

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation ³	Take-up rate ³	Access	Participation ³	Take-up rate ³	Access	Participation	Take-up rate
All workers	90	81	90	84	75	89	33	15	45
Worker characteristics									
Management, professional, and related	92	82	89	87	76	87	34	15	44
Professional and related	92	81	89	87	76	87	33	14	41
Teachers	91	81	89	88	76	87	32	12	37
Primary, secondary, and special education school teachers	99	89	90	98	88	89	27	8	28
Service	85	77	91	79	71	90	28	12	42
Protective service	92	84	92	86	79	92	32	13	42
Sales and office	89	81	91	83	74	90	35	18	50
Office and administrative support	90	82	91	84	75	90	35	17	48
Natural resources, construction, and maintenance	96	88	92	90	81	90	35	18	53
Production, transportation, and material moving ...	85	78	91	79	71	91	26	12	45
Full time	99	89	90	93	82	89	37	17	45
Part time	39	33	85	36	31	87	9	4	38
Union	97	88	90	95	85	89	34	12	35
Nonunion	84	75	90	75	66	88	32	17	54
Average wage within the following categories: ⁴									
Lowest 25 percent	75	67	90	68	61	90	26	12	45
Lowest 10 percent	61	54	89	53	47	89	19	9	49
Second 25 percent	93	83	89	87	76	88	34	16	48
Third 25 percent	94	84	89	89	78	87	34	16	47
Highest 25 percent	98	89	91	94	84	89	37	15	41
Highest 10 percent	98	89	91	92	81	89	43	17	39
Establishment characteristics									
Service-providing industries	90	81	90	84	74	88	33	15	45
Education and health services	91	80	88	85	74	87	32	13	42
Educational services	91	81	89	88	77	87	29	11	37
Elementary and secondary schools	92	82	89	91	81	89	23	6	27
Junior colleges, colleges, and universities	87	76	87	77	61	79	48	25	52
Health care and social assistance	89	77	87	68	58	86	53	31	59
Hospitals	95	81	85	71	60	84	57	32	57
Public administration	91	84	92	87	79	91	34	16	46
1 to 99 workers	78	70	89	68	60	88	28	18	63
1 to 49 workers	70	63	90	60	52	88	23	14	59
50 to 99 workers	91	80	89	81	71	88	35	24	67
100 workers or more	91	82	90	86	77	89	33	14	43
100 to 499 workers	88	80	91	81	73	90	31	15	48
500 workers or more	93	83	89	88	78	88	34	14	41

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 2015—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation ³	Take-up rate ³	Access	Participation ³	Take-up rate ³	Access	Participation	Take-up rate
State government	93	84	90	87	75	86	42	20	47
Local government	89	80	90	83	74	89	29	13	44
Geographic areas									
Northeast	91	81	89	87	76	88	30	8	27
New England	86	78	91	82	74	89	—	9	—
Middle Atlantic	93	82	89	88	77	87	37	8	22
South	91	81	89	86	75	88	36	15	42
South Atlantic	91	80	88	88	76	86	50	17	34
East South Central	93	81	87	85	73	87	26	13	49
West South Central	90	83	92	82	75	92	21	13	65
Midwest	87	78	90	79	69	87	40	17	42
East North Central	85	78	92	78	71	91	44	15	34
West North Central	91	79	87	79	65	82	33	20	60
West	90	82	91	85	78	91	22	18	81
Mountain	88	76	86	83	71	85	22	14	62
Pacific	91	85	93	86	80	93	21	19	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. 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.

³ The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

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 wage data for March 2015.

Note: Dash indicates no workers in this category or data did not meet publication criteria. 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.