

Table 22. Savings and thrift plans: Summary of provisions, private industry workers, National Compensation Survey, 2009

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

Characteristics	Pre-tax contribution	Roth 401(k) contribution (post-tax) ¹	Automatic enrollment provision ²	Automatic escalation feature
Worker characteristic				
All workers	100	30	19	8
Management, professional, and related	100	32	19	9
Management, business, and financial	100	33	18	8
Professional and related	100	32	20	10
Service	100	31	13	—
Protective service	100	—	—	—
Sales and office	100	32	20	7
Sales and related	100	29	26	—
Office and administrative support	100	33	18	7
Natural resources, construction, and maintenance	100	23	10	—
Construction, extraction, farming, fishing, and forestry	100	—	—	—
Installation, maintenance, and repair	100	29	13	—
Production, transportation, and material moving	100	22	24	10
Production	100	27	24	15
Transportation and material moving	100	—	25	—
Full time	100	30	19	8
Part time	100	22	20	—
Union	100	35	17	7
Nonunion	100	29	19	8
Average wage within the following categories: ³				
Lowest 25 percent	100	30	11	—
Lowest 10 percent	100	—	—	—
Second 25 percent	100	20	21	7
Third 25 percent	100	27	18	8
Highest 25 percent	100	37	21	10
Highest 10 percent	100	44	22	10
Establishment characteristic				
Goods-producing industries	100	21	20	14
Construction	100	—	—	—
Manufacturing	100	25	23	16
Service-providing industries	100	32	19	6
Trade, transportation, and utilities	100	26	23	4
Wholesale trade	100	26	—	—
Retail trade	100	22	23	—
Transportation and warehousing	100	—	—	—
Information	100	44	—	—
Financial activities	100	36	26	12
Finance and insurance	100	38	28	13
Credit intermediation and related activities	100	25	13	—
Insurance carriers and related activities	100	51	46	—
Professional and business services	100	46	—	—
Professional and technical services	100	49	—	—
Education and health services	100	14	15	9
Educational services	100	19	—	—
Junior colleges, colleges, and universities	100	20	—	—
Health care and social assistance	100	13	17	11

See footnotes at end of table.

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

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

Characteristics	Pre-tax contribution	Roth 401(k) contribution (post-tax) ¹	Automatic enrollment provision ²	Automatic escalation feature
1 to 99 workers	100	22	9	—
1 to 49 workers	100	24	10	—
50 to 99 workers	100	17	8	—
100 workers or more	100	34	25	10
100 to 499 workers	100	36	22	6
500 workers or more	100	32	28	15
Geographic area				
New England	100	42	—	—
Middle Atlantic	100	—	17	—
East North Central	100	33	18	—
West North Central	100	22	23	—
South Atlantic	100	29	16	—
East South Central	100	19	30	—
West South Central	100	28	18	8
Mountain	100	30	22	11
Pacific	100	25	19	—

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 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.