

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012

(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	68	54	79	29	26	91	55	37	68
Worker characteristics									
Management, professional, and related	83	74	89	43	40	92	63	48	76
Management, business, and financial	84	76	91	39	36	92	74	61	82
Professional and related	82	72	88	45	41	92	59	43	73
Teachers	88	83	94	74	70	94	35	19	55
Primary, secondary, and special education school teachers	97	93	96	91	88	97	27	11	41
Registered nurses	82	69	84	39	35	91	71	50	71
Service	47	29	63	17	16	94	35	16	45
Protective service	76	60	78	52	49	95	41	17	41
Sales and office	71	54	76	23	19	84	62	43	70
Sales and related	67	42	63	12	8	68	62	38	61
Office and administrative support	73	61	83	29	26	88	62	46	75
Natural resources, construction, and maintenance	68	55	81	30	29	96	56	40	72
Construction, extraction, farming, fishing, and forestry	65	52	80	31	30	97	50	35	70
Installation, maintenance, and repair	71	58	81	29	27	95	61	44	73
Production, transportation, and material moving	67	52	77	26	24	92	55	37	66
Production	69	54	78	22	21	93	64	45	70
Transportation and material moving	65	49	75	29	27	92	47	29	61
Full time	78	65	83	34	32	92	63	45	72
Part time	38	21	54	12	9	79	30	13	44
Union	95	88	93	81	77	95	45	29	65
Nonunion	64	48	75	20	17	88	57	39	68
Average wage within the following categories: ⁴									
Lowest 25 percent	41	21	51	9	7	77	35	16	44
Lowest 10 percent	30	10	33	5	3	61	26	7	28
Second 25 percent	70	52	75	24	21	90	58	38	65
Third 25 percent	79	67	85	35	32	92	62	46	75
Highest 25 percent	88	80	91	50	47	93	68	53	79
Highest 10 percent	90	83	92	51	48	93	71	56	79
Establishment characteristics									
Goods-producing industries	75	61	82	27	26	93	68	51	75
Service-providing industries	67	53	79	29	26	91	53	35	67
Education and health services	77	66	85	43	40	92	51	33	65
Educational services	86	80	93	72	67	93	35	20	57
Elementary and secondary schools	91	86	95	85	82	96	24	9	38
Junior colleges, colleges, and universities	87	78	90	53	44	83	62	45	72
Healthcare and social assistance	70	55	78	23	21	90	62	43	69
Hospitals	90	77	86	48	44	90	75	54	72
Public administration	90	86	95	85	80	95	33	17	50

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012—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	51	36	70	11	9	88	46	30	66
1 to 49 workers	47	33	70	9	8	89	43	28	66
50 to 99 workers	65	45	70	16	14	87	56	37	65
100 workers or more	84	71	84	45	42	92	63	44	69
100 to 499 workers	80	61	77	28	25	90	66	45	68
500 workers or more	89	80	91	62	58	92	61	43	71
Geographic areas									
New England	69	54	79	29	26	90	53	38	71
Middle Atlantic	69	56	82	33	30	91	54	37	69
East North Central	71	57	81	32	29	90	59	40	67
West North Central	72	57	79	28	24	86	58	41	71
South Atlantic	68	51	75	26	23	88	59	36	62
East South Central	72	57	79	33	31	94	51	34	67
West South Central	68	52	77	25	23	94	55	38	68
Mountain	66	50	76	21	20	92	55	37	68
Pacific	64	53	83	30	28	94	48	35	74

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 are 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, 2010." 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/glossary20112012.htm.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	67	33	84	16
Worker characteristics				
Management, professional, and related	67	33	85	15
Management, business, and financial	69	31	86	14
Professional and related	66	34	84	16
Teachers	56	44	79	21
Primary, secondary, and special education school teachers	48	52	77	23
Registered nurses	66	34	84	16
Service	64	36	84	16
Protective service	79	21	—	—
Sales and office	67	33	83	17
Sales and related	72	28	85	15
Office and administrative support	64	36	83	17
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	64	36	83	17
Installation, maintenance, and repair	50	50	78	22
Production, transportation, and material moving ...	73	27	86	14
Production	69	31	84	16
Transportation and material moving	68	32	83	17
Transportation and material moving	70	30	85	15
Full time	67	33	84	16
Part time	67	33	83	17
Union	59	41	79	21
Nonunion	68	32	84	16
Average wage within the following categories: ²				
Lowest 25 percent	72	28	84	16
Lowest 10 percent	68	32	86	14
Second 25 percent	67	33	83	17
Third 25 percent	64	36	83	17
Highest 25 percent	67	33	85	15
Highest 10 percent	68	32	87	13
Establishment characteristics				
Goods-producing industries	65	35	82	18
Service-providing industries	67	33	84	16
Education and health services	61	39	82	18
Educational services	58	42	81	19
Elementary and secondary schools	46	54	76	24
Junior colleges, colleges, and universities	64	36	84	16
Healthcare and social assistance	62	38	82	18
Hospitals	67	33	83	17
Public administration	61	39	86	14

