

EBRI Databook on Employee Benefits

Chapter 6: Employment-Based Retirement Plan Participation

UPDATED July 2014

This chapter looks at the percentage of American workers who work for an employer who sponsors an employment-based retirement plan and the percentage that actually participate in the plan. Furthermore, a breakdown of those that do not participate is also provided.

The data for the basis of this chapter is the March supplement to the Current Population Survey (CPS). CPS has the most detailed demographic data on workers and their employers provided by the U.S. Census Bureau. Other sources of data provide the level of retirement plan participation, but do not have the detail on the employee demographics such as data from the National Compensation Survey conducted by DoL's Bureau of Labor Statistics. See <http://www.bls.gov/ncs/ebs/> for more detail about this survey.

For further discussion on CPS and other data sets providing estimates of retirement plan participation by workers, see [Craig Copeland, "Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2012," EBRI Issue Brief #392 \(November, 2013\).](#)

Figure 6.1: Overall Participation

Figure 6.1 Percentage of Various Work Forces Who Work for an Employer That Sponsored a Retirement Plan, and the Percentage Who Participated in a Plan, 2012					
	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	Full-Time, Full-Year Wage and Salary Workers Ages 21–64
	(millions)				
Worker Category Total	156.5	130.4	110.0	20.5	92.2
Works for an employer sponsoring a plan	76.0	69.6	53.3	16.3	55.7
Participating in a plan	61.6	57.6	43.0	14.6	49.3
	(percentage)				
Worker Category Total	100.0%	100.0%	100.0%	100.0%	100.0%
Works for an employer sponsoring a plan	48.6	53.4	48.5	79.3	60.4
Participating in a plan	39.4	44.2	39.1	71.5	53.5

Source: Employee Benefit Research Institute estimates from the 2013 March Current Population Survey.

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Figure 6.2: Participation by Employee Characteristics

Figure 6.2 Percentage of Workers Who Worked for an Employer That Sponsored a Retirement Plan and the Percentage Who Participated in a Plan, by Various Characteristics, 2012						
	All Workers			Full-Time, Full-Year Wage and Salary Workers Ages 21–64		
	Number of workers	Sponsorship rate	Percentage participating	Number of workers	Sponsorship rate	Percentage participating
	(000s)	(%)	(%)	(000s)	(%)	(%)
Age						
20 or younger	8,389	21.3%	4.1%			
21–24	12,777	32.9	16.2	5,161	42.7%	28.7%
25–34	33,278	47.1	36.1	22,322	55.2	45.7
35–44	32,166	52.7	45.4	22,894	60.9	54.6
45–54	34,439	55.5	49.1	24,530	64.9	59.7
55–64	25,966	55.6	48.9	17,246	64.5	60.5
65 or older	9,451	41.1	31.6			
Gender						
Male	82,303	48.2	39.8	51,860	58.9	52.3
Female	74,163	49.1	38.9	40,293	62.4	55.0
Race/Ethnicity						
White	103,950	52.4	43.3	61,026	65.2	58.5
Black	16,808	48.4	36.9	9,954	59.4	51.0
Hispanic	23,976	33.1	24.4	13,951	41.9	34.3
Other	11,735	46.4	38.5	7,221	57.5	51.4
Education						
No high school diploma	14,961	20.9	12.0	6,036	29.2	21.4
High school diploma	41,833	42.4	32.8	24,193	53.1	44.9
Some college	47,188	47.6	36.7	25,975	61.0	53.0
Bachelor's degree	33,826	59.4	51.2	23,322	68.0	61.9
Graduate/profnl. degree	18,660	67.4	61.4	12,627	74.4	70.6
Marital Status						
Married	85,025	53.8	46.9	55,317	63.5	58.2
Widowed	3,003	46.1	34.9	1,195	61.1	51.4
Divorced	17,114	51.3	42.6	10,745	62.1	54.4
Separated	3,745	41.9	31.9	2,258	52.5	43.4
Never married	47,579	39.0	26.7	22,639	52.8	42.6
Work Status						
Full-time, full-year	102,310	57.3	50.6	92,153	60.1	53.5
Full-time, part-year	20,152	40.0	27.6			
Part-time, full-year	17,525	29.8	16.4			
Part-time, part-year	16,484	25.1	8.8			
Annual Earnings						
Less than \$10,000	24,732	21.3	6.6	994	25.9	16.9
\$10,000–\$19,999	23,724	28.1	14.6	7,947	26.8	16.7
\$20,000–\$29,999	23,316	41.9	30.5	14,749	45.1	34.0
\$30,000–\$39,999	20,688	53.6	45.0	15,604	57.9	49.3
\$40,000–\$49,999	15,669	62.4	55.5	12,659	65.4	58.8
\$50,000–\$74,999	24,679	68.1	63.0	20,257	71.7	66.6
\$75,000 or more	23,659	70.4	67.0	19,943	74.1	70.8

Source: Employee Benefit Research Institute estimates from the 2013 March Current Population Survey.

