

**Table 23. Money purchase pension plans: Employer contributions, private industry workers, 2019**

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

Characteristics	Fixed percent of earnings	Fixed percent of earnings <sup>1</sup>					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Worker characteristics</b>									
All workers .....	69	2.00	3.00	3.00	5.00	—	24	—	—
Management, professional, and related .....	71	2.00	3.00	—	5.00	8.00	27	—	—
Management, business, and financial .....	67	2.00	3.00	3.00	5.00	6.00	30	—	—
Professional and related .....	73	2.00	3.00	4.00	6.00	8.00	26	—	—
Service .....	72	—	—	5.00	5.00	—	—	—	—
Sales and office .....	69	2.00	3.00	3.00	3.00	5.00	26	—	—
Office and administrative support .....	67	2.00	3.00	3.00	—	5.00	28	—	—
Natural resources, construction, and maintenance .....	47	1.00	—	—	—	10.00	—	—	—
Installation, maintenance, and repair .....	56	—	3.00	3.00	3.00	—	—	—	—
Production, transportation, and material moving .....	79	2.00	3.00	3.00	3.00	—	—	—	—
Production .....	68	3.00	3.00	3.00	3.00	—	—	—	—
Full time .....	69	2.00	3.00	3.00	5.00	—	25	—	—
Part time .....	77	2.00	2.00	3.00	—	—	—	—	—
Union .....	50	2.00	—	5.00	5.00	—	—	38	—
Nonunion .....	72	2.00	3.00	3.00	5.00	—	26	—	—
Average wage within the following categories <sup>2</sup> :									
Lowest 25 percent .....	78	2.00	2.00	—	3.00	—	—	—	—
Second 25 percent .....	71	2.00	3.00	—	5.00	5.00	27	—	—
Third 25 percent .....	71	—	2.00	3.00	5.00	—	24	—	—
Highest 25 percent .....	66	2.00	3.00	—	6.00	9.00	24	—	—
Highest 10 percent .....	61	2.00	3.00	4.00	6.00	8.00	29	—	—
<b>Establishment characteristics</b>									
Goods-producing industries .....	54	2.00	3.00	3.00	—	10.00	13	33	—
Service-providing industries .....	72	—	3.00	3.00	5.00	7.00	27	—	—
Financial activities .....	53	2.00	2.00	3.00	5.00	5.00	36	—	—
Finance and insurance .....	47	2.00	2.00	3.00	5.00	5.00	41	—	—
Education and health services .....	75	—	—	—	5.00	9.00	25	—	—
Educational services .....	79	3.00	3.00	5.00	8.00	—	21	—	—
Junior colleges, colleges, and universities ...	69	—	5.00	6.00	8.00	10.00	30	—	—
1 to 99 workers .....	76	1.00	—	3.00	—	—	—	—	—
1 to 49 workers .....	70	—	—	3.00	3.00	—	—	—	—
100 workers or more .....	66	2.00	3.00	—	5.00	—	30	—	—
100 to 499 workers .....	74	2.00	3.00	3.00	4.00	5.00	—	—	—
500 workers or more .....	64	2.00	3.00	4.00	6.00	9.00	34	—	—

See footnotes at end of table.

**Table 23. Money purchase pension plans: Employer contributions, private industry workers, 2019—continued**

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

Characteristics	Fixed percent of earnings	Fixed percent of earnings <sup>1</sup>					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Geographic areas</b>									
Northeast .....	55	1.00	—	3.00	5.00	9.00	32	—	—
Middle Atlantic .....	52	—	3.00	3.00	5.00	—	—	—	—
South .....	71	2.00	3.00	3.00	5.00	—	26	—	—
South Atlantic .....	75	2.00	3.00	—	5.00	6.00	20	—	—
Midwest .....	78	—	—	—	5.00	—	—	—	—
East North Central .....	83	—	—	4.00	6.00	—	—	—	—
West .....	68	3.00	3.00	3.00	5.00	9.00	—	—	—
Pacific .....	64	3.00	3.00	—	5.00	—	—	—	—

<sup>1</sup> Includes percent of unreduced accrued benefit, a method under which the participant's pension is paid in the form of a straight-life (unreduced) annuity. In the event of the participant's death, the spouse receives a percentage of the unreduced annuity.

<sup>2</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 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](http://www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm).

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