

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	90	86	95	84	79	94	30	17	58
Worker characteristics									
Management, professional, and related	92	87	95	87	82	94	30	17	56
Professional and related	91	87	95	87	82	94	28	16	55
Teachers	91	88	96	89	84	95	24	13	52
Primary, secondary, and special education school teachers	97	94	97	96	94	97	17	7	45
Registered nurses	94	86	92	76	71	93	48	29	60
Service	84	79	95	77	73	95	28	17	60
Protective service	91	86	95	84	80	95	35	22	62
Sales and office	90	87	96	82	77	95	33	21	63
Office and administrative support	91	88	96	83	79	95	33	21	62
Natural resources, construction, and maintenance Production, transportation, and material moving ...	94	91	97	87	83	96	34	18	54
.....	88	85	97	80	78	97	23	15	67
Full time	99	95	96	92	87	95	34	20	59
Part time	41	37	89	38	34	90	10	5	53
Union	97	94	96	96	91	95	26	14	53
Nonunion	84	79	95	74	69	93	33	20	62
Wage percentiles: ³									
Lowest 10 percent	58	54	92	49	45	92	18	11	61
Lowest 25 percent	74	69	94	65	61	94	25	14	58
Second 25 percent	94	89	95	88	82	94	33	19	57
Third 25 percent	95	91	96	89	84	95	32	19	58
Highest 25 percent	97	94	96	94	89	95	31	18	59
Highest 10 percent	97	94	96	92	87	94	33	19	58
Establishment characteristics									
Service-providing industries	90	85	95	84	79	94	30	18	59
Education and health services	91	87	95	86	81	94	28	16	56
Educational services	91	87	96	89	84	95	23	12	53
Elementary and secondary schools	93	90	97	92	89	97	16	7	46
Junior colleges, colleges, and universities	86	79	92	78	66	85	48	29	61
Health care and social assistance	92	83	90	70	62	89	57	37	66
Hospitals	93	83	90	66	59	88	61	41	68
Public administration	89	85	96	83	79	95	34	21	60
1 to 99 workers	78	75	96	66	63	95	26	19	73
1 to 49 workers	72	68	95	58	54	93	25	18	72
50 to 99 workers	88	85	97	78	76	97	28	21	74
100 workers or more	91	87	95	86	82	94	30	17	57
100 to 499 workers	87	83	95	81	76	95	27	15	56
500 workers or more	93	89	95	88	83	94	32	18	57

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	93	87	94	87	78	90	45	26	58
Local government	89	85	96	82	79	96	25	15	59
Geographic areas									
New England	86	83	97	86	83	97	7	6	85
Middle Atlantic	92	86	94	89	82	92	19	12	64
East North Central	85	82	97	80	77	96	36	14	40
West North Central	89	81	91	76	63	83	32	24	74
South Atlantic	91	85	94	88	81	93	49	21	44
East South Central	90	86	96	80	78	98	24	14	59
West South Central	90	88	98	78	77	98	26	18	70
Mountain	89	86	97	84	81	97	22	15	67
Pacific	92	89	97	88	85	97	26	23	89

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

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

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 the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.