

Pension and Health Benefits of American Workers

New Findings from the April
1993 Current Population
Survey

U.S. Department of Labor

Social Security Administration

U.S. Small Business Administration

Pension Benefit Guaranty Corporation

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U.S. Department of Labor
Pension and Welfare Benefits Administration
Office of Research and Economic Analysis

Social Security Administration
Office of Research and Statistics

U.S. Small Business Administration
Office of Advocacy

Pension Benefit Guaranty Corporation
Corporate Policy and Research Department



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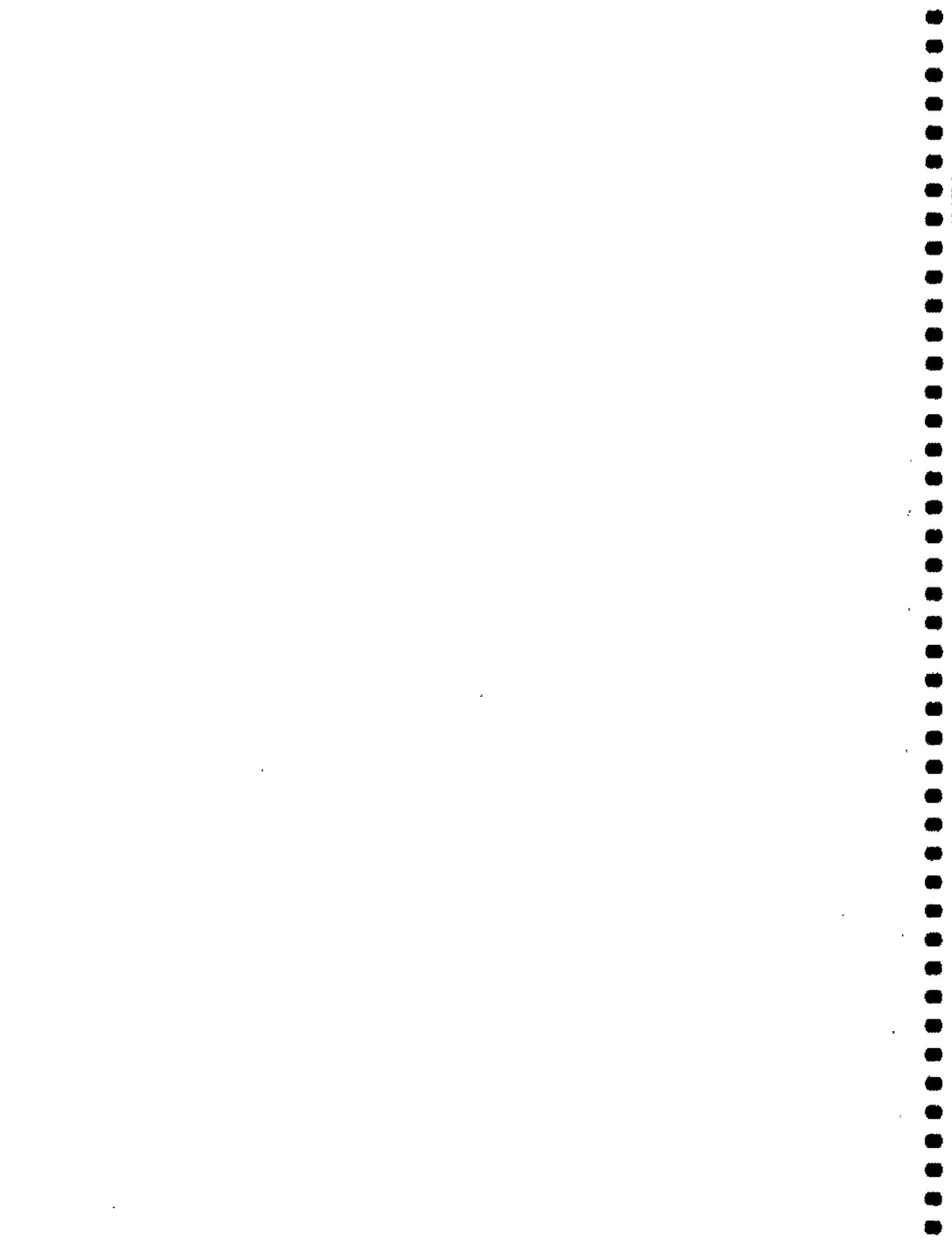


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INTRODUCTION

Over the past 22 years, a series of supplementary questionnaires were added to the Current Population Survey (CPS) to collect data on the pension and health plan coverage of workers. The first of these surveys was conducted in 1972. The timing of more recent surveys has evolved toward a 5-year collection cycle, with supplements conducted in 1979, 1983, 1988, and most recently in 1993. While these surveys have focused primarily on pension plan coverage, more recent surveys have contained an increasing number of questions on health plans.

This report presents the initial findings from the latest CPS supplement conducted in April 1993. Comparisons with findings from the earlier surveys are also included. The 1993 supplement was co-sponsored by four federal government agencies—the Department of Labor, the Social Security Administration, the Small Business Administration, and the Pension Benefit Guaranty Corporation.

The report is organized into six sections.

- Section A summarizes the key findings and contains a brief descriptive analysis of the survey results.
- Section B contains tables on coverage rates under employment-based pension plans.
- Section C focuses more specifically on coverage rates under 401(k) plans.
- Section D contains tables on lump sum distributions from pension plans.
- Section E has tabulations on Individual Retirement Accounts (IRAs).
- Section F contains tabulations on health plan coverage rates.

A technical appendix is included at the end of the report explaining the definitions and methodology used to produce the tabulated numbers.

Sections of the report are focused on the groups of workers for whom the analysis is most relevant. The summary tables in Section A show pension and health plan sponsorship and coverage rates for public and private, full-time and part-time workers. Pension plan coverage rates are not a major issue among public sector workers, with 85% of full-time government employees receiving pension coverage. Thus, Sections B and C primarily address coverage rates for private wage and salary workers. Tabulations in Section D show lump-sum distributions based on pension coverage under prior jobs received by all workers in the labor force (ages 25 to 64) who are either currently or formerly employed. Section E tabulations cover all employed workers with IRAs. Finally, given the focus on universal coverage contained in a number of health care reform proposals, Section F tabulations show health plan coverage rates for all wage and salary workers, with separate breakouts for private and public sector workers.

HIGHLIGHTS OF THE PENSION FINDINGS

- * Pension coverage¹ rates of private wage and salary workers increased from 42% in 1988 to 43% in 1993. Coverage of full-time workers increased from 48% to 50%.
- * The overall increase in coverage in the private sector from 1988 to 1993 resulted from an increase in pension plan participation among women workers, a continuation of a trend evident since 1972.
- * The reversal of the slight downward trend in pension coverage seen during the 1980s came through an increase in both offer and acceptance rates under 401(k) plans, which more than offset a decrease in coverage under other types of plans.
- * The pension coverage rate among full-time women employees, which was 38% in 1972, increased to 44% in 1988 and to 48% in 1993. In contrast, the coverage rate of full-time male employees, which was 54% in 1972, decreased to 51% in 1988, and remained at 51% in 1993.
- * The increase in the coverage rate of women was limited to women aged 30 and over. The coverage rate for full-time women workers under 30 was 33% in both 1988 and 1993. The coverage rate for men under 30 dropped from 34% in 1988 to 31% in 1993.
- * Pension coverage in service industries increased from 38% in 1988 to 42% in 1993. Twenty-four% of all private sector pension covered jobs are now held by service industry workers, an increase from 19% in 1988.
- * While the coverage rate in manufacturing industries increased slightly from 65% in 1988 to 66% in 1993, a decrease in total manufacturing jobs from 1988 to 1993 caused the share of total pension covered jobs held by manufacturing industry workers to decrease from 38% in 1988 to 33% in 1993.
- * The increase in coverage in services primarily benefited women, who hold 55% of all pension covered service industry jobs. While coverage of males employed in services also increased, this was offset by a loss in pension covered manufacturing jobs, 72% of which are held by men.
- * In 1983, only 3% of all full-time private wage and salary workers participated in a 401(k) plan. By 1993, 27% participated in a 401(k) plan. Over this same period, coverage under other types of plans decreased from 47% to 33%.
- * Part of the decline in coverage for younger workers since 1979 can be attributed to the increasing availability of coverage under 401(k) plans rather than other types of plans, which generally do not require employee contributions.

¹The term "coverage" as used in this report is defined as participation in any type of employment-based plan providing retirement benefits, including defined benefits plans, 401(k) type plans, deferred profit-sharing, and stock plans.

- * When offered a 401(k) plan, 48% of all private wage and salary workers under 30 elected coverage compared to 72% of workers 30 and over in 1993.
- * The offer rate of 401(k) plans to all private wage and workers increased from 25% in 1988 to 35% in 1993.
- * Among those for whom 401(k) plan coverage was available, the participation rate increased from 60% in 1988 to 67% in 1993.
- * The 401(k) plan offer rate was 36% for men compared to 33% for women in 1993. For the group of workers offered a plan, 70% of men were covered compared to 62% of women.
- * Three-fourths of all private wage and salary workers covered by pension plans in 1993 reported that they were vested. The vesting rate was similar for both men and women.
- * The 50% coverage rate for full-time private sector workers remained far behind the 85% coverage rate for public sector workers in 1993.
- * Eleven percent of all workers aged 25-64 reported receipt of a preretirement lump-sum distribution from the pension plan of a prior employer. The median amount received (in 1993 dollars) was \$3,840.
- * About 3 out of 10 recipients spent all the money they received; about 2 out of 10 put it all into retirement savings; and an additional 35% saved or invested it all in some other form.
- * Preservation of lump sums was directly related to the amount received. The median distribution received by those who put it into retirement savings was \$9,300. The median amount received by those who spent it all was \$1,800.
- * The trend over time is toward more saving and less spending of preretirement lump sums. Of payments received before 1980, only 6% were put into retirement savings; for the period 1980-1986, the comparable rate had increased to 15%; and in the period since 1986 (when the tax treatment of lump-sum distributions was modified), the retirement savings rate had increased to 27%.

HIGHLIGHTS OF THE HEALTH FINDINGS

- * The percentage of employees receiving health coverage from their own employer has declined significantly from 65% of all wage and salary workers in 1988 to 61% in 1993. This decline has occurred almost entirely among private sector workers whose coverage under employer sponsored plans declined from 62% of these workers to 58% during this period. Public sectors workers experienced only a one percentage point drop.
- * In 1993 about 35% (37 million) of wage and salary workers did not receive any health benefits from their employer. Nearly one half of these (16 million workers), reported no health insurance from any source. The March 1993 CPS data indicates that these workers and their dependents represent most of the estimated 39 million uninsured.
- * Among workers not covered by their employer's plan, about one half elected not to be covered and 38% reported that they were ineligible. The majority of those electing not to be covered (about three-fourths) did so because they were covered by another plan. These findings indicated that very few workers who elected not to receive health benefits from their employer did not have insurance from any other source.
- * The decline in coverage occurred among workers in all size categories of firms on essentially an equivalent basis between 1988 and 1993.^{1a}
- * The majority of workers continued to work for firms that sponsored some type of health benefits plan. The percentage of workers whose employer sponsored a plan, however, declined from about 81% in 1988 to 78% in 1993.
- * Substantial differences remained between workers in large and small firms in the level of employer sponsorship of health benefit plans. In 1988, about 60% of workers in firms with fewer than 100 employees reported that their employer sponsored a plan. In 1993, 54% of workers in these small firms provided a similar response.
- * Workers in the smallest firms, those with fewer than 25 workers, continued to have substantially lower access to health benefits and much lower rates of coverage by their own employer. The coverage rate among these workers declined from 35% to 33% between 1979 and 1988 to 31% in 1993.
- * Workers in firms with more than 100 workers continued their steady decline in coverage, from 83% in 1979 to 73% in 1993. This represents a greater proportional drop in coverage for workers in the larger firms compared to smaller firms.
- * Overall, the ratio of workers participating in an employer plan relative to those working for employers sponsoring a plan did not change substantially between 1988 and 1993. This indicates that the coverage decline was primarily due to diminishing sponsorship rather than increasing numbers of workers declining to participate.
- * As observed in previous years, the size of the firm continues to have a strong relationship with whether or not the worker is insured. Ninety-two percent of workers at firms with more than 500 workers reported that their employer provided benefits, compared to only 31% of workers in firms with fewer than 10 employees.
- * Low wage and part-time workers, as well as very young and very old workers, continued to be the most disadvantaged in the employment based health system. These workers had a much lower level of working for an employer who sponsored a plan, and significantly lower levels of coverage even when their employer provided benefits. Much of the difference for these workers was a function of their not being eligible for health benefits (especially part-time workers). Also, workers in this category had slightly lower participation rates in employer sponsored plans.

^{1a} The Employee Benefits Supplement to the CPS is a household based survey that provides information on workers. It can only be used to determine the number of workers with certain types of characteristics who receive benefits, not the number of firms that are providing the benefits. The calculations of the percentage of workers who receive benefits may differ considerably from estimates of the number of firms.

A. OVERVIEW

Health and pension plan coverage are two of the most basic and popular voluntary benefits offered by employers. In 1993, 80 % of all wage and salary workers reported that their employer provided one or both of these types of plans to at least some employees (Table A1). Seventy-eight percent of all workers indicated that their employer sponsored a health plan and 64% reported sponsorship of a pension or retirement plan. Both health and pension plan sponsorship were far more common in the public sector, with 94% of government wage and salary workers reporting the presence of a health plan and 93% the presence of a pension plan. Among private sector workers, 73% indicated that their employer sponsored a health plan and 58% indicated that their employer sponsored a pension plan.

Sponsorship of a plan by an employer does not guarantee that employees will automatically be covered under the plan. Employers may legally exclude certain categories of workers from coverage such as part-time or temporary employees; they may also impose minimum age and/or service eligibility requirements. For workers eligible to join a health or pension plan, employee contributions are often required as a condition for coverage. Therefore, the number of covered workers in a firm sponsoring a plan is generally less than the total number of employees.

Among all wage and salary workers, 61% reported coverage under an employer provided health plan and 49% reported coverage under an employer pension or retirement plan. As with plan sponsorship, government workers reported both a higher coverage rate under health plans than private sector workers (77% compared to 58%) and a higher coverage rate under pension plans (77% compared to 43%).

Full-time workers in both the private and public sectors were far more likely to have pension and health plan coverage than part-time workers. Coverage under an employer pension plan was reported by 56% of all full-time workers compared to 15% of part-time workers (Table A2). The disparity in coverage rates was even greater under employer health plans, with 70% of all full-time workers receiving coverage compared to only 16% of part-time workers (Table A3).

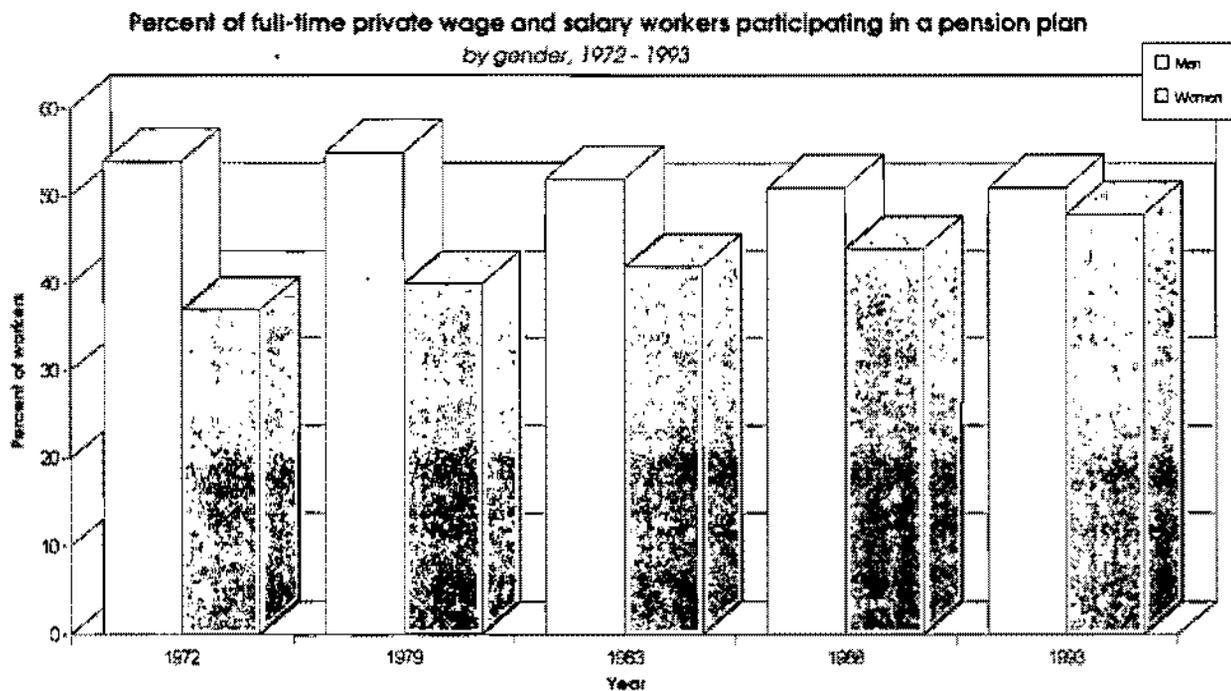
While workers without coverage under a health plan provided by their own employer often receive coverage under another plan such as a plan provided by their spouse's employer, 15% of all wage and salary employees (16 million workers) reported that they were not covered under any health plan, including 13% of full-time employees and 24% of part-time employees.

B. PENSION COVERAGE RATES

As indicated in the overview section, pension coverage patterns varied widely between public and private sector workers. Among full-time workers, 85% of government workers reported pension coverage compared to 50% of private workers (Table B1). Because the demographic and economic factors associated with high and low pension coverage rates are primarily related to full-time private wage and salary workers, the remaining discussion in this section, as well as most of the pension coverage tabulations, are focused on this group of workers.

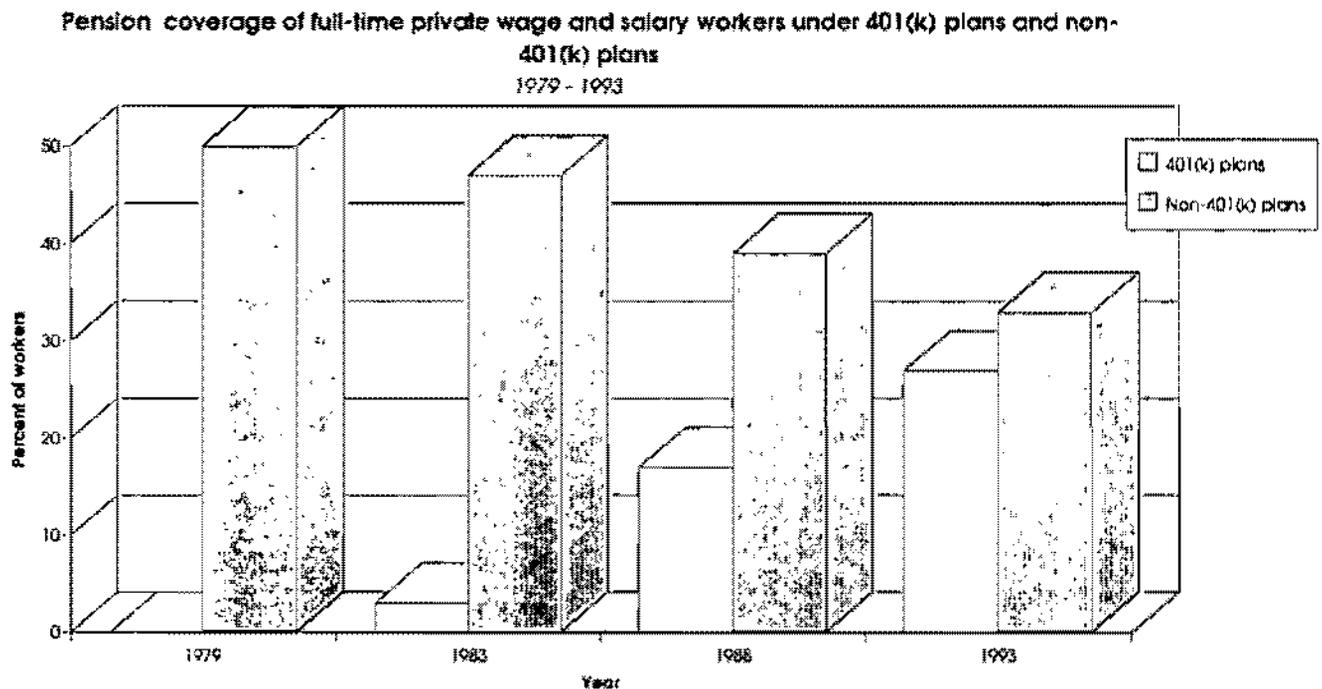
Private Full-Time Wage and Salary Workers

Changes in coverage rates, 1972-1993. The overall pension coverage rate was relatively stable from 1972 to 1993. Over this period, the rate for full-time private wage and salary workers has changed only marginally from the 48% rate found in 1972 to the 50% rate found in 1993 (Table B16). While overall coverage has remained fairly constant, there have been shifts in relative coverage rates among subgroups. There have also been major shifts in the types of plans providing coverage to workers.



While coverage of men has decreased from a high of 55% in 1979 to the 51% rate found in 1993, coverage rates for women have steadily increased from 38% in 1972 to 48% in 1993. A primary reason for the increase among women has been an increase in the establishment of plans in service industries where women are disproportionately employed. Coverage rates for men in service

industries have also increased but this has been offset by a lack of growth in high coverage manufacturing jobs where males are disproportionately employed.



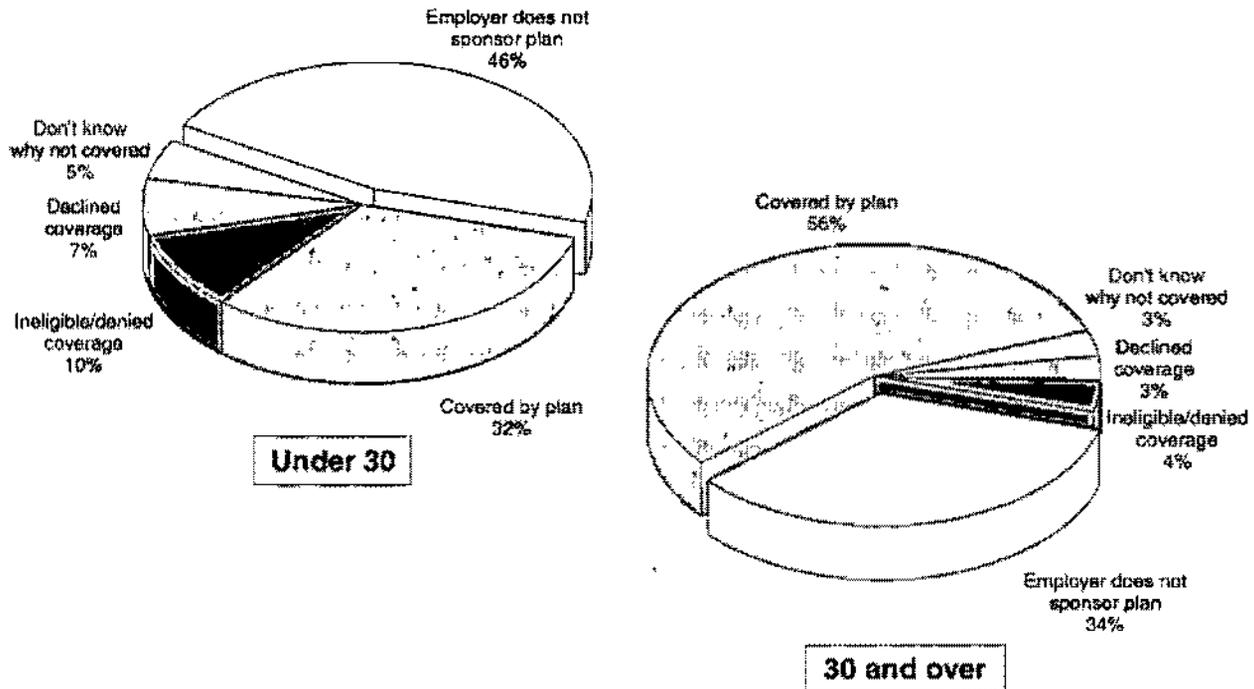
Since the passage of the Employee Retirement Income Security Act (ERISA) in 1974, there has been a trend away from pension coverage under defined benefit plans and toward defined contribution plan coverage. This trend accelerated during the mid-1980s as 401(k) plans became increasingly popular. This shift can now be characterized as a shift from both defined benefit and non-401(k) defined contribution plans toward 401(k) plans. In 1983, only 3% of full-time workers received coverage under a 401(k) plan compared to 47% under other types of plans. By 1993, the coverage rate for full-time workers under 401(k) plans had increased to 27%, while coverage under other types of plans had fallen to 33%.²

Unlike most of the more traditional types of plans, 401(k) plans are almost always financed at least in part through voluntary employee contributions. When offered a 401(k) plan, younger, lower paid workers are less likely to participate than older workers. The increasing availability of coverage under 401(k) plans rather than other types of plans, has been an increasingly important factor in the divergence of coverage rates between workers under 30 and those over 30 (Table B16). In particular, male workers under 25 have been affected by the shift toward sponsorship of 401(k) plans, with coverage rates falling from 34% in 1979 to 19% in 1993.

²About 10 percent of workers have coverage under both 401(k) and another type of plan.

Pension coverage status of private wage and salary workers

by age, 1993



Noncoverage of workers in firms with plans. While 63% of full-time workers in 1993 were employed by firms with pension plans, only 50% were covered (Tables B1 and B2). Among the full-time noncovered workers, 39% were new employees who did not yet meet age and/or service requirements for coverage (Table B4). For 31% of noncovered workers, however, the voluntary decision not to contribute to the plan was cited as the reason for noncoverage. For those workers (who tended to be younger and have less service than covered workers) the employer typically sponsored a 401(k) plan.

Factors associated with pension coverage. A number of factors were associated with high coverage rates. Covered workers were most likely to be employed by large firms in high wage, unionized industries. They also tended to be older and have more years of service with their employer. For example, the coverage rate was only 21% for full-time workers under age 25 compared to 63% for those aged 45-49 (Table B5).

Pension coverage rates were highly correlated with earnings. While only 8% of workers earning less than \$10,000 were covered, 81% of workers earning \$50,000 or more participated in pension plans (Table B11). When size of firm was examined, pension coverage rates ranged from a low of 13% for workers in firms employing fewer than 10 workers, to 73% for workers in firms with 1,000 or more workers (Table B9).

