
Union .....	4.7	4.2	4.8	4.5	0.0	–
Nonunion .....	0.9	–	1.8	–	0.7	–
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	7.0	6.4	–	5.8	–	–
Lowest 10 percent .....	–	6.8	–	–	–	–
Second 25 percent .....	4.7	3.9	6.0	5.0	0.0	–
Third 25 percent .....	4.4	2.3	6.0	3.8	1.4	–
Highest 25 percent .....	2.1	2.0	3.0	2.7	0.3	–
Highest 10 percent .....	1.6	1.3	2.8	2.3	0.6	–
<b>Establishment characteristics</b>						
Goods-producing industries .....	3.5	3.5	4.4	4.4	0.0	–
Construction .....	–	7.6	–	7.6	–	–
Manufacturing .....	2.0	–	3.0	–	0.0	–
Service-providing industries .....	3.4	2.5	4.4	3.3	0.8	–
Trade, transportation, and utilities .....	5.0	5.0	6.7	6.1	4.9	–
Wholesale trade .....	10.0	–	11.2	–	–	–
Retail trade .....	5.4	5.4	4.6	4.6	–	–
Transportation and warehousing .....	6.5	–	8.9	–	–	–
Utilities .....	0.0	–	0.0	–	0.0	–
Information .....	3.8	–	5.6	–	–	–
Financial activities .....	0.5	–	1.8	–	0.0	–
Finance and insurance .....	0.6	–	1.9	–	0.0	–
Credit intermediation and related activities ..	0.0	–	0.0	–	0.0	–
Insurance carriers and related activities .....	0.8	–	2.0	–	0.0	–
Professional and business services .....	0.4	–	–	–	–	–
Education and health services .....	12.1	–	13.7	–	–	–
Educational services:						
Junior colleges, colleges, and universities .....	10.9	–	11.8	–	–	–
Health care and social assistance .....	14.7	–	17.0	–	–	–

See footnotes at end of table.

**Table 22. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	All defined benefit plans		Traditional defined benefit plans <sup>2</sup>		Non-traditional defined benefit plans <sup>3</sup>	
	Single employer sponsor	Multi-employer sponsor <sup>1</sup>	Single employer sponsor	Multi-employer sponsor <sup>1</sup>	Single employer sponsor	Multi-employer sponsor <sup>1</sup>
1 to 99 workers .....	3.4	3.1	4.6	4.2	3.4	—
1 to 49 workers .....	5.5	—	7.8	—	5.1	—
50 to 99 workers .....	5.3	5.2	6.8	6.5	0.0	—
100 workers or more .....	3.6	2.6	4.8	3.7	0.0	—
100 to 499 workers .....	5.6	4.0	6.6	5.4	0.0	—
500 workers or more .....	2.8	—	4.3	—	0.0	—
<b>Geographic areas</b>						
Northeast .....	5.8	6.1	5.4	6.4	0.0	—
New England .....	5.2	—	6.6	—	0.0	—
Middle Atlantic .....	7.5	—	6.3	7.9	0.0	—
South .....	2.2	2.3	3.2	3.2	0.0	—
South Atlantic .....	3.2	—	3.9	4.0	0.0	—
East South Central .....	7.6	—	9.9	—	—	—
West South Central .....	2.9	—	4.8	—	0.0	—
Midwest .....	2.2	2.3	3.6	3.6	1.8	—
East North Central .....	1.6	1.4	2.8	2.3	2.9	—
West North Central .....	6.0	—	10.3	11.9	0.0	—
West .....	8.7	4.6	9.1	6.9	0.0	—
Mountain .....	9.9	9.9	5.1	5.1	—	—
Pacific .....	11.0	4.8	11.9	7.6	0.0	—

<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> See glossary for definition of traditional plans.

<sup>3</sup> See glossary for definition of non-traditional plans.

<sup>4</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 23. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years <sup>1</sup>	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Worker characteristics</b>									
All workers .....	67	34	8	21	4	33	30	3	—
Management, professional, and related .....	58	44	11	—	—	42	41	—	—
Management, business, and financial .....	47	31	—	—	—	53	52	—	—
Professional and related .....	66	53	—	—	—	34	32	—	—
Service .....	—	—	—	35	—	—	—	—	—
Sales and office .....	59	29	—	20	—	41	41	—	—
Sales and related .....	71	21	—	40	—	29	29	—	—
Office and administrative support .....	55	32	—	14	—	45	44	—	—
Natural resources, construction, and maintenance .....	91	25	—	50	—	9	9	—	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	57	31	—	—	—	—
Installation, maintenance, and repair .....	84	38	—	44	—	16	16	—	—
Production, transportation, and material moving .....	68	32	—	28	—	32	20	—	—
Production .....	58	31	—	24	—	42	22	—	—
Transportation and material moving .....	78	33	—	33	—	22	18	—	—
Full time .....	66	36	7	17	5	34	31	4	—
Part time .....	81	17	—	54	—	19	19	—	—
Union .....	91	27	—	51	—	9	8	—	—
Nonunion .....	52	39	10	—	—	48	43	5	—
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	82	—	—	55	—	18	18	—	—
Lowest 10 percent .....	—	—	—	80	—	—	—	—	—
Second 25 percent .....	71	32	—	24	—	29	25	—	—
Third 25 percent .....	63	37	4	17	5	37	30	—	—
Highest 25 percent .....	67	37	8	18	4	33	32	—	—
Highest 10 percent .....	56	39	—	5	—	44	43	—	—
<b>Establishment characteristics</b>									
Goods-producing industries .....	77	38	—	28	11	23	13	—	—
Construction .....	100	—	—	58	33	—	—	—	—
Manufacturing .....	66	44	—	19	—	34	18	—	—
Service-providing industries .....	64	33	—	18	—	36	36	—	—
Trade, transportation, and utilities .....	80	28	—	46	—	20	18	—	—
Retail trade .....	—	—	—	72	—	—	—	—	—
Transportation and warehousing .....	—	40	—	—	—	—	—	—	—
Utilities .....	57	38	—	—	—	43	43	—	—
Information .....	68	—	—	34	—	32	32	—	—
Financial activities .....	29	25	—	—	—	71	70	—	—
Finance and insurance .....	29	27	—	—	—	71	70	—	—
Credit intermediation and related activities ..	18	17	—	—	—	82	82	—	—
Insurance carriers and related activities .....	37	35	—	—	—	63	61	—	—
Professional and business services .....	—	28	—	—	—	—	61	—	—
Education and health services .....	79	63	—	—	—	21	21	—	—
Educational services:									
Junior colleges, colleges, and universities .....	—	57	30	—	—	—	—	—	—
Health care and social assistance .....	78	64	—	—	—	22	22	—	—

See footnotes at end of table.

**Table 23. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years <sup>1</sup>	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers .....	76	29	—	28	—	24	21	—	—
1 to 49 workers .....	74	30	—	27	—	26	26	—	—
50 to 99 workers .....	79	29	—	28	—	21	—	—	—
100 workers or more .....	64	36	6	18	4	36	33	—	—
100 to 499 workers .....	70	29	—	27	—	30	29	—	—
500 workers or more .....	59	43	—	10	—	41	36	—	—
<b>Geographic areas</b>									
Northeast .....	71	31	—	24	—	29	29	—	—
New England .....	—	37	—	—	—	—	—	—	—
Middle Atlantic .....	—	29	17	22	—	—	—	—	—
South .....	70	48	—	10	—	30	30	—	—
South Atlantic .....	69	50	—	—	—	31	31	—	—
East South Central .....	77	47	—	—	—	23	23	—	—
West South Central .....	70	47	—	—	—	30	30	—	—
Midwest .....	58	23	—	24	—	42	32	—	—
East North Central .....	62	27	—	26	—	38	25	—	—
West North Central .....	51	—	—	—	9	49	49	—	—
West .....	70	32	—	29	—	30	26	—	—
Mountain .....	—	23	—	44	—	—	—	—	—
Pacific .....	—	—	—	24	—	—	—	—	—

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

<sup>2</sup> 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 23. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2014**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years <sup>1</sup>	Percent of employer contribution		Cash balance	Pension equity	Other
<b>Worker characteristics</b>									
All workers .....	2.9	2.9	1.4	2.2	0.7	2.9	2.7	0.8	—
Management, professional, and related .....	4.9	4.5	3.1	—	—	4.9	4.8	—	—
Management, business, and financial .....	6.5	4.7	—	—	—	6.5	6.4	—	—
Professional and related .....	4.9	5.7	—	—	—	4.9	4.8	—	—
Service .....	—	—	—	9.6	—	—	—	—	—
Sales and office .....	4.6	3.1	—	3.3	—	4.6	4.6	—	—
Sales and related .....	8.0	6.0	—	5.3	—	8.0	8.0	—	—
Office and administrative support .....	4.9	3.5	—	2.5	—	4.9	4.9	—	—
Natural resources, construction, and maintenance .....	1.9	4.4	—	5.8	—	1.9	1.9	—	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	7.5	7.4	—	—	—	—
Installation, maintenance, and repair .....	3.3	8.0	—	8.9	—	3.3	3.3	—	—
Production, transportation, and material moving .....	4.8	5.2	—	4.7	—	4.8	4.3	—	—
Production .....	6.5	7.2	—	5.2	—	6.5	6.4	—	—
Transportation and material moving .....	5.7	6.7	—	7.1	—	5.7	4.8	—	—
Full time .....	3.0	3.1	1.4	2.1	0.8	3.0	2.8	0.8	—
Part time .....	4.0	4.2	—	4.9	—	4.0	4.0	—	—
Union .....	2.4	4.5	—	5.0	—	2.4	2.3	—	—
Nonunion .....	3.6	3.3	2.2	—	—	3.6	3.3	1.1	—
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	5.2	—	—	5.4	—	5.2	5.2	—	—
Lowest 10 percent .....	—	—	—	6.8	—	—	—	—	—
Second 25 percent .....	4.6	5.1	—	4.1	—	4.6	4.4	—	—
Third 25 percent .....	4.1	5.3	1.1	2.7	1.2	4.1	3.6	—	—
Highest 25 percent .....	3.7	3.4	2.2	3.0	1.1	3.7	3.7	—	—
Highest 10 percent .....	5.4	4.5	—	1.5	—	5.4	5.3	—	—
<b>Establishment characteristics</b>									
Goods-producing industries .....	4.4	6.6	—	3.9	1.9	4.4	2.5	—	—
Construction .....	0.0	—	—	7.9	7.9	—	—	—	—
Manufacturing .....	5.9	8.0	—	3.5	—	5.9	3.5	—	—
Service-providing industries .....	3.8	3.2	—	2.7	—	3.8	3.7	—	—
Trade, transportation, and utilities .....	3.5	5.6	—	4.7	—	3.5	3.0	—	—
Retail trade .....	—	—	—	6.1	—	—	—	—	—
Transportation and warehousing .....	—	11.1	—	—	—	—	—	—	—
Utilities .....	6.0	10.6	—	—	—	6.0	6.0	—	—
Information .....	5.8	—	—	9.6	—	5.8	5.8	—	—
Financial activities .....	2.9	2.8	—	—	—	2.9	3.2	—	—
Finance and insurance .....	3.3	2.8	—	—	—	3.3	3.5	—	—
Credit intermediation and related activities ..	3.7	3.6	—	—	—	3.7	3.7	—	—
Insurance carriers and related activities .....	4.5	4.0	—	—	—	4.5	4.9	—	—
Professional and business services .....	—	6.4	—	—	—	—	13.1	—	—
Education and health services .....	5.1	7.8	—	—	—	5.1	5.1	—	—
Educational services:									
Junior colleges, colleges, and universities ..	—	9.0	8.9	—	—	—	—	—	—
Health care and social assistance .....	6.2	9.0	—	—	—	6.2	6.2	—	—

See footnotes at end of table.

**Table 23. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years <sup>1</sup>	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers .....	3.3	3.7	—	3.6	—	3.3	2.9	—	—
1 to 49 workers .....	4.8	4.7	—	5.7	—	4.8	4.8	—	—
50 to 99 workers .....	5.5	7.2	—	5.6	—	5.5	—	—	—
100 workers or more .....	3.4	3.7	1.5	2.4	1.0	3.4	3.3	—	—
100 to 499 workers .....	5.0	5.3	—	4.1	—	5.0	5.0	—	—
500 workers or more .....	4.7	4.9	—	2.1	—	4.7	4.0	—	—
<b>Geographic areas</b>									
Northeast .....	7.3	4.6	—	5.0	—	7.3	7.3	—	—
New England .....	—	10.1	—	—	—	—	—	—	—
Middle Atlantic .....	—	5.8	4.4	6.1	—	—	—	—	—
South .....	4.4	5.0	—	3.0	—	4.4	4.4	—	—
South Atlantic .....	6.1	5.3	—	—	—	6.1	6.1	—	—
East South Central .....	6.3	5.1	—	—	—	6.3	6.3	—	—
West South Central .....	8.2	12.5	—	—	—	8.2	8.2	—	—
Midwest .....	4.0	4.6	—	4.0	—	4.0	2.9	—	—
East North Central .....	5.3	6.7	—	3.8	—	5.3	3.5	—	—
West North Central .....	5.7	—	—	—	2.5	5.7	5.7	—	—
West .....	7.3	8.5	—	4.9	—	7.3	7.0	—	—
Mountain .....	—	4.0	—	8.9	—	—	—	—	—
Pacific .....	—	—	—	5.7	—	—	—	—	—

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

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 24. Defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Cliff vesting <sup>1</sup>	Years required for cliff vesting		Graded vesting <sup>2</sup>	Immediate full vesting	Not determinable
		Mean	Median			
<b>Worker characteristics</b>						
All workers .....	95	4	5	3	—	—
Management, professional, and related .....	95	4	5	—	—	( <sup>3</sup> )
Management, business, and financial .....	97	4	—	—	—	( <sup>3</sup> )
Professional and related .....	94	4	5	—	—	1
Service .....	93	5	5	—	—	( <sup>3</sup> )
Sales and office .....	96	4	5	—	—	( <sup>3</sup> )
Sales and related .....	95	4	5	—	—	—
Office and administrative support .....	97	4	—	—	—	( <sup>3</sup> )
Natural resources, construction, and maintenance	93	5	5	—	—	3
Construction, extraction, farming, fishing, and forestry .....	94	5	5	—	—	1
Installation, maintenance, and repair .....	92	5	5	—	—	5
Production, transportation, and material moving .....	95	4	5	—	—	2
Production .....	98	4	5	—	—	1
Transportation and material moving .....	92	5	5	—	—	4
Full time .....	95	4	5	3	—	—
Part time .....	95	5	5	—	—	—
Union .....	96	5	5	—	—	2
Nonunion .....	95	4	—	4	—	—
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	98	5	5	—	—	( <sup>3</sup> )
Lowest 10 percent .....	100	5	5	—	—	—
Second 25 percent .....	94	4	5	—	—	—
Third 25 percent .....	96	4	5	—	—	1
Highest 25 percent .....	94	4	5	—	—	2
Highest 10 percent .....	94	4	5	—	—	1
<b>Establishment characteristics</b>						
Goods-producing industries .....	95	5	5	—	—	—
Construction .....	95	5	5	—	—	—
Manufacturing .....	95	4	5	—	—	—
Service-providing industries .....	95	4	5	—	—	1
Trade, transportation, and utilities .....	94	5	5	—	—	5
Wholesale trade .....	100	5	5	—	—	—
Retail trade .....	98	5	5	—	—	—
Transportation and warehousing .....	87	4	5	—	—	13
Utilities .....	94	4	5	—	—	—
Information .....	94	4	5	—	—	—
Financial activities .....	97	4	3	—	—	—
Finance and insurance .....	97	4	3	—	—	—
Credit intermediation and related activities ..	99	3	3	—	—	—
Insurance carriers and related activities .....	94	4	3	—	—	—
Professional and business services .....	100	4	—	—	—	—
Education and health services .....	91	5	5	—	—	1
Educational services:						
Junior colleges, colleges, and universities .....	83	5	5	—	—	8
Health care and social assistance .....	92	5	5	—	—	—

See footnotes at end of table.

**Table 24. Defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Cliff vesting <sup>1</sup>	Years required for cliff vesting		Graded vesting <sup>2</sup>	Immediate full vesting	Not determinable
		Mean	Median			
1 to 99 workers .....	93	4	5	—	—	—
1 to 49 workers .....	92	4	5	—	—	—
50 to 99 workers .....	94	5	5	—	—	—
100 workers or more .....	96	4	5	—	—	1
100 to 499 workers .....	97	4	5	—	—	—
500 workers or more .....	94	4	5	—	—	3
<b>Geographic areas</b>						
Northeast .....	92	4	5	—	—	3
New England .....	90	4	5	—	—	( <sup>3</sup> )
Middle Atlantic .....	93	4	5	—	—	3
South .....	96	4	5	—	—	1
South Atlantic .....	96	4	5	—	—	2
East South Central .....	100	5	5	—	—	—
West South Central .....	96	4	5	—	—	—
Midwest .....	95	4	5	—	—	—
East North Central .....	94	4	5	—	—	—
West North Central .....	96	4	—	—	—	—
West .....	97	4	5	—	—	—
Mountain .....	98	4	5	—	—	—
Pacific .....	96	4	5	—	—	—

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

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

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 24. Standard errors for defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2014**

Characteristics	Cliff vesting <sup>1</sup>	Years required for cliff vesting		Graded vesting <sup>2</sup>	Immediate full vesting	Not determinable
		Mean	Median			
<b>Worker characteristics</b>						
All workers .....	1.1	0.1	0.0	0.8	—	—
Management, professional, and related .....	1.4	0.1	0.4	—	—	0.2
Management, business, and financial .....	1.2	0.1	—	—	—	( <sup>3</sup> )
Professional and related .....	2.1	0.1	0.0	—	—	0.3
Service .....	4.1	0.1	0.0	—	—	( <sup>3</sup> )
Sales and office .....	0.8	0.1	0.0	—	—	( <sup>3</sup> )
Sales and related .....	2.0	0.2	0.0	—	—	—
Office and administrative support .....	0.9	0.1	—	—	—	( <sup>3</sup> )
Natural resources, construction, and maintenance .....	2.9	0.1	0.0	—	—	2.1
Construction, extraction, farming, fishing, and forestry .....	3.3	0.1	0.0	—	—	0.7
Installation, maintenance, and repair .....	4.1	0.1	0.0	—	—	3.7
Production, transportation, and material moving .....	2.2	0.1	0.0	—	—	1.7
Production .....	0.9	0.1	0.4	—	—	0.6
Transportation and material moving .....	4.2	0.1	0.0	—	—	2.9
Full time .....	1.2	0.1	0.0	0.8	—	—
Part time .....	2.9	0.1	0.0	—	—	—
Union .....	1.8	0.1	0.0	—	—	1.4
Nonunion .....	1.0	0.1	—	1.0	—	—
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	2.2	0.1	0.0	—	—	0.1
Lowest 10 percent .....	0.0	0.1	0.0	—	—	—
Second 25 percent .....	2.5	0.1	0.0	—	—	—
Third 25 percent .....	1.4	0.1	0.0	—	—	0.7
Highest 25 percent .....	1.7	0.1	0.0	—	—	1.0
Highest 10 percent .....	1.7	0.1	1.0	—	—	0.7
<b>Establishment characteristics</b>						
Goods-producing industries .....	2.0	0.1	0.0	—	—	—
Construction .....	3.3	0.1	0.0	—	—	—
Manufacturing .....	2.5	0.1	0.0	—	—	—
Service-providing industries .....	1.3	0.1	0.0	—	—	0.9
Trade, transportation, and utilities .....	3.4	0.1	0.0	—	—	3.4
Wholesale trade .....	0.0	( <sup>3</sup> )	0.0	—	—	—
Retail trade .....	0.6	0.1	0.0	—	—	—
Transportation and warehousing .....	9.6	0.2	0.0	—	—	9.6
Utilities .....	3.9	0.1	0.0	—	—	—
Information .....	4.1	0.2	0.0	—	—	—
Financial activities .....	1.6	0.1	0.0	—	—	—
Finance and insurance .....	1.6	0.1	0.0	—	—	—
Credit intermediation and related activities ..	1.2	0.1	0.0	—	—	—
Insurance carriers and related activities .....	3.6	0.1	0.0	—	—	—
Professional and business services .....	0.0	0.3	—	—	—	—
Education and health services .....	3.7	0.1	0.0	—	—	0.4
Educational services:						
Junior colleges, colleges, and universities ..	5.0	0.1	0.0	—	—	4.7
Health care and social assistance .....	4.3	0.1	0.0	—	—	—

See footnotes at end of table.

**Table 24. Standard errors for defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Cliff vesting <sup>1</sup>	Years required for cliff vesting		Graded vesting <sup>2</sup>	Immediate full vesting	Not determinable
		Mean	Median			
1 to 99 workers .....	1.8	0.1	0.0	—	—	—
1 to 49 workers .....	2.0	0.1	0.0	—	—	—
50 to 99 workers .....	3.6	0.1	0.0	—	—	—
100 workers or more .....	1.3	0.1	0.0	—	—	0.9
100 to 499 workers .....	1.2	0.1	0.0	—	—	—
500 workers or more .....	2.2	0.1	0.0	—	—	1.7
<b>Geographic areas</b>						
Northeast .....	3.2	0.2	0.0	—	—	2.2
New England .....	7.7	0.2	0.0	—	—	0.1
Middle Atlantic .....	3.5	0.3	0.0	—	—	2.7
South .....	1.8	0.1	0.0	—	—	1.4
South Atlantic .....	2.6	0.1	0.0	—	—	2.6
East South Central .....	0.0	0.1	0.0	—	—	—
West South Central .....	3.1	0.2	0.0	—	—	—
Midwest .....	1.1	0.1	0.0	—	—	—
East North Central .....	1.2	0.1	0.0	—	—	—
West North Central .....	2.6	0.1	—	—	—	—
West .....	1.9	0.1	0.0	—	—	—
Mountain .....	1.4	0.2	0.0	—	—	—
Pacific .....	2.5	0.2	0.0	—	—	—

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

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

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

<sup>4</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 25. Defined benefit plans: Integration with Social Security, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint <sup>1</sup>	Offset by Social Security <sup>2</sup>	Cash balance		
<b>Worker characteristics</b>						
All workers .....	—	16	9	—	71	—
Management, professional, and related .....	—	14	13	—	64	—
Management, business, and financial .....	—	12	—	7	62	—
Professional and related .....	—	16	11	—	65	—
Service .....	—	—	—	—	74	—
Sales and office .....	—	16	7	—	72	—
Sales and related .....	27	—	—	—	73	—
Office and administrative support .....	—	13	8	—	72	—
Natural resources, construction, and maintenance .....	20	—	9	—	80	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	90	—
Installation, maintenance, and repair .....	30	20	—	—	70	—
Production, transportation, and material moving .....	26	19	—	—	74	—
Production .....	27	—	—	—	73	—
Transportation and material moving .....	25	19	—	—	75	—
Full time .....	—	16	10	—	68	—
Part time .....	—	7	—	—	89	—
Union .....	—	—	6	—	82	—
Nonunion .....	—	21	12	—	64	—
Average wage within the following categories <sup>3</sup> :						
Lowest 25 percent .....	16	—	—	—	84	—
Lowest 10 percent .....	—	—	—	—	90	—
Second 25 percent .....	—	24	—	2	66	—
Third 25 percent .....	—	15	5	—	72	—
Highest 25 percent .....	—	15	13	—	69	—
Highest 10 percent .....	—	15	—	4	64	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	35	20	—	—	65	—
Construction .....	—	—	—	—	91	—
Manufacturing .....	40	29	—	—	60	—
Service-providing industries .....	—	14	7	—	73	—
Trade, transportation, and utilities .....	23	11	—	—	77	—
Wholesale trade .....	—	—	—	—	54	—
Retail trade .....	—	—	—	—	83	—
Transportation and warehousing .....	—	—	—	—	75	—
Utilities .....	—	—	—	—	90	—
Information .....	—	—	—	—	87	—
Financial activities .....	30	15	6	9	70	—
Finance and insurance .....	31	15	6	10	69	—
Credit intermediation and related activities ..	13	—	—	—	87	—
Insurance carriers and related activities .....	49	18	13	18	51	—
Professional and business services .....	—	—	—	—	67	—
Education and health services .....	—	—	—	—	65	—
Educational services:	—	—	—	—	—	—
Junior colleges, colleges, and universities .....	—	—	—	—	71	—
Health care and social assistance .....	—	—	—	—	60	—

See footnotes at end of table.

**Table 25. Defined benefit plans: Integration with Social Security, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint <sup>1</sup>	Offset by Social Security <sup>2</sup>	Cash balance		
1 to 99 workers .....	31	23	—	—	69	—
1 to 49 workers .....	30	19	—	—	70	—
50 to 99 workers .....	33	—	—	—	67	—
100 workers or more .....	—	13	10	—	71	—
100 to 499 workers .....	—	11	—	—	78	—
500 workers or more .....	—	14	17	—	64	—
<b>Geographic areas</b>						
Northeast .....	29	14	—	—	71	—
New England .....	—	—	—	—	80	—
Middle Atlantic .....	31	17	—	—	69	—
South .....	—	24	—	3	58	—
South Atlantic .....	—	23	11	—	63	—
East South Central .....	44	—	—	—	56	—
West South Central .....	50	—	—	—	50	—
Midwest .....	20	12	—	—	80	—
East North Central .....	23	—	6	—	77	—
West North Central .....	—	5	—	—	86	—
West .....	—	9	—	—	76	—
Mountain .....	21	18	—	—	79	—
Pacific .....	—	6	—	—	75	—

<sup>1</sup> Benefit as calculated by formula is reduced by portion of primary Social Security payment.

<sup>2</sup> Formula applies lower benefit rate to earnings subject to FICA (Social Security) taxes or below a specified dollar amount.

<sup>3</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 25. Standard errors for defined benefit plans: Integration with Social Security, private industry workers, National Compensation Survey, 2014**

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint <sup>1</sup>	Offset by Social Security <sup>2</sup>	Cash balance		
<b>Worker characteristics</b>						
All workers .....	-	1.7	1.9	-	3.0	-
Management, professional, and related .....	-	2.0	3.7	-	4.8	-
Management, business, and financial .....	-	2.6	-	1.9	5.8	-
Professional and related .....	-	2.9	2.9	-	6.0	-
Service .....	-	-	-	-	9.2	-
Sales and office .....	-	2.6	1.9	-	3.9	-
Sales and related .....	7.3	-	-	-	7.3	-
Office and administrative support .....	-	2.1	2.0	-	3.8	-
Natural resources, construction, and maintenance .....	3.9	-	2.6	-	3.9	-
Construction, extraction, farming, fishing, and forestry .....	-	-	-	-	3.8	-
Installation, maintenance, and repair .....	6.8	6.0	-	-	6.8	-
Production, transportation, and material moving .....	4.8	4.4	-	-	4.8	-
Production .....	7.0	-	-	-	7.0	-
Transportation and material moving .....	5.5	4.9	-	-	5.5	-
Full time .....	-	1.9	2.0	-	3.1	-
Part time .....	-	2.0	-	-	3.4	-
Union .....	-	-	1.5	-	4.8	-
Nonunion .....	-	2.4	2.7	-	3.6	-
Average wage within the following categories <sup>3</sup> :						
Lowest 25 percent .....	4.7	-	-	-	4.7	-
Lowest 10 percent .....	-	-	-	-	4.9	-
Second 25 percent .....	-	4.7	-	0.7	4.8	-
Third 25 percent .....	-	3.5	1.1	-	5.1	-
Highest 25 percent .....	-	1.7	3.2	-	3.3	-
Highest 10 percent .....	-	3.0	-	1.1	5.4	-
<b>Establishment characteristics</b>						
Goods-producing industries .....	6.3	4.8	-	-	6.3	-
Construction .....	-	-	-	-	4.6	-
Manufacturing .....	7.5	6.7	-	-	7.5	-
Service-providing industries .....	-	1.7	1.9	-	3.3	-
Trade, transportation, and utilities .....	4.3	3.0	-	-	4.3	-
Wholesale trade .....	-	-	-	-	10.2	-
Retail trade .....	-	-	-	-	4.7	-
Transportation and warehousing .....	-	-	-	-	9.4	-
Utilities .....	-	-	-	-	2.7	-
Information .....	-	-	-	-	4.5	-
Financial activities .....	4.4	2.7	1.5	2.2	4.4	-
Finance and insurance .....	4.3	2.7	1.6	2.2	4.3	-
Credit intermediation and related activities ..	3.1	-	-	-	3.1	-
Insurance carriers and related activities .....	6.2	4.1	3.4	3.6	6.2	-
Professional and business services .....	-	-	-	-	13.1	-
Education and health services .....	-	-	-	-	10.4	-
Educational services:	-	-	-	-	-	-
Junior colleges, colleges, and universities .....	-	-	-	-	6.1	-
Health care and social assistance .....	-	-	-	-	12.0	-

See footnotes at end of table.

**Table 25. Standard errors for defined benefit plans: Integration with Social Security, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Benefits integrated with Social Security	Type of integrated formula			Benefits not integrated with Social Security	Not covered under Social Security
		Social Security breakpoint <sup>1</sup>	Offset by Social Security <sup>2</sup>	Cash balance		
1 to 99 workers .....	5.1	4.3	—	—	5.1	—
1 to 49 workers .....	7.0	4.2	—	—	7.0	—
50 to 99 workers .....	8.6	—	—	—	8.6	—
100 workers or more .....	—	2.1	2.2	—	3.5	—
100 to 499 workers .....	—	2.4	—	—	5.5	—
500 workers or more .....	—	3.3	3.9	—	4.5	—
<b>Geographic areas</b>						
Northeast .....	5.8	3.2	—	—	5.8	—
New England .....	—	—	—	—	8.9	—
Middle Atlantic .....	6.8	4.0	—	—	6.8	—
South .....	—	4.0	—	0.9	5.4	—
South Atlantic .....	—	4.4	3.4	—	4.9	—
East South Central .....	13.1	—	—	—	13.1	—
West South Central .....	12.3	—	—	—	12.3	—
Midwest .....	4.4	3.6	—	—	4.4	—
East North Central .....	5.7	—	1.4	—	5.7	—
West North Central .....	—	1.3	—	—	6.1	—
West .....	—	2.0	—	—	8.7	—
Mountain .....	4.4	4.2	—	—	4.4	—
Pacific .....	—	1.7	—	—	11.3	—

<sup>1</sup> Benefit as calculated by formula is reduced by portion of primary Social Security payment.

<sup>2</sup> Formula applies lower benefit rate to earnings subject to FICA (Social Security) taxes or below a specified dollar amount.

<sup>3</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 26. Defined benefit plans: Availability of selected benefit features,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(In percent)

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
<b>Worker characteristics</b>								
All workers .....	34	88	82	63	100	100	99	93
Management, professional, and related .....	40	89	77	69	100	100	100	93
Management, business, and financial .....	41	95	81	73	100	100	100	94
Professional and related .....	40	82	75	66	100	100	99	90
Service .....	—	92	93	—	100	100	100	—
Sales and office .....	24	99	82	52	100	100	100	89
Sales and related .....	—	100	80	—	100	100	100	100
Office and administrative support .....	29	99	82	54	100	100	100	87
Natural resources, construction, and maintenance .....	38	90	85	69	100	100	98	100
Construction, extraction, farming, fishing, and forestry .....	22	—	87	—	100	—	95	—
Installation, maintenance, and repair .....	56	93	83	69	100	100	100	100
Production, transportation, and material moving .....	28	71	83	61	100	100	100	100
Production .....	35	57	73	72	100	100	100	100
Transportation and material moving .....	23	96	91	—	100	100	100	100
Full time .....	36	88	81	65	100	100	99	95
Part time .....	17	87	92	—	100	100	100	—
Union .....	29	98	90	—	100	100	99	86
Nonunion .....	39	87	74	64	100	100	100	94
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	—	—	95	—	100	—	100	—
Second 25 percent .....	25	93	80	69	100	100	100	90
Third 25 percent .....	28	84	84	59	100	100	100	93
Highest 25 percent .....	43	89	80	66	100	100	99	94
Highest 10 percent .....	44	88	77	67	100	100	100	94
<b>Establishment characteristics</b>								
Goods-producing industries .....	37	47	81	80	100	100	98	100
Construction .....	24	—	85	—	100	—	95	—
Manufacturing .....	37	47	80	80	100	100	100	100
Service-providing industries .....	32	97	83	59	100	100	100	92
Trade, transportation, and utilities .....	15	97	86	44	100	100	100	100
Wholesale trade .....	—	—	85	—	100	—	100	—
Retail trade .....	—	—	89	—	100	—	100	—
Transportation and warehousing .....	—	—	98	—	100	—	100	—
Utilities .....	—	97	—	89	100	100	100	100
Information .....	83	—	71	—	100	—	98	—
Financial activities .....	23	99	75	64	100	100	100	88
Finance and insurance .....	24	99	73	66	100	100	100	88
Credit intermediation and related activities ..	—	100	92	68	100	100	100	83
Insurance carriers and related activities .....	22	97	79	62	100	100	100	92
Education and health services .....	—	—	74	—	100	—	100	—
Educational services:								
Junior colleges, colleges, and universities ..	—	—	74	—	100	—	100	—
Health care and social assistance .....	—	—	77	—	100	—	100	—

See footnotes at end of table.

**Table 26. Defined benefit plans: Availability of selected benefit features,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

(In percent)

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
1 to 99 workers .....	35	99	74	66	100	100	98	90
1 to 49 workers .....	41	98	73	67	100	100	97	87
50 to 99 workers .....	27	100	76	64	100	100	100	96
100 workers or more .....	33	86	86	62	100	100	100	94
100 to 499 workers .....	28	100	86	65	100	100	100	99
500 workers or more .....	39	75	85	60	100	100	100	90
<b>Geographic areas</b>								
Northeast .....	31	92	88	—	100	100	98	81
New England .....	48	94	79	61	100	100	91	—
Middle Atlantic .....	26	91	90	—	100	100	100	83
South .....	46	94	75	70	100	100	100	93
South Atlantic .....	45	91	76	67	100	100	100	92
East South Central .....	42	—	71	—	100	—	100	—
West South Central .....	49	99	74	75	100	100	100	93
Midwest .....	28	77	84	68	100	100	100	100
East North Central .....	30	66	81	73	100	100	100	100
West North Central .....	—	97	92	—	100	100	100	100
West .....	24	96	85	68	100	100	100	96
Mountain .....	44	—	90	—	100	—	100	—
Pacific .....	—	94	84	65	100	100	99	96

<sup>1</sup> See glossary for additional information on these selected benefit features.

<sup>2</sup> 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: 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).



**Table 26. Standard errors for defined benefit plans: Availability of selected benefit features,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
<b>Worker characteristics</b>								
All workers .....	3.0	3.3	1.8	5.6	0.0	0.0	0.5	1.3
Management, professional, and related .....	6.5	4.0	3.8	6.2	0.0	0.0	0.3	2.4
Management, business, and financial .....	9.1	2.2	4.0	6.9	0.0	0.0	0.0	3.0
Professional and related .....	7.9	6.7	4.8	7.2	0.0	0.0	0.5	3.1
Service .....	–	8.5	3.8	–	0.0	0.0	0.0	–
Sales and office .....	3.9	0.3	4.0	7.9	0.0	0.0	0.0	3.6
Sales and related .....	–	0.0	6.6	–	0.0	0.0	0.0	0.0
Office and administrative support .....	5.1	0.4	4.2	7.8	0.0	0.0	0.0	4.3
Natural resources, construction, and maintenance .....	4.9	6.7	4.0	9.0	0.0	0.0	2.4	0.0
Construction, extraction, farming, fishing, and forestry .....	6.2	–	7.0	–	0.0	–	4.5	–
Installation, maintenance, and repair .....	4.9	6.4	3.6	10.3	0.0	0.0	0.0	0.0
Production, transportation, and material moving .....	4.2	7.8	3.3	10.9	0.0	0.0	0.0	0.0
Production .....	4.8	9.6	5.4	13.4	0.0	0.0	0.0	0.0
Transportation and material moving .....	5.9	3.7	3.0	–	0.0	0.0	0.0	0.0
Full time .....	3.2	3.2	2.1	5.6	0.0	0.0	0.5	1.3
Part time .....	5.1	12.5	2.5	–	0.0	0.0	0.4	–
Union .....	3.9	1.6	1.8	–	0.0	0.0	0.9	12.6
Nonunion .....	4.2	3.6	3.1	5.0	0.0	0.0	0.0	1.9
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	–	–	2.3	–	0.0	–	0.0	–
Second 25 percent .....	4.4	7.3	4.6	7.1	0.0	0.0	0.0	3.8
Third 25 percent .....	3.7	7.4	3.5	8.2	0.0	0.0	0.0	2.6
Highest 25 percent .....	4.3	3.5	2.6	6.7	0.0	0.0	0.9	1.5
Highest 10 percent .....	7.2	5.3	3.9	8.7	0.0	0.0	0.3	3.5
<b>Establishment characteristics</b>								
Goods-producing industries .....	5.7	8.5	3.4	5.8	0.0	0.0	1.5	0.0
Construction .....	7.0	–	7.2	–	0.0	–	4.6	–
Manufacturing .....	5.4	8.5	4.4	5.8	0.0	0.0	0.0	0.0
Service-providing industries .....	3.7	1.8	2.5	6.7	0.0	0.0	0.1	1.6
Trade, transportation, and utilities .....	3.7	2.0	2.6	10.4	0.0	0.0	0.0	0.0
Wholesale trade .....	–	–	9.6	–	0.0	–	0.0	–
Retail trade .....	–	–	3.2	–	0.0	–	0.0	–
Transportation and warehousing .....	–	–	2.1	–	0.0	–	0.0	–
Utilities .....	–	2.3	–	5.8	0.0	0.0	0.0	0.0
Information .....	3.0	–	10.7	–	0.0	–	1.3	–
Financial activities .....	5.6	1.0	6.7	5.2	0.0	0.0	0.0	3.4
Finance and insurance .....	5.5	1.0	6.4	4.9	0.0	0.0	0.0	3.5
Credit intermediation and related activities .....	–	0.0	4.9	7.1	0.0	0.0	0.0	4.9
Insurance carriers and related activities .....	6.5	2.8	8.3	6.5	0.0	0.0	0.0	5.4
Education and health services .....	–	–	6.5	–	0.0	–	0.0	–
Educational services:								
Junior colleges, colleges, and universities .....	–	–	6.7	–	0.0	–	0.0	–
Health care and social assistance .....	–	–	7.3	–	0.0	–	0.0	–

See footnotes at end of table.

