

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

(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	91	83	91	86	76	89	37	17	47
Worker characteristics									
Management, professional, and related	93	84	90	89	78	88	39	17	43
Professional and related	93	84	90	88	77	88	38	17	43
Teachers	94	85	90	91	80	88	37	13	36
Primary, secondary, and special education school teachers	99	90	91	99	89	90	32	9	27
Service	84	78	93	78	72	92	32	17	54
Protective service	92	88	96	89	84	94	34	21	60
Sales and office	91	82	90	86	76	88	37	19	52
Office and administrative support	92	83	90	87	76	88	37	19	51
Natural resources, construction, and maintenance Production, transportation, and material moving ...	97	90	93	89	81	91	42	24	56
Production, transportation, and material moving ...	90	81	90	87	78	90	27	13	49
Full time	99	90	91	94	83	89	41	19	48
Part time	45	39	87	39	35	90	16	6	41
Union	97	88	91	95	84	89	35	14	40
Nonunion	86	78	91	79	70	89	39	20	53
Average wage within the following categories: ³									
Lowest 25 percent	78	70	90	71	64	90	31	14	46
Lowest 10 percent	69	60	88	60	53	89	27	12	44
Second 25 percent	94	86	91	88	79	89	38	20	52
Third 25 percent	98	89	91	94	83	89	38	19	49
Highest 25 percent	97	87	91	92	81	88	42	18	42
Highest 10 percent	95	85	90	91	77	86	44	18	41
Establishment characteristics									
Service-providing industries	91	83	91	86	76	89	37	17	47
Education and health services	93	83	89	88	77	88	38	15	40
Educational services	93	83	90	90	79	88	35	13	37
Elementary and secondary schools	93	85	91	92	84	91	27	8	30
Junior colleges, colleges, and universities	92	79	86	82	65	79	59	27	46
Health care and social assistance	93	81	87	73	62	85	56	31	55
Hospitals	93	79	85	68	56	82	59	36	61
Public administration	91	85	94	87	79	91	36	21	57
1 to 99 workers	87	82	94	83	77	94	28	12	43
1 to 49 workers	85	80	95	80	75	94	26	12	47
50 to 99 workers	90	84	93	85	80	93	30	12	39
100 workers or more	93	83	90	87	76	88	40	19	48
100 to 499 workers	91	85	93	88	80	91	31	14	46
500 workers or more	93	82	88	86	74	86	44	21	49

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019—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
State government	96	87	91	90	77	85	49	23	47
Local government	90	82	91	85	76	90	33	16	47
Geographic areas									
Northeast	91	84	92	87	80	92	30	10	32
New England	85	75	88	78	68	88	16	—	—
Middle Atlantic	93	86	93	90	83	93	35	9	25
South	94	84	90	88	79	89	42	18	43
South Atlantic	91	81	89	87	75	86	58	23	41
East South Central	94	86	92	89	81	92	40	21	51
West South Central	97	88	91	90	83	92	21	10	47
Midwest	90	79	89	83	70	85	42	20	48
East North Central	89	78	88	82	68	83	48	21	44
West North Central	92	82	89	85	74	88	30	18	59
West	89	83	93	84	76	90	29	20	68
Mountain	86	82	95	78	71	91	32	25	76
Pacific	91	84	92	87	78	90	28	18	64

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 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 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: 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

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