

Table 43. Money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014

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

Characteristics	Employee contributions allowed ¹	Pre-tax employee contributions allowed			Post-tax ² employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
Worker characteristics									
All workers	22	22	-	-	9	12	1	77	1
Management, professional, and related	25	25	-	-	-	14	-	75	-
Management, business, and financial	19	19	-	-	-	-	(³)	81	-
Professional and related	28	28	-	-	-	16	-	72	-
Service	-	-	-	-	-	-	(³)	74	-
Sales and office	-	-	-	-	-	-	1	81	-
Office and administrative support	-	-	-	-	-	-	1	83	-
Natural resources, construction, and maintenance	37	35	-	-	-	24	-	63	-
Construction, extraction, farming, fishing, and forestry	-	-	-	-	-	-	(³)	66	-
Installation, maintenance, and repair	-	-	-	-	-	-	2	60	-
Full time	22	22	-	-	9	12	1	77	1
Part time	-	-	-	-	-	-	-	74	-
Union	30	30	-	-	-	-	2	70	-
Nonunion	21	20	-	-	10	11	(³)	78	1
Average wage within the following categories ⁴ :									
Lowest 25 percent	-	-	-	-	-	-	-	74	-
Second 25 percent	19	-	-	-	-	-	1	81	-
Third 25 percent	25	24	-	-	-	11	-	71	4
Highest 25 percent	21	21	-	-	8	13	1	78	(³)
Highest 10 percent	24	24	-	-	-	12	-	76	-
Establishment characteristics									
Goods-producing industries	-	-	-	-	-	-	-	85	-
Service-providing industries	24	23	-	-	11	13	1	74	1
Trade, transportation, and utilities	-	-	-	-	-	-	-	82	-
Financial activities	-	-	-	-	-	-	-	92	-
Finance and insurance	-	-	-	-	-	-	-	96	-
Education and health services	31	31	-	-	-	18	-	69	-
Educational services	61	61	-	-	13	43	6	39	-
Junior colleges, colleges, and universities ...	58	58	-	-	16	39	3	42	-
Health care and social assistance	-	-	-	-	-	-	-	80	-
1 to 99 workers	36	33	-	-	-	-	-	59	5
1 to 49 workers	19	-	-	-	-	-	-	74	8
100 workers or more	18	18	-	-	4	13	1	82	-
100 to 499 workers	19	19	-	-	-	-	1	81	-
500 workers or more	17	17	-	-	-	13	-	83	-

See footnotes at end of table.

Table 43. Money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014—continued

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

Characteristics	Employee contributions allowed ¹	Pre-tax employee contributions allowed			Post-tax ² employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
Geographic areas									
Northeast	44	44	—	—	—	35	—	50	6
Middle Atlantic	42	41	—	—	—	35	—	52	6
South	—	—	—	—	—	—	—	83	—
South Atlantic	—	—	—	—	—	—	—	75	—
West South Central	—	—	—	—	—	—	—	95	—
Midwest	—	—	—	—	—	5	—	78	—
East North Central	14	12	—	—	—	—	2	86	—
West	—	—	—	—	—	—	1	91	—
Pacific	—	—	—	—	—	—	1	91	—

¹ 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.

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

³ Less than 0.5.

⁴ 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 2014."

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/glossary20142015.htm.