

Table 31. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2009

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Method of distribution ¹				
	Lump sum	Annuity	Installments	Other ²	Not determinable
Worker characteristic					
All workers	90	15	27	12	10
Management, professional, and related	88	18	27	9	11
Management, business, and financial	87	16	26	11	13
Professional and related	89	19	27	7	10
Service	93	18	29	—	6
Sales and office	93	16	32	13	7
Sales and related	95	9	29	19	5
Office and administrative support	92	18	33	10	7
Natural resources, construction, and maintenance	85	18	27	13	14
Construction, extraction, farming, fishing, and forestry	82	—	25	—	18
Installation, maintenance, and repair	88	20	28	9	12
Production, transportation, and material moving	88	—	21	16	12
Production	90	—	27	18	10
Transportation and material moving	86	—	—	—	14
Full time	89	15	27	12	10
Part time	94	19	28	12	4
Union	92	23	41	—	7
Nonunion	89	14	26	12	10
Average wage within the following categories: ³					
Lowest 25 percent	91	14	23	11	8
Lowest 10 percent	96	—	20	—	3
Second 25 percent	91	13	27	13	8
Third 25 percent	91	13	28	12	9
Highest 25 percent	88	18	29	11	11
Highest 10 percent	90	16	27	10	9
Establishment characteristic					
Goods-producing industries	90	6	24	20	10
Construction	90	—	26	—	10
Manufacturing	89	—	25	22	11
Service-providing industries	90	18	28	9	10
Trade, transportation, and utilities	92	10	23	13	8
Wholesale trade	93	—	12	—	7
Retail trade	93	11	22	17	7
Transportation and warehousing	85	—	—	—	15
Information	93	33	47	—	7
Financial activities	89	19	28	13	11
Finance and insurance	93	20	30	15	7
Credit intermediation and related activities	91	13	36	19	9
Insurance carriers and related activities	93	32	23	11	6
Professional and business services	88	22	29	—	12
Professional and technical services	89	30	—	—	11
Education and health services	86	23	31	—	11
Educational services	80	33	17	—	9
Junior colleges, colleges, and universities	84	40	23	—	13
Health care and social assistance	87	21	33	—	11

See footnotes at end of table.

Table 31. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Method of distribution ¹				
	Lump sum	Annuity	Installments	Other ²	Not determinable
1 to 99 workers	90	12	33	11	10
1 to 49 workers	89	14	32	12	11
50 to 99 workers	90	8	34	—	10
100 workers or more	90	17	24	12	9
100 to 499 workers	91	17	22	11	8
500 workers or more	88	17	27	14	10
Geographic area					
New England	84	—	19	8	16
Middle Atlantic	84	14	26	—	15
East North Central	91	12	27	11	8
West North Central	89	—	27	—	10
South Atlantic	86	19	36	12	13
East South Central	95	—	25	—	4
West South Central	92	15	26	17	7
Mountain	96	—	26	20	4
Pacific	95	16	24	—	5

¹ Sum of individual items may be greater than total because multiple methods of distribution are available to some employees

² Includes methods of distribution not calculated separately (e.g., employer stock).

³ The categories are based on the average wage for each occupation surveyed, which may include workers 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, 2008." See Technical Note for more details.

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/glossary20092010.htm.