

Table 2. Standard errors for 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 | 0.8 | 0.7 | 0.9 | 0.7 | 0.7 | 0.3 | 0.7 | 0.6 | 0.8 |
| Worker characteristics | | | | | | | | | |
| Management, professional, and related | 1.1 | 1.3 | 0.7 | 1.3 | 1.2 | 0.5 | 1.1 | 1.2 | 0.7 |
| Management, business, and financial | 1.8 | 1.7 | 0.6 | 2.0 | 1.9 | 0.5 | 1.8 | 1.6 | 0.7 |
| Professional and related | 1.2 | 1.4 | 0.9 | 1.3 | 1.3 | 0.7 | 1.3 | 1.3 | 0.9 |
| Service | 2.7 | 1.3 | 3.4 | 0.7 | 0.7 | 0.9 | 2.8 | 1.2 | 3.0 |
| Sales and office | 0.9 | 0.7 | 0.7 | 0.7 | 0.6 | 0.6 | 0.9 | 0.7 | 0.7 |
| Sales and related | 1.0 | 0.8 | 1.1 | 1.1 | 1.0 | 1.4 | 1.1 | 0.8 | 1.1 |
| Office and administrative support | 1.3 | 1.1 | 0.6 | 0.8 | 0.8 | 0.5 | 1.3 | 1.1 | 0.7 |
| Natural resources, construction, and maintenance | 1.6 | 1.5 | 0.9 | 1.6 | 1.6 | 0.5 | 1.4 | 1.2 | 1.0 |
| Construction, extraction, farming, fishing, and forestry | 2.3 | 2.3 | 1.6 | 2.1 | 2.1 | 0.1 | 2.2 | 1.9 | 1.8 |
| Installation, maintenance, and repair | 1.9 | 1.7 | 1.1 | 1.7 | 1.6 | 1.0 | 1.8 | 1.6 | 1.2 |
| Production, transportation, and material moving ... | 1.4 | 1.3 | 1.0 | 1.2 | 1.2 | 0.6 | 1.4 | 1.1 | 1.0 |
| Production | 2.1 | 1.9 | 1.4 | 1.5 | 1.5 | 0.5 | 2.1 | 1.8 | 1.4 |
| Transportation and material moving | 2.0 | 1.6 | 1.1 | 1.7 | 1.5 | 1.0 | 2.0 | 1.2 | 1.2 |
| Full time | 0.7 | 0.7 | 0.9 | 0.8 | 0.8 | 0.3 | 0.7 | 0.5 | 0.9 |
| Part time | 1.2 | 1.1 | 1.4 | 0.7 | 0.7 | 1.0 | 1.1 | 0.8 | 1.4 |
| Union | 1.4 | 1.6 | 0.9 | 1.9 | 1.9 | 0.3 | 1.8 | 1.5 | 1.5 |
| Nonunion | 0.8 | 0.8 | 0.9 | 0.6 | 0.6 | 0.4 | 0.8 | 0.6 | 0.8 |
| Average wage within the following percentiles: ³ | | | | | | | | | |
| Less than 10 | 3.0 | 1.3 | 4.3 | 0.7 | 0.6 | 2.4 | 3.1 | 1.2 | 4.0 |
| 10 to under 25 | 1.6 | 1.1 | 1.9 | 0.8 | 0.7 | 1.8 | 1.5 | 1.0 | 2.0 |
| 25 to under 50 | 1.2 | 1.1 | 0.9 | 0.8 | 0.8 | 0.6 | 1.2 | 1.0 | 0.8 |
| 50 to under 75 | 1.0 | 1.0 | 0.6 | 0.9 | 0.9 | 0.4 | 1.0 | 0.9 | 0.5 |
| 75 to under 90 | 1.1 | 1.1 | 0.5 | 1.4 | 1.3 | 0.4 | 1.2 | 1.1 | 0.5 |
| 90 or greater | 1.2 | 1.4 | 1.0 | 1.3 | 1.3 | 0.7 | 1.2 | 1.3 | 1.1 |
| Establishment characteristics | | | | | | | | | |
| Goods-producing industries | 1.2 | 1.3 | 0.9 | 1.4 | 1.4 | 0.4 | 1.3 | 1.2 | 0.9 |
| Construction | 1.9 | 1.8 | 1.5 | 1.7 | 1.7 | 0.2 | 1.9 | 1.6 | 1.7 |
| Manufacturing | 1.5 | 1.5 | 1.1 | 1.8 | 1.7 | 0.4 | 1.6 | 1.5 | 1.1 |

See footnotes at end of table.

