

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.6	0.5	0.6	0.5	0.6	0.6	0.5	0.6
Worker characteristics									
Management, professional, and related	0.9	0.9	0.7	1.0	0.9	0.9	1.0	0.9	0.8
Management, business, and financial	1.1	1.3	0.9	1.5	1.4	1.6	1.3	1.3	1.0
Professional and related	1.1	1.1	0.8	1.2	1.1	0.9	1.2	1.1	1.1
Teachers	1.8	1.9	1.4	2.0	1.9	1.3	2.1	1.4	2.5
Primary, secondary, and special education school teachers	1.7	2.2	1.7	2.3	2.4	1.3	2.5	1.3	2.8
Registered nurses	2.4	2.6	2.3	2.8	2.4	1.9	2.4	2.3	2.5
Service	1.7	1.1	1.9	0.8	0.7	0.9	1.6	0.9	2.2
Protective service	2.6	2.5	2.5	3.1	2.9	1.0	2.7	1.9	4.0
Sales and office	0.9	0.8	0.6	0.8	0.7	1.1	0.9	0.8	0.7
Sales and related	1.6	1.3	1.1	0.8	0.6	2.5	1.5	1.2	1.1
Office and administrative support	1.2	1.1	0.6	1.0	0.9	1.0	1.2	1.0	0.8
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.7	1.6	1.0	1.5	1.5	0.6	1.7	1.6	1.3
Installation, maintenance, and repair	2.6	2.5	1.8	2.7	2.7	1.0	2.5	2.4	2.6
Production, transportation, and material moving ... Production	2.1	2.0	1.2	1.8	1.7	0.9	2.1	2.0	1.5
Transportation and material moving	1.4	1.3	0.9	1.1	0.9	1.3	1.4	1.2	1.0
Production	1.8	1.8	1.3	1.4	1.0	2.2	1.8	1.8	1.4
Transportation and material moving	1.9	1.6	1.2	1.5	1.2	1.4	1.7	1.3	1.4
Full time	0.6	0.6	0.5	0.7	0.7	0.7	0.6	0.5	0.6
Part time	1.3	0.8	1.4	0.5	0.4	1.6	1.2	0.7	1.5
Union	0.7	0.8	0.6	1.1	1.1	0.6	1.4	1.3	1.6
Nonunion	0.7	0.6	0.6	0.6	0.5	0.8	0.7	0.6	0.6
Average wage within the following categories: ⁴									
Lowest 25 percent	1.4	0.9	1.3	0.6	0.5	1.7	1.3	0.7	1.4
Lowest 10 percent	2.1	0.9	2.4	0.5	0.3	3.4	2.0	0.9	2.6
Second 25 percent	0.9	1.0	0.9	0.8	0.7	0.7	1.0	1.0	1.1
Third 25 percent	0.8	0.8	0.6	1.0	0.9	1.0	0.9	0.8	0.7
Highest 25 percent	0.7	0.7	0.5	1.1	1.1	0.8	0.9	0.9	0.7
Highest 10 percent	1.1	1.2	0.7	1.6	1.6	1.1	1.3	1.3	0.9
Establishment characteristics									
Goods-producing industries	1.1	1.1	0.8	1.3	1.1	1.0	1.2	1.1	0.9
Service-providing industries	0.7	0.6	0.6	0.6	0.6	0.7	0.7	0.6	0.8
Education and health services	1.5	1.4	1.0	1.4	1.2	1.2	1.6	1.2	1.4
Educational services	1.1	1.2	0.8	1.2	1.2	1.2	1.6	1.0	1.7
Elementary and secondary schools	1.3	1.4	0.9	1.4	1.5	0.9	1.9	1.1	2.6
Junior colleges, colleges, and universities	1.4	1.7	1.5	2.7	1.6	4.5	2.5	1.6	1.9
Health care and social assistance	2.3	2.0	1.6	1.7	1.5	2.1	2.2	1.8	1.7
Hospitals	0.8	1.3	1.0	2.5	2.2	2.2	1.6	1.5	1.2
Public administration	1.4	1.5	0.8	1.6	1.8	0.9	2.7	2.0	4.2

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015—continued

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.1	0.8	1.0	0.6	0.5	1.1	1.0	0.8	1.1
1 to 49 workers	1.3	1.0	1.2	0.5	0.5	1.1	1.3	1.0	1.2
50 to 99 workers	2.1	1.9	1.7	1.4	1.2	2.3	2.1	1.8	1.9
100 workers or more	0.7	0.8	0.5	0.9	0.8	0.7	0.8	0.7	0.7
100 to 499 workers	1.2	1.2	0.9	1.1	1.0	1.1	1.2	1.1	1.0
500 workers or more	0.8	0.8	0.6	1.2	1.0	0.9	1.1	1.0	0.9
Geographic areas									
Northeast	1.5	1.3	0.7	1.7	1.6	1.0	1.2	1.0	1.0
New England	3.0	2.7	1.7	2.9	3.0	3.0	2.7	2.1	1.8
Middle Atlantic	1.5	1.3	0.8	1.7	1.6	1.1	1.2	1.0	1.2
South	1.1	1.0	0.9	0.8	0.8	1.1	1.0	0.8	1.0
South Atlantic	1.7	1.5	1.1	1.1	1.2	1.7	1.6	1.3	1.4
East South Central	2.4	2.5	3.1	2.5	2.5	3.4	2.0	1.6	3.3
West South Central	1.6	1.6	1.2	1.0	0.9	1.1	1.5	1.4	1.4
Midwest	1.2	1.3	1.1	1.3	0.9	1.6	1.2	1.2	1.4
East North Central	1.5	1.7	1.4	1.3	1.0	1.2	1.5	1.6	1.7
West North Central	2.0	1.9	2.0	3.1	2.1	4.0	2.0	1.7	2.4
West	1.3	1.1	1.5	1.1	1.0	0.9	1.5	1.0	1.7
Mountain	2.4	2.6	3.2	2.3	2.1	1.5	2.8	2.3	3.5
Pacific	1.6	1.1	1.7	1.1	1.1	1.2	1.8	1.1	1.7

¹ 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.

² 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.

³ 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.

⁴ 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: 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.

**Table 3. Standard errors for retirement benefit combinations:
Access, civilian workers,¹ National Compensation Survey, March
2015**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.5	0.4	0.7
Worker characteristics			
Management, professional, and related	0.9	0.7	1.1
Management, business, and financial	1.3	0.6	1.5
Professional and related	1.0	0.9	1.2
Teachers	1.8	2.0	1.6
Primary, secondary, and special education school teachers	2.0	2.6	1.9
Registered nurses	2.4	1.2	3.0
Service	0.5	0.6	1.6
Protective service	1.9	2.5	2.9
Sales and office	0.6	0.4	0.9
Sales and related	0.6	0.5	1.4
Office and administrative support	0.8	0.6	1.2
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.4	0.9	1.7
Installation, maintenance, and repair	2.3	1.8	2.1
Production, transportation, and material moving ... Production	1.7	0.8	2.3
Transportation and material moving	1.0	0.7	1.4
Production	1.4	0.6	2.0
Transportation and material moving	1.3	1.1	1.7
Full time	0.6	0.5	0.8
Part time	0.2	0.5	1.1
Union	1.4	1.4	0.9
Nonunion	0.4	0.3	0.7
Average wage within the following categories: ²			
Lowest 25 percent	0.2	0.5	1.2
Lowest 10 percent	0.2	0.5	1.9
Second 25 percent	0.6	0.5	1.1
Third 25 percent	0.8	0.7	1.0
Highest 25 percent	1.1	0.6	1.0
Highest 10 percent	1.6	0.8	1.5
Establishment characteristics			
Goods-producing industries	1.2	0.6	1.5
Service-providing industries	0.5	0.4	0.7
Education and health services	1.0	1.0	1.5
Educational services	1.6	1.6	0.9
Elementary and secondary schools	1.7	2.0	0.7
Junior colleges, colleges, and universities	3.7	2.3	2.3
Health care and social assistance	1.1	0.9	2.4
Hospitals	2.1	1.6	2.3
Public administration	2.6	2.7	0.9

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, civilian workers,¹ National Compensation Survey, March
2015—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	0.5	0.4	1.0
1 to 49 workers	0.5	0.3	1.2
50 to 99 workers	0.9	1.1	2.2
100 workers or more	0.7	0.6	0.9
100 to 499 workers	0.9	0.7	1.3
500 workers or more	1.1	1.0	1.2
Geographic areas			
Northeast	1.4	0.6	1.4
New England	2.3	1.2	2.4
Middle Atlantic	1.5	0.7	1.6
South	0.7	0.6	0.9
South Atlantic	1.0	0.7	1.4
East South Central	1.5	2.9	2.3
West South Central	0.8	0.8	1.3
Midwest	1.1	0.7	1.5
East North Central	0.9	0.8	1.7
West North Central	2.8	1.2	2.7
West	0.9	1.0	1.6
Mountain	0.8	2.2	3.0
Pacific	1.2	1.0	1.9

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 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: 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.

