

Section D -- Employment and Compensation

This section presents data on the service and compensation of railroad employees covered under the railroad retirement and railroad unemployment insurance programs. Under the railroad retirement program, different maximums on compensation subject to retirement tax have been in effect since 1979 for tier I and tier II financing. Until 1985, the tier I maximum corresponded on a monthly basis to the annual maximum provided under current social security law. The tier II maximum is based on lower limits determined under pre-1977 social security law. In 2019, the tier I and tier II annual compensation maximums were \$132,900 and \$98,700, respectively. In 2020, the tier I limit increased to \$137,700 and the tier II limit rose to \$102,300. Under the unemployment program, the taxable earnings base was the first \$1,605 of each employee's monthly earnings in 2019 and \$1,655 in 2020. In these tables, creditable compensation, unless otherwise specified, refers to the tier I amount creditable under the Railroad Retirement Act. Except for table D1, tier I payroll excludes miscellaneous compensation taxable at the tier I tax rate.

The more important qualifications of the data are shown in footnotes to the tables.

Certain general observations about the figures and definitions of the terminology used are as follows:

1. Beginning with 2017 data, railroads have been classified by the employer's function rather than class since operating revenue data is not available. The new categories based on type are:
 - Class I line-haul railroads
 - Non-Class I line-haul railroads and switching & terminal companies
 - Commuter railroads (includes National Railroad Passenger Corp. [Amtrak])
 - Car-loan companies
 - Labor organizations
 - Miscellaneous employers (includes lessor companies, employer associations and miscellaneous carrier affiliates)

Changes from the prior class categories to the new type categories are noted below in bold:

- Class I railroads (**excludes Amtrak**)
- Class II railroads (**no longer reported as a group; included in the Non-Class I line-haul railroads**)
- Class III railroads and switching & terminal companies (**no longer reported as a group; separated into Non-Class I line-haul railroads and Commuter railroads**)
- Car-loan companies
- Labor organizations (**separated from Miscellaneous employers**)
- Miscellaneous employers (**excludes Labor organizations**)

NOTE: Class I railroads are defined by the Surface Transportation Board, based on annual operating revenue. The base year used in calculating revenue is 1991. Class I railroads in 1991 were those with operating revenues totaling \$250 million or more per year. Current operating revenues are deflated by changes in the annual average Railroad's Freight Price Index developed by the Bureau of Labor Statistics for comparison with the established thresholds. For calendar year 2019 the deflator factor was .4952, which corresponds to annual operating revenue of \$504.8 million or more.

2. Tables D1 and D3 include National Railroad Passenger Corp. (Amtrak) with Class I line-haul railroads under the overall category Class I railroads.
3. The employer shown for employees reported by more than one employer is the last employer in the year.
4. A month of service is a month in which an employee performs any service, however slight, for which creditable railroad compensation is reported. Continuous service refers to service by an employee in one or more months of each year over a period of years. Completed years of service, on the other hand, are based on total months of service. Effective for earnings years 1985 and later, an employee who had an employment relation or was an employee representative in months in which the employee did not perform railroad service may be deemed to have additional railroad service months if the employee's railroad earnings for the year exceed one-twelfth of the tier II yearly compensation maximum times the number of months actually worked in the calendar year. These deemed months are included in the calculation of completed years of service. One completed year of service represents service in 12 to 23 months; two completed years, service in 24 to 35 months, etc.
5. Data in the tables are based on reports of service and compensation made by employers and processed for inclusion in the Board's data processing records within 10 months after the end of the calendar year. Late reports were last included in 1987.

Table D1.--Number of employees and their compensation, for all employers and class I railroads, 1937-2019

Calendar year	All employees					Class I railroad employees ¹				
	Number (thousands)		Compensation (millions)			Number (thousands)		Compensation (millions)		
	Total	Average ³	Total	Aggregate tier I	Percent of total	Tier II	Total	Average ³	Total	Tier I
1937.....	1,996	1,279	\$2,294	\$2,264	98.7	.....	1,758	1,115	\$1,985	\$1,959
1938.....	1,617	1,093	2,047	2,008	98.1	.....	1,404	939	1,746	1,713
1939.....	1,666	1,151	2,180	2,145	98.4	.....	1,427	988	1,863	1,833
1940.....	1,708	1,195	2,280	2,248	98.6	.....	1,453	1,027	1,964	1,936
1941.....	2,052	1,322	2,697	2,657	98.5	.....	1,762	1,140	2,332	2,297
1942.....	2,587	1,470	3,394	3,302	97.3	.....	2,209	1,271	2,932	2,853
1943.....	2,887	1,591	4,100	3,944	96.2	.....	2,391	1,355	3,521	3,387
1944.....	2,903	1,670	4,523	4,301	95.1	.....	2,325	1,415	3,858	3,669
1945.....	3,014	1,680	4,530	4,340	95.8	.....	2,414	1,420	3,862	3,700
1946.....	2,658	1,622	4,883	4,639	95.0	.....	2,198	1,359	4,171	3,963
1947.....	2,470	1,598	5,113	4,750	92.9	.....	2,072	1,352	4,352	4,036
1948.....	2,339	1,558	5,539	4,952	89.4	.....	1,984	1,327	4,769	4,233
1949.....	2,112	1,403	5,133	4,609	89.8	.....	1,802	1,192	4,419	3,926
1950.....	2,073	1,421	5,327	4,704	88.3	.....	1,772	1,220	4,594	4,042
1951.....	2,103	1,476	6,101	5,111	83.8	.....	1,796	1,276	5,273	4,409
1952.....	2,045	1,429	6,185	5,046	81.6	.....	1,733	1,226	5,327	4,333
1953.....	1,982	1,405	6,147	4,989	81.2	.....	1,679	1,206	5,325	4,282
1954.....	1,690	1,250	5,630	4,707	83.6	.....	1,424	1,064	4,854	4,016
1955.....	1,694	1,239	5,801	4,925	84.9	.....	1,433	1,058	4,992	4,214
1956.....	1,647	1,220	6,206	5,060	81.5	.....	1,388	1,043	5,325	4,307
1957.....	1,510	1,150	6,177	4,859	78.7	.....	1,278	986	5,358	4,166
1958.....	1,321	984	5,722	4,246	74.2	.....	1,115	841	4,930	3,626
1959.....	1,242	949	5,751	4,377	76.1	.....	1,050	816	4,986	3,768
1960.....	1,177	909	5,648	4,404	78.0	.....	995	780	4,894	3,793
1961.....	1,082	836	5,345	4,076	76.3	.....	911	718	4,624	3,488
1962.....	1,033	815	5,381	3,991	74.2	.....	869	700	4,662	3,422
1963.....	1,011	790	5,350	3,955	73.9	.....	852	680	4,630	3,402
1964.....	990	775	5,446	4,211	77.3	.....	827	665	4,698	3,606
1965.....	969	753	5,590	4,140	74.1	.....	799	640	4,793	3,522
1966.....	955	741	5,676	4,719	83.1	.....	793	631	4,879	4,040

See footnotes at end of table.

