

Table 9. Defined benefit plans: Availability and eligibility requirements for open plans, private industry workers, 2017

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
Worker characteristics								
All workers	53	22	—	20	10	—	47	—
Management, professional, and related	50	29	—	12	—	—	50	—
Management, business, and financial	49	27	—	14	7	—	51	—
Professional and related	51	30	—	10	—	—	49	—
Service	60	—	—	37	—	—	40	—
Sales and office	49	25	—	16	—	—	51	—
Sales and related	52	—	—	—	—	—	48	—
Office and administrative support	48	25	—	16	—	—	52	—
Natural resources, construction, and maintenance	68	7	—	39	21	—	32	—
Construction, extraction, farming, fishing, and forestry	83	—	—	62	19	—	—	—
Installation, maintenance, and repair	52	—	—	—	22	—	48	—
Production, transportation, and material moving	52	16	—	21	14	—	48	—
Production	39	—	—	—	—	—	61	—
Transportation and material moving	60	17	—	29	—	—	40	—
Full time	51	19	—	21	11	—	49	—
Part time	70	45	—	—	—	—	30	—
Union	60	15	—	33	11	—	40	—
Nonunion	49	26	—	12	10	—	51	—
Average wage within the following categories ¹ :								
Lowest 25 percent	50	37	—	—	—	—	50	—
Second 25 percent	58	23	—	30	—	—	42	—
Third 25 percent	52	24	—	17	10	—	48	—
Highest 25 percent	53	18	—	21	13	—	47	—
Highest 10 percent	56	22	—	18	—	—	44	—
Establishment characteristics								
Goods-producing industries	55	—	—	22	24	—	45	—
Construction	92	—	—	60	32	—	—	—
Manufacturing	35	—	—	—	15	—	65	—
Service-providing industries	53	26	—	20	6	—	47	—
Trade, transportation, and utilities	52	26	—	19	—	—	48	—
Wholesale trade	42	—	—	—	—	—	58	—
Transportation and warehousing	53	—	—	31	—	—	47	—
Utilities	78	40	—	—	12	—	22	—
Information	—	—	—	—	—	—	69	—
Financial activities	59	20	—	28	11	—	41	—
Finance and insurance	55	22	—	26	—	—	45	—
Credit intermediation and related activities ..	53	—	—	37	—	—	47	—
Insurance carriers and related activities	63	36	—	—	—	—	37	—
Professional and business services	40	—	—	—	—	—	60	—
Education and health services	64	42	—	15	—	—	36	—
Educational services	48	—	—	—	—	—	52	—
Health care and social assistance	65	46	—	16	—	—	—	—

See footnotes at end of table.

Table 9. Defined benefit plans: Availability and eligibility requirements for open plans, private industry workers, 2017—continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		Minimum age and service requirement	Minimum age only requirement	Minimum service only requirement	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers	70	—	—	22	—	—	30	—
1 to 49 workers	74	—	—	20	—	—	26	—
50 to 99 workers	58	—	—	26	—	—	42	—
100 workers or more	49	19	—	20	10	—	51	—
100 to 499 workers	56	24	—	24	—	—	44	—
500 workers or more	45	16	—	18	11	—	55	—
Geographic areas								
Northeast	70	36	—	23	9	—	30	—
New England	74	—	—	—	—	—	—	—
Middle Atlantic	68	30	—	—	11	—	32	—
South	39	9	—	20	—	—	61	—
South Atlantic	45	—	—	26	—	—	55	—
East South Central	23	—	—	—	—	—	77	—
West South Central	—	5	—	—	—	—	63	—
Midwest	56	19	—	20	17	—	44	—
East North Central	55	16	—	19	19	—	45	—
West North Central	60	25	—	22	13	—	40	—
West	45	—	—	19	—	—	55	—
Mountain	34	—	—	—	—	—	66	—
Pacific	50	—	—	19	—	—	50	—

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: Because of rounding, sums of individual items may not equal totals. 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.

Table 10. Defined benefit plans: Primary formula, private industry workers, 2017

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Traditional	Traditional plan formula				Non-traditional	Nontraditional plan formula		
		Percent of terminal earnings	Dollar times years ¹	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
Worker characteristics									
All workers	63	32	21	—	—	37	35	—	—
Management, professional, and related	46	36	—	—	—	54	52	—	—
Management, business, and financial	43	36	—	—	—	57	56	—	—
Professional and related	48	36	—	—	—	52	49	—	—
Sales and office	53	34	—	—	—	47	45	—	—
Sales and related	48	16	—	—	—	52	52	—	—
Office and administrative support	55	40	—	—	—	45	43	—	—
Natural resources, construction, and maintenance	85	20	—	—	19	15	12	—	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—	29	—	—	—	—
Installation, maintenance, and repair	76	37	27	—	—	24	21	—	—
Production, transportation, and material moving	88	32	41	—	—	12	9	—	—
Production	—	—	62	—	—	—	—	—	—
Transportation and material moving	90	43	27	—	—	10	—	—	—
Full time	63	34	20	—	—	37	34	—	—
Part time	62	18	25	—	—	38	38	—	—
Union	89	28	44	—	—	11	10	—	—
Nonunion	46	35	—	—	—	54	51	—	—
Average wage within the following categories ² :									
Lowest 25 percent	61	—	—	—	—	39	39	—	—
Second 25 percent	69	24	33	—	—	31	30	—	—
Third 25 percent	61	30	25	—	—	39	36	—	—
Highest 25 percent	63	37	15	—	—	37	35	—	—
Highest 10 percent	55	37	—	—	—	45	43	—	—
Establishment characteristics									
Goods-producing industries	86	26	46	—	—	14	9	—	—
Construction	—	—	—	—	37	—	—	—	—
Manufacturing	—	32	44	—	—	—	—	—	—
Service-providing industries	56	34	13	—	—	44	43	—	—
Trade, transportation, and utilities	79	47	19	—	—	21	21	—	—
Wholesale trade	—	69	—	—	—	—	—	—	—
Transportation and warehousing	—	52	—	—	—	—	—	—	—
Utilities	—	64	—	—	—	—	28	—	—
Information	64	—	—	—	—	36	36	—	—
Financial activities	34	25	—	—	—	66	62	—	—
Finance and insurance	30	28	—	—	—	70	66	—	—
Credit intermediation and related activities ..	21	20	—	—	—	79	79	—	—
Insurance carriers and related activities	38	35	—	—	—	62	52	—	—
Professional and business services	58	—	—	—	—	42	42	—	—
Education and health services	35	24	—	—	—	65	64	—	—
Educational services	—	61	—	—	—	—	—	—	—
Junior colleges, colleges, and universities ...	—	52	—	26	—	—	—	—	—
Health care and social assistance	—	—	—	—	—	—	71	—	—

See footnotes at end of table.

