

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

(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	66	49	74	18	15	84	61	43	71
Worker characteristics									
Management, professional, and related	80	67	84	25	21	84	77	62	80
Management, business, and financial	84	74	88	30	25	83	82	70	85
Professional and related	78	63	81	23	20	85	74	57	77
Service	39	22	55	6	6	89	36	18	50
Protective service	62	31	50	9	7	79	58	27	47
Sales and office	70	49	70	17	13	75	66	45	68
Sales and related	68	38	57	11	7	63	64	35	55
Office and administrative support	72	56	78	20	16	79	68	52	76
Natural resources, construction, and maintenance	66	52	80	25	24	97	59	44	74
Construction, extraction, farming, fishing, and forestry	59	47	79	27	26	98	48	35	73
Installation, maintenance, and repair	71	57	80	23	22	95	68	51	76
Production, transportation, and material moving ...	71	53	75	23	19	85	63	44	69
Production	75	59	78	22	19	87	71	52	73
Transportation and material moving	67	48	71	24	20	84	56	36	65
Full time	76	59	78	22	19	86	72	53	74
Part time	37	19	51	9	6	70	33	15	46
Union	92	82	90	72	67	93	56	45	80
Nonunion	63	46	72	13	10	79	62	43	70
Average wage within the following categories: ³									
Lowest 25 percent	40	19	48	6	4	63	37	17	45
Lowest 10 percent	31	12	39	4	2	53	28	10	37
Second 25 percent	67	47	70	13	10	82	63	42	67
Third 25 percent	78	63	81	23	20	86	72	55	76
Highest 25 percent	86	75	88	36	32	87	81	68	84
Highest 10 percent	88	78	89	36	30	83	85	72	85
Establishment characteristics									
Goods-producing industries	75	61	81	25	22	89	70	54	77
Construction	57	44	79	20	20	98	48	35	74
Manufacturing	83	68	82	27	23	85	79	61	77
Service-providing industries	64	46	72	17	14	82	60	41	69
Trade, transportation, and utilities	75	48	65	19	14	75	66	40	61
Wholesale trade	80	64	79	12	11	92	77	60	77
Retail trade	70	37	53	14	9	61	61	31	50
Transportation and warehousing	81	62	77	34	28	83	65	45	70
Utilities	97	92	95	78	74	95	91	76	83

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2015—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
Information	88	81	92	47	43	93	87	75	86
Financial activities	83	75	90	42	34	81	82	71	86
Finance and insurance	92	85	93	51	40	79	91	81	89
Credit intermediation and related activities	95	87	92	51	38	76	95	83	88
Insurance carriers and related activities	88	82	93	48	43	89	87	77	88
Real estate and rental and leasing	54	41	76	—	—	—	52	37	72
Professional and business services	62	48	78	14	12	82	61	46	76
Professional and technical services	73	60	83	14	12	88	72	58	81
Administrative and waste services	44	30	68	6	5	94	43	28	66
Education and health services	69	53	77	16	14	87	64	46	72
Educational services	69	59	86	16	14	87	61	50	82
Junior colleges, colleges, and universities	87	76	88	16	12	74	83	72	87
Health care and social assistance	69	52	75	16	14	87	65	46	71
Leisure and hospitality	30	13	42	3	3	98	28	11	37
Accommodation and food services	29	11	37	2	2	100	28	9	33
Other services	47	35	75	9	8	88	43	31	72
1 to 99 workers	51	35	69	8	7	85	48	32	67
1 to 49 workers	46	32	70	7	6	88	44	30	68
50 to 99 workers	66	44	67	13	11	80	60	39	64
100 workers or more	84	65	78	30	25	83	77	56	73
100 to 499 workers	80	58	72	21	17	81	74	51	69
500 workers or more	89	76	85	43	37	85	82	65	79
Geographic areas									
Northeast	67	53	78	24	21	88	60	45	74
New England	69	52	76	19	16	86	65	47	73
Middle Atlantic	67	53	79	25	22	88	59	44	75
South	66	46	71	16	13	82	63	43	68
South Atlantic	67	48	72	17	14	81	64	44	69
East South Central	67	45	67	12	10	81	63	41	65
West South Central	63	44	70	15	13	84	61	41	67
Midwest	70	53	76	19	16	83	66	47	72
East North Central	69	53	76	20	17	84	64	46	72
West North Central	73	55	75	18	14	81	70	50	72
West	60	44	74	17	14	83	55	39	70
Mountain	61	42	68	13	11	80	58	38	66
Pacific	59	45	76	19	16	84	54	39	73

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 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.