

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2017

(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	70	54	77	28	23	83	59	40	69
Worker characteristics									
Management, professional, and related	85	73	86	42	35	83	68	52	76
Management, business, and financial	88	77	88	37	31	84	79	65	83
Professional and related	84	71	85	44	37	83	63	46	73
Teachers	85	74	87	71	61	85	40	20	50
Primary, secondary, and special education school teachers	94	82	87	87	76	87	35	13	38
Registered nurses	89	74	84	38	32	82	78	60	77
Service	47	30	62	17	14	87	37	18	49
Protective service	79	63	80	56	51	91	43	22	50
Sales and office	72	53	74	21	16	75	64	44	69
Sales and related	67	41	62	11	7	60	63	38	59
Office and administrative support	75	60	80	27	22	79	65	49	75
Natural resources, construction, and maintenance	66	52	79	27	26	94	56	39	71
Construction, extraction, farming, fishing, and forestry	62	49	80	30	28	96	47	33	71
Installation, maintenance, and repair	69	54	78	25	23	93	64	45	71
Production, transportation, and material moving ...	71	54	76	25	21	84	62	43	70
Production	74	56	76	22	18	83	71	50	71
Transportation and material moving	69	52	75	28	23	85	54	37	68
Full time	81	65	80	33	28	85	68	48	72
Part time	38	22	59	11	8	72	32	16	52
Union	94	83	88	82	72	88	46	30	65
Nonunion	66	49	75	19	15	80	61	42	70
Average wage within the following categories: ⁴									
Lowest 25 percent	45	25	55	9	6	69	40	20	51
Lowest 10 percent	34	15	44	5	3	65	31	12	40
Second 25 percent	70	52	74	22	18	83	60	40	66
Third 25 percent	82	68	83	36	31	86	68	51	75
Highest 25 percent	90	80	89	50	42	85	72	57	79
Highest 10 percent	91	81	89	48	39	82	76	61	81
Establishment characteristics									
Goods-producing industries	75	60	80	26	22	85	70	53	76
Service-providing industries	69	53	77	28	23	83	57	38	68
Education and health services	80	65	81	42	36	84	57	38	66
Educational services	88	76	86	73	62	85	42	21	51
Elementary and secondary schools	90	78	87	84	73	87	29	10	35
Junior colleges, colleges, and universities	91	77	85	59	46	78	68	43	63
Health care and social assistance	74	57	78	22	18	84	67	48	72
Hospitals	91	78	86	45	38	83	80	62	77
Public administration	91	84	92	87	78	90	36	19	52

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2017—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	55	40	73	14	12	84	49	33	68
1 to 49 workers	50	36	72	10	9	85	46	31	68
50 to 99 workers	68	50	73	23	19	84	57	38	66
100 workers or more	85	68	80	42	35	83	68	48	70
100 to 499 workers	80	61	76	29	24	83	67	46	68
500 workers or more	91	77	85	57	48	83	70	50	72
Geographic areas									
Northeast	72	58	82	31	27	85	58	42	73
New England	73	57	78	27	23	84	59	44	75
Middle Atlantic	71	59	83	33	28	86	57	42	73
South	71	53	74	28	23	83	60	39	65
South Atlantic	71	54	76	29	24	81	62	41	66
East South Central	72	50	70	26	22	85	62	37	60
West South Central	70	52	74	26	23	87	56	36	65
Midwest	73	56	77	27	22	83	63	44	69
East North Central	72	55	76	27	23	84	64	43	68
West North Central	75	58	77	27	22	82	63	44	70
West	64	51	79	25	21	81	52	38	73
Mountain	66	52	78	21	17	81	56	41	73
Pacific	63	50	80	28	23	81	50	37	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.

² Includes workers in private industry and state and local 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 wage data for March 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2017

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	16	12	42
Worker characteristics			
Management, professional, and related	25	17	43
Management, business, and financial	28	9	51
Professional and related	24	20	40
Teachers	27	45	14
Primary, secondary, and special education school teachers	27	60	8
Registered nurses	28	10	50
Service	6	10	31
Protective service	21	35	22
Sales and office	14	8	51
Sales and related	7	4	56
Office and administrative support	18	10	47
Natural resources, construction, and maintenance	17	10	38
Construction, extraction, farming, fishing, and forestry	15	15	32
Installation, maintenance, and repair	19	6	45
Production, transportation, and material moving	16	9	47
Production	19	3	52
Transportation and material moving	13	15	41
Full time	20	13	47
Part time	4	7	27
Union	33	48	12
Nonunion	13	5	47
Average wage within the following categories: ²			
Lowest 25 percent	4	5	36
Lowest 10 percent	2	3	30
Second 25 percent	12	10	48
Third 25 percent	21	15	46
Highest 25 percent	32	18	40
Highest 10 percent	33	15	43
Establishment characteristics			
Goods-producing industries	21	5	50
Service-providing industries	15	13	41
Education and health services	20	23	37
Educational services	26	46	15
Elementary and secondary schools	24	60	5
Junior colleges, colleges, and universities	36	23	32
Health care and social assistance	15	7	52
Hospitals	34	11	46
Public administration	32	55	4

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2017—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	7	6	41
1 to 49 workers	6	4	40
50 to 99 workers	11	12	46
100 workers or more	25	17	43
100 to 499 workers	16	13	51
500 workers or more	37	21	33
Geographic areas			
Northeast	17	14	40
New England	13	14	46
Middle Atlantic	18	14	39
South	17	11	43
South Atlantic	21	9	42
East South Central	15	11	47
West South Central	12	15	44
Midwest	17	10	46
East North Central	18	9	45
West North Central	15	12	48
West	13	12	39
Mountain	11	10	45
Pacific	14	13	36

¹ Includes workers in private industry and state and local 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 wage data for March 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2017

