Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2011

Management, professional, and related	Characteristics	Open plans ¹	Frozen plans ²
Management, professional, and related 2.1 2.1 Management, business, and financial 2.0 2.0 Professional and related 2.6 2.6 Service 2.9 2.9 Protective service 6.9 6.9 Sales and office 1.7 1.7 Sales and related 3.8 3.8 Office and administrative support 1.7 1.7 Natural resources, construction, and maintenance 1.3 1.3 Construction, extraction, farming, fishing, and forestry 1.0 1.0 1.0 Installation, maintenance, and repair 2.3 2.3 2.3 Production, transportation, and material moving 1.8 1.8 1.8 Production, transportation and material moving 2.5 2.5 2.5 Transportation and material moving 2.3 2.3 2.3 Full time 1.2 1.2 1.2 Part time 2.4 2.4 2.4 Union 1.1 1.1 1.1 Nonunion 1.5 1.5 1.5 Lowest 25 percent 2.2	All workers	1.1	1.1
Management, business, and financial 2.0 2.0 Professional and related 2.6 2.6 Service 2.9 2.9 Protective service 6.9 6.9 Sales and office 1.7 1.7 Sales and related 3.8 3.8 Office and administrative support 1.7 1.7 Natural resources, construction, and maintenance 1.3 1.3 Construction, extraction, farming, fishing, and forestry 1.0 1.0 Installation, maintenance, and repair 2.3 2.3 Production, transportation, and material moving 1.8 1.8 Production 2.5 2.5 Transportation and material moving 2.3 2.3 Full time 1.2 1.2 Part time 2.4 2.4 Union 1.1 1.1 Nonunion 1.5 1.5 Average wage within the following categories:3 2. Lowest 25 percent 9.5 9.5 Second 25 percent 9.5 9.5 Second 25 percent 1.5 1.5	Worker characteristics		
Professional and related 2.6 2.6 Service 2.9 2.9 Protective service 6.9 6.9 Sales and office 1.7 1.7 Sales and related 3.8 3.8 Office and administrative support 1.7 1.7 Natural resources, construction, and maintenance 1.3 1.3 Construction, extraction, farming, fishing, and forestry 1.0 1.0 Installation, maintenance, and repair 2.3 2.3 Production, transportation, and material moving 1.8 1.8 Production 2.5 2.5 Transportation and material moving 2.3 2.3 Full time 1.2 1.2 Part time 2.4 2.4 Union 1.1 1.1 Nouncion 1.5 1.5 Lowest 25 percent 3.9 3.9 Lowest 25 percent 9.5 9.5 Second 25 percent 1.3 1.3 Highest 10 percent 2.4 2.4			-
Service 2.9 2.9 Protective service 6.9 6.9 Sales and office 1.7 1.7 Sales and related 3.8 3.8 Office and administrative support 1.7 1.7 Natural resources, construction, and maintenance 1.3 1.3 Construction, extraction, farming, fishing, and forestry 1.0 1.0 Installation, maintenance, and repair 2.3 2.3 Production transportation, and material moving 1.8 1.8 Production material moving 2.5 2.5 Transportation and material moving 2.3 2.3 Full time 1.2 1.2 Part time 2.4 2.4 Union 1.1 1.1 Nonunion 1.5 1.5 Average wage within the following categories:³ 3 Lowest 25 percent 9.5 9.5 Second 25 percent 9.5 9.5 Second 25 percent 1.3 1.3 Highest 10 percent 2.4 2.4			
Protective service 6.9 6.9 Sales and office 1.7 1.7 Sales and related 3.8 3.8 Office and administrative support 1.7 1.7 Natural resources, construction, and maintenance 1.3 1.3 Construction, extraction, farming, fishing, and forestry 1.0 1.0 Installation, maintenance, and repair 2.3 2.3 Production, transportation, and material moving 1.8 1.8 Production and material moving 2.5 2.5 Transportation and material moving 2.3 2.3 Full time 1.2 1.2 Part time 2.4 2.4 Union 1.1 1.1 Nouncion 1.5 1.5 Average wage within the following categories: ³ 3.9 3.9 Lowest 25 percent 9.5 9.5 Second 25 percent 9.5 9.5 Second 25 percent 1.3 1.3 Highest 10 percent 2.4 2.4 Establishment characteristics			
Sales and office 1.7 1.7 Sales and related 3.8 3.8 Office and administrative support 1.7 1.7 Natural resources, construction, and maintenance 1.3 1.3 Construction, extraction, farming, fishing, and forestry 1.0 1.0 Installation, maintenance, and repair 2.3 2.3 Production, transportation, and material moving 1.8 1.8 Production 2.5 2.5 Transportation and material moving 2.3 2.3 Full time 1.2 1.2 Part time 2.4 2.4 Union 1.1 1.1 Nouncion 1.5 1.5 Lowest 25 percent 9.5 9.5 Lowest 10 percent 9.5 9.5 Second 25 percent 1.5 1.5 Highest 25 percent 1.5 1.5 Highest 10 percent 2.4 2.4 Establishment characteristics 1.8 1.8 Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 <t< td=""><td></td><td>- 1</td><td></td></t<>		- 1	
