

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	69	55	80	31	28	92	54	37	69
Worker characteristics									
Management, professional, and related	83	74	89	46	43	93	61	46	76
Management, business, and financial	86	78	90	43	40	93	74	59	81
Professional and related	82	73	88	47	44	93	56	42	74
Teachers	86	81	95	73	69	94	31	20	64
Primary, secondary, and special education school teachers	92	89	96	86	83	97	21	12	59
Registered nurses	82	69	85	38	35	94	66	48	72
Service	49	32	66	19	18	94	36	18	50
Protective service	75	63	84	55	51	94	38	20	53
Sales and office	71	56	78	25	22	86	62	44	71
Sales and related	66	43	66	14	10	71	61	39	64
Office and administrative support	74	63	84	31	28	91	62	47	75
Natural resources, construction, and maintenance	67	55	81	32	31	97	54	38	70
Construction, extraction, farming, fishing, and forestry	65	50	78	31	31	98	48	32	66
Installation, maintenance, and repair	70	59	84	33	32	97	59	44	74
Production, transportation, and material moving	67	52	78	28	26	94	54	37	68
Production	66	52	80	25	24	96	58	41	71
Transportation and material moving	68	53	77	30	28	93	50	32	65
Full time	78	65	84	36	34	94	61	45	72
Part time	39	23	58	14	11	80	30	14	47
Union	92	87	94	82	78	96	41	29	71
Nonunion	65	49	77	21	19	90	57	39	69
Average wage within the following categories: ⁴									
Lowest 25 percent	43	24	56	10	8	77	37	18	49
Lowest 10 percent	31	12	39	5	3	61	28	9	34
Second 25 percent	70	54	78	26	23	91	57	38	67
Third 25 percent	80	68	86	37	35	94	62	46	75
Highest 25 percent	88	81	92	54	51	95	64	51	79
Highest 10 percent	90	83	92	54	50	94	67	54	80
Establishment characteristics									
Goods-producing industries	73	60	83	30	28	95	65	49	75
Service-providing industries	68	55	80	31	28	92	52	36	68
Education and health services	78	67	85	46	43	93	49	33	68
Educational services	87	82	94	74	69	93	32	21	66
Elementary and secondary schools	90	87	96	85	82	96	20	11	54
Junior colleges, colleges, and universities	87	79	91	56	47	84	62	46	75
Health care and social assistance	72	56	78	25	23	92	62	42	68
Hospitals	89	78	87	50	47	93	71	51	71
Public administration	90	86	96	84	80	96	32	18	57

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	52	37	70	12	11	90	46	30	65
1 to 49 workers	48	34	71	10	9	92	43	28	65
50 to 99 workers	65	46	70	19	17	87	56	36	65
100 workers or more	84	72	86	47	44	93	61	44	72
100 to 499 workers	79	63	80	31	28	90	64	46	71
500 workers or more	88	80	91	63	59	94	58	42	73
Geographic areas									
New England	67	55	83	31	29	94	51	37	74
Middle Atlantic	72	60	84	36	33	91	53	39	74
East North Central	69	56	81	33	30	91	55	38	68
West North Central	72	58	81	29	26	88	58	42	73
South Atlantic	70	54	76	29	26	90	60	38	63
East South Central	68	54	79	31	29	93	49	33	68
West South Central	66	52	78	26	24	95	53	36	68
Mountain	70	55	79	27	25	96	56	38	68
Pacific	66	54	82	32	31	95	49	36	72

¹ 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. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ 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 participating in at least one of these plan types.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,¹ National Compensation Survey, March 2010

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

Characteristics	Open plans ²	Frozen plans ³
All workers	84	16
Worker characteristics		
Management, professional, and related	84	16
Management, business, and financial	78	22
Professional and related	85	15
Teachers	91	9
Primary, secondary, and special education school teachers	92	8
Registered nurses	85	15
Service	89	11
Protective service	90	10
Sales and office	81	19
Sales and related	68	32
Office and administrative support	84	16
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	91	9
Installation, maintenance, and repair	95	5
Production, transportation, and material moving ... Production	86	14
Transportation and material moving	80	20
Production	73	27
Transportation and material moving	86	14
Full time	84	16
Part time	87	13
Union	87	13
Nonunion	81	19
Average wage within the following categories: ⁴		
Lowest 25 percent	80	20
Second 25 percent	86	14
Third 25 percent	86	14
Highest 25 percent	83	17
Highest 10 percent	80	20
Establishment characteristics		
Goods-producing industries	76	24
Service-providing industries	85	15
Education and health services	89	11
Educational services	91	9
Elementary and secondary schools	91	9
Junior colleges, colleges, and universities	92	8
Health care and social assistance	85	15
Hospitals	84	16
Public administration	89	11

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,¹ National Compensation Survey, March 2010—Continued

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

Characteristics	Open plans ²	Frozen plans ³
1 to 99 workers	86	14
1 to 49 workers	87	13
50 to 99 workers	85	15
100 workers or more	83	17
100 to 499 workers	80	20
500 workers or more	85	15
Geographic areas		
New England	76	24
Middle Atlantic	83	17
East North Central	78	22
West North Central	89	11
South Atlantic	88	12
East South Central	85	15
West South Central	84	16
Pacific	87	13

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Plans open to new participants.

