

**Table 7. Standard errors for defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, State and local government workers, March 2018**

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 .....	–	0.0	0.8	0.8	0.1	0.9	–
<b>Worker characteristics</b>							
Management, professional, and related .....	–	0.0	0.8	0.9	0.2	1.1	–
Professional and related .....	–	0.0	0.9	0.9	0.1	1.3	–
Teachers .....	–	0.0	1.2	1.2	0.2	1.5	–
Primary, secondary, and special education school teachers .....	–	0.0	1.3	1.4	0.3	1.6	–
Service .....	–	0.0	1.8	1.6	–	1.7	–
Protective service .....	–	0.0	2.8	2.6	–	2.7	–
Sales and office .....	–	0.0	1.3	1.1	–	1.9	–
Office and administrative support .....	–	0.0	1.3	1.2	–	2.0	–
Natural resources, construction, and maintenance .....	–	0.0	3.3	1.8	–	2.9	–
Production, transportation, and material moving .....	–	0.0	2.8	1.6	–	3.6	–
Full time .....	–	0.0	0.8	0.8	0.1	0.9	–
Part time .....	–	0.0	0.8	0.9	0.3	1.6	–
Union .....	–	0.0	0.8	0.8	0.1	1.3	–
Nonunion .....	–	0.0	1.2	1.3	0.3	1.0	–
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	–	0.0	1.7	1.5	0.1	1.8	–
Lowest 10 percent .....	–	0.0	2.5	2.4	–	3.0	–
Second 25 percent .....	–	0.0	1.4	1.3	–	1.8	–
Third 25 percent .....	–	0.0	0.9	0.9	–	0.9	–
Highest 25 percent .....	–	0.0	1.1	1.0	0.2	1.8	–
Highest 10 percent .....	–	0.0	2.1	2.1	0.3	2.7	–
<b>Establishment characteristics</b>							
Service-providing industries .....	–	0.0	0.8	0.8	0.1	0.9	–
Education and health services .....	–	0.0	0.9	0.9	0.2	1.2	–
Educational services .....	–	0.0	0.8	0.9	0.2	1.2	–
Elementary and secondary schools .....	–	0.0	1.0	1.1	0.2	1.5	–
Junior colleges, colleges, and universities .....	–	0.0	1.1	1.1	–	2.0	–
Health care and social assistance .....	–	0.0	4.6	–	–	4.5	–
Hospitals .....	–	0.0	2.7	–	–	2.8	–
Public administration .....	–	0.0	1.7	1.5	–	1.7	–
1 to 99 workers .....	–	0.0	1.5	1.3	0.5	2.3	–
1 to 49 workers .....	–	0.0	2.4	2.0	0.7	2.6	–
50 to 99 workers .....	–	0.0	1.7	1.6	–	3.3	–
100 workers or more .....	–	0.0	0.9	0.8	–	1.0	–
100 to 499 workers .....	–	0.0	1.4	1.0	–	2.8	–
500 workers or more .....	–	0.0	1.1	1.0	–	1.2	–

See footnotes at end of table.

**Table 7. Standard errors for defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, State and local government workers, March 2018—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
State government .....	—	0.0	1.5	1.6	—	1.7	—
Local government .....	—	0.0	0.9	0.8	0.2	1.1	—
<b>Geographic areas</b>							
Northeast .....	—	0.0	1.2	1.2	—	2.4	—
New England .....	—	0.0	5.5	—	—	—	—
Middle Atlantic .....	—	0.0	0.6	0.7	—	2.5	—
South .....	—	0.0	1.7	1.6	—	1.5	—
South Atlantic .....	—	0.0	3.2	3.0	—	3.4	—
East South Central .....	—	0.0	4.7	—	—	3.6	—
West South Central .....	—	0.0	1.6	—	—	0.6	—
Midwest .....	—	0.0	2.0	1.6	0.5	2.2	—
East North Central .....	—	0.0	2.1	0.9	0.7	3.0	—
West North Central .....	—	0.0	4.0	—	—	—	—
West .....	—	0.0	1.2	1.3	—	1.2	—
Mountain .....	—	0.0	4.0	—	—	2.6	—
Pacific .....	—	0.0	0.6	1.1	—	1.3	—

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

<sup>2</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: 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.