

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2012**

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.6	0.6	0.5	0.5	0.5	0.7	0.7	0.6	0.6
<b>Worker characteristics</b>									
Management, professional, and related .....	0.7	0.7	0.5	1.0	0.8	0.8	1.0	1.0	0.9
Management, business, and financial .....	1.0	1.1	0.6	1.3	1.3	0.8	1.2	1.2	0.8
Professional and related .....	0.7	0.8	0.6	1.2	1.0	0.9	1.2	1.2	1.2
Teachers .....	1.0	1.0	0.5	1.4	1.4	0.9	1.9	1.5	2.5
Primary, secondary, and special education school teachers .....	0.9	1.0	0.5	1.1	1.2	0.4	2.1	1.4	3.4
Registered nurses .....	1.9	1.9	1.5	2.8	2.7	1.4	2.0	2.0	2.3
Service .....	1.4	0.9	1.7	0.8	0.8	0.8	1.4	0.6	1.5
Protective service .....	3.3	3.2	3.1	3.5	3.3	0.9	3.1	1.3	3.5
Sales and office .....	0.8	0.8	0.8	0.6	0.5	1.3	0.9	0.8	0.8
Sales and related .....	1.3	1.2	1.3	0.8	0.6	2.8	1.3	1.2	1.3
Office and administrative support .....	0.9	1.0	0.8	0.8	0.8	1.1	1.0	1.1	1.0
Natural resources, construction, and maintenance .....	1.5	1.5	1.3	1.5	1.5	0.9	1.6	1.5	1.5
Construction, extraction, farming, fishing, and forestry .....	2.2	2.0	1.9	2.2	2.2	0.9	2.4	2.1	2.5
Installation, maintenance, and repair .....	1.9	1.9	1.5	2.0	2.0	1.4	2.2	1.9	1.6
Production, transportation, and material moving ... ..	1.6	1.5	1.0	1.4	1.3	0.8	1.4	1.2	1.2
Production .....	1.9	1.7	1.1	1.5	1.5	1.1	1.9	1.6	1.4
Transportation and material moving .....	2.0	2.0	1.6	1.8	1.7	1.0	1.8	1.5	1.9
Full time .....	0.5	0.5	0.4	0.6	0.6	0.6	0.7	0.6	0.6
Part time .....	1.5	0.9	1.6	0.5	0.5	2.1	1.4	0.8	1.8
Union .....	0.5	0.8	0.5	1.1	1.1	0.5	1.4	1.3	1.7
Nonunion .....	0.7	0.7	0.6	0.5	0.5	0.9	0.7	0.6	0.6
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	1.2	0.9	1.6	0.6	0.6	2.7	1.2	0.6	1.4
Lowest 10 percent .....	1.9	0.8	2.2	0.7	0.5	6.9	1.8	0.6	2.1
Second 25 percent .....	1.0	1.1	0.9	0.7	0.7	0.8	1.1	1.0	1.0
Third 25 percent .....	0.8	0.8	0.6	0.9	0.8	0.8	1.0	0.9	0.8
Highest 25 percent .....	0.6	0.7	0.4	1.1	1.0	0.6	1.0	1.0	0.7
Highest 10 percent .....	0.7	0.7	0.5	1.4	1.3	0.7	1.1	1.2	1.0
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.3	1.2	0.9	1.3	1.2	0.9	1.4	1.3	1.1
Service-providing industries .....	0.7	0.7	0.6	0.6	0.5	0.7	0.8	0.6	0.7
Education and health services .....	1.2	1.1	0.8	1.5	1.3	1.3	1.5	1.2	1.5
Educational services .....	0.8	0.8	0.6	1.1	1.0	1.4	1.5	1.0	2.0
Elementary and secondary schools .....	0.7	0.8	0.6	0.9	1.0	0.5	1.8	1.1	2.9
Junior colleges, colleges, and universities .....	1.3	1.6	1.2	2.5	1.7	5.4	2.3	1.8	2.0
Healthcare and social assistance .....	2.0	1.8	1.6	1.9	1.7	2.1	2.1	1.8	1.9
Hospitals .....	1.0	1.4	1.2	3.0	2.8	1.6	1.6	1.6	1.9
Public administration .....	1.4	1.4	0.7	1.6	1.6	0.8	2.5	1.7	4.1

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2012—Continued**

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	0.9	0.9	1.0	0.5	0.5	1.8	0.9	0.8	1.1
1 to 49 workers .....	1.1	1.0	1.2	0.6	0.6	2.4	1.1	0.9	1.3
50 to 99 workers .....	2.1	1.9	1.7	1.3	1.3	2.9	2.2	1.8	1.7
100 workers or more .....	0.6	0.6	0.6	0.9	0.8	0.7	0.8	0.6	0.7
100 to 499 workers .....	1.1	1.0	0.9	1.1	1.1	1.0	1.2	0.9	0.9
500 workers or more .....	0.7	0.8	0.5	1.4	1.3	0.8	1.1	1.0	1.0
<b>Geographic areas</b>									
New England .....	2.8	2.9	1.8	3.1	3.1	1.3	2.9	2.3	1.6
Middle Atlantic .....	2.2	2.2	1.1	1.5	1.4	0.9	2.5	2.0	0.8
East North Central .....	1.5	1.5	1.3	1.7	1.6	1.4	1.4	1.4	1.9
West North Central .....	1.9	2.1	2.6	1.9	1.3	6.9	2.5	1.5	2.0
South Atlantic .....	1.7	2.0	1.6	1.2	1.0	1.2	1.6	1.7	2.0
East South Central .....	1.9	0.8	1.9	2.3	2.4	1.1	3.8	2.1	1.8
West South Central .....	1.6	1.2	1.1	0.9	0.9	0.5	1.6	1.1	0.9
Mountain .....	2.3	1.9	2.5	2.3	2.2	1.4	2.7	2.0	2.9
Pacific .....	1.5	1.2	0.9	1.1	1.0	0.6	1.8	1.5	1.1

