

Table 7. Traditional defined benefit plans: Availability of lump-sum benefits at retirement, state and local government workers, 2016

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

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
All workers	33	6	27	67	(¹)
Worker characteristic					
Management, professional, and related	34	7	28	66	(¹)
Professional and related	34	6	27	66	-
Teachers	35	6	29	65	-
Primary, secondary, and special education school teachers	34	5	29	66	-
Service	33	5	28	67	(¹)
Protective service	26	-	-	74	(¹)
Sales and office	31	7	24	69	-
Office and administrative support	31	7	24	69	-
Natural resources, construction, and maintenance	30	6	23	70	(¹)
Production, transportation, and material moving	33	-	-	67	-
Full time	33	6	27	67	(¹)
Part time	31	11	20	69	-
Union	20	8	12	80	-
Nonunion	46	4	42	54	(¹)
Average wage within the following categories: ²					
Lowest 25 percent	41	3	38	59	-
Lowest 10 percent	46	-	-	54	-
Second 25 percent	30	7	23	70	-
Third 25 percent	34	6	27	66	(¹)
Highest 25 percent	30	8	22	70	(¹)
Highest 10 percent	18	6	12	82	-
Establishment characteristic					
Service-providing industries	33	6	27	67	(¹)
Education and health services	38	7	31	62	-
Educational services	36	6	30	64	-
Elementary and secondary schools	33	4	29	67	-
Junior colleges, colleges, and universities ...	45	12	33	55	-
Healthcare and social assistance	52	11	41	48	-
Hospitals	55	-	-	45	-
Public administration	24	5	19	76	(¹)
1 to 99 workers	28	6	22	72	(¹)
1 to 49 workers	28	-	-	72	-
50 to 99 workers	28	-	-	71	(¹)
100 workers or more	35	6	28	65	-
100 to 499 workers	28	6	21	72	-
500 workers or more	38	6	32	62	-
State government	39	9	30	61	-
Local government	31	5	26	69	(¹)

See footnotes at end of table.

Table 7. Traditional defined benefit plans: Availability of lump-sum benefits at retirement, state and local government workers, 2016—continued

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

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
Geographic area					
Northeast	14	—	—	86	(¹)
New England	7	—	—	93	—
Middle Atlantic	16	—	—	84	(¹)
South	44	—	—	56	—
South Atlantic	23	—	—	77	—
East South Central	32	—	—	68	—
West South Central	84	—	—	16	—
Midwest	39	8	30	61	—
East North Central	37	13	24	63	—
West North Central	42	—	—	58	—
West	26	18	8	74	—
Mountain	28	—	—	72	—
Pacific	25	—	—	75	—

¹ Less than 0.5.

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 2016."

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.