

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010

(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	90	85	95	84	79	94	29	17	57
Worker characteristics									
Management, professional, and related	92	87	95	87	82	94	29	16	56
Professional and related	91	87	95	87	82	94	28	15	55
Teachers	91	87	96	89	84	94	24	12	51
Primary, secondary, and special education school teachers	97	94	97	96	94	97	16	8	48
Service	83	79	95	77	73	95	27	16	58
Protective service	91	87	96	84	81	96	32	18	56
Sales and office	90	86	96	81	77	95	33	20	61
Office and administrative support	91	88	96	83	78	95	33	20	60
Natural resources, construction, and maintenance	94	91	96	87	83	95	33	19	57
Production, transportation, and material moving	88	84	96	79	77	96	22	14	66
Full time	99	94	96	92	87	95	33	19	58
Part time	40	36	89	37	34	90	9	5	53
Union	97	93	96	96	91	95	26	13	50
Nonunion	83	79	95	74	69	93	32	20	62
Average wage within the following categories: ³									
Lowest 25 percent	74	69	94	66	62	94	25	15	58
Lowest 10 percent	60	56	94	51	48	94	20	12	60
Second 25 percent	94	89	95	87	82	94	31	17	55
Third 25 percent	95	91	96	89	84	95	31	18	57
Highest 25 percent	98	94	96	94	89	94	29	17	59
Highest 10 percent	97	94	96	92	87	94	32	19	58
Establishment characteristics									
Service-providing industries	90	85	95	84	79	94	29	17	58
Education and health services	91	87	95	86	80	93	27	16	57
Educational services	91	87	96	88	83	94	23	12	53
Elementary and secondary schools	92	89	97	92	88	96	16	7	45
Junior colleges, colleges, and universities	86	79	92	78	65	84	48	30	61
Health care and social assistance	92	84	91	69	62	89	56	38	68
Hospitals	94	84	90	68	59	88	61	41	68
Public administration	90	86	96	84	80	96	32	18	57
1 to 99 workers	77	74	96	65	61	95	26	19	71
1 to 49 workers	71	68	95	56	52	93	26	19	73
50 to 99 workers	87	84	97	78	75	97	27	18	69
100 workers or more	91	87	95	86	81	94	30	16	56
100 to 499 workers	88	84	96	81	77	95	25	15	60
500 workers or more	93	88	95	88	83	94	31	17	55

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010—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
State government	92	87	94	87	78	90	43	25	59
Local government	89	85	96	83	79	96	24	14	57
Geographic areas									
New England	86	82	96	85	81	96	8	6	85
Middle Atlantic	92	87	94	89	82	92	20	10	53
East North Central	85	82	96	80	76	96	35	14	41
West North Central	89	82	92	77	65	84	32	24	73
South Atlantic	91	85	94	88	81	92	46	19	41
East South Central	90	86	96	80	78	97	25	15	60
West South Central	90	88	98	77	76	98	24	18	73
Mountain	89	87	97	84	81	97	21	15	69
Pacific	92	89	97	87	85	97	26	23	87

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 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, 2009." 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/glossary20092010.htm.