Figure 6.3: Participation by Employer Characteristics

Figure 6.3 Percentage of Workers Who Worked for an Employer That Sponsored a Retirement Plan and the Percentage Who Participated in a Plan, by Various Characteristics, 2012						
	All Workers			Full-Time, Full-Year Wage and Salary Workers Ages 21–64		
	Number of workers	Sponsorship rate	Percentage participating	Number of workers	Sponsorship rate	Percentage participating
	(000s)	(%)	(%)	(000s)	(%)	(%)
Occupation						
Management, business, and financial	23,519	57.1	51.2	17,003	66.3	61.2
Professional and related Service	33,776	64.0	55.1	21,648	72.1	66.2
Sales and related	29,235	30.8	21.0	12,658	44.4	36.3
Office and admin. support	16,865	40.1	28.9	8,556	53.1	45.7
Farming, fishing, and forestry	19,968	55.1	43.2	12,229	65.3	56.7
Construction and extraction	1,175	13.8	8.8	481	18.7	15.9
Installation, maintenance, repair	8,054	32.8	27.1	4,140	42.8	37.3
Production	5,173	52.8	44.5	3,878	61.1	52.8
Transportation/material moving	8,959	50.9	40.4	6,100	59.1	49.7
Employer Size	9,741	42.4	31.9	5,461	51.5	43.4
Fewer than 10 employees	31,548	14.0	11.2	11,483	20.8	17.7
10–49 employees	22,849	29.7	22.7	12,990	37.5	31.5
50–99 employees	10,460	44.1	34.5	6,608	52.1	44.0
100–499 employees	16,402	54.2	42.7	11,068	61.9	52.9
500–999 employees	6,434	59.2	47.3	4,331	66.4	57.6
1,000 or more employees	46,292	64.9	51.3	30,450	73.6	64.6
Public sector	22,482	77.6	68.9	15,223	84.2	80.2
Sector/Industry						
Private sector	131	43.7	34.4	76,930	55.7	48.2
agriculture, mining, and construction	12,971	28.7	23.4	6,499	38.7	33.1
manufacturing	15,334	61.3	52.4	11,751	67.9	60.3
wholesale and retail trade	21,269	44.1	30.9	11,411	54.5	45.6
transportation, utilities, information, and financial	19,817	55.5	47.5	13,747	64.4	58.2
professional services	41,544	46.8	37.7	23,962	58.5	50.6
other services	23,051	24.3	14.8	9,559	34.3	25.9
Public sector	22,482	77.6	68.9	15,223	84.2	80.2

Source: Employee Benefit Research Institute estimates from the 2013 March Current Population Survey.

Figure 6.4: Retirement Plan Participation by Various Work Forces, 1987-2012

For the full figure click on the link:

