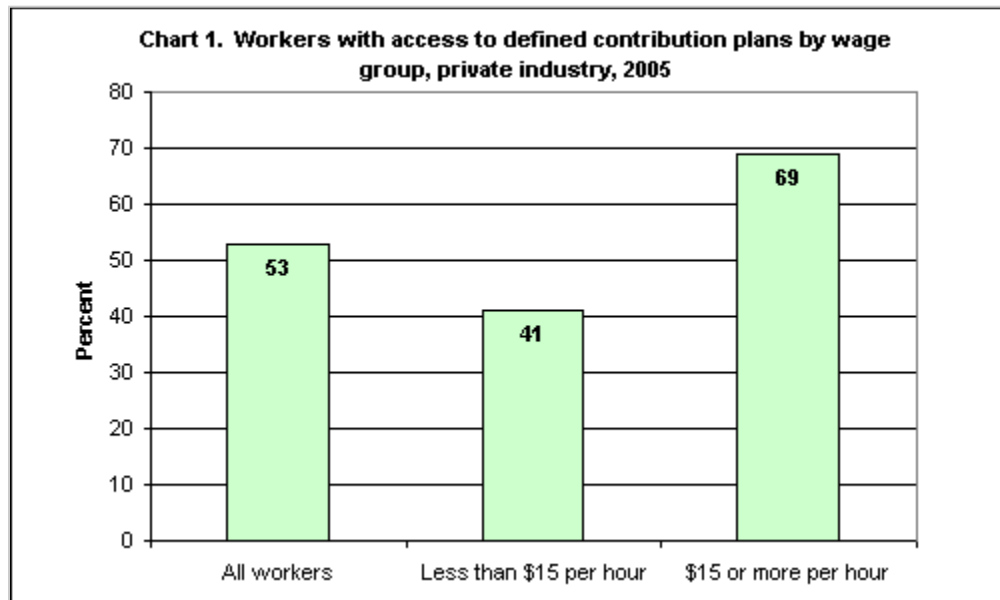


Access to Defined Contribution Retirement Plans among Workers in Private Industry, 2005

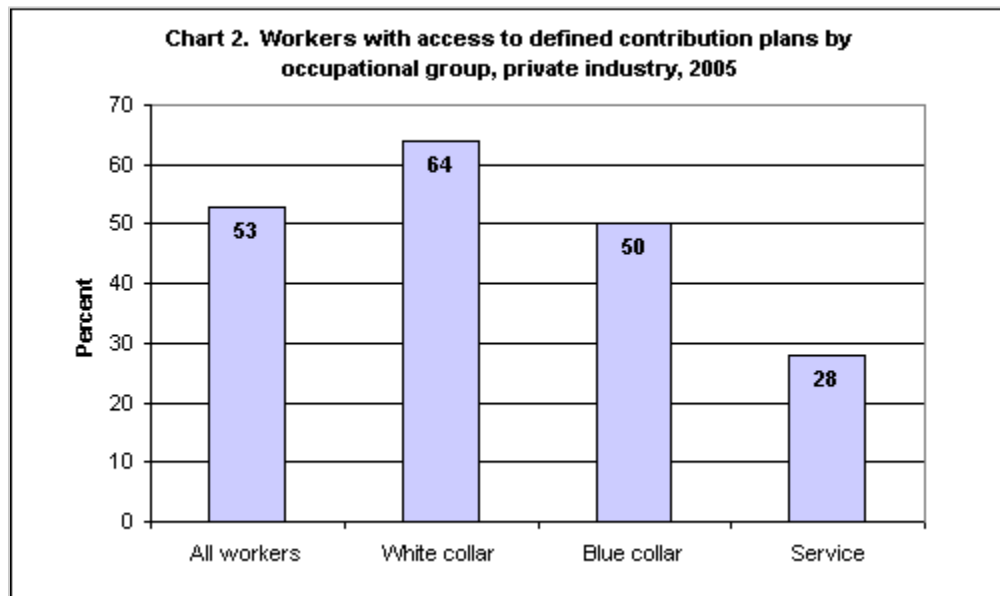
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 Bureau of Labor Statistics

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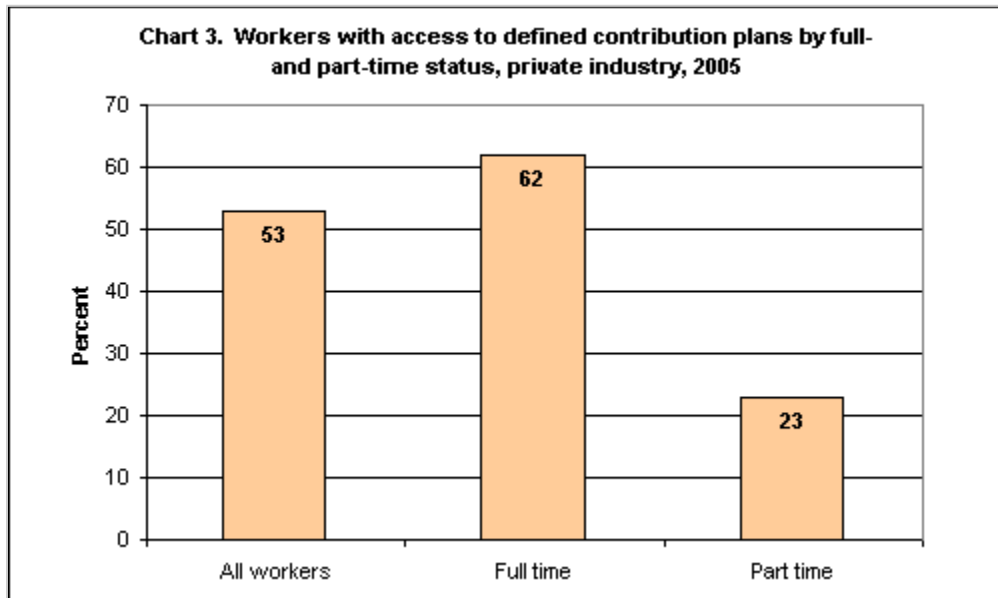
According to 2005 [National Compensation Survey \(NCS\) Benefits](#) data, 53 percent of all workers in private industry have access to at least one employer-provided defined contribution retirement plan. Access to employer-provided defined contribution plans varies notably among worker and establishment characteristics.¹



