

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	68	54	80	28	26	90	55	38	69
Worker characteristics									
Management, professional, and related	83	73	88	43	39	92	64	48	75
Management, business, and financial	85	76	89	38	35	90	75	61	81
Professional and related	82	72	88	45	41	92	59	43	72
Teachers	86	81	94	73	68	94	36	19	54
Primary, secondary, and special education school teachers	95	91	96	89	86	96	28	11	41
Registered nurses	78	66	84	40	36	90	66	47	71
Service	45	30	67	17	16	94	34	17	50
Protective service	79	63	80	52	49	95	44	20	45
Sales and office	70	54	77	23	19	84	62	44	71
Sales and related	67	43	64	11	8	69	63	39	63
Office and administrative support	73	60	83	29	25	88	62	47	75
Natural resources, construction, and maintenance	69	56	82	30	29	96	57	41	73
Construction, extraction, farming, fishing, and forestry	65	53	81	33	33	98	49	34	70
Installation, maintenance, and repair	73	60	82	27	26	95	64	48	75
Production, transportation, and material moving ...	69	52	76	26	23	89	57	38	67
Production	73	57	78	22	20	93	66	47	71
Transportation and material moving	65	48	74	29	25	86	48	30	62
Full time	78	65	83	34	31	92	63	46	72
Part time	37	21	57	12	9	80	29	14	47
Union	95	89	93	83	79	94	44	28	65
Nonunion	63	48	76	19	17	87	57	40	70
Average wage within the following categories: ⁴									
Lowest 25 percent	40	22	54	9	7	79	35	17	48
Lowest 10 percent	28	11	38	5	3	66	24	8	33
Second 25 percent	70	54	77	23	21	89	59	40	68
Third 25 percent	80	68	85	36	33	92	63	47	74
Highest 25 percent	89	80	90	50	46	92	68	54	79
Highest 10 percent	90	82	91	50	45	91	72	57	79
Establishment characteristics									
Goods-producing industries	75	61	81	25	24	93	69	52	75
Service-providing industries	67	53	79	29	26	90	53	36	68
Education and health services	76	65	86	43	40	93	50	33	66
Educational services	86	80	93	72	66	93	35	20	56
Elementary and secondary schools	90	86	95	84	81	96	25	9	38
Junior colleges, colleges, and universities	87	78	89	54	44	83	62	43	70
Healthcare and social assistance	68	54	79	23	21	92	60	42	70
Hospitals	90	77	86	49	44	90	76	55	72
Public administration	91	87	96	85	82	95	35	17	50

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	50	36	72	10	9	90	45	31	68
1 to 49 workers	45	33	73	8	7	90	42	29	69
50 to 99 workers	65	46	71	16	15	90	56	36	65
100 workers or more	85	71	84	45	41	90	64	45	70
100 to 499 workers	80	61	76	28	25	89	67	46	68
500 workers or more	89	80	90	62	56	91	61	44	71
Geographic areas									
New England	68	55	81	29	26	90	53	39	73
Middle Atlantic	67	55	83	33	30	91	52	36	70
East North Central	70	56	81	31	28	91	58	40	68
West North Central	73	58	79	27	23	86	60	43	72
South Atlantic	67	52	77	26	22	88	59	38	64
East South Central	72	57	80	31	29	92	53	36	69
West South Central	68	52	77	23	21	92	57	39	68
Mountain	66	51	77	22	20	91	55	38	69
Pacific	65	53	82	30	28	93	48	36	74

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

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.