<http://www.ebri.org/pdf/publications/books/databook/DB.2014.Chpt.06.Fig6.4.pdf>

Figure 6.5: Retirement Plan Participation by State, 2002-2012

Figure 6.5											
Percentage of Wage and Salary Workers Ages 21–64 Who Participated in an Employment-Based Retirement Plan, by State, Three-Year Average Trend, 2002–2012											
State	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
All	49.7%	48.8%	48.3%	47.9%	46.9%	46.6%	46.3%	46.1%	45.2%	44.8%	44.6%
Alabama	52.8	50.9	51.1	50.6	50.9	50.6	49.5	48.3	45.4	46.8	47.2
Alaska	52.0	49.9	49.6	48.8	50.3	49.4	50.8	51.0	52.1	51.2	50.4
Arizona	44.7	43.1	42.5	42.1	40.6	39.3	38.4	37.9	38.7	38.7	39.0
Arkansas	45.1	44.2	43.3	43.4	42.8	44.3	43.6	43.1	41.2	40.8	40.7
California	43.5	43.8	43.6	42.8	41.7	42.0	42.0	41.7	40.8	40.2	40.1
Colorado	34.2	45.0	44.6	44.6	44.3	43.4	45.1	45.7	45.6	46.0	46.0
Connecticut	54.4	53.8	54.3	54.5	52.1	51.1	51.5	52.0	50.6	49.9	50.6
Delaware	54.7	53.9	53.8	52.8	52.6	51.1	50.8	50.0	49.2	49.9	48.4
District of Columbia	53.6	53.1	54.0	54.3	53.1	51.7	48.5	49.1	49.7	52.2	52.4
Florida	41.0	40.7	40.0	39.0	37.1	36.3	35.8	35.9	36.0	35.9	35.6
Georgia	49.5	48.6	46.0	45.7	43.8	45.2	44.4	43.4	40.9	40.5	42.0
Hawaii	51.8	51.4	51.5	51.6	51.8	52.0	52.8	51.4	50.0	46.6	47.7
Idaho	48.2	47.3	45.8	45.9	46.3	48.1	47.8	48.0	45.9	45.4	44.5
Illinois	52.0	50.6	50.1	50.2	49.5	49.0	48.7	48.3	47.2	46.1	46.2
Indiana	54.3	52.6	52.1	52.3	52.6	53.3	53.6	52.5	50.6	49.2	49.5
Iowa	56.6	56.1	55.5	54.8	54.4	55.3	56.4	55.8	53.8	52.0	52.6
Kansas	54.6	53.9	54.2	53.0	51.1	49.6	49.2	50.9	52.2	52.5	51.4
Kentucky	50.9	51.8	51.3	50.9	48.7	47.5	45.0	44.3	44.6	46.1	46.1
Louisiana	46.6	45.9	46.5	44.6	41.8	39.2	39.5	42.0	41.3	40.3	38.6
Maine	51.2	50.6	49.1	48.8	48.6	48.8	49.7	49.1	48.0	46.8	47.3
Maryland	56.3	53.4	53.7	51.4	50.3	49.0	49.0	49.7	49.1	49.5	50.6
Massachusetts	53.2	52.0	51.7	51.4	50.5	50.5	50.4	51.0	50.1	48.4	48.2
Michigan	54.5	53.0	52.0	51.9	50.7	50.5	49.7	48.9	46.6	44.5	43.7
Minnesota	58.8	57.3	56.6	56.3	55.8	54.7	54.6	54.2	53.2	52.8	53.4
Mississippi	47.6	46.9	46.9	46.1	44.9	44.7	45.3	45.2	43.1	41.4	41.1
Missouri	52.7	52.4	51.8	51.9	51.3	52.1	51.8	49.8	48.6	48.3	48.2
Montana	47.7	46.8	45.3	45.1	45.4	47.6	48.3	49.1	47.8	46.6	45.0
Nebraska	54.7	53.9	53.2	52.4	52.0	51.3	50.6	49.7	48.2	47.8	47.6
Nevada	45.1	43.4	42.3	42.3	40.8	41.2	42.4	43.4	41.1	37.8	35.6
New Hampshire	53.0	51.9	52.6	53.9	52.6	52.8	51.7	52.7	50.9	50.2	49.8
New Jersey	51.9	51.6	51.6	51.5	49.2	48.0	46.1	44.9	42.9	43.1	44.4
New Mexico	45.4	42.8	43.5	42.8	42.6	42.2	41.3	42.0	40.5	43.0	39.5
New York	49.1	47.9	47.4	47.5	46.8	45.5	44.2	44.5	44.6	45.4	45.3
North Carolina	48.4	45.9	45.5	44.8	44.3	43.8	43.5	44.0	44.9	44.9	44.0
North Dakota	56.0	55.2	54.5	53.9	53.5	54.8	55.9	56.3	55.2	55.4	54.2
Ohio	54.8	53.5	53.4	52.9	52.2	52.2	52.5	52.9	51.3	49.3	47.9
Oklahoma	46.6	46.7	47.4	46.5	45.7	45.8	48.0	49.4	48.5	48.1	46.3
Oregon	48.2	48.3	49.3	49.2	48.6	48.4	48.8	48.8	48.3	48.1	47.6
Pennsylvania	56.4	54.8	53.8	53.2	53.0	52.1	52.1	50.9	50.9	49.7	49.8
Rhode Island	52.7	50.4	49.1	48.8	49.8	48.4	48.5	47.7	48.1	48.4	48.5
South Carolina	50.1	48.6	48.0	47.9	47.3	46.3	45.7	45.2	43.6	43.7	43.7
South Dakota	52.6	51.3	49.4	49.9	51.1	51.3	50.8	49.8	49.8	50.3	49.8
Tennessee	50.0	48.9	48.1	47.6	45.6	45.5	44.2	43.5	41.8	42.7	43.3
Texas	45.6	45.1	44.7	44.3	43.2	42.6	41.5	40.3	40.1	39.7	39.4
Utah	47.4	44.8	43.4	43.1	43.0	44.3	45.1	45.9	45.1	43.6	43.0
Vermont	49.8	49.0	49.1	48.5	48.8	49.1	49.9	50.3	49.9	49.1	48.7
Virginia	53.6	52.4	51.5	51.2	51.0	51.1	52.6	52.2	51.5	51.1	50.9
Washington	48.3	48.0	49.0	50.8	50.3	51.1	50.8	51.3	49.9	49.0	48.0
West Virginia	47.8	46.3	48.2	49.0	51.0	51.2	51.3	51.1	51.7	52.1	51.8
Wisconsin	57.7	55.8	54.2	53.3	53.5	55.0	54.2	54.5	52.5	53.0	52.3
Wyoming	49.8	47.6	47.6	48.1	49.1	48.7	49.3	50.5	51.1	50.5	49.4

Source: Employee Benefit Research Institute estimates from the 2001–2013 March Current Population Surveys.

