

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, civilian workers,² March 2016

| 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 | 0.6 | 0.6 | 1.6 | 1.1 | 1.2 | 1.3 | 0.1 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 0.8 | 0.8 | 2.1 | 1.6 | 2.0 | 1.7 | 0.1 |
| Management, business, and financial | 1.5 | 1.5 | 2.4 | 2.7 | 2.9 | 3.0 | – |
| Professional and related | 0.7 | 0.7 | 2.2 | 1.5 | 2.0 | 1.7 | – |
| Service | 0.6 | 0.6 | 2.8 | 0.9 | 1.5 | 2.2 | – |
| Sales and office | 1.1 | 1.1 | 2.3 | 1.5 | 1.5 | 1.7 | 0.2 |
| Sales and related | 3.3 | 3.3 | – | – | 4.4 | 4.6 | – |
| Office and administrative support | 1.0 | 1.0 | 2.4 | 1.5 | 1.6 | 1.8 | 0.3 |
| Natural resources, construction, and maintenance | 1.4 | 1.4 | 3.6 | 3.2 | 3.3 | 2.0 | – |
| Production, transportation, and material moving ... | 2.9 | 2.9 | 3.1 | 2.4 | 2.1 | 3.1 | – |
| Transportation and material moving | 1.6 | 1.6 | 4.3 | 3.6 | 2.4 | 4.8 | – |
| Full time | 0.6 | 0.6 | 1.6 | 1.1 | 1.3 | 1.4 | 0.1 |
| Part time | 2.0 | 2.0 | 3.1 | 1.9 | 2.2 | 3.7 | – |
| Union | 0.3 | 0.3 | 1.9 | 1.6 | 1.1 | 1.6 | – |
| Nonunion | 1.0 | 1.0 | 2.2 | 1.4 | 1.9 | 1.7 | – |
| Average wage within the following categories: ³ | | | | | | | |
| Lowest 25 percent | 2.1 | 2.1 | 4.9 | 2.0 | 2.4 | 3.4 | – |
| Second 25 percent | 1.0 | 1.0 | 2.3 | 1.5 | 1.2 | 2.3 | – |
| Third 25 percent | 1.0 | 1.0 | 2.3 | 1.7 | 1.1 | 1.8 | – |
| Highest 25 percent | 0.9 | 0.9 | 1.9 | 1.6 | 2.3 | 1.6 | – |
| Highest 10 percent | 1.4 | 1.4 | 3.0 | 2.7 | 3.8 | 2.5 | – |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 1.8 | 1.8 | 2.3 | 2.8 | 4.8 | 2.8 | – |
| Service-providing industries | 0.6 | 0.6 | 1.7 | 1.2 | 0.9 | 1.5 | 0.1 |
| Education and health services | 0.7 | 0.7 | 2.4 | 1.5 | 1.1 | 1.7 | – |
| Health care and social assistance | 2.0 | 2.0 | 4.8 | – | 3.8 | 4.3 | – |
| Hospitals | 3.3 | 3.3 | 4.4 | 1.0 | 3.9 | 6.9 | – |

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, civilian workers,² March 2016—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 | 2.3 | 2.3 | 3.2 | 2.6 | 2.2 | 3.7 | — |
| 1 to 49 workers | 1.2 | 1.2 | 3.6 | 3.1 | 2.7 | 5.1 | — |
| 100 workers or more | 0.6 | 0.6 | 1.7 | 1.2 | 1.5 | 1.4 | 0.1 |
| 100 to 499 workers | 1.7 | 1.7 | 3.0 | 3.0 | 2.8 | 2.7 | — |
| 500 workers or more | 0.6 | 0.6 | 1.8 | 1.0 | 1.5 | 1.6 | — |
| Geographic areas | | | | | | | |
| Northeast | 1.3 | 1.3 | 1.9 | 1.1 | 1.2 | 2.0 | — |
| New England | 1.4 | 1.4 | 5.6 | 1.7 | 3.6 | 5.0 | — |
| Middle Atlantic | 1.6 | 1.6 | 2.0 | 1.6 | 1.1 | 2.2 | — |
| South | 0.8 | 0.8 | 2.8 | 1.9 | 1.5 | 2.6 | — |
| South Atlantic | 1.4 | 1.4 | 3.8 | 2.1 | 2.6 | 3.8 | — |
| West South Central | 0.6 | 0.6 | 3.8 | 2.8 | 2.1 | — | — |
| Midwest | 1.7 | 1.7 | 3.0 | 1.6 | 2.0 | 2.2 | — |
| East North Central | 1.2 | 1.2 | 3.8 | 1.6 | 2.3 | 3.2 | — |
| West | 1.2 | 1.2 | 4.2 | 3.2 | 4.0 | 3.5 | — |
| Pacific | 1.5 | 1.5 | 4.9 | 3.8 | 4.9 | 4.2 | — |

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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.