

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 2020, the tier I and tier II annual compensation maximums were \$137,700 and \$102,300, respectively. In 2021, the tier I limit increased to \$142,800 and the tier II limit rose to \$106,200. Under the unemployment program, the taxable earnings base was the first \$1,655 of each employee's monthly earnings in 2020 and \$1,710 in 2021. 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 has been updated from 1991 to 2020. Class I railroads in 2020 were those with operating revenues totaling \$900 million or more per year.

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. Beginning with this publication, foreign employees without a U.S. Social Security number are excluded from the data.

Table D1.--Number of employees and their compensation, for all employers and class I railroads, 1937-2020

Calendar year	All employees						Class I railroad employees ¹			
	Number (thousands)		Compensation (millions)				Number (thousands)		Compensation (millions)	
	Total	Average ³	Total	Taxable ²		Tier II	Total	Average ³	Total	Tier I
				Aggregate tier I	Percent of total					
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, 1937-2020 - Continued

Calendar year	All employees						Class I railroad employees ¹			
	Number (thousands)		Compensation (millions)				Number (thousands)		Compensation (millions)	
	Total	Average ³	Total	Taxable ²			Total	Average ³	Total	Tier I
				Aggregate tier I	Percent of total	Tier II				
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, 1937-2020 - Continued

Calendar year	All employees						Class I railroad employees ¹			
	Number (thousands)		Compensation (millions)				Number (thousands)		Compensation (millions)	
	Total	Average ³	Total	Taxable ²			Total	Average ³	Total	Tier I
				Aggregate tier I	Percent of total	Tier II				
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	18,318	93.9	16,922	192	174	14,871	13,966
2017	247	225	19,691	18,512	94.0	17,235	185	168	14,860	13,969
2018	249	224	20,680	19,663	95.1	18,052	185	167	15,717	14,944
2019	239	217	20,188	19,184	95.0	17,738	176	159	15,062	14,313
2020	217	195	17,989	17,462	97.1	16,293	157	138	13,022	12,640

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. Foreign railroad employees without a U.S. Social Security number are not included beginning in 2016. 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, 1991-2020 (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				
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	27	212	10	1
2020.....	217	20	(2)	(2)	4	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, 2011-2020

	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							
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
2020.....	217	10.9	7,327	79,573	166	7,503	90,031
CLASS I RAILROADS¹							
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
2020.....	157	10.8	7,345	79,351	118	7,534	90,402

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, 2011-2020 (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										
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
2020.....	217	100	92	42	73	34	40	18	12	6
EMPLOYEES AGE 60 OR OLDER										
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
2020.....	21	100	2	11	6	28	7	32	6	28

¹ Calendar year 2020 total includes approximately 54,000 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 2020 and selected service and compensation data, by type of employer

Type of employer	Number of employees			Average months of service	Average creditable compensation per month of service	Number of employees by amount of average creditable compensation per month of service					
	Total ¹	Male	Female		All employees	Employees with 12 months of service	Under \$5,500	\$5,500-6,599.99	\$6,600-8,199.99	\$8,200-11,474.99	\$11,475.00
Class I line-haul railroads.....	137,854	129,446	8,403	10.8	\$7,422	\$7,624	25,764	33,170	36,165	34,977	7,778
Non-Class I line-haul railroads and switching & terminal companies.....	21,930	20,395	1,498	10.7	6,111	6,299	9,878	4,851	3,875	2,422	904
Commuter railroads².....	47,685	39,261	8,416	11.2	7,557	7,674	10,754	9,281	10,574	12,083	4,993
Car-loan companies.....	2,234	2,122	111	10.5	6,352	6,476	1,056	505	336	188	149
Labor organizations.....	2,278	1,592	668	10.2	8,192	8,507	729	160	228	455	706
Miscellaneous employers³.....	4,714	3,463	1,246	10.9	7,791	7,830	1,491	591	687	886	1,059
Total.....	216,695	196,279	20,342	10.9	\$7,327	\$7,503	49,672	48,558	51,865	51,011	15,589