Coverage rates of men and women. Pension coverage patterns of men and women tended to be fairly similar for workers with similar demographic and economic characteristics. For example, among workers with 10 to 14 years of employment with a firm, 70% of men and 71% of

women had pension coverage (Table B6). Among workers earning \$50,000-74,999 annually, 81% of men and 80% of women reported pension coverage (Table B11). Overall, however, 51% of full-time male workers have pension coverage compared to 48% of women workers.

The primary reasons for the disparity in coverage rates were that women tended to be disproportionately employed in low wage service industries, were less likely to have union representation, and tended to have fewer years of service than their male counterparts. Women had higher coverage rates than men at all earnings levels below \$35,000 and were generally within a couple of percentage points of men at earnings levels above \$35,000. But 34% of women earned less than \$15,000 compared to 19% of men. The 21% coverage rate for this low income group of workers had a much greater negative impact on overall coverage rates for women than for men.

Dual coverage. Traditionally, large employers have tended to provide pension coverage to their employees under defined benefit plans, while small employers were more likely to provide defined contribution plan coverage. Also, large employers often provide additional coverage under defined contribution plans such as profit sharing plans, Employee Stock Ownership Plans (ESOPs), and increasingly in recent years, 401(k) plans. In 1993, 23% of private wage and salary workers with pension coverage reported coverage under two or more plans (Table B13).

The 1993 survey asked workers with pension coverage to identify the specific type of plan(s) they participated in. Although self-reports of this kind of detail may not be entirely reliable, 23% indicated coverage under a single defined benefit plan, 44% reported coverage under a single defined contribution plan, and 18% reported coverage under both a defined benefit and defined contribution plan. The remaining 15% either didn't know the type of plan they were in, or reported some other combination of coverage.

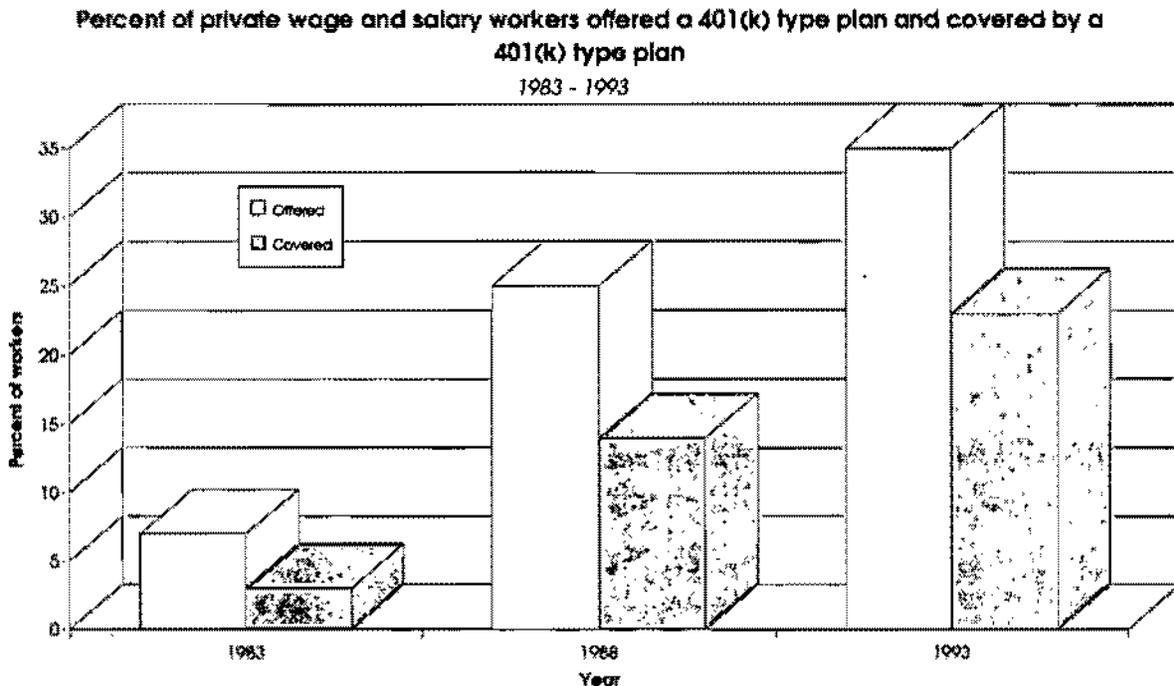
Defined contribution plans are often thought of as supplementary to the more traditionally defined benefit plans. However, when workers covered by both types were asked to identify the plan they considered most important, 60% indicated that their defined contribution plan was most important (Table B14).

Vesting rates. Among workers with pension coverage, 75% reported that they were vested, or had a right to eventually receive pension benefits even if their employment terminated (Table B15). The vesting rate was 76% for men and 74% for women. As expected, vesting rates increased with years of service, although among participants with only one year or less of pension service, 53% indicated that they were vested.

C. 401(k) TYPE PLANS

Among plans providing retirement benefits, 401(k) type plans are a fairly recent innovation but have undergone phenomenal growth during the past 10 years. The Revenue Act of 1978 added Sec. 401(k) to the IRS Tax Code, effective for taxable years beginning after December 31, 1979. Under such a plan, participants can elect to receive cash payments from their employers or defer employer contributions on their behalf to a trust. Deferrals are made on a pre-tax basis, with taxes on earnings also deferred until distribution. Employers generally will contribute a matching percentage of employee contributions to the plan, although a plan may provide for the employer to contribute on some other basis such as a fixed contribution rate, a percentage of profits, or to make no contributions³.

Growth of 401(k) type plans, 1983-1993. The establishment of 401(k) type plans in the private sector initially proceeded at a relatively modest pace, with 7% of workers reporting in 1983 that their employer offered them coverage (Table C10). During the mid-1980s, the pace of growth increased dramatically, with 25% of workers reporting the availability of a 401(k) plan in 1988. By 1993, 401(k) plan availability further increased to 35% of all private wage and salary workers.



³The term 401(k) plan is often used to refer to a specific type of plan where the employer matches a percentage of employee salary deferrals. Because Sec. 401(k) does not require employers to contribute in this manner in order for employee contributions to be made on a tax-deferred basis, all plans providing for employee salary deferrals are referred to in the tabulations as "401(k) type plans".

The coverage rate among workers offered a 401(k) plan increased from 39% in 1983, to 60% in 1988 and 67% in 1993. The combined increases in both availability and participation among workers offered a plan raised the overall 401(k) plan coverage rate among private wage and salary workers from only 3% in 1983, to 14% in 1988 and 23% in 1993.

The recent increase in both offer and acceptance rates under 401(k) plans reversed the downward trend in overall pension plan coverage seen through the early and mid-1980s. In the absence of 401(k) plans, coverage under other plans would undoubtedly be higher than the current 33% for full-time workers because of substitution of other plans by firms adopting 401(k) plans. However, it is evident that the decline in coverage during the 1980s would have continued if 401(k) plans were not available.

Coverage rates among all wage and salary workers. In 1993, 37% of all wage and salary workers reported that their employer offered a 401(k) type plan; 65% of these elected coverage (Table C1). This resulted in a coverage rate among all workers of 24%. The percentage of private wage and salary workers offered a plan (35%) was lower than for government workers (46%), but the rate of coverage among those offered a plan was higher for private sector workers—67% compared to 57%.

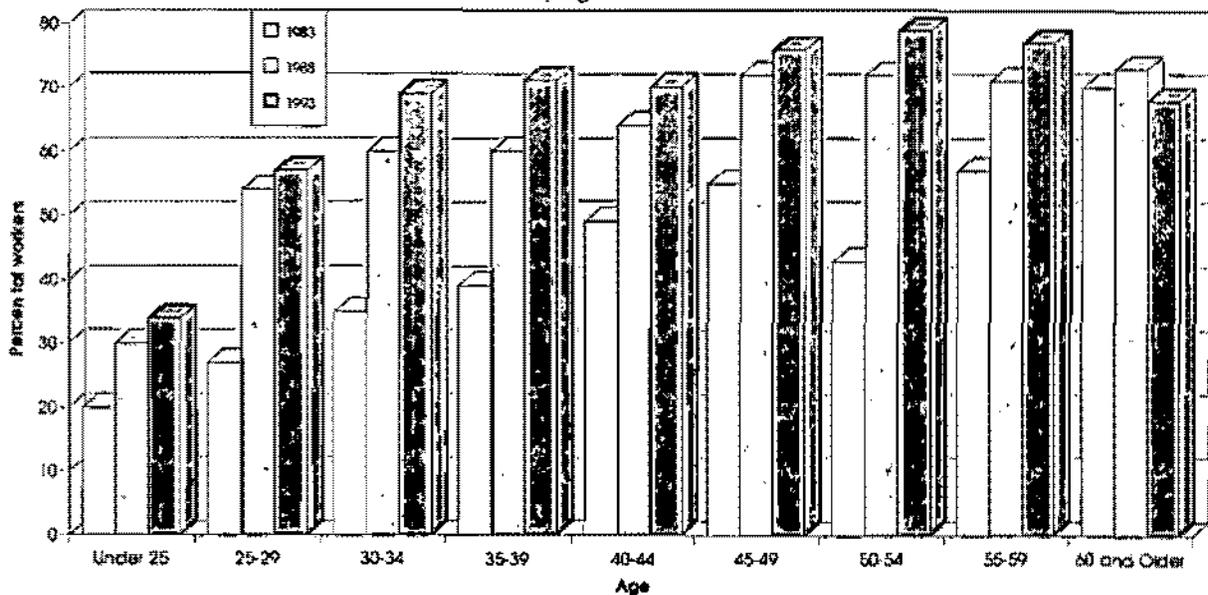
Among full-time workers, 41% of both men and women were offered a 401(k) plan. Among part-time workers, 16% of women and 12% of men were offered a plan. Because a higher percentage of male workers than female workers are employed full-time, the total percentage of male workers offered a plan (38%) was higher than among all women workers (35%). For the group of workers offered a plan, 69% of men were covered compared to 60% of women.

Private Wage and Salary Workers

As with overall pension coverage rates, 401(k) plan coverage is related to a number of demographic and economic characteristics such as age, firm size, and earnings.

Percent of private wage and salary workers offered a 401(k) type plan who are covered by the plan

by age, 1983 - 1993



Age. Workers under age 30, and particularly those under age 25, were less likely than older workers to be offered a 401(k) plan and less likely to participate when coverage was offered. Only 17% of workers under age 25, and 35% of workers aged 25-29, were offered 401(k) plan coverage compared to 40% of workers aged 30-54 (Table C2). The offer rate decreased for workers over 54. This resulted, at least in part, from earlier retirement rates among older workers with plans. The coverage rate among workers offered plans ranged from a low of 34% among workers under age 25 to a high of 79% for workers aged 50-54.

Firm size. Workers in large firms were most likely to be offered 401(k) plans (Table C5). While 56% of workers in firms with 1,000 or more employees were offered these plans, only 5% of workers in firms with fewer than 10 workers were offered such plans. This pattern held for both men and women. On the other hand, workers who were offered a plan in firms with fewer than 10 workers were more likely to be covered than their counterparts in large firms with 1,000 or more workers (75% versus 68%).

Because of the low offer rate in small firms, the proportion of all workers covered by a 401(k) plan varied directly by firm size, with workers in large firms significantly more likely to be covered by such a plan. This was the case for both men and women.

Annual earnings. Both the offer rate and coverage rate increased substantially with earnings. While only 10% of workers earning less than \$10,000 annually were offered a plan and 30% of those offered a plan were covered, 69% of all workers earning \$75,000 or more were offered a plan and 90% of such workers were covered by the plan (Table C7).

At all income levels below \$50,000, women were more likely to be offered and covered by a plan. The overall coverage rate for all women fell below that of men because a higher proportion of women were in lower income categories.

Dual coverage. About 38% of all workers offered a 401(k) plan were also covered under another plan (Table C8). The coverage rate of workers offered a 401(k) plan was 63% among those in another plan compared to 69% for those where only a 401(k) plan was available. Regardless of coverage status under another plan, the median income of those electing 401(k) plan coverage was higher than for those declining coverage (Table C9).

Contribution rates. Workers participating in 401(k) plans indicated an intent to contribute an average of 5.5% of pay to the plan (Table C10). This percentage was about the same for both men and women. Generally, the contribution rate increased with both income and age.

D. PRERETIREMENT LUMP-SUM DISTRIBUTIONS

With the shift to defined contribution plans in recent years, there has been increasing policy concern about preretirement lump-sum distributions. Defined contribution plans typically allow participants to cash out their accounts when they leave a job—either at or before retirement—and some studies have suggested that this practice is also becoming more common in defined benefit plans. While such payments have the advantage of "portability," enabling the worker to transfer the money to an individual retirement account or, if available, to another employer-sponsored plan, policy concern has focused on the issue of "preservation" of benefits—that is, whether lump sums are actually saved for retirement or are spent in other ways.

Overall receipt. Compared to previous supplements, the 1993 survey expanded the sample for the questions on lump sums, including an estimated 5.9 million persons aged 25-64 who were currently unemployed but had previous work experience. This group had a lump-sum receipt rate almost identical to the 97.4 million persons of comparable ages who were currently employed. Together, 11.4% of this "experienced labor force" aged 25-64 reported that they had ever received a lump-sum distribution from a pension or retirement plan on a previous job (Table D1).

Age at receipt. The fact that these lump-sum payments were predominantly "preretirement" distributions is suggested by the ages at which they were received. Half were received before the age of 33 (the median age at receipt), and four-fifths before the age of 45 (Table D1).

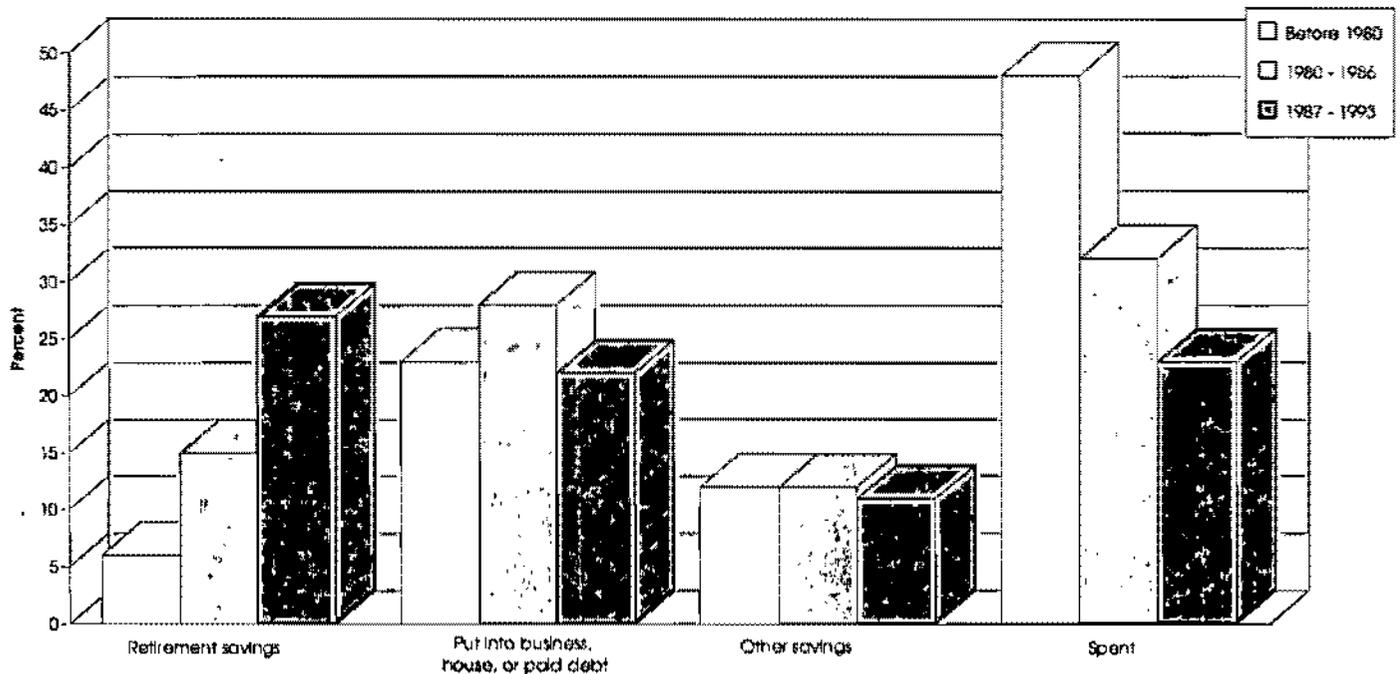
Lump-sum amounts. Younger workers also received smaller payments, as might be expected. For those aged 25-34 at receipt, the median payment was about \$2,900 (in 1993 dollars); among older workers, median payments were substantially higher (Table D3). For recipients as a whole, the statistical distribution of lump-sum payments was highly skewed, with a large number of small payments and a small number of very large payments. In this case, the median—about \$3,800—more accurately describes the "typical" payment than does the arithmetic mean (which was about \$10,400).

Uses of lump sums. About 3 out of 10 recipients spent all the money they received; about 2 out of 10 put it all into retirement savings; and an additional 35% saved or invested it all in some other form. Preservation of lump sums was directly related to age at receipt (Table D5) and to the amount received (Table D6): the older the recipient and the larger the lump sum, the more likely it was to be saved. Among those who put all their money into retirement savings, the median payment was about \$9,300; among those who spent it all, the median lump sum was only about \$1,800 (Table D7).

Changing usage patterns over time. Based on the reported years of receipt, the trend over time has been toward more saving and less spending of preretirement lump sums (Table D4). This trend was apparently strengthened by the 1986 Tax Reform Act, which imposed a penalty tax on lump sums that are not rolled over into another tax-qualified retirement plan. Of lump sums received prior to 1980, only 6% were put into retirement savings; for the period 1980-1986, the comparable rate had increased to 15%; and in the period since 1986 (when the penalty tax went into effect), the retirement savings rate had increased to 27%. In addition, as noted earlier, many

recipients had saved or invested their payments in some other form—investments that may, in fact, contribute to income security in retirement.

Reported use of lump-sum distributions



Past recipients, but currently covered. Surely of greatest concern are those lump-sum recipients who spend their payments and have no other form of pension protection. These persons, however, comprised only 1.5% of the experienced labor force aged 25-64. The majority of lump-sum recipients were covered by a pension or retirement plan on their current jobs (Table D1), and the coverage rate was highest among those who had taken a lump sum at younger ages. For example, 58% of those who had received their payments at ages 25-34 were currently covered, compared to 44% who took lump sums at ages 45-54. This pattern was also found among those who had spent their entire payments. Among those who had received their most recent lump sum before age 25 and spent it all, 62% were covered on their current jobs; among the comparable group at ages 25-34, 59% were currently covered.

E. INDIVIDUAL RETIREMENT ACCOUNTS

Individual Retirement Accounts (IRAs) became a popular savings vehicle for many people in the early 1980s, when their tax advantages were made available to all taxpayers. Since implementation of the 1986 Tax Reform Act, however, contributions to IRAs (up to \$2,000) can be fully tax deferred only for persons who are not covered by an employer-maintained retirement plan or whose adjusted gross income falls below certain phaseout levels. Persons not eligible for tax-deferred treatment, on the other hand, can still make taxable contributions to an IRA, which then accumulate untaxed.

The 1993 survey asked two IRA questions of all persons who were currently employed—first, to determine if they had an IRA in their own names, and second, to determine if their accounts were "active," with some level of contribution made during the preceding year.

IRAs and active IRAs. Nineteen percent of all workers reported an IRA in their own names—18% of wage and salary workers and 27% of the self-employed. However, the majority said that they did not contribute to their accounts in the preceding year. Instead, only 6% of employees and 10% of the self-employed reported such "active" accounts (Table E2).

IRAs and income levels. As expected, workers contributing to an IRA tended to be concentrated at higher income levels. For 1992, 53% of those who contributed to an IRA reported personal incomes of \$30,000 or more (Table E2).

Average contributions. Among those who contributed, the average amount did not vary dramatically by income level. For workers with total personal incomes of \$5,000-14,999, for example, the mean contribution was around \$1,600; among those with incomes of \$50,000 or more, the average contribution was about \$2,100. Average contributions also did not vary dramatically by class of worker. Among wage and salary workers, the average was about \$1,700; for the self-employed, it was somewhat higher—about \$1,900 (Table E3).

F. HEALTH COVERAGE RATES

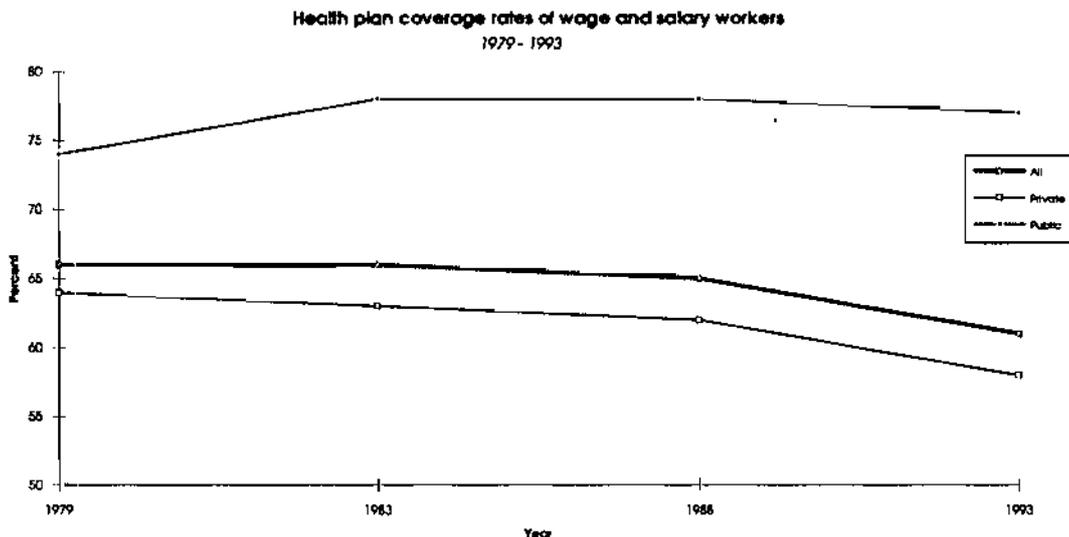
All Workers

Number of uninsured workers. A considerable proportion of workers remained outside of the employment based system. The survey indicated that 35% (or about 37 million) of the 107 million wage and salary workers did not report receiving any health benefits coverage from their employer (Table F11). Nearly one half of these workers (15% of all workers or about 16 million) reported that they were not covered by any health benefit plan (Table F21).

Characteristics of uninsured workers. The survey data confirmed well documented correlations between wage levels, firm size and the lack of health insurance coverage. Lack of insurance from any source was highest among workers at firms of fewer than 10 employees, 32% of whom report no coverage. The proportion of uninsured workers was somewhat lower (25%) for workers in firms of fewer than 100 workers. In firms employing 500 or more workers, only 8% of workers reported having no health insurance coverage. (Table F21)

A similar relationship was evident in regard to earnings. Almost 40% of those reporting earnings below \$5.00 had no coverage. Lack of coverage was somewhat lower for workers earning between \$5.00 and \$7.50 at 28%. This declined rapidly with increasing wages. Only 3% for those earning \$15.00 or more had insurance from any source.

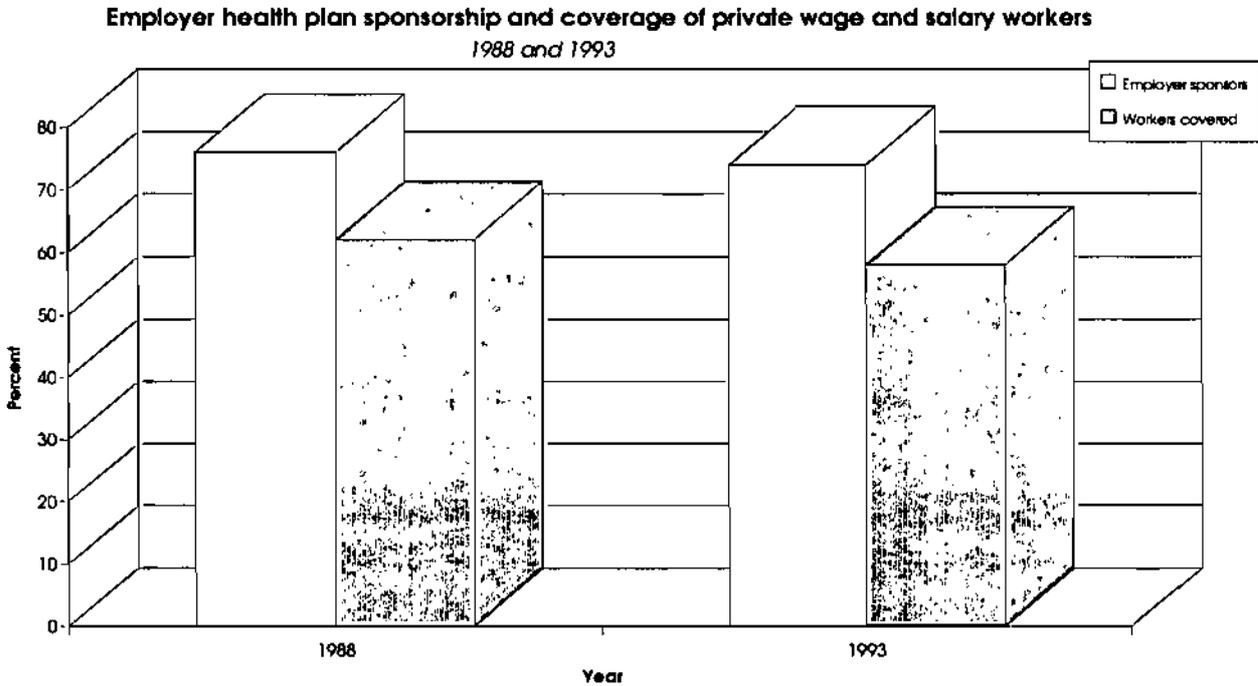
Change in coverage rates 1979 to 1993. The 1993 survey indicated that there has been a significant decline in the coverage of workers under employer sponsored health plans. Although the proportion of public sector workers obtaining health benefits through their employer remained stable at 77% (an increase from 1979 levels but essentially the same as the previous decade) there was an acceleration of the decline in private sector worker's coverage. Private wage and salary workers coverage declined to 58% of workers, a 6 percentage point decrease since 1979. The majority of this loss of coverage (4 percentage points) occurred in the most recent period between 1988 and 1993. This led to an overall decline of coverage from 65% in 1988 to 61% in 1993 (Table F29).