Table 10. Defined benefit plans: Primary formula, private industry workers, 2017—continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Traditional	Traditional plan formula				Non-traditional	Nontraditional plan formula		
		Percent of terminal earnings	Dollar times years ¹	Percent of career earnings	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers	60	26	—	—	—	40	39	—	—
1 to 49 workers	—	31	—	—	—	—	—	—	—
50 to 99 workers	64	—	31	—	—	36	36	—	—
100 workers or more	64	34	22	—	—	36	33	—	—
100 to 499 workers	65	30	24	—	—	35	32	—	—
500 workers or more	64	36	20	—	—	36	35	—	—
Geographic areas									
Northeast	57	28	—	—	—	43	41	—	—
Middle Atlantic	62	31	—	—	—	38	36	—	—
South	67	38	23	—	—	33	30	—	—
South Atlantic	71	35	26	—	—	29	27	—	—
West South Central	—	58	—	—	—	—	—	—	—
Midwest	65	22	35	—	—	35	33	—	—
East North Central	64	18	37	—	—	36	34	—	—
West North Central	69	—	—	—	—	31	31	—	—
West	64	42	—	—	—	36	33	—	—
Pacific	62	40	—	—	—	38	35	—	—

¹ Benefits are based on a dollar amount per month for each year of service recognized by the plan.

² 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: Because of rounding, sums of individual items may not equal totals. 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.

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.

Table 12. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, 2017

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Flat percent per year of service	Flat percent per year of service ¹				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics						
All workers	51	1.00	1.25	1.60	1.67	2.00
Management, professional, and related	34	1.25	1.30	1.60	1.60	–
Management, business, and financial	28	1.25	1.50	1.60	1.67	1.67
Professional and related	37	1.25	1.30	1.60	1.60	–
Sales and office	58	1.00	1.25	1.60	1.75	1.75
Office and administrative support	63	1.00	1.25	1.60	1.75	1.75
Natural resources, construction, and maintenance	54	1.00	1.25	–	1.67	2.50
Installation, maintenance, and repair	54	1.00	1.20	1.67	1.67	2.50
Production, transportation, and material moving	69	–	1.00	1.67	1.67	1.67
Full time	52	1.00	1.30	1.60	1.67	2.00
Part time	43	1.00	1.25	1.45	1.67	1.75
Union	63	1.20	1.45	1.67	1.67	2.00
Nonunion	45	1.00	1.25	1.50	1.67	1.75
Average wage within the following categories ² :						
Second 25 percent	63	–	1.00	–	–	2.15
Third 25 percent	59	1.00	1.20	1.60	1.67	2.00
Highest 25 percent	44	1.25	1.45	1.60	1.67	1.75
Highest 10 percent	44	1.25	1.50	1.60	1.67	1.67
Establishment characteristics						
Goods-producing industries	42	–	–	1.60	1.60	1.60
Service-providing industries	54	1.00	1.25	1.67	1.75	2.00
Trade, transportation, and utilities	69	1.00	1.20	1.67	1.67	1.67
Financial activities	24	1.00	1.00	1.20	1.50	1.50
Finance and insurance	24	1.00	1.00	1.20	1.50	1.50
Education and health services	55	1.25	1.25	1.45	–	2.50
1 to 99 workers	50	1.00	1.00	–	1.67	1.67
1 to 49 workers	50	1.00	1.00	–	1.67	2.00
100 workers or more	52	1.10	1.45	1.60	1.75	2.00
100 to 499 workers	54	–	1.50	1.67	1.75	–
500 workers or more	51	1.20	1.30	1.60	1.67	2.00
Geographic areas						
Northeast	27	1.00	1.20	1.25	1.30	1.67
Middle Atlantic	28	1.00	1.20	1.30	1.40	1.67
South	70	1.25	1.50	1.60	1.67	1.75
South Atlantic	51	–	1.45	1.67	1.67	1.67
Midwest	43	–	1.00	–	1.50	–
East North Central	39	–	–	–	1.50	–
West North Central	50	1.00	1.00	–	1.60	1.67

See footnotes at end of table.

Table 12. Traditional defined benefit plans: Terminal earnings formulas, private industry workers, 2017—continued

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Percent per year varies	Percent per year varies by			
		Service	Earnings	Earnings and service	Other
Worker characteristics					
All workers	49	—	20	—	13
Management, professional, and related	66	—	28	—	—
Management, business, and financial	72	—	—	—	—
Professional and related	63	—	—	—	—
Sales and office	42	—	—	14	—
Office and administrative support	37	—	—	—	—
Natural resources, construction, and maintenance	46	16	—	—	—
Installation, maintenance, and repair	46	17	—	—	—
Production, transportation, and material moving	31	—	11	—	—
Full time	48	—	20	—	13
Part time	57	—	—	—	—
Union	37	—	—	—	—
Nonunion	55	—	26	—	13
Average wage within the following categories ² :					
Second 25 percent	37	—	—	—	—
Third 25 percent	41	—	—	—	—
Highest 25 percent	56	—	23	—	—
Highest 10 percent	56	—	—	—	—
Establishment characteristics					
Goods-producing industries	58	—	—	—	—
Service-providing industries	46	—	20	7	—
Trade, transportation, and utilities	31	—	—	—	—
Financial activities	76	—	34	20	—
Finance and insurance	76	—	34	20	—
Education and health services	45	—	—	—	—
1 to 99 workers	50	—	—	—	—
1 to 49 workers	50	—	—	—	—
100 workers or more	48	—	21	—	11
100 to 499 workers	46	—	—	—	—
500 workers or more	49	—	25	—	15
Geographic areas					
Northeast	73	—	—	—	—
Middle Atlantic	72	14	—	—	—
South	30	—	17	—	—
South Atlantic	49	—	30	—	—
Midwest	57	—	42	—	—
East North Central	61	—	—	—	—
West North Central	50	—	—	—	—

¹ Estimates represent the flat percentage used to calculate benefits for those workers participating in plans with a terminal earnings formula based on a flat percentage per year of service.