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, 2020

Type or name of employer	All employees				New entrants		Creditable compensation (thousands)		
	Total	With 12 months of service in 2020	With sufficient service for RRA annuity	Qualified for RUIA benefits	Total	Qualified for RUIA benefits	Tier I	Tier II	RUIA
TYPE OF EMPLOYER									
Class I line-haul railroads.....	137,854	103,017	120,009	132,708	1,290	701	\$11,020,623	\$10,451,002	\$2,414,022
Non-Class I line-haul railroads and switching & terminal companies.....	21,930	16,983	15,332	20,393	1,267	677	1,434,808	1,385,058	380,307
Commuter railroads ¹	47,685	38,955	37,175	46,749	1,115	780	4,048,002	3,747,571	885,353
Car-loan companies.....	2,234	1,584	1,515	2,185	37	16	148,786	142,490	38,713
Labor organizations.....	2,278	1,659	1,726	1,884	124	45	189,513	159,914	33,876
Miscellaneous employers ²	4,714	3,861	2,983	4,475	309	184	401,243	355,682	82,954
Total.....	216,695	166,059	178,740	208,394	4,142	2,403	\$17,242,976	\$16,241,717	\$3,835,225
SELECTED EMPLOYERS									
BNSF Railway Co.....	42,904	32,548	36,252	41,660	220	143	\$3,529,196	\$3,325,016	\$766,952
Canadian National, U.S. Operations									
Bessemer and Lake Erie Railroad Co.....	61	52	54	57	1	.....	4,497	4,472	1,101
Chicago Central and Pacific Railroad Co.....	290	215	226	279	7	1	24,336	22,767	5,124
Grand Trunk Western Railroad Co.....	763	504	611	751	2	2	66,133	61,164	13,445
Illinois Central Railroad Co.....	3,900	2,929	3,121	3,799	42	21	330,498	310,363	69,573
Pittsburgh and Conneaut Dock Co.....	30	22	27	29	1	.....	1,763	1,763	525
Wisconsin Central Transportation Corp.....	2,302	1,640	1,744	2,192	30	12	194,877	184,737	40,172
Canadian Pacific, Soo Line Corporation									
Dakota, Minnesota & Eastern Railroad Corp.....	679	505	528	663	10	9	50,802	49,597	11,771
Delaware and Hudson Railway Co. Inc.....	202	147	173	193	5	.....	14,281	13,780	3,604
Soo Line Railroad Co.....	2,095	1,571	1,716	2,041	29	15	178,185	164,388	37,184
CSX Transportation Inc.....	19,868	15,204	18,484	19,176	337	138	1,631,733	1,545,492	332,717
Kansas City Southern Railway Co.....	2,831	2,268	2,261	2,767	32	28	234,053	218,832	51,013
Gateway Eastern Railway Co.....									
Texas Mexican Railway Co.....	279	164	185	275	1	.....	21,781	21,025	4,756
National Railroad Passenger Corp. (Amtrak).....	19,444	14,831	15,328	19,042	366	248	1,461,062	1,396,546	356,179
Norfolk Southern Corp.....	23,554	16,824	20,257	22,128	353	225	1,768,358	1,692,565	403,802
Union Pacific Railroad Co.....	38,096	28,424	34,370	36,698	220	107	2,970,128	2,835,042	672,282

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 2020, by type of employer and amount of creditable compensation

Type of employer	Amount of creditable compensation												
	Total	Under \$31,500	\$31,500 to 51,999	\$52,000 to 62,499	\$62,500 to 68,499	\$68,500 to 73,499	\$73,500 to 79,499	\$79,500 to 86,499	\$86,500 to 93,999	\$94,000 to 103,499	\$103,500 to 114,999	\$115,000 to 137,699	\$137,700 and over
Class I line-haul railroads	137,854	11,969	10,196	9,766	11,772	12,203	12,134	12,762	12,531	13,619	12,775	12,126	6,001
Non-Class I line-haul railroads and switching & terminal companies	21,930	3,207	3,309	3,096	2,182	1,858	1,817	1,679	1,234	1,140	891	773	744
Commuter railroads ¹	47,685	2,315	3,968	4,541	4,239	3,521	3,657	3,887	3,792	4,258	4,042	5,137	4,328
Car-loan companies	2,234	255	337	439	337	148	170	125	100	81	55	58	129
Labor organizations	2,278	514	179	129	60	47	69	85	80	96	107	279	633
Miscellaneous employers ²	4,714	388	587	550	292	209	275	258	261	268	248	430	948
Total	216,695	18,648	18,576	18,521	18,882	17,986	18,122	18,796	17,998	19,462	18,118	18,803	12,783

¹ Includes National Railroad Passenger Corp. (Amtrak).

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

Table D8.--Employees in 2020, 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	137,854	103,017	6,479	5,058	3,657	2,823	3,051	2,895	2,327	2,126	1,907	2,143	2,371
Non-Class I line-haul railroads and switching & terminal companies	21,930	16,983	654	544	433	384	392	396	367	436	468	403	470
Commuter railroads ¹	47,685	38,955	1,967	1,812	915	660	862	440	434	349	490	403	398
Car-loan companies	2,234	1,584	72	100	72	41	23	30	186	59	24	27	16
Labor organizations	2,278	1,659	35	33	50	34	46	72	56	92	64	58	79
Miscellaneous employers ²	4,714	3,861	93	88	73	63	75	60	90	84	51	105	71
Total	216,695	166,059	9,300	7,635	5,200	4,005	4,449	3,893	3,460	3,146	3,004	3,139	3,405

¹ Includes National Railroad Passenger Corp. (Amtrak).