Table 5. Standard errors for 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	1.1	1.0	0.3	0.5
Worker characteristics				
Management, professional, and related	1.4	1.3	0.4	0.4
Management, business, and financial	2.5	2.2	0.6	1.0
Professional and related	1.6	1.6	0.4	0.4
Teachers	1.9	1.9	–	–
Primary, secondary, and special education school teachers	1.9	2.0	–	–
Registered nurses	5.2	3.8	–	–
Service	2.1	2.1	–	–
Protective service	2.3	2.3	–	–
Sales and office	1.8	1.5	0.4	0.9
Sales and related	3.7	2.7	1.4	2.1
Office and administrative support	1.8	1.6	0.3	1.0
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.2	1.9	–	–
Installation, maintenance, and repair	2.0	1.9	–	–
Production, transportation, and material moving ... Production	3.1	3.1	–	–
Transportation and material moving	2.7	2.1	0.7	2.1
Production	5.1	3.9	–	–
Transportation and material moving	2.4	2.0	0.5	1.7
Full time	1.1	1.0	0.3	0.5
Part time	2.3	2.1	0.3	0.5
Union	1.3	1.3	0.2	0.3
Nonunion	1.4	1.3	0.5	0.7
Average wage within the following categories: ⁵				
Lowest 25 percent	2.8	2.8	0.2	1.0
Lowest 10 percent	4.2	4.0	–	–
Second 25 percent	1.7	1.6	0.3	0.9
Third 25 percent	1.5	1.4	0.3	0.8
Highest 25 percent	1.3	1.3	0.5	0.4
Highest 10 percent	2.1	2.1	0.9	0.8
Establishment characteristics				
Goods-producing industries	3.0	2.5	0.8	1.9
Service-providing industries	1.2	1.1	0.3	0.4
Education and health services	1.8	1.7	0.1	0.5
Educational services	1.6	1.5	0.1	0.1
Elementary and secondary schools	1.6	1.6	–	–
Junior colleges, colleges, and universities	2.3	2.3	–	–
Health care and social assistance	4.5	3.7	–	–
Hospitals	3.5	3.1	–	–
Public administration	1.8	1.8	–	–

See footnotes at end of table.

Table 5. Standard errors for 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	2.2	1.9	0.5	1.1
1 to 49 workers	2.8	2.3	0.8	1.6
50 to 99 workers	3.1	2.9	—	—
100 workers or more	1.2	1.1	0.3	0.5
100 to 499 workers	2.2	1.9	0.9	1.1
500 workers or more	1.2	1.2	0.2	0.5
Geographic areas				
Northeast	2.5	2.0	0.6	1.0
New England	4.8	3.9	0.5	1.8
Middle Atlantic	2.8	2.1	0.7	1.2
South	1.9	1.9	0.2	0.6
South Atlantic	2.9	2.8	0.3	1.0
East South Central	3.9	4.1	—	—
West South Central	2.2	2.4	0.5	0.9
Midwest	1.9	1.6	0.4	1.3
East North Central	2.4	1.8	0.4	1.5
West North Central	2.8	3.2	—	—
West	2.4	2.3	—	—
Mountain	4.0	4.2	—	—
Pacific	2.9	2.7	—	—

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 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: 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.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, civilian workers,² National Compensation Survey,
March 2015**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
All workers	0.5	1.4	1.4
Worker characteristics			
Management, professional, and related	0.4	1.8	1.8
Management, business, and financial	0.3	2.5	2.5
Professional and related	0.5	2.0	1.9
Teachers	0.5	2.7	2.7
Primary, secondary, and special education school teachers	0.5	2.9	2.8
Registered nurses	1.3	4.3	4.4
Service	2.2	2.7	2.5
Protective service	–	2.6	–
Sales and office	0.5	2.1	2.2
Sales and related	–	–	3.1
Office and administrative support	0.6	2.2	2.3
Natural resources, construction, and maintenance	0.6	4.2	4.3
Construction, extraction, farming, fishing, and forestry	1.2	5.6	5.5
Installation, maintenance, and repair	0.7	5.3	5.3
Production, transportation, and material moving ...	0.5	2.2	2.4
Production	–	–	3.2
Transportation and material moving	0.4	2.5	2.7
Full time	0.5	1.4	1.4
Part time	–	–	3.7
Union	0.4	2.0	2.0
Nonunion	0.7	1.7	1.7
Average wage within the following categories: ⁴			
Lowest 25 percent	1.1	3.2	3.2
Lowest 10 percent	–	–	4.6
Second 25 percent	1.3	2.7	2.7
Third 25 percent	0.5	2.0	2.0
Highest 25 percent	0.4	1.6	1.5
Highest 10 percent	0.2	2.4	2.4
Establishment characteristics			
Goods-producing industries	0.6	3.0	3.0
Service-providing industries	0.5	1.6	1.6
Education and health services	1.0	2.2	2.1
Educational services	0.8	2.3	2.2
Elementary and secondary schools	0.4	2.4	2.4
Junior colleges, colleges, and universities	–	3.9	–
Health care and social assistance	–	–	5.2
Hospitals	1.5	4.3	4.8
Public administration	0.6	3.0	3.0

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2015—continued

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	—	—	4.0
1 to 49 workers	—	—	4.7
50 to 99 workers	—	—	6.4
100 workers or more	0.4	1.5	1.4
100 to 499 workers	0.5	2.6	2.7
500 workers or more	0.5	1.6	1.6
Geographic areas			
Northeast	—	—	2.0
New England	—	2.9	—
Middle Atlantic	—	—	2.4
South	1.1	2.7	2.5
South Atlantic	0.8	3.4	3.2
East South Central	—	—	8.6
West South Central	—	—	1.8
Midwest	0.3	3.3	3.3
East North Central	—	—	3.7
West North Central	0.4	6.7	6.5
West	0.7	3.5	3.6
Mountain	—	4.9	—
Pacific	0.9	4.3	4.5

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

² 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.

³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.

⁴ 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: 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.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2015

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	0.5	0.5	1.5	1.0	1.0	1.2	0.2
Worker characteristics							
Management, professional, and related	0.5	0.5	1.8	1.5	1.3	1.6	0.2
Management, business, and financial	1.2	1.2	2.3	2.3	2.2	2.2	–
Professional and related	0.5	0.5	1.8	1.5	1.2	1.7	0.1
Teachers:							
Primary, secondary, and special education school teachers	–	0.0	0.8	0.7	–	2.1	–
Service	0.5	0.5	2.5	1.0	1.0	2.6	–
Protective service	0.7	0.7	2.0	1.7	–	3.2	–
Sales and office	1.3	1.3	2.2	1.2	1.6	1.6	0.2
Sales and related	3.9	3.9	2.5	2.8	4.5	4.4	–
Office and administrative support	1.1	1.1	2.3	1.3	1.6	1.6	0.2
Natural resources, construction, and maintenance	0.8	0.8	3.5	3.1	4.2	1.8	–
Installation, maintenance, and repair	1.1	1.1	3.5	4.1	5.4	2.3	–
Production, transportation, and material moving ...	2.7	2.7	2.3	2.7	2.1	3.2	–
Transportation and material moving	1.6	1.6	4.3	3.6	–	4.1	–
Full time	0.5	0.5	1.5	1.1	1.1	1.3	0.2
Part time	1.5	1.5	3.3	2.1	1.5	3.0	–
Union	0.2	0.2	1.7	1.5	0.9	1.6	–
Nonunion	0.8	0.8	2.2	1.4	1.5	1.7	0.2
Average wage within the following categories: ³							
Lowest 25 percent	2.4	2.4	4.8	2.2	1.8	3.3	–
Lowest 10 percent	7.5	7.5	7.9	–	–	3.8	–
Second 25 percent	0.9	0.9	2.3	1.3	1.2	2.3	–
Third 25 percent	1.0	1.0	2.1	1.6	1.3	1.8	0.1
Highest 25 percent	0.5	0.5	1.8	1.5	1.6	1.4	–
Highest 10 percent	0.8	0.8	2.7	2.4	2.5	2.4	–
Establishment characteristics							
Goods-producing industries	1.4	1.4	1.7	3.3	4.0	3.1	–
Service-providing industries	0.5	0.5	1.5	1.1	0.9	1.3	0.2
Education and health services	0.5	0.5	1.9	1.3	0.8	1.6	0.3
Educational services:							
Elementary and secondary schools	–	0.0	0.7	0.6	–	1.8	–
Health care and social assistance	2.2	2.2	5.1	–	3.3	4.3	1.0
Hospitals	2.9	2.9	6.2	1.7	3.0	4.9	–

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2015—continued

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers	1.4	1.4	3.4	2.7	3.3	3.1	—
1 to 49 workers	1.3	1.3	3.8	3.6	4.7	3.9	—
50 to 99 workers	2.6	2.6	5.4	3.9	—	4.2	—
100 workers or more	0.5	0.5	1.6	1.1	1.1	1.3	0.2
100 to 499 workers	1.5	1.5	3.0	2.6	2.3	2.5	—
500 workers or more	0.5	0.5	1.7	1.1	1.1	1.4	—
Geographic areas							
Northeast	0.9	0.9	2.4	1.1	2.4	1.9	—
New England	2.1	2.1	4.7	1.6	6.7	2.5	—
Middle Atlantic	1.0	1.0	2.6	1.5	1.7	2.0	—
South	0.8	0.8	3.0	2.0	1.1	2.6	—
South Atlantic	1.0	1.0	3.8	2.3	1.9	4.2	—
East South Central	2.0	2.0	7.8	—	2.3	—	—
West South Central	1.4	1.4	5.2	3.5	1.4	2.6	—
Midwest	1.4	1.4	2.4	1.7	2.2	2.3	—
East North Central	1.0	1.0	2.9	2.2	2.6	3.3	—
West	0.8	0.8	3.4	2.8	2.7	2.7	—
Pacific	0.7	0.7	4.2	3.5	3.5	3.2	—

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

² 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.