**Table 26. Standard errors for defined benefit plans: Availability of selected benefit features,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
1 to 99 workers .....	4.4	1.2	5.3	7.3	0.0	0.0	1.6	2.9
1 to 49 workers .....	5.8	1.8	7.3	7.5	0.0	0.0	2.9	4.3
50 to 99 workers .....	7.0	0.0	5.8	14.5	0.0	0.0	0.0	3.6
100 workers or more .....	4.1	4.1	1.8	6.5	0.0	0.0	0.1	1.2
100 to 499 workers .....	4.8	0.2	2.9	9.1	0.0	0.0	0.2	1.1
500 workers or more .....	6.7	6.3	2.7	8.7	0.0	0.0	0.2	1.8
<b>Geographic areas</b>								
Northeast .....	5.0	6.8	3.6	—	0.0	0.0	1.9	3.8
New England .....	11.9	5.0	10.9	15.8	0.0	0.0	8.1	—
Middle Atlantic .....	6.0	8.2	3.0	—	0.0	0.0	0.2	6.9
South .....	6.2	2.7	2.9	8.2	0.0	0.0	0.0	3.9
South Atlantic .....	7.0	4.7	3.1	11.5	0.0	0.0	0.0	5.8
East South Central .....	11.6	—	10.6	—	0.0	—	0.0	—
West South Central .....	13.6	0.5	5.9	13.2	0.0	0.0	0.0	6.2
Midwest .....	4.7	7.1	4.2	8.4	0.0	0.0	0.0	0.0
East North Central .....	5.9	9.2	5.1	4.3	0.0	0.0	0.0	0.0
West North Central .....	—	1.9	4.8	—	0.0	0.0	0.0	0.0
West .....	6.6	1.8	3.2	9.7	0.0	0.0	0.4	2.7
Mountain .....	9.5	—	4.7	—	0.0	—	0.0	—
Pacific .....	—	2.7	4.1	12.9	0.0	0.0	0.6	2.9

<sup>1</sup> See glossary for additional information on these selected benefit features.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 27. Cash balance plans: Employer contributions, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Flat rate percentage contribution	Mean flat rate (in percent)	Variable percentage contribution	Contributions vary by <sup>1</sup>				
				Social Security taxable wage base	Age	Service	Earnings	Other
<b>Worker characteristics</b>								
All workers .....	12	3.79	88	8	73	77	-	-
Management, professional, and related .....	-	-	-	10	73	76	-	-
Management, business, and financial .....	-	-	-	13	68	73	-	-
Professional and related .....	-	-	-	-	79	80	-	-
Service .....	-	-	-	-	-	91	-	-
Sales and office .....	-	-	-	9	69	76	-	-
Sales and related .....	-	-	-	-	84	64	-	-
Office and administrative support .....	-	-	-	10	65	79	-	-
Natural resources, construction, and maintenance .....	-	-	-	-	42	55	-	-
Installation, maintenance, and repair .....	-	-	-	-	43	58	-	-
Production, transportation, and material moving .....	-	-	-	-	94	91	-	-
Production .....	-	-	-	-	96	85	-	-
Transportation and material moving .....	-	-	100	-	92	100	-	-
Full time .....	12	3.85	88	9	74	77	-	-
Part time .....	-	-	-	-	56	87	-	-
Union .....	-	-	-	-	65	84	-	-
Nonunion .....	13	3.70	87	8	73	77	-	-
Average wage within the following categories <sup>2</sup> :								
Second 25 percent .....	-	-	-	10	68	81	-	-
Third 25 percent .....	11	4.00	89	7	69	81	-	-
Highest 25 percent .....	-	-	-	9	74	75	-	-
Highest 10 percent .....	-	-	-	-	75	72	-	-
Service-providing industries .....	-	-	-	9	69	80	-	-
Trade, transportation, and utilities .....	20	4.80	80	-	73	75	-	-
Utilities .....	62	4.78	38	-	34	-	-	-
Financial activities .....	-	-	-	13	65	73	-	-
Finance and insurance .....	-	-	-	14	63	74	-	-
Credit intermediation and related activities ..	-	-	-	-	65	83	-	-
Insurance carriers and related activities .....	-	-	-	29	58	58	-	-
1 to 99 workers .....	-	-	-	-	64	78	-	-
1 to 49 workers .....	-	-	-	-	68	80	-	-
50 to 99 workers .....	-	-	-	-	52	72	-	-
100 workers or more .....	-	-	-	9	75	77	-	-
100 to 499 workers .....	-	-	-	-	83	82	-	-
500 workers or more .....	-	-	-	12	68	74	-	-

See footnotes at end of table.

**Table 27. Cash balance plans: Employer contributions, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Flat rate percentage contribution	Mean flat rate (in percent)	Variable percentage contribution	Contributions vary by <sup>1</sup>				
				Social Security taxable wage base	Age	Service	Earnings	Other
<b>Geographic areas</b>								
Northeast .....	—	—	—	—	66	77	—	—
New England .....	—	—	—	—	—	72	—	—
Middle Atlantic .....	—	—	—	—	70	79	—	—
South .....	9	4.25	91	10	79	83	—	—
South Atlantic .....	—	—	—	7	83	87	—	—
West South Central .....	—	—	—	—	76	73	—	—
Midwest .....	—	—	—	—	70	75	—	—
East North Central .....	—	—	—	—	53	64	—	—
West North Central .....	—	—	—	—	90	86	—	—
West .....	—	—	—	—	74	74	—	—
Pacific .....	—	—	—	—	87	84	—	—

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

<sup>2</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 27. Standard errors for cash balance plans: Employer contributions, private industry workers, National Compensation Survey, 2014**

Characteristics	Flat rate percentage contribution	Mean flat rate (in percent)	Variable percentage contribution	Contributions vary by				
				Social Security taxable wage base	Age	Service	Earnings	Other
<b>Worker characteristics</b>								
All workers .....	3.5	0.24	3.5	1.7	4.2	4.2	-	-
Management, professional, and related .....	-	-	-	2.5	5.2	5.5	-	-
Management, business, and financial .....	-	-	-	3.6	7.1	7.0	-	-
Professional and related .....	-	-	-	-	5.7	7.2	-	-
Service .....	-	-	-	-	-	8.9	-	-
Sales and office .....	-	-	-	2.6	6.5	6.5	-	-
Sales and related .....	-	-	-	-	11.5	10.8	-	-
Office and administrative support .....	-	-	-	2.8	6.6	6.0	-	-
Natural resources, construction, and maintenance .....	-	-	-	-	10.3	10.7	-	-
Installation, maintenance, and repair .....	-	-	-	-	12.6	12.7	-	-
Production, transportation, and material moving .....	-	-	-	-	3.9	5.4	-	-
Production .....	-	-	-	-	2.3	9.5	-	-
Transportation and material moving .....	-	-	0.0	-	8.3	0.4	-	-
Full time .....	3.4	0.24	3.4	1.8	4.1	4.2	-	-
Part time .....	-	-	-	-	10.9	12.5	-	-
Union .....	-	-	-	-	14.6	6.2	-	-
Nonunion .....	3.7	0.23	3.7	1.8	4.3	4.4	-	-
Average wage within the following categories <sup>1</sup> :								
Second 25 percent .....	-	-	-	2.9	8.7	8.1	-	-
Third 25 percent .....	2.7	0.23	2.7	2.0	5.4	4.3	-	-
Highest 25 percent .....	-	-	-	2.2	5.1	5.4	-	-
Highest 10 percent .....	-	-	-	-	5.2	6.8	-	-
Service-providing industries .....	-	-	-	1.9	4.7	4.4	-	-
Trade, transportation, and utilities .....	5.0	0.31	5.0	-	7.1	7.0	-	-
Utilities .....	8.3	0.33	8.3	-	7.9	-	-	-
Financial activities .....	-	-	-	3.4	6.0	6.7	-	-
Finance and insurance .....	-	-	-	3.5	6.0	6.7	-	-
Credit intermediation and related activities ..	-	-	-	-	9.9	11.5	-	-
Insurance carriers and related activities .....	-	-	-	6.1	7.3	6.2	-	-
1 to 99 workers .....	-	-	-	-	5.7	6.2	-	-
1 to 49 workers .....	-	-	-	-	7.0	7.7	-	-
50 to 99 workers .....	-	-	-	-	13.7	13.3	-	-
100 workers or more .....	-	-	-	1.8	4.8	4.9	-	-
100 to 499 workers .....	-	-	-	-	7.0	7.0	-	-
500 workers or more .....	-	-	-	2.8	6.4	6.3	-	-

See footnotes at end of table.

**Table 27. Standard errors for cash balance plans: Employer contributions, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Flat rate percentage contribution	Mean flat rate (in percent)	Variable percentage contribution	Contributions vary by				
				Social Security taxable wage base	Age	Service	Earnings	Other
<b>Geographic areas</b>								
Northeast .....	—	—	—	—	7.5	8.8	—	—
New England .....	—	—	—	—	—	15.4	—	—
Middle Atlantic .....	—	—	—	—	7.3	9.0	—	—
South .....	2.2	0.40	2.2	3.1	4.8	4.9	—	—
South Atlantic .....	—	—	—	2.2	5.2	6.5	—	—
West South Central .....	—	—	—	—	8.6	9.7	—	—
Midwest .....	—	—	—	—	9.8	8.4	—	—
East North Central .....	—	—	—	—	15.7	11.6	—	—
West North Central .....	—	—	—	—	6.0	9.2	—	—
West .....	—	—	—	—	12.9	13.0	—	—
Pacific .....	—	—	—	—	7.1	8.2	—	—

<sup>1</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 28. Traditional defined benefit plans: Availability of lump-sum benefits at retirement, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Lump-sum available	Type of lump-sum		Lump-sum not available	Not determinable
		Full lump-sum	Partial lump-sum with reduced annuity		
<b>Worker characteristics</b>					
All workers .....	34	29	5	66	( <sup>1</sup> )
Management, professional, and related .....	40	—	—	59	( <sup>1</sup> )
Management, business, and financial .....	41	—	—	59	—
Professional and related .....	40	40	—	59	1
Service .....	—	—	—	67	—
Sales and office .....	24	—	—	76	—
Sales and related .....	—	—	—	90	—
Office and administrative support .....	29	—	—	71	—
Natural resources, construction, and maintenance .....	38	—	—	62	—
Construction, extraction, farming, fishing, and forestry .....	22	—	—	78	—
Installation, maintenance, and repair .....	56	—	—	44	—
Production, transportation, and material moving .....	28	—	—	72	—
Production .....	35	35	—	65	—
Transportation and material moving .....	23	—	—	77	—
Full time .....	36	32	4	64	( <sup>1</sup> )
Part time .....	17	—	—	82	( <sup>1</sup> )
Union .....	29	21	8	71	( <sup>1</sup> )
Nonunion .....	39	—	—	61	—
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	—	—	—	93	—
Second 25 percent .....	25	—	—	75	—
Third 25 percent .....	28	22	6	72	—
Highest 25 percent .....	43	—	—	56	( <sup>1</sup> )
Highest 10 percent .....	44	—	—	56	( <sup>1</sup> )
<b>Establishment characteristics</b>					
Goods-producing industries .....	37	—	—	63	—
Construction .....	24	—	—	76	—
Manufacturing .....	37	—	—	63	—
Service-providing industries .....	32	—	—	67	( <sup>1</sup> )
Trade, transportation, and utilities .....	15	—	—	85	—
Wholesale trade .....	—	—	—	78	—
Retail trade .....	—	—	—	90	—
Transportation and warehousing .....	—	—	—	84	—
Utilities .....	—	—	—	79	—
Information .....	83	83	—	—	—
Financial activities .....	23	—	—	77	—
Finance and insurance .....	24	—	—	76	—
Credit intermediation and related activities ..	—	—	—	63	—
Insurance carriers and related activities .....	22	22	—	78	—
Education and health services .....	—	—	—	71	—
Educational services:					
Junior colleges, colleges, and universities .....	—	—	—	54	—
Health care and social assistance .....	—	—	—	71	—

See footnotes at end of table.

**Table 28. Traditional defined benefit plans: Availability of lump-sum benefits at retirement, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Lump-sum available	Type of lump-sum		Lump-sum not available	Not determinable
		Full lump-sum	Partial lump-sum with reduced annuity		
1 to 99 workers .....	35	—	—	65	—
1 to 49 workers .....	41	—	—	59	—
50 to 99 workers .....	27	—	—	73	—
100 workers or more .....	33	27	6	67	( <sup>1</sup> )
100 to 499 workers .....	28	—	—	72	( <sup>1</sup> )
500 workers or more .....	39	—	—	61	( <sup>1</sup> )
<b>Geographic areas</b>					
Northeast .....	31	—	—	69	( <sup>1</sup> )
New England .....	48	—	—	52	—
Middle Atlantic .....	26	—	—	73	( <sup>1</sup> )
South .....	46	—	—	54	—
South Atlantic .....	45	—	—	55	—
East South Central .....	42	—	—	58	—
West South Central .....	49	—	—	51	—
Midwest .....	28	—	—	72	—
East North Central .....	30	—	—	70	—
West North Central .....	—	—	—	76	—
West .....	24	—	—	75	( <sup>1</sup> )
Mountain .....	44	—	—	56	—
Pacific .....	—	—	—	81	—

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

<sup>2</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 28. Standard errors for traditional defined benefit plans: Availability of lump-sum benefits at retirement, private industry workers, National Compensation Survey, 2014**

Characteristics	Lump-sum available	Type of lump-sum		Lump-sum not available	Not determinable
		Full lump-sum	Partial lump-sum with reduced annuity		
<b>Worker characteristics</b>					
All workers .....	3.0	2.9	1.1	3.0	0.1
Management, professional, and related .....	6.5	–	–	6.5	0.3
Management, business, and financial .....	9.1	–	–	9.1	–
Professional and related .....	7.9	7.9	–	8.0	0.5
Service .....	–	–	–	10.4	–
Sales and office .....	3.9	–	–	3.9	–
Sales and related .....	–	–	–	3.7	–
Office and administrative support .....	5.1	–	–	5.1	–
Natural resources, construction, and maintenance .....	4.9	–	–	4.9	–
Construction, extraction, farming, fishing, and forestry .....	6.2	–	–	6.2	–
Installation, maintenance, and repair .....	4.9	–	–	4.9	–
Production, transportation, and material moving .....	4.2	–	–	4.2	–
Production .....	4.8	4.8	–	4.8	–
Transportation and material moving .....	5.9	–	–	5.9	–
Full time .....	3.2	3.2	1.1	3.2	0.1
Part time .....	5.1	–	–	5.0	0.4
Union .....	3.9	3.4	1.7	3.9	0.2
Nonunion .....	4.2	–	–	4.2	–
Average wage within the following categories <sup>1</sup> :					
Lowest 25 percent .....	–	–	–	4.0	–
Second 25 percent .....	4.4	–	–	4.4	–
Third 25 percent .....	3.7	3.4	1.6	3.7	–
Highest 25 percent .....	4.3	–	–	4.3	0.2
Highest 10 percent .....	7.2	–	–	7.2	0.3
<b>Establishment characteristics</b>					
Goods-producing industries .....	5.7	–	–	5.7	–
Construction .....	7.0	–	–	7.0	–
Manufacturing .....	5.4	–	–	5.4	–
Service-providing industries .....	3.7	–	–	3.7	0.1
Trade, transportation, and utilities .....	3.7	–	–	3.7	–
Wholesale trade .....	–	–	–	10.4	–
Retail trade .....	–	–	–	3.3	–
Transportation and warehousing .....	–	–	–	7.6	–
Utilities .....	–	–	–	7.9	–
Information .....	3.0	3.0	–	–	–
Financial activities .....	5.6	–	–	5.6	–
Finance and insurance .....	5.5	–	–	5.5	–
Credit intermediation and related activities ..	–	–	–	8.5	–
Insurance carriers and related activities .....	6.5	6.5	–	6.5	–
Education and health services .....	–	–	–	9.2	–
Educational services:	–	–	–	–	–
Junior colleges, colleges, and universities ..	–	–	–	10.4	–
Health care and social assistance .....	–	–	–	11.3	–

See footnotes at end of table.

**Table 28. Standard errors for traditional defined benefit plans: Availability of lump-sum benefits at retirement, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Lump-sum available	Type of lump-sum		Lump-sum not available	Not determinable
		Full lump-sum	Partial lump-sum with reduced annuity		
1 to 99 workers .....	4.4	—	—	4.4	—
1 to 49 workers .....	5.8	—	—	5.8	—
50 to 99 workers .....	7.0	—	—	7.0	—
100 workers or more .....	4.1	3.9	1.5	4.1	0.1
100 to 499 workers .....	4.8	—	—	4.8	0.2
500 workers or more .....	6.7	—	—	6.7	0.2
<b>Geographic areas</b>					
Northeast .....	5.0	—	—	5.1	0.2
New England .....	11.9	—	—	11.9	—
Middle Atlantic .....	6.0	—	—	6.2	0.2
South .....	6.2	—	—	6.2	—
South Atlantic .....	7.0	—	—	7.0	—
East South Central .....	11.6	—	—	11.6	—
West South Central .....	13.6	—	—	13.6	—
Midwest .....	4.7	—	—	4.7	—
East North Central .....	5.9	—	—	5.9	—
West North Central .....	—	—	—	8.0	—
West .....	6.6	—	—	6.7	0.4
Mountain .....	9.5	—	—	9.5	—
Pacific .....	—	—	—	7.8	—

<sup>1</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 29. Traditional defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	34	30	30	35	35	40	66	—
Management, professional, and related .....	39	30	30	35	40	40	61	—
Management, business, and financial .....	42	30	30	35	35	40	58	—
Professional and related .....	38	30	30	35	40	40	62	—
Service .....	—	—	—	—	—	—	78	—
Sales and office .....	37	30	30	35	40	40	63	—
Sales and related .....	35	25	30	35	35	40	65	—
Office and administrative support .....	38	30	30	35	40	40	62	—
Natural resources, construction, and maintenance .....	26	30	30	30	35	—	74	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	—	—	82	—
Installation, maintenance, and repair .....	—	—	—	—	—	—	66	—
Production, transportation, and material moving .....	37	25	30	35	35	35	63	—
Production .....	26	35	35	35	35	35	74	—
Transportation and material moving .....	46	25	30	35	35	35	54	—
Full time .....	35	30	30	35	35	40	65	—
Part time .....	24	30	35	35	35	40	76	—
Union .....	31	30	30	35	35	40	69	—
Nonunion .....	38	30	30	35	35	40	62	—
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	—	—	—	—	—	—	89	—
Second 25 percent .....	44	30	35	35	35	40	56	—
Third 25 percent .....	37	25	30	35	40	40	63	—
Highest 25 percent .....	33	30	30	35	35	40	67	—
Highest 10 percent .....	33	30	30	35	35	40	67	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	22	30	35	35	35	40	78	—
Construction .....	—	—	—	—	—	—	81	—
Manufacturing .....	26	35	35	35	35	40	74	—
Service-providing industries .....	40	30	30	35	—	40	60	—
Trade, transportation, and utilities .....	39	25	30	35	35	40	61	—
Wholesale trade .....	—	—	—	—	—	—	50	—
Retail trade .....	19	25	30	35	35	40	81	—
Transportation and warehousing .....	52	25	30	35	35	35	48	—
Utilities .....	64	30	—	—	40	40	—	—
Information .....	43	30	30	30	30	30	57	—
Financial activities .....	61	30	—	35	35	35	39	—
Finance and insurance .....	65	30	—	35	35	35	35	—
Credit intermediation and related activities ..	51	—	30	35	35	40	49	—
Insurance carriers and related activities .....	73	30	—	35	35	40	—	—
Education and health services .....	—	—	—	—	—	—	67	—
Educational services:								
Junior colleges, colleges, and universities ..	—	—	—	—	—	—	85	—
Health care and social assistance .....	—	—	—	—	—	—	61	—

See footnotes at end of table.

**Table 29. Traditional defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	40	30	30	35	35	35	60	—
1 to 49 workers .....	39	30	30	30	35	—	61	—
50 to 99 workers .....	42	30	35	35	35	35	58	—
100 workers or more .....	32	30	30	35	40	40	68	—
100 to 499 workers .....	36	30	35	35	40	40	64	—
500 workers or more .....	26	25	30	35	40	40	74	—
<b>Geographic areas</b>								
Northeast .....	28	30	30	35	35	40	72	—
New England .....	—	—	—	—	—	—	63	—
Middle Atlantic .....	—	—	—	—	—	—	74	—
South .....	38	30	30	35	35	35	62	—
South Atlantic .....	39	30	30	35	35	35	61	—
East South Central .....	51	30	35	35	35	35	49	—
West South Central .....	30	30	30	35	35	—	70	—
Midwest .....	23	30	35	35	40	40	77	—
East North Central .....	25	30	35	35	40	40	75	—
West North Central .....	18	30	30	35	35	35	82	—
West .....	49	25	30	35	40	40	51	—
Pacific .....	46	25	30	37	40	40	54	—

<sup>1</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 29. Standard errors for traditional defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2014**

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	4.1	0.0	0.0	0.0	4.2	0.0	4.1	—
Management, professional, and related .....	7.4	0.0	0.7	1.2	1.4	0.0	7.4	—
Management, business, and financial .....	7.7	0.0	0.4	0.0	2.1	2.1	7.7	—
Professional and related .....	9.0	0.0	1.9	7.4	0.0	0.0	9.0	—
Service .....	—	—	—	—	—	—	12.0	—
Sales and office .....	4.7	6.2	3.2	0.0	4.2	0.0	4.7	—
Sales and related .....	7.3	6.4	6.4	0.0	5.2	1.3	7.3	—
Office and administrative support .....	5.1	1.3	1.6	0.0	3.0	0.0	5.1	—
Natural resources, construction, and maintenance .....	6.8	0.0	0.0	5.9	0.0	—	6.8	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	—	—	—	8.0	—
Installation, maintenance, and repair .....	—	—	—	—	—	—	10.4	—
Production, transportation, and material moving .....	5.3	0.9	2.4	0.0	0.0	0.0	5.3	—
Production .....	7.1	6.9	0.0	0.0	0.0	0.0	7.1	—
Transportation and material moving .....	7.1	0.0	4.7	2.4	0.0	0.0	7.1	—
Full time .....	4.3	0.0	0.0	0.0	5.3	0.0	4.3	—
Part time .....	6.5	2.0	5.5	0.0	0.0	6.0	6.5	—
Union .....	6.1	0.0	1.3	0.0	6.5	0.0	6.1	—
Nonunion .....	4.6	6.9	0.4	0.0	2.7	0.0	4.6	—
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	—	—	—	—	—	—	4.9	—
Second 25 percent .....	7.6	2.3	0.0	0.0	5.5	0.0	7.6	—
Third 25 percent .....	6.1	5.2	2.8	0.0	7.1	0.0	6.1	—
Highest 25 percent .....	4.7	0.0	0.0	1.8	0.5	1.2	4.7	—
Highest 10 percent .....	5.8	0.0	0.0	1.8	3.1	0.0	5.8	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	4.5	2.2	1.3	0.0	0.0	6.4	4.5	—
Construction .....	—	—	—	—	—	—	9.0	—
Manufacturing .....	5.7	6.9	0.0	0.0	0.0	4.7	5.7	—
Service-providing industries .....	5.3	4.7	0.0	0.0	—	0.0	5.3	—
Trade, transportation, and utilities .....	5.5	1.3	0.0	0.0	2.0	1.3	5.5	—
Wholesale trade .....	—	—	—	—	—	—	11.9	—
Retail trade .....	5.4	4.7	0.0	5.8	2.6	6.3	5.4	—
Transportation and warehousing .....	10.2	1.3	1.3	3.8	0.0	0.0	10.2	—
Utilities .....	16.0	6.8	—	—	3.5	0.0	—	—
Information .....	9.5	0.0	0.0	0.0	0.0	1.8	9.5	—
Financial activities .....	6.5	0.0	—	0.0	0.0	6.5	6.5	—
Finance and insurance .....	6.6	0.0	—	0.0	0.0	6.5	6.6	—
Credit intermediation and related activities ..	11.4	—	2.6	1.3	0.0	7.1	11.4	—
Insurance carriers and related activities .....	9.5	0.0	—	0.0	0.0	7.1	—	—
Education and health services .....	—	—	—	—	—	—	14.0	—
Educational services:								
Junior colleges, colleges, and universities .....	—	—	—	—	—	—	3.5	—
Health care and social assistance .....	—	—	—	—	—	—	16.4	—

See footnotes at end of table.

**Table 29. Standard errors for traditional defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	5.7	3.5	0.0	0.0	0.0	2.6	5.7	—
1 to 49 workers .....	6.8	5.1	0.0	2.6	0.0	—	6.8	—
50 to 99 workers .....	8.8	5.6	6.3	0.0	0.0	0.0	8.8	—
100 workers or more .....	5.1	1.6	2.2	0.0	5.8	0.0	5.1	—
100 to 499 workers .....	7.3	0.0	6.6	0.0	6.1	0.0	7.3	—
500 workers or more .....	4.7	4.0	0.0	1.6	6.8	0.0	4.7	—
<b>Geographic areas</b>								
Northeast .....	8.1	0.0	0.0	2.4	2.6	0.0	8.1	—
New England .....	—	—	—	—	—	—	12.9	—
Middle Atlantic .....	—	—	—	—	—	—	9.3	—
South .....	6.0	0.0	0.0	0.0	0.0	1.0	6.0	—
South Atlantic .....	8.7	0.0	0.0	0.9	0.0	4.4	8.7	—
East South Central .....	13.3	6.1	0.0	0.0	0.0	0.0	13.3	—
West South Central .....	7.8	7.0	0.0	7.6	0.0	—	7.8	—
Midwest .....	4.6	1.8	1.9	0.0	1.6	0.0	4.6	—
East North Central .....	6.0	5.9	0.5	0.9	0.0	0.0	6.0	—
West North Central .....	2.5	0.0	7.1	0.0	0.0	7.1	2.5	—
West .....	11.6	6.3	2.3	1.7	5.5	0.0	11.6	—
Pacific .....	13.6	4.7	6.0	4.8	0.9	0.0	13.6	—

<sup>1</sup> 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: 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 30. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014**

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Flat percent per year of service	Flat percent per year of service				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>						
All workers .....	52	1.00	1.25	1.60	2.00	2.00
Management, professional, and related .....	58	1.20	1.45	1.60	2.00	—
Management, business, and financial .....	55	1.20	1.25	1.60	1.60	2.00
Professional and related .....	59	1.20	1.45	1.60	2.00	—
Service .....	65	1.00	—	1.50	1.60	1.60
Sales and office .....	—	—	—	—	—	—
Sales and related .....	—	—	—	—	—	—
Office and administrative support .....	51	1.00	1.45	1.67	2.00	2.00
Natural resources, construction, and maintenance .....	—	—	—	—	—	—
Installation, maintenance, and repair .....	—	—	—	—	—	—
Production, transportation, and material moving .....	—	—	—	—	—	—
Production .....	—	—	—	—	—	—
Transportation and material moving .....	46	0.70	0.70	—	2.00	2.00
Full time .....	50	1.00	1.25	1.60	2.00	2.00
Part time .....	78	1.00	1.00	1.45	1.50	2.00
Union .....	74	0.70	1.35	1.50	1.85	2.00
Nonunion .....	—	—	—	—	—	—
Average wage within the following categories <sup>1</sup> :						
Second 25 percent .....	—	—	—	—	—	—
Third 25 percent .....	53	1.00	1.25	1.67	2.00	2.00
Highest 25 percent .....	51	—	1.25	1.50	1.60	2.00
Highest 10 percent .....	49	1.20	1.25	1.60	1.60	1.70
<b>Establishment characteristics</b>						
Goods-producing industries .....	—	—	—	—	—	—
Manufacturing .....	—	—	—	—	—	—
Service-providing industries .....	58	—	1.20	1.60	2.00	2.00
Trade, transportation, and utilities .....	66	0.70	0.70	—	2.00	2.00
Financial activities .....	—	—	—	—	—	—
Finance and insurance .....	—	—	—	—	—	—
Insurance carriers and related activities .....	—	—	—	—	—	—
Education and health services .....	74	1.00	1.25	1.60	2.00	2.00
Health care and social assistance .....	76	1.20	1.45	1.60	2.00	2.00
1 to 99 workers .....	—	—	—	—	—	—
1 to 49 workers .....	—	—	—	—	—	—
50 to 99 workers .....	—	—	—	—	—	—
100 workers or more .....	55	—	1.25	1.60	1.85	2.00
100 to 499 workers .....	63	1.20	1.45	1.67	2.00	—
500 workers or more .....	49	0.70	1.25	1.50	1.60	1.67

See footnotes at end of table.

**Table 30. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Percent per year varies	Percent per year varies by			Other
		Service	Earnings	Earnings and service	
<b>Worker characteristics</b>					
All workers .....	—	—	26	10	—
Management, professional, and related .....	—	9	19	—	—
Management, business, and financial .....	—	—	25	—	—
Professional and related .....	—	11	—	—	—
Service .....	—	—	—	—	—
Sales and office .....	49	11	25	12	—
Sales and related .....	71	—	—	—	—
Office and administrative support .....	—	12	21	—	—
Natural resources, construction, and maintenance .....	50	—	24	—	—
Installation, maintenance, and repair .....	60	—	30	—	—
Production, transportation, and material moving .....	59	—	48	—	—
Production .....	63	—	46	—	—
Transportation and material moving .....	54	—	49	—	—
Full time .....	—	—	27	11	—
Part time .....	—	—	—	—	—
Union .....	—	—	—	—	—
Nonunion .....	52	8	30	15	—
Average wage within the following categories <sup>1</sup> :					
Second 25 percent .....	54	—	37	—	—
Third 25 percent .....	—	7	29	—	—
Highest 25 percent .....	—	—	23	12	—
Highest 10 percent .....	—	—	21	—	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	57	—	33	—	—
Manufacturing .....	70	—	41	—	—
Service-providing industries .....	—	9	24	—	—
Trade, transportation, and utilities .....	34	—	—	—	—
Financial activities .....	64	—	—	—	—
Finance and insurance .....	64	—	—	—	—
Insurance carriers and related activities .....	66	—	—	—	—
Education and health services .....	—	—	—	—	—
Health care and social assistance .....	—	—	—	—	—
1 to 99 workers .....	58	—	53	—	—
1 to 49 workers .....	56	—	49	—	—
50 to 99 workers .....	60	—	59	—	—
100 workers or more .....	—	—	19	12	—
100 to 499 workers .....	—	—	—	—	—
500 workers or more .....	—	11	17	—	—

See footnotes at end of table.



**Table 30. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Flat percent per year of service	Flat percent per year of service				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic areas</b>						
Northeast .....	64	—	1.25	1.50	1.60	2.00
New England .....	77	1.00	1.25	—	2.00	2.00
Middle Atlantic .....	60	—	—	1.50	1.60	1.60
South .....	—	—	—	—	—	—
South Atlantic .....	—	—	—	—	—	—
West South Central .....	45	—	1.60	1.60	1.60	2.00
Midwest .....	—	—	—	—	—	—
East North Central .....	—	—	—	—	—	—
West North Central .....	83	1.35	1.50	—	5.00	5.00
West .....	56	1.45	—	2.00	2.00	2.00
Pacific .....	66	1.45	—	2.00	2.00	2.00

See footnotes at end of table.

**Table 30. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Percent per year varies	Percent per year varies by			Other
		Service	Earnings	Earnings and service	
<b>Geographic areas</b>					
Northeast .....	-	-	-	-	-
New England .....	-	-	-	-	-
Middle Atlantic .....	-	-	-	-	-
South .....	49	-	36	-	-
South Atlantic .....	52	-	36	-	-
West South Central .....	-	-	-	-	-
Midwest .....	56	-	19	-	-
East North Central .....	66	-	20	-	-
West North Central .....	-	-	-	-	-
West .....	-	-	-	-	-
Pacific .....	-	-	-	-	-

<sup>1</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 30. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014**

Characteristics	Flat percent per year of service	Flat percent per year of service				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>						
All workers .....	4.5	0.09	0.09	0.10	0.43	0.04
Management, professional, and related .....	6.1	0.07	0.24	0.07	0.40	—
Management, business, and financial .....	6.9	0.05	0.21	0.04	0.42	0.04
Professional and related .....	7.2	0.22	0.16	0.15	0.30	—
Service .....	19.1	0.00	—	0.09	0.00	0.00
Sales and office .....	—	—	—	—	—	—
Sales and related .....	—	—	—	—	—	—
Office and administrative support .....	5.5	0.04	0.24	0.07	0.05	0.25
Natural resources, construction, and maintenance .....	—	—	—	—	—	—
Installation, maintenance, and repair .....	—	—	—	—	—	—
Production, transportation, and material moving .....	—	—	—	—	—	—
Production .....	—	—	—	—	—	—
Transportation and material moving .....	12.2	0.00	0.00	—	0.42	0.00
Full time .....	4.9	0.20	0.13	0.07	0.41	0.09
Part time .....	9.4	0.00	0.29	0.13	0.22	0.26
Union .....	7.6	0.16	0.17	0.15	0.36	0.00
Nonunion .....	—	—	—	—	—	—
Average wage within the following categories <sup>1</sup> :						
Second 25 percent .....	—	—	—	—	—	—
Third 25 percent .....	8.3	0.10	0.24	0.29	0.00	0.22
Highest 25 percent .....	4.6	—	0.10	0.10	0.00	0.23
Highest 10 percent .....	6.6	0.18	0.23	0.12	0.00	0.43
<b>Establishment characteristics</b>						
Goods-producing industries .....	—	—	—	—	—	—
Manufacturing .....	—	—	—	—	—	—
Service-providing industries .....	5.3	—	0.13	0.13	0.16	0.26
Trade, transportation, and utilities .....	8.4	0.00	0.09	—	0.45	0.00
Financial activities .....	—	—	—	—	—	—
Finance and insurance .....	—	—	—	—	—	—
Insurance carriers and related activities .....	—	—	—	—	—	—
Education and health services .....	8.4	0.07	0.28	0.27	0.38	0.00
Health care and social assistance .....	10.0	0.22	0.19	0.37	0.37	0.00
1 to 99 workers .....	—	—	—	—	—	—
1 to 49 workers .....	—	—	—	—	—	—
50 to 99 workers .....	—	—	—	—	—	—
100 workers or more .....	5.4	—	0.24	0.07	0.34	0.00
100 to 499 workers .....	10.2	0.27	0.17	0.44	0.00	—
500 workers or more .....	5.8	0.00	0.19	0.14	0.00	0.12

See footnotes at end of table.

**Table 30. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Percent per year varies	Percent per year varies by			Other
		Service	Earnings	Earnings and service	
<b>Worker characteristics</b>					
All workers .....	—	—	4.0	2.7	—
Management, professional, and related .....	—	2.0	4.7	—	—
Management, business, and financial .....	—	—	6.6	—	—
Professional and related .....	—	2.7	—	—	—
Service .....	—	—	—	—	—
Sales and office .....	5.6	3.1	5.4	3.4	—
Sales and related .....	13.1	—	—	—	—
Office and administrative support .....	—	3.6	4.3	—	—
Natural resources, construction, and maintenance .....	9.0	—	6.8	—	—
Installation, maintenance, and repair .....	9.2	—	7.8	—	—
Production, transportation, and material moving .....	8.6	—	9.5	—	—
Production .....	9.7	—	12.3	—	—
Transportation and material moving .....	12.2	—	12.3	—	—
Full time .....	—	—	4.2	2.8	—
Part time .....	—	—	—	—	—
Union .....	—	—	—	—	—
Nonunion .....	4.9	1.5	4.7	3.7	—
Average wage within the following categories <sup>1</sup> :					
Second 25 percent .....	8.7	—	9.9	—	—
Third 25 percent .....	—	1.8	6.5	—	—
Highest 25 percent .....	—	—	4.7	3.5	—
Highest 10 percent .....	—	—	5.6	—	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	9.7	—	8.0	—	—
Manufacturing .....	7.3	—	8.4	—	—
Service-providing industries .....	—	1.8	4.6	—	—
Trade, transportation, and utilities .....	8.4	—	—	—	—
Financial activities .....	6.1	—	—	—	—
Finance and insurance .....	6.1	—	—	—	—
Insurance carriers and related activities .....	9.0	—	—	—	—
Education and health services .....	—	—	—	—	—
Health care and social assistance .....	—	—	—	—	—
1 to 99 workers .....	7.4	—	7.7	—	—
1 to 49 workers .....	8.9	—	9.6	—	—
50 to 99 workers .....	13.9	—	14.0	—	—
100 workers or more .....	—	—	3.8	3.3	—
100 to 499 workers .....	—	—	—	—	—
500 workers or more .....	—	2.1	4.6	—	—

See footnotes at end of table.

**Table 30. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Flat percent per year of service	Flat percent per year of service				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic areas</b>						
Northeast .....	8.7	—	0.31	0.22	0.04	0.22
New England .....	12.5	0.17	0.14	—	0.46	0.33
Middle Atlantic .....	11.2	—	—	0.21	0.08	0.22
South .....	—	—	—	—	—	—
South Atlantic .....	—	—	—	—	—	—
West South Central .....	11.1	—	0.32	0.00	0.10	0.53
Midwest .....	—	—	—	—	—	—
East North Central .....	—	—	—	—	—	—
West North Central .....	10.5	0.40	0.41	—	0.00	0.00
West .....	15.8	0.20	—	0.43	0.00	0.00
Pacific .....	15.7	0.13	—	0.36	0.00	0.00

See footnotes at end of table.

