

**Table 6. Money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2013**

(All workers participating in money purchase pension plans = 100 percent)

Characteristics	Employee contributions allowed <sup>1</sup>	Pre-tax employee contributions allowed			Post-tax <sup>2</sup> employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
<b>Worker characteristic</b>									
All workers .....	30	27	-	-	-	18	-	67	3
Management, professional, and related .....	32	30	-	-	-	22	-	64	4
Management, business, and financial .....	22	21	-	-	-	-	1	75	3
Professional and related .....	36	34	-	-	-	-	5	60	4
Service .....	-	-	-	-	-	-	2	68	-
Sales and office .....	34	27	-	-	-	11	-	64	2
Office and administrative support .....	32	30	-	-	-	12	-	65	3
Natural resources, construction, and maintenance .....	-	-	-	-	-	-	1	73	-
Installation, maintenance, and repair .....	-	-	-	-	-	-	1	84	-
Production, transportation, and material moving .....	-	-	-	-	-	-	-	76	-
Production .....	-	-	-	-	-	-	-	73	-
Transportation and material moving .....	-	-	-	-	-	-	-	78	-
Full time .....	28	26	-	-	-	17	-	69	3
Part time .....	53	-	-	-	-	-	2	44	3
Nonunion .....	28	24	-	-	-	13	-	69	3
Average wage within the following categories <sup>3</sup> :									
Second 25 percent .....	28	24	-	-	-	-	3	69	3
Third 25 percent .....	23	19	-	-	-	11	-	75	2
Highest 25 percent .....	32	31	-	-	-	24	-	65	4
Highest 10 percent .....	43	42	-	-	-	-	5	53	3
<b>Establishment characteristic</b>									
Goods-producing industries .....	-	-	-	-	-	-	-	81	-
Manufacturing .....	-	-	-	-	-	-	-	76	-
Service-providing industries .....	35	31	-	-	-	19	-	63	2
Education and health services .....	45	44	-	-	-	27	-	54	1
Educational services .....	65	65	-	-	-	52	-	31	4
Junior colleges, colleges, and universities ...	64	64	-	-	-	48	-	31	5
Health care and social assistance .....	37	-	-	-	-	-	2	63	-
1 to 99 workers .....	36	34	-	-	-	-	1	61	3
1 to 49 workers .....	-	-	-	-	-	-	-	70	-
100 workers or more .....	27	23	-	-	-	18	-	70	3
100 to 499 workers .....	-	-	-	-	-	-	4	75	-
500 workers or more .....	31	28	-	-	-	20	-	67	1
<b>Geographic area</b>									
Middle Atlantic .....	58	49	-	-	-	42	-	39	2
South Atlantic .....	-	-	-	-	-	-	-	85	-
West South Central .....	-	-	-	-	-	-	6	60	-
East North Central .....	-	-	-	-	-	-	1	82	-
West North Central .....	32	-	-	-	-	-	15	67	1
Pacific .....	-	-	-	-	-	-	2	63	-

<sup>1</sup> Sum of workers with pre-tax and post-tax contributions may be greater than total because both methods of contribution are available to some employees.

<sup>2</sup> Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

<sup>3</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 2013."

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).