

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2013

(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	80	28	26	90	55	38	69
Worker characteristics									
Management, professional, and related	83	73	88	43	39	92	64	48	75
Management, business, and financial	85	76	89	38	35	90	75	61	81
Professional and related	82	72	88	45	41	92	59	43	72
Teachers	86	81	94	73	68	94	36	19	54
Primary, secondary, and special education school teachers	95	91	96	89	86	96	28	11	41
Registered nurses	78	66	84	40	36	90	66	47	71
Service	45	30	67	17	16	94	34	17	50
Protective service	79	63	80	52	49	95	44	20	45
Sales and office	70	54	77	23	19	84	62	44	71
Sales and related	67	43	64	11	8	69	63	39	63
Office and administrative support	73	60	83	29	25	88	62	47	75
Natural resources, construction, and maintenance	69	56	82	30	29	96	57	41	73
Construction, extraction, farming, fishing, and forestry	65	53	81	33	33	98	49	34	70
Installation, maintenance, and repair	73	60	82	27	26	95	64	48	75
Production, transportation, and material moving ...	69	52	76	26	23	89	57	38	67
Production	73	57	78	22	20	93	66	47	71
Transportation and material moving	65	48	74	29	25	86	48	30	62
Full time	78	65	83	34	31	92	63	46	72
Part time	37	21	57	12	9	80	29	14	47
Union	95	89	93	83	79	94	44	28	65
Nonunion	63	48	76	19	17	87	57	40	70
Average wage within the following categories: ⁴									
Lowest 25 percent	40	22	54	9	7	79	35	17	48
Lowest 10 percent	28	11	38	5	3	66	24	8	33
Second 25 percent	70	54	77	23	21	89	59	40	68
Third 25 percent	80	68	85	36	33	92	63	47	74
Highest 25 percent	89	80	90	50	46	92	68	54	79
Highest 10 percent	90	82	91	50	45	91	72	57	79
Establishment characteristics									
Goods-producing industries	75	61	81	25	24	93	69	52	75
Service-providing industries	67	53	79	29	26	90	53	36	68
Education and health services	76	65	86	43	40	93	50	33	66
Educational services	86	80	93	72	66	93	35	20	56
Elementary and secondary schools	90	86	95	84	81	96	25	9	38
Junior colleges, colleges, and universities	87	78	89	54	44	83	62	43	70
Healthcare and social assistance	68	54	79	23	21	92	60	42	70
Hospitals	90	77	86	49	44	90	76	55	72
Public administration	91	87	96	85	82	95	35	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 2013—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	50	36	72	10	9	90	45	31	68
1 to 49 workers	45	33	73	8	7	90	42	29	69
50 to 99 workers	65	46	71	16	15	90	56	36	65
100 workers or more	85	71	84	45	41	90	64	45	70
100 to 499 workers	80	61	76	28	25	89	67	46	68
500 workers or more	89	80	90	62	56	91	61	44	71
Geographic areas									
New England	68	55	81	29	26	90	53	39	73
Middle Atlantic	67	55	83	33	30	91	52	36	70
East North Central	70	56	81	31	28	91	58	40	68
West North Central	73	58	79	27	23	86	60	43	72
South Atlantic	67	52	77	26	22	88	59	38	64
East South Central	72	57	80	31	29	92	53	36	69
West South Central	68	52	77	23	21	92	57	39	68
Mountain	66	51	77	22	20	91	55	38	69
Pacific	65	53	82	30	28	93	48	36	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 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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2013

(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	82	18
Worker characteristics				
Management, professional, and related	67	33	83	17
Management, business, and financial	69	31	84	16
Professional and related	66	34	83	17
Teachers	60	40	80	20
Primary, secondary, and special education school teachers	53	47	80	20
Registered nurses	67	33	82	18
Service	62	38	78	22
Protective service	78	22	86	14
Sales and office	67	33	81	19
Sales and related	73	27	84	16
Office and administrative support	65	35	80	20
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	62	38	79	21
Installation, maintenance, and repair	48	52	73	27
Production, transportation, and material moving ...	71	29	82	18
Production	69	31	84	16
Transportation and material moving	69	31	83	17
Transportation and material moving	70	30	85	15
Full time	67	33	82	18
Part time	67	33	80	20
Union	60	40	81	19
Nonunion	67	33	82	18
Average wage within the following categories: ²				
Lowest 25 percent	72	28	83	17
Lowest 10 percent	72	28	83	17
Second 25 percent	65	35	79	21
Third 25 percent	66	34	82	18
Highest 25 percent	67	33	84	16
Highest 10 percent	68	32	84	16
Establishment characteristics				
Goods-producing industries	66	34	82	18
Service-providing industries	67	33	82	18
Education and health services	61	39	80	20
Educational services	60	40	83	17
Elementary and secondary schools	52	48	81	19
Junior colleges, colleges, and universities	65	35	85	15
Healthcare and social assistance	61	39	80	20
Hospitals	66	34	81	19
Public administration	60	40	83	17