³ Plans closed to new workers or plans that cease accruals for some or all plan participants.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and

below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, civilian workers,² National Compensation Survey, March 2010

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

Characteristics	Retirement benefit accrual ³		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	79	5	16
Worker characteristics			
Management, professional, and related	78	7	15
Management, business, and financial	69	6	25
Professional and related	83	7	10
Teachers	100	—	—
Primary, secondary, and special education school teachers	100	—	—
Registered nurses	87	—	—
Service	86	—	—
Protective service	98	—	—
Sales and office	77	3	20
Sales and related	83	3	14
Office and administrative support	75	3	22
Natural resources, construction, and maintenance	88	2	10
Construction, extraction, farming, fishing, and forestry	93	—	—
Installation, maintenance, and repair	86	3	11
Production, transportation, and material moving ...	75	5	20
Production	75	—	—
Transportation and material moving	76	7	17
Full time	79	5	16
Part time	82	—	—
Union	94	2	4
Nonunion	71	6	23
Average wage within the following categories: ⁴			
Lowest 25 percent	76	—	—
Second 25 percent	76	3	20
Third 25 percent	77	5	17
Highest 25 percent	81	6	13
Highest 10 percent	80	7	13
Establishment characteristics			
Goods-producing industries	74	9	18
Service-providing industries	80	4	16
Education and health services	94	2	4
Educational services	99	—	—
Elementary and secondary schools	100	—	—
Junior colleges, colleges, and universities	93	—	—
Health care and social assistance	88	3	8
Hospitals	85	5	10
Public administration	100	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, civilian workers,² National Compensation Survey, March 2010—Continued

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

Characteristics	Retirement benefit accrual ³		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
1 to 99 workers	66	3	31
1 to 49 workers	62	—	—
50 to 99 workers	71	—	—
100 workers or more	81	5	14
100 to 499 workers	84	—	—
500 workers or more	79	6	14
Geographic areas			
New England	78	—	—
Middle Atlantic	82	—	—
East North Central	76	—	—
West North Central	74	—	—
South Atlantic	76	5	19
East South Central	74	—	—
West South Central	83	4	13
Pacific	85	—	—

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

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and

below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2010

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	8	43	50
Worker characteristics			
Management, professional, and related	7	35	59
Management, business, and financial	13	39	48
Professional and related	4	32	64
Teachers	—	5	95
Primary, secondary, and special education school teachers	—	—	97
Registered nurses	—	52	—
Service	3	23	74
Protective service	—	—	88
Sales and office	15	45	40
Sales and related	15	61	23
Office and administrative support	15	38	47
Natural resources, construction, and maintenance	5	58	37
Construction, extraction, farming, fishing, and forestry	—	—	55
Installation, maintenance, and repair	5	64	31
Production, transportation, and material moving	3	68	29
Production	—	79	—
Transportation and material moving	4	50	46
Full time	7	43	50
Part time	17	33	50
Union	1	30	69
Nonunion	11	49	40
Average wage within the following categories: ³			
Lowest 25 percent	16	41	43
Second 25 percent	9	45	46
Third 25 percent	6	44	50
Highest 25 percent	6	41	52
Highest 10 percent	7	34	59
Establishment characteristics			
Goods-producing industries	7	64	29
Service-providing industries	8	37	55
Education and health services	1	27	72
Educational services	—	9	91
Elementary and secondary schools	—	2	98
Junior colleges, colleges, and universities	—	37	63
Health care and social assistance	—	49	—
Hospitals	4	56	40
Public administration	—	—	94

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2010—Continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	9	51	40
1 to 49 workers	12	50	38
50 to 99 workers	—	52	—
100 workers or more	7	41	51
100 to 499 workers	12	46	42
500 workers or more	5	38	57
Geographic areas			
New England	—	—	57
Middle Atlantic	—	—	63
East North Central	4	44	52
South Atlantic	5	68	27
East South Central	—	50	—
West South Central	—	59	—
Pacific	17	29	55

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

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2010

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	62	38	78	22
Worker characteristics				
Management, professional, and related	66	34	83	17
Management, business, and financial	69	31	84	16
Professional and related	65	35	82	18
Teachers	55	45	76	24
Primary, secondary, and special education school teachers	44	56	66	34
Registered nurses	64	36	84	16
Service	62	38	82	18
Protective service	69	31	80	20
Sales and office	57	43	71	29
Sales and related	49	51	57	43
Office and administrative support	61	39	79	21
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	67	33	82	18
Installation, maintenance, and repair	57	43	75	25
Production, transportation, and material moving ... Production	74	26	86	14
Transportation and material moving	63	37	79	21
Production	65	35	81	19
Transportation and material moving	61	39	76	24
Full time	63	37	79	21
Part time	57	43	72	28
Union	56	44	76	24
Nonunion	63	37	79	21
Average wage within the following categories: ²				
Lowest 25 percent	54	46	69	31
Lowest 10 percent	60	40	81	19
Second 25 percent	59	41	74	26
Third 25 percent	65	35	81	19
Highest 25 percent	67	33	83	17
Highest 10 percent	66	34	83	17
Establishment characteristics				
Goods-producing industries	66	34	81	19
Service-providing industries	62	38	78	22
Education and health services	59	41	80	20
Educational services	55	45	75	25
Elementary and secondary schools	44	56	65	35
Junior colleges, colleges, and universities	60	40	79	21
Health care and social assistance	60	40	81	19
Hospitals	68	32	83	17
Public administration	59	41	83	17

