

**EBRI Databook on Employee
Benefits
Chapter 5:
Private- and Public-Sector Retirement Plan Trends
Updated October 2015**

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 5.2.

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.

**Table 5.1a (National Compensation Survey)
Retirement Plan Participation**

Percentage of Employees Participating in Retirement and Capital Accumulation Plans^a, by Type of Plan: Medium and Large Private Establishments^b, 1980-2003^c

| | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1988 | 1989 | 1991 | 1993 | 1995 | 1997 | 2000 | 2003 ^e |
|----------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-------------------|
| Total Full-Time Employees | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Any Retirement Plan ^d | 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).

^aIncludes only retirement and capital accumulation plans that provide for employer contributions. Freestanding accounts are not included.

^bThe 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.

^cData represents full-time and part-time employees.

^dDoes 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.

^eData not available.

^fLess than 0.5 percent.

**Table 5.1b (National Compensation Survey)
Retirement Plan Participation**

Percentage of Employees Participating in Retirement and Capital Accumulation Plans^a, by Type of Plan: Medium and Large Private Establishments^b, 2004-2015

| | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|----------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|
| Total Full-Time Employees | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Any Retirement Plan ^d | 67 | 67 | 67 | 66 | 67 | 68 | 66 | 66 | 65 | 65 | 64 | 65 |
| Defined benefit | 34 | 36 | 33 | 32 | 33 | 32 | 30 | 29 | 28 | 27 | 27 | 25 |
| Defined contribution | 53 | 53 | 54 | 53 | 55 | 55 | 54 | 54 | 54 | 55 | 54 | 56 |

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, 2004-2015).

^aIncludes only retirement and capital accumulation plans that provide for employer contributions. Freestanding accounts are not included.

^bIn 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.

^dThe 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.

^eData not available.

^fLess than 0.5 percent.

**Table 5.1c (National Compensation Survey)
Retirement Plan Participation**

Percentage of Employees Participating in Retirement and Capital Accumulation Plans^a, by Type of Plan: Small Private Establishments^b, 1990-2015

| | 1990 | 1992 | 1994 | 1996 | 2000 | 2003 ^c | 2004 ^c | 2005 ^c | 2006 ^c | 2007 ^c | 2008 ^c | 2009 ^c | 2010 ^c | 2011 | 2012 | 2013 | 2014 | 2015 |
|----------------------------------|------|------|------|------|------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|------|------|------|------|------|
| Total Full-Time Employees | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Any Retirement Plan ^d | 42 | 47 | 42 | 46 | 41 | 35 | 37 | 37 | 37 | 37 | 37 | 36 | 35 | 34 | 34 | 35 | 35 | 35 |
| Defined benefit | 20 | 22 | 15 | 15 | 10 | 8 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 8 | 7 | 7 | 7 | 7 |
| Defined contribution | 31 | 33 | 34 | 38 | 34 | 31 | 32 | 32 | 33 | 33 | 33 | 32 | 31 | 30 | 31 | 31 | 32 | 32 |
| deferred profit sharing | 15 | 16 | 13 | 12 | 9 | 8 | f | f | f | f | f | f | f | f | f | f | f | f |
| savings and thrift | 10 | 14 | 17 | 23 | 24 | 19 | f | f | f | f | f | f | f | f | f | f | f | f |
| money purchase | 6 | 5 | 5 | 4 | 3 | 2 | f | f | f | f | f | f | f | f | f | f | f | f |
| employee stock ownership | 1 | 1 | 1 | 1 | 2 | 1 | f | f | f | f | f | f | f | f | f | f | f | f |
| stock bonus | e | e | e | e | e | e | f | f | f | f | f | f | f | f | f | f | f | f |
| simplified employee pension | 1 | 1 | 1 | 1 | 1 | 2 | f | f | f | f | f | 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, 2003-2014).

^aIncludes only retirement and capital accumulation plans that provide for employer contributions. Freestanding accounts are not included.

^bThese tabulations provide representative data for full-time employees in private nonagricultural establishments with fewer than 100 employees.

^cData represents full-time and part-time employees.

^dDoes 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.

^eLess than 0.5 percent.

^fData not available.

**Table 5.1d (National Compensation Survey)
Retirement Plan Participation**

Percentage of Employees Participating in Retirement and Capital Accumulation Plans^a, by Type of Plan: State and Local Governments^b, 1987-2015

| | 1987 | 1990 | 1992 | 1994 | 1998 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|----------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Total Full-Time Employees | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Any Retirement Plan ^c | 98 | 96 | 93 | 96 | 98 | 95 | 95 | 95 | 94 | 94 | 94 | 94 | 90 | 89 |
| Defined Benefit | 93 | 90 | 87 | 91 | 90 | 88 | 88 | 87 | 87 | 87 | 86 | 87 | 83 | 82 |
| Defined Contribution | 9 | 9 | 9 | 9 | 14 | 20 | 20 | 20 | 19 | 19 | 17 | 17 | 18 | 17 |
| savings and thrift | d | 1 | 2 | 2 | 5 | e | e | e | e | e | e | e | e | e |
| money purchase | 5 | 8 | 7 | 7 | 10 | e | e | e | e | e | e | e | e | e |
| simplified employee pension | e | d | e | e | d | e | e | e | e | e | 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, 2007-2015).

