

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2009**

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 .....	1.0	1.0	1.3	2.5	3.3	0.5
<b>Worker characteristics</b>						
Management, professional, and related .....	1.2	1.2	1.7	2.6	3.5	1.2
Management, business, and financial .....	2.0	2.0	2.1	3.8	4.0	1.8
Professional and related .....	0.9	0.9	1.9	3.0	4.2	—
Service:						
Protective service .....	—	0.0	—	—	15.3	—
Sales and office .....	1.7	1.7	0.8	4.4	5.1	0.4
Office and administrative support .....	2.4	2.4	1.3	5.2	6.6	—
Natural resources, construction, and maintenance	1.5	1.5	4.3	3.4	4.9	—
Construction, extraction, farming, fishing, and forestry .....	3.6	3.6	9.2	—	8.1	—
Production, transportation, and material moving ...	2.5	2.5	3.3	3.6	4.6	—
Transportation and material moving .....	1.8	1.8	—	7.2	7.9	—
Full time .....	1.0	1.0	1.4	2.2	3.0	0.6
Part time .....	1.1	1.1	1.5	—	8.2	—
Union .....	0.9	0.9	5.4	2.5	5.8	—
Nonunion .....	1.1	1.1	0.9	2.8	3.4	0.6
Wage percentiles: <sup>3</sup>						
Second 25 percent .....	2.7	2.7	1.9	3.7	4.1	—
Third 25 percent .....	1.6	1.6	2.1	3.4	3.8	—
Highest 25 percent .....	0.9	0.9	2.3	2.1	3.3	1.0
Highest 10 percent .....	1.2	1.2	2.4	3.4	4.3	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	2.1	2.1	3.5	3.5	5.5	—
Manufacturing .....	2.1	2.1	3.5	3.5	5.5	—
Service-providing industries .....	1.0	1.0	1.2	3.3	3.8	—
Trade, transportation, and utilities .....	1.2	1.2	2.5	4.2	4.2	—
Retail trade .....	—	0.5	0.6	6.1	6.0	—
Transportation and warehousing .....	—	0.0	—	—	7.6	—
Utilities .....	7.1	7.1	5.2	—	—	—

See footnotes at end of table.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2009—Continued**

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 .....	5.9	5.9	2.2	8.4	5.7	—
Finance and insurance .....	4.1	4.1	2.3	8.5	6.1	—
Education and health services .....	1.9	1.9	—	2.4	4.4	—
1 to 99 workers .....	0.8	0.8	2.5	6.5	6.1	1.2
1 to 49 workers .....	1.6	1.6	—	9.8	9.2	—
50 to 99 workers .....	—	0.0	—	8.7	8.9	—
100 workers or more .....	1.1	1.1	1.5	2.4	3.4	—
100 to 499 workers .....	2.1	2.1	2.0	4.6	6.2	—
500 workers or more .....	1.4	1.4	2.2	2.4	3.5	—
<b>Geographic areas</b>						
Middle Atlantic .....	3.2	3.2	1.9	4.2	8.5	—
East North Central .....	1.0	1.0	3.9	4.0	5.2	—
South Atlantic .....	2.7	2.7	—	4.0	3.9	—
Mountain .....	—	0.0	—	—	21.4	—

<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 percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).