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

Table D9.--Employees in 2020, 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.....	6,289	5,532	725	4,353	913	415	256	187	67	98
\$10,000.00-\$12,499.99.....	1,500	1,352	145	829	287	121	85	66	19	93
\$12,500.00-\$14,999.99.....	1,395	1,237	156	740	284	132	65	56	26	92
\$15,000.00-\$17,499.99.....	1,366	1,214	151	719	281	116	81	65	29	75
\$17,500.00-\$19,999.99.....	1,424	1,258	165	739	284	134	81	72	32	82
\$20,000.00-\$22,499.99.....	1,392	1,221	170	669	295	157	88	64	38	81
\$22,500.00-\$24,999.99.....	1,404	1,244	159	697	322	117	80	86	23	79
\$25,000.00-\$27,499.99.....	1,383	1,220	163	594	377	160	88	60	30	74
\$27,500.00-\$29,999.99.....	1,529	1,359	167	674	402	196	100	65	30	62
\$30,000.00-\$32,499.99.....	1,623	1,456	167	685	446	204	104	75	23	86
\$32,500.00-\$34,999.99.....	1,706	1,518	186	728	457	221	116	77	42	65
\$35,000.00-\$37,499.99.....	1,780	1,563	214	758	475	208	124	90	54	71
\$37,500.00-\$39,999.99.....	1,864	1,610	252	764	505	252	132	94	41	76
\$40,000.00-\$42,499.99.....	2,102	1,834	268	880	558	258	132	133	52	89
\$42,500.00-\$44,999.99.....	2,441	2,107	334	987	665	279	196	132	63	119
\$45,000.00-\$47,499.99.....	2,601	2,218	381	995	734	331	176	164	72	129
\$47,500.00-\$49,999.99.....	2,860	2,413	445	998	842	388	239	168	82	143
\$50,000.00-\$52,499.99.....	3,206	2,723	482	1,090	945	413	289	207	88	174
\$52,500.00-\$54,999.99.....	3,651	3,109	541	1,125	1,089	572	355	239	111	160
\$55,000.00-\$57,499.99.....	4,157	3,609	544	1,183	1,209	639	465	290	182	189
\$57,500.00-\$59,999.99.....	4,703	4,120	582	1,139	1,446	772	523	344	237	242
\$60,000.00-\$62,499.99.....	5,369	4,679	689	1,191	1,616	916	636	471	253	286
\$62,500.00-\$64,999.99.....	6,806	6,017	788	1,234	2,091	1,286	879	601	347	368
\$65,000.00-\$67,499.99.....	8,385	7,577	807	1,329	2,498	1,617	1,250	828	463	400
\$67,500.00-\$69,999.99.....	9,377	8,595	781	1,317	2,658	1,953	1,449	960	604	436
\$70,000.00-\$72,499.99.....	8,885	8,233	651	1,248	2,545	1,844	1,407	967	506	368
\$72,500.00-\$74,999.99.....	8,075	7,443	630	1,116	2,402	1,675	1,269	820	474	319
\$75,000.00-\$77,499.99.....	7,636	7,022	613	1,068	2,283	1,591	1,169	816	407	302
\$77,500.00-\$79,999.99.....	7,252	6,621	630	946	2,172	1,549	1,205	728	352	300
\$80,000.00-\$82,499.99.....	6,917	6,362	555	843	2,054	1,461	1,166	735	373	285
\$82,500.00-\$84,999.99.....	6,576	6,104	472	722	1,937	1,439	1,133	730	358	257
\$85,000.00-\$87,499.99.....	6,336	5,874	461	587	1,813	1,437	1,087	759	359	294
\$87,500.00-\$89,999.99.....	6,180	5,705	475	558	1,684	1,381	1,093	804	391	269
\$90,000.00-\$92,499.99.....	5,956	5,528	428	501	1,579	1,315	1,164	736	396	265
\$92,500.00-\$94,999.99.....	5,615	5,215	400	405	1,481	1,237	1,089	798	362	243

Table D9.--Employees in 2020, 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.....	5,452	5,023	429	371	1,259	1,212	1,137	812	373	288
\$97,500.00-\$99,999.99.....	5,212	4,839	373	317	1,269	1,093	1,051	841	376	265
\$100,000.00-\$102,499.99.....	4,711	4,344	366	282	1,054	949	1,037	747	400	242
\$102,500.00-\$104,999.99.....	4,660	4,327	333	253	950	926	1,056	820	394	261
\$105,000.00-\$107,499.99.....	4,338	4,020	317	216	871	880	1,005	739	377	250
\$107,500.00-\$109,999.99.....	3,994	3,687	307	190	778	813	870	737	368	238
\$110,000.00-\$112,499.99.....	3,735	3,490	245	165	668	705	866	724	363	244
\$112,500.00-\$114,999.99.....	3,266	3,055	211	137	621	624	691	625	342	226
\$115,000.00-\$117,499.99.....	2,902	2,664	238	103	504	518	672	572	303	230
\$117,500.00-\$119,999.99.....	2,609	2,402	207	108	435	482	595	501	290	198
\$120,000.00-\$122,499.99.....	2,384	2,186	198	101	410	421	514	483	253	202
\$122,500.00-\$124,999.99.....	2,204	2,033	171	83	321	385	489	424	296	206
\$125,000.00-\$127,499.99.....	1,937	1,796	141	96	277	341	429	375	228	191
\$127,500.00-\$129,999.99.....	1,733	1,596	137	85	270	307	355	359	189	168
\$130,000.00-\$132,499.99.....	1,594	1,474	120	80	218	256	333	337	216	154
\$132,500.00-\$134,999.99.....	1,446	1,291	155	65	208	231	293	293	181	175
\$135,000.00-\$137,699.99.....	1,994	1,767	227	85	271	281	377	410	302	268
\$137,700.00.....	12,783	11,393	1,390	771	1,676	1,990	2,168	2,629	1,679	1,870
Total.....	216,695	196,279	20,342	37,919	²53,689	39,200	33,709	25,915	13,916	12,347

¹ Includes employees whose sex was not reported.

