

Table 36. Savings and thrift plans: Availability of automatic enrollment and default percentage matched by employer, private industry workers, 2019

(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	40	50	50	75	100	100	54	6
Management, professional, and related	46	50	50	—	100	100	47	7
Management, business, and financial	50	50	50	100	100	100	46	4
Professional and related	42	50	50	—	100	100	48	9
Service	23	40	50	—	100	100	72	5
Sales and office	36	50	50	60	100	100	57	6
Sales and related	34	38	50	50	—	100	63	3
Office and administrative support	38	50	50	80	100	100	54	8
Natural resources, construction, and maintenance	36	50	50	—	100	—	60	4
Construction, extraction, farming, fishing, and forestry	17	40	50	50	—	100	78	5
Installation, maintenance, and repair	45	50	50	—	100	—	51	3
Production, transportation, and material moving	41	—	50	100	100	100	55	4
Production	41	—	50	100	100	100	54	5
Transportation and material moving	42	—	55	—	100	100	55	3
Full time	41	50	50	80	100	100	53	6
Part time	26	50	50	55	86	100	69	4
Union	36	50	50	—	100	—	56	8
Nonunion	40	50	50	80	100	100	54	6
Average wage within the following categories ² :								
Lowest 25 percent	28	—	50	50	100	100	67	6
Lowest 10 percent	—	—	—	—	—	—	73	—
Second 25 percent	33	40	50	—	100	100	62	5
Third 25 percent	42	50	50	100	100	100	49	8
Highest 25 percent	46	50	50	—	100	100	49	5
Highest 10 percent	48	50	50	—	100	100	47	5
Establishment characteristics								
Goods-producing industries	44	50	50	100	100	100	52	5
Manufacturing	44	50	50	100	100	120	52	4
Service-providing industries	39	50	50	—	100	100	55	6
Trade, transportation, and utilities	44	—	50	55	100	120	54	3
Wholesale trade	56	33	50	—	—	—	41	3
Retail trade	33	50	50	50	50	—	65	2
Utilities	38	50	50	50	75	100	54	8
Financial activities	48	50	60	100	100	100	48	3
Finance and insurance	53	50	60	100	100	100	43	4
Credit intermediation and related activities ..	43	50	60	67	100	100	53	4
Insurance carriers and related activities	68	50	—	100	100	100	27	5
Professional and business services	43	50	50	50	100	100	49	8
Professional and technical services	45	50	50	50	50	—	50	5
Education and health services	28	—	50	100	100	100	58	15
Educational services	43	50	—	100	100	100	49	8
Junior colleges, colleges, and universities ...	38	—	—	—	—	—	51	11
Health care and social assistance	26	—	—	100	100	100	59	15

See footnotes at end of table.

Table 36. Savings and thrift plans: Availability of automatic enrollment and default percentage matched by employer, private industry workers, 2019—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	35	50	50	50	100	100	59	6
1 to 49 workers	35	50	50	50	100	100	61	4
50 to 99 workers	35	—	50	—	100	125	54	11
100 workers or more	43	50	50	100	100	100	52	6
100 to 499 workers	44	50	50	86	100	100	51	5
500 workers or more	42	50	50	100	100	100	52	6
Geographic areas								
Northeast	39	50	60	100	100	100	56	5
New England	42	50	50	100	100	100	57	1
Middle Atlantic	38	50	67	100	100	100	56	6
South	35	50	50	—	100	100	61	4
South Atlantic	33	50	50	—	100	125	64	3
East South Central	37	—	50	50	100	100	63	—
West South Central	40	50	50	—	100	100	54	6
Midwest	50	50	50	100	100	100	47	3
East North Central	50	50	50	100	100	100	47	3
West North Central	49	50	50	100	100	—	47	3
West	35	50	50	55	100	100	52	13
Mountain	—	—	—	—	—	—	67	—
Pacific	40	50	50	50	—	100	45	15

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 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/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

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