**Table 30. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Percent per year varies	Percent per year varies by			Other
		Service	Earnings	Earnings and service	
<b>Geographic areas</b>					
Northeast .....	—	—	—	—	—
New England .....	—	—	—	—	—
Middle Atlantic .....	—	—	—	—	—
South .....	7.0	—	7.3	—	—
South Atlantic .....	6.9	—	9.2	—	—
West South Central .....	—	—	—	—	—
Midwest .....	8.6	—	4.9	—	—
East North Central .....	6.2	—	5.6	—	—
West North Central .....	—	—	—	—	—
West .....	—	—	—	—	—
Pacific .....	—	—	—	—	—

<sup>1</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 31. Traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2014**

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Five years			Other period	Not determinable
	Total	High five	High consecutive five		
<b>Worker characteristics</b>					
All workers .....	72	19	51	21	6
Management, professional, and related .....	67	15	50	22	11
Management, business, and financial .....	65	24	37	—	—
Professional and related .....	68	—	56	19	13
Service .....	50	—	48	—	—
Sales and office .....	72	25	44	22	6
Sales and related .....	86	—	64	—	—
Office and administrative support .....	69	25	40	24	7
Natural resources, construction, and maintenance .....	94	—	74	—	—
Installation, maintenance, and repair .....	93	—	72	—	—
Production, transportation, and material moving .....	82	27	47	—	—
Production .....	78	—	61	—	—
Transportation and material moving .....	85	38	—	—	—
Full time .....	73	19	51	20	7
Part time .....	59	—	—	—	—
Union .....	72	—	57	—	—
Nonunion .....	73	21	48	26	2
Average wage within the following categories <sup>1</sup> :					
Second 25 percent .....	74	19	49	—	—
Third 25 percent .....	71	20	48	—	—
Highest 25 percent .....	73	19	53	25	2
Highest 10 percent .....	66	19	46	34	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	69	—	50	—	—
Manufacturing .....	74	—	49	—	—
Service-providing industries .....	74	21	51	17	9
Trade, transportation, and utilities .....	79	43	35	—	—
Financial activities .....	95	40	47	—	—
Finance and insurance .....	95	40	47	—	—
Insurance carriers and related activities .....	94	—	58	—	—
1 to 99 workers .....	90	27	56	—	—
1 to 49 workers .....	92	—	64	—	—
50 to 99 workers .....	86	—	—	—	—
100 workers or more .....	68	17	49	24	8
500 workers or more .....	72	18	53	28	—

See footnotes at end of table.

**Table 31. Traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2014—continued**

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Five years			Other period	Not determinable
	Total	High five	High consecutive five		
<b>Geographic areas</b>					
Northeast .....	94	—	65	—	—
New England .....	90	—	72	—	—
Middle Atlantic .....	96	—	63	—	—
South .....	68	24	43	32	—
South Atlantic .....	74	32	42	—	—
West South Central .....	55	—	46	—	—
Midwest .....	80	—	60	—	—
East North Central .....	82	—	69	—	—
West North Central .....	74	—	—	—	—

<sup>1</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 31. Standard errors for traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2014**

Characteristics	Five years			Other period	Not determinable
	Total	High five	High consecutive five		
<b>Worker characteristics</b>					
All workers .....	6.1	3.2	5.3	4.0	6.0
Management, professional, and related .....	9.6	4.2	8.3	6.0	10.2
Management, business, and financial .....	10.6	6.5	6.1	—	—
Professional and related .....	11.0	—	10.4	5.7	11.6
Service .....	14.0	—	13.8	—	—
Sales and office .....	6.1	5.2	5.8	4.6	5.7
Sales and related .....	9.4	—	13.8	—	—
Office and administrative support .....	6.9	5.2	5.3	5.2	6.8
Natural resources, construction, and maintenance .....	2.4	—	8.1	—	—
Installation, maintenance, and repair .....	3.0	—	9.4	—	—
Production, transportation, and material moving .....	6.8	6.9	7.4	—	—
Production .....	8.5	—	8.7	—	—
Transportation and material moving .....	10.6	10.8	—	—	—
Full time .....	6.2	3.3	5.4	4.0	6.3
Part time .....	13.6	—	—	—	—
Union .....	14.3	—	13.0	—	—
Nonunion .....	4.9	3.7	4.5	4.8	1.5
Average wage within the following categories <sup>1</sup> :					
Second 25 percent .....	8.8	5.4	7.8	—	—
Third 25 percent .....	10.6	4.7	8.1	—	—
Highest 25 percent .....	5.9	3.8	5.9	5.7	1.9
Highest 10 percent .....	7.9	5.4	6.2	7.9	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	7.5	—	6.4	—	—
Manufacturing .....	7.0	—	6.6	—	—
Service-providing industries .....	8.1	4.0	7.0	4.4	8.3
Trade, transportation, and utilities .....	7.9	9.0	8.6	—	—
Financial activities .....	3.4	7.6	6.2	—	—
Finance and insurance .....	3.4	7.6	6.2	—	—
Insurance carriers and related activities .....	5.2	—	9.2	—	—
1 to 99 workers .....	6.3	5.7	7.2	—	—
1 to 49 workers .....	6.3	—	8.5	—	—
50 to 99 workers .....	10.9	—	—	—	—
100 workers or more .....	7.3	3.6	6.4	4.8	7.6
500 workers or more .....	6.4	4.4	6.1	6.4	—

See footnotes at end of table.

**Table 31. Standard errors for traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Five years			Other period	Not determinable
	Total	High five	High consecutive five		
<b>Geographic areas</b>					
Northeast .....	2.7	—	8.8	—	—
New England .....	7.2	—	12.6	—	—
Middle Atlantic .....	3.0	—	11.0	—	—
South .....	7.0	4.8	6.4	7.0	—
South Atlantic .....	8.8	7.1	9.6	—	—
West South Central .....	11.0	—	9.2	—	—
Midwest .....	7.4	—	8.4	—	—
East North Central .....	9.0	—	5.5	—	—
West North Central .....	9.7	—	—	—	—

<sup>1</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 32. Traditional defined benefit plans: Normal retirement age and service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement
<b>Worker characteristics</b>				
All workers .....	82	11	4	3
Management, professional, and related .....	82	—	—	—
Management, business, and financial .....	76	—	—	—
Professional and related .....	85	—	—	—
Sales and office .....	78	12	—	—
Sales and related .....	77	—	—	—
Office and administrative support .....	79	12	—	—
Natural resources, construction, and maintenance .....	82	5	—	—
Construction, extraction, farming, fishing, and forestry .....	97	—	—	—
Installation, maintenance, and repair .....	66	—	—	—
Production, transportation, and material moving .....	78	14	—	—
Production .....	72	22	—	—
Transportation and material moving .....	83	—	—	—
Full time .....	82	12	—	—
Part time .....	87	—	—	—
Union .....	83	—	7	—
Nonunion .....	81	17	—	—
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	89	—	—	—
Third 25 percent .....	78	13	—	—
Highest 25 percent .....	82	11	—	—
Highest 10 percent .....	83	—	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	83	11	—	—
Construction .....	97	—	—	—
Manufacturing .....	74	17	—	—
Service-providing industries .....	82	11	—	—
Trade, transportation, and utilities .....	83	—	—	—
Wholesale trade .....	81	—	—	—
Retail trade .....	77	—	—	—
Transportation and warehousing .....	89	—	—	—
Utilities .....	89	—	—	—
Information .....	58	—	—	—
Financial activities .....	80	20	—	—
Finance and insurance .....	79	21	—	—
Credit intermediation and related activities ..	70	—	—	—
Insurance carriers and related activities .....	81	—	—	—
Education and health services .....	86	—	—	—
Educational services:				
Junior colleges, colleges, and universities .....	—	64	—	—

See footnotes at end of table.

**Table 32. Traditional defined benefit plans: Normal retirement age and service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement
1 to 99 workers .....	76	—	—	—
1 to 49 workers .....	77	—	—	—
50 to 99 workers .....	76	—	—	—
100 workers or more .....	84	10	—	—
100 to 499 workers .....	85	—	—	—
500 workers or more .....	84	11	—	—
<b>Geographic areas</b>				
Northeast .....	77	—	—	—
New England .....	72	—	—	—
Middle Atlantic .....	78	—	—	—
South .....	84	—	—	—
South Atlantic .....	86	—	—	—
East South Central .....	90	—	—	—
West South Central .....	78	—	—	—
Midwest:				
West North Central .....	95	—	—	—
West .....	83	—	—	—
Pacific .....	80	—	—	—

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty. In some plans, participants must satisfy a minimum service requirement to be vested in the plan. Typical vesting requirements are 3 or 5 years of services. These requirements are not included in the service requirements for normal retirement.

<sup>2</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 32. Standard errors for traditional defined benefit plans: Normal retirement age and service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement
<b>Worker characteristics</b>				
All workers .....	2.4	1.9	1.0	0.7
Management, professional, and related .....	4.9	—	—	—
Management, business, and financial .....	9.8	—	—	—
Professional and related .....	3.9	—	—	—
Sales and office .....	3.2	2.6	—	—
Sales and related .....	5.9	—	—	—
Office and administrative support .....	4.3	3.1	—	—
Natural resources, construction, and maintenance .....	4.5	1.2	—	—
Construction, extraction, farming, fishing, and forestry .....	3.2	—	—	—
Installation, maintenance, and repair .....	8.6	—	—	—
Production, transportation, and material moving .....	4.5	3.9	—	—
Production .....	4.4	5.1	—	—
Transportation and material moving .....	6.0	—	—	—
Full time .....	2.7	2.1	—	—
Part time .....	3.0	—	—	—
Union .....	2.5	—	1.9	—
Nonunion .....	3.6	3.5	—	—
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	3.6	—	—	—
Third 25 percent .....	3.5	2.9	—	—
Highest 25 percent .....	3.9	3.0	—	—
Highest 10 percent .....	5.8	—	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.5	3.2	—	—
Construction .....	3.3	—	—	—
Manufacturing .....	4.9	4.6	—	—
Service-providing industries .....	3.1	2.2	—	—
Trade, transportation, and utilities .....	3.4	—	—	—
Wholesale trade .....	10.9	—	—	—
Retail trade .....	4.3	—	—	—
Transportation and warehousing .....	6.1	—	—	—
Utilities .....	8.2	—	—	—
Information .....	11.9	—	—	—
Financial activities .....	5.0	5.0	—	—
Finance and insurance .....	5.5	5.5	—	—
Credit intermediation and related activities ..	11.5	—	—	—
Insurance carriers and related activities .....	4.7	—	—	—
Education and health services .....	4.8	—	—	—
Educational services:				
Junior colleges, colleges, and universities	—	11.2	—	—

See footnotes at end of table.

**Table 32. Standard errors for traditional defined benefit plans: Normal retirement age and service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With age and service requirement	With age only requirement	With service only requirement	With age plus service requirement
1 to 99 workers .....	5.5	—	—	—
1 to 49 workers .....	8.9	—	—	—
50 to 99 workers .....	6.6	—	—	—
100 workers or more .....	2.6	2.1	—	—
100 to 499 workers .....	3.9	—	—	—
500 workers or more .....	3.2	2.3	—	—
<b>Geographic areas</b>				
Northeast .....	6.3	—	—	—
New England .....	9.7	—	—	—
Middle Atlantic .....	7.8	—	—	—
South .....	4.2	—	—	—
South Atlantic .....	5.0	—	—	—
East South Central .....	6.2	—	—	—
West South Central .....	8.8	—	—	—
Midwest:				
West North Central .....	4.0	—	—	—
West .....	4.8	—	—	—
Pacific .....	6.4	—	—	—

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty. In some plans, participants must satisfy a minimum service requirement to be vested in the plan. Typical vesting requirements are 3 or 5 years of services. These requirements are not included in the service requirements for normal retirement.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 33. Traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Worker characteristics</b>				
All workers .....	16	21	57	—
Management, professional, and related .....	—	19	56	—
Management, business, and financial .....	—	18	52	—
Professional and related .....	—	19	58	—
Service .....	—	—	63	—
Sales and office .....	15	17	59	—
Sales and related .....	—	—	66	—
Office and administrative support .....	—	22	57	—
Natural resources, construction, and maintenance .....	—	32	55	—
Construction, extraction, farming, fishing, and forestry .....	—	26	52	—
Installation, maintenance, and repair .....	—	39	57	—
Production, transportation, and material moving .....	15	21	58	—
Production .....	—	—	66	—
Transportation and material moving .....	—	24	52	—
Full time .....	17	23	55	—
Part time .....	—	—	72	—
Union .....	18	25	52	—
Nonunion .....	—	16	64	—
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	—	—	84	—
Second 25 percent .....	16	14	64	—
Third 25 percent .....	—	17	58	—
Highest 25 percent .....	15	28	51	—
Highest 10 percent .....	—	24	53	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	—	20	54	—
Construction .....	—	27	48	—
Manufacturing .....	—	18	65	—
Service-providing industries .....	—	21	59	—
Trade, transportation, and utilities .....	—	21	59	—
Wholesale trade .....	—	—	55	—
Retail trade .....	—	—	73	—
Transportation and warehousing .....	—	34	—	—
Utilities .....	—	—	59	—
Information .....	—	63	36	—
Financial activities .....	—	27	61	—
Finance and insurance .....	—	29	59	—
Credit intermediation and related activities ..	—	—	72	—
Insurance carriers and related activities .....	—	40	39	—
Education and health services .....	—	—	59	—
Educational services:	—	—	—	—
Junior colleges, colleges, and universities ..	—	—	63	—
Health care and social assistance .....	—	—	58	—

See footnotes at end of table.

**Table 33. Traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

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

See footnotes at end of table.



**Table 33. Traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
1 to 99 workers .....	—	19	75	—
1 to 49 workers .....	—	25	69	—
50 to 99 workers .....	—	—	82	—
100 workers or more .....	21	22	50	—
100 to 499 workers .....	—	22	51	—
500 workers or more .....	—	22	50	—
<b>Geographic areas</b>				
Northeast .....	—	28	63	—
New England .....	—	48	50	—
Middle Atlantic .....	—	—	66	—
South .....	—	—	61	—
South Atlantic .....	—	—	64	—
East South Central .....	—	—	—	—
West South Central .....	—	—	63	—
Midwest .....	13	26	58	—
East North Central .....	—	24	63	—
West North Central .....	—	33	—	—
West .....	—	14	44	—
Mountain .....	—	—	—	—
Pacific .....	—	—	45	—

See footnotes at end of table.

**Table 33. Traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

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

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

<sup>3</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 33. Standard errors for traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Worker characteristics</b>				
All workers .....	3.6	2.6	3.5	—
Management, professional, and related .....	—	4.3	7.5	—
Management, business, and financial .....	—	4.7	9.7	—
Professional and related .....	—	5.6	8.9	—
Service .....	—	—	10.4	—
Sales and office .....	3.9	3.3	4.5	—
Sales and related .....	—	—	6.6	—
Office and administrative support .....	—	4.4	5.2	—
Natural resources, construction, and maintenance .....	—	5.6	6.8	—
Construction, extraction, farming, fishing, and forestry .....	—	6.2	8.8	—
Installation, maintenance, and repair .....	—	9.2	9.3	—
Production, transportation, and material moving .....	4.0	4.5	6.0	—
Production .....	—	—	7.5	—
Transportation and material moving .....	—	5.8	6.9	—
Full time .....	3.9	2.9	3.8	—
Part time .....	—	—	4.7	—
Union .....	4.8	3.8	4.8	—
Nonunion .....	—	3.1	4.7	—
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	—	—	5.6	—
Second 25 percent .....	4.8	3.3	6.5	—
Third 25 percent .....	—	3.6	6.0	—
Highest 25 percent .....	4.1	3.8	4.7	—
Highest 10 percent .....	—	5.0	7.2	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	—	3.9	6.6	—
Construction .....	—	7.2	9.5	—
Manufacturing .....	—	5.2	6.5	—
Service-providing industries .....	—	3.1	4.2	—
Trade, transportation, and utilities .....	—	3.7	4.3	—
Wholesale trade .....	—	—	13.2	—
Retail trade .....	—	—	5.8	—
Transportation and warehousing .....	—	10.0	—	—
Utilities .....	—	—	15.3	—
Information .....	—	10.7	10.6	—
Financial activities .....	—	7.5	7.8	—
Finance and insurance .....	—	8.0	8.5	—
Credit intermediation and related activities ..	—	—	12.5	—
Insurance carriers and related activities .....	—	9.8	8.4	—
Education and health services .....	—	—	13.3	—
Educational services:				
Junior colleges, colleges, and universities ..	—	—	11.0	—
Health care and social assistance .....	—	—	16.1	—

See footnotes at end of table.

**Table 33. Standard errors for traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Normal retirement age requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	0.0	0.0	0.0	0.0	0.0
Management, professional, and related .....	0.0	2.2	0.0	0.0	0.0
Management, business, and financial .....	1.6	2.2	0.0	0.0	0.0
Professional and related .....	0.0	2.5	0.0	0.0	0.0
Service .....	2.7	2.0	0.0	0.0	0.0
Sales and office .....	0.0	0.0	0.0	0.0	0.0
Sales and related .....	2.6	3.2	0.0	0.0	0.0
Office and administrative support .....	2.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance .....	1.0	0.0	0.0	0.0	0.0
Construction, extraction, farming, fishing, and forestry .....	2.5	0.0	2.2	0.0	0.0
Installation, maintenance, and repair .....	5.1	2.6	0.0	0.0	0.0
Production, transportation, and material moving .....	0.5	0.0	0.0	0.0	0.0
Production .....	2.7	3.5	0.0	0.0	0.0
Transportation and material moving .....	0.0	1.0	1.3	0.0	0.0
Full time .....	0.0	0.0	0.0	0.0	0.0
Part time .....	2.7	0.0	0.0	0.0	0.0
Union .....	0.0	0.0	0.0	0.0	0.0
Nonunion .....	0.0	1.5	0.0	0.0	0.0
Average wage within the following categories <sup>3</sup> :					
Lowest 25 percent .....	4.3	0.0	0.0	0.0	0.0
Second 25 percent .....	0.8	1.3	0.0	0.0	0.0
Third 25 percent .....	0.0	0.0	0.0	0.0	0.0
Highest 25 percent .....	0.0	0.9	0.0	0.0	0.0
Highest 10 percent .....	2.7	1.4	0.0	0.0	0.0
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.0	0.3	0.0	0.0	0.0
Construction .....	1.8	0.0	3.6	0.0	0.0
Manufacturing .....	2.6	2.2	0.0	0.0	0.0
Service-providing industries .....	0.0	0.0	0.0	0.0	0.0
Trade, transportation, and utilities .....	0.0	0.9	0.0	0.0	0.0
Wholesale trade .....	5.4	2.3	1.5	0.0	0.0
Retail trade .....	0.9	0.0	0.0	0.0	0.0
Transportation and warehousing .....	0.0	2.0	2.6	0.0	0.0
Utilities .....	0.0	3.0	5.3	0.0	0.0
Information .....	0.0	1.8	6.4	0.0	0.0
Financial activities .....	1.9	0.0	0.0	0.0	0.0
Finance and insurance .....	1.7	0.0	0.9	0.0	0.0
Credit intermediation and related activities ..	2.7	3.3	0.0	0.0	0.0
Insurance carriers and related activities .....	3.6	0.6	0.0	0.0	0.0
Education and health services .....	0.0	3.5	0.4	0.0	0.0
Educational services:					
Junior colleges, colleges, and universities .....	7.3	0.8	0.0	0.0	0.0
Health care and social assistance .....	0.0	4.6	0.9	0.0	0.0

See footnotes at end of table.

**Table 33. Standard errors for traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service <sup>2</sup>	10 years or more of service	Less than 10 years of service <sup>2</sup>	10 years or more of service
1 to 99 workers .....	—	3.2	3.9	—
1 to 49 workers .....	—	5.1	5.8	—
50 to 99 workers .....	—	—	5.9	—
100 workers or more .....	4.9	3.3	4.4	—
100 to 499 workers .....	—	4.6	6.2	—
500 workers or more .....	—	4.0	5.7	—
<b>Geographic areas</b>				
Northeast .....	—	5.8	5.5	—
New England .....	—	10.0	10.2	—
Middle Atlantic .....	—	—	6.7	—
South .....	—	—	6.4	—
South Atlantic .....	—	—	8.6	—
East South Central .....	—	—	—	—
West South Central .....	—	—	13.0	—
Midwest .....	3.5	4.0	5.8	—
East North Central .....	—	4.3	6.6	—
West North Central .....	—	9.9	—	—
West .....	—	3.8	9.9	—
Mountain .....	—	—	—	—
Pacific .....	—	—	12.3	—

See footnotes at end of table.

**Table 33. Standard errors for traditional defined benefit plans: Selected normal retirement age requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Normal retirement age requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	2.3	0.0	0.0	0.0	0.0
1 to 49 workers .....	1.7	2.6	0.0	0.0	0.0
50 to 99 workers .....	3.9	0.0	0.0	0.0	0.0
100 workers or more .....	0.0	1.0	0.0	0.0	0.0
100 to 499 workers .....	0.8	1.9	0.2	0.0	0.0
500 workers or more .....	0.0	1.1	0.0	0.0	0.0
<b>Geographic areas</b>					
Northeast .....	1.4	2.7	0.0	0.0	0.0
New England .....	0.0	1.2	0.0	0.0	0.0
Middle Atlantic .....	1.9	–	0.0	0.0	0.0
South .....	0.0	3.0	0.0	0.0	0.0
South Atlantic .....	4.9	3.7	0.0	0.0	0.0
East South Central .....	0.0	2.8	3.9	0.0	0.0
West South Central .....	0.0	5.8	0.0	0.0	0.0
Midwest .....	2.2	0.0	0.0	0.0	0.0
East North Central .....	2.7	1.6	0.0	0.0	0.0
West North Central .....	2.8	0.0	3.6	0.0	0.0
West .....	0.0	2.7	3.4	0.0	0.0
Mountain .....	0.0	0.0	3.0	0.0	0.0
Pacific .....	0.0	2.4	4.1	0.0	0.0

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

<sup>3</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 34. Traditional defined benefit plans: Normal retirement<sup>1</sup> service requirements, private industry workers, National Compensation Survey, 2014**

(Includes all workers in traditional defined benefit plans with a service requirement)

Characteristics	Normal retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	5	5	5	–	30
Management, professional, and related .....	5	5	5	–	20
Management, business, and financial .....	5	5	5	15	–
Professional and related .....	5	5	5	–	20
Service .....	5	5	5	5	–
Sales and office .....	5	5	5	–	25
Sales and related .....	5	5	5	5	–
Office and administrative support .....	5	5	5	–	30
Natural resources, construction, and maintenance .....	5	5	5	–	30
Construction, extraction, farming, fishing, and forestry .....	5	5	5	10	–
Installation, maintenance, and repair .....	5	5	–	30	30
Production, transportation, and material moving .....	5	5	5	10	30
Production .....	5	5	5	–	30
Transportation and material moving .....	5	5	5	–	–
Full time .....	5	5	5	10	30
Part time .....	5	5	5	5	–
Union .....	5	5	5	10	30
Nonunion .....	5	5	5	–	20
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	5	5	5	5	5
Second 25 percent .....	5	5	5	5	20
Third 25 percent .....	5	5	5	–	–
Highest 25 percent .....	5	5	5	–	30
Highest 10 percent .....	5	5	5	15	25
<b>Establishment characteristics</b>					
Goods-producing industries .....	5	5	5	–	–
Construction .....	5	5	5	10	–
Manufacturing .....	5	5	5	–	30
Service-providing industries .....	5	5	5	–	30
Trade, transportation, and utilities .....	5	5	5	–	–
Wholesale trade .....	5	5	–	10	–
Retail trade .....	5	5	5	5	5
Transportation and warehousing .....	5	5	5	–	30
Utilities .....	5	5	–	30	35
Information .....	5	–	–	30	30
Financial activities .....	5	5	5	–	–
Finance and insurance .....	5	5	5	20	30
Credit intermediation and related activities ..	5	5	–	–	20
Insurance carriers and related activities .....	5	5	–	25	30
Education and health services .....	5	5	5	–	20
Educational services:					
Junior colleges, colleges, and universities ..	–	–	–	35	35
Health care and social assistance .....	5	5	5	5	–

See footnotes at end of table.

**Table 34. Traditional defined benefit plans: Normal retirement<sup>1</sup> service requirements, private industry workers, National Compensation Survey, 2014—continued**

(Includes all workers in traditional defined benefit plans with a service requirement)

Characteristics	Normal retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	5	5	5	—	30
1 to 49 workers .....	5	5	5	—	30
50 to 99 workers .....	5	5	5	5	—
100 workers or more .....	5	5	5	10	25
100 to 499 workers .....	5	5	5	—	—
500 workers or more .....	5	5	5	—	30
<b>Geographic areas</b>					
Northeast .....	5	5	5	—	30
New England .....	5	5	—	—	30
Middle Atlantic .....	5	5	5	—	—
South .....	5	5	5	—	20
South Atlantic .....	5	5	5	—	25
East South Central .....	5	5	5	5	—
West South Central .....	5	5	5	—	—
Midwest .....	5	5	5	—	30
East North Central .....	5	5	5	—	30
West North Central .....	5	5	5	—	30
West .....	5	5	5	—	—
Mountain .....	5	5	5	—	30
Pacific .....	5	5	5	—	—

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 34. Standard errors for traditional defined benefit plans: Normal retirement<sup>1</sup> service requirements, private industry workers, National Compensation Survey, 2014**

Characteristics	Normal retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	0.0	0.0	0.0	–	7.5
Management, professional, and related .....	0.0	0.0	0.0	–	2.6
Management, business, and financial .....	0.0	0.0	0.0	4.4	–
Professional and related .....	0.0	0.0	0.0	–	1.6
Service .....	0.0	0.0	0.0	0.0	–
Sales and office .....	0.0	0.0	0.0	–	6.9
Sales and related .....	0.0	0.0	0.0	0.0	–
Office and administrative support .....	0.0	0.0	0.0	–	4.2
Natural resources, construction, and maintenance .....	0.0	0.0	0.0	–	0.0
Construction, extraction, farming, fishing, and forestry .....	0.0	0.0	0.0	2.6	–
Installation, maintenance, and repair .....	0.0	0.0	–	0.0	0.0
Production, transportation, and material moving .....	0.0	0.0	0.0	2.4	4.3
Production .....	0.0	0.0	0.0	–	0.0
Transportation and material moving .....	0.0	0.0	0.0	–	–
Full time .....	0.0	0.0	0.0	2.4	4.1
Part time .....	0.0	0.0	0.0	0.0	–
Union .....	0.0	0.0	0.0	1.6	1.6
Nonunion .....	0.0	0.0	0.0	–	3.4
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	0.0	0.0	0.0	0.0	0.0
Second 25 percent .....	0.0	0.0	0.0	0.0	2.4
Third 25 percent .....	0.0	0.0	0.0	–	–
Highest 25 percent .....	0.0	0.0	0.0	–	0.9
Highest 10 percent .....	0.0	0.0	0.0	3.9	6.3
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.0	0.0	0.0	–	–
Construction .....	0.0	0.0	0.0	2.6	–
Manufacturing .....	0.0	0.0	0.0	–	3.9
Service-providing industries .....	0.0	0.0	0.0	–	5.0
Trade, transportation, and utilities .....	0.0	0.0	0.0	–	–
Wholesale trade .....	0.0	0.0	–	0.0	–
Retail trade .....	0.0	0.0	0.0	0.0	0.0
Transportation and warehousing .....	0.0	0.0	1.3	–	7.8
Utilities .....	0.0	0.0	–	0.0	3.0
Information .....	0.0	–	–	0.0	0.0
Financial activities .....	0.0	0.0	0.0	–	–
Finance and insurance .....	0.0	0.0	0.0	5.6	7.7
Credit intermediation and related activities ..	0.0	0.0	–	–	0.0
Insurance carriers and related activities .....	0.0	0.0	–	7.1	0.0
Education and health services .....	0.0	0.0	0.0	–	3.6
Educational services:					
Junior colleges, colleges, and universities .....	–	–	–	6.9	0.0
Health care and social assistance .....	0.0	0.0	0.0	0.0	–

See footnotes at end of table.

**Table 34. Standard errors for traditional defined benefit plans: Normal retirement<sup>1</sup> service requirements, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Normal retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	0.0	0.0	0.0	—	0.0
1 to 49 workers .....	0.0	0.0	0.0	—	0.0
50 to 99 workers .....	0.0	0.0	0.0	0.0	—
100 workers or more .....	0.0	0.0	0.0	2.4	4.1
100 to 499 workers .....	0.0	0.0	0.0	—	—
500 workers or more .....	0.0	0.0	0.0	—	0.0
<b>Geographic areas</b>					
Northeast .....	0.0	0.0	0.0	—	3.4
New England .....	0.0	0.0	—	—	0.0
Middle Atlantic .....	0.0	0.0	0.0	—	—
South .....	0.0	0.0	0.0	—	5.4
South Atlantic .....	0.0	0.0	0.0	—	6.9
East South Central .....	0.0	0.0	0.0	0.0	—
West South Central .....	0.0	0.0	0.0	—	—
Midwest .....	0.0	0.0	0.0	—	0.0
East North Central .....	0.0	0.0	0.0	—	7.5
West North Central .....	0.0	0.0	0.0	—	0.0
West .....	0.0	0.0	0.0	—	—
Mountain .....	0.0	0.0	0.0	—	0.0
Pacific .....	0.0	0.0	0.0	—	—

<sup>1</sup> Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 35. Traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	Early retirement available	Early retirement age requirements				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>						
All workers .....	99	50	55	55	55	55
Management, professional, and related .....	100	50	55	55	55	55
Management, business, and financial .....	100	50	55	55	55	55
Professional and related .....	100	50	55	55	55	55
Service .....	100	55	55	55	55	55
Sales and office .....	99	50	55	55	55	55
Sales and related .....	100	50	55	55	55	55
Office and administrative support .....	98	50	55	55	55	55
Natural resources, construction, and maintenance .....	99	50	55	55	55	60
Construction, extraction, farming, fishing, and forestry .....	99	55	55	55	55	62
Installation, maintenance, and repair .....	99	50	50	55	55	55
Production, transportation, and material moving .....	98	50	50	55	55	55
Production .....	100	50	55	55	55	55
Transportation and material moving .....	97	50	50	55	55	57
Full time .....	99	50	55	55	55	55
Part time .....	100	50	55	55	55	55
Union .....	99	50	52	55	55	55
Nonunion .....	100	50	55	55	55	55
Average wage within the following categories <sup>2</sup> :						
Lowest 25 percent .....	100	52	55	55	55	55
Second 25 percent .....	99	50	55	55	55	55
Third 25 percent .....	99	50	52	55	55	55
Highest 25 percent .....	99	50	55	55	55	55
Highest 10 percent .....	100	55	55	55	55	55
<b>Establishment characteristics</b>						
Goods-producing industries .....	100	50	55	55	55	55
Construction .....	100	55	55	55	55	60
Manufacturing .....	100	50	55	55	55	55
Service-providing industries .....	99	50	55	55	55	55
Trade, transportation, and utilities .....	98	50	50	55	55	55
Wholesale trade .....	100	50	55	55	55	58
Retail trade .....	100	50	52	55	55	55
Transportation and warehousing .....	94	47	50	50	55	62
Utilities .....	100	55	55	55	55	55
Information .....	100	50	50	50	55	55
Financial activities .....	98	50	55	55	55	55
Finance and insurance .....	97	50	55	55	55	55
Credit intermediation and related activities ..	100	50	55	55	55	55
Insurance carriers and related activities .....	95	50	55	55	55	55
Education and health services .....	100	50	55	55	55	55
Educational services:						
Junior colleges, colleges, and universities .....	99	45	55	55	55	60
Health care and social assistance .....	100	50	55	55	55	55

See footnotes at end of table.

**Table 35. Traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Age 55	
	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Worker characteristics</b>		
All workers .....	27	43
Management, professional, and related .....	32	38
Management, business, and financial .....	43	29
Professional and related .....	25	42
Service .....	49	49
Sales and office .....	29	45
Sales and related .....	22	54
Office and administrative support .....	32	41
Natural resources, construction, and maintenance .....	—	46
Construction, extraction, farming, fishing, and forestry .....	—	60
Installation, maintenance, and repair .....	—	31
Production, transportation, and material moving .....	15	42
Production .....	20	53
Transportation and material moving .....	—	33
Full time .....	26	41
Part time .....	27	52
Union .....	22	41
Nonunion .....	31	44
Average wage within the following categories <sup>3</sup> :		
Lowest 25 percent .....	32	57
Second 25 percent .....	29	45
Third 25 percent .....	30	40
Highest 25 percent .....	23	41
Highest 10 percent .....	31	43
<b>Establishment characteristics</b>		
Goods-producing industries .....	21	53
Construction .....	—	59
Manufacturing .....	23	55
Service-providing industries .....	29	38
Trade, transportation, and utilities .....	17	42
Wholesale trade .....	—	66
Retail trade .....	—	53
Transportation and warehousing .....	—	—
Utilities .....	—	67
Information .....	—	—
Financial activities .....	45	42
Finance and insurance .....	48	38
Credit intermediation and related activities ..	52	—
Insurance carriers and related activities .....	47	—
Education and health services .....	—	48
Educational services:		
Junior colleges, colleges, and universities .....	39	—
Health care and social assistance .....	—	56

See footnotes at end of table.

**Table 35. Traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Early retirement available	Early retirement age requirements				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	100	50	55	55	55	55
1 to 49 workers .....	100	50	55	55	55	55
50 to 99 workers .....	100	50	55	55	55	57
100 workers or more .....	99	50	55	55	55	55
100 to 499 workers .....	100	50	52	55	55	55
500 workers or more .....	98	50	55	55	55	55
<b>Geographic areas</b>						
Northeast .....	100	50	55	55	55	55
New England .....	100	50	55	55	55	55
Middle Atlantic .....	100	50	55	55	55	55
South .....	98	50	55	55	55	55
South Atlantic .....	97	55	55	55	55	55
East South Central .....	96	50	55	55	55	55
West South Central .....	100	50	55	55	55	55
Midwest .....	100	50	52	55	55	55
East North Central .....	100	50	52	55	55	55
West North Central .....	100	50	52	55	55	60
West .....	100	50	50	55	55	55
Mountain .....	100	55	55	55	55	55
Pacific .....	100	50	50	55	55	55

See footnotes at end of table.

**Table 35. Traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Age 55	
	Less than 10 years of service <sup>2</sup>	10 years or more of service
1 to 99 workers .....	28	47
1 to 49 workers .....	37	40
50 to 99 workers .....	—	57
100 workers or more .....	26	41
100 to 499 workers .....	22	42
500 workers or more .....	30	39
<b>Geographic areas</b>		
Northeast .....	34	41
New England .....	—	46
Middle Atlantic .....	37	40
South .....	19	49
South Atlantic .....	22	53
East South Central .....	—	—
West South Central .....	—	50
Midwest .....	25	42
East North Central .....	26	43
West North Central .....	20	39
West .....	31	34
Mountain .....	74	—
Pacific .....	18	40

<sup>1</sup> Early retirement is the age at which plan participants may retire and receive all accrued benefits, minus a reduction for the number of years by which their retirement age precedes their normal retirement age.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

<sup>3</sup> 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: 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 35. Standard errors for traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Early retirement available	Early retirement age requirements				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>						
All workers .....	0.5	0.0	0.0	0.0	0.0	0.0
Management, professional, and related .....	0.1	0.8	0.8	0.0	0.0	0.0
Management, business, and financial .....	0.2	6.9	0.0	0.0	0.0	0.0
Professional and related .....	( <sup>3</sup> )	0.0	3.5	0.0	0.0	0.0
Service .....	( <sup>3</sup> )	0.0	0.0	0.0	0.0	0.0
Sales and office .....	0.8	0.0	0.9	0.0	0.0	0.0
Sales and related .....	0.0	2.0	2.5	0.0	0.0	0.0
Office and administrative support .....	1.2	0.0	1.2	0.0	0.0	0.0
Natural resources, construction, and maintenance .....	0.7	0.0	2.8	0.0	0.0	3.1
Construction, extraction, farming, fishing, and forestry .....	0.7	0.0	0.0	0.0	0.0	2.7
Installation, maintenance, and repair .....	0.7	0.0	0.0	1.6	0.0	4.6
Production, transportation, and material moving .....	1.8	0.0	2.3	0.0	0.0	1.5
Production .....	0.0	0.0	0.0	0.0	0.0	0.0
Transportation and material moving .....	3.2	3.4	0.0	1.6	0.0	2.4
Full time .....	0.6	0.0	0.0	0.0	0.0	0.0
Part time .....	0.0	0.5	2.0	0.0	0.0	0.0
Union .....	1.0	0.0	3.3	0.0	0.0	0.0
Nonunion .....	0.4	3.0	0.0	0.0	0.0	0.0
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	0.3	3.4	0.0	0.0	0.0	0.0
Second 25 percent .....	0.9	0.4	1.9	0.0	0.0	0.0
Third 25 percent .....	0.8	0.0	4.4	0.0	0.0	0.0
Highest 25 percent .....	0.6	0.0	0.0	0.0	0.0	1.9
Highest 10 percent .....	0.4	2.6	0.0	0.0	0.0	0.0
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.0	5.3	0.0	0.0	0.0	0.0
Construction .....	0.0	0.0	0.0	0.0	0.4	2.7
Manufacturing .....	0.0	0.0	0.0	0.0	0.0	0.0
Service-providing industries .....	0.7	0.0	3.8	0.0	0.0	0.0
Trade, transportation, and utilities .....	2.1	0.0	2.2	0.0	0.0	3.0
Wholesale trade .....	0.0	3.3	3.6	0.0	0.0	4.1
Retail trade .....	0.0	0.0	4.2	0.0	0.0	0.0
Transportation and warehousing .....	6.0	3.9	0.0	6.6	4.6	5.0
Utilities .....	0.0	0.0	0.0	0.0	0.0	0.0
Information .....	0.0	0.0	0.0	0.0	2.9	0.0
Financial activities .....	2.4	5.2	0.0	0.0	0.0	0.0
Finance and insurance .....	2.6	4.0	0.0	0.0	0.0	0.0
Credit intermediation and related activities ..	0.0	6.7	0.0	0.0	0.0	0.0
Insurance carriers and related activities .....	4.9	3.5	0.0	0.0	0.0	0.0
Education and health services .....	0.1	2.3	3.8	0.0	0.0	0.0
Educational services:						
Junior colleges, colleges, and universities .....	0.8	0.0	10.8	0.0	1.8	4.9
Health care and social assistance .....	0.0	2.9	4.7	0.0	0.0	0.0

See footnotes at end of table.

