

## **EBRI Databook on Employee Benefits**

### **Chapter 10:**

### **Aggregate Trends in Defined Benefit and Defined Contribution Retirement Plan Sponsorship, Participation, and Vesting**

#### **Data-sets used in this chapter**

*U.S. Department of Labor, Bureau of Labor Statistics, National Compensation Survey – Tables 10.1a-d*

The National Compensation Survey (NCS) covers the incidence and detailed provisions of selected employee benefit plans in private establishments. The data are presented as the percent of employees who have access to or participate in certain benefits, or as average benefit provisions.

Before 1999, data from the Employee Benefit Survey were released in three separate publications covering medium and large private establishments (establishments with 100 or more employees), small private establishments (establishments with 99 or fewer employees), and state and local governments. Starting with the 1999 data, BLS began publishing data for all private industry.

For further information on the data collection, survey methodology, and data usage please go to the following web site: <http://www.bls.gov/ebs/> in the section general overview.

*U.S. Department of Labor, Employee Benefit Security Administration, Tabulations off the Form 5500 – Tables 10.2-10.4 and chart 10.1*

In compliance with Title I of the Employee Retirement Income Security Act of 1974 (ERISA) all private-sector plan sponsors must file a Form 5500 with the IRS. These forms contain extensive financial, participant, and actuarial data. Such plans may be defined benefit or defined contribution. They generally cover private wage and salary employees and are sponsored either by employers or jointly by employers and unions.

*U.S. Department of Commerce, Bureau of the Census, Current Population Survey, Employee Benefit Supplement and Survey of Income and Program Participation (SIPP) – Tables 10.5-10.9*

#### Current Population Survey, Employee Benefit Supplement:

In May of 1979, 1983, and 1988 and in April 1993, supplementary questions were added to the Current Population Survey to collect data on workers' employee benefits. Over 27,000 workers were asked questions on pension and health care benefits. In the April 1993 supplement, a sample of workers and unemployed individuals answered questions on employee benefits in reference to a one-week period during April 1993. Individuals were classified as workers only if they worked during the reference week. If the person worked at some point during 1993 but were not working during the reference week they were not counted as workers.

Survey of Income and Program Participation:

The Survey of Income and Program Participation follows the same households for a four-year period, asking various questions on their economic and demographic status. The survey participants are interviewed at four-month intervals about a core set of questions. In addition topical modules ask more specific questions on important economic issues. A topical module asks questions about workers' participation in retirement and/or pension plans. These types of questions had been previously in the employee benefits supplement to the Current Population Survey.

*U.S. Department of Commerce, Bureau of the Census, Current Population Survey, Annual Social and Economic (or March) Supplement – Tables 10.10-*

This Annual Social and Economic (or March) Supplement provides the usual monthly labor force data, but in addition, provides supplemental data on work experience, income, non-cash benefits, and migration. Comprehensive work experience information is given on the employment status, occupation, and industry of persons 15 years old and over. Additional data for persons 15 years old and older are available concerning weeks worked and hours per week worked, reason not working full time, total income and income components, and residence on March 1, 2005. Data on employment and income refer to the preceding year, although demographic data refer to the time of the survey. This file also contains data covering nine non-cash income sources: food stamps, school lunch program, employer-provided group health insurance plan, employer-provided pension plan, personal health insurance, Medicaid, Medicare, CHAMPUS or military health care, and energy assistance. This file also contains data covering training and assistance received under welfare reform programs, such as job readiness training, child care services, or job skill training. Characteristics such as age, sex, race, household relationship, and Hispanic origin are shown for each person in the household enumerated.

UPDATED DECEMBER 2005

**Table 10.1a (National Compensation Survey)  
Retirement Plan Participation**

*Percentage of Employees Participating in Retirement and Capital Accumulation Plans<sup>a</sup>, by Type of Plan: Medium and Large Private Establishments<sup>b</sup>, 1980-2003*

	1980	1981	1982	1983	1984	1985	1986	1988	1989	1991	1993	1995	1997	2000	2003 <sup>c</sup>
Total Full-Time Employees	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Any Retirement Plan <sup>d</sup>	e	e	e	e	e	91	91	86	81	78	78	80	79	70	65
Defined benefit	84	84	84	82	82	80	76	70	63	59	56	52	50	36	33
Defined contribution	e	e	e	e	e	41	47	52	48	48	49	55	57	50	51
deferred profit sharing	e	e	e	e	e	18	22	21	15	16	13	13	13	9	10
savings and thrift	e	e	e	e	e	27	28	32	30	29	29	41	39	39	39
money purchase	e	e	e	e	e	4	2	3	5	7	8	7	8	6	7
employee stock ownership	e	e	e	e	e	24	30	2	3	3	3	5	4	2	3
stock bonus	e	e	e	e	e	1	f	f	f	f	f	2	1	f	f
simplified employee pension	e	e	e	e	e	e	e	e	e	e	e	e	e	1	e

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employee Benefits in Industry, 1980* (Washington, DC: U.S. Government Printing Office, 1981); *Employee Benefits in Medium and Large Firms, 1981- 1986 and 1988-1989* (Washington, DC: U.S. Government Printing Office, 1982-1987, and 1989-1990); *Employee Benefits in Medium and Large Private Establishments, 1991, 1993, 1995, and 1997* (Washington, DC: U.S. Government Printing Office, 1993, 1995, 1997, and 1999); *National Compensation Survey: Employee Benefits in Private Industry in the United States, 2000 Supplementary Tables* (Washington, DC: Bureau of Labor Statistics, 2003); *National Compensation Survey: Employee Benefits in Private Industry in the United States, 2003* (Washington, DC: Bureau of Labor Statistics, 2005).

<sup>a</sup>Includes only retirement and capital accumulation plans that provide for employer contributions. Freestanding accounts are not included.

<sup>b</sup>The Bureau of Labor Statistics (BLS) survey scope was expanded significantly in 1988 to include private nonfarm establishments employing 100 or more workers. The former survey coverage, which previously included full-time employees in establishments with 50, 100, or 250 workers, depending on industry, is referred to as old scope. The expanded survey coverage, which in 1988 and after includes full-time employees in private nonagricultural establishments employing 100 or more employees in the District of Columbia and all states except Alaska and Hawaii is referred to as new scope. In order to permit comparisons of 1988 findings with those of prior years, BLS also tabulated selected 1988 survey respondents for old scope establishments. In 1991 and following years, the survey includes establishments in Alaska and Hawaii.

<sup>c</sup>Data represents full-time and part-time employees.

<sup>d</sup>Does not include capital accumulation plans for years 1986, 1988, and 1991. Includes only retirement plans that do not allow withdrawal of employer contributions until retirement age, death, disability, separation from service, age 59 1/2, or hardship. The total is less than the sum because it does not include capital accumulation plans, and some employees participated in both defined benefit and defined contribution plans.

<sup>e</sup>Data not available.

<sup>f</sup>Less than 0.5 percent.

UPDATED DECEMBER 2010

## Table 10.1b (National Compensation Survey) Retirement Plan Participation

### *Percentage of Employees Participating in Retirement and Capital Accumulation Plans<sup>a</sup>, by Type of Plan: Medium and Large Private Establishments<sup>b</sup>, 2004-*

	2004	2005	2006	2007	2008	2009	2010
Total Full-Time Employees	100%	100%	100%	100%	100%	100%	100%
Any Retirement Plan <sup>d</sup>	67	67	67	66	67	68	66
Defined benefit	34	36	33	32	33	32	30
Defined contribution	53	53	54	53	55	55	54

Source: U.S. Department of Labor, Bureau of Labor Statistics, *National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2004 – March 2010* (Washington, DC: Bureau of Labor Statistics, 2004-2010).

<sup>a</sup>Includes only retirement and capital accumulation plans that provide for employer contributions. Freestanding accounts are not included.

<sup>b</sup>In 2000, BLS greatly expanded the survey combining the medium and large with the small establishment surveys. The data is representative of combined full-time and part-time employees in private industry.

<sup>d</sup>The total is less than the sum because it does not include capital accumulation plans, and some employees participated in both defined benefit and defined contribution plans.

<sup>e</sup>Data not available.

<sup>f</sup>Less than 0.5 percent.

UPDATED DECEMBER 2010

**Table 10.1c (National Compensation Survey)  
Retirement Plan Participation**

*Percentage of Employees Participating in Retirement and Capital Accumulation Plans<sup>a</sup>, by Type of Plan: Small Private Establishments<sup>b</sup>, 1990-2010*

	1990	1992	1994	1996	2000	2003 <sup>c</sup>	2004 <sup>c</sup>	2005 <sup>c</sup>	2006 <sup>c</sup>	2007 <sup>c</sup>	2008 <sup>c</sup>	2009 <sup>c</sup>	2010 <sup>c</sup>
Total Full-Time Employees	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Any Retirement Plan <sup>d</sup>	42	47	42	46	41	35	37	37	37	37	37	36	35
Defined benefit	20	22	15	15	10	8	9	9	9	9	9	9	9
Defined contribution	31	33	34	38	34	31	32	32	33	33	33	32	31
deferred profit sharing	15	16	13	12	9	8	f	f	f	f	f	f	f
savings and thrift	10	14	17	23	24	19	f	f	f	f	f	f	f
money purchase	6	5	5	4	3	2	f	f	f	f	f	f	f
employee stock ownership	1	1	1	1	2	1	f	f	f	f	f	f	f
stock bonus	e	e	e	e	e	e	f	f	f	f	f	f	f
simplified employee pension	1	1	1	1	1	2	f	f	f	f	f	f	f

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employee Benefits in Small Private Establishments*, 1990, 1992, 1994, and 1996 (Washington, DC: U.S. Government Printing Office, 1992, 1994, 1996, and 1999) and *National Compensation Survey: Employee Benefits in Private Industry, in the United States, 2000, Supplementary Tables* (Washington, DC: U.S. Bureau of Labor Statistics, 2000); *National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2003-March 2010* (Washington, DC: Bureau of Labor Statistics, 2003-2010).