^aIncludes only retirement and capital accumulation plans that provide for employer contributions. Freestanding accounts are not included.

^bThe 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.

^cDoes 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.

^dLess than 0.5 percent.

^eData not available.

Table 5.2a (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 ^{a,b} | 311 | 360 | 403 | 443 | 471 | 489 | 546 | 594 | 603 | 604 | 632 | 718 | 733 | 730 | 731 | 712 |
| Defined benefit ^a | 103 | 114 | 122 | 128 | 139 | 148 | 167 | 175 | 175 | 168 | 170 | 173 | 163 | 146 | 132 | 113 |
| Defined contribution ^a | 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 ^{a,b} | 45 | 48 | 50 | 52 | 55 | 58 | 61 | 63 | 69 | 74 | 75 | 77 | 78 | 78 | 76 | 77 |
| Defined benefit ^c | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 39 | 40 | 41 | 40 | 40 | 40 | 41 | 40 | 40 |
| Defined contribution ^c | 12 | 13 | 15 | 16 | 18 | 20 | 22 | 25 | 29 | 33 | 35 | 37 | 38 | 37 | 36 | 36 |
| Defined contribution as percentage of total | 27% | 27% | 30% | 31% | 33% | 34% | 36% | 40% | 42% | 45% | 47% | 48% | 49% | 47% | 47% | 47% |

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).

^aExcludes single participant plans.

^bDue to rounding, sums of individual items may not equal totals.

^cIncludes active, retired, and separated vested participants not yet in pay status. Not adjusted for double counting of individuals participating in more than one plan.

^dFor 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.

^eData not available.

Table 5.2b (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 ^a | 2006 |
|---|-------------|------|------|------|------|------|------|------|------|------|------|------|------|------|-------------------|------|
| | (thousands) | | | | | | | | | | | | | | | |
| Total Plans ^{b,c} | 699 | 708 | 702 | 690 | 693 | 696 | 720 | 730 | 733 | 736 | 733 | 733 | 700 | 683 | 679 | 695 |
| Defined benefit ^b | 102 | 89 | 84 | 74 | 69 | 64 | 59 | 56 | 50 | 49 | 47 | 47 | 47 | 48 | 48 | 49 |
| Defined contribution ^b | 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 ^{c,d} | 78 | 82 | 84 | 85 | 87 | 92 | 95 | 99 | 102 | 103 | 107 | 107 | 106 | 106 | 117 | 122 |
| Defined benefit ^d | 39 | 40 | 40 | 40 | 40 | 41 | 40 | 42 | 41 | 42 | 42 | 42 | 42 | 42 | 42 | 42 |
| Defined contribution ^d | 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% |

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).

^aTwo 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^l 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^l 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^l because the number of individuals previously excluded from –active participants^l had also been excluded from –total participants.^l 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.

^bExcludes single participant plans.

^cDue to rounding, sums of individual items may not equal totals.

^dIncludes active, retired, and separated vested participants not yet in pay status. Not adjusted for double counting of individuals participating in more than one plan.

^eFor 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.

^fData not available.

Table 5.2c (Form 5500)
Private Pension Plans and Participants

Summary of Private-Sector Qualified Defined Benefit and Defined Contribution Plans and Participants, Selected Years 2007-2013

| | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 |
|---|-------------|------|------|------|------|------|------|
| | (thousands) | | | | | | |
| Total Plans ^{a,b} | 708 | 718 | 707 | 701 | 684 | 677 | 681 |
| Defined benefit ^a | 49 | 48 | 47 | 47 | 45 | 44 | 44 |
| Defined contribution ^a | 659 | 669 | 660 | 654 | 638 | 633 | 637 |
| Defined contribution as percentage of total | 93% | 93% | 93% | 93% | 93% | 94% | 94% |
| | (millions) | | | | | | |
| Total Participants ^{b,c} | 124 | 125 | 129 | 130 | 130 | 131 | 132 |
| Defined benefit ^c | 42 | 42 | 42 | 41 | 41 | 40 | 39 |
| Defined contribution ^c | 82 | 83 | 87 | 88 | 89 | 91 | 93 |
| Defined contribution as percentage of total | 66% | 66% | 67% | 68% | 68% | 69% | 70% |

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* (December 2014).

^aExcludes single participant plans.

^bDue to rounding, sums of individual items may not equal totals.

^cIncludes active, retired, and separated vested participants not yet in pay status. Not adjusted for double counting of individuals participating in more than one plan.

^dFor 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.

^eData not available.

Links to Other EBRI Research on Retirement Plan Participation:

Current Population Survey (CPS)

http://www.ebri.org/pdf/briefspdf/EBRI_IB_405_Oct14.RetPart.pdf

Survey of Consumer Finances (SCF)

http://www.ebri.org/pdf/briefspdf/EBRI_IB_406_Nov14.IAs1.pdf

Survey of Income and Program Participation (SIPP)

http://ebri.org/pdf/notespdf/EBRI_Notes_08_Aug-13_RetPart-CEHCS1.pdf