

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	66	56	86	31	29	96	52	39	76
Worker characteristics									
Management, professional, and related	81	74	92	46	44	96	59	47	80
Management, business, and financial	83	79	94	43	41	96	72	61	86
Professional and related	80	73	91	47	46	96	54	42	77
Teachers	82	79	96	71	68	96	29	20	68
Primary, secondary, and special education school teachers	90	88	98	84	82	98	20	11	57
Registered nurses	80	68	85	38	36	97	64	45	70
Service	44	34	76	19	18	96	32	20	62
Sales and office	67	57	85	25	23	94	59	46	77
Sales and related	60	46	77	15	14	90	57	41	73
Office and administrative support	71	64	90	31	29	96	60	48	80
Natural resources, construction, and maintenance	65	56	86	31	30	98	51	39	77
Construction, extraction, farming, fishing, and forestry	61	51	84	30	30	99	44	33	75
Installation, maintenance, and repair	69	61	88	32	31	96	59	46	78
Production, transportation, and material moving ...	66	55	83	29	27	96	55	41	74
Production	68	57	84	28	28	98	60	45	74
Transportation and material moving	64	53	82	29	27	94	50	36	73
Full time	75	66	87	36	34	96	60	46	77
Part time	33	25	76	13	12	92	26	17	65
Union	90	86	96	80	77	97	40	30	76
Nonunion	61	51	83	21	20	95	54	41	76
Average wage within the following percentiles: ⁴									
Less than 10	26	15	59	5	5	88	24	13	54
10 to under 25	45	32	72	12	11	91	39	25	65
25 to under 50	66	55	83	25	24	96	54	40	73
50 to under 75	76	68	90	36	35	96	59	46	79
75 to under 90	84	78	93	53	52	97	61	49	81
90 or greater	88	82	94	53	51	96	67	56	84

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	72	62	87	30	29	98	63	50	79
Service-providing industries	64	55	86	31	29	95	50	37	75
Education and health services	75	67	90	46	44	96	45	32	72
Educational services	85	82	96	73	71	96	30	20	69
Elementary and secondary schools	89	87	98	85	83	98	18	10	57
Junior colleges, colleges, and universities	85	79	93	54	49	90	59	45	76
Health care and social assistance	67	56	84	26	25	96	56	41	73
Hospitals	88	78	88	51	49	96	69	49	70
Public administration	89	86	96	83	79	96	32	21	64
1 to 99 workers	47	39	82	12	11	96	41	32	78
1 to 49 workers	42	35	83	9	9	96	38	30	80
50 to 99 workers	59	48	81	18	17	96	51	38	74
100 workers or more	82	72	88	47	45	96	61	45	74
100 to 499 workers	75	63	85	32	30	96	61	46	75
500 workers or more	89	80	90	61	59	96	61	45	73
Geographic areas									
New England	60	53	89	29	27	96	46	38	82
Middle Atlantic	66	60	91	35	34	96	48	40	82
East North Central	67	59	89	33	32	96	54	41	76
West North Central	68	60	89	30	28	94	54	44	81
South Atlantic	68	56	83	29	28	94	58	41	70
East South Central	70	53	76	26	25	96	55	35	64
West South Central	61	52	84	27	26	97	49	36	73
Mountain	67	56	83	27	26	96	54	41	76
Pacific	64	55	86	33	32	96	47	37	78

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ Includes defined benefit pension plans and defined contribution retirement plans. The

total is less than the sum of the individual items because many employees participated in both types of plans.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.