<sup>a</sup>Includes only retirement and capital accumulation plans that provide for employer contributions. Freestanding accounts are not included.

<sup>b</sup>These tabulations provide representative data for full-time employees in private nonagricultural establishments with fewer than 100 employees.

<sup>c</sup>Data represents full-time and part-time employees.

<sup>d</sup>Does not include capital accumulation plans for years 1986, 1988, and 1991. Includes only retirement plans that do not allow withdrawal of employer contributions until retirement age, death, disability, separation from service, age 59 1/2, or hardship. The total is less than the sum because it does not include capital accumulation plans, and some employees participated in both defined benefit and defined contribution plans.

<sup>e</sup>Less than 0.5 percent.

<sup>f</sup>Data not available.

UPDATED DECEMBER 2010

**Table 10.1d (National Compensation Survey)  
Retirement Plan Participation**

*Percentage of Employees Participating in Retirement and Capital Accumulation Plans<sup>a</sup>, by Type of Plan: State and Local Governments<sup>b</sup>, 1987-2010*

	1987	1990	1992	1994	1998	2007	2008	2009	2010
Total Full-Time Employees	100%	100%	100%	100%	100%	100%	100%	100%	100%

Any Retirement Plan <sup>c</sup>	98	96	93	96	98	95	95	95	90
Defined benefit	93	90	87	91	90	88	88	87	87
Defined contribution	9	9	9	9	14	21	20	20	19
savings and thrift	d	1	2	2	5	e	e	e	e
money purchase	5	8	7	7	10	e	e	e	e
simplified employee pension	e	d	e	e	d	e	e	e	e

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employee Benefits in State and Local Governments, 1987, 1990, 1992, 1994, and 1998* (Washington, DC: U.S. Government Printing Office, 1988, 1992, 1994, 1996, and 2000); *National Compensation Survey: Employee Benefits in State and Local Governments in the United States, March 2007-March 2010* (Washington, DC: Bureau of Labor Statistics, 2007-2010).

<sup>a</sup>Includes only retirement and capital accumulation plans that provide for employer contributions. Freestanding accounts are not included.

<sup>b</sup>The BLS survey scope was expanded significantly in 1990 to include part-time workers, all governments regardless of size, and Alaska and Hawaii. The former survey coverage, which included only full-time workers in government units employing 50 or more workers in the 48 contiguous states and the District of Columbia, is referred to as old scope. The expanded survey coverage is referred to as new scope.

<sup>c</sup>Does not include capital accumulation plans for years 1986, 1988, and 1991. Includes only retirement plans that do not allow withdrawal of employer contributions until retirement age, death, disability, separation from service, age 59 1/2, or hardship. The total is less than the sum because it does not include capital accumulation plans, and some employees participated in both defined benefit and defined contribution plans.

<sup>d</sup>Less than 0.5 percent.

<sup>e</sup>Data not available.

UPDATED APRIL 2007

**Table 10.2a (Form 5500)**  
**Private Pension Plans and Participants**

*Summary of Private-Sector Qualified Defined Benefit and Defined Contribution Plans and Participants, Selected Years 1975–1990*

	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
	(thousands)															
Total Plans <sup>a,b</sup>	311	360	403	443	471	489	546	594	603	604	632	718	733	730	731	712
Defined benefit <sup>a</sup>	103	114	122	128	139	148	167	175	175	168	170	173	163	146	132	113
Defined contribution <sup>a</sup>	208	246	281	315	331	341	378	419	428	436	462	545	570	584	599	599
Defined contribution as percentage of total	67%	68%	70%	71%	70%	70%	69%	71%	71%	72%	73%	76%	78%	80%	82%	84%
	(millions)															
Total Participants <sup>b,c</sup>	45	48	50	52	55	58	61	63	69	74	75	77	78	78	76	77
Defined benefit <sup>c</sup>	33	34	35	36	37	38	39	39	40	41	40	40	40	41	40	39
Defined contribution <sup>c</sup>	12	13	15	16	18	20	22	25	29	33	35	37	38	37	36	38

Defined contribution as percentage of total	26%	28%	30%	31%	33%	34%	36%	39%	42%	45%	47%	48%	49%	48%	48%	50%
Active Participants	31	32	33	34	35	36	37	37	39	40	40	41	42	42	43	42
Primary plan is defined benefit <sup>d</sup>	27	27	28	29	29	30	30	29	30	30	29	29	28	28	27	26
Primary plan is defined contribution <sup>d</sup>	4	5	5	5	6	6	7	8	9	10	12	13	13	14	15	16
Defined Contribution as percentage of total	13%	14%	16%	16%	17%	16%	20%	22%	24%	25%	30%	31%	32%	34%	36%	38%

Source: Employee Benefit Research Institute tabulations based on U.S. Department of Labor, Pension and Welfare Benefits Administration, *Private Pension Plan Bulletin: Abstract of 1995 Form 5500 Annual Reports* (Spring 1998).

<sup>a</sup>Excludes single participant plans.

<sup>b</sup>Due to rounding, sums of individual items may not equal totals.

<sup>c</sup>Includes active, retired, and separated vested participants not yet in pay status. Not adjusted for double counting of individuals participating in more than one plan.

<sup>d</sup>For workers covered under both a defined benefit and a defined contribution plan, the defined benefit plan is designated as the primary plan unless the plan name indicates it provides supplemental or past service benefits.

<sup>e</sup>Data not available.

UPDATED DECEMBER 2010

**Table 10.2b (Form 5500)**  
**Private Pension Plans and Participants**

*Summary of Private-Sector Qualified Defined Benefit and Defined Contribution Plans and Participants, Selected Years 1991-2006*

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005 <sup>a</sup>	2006
	(thousands)															
Total Plans <sup>b,c</sup>	699	708	702	690	693	696	720	730	733	736	733	733	700	683	679	695
Defined benefit <sup>b</sup>	102	89	84	74	69	64	59	56	50	49	47	47	47	48	48	49
Defined contribution <sup>b</sup>	598	620	619	616	624	633	661	674	683	687	687	686	653	636	631	646
Defined contribution as percentage of total	85%	87%	88%	89%	90%	91%	92%	92%	93%	93%	94%	94%	93%	93%	93%	93%
	(millions)															
Total Participants <sup>c,d</sup>	78	82	84	85	87	92	95	99	102	103	107	107	106	106	117	122
Defined benefit <sup>d</sup>	39	40	40	40	40	41	40	42	41	42	42	42	42	42	42	42
Defined contribution <sup>d</sup>	39	42	44	45	48	51	55	58	60	62	65	65	64	65	75	80
Defined contribution as																

percentage of total	50%	52%	52%	53%	55%	55%	57%	58%	59%	60%	61%	61%	60%	61%	64%	65%
Active Participants	43	45	45	46	47	47	50	52	f	f	f	f	f	f	f	f
Primary plan is defined Benefit <sup>e</sup>	26	25	25	25	24	23	23	23	f	f	f	f	f	f	f	f
Primary plan is defined Contribution <sup>e</sup>	17	19	19	21	23	24	27	29	f	f	f	f	f	f	f	f
Defined Contribution as percentage of total	40%	42%	42%	46%	49%	51%	54%	56%	f	f	f	f	f	f	f	f

Source: Employee Benefit Research Institute tabulations based on U.S. Department of Labor, Employee Benefits Security Administration, *Private Pension Plan Bulletin Historical Tables and Graphs* (June 2010).

<sup>a</sup>Two significant changes have been made in the methodology used to create the *2005 Form 5500 Research File* and *Private Pension Plan Bulletin*. These changes have been necessitated by two new restrictions on the data received by the Employee Benefits Security Administration (EBSA). First, beginning in 2005, IRS Schedule T is no longer a required schedule. Information from this schedule was previously used to adjust the number of "active participants" to exclude 401(k)-eligible workers who did not elect to receive employer contributions and non-vested, separated employees who had not incurred a break in service. The loss of information from this schedule has prompted EBSA to discontinue its adjustment of "active participants" in favor of accepting the definition of active participant provided in the instructions to the Form 5500. This change also affects the number of "total participants" because the number of individuals previously excluded from "active participants" had also been excluded from "total participants." Second, at the time the *2005 Private Pension Plan Bulletin* was completed, data from plan year 2005 was the most current, complete dataset available. Previously, the *Bulletin* relied on data from the year following the year in question. While some filers have already filed a Form 5500 for plan year 2006, these filings are currently far from complete. This change affects the methodology used in computing weights on the Research File.

<sup>b</sup>Excludes single participant plans.

