

**Table 3. Standard errors for retirement benefit combinations:  
Access, civilian workers,<sup>1</sup> National Compensation Survey, March  
2015**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	0.5	0.4	0.7
<b>Worker characteristics</b>			
Management, professional, and related .....	0.9	0.7	1.1
Management, business, and financial .....	1.3	0.6	1.5
Professional and related .....	1.0	0.9	1.2
Teachers .....	1.8	2.0	1.6
Primary, secondary, and special education school teachers .....	2.0	2.6	1.9
Registered nurses .....	2.4	1.2	3.0
Service .....	0.5	0.6	1.6
Protective service .....	1.9	2.5	2.9
Sales and office .....	0.6	0.4	0.9
Sales and related .....	0.6	0.5	1.4
Office and administrative support .....	0.8	0.6	1.2
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	1.4	0.9	1.7
Installation, maintenance, and repair .....	2.3	1.8	2.1
Production, transportation, and material moving ... Production .....	1.7	0.8	2.3
Transportation and material moving .....	1.0	0.7	1.4
Production .....	1.4	0.6	2.0
Transportation and material moving .....	1.3	1.1	1.7
Full time .....	0.6	0.5	0.8
Part time .....	0.2	0.5	1.1
Union .....	1.4	1.4	0.9
Nonunion .....	0.4	0.3	0.7
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	0.2	0.5	1.2
Lowest 10 percent .....	0.2	0.5	1.9
Second 25 percent .....	0.6	0.5	1.1
Third 25 percent .....	0.8	0.7	1.0
Highest 25 percent .....	1.1	0.6	1.0
Highest 10 percent .....	1.6	0.8	1.5
<b>Establishment characteristics</b>			
Goods-producing industries .....	1.2	0.6	1.5
Service-providing industries .....	0.5	0.4	0.7
Education and health services .....	1.0	1.0	1.5
Educational services .....	1.6	1.6	0.9
Elementary and secondary schools .....	1.7	2.0	0.7
Junior colleges, colleges, and universities	3.7	2.3	2.3
Health care and social assistance .....	1.1	0.9	2.4
Hospitals .....	2.1	1.6	2.3
Public administration .....	2.6	2.7	0.9

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:  
Access, civilian workers,<sup>1</sup> National Compensation Survey, March  
2015—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers .....	0.5	0.4	1.0
1 to 49 workers .....	0.5	0.3	1.2
50 to 99 workers .....	0.9	1.1	2.2
100 workers or more .....	0.7	0.6	0.9
100 to 499 workers .....	0.9	0.7	1.3
500 workers or more .....	1.1	1.0	1.2
<b>Geographic areas</b>			
Northeast .....	1.4	0.6	1.4
New England .....	2.3	1.2	2.4
Middle Atlantic .....	1.5	0.7	1.6
South .....	0.7	0.6	0.9
South Atlantic .....	1.0	0.7	1.4
East South Central .....	1.5	2.9	2.3
West South Central .....	0.8	0.8	1.3
Midwest .....	1.1	0.7	1.5
East North Central .....	0.9	0.8	1.7
West North Central .....	2.8	1.2	2.7
West .....	0.9	1.0	1.6
Mountain .....	0.8	2.2	3.0
Pacific .....	1.2	1.0	1.9

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).