

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2018**

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.8	0.7	0.6	0.6	0.5	0.7	0.7	0.6	0.6
<b>Worker characteristics</b>									
Management, professional, and related .....	0.9	1.0	0.6	0.9	0.9	0.8	1.1	1.1	0.8
Management, business, and financial .....	1.1	1.3	1.0	1.3	1.1	1.2	1.2	1.3	1.1
Professional and related .....	1.1	1.1	0.6	1.2	1.1	1.0	1.3	1.2	0.9
Teachers .....	2.1	2.0	0.7	2.2	2.2	0.9	1.5	1.1	1.6
Primary, secondary, and special education school teachers .....	2.4	2.3	0.7	2.6	2.5	0.7	1.5	1.3	2.8
Registered nurses .....	1.8	2.3	1.5	3.7	3.0	2.9	2.8	3.2	2.1
Service .....	1.8	1.1	2.2	0.8	0.8	1.1	1.8	0.9	2.2
Protective service .....	4.0	4.0	4.2	4.2	4.0	1.5	3.4	2.2	5.6
Sales and office .....	1.0	1.1	0.8	0.8	0.6	1.3	0.9	1.0	1.0
Sales and related .....	1.7	1.5	1.5	1.0	0.9	4.0	1.6	1.3	1.5
Office and administrative support .....	1.3	1.2	0.8	0.9	0.7	1.1	1.2	1.2	1.0
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	1.8	1.7	1.3	1.4	1.4	0.8	1.5	1.4	1.5
Installation, maintenance, and repair .....	2.8	2.7	1.9	2.3	2.3	0.8	2.3	2.4	2.8
Production, transportation, and material moving ... Production .....	1.9	1.6	1.6	1.2	1.2	1.6	1.8	1.4	1.7
Transportation and material moving .....	1.6	1.2	0.8	1.2	1.1	1.7	1.6	1.2	0.9
Production .....	2.4	1.9	1.3	1.6	1.3	3.1	2.5	2.0	1.5
Transportation and material moving .....	2.1	1.8	1.3	1.9	1.9	1.7	1.8	1.5	1.6
Full time .....	0.7	0.7	0.6	0.7	0.7	0.6	0.7	0.7	0.7
Part time .....	1.9	1.1	1.7	0.8	0.6	2.1	1.6	0.8	1.8
Union .....	0.6	0.7	0.5	1.3	1.3	0.6	1.3	1.1	1.3
Nonunion .....	0.9	0.8	0.7	0.5	0.4	1.0	0.9	0.8	0.7
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	1.7	0.9	1.5	0.4	0.4	2.3	1.6	0.8	1.4
Lowest 10 percent .....	2.5	1.1	2.1	0.5	0.3	3.7	2.4	1.0	2.0
Second 25 percent .....	1.2	1.2	0.9	0.7	0.7	0.9	1.2	1.1	1.0
Third 25 percent .....	0.9	1.0	0.7	1.0	1.0	1.0	0.9	0.9	0.8
Highest 25 percent .....	0.8	0.9	0.5	1.1	1.0	0.8	1.0	1.0	0.6
Highest 10 percent .....	1.3	1.2	0.8	1.6	1.3	1.3	1.5	1.2	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.7	1.6	1.0	1.5	1.4	1.5	1.7	1.4	0.9
Service-providing industries .....	0.9	0.8	0.7	0.6	0.6	0.7	0.8	0.7	0.8
Education and health services .....	1.9	1.8	1.0	1.5	1.5	1.0	1.8	1.5	1.2
Educational services .....	1.2	1.3	0.7	1.3	1.3	0.8	1.0	0.8	1.4
Elementary and secondary schools .....	1.7	1.7	0.7	1.8	1.7	0.6	1.2	1.1	2.7
Junior colleges, colleges, and universities .....	1.1	1.4	1.2	1.7	1.7	1.8	2.0	1.2	1.4
Health care and social assistance .....	3.0	2.7	1.7	1.9	1.9	3.0	2.9	2.4	1.7
Hospitals .....	1.0	2.0	1.8	2.8	2.5	2.8	2.1	2.6	2.1
Public administration .....	0.9	1.1	0.5	1.2	1.4	0.9	1.3	1.2	2.6

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2018—continued**

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	1.4	1.1	1.2	0.5	0.5	1.0	1.4	1.1	1.2
1 to 49 workers .....	1.5	1.3	1.5	0.5	0.5	1.2	1.5	1.3	1.6
50 to 99 workers .....	2.4	1.9	1.9	1.1	1.0	1.8	2.4	1.9	2.2
100 workers or more .....	0.7	0.8	0.6	0.8	0.7	0.8	0.7	0.8	0.8
100 to 499 workers .....	1.0	1.1	0.9	1.1	0.9	1.4	1.1	1.1	1.0
500 workers or more .....	1.0	1.0	0.6	1.3	1.1	0.8	1.0	1.1	1.0
<b>Geographic areas</b>									
Northeast .....	1.6	1.3	1.5	1.5	1.5	1.2	1.6	1.1	1.5
New England .....	2.1	1.5	2.2	2.2	2.5	3.4	3.1	2.2	2.2
Middle Atlantic .....	2.0	1.5	1.8	1.7	1.6	1.0	2.0	1.2	1.8
South .....	1.4	1.4	1.2	0.9	0.9	1.3	1.3	1.3	1.3
South Atlantic .....	2.2	1.6	1.1	1.3	1.3	2.1	2.1	1.6	1.2
East South Central .....	2.9	5.6	4.8	4.1	3.9	2.3	1.8	4.1	4.7
West South Central .....	1.8	2.3	2.1	0.7	0.5	1.7	1.8	2.2	2.7
Midwest .....	1.8	1.6	0.8	1.1	0.9	1.2	1.6	1.4	1.0
East North Central .....	2.0	2.0	0.8	1.3	1.1	1.4	2.1	1.8	1.1
West North Central .....	3.4	2.6	1.9	2.0	1.7	2.4	2.6	1.8	2.0
West .....	1.3	1.2	1.2	1.3	1.1	1.4	1.4	1.0	1.3
Mountain .....	1.7	2.3	1.9	2.4	1.9	2.1	2.0	1.7	1.6
Pacific .....	1.8	1.4	1.5	1.6	1.3	1.8	1.8	1.3	1.7

<sup>1</sup> 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.

<sup>2</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>3</sup> 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.

<sup>4</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: 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.

**Table 3. Standard errors for retirement benefit combinations:  
Access, civilian workers,<sup>1</sup> March 2018**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	0.5	0.3	0.8
<b>Worker characteristics</b>			
Management, professional, and related .....	0.7	0.6	1.1
Management, business, and financial .....	1.2	0.8	1.4
Professional and related .....	0.9	0.8	1.3
Teachers .....	1.3	1.6	0.8
Primary, secondary, and special education school teachers .....	1.4	2.0	1.1
Registered nurses .....	3.0	2.1	3.5
Service .....	0.4	0.6	1.9
Protective service .....	2.1	3.1	4.2
Sales and office .....	0.7	0.3	0.9
Sales and related .....	0.9	0.4	1.6
Office and administrative support .....	0.7	0.4	1.2
Natural resources, construction, and maintenance .....	1.0	0.9	1.7
Construction, extraction, farming, fishing, and forestry .....	1.6	1.6	2.3
Installation, maintenance, and repair .....	1.1	0.8	2.2
Production, transportation, and material moving .....	1.0	0.7	1.8
Production .....	1.7	0.4	2.7
Transportation and material moving .....	1.2	1.4	2.0
Full time .....	0.6	0.3	0.9
Part time .....	0.5	0.6	1.5
Union .....	1.2	1.3	1.3
Nonunion .....	0.5	0.2	0.8
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	0.3	0.3	1.6
Lowest 10 percent .....	0.2	0.5	2.4
Second 25 percent .....	0.6	0.4	1.1
Third 25 percent .....	0.8	0.7	1.1
Highest 25 percent .....	1.0	0.7	1.0
Highest 10 percent .....	1.5	0.9	1.6
<b>Establishment characteristics</b>			
Goods-producing industries .....	1.4	0.5	2.1
Service-providing industries .....	0.5	0.3	0.8
Education and health services .....	0.9	0.9	1.6
Educational services .....	0.9	1.0	0.6
Elementary and secondary schools .....	1.0	1.4	0.8
Junior colleges, colleges, and universities .....	1.8	2.0	1.3
Health care and social assistance .....	1.3	1.1	2.6
Hospitals .....	3.0	1.7	2.5
Public administration .....	1.2	1.2	0.9

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:  
Access, civilian workers,<sup>1</sup> March 2018—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers .....	0.5	0.2	1.4
1 to 49 workers .....	0.5	0.2	1.5
50 to 99 workers .....	1.0	0.9	2.5
100 workers or more .....	0.7	0.5	0.8
100 to 499 workers .....	0.9	0.7	1.3
500 workers or more .....	1.1	0.8	1.2
<b>Geographic areas</b>			
Northeast .....	1.1	0.6	2.0
New England .....	2.8	1.5	2.8
Middle Atlantic .....	1.3	0.8	2.6
South .....	0.7	0.5	1.2
South Atlantic .....	0.8	0.8	1.9
East South Central .....	3.0	1.3	1.8
West South Central .....	0.8	0.4	1.9
Midwest .....	0.9	0.5	1.3
East North Central .....	1.2	0.5	1.6
West North Central .....	1.2	1.1	2.1
West .....	1.1	0.6	1.9
Mountain .....	1.4	1.2	2.8
Pacific .....	1.5	0.7	2.5

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<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: 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.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,<sup>1</sup> March 2018**

