

Table 3. Retirement benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	16	12	41
Worker characteristics			
Management, professional, and related	24	17	41
Management, business, and financial	28	9	48
Professional and related	22	21	39
Teachers	23	47	14
Primary, secondary, and special education school teachers	24	65	7
Registered nurses	27	9	47
Service	6	11	29
Protective service	17	37	26
Sales and office	14	8	50
Sales and related	8	4	56
Office and administrative support	18	10	46
Natural resources, construction, and maintenance	19	12	38
Construction, extraction, farming, fishing, and forestry	17	18	29
Installation, maintenance, and repair	20	8	45
Production, transportation, and material moving	15	10	47
Production	17	5	53
Transportation and material moving	13	15	41
Full time	20	14	46
Part time	4	7	27
Union	34	49	11
Nonunion	13	6	46
Average wage within the following categories: ²			
Lowest 25 percent	3	5	34
Lowest 10 percent	1	3	26
Second 25 percent	11	11	49
Third 25 percent	20	16	45
Highest 25 percent	32	18	39
Highest 10 percent	34	15	41
Establishment characteristics			
Goods-producing industries	20	6	49
Service-providing industries	15	13	40
Education and health services	17	24	36
Educational services	22	50	14
Elementary and secondary schools	21	63	5
Junior colleges, colleges, and universities	28	26	33
Health care and social assistance	14	7	50
Hospitals	33	13	46
Public administration	30	57	4

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	6	4	41
1 to 49 workers	6	3	38
50 to 99 workers	9	9	50
100 workers or more	25	19	42
100 to 499 workers	16	12	52
500 workers or more	34	27	30
Geographic areas			
Northeast	18	14	38
New England	14	14	43
Middle Atlantic	19	15	36
South	16	11	43
South Atlantic	19	8	42
East South Central	11	16	46
West South Central	13	12	42
Midwest	17	10	45
East North Central	18	10	44
West North Central	16	11	48
West	13	14	38
Mountain	10	12	43
Pacific	14	15	35

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal 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 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.