Both public and private part-time workers continued to have coverage rates that are about one-fourth those of full-time workers. Overall 16% of part-time workers reported receipt of health benefits from their employer in 1993. These rates of part-time worker's coverage have changed little since 1979. However, because the number of part-time workers has increased over this period, this represents a greater number of workers (Table F29).

Private Sector Workers

Sponsorship and participation 1988 to 1993. Overall the proportion of private sector workers eligible and electing to participate in an employer sponsored plan did not change substantially between surveys taken in 1988 and 1993 (the only two surveys in the series in which the relevant questions were included). In 1988, 76% of workers reported working for an employer sponsoring a plan; 62% reported obtaining coverage. In 1993, the level of employer sponsorship had declined to 74% and coverage to 58%, indicating that nearly the same proportion of those working for an employer with health benefits received some coverage in the two periods.

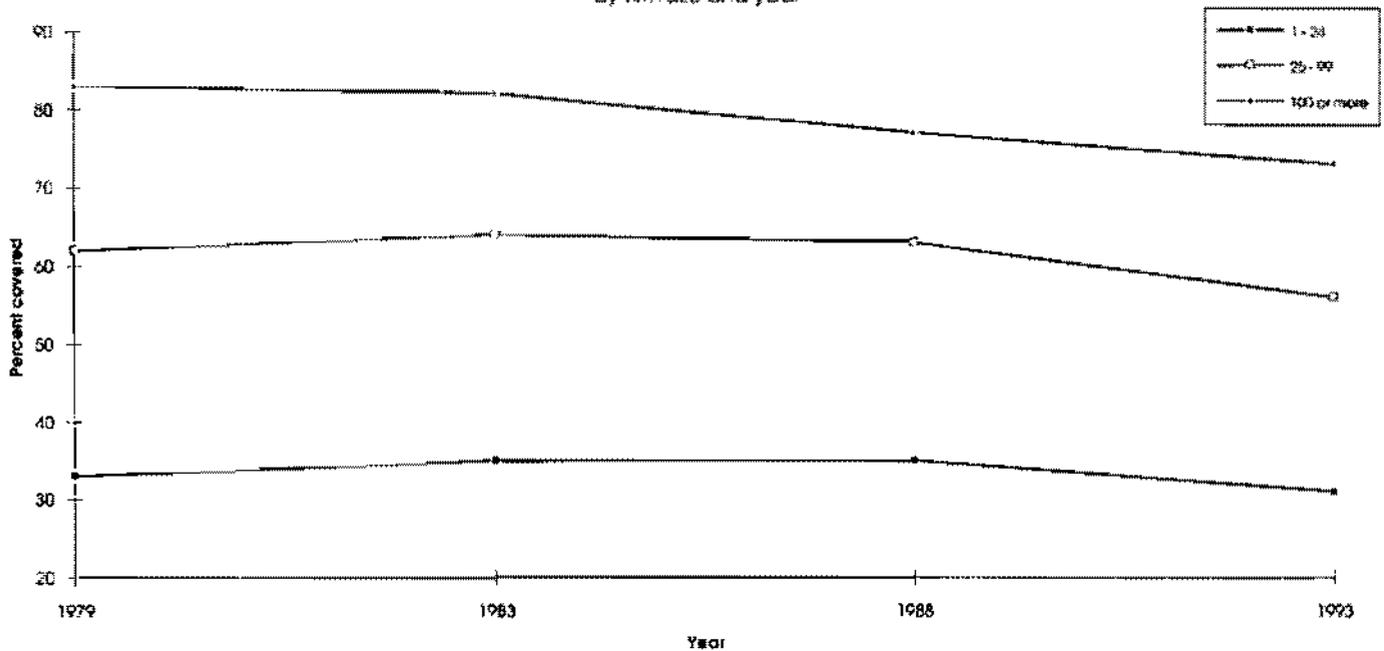


Change in coverage by employer size 1979 to 1993. The downward trend in health benefits coverage among private sector workers has not been confined to firms of any particular size, but has occurred relatively proportionately across all size categories. Workers in small firms continued to have significantly lower rates of employer coverage compared to those in larger

firms. However, the magnitude of coverage losses was actually slightly greater for workers in firms with more than 100 employees than for the smaller businesses.

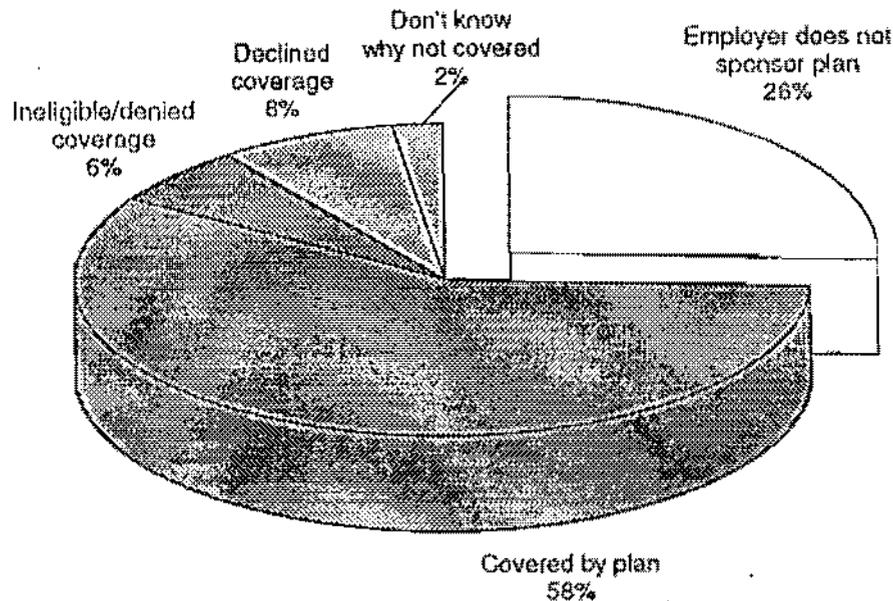
Employer sponsored coverage of workers in firms with fewer than 25 employees, after increasing slightly from 33% to 35% between 1979 and 1988, declined to 31% in 1993. In the 25 to 100 worker category the same pattern is evident, an increase from 62% in 1979 to 63% in 1988 and then a decline to 56% in 1993. Employees of firms with more than 100 workers experienced a somewhat different pattern with a steady decline from 83% coverage in 1979 to 73% in 1993 (Table F30).

Health plan coverage rates of private wage and salary workers
by firm size and year



Characteristics related to private wage and salary workers' coverage in 1993. The survey provides considerable detail on the characteristics of workers who were obtaining insurance from a plan sponsored by their own employer. The data indicated that there were two dimensions associated with the prevalence of these plans—first, the degree to which employers sponsored plans, and second, the extent to which workers were eligible and elected to participate in those plans.

Health coverage status of private wage and salary workers under an employer sponsored plan

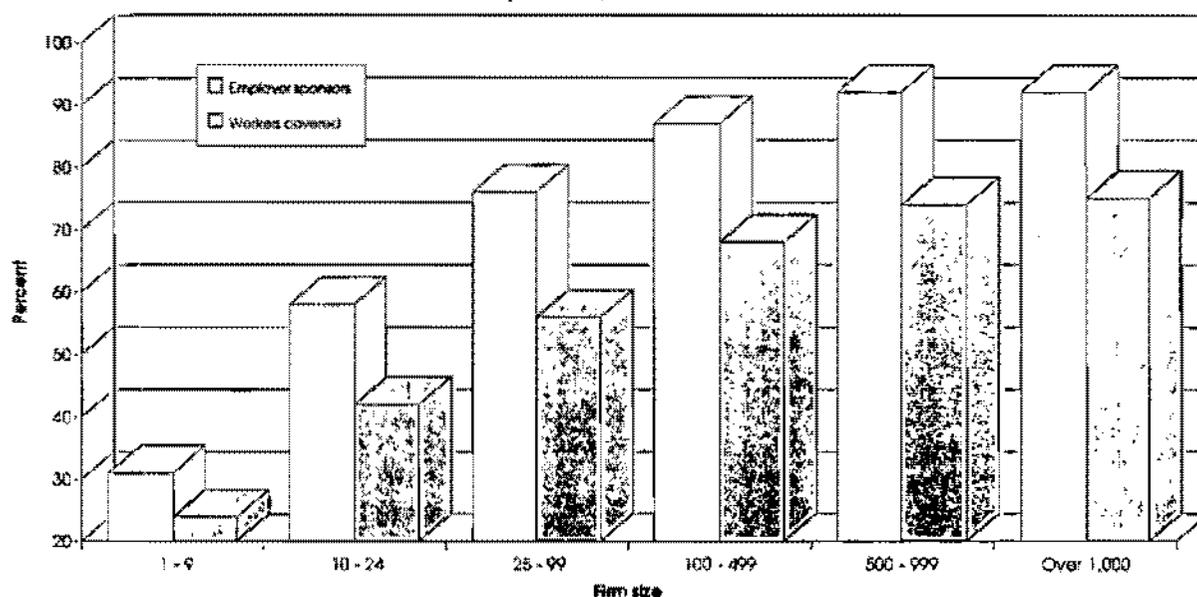


There was considerable evidence that both sponsorship of a plan and coverage were correlated with several key parameters: employer size; wage and income levels of workers; number of hours worked; and age of the worker. While there was considerable interaction among these factors, simple tabulations of the data indicated the essential relationships. In general, lower wage, very young workers, very old workers, and workers in small firms had significantly less access to and lower coverage under employer sponsored plans.

Because of the relatively high rates of coverage among public sector workers (representing about 20% of all workers), these relationships were most evident in an analysis of private wage and salary workers.

Firm Size. The most direct of these relationships was seen in variations between workers employed at firms of different sizes. In the smallest firms, those with fewer than 10 workers, only 31% of workers reported that their employer provided health benefits. The next size interval, 10 to 24 workers, indicated a significant increase to 58% of workers. This trend toward greater sponsorship progressed relative to the firm's size, reaching levels as high as 92% of employees at firms with more than 500 workers (Table F5). Coverage levels were proportional to the employer sponsorship rates across firm sizes ranging from 24% of workers in the smallest firms to 75% of workers in the largest (Table F15).

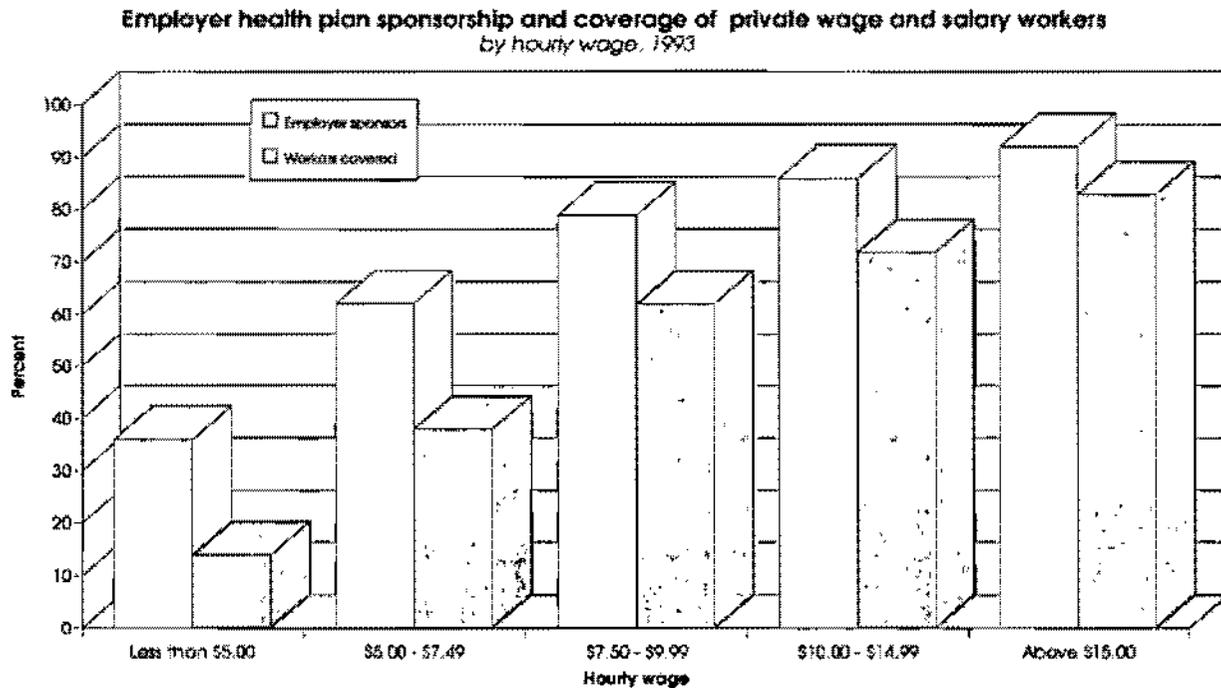
Employer health plan sponsorship and coverage of private wage and salary workers' health plans
by firm size, 1993



These findings suggest that workers at small firms do not differ from those at larger firms in their propensity to enroll in employer sponsored plans, if offered the opportunity. Overall, 78% of workers in firms that sponsored health plans reported that they participated in the plan. There was little difference among employees of different firm sizes concerning participation rates—77% of workers in the smallest firms; 72% to 78% in the intermediate sizes; and 80% in firms above 500 workers participating in plans if one is sponsored by their employer (Table F10).

Industry. The data also showed significant industry variation in the extent of employer benefit offers and coverage rates. Employer sponsorship ranged from a low of 42% of workers in the Agriculture, Forestry and Fisheries category to a high of 98% in Communications and Public Utilities. As with the firm size, there was little variation in the proportion of those working for an employer who offered benefits and those who participate (Table F4 and Table F14).

Wage Levels. The data suggests a strong correlation between wage levels and the extent of employer sponsorship. Only 36% of workers earning less than \$5.00 per hour were employed by firms that sponsor health plans. This figure rapidly increased to 62% at wage levels between \$5.00 and \$7.50 per hour; 86% between \$10.00 and \$15.00; and 92% of workers earning more than \$15.00 per hour (Table F4).

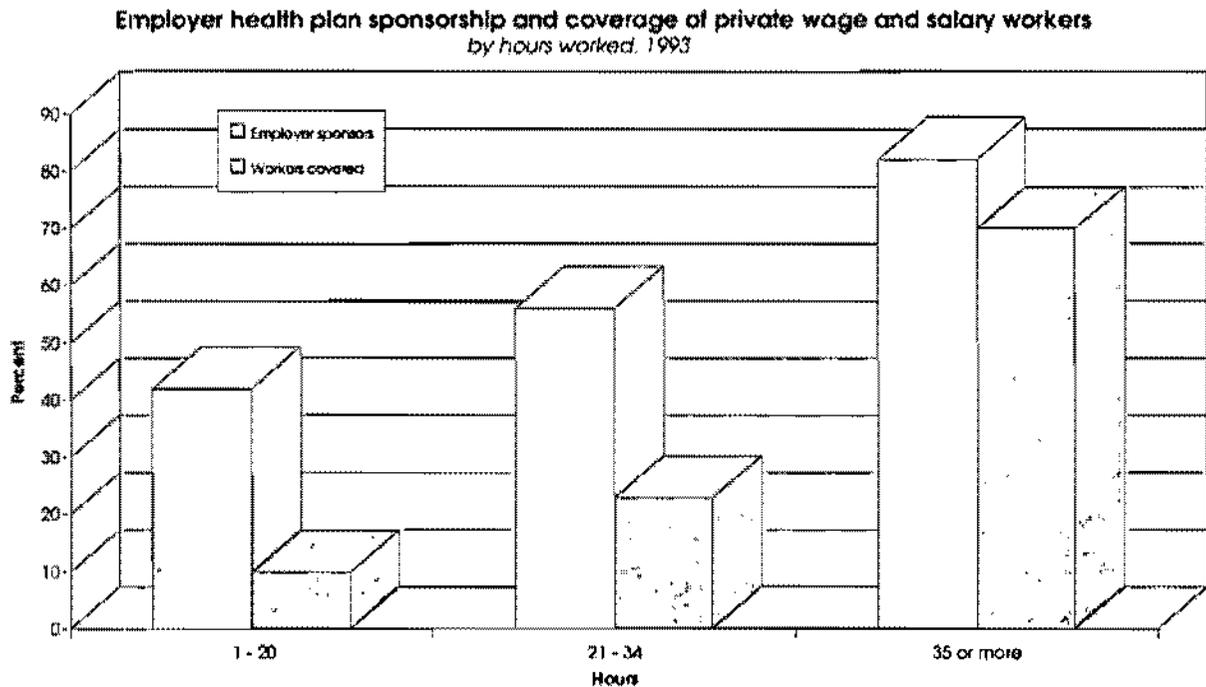


The data also showed an increasing proportion of coverage for workers whose employers provided benefits as hourly wages increased. This data suggests that income levels had a significant influence on both the likelihood of working for an employer who offered benefits and to the eligibility and the propensity to participate when given the opportunity. At firms sponsoring benefits, only 39% of workers earning less than \$5.00 per hour were covered by the plan. This increased steadily to 61% for the \$5.00 to \$7.50 category, to 90% for those with earnings above \$15.00 per hour (Table F9).

Household Incomes. The relationship of income to offers and coverage was similar, but slightly less pronounced, when viewed in terms of household income. For workers with reported household incomes below \$10,000, 49% of those in firms sponsoring plans are covered by the plan. This increased to 74% for household incomes of \$10,000 to \$20,000 and steadily up to 80% for incomes above \$20,000 per year (Table F7).

Hours of Work. The survey data confirm a similar relationship between coverage and hours worked. Among workers averaging fewer than 20 hours per week, only 42% reported employer sponsorship of benefits, and only 10% of these workers were covered by a health plan. For the 21

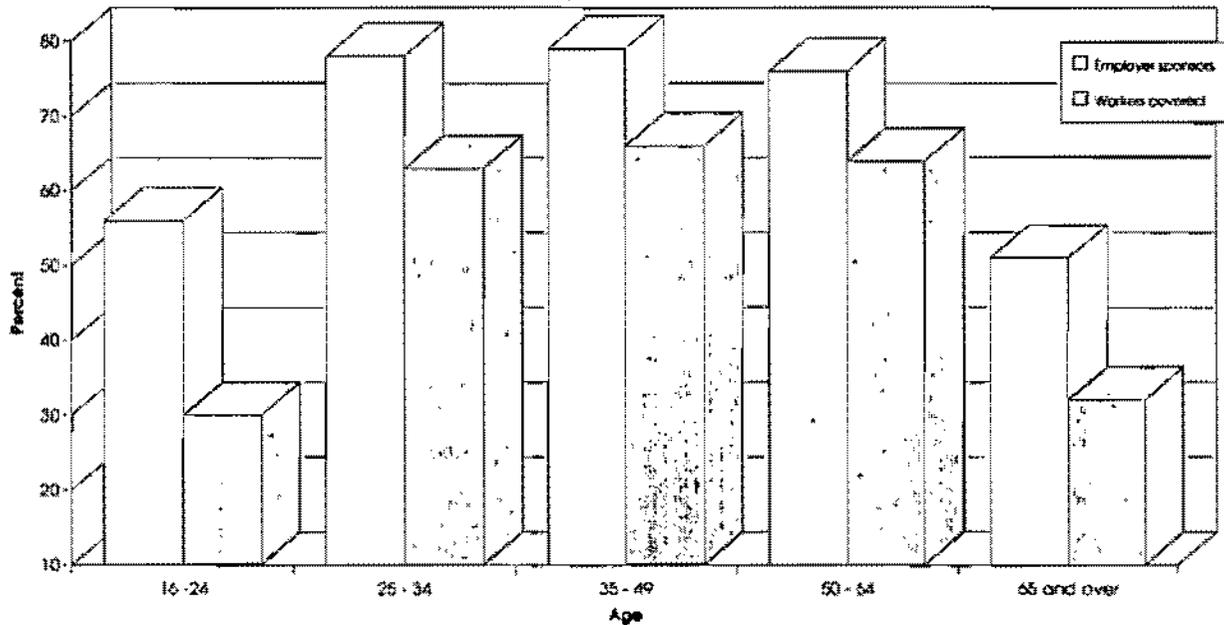
to 34 hours category, the corresponding levels were 56% offered and 23% covered; for those reporting 35 hours or more per week, 82% worked for an employer with a plan and 70% were covered (Table F4 and Table F14).



The number of hours worked appears to be one of the more significant explanatory variables for coverage among firms offering plans. This is probably because it is closely related to factors such as income, spousal coverage and eligibility. Only 23% of workers who had fewer than 20 hours per week for an employer that sponsors benefits were covered by their own employer. This compares to 41% working 21 to 35 hours and 85% working more than 35 hours were covered (Table F9).

Worker Age. Among the demographic variables, age appears to have correlated most directly with the health coverage of workers. Age differs from the economic characteristics of workers and employer size, which have a relatively constant positive relationship with coverage. In contrast, the two ends of the age distribution are associated with lower levels of employer coverage. Among the youngest workers, those between the ages of 16 and 24, only 56% reported working for an employer sponsoring a plan with 30% covered by their employer. Workers between the ages of 25 and 64 reported essentially the same levels of sponsorship, from 76% to 79%, and coverage from 64% to 66% (Table F2 and Table F12). Among workers over the age of 65, 51% work for an employer offering health benefits and 32% were covered.

Employer health plan sponsorship and coverage of private wage and salary workers
by age, 1993



This influence of a worker's age as an explanatory variable was equally evident in the incidence of coverage among workers in firms sponsoring a plan. Only 53% of workers in these firms between the age of 16 and 24 are covered, between 80 to 84% for ages 25 to 64; and 63% for workers above 65 (Table F7).

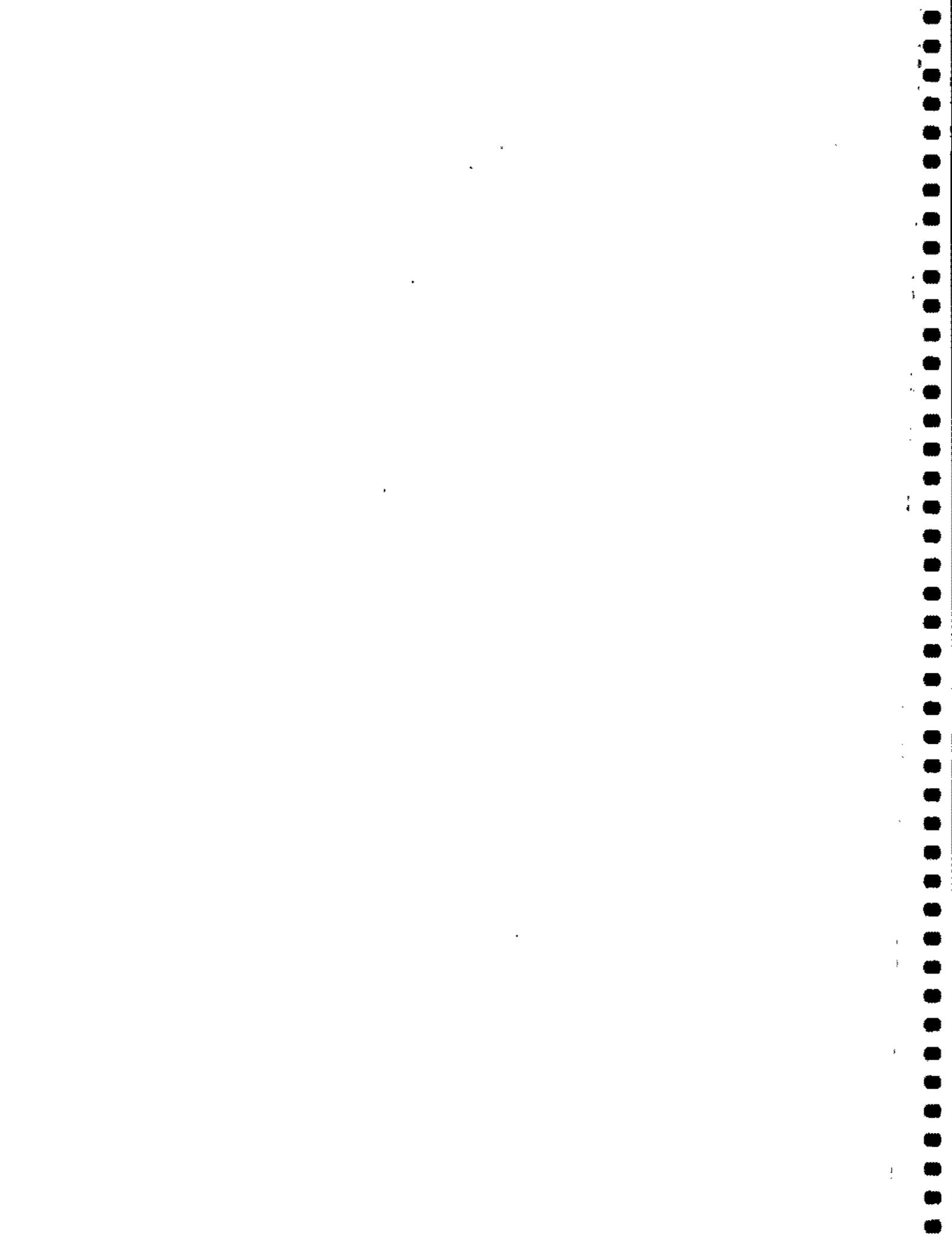
All of these relationships suggest that a major determinant of whether a worker obtains health benefits is whether or not the firm employing the worker sponsored a plan. Lower wage workers, workers at small firms and part-time workers were much more likely to work in firms that did not provide benefits and consequently had much lower employer coverage levels.

There was obviously a great deal of convergence of these explanatory variables because the correlation of wages, firm size, hours worked and, to a somewhat lesser degree, the age of workers. However, the data did suggest that some aspect of the lack of coverage was a function of very young and very old workers and workers in the lowest wage/income segments having a slightly lower propensity to accept coverage when offered. All of these relationships can be inferred from the cross tabulations of the variables (Table F16 and Table F17).