**Table 35. Standard errors for traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Age 55	
	Less than 10 years of service <sup>2</sup>	10 years or more of service
<b>Worker characteristics</b>		
All workers .....	3.1	3.2
Management, professional, and related .....	6.4	6.4
Management, business, and financial .....	10.6	8.4
Professional and related .....	5.9	7.9
Service .....	10.2	10.0
Sales and office .....	3.3	4.3
Sales and related .....	5.0	5.9
Office and administrative support .....	4.0	4.8
Natural resources, construction, and maintenance .....	—	4.7
Construction, extraction, farming, fishing, and forestry .....	—	7.7
Installation, maintenance, and repair .....	—	4.7
Production, transportation, and material moving .....	3.6	5.9
Production .....	5.2	8.0
Transportation and material moving .....	—	6.5
Full time .....	3.5	3.7
Part time .....	5.8	6.7
Union .....	3.5	4.3
Nonunion .....	4.3	4.6
Average wage within the following categories <sup>4</sup> :		
Lowest 25 percent .....	6.6	5.7
Second 25 percent .....	5.7	5.3
Third 25 percent .....	4.1	4.9
Highest 25 percent .....	4.8	4.4
Highest 10 percent .....	7.1	6.6
<b>Establishment characteristics</b>		
Goods-producing industries .....	4.6	5.3
Construction .....	—	8.2
Manufacturing .....	5.5	7.1
Service-providing industries .....	4.1	3.9
Trade, transportation, and utilities .....	2.9	4.2
Wholesale trade .....	—	11.9
Retail trade .....	—	4.9
Transportation and warehousing .....	—	—
Utilities .....	—	14.6
Information .....	—	—
Financial activities .....	8.3	8.3
Finance and insurance .....	7.3	7.0
Credit intermediation and related activities ..	13.2	—
Insurance carriers and related activities .....	10.4	—
Education and health services .....	—	12.6
Educational services:		
Junior colleges, colleges, and universities ..	9.3	—
Health care and social assistance .....	—	16.6

See footnotes at end of table.



**Table 35. Standard errors for traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Early retirement available	Early retirement age requirements				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	0.0	0.0	0.0	0.0	0.0	0.7
1 to 49 workers .....	0.0	0.0	0.9	0.0	0.0	0.0
50 to 99 workers .....	0.0	2.7	0.0	0.0	0.0	2.3
100 workers or more .....	0.7	0.0	2.3	0.0	0.0	0.0
100 to 499 workers .....	0.4	0.0	3.7	0.0	0.0	0.0
500 workers or more .....	1.5	0.0	0.0	0.0	0.0	1.1
<b>Geographic areas</b>						
Northeast .....	0.0	0.0	0.0	0.0	0.0	1.9
New England .....	0.0	0.0	4.7	0.0	0.0	9.9
Middle Atlantic .....	0.0	0.0	0.0	0.0	0.0	1.2
South .....	1.5	2.2	0.0	0.0	0.0	0.0
South Atlantic .....	2.4	5.4	0.0	0.0	0.0	0.0
East South Central .....	4.9	5.0	5.0	0.0	0.0	0.0
West South Central .....	0.0	3.4	2.0	0.0	0.0	2.3
Midwest .....	0.0	0.0	3.8	0.0	0.0	0.0
East North Central .....	0.0	0.0	4.5	0.0	0.0	0.0
West North Central .....	0.0	1.0	3.4	0.0	0.0	2.9
West .....	0.3	0.0	5.5	0.0	0.0	0.0
Mountain .....	0.0	0.0	0.0	0.0	0.0	2.8
Pacific .....	0.4	0.0	1.0	0.5	0.0	0.0

See footnotes at end of table.

**Table 35. Standard errors for traditional defined benefit plans: Availability of early retirement with selected requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Age 55	
	Less than 10 years of service <sup>2</sup>	10 years or more of service
1 to 99 workers .....	4.9	5.4
1 to 49 workers .....	8.3	8.1
50 to 99 workers .....	—	8.9
100 workers or more .....	3.4	3.9
100 to 499 workers .....	4.5	5.6
500 workers or more .....	5.0	5.1
<b>Geographic areas</b>		
Northeast .....	8.5	6.2
New England .....	—	8.8
Middle Atlantic .....	10.0	7.4
South .....	3.5	6.2
South Atlantic .....	4.9	7.4
East South Central .....	—	—
West South Central .....	—	12.5
Midwest .....	3.2	3.9
East North Central .....	4.2	3.9
West North Central .....	3.9	10.1
West .....	6.8	7.4
Mountain .....	5.8	—
Pacific .....	5.2	10.2

<sup>1</sup> Early retirement is the age at which plan participants may retire and receive all accrued benefits, minus a reduction for the number of years by which their retirement age precedes their normal retirement age.

<sup>2</sup> Includes workers in plans with no minimum service requirements.

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

<sup>4</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 36. Traditional defined benefit plans: Early retirement service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(Includes all workers in traditional defined benefit plans with early retirement coverage and a service requirement)

Characteristics	Early retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	5	5	10	10	20
Management, professional, and related .....	5	5	–	10	15
Management, business, and financial .....	5	5	5	10	–
Professional and related .....	5	5	–	10	15
Service .....	5	5	–	10	10
Sales and office .....	5	5	10	10	15
Sales and related .....	5	10	10	10	15
Office and administrative support .....	5	5	10	10	15
Natural resources, construction, and maintenance .....	5	–	10	–	25
Construction, extraction, farming, fishing, and forestry .....	5	–	10	10	–
Installation, maintenance, and repair .....	5	–	–	25	25
Production, transportation, and material moving .....	5	5	10	–	–
Production .....	5	–	10	–	–
Transportation and material moving .....	5	5	10	15	–
Full time .....	5	5	10	10	20
Part time .....	5	–	10	10	–
Union .....	5	5	10	10	25
Nonunion .....	5	5	10	10	15
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	5	5	10	10	15
Second 25 percent .....	5	5	10	10	15
Third 25 percent .....	5	5	10	10	–
Highest 25 percent .....	5	5	10	–	25
Highest 10 percent .....	5	5	–	10	15
<b>Establishment characteristics</b>					
Goods-producing industries .....	5	5	10	–	20
Construction .....	5	–	10	10	–
Manufacturing .....	5	5	10	–	20
Service-providing industries .....	5	5	10	10	20
Trade, transportation, and utilities .....	5	5	10	10	–
Wholesale trade .....	5	–	10	10	–
Retail trade .....	5	10	10	10	15
Transportation and warehousing .....	5	5	–	–	–
Utilities .....	–	10	10	10	–
Information .....	5	–	25	25	25
Financial activities .....	5	5	–	10	15
Finance and insurance .....	5	5	–	10	15
Credit intermediation and related activities ..	5	5	–	10	–
Insurance carriers and related activities .....	5	5	–	10	15
Education and health services .....	5	5	–	10	15
Educational services:					
Junior colleges, colleges, and universities ..	5	5	–	–	15
Health care and social assistance .....	5	5	–	10	–

See footnotes at end of table.

**Table 36. Traditional defined benefit plans: Early retirement service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

(Includes all workers in traditional defined benefit plans with early retirement coverage and a service requirement)

Characteristics	Early retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	5	—	10	—	25
1 to 49 workers .....	5	5	10	—	25
50 to 99 workers .....	5	10	10	—	25
100 workers or more .....	5	5	10	10	15
100 to 499 workers .....	5	5	10	10	—
500 workers or more .....	5	5	—	—	—
<b>Geographic areas</b>					
Northeast .....	5	5	10	10	—
New England .....	5	—	10	—	25
Middle Atlantic .....	5	5	—	10	15
South .....	5	5	10	10	15
South Atlantic .....	5	5	10	10	15
East South Central .....	5	5	5	—	10
West South Central .....	5	—	10	—	25
Midwest .....	5	5	10	—	25
East North Central .....	5	5	10	15	25
West North Central .....	5	5	10	10	—
West .....	5	5	—	10	—
Mountain .....	5	5	5	—	10
Pacific .....	5	5	—	10	—

<sup>1</sup> Early retirement is the age at which plan participants may retire and receive all accrued benefits, minus a reduction for the number of years by which their retirement age precedes their normal retirement age.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 36. Standard errors for traditional defined benefit plans: Early retirement service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Early retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	0.0	0.0	0.0	0.0	2.6
Management, professional, and related .....	0.0	0.0	–	0.0	0.0
Management, business, and financial .....	0.0	0.0	0.0	0.9	–
Professional and related .....	0.0	0.0	–	0.0	0.9
Service .....	0.0	0.0	–	0.0	0.0
Sales and office .....	0.0	0.0	0.0	0.0	0.0
Sales and related .....	0.0	2.3	0.0	0.0	2.2
Office and administrative support .....	0.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance .....	0.0	–	0.0	–	0.0
Construction, extraction, farming, fishing, and forestry .....	0.0	–	0.0	1.8	–
Installation, maintenance, and repair .....	0.0	–	–	0.0	0.0
Production, transportation, and material moving .....	0.0	0.0	0.0	–	–
Production .....	0.0	–	0.0	–	–
Transportation and material moving .....	0.0	0.0	0.0	3.8	–
Full time .....	0.0	0.0	0.0	0.0	3.4
Part time .....	0.0	–	0.0	0.0	–
Union .....	0.0	0.0	0.0	0.0	2.4
Nonunion .....	0.0	0.0	0.0	0.9	0.9
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	0.0	0.9	0.0	0.0	4.1
Second 25 percent .....	0.0	0.0	0.0	0.0	0.0
Third 25 percent .....	0.0	0.0	1.1	0.9	–
Highest 25 percent .....	0.0	0.0	0.0	–	2.7
Highest 10 percent .....	0.0	0.0	–	0.0	0.0
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.0	0.0	0.0	–	4.4
Construction .....	0.0	–	0.0	1.6	–
Manufacturing .....	0.0	0.0	0.0	–	0.0
Service-providing industries .....	0.0	0.0	0.0	0.0	5.8
Trade, transportation, and utilities .....	0.0	0.0	0.0	0.0	–
Wholesale trade .....	0.0	–	0.0	0.0	–
Retail trade .....	0.0	1.3	0.0	0.0	0.0
Transportation and warehousing .....	0.0	0.0	–	–	–
Utilities .....	–	0.0	0.0	0.0	–
Information .....	0.0	–	0.0	0.0	0.0
Financial activities .....	0.0	0.0	–	0.0	2.7
Finance and insurance .....	0.0	0.0	–	0.0	2.0
Credit intermediation and related activities ..	0.0	0.0	–	0.0	–
Insurance carriers and related activities .....	0.0	0.0	–	1.3	0.0
Education and health services .....	0.0	0.0	–	0.0	0.9
Educational services:					
Junior colleges, colleges, and universities .....	0.0	0.0	–	–	0.0
Health care and social assistance .....	0.0	0.0	–	0.0	–

See footnotes at end of table.

**Table 36. Standard errors for traditional defined benefit plans: Early retirement service requirements,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Early retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	0.0	—	0.0	—	0.0
1 to 49 workers .....	0.0	1.0	0.0	—	0.0
50 to 99 workers .....	0.0	1.8	0.0	—	3.9
100 workers or more .....	0.0	0.0	0.0	0.0	2.9
100 to 499 workers .....	0.0	0.0	0.0	0.0	—
500 workers or more .....	0.0	0.0	—	—	—
<b>Geographic areas</b>					
Northeast .....	0.0	0.0	0.9	0.0	—
New England .....	0.0	—	0.0	—	0.0
Middle Atlantic .....	0.0	0.0	—	0.0	4.0
South .....	0.0	0.0	0.0	1.8	4.0
South Atlantic .....	0.0	0.0	0.0	1.8	0.0
East South Central .....	0.0	0.0	0.0	—	0.0
West South Central .....	0.0	—	0.0	—	7.1
Midwest .....	0.0	0.0	0.0	—	4.3
East North Central .....	0.0	0.0	0.0	1.8	6.6
West North Central .....	0.0	0.0	0.0	2.6	—
West .....	0.0	0.0	—	0.0	—
Mountain .....	0.0	0.0	0.0	—	0.0
Pacific .....	0.0	0.0	—	0.0	—

<sup>1</sup> Early retirement is the age at which plan participants may retire and receive all accrued benefits, minus a reduction for the number of years by which their retirement age precedes their normal retirement age.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 37. Traditional defined benefit plans: Early retirement reductions,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	Flat percent per year reduction <sup>2</sup>	Reduction varies by age or service <sup>3</sup>	Actuarial reduction <sup>4</sup>	Other reduction <sup>5</sup>	Not determinable
<b>Worker characteristics</b>					
All workers .....	39	44	14	—	3
Management, professional, and related .....	30	42	—	—	5
Management, business, and financial .....	37	37	—	—	—
Professional and related .....	27	45	—	—	8
Service .....	31	45	—	—	2
Sales and office .....	32	56	11	—	1
Sales and related .....	20	61	—	—	4
Office and administrative support .....	37	54	9	—	( <sup>6</sup> )
Natural resources, construction, and maintenance .....	62	33	—	—	1
Construction, extraction, farming, fishing, and forestry .....	61	33	—	—	—
Installation, maintenance, and repair .....	62	32	—	—	1
Production, transportation, and material moving .....	42	46	—	—	2
Production .....	32	55	—	—	4
Transportation and material moving .....	49	38	—	—	—
Full time .....	40	42	15	—	3
Part time .....	34	57	—	—	( <sup>6</sup> )
Union .....	48	39	—	—	1
Nonunion .....	29	49	17	—	4
Average wage within the following categories <sup>7</sup> :					
Lowest 25 percent .....	—	60	—	—	( <sup>6</sup> )
Second 25 percent .....	29	52	—	—	1
Third 25 percent .....	43	42	—	—	1
Highest 25 percent .....	43	40	13	—	4
Highest 10 percent .....	37	46	—	—	3
<b>Establishment characteristics</b>					
Goods-producing industries .....	40	47	—	—	1
Construction .....	60	34	—	—	—
Manufacturing .....	29	59	—	—	2
Service-providing industries .....	39	42	16	—	3
Trade, transportation, and utilities .....	37	53	—	—	—
Wholesale trade .....	—	64	—	—	—
Retail trade .....	—	75	—	—	—
Transportation and warehousing .....	63	—	—	—	—
Utilities .....	69	—	—	—	—
Information .....	56	—	—	—	—
Financial activities .....	39	46	—	—	3
Finance and insurance .....	35	49	—	—	3
Credit intermediation and related activities ..	—	68	—	—	—
Insurance carriers and related activities .....	33	46	—	—	7
Education and health services .....	39	33	—	—	6
Educational services:					
Junior colleges, colleges, and universities .....	47	37	—	—	8
Health care and social assistance .....	42	—	—	—	7

See footnotes at end of table.

**Table 37. Traditional defined benefit plans: Early retirement reductions,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Flat percent per year reduction <sup>2</sup>	Reduction varies by age or service <sup>3</sup>	Actuarial reduction <sup>4</sup>	Other reduction <sup>5</sup>	Not determinable
1 to 99 workers .....	48	37	—	—	1
1 to 49 workers .....	57	34	—	—	1
50 to 99 workers .....	36	41	—	—	—
100 workers or more .....	36	47	15	—	3
100 to 499 workers .....	36	44	—	—	3
500 workers or more .....	35	49	—	—	4
<b>Geographic areas</b>					
Northeast .....	46	41	12	—	( <sup>6</sup> )
New England .....	51	48	—	—	—
Middle Atlantic .....	45	40	15	—	1
South .....	41	43	—	—	3
South Atlantic .....	43	45	9	—	3
West South Central .....	35	42	—	—	4
Midwest .....	36	49	—	—	4
East North Central .....	37	49	—	—	1
West North Central .....	33	48	—	—	12
West .....	32	43	—	—	3
Mountain .....	—	67	19	—	3
Pacific .....	38	36	—	—	3

<sup>1</sup> Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

<sup>2</sup> Formerly uniform reduction and reflects a reduction in the benefit amount for each year by which early retirement precedes normal retirement. In specific cases, flat percent per year reductions may approximate actuarial reductions, such as early retirement at age 55 with a reduction of 6 percent per year between age 55 and the plan's normal retirement age of 62.

<sup>3</sup> The rate of reduction is held constant within age brackets, but differs among brackets, sometimes in approximation of an actuarial table. For example, benefits may be reduced by 6 percent for each year between age 60 and the plan's normal retirement age, and by 3 percent for each year retirement precedes age 60. Also includes some plans that reduce benefits arithmetically for each year immediately below normal retirement age and actuarially below a specified age, usually 55.

<sup>4</sup> The amount of the normal retirement benefit is reduced based on actuarial assumptions, so that on average, the beneficiary receives the same total lifetime benefit regardless of retirement age.

<sup>5</sup> Reduction not derived from normal retirement formula.

<sup>6</sup> Less than 0.5.

<sup>7</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 37. Standard errors for traditional defined benefit plans: Early retirement reductions,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Flat percent per year reduction <sup>2</sup>	Reduction varies by age or service <sup>3</sup>	Actuarial reduction <sup>4</sup>	Other reduction <sup>5</sup>	Not determinable
<b>Worker characteristics</b>					
All workers .....	2.7	2.9	2.8	—	1.0
Management, professional, and related .....	5.4	6.5	—	—	2.7
Management, business, and financial .....	9.6	9.7	—	—	—
Professional and related .....	6.0	7.0	—	—	4.0
Service .....	8.9	12.3	—	—	1.6
Sales and office .....	4.0	4.1	2.8	—	1.2
Sales and related .....	5.9	7.0	—	—	3.7
Office and administrative support .....	4.9	5.2	2.7	—	( <sup>6</sup> )
Natural resources, construction, and maintenance .....	5.8	5.3	—	—	0.5
Construction, extraction, farming, fishing, and forestry .....	6.9	7.2	—	—	—
Installation, maintenance, and repair .....	8.5	7.5	—	—	1.0
Production, transportation, and material moving .....	6.5	6.4	—	—	1.6
Production .....	7.3	8.7	—	—	3.5
Transportation and material moving .....	8.9	8.2	—	—	—
Full time .....	3.0	3.2	3.0	—	1.2
Part time .....	5.9	6.2	—	—	0.2
Union .....	4.0	3.8	—	—	0.8
Nonunion .....	3.9	4.5	3.6	—	1.9
Average wage within the following categories <sup>7</sup> :					
Lowest 25 percent .....	—	7.9	—	—	0.2
Second 25 percent .....	5.2	7.4	—	—	1.2
Third 25 percent .....	4.9	4.9	—	—	0.9
Highest 25 percent .....	4.1	4.2	3.2	—	1.6
Highest 10 percent .....	6.6	7.8	—	—	1.9
<b>Establishment characteristics</b>					
Goods-producing industries .....	4.4	5.7	—	—	1.3
Construction .....	7.7	8.0	—	—	—
Manufacturing .....	5.2	6.8	—	—	2.2
Service-providing industries .....	3.4	3.5	3.5	—	1.4
Trade, transportation, and utilities .....	5.4	5.5	—	—	—
Wholesale trade .....	—	12.3	—	—	—
Retail trade .....	—	5.9	—	—	—
Transportation and warehousing .....	14.8	—	—	—	—
Utilities .....	15.3	—	—	—	—
Information .....	13.0	—	—	—	—
Financial activities .....	9.9	7.9	—	—	3.2
Finance and insurance .....	8.2	7.2	—	—	3.4
Credit intermediation and related activities ..	—	11.2	—	—	—
Insurance carriers and related activities .....	8.9	8.7	—	—	6.7
Education and health services .....	8.1	8.3	—	—	3.2
Educational services:					
Junior colleges, colleges, and universities .....	10.5	9.6	—	—	5.3
Health care and social assistance .....	9.7	—	—	—	3.9

See footnotes at end of table.

**Table 37. Standard errors for traditional defined benefit plans: Early retirement reductions,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Flat percent per year reduction <sup>2</sup>	Reduction varies by age or service <sup>3</sup>	Actuarial reduction <sup>4</sup>	Other reduction <sup>5</sup>	Not determinable
1 to 99 workers .....	6.6	4.5	—	—	0.7
1 to 49 workers .....	6.7	5.9	—	—	1.3
50 to 99 workers .....	9.8	6.8	—	—	—
100 workers or more .....	3.6	4.1	3.6	—	1.4
100 to 499 workers .....	4.7	5.8	—	—	2.2
500 workers or more .....	4.9	5.9	—	—	1.7
<b>Geographic areas</b>					
Northeast .....	5.9	4.9	3.5	—	0.3
New England .....	12.6	11.9	—	—	—
Middle Atlantic .....	6.7	5.3	4.4	—	0.4
South .....	4.8	5.6	—	—	1.8
South Atlantic .....	6.6	6.6	2.4	—	2.1
West South Central .....	5.8	10.6	—	—	4.1
Midwest .....	4.0	5.4	—	—	3.1
East North Central .....	4.7	6.2	—	—	1.2
West North Central .....	7.7	11.4	—	—	9.8
West .....	6.0	7.3	—	—	2.1
Mountain .....	—	8.2	5.4	—	3.0
Pacific .....	7.6	7.4	—	—	2.6

<sup>1</sup> Reduction for each year prior to normal retirement.

<sup>2</sup> Formerly uniform reduction and reflects a reduction in the benefit amount for each year by which early retirement precedes normal retirement. In specific cases, flat percent per year reductions may approximate actuarial reductions, such as early retirement at age 55 with a reduction of 6 percent per year between age 55 and the plan's normal retirement age of 62.

<sup>3</sup> The rate of reduction is held constant within age brackets, but differs among brackets, sometimes in approximation of an actuarial table. For example, benefits may be reduced by 6 percent for each year between age 60 and the plan's normal retirement age, and by 3 percent for each year retirement precedes age 60. Also includes some plans that reduce benefits arithmetically for each year immediately below normal retirement age and actuarially below a specified age, usually 55.

<sup>4</sup> The amount of the normal retirement benefit is reduced based on actuarial assumptions, so that on average, the beneficiary receives the same total lifetime benefit regardless of retirement age.

<sup>5</sup> Reduction not derived from normal retirement formula.

<sup>6</sup> Less than 0.05.

<sup>7</sup> 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: 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/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/eps/glossary20142015.htm).

**Table 38. Traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate <sup>1</sup>	Deferred	Not determinable		
<b>Worker characteristics</b>						
All workers .....	82	53	29	1	16	2
Management, professional, and related .....	77	40	36	1	20	3
Management, business, and financial .....	81	30	50	1	19	( <sup>2</sup> ) 4
Professional and related .....	75	45	29	1	21	4
Service .....	93	66	—	—	—	—
Sales and office .....	82	55	25	1	15	3
Sales and related .....	80	62	—	—	—	—
Office and administrative support .....	82	52	29	1	16	2
Natural resources, construction, and maintenance .....	85	71	13	1	15	( <sup>2</sup> )
Construction, extraction, farming, fishing, and forestry .....	87	82	—	—	—	—
Installation, maintenance, and repair .....	83	60	—	—	17	( <sup>2</sup> ) 1
Production, transportation, and material moving .....	83	48	35	—	16	1
Production .....	73	44	—	—	26	1
Transportation and material moving .....	91	51	40	—	—	—
Full time .....	81	50	30	1	17	2
Part time .....	92	73	—	—	—	—
Union .....	90	73	17	( <sup>2</sup> )	9	1
Nonunion .....	74	31	41	1	24	3
Average wage within the following categories <sup>3</sup> :						
Lowest 25 percent .....	95	73	—	—	—	—
Second 25 percent .....	80	46	34	1	19	1
Third 25 percent .....	84	60	24	1	15	1
Highest 25 percent .....	80	48	31	1	18	2
Highest 10 percent .....	77	34	42	1	19	4
<b>Establishment characteristics</b>						
Goods-producing industries .....	81	57	24	—	19	—
Construction .....	85	85	—	—	—	—
Manufacturing .....	80	48	32	—	20	—
Service-providing industries .....	83	51	31	1	15	2
Trade, transportation, and utilities .....	86	53	30	3	12	2
Wholesale trade .....	85	—	—	18	—	—
Retail trade .....	89	80	—	—	—	—
Transportation and warehousing .....	98	—	63	—	—	—
Utilities .....	—	—	—	—	—	3
Information .....	71	67	—	—	—	—
Financial activities .....	75	32	43	—	22	3
Finance and insurance .....	73	27	46	—	23	3
Credit intermediation and related activities ..	92	—	81	—	—	—
Insurance carriers and related activities .....	79	42	37	—	—	—
Education and health services .....	74	56	17	1	21	5
Educational services:						
Junior colleges, colleges, and universities .....	74	—	—	10	—	—
Health care and social assistance .....	77	63	—	—	—	—

See footnotes at end of table.

**Table 38. Traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate <sup>1</sup>	Deferred	Not determinable		
1 to 99 workers .....	74	46	28	—	24	1
1 to 49 workers .....	73	46	—	—	25	2
50 to 99 workers .....	76	46	—	—	23	( <sup>2</sup> )
100 workers or more .....	86	56	29	1	13	2
100 to 499 workers .....	86	68	17	1	13	1
500 workers or more .....	85	42	43	1	12	3
<b>Geographic areas</b>						
Northeast .....	88	50	36	2	—	—
New England .....	79	56	—	—	—	—
Middle Atlantic .....	90	48	42	—	—	—
South .....	75	33	42	—	25	1
South Atlantic .....	76	37	39	—	23	1
East South Central .....	71	—	—	—	—	—
West South Central .....	74	29	44	—	26	—
Midwest .....	84	66	—	—	15	1
East North Central .....	81	59	—	—	18	1
West North Central .....	92	84	—	—	—	—
West .....	85	72	—	—	9	5
Mountain .....	90	69	20	—	—	—
Pacific .....	84	73	—	—	—	—

<sup>1</sup> Immediate disability pensions may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for Social Security.

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

<sup>3</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 38. Standard errors for traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2014**

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate <sup>1</sup>	Deferred	Not determinable		
<b>Worker characteristics</b>						
All workers .....	1.8	3.4	3.1	0.5	1.8	0.7
Management, professional, and related .....	3.8	6.7	6.1	1.0	3.8	1.6
Management, business, and financial .....	4.0	7.4	8.9	0.7	4.0	( <sup>2</sup> )
Professional and related .....	4.8	7.3	5.8	1.3	4.9	2.4
Service .....	3.8	8.2	—	—	—	—
Sales and office .....	4.0	4.5	3.6	0.7	3.6	1.7
Sales and related .....	6.6	7.1	—	—	—	—
Office and administrative support .....	4.2	5.4	3.8	1.0	4.0	1.5
Natural resources, construction, and maintenance .....	4.0	5.0	3.7	0.6	4.0	0.1
Construction, extraction, farming, fishing, and forestry .....	7.0	7.5	—	—	—	—
Installation, maintenance, and repair .....	3.6	7.3	—	—	3.6	0.1
Production, transportation, and material moving .....	3.3	6.2	6.1	—	3.2	0.5
Production .....	5.4	8.4	—	—	5.3	1.0
Transportation and material moving .....	3.0	7.4	6.8	—	—	—
Full time .....	2.1	3.7	3.6	0.5	2.0	0.8
Part time .....	2.5	6.5	—	—	—	—
Union .....	1.8	4.1	3.7	0.2	1.8	0.4
Nonunion .....	3.1	4.2	4.9	1.0	3.1	1.3
Average wage within the following categories <sup>3</sup> :						
Lowest 25 percent .....	2.3	7.4	—	—	—	—
Second 25 percent .....	4.6	5.7	6.7	0.8	4.6	0.7
Third 25 percent .....	3.5	6.0	4.8	0.4	3.5	0.7
Highest 25 percent .....	2.6	4.1	4.3	0.8	2.6	1.1
Highest 10 percent .....	3.9	6.3	7.2	1.0	3.4	2.5
<b>Establishment characteristics</b>						
Goods-producing industries .....	3.4	6.5	6.2	—	3.4	—
Construction .....	7.2	7.2	—	—	—	—
Manufacturing .....	4.4	7.0	8.2	—	4.4	—
Service-providing industries .....	2.5	4.1	3.7	0.7	2.4	1.0
Trade, transportation, and utilities .....	2.6	5.7	5.5	1.9	2.6	0.8
Wholesale trade .....	9.6	—	—	11.8	—	—
Retail trade .....	3.2	4.5	—	—	—	—
Transportation and warehousing .....	2.1	—	12.6	—	—	—
Utilities .....	—	—	—	—	—	1.9
Information .....	10.7	10.7	—	—	—	—
Financial activities .....	6.7	8.4	6.5	—	6.1	3.1
Finance and insurance .....	6.4	5.9	6.1	—	5.8	3.3
Credit intermediation and related activities ..	4.9	—	9.5	—	—	—
Insurance carriers and related activities .....	8.3	9.2	8.0	—	—	—
Education and health services .....	6.5	9.4	5.0	0.2	6.0	3.9
Educational services:						
Junior colleges, colleges, and universities .....	6.7	—	—	2.2	—	—
Health care and social assistance .....	7.3	9.9	—	—	—	—

See footnotes at end of table.

**Table 38. Standard errors for traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate <sup>1</sup>	Deferred	Not determinable		
1 to 99 workers .....	5.3	5.6	5.9	—	5.2	0.9
1 to 49 workers .....	7.3	7.5	—	—	7.1	1.5
50 to 99 workers .....	5.8	9.6	—	—	5.7	0.4
100 workers or more .....	1.8	4.0	3.7	0.7	1.8	1.0
100 to 499 workers .....	2.9	4.8	3.3	1.2	2.8	0.5
500 workers or more .....	2.7	5.8	5.6	0.3	2.7	2.0
<b>Geographic areas</b>						
Northeast .....	3.6	7.4	7.1	1.8	—	—
New England .....	10.9	13.5	—	—	—	—
Middle Atlantic .....	3.0	9.0	8.9	—	—	—
South .....	2.9	5.5	6.0	—	2.9	0.3
South Atlantic .....	3.1	7.6	8.6	—	3.1	0.5
East South Central .....	10.6	—	—	—	—	—
West South Central .....	5.9	8.3	8.7	—	5.9	—
Midwest .....	4.2	7.1	—	—	4.2	0.9
East North Central .....	5.1	8.9	—	—	5.1	1.2
West North Central .....	4.8	3.6	—	—	—	—
West .....	3.2	5.8	—	—	2.5	3.5
Mountain .....	4.7	6.4	4.7	—	—	—
Pacific .....	4.1	7.2	—	—	—	—

<sup>1</sup> Immediate disability pensions may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for Social Security.

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

<sup>3</sup> 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: 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 39. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Joint-and-survivor annuity <sup>1</sup>	Selected joint-and-survivor annuity percentages		
		50 percent	Other fixed percentage	Choice of percentages
<b>Worker characteristics</b>				
All workers .....	100	—	—	82
Management, professional, and related .....	100	—	—	83
Management, business, and financial .....	100	—	—	81
Professional and related .....	100	—	—	84
Service .....	100	—	—	79
Sales and office .....	100	—	—	89
Sales and related .....	100	—	—	87
Office and administrative support .....	100	—	—	90
Natural resources, construction, and maintenance .....	100	—	—	91
Construction, extraction, farming, fishing, and forestry .....	100	—	—	94
Installation, maintenance, and repair .....	100	—	—	88
Production, transportation, and material moving .....	100	—	—	68
Production .....	100	—	—	84
Transportation and material moving .....	100	—	—	56
Full time .....	100	—	—	82
Part time .....	100	—	—	85
Union .....	100	—	—	81
Nonunion .....	100	—	—	83
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	100	—	—	99
Second 25 percent .....	100	—	—	77
Third 25 percent .....	100	—	—	87
Highest 25 percent .....	100	—	—	78
Highest 10 percent .....	100	—	—	79
<b>Establishment characteristics</b>				
Goods-producing industries .....	100	—	—	87
Construction .....	100	—	—	95
Manufacturing .....	100	—	—	80
Service-providing industries .....	100	—	—	80
Trade, transportation, and utilities .....	100	—	—	74
Wholesale trade .....	100	—	—	60
Retail trade .....	100	—	—	100
Transportation and warehousing .....	100	51	—	—
Utilities .....	100	—	—	91
Information .....	100	—	—	98
Financial activities .....	100	—	—	69
Finance and insurance .....	100	—	—	67
Credit intermediation and related activities ..	100	—	—	—
Insurance carriers and related activities .....	100	—	—	70
Education and health services .....	100	—	—	92
Educational services:				
Junior colleges, colleges, and universities	100	—	—	—
Health care and social assistance .....	100	—	—	94

See footnotes at end of table.

**Table 39. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Joint-and-survivor annuity <sup>1</sup>	Selected joint-and-survivor annuity percentages		
		50 percent	Other fixed percentage	Choice of percentages
1 to 99 workers .....	100	16	—	84
1 to 49 workers .....	100	—	—	80
50 to 99 workers .....	100	—	—	89
100 workers or more .....	100	—	—	82
100 to 499 workers .....	100	—	—	84
500 workers or more .....	100	—	—	78
<b>Geographic areas</b>				
Northeast .....	100	24	—	76
New England .....	100	—	—	80
Middle Atlantic .....	100	25	—	75
South .....	100	19	—	81
South Atlantic .....	100	—	—	81
East South Central .....	100	—	—	63
West South Central .....	100	—	—	87
Midwest .....	100	—	—	84
East North Central .....	100	—	—	84
West North Central .....	100	—	—	86
West .....	100	—	—	89
Mountain .....	100	—	—	74
Pacific .....	100	—	—	94

<sup>1</sup> See glossary for additional information.

<sup>2</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 39. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2014**

Characteristics	Joint-and-survivor annuity <sup>1</sup>	Selected joint-and-survivor annuity percentages		
		50 percent	Other fixed percentage	Choice of percentages
<b>Worker characteristics</b>				
All workers .....	0.0	—	—	2.6
Management, professional, and related .....	0.0	—	—	4.8
Management, business, and financial .....	0.0	—	—	9.8
Professional and related .....	0.0	—	—	4.8
Service .....	0.0	—	—	10.1
Sales and office .....	0.0	—	—	2.2
Sales and related .....	0.0	—	—	4.7
Office and administrative support .....	0.0	—	—	2.0
Natural resources, construction, and maintenance .....	0.0	—	—	3.6
Construction, extraction, farming, fishing, and forestry .....	0.0	—	—	4.5
Installation, maintenance, and repair .....	0.0	—	—	5.2
Production, transportation, and material moving .....	0.0	—	—	6.1
Production .....	0.0	—	—	7.2
Transportation and material moving .....	0.0	—	—	8.1
Full time .....	0.0	—	—	2.9
Part time .....	0.0	—	—	5.8
Union .....	0.0	—	—	3.5
Nonunion .....	0.0	—	—	3.2
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	0.0	—	—	0.6
Second 25 percent .....	0.0	—	—	5.3
Third 25 percent .....	0.0	—	—	3.1
Highest 25 percent .....	0.0	—	—	4.0
Highest 10 percent .....	0.0	—	—	6.2
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.0	—	—	3.6
Construction .....	0.0	—	—	4.6
Manufacturing .....	0.0	—	—	5.9
Service-providing industries .....	0.0	—	—	3.4
Trade, transportation, and utilities .....	0.0	—	—	5.7
Wholesale trade .....	0.0	—	—	14.9
Retail trade .....	0.0	—	—	0.0
Transportation and warehousing .....	0.0	11.9	—	—
Utilities .....	0.0	—	—	5.8
Information .....	0.0	—	—	1.4
Financial activities .....	0.0	—	—	5.8
Finance and insurance .....	0.0	—	—	6.1
Credit intermediation and related activities ..	0.0	—	—	—
Insurance carriers and related activities .....	0.0	—	—	10.9
Education and health services .....	0.0	—	—	3.5
Educational services:				
Junior colleges, colleges, and universities .....	0.0	—	—	—
Health care and social assistance .....	0.0	—	—	3.8

See footnotes at end of table.

**Table 39. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Joint-and-survivor annuity <sup>1</sup>	Selected joint-and-survivor annuity percentages		
		50 percent	Other fixed percentage	Choice of percentages
1 to 99 workers .....	0.0	4.4	—	4.4
1 to 49 workers .....	0.0	—	—	6.4
50 to 99 workers .....	0.0	—	—	6.2
100 workers or more .....	0.0	—	—	3.3
100 to 499 workers .....	0.0	—	—	4.2
500 workers or more .....	0.0	—	—	4.9
<b>Geographic areas</b>				
Northeast .....	0.0	4.4	—	4.4
New England .....	0.0	—	—	8.0
Middle Atlantic .....	0.0	5.1	—	5.1
South .....	0.0	4.7	—	4.7
South Atlantic .....	0.0	—	—	6.0
East South Central .....	0.0	—	—	15.2
West South Central .....	0.0	—	—	6.8
Midwest .....	0.0	—	—	6.0
East North Central .....	0.0	—	—	7.5
West North Central .....	0.0	—	—	9.7
West .....	0.0	—	—	5.3
Mountain .....	0.0	—	—	19.1
Pacific .....	0.0	—	—	3.8

<sup>1</sup> See glossary for additional information.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 40. Defined contribution plans: Type of plan,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)
<b>Worker characteristics</b>						
All workers .....	75	18	17	4	—	2
Management, professional, and related .....	79	14	21	—	—	—
Management, business, and financial .....	84	14	17	2	—	—
Professional and related .....	75	14	24	—	—	—
Service .....	60	30	23	—	—	—
Sales and office .....	78	20	11	6	—	2
Sales and related .....	80	17	6	—	—	—
Office and administrative support .....	77	22	14	6	—	—
Natural resources, construction, and maintenance .....	60	19	20	7	—	—
Construction, extraction, farming, fishing, and forestry .....	48	14	34	—	—	—
Installation, maintenance, and repair .....	65	21	13	—	—	—
Production, transportation, and material moving .....	76	20	12	—	—	—
Production .....	74	20	13	—	—	—
Transportation and material moving .....	79	21	—	—	—	—
Full time .....	76	18	17	4	—	2
Part time .....	67	20	14	7	—	—
Union .....	64	10	29	8	—	—
Nonunion .....	76	19	16	4	—	2
Average wage within the following categories <sup>2</sup> :						
Lowest 25 percent .....	70	23	9	8	—	—
Lowest 10 percent .....	73	27	—	—	—	—
Second 25 percent .....	75	20	14	—	—	—
Third 25 percent .....	73	21	16	3	—	2
Highest 25 percent .....	78	15	22	3	—	—
Highest 10 percent .....	79	14	25	—	—	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	77	15	17	—	—	—
Construction .....	50	18	25	—	—	—
Manufacturing .....	83	15	15	—	—	—
Service-providing industries .....	74	19	17	4	—	2
Trade, transportation, and utilities .....	79	22	9	7	—	—
Wholesale trade .....	78	27	—	—	—	—
Retail trade .....	79	21	—	11	—	—
Transportation and warehousing .....	80	—	—	—	—	—
Utilities .....	97	—	—	—	—	—
Information .....	71	13	—	—	—	—
Financial activities .....	83	19	17	4	—	—
Finance and insurance .....	86	18	17	4	—	—
Credit intermediation and related activities ..	88	21	17	6	—	—
Insurance carriers and related activities .....	84	13	—	—	—	—
Professional and business services .....	81	19	7	—	—	—
Professional and technical services .....	85	17	—	—	—	—
Education and health services .....	61	—	36	—	—	—
Educational services .....	54	—	61	—	—	—
Junior colleges, colleges, and universities ...	35	—	78	—	—	—
Health care and social assistance .....	63	—	32	—	—	—

See footnotes at end of table.