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2012—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	64	36	82	18
1 to 49 workers	64	36	82	18
50 to 99 workers	65	35	83	17
100 workers or more	68	32	85	15
100 to 499 workers	72	28	87	13
500 workers or more	65	35	82	18
Geographic areas				
New England	68	32	88	12
Middle Atlantic	66	34	88	12
East North Central	61	39	80	20
West North Central	69	31	83	17
South Atlantic	67	33	83	17
East South Central	71	29	86	14
West South Central	73	27	84	16
Mountain	68	32	85	15
Pacific	66	34	83	17

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, 2010." 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/glossary20112012.htm.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2012

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	45	9	43	60
Establishment characteristics				
Goods-producing industries	42	7	40	61
Construction	33	7	30	52
Manufacturing	55	7	54	77
Service-providing industries	45	9	44	59
Trade, transportation, and utilities	49	7	47	66
Wholesale trade	54	5	53	78
Retail trade	47	6	45	62
Transportation and warehousing	45	–	42	62
Utilities	88	59	75	92
Information	75	31	75	80
Financial activities	60	24	59	74
Finance and insurance	70	33	70	82
Credit intermediation and related activities	80	41	79	88
Insurance carriers and related activities	61	25	60	68
Real estate and rental and leasing	42	–	41	61
Professional and business services	46	5	44	59
Professional and technical services	49	–	47	65
Administrative and waste services	33	–	31	39
Education and health services	58	5	56	69
Educational services	47	–	42	70
Junior colleges, colleges, and universities	91	7	90	96
Healthcare and social assistance	59	5	58	69
Leisure and hospitality	20	–	20	34
Accommodation and food services	20	–	20	34
Other services	28	–	25	41
1 to 99 workers	43	8	42	58
1 to 49 workers	42	7	41	57
50 to 99 workers	70	15	68	86
100 workers or more	78	25	74	93
100 to 499 workers	76	21	72	93
500 workers or more	91	49	89	94

See footnotes at end of table.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2012—Continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
New England	39	—	37	50
Middle Atlantic	43	10	39	61
East North Central	42	10	40	56
West North Central	51	8	50	59
South Atlantic	46	7	45	60
East South Central	50	10	48	65
West South Central	45	—	45	55
Mountain	48	9	46	65
Pacific	42	8	42	66

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/glossary20112012.htm.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2012

(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	48	75	19	17	89	59	41	70
Worker characteristics									
Management, professional, and related	79	68	86	26	24	90	76	61	81
Management, business, and financial	83	74	90	31	28	91	80	68	85
Professional and related	78	65	84	24	21	90	74	58	78
Service	40	21	51	7	6	92	37	16	45
Protective service	56	22	40	7	5	72	53	20	37
Sales and office	69	51	74	18	14	80	64	45	70
Sales and related	67	41	62	12	8	67	62	38	61
Office and administrative support	70	57	81	22	18	85	66	50	76
Natural resources, construction, and maintenance	65	51	78	23	23	97	58	42	73
Construction, extraction, farming, fishing, and forestry	61	46	76	24	23	98	52	37	71
Installation, maintenance, and repair	69	55	80	23	22	95	63	47	74
Production, transportation, and material moving ...	66	50	76	23	21	92	56	38	67
Production	69	54	78	21	20	93	64	45	70
Transportation and material moving	64	47	73	25	23	91	49	30	62
Full time	74	59	80	22	20	91	69	51	74
Part time	38	19	50	9	7	74	33	14	44
Union	92	85	92	69	66	96	57	45	78
Nonunion	62	45	72	14	12	85	60	41	69
Average wage within the following categories: ³									
Lowest 25 percent	38	17	45	6	4	67	35	14	41
Lowest 10 percent	29	8	28	4	2	52	26	6	24
Second 25 percent	65	46	70	14	12	86	61	40	66
Third 25 percent	75	61	82	23	21	91	67	51	76
Highest 25 percent	85	75	89	35	32	92	79	65	83
Highest 10 percent	86	78	91	36	33	91	82	70	85
Establishment characteristics									
Goods-producing industries	74	61	81	27	25	93	69	51	75
Construction	61	46	75	17	16	97	54	39	71
Manufacturing	79	66	83	30	28	92	74	56	75
Service-providing industries	63	46	74	17	15	87	57	39	69
Trade, transportation, and utilities	70	49	70	19	16	81	60	39	65
Wholesale trade	70	55	78	15	15	95	67	48	72
Retail trade	69	42	61	14	9	64	59	35	59
Transportation and warehousing	72	60	83	34	32	93	51	37	72
Utilities	97	95	98	84	81	97	92	79	85