<sup>c</sup>Due to rounding, sums of individual items may not equal totals.

<sup>d</sup>Includes active, retired, and separated vested participants not yet in pay status. Not adjusted for double counting of individuals participating in more than one plan.

<sup>e</sup>For workers covered under both a defined benefit and a defined contribution plan, the defined benefit plan is designated as the primary plan unless the plan name indicates it provides supplemental or past service benefits.

<sup>f</sup>Data not available.

UPDATED DECEMBER 2010

## Table 10.2b (Form 5500) Private Pension Plans and Participants

### *Summary of Private-Sector Qualified Defined Benefit and Defined Contribution Plans and Participants, Selected Years 2007-*

2007

(thousands)

Total Plans <sup>a,b</sup>	699
Defined benefit <sup>a</sup>	102
Defined contribution <sup>a</sup>	598
Defined contribution as percentage of total	85%

(millions)

Total Participants <sup>b,c</sup>	124
Defined benefit <sup>c</sup>	42
Defined contribution <sup>c</sup>	82
Defined contribution as percentage of total	66%

Source: Employee Benefit Research Institute tabulations based on U.S. Department of Labor, Employee Benefits Security Administration, *Private Pension Plan Bulletin Historical Tables and Graphs* (June 2010).

<sup>a</sup>Excludes single participant plans.

<sup>b</sup>Due to rounding, sums of individual items may not equal totals.

<sup>c</sup>Includes active, retired, and separated vested participants not yet in pay status. Not adjusted for double counting of individuals participating in more than one plan.

<sup>d</sup>For workers covered under both a defined benefit and a defined contribution plan, the defined benefit plan is designated as the primary plan unless the plan name indicates it provides supplemental or past service benefits.

<sup>e</sup>Data not available.

UPDATED SEPTEMBER 2002

**Table 10.3 (Form 5500)**  
**Primary Plan Trends by Plan Size**

*Primary Defined Benefit and Defined Contribution Plan Trends, Selected Years 1985–1998*

Active Participants	1985	1989	1990	1991	1992	1993	1998	Net Change 1985–1993	Net Change 1993–1998
Defined Benefit Plans									
2–9	88,124	59,966	45,796	38,424	34,316	32,121	16,223	-56,003	-15,898
10–24	24,267	17,791	15,624	18,095	12,452	10,903	6,978	-13,364	-3,925
25–49	14,178	9,736	8,605	7,374	7,745	7,252	4,862	-6,927	-2,390
50–99	11,303	9,013	8,346	8,060	8,114	7,499	5,790	-3,804	-1,709
100–249	9,534	7,109	6,563	6,183	6,290	6,209	4,606	-3,325	-1,603
250–499	4,670	4,022	3,647	3,514	3,447	3,444	2,745	-1,226	-699
500–999	3,149	2,701	2,463	2,328	2,378	2,450	1,927	-699	-523
1,000–2,499	2,360	2,220	2,090	2,028	2,065	2,122	1,713	-238	-409
2,500–4,999	847	833	798	780	796	790	725	-57	-65
5,000–9,999	455	450	434	469	445	428	430	-27	2
10,000–19,999	198	213	223	219	224	223	230	25	7
20,000 or more	175	178	161	167	167	167	167	-8	0
None or None Reported	10,280	18,485	18,139	13,944	9,960	9,909	a	-371	a
Total	169,540	132,717	112,890	101,585	88,400	83,517	46,396	-86,023	-27,212

Defined Contribution Plans

2-9	199,704	334,762	266,129	266,298	270,764	266,284	193,079	66,580	-73,205
10-24	70,424	107,113	97,054	99,188	112,560	112,889	141,841	42,465	28,952
25-49	31,406	48,351	45,737	49,132	54,488	55,094	79,487	23,688	24,393
50-99	17,620	29,997	27,446	29,528	32,548	33,835	54,693	16,215	20,858
100-249	8,878	13,334	13,658	13,890	16,187	16,902	23,906	8,024	7,004
250-499	2,552	3,599	4,144	4,314	5,051	5,187	8,431	2,635	3,244
500-999	1,185	1,675	1,838	1,952	2,242	2,376	3,870	1,191	1,494
1,000-2,499	784	1,148	1,103	1,169	1,332	1,400	2,253	616	853
2,500-4,999	219	265	310	325	355	372	686	153	314
5,000-9,999	97	107	130	126	156	148	277	51	129
10,000-19,999	34	59	44	47	50	50	128	16	78
20,000 or more	29	36	27	31	40	35	74	6	40
None or None Reported	13,082	38,839	40,473	40,067	34,855	37,970	a	24,888	a
Total	346,014	579,285	498,093	506,066	530,627	532,542	508,726	186,528	14,154

Source: Employee Benefit Research Institute tabulations of 1985, 1990, 1991, 1992, 1993, and 1998 Form 5500 annual reports filed with the Internal Revenue Service.

<sup>a</sup>Data not available.

UPDATED SEPTEMBER 2002

**Table 10.4 (Form 5500)**  
**Primary Plan Active Participants Trends by Plan Size**

*Active Participants in Primary Defined Benefit and Defined Contribution Plans, Selected Years 1985-1998*

Active Participants	1985	1989	1990	1991	1992	1993	1998	Net Change 1985-1993	Net Change 1993-1998
	Defined Benefit Plans (number in thousands)								
2-9	353	246	189	168	147	141	79	-212	-62
10-24	369	271	244	273	191	168	111	-201	-57
25-49	491	340	304	255	271	252	173	-239	-79
50-99	808	645	599	585	588	537	421	-271	-116
100-249	1,498	1,135	1,040	979	995	978	741	-520	-237
250-499	1,651	1,430	1,293	1,245	1,220	1,224	976	-427	-248
500-999	2,222	1,910	1,751	1,655	1,686	1,751	1,362	-471	-389
1,000-2,499	3,636	3,434	3,221	3,119	3,180	3,285	2,666	-351	-619
2,500-4,999	2,930	2,940	2,802	2,704	2,797	2,790	2,550	-140	-240
5,000-9,999	3,141	3,153	3,015	3,261	3,033	2,966	3,016	-175	50
10,000-19,999	2,749	2,956	3,134	3,134	3,132	3,088	3,219	339	131
20,000 or more	8,985	8,792	8,711	8,324	8,073	7,912	8,010	-1,073	98
Total <sup>a</sup>	28,834	27,252	26,303	25,701	25,313	25,091	23,322	-3,741	-1,769

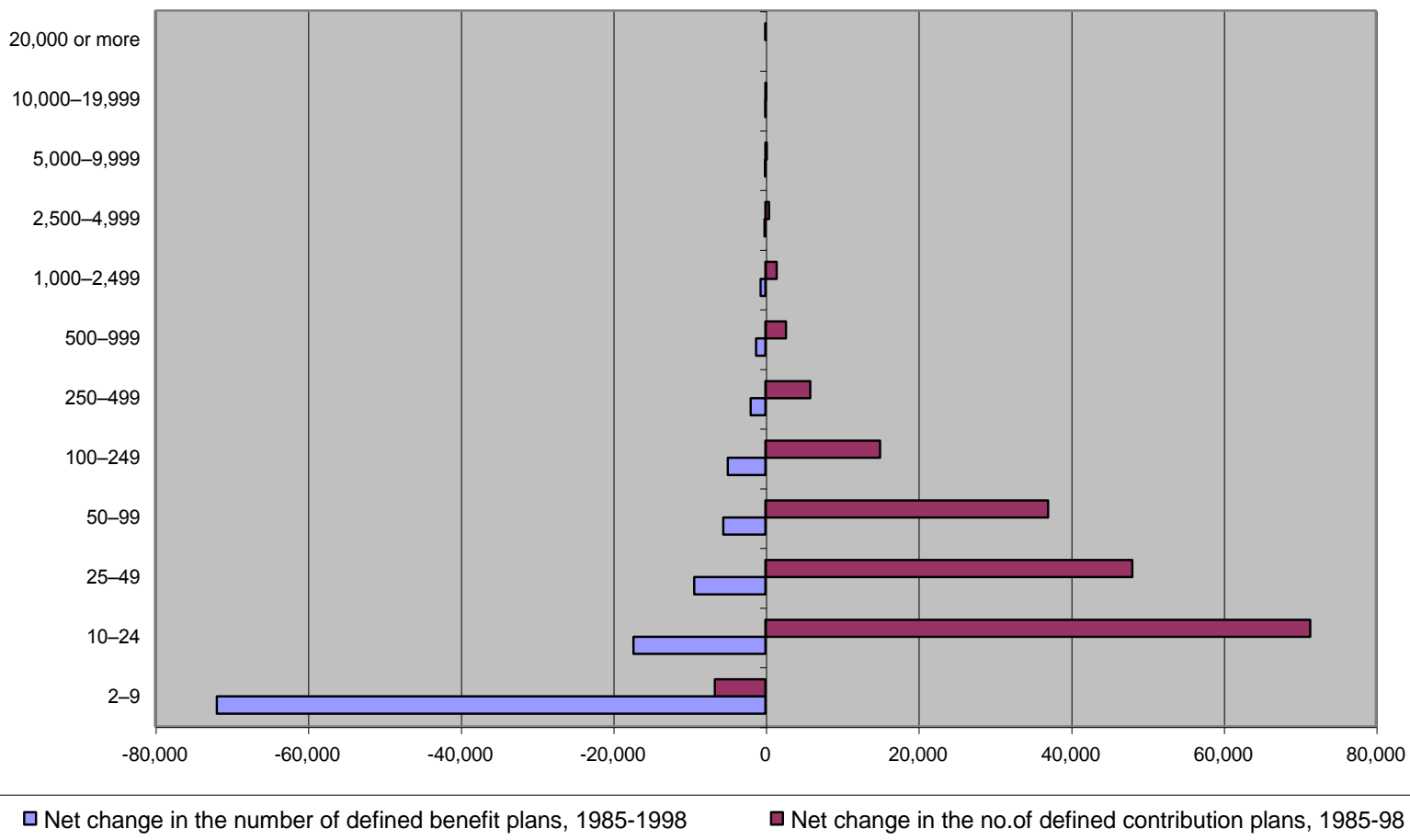
Defined Contribution Plans  
(number in thousands)