² Includes 53,653 employees with five or more years of railroad service after calendar year 1995.

Table D10.--Employees in 2020, by amount of creditable compensation or sex and by age

Creditable compensation	Total number ¹	Age on birthday in 2020											
		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.....	6,289	118	690	971	1,149	887	685	528	429	323	287	133	57
\$10,000.00-\$12,499.99.....	1,500	10	148	208	262	218	152	137	96	83	114	55	14
\$12,500.00-\$14,999.99.....	1,395	8	130	194	240	215	133	112	99	89	118	48	7
\$15,000.00-\$17,499.99.....	1,366	7	129	194	232	156	151	165	77	90	113	44	7
\$17,500.00-\$19,999.99.....	1,424	5	111	221	258	217	117	126	108	72	131	43	14
\$20,000.00-\$22,499.99.....	1,392	7	97	182	242	207	139	136	107	94	120	47	13
\$22,500.00-\$24,999.99.....	1,404	10	109	202	226	224	147	116	104	100	115	39	11
\$25,000.00-\$27,499.99.....	1,383	4	90	167	262	193	168	134	121	98	105	36	5
\$27,500.00-\$29,999.99.....	1,529	4	97	192	275	236	177	151	124	114	102	44	10
\$30,000.00-\$32,499.99.....	1,623	5	115	201	254	230	216	167	148	112	123	41	11
\$32,500.00-\$34,999.99.....	1,706	3	101	225	308	248	214	180	147	112	120	39	7
\$35,000.00-\$37,499.99.....	1,780	1	121	228	296	243	217	174	161	165	126	39	6
\$37,500.00-\$39,999.99.....	1,864	4	119	254	301	267	238	187	163	160	117	42	10
\$40,000.00-\$42,499.99.....	2,102	1	116	270	352	308	256	220	170	183	150	63	7
\$42,500.00-\$44,999.99.....	2,441	4	130	329	391	386	291	254	180	214	173	71	18
\$45,000.00-\$47,499.99.....	2,601	3	144	332	433	392	320	250	230	214	214	59	8
\$47,500.00-\$49,999.99.....	2,860	2	134	346	456	436	388	310	256	219	226	69	16
\$50,000.00-\$52,499.99.....	3,206	...	146	410	510	475	399	324	298	255	281	86	21
\$52,500.00-\$54,999.99.....	3,651	3	133	448	543	512	506	432	372	315	283	86	17
\$55,000.00-\$57,499.99.....	4,157	2	164	430	650	614	548	448	420	389	374	90	23
\$57,500.00-\$59,999.99.....	4,703	...	139	431	731	676	633	572	522	484	361	126	28
\$60,000.00-\$62,499.99.....	5,369	2	163	517	753	828	714	660	629	550	416	110	26
\$62,500.00-\$64,999.99.....	6,806	...	140	575	933	1,024	938	886	835	779	524	139	32
\$65,000.00-\$67,499.99.....	8,385	1	128	619	1,104	1,264	1,240	1,113	1,111	1,006	626	151	21
\$67,500.00-\$69,999.99.....	9,377	3	113	595	1,155	1,446	1,418	1,346	1,264	1,098	736	179	23
\$70,000.00-\$72,499.99.....	8,885	...	130	587	1,164	1,374	1,329	1,288	1,159	1,026	640	158	29
\$72,500.00-\$74,999.99.....	8,075	1	101	534	1,054	1,260	1,289	1,144	1,069	926	542	127	25
\$75,000.00-\$77,499.99.....	7,636	...	82	487	1,038	1,268	1,211	1,137	995	826	468	109	14
\$77,500.00-\$79,999.99.....	7,252	...	68	468	961	1,174	1,219	1,066	998	787	388	104	18
\$80,000.00-\$82,499.99.....	6,917	...	58	447	880	1,123	1,166	1,055	914	762	403	98	11
\$82,500.00-\$84,999.99.....	6,576	...	39	352	823	1,052	1,151	1,058	860	743	398	89	11
\$85,000.00-\$87,499.99.....	6,336	...	35	297	775	994	1,114	1,068	870	685	381	102	14
\$87,500.00-\$89,999.99.....	6,180	...	29	274	704	988	1,032	1,051	897	731	374	91	9
\$90,000.00-\$92,499.99.....	5,956	...	18	273	683	930	1,027	952	908	674	397	81	13
\$92,500.00-\$94,999.99.....	5,615	...	23	224	621	842	1,025	988	818	668	309	84	13

Table D10.--Employees in 2020, by amount of creditable compensation or sex and by age - Continued

