

**Table 45. Standard errors for savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2014**

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
<b>Worker characteristics</b>					
All workers .....	0.1	2.1	2.0	1.5	1.9
Management, professional, and related .....	0.1	2.9	3.5	2.2	3.1
Management, business, and financial .....	( <sup>4</sup> )	4.6	4.0	4.3	4.3
Professional and related .....	0.1	3.4	3.9	2.0	3.7
Service .....	0.4	3.9	3.8	5.1	—
Sales and office .....	0.0	2.6	2.9	2.0	2.0
Sales and related .....	0.0	3.2	2.9	2.7	2.8
Office and administrative support .....	( <sup>4</sup> )	3.3	3.5	2.6	2.8
Natural resources, construction, and maintenance .....	( <sup>4</sup> )	5.5	3.9	3.3	—
Construction, extraction, farming, fishing, and forestry .....	0.0	—	—	—	—
Installation, maintenance, and repair .....	( <sup>4</sup> )	5.1	4.1	3.3	3.4
Production, transportation, and material moving .....	( <sup>4</sup> )	3.7	4.0	1.3	1.9
Production .....	( <sup>4</sup> )	4.3	4.5	1.7	1.9
Transportation and material moving .....	0.0	6.7	6.8	1.7	3.4
Full time .....	( <sup>4</sup> )	2.3	2.1	1.6	1.9
Part time .....	0.4	4.9	4.0	2.2	—
Union .....	( <sup>4</sup> )	4.5	6.0	2.6	3.4
Nonunion .....	0.1	2.2	2.1	1.6	2.0
Average wage within the following categories <sup>5</sup> :					
Lowest 25 percent .....	0.1	3.6	3.0	3.5	4.4
Lowest 10 percent .....	0.5	9.2	—	11.5	—
Second 25 percent .....	0.1	2.8	3.4	2.5	2.7
Third 25 percent .....	( <sup>4</sup> )	2.9	2.6	1.9	2.2
Highest 25 percent .....	( <sup>4</sup> )	2.7	3.2	1.6	2.5
Highest 10 percent .....	( <sup>4</sup> )	3.3	4.2	1.9	2.4
<b>Establishment characteristics</b>					
Goods-producing industries .....	( <sup>4</sup> )	3.3	3.2	2.0	2.1
Construction .....	0.0	8.7	3.0	4.5	—
Manufacturing .....	( <sup>4</sup> )	3.9	3.6	2.2	2.2
Service-providing industries .....	0.1	2.6	2.4	1.8	2.4
Trade, transportation, and utilities .....	0.0	3.6	3.0	1.2	1.6
Wholesale trade .....	0.0	4.4	4.0	2.4	3.5
Retail trade .....	0.0	4.6	3.2	2.2	2.8
Transportation and warehousing .....	0.0	9.8	8.8	0.3	3.5
Utilities .....	( <sup>4</sup> )	—	8.9	—	—
Information .....	0.0	6.3	6.7	4.3	4.4
Financial activities .....	0.0	2.7	3.0	—	2.0
Finance and insurance .....	( <sup>4</sup> )	2.9	3.3	1.0	2.0
Credit intermediation and related activities ..	0.0	3.9	5.3	1.4	2.3
Insurance carriers and related activities .....	0.0	4.2	5.5	0.5	4.1
Professional and business services .....	( <sup>4</sup> )	6.1	6.3	2.8	3.6
Professional and technical services .....	( <sup>4</sup> )	8.0	7.6	4.0	4.0
Education and health services .....	0.3	4.9	6.7	—	—
Educational services .....	0.0	7.7	—	6.7	6.7
Junior colleges, colleges, and universities ...	0.0	8.5	6.9	2.0	2.0
Health care and social assistance .....	0.4	5.5	7.9	—	—

See footnotes at end of table.

**Table 45. Standard errors for savings and thrift plans: Summary of provisions,<sup>1</sup> private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Pre-tax contribution	Post-tax contribution <sup>2</sup>	Automatic enrollment provision <sup>3</sup>	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers .....	0.0	3.7	2.9	1.7	2.5
1 to 49 workers .....	0.0	4.3	3.4	2.2	3.2
50 to 99 workers .....	0.0	5.2	5.0	3.2	4.1
100 workers or more .....	0.1	2.5	2.7	2.2	2.4
100 to 499 workers .....	0.2	3.9	3.9	3.4	3.7
500 workers or more .....	0.0	3.2	3.4	2.0	2.1
<b>Geographic areas</b>					
Northeast .....	0.3	5.8	3.6	5.0	—
New England .....	1.0	8.9	6.5	4.2	—
Middle Atlantic .....	0.1	6.4	4.3	6.3	—
South .....	( <sup>4</sup> )	2.7	3.6	1.8	2.3
South Atlantic .....	( <sup>4</sup> )	3.0	3.8	2.1	2.1
East South Central .....	0.0	6.3	9.2	5.2	5.8
West South Central .....	0.0	6.0	7.9	3.5	5.5
Midwest .....	( <sup>4</sup> )	3.8	2.8	2.8	3.5
East North Central .....	0.0	5.4	3.4	2.8	3.0
West North Central .....	( <sup>4</sup> )	4.4	4.2	5.7	—
West .....	( <sup>4</sup> )	5.3	5.1	2.3	3.3
Mountain .....	0.0	6.4	11.8	5.5	6.4
Pacific .....	( <sup>4</sup> )	7.2	5.0	2.3	3.8

<sup>1</sup> The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

<sup>2</sup> Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

<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> Less than 0.05.

<sup>5</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 2014."

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).