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2013—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	79	21
1 to 49 workers	63	37	78	22
50 to 99 workers	64	36	82	18
100 workers or more	69	31	84	16
100 to 499 workers	72	28	85	15
500 workers or more	66	34	82	18
Geographic areas				
New England	69	31	88	12
Middle Atlantic	66	34	87	13
East North Central	63	37	80	20
West North Central	65	35	77	23
South Atlantic	66	34	80	20
East South Central	75	25	86	14
West South Central	71	29	84	16
Mountain	69	31	83	17
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 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 data from the

National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2013

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	46	8	44	60
Establishment characteristics				
Goods-producing industries	46	8	43	62
Construction	33	9	30	52
Manufacturing	62	8	61	76
Service-providing industries	46	8	44	59
Trade, transportation, and utilities	51	7	50	67
Wholesale trade	61	5	60	81
Retail trade	47	6	46	62
Transportation and warehousing	47	–	45	58
Utilities	91	69	76	93
Information	79	36	79	82
Financial activities	60	23	60	75
Finance and insurance	72	33	72	82
Credit intermediation and related activities	87	44	86	90
Insurance carriers and related activities	55	21	55	66
Real estate and rental and leasing	40	–	40	63
Professional and business services	46	–	45	63
Professional and technical services	48	–	47	69
Administrative and waste services	36	–	35	45
Education and health services	57	–	56	69
Educational services	48	–	45	60
Junior colleges, colleges, and universities	91	7	90	96
Healthcare and social assistance	59	–	58	70
Leisure and hospitality	18	–	18	25
Accommodation and food services	18	–	18	25
Other services	25	–	23	40
1 to 99 workers	44	7	43	58
1 to 49 workers	42	7	41	57
50 to 99 workers	75	16	72	90
100 workers or more	90	31	86	95
100 to 499 workers	89	29	85	95
500 workers or more	96	49	93	98

See footnotes at end of table.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2013—Continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
New England	41	—	40	50
Middle Atlantic	41	9	38	60
East North Central	41	9	39	54
West North Central	53	9	52	57
South Atlantic	47	7	47	63
East South Central	51	8	49	62
West South Central	49	—	48	59
Mountain	53	9	51	68
Pacific	43	8	42	62

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/glossary20122013.htm.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2013

(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	64	49	76	19	16	87	59	42	71
Worker characteristics									
Management, professional, and related	79	68	85	26	23	89	76	61	80
Management, business, and financial	84	74	88	31	27	88	81	68	83
Professional and related	77	64	83	23	21	90	74	58	78
Service	38	21	56	7	6	91	34	17	51
Protective service	62	29	46	7	4	62	59	27	46
Sales and office	69	51	74	17	14	80	64	46	71
Sales and related	67	43	64	11	7	67	63	39	62
Office and administrative support	70	57	81	21	18	84	66	51	77
Natural resources, construction, and maintenance	66	53	79	24	23	96	59	44	74
Construction, extraction, farming, fishing, and forestry	61	47	77	26	25	98	51	36	71
Installation, maintenance, and repair	71	57	81	22	21	95	66	50	76
Production, transportation, and material moving ...	68	51	75	23	20	88	58	39	67
Production	72	56	78	21	20	93	66	47	71
Transportation and material moving	64	46	72	25	21	84	50	32	63
Full time	74	59	80	22	19	89	69	51	75
Part time	37	20	53	9	7	74	31	15	47
Union	94	86	92	72	68	94	55	44	80
Nonunion	61	45	73	13	11	83	60	42	70
Average wage within the following categories: ³									
Lowest 25 percent	38	18	48	6	4	69	34	15	45
Lowest 10 percent	28	10	35	4	2	60	24	8	31
Second 25 percent	65	47	72	13	11	85	61	42	68
Third 25 percent	75	62	82	24	21	89	69	52	76
Highest 25 percent	85	75	89	35	32	91	79	66	83
Highest 10 percent	87	78	90	35	31	89	84	71	85
Establishment characteristics									
Goods-producing industries	75	61	81	25	23	93	69	52	75
Construction	58	46	78	17	17	99	51	37	74
Manufacturing	81	67	83	27	25	91	76	58	76
Service-providing industries	62	46	74	17	15	86	57	40	70
Trade, transportation, and utilities	71	50	69	19	15	78	61	40	65
Wholesale trade	73	58	80	13	13	94	70	53	76
Retail trade	68	42	61	14	10	68	58	34	59
Transportation and warehousing	78	60	77	36	29	81	57	39	69
Utilities	99	96	97	78	75	96	93	83	89

