

Table 33. Savings and thrift plans: Selected provisions, private industry workers, National Compensation Survey, 2012

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

Characteristics	Rollovers allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic						
All workers	78	4	18	58	23	19
Management, professional, and related	77	–	–	60	22	18
Management, business, and financial	77	–	–	–	–	–
Professional and related	77	–	–	63	21	17
Sales and office:						
Sales and related	78	–	–	37	45	18
Natural resources, construction, and maintenance						
Construction, extraction, farming, fishing, and forestry	82	–	–	69	19	11
Installation, maintenance, and repair	80	–	–	65	–	–
Production, transportation, and material moving	83	–	–	71	–	–
Production	80	–	–	59	23	18
Transportation and material moving	78	–	–	65	16	18
Transportation and material moving	82	–	–	50	32	17
Full time	77	4	19	59	22	19
Part time	84	–	–	47	38	14
Union	83	–	–	71	18	11
Nonunion	77	4	19	57	24	19
Average wage within the following categories: ¹						
Lowest 25 percent	84	–	–	49	34	17
Lowest 10 percent	94	–	–	51	34	15
Second 25 percent	77	3	19	53	29	18
Third 25 percent	76	5	19	–	–	–
Highest 25 percent	78	–	–	62	19	19
Highest 10 percent	76	–	–	62	19	19
Service-providing industries	78	4	17	58	24	17
Trade, transportation, and utilities	81	–	–	45	41	15
Wholesale trade	76	–	–	64	17	19
Retail trade	80	–	–	28	60	12
Transportation and warehousing	93	–	–	60	–	–
Information	84	–	16	81	–	–
Financial activities	–	–	–	72	9	19
Finance and insurance	–	–	–	75	9	16
Credit intermediation and related activities ..	82	–	18	76	–	–
Insurance carriers and related activities	80	–	–	80	–	–
Professional and business services	75	–	–	55	28	17
Professional and technical services	77	–	–	53	–	–

See footnotes at end of table.

Table 33. Savings and thrift plans: Selected provisions, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Rollovers allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	78	—	—	—	—	—
50 to 99 workers	88	—	—	60	24	16
100 workers or more	77	4	19	59	24	17
100 to 499 workers	82	3	15	59	29	12
Geographic area						
New England	76	—	—	—	—	—
Middle Atlantic	78	—	—	—	—	—
South Atlantic	80	—	—	53	31	16
East South Central	82	—	—	46	38	15
West South Central	75	—	—	58	27	14
Mountain	—	—	—	58	26	16
Pacific	84	—	—	71	14	15

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."

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.