

**Table 23. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2009**

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

| Characteristics  | Total | Automatic enrollment available | With automatic enrollment                   |   |                 |                          |                 |                 |                  | Default contribution not determinable | No automatic enrollment available | Not determinable |
|--|-------|--------------------------------|---|---|-----------------|--------------------------|-----------------|-----------------|------------------|---------------------------------------|-----------------------------------|------------------|
|  |       |                                | Default contribution as percent of earnings | Default contribution as percent of earnings |                 |                          |                 |                 |                  |                                       |                                   |                  |
|  |       |                                |   | 10th percentile                             | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |                  |                                       |                                   |                  |
| <b>Worker characteristic</b>                                   |       |                                |   |   |                 |                          |                 |                 |                  |                                       |                                   |                  |
| All workers .....  | 100   | 19                             | 18  | 2   | 3               | 3                        | 3               | 4               | 1                | 74                                    | 7                                 |                  |
| Management, professional, and related .....                    | 100   | 19                             | 18  | 2   | 2               | 3                        | 3               | 4               | 1                | 74                                    | 7                                 |                  |
| Management, business, and financial .....                      | 100   | 18                             | 18  | 2   | 2               | 3                        | 4               | 5               | ( <sup>2</sup> ) | 75                                    | 7                                 |                  |
| Professional and related .....                                 | 100   | 20                             | 18  | 2   | 2               | 3                        | 3               | 4               | 1                | 73                                    | 8                                 |                  |
| Service .....  | 100   | 13                             | 13  | -   | -               | -                        | -               | -               | ( <sup>2</sup> ) | 83                                    | 4                                 |                  |
| Sales and office .....   | 100   | 20                             | 19  | -   | -               | -                        | -               | -               | 2                | 73                                    | 6                                 |                  |
| Sales and related .....  | 100   | 26                             | 24  | -   | -               | -                        | -               | -               | 2                | 65                                    | 9                                 |                  |
| Office and administrative support .....                        | 100   | 18                             | 16  | 2   | 3               | 3                        | 3               | 5               | 2                | 77                                    | 5                                 |                  |
| Natural resources, construction, and maintenance .....         | 100   | 10                             | 9   | -   | -               | -                        | -               | -               | ( <sup>2</sup> ) | 79                                    | 11                                |                  |
| Construction, extraction, farming, fishing, and forestry ..... | 100   | -                              | -   | -   | -               | -                        | -               | -               | -                | 84                                    | -                                 |                  |
| Installation, maintenance, and repair .....                    | 100   | 13                             | -   | -   | -               | -                        | -               | -               | 1                | 76                                    | 11                                |                  |
| Production, transportation, and material moving .....          | 100   | 24                             | 24  | -   | -               | -                        | -               | -               | ( <sup>2</sup> ) | 68                                    | 7                                 |                  |
| Production .....   | 100   | 24                             | 24  | -   | -               | -                        | -               | -               | ( <sup>2</sup> ) | 71                                    | 4                                 |                  |
| Transportation and material moving .....                       | 100   | 25                             | 25  | -   | -               | -                        | -               | -               | -                | 64                                    | 11                                |                  |
| Full time .....  | 100   | 19                             | 18  | 2   | 3               | 3                        | 3               | 4               | 1                | 74                                    | 7                                 |                  |
| Part time .....  | 100   | 20                             | 19  | -   | -               | -                        | -               | -               | 1                | 77                                    | 3                                 |                  |
| Union .....  | 100   | 17                             | 17  | -   | -               | -                        | -               | -               | -                | 73                                    | 11                                |                  |
| Nonunion .....   | 100   | 19                             | 18  | -   | -               | -                        | -               | -               | 1                | 74                                    | 7                                 |                  |
| Average wage within the following categories: <sup>3</sup>     |       |                                |   |   |                 |                          |                 |                 |                  |                                       |                                   |                  |
| Lowest 25 percent .....  | 100   | 11                             | 10  | -   | -               | -                        | -               | -               | ( <sup>2</sup> ) | 86                                    | 3                                 |                  |
| Lowest 10 percent .....  | 100   | -                              | -   | -   | -               | -                        | -               | -               | 1                | 95                                    | -                                 |                  |
| Second 25 percent .....  | 100   | 21                             | 19  | 1   | 3               | 3                        | 3               | 3               | 2                | 73                                    | 6                                 |                  |
| Third 25 percent .....   | 100   | 18                             | 17  | 2   | 3               | 3                        | 3               | 5               | 1                | 77                                    | 5                                 |                  |
| Highest 25 percent .....                                       | 100   | 21                             | 21  | -   | -               | -                        | -               | -               | 1                | 69                                    | 10                                |                  |
| Highest 10 percent .....                                       | 100   | 22                             | 21  | -   | -               | -                        | -               | -               | 1                | 67                                    | 11                                |                  |
| <b>Establishment characteristic</b>                            |       |                                |   |   |                 |                          |                 |                 |                  |                                       |                                   |                  |
| Goods-producing industries .....                               | 100   | 20                             | 20  | 2   | 2               | 3                        | 3               | 4               | ( <sup>2</sup> ) | 73                                    | 7                                 |                  |
| Construction .....   | 100   | -                              | -   | -   | -               | -                        | -               | -               | -                | 83                                    | -                                 |                  |
| Manufacturing .....  | 100   | 23                             | 23  | -   | -               | -                        | -               | -               | ( <sup>2</sup> ) | 71                                    | 6                                 |                  |
| Service-providing industries .....                             | 100   | 19                             | 18  | -   | -               | -                        | -               | -               | 1                | 74                                    | 7                                 |                  |
| Trade, transportation, and utilities .....                     | 100   | 23                             | 23  | -   | -               | -                        | -               | -               | 1                | 65                                    | 11                                |                  |
| Wholesale trade .....  | 100   | -                              | -   | -   | -               | -                        | -               | -               | -                | 64                                    | -                                 |                  |
| Retail trade .....   | 100   | 23                             | 22  | -   | -               | -                        | -               | -               | 1                | 71                                    | 6                                 |                  |
| Transportation and warehousing .....                           | 100   | -                              | -   | -   | -               | -                        | -               | -               | -                | 59                                    | -                                 |                  |
| Information .....  | 100   | -                              | -   | -   | -               | -                        | -               | -               | 2                | 78                                    | -                                 |                  |
| Financial activities .....                                     | 100   | 26                             | 25  | 2   | 3               | 3                        | 4               | 5               | 1                | 68                                    | 6                                 |                  |
| Finance and insurance .....                                    | 100   | 28                             | 27  | 2   | 3               | 3                        | 4               | 5               | 1                | 66                                    | 6                                 |                  |
| Credit intermediation and related activities .....             | 100   | 13                             | 11  | 2   | 2               | 3                        | 4               | 5               | 2                | 82                                    | 5                                 |                  |
| Insurance carriers and related activities .....                | 100   | 46                             | 46  | 2   | 3               | 3                        | 5               | 5               | 1                | 45                                    | 8                                 |                  |
| Professional and business services .....                       | 100   | -                              | -   | -   | -               | -                        | -               | -               | 2                | 78                                    | -                                 |                  |
| Professional and technical services .....                      | 100   | -                              | -   | -   | -               | -                        | -               | -               | -                | 76                                    | -                                 |                  |
| Education and health services .....                            | 100   | 15                             | 15  | 2   | 2               | 3                        | 3               | 4               | ( <sup>2</sup> ) | 80                                    | 4                                 |                  |
| Educational services .....                                     | 100   | -                              | -   | -   | -               | -                        | -               | -               | -                | 89                                    | -                                 |                  |
| Junior colleges, colleges, and universities .....              | 100   | -                              | -   | -   | -               | -                        | -               | -               | -                | 82                                    | -                                 |                  |
| Health care and social assistance .....                        | 100   | 17                             | 16  | 2   | 2               | 3                        | 3               | 4               | 1                | 79                                    | 4                                 |                  |

