

# New Definitions of Employee Access to Paid Sick Leave and Retirement Benefits in the National Compensation Survey

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*The [National Compensation Survey \(NCS\)](#) has recently broadened its definitions of access to sick leave, retirement benefits, and, within the category of retirement benefits, [defined contribution plans](#) and [defined benefit plans](#). The new definitions of access have been applied in the calculation of sick leave and retirement benefits, resulting in new estimates for these variables.*

## Introduction

The Bureau of Labor Statistics has been collecting and publishing data on employee benefits for many years. The Employee Benefits Survey (EBS) program, which conducted surveys from 1979 through 1998, published data on workers *participation* in various employee benefit plans as well as estimates on plan provisions.<sup>1</sup> The National Compensation Survey (NCS) program, which provides a comprehensive set of measures on compensation, including estimates on employer costs for employee earnings and benefits, as well as occupational earnings, began publishing data on employee benefits in 1999. Over the intervening years, the NCS has incorporated elements of various predecessor surveys and drawn upon decades of experience to expand the scope and richness of the benefits data it publishes. The NCS introduced estimates on employee access to several types of benefits data with the publication of [National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2003](#).<sup>2</sup>

The NCS has recently broadened its definitions of access to sick leave, retirement benefits, and, within the category of retirement benefits, [defined contribution plans](#) and [defined benefit plans](#). The new definitions of access have been applied in the calculation of sick leave and retirement benefits, resulting in new estimates for these variables. The definition of employee participation (applicable to retirement plans, not paid sick leave) remains unchanged. Take-up rates are the ratio of the number of workers who participate in a benefit to the number of workers with access to the benefit. Take-up rates are affected by the change in access estimates purely due to this mathematical relationship, resulting in new take-up rate estimates.<sup>3</sup> Standard errors are available for the original and new access and take-up rate estimates for 2008; however, they are not available for original or new estimates from the survey years 2003 through 2007.

This article describes how the new, broader definitions of access differ from the original definitions, and it introduces the new BLS estimates of access (and their standard errors, where available). The article also gives an overview of the differences between the new estimates and those published previously.

## Paid Sick Leave

Many employers provide formal sick leave plans, offering a certain number of hours or days of paid sick leave per year, while other employers offer informal plans—for example, those in which paid time off due to health-related concerns is granted by the employer on a case-by-case basis. The previously published estimates of access to paid sick leave in the NCS benefits publications for 2004-07<sup>4</sup> reflect the percentage of workers in an occupation<sup>5</sup> for which the employer incurred a cost for sick leave, typically within the 12 months prior to data collection.<sup>6</sup> The new estimates of access to paid sick leave reflect the percentage of workers in an occupation who were offered paid sick leave, regardless of whether the employer had incurred a cost for the benefit.

The following example illustrates the difference between the former and new definitions of access to paid sick leave:

- At Establishment A, there are 10 janitors with access to paid sick leave, and 3 of them used several days of sick leave over the past year, while the other 7 janitors used no sick leave. Under the former and new definitions, all 10 janitors would be counted as having access.
- In Establishment B, 12 janitors have access to paid sick leave, but none of the 12 took sick leave within the past year. Under the former definition, none would be considered to have access; under the new definition, all would be considered to have access.

Table 1 shows a side-by-side comparison of the previously published estimates of access to paid sick leave, which are based on the former definition of access, and the new estimates, which are based on the new definition of access, for the years 2004-07.

**Table 1. Paid sick leave(1): Access, by ownership, National Compensation Survey, 2004-2007  
(All workers = 100 percent)**

Characteristics	Private industry								State and local government	
	March 2004 (2)		March 2005 (3)		March 2006 (4)		March 2007 (5)		September 2007 (6)	
	Old	New	Old	New	Old	New	Old	New	Old	New
<b>All workers</b>	59	60	58	59	57	58	57	60	87	89
Worker characteristics:										
<b>White-collar occupations</b>	74	75	74	75	72	73				
<b>Blue-collar occupations</b>	47	48	46	46	45	46				
<b>Service occupations</b>	37	37	36	37	38	39				
<b>Management, professional, and related</b>							80	83	88	90
Professional and related									88	90
Teachers									86	88
Primary, secondary, and special education school teachers									90	93
<b>Service</b>							39	41	82	85
Protective service									87	90
<b>Sales and office</b>							63	66	87	90
Office and administrative support									88	91
<b>Natural resources, construction, and maintenance</b>							44	45		
<b>Production, transportation, and material moving</b>							47	50		
<b>Full time</b>	70	70	69	70	68	69	68	70	95	98

Footnotes:

- (1) Beginning with the March 2008 estimates, the definition of paid sick leave access was expanded to include previously excluded plans where workers had not made use of the benefit.
- (2) The March 2004 estimates were originally published in Summary 04-04, table 8, p. 12, in November 2004.
- (3) The March 2005 estimates were originally published in Summary 05-01, table 18, p. 22, in August 2005.
- (4) The March 2006 estimates were originally published in Summary 06-05, table 19, p. 24, in August 2006.
- (5) The March 2007 estimates were originally published in Summary 07-05, table 19, p. 28, in August 2007.
- (6) The September 2007 estimates were originally published in Summary 08-02, table 18, p. 24, in March 2008.
- (7) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.
- (8) This category changed from service producing to service providing as part of the transition from SIC to NAICS.

Characteristics	Private industry								State and local government	
	March 2004 (2)		March 2005 (3)		March 2006 (4)		March 2007 (5)		September 2007 (6)	
	Old	New	Old	New	Old	New	Old	New	Old	New
<b>Part time</b>	24	26	23	25	22	24	23	25	39	41
<b>Union</b>	59	61	61	62	59	60	61	64	94	97
<b>Nonunion</b>	59	60	58	59	57	58	57	59	81	83
<b>Average wage less than \$15 per hour (7)</b>	48	48	47	47	46	46	44	47	74	77
<b>Average wage \$15 per hour or higher (7)</b>	75	76	75	75	73	74	72	75	92	94
<b>Average wage less than \$24 per hour (7)</b>									82	84
<b>Average wage \$24 per hour or higher (7)</b>									93	95
Establishment characteristics:										
<b>Goods-producing</b>	49	50	49	49	48	49	47	49		
<b>Service-producing (8)</b>	62	63	61	62	60	61				
<b>Service-providing (8)</b>							60	62		
<b>Education and health services</b>									88	90
<b>Educational services</b>									87	90
<b>Elementary and secondary schools</b>									88	90
<b>Junior colleges, colleges, and universities</b>									86	88
<b>Health care and social assistance</b>									89	90
<b>Hospitals</b>									92	93
<b>Public administration</b>									86	89
<b>1 to 99 workers</b>	50	51	49	50	48	49	48	51	75	79
<b>1 to 49 workers</b>									70	72
<b>50 to 99 workers</b>									83	87
<b>100 or more workers</b>	69	70	70	70	69	69	67	69	88	91
<b>100 to 499 workers</b>									85	87
<b>500 or more workers</b>									90	92
<b>State government</b>									92	94
<b>Local government</b>									85	87
Geographic areas:										
<b>Metropolitan areas</b>	60	61	60	61	59	60	58	61		
<b>Nonmetropolitan areas</b>	52	52	50	50	50	50	50	52		
<b>New England</b>	66	66	66	66	67	67	65	66		

Footnotes:

- (1) Beginning with the March 2008 estimates, the definition of paid sick leave access was expanded to include previously excluded plans where workers had not made use of the benefit.
- (2) The March 2004 estimates were originally published in Summary 04-04, table 8, p. 12, in November 2004.
- (3) The March 2005 estimates were originally published in Summary 05-01, table 18, p. 22, in August 2005.
- (4) The March 2006 estimates were originally published in Summary 06-05, table 19, p. 24, in August 2006.
- (5) The March 2007 estimates were originally published in Summary 07-05, table 19, p. 28, in August 2007.
- (6) The September 2007 estimates were originally published in Summary 08-02, table 18, p. 24, in March 2008.
- (7) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.
- (8) This category changed from service producing to service providing as part of the transition from SIC to NAICS.

Characteristics	Private industry								State and local government	
	March 2004 (2)		March 2005 (3)		March 2006 (4)		March 2007 (5)		September 2007 (6)	
	Old	New	Old	New	Old	New	Old	New	Old	New
<b>Middle Atlantic</b>	62	62	63	63	62	63	64	66		
<b>East North Central</b>	59	59	56	56	54	55	53	55		
<b>West North Central</b>	59	60	59	60	57	58	54	57		
<b>South Atlantic</b>	56	57	57	57	55	56	54	57		
<b>East South Central</b>	55	55	56	57	53	54	54	56		
<b>West South Central</b>	55	55	55	55	55	55	56	59		
<b>Mountain</b>	58	58	55	56	57	58	56	59		
<b>Pacific</b>	61	63	61	63	60	62	59	62		

Footnotes:

- (1) Beginning with the March 2008 estimates, the definition of paid sick leave access was expanded to include previously excluded plans where workers had not made use of the benefit.
- (2) The March 2004 estimates were originally published in Summary 04-04, table 8, p. 12, in November 2004.
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- (7) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.
- (8) This category changed from service producing to service providing as part of the transition from SIC to NAICS.

The new estimates for 2004-07 generally run about 1 to 3 percent higher than the corresponding original estimates. No standard errors are available for the 2004 through 2007 estimates; therefore, statements on the comparison between the former and new estimates cannot be confirmed by a statistical test.

Table 2 shows the 2008 estimates for paid sick leave and their standard errors.

**Table 2. Paid sick leave(1): Access, by ownership, National Compensation Survey, March 2008(2)  
(All workers = 100 percent)**

Characteristics	Civilian		Private industry		State and local government	
	Percent	Standard error	Percent	Standard error	Percent	Standard error
<b>All workers</b>	65	0.6	61	0.7	89	0.5
Worker characteristics:						
<b>Management, professional, and related</b>	85	0.9	83	1.2	90	0.7

Footnotes:

- (1) Beginning with the March 2008 estimates, the definition of paid sick leave access was expanded to include previously excluded plans for which workers had not made use of the benefit.
- (2) Data for March 2008 were not previously published. These estimates are comparable to the recalculated percentages from 2004 through 2007.
- (3) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

Characteristics	Civilian		Private industry		State and local government	
	Percent	Standard error	Percent	Standard error	Percent	Standard error
<b>Management, business, and financial</b>	89	1.0	88	1.2		
<b>Professional and related</b>	84	1.0	81	1.4	90	0.8
<b>Teachers</b>	83	1.6			88	0.9
<b>Primary, secondary, and special education school teachers</b>	91	1.3			92	0.9
<b>Registered Nurses</b>	76	3.4			92	1.9
<b>Service</b>	49	1.9	42	2.4	85	1.1
<b>Protective service</b>					90	1.0
<b>Sales and office</b>	68	0.8	66	0.9	90	1.2
<b>Sales and related</b>	56	1.1	56	1.1		
<b>Office and administrative support</b>	76	1.1	73	1.3	91	1.1
<b>Natural resources, construction, and maintenance</b>	51	1.3	47	1.4	94	1.8
<b>Construction, extraction, farming, fishing, and forestry</b>	36	1.7	30	1.6		
<b>Installation, maintenance, and repair</b>	69	2.1	67	2.2		
<b>Production, transportation, and material moving</b>	52	1.3	51	1.3	88	2.8
<b>Production</b>	52	1.8	51	1.8		
<b>Transportation and material moving</b>	53	1.7	51	1.8		
<b>Full time</b>	75	0.7	71	0.8	98	0.3
<b>Part time</b>	28	1.1	27	1.2	41	1.7
<b>Union</b>	80	1.0	66	1.7	97	0.4
<b>Nonunion</b>	62	0.7	60	0.7	82	0.9
Average wage within the following percentiles(3):						
<b>Less than 10</b>	24	3.2	23	3.2	61	2.5
<b>10 to under 25</b>	45	1.5	41	1.7	85	1.3
<b>25 to under 50</b>	66	1.0	63	1.2	92	0.9
<b>50 to under 75</b>	75	1.0	70	1.1	94	1.1
<b>75 to under 90</b>	82	1.0	77	1.2	95	0.9
<b>90 or greater</b>	87	1.3	83	1.6	97	0.6
Establishment characteristics:						
<b>Goods-producing</b>	51	1.4	51	1.4		
<b>Construction</b>			32	1.8		
<b>Manufacturing</b>			59	2.0		
<b>Service-providing</b>	68	0.7	63	0.8	89	0.6
<b>Trade, transportation, and utilities</b>			61	1.0		

Footnotes:

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(2) Data for March 2008 were not previously published. These estimates are comparable to the recalculated percentages from 2004 through 2007.