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2012**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	0.9	0.9	0.7	0.7
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	1.2	0.9	0.9
Management, business, and financial .....	1.5	1.5	0.9	0.9
Professional and related .....	1.5	1.5	1.2	1.2
Teachers .....	3.4	3.4	3.6	3.6
Primary, secondary, and special education school teachers .....	6.2	6.2	6.4	6.4
Registered nurses .....	3.1	3.1	2.2	2.2
Service .....	1.9	1.9	2.0	2.0
Protective service .....	4.1	4.1	–	–
Sales and office .....	1.3	1.3	1.1	1.1
Sales and related .....	1.9	1.9	1.6	1.6
Office and administrative support .....	1.6	1.6	1.3	1.3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	2.1	2.1	1.9	1.9
Installation, maintenance, and repair .....	3.5	3.5	3.0	3.0
Production, transportation, and material moving ... Production .....	2.1	2.1	1.8	1.8
Transportation and material moving .....	1.2	1.2	1.3	1.3
Production .....	1.6	1.6	1.6	1.6
Transportation and material moving .....	1.8	1.8	1.5	1.5
Full time .....	0.9	0.9	0.7	0.7
Part time .....	2.1	2.1	1.7	1.7
Union .....	2.3	2.3	2.3	2.3
Nonunion .....	0.9	0.9	0.7	0.7
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	1.7	1.7	1.4	1.4
Lowest 10 percent .....	3.1	3.1	2.4	2.4
Second 25 percent .....	1.5	1.5	1.4	1.4
Third 25 percent .....	1.1	1.1	1.0	1.0
Highest 25 percent .....	1.1	1.1	0.7	0.7
Highest 10 percent .....	1.4	1.4	0.9	0.9
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.3	1.3	1.3	1.3
Service-providing industries .....	1.0	1.0	0.8	0.8
Education and health services .....	2.3	2.3	2.0	2.0
Educational services .....	2.8	2.8	2.6	2.6
Elementary and secondary schools .....	5.5	5.5	6.1	6.1
Junior colleges, colleges, and universities .....	2.9	2.9	2.3	2.3
Healthcare and social assistance .....	2.8	2.8	2.5	2.5
Hospitals .....	2.4	2.4	1.9	1.9
Public administration .....	5.8	5.8	3.2	3.2

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2012—Continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers .....	1.6	1.6	1.3	1.3
1 to 49 workers .....	2.1	2.1	1.7	1.7
50 to 99 workers .....	2.2	2.2	2.0	2.0
100 workers or more .....	1.0	1.0	0.8	0.8
100 to 499 workers .....	1.1	1.1	0.8	0.8
500 workers or more .....	1.4	1.4	1.2	1.2
<b>Geographic areas</b>				
New England .....	4.3	4.3	2.4	2.4
Middle Atlantic .....	2.2	2.2	2.1	2.1
East North Central .....	1.7	1.7	1.8	1.8
West North Central .....	2.5	2.5	2.2	2.2
South Atlantic .....	2.2	2.2	1.8	1.8
East South Central .....	1.9	1.9	2.1	2.1
West South Central .....	2.9	2.9	2.6	2.6
Mountain .....	4.7	4.7	2.9	2.9
Pacific .....	2.0	2.0	1.9	1.9

<sup>1</sup> 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.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2012**

Characteristics	Retirement benefits			Healthcare benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	1.4	0.7	1.3	1.7
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.5	1.1	3.5	3.8
Construction .....	4.3	1.5	4.2	4.8
Manufacturing .....	4.6	1.5	4.4	4.3
Service-providing industries .....	1.5	0.8	1.5	1.9
Trade, transportation, and utilities .....	2.4	0.9	2.4	2.8
Wholesale trade .....	4.0	0.9	3.9	3.9
Retail trade .....	2.5	1.0	2.6	3.2
Transportation and warehousing .....	9.0	–	8.7	8.8
Utilities .....	8.9	11.7	11.1	6.1
Information .....	5.5	6.7	5.6	7.4
Financial activities .....	3.8	2.7	3.8	3.7
Finance and insurance .....	4.1	3.4	4.0	3.6
Credit intermediation and related activities .....	5.1	4.5	5.1	4.9
Insurance carriers and related activities .....	6.0	6.2	5.9	6.9
Real estate and rental and leasing .....	8.1	–	7.9	7.3
Professional and business services .....	4.2	1.4	4.1	5.2
Professional and technical services .....	5.9	–	5.8	6.2
Administrative and waste services .....	6.0	–	5.8	6.8
Education and health services .....	7.5	1.3	7.4	8.0
Educational services .....	8.6	–	8.7	10.8
Junior colleges, colleges, and universities .....	5.8	2.0	5.9	3.1
Healthcare and social assistance .....	8.7	1.4	8.5	9.1
Leisure and hospitality .....	3.8	–	3.8	6.2
Accommodation and food services .....	4.2	–	4.2	6.4
Other services .....	4.6	–	4.4	5.9
1 to 99 workers .....	1.4	0.8	1.4	1.8
1 to 49 workers .....	1.5	0.8	1.4	1.8
50 to 99 workers .....	3.4	1.3	3.4	2.0
100 workers or more .....	6.8	2.3	6.5	1.0
100 to 499 workers .....	7.6	2.3	7.3	1.2
500 workers or more .....	1.1	3.2	1.6	1.0

See footnotes at end of table.

**Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2012—Continued**

Characteristics	Retirement benefits			Healthcare benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
<b>Geographic areas</b>				
New England .....	6.8	—	7.1	6.0
Middle Atlantic .....	3.2	1.8	2.8	2.5
East North Central .....	2.9	1.9	2.6	3.3
West North Central .....	3.7	1.6	3.7	6.4
South Atlantic .....	3.5	1.4	3.5	4.6
East South Central .....	8.5	2.9	8.3	10.1
West South Central .....	5.4	—	5.4	6.3
Mountain .....	6.3	1.8	6.4	2.3
Pacific .....	2.2	1.2	2.1	5.1

<sup>1</sup> Includes defined benefit pension plans and defined contribution retirement 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/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2012**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.7	0.7	0.6	0.5	0.7	0.7	0.6	0.6
<b>Worker characteristics</b>									
Management, professional, and related .....	0.9	0.9	0.7	1.0	1.0	1.0	1.0	1.0	0.8
Management, business, and financial .....	1.1	1.2	0.7	1.4	1.4	1.0	1.2	1.2	0.7
Professional and related .....	1.1	1.2	0.9	1.2	1.1	1.5	1.2	1.4	1.1
Service .....	1.6	1.0	1.9	0.7	0.7	1.6	1.5	0.8	1.8
Protective service .....	6.5	2.9	4.8	1.7	1.3	6.5	6.4	2.8	4.9
Sales and office .....	0.9	0.9	0.9	0.6	0.6	1.6	0.9	0.9	0.8
Sales and related .....	1.3	1.2	1.3	0.8	0.6	3.0	1.3	1.2	1.3
Office and administrative support .....	1.1	1.1	1.0	0.9	0.9	1.3	1.1	1.1	1.0
Natural resources, construction, and maintenance .....	1.6	1.7	1.5	1.6	1.6	1.1	1.8	1.6	1.6
Construction, extraction, farming, fishing, and forestry .....	2.5	2.4	2.3	2.4	2.4	1.0	2.6	2.2	2.6
Installation, maintenance, and repair .....	2.0	2.0	1.7	2.0	2.0	1.8	2.4	2.0	1.7
Production, transportation, and material moving ... ..	1.6	1.6	1.0	1.4	1.3	0.9	1.4	1.3	1.2
Production .....	1.9	1.7	1.2	1.6	1.5	1.2	1.9	1.6	1.4
Transportation and material moving .....	2.1	2.0	1.7	1.9	1.7	1.3	1.8	1.6	2.0
Full time .....	0.6	0.6	0.5	0.6	0.6	0.6	0.7	0.7	0.5
Part time .....	1.6	1.0	1.8	0.5	0.5	2.8	1.5	0.9	1.9
Union .....	1.0	1.4	1.0	1.9	1.8	0.5	2.0	1.8	1.7
Nonunion .....	0.7	0.7	0.7	0.5	0.5	1.1	0.7	0.7	0.6
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.3	0.8	1.6	0.5	0.4	3.7	1.3	0.7	1.6
Lowest 10 percent .....	1.8	0.7	2.3	0.7	0.4	8.1	1.7	0.6	2.3
Second 25 percent .....	1.2	1.2	1.0	0.8	0.8	1.9	1.2	1.1	1.1
Third 25 percent .....	0.8	0.8	0.7	0.8	0.8	0.7	1.1	1.0	0.8
Highest 25 percent .....	0.7	0.9	0.6	1.1	1.1	0.5	0.8	1.0	0.7
Highest 10 percent .....	1.0	1.1	0.7	1.4	1.3	0.7	1.0	1.1	0.8
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.3	1.2	1.0	1.3	1.2	0.9	1.4	1.3	1.1
Construction .....	2.1	2.1	1.9	1.7	1.7	1.1	2.2	2.0	2.1
Manufacturing .....	1.6	1.6	1.1	1.8	1.7	1.0	1.7	1.6	1.3
Service-providing industries .....	0.8	0.8	0.8	0.6	0.5	0.8	0.8	0.7	0.7
Trade, transportation, and utilities .....	1.3	1.3	1.0	0.9	0.8	1.9	1.3	1.2	1.1
Wholesale trade .....	2.2	2.0	1.6	1.7	1.6	1.6	2.1	2.0	1.8
Retail trade .....	1.3	1.3	1.5	1.0	0.7	3.6	1.4	1.2	1.5
Transportation and warehousing .....	4.2	3.7	1.9	3.1	3.0	1.5	3.6	2.7	2.4
Utilities .....	1.4	1.5	0.7	3.5	3.6	1.0	3.0	4.0	3.5

