

Table 32. Defined benefit plans: Summary of plan provisions, private industry workers, National Compensation Survey, 2010

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

Characteristics	Benefits subject to a maximum	Disability retirement benefits available
Worker characteristic		
All workers	27	58
Management, professional, and related	28	44
Management, business, and financial	34	41
Professional and related	24	45
Service	19	76
Sales and office	28	51
Sales and related	–	49
Office and administrative support	31	52
Natural resources, construction, and maintenance	18	81
Construction, extraction, farming, fishing, and forestry	–	84
Production, transportation, and material moving	32	75
Transportation and material moving	37	83
Full time	27	58
Part time	29	66
Union	24	83
Nonunion	28	45
Average wage within the following categories: ¹		
Lowest 25 percent	29	67
Second 25 percent	30	62
Third 25 percent	28	65
Highest 25 percent	25	51
Highest 10 percent	27	44
Establishment characteristic		
Goods-producing industries	28	69
Construction	–	84
Manufacturing	32	66
Service-providing industries	27	55
Trade, transportation, and utilities	30	73
Information	–	49
Financial activities	25	44
Finance and insurance	23	43
Credit intermediation and related activities	–	46
Insurance carriers and related activities	46	48
Professional and business services	48	–
Education and health services	19	54
Educational services	–	42
Junior colleges, colleges, and universities	–	40
Health care and social assistance	20	55

See footnotes at end of table.

Table 32. Defined benefit plans: Summary of plan provisions, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Benefits subject to a maximum	Disability retirement benefits available
1 to 99 workers	18	63
1 to 49 workers	—	64
50 to 99 workers	28	61
100 workers or more	29	57
100 to 499 workers	32	60
500 workers or more	28	56
Geographic area		
New England	23	44
Middle Atlantic	21	60
East North Central	31	58
West North Central	27	62
South Atlantic	25	60
West South Central	—	63
Pacific	—	57

¹ 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, 2009." 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/glossary20102011.htm.

Table 32. Standard errors for defined benefit plans: Summary of plan provisions, private industry workers, National Compensation Survey, 2010

Characteristics	Benefits subject to a maximum	Disability retirement benefits available
Worker characteristic		
All workers	2.7	3.0
Management, professional, and related	4.4	4.6
Management, business, and financial	5.2	4.2
Professional and related	4.8	6.5
Service	5.5	7.2
Sales and office	3.2	3.5
Sales and related	–	6.9
Office and administrative support	3.4	3.4
Natural resources, construction, and maintenance	4.7	4.5
Construction, extraction, farming, fishing, and forestry	–	7.3
Production, transportation, and material moving	4.4	3.9
Transportation and material moving	6.8	4.3
Full time	2.8	3.0
Part time	5.4	6.3
Union	4.2	2.5
Nonunion	3.6	3.9
Average wage within the following categories: ¹		
Lowest 25 percent	6.7	7.8
Second 25 percent	4.2	5.1
Third 25 percent	3.3	3.9
Highest 25 percent	3.9	3.5
Highest 10 percent	5.2	4.1
Establishment characteristic		
Goods-producing industries	5.3	3.8
Construction	–	8.7
Manufacturing	6.3	4.9
Service-providing industries	3.1	3.6
Trade, transportation, and utilities	4.5	5.4
Information	–	11.6
Financial activities	3.5	4.3
Finance and insurance	3.4	4.1
Credit intermediation and related activities	–	6.7
Insurance carriers and related activities	6.9	7.4
Professional and business services	9.3	–
Education and health services	5.0	11.4
Educational services	–	11.6
Junior colleges, colleges, and universities	–	8.2
Health care and social assistance	5.4	12.6

See footnotes at end of table.

Table 32. Standard errors for defined benefit plans: Summary of plan provisions, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Benefits subject to a maximum	Disability retirement benefits available
1 to 99 workers	4.5	5.9
1 to 49 workers	—	8.1
50 to 99 workers	6.6	9.2
100 workers or more	3.3	3.3
100 to 499 workers	4.8	4.0
500 workers or more	3.9	4.4
Geographic area		
New England	6.2	8.2
Middle Atlantic	4.3	5.2
East North Central	6.6	7.8
West North Central	5.9	10.3
South Atlantic	4.5	4.8
West South Central	—	9.0
Pacific	—	8.6

¹ 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, 2009." See Technical Note for more details.

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Table 33. Defined benefit plans: Availability of selected benefit features, private industry workers, National Compensation Survey, 2010

(In percent)

Characteristics	Lump sum at normal retirement		Disability retirement		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
Worker characteristic								
All workers	24	96	71	36	98	98	91	75
Management, professional, and related	16	95	54	33	100	98	90	79
Management, business, and financial	19	97	–	35	99	100	87	64
Professional and related	–	93	60	32	100	96	92	88
Service	–	97	85	–	100	98	94	84
Sales and office	38	98	67	30	100	99	94	56
Office and administrative support	34	97	68	29	100	99	93	62
Natural resources, construction, and maintenance	21	–	88	–	99	–	96	–
Construction, extraction, farming, fishing, and forestry	–	–	92	–	100	–	96	–
Production, transportation, and material moving	20	–	79	–	95	–	86	–
Transportation and material moving	24	–	83	–	96	–	91	–
Full time	22	95	70	37	98	98	90	75
Part time	39	100	79	–	98	95	96	72
Union	22	97	90	48	99	99	97	92
Nonunion	25	96	55	33	98	98	86	72
Average wage within the following categories: ¹								
Lowest 25 percent	49	–	77	–	97	–	95	–
Second 25 percent	21	98	74	37	97	99	87	70
Third 25 percent	29	99	75	41	97	99	91	76
Highest 25 percent	16	93	65	33	100	98	91	77
Highest 10 percent	–	93	52	34	100	97	89	78
Establishment characteristic								
Goods-producing industries	20	–	77	–	97	–	86	–
Manufacturing	–	–	75	–	97	–	83	–
Service-providing industries	25	98	68	35	99	98	93	72
Trade, transportation, and utilities	34	–	80	–	97	–	96	–
Financial activities	28	–	63	–	100	–	94	–
Finance and insurance	30	–	61	–	100	–	93	–
Education and health services	–	97	71	–	100	94	91	89
Health care and social assistance	–	97	76	–	100	94	91	90

See footnotes at end of table.

Table 33. Defined benefit plans: Availability of selected benefit features, private industry workers, National Compensation Survey, 2010—Continued

(In percent)

Characteristics	Lump sum at normal retirement		Disability retirement		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
1 to 99 workers	37	—	72	—	96	—	93	—
1 to 49 workers	—	—	80	—	100	—	100	—
50 to 99 workers	30	—	—	—	89	—	82	—
100 workers or more	20	96	71	34	99	98	90	78
100 to 499 workers	26	100	67	35	98	100	89	64
500 workers or more	16	95	73	34	100	97	91	82
Geographic area								
New England	—	—	—	—	100	—	80	—
Middle Atlantic	10	99	64	52	100	99	87	77
East North Central	24	100	80	—	98	99	90	81
West North Central	33	—	77	—	96	—	90	—
South Atlantic	—	88	70	42	100	100	85	73
West South Central	—	—	69	—	99	—	99	—
Mountain	—	—	65	—	94	—	90	—
Pacific	—	—	73	—	100	—	99	—

¹ 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, 2009." 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/glossary20102011.htm.