Reasons workers in firms with health benefit plans are not covered. The responses of workers whose employer sponsored a health benefit plan but who were not covered by it to questions about why they were not covered indicated the most common reason was choice. Among these workers, 51% responded that they had elected not to be covered by their employer. However, a relatively small proportion of these workers who elected not to be covered went without health insurance from another source. Among workers in firms with plans but who were

not covered 37%, or about three-fourths of those electing not to be covered, did so because they had coverage under another plan. The proportion of these workers providing this response showed little relationship with firm size but increased with age and income (Table F19).

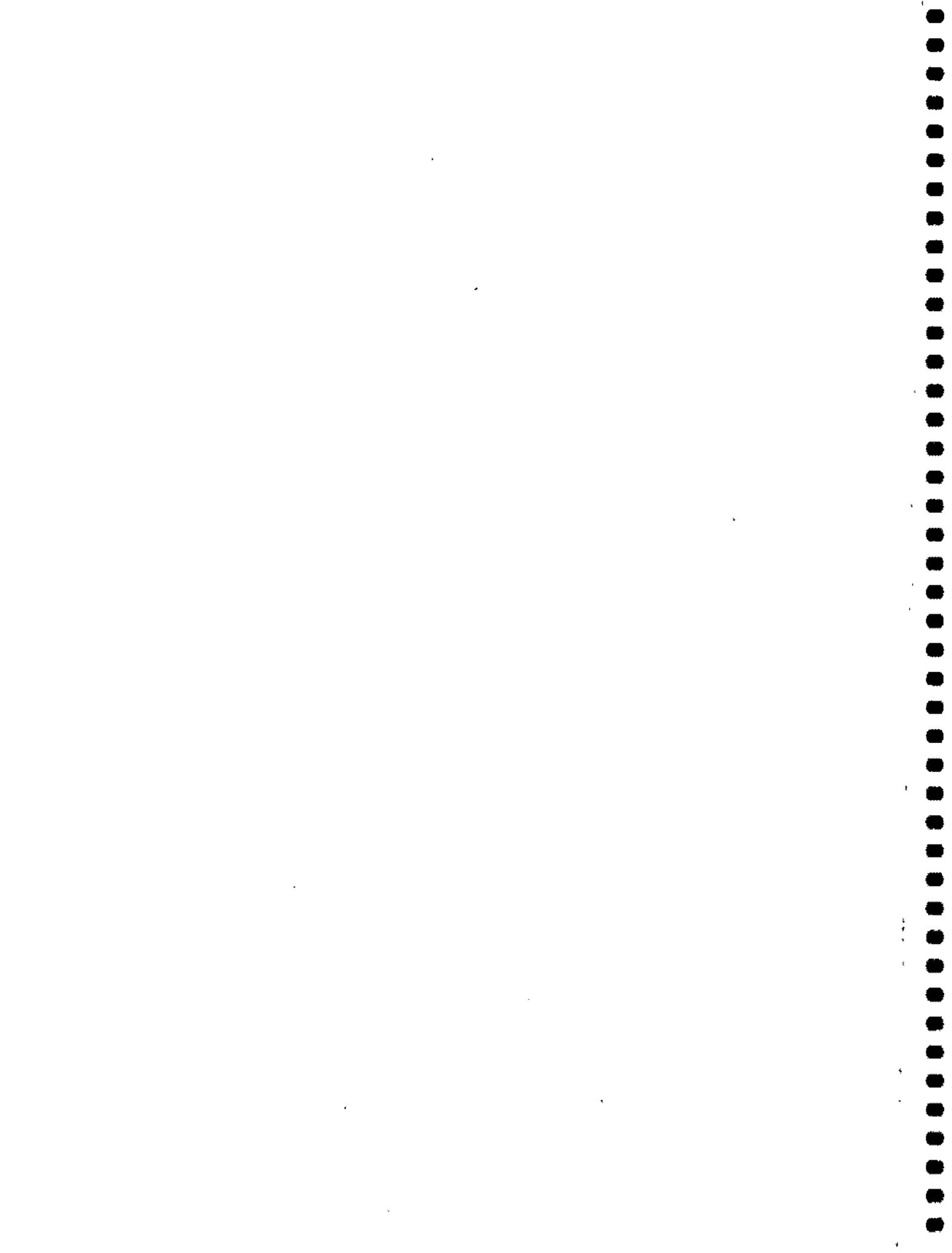
The second most common reason for not being covered, reported by 36% of these workers, was that they were ineligible or denied coverage. This response was more common among lower wage and younger workers. Among the youngest workers (aged 16-24), 58% provided this response and 53% of workers making less than \$5.00 per hour said that this was the reason they were not in their employer's plan. Within each two groups, about two-thirds of workers giving this reason said that it was because they were part-time workers, confirming the high degree of convergence of these potential explanatory factors (Table F19).



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Section A

Overview



**Table A1. Employer sponsorship and employee coverage
under pension and health plans: percentage of all wage and salary
workers in firms with plans and percentage of workers covered by plans***

Type of sponsorship and coverage	All wage and salary workers	Private sector wage and salary workers	Public sector wage and salary workers
Employer Sponsorship			
Employer sponsors both health and pension plans	61	55	68
Employer sponsors health plan only	16	18	6
Employer sponsors pension plan only	3	3	3
Employee Coverage			
Employee covered by both employer sponsored health and pension plans	43	38	68
Employee covered by health plan only	18	20	8
Employee covered by pension plan only	6	5	8

**The term "sponsorship," as used in this report, refers to firms providing plans for some or all of their employees. The term "coverage" refers to worker participation in a plan.*

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table A2. Employer sponsorship and employee coverage
under pension plans: percentage of all wage and salary workers in
firms with plans and percentage of workers covered by plans**

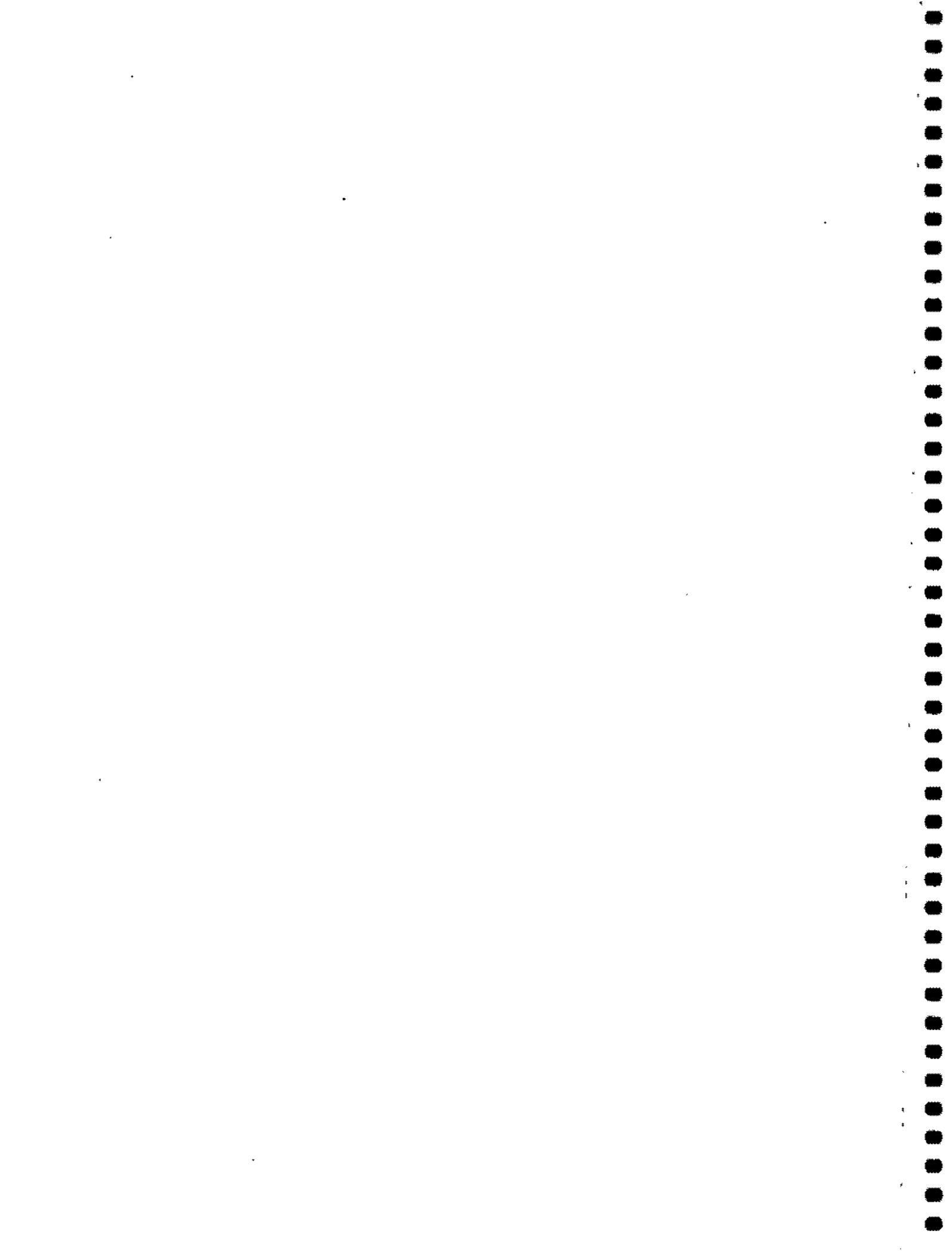
Type of sponsorship and coverage	All wage and salary workers			Private sector wage and salary workers			Public sector wage and salary workers		
	Total	Full-time	Part-time	Total	Full-time	Part-time	Total	Full-time	Part-time
Employer Sponsorship									
Employer sponsors a pension plan(s)	64	68	43	58	63	37	91	94	76
Employer sponsors both non-401(k) and 401(k) type plans	16	19	4	14	16	4	28	32	7
Employer sponsors only non-401(k) type plan(s)	27	27	28	24	24	23	45	43	54
Employer sponsors only 401(k) type plan	20	22	11	21	23	10	18	18	15
Employee Coverage									
Employee covered by pension plan(s)	49	56	15	43	50	12	77	85	30
Employee covered by both non-401(k) and 401(k) type plans	9	11	2	8	10	2	12	14	1
Employee covered by non-401(k) plan only	25	28	9	20	23	7	50	55	23
Employee covered by 401(k) type plan only	15	17	4	15	17	4	14	16	5

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table A3. Employer sponsorship and employee coverage
under health plans: percentage of all wage and salary workers
in firms with plans and percentage of workers covered by plans**

Type of sponsorship and coverage	All wage and salary workers			Private sector wage and salary workers			Public sector wage and salary workers		
	Total	Full-time	Part-time	Total	Full-time	Part-time	Total	Full-time	Part-time
Employer Sponsorship									
Employer sponsors a health plan	78	83	52	74	80	47	95	97	79
Employee covered by employer's health plan	61	70	16	58	67	15	77	86	23
Employee covered by spouse's employer's health plan	11	9	22	12	10	21	10	7	30
Employee covered by other health plan	12	7	36	13	8	37	7	3	30
Employee not covered by any health plan	15	13	24	17	15	26	5	4	16

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.



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Section B

Pension Coverage Rates

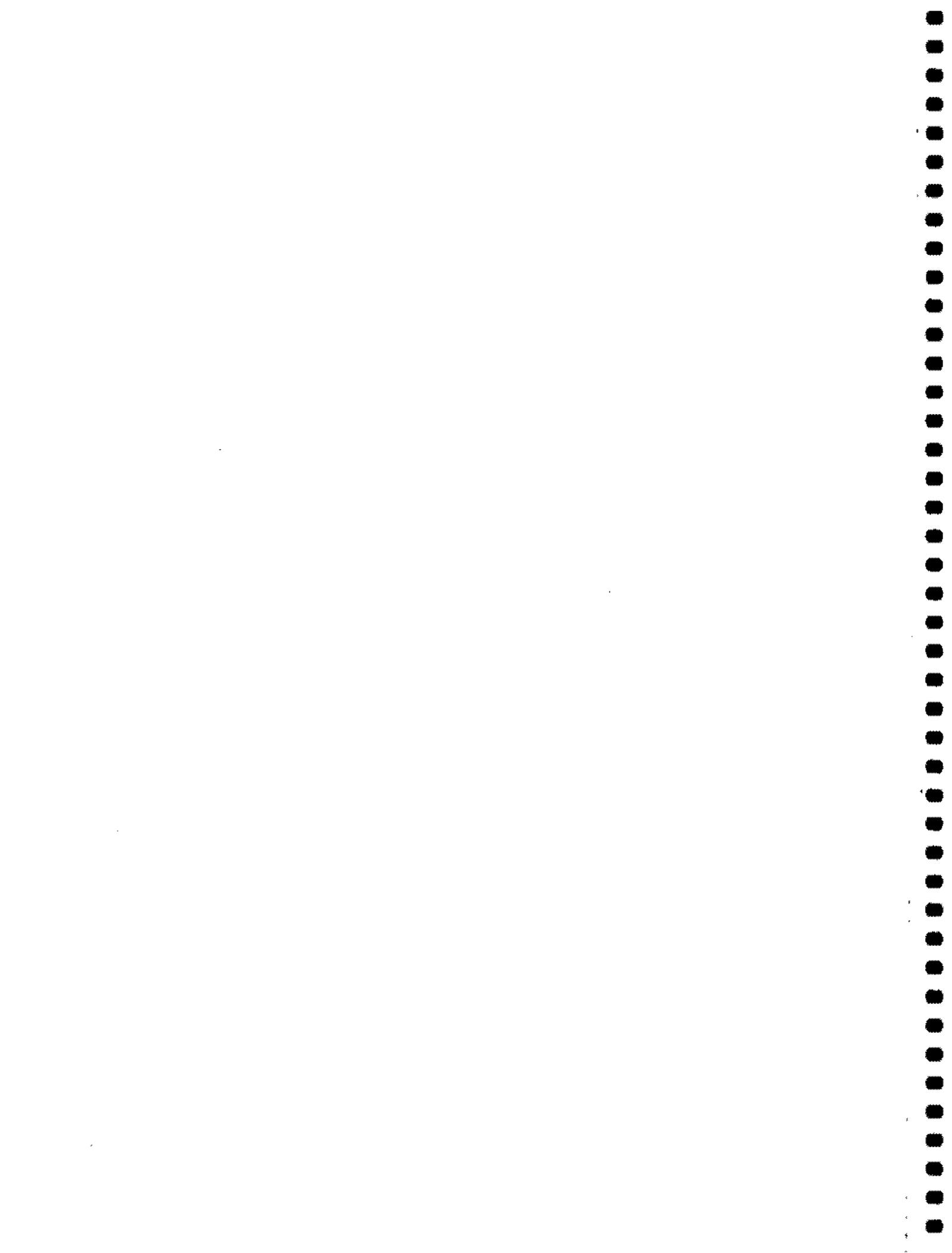


Table B1. Pension coverage rates: all wage and salary workers
by sector of employment, gender, and full or part-time status

Type of worker	Number of workers (in thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
All wage and salary workers					
Total	107,275	100	49	44	7
Men	56,740	100	51	42	7
Women	50,535	100	46	47	7
Full-time					
Total	88,616	100	56	39	5
Men	50,828	100	56	38	5
Women	37,788	100	56	39	5
Part-time					
Total	18,659	100	15	71	14
Men	5,912	100	9	73	18
Women	12,747	100	17	71	12
Private sector wage and salary workers					
Total	88,679	100	43	50	7
Men	48,329	100	46	46	7
Women	40,351	100	39	53	8
Full-time					
Total	72,752	100	50	44	6
Men	43,132	100	51	43	6
Women	29,620	100	48	46	6
Part-time					
Total	15,927	100	12	73	14
Men	5,197	100	8	74	19
Women	10,730	100	15	73	12
Public sector wage and salary workers					
Total	18,596	100	77	20	3
Men	8,411	100	80	16	3
Women	10,185	100	74	23	3
Full-time					
Total	15,864	100	85	13	2
Men	7,696	100	86	12	3
Women	8,168	100	84	15	2
Part-time					
Total	2,732	100	30	61	10
Men	715	100	22	65	12
Women	2,017	100	33	59	9

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table B2. Employer sponsorship of pension plans: all wage and salary workers
by sector of employment and full or part-time status

Type of worker	Number of workers (in thousands)	Percent distribution			
		Total	Employer sponsors	Employer does not	Don't know
All wage and salary workers					
Total	107,275	100	64	30	6
Men	56,740	100	64	30	6
Women	50,535	100	64	30	6
Full-time					
Total	88,616	100	68	27	4
Men	50,828	100	67	28	5
Women	37,788	100	70	26	4
Part-time					
Total	18,659	100	43	44	13
Men	5,912	100	37	47	17
Women	12,747	100	46	43	11
Private sector wage and salary workers					
Total	88,679	100	58	35	7
Men	48,329	100	59	35	6
Women	40,351	100	57	36	7
Full-time					
Total	72,752	100	63	32	5
Men	43,132	100	62	33	5
Women	29,620	100	64	31	5
Part-time					
Total	15,927	100	37	49	14
Men	5,197	100	31	51	18
Women	10,730	100	40	48	12
Public sector wage and salary workers					
Total	18,596	100	91	6	3
Men	8,411	100	93	5	3
Women	10,185	100	90	8	3
Full-time					
Total	15,864	100	94	5	2
Men	7,696	100	94	4	2
Women	8,168	100	93	5	1
Part-time					
Total	2,732	100	76	16	8
Men	715	100	76	16	8
Women	2,017	100	76	17	8

SOURCE: *Employee benefits supplement to the April, 1993 Current Population Survey.*

**Table B3. Pension coverage rates: all wage and salary workers employed
by firms sponsoring pension plans
by sector of employment, gender, and full or part-time status**

Type of worker	Number of workers in firms with plans (in thousands)	Percent distribution								
		Total	Covered by plan	Not covered by plan - reasons for noncoverage						
				Total	Type of job not covered under plan	Don't work enough hours, weeks, or months per year	Don't yet meet age &/or service requirements	Choose not to contribute	Other reason or don't know	
All wage and salary workers										
Total	68,416	100	77	23	2	6	7	6	5	
Men	36,148	100	80	20	2	4	6	5	4	
Women	32,268	100	72	28	3	8	8	6	5	
Full-time										
Total	60,443	100	82	18	1	1	7	6	4	
Men	33,998	100	84	16	1	1	6	5	4	
Women	26,445	100	80	20	2	2	8	6	5	
Part-time										
Total	7,973	100	35	65	9	40	8	6	9	
Men	2,151	100	26	74	13	44	11	4	12	
Women	5,823	100	38	62	8	39	7	6	8	
Private sector wage and salary workers										
Total	51,505	100	74	26	2	6	8	7	5	
Men	28,374	100	79	21	2	4	7	6	5	
Women	23,131	100	68	32	2	9	10	8	6	
Full-time										
Total	45,601	100	79	21	1	1	8	7	5	
Men	26,765	100	82	18	1	1	7	6	4	
Women	18,836	100	76	24	2	2	10	8	5	
Part-time										
Total	6,904	100	33	67	7	42	9	7	9	
Men	1,609	100	25	75	10	47	12	4	11	
Women	4,295	100	37	63	6	40	8	7	8	

continued...

**Table B3. Pension coverage rates: all wage and salary workers employed
by firms sponsoring pension plans
by sector of employment, gender, and full or part-time status**

Type of worker	Number of workers in firms with plans (in thousands)	Percent distribution								
		Total	Covered by plan	Not covered by plan - reasons for noncoverage						
				Total*	Type of job not covered under plan	Don't work enough hours, weeks, or months per year	Don't yet meet age &/or service requirements	Choose not to contribute	Other reason or don't know	
Public sector wage and salary workers										
Total	16,911	100	84	16	3	5	3	3	3	
Men	7,774	100	87	13	3	3	3	3	3	
Women	9,136	100	82	18	3	7	2	3	4	
Full-time										
Total	14,841	100	90	10	2	1	3	3	3	
Men	7,233	100	91	9	2	1	3	3	2	
Women	7,608	100	90	10	1	2	2	3	3	
Part-time										
Total	2,069	100	39	61	16	35	4	3	9	
Men	542	100	29	71	24	36	6	2	13	
Women	1,528	100	43	57	13	35	3	3	8	

* Sum of items exceeds total because some workers identified multiple reasons for noncoverage.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table B4. Reasons for lack of coverage under pension plans: noncovered private wage and salary workers in firms with plans
by full or part-time status

Reason for noncoverage	Total	Men	Women
All Workers			
Total	100	100	100
Type of job not covered under plan	8	8	7
Don't work enough hours, weeks, or months per year	24	19	28
Haven't worked for employer long enough	31	35	28
Too young	2	3	2
Too old	1	1	1
Choose not to contribute	25	24	25
Other reason	6	6	6
Don't know	9	10	8
Full-time			
Total	100	100	100
Type of job not covered under plan	6	7	6
Don't work enough hours, weeks, or months per year	7	7	7
Haven't worked for employer long enough	39	41	38
Too young	1	1	1
Too old	*	*	*
Choose not to contribute	31	29	32
Other reason	7	6	7
Don't know	11	11	11
Part-time			
Total	100	100	100
Type of job not covered under plan	10	12	9
Don't work enough hours, weeks, or months per year	62	64	61
Haven't worked for employer long enough	12	13	12
Too young	4	7	3
Too old	1	2	1
Choose not to contribute	12	7	13
Other reason	5	4	5
Don't know	5	6	4

* Less than one-half of one percent.

NOTE: Sum of items exceeds 100 percent because some workers identified multiple reasons for noncoverage.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table B5. Pension coverage rates: full-time private wage and salary workers
by gender and age

Age	Number of workers (in thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
All Workers					
Total	72,752	100	50	44	6
Under 25	8,784	100	21	65	14
25-29	10,629	100	41	52	7
30-34	12,096	100	50	45	4
35-39	11,247	100	54	41	4
40-44	9,412	100	58	38	4
45-49	7,576	100	63	33	4
50-54	5,624	100	61	35	4
55-59	4,175	100	59	36	5
60-64	2,262	100	56	39	4
65 and older	946	100	46	51	3
Men					
Total	43,132	100	51	43	6
Under 25	4,956	100	19	66	15
25-29	6,309	100	41	53	6
30-34	7,207	100	50	46	4
35-39	6,834	100	57	39	5
40-44	5,526	100	61	35	4
45-49	4,417	100	66	30	3
50-54	3,313	100	60	36	4
55-59	2,515	100	60	35	5
60-64	1,489	100	59	37	4
65 and older	565	100	54	42	4

continued...

**Table B5. Pension coverage rates: full-time private wage and salary workers
by gender and age**

Age	Number of workers (in thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
Women					
Total	29,620	100	48	46	6
Under 25	3,828	100	22	64	14
25-29	4,319	100	42	51	7
30-34	4,889	100	51	45	5
35-39	4,413	100	51	45	4
40-44	3,886	100	54	42	4
45-49	3,159	100	59	37	4
50-54	2,311	100	62	34	4
55-59	1,660	100	57	38	4
60-64	773	100	52	44	5
65 and older	382	100	34	65	1

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table B6. Pension coverage rates: full-time private wage and salary workers
by gender and job tenure**

Years of service	Number of workers (in thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
All Workers					
Total	72,752	100	50	44	6
Fewer than 1	12,273	100	13	72	15
1-4	23,961	100	39	55	6
5-9	15,526	100	62	35	3
10-14	8,101	100	71	28	2
15-19	4,798	100	78	21	1
20-24	3,382	100	82	16	3
25 or more	3,508	100	84	15	1
No response	1,203	100	45	44	11
Men					
Total	43,132	100	51	43	6
Fewer than 1	7,134	100	14	71	14
1-4	13,207	100	39	55	6
5-9	9,194	100	61	36	3
10-14	4,838	100	70	27	2
15-19	3,092	100	78	21	1
20-24	2,216	100	80	18	3
25 or more	2,739	100	84	15	1
No response	712	100	45	41	14
Women					
Total	29,620	100	48	46	6
Fewer than 1	5,138	100	11	74	15
1-4	10,754	100	39	55	6
5-9	6,332	100	63	34	3
10-14	3,262	100	71	28	1
15-19	1,706	100	77	22	1
20-24	1,166	100	85	12	3
25 or more	770	100	84	16	0
No response	491	100	45	49	6

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table B7. Pension coverage rates: full-time private wage and salary workers
by gender and industry**

Industry	Number of workers (in thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
All Workers					
Total	72,752	100	50	44	6
Agriculture, forestry, and fisheries	1,130	100	11	81	8
Mining	639	100	69	28	3
Construction	4,531	100	32	62	6
Manufacturing:					
Durable goods	10,407	100	69	27	4
Nondurable goods	7,512	100	62	31	7
Transportation	3,581	100	62	42	6
Communications and public utilities	2,345	100	82	16	2
Trade:					
Wholesale	4,152	100	51	44	5
Retail	12,025	100	34	58	8
Finance, insurance, and real estate	5,977	100	62	33	5
Services	20,453	100	42	51	6
Men					
Total	43,132	100	51	43	6
Agriculture, forestry, and fisheries	945	100	10	82	8
Mining	506	100	69	28	4
Construction	4,171	100	32	62	6
Manufacturing:					
Durable goods	7,847	100	69	27	4
Nondurable goods	4,595	100	67	27	6
Transportation	2,796	100	51	43	6
Communications and public utilities	1,449	100	79	17	3
Trade:					
Wholesale	2,959	100	53	42	6
Retail	6,649	100	34	58	8
Finance, insurance, and real estate	2,354	100	61	34	5
Services	8,860	100	44	50	6

continued...

Table B7. Pension coverage rates: full-time private wage and salary workers
by gender and industry

Industry	Number of workers (in thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
Women					
Total	29,620	100	48	46	6
Agriculture, forestry, and fisheries	185	100	19	75	6
Mining	133	100	68	31	0
Construction	360	100	34	58	7
Manufacturing:					
Durable goods	2,559	100	68	27	5
Nondurable goods	2,917	100	56	38	7
Transportation	784	100	55	41	4
Communications and public utilities	896	100	65	15	0
Trade:					
Wholesale	1,193	100	48	50	2
Retail	5,377	100	35	58	7
Finance, insurance, and real estate	3,623	100	63	33	4
Services	11,593	100	41	52	7

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table B8. Pension coverage rates: full-time private wage and salary workers
by gender and occupation

Occupation	Number of workers -- (in thousands)	Percent distribution			
		-- Total --	-- Covered by plan --	-- Not covered by plan --	-- Don't know --
All Workers					
Total	72,752	100	50	44	6
Managerial and professional	18,547	100	61	36	3
Technicians and related support	2,912	100	62	33	4
Sales	8,756	100	44	50	6
Administrative support, including clerical	11,558	100	55	41	5
Service workers	7,043	100	23	66	11
Precision production, craft, and repair operators, fabricators and laborers	9,471	100	51	43	5
Machine operators, assemblers, and inspectors	6,652	100	52	40	8
Transportation and material moving Handlers, equipment, etc.	3,672	100	46	46	8
Handlers, equipment, etc.	3,053	100	37	53	10
Farming, forestry, & fishing	1,090	100	9	80	10
Men					
Total	43,132	100	51	43	6
Managerial and professional	11,038	100	63	34	2
Technicians and related support	1,504	100	69	28	3
Sales	5,297	100	47	48	5
Administrative support, including clerical	2,598	100	56	38	6
Service workers	2,904	100	26	62	11
Precision production, craft, and repair operators, fabricators and laborers	8,706	100	51	44	5
Machine operators, assemblers, and inspectors	3,984	100	54	39	7
Transportation and material moving Handlers, equipment, etc.	3,513	100	46	46	8
Handlers, equipment, etc.	2,599	100	35	54	11
Farming, forestry, & fishing	990	100	10	80	11

continued...

