

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2011

(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	64	49	76	20	18	91	58	41	70
Worker characteristics									
Management, professional, and related	80	68	85	27	25	92	75	60	79
Management, business, and financial	84	75	90	33	30	92	81	67	83
Professional and related	78	65	83	25	23	92	73	56	77
Service	40	22	56	8	7	93	36	18	49
Protective service	49	24	50	8	6	75	46	22	48
Sales and office	69	52	76	18	15	86	64	46	71
Sales and related	66	44	66	12	9	76	61	39	64
Office and administrative support	71	58	81	22	20	89	66	50	75
Natural resources, construction, and maintenance	62	49	79	24	24	98	54	39	72
Construction, extraction, farming, fishing, and forestry	59	45	76	23	22	99	50	35	70
Installation, maintenance, and repair	66	53	82	26	25	96	58	43	74
Production, transportation, and material moving ...	66	51	77	24	23	93	55	38	68
Production	67	53	79	23	22	95	61	43	71
Transportation and material moving	65	49	76	26	24	91	49	32	65
Full time	73	59	80	23	22	93	68	50	74
Part time	37	20	54	10	8	79	31	14	46
Union	90	83	93	70	67	96	53	42	79
Nonunion	61	45	74	14	13	89	59	41	69
Average wage within the following categories: ³									
Lowest 25 percent	39	19	50	7	5	72	35	16	46
Lowest 10 percent	28	10	35	5	3	61	25	8	31
Second 25 percent	66	48	73	15	14	91	61	41	67
Third 25 percent	74	61	83	24	22	93	66	50	76
Highest 25 percent	84	75	89	37	35	94	77	63	81
Highest 10 percent	87	79	90	38	35	93	82	69	84
Establishment characteristics									
Goods-producing industries	73	60	83	28	27	96	66	50	75
Construction	58	45	77	16	16	100	50	37	73
Manufacturing	78	66	84	32	30	95	72	54	76
Service-providing industries	62	47	75	18	16	90	57	39	69
Trade, transportation, and utilities	71	52	73	20	17	85	61	41	68
Wholesale trade	72	58	81	16	15	97	69	51	75
Retail trade	69	44	65	14	10	71	59	37	62
Transportation and warehousing	76	63	83	36	33	93	52	38	73
Utilities	95	93	98	82	81	98	92	75	82

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2011—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
Information	85	76	89	44	41	92	82	66	80
Financial activities	81	72	89	42	39	92	79	62	80
Finance and insurance	90	83	92	52	47	92	88	71	82
Credit intermediation and related activities	92	85	92	55	51	92	90	70	78
Insurance carriers and related activities	87	80	91	48	45	94	86	72	84
Real estate and rental and leasing	49	35	71	9	8	96	46	30	66
Professional and business services	57	45	80	12	11	95	55	42	76
Professional and technical services	72	59	83	10	9	98	71	56	79
Administrative and waste services	35	23	66	7	6	96	33	20	62
Education and health services	71	55	77	20	18	91	64	45	70
Educational services	73	63	86	16	14	86	67	57	84
Junior colleges, colleges, and universities	90	79	88	16	13	80	88	77	87
Health care and social assistance	71	54	76	21	19	91	64	43	68
Leisure and hospitality	31	12	40	3	2	86	29	10	36
Accommodation and food services	29	10	36	3	2	89	27	9	31
Other services	41	28	68	10	9	96	35	21	59
1 to 99 workers	49	34	69	9	8	88	46	30	65
1 to 49 workers	45	32	70	8	7	91	42	28	66
50 to 99 workers	62	41	66	14	11	83	57	35	62
100 workers or more	81	66	82	32	29	92	73	54	74
100 to 499 workers	77	59	76	22	20	90	69	49	71
500 workers or more	86	76	88	46	43	94	77	60	77
Geographic areas									
New England	60	48	80	20	18	92	55	41	74
Middle Atlantic	66	53	80	25	23	93	57	42	74
East North Central	68	53	79	26	23	90	60	42	71
West North Central	66	53	80	20	18	91	59	45	75
South Atlantic	64	46	72	15	14	90	61	40	66
East South Central	65	47	73	18	16	91	58	39	67
West South Central	63	45	72	15	13	92	60	40	67
Mountain	65	48	74	15	13	90	61	42	69
Pacific	60	46	77	20	18	92	53	38	71

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. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

³ The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.