

Table 55. Savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2014

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

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other ¹	Investment choice exists but not determinable		
Worker characteristics									
All workers	88	28	66	79	63	21	9	—	—
Management, professional, and related	88	31	68	79	66	19	9	—	—
Management, business, and financial	86	35	69	80	66	21	6	—	—
Professional and related	90	28	67	79	66	17	11	—	10
Service	82	—	60	77	49	12	4	—	18
Sales and office	88	28	65	80	66	24	7	—	—
Sales and related	90	31	62	83	72	24	6	—	10
Office and administrative support	87	26	66	78	63	24	8	—	—
Natural resources, construction, and maintenance	83	30	60	72	56	24	10	—	—
Installation, maintenance, and repair	85	38	68	76	59	27	9	—	—
Production, transportation, and material moving	93	31	70	82	58	21	11	—	—
Production	92	29	65	79	52	17	13	—	—
Transportation and material moving	93	33	76	85	66	27	8	—	—
Full time	88	29	67	79	63	21	9	—	—
Part time	89	23	57	79	64	13	9	—	11
Union	90	34	68	82	62	29	8	—	10
Nonunion	88	28	66	79	63	20	9	—	—
Average wage within the following categories ² :									
Lowest 25 percent	89	23	66	83	66	15	7	—	—
Lowest 10 percent	81	20	64	73	52	—	8	—	19
Second 25 percent	85	22	58	75	57	23	9	—	—
Third 25 percent	89	24	69	80	63	19	9	—	—
Highest 25 percent	89	37	69	80	66	22	9	—	—
Highest 10 percent	91	39	73	82	70	21	9	—	9
Establishment characteristics									
Goods-producing industries	89	36	67	77	59	24	11	—	—
Construction	87	—	66	71	57	—	15	—	13
Manufacturing	89	39	68	78	57	22	11	—	—
Service-providing industries	88	27	66	80	64	20	8	—	—
Trade, transportation, and utilities	92	29	67	85	70	22	6	—	—
Wholesale trade	91	14	67	82	61	15	9	—	—
Retail trade	90	33	59	84	75	19	4	—	—
Transportation and warehousing	100	40	85	92	72	39	7	—	(³)
Information	89	48	75	82	65	29	7	—	11
Financial activities	—	40	80	87	75	27	9	—	—
Finance and insurance	96	44	82	88	77	30	7	—	4
Credit intermediation and related activities ..	94	46	84	87	72	29	6	—	6
Insurance carriers and related activities	99	31	79	90	79	35	9	—	1
Professional and business services	93	39	71	85	70	16	8	—	7
Professional and technical services	91	39	71	85	70	—	6	—	9
Education and health services:									
Educational services	85	—	72	75	60	32	9	—	15
Junior colleges, colleges, and universities ...	98	—	86	90	59	34	7	—	2

See footnotes at end of table.

Table 55. Savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2014—continued

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

Characteristics	Investment choice available	Available investments						No investment choice available	Not determinable
		Company stock	Common stock	Diversified investments	Lifecycle funds	Other ¹	Investment choice exists but not determinable		
1 to 99 workers	87	20	64	74	58	20	12	—	—
1 to 49 workers	86	18	62	72	55	23	13	—	—
50 to 99 workers	89	23	70	78	67	14	11	—	—
100 workers or more	89	34	67	82	66	21	6	—	—
100 to 499 workers	89	31	63	81	63	22	8	—	—
500 workers or more	89	36	72	84	69	19	4	—	—
Geographic areas									
Northeast	83	19	57	71	55	21	12	—	—
New England	88	—	57	69	59	31	19	—	—
Middle Atlantic	81	22	57	72	54	18	9	—	—
South	91	31	71	83	72	21	8	—	—
South Atlantic	93	35	76	84	73	20	8	—	—
East South Central	91	20	78	81	71	25	8	—	9
West South Central	90	29	61	82	71	20	8	—	10
Midwest	86	32	60	77	49	19	9	—	—
East North Central	89	32	61	78	43	22	11	—	—
West North Central	80	33	60	76	61	13	4	—	—
West	90	30	74	84	71	21	6	—	—
Mountain	87	19	68	78	65	31	9	—	—
Pacific	91	35	77	86	74	17	5	—	9

¹ Includes investment vehicles not separately estimated (e.g., U.S. government securities, guaranteed investment contracts, money market funds, and certificates of deposit).

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."

³ Less than 0.5.

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/glossary20142015.htm.