³ 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: 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.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2015

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.8	0.8	0.7	0.7
Worker characteristics				
Management, professional, and related	1.1	1.1	1.0	1.0
Management, business, and financial	1.4	1.4	1.2	1.2
Professional and related	1.4	1.4	1.2	1.2
Teachers	3.6	3.6	3.6	3.6
Primary, secondary, and special education school teachers	6.0	6.0	–	–
Registered nurses	2.5	2.5	2.6	2.6
Service	2.8	2.8	3.0	3.0
Protective service	4.0	4.0	2.9	2.9
Sales and office	0.8	0.8	0.9	0.9
Sales and related	1.3	1.3	1.4	1.4
Office and administrative support	1.1	1.1	1.0	1.0
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.2	2.2	2.3	2.3
Installation, maintenance, and repair	3.3	3.3	4.0	4.0
Production, transportation, and material moving ... Production	3.0	3.0	2.9	2.9
Transportation and material moving	1.4	1.4	1.3	1.3
Production	1.8	1.8	1.6	1.6
Transportation and material moving	2.1	2.1	1.8	1.8
Full time	0.8	0.8	0.7	0.7
Part time	1.8	1.8	1.8	1.8
Union	2.5	2.5	1.8	1.8
Nonunion	0.8	0.8	0.7	0.7
Average wage within the following categories: ²				
Lowest 25 percent	1.4	1.4	1.6	1.6
Lowest 10 percent	3.3	3.3	2.7	2.7
Second 25 percent	1.6	1.6	1.6	1.6
Third 25 percent	1.1	1.1	0.9	0.9
Highest 25 percent	1.0	1.0	0.8	0.8
Highest 10 percent	1.3	1.3	1.0	1.0
Establishment characteristics				
Goods-producing industries	1.4	1.4	1.3	1.3
Service-providing industries	0.9	0.9	0.8	0.8
Education and health services	1.9	1.9	1.7	1.7
Educational services	2.8	2.8	2.4	2.4
Elementary and secondary schools	5.4	5.4	–	–
Junior colleges, colleges, and universities	3.1	3.1	2.3	2.3
Health care and social assistance	2.3	2.3	2.1	2.1
Hospitals	1.5	1.5	1.7	1.7
Public administration	6.9	6.9	3.5	3.5

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2015—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	1.4	1.4	1.3	1.3
1 to 49 workers	1.7	1.7	1.7	1.7
50 to 99 workers	2.0	2.0	1.9	1.9
100 workers or more	0.9	0.9	0.8	0.8
100 to 499 workers	1.2	1.2	1.0	1.0
500 workers or more	1.2	1.2	1.1	1.1
Geographic areas				
Northeast	1.4	1.4	1.2	1.2
New England	2.1	2.1	1.2	1.2
Middle Atlantic	1.7	1.7	1.6	1.6
South	1.2	1.2	1.0	1.0
South Atlantic	1.6	1.6	1.1	1.1
East South Central	3.6	3.6	4.2	4.2
West South Central	1.9	1.9	1.5	1.5
Midwest	1.9	1.9	1.7	1.7
East North Central	1.8	1.8	1.8	1.8
West North Central	4.5	4.5	3.7	3.7
West	1.7	1.7	1.5	1.5
Mountain	2.9	2.9	2.9	2.9
Pacific	2.0	2.0	1.7	1.7

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 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: 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.

Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2015

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	1.9	0.6	1.9	1.8
Establishment characteristics				
Goods-producing industries	2.5	0.9	2.5	3.3
Construction	2.9	1.5	2.9	3.4
Manufacturing	4.3	1.1	4.2	7.1
Service-providing industries	2.1	0.7	2.1	1.9
Trade, transportation, and utilities	2.9	0.8	2.9	2.9
Wholesale trade	4.7	1.4	4.7	3.4
Retail trade	2.6	1.1	2.6	2.7
Transportation and warehousing	11.1	4.4	10.8	12.0
Utilities	13.4	–	14.6	13.0
Information	5.6	11.4	5.6	5.4
Financial activities	4.1	2.9	4.1	3.8
Finance and insurance	3.8	3.3	3.7	3.3
Credit intermediation and related activities	4.6	3.9	4.6	4.1
Insurance carriers and related activities	6.2	5.0	6.2	6.7
Real estate and rental and leasing	8.1	–	8.0	7.5
Professional and business services	4.9	–	4.9	5.0
Professional and technical services	7.4	–	7.4	7.4
Administrative and waste services	7.0	–	6.9	8.1
Education and health services	7.6	–	7.6	6.9
Educational services	9.0	–	8.8	11.0
Junior colleges, colleges, and universities	4.7	–	5.2	0.8
Health care and social assistance	8.3	–	8.3	7.4
Leisure and hospitality	2.6	–	2.6	4.1
Accommodation and food services	2.8	–	2.8	4.5
Other services	5.2	–	4.8	6.1
1 to 99 workers	2.0	0.6	2.0	1.9
1 to 49 workers	2.1	0.6	2.1	1.9
50 to 99 workers	3.1	1.7	3.0	1.5
100 workers or more	1.3	5.9	1.4	1.2
100 to 499 workers	1.6	6.8	1.7	1.3
500 workers or more	2.1	5.3	2.2	2.3

See footnotes at end of table.

Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	5.1	1.3	5.1	4.3
New England	6.0	2.5	5.8	4.6
Middle Atlantic	6.5	1.3	6.5	5.4
South	2.6	0.9	2.6	2.5
South Atlantic	3.7	1.1	3.7	3.1
East South Central	3.7	—	3.7	3.1
West South Central	4.9	1.4	4.9	5.6
Midwest	4.7	1.7	4.7	4.0
East North Central	6.4	2.0	6.3	5.8
West North Central	4.8	—	4.7	3.9
West	3.8	1.1	3.8	3.8
Mountain	7.9	1.7	8.0	8.1
Pacific	3.3	1.4	3.2	3.4

¹ Includes defined benefit pension plans and defined contribution retirement 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/glossary20142015.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2015

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.7	0.6	0.6	0.5	0.7	0.7	0.6	0.6
Worker characteristics									
Management, professional, and related	1.2	1.2	0.9	1.2	1.1	1.2	1.2	1.1	0.9
Management, business, and financial	1.2	1.4	1.0	1.6	1.6	2.1	1.3	1.4	0.9
Professional and related	1.6	1.5	1.2	1.4	1.3	1.2	1.5	1.4	1.2
Service	1.9	1.2	2.4	0.6	0.6	1.9	1.9	1.1	2.4
Protective service	5.2	3.6	5.7	2.2	2.0	6.5	5.6	4.0	6.1
Sales and office	0.9	0.8	0.7	0.7	0.6	1.5	1.0	0.8	0.7
Sales and related	1.6	1.4	1.1	0.8	0.6	2.6	1.5	1.2	1.2
Office and administrative support	1.4	1.2	0.7	0.9	0.9	1.4	1.4	1.1	0.8
Natural resources, construction, and maintenance	1.9	1.7	1.2	1.6	1.6	0.6	1.9	1.7	1.3
Construction, extraction, farming, fishing, and forestry	2.9	2.8	2.2	2.9	2.9	0.8	2.8	2.6	2.7
Installation, maintenance, and repair	2.3	2.2	1.3	1.9	1.8	0.9	2.2	2.2	1.5
Production, transportation, and material moving ...	1.5	1.3	1.0	1.2	0.9	1.5	1.4	1.2	1.0
Production	1.8	1.8	1.3	1.4	1.0	2.3	1.8	1.9	1.5
Transportation and material moving	2.0	1.7	1.3	1.6	1.3	1.7	1.8	1.4	1.5
Full time	0.6	0.7	0.6	0.7	0.6	0.7	0.6	0.6	0.6
Part time	1.4	0.8	1.5	0.5	0.4	2.0	1.3	0.8	1.6
Union	1.3	1.4	0.8	1.9	1.9	0.7	2.1	1.7	1.4
Nonunion	0.8	0.7	0.7	0.5	0.4	0.9	0.8	0.6	0.7
Average wage within the following categories: ³									
Lowest 25 percent	1.5	0.8	1.4	0.4	0.3	2.3	1.4	0.8	1.5
Lowest 10 percent	2.2	1.0	2.6	0.5	0.3	4.2	2.2	1.0	2.8
Second 25 percent	1.1	1.1	1.1	0.7	0.6	1.3	1.1	1.1	1.2
Third 25 percent	1.0	0.9	0.7	1.0	0.9	1.1	1.0	0.8	0.7
Highest 25 percent	0.9	0.9	0.7	1.3	1.2	1.0	0.9	0.9	0.7
Highest 10 percent	1.3	1.4	0.9	1.8	1.8	1.7	1.4	1.4	0.9
Establishment characteristics									
Goods-producing industries	1.1	1.1	0.8	1.2	1.1	1.0	1.2	1.1	0.9
Construction	2.5	2.3	1.8	2.0	2.0	1.2	2.3	2.0	2.0
Manufacturing	1.3	1.3	1.0	1.6	1.3	1.2	1.5	1.4	1.1
Service-providing industries	0.8	0.8	0.8	0.6	0.5	0.9	0.8	0.7	0.8
Trade, transportation, and utilities	1.0	1.0	0.8	0.8	0.7	1.4	1.1	0.9	0.8
Wholesale trade	1.8	1.9	1.4	1.6	1.4	2.4	1.9	2.0	1.4
Retail trade	1.2	1.2	1.1	1.0	0.7	2.4	1.4	1.2	1.2
Transportation and warehousing	2.5	2.4	2.2	2.8	2.3	2.5	3.0	2.6	2.6
Utilities	1.7	2.1	1.6	5.8	5.4	1.3	1.9	2.3	2.1

