

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2016

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation ³	Take-up rate ³	Access	Participation ³	Take-up rate ³	Access	Participation	Take-up rate
All workers	90	81	90	85	75	88	33	15	46
Worker characteristics									
Management, professional, and related	92	81	89	87	75	87	34	15	45
Professional and related	92	81	89	87	76	87	33	14	43
Teachers	91	80	88	88	76	86	32	12	38
Primary, secondary, and special education school teachers	99	88	89	99	87	88	28	8	29
Service	86	78	90	79	71	90	30	13	44
Protective service	92	85	92	86	79	92	33	14	43
Sales and office	91	82	90	85	76	89	36	17	48
Office and administrative support	92	83	90	86	77	89	36	17	47
Natural resources, construction, and maintenance	97	91	94	90	83	92	35	20	57
Production, transportation, and material moving ...	85	78	91	78	72	91	26	11	42
Full time	99	89	90	93	82	88	37	17	46
Part time	40	34	85	37	32	87	10	4	36
Union	97	87	89	95	84	88	33	12	35
Nonunion	84	76	90	76	67	89	33	18	55
Average wage within the following categories: ⁴									
Lowest 25 percent	76	68	89	70	62	89	27	13	46
Lowest 10 percent	63	55	87	57	49	87	20	9	47
Second 25 percent	93	84	90	87	77	89	33	16	47
Third 25 percent	95	86	91	89	79	89	36	17	48
Highest 25 percent	98	87	89	94	82	87	36	15	42
Highest 10 percent	97	84	86	91	76	83	42	17	39
Establishment characteristics									
Service-providing industries	90	81	90	85	75	88	33	15	46
Education and health services	92	81	88	86	74	86	33	14	42
Educational services	92	81	88	89	77	86	29	11	38
Elementary and secondary schools	92	82	89	92	81	88	23	7	28
Junior colleges, colleges, and universities	89	77	86	78	62	79	49	26	53
Health care and social assistance	91	79	87	69	59	86	55	33	60
Hospitals	94	79	84	69	58	83	57	35	61
Public administration	91	83	92	87	79	91	34	16	46
1 to 99 workers	80	72	91	70	62	88	28	17	60
1 to 49 workers	73	66	91	62	55	88	24	14	58
50 to 99 workers	90	81	90	82	72	89	34	21	61
100 workers or more	92	82	90	87	77	88	34	15	44
100 to 499 workers	88	81	92	81	74	91	31	15	50
500 workers or more	93	83	89	89	78	87	35	15	42

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2016—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation ³	Take-up rate ³	Access	Participation ³	Take-up rate ³	Access	Participation	Take-up rate
State government	94	84	90	87	75	86	44	21	49
Local government	89	80	90	84	75	89	29	13	44
Geographic areas									
Northeast	91	82	90	87	77	89	30	8	25
New England	85	81	95	82	77	95	—	9	—
Middle Atlantic	93	82	88	88	77	87	36	7	19
South	92	82	89	86	76	88	37	16	44
South Atlantic	90	81	89	88	76	87	50	18	37
East South Central	95	83	87	87	76	87	27	—	—
West South Central	92	83	91	83	75	91	20	14	69
Midwest	87	77	89	79	68	86	40	16	41
East North Central	85	78	91	79	71	90	44	14	32
West North Central	91	77	85	79	62	78	33	20	59
West	91	83	91	86	78	91	22	18	82
Mountain	88	77	88	83	71	86	24	16	65
Pacific	92	86	93	88	81	92	22	19	90

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 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.