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2013—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	79	91	46	40	88	84	72	86
Financial activities	82	74	90	42	36	86	80	67	83
Finance and insurance	91	84	92	53	45	85	90	76	84
Credit intermediation and related activities	94	86	92	54	46	86	93	76	82
Insurance carriers and related activities	88	80	91	48	44	90	86	74	86
Real estate and rental and leasing	52	40	77	—	—	—	50	38	76
Professional and business services	61	48	79	13	12	92	60	46	77
Professional and technical services	72	59	83	12	12	94	71	56	80
Administrative and waste services	44	31	70	6	6	99	42	29	69
Education and health services	67	52	78	18	16	91	61	44	72
Educational services	71	60	84	14	11	82	66	54	81
Junior colleges, colleges, and universities	89	76	85	16	11	70	87	73	85
Healthcare and social assistance	66	51	77	19	17	92	60	43	70
Leisure and hospitality	29	12	41	2	2	88	27	10	36
Accommodation and food services	27	10	36	2	2	86	25	8	32
Other services	47	31	67	9	7	84	43	28	64
1 to 99 workers	49	35	71	8	7	88	46	31	68
1 to 49 workers	45	32	72	7	6	89	43	30	69
50 to 99 workers	63	43	68	11	10	86	58	38	65
100 workers or more	82	65	79	31	27	87	75	55	73
100 to 499 workers	79	58	73	21	18	85	72	50	69
500 workers or more	87	76	87	46	41	89	78	61	78
Geographic areas									
New England	65	50	77	20	17	86	61	44	73
Middle Atlantic	63	51	81	25	23	91	55	41	74
East North Central	68	53	78	23	21	88	60	43	72
West North Central	70	53	76	17	15	85	65	48	73
South Atlantic	63	46	73	15	12	84	61	41	68
East South Central	66	48	73	17	14	85	61	42	69
West South Central	65	46	71	13	11	86	63	43	68
Mountain	63	45	72	13	11	85	59	41	70
Pacific	60	46	77	19	17	89	54	40	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 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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Open plans ¹	Frozen plans ²
All workers	74	26
Worker characteristics		
Management, professional, and related	69	31
Management, business, and financial	68	32
Professional and related	70	30
Service	87	13
Protective service	54	46
Sales and office	71	29
Sales and related	66	34
Office and administrative support	72	28
Natural resources, construction, and maintenance	83	17
Construction, extraction, farming, fishing, and forestry	95	5
Installation, maintenance, and repair	70	30
Production, transportation, and material moving ...	76	24
Production	70	30
Transportation and material moving	81	19
Full time	73	27
Part time	81	19
Union	85	15
Nonunion	67	33
Average wage within the following categories: ³		
Lowest 25 percent	76	24
Lowest 10 percent	81	19
Second 25 percent	75	25
Third 25 percent	78	22
Highest 25 percent	70	30
Highest 10 percent	67	33
Establishment characteristics		
Goods-producing industries	72	28
Manufacturing	64	36
Service-providing industries	75	25
Trade, transportation, and utilities	76	24
Wholesale trade	60	40
Retail trade	73	27
Transportation and warehousing	84	16
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 2013—Continued

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

Characteristics	Open plans ¹	Frozen plans ²
Information	43	57
Financial activities	68	32
Finance and insurance	68	32
Credit intermediation and related activities	68	32
Insurance carriers and related activities	74	26
Professional and business services	81	19
Education and health services	81	19
Educational services	89	11
Junior colleges, colleges, and universities	82	18
Healthcare and social assistance	80	20
1 to 99 workers	79	21
1 to 49 workers	78	22
50 to 99 workers	79	21
100 workers or more	73	27
100 to 499 workers	72	28
500 workers or more	73	27
Geographic areas		
New England	66	34
Middle Atlantic	81	19
East North Central	72	28
West North Central	73	27
South Atlantic	73	27
East South Central	71	29
West South Central	67	33
Mountain	70	30
Pacific	76	24

¹ Plans open to new participants.