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	63	37	81	19
1 to 49 workers	62	38	82	18
50 to 99 workers	64	36	80	20
100 workers or more	62	38	77	23
100 to 499 workers	58	42	72	28
500 workers or more	67	33	82	18
Geographic areas				
New England	67	33	80	20
Middle Atlantic	61	39	83	17
East North Central	58	42	76	24
West North Central	62	38	79	21
South Atlantic	62	38	77	23
East South Central	65	35	76	24
West South Central	65	35	76	24
Mountain	62	38	78	22
Pacific	65	35	80	20

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	90	85	95	84	79	94	29	17	57
Worker characteristics									
Management, professional, and related	92	87	95	87	82	94	29	16	56
Professional and related	91	87	95	87	82	94	28	15	55
Teachers	91	87	96	89	84	94	24	12	51
Primary, secondary, and special education school teachers	97	94	97	96	94	97	16	8	48
Service	83	79	95	77	73	95	27	16	58
Protective service	91	87	96	84	81	96	32	18	56
Sales and office	90	86	96	81	77	95	33	20	61
Office and administrative support	91	88	96	83	78	95	33	20	60
Natural resources, construction, and maintenance	94	91	96	87	83	95	33	19	57
Production, transportation, and material moving	88	84	96	79	77	96	22	14	66
Full time	99	94	96	92	87	95	33	19	58
Part time	40	36	89	37	34	90	9	5	53
Union	97	93	96	96	91	95	26	13	50
Nonunion	83	79	95	74	69	93	32	20	62
Average wage within the following categories: ³									
Lowest 25 percent	74	69	94	66	62	94	25	15	58
Lowest 10 percent	60	56	94	51	48	94	20	12	60
Second 25 percent	94	89	95	87	82	94	31	17	55
Third 25 percent	95	91	96	89	84	95	31	18	57
Highest 25 percent	98	94	96	94	89	94	29	17	59
Highest 10 percent	97	94	96	92	87	94	32	19	58
Establishment characteristics									
Service-providing industries	90	85	95	84	79	94	29	17	58
Education and health services	91	87	95	86	80	93	27	16	57
Educational services	91	87	96	88	83	94	23	12	53
Elementary and secondary schools	92	89	97	92	88	96	16	7	45
Junior colleges, colleges, and universities	86	79	92	78	65	84	48	30	61
Health care and social assistance	92	84	91	69	62	89	56	38	68
Hospitals	94	84	90	68	59	88	61	41	68
Public administration	90	86	96	84	80	96	32	18	57
1 to 99 workers	77	74	96	65	61	95	26	19	71
1 to 49 workers	71	68	95	56	52	93	26	19	73
50 to 99 workers	87	84	97	78	75	97	27	18	69
100 workers or more	91	87	95	86	81	94	30	16	56
100 to 499 workers	88	84	96	81	77	95	25	15	60
500 workers or more	93	88	95	88	83	94	31	17	55

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	92	87	94	87	78	90	43	25	59
Local government	89	85	96	83	79	96	24	14	57
Geographic areas									
New England	86	82	96	85	81	96	8	6	85
Middle Atlantic	92	87	94	89	82	92	20	10	53
East North Central	85	82	96	80	76	96	35	14	41
West North Central	89	82	92	77	65	84	32	24	73
South Atlantic	91	85	94	88	81	92	46	19	41
East South Central	90	86	96	80	78	97	25	15	60
West South Central	90	88	98	77	76	98	24	18	73
Mountain	89	87	97	84	81	97	21	15	69
Pacific	92	89	97	87	85	97	26	23	87

¹ 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. See Technical Note for more details.

² 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 participating in at least one of these plan types.

³ The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	79	72	6.4	6.4	21
Worker characteristics					
Management, professional, and related	79	72	6.4	6.4	21
Professional and related	80	74	6.5	6.4	20
Teachers	82	75	6.7	6.4	18
Primary, secondary, and special education school teachers	81	76	6.8	6.4	19
Service	78	72	6.7	6.5	22
Protective service	75	69	7.1	7.1	25
Sales and office	78	72	6.0	6.0	22
Office and administrative support	77	71	6.1	6.0	23
Natural resources, construction, and maintenance	75	72	5.8	6.0	25
Production, transportation, and material moving ...	80	73	6.2	6.0	20
Full time	78	72	6.4	6.4	22
Part time	88	76	6.5	7.0	12
Union	79	69	6.4	6.3	21
Nonunion	78	75	6.4	6.4	22
Average wage within the following categories: ²					
Lowest 25 percent	78	74	6.3	6.4	22
Lowest 10 percent	79	76	6.4	6.4	21
Second 25 percent	79	72	6.2	6.0	21
Third 25 percent	74	68	6.4	6.3	26
Highest 25 percent	82	74	6.6	6.4	18
Highest 10 percent	85	74	6.8	7.3	15
Establishment characteristics					
Service-providing industries	79	72	6.4	6.4	21
Education and health services	81	74	6.5	6.4	19
Educational services	82	76	6.6	6.4	18
Elementary and secondary schools	82	76	6.6	6.4	18
Junior colleges, colleges, and universities	83	71	6.4	6.4	17
Health care and social assistance	69	62	5.6	5.5	31
Hospitals	64	60	5.8	6.0	36
Public administration	73	67	6.2	6.0	27
1 to 99 workers	80	73	5.9	6.0	20
1 to 49 workers	85	80	5.6	6.0	15
50 to 99 workers	74	66	6.3	6.0	26
100 workers or more	78	72	6.4	6.4	22
100 to 499 workers	79	73	6.4	6.4	21
500 workers or more	78	72	6.4	6.4	22

