

Table 31. Savings and thrift plans: Automatic enrollment,¹ state and local government workers, 2016

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

| Characteristics | Automatic enrollment available | With automatic enrollment | | | | | | | Other default contribution ³ | Default contribution not determinable | No automatic enrollment available | Not determinable |
|---|--------------------------------|---|--|-----------------|--------------------------|-----------------|-----------------|---|---|---------------------------------------|-----------------------------------|------------------|
| | | Default contribution as percent of earnings | Default contribution as percent of earnings ² | | | | | | | | | |
| | | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | | | | |
| All workers | 28 | 25 | 2.0 | 3.0 | 3.0 | 5.0 | 5.0 | – | 3 | 60 | 11 | |
| Worker characteristic | | | | | | | | | | | | |
| Management, professional, and related | 31 | 29 | 2.0 | 3.0 | 3.0 | 5.0 | 5.0 | – | 2 | 60 | 9 | |
| Professional and related | 31 | 31 | 2.0 | 3.0 | 3.0 | 5.0 | 5.0 | – | 1 | 58 | 10 | |
| Teachers | – | – | – | – | – | – | – | – | – | 67 | – | |
| Primary, secondary, and special education school teachers | – | – | – | – | – | – | – | – | – | 64 | – | |
| Service | 32 | 24 | – | 3.0 | – | 5.0 | 6.0 | – | 8 | 51 | 17 | |
| Protective service | – | – | – | – | – | – | – | – | 2 | 57 | – | |
| Sales and office | 28 | 24 | – | 3.0 | – | 5.0 | 5.0 | – | 3 | 63 | 10 | |
| Office and administrative support | 31 | 27 | – | 3.0 | – | 5.0 | 5.0 | – | 4 | 59 | 11 | |
| Natural resources, construction, and maintenance | – | – | – | – | – | – | – | – | – | 84 | – | |
| Full time | 29 | 26 | 2.0 | 3.0 | 3.0 | 5.0 | 5.0 | – | 2 | 60 | 11 | |
| Part time | – | – | – | – | – | – | – | – | 16 | 60 | – | |
| Union | 43 | 41 | 2.0 | – | 3.0 | 5.0 | – | – | 2 | 40 | 17 | |
| Nonunion | 23 | 19 | 3.0 | 3.0 | – | 5.0 | 5.0 | – | 4 | 68 | 9 | |
| Average wage within the following categories: ⁴ | | | | | | | | | | | | |
| Lowest 25 percent | 27 | 21 | – | 3.0 | 5.0 | 5.0 | 6.0 | – | 6 | 57 | 16 | |
| Second 25 percent | 30 | 28 | 2.0 | 3.0 | – | 5.0 | 5.0 | – | 3 | 60 | 10 | |
| Third 25 percent | 32 | 29 | 3.0 | 3.0 | 3.0 | 5.0 | 5.0 | – | 3 | 62 | 6 | |
| Highest 25 percent | 25 | 23 | 2.0 | 2.0 | – | 5.0 | 8.0 | – | 1 | 61 | 14 | |
| Highest 10 percent | 25 | 24 | 2.0 | 2.0 | – | 4.0 | – | – | (⁵) | 66 | 9 | |
| Establishment characteristic | | | | | | | | | | | | |
| Service-providing industries | 28 | 25 | 2.0 | 3.0 | 3.0 | 5.0 | 5.0 | – | 3 | 60 | 12 | |
| Education and health services | 29 | 29 | 2.0 | 3.0 | 3.0 | 5.0 | – | – | – | 57 | 14 | |
| Educational services | 29 | 29 | 2.0 | 2.0 | – | 5.0 | 8.0 | – | – | 65 | 6 | |
| Elementary and secondary schools | 37 | 37 | 2.0 | 2.0 | – | 5.0 | 8.0 | – | – | 54 | 9 | |
| Junior colleges, colleges, and universities ... | – | – | – | – | – | – | – | – | – | 89 | – | |
| Healthcare and social assistance: | | | | | | | | | | | | |
| Hospitals | 28 | 28 | 3.0 | 3.0 | 3.0 | – | 5.0 | – | – | 54 | 18 | |
| Public administration | 29 | – | – | – | – | – | – | – | 5 | 69 | 2 | |
| 1 to 99 workers | 35 | 32 | 2.0 | 2.0 | 4.0 | 5.0 | – | – | 4 | 61 | 3 | |
| 1 to 49 workers | – | – | – | – | – | – | – | – | 1 | 57 | – | |
| 50 to 99 workers | – | – | – | – | – | – | – | – | 8 | 69 | – | |
| 100 workers or more | 26 | 23 | 3.0 | 3.0 | 3.0 | 5.0 | 5.0 | – | 3 | 60 | 14 | |
| 100 to 499 workers | 36 | 35 | 3.0 | 3.0 | 5.0 | 5.0 | 5.0 | – | (⁵) | 55 | 10 | |
| 500 workers or more | 23 | 19 | – | 3.0 | 3.0 | 5.0 | 6.0 | – | 4 | 62 | 15 | |
| State government | 43 | 43 | 3.0 | 3.0 | – | 5.0 | 5.0 | – | – | 56 | 1 | |
| Local government | 24 | 19 | 2.0 | – | 3.0 | 5.0 | – | – | 4 | 61 | 15 | |

See footnotes at end of table.

Table 31. Savings and thrift plans: Automatic enrollment,¹ state and local government workers, 2016—continued

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

| Characteristics | Automatic enrollment available | With automatic enrollment | | | | | | | No automatic enrollment available | Not determinable | |
|--------------------------|--------------------------------|---|--|-----------------|--------------------------|-----------------|-----------------|---|-----------------------------------|------------------|---------------------------------------|
| | | Default contribution as percent of earnings | Default contribution as percent of earnings ² | | | | | Other default contribution ³ | | | Default contribution not determinable |
| | | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | | | |
| Geographic area | | | | | | | | | | | |
| Northeast | — | — | — | — | — | — | — | — | — | 69 | — |
| Middle Atlantic | — | — | — | — | — | — | — | — | — | — | 6 |
| South | 18 | — | — | — | — | — | — | — | — | 1 | 74 |
| South Atlantic | — | — | — | — | — | — | — | — | — | — | 73 |
| East South Central | — | — | — | — | — | — | — | — | — | — | 88 |
| West South Central | — | — | — | — | — | — | — | — | — | 4 | 65 |
| Midwest | 56 | 56 | 2.0 | 3.0 | 3.0 | 5.0 | 6.0 | — | — | — | 27 |
| East North Central | 80 | 80 | 2.0 | 3.0 | 3.0 | 5.0 | 6.0 | — | — | — | 20 |
| West | — | — | — | — | — | — | — | — | — | 8 | 69 |
| Pacific | — | — | — | — | — | — | — | — | — | 10 | 75 |

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 Estimates represent percentage of default contribution for those workers participating in plans with automatic enrollment and default contribution as a percentage of earnings.

³ Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

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 2016."

⁵ Less than 0.5.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.