

Table 5. Employer-Sponsored Retirement Plan Coverage by Sector and Earnings Quartile, March 2014 (%)

	Any Retirement Plan			Defined Benefit Pension			Defined Contribution Plan		
	Offered Plan	Participate in Plan	Participate, among Those Offered	Offered Plan	Participate in Plan	Participate, among Those Offered	Offered Plan	Participate in Plan	Participate, among Those Offered
Civilian Workers									
Bottom Quartile	41	22	53	8	6	78	37	17	48
Second Quartile	70	52	75	23	20	87	58	39	67
Third Quartile	81	67	83	36	32	89	65	47	73
Top Quartile	88	79	89	51	45	89	69	54	78
Private-Sector Workers									
Bottom Quartile	38	18	48	5	3	70	36	16	45
Second Quartile	67	47	71	14	11	85	62	41	67
Third Quartile	75	62	82	24	21	89	70	52	76
Top Quartile	85	75	88	36	32	88	80	66	83
State and Local Government Workers									
Bottom Quartile	73	66	90	65	58	89	26	13	50
Second Quartile	93	84	91	86	77	90	35	18	50
Third Quartile	95	86	91	89	80	89	35	17	49
Top Quartile	98	89	91	94	84	89	37	16	44

Source: Urban Institute Program on Retirement Policy estimates from the U.S. Bureau of Labor Statistics publications, "National Compensation Survey: Employee Benefits in the United States, March 2014."