Table 33. Standard errors for defined benefit plans: Availability of selected benefit features, private industry workers, National Compensation Survey, 2010

Characteristics	Lump sum at normal retirement		Disability retirement		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
Worker characteristic								
All workers	3.7	1.8	3.0	5.0	0.7	0.7	1.9	3.9
Management, professional, and related	4.1	2.5	6.1	6.6	0.3	1.3	3.8	4.3
Management, business, and financial	5.0	1.8	—	4.5	0.4	0.0	6.6	5.0
Professional and related	—	3.6	6.0	9.0	0.4	2.1	3.4	3.7
Service	—	2.7	5.4	—	0.0	1.3	3.1	7.0
Sales and office	4.8	1.0	4.4	4.8	0.2	0.3	1.6	6.1
Office and administrative support	5.5	1.3	4.1	5.0	0.2	0.4	2.0	5.9
Natural resources, construction, and maintenance	4.6	—	3.7	—	0.8	—	2.2	—
Construction, extraction, farming, fishing, and forestry	—	—	4.9	—	0.0	—	3.6	—
Production, transportation, and material moving	4.4	—	4.0	—	2.2	—	3.6	—
Transportation and material moving	5.7	—	4.4	—	3.0	—	3.3	—
Full time	3.9	1.9	3.5	4.9	0.8	0.7	2.1	3.8
Part time	6.2	0.0	5.4	—	1.4	3.3	2.1	9.9
Union	3.5	2.4	2.0	10.0	0.7	0.6	1.1	4.7
Nonunion	5.6	1.9	4.8	5.5	1.3	0.9	2.9	4.6
Average wage within the following categories: ¹								
Lowest 25 percent	7.3	—	7.1	—	2.0	—	2.5	—
Second 25 percent	4.6	1.9	4.3	8.6	2.3	0.5	3.8	7.4
Third 25 percent	8.0	0.4	4.7	5.2	1.5	0.6	2.6	4.1
Highest 25 percent	3.5	3.0	4.9	5.5	0.2	1.2	2.7	3.9
Highest 10 percent	—	3.2	6.5	6.4	0.4	2.1	4.3	3.9
Establishment characteristic								
Goods-producing industries	4.5	—	4.2	—	1.9	—	3.7	—
Manufacturing	—	—	5.3	—	2.4	—	4.6	—
Service-providing industries	4.5	1.6	3.8	5.5	0.7	0.9	2.0	4.8
Trade, transportation, and utilities	5.1	—	4.6	—	2.0	—	2.0	—
Financial activities	7.1	—	5.7	—	0.0	—	3.5	—
Finance and insurance	7.3	—	6.0	—	0.0	—	3.7	—
Education and health services	—	2.5	6.5	—	0.0	4.0	3.9	6.0
Health care and social assistance	—	2.6	7.6	—	0.0	4.1	4.4	5.7

See footnotes at end of table.

Table 33. Standard errors for defined benefit plans: Availability of selected benefit features, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Lump sum at normal retirement		Disability retirement		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
1 to 99 workers	11.0	—	6.3	—	2.6	—	3.3	—
1 to 49 workers	—	—	7.2	—	0.0	—	0.2	—
50 to 99 workers	6.7	—	—	—	6.2	—	7.7	—
100 workers or more	3.0	1.6	3.3	5.5	0.7	0.9	2.0	4.1
100 to 499 workers	5.5	0.0	6.0	8.6	1.6	0.4	3.9	8.0
500 workers or more	2.9	2.2	3.4	6.5	0.2	1.2	2.3	4.2
Geographic area								
New England	—	—	—	—	0.0	—	12.2	—
Middle Atlantic	1.9	0.4	5.7	6.0	0.0	0.4	3.9	4.5
East North Central	5.2	0.1	4.4	—	1.7	0.8	3.9	8.5
West North Central	8.7	—	12.5	—	4.0	—	8.9	—
South Atlantic	—	8.9	6.6	7.8	0.0	0.0	6.1	6.4
West South Central	—	—	8.4	—	0.8	—	0.8	—
Mountain	—	—	11.4	—	4.6	—	6.9	—
Pacific	—	—	11.1	—	0.1	—	0.4	—

¹ 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, 2009." 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/glossary20102011.htm.

Table 34. Defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	27	30	30	35	35	40	72	1
Management, professional, and related	100	28	30	30	35	35	40	72	1
Management, business, and financial	100	34	30	30	35	35	40	66	1
Professional and related	100	24	30	30	35	35	40	75	1
Service	100	19	30	35	35	40	40	81	(¹)
Sales and office	100	28	30	30	35	40	45	71	1
Sales and related	100	—	—	—	—	—	—	86	—
Office and administrative support	100	31	30	30	35	40	45	67	2
Natural resources, construction, and maintenance	100	18	25	30	30	35	35	81	1
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	78	—
Production, transportation, and material moving	100	32	25	30	30	35	35	68	—
Transportation and material moving	100	37	30	30	35	35	35	63	—
Full time	100	27	30	30	35	35	40	73	1
Part time	100	29	30	35	40	45	45	71	1
Union	100	24	30	30	35	40	45	75	(¹)
Nonunion	100	28	28	30	35	35	40	71	1
Average wage within the following categories: ²									
Lowest 25 percent	100	29	30	30	40	45	45	71	—
Second 25 percent	100	30	25	30	35	35	35	70	(¹)
Third 25 percent	100	28	30	30	35	35	40	72	1
Highest 25 percent	100	25	30	30	35	35	40	74	1
Highest 10 percent	100	27	30	30	35	35	40	72	1
Establishment characteristic									
Goods-producing industries	100	28	25	30	30	35	35	72	1
Construction	100	—	—	—	—	—	—	88	—
Manufacturing	100	32	25	30	30	35	35	68	—
Service-providing industries	100	27	30	30	35	35	40	73	1
Trade, transportation, and utilities	100	30	30	30	35	40	45	70	—
Information	100	—	—	—	—	—	—	87	—
Financial activities	100	25	30	30	35	40	44	73	2
Finance and insurance	100	23	28	30	35	40	44	75	2
Credit intermediation and related activities	100	—	—	—	—	—	—	91	—
Insurance carriers and related activities	100	46	30	30	35	40	40	46	7
Professional and business services	100	48	30	30	35	35	35	52	—
Education and health services	100	19	30	35	35	35	35	80	1
Educational services	100	—	—	—	—	—	—	92	—
Junior colleges, colleges, and universities	100	—	—	—	—	—	—	96	—
Health care and social assistance	100	20	30	35	35	35	35	79	1

See footnotes at end of table.

