

Table 16. Savings and thrift plans: Availability of selected benefit features,¹ private industry workers, 2017

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

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
Worker characteristics						
All workers	100	55	39	18	91	88
Management, professional, and related	100	59	40	17	89	86
Management, business, and financial	100	63	42	21	89	85
Professional and related	100	56	39	15	90	87
Service	100	51	20	–	95	93
Protective service	100	91	–	–	100	100
Sales and office	100	53	40	23	95	90
Sales and related	100	47	28	21	98	94
Office and administrative support	100	56	46	24	93	88
Natural resources, construction, and maintenance	100	48	38	13	88	87
Construction, extraction, farming, fishing, and forestry	100	42	22	–	85	85
Installation, maintenance, and repair	100	51	46	17	90	88
Production, transportation, and material moving	100	52	46	18	89	87
Production	100	53	44	19	86	82
Transportation and material moving	100	51	47	18	93	93
Full time	100	55	40	18	91	88
Part time	100	53	32	21	96	93
Union	100	55	47	11	86	85
Nonunion	100	55	38	18	92	88
Average wage within the following categories ⁴ :						
Lowest 25 percent	100	47	26	16	92	90
Lowest 10 percent	100	39	19	–	94	89
Second 25 percent	100	46	33	14	95	91
Third 25 percent	100	56	44	21	90	87
Highest 25 percent	100	62	44	19	90	87
Highest 10 percent	100	70	45	18	90	87
Establishment characteristics						
Goods-producing industries	100	54	46	18	85	83
Construction	100	55	22	–	88	88
Manufacturing	100	55	51	22	83	80
Service-providing industries	100	55	37	18	93	90
Trade, transportation, and utilities	100	50	37	20	95	91
Wholesale trade	100	57	53	15	88	81
Retail trade	100	39	18	20	99	96
Transportation and warehousing	100	62	58	24	94	94
Utilities	100	84	58	38	92	92
Information	100	64	38	–	98	98
Financial activities	100	77	52	26	94	93
Finance and insurance	100	80	55	28	97	96
Credit intermediation and related activities ..	100	78	48	26	96	94
Insurance carriers and related activities	100	77	69	33	–	96
Professional and business services	100	65	44	21	92	88
Professional and technical services	100	–	50	–	85	–
Education and health services	100	44	27	8	91	85
Educational services	100	50	35	–	81	–
Junior colleges, colleges, and universities ...	100	49	31	–	88	83
Health care and social assistance	100	44	26	–	92	86

See footnotes at end of table.

Table 16. Savings and thrift plans: Availability of selected benefit features,¹ private industry workers, 2017—continued

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

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers	100	56	38	15	91	85
1 to 49 workers	100	56	36	14	91	84
50 to 99 workers	100	55	42	18	88	88
100 workers or more	100	54	39	20	92	90
100 to 499 workers	100	44	34	17	92	90
500 workers or more	100	68	47	23	92	90
Geographic areas						
Northeast	100	59	44	17	92	87
New England	100	65	54	29	98	96
Middle Atlantic	100	57	41	—	90	85
South	100	49	38	20	92	91
South Atlantic	100	45	38	18	90	88
East South Central	100	50	45	—	96	94
West South Central	100	57	35	27	95	94
Midwest	100	60	42	20	89	87
East North Central	100	61	43	19	88	86
West North Central	100	58	41	21	93	91
West	100	53	33	14	92	86
Mountain	100	59	34	—	93	89
Pacific	100	50	—	—	91	85

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 Contributions are made after taxes have been deducted.

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 2017."

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/glossary20162017.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.