

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	68	55	80	30	28	92	54	37	69
<b>Worker characteristics</b>									
Management, professional, and related .....	83	74	88	45	42	93	62	47	75
Management, business, and financial .....	86	78	91	41	38	93	73	60	81
Professional and related .....	82	72	88	47	43	93	58	42	73
Teachers .....	86	81	94	74	69	93	33	20	61
Primary, secondary, and special education school teachers .....	95	90	96	89	85	96	25	12	51
Registered nurses .....	83	69	83	39	36	93	69	49	71
Service .....	47	31	66	18	17	94	35	17	50
Protective service .....	74	62	84	53	51	95	37	20	54
Sales and office .....	71	55	78	24	21	88	61	43	71
Sales and related .....	66	44	67	13	10	77	61	39	64
Office and administrative support .....	73	61	84	30	27	91	62	46	74
Natural resources, construction, and maintenance	65	53	81	31	30	97	52	37	71
Construction, extraction, farming, fishing, and forestry .....	63	50	80	30	30	98	47	33	69
Installation, maintenance, and repair .....	68	57	83	31	30	96	56	41	73
Production, transportation, and material moving ...	67	52	78	27	25	94	54	37	68
Production .....	67	53	79	24	23	95	61	43	71
Transportation and material moving .....	66	51	77	30	27	92	47	31	65
Full time .....	78	65	84	35	33	94	62	45	72
Part time .....	38	22	58	13	10	82	29	13	46
Union .....	93	88	94	82	78	95	41	29	69
Nonunion .....	64	49	77	21	19	91	56	39	69
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	41	23	56	9	7	80	36	17	49
Lowest 10 percent .....	29	12	40	5	4	67	25	9	34
Second 25 percent .....	70	54	78	25	23	92	58	38	67
Third 25 percent .....	78	67	86	36	34	94	61	45	75
Highest 25 percent .....	88	80	91	53	50	94	65	51	79
Highest 10 percent .....	90	83	92	52	49	93	69	55	80
<b>Establishment characteristics</b>									
Goods-producing industries .....	73	61	83	29	27	96	66	49	75
Service-providing industries .....	67	54	80	30	28	92	52	35	68
Education and health services .....	79	67	85	45	42	92	51	34	66
Educational services .....	87	82	93	73	68	93	34	22	63
Elementary and secondary schools .....	91	86	95	86	82	95	22	10	46
Junior colleges, colleges, and universities	88	80	91	55	46	84	63	48	75
Health care and social assistance .....	73	56	77	25	23	91	63	43	68
Hospitals .....	90	78	87	51	46	92	74	53	71
Public administration .....	90	86	95	84	80	95	32	18	58

See footnotes at end of table.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	51	36	71	12	10	90	45	29	65
1 to 49 workers .....	46	33	72	9	9	92	42	28	66
50 to 99 workers .....	64	44	69	18	16	87	55	34	63
100 workers or more .....	84	72	85	46	43	93	62	44	71
100 to 499 workers .....	79	62	79	30	27	92	64	45	70
500 workers or more .....	89	81	91	62	58	93	60	43	72
<b>Geographic areas</b>									
New England .....	63	53	83	29	27	94	49	36	74
Middle Atlantic .....	70	58	83	34	31	92	52	38	72
East North Central .....	70	57	82	34	31	91	57	39	67
West North Central .....	70	58	83	29	26	88	55	41	75
South Atlantic .....	69	52	76	27	25	91	58	37	63
East South Central .....	71	56	80	32	30	94	51	34	67
West South Central .....	67	52	78	25	24	95	54	36	67
Mountain .....	68	53	78	25	23	93	55	38	69
Pacific .....	65	53	82	31	29	95	49	35	72

<sup>1</sup> 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.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> 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.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans <sup>2</sup>	Frozen plans <sup>3</sup>
All workers .....	81	19
<b>Worker characteristics</b>		
Management, professional, and related .....	80	20
Management, business, and financial .....	74	26
Professional and related .....	82	18
Teachers .....	90	10
Primary, secondary, and special education school teachers .....	91	9
Registered nurses .....	81	19
Service .....	87	13
Protective service .....	88	12
Sales and office .....	78	22
Office and administrative support .....	81	19
Natural resources, construction, and maintenance	90	10
Construction, extraction, farming, fishing, and forestry .....	93	7
Installation, maintenance, and repair .....	86	14
Production, transportation, and material moving ...	79	21
Production .....	74	26
Transportation and material moving .....	83	17
Full time .....	81	19
Part time .....	83	17
Union .....	86	14
Nonunion .....	78	22
Average wage within the following categories: <sup>4</sup>		
Lowest 25 percent .....	77	23
Lowest 10 percent .....	70	30
Second 25 percent .....	83	17
Third 25 percent .....	83	17
Highest 25 percent .....	80	20
Highest 10 percent .....	76	24
<b>Establishment characteristics</b>		
Goods-producing industries .....	75	25
Service-providing industries .....	82	18
Education and health services .....	87	13
Educational services .....	90	10
Elementary and secondary schools .....	90	10
Junior colleges, colleges, and universities	88	12
Health care and social assistance .....	82	18
Hospitals .....	80	20
Public administration .....	88	12

See footnotes at end of table.

**Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans <sup>2</sup>	Frozen plans <sup>3</sup>
1 to 99 workers .....	84	16
1 to 49 workers .....	87	13
50 to 99 workers .....	81	19
100 workers or more .....	81	19
100 to 499 workers .....	78	22
500 workers or more .....	82	18
<b>Geographic areas</b>		
New England .....	72	28
Middle Atlantic .....	80	20
East North Central .....	75	25
West North Central .....	83	17
South Atlantic .....	86	14
East South Central .....	86	14
West South Central .....	81	19
Mountain .....	83	17
Pacific .....	86	14

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> Plans open to new participants.

