

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014

(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	53	78	28	25	88	56	38	68
Worker characteristics									
Management, professional, and related	83	71	86	43	37	88	65	49	75
Management, business, and financial	85	75	88	39	34	87	76	62	82
Professional and related	82	70	85	44	39	88	60	43	72
Teachers	86	76	89	72	63	88	37	20	54
Primary, secondary, and special education school teachers	95	86	90	88	80	90	31	13	43
Registered nurses	79	65	83	39	34	89	69	49	71
Service	44	29	65	17	15	91	34	16	49
Protective service	79	61	77	51	47	92	45	20	44
Sales and office	71	52	74	22	18	83	63	43	68
Sales and related	67	39	59	11	7	66	63	36	57
Office and administrative support	73	59	81	28	24	86	63	47	74
Natural resources, construction, and maintenance	70	56	81	30	28	93	57	42	73
Construction, extraction, farming, fishing, and forestry	64	51	80	32	31	94	48	34	70
Installation, maintenance, and repair	75	60	81	28	26	91	66	49	74
Production, transportation, and material moving ...	71	54	76	25	22	88	60	41	68
Production	75	59	79	23	21	92	69	50	72
Transportation and material moving	67	49	73	28	24	86	51	32	63
Full time	78	64	81	34	30	89	65	46	71
Part time	37	21	56	11	8	78	30	14	47
Union	94	86	91	83	76	92	45	30	65
Nonunion	64	48	74	19	16	85	58	40	69
Average wage within the following categories ⁴ :									
Lowest 25 percent	41	22	53	8	6	78	37	17	48
Lowest 10 percent	29	12	41	4	3	60	26	10	38
Second 25 percent	70	52	75	23	20	87	58	39	67
Third 25 percent	81	67	83	36	32	89	65	47	73
Highest 25 percent	88	79	89	51	45	89	69	54	78
Highest 10 percent	90	81	90	50	44	88	74	58	79
Establishment characteristics									
Goods-producing industries	76	62	82	26	24	92	70	54	76
Service-providing industries	67	52	77	28	25	87	54	36	67
Education and health services	77	63	82	42	37	88	52	34	65
Educational services	87	77	89	72	63	88	36	20	56
Elementary and secondary schools	91	81	89	85	76	90	26	10	39
Junior colleges, colleges, and universities	87	76	88	53	44	82	61	43	70
Health care and social assistance	70	54	77	22	20	89	63	43	69
Hospitals	90	78	86	49	44	89	76	56	73
Public administration	91	84	92	85	78	91	37	18	49

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—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	51	36	71	10	9	86	46	32	68
1 to 49 workers	46	33	72	8	7	86	43	30	69
50 to 99 workers	65	45	70	17	15	86	56	37	66
100 workers or more	85	69	81	44	39	88	65	45	69
100 to 499 workers	79	58	74	28	24	86	67	44	66
500 workers or more	90	79	88	61	55	89	63	45	71
Geographic areas									
Northeast	68	55	82	32	29	90	53	38	71
New England	66	53	80	28	25	89	53	39	73
Middle Atlantic	68	56	82	34	30	90	53	37	70
South	69	51	75	26	22	85	58	38	65
South Atlantic	69	52	75	27	23	85	61	39	64
East South Central	70	52	74	28	24	84	53	35	66
West South Central	68	50	74	25	22	88	56	37	66
Midwest	72	57	78	29	25	88	61	42	68
East North Central	71	56	78	30	26	88	61	41	67
West North Central	74	59	79	27	23	87	62	45	72
West	64	51	79	27	24	88	50	36	72
Mountain	63	46	74	22	18	83	52	35	69
Pacific	65	53	81	30	27	90	49	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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.