

## EBRI Databook on Employee Benefits

### Chapter 11: Retirement Plan Finances

Data for Table 11.1, Private Pension Financial Trends, are from the U.S. Department of Labor, Employee Benefit Security Administration (EBSA) tabulations of the Form 5000. These tabulations are published when available and posted on the [EBSA Web page publications and reports](#). To locate the document desired on this Web page, see section titled “Pension Reports.” The title of the specific document is *Private Pension Plan Bulletin*. The several documents with that title differ only by the year, corresponding to the year of data in that report. Section E of each bulletin contains historical data. The first year of data in the historical section is 1975, the first year of Form 5500 filings. The 1995 bulletin is the last bulletin that contains historical data back to 1975.

UPDATED MAY 2005

**Table 11.2a**  
**Funded Ratios of Surveyed Private Single Employer Pension Plans**

*Surveyed Firms’ Funded Ratios, by Percentage of All Defined Benefit Pension Plans, Selected Years, 1981–2002*

	1981	1985	1990	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Ratio of Assets over Accrued Benefits													
Less than 75%	34%	9%	4%	3%	3%	4%	6%	2%	2%	3%	2%	6%	11%
75%–99%	21	13	11	12	15	15	24	17	14	19	20	40	51
100%–124%	23	21	20	26	30	35	34	37	37	32	37	29	23
125%–149%	11	19	20	27	26	23	20	24	23	22	22	13	8
150% or more	11	38	45	32	26	18	16	20	24	24	19	12	7
Number of Plans <sup>a</sup>	575	912	787	695	723	663	619	588	540	528	521	445	472

Source: The Wyatt Company, *Survey of Actuarial Assumptions and Funding: Pension Plans with 1,000 or More Active Participants, 1983, 1988, and 1994* (Washington, DC: The Wyatt Company, 1984, 1989, and 1994); Watson Wyatt Worldwide, *Survey of Actuarial Assumptions and Funding: Pension Plans with 1,000 or More Active Participants, 2002* (Washington, DC: Watson Wyatt Worldwide, 2002); unpublished data from The Wyatt Company’s Survey of Actuarial Assumptions and Funding: Pension Plans with 1,000 or More Active Participants, 1981–1995

Note: Data from The Wyatt Company are based on a survey of pension plans covering 1,000 or more active employees. The 1994 survey contained single-employer plans (91 percent) and multiemployer plans (9 percent).

<sup>a</sup>The number of plans surveyed is greater than the actual number of plans providing complete funding information.

UPDATED FEBRUARY 2011

**Table 11.2b**  
**Funded Ratios of Surveyed Private Single Employer Pension Plans**

*Surveyed Firms’ Funded Ratios, by Percentage of All Defined Benefit Pension Plans, Selected Years, 2003–*

	2003	2004	2005	2006	2007	2008
Ratio of Assets over						

Accrued Benefits

Less than 75%	29%	10%	8%	a	a	a
Less than 80%	a	a	a	28%	16%	79%
75%–99%	48	49	44	a	a	`a
80%–99%	a	a	a	51	51	16
100%–124%	18	35	37	a	a	`a
100%–119%	a	a	a	17	26	3
120% or more	`a	a	a	4	8	`2
125%–149%	2	4	8	a	a	a
150% or more	3	2	3	a	a	a
Number of Plans <sup>b</sup>	516	432	412	411	413	425

Source: Watson Wyatt Worldwide, *Survey of Actuarial Assumptions and Funding: Pension Plans with 1,000 or More Active Participants, 2003-2005* (Washington, DC: Watson Wyatt Worldwide, 2004-2006) and *Accounting for Pensions and Other Postretirement Benefits 2006-2009* (Washington, DC: Watson Wyatt Worldwide, 2007-2009).

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

<sup>b</sup>The number of plans surveyed is greater than the actual number of plans providing complete funding information.

UPDATED APRIL 2009

[Table 11.3](#)

[Nominal and Real Private Trusteed Pension Assets](#)

*Total Nominal and Real Assets<sup>a</sup> of Private Trusteed Pension Funds, by Plan Type and Asset Type, Year End, 1985–2008*

**Other EBRI Research on Retirement Plan Finances – Updated December 2009**

**► Defined Benefit Plan Changes**

What is the impact of PPA on minimum funding contributions?

See figures 6 and 7 on page 16 in the [July 2007 Issue Brief, “Retirement Income Adequacy After PPA and FAS 158: Part One—Plan Sponsors’ Reactions”](#)

What percentage of DB sponsors indicate they will make specific DB plan investment changes?

See figure 11 on page 22 in the [July 2007 Issue Brief, “Retirement Income Adequacy After PPA and FAS 158: Part One—Plan Sponsors’ Reactions”](#)