<sup>3</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and

below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 5. Defined benefit frozen retirement plans:<sup>1</sup> Benefits accrual, civilian workers,<sup>2</sup> National Compensation Survey, March 2011**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual <sup>3</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers .....	74	5	21
<b>Worker characteristics</b>			
Management, professional, and related .....	77	6	18
Management, business, and financial .....	68	6	26
Professional and related .....	81	6	13
Teachers .....	100	—	—
Primary, secondary, and special education school teachers .....	100	—	—
Registered nurses .....	87	2	11
Service .....	87	—	—
Protective service .....	95	—	5
Sales and office .....	65	5	31
Office and administrative support .....	68	4	28
Natural resources, construction, and maintenance	85	3	12
Construction, extraction, farming, fishing, and forestry .....	94	—	—
Installation, maintenance, and repair .....	81	4	15
Production, transportation, and material moving ...	69	7	24
Production .....	76	5	20
Transportation and material moving .....	61	11	28
Full time .....	74	5	21
Part time .....	77	—	—
Union .....	92	3	5
Nonunion .....	65	6	28
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	70	—	—
Lowest 10 percent .....	56	—	—
Second 25 percent .....	70	5	26
Third 25 percent .....	72	6	22
Highest 25 percent .....	78	6	17
Highest 10 percent .....	76	6	18
<b>Establishment characteristics</b>			
Goods-producing industries .....	72	10	19
Service-providing industries .....	75	4	21
Education and health services .....	94	1	5
Educational services .....	99	—	—
Elementary and secondary schools .....	100	—	—
Junior colleges, colleges, and universities .....	95	—	—
Health care and social assistance .....	87	3	9
Hospitals .....	86	4	10
Public administration .....	100	—	—

See footnotes at end of table.

**Table 5. Defined benefit frozen retirement plans:<sup>1</sup> Benefits accrual, civilian workers,<sup>2</sup> National Compensation Survey, March 2011—Continued**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual <sup>3</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
1 to 99 workers .....	58	4	38
1 to 49 workers .....	49	5	46
50 to 99 workers .....	69	1	29
100 workers or more .....	77	5	18
100 to 499 workers .....	77	4	20
500 workers or more .....	77	6	17
<b>Geographic areas</b>			
New England .....	73	2	25
Middle Atlantic .....	80	3	18
East North Central .....	74	—	—
West North Central .....	70	—	—
South Atlantic .....	65	4	30
East South Central .....	70	—	—
West South Central .....	78	3	19
Mountain .....	59	—	—
Pacific .....	82	6	12

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and

below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, civilian workers,<sup>2</sup> National Compensation Survey, March 2011**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	7	45	48
<b>Worker characteristics</b>			
Management, professional, and related .....	8	43	49
Management, business, and financial .....	5	50	45
Professional and related .....	10	40	51
Teachers .....	14	10	76
Registered nurses .....	11	39	50
Service .....	11	21	67
Protective service .....	—	—	82
Sales and office .....	5	50	44
Office and administrative support .....	7	49	43
Natural resources, construction, and maintenance	8	56	37
Construction, extraction, farming, fishing, and forestry .....	13	44	43
Installation, maintenance, and repair .....	5	61	33
Production, transportation, and material moving ...	3	54	43
Production .....	4	63	32
Transportation and material moving .....	2	42	55
Full time .....	7	45	48
Part time .....	9	42	49
Union .....	14	26	60
Nonunion .....	4	54	42
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	4	51	46
Second 25 percent .....	8	41	51
Third 25 percent .....	9	41	50
Highest 25 percent .....	7	47	47
Highest 10 percent .....	8	44	48
<b>Establishment characteristics</b>			
Goods-producing industries .....	4	58	39
Service-providing industries .....	8	42	50
Education and health services .....	16	25	59
Educational services:			
Junior colleges, colleges, and universities ...	—	—	51
Health care and social assistance .....	13	38	49
Hospitals .....	16	39	45
Public administration .....	—	—	85

See footnotes at end of table.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, civilian workers,<sup>2</sup> National Compensation Survey, March 2011—Continued**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers .....	—	52	—
1 to 49 workers .....	—	54	—
50 to 99 workers .....	—	49	—
100 workers or more .....	8	44	48
100 to 499 workers .....	5	46	49
500 workers or more .....	9	42	48
<b>Geographic areas</b>			
New England .....	—	—	62
Middle Atlantic .....	14	31	55
East North Central .....	13	40	47
South Atlantic .....	—	57	—
East South Central .....	—	57	—
West South Central .....	—	56	—
Pacific .....	—	—	54

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> National Compensation Survey, March 2011**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans <sup>3</sup>			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	9	91	35	26	36	1
<b>Worker characteristics</b>						
Management, professional, and related .....	6	94	41	27	33	1
Management, business, and financial .....	8	92	30	36	31	—
Professional and related .....	5	95	47	23	35	1
Teachers:						
Primary, secondary, and special education school teachers .....	—	100	100	—	23	—
Service .....	5	95	52	19	33	—
Protective service .....	4	96	75	7	18	—
Sales and office .....	16	84	23	31	35	( <sup>4</sup> )
Office and administrative support .....	18	82	29	26	34	( <sup>4</sup> )
Production, transportation, and material moving ...	10	90	24	19	51	—
Production .....	8	92	23	21	50	—
Transportation and material moving .....	12	88	25	—	52	—
Full time .....	8	92	36	27	36	1
Part time .....	20	80	29	19	41	—
Union .....	3	97	67	9	34	—
Nonunion .....	11	89	21	34	37	1
Average wage within the following categories: <sup>5</sup>						
Lowest 25 percent .....	23	77	15	27	39	—
Second 25 percent .....	12	88	31	21	44	( <sup>4</sup> )
Third 25 percent .....	8	92	35	25	39	—
Highest 25 percent .....	5	95	41	28	31	—
Highest 10 percent .....	5	95	40	33	28	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	5	95	22	27	49	—
Service-providing industries .....	10	90	39	26	33	1
Education and health services .....	4	96	60	12	40	—
Educational services .....	2	98	93	2	23	—
Elementary and secondary schools .....	—	100	98	—	26	—
Health care and social assistance .....	6	94	20	23	61	—
Hospitals .....	8	92	20	28	56	—
Public administration .....	—	100	82	10	—	—

See footnotes at end of table.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> National Compensation Survey, March 2011—Continued**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans <sup>3</sup>			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers .....	5	95	28	40	31	—
1 to 49 workers .....	6	94	24	47	25	—
100 workers or more .....	9	91	37	24	37	—
100 to 499 workers .....	15	85	28	20	41	—
500 workers or more .....	7	93	41	26	35	( <sup>4</sup> )
<b>Geographic areas</b>						
New England .....	9	91	45	30	17	—
Middle Atlantic .....	9	91	48	27	17	—
East North Central .....	9	91	37	14	52	( <sup>4</sup> )
South Atlantic .....	12	88	17	34	39	—
Pacific .....	4	96	52	26	39	—

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> The sum of the individual components may be greater than the total because some employers offer more than one alternative.