² 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: Because of rounding, sums of individual items may not equal totals. 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.

Table 13. Traditional defined benefit plans: Selected normal retirement age and service requirements,¹ private industry workers, 2017

(All workers participating in traditional defined benefit plans = 100 percent)

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
Worker characteristics				
All workers	10	36	48	—
Management, professional, and related	—	20	62	—
Management, business, and financial	—	14	66	—
Professional and related	—	23	59	—
Service	—	—	87	—
Sales and office	—	33	59	—
Sales and related	—	—	—	—
Office and administrative support	—	39	52	—
Natural resources, construction, and maintenance	18	57	25	—
Construction, extraction, farming, fishing, and forestry	—	55	21	—
Installation, maintenance, and repair	—	58	31	—
Production, transportation, and material moving	—	47	32	—
Production	—	52	36	—
Transportation and material moving	—	43	29	—
Full time	12	39	44	—
Part time	—	—	84	—
Union	11	43	42	—
Nonunion	—	26	56	—
Average wage within the following categories ³ :				
Lowest 25 percent	—	—	70	—
Second 25 percent	—	24	67	—
Third 25 percent	—	41	49	—
Highest 25 percent	15	39	39	—
Highest 10 percent	—	31	43	—
Establishment characteristics				
Goods-producing industries	18	40	34	—
Construction	39	47	—	—
Manufacturing	—	41	47	—
Service-providing industries	—	33	55	—
Trade, transportation, and utilities	—	38	46	—
Transportation and warehousing	—	57	—	—
Utilities	—	56	40	—
Financial activities	—	34	51	—
Finance and insurance	—	—	63	—
Credit intermediation and related activities ..	—	—	81	—
Insurance carriers and related activities	—	—	49	—
Professional and business services	—	—	60	—
Education and health services	—	—	80	—
Educational services	—	68	—	—
Junior colleges, colleges, and universities ...	—	36	53	—
Health care and social assistance	—	—	100	—

See footnotes at end of table.

Table 13. Traditional defined benefit plans: Selected normal retirement age and service requirements,¹ private industry workers, 2017—continued

(All workers participating in traditional defined benefit plans = 100 percent)

Characteristics	Normal retirement age requirements (in years)				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	—	62	65	65	65
Management, professional, and related	60	62	65	65	65
Management, business, and financial	60	62	65	65	65
Professional and related	60	62	65	65	65
Service	—	65	65	65	65
Sales and office	55	62	65	65	65
Sales and related	65	65	65	65	65
Office and administrative support	55	60	65	65	65
Natural resources, construction, and maintenance	55	60	62	65	65
Construction, extraction, farming, fishing, and forestry	55	60	62	62	65
Installation, maintenance, and repair	55	60	62	65	65
Production, transportation, and material moving	60	62	62	65	65
Production	60	62	62	65	65
Transportation and material moving	60	60	62	65	65
Full time	—	62	65	65	65
Part time	65	65	65	65	65
Union	60	62	62	65	65
Nonunion	55	62	65	65	65
Average wage within the following categories ³ :					
Lowest 25 percent	62	65	65	65	65
Second 25 percent	60	65	65	65	65
Third 25 percent	—	62	65	65	65
Highest 25 percent	—	62	62	65	65
Highest 10 percent	60	62	65	65	65
Establishment characteristics					
Goods-producing industries	60	62	62	65	65
Construction	55	60	62	62	65
Manufacturing	60	62	65	65	65
Service-providing industries	—	62	65	65	65
Trade, transportation, and utilities	60	60	65	65	65
Transportation and warehousing	60	60	62	62	65
Utilities	55	55	60	65	65
Financial activities	62	62	65	65	65
Finance and insurance	62	62	65	65	65
Credit intermediation and related activities ..	62	65	65	65	65
Insurance carriers and related activities	62	62	62	65	65
Professional and business services	55	62	65	65	65
Education and health services	62	65	65	65	65
Educational services	—	60	62	65	65
Junior colleges, colleges, and universities ...	60	62	65	65	65
Health care and social assistance	65	65	65	65	65

See footnotes at end of table.

Table 13. Traditional defined benefit plans: Selected normal retirement age and service requirements,¹ private industry workers, 2017—continued

(All workers participating in traditional defined benefit plans = 100 percent)

Characteristics	Age less than 65		Age 65	
	Less than 10 years of service ²	10 years or more of service	Less than 10 years of service ²	10 years or more of service
1 to 99 workers	—	32	54	—
1 to 49 workers	—	37	50	—
50 to 99 workers	—	—	62	—
100 workers or more	11	36	47	—
100 to 499 workers	—	41	47	—
500 workers or more	—	34	47	—
Geographic areas				
Northeast	—	27	61	—
New England	—	23	70	—
Middle Atlantic	—	28	58	—
South	—	44	37	—
South Atlantic	—	35	56	—
East South Central	—	62	—	—
West South Central	—	53	—	—
Midwest	14	38	47	—
East North Central	13	42	45	—
West North Central	—	30	52	—
West	—	32	48	—
Mountain	—	—	—	—
Pacific	—	34	50	—

See footnotes at end of table.

Table 13. Traditional defined benefit plans: Selected normal retirement age and service requirements,¹ private industry workers, 2017—continued

(All workers participating in traditional defined benefit plans = 100 percent)

Characteristics	Normal retirement age requirements (in years)				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	—	62	65	65	65
1 to 49 workers	55	62	65	65	65
50 to 99 workers	62	65	65	65	65
100 workers or more	60	62	65	65	65
100 to 499 workers	55	60	65	65	65
500 workers or more	60	62	65	65	65
Geographic areas					
Northeast	60	62	65	65	65
New England	60	62	65	65	65
Middle Atlantic	60	62	65	65	65
South	55	62	65	65	65
South Atlantic	60	62	65	65	65
East South Central	62	62	62	65	65
West South Central	55	60	62	65	65
Midwest	55	62	62	65	65
East North Central	60	62	62	65	65
West North Central	55	60	65	65	65
West	60	62	65	65	65
Mountain	60	62	65	65	65
Pacific	60	60	65	65	65

¹ Normal retirement occurs when the specific age, length of service, or combination of age and length of service plan requirements are satisfied and the participant may retire and receive all accrued benefits without a reduction or penalty.

