

Table 63. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, 2015

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

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	38	33	50	60	100	100	54	8
Management, professional, and related	43	–	50	60	100	100	47	10
Management, business, and financial	43	–	50	50	100	100	47	10
Professional and related	43	–	50	60	–	100	47	10
Service	25	–	50	–	75	100	69	6
Protective service	–	–	–	–	–	–	73	–
Sales and office	33	25	50	50	75	100	60	7
Sales and related	25	25	25	44	67	83	67	8
Office and administrative support	37	44	50	60	75	100	56	6
Natural resources, construction, and maintenance	36	–	50	50	–	100	54	10
Installation, maintenance, and repair	41	25	–	50	60	100	48	11
Production, transportation, and material moving	45	50	67	100	100	–	48	7
Production	45	50	–	100	100	–	46	9
Transportation and material moving	44	50	60	–	100	150	51	5
Full time	39	–	50	60	100	100	52	8
Part time	28	25	–	67	75	100	65	7
Union	28	50	50	60	100	100	62	10
Nonunion	39	33	50	60	100	100	53	8
Average wage within the following categories ² :								
Lowest 25 percent	23	25	–	67	–	100	72	5
Lowest 10 percent	–	–	–	–	–	–	68	–
Second 25 percent	36	44	50	60	100	100	57	8
Third 25 percent	43	40	50	60	100	100	48	9
Highest 25 percent	43	–	50	60	100	100	48	9
Highest 10 percent	45	43	50	60	–	100	47	8
Establishment characteristics								
Goods-producing industries	50	50	60	100	100	–	41	9
Manufacturing	54	50	60	100	100	150	36	10
Service-providing industries	35	25	50	50	75	100	57	8
Trade, transportation, and utilities	32	25	–	50	100	100	62	6
Wholesale trade	40	33	43	60	–	100	53	7
Retail trade	24	25	25	–	67	100	70	6
Transportation and warehousing	38	60	–	100	100	100	56	6
Utilities	40	40	50	50	60	–	52	8
Information	46	44	44	50	–	–	49	5
Financial activities	47	50	50	60	–	100	45	8
Finance and insurance	50	50	50	60	86	100	43	7
Credit intermediation and related activities ..	40	50	50	60	–	100	54	6
Insurance carriers and related activities	63	–	50	60	100	100	28	9
Professional and business services	38	20	–	50	50	100	59	4
Professional and technical services	24	–	–	–	–	–	71	6
Education and health services	31	–	–	75	75	100	55	14
Educational services	–	–	–	–	–	–	–	2
Junior colleges, colleges, and universities ...	–	–	–	–	–	–	85	–
Health care and social assistance	33	–	–	75	–	100	51	16

See footnotes at end of table.

Table 63. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, 2015—continued

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

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	33	—	50	60	75	100	55	11
1 to 49 workers	32	25	50	60	75	100	58	10
50 to 99 workers	36	43	50	50	100	—	51	14
100 workers or more	41	—	50	60	100	100	53	6
100 to 499 workers	35	—	50	67	100	100	59	6
500 workers or more	49	—	50	50	100	100	44	6
Geographic areas								
Northeast	37	43	50	67	—	100	50	13
Middle Atlantic	42	43	—	67	75	100	51	7
South	35	—	50	50	100	100	62	3
South Atlantic	38	—	50	50	100	100	59	3
East South Central	29	50	50	67	—	100	68	2
West South Central	33	20	—	60	75	100	64	3
Midwest	41	—	50	—	100	100	51	8
East North Central	45	—	50	—	100	100	47	8
West North Central	32	—	50	—	100	100	59	10
West	42	—	50	50	—	100	45	13
Mountain	42	—	50	50	—	100	42	16
Pacific	42	—	43	50	—	100	47	12

¹ The percentage is determined by the ratio of the default enrollment amount to the maximum employee contribution matched by the employer, for those plans that specify both values.

² 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.