<sup>4</sup> Less than 0.5 percent.

<sup>5</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below

the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	62	38	78	22
<b>Worker characteristics</b>				
Management, professional, and related .....	66	34	83	17
Management, business, and financial .....	69	31	85	15
Professional and related .....	65	35	82	18
Teachers .....	56	44	78	22
Primary, secondary, and special education school teachers .....	47	53	70	30
Registered nurses .....	65	35	82	18
Service .....	62	38	83	17
Protective service .....	68	32	79	21
Sales and office .....	55	45	70	30
Sales and related .....	46	54	55	45
Office and administrative support .....	60	40	78	22
Natural resources, construction, and maintenance	63	37	81	19
Construction, extraction, farming, fishing, and forestry .....	55	45	78	22
Installation, maintenance, and repair .....	69	31	83	17
Production, transportation, and material moving ...	66	34	81	19
Production .....	67	33	82	18
Transportation and material moving .....	65	35	80	20
Full time .....	63	37	79	21
Part time .....	55	45	70	30
Union .....	57	43	78	22
Nonunion .....	62	38	78	22
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	56	44	70	30
Lowest 10 percent .....	63	37	81	19
Second 25 percent .....	57	43	72	28
Third 25 percent .....	65	35	82	18
Highest 25 percent .....	66	34	84	16
Highest 10 percent .....	66	34	84	16
<b>Establishment characteristics</b>				
Goods-producing industries .....	66	34	82	18
Service-providing industries .....	61	39	77	23
Education and health services .....	58	42	80	20
Educational services .....	55	45	75	25
Elementary and secondary schools .....	46	54	70	30
Junior colleges, colleges, and universities	59	41	77	23
Health care and social assistance .....	60	40	82	18
Hospitals .....	66	34	81	19
Public administration .....	57	43	81	19

See footnotes at end of table.

**Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers .....	64	36	83	17
1 to 49 workers .....	63	37	84	16
50 to 99 workers .....	65	35	82	18
100 workers or more .....	61	39	76	24
100 to 499 workers .....	58	42	71	29
500 workers or more .....	64	36	81	19
<b>Geographic areas</b>				
New England .....	65	35	81	19
Middle Atlantic .....	60	40	81	19
East North Central .....	58	42	76	24
West North Central .....	64	36	79	21
South Atlantic .....	60	40	76	24
East South Central .....	64	36	75	25
West South Central .....	65	35	76	24
Mountain .....	63	37	82	18
Pacific .....	65	35	81	19

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2011**

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	45	10	43	61
<b>Establishment characteristics</b>				
Goods-producing industries .....	42	8	40	61
Construction .....	32	8	30	50
Manufacturing .....	55	8	54	76
Service-providing industries .....	45	10	44	61
Trade, transportation, and utilities .....	50	9	49	67
Wholesale trade .....	56	6	55	78
Retail trade .....	48	8	46	62
Transportation and warehousing .....	48	19	45	66
Utilities .....	90	66	89	94
Information .....	72	31	72	82
Financial activities .....	65	26	63	76
Finance and insurance .....	73	33	72	82
Credit intermediation and related activities .....	86	46	85	92
Insurance carriers and related activities .....	58	22	58	65
Real estate and rental and leasing .....	49	—	45	62
Professional and business services .....	43	5	41	59
Professional and technical services .....	45	—	44	64
Administrative and waste services .....	34	—	32	46
Education and health services .....	52	8	51	65
Educational services .....	49	—	47	63
Junior colleges, colleges, and universities .....	92	13	92	95
Health care and social assistance .....	53	—	51	65
Leisure and hospitality .....	20	—	20	40
Accommodation and food services .....	20	—	20	37
Other services .....	28	—	26	43
1 to 99 workers .....	43	9	42	59
1 to 49 workers .....	42	8	40	58
50 to 99 workers .....	75	17	73	85
100 workers or more .....	79	28	76	92
100 to 499 workers .....	77	25	74	91
500 workers or more .....	93	48	90	96

See footnotes at end of table.

**Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2011—Continued**

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
<b>Geographic areas</b>				
New England .....	32	7	31	44
Middle Atlantic .....	45	12	42	62
East North Central .....	43	11	42	58
West North Central .....	49	9	48	59
South Atlantic .....	49	9	48	60
East South Central .....	44	10	42	65
West South Central .....	46	—	46	61
Mountain .....	48	10	45	65
Pacific .....	43	9	41	69

<sup>1</sup> Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employers offered both types of plans.

NOTE: Dash indicates no establishments 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	64	49	76	20	18	91	58	41	70
<b>Worker characteristics</b>									
Management, professional, and related .....	80	68	85	27	25	92	75	60	79
Management, business, and financial .....	84	75	90	33	30	92	81	67	83
Professional and related .....	78	65	83	25	23	92	73	56	77
Service .....	40	22	56	8	7	93	36	18	49
Protective service .....	49	24	50	8	6	75	46	22	48
Sales and office .....	69	52	76	18	15	86	64	46	71
Sales and related .....	66	44	66	12	9	76	61	39	64
Office and administrative support .....	71	58	81	22	20	89	66	50	75
Natural resources, construction, and maintenance	62	49	79	24	24	98	54	39	72
Construction, extraction, farming, fishing, and forestry .....	59	45	76	23	22	99	50	35	70
Installation, maintenance, and repair .....	66	53	82	26	25	96	58	43	74
Production, transportation, and material moving ...	66	51	77	24	23	93	55	38	68
Production .....	67	53	79	23	22	95	61	43	71
Transportation and material moving .....	65	49	76	26	24	91	49	32	65
Full time .....	73	59	80	23	22	93	68	50	74
Part time .....	37	20	54	10	8	79	31	14	46
Union .....	90	83	93	70	67	96	53	42	79
Nonunion .....	61	45	74	14	13	89	59	41	69
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	39	19	50	7	5	72	35	16	46
Lowest 10 percent .....	28	10	35	5	3	61	25	8	31
Second 25 percent .....	66	48	73	15	14	91	61	41	67
Third 25 percent .....	74	61	83	24	22	93	66	50	76
Highest 25 percent .....	84	75	89	37	35	94	77	63	81
Highest 10 percent .....	87	79	90	38	35	93	82	69	84
<b>Establishment characteristics</b>									
Goods-producing industries .....	73	60	83	28	27	96	66	50	75
Construction .....	58	45	77	16	16	100	50	37	73
Manufacturing .....	78	66	84	32	30	95	72	54	76
Service-providing industries .....	62	47	75	18	16	90	57	39	69
Trade, transportation, and utilities .....	71	52	73	20	17	85	61	41	68
Wholesale trade .....	72	58	81	16	15	97	69	51	75
Retail trade .....	69	44	65	14	10	71	59	37	62
Transportation and warehousing .....	76	63	83	36	33	93	52	38	73
Utilities .....	95	93	98	82	81	98	92	75	82

