

Table 43. Standard errors for money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2014

Characteristics	Employee contributions allowed	Pre-tax employee contributions allowed			Post-tax ¹ employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
Worker characteristics									
All workers	3.2	3.3	-	-	2.6	2.2	0.4	3.4	0.8
Management, professional, and related	4.2	4.2	-	-	-	2.9	-	4.2	-
Management, business, and financial	4.5	4.5	-	-	-	-	0.1	4.5	-
Professional and related	5.4	5.4	-	-	-	3.7	-	5.4	-
Service	-	-	-	-	-	-	0.1	8.1	-
Sales and office	-	-	-	-	-	-	0.5	5.4	-
Office and administrative support	-	-	-	-	-	-	0.6	4.7	-
Natural resources, construction, and maintenance	8.6	8.6	-	-	-	6.9	-	8.6	-
Construction, extraction, farming, fishing, and forestry	-	-	-	-	-	-	0.3	11.4	-
Installation, maintenance, and repair	-	-	-	-	-	-	1.7	13.1	-
Full time	3.3	3.3	-	-	2.6	2.3	0.4	3.4	0.9
Part time	-	-	-	-	-	-	-	8.2	-
Union	7.7	7.7	-	-	-	-	1.6	7.7	-
Nonunion	3.5	3.5	-	-	3.0	2.1	0.3	3.6	0.9
Average wage within the following categories ² :									
Lowest 25 percent	-	-	-	-	-	-	-	10.1	-
Second 25 percent	5.6	-	-	-	-	-	0.5	5.6	-
Third 25 percent	5.3	5.2	-	-	-	2.8	-	5.9	2.8
Highest 25 percent	3.7	3.7	-	-	2.3	2.6	0.5	3.6	0.1
Highest 10 percent	5.2	5.2	-	-	-	3.1	-	5.2	-
Establishment characteristics									
Goods-producing industries	-	-	-	-	-	-	-	5.9	-
Service-providing industries	3.8	3.9	-	-	3.2	2.6	0.5	4.0	1.0
Trade, transportation, and utilities	-	-	-	-	-	-	-	6.7	-
Financial activities	-	-	-	-	-	-	-	6.2	-
Finance and insurance	-	-	-	-	-	-	-	2.3	-
Education and health services	6.5	6.5	-	-	-	4.3	-	6.5	-
Educational services	5.8	5.8	-	-	3.6	5.5	3.4	5.8	-
Junior colleges, colleges, and universities ...	5.9	5.9	-	-	4.7	5.7	1.9	5.9	-
Health care and social assistance	-	-	-	-	-	-	-	8.2	-
1 to 99 workers	8.1	8.1	-	-	-	-	-	8.2	3.3
1 to 49 workers	5.6	-	-	-	-	-	-	7.5	5.2
100 workers or more	3.1	3.1	-	-	1.1	2.8	0.5	3.1	-
100 to 499 workers	4.9	4.9	-	-	-	-	1.3	4.9	-
500 workers or more	4.1	4.1	-	-	-	3.7	-	4.1	-

See footnotes at end of table.

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

Characteristics	Employee contributions allowed	Pre-tax employee contributions allowed			Post-tax ¹ employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
Geographic areas									
Northeast	6.7	6.8	—	—	—	6.3	—	7.3	3.9
Middle Atlantic	7.5	7.6	—	—	—	7.9	—	8.5	5.1
South	—	—	—	—	—	—	—	5.4	—
South Atlantic	—	—	—	—	—	—	—	7.9	—
West South Central	—	—	—	—	—	—	—	2.1	—
Midwest	—	—	—	—	—	1.5	—	6.5	—
East North Central	3.8	3.3	—	—	—	—	1.9	3.8	—
West	—	—	—	—	—	—	0.9	4.3	—
Pacific	—	—	—	—	—	—	1.1	4.9	—

¹ Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

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 2014."

Note: 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.