Table D1.--Number of employees and their compensation, for all employers and class I railroads, 1937-2019 - Continued

Calendar year	All employees					Class I railroad employees ¹				
	Number (thousands)		Compensation (millions)			Number (thousands)		Compensation (millions)		
	Total	Average ³	Total	Aggregate tier I	Percent of total	Tier II	Total	Average ³	Total	Tier I
1967.....	911	713	\$5,734	\$4,613	80.4	.....	767	610	\$4,934	\$3,954
1968.....	879	683	5,878	5,000	85.1	.....	747	591	5,111	4,338
1969.....	865	659	6,092	4,966	81.5	.....	742	578	5,363	4,354
1970.....	825	640	6,281	4,896	77.9	.....	719	566	5,557	4,319
1971.....	774	611	6,602	4,830	73.2	.....	680	544	5,895	4,300
1972.....	737	589	7,156	5,350	74.8	.....	652	527	6,435	4,792
1973.....	726	584	7,936	6,265	78.9	.....	645	524	7,134	5,635
1974.....	739	592	8,399	7,271	86.6	.....	661	533	7,576	6,570
1975.....	678	548	8,346	7,112	85.2	.....	609	497	7,563	6,478
1976.....	661	540	9,262	7,848	84.7	.....	606	496	8,494	7,238
1977.....	655	546	10,038	8,495	84.6	.....	602	503	9,224	7,854
1978.....	667	542	10,938	9,020	82.5	.....	602	491	9,909	8,203
1979.....	675	554	12,472	11,168	89.5	\$10,120	610	503	11,300	10,183
1980.....	636	532	13,129	11,870	90.4	10,520	568	480	11,784	10,804
1981.....	603	503	13,368	12,402	92.8	10,849	545	457	12,106	11,338
1982.....	555	440	12,501	11,797	94.4	10,332	498	398	11,354	10,715
1983.....	497	395	12,349	11,724	94.9	10,257	428	343	10,797	10,250
1984.....	474	395	12,949	12,346	95.3	10,783	411	345	11,421	10,890
1985.....	452	372	12,736	12,117	95.1	10,807	384	323	11,138	10,597
1986.....	423	342	12,496	11,958	95.7	10,687	358	293	10,830	10,364
1987.....	400	320	12,529	11,881	94.8	10,481	335	271	10,707	10,154
1988.....	374	312	12,193	11,660	95.6	10,264	306	258	10,260	9,810
1989.....	355	308	12,128	11,513	94.9	10,262	288	251	10,057	9,547
1990.....	341	296	11,828	11,377	96.2	10,221	275	241	9,696	9,326
1991.....	327	285	12,032	11,560	96.1	10,328	265	231	9,918	9,528
1992.....	318	276	12,696	11,896	93.7	10,573	256	223	10,453	9,794
1993.....	310	271	12,420	11,716	94.3	10,490	248	217	10,189	9,611
1994.....	305	266	12,490	11,884	95.1	10,664	245	214	10,210	9,715
1995.....	298	265	12,551	11,913	94.9	10,641	238	212	10,200	9,682
1996.....	290	257	12,880	12,221	94.9	10,851	231	205	10,474	9,938

See footnotes at end of table.

Table D1.--Number of employees and their compensation, for all employers and class I railroads, 1937-2019 - Continued

Calendar year	All employees					Class I railroad employees ¹				
	Number (thousands)		Compensation (millions)			Number (thousands)		Compensation (millions)		
	Total	Average ³	Total	Aggregate tier I	Percent of total	Tier II	Total	Average ³	Total	Tier I
1997.....	287	253	\$13,149	\$12,505	95.1	\$11,146	229	201	\$10,669	\$10,146
1998.....	295	256	14,062	13,161	93.6	11,721	236	205	11,496	10,760
1999.....	291	256	14,170	13,321	94.0	12,043	232	204	11,521	10,830
2000.....	283	246	14,014	13,358	95.3	12,181	223	194	11,191	10,667
2001.....	271	238	13,704	13,244	96.6	12,176	212	186	10,886	10,521
2002.....	263	229	13,562	13,112	96.7	12,129	207	179	10,825	10,467
2003.....	255	225	13,877	13,261	95.6	12,212	199	175	10,930	10,445
2004.....	259	227	14,603	13,870	95.0	12,670	202	176	11,548	10,969
2005.....	263	232	15,416	14,564	94.5	13,334	207	181	12,263	11,586
2006.....	269	236	16,152	15,032	93.1	13,859	211	185	12,841	11,951
2007.....	267	237	16,839	15,618	92.7	14,427	209	185	13,295	12,331
2008.....	265	235	17,898	16,202	90.5	14,996	206	183	14,063	12,731
2009.....	251	223	16,211	15,341	94.6	14,280	195	172	12,655	11,977
2010.....	247	221	16,258	15,439	95.0	14,386	194	172	12,800	12,155
2011.....	258	229	17,857	16,572	92.8	15,264	203	179	14,160	13,141
2012.....	259	234	19,523	17,350	88.9	16,077	202	183	15,477	13,755
2013.....	260	237	18,717	17,772	95.0	16,477	202	184	14,757	14,012
2014.....	270	242	20,700	19,217	92.8	17,683	211	187	16,280	15,114
2015.....	272	247	21,360	19,993	93.6	18,379	210	190	16,767	15,694
2016.....	253	231	19,505	18,319	93.9	16,923	192	174	14,871	13,966
2017.....	247	225	19,691	18,511	94.0	17,234	185	168	14,859	13,969
2018.....	249	224	20,677	19,661	95.1	18,050	185	167	15,715	14,942
2019.....	239	217	20,184	19,181	95.0	17,734	176	159	15,059	14,310

¹ Class I railroad employers include Class I line-hauls and National Railroad Passenger Corporation (Amtrak).

² Tier I and Tier II taxable payrolls had equal monthly earnings bases through 1978. Bases became annual in 1985. Beginning in 1982, Tier I payroll includes miscellaneous compensation.

³ Average of 12 mid-monthly figures.

NOTE.--Compensation data revised to include delayed reports. Compensation for the past five years is revised to reflect updated reports from railroad employers. Average employment and total compensation based on Surface Transportation Board (STB) reports. For all employees, such data include estimates of employees and compensation not reported to the STB.

Table D2.--Employees, by employment status, 1990-2019 (In thousands)

Year	Number by employment status					
	In service during year		Separated during year	In service in following year	New entrants	Reentrants
	Total ¹	Females				
1990.....	341	29	28	313	14	4
1991.....	327	28	23	304	10	4
1992.....	318	28	25	293	11	4
1993.....	310	27	23	286	13	4
1994.....	305	27	21	283	15	3
1995.....	298	26	22	276	12	3
1996.....	290	25	21	268	12	2
1997.....	287	25	19	268	17	2
1998.....	295	26	21	274	24	2
1999.....	291	24	23	267	15	3
2000.....	283	26	24	259	15	2
2001.....	271	25	21	249	10	2
2002.....	263	24	23	240	11	2
2003.....	255	23	20	235	13	2
2004.....	259	23	20	239	22	2
2005.....	263	23	19	244	23	2
2006.....	269	23	21	248	23	2
2007.....	267	23	22	246	18	2
2008.....	265	23	22	244	18	2
2009.....	251	23	19	232	6	1
2010.....	247	23	17	230	13	2
2011.....	258	23	19	239	25	2
2012.....	259	23	19	240	19	1
2013.....	260	24	19	242	19	1
2014.....	270	25	20	250	27	2
2015.....	272	25	27	245	20	1
2016.....	253	24	22	231	7	1
2017.....	247	24	21	225	12	3
2018.....	249	23	22	227	21	2
2019.....	239	22	(2)	(2)	10	1

¹ Includes employees whose sex was not reported.

