

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015

(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	69	53	77	28	24	86	57	39	68
Worker characteristics									
Management, professional, and related	83	71	85	42	36	86	66	50	75
Management, business, and financial	85	75	88	37	31	84	77	64	83
Professional and related	82	69	84	43	37	86	61	44	71
Teachers	84	74	87	71	61	87	37	18	50
Primary, secondary, and special education school teachers	95	84	88	89	80	90	31	11	35
Registered nurses	83	68	82	36	31	87	74	54	73
Service	46	30	64	17	15	90	35	17	49
Protective service	79	62	79	54	49	91	43	19	45
Sales and office	72	52	72	22	18	80	64	43	67
Sales and related	68	39	57	12	8	64	63	35	55
Office and administrative support	74	60	80	28	23	83	64	47	74
Natural resources, construction, and maintenance	69	56	81	31	29	95	56	41	73
Construction, extraction, farming, fishing, and forestry	64	52	82	35	33	95	46	33	71
Installation, maintenance, and repair	73	59	81	28	26	95	65	49	74
Production, transportation, and material moving ...	72	54	76	25	21	86	62	42	69
Production	75	59	79	22	20	88	70	51	73
Transportation and material moving	68	50	73	27	23	85	53	34	64
Full time	80	64	81	33	29	87	66	47	72
Part time	38	20	54	11	8	75	30	14	46
Union	94	85	90	83	75	91	46	29	64
Nonunion	65	48	74	19	15	82	59	41	69
Average wage within the following categories: ⁴									
Lowest 25 percent	42	22	52	8	6	73	37	17	46
Lowest 10 percent	31	12	40	4	3	58	28	10	37
Second 25 percent	71	53	75	22	19	86	60	40	67
Third 25 percent	81	68	83	36	31	87	66	49	74
Highest 25 percent	89	79	88	50	44	87	71	56	79
Highest 10 percent	90	80	90	49	42	86	75	60	80
Establishment characteristics									
Goods-producing industries	75	61	82	26	23	89	70	53	77
Service-providing industries	68	52	76	28	24	85	55	37	67
Education and health services	77	63	82	41	36	87	53	34	65
Educational services	86	76	88	72	62	87	36	19	54
Elementary and secondary schools	89	80	89	84	75	89	26	9	36
Junior colleges, colleges, and universities	87	76	87	54	43	79	61	42	70
Health care and social assistance	71	54	76	21	18	87	64	45	70
Hospitals	91	78	85	45	39	85	79	59	75
Public administration	91	84	92	87	79	91	34	16	46

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015—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	52	36	70	11	9	86	47	32	67
1 to 49 workers	46	33	71	8	7	88	44	30	68
50 to 99 workers	67	46	69	17	14	82	59	38	65
100 workers or more	86	69	81	44	38	86	66	46	69
100 to 499 workers	81	61	75	29	24	84	69	46	68
500 workers or more	91	79	87	60	52	87	64	46	72
Geographic areas									
Northeast	70	57	80	32	28	88	56	40	71
New England	71	56	79	28	24	87	57	42	73
Middle Atlantic	70	57	81	34	30	88	56	39	70
South	69	52	75	27	23	85	59	38	65
South Atlantic	70	53	75	28	23	84	62	40	65
East South Central	72	52	72	26	22	84	56	36	63
West South Central	67	50	75	26	22	88	55	37	67
Midwest	73	57	78	27	23	85	62	43	69
East North Central	71	56	78	28	24	86	61	42	68
West North Central	75	58	78	27	22	81	64	46	71
West	64	50	77	27	23	87	50	36	71
Mountain	65	46	71	22	18	82	53	35	66
Pacific	64	51	80	29	25	88	49	36	74

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 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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.