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

³ 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 data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2013

(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	67	6	27
Worker characteristics			
Management, professional, and related	72	3	25
Management, business, and financial	69	3	27
Professional and related	74	3	23
Service	74	—	—
Protective service	85	—	—
Sales and office	54	8	38
Sales and related	46	—	—
Office and administrative support	57	7	36
Natural resources, construction, and maintenance	82	—	—
Construction, extraction, farming, fishing, and forestry	78	—	—
Installation, maintenance, and repair	82	—	—
Production, transportation, and material moving ...	69	12	19
Production	72	—	—
Transportation and material moving	64	—	—
Full time	66	6	27
Part time	78	5	17
Union	79	6	16
Nonunion	64	6	29
Average wage within the following categories: ³			
Lowest 25 percent	63	—	—
Lowest 10 percent	74	—	—
Second 25 percent	57	10	33
Third 25 percent	63	8	29
Highest 25 percent	73	4	23
Highest 10 percent	70	3	27
Establishment characteristics			
Goods-producing industries	75	7	18
Manufacturing	75	7	18
Service-providing industries	65	6	29
Trade, transportation, and utilities	75	—	—
Wholesale trade	63	—	—
Retail trade	72	—	—
Transportation and warehousing	90	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2013—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
Utilities	100	—	—
Information	65	—	—
Financial activities	43	7	50
Finance and insurance	41	7	52
Credit intermediation and related activities	39	6	55
Insurance carriers and related activities	50	—	—
Professional and business services	75	—	—
Education and health services	76	—	—
Educational services	94	—	6
Junior colleges, colleges, and universities	92	—	—
Healthcare and social assistance	75	—	—
1 to 99 workers	51	—	—
1 to 49 workers	44	—	—
50 to 99 workers	66	—	—
100 workers or more	71	5	24
100 to 499 workers	72	4	24
500 workers or more	71	5	24
Geographic areas			
New England	58	1	41
Middle Atlantic	63	—	—
East North Central	68	7	25
West North Central	68	—	—
South Atlantic	68	7	25
East South Central	79	—	—
West South Central	72	—	—
Mountain	52	—	—
Pacific	74	—	—

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 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 data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2013

(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	1	43	56
Worker characteristics			
Management, professional, and related	—	—	51
Management, business, and financial	—	53	—
Professional and related	—	—	55
Service	—	—	66
Protective service	—	—	61
Sales and office	1	54	45
Sales and related	—	54	—
Office and administrative support	1	54	45
Natural resources, construction, and maintenance	—	—	56
Construction, extraction, farming, fishing, and forestry	—	—	85
Installation, maintenance, and repair	—	—	51
Production, transportation, and material moving ...	—	—	78
Production	—	—	81
Transportation and material moving	—	—	76
Full time	1	44	55
Part time	—	—	58
Union	—	—	64
Nonunion	1	45	53
Average wage within the following categories: ³			
Lowest 25 percent	—	50	50
Lowest 10 percent	—	39	61
Second 25 percent	—	39	61
Third 25 percent	—	—	59
Highest 25 percent	1	46	53
Highest 10 percent	—	50	—
Establishment characteristics			
Goods-producing industries	—	—	74
Manufacturing	3	22	74
Service-providing industries	—	50	—
Trade, transportation, and utilities	—	—	61
Wholesale trade	—	—	54
Retail trade	—	45	55

