

Table 22. Standard errors for savings and thrift plans: Summary of provisions, private industry workers, National Compensation Survey, 2009

Characteristics	Pre-tax contribution	Roth 401(k) contribution (post-tax) ¹	Automatic enrollment provision ²	Automatic escalation feature
Worker characteristic				
All workers	0.0	2.2	1.5	1.0
Management, professional, and related	(³)	2.7	2.5	1.5
Management, business, and financial	0.0	3.1	2.4	1.7
Professional and related	0.0	3.6	3.3	1.9
Service	0.0	6.4	2.7	—
Protective service	(³)	—	—	—
Sales and office	(³)	3.2	2.0	1.5
Sales and related	0.0	4.6	4.4	—
Office and administrative support	(³)	3.8	2.1	1.6
Natural resources, construction, and maintenance	0.0	4.3	2.5	—
Construction, extraction, farming, fishing, and forestry	0.0	—	—	—
Installation, maintenance, and repair	0.0	6.2	3.8	—
Production, transportation, and material moving	0.0	3.7	3.9	2.7
Production	(³)	4.8	4.7	4.4
Transportation and material moving	0.0	—	5.6	—
Full time	0.0	2.2	1.6	1.0
Part time	0.0	4.3	3.6	—
Union	0.0	5.0	3.7	1.7
Nonunion	0.0	2.3	1.6	1.1
Average wage within the following categories: ⁴				
Lowest 25 percent	0.0	5.9	2.4	—
Lowest 10 percent	0.0	—	—	—
Second 25 percent	0.0	2.5	2.1	1.5
Third 25 percent	(³)	2.7	1.9	1.3
Highest 25 percent	0.0	2.8	2.5	1.5
Highest 10 percent	0.0	4.2	4.2	2.0
Establishment characteristic				
Goods-producing industries	0.0	2.9	3.5	3.4
Construction	0.0	—	—	—
Manufacturing	(³)	3.3	4.6	4.4
Service-providing industries	0.0	2.7	1.7	1.0
Trade, transportation, and utilities	0.0	3.6	3.0	0.8
Wholesale trade	0.0	7.1	—	—
Retail trade	0.0	3.7	4.5	—
Transportation and warehousing	0.0	—	—	—
Information	0.0	8.9	—	—
Financial activities	0.0	4.3	3.3	3.1
Finance and insurance	0.0	4.4	3.5	3.2
Credit intermediation and related activities	0.0	4.1	2.7	—
Insurance carriers and related activities	(³)	6.8	6.7	—
Professional and business services	0.0	6.8	—	—
Professional and technical services	0.0	9.1	—	—
Education and health services	0.0	3.1	3.0	2.7
Educational services	0.0	5.0	—	—
Junior colleges, colleges, and universities	0.0	2.9	—	—
Health care and social assistance	0.0	3.4	3.4	3.1

See footnotes at end of table.

Table 22. Standard errors for savings and thrift plans: Summary of provisions, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Pre-tax contribution	Roth 401(k) contribution (post-tax) ¹	Automatic enrollment provision ²	Automatic escalation feature
1 to 99 workers	0.0	3.1	1.7	—
1 to 49 workers	0.0	3.4	2.5	—
50 to 99 workers	0.0	4.6	1.9	—
100 workers or more	0.0	2.9	2.1	1.3
100 to 499 workers	0.0	4.3	3.0	1.4
500 workers or more	(³)	3.1	2.9	2.6
Geographic area				
New England	0.0	7.0	—	—
Middle Atlantic	0.0	—	1.5	—
East North Central	0.0	6.0	4.1	—
West North Central	(³)	6.1	4.6	—
South Atlantic	0.0	4.6	3.2	—
East South Central	0.0	4.9	7.0	—
West South Central	0.0	4.3	1.6	1.6
Mountain	(³)	4.6	4.6	2.7
Pacific	0.0	4.0	5.0	—

¹ Plans that combine features of traditional Roth IRA plans and 401(k) plans. Under these plans employees are allowed to have part or all of their retirement plan contributions be subject to all the same post-tax treatment as under a Roth IRA plan.

² The employer that sponsors the plan automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

³ Less than 0.05.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers both above and

below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

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/glossary20092010.htm.