Figure 6.6: Retirement Plan Participation by Age, 1987-2012

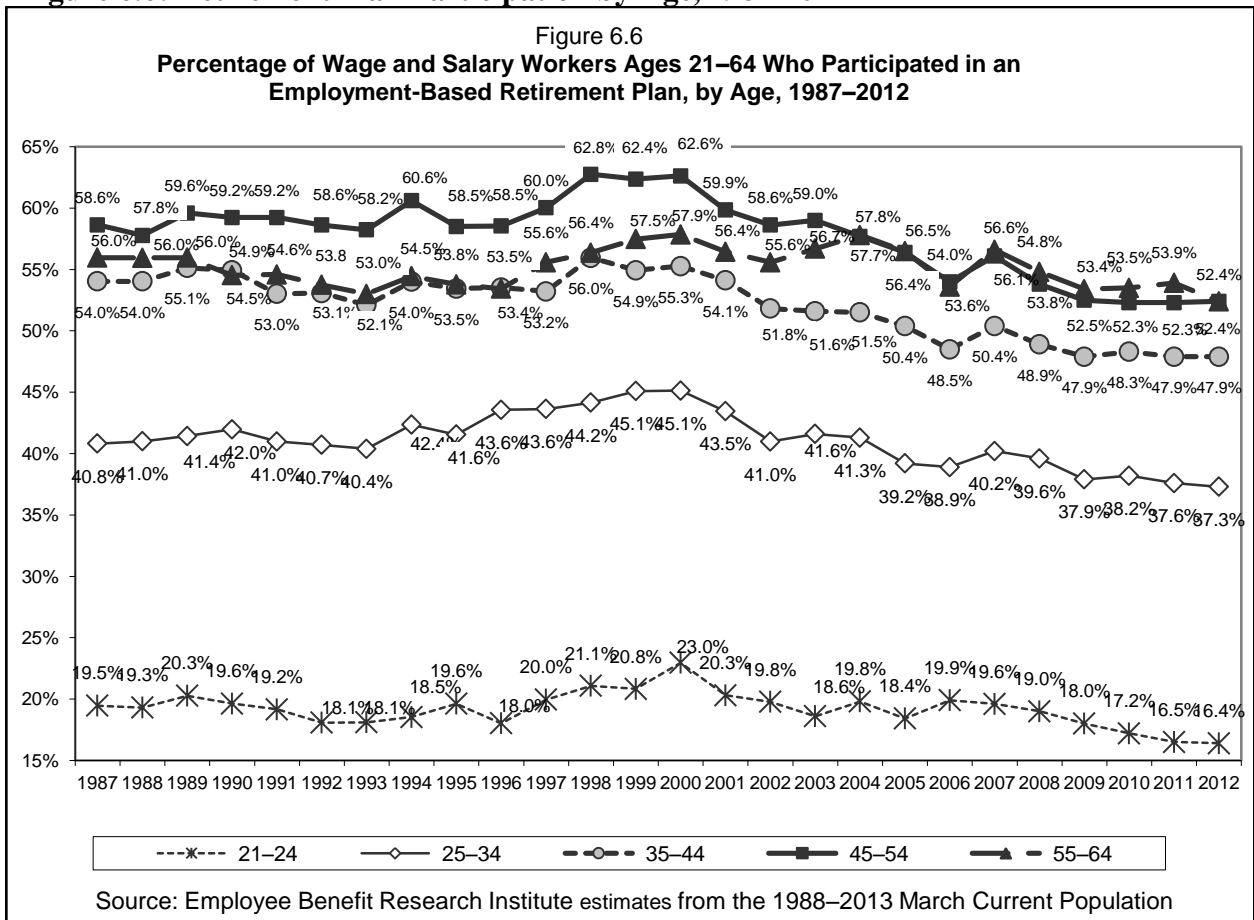


Figure 6.7: Retirement Plan Participation by Gender, 1987-2012