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2012—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	86	75	88	43	39	91	83	67	82
Financial activities	82	74	90	44	38	87	80	66	82
Finance and insurance	90	84	93	54	47	87	89	75	84
Credit intermediation and related activities	92	85	93	55	48	88	90	73	81
Insurance carriers and related activities	89	81	92	52	48	92	88	75	86
Real estate and rental and leasing	54	41	76	10	10	96	51	37	72
Professional and business services	60	48	79	12	11	95	59	45	77
Professional and technical services	74	62	84	11	10	95	73	59	81
Administrative and waste services	41	26	65	6	6	98	39	25	63
Education and health services	69	54	78	18	16	89	63	45	71
Educational services	71	60	84	13	11	85	65	53	82
Junior colleges, colleges, and universities	90	77	87	14	11	76	88	75	85
Healthcare and social assistance	69	53	77	19	17	90	63	43	69
Leisure and hospitality	32	11	35	3	2	84	30	10	32
Accommodation and food services	31	9	30	2	2	87	29	7	26
Other services	43	29	67	9	8	96	39	24	62
1 to 99 workers	50	34	68	8	7	86	47	31	66
1 to 49 workers	46	32	69	7	6	88	43	29	66
50 to 99 workers	63	42	67	12	10	84	58	38	65
100 workers or more	82	65	80	31	28	89	74	54	73
100 to 499 workers	79	58	74	21	18	86	71	49	69
500 workers or more	86	76	88	46	42	92	78	61	78
Geographic areas									
New England	66	50	76	20	17	86	61	43	71
Middle Atlantic	65	51	79	24	22	91	57	42	73
East North Central	69	54	78	25	22	88	62	44	71
West North Central	68	52	76	18	16	86	64	45	71
South Atlantic	64	45	70	14	12	85	61	40	66
East South Central	66	47	72	18	16	90	59	39	67
West South Central	64	46	72	15	14	90	62	42	68
Mountain	63	45	71	12	11	87	60	41	68
Pacific	59	47	78	20	18	91	53	39	73

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 are 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, 2010." 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/glossary20112012.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2012

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

Characteristics	Open plans ¹	Frozen plans ²
All workers	75	25
Worker characteristics		
Management, professional, and related	70	30
Management, business, and financial	71	29
Professional and related	70	30
Service	84	16
Protective service	55	45
Sales and office	72	28
Sales and related	65	35
Office and administrative support	74	26
Natural resources, construction, and maintenance	89	11
Construction, extraction, farming, fishing, and forestry	94	6
Installation, maintenance, and repair	84	16
Production, transportation, and material moving ...	78	22
Production	69	31
Transportation and material moving	85	15
Full time	74	26
Part time	85	15
Union	87	13
Nonunion	68	32
Average wage within the following categories: ³		
Lowest 25 percent	79	21
Lowest 10 percent	85	15
Second 25 percent	76	24
Third 25 percent	78	22
Highest 25 percent	73	27
Highest 10 percent	69	31
Establishment characteristics		
Goods-producing industries	71	29
Construction	97	3
Manufacturing	65	35
Service-providing industries	77	23
Trade, transportation, and utilities	79	21
Wholesale trade	65	35
Retail trade	75	25
Utilities	82	18