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2015—continued

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.3	2.4	0.9	3.8	3.7	1.3	2.3	2.2	0.9
Financial activities	1.7	1.7	0.9	1.9	1.7	1.2	1.6	1.7	1.0
Finance and insurance	0.8	0.9	0.5	1.9	1.6	1.2	0.8	0.9	0.6
Credit intermediation and related activities	0.8	1.0	0.9	2.5	2.0	1.6	0.8	1.0	0.9
Insurance carriers and related activities	1.6	1.6	0.7	2.7	2.6	1.6	1.6	1.7	0.9
Real estate and rental and leasing	5.0	5.2	5.2	—	—	—	4.5	4.5	5.6
Professional and business services	2.4	2.2	1.6	1.7	1.5	3.6	2.3	2.2	1.6
Professional and technical services	2.7	2.8	2.1	3.0	2.8	3.5	2.8	2.7	2.1
Administrative and waste services	4.4	4.2	4.1	1.7	1.7	2.9	4.2	4.0	4.3
Education and health services	2.2	2.0	1.6	1.5	1.4	2.2	2.2	1.8	1.6
Educational services	3.6	3.3	1.3	2.0	1.9	1.8	3.5	3.1	1.5
Junior colleges, colleges, and universities	1.6	1.6	1.0	1.1	1.0	1.9	1.7	1.7	1.1
Health care and social assistance	2.4	2.1	1.8	1.7	1.6	2.5	2.4	2.0	1.8
Leisure and hospitality	2.8	1.2	3.0	0.7	0.7	1.7	2.7	1.0	2.8
Accommodation and food services	3.2	1.4	3.3	0.7	0.7	(⁴)	3.1	1.2	3.0
Other services	3.8	2.8	2.6	2.1	1.8	6.5	3.9	2.9	2.8
1 to 99 workers	1.1	0.8	1.1	0.5	0.4	1.4	1.1	0.8	1.1
1 to 49 workers	1.3	1.0	1.2	0.5	0.5	1.2	1.3	1.0	1.2
50 to 99 workers	2.2	1.9	1.9	1.1	1.0	3.2	2.3	1.9	2.0
100 workers or more	0.9	1.0	0.7	0.9	0.8	0.8	0.9	0.9	0.7
100 to 499 workers	1.3	1.3	1.0	1.1	1.0	1.6	1.2	1.2	1.1
500 workers or more	1.2	1.1	0.8	1.5	1.3	1.0	1.2	1.3	0.8
Geographic areas									
Northeast	1.7	1.5	0.8	1.7	1.6	1.0	1.5	1.2	0.9
New England	3.1	2.5	1.9	2.6	2.4	3.0	3.3	2.4	1.8
Middle Atlantic	1.8	1.6	0.9	1.8	1.8	1.0	1.5	1.3	1.2
South	1.3	1.1	1.0	0.7	0.7	1.6	1.2	1.1	1.0
South Atlantic	2.0	1.7	1.3	1.0	1.1	2.7	1.9	1.6	1.3
East South Central	2.3	2.2	3.8	1.0	1.1	4.1	2.0	2.2	3.7
West South Central	1.8	1.7	1.5	1.0	0.8	1.1	1.8	1.7	1.6
Midwest	1.4	1.5	1.3	1.3	1.0	1.4	1.3	1.3	1.4
East North Central	1.7	1.9	1.6	1.4	1.0	1.7	1.7	1.8	1.7
West North Central	2.5	2.2	2.2	2.9	2.2	2.6	2.2	1.7	2.3
West	1.5	1.2	1.8	1.1	1.1	1.5	1.6	1.2	1.8
Mountain	2.6	2.7	3.7	1.3	1.0	2.8	2.7	2.6	3.7
Pacific	1.8	1.3	2.0	1.5	1.4	1.8	2.0	1.3	1.9

¹ 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.

² 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.

³ 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.

⁴ Less than 0.05.

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/glossary20142015.htm.

**Table 3. Standard errors for retirement benefit combinations:
Access, private industry workers, National Compensation Survey,
March 2015**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.5	0.3	0.7
Worker characteristics			
Management, professional, and related	1.1	0.4	1.3
Management, business, and financial	1.5	0.5	1.7
Professional and related	1.2	0.5	1.6
Service	0.4	0.3	1.9
Protective service	1.2	1.7	5.8
Sales and office	0.6	0.4	0.9
Sales and related	0.6	0.5	1.4
Office and administrative support	0.8	0.4	1.3
Natural resources, construction, and maintenance	1.5	0.8	1.9
Construction, extraction, farming, fishing, and forestry	2.6	1.5	2.4
Installation, maintenance, and repair	1.8	0.7	2.4
Production, transportation, and material moving ...	1.1	0.7	1.5
Production	1.4	0.7	2.0
Transportation and material moving	1.3	1.1	1.9
Full time	0.6	0.3	0.8
Part time	0.3	0.5	1.2
Union	2.1	2.0	1.5
Nonunion	0.4	0.1	0.8
Average wage within the following categories: ¹			
Lowest 25 percent	0.2	0.3	1.4
Lowest 10 percent	0.2	0.5	2.1
Second 25 percent	0.5	0.4	1.2
Third 25 percent	0.9	0.5	1.1
Highest 25 percent	1.3	0.4	1.2
Highest 10 percent	1.9	0.5	1.7
Establishment characteristics			
Goods-producing industries	1.2	0.6	1.5
Construction	1.9	1.1	2.0
Manufacturing	1.5	0.7	1.9
Service-providing industries	0.5	0.3	0.8
Trade, transportation, and utilities	0.6	0.7	1.2
Wholesale trade	1.5	0.6	2.4
Retail trade	0.5	0.9	1.4
Transportation and warehousing	2.4	2.0	3.2
Utilities	5.6	1.9	–
Information	3.8	–	3.1
Financial activities	1.9	0.4	1.6
Finance and insurance	1.9	0.1	1.7

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, private industry workers, National Compensation Survey,
March 2015—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	2.5	0.2	2.5
Insurance carriers and related activities	2.7	—	2.6
Real estate and rental and leasing	—	—	3.8
Professional and business services	1.6	0.5	2.7
Professional and technical services	3.0	—	3.3
Administrative and waste services	1.7	0.4	4.2
Education and health services	1.0	0.8	2.2
Educational services	1.0	1.7	3.4
Junior colleges, colleges, and universities	0.8	1.0	1.6
Health care and social assistance	1.1	0.9	2.6
Leisure and hospitality	—	0.5	2.7
Accommodation and food services	—	0.5	3.1
Other services	1.8	1.1	3.9
1 to 99 workers	0.5	0.2	1.1
1 to 49 workers	0.5	0.2	1.3
50 to 99 workers	0.9	0.8	2.3
100 workers or more	0.8	0.5	1.1
100 to 499 workers	1.0	0.6	1.4
500 workers or more	1.4	0.8	1.5
Geographic areas			
Northeast	1.7	0.7	1.6
New England	2.7	0.8	2.7
Middle Atlantic	1.8	0.9	1.7
South	0.6	0.3	1.1
South Atlantic	0.9	0.5	1.6
East South Central	1.3	0.6	2.7
West South Central	0.9	0.4	1.7
Midwest	1.0	0.6	1.5
East North Central	0.8	0.8	2.0
West North Central	2.5	0.7	2.0
West	1.0	0.6	1.9
Mountain	1.1	0.8	3.0
Pacific	1.4	0.8	2.3