Table 34. Defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	18	28	30	34	35	45	81	1
1 to 49 workers	100	—	—	—	—	—	—	87	—
50 to 99 workers	100	28	25	30	35	35	45	71	2
100 workers or more	100	29	30	30	35	35	40	70	1
100 to 499 workers	100	32	30	30	35	35	45	68	—
500 workers or more	100	28	30	30	35	35	40	71	1
Geographic area									
New England	100	23	25	25	30	30	40	75	2
Middle Atlantic	100	21	30	30	30	35	40	76	2
East North Central	100	31	30	30	35	35	45	69	(¹)
West North Central	100	27	25	30	35	35	40	73	(¹)
South Atlantic	100	25	25	30	35	35	40	75	—
West South Central	100	—	—	—	—	—	—	65	—
Mountain	100	—	—	—	—	—	—	74	—
Pacific	100	—	—	—	—	—	—	73	—

¹ Less than 0.5.

² 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, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm.

Table 34. Standard errors for defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2010

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	2.7	0.0	0.0	0.2	0.0	0.0	2.7	0.3
Management, professional, and related	4.4	0.0	0.0	0.0	0.0	0.0	4.5	0.4
Management, business, and financial	5.2	0.0	0.0	0.6	0.0	0.0	5.3	0.5
Professional and related	4.8	0.0	0.0	0.0	0.0	1.7	4.9	0.3
Service	5.5	6.4	0.0	0.0	0.0	6.1	5.5	0.1
Sales and office	3.2	0.0	0.0	0.0	5.7	0.0	3.2	0.6
Sales and related	—	—	—	—	—	—	5.6	—
Office and administrative support	3.4	1.2	0.0	0.0	5.1	0.0	3.5	0.8
Natural resources, construction, and maintenance	4.7	7.3	4.0	0.0	5.5	0.0	4.9	1.4
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	8.1	—
Production, transportation, and material moving	4.4	5.5	0.0	4.0	0.0	0.0	4.4	—
Transportation and material moving	6.8	0.0	1.4	0.0	0.0	2.6	6.8	—
Full time	2.8	0.6	0.0	1.1	0.0	1.7	2.8	0.4
Part time	5.4	4.8	0.0	7.3	0.0	0.0	5.4	0.4
Union	4.2	0.0	0.0	0.0	4.8	1.7	4.2	0.3
Nonunion	3.6	3.4	0.0	1.1	0.0	4.2	3.6	0.4
Average wage within the following categories: ¹								
Lowest 25 percent	6.7	0.0	6.7	6.7	0.0	0.0	6.7	—
Second 25 percent	4.2	7.1	0.0	0.0	0.0	9.5	4.2	0.2
Third 25 percent	3.3	3.2	0.0	4.3	0.0	3.5	3.3	0.4
Highest 25 percent	3.9	0.0	0.0	1.1	0.0	0.0	3.9	0.5
Highest 10 percent	5.2	0.0	0.0	0.8	0.0	1.4	5.3	0.7
Establishment characteristic								
Goods-producing industries	5.3	0.0	3.4	0.0	2.2	0.0	5.3	0.5
Construction	—	—	—	—	—	—	6.0	—
Manufacturing	6.3	1.4	0.0	0.0	2.2	0.0	6.3	—
Service-providing industries	3.1	0.0	0.0	0.0	1.7	5.1	3.1	0.3
Trade, transportation, and utilities	4.5	0.0	3.3	0.0	5.9	0.0	4.5	—
Information	—	—	—	—	—	—	7.0	—
Financial activities	3.5	2.5	0.0	0.0	1.0	5.8	3.5	1.4
Finance and insurance	3.4	2.6	1.4	0.0	2.4	4.7	3.7	1.4
Credit intermediation and related activities	—	—	—	—	—	—	3.0	—
Insurance carriers and related activities	6.9	2.3	3.3	1.7	1.7	6.5	7.7	4.2
Professional and business services	9.3	0.0	3.4	1.2	0.0	7.3	9.3	—
Education and health services	5.0	0.0	7.4	0.0	0.0	0.0	5.2	0.5
Educational services	—	—	—	—	—	—	6.4	—
Junior colleges, colleges, and universities	—	—	—	—	—	—	3.7	—
Health care and social assistance	5.4	0.0	6.6	0.0	0.0	0.0	5.6	0.5

See footnotes at end of table.

Table 34. Standard errors for defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	4.5	3.2	1.6	1.3	0.0	9.5	4.5	0.6
1 to 49 workers	—	—	—	—	—	—	5.2	—
50 to 99 workers	6.6	6.5	2.0	2.2	0.0	14.1	6.7	1.7
100 workers or more	3.3	0.0	0.0	1.0	0.0	0.0	3.3	0.3
100 to 499 workers	4.8	0.0	0.0	2.6	1.0	3.5	4.8	—
500 workers or more	3.9	3.7	0.0	0.0	0.0	0.0	3.9	0.5
Geographic area								
New England	6.2	0.0	4.2	1.8	0.0	5.0	7.3	2.3
Middle Atlantic	4.3	2.5	0.0	5.2	0.0	5.0	4.4	1.6
East North Central	6.6	0.0	0.0	0.8	3.1	2.2	6.6	0.3
West North Central	5.9	7.1	7.1	0.0	8.0	7.1	5.9	0.1
South Atlantic	4.5	6.3	5.3	0.0	0.0	1.0	4.5	—
West South Central	—	—	—	—	—	—	12.3	—
Mountain	—	—	—	—	—	—	11.0	—
Pacific	—	—	—	—	—	—	10.2	—

¹ 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, 2009." 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/glossary20102011.htm.

Table 35. Defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Immediate full vesting	Cliff vesting ¹	Years required for cliff vesting		Graded vesting ²	Not determinable
				Mean	Median		
Worker characteristic							
All workers	100	5	81	5	5	-	-
Management, professional, and related	100	9	75	5	5	-	-
Management, business, and financial	100	10	79	4	5	-	-
Professional and related	100	8	73	5	5	-	-
Service	100	-	73	5	5	-	1
Sales and office	100	-	87	5	5	-	4
Sales and related	100	-	93	4	5	-	3
Office and administrative support	100	-	85	5	5	-	4
Natural resources, construction, and maintenance	100	-	90	5	5	-	1
Construction, extraction, farming, fishing, and forestry	100	-	92	5	5	-	-
Production, transportation, and material moving	100	-	86	5	5	-	4
Transportation and material moving	100	-	91	5	5	-	1
Full time	100	6	80	5	5	-	-
Part time	100	-	89	5	5	-	1
Union	100	-	91	5	5	5	-
Nonunion	100	6	76	5	5	-	-
Average wage within the following categories: ³							
Lowest 25 percent	100	-	86	5	5	-	(⁴)
Second 25 percent	100	-	84	5	5	-	5
Third 25 percent	100	-	81	5	5	-	3
Highest 25 percent	100	7	79	5	5	-	-
Highest 10 percent	100	11	76	5	5	-	-
Establishment characteristic							
Goods-producing industries	100	-	84	5	5	-	5
Construction	100	-	94	5	5	-	-
Manufacturing	100	-	81	5	5	-	7
Service-providing industries	100	5	80	5	5	-	-
Trade, transportation, and utilities	100	-	88	5	5	-	2
Information	100	-	82	5	5	-	7
Financial activities	100	-	94	4	5	-	3
Finance and insurance	100	-	95	4	5	-	3
Credit intermediation and related activities	100	-	96	4	-	-	-
Insurance carriers and related activities	100	-	91	4	5	-	9
Professional and business services	100	-	70	5	5	-	12
Education and health services	100	-	65	5	5	-	(⁴)
Educational services	100	-	98	5	5	-	1
Junior colleges, colleges, and universities	100	-	97	5	5	-	1
Health care and social assistance	100	-	62	5	5	-	-

See footnotes at end of table.