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2012—Continued**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	2.4	2.3	1.3	3.5	3.3	1.6	2.6	2.4	1.3
Financial activities .....	1.1	1.1	0.8	1.5	1.5	0.9	1.2	1.1	0.8
Finance and insurance .....	0.9	1.0	0.7	1.5	1.5	1.0	0.9	1.1	0.7
Credit intermediation and related activities .....	1.0	1.4	1.2	2.8	2.4	1.6	1.2	1.5	1.2
Insurance carriers and related activities .....	1.7	1.8	1.1	3.6	3.6	1.2	1.5	1.6	1.2
Real estate and rental and leasing .....	3.7	3.8	3.9	2.9	2.8	3.9	3.6	3.3	3.9
Professional and business services .....	1.7	1.7	1.8	1.5	1.5	1.4	1.6	1.6	1.6
Professional and technical services .....	2.0	2.0	2.1	1.7	1.7	2.2	2.0	1.9	2.1
Administrative and waste services .....	2.8	2.6	3.9	2.1	2.1	1.7	2.8	2.6	3.9
Education and health services .....	1.9	1.8	1.5	1.6	1.5	2.3	2.0	1.7	1.6
Educational services .....	3.2	2.5	1.7	1.4	1.4	2.3	3.3	2.6	1.9
Junior colleges, colleges, and universities .....	1.4	1.8	1.5	1.0	1.0	2.5	1.5	1.8	1.4
Healthcare and social assistance .....	2.2	2.0	1.8	1.9	1.7	2.5	2.3	1.9	2.0
Leisure and hospitality .....	2.6	1.3	3.0	1.0	0.8	8.5	2.5	1.0	2.5
Accommodation and food services .....	2.8	1.4	3.4	1.0	0.8	10.4	2.7	1.0	2.7
Other services .....	3.6	2.9	3.5	1.9	1.8	2.9	3.6	2.7	3.7
1 to 99 workers .....	1.0	0.9	1.1	0.5	0.5	2.4	1.0	0.9	1.1
1 to 49 workers .....	1.1	1.0	1.2	0.6	0.6	2.9	1.1	1.0	1.3
50 to 99 workers .....	2.2	2.0	1.9	1.1	1.2	4.5	2.3	1.9	1.7
100 workers or more .....	0.8	0.8	0.8	1.0	0.9	0.6	0.9	0.7	0.7
100 to 499 workers .....	1.3	1.1	1.0	1.1	1.1	1.6	1.2	1.0	1.0
500 workers or more .....	1.1	1.1	0.7	1.8	1.8	0.6	1.2	1.2	1.0
<b>Geographic areas</b>									
New England .....	3.2	3.1	2.1	2.6	2.6	1.9	3.4	2.6	1.6
Middle Atlantic .....	2.7	2.6	1.3	1.6	1.6	0.9	2.8	2.2	1.0
East North Central .....	1.7	1.6	1.5	1.8	1.7	2.0	1.5	1.6	1.8
West North Central .....	2.4	2.5	3.0	1.5	1.3	4.4	2.5	2.2	2.2
South Atlantic .....	1.9	2.2	2.1	0.9	0.9	2.2	1.7	1.9	2.1
East South Central .....	2.7	1.7	1.5	2.3	2.1	1.0	3.1	2.1	1.9
West South Central .....	1.9	1.4	1.3	0.8	0.7	0.9	1.9	1.3	1.1
Mountain .....	2.5	1.7	2.9	1.8	1.6	3.1	2.9	2.1	3.2
Pacific .....	1.9	1.8	1.2	1.6	1.5	1.0	1.9	1.6	1.1

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2012**

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
All workers .....	1.3	1.3
<b>Worker characteristics</b>		
Management, professional, and related .....	2.1	2.1
Management, business, and financial .....	2.3	2.3
Professional and related .....	2.5	2.5
Service .....	3.2	3.2
Protective service .....	10.0	10.0
Sales and office .....	2.0	2.0
Sales and related .....	4.4	4.4
Office and administrative support .....	2.0	2.0
Natural resources, construction, and maintenance	1.7	1.7
Construction, extraction, farming, fishing, and forestry .....	1.3	1.3
Installation, maintenance, and repair .....	2.7	2.7
Production, transportation, and material moving ...	2.2	2.2
Production .....	3.1	3.1
Transportation and material moving .....	2.9	2.9
Full time .....	1.3	1.3
Part time .....	1.8	1.8
Union .....	1.1	1.1
Nonunion .....	1.8	1.8
Average wage within the following categories: <sup>3</sup>		
Lowest 25 percent .....	3.0	3.0
Lowest 10 percent .....	4.1	4.1
Second 25 percent .....	2.4	2.4
Third 25 percent .....	1.7	1.7
Highest 25 percent .....	1.7	1.7
Highest 10 percent .....	2.5	2.5
<b>Establishment characteristics</b>		
Goods-producing industries .....	2.2	2.2
Construction .....	1.3	1.3
Manufacturing .....	2.6	2.6
Service-providing industries .....	1.7	1.7
Trade, transportation, and utilities .....	2.3	2.3
Wholesale trade .....	7.8	7.8
Retail trade .....	3.0	3.0
Utilities .....	4.6	4.6

See footnotes at end of table.

**Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2012—Continued**

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
Information .....	4.9	4.9
Financial activities .....	2.5	2.5
Finance and insurance .....	2.6	2.6
Credit intermediation and related activities .....	3.5	3.5
Insurance carriers and related activities ....	5.7	5.7
Professional and business services .....	4.5	4.5
Education and health services .....	3.4	3.4
Educational services .....	1.7	1.7
Junior colleges, colleges, and universities .....	2.1	2.1
Healthcare and social assistance .....	3.9	3.9
1 to 99 workers .....	2.1	2.1
1 to 49 workers .....	2.5	2.5
50 to 99 workers .....	3.1	3.1
100 workers or more .....	1.6	1.6
100 to 499 workers .....	2.4	2.4
500 workers or more .....	2.0	2.0
<b>Geographic areas</b>		
New England .....	5.0	5.0
Middle Atlantic .....	2.3	2.3
East North Central .....	3.1	3.1
West North Central .....	5.0	5.0
South Atlantic .....	3.3	3.3
East South Central .....	5.4	5.4
West South Central .....	3.0	3.0
Mountain .....	6.2	6.2
Pacific .....	3.5	3.5

<sup>1</sup> Plans open to new participants.

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

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 5. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Benefits accrual, private industry workers, National Compensation  
Survey, March 2012**

Characteristics	Retirement benefit accrual <sup>2</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers .....	2.5	1.4	2.7
<b>Worker characteristics</b>			
Management, professional, and related .....	3.2	1.6	3.0
Management, business, and financial .....	3.3	1.5	3.4
Professional and related .....	4.2	2.1	3.8
Service .....	9.8	–	–
Protective service .....	9.5	–	–
Sales and office .....	4.1	1.7	4.5
Sales and related .....	6.9	3.0	6.9
Office and administrative support .....	4.4	1.6	4.9
Natural resources, construction, and maintenance	5.3	–	–
Construction, extraction, farming, fishing, and forestry .....	10.7	–	–
Installation, maintenance, and repair .....	6.4	2.2	5.6
Production, transportation, and material moving ...	5.1	–	–
Production .....	6.3	–	–
Transportation and material moving .....	7.6	–	–
Full time .....	2.5	1.5	2.7
Part time .....	5.4	2.3	5.2
Union .....	4.1	–	–
Nonunion .....	2.8	1.4	2.8
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	6.0	–	–
Lowest 10 percent .....	11.9	–	–
Second 25 percent .....	4.3	2.7	4.8
Third 25 percent .....	4.1	2.8	4.3
Highest 25 percent .....	2.8	1.3	2.6
Highest 10 percent .....	3.9	1.6	3.5
<b>Establishment characteristics</b>			
Goods-producing industries .....	3.8	–	–
Manufacturing .....	4.0	–	–
Service-providing industries .....	3.2	1.4	3.2
Trade, transportation, and utilities .....	5.3	–	–
Wholesale trade .....	10.4	–	–
Retail trade .....	7.5	–	–
Utilities .....	0.0	–	–

See footnotes at end of table.

