

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2017

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	70	54	77	28	23	83	59	40	69
Worker characteristics									
Management, professional, and related	85	73	86	42	35	83	68	52	76
Management, business, and financial	88	77	88	37	31	84	79	65	83
Professional and related	84	71	85	44	37	83	63	46	73
Teachers	85	74	87	71	61	85	40	20	50
Primary, secondary, and special education school teachers	94	82	87	87	76	87	35	13	38
Registered nurses	89	74	84	38	32	82	78	60	77
Service	47	30	62	17	14	87	37	18	49
Protective service	79	63	80	56	51	91	43	22	50
Sales and office	72	53	74	21	16	75	64	44	69
Sales and related	67	41	62	11	7	60	63	38	59
Office and administrative support	75	60	80	27	22	79	65	49	75
Natural resources, construction, and maintenance	66	52	79	27	26	94	56	39	71
Construction, extraction, farming, fishing, and forestry	62	49	80	30	28	96	47	33	71
Installation, maintenance, and repair	69	54	78	25	23	93	64	45	71
Production, transportation, and material moving ...	71	54	76	25	21	84	62	43	70
Production	74	56	76	22	18	83	71	50	71
Transportation and material moving	69	52	75	28	23	85	54	37	68
Full time	81	65	80	33	28	85	68	48	72
Part time	38	22	59	11	8	72	32	16	52
Union	94	83	88	82	72	88	46	30	65
Nonunion	66	49	75	19	15	80	61	42	70
Average wage within the following categories: ⁴									
Lowest 25 percent	45	25	55	9	6	69	40	20	51
Lowest 10 percent	34	15	44	5	3	65	31	12	40
Second 25 percent	70	52	74	22	18	83	60	40	66
Third 25 percent	82	68	83	36	31	86	68	51	75
Highest 25 percent	90	80	89	50	42	85	72	57	79
Highest 10 percent	91	81	89	48	39	82	76	61	81
Establishment characteristics									
Goods-producing industries	75	60	80	26	22	85	70	53	76
Service-providing industries	69	53	77	28	23	83	57	38	68
Education and health services	80	65	81	42	36	84	57	38	66
Educational services	88	76	86	73	62	85	42	21	51
Elementary and secondary schools	90	78	87	84	73	87	29	10	35
Junior colleges, colleges, and universities	91	77	85	59	46	78	68	43	63
Health care and social assistance	74	57	78	22	18	84	67	48	72
Hospitals	91	78	86	45	38	83	80	62	77
Public administration	91	84	92	87	78	90	36	19	52

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2017—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	55	40	73	14	12	84	49	33	68
1 to 49 workers	50	36	72	10	9	85	46	31	68
50 to 99 workers	68	50	73	23	19	84	57	38	66
100 workers or more	85	68	80	42	35	83	68	48	70
100 to 499 workers	80	61	76	29	24	83	67	46	68
500 workers or more	91	77	85	57	48	83	70	50	72
Geographic areas									
Northeast	72	58	82	31	27	85	58	42	73
New England	73	57	78	27	23	84	59	44	75
Middle Atlantic	71	59	83	33	28	86	57	42	73
South	71	53	74	28	23	83	60	39	65
South Atlantic	71	54	76	29	24	81	62	41	66
East South Central	72	50	70	26	22	85	62	37	60
West South Central	70	52	74	26	23	87	56	36	65
Midwest	73	56	77	27	22	83	63	44	69
East North Central	72	55	76	27	23	84	64	43	68
West North Central	75	58	77	27	22	82	63	44	70
West	64	51	79	25	21	81	52	38	73
Mountain	66	52	78	21	17	81	56	41	73
Pacific	63	50	80	28	23	81	50	37	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.

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ 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.

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 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.