

Table 57. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2014

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

Characteristics	Method of distribution ¹			
	Lump sum	Installments	Other ²	Not determinable
Worker characteristics				
All workers	87	41	11	12
Management, professional, and related	86	45	9	13
Management, business, and financial	86	46	12	13
Professional and related	87	45	6	13
Service	83	38	4	16
Sales and office	89	37	18	11
Sales and related	91	31	28	9
Office and administrative support	88	40	13	11
Natural resources, construction, and maintenance	81	42	12	17
Installation, maintenance, and repair	89	49	15	10
Production, transportation, and material moving	90	35	5	9
Production	89	36	—	10
Transportation and material moving	92	34	—	8
Full time	86	41	10	13
Part time	95	34	20	5
Union	88	54	11	9
Nonunion	87	40	11	12
Average wage within the following categories ³ :				
Lowest 25 percent	90	35	19	10
Lowest 10 percent	86	41	10	14
Second 25 percent	89	33	13	11
Third 25 percent	85	38	7	14
Highest 25 percent	87	48	10	12
Highest 10 percent	87	47	12	13
Establishment characteristics				
Goods-producing industries	83	37	—	15
Construction	73	20	—	17
Manufacturing	84	38	—	15
Service-providing industries	88	42	12	11
Trade, transportation, and utilities	91	35	19	9
Wholesale trade	87	40	—	13
Retail trade	94	28	35	6
Transportation and warehousing	91	40	—	9
Utilities	90	49	—	10
Information	87	63	—	13
Financial activities	93	56	23	7
Finance and insurance	93	60	25	7
Credit intermediation and related activities ..	91	62	31	9
Insurance carriers and related activities	94	53	—	6
Professional and business services	88	38	—	12
Professional and technical services	87	37	—	13
Education and health services	85	41	—	14
Educational services	96	44	—	2
Junior colleges, colleges, and universities ...	89	68	—	4
Health care and social assistance	83	41	—	15

See footnotes at end of table.

Table 57. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2014—continued

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

Characteristics	Method of distribution ¹			
	Lump sum	Installments	Other ²	Not determinable
1 to 99 workers	84	37	8	15
1 to 49 workers	84	41	8	14
50 to 99 workers	83	28	—	16
100 workers or more	89	42	12	10
100 to 499 workers	91	39	15	8
500 workers or more	87	46	7	13
Geographic areas				
Northeast	86	52	8	13
New England	86	55	—	14
Middle Atlantic	86	51	7	13
South	87	37	14	12
South Atlantic	87	41	15	12
East South Central	90	34	10	9
West South Central	86	32	13	14
Midwest	86	36	7	14
East North Central	86	36	—	14
West North Central	87	36	—	12
West	90	40	13	9
Mountain	85	37	12	11
Pacific	92	42	13	7

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 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/ebs/glossary20142015.htm.