

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	16	11	45
Worker characteristics			
Management, professional, and related	25	16	45
Management, business, and financial	26	8	54
Professional and related	24	20	41
Teachers	28	46	12
Primary, secondary, and special education school teachers	28	60	6
Registered nurses	32	10	49
Service	6	9	34
Protective service	22	34	27
Sales and office	13	7	53
Sales and related	7	3	57
Office and administrative support	16	9	50
Natural resources, construction, and maintenance	15	9	40
Construction, extraction, farming, fishing, and forestry	15	13	33
Installation, maintenance, and repair	16	6	46
Production, transportation, and material moving ...	14	9	48
Production	16	3	54
Transportation and material moving	12	14	44
Full time	19	12	50
Part time	4	7	29
Union	33	47	14
Nonunion	13	5	49
Average wage within the following categories: ²			
Lowest 25 percent	3	4	38
Lowest 10 percent	1	3	29
Second 25 percent	11	10	51
Third 25 percent	20	14	49
Highest 25 percent	31	17	42
Highest 10 percent	33	14	43
Establishment characteristics			
Goods-producing industries	18	4	53
Service-providing industries	15	12	43
Education and health services	20	22	39
Educational services	27	46	15
Elementary and secondary schools	25	60	5
Junior colleges, colleges, and universities	37	22	32
Health care and social assistance	15	6	54
Hospitals	35	9	48
Public administration	32	55	4

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	7	6	43
1 to 49 workers	6	4	41
50 to 99 workers	10	11	49
100 workers or more	24	16	46
100 to 499 workers	15	13	56
500 workers or more	36	20	34
Geographic areas			
Northeast	18	13	41
New England	16	15	44
Middle Atlantic	18	13	40
South	16	10	45
South Atlantic	19	8	43
East South Central	16	9	48
West South Central	10	13	46
Midwest	16	9	47
East North Central	17	8	47
West North Central	14	12	47
West	13	12	45
Mountain	10	11	53
Pacific	14	12	41

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 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.