

Table 35. Defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Immediate full vesting	Cliff vesting ¹	Years required for cliff vesting		Graded vesting ²	Not determinable
				Mean	Median		
Worker characteristic							
All workers	100	5	81	5	5	—	—
Management, professional, and related	100	9	75	5	5	—	—
Management, business, and financial	100	10	79	4	5	—	—
Professional and related	100	8	73	5	5	—	—
Service	100	—	73	5	5	—	1
Sales and office	100	—	87	5	5	—	4
Sales and related	100	—	93	4	5	—	3
Office and administrative support	100	—	85	5	5	—	4
Natural resources, construction, and maintenance	100	—	90	5	5	—	1
Construction, extraction, farming, fishing, and forestry	100	—	92	5	5	—	—
Production, transportation, and material moving	100	—	86	5	5	—	4
Transportation and material moving	100	—	91	5	5	—	1
Full time	100	6	80	5	5	—	—
Part time	100	—	89	5	5	—	1
Union	100	—	91	5	5	5	—
Nonunion	100	6	76	5	5	—	—
Average wage within the following categories: ³							
Lowest 25 percent	100	—	86	5	5	—	(⁴)
Second 25 percent	100	—	84	5	5	—	5
Third 25 percent	100	—	81	5	5	—	3
Highest 25 percent	100	7	79	5	5	—	—
Highest 10 percent	100	11	76	5	5	—	—
Establishment characteristic							
Goods-producing industries	100	—	84	5	5	—	5
Construction	100	—	94	5	5	—	—
Manufacturing	100	—	81	5	5	—	7
Service-providing industries	100	5	80	5	5	—	—
Trade, transportation, and utilities	100	—	88	5	5	—	2
Information	100	—	82	5	5	—	7
Financial activities	100	—	94	4	5	—	3
Finance and insurance	100	—	95	4	5	—	3
Credit intermediation and related activities	100	—	96	4	—	—	—
Insurance carriers and related activities	100	—	91	4	5	—	9
Professional and business services	100	—	70	5	5	—	12
Education and health services	100	—	65	5	5	—	(⁴)
Educational services	100	—	98	5	5	—	1
Junior colleges, colleges, and universities	100	—	97	5	5	—	1
Health care and social assistance	100	—	62	5	5	—	—

See footnotes at end of table.

Table 35. Defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Immediate full vesting	Cliff vesting ¹	Years required for cliff vesting		Graded vesting ²	Not determinable
				Mean	Median		
1 to 99 workers	100	—	82	5	5	—	—
1 to 49 workers	100	—	77	4	5	—	—
50 to 99 workers	100	—	91	5	5	—	—
100 workers or more	100	6	81	5	5	—	—
100 to 499 workers	100	—	86	5	5	—	7
500 workers or more	100	7	79	5	5	—	—
Geographic area							
New England	100	—	72	5	5	—	11
Middle Atlantic	100	—	94	5	5	—	3
East North Central	100	—	67	5	5	—	5
West North Central	100	—	90	5	5	—	4
South Atlantic	100	—	86	5	5	—	6
West South Central	100	—	91	5	5	—	(⁴)
Mountain	100	—	91	4	5	—	3
Pacific	100	—	75	5	5	—	(⁴)

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

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

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

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

⁴ Less than 0.5.

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