Table 35. Defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Immediate full vesting	Cliff vesting ¹	Years required for cliff vesting		Graded vesting ²	Not determinable
				Mean	Median		
1 to 99 workers	100	—	82	5	5	—	—
1 to 49 workers	100	—	77	4	5	—	—
50 to 99 workers	100	—	91	5	5	—	—
100 workers or more	100	6	81	5	5	—	—
100 to 499 workers	100	—	86	5	5	—	7
500 workers or more	100	7	79	5	5	—	—
Geographic area							
New England	100	—	72	5	5	—	11
Middle Atlantic	100	—	94	5	5	—	3
East North Central	100	—	67	5	5	—	5
West North Central	100	—	90	5	5	—	4
South Atlantic	100	—	86	5	5	—	6
West South Central	100	—	91	5	5	—	(⁴)
Mountain	100	—	91	4	5	—	3
Pacific	100	—	75	5	5	—	(⁴)

¹ An employee is not entitled to any accrued benefits until satisfying the requirement for 100 percent vesting.

² An employee is entitled to a gradually increasing share of benefits determined by years of service, eventually reaching 100 percent vesting status.

³ 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, 2009." See Technical Note for more details.

⁴ Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm.

Table 35. Standard errors for defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2010

Characteristics	Immediate full vesting	Cliff vesting ¹	Years required for cliff vesting		Graded vesting ²	Not determinable
			Mean	Median		
Worker characteristic						
All workers	1.2	3.5	(³)	0.0	—	—
Management, professional, and related	2.3	5.9	0.1	0.0	—	—
Management, business, and financial	2.8	3.4	0.1	0.0	—	—
Professional and related	2.4	8.8	0.1	0.0	—	—
Service	—	13.3	(³)	0.0	—	0.6
Sales and office	—	3.5	0.1	0.0	—	1.4
Sales and related	—	3.1	0.2	0.0	—	2.4
Office and administrative support	—	4.3	0.1	0.0	—	1.4
Natural resources, construction, and maintenance	—	3.1	(³)	0.0	—	0.9
Construction, extraction, farming, fishing, and forestry	—	5.5	(³)	0.0	—	—
Production, transportation, and material moving	—	3.6	(³)	0.0	—	1.8
Transportation and material moving	—	4.2	(³)	0.0	—	0.8
Full time	1.4	3.4	(³)	0.0	—	—
Part time	—	5.9	(³)	0.0	—	1.0
Union	—	1.7	(³)	0.0	1.4	—
Nonunion	1.7	5.0	0.1	0.0	—	—
Average wage within the following categories: ⁴						
Lowest 25 percent	—	6.8	0.1	0.0	—	0.1
Second 25 percent	—	5.9	(³)	0.0	—	2.0
Third 25 percent	—	6.5	(³)	0.0	—	1.0
Highest 25 percent	1.9	3.8	0.1	0.0	—	—
Highest 10 percent	3.1	4.4	0.1	0.0	—	—
Establishment characteristic						
Goods-producing industries	—	4.3	(³)	0.0	—	2.1
Construction	—	6.1	(³)	0.0	—	—
Manufacturing	—	5.4	0.1	0.0	—	2.6
Service-providing industries	1.4	4.6	(³)	0.0	—	—
Trade, transportation, and utilities	—	3.8	(³)	0.0	—	1.2
Information	—	6.4	(³)	0.0	—	5.3
Financial activities	—	1.8	0.1	0.0	—	1.5
Finance and insurance	—	1.8	0.1	0.0	—	1.5
Credit intermediation and related activities	—	2.2	0.1	—	—	—
Insurance carriers and related activities	—	4.5	0.1	0.0	—	4.5
Professional and business services	—	8.1	0.1	0.0	—	5.9
Education and health services	—	14.5	0.1	0.0	—	(³)
Educational services	—	0.9	0.1	0.0	—	0.5
Junior colleges, colleges, and universities	—	1.7	0.1	0.0	—	0.9
Health care and social assistance	—	15.4	0.1	0.0	—	—

See footnotes at end of table.

Table 35. Standard errors for defined benefit plans: Vesting requirements, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Immediate full vesting	Cliff vesting ¹	Years required for cliff vesting		Graded vesting ²	Not determinable
			Mean	Median		
1 to 99 workers	—	9.7	0.1	0.0	—	—
1 to 49 workers	—	13.8	0.1	0.0	—	—
50 to 99 workers	—	3.9	(³)	0.0	—	—
100 workers or more	1.4	4.1	(³)	0.0	—	—
100 to 499 workers	—	3.3	(³)	0.0	—	2.4
500 workers or more	1.8	5.7	(³)	0.0	—	—
Geographic area						
New England	—	9.3	0.2	0.0	—	7.8
Middle Atlantic	—	1.7	(³)	0.0	—	1.4
East North Central	—	9.4	(³)	0.0	—	1.3
West North Central	—	3.7	0.1	0.0	—	3.3
South Atlantic	—	5.3	0.1	0.0	—	4.6
West South Central	—	4.2	0.1	0.0	—	(³)
Mountain	—	2.5	0.2	0.0	—	2.4
Pacific	—	8.9	0.2	0.0	—	0.3

¹ An employee is not entitled to any accrued benefits until satisfying the requirement for 100 percent vesting.

² An employee is entitled to a gradually increasing share of benefits determined by years of service, eventually reaching 100 percent vesting status.

³ Less than 0.05.

⁴ 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, 2009." 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/glossary20102011.htm.