(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	54	38	1	7
Worker characteristics				
Management, professional, and related	48	44	2	6
Management, business, and financial	50	36	2	12
Professional and related	47	47	1	5
Teachers	45	55	—	—
Primary, secondary, and special education school teachers	45	54	—	—
Registered nurses	56	30	—	—
Service	56	40	1	3
Protective service	48	51	—	—
Sales and office	55	35	1	9
Sales and related	62	20	—	—
Office and administrative support	53	37	1	8
Natural resources, construction, and maintenance	71	24	1	3
Construction, extraction, farming, fishing, and forestry	84	14	—	—
Installation, maintenance, and repair	56	36	3	5
Production, transportation, and material moving ...	61	28	2	9
Production	49	33	3	15
Transportation and material moving	70	24	2	5
Full time	53	39	2	7
Part time	66	30	—	—
Union	59	39	(⁵)	2
Nonunion	50	37	2	11
Average wage within the following categories: ⁶				
Lowest 25 percent	62	32	—	—
Lowest 10 percent	69	28	—	—
Second 25 percent	58	33	2	8
Third 25 percent	55	36	1	7
Highest 25 percent	50	42	2	6
Highest 10 percent	47	43	2	8
Establishment characteristics				
Goods-producing industries	57	28	3	13
Service-providing industries	53	40	1	6
Education and health services	48	47	1	4
Educational services	44	55	—	—
Elementary and secondary schools	44	55	—	—
Junior colleges, colleges, and universities	43	56	—	—
Health care and social assistance	58	29	—	—
Hospitals	56	29	—	—
Public administration	42	57	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2017—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	56	35	1	7
1 to 49 workers	55	34	1	10
50 to 99 workers	58	37	—	—
100 workers or more	53	39	2	6
100 to 499 workers	57	34	3	6
500 workers or more	50	42	1	7
Geographic areas				
Northeast	51	40	1	8
New England	54	38	—	—
Middle Atlantic	51	40	1	8
South	55	39	1	5
South Atlantic	61	32	2	5
East South Central	46	50	—	—
West South Central	49	45	1	5
Midwest	60	29	2	8
East North Central	62	27	—	—
West North Central	55	35	—	—
West	47	44	—	—
Mountain	53	40	—	—
Pacific	45	46	—	—

¹ Includes workers in private industry and state and local 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 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2017

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
All workers	(4)	25	75
Worker characteristics			
Management, professional, and related	(4)	27	73
Management, business, and financial	(4)	22	78
Professional and related	(4)	28	72
Teachers	—	—	69
Primary, secondary, and special education school teachers	—	31	69
Registered nurses	—	—	72
Service	—	—	67
Protective service	—	—	69
Sales and office	(4)	23	77
Sales and related	—	8	92
Office and administrative support	1	25	75
Natural resources, construction, and maintenance	—	—	73
Construction, extraction, farming, fishing, and forestry	—	—	72
Installation, maintenance, and repair	—	—	73
Production, transportation, and material moving	—	—	89
Production	—	—	90
Transportation and material moving	—	—	87
Full time	(4)	25	75
Part time	(4)	29	71
Union	1	29	70
Nonunion	(4)	22	78
Average wage within the following categories: ⁵			
Lowest 25 percent	—	—	81
Second 25 percent	—	—	76
Third 25 percent	(4)	26	74
Highest 25 percent	(4)	26	74
Highest 10 percent	(4)	27	73
Establishment characteristics			
Goods-producing industries	—	—	87
Service-providing industries	(4)	27	73
Education and health services	—	—	69
Educational services	(4)	30	70
Elementary and secondary schools	—	30	70
Junior colleges, colleges, and universities	1	29	70
Health care and social assistance	—	—	67
Hospitals	—	—	78
Public administration	—	—	66

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2017—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	—	—	69
1 to 49 workers	—	—	66
50 to 99 workers	—	27	73
100 workers or more	(⁴)	23	77
100 to 499 workers	—	—	76
500 workers or more	(⁴)	22	77
Geographic areas			
Northeast	—	21	79
New England	—	38	62
Middle Atlantic	—	16	84
South	—	—	80
South Atlantic	—	—	82
East South Central	—	46	54
West South Central	—	10	90
Midwest	—	—	82
East North Central	—	—	86
West North Central	—	—	75
West	1	42	57
Mountain	—	—	80
Pacific	1	49	50

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2016 are included in the "1 year" column. Those frozen between 2012 and 2015 are included in the "2 to 5 years" column and plans frozen before 2012 are included in the "Greater than 5 years" column.

⁴ Less than 0.5.

⁵ 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 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2017

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ³				Other
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	
All workers	4	96	56	14	14	24	(⁴)
Worker characteristics							
Management, professional, and related	3	97	62	13	14	23	—
Management, business, and financial	4	96	42	19	23	25	—
Professional and related	3	97	69	11	11	22	—
Registered nurses	11	89	36	8	—	39	—
Service	2	98	76	7	6	22	—
Sales and office	7	93	47	14	19	26	—
Sales and related	15	85	—	—	37	37	—
Office and administrative support	5	95	52	14	16	25	—
Natural resources, construction, and maintenance	4	96	42	25	20	18	—
Production, transportation, and material moving ...	7	93	26	20	16	37	—
Transportation and material moving	5	95	41	17	9	33	—
Full time	4	96	56	14	15	25	—
Part time	10	90	60	—	6	19	—
Union	1	99	75	12	5	21	—
Nonunion	6	94	43	15	20	27	—
Average wage within the following categories: ⁵							
Lowest 25 percent	10	90	55	11	10	23	—
Second 25 percent	5	95	58	9	14	27	—
Third 25 percent	4	96	53	14	11	28	—
Highest 25 percent	3	97	58	15	17	21	—
Highest 10 percent	3	97	53	16	21	23	—
Establishment characteristics							
Goods-producing industries	6	94	12	22	34	35	—
Service-providing industries	4	96	63	12	11	23	—
Education and health services	2	98	80	6	4	22	—
Health care and social assistance	7	93	34	—	16	37	—
Public administration	—	100	89	8	—	20	—

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2017—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 ³				Other
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	
1 to 99 workers	4	96	55	15	12	23	—
1 to 49 workers	3	97	48	16	14	23	—
50 to 99 workers	5	95	63	14	8	24	—
100 workers or more	4	96	57	13	15	25	—
100 to 499 workers	7	93	52	16	14	27	—
500 workers or more	3	97	59	11	15	24	—
Geographic areas							
Northeast	4	96	61	8	13	26	—
New England	3	97	59	—	15	23	—
Middle Atlantic	4	96	61	8	12	27	—
South	4	96	57	16	13	26	—
South Atlantic	6	94	45	17	19	40	—
West South Central	2	98	67	14	8	—	—
Midwest	5	95	48	16	13	27	—
East North Central	6	94	47	14	12	32	—
West	3	97	57	13	18	18	—
Pacific	3	97	54	14	19	19	—

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ The sum of the individual components may be greater than the total because some employers offer more than one alternative.

