

Table 24. Money purchase pension plans: Method of employee contribution, private industry workers, 2019

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

Characteristics	Employee contributions allowed ¹	Employee contributions not allowed	Not determinable
Worker characteristics			
All workers	24	76	—
Management, professional, and related	25	75	—
Management, business, and financial	21	79	—
Professional and related	27	73	—
Service	—	83	—
Sales and office	32	68	—
Office and administrative support	33	67	—
Natural resources, construction, and maintenance	—	78	—
Installation, maintenance, and repair	—	76	—
Production, transportation, and material moving	—	84	—
Production	—	91	—
Full time	25	75	—
Part time	—	81	—
Union	—	93	—
Nonunion	27	73	—
Average wage within the following categories ² :			
Lowest 25 percent	—	80	—
Second 25 percent	25	75	—
Third 25 percent	22	78	—
Highest 25 percent	25	75	—
Highest 10 percent	17	83	—
Establishment characteristics			
Goods-producing industries	—	82	—
Service-providing industries	26	74	—
Financial activities	—	79	—
Finance and insurance	—	76	—
Education and health services	34	66	—
Educational services	70	30	—
Junior colleges, colleges, and universities	57	43	—
1 to 99 workers	35	65	—
1 to 49 workers	40	60	—
100 workers or more	20	80	—
100 to 499 workers	26	74	—
500 workers or more	18	82	—
Geographic areas			
Northeast	20	80	—
Middle Atlantic	—	85	—
South	27	73	—
South Atlantic	—	75	—
Midwest	20	80	—
East North Central	—	82	—
West	34	66	—
Pacific	30	70	—

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

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.