Table 36. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2010

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Total	Flat percent per year of service	Flat percent per year of service					Percent per year varies	Percent per year varies by			Other
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		Service	Earnings	Earnings and service	
Worker characteristic												
All workers	100	57	1.00	1.33	1.60	1.70	1.76	37	15	14	8	6
Management, professional, and related	100	56	1.00	1.50	1.50	1.60	1.80	-	-	15	-	-
Management, business, and financial	100	50	0.90	1.50	1.50	1.60	1.80	-	-	-	-	-
Professional and related	100	59	1.00	1.25	1.50	1.60	1.76	-	-	20	-	-
Service	100	82	1.25	1.60	1.70	1.70	1.76	-	-	-	-	-
Sales and office	100	-	-	-	-	-	-	54	-	-	-	23
Office and administrative support	100	50	1.00	1.25	1.50	1.70	1.75	-	-	18	18	-
Production, transportation, and material moving	100	48	1.00	1.10	1.33	1.60	1.70	-	-	-	-	-
Full time	100	59	1.00	1.33	1.60	1.70	1.76	35	16	14	6	6
Part time	100	-	-	-	-	-	-	65	-	19	-	-
Union	100	59	1.25	1.60	1.67	1.76	1.76	-	-	-	-	-
Nonunion	100	56	1.00	1.25	1.50	1.70	1.75	-	16	15	-	-
Average wage within the following categories: ¹												
Second 25 percent	100	45	1.00	1.25	1.33	1.76	1.76	-	-	17	-	-
Third 25 percent	100	64	1.00	1.25	1.67	1.70	1.76	-	-	-	-	-
Highest 25 percent	100	59	1.00	1.50	1.60	1.67	1.75	-	24	11	-	-
Highest 10 percent	100	56	1.25	1.50	1.50	1.60	1.70	-	-	-	-	-
Establishment characteristic												
Goods-producing industries	100	54	1.10	1.33	1.33	1.60	1.60	-	-	-	-	-
Service-providing industries	100	58	1.00	1.35	1.60	1.70	1.76	-	-	15	10	-
Trade, transportation, and utilities	100	58	1.00	1.50	1.67	1.75	1.76	-	-	-	-	-
Financial activities	100	-	-	-	-	-	-	53	-	-	-	26
Finance and insurance	100	-	-	-	-	-	-	57	-	-	-	29
Education and health services	100	66	1.00	1.25	1.70	1.70	1.76	-	-	-	-	-
Health care and social assistance	100	65	1.00	1.25	1.70	1.70	1.75	-	-	-	-	-
100 workers or more	100	55	1.00	1.25	1.50	1.67	1.76	38	18	15	5	7
100 to 499 workers	100	-	-	-	-	-	-	50	-	-	-	-
500 workers or more	100	62	1.00	1.33	1.50	1.67	1.80	31	-	17	-	7
Geographic area												
Middle Atlantic	100	66	1.25	1.25	1.50	1.76	1.85	-	-	-	-	-
East North Central	100	-	-	-	-	-	-	49	-	31	-	-
West North Central	100	56	0.70	0.90	1.33	1.50	1.75	-	-	-	-	-
South Atlantic	100	-	-	-	-	-	-	51	-	-	-	-
Pacific	100	62	1.35	1.70	1.70	1.70	1.70	-	-	-	-	-

¹ 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, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm.

Table 36. Standard errors for traditional defined benefit plans: Terminal earnings formulas, private industry workers, National Compensation Survey, 2010

Characteristics	Flat percent per year of service	Flat percent per year of service					Percent per year varies	Percent per year varies by			Other
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		Service	Earnings	Earnings and service	
Worker characteristic											
All workers	4.3	0.09	0.09	0.11	0.01	(¹)	3.9	3.7	2.7	1.7	1.7
Management, professional, and related	6.1	0.09	0.20	0.06	0.06	0.10	–	–	3.6	–	–
Management, business, and financial	10.0	0.28	0.00	0.03	0.06	0.22	–	–	–	–	–
Professional and related	5.3	0.05	0.24	0.11	0.07	0.15	–	–	4.9	–	–
Service	8.4	0.12	0.20	0.01	0.08	0.00	–	–	–	–	–
Sales and office	–	–	–	–	–	–	6.7	–	–	–	5.5
Office and administrative support	7.6	0.20	0.07	0.13	0.02	0.06	–	–	5.3	4.7	–
Production, transportation, and material moving	8.5	0.14	0.09	0.04	0.28	0.04	–	–	–	–	–
Full time	4.6	0.07	0.10	0.12	0.01	0.01	4.2	4.0	2.8	1.4	1.7
Part time	–	–	–	–	–	–	8.6	–	5.1	–	–
Union	5.8	0.00	0.05	0.01	(¹)	0.13	–	–	–	–	–
Nonunion	5.8	0.04	0.11	0.07	0.05	0.06	–	4.7	3.1	–	–
Average wage within the following categories: ²											
Second 25 percent	10.6	0.07	0.07	0.23	0.00	0.02	–	–	5.0	–	–
Third 25 percent	8.7	0.10	0.21	0.14	0.00	0.07	–	–	–	–	–
Highest 25 percent	6.3	0.24	0.08	0.15	0.02	0.03	–	6.9	3.0	–	–
Highest 10 percent	9.0	0.06	0.10	0.08	0.00	0.04	–	–	–	–	–
Establishment characteristic											
Goods-producing industries	8.2	0.00	0.16	0.16	0.03	0.00	–	–	–	–	–
Service-providing industries	5.3	0.07	0.23	0.11	0.01	0.04	–	–	3.0	2.2	–
Trade, transportation, and utilities	8.1	0.25	0.29	0.03	0.04	0.00	–	–	–	–	–
Financial activities	–	–	–	–	–	–	7.2	–	–	7.4	–
Finance and insurance	–	–	–	–	–	–	8.7	–	–	8.2	–
Education and health services	10.8	0.06	0.22	0.21	0.00	0.11	–	–	–	–	–
Health care and social assistance	11.4	0.09	0.27	0.36	0.00	0.08	–	–	–	–	–
100 workers or more	3.9	0.07	0.05	0.00	0.09	0.06	4.0	4.4	2.8	1.2	2.0
100 to 499 workers	–	–	–	–	–	–	9.2	–	–	–	–
500 workers or more	4.0	0.11	0.10	0.10	0.08	0.07	3.9	–	3.7	–	1.7
Geographic area											
Middle Atlantic	4.6	0.00	0.00	0.25	0.00	0.06	–	–	–	–	–
East North Central	–	–	–	–	–	–	6.3	–	5.6	–	–
West North Central	7.4	0.35	0.04	0.33	0.21	0.08	–	–	–	–	–
South Atlantic	–	–	–	–	–	–	6.1	–	–	–	–
Pacific	17.1	0.38	0.19	0.00	0.00	0.00	–	–	–	–	–

¹ Less than 0.005.

² 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, 2009." See Technical Note for more details.