Creditable compensation	Total number ¹	Age on birthday in 2020											
		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.....	5,452	...	23	185	521	865	909	952	850	665	366	102	14
\$97,500.00-\$99,999.99.....	5,212	...	18	172	476	792	893	968	853	613	330	81	16
\$100,000.00-\$102,499.99....	4,711	...	8	151	451	668	770	869	769	634	300	81	9
\$102,500.00-\$104,999.99....	4,660	1	12	133	359	683	767	857	803	626	319	89	11
\$105,000.00-\$107,499.99....	4,338	...	8	123	368	559	749	793	756	569	316	79	17
\$107,500.00-\$109,999.99....	3,994	...	7	111	341	525	668	753	688	541	284	69	7
\$110,000.00-\$112,499.99....	3,735	...	5	99	267	467	632	740	623	536	277	77	12
\$112,500.00-\$114,999.99....	3,266	...	3	84	254	439	491	602	600	451	250	75	17
\$115,000.00-\$117,499.99....	2,902	...	8	59	195	350	469	543	522	429	249	65	13
\$117,500.00-\$119,999.99....	2,609	...	3	54	176	326	409	492	497	394	189	55	14
\$120,000.00-\$122,499.99....	2,384	...	1	35	158	275	403	420	437	363	206	67	19
\$122,500.00-\$124,999.99....	2,204	...	3	24	128	243	351	438	441	324	188	60	4
\$125,000.00-\$127,499.99....	1,937	...	4	28	97	243	314	376	355	280	183	49	8
\$127,500.00-\$129,999.99....	1,733	...	2	12	97	187	260	319	347	294	151	55	9
\$130,000.00-\$132,499.99....	1,594	...	1	22	77	166	237	310	329	279	138	29	6
\$132,500.00-\$134,999.99....	1,446	...	...	17	77	139	217	263	299	224	161	42	7
\$135,000.00-\$137,699.99....	1,994	...	1	22	83	173	264	403	429	341	201	59	18
\$137,700.00.....	12,783	...	4	94	488	1,171	1,826	2,287	2,758	2,187	1,419	450	99
ALL EMPLOYEES													
Male.....	196,279	179	3,956	12,762	23,099	28,541	29,802	29,720	27,228	22,205	14,104	3,958	719
Female.....	20,342	30	445	1,347	2,533	2,636	2,795	2,600	2,787	2,691	1,778	548	150
Total¹.....	216,695	209	4,401	14,109	25,632	31,178	32,597	32,320	30,015	24,896	15,882	4,506	869

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

Table D11.--Employees in 2020, by age or sex and by completed years of service

Age on birthday in 2020	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	209	100	209	100	.....	...	.....	...	.....	...	.....	...	.....	...
20 to 24	4,401	100	4,401	100	.....	...	.....	...	.....	...	.....	...	.....	...
25 to 29	14,109	100	13,986	99	123	1	.....	...	.....	...	.....	...	.....	...
30 to 34	25,632	100	21,682	85	3,759	15	191	1	.....	...	.....	...	.....	...
35 to 39	31,178	100	17,912	57	8,762	28	4,394	14	110	(1)	.....	...	.....	...
40 to 44	32,597	100	12,651	39	8,223	25	8,009	25	3,591	11	123	(1)	.....	...
45 to 49	32,320	100	8,487	26	6,635	21	7,309	23	7,121	22	2,656	8	112	(1)
50 to 54	30,015	100	6,085	20	5,246	17	5,808	19	6,488	22	4,547	15	1,841	6
55 to 59	24,896	100	3,736	15	3,830	15	4,575	18	4,755	19	3,599	14	4,401	18
60 to 64	15,882	100	1,790	11	1,981	12	2,579	16	2,908	18	2,285	14	4,339	27
65 to 69	4,506	100	476	11	539	12	726	16	829	18	622	14	1,314	29
70 and older	869	100	116	13	100	12	117	13	112	13	84	10	340	39
Median age	45		36		44		47		51		54		59	
ALL EMPLOYEES														
Male	196,279	100	81,481	42	35,672	18	31,368	16	23,671	12	12,859	7	11,228	6
Female	20,342	100	10,055	49	3,527	17	2,340	12	2,244	11	1,057	5	1,119	6
Total ²	216,695	100	³ 91,608	42	39,200	18	33,709	16	25,915	12	13,916	6	12,347	6

¹ Less than 0.5 percent.

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

³ Includes 53,653 employees with five or more years of railroad service after calendar year 1995.

NOTE.--The median age was 44 years for male employees and 45 years for female employees.

Table D12.--Employees in 2020, 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	12,347	6	11,228	6	1,119	6
25 to 29	13,916	12	12,859	12	1,057	11
20 to 24	25,915	24	23,671	24	2,244	22
15 to 19	33,709	40	31,368	40	2,340	33
10 to 14	39,200	58	35,672	58	3,527	51
9	12,255	63	11,310	64	945	55
8	10,340	68	9,365	59	975	60
7	9,673	73	8,693	73	980	65
6	11,154	78	10,054	79	1,100	70
5	10,267	83	9,166	83	1,097	76
4	6,280	85	5,483	86	794	80
3	7,109	89	6,188	89	919	84
2	10,864	94	9,593	94	1,265	90
1	8,844	98	7,637	98	1,184	96
Less than 1	4,822	100	3,992	100	796	100
Total	216,695	100	196,279	100	20,342	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, 2020