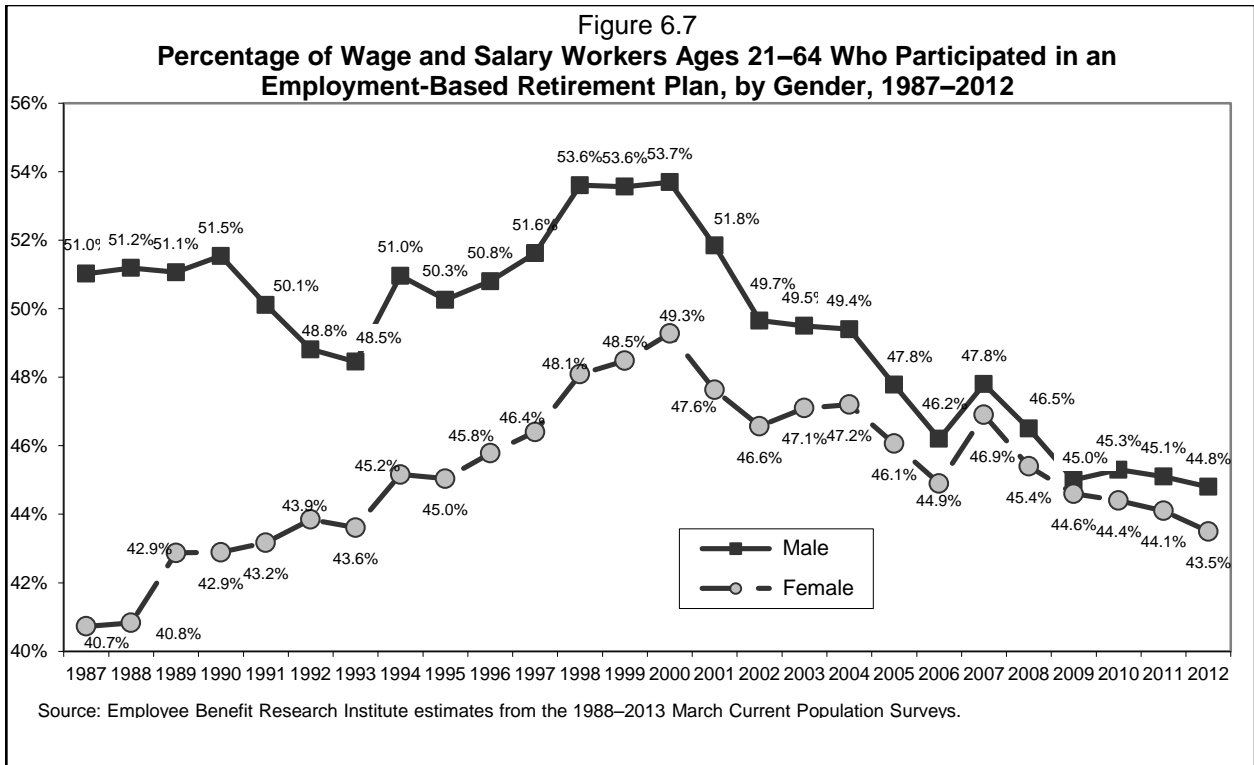


Figure 6.8: Retirement Plan Participation by Gender, 1987-2012

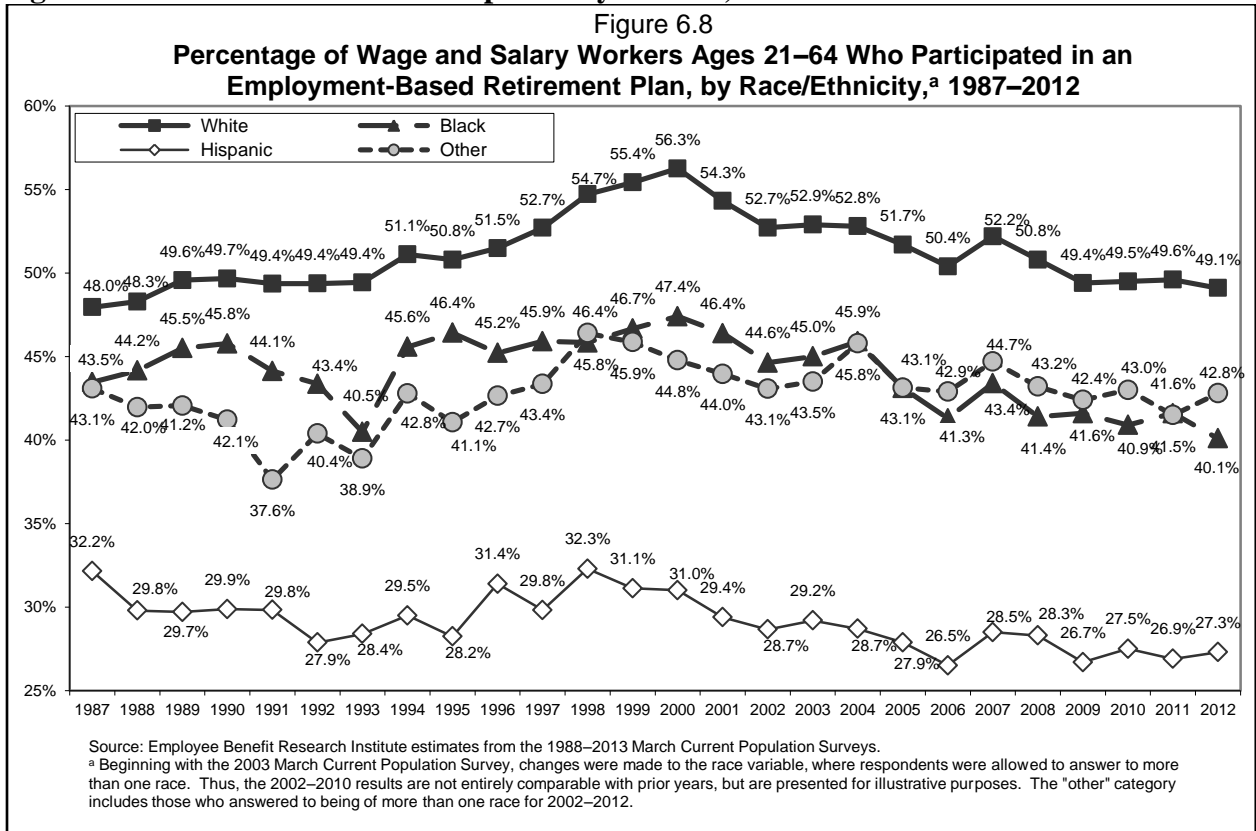
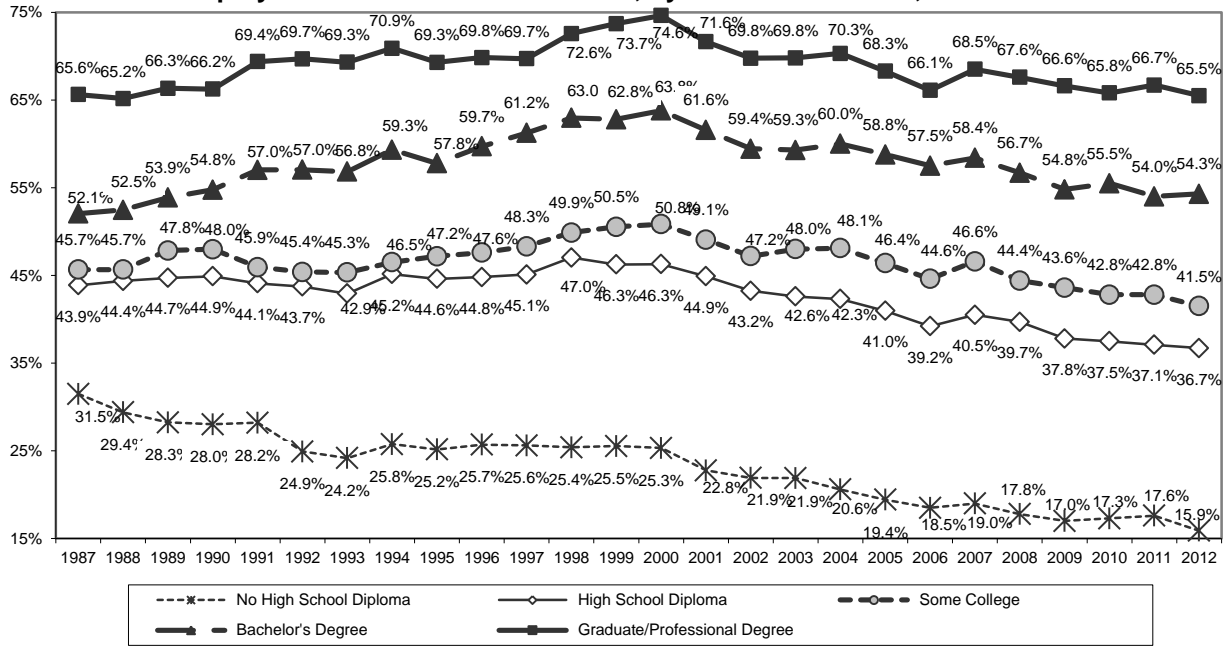


