

Table 48. Savings and thrift plans: Selected automatic escalation features, private industry workers, National Compensation Survey, 2014

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

Characteristics	Automatic escalation available	Automatic escalation features ¹				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
Worker characteristics							
All workers	36	17	3	25	7.0	52	13
Management, professional, and related	38	17	6	21	10.0	48	13
Management, business, and financial	38	15	—	19	8.0	50	13
Professional and related	39	19	6	22	10.0	48	14
Service	—	—	—	—	—	74	—
Sales and office	27	13	3	22	6.0	56	16
Sales and related	23	—	—	21	6.0	63	14
Office and administrative support	29	13	3	22	6.0	54	17
Natural resources, construction, and maintenance:							
Installation, maintenance, and repair	39	35	3	38	6.0	49	13
Production, transportation, and material moving	45	18	3	43	7.0	51	3
Production	33	21	—	31	10.0	64	2
Transportation and material moving	58	15	3	55	6.0	38	4
Full time	35	16	—	24	8.0	52	13
Part time	53	20	—	48	6.0	40	6
Union	—	13	3	22	7.0	59	—
Nonunion	36	17	3	25	7.0	51	13
Average wage within the following categories ² :							
Lowest 25 percent	32	—	—	26	6.0	66	1
Second 25 percent	34	16	3	31	—	55	11
Third 25 percent	31	16	3	25	6.0	56	12
Highest 25 percent	39	18	—	22	—	46	15
Highest 10 percent	41	17	—	21	8.0	45	14
Establishment characteristics							
Goods-producing industries	43	27	3	35	8.0	45	11
Manufacturing	42	24	4	32	8.0	48	10
Service-providing industries	33	13	—	22	6.0	54	13
Trade, transportation, and utilities	43	17	3	42	6.0	53	3
Financial activities	34	23	—	31	—	59	7
Finance and insurance	36	24	—	32	—	57	7
Credit intermediation and related activities ..	41	—	—	35	—	54	5
Insurance carriers and related activities	29	—	—	27	—	63	8
Professional and business services	44	—	—	—	—	39	17

See footnotes at end of table.

Table 48. Savings and thrift plans: Selected automatic escalation features, private industry workers, National Compensation Survey, 2014—continued

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

Characteristics	Automatic escalation available	Automatic escalation features ¹				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
1 to 99 workers:							
50 to 99 workers	18	—	—	18	6.0	72	10
100 workers or more	42	19	3	27	7.0	50	8
100 to 499 workers	44	18	—	24	7.0	47	8
500 workers or more	41	21	—	30	6.0	52	7
Geographic areas							
Northeast	—	—	—	—	—	56	—
Middle Atlantic	—	—	—	—	—	48	—
South	39	19	3	26	6.0	55	6
South Atlantic	39	13	3	20	6.0	56	4
East South Central	—	—	—	—	—	63	—
West South Central	41	28	3	35	7.0	49	10
Midwest	32	17	—	28	10.0	55	13
East North Central	34	22	—	33	10.0	53	14
West North Central	—	—	—	—	—	62	—
West:							
Pacific	44	—	—	27	6.0	37	19

¹ The sum of the individual components may exceed the total because some workers may be in plans in which employee contribution is escalated based on both years of service and as a specified percent of earnings.

² 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 2014."

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/glossary20142015.htm.