

**Table 18. Standard errors for traditional defined benefit plans:
Postretirement survivor benefits, private industry workers, 2019**

Characteristics	Joint-and-survivor annuity ¹	Fixed percentage	
		50 percent	Other
Worker characteristics			
All workers	0.0	—	—
Management, professional, and related	0.0	—	—
Management, business, and financial	0.0	—	—
Professional and related	0.0	—	—
Sales and office	0.0	—	—
Sales and related	0.0	—	—
Office and administrative support	0.0	—	—
Natural resources, construction, and maintenance	0.0	—	—
Construction, extraction, farming, fishing, and forestry	0.0	—	—
Installation, maintenance, and repair	0.0	—	—
Production, transportation, and material moving	0.0	7.4	—
Production	0.0	—	—
Transportation and material moving	0.0	—	—
Full time	0.0	—	—
Part time	0.0	—	—
Union	0.0	—	—
Nonunion	0.0	—	—
Average wage within the following categories ³ :			
Second 25 percent	0.0	—	—
Third 25 percent	0.0	—	—
Highest 25 percent	0.0	—	—
Highest 10 percent	0.0	—	—
Establishment characteristics			
Goods-producing industries	0.0	—	—
Manufacturing	0.0	—	—
Service-providing industries	0.0	—	—
Trade, transportation, and utilities	0.0	—	—
Transportation and warehousing	0.0	—	—
Utilities	0.0	—	—
Financial activities	0.0	—	—
Finance and insurance	0.0	—	—
Credit intermediation and related activities ..	0.0	—	—
Insurance carriers and related activities	0.0	—	—
Education and health services	0.0	—	—
Educational services	0.0	—	—
Junior colleges, colleges, and universities ...	0.0	—	—
Health care and social assistance	0.0	—	—

See footnotes at end of table.

Table 18. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, private industry workers, 2019—continued

Characteristics	Choice of percentages							Other ²
	Total	50 percent	67 percent	75 percent	100 percent	Percentages not listed	Unknown	
Worker characteristics								
All workers	4.4	5.3	3.2	4.5	5.4	1.4	—	—
Management, professional, and related	7.1	7.3	4.0	6.7	7.3	1.9	—	—
Management, business, and financial	6.2	7.2	3.9	6.3	7.4	—	—	—
Professional and related	9.5	9.4	5.5	8.7	9.4	—	—	—
Sales and office	3.4	3.5	6.8	4.4	4.2	—	—	—
Sales and related	7.7	7.7	—	8.1	7.7	—	—	—
Office and administrative support	3.5	3.7	—	5.1	5.0	—	—	—
Natural resources, construction, and maintenance	5.7	10.1	7.5	5.6	10.1	—	—	—
Construction, extraction, farming, fishing, and forestry	7.1	12.2	9.0	7.1	12.2	—	—	—
Installation, maintenance, and repair	5.6	5.7	—	5.7	9.0	—	—	—
Production, transportation, and material moving	9.8	9.8	5.1	9.7	9.5	—	—	—
Production	—	—	—	—	—	—	—	—
Transportation and material moving	3.1	3.1	8.3	6.2	3.9	—	—	—
Full time	4.9	5.9	3.5	4.9	6.0	1.5	—	—
Part time	4.9	4.9	—	5.0	5.1	—	—	—
Union	5.8	7.0	5.0	5.9	7.0	—	—	—
Nonunion	5.8	6.0	3.3	5.8	6.1	1.4	—	—
Average wage within the following categories ³ :								
Second 25 percent	6.6	6.8	4.0	6.6	7.0	—	—	—
Third 25 percent	7.4	10.4	6.2	6.9	10.1	0.9	—	—
Highest 25 percent	5.3	5.7	4.7	5.5	5.8	—	—	—
Highest 10 percent	9.6	9.6	5.6	9.7	9.7	—	—	—
Establishment characteristics								
Goods-producing industries	9.3	11.7	6.0	9.2	11.7	—	—	—
Manufacturing	12.6	13.8	—	12.4	13.8	—	—	—
Service-providing industries	4.0	4.1	3.7	4.6	4.3	1.0	—	—
Trade, transportation, and utilities	3.3	3.3	6.0	5.1	2.6	1.8	—	—
Transportation and warehousing	2.6	2.6	—	7.5	4.3	—	—	—
Utilities	7.8	7.8	—	7.8	7.8	11.5	—	—
Financial activities	5.4	5.5	4.4	5.8	7.2	—	—	—
Finance and insurance	5.8	5.9	—	6.1	7.9	—	—	—
Credit intermediation and related activities ..	6.3	6.9	—	6.3	8.1	—	—	—
Insurance carriers and related activities	8.1	8.2	—	8.9	9.4	—	—	—
Education and health services	3.3	3.4	—	8.7	3.7	—	—	—
Educational services	12.5	12.5	—	—	12.4	—	—	—
Junior colleges, colleges, and universities ...	3.5	4.4	6.9	7.7	8.0	—	—	—
Health care and social assistance	0.0	0.6	—	10.0	1.4	—	—	—