See footnotes at end of table.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	85	76	89	44	41	92	82	66	80
Financial activities .....	81	72	89	42	39	92	79	62	80
Finance and insurance .....	90	83	92	52	47	92	88	71	82
Credit intermediation and related activities .....	92	85	92	55	51	92	90	70	78
Insurance carriers and related activities .....	87	80	91	48	45	94	86	72	84
Real estate and rental and leasing .....	49	35	71	9	8	96	46	30	66
Professional and business services .....	57	45	80	12	11	95	55	42	76
Professional and technical services .....	72	59	83	10	9	98	71	56	79
Administrative and waste services .....	35	23	66	7	6	96	33	20	62
Education and health services .....	71	55	77	20	18	91	64	45	70
Educational services .....	73	63	86	16	14	86	67	57	84
Junior colleges, colleges, and universities .....	90	79	88	16	13	80	88	77	87
Health care and social assistance .....	71	54	76	21	19	91	64	43	68
Leisure and hospitality .....	31	12	40	3	2	86	29	10	36
Accommodation and food services .....	29	10	36	3	2	89	27	9	31
Other services .....	41	28	68	10	9	96	35	21	59
1 to 99 workers .....	49	34	69	9	8	88	46	30	65
1 to 49 workers .....	45	32	70	8	7	91	42	28	66
50 to 99 workers .....	62	41	66	14	11	83	57	35	62
100 workers or more .....	81	66	82	32	29	92	73	54	74
100 to 499 workers .....	77	59	76	22	20	90	69	49	71
500 workers or more .....	86	76	88	46	43	94	77	60	77
<b>Geographic areas</b>									
New England .....	60	48	80	20	18	92	55	41	74
Middle Atlantic .....	66	53	80	25	23	93	57	42	74
East North Central .....	68	53	79	26	23	90	60	42	71
West North Central .....	66	53	80	20	18	91	59	45	75
South Atlantic .....	64	46	72	15	14	90	61	40	66
East South Central .....	65	47	73	18	16	91	58	39	67
West South Central .....	63	45	72	15	13	92	60	40	67
Mountain .....	65	48	74	15	13	90	61	42	69
Pacific .....	60	46	77	20	18	92	53	38	71

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2011**

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
All workers .....	75	25
<b>Worker characteristics</b>		
Management, professional, and related .....	69	31
Management, business, and financial .....	68	32
Professional and related .....	70	30
Service .....	84	16
Protective service .....	57	43
Sales and office .....	72	28
Sales and related .....	62	38
Office and administrative support .....	75	25
Natural resources, construction, and maintenance .....	90	10
Construction, extraction, farming, fishing, and forestry .....	95	5
Installation, maintenance, and repair .....	85	15
Production, transportation, and material moving ...	78	22
Production .....	73	27
Transportation and material moving .....	82	18
Full time .....	75	25
Part time .....	81	19
Union .....	89	11
Nonunion .....	68	32
Average wage within the following categories: <sup>3</sup>		
Lowest 25 percent .....	70	30
Lowest 10 percent .....	63	37
Second 25 percent .....	75	25
Third 25 percent .....	80	20
Highest 25 percent .....	74	26
Highest 10 percent .....	68	32
<b>Establishment characteristics</b>		
Goods-producing industries .....	74	26
Manufacturing .....	68	32
Service-providing industries .....	76	24
Trade, transportation, and utilities .....	75	25
Wholesale trade .....	70	30
Retail trade .....	64	36
Transportation and warehousing .....	89	11
Utilities .....	82	18

See footnotes at end of table.

**Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
Information .....	66	34
Financial activities .....	72	28
Finance and insurance .....	72	28
Credit intermediation and related activities .....	72	28
Insurance carriers and related activities .....	81	19
Professional and business services .....	70	30
Professional and technical services .....	58	42
Education and health services .....	82	18
Educational services .....	89	11
Junior colleges, colleges, and universities .....	78	22
Health care and social assistance .....	82	18
1 to 99 workers .....	83	17
1 to 49 workers .....	85	15
50 to 99 workers .....	79	21
100 workers or more .....	73	27
100 to 499 workers .....	73	27
500 workers or more .....	73	27
<b>Geographic areas</b>		
New England .....	70	30
Middle Atlantic .....	84	16
East North Central .....	70	30
West North Central .....	81	19
South Atlantic .....	73	27
East South Central .....	66	34
West South Central .....	66	34
Pacific .....	83	17

<sup>1</sup> Plans open to new participants.

