

Fast Facts from EBRI

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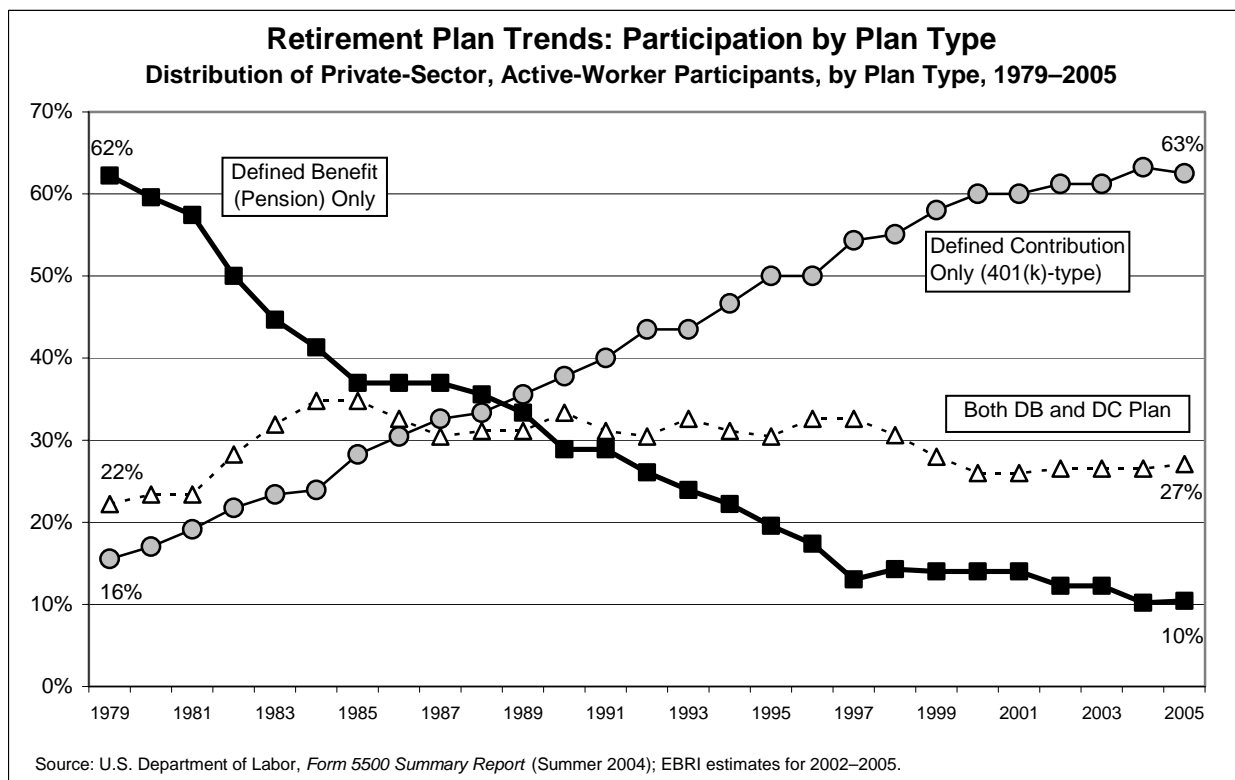
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U.S. Retirement Trends Over the Past Quarter-Century

WASHINGTON—How has participation in employment-based retirement plans changed over the past quarter century?

A new fact sheet from the nonpartisan Employee Benefit Research Institute (EBRI) shows that participation in “traditional” defined benefit (pension) plans and defined contribution (401(k)-type) plans has basically reversed since 1979. The changes reflect pressures on defined benefit plan sponsors to control costs and funding volatility as well as increased regulatory burdens. The full EBRI fact sheet has details on the numbers of plans, numbers of active participants, and gender differences over time. It is available at <http://www.ebri.org/publications/facts/>

The following figure, drawn from the fact sheet, gives a quick overview of the changing trends in retirement plan coverage among American workers.



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