Figure 6.9: Retirement Plan Participation by Education, 1987-2012

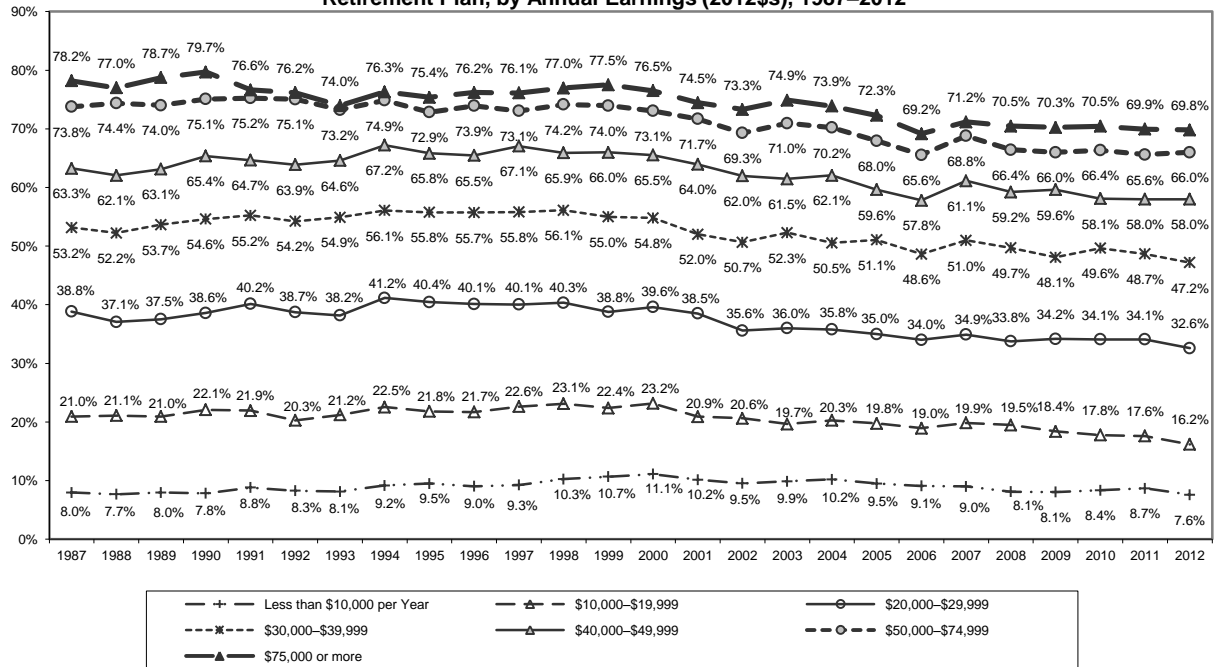
Figure 6.9
Percentage of Wage and Salary Workers Ages 21–64 Who Participated in an Employment-Based Retirement Plan, by Educational Level, 1987–2012



Source: Employee Benefit Research Institute estimates from the 1988–2013 March Current Population Surveys.

Figure 6.10: Retirement Plan Participation by Annual Earnings, 1987-2012

Figure 6.10
Percentage of Wage and Salary Workers Ages 21–64 Who Participated in an Employment-Based Retirement Plan, by Annual Earnings (2012\$), 1987–2012



Source: Employee Benefit Research Institute estimates from the 1988–2013 March Current Population Survey.

Figure 6.11: Retirement Plan Participation by Work Status, 1987-2012

Figure 6.11
Percentage of Wage and Salary Workers Ages 21–64 Who Participated in an Employment-Based Retirement Plan, by Work Status, 1987–2012

