

Table 2. Employer-Sponsored Retirement Plan Coverage, Private-Sector Workers, 2003-2014 (%)

|                          | Any Retirement Plan |                     |                                  | Defined Benefit Pension |                     |                                  | Defined Contribution Plan |                     |                                  |
|--------------------------|---------------------|---------------------|----------------------------------|-------------------------|---------------------|----------------------------------|---------------------------|---------------------|----------------------------------|
|                          | Offered Plan        | Participate in Plan | Participate, among Those Offered | Offered Plan            | Participate in Plan | Participate, among Those Offered | Offered Plan              | Participate in Plan | Participate, among Those Offered |
| <b>All Workers</b>       |                     |                     |                                  |                         |                     |                                  |                           |                     |                                  |
| 2003                     | 57                  | NA                  | NA                               | 20                      | NA                  | NA                               | 51                        | NA                  | NA                               |
| 2004                     | 59                  | 50                  | 85                               | 21                      | 21                  | 100                              | 53                        | 42                  | 79                               |
| 2005                     | 60                  | 50                  | 83                               | 22                      | 21                  | 95                               | 53                        | 42                  | 79                               |
| 2006                     | 60                  | 51                  | 85                               | 21                      | 20                  | 95                               | 54                        | 43                  | 80                               |
| 2007                     | 61                  | 51                  | 84                               | 21                      | 20                  | 95                               | 55                        | 43                  | 77                               |
| 2008                     | 61                  | 51                  | 83                               | 21                      | 20                  | 96                               | 56                        | 43                  | 77                               |
| 2009                     | 67                  | 51                  | 77                               | 21                      | 20                  | 93                               | 61                        | 43                  | 70                               |
| 2010                     | 65                  | 50                  | 76                               | 20                      | 19                  | 91                               | 59                        | 41                  | 70                               |
| 2011                     | 64                  | 49                  | 76                               | 20                      | 18                  | 91                               | 58                        | 41                  | 70                               |
| 2012                     | 65                  | 48                  | 75                               | 19                      | 17                  | 89                               | 59                        | 41                  | 70                               |
| 2013                     | 64                  | 49                  | 76                               | 19                      | 16                  | 87                               | 59                        | 42                  | 71                               |
| 2014                     | 65                  | 48                  | 75                               | 19                      | 16                  | 86                               | 60                        | 42                  | 70                               |
| <b>Full-Time Workers</b> |                     |                     |                                  |                         |                     |                                  |                           |                     |                                  |
| 2003                     | 67                  | NA                  | NA                               | 24                      | NA                  | NA                               | 60                        | NA                  | NA                               |
| 2004                     | 68                  | 60                  | 88                               | 25                      | 24                  | 96                               | 62                        | 50                  | 81                               |
| 2005                     | 69                  | 60                  | 87                               | 25                      | 25                  | 100                              | 62                        | 50                  | 81                               |
| 2006                     | 69                  | 60                  | 87                               | 24                      | 23                  | 96                               | 63                        | 51                  | 81                               |
| 2007                     | 70                  | 60                  | 85                               | 24                      | 23                  | 96                               | 64                        | 50                  | 79                               |
| 2008                     | 71                  | 60                  | 85                               | 25                      | 24                  | 96                               | 65                        | 51                  | 78                               |
| 2009                     | 76                  | 61                  | 80                               | 25                      | 24                  | 95                               | 70                        | 51                  | 74                               |
| 2010                     | 74                  | 59                  | 80                               | 24                      | 22                  | 93                               | 68                        | 50                  | 74                               |
| 2011                     | 73                  | 59                  | 80                               | 23                      | 22                  | 93                               | 68                        | 50                  | 74                               |
| 2012                     | 74                  | 59                  | 80                               | 22                      | 20                  | 91                               | 69                        | 51                  | 74                               |
| 2013                     | 74                  | 59                  | 80                               | 22                      | 19                  | 89                               | 69                        | 51                  | 75                               |
| 2014                     | 74                  | 58                  | 79                               | 22                      | 19                  | 88                               | 70                        | 52                  | 74                               |
| <b>Part-Time Workers</b> |                     |                     |                                  |                         |                     |                                  |                           |                     |                                  |
| 2003                     | 24                  | NA                  | NA                               | 8                       | NA                  | NA                               | 21                        | NA                  | NA                               |
| 2004                     | 27                  | 20                  | 74                               | 9                       | 9                   | 100                              | 23                        | 14                  | 61                               |
| 2005                     | 27                  | 19                  | 70                               | 10                      | 9                   | 90                               | 23                        | 14                  | 61                               |
| 2006                     | 29                  | 21                  | 72                               | 9                       | 8                   | 89                               | 25                        | 16                  | 64                               |
| 2007                     | 31                  | 23                  | 73                               | 10                      | 9                   | 90                               | 27                        | 18                  | 65                               |
| 2008                     | 32                  | 23                  | 73                               | 11                      | 10                  | 90                               | 27                        | 18                  | 65                               |
| 2009                     | 39                  | 22                  | 55                               | 11                      | 9                   | 80                               | 34                        | 16                  | 48                               |
| 2010                     | 39                  | 21                  | 54                               | 11                      | 8                   | 76                               | 33                        | 15                  | 47                               |
| 2011                     | 37                  | 20                  | 54                               | 10                      | 8                   | 79                               | 31                        | 14                  | 46                               |
| 2012                     | 38                  | 19                  | 50                               | 9                       | 7                   | 74                               | 33                        | 14                  | 44                               |
| 2013                     | 37                  | 20                  | 53                               | 9                       | 7                   | 74                               | 31                        | 15                  | 47                               |
| 2014                     | 37                  | 19                  | 52                               | 8                       | 6                   | 73                               | 32                        | 15                  | 47                               |

Source: Urban Institute Program on Retirement Policy estimates from the following U.S. Bureau of Labor Statistics series: "National Compensation Survey: Employee Benefits in the United States" (March 2014, March 2013, March 2012, March 2011, March 2010, March 2009, March 2008); "National Compensation Survey: Employee Benefits in Private Industry in the United States" (March 2007, March 2006, March 2005, March 2004, March 2003).

Note: NA = "not available."