² Includes workers in plans with no minimum service requirements.

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 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.

Table 14. Traditional defined benefit plans: Availability of early retirement with selected requirements,¹ private industry workers, 2017

(All workers participating in traditional defined benefit plans = 100 percent)

Characteristics	Early retirement available	Early retirement age requirements (in years)				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics						
All workers	97	50	55	55	55	55
Management, professional, and related	100	55	55	55	55	55
Management, business, and financial	100	55	55	55	55	55
Professional and related	100	50	55	55	55	57
Service	97	55	55	55	55	55
Sales and office	93	50	55	55	55	55
Sales and related	—	50	55	55	55	55
Office and administrative support	95	50	55	55	55	55
Natural resources, construction, and maintenance	97	—	55	55	55	60
Construction, extraction, farming, fishing, and forestry	100	53	55	55	55	60
Installation, maintenance, and repair	94	50	55	55	55	60
Production, transportation, and material moving	97	50	50	55	55	55
Production	100	55	55	55	55	55
Transportation and material moving	95	50	50	55	55	55
Full time	99	50	55	55	55	55
Part time	85	50	50	55	55	55
Union	95	50	55	55	55	57
Nonunion	100	55	55	55	55	55
Average wage within the following categories ³ :						
Lowest 25 percent	78	50	55	55	55	55
Second 25 percent	99	50	55	55	55	55
Third 25 percent	99	53	55	55	55	55
Highest 25 percent	98	50	55	55	55	55
Highest 10 percent	100	55	55	55	55	55
Establishment characteristics						
Goods-producing industries	100	53	55	55	55	55
Construction	100	45	55	55	55	60
Manufacturing	100	55	55	55	55	55
Service-providing industries	96	50	55	55	55	55
Trade, transportation, and utilities	90	50	50	55	55	55
Transportation and warehousing	92	50	50	55	55	55
Utilities	100	50	55	55	57	57
Financial activities	100	53	55	55	55	55
Finance and insurance	100	50	55	55	55	55
Credit intermediation and related activities ..	100	55	55	55	55	55
Insurance carriers and related activities	100	50	55	55	55	55
Professional and business services	100	—	55	55	55	55
Education and health services	100	50	55	55	55	55
Educational services	100	50	50	55	55	57
Junior colleges, colleges, and universities ...	100	55	55	55	55	57
Health care and social assistance	100	55	55	55	55	55

See footnotes at end of table.

Table 14. Traditional defined benefit plans: Availability of early retirement with selected requirements,¹ private industry workers, 2017—continued

(All workers participating in traditional defined benefit plans = 100 percent)

Characteristics	Age 55	
	Less than 10 years of service ²	10 years or more of service
Worker characteristics		
All workers	24	46
Management, professional, and related	32	43
Management, business, and financial	46	38
Professional and related	24	46
Service	—	—
Sales and office	24	45
Sales and related	—	—
Office and administrative support	24	44
Natural resources, construction, and maintenance	17	47
Construction, extraction, farming, fishing, and forestry	—	52
Installation, maintenance, and repair	18	39
Production, transportation, and material moving	—	48
Production	—	63
Transportation and material moving	—	39
Full time	25	48
Part time	—	33
Union	16	46
Nonunion	35	47
Average wage within the following categories ³ :		
Lowest 25 percent	—	—
Second 25 percent	32	42
Third 25 percent	29	51
Highest 25 percent	19	47
Highest 10 percent	18	61
Establishment characteristics		
Goods-producing industries	19	61
Construction	—	43
Manufacturing	—	69
Service-providing industries	27	39
Trade, transportation, and utilities	18	38
Transportation and warehousing	—	38
Utilities	—	—
Financial activities	37	45
Finance and insurance	45	31
Credit intermediation and related activities ..	—	—
Insurance carriers and related activities	53	—
Professional and business services	—	67
Education and health services	—	31
Educational services	—	—
Junior colleges, colleges, and universities ...	30	—
Health care and social assistance	—	—

See footnotes at end of table.

Table 14. Traditional defined benefit plans: Availability of early retirement with selected requirements,¹ private industry workers, 2017—continued

(All workers participating in traditional defined benefit plans = 100 percent)

Characteristics	Early retirement available	Early retirement age requirements (in years)				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	100	50	55	55	55	60
1 to 49 workers	100	55	55	55	55	60
50 to 99 workers	100	50	50	55	55	55
100 workers or more	96	50	55	55	55	55
100 to 499 workers	95	50	55	55	55	55
500 workers or more	97	50	55	55	55	55
Geographic areas						
Northeast	92	50	55	55	55	55
New England	97	55	55	55	55	55
Middle Atlantic	91	50	55	55	55	55
South	99	50	55	55	55	55
South Atlantic	99	50	55	55	55	55
East South Central	100	55	55	55	55	55
West South Central	100	50	55	55	55	55
Midwest	100	50	55	55	55	60
East North Central	100	—	53	55	55	60
West North Central	100	55	55	55	55	55
West	98	50	55	55	55	55
Mountain	96	50	55	55	55	55
Pacific	100	50	55	55	55	55

See footnotes at end of table.

Table 14. Traditional defined benefit plans: Availability of early retirement with selected requirements,¹ private industry workers, 2017—continued

(All workers participating in traditional defined benefit plans = 100 percent)

Characteristics	Age 55	
	Less than 10 years of service ²	10 years or more of service
1 to 99 workers	23	44
1 to 49 workers	32	39
50 to 99 workers	—	56
100 workers or more	25	47
100 to 499 workers	24	39
500 workers or more	25	51
Geographic areas		
Northeast	—	48
New England	—	45
Middle Atlantic	—	49
South	21	53
South Atlantic	27	40
East South Central	—	84
West South Central	—	60
Midwest	35	30
East North Central	30	27
West North Central	48	—
West	—	54
Mountain	—	—
Pacific	—	65

¹ Early retirement is the age, length of service, or combination of age and length of service, requirements at which plan participants may retire and receive all accrued benefits, minus a reduction or penalty.