Table B8. Pension coverage rates: full-time private wage and salary workers
by gender and occupation

Occupation	Number of workers (in thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
Women					
Total	29,620	100	48	46	6
Managerial and professional	7,509	100	58	40	3
Technicians and related support	1,408	100	56	39	6
Sales	3,458	100	40	53	7
Administrative support, including clerical	8,960	100	54	41	4
Service workers	4,139	100	21	68	11
Precision production, craft, and repair operators, fabricators and laborers	766	100	55	39	6
Machine operators, assemblers, and inspectors	2,668	100	50	41	9
Transportation and material moving handlers, equipment, etc.	454	100	43	48	8
Farming, forestry, & fishing	100	100	7	87	7

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table B9. Pension coverage rates: full-time private wage and salary workers
by gender and size of firm

Size of firm	Number of workers (in thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
All workers					
Total	72,752	100	50	44	6
Fewer than 10	10,482	100	13	84	3
10-24	6,599	100	25	68	7
25-49	5,258	100	30	64	6
50-99	4,885	100	42	50	8
100-249	5,630	100	53	40	7
250-499	3,657	100	62	33	5
500-999	3,648	100	62	32	6
1,000 or more	27,340	100	73	23	4
Don't know	4,916	100	38	44	18
No response	338	100	45	53	2
Men					
Total	43,132	100	51	43	6
Fewer than 10	6,570	100	12	85	3
10-24	4,099	100	23	70	7
25-49	3,051	100	32	61	7
50-99	3,042	100	46	47	7
100-249	3,326	100	57	37	7
250-499	1,956	100	66	29	5
500-999	2,013	100	66	29	6
1,000 or more	15,975	100	76	20	4
Don't know	2,891	100	38	42	19
No response	210	100	51	46	3

continued...

**Table B9. Pension coverage rates: full-time private wage and salary workers
by gender and size of firm**

Size of firm	Number of workers (in thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
Women					
Total	29,620	100	48	46	6
Fewer than 10	3,912	100	14	84	3
10-24	2,500	100	28	66	6
25-49	2,207	100	27	68	5
50-99	1,843	100	37	54	8
100-249	2,304	100	49	45	6
250-499	1,701	100	57	38	4
500-999	1,635	100	58	36	6
1,000 or more	11,365	100	70	26	5
Don't know	2,025	100	37	47	17
No response	128	100	36	64	0

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table B10. Pension coverage rates: full-time private wage and salary workers
by gender and race

Race	Number of Workers (In thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
All Workers					
Total	72,752	100	50	44	6
White	62,920	100	51	44	5
Black	7,373	100	44	47	9
All other races	2,459	100	46	46	8
Men					
Total	43,132	100	51	43	6
White	38,006	100	52	43	5
Black	3,769	100	46	45	9
All other races	1,357	100	46	44	9
Women					
Total	29,620	100	48	46	6
White	24,914	100	49	46	5
Black	3,604	100	43	48	9
All other races	1,102	100	45	48	6

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table B11. Pension coverage rates: full-time private wage and salary workers
by gender and annual earnings

Annual earnings	Number of workers (in thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
All workers					
Total	72,752	100	50	44	6
Under \$10,000	5,063	100	8	78	14
10,000-14,999	11,785	100	27	62	12
15,000-19,999	11,336	100	42	51	6
20,000-24,999	9,705	100	57	39	3
25,000-29,999	7,478	100	62	35	3
30,000-34,999	5,321	100	67	30	3
35,000-39,999	4,003	100	73	25	2
40,000-49,999	5,033	100	78	20	2
50,000-74,999	4,695	100	81	18	1
75,000 and over	2,194	100	81	17	2
No response	6,139	100	27	66	7
Men					
Total	43,132	100	51	43	6
Under \$10,000	2,198	100	7	78	15
10,000-14,999	5,168	100	21	65	14
15,000-19,999	5,579	100	35	57	8
20,000-24,999	5,486	100	51	45	4
25,000-29,999	4,578	100	61	36	3
30,000-34,999	3,501	100	66	31	4
35,000-39,999	2,903	100	74	25	1
40,000-49,999	3,776	100	79	19	2
50,000-74,999	3,812	100	81	18	1
75,000 and over	1,865	100	82	17	2
No response	4,267	100	28	64	7

continued...

Table B11. Pension coverage rates: full-time private wage and salary workers
by gender and annual earnings

Annual earnings	Number of workers (in thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
Women					
Total	29,620	100	48	46	6
Under \$10,000	2,865	100	9	77	13
10,000-14,999	6,618	100	31	59	10
15,000-19,999	5,757	100	49	46	5
20,000-24,999	4,220	100	65	32	3
25,000-29,999	2,900	100	64	33	2
30,000-34,999	1,819	100	71	27	2
35,000-39,999	1,100	100	72	25	3
40,000-49,999	1,257	100	77	22	1
50,000-74,999	883	100	80	18	2
75,000 and over	329	100	78	20	2
No response	1,872	100	25	69	6

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table B12. Pension coverage rates: full-time private wage and salary workers
by gender and collective bargaining status**

Collective bargaining status	Number of workers (in thousands)	Percent distribution			
		Total	Covered by plan	Not covered by plan	Don't know
All Workers					
Total	72,752	100	50	44	6
Covered by union contract	9,413	100	77	19	4
Not covered by union contract	58,066	100	47	46	6
Data not available	5,274	100	28	67	5
Men					
Total	43,132	100	51	43	6
Covered by union contract	6,789	100	78	18	4
Not covered by union contract	32,640	100	48	46	6
Data not available	3,702	100	29	66	5
Women					
Total	29,620	100	48	46	6
Covered by union contract	2,624	100	74	22	4
Not covered by union contract	25,425	100	47	47	6
Data not available	1,572	100	25	71	4

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table B13. Percent distribution by type of pension coverage: private pension plan participants

by self-reported plan type and full or part-time status

Type of plan	Percent Distribution		
	Total	Full-time	Part-time
Total	100	100	100
Workers covered by one plan			
Total	76	76	83
Defined benefit	23	23	26
Defined contribution	44	44	46
Don't know type of plan	10	9	11
Workers covered by two or more plans			
Total	23	24	18
Defined benefit and defined contribution	18	18	12
Defined benefit and other, don't know type	1	1	1
Two defined contribution plans	3	3	2
Defined contribution and other, don't know type	2	2	3

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table B14. Percent distribution by type of plan considered most important: private wage and salary workers participating in both defined benefit and defined contribution plans
by full or part-time status

Most important plan	Percent distribution		
	Total	Full-time	Part-time
Total	100	100	100
Defined benefit	40	39	45
Defined contribution (DC)	60	61	55
Thrift-savings	9	9	9
Profit sharing	6	6	7
Stock plan (or ESOP)	5	5	5
401(k) *	31	32	18
Simplified employee pension	2	1	7
Money purchase	**	**	-
Other DC	3	3	5
Don't know type of DC	4	4	5

*The 401(k) category is understated because some workers with 401(k) type plans identified these plans under another defined contribution plan category.

**Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table B15. Self-reported vested status: all full-time private pension plan participants
by gender and years of service under the plan

Years of service	Number of workers (In thousands)	Percent distribution			
		Total	Vested	Not vested	Don't know
All workers					
Total	36,183	100	75	15	9
1 year or less	7,108	100	53	32	14
2-5	11,432	100	72	19	9
6-7	3,059	100	80	13	7
8-9	2,163	100	83	11	6
10 or more	10,769	100	90	5	5
Don't know	1,198	100	54	14	32
No response	455	100	71	22	8
Men					
Total	21,942	100	76	15	9
1 year or less	3,841	100	50	35	15
2-5	6,566	100	71	19	9
6-7	1,822	100	82	12	7
8-9	1,347	100	81	12	7
10 or more	7,298	100	90	5	5
Don't know	756	100	58	12	30
No response	311	100	80	14	6
Women					
Total	14,241	100	74	16	10
1 year or less	3,266	100	58	29	14
2-5	4,865	100	72	19	10
6-7	1,237	100	78	14	8
8-9	816	100	87	9	4
10 or more	3,471	100	89	6	5
Don't know	442	100	46	17	37
No response	144	100	52	37	11

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table B16. Pension coverage rates: full-time private wage and salary workers
by gender and age, 1972, 1979, 1983, 1988, and 1993

Age	1972	1979	1983	1988	1993
All workers					
Total	48	50	48	48	50
Under 25	31	27	23	22	21
25-29	48	48	43	44	41
30-34	53	56	51	50	50
35-39	54	57	58	56	54
40-44	56	56	58	58	58
45-49	57	60	58	59	63
50-54	58	65	60	59	61
55-59	53	63	63	58	59
60 and older	41	53	51	49	53
Men					
Total	54	55	52	51	51
Under 25	34	29	25	22	19
25-29	53	53	43	44	41
30-34	57	62	54	50	50
35-39	59	65	62	59	57
40-44	61	64	64	63	61
45-49	63	66	63	64	66
50-54	64	69	63	65	60
55-59	58	69	66	63	60
60 and older	46	56	55	52	58

continued...

Table B16. Pension coverage rates: full-time private wage and salary workers
by gender and age, 1972, 1979, 1983, 1988, and 1993

Age	1972	1979	1983	1988	1993
Women					
Total	38	40	42	44	48
Under 25	27	23	21	23	22
25-29	38	42	42	43	42
30-34	40	46	46	49	51
35-39	39	42	51	50	51
40-44	42	42	47	52	54
45-49	43	50	49	51	59
50-54	45	56	55	50	62
55-59	42	50	55	49	57
60 and older	30	46	45	43	46

SOURCE: Employee Benefits Supplements to the May 1979, May 1983, May 1988, and April 1993 Current Population Survey.

Table B17. Pension coverage rates: full-time private wage and salary workers
by gender and industry, 1972, 1979, 1983, 1988, and 1993

Industry	1972	1979	1983	1988	1993
All workers					
Total	48	50	48	48	50
Mining	73	69	69	64	69
Construction	36	39	33	32	32
Manufacturing:					
Durable goods	65	68	67	67	69
Nondurable goods	58	61	59	61	62
Transportation	47	56	53	46	52
Communications and public utilities	84	82	81	78	82
Trade:					
Wholesale	49	50	47	49	51
Retail	32	30	29	30	34
Finance, insurance, and real estate	54	52	54	59	62
Services	30	36	36	38	42
Men					
Total	54	55	52	51	51
Mining	74	70	71	62	69
Construction	37	40	33	33	32
Manufacturing:					
Durable goods	67	71	68	68	69
Nondurable goods	67	72	66	68	67
Transportation	49	59	55	48	51
Communications and public utilities	85	87	83	78	79
Trade:					
Wholesale	53	54	52	52	53
Retail	36	33	31	31	34
Finance, insurance, and real estate	62	56	58	59	61
Services	37	42	41	41	44

continued...

Table B17. Pension coverage rates: full-time private wage and salary workers
by gender and industry, 1972, 1979, 1983, 1988, and 1993

Industry	1972	1979	1983	1988	1993
Women					
Total	38	40	42	44	48
Mining	*	*	*	73	68
Construction	*	26	35	24	34
Manufacturing:					
Durable goods	54	58	63	64	68
Nondurable goods	44	44	49	51	55
Transportation	35	45	46	40	55
Communications and public utilities	81	72	77	79	85
Trade:					
Wholesale	34	41	37	39	48
Retail	26	24	26	28	35
Finance, insurance, and real estate	46	48	52	60	63
Services	25	32	33	35	41

* Not calculated where base is less than 75,000.

SOURCE: Employee Benefits Supplements to the May 1979, May 1983, May 1988, and April 1993 Current Population Survey.



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Section C

401(k) Type Plans



Table C1. Employer offer rate and employee coverage rates in 401(k) type plans: all wage and salary workers
by sector of employment, gender and full or part-time status

Type of worker	Number of workers (in thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
All wage and salary workers				
Total	107,275	37	65	24
Men	56,740	38	69	26
Women	50,535	35	60	21
Full-time				
Total	88,616	41	67	27
Men	50,828	41	70	29
Women	37,788	41	62	26
Part-time				
Total	18,659	15	39	6
Men	5,912	12	39	5
Women	12,747	16	40	7
Private sector wage and salary workers				
Total	88,679	35	67	23
Men	48,329	36	70	25
Women	40,351	33	62	20
Full-time				
Total	72,752	39	69	27
Men	43,132	39	71	28
Women	29,620	39	65	25
Part-time				
Total	15,927	14	42	6
Men	5,197	11	41	4
Women	10,730	15	42	6

continued...

Table C1. Employer offer rate and employee coverage rates in 401(k) type plans: all wage and salary workers by sector of employment, gender and full or part-time status

Type of worker	Number of workers (in thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
Public sector wage and salary workers				
Total	18,596	46	57	26
Men	8,411	50	62	31
Women	10,185	43	53	23
Full-time				
Total	15,864	50	59	30
Men	7,696	53	63	33
Women	8,168	48	56	27
Part-time				
Total	2,732	22	30	7
Men	715	22	30	7
Women	2,017	22	30	7

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table C2. Employer offer rate and employee coverage
rates in 401(k) type plans: private wage and salary workers
by gender and age**

Age	Number of workers (in thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
All workers				
Total	88,679	35	67	23
Under 25	15,089	17	34	6
25-29	12,179	35	57	20
30-34	13,648	39	69	27
35-39	12,730	40	71	29
40-44	10,597	41	70	28
45-49	8,407	41	76	31
50-54	6,306	39	79	31
55-59	4,789	35	77	27
60-64	2,940	33	72	23
65 and older	1,994	20	59	12
Men				
Total	48,329	36	70	25
Under 25	7,818	16	34	5
25-29	6,752	35	60	21
30-34	7,555	41	73	30
35-39	7,113	43	74	32
40-44	5,683	44	74	32
45-49	4,528	45	79	35
50-54	3,431	40	81	32
55-59	2,661	37	79	29
60-64	1,732	36	73	26
65 and older	1,055	25	65	16

continued...

Table C2. Employer offer rate and employee coverage rates in 401(k) type plans: private wage and salary workers
by gender and age

Age	Number of workers (in thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
Women				
Total	40,351	33	62	20
Under 25	7,271	18	34	6
25-29	5,427	36	53	19
30-34	6,093	37	63	23
35-39	5,617	38	67	25
40-44	4,913	37	64	24
45-49	3,879	38	71	27
50-54	2,875	38	77	29
55-59	2,128	34	74	25
60-64	1,209	28	70	19
65 and older	939	15	49	7

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table C3. Employer offer rate and employee coverage rates in 401(k) type plans: private wage and salary workers
by gender and job tenure

Years of Service	Number of workers (in thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
All workers				
Total	88,679	35	67	23
Less than 1	18,046	18	27	5
1-4	30,134	31	58	18
5-9	17,431	42	75	32
10-14	8,907	46	81	37
15-19	5,195	49	80	39
20-24	3,624	48	79	38
25 or more	3,856	53	78	41
No response	1,487	25	81	20
Men				
Total	48,329	36	70	25
Less than 1	9,367	19	30	6
1-4	15,212	31	62	19
5-9	9,633	43	79	34
10-14	4,958	48	86	41
15-19	3,194	51	78	39
20-24	2,275	47	81	38
25 or more	2,911	54	77	41
No response	779	26	90	24

continued...

Table C3. Employer offer rate and employee coverage rates in 401(k) type plans: private wage and salary workers
by gender and job tenure

Years of Service	Number of workers (in thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
Women				
Total	40,351	33	62	20
Less than 1	8,679	17	24	4
1-4	14,922	31	55	17
5-9	7,798	41	71	29
10-14	3,950	43	76	32
15-19	2,001	47	84	39
20-24	1,349	50	75	38
25 or more	945	51	81	41
No response	708	23	69	16

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table C4. Employer offer rate and employee coverage
rates in 401(k) type plans: private wage and salary workers
by gender and industry**

Industry	Number of workers (in thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
All workers				
Total	88,679	35	67	23
Agriculture, forestry, & fisheries	1,360	5	60	3
Mining	648	54	81	43
Construction	4,868	15	74	11
Manufacturing:				
Durable goods	10,714	53	75	40
Nondurable goods	8,095	43	71	31
Transportation	4,064	41	64	26
Communications and public utilities	2,426	69	78	54
Trade:				
Wholesale	4,426	37	75	28
Retail	18,175	21	53	11
Finance, insurance and real estate	6,927	53	68	36
Services	26,975	30	60	18
Men				
Total	48,329	36	70	25
Agriculture, forestry, & fisheries	1,079	6	64	4
Mining	511	55	79	44
Construction	4,414	14	74	10
Manufacturing:				
Durable goods	8,006	54	75	40
Nondurable goods	4,817	47	72	34
Transportation	3,046	39	63	25
Communications and public utilities	1,499	69	79	55
Trade:				
Wholesale	3,048	36	79	29
Retail	8,855	21	54	12
Finance, insurance and real estate	2,592	52	74	39
Services	10,461	32	67	21

continued...

**Table C4. Employer offer rate and employee coverage
rates in 401(k) type plans: private wage and salary workers
by gender and industry**

Industry	Number of workers (in thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
Women				
Total	40,351	33	62	20
Agriculture, forestry, & fisheries	280	4	43	2
Mining	137	49	86	42
Construction	454	19	75	15
Manufacturing:				
Durable goods	2,708	52	74	39
Nondurable goods	3,278	37	70	26
Transportation	1,018	45	67	30
Communications and public utilities	927	69	76	52
Trade:				
Wholesale	1,378	37	67	25
Retail	9,320	20	53	10
Finance, insurance and real estate	4,335	53	65	35
Services	16,514	28	55	16

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table C5. Employer offer rate and employee coverage rates in 401(k) type plans:
private wage and salary workers
by gender and size of firm**

Size of firm	Number of workers (In thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
All workers				
Total	88,679	35	67	23
Less than 10	14,554	5	75	4
10-24	8,341	11	71	8
25-49	6,247	19	63	12
50-99	5,559	29	73	21
100-249	6,424	38	67	26
250-499	4,155	49	66	33
500-999	4,167	49	63	31
1,000 or more	32,240	56	68	38
Don't know	6,591	21	50	11
No response	401	29	59	17
Men				
Total	48,329	36	70	25
Less than 10	7,913	6	75	4
10-24	4,656	11	75	9
25-49	3,323	20	70	14
50-99	3,253	31	76	24
100-249	3,556	40	73	29
250-499	2,110	48	68	33
500-999	2,167	51	68	34
1,000 or more	17,599	59	71	42
Don't know	3,534	22	49	11
No response	219	33	57	19

continued...

**Table C5. Employer offer rate and employee coverage rates in 401(k) type plans:
private wage and salary workers
by gender and size of firm**

Size of firm	Number of workers (in thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
Women				
Total	40,351	33	62	20
Less than 10	6,642	4	76	3
10-24	3,685	11	66	7
25-49	2,924	17	52	9
50-99	2,306	27	67	18
100-249	2,869	37	58	21
250-499	2,046	50	64	32
500-999	2,000	48	57	27
1,000 or more	14,641	53	63	33
Don't know	3,057	21	51	11
No response	182	24	62	15

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table C6. Employer offer rate and employee coverage rates in 401(k) type plans:
private wage and salary workers
by gender and race**

Race	Number of workers (in thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
All workers				
Total	88,679	35	67	23
White	76,842	35	68	24
Black	8,833	29	53	15
All other races	3,004	32	71	23
Men				
Total	48,329	36	70	25
White	42,329	37	71	26
Black	4,394	30	56	16
All other races	1,605	33	71	24
Women				
Total	40,351	33	62	20
White	34,513	33	63	21
Black	4,439	28	60	14
All other races	1,398	31	71	22

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table C7. Employer offer rate and employee coverage rates in 401(k) type plans: private wage and salary workers
by gender and annual earnings

Annual earnings	Number of workers (in thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
All workers				
Total	88,679	35	67	23
Under \$10,000	15,061	10	30	3
10,000-14,999	13,617	21	44	9
15,000-19,999	12,257	35	55	19
20,000-24,999	10,056	43	64	27
25,000-29,999	7,658	45	69	31
30,000-34,999	5,413	51	74	38
35,000-39,999	4,087	60	71	43
40,000-49,999	5,121	61	80	49
50,000-74,999	4,741	67	85	57
75,000 and over	2,204	69	90	62
No response	8,464	15	69	10
Men				
Total	48,329	36	70	25
Under \$10,000	5,461	9	28	2
10,000-14,999	5,593	17	39	6
15,000-19,999	5,819	29	51	15
20,000-24,999	5,559	38	64	24
25,000-29,999	4,601	41	68	28
30,000-34,999	3,527	49	73	36
35,000-39,999	2,912	59	71	42
40,000-49,999	3,809	59	82	49
50,000-74,999	3,843	67	85	57
75,000 and over	1,875	70	89	63
No response	5,331	15	75	11

continued...

Table C7. Employer offer rate and employee coverage rates in 401(k) type plans: private wage and salary workers
by gender and annual earnings

Annual earnings	Number of workers (In thousands)	Percentage of all employees offered a plan	Percentage of employees offered a plan who are covered by the plan	Percentage of all employees covered by a plan
Women				
Total	40,351	33	62	20
Under \$10,000	9,601	11	30	3
10,000-14,999	8,025	24	47	11
15,000-19,999	6,438	40	58	23
20,000-24,999	4,498	49	64	31
25,000-29,999	3,057	52	70	36
30,000-34,999	1,886	56	77	43
35,000-39,999	1,175	62	72	45
40,000-49,999	1,312	67	76	51
50,000-74,999	897	67	83	55
75,000 and over	329	63	92	57
No response	3,133	15	60	9

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table C8. Employee coverage rates in 401(k) type plans: private wage and salary workers offered a plan
by gender and coverage status under another plan**

Coverage status under a non-401(k) plan	Total		Men		Women	
	Number of workers offered a 401(k) plan (In thousands)	Percentage of employees offered a plan who are covered by the plan	Number of workers offered a 401(k) plan (In thousands)	Percentage of employees offered a plan who are covered by the plan	Number of workers offered a 401(k) plan (In thousands)	Percentage of employees offered a plan who are covered by the plan
Total	30,490	67	17,321	70	13,169	62
Employee covered under another plan	11,548	63	6,845	67	4,703	57
Employee not covered under another plan	18,942	69	10,476	73	8,466	64

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table C9. Median annual earnings of workers offered a 401(k) type plan: private wage and salary workers
by gender and coverage status under both a 401(k) type plan and another plan

Coverage status under a non-401(k) plan	Total		Men		Women	
	Annual earnings of workers offered a 401(k) plan	Annual earnings of workers covered by a 401(k) plan	Annual earnings of workers offered a 401(k) plan	Annual earnings of workers covered by a 401(k) plan	Annual earnings of workers offered a 401(k) plan	Annual earnings of workers covered by a 401(k) plan
Total	\$26,000	\$30,472	\$31,200	\$36,400	\$21,008	\$23,920
Employee covered under another plan	31,200	34,632	37,441	41,601	24,336	26,000
Employee not covered under another plan	24,024	27,560	28,600	31,980	19,760	22,724

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table C10. Average percent of pay contributed to 401(k) type plans: private wage and salary workers in 401(k) plans
by gender and annual earnings

Annual earnings	Total	Men	Women
Total	5.5	5.5	5.4
Under \$10,000	5.0	3.8	5.5
10,000-14,999	4.2	3.6	4.5
15,000-19,999	4.1	4.2	4.1
20,000-24,999	4.9	4.9	5.0
25,000-29,999	5.3	5.0	5.6
30,000-34,999	5.2	4.9	5.7
35,000-39,999	6.1	5.5	7.5
40,000-49,999	6.1	5.8	6.8
50,000-74,999	6.7	6.8	6.1
75,000 and over	6.4	6.1	8.1

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table C11. Average percent of pay contributed to 401(k) type plans: private wage and salary workers in 401(k) plans
by gender and age

Age	Total	Men	Women
Total	5.5	5.5	5.4
Under 25	4.3	4.2	4.4
25-29	5.1	5.7	4.3
30-34	5.1	4.9	5.4
35-39	5.4	5.2	5.6
40-44	5.4	5.4	5.3
45-49	5.9	5.8	6.0
50-54	6.3	5.9	6.7
55-59	6.3	7.4	4.7
60-64	6.8	6.8	6.8
65 and older	5.1	4.4	*

*Not computed where base is less than 75,000.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table C12. Distribution of workers participating in 401(k) type plans: private wage and salary workers
by percentage of employee pay contributed to plan and percentage of employer matching contributions

Percentage of employer match	Percent of pay contributed by employee							
	Total	Less than 3%	3.0-4.9%	5%	5.1-9.9%	10%	More than 10%	Don't know
Total	100	8	12	12	20	10	10	27
No employer contributions	100	12	7	15	15	12	14	24
Less than 10%	100	4	17	9	31	11	17	11
10%-24%	100	7	11	11	26	9	26	12
25%-49%	100	7	15	12	26	16	12	12
50% or more	100	9	16	15	26	10	8	16
Data not available on amount (if any) of employer contributions	100	6	10	9	14	8	7	45

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table C13. Employer offer rate and employee coverage rates in 401(k)
type plans: private wage and salary workers**

by age, 1983, 1988, 1993

Age	1983	1988	1993
Percentage of all employees offered a plan			
Total	7	25	35
Under 25	3	12	17
25-29	7	25	35
30-34	8	29	39
35-39	10	31	40
40-44	9	30	41
45-49	8	29	41
50-54	7	29	39
55-59	7	25	35
60 and older	5	17	28
Percentage of employees offered a plan who are covered by the plan			
Total	39	60	67
Under 25	20	30	34
25-29	27	54	57
30-34	35	60	69
35-39	39	60	71
40-44	49	64	70
45-49	55	72	76
50-54	43	72	79
55-59	57	71	77
60 and older	70	73	68
Percentage of all employees covered by a plan			
Total	3	14	23
Under 25	1	4	6
25-29	2	13	20
30-34	3	18	27
35-39	4	18	29
40-44	4	19	28
45-49	5	21	31
50-54	7	21	31
55-59	4	18	27
60 and older	3	12	19

SOURCE: Employee Benefits Supplements to the May 1983, May 1988, and April 1993 Current Population Surveys.