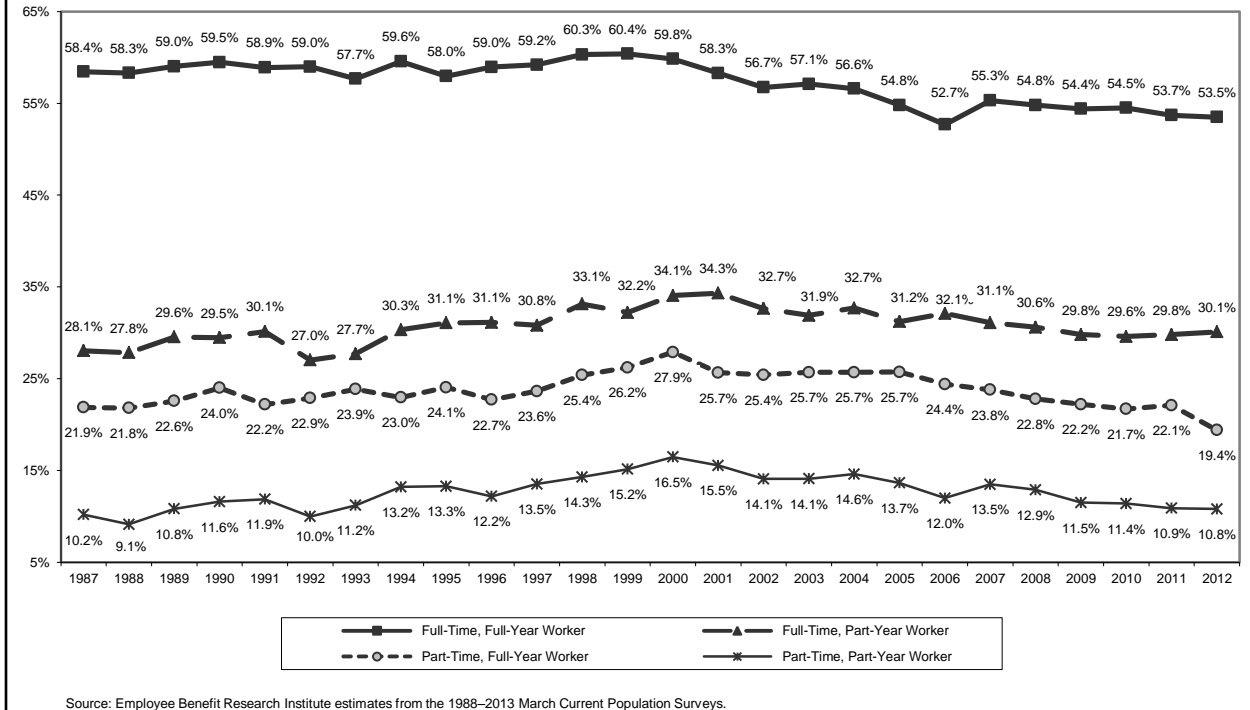
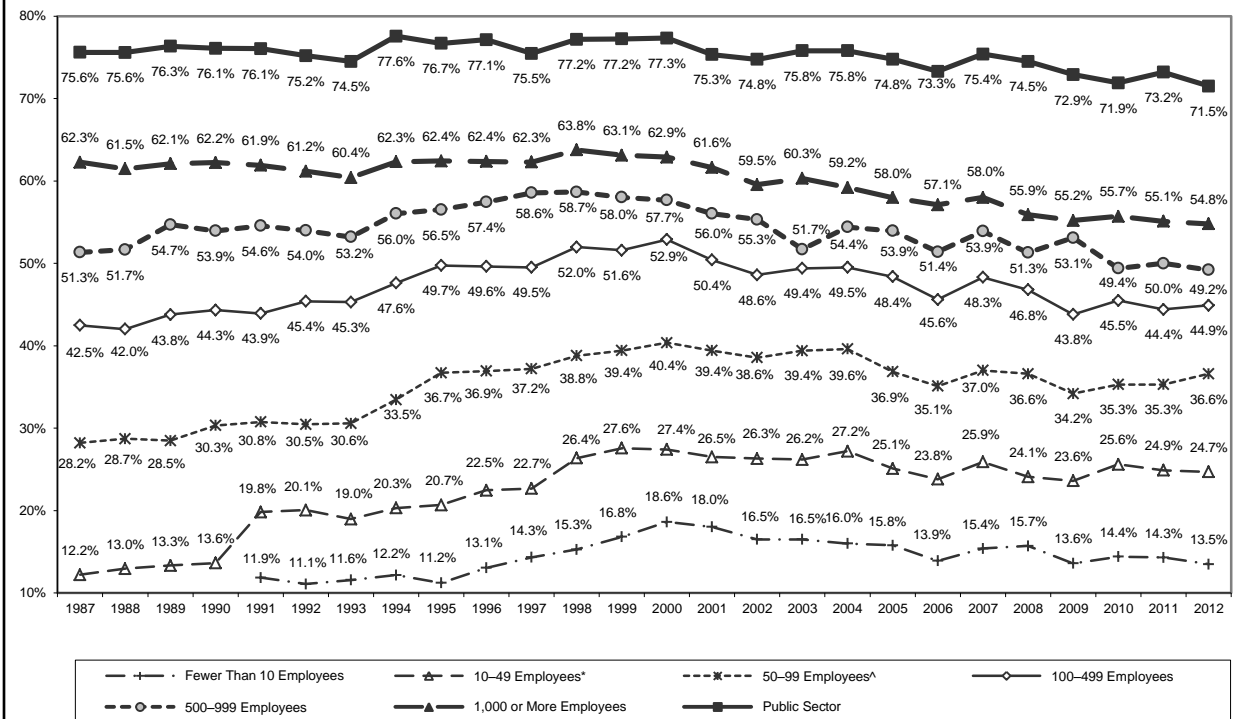


Figure 6.12: Retirement Plan Participation by Employer Size, 1987-2012

Figure 6.12
Percentage of Wage and Salary Workers Ages 21–64 Who Participated in an Employment-Based Retirement Plan, by Workers' Employer Size, 1987–2012



Source: Employee Benefit Research Institute estimates from the 1988–2013 March Current Population Surveys.
 * Fewer than 25 employees from 1987–1990, 10–24 employees from 1991–2009. ^25–99 employees from 1987–2009.