<sup>2</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in

the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 5. Defined benefit frozen retirement plans:<sup>1</sup> Benefits accrual, private industry workers, National Compensation Survey, March 2011**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual <sup>2</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers .....	64	7	28
<b>Worker characteristics</b>			
Management, professional, and related .....	65	9	26
Management, business, and financial .....	61	7	32
Professional and related .....	68	—	—
Service .....	70	—	—
Protective service .....	70	—	30
Sales and office .....	58	6	36
Office and administrative support .....	61	5	35
Natural resources, construction, and maintenance	80	4	16
Construction, extraction, farming, fishing, and forestry .....	88	—	—
Installation, maintenance, and repair .....	78	5	18
Production, transportation, and material moving ...	66	8	26
Production .....	75	5	20
Transportation and material moving .....	54	12	33
Full time .....	64	8	28
Part time .....	70	—	—
Union .....	80	—	—
Nonunion .....	61	7	31
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	64	—	—
Lowest 10 percent .....	—	—	51
Second 25 percent .....	62	5	33
Third 25 percent .....	60	8	33
Highest 25 percent .....	68	8	24
Highest 10 percent .....	66	8	25
<b>Establishment characteristics</b>			
Goods-producing industries .....	71	10	19
Manufacturing .....	73	10	17
Service-providing industries .....	62	6	32
Trade, transportation, and utilities .....	74	—	—
Wholesale trade .....	81	—	—
Retail trade .....	72	—	—
Utilities .....	98	—	—

See footnotes at end of table.

**Table 5. Defined benefit frozen retirement plans:<sup>1</sup> Benefits accrual, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual <sup>2</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information .....	63	—	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities ....	55	11	34
Professional and business services .....	63	—	—
Education and health services .....	85	4	11
Educational services .....	75	—	—
Junior colleges, colleges, and universities	75	—	—
Health care and social assistance .....	86	4	10
1 to 99 workers .....	49	4	47
1 to 49 workers .....	42	6	52
50 to 99 workers .....	59	—	—
100 workers or more .....	68	8	25
100 to 499 workers .....	71	5	25
500 workers or more .....	66	10	25
<b>Geographic areas</b>			
New England .....	56	3	41
Middle Atlantic .....	59	5	36
East North Central .....	67	—	—
West North Central .....	54	—	—
South Atlantic .....	62	5	33
East South Central .....	70	—	—
West South Central .....	74	4	22
Pacific .....	70	—	—

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in

the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, private industry workers, National Compensation Survey, March 2011**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	4	58	38
<b>Worker characteristics</b>			
Management, professional, and related .....	4	60	36
Management, business, and financial .....	2	59	39
Professional and related .....	5	60	34
Service .....	7	39	54
Sales and office .....	3	57	39
Office and administrative support .....	5	59	37
Natural resources, construction, and maintenance			
Construction, extraction, farming, fishing, and forestry .....	—	71	—
Installation, maintenance, and repair .....	—	73	—
Production, transportation, and material moving ...	—	70	—
Production .....	—	57	—
Production .....	4	65	32
Transportation and material moving .....	—	48	52
Full time .....	4	58	38
Part time .....	6	53	41
Union .....	7	61	32
Nonunion .....	3	57	40
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	—	59	—
Second 25 percent .....	5	50	45
Third 25 percent .....	5	55	41
Highest 25 percent .....	3	62	34
Highest 10 percent .....	2	63	35
<b>Establishment characteristics</b>			
Goods-producing industries .....	—	58	—
Manufacturing .....	—	58	—
Service-providing industries .....	4	58	38
Trade, transportation, and utilities .....	—	57	43
Wholesale trade .....	—	75	25
Transportation and warehousing .....	—	—	84

See footnotes at end of table.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
Information .....	—	63	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities ....	—	52	—
Education and health services .....	—	46	—
Educational services .....	—	73	—
Junior colleges, colleges, and universities	—	73	—
Health care and social assistance .....	—	—	45
1 to 99 workers .....	—	58	—
1 to 49 workers .....	—	57	—
50 to 99 workers .....	—	60	—
100 workers or more .....	4	58	38
100 to 499 workers .....	3	57	40
500 workers or more .....	5	58	36
<b>Geographic areas</b>			
New England .....	—	55	—
Middle Atlantic .....	5	59	36
East North Central .....	—	52	—
West North Central .....	—	52	—
South Atlantic .....	—	59	—
East South Central .....	—	56	—
West South Central .....	—	67	—

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2011**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans <sup>2</sup>			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	12	88	15	33	41	1
<b>Worker characteristics</b>						
Management, professional, and related .....	9	91	15	38	39	2
Management, business, and financial .....	10	90	17	42	32	—
Professional and related .....	9	91	14	35	44	—
Service .....	11	89	6	—	54	—
Sales and office .....	19	81	13	35	35	( <sup>3</sup> )
Sales and related .....	10	90	3	47	40	—
Office and administrative support .....	22	78	17	30	32	( <sup>3</sup> )
Production, transportation, and material moving ...	11	89	18	20	54	—
Production .....	9	91	22	21	51	—
Transportation and material moving .....	14	86	—	—	58	—
Full time .....	11	89	16	34	41	1
Part time .....	26	74	6	25	49	—
Union .....	9	91	33	9	52	—
Nonunion .....	13	87	12	38	39	1
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	30	70	2	29	40	—
Second 25 percent .....	15	85	11	28	48	—
Third 25 percent .....	13	87	13	30	47	—
Highest 25 percent .....	7	93	20	37	36	1
Highest 10 percent .....	7	93	16	45	32	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	5	95	21	28	49	—
Manufacturing .....	5	95	20	27	49	—
Service-providing industries .....	15	85	13	35	39	—
Trade, transportation, and utilities .....	22	78	13	27	41	—
Retail trade .....	32	68	—	27	42	—
Utilities .....	27	73	45	—	—	—

See footnotes at end of table.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans <sup>2</sup>			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Financial activities:						
Finance and insurance:						
Insurance carriers and related activities .....	15	85	31	34	21	—
Education and health services:						
Educational services .....	49	51	—	—	39	—
Junior colleges, colleges, and universities	49	51	—	—	40	—
Health care and social assistance .....	7	93	6	21	74	—
1 to 99 workers .....	6	94	14	49	31	—
100 workers or more .....	13	87	15	30	44	—
100 to 499 workers .....	19	81	12	24	46	—
500 workers or more .....	10	90	17	34	42	( <sup>3</sup> )
<b>Geographic areas</b>						
Middle Atlantic .....	18	82	17	34	32	—
East North Central .....	11	89	21	17	54	( <sup>3</sup> )
South Atlantic .....	14	86	9	37	39	—
Pacific .....	6	94	—	43	31	—

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> The sum of the individual components may be greater than the total because some employers offer more than one alternative.