² Not available.

NOTE.--Employees separated represent employees (including those who died or retired) who worked in a year but not in the following year; new entrants are employees with no previous railroad service and reentrants are those who returned to railroad service after an absence of at least one calendar year.

Table D3.--Employees and averages of months of service and creditable compensation, for all types of employer and for class I railroads, 2010-2019

	All employees				Employees with 12 months of service		
	Number (thousands)	Average months of service	Average creditable compensation		Number (thousands)	Average creditable compensation	
			Per month	In year		Per month	In year
ALL TYPES OF EMPLOYER							
2010.....	247	10.9	\$5,652	\$61,549	195	\$5,790	\$69,477
2011.....	258	10.9	5,845	63,482	203	6,000	72,001
2012.....	259	11.0	5,986	66,091	210	6,122	73,461
2013.....	260	11.0	6,134	67,416	210	6,269	75,228
2014.....	270	11.2	6,493	70,203	213	6,658	79,894
2015.....	272	11.0	6,631	72,685	215	6,801	81,616
2016.....	253	10.9	6,524	71,428	203	6,651	79,814
2017.....	247	10.9	6,761	73,996	197	6,878	82,535
2018.....	249	10.8	7,212	78,031	195	7,396	88,747
2019.....	239	10.9	7,263	79,394	189	7,435	89,221
CLASS I RAILROADS¹							
2010.....	194	10.9	\$5,666	\$61,856	153	\$5,800	\$69,598
2011.....	203	10.9	5,879	63,870	160	6,029	72,349
2012.....	202	11.1	6,036	67,053	166	6,154	73,852
2013.....	202	11.0	6,188	68,368	164	6,309	75,703
2014.....	211	11.2	6,543	70,853	164	6,697	80,368
2015.....	210	11.0	6,685	73,607	167	6,845	82,141
2016.....	192	11.0	6,533	71,682	155	6,642	79,708
2017.....	185	11.0	6,758	74,310	149	6,855	82,263
2018.....	186	10.9	7,297	79,240	147	7,457	89,492
2019.....	176	11.0	7,324	80,267	140	7,481	89,775

¹ Class I railroads include Class I line-hauls and National Railroad Passenger Corporation (Amtrak).

Table D4.--All employees and employees age 60 or older, by completed years of service, 2010-2019 (In thousands)

	Completed years of service									
	Total		Less than 10 ¹		10 to 19		20 to 29		30 and over	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
ALL EMPLOYEES										
2010.....	247	100	107	43	58	23	29	12	54	22
2011.....	258	100	122	48	59	23	27	10	49	19
2012.....	259	100	128	50	60	23	26	10	44	17
2013.....	260	100	132	51	63	24	26	10	39	15
2014.....	270	100	140	51	68	26	28	10	35	13
2015.....	272	100	139	51	74	27	29	11	29	11
2016.....	253	100	120	48	78	31	31	13	24	9
2017.....	247	100	115	46	79	32	34	14	19	8
2018.....	249	100	118	48	77	31	38	15	16	6
2019.....	239	100	112	47	74	31	39	16	14	6
EMPLOYEES AGE 60 OR OLDER										
2010.....	22	100	2	8	3	14	4	18	13	59
2011.....	23	100	2	9	3	15	4	18	13	58
2012.....	23	100	2	9	4	17	4	18	13	56
2013.....	24	100	2	10	4	18	4	19	13	54
2014.....	25	100	2	10	5	19	5	19	13	52
2015.....	25	100	2	10	5	21	5	20	12	50
2016.....	24	100	2	10	6	24	5	21	11	45
2017.....	24	100	2	10	6	25	6	24	10	40
2018.....	23	100	2	11	6	26	6	27	8	35
2019.....	22	100	3	12	6	27	7	30	7	32

¹ Calendar year 2019 total includes approximately 56,000 employees with five or more years of service after calendar year 1995.

NOTE.--Detail may not add to totals due to rounding.

Table D5.--Employees in 2019 and selected service and compensation data, by type of employer

Type of employer				Average months of service	Average creditable compensation per month of service	Number of employees by amount of average creditable compensation per month of service								
	Number of employees					Employees with 12 months of service		Under \$5,400	\$5,400-6,599.99	\$6,600-8,099.99	\$8,100-11,074.99	\$11,075.00		
	Total ¹	Male	Female			All employees	with 12 months of service							
Class I line-haul railroads.....	155,262	145,746	9,505	11.0	\$7,357	\$7,520	28,705	38,297	38,245	39,427	10,588			
Non-Class I line-haul railroads and switching & terminal companies.....	23,692	21,311	1,633	10.4	5,925	6,201	11,060	5,485	3,728	2,423	996			
Commuter railroads².....	50,029	40,872	9,135	11.1	7,596	7,720	10,879	9,895	9,895	12,407	6,953			
Car-loan companies.....	2,523	2,389	131	10.9	5,725	5,864	1,510	468	258	152	135			
Labor organizations.....	2,342	1,600	696	10.5	7,800	8,236	747	217	207	472	699			
Miscellaneous employers³.....	4,989	3,665	1,307	10.7	7,569	7,709	1,616	684	683	842	1,164			
Total.....	238,837	215,583	22,407	10.9	\$7,263	\$7,435	54,517	55,046	53,016	55,723	20,535			

¹ Includes employees whose sex was not reported.

² Includes National Railroad Passenger Corp. (Amtrak).

³ Includes lessor companies, employer associations and miscellaneous carrier affiliates.

Table D6.--All employees, new entrants, employees qualified for RUIA benefits, and related data, by employer, 2019

Type or name of employer	All employees				New entrants		Creditable compensation (thousands)		
	Total	With 12 months of service in 2019	With sufficient service for RRA annuity	Qualified for RUIA benefits	Total	Qualified for RUIA benefits	Tier I		Tier II
							Tier I	Tier II	RUIA
TYPE OF EMPLOYER									
Class I line-haul railroads.....	155,262	123,095	124,979	149,781	4,292	2,615	\$12,530,937	\$11,769,171	\$2,706,284
Non-Class I line-haul railroads and switching & terminal companies.....	23,692	17,451	15,391	21,336	2,404	1,351	1,462,029	1,407,812	383,008
Commuter railroads ¹	50,029	41,162	37,005	48,178	2,682	1,667	4,214,158	3,839,495	887,036
Car-loan companies.....	2,523	2,010	1,314	2,406	204	134	157,728	151,978	43,735
Labor organizations.....	2,342	1,789	1,667	1,955	189	70	191,653	161,741	35,251
Miscellaneous employers ²	4,989	3,896	2,939	4,715	502	356	405,835	359,074	84,245
Total.....	238,837	189,403	183,295	228,371	10,273	6,193	\$18,962,340	\$17,689,269	\$4,139,560
SELECTED EMPLOYERS									
BNSF Railway Co.....	46,425	38,716	36,452	45,357	1,226	874	\$4,023,083	\$3,730,822	\$833,523
Canadian National, U.S. Operations									
Bessemer and Lake Erie Railroad Co.....	65	57	56	64	1	1	4,802	4,771	1,183
Chicago Central and Pacific Railroad Co.....	303	250	230	301	9	9	26,695	24,440	5,474
Grand Trunk Western Railroad Co.....	833	650	611	808	47	36	72,648	66,258	14,523
Illinois Central Railroad Co.....	4,324	3,472	3,235	4,240	183	147	382,254	350,073	77,314
Pittsburgh and Conneaut Dock Co.....	32	23	26	31	....	....	1,926	1,926	558
Wisconsin Central Transportation Corp.....	2,494	1,993	1,749	2,426	143	103	227,620	207,797	44,348
Canadian Pacific, Soo Line Corporation									
Dakota, Minnesota & Eastern Railroad Corp.....	738	603	518	697	37	16	53,262	51,705	12,729
Delaware and Hudson Railway Co. Inc.....	212	167	178	207	13	11	14,503	14,170	3,778
Soo Line Railroad Co.....	2,318	1,847	1,764	2,215	108	82	201,740	183,526	40,206
CSX Transportation Inc.....	21,301	17,312	19,401	20,619	414	234	1,777,650	1,671,166	363,459
Kansas City Southern Railway Co.....	3,137	2,508	2,325	2,997	190	105	244,351	231,140	54,536
Gateway Eastern Railway Co.....	1	....	1	1	....	....	55	55	11
Texas Mexican Railway Co.....	295	233	176	281	32	21	23,755	22,318	5,094
National Railroad Passenger Corp. (Amtrak).....	20,989	16,670	15,402	19,951	1,192	682	1,616,286	1,504,044	365,153
Norfolk Southern Corp.....	27,814	20,769	21,697	26,523	1,097	505	2,058,823	1,952,933	474,529
Union Pacific Railroad Co.....	44,970	34,495	36,560	43,014	792	471	3,417,770	3,256,071	775,019

