

Table 57. Savings and thrift plans: Summary of provisions,¹ private industry workers, 2015

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

Characteristics	Pretax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Employee choice of investment for employee funds	Employee choice of investment for employer funds
Worker characteristics					
All workers	100	50	38	87	81
Management, professional, and related	100	54	43	87	81
Management, business, and financial	100	57	43	90	80
Professional and related	100	53	43	85	81
Service	100	46	25	84	—
Protective service	100	68	—	84	82
Sales and office	100	50	33	89	83
Sales and related	100	41	25	87	—
Office and administrative support	100	55	37	91	86
Natural resources, construction, and maintenance	100	36	36	81	76
Installation, maintenance, and repair	100	39	41	78	74
Production, transportation, and material moving	100	44	45	85	81
Production	100	44	45	82	78
Transportation and material moving	100	43	44	90	85
Full time	100	50	39	87	81
Part time	100	49	28	87	81
Union	100	44	28	90	80
Nonunion	100	50	39	87	81
Average wage within the following categories ⁴ :					
Lowest 25 percent	100	45	23	85	79
Lowest 10 percent	100	34	—	—	—
Second 25 percent	100	44	36	88	83
Third 25 percent	100	45	43	87	82
Highest 25 percent	100	58	43	87	79
Highest 10 percent	100	64	45	92	83
Establishment characteristics					
Goods-producing industries	100	50	50	86	80
Manufacturing	100	53	54	86	82
Service-providing industries	100	49	35	87	81
Trade, transportation, and utilities	100	37	32	85	81
Wholesale trade	100	32	40	90	83
Retail trade	100	37	24	84	79
Transportation and warehousing	100	36	38	80	78
Utilities	100	85	40	92	89
Information	100	63	46	91	80
Financial activities	100	68	47	91	85
Finance and insurance	100	72	50	91	87
Credit intermediation and related activities ..	100	70	40	91	87
Insurance carriers and related activities	100	70	63	91	85
Professional and business services	100	64	38	93	89
Professional and technical services	100	67	24	89	83
Education and health services	100	—	31	81	—
Educational services	100	43	—	92	90
Junior colleges, colleges, and universities ...	100	30	—	96	92
Health care and social assistance	100	—	33	—	—

See footnotes at end of table.

Table 57. Savings and thrift plans: Summary of provisions,¹ private industry workers, 2015—continued

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

Characteristics	Pretax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers	100	47	33	84	—
1 to 49 workers	100	47	32	83	—
50 to 99 workers	100	47	36	86	77
100 workers or more	100	51	41	89	84
100 to 499 workers	100	45	35	88	83
500 workers or more	100	59	49	90	86
Geographic areas					
Northeast	100	48	37	88	78
New England	100	26	—	82	—
Middle Atlantic	100	57	42	91	84
South	100	54	35	89	82
South Atlantic	100	54	38	92	88
East South Central	100	50	29	92	—
West South Central	100	55	33	82	—
Midwest	100	39	41	84	82
East North Central	100	38	45	86	84
West North Central	100	42	32	79	78
West	100	55	42	87	—
Mountain	100	49	42	84	80
Pacific	100	59	42	89	—

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

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

³ 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.

⁴ 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 2015."

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.