

Table 23. Standard errors for money purchase pension plans: Employer contributions, private industry workers, 2019

Characteristics	Fixed percent of earnings	Fixed percent of earnings ¹					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Worker characteristics									
All workers	4.3	0.09	0.00	0.05	0.00	–	3.9	–	–
Management, professional, and related	5.0	0.26	0.09	–	0.89	1.54	4.9	–	–
Management, business, and financial	7.6	0.45	0.00	0.00	1.05	1.06	7.5	–	–
Professional and related	5.0	0.41	0.34	0.71	1.29	1.39	5.0	–	–
Service	13.1	–	–	0.00	0.00	–	–	–	–
Sales and office	6.5	0.00	0.00	0.00	0.69	0.18	6.3	–	–
Office and administrative support	7.7	0.00	0.18	0.00	–	1.40	7.4	–	–
Natural resources, construction, and maintenance	12.6	0.00	–	–	–	0.00	–	–	–
Installation, maintenance, and repair	15.0	–	0.00	0.00	0.00	–	–	–	–
Production, transportation, and material moving	7.0	0.00	0.80	0.00	0.00	–	–	–	–
Production	11.2	0.00	0.00	0.00	0.00	–	–	–	–
Full time	4.3	0.30	0.00	0.05	0.00	–	4.0	–	–
Part time	9.2	0.00	0.55	0.66	–	–	–	–	–
Union	10.3	0.00	–	1.15	0.18	–	–	10.6	–
Nonunion	4.5	0.49	0.00	0.00	0.00	–	4.4	–	–
Average wage within the following categories ² :									
Lowest 25 percent	10.6	0.00	0.00	–	0.15	–	–	–	–
Second 25 percent	7.3	0.45	0.00	–	0.00	1.25	7.0	–	–
Third 25 percent	5.3	–	0.44	0.00	0.95	–	4.8	–	–
Highest 25 percent	5.2	0.36	0.00	–	0.63	1.39	4.6	–	–
Highest 10 percent	6.7	0.57	0.00	0.45	0.32	1.48	6.9	–	–
Establishment characteristics									
Goods-producing industries	7.9	0.00	0.00	0.00	–	0.55	3.5	6.7	–
Service-providing industries	4.7	–	0.27	0.34	0.00	1.63	4.7	–	–
Financial activities	9.9	0.00	0.18	0.00	0.97	0.00	9.5	–	–
Finance and insurance	10.5	0.00	0.18	0.18	0.73	0.00	10.2	–	–
Education and health services	6.2	–	–	–	0.77	1.51	6.2	–	–
Educational services	4.2	0.00	0.22	0.94	1.02	–	4.1	–	–
Junior colleges, colleges, and universities	4.4	–	0.00	0.97	1.11	0.00	4.4	–	–
1 to 99 workers	6.9	0.29	–	0.00	–	–	–	–	–
1 to 49 workers	8.7	–	–	0.00	0.11	–	–	–	–
100 workers or more	4.9	0.00	0.00	–	0.61	–	4.8	–	–
100 to 499 workers	7.1	0.09	0.62	0.08	0.94	0.00	–	–	–
500 workers or more	5.5	0.00	0.00	0.68	0.52	1.93	5.5	–	–

See footnotes at end of table.

Table 23. Standard errors for money purchase pension plans: Employer contributions, private industry workers, 2019—continued

Characteristics	Fixed percent of earnings	Fixed percent of earnings ¹					Percent of earnings varies	Flat amount	Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Geographic areas									
Northeast	9.7	0.26	—	0.00	0.00	1.98	9.4	—	—
Middle Atlantic	11.2	—	0.00	0.18	0.00	—	—	—	—
South	6.2	0.00	0.00	0.75	0.36	—	5.9	—	—
South Atlantic	6.4	0.00	0.00	—	0.63	1.40	5.2	—	—
Midwest	7.6	—	—	—	0.80	—	—	—	—
East North Central	6.1	—	—	0.00	0.41	—	—	—	—
West	9.6	0.00	0.00	0.35	0.66	2.44	—	—	—
Pacific	11.6	0.00	0.00	—	0.97	—	—	—	—

¹ 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.

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: 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/nchs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

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