² Includes workers in plans with no minimum service requirements.

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 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/eps/glossary20162017.htm.

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

Table 15. Defined contribution plans: Type of plan,¹ private industry workers, 2017

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Savings incentive match plan (SIMPLE)
Worker characteristics					
All workers	73	22	18	4	2
Management, professional, and related	71	22	23	5	—
Management, business, and financial	76	22	19	—	—
Professional and related	68	22	25	4	—
Service	70	21	24	—	—
Protective service	71	—	—	—	—
Sales and office	81	21	12	4	1
Sales and related	82	17	—	5	—
Office and administrative support	80	23	15	4	1
Natural resources, construction, and maintenance	64	13	19	—	—
Construction, extraction, farming, fishing, and forestry	53	—	27	—	—
Installation, maintenance, and repair	71	15	13	—	—
Production, transportation, and material moving	74	26	11	—	—
Production	74	25	—	—	—
Transportation and material moving	73	28	11	—	—
Full time	73	22	18	3	2
Part time	74	19	12	8	—
Union	62	10	30	6	—
Nonunion	74	23	17	4	2
Average wage within the following categories ² :					
Lowest 25 percent	76	19	—	7	—
Lowest 10 percent	67	30	—	—	—
Second 25 percent	76	18	17	3	2
Third 25 percent	72	27	17	2	3
Highest 25 percent	72	22	23	—	—
Highest 10 percent	69	26	22	—	—
Establishment characteristics					
Goods-producing industries	77	19	15	—	—
Construction	62	—	23	—	—
Manufacturing	80	23	13	—	—
Service-providing industries	72	22	19	4	2
Trade, transportation, and utilities	81	20	6	6	—
Wholesale trade	79	25	—	—	—
Retail trade	84	14	—	12	—
Transportation and warehousing	73	31	—	—	—
Utilities	90	—	—	—	—
Information	72	—	—	—	—
Financial activities	84	28	18	—	—
Finance and insurance	85	29	20	—	—
Credit intermediation and related activities ..	84	33	21	—	—
Insurance carriers and related activities	86	19	17	—	—
Professional and business services	70	22	17	—	—
Professional and technical services	65	—	24	—	—
Administrative and waste services	78	—	—	—	—
Education and health services	61	25	35	—	—
Educational services	41	—	72	—	—
Junior colleges, colleges, and universities ...	41	—	75	—	—
Health care and social assistance	64	28	30	—	—

See footnotes at end of table.

Table 15. Defined contribution plans: Type of plan,¹ private industry workers, 2017—continued

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Savings and thrift	Deferred profit sharing	Money purchase pension	Employee stock ownership	Savings incentive match plan (SIMPLE)
1 to 99 workers	71	23	13	4	4
1 to 49 workers	69	22	13	4	5
50 to 99 workers	76	25	—	—	—
100 workers or more	75	21	21	4	—
100 to 499 workers	78	22	13	4	—
500 workers or more	72	20	30	—	—
Geographic areas					
Northeast	67	19	28	—	—
New England	52	20	45	—	—
Middle Atlantic	72	19	22	—	—
South	76	20	13	4	3
South Atlantic	76	20	13	5	—
East South Central	77	—	—	—	—
West South Central	76	20	—	—	—
Midwest	75	23	17	2	—
East North Central	74	24	16	—	—
West North Central	78	19	21	—	—
West	74	25	17	—	—
Mountain	75	—	—	—	—
Pacific	73	24	19	—	—

¹ Sum of individual items may be greater than total because multiple plans are available to some employees.

² 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.

Table 16. Savings and thrift plans: Availability of selected benefit features,¹ private industry workers, 2017

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

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
Worker characteristics						
All workers	100	55	39	18	91	88
Management, professional, and related	100	59	40	17	89	86
Management, business, and financial	100	63	42	21	89	85
Professional and related	100	56	39	15	90	87
Service	100	51	20	–	95	93
Protective service	100	91	–	–	100	100
Sales and office	100	53	40	23	95	90
Sales and related	100	47	28	21	98	94
Office and administrative support	100	56	46	24	93	88
Natural resources, construction, and maintenance	100	48	38	13	88	87
Construction, extraction, farming, fishing, and forestry	100	42	22	–	85	85
Installation, maintenance, and repair	100	51	46	17	90	88
Production, transportation, and material moving	100	52	46	18	89	87
Production	100	53	44	19	86	82
Transportation and material moving	100	51	47	18	93	93
Full time	100	55	40	18	91	88
Part time	100	53	32	21	96	93
Union	100	55	47	11	86	85
Nonunion	100	55	38	18	92	88
Average wage within the following categories ⁴ :						
Lowest 25 percent	100	47	26	16	92	90
Lowest 10 percent	100	39	19	–	94	89
Second 25 percent	100	46	33	14	95	91
Third 25 percent	100	56	44	21	90	87
Highest 25 percent	100	62	44	19	90	87
Highest 10 percent	100	70	45	18	90	87
Establishment characteristics						
Goods-producing industries	100	54	46	18	85	83
Construction	100	55	22	–	88	88
Manufacturing	100	55	51	22	83	80
Service-providing industries	100	55	37	18	93	90
Trade, transportation, and utilities	100	50	37	20	95	91
Wholesale trade	100	57	53	15	88	81
Retail trade	100	39	18	20	99	96
Transportation and warehousing	100	62	58	24	94	94
Utilities	100	84	58	38	92	92
Information	100	64	38	–	98	98
Financial activities	100	77	52	26	94	93
Finance and insurance	100	80	55	28	97	96
Credit intermediation and related activities ..	100	78	48	26	96	94
Insurance carriers and related activities	100	77	69	33	–	96
Professional and business services	100	65	44	21	92	88
Professional and technical services	100	–	50	–	85	–
Education and health services	100	44	27	8	91	85
Educational services	100	50	35	–	81	–
Junior colleges, colleges, and universities ...	100	49	31	–	88	83
Health care and social assistance	100	44	26	–	92	86

See footnotes at end of table.