¹ Includes National Railroad Passenger Corp. (Amtrak).

² Includes lessor companies, employer associations and miscellaneous carrier affiliates.

NOTE.--Tier I compensation excludes miscellaneous compensation taxable at the tier I tax rate. Beginning with 2017 data, railroads have been classified by the employer's function rather than class since operating revenue data is not available. For a detailed explanation, please see the introduction to this section. The new categories are listed in this table.

Table D7.-- Employees in 2019, by type of employer and amount of creditable compensation

Type of employer	Total	Amount of creditable compensation											
		Under \$29,500	\$29,500 50,999	\$51,000 61,499	\$61,500 67,499	\$67,500 72,999	\$73,000 79,499	\$79,500 85,999	\$86,000 93,499	\$93,500 102,499	\$102,500 113,499	\$113,500 132,899	\$132,900
Class I line-haul railroads	155,262	10,816	11,226	10,993	13,458	13,868	14,252	13,745	14,666	14,955	14,828	13,904	8,551
Non-Class I line-haul railroads and switching & terminal companies	23,692	4,344	3,581	3,127	2,044	2,098	2,061	1,588	1,311	1,133	804	770	831
Commuter railroads¹	50,029	3,260	3,857	4,251	4,033	3,686	3,909	3,592	3,837	4,131	4,248	5,133	6,092
Car-loan companies	2,523	258	441	700	298	208	130	107	94	62	55	54	116
Labor organizations	2,342	483	179	138	94	67	89	90	67	96	134	247	658
Miscellaneous employers²	4,989	490	643	584	297	248	285	263	266	268	262	344	1,039
Total	238,837	19,651	19,927	19,793	20,224	20,175	20,726	19,385	20,241	20,645	20,331	20,452	17,287

¹ Includes National Railroad Passenger Corp. (Amtrak).

² Includes lessor companies, employer associations and miscellaneous carrier affiliates.

Table D8.--Employees in 2019, by type of employer and months of service

Type of employer	Total	Number of months of service											
		12	11	10	9	8	7	6	5	4	3	2	1
Class I line-haul railroads	155,262	123,095	5,579	4,240	3,833	2,927	2,431	2,456	2,211	2,264	1,986	2,490	1,750
Non-Class I line-haul railroads and switching & terminal companies	23,692	17,451	704	536	516	573	485	513	553	545	581	612	623
Commuter railroads¹	50,029	41,162	1,504	1,168	924	722	818	665	574	583	611	493	805
Car-loan companies	2,523	2,010	71	54	54	63	26	58	39	49	29	40	30
Labor organizations	2,342	1,789	49	48	51	39	40	43	53	30	72	47	81
Miscellaneous employers²	4,989	3,896	121	90	94	117	117	89	106	112	90	94	63
Total	238,837	189,403	8,028	6,136	5,472	4,441	3,917	3,824	3,536	3,583	3,369	3,776	3,352

¹ Includes National Railroad Passenger Corp. (Amtrak).

² Includes lessor companies, employer associations, and miscellaneous carrier affiliates.

Table D9.--Employees in 2019, by amount of creditable compensation and by sex or completed years of service

Creditable compensation	Total Number ¹	Sex		Completed years of service						
		Male	Female	Less than 5	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 and over
Under \$10,000.00.....	7,106	5,597	863	5,565	610	395	178	166	53	139
\$10,000.00-\$12,499.99.....	1,870	1,549	286	1,312	191	126	58	69	25	89
\$12,500.00-\$14,999.99.....	1,728	1,480	211	1,200	185	123	54	66	20	80
\$15,000.00-\$17,499.99.....	1,590	1,347	220	1,041	187	116	69	65	23	89
\$17,500.00-\$19,999.99.....	1,502	1,260	230	982	185	127	61	50	18	79
\$20,000.00-\$22,499.99.....	1,510	1,299	198	965	203	117	67	61	26	71
\$22,500.00-\$24,999.99.....	1,396	1,215	175	886	194	113	58	53	28	64
\$25,000.00-\$27,499.99.....	1,656	1,453	197	1,069	230	130	68	63	15	81
\$27,500.00-\$29,999.99.....	1,649	1,464	185	1,035	225	148	87	56	26	72
\$30,000.00-\$32,499.99.....	1,693	1,481	205	1,047	256	161	71	69	30	59
\$32,500.00-\$34,999.99.....	1,783	1,560	221	1,097	252	168	75	79	36	76
\$35,000.00-\$37,499.99.....	1,798	1,566	223	1,055	274	186	93	74	35	81
\$37,500.00-\$39,999.99.....	2,017	1,705	308	1,155	373	187	98	81	40	83
\$40,000.00-\$42,499.99.....	2,211	1,920	287	1,203	378	245	110	96	56	123
\$42,500.00-\$44,999.99.....	2,578	2,219	357	1,390	427	255	163	126	60	157
\$45,000.00-\$47,499.99.....	2,846	2,446	397	1,443	564	339	169	123	51	157
\$47,500.00-\$49,999.99.....	3,241	2,765	474	1,533	718	379	217	158	96	140
\$50,000.00-\$52,499.99.....	3,540	2,993	545	1,485	864	489	257	206	85	154
\$52,500.00-\$54,999.99.....	4,027	3,459	564	1,588	1,013	568	316	216	140	186
\$55,000.00-\$57,499.99.....	4,654	3,979	671	1,734	1,123	690	401	301	167	238
\$57,500.00-\$59,999.99.....	5,340	4,657	679	1,709	1,398	819	483	406	229	296
\$60,000.00-\$62,499.99.....	6,340	5,567	773	1,728	1,709	1,101	636	506	309	351
\$62,500.00-\$64,999.99.....	8,047	7,209	837	1,754	2,197	1,608	946	663	438	441
\$65,000.00-\$67,499.99.....	9,473	8,597	873	1,799	2,600	1,963	1,182	886	575	468
\$67,500.00-\$69,999.99.....	9,491	8,617	873	1,855	2,627	1,980	1,161	883	553	432
\$70,000.00-\$72,499.99.....	8,927	8,157	770	1,753	2,522	1,935	1,088	828	427	374
\$72,500.00-\$74,999.99.....	8,355	7,652	698	1,587	2,513	1,757	1,013	764	363	358
\$75,000.00-\$77,499.99.....	7,927	7,259	664	1,481	2,356	1,636	1,019	687	386	362
\$77,500.00-\$79,999.99.....	7,769	7,198	569	1,375	2,374	1,602	1,000	722	372	324
\$80,000.00-\$82,499.99.....	7,644	7,038	604	1,335	2,336	1,583	966	745	370	309
\$82,500.00-\$84,999.99.....	7,311	6,791	520	1,134	2,201	1,562	984	730	371	329
\$85,000.00-\$87,499.99.....	7,214	6,693	521	986	2,112	1,590	1,042	792	345	347
\$87,500.00-\$89,999.99.....	6,763	6,311	451	934	1,981	1,507	976	735	341	289
\$90,000.00-\$92,499.99.....	6,613	6,121	491	776	1,888	1,490	1,030	777	369	283
\$92,500.00-\$94,999.99.....	6,127	5,692	435	682	1,655	1,370	1,014	797	326	283

