

## **ALL RETIREMENT PLAN COVERAGE TABLES**

1. [Employer-Sponsored Retirement Plan Coverage, Civilian Workers, 2008-2014 \(%\)](#)
2. [Employer-Sponsored Retirement Plan Coverage, Private-Sector Workers, 2003-2014 \(%\)](#)
3. [Employer-Sponsored Retirement Plan Coverage, State and Local Government Workers, 1998-2014 \(%\)](#)
4. [Employer-Sponsored Retirement Plan Coverage by Number of Workers at Establishment, Private-Sector Workers, March 2014 \(%\)](#)
5. [Employer-Sponsored Retirement Plan Coverage by Sector and Earnings Quartile, March 2014 \(%\)](#)
6. [Participation in Frozen and Open Defined Benefit Pension Plans by Sector, 2009-2013 \(%\)](#)
7. [Employer-Sponsored Retirement Plan Coverage by Personal Characteristics, Full-Time Wage and Salary Workers, 2009 \(%\)](#)

**Table 1. Employer-Sponsored Retirement Plan Coverage, Civilian Workers, 2008-2014 (%)**

	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>									
2008	66	56	86	31	29	96	52	39	76
2009	71	57	80	31	29	94	56	39	69
2010	69	55	80	31	28	92	54	37	69
2011	68	55	80	30	28	92	54	37	69
2012	68	54	79	29	26	91	55	37	68
2013	68	54	80	28	26	90	55	38	69
2014	68	53	78	28	25	88	56	38	68
<b>Full-Time Workers</b>									
2008	75	66	87	36	34	96	60	46	77
2009	80	67	84	36	35	95	64	46	72
2010	78	65	84	36	34	94	61	45	72
2011	78	65	84	35	33	94	62	45	72
2012	78	65	83	34	32	92	63	45	72
2013	78	65	83	34	31	92	63	46	72
2014	78	64	81	34	30	89	65	46	71
<b>Part-Time Workers</b>									
2008	33	25	76	13	12	92	26	17	65
2009	40	23	59	14	12	83	31	15	48
2010	39	23	58	14	11	80	30	14	47
2011	38	22	58	13	10	82	29	13	46
2012	38	21	54	12	9	79	30	13	44
2013	37	21	57	12	9	80	29	14	47
2014	37	21	56	11	8	78	30	14	47

Source: Urban Institute Program on Retirement Policy estimates from the 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).

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."

**Table 3. Employer-Sponsored Retirement Plan Coverage, State and Local Government Workers, 1998-2014 (%)**

	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>									
2007	89	86	97	83	79	96	29	18	63
2008	89	86	96	83	79	96	29	18	62
2009	90	86	95	84	79	94	30	17	58
2010	90	85	95	84	79	94	29	17	57
2011	90	85	95	84	78	94	30	17	56
2012	89	84	95	83	78	94	31	15	48
2013	89	85	95	83	78	94	32	15	48
2014	89	81	91	83	75	89	33	16	48
<b>Full-Time Workers</b>									
1998	NA	98	NA	NA	90	NA	NA	14	NA
2007	99	95	97	91	88	96	33	21	64
2008	99	95	97	91	88	96	32	20	62
2009	99	95	96	92	87	95	34	20	59
2010	99	94	96	92	87	95	33	19	58
2011	99	94	95	92	87	94	34	19	56
2012	99	94	95	92	86	94	35	17	48
2013	99	94	95	92	87	94	36	17	48
2014	99	90	91	92	83	89	37	18	48
<b>Part-Time Workers</b>									
2007	39	37	93	37	35	94	8	5	57
2008	40	37	94	37	35	95	9	5	54
2009	41	37	89	38	34	90	10	5	53
2010	40	36	89	37	34	90	9	5	53
2011	41	37	91	38	34	91	10	5	50
2012	39	35	90	35	32	92	9	4	40
2013	39	35	91	36	33	92	9	4	40
2014	38	33	86	35	31	88	10	4	44

Source: Urban Institute Program on Retirement Policy estimates from the following U.S. Bureau of Labor Statistics publications: "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 State and Local Governments in the United States, September 2007," and "Employee Benefits in State and Local Governments, 1998."

Note: NA = "not available."

**Table 4. Employer-Sponsored Retirement Plan Coverage by Number of Workers at Establishment, Private-Sector Workers, March 2014 (%)**

Number of Workers	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
1 to 49	45	32	71	7	6	87	44	30	69
50 to 99	63	43	68	12	11	85	58	38	65
100 to 499	78	55	71	20	17	83	72	48	67
500 or more	89	77	86	46	41	88	80	63	78

*Source:* Urban Institute Program on Retirement Policy estimates from the U.S. Bureau of Labor Statistics publication, "National Compensation Survey: Employee Benefits in the United States, March 2014."

