

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009

(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	51	77	21	20	93	61	43	70
Worker characteristics									
Management, professional, and related	80	69	87	30	28	95	75	60	80
Management, business, and financial	86	77	90	35	33	95	83	69	83
Professional and related	77	65	85	27	25	94	72	56	78
Service	45	26	57	8	8	92	41	21	51
Protective service	44	23	51	7	5	70	42	21	49
Sales and office	71	54	75	20	18	89	67	47	70
Sales and related	67	44	66	15	12	80	61	39	63
Office and administrative support	74	60	81	24	22	93	70	52	74
Natural resources, construction, and maintenance	68	53	79	26	26	98	58	41	71
Construction, extraction, farming, fishing, and forestry	64	49	76	25	25	98	52	36	69
Installation, maintenance, and repair	72	59	81	28	27	97	65	48	74
Production, transportation, and material moving ...	69	53	77	26	24	95	60	41	68
Production	70	56	80	27	26	97	63	45	71
Transportation and material moving	68	50	74	25	23	93	56	37	65
Full time	76	61	80	25	24	95	70	51	74
Part time	39	22	55	11	9	80	34	16	48
Union	87	82	94	68	66	97	54	44	81
Nonunion	65	48	74	16	15	91	62	43	69
Wage percentiles: ³									
Lowest 10 percent	35	15	43	5	3	67	33	13	40
Lowest 25 percent	43	23	52	8	6	77	39	19	49
Second 25 percent	69	50	73	16	15	91	64	43	67
Third 25 percent	76	63	83	25	24	96	69	52	75
Highest 25 percent	84	75	89	39	38	96	77	62	81
Highest 10 percent	86	78	90	39	37	95	81	68	84
Establishment characteristics									
Goods-producing industries	75	62	83	31	29	96	67	51	75
Construction	62	47	76	19	18	97	51	36	71
Manufacturing	81	68	85	35	34	96	74	56	76
Service-providing industries	65	49	75	19	18	92	60	41	69
Trade, transportation, and utilities	73	53	72	22	19	86	64	44	68
Wholesale trade	80	64	81	17	16	96	75	58	77
Retail trade	69	44	63	16	12	74	60	37	61
Transportation and warehousing	76	64	84	35	33	94	61	46	75
Utilities	95	93	98	85	83	98	91	73	80

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—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	83	74	88	49	48	97	81	60	74
Financial activities	84	73	87	43	41	96	81	62	76
Finance and insurance	90	82	92	51	49	96	87	69	79
Credit intermediation and related activities	94	86	92	57	55	97	91	69	76
Insurance carriers and related activities	85	78	91	47	45	95	83	69	83
Real estate and rental and leasing	65	42	64	12	12	98	60	35	58
Professional and business services	59	48	80	13	13	97	58	44	77
Professional and technical services	73	62	85	10	10	100	73	60	83
Administrative and waste services	38	25	67	9	9	99	36	23	64
Education and health services	71	56	79	21	20	94	64	45	71
Educational services	75	63	84	18	15	87	67	55	82
Junior colleges, colleges, and universities	88	78	88	18	15	84	87	75	86
Health care and social assistance	70	55	78	22	21	95	63	43	69
Leisure and hospitality	39	18	46	3	2	89	37	16	43
Accommodation and food services	38	17	44	3	2	96	37	15	41
Other services	45	31	68	9	9	92	40	24	62
1 to 99 workers	53	36	69	10	9	91	49	32	65
1 to 49 workers	48	33	69	8	8	93	46	30	65
50 to 99 workers	66	46	69	15	13	86	61	40	66
100 workers or more	83	68	82	34	32	94	74	55	74
100 to 499 workers	79	61	77	24	22	92	72	51	71
500 workers or more	88	77	88	48	46	95	78	60	77
Geographic areas									
New England	63	50	80	21	20	95	58	42	73
Middle Atlantic	69	58	84	27	25	95	60	47	77
East North Central	70	55	78	26	24	91	62	44	71
West North Central	70	55	79	22	20	94	63	46	73
South Atlantic	68	49	72	18	16	90	65	44	67
East South Central	69	49	71	—	—	—	65	43	67
West South Central	62	44	71	18	17	94	60	38	64
Mountain	66	50	76	17	16	95	62	44	70
Pacific	63	49	77	23	22	96	56	39	70

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. The total is less than the sum of the individual items because some employees had access to and participated in both types of plans.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

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/glossary20082009.htm.