Summary Table 1. Percent of workers with access to retirement and health care benefits, by selected characteristics, private industry, National Compensation Survey,¹ March 2003 (Recalculated)

	Retirement benefits			Health care benefits ³		
Characteristics	All plans ²	Defined benefit	Defined contribution	Medical care	Dental care	Vision care
All workers	57	20	51	69	45	28
Worker characteristics:4						
White-collar occupations	67	23	62	75	52	32
	59	24	49	75	45	28
	28	8	23	41	25	16
Full time	67	24	60	83	55	34
	24	8	21	22	11	8
Union	86	74	45	90	74	55
Nonunion	54	15	51	67	42	25
Average wage less than \$15 per hour Average wage \$15 per hour or higher	45	12	40	58	33	20
	76	34	67	87	63	41
Establishment characteristics:						
Goods-producing	70	31	60	81	56	35
	53	17	48	65	41	26
1-99 workers	42	9	38	58	30	18
100 workers or more	75	34	65	82	62	40
Geographic areas:5						
Metropolitan areas	58	21	51	69	46	28
Nonmetropolitan areas	52	15	47	65	37	24
New England Middle Atlantic East North Central West North Central South Atlantic East South Central West South Central Mountain Pacific	51	16	44	67	45	23
	61	30	49	73	45	36
	64	24	56	74	48	26
	56	22	47	59	42	23
	57	17	53	67	43	21
	60	14	59	77	49	40
	53	18	49	65	39	22
	51	12	47	57	39	28
	53	20	46	71	49	35

¹ The survey covers all 50 States and the District of Columbia.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

² Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees have access to both types of plans.

³ The March 2003 estimates were originally published in April 2004 in Summary 04-02. Health care benefits included estimates for "Plan type not available," which represented workers with access to some type of health plan that the establishment was unable to identify. With the release of March 2004 estimates, BLS has introduced a data imputation technique to account for missing plan type information. The estimates in this table have been recalculated using this new technique and are comparable to the estimates published for March 2004.

⁴ A classification system involving about 480 individual occupations is used to cover all workers in the civilian economy. Employees are classified as working full-time or part-time based on the definitions used by each establishment. Union workers are those whose wages are determined through collective bargaining. Averages for occupations within an establishment were used to produce estimates for wages below \$15 and \$15 per hour or more. See the Technical Note for more information.

⁵ See the Technical Note for a list of States comprising the nine census divisions.