

**Table 25. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2012**

(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					Other default contribution <sup>2</sup>	Default contribution not determinable		
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
<b>Worker characteristic</b>												
All workers .....	100	33	33	2.0	3.0	3.0	3.0	5.0	–	–	60	6
Management, professional, and related .....	100	34	34	2.0	3.0	3.0	3.0	5.0	–	–	58	7
Management, business, and financial .....	100	36	35	2.0	3.0	3.0	–	5.0	–	–	55	9
Professional and related .....	100	33	33	2.0	3.0	3.0	3.0	4.0	–	–	61	6
Service .....	100	41	40	2.0	–	3.0	4.0	–	–	1	54	5
Protective service .....	100	–	–	–	–	–	–	–	–	–	–	2
Sales and office .....	100	31	30	2.0	3.0	3.0	3.0	5.0	–	–	63	6
Sales and related .....	100	26	25	1.0	–	3.0	3.0	3.0	–	1	69	6
Office and administrative support .....	100	33	32	2.0	3.0	3.0	3.0	5.0	–	–	60	7
Natural resources, construction, and maintenance .....	100	31	31	2.0	2.0	3.0	3.0	–	–	1	64	5
Construction, extraction, farming, fishing, and forestry .....	100	–	–	–	–	–	–	–	–	4	76	–
Installation, maintenance, and repair .....	100	34	34	2.0	2.0	3.0	3.0	–	–	–	61	5
Production, transportation, and material moving .....	100	34	33	2.0	3.0	3.0	3.0	4.0	–	1	60	5
Production .....	100	29	28	2.0	–	3.0	3.0	4.0	–	1	66	5
Transportation and material moving .....	100	41	41	3.0	3.0	3.0	3.0	3.0	–	( <sup>3</sup> )	52	6
Full time .....	100	34	33	2.0	3.0	3.0	3.0	5.0	–	–	60	6
Part time .....	100	29	28	1.0	2.0	3.0	3.0	3.0	–	1	64	7
Union .....	100	29	28	2.0	–	3.0	3.0	–	–	1	68	3
Nonunion .....	100	34	33	2.0	3.0	3.0	3.0	5.0	–	–	60	7
Average wage within the following categories: <sup>4</sup>												
Lowest 25 percent .....	100	23	22	–	2.0	–	–	4.0	–	1	72	6
Lowest 10 percent .....	100	–	–	–	–	–	–	–	–	3	89	–
Second 25 percent .....	100	35	34	2.0	–	3.0	3.0	–	–	1	60	5
Third 25 percent .....	100	34	33	2.0	3.0	3.0	3.0	5.0	–	–	60	6
Highest 25 percent .....	100	35	34	2.0	3.0	3.0	3.0	5.0	–	–	58	7
Highest 10 percent .....	100	37	36	–	3.0	3.0	3.0	5.0	–	–	56	7
<b>Establishment characteristic</b>												
Goods-producing industries .....	100	34	32	2.0	2.0	3.0	3.0	4.0	–	2	60	7
Manufacturing .....	100	35	33	2.0	2.0	3.0	3.0	4.0	–	2	58	8
Service-providing industries .....	100	33	33	2.0	3.0	3.0	3.0	5.0	–	–	60	6
Trade, transportation, and utilities .....	100	34	32	–	3.0	3.0	3.0	3.0	–	1	60	6
Wholesale trade .....	100	42	42	3.0	3.0	3.0	3.0	–	–	–	56	3
Retail trade .....	100	24	23	1.0	–	–	3.0	3.0	–	1	69	7
Transportation and warehousing .....	100	53	50	3.0	3.0	3.0	3.0	3.0	–	3	41	6
Utilities .....	100	–	–	–	–	–	–	–	–	–	75	–
Information .....	100	37	36	2.0	–	3.0	3.0	7.0	–	1	63	( <sup>3</sup> )
Financial activities .....	100	31	30	–	3.0	3.0	3.0	5.0	–	1	58	12
Finance and insurance .....	100	32	31	3.0	3.0	3.0	3.0	5.0	–	1	57	11
Credit intermediation and related activities ..	100	24	23	–	3.0	3.0	–	6.0	–	( <sup>3</sup> )	68	9
Insurance carriers and related activities .....	100	46	45	3.0	3.0	3.0	–	5.0	–	1	48	6
Professional and business services .....	100	41	41	3.0	3.0	3.0	–	5.0	–	( <sup>3</sup> )	54	5
Professional and technical services .....	100	34	34	–	3.0	3.0	3.0	–	–	–	61	5
Education and health services .....	100	31	30	2.0	–	3.0	–	4.0	–	–	62	7
Educational services .....	100	–	–	–	–	–	–	–	–	–	–	–
Junior colleges, colleges, and universities ...	100	–	–	–	–	–	–	–	–	–	–	–
Healthcare and social assistance .....	100	32	32	2.0	–	3.0	–	4.0	–	1	63	5

See footnotes at end of table.

**Table 25. Savings and thrift plans: Automatic enrollment,<sup>1</sup> private industry workers, National Compensation Survey, 2012—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					Other default contribution <sup>2</sup>			Default contribution not determinable
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
1 to 99 workers .....	100	31	31	2.0	—	3.0	3.0	—	—	1	62	6
1 to 49 workers .....	100	32	31	2.0	—	3.0	3.0	—	—	1	61	7
50 to 99 workers .....	100	30	30	—	3.0	3.0	3.0	—	—	( <sup>3</sup> )	66	4
100 workers or more .....	100	35	34	2.0	3.0	3.0	3.0	5.0	—	—	59	6
100 to 499 workers .....	100	31	30	—	3.0	3.0	3.0	4.0	—	1	64	5
500 workers or more .....	100	40	38	2.0	3.0	3.0	3.0	5.0	—	—	53	8
<b>Geographic area</b>												
New England .....	100	29	25	—	3.0	3.0	3.0	—	—	—	61	10
Middle Atlantic .....	100	30	28	2.0	3.0	3.0	3.0	4.0	—	2	60	10
East North Central .....	100	38	38	2.0	—	3.0	3.0	—	—	1	51	11
West North Central .....	100	49	46	2.0	3.0	3.0	—	—	—	3	45	6
South Atlantic .....	100	30	29	2.0	—	3.0	3.0	—	—	1	67	3
East South Central .....	100	28	28	2.0	—	3.0	3.0	—	—	—	66	6
West South Central .....	100	22	22	—	3.0	3.0	3.0	4.0	—	( <sup>3</sup> )	75	3
Mountain .....	100	39	39	—	3.0	3.0	—	5.0	—	—	58	3
Pacific .....	100	37	37	—	3.0	3.0	—	5.0	—	—	57	6

<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.

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

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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 2012."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).