Table 3. Retirement benefit combinations: Access, civilian workers,[1] March 2017

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	16	12	42
Worker characteristics			
Management, professional, and related	25	17	43
Management, business, and financial	28	9	51
Professional and related	24	20	40
Teachers	27	45	14
Primary, secondary, and special education school teachers	27	60	8
Registered nurses	28	10	50
Service	6	10	31
Protective service	21	35	22
Sales and office	14	8	51
Sales and related	7	4	56
Office and administrative support	18	10	47
Natural resources, construction, and maintenance	17	10	38
Construction, extraction, farming, fishing, and forestry	15	15	32
Installation, maintenance, and repair	19	6	45
Production, transportation, and material moving ...	16	9	47
Production	19	3	52
Transportation and material moving	13	15	41
Full time	20	13	47
Part time	4	7	27
Union	33	48	12
Nonunion	13	5	47
Average wage within the following categories:[2]			
Lowest 25 percent	4	5	36
Lowest 10 percent	2	3	30
Second 25 percent	12	10	48
Third 25 percent	21	15	46
Highest 25 percent	32	18	40
Highest 10 percent	33	15	43
Establishment characteristics			
Goods-producing industries	21	5	50
Service-providing industries	15	13	41
Education and health services	20	23	37
Educational services	26	46	15
Elementary and secondary schools	24	60	5
Junior colleges, colleges, and universities	36	23	32
Health care and social assistance	15	7	52
Hospitals	34	11	46
Public administration	32	55	4

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,[1] March 2017—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	7	6	41
1 to 49 workers	6	4	40
50 to 99 workers	11	12	46
100 workers or more	25	17	43
100 to 499 workers	16	13	51
500 workers or more	37	21	33
Geographic areas			
Northeast	17	14	40
New England	13	14	46
Middle Atlantic	18	14	39
South	17	11	43
South Atlantic	21	9	42
East South Central	15	11	47
West South Central	12	15	44
Midwest	17	10	46
East North Central	18	9	45
West North Central	15	12	48
West	13	12	39
Mountain	11	10	45
Pacific	14	13	36

[1] Includes workers in private industry and state and local 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 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.