

Table 33. Standard errors for savings and thrift plans: Selected provisions, private industry workers, National Compensation Survey, 2012

Characteristics	Rollovers allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic						
All workers	1.6	0.9	1.5	2.1	1.6	1.6
Management, professional, and related	2.5	–	–	3.4	3.1	2.2
Management, business, and financial	3.4	–	–	–	–	–
Professional and related	3.2	–	–	3.5	3.2	2.3
Sales and office:						
Sales and related	3.5	–	–	4.1	4.2	3.3
Natural resources, construction, and maintenance	3.6	–	–	4.9	4.5	3.0
Construction, extraction, farming, fishing, and forestry	9.1	–	–	10.2	–	–
Installation, maintenance, and repair	3.9	–	–	5.8	–	–
Production, transportation, and material moving	2.7	–	–	4.0	3.8	2.5
Production	3.4	–	–	4.4	4.1	3.4
Transportation and material moving	5.2	–	–	6.3	6.9	4.7
Full time	1.7	0.9	1.5	2.2	1.7	1.6
Part time	3.4	–	–	4.5	4.1	3.3
Union	2.8	–	–	4.6	4.1	2.4
Nonunion	1.7	0.9	1.5	2.2	1.7	1.6
Average wage within the following categories: ¹						
Lowest 25 percent	3.0	–	–	5.1	4.1	3.0
Lowest 10 percent	2.6	–	–	10.7	9.4	6.1
Second 25 percent	2.5	0.9	2.3	3.3	2.8	2.4
Third 25 percent	2.2	1.3	2.0	–	–	–
Highest 25 percent	2.3	–	–	3.4	3.0	2.2
Highest 10 percent	3.9	–	–	4.0	3.3	3.4
Service-providing industries	1.7	1.0	1.5	2.3	1.9	1.7
Trade, transportation, and utilities	2.9	–	–	3.7	3.5	2.6
Wholesale trade	6.6	–	–	5.9	5.1	5.8
Retail trade	3.5	–	–	3.7	4.0	2.5
Transportation and warehousing	6.1	–	–	8.2	–	–
Information	7.1	–	7.1	5.7	–	–
Financial activities	–	–	–	3.8	1.9	3.2
Finance and insurance	–	–	–	4.3	2.0	3.7
Credit intermediation and related activities ..	4.4	–	4.4	4.7	–	–
Insurance carriers and related activities	4.3	–	–	4.4	–	–
Professional and business services	5.9	–	–	6.9	6.8	4.2
Professional and technical services	6.5	–	–	10.9	–	–

See footnotes at end of table.

Table 33. Standard errors for savings and thrift plans: Selected provisions, private industry workers, National Compensation Survey, 2012—Continued

Characteristics	Rollovers allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	3.0	—	—	—	—	—
50 to 99 workers	3.4	—	—	6.2	6.0	4.8
100 workers or more	2.1	1.2	1.9	2.6	2.0	1.8
100 to 499 workers	2.5	0.9	2.2	3.5	3.1	1.6
Geographic area						
New England	4.4	—	—	—	—	—
Middle Atlantic	4.7	—	—	—	—	—
South Atlantic	4.5	—	—	7.2	5.2	5.3
East South Central	6.2	—	—	9.0	8.9	1.9
West South Central	3.8	—	—	5.7	4.7	3.3
Mountain	—	—	—	5.0	3.3	5.7
Pacific	2.8	—	—	2.1	3.3	2.5

¹ 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 2012."

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/glossary20122013.htm.