

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2016

(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	75	18	15	83	62	44	72
Worker characteristics									
Management, professional, and related	81	69	85	25	21	83	77	63	82
Management, business, and financial	85	75	88	28	23	83	83	71	86
Professional and related	79	65	83	23	19	83	75	60	80
Service	41	23	56	7	6	86	38	19	51
Protective service	60	31	52	–	–	–	56	27	48
Sales and office	69	50	72	16	11	74	66	46	70
Sales and related	66	41	61	11	7	65	63	37	59
Office and administrative support	72	56	78	19	14	78	68	52	76
Natural resources, construction, and maintenance	62	49	79	22	21	97	56	41	73
Construction, extraction, farming, fishing, and forestry	57	45	79	24	23	99	47	34	72
Installation, maintenance, and repair	67	52	78	21	19	94	64	47	73
Production, transportation, and material moving	70	53	75	22	19	84	63	44	69
Production	74	56	75	21	18	84	71	50	70
Transportation and material moving	67	50	74	23	20	85	56	39	69
Full time	77	60	78	21	18	85	72	54	75
Part time	37	21	56	8	5	68	33	17	53
Union	91	81	90	70	65	94	55	44	80
Nonunion	64	46	73	13	10	77	62	44	71
Average wage within the following categories: ³									
Lowest 25 percent	42	22	52	6	4	63	39	19	49
Lowest 10 percent	33	14	42	4	2	52	30	12	40
Second 25 percent	65	45	69	13	10	80	61	40	66
Third 25 percent	78	64	82	23	20	86	72	56	78
Highest 25 percent	87	76	88	34	29	86	82	69	84
Highest 10 percent	88	79	90	35	29	84	84	73	87
Establishment characteristics									
Goods-producing industries	74	60	80	25	22	87	70	53	76
Construction	55	43	79	19	18	96	46	34	74
Manufacturing	83	67	81	28	23	83	81	61	76
Service-providing industries	64	47	74	16	13	82	60	42	71
Trade, transportation, and utilities	74	50	67	18	14	76	66	42	64
Wholesale trade	77	62	81	11	10	93	75	59	79
Retail trade	71	39	56	14	8	61	63	34	53
Transportation and warehousing	82	65	80	34	29	86	64	46	73
Utilities	97	93	96	76	70	91	96	80	84

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2016—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	89	79	89	38	35	92	89	74	83
Financial activities	83	73	88	38	30	79	82	70	85
Finance and insurance	92	84	92	48	37	78	91	80	88
Credit intermediation and related activities	94	85	91	48	35	73	93	81	87
Insurance carriers and related activities	90	83	92	48	43	90	89	78	87
Real estate and rental and leasing	54	39	72	7	6	95	54	38	70
Professional and business services	60	47	79	13	11	82	59	46	77
Professional and technical services	76	65	85	14	12	87	75	63	84
Administrative and waste services	38	24	63	4	4	90	38	23	62
Education and health services	72	56	79	17	14	84	66	50	75
Educational services	72	64	88	16	13	82	63	54	85
Junior colleges, colleges, and universities	88	77	88	16	10	64	84	74	88
Health care and social assistance	71	55	77	17	15	84	67	49	73
Leisure and hospitality	32	14	45	4	4	100	30	12	40
Accommodation and food services	31	13	41	3	3	100	29	10	36
Other services	47	37	78	9	9	94	43	32	75
1 to 99 workers	52	36	70	9	7	84	49	34	68
1 to 49 workers	47	33	70	7	6	85	46	31	69
50 to 99 workers	65	46	70	14	12	83	60	40	67
100 workers or more	83	66	79	29	24	83	77	57	74
100 to 499 workers	80	59	74	20	17	81	74	52	71
500 workers or more	90	76	85	43	36	84	82	64	78
Geographic areas									
Northeast	68	55	80	22	19	85	62	48	77
New England	70	55	78	19	17	88	65	49	76
Middle Atlantic	68	55	81	23	20	84	61	47	78
South	66	47	71	17	14	82	63	42	67
South Atlantic	67	49	73	19	16	82	63	44	69
East South Central	68	44	65	14	11	80	65	40	62
West South Central	64	45	70	14	11	82	62	41	67
Midwest	70	53	76	19	16	84	66	48	72
East North Central	70	53	76	19	16	85	65	47	72
West North Central	72	54	75	17	14	80	69	49	71
West	59	45	77	15	12	82	55	40	74
Mountain	62	46	74	11	9	78	59	42	72
Pacific	57	45	78	17	14	83	53	39	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 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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.