(3) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

Characteristics	Civilian		Private industry		State and local government	
	Percent	Standard error	Percent	Standard error	Percent	Standard error
Wholesale trade			78	1.8		
Retail trade			52	1.4		
Transportation and warehousing			65	3.1		
Utilities			95	2.2		
Information			85	4.2		
Financial activities			87	1.1		
Finance and insurance			90	0.9		
Credit intermediation and related activities			92	1.0		
Insurance carriers and related activities			89	1.6		
Real estate and rental and leasing			77	3.1		
Professional and business services			61	2.2		
Professional and technical services			82	2.3		
Administrative and waste services			37	3.5		
Education and health services	82	1.0	76	1.6	90	0.6
Educational services	87	0.8	74	3.1	89	0.6
Elementary and secondary schools	90	0.8			90	0.8
Junior colleges, colleges, and universities	85	1.3	82	1.6	87	1.8
Health care and social assistance	78	1.7	77	1.8	91	1.7
Hospitals	88	1.2			92	1.7
Leisure and hospitality			34	5.5		
Accommodation and food services			34	6.9		
Other services			55	3.2		
Public administration	88	1.2			88	1.2
1 to 99 workers	53	1.0	52	1.1	78	2.2
1 to 49 workers	52	1.1	51	1.1	72	3.5
50 to 99 workers	54	2.2	52	2.4	87	1.9
100 or more workers	76	0.9	71	1.2	91	0.5
100 to 499 workers	67	1.2	64	1.4	87	1.0
500 or more workers	83	1.0	78	1.6	92	0.6
State government					94	0.9
Local government					87	0.7
Geographic areas:						
Metropolitan			62	0.8		
Nonmetropolitan			53	3.0		

Footnotes:

(1) Beginning with the March 2008 estimates, the definition of paid sick leave access was expanded to include previously excluded plans for which workers had not made use of the benefit.

(2) Data for March 2008 were not previously published. These estimates are comparable to the recalculated percentages from 2004 through 2007.

(3) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

Characteristics	Civilian		Private industry		State and local government	
	Percent	Standard error	Percent	Standard error	Percent	Standard error
<b>New England</b>	71	1.1	68	1.3	87	3.3
<b>Middle Atlantic</b>	70	1.6	67	1.8	90	0.8
<b>East North Central</b>	60	1.5	56	1.6	85	2.0
<b>West North Central</b>	63	1.9	59	2.1	87	2.1
<b>South Atlantic</b>	64	1.7	58	1.9	93	1.1
<b>East South Central</b>	63	4.9	57	7.0	91	1.4
<b>West South Central</b>	64	2.1	60	2.4	87	2.0
<b>Mountain</b>	63	2.3	60	2.9	85	2.7
<b>Pacific</b>	67	1.7	63	2.1	92	1.1

Footnotes:

(1) Beginning with the March 2008 estimates, the definition of paid sick leave access was expanded to include previously excluded plans for which workers had not made use of the benefit.

(2) Data for March 2008 were not previously published. These estimates are comparable to the recalculated percentages from 2004 through 2007.

(3) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

This is the first publication of the 2008 paid sick leave data, and the estimates are based on the new definition of access. Future NCS publications of access to paid sick leave will be based on the new definition of access.

**Retirement Benefits**

The NCS computes the percentage of workers with access to a retirement plan, the percentage with access to a defined benefit plan, and the percentage with access to a defined contribution plan.<sup>7</sup> According to the former definition of access to retirement benefits, all workers in an occupation (within an establishment) offered retirement benefits were counted as having access if at least one of the workers had actually chosen to enroll in the benefit. To provide a more inclusive measure of workers access to retirement benefits, the definition of access has been broadened to account for all workers who had the option to enroll in a plan. According to the new definition, all workers within an occupation are considered as having access if the benefit is offered to them, whether or not any workers in that occupation choose to enroll.

The following example illustrates the difference between the former and new definitions of access to retirement benefits:

- Establishment A offered its 25 accountants a 401(k) plan (a type of defined contribution plan); 15 of them enrolled in the plan, while the other 10 chose not to enroll. Under the former and new definitions, all 25 workers would be counted as having access.
- Establishment B offered its 7 accountants a 401(k) plan, but none of the 7 chose to enroll in it. Under the former definition, none of the accountants would be considered to have access; under the new definition, all 7 would be considered to have access.

Tables 3, 4, 5 (a-c), 6 (a-c), and 7 (a-c) show side-by-side comparisons of the old and new estimates of access to retirement, defined benefit, and defined contribution plans in private industry in 2003 through 2007. Table 8 (a-c) shows the same comparisons for State and local government in 2007.

**Table 3. Retirement benefits: Access, private industry workers, National Compensation Survey, March 2003  
(All workers = 100 percent)**

Characteristics	All retirement benefits		Defined benefit plans		Defined contribution plans	
	Old	New	Old	New	Old	New
<b>All workers</b>	57	64	20	21	51	58
Worker characteristics:						
<b>White-collar occupations</b>	67	73	23	24	62	69
<b>Blue-collar occupations</b>	59	66	24	24	49	57
<b>Service occupations</b>	28	37	8	8	23	33
<b>Full time</b>	67	74	24	25	60	68
<b>Part time</b>	24	32	8	9	21	29
<b>Union</b>	86	88	74	74	45	49
<b>Nonunion</b>	54	62	15	16	51	59
<b>Average wage less than \$15 per hour (1)</b>	45	54	12	12	40	50
<b>Average wage \$15 per hour or higher (1)</b>	76	80	34	35	67	72
Establishment characteristics:						
<b>Goods-producing</b>	70	75	31	32	60	65
<b>Service-producing</b>	53	61	17	18	48	56
<b>1 to 99 workers</b>	42	51	9	9	38	48
<b>100 or more workers</b>	75	79	34	34	65	70
Geographic areas:						
<b>Metropolitan areas</b>	58	65	21	22	51	59
<b>Nonmetropolitan areas</b>	52	58	15	15	47	54
<b>New England</b>	51	55	16	17	44	49
<b>Middle Atlantic</b>	61	66	30	30	49	55
<b>East North Central</b>	64	73	24	25	56	65
<b>West North Central</b>	56	62	22	22	47	54
<b>South Atlantic</b>	57	66	17	17	53	63
<b>East South Central</b>	60	64	14	14	59	63
<b>West South Central</b>	53	62	18	19	49	59
<b>Mountain</b>	51	57	12	14	47	52
<b>Pacific</b>	53	59	20	20	46	54

Footnotes:

(1) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.



**Table 4. Retirement benefits: Access, private industry workers, National Compensation Survey, March 2004  
(All workers = 100 percent)**

Characteristics	All retirement benefits		Defined benefit plans		Defined contribution plans	
	Old	New	Old	New	Old	New
<b>All workers</b>	59	65	21	21	53	59
Worker characteristics:						
<b>White-collar occupations</b>	69	74	24	25	64	71
<b>Blue-collar occupations</b>	59	66	26	26	49	56
<b>Service occupations</b>	31	38	6	6	27	35
<b>Full time</b>	68	74	25	25	62	68
<b>Part time</b>	27	33	9	9	23	30
<b>Union</b>	84	85	70	70	48	49
<b>Nonunion</b>	56	63	16	16	53	60
<b>Average wage less than \$15 per hour (1)</b>	46	54	11	12	41	50
<b>Average wage \$15 per hour or higher (1)</b>	77	81	35	36	68	73
Establishment characteristics:						
<b>Goods-producing</b>	70	75	32	32	60	66
<b>Service-producing</b>	55	62	18	18	50	58
<b>1 to 99 workers</b>	44	52	9	10	40	49
<b>100 or more workers</b>	77	80	35	36	68	72
Geographic areas:						
<b>Metropolitan areas</b>	59	66	22	23	53	60
<b>Nonmetropolitan areas</b>	55	61	15	15	51	57
<b>New England</b>	56	64	22	22	50	58
<b>Middle Atlantic</b>	59	64	29	29	50	55
<b>East North Central</b>	65	71	24	25	58	64
<b>West North Central</b>	65	70	21	21	57	64
<b>South Atlantic</b>	57	64	17	17	54	62
<b>East South Central</b>	57	60	14	14	55	59
<b>West South Central</b>	56	64	18	18	52	60
<b>Mountain</b>	59	66	17	18	54	61
<b>Pacific</b>	52	59	22	23	46	52

Footnotes:

(1) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 5a. Retirement benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2005**  
(All workers = 100 percent)

Characteristics	All retirement benefits				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>All workers</b>	60	65	50	85	78
Worker characteristics:					
<b>White-collar occupations</b>	70	75	61	87	82
<b>Blue-collar occupations</b>	60	66	51	85	77
<b>Service occupations</b>	32	38	22	69	58
<b>Full time</b>	69	75	60	86	80
<b>Part time</b>	27	33	19	71	59
<b>Union</b>	88	88	85	97	96
<b>Nonunion</b>	56	62	46	82	75
<b>Average wage less than \$15 per hour (2)</b>	46	53	35	76	66
<b>Average wage \$15 per hour or higher (2)</b>	78	81	71	92	88
Establishment characteristics:					
<b>Goods-producing</b>	71	76	64	89	84
<b>Service-producing</b>	56	62	47	83	75
<b>1 to 99 workers</b>	44	52	37	83	71
<b>100 or more workers</b>	78	81	67	86	83
Geographic areas:					
<b>Metropolitan areas</b>	60	66	52	85	78
<b>Nonmetropolitan areas</b>	55	60	44	80	73
<b>New England</b>	57	65	51	89	78
<b>Middle Atlantic</b>	60	65	55	91	85
<b>East North Central</b>	64	69	56	89	82
<b>West North Central</b>	64	70	56	87	81
<b>South Atlantic</b>	59	65	47	80	73
<b>East South Central</b>	59	61	44	75	73
<b>West South Central</b>	56	63	45	81	71
<b>Mountain</b>	63	67	49	78	73
<b>Pacific</b>	55	60	47	85	78