2-9	852	1,410	1,127	1,151	1,180	1,165	1,034	313	-131
10-24	1,056	1,637	1,476	1,508	1,737	1,735	2,207	679	472
25-49	1,091	1,680	1,584	1,695	1,889	1,915	2,789	824	874
50-99	1,224	2,081	1,911	2,067	2,273	2,374	3,873	1,150	1,499
100-249	1,331	1,991	2,071	2,117	2,466	2,572	3,687	1,241	1,115
250-499	737	1,239	868	1,428	1,488	1,786	2,916	1,049	1,130
500-999	808	1,151	1,266	1,345	1,532	1,632	2,661	824	1,029
1,000-2,499	1,194	1,709	1,671	1,790	2,028	2,144	3,436	950	1,292
2,500-4,999	752	907	1,072	1,124	1,199	1,272	2,354	520	1,082
5,000-9,999	683	726	869	850	1,048	984	1,892	301	908
10,000-19,999	460	788	626	644	694	683	1,747	223	1,064
20,000 or more	1,100	1,329	1,151	1,361	1,704	1,518	3,409	418	1,891
Total <sup>a</sup>	11,420	16,647	16,251	17,141	19,486	19,779	32,005	18,359	12,226

Source: Employee Benefit Research Institute tabulations of 1985, 1990, 1991, 1992, 1993, and 1998 Form 5500 annual reports filed with the Internal Revenue Service.

<sup>a</sup>Total may not equal the sum of individual items due to rounding.

Chart 10.1  
**Change in Primary Plan Type**  
**Comparison of the Net Change in the Number of Primary Defined Benefit and Defined Contribution Plans, 1985-1998**



Source: Employee Benefit Research Institute tabulations of the 1985, 1990, and 1995-98 Form 5500 annual reports filed with the Internal Revenue Service.  
 UPDATED JANUARY 2006

**Table 10.5 (Current Population Survey, Employee Benefit Supplement and Survey of Income and Program Participation (SIPP) Data)**

**Retirement Plan Sponsorship, Participation, and Vesting Trends**

*Trends in Retirement Plan Sponsorship, Participation, and Vesting Among Civilian Workers Ages 16 and Older, 1979, 1983, 1988, 1993, 1998, and 2003*

Year	Workers (millions)	Employer Sponsors Plan (millions)	Workers Participating in Plan (millions)	Workers Vested in Plan (millions)	Sponsor- ship Rate <sup>a</sup>	Partici- pation Rate	Sponsored Partici- pation Rate <sup>b</sup>	Vesting Rate	Participant Vesting Rate
<b>All Civilian Workers</b>									
1979	95	53	44	23	56%	46%	81%	24%	52%
1983	99	52	43	24	52	43	83	24	57
1988	114	67	51	42	59	45	76	37	82
1993	118	70	54	49	59	46	77	41	90
1998	130	78	57	53	60	44	73	41	93
2003	138	86	66	60	63	48	76	44	92
<b>ERISA Work Force<sup>c</sup></b>									
1988	53	37	31	25	69	58	84	47	82
1993	58	40	34	30	69	58	84	52	90
1998	73	47	37	35	65	51	79	48	94
2003	76	52	43	39	69	56	81	52	93
<b>Private Wage and Salary</b>									
1979	71	38	30	14	54	43	79	20	47
1983	74	37	29	15	49	40	80	20	50
1988	86	49	35	28	56	41	73	33	79
1993	89	52	38	34	58	43	74	38	89
1998	100	60	42	39	60	42	70	39	93
2003	104	66	48	44	63	46	73	43	93
<b>Public Wage and Salary</b>									
1979	16	14	12	7	87	77	88	45	59
1983	16	13	12	8	83	73	88	48	65
1988	17	16	13	12	93	78	84	69	88
1993	19	17	14	13	91	77	84	70	91
1998	19	17	14	12	86	71	83	65	91
2003	21	19	16	14	87	74	85	67	91
<b>Nonagricultural Wage and Salary</b>									
1979	85	52	42	21	61	50	81	25	51
1983	88	50	41	22	56	46	82	25	55
1988	102	64	49	40	63	48	76	39	82

1993	106	68	52	47	64	49	77	44	89
1998	117	76	55	51	65	47	73	44	93
2003	124	84	64	58	68	52	76	47	90
All Civilian Females									
1979	39	21	15	7	52	38	73	18	46
1983	43	21	16	8	50	38	76	20	52
1988	51	29	21	17	58	41	71	33	81
1993	54	33	24	21	61	44	73	39	89
1998	60	37	25	23	61	42	69	39	92
2003	65	41	30	27	64	46	72	42	81
All Civilian Males									
1979	56	33	29	16	59	51	87	28	55
1983	56	30	26	16	54	47	88	28	60
1988	63	37	30	25	59	48	81	40	83
1993	64	37	30	27	59	47	81	43	90
1998	69	42	32	30	60	46	77	43	93
2003	73	45	36	33	62	49	79	45	92

Source: Employee Benefit Research Institute tabulations of the May 1979, May 1983, May 1988, and April 1993 Current Population Survey employee benefit supplements, the 1996 Panel of the Survey of Income and Program Participation Topical Module 7, and the 2001 Survey of Income and Program Participation Topical Module 7.

<sup>a</sup>The fraction of workers whose employer or union sponsors a plan for any of the employees at the worker's place of employment.

<sup>b</sup>The fraction of workers participating in a plan among those whose employer or union sponsors a plan for any of the employees at the worker's place of employment.

<sup>c</sup>The Employee Retirement Income Security Act of 1976 work force is approximated by private sector nonagricultural wage and salary workers, aged 21 and over with 1 or more years of tenure on their current job who work 1,000 or more hours per year.

UPDATED SEPTEMBER 2002

**Table 10.6 (Current Population Survey, Employee Benefit Supplement and Survey of Income and Program Participation (SIPP) Data)**

**Retirement Plan Sponsorship, Participation, and Vesting, 1988**

*Retirement Plan Sponsorship, Participation, and Vesting Among Civilian Nonagricultural Wage and Salary Workers Ages 16 and Older, by Selected Demographic Characteristics, 1988*

Demographic Characteristics	Total Workers (thousands)	Sponsorship Rate <sup>a</sup>	Participation Rate	Sponsored Participation Rate <sup>b</sup>	Vesting Rate	Participant Vesting Rate
Total	101,744	63.1%	47.7%	75.6%	39.0%	81.8%
Annual Hours						
1-999	8,170	35.1	7.6	21.7	6.5	85.5
1,000-1,499	7,459	48.6	24.8	51.0	20.2	81.5

1,500–1,999	11,374	61.5	43.9	71.4	35.4	80.6
2,000 or more	66,498	72.0	59.2	82.2	48.5	81.9
<b>Tenure</b>						
Less than 1 year	19,478	42.5	14.8	34.8	7.9	53.4
1–4 years	33,888	57.2	38.0	66.4	26.4	69.5
5–9 years	17,140	73.9	64.4	87.1	52.2	81.1
10–14 years	10,944	80.1	74.2	92.6	67.7	91.2
15 or more years	15,884	84.9	81.1	95.5	77.8	95.9
<b>Age</b>						
16–20	8,373	32.1	6.3	19.6	3.6	57.1
21–30	28,895	59.0	38.7	65.6	27.6	71.3
31–40	27,710	69.9	55.6	79.8	45.4	81.4
41–50	19,453	70.9	61.2	86.3	52.6	85.9
51–60	12,393	69.6	60.2	86.5	54.2	90.0
61–64	2,631	61.3	52.1	85.0	47.5	91.2
65 and over	2,289	45.8	28.5	62.2	27.3	95.8
<b>Firm Size</b>						
Fewer than 25	21,726	19.6	14.2	72.4	11.4	80.3
25–99	12,344	50.4	35.5	70.4	27.8	78.3
100 or more	58,771	83.6	64.8	77.5	53.8	83.0
<b>Annual Earnings</b>						
Less than \$5,000	7,595	28.3	4.1	14.5	3.0	73.2
\$5,000–\$9,999	10,119	38.5	13.9	36.1	10.9	78.4
\$10,000–\$14,999	12,463	52.1	30.9	56.1	21.5	69.6
\$15,000–\$19,999	13,658	63.6	46.6	73.3	35.3	75.8
\$20,000–\$24,999	10,956	73.0	58.6	80.3	46.2	78.8
\$25,000–\$29,999	9,841	77.0	64.7	84.0	53.0	81.9
\$30,000–\$49,999	20,993	84.5	75.7	89.6	64.6	85.3
\$50,000 or more	7,876	86.8	78.8	90.8	71.4	90.6
<b>Gender</b>						
Male	54,764	64.9	52.0	80.1	42.9	82.5
Female	46,980	61.0	42.7	70.0	34.5	80.8
<b>Union Status</b>						
Union covered	19,335	90.9	80.7	88.8	67.6	83.8
Not union covered	82,408	56.5	40.0	70.8	32.3	80.8
<b>Industry</b>						
Mining	712	73.3	63.5	86.6	53.3	83.9
Construction	5,591	36.5	29.5	80.8	22.7	76.9
Manufacturing	21,211	75.7	61.6	81.4	49.6	80.5
Transportation						