**Table 40. Defined contribution plans: Type of plan,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)
Leisure and hospitality .....	83	—	—	—	—	—
Other services .....	55	—	—	—	—	—
1 to 99 workers .....	68	25	11	6	—	5
1 to 49 workers .....	66	27	9	—	—	5
50 to 99 workers .....	71	20	14	—	—	—
100 workers or more .....	80	14	22	3	—	—
100 to 499 workers .....	81	17	14	4	—	—
500 workers or more .....	79	10	31	—	—	—
<b>Geographic areas</b>						
Northeast .....	74	18	16	—	—	—
New England .....	71	—	16	—	—	—
Middle Atlantic .....	75	16	17	—	—	—
South .....	77	15	17	5	—	—
South Atlantic .....	76	18	18	—	—	—
East South Central .....	72	8	—	—	—	—
West South Central .....	82	13	11	—	—	—
Midwest .....	70	24	18	—	—	—
East North Central .....	69	25	20	—	—	—
West North Central .....	74	22	15	5	—	—
West .....	78	—	16	—	—	—
Mountain .....	74	—	—	—	—	—
Pacific .....	80	—	21	—	—	—

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

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 40. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2014**

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)
<b>Worker characteristics</b>						
All workers .....	1.6	1.6	1.3	0.8	—	0.4
Management, professional, and related .....	2.4	1.9	2.1	—	—	—
Management, business, and financial .....	2.3	2.0	2.5	0.7	—	—
Professional and related .....	3.1	2.7	2.8	—	—	—
Service .....	5.8	5.8	3.7	—	—	—
Sales and office .....	2.1	2.3	1.4	1.1	—	0.5
Sales and related .....	2.2	2.4	1.6	—	—	—
Office and administrative support .....	2.8	3.3	1.9	1.3	—	—
Natural resources, construction, and maintenance .....	3.7	3.7	2.9	2.1	—	—
Construction, extraction, farming, fishing, and forestry .....	8.1	4.0	7.0	—	—	—
Installation, maintenance, and repair .....	4.5	5.1	3.1	—	—	—
Production, transportation, and material moving .....	3.6	3.0	3.2	—	—	—
Production .....	4.1	4.0	2.8	—	—	—
Transportation and material moving .....	4.0	3.8	—	—	—	—
Full time .....	1.8	1.7	1.5	0.8	—	0.4
Part time .....	4.7	3.9	2.3	1.8	—	—
Union .....	3.9	2.9	4.0	2.4	—	—
Nonunion .....	1.8	1.7	1.4	0.8	—	0.4
Average wage within the following categories <sup>1</sup> :						
Lowest 25 percent .....	4.5	3.6	2.1	2.4	—	—
Lowest 10 percent .....	8.7	5.7	—	—	—	—
Second 25 percent .....	2.1	2.2	2.2	—	—	—
Third 25 percent .....	3.0	3.0	2.1	0.8	—	0.7
Highest 25 percent .....	2.1	1.8	1.8	1.0	—	—
Highest 10 percent .....	3.1	2.2	2.9	—	—	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	2.3	2.8	2.4	—	—	—
Construction .....	5.6	4.6	5.0	—	—	—
Manufacturing .....	2.6	2.9	2.8	—	—	—
Service-providing industries .....	2.0	1.9	1.6	0.9	—	0.4
Trade, transportation, and utilities .....	2.0	2.6	2.4	2.0	—	—
Wholesale trade .....	4.5	5.6	—	—	—	—
Retail trade .....	2.3	4.8	—	2.2	—	—
Transportation and warehousing .....	4.3	—	—	—	—	—
Utilities .....	1.2	—	—	—	—	—
Information .....	6.7	3.3	—	—	—	—
Financial activities .....	2.0	2.2	2.7	0.8	—	—
Finance and insurance .....	1.6	2.1	2.7	0.9	—	—
Credit intermediation and related activities ..	1.8	3.1	3.3	1.6	—	—
Insurance carriers and related activities .....	3.9	3.3	—	—	—	—
Professional and business services .....	5.6	4.2	1.8	—	—	—
Professional and technical services .....	6.4	4.9	—	—	—	—
Education and health services .....	4.8	—	5.1	—	—	—
Educational services .....	8.1	—	10.8	—	—	—
Junior colleges, colleges, and universities ...	3.8	—	4.6	—	—	—
Health care and social assistance .....	5.7	—	5.8	—	—	—

See footnotes at end of table.

**Table 40. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)
Leisure and hospitality .....	7.6	—	—	—	—	—
Other services .....	9.8	—	—	—	—	—
1 to 99 workers .....	2.5	2.9	1.7	1.6	—	1.0
1 to 49 workers .....	2.9	3.9	1.6	—	—	1.2
50 to 99 workers .....	4.9	3.7	3.9	—	—	—
100 workers or more .....	1.9	1.5	1.7	0.6	—	—
100 to 499 workers .....	2.7	2.3	1.6	1.0	—	—
500 workers or more .....	3.1	1.6	3.5	—	—	—
<b>Geographic areas</b>						
Northeast .....	2.8	3.9	1.9	—	—	—
New England .....	9.2	—	2.9	—	—	—
Middle Atlantic .....	1.9	3.4	2.1	—	—	—
South .....	2.4	0.9	2.7	1.3	—	—
South Atlantic .....	2.1	1.4	2.8	—	—	—
East South Central .....	11.8	0.9	—	—	—	—
West South Central .....	2.0	1.7	2.8	—	—	—
Midwest .....	4.1	3.2	2.5	—	—	—
East North Central .....	4.5	4.3	3.1	—	—	—
West North Central .....	7.9	4.0	3.6	1.0	—	—
West .....	4.0	—	3.0	—	—	—
Mountain .....	7.3	—	—	—	—	—
Pacific .....	4.4	—	3.7	—	—	—

<sup>1</sup> 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: 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/nchs/ebs/glossary20142015.htm](http://www.bls.gov/nchs/ebs/glossary20142015.htm).

**Table 41. Deferred profit-sharing plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Employee contributions allowed <sup>1</sup>	Pre-tax employee contributions allowed			Post-tax <sup>2</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Worker characteristics</b>									
All workers .....	24	24	-	-	-	15	-	75	1
Management, professional, and related .....	28	28	-	-	-	-	3	72	-
Management, business, and financial .....	20	20	-	-	-	-	3	80	-
Professional and related .....	34	34	-	-	-	-	3	66	-
Service .....	-	-	-	-	-	-	( <sup>3</sup> )	75	-
Sales and office .....	-	-	-	-	-	-	1	77	-
Sales and related .....	-	-	-	-	-	-	1	68	-
Office and administrative support .....	-	-	-	-	-	-	( <sup>3</sup> )	80	-
Natural resources, construction, and maintenance .....	-	-	-	-	-	-	4	83	-
Installation, maintenance, and repair .....	-	-	-	-	-	-	5	83	-
Production, transportation, and material moving .....	-	-	-	-	-	-	5	76	-
Production .....	-	-	-	-	-	-	1	74	-
Transportation and material moving .....	-	-	-	-	-	-	9	79	-
Full time .....	22	22	-	-	-	12	-	77	1
Part time .....	-	-	-	-	-	-	1	60	-
Nonunion .....	25	25	-	-	8	15	2	74	1
Average wage within the following categories <sup>4</sup> :									
Lowest 25 percent .....	-	-	-	-	-	-	( <sup>3</sup> )	67	-
Second 25 percent .....	-	-	-	-	-	-	1	78	-
Third 25 percent .....	19	19	-	-	-	-	5	81	( <sup>3</sup> )
Highest 25 percent .....	29	29	-	-	-	-	1	71	-
Highest 10 percent .....	37	37	-	-	-	-	1	63	-
<b>Establishment characteristics</b>									
Goods-producing industries .....	-	-	-	-	-	-	-	92	-
Service-providing industries .....	27	27	-	-	-	17	-	72	1
Trade, transportation, and utilities .....	-	-	-	-	-	-	5	75	-
1 to 99 workers .....	25	25	-	-	-	13	-	74	1
1 to 49 workers .....	30	30	-	-	-	16	-	69	1
50 to 99 workers .....	-	-	-	-	-	-	3	90	-
100 workers or more .....	22	22	-	-	-	-	1	78	-
100 to 499 workers .....	26	26	-	-	-	-	1	74	-
500 workers or more .....	-	-	-	-	-	-	-	87	-
<b>Geographic areas</b>									
Northeast .....	40	40	-	-	-	-	7	57	2
Middle Atlantic .....	27	27	-	-	-	18	-	69	4
South .....	28	28	-	-	-	-	1	72	-
South Atlantic .....	-	-	-	-	-	-	1	70	-
West South Central .....	29	28	-	-	-	-	3	71	-
Midwest .....	-	-	-	-	-	-	( <sup>3</sup> )	86	-
East North Central .....	-	-	-	-	-	-	1	81	-
West .....	-	-	-	-	-	-	2	82	-
Pacific .....	-	-	-	-	-	-	4	71	-

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

<sup>2</sup> Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 41. Standard errors for deferred profit-sharing plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014**

Characteristics	Employee contributions allowed	Pre-tax employee contributions allowed			Post-tax <sup>1</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Worker characteristics</b>									
All workers .....	4.4	4.4	-	-	-	3.5	-	4.5	0.5
Management, professional, and related .....	6.4	6.4	-	-	-	-	1.6	6.4	-
Management, business, and financial .....	5.1	5.1	-	-	-	-	1.8	5.1	-
Professional and related .....	9.6	9.6	-	-	-	-	2.3	9.6	-
Service .....	-	-	-	-	-	-	0.1	11.1	-
Sales and office .....	-	-	-	-	-	-	0.4	7.2	-
Sales and related .....	-	-	-	-	-	-	0.9	12.8	-
Office and administrative support .....	-	-	-	-	-	-	0.3	7.3	-
Natural resources, construction, and maintenance .....	-	-	-	-	-	-	2.7	5.3	-
Installation, maintenance, and repair .....	-	-	-	-	-	-	3.6	6.7	-
Production, transportation, and material moving .....	-	-	-	-	-	-	3.6	8.3	-
Production .....	-	-	-	-	-	-	0.9	11.2	-
Transportation and material moving .....	-	-	-	-	-	-	7.3	9.5	-
Full time .....	4.5	4.5	-	-	-	3.1	-	4.6	0.4
Part time .....	-	-	-	-	-	-	0.7	11.7	-
Nonunion .....	4.6	4.6	-	-	2.2	3.6	0.9	4.7	0.5
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	-	-	-	-	-	-	0.3	9.3	-
Second 25 percent .....	-	-	-	-	-	-	0.4	7.5	-
Third 25 percent .....	5.1	5.1	-	-	-	-	2.5	5.1	0.1
Highest 25 percent .....	6.4	6.4	-	-	-	-	0.7	6.4	-
Highest 10 percent .....	9.7	9.7	-	-	-	-	0.7	9.7	-
<b>Establishment characteristics</b>									
Goods-producing industries .....	-	-	-	-	-	-	-	3.3	-
Service-providing industries .....	5.1	5.1	-	-	-	4.1	-	5.3	0.6
Trade, transportation, and utilities .....	-	-	-	-	-	-	2.6	8.3	-
1 to 99 workers .....	5.7	5.7	-	-	-	3.6	-	5.9	0.9
1 to 49 workers .....	7.1	7.1	-	-	-	4.5	-	7.4	1.2
50 to 99 workers .....	-	-	-	-	-	-	3.0	4.3	-
100 workers or more .....	6.1	6.1	-	-	-	-	0.6	6.1	-
100 to 499 workers .....	7.6	7.6	-	-	-	-	0.8	7.6	-
500 workers or more .....	-	-	-	-	-	-	-	6.8	-
<b>Geographic areas</b>									
Northeast .....	9.6	9.6	-	-	-	-	3.5	10.0	2.2
Middle Atlantic .....	6.9	6.9	-	-	-	4.5	-	9.5	3.1
South .....	8.0	8.0	-	-	-	-	0.8	8.0	-
South Atlantic .....	-	-	-	-	-	-	0.6	12.1	-
West South Central .....	7.0	7.2	-	-	-	-	2.7	7.0	-
Midwest .....	-	-	-	-	-	-	0.4	6.7	-
East North Central .....	-	-	-	-	-	-	0.6	9.2	-
West .....	-	-	-	-	-	-	1.9	10.2	-
Pacific .....	-	-	-	-	-	-	3.0	14.3	-

<sup>1</sup> Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 42. Deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Employer contribution		
	Based on predetermined formula	Not based on predetermined formula	Not determinable
<b>Worker characteristics</b>			
All workers .....	21	79	( <sup>1</sup> )
Management, professional, and related .....	17	83	-
Management, business, and financial .....	27	73	-
Professional and related .....	-	89	-
Service .....	-	85	-
Sales and office .....	19	81	( <sup>1</sup> )
Sales and related .....	-	69	-
Office and administrative support .....	15	85	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	-	75	-
Installation, maintenance, and repair .....	-	69	-
Production, transportation, and material moving .....	32	68	-
Production .....	-	77	-
Transportation and material moving .....	43	57	-
Full time .....	21	79	( <sup>1</sup> )
Part time .....	-	79	-
Nonunion .....	20	80	( <sup>1</sup> )
Average wage within the following categories <sup>2</sup> :			
Lowest 25 percent .....	-	74	-
Second 25 percent .....	-	90	-
Third 25 percent .....	25	75	( <sup>1</sup> )
Highest 25 percent .....	23	77	-
Highest 10 percent .....	-	72	-
<b>Establishment characteristics</b>			
Goods-producing industries .....	-	70	-
Service-providing industries .....	19	81	( <sup>1</sup> )
Trade, transportation, and utilities .....	31	69	-
1 to 99 workers .....	24	76	( <sup>1</sup> )
1 to 49 workers .....	20	80	( <sup>1</sup> )
50 to 99 workers .....	36	64	-
100 workers or more .....	17	83	-
100 to 499 workers .....	-	88	-
500 workers or more .....	-	72	-
<b>Geographic areas</b>			
Northeast .....	-	80	-
Middle Atlantic .....	-	78	-
South .....	-	76	-
South Atlantic .....	-	82	-
West South Central .....	-	53	-
Midwest .....	-	82	-
East North Central .....	-	84	-
West .....	-	78	-
Pacific .....	36	64	-

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

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 42. Standard errors for deferred profit-sharing plans: Selected features, private industry workers, National Compensation Survey, 2014**

Characteristics	Employer contribution		
	Based on predetermined formula	Not based on predetermined formula	Not determinable
<b>Worker characteristics</b>			
All workers .....	3.8	3.8	0.1
Management, professional, and related .....	4.7	4.7	—
Management, business, and financial .....	7.9	7.9	—
Professional and related .....	—	3.9	—
Service .....	—	8.3	—
Sales and office .....	5.3	5.3	0.2
Sales and related .....	—	13.4	—
Office and administrative support .....	4.0	4.1	0.3
Natural resources, construction, and maintenance .....	—	8.6	—
Installation, maintenance, and repair .....	—	10.3	—
Production, transportation, and material moving .....	8.0	8.0	—
Production .....	—	8.3	—
Transportation and material moving .....	11.5	11.5	—
Full time .....	3.9	3.9	0.1
Part time .....	—	7.0	—
Nonunion .....	3.6	3.6	0.1
Average wage within the following categories <sup>1</sup> :			
Lowest 25 percent .....	—	10.4	—
Second 25 percent .....	—	3.2	—
Third 25 percent .....	5.4	5.4	0.2
Highest 25 percent .....	5.5	5.5	—
Highest 10 percent .....	—	9.2	—
<b>Establishment characteristics</b>			
Goods-producing industries .....	—	9.3	—
Service-providing industries .....	4.0	4.0	0.1
Trade, transportation, and utilities .....	7.6	7.6	—
1 to 99 workers .....	4.8	4.8	0.1
1 to 49 workers .....	4.9	4.9	0.2
50 to 99 workers .....	10.4	10.4	—
100 workers or more .....	4.9	4.9	—
100 to 499 workers .....	—	4.2	—
500 workers or more .....	—	10.4	—
<b>Geographic areas</b>			
Northeast .....	—	6.2	—
Middle Atlantic .....	—	7.4	—
South .....	—	8.6	—
South Atlantic .....	—	11.6	—
West South Central .....	—	14.3	—
Midwest .....	—	6.7	—
East North Central .....	—	7.4	—
West .....	—	8.5	—
Pacific .....	6.9	6.9	—

<sup>1</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 43. Money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Employee contributions allowed <sup>1</sup>	Pre-tax employee contributions allowed			Post-tax <sup>2</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Worker characteristics</b>									
All workers .....	22	22	-	-	9	12	1	77	1
Management, professional, and related .....	25	25	-	-	-	14	-	75	-
Management, business, and financial .....	19	19	-	-	-	-	( <sup>3</sup> )	81	-
Professional and related .....	28	28	-	-	-	16	-	72	-
Service .....	-	-	-	-	-	-	( <sup>3</sup> )	74	-
Sales and office .....	-	-	-	-	-	-	1	81	-
Office and administrative support .....	-	-	-	-	-	-	1	83	-
Natural resources, construction, and maintenance .....	37	35	-	-	-	24	-	63	-
Construction, extraction, farming, fishing, and forestry .....	-	-	-	-	-	-	( <sup>3</sup> )	66	-
Installation, maintenance, and repair .....	-	-	-	-	-	-	2	60	-
Full time .....	22	22	-	-	9	12	1	77	1
Part time .....	-	-	-	-	-	-	-	74	-
Union .....	30	30	-	-	-	-	2	70	-
Nonunion .....	21	20	-	-	10	11	( <sup>3</sup> )	78	1
Average wage within the following categories <sup>4</sup> :									
Lowest 25 percent .....	-	-	-	-	-	-	-	74	-
Second 25 percent .....	19	-	-	-	-	-	1	81	-
Third 25 percent .....	25	24	-	-	-	11	-	71	4
Highest 25 percent .....	21	21	-	-	8	13	1	78	( <sup>3</sup> )
Highest 10 percent .....	24	24	-	-	-	12	-	76	-
<b>Establishment characteristics</b>									
Goods-producing industries .....	-	-	-	-	-	-	-	85	-
Service-providing industries .....	24	23	-	-	11	13	1	74	1
Trade, transportation, and utilities .....	-	-	-	-	-	-	-	82	-
Financial activities .....	-	-	-	-	-	-	-	92	-
Finance and insurance .....	-	-	-	-	-	-	-	96	-
Education and health services .....	31	31	-	-	-	18	-	69	-
Educational services .....	61	61	-	-	13	43	6	39	-
Junior colleges, colleges, and universities ...	58	58	-	-	16	39	3	42	-
Health care and social assistance .....	-	-	-	-	-	-	-	80	-
1 to 99 workers .....	36	33	-	-	-	-	-	59	5
1 to 49 workers .....	19	-	-	-	-	-	-	74	8
100 workers or more .....	18	18	-	-	4	13	1	82	-
100 to 499 workers .....	19	19	-	-	-	-	1	81	-
500 workers or more .....	17	17	-	-	-	13	-	83	-

See footnotes at end of table.

**Table 43. Money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Employee contributions allowed <sup>1</sup>	Pre-tax employee contributions allowed			Post-tax <sup>2</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Geographic areas</b>									
Northeast .....	44	44	—	—	—	35	—	50	6
Middle Atlantic .....	42	41	—	—	—	35	—	52	6
South .....	—	—	—	—	—	—	—	83	—
South Atlantic .....	—	—	—	—	—	—	—	75	—
West South Central .....	—	—	—	—	—	—	—	95	—
Midwest .....	—	—	—	—	—	5	—	78	—
East North Central .....	14	12	—	—	—	—	2	86	—
West .....	—	—	—	—	—	—	1	91	—
Pacific .....	—	—	—	—	—	—	1	91	—

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

<sup>2</sup> Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 43. Standard errors for money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014**

Characteristics	Employee contributions allowed	Pre-tax employee contributions allowed			Post-tax <sup>1</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Worker characteristics</b>									
All workers .....	3.2	3.3	-	-	2.6	2.2	0.4	3.4	0.8
Management, professional, and related .....	4.2	4.2	-	-	-	2.9	-	4.2	-
Management, business, and financial .....	4.5	4.5	-	-	-	-	0.1	4.5	-
Professional and related .....	5.4	5.4	-	-	-	3.7	-	5.4	-
Service .....	-	-	-	-	-	-	0.1	8.1	-
Sales and office .....	-	-	-	-	-	-	0.5	5.4	-
Office and administrative support .....	-	-	-	-	-	-	0.6	4.7	-
Natural resources, construction, and maintenance .....	8.6	8.6	-	-	-	6.9	-	8.6	-
Construction, extraction, farming, fishing, and forestry .....	-	-	-	-	-	-	0.3	11.4	-
Installation, maintenance, and repair .....	-	-	-	-	-	-	1.7	13.1	-
Full time .....	3.3	3.3	-	-	2.6	2.3	0.4	3.4	0.9
Part time .....	-	-	-	-	-	-	-	8.2	-
Union .....	7.7	7.7	-	-	-	-	1.6	7.7	-
Nonunion .....	3.5	3.5	-	-	3.0	2.1	0.3	3.6	0.9
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	-	-	-	-	-	-	-	10.1	-
Second 25 percent .....	5.6	-	-	-	-	-	0.5	5.6	-
Third 25 percent .....	5.3	5.2	-	-	-	2.8	-	5.9	2.8
Highest 25 percent .....	3.7	3.7	-	-	2.3	2.6	0.5	3.6	0.1
Highest 10 percent .....	5.2	5.2	-	-	-	3.1	-	5.2	-
<b>Establishment characteristics</b>									
Goods-producing industries .....	-	-	-	-	-	-	-	5.9	-
Service-providing industries .....	3.8	3.9	-	-	3.2	2.6	0.5	4.0	1.0
Trade, transportation, and utilities .....	-	-	-	-	-	-	-	6.7	-
Financial activities .....	-	-	-	-	-	-	-	6.2	-
Finance and insurance .....	-	-	-	-	-	-	-	2.3	-
Education and health services .....	6.5	6.5	-	-	-	4.3	-	6.5	-
Educational services .....	5.8	5.8	-	-	3.6	5.5	3.4	5.8	-
Junior colleges, colleges, and universities ...	5.9	5.9	-	-	4.7	5.7	1.9	5.9	-
Health care and social assistance .....	-	-	-	-	-	-	-	8.2	-
1 to 99 workers .....	8.1	8.1	-	-	-	-	-	8.2	3.3
1 to 49 workers .....	5.6	-	-	-	-	-	-	7.5	5.2
100 workers or more .....	3.1	3.1	-	-	1.1	2.8	0.5	3.1	-
100 to 499 workers .....	4.9	4.9	-	-	-	-	1.3	4.9	-
500 workers or more .....	4.1	4.1	-	-	-	3.7	-	4.1	-

See footnotes at end of table.

**Table 43. Standard errors for money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Employee contributions allowed	Pre-tax employee contributions allowed			Post-tax <sup>1</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Geographic areas</b>									
Northeast .....	6.7	6.8	—	—	—	6.3	—	7.3	3.9
Middle Atlantic .....	7.5	7.6	—	—	—	7.9	—	8.5	5.1
South .....	—	—	—	—	—	—	—	5.4	—
South Atlantic .....	—	—	—	—	—	—	—	7.9	—
West South Central .....	—	—	—	—	—	—	—	2.1	—
Midwest .....	—	—	—	—	—	1.5	—	6.5	—
East North Central .....	3.8	3.3	—	—	—	—	1.9	3.8	—
West .....	—	—	—	—	—	—	0.9	4.3	—
Pacific .....	—	—	—	—	—	—	1.1	4.9	—

<sup>1</sup> Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 44. Money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	66	–	2.00	3.00	5.00	8.00	34	–
Management, professional, and related .....	64	2.00	–	3.00	6.00	8.00	36	–
Management, business, and financial .....	60	–	3.00	–	7.00	10.00	40	–
Professional and related .....	66	2.00	2.00	3.00	5.00	8.00	34	–
Service .....	78	2.00	–	3.00	–	–	22	–
Sales and office .....	63	–	2.00	3.00	4.00	6.00	37	–
Office and administrative support .....	60	–	2.00	3.00	4.00	6.00	40	–
Natural resources, construction, and maintenance .....	50	1.00	–	3.00	–	8.00	50	–
Construction, extraction, farming, fishing, and forestry .....	–	–	–	–	–	–	79	–
Installation, maintenance, and repair .....	87	–	2.00	3.00	–	5.00	–	–
Production, transportation, and material moving .....	76	–	–	3.00	4.00	–	24	–
Production .....	76	–	–	3.00	4.00	4.00	–	–
Full time .....	65	–	2.00	3.00	5.00	8.00	35	–
Part time .....	77	2.00	3.00	–	–	12.00	23	–
Union .....	58	1.00	–	–	–	12.00	42	–
Nonunion .....	67	2.00	–	3.00	5.00	7.00	33	–
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	79	2.00	3.00	–	–	12.00	–	–
Second 25 percent .....	76	–	2.50	3.00	4.00	5.00	24	–
Third 25 percent .....	71	–	2.00	3.00	4.00	6.50	29	–
Highest 25 percent .....	58	2.00	–	3.00	6.00	9.50	42	–
Highest 10 percent .....	61	2.00	–	3.00	6.00	10.00	39	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	57	–	–	–	–	6.00	43	–
Service-providing industries .....	68	2.00	2.00	3.00	5.00	8.00	32	–
Trade, transportation, and utilities .....	70	–	2.00	3.00	3.50	5.00	–	–
Financial activities .....	47	2.00	3.00	–	5.00	6.00	53	–
Finance and insurance .....	45	2.00	3.00	–	5.00	6.00	55	–
Education and health services .....	68	–	2.00	3.00	5.00	8.00	32	–
Educational services .....	67	–	5.00	7.00	9.50	10.00	33	–
Junior colleges, colleges, and universities ...	67	–	5.00	7.00	–	10.00	33	–
Health care and social assistance .....	69	–	2.00	–	3.00	–	31	–
1 to 99 workers .....	69	–	3.00	3.00	3.00	5.00	31	–
1 to 49 workers .....	58	–	–	3.00	–	5.00	42	–
100 workers or more .....	65	–	2.00	3.00	6.00	9.00	35	–
100 to 499 workers .....	69	–	3.00	–	6.00	–	31	–
500 workers or more .....	62	–	2.00	3.00	–	9.00	38	–

See footnotes at end of table.

**Table 44. Money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic areas</b>								
Northeast .....	48	—	—	—	7.00	9.50	52	—
Middle Atlantic .....	54	—	—	3.00	6.00	8.00	46	—
South .....	77	—	2.00	3.00	—	—	23	—
South Atlantic .....	78	—	—	3.00	5.00	—	22	—
West South Central .....	67	—	3.00	4.00	—	10.00	—	—
Midwest .....	68	—	—	3.00	4.00	8.00	32	—
East North Central .....	61	—	—	3.00	—	8.00	39	—
West North Central .....	87	—	3.00	—	4.00	—	—	—
West .....	60	2.00	—	—	6.00	6.50	40	—
Pacific .....	54	—	—	—	5.00	6.00	46	—

<sup>1</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 44. Standard errors for money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2014**

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	3.4	–	0.45	0.00	0.47	0.98	3.4	–
Management, professional, and related .....	4.0	0.00	–	0.00	1.32	1.78	4.0	–
Management, business, and financial .....	6.1	–	0.00	–	1.92	0.91	6.1	–
Professional and related .....	5.4	0.45	0.25	0.00	0.47	0.85	5.4	–
Service .....	5.8	0.00	–	0.41	–	–	5.8	–
Sales and office .....	6.2	–	0.55	0.00	1.14	0.38	6.2	–
Office and administrative support .....	7.1	–	0.39	0.10	0.62	1.40	7.1	–
Natural resources, construction, and maintenance .....	8.7	0.00	–	0.68	–	2.25	8.7	–
Construction, extraction, farming, fishing, and forestry .....	–	–	–	–	–	–	9.1	–
Installation, maintenance, and repair .....	6.0	–	0.00	0.52	–	1.31	–	–
Production, transportation, and material moving .....	5.2	–	–	0.16	0.46	–	5.2	–
Production .....	9.0	–	–	0.80	0.30	0.81	–	–
Full time .....	3.7	–	0.33	0.00	0.59	0.93	3.7	–
Part time .....	5.5	0.00	0.36	–	–	0.36	5.5	–
Union .....	8.2	0.00	–	–	–	0.00	8.2	–
Nonunion .....	3.6	0.30	–	0.00	0.69	1.41	3.6	–
Average wage within the following categories <sup>1</sup> :								
Lowest 25 percent .....	8.4	0.39	0.79	–	–	0.00	–	–
Second 25 percent .....	4.8	–	0.71	0.00	0.30	0.75	4.8	–
Third 25 percent .....	5.0	–	0.00	0.07	0.76	1.12	5.0	–
Highest 25 percent .....	4.2	0.00	–	0.35	1.20	1.66	4.2	–
Highest 10 percent .....	5.0	0.00	–	0.63	0.52	0.84	5.0	–
<b>Establishment characteristics</b>								
Goods-producing industries .....	6.3	–	–	–	–	0.63	6.3	–
Service-providing industries .....	3.9	0.32	0.36	0.00	0.41	2.01	3.9	–
Trade, transportation, and utilities .....	10.0	–	0.00	0.41	0.30	1.32	–	–
Financial activities .....	8.7	0.26	0.18	–	0.55	0.00	8.7	–
Finance and insurance .....	7.5	0.00	0.80	–	1.18	0.73	7.5	–
Education and health services .....	5.3	–	0.00	0.22	0.78	1.11	5.3	–
Educational services .....	4.8	–	0.71	1.18	1.03	0.00	4.8	–
Junior colleges, colleges, and universities ...	4.1	–	0.00	0.80	–	0.00	4.1	–
Health care and social assistance .....	7.0	–	0.00	–	0.45	–	7.0	–
1 to 99 workers .....	6.3	–	0.58	0.00	0.62	1.19	6.3	–
1 to 49 workers .....	8.6	–	–	0.00	–	0.00	8.6	–
100 workers or more .....	3.9	–	0.14	0.68	1.25	1.76	3.9	–
100 to 499 workers .....	5.8	–	0.18	–	1.21	–	5.8	–
500 workers or more .....	5.7	–	0.00	0.74	–	1.51	5.7	–

See footnotes at end of table.

**Table 44. Standard errors for money purchase pension plans: Employer contributions, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Fixed percent of earnings	Fixed percent of earnings					Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic areas</b>								
Northeast .....	10.1	—	—	—	1.43	1.02	10.1	—
Middle Atlantic .....	12.9	—	—	0.54	0.71	2.21	12.9	—
South .....	4.4	—	0.00	0.29	—	—	4.4	—
South Atlantic .....	5.8	—	—	0.41	1.05	—	5.8	—
West South Central .....	10.7	—	0.73	0.88	—	2.46	—	—
Midwest .....	4.7	—	—	0.16	0.89	1.87	4.7	—
East North Central .....	5.8	—	—	0.00	—	2.03	5.8	—
West North Central .....	5.9	—	0.00	—	1.03	—	—	—
West .....	8.4	0.18	—	—	1.46	1.43	8.4	—
Pacific .....	9.4	—	—	—	1.33	0.47	9.4	—

<sup>1</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 45. Savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Worker characteristics</b>					
All workers .....	100	50	41	88	83
Management, professional, and related .....	100	57	47	88	81
Management, business, and financial .....	100	59	46	86	82
Professional and related .....	100	56	48	90	81
Service .....	99	27	20	82	—
Sales and office .....	100	45	37	88	84
Sales and related .....	100	36	29	90	87
Office and administrative support .....	100	49	41	87	83
Natural resources, construction, and maintenance .....	100	45	32	83	—
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—
Installation, maintenance, and repair .....	100	46	33	85	84
Production, transportation, and material moving .....	100	51	43	93	89
Production .....	100	54	40	92	91
Transportation and material moving .....	100	48	47	93	88
Full time .....	100	50	42	88	84
Part time .....	99	48	28	89	—
Union .....	100	54	34	90	86
Nonunion .....	100	49	41	88	83
Average wage within the following categories <sup>4</sup> :					
Lowest 25 percent .....	100	34	20	89	85
Lowest 10 percent .....	100	38	—	81	—
Second 25 percent .....	100	38	38	85	82
Third 25 percent .....	100	47	42	89	84
Highest 25 percent .....	100	61	46	89	82
Highest 10 percent .....	100	69	50	91	86
<b>Establishment characteristics</b>					
Goods-producing industries .....	100	56	45	89	85
Construction .....	100	31	11	87	—
Manufacturing .....	100	59	50	89	87
Service-providing industries .....	100	48	39	88	82
Trade, transportation, and utilities .....	100	40	35	92	88
Wholesale trade .....	100	30	35	91	87
Retail trade .....	100	34	23	90	87
Transportation and warehousing .....	100	60	53	100	94
Utilities .....	100	—	57	—	—
Information .....	100	63	40	89	87
Financial activities .....	100	72	40	—	89
Finance and insurance .....	100	74	42	96	89
Credit intermediation and related activities ..	100	68	36	94	89
Insurance carriers and related activities .....	100	72	57	99	86
Professional and business services .....	100	58	56	93	90
Professional and technical services .....	100	57	65	91	91
Education and health services .....	100	34	33	—	—
Educational services .....	100	43	—	85	84
Junior colleges, colleges, and universities ...	100	52	30	98	98
Health care and social assistance .....	99	32	37	—	—

See footnotes at end of table.

**Table 45. Savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers .....	100	43	36	87	80
1 to 49 workers .....	100	46	34	86	79
50 to 99 workers .....	100	37	41	89	82
100 workers or more .....	100	53	43	89	85
100 to 499 workers .....	100	47	38	89	84
500 workers or more .....	100	62	50	89	86
<b>Geographic areas</b>					
Northeast .....	100	46	29	83	—
New England .....	99	61	26	88	—
Middle Atlantic .....	100	41	30	81	—
South .....	100	54	46	91	89
South Atlantic .....	100	53	44	93	92
East South Central .....	100	45	36	91	88
West South Central .....	100	58	51	90	84
Midwest .....	100	44	42	86	80
East North Central .....	100	41	46	89	85
West North Central .....	100	50	33	80	—
West .....	100	53	43	90	86
Mountain .....	100	50	41	87	85
Pacific .....	100	54	43	91	86

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

<sup>2</sup> Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

<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> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 45. Standard errors for savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Worker characteristics</b>					
All workers .....	0.1	2.1	2.0	1.5	1.9
Management, professional, and related .....	0.1	2.9	3.5	2.2	3.1
Management, business, and financial .....	( <sup>4</sup> )	4.6	4.0	4.3	4.3
Professional and related .....	0.1	3.4	3.9	2.0	3.7
Service .....	0.4	3.9	3.8	5.1	—
Sales and office .....	0.0	2.6	2.9	2.0	2.0
Sales and related .....	0.0	3.2	2.9	2.7	2.8
Office and administrative support .....	( <sup>4</sup> )	3.3	3.5	2.6	2.8
Natural resources, construction, and maintenance .....	( <sup>4</sup> )	5.5	3.9	3.3	—
Construction, extraction, farming, fishing, and forestry .....	0.0	—	—	—	—
Installation, maintenance, and repair .....	( <sup>4</sup> )	5.1	4.1	3.3	3.4
Production, transportation, and material moving .....	( <sup>4</sup> )	3.7	4.0	1.3	1.9
Production .....	( <sup>4</sup> )	4.3	4.5	1.7	1.9
Transportation and material moving .....	0.0	6.7	6.8	1.7	3.4
Full time .....	( <sup>4</sup> )	2.3	2.1	1.6	1.9
Part time .....	0.4	4.9	4.0	2.2	—
Union .....	( <sup>4</sup> )	4.5	6.0	2.6	3.4
Nonunion .....	0.1	2.2	2.1	1.6	2.0
Average wage within the following categories <sup>5</sup> :					
Lowest 25 percent .....	0.1	3.6	3.0	3.5	4.4
Lowest 10 percent .....	0.5	9.2	—	11.5	—
Second 25 percent .....	0.1	2.8	3.4	2.5	2.7
Third 25 percent .....	( <sup>4</sup> )	2.9	2.6	1.9	2.2
Highest 25 percent .....	( <sup>4</sup> )	2.7	3.2	1.6	2.5
Highest 10 percent .....	( <sup>4</sup> )	3.3	4.2	1.9	2.4
<b>Establishment characteristics</b>					
Goods-producing industries .....	( <sup>4</sup> )	3.3	3.2	2.0	2.1
Construction .....	0.0	8.7	3.0	4.5	—
Manufacturing .....	( <sup>4</sup> )	3.9	3.6	2.2	2.2
Service-providing industries .....	0.1	2.6	2.4	1.8	2.4
Trade, transportation, and utilities .....	0.0	3.6	3.0	1.2	1.6
Wholesale trade .....	0.0	4.4	4.0	2.4	3.5
Retail trade .....	0.0	4.6	3.2	2.2	2.8
Transportation and warehousing .....	0.0	9.8	8.8	0.3	3.5
Utilities .....	( <sup>4</sup> )	—	8.9	—	—
Information .....	0.0	6.3	6.7	4.3	4.4
Financial activities .....	0.0	2.7	3.0	—	2.0
Finance and insurance .....	( <sup>4</sup> )	2.9	3.3	1.0	2.0
Credit intermediation and related activities ..	0.0	3.9	5.3	1.4	2.3
Insurance carriers and related activities .....	0.0	4.2	5.5	0.5	4.1
Professional and business services .....	( <sup>4</sup> )	6.1	6.3	2.8	3.6
Professional and technical services .....	( <sup>4</sup> )	8.0	7.6	4.0	4.0
Education and health services .....	0.3	4.9	6.7	—	—
Educational services .....	0.0	7.7	—	6.7	6.7
Junior colleges, colleges, and universities ...	0.0	8.5	6.9	2.0	2.0
Health care and social assistance .....	0.4	5.5	7.9	—	—

See footnotes at end of table.