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 5b. Retirement benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2005  
(All workers = 100 percent)**

Characteristics	Defined benefit plans				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>All workers</b>	22	22	21	97	95
Worker characteristics:					
<b>White-collar occupations</b>	25	25	24	96	94
<b>Blue-collar occupations</b>	26	26	26	98	97
<b>Service occupations</b>	7	8	7	97	95
<b>Full time</b>	25	26	25	97	96
<b>Part time</b>	10	10	9	91	88
<b>Union</b>	73	73	72	99	99
<b>Nonunion</b>	16	16	15	95	93
<b>Average wage less than \$15 per hour (2)</b>	12	12	11	94	91
<b>Average wage \$15 per hour or higher (2)</b>	35	35	34	98	97
Establishment characteristics:					
<b>Goods-producing</b>	33	33	32	98	98
<b>Service-producing</b>	19	19	18	96	94
<b>1 to 99 workers</b>	10	10	9	96	94
<b>100 or more workers</b>	37	37	36	97	95
Geographic areas:					
<b>Metropolitan areas</b>	23	23	22	96	95
<b>Nonmetropolitan areas</b>	15	16	15	98	97
<b>New England</b>	22	23	21	96	95
<b>Middle Atlantic</b>	29	29	28	98	96
<b>East North Central</b>	25	26	24	96	94
<b>West North Central</b>	23	23	22	98	98
<b>South Atlantic</b>	17	17	16	97	97
<b>East South Central</b>	14	14	13	95	95
<b>West South Central</b>	17	17	17	98	97
<b>Mountain</b>	19	19	17	93	91
<b>Pacific</b>	24	24	23	96	94

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 5c. Retirement benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2005  
(All workers = 100 percent)**

Characteristics	Defined contribution plans				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>All workers</b>	53	59	42	78	70
Worker characteristics:					
<b>White-collar occupations</b>	64	70	53	82	75
<b>Blue-collar occupations</b>	50	56	38	77	68
<b>Service occupations</b>	28	34	18	63	52
<b>Full time</b>	62	68	50	80	73
<b>Part time</b>	23	29	14	61	48
<b>Union</b>	49	51	43	88	84
<b>Nonunion</b>	54	60	41	77	69
<b>Average wage less than \$15 per hour (2)</b>	41	49	29	70	59
<b>Average wage \$15 per hour or higher (2)</b>	69	73	59	85	81
Establishment characteristics:					
<b>Goods-producing</b>	61	66	50	82	76
<b>Service-producing</b>	51	57	39	77	69
<b>1 to 99 workers</b>	40	48	32	80	67
<b>100 or more workers</b>	69	72	53	77	73
Geographic areas:					
<b>Metropolitan areas</b>	54	60	42	79	71
<b>Nonmetropolitan areas</b>	50	56	38	75	68
<b>New England</b>	51	60	42	83	71
<b>Middle Atlantic</b>	50	56	42	84	75
<b>East North Central</b>	55	61	46	83	75
<b>West North Central</b>	56	63	46	82	74
<b>South Atlantic</b>	55	62	41	74	66
<b>East South Central</b>	57	59	41	71	68
<b>West South Central</b>	52	60	38	74	63
<b>Mountain</b>	58	63	42	73	68
<b>Pacific</b>	47	52	37	78	71

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 6a. Retirement benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2006  
(All workers = 100 percent)**

Characteristics	All retirement benefits				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>All workers</b>	60	66	51	85	77
Worker characteristics:					
<b>White-collar occupations</b>	69	74	60	88	81
<b>Blue-collar occupations</b>	62	67	52	84	77
<b>Service occupations</b>	34	41	24	71	60
<b>Full time</b>	69	75	60	86	80
<b>Part time</b>	29	35	21	72	60
<b>Union</b>	84	85	80	95	95
<b>Nonunion</b>	57	63	47	83	75
<b>Average wage less than \$15 per hour (2)</b>	47	54	36	76	66
<b>Average wage \$15 per hour or higher (2)</b>	77	81	70	91	87
Establishment characteristics:					
<b>Goods-producing</b>	73	77	64	88	84
<b>Service-producing</b>	56	62	47	83	75
<b>1 to 99 workers</b>	44	52	37	84	71
<b>100 or more workers</b>	78	81	67	85	82
Geographic areas:					
<b>Metropolitan areas</b>	61	67	52	86	78
<b>Nonmetropolitan areas</b>	55	60	44	80	74
<b>New England</b>	58	66	50	86	75
<b>Middle Atlantic</b>	61	64	55	90	85
<b>East North Central</b>	63	69	56	89	82
<b>West North Central</b>	64	69	56	88	82
<b>South Atlantic</b>	60	67	49	81	73
<b>East South Central</b>	63	66	47	74	71
<b>West South Central</b>	54	61	43	80	71
<b>Mountain</b>	63	68	52	82	77
<b>Pacific</b>	56	61	47	84	77

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 6b. Retirement benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2006  
(All workers = 100 percent)**

Characteristics	Defined benefit plans				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>All workers</b>	21	21	20	96	95
Worker characteristics:					
<b>White-collar occupations</b>	23	23	22	95	94
<b>Blue-collar occupations</b>	25	26	25	97	96
<b>Service occupations</b>	8	8	7	94	92
<b>Full time</b>	24	24	23	97	96
<b>Part time</b>	9	9	8	88	86
<b>Union</b>	70	70	68	96	96
<b>Nonunion</b>	15	15	14	95	94
<b>Average wage less than \$15 per hour (2)</b>	11	11	10	92	90
<b>Average wage \$15 per hour or higher (2)</b>	34	34	33	97	96
Establishment characteristics:					
<b>Goods-producing</b>	32	32	31	98	98
<b>Service-producing</b>	18	18	17	94	93
<b>1 to 99 workers</b>	9	9	9	96	95
<b>100 or more workers</b>	35	35	33	95	94
Geographic areas:					
<b>Metropolitan areas</b>	22	22	21	96	95
<b>Nonmetropolitan areas</b>	14	14	13	95	94
<b>New England</b>	20	21	19	95	94
<b>Middle Atlantic</b>	27	27	26	97	97
<b>East North Central</b>	25	26	24	96	94
<b>West North Central</b>	20	20	20	97	97
<b>South Atlantic</b>	17	17	16	96	95
<b>East South Central</b>	15	15	14	91	91
<b>West South Central</b>	15	15	15	97	96
<b>Mountain</b>	20	20	18	91	90
<b>Pacific</b>	21	21	20	96	94

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 6c. Retirement benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2006  
(All workers = 100 percent)**

Characteristics	Defined contribution plans				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>All workers</b>	54	60	43	79	71
Worker characteristics:					
<b>White-collar occupations</b>	65	71	53	82	75
<b>Blue-collar occupations</b>	63	58	40	77	69
<b>Service occupations</b>	30	37	20	65	54
<b>Full time</b>	63	69	51	80	73
<b>Part time</b>	25	31	16	65	52
<b>Union</b>	50	52	44	86	84
<b>Nonunion</b>	55	61	43	78	70
<b>Average wage less than \$15 per hour (2)</b>	43	50	31	71	61
<b>Average wage \$15 per hour or higher (2)</b>	69	73	58	85	80
Establishment characteristics:					
<b>Goods-producing</b>	63	68	51	82	76
<b>Service-producing</b>	52	58	40	78	69
<b>1 to 99 workers</b>	41	49	33	81	67
<b>100 or more workers</b>	70	73	54	77	74
Geographic areas:					
<b>Metropolitan areas</b>	55	61	44	79	71
<b>Nonmetropolitan areas</b>	51	56	39	75	68
<b>New England</b>	53	62	43	81	69
<b>Middle Atlantic</b>	52	56	43	83	77
<b>East North Central</b>	56	62	46	82	75
<b>West North Central</b>	57	62	47	82	76
<b>South Atlantic</b>	57	65	43	75	67
<b>East South Central</b>	60	64	42	70	66
<b>West South Central</b>	50	58	37	74	65
<b>Mountain</b>	59	64	46	78	72
<b>Pacific</b>	49	54	38	78	70

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 7a. Retirement benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2007  
(All workers = 100 percent)**

Characteristics	All retirement benefits				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>All workers</b>	61	66	51	84	77
Worker characteristics:					
<b>Management, professional, and related</b>	76	79	69	91	87
<b>Service</b>	36	43	25	69	57
<b>Sales and office</b>	64	70	54	84	77
<b>Natural resources, construction, and maintenance</b>	61	67	51	84	77
<b>Production, transportation, and material moving</b>	65	69	54	83	77
<b>Full time</b>	70	75	60	85	80
<b>Part time</b>	31	37	23	73	61
<b>Union</b>	84	85	81	96	95
<b>Nonunion</b>	58	64	47	82	74
<b>Average wage less than \$15 per hour (2)</b>	47	54	36	75	66
<b>Average wage \$15 per hour or higher (2)</b>	76	80	69	90	86
Establishment characteristics:					
<b>Goods-producing</b>	70	75	61	86	81
<b>Service-providing</b>	58	64	48	83	76
<b>1 to 99 workers</b>	45	52	37	82	70
<b>100 or more workers</b>	78	81	66	85	82
Geographic areas:					
<b>Metropolitan areas</b>	61	67	52	85	78
<b>Nonmetropolitan areas</b>	57	62	44	78	72
<b>New England</b>	57	62	50	88	81
<b>Middle Atlantic</b>	62	66	55	90	84
<b>East North Central</b>	64	69	56	87	81
<b>West North Central</b>	63	68	55	87	81
<b>South Atlantic</b>	62	69	50	80	72
<b>East South Central</b>	66	69	46	71	67
<b>West South Central</b>	55	61	44	80	71
<b>Mountain</b>	63	67	50	79	75
<b>Pacific</b>	57	62	48	84	77

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.