⁴ Less than 0.5.

⁵ 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 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2017

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	68	32	82	18
Worker characteristics				
Management, professional, and related	68	32	84	16
Management, business, and financial	70	30	85	15
Professional and related	67	33	84	16
Teachers	72	28	91	9
Primary, secondary, and special education school teachers	78	22	95	5
Registered nurses	62	38	80	20
Service	66	34	83	17
Protective service	70	30	88	12
Sales and office	67	33	79	21
Sales and related	68	32	74	26
Office and administrative support	67	33	81	19
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	65	35	81	19
Installation, maintenance, and repair	53	47	74	26
Production, transportation, and material moving ... Production	73	27	86	14
Transportation and material moving	71	29	84	16
Production	71	29	84	16
Transportation and material moving	70	30	84	16
Full time	68	32	83	17
Part time	63	37	76	24
Union	67	33	83	17
Nonunion	68	32	82	18
Average wage within the following categories: ²				
Lowest 25 percent	70	30	78	22
Lowest 10 percent	68	32	75	25
Second 25 percent	67	33	81	19
Third 25 percent	66	34	83	17
Highest 25 percent	69	31	84	16
Highest 10 percent	70	30	85	15
Establishment characteristics				
Goods-producing industries	65	35	80	20
Service-providing industries	68	32	83	17
Education and health services	63	37	83	17
Educational services	68	32	89	11
Elementary and secondary schools	74	26	92	8
Junior colleges, colleges, and universities Health care and social assistance	65	35	86	14
Hospitals	62	38	81	19
Public administration	66	34	81	19
Public administration	66	34	91	9

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2017—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	66	34	83	17
1 to 49 workers	64	36	83	17
50 to 99 workers	71	29	84	16
100 workers or more	69	31	82	18
100 to 499 workers	68	32	81	19
500 workers or more	69	31	82	18
Geographic areas				
Northeast	65	35	85	15
New England	67	33	85	15
Middle Atlantic	64	36	85	15
South	73	27	81	19
South Atlantic	70	30	80	20
East South Central	79	21	84	16
West South Central	74	26	82	18
Midwest	65	35	81	19
East North Central	63	37	82	18
West North Central	67	33	80	20
West	67	33	82	18
Mountain	68	32	85	15
Pacific	66	34	81	19

¹ Includes workers in private industry and state and local 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 wage data for March 2017.

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/hcs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2017

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	48	8	47	58
Establishment characteristics				
Goods-producing industries	39	9	38	50
Construction	30	10	29	42
Manufacturing	50	8	49	60
Service-providing industries	49	8	48	59
Trade, transportation, and utilities	54	10	53	61
Wholesale trade	67	–	67	79
Retail trade	50	7	48	54
Transportation and warehousing	47	19	44	54
Utilities	95	–	95	98
Information	83	52	83	90
Financial activities	65	20	65	75
Finance and insurance	78	26	77	79
Credit intermediation and related activities	87	39	86	93
Insurance carriers and related activities	63	9	63	56
Real estate and rental and leasing	44	–	44	68
Professional and business services	52	2	52	62
Professional and technical services	59	–	59	68
Administrative and waste services	37	–	36	49
Education and health services	49	4	48	64
Junior colleges, colleges, and universities	96	–	95	99
Health care and social assistance	49	4	49	65
Leisure and hospitality	24	–	24	32
Accommodation and food services	24	–	24	29
Other services	34	–	32	47
1 to 99 workers	46	7	45	57
1 to 49 workers	45	7	44	55
50 to 99 workers	75	16	73	85
100 workers or more	89	31	86	94
100 to 499 workers	88	28	85	93
500 workers or more	94	50	94	97

See footnotes at end of table.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2017—continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	54	10	52	62
New England	63	9	61	56
Middle Atlantic	50	10	49	64
South	43	7	43	56
South Atlantic	47	9	47	55
East South Central	34	—	34	65
West South Central	42	5	41	52
Midwest	48	10	47	57
East North Central	42	10	41	60
West North Central	60	—	60	51
West	51	7	50	59
Mountain	55	4	55	62
Pacific	48	9	46	58

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2017

(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	66	50	75	18	15	81	62	44	72
Worker characteristics									
Management, professional, and related	82	70	86	25	20	81	78	64	83
Management, business, and financial	87	76	88	28	23	82	84	72	86
Professional and related	79	67	84	23	19	80	75	60	81
Service	42	22	54	7	6	84	38	19	49
Protective service	61	32	52	–	–	–	57	27	48
Sales and office	70	51	72	16	11	71	67	47	70
Sales and related	67	41	61	11	7	59	63	38	59
Office and administrative support	72	57	79	19	14	75	69	53	77
Natural resources, construction, and maintenance	63	48	77	22	21	96	57	41	72
Construction, extraction, farming, fishing, and forestry	58	45	78	24	23	98	48	35	72
Installation, maintenance, and repair	67	51	76	20	19	94	65	47	72
Production, transportation, and material moving	71	53	75	22	19	83	63	44	70
Production	74	56	76	21	17	83	71	51	71
Transportation and material moving	68	50	74	24	20	84	56	39	69
Full time	77	60	78	22	18	83	73	54	75
Part time	38	21	56	8	5	65	33	17	53
Union	92	82	90	71	66	93	55	44	80
Nonunion	64	47	73	13	9	74	63	45	71
Average wage within the following categories: ³									
Lowest 25 percent	42	21	51	6	3	57	39	19	50
Lowest 10 percent	33	14	41	4	2	55	30	12	39
Second 25 percent	66	46	70	13	10	78	62	41	66
Third 25 percent	78	64	81	23	19	85	73	56	77
Highest 25 percent	88	77	88	35	29	84	82	70	84
Highest 10 percent	89	81	90	35	28	81	85	74	87
Establishment characteristics									
Goods-producing industries	75	60	80	25	21	85	71	54	76
Construction	55	43	78	18	17	98	48	35	74
Manufacturing	84	67	80	28	23	81	81	62	76
Service-providing industries	65	48	74	17	13	80	60	43	71
Trade, transportation, and utilities	75	51	67	18	13	73	67	43	65
Wholesale trade	77	63	82	11	10	90	74	59	80
Retail trade	71	40	56	14	7	54	64	34	54
Transportation and warehousing	82	65	79	34	29	85	64	47	74
Utilities	97	94	97	76	67	88	97	82	85

