

**Table 22. Savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2010**

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

Characteristics	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>2</sup>	Annuity available	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Worker characteristic</b>							
All workers .....	100	31	15	21	6	84	78
Management, professional, and related .....	100	35	18	20	7	86	80
Management, business, and financial .....	100	37	—	17	5	87	81
Professional and related .....	100	33	17	23	8	85	79
Service .....	100	17	—	—	—	83	79
Protective service .....	100	—	—	—	—	93	83
Sales and office .....	100	30	16	22	4	85	78
Sales and related .....	100	25	17	20	—	90	84
Office and administrative support .....	100	33	—	23	6	82	75
Natural resources, construction, and maintenance .....	100	29	17	19	—	78	70
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—	66	60
Installation, maintenance, and repair .....	100	37	20	24	—	84	76
Production, transportation, and material moving .....	100	28	—	24	8	81	76
Production .....	100	32	—	27	12	86	81
Transportation and material moving .....	100	22	—	21	—	74	69
Full time .....	100	32	15	21	6	84	78
Part time .....	100	16	—	16	—	87	78
Union .....	100	36	—	33	13	81	68
Nonunion .....	100	30	14	20	5	84	79
Average wage within the following categories: <sup>4</sup>							
Lowest 25 percent .....	100	24	—	—	—	84	77
Lowest 10 percent .....	100	—	—	—	—	97	88
Second 25 percent .....	100	25	—	22	4	79	74
Third 25 percent .....	100	26	—	24	6	82	76
Highest 25 percent .....	100	39	19	21	8	88	82
Highest 10 percent .....	100	42	20	20	8	91	85
<b>Establishment characteristic</b>							
Goods-producing industries .....	100	30	10	25	9	85	78
Construction .....	100	—	—	—	—	67	59
Manufacturing .....	100	34	11	28	11	88	83
Service-providing industries .....	100	31	—	19	5	84	78
Trade, transportation, and utilities .....	100	27	16	20	—	82	77
Wholesale trade .....	100	35	—	—	—	76	75
Retail trade .....	100	20	—	24	—	87	76
Information .....	100	52	—	25	—	73	56
Financial activities .....	100	39	—	25	6	92	78
Finance and insurance .....	100	42	—	24	7	93	78
Credit intermediation and related activities .....	100	33	—	—	—	95	75
Insurance carriers and related activities .....	100	53	—	42	13	89	78
Professional and business services .....	100	41	—	19	—	89	87
Professional and technical services .....	100	31	—	—	—	91	91
Education and health services .....	100	—	—	—	—	75	72
Educational services .....	100	17	59	—	—	82	77
Junior colleges, colleges, and universities .....	100	19	62	—	—	84	81
Health care and social assistance .....	100	—	—	—	—	74	71

See footnotes at end of table.

**Table 22. Savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	401 (k) pre-tax contribution	Roth 401(k) contribution (post-tax) <sup>2</sup>	Annuity available	Automatic enrollment provision <sup>3</sup>	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers .....	100	23	12	16	—	81	75
1 to 49 workers .....	100	20	—	14	—	80	76
50 to 99 workers .....	100	31	—	21	—	81	73
100 workers or more .....	100	34	17	23	7	86	79
100 to 499 workers .....	100	30	11	21	—	79	74
500 workers or more .....	100	39	22	25	11	92	84
<b>Geographic area</b>							
New England .....	100	24	—	14	—	74	67
Middle Atlantic .....	100	36	—	21	—	86	78
East North Central .....	100	33	—	20	—	85	77
West North Central .....	100	31	—	23	13	78	67
South Atlantic .....	100	25	13	21	—	85	81
East South Central .....	100	29	—	30	—	88	85
West South Central .....	100	28	—	13	—	76	73
Mountain .....	100	28	—	30	—	85	77
Pacific .....	100	34	17	21	—	90	86

<sup>1</sup> The remaining workers include both workers not receiving the benefit as well as those workers where the availability of the benefit is not determinable. For example, 15 percent of all workers have an annuity provision available. The remaining 85 percent either do not have the provision or information on the provision is not available.

<sup>2</sup> Plans that combine features of traditional Roth IRA plans and 401(k) plans in savings and thrift 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.

<sup>3</sup> The employer 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.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).