

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry 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	65	50	76	20	19	91	59	41	70
Worker characteristics									
Management, professional, and related	80	68	86	28	25	92	75	60	80
Management, business, and financial	85	76	89	33	31	92	81	68	83
Professional and related	77	65	84	25	23	92	72	56	78
Service	42	23	55	8	7	92	38	18	49
Protective service	50	26	51	8	5	66	47	23	49
Sales and office	70	53	76	19	16	83	65	46	71
Sales and related	66	43	65	13	9	69	61	39	64
Office and administrative support	72	59	82	23	20	88	67	51	76
Natural resources, construction, and maintenance	64	51	79	26	26	98	56	40	71
Construction, extraction, farming, fishing, and forestry	61	45	74	24	24	98	50	34	67
Installation, maintenance, and repair	68	56	83	28	27	98	61	46	75
Production, transportation, and material moving ...	66	51	77	25	24	94	55	38	68
Production	65	52	79	24	23	95	59	42	71
Transportation and material moving	67	50	75	26	24	92	52	34	65
Full time	74	59	80	24	22	93	68	50	74
Part time	39	21	54	11	8	76	33	15	47
Union	88	82	93	69	67	97	55	44	80
Nonunion	62	46	74	15	13	87	59	41	69
Average wage within the following categories: ³									
Lowest 25 percent	40	20	50	7	5	69	36	17	46
Lowest 10 percent	30	10	34	4	2	52	27	8	31
Second 25 percent	67	48	73	16	14	88	61	41	67
Third 25 percent	75	62	82	24	23	94	68	51	76
Highest 25 percent	84	75	89	38	36	95	76	62	82
Highest 10 percent	87	78	90	38	35	93	81	68	84
Establishment characteristics									
Goods-producing industries	72	60	83	29	28	95	65	49	76
Construction	60	45	75	18	17	98	51	35	70
Manufacturing	77	65	85	33	31	94	70	54	77
Service-providing industries	63	47	75	19	17	89	58	40	69
Trade, transportation, and utilities	72	52	73	21	18	82	62	42	68
Wholesale trade	74	60	81	18	17	98	71	52	73
Retail trade	69	44	64	16	10	64	60	37	63
Transportation and warehousing	77	66	86	37	35	94	55	42	76
Utilities	94	92	98	82	80	98	91	76	83

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry 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
Information	85	76	90	46	44	95	81	65	80
Financial activities	83	72	87	43	39	92	80	61	77
Finance and insurance	89	81	91	51	47	92	87	70	80
Credit intermediation and related activities	92	84	91	57	52	92	90	68	76
Insurance carriers and related activities	85	78	91	48	45	93	84	70	83
Real estate and rental and leasing	59	37	64	13	12	98	54	31	57
Professional and business services	58	46	80	12	11	93	56	43	77
Professional and technical services	71	60	85	9	9	99	70	58	83
Administrative and waste services	38	25	67	8	7	95	36	23	63
Education and health services	70	55	78	20	19	92	63	45	71
Educational services	74	63	86	16	14	87	67	56	84
Junior colleges, colleges, and universities	88	78	89	17	14	81	87	76	88
Health care and social assistance	70	53	76	21	19	93	62	43	69
Leisure and hospitality	33	14	41	3	2	83	32	12	38
Accommodation and food services	32	12	38	3	2	89	31	11	35
Other services	44	29	67	10	10	96	38	22	59
1 to 99 workers	51	35	69	10	9	89	47	31	65
1 to 49 workers	47	32	69	8	7	92	44	29	65
50 to 99 workers	64	43	68	15	12	83	58	38	65
100 workers or more	81	66	82	33	30	91	72	54	74
100 to 499 workers	78	60	77	23	20	87	70	51	72
500 workers or more	85	75	88	47	44	94	75	58	77
Geographic areas									
New England	63	50	80	21	20	92	58	43	74
Middle Atlantic	68	56	82	26	24	91	59	44	76
East North Central	67	52	78	25	22	88	59	42	71
West North Central	69	54	78	19	18	91	63	46	73
South Atlantic	66	47	71	17	15	88	62	42	66
East South Central	62	45	73	17	15	89	56	38	69
West South Central	61	44	72	15	14	91	59	39	67
Mountain	66	49	75	17	16	95	62	42	68
Pacific	60	47	77	21	20	94	54	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 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.