communications, utilities	6,036	70.5	58.2	82.6	48.8	83.8
Wholesale trade	4,109	61.5	46.2	75.1	34.7	75.1
Retail trade	17,015	39.4	22.3	56.6	16.5	74.0
Finance, insurance, real estate	7,186	73.4	54.3	74.0	43.7	80.5
Professional services	13,324	59.6	39.1	65.6	31.2	79.8
Other services	9,509	31.6	18.9	59.8	14.2	75.1
Public	17,052	92.8	77.9	83.9	68.5	87.9
<b>Race</b>						
White	87,923	63.2	47.9	75.8	39.3	82.0
Black	10,754	63.1	46.8	74.2	37.7	80.6
Other	3,067	60.2	45.5	75.6	36.0	79.1

Source: Employee Benefit Research Institute tabulations of the May 1988 Current Population Survey employee benefits supplements.

Note: See Appendix D for a technical explanation of this source.

<sup>a</sup>The fraction of workers whose employer or union sponsors a plan for any of the employees at the worker's place of employment.

<sup>b</sup>The fraction of workers participating in a plan among those whose employer or union sponsors a plan for any of the employees at the worker's place of employment.

UPDATED SEPTEMBER 2002

## Table 10.7 (Current Population Survey, Employee Benefit Supplement and Survey of Income and Program Participation (SIPP) Data)

### Retirement Plan Sponsorship, Participation, and Vesting, 1993

#### *Retirement Plan Sponsorship, Participation, and Vesting Among Civilian Nonagricultural Wage and Salary Workers Ages 16 and Older, by Selected Demographic Characteristics, 1993*

Demographic Characteristics	Total Workers (thousands)	Sponsorship Rate <sup>a</sup>	Participation Rate	Sponsored Participation Rate <sup>b</sup>	Vesting Rate	Participant Vesting Rate
Total	105,815	64.4%	49.3%	76.6%	44.1%	89.5%
<b>Annual Hours</b>						
1-999	8,461	39.2	8.9	22.7	7.9	88.8
1,000-1,499	8,085	49.5	24.0	48.8	19.8	82.5
1,500-1,999	12,355	61.5	44.7	72.7	38.8	86.8
2,000 or more	68,614	73.0	61.1	83.7	55.0	90.0
<b>Tenure</b>						
Less than 1 year	19,643	41.3	12.1	29.3	8.9	73.6
1-4 years	34,345	58.1	37.8	65.1	30.6	81.0
5-9 years	21,167	71.6	63.0	88.0	56.7	90.0
10-14 years	11,380	79.2	74.3	93.8	70.5	94.9

15 or more years	17,552	85.6	81.8	95.6	78.7	96.2
<b>Age</b>						
16–20	6,634	33.6	3.7	11.0	2.1	56.8
21–30	26,359	58.8	35.9	61.1	29.6	82.5
31–40	31,047	68.3	55.4	81.1	49.7	89.7
41–50	23,459	72.9	63.5	87.1	58.5	92.1
51–60	13,164	69.8	62.0	88.8	56.9	91.8
61–64	2,781	64.9	54.1	80.3	51.2	98.3
65 and over	2,371	47.1	30.4	64.5	28.6	94.1
<b>Firm Size</b>						
Fewer than 25	22,499	20.2	15.4	76.2	13.9	90.3
25–99	12,901	49.6	36.0	72.6	32.3	89.7
100 or more	62,484	84.9	66.2	78.0	59.6	90.0
<b>Annual Earnings</b>						
Less than \$5,000	7,275	30.3	3.7	12.2	2.8	75.7
\$5,000–\$9,999	10,419	40.9	14.2	34.7	11.2	78.9
\$10,000–\$14,999	15,015	51.0	30.8	59.0	24.7	82.1
\$15,000–\$19,999	14,238	65.7	44.5	72.3	40.1	84.4
\$20,000–\$24,999	12,408	75.8	63.2	83.4	56.3	89.1
\$25,000–\$29,999	9,737	78.3	67.3	86.0	59.9	89.0
\$30,000–\$49,999	19,858	85.4	77.9	91.2	72.3	92.8
\$50,000 or more	8,566	88.1	82.9	94.1	79.9	96.4
<b>Gender</b>						
Male	55,582	64.6	52.0	80.5	46.8	90.0
Female	50,233	64.1	46.3	72.2	41.1	88.8
<b>Union Status</b>						
Union covered	18,498	90.0	80.3	89.2	70.5	87.8
Not union covered	87,317	59.0	42.7	72.4	38.5	90.2
<b>Industry</b>						
Mining	648	74.4	68.5	92.1	64.9	94.7
Construction	4,868	36.7	30.9	84.2	27.4	88.7
Manufacturing	18,809	76.1	63.4	83.3	56.9	89.7
Transportation communications, utilities	6,490	72.9	60.9	83.5	55.6	91.3
Wholesale trade	4,426	60.1	48.8	81.2	43.6	89.3
Retail trade	18,175	43.9	25.5	58.1	21.2	83.1
Finance, insurance, real estate	6,927	73.7	56.2	76.3	51.9	92.3
Professional services	16,346	66.1	44.8	67.8	39.1	87.3
Other services	10,629	32.4	20.6	63.6	18.4	89.3

Public	18,496	90.9	76.5	84.2	69.7	91.1
Race						
White	90,654	64.5	49.9	77.4	45.0	90.2
Black	11,622	64.7	46.5	71.9	39.1	84.1
Other	3,539	60.1	43.7	72.7	39.0	89.2

Source: Employee Benefit Research Institute tabulations of the April 1993 Current Population Survey employee benefits supplements.

Note: See Appendix D for a technical explanation of this source.

<sup>a</sup>The fraction of workers whose employer or union sponsors a plan for any of the employees at the worker's place of employment.

<sup>b</sup>The fraction of workers participating in a plan among those whose employer or union sponsors a plan for any of the employees at the worker's place of employment.

UPDATED SEPTEMBER 2002

**Table 10.8 (Current Population Survey, Employee Benefit Supplement and Survey of Income and Program Participation (SIPP) Data)  
Retirement Plan Sponsorship, Participation, and Vesting, 1998**

*Retirement Plan Sponsorship, Participation, and Vesting Among Civilian Nonagricultural Wage and Salary Workers Ages 16 and Older, by Selected Demographic Characteristics, 1998*

Demographic Characteristics	Total Workers (thousands)	Sponsorship Rate <sup>a</sup>	Participation Rate	Sponsored Participation Rate <sup>b</sup>	Vesting Rate	Participant Vesting Rate
Total	116,958	65.0%	47.2%	72.6%	43.7%	92.6%
Annual Hours						
1-999	8,713	41.4	11.8	28.5	10.0	84.7
1,000-1,499	9,718	46.7	19.1	40.9	16.5	86.4
1,500-1,999	13,629	59.7	37.5	62.8	34.3	91.5
2,000 or more	84,898	70.3	55.6	79.1	51.7	93.0
Tenure						
Less than 1 year	24,439	52.7	21.3	40.4	17.5	82.2
1-4 years	39,581	60.4	38.1	63.1	33.9	89.0
5-9 years	20,908	68.9	57.7	83.7	53.9	93.4
10-14 years	13,172	74.3	67.1	90.3	64.4	96.0
15 or more years	18,859	79.6	74.3	93.3	72.1	97.0
Age						
16-20	8,013	40.5	6.7	16.5	5.5	82.1
21-30	26,361	59.4	32.6	54.9	28.8	88.3
31-40	31,581	69.2	53.6	77.5	49.4	92.2
41-50	28,459	72.0	60.1	83.5	56.3	93.7