**Table 5. Employer-Sponsored Retirement Plan Coverage by Sector and Earnings Quartile, March 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>Civilian Workers</b>									
Bottom Quartile	41	22	53	8	6	78	37	17	48
Second Quartile	70	52	75	23	20	87	58	39	67
Third Quartile	81	67	83	36	32	89	65	47	73
Top Quartile	88	79	89	51	45	89	69	54	78
<b>Private-Sector Workers</b>									
Bottom Quartile	38	18	48	5	3	70	36	16	45
Second Quartile	67	47	71	14	11	85	62	41	67
Third Quartile	75	62	82	24	21	89	70	52	76
Top Quartile	85	75	88	36	32	88	80	66	83
<b>State and Local Government Workers</b>									
Bottom Quartile	73	66	90	65	58	89	26	13	50
Second Quartile	93	84	91	86	77	90	35	18	50
Third Quartile	95	86	91	89	80	89	35	17	49
Top Quartile	98	89	91	94	84	89	37	16	44

*Source:* Urban Institute Program on Retirement Policy estimates from the U.S. Bureau of Labor Statistics publications, "National Compensation Survey: Employee Benefits in the United States, March 2014."

**Table 6. Participation in Frozen and Open Defined Benefit Pension Plans by Sector, 2009-2013 (%)**

	Pct of Defined Benefit Plan Participants in Frozen Plans			Pct of Workers Participating in Open Defined Benefit Pension Plans		
	Civilian Workers	Private- Sector Workers	State & Local Govt Workers	Civilian Workers	Private- Sector Workers	State & Local Govt Workers
<b>All</b>						
2009	15	19	10	25	16	71
2010	16	22	9	24	15	72
2011	19	25	11	23	14	69
2012	NA	25	NA	NA	13	NA
2013	NA	26	NA	NA	12	NA
<b>Full-time</b>						
2009	15	20	10	30	19	78
2010	16	22	9	29	17	79
2011	19	25	11	27	17	77
2012	NA	26	NA	NA	15	NA
2013	NA	27	NA	NA	14	NA
<b>Part-time</b>						
2009	14	16	10	10	8	31
2010	13	14	10	10	7	31
2011	17	19	13	NA	6	NA
2012	NA	15	NA	NA	6	NA
2013	NA	19	NA	NA	6	NA

*Source:* Urban Institute Program on Retirement Policy estimates from the U.S. Bureau of Labor Statistics series, "National Compensation Survey: Employee Benefits in the United States" (March 2013, March 2012, March 2011, March 2010, March 2009).

*Note:* Frozen plans are closed to new workers or have ceased accruing benefits for at least some participants. Open plans accept new participants. NA = "not available."

**Table 7. Employer-Sponsored Retirement Plan Coverage by Personal Characteristics, Full-Time Wage and Salary Workers, 2009 (%)**

	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>Sex</b>									
Men	70.3	62.5	88.9	33.7	30.3	89.9	58.3	45.3	77.8
Women	72.0	63.4	87.9	34.7	31.0	89.3	59.5	45.6	76.7
<b>Age</b>									
25-34	64.5	53.9	83.6	27.3	23.9	87.8	56.0	39.4	70.4
35-44	71.1	62.3	87.6	33.1	29.1	87.9	59.2	46.0	77.6
45-54	74.5	67.7	90.8	37.7	34.1	90.3	61.0	49.3	80.8
55-64	75.5	69.7	92.3	40.6	37.8	93.0	58.9	47.5	80.6
<b>Education</b>									
Not high school graduate	37.4	27.5	73.6	14.7	12.6	85.5	30.9	18.6	60.2
High school graduate	62.9	53.2	84.5	28.9	25.9	89.7	51.2	36.5	71.3
Some college	72.2	63.0	87.2	32.9	29.4	89.2	60.7	46.3	76.2
Bachelor's degree or more	81.1	75.1	92.5	42.1	38.0	90.3	66.8	55.0	82.3
<b>Race and Hispanic origin</b>									
Non-Hispanic white	75.9	68.6	90.3	36.5	32.8	89.7	63.5	50.8	79.9
African American	69.3	58.1	83.8	35.2	32.1	91.2	54.6	36.2	66.4
Hispanic	49.9	39.5	79.2	22.7	20.0	88.3	40.2	26.7	66.5
Other	67.3	60.0	88.9	31.3	27.4	87.7	56.1	44.5	79.4
<b>Annual Earnings (\$2010)</b>									
Less than \$25,000	44.1	32.9	74.5	18.0	15.1	83.9	38.6	22.8	59.0
\$25,000 to \$49,999	71.6	61.4	85.8	32.5	29.5	90.8	58.8	43.1	73.4
\$50,000 to \$99,999	84.5	79.6	94.1	44.9	40.9	91.0	68.4	58.0	84.8
\$100,000 or more	86.8	83.6	96.2	43.1	37.4	86.8	74.8	67.1	89.7

Source: Urban Institute Program on Retirement Policy estimates from the Survey of Income and Program Participation (SIPP).

Note: Estimates are restricted to wage and salary workers ages 25 to 64 employed at least 35 hours per week. Annual earnings are reported in constant 2010 dollars and estimated as four times quarterly earnings, as reported in SIPP. Workers classified as having some college did not earn a Bachelor's degree.