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	77	65	5.9	6.0	23
Local government	79	74	6.5	6.4	21
Geographic areas					
New England	99	63	5.8	5.0	1
Middle Atlantic	93	92	5.2	5.5	7
East North Central	66	59	7.8	9.4	34
West North Central	94	94	5.8	4.5	6
South Atlantic	57	56	5.6	6.0	43
East South Central	91	91	6.3	7.3	9
Pacific	78	59	6.7	7.0	22

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See

Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Open plans ¹	Frozen plans ²
All workers	91	9
Worker characteristics		
Management, professional, and related	90	10
Professional and related	90	10
Teachers	91	9
Primary, secondary, and special education school teachers	92	8
Service	91	9
Protective service	91	9
Sales and office	91	9
Office and administrative support	92	8
Natural resources, construction, and maintenance Production, transportation, and material moving ...	94	6
Production, transportation, and material moving ...	90	10
Full time	91	9
Part time	90	10
Union	86	14
Nonunion	95	5
Average wage within the following categories: ³		
Lowest 25 percent	94	6
Lowest 10 percent	95	5
Second 25 percent	91	9
Third 25 percent	91	9
Highest 25 percent	88	12
Highest 10 percent	86	14
Establishment characteristics		
Service-providing industries	91	9
Education and health services	91	9
Educational services	92	8
Elementary and secondary schools	91	9
Junior colleges, colleges, and universities	94	6
Health care and social assistance	87	13
Hospitals	86	14
Public administration	89	11
1 to 99 workers	94	6
1 to 49 workers	95	5
50 to 99 workers	92	8
100 workers or more	90	10
100 to 499 workers	89	11
500 workers or more	91	9

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Open plans ¹	Frozen plans ²
State government	90	10
Local government	91	9
Geographic areas		
New England	74	26
Middle Atlantic	78	22
East North Central	90	10
South Atlantic	98	2
West South Central	94	6
Pacific	88	12

¹ Plans open to new participants.

² Plans closed to new workers or plans that cease accruals for some or all plan participants.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in

the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	99	—	—
Worker characteristics			
Management, professional, and related	99	—	—
Professional and related	99	—	1
Teachers	100	—	—
Primary, secondary, and special education school teachers	100	—	—
Service	99	—	—
Protective service	100	—	—
Sales and office	100	—	—
Office and administrative support	100	—	—
Natural resources, construction, and maintenance	100	—	—
Production, transportation, and material moving ...	100	—	—
Full time	99	—	—
Part time	100	—	—
Union	100	—	—
Nonunion	97	—	3
Average wage within the following categories: ³			
Lowest 25 percent	98	—	—
Lowest 10 percent	93	—	—
Second 25 percent	99	—	—
Third 25 percent	99	—	—
Highest 25 percent	100	—	—
Highest 10 percent	100	—	—
Establishment characteristics			
Service-providing industries	99	—	—
Education and health services	99	—	1
Educational services	100	—	—
Elementary and secondary schools	100	—	—
Junior colleges, colleges, and universities	100	—	—
Health care and social assistance	91	—	—
Hospitals	94	—	—
Public administration	100	—	—
1 to 99 workers	100	—	—
1 to 49 workers	100	—	—
50 to 99 workers	100	—	—
100 workers or more	99	—	—
100 to 499 workers	98	—	—
500 workers or more	99	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
State government	100	—	—
Local government	99	—	—
Geographic areas			
New England	100	—	—
Middle Atlantic	100	—	—
East North Central	100	—	—
West North Central	100	—	—
South Atlantic	90	—	—
West South Central	99	—	—
Mountain	100	—	—
Pacific	100	—	—

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

² Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in

the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	—	—	95
Worker characteristics			
Management, professional, and related	—	5	95
Professional and related	—	4	96
Teachers	—	—	97
Primary, secondary, and special education school teachers	—	—	97
Service	—	—	95
Protective service	—	—	95
Sales and office	—	—	95
Office and administrative support	—	—	95
Natural resources, construction, and maintenance	—	—	98
Production, transportation, and material moving	—	—	99
Full time	—	—	95
Part time	—	—	99
Union	—	3	97
Nonunion	—	—	89
Average wage within the following categories: ²			
Lowest 25 percent	—	—	91
Lowest 10 percent	—	—	91
Second 25 percent	—	8	92
Third 25 percent	—	4	96
Highest 25 percent	—	3	97
Highest 10 percent	—	—	97
Establishment characteristics			
Service-providing industries	—	—	95
Education and health services	—	5	95
Educational services	—	4	96
Elementary and secondary schools	—	2	98
Junior colleges, colleges, and universities	—	—	88
Health care and social assistance	—	11	89
Hospitals	—	—	90
Public administration	—	—	94
1 to 99 workers	—	—	97
50 to 99 workers	—	—	95
100 workers or more	—	5	95
100 to 499 workers	—	—	90
500 workers or more	—	3	97

