

**Table 35. Savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2012**

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

Characteristics	Total	Investment choice available	Available investments						No investment choice available	Not determinable
			Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
<b>Worker characteristic</b>										
All workers .....	100	87	24	56	73	49	18	12	-	-
Management, professional, and related .....	100	88	24	63	75	50	17	10	-	-
Management, business, and financial .....	100	89	27	65	77	53	16	9	-	-
Professional and related .....	100	87	21	61	73	48	19	10	-	13
Service .....	100	82	-	42	64	28	9	17	-	-
Protective service .....	100	97	-	-	91	70	-	7	-	3
Sales and office .....	100	86	27	55	76	54	19	9	-	-
Sales and related .....	100	89	26	53	83	73	24	6	-	-
Office and administrative support .....	100	84	27	55	72	45	17	11	-	-
Natural resources, construction, and maintenance .....	100	89	44	65	71	46	26	17	-	-
Construction, extraction, farming, fishing, and forestry .....	100	85	37	68	71	37	-	14	-	-
Installation, maintenance, and repair .....	100	90	46	64	71	49	27	18	-	-
Production, transportation, and material moving .....	100	87	18	47	66	44	20	19	-	-
Production .....	100	88	-	-	-	-	-	-	-	-
Transportation and material moving .....	100	85	24	46	68	53	19	17	-	-
Full time .....	100	86	24	57	72	48	18	12	-	-
Part time .....	100	89	23	52	82	60	19	6	-	-
Union .....	100	91	57	74	82	43	23	8	-	-
Nonunion .....	100	86	21	55	72	49	18	12	-	-
Average wage within the following categories: <sup>1</sup>										
Lowest 25 percent .....	100	86	14	45	71	44	11	14	-	-
Lowest 10 percent .....	100	79	-	-	-	-	-	-	-	-
Second 25 percent .....	100	85	20	48	69	45	16	14	-	-
Third 25 percent .....	100	87	23	55	71	47	19	15	-	-
Highest 25 percent .....	100	87	30	66	76	53	21	8	-	-
Highest 10 percent .....	100	89	30	65	77	53	21	9	-	11
<b>Establishment characteristic</b>										
Goods-producing industries .....	100	84	19	51	64	38	17	17	-	-
Manufacturing .....	100	83	17	48	62	40	17	15	-	-
Service-providing industries .....	100	87	25	58	75	51	19	11	-	-
Trade, transportation, and utilities .....	100	89	29	51	77	60	22	11	-	-
Wholesale trade .....	100	80	31	60	76	52	-	4	-	-
Retail trade .....	100	92	23	46	81	72	22	11	-	-
Transportation and warehousing .....	100	94	-	-	-	-	-	-	-	-
Utilities .....	100	86	44	54	72	40	-	14	-	14
Information .....	100	99	67	94	94	65	24	5	-	1
Financial activities .....	100	87	31	65	72	44	17	13	-	13
Finance and insurance .....	100	89	31	68	76	45	17	13	-	11
Credit intermediation and related activities ..	100	91	35	68	75	45	12	15	-	9
Insurance carriers and related activities .....	100	88	25	68	77	40	29	10	-	12
Professional and business services .....	100	88	31	68	80	67	24	2	-	12
Professional and technical services .....	100	82	-	78	74	70	-	3	-	18
Education and health services:										
Healthcare and social assistance .....	100	82	-	47	68	24	9	14	-	18

See footnotes at end of table.

**Table 35. Savings and thrift plans: Investment choices for employee funds, private industry workers, National Compensation Survey, 2012—Continued**

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

Characteristics	Total	Investment choice available	Available investments						No investment choice available	Not determinable
			Company stock	Common stock	Diversified investments	Lifecycle funds	Other	Not determinable		
1 to 99 workers .....	100	83	20	50	63	38	16	18	—	—
1 to 49 workers .....	100	81	17	52	64	41	15	17	—	—
50 to 99 workers .....	100	87	—	—	—	—	—	—	—	—
100 workers or more .....	100	89	27	60	78	55	20	8	—	—
100 to 499 workers .....	100	94	24	62	82	65	21	9	—	—
500 workers or more .....	100	83	30	58	74	42	18	8	—	—
<b>Geographic area</b>										
New England .....	100	92	34	65	78	55	33	14	—	8
Middle Atlantic .....	100	86	27	55	73	37	22	12	—	—
East North Central .....	100	82	21	54	68	45	—	14	—	—
West North Central .....	100	82	28	56	72	34	—	9	—	—
South Atlantic .....	100	85	18	53	70	49	19	13	—	—
East South Central .....	100	92	27	52	64	52	—	14	—	8
West South Central .....	100	91	21	61	78	52	19	12	—	—
Mountain .....	100	84	26	57	81	61	15	3	—	—
Pacific .....	100	90	28	60	73	57	18	12	—	—

<sup>1</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 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).