

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2017

(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	63	22	3	12
Worker characteristics				
Management, professional, and related	55	27	3	15
Management, business, and financial	56	23	3	18
Professional and related	55	29	3	13
Service	77	12	—	—
Sales and office	61	21	2	15
Sales and related	63	18	—	—
Office and administrative support	61	23	2	14
Natural resources, construction, and maintenance	77	16	2	5
Construction, extraction, farming, fishing, and forestry	94	3	—	—
Installation, maintenance, and repair	59	31	3	7
Production, transportation, and material moving	64	23	3	11
Production	49	31	3	16
Transportation and material moving	76	15	2	6
Full time	61	23	3	13
Part time	76	17	—	—
Union	80	16	—	—
Nonunion	51	26	4	19
Average wage within the following categories: ⁴				
Lowest 25 percent	68	20	—	—
Lowest 10 percent	73	—	—	4
Second 25 percent	66	16	3	15
Third 25 percent	62	22	2	13
Highest 25 percent	61	25	3	11
Highest 10 percent	57	26	4	13
Establishment characteristics				
Goods-producing industries	58	26	3	13
Construction	98	—	—	—
Manufacturing	43	35	5	17
Service-providing industries	65	21	2	12
Trade, transportation, and utilities	72	21	2	5
Wholesale trade	71	23	—	—
Retail trade	68	24	—	—
Transportation and warehousing	76	18	—	—
Utilities	69	23	3	4
Information	29	57	—	—
Financial activities	54	18	3	25
Finance and insurance	53	19	2	26
Credit intermediation and related activities	47	17	3	34
Insurance carriers and related activities	66	22	2	10
Real estate and rental and leasing	87	—	—	—
Professional and business services	71	—	—	9
Professional and technical services	83	—	—	—
Administrative and waste services	43	38	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2017—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				
Education and health services	62	21	—	—
Educational services	58	32	—	—
Junior colleges, colleges, and universities	70	19	—	—
Health care and social assistance	63	20	—	—
Leisure and hospitality	94	—	—	—
Accommodation and food services	100	—	—	—
Other services	80	6	—	—
1 to 99 workers	65	20	2	13
1 to 49 workers	61	21	2	16
50 to 99 workers	70	19	—	—
100 workers or more	62	23	3	12
100 to 499 workers	63	23	4	10
500 workers or more	62	23	2	13
Geographic areas				
Northeast	68	18	1	13
New England	70	18	—	—
Middle Atlantic	67	18	2	14
South	63	25	2	10
South Atlantic	65	23	3	9
East South Central	56	34	—	—
West South Central	62	25	—	—
Midwest	64	19	3	14
East North Central	66	17	—	—
West North Central	57	26	—	—
West	55	27	—	—
Mountain	69	17	—	—
Pacific	51	31	—	—

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 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.