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

Characteristics	Open plans <sup>2</sup>	Soft freeze <sup>3</sup>		Hard freeze <sup>4</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	1.1	1.0	0.3	0.6
<b>Worker characteristics</b>				
Management, professional, and related .....	1.5	1.4	0.4	0.8
Management, business, and financial .....	2.3	2.1	0.6	1.7
Professional and related .....	1.7	1.6	0.4	0.8
Teachers .....	1.8	1.8	–	–
Primary, secondary, and special education school teachers .....	2.2	2.2	–	–
Registered nurses .....	5.0	4.2	–	–
Service .....	2.1	2.0	0.3	1.2
Protective service .....	3.5	3.5	–	–
Sales and office .....	2.0	1.6	0.3	0.8
Sales and related .....	5.6	3.7	0.7	2.9
Office and administrative support .....	1.8	1.5	0.3	0.8
Natural resources, construction, and maintenance	2.4	2.2	0.4	0.7
Construction, extraction, farming, fishing, and forestry .....	2.1	1.9	–	–
Installation, maintenance, and repair .....	3.3	3.2	1.0	0.9
Production, transportation, and material moving ...	2.3	2.3	0.9	1.9
Production .....	3.2	4.0	1.1	4.5
Transportation and material moving .....	2.6	2.5	1.4	1.4
Full time .....	1.3	1.1	0.3	0.6
Part time .....	2.5	2.6	–	–
Union .....	1.2	1.2	0.2	0.3
Nonunion .....	1.7	1.4	0.4	1.0
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	3.1	2.8	–	–
Lowest 10 percent .....	4.1	3.9	–	–
Second 25 percent .....	1.5	1.3	0.6	0.9
Third 25 percent .....	1.5	1.5	0.4	1.0
Highest 25 percent .....	1.4	1.4	0.4	0.6
Highest 10 percent .....	2.2	2.1	0.6	1.1
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.9	2.7	1.2	2.3
Service-providing industries .....	1.2	1.1	0.2	0.6
Education and health services .....	1.7	1.6	0.4	1.0
Educational services .....	1.1	1.1	–	–
Elementary and secondary schools .....	1.4	1.5	–	–
Junior colleges, colleges, and universities	1.4	1.4	–	–
Health care and social assistance .....	4.7	3.6	–	–
Hospitals .....	4.4	3.0	–	–
Public administration .....	1.5	1.5	–	–

See footnotes at end of table.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,<sup>1</sup> March 2018—continued**

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

Characteristics	Open plans <sup>2</sup>	Soft freeze <sup>3</sup>		Hard freeze <sup>4</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers .....	1.8	1.5	0.3	1.4
1 to 49 workers .....	2.2	2.1	0.2	2.0
50 to 99 workers .....	2.6	2.2	—	—
100 workers or more .....	1.4	1.2	0.3	0.7
100 to 499 workers .....	2.2	1.9	0.5	1.1
500 workers or more .....	1.7	1.4	0.5	0.9
<b>Geographic areas</b>				
Northeast .....	1.6	1.3	0.4	0.7
New England .....	3.5	2.7	0.6	1.5
Middle Atlantic .....	1.8	1.6	0.4	0.8
South .....	2.5	2.1	0.3	0.9
South Atlantic .....	4.1	3.0	0.5	1.5
East South Central .....	4.6	4.6	—	—
West South Central .....	1.8	2.1	—	—
Midwest .....	1.8	1.9	0.8	1.9
East North Central .....	2.4	2.5	1.1	2.7
West North Central .....	2.4	2.4	—	—
West .....	2.3	2.4	0.5	1.0
Mountain .....	4.4	4.1	—	—
Pacific .....	2.7	2.9	0.7	1.2

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> Plans open to new participants.

<sup>3</sup> New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

<sup>4</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>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: 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.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, civilian workers,<sup>2</sup> March 2018**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>3</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	0.1	0.9	0.9
<b>Worker characteristics</b>			
Management, professional, and related .....	0.1	1.1	1.1
Management, business, and financial .....	–	–	1.8
Professional and related .....	0.1	1.2	1.2
Teachers .....	0.1	1.8	1.8
Primary, secondary, and special education school teachers .....	0.1	2.2	2.1
Registered nurses .....	–	6.1	6.1
Service .....	–	–	2.9
Protective service .....	–	–	3.5
Sales and office .....	–	–	1.0
Sales and related .....	–	1.0	1.0
Office and administrative support .....	–	–	1.1
Natural resources, construction, and maintenance	–	–	2.8
Construction, extraction, farming, fishing, and forestry .....	–	4.2	4.2
Installation, maintenance, and repair .....	–	–	3.0
Production, transportation, and material moving ...	–	–	2.0
Production .....	–	3.3	3.3
Transportation and material moving .....	–	–	2.1
Full time .....	0.1	0.8	0.9
Part time .....	0.1	4.3	4.3
Union .....	0.1	1.2	1.2
Nonunion .....	( <sup>4</sup> )	1.3	1.4
Average wage within the following categories: <sup>5</sup>			
Lowest 25 percent .....	–	–	4.8
Lowest 10 percent .....	–	–	8.4
Second 25 percent .....	0.1	1.4	1.4
Third 25 percent .....	–	–	1.4
Highest 25 percent .....	0.1	1.0	1.0
Highest 10 percent .....	0.2	1.2	1.2
<b>Establishment characteristics</b>			
Goods-producing industries .....	–	2.2	2.2
Service-providing industries .....	0.1	1.0	1.0
Education and health services .....	0.1	1.7	1.7
Educational services .....	0.2	1.2	1.2
Elementary and secondary schools .....	0.2	1.7	1.7
Junior colleges, colleges, and universities	–	–	2.3
Health care and social assistance .....	–	6.0	6.0
Hospitals .....	–	3.7	3.7
Public administration .....	–	1.7	1.7

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, civilian workers,<sup>2</sup> March 2018—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>3</sup>		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers .....	0.3	2.3	2.3
1 to 49 workers .....	0.3	4.1	4.1
50 to 99 workers .....	—	—	1.9
100 workers or more .....	—	—	1.0
100 to 499 workers .....	—	—	1.8
500 workers or more .....	—	—	1.0
<b>Geographic areas</b>			
Northeast .....	—	—	1.6
New England .....	—	—	5.1
Middle Atlantic .....	—	—	1.2
South .....	—	1.7	1.7
South Atlantic .....	—	1.3	1.3
East South Central .....	—	6.4	6.4
West South Central .....	—	1.4	1.4
Midwest .....	0.3	2.3	2.4
East North Central .....	0.4	2.9	3.0
West North Central .....	—	3.8	3.8
West .....	—	—	1.7
Mountain .....	—	—	2.9
Pacific .....	—	1.6	1.6

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

<sup>2</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>3</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2017 are included in the "1 year" column. Those frozen between 2013 and 2016 are included in the "2 to 5 years" column and plans frozen before 2013 are included in the "Greater than 5 years" column.

<sup>4</sup> Less than 0.05.

<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: 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.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> 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
All workers .....	0.6	0.6	1.3	0.9	1.1	1.1
<b>Worker characteristics</b>						
Management, professional, and related .....	0.6	0.6	1.6	1.0	1.7	1.3
Management, business, and financial .....	0.9	0.9	2.4	2.0	2.9	2.5
Professional and related .....	0.7	0.7	1.8	1.0	1.6	1.2
Service .....	0.9	0.9	3.4	1.5	1.5	2.1
Sales and office .....	1.4	1.4	1.7	1.8	1.6	1.8
Sales and related .....	5.2	5.2	–	–	5.6	3.4
Office and administrative support .....	1.1	1.1	1.8	1.8	1.3	2.2
Natural resources, construction, and maintenance	2.4	2.4	3.7	3.5	3.2	2.6
Production, transportation, and material moving ...	2.3	2.3	3.7	3.4	3.1	4.1
Full time .....	0.6	0.6	1.3	0.9	1.1	1.1
Part time .....	3.7	3.7	4.3	2.5	2.1	4.0
Union .....	0.7	0.7	1.5	1.2	0.9	1.5
Nonunion .....	0.9	0.9	1.5	1.2	1.7	1.4
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	3.0	3.0	4.7	1.7	3.2	3.4
Second 25 percent .....	1.0	1.0	2.2	1.4	1.5	1.7
Third 25 percent .....	1.1	1.1	2.1	1.4	1.1	1.8
Highest 25 percent .....	0.4	0.4	1.8	1.1	1.8	1.3
Highest 10 percent .....	0.7	0.7	2.0	1.6	2.3	2.1
<b>Establishment characteristics</b>						
Goods-producing industries .....	1.7	1.7	3.8	3.2	3.9	4.7
Service-providing industries .....	0.7	0.7	1.3	0.9	1.0	1.1
Education and health services .....	0.8	0.8	1.9	1.0	0.6	1.3
Health care and social assistance .....	2.7	2.7	4.3	–	2.2	4.0
Public administration .....	–	0.0	1.7	1.5	–	1.7

See footnotes at end of table.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> 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
1 to 99 workers .....	1.0	1.0	3.1	2.0	1.4	2.7
1 to 49 workers .....	0.9	0.9	3.8	2.2	1.9	4.5
50 to 99 workers .....	1.6	1.6	4.0	3.1	2.3	3.3
100 workers or more .....	0.7	0.7	1.5	0.9	1.3	1.3
100 to 499 workers .....	1.6	1.6	2.7	1.9	1.8	2.7
500 workers or more .....	0.7	0.7	1.6	1.1	1.6	1.4
<b>Geographic areas</b>						
Northeast .....	1.5	1.5	2.6	1.1	1.5	2.5
Middle Atlantic .....	1.7	1.7	2.8	1.1	1.6	2.5
South .....	1.1	1.1	2.4	1.7	1.8	1.8
South Atlantic .....	2.0	2.0	3.6	2.8	2.9	3.3
Midwest .....	1.4	1.4	2.3	2.3	2.4	2.3
East North Central .....	1.3	1.3	2.9	3.2	2.5	2.8
West .....	0.8	0.8	2.3	1.5	2.9	1.7
Pacific .....	1.1	1.1	2.7	1.8	3.1	2.1

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

<sup>2</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>3</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.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> March 2018**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	0.7	0.7	0.7	0.7
<b>Worker characteristics</b>				
Management, professional, and related .....	1.0	1.0	1.0	1.0
Management, business, and financial .....	1.6	1.6	1.1	1.1
Professional and related .....	1.1	1.1	1.1	1.1
Teachers .....	2.8	2.8	0.8	0.8
Primary, secondary, and special education school teachers .....	5.2	5.2	1.1	1.1
Registered nurses .....	2.6	2.6	2.9	2.9
Service .....	2.6	2.6	1.9	1.9
Protective service .....	6.5	6.5	2.2	2.2
Sales and office .....	0.9	0.9	0.7	0.7
Sales and related .....	1.7	1.7	1.3	1.3
Office and administrative support .....	1.3	1.3	0.9	0.9
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	2.1	2.1	1.6	1.6
Installation, maintenance, and repair .....	3.8	3.8	3.0	3.0
Production, transportation, and material moving ... Production .....	1.6	1.6	1.7	1.7
Transportation and material moving .....	1.9	1.9	1.3	1.3
Production .....	2.5	2.5	1.5	1.5
Transportation and material moving .....	2.5	2.5	1.7	1.7
Full time .....	0.8	0.8	0.8	0.8
Part time .....	1.8	1.8	1.8	1.8
Union .....	1.7	1.7	1.9	1.9
Nonunion .....	0.8	0.8	0.7	0.7
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	1.4	1.4	1.4	1.4
Lowest 10 percent .....	3.9	3.9	3.4	3.4
Second 25 percent .....	1.3	1.3	1.0	1.0
Third 25 percent .....	1.1	1.1	0.8	0.8
Highest 25 percent .....	1.0	1.0	1.1	1.1
Highest 10 percent .....	1.3	1.3	1.2	1.2
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.0	2.0	1.3	1.3
Service-providing industries .....	0.8	0.8	0.7	0.7
Education and health services .....	2.0	2.0	1.5	1.5
Educational services .....	1.8	1.8	0.7	0.7
Elementary and secondary schools .....	4.6	4.6	1.8	1.8
Junior colleges, colleges, and universities .....	1.8	1.8	0.9	0.9
Health care and social assistance .....	2.5	2.5	1.9	1.9
Hospitals .....	2.1	2.1	1.6	1.6
Public administration .....	3.0	3.0	1.4	1.4

