

Table 8. Savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	Automatic enrollment available	With automatic enrollment								No automatic enrollment available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings					Other default contribution ²	Default contribution not determinable		
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
Worker characteristic												
All workers	100	32	30	2.0	–	3.0	3.0	5.0	–	2	56	12
Management, professional, and related	100	31	30	2.0	2.0	3.0	3.0	5.0	–	2	55	14
Management, business, and financial	100	32	30	2.0	–	3.0	–	5.5	–	2	54	14
Professional and related	100	31	30	–	2.0	3.0	3.0	4.0	–	1	55	14
Service	100	23	23	–	–	3.0	3.0	–	–	(³)	74	3
Protective service	100	–	–	–	–	–	–	–	–	–	60	–
Sales and office	100	32	30	2.0	–	3.0	3.0	5.0	–	2	59	9
Sales and related	100	31	26	–	–	3.0	–	–	–	5	61	7
Office and administrative support	100	33	31	2.0	–	3.0	3.0	–	–	1	57	10
Natural resources, construction, and maintenance	100	26	25	–	3.0	3.0	3.0	5.0	–	1	61	13
Construction, extraction, farming, fishing, and forestry	100	–	–	–	–	–	–	–	–	–	77	–
Installation, maintenance, and repair	100	32	31	–	3.0	3.0	3.0	5.0	–	1	56	12
Production, transportation, and material moving	100	40	39	2.0	3.0	3.0	4.0	5.0	–	1	45	14
Production	100	48	46	–	3.0	3.0	4.0	5.0	–	2	38	14
Transportation and material moving	100	28	27	1.0	–	3.0	–	6.0	–	1	57	15
Full time	100	33	31	2.0	–	3.0	3.0	5.0	–	2	55	12
Part time	100	21	21	1.0	–	–	3.0	4.0	–	(³)	72	6
Union	100	30	30	–	3.0	–	–	6.0	–	–	58	12
Nonunion	100	32	31	2.0	–	3.0	3.0	5.0	–	2	56	12
Average wage within the following categories ⁴ :												
Lowest 25 percent	100	15	14	–	2.0	–	3.0	4.0	–	2	73	12
Lowest 10 percent	100	15	15	–	–	4.0	–	6.0	–	–	79	6
Second 25 percent	100	27	26	–	–	3.0	3.0	4.0	–	1	60	13
Third 25 percent	100	38	36	2.0	3.0	3.0	–	5.0	–	2	52	11
Highest 25 percent	100	36	34	2.0	–	3.0	–	5.0	–	2	53	11
Highest 10 percent	100	37	35	2.0	–	3.0	–	5.0	–	2	50	13
Establishment characteristic												
Goods-producing industries	100	46	44	2.0	3.0	3.0	3.0	5.0	–	1	43	12
Construction	100	–	–	–	–	–	–	–	–	–	–	–
Manufacturing	100	51	50	2.0	3.0	3.0	3.0	5.0	–	2	39	9
Service-providing industries	100	29	27	–	2.0	3.0	3.0	5.0	–	2	59	12
Trade, transportation, and utilities	100	29	26	–	3.0	3.0	4.0	–	–	3	61	10
Wholesale trade	100	45	38	–	3.0	–	4.0	6.0	–	7	39	17
Retail trade	100	18	15	1.0	–	3.0	3.0	4.0	–	2	77	5
Transportation and warehousing	100	38	38	1.0	–	3.0	3.0	–	–	–	56	6
Utilities	100	–	–	–	–	–	–	–	–	–	–	–
Information	100	34	26	2.0	2.0	3.0	3.0	3.0	–	9	65	(³)
Financial activities	100	43	41	–	3.0	3.0	4.0	5.0	–	2	47	10
Finance and insurance	100	41	39	3.0	3.0	3.0	5.0	6.0	–	2	49	10
Credit intermediation and related activities ..	100	28	28	2.0	3.0	3.0	3.0	–	–	–	61	11
Insurance carriers and related activities	100	61	57	3.0	3.0	3.0	5.0	6.0	–	4	30	9
Professional and business services	100	33	33	2.0	–	3.0	3.0	4.0	–	–	50	17
Professional and technical services	100	39	39	2.0	–	3.0	–	–	–	–	41	19
Education and health services	100	18	17	1.0	–	2.0	–	–	–	(³)	69	13
Educational services	100	–	–	–	–	–	–	–	–	–	58	–
Junior colleges, colleges, and universities ...	100	–	–	–	–	–	–	–	–	–	–	–
Health care and social assistance	100	17	17	1.0	–	2.0	3.0	–	–	(³)	70	13

See footnotes at end of table.

Table 8. Savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Other default contribution ²	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	—	—	—	—	—	—	—	—	—	—	—	
1 to 49 workers	100	21	19	—	3.0	3.0	4.0	5.0	—	2	60	19	
50 to 99 workers	100	—	—	—	—	—	—	—	—	—	—	—	
100 workers or more	100	38	36	2.0	—	3.0	3.0	5.0	—	2	55	7	
100 to 499 workers	100	37	35	—	—	3.0	3.0	5.0	—	2	56	7	
500 workers or more	100	39	38	2.0	3.0	3.0	3.0	5.0	—	2	54	7	
Geographic area													
New England	100	39	31	1.0	—	—	3.0	—	—	8	48	13	
Middle Atlantic	100	29	28	2.0	—	3.0	—	6.0	—	1	54	17	
South Atlantic	100	24	22	2.0	3.0	3.0	3.0	5.0	—	2	62	15	
East South Central	100	41	41	2.0	3.0	3.0	—	4.0	—	—	53	6	
West South Central	100	32	29	2.0	3.0	3.0	—	6.0	—	3	58	10	
East North Central	100	33	31	—	3.0	3.0	—	5.0	—	1	58	9	
West North Central	100	38	38	2.0	—	3.0	3.0	4.0	—	(³)	44	18	
Mountain	100	28	26	—	—	3.0	4.0	6.0	—	2	63	9	
Pacific	100	38	37	2.0	2.0	3.0	3.0	4.0	—	1	57	5	

¹ 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.

² Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

³ Less than 0.5.

⁴ 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 2013."

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/glossary20132014.htm.