

Table 19. Savings and thrift plans: Availability of rollovers, withdrawals, and loans, private industry workers, 2017

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

Characteristics	Rollovers allowed			Non-hardship withdrawals ¹ allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics									
All workers	83	2	15	12	68	19	71	11	18
Management, professional, and related	80	—	—	—	—	—	—	—	—
Management, business, and financial	83	—	—	—	—	—	—	—	—
Service	85	—	—	9	77	14	72	12	16
Protective service	99	—	1	—	90	—	97	—	—
Sales and office	85	2	13	16	68	16	75	11	13
Sales and related	90	—	—	12	75	13	83	10	7
Office and administrative support	83	2	15	18	65	17	72	12	16
Natural resources, construction, and maintenance	83	—	—	15	67	18	—	—	—
Construction, extraction, farming, fishing, and forestry	—	—	—	14	69	18	—	—	—
Installation, maintenance, and repair	84	—	—	16	66	18	77	7	16
Production, transportation, and material moving	84	2	15	9	75	16	73	11	16
Production	81	—	—	10	71	19	72	12	16
Transportation and material moving	87	—	—	7	80	13	73	11	16
Full time	82	2	16	—	—	—	70	11	19
Part time	90	3	6	12	76	13	83	9	8
Union	77	—	—	15	69	16	73	—	—
Nonunion	83	2	15	—	—	—	71	11	18
Average wage within the following categories ² :									
Lowest 25 percent	87	3	10	9	77	15	78	10	12
Lowest 10 percent	85	—	—	—	—	—	—	—	—
Second 25 percent	84	2	14	8	76	17	75	11	14
Third 25 percent	84	2	15	15	65	19	70	11	19
Highest 25 percent	80	1	18	—	—	—	—	—	—
Highest 10 percent	82	—	—	—	—	—	71	10	19
Establishment characteristics									
Goods-producing industries	83	—	—	—	—	—	—	—	—
Construction	92	—	8	—	73	—	69	—	—
Manufacturing	79	—	—	—	—	—	—	—	—
Service-providing industries	83	2	15	13	69	19	72	11	17
Trade, transportation, and utilities	88	3	9	8	77	15	80	11	10
Wholesale trade	86	—	—	—	—	—	78	—	—
Retail trade	89	—	—	9	80	11	81	14	5
Transportation and warehousing	91	—	9	—	72	—	78	—	—
Utilities	78	—	—	—	—	—	—	—	—
Information	92	—	8	—	69	—	83	—	—
Financial activities	89	—	—	30	53	18	71	14	14
Finance and insurance	90	—	—	33	50	17	76	11	13
Credit intermediation and related activities ..	92	—	—	46	41	13	82	—	—
Insurance carriers and related activities	87	—	—	—	—	—	65	16	19
Professional and business services	84	—	16	—	—	—	—	—	—
Education and health services:									
Educational services:									
Junior colleges, colleges, and universities	59	—	—	—	76	—	70	—	—

See footnotes at end of table.

Table 19. Savings and thrift plans: Availability of rollovers, withdrawals, and loans, private industry workers, 2017—continued

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

Characteristics	Rollovers allowed			Non-hardship withdrawals ¹ allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	—	—	—	13	69	18	—	—	—
1 to 49 workers	—	—	—	11	71	19	68	12	19
50 to 99 workers	—	—	—	19	64	17	—	—	—
100 workers or more	85	3	12	—	—	—	72	11	17
100 to 499 workers	85	2	12	—	—	—	68	13	18
500 workers or more	85	—	—	18	63	19	78	7	15
Geographic areas									
Northeast	86	—	—	16	70	14	79	7	13
New England	92	—	—	—	74	—	86	—	—
Middle Atlantic	85	—	—	—	69	—	78	8	14
South	84	—	—	—	—	—	69	11	19
South Atlantic	82	—	—	—	—	—	73	9	18
East South Central	87	—	—	—	—	—	73	—	—
West South Central	85	—	—	17	66	17	—	—	—
Midwest	82	—	—	—	—	—	—	—	—
East North Central	82	—	—	—	—	—	—	—	—
West North Central	81	—	—	—	76	—	74	14	13
West	81	—	—	11	70	19	75	8	17
Mountain	—	—	—	—	69	—	73	—	—
Pacific	83	—	—	10	71	19	76	—	—

¹ Hardship is defined as immediate and heavy financial need, such as insufficiency of resources for healthcare, education, and payments for primary residence. IRS allows plans to offer the option of hardship withdrawals but does not impose such a requirement.

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 2017."

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/glossary20162017.htm.

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