**Table 7b. Retirement benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2007  
(All workers = 100 percent)**

Characteristics	Defined benefit plans				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>All workers</b>	21	21	20	95	95
Worker characteristics:					
<b>Management, professional, and related</b>	29	29	28	97	96
<b>Service</b>	8	8	7	94	93
<b>Sales and office</b>	19	19	17	93	92
<b>Natural resources, construction, and maintenance</b>	26	26	25	97	97
<b>Production, transportation, and material moving</b>	26	27	25	96	96
<b>Full time</b>	24	24	23	96	96
<b>Part time</b>	10	10	9	90	88
<b>Union</b>	69	69	67	97	97
<b>Nonunion</b>	15	16	15	95	94
<b>Average wage less than \$15 per hour (2)</b>	11	11	10	92	91
<b>Average wage \$15 per hour or higher (2)</b>	33	33	32	97	96
Establishment characteristics:					
<b>Goods-producing</b>	29	29	28	98	97
<b>Service-providing</b>	19	19	18	94	94
<b>1 to 99 workers</b>	9	9	9	96	95
<b>100 or more workers</b>	34	34	32	95	95
Geographic areas:					
<b>Metropolitan areas</b>	22	22	21	95	95
<b>Nonmetropolitan areas</b>	14	14	14	96	95
<b>New England</b>	21	21	20	96	96
<b>Middle Atlantic</b>	27	27	26	97	96
<b>East North Central</b>	25	26	24	96	94
<b>West North Central</b>	21	22	20	96	95
<b>South Atlantic</b>	17	18	17	96	95
<b>East South Central</b>	14	14	13	92	91
<b>West South Central</b>	17	17	16	95	94
<b>Mountain</b>	18	18	16	92	92
<b>Pacific</b>	21	21	20	95	95

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 7c. Retirement benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2007  
(All workers = 100 percent)**

Characteristics	Defined contribution plans				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>All workers</b>	55	61	43	77	70
Worker characteristics:					
<b>Management, professional, and related</b>	71	75	60	84	80
<b>Service</b>	32	39	20	63	51
<b>Sales and office</b>	60	66	47	78	71
<b>Natural resources, construction, and maintenance</b>	51	57	40	77	69
<b>Production, transportation, and material moving</b>	56	60	41	74	68
<b>Full time</b>	64	69	50	79	73
<b>Part time</b>	27	33	18	65	53
<b>Union</b>	49	50	41	85	83
<b>Nonunion</b>	56	62	43	76	69
<b>Average wage less than \$15 per hour (2)</b>	44	51	30	70	60
<b>Average wage \$15 per hour or higher (2)</b>	69	73	57	83	78
Establishment characteristics:					
<b>Goods-producing</b>	62	67	49	79	73
<b>Service-providing</b>	53	59	41	77	69
<b>1 to 99 workers</b>	42	50	33	79	66
<b>100 or more workers</b>	70	73	53	76	73
Geographic areas:					
<b>Metropolitan areas</b>	56	61	43	78	71
<b>Nonmetropolitan areas</b>	53	58	38	72	66
<b>New England</b>	53	58	44	83	76
<b>Middle Atlantic</b>	53	58	44	83	76
<b>East North Central</b>	56	62	45	80	73
<b>West North Central</b>	56	61	45	81	74
<b>South Atlantic</b>	59	66	44	75	66
<b>East South Central</b>	64	67	42	66	63
<b>West South Central</b>	51	58	38	74	65
<b>Mountain</b>	60	64	44	74	70
<b>Pacific</b>	49	54	38	77	70

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 8a. Retirement benefits: Access, participation, and take-up rates, State and local government workers, National Compensation Survey, September 2007**  
(All workers = 100 percent)

Characteristics	All retirement benefits				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>All workers</b>	89	90	86	97	96
Worker characteristics:					
<b>Management, professional, and related</b>	91	92	88	96	96
<b>Professional and related</b>	91	92	88	96	96
<b>Teachers</b>	91	91	88	97	97
<b>Primary, secondary, and special education school teachers</b>	97	97	95	98	98
<b>Service</b>	83	84	80	96	95
<b>Protective service</b>	91	91	87	96	96
<b>Sales and office</b>	90	91	88	97	97
<b>Office and administrative support</b>	91	92	89	97	97
<b>Full time</b>	99	99	95	97	96
<b>Part time</b>	39	40	37	93	91
<b>Union</b>	97	97	94	97	97
<b>Nonunion</b>	83	84	80	96	96
<b>Average wage less than \$15 per hour (2)</b>	75	75	72	96	95
<b>Average wage \$15 per hour or higher (2)</b>	96	96	92	97	96
<b>Average wage less than \$24 per hour (2)</b>	84	84	81	96	96
<b>Average wage \$24 per hour or higher (2)</b>	97	97	94	97	97
Establishment characteristics:					
<b>Education and health services</b>	91	91	88	97	96
<b>Educational services</b>	91	91	88	97	97
<b>Elementary and secondary schools</b>	92	93	90	98	98
<b>Junior colleges, colleges, and universities</b>	86	87	81	94	93
<b>Health care and social assistance</b>	92	92	85	93	93
<b>Hospitals</b>	93	93	85	91	91
<b>Public administration</b>	89	89	86	97	96
<b>1 to 99 workers</b>	77	78	75	97	96
<b>1 to 49 workers</b>	71	72	69	97	95
<b>50 to 99 workers</b>	85	85	83	98	97
<b>100 or more workers</b>	91	92	88	96	96
<b>100 to 499 workers</b>	86	87	84	97	96
<b>500 or more workers</b>	93	93	90	96	96
<b>State government</b>	93	93	89	95	95
<b>Local government</b>	88	89	86	97	97

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 8b. Retirement benefits: Access, participation, and take-up rates, State and local government workers, National Compensation Survey, September 2007**  
(All workers = 100 percent)

Characteristics	Defined benefit plans				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>All workers</b>	83	84	79	96	95
Worker characteristics:					
<b>Management, professional, and related</b>	86	87	82	95	94
<b>Professional and related</b>	86	87	82	95	94
<b>Teachers</b>	88	89	84	95	94
<b>Primary, secondary, and special education school teachers</b>	96	97	94	98	98
<b>Service</b>	76	77	73	96	95
<b>Protective service</b>	84	84	80	96	96
<b>Sales and office</b>	81	82	78	97	95
<b>Office and administrative support</b>	82	84	79	97	95
<b>Full time</b>	91	92	88	96	95
<b>Part time</b>	37	38	35	94	92
<b>Union</b>	95	96	91	96	95
<b>Nonunion</b>	73	74	70	96	94
<b>Average wage less than \$15 per hour (2)</b>	66	67	64	96	95
<b>Average wage \$15 per hour or higher (2)</b>	90	91	86	96	95
<b>Average wage less than \$24 per hour (2)</b>	76	77	73	96	95
<b>Average wage \$24 per hour or higher (2)</b>	93	93	88	95	95
Establishment characteristics:					
<b>Education and health services</b>	85	86	81	95	94
<b>Educational services</b>	88	89	84	96	94
<b>Elementary and secondary schools</b>	92	92	89	97	97
<b>Junior colleges, colleges, and universities</b>	75	79	68	90	86
<b>Health care and social assistance</b>	68	71	63	93	90
<b>Hospitals</b>	65	69	61	93	89
<b>Public administration</b>	83	83	80	96	96
<b>1 to 99 workers</b>	65	66	63	97	96
<b>1 to 49 workers</b>	58	59	56	96	94
<b>50 to 99 workers</b>	74	75	73	98	97
<b>100 or more workers</b>	86	87	82	96	95
<b>100 to 499 workers</b>	80	80	76	96	95

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

Characteristics	Defined benefit plans				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>500 or more workers</b>	88	89	84	95	94
<b>State government</b>	86	88	80	93	91
<b>Local government</b>	82	82	79	97	96

Footnotes:  
 (1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.  
 (2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 8c. Retirement benefits: Access, participation, and take-up rates, State and local government workers, National Compensation Survey, September 2007**  
 (All workers = 100 percent)

Characteristics	Defined contribution plans				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
<b>All workers</b>	29	30	18	63	61
Worker characteristics:					
<b>Management, professional, and related</b>	29	30	18	60	59
<b>Professional and related</b>	28	28	17	60	58
<b>Teachers</b>	24	25	13	56	55
<b>Primary, secondary, and special education school teachers</b>	17	17	8	44	44
<b>Service</b>	27	28	18	68	65
<b>Protective service</b>	33	35	23	72	67
<b>Sales and office</b>	33	34	22	65	63
<b>Office and administrative support</b>	33	34	21	65	63
<b>Full time</b>	33	34	21	64	62
<b>Part time</b>	8	9	5	57	53
<b>Union</b>	26	27	15	58	56
<b>Nonunion</b>	32	33	21	67	65
<b>Average wage less than \$15 per hour (2)</b>	24	26	16	65	62
<b>Average wage \$15 per hour or higher (2)</b>	31	32	20	63	61
<b>Average wage less than \$24 per hour (2)</b>	28	29	18	64	61
<b>Average wage \$24 per hour or higher (2)</b>	30	31	19	63	62

Footnotes:  
 (1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.  
 (2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

Characteristics	Defined contribution plans				
	Definition of Access		Participation (1)	Take-up rate	
	Old	New		Old	New
Establishment characteristics:					
<b>Education and health services</b>	27	28	16	60	58
<b>Educational services</b>	23	24	13	56	55
<b>Elementary and secondary schools</b>	17	17	8	51	49
<b>Junior colleges, colleges, and universities</b>	45	47	29	63	61
<b>Health care and social assistance</b>	55	55	38	70	69
<b>Hospitals</b>	59	60	39	66	66
<b>Public administration</b>	32	34	22	67	64
<b>1 to 99 workers</b>	25	27	21	83	77
<b>1 to 49 workers</b>	22	25	18	81	72
<b>50 to 99 workers</b>	29	30	24	86	83
<b>100 or more workers</b>	30	31	18	61	59
<b>100 to 499 workers</b>	24	26	15	62	59
<b>500 or more workers</b>	32	32	19	61	59
<b>State government</b>	43	44	27	61	60
<b>Local government</b>	24	25	16	65	62

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

The new estimates for access to defined benefits in private industry for 2003-07 run no more than 1 percent higher than the corresponding original estimates. The percentage point differences between original and new estimates for access to defined contribution plans are slightly larger and more variable than those for access to defined benefit plans.<sup>8</sup> The estimates for access to retirement benefits (of at least one type) are affected by the estimates of access to defined benefit and to defined contribution plans; consequently, the estimates of access to retirement benefits were higher under the new definition of access than under the former definition, but the differences were smaller than for defined contribution benefits.

The new estimates for access to retirement benefits in State and local governments showed less variability between former and new estimates than did the private industry estimates. As with paid sick leave, no standard errors are available for the 2003-07 estimates; therefore, statements on the comparison between the former and new estimates cannot be confirmed by a statistical test.

Tables 9 (a-c), 10 (a-c), and 11 (a-c) show the new and former 2008 estimates for retirement benefits in the entire civilian sector, private industry, and State and local governments, respectively. Standard errors of the new estimates are available for the 2008 data and are shown in the tables with their respective estimates.

