

Table 61. Savings and thrift plans: Automatic enrollment,¹ private industry workers, 2015

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

Characteristics	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					
Worker characteristics												
All workers	38	36	2.0	3.0	3.0	4.0	6.0	–	2	54	8	
Management, professional, and related	43	39	2.0	3.0	3.0	–	6.0	–	4	47	10	
Management, business, and financial	43	40	3.0	3.0	3.0	4.0	6.0	–	4	47	10	
Professional and related	43	38	2.0	3.0	3.0	3.0	5.0	–	5	47	10	
Service	25	25	–	3.0	3.0	4.0	4.0	–	–	69	6	
Protective service	–	–	–	–	–	–	–	–	3	73	–	
Sales and office	33	32	–	–	3.0	3.0	5.0	–	1	60	7	
Sales and related	25	25	1.0	1.0	–	3.0	4.0	–	(³)	67	8	
Office and administrative support	37	35	2.0	3.0	3.0	3.0	6.0	–	2	56	6	
Natural resources, construction, and maintenance	36	36	–	–	3.0	3.0	4.0	–	(³)	54	10	
Installation, maintenance, and repair	41	41	–	–	3.0	3.0	–	–	(³)	48	11	
Production, transportation, and material moving	45	43	2.0	3.0	3.0	4.0	6.0	–	1	48	7	
Production	45	43	–	3.0	3.0	4.0	6.0	–	2	46	9	
Transportation and material moving	44	44	–	3.0	3.0	–	6.0	–	–	51	5	
Full time	39	37	2.0	3.0	3.0	4.0	6.0	–	3	52	8	
Part time	28	28	1.0	–	3.0	3.0	4.0	–	(³)	65	7	
Union	28	27	–	3.0	3.0	4.0	5.0	–	2	62	10	
Nonunion	39	37	2.0	3.0	3.0	4.0	6.0	–	2	53	8	
Average wage within the following categories ⁴ :												
Lowest 25 percent	23	23	1.0	2.0	3.0	4.0	4.0	–	–	72	5	
Lowest 10 percent	–	–	–	–	–	–	–	–	–	68	–	
Second 25 percent	36	34	2.0	3.0	3.0	3.0	6.0	–	1	57	8	
Third 25 percent	43	41	2.0	3.0	3.0	–	6.0	–	2	48	9	
Highest 25 percent	43	39	2.0	3.0	3.0	4.0	6.0	–	4	48	9	
Highest 10 percent	45	39	3.0	3.0	3.0	4.0	6.0	–	5	47	8	
Establishment characteristics												
Goods-producing industries	50	47	–	3.0	3.0	4.0	6.0	–	3	41	9	
Manufacturing	54	51	–	3.0	3.0	4.0	6.0	–	3	36	10	
Service-providing industries	35	33	2.0	3.0	3.0	3.0	5.0	–	2	57	8	
Trade, transportation, and utilities	32	31	1.0	2.0	3.0	–	6.0	–	(³)	62	6	
Wholesale trade	40	40	2.0	–	3.0	5.0	6.0	–	–	53	7	
Retail trade	24	24	1.0	1.0	–	3.0	4.0	–	–	70	6	
Transportation and warehousing	38	37	–	3.0	3.0	–	6.0	–	(³)	56	6	
Utilities	40	34	–	3.0	3.0	3.0	3.0	–	6	52	8	
Information	46	42	2.0	2.0	3.0	3.0	3.0	–	5	49	5	
Financial activities	47	44	3.0	3.0	3.0	3.0	6.0	–	2	45	8	
Finance and insurance	50	48	3.0	3.0	3.0	3.0	6.0	–	3	43	7	
Credit intermediation and related activities ..	40	40	–	3.0	3.0	3.0	–	–	(³)	54	6	
Insurance carriers and related activities	63	59	3.0	3.0	3.0	–	6.0	–	4	28	9	
Professional and business services	38	31	3.0	3.0	3.0	–	6.0	–	7	59	4	
Professional and technical services	24	24	3.0	3.0	3.0	3.0	–	–	–	71	6	
Education and health services	31	30	–	–	3.0	4.0	4.0	–	–	55	14	
Educational services	–	–	–	–	–	–	–	–	–	–	2	
Junior colleges, colleges, and universities ...	–	–	–	–	–	–	–	–	–	85	–	
Health care and social assistance	33	32	2.0	–	3.0	4.0	4.0	–	–	51	16	

See footnotes at end of table.

Table 61. Savings and thrift plans: Automatic enrollment,¹ private industry workers, 2015—continued

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

Characteristics	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	33	32	2.0	3.0	3.0	3.0	6.0	—	1	55	11	
1 to 49 workers	32	32	—	3.0	3.0	3.0	5.0	—	1	58	10	
50 to 99 workers	36	33	2.0	3.0	3.0	—	6.0	—	2	51	14	
100 workers or more	41	38	2.0	3.0	3.0	4.0	6.0	—	3	53	6	
100 to 499 workers	35	34	2.0	3.0	3.0	4.0	6.0	—	1	59	6	
500 workers or more	49	44	2.0	3.0	3.0	—	—	—	5	44	6	
Geographic areas												
Northeast	37	35	—	3.0	3.0	4.0	6.0	—	2	50	13	
Middle Atlantic	42	39	—	3.0	3.0	4.0	—	—	3	51	7	
South	35	32	2.0	3.0	3.0	—	5.0	—	3	62	3	
South Atlantic	38	33	2.0	3.0	3.0	3.0	—	—	5	59	3	
East South Central	29	29	2.0	3.0	3.0	—	—	—	—	68	2	
West South Central	33	32	3.0	3.0	3.0	4.0	5.0	—	(³)	64	3	
Midwest	41	38	—	—	3.0	4.0	6.0	—	2	51	8	
East North Central	45	42	—	2.0	3.0	4.0	6.0	—	3	47	8	
West North Central	32	30	2.0	3.0	3.0	4.0	6.0	—	2	59	10	
West	42	40	2.0	3.0	3.0	3.0	6.0	—	2	45	13	
Mountain	42	41	—	3.0	3.0	3.0	6.0	—	—	42	16	
Pacific	42	39	2.0	3.0	3.0	3.0	5.0	—	2	47	12	

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 2015."

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.