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Table 37. Traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2010

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Total	Three years			Five years			Other period	Not determinable
		Total	High three	High consecutive three	Total	High five	High consecutive five		
Worker characteristic									
All workers	100	13	—	11	81	26	53	6	(¹)
Management, professional, and related	100	—	—	—	82	18	61	—	(¹)
Management, business, and financial	100	—	—	—	81	—	64	—	—
Professional and related	100	—	—	—	82	23	59	—	(¹)
Service	100	—	—	—	91	64	—	—	(¹)
Sales and office	100	—	—	—	78	—	57	—	(¹)
Office and administrative support	100	—	—	—	77	—	52	—	(¹)
Production, transportation, and material moving	100	—	—	—	77	—	58	—	—
Full time	100	14	—	12	80	27	51	6	(¹)
Part time	100	—	—	—	89	—	72	—	(¹)
Union	100	—	—	—	76	30	46	—	—
Nonunion	100	14	—	11	82	25	55	4	(¹)
Average wage within the following categories: ²									
Second 25 percent	100	—	—	—	87	38	48	—	(¹)
Third 25 percent	100	—	—	—	82	—	46	—	(¹)
Highest 25 percent	100	—	—	—	77	16	59	7	—
Highest 10 percent	100	—	—	—	77	—	60	—	—
Establishment characteristic									
Goods-producing industries	100	32	—	27	66	—	43	—	—
Service-providing industries	100	—	—	—	84	27	55	8	—
Trade, transportation, and utilities	100	—	—	—	72	—	48	—	—
Financial activities	100	—	—	—	90	—	64	—	—
Finance and insurance	100	—	—	—	89	—	63	—	—
Education and health services	100	—	—	—	94	—	49	—	1
Health care and social assistance	100	—	—	—	99	—	—	—	1
100 workers or more	100	14	—	12	78	19	58	8	(¹)
100 to 499 workers	100	—	—	—	80	—	59	10	—
500 workers or more	100	—	—	—	77	18	57	—	(¹)
Geographic area									
Middle Atlantic	100	—	—	—	85	—	58	—	—
East North Central	100	—	—	—	78	23	52	—	1
West North Central	100	—	—	—	94	—	60	—	(¹)
South Atlantic	100	—	—	—	84	—	65	—	—
Pacific	100	—	—	—	93	—	—	—	—

¹ Less than 0.5.

² 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, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm.

Table 37. Standard errors for traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2010

Characteristics	Three years			Five years			Other period	Not determinable
	Total	High three	High consecutive three	Total	High five	High consecutive five		
Worker characteristic								
All workers	3.2	—	2.8	3.5	6.4	4.9	1.5	0.2
Management, professional, and related	—	—	—	5.3	4.3	7.0	—	0.3
Management, business, and financial	—	—	—	6.5	—	8.3	—	—
Professional and related	—	—	—	5.8	5.1	8.2	—	0.4
Service	—	—	—	4.3	14.4	—	—	0.4
Sales and office	—	—	—	6.5	—	7.4	—	0.2
Office and administrative support	—	—	—	7.3	—	7.8	—	0.2
Production, transportation, and material moving	—	—	—	6.0	—	8.1	—	—
Full time	3.4	—	3.0	3.9	6.6	5.3	1.5	0.2
Part time	—	—	—	4.9	—	8.3	—	0.3
Union	—	—	—	6.0	7.1	5.9	—	—
Nonunion	3.6	—	3.1	4.0	7.5	6.6	1.2	0.2
Average wage within the following categories: ¹								
Second 25 percent	—	—	—	4.1	7.5	6.1	—	0.5
Third 25 percent	—	—	—	6.0	—	9.5	—	0.1
Highest 25 percent	—	—	—	5.6	4.2	6.8	1.9	—
Highest 10 percent	—	—	—	8.2	—	9.7	—	—
Establishment characteristic								
Goods-producing industries	7.9	—	6.5	7.8	—	8.4	—	—
Service-providing industries	—	—	—	3.4	7.7	5.5	1.9	—
Trade, transportation, and utilities	—	—	—	6.1	—	7.4	—	—
Financial activities	—	—	—	4.2	—	7.7	—	—
Finance and insurance	—	—	—	4.6	—	8.1	—	—
Education and health services	—	—	—	2.6	—	14.1	—	0.7
Health care and social assistance	—	—	—	0.8	—	—	—	0.8
100 workers or more	3.4	—	2.8	3.8	3.5	4.8	1.8	0.2
100 to 499 workers	—	—	—	5.0	—	8.7	2.8	—
500 workers or more	—	—	—	5.1	3.5	5.5	—	0.4
Geographic area								
Middle Atlantic	—	—	—	6.9	—	8.1	—	—
East North Central	—	—	—	9.6	6.1	7.8	—	1.0
West North Central	—	—	—	4.9	—	14.3	—	0.3
South Atlantic	—	—	—	5.8	—	5.7	—	—
Pacific	—	—	—	7.3	—	—	—	—

¹ 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, 2009." See Technical Note for more details.

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Table 38. Traditional defined benefit plans: Availability of lump sum benefits at retirement, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
			Full lump sum	Partial lump sum with reduced annuity		
Worker characteristic						
All workers	100	24	17	7	75	1
Management, professional, and related	100	16	–	–	84	–
Management, business, and financial	100	19	–	–	81	–
Professional and related	100	–	–	–	85	–
Service	100	–	–	–	72	–
Sales and office	100	38	24	14	62	(¹)
Office and administrative support	100	34	–	–	66	(¹)
Natural resources, construction, and maintenance	100	21	–	–	79	–
Construction, extraction, farming, fishing, and forestry	100	–	–	–	81	–
Production, transportation, and material moving	100	20	–	–	77	3
Transportation and material moving	100	24	–	–	71	4
Full time	100	22	17	4	77	1
Part time	100	39	–	–	59	2
Union	100	22	9	13	76	1
Nonunion	100	25	–	–	74	1
Average wage within the following categories: ²						
Lowest 25 percent	100	49	–	–	49	3
Second 25 percent	100	21	–	–	79	–
Third 25 percent	100	29	–	–	69	2
Highest 25 percent	100	16	–	–	84	(¹)
Highest 10 percent	100	–	–	–	84	–
Establishment characteristic						
Goods-producing industries	100	20	–	–	80	–
Manufacturing	100	–	–	–	85	–
Service-providing industries	100	25	18	7	73	1
Trade, transportation, and utilities	100	34	–	–	62	4
Financial activities	100	28	–	–	72	–
Finance and insurance	100	30	–	–	70	–
Education and health services	100	–	–	–	71	–
Health care and social assistance	100	–	–	–	67	–

See footnotes at end of table.

Table 38. Traditional defined benefit plans: Availability of lump sum benefits at retirement, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
			Full lump sum	Partial lump sum with reduced annuity		
1 to 99 workers	100	37	—	—	59	4
1 to 49 workers	100	—	—	—	59	—
50 to 99 workers	100	30	—	—	59	11
100 workers or more	100	20	12	8	80	(¹)
100 to 499 workers	100	26	—	—	74	(¹)
500 workers or more	100	16	11	5	84	(¹)
Geographic area						
New England	100	—	—	—	85	—
Middle Atlantic	100	10	—	—	90	—
East North Central	100	24	—	—	74	2
West North Central	100	33	—	—	63	4
South Atlantic	100	—	—	—	80	—
West South Central	100	—	—	—	73	—
Mountain	100	—	—	—	62	—
Pacific	100	—	—	—	61	—

¹ Less than 0.5.

² 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, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm.