Table D9.--Employees in 2019, by amount of creditable compensation and by sex or completed years of service - Continued

Creditable compensation	Total Number ¹	Sex		Completed years of service						
		Male	Female	Less than 5	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 and over
\$95,000.00-\$97,499.99.....	6,112	5,702	410	620	1,556	1,359	1,044	835	359	339
\$97,500.00-\$99,999.99.....	5,433	5,063	369	545	1,371	1,284	899	708	347	279
\$100,000.00-\$102,499.99.....	5,486	5,090	396	532	1,302	1,207	967	825	340	313
\$102,500.00-\$104,999.99.....	5,257	4,899	358	481	1,230	1,177	925	778	385	281
\$105,000.00-\$107,499.99.....	5,024	4,696	328	423	1,149	1,080	909	848	343	272
\$107,500.00-\$109,999.99.....	4,477	4,164	313	351	981	974	823	736	313	299
\$110,000.00-\$112,499.99.....	4,062	3,789	273	301	866	871	768	701	319	236
\$112,500.00-\$114,999.99.....	3,646	3,409	237	269	771	726	676	613	318	273
\$115,000.00-\$117,499.99.....	3,308	3,092	216	238	684	660	604	597	276	249
\$117,500.00-\$119,999.99.....	3,006	2,805	201	214	596	614	513	586	271	212
\$120,000.00-\$122,499.99.....	2,652	2,463	189	161	542	523	486	489	235	216
\$122,500.00-\$124,999.99.....	2,325	2,152	173	142	439	460	432	424	222	206
\$125,000.00-\$127,499.99.....	2,164	1,994	170	119	390	404	354	469	230	198
\$127,500.00-\$129,999.99.....	2,080	1,866	214	123	339	370	393	414	237	204
\$130,000.00-\$132,899.99.....	2,782	2,531	251	133	439	495	479	524	340	372
\$132,900.00.....	17,287	15,552	1,734	1,159	2,492	2,871	2,919	3,387	2,019	2,440
Total.....	238,837	215,583	22,407	55,484	² 56,068	43,640	30,401	26,033	13,358	13,853

¹ Includes employees whose sex was not reported.

² Includes 56,010 employees with five or more years of railroad service after calendar year 1995.

Table D10.--Employees in 2019, by amount of creditable compensation or sex and by age

Creditable compensation	Total number ¹	Age on birthday in 2019											
		Under 20	20 to 24	25 to 29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	65 to 69	70 and older
Under \$10,000.00.....	7,106	186	1,020	1,063	984	783	633	535	441	319	334	106	56
\$10,000.00-\$12,499.99.....	1,870	17	325	299	295	207	168	133	108	92	126	51	14
\$12,500.00-\$14,999.99.....	1,728	17	254	299	245	224	161	122	115	77	126	38	12
\$15,000.00-\$17,499.99.....	1,590	27	214	248	233	217	147	139	97	72	111	48	14
\$17,500.00-\$19,999.99.....	1,502	14	155	262	258	211	143	117	96	78	111	36	9
\$20,000.00-\$22,499.99.....	1,510	13	145	255	261	211	170	114	89	80	109	39	11
\$22,500.00-\$24,999.99.....	1,396	9	143	234	228	197	146	127	81	91	91	30	13
\$25,000.00-\$27,499.99.....	1,656	10	196	262	276	241	173	152	96	105	98	30	6
\$27,500.00-\$29,999.99.....	1,649	10	172	271	287	224	181	144	139	80	97	38	6
\$30,000.00-\$32,499.99.....	1,693	7	187	273	315	226	188	141	115	92	99	31	12
\$32,500.00-\$34,999.99.....	1,783	5	187	306	300	249	200	157	104	115	116	32	10
\$35,000.00-\$37,499.99.....	1,798	5	169	299	306	238	177	163	133	116	125	44	14
\$37,500.00-\$39,999.99.....	2,017	10	190	345	321	281	202	200	143	126	140	50	5
\$40,000.00-\$42,499.99.....	2,211	7	174	362	365	294	234	189	165	148	191	68	10
\$42,500.00-\$44,999.99.....	2,578	6	252	402	470	332	241	213	189	164	230	68	9
\$45,000.00-\$47,499.99.....	2,846	7	232	459	462	391	340	261	220	180	224	55	12
\$47,500.00-\$49,999.99.....	3,241	9	227	486	553	442	371	312	246	244	250	83	16
\$50,000.00-\$52,499.99.....	3,540	8	196	504	576	505	375	381	328	310	257	84	14
\$52,500.00-\$54,999.99.....	4,027	3	193	579	681	557	465	429	381	322	307	85	20
\$55,000.00-\$57,499.99.....	4,654	6	195	592	748	701	532	530	430	432	365	95	24
\$57,500.00-\$59,999.99.....	5,340	5	203	671	776	750	669	651	528	545	402	114	22
\$60,000.00-\$62,499.99.....	6,340	1	185	652	926	927	815	817	724	651	505	121	16
\$62,500.00-\$64,999.99.....	8,047	7	177	747	1,064	1,213	1,093	1,057	963	946	612	138	29
\$65,000.00-\$67,499.99.....	9,473	4	178	746	1,231	1,357	1,355	1,259	1,197	1,192	751	180	21
\$67,500.00-\$69,999.99.....	9,491	1	164	815	1,223	1,400	1,344	1,369	1,149	1,112	715	173	25
\$70,000.00-\$72,499.99.....	8,927	3	163	748	1,262	1,419	1,327	1,274	1,013	985	546	161	26
\$72,500.00-\$74,999.99.....	8,355	1	146	719	1,184	1,336	1,239	1,175	997	909	510	121	13
\$75,000.00-\$77,499.99.....	7,927	1	151	675	1,136	1,248	1,184	1,180	908	845	465	114	16
\$77,500.00-\$79,999.99.....	7,769	4	97	626	1,172	1,248	1,185	1,099	952	798	468	105	13
\$80,000.00-\$82,499.99.....	7,644	1	96	619	1,128	1,302	1,241	1,068	895	755	403	120	14
\$82,500.00-\$84,999.99.....	7,311	...	78	523	1,026	1,203	1,233	1,087	869	763	421	91	16
\$85,000.00-\$87,499.99.....	7,214	2	76	486	917	1,175	1,183	1,137	903	767	442	114	12
\$87,500.00-\$89,999.99.....	6,763	1	68	442	847	1,130	1,134	1,107	858	685	389	86	15
\$90,000.00-\$92,499.99.....	6,613	1	53	358	840	1,062	1,153	1,070	893	678	386	104	14
\$92,500.00-\$94,999.99.....	6,127	...	36	320	722	1,008	1,028	1,062	805	682	366	88	10

