

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2014**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>2</sup>				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	11	89	3	29	33	29	1
<b>Worker characteristics</b>							
Management, professional, and related .....	9	91	3	28	37	28	1
Management, business, and financial .....	8	92	3	30	38	25	—
Professional and related .....	9	91	4	27	37	30	2
Service .....	23	77	—	13	20	44	—
Sales and office .....	17	83	2	22	39	24	—
Sales and related .....	23	77	—	8	44	28	—
Office and administrative support .....	15	85	3	27	38	23	—
Natural resources, construction, and maintenance .....	4	96	4	50	22	18	—
Production, transportation, and material moving ...	8	92	4	34	21	37	—
Production .....	6	94	—	31	23	41	—
Transportation and material moving .....	12	88	5	39	19	31	—
Full time .....	10	90	3	29	34	28	1
Part time .....	24	76	8	19	26	29	—
Union .....	3	97	3	56	14	27	—
Nonunion .....	13	87	3	22	38	29	—
Average wage within the following categories <sup>3</sup> :							
Lowest 25 percent .....	39	61	—	—	19	28	—
Lowest 10 percent .....	60	40	—	—	—	—	—
Second 25 percent .....	16	84	3	15	37	34	—
Third 25 percent .....	10	90	3	30	30	33	—
Highest 25 percent .....	7	93	3	35	35	24	1
Highest 10 percent .....	6	94	3	32	42	23	—
<b>Establishment characteristics</b>							
Goods-producing industries .....	6	94	—	31	31	35	—
Construction .....	—	100	—	—	—	—	—
Manufacturing .....	6	94	—	30	33	36	—
Service-providing industries .....	13	87	3	28	34	26	2
Trade, transportation, and utilities .....	25	75	7	28	21	27	—
Retail trade .....	46	54	—	3	22	33	—
Financial activities .....	7	93	1	20	54	18	—

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 2014—continued**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>2</sup>				Other
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	
Finance and insurance .....	8	92	1	19	54	18	—
Credit intermediation and related activities	6	94	—	21	50	22	—
Real estate and rental and leasing .....	—	100	—	—	—	—	—
Professional and business services:							
Professional and technical services .....	—	100	—	—	55	—	—
Education and health services .....	17	83	4	13	31	44	—
Health care and social assistance .....	17	83	—	14	32	46	—
Other services .....	—	100	—	—	—	—	—
1 to 99 workers .....	7	93	4	21	42	25	—
1 to 49 workers .....	6	94	—	21	46	21	—
100 workers or more .....	12	88	3	30	31	29	—
100 to 499 workers .....	16	84	—	34	24	30	—
500 workers or more .....	10	90	3	28	35	29	—
<b>Geographic areas</b>							
Northeast .....	12	88	4	21	34	33	—
Middle Atlantic .....	12	88	—	21	27	40	—
South .....	14	86	4	28	29	29	—
South Atlantic .....	14	86	5	23	35	26	—
Midwest .....	10	90	—	36	30	28	—
East North Central .....	9	91	—	39	25	31	—
West North Central .....	13	87	—	28	38	21	—
West .....	8	92	2	28	43	24	—
Pacific .....	8	92	—	32	44	—	—

<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> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).