Table 38. Standard errors for traditional defined benefit plans: Availability of lump sum benefits at retirement, private industry workers, National Compensation Survey, 2010

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
Worker characteristic					
All workers	3.7	3.6	1.6	3.7	0.5
Management, professional, and related	4.1	—	—	4.1	—
Management, business, and financial	5.0	—	—	5.0	—
Professional and related	—	—	—	4.4	—
Service	—	—	—	16.4	—
Sales and office	4.8	4.8	4.0	4.8	0.3
Office and administrative support	5.5	—	—	5.5	0.2
Natural resources, construction, and maintenance	4.6	—	—	4.6	—
Construction, extraction, farming, fishing, and forestry	—	—	—	7.8	—
Production, transportation, and material moving	4.4	—	—	4.3	1.8
Transportation and material moving	5.7	—	—	6.3	3.0
Full time	3.9	3.9	1.1	3.9	0.6
Part time	6.2	—	—	6.4	1.4
Union	3.5	1.9	3.3	3.5	0.7
Nonunion	5.6	—	—	5.6	0.8
Average wage within the following categories: ¹					
Lowest 25 percent	7.3	—	—	7.3	2.0
Second 25 percent	4.6	—	—	4.6	—
Third 25 percent	8.0	—	—	7.8	1.5
Highest 25 percent	3.5	—	—	3.5	0.1
Highest 10 percent	—	—	—	5.3	—
Establishment characteristic					
Goods-producing industries	4.5	—	—	4.5	—
Manufacturing	—	—	—	5.3	—
Service-providing industries	4.5	4.6	1.8	4.6	0.7
Trade, transportation, and utilities	5.1	—	—	5.3	2.0
Financial activities	7.1	—	—	7.1	—
Finance and insurance	7.3	—	—	7.3	—
Education and health services	—	—	—	13.8	—
Health care and social assistance	—	—	—	15.5	—

See footnotes at end of table.

Table 38. Standard errors for traditional defined benefit plans: Availability of lump sum benefits at retirement, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
1 to 99 workers	11.0	—	—	10.5	2.6
1 to 49 workers	—	—	—	16.1	—
50 to 99 workers	6.7	—	—	8.7	6.2
100 workers or more	3.0	2.5	2.0	3.0	0.1
100 to 499 workers	5.5	—	—	5.5	0.2
500 workers or more	2.9	2.6	1.3	2.9	0.1
Geographic area					
New England	—	—	—	12.8	—
Middle Atlantic	1.9	—	—	1.9	—
East North Central	5.2	—	—	5.5	1.6
West North Central	8.7	—	—	5.5	4.0
South Atlantic	—	—	—	6.4	—
West South Central	—	—	—	15.3	—
Mountain	—	—	—	14.2	—
Pacific	—	—	—	15.5	—

¹ 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, 2009." See Technical Note for more details.

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Table 39. Traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
			Immediate ¹	Deferred	Not determinable		
Worker characteristic							
All workers	100	71	47	23	1	17	12
Management, professional, and related	100	54	33	20	1	28	18
Professional and related	100	60	36	22	2	27	13
Service	100	85	56	—	—	—	—
Sales and office	100	67	37	28	1	23	10
Office and administrative support	100	68	34	33	1	20	12
Natural resources, construction, and maintenance	100	88	63	25	—	—	—
Construction, extraction, farming, fishing, and forestry	100	92	69	—	—	—	—
Production, transportation, and material moving	100	79	58	21	—	7	14
Transportation and material moving	100	83	59	24	—	—	—
Full time	100	70	47	22	1	17	13
Part time	100	79	48	30	1	19	2
Union	100	90	64	26	—	7	3
Nonunion	100	55	33	21	1	26	19
Average wage within the following categories: ²							
Lowest 25 percent	100	77	46	31	—	—	—
Second 25 percent	100	74	47	27	(³)	14	12
Third 25 percent	100	75	52	22	1	14	12
Highest 25 percent	100	65	42	22	1	21	14
Highest 10 percent	100	52	32	19	1	30	18
Establishment characteristic							
Goods-producing industries	100	77	59	18	1	—	—
Manufacturing	100	75	55	19	1	—	—
Service-providing industries	100	68	42	26	1	21	11
Trade, transportation, and utilities	100	80	55	25	—	16	5
Financial activities	100	63	30	33	(³)	27	10
Finance and insurance	100	61	30	31	(³)	28	11
Education and health services	100	71	52	—	—	22	6
Health care and social assistance	100	76	55	—	—	—	—

See footnotes at end of table.

Table 39. Traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
			Immediate ¹	Deferred	Not determinable		
1 to 99 workers	100	72	59	—	—	13	15
1 to 49 workers	100	80	69	—	—	—	—
100 workers or more	100	71	44	26	1	18	11
100 to 499 workers	100	67	42	25	(³)	17	16
500 workers or more	100	73	45	27	1	19	8
Geographic area							
Middle Atlantic	100	64	41	23	—	19	18
East North Central	100	80	57	23	(³)	7	14
West North Central	100	77	58	18	(³)	—	—
South Atlantic	100	70	37	32	1	—	—
West South Central	100	69	30	39	—	31	1
Mountain	100	65	—	—	(³)	—	—
Pacific	100	73	62	—	—	—	—

¹ Immediate disability pensions may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for Social Security.

² 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, 2009." See Technical Note for more details.

³ Less than 0.5.

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Table 39. Standard errors for traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2010

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate ¹	Deferred	Not determinable		
Worker characteristic						
All workers	3.0	3.4	2.2	0.2	2.3	2.4
Management, professional, and related	6.1	4.4	3.4	0.5	5.0	5.7
Professional and related	6.0	4.5	4.0	0.8	5.1	5.2
Service	5.4	12.8	—	—	—	—
Sales and office	4.4	5.0	3.8	0.5	3.8	3.4
Office and administrative support	4.1	5.2	4.2	0.6	3.6	3.9
Natural resources, construction, and maintenance	3.7	6.5	6.0	—	—	—
Construction, extraction, farming, fishing, and forestry	4.9	10.2	—	—	—	—
Production, transportation, and material moving	4.0	4.6	3.9	—	1.9	3.6
Transportation and material moving	4.4	6.5	6.1	—	—	—
Full time	3.5	3.7	2.2	0.1	2.6	2.7
Part time	5.4	6.5	6.9	0.8	4.9	1.4
Union	2.0	3.2	3.1	—	1.5	1.1
Nonunion	4.8	5.1	2.9	0.3	4.0	3.7
Average wage within the following categories: ²						
Lowest 25 percent	7.1	6.9	7.8	—	—	—
Second 25 percent	4.3	4.9	5.1	0.2	2.8	3.8
Third 25 percent	4.7	6.5	3.2	0.3	3.5	2.7
Highest 25 percent	4.9	4.1	2.7	0.4	4.1	3.9
Highest 10 percent	6.5	5.0	2.8	0.7	6.6	5.6
Establishment characteristic						
Goods-producing industries	4.2	4.6	3.4	0.4	—	—
Manufacturing	5.3	5.6	3.9	0.5	—	—
Service-providing industries	3.8	4.3	2.9	0.3	3.3	3.0
Trade, transportation, and utilities	4.6	5.5	5.2	—	3.7	2.4
Financial activities	5.7	5.3	7.3	0.1	5.4	3.2
Finance and insurance	6.0	6.0	7.4	0.1	5.6	3.7
Education and health services	6.5	9.9	—	—	6.7	3.0
Health care and social assistance	7.6	11.3	—	—	—	—

See footnotes at end of table.