See footnotes at end of table.

**Table 23. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2009—Continued**

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

| Characteristics           | Total | Automatic enrollment available | With automatic enrollment                   |   |                 |                          |                 |                 |                  | Default contribution not determinable | No automatic enrollment available | Not determinable |
|---------------------------|-------|--------------------------------|---|---|-----------------|--------------------------|-----------------|-----------------|------------------|---------------------------------------|-----------------------------------|------------------|
|                           |       |                                | Default contribution as percent of earnings | Default contribution as percent of earnings |                 |                          |                 |                 |                  |                                       |                                   |                  |
|                           |       |                                |   | 10th percentile                             | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |                  |                                       |                                   |                  |
| 1 to 99 workers .....     | 100   | 9                              | 8   | —   | —               | —                        | —               | —               | 1                | 84                                    | 7                                 |                  |
| 1 to 49 workers .....     | 100   | 10                             | 8   | —   | —               | —                        | —               | —               | 1                | 84                                    | 6                                 |                  |
| 50 to 99 workers .....    | 100   | 8                              | 7   | —   | —               | —                        | —               | —               | 1                | 83                                    | 8                                 |                  |
| 100 workers or more ..... | 100   | 25                             | 24  | —   | —               | —                        | —               | —               | 1                | 68                                    | 7                                 |                  |
| 100 to 499 workers .....  | 100   | 22                             | 22  | 1   | 3               | 3                        | 3               | 4               | ( <sup>2</sup> ) | 70                                    | 8                                 |                  |
| 500 workers or more ..... | 100   | 28                             | 27  | —   | —               | —                        | —               | —               | 1                | 66                                    | 7                                 |                  |
| <b>Geographic area</b>    |       |                                |   |   |                 |                          |                 |                 |                  |                                       |                                   |                  |
| New England .....         | 100   | —                              | —   | —   | —               | —                        | —               | —               | 2                | 67                                    | —                                 |                  |
| Middle Atlantic .....     | 100   | 17                             | 16  | 1   | 3               | 3                        | 4               | 5               | 1                | 75                                    | 7                                 |                  |
| East North Central .....  | 100   | 18                             | 17  | —   | —               | —                        | —               | —               | 1                | 75                                    | 7                                 |                  |
| West North Central .....  | 100   | 23                             | 22  | 2   | 3               | 3                        | 3               | 3               | 1                | 69                                    | 8                                 |                  |
| South Atlantic .....      | 100   | 16                             | 15  | —   | —               | —                        | —               | —               | 1                | 76                                    | 8                                 |                  |
| East South Central .....  | 100   | 30                             | 27  | 3   | 3               | 3                        | 3               | 4               | 3                | 65                                    | 5                                 |                  |
| West South Central .....  | 100   | 18                             | 16  | —   | —               | —                        | —               | —               | 2                | 79                                    | 4                                 |                  |
| Mountain .....            | 100   | 22                             | 22  | 2   | 2               | 3                        | 3               | 4               | ( <sup>2</sup> ) | 74                                    | 3                                 |                  |
| Pacific .....             | 100   | 19                             | 19  | —   | —               | —                        | —               | —               | ( <sup>2</sup> ) | 70                                    | 10                                |                  |

<sup>1</sup> 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.

more details.

<sup>2</sup> Less than 0.5 percent.

<sup>3</sup> 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

NOTE: Because of rounding, sums of individual items may not equal totals. 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).