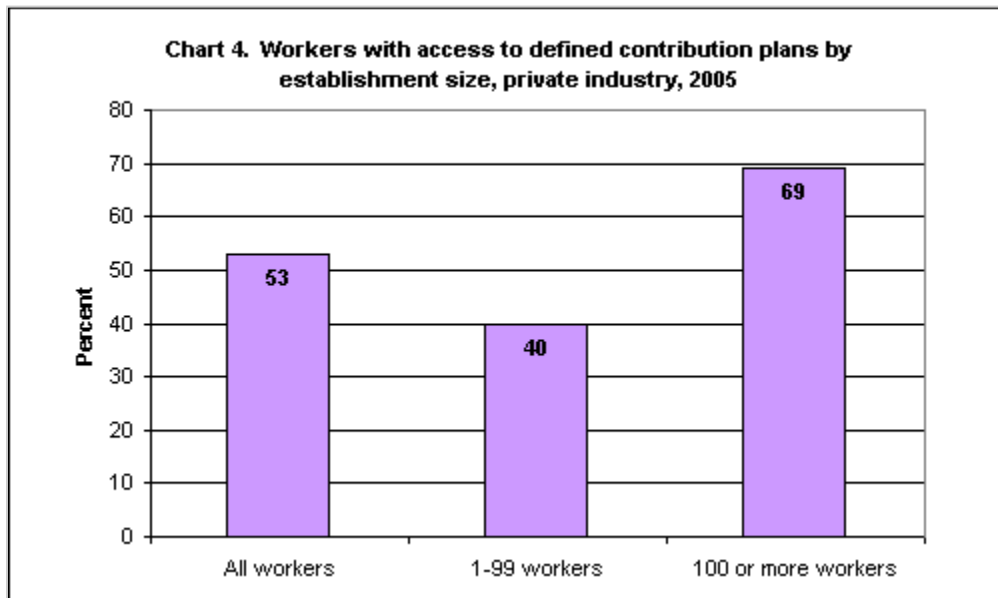
- Workers in higher paying occupations are more likely to have access to employer-provided defined contribution plans than are other workers.



- Workers in white-collar occupations are more likely to have access to employer-provided defined contribution plans than are workers in blue-collar and service occupations.²



- Full-time workers have greater access to defined contribution plan benefits than do part-time workers.



- As shown in chart 4, private industry workers in larger firms are more likely to have access to defined contribution benefits than those in smaller firms.
- Also, NCS data show that 87 percent of establishments with 100 workers or more offer defined contribution plans, while only 47 percent of smaller establishments do so.

The factors that determine the percent of workers who have access to defined contribution plans in the occupational and establishment categories shown above are somewhat overlapping. For example, workers in private industry earn, on average, higher wages in larger establishments than do those in smaller establishments, and white-collar workers earn more, on average, than service workers.³

NOTE: Standard errors have not been calculated for NCS benefits estimates. Consequently, none of the statistical inferences made in this report could be verified by a statistical test.

SOURCE: Data shown in these charts are from [National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2005](http://www.bls.gov/ncs/ebs/sp/ebsm0003.pdf), Summary 05-01 (Bureau of Labor Statistics, August 2005), on the Internet at <http://www.bls.gov/ncs/ebs/sp/ebsm0003.pdf>.

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Notes

1 An employee has access to a benefit plan if the employee is in an occupation that is offered the plan. By definition, either all employees in an occupation have access to a benefit, or none has access.

2 White-collar occupations include professional, technical, administrative, and sales occupations. For more information, see [National Compensation Survey: Occupational Wages in the United States, July 2004](http://www.bls.gov/ncs/ocs/sp/ncbl0757.pdf), Bulletin 2576 (Bureau of Labor Statistics, September 2005), Appendix B, on the Internet at <http://www.bls.gov/ncs/ocs/sp/ncbl0757.pdf>.

3 See [National Compensation Survey: Occupational Wages in the United States, July 2004](http://www.bls.gov/ncs/ocs/sp/ncbl0757.pdf), table 2-2.

Data for Chart 1. Workers with access to defined contribution plans by wage group, private industry, 2005

Wage Group	Percent with access
All workers	53
Less than \$15 per hour	41
\$15 or more per hour	69

Data for Chart 2. Workers with access to defined contribution plans by occupational group, private industry, 2005

Occupational Group	Percent with access
All workers	53
White collar	64
Blue collar	50
Service	28

Data for Chart 3. Workers with access to defined contribution plans by full- and part-time status, private industry, 2005

Work Status	Percent with access
All workers	53
Full time	62
Part time	23

Data for Chart 4. Workers with access to defined contribution plans by establishment size, private industry, 2005

Establishment Size	Percent with access
All workers	53
1-99 workers	40
100 or more workers	69