

**Table 5. Standard errors for defined benefit frozen retirement plans:¹
Benefits accrual, private industry workers, National Compensation
Survey, March 2010**

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	1.9	1.5	1.8
Worker characteristics			
Management, professional, and related	3.2	—	—
Management, business, and financial	3.3	2.4	3.0
Professional and related	4.0	3.8	2.7
Service	9.7	—	—
Protective service	10.0	—	—
Sales and office	2.9	0.9	2.7
Sales and related	2.9	0.9	2.8
Office and administrative support	3.6	1.2	3.3
Natural resources, construction, and maintenance	3.2	0.9	3.0
Construction, extraction, farming, fishing, and forestry	9.0	—	—
Installation, maintenance, and repair	3.4	1.1	3.2
Production, transportation, and material moving ...	3.4	1.9	3.1
Production	3.9	—	—
Transportation and material moving	5.6	—	—
Full time	2.0	1.6	1.8
Part time	4.7	—	—
Union	3.5	—	—
Nonunion	2.1	1.8	2.0
Average wage within the following categories: ³			
Lowest 25 percent	7.4	—	—
Second 25 percent	3.4	1.2	3.6
Third 25 percent	3.1	1.3	2.9
Highest 25 percent	2.8	2.6	1.9
Highest 10 percent	3.5	—	—
Establishment characteristics			
Goods-producing industries	3.1	2.4	2.4
Manufacturing	3.1	2.3	2.5
Service-providing industries	2.3	1.9	2.2
Trade, transportation, and utilities	3.1	0.6	3.1
Wholesale trade	4.6	—	—
Retail trade	3.8	—	—
Transportation and warehousing	10.6	—	—
Utilities	5.8	—	—

See footnotes at end of table.

**Table 5. Standard errors for defined benefit frozen retirement plans:¹
Benefits accrual, private industry workers, National Compensation
Survey, March 2010—Continued**

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information	5.2	—	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities	7.4	—	—
Professional and business services	11.0	—	—
Education and health services	3.8	1.7	2.9
Educational services:			
Junior colleges, colleges, and universities	10.0	—	—
Health care and social assistance	3.9	1.9	2.7
1 to 99 workers	5.2	1.4	5.0
1 to 49 workers	6.0	—	—
50 to 99 workers	9.7	—	—
100 workers or more	2.1	1.8	1.6
100 to 499 workers	3.0	—	—
500 workers or more	2.8	2.6	2.1
Geographic areas			
New England	10.4	—	—
Middle Atlantic	4.9	—	—
East North Central	4.7	—	—
West North Central	10.0	—	—
South Atlantic	4.4	1.8	3.5
West South Central	3.5	1.9	2.5
Pacific	4.9	—	—

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

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

³ 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, 2009." 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/glossary20092010.htm.