Table D10.--Employees in 2019, by amount of creditable compensation or sex and by age - Continued

Creditable compensation	Total number ¹	Age on birthday in 2019												
		Under 20	20 to 24	25 to 29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	65 to 69	70 and older	
\$95,000.00-\$97,499.99.....	6,112	...	32	303	647	990	1,010	1,073	882	684	389	88	14	
\$97,500.00-\$99,999.99.....	5,433	...	38	266	683	845	892	891	769	619	360	51	18	
\$100,000.00-\$102,499.99....	5,486	...	25	260	548	824	947	947	838	645	343	95	14	
\$102,500.00-\$104,999.99....	5,257	...	28	228	562	762	894	939	791	609	362	73	9	
\$105,000.00-\$107,499.99....	5,024	...	17	223	522	744	846	882	763	622	326	65	14	
\$107,500.00-\$109,999.99....	4,477	...	25	164	441	642	732	807	701	561	314	78	12	
\$110,000.00-\$112,499.99....	4,062	...	24	148	371	562	663	757	623	541	278	83	12	
\$112,500.00-\$114,999.99....	3,646	1	15	139	361	451	599	644	574	505	281	72	4	
\$115,000.00-\$117,499.99....	3,308	...	13	106	292	444	537	599	544	428	263	67	15	
\$117,500.00-\$119,999.99....	3,006	1	8	76	268	401	509	565	491	411	205	62	9	
\$120,000.00-\$122,499.99....	2,652	...	8	67	218	337	421	495	452	395	193	58	8	
\$122,500.00-\$124,999.99....	2,325	...	3	55	188	290	352	435	427	326	189	48	12	
\$125,000.00-\$127,499.99....	2,164	...	4	52	148	259	325	433	381	317	195	43	7	
\$127,500.00-\$129,999.99....	2,080	...	8	35	145	219	365	374	367	326	171	63	7	
\$130,000.00-\$132,899.99....	2,782	...	2	48	166	293	413	539	538	471	238	64	10	
\$132,900.00.....	17,287	...	6	223	815	1,802	2,456	3,375	3,342	2,817	1,767	571	112	
ALL EMPLOYEES														
Male.....	215,583	361	6,195	17,566	27,253	31,550	31,479	31,764	26,956	23,004	14,820	3,957	670	
Female.....	22,407	49	758	1,774	2,740	2,823	2,912	2,962	2,897	2,828	1,942	565	156	
Total¹.....	238,837	410	6,953	19,340	29,993	34,374	34,391	34,726	29,853	25,833	16,762	4,522	826	

¹ Includes employees whose sex and/or age was not reported.

Table D11.--Employees in 2019, by age or sex and by completed years of service

Age on birthday in 2019	Completed years of service													
	Total		Less than 10		10 to 14		15 to 19		20 to 24		25 to 29		30 and over	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 20	410	100	410	100	.....	...	.....	...	.....	...	.....	...	.....	...
20 to 24	6,953	100	6,953	100	.....	...	.....	...	.....	...	.....	...	.....	...
25 to 29	19,340	100	19,259	100	81	(1)	.....	...	.....	...	.....	...	.....	...
30 to 34	29,993	100	25,478	85	4,319	14	196	1	.....	...	.....	...	.....	...
35 to 39	34,374	100	20,617	60	9,791	28	3,850	11	116	(1)	.....	...	.....	...
40 to 44	34,391	100	14,276	42	9,051	26	7,065	21	3,870	11	129	(1)	.....	...
45 to 49	34,726	100	10,174	29	7,604	22	6,737	19	7,427	21	2,674	8	110	(1)
50 to 54	29,853	100	6,801	23	5,753	19	5,239	18	6,254	21	4,197	14	1,609	5
55 to 59	25,833	100	4,203	16	4,228	16	4,118	16	4,684	18	3,467	13	5,133	20
60 to 64	16,762	100	1,979	12	2,113	13	2,434	15	2,773	17	2,221	13	5,242	31
65 to 69	4,522	100	477	11	568	13	646	14	804	18	586	13	1,441	32
70 and older	826	100	103	12	110	13	109	13	103	12	83	10	318	38
Median age	44		35		44		48		51		54		60	
ALL EMPLOYEES														
Male	215,583	100	99,021	46	39,929	19	27,943	13	23,893	11	12,143	6	12,654	6
Female	22,407	100	11,713	52	3,690	16	2,452	11	2,139	10	1,214	5	1,199	5
Total²	238,837	100	³ 111,552	47	43,640	18	30,401	13	26,033	11	13,358	6	13,853	6

¹ Less than 0.5 percent.

² Includes employees whose age and/or sex was not reported.

³ Includes 56,010 employees with five or more years of railroad service after calendar year 1995.

NOTE.--The median age was 43 years for male employees and 45 years for female employees.

Table D12.--Employees in 2019, by sex and completed years of service

Completed years of service	All employees ¹		Male		Female	
	Number	Cumulative percent	Number	Cumulative percent	Number	Cumulative percent
30 and over.....	13,853	6	12,654	6	1,199	5
25 to 29	13,358	11	12,143	12	1,214	11
20 to 24	26,033	22	23,893	23	2,139	20
15 to 19	30,401	35	27,943	36	2,452	31
10 to 14	43,640	53	39,929	54	3,690	48
9.....	8,259	57	7,443	58	813	51
8.....	13,425	62	12,365	59	1,053	56
7.....	11,124	67	10,052	68	1,061	61
6.....	10,558	71	9,462	72	1,077	66
5.....	12,702	77	11,405	78	1,284	71
4.....	11,503	82	10,265	82	1,181	77
3.....	6,978	85	6,047	85	881	81
2.....	8,947	88	7,775	89	1,079	85
1.....	15,210	95	13,460	95	1,599	92
Less than 1.....	12,846	100	10,747	100	1,685	100
Total.....	238,837	100	215,583	100	22,407	100

¹ Includes employees whose sex was not reported.