51-60	16,141	69.5	59.5	85.6	56.3	94.6
61-64	2,920	62.2	49.8	80.1	47.1	94.6
65 and over	3,089	45.5	23.3	51.2	22.8	97.9
<b>Firm Size</b>						
Fewer than 25	24,827	27.4	18.3	66.8	16.8	91.8
25-99	13,513	51.4	35.1	68.3	32.7	93.2
100 or more	59,330	77.0	54.2	70.4	50.6	93.4
<b>Annual Earnings</b>						
Less than \$5,000	9,075	39.8	12.6	31.7	11.6	92.1
\$5,000-\$9,999	13,181	44.0	18.2	41.4	16.4	90.1
\$10,000-\$14,999	16,771	53.6	30.1	56.2	27.0	89.7
\$15,000-\$19,999	15,180	64.1	44.0	68.6	40.4	91.8
\$20,000-\$24,999	13,214	70.6	53.8	76.2	49.2	91.4
\$25,000-\$29,999	11,247	76.0	61.7	81.2	57.2	92.7
\$30,000-\$49,999	22,544	80.5	69.5	86.3	64.9	93.4
\$50,000 or more	12,068	82.3	74.6	74.6	70.6	94.6
<b>Gender</b>						
Male	61,192	65.6	50.1	76.4	46.6	93.0
Female	55,766	64.3	44.0	68.4	40.5	92.9
<b>Union Status</b>						
Union covered	17,193	88.1	76.7	87.1	70.2	91.5
Not union covered	99,765	61.0	42.1	69.0	39.1	92.9
<b>Industry</b>						
Mining	620	74.4	60.6	81.5	57.4	94.7
Construction	5,842	43.7	33.5	76.7	30.4	90.7
Manufacturing	19,745	74.2	59.7	80.5	56.6	94.8
Transportation communications, utilities	6,681	71.6	56.4	78.8	53.1	94.1
Wholesale trade	4,757	62.6	47.3	75.6	44.8	94.7
Retail trade	19,175	49.6	24.4	49.2	22.6	92.6
Finance, insurance, real estate	7,029	71.4	52.9	74.1	50.3	95.1
Professional services	20,118	65.5	45.5	69.5	41.4	91.0
Other services	12,943	45.7	27.5	60.2	24.9	90.5
Public	19,288	85.8	71.3	71.3	64.7	90.7
<b>Race</b>						
White	98,659	65.3	48.0	73.5	44.4	92.5
Black	13,217	64.8	43.5	67.1	40.3	92.6
Other	5,082	58.5	40.6	69.4	37.5	92.4

Source: Employee Benefit Research Institute tabulations of the 1996 Panel of the Survey of Income and Program Participation Topical Module 7.

Note: See Appendix D for a technical explanation of this source.

<sup>a</sup>The fraction of workers whose employer or union sponsors a plan for any of the employees at the worker's place of employment.

<sup>b</sup>The fraction of workers participating in a plan among those whose employer or union sponsors a plan for any of the employees at the worker's place of employment.

UPDATED JANUARY 2006

**Table 10.9 (Current Population Survey, Employee Benefit Supplement and Survey of Income and Program Participation (SIPP) Data)  
Retirement Plan Sponsorship, Participation, and Vesting, 2003**

*Retirement Plan Sponsorship, Participation, and Vesting Among Wage and Salary Workers Ages 16 and Older, by Selected Demographic Characteristics, 2003*

Demographic Characteristics	Total Workers (thousands)	Sponsorship Rate <sup>a</sup>	Participation Rate	Sponsored Participation Rate <sup>b</sup>	Vesting Rate	Participant Vesting Rate
Total	125,635	67.3%	50.9%	75.6%	46.8%	91.9%
Annual Hours						
1-999	9,461	45.3	14.6	32.2	12.0	82.2
1,000-1,499	10,235	48.8	20.8	42.6	18.9	90.9
1,500-1,999	14,575	60.7	40.3	66.4	36.5	90.6
2,000 or more	91,363	72.7	59.8	82.3	55.1	92.1
Tenure						
Less than 1 year	22,966	53.9	24.7	45.8	21.2	85.8
1-4 years	44,475	63.5	42.5	66.9	37.6	88.5
5-9 years	23,845	71.0	60.3	84.9	55.8	92.5
10-14 years	13,150	75.8	68.3	90.1	64.7	94.7
15 or more years	21,200	80.3	75.7	94.3	72.5	95.8
Age						
16-20	7,491	39.3	5.2	13.2	4.5	86.5
21-30	27,009	60.6	36.6	60.4	32.3	88.3
31-40	30,504	70.4	56.1	79.7	51.3	91.4
41-50	32,204	73.0	62.1	85.1	57.7	92.9
51-60	20,990	75.1	64.5	85.9	60.1	93.2
61-64	3,779	67.7	54.1	79.9	50.1	92.6
65 and over	3,658	52.0	27.6	53.1	26.0	94.2
Firm Size						
Private sector	104,236	63.3	46.2	73.0	42.6	92.2

Fewer than 25	28,190	30.8	23.2	75.3	19.8	85.3
25-99	13,946	56.8	40.8	71.8	37.6	92.2
100 or more	62,100	79.4	57.9	72.9	54.0	93.3
Public sector	21,400	86.9	73.8	84.9	67.4	91.3
Annual Earnings						
No income/unreported	2,973	43.7	27.6	63.2	23.3	84.4
Less than \$5,000	7,387	42.2	13.1	31.0	11.7	89.3
\$5,000-\$9,999	11,061	46.6	19.4	41.6	17.2	88.7
\$10,000-\$14,999	14,743	49.7	27.8	55.9	25.0	89.9
\$15,000-\$19,999	14,996	61.3	40.0	65.3	36.3	90.8
\$20,000-\$24,999	14,315	68.3	51.6	75.5	47.3	91.7
\$25,000-\$29,999	12,455	73.9	59.5	80.5	54.3	91.3
\$30,000-\$49,999	27,877	81.2	70.8	87.2	65.6	92.7
\$50,000 or more	19,828	84.8	77.8	91.7	72.5	93.2
Gender						
Male	65,937	66.7	52.7	79.0	48.5	92.0
Female	59,699	68.0	49.0	72.1	44.9	91.6
Union Status						
Union covered	16,740	90.7	80.6	88.9	73.8	91.6
Not union covered	108,896	63.7	46.4	72.8	42.6	91.8
Industry						
Private sector	104,236	63.3	46.2	73.0	42.6	92.2
Agriculture	2,063	71.6	19.7	27.5	17.3	87.8
Mining	589	73.4	65.6	89.4	61.7	94.1
Construction	7,012	46.6	36.3	77.9	32.1	88.4
Manufacturing	16,764	76.5	64.5	84.3	60.5	93.8
Transportation						
communications, utilities	6,924	74.6	58.7	78.7	54.5	92.8
Wholesale trade	4,662	67.9	54.3	80.0	50.4	92.8
Retail trade	20,569	54.2	29.7	54.8	27.0	90.9
Finance, insurance, real estate	7,736	74.3	58.2	78.3	54.0	92.8
Professional services	23,666	68.6	49.8	72.6	45.6	91.6
Other services	14,252	51.6	35.5	68.8	32.3	91.0
Public sector	21,400	86.9	73.8	84.9	67.4	91.3
Education						
Less than HS diploma	14,192	42.4	24.2	57.1	22.2	91.7
HS diploma	35,211	62.9	45.8	72.8	41.9	91.5
Some college	40,199	68.7	49.9	72.6	45.7	91.6
Bachelor's degree	23,866	78.3	65.0	83.0	60.0	92.3
Graduate degree	12,169	82.7	72.7	87.9	67.2	92.4
Race						
White	91,115	70.3	54.3	77.2	49.9	91.9

Black	13,207	67.5	48.6	72.0	44.7	92.0
Hispanic	15,474	49.7	33.7	67.8	30.9	91.7
Other	5,839	66.6	49.3	74.0	44.5	90.3

Source: Employee Benefit Research Institute estimates of the 2001 Survey of Income and Program Participation Topical Module 7.

Note: See Appendix D for a technical explanation of this source.

<sup>a</sup>The fraction of workers whose employer or union sponsors a plan for any of the employees at the worker's place of employment.

<sup>b</sup>The fraction of workers participating in a plan among those whose employer or union sponsors a plan for any of the employees at the worker's place of employment.

UPDATED APRIL 2007

**Table 10.10a (Current Population Survey, Annual Social and Economic (or March) Supplement)  
Retirement Plan Sponsorship and Participation**

*Percentage of Various Work Forces Who Worked for an Employer Who Sponsored a Retirement Plan and the Percentage Who Participated in an Employment-Based Retirement Plan, 1987–2002*

	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
<b>All Workers</b>																
	(millions)															
Number of Workers	130.4	132.6	133.8	134.5	134.4	134.8	136.2	138.2	139.6	142.1	143.8	145.5	149.7	151.1	150.9	151.3
Workers for an employer sponsoring a plan	63.0	64.9	66.3	67.9	68.6	69.2	68.2	74.0	73.7	77.5	78.2	82.0	83.3	85.7	83.5	80.7
Participating in a plan	49.0	50.3	52.0	52.5	53.4	53.1	53.1	56.7	57.3	59.3	60.1	63.4	65.5	67.1	64.9	63.2
	(percentage)															
Number of Workers	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers for an employer sponsoring a plan	48.3	48.9	49.6	50.5	51.0	51.3	50.1	53.5	52.8	54.5	54.4	56.4	55.6	56.7	55.3	53.4
Participating in a plan	37.6	38.0	38.9	39.0	39.7	39.4	39.0	41.0	41.0	41.7	41.8	43.6	43.8	44.4	43.0	41.8
<b>Wage and Salary Workers Ages 21-64</b>																
	(millions)															
Number of Workers	10.2	102.2	103.4	104.4	109.2	109.7	110.5	112.7	115.3	117.6	117.3	118.9	122.4	124.0	124.7	125.4
Workers for an employer sponsoring a plan	57.3	58.8	60.0	61.7	63.4	64.0	63.1	68.0	68.1	71.3	72.0	75.1	76.5	78.5	77.0	74.6
Participating in a plan	46.2	47.3	48.8	49.5	51.1	51.0	51.0	54.3	55.1	56.9	57.6	60.6	62.5	63.9	62.1	60.4
	(percentage)															
Number of Workers	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers for an employer sponsoring a plan	57.2	57.5	58.0	59.1	58.1	58.4	57.1	60.4	59.1	60.6	61.4	63.2	62.5	63.3	61.7	59.5