**Table 9a. Retirement benefits: Access, participation, and take-up rates, civilian workers, National Compensation Survey, March 2008**  
(All workers = 100 percent)

Characteristics	All retirement benefits						
	Access			Participation (1)	Take-up rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>All workers</b>	66	70	0.6	56	86	80	0.7
Worker characteristics:							
<b>Management, professional, and related</b>	81	83	0.9	74	92	89	0.5
<b>Management, business, and financial</b>	83	87	1.7	79	94	91	0.7
<b>Professional and related</b>	80	82	0.8	73	91	89	0.7
<b>Teachers</b>	82	83	1.3	79	96	95	0.5
<b>Primary, secondary, and special education school teachers</b>	90	91	1.4	88	98	96	0.6
<b>Registered nurses</b>	80	82	2.1	68	85	83	2.1
<b>Service</b>	44	50	2.1	34	76	67	2.4
<b>Sales and office</b>	67	72	0.9	57	85	79	0.7
<b>Sales and related</b>	60	67	1.2	46	77	69	1.2
<b>Office and administrative support</b>	71	76	1.2	64	90	84	0.6
<b>Natural resources, construction, and maintenance</b>	65	69	1.5	56	86	80	0.9
<b>Construction, extraction, farming, fishing, and forestry</b>	61	66	2.4	51	84	77	1.5
<b>Installation, maintenance, and repair</b>	69	73	1.7	61	88	83	1.2
<b>Production, transportation, and material moving</b>	66	71	1.3	55	83	77	1.1
<b>Production</b>	68	72	1.9	57	84	79	1.3
<b>Transportation and material moving</b>	64	70	1.9	53	82	76	1.4
<b>Full time</b>	75	79	0.5	66	87	83	0.7
<b>Part time</b>	33	39	1.2	25	76	64	1.5
<b>Union</b>	90	91	0.8	86	96	95	0.5
<b>Nonunion</b>	61	66	0.7	51	83	77	0.8
Average wage within the following percentiles(2):							
<b>Less than 10</b>	26	35	3.1	15	59	44	2.9
<b>10 to under 25</b>	45	52	1.2	32	72	63	1.6
<b>25 to under 50</b>	66	72	1.0	55	83	77	0.8
<b>50 to under 75</b>	76	79	0.8	68	90	85	0.5
<b>75 to under 90</b>	84	86	0.9	78	93	91	0.5
<b>90 or greater</b>	88	89	0.9	82	94	92	0.7
Establishment characteristics:							
<b>Goods-producing industries</b>	72	76	1.2	62	87	82	0.9

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

Characteristics	All retirement benefits						
	Access			Participation (1)	Take-up rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>Service-providing industries</b>	64	69	0.7	55	86	80	0.8
<b>Education and health services</b>	75	78	1.0	67	90	87	0.9
<b>Educational services</b>	85	87	0.7	82	96	95	0.5
<b>Elementary and secondary schools</b>	89	90	0.6	87	98	97	0.4
<b>Junior colleges, colleges, and universities</b>	85	87	1.2	79	93	91	1.2
<b>Health care and social assistance</b>	67	71	1.7	56	84	79	1.5
<b>Hospitals</b>	88	89	1.1	78	88	88	1.1
<b>Public administration</b>	89	89	1.2	86	96	96	0.6
<b>1 to 99 workers</b>	47	54	1.0	39	82	71	1.0
<b>1 to 49 workers</b>	42	50	1.3	35	83	71	1.1
<b>50 to 99 workers</b>	59	66	2.0	48	81	72	1.5
<b>100 or more workers</b>	82	84	0.8	72	88	86	1.1
<b>100 to 499 workers</b>	75	78	1.3	63	85	80	0.9
<b>500 or more workers</b>	89	90	0.7	80	90	90	1.9
Geographic areas							
<b>New England</b>	60	65	1.2	53	89	82	1.7
<b>Middle Atlantic</b>	66	70	1.3	60	91	85	0.5
<b>East North Central</b>	67	72	1.2	59	89	83	1.1
<b>West North Central</b>	68	73	1.9	60	89	83	1.6
<b>South Atlantic</b>	68	73	1.2	56	83	77	1.1
<b>East South Central</b>	70	74	5.1	53	76	72	7.3
<b>West South Central</b>	61	67	1.6	52	84	77	1.7
<b>Mountain</b>	67	70	3.0	56	83	79	1.0
<b>Pacific</b>	64	68	2.1	55	86	81	1.1

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.



**Table 9b. Retirement benefits: Access, participation, and take-up rates, civilian workers, National Compensation Survey, March 2008**  
(All workers = 100 percent)

Characteristics	Defined benefit plans						
	Access			Participation (1)	Take-up rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>All workers</b>	31	31	0.7	29	96	95	0.5
Worker characteristics:							
<b>Management, professional, and related</b>	46	47	1.0	44	96	95	0.7
<b>Management, business, and financial</b>	43	44	1.7	41	96	95	0.6
<b>Professional and related</b>	47	48	1.1	46	96	95	0.9
<b>Teachers</b>	71	72	1.9	68	96	95	1.0
<b>Primary, secondary, and special education school teachers</b>	84	84	1.7	82	98	98	0.4
<b>Registered nurses</b>	38	38	3.2	36	97	95	1.4
<b>Service</b>	19	19	1.1	18	96	95	0.5
<b>Sales and office</b>	25	25	0.7	23	94	93	0.5
<b>Sales and related</b>	15	15	1.2	14	90	89	1.4
<b>Office and administrative support</b>	31	31	0.8	29	96	95	0.6
<b>Natural resources, construction, and maintenance</b>	31	31	1.5	30	98	97	0.5
<b>Construction, extraction, farming, fishing, and forestry</b>	30	30	2.1	30	99	98	0.7
<b>Installation, maintenance, and repair</b>	32	32	1.7	31	96	95	0.7
<b>Production, transportation, and material moving</b>	29	29	1.2	27	96	96	0.5
<b>Production</b>	28	28	1.5	28	98	97	0.5
<b>Transportation and material moving</b>	29	29	1.6	27	94	94	0.8
<b>Full time</b>	36	36	0.8	34	96	95	0.5
<b>Part time</b>	13	14	0.7	12	92	90	0.9
<b>Union</b>	80	80	1.2	77	97	96	0.4
<b>Nonunion</b>	21	22	0.7	20	95	94	0.6
Average wage within the following percentiles(2):							
<b>Less than 10</b>	5	5	0.7	5	88	87	2.0
<b>10 to under 25</b>	12	12	0.8	11	91	90	1.3
<b>25 to under 50</b>	25	25	0.9	24	96	95	0.5
<b>50 to under 75</b>	36	37	0.9	35	96	95	0.7
<b>75 to under 90</b>	53	54	1.1	52	97	96	0.4
<b>90 or greater</b>	53	54	1.2	51	96	95	0.7
Establishment characteristics:							
<b>Goods-producing industries</b>	30	30	1.4	29	98	97	0.6

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

Characteristics	Defined benefit plans						
	Access			Participation (1)	Take-up rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>Service-providing industries</b>	31	31	0.7	29	95	94	0.5
<b>Education and health services</b>	46	47	1.3	44	96	95	1.3
<b>Educational services</b>	73	75	1.0	71	96	95	1.4
<b>Elementary and secondary schools</b>	85	86	1.0	83	98	97	0.4
<b>Junior colleges, colleges, and universities</b>	54	57	2.5	49	90	86	5.4
<b>Health care and social assistance</b>	26	26	1.6	25	96	95	1.3
<b>Hospitals</b>	51	52	2.6	49	96	94	2.0
<b>Public administration</b>	83	83	1.5	79	96	95	0.7
<b>1 to 99 workers</b>	12	12	0.6	11	96	94	0.6
<b>1 to 49 workers</b>	9	10	0.6	9	96	95	0.9
<b>50 to 99 workers</b>	18	18	1.2	17	96	94	0.9
<b>100 or more workers</b>	47	48	1.2	45	96	95	0.6
<b>100 to 499 workers</b>	32	32	1.2	30	96	95	0.5
<b>500 or more workers</b>	61	62	2.5	59	96	95	0.8
Geographic areas							
<b>New England</b>	29	29	2.0	27	96	95	1.1
<b>Middle Atlantic</b>	35	36	1.3	34	96	94	1.1
<b>East North Central</b>	33	33	1.2	32	96	96	0.4
<b>West North Central</b>	30	31	2.2	28	94	91	4.5
<b>South Atlantic</b>	29	29	1.0	28	94	94	0.7
<b>East South Central</b>	26	26	6.5	25	96	96	1.6
<b>West South Central</b>	27	27	1.6	26	97	97	0.3
<b>Mountain</b>	27	27	2.1	26	96	96	1.2
<b>Pacific</b>	33	33	1.4	32	96	96	0.6

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

**Table 9c. Retirement benefits: Access, participation, and take-up rates, civilian workers, National Compensation Survey, March 2008**  
(All workers = 100 percent)

Characteristics	Defined contribution plans						
	Access			Participation (1)	Take-up rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>All workers</b>	52	57	0.7	39	76	69	0.7
Worker characteristics:							
<b>Management, professional, and related</b>	59	62	1.0	47	80	76	0.8
<b>Management, business, and financial</b>	72	76	1.7	61	86	81	0.8
<b>Professional and related</b>	54	57	1.0	42	77	74	1.0
<b>Teachers</b>	29	30	1.8	20	68	66	2.9
<b>Primary, secondary, and special education school teachers</b>	20	21	2.0	11	57	55	4.2
<b>Registered nurses</b>	64	66	2.7	45	70	68	2.1
<b>Service</b>	32	38	2.4	20	62	51	1.9
<b>Sales and office</b>	59	65	1.0	46	77	70	0.7
<b>Sales and related</b>	57	64	1.3	41	73	65	1.2
<b>Office and administrative support</b>	60	65	1.3	48	80	74	0.8
<b>Natural resources, construction, and maintenance</b>	51	56	1.3	39	77	70	1.0
<b>Construction, extraction, farming, fishing, and forestry</b>	44	50	2.2	33	75	67	1.8
<b>Installation, maintenance, and repair</b>	59	63	1.7	46	78	73	1.3
<b>Production, transportation, and material moving</b>	55	60	1.3	41	74	67	1.1
<b>Production</b>	60	65	2.0	45	74	69	1.5
<b>Transportation and material moving</b>	50	55	2.0	36	73	66	1.4
<b>Full time</b>	60	64	0.7	46	77	71	0.7
<b>Part time</b>	26	32	1.1	17	65	52	1.6
<b>Union</b>	40	41	1.3	30	76	74	1.6
<b>Nonunion</b>	54	60	0.8	41	76	68	0.7
Average wage within the following percentiles(2):							
<b>Less than 10</b>	24	33	3.2	13	54	39	2.6
<b>10 to under 25</b>	39	45	1.2	25	65	55	1.8
<b>25 to under 50</b>	54	60	1.0	40	73	66	0.8
<b>50 to under 75</b>	59	63	0.9	46	79	74	0.6
<b>75 to under 90</b>	61	64	1.0	49	81	77	0.8
<b>90 or greater</b>	67	69	1.1	56	84	81	1.0
Establishment characteristics:							
<b>Goods-producing industries</b>	63	68	1.2	50	79	74	0.9

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

Characteristics	Defined contribution plans						
	Access			Participation (1)	Take-up rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>Service-providing industries</b>	50	55	0.9	37	75	68	0.8
<b>Education and health services</b>	45	48	1.4	32	72	67	1.5
<b>Educational services</b>	30	31	1.5	20	69	65	2.4
<b>Elementary and secondary schools</b>	18	19	1.6	10	57	55	3.7
<b>Junior colleges, colleges, and universities</b>	59	61	3.1	45	76	74	2.4
<b>Health care and social assistance</b>	56	61	1.9	41	73	68	1.7
<b>Hospitals</b>	69	70	2.3	49	70	69	1.5
<b>Public administration</b>	32	33	2.2	21	64	62	3.8
<b>1 to 99 workers</b>	41	49	1.0	32	78	66	0.9
<b>1 to 49 workers</b>	38	46	1.3	30	80	66	1.1
<b>50 to 99 workers</b>	51	58	1.9	38	74	65	1.4
<b>100 or more workers</b>	61	64	1.0	45	74	71	1.1
<b>100 to 499 workers</b>	61	65	1.3	46	75	71	1.0
<b>500 or more workers</b>	61	62	1.6	45	73	72	1.9
Geographic areas							
<b>New England</b>	46	51	1.2	38	82	74	1.1
<b>Middle Atlantic</b>	48	53	1.1	40	82	75	1.0
<b>East North Central</b>	54	59	1.3	41	76	70	1.3
<b>West North Central</b>	54	59	1.9	44	81	75	1.7
<b>South Atlantic</b>	58	64	1.2	41	70	63	1.5
<b>East South Central</b>	55	59	6.9	35	64	60	5.7
<b>West South Central</b>	49	55	1.6	36	73	65	1.5
<b>Mountain</b>	54	58	2.4	41	76	71	1.2
<b>Pacific</b>	47	51	2.1	37	78	72	1.4