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2012—Continued

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

Characteristics	Open plans ¹	Frozen plans ²
Information	60	40
Financial activities	70	30
Finance and insurance	69	31
Credit intermediation and related activities	72	28
Insurance carriers and related activities	72	28
Professional and business services	81	19
Education and health services	80	20
Educational services	91	9
Junior colleges, colleges, and universities	82	18
Healthcare and social assistance	79	21
1 to 99 workers	83	17
1 to 49 workers	83	17
50 to 99 workers	83	17
100 workers or more	73	27
100 to 499 workers	73	27
500 workers or more	73	27
Geographic areas		
New England	69	31
Middle Atlantic	82	18
East North Central	71	29
West North Central	76	24
South Atlantic	75	25
East South Central	74	26
West South Central	69	31
Mountain	72	28
Pacific	80	20

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, 2010." 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/glossary20112012.htm.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2012

(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	62	7	31
Worker characteristics			
Management, professional, and related	66	6	28
Management, business, and financial	63	5	32
Professional and related	69	7	25
Service	58	—	—
Protective service	73	—	—
Sales and office	51	7	42
Sales and related	52	12	37
Office and administrative support	51	5	44
Natural resources, construction, and maintenance	77	—	—
Construction, extraction, farming, fishing, and forestry	84	—	—
Installation, maintenance, and repair	75	5	20
Production, transportation, and material moving ...	64	—	—
Production	70	—	—
Transportation and material moving	53	—	—
Full time	62	8	31
Part time	62	5	33
Union	73	—	—
Nonunion	59	7	34
Average wage within the following categories: ³			
Lowest 25 percent	56	—	—
Lowest 10 percent	65	—	—
Second 25 percent	53	8	39
Third 25 percent	54	9	38
Highest 25 percent	69	7	24
Highest 10 percent	70	6	24
Establishment characteristics			
Goods-producing industries	69	—	—
Manufacturing	70	—	—
Service-providing industries	59	6	35
Trade, transportation, and utilities	72	—	—
Wholesale trade	65	—	—
Retail trade	65	—	—
Utilities	100	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2012—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	61	—	—
Financial activities	32	7	61
Finance and insurance	31	7	61
Credit intermediation and related activities	32	6	62
Insurance carriers and related activities	38	8	54
Professional and business services	70	—	—
Education and health services	70	—	—
Educational services	80	—	—
Junior colleges, colleges, and universities	80	—	—
Healthcare and social assistance	69	—	—
1 to 99 workers	46	—	—
1 to 49 workers	—	—	44
50 to 99 workers	55	—	—
100 workers or more	65	7	28
100 to 499 workers	65	6	30
500 workers or more	65	8	28
Geographic areas			
New England	59	1	40
Middle Atlantic	58	—	—
East North Central	58	—	—
West North Central	64	—	—
South Atlantic	64	6	30
East South Central	83	—	17
West South Central	69	—	—
Mountain	46	—	—
Pacific	63	—	—

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, 2010." 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/glossary20112012.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2012

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	2	56	42
Worker characteristics			
Management, professional, and related	2	56	43
Management, business, and financial	—	56	—
Professional and related	2	55	42
Service	—	53	—
Protective service	—	50	50
Sales and office	2	59	39
Sales and related	—	50	—
Office and administrative support	3	62	35
Natural resources, construction, and maintenance	—	50	—
Construction, extraction, farming, fishing, and forestry	—	51	—
Installation, maintenance, and repair	—	50	—
Production, transportation, and material moving ...	—	55	—
Production	—	56	—
Transportation and material moving	—	53	—
Full time	2	57	41
Part time	—	—	52
Union	—	62	—
Nonunion	2	55	43
Average wage within the following categories: ³			
Lowest 25 percent	—	52	—
Lowest 10 percent	—	50	50
Second 25 percent	—	56	—
Third 25 percent	2	56	41
Highest 25 percent	1	56	42
Highest 10 percent	1	54	44
Establishment characteristics			
Goods-producing industries	—	52	—
Construction	—	—	95
Manufacturing	—	52	—
Service-providing industries	2	58	40
Trade, transportation, and utilities	—	54	—
Wholesale trade	—	65	—
Retail trade	—	52	—