**Table 45. Standard errors for savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers .....	0.0	3.7	2.9	1.7	2.5
1 to 49 workers .....	0.0	4.3	3.4	2.2	3.2
50 to 99 workers .....	0.0	5.2	5.0	3.2	4.1
100 workers or more .....	0.1	2.5	2.7	2.2	2.4
100 to 499 workers .....	0.2	3.9	3.9	3.4	3.7
500 workers or more .....	0.0	3.2	3.4	2.0	2.1
<b>Geographic areas</b>					
Northeast .....	0.3	5.8	3.6	5.0	—
New England .....	1.0	8.9	6.5	4.2	—
Middle Atlantic .....	0.1	6.4	4.3	6.3	—
South .....	( <sup>4</sup> )	2.7	3.6	1.8	2.3
South Atlantic .....	( <sup>4</sup> )	3.0	3.8	2.1	2.1
East South Central .....	0.0	6.3	9.2	5.2	5.8
West South Central .....	0.0	6.0	7.9	3.5	5.5
Midwest .....	( <sup>4</sup> )	3.8	2.8	2.8	3.5
East North Central .....	0.0	5.4	3.4	2.8	3.0
West North Central .....	( <sup>4</sup> )	4.4	4.2	5.7	—
West .....	( <sup>4</sup> )	5.3	5.1	2.3	3.3
Mountain .....	0.0	6.4	11.8	5.5	6.4
Pacific .....	( <sup>4</sup> )	7.2	5.0	2.3	3.8

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

<sup>2</sup> Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

<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> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 46. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

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

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution <sup>2</sup>	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings									
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
<b>Worker characteristics</b>												
All workers .....	41	36	2.0	—	3.0	4.0	6.0	—	—	52	7	
Management, professional, and related .....	47	43	2.0	2.0	3.0	4.0	6.0	—	—	47	5	
Management, business, and financial .....	46	40	2.0	2.0	3.0	4.0	6.0	—	—	49	5	
Professional and related .....	48	45	2.0	—	3.0	—	5.0	—	—	46	6	
Service .....	20	20	—	2.0	3.0	4.0	4.0	—	( <sup>3</sup> )	68	12	
Sales and office .....	37	32	2.0	3.0	3.0	4.0	6.0	—	5	56	7	
Sales and related .....	29	25	2.0	3.0	3.0	4.0	—	—	4	67	4	
Office and administrative support .....	41	35	2.0	3.0	3.0	4.0	6.0	—	5	50	9	
Natural resources, construction, and maintenance .....	32	24	—	3.0	3.0	4.0	—	—	—	55	13	
Installation, maintenance, and repair .....	33	27	2.0	3.0	3.0	4.0	—	—	—	57	10	
Production, transportation, and material moving .....	43	41	2.0	3.0	3.0	4.0	6.0	—	—	51	6	
Production .....	40	36	2.0	3.0	—	6.0	6.0	—	—	51	9	
Transportation and material moving .....	47	47	—	3.0	3.0	—	4.0	—	—	51	2	
Full time .....	42	37	2.0	—	3.0	4.0	6.0	—	—	51	7	
Part time .....	28	28	—	3.0	3.0	—	4.0	—	( <sup>3</sup> )	64	8	
Union .....	34	33	—	3.0	3.0	5.0	6.0	—	—	51	15	
Nonunion .....	41	37	2.0	—	3.0	4.0	6.0	—	—	53	6	
Average wage within the following categories <sup>4</sup> :												
Lowest 25 percent .....	20	19	2.0	2.0	3.0	4.0	4.0	—	( <sup>3</sup> )	76	4	
Lowest 10 percent .....	—	—	—	—	—	—	—	—	—	78	—	
Second 25 percent .....	38	34	2.0	3.0	3.0	4.0	—	—	—	55	7	
Third 25 percent .....	42	37	2.0	3.0	3.0	4.0	6.0	—	—	49	9	
Highest 25 percent .....	46	41	2.0	—	3.0	4.0	6.0	—	—	48	6	
Highest 10 percent .....	50	44	2.0	—	3.0	4.0	6.0	—	—	45	5	
<b>Establishment characteristics</b>												
Goods-producing industries .....	45	39	2.0	3.0	3.0	5.0	6.0	—	—	44	11	
Construction .....	11	—	—	—	—	—	—	—	1	73	16	
Manufacturing .....	50	43	2.0	—	3.0	6.0	6.0	—	—	39	11	
Service-providing industries .....	39	36	2.0	—	3.0	—	—	—	4	55	6	
Trade, transportation, and utilities .....	35	33	2.0	3.0	3.0	4.0	—	—	2	61	4	
Wholesale trade .....	35	32	2.0	3.0	3.0	—	6.0	—	3	63	2	
Retail trade .....	23	21	2.0	3.0	3.0	4.0	4.0	—	2	71	6	
Transportation and warehousing .....	53	53	—	3.0	3.0	4.0	5.0	—	—	46	1	
Utilities .....	57	57	3.0	3.0	3.0	3.0	—	—	—	35	8	
Information .....	40	32	—	—	—	3.0	3.0	—	7	55	6	
Financial activities .....	40	37	2.0	3.0	3.0	5.0	6.0	—	3	57	3	
Finance and insurance .....	42	39	2.0	3.0	3.0	6.0	6.0	—	3	55	3	
Credit intermediation and related activities ..	36	36	2.0	3.0	3.0	—	6.0	—	1	59	4	
Insurance carriers and related activities .....	57	51	2.0	3.0	—	6.0	6.0	—	6	42	1	
Professional and business services .....	56	50	2.0	2.0	3.0	—	—	—	6	38	6	
Professional and technical services .....	65	58	2.0	2.0	—	—	4.0	—	7	25	10	
Education and health services .....	33	28	2.0	2.0	3.0	3.0	4.0	—	5	59	8	
Educational services .....	—	—	—	—	—	—	—	—	—	75	—	
Junior colleges, colleges, and universities ...	30	30	—	—	3.0	—	5.0	—	—	70	—	
Health care and social assistance .....	37	31	2.0	2.0	3.0	3.0	4.0	—	6	56	7	

See footnotes at end of table.

**Table 46. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution <sup>2</sup>	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings									
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
1 to 99 workers .....	36	29	2.0	3.0	3.0	4.0	—	—	—	57	7	
1 to 49 workers .....	34	26	2.0	3.0	3.0	4.0	6.0	—	—	59	7	
50 to 99 workers .....	41	36	2.0	—	3.0	3.0	4.0	—	—	52	7	
100 workers or more .....	43	41	2.0	—	3.0	4.0	6.0	—	—	50	7	
100 to 499 workers .....	38	35	2.0	2.0	3.0	—	—	—	—	55	6	
500 workers or more .....	50	48	2.0	3.0	3.0	—	6.0	—	2	43	8	
<b>Geographic areas</b>												
Northeast .....	29	25	—	3.0	3.0	—	6.0	—	4	59	11	
New England .....	26	22	—	3.0	—	6.0	6.0	—	4	62	12	
Middle Atlantic .....	30	26	—	—	3.0	—	6.0	—	4	59	11	
South .....	46	42	2.0	—	3.0	3.0	—	—	—	52	3	
South Atlantic .....	44	43	2.0	2.0	3.0	3.0	4.0	—	1	54	2	
East South Central .....	36	31	2.0	—	3.0	—	—	—	—	58	6	
West South Central .....	51	45	2.0	3.0	3.0	4.0	6.0	—	—	46	2	
Midwest .....	42	37	2.0	3.0	—	4.0	6.0	—	5	49	10	
East North Central .....	46	41	3.0	3.0	4.0	—	6.0	—	5	45	9	
West North Central .....	33	29	—	2.0	—	4.0	5.0	—	4	56	12	
West .....	43	37	2.0	—	3.0	—	—	—	—	50	7	
Mountain .....	41	33	2.0	—	3.0	—	6.0	—	8	50	9	
Pacific .....	43	39	2.0	—	3.0	3.0	4.0	—	—	51	6	

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

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 46. Standard errors for savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Automatic enrollment available	With automatic enrollment								No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings					Other default contribution <sup>2</sup>	Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Worker characteristics</b>											
All workers .....	2.0	2.0	0.0	–	0.0	0.0	0.0	–	–	1.9	0.8
Management, professional, and related .....	3.5	3.5	0.0	0.5	0.0	1.0	0.9	–	–	3.6	1.0
Management, business, and financial .....	4.0	4.0	0.0	0.5	0.0	0.3	0.3	–	–	4.1	0.7
Professional and related .....	3.9	4.0	0.0	–	0.0	–	1.3	–	–	4.0	1.5
Service .....	3.8	3.8	–	0.0	0.0	0.0	0.0	–	0.3	4.5	3.6
Sales and office .....	2.9	2.7	0.0	0.0	0.0	0.0	0.0	–	2.1	2.7	1.3
Sales and related .....	2.9	2.6	0.0	0.0	0.1	0.0	–	–	1.8	3.5	1.4
Office and administrative support .....	3.5	3.3	0.0	0.4	0.0	0.4	0.0	–	3.0	3.3	1.9
Natural resources, construction, and maintenance .....	3.9	2.9	–	0.0	0.0	0.9	–	–	–	3.3	2.3
Installation, maintenance, and repair .....	4.1	4.1	0.5	0.0	0.0	0.9	–	–	–	3.8	2.3
Production, transportation, and material moving .....	4.0	3.8	0.0	0.0	0.0	0.3	0.0	–	–	3.8	1.0
Production .....	4.5	4.1	0.5	0.0	–	0.0	0.0	–	–	3.9	1.8
Transportation and material moving .....	6.8	6.8	–	0.6	0.0	–	0.2	–	–	6.7	0.8
Full time .....	2.1	2.0	0.0	–	0.0	0.0	0.0	–	–	2.0	0.7
Part time .....	4.0	4.0	–	0.0	0.0	–	0.0	–	0.1	4.3	2.3
Union .....	6.0	6.0	–	0.7	0.0	1.3	0.0	–	–	5.3	4.8
Nonunion .....	2.1	2.0	0.0	–	0.0	0.0	0.2	–	–	2.1	0.7
Average wage within the following categories <sup>3</sup> :											
Lowest 25 percent .....	3.0	2.9	0.0	0.5	0.0	0.3	0.0	–	0.2	3.4	1.5
Lowest 10 percent .....	–	–	–	–	–	–	–	–	–	5.7	–
Second 25 percent .....	3.4	3.1	0.0	0.3	0.0	1.2	–	–	–	3.4	1.3
Third 25 percent .....	2.6	2.5	0.0	0.0	0.0	0.0	0.0	–	–	2.6	1.3
Highest 25 percent .....	3.2	3.2	0.0	–	0.0	0.3	0.4	–	–	3.2	1.2
Highest 10 percent .....	4.2	4.2	0.0	–	0.0	0.8	0.6	–	–	4.2	1.2
<b>Establishment characteristics</b>											
Goods-producing industries .....	3.2	3.4	0.0	0.4	0.4	1.3	0.0	–	–	3.1	1.1
Construction .....	3.0	–	–	–	–	–	–	–	0.8	5.4	4.2
Manufacturing .....	3.6	4.0	0.0	–	0.4	1.1	0.0	–	–	3.3	1.2
Service-providing industries .....	2.4	2.2	0.0	–	0.0	–	–	–	1.0	2.3	1.0
Trade, transportation, and utilities .....	3.0	2.9	0.4	0.0	0.0	0.8	–	–	0.7	3.2	0.8
Wholesale trade .....	4.0	4.1	0.0	0.9	0.0	–	1.3	–	1.8	4.0	1.4
Retail trade .....	3.2	2.7	0.0	0.3	0.0	0.8	0.0	–	1.3	3.6	1.7
Transportation and warehousing .....	8.8	8.8	–	0.0	0.3	0.6	1.2	–	–	8.8	0.8
Utilities .....	8.9	8.9	0.0	0.0	0.0	0.0	–	–	–	7.9	2.9
Information .....	6.7	5.8	–	–	–	0.0	0.0	–	3.8	7.5	2.3
Financial activities .....	3.0	3.2	0.4	0.0	0.0	1.4	0.0	–	1.0	3.0	0.8
Finance and insurance .....	3.3	3.6	0.2	0.0	0.0	1.4	0.0	–	1.1	3.1	1.0
Credit intermediation and related activities ..	5.3	5.3	0.5	0.0	0.0	–	0.0	–	0.4	5.3	1.6
Insurance carriers and related activities .....	5.5	6.0	0.0	0.0	–	0.3	0.0	–	3.0	5.5	1.2
Professional and business services .....	6.3	6.1	0.0	0.0	0.3	–	–	–	3.3	5.7	2.6
Professional and technical services .....	7.6	7.7	0.0	0.0	–	–	0.0	–	4.8	6.1	4.2
Education and health services .....	6.7	5.2	0.0	0.0	0.0	0.3	0.8	–	3.4	6.8	2.2
Educational services .....	–	–	–	–	–	–	–	–	–	7.4	–
Junior colleges, colleges, and universities ...	6.9	6.9	–	–	0.8	–	0.9	–	–	6.9	–
Health care and social assistance .....	7.9	6.1	0.0	0.0	0.0	0.3	1.0	–	3.9	7.8	2.4

See footnotes at end of table.

**Table 46. Standard errors for savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Automatic enrollment available	With automatic enrollment								No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings					Other default contribution <sup>2</sup>	Default contribution not determinable		
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
1 to 99 workers .....	2.9	2.3	0.0	0.0	0.0	0.5	—	—	—	2.7	1.2
1 to 49 workers .....	3.4	2.8	0.2	0.0	0.0	0.0	0.6	—	—	3.4	1.2
50 to 99 workers .....	5.0	5.3	0.0	—	0.0	0.0	0.0	—	—	5.2	3.0
100 workers or more .....	2.7	2.7	0.0	—	0.0	0.0	0.0	—	—	2.5	1.1
100 to 499 workers .....	3.9	3.9	0.0	0.0	0.0	—	—	—	—	3.8	1.5
500 workers or more .....	3.4	3.5	0.0	0.5	0.0	—	0.0	—	0.6	3.5	1.6
<b>Geographic areas</b>											
Northeast .....	3.6	3.8	—	0.5	0.0	—	0.0	—	2.1	4.6	2.1
New England .....	6.5	5.6	—	0.3	—	1.2	0.0	—	2.8	7.6	4.0
Middle Atlantic .....	4.3	4.8	—	—	0.0	—	0.0	—	2.7	5.7	2.8
South .....	3.6	3.5	0.0	—	0.0	0.0	—	—	—	3.7	0.5
South Atlantic .....	3.8	3.9	0.0	0.4	0.0	0.0	1.2	—	0.4	3.9	0.5
East South Central .....	9.2	9.2	0.0	—	0.0	—	—	—	—	10.7	2.4
West South Central .....	7.9	7.3	0.0	0.3	0.0	0.5	0.5	—	—	7.9	0.4
Midwest .....	2.8	3.0	0.0	0.0	—	0.7	0.0	—	1.1	2.2	1.7
East North Central .....	3.4	3.9	0.5	0.0	0.4	—	0.0	—	1.5	2.3	2.0
West North Central .....	4.2	4.2	—	0.0	—	0.8	1.0	—	1.4	4.4	3.0
West .....	5.1	4.1	0.0	—	0.0	—	—	—	—	4.2	2.3
Mountain .....	11.8	8.4	0.0	—	0.0	—	0.0	—	7.3	9.5	4.5
Pacific .....	5.0	4.6	0.0	—	0.0	0.6	0.0	—	—	4.2	2.6

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

<sup>3</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 47. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Worker characteristics</b>								
All workers .....	41	38	50	60	100	100	52	7
Management, professional, and related .....	47	50	50	50	100	100	47	5
Management, business, and financial .....	46	33	50	60	100	100	49	5
Professional and related .....	48	50	50	—	100	100	46	6
Service .....	20	—	50	50	100	100	68	12
Sales and office .....	37	40	50	67	100	100	56	7
Sales and related .....	29	44	—	67	100	100	67	4
Office and administrative support .....	41	40	50	60	100	100	50	9
Natural resources, construction, and maintenance .....	32	44	50	50	—	100	55	13
Installation, maintenance, and repair .....	33	44	50	50	60	100	57	10
Production, transportation, and material moving .....	43	33	50	—	100	100	51	6
Production .....	40	—	50	—	100	100	51	9
Transportation and material moving .....	47	33	—	—	100	100	51	2
Full time .....	42	38	50	60	100	100	51	7
Part time .....	28	50	50	60	67	100	64	8
Union .....	34	38	50	—	100	100	51	15
Nonunion .....	41	38	50	60	100	100	53	6
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	20	33	50	67	100	100	76	4
Lowest 10 percent .....	—	—	—	—	—	—	78	—
Second 25 percent .....	38	33	50	60	100	100	55	7
Third 25 percent .....	42	40	50	50	100	100	49	9
Highest 25 percent .....	46	—	50	—	100	100	48	6
Highest 10 percent .....	50	—	50	—	100	100	45	5
<b>Establishment characteristics</b>								
Goods-producing industries .....	45	—	50	—	100	100	44	11
Construction .....	11	—	—	—	—	—	73	16
Manufacturing .....	50	—	50	—	100	100	39	11
Service-providing industries .....	39	38	50	50	100	100	55	6
Trade, transportation, and utilities .....	35	38	50	60	—	100	61	4
Wholesale trade .....	35	33	38	50	—	100	63	2
Retail trade .....	23	40	50	67	67	100	71	6
Transportation and warehousing .....	53	50	50	—	100	100	46	1
Utilities .....	57	—	50	50	50	—	35	8
Information .....	40	—	—	—	—	—	55	6
Financial activities .....	40	33	50	—	100	100	57	3
Finance and insurance .....	42	33	50	—	100	100	55	3
Credit intermediation and related activities ..	36	—	50	60	100	100	59	4
Insurance carriers and related activities .....	57	33	50	100	100	100	42	1
Professional and business services .....	56	—	50	75	100	100	38	6
Professional and technical services .....	65	—	50	—	100	100	25	10
Education and health services .....	33	50	50	50	100	—	59	8
Educational services .....	—	—	—	—	—	—	75	—
Junior colleges, colleges, and universities ...	30	20	—	50	—	100	70	—
Health care and social assistance .....	37	50	50	50	100	—	56	7

See footnotes at end of table.

**Table 47. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer <sup>1</sup>					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers .....	36	33	50	60	100	100	57	7
1 to 49 workers .....	34	33	50	—	100	—	59	7
50 to 99 workers .....	41	33	—	50	60	—	52	7
100 workers or more .....	43	44	50	50	100	100	50	7
100 to 499 workers .....	38	38	50	60	100	100	55	6
500 workers or more .....	50	50	50	50	100	100	43	8
<b>Geographic areas</b>								
Northeast .....	29	—	50	—	100	100	59	11
New England .....	26	50	—	100	100	100	62	12
Middle Atlantic .....	30	—	50	—	75	100	59	11
South .....	46	44	50	50	100	100	52	3
South Atlantic .....	44	—	50	50	100	100	54	2
East South Central .....	36	44	50	—	100	100	58	6
West South Central .....	51	50	50	50	—	100	46	2
Midwest .....	42	50	50	100	100	100	49	10
East North Central .....	46	50	50	100	100	100	45	9
West North Central .....	33	50	50	67	100	100	56	12
West .....	43	33	44	—	100	—	50	7
Mountain .....	41	33	50	—	100	—	50	9
Pacific .....	43	33	38	50	100	—	51	6

<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> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 47. 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, 2014**

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 characteristics</b>								
All workers .....	2.0	5.5	0.0	10.8	0.0	0.0	1.9	0.8
Management, professional, and related .....	3.5	6.2	0.0	14.4	0.0	0.0	3.6	1.0
Management, business, and financial .....	4.0	4.4	0.0	16.9	0.0	0.0	4.1	0.7
Professional and related .....	3.9	0.0	0.0	–	0.0	0.0	4.0	1.5
Service .....	3.8	–	0.0	5.3	23.6	0.0	4.5	3.6
Sales and office .....	2.9	4.2	0.0	8.7	0.0	0.0	2.7	1.3
Sales and related .....	2.9	12.4	–	6.5	0.0	0.0	3.5	1.4
Office and administrative support .....	3.5	5.6	0.0	5.1	0.0	0.0	3.3	1.9
Natural resources, construction, and maintenance .....	3.9	1.4	1.0	0.0	–	0.0	3.3	2.3
Installation, maintenance, and repair .....	4.1	0.0	6.6	0.0	4.5	23.3	3.8	2.3
Production, transportation, and material moving .....	4.0	0.0	0.0	–	0.0	0.0	3.8	1.0
Production .....	4.5	–	0.0	–	0.0	0.0	3.9	1.8
Transportation and material moving .....	6.8	1.5	–	–	20.7	0.0	6.7	0.8
Full time .....	2.1	5.5	0.0	11.7	0.0	0.0	2.0	0.7
Part time .....	4.0	0.0	0.0	8.1	15.5	0.0	4.3	2.3
Union .....	6.0	8.5	0.0	–	18.8	0.0	5.3	4.8
Nonunion .....	2.1	7.0	0.0	10.8	0.0	0.0	2.1	0.7
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	3.0	6.0	4.5	7.7	18.0	0.0	3.4	1.5
Lowest 10 percent .....	–	–	–	–	–	–	5.7	–
Second 25 percent .....	3.4	6.3	0.0	16.3	4.6	0.0	3.4	1.3
Third 25 percent .....	2.6	6.3	0.0	5.2	0.0	0.0	2.6	1.3
Highest 25 percent .....	3.2	–	0.0	–	0.0	0.0	3.2	1.2
Highest 10 percent .....	4.2	–	0.0	–	0.0	0.0	4.2	1.2
<b>Establishment characteristics</b>								
Goods-producing industries .....	3.2	–	0.0	–	0.0	0.0	3.1	1.1
Construction .....	3.0	–	–	–	–	–	5.4	4.2
Manufacturing .....	3.6	–	0.0	–	0.0	0.0	3.3	1.2
Service-providing industries .....	2.4	5.0	0.0	13.9	0.0	0.0	2.3	1.0
Trade, transportation, and utilities .....	3.0	3.7	0.0	10.0	–	0.0	3.2	0.8
Wholesale trade .....	4.0	0.0	6.3	11.7	–	0.0	4.0	1.4
Retail trade .....	3.2	8.2	2.6	12.6	4.6	11.2	3.6	1.7
Transportation and warehousing .....	8.8	0.0	12.6	–	0.0	0.0	8.8	0.8
Utilities .....	8.9	–	7.2	0.0	6.3	–	7.9	2.9
Information .....	6.7	–	–	–	–	–	7.5	2.3
Financial activities .....	3.0	3.4	0.0	–	0.0	0.0	3.0	0.8
Finance and insurance .....	3.3	3.4	0.0	–	0.0	0.0	3.1	1.0
Credit intermediation and related activities ..	5.3	–	0.0	12.9	29.8	0.0	5.3	1.6
Insurance carriers and related activities .....	5.5	0.0	10.0	27.4	0.0	0.0	5.5	1.2
Professional and business services .....	6.3	–	5.3	20.9	23.7	0.0	5.7	2.6
Professional and technical services .....	7.6	–	13.9	–	0.0	0.0	6.1	4.2
Education and health services .....	6.7	0.0	0.0	0.0	10.3	–	6.8	2.2
Educational services .....	–	–	–	–	–	–	7.4	–
Junior colleges, colleges, and universities ...	6.9	0.0	–	0.0	–	0.0	6.9	–
Health care and social assistance .....	7.9	0.0	0.0	0.0	10.3	–	7.8	2.4

See footnotes at end of table.

**Table 47. 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, 2014—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 .....	2.9	0.0	0.0	12.0	0.0	12.9	2.7	1.2
1 to 49 workers .....	3.4	9.8	0.0	—	0.0	—	3.4	1.2
50 to 99 workers .....	5.0	0.0	—	0.0	15.6	—	5.2	3.0
100 workers or more .....	2.7	8.5	0.0	14.8	0.0	0.0	2.5	1.1
100 to 499 workers .....	3.9	6.4	0.0	17.9	0.0	0.0	3.8	1.5
500 workers or more .....	3.4	0.0	0.0	14.4	0.0	0.0	3.5	1.6
<b>Geographic areas</b>								
Northeast .....	3.6	—	0.0	—	20.4	0.0	4.6	2.1
New England .....	6.5	0.0	—	25.8	0.0	0.0	7.6	4.0
Middle Atlantic .....	4.3	—	0.0	—	12.1	0.0	5.7	2.8
South .....	3.6	7.7	0.0	3.2	17.8	0.0	3.7	0.5
South Atlantic .....	3.8	—	0.0	9.7	20.9	0.0	3.9	0.5
East South Central .....	9.2	8.7	0.0	—	0.0	0.0	10.7	2.4
West South Central .....	7.9	6.1	0.0	0.0	—	0.0	7.9	0.4
Midwest .....	2.8	3.2	0.0	16.1	0.0	0.0	2.2	1.7
East North Central .....	3.4	5.1	0.0	0.0	0.0	0.0	2.3	2.0
West North Central .....	4.2	10.6	0.0	13.3	0.0	24.1	4.4	3.0
West .....	5.1	0.0	10.0	—	0.0	—	4.2	2.3
Mountain .....	11.8	4.1	10.2	—	0.0	—	9.5	4.5
Pacific .....	5.0	0.0	8.7	6.6	9.5	—	4.2	2.6

<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> 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: 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 48. Savings and thrift plans: Selected automatic escalation features, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Automatic escalation available	Automatic escalation features <sup>1</sup>				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
<b>Worker characteristics</b>							
All workers .....	36	17	3	25	7.0	52	13
Management, professional, and related .....	38	17	6	21	10.0	48	13
Management, business, and financial .....	38	15	—	19	8.0	50	13
Professional and related .....	39	19	6	22	10.0	48	14
Service .....	—	—	—	—	—	74	—
Sales and office .....	27	13	3	22	6.0	56	16
Sales and related .....	23	—	—	21	6.0	63	14
Office and administrative support .....	29	13	3	22	6.0	54	17
Natural resources, construction, and maintenance:							
Installation, maintenance, and repair .....	39	35	3	38	6.0	49	13
Production, transportation, and material moving .....	45	18	3	43	7.0	51	3
Production .....	33	21	—	31	10.0	64	2
Transportation and material moving .....	58	15	3	55	6.0	38	4
Full time .....	35	16	—	24	8.0	52	13
Part time .....	53	20	—	48	6.0	40	6
Union .....	—	13	3	22	7.0	59	—
Nonunion .....	36	17	3	25	7.0	51	13
Average wage within the following categories <sup>2</sup> :							
Lowest 25 percent .....	32	—	—	26	6.0	66	1
Second 25 percent .....	34	16	3	31	—	55	11
Third 25 percent .....	31	16	3	25	6.0	56	12
Highest 25 percent .....	39	18	—	22	—	46	15
Highest 10 percent .....	41	17	—	21	8.0	45	14
<b>Establishment characteristics</b>							
Goods-producing industries .....	43	27	3	35	8.0	45	11
Manufacturing .....	42	24	4	32	8.0	48	10
Service-providing industries .....	33	13	—	22	6.0	54	13
Trade, transportation, and utilities .....	43	17	3	42	6.0	53	3
Financial activities .....	34	23	—	31	—	59	7
Finance and insurance .....	36	24	—	32	—	57	7
Credit intermediation and related activities ..	41	—	—	35	—	54	5
Insurance carriers and related activities .....	29	—	—	27	—	63	8
Professional and business services .....	44	—	—	—	—	39	17

See footnotes at end of table.

**Table 48. Savings and thrift plans: Selected automatic escalation features, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Automatic escalation available	Automatic escalation features <sup>1</sup>				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
1 to 99 workers:							
50 to 99 workers .....	18	—	—	18	6.0	72	10
100 workers or more .....	42	19	3	27	7.0	50	8
100 to 499 workers .....	44	18	—	24	7.0	47	8
500 workers or more .....	41	21	—	30	6.0	52	7
<b>Geographic areas</b>							
Northeast .....	—	—	—	—	—	56	—
Middle Atlantic .....	—	—	—	—	—	48	—
South .....	39	19	3	26	6.0	55	6
South Atlantic .....	39	13	3	20	6.0	56	4
East South Central .....	—	—	—	—	—	63	—
West South Central .....	41	28	3	35	7.0	49	10
Midwest .....	32	17	—	28	10.0	55	13
East North Central .....	34	22	—	33	10.0	53	14
West North Central .....	—	—	—	—	—	62	—
West:							
Pacific .....	44	—	—	27	6.0	37	19

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

<sup>2</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 48. Standard errors for savings and thrift plans: Selected automatic escalation features, private industry workers, National Compensation Survey, 2014**

Characteristics	Automatic escalation available	Automatic escalation features				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
<b>Worker characteristics</b>							
All workers .....	3.3	2.1	0.5	2.5	1.1	2.9	2.0
Management, professional, and related .....	5.2	3.5	1.8	3.9	2.6	4.6	2.9
Management, business, and financial .....	5.8	3.1	–	3.9	0.7	4.7	5.2
Professional and related .....	5.7	4.6	1.4	4.6	1.5	5.6	3.1
Service .....	–	–	–	–	–	6.2	–
Sales and office .....	3.8	2.0	0.0	3.3	0.0	4.9	5.2
Sales and related .....	6.3	–	–	6.2	0.0	7.0	5.6
Office and administrative support .....	4.9	2.6	0.0	4.1	0.0	6.0	6.7
Natural resources, construction, and maintenance:							
Installation, maintenance, and repair .....	6.8	7.4	0.0	6.8	1.0	8.0	5.3
Production, transportation, and material moving .....	7.2	3.2	0.8	7.0	1.6	7.2	1.4
Production .....	5.7	4.6	–	5.4	2.8	5.5	0.8
Transportation and material moving .....	10.9	3.5	0.0	10.6	0.0	10.6	2.7
Full time .....	3.4	2.1	–	2.3	1.5	2.9	2.1
Part time .....	8.3	4.9	–	8.8	0.0	8.0	3.9
Union .....	–	3.9	0.8	6.0	1.5	10.1	–
Nonunion .....	3.3	2.1	0.5	2.6	1.2	2.9	2.1
Average wage within the following categories <sup>1</sup> :							
Lowest 25 percent .....	8.1	–	–	7.8	0.0	8.2	1.0
Second 25 percent .....	6.9	3.1	0.0	6.8	–	6.8	4.9
Third 25 percent .....	4.1	2.6	0.5	3.1	0.0	4.4	2.8
Highest 25 percent .....	5.3	3.4	–	3.8	–	4.3	2.9
Highest 10 percent .....	6.9	4.0	–	4.4	2.4	5.7	4.2
<b>Establishment characteristics</b>							
Goods-producing industries .....	5.7	5.4	0.4	5.5	1.2	6.4	2.8
Manufacturing .....	5.5	4.6	1.2	5.0	0.3	6.5	3.2
Service-providing industries .....	3.9	1.9	–	2.7	0.3	3.2	2.5
Trade, transportation, and utilities .....	5.7	3.1	0.0	5.6	0.0	5.6	1.9
Financial activities .....	3.8	3.8	–	4.1	–	3.8	2.6
Finance and insurance .....	4.2	4.2	–	4.5	–	4.1	2.7
Credit intermediation and related activities ..	8.7	–	–	8.6	–	9.1	2.7
Insurance carriers and related activities .....	5.4	–	–	4.8	–	6.6	4.8
Professional and business services .....	9.7	–	–	–	–	7.6	5.9

See footnotes at end of table.

**Table 48. Standard errors for savings and thrift plans: Selected automatic escalation features, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Automatic escalation available	Automatic escalation features				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
1 to 99 workers:							
50 to 99 workers .....	4.5	—	—	4.5	0.7	6.1	6.3
100 workers or more .....	3.9	2.9	0.7	3.4	1.1	3.7	1.8
100 to 499 workers .....	6.5	5.1	—	5.4	1.0	5.7	3.2
500 workers or more .....	5.6	4.1	—	4.4	1.6	5.5	1.8
<b>Geographic areas</b>							
Northeast .....	—	—	—	—	—	6.5	—
Middle Atlantic .....	—	—	—	—	—	7.7	—
South .....	5.2	3.7	0.0	4.1	0.5	5.3	2.2
South Atlantic .....	6.6	3.1	0.0	3.5	0.0	6.9	1.0
East South Central .....	—	—	—	—	—	15.4	—
West South Central .....	9.5	7.6	0.0	7.5	1.3	8.8	5.2
Midwest .....	4.6	3.4	—	3.9	0.4	4.5	2.5
East North Central .....	5.2	4.4	—	5.0	0.0	5.6	3.0
West North Central .....	—	—	—	—	—	8.0	—
West:							
Pacific .....	8.5	—	—	7.5	1.5	6.8	4.2

<sup>1</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**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			
<b>Worker characteristics</b>									
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 <sup>1</sup> :									
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	-	-
<b>Establishment characteristics</b>									
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	—	—
<b>Geographic areas</b>									
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	—	—

<sup>1</sup> 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](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 49. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2014**

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 characteristics</b>									
All workers .....	2.2	0.0	13.7	0.0	0.9	0.0	2.2	-	-
Management, professional, and related .....	3.2	0.0	-	0.0	0.0	5.8	3.2	-	-
Management, business, and financial .....	4.6	0.0	10.3	0.0	10.2	0.0	4.6	-	-
Professional and related .....	3.6	0.0	-	0.0	0.0	1.6	3.6	-	-
Service .....	5.2	0.0	14.2	0.0	2.7	0.0	5.2	-	-
Sales and office .....	2.2	0.9	0.0	0.0	5.1	1.3	2.2	-	-
Sales and related .....	3.8	1.8	0.0	0.0	19.1	5.2	3.8	-	-
Office and administrative support .....	2.7	3.5	0.0	0.0	6.2	7.8	2.7	-	-
Natural resources, construction, and maintenance .....	5.5	-	6.9	0.0	4.6	5.8	5.5	-	-
Construction, extraction, farming, fishing, and forestry .....	10.5	-	14.1	14.6	0.0	0.0	10.5	-	-
Installation, maintenance, and repair .....	5.8	-	2.2	0.0	-	5.0	5.8	-	-
Production, transportation, and material moving .....	4.6	0.0	-	0.0	0.0	1.6	4.6	-	-
Production .....	7.3	1.3	-	0.0	1.8	7.5	7.3	-	-
Transportation and material moving .....	4.5	-	0.0	0.0	19.7	12.1	4.5	-	-
Full time .....	2.2	0.0	7.6	0.0	0.9	1.6	2.2	-	-
Part time .....	4.9	10.6	0.0	0.0	0.0	0.0	4.9	-	-
Union .....	4.5	-	6.9	0.0	13.7	13.1	4.5	-	-
Nonunion .....	2.2	0.0	9.5	0.0	0.9	0.0	2.2	-	-
Average wage within the following categories <sup>1</sup> :									
Lowest 25 percent .....	4.6	0.0	0.0	0.0	1.3	6.6	4.6	-	-
Lowest 10 percent .....	10.9	-	0.0	-	4.1	0.0	10.9	-	-
Second 25 percent .....	3.1	2.6	0.0	0.0	6.6	1.3	3.1	-	-
Third 25 percent .....	2.7	0.0	10.9	0.0	7.5	0.9	2.7	-	-
Highest 25 percent .....	3.3	0.0	3.4	0.0	2.7	3.5	3.3	-	-
Highest 10 percent .....	3.9	0.0	-	0.0	0.9	7.7	3.9	-	-
<b>Establishment characteristics</b>									
Goods-producing industries .....	4.6	0.0	2.2	0.0	7.5	0.0	4.6	-	-
Construction .....	8.9	-	2.6	-	0.0	0.0	8.9	-	-
Manufacturing .....	5.4	0.0	0.0	0.0	6.1	0.0	5.4	-	-
Service-providing industries .....	2.5	0.0	0.0	0.0	0.0	0.0	2.5	-	-
Trade, transportation, and utilities .....	3.6	0.0	0.0	0.0	7.2	5.0	3.6	-	-
Wholesale trade .....	4.5	0.0	-	0.0	8.0	21.2	4.5	-	-
Retail trade .....	4.0	0.0	0.0	0.0	-	6.9	4.0	-	-
Transportation and warehousing .....	8.0	7.6	0.0	2.6	16.5	13.3	-	-	-
Utilities .....	5.6	-	5.8	2.9	13.2	5.2	-	-	-
Information .....	5.6	-	0.0	-	0.0	9.0	-	-	-
Financial activities .....	2.9	-	0.0	0.0	11.6	0.0	2.7	-	-
Finance and insurance .....	3.4	-	0.0	0.0	15.9	0.0	3.3	-	-
Credit intermediation and related activities ..	5.1	2.6	0.0	0.0	-	0.0	5.1	-	-
Insurance carriers and related activities .....	5.5	-	0.0	0.0	3.9	3.8	4.8	-	-
Professional and business services .....	6.3	0.0	-	-	3.9	12.6	6.3	-	-
Professional and technical services .....	7.5	0.5	-	-	0.0	-	7.5	-	-
Education and health services .....	5.0	-	0.0	5.1	4.0	10.8	5.0	-	-
Educational services .....	-	-	-	-	-	-	7.3	-	-
Junior colleges, colleges, and universities ...	-	-	-	-	-	-	4.7	-	-
Health care and social assistance .....	5.6	-	0.0	12.8	0.0	4.0	5.6	-	-

See footnotes at end of table.