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2017—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	89	80	90	38	35	92	89	75	84
Financial activities	84	74	88	38	29	76	83	71	85
Finance and insurance	92	84	91	48	36	75	91	80	88
Credit intermediation and related activities	94	84	90	47	33	70	93	81	87
Insurance carriers and related activities	89	82	92	48	42	88	89	78	88
Real estate and rental and leasing	59	43	74	7	7	94	58	41	71
Professional and business services	61	48	80	13	11	78	59	46	77
Professional and technical services	77	66	86	14	11	81	76	63	84
Administrative and waste services	39	25	64	5	4	86	37	23	62
Education and health services	72	57	79	17	15	84	67	50	75
Educational services	72	64	89	16	14	85	63	54	86
Junior colleges, colleges, and universities	88	78	89	16	11	68	85	74	88
Health care and social assistance	72	56	77	17	15	84	68	50	73
Leisure and hospitality	33	14	43	4	4	100	30	11	37
Accommodation and food services	31	12	38	3	3	100	29	10	33
Other services	48	36	75	10	10	96	43	30	71
1 to 99 workers	53	37	71	9	7	81	50	35	69
1 to 49 workers	49	34	71	7	6	82	47	32	69
50 to 99 workers	65	46	70	14	11	79	60	41	68
100 workers or more	83	65	78	29	24	81	76	56	74
100 to 499 workers	79	58	73	20	16	79	72	51	70
500 workers or more	89	76	85	43	36	83	83	66	79
Geographic areas									
Northeast	68	55	80	22	18	84	62	48	77
New England	71	55	78	19	16	84	66	50	75
Middle Atlantic	67	54	81	23	19	83	60	47	78
South	67	47	71	17	13	79	63	43	68
South Atlantic	68	50	74	20	15	78	63	45	71
East South Central	68	44	64	14	11	77	66	40	61
West South Central	65	45	69	14	12	83	62	41	66
Midwest	70	53	75	19	15	83	67	48	71
East North Central	70	52	75	19	16	85	66	47	71
West North Central	72	54	75	17	13	79	68	49	71
West	60	46	77	16	12	78	56	41	74
Mountain	63	47	75	12	9	75	60	44	73
Pacific	58	45	78	17	14	79	54	40	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.

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 3. Retirement benefit combinations: Access, private industry workers, March 2017

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	14	4	49
Worker characteristics			
Management, professional, and related	22	4	56
Management, business, and financial	26	3	58
Professional and related	19	4	56
Service	4	3	35
Protective service	8	—	49
Sales and office	12	4	55
Sales and related	7	4	56
Office and administrative support	16	3	54
Natural resources, construction, and maintenance	16	6	41
Construction, extraction, farming, fishing, and forestry	14	10	34
Installation, maintenance, and repair	18	2	47
Production, transportation, and material moving ...	15	7	48
Production	18	3	53
Transportation and material moving	12	12	44
Full time	17	4	56
Part time	3	5	29
Union	35	36	21
Nonunion	12	1	51
Average wage within the following categories: ¹			
Lowest 25 percent	3	3	36
Lowest 10 percent	1	2	29
Second 25 percent	9	4	53
Third 25 percent	17	6	55
Highest 25 percent	30	5	53
Highest 10 percent	31	4	54
Establishment characteristics			
Goods-producing industries	21	4	50
Construction	10	8	38
Manufacturing	26	3	55
Service-providing industries	12	4	48
Trade, transportation, and utilities	10	8	57
Wholesale trade	9	2	65
Retail trade	6	7	58
Transportation and warehousing	15	19	48
Utilities	76	—	21
Information	38	—	51
Financial activities	37	1	46
Finance and insurance	47	1	44

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, private industry workers, March 2017—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	47	1	46
Insurance carriers and related activities	48	—	41
Real estate and rental and leasing	7	—	51
Professional and business services	12	2	47
Professional and technical services	13	—	63
Administrative and waste services	4	1	34
Education and health services	12	5	55
Educational services	7	9	56
Junior colleges, colleges, and universities	12	4	72
Health care and social assistance	13	4	55
Leisure and hospitality	—	2	29
Accommodation and food services	—	2	29
Other services	5	5	38
1 to 99 workers	6	3	44
1 to 49 workers	5	2	41
50 to 99 workers	9	5	52
100 workers or more	23	7	54
100 to 499 workers	14	6	59
500 workers or more	36	7	46
Geographic areas			
Northeast	16	6	46
New England	14	5	52
Middle Atlantic	16	7	44
South	13	4	50
South Atlantic	15	4	48
East South Central	11	3	54
West South Central	11	3	51
Midwest	15	4	52
East North Central	15	4	51
West North Central	14	3	55
West	11	4	44
Mountain	8	3	51
Pacific	13	5	41

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2017

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	63	22	3	12
Worker characteristics				
Management, professional, and related	55	27	3	15
Management, business, and financial	56	23	3	18
Professional and related	55	29	3	13
Service	77	12	—	—
Sales and office	61	21	2	15
Sales and related	63	18	—	—
Office and administrative support	61	23	2	14
Natural resources, construction, and maintenance	77	16	2	5
Construction, extraction, farming, fishing, and forestry	94	3	—	—
Installation, maintenance, and repair	59	31	3	7
Production, transportation, and material moving	64	23	3	11
Production	49	31	3	16
Transportation and material moving	76	15	2	6
Full time	61	23	3	13
Part time	76	17	—	—
Union	80	16	—	—
Nonunion	51	26	4	19
Average wage within the following categories: ⁴				
Lowest 25 percent	68	20	—	—
Lowest 10 percent	73	—	—	4
Second 25 percent	66	16	3	15
Third 25 percent	62	22	2	13
Highest 25 percent	61	25	3	11
Highest 10 percent	57	26	4	13
Establishment characteristics				
Goods-producing industries	58	26	3	13
Construction	98	—	—	—
Manufacturing	43	35	5	17
Service-providing industries	65	21	2	12
Trade, transportation, and utilities	72	21	2	5
Wholesale trade	71	23	—	—
Retail trade	68	24	—	—
Transportation and warehousing	76	18	—	—
Utilities	69	23	3	4
Information	29	57	—	—
Financial activities	54	18	3	25
Finance and insurance	53	19	2	26
Credit intermediation and related activities	47	17	3	34
Insurance carriers and related activities	66	22	2	10
Real estate and rental and leasing	87	—	—	—
Professional and business services	71	—	—	9
Professional and technical services	83	—	—	—
Administrative and waste services	43	38	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2017—continued

