

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2016

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	52	40	1	7
Worker characteristics				
Management, professional, and related	47	45	2	7
Management, business, and financial	50	35	2	13
Professional and related	45	49	1	5
Teachers	41	58	—	—
Primary, secondary, and special education school teachers	41	58	—	—
Registered nurses	56	30	—	—
Service	53	43	—	—
Protective service	46	53	—	—
Sales and office	52	37	1	10
Sales and related	57	22	1	19
Office and administrative support	51	40	1	8
Natural resources, construction, and maintenance	67	29	1	3
Construction, extraction, farming, fishing, and forestry	76	22	—	—
Installation, maintenance, and repair	55	38	3	4
Production, transportation, and material moving ...	59	29	2	9
Production	48	33	3	15
Transportation and material moving	67	26	2	5
Full time	51	40	2	7
Part time	62	33	—	—
Union	56	42	(⁵)	1
Nonunion	49	38	2	11
Average wage within the following categories: ⁶				
Lowest 25 percent	55	37	—	—
Lowest 10 percent	69	27	—	4
Second 25 percent	55	36	1	8
Third 25 percent	53	38	1	7
Highest 25 percent	49	43	2	6
Highest 10 percent	46	44	—	—
Establishment characteristics				
Goods-producing industries	55	29	3	13
Service-providing industries	52	41	1	6
Education and health services	46	50	—	—
Educational services	40	59	(⁵)	1
Elementary and secondary schools	40	59	—	—
Junior colleges, colleges, and universities	39	60	1	1
Health care and social assistance	59	29	—	—
Hospitals	57	30	—	—
Public administration	41	59	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2016—continued

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	60	28	1	11
1 to 49 workers	57	28	1	13
50 to 99 workers	64	27	—	—
100 workers or more	50	43	2	6
100 to 499 workers	54	37	3	7
500 workers or more	48	45	1	6
Geographic areas				
Northeast	50	41	1	8
New England	53	40	1	6
Middle Atlantic	49	41	1	9
South	53	41	1	5
South Atlantic	58	36	2	5
East South Central	43	53	—	—
West South Central	49	45	—	—
Midwest	59	31	2	8
East North Central	61	29	2	8
West North Central	54	36	—	—
West	45	46	—	—
Mountain	53	39	—	—
Pacific	42	49	—	—

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 New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

⁴ Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

⁵ Less than 0.5.

⁶ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.