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2013—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
Transportation and warehousing	—	—	81
Utilities	—	45	55
Information	—	45	55
Financial activities	—	66	—
Finance and insurance	—	65	—
Credit intermediation and related activities	—	72	28
Insurance carriers and related activities	—	56	—
Professional and business services	—	54	46
Education and health services:			
Educational services	—	53	—
Junior colleges, colleges, and universities	—	—	51
Healthcare and social assistance	—	50	—
1 to 99 workers	—	—	55
1 to 49 workers	—	—	53
50 to 99 workers	—	41	59
100 workers or more	2	43	56
100 to 499 workers	—	—	52
500 workers or more	—	—	58
Geographic areas			
New England	—	42	58
Middle Atlantic	—	—	54
East North Central	—	—	73
West North Central	—	54	—
South Atlantic	—	—	53
East South Central	—	52	—
West South Central	—	—	64
Mountain	—	44	56
Pacific	—	62	—

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 2012 are included in the "1 year" column. Those frozen between 2008 and 2011 are included in the "2 to 5 year" column and plans frozen before 2008 are included in the "Greater than 5 years" column.

³ 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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2013

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	11	89	25	33	33	—
Worker characteristics						
Management, professional, and related	8	92	24	42	29	—
Management, business, and financial	8	92	23	46	24	—
Professional and related	8	92	24	39	32	—
Service	13	87	18	28	48	—
Sales and office	18	82	19	39	25	—
Sales and related	27	73	6	42	27	—
Office and administrative support	16	84	24	38	25	—
Natural resources, construction, and maintenance	7	93	49	8	32	—
Production, transportation, and material moving ...	11	89	30	16	49	—
Production	6	94	30	—	53	—
Full time	11	89	26	34	32	—
Part time	21	79	22	22	40	—
Union	9	91	49	—	38	—
Nonunion	12	88	19	39	31	1
Average wage within the following categories: ³						
Lowest 25 percent	34	66	4	—	48	—
Lowest 10 percent	41	59	—	—	45	—
Second 25 percent	19	81	14	30	39	—
Third 25 percent	11	89	25	34	36	—
Highest 25 percent	6	94	32	36	27	—
Highest 10 percent	7	93	25	46	24	—
Establishment characteristics						
Goods-producing industries	6	94	29	28	42	—
Manufacturing	6	94	27	29	42	—
Service-providing industries	13	87	24	35	29	—
Trade, transportation, and utilities	26	74	22	18	38	—
Retail trade	47	53	5	15	37	—
Financial activities	9	91	21	60	10	—

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Finance and insurance	9	91	19	62	9	—
Insurance carriers and related activities	5	95	27	56	—	—
Educational services	24	76	—	19	33	—
Junior colleges, colleges, and universities	30	70	—	24	42	—
1 to 99 workers	6	94	24	40	30	—
1 to 49 workers	7	93	20	48	24	—
100 workers or more	13	87	26	31	33	—
100 to 499 workers	18	82	25	29	31	—
500 workers or more	9	91	26	33	35	—
Geographic areas						
Middle Atlantic	16	84	22	30	33	—
East North Central	9	91	31	25	41	—
West North Central	18	82	23	38	—	—
South Atlantic	14	86	18	39	28	—
East South Central	17	83	19	43	27	—

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 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 data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2013

(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	82	18
Worker characteristics				
Management, professional, and related	68	32	83	17
Management, business, and financial	70	30	84	16
Professional and related	67	33	83	17
Service	62	38	78	22
Protective service	87	13	—	—
Sales and office	67	33	81	19
Sales and related	73	27	84	16
Office and administrative support	65	35	80	20
Natural resources, construction, and maintenance	63	37	79	21
Construction, extraction, farming, fishing, and forestry	48	52	75	25
Installation, maintenance, and repair	71	29	82	18
Production, transportation, and material moving ...	70	30	84	16
Production	69	31	83	17
Transportation and material moving	70	30	85	15
Full time	67	33	82	18
Part time	67	33	80	20
Union	62	38	82	18
Nonunion	68	32	82	18
Average wage within the following categories: ¹				
Lowest 25 percent	73	27	84	16
Lowest 10 percent	71	29	84	16
Second 25 percent	66	34	79	21
Third 25 percent	65	35	81	19
Highest 25 percent	67	33	84	16
Highest 10 percent	67	33	84	16
Establishment characteristics				
Goods-producing industries	66	34	82	18
Construction	52	48	76	24
Manufacturing	69	31	83	17
Service-providing industries	67	33	82	18
Trade, transportation, and utilities	73	27	84	16
Wholesale trade	71	29	84	16
Retail trade	76	24	83	17
Transportation and warehousing	67	33	86	14
Utilities	80	20	89	11