Table 2. Standard errors for 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 | 0.9 | 0.8 | 1.0 | 0.7 | 0.7 | 0.4 | 0.9 | 0.7 | 1.0 |
| Trade, transportation, and utilities | 0.9 | 0.8 | 0.8 | 1.1 | 1.1 | 1.0 | 1.1 | 0.8 | 0.8 |
| Wholesale trade | 2.5 | 2.3 | 1.0 | 2.3 | 2.3 | 0.8 | 2.6 | 2.2 | 1.3 |
| Retail trade | 1.1 | 1.0 | 1.1 | 1.2 | 1.1 | 1.7 | 1.1 | 0.9 | 1.0 |
| Transportation and warehousing | 3.1 | 2.6 | 1.7 | 3.3 | 3.0 | 1.8 | 3.5 | 2.7 | 2.2 |
| Utilities | 2.5 | 2.5 | 0.4 | 3.6 | 3.7 | 0.5 | 5.5 | 5.2 | 3.1 |
| Information | 4.4 | 4.5 | 1.2 | 4.7 | 4.7 | 0.6 | 4.4 | 3.6 | 1.3 |
| Financial activities | 1.8 | 1.5 | 0.7 | 1.4 | 1.4 | 0.5 | 2.1 | 1.8 | 0.7 |
| Finance and insurance | 1.1 | 1.0 | 0.7 | 1.5 | 1.5 | 0.5 | 1.4 | 1.3 | 0.6 |
| Credit intermediation and related activities | 0.9 | 1.2 | 0.8 | 2.1 | 2.1 | 0.3 | 1.5 | 1.4 | 0.8 |
| Insurance carriers and related activities | 1.9 | 1.8 | 0.8 | 3.0 | 2.8 | 1.2 | 2.3 | 2.1 | 1.1 |
| Real estate and rental and leasing | 3.0 | 2.4 | 3.0 | 2.1 | 2.0 | 2.0 | 3.4 | 2.7 | 2.9 |
| Professional and business services | 2.6 | 2.5 | 1.3 | 2.0 | 1.9 | 0.8 | 2.6 | 2.3 | 1.4 |
| Professional and technical services | 3.1 | 3.0 | 1.4 | 2.1 | 2.1 | 0.2 | 3.1 | 3.0 | 1.7 |
| Administrative and waste services | 3.4 | 3.0 | 3.5 | 2.7 | 2.7 | 0.7 | 3.3 | 2.8 | 3.7 |
| Education and health services | 1.7 | 1.8 | 1.3 | 1.4 | 1.3 | 0.5 | 1.9 | 1.9 | 1.4 |
| Educational services | 2.5 | 2.5 | 1.0 | 2.5 | 2.5 | 1.5 | 2.5 | 2.5 | 1.2 |
| Junior colleges, colleges, and universities | 1.4 | 1.7 | 1.1 | 4.0 | 4.1 | 3.2 | 1.5 | 1.7 | 1.1 |
| Health care and social assistance | 1.9 | 2.0 | 1.5 | 1.6 | 1.5 | 0.5 | 2.1 | 2.1 | 1.7 |
| Leisure and hospitality | 6.9 | 3.0 | 5.6 | 0.7 | 0.7 | 3.8 | 7.1 | 3.1 | 4.9 |
| Accommodation and food services | 7.2 | 3.1 | 5.4 | 0.8 | 0.8 | 4.3 | 7.4 | 3.2 | 4.5 |
| Other services | 3.0 | 2.7 | 2.9 | 1.8 | 1.7 | 3.4 | 2.8 | 2.3 | 3.1 |
| 1 to 99 workers | 1.1 | 1.0 | 0.9 | 0.6 | 0.6 | 0.7 | 1.0 | 0.8 | 0.8 |
| 1 to 49 workers | 1.3 | 1.2 | 1.1 | 0.6 | 0.5 | 0.9 | 1.3 | 1.1 | 1.1 |
| 50 to 99 workers | 1.7 | 1.5 | 1.5 | 1.2 | 1.2 | 0.9 | 1.6 | 1.3 | 1.5 |
| 100 workers or more | 1.0 | 1.2 | 1.4 | 1.3 | 1.3 | 0.3 | 1.1 | 1.0 | 1.2 |
| 100 to 499 workers | 1.5 | 1.5 | 0.9 | 1.2 | 1.2 | 0.6 | 1.4 | 1.4 | 1.0 |
| 500 workers or more | 1.1 | 2.2 | 2.7 | 3.0 | 2.9 | 0.4 | 1.5 | 1.3 | 2.3 |
| Geographic areas | | | | | | | | | |
| Metropolitan areas | 0.8 | 0.8 | 0.5 | 0.7 | 0.7 | 0.3 | 0.7 | 0.6 | 0.5 |
| Nonmetropolitan areas | 2.8 | 1.7 | 4.3 | 1.7 | 1.6 | 1.0 | 3.0 | 1.5 | 3.8 |
| New England | 1.7 | 1.7 | 1.6 | 1.6 | 1.6 | 1.1 | 1.7 | 1.2 | 1.2 |
| Middle Atlantic | 1.5 | 1.5 | 0.3 | 1.3 | 1.1 | 0.4 | 1.5 | 1.6 | 0.8 |
| East North Central | 1.4 | 1.4 | 1.1 | 1.2 | 1.2 | 0.6 | 1.2 | 1.1 | 1.2 |
| West North Central | 2.4 | 2.4 | 1.6 | 1.6 | 1.6 | 1.5 | 2.0 | 1.8 | 1.3 |
| South Atlantic | 1.4 | 1.5 | 1.4 | 1.1 | 1.1 | 0.7 | 1.2 | 1.2 | 1.4 |
| East South Central | 7.3 | 5.3 | 8.0 | — | — | — | 7.5 | 4.2 | 6.7 |
| West South Central | 1.6 | 1.7 | 1.4 | 1.4 | 1.4 | 0.6 | 1.4 | 1.3 | 1.3 |
| Mountain | 3.2 | 2.6 | 1.0 | 1.2 | 1.4 | 2.0 | 2.7 | 2.0 | 1.4 |
| Pacific | 2.5 | 2.6 | 1.6 | 1.9 | 2.0 | 0.9 | 2.4 | 2.1 | 1.6 |

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.

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.