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
State government	—	—	88
Local government	—	—	97
Geographic areas			
New England	—	—	97
Middle Atlantic	—	—	100
East North Central	—	—	99
West North Central	—	—	95
South Atlantic	—	—	86
West South Central	—	—	77
Mountain	—	—	100
Pacific	—	—	92

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	100	94	1	18
Worker characteristics				
Management, professional, and related	100	97	1	–
Professional and related	100	97	1	–
Teachers	100	100	–	–
Primary, secondary, and special education school teachers	100	100	–	10
Service	100	90	2	–
Protective service	100	88	–	–
Sales and office	100	90	–	32
Office and administrative support	100	89	–	34
Natural resources, construction, and maintenance	100	94	–	–
Production, transportation, and material moving	100	98	–	–
Full time	100	94	1	19
Part time	100	98	–	–
Union	100	96	–	–
Nonunion	100	90	4	20
Average wage within the following categories: ³				
Lowest 25 percent	100	89	4	–
Lowest 10 percent	100	72	–	–
Second 25 percent	100	93	1	–
Third 25 percent	100	91	–	–
Highest 25 percent	100	99	–	12
Highest 10 percent	100	100	–	4
Establishment characteristics				
Service-providing industries	100	95	1	18
Education and health services	100	97	1	11
Educational services	100	98	–	10
Elementary and secondary schools	100	98	–	10
Junior colleges, colleges, and universities	100	97	–	–
Health care and social assistance	100	89	–	–
Hospitals	100	94	–	8
Public administration	100	91	–	–
1 to 99 workers	100	84	–	42
1 to 49 workers	100	71	–	54
50 to 99 workers	100	92	–	–
100 workers or more	100	95	1	–
100 to 499 workers	100	91	–	–
500 workers or more	100	97	–	15

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government	100	91	—	—
Local government	100	96	1	12
Geographic areas				
New England	100	98	—	—
Middle Atlantic	100	99	—	—
East North Central	100	88	—	—
West North Central	100	88	—	—
South Atlantic	100	69	—	23
West South Central	100	90	—	—
Mountain	100	92	—	—
Pacific	100	99	—	50

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

² The sum of the individual components may be greater than the total because some employers offer more than one alternative.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

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/glossary20092010.htm.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	58	42	77	23
Worker characteristics				
Management, professional, and related	56	44	74	26
Professional and related	55	45	73	27
Teachers	52	48	72	28
Primary, secondary, and special education school teachers	37	63	64	36
Service	60	40	78	22
Protective service	64	36	80	20
Sales and office	59	41	84	16
Office and administrative support	58	42	84	16
Natural resources, construction, and maintenance Production, transportation, and material moving ...	66	34	78	22
.....	57	43	–	–
Full time	58	42	77	23
Part time	62	38	75	25
Union	43	57	65	35
Nonunion	66	34	83	17
Average wage within the following categories: ¹				
Lowest 25 percent	62	38	83	17
Lowest 10 percent	63	37	83	17
Second 25 percent	61	39	80	20
Third 25 percent	54	46	72	28
Highest 25 percent	56	44	74	26
Highest 10 percent	61	39	71	29
Establishment characteristics				
Service-providing industries	58	42	77	23
Education and health services	55	45	71	29
Educational services	53	47	67	33
Elementary and secondary schools	38	62	59	41
Junior colleges, colleges, and universities	64	36	74	26
Health care and social assistance	61	39	81	19
Hospitals	64	36	79	21
Public administration	59	41	83	17
1 to 99 workers	62	38	–	–
1 to 49 workers	71	29	–	–
50 to 99 workers	48	52	–	–
100 workers or more	57	43	75	25
100 to 499 workers	62	38	91	9
500 workers or more	56	44	70	30

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	57	43	74	26
Local government	59	41	79	21
Geographic areas				
Middle Atlantic	72	28	80	20
East North Central	44	56	80	20
South Atlantic	49	51	65	35
East South Central	79	21	—	—
West South Central	—	—	92	8
Mountain	48	52	—	—
Pacific	36	64	66	34