**Table 5. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Benefits accrual, private industry workers, National Compensation  
Survey, March 2012—Continued**

Characteristics	Retirement benefit accrual <sup>2</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information .....	8.1	—	—
Financial activities .....	4.5	1.4	4.9
Finance and insurance .....	4.6	1.4	5.1
Credit intermediation and related activities .....	5.6	2.3	6.0
Insurance carriers and related activities .....	9.8	2.8	11.4
Professional and business services .....	11.3	—	—
Education and health services .....	8.2	—	—
Educational services .....	9.7	—	—
Junior colleges, colleges, and universities .....	9.9	—	—
Healthcare and social assistance .....	8.6	—	—
1 to 99 workers .....	5.0	—	—
1 to 49 workers .....	—	—	6.3
50 to 99 workers .....	7.4	—	—
100 workers or more .....	2.7	1.4	2.9
100 to 499 workers .....	4.1	2.0	4.3
500 workers or more .....	3.1	1.7	3.2
<b>Geographic areas</b>			
New England .....	6.6	0.4	6.9
Middle Atlantic .....	5.1	—	—
East North Central .....	6.0	—	—
West North Central .....	10.5	—	—
South Atlantic .....	4.2	2.1	3.7
East South Central .....	4.7	—	4.7
West South Central .....	7.7	—	—
Mountain .....	6.3	—	—
Pacific .....	8.9	—	—

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

<sup>2</sup> Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, private industry workers, National Compensation  
Survey, March 2012**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	0.8	2.3	2.2
<b>Worker characteristics</b>			
Management, professional, and related .....	0.7	2.5	2.4
Management, business, and financial .....	—	3.4	—
Professional and related .....	1.0	3.2	2.9
Service .....	—	8.3	—
Protective service .....	—	11.7	11.7
Sales and office .....	1.1	3.5	3.4
Sales and related .....	—	5.5	—
Office and administrative support .....	1.4	4.0	3.8
Natural resources, construction, and maintenance	—	7.4	—
Construction, extraction, farming, fishing, and forestry .....	—	14.0	—
Installation, maintenance, and repair .....	—	8.7	—
Production, transportation, and material moving ...	—	4.8	—
Production .....	—	6.6	—
Transportation and material moving .....	—	7.5	—
Full time .....	0.7	2.3	2.3
Part time .....	—	—	4.5
Union .....	—	4.8	—
Nonunion .....	0.9	2.6	2.5
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	—	5.3	—
Lowest 10 percent .....	—	10.2	10.2
Second 25 percent .....	—	4.5	—
Third 25 percent .....	1.0	3.9	3.9
Highest 25 percent .....	0.6	2.4	2.3
Highest 10 percent .....	0.6	3.1	3.1
<b>Establishment characteristics</b>			
Goods-producing industries .....	—	3.6	—
Construction .....	—	—	5.6
Manufacturing .....	—	3.8	—
Service-providing industries .....	1.0	2.8	2.7
Trade, transportation, and utilities .....	—	5.5	—
Wholesale trade .....	—	12.4	—
Retail trade .....	—	7.1	—

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, private industry workers, National Compensation  
Survey, March 2012—Continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
Utilities .....	—	9.4	9.4
Information .....	—	7.4	—
Financial activities .....	—	4.1	4.1
Finance and insurance .....	—	4.2	4.2
Credit intermediation and related activities .....	—	4.4	4.4
Insurance carriers and related activities .....	—	8.6	8.6
Professional and business services .....	—	12.6	12.6
Education and health services .....	—	7.5	—
Educational services .....	—	5.6	5.6
Junior colleges, colleges, and universities .....	—	5.4	—
Healthcare and social assistance .....	—	7.9	—
1 to 99 workers .....	—	5.1	5.1
1 to 49 workers .....	—	6.9	6.9
50 to 99 workers .....	—	8.1	8.1
100 workers or more .....	0.9	2.6	2.5
100 to 499 workers .....	—	4.1	—
500 workers or more .....	1.1	3.3	3.2
<b>Geographic areas</b>			
New England .....	—	5.0	—
Middle Atlantic .....	—	4.8	—
East North Central .....	—	—	5.6
West North Central .....	—	7.9	—
South Atlantic .....	—	4.1	4.1
East South Central .....	—	11.0	—
West South Central .....	—	5.5	5.5
Mountain .....	—	8.5	—
Pacific .....	—	7.1	—