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> March 2018—continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers .....	1.6	1.6	1.2	1.2
1 to 49 workers .....	1.7	1.7	1.5	1.5
50 to 99 workers .....	2.9	2.9	2.2	2.2
100 workers or more .....	1.0	1.0	1.0	1.0
100 to 499 workers .....	1.5	1.5	1.4	1.4
500 workers or more .....	1.3	1.3	1.4	1.4
<b>Geographic areas</b>				
Northeast .....	1.6	1.6	1.4	1.4
New England .....	2.5	2.5	1.6	1.6
Middle Atlantic .....	2.1	2.1	1.7	1.7
South .....	1.2	1.2	1.0	1.0
South Atlantic .....	1.6	1.6	1.4	1.4
East South Central .....	4.2	4.2	2.6	2.6
West South Central .....	2.3	2.3	1.3	1.3
Midwest .....	1.3	1.3	1.5	1.5
East North Central .....	1.4	1.4	1.6	1.6
West North Central .....	3.0	3.0	3.3	3.3
West .....	1.7	1.7	1.3	1.3
Mountain .....	3.4	3.4	3.0	3.0
Pacific .....	2.0	2.0	1.2	1.2

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.  
<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/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2018**

Characteristics	Healthcare <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.6	0.4	0.7	0.6	0.5
<b>Worker characteristics</b>						
Management, professional, and related .....	0.7	0.7	0.5	0.8	0.7	0.6
Management, business, and financial .....	0.7	0.9	1.0	0.7	0.9	1.0
Professional and related .....	1.0	0.9	0.5	1.1	0.9	0.6
Teachers .....	2.1	1.9	0.8	2.1	1.7	0.9
Primary, secondary, and special education school teachers .....	2.4	2.3	1.0	2.4	2.1	1.1
Registered nurses .....	1.7	2.5	1.9	1.8	2.3	1.8
Service .....	1.4	1.0	1.5	1.4	0.9	1.5
Protective service .....	3.1	4.1	3.3	3.1	3.9	3.4
Sales and office .....	1.0	0.9	0.7	1.0	0.9	0.8
Sales and related .....	1.6	1.3	1.0	1.6	1.2	1.1
Office and administrative support .....	1.3	1.2	0.7	1.3	1.2	1.0
Natural resources, construction, and maintenance	2.0	1.9	0.9	2.1	1.8	0.9
Construction, extraction, farming, fishing, and forestry .....	2.9	2.7	1.3	2.9	2.6	1.3
Installation, maintenance, and repair .....	2.5	2.4	1.1	2.6	2.3	1.3
Production, transportation, and material moving ...	1.7	1.6	1.1	1.7	1.5	1.1
Production .....	2.2	1.8	1.1	2.2	1.9	1.2
Transportation and material moving .....	2.1	2.0	1.6	2.1	1.8	1.5
Full time .....	0.5	0.6	0.4	0.5	0.6	0.5
Part time .....	1.5	1.1	2.0	1.4	0.9	2.2
Union .....	0.5	0.7	0.5	0.5	0.7	0.6
Nonunion .....	0.8	0.7	0.5	0.8	0.6	0.6
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	1.2	0.9	1.2	1.2	0.9	1.4
Lowest 10 percent .....	1.9	1.3	2.2	1.9	1.2	2.5
Second 25 percent .....	1.2	1.1	0.7	1.2	1.1	0.8
Third 25 percent .....	0.8	0.9	0.6	0.8	0.9	0.6
Highest 25 percent .....	0.6	0.7	0.5	0.7	0.7	0.6
Highest 10 percent .....	0.8	0.9	0.7	0.8	0.9	0.9
<b>Establishment characteristics</b>						
Goods-producing industries .....	1.4	1.5	0.8	1.4	1.4	0.8
Service-providing industries .....	0.8	0.7	0.5	0.8	0.6	0.5
Education and health services .....	1.5	1.5	0.8	1.5	1.4	0.8
Educational services .....	1.0	1.0	0.5	1.0	1.0	0.7
Elementary and secondary schools .....	1.3	1.4	0.7	1.3	1.3	0.8
Junior colleges, colleges, and universities .....	1.1	1.2	0.5	1.1	1.3	0.8
Health care and social assistance .....	2.3	2.4	1.4	2.4	2.1	1.4
Hospitals .....	1.0	1.4	1.3	1.2	1.5	1.7
Public administration .....	0.9	1.1	0.8	0.9	1.0	0.9

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2018—continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.8	0.7	0.5	0.7	0.6	0.5	0.7	0.6	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.1	1.0	0.6	1.1	0.9	0.8	0.8	0.7	0.6
Management, business, and financial .....	1.6	1.5	1.1	1.6	1.4	1.1	0.9	1.0	1.0
Professional and related .....	1.1	1.0	0.7	1.2	1.0	1.0	1.0	0.9	0.6
Teachers .....	2.0	1.7	1.5	1.7	1.4	1.9	2.1	1.6	0.8
Primary, secondary, and special education school teachers .....	2.3	2.2	1.8	2.2	1.8	2.5	2.4	2.0	1.0
Registered nurses .....	3.0	2.4	1.9	3.9	3.5	2.4	1.7	2.3	1.9
Service .....	1.4	1.0	2.1	0.9	0.8	2.2	1.4	0.9	1.5
Protective service .....	3.1	2.6	5.1	2.3	1.6	6.2	4.2	3.5	2.5
Sales and office .....	1.2	1.0	0.8	1.0	0.8	1.1	1.1	0.9	0.8
Sales and related .....	1.3	0.8	1.8	1.2	0.8	2.1	1.6	1.3	1.0
Office and administrative support .....	1.6	1.4	0.7	1.2	1.1	1.2	1.4	1.3	1.0
Natural resources, construction, and maintenance	1.9	1.6	1.1	1.9	1.6	1.8	2.1	1.8	0.9
Construction, extraction, farming, fishing, and forestry .....	2.6	2.2	1.8	2.6	2.3	2.1	2.9	2.4	1.3
Installation, maintenance, and repair .....	2.5	2.4	1.4	2.5	1.9	2.2	2.5	2.4	1.4
Production, transportation, and material moving ...	1.6	1.4	1.0	1.6	1.3	1.2	1.6	1.4	1.2
Production .....	1.9	1.7	1.5	2.1	1.7	1.8	2.0	1.8	1.3
Transportation and material moving .....	2.6	2.1	1.2	2.5	1.8	1.8	2.0	1.8	1.6
Full time .....	0.8	0.7	0.5	0.7	0.7	0.6	0.6	0.6	0.5
Part time .....	0.9	0.8	2.2	0.7	0.7	3.0	1.4	0.9	2.2
Union .....	1.1	1.2	0.8	1.3	1.2	1.1	0.6	0.7	0.6
Nonunion .....	0.9	0.7	0.6	0.7	0.6	0.8	0.8	0.6	0.6
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	1.1	0.7	1.9	0.7	0.6	2.0	1.3	0.9	1.3
Lowest 10 percent .....	1.6	0.9	4.3	0.9	0.8	5.8	1.8	1.2	2.6
Second 25 percent .....	1.3	1.1	0.7	1.1	1.0	1.1	1.1	1.0	0.8
Third 25 percent .....	1.2	1.1	0.8	1.0	0.9	1.0	0.9	0.9	0.6
Highest 25 percent .....	1.2	1.1	0.6	1.2	1.0	0.7	0.7	0.7	0.6
Highest 10 percent .....	1.8	1.6	0.9	1.9	1.6	1.2	0.8	1.0	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.9	1.7	1.0	2.0	1.5	0.9	1.4	1.4	0.8
Service-providing industries .....	0.9	0.8	0.5	0.7	0.6	0.6	0.8	0.6	0.5
Education and health services .....	1.8	1.6	0.9	1.4	1.2	1.0	1.5	1.3	0.8
Educational services .....	1.3	1.1	0.9	1.1	0.9	1.1	1.1	1.0	0.7
Elementary and secondary schools .....	1.5	1.5	1.2	1.7	1.3	1.7	1.3	1.3	0.9
Junior colleges, colleges, and universities .....	1.7	1.4	1.2	1.8	1.6	1.8	1.1	1.2	0.8
Health care and social assistance .....	2.8	2.5	1.4	2.2	2.0	1.4	2.2	2.0	1.4
Hospitals .....	2.3	1.8	1.6	3.0	2.5	2.3	1.1	1.6	1.7
Public administration .....	2.5	2.0	1.1	1.6	1.3	1.2	0.9	0.9	0.9

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2018—continued**

Characteristics	Healthcare <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	1.1	0.9	0.7	1.1	0.8	0.8
1 to 49 workers .....	1.2	1.0	1.0	1.2	0.9	1.0
50 to 99 workers .....	1.9	1.6	1.4	1.9	1.5	1.5
100 workers or more .....	0.6	0.7	0.5	0.6	0.7	0.5
100 to 499 workers .....	0.7	0.9	0.7	0.8	0.9	0.9
500 workers or more .....	0.9	0.9	0.6	1.0	0.9	0.8
<b>Geographic areas</b>						
Northeast .....	1.0	1.0	0.6	1.0	0.9	0.6
New England .....	1.8	1.9	1.8	1.7	1.9	1.8
Middle Atlantic .....	1.3	1.2	0.5	1.3	1.0	0.7
South .....	1.6	1.3	0.6	1.6	1.1	0.8
South Atlantic .....	1.9	1.9	0.8	1.8	1.6	0.9
East South Central .....	6.0	4.8	1.0	6.1	3.7	1.2
West South Central .....	2.6	1.8	1.3	2.7	1.4	1.9
Midwest .....	1.4	1.0	0.7	1.4	1.0	0.8
East North Central .....	1.7	1.1	0.9	1.7	1.1	1.1
West North Central .....	2.4	1.9	1.2	2.5	1.9	1.0
West .....	1.2	1.4	1.2	1.3	1.4	1.4
Mountain .....	3.0	2.8	2.6	3.2	3.1	3.2
Pacific .....	1.1	1.5	1.2	1.3	1.5	1.4