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
Establishment characteristics				
Education and health services	62	21	—	—
Educational services	58	32	—	—
Junior colleges, colleges, and universities	70	19	—	—
Health care and social assistance	63	20	—	—
Leisure and hospitality	94	—	—	—
Accommodation and food services	100	—	—	—
Other services	80	6	—	—
1 to 99 workers	65	20	2	13
1 to 49 workers	61	21	2	16
50 to 99 workers	70	19	—	—
100 workers or more	62	23	3	12
100 to 499 workers	63	23	4	10
500 workers or more	62	23	2	13
Geographic areas				
Northeast	68	18	1	13
New England	70	18	—	—
Middle Atlantic	67	18	2	14
South	63	25	2	10
South Atlantic	65	23	3	9
East South Central	56	34	—	—
West South Central	62	25	—	—
Midwest	64	19	3	14
East North Central	66	17	—	—
West North Central	57	26	—	—
West	55	27	—	—
Mountain	69	17	—	—
Pacific	51	31	—	—

¹ Plans open to new participants.

² New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

³ 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.

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, March 2017

(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	—	—	83
Worker characteristics			
Management, professional, and related	—	—	81
Management, business, and financial	—	—	84
Professional and related	—	—	80
Service	—	—	65
Protective service	—	—	99
Sales and office	—	—	84
Sales and related	—	7	93
Office and administrative support	—	—	82
Natural resources, construction, and maintenance	—	—	77
Construction, extraction, farming, fishing, and forestry	—	—	86
Installation, maintenance, and repair	—	—	75
Production, transportation, and material moving	—	—	93
Production	—	—	91
Transportation and material moving	—	—	95
Full time	—	—	83
Part time	—	16	84
Union	—	—	78
Nonunion	—	—	85
Average wage within the following categories: ³			
Lowest 25 percent	—	—	83
Second 25 percent	—	—	87
Third 25 percent	—	—	83
Highest 25 percent	—	—	82
Highest 10 percent	—	16	84
Establishment characteristics			
Goods-producing industries	—	—	87
Construction	—	—	96
Manufacturing	—	—	87
Service-providing industries	—	—	81
Trade, transportation, and utilities	—	5	95
Wholesale trade	—	—	89
Retail trade	—	—	98

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, March 2017—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	—	—	100
Utilities	—	24	76
Information	—	—	82
Financial activities	—	—	75
Finance and insurance	—	—	75
Credit intermediation and related activities	—	—	68
Insurance carriers and related activities	—	—	91
Professional and business services	—	—	99
Professional and technical services	—	—	96
Administrative and waste services	—	—	100
Education and health services	—	34	66
Junior colleges, colleges, and universities	—	35	65
Health care and social assistance	—	32	68
Other services	—	—	79
1 to 99 workers	—	—	77
1 to 49 workers	—	—	71
50 to 99 workers	—	—	89
100 workers or more	—	—	85
100 to 499 workers	—	—	83
500 workers or more	—	—	86
Geographic areas			
Northeast	—	19	81
New England	—	—	79
Middle Atlantic	—	19	81
South	—	12	88
South Atlantic	—	12	88
East South Central	—	—	76
West South Central	—	—	95
Midwest	—	—	89
East North Central	—	—	86
West North Central	—	4	96
West	—	—	71
Mountain	—	—	82
Pacific	—	—	68

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 2016 are included in the "1 year" column. Those frozen between 2012 and 2015 are included in the "2 to 5 years" column and plans frozen before 2012 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 wage data for March 2017.

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/eps/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, March 2017

(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			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	9	91	8	24	33	34
Worker characteristics						
Management, professional, and related	8	92	8	26	37	31
Management, business, and financial	7	93	6	29	40	29
Professional and related	9	91	8	25	36	33
Service	11	89	—	—	34	45
Sales and office	13	87	7	20	35	31
Sales and related	16	84	—	—	39	39
Office and administrative support	12	88	8	23	33	29
Natural resources, construction, and maintenance	7	93	9	37	33	20
Production, transportation, and material moving ...	9	91	9	24	20	42
Transportation and material moving	9	91	—	26	15	44
Full time	8	92	8	24	34	34
Part time	24	76	9	—	—	33
Union	4	96	11	40	22	28
Nonunion	11	89	7	20	35	35
Average wage within the following categories: ³						
Lowest 25 percent	25	75	—	—	24	32
Second 25 percent	12	88	12	13	32	36
Third 25 percent	9	91	10	24	23	39
Highest 25 percent	7	93	5	30	40	29
Highest 10 percent	7	93	4	31	45	28
Establishment characteristics						
Goods-producing industries	7	93	8	22	37	36
Construction	—	100	—	—	—	—
Manufacturing	7	93	—	21	38	38
Service-providing industries	10	90	8	25	31	32
Trade, transportation, and utilities	15	85	11	21	21	39
Retail trade	35	65	—	11	20	42
Financial activities	4	96	3	16	50	28
Finance and insurance	4	96	3	16	49	28
Credit intermediation and related activities	4	96	5	11	43	38
Insurance carriers and related activities	5	95	2	30	53	—
Professional and business services:						
Professional and technical services	—	100	—	70	80	—
Education and health services	12	88	—	—	21	42
Health care and social assistance	11	89	—	—	25	48
1 to 99 workers	8	92	—	25	26	33
1 to 49 workers	5	95	—	25	26	33
100 workers or more	10	90	7	24	35	34
100 to 499 workers	13	87	10	29	28	33
500 workers or more	7	93	5	20	40	34

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, March 2017—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			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
Geographic areas						
Northeast	10	90	4	17	34	39
New England	8	92	—	—	40	46
South	10	90	7	29	32	29
South Atlantic	12	88	4	24	39	32
West South Central	6	94	—	38	24	—
Midwest	10	90	13	25	24	37
East North Central	10	90	—	23	22	37
West	7	93	—	24	43	32
Pacific	8	92	—	26	43	33