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

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2011 are included in the "1 year" column. Those frozen between 2007 and 2010 are included in the "2 to 5 year" column and plans frozen before 2007 are included in the "Greater than 5 years" column.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and

below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2012**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	1.6	1.6	2.6	2.8	2.6	—
<b>Worker characteristics</b>						
Management, professional, and related .....	1.7	1.7	3.3	3.6	3.8	—
Management, business, and financial .....	1.7	1.7	3.5	4.4	4.9	—
Professional and related .....	2.2	2.2	3.7	3.7	4.0	—
Sales and office .....	2.5	2.5	2.6	4.4	2.7	—
Sales and related .....	3.7	3.7	2.4	6.4	5.5	—
Office and administrative support .....	2.5	2.5	2.9	5.1	3.0	—
Production, transportation, and material moving ...	3.5	3.5	3.6	5.2	5.9	—
Production .....	1.5	1.5	4.8	6.4	6.5	—
Full time .....	1.6	1.6	2.6	2.9	2.7	—
Part time .....	4.4	4.4	4.2	4.5	5.0	—
Union .....	2.5	2.5	5.8	—	5.3	—
Nonunion .....	1.8	1.8	2.4	3.2	2.9	—
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	6.7	6.7	—	5.0	7.8	—
Second 25 percent .....	3.5	3.5	2.9	4.9	4.5	—
Third 25 percent .....	3.0	3.0	3.6	4.8	4.2	—
Highest 25 percent .....	1.1	1.1	3.3	3.5	3.5	—
Highest 10 percent .....	1.4	1.4	4.1	5.1	4.9	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.9	0.9	3.6	3.9	4.0	—
Construction .....	—	0.0	14.6	—	—	—
Manufacturing .....	1.0	1.0	3.7	4.0	4.2	—
Service-providing industries .....	2.3	2.3	2.8	3.5	3.2	—
Trade, transportation, and utilities .....	5.3	5.3	4.3	3.9	4.5	—
Retail trade .....	7.8	7.8	—	5.6	7.1	—
Financial activities .....	2.5	2.5	2.4	4.1	2.2	0.1

See footnotes at end of table.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2012—Continued**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Finance and insurance .....	1.9	1.9	2.5	4.1	2.3	0.1
Credit intermediation and related activities	3.0	3.0	3.6	5.7	—	—
Professional and business services .....	—	0.0	—	—	—	—
Educational services .....	7.7	7.7	—	—	7.2	—
Junior colleges, colleges, and universities	7.9	7.9	—	—	7.3	—
1 to 99 workers .....	1.9	1.9	2.7	5.4	4.8	—
1 to 49 workers .....	2.1	2.1	—	7.1	5.8	—
100 workers or more .....	1.9	1.9	2.9	2.8	2.8	—
100 to 499 workers .....	4.1	4.1	4.1	3.9	3.8	—
500 workers or more .....	1.6	1.6	3.4	3.4	3.7	—
<b>Geographic areas</b>						
Middle Atlantic .....	3.3	3.3	2.7	4.5	6.7	—
South Atlantic .....	2.7	2.7	3.2	3.7	5.3	—

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2012**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	0.9	0.9	0.7	0.7
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	1.2	0.9	0.9
Management, business, and financial .....	1.6	1.6	0.9	0.9
Professional and related .....	1.6	1.6	1.2	1.2
Service .....	2.1	2.1	2.1	2.1
Protective service .....	3.2	3.2	2.2	2.2
Sales and office .....	1.3	1.3	1.2	1.2
Sales and related .....	1.9	1.9	1.6	1.6
Office and administrative support .....	1.6	1.6	1.4	1.4
Natural resources, construction, and maintenance .....	2.1	2.1	1.9	1.9
Construction, extraction, farming, fishing, and forestry .....	3.8	3.8	3.1	3.1
Installation, maintenance, and repair .....	2.2	2.2	1.8	1.8
Production, transportation, and material moving .....	1.2	1.2	1.3	1.3
Production .....	1.6	1.6	1.6	1.6
Transportation and material moving .....	1.8	1.8	1.5	1.5
Full time .....	0.9	0.9	0.7	0.7
Part time .....	2.1	2.1	1.7	1.7
Union .....	2.2	2.2	2.6	2.6
Nonunion .....	0.9	0.9	0.7	0.7
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	1.7	1.7	1.7	1.7
Lowest 10 percent .....	3.0	3.0	2.7	2.7
Second 25 percent .....	1.7	1.7	1.4	1.4
Third 25 percent .....	1.1	1.1	1.1	1.1
Highest 25 percent .....	1.1	1.1	0.6	0.6
Highest 10 percent .....	1.5	1.5	0.9	0.9
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.3	1.3	1.3	1.3
Construction .....	3.3	3.3	2.7	2.7
Manufacturing .....	1.4	1.4	1.5	1.5
Service-providing industries .....	1.1	1.1	0.8	0.8
Trade, transportation, and utilities .....	1.3	1.3	1.0	1.0
Wholesale trade .....	2.7	2.7	2.1	2.1
Retail trade .....	1.8	1.8	1.5	1.5
Transportation and warehousing .....	2.8	2.8	2.4	2.4
Utilities .....	3.9	3.9	–	–

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2012—Continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information .....	2.6	2.6	2.6	2.6
Financial activities .....	1.3	1.3	1.3	1.3
Finance and insurance .....	1.2	1.2	1.3	1.3
Credit intermediation and related activities .....	1.7	1.7	1.7	1.7
Insurance carriers and related activities ....	2.7	2.7	2.7	2.7
Real estate and rental and leasing .....	6.1	6.1	5.1	5.1
Professional and business services .....	2.4	2.4	2.1	2.1
Professional and technical services .....	2.5	2.5	2.1	2.1
Administrative and waste services .....	5.4	5.4	—	—
Education and health services .....	2.6	2.6	2.1	2.1
Educational services .....	2.5	2.5	1.8	1.8
Junior colleges, colleges, and universities .....	1.9	1.9	1.6	1.6
Healthcare and social assistance .....	3.0	3.0	2.6	2.6
Leisure and hospitality .....	3.8	3.8	3.5	3.5
Accommodation and food services .....	4.6	4.6	3.8	3.8
Other services .....	4.2	4.2	—	—
1 to 99 workers .....	1.7	1.7	1.3	1.3
1 to 49 workers .....	2.2	2.2	1.7	1.7
50 to 99 workers .....	2.2	2.2	2.0	2.0
100 workers or more .....	0.9	0.9	0.8	0.8
100 to 499 workers .....	1.0	1.0	0.8	0.8
500 workers or more .....	1.3	1.3	1.3	1.3
<b>Geographic areas</b>				
New England .....	4.4	4.4	2.4	2.4
Middle Atlantic .....	2.3	2.3	2.0	2.0
East North Central .....	1.7	1.7	1.9	1.9
West North Central .....	2.3	2.3	2.0	2.0
South Atlantic .....	2.4	2.4	1.9	1.9
East South Central .....	1.8	1.8	2.4	2.4
West South Central .....	3.0	3.0	2.8	2.8
Mountain .....	4.3	4.3	2.8	2.8
Pacific .....	2.2	2.2	1.7	1.7