¹ 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: 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.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.6	1.2	0.5	0.9
Worker characteristics				
Management, professional, and related	2.3	1.9	1.0	1.0
Management, business, and financial	3.4	2.5	0.9	1.6
Professional and related	3.1	2.6	1.1	1.2
Service	3.8	3.2	–	–
Protective service	10.7	–	–	–
Sales and office	2.3	1.6	0.6	1.5
Sales and related	4.1	3.0	1.5	2.2
Office and administrative support	2.3	1.6	0.5	1.7
Natural resources, construction, and maintenance	3.1	2.6	–	–
Construction, extraction, farming, fishing, and forestry	1.6	1.4	–	–
Installation, maintenance, and repair	4.2	4.1	–	–
Production, transportation, and material moving ...	3.1	2.4	0.8	2.4
Production	5.3	4.1	–	–
Transportation and material moving	3.0	2.3	0.6	2.2
Full time	1.6	1.2	0.5	1.0
Part time	2.6	2.3	–	–
Union	1.8	1.7	–	–
Nonunion	1.9	1.5	0.7	1.2
Average wage within the following categories: ⁴				
Lowest 25 percent	3.5	3.1	0.4	1.8
Lowest 10 percent	4.5	4.2	–	–
Second 25 percent	2.3	1.7	0.7	1.8
Third 25 percent	2.1	1.7	0.6	1.5
Highest 25 percent	2.0	1.7	0.9	0.8
Highest 10 percent	3.0	2.7	1.5	1.5
Establishment characteristics				
Goods-producing industries	3.1	2.6	0.8	2.0
Construction	2.1	–	–	–
Manufacturing	4.0	3.2	1.2	3.0
Service-providing industries	1.8	1.4	0.6	0.9
Trade, transportation, and utilities	2.0	1.7	–	–
Wholesale trade	5.8	5.0	–	–
Retail trade	3.7	3.2	–	–
Transportation and warehousing	3.8	3.3	–	–
Utilities	4.2	4.4	–	–
Information	–	4.5	–	3.6

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
Establishment characteristics				
Financial activities	2.3	1.7	1.0	1.8
Finance and insurance	2.4	1.6	0.5	1.8
Credit intermediation and related activities	3.8	2.5	0.8	3.1
Insurance carriers and related activities	3.2	2.2	0.8	2.6
Real estate and rental and leasing	12.5	—	—	—
Professional and business services	4.3	3.3	—	—
Professional and technical services	7.0	—	—	—
Education and health services	4.5	3.3	0.4	2.2
Educational services	3.9	3.0	—	—
Junior colleges, colleges, and universities	3.7	—	—	—
Health care and social assistance	5.4	3.9	—	—
Leisure and hospitality	5.6	—	—	—
Accommodation and food services	0.0	—	—	—
Other services	8.8	—	—	—
1 to 99 workers	2.7	2.2	0.7	1.5
1 to 49 workers	3.6	2.9	1.1	2.1
50 to 99 workers	3.6	3.0	—	—
100 workers or more	1.8	1.4	0.6	1.1
100 to 499 workers	2.9	2.2	1.4	1.7
500 workers or more	2.0	1.7	0.4	1.1
Geographic areas				
Northeast	3.3	2.2	0.9	1.7
New England	6.9	5.5	—	—
Middle Atlantic	3.6	2.2	1.1	2.0
South	2.6	2.3	0.5	1.3
South Atlantic	3.7	2.9	0.6	1.9
East South Central	5.4	4.5	—	—
West South Central	4.4	4.2	1.1	1.8
Midwest	3.0	2.4	0.6	2.2
East North Central	3.7	2.3	0.7	2.6
West North Central	4.0	5.5	—	—
West	3.9	3.0	—	—
Mountain	6.0	3.6	—	—
Pacific	4.8	3.8	—	—

¹ Plans open to new participants.

² New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

³ 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.

⁴ 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: 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.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, private industry workers, National Compensation
Survey, March 2015**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	0.8	1.9	2.0
Worker characteristics			
Management, professional, and related	0.4	2.8	2.9
Management, business, and financial	—	—	2.9
Professional and related	0.6	3.5	3.5
Service	—	—	10.5
Protective service	—	—	3.0
Sales and office	0.9	2.6	2.6
Sales and related	—	2.0	2.0
Office and administrative support	1.1	3.0	3.1
Natural resources, construction, and maintenance	0.8	7.1	7.1
Construction, extraction, farming, fishing, and forestry	—	—	17.6
Installation, maintenance, and repair	0.8	7.3	7.4
Production, transportation, and material moving ...	—	—	2.5
Production	—	—	3.3
Transportation and material moving	—	—	1.9
Full time	0.7	2.0	2.1
Part time	—	—	3.4
Union	1.7	4.3	4.4
Nonunion	—	—	1.9
Average wage within the following categories: ³			
Lowest 25 percent	—	—	4.9
Lowest 10 percent	—	—	5.2
Second 25 percent	—	—	4.0
Third 25 percent	0.6	2.7	2.7
Highest 25 percent	0.5	2.4	2.5
Highest 10 percent	0.5	3.4	3.5
Establishment characteristics			
Goods-producing industries	0.6	3.4	3.4
Manufacturing	0.7	3.5	3.5
Service-providing industries	1.0	2.2	2.4
Trade, transportation, and utilities	0.8	1.8	2.0
Wholesale trade	—	—	6.8
Retail trade	—	—	3.2

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, private industry workers, National Compensation
Survey, March 2015—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing	—	—	1.8
Utilities	—	—	8.8
Information	—	—	5.0
Financial activities	—	—	2.7
Finance and insurance	—	—	2.8
Credit intermediation and related activities	—	3.8	3.8
Insurance carriers and related activities	—	—	4.5
Real estate and rental and leasing	—	—	0.0
Professional and business services	—	—	6.1
Professional and technical services	—	—	8.6
Education and health services	—	—	6.5
Educational services	—	8.4	8.4
Junior colleges, colleges, and universities	—	—	6.4
Health care and social assistance	—	—	7.0
Other services	—	20.8	—
1 to 99 workers	—	—	4.3
1 to 49 workers	—	—	5.6
50 to 99 workers	—	6.5	6.5
100 workers or more	0.5	2.1	2.2
100 to 499 workers	0.8	3.6	3.7
500 workers or more	0.7	2.8	2.9
Geographic areas			
Northeast	—	—	4.3
New England	—	—	7.7
Middle Atlantic	—	—	5.2
South	0.6	2.4	2.5
South Atlantic	—	—	3.5
East South Central	—	—	8.7
West South Central	—	—	3.2
Midwest	0.6	3.1	3.3
East North Central	—	—	4.1
West North Central	0.7	5.8	5.7
West	1.6	5.1	5.4
Mountain	—	—	5.8
Pacific	2.1	6.3	6.7

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.

³ 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: 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/eps/glossary20142015.htm.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2015

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	1.1	1.1	0.7	1.8	2.2	1.9
Worker characteristics						
Management, professional, and related	1.4	1.4	0.8	3.2	3.2	3.1
Management, business, and financial	2.0	2.0	1.2	3.4	3.5	2.9
Professional and related	1.8	1.8	1.0	3.7	3.7	4.0
Service	3.7	3.7	–	2.8	6.3	9.2
Sales and office	1.9	1.9	1.1	1.8	2.8	2.5
Sales and related	3.9	3.9	1.6	–	5.1	4.8
Office and administrative support	2.0	2.0	1.3	2.1	3.0	2.5
Natural resources, construction, and maintenance	1.5	1.5	2.3	5.3	6.1	2.6
Installation, maintenance, and repair	1.5	1.5	–	5.6	6.3	2.9
Production, transportation, and material moving	3.3	3.3	1.2	3.3	2.7	3.9
Transportation and material moving	2.6	2.6	1.7	5.6	5.0	6.4
Full time	1.1	1.1	0.7	2.0	2.3	2.0
Part time	3.2	3.2	1.8	4.3	3.3	5.1
Union	0.7	0.7	1.0	4.2	3.7	3.2
Nonunion	1.3	1.3	0.9	2.0	2.3	2.3
Average wage within the following categories: ²						
Lowest 25 percent	5.6	5.6	1.3	–	3.9	6.1
Lowest 10 percent	10.7	10.7	–	–	–	–
Second 25 percent	2.1	2.1	1.6	2.3	3.0	4.0
Third 25 percent	2.4	2.4	0.8	3.0	3.0	2.8
Highest 25 percent	1.1	1.1	0.8	2.6	3.0	2.7
Highest 10 percent	1.7	1.7	1.0	4.1	4.7	4.2
Establishment characteristics						
Goods-producing industries	1.4	1.4	–	3.6	4.2	3.4
Construction	–	0.0	–	–	–	–
Manufacturing	1.5	1.5	–	2.9	4.4	3.5
Service-providing industries	1.3	1.3	0.8	2.2	2.4	2.3
Trade, transportation, and utilities	3.0	3.0	1.8	3.6	3.4	4.1
Retail trade	4.8	4.8	1.2	1.6	3.8	5.2
Information	3.3	3.3	2.1	5.5	5.3	1.1