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2013—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	66	34	80	20
Finance and insurance	66	34	80	20
Credit intermediation and related activities	62	38	76	24
Insurance carriers and related activities	75	25	87	13
Real estate and rental and leasing	63	37	80	20
Professional and business services	64	36	80	20
Professional and technical services	66	34	81	19
Administrative and waste services	61	39	—	—
Education and health services	61	39	81	19
Educational services	61	39	87	13
Junior colleges, colleges, and universities	62	38	87	13
Healthcare and social assistance	62	38	80	20
Leisure and hospitality	72	28	86	14
Accommodation and food services	72	28	85	15
Other services	65	35	—	—
1 to 99 workers	63	37	79	21
1 to 49 workers	62	38	78	22
50 to 99 workers	65	35	82	18
100 workers or more	70	30	84	16
100 to 499 workers	72	28	85	15
500 workers or more	67	33	83	17
Geographic areas				
New England	69	31	88	12
Middle Atlantic	66	34	87	13
East North Central	63	37	80	20
West North Central	64	36	76	24
South Atlantic	67	33	81	19
East South Central	76	24	87	13
West South Central	70	30	83	17
Mountain	70	30	84	16
Pacific	67	33	79	21

¹ 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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2013

(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	85	95	83	78	94	32	15	48
Worker characteristics									
Management, professional, and related	91	87	95	86	81	93	32	15	46
Professional and related	91	87	95	87	81	93	31	14	44
Teachers	91	86	95	88	82	94	29	12	40
Primary, secondary, and special education school teachers	99	95	97	98	95	96	24	7	31
Service	83	79	95	76	73	95	28	13	45
Protective service	90	87	96	84	81	97	33	15	45
Sales and office	89	85	96	81	76	95	35	19	54
Office and administrative support	90	86	96	82	78	95	35	19	53
Natural resources, construction, and maintenance	95	92	96	89	85	96	34	19	56
Production, transportation, and material moving	86	82	95	78	75	96	24	11	45
Full time	99	94	95	92	87	94	36	17	48
Part time	39	35	91	36	33	92	9	4	40
Union	97	93	95	95	90	94	32	11	36
Nonunion	83	78	95	73	69	94	32	18	58
Average wage within the following categories: ³									
Lowest 25 percent	73	69	95	65	62	95	26	13	49
Lowest 10 percent	58	55	94	50	47	95	20	10	52
Second 25 percent	93	88	95	85	81	94	33	16	50
Third 25 percent	95	90	95	89	84	94	33	16	48
Highest 25 percent	98	93	95	94	88	94	35	16	45
Highest 10 percent	98	92	94	92	84	92	42	16	38
Establishment characteristics									
Service-providing industries	89	85	95	83	78	94	32	15	48
Education and health services	90	85	94	85	79	93	30	13	44
Educational services	90	86	95	87	82	93	27	10	39
Elementary and secondary schools	92	88	96	91	87	96	21	6	28
Junior colleges, colleges, and universities	86	79	91	76	64	84	47	26	55
Healthcare and social assistance	89	82	92	67	61	91	53	33	61
Hospitals	95	85	89	70	62	88	57	35	61
Public administration	91	87	96	85	82	95	35	17	50
1 to 99 workers	77	74	96	66	63	95	29	19	66
1 to 49 workers	69	66	95	56	52	93	26	17	65
50 to 99 workers	89	86	97	80	78	97	33	22	67
100 workers or more	91	86	95	86	81	94	32	15	45
100 to 499 workers	87	84	96	80	77	96	30	14	48
500 workers or more	92	87	95	88	82	93	33	15	45

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 2013—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	93	87	93	86	78	90	43	22	51
Local government	88	84	96	82	78	96	28	13	46
Geographic areas									
New England	86	82	96	83	79	96	—	7	—
Middle Atlantic	91	84	92	87	79	91	33	8	25
East North Central	84	82	97	79	76	96	44	15	34
West North Central	91	83	92	79	68	87	32	21	65
South Atlantic	90	84	93	87	80	91	48	17	35
East South Central	92	89	97	84	82	97	23	16	69
West South Central	89	86	97	76	74	97	24	17	70
Mountain	88	86	97	83	81	97	22	14	63
Pacific	91	88	98	86	84	98	19	17	89

