

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

(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	55	80	31	28	92	54	37	69
Worker characteristics									
Management, professional, and related	83	74	89	46	43	93	61	46	76
Management, business, and financial	86	78	90	43	40	93	74	59	81
Professional and related	82	73	88	47	44	93	56	42	74
Teachers	86	81	95	73	69	94	31	20	64
Primary, secondary, and special education school teachers	92	89	96	86	83	97	21	12	59
Registered nurses	82	69	85	38	35	94	66	48	72
Service	49	32	66	19	18	94	36	18	50
Protective service	75	63	84	55	51	94	38	20	53
Sales and office	71	56	78	25	22	86	62	44	71
Sales and related	66	43	66	14	10	71	61	39	64
Office and administrative support	74	63	84	31	28	91	62	47	75
Natural resources, construction, and maintenance	67	55	81	32	31	97	54	38	70
Construction, extraction, farming, fishing, and forestry	65	50	78	31	31	98	48	32	66
Installation, maintenance, and repair	70	59	84	33	32	97	59	44	74
Production, transportation, and material moving	67	52	78	28	26	94	54	37	68
Production	66	52	80	25	24	96	58	41	71
Transportation and material moving	68	53	77	30	28	93	50	32	65
Full time	78	65	84	36	34	94	61	45	72
Part time	39	23	58	14	11	80	30	14	47
Union	92	87	94	82	78	96	41	29	71
Nonunion	65	49	77	21	19	90	57	39	69
Average wage within the following categories: ⁴									
Lowest 25 percent	43	24	56	10	8	77	37	18	49
Lowest 10 percent	31	12	39	5	3	61	28	9	34
Second 25 percent	70	54	78	26	23	91	57	38	67
Third 25 percent	80	68	86	37	35	94	62	46	75
Highest 25 percent	88	81	92	54	51	95	64	51	79
Highest 10 percent	90	83	92	54	50	94	67	54	80
Establishment characteristics									
Goods-producing industries	73	60	83	30	28	95	65	49	75
Service-providing industries	68	55	80	31	28	92	52	36	68
Education and health services	78	67	85	46	43	93	49	33	68
Educational services	87	82	94	74	69	93	32	21	66
Elementary and secondary schools	90	87	96	85	82	96	20	11	54
Junior colleges, colleges, and universities	87	79	91	56	47	84	62	46	75
Health care and social assistance	72	56	78	25	23	92	62	42	68
Hospitals	89	78	87	50	47	93	71	51	71
Public administration	90	86	96	84	80	96	32	18	57

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2010—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	37	70	12	11	90	46	30	65
1 to 49 workers	48	34	71	10	9	92	43	28	65
50 to 99 workers	65	46	70	19	17	87	56	36	65
100 workers or more	84	72	86	47	44	93	61	44	72
100 to 499 workers	79	63	80	31	28	90	64	46	71
500 workers or more	88	80	91	63	59	94	58	42	73
Geographic areas									
New England	67	55	83	31	29	94	51	37	74
Middle Atlantic	72	60	84	36	33	91	53	39	74
East North Central	69	56	81	33	30	91	55	38	68
West North Central	72	58	81	29	26	88	58	42	73
South Atlantic	70	54	76	29	26	90	60	38	63
East South Central	68	54	79	31	29	93	49	33	68
West South Central	66	52	78	26	24	95	53	36	68
Mountain	70	55	79	27	25	96	56	38	68
Pacific	66	54	82	32	31	95	49	36	72

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 participating in at least one of these plan types.

⁴ 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.