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2018—continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	1.0	0.9	0.8	0.8	0.7	1.4	1.1	0.8	0.8
1 to 49 workers .....	1.2	1.1	1.2	0.8	0.7	1.9	1.2	0.9	0.9
50 to 99 workers .....	1.7	1.6	2.0	1.6	1.5	1.9	2.0	1.5	1.6
100 workers or more .....	1.2	0.9	0.5	0.9	0.7	0.6	0.6	0.6	0.5
100 to 499 workers .....	1.6	1.4	0.9	1.2	1.1	1.0	0.8	0.8	0.9
500 workers or more .....	1.4	1.0	0.7	1.2	0.9	0.8	1.0	0.9	0.8
<b>Geographic areas</b>									
Northeast .....	1.2	1.2	0.7	1.0	1.1	1.3	1.1	1.1	0.7
New England .....	3.0	3.2	2.5	1.4	1.3	3.1	1.9	2.4	2.2
Middle Atlantic .....	1.3	1.2	0.5	1.2	1.3	1.3	1.4	1.2	0.8
South .....	1.5	1.2	1.1	0.9	0.7	1.2	1.5	1.0	0.8
South Atlantic .....	1.9	1.4	0.9	0.9	0.8	1.6	1.7	1.5	0.7
East South Central .....	3.1	3.7	4.9	2.4	2.2	1.9	6.1	3.6	1.1
West South Central .....	3.0	2.4	2.4	2.0	1.6	2.7	2.7	1.2	2.0
Midwest .....	1.5	1.2	0.8	1.7	1.3	1.0	1.4	1.0	0.8
East North Central .....	1.6	1.4	1.0	1.7	1.2	1.1	1.8	1.2	1.0
West North Central .....	3.2	2.4	1.1	3.9	3.2	2.1	2.3	1.9	1.3
West .....	1.9	1.6	0.7	1.7	1.5	0.6	1.4	1.4	1.4
Mountain .....	4.6	3.6	0.9	3.9	3.5	1.3	3.3	2.8	3.3
Pacific .....	1.7	1.6	1.0	1.5	1.3	0.7	1.4	1.5	1.3

<sup>1</sup> 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.

<sup>2</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>3</sup> Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

<sup>4</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: 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.

**Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2018**

Characteristics	Retirement benefits			Healthcare benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	2.3	0.8	2.3	2.2
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.9	1.3	2.9	3.4
Construction .....	2.8	1.9	2.8	4.0
Manufacturing .....	5.2	1.3	5.1	6.6
Service-providing industries .....	2.6	0.9	2.6	2.4
Trade, transportation, and utilities .....	2.0	1.2	2.1	2.9
Wholesale trade .....	6.1	3.1	6.1	8.4
Retail trade .....	2.8	0.8	2.9	2.7
Transportation and warehousing .....	6.7	–	6.9	7.5
Utilities .....	6.0	–	6.0	2.2
Information .....	10.5	–	10.5	9.5
Financial activities .....	3.6	2.6	3.6	3.3
Finance and insurance .....	3.5	2.9	3.5	2.9
Credit intermediation and related activities .....	2.5	4.0	2.6	2.4
Insurance carriers and related activities .....	7.4	2.7	7.4	6.4
Real estate and rental and leasing .....	4.7	–	4.7	7.2
Professional and business services .....	5.9	0.6	5.8	5.6
Professional and technical services .....	6.6	–	6.6	7.4
Administrative and waste services .....	8.6	–	8.5	8.1
Education and health services .....	8.9	–	8.9	8.2
Junior colleges, colleges, and universities .....	3.2	–	3.3	1.1
Health care and social assistance .....	9.4	–	9.4	8.6
Leisure and hospitality .....	3.6	–	3.6	3.1
Accommodation and food services .....	3.9	–	3.9	3.3
Other services .....	5.6	–	5.9	8.5
1 to 99 workers .....	2.3	0.8	2.3	2.3
1 to 49 workers .....	2.4	0.9	2.4	2.3
50 to 99 workers .....	3.3	1.8	3.3	2.5
100 workers or more .....	1.2	2.0	1.3	1.1
100 to 499 workers .....	1.3	2.1	1.5	1.2
500 workers or more .....	1.6	3.5	1.8	0.9

See footnotes at end of table.

**Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2018—continued**

Characteristics	Retirement benefits			Healthcare benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
<b>Geographic areas</b>				
Northeast .....	5.5	1.3	5.6	3.0
New England .....	6.1	—	5.8	4.4
Middle Atlantic .....	7.3	1.0	7.2	3.6
South .....	3.5	1.0	3.4	3.3
South Atlantic .....	5.8	1.5	5.8	4.2
East South Central .....	4.1	—	4.0	10.0
West South Central .....	4.3	1.0	4.0	4.9
Midwest .....	5.4	1.9	5.4	6.1
East North Central .....	6.3	2.3	6.1	7.8
West North Central .....	6.3	—	6.3	8.2
West .....	4.0	—	4.0	3.3
Mountain .....	8.9	0.6	9.0	6.7
Pacific .....	3.9	—	3.9	3.4

<sup>1</sup> 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/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.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2018**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.9	0.8	0.7	0.7	0.6	1.1	0.8	0.7	0.7
<b>Worker characteristics</b>									
Management, professional, and related .....	1.2	1.2	0.8	1.2	1.1	1.7	1.3	1.2	0.8
Management, business, and financial .....	1.2	1.4	1.1	1.5	1.3	1.6	1.2	1.4	1.1
Professional and related .....	1.7	1.5	0.9	1.6	1.4	2.3	1.8	1.6	0.9
Service .....	2.0	1.1	2.4	0.6	0.6	2.4	2.0	1.0	2.4
Protective service .....	7.9	6.1	8.7	–	–	–	7.7	6.3	8.6
Sales and office .....	1.1	1.1	0.9	0.8	0.6	2.0	1.0	1.1	1.0
Sales and related .....	1.7	1.5	1.6	1.0	0.9	4.2	1.6	1.3	1.5
Office and administrative support .....	1.4	1.4	1.0	0.9	0.7	1.7	1.5	1.4	1.0
Natural resources, construction, and maintenance	1.8	1.8	1.4	1.4	1.4	1.1	1.7	1.5	1.5
Construction, extraction, farming, fishing, and forestry .....	2.7	2.8	2.3	2.2	2.1	0.8	2.6	2.5	2.9
Installation, maintenance, and repair .....	2.0	1.7	1.8	1.4	1.4	2.1	1.9	1.5	1.7
Production, transportation, and material moving ...	1.7	1.3	0.8	1.2	1.1	2.0	1.7	1.2	0.9
Production .....	2.5	1.9	1.3	1.6	1.3	3.2	2.5	2.0	1.5
Transportation and material moving .....	2.2	1.9	1.4	2.0	1.9	2.0	1.8	1.5	1.6
Full time .....	0.8	0.8	0.8	0.8	0.7	1.0	0.9	0.8	0.7
Part time .....	1.9	1.1	1.8	0.8	0.5	2.6	1.7	0.9	1.9
Union .....	1.0	1.3	1.0	2.3	2.2	1.0	2.3	2.0	1.6
Nonunion .....	0.9	0.8	0.8	0.5	0.4	1.5	0.9	0.8	0.7
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.8	0.9	1.5	0.4	0.3	3.6	1.7	0.8	1.5
Lowest 10 percent .....	3.0	1.2	2.2	0.4	0.3	4.0	2.7	1.0	2.1
Second 25 percent .....	1.4	1.3	1.1	0.7	0.6	1.8	1.4	1.3	1.1
Third 25 percent .....	1.0	1.1	0.8	0.9	0.8	1.7	1.0	1.0	0.8
Highest 25 percent .....	1.0	1.1	0.7	1.4	1.3	1.3	1.3	1.2	0.6
Highest 10 percent .....	1.6	1.5	1.0	1.9	1.6	2.0	1.8	1.5	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.7	1.6	1.0	1.5	1.4	1.4	1.7	1.4	0.9
Construction .....	2.5	2.5	2.1	1.8	1.8	0.1	2.4	2.3	2.2
Manufacturing .....	2.0	1.8	1.1	1.9	1.6	1.8	2.1	1.9	1.1
Service-providing industries .....	1.0	0.9	0.9	0.7	0.7	1.3	0.9	0.8	0.8
Trade, transportation, and utilities .....	0.9	1.0	0.9	1.1	0.9	1.8	0.9	1.0	0.9
Wholesale trade .....	2.6	2.9	1.7	2.0	1.7	5.8	2.5	2.7	1.6
Retail trade .....	1.4	1.1	1.2	0.9	0.5	2.6	1.3	1.0	1.3
Transportation and warehousing .....	2.8	3.0	1.8	3.3	3.1	2.5	3.6	3.4	2.4
Utilities .....	2.1	2.1	0.8	9.2	8.5	2.5	2.1	2.8	1.8