Table 16. Savings and thrift plans: Availability of selected benefit features,¹ private industry workers, 2017—continued

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

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers	100	56	38	15	91	85
1 to 49 workers	100	56	36	14	91	84
50 to 99 workers	100	55	42	18	88	88
100 workers or more	100	54	39	20	92	90
100 to 499 workers	100	44	34	17	92	90
500 workers or more	100	68	47	23	92	90
Geographic areas						
Northeast	100	59	44	17	92	87
New England	100	65	54	29	98	96
Middle Atlantic	100	57	41	—	90	85
South	100	49	38	20	92	91
South Atlantic	100	45	38	18	90	88
East South Central	100	50	45	—	96	94
West South Central	100	57	35	27	95	94
Midwest	100	60	42	20	89	87
East North Central	100	61	43	19	88	86
West North Central	100	58	41	21	93	91
West	100	53	33	14	92	86
Mountain	100	59	34	—	93	89
Pacific	100	50	—	—	91	85

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Contributions are made after taxes have been deducted.

³ The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

⁴ 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.

Table 17. Savings and thrift plans: Availability of automatic enrollment and method of default contribution,¹ private industry workers, 2017

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

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution ³	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings ²									
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
Worker characteristics												
All workers	39	37	2.0	3.0	3.0	4.0	6.0	–	2	52	9	
Management, professional, and related	40	39	2.0	3.0	3.0	4.0	6.0	–	1	49	11	
Management, business, and financial	42	40	–	3.0	3.0	5.0	6.0	–	2	50	9	
Professional and related	39	39	2.0	3.0	3.0	4.0	6.0	–	(⁴)	48	12	
Service	20	20	–	–	3.0	3.0	–	–	–	64	16	
Sales and office	40	35	2.0	3.0	3.0	–	5.0	–	5	53	6	
Sales and related	28	27	2.0	–	3.0	–	5.0	–	2	65	7	
Office and administrative support	46	39	2.0	3.0	3.0	4.0	6.0	–	7	48	6	
Natural resources, construction, and maintenance	38	37	2.0	3.0	3.0	3.0	–	–	(⁴)	55	7	
Construction, extraction, farming, fishing, and forestry	22	–	–	–	–	–	–	–	1	70	8	
Installation, maintenance, and repair	46	46	2.0	3.0	3.0	–	–	–	–	47	7	
Production, transportation, and material moving	46	43	2.0	3.0	3.0	–	5.0	–	2	51	4	
Production	44	41	2.0	3.0	3.0	4.0	6.0	–	3	51	5	
Transportation and material moving	47	46	2.0	–	3.0	3.0	4.0	–	1	50	3	
Full time	40	37	2.0	3.0	3.0	4.0	6.0	–	3	52	9	
Part time	32	32	–	–	3.0	3.0	4.0	–	(⁴)	61	8	
Union	47	47	2.0	–	3.0	3.0	4.0	–	–	47	6	
Nonunion	38	36	2.0	3.0	3.0	4.0	6.0	–	3	53	9	
Average wage within the following categories ⁵ :												
Lowest 25 percent	26	25	–	2.0	3.0	3.0	4.0	–	1	67	7	
Lowest 10 percent	19	19	2.0	–	3.0	3.0	3.0	–	–	72	9	
Second 25 percent	33	31	2.0	–	3.0	3.0	5.0	–	1	57	10	
Third 25 percent	44	39	2.0	3.0	3.0	4.0	6.0	–	5	50	6	
Highest 25 percent	44	43	2.0	3.0	3.0	4.0	6.0	–	1	45	11	
Highest 10 percent	45	44	–	3.0	3.0	5.0	6.0	–	1	41	15	
Establishment characteristics												
Goods-producing industries	46	44	–	3.0	3.0	–	6.0	–	2	47	7	
Construction	22	22	–	3.0	–	6.0	6.0	–	–	66	13	
Manufacturing	51	48	2.0	3.0	–	–	6.0	–	3	43	6	
Service-providing industries	37	35	2.0	3.0	3.0	4.0	5.0	–	2	54	9	
Trade, transportation, and utilities	37	36	2.0	3.0	3.0	3.0	5.0	–	1	57	6	
Wholesale trade	53	53	3.0	3.0	3.0	4.0	6.0	–	–	38	9	
Retail trade	18	17	2.0	–	3.0	3.0	5.0	–	1	77	5	
Transportation and warehousing	58	58	2.0	–	3.0	3.0	3.0	–	–	38	4	
Utilities	58	53	3.0	3.0	–	5.0	6.0	–	4	34	9	
Information	38	33	–	3.0	3.0	–	–	–	5	54	8	
Financial activities	52	49	–	3.0	3.0	5.0	6.0	–	3	43	6	
Finance and insurance	55	52	–	3.0	3.0	5.0	6.0	–	3	42	3	
Credit intermediation and related activities ..	48	47	2.0	3.0	3.0	–	6.0	–	1	48	4	
Insurance carriers and related activities	69	61	–	3.0	3.0	5.0	6.0	–	8	29	2	
Professional and business services	44	37	2.0	3.0	3.0	4.0	5.0	–	7	41	15	
Professional and technical services	50	50	–	3.0	–	5.0	5.0	–	–	40	10	
Education and health services	27	27	2.0	2.0	3.0	3.0	4.0	–	(⁴)	62	11	
Educational services	35	34	–	–	3.0	3.0	4.0	–	2	54	11	
Junior colleges, colleges, and universities ...	31	29	–	–	–	–	4.0	–	2	59	10	
Health care and social assistance	26	26	2.0	2.0	3.0	–	4.0	–	–	63	11	

See footnotes at end of table.

