

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2011**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	1.2	1.2	1.5	2.6	2.6	0.4
<b>Worker characteristics</b>						
Management, professional, and related .....	1.4	1.4	2.1	3.9	3.9	0.8
Management, business, and financial .....	1.4	1.4	2.2	4.3	4.5	–
Professional and related .....	1.9	1.9	2.3	4.5	4.3	–
Service .....	3.0	3.0	1.8	–	9.0	–
Sales and office .....	2.3	2.3	2.3	2.8	3.1	( <sup>2</sup> )
Sales and related .....	2.4	2.4	1.4	5.5	5.6	–
Office and administrative support .....	2.6	2.6	2.9	2.7	3.0	( <sup>2</sup> )
Production, transportation, and material moving ...	2.4	2.4	2.5	3.8	4.8	–
Production .....	2.6	2.6	3.3	5.2	5.9	–
Transportation and material moving .....	3.9	3.9	–	–	7.0	–
Full time .....	1.1	1.1	1.6	2.6	2.8	0.4
Part time .....	5.3	5.3	1.4	5.1	5.5	–
Union .....	2.6	2.6	4.8	2.7	4.4	–
Nonunion .....	1.2	1.2	1.4	2.9	2.8	0.4
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	5.8	5.8	0.7	7.7	6.7	–
Second 25 percent .....	2.6	2.6	2.8	3.6	4.4	–
Third 25 percent .....	2.1	2.1	1.7	3.1	3.2	–
Highest 25 percent .....	1.1	1.1	2.5	3.8	3.5	0.7
Highest 10 percent .....	1.3	1.3	2.7	5.1	4.6	–
<b>Establishment characteristics</b>						
Goods-producing industries .....	1.4	1.4	2.6	3.5	4.1	–
Manufacturing .....	1.4	1.4	2.7	3.5	4.3	–
Service-providing industries .....	1.6	1.6	1.7	3.0	3.1	–
Trade, transportation, and utilities .....	3.4	3.4	2.9	3.2	3.6	–
Retail trade .....	5.1	5.1	–	5.0	5.3	–
Utilities .....	5.5	5.5	5.5	–	–	–

See footnotes at end of table.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2011—Continued**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Financial activities:						
Finance and insurance:						
Insurance carriers and related activities .....	4.1	4.1	5.3	5.9	5.2	—
Education and health services:						
Educational services .....	7.5	7.5	—	—	7.6	—
Junior colleges, colleges, and universities .....	7.6	7.6	—	—	7.7	—
Health care and social assistance .....	2.9	2.9	1.7	4.6	5.0	—
1 to 99 workers .....	1.4	1.4	3.7	5.1	4.2	—
100 workers or more .....	1.4	1.4	1.6	2.7	2.7	—
100 to 499 workers .....	2.9	2.9	2.1	3.5	4.1	—
500 workers or more .....	1.5	1.5	2.2	3.3	3.4	( <sup>2</sup> )
<b>Geographic areas</b>						
Middle Atlantic .....	4.7	4.7	2.1	4.7	6.3	—
East North Central .....	2.3	2.3	3.7	4.0	5.5	( <sup>2</sup> )
South Atlantic .....	2.6	2.6	2.3	4.5	4.4	—
Pacific .....	1.7	1.7	—	5.8	6.2	—

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

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

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).