See footnotes at end of table.

**Table 18. Standard errors for traditional defined benefit plans:
Postretirement survivor benefits, private industry workers,
2019—continued**

Characteristics	Joint-and-survivor annuity ¹	Fixed percentage	
		50 percent	Other
1 to 99 workers	0.0	6.9	—
1 to 49 workers	0.0	—	—
50 to 99 workers	0.0	—	—
100 workers or more	0.0	—	—
100 to 499 workers	0.0	—	—
500 workers or more	0.0	—	—
Geographic areas			
Northeast	0.0	—	—
New England	0.0	—	—
Middle Atlantic	0.0	—	—
South	0.0	—	—
South Atlantic	0.0	—	—
West South Central	0.0	—	—
Midwest	0.0	—	—
East North Central	0.0	—	—
West North Central	0.0	—	—
West	0.0	—	—
Pacific	0.0	—	—

See footnotes at end of table.

Table 18. Standard errors for traditional defined benefit plans: Postretirement survivor benefits, private industry workers, 2019—continued

Characteristics	Choice of percentages							Other ²
	Total	50 percent	67 percent	75 percent	100 percent	Percentages not listed	Unknown	
1 to 99 workers	6.9	6.7	5.1	6.7	6.8	—	—	—
1 to 49 workers	9.1	9.1	—	9.2	9.5	—	—	—
50 to 99 workers	10.6	10.1	—	10.1	10.4	—	—	—
100 workers or more	4.9	6.0	4.0	5.1	6.1	1.1	—	—
100 to 499 workers	5.4	7.3	6.9	5.6	7.2	—	—	—
500 workers or more	6.2	7.3	4.9	6.3	7.4	1.3	—	—
Geographic areas								
Northeast	8.5	8.7	5.3	8.6	9.0	—	—	—
New England	5.6	7.1	—	9.6	5.6	—	—	—
Middle Atlantic	11.4	11.4	5.0	11.1	12.0	—	—	—
South	4.5	4.5	5.4	4.7	4.9	2.1	—	—
South Atlantic	4.4	4.4	4.8	4.4	5.0	3.8	—	—
West South Central	10.5	10.5	—	11.0	10.5	—	—	—
Midwest	9.7	12.0	5.2	9.9	12.0	—	—	—
East North Central	11.1	13.6	5.9	11.3	13.6	—	—	—
West North Central	5.1	12.3	—	5.0	12.3	—	—	—
West	4.5	9.2	10.2	4.6	9.1	—	—	—
Pacific	5.2	10.0	—	5.3	9.9	—	—	—

¹ An immediate annuity for the life of the plan participant and a survivor annuity for the life of the plan participant's spouse. The survivor annuity is a percentage (between 50 and 100 percent) of the participant's annuity.

² Includes percent of unreduced accrued benefit, a method under which the participant's pension is paid in the form of a straight-life (unreduced) annuity. In the event of the participant's death, the spouse receives a percentage of the unreduced annuity.

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 2019."

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 Retirement Benefit Terms" at www.bls.gov/ncs/ebs/detailedprovisions/2019/ownership/private/glossary-retirement.htm.

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