Table 17. Savings and thrift plans: Availability of automatic enrollment and method of default contribution,¹ private industry workers, 2017—continued

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

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution ³	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings ²									
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
1 to 99 workers	38	35	2.0	—	3.0	4.0	6.0	—	3	53	9	
1 to 49 workers	36	36	2.0	—	3.0	4.0	6.0	—	1	52	12	
50 to 99 workers	42	33	2.0	—	3.0	3.0	5.0	—	8	54	4	
100 workers or more	39	38	2.0	3.0	3.0	4.0	6.0	—	2	52	8	
100 to 499 workers	34	33	—	3.0	3.0	4.0	5.0	—	1	56	10	
500 workers or more	47	44	2.0	3.0	3.0	4.0	6.0	—	3	47	6	
Geographic areas												
Northeast	44	39	2.0	—	3.0	4.0	6.0	—	5	49	7	
New England	54	51	2.0	—	—	5.0	6.0	—	4	38	8	
Middle Atlantic	41	36	2.0	—	3.0	—	6.0	—	5	52	7	
South	38	36	2.0	3.0	3.0	4.0	5.0	—	2	55	6	
South Atlantic	38	36	2.0	3.0	3.0	4.0	6.0	—	2	57	5	
East South Central	45	45	2.0	3.0	3.0	—	6.0	—	—	51	4	
West South Central	35	31	—	3.0	3.0	4.0	—	—	4	55	10	
Midwest	42	41	2.0	3.0	3.0	—	5.0	—	2	52	6	
East North Central	43	41	2.0	3.0	3.0	—	4.0	—	2	50	7	
West North Central	41	39	2.0	3.0	3.0	3.0	6.0	—	2	55	4	
West	33	31	2.0	3.0	3.0	5.0	6.0	—	1	52	16	
Mountain	34	31	3.0	3.0	4.0	5.0	6.0	—	3	60	6	

¹ The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

² Estimates represent percentage of default contribution for those workers participating in plans with automatic enrollment and default contribution as a percentage of earnings.

³ Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

⁴ Less than 0.5.

⁵ 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: Because of rounding, sums of individual items may not equal totals. 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.

Table 18. Savings and thrift plans: Vesting requirements, private industry workers, 2017

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

Characteristics	Graded vesting	Immediate full vesting	Cliff vesting	Not determinable
Worker characteristics				
All workers	34	34	24	8
Management, professional, and related	33	35	22	11
Management, business, and financial	34	40	14	12
Professional and related	31	31	27	11
Service	35	24	37	4
Protective service	—	—	89	(¹)
Sales and office	31	38	25	6
Sales and related	34	42	20	4
Office and administrative support	29	36	27	7
Natural resources, construction, and maintenance	34	38	19	9
Construction, extraction, farming, fishing, and forestry	48	29	—	—
Installation, maintenance, and repair	27	42	26	5
Production, transportation, and material moving	44	28	22	7
Production	46	23	23	8
Transportation and material moving	41	33	20	6
Full time	35	34	23	8
Part time	31	30	33	6
Union	32	32	26	9
Nonunion	34	34	24	8
Average wage within the following categories ² :				
Lowest 25 percent	37	28	29	6
Lowest 10 percent	38	—	28	—
Second 25 percent	35	34	25	6
Third 25 percent	35	36	22	8
Highest 25 percent	32	34	24	10
Highest 10 percent	31	38	20	11
Establishment characteristics				
Goods-producing industries	43	27	21	8
Construction	62	30	—	—
Manufacturing	42	28	21	9
Service-providing industries	32	35	25	8
Trade, transportation, and utilities	35	38	20	6
Wholesale trade	48	22	16	14
Retail trade	26	49	23	2
Transportation and warehousing	48	—	—	4
Utilities	—	59	—	14
Information	39	40	—	—
Financial activities	22	43	28	6
Finance and insurance	23	43	31	4
Credit intermediation and related activities ..	21	49	28	1
Insurance carriers and related activities	30	28	34	8
Professional and business services	28	31	27	14
Professional and technical services	35	36	—	—
Education and health services	34	28	29	8
Educational services	—	55	—	12
Junior colleges, colleges, and universities ...	—	60	23	—
Health care and social assistance	36	26	30	8

See footnotes at end of table.

Table 18. Savings and thrift plans: Vesting requirements, private industry workers, 2017—continued

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

Characteristics	Graded vesting	Immediate full vesting	Cliff vesting	Not determinable
1 to 99 workers	34	34	21	10
1 to 49 workers	36	35	19	10
50 to 99 workers	32	33	24	11
100 workers or more	34	33	26	7
100 to 499 workers	35	38	23	4
500 workers or more	32	27	31	10
Geographic areas				
Northeast	33	23	36	8
New England	41	27	—	—
Middle Atlantic	31	22	38	9
South	29	35	29	8
South Atlantic	28	39	26	6
East South Central	25	—	30	—
West South Central	32	29	33	6
Midwest	38	36	16	9
East North Central	36	36	19	9
West North Central	45	34	—	—
West	38	38	17	7
Mountain	41	31	—	—
Pacific	37	41	15	6

¹ Less than 0.5.

² 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: Because of rounding, sums of individual items may not equal totals. 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.

Table 19. Savings and thrift plans: Availability of rollovers, withdrawals, and loans, private industry workers, 2017

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

Characteristics	Rollovers allowed			Non-hardship withdrawals ¹ allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics									
All workers	83	2	15	12	68	19	71	11	18
Management, professional, and related	80	—	—	—	—	—	—	—	—
Management, business, and financial	83	—	—	—	—	—	—	—	—
Service	85	—	—	9	77	14	72	12	16
Protective service	99	—	1	—	90	—	97	—	—
Sales and office	85	2	13	16	68	16	75	11	13
Sales and related	90	—	—	12	75	13	83	10	7
Office and administrative support	83	2	15	18	65	17	72	12	16
Natural resources, construction, and maintenance	83	—	—	15	67	18	—	—	—
Construction, extraction, farming, fishing, and forestry	—	—	—	14	69	18	—	—	—
Installation, maintenance, and repair	84	—	—	16	66	18	77	7	16
Production, transportation, and material moving	84	2	15	9	75	16	73	11	16
Production	81	—	—	10	71	19	72	12	16
Transportation and material moving	87	—	—	7	80	13	73	11	16
Full time	82	2	16	—	—	—	70	11	19
Part time	90	3	6	12	76	13	83	9	8
Union	77	—	—	15	69	16	73	—	—
Nonunion	83	2	15	—	—	—	71	11	18
Average wage within the following categories ² :									
Lowest 25 percent	87	3	10	9	77	15	78	10	12
Lowest 10 percent	85	—	—	—	—	—	—	—	—
Second 25 percent	84	2	14	8	76	17	75	11	14
Third 25 percent	84	2	15	15	65	19	70	11	19
Highest 25 percent	80	1	18	—	—	—	—	—	—
Highest 10 percent	82	—	—	—	—	—	71	10	19
Establishment characteristics									
Goods-producing industries	83	—	—	—	—	—	—	—	—
Construction	92	—	8	—	73	—	69	—	—
Manufacturing	79	—	—	—	—	—	—	—	—
Service-providing industries	83	2	15	13	69	19	72	11	17
Trade, transportation, and utilities	88	3	9	8	77	15	80	11	10
Wholesale trade	86	—	—	—	—	—	78	—	—
Retail trade	89	—	—	9	80	11	81	14	5
Transportation and warehousing	91	—	9	—	72	—	78	—	—
Utilities	78	—	—	—	—	—	—	—	—
Information	92	—	8	—	69	—	83	—	—
Financial activities	89	—	—	30	53	18	71	14	14
Finance and insurance	90	—	—	33	50	17	76	11	13
Credit intermediation and related activities ..	92	—	—	46	41	13	82	—	—
Insurance carriers and related activities	87	—	—	—	—	—	65	16	19
Professional and business services	84	—	16	—	—	—	—	—	—
Education and health services:									
Educational services:									
Junior colleges, colleges, and universities	59	—	—	—	76	—	70	—	—