<sup>3</sup> Less than 0.5 percent.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2011**

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	62	38	78	22
<b>Worker characteristics</b>				
Management, professional, and related .....	67	33	84	16
Management, business, and financial .....	69	31	85	15
Professional and related .....	66	34	84	16
Service .....	63	37	84	16
Protective service .....	76	24	83	17
Sales and office .....	55	45	69	31
Sales and related .....	46	54	55	45
Office and administrative support .....	60	40	78	22
Natural resources, construction, and maintenance .....	63	37	81	19
Construction, extraction, farming, fishing, and forestry .....	55	45	79	21
Installation, maintenance, and repair .....	69	31	83	17
Production, transportation, and material moving .....	66	34	81	19
Production .....	67	33	82	18
Transportation and material moving .....	66	34	80	20
Full time .....	63	37	79	21
Part time .....	55	45	70	30
Union .....	60	40	81	19
Nonunion .....	62	38	78	22
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	56	44	70	30
Lowest 10 percent .....	69	31	83	17
Second 25 percent .....	55	45	71	29
Third 25 percent .....	65	35	82	18
Highest 25 percent .....	67	33	84	16
Highest 10 percent .....	67	33	85	15
<b>Establishment characteristics</b>				
Goods-producing industries .....	66	34	82	18
Construction .....	56	44	77	23
Manufacturing .....	69	31	84	16
Service-providing industries .....	61	39	78	22
Trade, transportation, and utilities .....	52	48	63	37
Wholesale trade .....	66	34	83	17
Retail trade .....	42	58	49	51
Transportation and warehousing .....	61	39	76	24
Utilities .....	87	13	93	7

See footnotes at end of table.

**Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information .....	77	23	88	12
Financial activities .....	69	31	85	15
Finance and insurance .....	69	31	86	14
Credit intermediation and related activities .....	65	35	87	13
Insurance carriers and related activities .....	78	22	87	13
Real estate and rental and leasing .....	70	30	80	20
Professional and business services .....	66	34	86	14
Professional and technical services .....	66	34	84	16
Administrative and waste services .....	65	35	—	—
Education and health services .....	59	41	82	18
Educational services .....	58	42	82	18
Junior colleges, colleges, and universities .....	59	41	82	18
Health care and social assistance .....	60	40	82	18
Leisure and hospitality .....	74	26	86	14
Accommodation and food services .....	79	21	89	11
Other services .....	64	36	—	—
1 to 99 workers .....	64	36	83	17
1 to 49 workers .....	63	37	83	17
50 to 99 workers .....	66	34	81	19
100 workers or more .....	61	39	76	24
100 to 499 workers .....	57	43	70	30
500 workers or more .....	66	34	82	18
<b>Geographic areas</b>				
New England .....	64	36	80	20
Middle Atlantic .....	60	40	81	19
East North Central .....	59	41	76	24
West North Central .....	63	37	78	22
South Atlantic .....	61	39	77	23
East South Central .....	64	36	74	26
West South Central .....	63	37	74	26
Mountain .....	63	37	83	17
Pacific .....	68	32	83	17

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	90	85	95	84	78	94	30	17	56
<b>Worker characteristics</b>									
Management, professional, and related .....	92	87	95	87	81	93	31	17	54
Professional and related .....	92	87	95	87	81	93	29	16	53
Teachers .....	91	86	95	88	82	93	27	13	48
Primary, secondary, and special education school teachers .....	99	95	96	99	94	96	21	8	40
Service .....	84	79	95	76	73	95	27	16	58
Protective service .....	91	87	96	84	81	97	31	19	60
Sales and office .....	90	86	95	81	76	94	33	20	60
Office and administrative support .....	92	87	95	83	78	94	33	19	59
Natural resources, construction, and maintenance .....	94	90	96	87	84	96	33	18	55
Production, transportation, and material moving ...	87	84	96	79	76	97	23	13	58
Full time .....	99	94	95	92	87	94	34	19	56
Part time .....	41	37	91	38	34	91	10	5	50
Union .....	97	92	95	95	90	94	28	13	47
Nonunion .....	84	79	95	74	69	94	32	20	62
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	74	70	94	66	62	94	27	15	56
Lowest 10 percent .....	60	56	94	51	48	94	21	12	57
Second 25 percent .....	94	89	95	87	81	93	32	18	56
Third 25 percent .....	95	91	96	89	84	95	31	18	57
Highest 25 percent .....	98	93	95	94	88	94	31	17	55
Highest 10 percent .....	97	92	94	92	85	92	35	18	51
<b>Establishment characteristics</b>									
Service-providing industries .....	90	85	95	83	78	94	30	17	56
Education and health services .....	91	86	95	86	80	93	29	16	53
Educational services .....	91	87	95	88	82	93	26	12	48
Elementary and secondary schools .....	92	88	96	91	87	95	19	7	37
Junior colleges, colleges, and universities .....	86	80	93	77	66	85	48	30	63
Health care and social assistance .....	93	86	92	70	63	90	54	38	70
Hospitals .....	95	86	90	69	60	88	59	41	70
Public administration .....	90	86	95	84	80	95	32	18	58
1 to 99 workers .....	78	75	96	67	64	95	27	19	70
1 to 49 workers .....	73	70	95	59	56	94	27	18	67
50 to 99 workers .....	87	84	97	80	77	97	27	20	74
100 workers or more .....	91	87	95	86	81	94	31	17	54
100 to 499 workers .....	87	84	96	80	76	95	27	15	57
500 workers or more .....	93	88	95	88	82	93	32	17	53

See footnotes at end of table.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	93	87	94	87	78	90	43	26	60
Local government .....	89	85	95	83	79	95	26	14	53
<b>Geographic areas</b>									
New England .....	84	81	97	80	78	97	—	—	—
Middle Atlantic .....	92	85	92	88	80	90	19	10	52
East North Central .....	85	81	95	80	75	95	43	15	36
West North Central .....	89	81	91	77	65	84	32	—	—
South Atlantic .....	91	85	93	88	80	91	45	19	41
East South Central .....	92	89	96	83	80	97	25	17	68
West South Central .....	90	87	98	77	75	98	25	18	72
Mountain .....	89	86	97	83	81	97	21	14	69
Pacific .....	92	90	98	88	86	98	25	22	87