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2012—Continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
Utilities	—	40	60
Information	—	60	—
Financial activities	—	70	30
Finance and insurance	—	69	31
Credit intermediation and related activities	—	74	26
Insurance carriers and related activities	—	67	33
Professional and business services	—	52	48
Education and health services	—	52	—
Educational services	—	81	19
Junior colleges, colleges, and universities	—	83	—
Healthcare and social assistance	—	50	—
1 to 99 workers	—	55	45
1 to 49 workers	—	59	41
50 to 99 workers	—	47	53
100 workers or more	2	56	41
100 to 499 workers	—	58	—
500 workers or more	2	55	42
Geographic areas			
New England	—	60	—
Middle Atlantic	—	51	—
East North Central	—	—	51
West North Central	—	59	—
South Atlantic	—	55	45
East South Central	—	60	—
West South Central	—	53	47
Mountain	—	72	—
Pacific	—	70	—

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2011 are included in the "1 year" column. Those frozen between 2007 and 2010 are included in the "2 to 5 year" column and plans frozen before 2007 are included in the "Greater than 5 years" column.

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, 2010." 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/glossary20112012.htm.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2012

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

Characteristics	No alternative to frozen plans	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	Other
All workers	11	89	21	35	36	—
Worker characteristics						
Management, professional, and related	8	92	22	38	33	—
Management, business, and financial	8	92	20	44	28	—
Professional and related	8	92	23	35	36	—
Sales and office	15	85	14	45	28	—
Sales and related	13	87	6	49	34	—
Office and administrative support	16	84	17	43	25	—
Production, transportation, and material moving ...	12	88	23	20	51	—
Production	5	95	28	24	50	—
Full time	11	89	21	35	35	—
Part time	17	83	14	25	51	—
Union	9	91	40	—	47	—
Nonunion	12	88	16	40	34	—
Average wage within the following categories: ³						
Lowest 25 percent	31	69	—	18	52	—
Second 25 percent	18	82	13	34	39	—
Third 25 percent	12	88	19	36	38	—
Highest 25 percent	6	94	26	36	33	—
Highest 10 percent	6	94	24	43	28	—
Establishment characteristics						
Goods-producing industries	3	97	27	30	44	—
Construction	—	100	76	—	—	—
Manufacturing	4	96	25	31	45	—
Service-providing industries	14	86	18	37	33	—
Trade, transportation, and utilities	25	75	16	22	38	—
Retail trade	40	60	—	20	45	—
Financial activities	11	89	15	65	10	(⁴)

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2012—Continued

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

Characteristics	No alternative to frozen plans	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	Other
Finance and insurance	9	91	15	66	10	(⁴)
Credit intermediation and related activities	11	89	12	67	—	—
Professional and business services	—	100	—	—	—	—
Educational services	52	48	—	—	30	—
Junior colleges, colleges, and universities	54	46	—	—	30	—
1 to 99 workers	6	94	11	52	33	—
1 to 49 workers	6	94	—	60	25	—
100 workers or more	12	88	22	31	37	—
100 to 499 workers	20	80	19	28	36	—
500 workers or more	8	92	25	34	37	—
Geographic areas						
Middle Atlantic	13	87	20	33	36	—
South Atlantic	12	88	14	36	37	—

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, 2010." See Technical Note for more details.

⁴ Less than 0.5.

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/glossary20112012.htm.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2012

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	67	33	84	16
Worker characteristics				
Management, professional, and related	68	32	85	15
Management, business, and financial	70	30	86	14
Professional and related	67	33	85	15
Service	65	35	85	15
Protective service	87	13	94	6
Sales and office	67	33	83	17
Sales and related	72	28	85	15
Office and administrative support	64	36	82	18
Natural resources, construction, and maintenance	64	36	83	17
Construction, extraction, farming, fishing, and forestry	50	50	79	21
Installation, maintenance, and repair	73	27	86	14
Production, transportation, and material moving	69	31	84	16
Production	68	32	82	18
Transportation and material moving	70	30	86	14
Full time	67	33	84	16
Part time	67	33	83	17
Union	61	39	80	20
Nonunion	68	32	84	16
Average wage within the following categories: ¹				
Lowest 25 percent	73	27	84	16
Lowest 10 percent	69	31	87	13
Second 25 percent	68	32	83	17
Third 25 percent	65	35	83	17
Highest 25 percent	67	33	85	15
Highest 10 percent	68	32	87	13
Establishment characteristics				
Goods-producing industries	65	35	82	18
Construction	52	48	77	23
Manufacturing	68	32	83	17
Service-providing industries	68	32	84	16
Trade, transportation, and utilities	73	27	86	14
Wholesale trade	68	32	85	15
Retail trade	78	22	87	13
Transportation and warehousing	63	37	86	14
Utilities	84	16	—	—

