

Table 18. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, 2019

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

Characteristics	Joint-and-survivor annuity ¹	Fixed percentage	
		50 percent	Other
Worker characteristics			
All workers	100	—	—
Management, professional, and related	100	—	—
Management, business, and financial	100	—	—
Professional and related	100	—	—
Sales and office	100	—	—
Sales and related	100	—	—
Office and administrative support	100	—	—
Natural resources, construction, and maintenance	100	—	—
Construction, extraction, farming, fishing, and forestry	100	—	—
Installation, maintenance, and repair	100	—	—
Production, transportation, and material moving	100	—	—
Production	100	31	—
Transportation and material moving	100	—	—
Full time	100	—	—
Part time	100	—	—
Union	100	—	—
Nonunion	100	—	—
Average wage within the following categories ⁴ :			
Second 25 percent	100	—	—
Third 25 percent	100	—	—
Highest 25 percent	100	—	—
Highest 10 percent	100	—	—
Establishment characteristics			
Goods-producing industries	100	—	—
Manufacturing	100	—	—
Service-providing industries	100	—	—
Trade, transportation, and utilities	100	—	—
Transportation and warehousing	100	—	—
Utilities	100	—	—
Financial activities	100	—	—
Finance and insurance	100	—	—
Credit intermediation and related activities ..	100	—	—
Insurance carriers and related activities	100	—	—
Education and health services	100	—	—
Educational services	100	—	—
Junior colleges, colleges, and universities ...	100	—	—
Health care and social assistance	100	—	—

See footnotes at end of table.

Table 18. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, 2019—continued

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

Characteristics	Choice of percentages							Other ³
	Total ²	50 percent	67 percent	75 percent	100 percent	Percentages not listed	Unknown	
Worker characteristics								
All workers	79	74	27	72	71	7	—	—
Management, professional, and related	74	72	19	65	70	7	—	—
Management, business, and financial	71	65	16	66	63	—	—	—
Professional and related	76	76	20	64	75	—	—	—
Sales and office	89	87	34	82	85	—	—	—
Sales and related	91	91	—	87	90	—	—	—
Office and administrative support	87	86	—	80	82	—	—	—
Natural resources, construction, and maintenance	84	63	52	84	60	—	—	—
Construction, extraction, farming, fishing, and forestry	83	55	58	83	54	—	—	—
Installation, maintenance, and repair	88	88	—	87	76	—	—	—
Production, transportation, and material moving	72	72	18	66	69	—	—	—
Production	—	—	—	—	—	—	—	—
Transportation and material moving	92	92	29	83	88	—	—	—
Full time	77	72	26	70	69	8	—	—
Part time	90	90	—	90	89	—	—	—
Union	82	76	35	78	73	—	—	—
Nonunion	74	71	17	64	69	6	—	—
Average wage within the following categories ⁴ :								
Second 25 percent	80	77	17	75	74	—	—	—
Third 25 percent	73	68	28	66	64	3	—	—
Highest 25 percent	80	75	27	74	73	—	—	—
Highest 10 percent	75	73	24	73	72	—	—	—
Establishment characteristics								
Goods-producing industries	72	61	32	71	61	—	—	—
Manufacturing	62	61	—	60	61	—	—	—
Service-providing industries	83	82	24	73	78	5	—	—
Trade, transportation, and utilities	91	91	29	86	90	7	—	—
Transportation and warehousing	98	98	—	86	95	—	—	—
Utilities	87	87	—	87	87	44	—	—
Financial activities	81	75	15	71	60	—	—	—
Finance and insurance	80	74	—	69	64	—	—	—
Credit intermediation and related activities ..	69	68	—	69	65	—	—	—
Insurance carriers and related activities	80	72	—	65	61	—	—	—
Education and health services	94	93	—	71	91	—	—	—
Educational services	74	73	—	—	69	—	—	—
Junior colleges, colleges, and universities ...	78	75	25	35	71	—	—	—
Health care and social assistance	100	99	—	81	98	—	—	—

See footnotes at end of table.

Table 18. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, 2019—continued

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

Characteristics	Joint-and-survivor annuity ¹	Fixed percentage	
		50 percent	Other
1 to 99 workers	100	31	—
1 to 49 workers	100	—	—
50 to 99 workers	100	—	—
100 workers or more	100	—	—
100 to 499 workers	100	—	—
500 workers or more	100	—	—
Geographic areas			
Northeast	100	—	—
New England	100	—	—
Middle Atlantic	100	—	—
South	100	—	—
South Atlantic	100	—	—
West South Central	100	—	—
Midwest	100	—	—
East North Central	100	—	—
West North Central	100	—	—
West	100	—	—
Pacific	100	—	—

See footnotes at end of table.

Table 18. Traditional defined benefit plans: Postretirement survivor benefits, private industry workers, 2019—continued

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

Characteristics	Choice of percentages							Other ³
	Total ²	50 percent	67 percent	75 percent	100 percent	Percentages not listed	Unknown	
1 to 99 workers	69	68	18	67	65	—	—	—
1 to 49 workers	71	71	—	69	68	—	—	—
50 to 99 workers	68	65	—	65	62	—	—	—
100 workers or more	81	75	30	74	73	6	—	—
100 to 499 workers	88	77	46	87	78	—	—	—
500 workers or more	77	74	20	66	70	5	—	—
Geographic areas								
Northeast	78	76	20	67	72	—	—	—
New England	89	83	—	77	89	—	—	—
Middle Atlantic	74	73	17	64	66	—	—	—
South	83	83	20	79	81	9	—	—
South Atlantic	81	80	17	76	76	15	—	—
West South Central	86	86	—	83	86	—	—	—
Midwest	72	66	31	67	63	—	—	—
East North Central	72	66	31	66	63	—	—	—
West North Central	74	62	—	74	62	—	—	—
West	88	77	39	85	76	—	—	—
Pacific	86	74	—	84	73	—	—	—

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 Sum of percentages may be more than the total with choice, as plans may provide more than one selection.

³ 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.

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 2019."

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 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.