

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018

(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	68	51	76	17	13	78	64	47	73
Worker characteristics									
Management, professional, and related	83	72	86	24	19	77	80	67	84
Management, business, and financial	87	76	88	26	21	80	85	73	86
Professional and related	81	69	85	23	17	75	78	64	83
Service	44	24	55	6	5	84	41	22	52
Protective service	70	43	62	–	–	–	67	39	58
Sales and office	71	52	73	14	10	68	68	49	71
Sales and related	68	42	62	10	6	61	65	39	60
Office and administrative support	73	59	80	17	12	71	71	56	78
Natural resources, construction, and maintenance	62	47	76	20	19	95	56	39	70
Construction, extraction, farming, fishing, and forestry	57	44	77	22	22	98	49	34	70
Installation, maintenance, and repair	66	49	75	17	16	91	63	44	71
Production, transportation, and material moving	71	54	76	21	17	80	64	47	73
Production	73	56	77	19	14	77	71	52	73
Transportation and material moving	69	52	76	23	19	83	58	42	72
Full time	77	61	79	20	16	80	74	56	76
Part time	39	22	56	9	5	64	34	18	52
Union	92	82	88	68	61	89	58	46	80
Nonunion	65	48	74	12	8	72	64	47	72
Average wage within the following categories: ³									
Lowest 25 percent	44	22	51	5	3	62	41	20	49
Lowest 10 percent	32	13	42	3	2	56	30	12	40
Second 25 percent	67	49	72	12	8	72	64	45	70
Third 25 percent	79	65	82	20	16	80	75	59	79
Highest 25 percent	87	77	89	33	27	82	82	70	86
Highest 10 percent	88	80	90	35	28	79	84	74	88
Establishment characteristics									
Goods-producing industries	75	60	79	22	19	84	71	54	76
Construction	57	43	76	17	17	100	49	35	71
Manufacturing	84	67	80	24	19	79	82	63	77
Service-providing industries	66	49	75	16	12	76	62	45	72
Trade, transportation, and utilities	76	53	69	17	13	73	68	46	67
Wholesale trade	79	65	82	11	8	76	78	63	80
Retail trade	72	42	58	12	7	56	65	37	56
Transportation and warehousing	82	68	83	33	28	84	64	51	80
Utilities	97	93	96	73	66	89	97	80	82

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—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	86	77	90	33	28	86	86	74	86
Financial activities	83	73	89	37	28	76	82	71	86
Finance and insurance	93	85	92	47	35	75	92	83	90
Credit intermediation and related activities	94	87	92	48	33	69	94	84	89
Insurance carriers and related activities	89	82	91	44	38	87	89	78	88
Real estate and rental and leasing	54	39	73	7	7	95	53	37	70
Professional and business services	64	51	80	13	9	71	62	49	79
Professional and technical services	79	67	85	12	10	80	78	65	83
Administrative and waste services	41	28	69	4	3	75	39	27	68
Education and health services	73	58	80	16	13	78	69	53	77
Educational services	72	64	88	16	13	84	65	55	85
Junior colleges, colleges, and universities	89	80	90	16	11	70	87	77	89
Health care and social assistance	73	57	79	17	13	77	69	53	76
Leisure and hospitality	34	15	42	2	2	100	33	13	38
Accommodation and food services	34	13	38	2	2	100	32	11	35
Other services	48	36	74	9	8	91	44	31	71
1 to 99 workers	53	37	70	7	6	80	51	35	69
1 to 49 workers	49	34	70	6	5	81	48	33	69
50 to 99 workers	66	46	70	11	9	79	62	42	68
100 workers or more	85	67	79	28	22	77	79	60	76
100 to 499 workers	83	61	74	19	15	76	77	55	72
500 workers or more	88	77	87	41	32	79	82	68	83
Geographic areas									
Northeast	69	55	80	22	18	82	63	49	78
New England	72	57	79	22	19	83	67	52	77
Middle Atlantic	68	55	80	22	18	81	62	48	78
South	66	47	71	15	11	75	64	43	68
South Atlantic	66	48	73	17	13	73	63	44	70
East South Central	70	46	66	14	—	—	69	44	64
West South Central	65	45	69	12	9	78	63	43	68
Midwest	70	54	78	17	14	80	66	50	75
East North Central	70	55	79	17	14	81	66	51	77
West North Central	70	52	75	16	13	78	66	47	71
West	66	51	77	15	11	76	62	46	74
Mountain	72	56	79	12	9	78	68	52	77
Pacific	63	48	76	16	12	76	59	43	73

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 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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

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