

**Table 40. Savings and thrift plans: Automatic escalation features, private industry workers, 2019**

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

Characteristics	Automatic escalation available	Automatic escalation features <sup>1</sup>				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		
<b>Worker characteristics</b>							
All workers .....	42	21	3	38	8.0	56	2
Management, professional, and related .....	39	19	3	36	7.0	60	1
Management, business, and financial .....	40	22	—	37	—	59	2
Professional and related .....	38	16	3	34	—	60	1
Service .....	30	—	—	24	10.0	68	1
Sales and office .....	44	25	—	40	10.0	53	3
Sales and related .....	41	20	—	41	10.0	58	1
Office and administrative support .....	46	29	—	39	10.0	51	4
Natural resources, construction, and maintenance .....	49	26	3	49	10.0	50	1
Installation, maintenance, and repair .....	49	24	3	49	10.0	51	1
Production, transportation, and material moving .....	47	20	—	44	8.0	51	2
Production .....	45	25	—	41	8.0	53	2
Transportation and material moving .....	49	—	—	46	10.0	49	2
Full time .....	42	21	3	39	8.0	56	2
Part time .....	41	19	—	37	—	59	( <sup>2</sup> )
Union .....	53	24	4	49	10.0	47	—
Nonunion .....	41	21	3	38	8.0	57	2
Average wage within the following categories <sup>3</sup> :							
Lowest 25 percent .....	28	18	3	26	—	69	4
Second 25 percent .....	43	21	—	40	10.0	54	3
Third 25 percent .....	41	23	4	37	8.0	58	1
Highest 25 percent .....	45	20	3	41	7.0	54	2
Highest 10 percent .....	42	16	3	39	—	56	2
<b>Establishment characteristics</b>							
Goods-producing industries .....	44	23	4	37	8.0	54	2
Manufacturing .....	44	21	4	36	8.0	53	2
Service-providing industries .....	41	20	3	39	10.0	57	2
Trade, transportation, and utilities .....	52	24	—	51	10.0	46	3
Wholesale trade .....	64	—	—	64	—	32	4
Financial activities .....	49	35	3	48	7.0	49	3
Finance and insurance .....	50	35	3	49	8.0	48	3
Credit intermediation and related activities ..	53	47	—	52	6.0	43	3
Insurance carriers and related activities .....	49	27	—	49	10.0	48	2
Education and health services .....	24	18	—	—	—	73	2

See footnotes at end of table.

**Table 40. Savings and thrift plans: Automatic escalation features, private industry workers, 2019—continued**

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

Characteristics	Automatic escalation available	Automatic escalation features <sup>1</sup>				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 .....	40	21	—	40	—	55	4
1 to 49 workers .....	47	22	—	46	6.0	49	4
50 to 99 workers .....	28	—	—	27	10.0	68	4
100 workers or more .....	43	21	3	38	—	57	1
100 to 499 workers .....	44	21	3	41	—	56	( <sup>2</sup> )
500 workers or more .....	41	21	—	34	10.0	57	1
<b>Geographic areas</b>							
Northeast .....	46	30	4	45	—	52	2
New England .....	34	29	—	34	10.0	61	6
Middle Atlantic .....	51	31	—	50	—	49	—
South .....	54	19	3	48	7.0	45	1
South Atlantic .....	62	17	3	51	6.0	37	1
East South Central .....	33	22	3	33	8.0	67	—
West South Central .....	53	—	—	50	—	46	1
Midwest .....	32	21	3	28	8.0	66	2
East North Central .....	26	20	—	22	—	72	3
West North Central .....	45	—	—	40	10.0	53	2
West .....	38	—	—	37	10.0	60	2
Mountain .....	—	—	—	—	—	64	—
Pacific .....	39	—	—	38	10.0	59	3

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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 2019."

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 Retirement Benefit Terms" at [www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm).

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