

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> 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 <sup>2</sup>			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	11	89	21	35	36	—
<b>Worker characteristics</b>						
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: <sup>3</sup>						
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	—
<b>Establishment characteristics</b>						
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	( <sup>4</sup> )

See footnotes at end of table.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> 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 <sup>2</sup>			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Finance and insurance .....	9	91	15	66	10	( <sup>4</sup> )
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	—
<b>Geographic areas</b>						
Middle Atlantic .....	13	87	20	33	36	—
South Atlantic .....	12	88	14	36	37	—

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

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

<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.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20112012.htm).