Table D13.--All employees, new entrants, employees qualified for RUIA benefits, and related data, by state, 2019

State	All employees					New entrants		Creditable compensation			Average tier I in year	
	Total	Average months of service	With 12 months of service in 2019	With sufficient service for RRA annuity	Qualified for RUIA benefits	Total	Qualified for RUIA benefits	(thousands)				
								Tier I	Tier II	RUIA		
Alabama.....	3,535	10.8	2,728	2,773	3,395	148	79	\$263,018	\$251,587	\$60,344	\$74,404	
Alaska.....	100	9.7	62	59	86	16	10	6,276	5,857	1,279	62,757	
Arizona.....	3,228	10.9	2,519	2,651	3,086	88	52	262,360	243,454	56,003	81,276	
Arkansas.....	3,560	10.5	2,599	2,934	3,362	107	80	246,514	237,185	59,878	69,245	
California.....	12,564	10.6	9,675	9,366	11,686	429	241	943,388	887,964	212,717	75,087	
Colorado.....	3,017	10.9	2,359	2,200	2,890	145	104	242,440	226,097	52,350	80,358	
Connecticut.....	2,906	11.3	2,509	2,203	2,800	140	75	264,535	236,479	52,370	91,031	
Delaware.....	1,416	11.2	1,177	1,111	1,372	53	32	110,391	103,788	25,238	77,960	
Washington DC.....	367	10.7	283	193	346	52	34	31,590	27,807	6,238	86,076	
Florida.....	6,745	11.0	5,486	5,306	6,521	195	127	580,118	521,383	116,021	86,007	
Georgia.....	7,828	10.7	6,015	6,074	7,403	450	251	609,063	566,610	132,762	77,806	
Hawaii.....	15	9.2	8	11	13	....	....	1,115	1,021	221	74,356
Idaho.....	1,539	11.0	1,234	1,198	1,482	34	22	112,376	109,050	26,868	73,019	
Illinois.....	17,958	11.1	14,425	13,572	17,371	721	483	1,417,749	1,337,531	316,240	78,948	
Indiana.....	7,950	11.0	6,373	6,115	7,671	327	209	604,137	573,215	138,561	75,992	
Iowa.....	3,431	11.1	2,775	2,722	3,321	116	70	276,829	261,242	60,463	80,685	
Kansas.....	5,695	11.2	4,754	4,364	5,550	230	163	454,966	427,038	102,025	79,889	
Kentucky.....	3,418	10.9	2,645	2,905	3,299	113	82	254,818	244,254	58,020	74,552	
Louisiana.....	3,832	10.8	2,916	2,839	3,692	171	115	282,660	269,855	65,959	73,763	
Maine.....	636	11.0	520	489	608	41	28	45,453	43,963	10,977	71,467	
Maryland.....	4,020	11.0	3,258	2,944	3,819	238	122	327,494	301,230	69,760	81,466	
Massachusetts.....	3,280	11.0	2,662	2,521	3,132	163	77	273,503	252,056	57,184	83,385	
Michigan.....	3,380	10.9	2,630	2,634	3,229	208	133	257,713	242,463	58,142	76,246	
Minnesota.....	4,802	11.1	3,885	3,692	4,641	186	122	390,802	367,663	84,932	81,383	
Mississippi.....	2,307	10.9	1,827	1,757	2,211	105	64	183,211	172,691	40,300	79,415	
Missouri.....	8,083	11.1	6,499	6,397	7,843	223	147	636,279	604,501	143,086	78,718	
Montana.....	3,552	10.9	2,727	2,635	3,414	176	116	287,933	269,117	61,134	81,062	
Nebraska.....	11,410	11.0	9,335	9,146	10,940	320	213	949,454	876,567	200,876	83,212	
Nevada.....	743	10.9	589	592	714	15	4	59,542	56,497	12,923	80,138	
New Hampshire.....	429	11.0	348	339	403	16	10	35,835	32,996	7,274	83,530	
New Jersey.....	8,760	11.2	7,276	6,671	8,445	540	349	732,321	673,608	155,938	83,598	
New Mexico.....	1,860	10.9	1,492	1,439	1,784	42	27	148,274	138,145	32,461	79,717	

Table D13.--All employees, new entrants, employees qualified for RUIA benefits, and related data, by state, 2019 - Continued

State	All employees					New entrants		Creditable compensation			Average tier I in year	
	Total	Average months of service	With 12 months of service in 2019	With sufficient service for RRA annuity	Qualified for RUIA benefits	Total	Qualified for RUIA benefits	(thousands)				
		Tier I	Tier II	RUIA								
New York.....	17,744	11.2	15,041	13,303	17,170	854	525	\$1,601,537	\$1,427,940	\$316,824	\$90,258	
North Carolina.....	2,796	10.7	2,120	2,141	2,648	176	108	205,725	194,574	47,041	73,578	
North Dakota.....	1,908	11.1	1,547	1,487	1,856	70	52	161,781	150,444	33,691	84,791	
Ohio.....	7,385	10.8	5,686	5,910	7,038	321	159	546,084	520,652	125,428	73,945	
Oklahoma.....	2,264	11.1	1,858	1,733	2,194	83	50	170,876	164,494	40,124	75,475	
Oregon.....	2,174	10.4	1,541	1,654	2,054	87	55	146,479	142,408	35,829	67,377	
Pennsylvania.....	11,864	10.9	9,181	8,914	11,242	663	353	878,502	827,452	203,726	74,048	
Rhode Island.....	505	11.1	417	398	483	23	11	41,004	38,426	8,892	81,195	
South Carolina.....	1,896	10.7	1,455	1,560	1,795	63	31	143,701	135,874	31,790	75,792	
South Dakota.....	826	11.1	677	660	796	33	20	67,680	64,079	14,640	81,937	
Tennessee.....	3,951	10.9	3,059	3,245	3,818	131	86	302,024	286,177	67,957	76,442	
Texas.....	20,053	11.0	15,990	15,592	19,327	581	363	1,678,437	1,549,373	352,102	83,700	
Utah.....	1,696	11.0	1,382	1,314	1,622	46	19	129,431	124,209	29,584	76,315	
Vermont.....	302	10.7	241	171	280	40	26	16,974	16,772	5,083	56,205	
Virginia.....	5,725	10.5	4,209	4,434	5,329	308	129	433,611	401,917	94,754	75,740	
Washington.....	5,655	10.9	4,444	4,185	5,466	240	166	444,859	420,007	98,300	78,666	
West Virginia.....	2,195	10.7	1,644	1,855	2,104	69	45	157,368	151,435	36,376	71,694	
Wisconsin.....	3,690	11.0	2,961	2,779	3,556	145	104	312,036	289,183	65,064	84,563	
Wyoming.....	2,278	11.1	1,820	1,810	2,207	52	40	185,145	176,301	40,260	81,275	
Military.....	1	5	....	1	1	....	....	30	30	8	30
Foreign.....	702	5.9	99	147	215	138	32	3,666	3,514	2,548	5,222	
Unknown.....	861	8.8	441	150	641	342	178	43,239	41,093	10,992	50,219	
Total.....	238,837	10.9	189,403	183,295	228,371	10,273	6,193	\$18,962,340	\$17,689,269	\$4,139,560	\$79,394	

NOTE.--Foreign includes U.S. territories.

