

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation ³	Take-up rate ³	Access	Participation ³	Take-up rate ³	Access	Participation	Take-up rate
All workers	89	81	91	83	75	89	33	16	48
Worker characteristics									
Management, professional, and related	92	83	90	87	77	88	34	16	47
Professional and related	92	83	90	87	77	88	33	15	45
Teachers	91	82	90	88	77	88	31	13	41
Primary, secondary, and special education school teachers	99	90	91	98	89	90	27	9	34
Service	84	76	91	77	70	91	29	13	45
Protective service	91	85	93	84	78	93	35	16	46
Sales and office	89	82	92	81	74	91	36	19	53
Office and administrative support	90	83	92	82	75	91	36	19	52
Natural resources, construction, and maintenance	95	86	90	89	78	88	36	20	54
Production, transportation, and material moving ...	85	74	87	78	68	88	26	12	47
Full time	99	90	91	92	83	89	37	18	48
Part time	38	33	86	35	31	88	10	4	44
Union	97	89	92	95	86	91	33	13	38
Nonunion	83	74	89	74	65	88	33	19	57
Average wage within the following categories ⁴ :									
Lowest 25 percent	73	66	90	65	58	89	26	13	50
Lowest 10 percent	59	52	89	51	45	89	19	10	53
Second 25 percent	93	84	91	86	77	90	35	18	50
Third 25 percent	95	86	91	89	80	89	35	17	49
Highest 25 percent	98	89	91	94	84	89	37	16	44
Highest 10 percent	98	90	92	91	82	90	44	18	40
Establishment characteristics									
Service-providing industries	89	81	91	83	74	89	33	16	48
Education and health services	90	81	90	85	75	88	32	14	45
Educational services	91	81	90	88	77	88	28	11	40
Elementary and secondary schools	92	83	90	91	82	89	23	7	32
Junior colleges, colleges, and universities	86	76	88	76	62	82	47	25	52
Health care and social assistance	89	79	89	68	60	87	52	32	61
Hospitals	95	83	87	72	62	86	57	34	60
Public administration	91	84	92	85	78	91	37	18	49
1 to 99 workers	77	69	89	67	57	86	28	20	71
1 to 49 workers	68	60	87	57	47	82	26	17	67
50 to 99 workers	90	81	90	81	73	90	32	24	76
100 workers or more	91	83	91	86	77	90	34	15	45
100 to 499 workers	88	80	92	81	73	91	31	15	49
500 workers or more	92	84	91	88	78	89	35	15	44

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 2014—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation ³	Take-up rate ³	Access	Participation ³	Take-up rate ³	Access	Participation	Take-up rate
State government	93	84	90	86	76	87	43	21	49
Local government	88	80	91	82	74	90	30	14	47
Geographic areas									
Northeast	90	81	91	86	77	90	29	8	27
New England	86	80	93	82	76	93	—	9	—
Middle Atlantic	91	82	90	87	77	88	36	7	21
South	91	80	89	84	73	87	38	17	46
South Atlantic	91	80	88	88	76	86	51	18	35
East South Central	92	80	87	85	73	86	23	15	64
West South Central	89	81	91	77	70	90	24	17	71
Midwest	87	80	92	79	71	90	40	19	48
East North Central	84	78	92	79	71	90	44	18	41
West North Central	91	83	91	79	70	89	32	21	63
West	90	83	93	85	79	92	21	17	81
Mountain	88	76	86	83	71	85	22	13	60
Pacific	91	86	95	86	82	95	21	19	88

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 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.