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

**Table 10a. Retirement benefits: Access, participation, and take-up rates, private industry, National Compensation Survey, March 2008**  
(All workers = 100 percent)

Characteristics	All retirement benefits						
	Definition of Access			Participation (1)	Take-up Rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>All workers</b>	61	67	0.7	51	83	77	0.8
Worker characteristics:							
<b>Management, professional, and related</b>	76	80	1.2	68	90	86	0.7
<b>Management, business, and financial</b>	82	86	2.0	77	94	89	0.8
<b>Professional and related</b>	73	76	1.2	64	88	84	1.0
<b>Service</b>	37	44	2.7	25	68	57	2.5
<b>Sales and office</b>	65	71	1.0	55	84	77	0.8
<b>Sales and related</b>	60	67	1.3	46	77	69	1.2
<b>Office and administrative support</b>	68	73	1.4	60	88	82	0.7
<b>Natural resources, construction, and maintenance</b>	62	67	1.6	52	84	78	1.0
<b>Construction, extraction, farming, fishing, and forestry</b>	58	64	2.6	47	82	74	1.7
<b>Installation, maintenance, and repair</b>	67	71	1.9	58	86	81	1.4
<b>Production, transportation, and material moving</b>	65	70	1.3	54	82	76	1.1
<b>Production</b>	68	72	1.9	57	84	79	1.3
<b>Transportation and material moving</b>	63	69	2.0	51	81	74	1.5
<b>Full time</b>	71	76	0.6	60	85	79	0.8
<b>Part time</b>	32	38	1.3	23	73	61	1.7
<b>Union</b>	85	86	1.4	80	95	94	0.9
<b>Nonunion</b>	59	65	0.8	48	81	74	0.8
Average wage within the following percentiles(2):							
<b>Less than 10</b>	25	34	3.2	14	57	42	3.0
<b>10 to under 25</b>	41	48	1.6	28	68	58	1.7
<b>25 to under 50</b>	63	69	1.1	50	80	73	0.9
<b>50 to under 75</b>	70	75	1.0	61	87	82	0.7
<b>75 to under 90</b>	79	83	1.1	73	91	88	0.8
<b>90 or greater</b>	84	86	1.2	78	92	90	0.9
Establishment characteristics:							
<b>Goods-producing industries</b>	71	76	1.2	62	86	82	0.9
<b>Construction</b>	55	61	2.1	45	83	74	1.5
<b>Manufacturing</b>	78	82	1.4	69	87	84	1.0

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

Characteristics	All retirement benefits						
	Definition of Access			Participation (1)	Take-up Rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>Service-providing industries</b>	59	65	0.9	49	82	75	1.0
<b>Trade, transportation, and utilities</b>	67	73	1.0	54	81	74	0.9
<b>Wholesale trade</b>	76	82	2.5	66	87	81	1.2
<b>Retail trade</b>	61	68	1.1	46	75	67	1.1
<b>Transportation and warehousing</b>	73	75	3.1	63	86	84	1.8
<b>Utilities</b>	94	95	2.3	93	99	98	0.7
<b>Information</b>	78	81	4.3	73	94	90	1.7
<b>Financial activities</b>	79	84	1.9	73	92	87	1.1
<b>Finance and insurance</b>	88	90	1.1	82	94	92	0.7
<b>Credit intermediation and related activities</b>	92	94	0.9	87	94	92	0.9
<b>Insurance carriers and related activities</b>	83	85	1.8	77	93	91	1.0
<b>Real estate and rental and leasing</b>	47	62	4.5	39	84	64	4.2
<b>Professional and business services</b>	54	59	2.3	46	85	79	1.7
<b>Professional and technical services</b>	71	75	2.9	63	89	85	2.0
<b>Administrative and waste services</b>	33	37	3.2	24	74	65	4.2
<b>Education and health services</b>	64	69	1.7	54	84	79	1.5
<b>Educational services</b>	64	70	2.7	58	91	83	2.0
<b>Junior colleges, colleges, and universities</b>	85	88	1.2	77	91	87	1.2
<b>Health care and social assistance</b>	64	69	1.8	53	83	78	1.7
<b>Leisure and hospitality</b>	30	40	6.5	18	59	45	3.0
<b>Accommodation and food services</b>	29	40	6.8	17	57	42	2.7
<b>Other services</b>	40	47	3.3	31	79	67	3.3
<b>1 to 99 workers</b>	45	53	1.1	37	81	70	1.0
<b>1 to 49 workers</b>	41	49	1.4	34	82	69	1.2
<b>50 to 99 workers</b>	58	65	2.1	45	79	70	1.6
<b>100 or more workers</b>	79	82	1.0	67	85	82	1.4
<b>100 to 499 workers</b>	73	77	1.5	60	83	78	1.0
<b>500 or more workers</b>	87	88	1.2	76	87	86	2.8
Geographic areas							
<b>Metropolitan areas</b>	62	68	0.7	53	84	78	0.6
<b>Nonmetropolitan areas</b>	57	63	2.8	44	77	70	3.8
<b>New England</b>	56	62	1.3	49	87	79	1.7
<b>Middle Atlantic</b>	62	67	1.4	55	90	83	0.6
<b>East North Central</b>	64	70	1.3	56	87	80	1.2

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

Characteristics	All retirement benefits						
	Definition of Access			Participation (1)	Take-up Rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>West North Central</b>	64	70	2.0	56	87	81	1.8
<b>South Atlantic</b>	63	70	1.3	50	79	72	1.6
<b>East South Central</b>	65	70	6.7	45	69	64	7.4
<b>West South Central</b>	56	62	1.9	45	80	72	1.8
<b>Mountain</b>	63	67	3.3	51	80	75	0.9
<b>Pacific</b>	58	63	2.5	49	83	77	1.6

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

**Table 10b. Retirement benefits: Access, participation, and take-up rates, private industry, National Compensation Survey, March 2008**  
(All workers = 100 percent)

Characteristics	Defined benefit plans						
	Definition of Access			Participation (1)	Take-up Rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>All workers</b>	21	22	0.7	20	96	95	0.4
Worker characteristics:							
<b>Management, professional, and related</b>	29	30	1.3	28	97	95	0.6
<b>Management, business, and financial</b>	35	35	1.9	34	97	96	0.6
<b>Professional and related</b>	26	27	1.3	26	96	95	0.8
<b>Service</b>	9	9	0.7	8	95	94	0.9
<b>Sales and office</b>	20	20	0.7	19	94	93	0.6
<b>Sales and related</b>	15	15	1.2	13	89	89	1.5
<b>Office and administrative support</b>	23	23	0.8	22	96	95	0.5
<b>Natural resources, construction, and maintenance</b>	26	26	1.6	25	98	97	0.6
<b>Construction, extraction, farming, fishing, and forestry</b>	24	25	2.1	24	100	98	0.8
<b>Installation, maintenance, and repair</b>	28	28	1.7	26	95	95	0.9

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

Characteristics	Defined benefit plans						
	Definition of Access			Participation (1)	Take-up Rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>Production, transportation, and material moving</b>	26	27	1.2	25	96	95	0.6
<b>Production</b>	27	28	1.5	27	98	97	0.5
<b>Transportation and material moving</b>	25	25	1.7	24	94	93	1.0
<b>Full time</b>	25	25	0.8	24	96	95	0.3
<b>Part time</b>	11	11	0.7	10	90	89	1.1
<b>Union</b>	69	69	1.9	67	97	97	0.4
<b>Nonunion</b>	16	16	0.6	15	95	94	0.5
Average wage within the following percentiles(2):							
<b>Less than 10</b>	4	4	0.7	4	87	86	2.5
<b>10 to under 25</b>	9	9	0.8	8	89	87	1.8
<b>25 to under 50</b>	16	16	0.8	15	95	94	0.7
<b>50 to under 75</b>	25	25	1.0	24	97	96	0.5
<b>75 to under 90</b>	40	40	1.3	38	97	96	0.4
<b>90 or greater</b>	39	40	1.3	38	96	95	0.7
Establishment characteristics:							
<b>Goods-producing industries</b>	30	30	1.4	29	98	97	0.6
<b>Construction</b>	18	19	1.8	18	100	98	1.1
<b>Manufacturing</b>	34	34	1.8	33	98	97	0.7
<b>Service-providing industries</b>	19	19	0.7	18	95	94	0.5
<b>Trade, transportation, and utilities</b>	22	22	1.2	20	91	90	1.0
<b>Wholesale trade</b>	16	16	2.3	16	98	98	0.8
<b>Retail trade</b>	17	17	1.2	15	88	87	1.8
<b>Transportation and warehousing</b>	41	41	3.3	36	88	88	1.8
<b>Utilities</b>	85	86	3.6	84	98	97	0.9
<b>Information</b>	49	49	4.7	48	98	97	0.8
<b>Financial activities</b>	42	42	1.4	40	97	96	0.5
<b>Finance and insurance</b>	50	50	1.5	48	97	96	0.5
<b>Credit intermediation and related activities</b>	56	56	2.1	55	98	98	0.3
<b>Insurance carriers and related activities</b>	45	46	3.0	44	96	95	1.1
<b>Real estate and rental and leasing</b>	11	11	2.1	11	98	98	2.0
<b>Professional and business services</b>	13	13	2.0	13	98	97	1.0
<b>Professional and technical services</b>	9	9	2.1	9	100	100	0.2
<b>Administrative and waste services</b>	10	10	2.7	10	99	98	0.8

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.