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2017

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	68	32	82	18
Worker characteristics				
Management, professional, and related	68	32	83	17
Management, business, and financial	70	30	85	15
Professional and related	66	34	83	17
Service	66	34	83	17
Protective service	79	21	87	13
Sales and office	67	33	78	22
Sales and related	68	32	74	26
Office and administrative support	67	33	80	20
Natural resources, construction, and maintenance	64	36	81	19
Construction, extraction, farming, fishing, and forestry	52	48	74	26
Installation, maintenance, and repair	72	28	86	14
Production, transportation, and material moving	71	29	84	16
Production	71	29	84	16
Transportation and material moving	70	30	84	16
Full time	68	32	83	17
Part time	62	38	75	25
Union	67	33	81	19
Nonunion	68	32	82	18
Average wage within the following categories: ¹				
Lowest 25 percent	69	31	77	23
Lowest 10 percent	67	33	75	25
Second 25 percent	68	32	80	20
Third 25 percent	66	34	83	17
Highest 25 percent	68	32	83	17
Highest 10 percent	69	31	84	16
Establishment characteristics				
Goods-producing industries	65	35	80	20
Construction	53	47	73	27
Manufacturing	68	32	82	18
Service-providing industries	68	32	82	18
Trade, transportation, and utilities	67	33	77	23
Wholesale trade	77	23	88	12
Retail trade	62	38	69	31
Transportation and warehousing	66	34	82	18
Utilities	82	18	93	7

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2017—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	83	17	92	8
Financial activities	70	30	80	20
Finance and insurance	70	30	79	21
Credit intermediation and related activities	68	32	76	24
Insurance carriers and related activities	74	26	84	16
Real estate and rental and leasing	71	29	85	15
Professional and business services	73	27	88	12
Professional and technical services	67	33	85	15
Administrative and waste services	82	18	87	13
Education and health services	61	39	82	18
Educational services	63	37	86	14
Junior colleges, colleges, and universities	58	42	83	17
Health care and social assistance	61	39	81	19
Other services	58	42	84	16
1 to 99 workers	66	34	83	17
1 to 49 workers	64	36	83	17
50 to 99 workers	72	28	84	16
100 workers or more	68	32	81	19
100 to 499 workers	69	31	81	19
500 workers or more	68	32	81	19
Geographic areas				
Northeast	65	35	85	15
New England	67	33	85	15
Middle Atlantic	64	36	85	15
South	72	28	81	19
South Atlantic	69	31	79	21
East South Central	78	22	84	16
West South Central	74	26	82	18
Midwest	65	35	81	19
East North Central	64	36	82	18
West North Central	66	34	79	21
West	67	33	82	18
Mountain	68	32	83	17
Pacific	66	34	80	20

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2017

(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	91	80	88	86	74	86	37	16	44
Worker characteristics									
Management, professional, and related	94	81	86	89	75	85	39	16	40
Professional and related	93	80	86	88	75	85	39	15	39
Teachers	94	81	86	91	77	85	37	13	34
Primary, secondary, and special education school teachers	99	86	87	99	85	87	32	8	26
Service	84	76	90	78	69	89	31	16	50
Protective service	92	86	94	89	81	91	33	18	52
Sales and office	91	80	88	85	73	86	37	18	49
Office and administrative support	92	81	88	86	74	86	37	18	49
Natural resources, construction, and maintenance	97	89	91	90	81	90	39	21	53
Production, transportation, and material moving ...	90	80	89	87	77	89	27	12	46
Full time	99	87	88	94	81	86	40	18	44
Part time	46	39	84	40	35	87	16	7	42
Union	97	83	86	94	80	85	34	12	36
Nonunion	86	77	89	79	69	88	39	19	50
Average wage within the following categories: ³									
Lowest 25 percent	78	68	87	71	62	88	30	13	44
Lowest 10 percent	67	58	87	58	51	88	25	12	47
Second 25 percent	94	83	88	88	77	87	39	18	48
Third 25 percent	98	86	88	93	81	86	38	18	46
Highest 25 percent	97	84	87	92	78	85	41	16	39
Highest 10 percent	96	82	85	91	75	83	45	17	38
Establishment characteristics									
Service-providing industries	91	80	88	86	74	86	37	16	44
Education and health services	93	79	85	88	74	84	38	14	38
Educational services	93	79	86	90	76	85	35	12	33
Elementary and secondary schools	93	80	86	92	79	86	27	7	26
Junior colleges, colleges, and universities	92	76	83	83	66	79	59	25	43
Health care and social assistance	93	78	83	73	60	82	55	31	56
Hospitals	93	77	83	69	56	81	59	36	61
Public administration	91	84	92	87	78	90	36	19	52
1 to 99 workers	87	79	90	83	75	90	28	12	43
1 to 49 workers	85	78	91	81	73	91	25	11	46
50 to 99 workers	90	80	89	85	76	89	30	12	40
100 workers or more	93	80	87	87	74	85	40	18	44
100 to 499 workers	91	81	90	87	77	89	30	13	43
500 workers or more	93	80	86	87	72	84	44	20	45

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2017—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	96	83	87	91	76	84	49	21	43
Local government	90	79	88	84	74	87	33	15	44
Geographic areas									
Northeast	91	80	88	87	76	88	31	9	28
New England	86	68	80	78	64	83	15	—	—
Middle Atlantic	93	84	90	90	80	89	36	8	23
South	94	83	89	89	78	88	42	17	41
South Atlantic	92	79	87	88	74	85	57	21	38
East South Central	94	85	91	89	81	91	39	19	48
West South Central	97	87	90	90	81	90	21	10	47
Midwest	90	76	85	83	69	84	41	17	42
East North Central	88	74	84	82	68	83	47	17	36
West North Central	92	80	87	84	72	86	30	17	57
West	89	78	88	84	71	85	29	20	68
Mountain	86	78	91	77	67	87	34	25	74
Pacific	90	79	87	86	73	84	28	18	64

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.

