

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2018**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	43	56	( <sup>4</sup> )	( <sup>4</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	42	58	( <sup>4</sup> )	( <sup>4</sup> )
Professional and related .....	42	57	( <sup>4</sup> )	( <sup>4</sup> )
Teachers .....	43	57	—	—
Primary, secondary, and special education school teachers .....	43	56	—	—
Service .....	45	55	—	—
Protective service .....	47	53	—	—
Sales and office .....	45	55	—	—
Office and administrative support .....	45	55	—	—
Natural resources, construction, and maintenance .....	54	46	—	—
Production, transportation, and material moving ...	46	54	—	—
Full time .....	43	56	( <sup>4</sup> )	( <sup>4</sup> )
Part time .....	48	52	—	( <sup>4</sup> )
Union .....	39	61	( <sup>4</sup> )	( <sup>4</sup> )
Nonunion .....	48	51	—	—
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	48	51	—	—
Lowest 10 percent .....	47	53	—	—
Second 25 percent .....	46	54	—	—
Third 25 percent .....	44	56	—	—
Highest 25 percent .....	37	62	( <sup>4</sup> )	( <sup>4</sup> )
Highest 10 percent .....	32	68	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	44	56	( <sup>4</sup> )	( <sup>4</sup> )
Education and health services .....	42	57	( <sup>4</sup> )	( <sup>4</sup> )
Educational services .....	42	58	( <sup>4</sup> )	( <sup>4</sup> )
Elementary and secondary schools .....	43	57	—	—
Junior colleges, colleges, and universities .....	39	61	—	—
Health care and social assistance .....	46	54	—	—
Hospitals .....	49	51	—	—
Public administration .....	43	56	—	—
1 to 99 workers .....	47	53	—	—
1 to 49 workers .....	47	53	—	—
50 to 99 workers .....	47	53	—	—
100 workers or more .....	42	57	( <sup>4</sup> )	( <sup>4</sup> )
100 to 499 workers .....	50	50	—	—
500 workers or more .....	39	61	( <sup>4</sup> )	( <sup>4</sup> )

See footnotes at end of table.

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2018—continued**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
State government .....	39	61	—	—
Local government .....	45	55	( <sup>4</sup> )	( <sup>4</sup> )
<b>Geographic areas</b>				
Northeast .....	29	70	—	—
New England .....	34	64	—	—
Middle Atlantic .....	27	72	—	—
South .....	48	52	( <sup>4</sup> )	—
South Atlantic .....	58	42	—	—
East South Central .....	38	62	—	—
West South Central .....	39	61	—	—
Midwest .....	53	47	—	—
East North Central .....	53	47	—	—
West North Central .....	52	47	—	—
West .....	41	59	—	—
Mountain .....	41	59	—	—
Pacific .....	41	59	—	—

<sup>1</sup> Plans open to new participants.

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

<sup>3</sup> 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.

<sup>4</sup> Less than 0.5.

<sup>5</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 wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.