**Table 49. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2014—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 .....	2.9	0.9	8.7	0.0	6.4	5.2	2.9	—	—
1 to 49 workers .....	3.4	0.0	10.5	0.0	3.4	8.5	3.4	—	—
50 to 99 workers .....	5.6	3.5	6.5	0.0	11.8	0.0	5.6	—	—
100 workers or more .....	2.6	0.0	7.5	0.0	0.9	0.9	2.6	—	—
100 to 499 workers .....	3.8	2.0	0.0	0.0	0.0	0.0	3.8	—	—
500 workers or more .....	2.7	0.0	—	0.0	8.2	5.5	2.7	—	—
<b>Geographic areas</b>									
Northeast .....	6.2	0.0	—	0.0	0.9	11.1	6.2	—	—
New England .....	11.7	—	—	0.0	12.0	7.5	11.7	—	—
Middle Atlantic .....	7.4	0.0	—	0.0	0.0	14.6	7.4	—	—
South .....	3.0	1.6	—	0.0	12.3	6.7	3.0	—	—
South Atlantic .....	3.7	2.2	7.6	0.0	—	10.9	3.7	—	—
East South Central .....	12.4	0.0	0.0	0.0	—	0.0	12.4	—	—
West South Central .....	3.3	0.0	—	0.0	10.0	7.1	3.3	—	—
Midwest .....	3.8	0.0	13.8	0.0	0.0	0.0	3.8	—	—
East North Central .....	4.8	5.2	1.8	0.0	0.0	6.1	4.8	—	—
West North Central .....	5.8	0.0	—	0.0	17.1	12.9	5.9	—	—
West .....	4.9	0.4	2.6	0.0	0.0	3.6	4.9	—	—
Mountain .....	7.2	8.7	0.0	12.0	0.0	6.4	7.1	—	—
Pacific .....	6.4	0.0	10.6	0.0	0.0	1.6	6.4	—	—

<sup>1</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 50. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2014**

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

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 characteristics</b>								
All workers .....	63	30	50	50	100	100	37	—
Management, professional, and related .....	57	50	50	100	100	100	43	—
Management, business, and financial .....	55	—	50	100	100	100	45	—
Professional and related .....	59	50	50	—	100	100	41	—
Service .....	65	25	—	50	100	100	35	—
Sales and office .....	65	25	50	—	100	100	35	—
Sales and related .....	69	25	50	100	100	100	31	—
Office and administrative support .....	63	25	50	50	100	100	37	—
Natural resources, construction, and maintenance .....	58	30	50	80	100	100	42	—
Construction, extraction, farming, fishing, and forestry .....	50	—	50	50	—	100	50	—
Installation, maintenance, and repair .....	62	30	50	—	100	100	38	—
Production, transportation, and material moving .....	72	30	50	50	100	100	28	—
Production .....	81	30	50	50	100	—	19	—
Transportation and material moving .....	61	30	50	50	100	100	39	—
Full time .....	62	30	50	50	100	100	38	—
Part time .....	66	25	50	—	100	100	34	—
Union .....	67	—	50	50	80	100	33	—
Nonunion .....	62	25	50	—	100	100	38	—
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	69	25	50	50	100	100	31	—
Lowest 10 percent .....	62	25	—	50	100	100	38	—
Second 25 percent .....	64	25	50	50	100	100	36	—
Third 25 percent .....	64	30	50	50	100	100	36	—
Highest 25 percent .....	59	50	50	—	100	100	41	—
Highest 10 percent .....	57	50	50	100	100	100	43	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	65	30	50	50	100	100	35	—
Construction .....	39	—	50	50	100	100	61	—
Manufacturing .....	72	30	50	50	100	100	28	—
Service-providing industries .....	62	25	50	67	100	100	38	—
Trade, transportation, and utilities .....	69	25	50	50	100	100	31	—
Wholesale trade .....	75	25	—	50	100	100	25	—
Retail trade .....	68	25	50	100	100	100	32	—
Transportation and warehousing .....	64	30	—	50	100	100	36	—
Utilities .....	65	—	50	—	100	—	35	—
Information .....	69	50	—	—	100	100	31	—
Financial activities .....	74	—	50	100	100	100	26	—
Finance and insurance .....	76	—	50	100	100	100	24	—
Credit intermediation and related activities ..	85	50	—	100	100	100	15	—
Insurance carriers and related activities .....	72	—	50	—	100	100	28	—
Professional and business services .....	49	50	50	50	100	100	51	—
Professional and technical services .....	50	50	50	—	100	100	50	—
Education and health services .....	56	25	50	50	100	100	44	—
Educational services .....	71	25	—	100	100	100	—	—
Junior colleges, colleges, and universities ...	69	50	—	100	100	—	31	—
Health care and social assistance .....	54	—	50	50	100	100	46	—

See footnotes at end of table.

**Table 50. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2014—continued**

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

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 .....	67	25	50	—	100	100	33	—
1 to 49 workers .....	68	25	50	—	100	100	32	—
50 to 99 workers .....	65	30	50	—	100	100	35	—
100 workers or more .....	60	30	50	50	100	100	40	—
100 to 499 workers .....	61	30	50	50	100	100	39	—
500 workers or more .....	59	30	50	60	100	100	41	—
<b>Geographic areas</b>								
Northeast .....	66	30	50	—	100	100	34	—
New England .....	69	—	50	100	100	100	31	—
Middle Atlantic .....	65	25	50	—	100	100	35	—
South .....	58	25	50	—	100	100	42	—
South Atlantic .....	54	25	50	—	100	100	46	—
East South Central .....	67	25	50	50	100	100	33	—
West South Central .....	61	50	50	—	100	100	39	—
Midwest .....	67	25	50	50	100	100	33	—
East North Central .....	67	30	50	50	100	100	33	—
West North Central .....	68	25	50	67	100	100	32	—
West .....	61	—	50	50	100	100	39	—
Mountain .....	55	—	50	50	100	100	45	—
Pacific .....	64	50	50	—	100	100	36	—

<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> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 50. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2014**

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 characteristics</b>								
All workers .....	2.0	5.5	0.0	6.9	0.0	0.0	2.0	—
Management, professional, and related .....	3.0	0.0	0.0	23.8	0.0	0.0	3.0	—
Management, business, and financial .....	3.5	—	0.0	27.3	0.0	0.0	3.5	—
Professional and related .....	3.9	0.0	0.0	—	0.0	0.0	3.9	—
Service .....	4.2	0.0	—	0.0	12.1	0.0	4.2	—
Sales and office .....	3.0	0.0	0.0	—	0.0	0.0	3.0	—
Sales and related .....	3.5	0.0	0.0	0.0	0.0	0.0	3.5	—
Office and administrative support .....	3.8	3.3	0.0	0.0	0.0	0.0	3.8	—
Natural resources, construction, and maintenance .....	3.7	5.8	0.0	18.9	0.0	0.0	3.7	—
Construction, extraction, farming, fishing, and forestry .....	6.4	—	0.0	0.0	—	0.0	6.4	—
Installation, maintenance, and repair .....	4.1	6.9	4.5	—	0.0	0.0	4.1	—
Production, transportation, and material moving .....	3.3	0.0	0.0	0.0	19.9	10.9	3.3	—
Production .....	3.6	2.7	0.0	0.0	26.8	—	3.6	—
Transportation and material moving .....	5.4	0.0	0.0	0.0	19.1	0.0	5.4	—
Full time .....	2.2	3.6	0.0	5.9	0.0	0.0	2.2	—
Part time .....	4.2	4.4	0.0	—	0.0	0.0	4.2	—
Union .....	5.2	—	0.0	0.0	13.5	8.7	5.2	—
Nonunion .....	2.1	5.8	0.0	—	0.0	0.0	2.1	—
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	3.9	0.0	8.8	0.0	0.0	0.0	3.9	—
Lowest 10 percent .....	6.7	0.0	—	0.0	20.4	0.0	6.7	—
Second 25 percent .....	3.6	0.9	0.0	0.0	0.0	0.0	3.6	—
Third 25 percent .....	2.8	5.6	0.0	0.0	0.0	0.0	2.8	—
Highest 25 percent .....	2.7	9.0	0.0	—	0.0	0.0	2.7	—
Highest 10 percent .....	3.6	0.0	0.0	0.0	0.0	0.0	3.6	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	3.1	5.2	0.0	0.0	0.0	0.0	3.1	—
Construction .....	7.4	—	0.0	3.6	0.0	0.0	7.4	—
Manufacturing .....	3.0	6.3	0.0	0.0	0.0	0.0	3.0	—
Service-providing industries .....	2.4	2.2	0.0	18.9	0.0	0.0	2.4	—
Trade, transportation, and utilities .....	3.4	0.0	0.0	8.4	0.0	0.0	3.4	—
Wholesale trade .....	4.7	0.0	—	0.0	0.0	0.0	4.7	—
Retail trade .....	3.8	3.9	0.0	0.0	0.0	0.0	3.8	—
Transportation and warehousing .....	10.6	0.0	—	4.4	17.7	0.0	10.6	—
Utilities .....	7.4	—	0.0	—	0.0	—	7.4	—
Information .....	6.7	0.0	—	—	0.0	0.0	6.7	—
Financial activities .....	2.9	—	0.0	0.0	0.0	0.0	2.9	—
Finance and insurance .....	2.6	—	4.7	0.0	0.0	0.0	2.6	—
Credit intermediation and related activities ..	2.9	7.2	—	0.0	0.0	0.0	2.9	—
Insurance carriers and related activities .....	3.4	—	0.0	—	0.0	0.0	3.4	—
Professional and business services .....	6.1	0.0	0.0	0.0	0.0	0.0	6.1	—
Professional and technical services .....	8.5	0.0	0.0	—	0.0	0.0	8.5	—
Education and health services .....	6.6	2.2	0.0	0.0	0.0	0.0	6.6	—
Educational services .....	10.4	2.2	—	0.0	0.0	0.0	—	—
Junior colleges, colleges, and universities ...	6.8	0.0	—	0.0	0.0	—	6.8	—
Health care and social assistance .....	7.1	—	0.0	0.0	6.5	0.0	7.1	—

See footnotes at end of table.

**Table 50. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2014—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 .....	2.9	3.0	0.0	—	0.0	0.0	2.9	—
1 to 49 workers .....	3.0	3.4	0.0	—	0.0	0.0	3.0	—
50 to 99 workers .....	5.8	5.8	0.0	—	0.0	0.0	5.8	—
100 workers or more .....	2.5	0.9	0.0	1.8	0.0	0.0	2.5	—
100 to 499 workers .....	3.6	7.1	0.0	0.0	0.0	0.0	3.6	—
500 workers or more .....	3.7	3.8	0.0	16.4	0.0	0.0	3.7	—
<b>Geographic areas</b>								
Northeast .....	5.2	5.6	0.0	—	0.0	0.0	5.2	—
New England .....	8.0	—	0.0	28.5	0.0	0.0	8.0	—
Middle Atlantic .....	6.1	4.4	0.0	—	0.0	0.0	6.1	—
South .....	3.9	6.9	0.0	—	0.0	0.0	3.9	—
South Atlantic .....	6.5	0.0	0.0	—	0.0	0.0	6.5	—
East South Central .....	4.1	0.0	8.9	0.0	0.0	0.0	4.1	—
West South Central .....	4.7	0.0	0.0	—	0.0	0.0	4.7	—
Midwest .....	2.7	4.6	0.0	0.0	0.0	0.0	2.7	—
East North Central .....	2.6	6.8	0.0	0.0	0.0	0.0	2.6	—
West North Central .....	6.3	0.0	0.0	18.7	0.0	0.0	6.3	—
West .....	4.0	—	0.0	0.0	0.0	0.0	4.0	—
Mountain .....	8.7	—	2.7	0.0	0.0	0.0	8.7	—
Pacific .....	4.2	0.0	0.0	—	0.0	0.0	4.2	—

<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> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 51. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2014**

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

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 characteristics</b>								
All workers .....	63	3.0	4.0	6.0	6.0	6.0	37	—
Management, professional, and related .....	57	3.0	4.0	6.0	6.0	6.0	43	—
Management, business, and financial .....	55	4.0	4.0	6.0	6.0	6.0	45	—
Professional and related .....	59	3.0	4.0	5.0	6.0	6.0	41	—
Service .....	65	4.0	4.0	6.0	6.0	—	35	—
Sales and office .....	65	4.0	4.0	6.0	6.0	6.0	35	—
Sales and related .....	69	4.0	4.0	6.0	6.0	6.0	31	—
Office and administrative support .....	63	3.0	4.0	5.5	6.0	6.0	37	—
Natural resources, construction, and maintenance .....	58	4.0	6.0	6.0	6.0	6.0	42	—
Construction, extraction, farming, fishing, and forestry .....	50	—	6.0	6.0	6.0	—	50	—
Installation, maintenance, and repair .....	62	4.0	5.0	6.0	6.0	6.0	38	—
Production, transportation, and material moving .....	72	4.0	5.0	6.0	6.0	7.0	28	—
Production .....	81	4.0	6.0	6.0	6.0	—	19	—
Transportation and material moving .....	61	—	4.0	6.0	6.0	6.0	39	—
Full time .....	62	3.0	4.0	6.0	6.0	6.0	38	—
Part time .....	66	3.0	4.0	6.0	6.0	6.0	34	—
Union .....	67	—	5.0	6.0	6.0	8.0	33	—
Nonunion .....	62	3.0	4.0	6.0	6.0	6.0	38	—
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	69	4.0	4.0	6.0	6.0	6.0	31	—
Lowest 10 percent .....	62	4.0	4.0	6.0	6.0	6.0	38	—
Second 25 percent .....	64	3.0	4.0	6.0	6.0	6.0	36	—
Third 25 percent .....	64	4.0	5.0	6.0	6.0	6.0	36	—
Highest 25 percent .....	59	3.0	4.0	6.0	6.0	6.0	41	—
Highest 10 percent .....	57	3.0	4.0	6.0	6.0	6.0	43	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	65	—	5.0	6.0	6.0	8.0	35	—
Construction .....	39	—	4.0	—	6.0	—	61	—
Manufacturing .....	72	—	5.0	6.0	6.0	8.0	28	—
Service-providing industries .....	62	3.0	4.0	6.0	6.0	6.0	38	—
Trade, transportation, and utilities .....	69	4.0	4.0	6.0	6.0	6.0	31	—
Wholesale trade .....	75	4.0	5.0	6.0	6.0	6.0	25	—
Retail trade .....	68	4.0	4.0	6.0	6.0	6.0	32	—
Transportation and warehousing .....	64	—	4.0	6.0	6.0	6.0	36	—
Utilities .....	65	—	6.0	6.0	6.0	8.0	35	—
Information .....	69	4.0	—	6.0	6.0	6.0	31	—
Financial activities .....	74	4.0	5.0	6.0	6.0	6.0	26	—
Finance and insurance .....	76	4.0	5.0	6.0	6.0	6.0	24	—
Credit intermediation and related activities .....	85	4.0	5.0	6.0	6.0	6.0	15	—
Insurance carriers and related activities .....	72	4.0	5.0	6.0	6.0	6.0	28	—
Professional and business services .....	49	—	—	6.0	6.0	8.0	51	—
Professional and technical services .....	50	3.0	4.0	6.0	6.0	—	50	—
Education and health services .....	56	—	3.0	4.0	6.0	6.0	44	—
Educational services .....	71	3.0	4.0	5.0	5.0	6.0	—	—
Junior colleges, colleges, and universities .....	69	4.0	5.0	5.0	6.0	6.0	31	—
Health care and social assistance .....	54	—	3.0	4.0	6.0	6.0	46	—

See footnotes at end of table.

**Table 51. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2014—continued**

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

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 .....	67	3.0	4.0	6.0	6.0	6.0	33	—
1 to 49 workers .....	68	3.0	4.0	6.0	6.0	6.0	32	—
50 to 99 workers .....	65	3.0	4.0	6.0	6.0	6.0	35	—
100 workers or more .....	60	3.5	4.0	6.0	6.0	6.0	40	—
100 to 499 workers .....	61	4.0	4.5	6.0	6.0	6.0	39	—
500 workers or more .....	59	3.0	4.0	6.0	6.0	6.0	41	—
<b>Geographic areas</b>								
Northeast .....	66	3.0	4.0	6.0	6.0	—	34	—
New England .....	69	3.0	—	6.0	6.0	6.0	31	—
Middle Atlantic .....	65	3.0	4.0	6.0	6.0	—	35	—
South .....	58	3.0	4.0	6.0	6.0	6.0	42	—
South Atlantic .....	54	3.0	4.0	6.0	6.0	6.0	46	—
East South Central .....	67	3.0	4.0	5.0	6.0	6.0	33	—
West South Central .....	61	4.0	5.0	6.0	6.0	6.0	39	—
Midwest .....	67	4.0	5.0	6.0	6.0	—	33	—
East North Central .....	67	4.0	4.0	6.0	6.0	—	33	—
West North Central .....	68	4.0	5.0	6.0	6.0	6.0	32	—
West .....	61	3.0	4.0	6.0	6.0	6.0	39	—
Mountain .....	55	—	4.0	6.0	6.0	6.0	45	—
Pacific .....	64	—	4.0	6.0	6.0	6.0	36	—

<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> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 51. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2014**

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 characteristics</b>								
All workers .....	2.0	0.3	0.0	0.0	0.0	0.0	2.0	—
Management, professional, and related .....	3.0	0.0	0.0	0.0	0.0	0.0	3.0	—
Management, business, and financial .....	3.5	0.0	0.4	0.0	0.0	0.9	3.5	—
Professional and related .....	3.9	0.0	0.9	1.1	0.0	0.0	3.9	—
Service .....	4.2	0.1	0.0	0.0	0.0	—	4.2	—
Sales and office .....	3.0	0.8	0.1	0.0	0.0	0.0	3.0	—
Sales and related .....	3.5	0.0	0.8	0.0	0.0	0.0	3.5	—
Office and administrative support .....	3.8	0.8	0.1	1.0	0.0	0.0	3.8	—
Natural resources, construction, and maintenance .....	3.7	0.2	1.2	0.0	0.0	0.0	3.7	—
Construction, extraction, farming, fishing, and forestry .....	6.4	—	0.3	0.0	0.0	—	6.4	—
Installation, maintenance, and repair .....	4.1	0.2	0.9	0.0	0.0	0.0	4.1	—
Production, transportation, and material moving .....	3.3	0.9	0.8	0.0	0.0	1.9	3.3	—
Production .....	3.6	0.9	0.9	0.0	0.0	—	3.6	—
Transportation and material moving .....	5.4	—	0.0	0.7	0.0	0.0	5.4	—
Full time .....	2.2	0.4	0.0	0.0	0.0	0.0	2.2	—
Part time .....	4.2	0.0	0.0	1.3	0.0	0.0	4.2	—
Union .....	5.2	—	1.3	0.0	0.0	2.3	5.2	—
Nonunion .....	2.1	0.3	0.0	0.0	0.0	0.0	2.1	—
Average wage within the following categories <sup>2</sup> :								
Lowest 25 percent .....	3.9	0.4	0.0	0.3	0.0	0.0	3.9	—
Lowest 10 percent .....	6.7	0.0	1.0	0.9	0.0	0.0	6.7	—
Second 25 percent .....	3.6	0.4	0.0	0.0	0.0	0.3	3.6	—
Third 25 percent .....	2.8	1.0	0.8	0.0	0.0	0.3	2.8	—
Highest 25 percent .....	2.7	0.2	0.0	0.0	0.0	0.0	2.7	—
Highest 10 percent .....	3.6	0.5	0.0	0.0	0.0	1.6	3.6	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	3.1	—	1.3	0.0	0.0	0.0	3.1	—
Construction .....	7.4	—	0.0	—	0.0	—	7.4	—
Manufacturing .....	3.0	—	1.3	0.0	0.0	0.0	3.0	—
Service-providing industries .....	2.4	0.1	0.0	0.0	0.0	0.0	2.4	—
Trade, transportation, and utilities .....	3.4	0.1	1.1	0.0	0.0	0.0	3.4	—
Wholesale trade .....	4.7	0.4	1.0	0.0	0.0	0.0	4.7	—
Retail trade .....	3.8	0.0	0.8	0.5	0.0	0.0	3.8	—
Transportation and warehousing .....	10.6	—	0.8	1.0	0.0	0.0	10.6	—
Utilities .....	7.4	—	0.0	0.0	0.0	1.5	7.4	—
Information .....	6.7	0.0	—	0.0	0.0	1.7	6.7	—
Financial activities .....	2.9	0.0	0.0	0.0	0.0	0.0	2.9	—
Finance and insurance .....	2.6	0.0	0.0	0.0	0.0	0.0	2.6	—
Credit intermediation and related activities ..	2.9	0.0	0.0	0.0	0.0	0.0	2.9	—
Insurance carriers and related activities .....	3.4	0.0	1.3	0.0	0.0	0.0	3.4	—
Professional and business services .....	6.1	—	—	0.0	0.0	1.2	6.1	—
Professional and technical services .....	8.5	0.8	0.4	0.0	0.0	—	8.5	—
Education and health services .....	6.6	—	0.0	0.4	0.0	0.0	6.6	—
Educational services .....	10.4	0.0	0.5	0.0	0.6	0.3	—	—
Junior colleges, colleges, and universities ...	6.8	0.0	0.2	0.0	1.0	0.0	6.8	—
Health care and social assistance .....	7.1	—	0.0	0.3	0.0	0.0	7.1	—

See footnotes at end of table.

**Table 51. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2014—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 .....	2.9	0.0	0.0	0.0	0.0	0.0	2.9	—
1 to 49 workers .....	3.0	0.7	0.0	0.3	0.0	0.0	3.0	—
50 to 99 workers .....	5.8	0.0	0.6	0.0	0.0	0.0	5.8	—
100 workers or more .....	2.5	0.9	0.6	0.0	0.0	0.0	2.5	—
100 to 499 workers .....	3.6	0.4	0.9	0.0	0.0	0.2	3.6	—
500 workers or more .....	3.7	0.3	0.0	0.0	0.0	0.0	3.7	—
<b>Geographic areas</b>								
Northeast .....	5.2	0.0	0.0	0.7	0.0	—	5.2	—
New England .....	8.0	0.0	—	0.5	0.0	1.2	8.0	—
Middle Atlantic .....	6.1	0.0	0.0	1.2	0.0	—	6.1	—
South .....	3.9	0.6	0.0	0.0	0.0	0.0	3.9	—
South Atlantic .....	6.5	0.1	0.0	0.0	0.0	0.0	6.5	—
East South Central .....	4.1	0.7	0.0	1.4	0.0	0.0	4.1	—
West South Central .....	4.7	0.0	0.6	0.0	0.0	0.0	4.7	—
Midwest .....	2.7	0.0	0.3	0.0	0.0	—	2.7	—
East North Central .....	2.6	0.0	0.6	0.0	0.0	—	2.6	—
West North Central .....	6.3	0.0	0.0	0.0	0.0	1.0	6.3	—
West .....	4.0	0.8	0.0	0.3	0.0	0.0	4.0	—
Mountain .....	8.7	—	0.5	0.7	0.0	0.3	8.7	—
Pacific .....	4.2	—	0.2	0.4	0.0	0.0	4.2	—

<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> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 52. Savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

(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 characteristics</b>					
All workers .....	1.5	2.5	3.0	5.0	6.0
Management, professional, and related .....	1.8	3.0	3.0	5.0	6.0
Management, business, and financial .....	2.0	3.0	4.0	5.0	6.0
Professional and related .....	1.5	3.0	3.0	4.5	6.0
Service .....	–	1.8	3.0	4.0	6.0
Sales and office .....	1.5	2.0	3.4	5.0	6.0
Sales and related .....	1.5	3.0	4.0	6.0	6.0
Office and administrative support .....	1.3	2.0	3.0	5.0	6.0
Natural resources, construction, and maintenance .....	1.5	–	4.0	5.0	6.0
Construction, extraction, farming, fishing, and forestry .....	1.8	3.0	3.0	–	6.0
Installation, maintenance, and repair .....	1.5	–	4.5	5.0	6.0
Production, transportation, and material moving .....	1.8	2.0	3.0	4.0	6.0
Production .....	1.8	–	3.0	4.5	–
Transportation and material moving .....	1.5	2.0	3.0	4.0	5.0
Full time .....	1.5	2.5	3.0	5.0	6.0
Part time .....	1.2	–	3.0	5.0	6.0
Union .....	–	–	3.0	4.0	4.9
Nonunion .....	1.5	2.5	3.0	5.0	6.0
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	–	1.8	3.0	5.0	6.0
Lowest 10 percent .....	–	1.5	3.0	4.0	5.0
Second 25 percent .....	1.5	2.0	3.0	5.0	6.0
Third 25 percent .....	1.5	–	3.0	5.0	6.0
Highest 25 percent .....	1.8	3.0	4.0	5.0	6.0
Highest 10 percent .....	2.0	3.0	4.0	6.0	6.0
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.8	2.0	3.0	4.5	6.0
Construction .....	–	2.0	–	5.0	6.0
Manufacturing .....	1.8	2.0	3.0	4.5	6.0
Service-providing industries .....	1.5	2.5	3.0	5.0	6.0
Trade, transportation, and utilities .....	1.5	2.0	3.0	5.0	6.0
Wholesale trade .....	1.3	1.5	3.0	4.0	6.0
Retail trade .....	1.3	2.5	4.0	6.0	6.0
Transportation and warehousing .....	1.8	1.8	–	5.0	6.0
Utilities .....	–	3.6	4.5	6.0	–
Information .....	3.0	4.0	4.8	6.0	6.0
Financial activities .....	–	3.0	5.0	6.0	6.0
Finance and insurance .....	–	3.0	5.0	6.0	6.0
Credit intermediation and related activities ..	3.0	3.5	5.0	6.0	6.0
Insurance carriers and related activities .....	–	3.0	4.0	5.0	6.0
Professional and business services .....	–	3.0	–	5.0	6.0
Professional and technical services .....	–	3.0	3.0	–	6.0
Education and health services .....	1.0	2.0	3.0	3.0	5.0
Educational services .....	–	–	–	5.0	5.0
Junior colleges, colleges, and universities ...	3.0	–	5.0	5.0	–
Health care and social assistance .....	1.2	2.0	3.0	3.0	4.0

See footnotes at end of table.

**Table 52. Savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2014—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 .....	1.5	—	3.0	4.9	6.0
1 to 49 workers .....	1.5	—	3.0	5.0	6.0
50 to 99 workers .....	1.5	—	3.0	4.0	6.0
100 workers or more .....	1.5	2.4	3.0	5.0	6.0
100 to 499 workers .....	1.5	3.0	3.0	5.0	6.0
500 workers or more .....	1.5	2.0	—	5.0	6.0
<b>Geographic areas</b>					
Northeast .....	1.5	2.5	3.0	4.9	6.0
New England .....	2.0	3.0	—	5.0	6.0
Middle Atlantic .....	1.5	2.0	3.0	4.9	6.0
South .....	1.5	2.0	3.0	6.0	6.0
South Atlantic .....	1.5	2.0	3.0	5.0	6.0
East South Central .....	—	2.0	3.0	4.0	6.0
West South Central .....	2.0	3.0	4.0	6.0	6.0
Midwest .....	1.5	—	3.0	5.0	6.0
East North Central .....	1.5	2.0	3.0	5.0	6.0
West North Central .....	1.5	3.0	4.0	5.0	6.0
West .....	1.5	3.0	3.0	4.5	6.0
Mountain .....	—	2.0	3.0	4.0	6.0
Pacific .....	—	3.0	3.0	4.8	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> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 52. Standard errors for savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	0.0	0.6	0.0	0.0	0.0
Management, professional, and related .....	0.4	0.0	0.6	0.1	0.0
Management, business, and financial .....	0.4	0.0	0.2	1.3	0.0
Professional and related .....	0.4	0.0	0.0	0.8	0.0
Service .....	–	0.3	0.0	0.1	0.5
Sales and office .....	0.1	0.2	0.7	0.9	0.0
Sales and related .....	0.0	0.6	0.0	0.0	0.0
Office and administrative support .....	0.3	0.0	0.3	0.0	0.0
Natural resources, construction, and maintenance .....	0.4	–	0.5	0.1	0.0
Construction, extraction, farming, fishing, and forestry .....	0.4	0.5	0.0	–	0.3
Installation, maintenance, and repair .....	0.4	–	0.7	0.3	0.0
Production, transportation, and material moving .....	0.3	0.0	0.0	0.5	0.3
Production .....	0.2	–	0.0	0.8	–
Transportation and material moving .....	0.4	0.1	0.1	0.2	1.1
Full time .....	0.0	0.6	0.0	0.0	0.0
Part time .....	0.3	–	0.0	0.0	0.0
Union .....	–	–	0.0	0.9	( <sup>2</sup> )
Nonunion .....	0.0	0.5	0.0	0.0	0.0
Average wage within the following categories <sup>3</sup> :					
Lowest 25 percent .....	–	0.3	0.0	0.7	0.0
Lowest 10 percent .....	–	0.2	0.0	0.1	1.1
Second 25 percent .....	0.3	0.0	0.0	0.0	0.0
Third 25 percent .....	0.1	–	0.0	( <sup>2</sup> )	0.0
Highest 25 percent .....	0.2	0.0	1.1	( <sup>2</sup> )	0.0
Highest 10 percent .....	0.4	0.0	0.0	0.7	0.0
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.1	0.2	0.0	0.6	0.0
Construction .....	–	0.0	–	1.3	0.0
Manufacturing .....	0.1	0.4	0.0	0.6	0.0
Service-providing industries .....	0.0	0.6	0.1	0.0	0.0
Trade, transportation, and utilities .....	0.3	0.1	0.3	0.9	0.0
Wholesale trade .....	0.2	0.4	0.0	0.0	0.2
Retail trade .....	0.4	0.4	0.0	0.0	0.0
Transportation and warehousing .....	0.4	0.2	–	0.8	0.4
Utilities .....	–	0.8	1.3	0.0	–
Information .....	0.4	0.1	0.2	1.5	0.0
Financial activities .....	–	0.0	1.1	0.2	0.0
Finance and insurance .....	–	0.3	0.6	0.0	0.0
Credit intermediation and related activities ..	0.4	0.9	0.0	0.0	0.0
Insurance carriers and related activities .....	–	0.0	0.4	0.4	0.0
Professional and business services .....	–	0.0	–	1.4	0.0
Professional and technical services .....	–	0.0	0.6	–	0.5
Education and health services .....	0.3	0.2	0.0	0.0	0.2
Educational services .....	–	–	–	0.0	0.8
Junior colleges, colleges, and universities ...	0.0	–	0.0	0.9	–
Health care and social assistance .....	0.3	0.3	0.2	0.0	0.5

See footnotes at end of table.

**Table 52. Standard errors for savings and thrift plans: Maximum potential employer contribution,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	0.0	—	0.0	0.5	0.0
1 to 49 workers .....	( <sup>2</sup> )	—	0.1	0.2	0.0
50 to 99 workers .....	0.4	—	0.0	0.7	0.0
100 workers or more .....	0.0	0.6	0.3	0.0	0.0
100 to 499 workers .....	0.1	0.7	0.2	0.0	0.0
500 workers or more .....	0.3	0.1	—	0.0	0.0
<b>Geographic areas</b>					
Northeast .....	0.2	0.6	0.1	0.2	0.0
New England .....	0.4	0.0	—	0.3	0.0
Middle Atlantic .....	0.3	0.3	0.3	0.8	0.0
South .....	0.0	0.5	0.7	1.3	0.0
South Atlantic .....	0.0	0.0	0.1	0.4	0.0
East South Central .....	—	0.5	0.0	0.8	0.0
West South Central .....	0.2	0.0	0.8	0.3	0.0
Midwest .....	0.0	—	0.0	0.2	0.0
East North Central .....	0.3	0.2	0.0	0.8	0.0
West North Central .....	0.2	0.0	1.0	0.0	0.0
West .....	0.4	0.3	0.0	0.7	0.2
Mountain .....	—	0.4	0.2	0.5	0.0
Pacific .....	—	0.0	0.6	0.7	0.9

<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> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 53. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2014**

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

Characteristics	With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Not determinable
<b>Worker characteristics</b>					
All workers .....	63	21	6	30	7
Management, professional, and related .....	53	21	—	38	8
Management, business, and financial .....	56	21	—	36	8
Professional and related .....	51	21	—	41	8
Service .....	75	21	6	20	4
Sales and office .....	69	21	6	25	6
Sales and related .....	76	21	12	21	3
Office and administrative support .....	65	21	6	26	8
Natural resources, construction, and maintenance .....	58	18	3	29	13
Construction, extraction, farming, fishing, and forestry .....	74	18	3	—	—
Installation, maintenance, and repair .....	53	18	—	34	13
Production, transportation, and material moving .....	75	21	3	20	5
Production .....	76	21	3	22	1
Transportation and material moving .....	73	21	3	18	9
Full time .....	61	21	6	31	8
Part time .....	84	21	—	13	3
Union .....	56	21	12	35	9
Nonunion .....	64	21	6	29	7
Average wage within the following categories <sup>1</sup> :					
Lowest 25 percent .....	85	21	—	12	3
Lowest 10 percent .....	82	21	12	—	—
Second 25 percent .....	72	21	6	21	7
Third 25 percent .....	68	21	6	26	6
Highest 25 percent .....	50	21	—	40	9
Highest 10 percent .....	46	21	3	47	7
<b>Establishment characteristics</b>					
Goods-producing industries .....	56	18	3	39	4
Construction .....	57	18	—	—	—
Manufacturing .....	59	18	3	39	2
Service-providing industries .....	65	21	6	27	8
Trade, transportation, and utilities .....	77	21	—	17	5
Wholesale trade .....	69	21	—	22	9
Retail trade .....	90	21	12	—	—
Transportation and warehousing .....	72	21	—	—	—
Information .....	52	21	3	40	7
Financial activities .....	53	21	—	42	5
Finance and insurance .....	51	21	3	46	3
Credit intermediation and related activities ..	63	21	—	36	1
Insurance carriers and related activities .....	45	21	—	50	5
Professional and business services .....	61	21	—	27	13
Professional and technical services .....	57	18	—	29	14
Education and health services .....	59	21	—	31	10
Educational services .....	52	21	12	34	14
Junior colleges, colleges, and universities ...	60	21	—	40	—
Health care and social assistance .....	60	21	—	31	9

See footnotes at end of table.

**Table 53. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Not determinable
1 to 99 workers .....	68	21	6	24	8
1 to 49 workers .....	69	21	6	22	8
50 to 99 workers .....	65	21	—	28	7
100 workers or more .....	61	21	6	33	7
100 to 499 workers .....	73	21	—	21	6
500 workers or more .....	44	21	—	48	8
<b>Geographic areas</b>					
Northeast .....	67	21	—	25	8
New England .....	57	21	—	34	9
Middle Atlantic .....	70	21	—	22	8
South .....	59	21	6	35	6
South Atlantic .....	53	21	6	39	8
East South Central .....	75	21	6	20	5
West South Central .....	60	21	—	36	4
Midwest .....	64	21	—	27	9
East North Central .....	60	21	—	31	9
West North Central .....	70	21	—	21	9
West .....	68	21	—	26	6
Mountain .....	73	21	—	17	9
Pacific .....	65	18	—	31	4

<sup>1</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 53. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2014**

Characteristics	With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Not determinable
<b>Worker characteristics</b>					
All workers .....	1.8	0.0	0.0	1.5	0.8
Management, professional, and related .....	3.0	0.0	–	2.9	1.3
Management, business, and financial .....	3.8	1.4	–	3.5	1.6
Professional and related .....	3.6	0.0	–	3.5	1.7
Service .....	5.0	0.0	0.0	4.8	1.4
Sales and office .....	2.5	0.0	0.0	2.1	1.5
Sales and related .....	3.3	0.0	1.9	3.0	0.9
Office and administrative support .....	3.0	0.0	0.0	2.6	2.1
Natural resources, construction, and maintenance .....	3.9	0.0	0.8	3.9	2.7
Construction, extraction, farming, fishing, and forestry .....	7.0	0.0	0.0	–	–
Installation, maintenance, and repair .....	4.4	1.8	–	5.2	3.3
Production, transportation, and material moving .....	2.8	0.4	0.0	2.6	1.4
Production .....	3.6	1.5	0.5	3.8	0.6
Transportation and material moving .....	4.7	0.0	0.0	4.4	2.8
Full time .....	2.0	0.0	1.4	1.7	0.9
Part time .....	2.1	0.0	–	1.6	1.4
Union .....	5.4	0.5	2.2	5.2	3.4
Nonunion .....	1.9	0.0	0.0	1.6	0.9
Average wage within the following categories <sup>1</sup> :					
Lowest 25 percent .....	3.4	0.0	–	3.2	0.9
Lowest 10 percent .....	8.0	0.0	2.9	–	–
Second 25 percent .....	2.9	0.0	0.0	2.4	1.6
Third 25 percent .....	2.3	0.0	1.2	2.1	1.0
Highest 25 percent .....	2.7	0.5	–	2.6	1.4
Highest 10 percent .....	3.5	2.8	0.8	3.6	1.6
<b>Establishment characteristics</b>					
Goods-producing industries .....	4.1	0.0	0.0	4.2	1.2
Construction .....	8.5	0.0	–	–	–
Manufacturing .....	4.5	0.0	0.0	4.7	0.8
Service-providing industries .....	1.9	0.0	0.0	1.5	1.0
Trade, transportation, and utilities .....	2.5	0.0	–	2.0	1.0
Wholesale trade .....	3.8	0.0	–	4.0	3.2
Retail trade .....	4.1	0.0	0.0	–	–
Transportation and warehousing .....	8.6	0.9	–	–	–
Information .....	6.4	3.4	0.0	6.6	5.4
Financial activities .....	3.5	0.0	–	3.3	1.3
Finance and insurance .....	3.8	0.0	0.5	3.6	1.0
Credit intermediation and related activities ..	4.5	0.0	–	4.2	0.7
Insurance carriers and related activities .....	5.5	0.0	–	5.2	2.1
Professional and business services .....	4.6	3.4	–	4.2	3.5
Professional and technical services .....	6.8	2.7	–	5.6	4.5
Education and health services .....	5.3	0.0	–	4.5	2.1
Educational services .....	7.7	0.0	0.0	4.7	6.6
Junior colleges, colleges, and universities ...	5.7	0.0	–	5.7	–
Health care and social assistance .....	6.1	0.0	–	5.1	2.5

See footnotes at end of table.