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2018—continued**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	3.2	3.4	1.6	3.5	3.3	1.6	3.2	3.2	1.7
Financial activities .....	1.7	1.7	0.8	1.5	1.2	1.2	1.6	1.6	0.8
Finance and insurance .....	0.8	1.0	0.6	1.7	1.4	1.1	0.8	0.9	0.6
Credit intermediation and related activities .....	1.2	1.2	0.7	2.4	1.8	1.7	1.1	1.1	0.7
Insurance carriers and related activities .....	1.4	1.5	0.9	1.6	1.6	1.4	1.3	1.5	1.0
Real estate and rental and leasing .....	4.7	4.1	4.0	2.2	2.1	5.1	4.4	3.7	4.2
Professional and business services .....	1.9	1.7	2.3	1.7	1.5	4.3	1.9	1.6	2.4
Professional and technical services .....	2.7	2.9	2.6	2.7	2.3	5.6	2.8	2.8	2.5
Administrative and waste services .....	2.7	2.9	5.4	1.5	1.2	8.3	2.8	2.9	5.7
Education and health services .....	2.9	2.5	1.7	1.9	1.8	3.5	2.7	2.3	1.7
Educational services .....	4.1	3.8	1.4	2.5	2.4	3.0	3.7	3.4	1.5
Junior colleges, colleges, and universities .....	1.9	1.8	0.9	1.5	1.1	3.5	1.8	1.7	0.9
Health care and social assistance .....	3.3	2.7	1.9	2.1	2.0	4.0	3.1	2.6	1.9
Leisure and hospitality .....	3.5	1.4	3.2	0.6	0.6	0.3	3.5	1.3	3.0
Accommodation and food services .....	4.0	1.6	3.5	0.4	0.4	0.0	4.0	1.5	3.5
Other services .....	3.9	3.8	3.6	2.3	2.0	3.4	4.0	3.8	4.1
1 to 99 workers .....	1.5	1.2	1.3	0.6	0.5	1.7	1.4	1.1	1.3
1 to 49 workers .....	1.6	1.3	1.6	0.5	0.5	1.9	1.6	1.3	1.7
50 to 99 workers .....	2.7	2.2	2.3	1.2	1.0	3.4	2.7	2.1	2.2
100 workers or more .....	0.8	0.9	0.7	1.0	0.8	1.3	0.8	0.9	0.8
100 to 499 workers .....	1.1	1.2	0.9	1.2	1.0	2.1	1.3	1.2	1.0
500 workers or more .....	1.5	1.5	0.8	1.7	1.4	1.3	1.5	1.6	1.1
<b>Geographic areas</b>									
Northeast .....	1.9	1.5	1.7	1.6	1.5	2.0	1.8	1.2	1.7
New England .....	2.3	1.8	2.5	2.7	2.8	5.1	3.0	2.1	2.4
Middle Atlantic .....	2.3	1.7	2.1	1.8	1.5	1.6	2.2	1.3	2.0
South .....	1.6	1.6	1.5	1.0	0.9	2.2	1.5	1.5	1.4
South Atlantic .....	2.6	1.8	1.4	1.5	1.4	3.1	2.3	1.7	1.3
East South Central .....	3.1	6.0	5.7	3.4	—	—	3.2	5.2	4.7
West South Central .....	2.1	2.6	2.6	1.0	0.7	3.4	2.1	2.7	3.0
Midwest .....	1.9	1.7	1.0	1.3	1.1	1.8	1.6	1.4	1.1
East North Central .....	2.1	2.1	1.0	1.6	1.3	1.7	1.9	1.9	1.2
West North Central .....	3.9	2.8	2.0	2.2	2.0	4.5	3.0	1.9	2.2
West .....	1.5	1.3	1.4	1.5	1.3	2.7	1.7	1.3	1.3
Mountain .....	2.0	2.5	2.2	2.4	2.0	3.9	2.2	2.0	1.9
Pacific .....	2.0	1.5	1.7	1.9	1.7	3.4	2.2	1.7	1.7

<sup>1</sup> 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.

<sup>2</sup> Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access to or as participating if they have access to or are participating in at least one of these plan types.

<sup>3</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.

**Table 3. Standard errors for retirement benefit combinations:  
Access, private industry workers, March 2018**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	0.5	0.3	0.9
<b>Worker characteristics</b>			
Management, professional, and related .....	1.0	0.7	1.4
Management, business, and financial .....	1.3	0.8	1.6
Professional and related .....	1.2	0.9	1.8
Service .....	0.5	0.3	2.0
Protective service .....	—	1.7	9.1
Sales and office .....	0.7	0.3	0.9
Sales and related .....	0.9	0.4	1.6
Office and administrative support .....	0.9	0.3	1.4
Natural resources, construction, and maintenance	1.1	0.8	1.9
Construction, extraction, farming, fishing, and forestry .....	1.7	1.2	2.6
Installation, maintenance, and repair .....	1.2	0.8	2.4
Production, transportation, and material moving ...	1.0	0.7	1.9
Production .....	1.7	0.3	2.7
Transportation and material moving .....	1.3	1.4	2.1
Full time .....	0.6	0.3	1.0
Part time .....	0.5	0.6	1.6
Union .....	2.1	2.3	2.3
Nonunion .....	0.5	0.1	0.9
Average wage within the following categories: <sup>1</sup>			
Lowest 25 percent .....	0.3	0.4	1.8
Lowest 10 percent .....	0.2	0.5	2.7
Second 25 percent .....	0.6	0.3	1.4
Third 25 percent .....	0.8	0.5	1.1
Highest 25 percent .....	1.2	0.7	1.4
Highest 10 percent .....	1.7	0.9	2.0
<b>Establishment characteristics</b>			
Goods-producing industries .....	1.4	0.5	2.1
Construction .....	1.3	1.2	2.3
Manufacturing .....	1.9	0.3	2.8
Service-providing industries .....	0.6	0.3	1.0
Trade, transportation, and utilities .....	0.8	0.6	1.3
Wholesale trade .....	1.8	0.5	2.8
Retail trade .....	0.7	0.7	1.4
Transportation and warehousing .....	2.1	2.4	3.8
Utilities .....	9.2	—	—
Information .....	3.5	—	2.4
Financial activities .....	1.5	0.1	1.4
Finance and insurance .....	1.8	0.2	1.6

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:  
Access, private industry workers, March 2018—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	2.4	—	2.1
Insurance carriers and related activities .....	1.7	—	2.0
Real estate and rental and leasing .....	1.8	—	4.1
Professional and business services .....	1.6	0.5	2.0
Professional and technical services .....	2.5	—	3.7
Administrative and waste services .....	1.2	0.7	2.8
Education and health services .....	1.2	1.1	2.3
Educational services .....	1.4	1.8	3.5
Junior colleges, colleges, and universities	1.4	0.8	1.6
Health care and social assistance .....	1.4	1.3	2.7
Leisure and hospitality .....	—	0.4	3.6
Accommodation and food services .....	—	0.5	4.0
Other services .....	1.6	1.2	3.5
1 to 99 workers .....	0.5	0.2	1.5
1 to 49 workers .....	0.5	0.2	1.6
50 to 99 workers .....	1.1	0.8	3.0
100 workers or more .....	0.8	0.6	1.1
100 to 499 workers .....	1.0	0.8	1.4
500 workers or more .....	1.6	0.9	1.9
<b>Geographic areas</b>			
Northeast .....	1.3	0.6	2.2
New England .....	3.1	1.3	2.9
Middle Atlantic .....	1.4	0.7	2.9
South .....	0.8	0.5	1.4
South Atlantic .....	1.1	0.9	2.3
East South Central .....	3.5	0.1	1.5
West South Central .....	0.9	0.3	2.3
Midwest .....	1.0	0.6	1.3
East North Central .....	1.3	0.8	1.6
West North Central .....	1.4	1.0	2.5
West .....	1.2	0.7	2.3
Mountain .....	1.4	1.2	3.2
Pacific .....	1.6	0.9	2.9

<sup>1</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.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry 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 .....	1.7	1.3	0.5	1.2
<b>Worker characteristics</b>				
Management, professional, and related .....	3.0	2.1	1.0	2.1
Management, business, and financial .....	3.2	2.1	1.0	2.8
Professional and related .....	4.0	3.0	1.3	2.6
Service .....	5.3	–	–	–
Protective service .....	12.1	–	–	–
Sales and office .....	2.7	1.8	0.5	1.6
Sales and related .....	5.7	3.8	0.7	3.3
Office and administrative support .....	2.6	1.7	0.6	1.6
Natural resources, construction, and maintenance .....	2.6	2.3	0.6	0.9
Construction, extraction, farming, fishing, and forestry .....	2.0	1.5	–	–
Installation, maintenance, and repair .....	4.2	4.2	1.3	1.2
Production, transportation, and material moving ...	2.7	2.6	1.1	2.2
Production .....	3.4	4.2	1.1	4.7
Transportation and material moving .....	3.2	2.9	1.8	1.8
Full time .....	2.0	1.4	0.5	1.3
Part time .....	3.4	3.6	–	–
Union .....	1.6	1.6	0.4	0.7
Nonunion .....	2.5	1.7	0.8	1.9
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	5.6	4.6	–	–
Lowest 10 percent .....	5.8	–	–	–
Second 25 percent .....	2.7	1.7	1.3	2.0
Third 25 percent .....	2.1	1.8	0.8	1.7
Highest 25 percent .....	2.3	1.8	0.7	1.3
Highest 10 percent .....	3.2	2.4	1.0	2.0
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.0	2.9	1.2	2.4
Construction .....	1.2	–	–	–
Manufacturing .....	2.9	3.6	1.6	3.4
Service-providing industries .....	2.0	1.4	0.5	1.4
Trade, transportation, and utilities .....	2.2	1.8	0.6	1.1
Wholesale trade .....	5.6	4.5	–	–
Retail trade .....	5.2	3.9	–	–
Transportation and warehousing .....	4.4	4.0	–	–
Utilities .....	4.9	3.6	1.6	2.2
Information .....	6.1	6.4	–	–
Financial activities .....	1.9	1.6	0.3	1.8
Finance and insurance .....	2.1	1.8	0.3	1.7
Credit intermediation and related activities .....	3.9	1.9	0.6	3.8
Insurance carriers and related activities .....	3.2	2.6	0.3	2.6
Real estate and rental and leasing .....	4.3	–	–	–

See footnotes at end of table.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry 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	
<b>Establishment characteristics</b>				
Professional and business services .....	8.4	—	—	5.1
Professional and technical services .....	9.4	—	—	—
Education and health services .....	5.5	3.7	—	—
Educational services .....	7.2	7.3	—	—
Junior colleges, colleges, and universities	4.2	—	—	—
Health care and social assistance .....	6.2	4.0	—	—
Leisure and hospitality .....	6.1	—	—	—
Accommodation and food services .....	0.0	—	—	—
Other services .....	10.1	—	—	—
1 to 99 workers .....	3.2	2.1	0.6	2.5
1 to 49 workers .....	3.3	2.5	0.3	3.2
50 to 99 workers .....	5.2	3.6	—	—
100 workers or more .....	2.3	1.7	0.6	1.4
100 to 499 workers .....	3.4	2.3	0.9	2.1
500 workers or more .....	3.1	2.2	0.9	1.9
<b>Geographic areas</b>				
Northeast .....	2.6	1.9	0.5	1.4
New England .....	4.7	3.1	—	—
Middle Atlantic .....	3.2	2.4	0.6	1.5
South .....	4.1	2.8	0.7	2.2
South Atlantic .....	6.0	3.1	1.0	3.2
East South Central .....	10.8	10.6	—	—
West South Central .....	4.4	4.3	—	—
Midwest .....	2.7	2.4	1.5	3.4
East North Central .....	3.4	3.1	1.9	4.5
West North Central .....	3.9	3.6	—	—
West .....	3.7	2.9	1.1	2.0
Mountain .....	6.7	4.1	—	—
Pacific .....	4.5	3.7	1.5	2.3