Participating in a plan	46.1	46.2	47.2	47.4	46.8	46.5	46.2	48.2	47.8	48.4	49.1	51.0	51.1	51.6	49.8	48.2
<b>Private-Sector Wage and Salary Workers Ages 21-64</b>																
	(millions)															
Number of Workers	82.6	84.2	85.2	86.1	90.6	90.7	91.1	93.4	96.7	99.3	98.9	100.1	102.7	104.3	105.1	105.3
Workers for an employer sponsoring a plan	41.9	43.1	44.1	45.7	47.2	47.4	46.7	51.0	51.9	55.2	56.2	58.8	59.4	61.5	60.3	57.8
Participating in a plan	32.9	33.7	34.8	35.6	37.0	36.6	36.6	39.3	40.8	42.8	43.7	46.1	47.3	48.7	47.4	45.4
	(percentage)															
Number of Workers	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers for an employer sponsoring a plan	50.7	51.2	51.7	53.1	52.1	52.3	51.2	54.6	53.7	55.6	56.8	58.7	57.8	59.0	57.4	54.9
Participating in a plan	39.8	40.0	40.9	41.3	40.8	40.4	40.1	42.1	42.2	43.1	44.2	46.1	46.1	46.7	45.1	43.1
<b>Public-Sector Wage and Salary Workers Ages 21-64</b>																
	(millions)															
Number of Workers	17.6	18.0	18.2	18.3	18.7	19.1	19.3	19.3	18.6	18.3	18.4	18.8	19.7	19.6	19.6	20.0
Workers for an employer sponsoring a plan	15.4	15.6	15.9	16.0	16.3	16.6	16.4	17.0	16.1	16.0	15.9	16.3	17.1	17.0	16.6	16.8
Participating in a plan	13.3	13.6	13.9	13.9	14.2	14.3	14.4	15.0	14.3	14.1	13.9	14.5	15.2	15.2	14.8	15.0
	(percentage)															
Number of Workers	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers for an employer sponsoring a plan	87.4	86.6	87.2	87.5	87.3	87.3	85.1	88.1	86.9	87.6	86.0	87.1	86.9	86.4	84.9	83.7
Participating in a plan	75.6	75.6	76.3	76.1	76.1	75.2	74.5	77.6	76.7	77.1	75.5	77.2	77.2	77.3	75.3	74.8
<b>Full-Time, Full-Year Wage and Salary Workers Ages 21-64</b>																
	(millions)															
Number of Workers	66.2	68.6	68.9	68.9	71.7	72.8	74.2	76.5	79.9	81.7	83.0	85.9	88.6	91.3	90.1	90.0
Workers for an employer sponsoring a plan	44.1	45.8	46.2	46.9	48.0	49.1	48.7	52.3	52.9	55.4	56.5	59.6	61.2	62.6	60.8	58.6
Participating in a plan	38.7	40.0	40.7	41.0	42.2	42.9	42.8	45.6	46.3	48.2	49.1	51.8	53.5	52.5	51.1	51.5
	(percentage)															
Number of Workers	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers for an employer sponsoring a plan	66.6	66.8	67.0	68.1	67.0	67.4	65.7	68.4	66.2	67.8	68.1	69.4	69.1	68.6	67.5	65.1
Participating in a plan	58.4	58.3	59.0	59.5	58.9	59.0	57.7	59.6	57.9	59.0	59.2	60.3	60.4	59.8	58.3	56.7

Source: EBRI estimates of data from the current population Survey, March 1988-2003 Supplements.

UPDATED DECEMBER 2010

**Table 10.10b (Current Population Survey, Annual Social and Economic (or March) Supplement)  
Retirement Plan Sponsorship and Participation**

*Percentage of Various Work Forces Who Worked for an Employer Who Sponsored a Retirement Plan and the Percentage Who Participated in an Employment-Based Retirement Plan, 2003–2009*

	2003	2004	2005	2006	2007	2008	2009
<b>All Workers</b> (millions)							
Number of Workers	151.1	152.7	154.7	157.0	158.1	157.8	154.2
Workers for an employer sponsoring a plan	80.6	81.2	79.7	78.6	81.9	79.8	76.0
Participating in a plan	63.5	63.9	63.6	62.3	65.6	63.7	61.0
(percentage)							
Number of Workers	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers for an employer sponsoring a plan	53.4	53.2	51.5	50.0	51.8	50.6	49.3
Participating in a plan	42.0	41.9	40.9	39.7	41.5	40.4	39.6
<b>Wage and Salary Workers Ages 21-64</b> (millions)							
Number of Workers	125.4	126.2	128.4	130.3	131.2	131.4	128.8
Workers for an employer sponsoring a plan	74.7	75.1	73.8	72.4	75.6	73.6	70.1
Participating in a plan	60.7	61.0	60.3	59.3	62.2	60.4	57.7
(percentage)							
Number of Workers	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers for an employer sponsoring a plan	59.6	59.5	57.5	55.6	57.6	56.0	54.4
Participating in a plan	48.4	48.3	47.0	45.5	47.4	46.0	44.8
<b>Private-Sector Wage and Salary Workers Ages 21-64</b> (millions)							
Number of Workers	105.4	105.7	108.0	109.6	110.0	110.7	107.6
Workers for an employer							

sponsoring a plan	57.8	57.6	56.8	55.4	58.0	56.4	52.9
Participating in a plan	45.5	45.4	45.1	44.1	46.3	45.0	42.2
							(percentage)
Number of Workers	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers for an employer							
sponsoring a plan	54.8	54.5	52.6	50.6	52.7	51.0	49.1
Participating in a plan	43.2	43.0	41.7	40.3	42.0	40.7	39.2

**Public-Sector Wage and Salary Workers Ages 21-64** (millions)

Number of Workers	20.0	20.5	20.4	20.8	21.1	20.7	21.2
Workers for an employer							
sponsoring a plan	17.0	17.5	17.0	17.0	17.6	17.2	17.3
Participating in a plan	15.2	15.6	15.2	15.2	15.9	15.4	15.5
							(percentage)

Number of Workers	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers for an employer							
sponsoring a plan	84.8	85.1	83.6	81.8	83.3	83.0	81.3
Participating in a plan	75.8	75.8	74.8	73.3	75.4	74.5	72.9

**Full-Time, Full-Year Wage and Salary Workers Ages 21-64** (millions)

Number of Workers	90.3	91.7	94.0	96.4	97.1	93.4	89.0
Workers for an employer							
sponsoring a plan	59.2	59.6	59.1	58.4	61.3	58.4	55.0
Participating in a plan	51.5	51.9	51.5	50.8	53.7	51.2	48.4
							(percentage)

Number of Workers	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers for an employer							
sponsoring a plan	65.6	65.0	62.9	60.5	63.1	62.5	61.8
Participating in a plan	57.1	56.6	54.8	52.7	55.3	54.8	54.4

Source: EBRI estimates of data from the Current Population Survey, March 2004-2009 Supplements.

**Table 10.10 Additional Data**

The links below will take you to spread sheet with data for 1987-2009 by the following demographics: age, gender, race/ethnicity, education, earnings, work status, employer size, and sector/industry.

[All Workers](#)

[Full-Time, Full-Year Workers](#)

[Wage and Salary Workers](#)  
[Private-Sector Wage and Salary Workers](#)  
[Public-Sector Wage and Salary Workers](#)

## **Other EBRI Research on Retirement Plan Participation -- Updated May 2011**

### **► Defined Benefit Plan Freezes**

How many firms that sponsor or sponsored a defined benefit plan, froze the plan?

See pages 4-6 in the [March 2006 Issue Brief "Defined Benefit Plan Freezes: Who's Affected, How Much, and Replacing Lost Accruals"](#)

Synopsis of four studies is presented, by the Pension Benefit Guaranty Corporation (2004), Aon Consulting (2003), Watson Wyatt (2005), and Mercer (2006).

How many firms that sponsor or sponsored a defined benefit plan, froze the plan?

See figure 3 on page 12 in the [July 2007 Issue Brief, "Retirement Income Adequacy After PPA and FAS 158: Part One—Plan Sponsors' Reactions"](#)

Data is presented on the following employer demographics: type of employer, industry, number of domestic employees, collectively bargained, type of DB plan, and likely immediate impact of PPA on minimum funding requirements.

What are reasons for an employer freezing a defined benefit plan?

See page 6 in the [March 2006 Issue Brief "Defined Benefit Plan Freezes: Who's Affected, How Much, and Replacing Lost Accruals"](#)

What are reasons for an employer freezing or closing a defined benefit plan?