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2012—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	77	23	87	13
Financial activities	67	33	81	19
Finance and insurance	67	33	81	19
Credit intermediation and related activities	63	37	80	20
Insurance carriers and related activities	76	24	85	15
Real estate and rental and leasing	68	32	81	19
Professional and business services	66	34	85	15
Professional and technical services	68	32	83	17
Administrative and waste services	64	36	—	—
Education and health services	61	39	83	17
Educational services	59	41	87	13
Junior colleges, colleges, and universities	62	38	86	14
Healthcare and social assistance	62	38	83	17
Leisure and hospitality	72	28	87	13
Accommodation and food services	71	29	87	13
Other services	67	33	—	—
1 to 99 workers	64	36	82	18
1 to 49 workers	64	36	82	18
50 to 99 workers	66	34	82	18
100 workers or more	69	31	85	15
100 to 499 workers	73	27	87	13
500 workers or more	65	35	83	17
Geographic areas				
New England	68	32	88	12
Middle Atlantic	65	35	88	12
East North Central	62	38	80	20
West North Central	68	32	82	18
South Atlantic	68	32	84	16
East South Central	72	28	87	13
West South Central	72	28	84	16
Mountain	69	31	86	14
Pacific	68	32	83	17

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, 2010." 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/glossary20112012.htm.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2012

(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	89	84	95	83	78	94	31	15	48
Worker characteristics									
Management, professional, and related	91	86	95	86	80	93	32	15	47
Professional and related	91	86	95	87	81	93	30	14	45
Teachers	91	87	96	88	83	94	28	12	41
Primary, secondary, and special education school teachers	99	96	97	98	95	97	24	7	30
Service	83	79	95	76	72	95	28	13	45
Protective service	91	87	96	84	80	96	32	15	45
Sales and office	89	85	95	80	76	94	34	18	54
Office and administrative support	90	86	96	82	77	94	34	18	53
Natural resources, construction, and maintenance	95	90	95	88	83	95	33	17	51
Production, transportation, and material moving	87	82	95	78	75	96	24	11	47
Full time	99	94	95	92	86	94	35	17	48
Part time	39	35	90	35	32	92	9	4	40
Union	97	92	95	95	89	94	31	11	36
Nonunion	83	78	95	73	68	94	31	18	58
Average wage within the following categories: ³									
Lowest 25 percent	73	69	94	65	61	95	26	13	49
Lowest 10 percent	59	55	93	51	48	95	19	9	50
Second 25 percent	93	88	95	86	80	94	33	16	49
Third 25 percent	94	89	94	88	82	93	32	16	50
Highest 25 percent	98	94	96	94	89	94	33	15	45
Highest 10 percent	98	94	96	92	86	94	39	15	39
Establishment characteristics									
Service-providing industries	89	84	95	83	78	94	31	15	48
Education and health services	90	85	94	85	79	93	30	14	45
Educational services	91	86	95	87	82	94	27	11	40
Elementary and secondary schools	92	88	96	91	87	96	21	6	28
Junior colleges, colleges, and universities	86	78	91	75	63	84	46	27	58
Healthcare and social assistance	88	81	91	65	59	91	53	33	63
Hospitals	95	85	89	68	60	88	57	37	64
Public administration	90	86	95	85	80	95	33	17	50
1 to 99 workers	77	73	95	65	61	94	29	19	68
1 to 49 workers	69	66	96	56	52	94	27	17	64
50 to 99 workers	89	84	95	79	75	95	31	23	73
100 workers or more	91	86	95	86	80	94	31	14	45
100 to 499 workers	87	83	96	80	77	96	28	14	50
500 workers or more	92	87	94	88	82	93	32	14	44

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 2012—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	86	93	86	77	89	43	22	52
Local government	88	84	95	82	78	96	27	12	46
Geographic areas									
New England	84	79	95	80	76	94	—	—	—
Middle Atlantic	91	84	92	87	80	91	32	8	26
East North Central	85	81	96	79	75	95	44	15	33
West North Central	91	83	91	79	67	86	31	—	—
South Atlantic	90	83	92	87	79	91	46	16	35
East South Central	92	90	97	84	82	98	23	16	69
West South Central	88	86	98	76	75	98	22	16	74
Mountain	88	85	97	83	80	97	22	13	59
Pacific	91	88	97	86	84	98	19	17	88