<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> 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.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, private industry workers, March 2018**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	—	—	1.7
<b>Worker characteristics</b>			
Management, professional, and related .....	—	—	1.7
Management, business, and financial .....	—	—	2.0
Professional and related .....	—	—	2.2
Service .....	—	—	12.9
Protective service .....	—	—	3.6
Sales and office .....	—	—	1.3
Sales and related .....	—	0.8	0.8
Office and administrative support .....	—	—	1.6
Natural resources, construction, and maintenance	—	—	3.6
Construction, extraction, farming, fishing, and forestry .....	—	—	3.3
Installation, maintenance, and repair .....	—	—	4.2
Production, transportation, and material moving ...	—	2.4	2.4
Production .....	—	—	3.5
Transportation and material moving .....	—	2.9	2.9
Full time .....	—	—	1.6
Part time .....	—	—	7.6
Union .....	—	—	2.3
Nonunion .....	( <sup>3</sup> )	2.2	2.2
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	—	—	12.4
Second 25 percent .....	—	—	3.3
Third 25 percent .....	—	—	2.5
Highest 25 percent .....	—	—	1.4
Highest 10 percent .....	—	—	1.9
<b>Establishment characteristics</b>			
Goods-producing industries .....	—	2.2	2.2
Construction .....	—	—	4.9
Manufacturing .....	—	2.3	2.3
Service-providing industries .....	—	—	2.2
Trade, transportation, and utilities .....	—	—	1.4
Wholesale trade .....	—	—	2.2
Retail trade .....	—	—	0.0

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, private industry workers, March 2018—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing .....	—	—	3.8
Utilities .....	—	—	5.5
Information .....	—	—	2.9
Financial activities .....	—	2.5	2.5
Finance and insurance .....	—	2.6	2.6
Credit intermediation and related activities .....	—	—	2.0
Insurance carriers and related activities .....	—	—	5.4
Professional and business services .....	—	—	2.8
Professional and technical services .....	—	—	2.8
Administrative and waste services .....	—	—	0.0
Education and health services .....	—	—	7.8
Educational services .....	—	—	7.2
Health care and social assistance .....	—	—	9.1
Other services .....	—	—	0.0
1 to 99 workers .....	—	—	4.6
1 to 49 workers .....	—	—	6.8
50 to 99 workers .....	—	—	3.2
100 workers or more .....	—	—	1.7
100 to 499 workers .....	—	—	3.7
500 workers or more .....	—	—	1.5
<b>Geographic areas</b>			
Northeast .....	—	—	4.1
New England .....	—	—	10.6
Middle Atlantic .....	—	—	3.4
South .....	—	—	3.3
South Atlantic .....	—	1.7	1.7
East South Central .....	—	—	17.0
West South Central .....	—	—	4.8
Midwest .....	—	—	3.5
East North Central .....	—	—	4.8
West North Central .....	—	2.6	2.6
West .....	—	—	2.7
Mountain .....	—	—	2.3
Pacific .....	—	3.5	3.5

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

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2017 are included in the "1 year" column. Those frozen between 2013 and 2016 are included in the "2 to 5 years" column and plans frozen before 2013 are included in the "Greater than 5 years" column.

<sup>3</sup> Less than 0.05.

<sup>4</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.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry 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
All workers .....	1.4	1.4	1.8	1.6	2.4	2.0
<b>Worker characteristics</b>						
Management, professional, and related .....	1.5	1.5	2.2	2.5	3.9	2.8
Management, business, and financial .....	1.6	1.6	1.8	3.5	4.2	3.9
Professional and related .....	2.3	2.3	3.1	2.6	4.7	3.2
Sales and office .....	2.6	2.6	0.9	2.9	2.9	2.7
Sales and related .....	5.4	5.4	1.4	–	6.2	3.5
Office and administrative support .....	2.2	2.2	1.1	3.4	2.8	3.4
Production, transportation, and material moving ...	2.9	2.9	–	4.1	3.9	5.0
Full time .....	1.3	1.3	1.9	1.7	2.5	2.1
Part time .....	6.4	6.4	2.2	4.8	–	7.0
Union .....	2.8	2.8	3.6	4.0	3.5	4.3
Nonunion .....	1.5	1.5	1.8	1.7	2.8	2.4
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	8.2	8.2	–	2.3	7.2	–
Second 25 percent .....	3.0	3.0	2.6	4.0	3.5	4.1
Third 25 percent .....	2.5	2.5	1.9	2.9	3.0	3.3
Highest 25 percent .....	1.1	1.1	2.3	2.4	3.4	2.5
Highest 10 percent .....	1.5	1.5	1.4	3.0	3.9	3.2
<b>Establishment characteristics</b>						
Goods-producing industries .....	1.8	1.8	–	3.4	4.3	4.9
Construction .....	–	0.0	–	–	–	–
Manufacturing .....	1.9	1.9	–	3.3	4.4	5.1
Service-providing industries .....	1.7	1.7	2.1	1.9	2.7	2.2
Trade, transportation, and utilities .....	4.6	4.6	–	3.0	3.1	4.3
Retail trade .....	5.6	5.6	–	2.7	4.7	5.3
Financial activities .....	1.3	1.3	0.9	2.0	2.7	2.4
Finance and insurance .....	1.3	1.3	0.9	2.0	2.7	2.4
Credit intermediation and related activities	2.4	2.4	2.2	2.4	4.5	3.6
Insurance carriers and related activities ....	1.9	1.9	–	4.4	5.2	2.9
Professional and business services:						
Professional and technical services .....	–	0.0	–	–	4.1	–

See footnotes at end of table.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry 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
1 to 99 workers .....	2.3	2.3	1.9	3.8	3.6	5.6
1 to 49 workers .....	1.8	1.8	2.6	3.9	3.8	7.7
100 workers or more .....	1.7	1.7	2.2	1.9	2.6	2.5
100 to 499 workers .....	3.2	3.2	3.3	3.8	3.6	4.1
500 workers or more .....	1.9	1.9	2.5	2.1	3.5	3.0
<b>Geographic areas</b>						
Northeast .....	3.7	3.7	—	2.0	4.1	4.6
South .....	2.4	2.4	2.5	3.4	3.7	3.7
South Atlantic .....	3.5	3.5	1.2	3.7	4.8	5.8
Midwest .....	2.7	2.7	4.1	4.0	4.5	4.0
East North Central .....	2.6	2.6	—	5.3	4.4	4.7
West .....	2.0	2.0	2.5	2.9	7.3	4.0
Pacific .....	2.4	2.4	—	3.2	8.5	4.3

<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.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2018**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	0.8	0.8	0.7	0.7
<b>Worker characteristics</b>				
Management, professional, and related .....	1.1	1.1	1.0	1.0
Management, business, and financial .....	1.7	1.7	1.2	1.2
Professional and related .....	1.2	1.2	1.3	1.3
Service .....	2.9	2.9	2.1	2.1
Protective service .....	–	–	1.6	1.6
Sales and office .....	1.0	1.0	0.7	0.7
Sales and related .....	1.7	1.7	1.3	1.3
Office and administrative support .....	1.4	1.4	0.9	0.9
Natural resources, construction, and maintenance .....	2.2	2.2	1.7	1.7
Construction, extraction, farming, fishing, and forestry .....	4.1	4.1	3.1	3.1
Installation, maintenance, and repair .....	1.6	1.6	1.7	1.7
Production, transportation, and material moving .....	1.9	1.9	1.3	1.3
Production .....	2.5	2.5	1.5	1.5
Transportation and material moving .....	2.5	2.5	1.7	1.7
Full time .....	0.8	0.8	0.8	0.8
Part time .....	1.9	1.9	1.9	1.9
Union .....	2.1	2.1	2.2	2.2
Nonunion .....	0.8	0.8	0.7	0.7
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	1.6	1.6	1.4	1.4
Lowest 10 percent .....	4.1	4.1	3.7	3.7
Second 25 percent .....	1.4	1.4	1.1	1.1
Third 25 percent .....	1.1	1.1	0.9	0.9
Highest 25 percent .....	0.9	0.9	1.0	1.0
Highest 10 percent .....	1.4	1.4	1.2	1.2
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.1	2.1	1.3	1.3
Construction .....	4.0	4.0	2.9	2.9
Manufacturing .....	2.4	2.4	1.5	1.5
Service-providing industries .....	0.8	0.8	0.8	0.8
Trade, transportation, and utilities .....	1.6	1.6	1.0	1.0
Wholesale trade .....	2.2	2.2	1.6	1.6
Retail trade .....	1.9	1.9	1.5	1.5
Transportation and warehousing .....	4.1	4.1	3.0	3.0
Utilities .....	3.0	3.0	2.1	2.1

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2018—continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information .....	3.6	3.6	2.6	2.6
Financial activities .....	1.2	1.2	1.4	1.4
Finance and insurance .....	1.5	1.5	1.3	1.3
Credit intermediation and related activities .....	1.5	1.5	1.9	1.9
Insurance carriers and related activities ....	2.8	2.8	1.6	1.6
Real estate and rental and leasing .....	5.9	5.9	—	—
Professional and business services .....	2.2	2.2	1.8	1.8
Professional and technical services .....	2.9	2.9	1.7	1.7
Administrative and waste services .....	5.4	5.4	4.0	4.0
Education and health services .....	2.2	2.2	1.7	1.7
Educational services .....	2.8	2.8	1.2	1.2
Junior colleges, colleges, and universities .....	2.2	2.2	1.7	1.7
Health care and social assistance .....	2.5	2.5	2.0	2.0
Other services .....	4.4	4.4	4.0	4.0
1 to 99 workers .....	1.6	1.6	1.2	1.2
1 to 49 workers .....	1.8	1.8	1.5	1.5
50 to 99 workers .....	3.0	3.0	2.2	2.2
100 workers or more .....	1.1	1.1	1.0	1.0
100 to 499 workers .....	1.5	1.5	1.4	1.4
500 workers or more .....	1.4	1.4	1.5	1.5
<b>Geographic areas</b>				
Northeast .....	1.6	1.6	1.4	1.4
New England .....	2.6	2.6	1.6	1.6
Middle Atlantic .....	2.1	2.1	1.7	1.7
South .....	1.3	1.3	1.0	1.0
South Atlantic .....	1.7	1.7	1.6	1.6
East South Central .....	4.5	4.5	2.7	2.7
West South Central .....	2.3	2.3	1.4	1.4
Midwest .....	1.4	1.4	1.6	1.6
East North Central .....	1.4	1.4	1.7	1.7
West North Central .....	3.2	3.2	3.4	3.4
West .....	1.8	1.8	1.4	1.4
Mountain .....	3.5	3.5	3.2	3.2
Pacific .....	2.0	2.0	1.3	1.3

