

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2012

(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	65	48	75	19	17	89	59	41	70
Worker characteristics									
Management, professional, and related	79	68	86	26	24	90	76	61	81
Management, business, and financial	83	74	90	31	28	91	80	68	85
Professional and related	78	65	84	24	21	90	74	58	78
Service	40	21	51	7	6	92	37	16	45
Protective service	56	22	40	7	5	72	53	20	37
Sales and office	69	51	74	18	14	80	64	45	70
Sales and related	67	41	62	12	8	67	62	38	61
Office and administrative support	70	57	81	22	18	85	66	50	76
Natural resources, construction, and maintenance	65	51	78	23	23	97	58	42	73
Construction, extraction, farming, fishing, and forestry	61	46	76	24	23	98	52	37	71
Installation, maintenance, and repair	69	55	80	23	22	95	63	47	74
Production, transportation, and material moving ...	66	50	76	23	21	92	56	38	67
Production	69	54	78	21	20	93	64	45	70
Transportation and material moving	64	47	73	25	23	91	49	30	62
Full time	74	59	80	22	20	91	69	51	74
Part time	38	19	50	9	7	74	33	14	44
Union	92	85	92	69	66	96	57	45	78
Nonunion	62	45	72	14	12	85	60	41	69
Average wage within the following categories: ³									
Lowest 25 percent	38	17	45	6	4	67	35	14	41
Lowest 10 percent	29	8	28	4	2	52	26	6	24
Second 25 percent	65	46	70	14	12	86	61	40	66
Third 25 percent	75	61	82	23	21	91	67	51	76
Highest 25 percent	85	75	89	35	32	92	79	65	83
Highest 10 percent	86	78	91	36	33	91	82	70	85
Establishment characteristics									
Goods-producing industries	74	61	81	27	25	93	69	51	75
Construction	61	46	75	17	16	97	54	39	71
Manufacturing	79	66	83	30	28	92	74	56	75
Service-providing industries	63	46	74	17	15	87	57	39	69
Trade, transportation, and utilities	70	49	70	19	16	81	60	39	65
Wholesale trade	70	55	78	15	15	95	67	48	72
Retail trade	69	42	61	14	9	64	59	35	59
Transportation and warehousing	72	60	83	34	32	93	51	37	72
Utilities	97	95	98	84	81	97	92	79	85

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2012—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	75	88	43	39	91	83	67	82
Financial activities	82	74	90	44	38	87	80	66	82
Finance and insurance	90	84	93	54	47	87	89	75	84
Credit intermediation and related activities	92	85	93	55	48	88	90	73	81
Insurance carriers and related activities	89	81	92	52	48	92	88	75	86
Real estate and rental and leasing	54	41	76	10	10	96	51	37	72
Professional and business services	60	48	79	12	11	95	59	45	77
Professional and technical services	74	62	84	11	10	95	73	59	81
Administrative and waste services	41	26	65	6	6	98	39	25	63
Education and health services	69	54	78	18	16	89	63	45	71
Educational services	71	60	84	13	11	85	65	53	82
Junior colleges, colleges, and universities	90	77	87	14	11	76	88	75	85
Healthcare and social assistance	69	53	77	19	17	90	63	43	69
Leisure and hospitality	32	11	35	3	2	84	30	10	32
Accommodation and food services	31	9	30	2	2	87	29	7	26
Other services	43	29	67	9	8	96	39	24	62
1 to 99 workers	50	34	68	8	7	86	47	31	66
1 to 49 workers	46	32	69	7	6	88	43	29	66
50 to 99 workers	63	42	67	12	10	84	58	38	65
100 workers or more	82	65	80	31	28	89	74	54	73
100 to 499 workers	79	58	74	21	18	86	71	49	69
500 workers or more	86	76	88	46	42	92	78	61	78
Geographic areas									
New England	66	50	76	20	17	86	61	43	71
Middle Atlantic	65	51	79	24	22	91	57	42	73
East North Central	69	54	78	25	22	88	62	44	71
West North Central	68	52	76	18	16	86	64	45	71
South Atlantic	64	45	70	14	12	85	61	40	66
East South Central	66	47	72	18	16	90	59	39	67
West South Central	64	46	72	15	14	90	62	42	68
Mountain	63	45	71	12	11	87	60	41	68
Pacific	59	47	78	20	18	91	53	39	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. See Technical Note for more details.

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 The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.