

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2018

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	52	39	2	7
Worker characteristics				
Management, professional, and related	47	44	2	8
Management, business, and financial	52	32	2	14
Professional and related	45	48	2	5
Teachers	43	56	—	—
Primary, secondary, and special education school teachers	44	55	—	—
Registered nurses	49	35	—	—
Service	55	41	1	4
Protective service	51	48	—	—
Sales and office	52	37	1	10
Sales and related	57	22	1	19
Office and administrative support	51	39	1	8
Natural resources, construction, and maintenance	71	25	1	3
Construction, extraction, farming, fishing, and forestry	83	15	—	—
Installation, maintenance, and repair	56	37	3	4
Production, transportation, and material moving ...	59	29	3	9
Production	44	36	2	18
Transportation and material moving	68	24	4	4
Full time	51	39	2	8
Part time	62	34	—	—
Union	57	41	1	2
Nonunion	49	37	3	12
Average wage within the following categories: ⁵				
Lowest 25 percent	57	36	—	—
Lowest 10 percent	72	24	—	—
Second 25 percent	57	34	2	7
Third 25 percent	53	38	2	7
Highest 25 percent	49	42	2	8
Highest 10 percent	46	42	2	10
Establishment characteristics				
Goods-producing industries	56	25	5	13
Service-providing industries	52	41	1	6
Education and health services	47	49	1	3
Educational services	43	56	—	—
Elementary and secondary schools	43	56	—	—
Junior colleges, colleges, and universities	41	58	—	—
Health care and social assistance	58	29	—	—
Hospitals	52	31	—	—
Public administration	43	56	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2018—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	57	35	1	7
1 to 49 workers	57	32	1	10
50 to 99 workers	56	38	—	—
100 workers or more	51	40	2	7
100 to 499 workers	58	34	3	5
500 workers or more	47	43	2	8
Geographic areas				
Northeast	49	41	1	8
New England	55	37	1	7
Middle Atlantic	47	42	1	9
South	53	40	2	6
South Atlantic	59	32	3	7
East South Central	45	52	—	—
West South Central	46	47	—	—
Midwest	57	32	2	9
East North Central	57	31	3	9
West North Central	57	33	—	—
West	50	42	2	7
Mountain	49	43	—	—
Pacific	50	42	2	7

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 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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.