

Table 11. Defined benefit plans: Availability of selected benefit features, private industry workers, 2017

(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	36	90	83	26	100	100	98	86
Management, professional, and related	50	86	85	22	100	100	100	84
Management, business, and financial	44	91	82	29	100	100	100	88
Professional and related	54	83	86	—	100	100	100	81
Service	—	—	65	—	100	100	100	72
Sales and office	47	99	61	33	100	100	100	95
Sales and related	—	100	—	—	—	100	—	88
Office and administrative support	46	99	62	33	100	100	100	97
Natural resources, construction, and maintenance	34	100	86	—	100	100	97	97
Construction, extraction, farming, fishing, and forestry	29	—	89	—	100	—	100	—
Installation, maintenance, and repair	42	100	81	—	100	100	93	98
Production, transportation, and material moving	23	99	95	56	100	100	95	90
Production	33	99	92	—	100	100	100	83
Transportation and material moving	—	99	97	—	100	100	92	97
Full time	36	91	83	28	100	100	98	88
Part time	32	—	77	—	100	—	100	—
Union	28	98	83	35	100	100	97	98
Nonunion	46	88	82	25	100	100	100	85
Average wage within the following categories ¹ :								
Lowest 25 percent	49	100	81	25	100	100	100	98
Second 25 percent	36	100	72	30	100	100	100	98
Third 25 percent	31	84	79	—	100	100	99	80
Highest 25 percent	37	89	89	27	100	100	97	86
Highest 10 percent	50	86	91	32	100	100	100	84
Establishment characteristics								
Goods-producing industries	42	—	90	—	100	—	100	—
Construction	28	—	91	—	100	—	100	—
Manufacturing	44	—	90	—	100	—	100	—
Service-providing industries	33	89	79	23	100	100	97	86
Trade, transportation, and utilities	27	99	80	—	100	100	93	99
Transportation and warehousing	—	—	96	—	100	—	88	—
Utilities	—	95	66	—	100	100	100	94
Financial activities	31	100	86	37	100	100	100	92
Finance and insurance	29	100	83	38	100	100	100	95
Credit intermediation and related activities ..	—	100	—	54	100	100	100	97
Insurance carriers and related activities	28	100	85	—	100	100	100	90
Professional and business services	—	—	93	—	100	—	100	—
Education and health services	60	—	83	—	100	100	100	—
Educational services	—	—	91	—	100	—	100	—
Junior colleges, colleges, and universities ...	—	—	83	—	100	—	100	—
Health care and social assistance	74	—	80	—	100	100	100	—

See footnotes at end of table.

Table 11. Defined benefit plans: Availability of selected benefit features, private industry workers, 2017—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	29	—	66	—	100	100	100	—
1 to 49 workers	30	—	66	—	100	100	100	—
50 to 99 workers	—	—	64	—	100	—	100	—
100 workers or more	37	97	87	25	100	100	98	93
100 to 499 workers	33	100	87	40	100	100	100	100
500 workers or more	40	96	87	17	100	100	96	89
Geographic areas								
Northeast	—	—	—	—	100	100	93	68
New England	—	—	—	—	100	100	100	—
Middle Atlantic	—	91	—	—	100	100	91	86
South	39	100	80	24	100	100	100	95
South Atlantic	37	100	71	—	100	100	100	93
East South Central	—	—	89	—	100	—	100	—
West South Central	—	—	91	—	100	—	100	—
Midwest	33	100	79	22	100	100	100	97
East North Central	—	100	84	—	100	100	100	100
West North Central	55	100	65	—	100	100	100	86
West	33	98	76	—	100	100	100	100
Mountain	—	100	—	—	100	100	100	100
Pacific	46	98	83	—	100	100	100	100

¹ 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 2017."

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/glossary20162017.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.