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	65	50	76	20	19	91	59	41	70
Worker characteristics									
Management, professional, and related	80	68	86	28	25	92	75	60	80
Management, business, and financial	85	76	89	33	31	92	81	68	83
Professional and related	77	65	84	25	23	92	72	56	78
Service	42	23	55	8	7	92	38	18	49
Protective service	50	26	51	8	5	66	47	23	49
Sales and office	70	53	76	19	16	83	65	46	71
Sales and related	66	43	65	13	9	69	61	39	64
Office and administrative support	72	59	82	23	20	88	67	51	76
Natural resources, construction, and maintenance	64	51	79	26	26	98	56	40	71
Construction, extraction, farming, fishing, and forestry	61	45	74	24	24	98	50	34	67
Installation, maintenance, and repair	68	56	83	28	27	98	61	46	75
Production, transportation, and material moving ...	66	51	77	25	24	94	55	38	68
Production	65	52	79	24	23	95	59	42	71
Transportation and material moving	67	50	75	26	24	92	52	34	65
Full time	74	59	80	24	22	93	68	50	74
Part time	39	21	54	11	8	76	33	15	47
Union	88	82	93	69	67	97	55	44	80
Nonunion	62	46	74	15	13	87	59	41	69
Average wage within the following categories: ³									
Lowest 25 percent	40	20	50	7	5	69	36	17	46
Lowest 10 percent	30	10	34	4	2	52	27	8	31
Second 25 percent	67	48	73	16	14	88	61	41	67
Third 25 percent	75	62	82	24	23	94	68	51	76
Highest 25 percent	84	75	89	38	36	95	76	62	82
Highest 10 percent	87	78	90	38	35	93	81	68	84
Establishment characteristics									
Goods-producing industries	72	60	83	29	28	95	65	49	76
Construction	60	45	75	18	17	98	51	35	70
Manufacturing	77	65	85	33	31	94	70	54	77
Service-providing industries	63	47	75	19	17	89	58	40	69
Trade, transportation, and utilities	72	52	73	21	18	82	62	42	68
Wholesale trade	74	60	81	18	17	98	71	52	73
Retail trade	69	44	64	16	10	64	60	37	63
Transportation and warehousing	77	66	86	37	35	94	55	42	76
Utilities	94	92	98	82	80	98	91	76	83

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	85	76	90	46	44	95	81	65	80
Financial activities	83	72	87	43	39	92	80	61	77
Finance and insurance	89	81	91	51	47	92	87	70	80
Credit intermediation and related activities	92	84	91	57	52	92	90	68	76
Insurance carriers and related activities	85	78	91	48	45	93	84	70	83
Real estate and rental and leasing	59	37	64	13	12	98	54	31	57
Professional and business services	58	46	80	12	11	93	56	43	77
Professional and technical services	71	60	85	9	9	99	70	58	83
Administrative and waste services	38	25	67	8	7	95	36	23	63
Education and health services	70	55	78	20	19	92	63	45	71
Educational services	74	63	86	16	14	87	67	56	84
Junior colleges, colleges, and universities	88	78	89	17	14	81	87	76	88
Health care and social assistance	70	53	76	21	19	93	62	43	69
Leisure and hospitality	33	14	41	3	2	83	32	12	38
Accommodation and food services	32	12	38	3	2	89	31	11	35
Other services	44	29	67	10	10	96	38	22	59
1 to 99 workers	51	35	69	10	9	89	47	31	65
1 to 49 workers	47	32	69	8	7	92	44	29	65
50 to 99 workers	64	43	68	15	12	83	58	38	65
100 workers or more	81	66	82	33	30	91	72	54	74
100 to 499 workers	78	60	77	23	20	87	70	51	72
500 workers or more	85	75	88	47	44	94	75	58	77
Geographic areas									
New England	63	50	80	21	20	92	58	43	74
Middle Atlantic	68	56	82	26	24	91	59	44	76
East North Central	67	52	78	25	22	88	59	42	71
West North Central	69	54	78	19	18	91	63	46	73
South Atlantic	66	47	71	17	15	88	62	42	66
East South Central	62	45	73	17	15	89	56	38	69
West South Central	61	44	72	15	14	91	59	39	67
Mountain	66	49	75	17	16	95	62	42	68
Pacific	60	47	77	21	20	94	54	38	71

¹ 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. See Technical Note for more details.

² 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 participating in at least one of these plan types.

³ The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	4	3	4.6	5.0	96
Worker characteristics					
Management, professional, and related	4	4	4.6	5.0	96
Management, business, and financial	3	2	4.9	5.0	97
Professional and related	5	5	4.5	5.0	95
Service	4	—	—	—	96
Sales and office	3	3	5.3	—	97
Sales and related	1	—	—	—	99
Office and administrative support	4	3	5.4	—	96
Natural resources, construction, and maintenance	5	2	3.2	3.0	95
Construction, extraction, farming, fishing, and forestry	3	—	—	—	97
Installation, maintenance, and repair	6	—	—	—	94
Production, transportation, and material moving	6	2	4.0	3.9	94
Production	4	—	—	—	96
Transportation and material moving	7	4	4.3	—	93
Full time	4	3	4.5	—	96
Part time	4	3	5.6	—	96
Union	3	2	5.2	—	97
Nonunion	5	3	4.5	5.0	95
Average wage within the following categories: ²					
Lowest 25 percent:					
Lowest 10 percent	—	—	—	—	100
Second 25 percent	4	3	4.1	3.9	96
Third 25 percent	4	2	4.2	3.9	96
Highest 25 percent	4	3	4.3	—	96
Highest 10 percent	4	3	4.8	—	96
Establishment characteristics					
Goods-producing industries	3	1	2.4	3.0	97
Manufacturing	3	1	2.4	3.0	97
Service-providing industries	5	3	4.8	5.0	95
Trade, transportation, and utilities	5	3	3.5	—	95
Wholesale trade	8	—	—	—	92
Retail trade	1	—	—	—	99