Table 39. Standard errors for traditional defined benefit plans: Disability retirement benefits, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Disability retirement available	Disability retirement begins			Disability retirement not available	Not determinable
		Immediate ¹	Deferred	Not determinable		
1 to 99 workers	6.3	8.0	—	—	3.6	4.4
1 to 49 workers	7.2	9.9	—	—	—	—
100 workers or more	3.3	3.2	2.6	0.2	2.8	2.6
100 to 499 workers	6.0	5.5	4.5	0.2	5.1	4.7
500 workers or more	3.4	4.3	3.1	0.3	3.1	2.1
Geographic area						
Middle Atlantic	5.7	4.7	4.5	—	4.3	7.8
East North Central	4.4	4.4	4.3	0.1	1.6	3.9
West North Central	12.5	14.1	4.5	0.6	—	—
South Atlantic	6.6	9.3	7.9	0.4	—	—
West South Central	8.4	5.8	5.0	—	9.0	0.8
Mountain	11.4	—	—	0.3	—	—
Pacific	11.1	11.9	—	—	—	—

¹ Immediate disability pensions may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for Social Security.

² 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, 2009." See Technical Note for

more details.

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Table 40. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2010

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

Characteristics	Total	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages			Not determinable
			50 percent	Other fixed percentage	Choice of percentages	
Worker characteristic						
All workers	100	98	39	5	54	2
Management, professional, and related	100	100	—	—	59	(²)
Management, business, and financial	100	99	—	—	56	1
Professional and related	100	100	—	—	61	(²)
Service	100	100	—	—	75	—
Sales and office	100	100	—	—	52	(²)
Office and administrative support	100	100	—	—	55	(²)
Natural resources, construction, and maintenance	100	99	—	—	70	1
Construction, extraction, farming, fishing, and forestry	100	100	—	—	70	—
Production, transportation, and material moving	100	95	49	9	37	5
Transportation and material moving	100	96	64	—	32	4
Full time	100	98	36	6	56	2
Part time	100	98	60	—	—	2
Union	100	99	37	6	56	1
Nonunion	100	98	—	—	53	2
Average wage within the following categories: ³						
Lowest 25 percent	100	97	58	—	—	3
Second 25 percent	100	97	—	—	51	3
Third 25 percent	100	97	—	—	56	3
Highest 25 percent	100	100	—	—	58	(²)
Highest 10 percent	100	100	—	—	57	(²)
Establishment characteristic						
Goods-producing industries	100	97	—	—	53	3
Manufacturing	100	97	—	—	48	3
Service-providing industries	100	99	—	—	55	1
Trade, transportation, and utilities	100	97	54	—	—	3
Financial activities	100	100	36	—	64	—
Finance and insurance	100	100	37	—	63	—
Education and health services	100	100	—	—	82	—
Health care and social assistance	100	100	18	—	82	—

See footnotes at end of table.

Table 40. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2010—Continued

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

Characteristics	Total	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages			Not determinable
			50 percent	Other fixed percentage	Choice of percentages	
1 to 99 workers	100	96	—	—	65	4
1 to 49 workers	100	100	—	—	79	—
50 to 99 workers	100	89	45	—	—	11
100 workers or more	100	99	—	—	51	1
100 to 499 workers	100	98	—	—	50	2
500 workers or more	100	100	—	—	52	(²)
Geographic area						
New England	100	100	—	—	50	—
Middle Atlantic	100	100	—	—	53	—
East North Central	100	98	—	—	51	2
West North Central	100	96	45	—	—	4
South Atlantic	100	100	—	—	59	—
West South Central	100	99	48	—	51	1
Mountain	100	94	—	—	—	6
Pacific	100	100	—	—	69	(²)

¹ An annuity that provides income during the lifetime of both the retiree and the surviving spouse. The accrued pension will usually be actuarially reduced at retirement because of the longer time span over which payments are expected to be made.

² Less than 0.5.

³ 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, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm.

Table 40. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2010

Characteristics	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages			Not determinable
		50 percent	Other fixed percentage	Choice of percentages	
Worker characteristic					
All workers	0.7	3.7	1.5	3.8	0.7
Management, professional, and related	0.3	–	–	5.3	0.3
Management, business, and financial	0.4	–	–	7.2	0.4
Professional and related	0.4	–	–	5.8	0.4
Service	0.0	–	–	10.0	–
Sales and office	0.2	–	–	5.1	0.2
Office and administrative support	0.2	–	–	4.7	0.2
Natural resources, construction, and maintenance	0.8	–	–	5.9	0.8
Construction, extraction, farming, fishing, and forestry	0.0	–	–	10.0	–
Production, transportation, and material moving	2.2	4.6	2.5	4.3	2.2
Transportation and material moving	3.0	6.8	–	6.4	3.0
Full time	0.8	3.5	1.7	3.8	0.8
Part time	1.4	6.8	–	–	1.4
Union	0.7	4.0	1.6	4.2	0.7
Nonunion	1.3	–	–	5.2	1.3
Average wage within the following categories: ²					
Lowest 25 percent	2.0	7.7	–	–	2.0
Second 25 percent	2.3	–	–	7.1	2.3
Third 25 percent	1.5	–	–	5.8	1.5
Highest 25 percent	0.2	–	–	4.4	0.2
Highest 10 percent	0.4	–	–	5.9	0.4
Establishment characteristic					
Goods-producing industries	1.9	–	–	4.5	1.9
Manufacturing	2.4	–	–	5.0	2.4
Service-providing industries	0.7	–	–	5.2	0.7
Trade, transportation, and utilities	2.0	6.8	–	–	2.0
Financial activities	0.0	6.6	–	6.6	–
Finance and insurance	0.0	6.7	–	6.7	–
Education and health services	0.0	–	–	4.9	–
Health care and social assistance	0.0	5.4	–	5.4	–

See footnotes at end of table.

Table 40. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2010—Continued

Characteristics	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages			Not determinable
		50 percent	Other fixed percentage	Choice of percentages	
1 to 99 workers	2.6	—	—	7.9	2.6
1 to 49 workers	0.0	—	—	8.0	—
50 to 99 workers	6.2	8.8	—	—	6.2
100 workers or more	0.7	—	—	3.9	0.7
100 to 499 workers	1.6	—	—	6.7	1.6
500 workers or more	0.2	—	—	4.1	0.2
Geographic area					
New England	0.0	—	—	10.7	—
Middle Atlantic	0.0	—	—	12.2	—
East North Central	1.7	—	—	5.4	1.7
West North Central	4.0	10.0	—	—	4.0
South Atlantic	0.0	—	—	9.1	—
West South Central	0.8	12.3	—	11.8	0.8
Mountain	4.6	—	—	—	4.6
Pacific	0.1	—	—	9.4	0.1

¹ An annuity that provides income during the lifetime of both the retiree and the surviving spouse. The accrued pension will usually be actuarially reduced at retirement because of the longer time span over which payments are expected to be made.

² 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, 2009." See Technical Note for more details.

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