State	All employees					New entrants		Creditable compensation			Average tier I in year
	Total	Average months of service	With 12 months of service in 2020	With sufficient service for RRA annuity	Qualified for RUIA benefits	Total	Qualified for RUIA benefits	(thousands)			
								Tier I	Tier II	RUIA	
Alabama.....	3,161	10.8	2,363	2,698	3,015	68	38	\$240,454	\$231,604	\$54,693	\$76,069
Alaska.....	75	8.8	39	54	50	.....	.....	2,698	2,652	756	35,978
Arizona.....	2,994	10.7	2,183	2,643	2,872	28	17	244,479	228,238	52,556	81,656
Arkansas.....	2,940	10.2	1,949	2,659	2,796	34	20	202,391	194,826	49,018	68,841
California.....	10,880	10.8	8,130	8,884	10,421	125	52	837,413	794,113	192,936	76,968
Colorado.....	2,678	10.6	1,976	2,146	2,552	71	40	209,287	197,093	46,687	78,151
Connecticut.....	2,831	11.5	2,500	2,239	2,787	29	18	258,747	236,325	53,516	91,398
Delaware.....	1,346	11.2	1,104	1,119	1,319	16	11	101,198	97,954	24,833	75,184
Washington DC.....	343	10.7	258	210	329	26	19	28,711	25,860	6,098	83,705
Florida.....	6,351	10.9	4,944	5,208	6,140	165	97	545,224	494,421	109,399	85,849
Georgia.....	7,210	10.6	5,318	5,908	6,895	267	186	570,599	536,800	123,585	79,140
Hawaii.....	17	8.2	6	13	14	.....	.....	1,142	1,037	225	67,159
Idaho.....	1,422	10.9	1,084	1,215	1,368	18	6	105,828	102,958	25,452	74,422
Illinois.....	16,286	10.9	12,592	13,333	15,713	301	163	1,267,875	1,211,238	291,853	77,851
Indiana.....	7,376	10.8	5,556	6,098	7,072	166	93	554,132	531,924	129,347	75,126
Iowa.....	3,132	11.0	2,388	2,656	3,045	35	18	251,544	239,573	56,118	80,314
Kansas.....	5,257	11.0	4,115	4,287	5,116	104	70	409,829	387,970	95,084	77,959
Kentucky.....	3,055	10.6	2,168	2,720	2,918	55	34	224,310	216,286	50,987	73,424
Louisiana.....	3,357	10.6	2,460	2,725	3,210	42	25	247,401	237,373	58,310	73,697
Maine.....	659	10.9	533	487	626	56	35	47,274	45,954	11,779	71,736
Maryland.....	3,779	11.0	2,996	2,950	3,689	94	72	307,045	287,468	68,046	81,250
Massachusetts.....	3,150	11.2	2,629	2,545	3,071	87	51	273,073	250,891	57,933	86,690
Michigan.....	3,093	10.8	2,273	2,565	2,969	53	29	231,895	221,393	53,894	74,974
Minnesota.....	4,408	11.0	3,426	3,651	4,281	42	25	349,077	333,331	79,351	79,192
Mississippi.....	2,129	10.9	1,609	1,738	2,054	40	24	168,312	160,196	37,837	79,057
Missouri.....	7,206	10.6	5,090	6,273	6,930	44	21	545,922	521,571	125,147	75,759
Montana.....	3,274	10.9	2,463	2,625	3,172	44	29	256,339	244,819	57,325	78,295
Nebraska.....	10,200	11.1	8,142	8,725	9,930	138	58	832,692	780,186	185,117	81,637
Nevada.....	683	10.4	474	580	643	7	1	54,033	51,319	11,627	79,111
New Hampshire.....	416	11.3	357	351	406	10	4	36,978	33,995	7,691	88,891
New Jersey.....	8,648	11.2	6,969	6,742	8,413	339	215	736,089	682,896	158,928	85,117
New Mexico.....	1,690	10.8	1,265	1,412	1,618	21	8	133,349	125,800	29,875	78,905

Table D13.--All employees, new entrants, employees qualified for RUIA benefits, and related data, by state, 2020 - Continued

