

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

(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	68	55	80	30	28	92	54	37	69
Worker characteristics									
Management, professional, and related	83	74	88	45	42	93	62	47	75
Management, business, and financial	86	78	91	41	38	93	73	60	81
Professional and related	82	72	88	47	43	93	58	42	73
Teachers	86	81	94	74	69	93	33	20	61
Primary, secondary, and special education school teachers	95	90	96	89	85	96	25	12	51
Registered nurses	83	69	83	39	36	93	69	49	71
Service	47	31	66	18	17	94	35	17	50
Protective service	74	62	84	53	51	95	37	20	54
Sales and office	71	55	78	24	21	88	61	43	71
Sales and related	66	44	67	13	10	77	61	39	64
Office and administrative support	73	61	84	30	27	91	62	46	74
Natural resources, construction, and maintenance	65	53	81	31	30	97	52	37	71
Construction, extraction, farming, fishing, and forestry	63	50	80	30	30	98	47	33	69
Installation, maintenance, and repair	68	57	83	31	30	96	56	41	73
Production, transportation, and material moving ...	67	52	78	27	25	94	54	37	68
Production	67	53	79	24	23	95	61	43	71
Transportation and material moving	66	51	77	30	27	92	47	31	65
Full time	78	65	84	35	33	94	62	45	72
Part time	38	22	58	13	10	82	29	13	46
Union	93	88	94	82	78	95	41	29	69
Nonunion	64	49	77	21	19	91	56	39	69
Average wage within the following categories: ⁴									
Lowest 25 percent	41	23	56	9	7	80	36	17	49
Lowest 10 percent	29	12	40	5	4	67	25	9	34
Second 25 percent	70	54	78	25	23	92	58	38	67
Third 25 percent	78	67	86	36	34	94	61	45	75
Highest 25 percent	88	80	91	53	50	94	65	51	79
Highest 10 percent	90	83	92	52	49	93	69	55	80
Establishment characteristics									
Goods-producing industries	73	61	83	29	27	96	66	49	75
Service-providing industries	67	54	80	30	28	92	52	35	68
Education and health services	79	67	85	45	42	92	51	34	66
Educational services	87	82	93	73	68	93	34	22	63
Elementary and secondary schools	91	86	95	86	82	95	22	10	46
Junior colleges, colleges, and universities	88	80	91	55	46	84	63	48	75
Health care and social assistance	73	56	77	25	23	91	63	43	68
Hospitals	90	78	87	51	46	92	74	53	71
Public administration	90	86	95	84	80	95	32	18	58

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—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
1 to 99 workers	51	36	71	12	10	90	45	29	65
1 to 49 workers	46	33	72	9	9	92	42	28	66
50 to 99 workers	64	44	69	18	16	87	55	34	63
100 workers or more	84	72	85	46	43	93	62	44	71
100 to 499 workers	79	62	79	30	27	92	64	45	70
500 workers or more	89	81	91	62	58	93	60	43	72
Geographic areas									
New England	63	53	83	29	27	94	49	36	74
Middle Atlantic	70	58	83	34	31	92	52	38	72
East North Central	70	57	82	34	31	91	57	39	67
West North Central	70	58	83	29	26	88	55	41	75
South Atlantic	69	52	76	27	25	91	58	37	63
East South Central	71	56	80	32	30	94	51	34	67
West South Central	67	52	78	25	24	95	54	36	67
Mountain	68	53	78	25	23	93	55	38	69
Pacific	65	53	82	31	29	95	49	35	72

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. 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.

⁴ 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.