Sales and related 3.8 3.8 Office and administrative support 1.7 1.7 Natural resources, construction, and maintenance 1.3 1.3 Construction, extraction, farming, fishing, and forestry 1.0 1.0 Installation, maintenance, and repair 2.3 2.3 Production, transportation, and material moving 1.8 1.8 Production 2.5 2.5 Transportation and material moving 2.3 2.3 Full time 1.2 1.2 Part time 2.4 2.4 Union 1.1 1.1 Nouncion 1.5 1.5 Lowest 25 percent 3.9 3.9 Lowest 10 percent 9.5 9.5 Second 25 percent 2.2 2.2 Third 25 percent 1.3 1.3 Highest 10 percent 2.4 2.4 Establishment characteristics 1.8 1.8 Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 <tr< td=""><td></td><td>9.9</td><td></td></tr<>		9.9	
Office and administrative support 1.7 1.7 Natural resources, construction, and maintenance 1.3 1.3 Construction, extraction, farming, fishing, and forestry 1.0 1.0 Installation, maintenance, and repair 2.3 2.3 Production, transportation, and material moving 1.8 1.8 Production maintenance, and repair 2.5 2.5 Transportation and material moving 2.3 2.3 Full time 1.2 1.2 Part time 2.4 2.4 Union 1.1 1.1 Nouncion 1.5 1.5 Lowest 25 percent 3.9 3.9 Lowest 10 percent 9.5 9.5 Second 25 percent 2.2 2.2 Third 25 percent 1.3 1.3 Highest 10 percent 2.4 2.4 Establishment characteristics 1.8 1.8 Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trace, transportation, and utilities 2.		***	• • • • • • • • • • • • • • • • • • • •
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry 1.0 1.0 Installation, maintenance, and repair 2.3 2.3 Production, transportation, and material moving 1.8 1.8 Production 2.5 2.5 Transportation and material moving 2.3 2.3 Full time 1.2 1.2 Part time 2.4 2.4 Union 1.1 1.1 Nonunion 1.5 1.5 Average wage within the following categories: ³ 3.9 3.9 Lowest 25 percent 9.5 9.5 Second 25 percent 9.5 9.5 Highest 25 percent 1.3 1.3 Highest 10 percent 2.4 2.4 Establishment characteristics Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 <td></td> <td></td> <td></td>			
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forestry 1.0 1.0 Installation, maintenance, and repair 2.3 2.3 Production, transportation, and material moving 1.8 1.8 Production 2.5 2.5 Transportation and material moving 2.3 2.3 Full time 1.2 1.2 Part time 2.4 2.4 Union 1.1 1.1 Nouncion 1.5 1.5 Average wage within the following categories: ³ 3.9 3.9 Lowest 25 percent 9.5 9.5 Second 25 percent 2.2 2.2 Third 25 percent 1.3 1.3 Highest 25 percent 1.5 1.5 Highest 10 percent 2.4 2.4 Establishment characteristics 1.8 1.8 Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale		1.0	1.0
Installation, maintenance, and repair		1.0	1.0
Production, transportation, and material moving 1.8 1.8 Production 2.5 2.5 Transportation and material moving 2.3 2.3 Full time 1.2 1.2 Part time 2.4 2.4 Union 1.1 1.1 Nouncion 1.5 1.5 Average wage within the following categories:3 3.9 3.9 Lowest 25 percent 9.5 9.5 Second 25 percent 2.2 2.2 Third 25 percent 1.3 1.3 Highest 25 percent 1.5 1.5 Highest 10 percent 2.4 2.4 Establishment characteristics 1.8 1.8 Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing			
Production 2.5 2.5 Transportation and material moving 2.3 2.3 Full time 1.2 1.2 Part time 2.4 2.4 Union 1.1 1.1 Nonunion 1.5 1.5 Average wage within the following categories:3 3.9 3.9 Lowest 25 percent 9.5 9.5 Second 25 percent 2.2 2.2 Third 25 percent 1.3 1.3 Highest 25 percent 1.5 1.5 Highest 10 percent 2.4 2.4 Establishment characteristics 1.8 1.8 Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing 2.3 2.3		1.8	1.8
Full time 1.2 1.2 Part time 2.4 2.4 Union 1.1 1.1 Nonunion 1.5 1.5 Average wage within the following categories:3 3.9 3.9 Lowest 25 percent 9.5 9.5 Second 25 percent 2.2 2.2 Third 25 percent 1.3 1.3 Highest 25 percent 1.5 1.5 Highest 10 percent 2.4 2.4 Establishment characteristics 1.8 1.8 Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing 2.3 2.3		2.5	2.5
