

Table 32. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012

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

Characteristics	Total	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
Worker characteristic						
All workers	100	69	21	6	26	5
Management, professional, and related	100	57	21	—	38	6
Management, business, and financial	100	66	20	3	29	5
Professional and related	100	49	21	6	45	6
Service	100	82	21	—	10	8
Protective service	100	97	21	—	—	—
Sales and office	100	77	21	—	19	4
Sales and related	100	86	21	12	11	3
Office and administrative support	100	73	21	6	23	5
Natural resources, construction, and maintenance	100	69	19	12	27	4
Construction, extraction, farming, fishing, and forestry	100	72	21	12	—	—
Installation, maintenance, and repair	100	67	19	—	27	5
Production, transportation, and material moving	100	79	21	6	19	2
Production	100	75	21	—	23	2
Transportation and material moving	100	84	21	—	14	2
Full time	100	68	21	6	27	5
Part time	100	82	21	12	16	2
Union	100	59	18	—	38	4
Nonunion	100	70	21	6	25	5
Average wage within the following categories: ¹						
Lowest 25 percent	100	93	21	12	—	—
Lowest 10 percent	100	97	21	12	—	—
Second 25 percent	100	79	21	—	17	4
Third 25 percent	100	71	21	—	25	4
Highest 25 percent	100	56	21	6	38	6
Highest 10 percent	100	53	21	3	41	6
Establishment characteristic						
Goods-producing industries	100	68	21	3	28	4
Manufacturing	100	65	19	3	31	4
Service-providing industries	100	70	21	—	26	5
Trade, transportation, and utilities	100	82	21	—	14	4
Wholesale trade	100	69	18	—	—	—
Retail trade	100	92	21	12	—	—
Transportation and warehousing	100	85	21	—	—	—
Utilities	100	48	—	1	37	14
Information	100	44	18	—	56	(²)
Financial activities	100	69	21	—	25	6
Finance and insurance	100	68	18	—	27	5
Credit intermediation and related activities ..	100	76	21	—	20	4
Insurance carriers and related activities	100	64	18	—	29	7
Professional and business services	100	55	21	—	39	6
Professional and technical services	100	49	21	3	42	9
Education and health services	100	66	21	—	27	7
Educational services	100	47	21	12	38	15
Junior colleges, colleges, and universities ...	100	—	—	—	—	—
Healthcare and social assistance	100	68	21	—	26	6

See footnotes at end of table.

Table 32. Savings and thrift plans: Eligibility requirements, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Total	With minimum age or service requirement	Median age requirement	Median service requirement (in months)	No minimum age or service requirement	Not determinable
1 to 99 workers	100	75	21	6	20	5
1 to 49 workers	100	75	21	6	21	4
50 to 99 workers	100	75	21	6	19	6
100 workers or more	100	66	21	—	30	5
100 to 499 workers	100	69	21	—	27	4
500 workers or more	100	61	18	—	33	6
Geographic area						
New England	100	55	21	—	35	9
Middle Atlantic	100	67	21	—	—	—
East North Central	100	71	21	—	23	6
West North Central	100	71	21	12	25	4
South Atlantic	100	68	21	—	27	5
East South Central	100	63	20	—	32	5
West South Central	100	81	21	12	16	3
Mountain	100	77	21	—	22	1
Pacific	100	66	18	6	31	3

¹ 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 2012."
² 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/glossary20122013.htm.