Characteristics	Defined benefit plans						
	Definition of Access			Participation (1)	Take-up Rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>Education and health services</b>	21	21	1.4	20	96	95	0.6
<b>Educational services</b>	16	17	2.5	14	92	86	3.9
<b>Junior colleges, colleges, and universities</b>	18	20	3.9	16	89	85	4.3
<b>Health care and social assistance</b>	22	22	1.6	21	97	96	0.6
<b>Leisure and hospitality</b>	3	3	0.7	2	96	93	5.0
<b>Accommodation and food services</b>	3	3	0.8	3	96	96	4.3
<b>Other services</b>	8	9	1.8	8	93	91	3.9
<b>1 to 99 workers</b>	9	10	0.6	9	96	94	0.8
<b>1 to 49 workers</b>	8	8	0.6	7	96	95	1.0
<b>50 to 99 workers</b>	14	14	1.2	13	95	93	1.1
<b>100 or more workers</b>	35	35	1.3	33	96	95	0.4
<b>100 to 499 workers</b>	24	25	1.2	23	95	94	0.7
<b>500 or more workers</b>	47	47	3.0	45	96	95	0.4
Geographic areas							
<b>Metropolitan areas</b>	23	23	0.7	22	96	95	0.4
<b>Nonmetropolitan areas</b>	14	15	1.7	14	96	95	1.1
<b>New England</b>	20	20	1.6	19	95	94	1.1
<b>Middle Atlantic</b>	27	27	1.3	26	97	95	0.7
<b>East North Central</b>	26	26	1.3	25	96	95	0.6
<b>West North Central</b>	23	23	1.6	22	95	95	1.5
<b>South Atlantic</b>	18	18	1.1	17	95	94	0.8
<b>East South Central</b>	-	-	-	-	-	-	-
<b>West South Central</b>	17	18	1.4	17	96	95	0.5
<b>Mountain</b>	18	18	1.2	17	94	94	2.1
<b>Pacific</b>	22	23	2.0	21	96	95	1.0

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

**Table 10c. Retirement benefits: Access, participation, and take-up rates, private industry, National Compensation Survey, March 2008**  
(All workers = 100 percent)

Characteristics	Defined contribution plans						
	Definition of Access			Participation (1)	Take-up Rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>All workers</b>	56	62	0.7	43	77	70	0.7
Worker characteristics:							
<b>Management, professional, and related</b>	72	76	1.2	60	84	79	0.7
<b>Management, business, and financial</b>	79	84	2.0	69	88	82	0.7
<b>Professional and related</b>	69	72	1.2	56	81	78	1.0
<b>Service</b>	33	40	2.8	20	62	50	2.0
<b>Sales and office</b>	61	68	1.0	48	78	71	0.7
<b>Sales and related</b>	57	64	1.3	41	73	65	1.2
<b>Office and administrative support</b>	64	70	1.4	52	82	75	0.8
<b>Natural resources, construction, and maintenance</b>	53	58	1.4	41	77	71	1.1
<b>Construction, extraction, farming, fishing, and forestry</b>	46	52	2.4	35	75	67	1.8
<b>Installation, maintenance, and repair</b>	61	65	1.8	48	79	74	1.4
<b>Production, transportation, and material moving</b>	57	62	1.3	42	73	67	1.1
<b>Production</b>	61	65	2.0	45	74	69	1.5
<b>Transportation and material moving</b>	52	58	2.1	38	73	66	1.4
<b>Full time</b>	65	70	0.7	51	78	72	0.7
<b>Part time</b>	27	34	1.2	18	65	52	1.7
<b>Union</b>	50	52	1.8	42	83	81	1.5
<b>Nonunion</b>	57	63	0.8	43	76	69	0.7
Average wage within the following percentiles(2):							
<b>Less than 10</b>	24	32	3.3	13	54	39	2.8
<b>10 to under 25</b>	38	45	1.5	24	63	53	1.8
<b>25 to under 50</b>	58	64	1.1	43	74	66	0.9
<b>50 to under 75</b>	63	68	1.0	51	80	74	0.7
<b>75 to under 90</b>	70	74	1.2	59	83	79	0.8
<b>90 or greater</b>	80	82	1.2	69	87	84	1.1
Establishment characteristics:							
<b>Goods-producing industries</b>	64	68	1.2	50	79	74	0.9
<b>Construction</b>	44	50	2.1	35	78	68	1.7
<b>Manufacturing</b>	72	76	1.5	57	79	75	1.0

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

Characteristics	Defined contribution plans						
	Definition of Access			Participation (1)	Take-up Rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>Service-providing industries</b>	54	60	0.9	41	76	69	0.9
<b>Trade, transportation, and utilities</b>	61	67	1.2	46	75	69	0.8
<b>Wholesale trade</b>	72	78	2.6	60	83	77	1.4
<b>Retail trade</b>	56	63	1.2	39	70	62	1.1
<b>Transportation and warehousing</b>	59	61	3.4	46	78	76	2.3
<b>Utilities</b>	85	87	5.5	72	85	83	3.1
<b>Information</b>	77	80	4.3	62	80	77	1.6
<b>Financial activities</b>	75	82	2.2	62	83	77	1.0
<b>Finance and insurance</b>	84	88	1.3	70	83	80	0.7
<b>Credit intermediation and related activities</b>	88	92	1.3	71	81	77	0.9
<b>Insurance carriers and related activities</b>	79	83	2.1	67	86	81	1.4
<b>Real estate and rental and leasing</b>	42	57	5.5	34	81	60	4.0
<b>Professional and business services</b>	53	57	2.3	43	81	75	1.7
<b>Professional and technical services</b>	70	74	3.0	61	87	83	2.1
<b>Administrative and waste services</b>	31	36	3.1	21	69	60	4.3
<b>Education and health services</b>	57	61	2.0	43	76	70	1.7
<b>Educational services</b>	59	64	2.8	52	89	81	2.0
<b>Junior colleges, colleges, and universities</b>	83	87	1.3	75	90	86	1.2
<b>Health care and social assistance</b>	56	61	2.1	42	74	68	1.9
<b>Leisure and hospitality</b>	29	39	6.7	16	56	42	3.0
<b>Accommodation and food services</b>	28	39	6.9	15	54	38	2.8
<b>Other services</b>	34	42	3.2	26	77	62	3.3
<b>1 to 99 workers</b>	42	50	1.0	33	78	65	0.9
<b>1 to 49 workers</b>	39	47	1.3	31	80	66	1.1
<b>50 to 99 workers</b>	52	60	2.1	39	74	65	1.5
<b>100 or more workers</b>	71	75	1.1	55	76	73	1.2
<b>100 to 499 workers</b>	66	71	1.5	51	76	71	1.1
<b>500 or more workers</b>	78	79	1.5	59	76	75	2.4
Geographic areas							
<b>Metropolitan areas</b>	57	62	0.7	44	78	71	0.6
<b>Nonmetropolitan areas</b>	54	59	3.0	38	71	64	3.2
<b>New England</b>	52	58	1.3	43	82	74	1.1
<b>Middle Atlantic</b>	53	59	1.4	44	82	75	1.1
<b>East North Central</b>	57	63	1.4	45	80	72	1.4

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

Characteristics	Defined contribution plans						
	Definition of Access			Participation (1)	Take-up Rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>West North Central</b>	58	64	1.9	48	82	75	1.5
<b>South Atlantic</b>	61	67	1.4	45	74	66	1.5
<b>East South Central</b>	63	68	6.9	40	64	60	6.0
<b>West South Central</b>	53	60	1.7	39	73	65	1.5
<b>Mountain</b>	60	64	2.8	45	75	71	1.2
<b>Pacific</b>	51	56	2.4	39	77	70	1.5

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007." See the Technical Note for details.

**Table 11a. Retirement benefits: Access, participation, and take-up rates, State and local government workers, National Compensation Survey, March 2008**  
(All workers = 100 percent)

Characteristics	All retirement benefits						
	Definition of Access			Participation (1)	Take-up Rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>All workers</b>	89	90	0.6	86	96	96	0.4
Worker characteristics:							
<b>Management, professional, and related</b>	91	92	0.6	88	96	96	0.5
<b>Professional and related</b>	91	91	0.6	88	96	96	0.5
<b>Teachers</b>	91	91	0.7	88	97	97	0.4
<b>Primary, secondary, and special education school teachers</b>	96	97	0.4	95	98	98	0.3
<b>Registered nurses</b>	94	94	1.7	88	93	93	1.3
<b>Service</b>	83	84	1.2	79	96	95	0.7
<b>Protective service</b>	91	91	1.0	87	96	96	0.9
<b>Sales and office</b>	90	91	1.4	87	97	96	0.5
<b>Office and administrative support</b>	91	92	1.3	88	97	96	0.5
<b>Natural resources, construction, and maintenance</b>	93	93	1.9	91	98	97	0.6
<b>Production, transportation, and material moving</b>	87	87	4.2	85	98	97	0.7

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

Characteristics	All retirement benefits						
	Definition of Access			Participation (1)	Take-up Rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>Full time</b>	99	99	0.3	95	97	96	0.4
<b>Part time</b>	40	40	1.8	37	94	92	1.3
<b>Union</b>	97	97	0.3	94	97	97	0.4
<b>Nonunion</b>	83	84	0.9	80	96	95	0.7
Average wage within the following percentiles(2):							
<b>Less than 10</b>	58	59	2.3	55	94	93	1.2
<b>10 to under 25</b>	84	85	1.5	81	96	95	0.7
<b>25 to under 50</b>	93	94	0.6	90	96	96	0.7
<b>50 to under 75</b>	95	95	1.0	91	96	96	0.6
<b>75 to under 90</b>	97	97	0.5	94	97	97	0.4
<b>90 or greater</b>	98	98	0.4	95	97	97	0.4
Establishment characteristics:							
<b>Service-providing</b>	89	90	0.6	86	96	96	0.4
<b>Education and health services</b>	91	91	0.5	88	97	96	0.5
<b>Educational services</b>	91	91	0.5	88	97	97	0.5
<b>Elementary and secondary schools</b>	92	93	0.4	90	98	98	0.3
<b>Junior colleges, colleges, and universities</b>	85	86	1.9	80	94	93	1.7
<b>Health care and social assistance</b>	92	92	1.3	85	93	92	1.7
<b>Hospitals</b>	93	93	1.6	84	91	91	2.5
<b>Public administration</b>	89	89	1.2	86	96	96	0.6
<b>1 to 99 workers</b>	77	78	2.3	75	97	96	0.8
<b>1 to 49 workers</b>	71	72	3.5	69	97	95	1.2
<b>50 to 99 workers</b>	85	85	2.4	83	98	97	0.9
<b>100 or more workers</b>	91	91	0.5	88	96	96	0.5
<b>100 to 499 workers</b>	87	87	1.1	84	96	96	0.5
<b>500 or more workers</b>	93	93	0.5	89	96	96	0.5
<b>State government</b>	93	93	1.0	88	95	94	1.2
<b>Local government</b>	88	89	0.6	85	97	96	0.4
Geographic areas							
<b>New England</b>	85	86	1.9	82	96	96	2.1
<b>Middle Atlantic</b>	90	91	0.7	87	96	95	1.5
<b>East North Central</b>	85	85	1.7	82	97	97	0.4
<b>West North Central</b>	89	89	1.9	83	93	93	2.4
<b>South Atlantic</b>	90	90	1.2	86	95	95	0.9
<b>East South Central</b>	90	90	3.4	86	96	96	2.2
<b>West South Central</b>	91	91	1.6	89	99	98	0.3
<b>Mountain</b>	89	90	1.9	87	97	97	1.2

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

Characteristics	All retirement benefits						
	Definition of Access			Participation (1)	Take-up Rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>Pacific</b>	92	92	1.0	89	97	97	0.8

Footnotes:  
 (1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.  
 (2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 11b. Retirement benefits: Access, participation, and take-up rates, State and local government workers, National Compensation Survey, March 2008**  
 (All workers = 100 percent)

