While overall participation in employer-based plans has been flat or declining, there has been a shift from defined-benefit pensions to defined contribution plans in the private sector.

Economic Policy Institute, *Retirement Inequality Chartbook: How the 401(k) revolution created a few big winners and many losers*, September 2013.

In 1979, 28% of all private sector workers only participated in a defined benefit plan, but by 2011, 3% of all private sector workers only participated in a defined benefit plan.

Employee Benefit Research Institute, *FAQs About Benefits—Retirement Issues: What are the trends in U.S. retirement plans?*

In 1979, 7% of all private sector workers only participated in a defined contribution plan, but by 2011, 31% of all private sector workers only participated in a defined contribution plan.

Employee Benefit Research Institute, *FAQs About Benefits—Retirement Issues: What are the trends in U.S. retirement plans?*

Among those private sector workers who had retirement plans in 1979, 62% only had a defined benefit plan, 16% only had a defined contribution plan, and 22% had both. By 2011, however, 7% only had a defined benefit plan, 69% only had a defined contribution plan, and 24% had both.

Employee Benefit Research Institute, *FAQs About Benefits—Retirement Issues: What are the trends in U.S. retirement plans?*

In 2014, 60% of private sector workers had access to a defined contribution plan, while 19% of private sector workers had access to a defined benefit plan.


Access to plans for private sector workers varies significantly based on firm size. 46% of workers in firms larger than 500 employees had access to a defined benefit plan, while 8% in firms with less than 100 employees had access to a defined benefit plan.


Access to plans for private sector workers also varies significantly based on unionization. 71% of unionized private sector workers had access to a defined benefit plan, while 13% of non-unionized private sector workers had access to a defined benefit plan.


In 2014, 83% of state and local government workers had access to a defined benefit plan, while 33% of state and local workers had access to a defined contribution plan.


Of those state and local government workers in unions in 2014, 95% had access to a defined benefit plan, with 86% participating. Of those workers not in unions, 75% had access to a defined benefit plan, with 65% participating.