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2012**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.8	0.4	1.0	1.0	1.0	1.6	1.1	2.6
<b>Worker characteristics</b>									
Management, professional, and related .....	0.6	0.7	0.5	1.0	1.1	1.2	1.8	1.3	2.9
Professional and related .....	0.6	0.6	0.5	1.0	1.2	1.2	1.8	1.3	3.0
Teachers .....	0.8	0.8	0.5	1.2	1.2	1.0	1.9	1.3	3.3
Primary, secondary, and special education school teachers .....	0.3	0.6	0.4	0.4	0.6	0.4	2.0	1.2	3.6
Service .....	1.7	1.7	0.7	2.0	1.8	0.8	1.7	1.1	3.1
Protective service .....	1.1	1.3	0.9	2.1	2.1	0.8	2.8	1.9	4.8
Sales and office .....	2.0	2.1	0.6	2.4	2.3	1.5	2.4	2.0	3.8
Office and administrative support .....	1.9	1.9	0.6	2.3	2.2	1.5	2.5	2.0	3.9
Natural resources, construction, and maintenance .....	1.9	2.3	1.5	2.6	2.7	1.5	3.5	2.4	4.1
Production, transportation, and material moving ...	4.6	4.4	1.2	4.8	4.6	1.0	3.8	2.6	6.1
Full time .....	0.4	0.6	0.4	0.9	1.0	1.1	1.8	1.3	2.6
Part time .....	1.9	1.7	1.3	1.8	1.7	1.2	1.0	0.5	4.1
Union .....	0.4	0.6	0.5	0.6	0.9	0.8	2.0	1.6	3.7
Nonunion .....	1.3	1.3	0.7	1.7	1.6	1.5	2.1	1.4	3.3
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	2.0	2.0	0.8	2.3	2.3	0.7	2.5	1.5	3.4
Lowest 10 percent .....	3.1	3.2	1.5	3.6	3.7	1.0	2.6	1.7	5.2
Second 25 percent .....	0.8	1.0	0.7	1.4	1.7	1.8	2.3	1.9	4.0
Third 25 percent .....	1.4	1.4	0.7	1.6	1.7	1.5	2.3	1.5	3.2
Highest 25 percent .....	0.3	0.5	0.5	0.9	1.0	0.9	1.7	1.3	2.7
Highest 10 percent .....	0.6	0.8	0.6	1.7	2.0	1.5	2.2	1.9	3.9
<b>Establishment characteristics</b>									
Service-providing industries .....	0.7	0.8	0.4	1.0	1.0	1.1	1.6	1.1	2.6
Education and health services .....	0.7	0.8	0.5	1.1	1.4	1.7	1.9	1.4	3.1
Educational services .....	0.6	0.8	0.5	0.9	1.3	1.4	1.8	1.2	3.0
Elementary and secondary schools .....	0.5	0.7	0.5	0.5	0.7	0.5	1.8	0.9	3.0
Junior colleges, colleges, and universities .....	1.8	2.2	1.7	3.0	3.4	6.0	3.7	3.2	4.3
Healthcare and social assistance .....	3.3	3.3	1.5	4.8	4.3	4.6	4.4	3.8	4.6
Hospitals .....	1.5	2.3	2.2	5.2	4.9	6.7	5.0	4.6	5.1
Public administration .....	1.4	1.4	0.7	1.6	1.6	0.8	2.5	1.7	4.1
1 to 99 workers .....	3.0	3.1	1.1	3.6	3.8	1.2	3.6	2.8	4.2
1 to 49 workers .....	4.7	4.7	1.3	4.8	4.8	1.7	3.8	3.3	6.7
50 to 99 workers .....	2.6	2.6	1.6	3.4	3.7	1.6	6.3	4.8	6.8
100 workers or more .....	0.6	0.7	0.4	0.9	1.0	1.2	1.6	1.1	2.7
100 to 499 workers .....	1.8	1.7	0.6	1.9	1.8	0.6	2.5	1.8	4.3
500 workers or more .....	0.6	0.8	0.5	1.0	1.2	1.5	1.8	1.2	2.8

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2012—Continued**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	1.1	1.6	1.0	1.9	2.8	3.5	3.2	3.0	5.2
Local government .....	0.8	0.8	0.4	1.0	1.0	0.4	1.5	0.9	2.1
<b>Geographic areas</b>									
New England .....	3.0	3.2	1.2	4.9	5.2	1.4	–	–	–
Middle Atlantic .....	1.5	2.3	1.3	1.0	2.3	2.2	2.3	1.5	3.3
East North Central .....	2.2	2.2	0.7	2.9	2.8	1.1	3.9	3.3	6.0
West North Central .....	1.7	1.8	1.5	5.0	5.8	10.2	7.6	–	–
South Atlantic .....	1.6	1.7	1.3	1.7	1.6	1.5	4.6	1.6	3.7
East South Central .....	3.1	3.9	1.8	5.3	4.9	1.7	6.1	4.1	10.2
West South Central .....	3.4	3.4	0.4	3.0	3.0	0.3	2.2	2.1	4.0
Mountain .....	1.7	2.0	1.3	2.8	3.7	1.5	5.2	3.7	6.6
Pacific .....	1.2	1.1	0.5	1.7	1.6	0.3	3.8	3.7	3.8