Table C14. Employer offer rate and employee coverage rates in 401(k) type plans: private wage and salary workers
by Industry, 1983, 1988, 1993

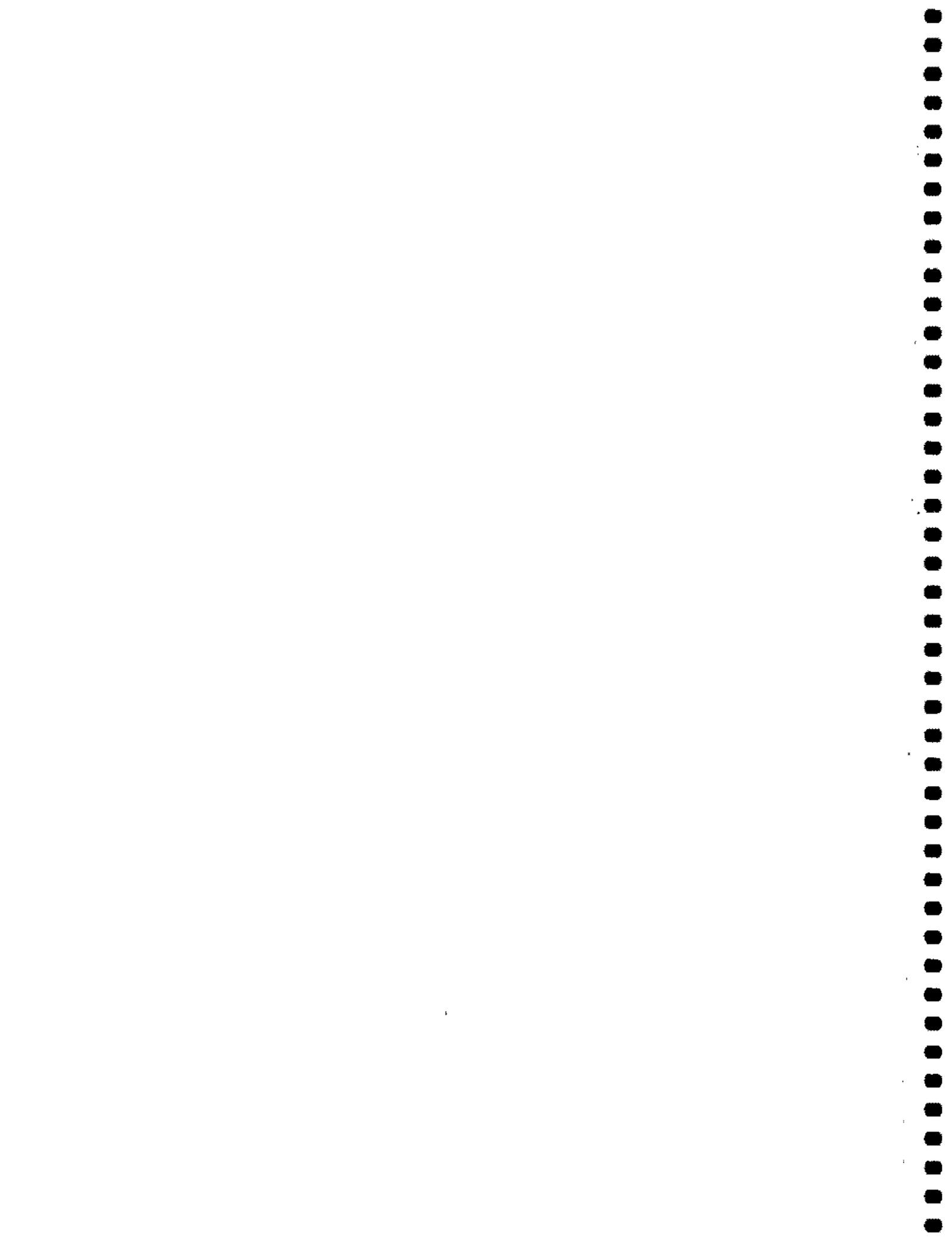
Industry	1983	1988	1993
Percentage of all employees offered a plan			
Total	7	25	35
Mining	13	44	54
Construction	2	11	15
Manufacturing:			
Durable goods	11	38	53
Nondurable goods	8	31	43
Transportation	4	21	41
Communications and public utilities	16	56	69
Trade:			
Wholesale	6	25	37
Retail	3	12	21
Finance, insurance and real estate	10	41	53
Services	6	20	30
Percentage of employees offered a plan who are covered by the plan			
Total	39	60	67
Mining	48	71	81
Construction	31	74	74
Manufacturing:			
Durable goods	40	59	75
Nondurable goods	51	63	71
Transportation	31	63	64
Communications and public utilities	45	68	78
Trade:			
Wholesale	38	67	75
Retail	41	51	53
Finance, insurance and real estate	32	62	68
Services	34	50	60

continued...

Table C14. Employer offer rate and employee coverage rates in 401(k) type plans: private wage and salary workers
by industry, 1983, 1988, 1993

Industry	1983	1988	1993
Percentage of all employees covered by a plan			
Total	3	14	23
Mining	6	28	43
Construction	1	4	11
Manufacturing:			
Durable goods	4	23	40
Nondurable goods	4	19	31
Transportation	1	13	26
Communications and public utilities	7	38	54
Trade:			
Wholesale	2	16	28
Retail	1	6	11
Finance, insurance and real estate	3	26	36
Services	2	10	18

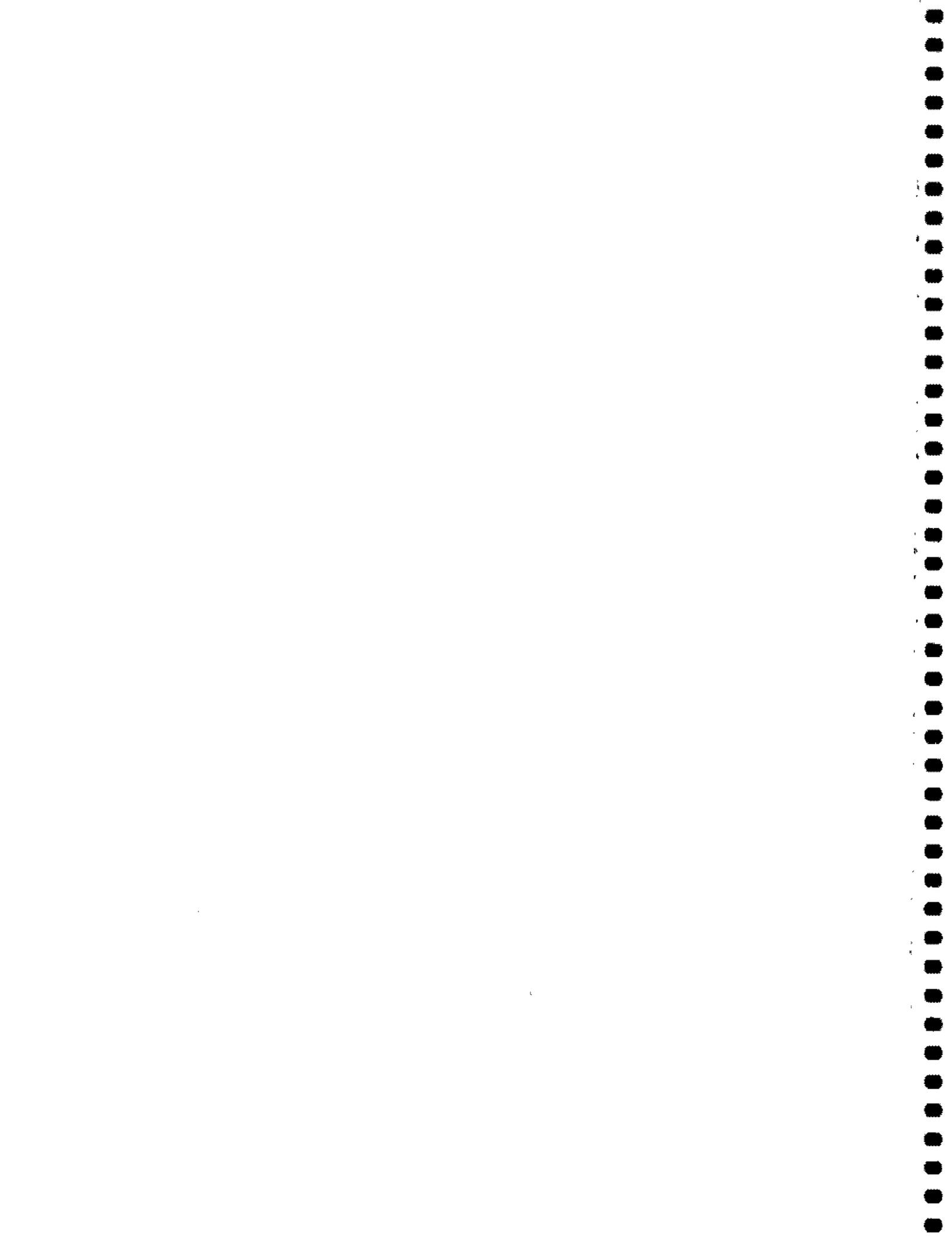
SOURCE: Employee Benefits Supplements to the May 1983, May 1988, and April 1993 Current Population Surveys.



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Section D

Preretirement Lump-Sum Distributions



**Table D1. Receipt of preretirement lump-sum payments: percent
of experienced labor force aged 25-64***
by selected characteristics

Experienced labor force aged 25-64	
Total number (in thousands)	103,289
Percent distribution	
Total	100.0
<hr/>	
Percent ever received a lump-sum payment	11.4
<hr/>	
Year received most recent lump-sum	
Before 1980	1.7
1980-1986	2.8
1987-April 1993	6.7
Don't know or no response	0.3
Age at receipt of most recent lump-sum	
Under 25	0.9
25-34	5.1
35-44	3.2
45-54	1.5
55-64	0.4
Don't know or no response	0.3
Current pension coverage	
Covered on current job	6.1
Not covered, current job	4.4
Unemployed or coverage unknown	0.9
<hr/>	
Percent never received a lump-sum payment	88.6

* Persons aged 25-64 who were currently unemployed but had previous work experience were added to the sample of workers for parts of the 1993 survey, including questions about previous pension coverage and lump-sum distributions.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table D2. Amount of most recent lump-sum payment in 1993 dollars:
percentage distribution of lump-sum recipients in
experienced labor force aged 25-64*
by year received**

Amount of most recent lump-sum distribution (in 1993 dollars)	Total	Year received most recent lump-sum		
		Before 1980	1980-1986	1987-April 1993
Total	100	100	100	100
Less than \$1,000	19	13	21	19
\$1,000 - 1,999	14	14	15	14
\$2,000 - 2,999	11	16	11	10
\$3,000 - 3,999	6	6	6	7
\$4,000 - 4,999	5	6	5	5
\$5,000 - 9,999	16	19	16	16
\$10,000 - 19,999	15	20	14	14
\$20,000 - 49,999	8	4	9	9
\$50,000 or more	4	1	4	5
Median lump-sum distribution ** (in 1993 dollars)	\$3,840	\$4,090	\$3,530	\$3,950

* All calculations are based on the 85% of lump-sum recipients who reported an amount and year of receipt.

** Medians are rounded to the nearest \$10.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table D3. Amount of most recent lump-sum payment in 1993 dollars:
percentage distribution of lump-sum recipients in experienced labor force
aged 25-64*
by age at receipt**

Amount of most recent lump-sum distribution (in 1993 dollars)	Total	Age at receipt of most recent lump-sum				
		Under 25	25-34	35-44	45-54	55-64
Total	100	100	100	100	100	100
Less than \$1,000	19	44	22	14	9	1
\$1,000 - 1,999	14	26	16	13	10	2
\$2,000 - 2,999	11	8	13	10	10	4
\$3,000 - 3,999	6	7	8	5	5	3
\$4,000 - 4,999	5	3	7	4	3	7
\$5,000 - 9,999	16	7	16	19	15	19
\$10,000 - 19,999	15	4	14	18	19	15
\$20,000 - 49,999	8	1	3	11	19	28
\$50,000 or more	4	**	1	6	11	20
Median lump-sum distribution (in 1993 dollars)	\$3,840	\$1,110	\$2,890	\$5,890	\$10,010	\$16,740

* All calculations are based on the 85% of lump-sum recipients who reported an amount and year of receipt.

** Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table D4. Uses of most recent lump-sum payment:
percentage distribution of lump-sum recipients in the experienced labor force
aged 25-64
by year received**

Uses of lump-sum distributions	Total *	Year received most recent lump-sum		
		Before 1980	1980-1986	1987-April 1993
Total number of recipients (in thousands)	11,814	1,715	2,879	6,888
Percent distribution				
Total	100	100	100	100
Retirement savings**	21	6	15	27
Put into business, house, or paid debts	23	23	28	22
Other savings or investments ***	12	12	12	11
Spent *	29	48	32	23
Multiple uses	11	5	9	13
Other	4	6	3	4

* includes approximately 332,000 recipients for whom year of receipt is unknown.

** IRA, plan with new employer, or other retirement program.

*** Savings account, other financial instruments, other savings or investments.

* Purchased consumer products, paid medical, educational, or general expenses, and other expenditures.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table D5. Uses of most recent lump-sum payment:
percentage distribution of lump-sum recipients in the experienced labor force aged 25-64
by age at receipt**

Uses of lump-sum distributions	Total *	Age at receipt of most recent lump-sum				
		Under 25	25-34	35-44	45-54	55-64
Total number of recipients (In thousands)	11,814	914	5,305	3,278	1,540	446
Percent distribution						
Total	100	100	100	100	100	100
Retirement savings **	21	3	14	27	34	42
Put into business, house, or paid debts	23	19	28	22	17	10
Other savings or Investments ***	12	11	11	13	13	18
Spent •	29	56	32	23	21	10
Multiple uses	11	6	10	12	13	17
Other	4	4	4	4	2	3
Median lump-sum distribution (In 1993 dollars) ••	\$3,840	\$1,110	\$2,890	\$5,890	\$10,010	\$16,740

* Includes approximately 332,000 recipients for whom age at receipt could not be calculated.

** IRA, plan with new employer, or other retirement program.

*** Savings account, other financial instruments, other savings or investments.

• Purchased consumer products, paid medical, educational, or general expenses, and other expenditures.

•• Based on the 85% of recipients who reported an amount and year of receipt. Rounded to nearest \$10.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table D6. Uses of most recent lump-sum payment:
percentage distribution of lump-sum recipients in the experienced labor force aged 25-64
by amount received**

Uses of lump-sum distributions	Total *	Amount received (in 1993 dollars)**			
		1st Quartile (\$1 - \$1,292)	2nd Quartile (\$1,293 - \$3,819)	3rd Quartile (\$3,820 - \$11,227)	4th Quartile (\$11,228 or more)
Percent distribution	100	100	100	100	100
Total					
Retirement savings***	21	8	14	24	38
Put into business, house, or paid debts	23	24	26	24	20
Other savings or investments *	12	10	13	10	12
Spent **	29	50	35	24	9
Multiple uses	11	4	7	14	20
Other	4	4	4	4	***

* Total includes the 15% of recipients without valid data on lump-sum amounts.

** Based on the 85% of recipients who reported an amount and year of receipt.

*** IRA, plan with new employer, or other retirement program.

* Savings account, other financial instruments, other savings or investments.

** Purchased consumer products, paid medical, educational, or general expenses, and other expenditures.

*** Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table D7. Uses of most recent lump-sum payment:
percentage distribution of lump-sum recipients in the
experienced labor force aged 25-64***
by median amount received

Uses of lump-sum distributions	Percent distribution	Median lump-sum distribution (in 1993 dollars)
Total	100	\$3,840
Retirement savings**	21	9,290
Put into business, house, or paid debts	24	3,480
Other savings or Investments***	11	3,700
Spent ♦	29	1,780
Multiple uses	11	10,040
Other	3	2,480

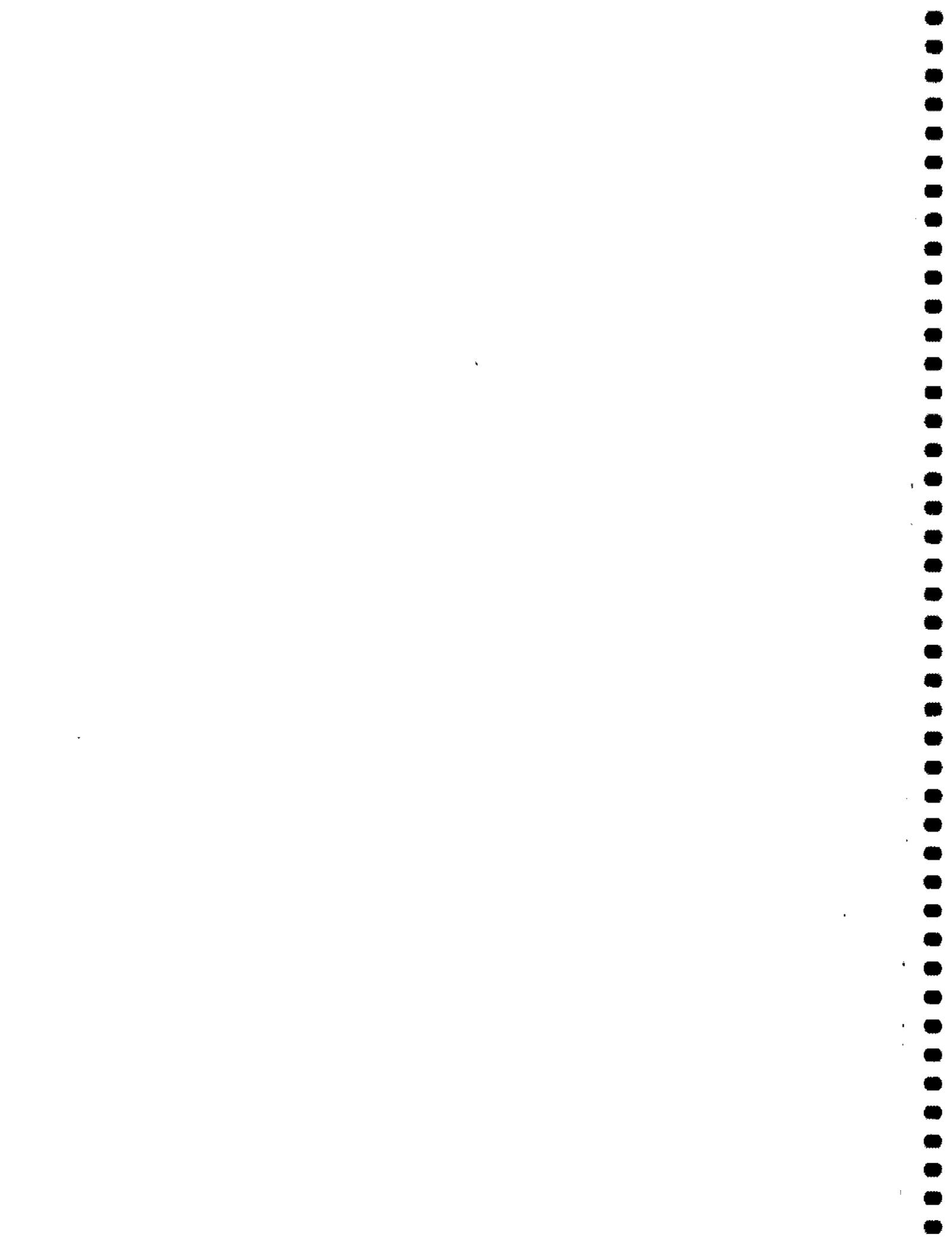
* All calculations are based on the 85% of lump-sum recipients who reported an amount and year of receipt.

** IRA, plan with new employer, or other retirement program.

*** Savings account, other financial instruments, other savings or investments.

♦ Purchased consumer products, paid medical, educational, or general expenses, and other expenditures.

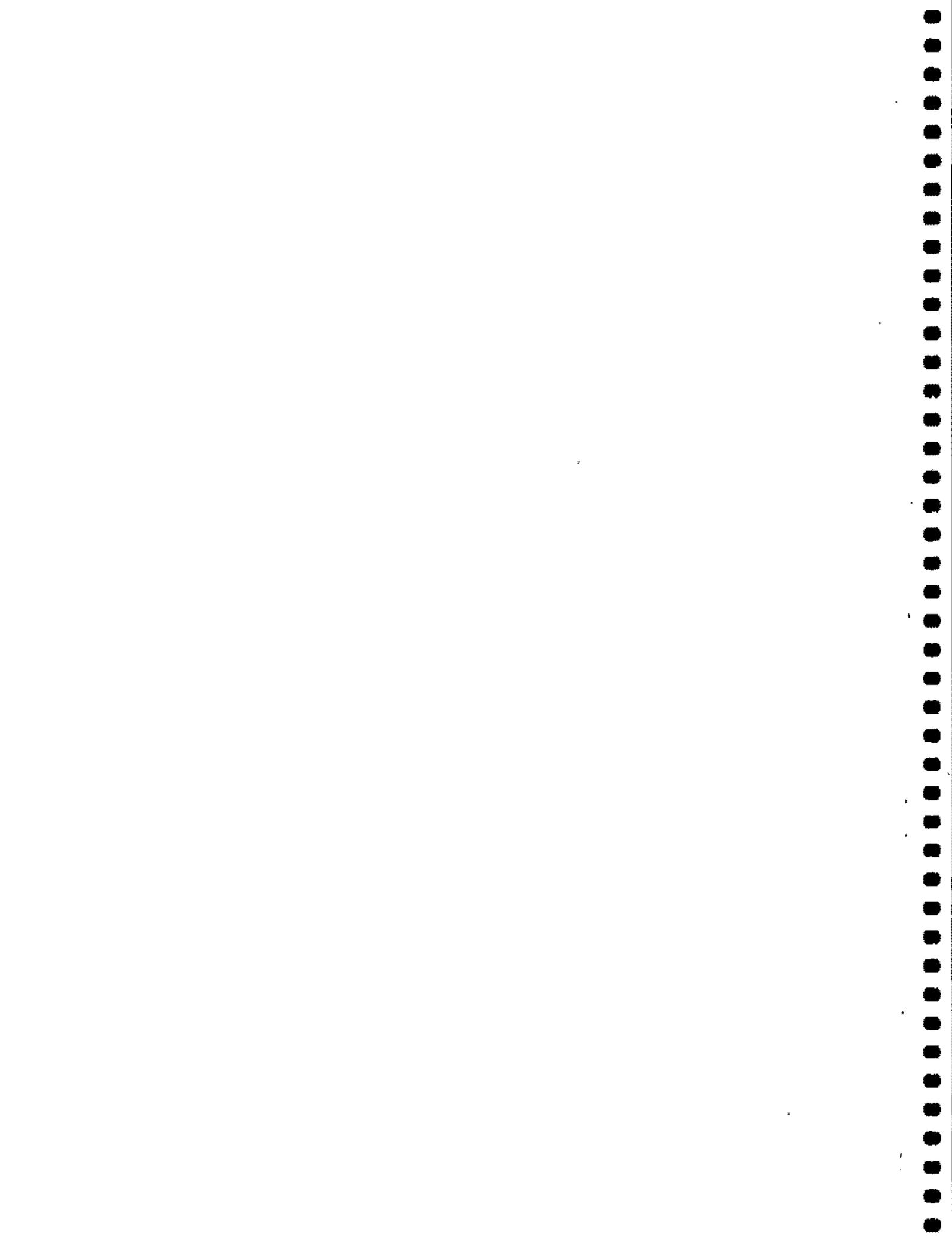
SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.