**Table 53. Standard errors for savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Not determinable
1 to 99 workers .....	3.0	0.0	1.4	2.5	1.3
1 to 49 workers .....	4.2	0.0	1.1	3.6	1.7
50 to 99 workers .....	4.5	2.5	—	3.6	3.0
100 workers or more .....	2.6	0.0	0.0	2.3	1.0
100 to 499 workers .....	3.7	0.0	—	2.8	1.6
500 workers or more .....	3.2	0.0	—	3.3	1.4
<b>Geographic areas</b>					
Northeast .....	2.9	0.0	—	2.9	1.8
New England .....	7.1	0.0	—	5.2	4.0
Middle Atlantic .....	3.0	0.0	—	3.2	2.0
South .....	3.5	0.0	0.0	2.7	1.6
South Atlantic .....	4.3	3.5	0.0	3.0	2.3
East South Central .....	4.9	0.0	0.0	4.2	3.6
West South Central .....	7.5	0.0	—	6.3	2.3
Midwest .....	3.2	0.2	—	2.5	1.7
East North Central .....	4.0	0.9	—	3.0	2.3
West North Central .....	4.8	0.0	—	4.2	2.1
West .....	4.4	3.0	—	3.8	1.7
Mountain .....	8.2	1.2	—	5.1	4.5
Pacific .....	5.0	4.1	—	4.8	1.3

<sup>1</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 54. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
<b>Worker characteristics</b>				
All workers .....	27	28	36	9
Management, professional, and related .....	26	31	33	9
Management, business, and financial .....	27	28	39	6
Professional and related .....	26	34	29	11
Service .....	19	29	40	12
Sales and office .....	31	22	38	9
Sales and related .....	34	23	34	8
Office and administrative support .....	29	22	40	9
Natural resources, construction, and maintenance .....	28	31	31	10
Construction, extraction, farming, fishing, and forestry .....	—	—	60	15
Installation, maintenance, and repair .....	34	37	21	7
Production, transportation, and material moving .....	26	26	40	8
Production .....	28	25	41	6
Transportation and material moving .....	23	27	40	10
Full time .....	27	27	37	9
Part time .....	28	30	31	12
Union .....	28	30	30	11
Nonunion .....	27	27	36	9
Average wage within the following categories <sup>1</sup> :				
Lowest 25 percent .....	29	24	40	7
Lowest 10 percent .....	14	—	55	—
Second 25 percent .....	27	26	39	9
Third 25 percent .....	25	28	36	10
Highest 25 percent .....	28	29	34	9
Highest 10 percent .....	31	30	32	8
<b>Establishment characteristics</b>				
Goods-producing industries .....	29	30	33	8
Construction .....	31	—	40	—
Manufacturing .....	27	32	34	7
Service-providing industries .....	27	27	37	10
Trade, transportation, and utilities .....	30	25	39	6
Wholesale trade .....	—	24	50	—
Retail trade .....	38	24	31	7
Transportation and warehousing .....	24	29	44	3
Utilities .....	56	—	—	10
Information .....	29	—	32	—
Financial activities .....	35	23	34	8
Finance and insurance .....	38	25	31	5
Credit intermediation and related activities ..	42	26	24	8
Insurance carriers and related activities .....	26	21	49	4
Professional and business services .....	23	28	37	12
Professional and technical services .....	—	34	33	—
Education and health services .....	22	29	36	13
Educational services .....	62	—	—	18
Junior colleges, colleges, and universities ...	56	—	—	18
Health care and social assistance .....	15	32	40	13

See footnotes at end of table.

**Table 54. Savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
1 to 99 workers .....	25	27	39	9
1 to 49 workers .....	26	23	44	8
50 to 99 workers .....	22	36	30	12
100 workers or more .....	28	28	34	9
100 to 499 workers .....	26	28	39	7
500 workers or more .....	31	29	27	12
<b>Geographic areas</b>				
Northeast .....	26	18	43	13
Middle Atlantic .....	30	19	42	9
South .....	27	36	31	6
South Atlantic .....	25	41	30	5
East South Central .....	24	24	45	7
West South Central .....	33	34	26	7
Midwest .....	25	25	41	9
East North Central .....	23	24	42	11
West North Central .....	28	28	38	6
West .....	30	25	33	12
Mountain .....	25	—	41	—
Pacific .....	33	27	29	11

<sup>1</sup> 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/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 54. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2014**

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
<b>Worker characteristics</b>				
All workers .....	1.9	1.8	2.1	1.0
Management, professional, and related .....	2.5	3.3	3.3	1.5
Management, business, and financial .....	3.4	4.8	4.8	1.2
Professional and related .....	2.9	3.6	3.5	2.1
Service .....	4.3	4.9	4.3	3.1
Sales and office .....	2.0	2.0	2.5	1.3
Sales and related .....	3.7	2.7	4.0	2.3
Office and administrative support .....	2.3	2.4	3.2	1.4
Natural resources, construction, and maintenance	4.4	5.6	4.4	2.1
Construction, extraction, farming, fishing, and forestry .....	–	–	9.7	4.5
Installation, maintenance, and repair .....	5.6	7.2	3.3	2.2
Production, transportation, and material moving .....	4.4	3.3	4.5	1.5
Production .....	4.7	4.1	4.4	1.6
Transportation and material moving .....	5.0	5.0	6.8	2.8
Full time .....	1.9	2.0	2.0	1.0
Part time .....	4.1	2.9	4.6	1.9
Union .....	4.2	6.6	5.9	3.4
Nonunion .....	1.9	1.8	2.1	1.0
Average wage within the following categories <sup>1</sup> :				
Lowest 25 percent .....	4.4	3.9	4.2	1.8
Lowest 10 percent .....	4.1	–	8.9	–
Second 25 percent .....	2.9	2.6	3.8	1.2
Third 25 percent .....	2.4	2.4	2.9	1.3
Highest 25 percent .....	3.0	3.2	2.9	1.5
Highest 10 percent .....	4.1	4.5	4.1	1.9
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.5	3.8	3.1	1.7
Construction .....	8.9	–	6.9	–
Manufacturing .....	3.7	4.5	3.6	1.9
Service-providing industries .....	2.1	2.0	2.5	1.1
Trade, transportation, and utilities .....	3.8	2.6	4.2	0.9
Wholesale trade .....	–	4.0	5.3	–
Retail trade .....	4.0	2.7	3.7	2.0
Transportation and warehousing .....	6.7	7.3	9.3	2.1
Utilities .....	10.9	–	–	3.7
Information .....	4.9	–	5.5	–
Financial activities .....	3.4	3.3	4.1	1.7
Finance and insurance .....	3.5	3.5	3.8	1.4
Credit intermediation and related activities ..	4.4	4.3	5.5	2.2
Insurance carriers and related activities .....	5.0	4.7	5.8	1.9
Professional and business services .....	4.5	6.6	6.4	3.5
Professional and technical services .....	–	8.4	6.9	–
Education and health services .....	3.3	4.4	7.2	2.9
Educational services .....	7.7	–	–	6.8
Junior colleges, colleges, and universities ...	8.4	–	–	8.2
Health care and social assistance .....	2.4	5.2	7.7	3.2

See footnotes at end of table.

**Table 54. Standard errors for savings and thrift plans: Vesting requirements, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Immediate full vesting	Cliff vesting	Graded vesting	Not determinable
1 to 99 workers .....	2.2	2.4	2.6	1.7
1 to 49 workers .....	2.7	2.9	3.6	1.6
50 to 99 workers .....	3.4	5.3	4.8	3.9
100 workers or more .....	2.3	2.4	2.4	1.2
100 to 499 workers .....	2.8	3.5	3.6	1.3
500 workers or more .....	3.2	3.6	3.0	2.1
<b>Geographic areas</b>				
Northeast .....	4.9	3.6	6.8	2.2
Middle Atlantic .....	6.4	4.2	8.2	2.7
South .....	2.8	2.7	2.1	1.0
South Atlantic .....	2.0	3.3	1.9	1.0
East South Central .....	3.1	4.4	9.8	3.6
West South Central .....	7.4	5.7	3.1	2.1
Midwest .....	4.8	3.1	4.2	2.3
East North Central .....	6.2	4.2	4.1	3.2
West North Central .....	7.7	3.8	9.3	2.8
West .....	2.4	5.2	3.4	2.8
Mountain .....	4.7	—	7.9	—
Pacific .....	2.5	6.9	2.8	3.6

<sup>1</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 55. Savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>	Investment choice exists but not determinable		
<b>Worker characteristics</b>									
All workers .....	88	28	66	79	63	21	9	—	—
Management, professional, and related .....	88	31	68	79	66	19	9	—	—
Management, business, and financial .....	86	35	69	80	66	21	6	—	—
Professional and related .....	90	28	67	79	66	17	11	—	10
Service .....	82	—	60	77	49	12	4	—	18
Sales and office .....	88	28	65	80	66	24	7	—	—
Sales and related .....	90	31	62	83	72	24	6	—	10
Office and administrative support .....	87	26	66	78	63	24	8	—	—
Natural resources, construction, and maintenance .....	83	30	60	72	56	24	10	—	—
Installation, maintenance, and repair .....	85	38	68	76	59	27	9	—	—
Production, transportation, and material moving .....	93	31	70	82	58	21	11	—	—
Production .....	92	29	65	79	52	17	13	—	—
Transportation and material moving .....	93	33	76	85	66	27	8	—	—
Full time .....	88	29	67	79	63	21	9	—	—
Part time .....	89	23	57	79	64	13	9	—	11
Union .....	90	34	68	82	62	29	8	—	10
Nonunion .....	88	28	66	79	63	20	9	—	—
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	89	23	66	83	66	15	7	—	—
Lowest 10 percent .....	81	20	64	73	52	—	8	—	19
Second 25 percent .....	85	22	58	75	57	23	9	—	—
Third 25 percent .....	89	24	69	80	63	19	9	—	—
Highest 25 percent .....	89	37	69	80	66	22	9	—	—
Highest 10 percent .....	91	39	73	82	70	21	9	—	9
<b>Establishment characteristics</b>									
Goods-producing industries .....	89	36	67	77	59	24	11	—	—
Construction .....	87	—	66	71	57	—	15	—	13
Manufacturing .....	89	39	68	78	57	22	11	—	—
Service-providing industries .....	88	27	66	80	64	20	8	—	—
Trade, transportation, and utilities .....	92	29	67	85	70	22	6	—	—
Wholesale trade .....	91	14	67	82	61	15	9	—	—
Retail trade .....	90	33	59	84	75	19	4	—	—
Transportation and warehousing .....	100	40	85	92	72	39	7	—	( <sup>3</sup> )
Information .....	89	48	75	82	65	29	7	—	11
Financial activities .....	—	40	80	87	75	27	9	—	—
Finance and insurance .....	96	44	82	88	77	30	7	—	4
Credit intermediation and related activities ..	94	46	84	87	72	29	6	—	6
Insurance carriers and related activities .....	99	31	79	90	79	35	9	—	1
Professional and business services .....	93	39	71	85	70	16	8	—	7
Professional and technical services .....	91	39	71	85	70	—	6	—	9
Education and health services:									
Educational services .....	85	—	72	75	60	32	9	—	15
Junior colleges, colleges, and universities ...	98	—	86	90	59	34	7	—	2

See footnotes at end of table.

**Table 55. Savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>	Investment choice exists but not determinable		
1 to 99 workers .....	87	20	64	74	58	20	12	—	—
1 to 49 workers .....	86	18	62	72	55	23	13	—	—
50 to 99 workers .....	89	23	70	78	67	14	11	—	—
100 workers or more .....	89	34	67	82	66	21	6	—	—
100 to 499 workers .....	89	31	63	81	63	22	8	—	—
500 workers or more .....	89	36	72	84	69	19	4	—	—
<b>Geographic areas</b>									
Northeast .....	83	19	57	71	55	21	12	—	—
New England .....	88	—	57	69	59	31	19	—	—
Middle Atlantic .....	81	22	57	72	54	18	9	—	—
South .....	91	31	71	83	72	21	8	—	—
South Atlantic .....	93	35	76	84	73	20	8	—	—
East South Central .....	91	20	78	81	71	25	8	—	9
West South Central .....	90	29	61	82	71	20	8	—	10
Midwest .....	86	32	60	77	49	19	9	—	—
East North Central .....	89	32	61	78	43	22	11	—	—
West North Central .....	80	33	60	76	61	13	4	—	—
West .....	90	30	74	84	71	21	6	—	—
Mountain .....	87	19	68	78	65	31	9	—	—
Pacific .....	91	35	77	86	74	17	5	—	9

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

<sup>2</sup> 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."

<sup>3</sup> Less than 0.5.

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 55. Standard errors for savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2014**

Characteristics	Investment choice available	Available investments					Investment choice exists but not determinable	No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>			
<b>Worker characteristics</b>									
All workers .....	1.5	2.2	2.3	1.9	1.8	1.6	1.2	—	—
Management, professional, and related .....	2.2	3.6	3.2	3.0	3.0	2.2	2.1	—	—
Management, business, and financial .....	4.3	4.5	4.7	4.4	4.4	3.0	1.3	—	—
Professional and related .....	2.0	3.8	3.8	3.2	3.4	2.5	3.3	—	2.0
Service .....	5.1	—	5.4	5.1	4.9	3.3	1.7	—	5.1
Sales and office .....	2.0	1.9	2.9	2.6	2.9	2.6	1.4	—	—
Sales and related .....	2.7	2.8	3.7	3.2	3.7	2.6	1.5	—	2.7
Office and administrative support .....	2.6	2.2	3.4	3.0	3.2	3.3	1.9	—	—
Natural resources, construction, and maintenance .....	3.3	4.1	3.8	3.6	3.4	4.4	2.1	—	—
Installation, maintenance, and repair .....	3.3	4.5	3.7	3.6	3.5	5.3	2.6	—	—
Production, transportation, and material moving .....	1.3	4.2	4.2	2.9	3.1	3.6	2.5	—	—
Production .....	1.7	3.9	5.2	4.1	5.2	2.9	3.5	—	—
Transportation and material moving .....	1.7	5.8	4.6	3.3	4.2	6.1	2.8	—	—
Full time .....	1.6	2.3	2.3	2.0	1.8	1.7	1.2	—	—
Part time .....	2.2	3.0	4.2	3.0	4.0	2.2	2.9	—	2.2
Union .....	2.6	4.6	4.9	3.3	6.2	4.5	2.9	—	2.6
Nonunion .....	1.6	2.3	2.4	2.0	1.9	1.6	1.3	—	—
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	3.5	2.9	4.2	3.8	4.8	2.4	1.7	—	—
Lowest 10 percent .....	11.5	4.9	9.1	11.1	11.8	—	3.8	—	11.5
Second 25 percent .....	2.5	3.2	3.7	3.2	2.7	3.2	2.3	—	—
Third 25 percent .....	1.9	2.5	2.6	2.1	2.2	2.0	1.3	—	—
Highest 25 percent .....	1.6	3.5	2.9	2.5	2.7	2.5	2.1	—	—
Highest 10 percent .....	1.9	4.8	3.5	2.4	2.7	3.6	2.3	—	1.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	2.0	3.9	3.5	2.6	4.0	3.7	2.2	—	—
Construction .....	4.5	—	8.0	7.6	7.5	—	4.4	—	4.5
Manufacturing .....	2.2	3.6	3.7	2.6	5.1	3.5	2.4	—	—
Service-providing industries .....	1.8	2.5	2.6	2.3	2.1	1.8	1.4	—	—
Trade, transportation, and utilities .....	1.2	3.2	3.2	2.2	3.1	3.6	1.4	—	—
Wholesale trade .....	2.4	3.3	5.8	4.5	5.1	2.7	3.4	—	—
Retail trade .....	2.2	5.1	4.4	3.0	4.0	3.3	1.6	—	—
Transportation and warehousing .....	0.3	8.8	6.6	4.6	7.2	11.2	4.5	—	0.3
Information .....	4.3	7.9	8.2	6.2	6.6	5.0	3.7	—	4.3
Financial activities .....	—	3.3	2.4	2.5	4.0	3.2	2.3	—	—
Finance and insurance .....	1.0	3.2	2.4	2.4	3.4	3.3	2.1	—	1.0
Credit intermediation and related activities ..	1.4	4.8	3.3	2.6	5.4	5.2	1.6	—	1.4
Insurance carriers and related activities .....	0.5	5.0	4.5	4.3	5.5	4.9	4.3	—	0.5
Professional and business services .....	2.8	7.9	6.7	4.1	5.7	4.4	4.0	—	2.8
Professional and technical services .....	4.0	8.6	7.8	4.6	7.7	—	4.2	—	4.0
Education and health services:									
Educational services .....	6.7	—	7.7	7.9	9.6	5.0	5.9	—	6.7
Junior colleges, colleges, and universities ...	2.0	—	5.8	4.7	8.3	5.1	5.5	—	2.0

See footnotes at end of table.

**Table 55. Standard errors for savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>	Investment choice exists but not determinable		
1 to 99 workers .....	1.7	2.1	3.0	2.8	2.7	2.5	2.4	—	—
1 to 49 workers .....	2.2	2.7	3.9	3.6	3.3	3.6	3.2	—	—
50 to 99 workers .....	3.2	4.2	4.6	3.4	5.0	2.8	2.8	—	—
100 workers or more .....	2.2	2.8	2.8	2.3	2.3	2.0	1.1	—	—
100 to 499 workers .....	3.4	3.7	3.7	3.6	3.6	2.4	1.8	—	—
500 workers or more .....	2.0	3.4	3.2	2.4	2.4	2.8	1.4	—	—
<b>Geographic areas</b>									
Northeast .....	5.0	3.2	6.1	6.0	5.4	2.9	3.8	—	—
New England .....	4.2	—	9.8	10.2	8.2	7.1	11.4	—	—
Middle Atlantic .....	6.3	4.2	7.4	7.3	6.5	2.9	3.1	—	—
South .....	1.8	4.0	2.8	2.8	1.9	3.1	1.9	—	—
South Atlantic .....	2.1	6.3	4.5	4.9	2.4	4.7	3.3	—	—
East South Central .....	5.2	4.6	5.5	5.1	5.3	2.8	4.3	—	5.2
West South Central .....	3.5	7.1	4.3	3.5	3.6	5.6	2.2	—	3.5
Midwest .....	2.8	4.9	5.5	3.0	3.9	3.1	2.0	—	—
East North Central .....	2.8	5.9	7.9	3.9	4.6	4.4	2.7	—	—
West North Central .....	5.7	9.0	5.3	4.8	6.2	3.2	1.9	—	—
West .....	2.3	4.9	3.4	3.1	3.1	3.5	1.3	—	—
Mountain .....	5.5	3.3	5.9	7.9	5.8	6.9	3.9	—	—
Pacific .....	2.3	6.9	4.2	2.9	3.7	3.7	0.7	—	2.3

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

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 56. Savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Investment choice available	Available investments					Investment choice exists but not determinable	No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>			
<b>Worker characteristics</b>									
All workers .....	83	28	64	76	60	20	7	2	15
Management, professional, and related .....	81	30	66	76	63	19	5	1	17
Management, business, and financial .....	82	34	67	77	62	21	4	—	—
Professional and related .....	81	27	65	75	63	17	6	—	—
Sales and office .....	84	28	63	77	64	23	7	2	14
Sales and related .....	87	34	62	81	70	23	6	—	—
Office and administrative support .....	83	26	64	75	61	23	7	2	15
Natural resources, construction, and maintenance:									
Installation, maintenance, and repair .....	84	38	66	75	58	27	9	—	—
Production, transportation, and material moving .....	89	29	68	79	57	21	10	—	—
Production .....	91	29	64	79	52	17	12	—	—
Transportation and material moving .....	88	29	72	79	62	26	8	—	—
Full time .....	84	28	65	76	60	21	7	1	15
Union .....	86	35	65	78	58	27	8	—	—
Nonunion .....	83	28	64	76	60	20	6	2	15
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	85	25	65	78	64	14	6	—	—
Second 25 percent .....	82	21	56	73	54	22	9	—	—
Third 25 percent .....	84	23	67	77	60	19	7	2	14
Highest 25 percent .....	82	36	67	77	63	22	5	—	—
Highest 10 percent .....	86	38	71	79	68	21	6	—	—
<b>Establishment characteristics</b>									
Goods-producing industries .....	85	35	66	77	57	24	9	—	—
Manufacturing .....	87	39	67	78	57	22	9	—	—
Service-providing industries .....	82	26	64	76	61	19	6	2	16
Trade, transportation, and utilities .....	88	29	66	82	68	22	5	—	—
Wholesale trade .....	87	14	67	81	59	17	6	—	—
Retail trade .....	87	35	59	81	74	18	4	—	—
Transportation and warehousing .....	94	35	81	87	68	38	7	—	6
Information .....	87	48	73	80	62	29	7	—	13
Financial activities .....	89	39	75	80	70	27	8	—	—
Finance and insurance .....	89	42	78	83	73	29	5	—	—
Credit intermediation and related activities ..	89	45	82	84	71	29	5	—	—
Insurance carriers and related activities .....	86	28	70	79	69	34	7	—	—
Professional and business services .....	90	37	69	82	68	16	8	—	10
Professional and technical services .....	91	37	69	83	70	—	6	—	9
Education and health services:									
Educational services .....	84	—	72	75	60	32	8	—	—
Junior colleges, colleges, and universities ...	98	—	86	88	59	34	7	—	2

See footnotes at end of table.

**Table 56. Savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Investment choice available	Available investments						Investment choice exists but not determinable	No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>				
1 to 99 workers .....	80	19	63	72	56	20	8	2	18	
1 to 49 workers .....	79	18	60	71	52	23	8	2	19	
50 to 99 workers .....	82	23	68	74	65	14	8	—	—	
100 workers or more .....	85	33	65	79	63	20	6	1	14	
100 to 499 workers .....	84	30	61	76	60	21	7	—	—	
500 workers or more .....	86	36	71	82	67	18	4	—	—	
<b>Geographic areas</b>										
South .....	89	31	70	81	70	20	7	—	—	
South Atlantic .....	92	35	76	85	72	20	7	—	—	
East South Central .....	88	21	75	80	69	25	7	—	—	
West South Central .....	84	29	60	77	67	19	7	—	—	
Midwest .....	80	31	56	72	45	19	8	3	17	
East North Central .....	85	31	58	74	42	23	10	—	—	
West .....	86	29	72	80	68	21	5	—	—	
Mountain .....	85	18	66	76	63	31	8	—	—	
Pacific .....	86	34	74	82	70	17	3	—	—	

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

<sup>2</sup> 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."



**Table 56. Standard errors for savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2014**

Characteristics	Investment choice available	Available investments						Investment choice exists but not determinable	No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>				
<b>Worker characteristics</b>										
All workers .....	1.9	2.3	2.3	2.0	1.9	1.6	0.9	0.3	1.9	
Management, professional, and related .....	3.1	3.6	3.3	3.1	3.0	2.2	1.4	0.4	3.1	
Management, business, and financial .....	4.3	4.5	4.7	4.4	4.3	3.0	1.2	—	—	
Professional and related .....	3.7	3.9	3.9	3.5	3.6	2.5	2.0	—	—	
Sales and office .....	2.0	2.0	3.0	2.6	3.0	2.5	1.4	0.4	2.0	
Sales and related .....	2.8	3.0	3.7	3.3	3.7	2.6	1.5	—	—	
Office and administrative support .....	2.8	2.2	3.5	3.1	3.3	3.2	1.9	0.6	2.8	
Natural resources, construction, and maintenance:										
Installation, maintenance, and repair .....	3.4	4.5	3.8	3.7	3.6	5.3	2.6	—	—	
Production, transportation, and material moving .....	1.9	4.3	3.7	2.8	3.3	3.0	2.4	—	—	
Production .....	1.9	3.8	4.9	4.1	5.2	2.9	3.3	—	—	
Transportation and material moving .....	3.4	6.3	4.3	3.6	5.7	4.6	2.8	—	—	
Full time .....	1.9	2.4	2.4	2.0	1.9	1.7	1.0	0.3	1.9	
Union .....	3.4	4.6	5.1	4.1	6.2	4.2	2.9	—	—	
Nonunion .....	2.0	2.4	2.5	2.1	2.1	1.5	1.0	0.3	2.0	
Average wage within the following categories <sup>2</sup> :										
Lowest 25 percent .....	4.4	3.0	4.1	4.7	5.1	2.3	1.7	—	—	
Second 25 percent .....	2.7	3.1	3.5	3.2	2.8	2.9	2.2	—	—	
Third 25 percent .....	2.2	2.5	2.7	2.3	2.3	2.1	1.2	0.5	2.3	
Highest 25 percent .....	2.5	3.6	3.1	2.6	2.7	2.5	1.3	—	—	
Highest 10 percent .....	2.4	4.8	3.6	2.5	2.8	3.6	1.9	—	—	
<b>Establishment characteristics</b>										
Goods-producing industries .....	2.1	3.8	3.3	2.6	4.0	3.7	1.9	—	—	
Manufacturing .....	2.2	3.5	3.5	2.5	5.1	3.5	2.0	—	—	
Service-providing industries .....	2.4	2.6	2.7	2.4	2.2	1.7	1.1	0.3	2.4	
Trade, transportation, and utilities .....	1.6	3.3	3.0	2.3	3.3	3.4	1.3	—	—	
Wholesale trade .....	3.5	3.3	5.8	4.7	4.9	2.9	2.5	—	—	
Retail trade .....	2.8	5.3	4.3	3.4	4.3	3.2	1.6	—	—	
Transportation and warehousing .....	3.5	8.8	7.2	5.8	7.6	11.2	4.5	—	3.5	
Information .....	4.4	7.9	8.2	6.3	6.5	5.0	3.7	—	4.4	
Financial activities .....	2.0	3.3	2.3	2.2	3.8	3.3	2.4	—	—	
Finance and insurance .....	2.0	3.3	2.4	2.3	3.3	3.4	2.1	—	—	
Credit intermediation and related activities ..	2.3	4.9	3.5	3.0	5.5	5.1	1.4	—	—	
Insurance carriers and related activities .....	4.1	4.9	4.0	4.0	5.2	5.0	4.4	—	—	
Professional and business services .....	3.6	8.3	7.3	5.2	6.2	4.4	4.0	—	3.6	
Professional and technical services .....	4.0	9.0	8.9	5.6	7.7	—	4.2	—	4.0	
Education and health services:										
Educational services .....	6.7	—	7.7	7.9	9.6	5.0	5.6	—	—	
Junior colleges, colleges, and universities ...	2.0	—	5.8	4.7	8.3	5.1	5.5	—	2.0	

See footnotes at end of table.

**Table 56. Standard errors for savings and thrift plans: Investment choices for employer funds, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Investment choice available	Available investments						Investment choice exists but not determinable	No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other <sup>1</sup>				
1 to 99 workers .....	2.5	2.2	2.9	2.8	2.8	2.3	1.6	0.4	2.5	
1 to 49 workers .....	3.2	2.8	3.7	3.6	3.4	3.2	2.1	0.6	3.2	
50 to 99 workers .....	4.1	4.3	5.1	4.1	5.4	2.7	2.2	—	—	
100 workers or more .....	2.4	2.8	2.9	2.5	2.4	1.9	1.0	0.4	2.4	
100 to 499 workers .....	3.7	3.7	4.0	3.8	3.8	2.4	1.6	—	—	
500 workers or more .....	2.1	3.4	3.1	2.3	2.4	2.9	1.3	—	—	
<b>Geographic areas</b>										
South .....	2.3	4.0	2.7	2.8	2.2	3.0	1.7	—	—	
South Atlantic .....	2.1	6.4	4.3	4.2	2.4	4.6	2.9	—	—	
East South Central .....	5.8	5.1	5.2	5.3	5.3	3.1	3.7	—	—	
West South Central .....	5.5	7.2	4.3	5.3	5.1	5.5	2.0	—	—	
Midwest .....	3.5	5.6	5.9	3.5	4.4	2.6	1.9	0.8	3.4	
East North Central .....	3.0	6.7	8.1	3.8	4.7	3.8	2.6	—	—	
West .....	3.3	4.9	3.6	3.6	3.5	3.5	1.3	—	—	
Mountain .....	6.4	3.2	6.0	8.1	5.8	6.9	3.8	—	—	
Pacific .....	3.8	6.9	4.5	3.8	4.3	3.7	0.8	—	—	

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

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 57. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2014**

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

Characteristics	Method of distribution <sup>1</sup>			
	Lump sum	Installments	Other <sup>2</sup>	Not determinable
<b>Worker characteristics</b>				
All workers .....	87	41	11	12
Management, professional, and related .....	86	45	9	13
Management, business, and financial .....	86	46	12	13
Professional and related .....	87	45	6	13
Service .....	83	38	4	16
Sales and office .....	89	37	18	11
Sales and related .....	91	31	28	9
Office and administrative support .....	88	40	13	11
Natural resources, construction, and maintenance .....	81	42	12	17
Installation, maintenance, and repair .....	89	49	15	10
Production, transportation, and material moving .....	90	35	5	9
Production .....	89	36	—	10
Transportation and material moving .....	92	34	—	8
Full time .....	86	41	10	13
Part time .....	95	34	20	5
Union .....	88	54	11	9
Nonunion .....	87	40	11	12
Average wage within the following categories <sup>3</sup> :				
Lowest 25 percent .....	90	35	19	10
Lowest 10 percent .....	86	41	10	14
Second 25 percent .....	89	33	13	11
Third 25 percent .....	85	38	7	14
Highest 25 percent .....	87	48	10	12
Highest 10 percent .....	87	47	12	13
<b>Establishment characteristics</b>				
Goods-producing industries .....	83	37	—	15
Construction .....	73	20	—	17
Manufacturing .....	84	38	—	15
Service-providing industries .....	88	42	12	11
Trade, transportation, and utilities .....	91	35	19	9
Wholesale trade .....	87	40	—	13
Retail trade .....	94	28	35	6
Transportation and warehousing .....	91	40	—	9
Utilities .....	90	49	—	10
Information .....	87	63	—	13
Financial activities .....	93	56	23	7
Finance and insurance .....	93	60	25	7
Credit intermediation and related activities ..	91	62	31	9
Insurance carriers and related activities .....	94	53	—	6
Professional and business services .....	88	38	—	12
Professional and technical services .....	87	37	—	13
Education and health services .....	85	41	—	14
Educational services .....	96	44	—	2
Junior colleges, colleges, and universities ...	89	68	—	4
Health care and social assistance .....	83	41	—	15

See footnotes at end of table.

**Table 57. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2014—continued**

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

Characteristics	Method of distribution <sup>1</sup>			
	Lump sum	Installments	Other <sup>2</sup>	Not determinable
1 to 99 workers .....	84	37	8	15
1 to 49 workers .....	84	41	8	14
50 to 99 workers .....	83	28	—	16
100 workers or more .....	89	42	12	10
100 to 499 workers .....	91	39	15	8
500 workers or more .....	87	46	7	13
<b>Geographic areas</b>				
Northeast .....	86	52	8	13
New England .....	86	55	—	14
Middle Atlantic .....	86	51	7	13
South .....	87	37	14	12
South Atlantic .....	87	41	15	12
East South Central .....	90	34	10	9
West South Central .....	86	32	13	14
Midwest .....	86	36	7	14
East North Central .....	86	36	—	14
West North Central .....	87	36	—	12
West .....	90	40	13	9
Mountain .....	85	37	12	11
Pacific .....	92	42	13	7

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

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

<sup>3</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 57. Standard errors for savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2014**

Characteristics	Method of distribution			
	Lump sum	Installments	Other <sup>1</sup>	Not determinable
<b>Worker characteristics</b>				
All workers .....	1.4	2.1	1.0	1.3
Management, professional, and related .....	2.2	3.6	1.4	2.1
Management, business, and financial .....	3.1	4.6	2.0	3.0
Professional and related .....	2.1	3.9	1.3	2.0
Service .....	4.6	4.3	1.2	4.5
Sales and office .....	1.9	2.5	1.6	1.9
Sales and related .....	2.5	3.4	3.3	2.5
Office and administrative support .....	2.2	3.3	1.2	2.2
Natural resources, construction, and maintenance .....	3.3	4.3	2.9	3.4
Installation, maintenance, and repair .....	3.1	4.8	3.8	3.0
Production, transportation, and material moving .....	2.0	3.2	1.3	2.0
Production .....	3.0	3.6	—	2.9
Transportation and material moving .....	2.9	5.3	—	2.9
Full time .....	1.5	2.2	0.9	1.5
Part time .....	1.6	4.5	2.8	1.6
Union .....	4.9	5.6	2.6	4.6
Nonunion .....	1.3	2.1	1.0	1.3
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	2.9	3.4	2.8	2.9
Lowest 10 percent .....	10.2	10.3	2.1	10.2
Second 25 percent .....	2.1	2.4	1.5	2.1
Third 25 percent .....	1.8	2.6	1.1	1.7
Highest 25 percent .....	2.3	3.2	1.5	2.2
Highest 10 percent .....	3.2	4.4	2.3	3.2
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.1	2.9	—	1.9
Construction .....	7.4	5.0	—	4.4
Manufacturing .....	2.3	2.9	—	2.4
Service-providing industries .....	1.6	2.5	1.2	1.6
Trade, transportation, and utilities .....	1.6	2.8	2.6	1.6
Wholesale trade .....	4.3	4.8	—	4.3
Retail trade .....	1.7	3.5	4.4	1.7
Transportation and warehousing .....	5.1	8.8	—	5.1
Utilities .....	3.1	9.8	—	3.1
Information .....	4.4	8.3	—	4.4
Financial activities .....	1.6	3.7	2.7	1.5
Finance and insurance .....	1.9	3.4	2.8	1.9
Credit intermediation and related activities ..	2.5	4.1	3.4	2.4
Insurance carriers and related activities .....	2.1	4.1	—	2.1
Professional and business services .....	4.7	6.5	—	4.7
Professional and technical services .....	6.7	7.0	—	6.7
Education and health services .....	3.2	7.4	—	2.7
Educational services .....	2.4	5.7	—	1.0
Junior colleges, colleges, and universities ...	4.1	8.6	—	2.0
Health care and social assistance .....	4.0	8.5	—	3.4

See footnotes at end of table.

**Table 57. Standard errors for savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Method of distribution			
	Lump sum	Installments	Other <sup>1</sup>	Not determinable
1 to 99 workers .....	2.1	2.9	1.3	2.0
1 to 49 workers .....	2.6	3.5	1.6	2.5
50 to 99 workers .....	3.8	4.0	—	3.7
100 workers or more .....	1.5	2.5	1.2	1.5
100 to 499 workers .....	1.8	3.1	1.7	1.8
500 workers or more .....	1.9	3.5	1.6	1.9
<b>Geographic areas</b>				
Northeast .....	4.2	6.2	1.9	4.0
New England .....	4.7	8.7	—	4.7
Middle Atlantic .....	5.2	7.4	1.5	4.9
South .....	2.0	2.9	1.6	2.0
South Atlantic .....	2.8	4.6	2.5	2.9
East South Central .....	1.0	6.1	1.4	1.3
West South Central .....	3.9	3.9	2.9	3.9
Midwest .....	2.5	3.6	1.6	2.5
East North Central .....	2.9	4.2	—	2.9
West North Central .....	4.6	6.6	—	4.5
West .....	2.8	4.5	2.8	2.5
Mountain .....	6.9	8.8	3.6	5.8
Pacific .....	2.5	5.1	3.7	2.5

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

<sup>2</sup> 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: 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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

## Technical Note

Data in this bulletin are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). The bulletin contains 2014 data on detailed provisions of employer-provided health and retirement benefit plans offered to private industry workers in the United States. Excluded are federal government workers, the military, state and local government workers, agricultural workers, private household workers, and the self-employed. Previous publications containing information on employee benefits for private industry and state and local government workers are available on the [BLS website](#).

For information on the survey scope, sample design, data collection, survey estimation, reliability of estimates, technical references, and survey definitions are available in Chapter 8 of the [BLS Handbook of Methods](#). Definitions of major plans, key provisions, and related benefit terms used by the National Compensation Survey are provided in the [Glossary of Employee Benefit Terms](#). For information on survey establishment response and on the number of workers represented by the survey, see Appendix tables 1 and 2, respectively.

- Appendix Table 1 ([TXT](#)) ([PDF](#))
- Appendix Table 2 ([TXT](#)) ([PDF](#))

## Calculation details

For data presented by wage category, average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within six earnings categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories are based on March 2014 wages and salaries from the *Employer Costs for Employee Compensation*.

The percentiles were computed using earnings reported for individual workers in sampled establishment jobs and their scheduled hours of work. Establishments in the survey are asked to report only individual worker earnings for each sample job. For the calculation of the hourly percentile values, the individual worker hourly earnings are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are as follows:

Characteristic	Hourly wage percentile				
	10	25	50 (median)	75	90
Private industry workers	\$8.65	\$11.15	\$16.82	\$26.67	\$41.46

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

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

### Not determinable estimates

Some tables in this bulletin contain columns with estimates classified as "not determinable." Situations that result in this classification can vary. In detailed provisions of employer-provided health care plans, the "not determinable" classification is used whenever no information on a particular plan feature is available from the Summary Plan Description (SPD). The SPD is used as a primary source of information on the provisions of a health benefit plan. For example, in table 1, workers are classified as participating in four types of fee-for-service plans. Workers that were known to participate in a fee-for-service plan, but the plan type was either not specified or was specified but did not fit into any of the four categories used in the table, were classified into the "not determinable" category.

Another situation in which the "not determinable" classification may be used is when workers participate in plans in which a provision is known to exist, but no information on the specific details of this provision is available from the SPD. For example, in one of the tables, all workers participate in fee-for-service plans. The majority of the workers included in this table participated in plans that specified a deductible, but a small percentage of workers participated in plans in which the deductible was mentioned but not described. These workers were classified into the "not determinable" category.



## Interpreting the tables

All estimates shown in the table are based on the set of workers specified underneath the table title and on any subsets indicated by column headers. For example, the statement may indicate that “All workers participating in medical care plans = 100 percent,” or “Includes all workers participating in savings and thrift plans that specify matching contributions.”

Most of the estimates in this bulletin are expressed in terms of the percentage of workers participating in a particular benefit plan or the percentage covered by a specific provision. Some estimates, however, provide values other than percentages of workers, such as the median age requirement for eligibility to participate in a defined benefit retirement plan; dollar averages, medians, and percentiles for various benefit provisions; and the specified matching percent (by percentile) an employer will contribute to an employees' savings and thrift retirement plan. The non-shaded estimates indicate percentages of workers. Shaded estimates measure values other than the percent of workers.

**Appendix table 1. Survey establishment response, private industry, National Compensation Survey, 2014**

Establishments	Number of establishments
Total in sampling frame <sup>1</sup> .....	5,824,944
Total in sample .....	3,351
Responding <sup>2</sup> .....	2,424
Refused <sup>3</sup> .....	670
Out of business or not in survey scope .....	257

<sup>1</sup> The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single physical location.

<sup>2</sup> Establishments that provided data at the initial interview.

<sup>3</sup> Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. Detailed information on nonresponse adjustment and imputation can be found in BLS Handbook of Methods, Chapter 8, "National Compensation Measures," Bureau of Labor Statistics, on the Internet at [www.bls.gov/opub/hom/pdf/homch8.pdf](http://www.bls.gov/opub/hom/pdf/homch8.pdf).

**Appendix table 2. Number of workers represented, private industry, National Compensation Survey, 2014**

Occupational group <sup>1</sup>	Estimated number of workers <sup>2</sup>
All workers .....	108,766,700
Management, professional, and related .....	30,282,600
Management, business, and financial .....	10,772,800
Professional and related .....	19,509,800
Service .....	21,920,900
Protective service .....	948,400
Sales and office .....	28,853,200
Sales and related .....	11,805,600
Office and administrative support .....	17,047,600
Natural resources, construction, and maintenance .....	9,462,800
Construction, extraction, farming, fishing, and forestry ..	3,964,800
Installation, maintenance, and repair .....	5,498,000
Production, transportation, and material moving .....	18,247,200
Production .....	8,969,100
Transportation and material moving .....	9,278,100

<sup>1</sup> The 2010 Standard Occupational Classification system is used to classify workers.

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