See figures 4 and 5 on pages 14 and 15 in the [July 2007 Issue Brief, "Retirement Income Adequacy After PPA and FAS 158: Part One—Plan Sponsors' Reactions"](#)

Data is presented on the following employer demographics: type of employer, industry, number of domestic employees, collectively bargained, type of DB plan, and likely immediate impact of PPA on minimum funding requirements.

What are the factors which determine how much an employee needs to “make-up” in 401(k) plan contributions for the loss of benefit from a frozen defined benefit plan?

See pages 7-8 in the [March 2006 Issue Brief "Defined Benefit Plan Freezes: Who's Affected, How Much, and Replacing Lost Accruals"](#)

The text gives an example of a single individual and presents variables which would impact how much the individual would have to contribute to a 401(k) plan.

What is the impact of pension freeze on the general population of defined benefit plan participants in 2006??

See pages 7-8 in the [March 2006 Issue Brief "Defined Benefit Plan Freezes: Who's Affected, How Much, and Replacing Lost Accruals"](#)

Results are presented with two rates of return assumptions, 4 percent and 8 percent.

For overall results by plan type see page 9

For results by age and plan type see pages 9 and 12.

For results by tenure with the current employer at the time of the pension freeze and by plan type see page 12.

For results by remaining years to retirement after leaving job with the current employer and by plan type see page 12.

For results by tenure with employer after the pension freeze until job change and by plan type see pages 12 and 16.

► **Defined Benefit Plan Changes**

What changes have employers made to their defined benefit plan in the past two years and what changes are planned for the next two?

See figure 2 on page 11 in the [July 2007 Issue Brief, "Retirement Income Adequacy After PPA and FAS 158: Part One—Plan Sponsors' Reactions"](#)

► **Defined Contribution Plan Changes**

What changes have employers, which sponsor a DB plan, make to their defined contribution plan?

See figure 8 on page 18 in the [July 2007 Issue Brief, "Retirement Income Adequacy After PPA and FAS 158: Part One—Plan Sponsors' Reactions"](#)

Data is presented on the following employer demographics: type of employer, industry, number of domestic employees, collectively bargained, type of DB plan, and likely immediate impact of PPA on minimum funding requirements.

► **Current Population Survey Data**

How has employment-based retirement plan sponsorship and participation changed over time, 1987-2009?

Figure 19 on pages 25-26 in the [October 2010 Issue Brief "Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2009"](#)

Data is present for all workers, wage and salary workers ages 21-64, private-sector wage and salary workers ages 21-64, public-sector wage and salary workers ages 21-64, and full-time, full-year wage and salary workers ages 21-64

Figures 21-25 on pages 28-31, present data on wage and salary workers (ages 21-64) who participated in an employment-based retirement plan over time (1987-2009) by the following demographics: age, gender, race/ethnicity, educational level, annual earnings, work status, and employer size.

How many workers participated in an employment-based retirement plan by state, in 2009?

Figure 16 on page 21 in the [October 2010 Issue Brief "Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2009"](#)

Data is present for all workers, wage and salary workers ages 21-64, private-sector wage and salary workers ages 21-64, public-sector wage and salary workers ages 21-64, and full-time, full-year wage and salary workers ages 21-64

How many workers participated in an employment-based retirement plan by Consolidated Statistical Area, in 2009?

Figure 17 on page 23 in the [October 2010 Issue Brief "Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2009"](#)

Data is present for all workers, wage and salary workers ages 21-64, private-sector wage and salary workers ages 21-64, public-sector wage and salary workers ages 21-64, and full-time, full-year wage and salary workers ages 21-64

► **Survey of Consumer Finance Data**

What percentage of family heads participated in a defined benefit plan only, a defined contribution plan only, or both a defined benefit and defined contribution in 1992, 1995, 1998, 2001, and 2004? Data is presented by firm size and industry

Figure 2 on page 4 in the [February 2007 Notes article, "Retirement Plan Participation and Asset Allocation, 2004"](#)

Figure 2 on page 15 in the [November 2009 Notes article, "Retirement Plan Participation and Asset Allocation, 2007"](#) for 2007 data.

Data is presented for firm size and industry.

For data for 1992, 1998, and 2001 see Figure 1 on page 5 in the [July 2003 Issue Brief, "Individual Account Retirement Plans: An Analysis of the 2001 Survey of Consumer Finances"](#) Data is presented on the following demographic characteristics: family income, age of family head, education of family head, race, housing status, and net worth percentile.

For data for 1992, 2001, and 2004 see figure 2 on page 6 in the [May 2006 Issue Brief, "Individual Account Retirement Plans: An Analysis of the 2004 Survey of Consumer Finances"](#) Data is presented on the following demographic characteristics: family income, age of family head, education of family head, race, housing status, and net worth percentile.

► **Survey of Income and Program Participation Data**

What was the sponsorship, participation, and vesting rates among workers age 16 and over from 1979 to 2009?

Figure 1 on page 4 in [November 2010 Notes article "Retirement Plan Participation: Survey of Income and Program Participation \(SIPP\) Data, 2009"](#)

What was the participation rate among non-agricultural wage and salary workers age 21 and over from 1988-2009 by age?

Figure 3 on page 5 in [November 2010 Notes article "Retirement Plan Participation: Survey of Income and Program Participation \(SIPP\) Data, 2009"](#)

What was the participation rate among non-agricultural wage and salary workers age 16 and over from 1988-2009 by annual earnings?

Figure 4 on page 5 in [November 2010 Notes article "Retirement Plan Participation: Survey of Income and Program Participation \(SIPP\) Data, 2009"](#)

What percentage of wage and salary workers (age 16 or older), of those who participated in a current employer's retirement plan, participated in more than one plan, 1998 and 2003?

Figure 4 on pages 12 and 13 in [January 2006 Issue Brief "Retirement Plan Participation and Retirees' Perception of Their Standard of Living"](#)

Data is presented by: tenure, age, firm size, annual earnings, gender, union status, industry, race, education, and annual hours.

What percentage of wage and salary workers (age 16 or older) has retirement plan benefits from a former worker, 1998 and 2003?

Figure 4 on pages 12 and 13 in [January 2006 Issue Brief "Retirement Plan Participation and Retirees' Perception of Their Standard of Living"](#)

Data is presented by: tenure, age, firm size, annual earnings, gender, union status, industry, race, education, and annual hours.

What percentage of wage and salary workers (age 16 or older) has ever participated in an employment-based retirement plan, 1998 and 2003?

Figure 4 on pages 12 and 13 in [January 2006 Issue Brief "Retirement Plan Participation and Retirees' Perception of Their Standard of Living"](#)

Figure 6 on pages 16 and 17 present's data for all workers age 16 or older.

Data is presented by: tenure, age, firm size, annual earnings, gender, union status, industry, race, education, and annual hours.

What type of retirement plan was the primary plan among all non-agricultural wage and salary workers age 16 and over who participate in a plan from 1988-2006?

Figure 5 on page 6 in [February 2009 Notes article "Retirement Plan Participation: Survey of Income and Program Participation \(SIPP\) Data, 2006"](#)

**Additional Databook Chapters on Retirement Plan Participation:**

For data on participation in salary reduction plans see [chapter 12](#)

For data on participation in 401(k) plans see [chapter 13](#)

For data on participation in IRAs, see [chapter 15](#)

## **Past Reports on Retirement Plan Participation:**

### **► Current Population Survey Data**

- [October 2008 Issue Brief #323 “Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2007”](#)
- [November 2007 Issue Brief #311 “Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2006”](#)
- [November 2006 Issue Brief #299 “Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2005”](#)
- [October 2005 Issue Brief #286 “Employment-based Retirement Plan Participation: Geographic Differences and Trends”](#)
- [October 2004 Issue Brief #274 “Employment-based Retirement Plan Participation: Geographic Differences and Trends”](#)
- [October 2003 Issue Brief #262 “Employment-based Retirement and Pension Plan Participation: Declining Levels and Geographic Differences”](#)
- [April 2003 Issue Brief #256 “Employment-based Retirement Plan Participation: Geographic Differences and Trends”](#)
- [March 2002 Notes article “Pension Plan Participation Continued to Rise in 2000-What Next?”](#)
- [December 2001 Notes article “Pension Participation: February 2001”](#)
- [January 2001 Notes article “Retirement Plan Participation: Full-Time, Full-Year Workers Ages 18-64”](#)
- [September 1994 Issue Brief #153 “Employment-based Retirement Income Benefits: Analysis of the April 1993 Current Population Survey”](#)

### **► Survey of Consumer Finance**

- [July 2003 Issue Brief #259 “Individual Account Retirement Plans: An Analysis of the 2001 Survey of Consumer Finances”](#)

### **► Survey of Income and Program Participation Data**

- [February 2009 Notes article, “Retirement Plan Participation: Survey of Income and Program Participation \(SIPP\), 2006”](#)
- [January 2006 Issue Brief “Retirement Plan Participation and Retirees’ Perception of Their Standard of Living”](#)
- [September 2005 Notes article “Retirement Plan Participation: Survey Of Income and Program Participation \(SIPP\)”](#)
- [August 2002 Issue Brief #248 “Retirement Plan Participation and Features, and the Standard of Living of Americans 55 or Older”](#)
- [May 2002 Issue Brief #245 “An Analysis of the Retirement and Pension Plan Coverage Topical Module of SIPP”](#)