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 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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2013

(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	86	80	6.4	6.4	14
Worker characteristics					
Management, professional, and related	86	81	6.5	6.4	14
Professional and related	87	82	6.5	6.5	13
Teachers	88	84	6.8	6.5	12
Primary, secondary, and special education school teachers	88	83	6.8	6.5	12
Service	86	80	6.7	6.6	14
Protective service	85	80	7.1	7.0	15
Sales and office	85	80	6.1	6.4	15
Office and administrative support	85	80	6.2	6.4	15
Natural resources, construction, and maintenance	81	77	5.8	6.0	19
Production, transportation, and material moving ...	84	75	6.3	6.4	16
Full time	86	80	6.4	6.4	14
Part time	87	79	6.6	7.0	13
Union	86	77	6.4	6.6	14
Nonunion	85	84	6.5	6.4	15
Average wage within the following categories: ²					
Lowest 25 percent	86	83	6.3	6.4	14
Lowest 10 percent	86	83	6.6	6.4	14
Second 25 percent	86	79	6.3	6.4	14
Third 25 percent	84	80	6.2	6.4	16
Highest 25 percent	87	80	6.8	6.6	13
Highest 10 percent	88	79	7.0	7.3	12
Establishment characteristics					
Service-providing industries	86	80	6.5	6.4	14
Education and health services	87	82	6.6	6.4	13
Educational services	88	83	6.6	6.5	12
Elementary and secondary schools	88	83	6.7	6.5	12
Junior colleges, colleges, and universities	89	85	6.6	6.5	11
Healthcare and social assistance	79	74	5.9	6.4	21
Hospitals	76	73	6.1	6.4	24
Public administration	83	77	6.3	6.4	17
1 to 99 workers	83	79	6.1	6.0	17
1 to 49 workers	89	85	5.8	6.0	11
50 to 99 workers	77	72	6.5	6.0	23
100 workers or more	86	80	6.5	6.4	14
100 to 499 workers	82	77	6.6	6.5	18
500 workers or more	87	82	6.4	6.4	13

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 2013—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	88	80	6.0	6.3	12
Local government	85	80	6.6	6.5	15
Geographic areas					
Middle Atlantic	94	93	5.6	6.5	6
East North Central	74	66	7.7	9.4	26
West North Central	95	95	6.0	5.0	5
South Atlantic	87	87	4.9	5.0	13
Pacific	77	64	6.9	7.0	23

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

² 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 data from the National Compensation Survey publication,

"Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	60	40	81	19
Worker characteristics				
Management, professional, and related	60	40	81	19
Professional and related	61	39	79	21
Teachers	59	41	79	21
Primary, secondary, and special education school teachers	43	57	—	—
Service	61	39	79	21
Protective service	68	32	81	19
Sales and office	62	38	86	14
Office and administrative support	63	37	86	14
Natural resources, construction, and maintenance Production, transportation, and material moving ...	55	45	66	34
Production, transportation, and material moving ...	55	45	—	—
Full time	60	40	80	20
Part time	68	32	—	—
Union	54	46	75	25
Nonunion	63	37	83	17
Average wage within the following categories: ¹				
Lowest 25 percent	62	38	83	17
Lowest 10 percent	62	38	86	14
Second 25 percent	59	41	80	20
Third 25 percent	57	43	75	25
Highest 25 percent	62	38	84	16
Highest 10 percent	70	30	86	14
Establishment characteristics				
Service-providing industries	60	40	81	19
Education and health services	59	41	77	23
Educational services	59	41	77	23
Elementary and secondary schools	46	54	—	—
Junior colleges, colleges, and universities	70	30	81	19
Healthcare and social assistance	58	42	78	22
Hospitals	65	35	78	22
Public administration	60	40	83	17
1 to 99 workers	61	39	—	—
50 to 99 workers	36	64	—	—
100 workers or more	60	40	79	21
100 to 499 workers	58	42	86	14
500 workers or more	60	40	76	24

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	64	36	82	18
Local government	58	42	80	20
Geographic areas				
Middle Atlantic	85	15	—	—
East North Central	45	55	77	23
South Atlantic	51	49	70	30
East South Central	62	38	—	—
West South Central	—	—	92	8
Mountain	45	55	—	—
Pacific	46	54	86	14

¹ 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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.