Characteristics	Defined benefit plans						
	Access			Participation (1)	Take-up rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>All workers</b>	83	84	0.9	79	96	95	1.0
Worker characteristics:							
<b>Management, professional, and related</b>	86	87	0.9	82	96	94	1.2
<b>Professional and related</b>	86	87	0.9	82	96	95	1.3
<b>Teachers</b>	88	89	1.0	85	96	95	1.0
<b>Primary, secondary, and special education school teachers</b>	96	97	0.4	95	98	98	0.3
<b>Registered nurses</b>	75	77	3.9	73	96	94	4.2
<b>Service</b>	76	77	1.6	73	96	95	0.7
<b>Protective service</b>	84	84	2.0	81	96	96	1.0
<b>Sales and office</b>	81	82	1.7	78	96	95	1.5
<b>Office and administrative support</b>	82	83	1.6	79	96	95	1.5
<b>Natural resources, construction, and maintenance</b>	85	86	2.8	83	98	97	0.9
<b>Production, transportation, and material moving</b>	80	80	4.4	78	98	98	0.7
<b>Full time</b>	91	92	0.8	88	96	95	1.1
<b>Part time</b>	37	38	1.8	35	95	92	1.4
<b>Union</b>	95	96	0.4	91	96	96	0.8
<b>Nonunion</b>	73	74	1.5	70	96	94	1.4
Average wage within the following percentiles(2):							
<b>Less than 10</b>	48	50	3.0	46	96	94	1.3

Footnotes:  
 (1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.  
 (2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

Characteristics	Defined benefit plans						
	Access			Participation (1)	Take-up rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>10 to under 25</b>	76	77	1.7	73	96	95	0.7
<b>25 to under 50</b>	86	88	1.0	83	96	94	1.8
<b>50 to under 75</b>	88	88	1.4	84	96	95	1.2
<b>75 to under 90</b>	94	94	0.7	91	97	96	0.6
<b>90 or greater</b>	92	93	1.5	88	96	95	1.5
Establishment characteristics:							
<b>Service-providing</b>	83	84	0.9	79	96	95	1.0
<b>Education and health services</b>	85	86	0.8	82	96	94	1.8
<b>Educational services</b>	87	89	0.7	84	96	95	1.4
<b>Elementary and secondary schools</b>	91	92	0.5	89	98	97	0.3
<b>Junior colleges, colleges, and universities</b>	74	78	2.7	67	90	86	6.1
<b>Health care and social assistance</b>	69	71	3.6	64	93	90	4.8
<b>Hospitals</b>	65	68	4.5	61	94	89	7.3
<b>Public administration</b>	83	83	1.5	79	96	95	0.7
<b>1 to 99 workers</b>	64	65	3.1	63	98	96	1.0
<b>1 to 49 workers</b>	57	58	4.2	55	96	94	1.6
<b>50 to 99 workers</b>	75	76	3.9	74	99	98	0.8
<b>100 or more workers</b>	85	86	0.8	82	96	95	1.2
<b>100 to 499 workers</b>	81	81	1.5	77	96	95	0.5
<b>500 or more workers</b>	87	88	0.9	84	96	95	1.5
<b>State government</b>	85	88	1.5	79	93	90	3.5
<b>Local government</b>	82	82	0.9	80	97	97	0.3
Geographic areas							
<b>New England</b>	85	86	1.9	82	97	96	2.2
<b>Middle Atlantic</b>	87	88	1.0	82	94	93	2.6
<b>East North Central</b>	79	80	2.2	77	97	97	0.4
<b>West North Central</b>	70	77	6.3	65	92	84	10.2
<b>South Atlantic</b>	87	87	1.2	81	94	93	1.0
<b>East South Central</b>	80	80	4.9	78	98	98	2.1
<b>West South Central</b>	78	78	1.3	77	99	99	0.2
<b>Mountain</b>	83	84	3.0	82	99	98	0.6
<b>Pacific</b>	87	88	1.9	85	98	97	0.7

Footnotes:

(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.

(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

**Table 11c. Retirement benefits: Access, participation, and take-up rates, State and local government workers, National Compensation Survey, March 2008  
(All workers = 100 percent)**

Characteristics	Defined contribution plans						
	Access			Participation (1)	Take-up rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>All workers</b>	29	30	1.5	18	62	60	2.7
Worker characteristics:							
<b>Management, professional, and related</b>	29	30	1.7	17	59	58	3.2
<b>Professional and related</b>	28	28	1.7	16	58	57	3.3
<b>Teachers</b>	24	24	1.7	13	56	55	4.0
<b>Primary, secondary, and special education school teachers</b>	16	16	1.7	7	43	42	4.8
<b>Registered nurses</b>	48	48	4.8	29	60	60	6.8
<b>Service</b>	26	28	1.7	17	64	61	3.0
<b>Protective service</b>	33	35	2.6	21	66	62	4.1
<b>Sales and office</b>	33	34	2.2	21	64	62	3.3
<b>Office and administrative support</b>	33	33	2.2	21	63	62	3.5
<b>Natural resources, construction, and maintenance</b>	28	32	3.2	19	66	58	4.8
<b>Production, transportation, and material moving</b>	20	22	3.3	16	77	71	5.5
<b>Full time</b>	32	34	1.6	20	62	60	2.7
<b>Part time</b>	9	9	1.1	5	54	52	5.3
<b>Union</b>	26	26	1.8	15	57	55	4.0
<b>Nonunion</b>	31	33	1.9	20	65	63	3.2
Average wage within the following percentiles(2):							
Establishment characteristics:							
<b>Less than 10</b>	17	18	2.0	11	66	63	4.3
<b>10 to under 25</b>	27	29	2.2	16	61	57	3.2
<b>25 to under 50</b>	31	32	2.3	19	61	59	3.8
<b>50 to under 75</b>	32	33	2.1	20	62	61	3.3
<b>75 to under 90</b>	29	30	1.7	17	59	58	3.2
<b>90 or greater</b>	32	32	2.3	21	65	64	4.3
<b>Service-providing</b>	29	30	1.5	18	62	60	2.7
<b>Education and health services</b>	27	28	1.9	16	59	58	3.6
<b>Educational services</b>	23	23	1.8	13	56	55	3.7
<b>Elementary and secondary schools</b>	16	16	1.5	8	50	49	4.4
<b>Junior colleges, colleges, and universities</b>	45	47	4.7	29	63	61	5.0
Footnotes: (1) The methodology for computing participation estimates were unchanged and therefore were not recalculated. (2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.							
NOTE: Dashes indicate estimates did not meet publication criteria.							



Characteristics	Defined contribution plans						
	Access			Participation (1)	Take-up rate		
	Old	New	New standard errors		Old	New	New standard errors
<b>Health care and social assistance</b>	57	57	3.5	37	66	65	5.1
<b>Hospitals</b>	60	60	4.4	40	67	67	5.0
<b>Public administration</b>	32	33	2.2	21	64	62	3.8
<b>1 to 99 workers</b>	24	26	2.7	20	82	75	4.0
<b>1 to 49 workers</b>	23	25	3.0	18	81	73	6.1
<b>50 to 99 workers</b>	26	28	4.0	21	83	77	5.2
<b>100 or more workers</b>	30	30	1.6	18	59	58	3.0
<b>100 to 499 workers</b>	25	27	2.5	16	61	58	4.1
<b>500 or more workers</b>	31	32	1.8	18	59	58	3.2
<b>State government</b>	44	45	3.2	26	59	59	5.1
<b>Local government</b>	24	25	1.3	15	63	61	2.4
<b>Geographic areas</b>							
<b>New England</b>	7	7	1.4	6	85	82	10.6
<b>Middle Atlantic</b>	19	19	3.3	14	74	73	3.0
<b>East North Central</b>	36	36	3.8	14	39	38	7.9
<b>West North Central</b>	-	-	-	-	-	-	-
<b>South Atlantic</b>	47	48	3.9	21	46	44	4.0
<b>East South Central</b>	20	20	3.8	13	64	62	13.5
<b>West South Central</b>	25	27	2.1	19	78	70	3.9
<b>Mountain</b>	19	21	3.8	15	80	71	8.1
<b>Pacific</b>	26	26	3.7	23	89	88	2.5
Footnotes:							
(1) The methodology for computing participation estimates were unchanged and therefore were not recalculated.							
(2) The wage breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.							
NOTE: Dashes indicate estimates did not meet publication criteria.							

**Measured Differences Between The Old And New Estimates**

To measure the degree of difference between the original and new estimates, a range of two standard errors was computed around the new estimate. This range was then compared with the original estimates. This section analyzes the number of original estimates that differ from the new estimates by more than two standard errors.

The civilian sector, as defined in the NCS, consists of private industry and State and local government. Estimates of access to retirement benefits for the civilian sector reflect data on access for workers in private industry and State and local government. As shown in table 9, none of the original estimates to defined benefit plans fall outside the two-standard-error range for the 51 estimates published. The original estimates of access to defined contribution plans fall outside of the two-standard-error range for 37 of the 51 estimates published.

Private industry estimates of access to defined benefit plans did not fall outside the two-standard-error range for any of the 66 estimates published, confirming that the estimates of access to defined benefit plans in private industry were largely

unaffected by the change in definition. The original estimates for defined contribution plans fall outside the two-standard-error range for 48 of the 66 estimates published. (See table 10.)

As shown in table 11, the original State and local government estimates of access to defined benefit plans fall outside the two-standard-error range for only 3 of the 47 estimates published. None of the 46 original defined contribution estimates fall outside the two-standard-error range.<sup>9</sup>

## Conclusion

The NCS has published new estimates of worker access to paid sick leave under new definitions of access for 2004 to 2008. The NCS has also published for the first time retirement estimates under the new definition of access for the survey years 2003-08, new take-up rate estimates for 2005 through 2008, and standard errors for the new estimates. The definition of participation has remained the same despite these changes in definition of access. From 2009 forward, NCS publications on access to paid sick leave, defined benefit plans, defined contribution plans, and (all) retirement plans will be based on the new definitions of employee access to these benefits.

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## Notes

<sup>1</sup> A provision is a detail of a benefit plan, such as the amount of the co-payment an insured party pays for a doctors office visit and the number of years of service that are required before an employee is eligible to receive a payout from a pension plan.

<sup>2</sup> Prior to 2003, attempts had been made to estimate employees access to benefits; however, the methods of data collection did not allow for an easy production of such estimates. For a discussion of earlier attempts to estimate access to benefit plans, see Michael Bucci and Robert Grant, "Employer-sponsored health insurance: whats offered; whats chosen?," *Monthly Labor Review*, October 1995, pp. 38-44.

<sup>3</sup> Take-up rates were introduced into the NCS in March 2005.

<sup>4</sup> Although access estimates were introduced in 2003, estimates of access to paid sick leave were published only from 2004 onward.

<sup>5</sup> For more information, see exhibit.

<sup>6</sup> Despite the fact that the NCS collects data on employer costs of paid sick leave, which is related to the use of this benefit, no data on the use of sick leave are available from the NCS.

<sup>7</sup> For the NCS, retirement benefits consist of two kinds of plans: defined contribution plans and defined benefit (or traditional pension) plans. To compute data on retirement benefits in general, regardless of type, the NCS uses an algorithm designed to ensure that workers participating in both a defined benefit plan and a defined contribution plan will not be double counted. For more information, see the *Bureau of Labor Statistics Handbook of Methods*.

<sup>8</sup> Estimates of access to defined benefit plans were affected less by the change in definition of access than were estimates of access to defined contribution plans, perhaps because participation in defined benefit plans is typically automatic, so we are more likely to have participants and therefore count all workers as having access. This is not true for defined contribution plan, which often requires a contribution to participate.

<sup>9</sup> The March 2008 estimates for access to defined contribution plans for the West North Central census division did not meet publication criteria.