See footnotes at end of table.

Table 19. Savings and thrift plans: Availability of rollovers, withdrawals, and loans, private industry workers, 2017—continued

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

Characteristics	Rollovers allowed			Non-hardship withdrawals ¹ allowed			Loans allowed		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	—	—	—	13	69	18	—	—	—
1 to 49 workers	—	—	—	11	71	19	68	12	19
50 to 99 workers	—	—	—	19	64	17	—	—	—
100 workers or more	85	3	12	—	—	—	72	11	17
100 to 499 workers	85	2	12	—	—	—	68	13	18
500 workers or more	85	—	—	18	63	19	78	7	15
Geographic areas									
Northeast	86	—	—	16	70	14	79	7	13
New England	92	—	—	—	74	—	86	—	—
Middle Atlantic	85	—	—	—	69	—	78	8	14
South	84	—	—	—	—	—	69	11	19
South Atlantic	82	—	—	—	—	—	73	9	18
East South Central	87	—	—	—	—	—	73	—	—
West South Central	85	—	—	17	66	17	—	—	—
Midwest	82	—	—	—	—	—	—	—	—
East North Central	82	—	—	—	—	—	—	—	—
West North Central	81	—	—	—	76	—	74	14	13
West	81	—	—	11	70	19	75	8	17
Mountain	—	—	—	—	69	—	73	—	—
Pacific	83	—	—	10	71	19	76	—	—

¹ Hardship is defined as immediate and heavy financial need, such as insufficiency of resources for healthcare, education, and payments for primary residence. IRS allows plans to offer the option of hardship withdrawals but does not impose such a requirement.

² 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: Because of rounding, sums of individual items may not equal totals. 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.

Table 20. Savings and thrift plans: Methods of retirement benefits distribution,¹ private industry workers, 2017

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

Characteristics	Lump sum	Annuity	Installments	Other ²	Not determinable
Worker characteristics					
All workers	86	12	38	4	13
Management, professional, and related	83	18	35	3	16
Management, business, and financial	86	12	33	4	13
Professional and related	81	23	36	—	18
Service	90	10	34	—	9
Protective service	98	—	—	—	1
Sales and office	88	8	39	7	11
Sales and related	91	7	34	11	8
Office and administrative support	87	9	42	5	12
Natural resources, construction, and maintenance	84	11	40	—	16
Construction, extraction, farming, fishing, and forestry	83	—	31	—	17
Installation, maintenance, and repair	84	13	44	—	15
Production, transportation, and material moving	88	6	43	2	12
Production	81	6	37	—	19
Transportation and material moving	—	—	51	—	—
Full time	85	12	38	3	14
Part time	93	11	40	—	7
Union	88	16	48	—	12
Nonunion	86	12	37	4	13
Average wage within the following categories ³ :					
Lowest 25 percent	93	—	38	—	7
Lowest 10 percent	—	—	37	—	—
Second 25 percent	88	8	34	4	12
Third 25 percent	85	12	40	3	14
Highest 25 percent	84	17	39	4	16
Highest 10 percent	84	19	39	4	15
Establishment characteristics					
Goods-producing industries	82	9	40	—	18
Construction	92	—	28	—	8
Service-providing industries	87	13	37	5	12
Trade, transportation, and utilities	92	6	38	—	8
Wholesale trade	93	—	41	—	7
Retail trade	93	—	29	—	7
Transportation and warehousing	93	—	54	—	7
Information	93	—	39	—	7
Financial activities	89	14	42	15	8
Finance and insurance	90	15	43	16	8

See footnotes at end of table.

Table 20. Savings and thrift plans: Methods of retirement benefits distribution,¹ private industry workers, 2017—continued

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

Characteristics	Lump sum	Annuity	Installments	Other ²	Not determinable
Credit intermediation and related activities ..	91	16	48	—	8
Insurance carriers and related activities	88	15	39	—	10
Professional and business services	84	—	37	—	16
Education and health services	81	26	32	—	18
Educational services	78	46	44	—	18
Junior colleges, colleges, and universities ...	79	59	56	—	15
Health care and social assistance	81	24	31	—	18
1 to 99 workers	80	7	30	3	19
1 to 49 workers	81	8	27	2	19
100 workers or more	90	15	43	5	10
100 to 499 workers	90	14	39	5	10
500 workers or more	89	16	48	4	10
Geographic areas					
Northeast	92	14	45	—	7
New England	96	—	41	—	2
Middle Atlantic	91	13	46	—	8
South	86	11	38	5	14
South Atlantic	83	—	36	7	17
East South Central	89	—	31	—	11
West South Central	91	8	45	—	9
Midwest	83	8	35	—	16
East North Central	83	8	30	—	16
West North Central	83	9	49	—	17
West	85	16	35	—	14
Pacific	88	19	34	—	11

¹ Sum of individual items may be greater than total because multiple methods of distribution are available to some employees.

² Includes methods of distribution not calculated separately (e.g., employer stock).

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 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.