

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

(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	71	56	79	26	21	82	60	43	72
Worker characteristics									
Management, professional, and related	86	75	87	40	33	83	71	55	79
Management, business, and financial	88	78	89	32	27	82	81	68	84
Professional and related	85	74	87	43	36	83	66	50	76
Teachers	87	77	89	74	64	88	41	20	50
Primary, secondary, and special education school teachers	95	85	90	88	79	90	35	13	37
Registered nurses	89	79	88	44	33	74	80	66	83
Service	48	32	66	16	14	89	38	20	54
Protective service	78	66	85	54	50	94	44	27	61
Sales and office	74	56	76	20	15	73	67	48	72
Sales and related	68	44	65	10	6	55	65	42	64
Office and administrative support	77	63	82	26	20	77	68	52	77
Natural resources, construction, and maintenance	64	50	78	23	21	92	55	39	71
Construction, extraction, farming, fishing, and forestry	60	48	79	25	24	95	49	35	71
Installation, maintenance, and repair	67	52	77	21	18	87	61	43	71
Production, transportation, and material moving ...	72	56	77	22	18	79	64	47	73
Production	74	58	79	19	14	78	71	54	76
Transportation and material moving	71	54	76	26	21	79	57	40	70
Full time	80	66	82	31	25	83	68	51	75
Part time	40	24	60	11	8	72	33	18	54
Union	94	85	90	79	70	88	47	33	69
Nonunion	67	51	77	17	13	77	62	45	72
Average wage within the following categories: ⁴									
Lowest 25 percent	46	27	58	8	6	70	42	22	54
Lowest 10 percent	32	16	48	4	3	72	30	13	44
Second 25 percent	70	54	77	21	17	80	60	43	71
Third 25 percent	84	70	84	33	27	84	70	54	77
Highest 25 percent	90	80	90	47	39	84	73	59	81
Highest 10 percent	90	81	90	45	36	81	77	63	81
Establishment characteristics									
Goods-producing industries	76	61	80	21	18	83	73	56	77
Service-providing industries	70	55	79	27	22	82	58	41	71
Education and health services	79	66	84	41	35	84	58	40	69
Educational services	88	78	89	73	65	88	42	22	52
Elementary and secondary schools	91	82	90	86	78	91	30	11	37
Junior colleges, colleges, and universities	91	79	87	59	47	79	69	45	66
Health care and social assistance	74	59	80	22	16	76	67	50	75
Hospitals	93	81	87	49	35	71	83	67	81
Public administration	91	85	94	87	79	91	36	21	57

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019—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	56	41	73	12	10	84	50	34	69
1 to 49 workers	51	38	74	10	8	83	47	33	70
50 to 99 workers	70	51	73	19	16	85	59	38	65
100 workers or more	86	71	83	40	32	81	70	52	74
100 to 499 workers	81	64	78	26	21	83	69	50	72
500 workers or more	90	79	88	56	45	80	70	54	77
Geographic areas									
Northeast	71	59	83	30	26	85	57	43	75
New England	72	60	83	29	24	84	59	47	80
Middle Atlantic	70	59	84	30	26	86	57	42	74
South	70	52	75	25	20	81	60	40	66
South Atlantic	70	53	75	26	20	76	63	41	65
East South Central	71	52	73	26	22	84	62	41	65
West South Central	68	52	77	23	20	88	54	38	70
Midwest	72	57	79	24	20	82	63	46	73
East North Central	71	57	80	25	20	81	64	47	74
West North Central	74	58	78	24	20	83	62	45	72
West	71	58	82	25	20	80	58	45	76
Mountain	75	63	84	25	19	79	62	49	80
Pacific	69	56	80	25	21	81	57	42	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 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 2019.

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

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