

**Table 38. Standard errors for traditional defined benefit plans: Availability of lump sum benefits at retirement, private industry workers, National Compensation Survey, 2010**

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
<b>Worker characteristic</b>					
All workers .....	3.7	3.6	1.6	3.7	0.5
Management, professional, and related .....	4.1	—	—	4.1	—
Management, business, and financial .....	5.0	—	—	5.0	—
Professional and related .....	—	—	—	4.4	—
Service .....	—	—	—	16.4	—
Sales and office .....	4.8	4.8	4.0	4.8	0.3
Office and administrative support .....	5.5	—	—	5.5	0.2
Natural resources, construction, and maintenance .....	4.6	—	—	4.6	—
Construction, extraction, farming, fishing, and forestry .....	—	—	—	7.8	—
Production, transportation, and material moving .....	4.4	—	—	4.3	1.8
Transportation and material moving .....	5.7	—	—	6.3	3.0
Full time .....	3.9	3.9	1.1	3.9	0.6
Part time .....	6.2	—	—	6.4	1.4
Union .....	3.5	1.9	3.3	3.5	0.7
Nonunion .....	5.6	—	—	5.6	0.8
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	7.3	—	—	7.3	2.0
Second 25 percent .....	4.6	—	—	4.6	—
Third 25 percent .....	8.0	—	—	7.8	1.5
Highest 25 percent .....	3.5	—	—	3.5	0.1
Highest 10 percent .....	—	—	—	5.3	—
<b>Establishment characteristic</b>					
Goods-producing industries .....	4.5	—	—	4.5	—
Manufacturing .....	—	—	—	5.3	—
Service-providing industries .....	4.5	4.6	1.8	4.6	0.7
Trade, transportation, and utilities .....	5.1	—	—	5.3	2.0
Financial activities .....	7.1	—	—	7.1	—
Finance and insurance .....	7.3	—	—	7.3	—
Education and health services .....	—	—	—	13.8	—
Health care and social assistance .....	—	—	—	15.5	—

See footnotes at end of table.

**Table 38. Standard errors for traditional defined benefit plans: Availability of lump sum benefits at retirement, private industry workers, National Compensation Survey, 2010—Continued**

Characteristics	Lump sum available	Type of lump sum		Lump sum not available	Not determinable
		Full lump sum	Partial lump sum with reduced annuity		
1 to 99 workers .....	11.0	—	—	10.5	2.6
1 to 49 workers .....	—	—	—	16.1	—
50 to 99 workers .....	6.7	—	—	8.7	6.2
100 workers or more .....	3.0	2.5	2.0	3.0	0.1
100 to 499 workers .....	5.5	—	—	5.5	0.2
500 workers or more .....	2.9	2.6	1.3	2.9	0.1
<b>Geographic area</b>					
New England .....	—	—	—	12.8	—
Middle Atlantic .....	1.9	—	—	1.9	—
East North Central .....	5.2	—	—	5.5	1.6
West North Central .....	8.7	—	—	5.5	4.0
South Atlantic .....	—	—	—	6.4	—
West South Central .....	—	—	—	15.3	—
Mountain .....	—	—	—	14.2	—
Pacific .....	—	—	—	15.5	—

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).