Part time 2.4 2.4 Union 1.1 1.1 Nonunion 1.5 1.5 Average wage within the following categories:3 3.9 Lowest 25 percent 9.5 Lowest 10 percent 9.5 Second 25 percent 1.3 Highest 25 percent 1.3 Highest 10 percent 2.4 Establishment characteristics 1.8 Goods-producing industries 1.8 Manufacturing 2.3 Service-providing industries 1.4 Trade, transportation, and utilities 2.2 Wholesale trade 5.7 Retail trade 3.6 Transportation and warehousing 2.3	Transportation and material moving	2.3	2.3
Union 1.1 1.1 Nonunion 1.5 1.5 Average wage within the following categories:3 3.9 3.9 Lowest 25 percent 9.5 9.5 Second 25 percent 2.2 2.2 Third 25 percent 1.3 1.3 Highest 25 percent 1.5 1.5 Highest 10 percent 2.4 2.4 Establishment characteristics 1.8 1.8 Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing 2.3 2.3	Full time	1.2	1.2
Nonunion 1.5 1.5 Average wage within the following categories:3 3.9 3.9 Lowest 25 percent 9.5 9.5 Second 25 percent 2.2 2.2 Third 25 percent 1.3 1.3 Highest 25 percent 1.5 1.5 Highest 10 percent 2.4 2.4 Establishment characteristics 1.8 1.8 Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing 2.3 2.3	Part time	2.4	2.4
Average wage within the following categories:3 3.9 3.9 Lowest 25 percent 9.5 9.5 Second 25 percent 2.2 2.2 Third 25 percent 1.3 1.3 Highest 25 percent 1.5 1.5 Highest 10 percent 2.4 2.4 Establishment characteristics 1.8 1.8 Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing 2.3 2.3			
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Lowest 10 percent 9.5 9.5 Second 25 percent 2.2 2.2 Third 25 percent 1.3 1.3 Highest 25 percent 1.5 1.5 Highest 10 percent 2.4 2.4 Establishment characteristics Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing 2.3 2.3			0.0
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Third 25 percent 1.3 1.3 Highest 25 percent 1.5 1.5 Highest 10 percent 2.4 2.4 Establishment characteristics 1.8 1.8 Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing 2.3 2.3			
Highest 25 percent 1.5 Highest 10 percent 2.4 Establishment characteristics Goods-producing industries 1.8 Manufacturing 2.3 Service-providing industries 1.4 Trade, transportation, and utilities 2.2 Wholesale trade 5.7 Retail trade 3.6 Transportation and warehousing 2.3			
Highest 10 percent 2.4 2.4 Establishment characteristics Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing 2.3 2.3		- 1	
Establishment characteristics Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing 2.3 2.3			
Goods-producing industries 1.8 1.8 Manufacturing 2.3 2.3 Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing 2.3 2.3		2	
Manufacturing 2.3 Service-providing industries 1.4 Trade, transportation, and utilities 2.2 Wholesale trade 5.7 Retail trade 3.6 Transportation and warehousing 2.3			
Service-providing industries 1.4 1.4 Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing 2.3 2.3	Goods-producing industries	1.8	1.8
Trade, transportation, and utilities 2.2 2.2 Wholesale trade 5.7 5.7 Retail trade 3.6 3.6 Transportation and warehousing 2.3 2.3	Manufacturing	2.3	2.3
Wholesale trade 5.7 Retail trade 3.6 Transportation and warehousing 2.3			
Retail trade	· ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	-:-	=:=
Transportation and warehousing 2.3			
'			
Utilities	'		-
	Utilities	4.2	4.2

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 2011—Continued

Characteristics	Open plans ¹	Frozen plans ²
Information	3.9	3.9
Financial activities	2.0	2.0
Finance and insurance	1.9	1.9
Credit intermediation and related activities	2.7	2.7
Insurance carriers and related activities	2.9	2.9
Professional and business services	5.5	5.5
Professional and technical services	10.4	10.4
Education and health services	2.7	2.7
Educational services	3.0	3.0
Junior colleges, colleges, and universities	5.1	5.1
Health care and social assistance	2.8	2.8
1 to 99 workers	1.9	1.9
1 to 49 workers	2.0	2.0
50 to 99 workers	3.4	3.4
100 workers or more	1.4	1.4
100 to 499 workers	2.4	2.4
500 workers or more	1.7	1.7
Geographic areas		
New England	5.5	5.5
Middle Atlantic	1.5	1.5
East North Central	2.4	2.4
West North Central	3.3	3.3
South Atlantic	3.5	3.5
East South Central	5.6	5.6
West South Central	3.3	3.3
Pacific	1.9	1.9

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/glossary20102011.htm.

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