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Figure 6.13: Number of Workers Who Do NOT Participate in an Employment-based Plan

Figure 6.13 Number of Workers Working for an Employer Who Does NOT Sponsor an Employment-Based Retirement Plan and Number of Workers NOT Participating in an Employment-Based Retirement Plan, by Various Demographic and Employer Characteristics, 2012				
Characteristic(s)	Working for an	NOT	Percentage	Percentage
	Employer NOT Sponsoring a Plan	Participating In a Plan	Working for an Employer NOT Sponsoring a Plan	NOT Participating In a Plan
	(in millions)		(percentage of total)	
Total	80.5	94.9	100.0%	100.0%
Self-Employed (Not Wage and Salary)	8.9	9.0	11.0	9.5
Net Wage and Salary	71.6	85.9	100.0	100.0
65 Year Old or Older and 25 Years Old or Younger	19.1	23.5	26.7	27.4
Under 21 Years Old	6.4	7.9	8.9	9.2
25 Years Old or Younger	14.8	18.4	20.7	21.4
65 Year Old or Older	4.3	5.2	6.0	6.0
Not Full-Time, Full-Year	32.6	40.0	45.5	46.6
Full-time, part-year	11.1	13.5	15.4	15.8
Part-time, full-year	10.6	12.9	14.8	15.0
Part-time, part-year	10.9	13.5	15.2	15.8
Less than \$20,000 in annual earnings	25.1	30.4	35.1	35.4
Less than \$10,000 in annual earnings	17.0	20.6	23.8	24.0
Less than \$5,000 in annual earnings	9.7	11.6	13.5	13.5
Fewer than 100 employees	40.2	43.6	56.2	50.8
Fewer than 10 employees	18.6	19.4	26.0	22.6
10–49 employees	15.8	17.4	22.1	20.3
50–99 employees	5.8	6.8	8.1	7.9

Source: Employee Benefit Research Institute estimates from the 2013 March Current Population Survey.

Figure 6.14: Another Look at the Number of Workers Who Do NOT Participate in an Employment-based Plan

Figure 6.14
Percentage of Workers Working for an Employer Who Does NOT Sponsor an Employment-Based Retirement Plan and Percentage of Workers NOT Participating in an Employment-Based Retirement Plan of Various Demographic and Employer Characteristic Groups, 2012

Characteristic(s)	Total	Working for an	NOT	Percentage	Percentage
		Employer NOT Sponsoring a Plan	Participating In a Plan	Working for an Employer NOT Sponsoring a Plan	NOT Participating In a Plan
		(millions)	(percentage of defined population)		
Total	156.5	80.5	94.9	51.4%	60.6%
Self-Employed (Not Wage and Salary)	9.8	8.9	9.0	90.5	92.1
Net Wage and Salary	146.7	71.6	85.9	48.8	58.5
Under 21 Years Old	8.2	6.4	7.9	78.3	95.9
65 Year Old or Older	8.0	4.3	5.2	53.8	64.5
Not Full-Time, Full-Year	49.6	32.6	40.0	65.7	80.7
Full-time, part-year	19.0	11.1	13.5	58.3	71.3
Part-time, full-year	15.7	10.6	12.9	67.7	82.5
Part-time, part-year	14.9	10.9	13.5	73.0	90.8
Less than \$5,000 in annual earnings	12.2	9.7	11.6	79.4	95.0
Less than \$10,000 in annual earnings	22.1	17.0	20.6	77.0	93.3
Fewer than 100 employees	55.2	40.2	43.6	72.9	79.0
Fewer than 10 employees	22.3	18.6	19.4	83.7	87.1
10–49 employees	22.5	15.8	17.4	70.1	77.2
50–99 employees	10.4	5.8	6.8	55.8	65.4
Wage and Salary, Full-Year, Ages 21-64, \$5,000 or more in annual earnings, 10 or more employees	89.3	32.5	40.1	36.4	44.9
Wage and Salary, Full-Year, Ages 21-64, \$5,000 or more in annual earnings, 50 or more employees	74.2	22.7	29.3	30.6	39.5
Wage and Salary, Full-Time, Ages 21-64, \$5,000 or more in annual earnings, 10 or more employees	92.9	33.2	41.0	35.8	44.2
Wage and Salary, Full-Time, Ages 21-64, \$5,000 or more in annual earnings, 50 or more employees	77.6	23.5	30.3	30.2	39.0
Wage and Salary, Full-Year, Ages 21-64, \$10,000 or more in annual earnings, 10 or more employees	87.3	31.1	38.2	35.6	43.8
Wage and Salary, Full-Year, Ages 21-64, \$10,000 or more in annual earnings, 50 or more employees	72.7	21.7	28.0	29.9	38.5
Wage and Salary, Full-Time, Ages 21-64, \$10,000 or more in annual earnings, 10 or more employees	90.6	31.7	39.1	35.0	43.2
Wage and Salary, Full-Time, Ages 21-64, \$10,000 or more in annual earnings, 50 or more employees	75.9	22.4	28.9	29.5	38.0
Wage and Salary, Full-Time, Full-Year, Ages 21-64, \$5,000 or more in annual earnings, 10 or more employees	80.5	27.3	33.3	33.9	41.4
Wage and Salary, Full-Time, Full-Year, Ages 21-64, \$5,000 or more in annual earnings, 50 or more employees	67.5	19.2	24.4	28.4	36.2
Wage and Salary, Full-Time, Full-Year, Ages 21-64, \$5,000 or more in annual earnings, 100 or more employees	60.9	16.0	20.8	26.3	34.1
Wage and Salary, Full-Time, Full-Year, Ages 21-64, \$10,000 or more in annual earnings, 10 or more employees	80.0	26.9	32.9	33.7	41.1
Wage and Salary, Full-Time, Full-Year, Ages 21-64, \$10,000 or more in annual earnings, 50 or more employees	67.2	19.0	24.2	28.3	36.0
Wage and Salary, Full-Time, Full-Year, Ages 21-64, \$10,000 or more in annual earnings, 100 or more employees	60.6	15.9	20.5	26.2	33.9

Source: Employee Benefit Research Institute estimates from the 2013 March Current Population Survey.