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 3. Retirement benefit combinations: Access, State and local government workers, March 2017

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	31	55	5
Worker characteristics			
Management, professional, and related	34	54	5
Professional and related	34	55	5
Teachers	35	57	3
Primary, secondary, and special education school teachers	32	67	–
Service	25	53	6
Protective service	31	58	3
Sales and office	31	54	6
Office and administrative support	32	55	5
Natural resources, construction, and maintenance	31	59	8
Production, transportation, and material moving	23	64	4
Full time	35	59	5
Part time	11	29	5
Union	32	63	3
Nonunion	31	48	8
Average wage within the following categories: ¹			
Lowest 25 percent	23	48	7
Lowest 10 percent	16	42	9
Second 25 percent	33	55	6
Third 25 percent	33	60	5
Highest 25 percent	37	55	4
Highest 10 percent	40	51	5
Establishment characteristics			
Service-providing industries	31	54	5
Education and health services	33	55	5
Educational services	32	57	3
Elementary and secondary schools	27	65	1
Junior colleges, colleges, and universities	50	33	9
Health care and social assistance	35	38	20
Hospitals	35	34	25
Public administration	32	55	4
1 to 99 workers	23	60	5
1 to 49 workers	20	60	5
50 to 99 workers	25	59	5
100 workers or more	34	53	6
100 to 499 workers	27	60	4
500 workers or more	37	49	7

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, State and local government workers, March 2017—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government	43	47	5
Local government	27	57	5
Geographic areas			
Northeast	26	61	4
New England	—	70	8
Middle Atlantic	32	58	3
South	37	52	5
South Atlantic	53	35	4
East South Central	34	55	5
West South Central	14	76	7
Midwest	34	48	7
East North Central	41	41	6
West North Central	22	62	8
West	24	60	5
Mountain	25	53	9
Pacific	24	63	4

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2017

(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	91	78	7.1	7.0	9
Worker characteristics					
Management, professional, and related	91	79	7.3	7.2	9
Professional and related	92	80	7.4	7.2	8
Teachers	92	83	7.7	7.3	8
Primary, secondary, and special education school teachers	92	84	7.7	7.2	8
Service	92	78	7.1	7.0	8
Protective service	92	75	7.3	7.0	8
Sales and office	88	76	6.6	6.6	12
Office and administrative support	88	77	6.6	6.6	12
Natural resources, construction, and maintenance	88	78	6.5	6.0	12
Production, transportation, and material moving ...	88	76	6.2	6.0	12
Full time	91	79	7.1	7.0	9
Part time	90	75	7.2	7.0	10
Union	91	70	7.3	7.0	9
Nonunion	90	87	6.9	7.0	10
Average wage within the following categories: ²					
Lowest 25 percent	91	84	6.6	6.6	9
Lowest 10 percent	93	88	6.8	7.0	7
Second 25 percent	89	78	6.8	6.8	11
Third 25 percent	91	78	7.0	7.0	9
Highest 25 percent	92	74	7.8	7.5	8
Highest 10 percent	95	70	8.2	8.0	5
Establishment characteristics					
Service-providing industries	91	78	7.1	7.0	9
Education and health services	92	82	7.3	7.2	8
Educational services	93	83	7.3	7.2	7
Elementary and secondary schools	93	83	7.3	7.2	7
Junior colleges, colleges, and universities	93	80	7.3	7.2	7
Health care and social assistance	–	74	6.9	7.0	–
Hospitals	–	74	7.0	7.7	–
Public administration	90	74	6.7	6.3	10
1 to 99 workers	90	78	7.3	7.0	10
1 to 49 workers	90	74	7.0	6.5	10
50 to 99 workers	90	82	7.6	7.0	10
100 workers or more	91	78	7.0	7.0	9
100 to 499 workers	89	78	7.0	6.9	11
500 workers or more	92	78	7.0	7.2	8

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2017—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	91	75	6.7	6.8	9
Local government	90	79	7.2	7.0	10
Geographic areas					
Northeast	98	54	6.7	7.1	2
New England	—	58	7.2	7.1	—
Middle Atlantic	97	53	6.6	7.1	3
South	94	93	6.3	6.4	6
South Atlantic	98	97	5.3	6.0	2
East South Central	82	82	7.1	7.2	18
West South Central	94	94	7.5	7.2	6
Midwest	87	80	7.8	6.8	13
East North Central	83	73	8.3	8.5	17
West North Central	95	93	7.1	6.0	5
West	82	72	8.3	8.0	18
Mountain	83	83	8.9	8.0	17
Pacific	81	67	8.0	7.4	19

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2017

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	44	56	(⁴)	(⁴)
Worker characteristics				
Management, professional, and related	42	57	(⁴)	(⁴)
Professional and related	43	57	—	—
Teachers	44	55	—	—
Primary, secondary, and special education school teachers	45	55	—	—
Service	45	55	—	—
Protective service	47	53	—	—
Sales and office	44	56	—	—
Office and administrative support	44	56	—	—
Natural resources, construction, and maintenance	54	46	—	—
Production, transportation, and material moving ...	43	57	—	—
Full time	43	56	(⁴)	(⁴)
Part time	48	52	—	(⁴)
Union	39	61	—	—
Nonunion	48	51	—	—
Average wage within the following categories: ⁵				
Lowest 25 percent	49	51	—	—
Lowest 10 percent	50	50	—	—
Second 25 percent	46	54	—	—
Third 25 percent	43	57	—	—
Highest 25 percent	38	61	—	—
Highest 10 percent	34	66	—	—
Establishment characteristics				
Service-providing industries	44	56	(⁴)	(⁴)
Education and health services	43	56	—	—
Educational services	43	56	—	—
Elementary and secondary schools	44	56	—	—
Junior colleges, colleges, and universities	41	59	—	—
Health care and social assistance	44	56	—	—
Hospitals	48	52	—	—
Public administration	42	57	—	—
1 to 99 workers	46	54	—	—
1 to 49 workers	45	55	—	—
50 to 99 workers	47	53	—	(⁴)
100 workers or more	43	57	(⁴)	(⁴)
100 to 499 workers	49	50	—	—
500 workers or more	40	60	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2017—continued

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
State government	38	61	—	—
Local government	45	54	(⁴)	(⁴)
Geographic areas				
Northeast	28	70	—	—
New England	32	66	—	—
Middle Atlantic	28	72	—	—
South	47	52	—	—
South Atlantic	57	43	—	—
East South Central	38	62	—	—
West South Central	39	61	—	—
Midwest	55	45	—	—
East North Central	55	45	—	—
West North Central	54	46	—	—
West	40	60	—	—
Mountain	41	58	—	—
Pacific	40	60	—	—

¹ Plans open to new participants.

² New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

³ 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.

⁴ Less than 0.5.