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2011**

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers .....	79	72	6.5	6.4	21
<b>Worker characteristics</b>					
Management, professional, and related .....	79	73	6.5	6.4	21
Professional and related .....	81	74	6.6	6.4	19
Teachers .....	82	76	6.8	6.4	18
Primary, secondary, and special education school teachers .....	82	77	6.8	6.4	18
Service .....	78	73	6.8	6.5	22
Protective service .....	75	70	7.2	7.3	25
Sales and office .....	77	71	6.2	6.0	23
Office and administrative support .....	77	71	6.2	6.0	23
Natural resources, construction, and maintenance .....	76	73	5.9	6.0	24
Production, transportation, and material moving ...	80	74	6.3	6.0	20
Full time .....	78	72	6.4	6.4	22
Part time .....	86	76	6.7	7.0	14
Union .....	79	70	6.4	6.5	21
Nonunion .....	78	75	6.5	6.4	22
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	77	73	6.5	6.4	23
Lowest 10 percent .....	78	75	6.7	6.4	22
Second 25 percent .....	79	72	6.3	6.0	21
Third 25 percent .....	75	69	6.4	6.3	25
Highest 25 percent .....	83	75	6.6	6.4	17
Highest 10 percent .....	85	75	6.8	7.3	15
<b>Establishment characteristics</b>					
Service-providing industries .....	79	72	6.5	6.4	21
Education and health services .....	81	74	6.6	6.4	19
Educational services .....	83	76	6.6	6.4	17
Elementary and secondary schools .....	83	77	6.6	6.4	17
Junior colleges, colleges, and universities .....	82	71	6.7	6.4	18
Health care and social assistance .....	70	63	6.0	5.5	30
Hospitals .....	65	61	5.9	6.0	35
Public administration .....	74	68	6.3	6.0	26
1 to 99 workers .....	80	75	6.0	6.0	20
1 to 49 workers .....	85	82	5.9	6.0	15
50 to 99 workers .....	73	66	6.2	6.0	27
100 workers or more .....	79	72	6.5	6.4	21
100 to 499 workers .....	79	72	6.6	6.4	21
500 workers or more .....	79	72	6.5	6.4	21

See footnotes at end of table.

**Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government .....	77	66	6.1	6.0	23
Local government .....	79	75	6.6	6.4	21
<b>Geographic areas</b>					
New England .....	99	62	6.3	5.5	1
Middle Atlantic .....	93	92	5.2	5.5	7
East North Central .....	68	60	7.8	9.4	32
West North Central .....	94	94	5.9	4.8	6
South Atlantic .....	58	57	5.6	6.0	42
East South Central .....	90	90	6.9	—	10
Pacific .....	78	59	6.7	7.0	22

<sup>1</sup> The employee contributes a fixed percentage of his or her earnings to the retirement plan.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See

Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 4. Defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2011**

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
All workers .....	89	11
<b>Worker characteristics</b>		
Management, professional, and related .....	88	12
Professional and related .....	89	11
Teachers .....	90	10
Primary, secondary, and special education school teachers .....	90	10
Service .....	88	12
Protective service .....	89	11
Sales and office .....	90	10
Office and administrative support .....	90	10
Natural resources, construction, and maintenance Production, transportation, and material moving ...	90	10
Production, transportation, and material moving ...	87	13
Full time .....	89	11
Part time .....	87	13
Union .....	84	16
Nonunion .....	93	7
Average wage within the following categories: <sup>3</sup>		
Lowest 25 percent .....	91	9
Lowest 10 percent .....	92	8
Second 25 percent .....	88	12
Third 25 percent .....	89	11
Highest 25 percent .....	87	13
Highest 10 percent .....	85	15
<b>Establishment characteristics</b>		
Service-providing industries .....	89	11
Education and health services .....	89	11
Educational services .....	90	10
Elementary and secondary schools .....	90	10
Junior colleges, colleges, and universities .....	89	11
Health care and social assistance .....	82	18
Hospitals .....	82	18
Public administration .....	88	12
1 to 99 workers .....	89	11
1 to 49 workers .....	93	7
50 to 99 workers .....	86	14
100 workers or more .....	88	12
100 to 499 workers .....	87	13
500 workers or more .....	89	11

See footnotes at end of table.

**Table 4. Defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
State government .....	85	15
Local government .....	90	10
<b>Geographic areas</b>		
New England .....	74	26
Middle Atlantic .....	74	26
East North Central .....	83	17
South Atlantic .....	97	3
West South Central .....	94	6
Pacific .....	88	12

<sup>1</sup> Plans open to new participants.

<sup>2</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in

the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 5. Defined benefit frozen retirement plans:<sup>1</sup> Benefits accrual, State and local government workers, National Compensation Survey, March 2011**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual <sup>2</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers .....	99	—	—
<b>Worker characteristics</b>			
Management, professional, and related .....	99	—	—
Professional and related .....	99	—	1
Teachers .....	100	—	—
Primary, secondary, and special education school teachers .....	100	—	—
Service .....	99	—	—
Protective service .....	100	—	—
Sales and office .....	100	—	—
Office and administrative support .....	100	—	—
Natural resources, construction, and maintenance .....	100	—	—
Production, transportation, and material moving ...	100	—	—
Full time .....	99	—	—
Part time .....	100	—	—
Union .....	100	—	—
Nonunion .....	97	—	3
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	98	—	—
Lowest 10 percent .....	95	—	—
Second 25 percent .....	98	—	—
Third 25 percent .....	99	—	—
Highest 25 percent .....	100	—	—
Highest 10 percent .....	100	—	—
<b>Establishment characteristics</b>			
Service-providing industries .....	99	—	—
Education and health services .....	99	—	1
Educational services .....	100	—	—
Elementary and secondary schools .....	100	—	—
Junior colleges, colleges, and universities .....	100	—	—
Health care and social assistance .....	92	—	8
Hospitals .....	95	—	—
Public administration .....	100	—	—
1 to 99 workers .....	100	—	—
1 to 49 workers .....	100	—	—
50 to 99 workers .....	100	—	—
100 workers or more .....	99	—	—
100 to 499 workers .....	98	—	—
500 workers or more .....	99	—	—

See footnotes at end of table.

