

Table 26. Defined benefit plans: Availability of selected benefit features,¹ private industry workers, National Compensation Survey, 2014

(In percent)

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
Worker characteristics								
All workers	34	88	82	63	100	100	99	93
Management, professional, and related	40	89	77	69	100	100	100	93
Management, business, and financial	41	95	81	73	100	100	100	94
Professional and related	40	82	75	66	100	100	99	90
Service	—	92	93	—	100	100	100	—
Sales and office	24	99	82	52	100	100	100	89
Sales and related	—	100	80	—	100	100	100	100
Office and administrative support	29	99	82	54	100	100	100	87
Natural resources, construction, and maintenance	38	90	85	69	100	100	98	100
Construction, extraction, farming, fishing, and forestry	22	—	87	—	100	—	95	—
Installation, maintenance, and repair	56	93	83	69	100	100	100	100
Production, transportation, and material moving	28	71	83	61	100	100	100	100
Production	35	57	73	72	100	100	100	100
Transportation and material moving	23	96	91	—	100	100	100	100
Full time	36	88	81	65	100	100	99	95
Part time	17	87	92	—	100	100	100	—
Union	29	98	90	—	100	100	99	86
Nonunion	39	87	74	64	100	100	100	94
Average wage within the following categories ² :								
Lowest 25 percent	—	—	95	—	100	—	100	—
Second 25 percent	25	93	80	69	100	100	100	90
Third 25 percent	28	84	84	59	100	100	100	93
Highest 25 percent	43	89	80	66	100	100	99	94
Highest 10 percent	44	88	77	67	100	100	100	94
Establishment characteristics								
Goods-producing industries	37	47	81	80	100	100	98	100
Construction	24	—	85	—	100	—	95	—
Manufacturing	37	47	80	80	100	100	100	100
Service-providing industries	32	97	83	59	100	100	100	92
Trade, transportation, and utilities	15	97	86	44	100	100	100	100
Wholesale trade	—	—	85	—	100	—	100	—
Retail trade	—	—	89	—	100	—	100	—
Transportation and warehousing	—	—	98	—	100	—	100	—
Utilities	—	97	—	89	100	100	100	100
Information	83	—	71	—	100	—	98	—
Financial activities	23	99	75	64	100	100	100	88
Finance and insurance	24	99	73	66	100	100	100	88
Credit intermediation and related activities ..	—	100	92	68	100	100	100	83
Insurance carriers and related activities	22	97	79	62	100	100	100	92
Education and health services	—	—	74	—	100	—	100	—
Educational services:								
Junior colleges, colleges, and universities ..	—	—	74	—	100	—	100	—
Health care and social assistance	—	—	77	—	100	—	100	—

See footnotes at end of table.

Table 26. Defined benefit plans: Availability of selected benefit features,¹ private industry workers, National Compensation Survey, 2014—continued

(In percent)

Characteristics	Lump-sum payment at normal retirement		Disability retirement benefits		Joint-and-survivor annuity		Preretirement survivor benefits	
	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional	Traditional	Non-traditional
1 to 99 workers	35	99	74	66	100	100	98	90
1 to 49 workers	41	98	73	67	100	100	97	87
50 to 99 workers	27	100	76	64	100	100	100	96
100 workers or more	33	86	86	62	100	100	100	94
100 to 499 workers	28	100	86	65	100	100	100	99
500 workers or more	39	75	85	60	100	100	100	90
Geographic areas								
Northeast	31	92	88	—	100	100	98	81
New England	48	94	79	61	100	100	91	—
Middle Atlantic	26	91	90	—	100	100	100	83
South	46	94	75	70	100	100	100	93
South Atlantic	45	91	76	67	100	100	100	92
East South Central	42	—	71	—	100	—	100	—
West South Central	49	99	74	75	100	100	100	93
Midwest	28	77	84	68	100	100	100	100
East North Central	30	66	81	73	100	100	100	100
West North Central	—	97	92	—	100	100	100	100
West	24	96	85	68	100	100	100	96
Mountain	44	—	90	—	100	—	100	—
Pacific	—	94	84	65	100	100	99	96

¹ See glossary for additional information on these selected benefit features.

² 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 2014."

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/eps/glossary20142015.htm.