Table 2. Defined benefit plans: Availability of benefit features, private industry workers, 2019

(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	23	98	82	31	100	100	100	94
Management, professional, and related	21	100	73	32	100	100	100	92
Management, business, and financial	20	100	70	39	100	100	100	95
Professional and related	22	100	74	–	100	100	100	89
Sales and office	32	100	79	38	100	100	100	97
Sales and related	–	100	68	–	100	100	100	90
Office and administrative support	36	100	84	43	100	100	100	98
Natural resources, construction, and maintenance	–	66	81	48	100	100	100	94
Construction, extraction, farming, fishing, and forestry	–	–	83	–	100	–	100	–
Installation, maintenance, and repair	37	100	74	–	100	100	100	90
Production, transportation, and material moving	24	100	95	–	100	100	99	95
Production	–	–	91	–	100	–	98	–
Transportation and material moving	–	100	98	–	100	100	100	92
Full time	25	98	81	31	100	100	100	94
Part time	–	100	93	–	100	100	100	94
Union	24	81	92	39	100	100	100	94
Nonunion	22	100	70	30	100	100	100	94
Average wage within the following categories[1]:								
Second 25 percent	27	100	90	–	100	100	100	96
Third 25 percent	28	100	88	22	100	100	99	95
Highest 25 percent	20	96	76	41	100	100	100	93
Highest 10 percent	23	95	77	42	100	100	100	92
Establishment characteristics								
Goods-producing industries	29	–	88	–	100	–	99	–
Manufacturing	42	–	90	–	100	–	99	–
Service-providing industries	20	100	79	31	100	100	100	94
Trade, transportation, and utilities	–	100	92	33	100	100	100	100
Transportation and warehousing	–	–	97	–	100	–	100	–
Utilities	–	–	53	–	100	–	100	–
Financial activities	40	100	82	25	100	100	100	94
Finance and insurance	43	100	81	26	100	100	100	97
Credit intermediation and related activities ..	–	100	87	–	100	100	100	100
Insurance carriers and related activities	51	100	84	–	100	100	100	92
Education and health services	–	100	65	–	100	100	100	88
Educational services	–	–	59	–	100	–	100	–
Junior colleges, colleges, and universities ...	–	–	61	–	100	–	100	–
Health care and social assistance	–	–	67	–	100	–	100	–

See footnotes at end of table.

Table 2. Defined benefit plans: Availability of benefit features, private industry workers, 2019—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	–	100	86	–	100	100	100	88
1 to 49 workers	–	100	80	–	100	100	100	95
50 to 99 workers	–	–	93	–	100	–	100	–
100 workers or more	26	97	81	39	100	100	100	96
100 to 499 workers	22	88	90	24	100	100	100	96
500 workers or more	28	100	77	44	100	100	100	96
Geographic areas								
Northeast	23	93	74	47	100	100	100	95
New England	–	100	93	–	100	100	100	80
Middle Atlantic	–	91	68	52	100	100	100	99
South	38	100	84	–	100	100	100	98
South Atlantic	39	100	83	–	100	100	100	98
East South Central	–	100	–	–	–	100	–	100
West South Central	–	100	92	–	100	100	100	97
Midwest	19	100	86	20	100	100	100	91
East North Central	–	100	84	–	100	100	100	88
West North Central	61	100	100	–	100	100	100	100
West	15	100	86	35	100	100	99	87
Pacific	15	100	86	–	100	100	99	83

[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 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.