

**Table 23. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2010**

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

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Automatic enrollment not available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings					Default contribution not determinable		
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Worker characteristic</b>											
All workers .....	100	21	20	—	—	—	—	—	( <sup>2</sup> )	76	3
Management, professional, and related .....	100	20	20	2.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	78	1
Management, business, and financial .....	100	17	16	2.0	3.0	3.0	3.0	4.0	( <sup>2</sup> )	82	1
Professional and related .....	100	23	23	2.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	75	2
Service .....	100	—	—	—	—	—	—	—	—	88	—
Protective service .....	100	—	—	—	—	—	—	—	—	77	—
Sales and office .....	100	22	21	—	—	—	—	—	1	74	4
Sales and related .....	100	20	20	—	—	—	—	—	—	79	1
Office and administrative support .....	100	23	22	—	—	—	—	—	1	72	5
Natural resources, construction, and maintenance .....	100	19	18	2.0	2.0	2.0	3.0	3.0	1	79	1
Construction, extraction, farming, fishing, and forestry .....	100	—	—	—	—	—	—	—	—	88	—
Installation, maintenance, and repair .....	100	24	22	2.0	2.0	3.0	3.0	3.0	2	75	1
Production, transportation, and material moving .....	100	24	24	1.0	2.0	3.0	3.0	3.0	—	69	7
Production .....	100	27	27	1.0	2.0	3.0	3.0	3.0	—	70	3
Transportation and material moving .....	100	21	21	—	—	—	—	—	—	67	11
Full time .....	100	21	21	2.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	76	3
Part time .....	100	16	16	—	—	—	—	—	—	81	3
Union .....	100	33	33	2.0	2.0	3.0	3.0	3.0	—	65	2
Nonunion .....	100	20	19	—	—	—	—	—	( <sup>2</sup> )	77	3
Average wage within the following categories: <sup>3</sup>											
Lowest 25 percent .....	100	—	—	—	—	—	—	—	—	86	—
Lowest 10 percent .....	100	—	—	—	—	—	—	—	—	95	—
Second 25 percent .....	100	22	22	1.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	73	5
Third 25 percent .....	100	24	23	2.0	2.0	3.0	3.0	3.0	1	74	3
Highest 25 percent .....	100	21	21	2.0	2.0	3.0	3.0	4.0	( <sup>2</sup> )	77	2
Highest 10 percent .....	100	20	20	2.0	2.0	3.0	3.0	4.0	( <sup>2</sup> )	78	2
<b>Establishment characteristic</b>											
Goods-producing industries .....	100	25	25	1.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	72	3
Construction .....	100	—	—	—	—	—	—	—	—	81	—
Manufacturing .....	100	28	28	1.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	70	2
Service-providing industries .....	100	19	19	2.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	78	3
Trade, transportation, and utilities .....	100	20	20	1.0	2.0	3.0	3.0	3.0	—	78	3
Wholesale trade .....	100	—	—	—	—	—	—	—	—	79	—
Retail trade .....	100	24	24	—	—	—	—	—	—	73	2
Information .....	100	25	19	2.0	2.0	3.0	3.0	3.0	6	70	5
Financial activities .....	100	25	25	—	—	—	—	—	—	74	1
Finance and insurance .....	100	24	24	2.0	3.0	3.0	3.0	5.0	—	75	1
Credit intermediation and related activities .....	100	—	—	—	—	—	—	—	—	88	—
Insurance carriers and related activities .....	100	42	42	3.0	3.0	3.0	3.0	5.0	—	57	1
Professional and business services .....	100	19	19	2.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	76	5
Professional and technical services .....	100	—	—	—	—	—	—	—	—	82	—
Education and health services .....	100	—	—	—	—	—	—	—	—	82	—
Educational services .....	100	—	—	—	—	—	—	—	—	86	—
Junior colleges, colleges, and universities .....	100	—	—	—	—	—	—	—	—	85	—
Health care and social assistance .....	100	—	—	—	—	—	—	—	—	81	—

See footnotes at end of table.

**Table 23. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2010—Continued**

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

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Automatic enrollment not available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings					Default contribution not determinable		
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers .....	100	16	16	2.0	2.0	3.0	3.0	3.0	—	83	1
1 to 49 workers .....	100	14	14	—	—	—	—	—	—	85	1
50 to 99 workers .....	100	21	21	—	—	—	—	—	—	79	1
100 workers or more .....	100	23	23	—	—	—	—	—	1	73	4
100 to 499 workers .....	100	21	21	1.0	2.0	3.0	3.0	3.0	( <sup>2</sup> )	74	5
500 workers or more .....	100	25	25	2.0	3.0	3.0	3.0	3.0	1	72	3
<b>Geographic area</b>											
New England .....	100	14	14	—	—	—	—	—	—	85	2
Middle Atlantic .....	100	21	21	2.0	3.0	3.0	3.0	3.0	( <sup>2</sup> )	76	4
East North Central .....	100	20	20	—	—	—	—	—	( <sup>2</sup> )	79	1
West North Central .....	100	23	23	—	—	—	—	—	—	74	3
South Atlantic .....	100	21	21	2.0	2.0	3.0	3.0	3.0	—	75	4
East South Central .....	100	30	30	—	—	—	—	—	—	68	3
West South Central .....	100	13	13	—	—	—	—	—	—	82	5
Mountain .....	100	30	30	—	—	—	—	—	—	65	5
Pacific .....	100	21	18	2.0	2.0	3.0	3.0	3.0	2	79	1

<sup>1</sup> 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.

Technical Note for more details.

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

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." See

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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).