

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019

(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	67	52	77	16	12	76	64	47	74
Worker characteristics									
Management, professional, and related	84	72	86	23	18	76	81	69	84
Management, business, and financial	87	77	89	24	19	79	86	74	87
Professional and related	82	69	85	23	17	74	79	65	83
Service	43	25	58	7	6	83	39	21	54
Protective service	61	39	64	—	—	—	57	35	61
Sales and office	72	54	74	14	9	65	69	51	73
Sales and related	68	44	65	10	5	54	66	42	64
Office and administrative support	75	60	80	18	12	69	72	57	79
Natural resources, construction, and maintenance	61	47	76	18	16	92	56	40	72
Construction, extraction, farming, fishing, and forestry	57	44	77	20	19	97	50	36	72
Installation, maintenance, and repair	65	49	75	16	14	85	62	45	72
Production, transportation, and material moving	72	55	77	20	15	77	65	48	74
Production	73	58	79	18	14	77	71	54	76
Transportation and material moving	70	52	74	22	17	77	59	42	71
Full time	77	61	80	19	15	77	73	57	77
Part time	39	22	57	8	5	65	35	19	54
Union	91	82	90	66	57	87	58	48	84
Nonunion	65	49	75	11	8	70	64	47	73
Average wage within the following categories: ³									
Lowest 25 percent	43	23	54	5	3	56	40	21	52
Lowest 10 percent	31	13	43	2	1	60	30	13	42
Second 25 percent	67	49	73	12	8	71	63	45	71
Third 25 percent	80	66	82	20	16	78	75	60	80
Highest 25 percent	87	77	89	32	26	80	82	71	86
Highest 10 percent	88	79	90	33	25	78	85	74	87
Establishment characteristics									
Goods-producing industries	76	61	80	21	17	83	73	56	77
Construction	57	44	76	15	14	99	50	36	72
Manufacturing	85	69	81	24	18	77	84	66	79
Service-providing industries	66	50	76	15	11	74	62	45	73
Trade, transportation, and utilities	76	54	71	17	12	69	68	47	68
Wholesale trade	78	63	81	10	8	73	77	61	79
Retail trade	72	44	61	12	6	54	66	39	59
Transportation and warehousing	80	66	82	32	25	78	63	50	80
Utilities	99	94	95	69	60	87	99	86	87

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019—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	81	72	90	23	19	79	81	70	87
Financial activities	82	74	90	36	26	72	82	71	87
Finance and insurance	93	86	93	47	34	72	92	83	89
Credit intermediation and related activities	94	88	93	49	32	66	94	84	90
Insurance carriers and related activities	91	83	91	45	37	83	90	79	88
Real estate and rental and leasing	52	41	78	6	4	73	52	40	77
Professional and business services	64	53	82	13	10	76	63	50	80
Professional and technical services	82	67	82	13	10	75	82	65	80
Administrative and waste services	37	27	75	5	4	77	34	25	73
Education and health services	72	57	80	17	13	74	68	52	77
Educational services	73	61	84	16	13	83	66	54	81
Junior colleges, colleges, and universities	89	81	91	16	12	74	87	78	90
Health care and social assistance	72	57	79	17	13	73	68	52	77
Leisure and hospitality	35	16	46	3	3	100	33	13	41
Accommodation and food services	35	14	41	3	3	100	33	12	37
Other services	47	35	74	10	10	95	44	31	71
1 to 99 workers	54	38	71	7	6	76	52	36	69
1 to 49 workers	50	36	72	6	5	77	48	34	71
50 to 99 workers	67	46	69	10	7	74	63	42	67
100 workers or more	84	68	81	27	20	76	78	61	78
100 to 499 workers	80	61	76	16	13	77	75	55	73
500 workers or more	89	78	88	42	32	75	82	69	84
Geographic areas									
Northeast	67	55	81	21	17	81	62	49	79
New England	70	57	82	21	18	83	66	53	80
Middle Atlantic	66	54	81	20	17	81	60	47	79
South	66	47	71	14	10	72	63	44	69
South Atlantic	67	48	72	17	12	69	64	44	69
East South Central	67	46	69	15	11	75	67	44	66
West South Central	62	45	73	10	8	81	61	43	71
Midwest	70	54	78	16	13	79	66	50	76
East North Central	69	54	79	17	13	79	66	51	77
West North Central	71	54	75	14	11	78	68	49	73
West	68	54	79	16	11	72	63	49	77
Mountain	73	60	82	16	11	69	67	54	80
Pacific	66	51	78	16	11	74	61	46	75

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 2019.

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.