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
Financial activities	2	1	5.2	—	98
Finance and insurance	2	1	5.2	—	98
Credit intermediation and related activities	2	1	2.3	—	98
Professional and business services	2	—	—	—	98
Administrative and waste services	—	—	—	—	100
Education and health services	8	7	5.5	—	92
Educational services:					
Junior colleges, colleges, and universities	2	2	3.8	—	98
Leisure and hospitality:					
Accommodation and food services	—	—	—	—	100
1 to 99 workers	6	4	4.4	5.0	94
1 to 49 workers	7	5	4.3	5.0	93
100 workers or more	4	2	4.8	—	96
100 to 499 workers	5	4	5.8	6.9	95
500 workers or more	3	2	2.7	—	97
Geographic areas					
New England	3	—	—	—	97
Middle Atlantic	4	3	4.4	—	96
East North Central	2	1	3.2	3.0	98
West North Central	6	—	—	—	94
South Atlantic	6	3	3.4	3.9	94
West South Central	2	—	—	—	98
Pacific	3	2	6.4	6.9	97

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See

Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Open plans ¹	Frozen plans ²
All workers	78	22
Worker characteristics		
Management, professional, and related	74	26
Management, business, and financial	72	28
Professional and related	76	24
Service	85	15
Protective service	72	28
Sales and office	76	24
Sales and related	68	32
Office and administrative support	79	21
Natural resources, construction, and maintenance	89	11
Construction, extraction, farming, fishing, and forestry	96	4
Installation, maintenance, and repair	84	16
Production, transportation, and material moving ...	79	21
Production	72	28
Transportation and material moving	85	15
Full time	78	22
Part time	86	14
Union	89	11
Nonunion	72	28
Average wage within the following categories: ³		
Lowest 25 percent	71	29
Second 25 percent	79	21
Third 25 percent	82	18
Highest 25 percent	77	23
Highest 10 percent	73	27
Establishment characteristics		
Goods-producing industries	75	25
Manufacturing	69	31
Service-providing industries	80	20
Trade, transportation, and utilities	79	21
Wholesale trade	73	27
Retail trade	68	32
Transportation and warehousing	92	8
Utilities	86	14

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Open plans ¹	Frozen plans ²
Information	67	33
Financial activities	80	20
Finance and insurance	80	20
Credit intermediation and related activities	79	21
Insurance carriers and related activities	85	15
Professional and business services	78	22
Education and health services	84	16
Educational services:		
Junior colleges, colleges, and universities	75	25
Health care and social assistance	84	16
1 to 99 workers	84	16
1 to 49 workers	85	15
50 to 99 workers	81	19
100 workers or more	77	23
100 to 499 workers	75	25
500 workers or more	78	22
Geographic areas		
New England	77	23
Middle Atlantic	86	14
East North Central	70	30
West North Central	87	13
South Atlantic	77	23
West South Central	73	27
Pacific	86	14

¹ Plans open to new participants.

² Plans closed to new workers or plans that cease accruals for some or all plan participants.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in

the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	71	7	22
Worker characteristics			
Management, professional, and related	67	—	—
Management, business, and financial	62	7	31
Professional and related	71	13	17
Service	71	—	—
Protective service	82	—	—
Sales and office	73	3	24
Sales and related	82	3	15
Office and administrative support	69	4	27
Natural resources, construction, and maintenance	85	3	12
Construction, extraction, farming, fishing, and forestry	88	—	—
Installation, maintenance, and repair	85	3	12
Production, transportation, and material moving ...	74	6	21
Production	75	—	—
Transportation and material moving	71	—	—
Full time	71	7	22
Part time	76	—	—
Union	86	—	—
Nonunion	68	7	25
Average wage within the following categories: ³			
Lowest 25 percent	76	—	—
Second 25 percent	70	4	26
Third 25 percent	69	6	25
Highest 25 percent	72	9	19
Highest 10 percent	70	—	—
Establishment characteristics			
Goods-producing industries	73	9	18
Manufacturing	74	8	18
Service-providing industries	71	6	24
Trade, transportation, and utilities	88	1	11
Wholesale trade	87	—	—
Retail trade	89	—	—
Transportation and warehousing	85	—	—
Utilities	92	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information	72	—	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities	56	—	—
Professional and business services	59	—	—
Education and health services	87	4	9
Educational services:			
Junior colleges, colleges, and universities	78	—	—
Health care and social assistance	88	4	8
1 to 99 workers	62	4	35
1 to 49 workers	59	—	—
50 to 99 workers	65	—	—
100 workers or more	74	7	19
100 to 499 workers	80	—	—
500 workers or more	69	10	21
Geographic areas			
New England	61	—	—
Middle Atlantic	66	—	—
East North Central	72	—	—
West North Central	63	—	—
South Atlantic	75	6	20
West South Central	79	5	16
Pacific	73	—	—

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

² Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in

the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	10	56	33
Worker characteristics			
Management, professional, and related	11	50	39
Management, business, and financial	16	45	39
Professional and related	7	53	40
Service	6	45	49
Sales and office	18	52	30
Sales and related	16	64	19
Office and administrative support	18	47	35
Natural resources, construction, and maintenance	5	71	24
Construction, extraction, farming, fishing, and forestry	—	73	—
Installation, maintenance, and repair	6	70	24
Production, transportation, and material moving ...	4	72	24
Production	—	80	—
Transportation and material moving	4	59	37
Full time	9	57	33
Union	3	69	28
Nonunion	12	53	35
Average wage within the following categories: ²			
Lowest 25 percent	—	44	—
Second 25 percent	12	56	33
Third 25 percent	9	60	31
Highest 25 percent	9	58	34
Highest 10 percent	11	49	40
Establishment characteristics			
Goods-producing industries	7	64	29
Manufacturing	7	64	29
Service-providing industries	12	53	35
Trade, transportation, and utilities	15	55	29
Transportation and warehousing	—	—	72
Utilities	35	11	54

