

Table 34. Savings and thrift plans: Selected methods of distribution of retirement benefits,¹ state and local government workers, 2016

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

Characteristics	Lump sum	Annuity	Installments	Not determinable
All workers	85	41	60	10
Worker characteristic				
Management, professional, and related	86	42	62	10
Professional and related	84	41	60	11
Teachers	79	46	60	12
Primary, secondary, and special education school teachers	75	40	54	14
Service	79	35	53	14
Protective service	88	47	90	(²)
Sales and office	88	42	65	8
Office and administrative support	87	40	69	9
Natural resources, construction, and maintenance Production, transportation, and material moving	87 92	42 -	48 -	8 4
Full time	86	42	61	10
Part time	73	-	38	12
Union	76	31	67	17
Nonunion	88	45	57	7
Average wage within the following categories: ³				
Lowest 25 percent	81	39	51	11
Lowest 10 percent	75	40	45	12
Second 25 percent	87	35	59	12
Third 25 percent	92	41	64	7
Highest 25 percent	79	46	63	11
Highest 10 percent	76	48	68	13
Establishment characteristic				
Service-providing industries	84	41	59	10
Education and health services	83	40	53	15
Educational services	80	44	66	15
Elementary and secondary schools	79	38	66	13
Junior colleges, colleges, and universities ...	83	-	66	17
Healthcare and social assistance	86	36	41	14
Hospitals	92	37	34	8
Public administration	97	55	90	3
1 to 99 workers	93	41	66	4
1 to 49 workers	89	38	68	7
50 to 99 workers	100	-	63	-
100 workers or more	83	41	58	12
100 to 499 workers	80	31	63	14
500 workers or more	83	44	56	11
State government	98	46	88	1
Local government	81	39	50	13

See footnotes at end of table.

Table 34. Savings and thrift plans: Selected methods of distribution of retirement benefits,¹ state and local government workers, 2016—continued

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

Characteristics	Lump sum	Annuity	Installments	Not determinable
Geographic area				
Northeast	85	—	30	7
Middle Atlantic	79	—	34	6
South	94	54	61	4
South Atlantic	93	53	69	7
East South Central	100	64	—	—
West South Central	93	49	47	—
Midwest:				
East North Central	99	—	85	1
West	78	50	54	10
Pacific	79	53	59	7

¹ Sum of individual items may be greater than total because multiple methods of distribution are available to some employees. Other methods of distribution not shown separately.

² Less than 0.5.

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 2016."

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: Bureau of Labor Statistics, National Compensation Survey.