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
Financial activities	1.8	1.8	1.0	2.0	2.8	2.7
Finance and insurance	1.9	1.9	1.0	1.7	3.0	2.8
Credit intermediation and related activities	2.7	2.7	1.6	2.1	4.2	4.4
Insurance carriers and related activities	2.5	2.5	—	4.6	6.3	3.3
Real estate and rental and leasing	—	0.0	—	—	—	—
Professional and technical services	—	0.0	—	16.5	—	16.5
Education and health services	3.3	3.3	1.4	—	4.6	5.7
Health care and social assistance	3.5	3.5	—	—	5.0	6.2
1 to 99 workers	2.0	2.0	1.8	3.5	4.5	3.9
1 to 49 workers	1.7	1.7	1.6	4.6	5.8	5.0
100 workers or more	1.3	1.3	0.7	2.1	2.5	2.3
100 to 499 workers	2.7	2.7	1.4	4.1	4.1	3.9
500 workers or more	1.5	1.5	0.6	2.4	2.9	2.6
Geographic areas						
Northeast	2.4	2.4	1.8	2.3	4.5	3.9
Middle Atlantic	2.6	2.6	1.1	2.9	3.6	4.3
South	1.7	1.7	1.3	3.6	2.7	3.3
South Atlantic	1.9	1.9	1.6	4.3	3.8	4.8
Midwest	2.4	2.4	1.2	2.9	4.3	2.9
East North Central	1.8	1.8	—	3.4	5.2	3.9
West	2.1	2.1	1.2	5.3	5.5	5.5
Pacific	1.6	1.6	1.0	6.5	6.9	6.3

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

² 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: 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.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2015

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.8	0.8	0.7	0.7
Worker characteristics				
Management, professional, and related	1.2	1.2	1.0	1.0
Management, business, and financial	1.5	1.5	1.2	1.2
Professional and related	1.4	1.4	1.2	1.2
Service	3.0	3.0	3.3	3.3
Protective service	4.0	4.0	—	—
Sales and office	0.8	0.8	0.9	0.9
Sales and related	1.3	1.3	1.4	1.4
Office and administrative support	1.1	1.1	1.1	1.1
Natural resources, construction, and maintenance	2.3	2.3	2.4	2.4
Construction, extraction, farming, fishing, and forestry	3.5	3.5	4.2	4.2
Installation, maintenance, and repair	3.1	3.1	3.0	3.0
Production, transportation, and material moving	1.4	1.4	1.3	1.3
Production	1.8	1.8	1.6	1.6
Transportation and material moving	2.1	2.1	1.8	1.8
Full time	0.8	0.8	0.8	0.8
Part time	1.9	1.9	1.8	1.8
Union	2.3	2.3	2.1	2.1
Nonunion	0.9	0.9	0.7	0.7
Average wage within the following categories: ¹				
Lowest 25 percent	1.7	1.7	1.7	1.7
Lowest 10 percent	3.6	3.6	2.7	2.7
Second 25 percent	1.8	1.8	1.7	1.7
Third 25 percent	1.1	1.1	1.0	1.0
Highest 25 percent	1.0	1.0	0.9	0.9
Highest 10 percent	1.3	1.3	1.0	1.0
Establishment characteristics				
Goods-producing industries	1.4	1.4	1.4	1.4
Construction	2.8	2.8	3.2	3.2
Manufacturing	1.6	1.6	1.5	1.5
Service-providing industries	0.9	0.9	0.8	0.8
Trade, transportation, and utilities	1.1	1.1	1.3	1.3
Wholesale trade	2.1	2.1	2.1	2.1
Retail trade	1.8	1.8	1.7	1.7
Transportation and warehousing	3.0	3.0	2.8	2.8
Utilities	3.1	3.1	2.5	2.5

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	2.6	2.6	1.8	1.8
Financial activities	1.2	1.2	1.3	1.3
Finance and insurance	1.2	1.2	1.2	1.2
Credit intermediation and related activities	1.5	1.5	1.7	1.7
Insurance carriers and related activities	2.3	2.3	2.0	2.0
Real estate and rental and leasing	5.4	5.4	—	—
Professional and business services	3.1	3.1	3.0	3.0
Professional and technical services	3.3	3.3	2.5	2.5
Administrative and waste services	8.3	8.3	—	—
Education and health services	2.1	2.1	1.9	1.9
Educational services	1.9	1.9	1.8	1.8
Junior colleges, colleges, and universities	2.0	2.0	1.3	1.3
Health care and social assistance	2.5	2.5	2.2	2.2
Leisure and hospitality	4.9	4.9	—	—
Other services	5.9	5.9	3.8	3.8
1 to 99 workers	1.4	1.4	1.3	1.3
1 to 49 workers	1.7	1.7	1.7	1.7
50 to 99 workers	2.1	2.1	2.0	2.0
100 workers or more	0.9	0.9	0.8	0.8
100 to 499 workers	1.2	1.2	1.1	1.1
500 workers or more	1.2	1.2	1.2	1.2
Geographic areas				
Northeast	1.5	1.5	1.2	1.2
New England	2.2	2.2	1.3	1.3
Middle Atlantic	1.8	1.8	1.5	1.5
South	1.2	1.2	1.0	1.0
South Atlantic	1.6	1.6	1.1	1.1
East South Central	3.7	3.7	4.2	4.2
West South Central	2.1	2.1	1.6	1.6
Midwest	1.9	1.9	1.8	1.8
East North Central	1.9	1.9	1.9	1.9
West North Central	4.3	4.3	3.9	3.9
West	1.6	1.6	1.5	1.5
Mountain	2.9	2.9	2.9	2.9
Pacific	1.9	1.9	1.7	1.7

¹ 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: 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.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2015

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation ³	Take-up rate ³	Access	Participation ³	Take-up rate ³	Access	Participation	Take-up rate
All workers	0.7	0.9	0.6	1.0	1.0	1.0	1.7	1.2	2.4
Worker characteristics									
Management, professional, and related	0.6	0.9	0.9	1.0	1.2	1.2	1.9	1.4	2.7
Professional and related	0.5	1.0	1.0	0.9	1.3	1.3	1.9	1.4	2.7
Teachers	0.8	1.2	1.2	1.1	1.3	1.4	2.0	1.4	3.2
Primary, secondary, and special education school teachers	0.3	1.3	1.3	0.3	1.5	1.3	2.1	1.2	3.2
Service	1.5	1.6	0.8	1.8	1.8	1.0	1.9	1.2	2.9
Protective service	1.1	1.4	1.0	2.1	2.2	1.0	2.9	1.9	4.5
Sales and office	2.0	1.9	0.9	2.4	2.1	1.5	2.5	2.1	3.8
Office and administrative support	1.8	1.8	0.9	2.3	2.0	1.5	2.6	2.2	4.0
Natural resources, construction, and maintenance	1.8	2.0	1.3	2.5	2.3	1.2	3.6	2.4	3.8
Production, transportation, and material moving ...	4.7	4.3	1.6	4.8	4.4	1.8	3.8	2.7	6.3
Full time	0.2	0.7	0.7	0.8	1.0	1.0	1.9	1.4	2.4
Part time	2.1	1.9	1.7	2.1	1.9	1.6	1.0	0.5	3.6
Union	0.4	0.9	0.7	0.6	1.1	0.9	2.2	1.8	3.8
Nonunion	1.2	1.4	1.0	1.8	1.6	1.5	2.1	1.3	2.8
Average wage within the following categories: ⁴									
Lowest 25 percent	1.9	2.0	0.8	2.2	2.3	0.9	2.5	1.5	3.3
Lowest 10 percent	3.4	3.5	1.5	4.0	4.0	1.4	2.4	1.7	5.1
Second 25 percent	0.7	1.0	1.0	1.3	1.8	1.9	2.4	2.0	3.5
Third 25 percent	1.3	1.6	1.1	1.4	1.6	1.4	2.3	1.7	3.1
Highest 25 percent	0.3	0.8	0.8	1.0	1.0	1.1	1.8	1.3	2.6
Highest 10 percent	0.7	1.0	0.8	2.0	2.1	1.7	2.6	2.2	4.0
Establishment characteristics									
Service-providing industries	0.7	0.9	0.6	1.0	1.0	1.0	1.7	1.2	2.4
Education and health services	0.7	1.0	0.9	1.1	1.3	1.5	2.0	1.4	2.6
Educational services	0.6	1.0	0.9	0.9	1.2	1.3	1.9	1.2	2.6
Elementary and secondary schools	0.5	1.0	1.0	0.5	1.0	1.0	1.9	1.0	2.8
Junior colleges, colleges, and universities	2.0	2.6	2.3	3.3	2.6	5.1	4.1	2.9	3.7
Health care and social assistance	3.1	3.2	1.6	4.6	4.4	4.2	4.3	3.7	4.3
Hospitals	1.5	2.4	2.0	5.1	5.3	5.9	4.7	4.8	5.4
Public administration	1.4	1.5	0.8	1.6	1.8	0.9	2.7	2.0	4.2
1 to 99 workers	3.2	3.3	1.7	4.0	4.0	1.8	3.6	2.7	4.5
1 to 49 workers	4.8	4.7	2.5	5.3	5.0	2.8	4.0	3.3	7.7
50 to 99 workers	1.4	2.1	2.2	2.7	3.2	2.3	6.2	4.9	6.8
100 workers or more	0.6	0.8	0.6	0.9	1.0	1.1	1.7	1.2	2.5
100 to 499 workers	1.6	1.9	1.0	1.8	2.1	1.2	2.6	1.8	4.2
500 workers or more	0.6	0.9	0.8	1.0	1.2	1.4	1.9	1.3	2.4

