

Table 39. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2014

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

Characteristics	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages		
		50 percent	Other fixed percentage	Choice of percentages
Worker characteristics				
All workers	100	—	—	82
Management, professional, and related	100	—	—	83
Management, business, and financial	100	—	—	81
Professional and related	100	—	—	84
Service	100	—	—	79
Sales and office	100	—	—	89
Sales and related	100	—	—	87
Office and administrative support	100	—	—	90
Natural resources, construction, and maintenance	100	—	—	91
Construction, extraction, farming, fishing, and forestry	100	—	—	94
Installation, maintenance, and repair	100	—	—	88
Production, transportation, and material moving	100	—	—	68
Production	100	—	—	84
Transportation and material moving	100	—	—	56
Full time	100	—	—	82
Part time	100	—	—	85
Union	100	—	—	81
Nonunion	100	—	—	83
Average wage within the following categories ² :				
Lowest 25 percent	100	—	—	99
Second 25 percent	100	—	—	77
Third 25 percent	100	—	—	87
Highest 25 percent	100	—	—	78
Highest 10 percent	100	—	—	79
Establishment characteristics				
Goods-producing industries	100	—	—	87
Construction	100	—	—	95
Manufacturing	100	—	—	80
Service-providing industries	100	—	—	80
Trade, transportation, and utilities	100	—	—	74
Wholesale trade	100	—	—	60
Retail trade	100	—	—	100
Transportation and warehousing	100	51	—	—
Utilities	100	—	—	91
Information	100	—	—	98
Financial activities	100	—	—	69
Finance and insurance	100	—	—	67
Credit intermediation and related activities ..	100	—	—	—
Insurance carriers and related activities	100	—	—	70
Education and health services	100	—	—	92
Educational services:				
Junior colleges, colleges, and universities ..	100	—	—	—
Health care and social assistance	100	—	—	94

See footnotes at end of table.

Table 39. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, National Compensation Survey, 2014—continued

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

Characteristics	Joint-and-survivor annuity ¹	Selected joint-and-survivor annuity percentages		
		50 percent	Other fixed percentage	Choice of percentages
1 to 99 workers	100	16	—	84
1 to 49 workers	100	—	—	80
50 to 99 workers	100	—	—	89
100 workers or more	100	—	—	82
100 to 499 workers	100	—	—	84
500 workers or more	100	—	—	78
Geographic areas				
Northeast	100	24	—	76
New England	100	—	—	80
Middle Atlantic	100	25	—	75
South	100	19	—	81
South Atlantic	100	—	—	81
East South Central	100	—	—	63
West South Central	100	—	—	87
Midwest	100	—	—	84
East North Central	100	—	—	84
West North Central	100	—	—	86
West	100	—	—	89
Mountain	100	—	—	74
Pacific	100	—	—	94

¹ See glossary for additional information.

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: 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/glossary20142015.htm.