Figure D14. -- Employers in 2019, by number of employees

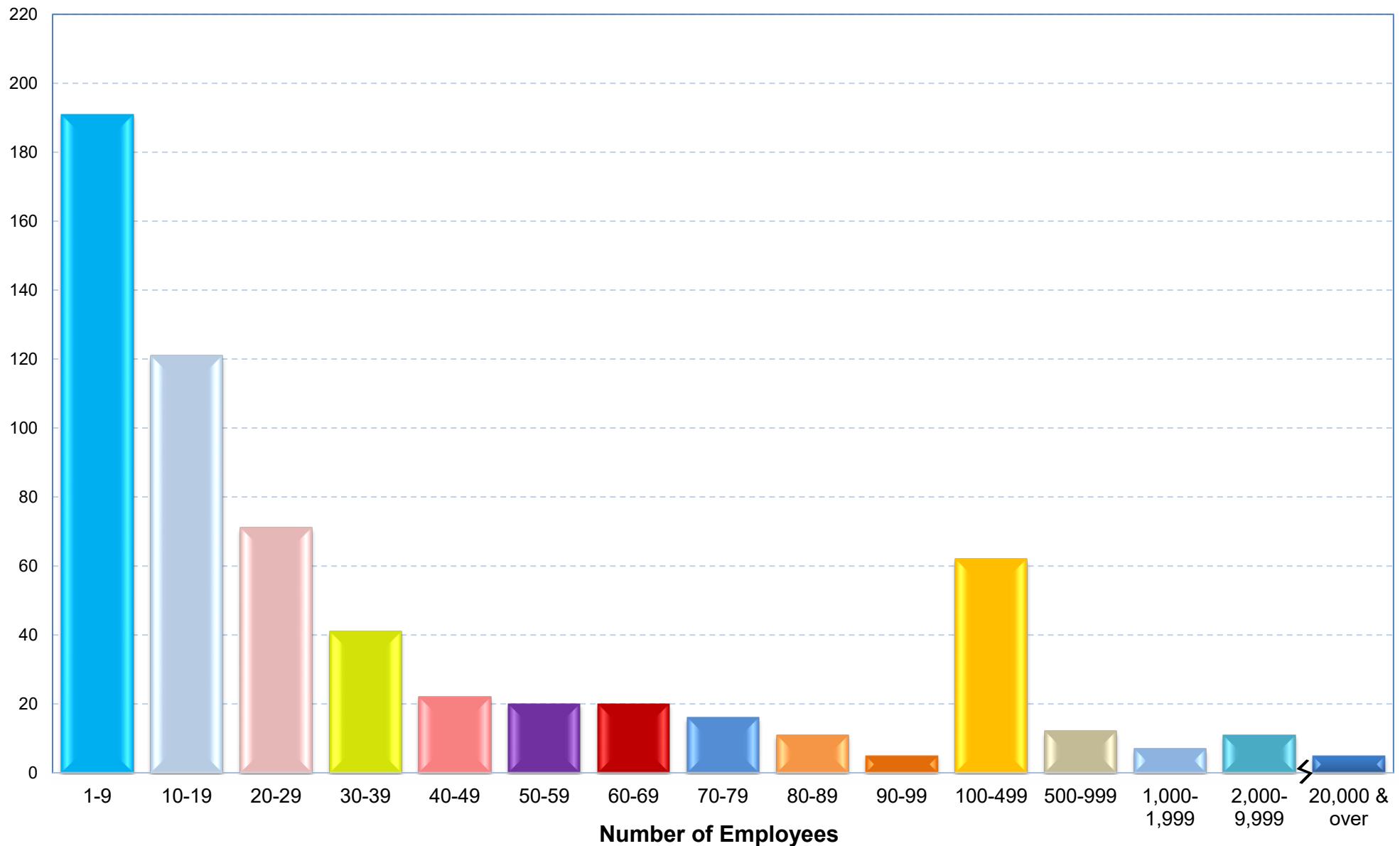
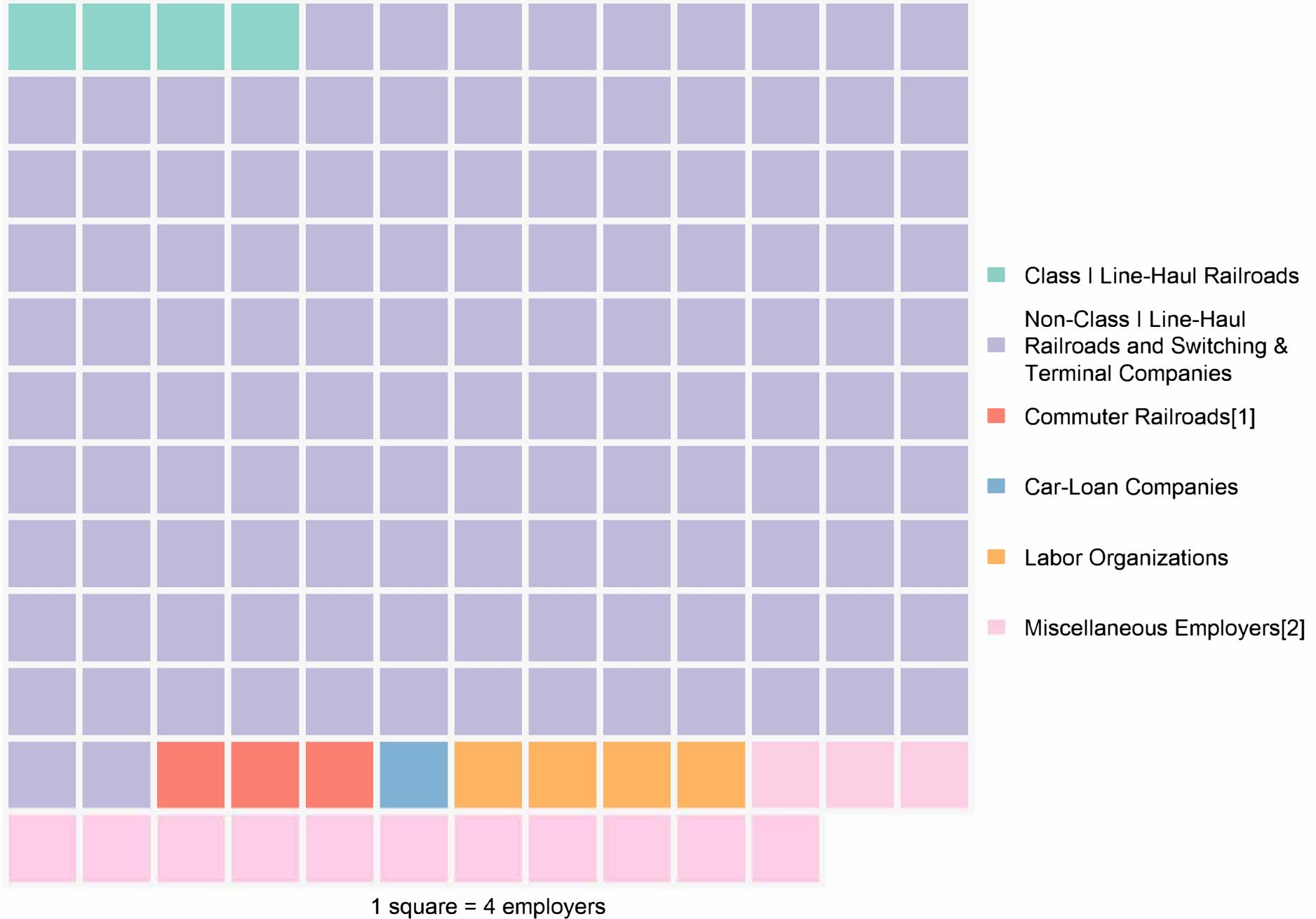


Figure D15.--Number of Employers in 2019, by type of employer



[1] Includes National Passenger Railroad Corp (Amtrak).

[2] Includes lessor companies, employer associations and miscellaneous carrier affiliates.