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Section E

Individual Retirement Accounts



**Table E1. Percent with an IRA and percentage distribution of 1992
contribution to own IRA: currently employed workers
by class of worker and pension coverage**

Percent with own IRA and amount contributed	Total	Wage and salary workers			Self employed
		Pension coverage in current job			
		Total	Covered	Not covered	
Total number of workers (in thousands)	117,496	107,275	52,392	54,884	10,221
Percent with own IRA	19	18	25	12	27
Amount contributed in 1992					
None	12	12	17	7	16
\$1 - 999	1	1	2	1	1
\$1,000 - 1,999	1	1	1	1	1
\$2,000	3	3	3	3	7
More than \$2000	1	1	1	*	1
Amount not reported	*	*	*	*	*

*Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table E2. Contribution to own IRA in 1992: currently employed workers
by class of worker and 1992 income level

1992 income level ^a	Total	Wage and salary workers			Self employed
		Total	Private	Public	
Total number who reported contribution (in thousands)	7,611	6,570	5,370	1,201	1,040
Percent distribution					
Total	100	100	100	100	100
\$1 - 4,999	3	2	2	2	9
\$5,000 - 9,999	4	4	5	3	5
\$10,000 - 14,999	8	7	7	5	13
\$15,000 - 19,999	7	8	8	7	6
\$20,000 - 24,999	10	10	10	11	11
\$25,000 - 29,999	12	12	12	13	9
\$30,000 - 39,999	17	19	18	21	9
\$40,000 - 49,999	12	14	13	18	5
\$50,000 - 74,999	14	14	13	17	17
\$75,000 or more	10	9	11	1	14
Don't know or no response	2	2	2	2	1

^aRespondent's total reported income in 1992, including earnings and other sources.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

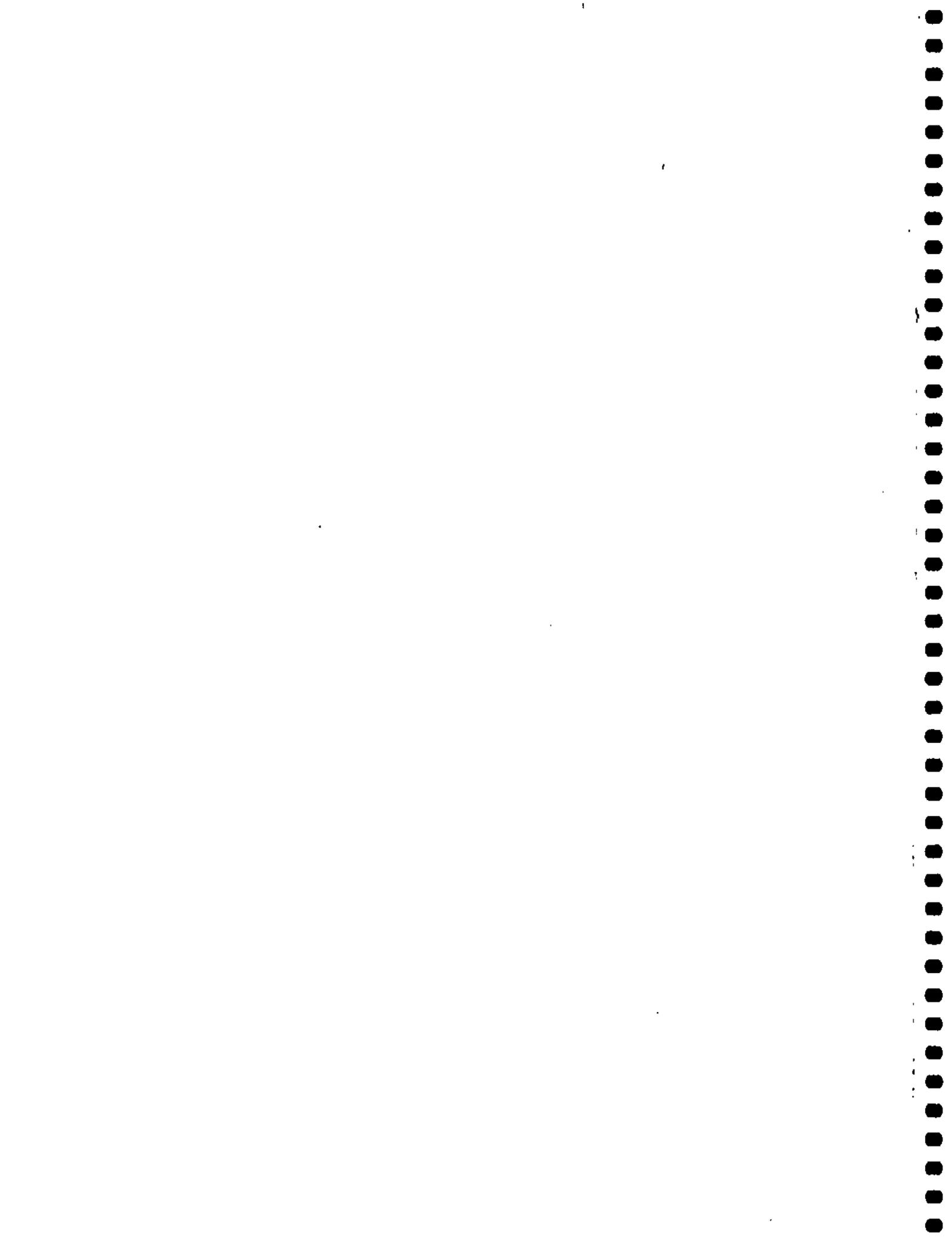
Table E3. Mean contribution to own IRA in 1992: currently employed workers
by class of worker and 1992 income level

1992 Income level*	Total	Wage and salary workers			Self employed
		Total	Private	Public	
Total number who reported contribution (in thousands)	7,611	6,570	5,370	1,201	1,040
Total	\$1,729	\$1,704	\$1,707	\$1,690	\$1,887
\$1 - 4,999	1,318	1,271	1,238	**	1,384
\$5,000 - 9,999	1,559	1,586	1,596	**	**
\$10,000 - 14,999	1,575	1,442	1,459	**	2,030
\$15,000 - 19,999	1,347	1,307	1,355	1,076	**
\$20,000 - 24,999	1,528	1,458	1,481	1,365	1,924
\$25,000 - 29,999	1,570	1,561	1,568	1,534	1,642
\$30,000 - 39,999	1,718	1,707	1,702	1,726	1,853
\$40,000 - 49,999	1,926	1,920	1,892	2,009	**
\$50,000 - 74,999	2,011	2,020	1,981	2,155	1,964
\$75,000 or more	2,185	2,156	2,162	**	2,305
Don't know or no response	1,414	1,304	1,387	**	**

*Respondent's total reported income in 1992, including earnings and other sources.

**Data not shown where base is less than 75,000 workers.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.



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Section F

Health Coverage Rates

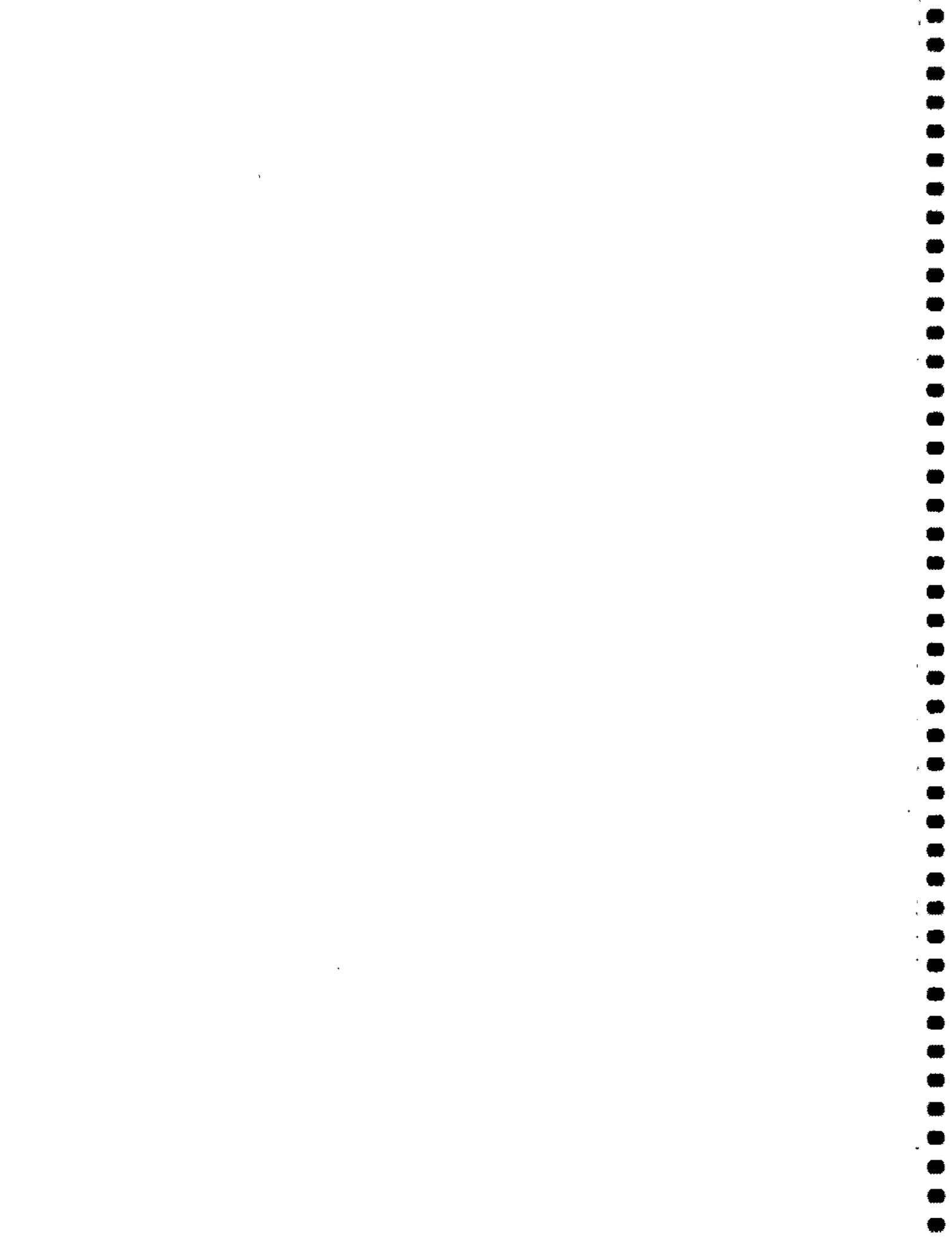


Table F1. Employer sponsorship of health plans: all wage and salary workers
by selected demographic characteristics

Item	Number of workers (in thousands)	Percent distribution						
		Employer sponsors plan					Employer does not sponsor plan	Don't know
		Total	Plan offers employee and family coverage	Plan offers employee coverage only	Don't know if plan offers family coverage	Total		
Total	107,275	100	78	71	5	2	19	4
Gender								
Men	56,740	100	78	72	4	2	18	4
Women	50,535	100	77	69	5	2	19	4
Marital Status								
Married, not separated	63,999	100	81	76	4	1	17	2
Single or separated	43,276	100	72	63	6	3	21	6
Age								
16 - 24	16,479	100	58	49	6	4	30	12
25 - 34	30,053	100	81	74	5	2	17	2
35 - 49	40,218	100	83	77	4	1	15	2
50 - 64	18,121	100	81	74	5	1	17	2
65 and over	2,404	100	57	49	5	3	35	8
Family Income								
Less than \$10,000	6,988	100	47	38	6	3	45	8
\$10,000 - \$19,999	14,963	100	67	57	7	3	28	5
\$20,000 - \$29,999	17,140	100	75	68	6	2	21	4
\$30,000 - \$39,999	18,425	100	80	73	5	2	17	4
\$40,000 and over	46,134	100	86	81	4	1	11	2
Don't know or no response	3,625	100	72	65	5	2	22	6

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table F2. Employer sponsorship of health plans: private wage and salary workers
by selected demographic characteristics

Item	Number of workers (In thousands)	Percent distribution						
		Total	Employer sponsors plan			Employer does not sponsor plan	Don't know	
			Total	Plan offers employee and family coverage	Plan offers employee coverage only			Don't know if plan offers family coverage
Total	88,679	100	74	67	5	2	22	4
Gender								
Men	48,329	100	75	69	5	2	21	4
Women	40,351	100	72	64	6	2	23	4
Marital Status								
Married, not separated	52,097	100	78	73	4	1	20	2
Single or separated	36,582	100	69	59	7	3	24	7
Age								
16 - 24	15,089	100	56	46	6	4	31	12
25 - 34	25,827	100	78	71	5	2	19	3
35 - 49	31,734	100	79	74	5	1	19	2
50 - 64	14,035	100	76	69	6	2	21	3
65 and over	1,994	100	51	43	6	3	40	8
Family Income								
Less than \$10,000	6,246	100	43	34	5	3	48	9
\$10,000 - \$19,999	13,255	100	64	54	7	2	31	6
\$20,000 - \$29,999	14,549	100	72	64	6	2	24	4
\$30,000 - \$39,999	14,952	100	76	69	5	2	20	4
\$40,000 and over	36,538	100	84	78	4	1	14	3
Don't know or no response	3,140	100	68	61	5	2	25	7

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table F3. Employer sponsorship of health plans: government wage and salary workers
by selected demographic characteristics

Item	Number of workers (In thousands)	Percent distribution						
		Employer sponsors plan					Employer does not sponsor plan	Don't know
		Total	Total	Plan offers employee and family coverage	Plan offers employee coverage only	Don't know if plan offers family coverage		
Total	18,596	100	95	89	3	2	4	2
Gender								
Men	8,411	100	96	92	2	2	2	2
Women	10,185	100	93	87	4	2	5	2
Marital Status								
Married, not separated	11,901	100	96	92	3	1	3	1
Single or separated	6,694	100	92	85	4	3	5	3
Age								
16 - 24	1,390	100	83	75	5	4	9	7
25 - 34	4,226	100	95	90	3	2	3	2
35 - 49	8,484	100	95	91	3	1	3	2
50 - 64	4,086	100	96	91	4	1	3	1
65 and over	410	100	85	77	1	7	11	4
Family Income								
Less than \$10,000	742	100	78	69	6	3	18	4
\$10,000 - \$19,999	1,709	100	90	81	5	4	7	3
\$20,000 - \$29,999	2,591	100	94	89	3	2	4	2
\$30,000 - \$39,999	3,473	100	96	91	4	1	3	2
\$40,000 and over	9,596	100	96	92	3	1	2	1
Don't know or no response	485	100	94	89	3	2	4	2

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table F4. Employer sponsorship of health plans: private wage and salary workers
by selected economic characteristics

Item	Number of workers (in thousands)	Percent distribution						
		Total	Employer sponsors plan			Don't know if plan offers family coverage	Employer does not sponsor plan	Don't know
			Total	Plan offers employee and family coverage	Plan offers employee coverage only			
Total	88,679	100	74	67	5	2	22	4
Wage Level								
Less than \$5.00/hour	7,588	100	36	28	5	3	49	15
\$5.00 - \$7.49/hour	20,368	100	62	53	6	3	31	7
\$7.50 - \$9.99/hour	13,740	100	79	70	6	2	18	3
\$10.00 - \$14.99/hour	20,141	100	86	79	5	2	13	2
\$15.00 or more/hour	20,108	100	92	88	4	1	7	1
Data not available	6,706	100	55	48	6	1	41	4
Usual Hours Worked								
1 - 20	8,426	100	42	33	3	5	43	16
21 - 34	7,380	100	56	47	6	4	36	8
35 and over	66,168	100	82	75	5	1	16	2
Data not available	6,706	100	55	48	6	1	41	4
Industry								
Agriculture, forestry and fisheries	1,360	100	42	33	6	2	54	4
Mining	648	100	93	89	2	2	7	1
Construction	4,868	100	55	49	4	1	41	4
Manufacturing:								
Durable goods	10,714	100	93	88	4	1	6	1
Nondurable goods	8,095	100	86	80	4	1	11	3
Transportation	4,064	100	80	74	5	2	16	4
Communications and public utilities	2,426	100	98	93	3	1	2	1
Trade:								
Wholesale	4,426	100	83	74	8	1	16	1
Retail	18,175	100	62	53	6	3	29	8
Finance, insurance and real estate	6,927	100	86	80	4	2	12	2
Services	26,975	100	68	60	6	2	28	4

continued...

Table F4. Employer sponsorship of health plans: private wage and salary workers
by selected economic characteristics

Item	Number of workers (In thousands)	Percent distribution						
		Employer sponsors plan					Employer does not sponsor plan	Don't know
		Total	Total	Plan offers employee and family coverage	Plan offers employee coverage only	Don't know if plan offers family coverage		
Collective Bargaining Status								
Covered by union contract	10,282	100	92	86	4	1	6	2
Not covered by union contract	71,692	100	73	66	5	2	22	5
Data not available	6,706	100	55	48	6	1	41	4

* Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F5. Employer sponsorship of health plans: private wage and salary workers
by firm size**

Item	Number of workers (In thousands)	Percent distribution						
		Total	Employer sponsors plan			Employer does not sponsor plan	Don't know	
			Total	Plan offers employee and family coverage	Plan offers employee coverage only			Don't know if plan offers family coverage
Total	88,679	100	74	67	5	2	22	4
1 - 9	14,554	100	31	24	6	1	65	3
10 - 24	8,341	100	58	48	8	2	36	6
25 - 99	11,806	100	76	67	6	2	21	4
100 - 499	10,579	100	87	80	5	2	10	4
500 - 999	4,167	100	92	85	6	2	6	1
1,000 and over	32,240	100	92	86	4	2	5	3
Under 100	34,701	100	53	45	7	2	43	4
Under 500	45,280	100	61	53	6	2	35	4
Under 1,000	49,447	100	63	56	6	2	33	4
Don't know or no response	6,992	100	67	57	5	5	21	12

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table F6. Coverage rates in firms sponsoring health plans: all wage and salary workers
by selected demographic characteristics

Item	Number of workers (In thousands)	Percent distribution					Don't know
		Total	Employer sponsors plan			Not covered	
			Total	Self and family	Self only		
Total	82,778	100	79	46	32	21	*
Gender							
Men	44,232	100	85	56	29	15	*
Women	38,546	100	72	35	36	28	*
Marital Status							
Married, not separated	51,675	100	79	63	16	21	*
Single or separated	31,103	100	78	19	60	21	*
Age							
16 - 24	9,583	100	53	13	40	46	1
25 - 34	24,154	100	80	42	38	20	*
35 - 49	33,106	100	83	57	26	17	*
50 - 64	14,572	100	85	52	33	15	*
65 and over	1,363	100	61	28	33	39	0
Family Income							
Less than \$10,000	3,257	100	48	16	32	51	1
\$10,000 - \$19,999	9,926	100	74	31	43	25	*
\$20,000 - \$29,999	12,812	100	81	41	40	19	*
\$30,000 - \$39,999	14,650	100	82	47	35	18	*
\$40,000 and over	39,568	100	81	54	26	19	*
Don't know or no response	2,564	100	82	49	33	18	0

* Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F7. Coverage rates in firms sponsoring health plans:
private wage and salary workers
by selected demographic characteristics**

Item	Number of workers (in thousands)	Percent distribution					
		Total	Employer sponsors plan			Not covered	Don't know
			Total	Self and family	Self only		
Total	65,312	100	78	46	32	22	*
Gender							
Men	36,210	100	84	55	29	16	*
Women	29,102	100	71	34	37	29	*
Marital Status							
Married, not separated	40,347	100	79	63	15	21	*
Single or separated	24,965	100	77	17	60	23	*
Age							
16 - 24	8,430	100	53	13	40	46	1
25 - 34	20,147	100	80	42	38	20	*
35 - 49	25,054	100	83	57	25	17	*
50 - 64	10,663	100	84	53	31	16	*
65 and over	1,017	100	63	27	35	37	0
Family Income							
Less than \$10,000	2,683	100	49	16	33	49	1
\$10,000 - \$19,999	8,400	100	74	30	44	26	*
\$20,000 - \$29,999	10,403	100	80	41	39	20	*
\$30,000 - \$39,999	11,351	100	81	48	34	18	*
\$40,000 and over	30,358	100	80	53	26	20	*
Don't know or no response	2,116	100	81	48	33	19	0

* Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F8. Coverage rates in firms sponsoring health plans:
government wage and salary workers
by selected demographic characteristics**

Item	Number of workers (In thousands)	Percent distribution					Not covered	Don't know
		Total	Employer sponsors plan					
			Total	Self and family	Self only			
Total	17,466	100	82	49	32	18	*	
Gender								
Men	8,022	100	88	59	29	11	*	
Women	9,444	100	76	41	35	24	*	
Marital Status								
Married, not separated	11,328	100	81	63	18	19	*	
Single or separated	6,138	100	83	24	60	16	*	
Age								
16 - 24	1,152	100	54	12	43	46	0	
25 - 34	4,007	100	80	44	36	20	1	
35 - 49	8,052	100	85	57	28	15	*	
50 - 64	3,909	100	87	52	36	13	0	
65 and over	345	100	57	30	27	43	0	
Family Income								
Less than \$10,000	574	100	42	17	26	58	0	
\$10,000 - \$19,999	1,525	100	76	33	43	24	*	
\$20,000 - \$29,999	2,409	100	82	41	42	17	1	
\$30,000 - \$39,999	3,299	100	83	45	38	17	*	
\$40,000 and over	9,210	100	84	57	27	16	0	
Don't know or no response	448	100	87	54	32	13	0	

* Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F9. Coverage rates in firms sponsoring health plans:
private wage and salary workers
by selected economic characteristics**

Item	Number of workers (in thousands)	Percent distribution					
		Total	Employer sponsors plan			Not covered	Don't know
			Total	Self and family	Self only		
Total	65,312	100	78	46	32	22	*
Wage Level							
Less than \$5.00/hour	2,714	100	39	13	26	61	1
\$5.00 - \$7.49/hour	12,569	100	61	26	35	39	1
\$7.50 - \$9.99/hour	10,754	100	78	39	39	22	*
\$10.00 - \$14.99/hour	17,122	100	85	50	35	15	*
\$15.00 or more/hour	18,467	100	90	63	27	10	*
Data not available	3,671	100	75	50	25	25	*
Usual Hours Worked							
1 - 20	3,481	100	23	10	13	76	1
21 - 34	4,120	100	41	19	22	59	0
35 and over	54,040	100	85	50	35	15	*
Data not available	3,671	100	75	50	25	25	*
Industry							
Agriculture, forestry and fisheries	567	100	74	47	28	24	1
Mining	593	100	91	74	17	9	0
Construction	2,649	100	80	54	26	19	*
Manufacturing:							
Durable goods	9,901	100	91	63	28	9	0
Nondurable goods	6,905	100	86	52	33	14	*
Transportation	3,245	100	85	56	29	15	*
Communications and public utilities	2,352	100	93	68	25	7	0
Trade:							
Wholesale	3,647	100	87	52	35	13	*
Retail	11,271	100	62	30	32	38	1
Finance, insurance and real estate	5,881	100	79	45	34	21	0
Services	18,302	100	72	36	37	27	*

continued...

**Table F9. Coverage rates in firms sponsoring health plans:
private wage and salary workers
by selected economic characteristics**

Item	Number of workers (In thousands)	Percent distribution					
		Total	Employer sponsors plan			Not covered	Don't know
			Total	Self and family	Self only		
Collective Bargaining Status							
Covered by union contract	9,430	100	91	62	29	8	*
Not covered by union contract	52,211	100	76	43	33	24	*
Data not available	3,671	100	75	50	25	25	*

* Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1983 Current Population Survey.

**Table F10. Coverage rates in firms sponsoring health plans:
private wage and salary workers
by firm size**

Firm size	Number of workers (In thousands)	Percent distribution					
		Total	Employer sponsors plan			Not covered	Don't know
			Total	Self and family	Self only		
Total	65,312	100	78	46	32	22	*
1 - 9	4,546	100	77	42	35	23	*
10 - 24	4,812	100	72	35	37	27	*
25 - 99	8,888	100	74	39	35	25	*
100 - 499	9,093	100	78	43	35	22	*
500 - 999	3,839	100	80	48	32	20	*
1,000 and over	29,526	100	81	52	30	18	*
Under 100	18,246	100	74	39	35	25	*
Under 500	27,339	100	76	40	35	24	*
Under 1,000	31,179	100	76	41	35	24	*
Don't know or no response	4,608	100	70	38	32	29	1

* Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F11. Coverage rates under employer sponsored health plans:
all wage and salary workers
by selected demographic characteristics**

Item	Number of workers (in thousands)	Percent distribution					
		Total	Employer sponsors plan			Not covered	Don't know
			Total	Self and family	Self only		
Total	107,275	100	61	36	25	35	4
Gender							
Men	56,740	100	67	44	23	30	4
Women	50,535	100	55	27	28	41	4
Marital Status							
Married, not separated	63,999	100	64	51	13	34	2
Single or separated	43,276	100	56	13	43	37	7
Age							
16 - 24	16,479	100	31	8	23	56	13
25 - 34	30,053	100	65	34	31	33	3
35 - 49	40,218	100	69	47	21	29	2
50 - 64	18,121	100	69	42	26	29	2
65 and over	2,404	100	35	16	19	57	8
Family Income							
Less than \$10,000	6,988	100	23	8	15	69	9
\$10,000 - \$19,999	14,963	100	49	21	29	45	6
\$20,000 - \$29,999	17,140	100	61	31	30	35	4
\$30,000 - \$39,999	18,425	100	65	38	28	31	4
\$40,000 and over	46,134	100	70	47	23	28	3
Don't know or no response	3,625	100	59	35	23	35	6

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F12. Coverage rates under employer sponsored health plans:
private wage and salary workers
by selected demographic characteristics**

Item	Number of workers (In thousands)	Percent distribution					
		Total	Employer sponsors plan			Not covered	Don't know
			Total	Self and family	Self only		
Total	88,679	100	58	34	24	38	4
Gender							
Men	48,329	100	63	42	22	32	4
Women	40,351	100	51	24	27	44	5
Marital Status							
Married, not separated	52,097	100	61	49	12	36	2
Single or separated	36,582	100	53	12	41	40	7
Age							
16 - 24	15,089	100	30	7	22	57	13
25 - 34	25,827	100	63	33	30	34	3
35 - 49	31,734	100	66	46	20	32	2
50 - 64	14,035	100	64	40	24	33	3
65 and over	1,994	100	32	14	18	59	8
Family Income							
Less than \$10,000	6,246	100	21	7	14	70	9
\$10,000 - \$19,999	13,255	100	47	19	28	47	6
\$20,000 - \$29,999	14,549	100	58	30	28	38	4
\$30,000 - \$39,999	14,952	100	62	36	26	34	4
\$40,000 and over	36,538	100	67	45	22	31	3
Don't know or no response	3,140	100	55	33	22	38	7

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F13. Coverage rates under employer sponsored health plans:
government wage and salary workers**
by selected demographic characteristics

Item	Number of workers (in thousands)	Percent distribution					
		Total	Employer sponsored plan			Not covered	Don't know
			Total	Self and family	Self only		
Total	18,596	100	77	46	31	21	2
Gender							
Men	8,411	100	85	57	28	13	2
Women	10,185	100	71	38	33	27	2
Marital Status							
Married, not separated	11,901	100	77	60	17	21	1
Single or separated	6,694	100	77	22	55	20	3
Age							
16 - 24	1,390	100	45	10	36	47	7
25 - 34	4,226	100	76	42	35	22	2
35 - 49	8,484	100	81	54	26	18	2
50 - 64	4,086	100	84	50	34	15	1
65 and over	410	100	48	25	23	48	4
Family Income							
Less than \$10,000	742	100	33	13	20	63	4
\$10,000 - \$19,999	1,709	100	68	30	38	28	4
\$20,000 - \$29,999	2,591	100	78	38	39	19	3
\$30,000 - \$39,999	3,473	100	80	43	36	19	2
\$40,000 and over	9,596	100	81	55	26	18	1
Don't know or no response	485	100	81	51	30	16	2

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F14. Coverage rates under employer sponsored health plans:
private wage and salary workers
by selected economic characteristics**

Item	Number of workers (in thousands)	Percent distribution					
		Total	Employer sponsors plan			Not covered	Don't know
			Total	Self and family	Self only		
Total	88,679	100	58	34	24	38	4
Wage Level							
Less than \$5.00/hour	7,588	100	14	5	9	71	15
\$5.00 - \$7.49/hour	20,368	100	38	16	22	56	7
\$7.50 - \$9.99/hour	13,740	100	62	31	31	35	3
\$10.00 - \$14.99/hour	20,141	100	72	43	30	26	2
\$15.00 or more/hour	20,108	100	83	58	25	16	1
Data not available	6,706	100	41	27	14	54	4
Usual Hours Worked							
1 - 20	8,426	100	10	4	5	74	16
21 - 34	7,380	100	23	11	12	69	8
35 and over	66,168	100	70	41	29	28	2
Data not available	6,706	100	41	27	14	54	4
Industry							
Agriculture, forestry and fisheries	1,360	100	31	19	12	64	5
Mining	648	100	85	69	16	14	*
Construction	4,868	100	44	30	14	51	5
Manufacturing:							
Durable goods	10,714	100	85	59	26	14	1
Nondurable goods	8,095	100	74	45	29	23	3
Transportation and public utilities	4,064	100	68	45	23	28	4
Trade:							
Wholesale	4,426	100	72	43	29	26	2
Retail	18,175	100	39	19	20	53	9
Finance, insurance and real estate	6,927	100	68	39	29	30	2
Services	26,975	100	49	24	25	46	4

continued...