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
Information	—	75	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities	—	—	49
Education and health services	—	61	—
Educational services:			
Junior colleges, colleges, and universities	—	91	—
Health care and social assistance	—	58	—
1 to 99 workers	10	57	33
1 to 49 workers	13	54	33
50 to 99 workers	—	62	—
100 workers or more	11	56	33
100 to 499 workers	15	57	28
500 workers or more	8	56	37
Geographic areas			
New England	—	66	—
Middle Atlantic	—	65	—
East North Central	5	52	43
South Atlantic	5	73	21
West South Central	—	68	—

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	63	37	78	22
Worker characteristics				
Management, professional, and related	67	33	83	17
Management, business, and financial	70	30	85	15
Professional and related	66	34	83	17
Service	62	38	83	17
Protective service	74	26	81	19
Sales and office	57	43	71	29
Sales and related	49	51	57	43
Office and administrative support	61	39	79	21
Natural resources, construction, and maintenance	67	33	82	18
Construction, extraction, farming, fishing, and forestry	56	44	75	25
Installation, maintenance, and repair	74	26	86	14
Production, transportation, and material moving	63	37	79	21
Production	66	34	81	19
Transportation and material moving	61	39	76	24
Full time	63	37	79	21
Part time	56	44	72	28
Union	59	41	78	22
Nonunion	63	37	78	22
Average wage within the following categories: ¹				
Lowest 25 percent	54	46	70	30
Lowest 10 percent	61	39	83	17
Second 25 percent	57	43	71	29
Third 25 percent	66	34	81	19
Highest 25 percent	68	32	84	16
Highest 10 percent	67	33	84	16
Establishment characteristics				
Goods-producing industries	66	34	81	19
Construction	58	42	76	24
Manufacturing	68	32	83	17
Service-providing industries	62	38	78	22
Trade, transportation, and utilities	54	46	65	35
Wholesale trade	67	33	83	17
Retail trade	45	55	53	47
Transportation and warehousing	57	43	72	28
Utilities	85	15	94	6

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	76	24	87	13
Financial activities	73	27	84	16
Finance and insurance	73	27	84	16
Credit intermediation and related activities	74	26	86	14
Insurance carriers and related activities	76	24	85	15
Real estate and rental and leasing	73	27	79	21
Professional and business services	65	35	86	14
Professional and technical services	65	35	85	15
Administrative and waste services	63	37	83	17
Education and health services	59	41	81	19
Educational services	57	43	81	19
Junior colleges, colleges, and universities	57	43	82	18
Health care and social assistance	60	40	82	18
Leisure and hospitality	74	26	85	15
Accommodation and food services	78	22	88	12
Other services	60	40	82	18
1 to 99 workers	63	37	81	19
1 to 49 workers	62	38	82	18
50 to 99 workers	64	36	79	21
100 workers or more	63	37	77	23
100 to 499 workers	58	42	71	29
500 workers or more	68	32	84	16
Geographic areas				
New England	67	33	80	20
Middle Atlantic	61	39	83	17
East North Central	59	41	76	24
West North Central	61	39	78	22
South Atlantic	63	37	78	22
East South Central	64	36	74	26
West South Central	63	37	74	26
Mountain	63	37	79	21
Pacific	69	31	81	19

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	47	10	45	62
Establishment characteristics				
Goods-producing industries	43	9	41	60
Construction	34	10	31	50
Manufacturing	56	8	54	76
Service-providing industries	48	11	46	62
Trade, transportation, and utilities	52	11	50	68
Wholesale trade	61	11	60	79
Retail trade	48	8	47	62
Transportation and warehousing	43	20	40	74
Utilities	92	72	91	95
Information	75	43	75	89
Financial activities	66	26	63	73
Finance and insurance	74	33	73	81
Credit intermediation and related activities	87	51	86	93
Insurance carriers and related activities	55	17	55	65
Real estate and rental and leasing	49	13	42	57
Professional and business services	46	5	44	62
Professional and technical services	50	—	49	67
Administrative and waste services	32	4	31	47
Education and health services	55	8	53	66
Educational services	56	—	53	63
Junior colleges, colleges, and universities	90	—	90	91
Health care and social assistance	55	—	53	66
Leisure and hospitality	23	—	23	43
Accommodation and food services	23	—	23	42
Other services	32	7	29	48
1 to 99 workers	45	10	44	61
1 to 49 workers	44	9	42	59
50 to 99 workers	78	18	76	88
100 workers or more	82	29	79	93
100 to 499 workers	80	26	77	93
500 workers or more	92	50	89	96

See footnotes at end of table.

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010—Continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
New England	36	—	36	51
Middle Atlantic	52	13	48	64
East North Central	48	12	46	60
West North Central	51	12	49	61
South Atlantic	51	9	51	59
East South Central	37	—	35	71
West South Central	48	—	47	63
Mountain	48	12	44	64
Pacific	41	9	39	67

¹ Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employers offered both types of 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/glossary20092010.htm.