State	All employees					New entrants		Creditable compensation			Average tier I in year
	Total	Average months of service	With 12 months of service in 2020	With sufficient service for RRA annuity	Qualified for RUIA benefits	Total	Qualified for RUIA benefits	(thousands)			
								Tier I	Tier II	RUIA	
New York	16,843	11.4	14,482	13,330	16,517	315	231	\$1,554,188	\$1,404,224	\$313,572	\$92,275
North Carolina	2,550	10.6	1,881	2,066	2,415	82	44	193,914	183,455	43,521	76,045
North Dakota	1,763	10.6	1,304	1,467	1,686	26	16	140,125	132,187	30,713	79,481
Ohio	6,621	10.5	4,744	5,726	6,202	126	61	478,335	459,108	111,086	72,245
Oklahoma	2,097	10.9	1,625	1,746	2,015	18	13	154,940	149,814	37,413	73,886
Oregon	1,780	10.6	1,296	1,441	1,686	38	18	125,107	122,422	30,958	70,285
Pennsylvania	10,676	10.9	8,305	8,600	10,160	209	106	781,850	748,278	188,768	73,234
Rhode Island	463	11.4	401	392	456	1	1	39,198	37,072	8,693	84,661
South Carolina	1,734	10.5	1,223	1,507	1,631	44	15	132,357	125,763	28,774	76,331
South Dakota	803	10.7	590	669	774	14	9	60,744	58,356	14,095	75,646
Tennessee	3,597	10.6	2,598	3,116	3,442	55	35	270,927	259,339	61,319	75,320
Texas	17,939	10.8	13,662	15,312	17,301	178	102	1,515,243	1,407,616	318,913	84,466
Utah	1,509	11.0	1,196	1,291	1,454	5	3	118,273	114,004	27,290	78,378
Vermont	298	10.9	240	185	280	20	13	17,732	17,351	5,254	59,504
Virginia	4,797	10.4	3,456	4,014	4,440	99	50	372,646	348,037	80,470	77,683
Washington	5,133	10.9	3,929	4,132	4,942	66	35	407,651	387,206	91,717	79,418
West Virginia	1,896	10.7	1,413	1,703	1,810	16	9	137,464	133,151	31,828	72,502
Wisconsin	3,373	10.7	2,485	2,751	3,224	49	20	270,005	256,745	59,016	80,049
Wyoming	1,964	10.7	1,397	1,663	1,895	10	6	151,837	146,415	34,293	77,310
Military.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Foreign	49	8.0	9	46	26	.....	.....	1,280	1,103	385	26,128
Unknown	764	9.7	464	124	604	246	137	43,819	42,005	11,144	57,354
Total	216,695	10.9	166,059	178,740	208,394	4,142	2,403	\$17,242,976	\$16,241,717	\$3,835,225	\$79,573

NOTE.--Foreign includes U.S. territories. Employees are only counted if they have a U.S. Social Security number.