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 are 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, 2010." 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/glossary20112012.htm.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2012

(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	83	78	6.6	6.4	17
Worker characteristics					
Management, professional, and related	84	78	6.6	6.4	16
Professional and related	85	—	—	—	15
Teachers	85	80	6.8	6.5	15
Primary, secondary, and special education school teachers	85	80	6.9	6.5	15
Service	84	79	6.8	6.5	16
Protective service	83	79	7.1	7.0	17
Sales and office	83	79	6.8	6.3	17
Office and administrative support	83	79	6.9	6.4	17
Natural resources, construction, and maintenance	80	76	5.8	6.0	20
Production, transportation, and material moving ...	83	76	6.3	6.4	17
Full time	83	78	6.5	6.4	17
Part time	86	78	7.6	7.0	14
Union	84	—	—	—	16
Nonunion	83	81	6.7	6.4	17
Average wage within the following categories: ²					
Lowest 25 percent	83	80	6.7	6.4	17
Lowest 10 percent	84	82	6.7	6.5	16
Second 25 percent	84	79	6.7	6.4	16
Highest 25 percent	85	79	6.7	6.5	15
Highest 10 percent	87	78	6.9	7.3	13
Establishment characteristics					
Service-providing industries	83	78	6.6	6.4	17
Education and health services	85	79	6.8	6.5	15
Educational services	86	80	6.9	6.5	14
Junior colleges, colleges, and universities	85	82	6.6	6.5	15
Healthcare and social assistance	75	69	5.7	5.0	25
Hospitals	72	70	5.8	5.9	28
Public administration	81	76	6.3	6.0	19
1 to 99 workers	80	76	7.6	6.0	20
1 to 49 workers	86	83	5.7	6.0	14
50 to 99 workers	72	67	—	6.3	28
100 workers or more	84	79	6.5	6.4	16
100 to 499 workers	81	75	6.7	6.5	19
500 workers or more	85	79	6.4	6.4	15

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 2012—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	84	78	6.0	6.0	16
Geographic areas					
New England	98	70	6.2	5.5	2
Middle Atlantic	94	93	5.5	6.3	6
East North Central	68	60	7.9	9.4	32
West North Central	95	95	5.9	5.0	5
Pacific	81	66	7.9	7.0	19

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, 2010." 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/glossary20112012.htm.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2012

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	59	41	81	19
Worker characteristics				
Management, professional, and related	58	42	80	20
Professional and related	58	42	78	22
Teachers	54	46	76	24
Primary, secondary, and special education school teachers	37	63	67	33
Service	60	40	80	20
Protective service	71	29	–	–
Sales and office	63	37	87	13
Office and administrative support	62	38	87	13
Natural resources, construction, and maintenance Production, transportation, and material moving ...	59	41	72	28
.....	54	46	–	–
Full time	59	41	81	19
Part time	67	33	–	–
Union	51	49	74	26
Nonunion	63	37	84	16
Average wage within the following categories: ¹				
Lowest 25 percent	61	39	82	18
Lowest 10 percent	62	38	83	17
Second 25 percent	60	40	83	17
Third 25 percent	56	44	76	24
Highest 25 percent	60	40	82	18
Highest 10 percent	70	30	87	13
Establishment characteristics				
Service-providing industries	59	41	81	19
Education and health services	56	44	75	25
Educational services	56	44	74	26
Elementary and secondary schools	41	59	67	33
Junior colleges, colleges, and universities	67	33	79	21
Healthcare and social assistance	57	43	79	21
Hospitals	64	36	78	22
Public administration	61	39	86	14
1 to 99 workers	62	38	–	–
50 to 99 workers	40	60	–	–
100 workers or more	58	42	79	21
100 to 499 workers	58	42	90	10
500 workers or more	59	41	75	25

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2012—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	62	38	81	19
Local government	57	43	80	20
Geographic areas				
Middle Atlantic	86	14	—	—
East North Central	44	56	78	22
South Atlantic	48	52	70	30
East South Central	63	37	—	—
West South Central	—	—	90	10
Mountain	44	56	—	—
Pacific	42	58	—	—

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, 2010." 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/glossary20112012.htm.