

**Table 46. Standard errors for defined benefit plans: Availability and eligibility requirements for open plans,<sup>1</sup> private industry workers, 2015**

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
<b>Worker characteristics</b>								
All workers .....	2.3	1.8	—	2.3	1.9	—	2.4	0.4
Management, professional, and related .....	4.3	3.1	—	4.3	2.9	—	4.3	( <sup>2</sup> )
Management, business, and financial .....	5.9	3.8	—	7.6	—	—	5.9	0.1
Professional and related .....	4.8	4.1	—	3.5	3.9	—	4.8	—
Service .....	5.2	—	—	8.4	3.6	—	5.2	—
Sales and office .....	4.6	2.4	—	3.2	—	—	4.6	—
Sales and related .....	14.0	—	—	3.0	—	—	14.0	—
Office and administrative support .....	3.1	2.6	—	4.1	1.8	—	3.1	—
Natural resources, construction, and maintenance .....	4.1	—	—	4.8	2.9	—	4.0	1.3
Construction, extraction, farming, fishing, and forestry .....	6.1	—	—	6.4	3.1	—	—	—
Installation, maintenance, and repair .....	6.2	—	—	7.2	—	—	6.1	1.7
Production, transportation, and material moving .....	5.2	2.8	—	4.3	3.1	—	5.9	1.6
Production .....	8.1	—	—	5.0	—	—	10.1	3.0
Transportation and material moving .....	5.1	4.4	—	6.2	—	—	5.1	1.7
Full time .....	2.6	1.7	—	2.5	2.1	—	2.7	0.5
Part time .....	4.7	5.8	—	4.5	3.2	—	4.6	0.5
Union .....	3.2	2.2	—	3.6	2.3	—	3.3	1.0
Nonunion .....	3.5	2.4	—	2.8	2.8	—	3.5	0.2
Average wage within the following categories <sup>3</sup> :								
Lowest 25 percent .....	7.1	6.1	—	5.4	—	—	6.8	2.5
Second 25 percent .....	3.9	3.6	—	4.2	2.1	—	3.9	0.2
Third 25 percent .....	3.4	2.1	—	3.3	2.1	—	3.6	1.1
Highest 25 percent .....	3.5	2.1	—	3.7	3.3	—	3.5	0.5
Highest 10 percent .....	5.1	1.8	—	5.6	—	—	5.1	0.1
<b>Establishment characteristics</b>								
Goods-producing industries .....	5.7	—	—	3.8	2.4	—	6.3	1.4
Construction .....	6.1	—	—	6.3	3.8	—	—	—
Manufacturing .....	5.5	—	—	3.5	—	—	6.3	1.9
Service-providing industries .....	2.1	2.3	—	2.8	2.4	—	2.1	0.3
Trade, transportation, and utilities .....	4.2	3.8	—	3.3	1.6	—	4.0	1.0
Wholesale trade .....	9.2	7.8	—	—	—	—	—	—
Retail trade .....	7.3	6.1	—	—	—	—	7.3	1.2
Transportation and warehousing .....	7.6	—	—	7.2	—	—	—	—
Utilities .....	7.7	—	—	—	—	—	7.7	—
Information .....	8.1	—	—	—	—	—	8.1	—
Financial activities .....	3.3	2.7	—	3.3	—	—	3.3	—
Finance and insurance .....	3.7	3.0	—	4.9	—	—	3.7	—
Credit intermediation and related activities ..	5.1	3.7	—	—	—	—	5.1	—
Insurance carriers and related activities .....	6.3	5.2	—	—	—	—	6.3	—
Professional and business services .....	10.6	—	—	—	—	—	10.6	—
Education and health services .....	5.3	6.4	—	—	5.0	—	5.3	—
Educational services .....	8.5	—	—	—	—	—	8.5	—
Junior colleges, colleges, and universities ...	5.0	5.4	—	—	—	—	5.0	—
Health care and social assistance .....	5.8	—	—	—	—	—	5.8	—

See footnotes at end of table.

**Table 46. Standard errors for defined benefit plans: Availability and eligibility requirements for open plans,<sup>1</sup> private industry workers, 2015—continued**

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers .....	4.0	2.3	—	3.4	—	—	4.0	0.3
1 to 49 workers .....	4.7	4.0	—	4.4	—	—	4.7	0.2
50 to 99 workers .....	7.0	3.9	—	7.4	—	—	6.9	0.8
100 workers or more .....	3.0	2.3	—	2.9	1.9	—	3.1	0.6
100 to 499 workers .....	4.7	2.6	—	6.7	2.7	—	4.7	—
500 workers or more .....	3.6	3.3	—	2.3	2.9	—	3.7	0.9
<b>Geographic areas</b>								
Northeast .....	3.7	3.9	—	4.2	2.1	—	3.8	0.3
New England .....	8.2	—	—	7.0	—	—	8.2	—
Middle Atlantic .....	4.2	4.6	—	5.7	3.0	—	4.3	0.4
South .....	4.1	2.6	—	4.1	—	—	4.1	0.5
South Atlantic .....	5.2	—	—	4.9	—	—	5.2	0.1
East South Central .....	11.3	—	—	—	—	—	11.3	—
West South Central .....	5.6	—	—	6.2	—	—	6.6	2.3
Midwest .....	5.5	3.9	—	6.1	4.4	—	5.9	1.4
East North Central .....	7.2	3.0	—	7.9	5.8	—	—	—
West North Central .....	5.8	—	—	6.9	—	—	4.9	2.5
West .....	4.9	4.2	—	2.8	3.1	—	4.9	—
Mountain .....	6.0	—	—	—	—	—	6.0	—
Pacific .....	5.9	4.7	—	3.4	3.7	—	5.9	—

<sup>1</sup> A typical minimum age requirement is 21 years and service requirement is 12 months. See glossary for additional information on requirements.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2015."

Note: Dashes indicate that no data were reported or that data do 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.