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation ³	Take-up rate ³	Access	Participation ³	Take-up rate ³	Access	Participation	Take-up rate
State government	1.0	1.5	1.3	1.8	2.4	3.3	3.2	2.8	4.7
Local government	0.7	1.0	0.7	1.0	1.2	0.8	1.6	1.0	2.1
Geographic areas									
Northeast	1.1	2.0	1.5	1.6	2.4	2.1	2.6	1.4	3.3
New England	2.8	5.1	4.1	4.9	7.4	4.2	—	2.9	—
Middle Atlantic	1.3	2.0	1.5	1.4	1.9	2.4	3.2	1.6	3.4
South	1.2	1.7	1.2	1.5	1.6	1.3	2.9	1.3	2.8
South Atlantic	1.7	2.1	1.7	1.7	1.9	1.6	4.4	1.5	2.6
East South Central	3.0	4.6	4.0	5.0	4.5	4.8	6.8	3.8	9.0
West South Central	2.2	3.2	1.6	2.3	3.1	1.6	2.1	2.0	7.2
Midwest	1.6	1.6	0.9	2.7	2.6	3.5	3.7	3.1	5.2
East North Central	2.4	2.3	1.0	3.0	2.9	1.8	4.0	3.5	6.2
West North Central	1.4	2.3	1.4	5.0	4.6	7.7	7.3	5.5	7.3
West	1.1	1.2	1.2	1.5	1.7	1.2	3.9	3.8	4.0
Mountain	1.8	4.0	3.8	3.0	4.8	3.6	5.3	3.9	7.2
Pacific	1.3	0.8	1.2	1.8	1.6	1.2	5.0	5.0	3.3

¹ 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.

² 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.

³ The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

⁴ 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: 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.

**Table 3. Standard errors for retirement benefit combinations:
Access, State and local government workers, National
Compensation Survey, March 2015**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	1.7	1.7	0.7
Worker characteristics			
Management, professional, and related	2.0	1.8	0.8
Professional and related	1.9	1.8	0.8
Teachers	2.1	2.0	0.9
Primary, secondary, and special education school teachers	2.1	2.1	–
Service	1.6	2.4	1.1
Protective service	2.6	3.2	1.8
Sales and office	2.6	2.8	1.3
Office and administrative support	2.6	2.8	1.2
Natural resources, construction, and maintenance	3.1	4.1	1.8
Production, transportation, and material moving	3.2	4.3	2.4
Full time	1.9	1.9	0.8
Part time	0.9	2.2	0.6
Union	2.2	2.2	0.4
Nonunion	2.1	2.2	1.2
Average wage within the following categories: ¹			
Lowest 25 percent	1.9	3.2	1.1
Lowest 10 percent	1.5	4.7	1.7
Second 25 percent	2.4	2.4	1.0
Third 25 percent	2.4	2.3	0.9
Highest 25 percent	1.9	1.8	0.9
Highest 10 percent	2.7	2.6	1.9
Establishment characteristics			
Service-providing industries	1.7	1.7	0.7
Education and health services	2.1	1.9	0.8
Educational services	2.0	1.9	0.6
Elementary and secondary schools	1.9	1.8	0.2
Junior colleges, colleges, and universities	5.6	3.8	2.5
Health care and social assistance	4.1	4.3	3.5
Hospitals	4.5	5.1	4.6
Public administration	2.6	2.7	0.9
1 to 99 workers	2.7	5.0	2.2
1 to 49 workers	2.2	5.5	3.0
50 to 99 workers	6.0	5.4	2.8
100 workers or more	1.8	1.7	0.7
100 to 499 workers	2.4	2.5	1.2
500 workers or more	2.0	1.9	0.7

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, State and local government workers, National
Compensation Survey, March 2015—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government	3.7	3.3	1.5
Local government	1.4	1.6	0.7
Geographic areas			
Northeast	2.6	2.5	1.0
New England	1.7	5.2	—
Middle Atlantic	3.5	3.1	0.7
South	3.1	2.9	0.9
South Atlantic	4.6	3.8	0.7
East South Central	—	8.4	—
West South Central	2.2	1.8	1.4
Midwest	3.6	3.8	2.3
East North Central	3.4	4.4	2.0
West North Central	—	7.3	—
West	4.1	3.8	1.3
Mountain	4.0	6.3	2.6
Pacific	—	4.7	1.5

¹ 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: 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.

Table 4. Standard errors for defined benefit retirement plans:¹ Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2015

Characteristics	Employee contribution required	Fixed percent of annual earnings ²			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	1.4	1.7	0.1	0.1	1.4
Worker characteristics					
Management, professional, and related	1.5	1.7	0.1	0.1	1.5
Professional and related	1.4	1.6	0.1	0.1	1.4
Teachers	1.2	1.6	0.1	0.0	1.2
Primary, secondary, and special education school teachers	1.2	1.6	0.2	(³)	1.2
Service	1.4	2.1	0.1	(³)	1.4
Protective service	1.8	2.7	0.2	0.6	1.8
Sales and office	2.2	2.8	0.2	0.1	2.2
Office and administrative support	2.3	2.8	0.2	0.2	2.3
Natural resources, construction, and maintenance	2.0	2.5	0.3	0.3	2.0
Production, transportation, and material moving ...	3.1	3.7	0.3	0.2	3.1
Full time	1.4	1.6	0.1	0.1	1.4
Part time	2.0	3.3	0.2	0.0	2.0
Union	1.9	2.1	0.1	0.0	1.9
Nonunion	1.4	1.6	0.2	(³)	1.4
Average wage within the following categories: ⁴					
Lowest 25 percent	1.6	2.1	0.3	0.2	1.6
Lowest 10 percent	2.0	2.8	0.4	0.6	2.0
Second 25 percent	1.8	2.1	0.1	0.1	1.8
Third 25 percent	2.0	2.2	0.2	0.1	2.0
Highest 25 percent	1.3	1.8	0.1	0.2	1.3
Highest 10 percent	1.4	2.1	0.1	0.4	1.4
Establishment characteristics					
Service-providing industries	1.4	1.7	0.1	0.1	1.4
Education and health services	1.2	1.5	0.1	0.1	1.2
Educational services	1.1	1.4	0.1	(³)	1.1
Elementary and secondary schools	1.2	1.6	0.1	0.1	1.2
Junior colleges, colleges, and universities	2.5	2.7	0.2	0.2	2.5
Health care and social assistance	4.7	5.4	0.2	0.3	4.7
Hospitals	6.2	7.5	0.3	0.1	6.2
Public administration	2.5	2.6	0.2	(³)	2.5
1 to 99 workers	3.5	4.4	0.5	0.8	3.5
1 to 49 workers	1.8	4.2	0.4	0.7	1.8
100 workers or more	1.3	1.5	0.1	(³)	1.3
100 to 499 workers	2.6	3.0	0.2	0.1	2.6
500 workers or more	1.1	1.3	0.1	0.1	1.1

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans:¹ Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Employee contribution required	Fixed percent of annual earnings ²			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	2.7	2.8	0.2	0.1	2.7
Local government	1.3	1.7	0.1	0.1	1.3
Geographic areas					
Northeast	0.8	2.6	0.1	0.0	0.8
New England	0.8	6.5	0.2	0.3	0.8
Middle Atlantic	1.1	2.8	0.1	0.0	1.1
South	1.3	1.4	0.2	0.2	1.3
South Atlantic	1.4	1.6	0.2	1.0	1.4
Midwest	2.1	2.6	0.2	0.1	2.1
East North Central	3.5	4.2	0.2	0.4	3.5
West North Central	1.1	1.2	0.5	(³)	1.1
West	5.3	5.4	0.3	0.0	5.3
Pacific	6.0	5.7	0.1	0.6	6.0

¹ The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

² The employee contributes a fixed percentage of his or her earnings to the retirement plan.

³ Less than 0.05.