<sup>1</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/nsc/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/nsc/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2018**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.6	0.7	0.5	0.6	0.8	0.6	0.9	0.7	1.3
<b>Worker characteristics</b>									
Management, professional, and related .....	0.5	0.8	0.6	0.8	1.0	0.7	1.0	0.8	1.5
Professional and related .....	0.5	0.8	0.7	0.8	1.1	0.7	1.0	0.8	1.5
Teachers .....	0.5	1.0	0.8	0.7	1.2	1.0	1.2	0.9	1.7
Primary, secondary, and special education school teachers .....	0.3	0.7	0.7	0.3	0.7	0.7	1.1	0.9	2.4
Service .....	1.8	1.8	0.8	1.4	1.6	1.0	1.7	1.2	3.2
Protective service .....	1.6	1.8	1.0	1.4	1.7	1.4	1.9	1.8	4.6
Sales and office .....	1.1	1.4	0.9	1.3	1.6	1.3	2.0	1.4	2.3
Office and administrative support .....	1.2	1.5	0.9	1.3	1.6	1.3	2.1	1.4	2.3
Natural resources, construction, and maintenance .....	1.1	1.6	1.2	1.9	2.0	1.4	3.5	2.3	4.8
Production, transportation, and material moving ...	2.8	2.3	1.5	3.1	2.4	1.5	3.2	2.6	6.0
Full time .....	0.2	0.5	0.5	0.5	0.7	0.6	0.8	0.7	1.3
Part time .....	2.5	2.1	2.0	2.3	2.0	1.3	2.1	0.9	5.3
Union .....	0.3	0.5	0.5	0.5	0.8	0.7	1.0	0.7	1.6
Nonunion .....	1.0	1.2	0.8	1.1	1.3	1.0	1.2	1.0	1.7
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.7	1.7	1.0	1.5	1.4	0.9	1.7	1.1	2.3
Lowest 10 percent .....	2.8	2.7	1.5	2.4	2.2	1.5	2.7	1.4	3.8
Second 25 percent .....	0.8	1.1	0.8	1.3	1.5	1.1	1.9	1.3	2.5
Third 25 percent .....	0.4	0.9	0.7	0.8	1.1	0.8	1.1	1.0	1.9
Highest 25 percent .....	0.7	0.8	0.6	0.9	0.9	0.8	1.7	1.1	1.8
Highest 10 percent .....	1.2	1.6	1.1	1.4	1.7	1.4	2.0	1.6	2.6
<b>Establishment characteristics</b>									
Service-providing industries .....	0.6	0.7	0.5	0.7	0.8	0.6	0.8	0.6	1.3
Education and health services .....	0.5	0.9	0.8	0.8	1.0	0.8	1.1	0.8	1.7
Educational services .....	0.5	0.8	0.7	0.6	0.9	0.8	1.0	0.6	1.4
Elementary and secondary schools .....	0.5	0.8	0.7	0.5	0.8	0.7	0.9	0.7	2.1
Junior colleges, colleges, and universities .....	1.6	2.3	1.8	2.0	2.6	1.9	2.7	1.4	1.9
Health care and social assistance .....	1.7	3.5	3.0	4.1	4.7	3.9	4.2	4.2	4.7
Hospitals .....	1.7	4.3	3.6	5.0	5.0	4.8	6.1	5.1	4.6
Public administration .....	0.9	1.1	0.5	1.2	1.4	0.9	1.3	1.2	2.6
1 to 99 workers .....	1.3	1.5	0.8	1.4	1.5	0.8	2.0	1.5	3.8
1 to 49 workers .....	2.2	2.4	1.2	2.2	2.4	1.5	2.8	2.3	6.6
50 to 99 workers .....	1.3	1.6	1.0	1.9	2.0	1.0	2.4	1.4	3.3
100 workers or more .....	0.6	0.8	0.6	0.7	0.9	0.7	1.1	0.8	1.4
100 to 499 workers .....	0.9	1.3	1.0	1.2	1.7	1.1	2.0	1.1	2.6
500 workers or more .....	0.7	0.8	0.6	0.9	1.0	0.8	1.3	1.0	1.6

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2018—continued**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	0.8	1.2	0.9	1.2	1.6	1.1	1.9	1.1	1.8
Local government .....	0.7	0.8	0.6	0.8	0.9	0.7	1.1	0.8	1.7
<b>Geographic areas</b>									
Northeast .....	1.1	1.5	1.1	1.0	1.3	0.8	1.7	1.4	3.7
New England .....	2.3	3.0	2.4	2.3	3.5	2.2	4.4	—	—
Middle Atlantic .....	1.1	1.4	1.2	1.2	1.0	0.8	1.6	1.2	3.3
South .....	0.8	1.4	1.0	1.2	1.6	1.2	1.1	1.0	1.9
South Atlantic .....	1.3	2.6	1.8	1.2	2.7	2.1	1.1	1.3	2.0
East South Central .....	0.5	0.7	0.8	1.8	1.4	1.7	4.1	3.4	6.3
West South Central .....	1.1	1.6	1.5	3.0	2.7	1.7	2.6	1.6	4.8
Midwest .....	1.9	1.7	0.9	1.4	1.5	1.3	2.5	1.6	2.5
East North Central .....	2.7	2.2	0.8	1.4	1.7	1.6	3.4	2.2	3.0
West North Central .....	1.6	2.6	1.8	2.9	2.6	2.1	3.4	1.9	4.8
West .....	1.1	1.0	0.8	1.3	1.4	1.1	1.9	1.5	3.3
Mountain .....	2.2	2.1	0.8	1.9	1.3	1.5	4.0	3.1	3.4
Pacific .....	1.2	1.0	1.1	1.7	2.0	1.5	2.2	1.7	4.7

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</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.

**Table 3. Standard errors for retirement benefit combinations:  
Access, State and local government workers, March 2018**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	0.7	0.8	0.5
<b>Worker characteristics</b>			
Management, professional, and related .....	0.9	1.1	0.5
Professional and related .....	0.9	1.1	0.6
Teachers .....	1.1	1.3	0.4
Primary, secondary, and special education school teachers .....	1.1	1.1	–
Service .....	1.3	1.5	1.1
Protective service .....	1.8	1.9	0.9
Sales and office .....	1.9	1.8	0.9
Office and administrative support .....	1.9	1.8	0.8
Natural resources, construction, and maintenance .....	4.3	3.4	1.9
Production, transportation, and material moving .....	2.8	3.7	1.5
Full time .....	0.7	0.8	0.5
Part time .....	1.5	1.8	1.1
Union .....	1.0	1.0	0.4
Nonunion .....	1.0	1.0	0.8
Average wage within the following categories: <sup>1</sup>			
Lowest 25 percent .....	1.3	1.2	0.9
Lowest 10 percent .....	1.9	1.8	1.4
Second 25 percent .....	1.7	2.0	0.8
Third 25 percent .....	1.1	1.1	0.6
Highest 25 percent .....	1.6	1.7	0.5
Highest 10 percent .....	2.0	2.0	0.7
<b>Establishment characteristics</b>			
Service-providing industries .....	0.7	0.8	0.5
Education and health services .....	0.9	1.0	0.6
Educational services .....	1.0	0.9	0.4
Elementary and secondary schools .....	0.9	0.8	–
Junior colleges, colleges, and universities .....	2.5	2.6	1.4
Health care and social assistance .....	3.0	4.7	3.2
Hospitals .....	3.8	6.5	4.6
Public administration .....	1.2	1.2	0.9
1 to 99 workers .....	1.9	2.1	0.9
1 to 49 workers .....	2.4	2.9	1.2
50 to 99 workers .....	2.6	2.7	1.2
100 workers or more .....	0.9	1.1	0.5
100 to 499 workers .....	1.8	2.3	0.8
500 workers or more .....	1.1	1.3	0.7

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:  
Access, State and local government workers, March  
2018—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government .....	1.9	2.1	0.9
Local government .....	0.9	0.9	0.6
<b>Geographic areas</b>			
Northeast .....	1.5	1.2	0.7
New England .....	—	3.1	2.3
Middle Atlantic .....	1.2	1.3	0.7
South .....	0.9	1.4	0.9
South Atlantic .....	1.3	2.0	0.8
East South Central .....	2.8	3.9	1.7
West South Central .....	1.6	3.2	2.1
Midwest .....	1.5	1.6	1.4
East North Central .....	1.8	1.5	1.9
West North Central .....	2.8	3.7	1.6
West .....	1.9	2.0	0.9
Mountain .....	4.3	3.1	1.4
Pacific .....	2.0	2.5	1.2

<sup>1</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.

**Table 4. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2018**

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers .....	0.7	0.8	( <sup>2</sup> )	( <sup>2</sup> )	0.7
<b>Worker characteristics</b>					
Management, professional, and related .....	0.7	1.0	0.1	0.0	0.7
Professional and related .....	0.8	1.1	0.1	0.0	0.8
Teachers .....	0.9	1.1	0.1	0.2	0.9
Primary, secondary, and special education school teachers .....	1.0	1.1	0.1	0.1	1.0
Service .....	1.1	1.6	0.1	0.0	1.1
Protective service .....	1.8	2.9	0.2	0.4	1.8
Sales and office .....	1.2	1.6	0.1	0.2	1.2
Office and administrative support .....	1.3	1.6	0.1	0.3	1.3
Natural resources, construction, and maintenance .....	3.2	3.7	0.2	0.4	3.2
Production, transportation, and material moving .....	3.1	3.2	0.2	0.4	3.1
Full time .....	0.7	0.9	( <sup>2</sup> )	0.1	0.7
Part time .....	2.3	3.0	0.2	0.0	2.3
Union .....	1.0	1.4	0.1	0.1	1.0
Nonunion .....	1.0	1.1	0.1	0.1	1.0
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.9	1.3	0.1	0.2	0.9
Lowest 10 percent .....	1.2	1.9	0.2	0.3	1.2
Second 25 percent .....	1.4	1.5	0.1	0.1	1.4
Third 25 percent .....	1.0	1.5	0.1	0.0	1.0
Highest 25 percent .....	1.0	1.4	0.1	0.0	1.0
Highest 10 percent .....	1.1	1.6	0.2	0.1	1.1
<b>Establishment characteristics</b>					
Service-providing industries .....	0.7	0.9	( <sup>2</sup> )	( <sup>2</sup> )	0.7
Education and health services .....	0.8	1.0	0.1	0.0	0.8
Educational services .....	0.8	0.9	( <sup>2</sup> )	0.0	0.8
Elementary and secondary schools .....	0.9	1.3	( <sup>2</sup> )	0.0	0.9
Junior colleges, colleges, and universities .....	0.8	1.9	0.1	0.2	0.8
Health care and social assistance .....	–	4.8	0.3	0.4	–
Hospitals .....	–	7.1	0.3	0.7	–
Public administration .....	1.5	1.9	0.1	0.2	1.5
1 to 99 workers .....	1.3	1.9	0.2	0.0	1.3
1 to 49 workers .....	1.7	2.3	0.2	0.5	1.7
50 to 99 workers .....	2.1	3.4	0.2	0.2	2.1
100 workers or more .....	0.7	1.0	0.1	0.2	0.7
100 to 499 workers .....	1.3	2.1	0.1	0.2	1.3
500 workers or more .....	0.9	1.3	0.1	0.0	0.9

See footnotes at end of table.