⁵ 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 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, March 2017

(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	31	69
Worker characteristics			
Management, professional, and related	(³)	31	68
Professional and related	(³)	31	68
Teachers	—	—	70
Primary, secondary, and special education school teachers	—	30	70
Service	—	—	68
Protective service	—	—	67
Sales and office	1	31	68
Office and administrative support	1	31	68
Natural resources, construction, and maintenance	—	—	67
Production, transportation, and material moving ...	—	—	76
Full time	1	30	69
Part time	1	39	60
Union	1	31	68
Nonunion	—	—	69
Average wage within the following categories: ⁴			
Lowest 25 percent	—	—	72
Lowest 10 percent	—	—	77
Second 25 percent	1	35	64
Third 25 percent	—	—	71
Highest 25 percent	(³)	33	67
Highest 10 percent	(³)	41	58
Establishment characteristics			
Service-providing industries	1	31	68
Education and health services	—	—	70
Educational services	(³)	29	70
Elementary and secondary schools	—	30	70
Junior colleges, colleges, and universities	1	29	70
Health care and social assistance	—	—	64
Hospitals	—	—	69
Public administration	—	—	66
1 to 99 workers	—	—	62
1 to 49 workers	—	—	59
50 to 99 workers	—	36	64
100 workers or more	1	29	71
100 to 499 workers	—	—	68
500 workers or more	1	28	72

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, March 2017—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
State government	1	28	71
Local government	—	—	68
Geographic areas			
Northeast	—	22	78
New England	—	49	51
Middle Atlantic	—	15	85
South	—	—	74
South Atlantic	—	—	75
East South Central	—	57	43
West South Central	—	12	88
Midwest	—	—	74
East North Central	—	—	86
West North Central	—	—	53
West	1	51	48
Mountain	—	—	79
Pacific	1	63	35

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 2016 are included in the "1 year" column. Those frozen between 2012 and 2015 are included in the "2 to 5 years" column and plans frozen before 2012 are included in the "Greater than 5 years" column.

³ Less than 0.5.

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, March 2017

(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				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	–	100	93	5	–	18	–
Worker characteristics							
Management, professional, and related	–	100	94	5	–	17	–
Professional and related	–	100	94	4	–	17	–
Teachers	–	100	95	5	–	18	–
Primary, secondary, and special education school teachers	–	100	95	5	–	19	–
Service	–	100	90	8	–	17	–
Protective service	–	100	90	9	–	18	–
Sales and office	–	100	92	6	–	21	–
Office and administrative support	–	100	92	6	–	21	–
Natural resources, construction, and maintenance	–	100	89	7	–	14	–
Production, transportation, and material moving	–	100	91	4	–	15	–
Full time	–	100	92	6	–	18	–
Part time	–	100	98	2	–	8	–
Union	–	100	95	4	–	18	–
Nonunion	–	100	90	8	–	17	–
Average wage within the following categories: ³							
Lowest 25 percent	–	100	91	7	–	20	–
Lowest 10 percent	–	100	91	–	–	17	–
Second 25 percent	–	100	90	7	–	19	–
Third 25 percent	–	100	93	5	–	15	–
Highest 25 percent	–	100	95	4	–	17	–
Highest 10 percent	–	100	95	4	–	17	–
Establishment characteristics							
Service-providing industries	–	100	93	5	–	18	–
Education and health services	–	100	95	4	–	17	–
Educational services	–	100	95	4	–	17	–
Elementary and secondary schools	–	100	95	4	–	18	–
Junior colleges, colleges, and universities	–	100	96	3	–	14	–
Health care and social assistance	–	100	88	–	–	16	–
Hospitals	–	100	92	–	–	–	–
Public administration	–	100	89	8	–	20	–
1 to 99 workers	–	100	91	7	–	15	–
1 to 49 workers	–	100	92	6	–	12	–
50 to 99 workers	–	100	91	8	–	18	–
100 workers or more	–	100	93	5	–	18	–
100 to 499 workers	–	100	93	3	–	21	–
500 workers or more	–	100	93	6	–	17	–

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, March 2017—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				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
State government	—	100	92	6	—	19	—
Local government	—	100	93	5	—	17	—
Geographic areas							
Northeast	—	100	97	3	—	18	—
New England	—	100	94	—	—	—	—
Middle Atlantic	—	100	98	2	—	21	—
South	—	100	91	7	—	24	—
South Atlantic	—	100	86	11	—	47	—
East South Central	—	100	92	—	—	23	—
West South Central	—	100	96	—	—	3	—
Midwest	—	100	90	6	—	16	—
East North Central	—	100	90	3	—	25	—
West North Central	—	100	89	10	—	—	—
West	—	100	92	6	—	8	—
Mountain	—	100	91	—	—	—	—
Pacific	—	100	93	4	—	8	—

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, March 2017

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	72	28	89	11
Worker characteristics				
Management, professional, and related	74	26	90	10
Professional and related	75	25	90	10
Teachers	78	22	95	5
Primary, secondary, and special education school teachers	71	29	97	3
Service	63	37	87	13
Protective service	59	41	–	–
Sales and office	72	28	89	11
Office and administrative support	71	29	89	11
Natural resources, construction, and maintenance	73	27	–	–
Full time	72	28	89	11
Part time	71	29	–	–
Union	68	32	87	13
Nonunion	73	27	90	10
Average wage within the following categories: ¹				
Lowest 25 percent	69	31	88	12
Lowest 10 percent	71	29	83	17
Second 25 percent	71	29	88	12
Third 25 percent	68	32	88	12
Highest 25 percent	79	21	93	7
Highest 10 percent	82	18	93	7
Establishment characteristics				
Service-providing industries	72	28	90	10
Education and health services	74	26	89	11
Educational services	75	25	93	7
Elementary and secondary schools	71	29	95	5
Junior colleges, colleges, and universities	78	22	91	9
Health care and social assistance	73	27	82	18
Hospitals	76	24	–	–
Public administration	66	34	91	9
1 to 99 workers	65	35	–	–
50 to 99 workers	56	44	–	–
100 workers or more	73	27	89	11
100 to 499 workers	58	42	87	13
500 workers or more	78	22	90	10

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, March 2017—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	73	27	86	14
Local government	71	29	91	9
Geographic areas				
Northeast	68	32	83	17
South	83	17	89	11
South Atlantic	80	20	91	9
East South Central	93	7	—	—
Midwest	57	43	85	15
East North Central	46	54	82	18
West	70	30	—	—
Mountain	74	26	—	—
Pacific	67	33	—	—

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.