Figure D14. -- Employers in 2020, by number of employees

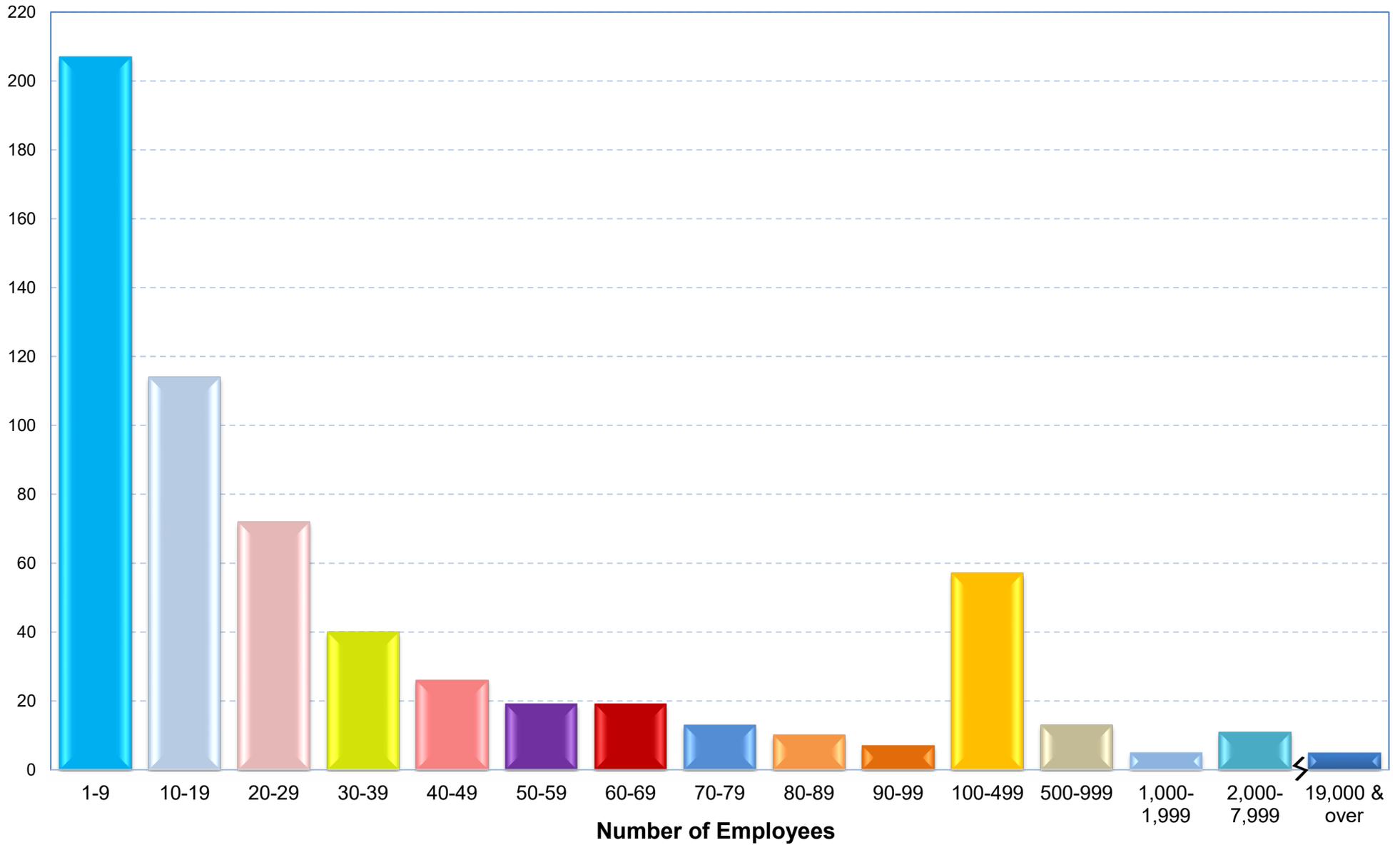
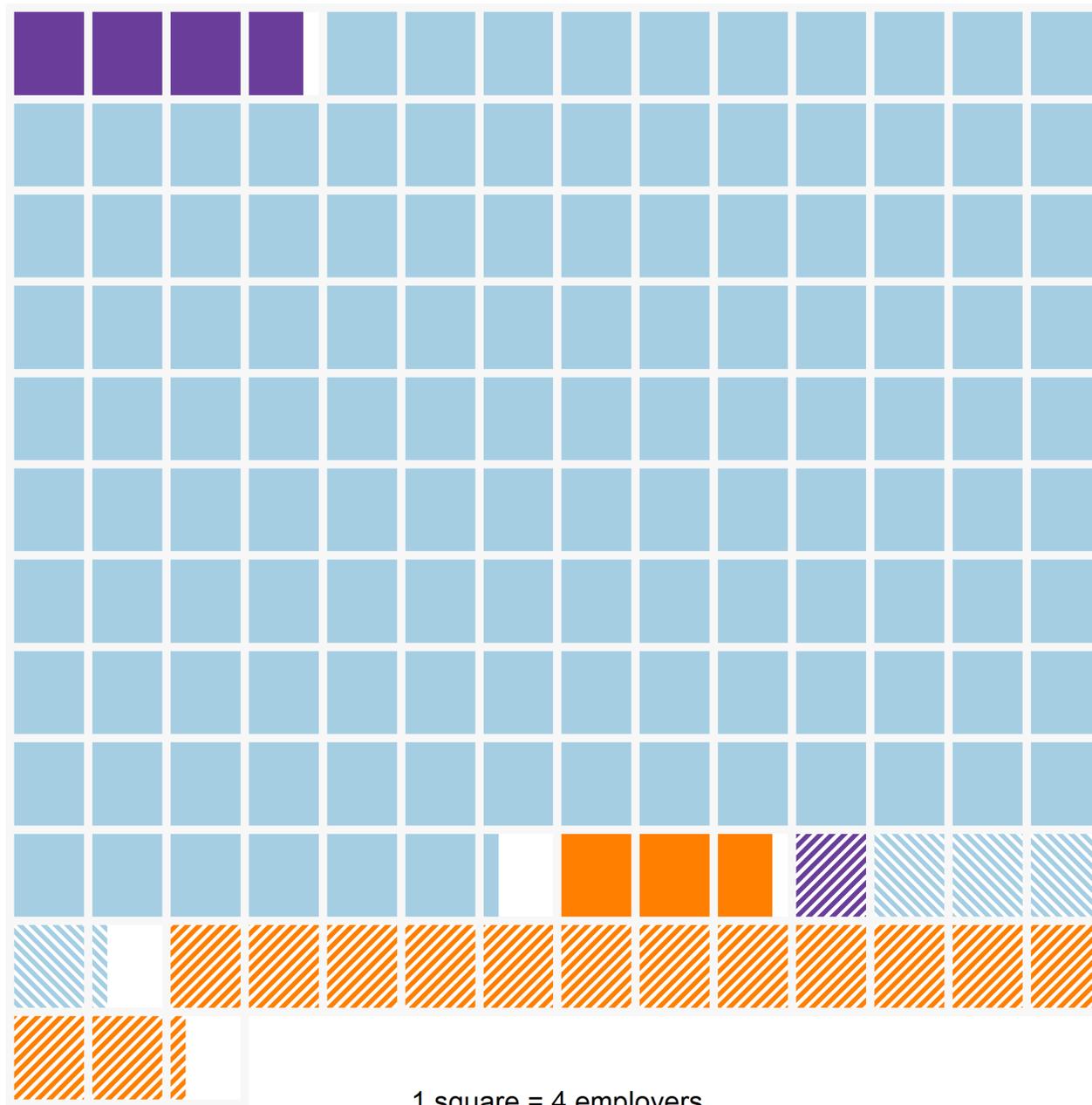


Figure D15.--Number of Employers in 2020, by type of employer



- Class I Line-Haul Railroads
- Non-Class I Line-Haul Railroads and Switching & Terminal Companies
- Commuter Railroads[1]
- Car-Loan Companies
- Labor Organizations
- Miscellaneous Employers[2]

There were 617 reporting employers in calendar year 2020.

[1] Includes National Railroad Passenger Corp (Amtrak)

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