

**Table 28. Standard errors for savings and thrift plans: Plan provisions, private industry workers, 2019**

Characteristics	Rollovers allowed			Non-hardship withdrawals <sup>1</sup> allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Worker characteristics</b>									
All workers .....	1.2	0.5	1.2	0.7	1.6	1.4	1.9	1.7	1.4
Management, professional, and related .....	1.7	0.4	1.6	0.8	2.6	2.5	2.8	2.0	2.4
Management, business, and financial .....	2.0	–	–	1.7	2.6	2.2	3.4	3.2	2.1
Professional and related .....	2.2	0.5	2.1	1.3	3.6	3.4	3.5	2.0	3.2
Service .....	3.7	–	–	–	4.7	–	7.0	–	–
Sales and office .....	2.0	0.7	2.0	1.1	2.1	1.9	2.8	2.3	1.6
Sales and related .....	2.0	–	–	0.6	2.0	1.9	4.1	3.6	1.8
Office and administrative support .....	2.4	1.1	2.5	1.7	2.9	2.8	2.8	2.3	2.0
Natural resources, construction, and maintenance .....	2.8	–	–	–	5.1	–	5.7	3.3	5.1
Construction, extraction, farming, fishing, and forestry .....	6.5	–	–	–	–	–	–	–	–
Installation, maintenance, and repair .....	3.2	–	–	–	4.7	–	4.8	2.8	3.4
Production, transportation, and material moving .....	2.0	1.5	1.8	–	2.6	–	3.7	2.8	2.2
Production .....	3.1	2.1	2.9	–	2.8	–	5.6	4.6	3.3
Transportation and material moving .....	2.0	–	–	–	4.4	–	3.9	2.7	3.1
Full time .....	1.2	0.5	1.2	0.8	1.6	1.5	2.0	1.6	1.4
Part time .....	1.9	–	–	–	2.0	–	7.5	–	–
Union .....	4.7	–	–	1.8	4.9	4.5	4.6	2.5	4.4
Nonunion .....	1.3	0.4	1.2	0.7	1.6	1.5	2.0	1.8	1.4
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	2.8	–	–	–	2.2	–	7.9	–	–
Lowest 10 percent .....	3.6	–	–	–	3.8	–	15.2	–	–
Second 25 percent .....	1.6	0.8	1.6	1.5	2.4	2.0	2.2	1.6	1.7
Third 25 percent .....	1.8	0.8	1.7	1.0	1.8	1.7	2.8	2.0	1.8
Highest 25 percent .....	1.6	0.5	1.6	1.0	2.7	2.7	3.0	2.3	2.5
Highest 10 percent .....	2.6	0.4	2.5	1.5	5.1	5.1	5.2	4.3	4.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	2.0	1.4	2.1	1.4	2.2	1.9	3.4	2.6	1.9
Manufacturing .....	2.1	1.8	2.4	1.7	2.6	2.2	3.5	2.8	2.3
Service-providing industries .....	1.5	0.4	1.4	0.8	1.9	1.8	2.2	2.0	1.7
Trade, transportation, and utilities .....	1.6	–	–	–	2.2	–	2.9	2.2	2.2
Wholesale trade .....	4.6	–	–	–	3.0	–	5.6	4.8	2.3
Retail trade .....	2.0	–	–	–	2.6	–	–	–	–
Utilities .....	4.5	–	–	8.5	6.7	4.8	6.4	–	–
Financial activities .....	3.1	–	–	2.4	3.0	1.9	2.1	1.7	1.5
Finance and insurance .....	3.4	–	–	2.5	3.0	1.9	2.0	1.3	1.7
Credit intermediation and related activities ..	6.0	–	6.0	4.0	4.7	3.1	2.6	1.6	2.6
Insurance carriers and related activities .....	–	–	–	3.0	3.8	4.7	4.7	2.1	3.3
Professional and business services .....	1.7	–	1.7	1.4	3.1	2.6	4.1	4.4	1.8
Professional and technical services .....	2.8	–	2.8	–	3.9	–	5.5	–	–
Education and health services .....	3.5	–	–	–	–	–	–	–	–
Educational services .....	7.9	–	–	–	6.9	–	–	–	–
Junior colleges, colleges, and universities ...	5.1	–	–	–	5.7	–	5.5	6.1	7.0
Health care and social assistance .....	3.7	–	–	–	–	–	–	–	–

See footnotes at end of table.

**Table 28. Standard errors for savings and thrift plans: Plan provisions, private industry workers, 2019—continued**

Characteristics	Rollovers allowed			Non-hardship withdrawals <sup>1</sup> allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers .....	1.4	1.0	1.0	0.7	2.5	2.6	2.8	1.8	2.5
1 to 49 workers .....	1.7	—	—	0.9	3.4	3.4	3.7	2.0	3.4
50 to 99 workers .....	2.1	—	—	—	4.4	—	4.7	3.2	4.2
100 workers or more .....	1.8	0.7	1.8	1.0	2.0	1.7	2.4	2.5	1.7
100 to 499 workers .....	2.3	1.0	2.1	1.3	2.6	1.9	3.2	3.6	2.0
500 workers or more .....	2.9	1.1	2.8	1.7	2.7	2.6	3.3	2.8	2.6
<b>Geographic areas</b>									
Northeast .....	1.8	—	—	1.4	2.1	2.0	2.7	3.1	1.7
New England .....	1.0	—	—	—	5.2	—	5.1	4.3	2.2
Middle Atlantic .....	2.4	—	—	0.7	2.3	2.5	3.1	4.0	2.1
South .....	3.2	1.0	2.7	1.4	2.6	2.1	3.2	3.4	2.3
South Atlantic .....	5.0	1.3	4.1	1.9	2.1	2.7	4.1	—	—
East South Central .....	2.5	—	—	—	4.3	—	2.8	2.6	1.8
West South Central .....	5.1	—	—	—	7.5	—	7.3	—	—
Midwest .....	1.3	1.2	1.7	1.4	2.3	2.2	4.2	3.5	2.6
East North Central .....	1.3	—	—	2.1	1.2	2.0	5.3	4.9	1.6
West North Central .....	3.3	—	—	—	—	—	—	—	—
West .....	2.4	—	—	0.7	5.0	4.9	4.6	—	—
Mountain .....	4.4	—	—	1.0	8.5	7.6	6.6	—	—
Pacific .....	2.8	—	—	—	—	—	5.5	—	—

<sup>1</sup> 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.

<sup>2</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 2019."

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 Retirement Benefit Terms" at [www.bls.gov/nchs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm](http://www.bls.gov/nchs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm).

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