**Table 5. Defined benefit frozen retirement plans:<sup>1</sup> Benefits accrual, State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual <sup>2</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
State government .....	100	—	—
Local government .....	99	—	—
<b>Geographic areas</b>			
New England .....	99	—	—
Middle Atlantic .....	100	—	—
East North Central .....	100	—	—
South Atlantic .....	92	—	—
West South Central .....	98	—	—
Pacific .....	100	—	—

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in

the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, State and local government workers, National Compensation Survey, March 2011**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	—	—	74
<b>Worker characteristics</b>			
Management, professional, and related .....	—	—	74
Professional and related .....	—	—	74
Teachers .....	14	8	78
Primary, secondary, and special education school teachers .....	13	9	77
Service .....	—	—	77
Protective service .....	—	—	89
Sales and office .....	17	9	74
Office and administrative support .....	18	9	73
Natural resources, construction, and maintenance .....	—	—	63
Production, transportation, and material moving ...	—	—	70
Full time .....	—	—	74
Part time .....	—	—	72
Union .....	18	4	77
Nonunion .....	—	—	65
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	—	—	66
Lowest 10 percent .....	—	—	56
Second 25 percent .....	—	—	68
Third 25 percent .....	—	—	76
Highest 25 percent .....	16	4	80
Highest 10 percent .....	21	3	76
<b>Establishment characteristics</b>			
Service-providing industries .....	—	—	74
Education and health services .....	—	—	68
Educational services .....	—	—	69
Elementary and secondary schools .....	—	—	72
Junior colleges, colleges, and universities .....	—	—	57
Health care and social assistance .....	—	—	65
Hospitals .....	—	—	66
Public administration .....	—	—	85
1 to 99 workers .....	—	—	70
50 to 99 workers .....	—	—	75
100 workers or more .....	17	9	74
100 to 499 workers .....	—	—	80
500 workers or more .....	—	—	72

See footnotes at end of table.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
State government .....	—	—	61
Local government .....	12	8	80
<b>Geographic areas</b>			
New England .....	—	—	100
Middle Atlantic .....	23	2	75
East North Central .....	—	—	54
South Atlantic .....	—	34	66
West South Central .....	—	—	98
Pacific .....	—	—	92

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, State and local government workers, National Compensation Survey, March 2011**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans <sup>2</sup>		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers .....	100	89	7	22
<b>Worker characteristics</b>				
Management, professional, and related .....	100	92	6	22
Professional and related .....	100	93	5	22
Teachers .....	100	100	—	22
Primary, secondary, and special education school teachers .....	100	100	—	23
Service .....	100	85	8	18
Protective service .....	100	87	3	—
Sales and office .....	100	82	9	37
Office and administrative support .....	100	81	9	39
Natural resources, construction, and maintenance .....	100	81	16	—
Production, transportation, and material moving .....	100	90	—	15
Full time .....	100	88	8	23
Part time .....	100	98	—	19
Union .....	100	88	9	23
Nonunion .....	100	91	4	20
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	100	90	5	31
Lowest 10 percent .....	100	81	9	32
Second 25 percent .....	100	86	10	23
Third 25 percent .....	100	80	13	19
Highest 25 percent .....	100	95	4	20
Highest 10 percent .....	100	97	—	18
<b>Establishment characteristics</b>				
Service-providing industries .....	100	89	8	22
Education and health services .....	100	92	6	21
Educational services .....	100	97	2	22
Elementary and secondary schools .....	100	98	—	26
Junior colleges, colleges, and universities .....	100	92	—	—
Health care and social assistance .....	100	70	29	—
Hospitals .....	100	70	30	7
Public administration .....	100	82	10	—
1 to 99 workers .....	100	90	—	—
1 to 49 workers .....	100	82	—	—
50 to 99 workers .....	100	95	—	—
100 workers or more .....	100	88	8	21
100 to 499 workers .....	100	87	—	25
500 workers or more .....	100	89	9	20

See footnotes at end of table.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans <sup>2</sup>		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government .....	100	77	18	—
Local government .....	100	95	2	21
<b>Geographic areas</b>				
New England .....	100	98	—	—
Middle Atlantic .....	100	78	21	—
East North Central .....	100	93	—	44
South Atlantic .....	100	77	—	32
West South Central .....	100	90	—	—
Pacific .....	100	99	—	51

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> The sum of the individual components may be greater than the total because some employers offer more than one alternative.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2011**

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	57	43	77	23
<b>Worker characteristics</b>				
Management, professional, and related .....	55	45	75	25
Professional and related .....	55	45	73	27
Teachers .....	52	48	72	28
Primary, secondary, and special education school teachers .....	37	63	63	37
Service .....	58	42	75	25
Protective service .....	62	38	76	24
Sales and office .....	62	38	85	15
Office and administrative support .....	61	39	85	15
Natural resources, construction, and maintenance Production, transportation, and material moving ...	60	40	72	28
.....	59	41	–	–
Full time .....	57	43	77	23
Part time .....	63	37	73	27
Union .....	46	54	66	34
Nonunion .....	63	37	82	18
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	61	39	82	18
Lowest 10 percent .....	62	38	83	17
Second 25 percent .....	57	43	78	22
Third 25 percent .....	54	46	71	29
Highest 25 percent .....	56	44	75	25
Highest 10 percent .....	64	36	75	25
<b>Establishment characteristics</b>				
Service-providing industries .....	57	43	77	23
Education and health services .....	54	46	71	29
Educational services .....	52	48	67	33
Elementary and secondary schools .....	41	59	64	36
Junior colleges, colleges, and universities	60	40	69	31
Health care and social assistance .....	60	40	81	19
Hospitals .....	64	36	80	20
Public administration .....	57	43	81	19
1 to 99 workers .....	60	40	–	–
1 to 49 workers .....	73	27	–	–
50 to 99 workers .....	41	59	–	–
100 workers or more .....	56	44	74	26
100 to 499 workers .....	62	38	90	10
500 workers or more .....	55	45	69	31

See footnotes at end of table.

**Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government .....	54	46	71	29
Local government .....	59	41	80	20
<b>Geographic areas</b>				
Middle Atlantic .....	71	29	78	22
East North Central .....	46	54	81	19
South Atlantic .....	47	53	67	33
East South Central .....	65	35	—	—
West South Central .....	—	—	92	8
Mountain .....	52	48	—	—
Pacific .....	36	64	66	34

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).