

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

(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	48	75	19	16	86	60	42	70
Worker characteristics									
Management, professional, and related	80	67	84	26	23	86	77	61	80
Management, business, and financial	84	74	87	31	27	86	82	68	83
Professional and related	77	63	82	24	20	87	74	57	77
Service	38	21	56	7	6	91	34	17	50
Protective service	62	28	45	6	5	76	60	26	43
Sales and office	69	49	71	17	13	79	65	45	69
Sales and related	67	39	59	11	7	65	64	36	57
Office and administrative support	70	56	79	21	17	84	66	50	76
Natural resources, construction, and maintenance	67	53	79	24	23	95	60	44	74
Construction, extraction, farming, fishing, and forestry	60	47	78	25	24	97	50	36	72
Installation, maintenance, and repair	73	58	80	23	21	92	68	51	75
Production, transportation, and material moving ...	70	53	75	23	20	88	61	42	68
Production	75	59	78	22	20	92	70	50	72
Transportation and material moving	65	47	72	24	21	85	53	34	64
Full time	74	58	79	22	19	88	70	52	74
Part time	37	19	52	8	6	73	32	15	47
Union	92	83	91	71	66	93	56	45	80
Nonunion	62	45	72	13	11	83	61	42	69
Average wage within the following categories ³ :									
Lowest 25 percent	38	18	48	5	3	70	36	16	45
Lowest 10 percent	27	11	39	4	2	56	25	9	36
Second 25 percent	67	47	71	14	11	85	62	41	67
Third 25 percent	76	62	81	24	21	88	70	53	75
Highest 25 percent	85	75	88	36	32	88	80	66	83
Highest 10 percent	88	79	89	37	32	86	85	72	85
Establishment characteristics									
Goods-producing industries	76	62	82	26	23	91	71	54	76
Construction	57	44	77	18	18	97	49	36	73
Manufacturing	83	69	83	28	25	89	78	61	77
Service-providing industries	63	46	73	17	15	85	58	40	69
Trade, transportation, and utilities	72	48	66	19	15	78	63	39	62
Wholesale trade	76	60	80	13	12	94	72	55	76
Retail trade	68	38	56	13	9	65	60	32	53
Transportation and warehousing	79	59	76	35	29	82	59	39	66
Utilities	99	94	96	79	75	95	92	79	86

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—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	88	79	91	44	38	87	86	72	84
Financial activities	84	75	90	41	35	84	83	70	85
Finance and insurance	92	85	92	51	43	84	91	79	87
Credit intermediation and related activities	94	86	91	50	42	83	94	81	86
Insurance carriers and related activities	89	82	92	48	44	91	88	76	87
Real estate and rental and leasing	56	44	78	—	—	—	54	41	75
Professional and business services	60	47	78	14	12	86	59	44	75
Professional and technical services	71	59	83	14	12	85	71	57	80
Administrative and waste services	41	27	65	6	6	98	40	25	63
Education and health services	69	53	77	17	16	90	64	45	71
Educational services	72	61	85	15	13	87	64	52	81
Junior colleges, colleges, and universities	89	78	88	15	11	77	85	74	87
Health care and social assistance	69	52	76	18	16	90	64	44	70
Leisure and hospitality	28	12	42	3	3	98	26	10	37
Accommodation and food services	26	10	39	2	2	100	24	8	34
Other services	47	33	70	8	7	92	43	29	67
1 to 99 workers	50	35	70	8	7	86	47	32	68
1 to 49 workers	45	32	71	7	6	87	44	30	69
50 to 99 workers	63	43	68	12	11	85	58	38	65
100 workers or more	82	64	78	31	27	86	75	54	72
100 to 499 workers	78	55	71	20	17	83	72	48	67
500 workers or more	89	77	86	46	41	88	80	63	78
Geographic areas									
Northeast	64	51	80	23	21	90	57	42	74
New England	63	49	77	19	17	87	60	43	73
Middle Atlantic	64	52	81	25	23	91	56	42	75
South	65	46	71	15	13	84	62	42	67
South Atlantic	65	47	72	16	13	83	62	43	69
East South Central	64	45	70	14	12	81	61	40	66
West South Central	64	44	69	15	12	85	62	41	65
Midwest	70	53	76	21	18	87	65	46	71
East North Central	69	52	75	23	20	88	63	44	70
West North Central	71	54	76	17	14	85	68	49	72
West	60	45	75	17	14	84	55	39	71
Mountain	59	42	71	13	10	80	56	39	69
Pacific	60	46	77	19	16	85	54	40	73

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 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.