

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

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	61	51	83	21	20	96	56	43	77
Worker characteristics									
Management, professional, and related	76	68	90	29	28	97	72	60	84
Management, business, and financial	82	77	94	35	34	97	79	69	88
Professional and related	73	64	88	26	26	96	69	56	81
Service	37	25	68	9	8	95	33	20	62
Sales and office	65	55	84	20	19	94	61	48	78
Sales and related	60	46	77	15	13	89	57	41	73
Office and administrative support	68	60	88	23	22	96	64	52	82
Natural resources, construction, and maintenance	62	52	84	26	25	98	53	41	77
Construction, extraction, farming, fishing, and forestry	58	47	82	24	24	100	46	35	75
Installation, maintenance, and repair	67	58	86	28	26	95	61	48	79
Production, transportation, and material moving ...	65	54	82	26	25	96	57	42	73
Production	68	57	84	27	27	98	61	45	74
Transportation and material moving	63	51	81	25	24	94	52	38	73
Full time	71	60	85	25	24	96	65	51	78
Part time	32	23	73	11	10	90	27	18	65
Union	85	80	95	69	67	97	50	42	83
Nonunion	59	48	81	16	15	95	57	43	76
Average wage within the following percentiles: ³									
Less than 10	25	14	57	4	4	87	24	13	54
10 to under 25	41	28	68	9	8	89	38	24	63
25 to under 50	63	50	80	16	15	95	58	43	74
50 to under 75	70	61	87	25	24	97	63	51	80
75 to under 90	79	73	91	40	38	97	70	59	83
90 or greater	84	78	92	39	38	96	80	69	87
Establishment characteristics									
Goods-producing industries	71	62	86	30	29	98	64	50	79
Construction	55	45	83	18	18	100	44	35	78
Manufacturing	78	69	87	34	33	98	72	57	79

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Service-providing industries	59	49	82	19	18	95	54	41	76
Trade, transportation, and utilities	67	54	81	22	20	91	61	46	75
Wholesale trade	76	66	87	16	16	98	72	60	83
Retail trade	61	46	75	17	15	88	56	39	70
Transportation and warehousing	73	63	86	41	36	88	59	46	78
Utilities	94	93	99	85	84	98	85	72	85
Information	78	73	94	49	48	98	77	62	80
Financial activities	79	73	92	42	40	97	75	62	83
Finance and insurance	88	82	94	50	48	97	84	70	83
Credit intermediation and related activities	92	87	94	56	55	98	88	71	81
Insurance carriers and related activities	83	77	93	45	44	96	79	67	86
Real estate and rental and leasing	47	39	84	11	11	98	42	34	81
Professional and business services	54	46	85	13	13	98	53	43	81
Professional and technical services	71	63	89	9	9	100	70	61	87
Administrative and waste services	33	24	74	10	10	99	31	21	69
Education and health services	64	54	84	21	20	96	57	43	76
Educational services	64	58	91	16	14	92	59	52	89
Junior colleges, colleges, and universities	85	77	91	18	16	89	83	75	90
Health care and social assistance	64	53	83	22	21	97	56	42	74
Leisure and hospitality	30	18	59	3	2	96	29	16	56
Accommodation and food services	29	17	57	3	3	96	28	15	54
Other services	40	31	79	8	8	93	34	26	77
1 to 99 workers	45	37	81	9	9	96	42	33	78
1 to 49 workers	41	34	82	8	7	96	39	31	80
50 to 99 workers	58	45	79	14	13	95	52	39	74
100 workers or more	79	67	85	35	33	96	71	55	76
100 to 499 workers	73	60	83	24	23	95	66	51	76
500 workers or more	87	76	87	47	45	96	78	59	76
Geographic areas									
Metropolitan areas	62	53	84	23	22	96	57	44	78
Nonmetropolitan areas	57	44	77	14	14	96	54	38	71
New England	56	49	87	20	19	95	52	43	82
Middle Atlantic	62	55	90	27	26	97	53	44	82
East North Central	64	56	87	26	25	96	57	45	80
West North Central	64	56	87	23	22	95	58	48	82
South Atlantic	63	50	79	18	17	95	61	45	74
East South Central	65	45	69	—	—	—	63	40	64
West South Central	56	45	80	17	17	96	53	39	73
Mountain	63	51	80	18	17	94	60	45	75
Pacific	58	49	83	22	21	96	51	39	77

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 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.

³ 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.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.