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ABSTRACT

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Trends in retirement plan coverage over the last decade

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From 1992-93 to 2004, there has been an overall decline in retirement coverage. Notably, participation in defined contribution plans has eclipsed defined benefit plan participation. Employment changes, federal regulations of defined benefit plan funding, the rise of 401(k) plans and a growing shift in responsibility toward the employee for retirement savings are some of the reasons behind this trend. Using data from the Bureau of Labor Statistics National Compensation Survey (NCS), this article describes some of the background underlying these trends. It also examines some key provisions of both defined contribution and defined benefit plans.

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