⁴ 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: 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.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, National Compensation Survey, March 2015

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.3	1.2	(⁴)	(⁴)
Worker characteristics				
Management, professional, and related	1.4	1.4	—	—
Professional and related	1.5	1.5	—	—
Teachers	1.8	1.9	—	—
Primary, secondary, and special education school teachers	1.9	1.9	—	—
Service	1.7	1.7	—	—
Protective service	2.3	2.3	—	(⁴)
Sales and office	2.0	2.0	—	—
Office and administrative support	2.0	2.0	—	—
Natural resources, construction, and maintenance	3.4	3.4	—	(⁴)
Production, transportation, and material moving ...	3.7	3.7	—	—
Full time	1.3	1.3	(⁴)	(⁴)
Part time	2.7	2.7	—	—
Union	1.3	1.3	—	—
Nonunion	2.1	2.1	—	—
Average wage within the following categories: ⁵				
Lowest 25 percent	2.1	2.1	—	—
Lowest 10 percent	2.9	2.9	—	—
Second 25 percent	1.7	1.7	—	—
Third 25 percent	1.9	1.9	—	—
Highest 25 percent	1.2	1.3	—	—
Highest 10 percent	2.9	2.9	—	—
Establishment characteristics				
Service-providing industries	1.3	1.3	(⁴)	(⁴)
Education and health services	1.5	1.5	—	—
Educational services	1.6	1.6	—	—
Elementary and secondary schools	1.6	1.6	—	—
Junior colleges, colleges, and universities	2.4	2.4	—	—
Health care and social assistance	4.4	4.4	—	—
Hospitals	6.1	6.1	—	—
Public administration	1.8	1.8	—	—
1 to 99 workers	3.5	3.5	—	—
1 to 49 workers	5.5	5.5	—	—
50 to 99 workers	3.6	3.6	—	—
100 workers or more	1.3	1.3	(⁴)	(⁴)
100 to 499 workers	2.5	2.4	—	—
500 workers or more	1.4	1.4	(⁴)	(⁴)

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
State government	1.9	1.9	—	—
Local government	1.4	1.4	0.1	(⁴)
Geographic areas				
Northeast	1.6	1.4	0.2	—
New England	4.8	4.2	—	—
Middle Atlantic	1.4	1.4	—	—
South	2.7	2.7	—	—
South Atlantic	4.6	4.6	—	—
East South Central	3.9	3.9	—	—
West South Central	3.3	3.3	—	—
Midwest	2.1	2.1	—	0.2
East North Central	3.0	2.9	—	0.2
West North Central	2.8	2.8	—	—
West	2.0	2.0	—	—
Mountain	3.5	3.5	—	—
Pacific	2.5	2.5	—	—

¹ Plans open to new participants.

² New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

³ 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.

⁴ Less than 0.05.

⁵ 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: 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.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, State and local government workers, National
Compensation Survey, March 2015**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	0.6	2.3	2.2
Worker characteristics			
Management, professional, and related	0.6	2.5	2.4
Professional and related	0.6	2.6	2.5
Teachers	0.5	2.8	2.7
Primary, secondary, and special education school teachers	0.5	2.9	2.8
Service	–	2.5	–
Protective service	–	2.6	–
Sales and office	0.5	3.1	3.0
Office and administrative support	0.5	3.1	3.1
Natural resources, construction, and maintenance	1.0	4.0	3.9
Production, transportation, and material moving ...	0.9	4.3	4.4
Full time	0.6	2.3	2.2
Part time	–	3.7	–
Union	–	2.3	–
Nonunion	1.2	3.4	3.3
Average wage within the following categories: ³			
Lowest 25 percent	1.0	3.9	4.0
Lowest 10 percent	0.7	4.9	5.0
Second 25 percent	0.7	2.7	2.6
Third 25 percent	0.9	3.1	2.8
Highest 25 percent	0.2	2.4	2.4
Highest 10 percent	–	4.8	–
Establishment characteristics			
Service-providing industries	0.6	2.3	2.2
Education and health services	0.8	2.4	2.3
Educational services	0.8	2.4	2.3
Elementary and secondary schools	0.4	2.4	2.4
Junior colleges, colleges, and universities	–	4.1	–
Health care and social assistance	0.8	9.5	9.8
Hospitals	–	12.7	–
Public administration	0.6	3.0	3.0
1 to 99 workers	–	7.9	–
1 to 49 workers	–	6.8	–
50 to 99 workers	–	10.8	–
100 workers or more	0.6	2.1	2.1
100 to 499 workers	0.5	4.2	4.3
500 workers or more	0.7	2.1	2.0

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, State and local government workers, National
Compensation Survey, March 2015—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
State government	1.3	3.9	3.9
Local government	0.4	2.3	2.2
Geographic areas			
Northeast	—	2.0	2.0
New England	—	3.6	3.6
Middle Atlantic	—	2.2	2.2
South	1.7	4.2	4.0
South Atlantic	1.3	3.0	1.8
East South Central	—	12.5	—
West South Central	—	2.6	2.6
Midwest	0.1	7.7	7.7
East North Central	—	6.1	—
West	—	4.6	—
Mountain	—	3.8	3.8
Pacific	—	6.0	—

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.

³ 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: 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.

Table 7. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2015

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans					
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other	
Worker characteristics								
Management, professional, and related	–	0.0	1.0	1.0	–	2.0	–	
Professional and related	–	0.0	1.0	1.0	–	1.8	–	
Teachers	–	0.0	0.8	0.8	–	1.9	–	
Primary, secondary, and special education school teachers	–	0.0	0.8	0.7	–	2.1	–	
Sales and office	–	0.0	1.5	1.4	–	2.2	0.4	
Office and administrative support	–	0.0	1.5	1.4	–	2.2	0.4	
Natural resources, construction, and maintenance	–	0.0	2.3	2.2	–	2.5	–	
Production, transportation, and material moving ...	–	0.0	2.8	2.2	–	4.3	–	
Average wage within the following categories: ²								
Highest 25 percent	–	0.0	0.6	0.5	–	1.7	–	
Highest 10 percent	–	0.0	0.8	0.8	–	3.1	–	
Establishment characteristics								
Service-providing industries:								
Education and health services	–	0.0	0.9	0.9	–	1.7	–	
Educational services	–	0.0	1.0	1.0	–	1.8	–	
Elementary and secondary schools	–	0.0	0.7	0.6	–	1.8	–	
Junior colleges, colleges, and universities	–	0.0	3.2	–	–	3.0	–	
Health care and social assistance	–	0.0	1.8	1.8	–	2.3	–	
Hospitals	–	0.0	1.1	1.1	–	0.9	–	
1 to 99 workers:								
1 to 49 workers	–	0.0	4.8	–	–	–	–	
100 workers or more:								
100 to 499 workers	–	0.0	1.5	1.4	–	2.9	–	
State government	–	0.0	2.5	2.5	–	3.2	–	
Geographic areas								
Northeast:								
New England	–	0.0	0.8	0.8	–	0.9	–	
South:								
East South Central	–	0.0	7.2	–	–	–	–	
West South Central	–	0.0	2.1	1.5	–	–	–	
Midwest	–	0.0	2.3	2.3	–	3.8	–	
East North Central	–	0.0	1.1	–	–	5.8	–	
West North Central	–	0.0	6.1	–	–	–	–	
West	–	0.0	2.5	2.5	–	2.6	–	
Mountain	–	0.0	4.7	–	–	–	–	
Pacific	–	0.0	3.0	3.0	–	–	–	

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

² 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: 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.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2015

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	4.4	4.4	2.7	2.7
Worker characteristics				
Management, professional, and related	4.9	4.9	3.2	3.2
Professional and related	5.1	5.1	3.8	3.8
Teachers	6.6	6.6	5.2	5.2
Primary, secondary, and special education school teachers	7.4	7.4	—	—
Service	4.6	4.6	3.5	3.5
Protective service	6.5	6.5	—	—
Sales and office	7.0	7.0	2.0	2.0
Office and administrative support	7.5	7.5	2.0	2.0
Natural resources, construction, and maintenance Production, transportation, and material moving ...	6.9	6.9	6.9	6.9
9.2	9.2	—	—	
Full time	4.5	4.5	2.7	2.7
Part time	7.2	7.2	—	—
Union	8.2	8.2	4.7	4.7
Nonunion	3.7	3.7	2.4	2.4
Average wage within the following categories: ¹				
Lowest 25 percent	4.2	4.2	3.4	3.4
Lowest 10 percent	5.7	5.7	—	—
Second 25 percent	6.6	6.6	3.2	3.2
Third 25 percent	6.3	6.3	4.7	4.7
Highest 25 percent	4.2	4.2	2.8	2.8
Highest 10 percent	5.1	5.1	3.0	3.0
Establishment characteristics				
Service-providing industries	4.5	4.5	2.7	2.7
Education and health services	5.2	5.2	4.0	4.0
Educational services	6.4	6.4	5.2	5.2
Elementary and secondary schools	7.1	7.1	—	—
Junior colleges, colleges, and universities	8.2	8.2	5.8	5.8
Health care and social assistance	5.3	5.3	3.6	3.6
Hospitals	6.4	6.4	4.7	4.7
Public administration	6.9	6.9	3.5	3.5
1 to 99 workers	6.7	6.7	—	—
50 to 99 workers	8.5	8.5	—	—
100 workers or more	4.7	4.7	3.1	3.1
100 to 499 workers	6.1	6.1	2.8	2.8
500 workers or more	5.0	5.0	3.8	3.8

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	7.9	7.9	4.4	4.4
Local government	3.8	3.8	3.3	3.3
Geographic areas				
South	4.7	4.7	5.0	5.0
South Atlantic	6.1	6.1	7.0	7.0
East South Central	10.9	10.9	—	—
Midwest	8.2	8.2	3.4	3.4
East North Central	6.7	6.7	3.1	3.1
West	10.2	10.2	—	—
Mountain	13.7	13.7	—	—
Pacific	12.4	12.4	—	—

¹ 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: 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/nsc/ebs/glossary20142015.htm.