

Table 35. Savings and thrift plans: Availability of automatic enrollment and method of default contribution,¹ private industry workers, 2019

(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					
Worker characteristics												
All workers	40	38	2.0	3.0	3.0	5.0	6.0	—	—	54	6	
Management, professional, and related	46	44	3.0	3.0	—	5.0	6.0	—	—	47	7	
Management, business, and financial	50	46	3.0	3.0	4.0	5.0	6.0	—	—	46	4	
Professional and related	42	42	3.0	3.0	3.0	—	6.0	—	1	48	9	
Service	23	23	3.0	3.0	4.0	4.0	6.0	—	(⁴)	72	5	
Sales and office	36	34	2.0	3.0	3.0	4.0	6.0	—	2	57	6	
Sales and related	34	33	1.0	2.0	—	—	—	—	1	63	3	
Office and administrative support	38	35	3.0	3.0	3.0	5.0	6.0	—	3	54	8	
Natural resources, construction, and maintenance	36	34	—	3.0	3.0	5.0	6.0	—	2	60	4	
Construction, extraction, farming, fishing, and forestry	17	17	2.0	3.0	—	4.0	—	—	(⁴)	78	5	
Installation, maintenance, and repair	45	43	—	3.0	3.0	6.0	6.0	—	3	51	3	
Production, transportation, and material moving	41	38	2.0	3.0	3.0	6.0	6.0	—	—	55	4	
Production	41	37	—	3.0	4.0	6.0	6.0	—	4	54	5	
Transportation and material moving	42	39	—	—	3.0	—	6.0	—	—	55	3	
Full time	41	39	2.0	3.0	3.0	5.0	6.0	—	—	53	6	
Part time	26	26	—	—	3.0	—	6.0	—	(⁴)	69	4	
Union	36	35	3.0	3.0	—	6.0	6.0	—	—	56	8	
Nonunion	40	38	2.0	3.0	3.0	5.0	6.0	—	—	54	6	
Average wage within the following categories ⁵ :												
Lowest 25 percent	28	26	—	2.0	3.0	4.0	6.0	—	2	67	6	
Lowest 10 percent	—	—	—	—	—	—	—	—	—	73	—	
Second 25 percent	33	31	—	3.0	3.0	—	6.0	—	2	62	5	
Third 25 percent	42	40	2.0	3.0	3.0	6.0	6.0	—	—	49	8	
Highest 25 percent	46	44	3.0	3.0	—	5.0	6.0	—	—	49	5	
Highest 10 percent	48	46	3.0	3.0	—	5.0	6.0	—	2	47	5	
Establishment characteristics												
Goods-producing industries	44	40	3.0	3.0	4.0	6.0	6.0	—	4	52	5	
Manufacturing	44	40	3.0	3.0	4.0	6.0	6.0	—	4	52	4	
Service-providing industries	39	37	2.0	3.0	3.0	4.0	6.0	—	—	55	6	
Trade, transportation, and utilities	44	42	1.0	—	3.0	4.0	6.0	—	—	54	3	
Wholesale trade	56	50	2.0	3.0	—	4.0	6.0	—	—	41	3	
Retail trade	33	32	1.0	—	3.0	3.0	—	—	(⁴)	65	2	
Utilities	38	38	3.0	3.0	3.0	6.0	8.0	—	—	54	8	
Financial activities	48	44	3.0	3.0	4.0	5.0	6.0	—	4	48	3	
Finance and insurance	53	49	3.0	3.0	4.0	5.0	6.0	—	4	43	4	
Credit intermediation and related activities	43	42	—	3.0	3.0	4.0	6.0	—	1	53	4	
Insurance carriers and related activities	68	59	3.0	3.0	5.0	6.0	—	—	9	27	5	
Professional and business services	43	42	3.0	3.0	3.0	4.0	6.0	—	(⁴)	49	8	
Professional and technical services	45	45	3.0	3.0	3.0	3.0	—	—	—	50	5	
Education and health services	28	27	—	3.0	4.0	4.0	6.0	—	1	58	15	
Educational services	43	43	3.0	3.0	—	5.0	6.0	—	—	49	8	
Junior colleges, colleges, and universities	38	38	3.0	3.0	4.0	5.0	6.0	—	—	51	11	
Health care and social assistance	26	25	—	3.0	4.0	4.0	6.0	—	1	59	15	

See footnotes at end of table.

Table 35. Savings and thrift plans: Availability of automatic enrollment and method of default contribution,¹ private industry workers, 2019—continued

(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					
1 to 99 workers	35	32	2.0	3.0	3.0	4.0	6.0	—	2	59	6	
1 to 49 workers	35	33	2.0	3.0	3.0	4.0	6.0	—	2	61	4	
50 to 99 workers	35	32	2.0	3.0	3.0	5.0	6.0	—	3	54	11	
100 workers or more	43	41	—	3.0	—	5.0	6.0	—	—	52	6	
100 to 499 workers	44	41	2.0	3.0	3.0	5.0	6.0	—	—	51	5	
500 workers or more	42	40	3.0	3.0	4.0	6.0	6.0	—	1	52	6	
Geographic areas												
Northeast	39	37	3.0	3.0	—	6.0	6.0	—	—	56	5	
New England	42	41	—	3.0	—	6.0	8.0	—	1	57	1	
Middle Atlantic	38	36	3.0	3.0	—	5.0	6.0	—	—	56	6	
South	35	34	2.0	3.0	3.0	—	6.0	—	2	61	4	
South Atlantic	33	31	2.0	—	3.0	4.0	6.0	—	2	64	3	
East South Central	37	35	—	3.0	3.0	—	6.0	—	2	63	—	
West South Central	40	39	2.0	3.0	3.0	5.0	6.0	—	1	54	6	
Midwest	50	46	3.0	3.0	4.0	5.0	6.0	—	4	47	3	
East North Central	50	46	—	3.0	4.0	6.0	6.0	—	4	47	3	
West North Central	49	46	3.0	3.0	4.0	5.0	6.0	—	3	47	3	
West	35	34	2.0	3.0	3.0	4.0	6.0	—	1	52	13	
Mountain	—	—	—	—	—	—	—	—	1	67	—	
Pacific	40	39	2.0	3.0	3.0	4.0	6.0	—	1	45	15	

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 Less than 0.5.

⁵ 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 2019."

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 Retirement Benefit Terms" at www.bls.gov/nce/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.