

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ National Compensation Survey, March 2015

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	53	40	1	6
Worker characteristics				
Management, professional, and related	47	46	1	5
Management, business, and financial	52	36	2	10
Professional and related	45	50	1	4
Teachers	42	58	—	—
Primary, secondary, and special education school teachers	42	57	—	—
Registered nurses	56	34	—	—
Service	54	44	—	—
Protective service	46	53	—	—
Sales and office	52	36	2	10
Sales and related	57	24	4	15
Office and administrative support	51	38	1	9
Natural resources, construction, and maintenance	65	31	—	—
Construction, extraction, farming, fishing, and forestry	79	20	—	—
Installation, maintenance, and repair	50	43	—	—
Production, transportation, and material moving ...	62	29	2	8
Production	53	32	—	—
Transportation and material moving	69	26	2	4
Full time	52	41	1	6
Part time	60	36	1	3
Union	55	43	(⁵)	1
Nonunion	50	38	2	10
Average wage within the following categories: ⁶				
Lowest 25 percent	57	37	1	5
Lowest 10 percent	69	28	—	—
Second 25 percent	55	36	1	7
Third 25 percent	55	38	1	6
Highest 25 percent	49	44	2	5
Highest 10 percent	46	46	2	7
Establishment characteristics				
Goods-producing industries	60	28	3	9
Service-providing industries	51	42	1	5
Education and health services	45	52	(⁵)	3
Educational services	40	60	(⁵)	(⁵)
Elementary and secondary schools	40	59	—	—
Junior colleges, colleges, and universities	38	60	—	—
Health care and social assistance	59	32	—	—
Hospitals	56	35	—	—
Public administration	41	59	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ National Compensation Survey, March 2015—continued

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	63	28	1	8
1 to 49 workers	62	27	2	9
50 to 99 workers	65	29	—	—
100 workers or more	50	43	1	6
100 to 499 workers	53	37	3	7
500 workers or more	49	46	1	5
Geographic areas				
Northeast	52	39	2	7
New England	47	44	1	8
Middle Atlantic	53	38	2	7
South	53	42	1	4
South Atlantic	58	36	1	5
East South Central	45	52	—	—
West South Central	48	47	1	4
Midwest	57	35	1	7
East North Central	59	33	1	8
West North Central	53	39	—	—
West	48	45	—	—
Mountain	51	39	—	—
Pacific	47	47	—	—

¹ 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.

² Plans open to new participants.

³ New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

⁴ Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

⁵ Less than 0.5.

⁶ 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 wage data for March 2015.

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/glossary20142015.htm.