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2012**

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers .....	1.7	1.8	0.2	0.1	1.7
<b>Worker characteristics</b>					
Management, professional, and related .....	1.8	1.9	0.2	0.1	1.8
Professional and related .....	1.7	—	—	—	1.7
Teachers .....	1.9	2.0	0.1	0.2	1.9
Primary, secondary, and special education school teachers .....	1.9	2.0	0.1	0.2	1.9
Service .....	1.7	1.9	0.1	0.4	1.7
Protective service .....	2.4	2.7	0.2	0.6	2.4
Sales and office .....	2.3	2.6	0.7	0.3	2.3
Office and administrative support .....	2.4	2.6	0.7	0.2	2.4
Natural resources, construction, and maintenance .....	2.3	2.3	0.2	( <sup>2</sup> )	2.3
Production, transportation, and material moving ...	2.8	3.5	0.2	0.3	2.8
Full time .....	1.7	1.8	0.2	0.1	1.7
Part time .....	2.4	2.5	0.9	0.1	2.4
Union .....	2.1	—	—	—	2.1
Nonunion .....	1.9	2.0	0.3	0.0	1.9
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	2.1	2.3	0.4	( <sup>2</sup> )	2.1
Lowest 10 percent .....	2.7	2.9	0.3	0.9	2.7
Second 25 percent .....	1.9	2.1	0.4	0.3	1.9
Highest 25 percent .....	1.5	1.7	0.1	0.2	1.5
Highest 10 percent .....	1.6	1.9	0.1	0.3	1.6
<b>Establishment characteristics</b>					
Service-providing industries .....	1.7	1.8	0.2	0.1	1.7
Education and health services .....	1.7	1.8	0.3	0.1	1.7
Educational services .....	1.7	1.8	0.3	( <sup>2</sup> )	1.7
Junior colleges, colleges, and universities .....	3.5	3.6	0.3	0.5	3.5
Healthcare and social assistance .....	4.9	5.0	0.2	1.4	4.9
Hospitals .....	5.6	5.7	0.3	0.9	5.6
Public administration .....	2.6	2.6	0.2	0.1	2.6
1 to 99 workers .....	3.9	4.0	1.5	0.3	3.9
1 to 49 workers .....	2.6	2.9	0.3	0.3	2.6
50 to 99 workers .....	7.1	7.5	—	0.8	7.1
100 workers or more .....	1.6	1.6	0.1	0.1	1.6
100 to 499 workers .....	3.1	3.2	0.2	( <sup>2</sup> )	3.1
500 workers or more .....	1.5	1.7	0.1	0.1	1.5

See footnotes at end of table.

**Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2012—Continued**

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government .....	3.2	3.2	0.2	0.0	3.2
<b>Geographic areas</b>					
New England .....	0.9	4.3	0.1	1.1	0.9
Middle Atlantic .....	1.2	1.2	0.2	0.4	1.2
East North Central .....	6.3	6.1	0.2	0.2	6.3
West North Central .....	1.6	1.7	0.4	0.6	1.6
Pacific .....	5.5	5.7	1.1	0.0	5.5

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

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

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2012**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	4.0	4.0	2.6	2.6
<b>Worker characteristics</b>				
Management, professional, and related .....	4.6	4.6	3.3	3.3
Professional and related .....	4.9	4.9	3.8	3.8
Teachers .....	6.4	6.4	5.6	5.6
Primary, secondary, and special education school teachers .....	7.7	7.7	9.8	9.8
Service .....	4.6	4.6	3.8	3.8
Protective service .....	6.5	6.5	–	–
Sales and office .....	6.0	6.0	2.0	2.0
Office and administrative support .....	6.2	6.2	2.1	2.1
Natural resources, construction, and maintenance Production, transportation, and material moving ...	7.9	7.9	7.7	7.7
9.8	9.8	–	–	
Full time .....	4.1	4.1	2.7	2.7
Part time .....	7.0	7.0	–	–
Union .....	7.7	7.7	5.3	5.3
Nonunion .....	3.5	3.5	2.4	2.4
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	4.0	4.0	3.1	3.1
Lowest 10 percent .....	5.2	5.2	4.2	4.2
Second 25 percent .....	6.0	6.0	2.9	2.9
Third 25 percent .....	5.7	5.7	4.2	4.2
Highest 25 percent .....	4.2	4.2	3.4	3.4
Highest 10 percent .....	5.1	5.1	3.5	3.5
<b>Establishment characteristics</b>				
Service-providing industries .....	4.0	4.0	2.6	2.6
Education and health services .....	5.6	5.6	4.3	4.3
Educational services .....	6.6	6.6	5.6	5.6
Elementary and secondary schools .....	6.8	6.8	9.0	9.0
Junior colleges, colleges, and universities	7.9	7.9	5.6	5.6
Healthcare and social assistance .....	5.8	5.8	4.0	4.0
Hospitals .....	6.2	6.2	4.6	4.6
Public administration .....	5.8	5.8	3.2	3.2
1 to 99 workers .....	6.7	6.7	–	–
50 to 99 workers .....	9.0	9.0	–	–
100 workers or more .....	4.3	4.3	3.0	3.0
100 to 499 workers .....	5.9	5.9	2.7	2.7
500 workers or more .....	4.8	4.8	3.9	3.9

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2012—Continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government .....	7.9	7.9	4.4	4.4
Local government .....	3.5	3.5	3.2	3.2
<b>Geographic areas</b>				
Middle Atlantic .....	3.9	3.9	—	—
East North Central .....	6.6	6.6	3.3	3.3
South Atlantic .....	5.6	5.6	7.2	7.2
East South Central .....	8.4	8.4	—	—
West South Central .....	—	—	2.9	2.9
Mountain .....	12.0	12.0	—	—
Pacific .....	10.2	10.2	—	—

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).