

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2016

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	15	12	42
Worker characteristics			
Management, professional, and related	23	17	43
Management, business, and financial	27	9	51
Professional and related	22	21	40
Teachers	22	47	14
Primary, secondary, and special education school teachers	23	63	8
Registered nurses	27	10	51
Service	6	11	30
Protective service	19	35	24
Sales and office	13	8	50
Sales and related	7	4	55
Office and administrative support	17	10	47
Natural resources, construction, and maintenance	17	11	37
Construction, extraction, farming, fishing, and forestry	15	16	30
Installation, maintenance, and repair	19	7	43
Production, transportation, and material moving	15	9	46
Production	19	3	52
Transportation and material moving	13	14	41
Full time	19	14	47
Part time	4	7	27
Union	33	49	12
Nonunion	13	6	47
Average wage within the following categories: ²			
Lowest 25 percent	4	5	35
Lowest 10 percent	1	3	28
Second 25 percent	11	11	48
Third 25 percent	20	15	46
Highest 25 percent	30	18	41
Highest 10 percent	31	15	43
Establishment characteristics			
Goods-producing industries	21	5	49
Service-providing industries	15	13	41
Education and health services	17	24	37
Educational services	22	50	15
Elementary and secondary schools	21	64	5
Junior colleges, colleges, and universities	28	26	34
Health care and social assistance	14	7	52
Hospitals	32	12	46
Public administration	30	57	4

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	7	4	42
1 to 49 workers	6	3	40
50 to 99 workers	10	8	48
100 workers or more	24	19	42
100 to 499 workers	15	12	53
500 workers or more	33	27	30
Geographic areas			
Northeast	17	14	40
New England	13	15	44
Middle Atlantic	19	14	39
South	16	11	43
South Atlantic	20	9	41
East South Central	13	15	46
West South Central	11	12	45
Midwest	17	10	46
East North Central	18	9	45
West North Central	15	12	48
West	12	13	38
Mountain	9	11	46
Pacific	13	14	35

¹ 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.

² 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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.