**Table 4. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2018—continued**

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government .....	0.9	1.6	0.1	0.3	0.9
Local government .....	0.9	1.1	( <sup>2</sup> )	0.2	0.9
<b>Geographic areas</b>					
Northeast .....	0.6	2.4	0.1	0.1	0.6
New England .....	—	6.2	0.4	0.3	—
Middle Atlantic .....	0.8	2.7	0.1	0.2	0.8
South .....	0.9	0.9	0.1	0.6	0.9
South Atlantic .....	0.5	0.6	0.1	0.0	0.5
East South Central .....	4.2	4.1	0.1	0.4	4.2
West South Central .....	1.1	1.1	0.1	0.4	1.1
Midwest .....	1.6	2.2	0.1	( <sup>2</sup> )	1.6
East North Central .....	2.5	3.4	0.1	0.4	2.5
West North Central .....	0.7	0.9	0.2	0.0	0.7
West .....	1.9	2.0	0.1	0.0	1.9
Mountain .....	3.1	3.1	0.3	0.2	3.1
Pacific .....	2.4	2.5	0.1	0.6	2.4

<sup>1</sup> The employee contributes a fixed percentage of his or her earnings to the retirement plan.

<sup>2</sup> Less than 0.05.

<sup>3</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: 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.

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

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 .....	0.9	0.9	0.1	( <sup>4</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	1.1	1.1	0.1	( <sup>4</sup> )
Professional and related .....	1.3	1.2	0.2	( <sup>4</sup> )
Teachers .....	1.7	1.7	–	–
Primary, secondary, and special education school teachers .....	2.1	2.1	–	–
Service .....	1.3	1.3	–	–
Protective service .....	1.9	1.9	–	–
Sales and office .....	1.5	1.5	–	–
Office and administrative support .....	1.5	1.5	–	–
Natural resources, construction, and maintenance .....	4.3	4.3	–	–
Production, transportation, and material moving ...	3.9	4.0	–	–
Full time .....	0.9	0.9	0.1	( <sup>4</sup> )
Part time .....	3.0	3.0	–	( <sup>4</sup> )
Union .....	1.1	1.1	0.2	( <sup>4</sup> )
Nonunion .....	1.3	1.3	–	–
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	1.4	1.5	–	–
Lowest 10 percent .....	2.5	2.5	–	–
Second 25 percent .....	1.7	1.7	–	–
Third 25 percent .....	1.8	1.8	–	–
Highest 25 percent .....	1.0	1.0	0.2	( <sup>4</sup> )
Highest 10 percent .....	1.4	1.4	–	–
<b>Establishment characteristics</b>				
Service-providing industries .....	0.9	0.9	0.1	( <sup>4</sup> )
Education and health services .....	0.9	0.9	0.1	( <sup>4</sup> )
Educational services .....	1.0	1.0	0.2	( <sup>4</sup> )
Elementary and secondary schools .....	1.3	1.3	–	–
Junior colleges, colleges, and universities .....	1.6	1.6	–	–
Health care and social assistance .....	2.9	2.9	–	–
Hospitals .....	3.3	3.2	–	–
Public administration .....	1.5	1.5	–	–
1 to 99 workers .....	1.6	1.6	–	–
1 to 49 workers .....	2.7	2.7	–	–
50 to 99 workers .....	2.6	2.6	–	–
100 workers or more .....	1.0	1.0	0.1	( <sup>4</sup> )
100 to 499 workers .....	2.0	2.0	–	–
500 workers or more .....	0.9	0.9	0.1	( <sup>4</sup> )

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, March 2018—continued**

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 .....	1.5	1.5	—	—
Local government .....	1.1	1.1	0.1	( <sup>4</sup> )
<b>Geographic areas</b>				
Northeast .....	1.9	2.0	—	—
New England .....	4.4	4.2	—	—
Middle Atlantic .....	2.1	2.2	—	—
South .....	1.6	1.6	( <sup>4</sup> )	—
South Atlantic .....	2.4	2.4	—	—
East South Central .....	2.7	2.7	—	—
West South Central .....	1.7	1.8	—	—
Midwest .....	1.7	1.6	—	—
East North Central .....	1.8	1.8	—	—
West North Central .....	3.6	3.2	—	—
West .....	1.8	1.9	—	—
Mountain .....	4.4	4.8	—	—
Pacific .....	1.8	1.8	—	—

<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 0.05.

<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: 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.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, State and local government workers, March 2018**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	0.1	0.9	0.9
<b>Worker characteristics</b>			
Management, professional, and related .....	0.1	1.3	1.3
Professional and related .....	0.1	1.3	1.3
Teachers .....	0.1	1.8	1.8
Primary, secondary, and special education school teachers .....	0.2	2.2	2.1
Service .....	–	–	1.9
Protective service .....	–	3.5	3.5
Sales and office .....	–	–	1.5
Office and administrative support .....	–	–	1.5
Natural resources, construction, and maintenance	–	3.3	3.3
Production, transportation, and material moving ...	–	–	3.2
Full time .....	0.1	0.9	0.9
Part time .....	0.3	4.6	4.5
Union .....	0.1	1.4	1.4
Nonunion .....	0.1	1.2	1.2
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	0.1	1.6	1.6
Lowest 10 percent .....	–	–	2.2
Second 25 percent .....	–	–	1.6
Third 25 percent .....	–	–	2.3
Highest 25 percent .....	0.1	1.2	1.2
Highest 10 percent .....	0.2	1.3	1.3
<b>Establishment characteristics</b>			
Service-providing industries .....	0.1	0.9	0.9
Education and health services .....	0.1	1.1	1.1
Educational services .....	0.2	1.2	1.2
Elementary and secondary schools .....	0.2	1.7	1.7
Junior colleges, colleges, and universities	–	2.4	2.4
Health care and social assistance .....	–	3.6	3.6
Hospitals .....	–	5.8	5.8
Public administration .....	–	1.7	1.7
1 to 99 workers .....	0.5	2.3	2.2
1 to 49 workers .....	0.7	4.8	4.8
50 to 99 workers .....	–	–	2.2
100 workers or more .....	–	–	1.2
100 to 499 workers .....	–	–	1.9
500 workers or more .....	–	–	1.3

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, State and local government workers, March  
2018—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
State government .....	—	1.6	1.6
Local government .....	0.1	1.3	1.2
<b>Geographic areas</b>			
Northeast .....	—	0.4	0.4
New England .....	—	—	1.2
Middle Atlantic .....	—	0.5	0.5
South .....	—	1.5	1.5
South Atlantic .....	—	1.4	1.4
East South Central .....	—	2.2	2.2
West South Central .....	—	0.9	0.9
Midwest .....	0.5	2.6	2.7
East North Central .....	0.7	1.8	2.3
West North Central .....	—	5.9	5.9
West .....	—	2.7	2.7
Mountain .....	—	—	4.5
Pacific .....	—	3.0	3.0

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

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2017 are included in the "1 year" column. Those frozen between 2013 and 2016 are included in the "2 to 5 years" column and plans frozen before 2013 are included in the "Greater than 5 years" column.

<sup>3</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.

**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.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, March 2018**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	1.7	1.7	1.2	1.2
<b>Worker characteristics</b>				
Management, professional, and related .....	1.9	1.9	1.3	1.3
Professional and related .....	2.1	2.1	1.4	1.4
Teachers .....	2.8	2.8	1.0	1.0
Primary, secondary, and special education school teachers .....	5.8	5.8	0.4	0.4
Service .....	3.1	3.1	2.8	2.8
Protective service .....	4.1	4.1	–	–
Sales and office .....	3.1	3.1	2.3	2.3
Office and administrative support .....	3.2	3.2	2.4	2.4
Natural resources, construction, and maintenance .....	5.2	5.2	–	–
Full time .....	1.7	1.7	1.2	1.2
Part time .....	6.3	6.3	–	–
Union .....	2.5	2.5	2.3	2.3
Nonunion .....	2.2	2.2	1.5	1.5
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	2.4	2.4	2.3	2.3
Lowest 10 percent .....	4.9	4.9	4.2	4.2
Second 25 percent .....	2.8	2.8	1.9	1.9
Third 25 percent .....	3.0	3.0	2.3	2.3
Highest 25 percent .....	1.9	1.9	1.5	1.5
Highest 10 percent .....	2.8	2.8	2.1	2.1
<b>Establishment characteristics</b>				
Service-providing industries .....	1.7	1.7	1.2	1.2
Education and health services .....	2.2	2.2	1.8	1.8
Educational services .....	2.0	2.0	1.5	1.5
Elementary and secondary schools .....	4.8	4.8	2.3	2.3
Junior colleges, colleges, and universities .....	2.5	2.5	1.7	1.7
Health care and social assistance .....	5.8	5.8	4.3	4.3
Hospitals .....	5.7	5.7	–	–
Public administration .....	3.0	3.0	1.4	1.4
1 to 99 workers .....	5.2	5.2	–	–
1 to 49 workers .....	6.2	6.2	–	–
50 to 99 workers .....	7.4	7.4	–	–
100 workers or more .....	1.7	1.7	1.3	1.3
100 to 499 workers .....	3.6	3.6	2.7	2.7
500 workers or more .....	1.9	1.9	1.5	1.5

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, March 2018—continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government .....	2.3	2.3	1.8	1.8
Local government .....	2.6	2.6	1.5	1.5
<b>Geographic areas</b>				
Northeast .....	4.6	4.6	5.4	5.4
South .....	2.3	2.3	1.9	1.9
South Atlantic .....	3.0	3.0	2.1	2.1
East South Central .....	1.5	1.5	4.1	4.1
West South Central .....	6.4	6.4	5.0	5.0
Midwest .....	2.5	2.5	1.6	1.6
East North Central .....	2.0	2.0	1.8	1.8
West North Central .....	5.2	5.2	2.8	2.8
West .....	4.4	4.4	—	—
Mountain .....	—	—	0.0	—
Pacific .....	5.1	5.1	—	—

<sup>1</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.