**Table F14. Coverage rates under employer sponsored health plans:
private wage and salary workers
by selected economic characteristics**

Item	Number of workers (In thousands)	Percent distribution					
		Total	Employer sponsors plan			Not covered	Don't know
			Total	Self and family	Self only		
Collective Bargaining Status							
Covered by union contract	10,282	100	84	57	27	14	2
Not covered by union contract	71,692	100	56	31	24	40	5
Data not available	6,706	100	41	27	14	54	4

* Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F15. Coverage rates under employer sponsored health plans:
private wage and salary workers
by firm size**

Firm size	Number of workers (In thousands)	Percent distribution					
		Total	Employer sponsors plan			Not covered	Don't know
			Total	Self and family	Self only		
Total	88,679	100	58	34	24	38	4
1 - 9	14,554	100	24	13	11	72	3
10 - 24	8,341	100	42	21	21	51	7
25 - 99	11,806	100	56	30	27	40	4
100 - 499	10,579	100	68	37	30	29	4
500 - 999	4,167	100	74	44	29	25	1
1,000 and over	32,240	100	75	48	27	22	3
Under 100	34,701	100	39	21	19	56	4
Under 500	45,280	100	46	24	21	50	4
Under 1,000	49,447	100	48	26	22	48	4
Don't know or no response	6,992	100	47	25	22	41	12

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F16. Percentage of workers covered by employer sponsored health plans:
private wage and salary workers
by firm size and selected economic characteristics**

Item	Total	Firm Size								
		1 - 9	10 - 24	25 - 99	100 - 499	500 - 999	1,000 and over	Under 100	Under 500	Under 1,000
Total	58	24	42	55	68	74	75	39	46	48
Wage Level										
Less than \$5.00/hour	14	5	5	16	19	55	18	8	10	12
\$5.00 - \$7.49/hour	38	14	25	40	47	53	50	25	30	32
\$7.50 - \$9.99/hour	62	25	45	61	73	78	77	43	51	53
\$10.00 - \$14.99/hour	72	33	51	69	80	81	85	52	60	63
\$15.00 or more/hour	83	41	71	76	85	86	92	65	72	74
Usual Hours Worked										
1 - 20	10	5	6	7	11	15	17	5	6	7
21 - 34	23	6	15	22	28	32	34	12	15	16
35 and over	70	30	49	65	75	82	85	49	57	59
Industry										
Agriculture, forestry and fisheries	31	24	28	37	*	*	67	27	27	29
Mining	85	65	*	*	77	*	94	75	76	79
Construction	44	22	48	54	63	*	71	37	41	41
Manufacturing:										
Durable goods	85	40	65	78	86	86	93	67	75	76
Nondurable goods	74	23	42	58	71	77	88	48	57	60
Transportation	68	20	50	61	61	78	86	43	47	50
Communications and public utilities	91	*	55	94	83	99	94	78	80	83
Trade:										
Wholesale	72	44	68	74	82	88	90	62	67	68
Retail	39	18	24	37	52	57	49	26	30	31
Finance, insurance and real estate	68	35	47	73	77	69	77	52	59	60
Services	49	22	42	51	60	68	70	35	41	43

* Not computed where base is less than 75,000.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F17. Percentage of workers covered by employer sponsored health plans:
private wage and salary workers**
by age and selected economic characteristics

Item	Total	Age				
		16 - 24	25 - 34	35 - 49	50 - 64	65 and over
Total	58	30	63	66	64	32
Wage Level						
Less than \$5.00/hour	14	9	21	17	19	7
\$5.00 - \$7.49/hour	38	26	45	41	44	29
\$7.50 - \$9.99/hour	62	52	65	62	66	33
\$10.00 - \$14.99/hour	72	59	75	73	73	44
\$15.00 or more/hour	83	66	83	84	85	56
Data not available	41	18	39	49	51	25
Family Income						
Less than \$10,000	21	17	27	20	23	13
\$10,000 - \$19,999	47	34	53	52	51	29
\$20,000 - \$29,999	58	34	64	65	60	34
\$30,000 - \$39,999	62	33	67	67	73	33
\$40,000 and over	67	28	72	73	72	46
Don't know or no response	55	33	62	63	61	9

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F18. Reasons for lack of coverage under employer sponsored health plans:
all wage and salary workers in firms with plans
by selected characteristics**

Item	Number of workers (In thousands)	Percent distribution											
		Total	Ineligible or denied coverage					Elected not to be covered*			Other or don't know		
			Total	Temporary or contract employees	Probationary employee	Part-time employee	Other	Total	Covered by other plan	Too costly		Other	
Total	17,315	100	38	3	9	23	3	50	38	11	5	12	
Age													
16 - 24	4,394	100	60	4	13	41	3	29	19	8	5	11	
25 - 34	4,727	100	35	3	11	18	3	51	34	16	5	14	
35 - 49	5,498	100	25	2	8	14	2	62	50	11	6	12	
50 - 64	2,169	100	27	4	3	15	4	65	54	9	5	8	
65 and over	526	100	48	4	1	37	7	43	36	8	3	8	
Wage Level													
Less than \$5.00/hour	2,049	100	55	4	9	40	4	34	21	12	3	11	
\$5.00 - \$7.49/hour	5,712	100	46	3	12	29	3	42	28	12	5	11	
\$7.50 - \$9.99/hour	2,917	100	34	3	10	18	4	56	44	11	5	10	
\$10.00 - \$14.99/hour	3,258	100	26	3	8	12	3	62	51	12	6	12	
\$15.00 or more/hour	2,351	100	20	3	2	12	3	66	55	7	8	14	
Data not available	1,020	100	48	4	12	28	5	40	27	13	5	12	
Firm Size													
1 - 9	1,058	100	24	**	6	12	6	61	46	11	5	16	
10 - 24	1,401	100	25	1	5	16	2	64	47	17	5	11	
25 - 99	2,476	100	31	1	10	18	2	56	42	13	7	12	
100 - 499	2,491	100	37	3	11	21	3	54	41	14	5	8	
500 - 999	986	100	37	5	8	24	1	50	39	12	5	13	
1,000 and over	7,373	100	43	5	8	27	4	46	36	9	5	11	
Under 100	4,965	100	27	1	8	16	3	59	44	14	6	12	
Under 500	7,457	100	30	1	9	18	3	58	43	14	6	11	
Under 1,000	8,442	100	31	2	9	19	3	57	42	14	6	11	
Don't know or no response	1,500	100	48	4	16	27	3	35	22	10	6	16	

* The percentage of workers citing specific reasons for lack of coverage is greater than total because some workers cited multiple reasons for noncoverage.

** Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F19. Reasons for lack of coverage under employer sponsored plans:
private wage and salary workers in firm with plans
by selected characteristics**

Item	Number of workers (In thousands)	Percent distribution										
		Total	Ineligible or denied coverage					Elected not to be covered *				Other or don't know
			Total	Temporary or contract employees	Probationary employee	Part-time employee	Other	Total	Covered by other plan	Too costly	Other	
Total	14,134	100	36	2	10	21	3	51	37	12	6	12
Age												
16 - 24	3,869	100	58	3	13	40	3	30	20	8	5	11
25 - 34	3,942	100	32	2	12	15	3	53	34	18	6	14
35 - 49	4,273	100	22	1	9	11	1	64	50	13	7	12
50 - 64	1,672	100	24	2	4	14	4	67	55	9	6	9
65 and over	377	100	49	1	1	39	9	41	31	12	2	9
Wage Level												
Less than \$5.00/hour	1,644	100	53	3	10	39	3	33	20	13	3	13
\$5.00 - \$7.49/hour	4,878	100	44	1	13	27	3	43	28	13	6	12
\$7.50 - \$9.99/hour	2,324	100	30	1	11	16	3	59	45	12	6	10
\$10.00 - \$14.99/hour	2,595	100	23	2	8	11	2	63	51	13	6	12
\$15.00 or more/hour	1,778	100	16	2	2	9	3	68	55	9	9	15
Data not available	906	100	47	3	13	26	5	42	28	14	5	11
Firm Size												
1 - 9	1,051	100	23	**	5	11	6	61	46	12	5	16
10 - 24	1,313	100	22	**	5	14	2	66	48	18	5	10
25 - 99	2,253	100	29	1	10	17	2	58	43	13	7	12
100 - 499	1,985	100	34	3	11	18	2	56	40	16	6	9
500 - 999	768	100	37	4	10	22	**	49	38	13	6	14
1,000 and over	5,434	100	42	2	10	26	3	46	34	10	6	12
Under 100	4,617	100	26	**	8	15	3	61	45	14	6	12
Under 500	6,602	100	28	1	9	16	3	59	43	15	6	12
Under 1,000	7,370	100	29	1	9	16	3	58	43	14	6	12
Don't know or no response	1,329	100	48	4	17	27	2	34	20	10	6	17

* The percentage of workers citing specific reasons for lack of coverage is greater than the total because some workers cited multiple reasons for noncoverage.

** Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F20. Reasons for lack of coverage under employer sponsored plans:
government wage and salary workers in units with plans
by selected characteristics**

Item	Total	Percent distribution									
		Total	Ineligible or denied coverage				Elected not to be covered*				
			Total	Temporary or contract employees	Probationary employee	Part-time employee	Other	Total	Covered by other plan	Too costly	Other or don't know
Total	3,181	100	46	9	5	29	5	45	40	6	9
Age											
16 - 24	525	100	73	10	10	51	3	18	12	6	8
25 - 34	785	100	51	12	6	30	5	38	32	8	11
35 - 49	1,225	100	35	5	4	23	6	55	51	4	10
50 - 64	496	100	37	12	1	19	5	58	52	6	5
65 and over	149	100	46	11	-	32	3	49	49	-	5
Wage Level											
\$5.00 - \$7.49/hour	833	100	58	10	5	40	3	35	28	6	6
\$7.50 - \$9.99/hour	592	100	46	11	6	26	6	43	40	5	11
\$10.00 - \$14.99/hour	663	100	34	8	7	15	6	56	52	6	10
Data not available	114	100	62	12	-2	-2	7	22	19	5	16

* The percentage of workers citing specific reasons for lack of coverage is greater than the total because some workers cited multiple reasons for noncoverage.

** Not computed where base is less than 75,000.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table F21. Coverage rates by type of health plan:
all wage and salary workers
by selected characteristics

Item	Number of workers (in thousands)	Percent distribution								
		Total	Total	Covered by employer's plan		Covered by other than employer's plan		Not covered by a plan	Don't know if covered by a plan	
				Total	Covered only by employer's plan	Covered by spouse's employer	Covered by another plan			
Total	107,275	100	84	61	62	9	11	12	15	*
Gender										
Men	56,740	100	84	67	59	8	6	11	16	*
Women	50,535	100	86	55	45	10	17	13	14	*
Marital Status										
Married, not separated	63,999	100	89	64	52	12	18	7	10	*
Single or separated	43,276	100	77	56	52	4	1	20	22	1
Wage Level										
Less than \$5.00/hour	8,390	100	61	15	12	3	10	37	38	1
\$5.00 - \$7.49/hour	22,816	100	72	39	34	6	14	19	27	1
\$7.50 - \$9.99/hour	16,503	100	85	63	54	9	14	8	14	*
\$10.00 - \$14.99/hour	25,521	100	92	75	64	11	11	6	8	*
\$15.00 or more/hour	26,870	100	97	85	73	12	8	4	3	*
Data not available	7,147	100	77	42	38	4	13	22	22	*
Firm Size										
1 - 9	14,742	100	67	24	21	3	19	24	32	1
10 - 24	8,712	100	74	43	38	5	15	15	25	1
25 - 99	13,067	100	83	58	50	8	13	12	17	*
100 - 499	13,315	100	89	69	58	10	12	8	11	*
500 - 999	5,518	100	92	75	62	13	11	7	8	0
1,000 and over	43,928	100	92	76	65	11	8	8	8	*
Under 100	36,522	100	74	41	36	5	16	18	25	*
Under 500	49,837	100	78	49	42	7	14	15	21	*
Under 1,000	55,355	100	80	51	44	7	14	14	20	*
Don't know or no response	7,992	100	77	49	41	8	10	18	22	1

* Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table F22. Coverage rates by type of health plan:
private wage and salary workers
by selected characteristics

Item	Number of workers (In thousands)	Percent distribution									
		Total	Total	Covered by a plan						Not covered by a plan	Don't know if covered by a plan
				Total	Covered by employer's plan		Covered by other than employer's plan				
				Covered only by employer's plan	Covered by employer's plan and another plan	Covered by spouse's employer	Covered by another plan				
Total	89,679	100	82	58	50	8	12	13	17	*	
Gender											
Men	48,329	100	82	63	57	7	7	12	18	*	
Women	40,351	100	84	51	42	9	18	15	16	*	
Marital Status											
Married, not separated	52,097	100	88	61	51	11	19	7	12	*	
Single or separated	36,582	100	75	53	49	3	1	21	25	†	
Wage Level											
Less than \$5.00/hour	7,588	100	60	14	12	2	9	37	40	†	
\$5.00 - \$7.49/hour	20,368	100	70	38	33	5	14	19	29	†	
\$7.50 - \$9.99/hour	13,740	100	84	61	53	8	14	8	16	*	
\$10.00 - \$14.99/hour	20,141	100	91	72	63	10	12	6	9	*	
\$15.00 or more/hour	20,108	100	96	83	72	11	8	4	4	*	
Data not available	6,706	100	77	41	37	4	13	22	23	*	
Firm Size											
1 - 9	14,554	100	67	24	21	3	19	24	33	†	
10 - 24	8,341	100	73	42	37	5	15	16	26	†	
25 - 99	11,806	100	81	56	49	7	13	12	18	*	
100 - 499	10,579	100	88	67	58	9	11	9	12	*	
500 - 999	4,167	100	92	74	62	11	10	8	8	0	
1,000 and over	32,240	100	91	75	65	10	8	8	9	*	
Under 100	34,701	100	73	39	34	5	16	18	26	*	
Under 500	45,280	100	77	46	40	6	15	16	23	*	
Under 1,000	49,447	100	78	48	42	6	14	15	22	*	
Don't know or no response	6,992	100	75	47	40	7	9	18	24	†	

* Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table F23. Coverage rates by type of health plan:
government wage and salary workers
by selected characteristics

Item	Number of workers (in thousands)	Total	Percent distribution								
			Total	Covered by employer's plan		Covered by other than employer's plan			Not covered by a plan	Don't know if covered by a plan	
				Total	Covered only by employer's plan	Covered by employer's plan and another plan	Covered by spouse's employer	Covered by another plan			
Total	18,596	100	94	77	63	14	10	7	5	*	
Gender											
Men	8,411	100	95	85	72	12	4	7	4	*	
Women	10,185	100	93	70	55	15	16	7	6	*	
Marital Status											
Married, not separated	11,901	100	97	77	59	18	16	4	3	*	
Single or separated	6,694	100	90	77	70	7	1	12	9	1	
Wage Level											
Less than \$5.00/hour	802	100	75	21	16	5	16	38	24	1	
\$5.00 - \$7.49/hour	2,447	100	87	53	43	10	19	16	12	1	
\$7.50 - \$9.99/hour	2,764	100	94	73	59	15	13	7	6	0	
\$10.00 - \$14.99/hour	5,379	100	96	84	68	16	9	3	4	*	
\$15.00 or more/hour	6,762	100	98	89	74	15	7	2	2	*	
Data not available	441	100	87	55	50	5	10	22	12	1	

* Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

**Table F24. Coverage rates by type of health plan:
experienced unemployed workers* aged 25-64
by selected characteristics**

Item	Number of workers in thousands	Percent distribution					
		Total	Covered			Not covered	Don't know
			Total	By former employer	Not by former employer		
Total	5,860	100	41	11	30	58	1
Age							
25 - 49	4,747	100	39	9	29	60	1
50 - 64	1,114	100	52	20	31	48	1
Family income							
Less than \$10,000	1,156	100	20	3	17	80	**
\$10,000 - \$19,999	1,478	100	24	5	20	74	2
\$20,000 - \$29,999	927	100	39	15	23	60	1
\$30,000 - \$39,999	746	100	62	16	45	38	0
\$40,000 and over	1,341	100	69	21	48	31	0
Don't know or no response	212	100	40	10	30	54	6
Industry							
Agriculture, forestry, and fisheries	124	100	22	9	13	78	0
Mining	90	100	45	26	19	49	6
Construction	867	100	46	14	32	54	0
Manufacturing:							
Durable goods	736	100	46	18	28	52	1
Nondurable goods	544	100	32	15	17	68	0
Transportation	235	100	37	8	29	59	4
Communications and public utilities	62	100	54	27	27	46	0
Trade:							
Wholesale	263	100	38	9	29	62	0
Retail	995	100	32	5	27	67	1
Finance, insurance, and real estate	314	100	61	15	47	39	0
Services	1,430	100	41	5	36	59	0
Public administration	146	100	77	47	31	23	0
Other	55	100	26	26	0	55	19

* The experienced unemployed are unemployed workers with prior job experience.

** Less than one-half of one percent.

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table F25. Expectations about the availability of coverage under an employer provided plan at a group rate during retirement: all wage and salary workers aged 46 and over currently covered by an employer health plan
by selected characteristics

Item	Number of workers (in thousands)	Percent distribution				
		Total	Coverage available throughout retirement years	Coverage available until age 65	Coverage not available	Don't know or no response
Total	19,314	100	47	8	17	29
Age						
46 - 49	1,413	100	48	7	16	29
50 - 64	2,756	100	46	8	19	27
65 and over	185	100	43	9	15	34
Wage Level						
Less than \$5.00/hour	71	100	20	4	31	45
\$5.00 - \$7.49/hour	482	100	27	11	26	36
\$7.50 - \$9.99/hour	606	100	38	7	21	34
\$10.00 - \$14.99/hour	1,175	100	47	8	18	28
\$15.00 or more/hour	1,762	100	57	7	13	23
Data not available	257	100	39	9	22	31
Industry						
Agriculture, forestry and fisheries	33	100	36	21	18	24
Mining	40	100	55	7	7	30
Construction	153	100	44	5	27	23
Manufacturing:						
Durable goods	603	100	49	7	16	28
Nondurable goods	403	100	48	8	17	27
Transportation	260	100	51	9	12	28
Communications and public utilities	183	100	70	7	8	14
Trade:						
Wholesale	173	100	29	5	21	45
Retail	395	100	34	7	25	34
Finance, insurance and real estate	284	100	44	7	21	27
Services	1,480	100	44	9	18	29
Public administration	347	100	64	4	11	22

continued...

Table F25. Expectations about the availability of coverage under an employer provided plan at a group rate during retirement: all wage and salary workers aged 46 and over currently covered by an employer health plan
by selected characteristics

Item	Number of workers (In thousands)	Percent distribution				
		Total	Coverage available throughout retirement years	Coverage available until age 65	Coverage not available	Don't know or no response
Firm Size						
1 - 9	260	100	26	10	27	36
10 - 24	222	100	30	7	27	35
25 - 99	489	100	30	8	25	37
100 - 499	608	100	42	9	23	26
500 - 999	281	100	46	7	20	27
1,000 and over	2,223	100	58	7	12	23
Under 100	971	100	29	9	26	36
Under 500	1,579	100	34	9	25	32
Under 1,000	1,860	100	36	9	24	32
Don't know or no response	271	100	30	6	24	41

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table F26. Expectations about the availability of coverage under an employer provided plan at a group rate during retirement: private wage and salary workers aged 46 and over currently covered by an employer health plan
by selected characteristics

Item	Number of workers (in thousands)	Percent distribution				
		Total	Coverage available throughout retirement years	Coverage available until age 65	Coverage not available	Don't know or no response
Total	14,032	100	42	8	19	31
Age						
46 - 49	996	100	42	8	19	31
50 - 64	1,964	100	41	8	21	30
65 and over	143	100	41	10	17	33
Wage Level						
Less than \$5.00/hour	55	100	16	4	32	48
\$5.00 - \$7.49/hour	385	100	23	11	29	38
\$7.50 - \$9.99/hour	444	100	32	7	23	38
\$10.00 - \$14.99/hour	818	100	41	8	20	30
\$15.00 or more/hour	1,159	100	54	7	15	25
Data not available	240	100	36	9	22	32
Industry						
Agriculture, forestry and fisheries	23	100	26	22	26	26
Mining	40	100	55	7	7	30
Construction	110	100	37	6	31	25
Manufacturing:						
Durable goods	601	100	49	7	16	28
Nondurable goods	402	100	48	8	17	27
Transportation	189	100	44	8	15	32
Communications and and public utilities	136	100	73	7	9	12
Trade:						
Wholesale	173	100	29	5	21	45
Retail	391	100	34	7	25	34
Finance, insurance and real estate	265	100	44	7	21	28
Services	773	100	33	9	24	34

continued...

Table F26. Expectations about the availability of coverage under an employer provided plan at a group rate during retirement: private wage and salary workers aged 46 and over currently covered by an employer health plan
by selected characteristics

Item	Number of workers (in thousands)	Percent distribution				
		Total	Coverage available throughout retirement years	Coverage available until age 65	Coverage not available	Don't know or no response
Firm Size						
1 - 9	250	100	26	10	28	36
10 - 24	201	100	28	8	28	35
25 - 99	380	100	27	8	25	40
100 - 499	413	100	35	9	26	30
500 - 999	185	100	34	8	26	34
1,000 and over	1,456	100	55	7	13	25
Under 100	831	100	27	9	27	38
Under 500	1,244	100	30	9	27	35
Under 1,000	1,429	100	30	9	26	36
Don't know or no response	218	100	26	5	27	43

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table F27. Expectations about the availability of coverage under an employer provided plan at a group rate during retirement: government wage and salary workers aged 46 and over currently covered by an employer health plan
by selected characteristics

Item	Number of workers (In thousands)	Percent distribution				
		Total	Coverage available throughout retirement years	Coverage available until age 65	Coverage not available	Don't know or no response
Total	5,281	100	59	8	11	22
Age						
46 - 49	417	100	60	6	10	24
50 - 64	792	100	59	9	13	19
65 and over	42	100	50	5	10	36
Wage Level						
Less than \$5.00/hour	15	100	33	7	27	33
\$5.00 - \$7.49/hour	97	100	41	11	16	31
\$7.50 - \$9.99/hour	162	100	56	8	13	23
\$10.00 - \$14.99/hour	357	100	59	7	12	22
\$15.00 or more/hour	603	100	64	8	9	19
Data not available	17	100	71	6	12	12

SOURCE: Employee benefits supplement to the April, 1993 Current Population Survey.

Table F24. Expectations about employer contributions to plans on behalf of retired workers: all wage and salary workers age 46 and over in employer plans who expect to receive continued coverage after retirement by selected characteristics

Item	Number of workers (in thousands)	Private establishments									
		Eligible for Group Rate Coverage throughout Retirement					Eligible until age 65				
		Employer Will Pay All Costs	Employer Will Not Pay Any Part	Don't know or no response	Employer Will Pay All Costs	Employer Will Not Pay Any Part	Don't know or no response	Employer Will Pay Part	Employer Will Not Pay Any Part	Don't know or no response	
Total	10,527	100	37	26	10	4	6	2	2	2	
Age											
46-49	773	100	38	27	10	1	4	6	2	2	
50-54	1,499	100	35	27	9	1	4	6	3	3	
65 and over	95	100	26	28	8	2	1	6	7	7	
Wage Level											
Less than \$5.00/hour	17	100	24	47	12	-	-	6	12	12	
\$5.00 - \$7.49/hour	160	100	21	32	13	1	6	14	7	7	
\$7.50 - \$9.99/hour	276	100	31	36	9	1	4	9	3	3	
\$10.00 - \$14.99/hour	639	100	36	29	9	1	5	8	3	3	
\$15.00 or more/hour	1,133	100	40	24	10	1	4	5	2	2	
Data not available	121	100	26	14	7	5	2	8	2	2	
Industry											
Agriculture, forestry and fisheries	19	100	32	5	11	16	16	5	-	-	
Mining	25	100	32	26	12	8	-	4	-	-	
Construction	76	100	34	28	7	-	3	5	3	3	
Manufacturing:											
Durable goods	338	100	37	21	9	1	4	6	1	1	
Nondurable goods	226	100	38	30	8	-	4	8	3	3	
Transportation and public utilities	156	100	41	27	8	1	4	8	2	2	
Trade:											
Wholesale	142	100	42	19	9	1	3	5	1	1	
Retail	59	100	29	37	7	-	-	12	3	3	
Finance, insurance and real estate services	161	100	27	35	6	1	4	8	4	4	
Public administration	147	100	46	24	10	2	6	3	3	3	
	785	100	30	29	11	2	5	7	4	4	
	235	100	46	26	10	-	2	2	1	1	

continued...

Table F28. Expectations about employer contributions to plans on behalf of retired workers: all wage and salary workers age 46 and over in employer plans who expect to receive continued coverage after retirement by selected characteristics

Firm Size	Number of workers (in thousands)	Percent Distribution									
		Eligible for Group Rate Coverage					Eligible until age 65				
		Employer Will Pay All Costs	Employer Will Pay Part	Employer Will Not Pay Any Part	Don't know or no response	Employer Will Pay All Costs	Employer Will Pay Part	Employer Will Not Pay Any Part	Don't know or no response		
1 - 9	95	21	14	32	5	4	2	19	3		
10 - 24	83	18	19	34	8	1	2	11	5		
25 - 99	189	10	21	41	6	2	4	12	4		
100 - 499	309	9	30	31	10	1	5	9	3		
500 - 999	150	9	34	32	11	2	3	7	1		
1,000 and over	1,445	13	42	23	10	1	4	4	3		
Under 100	367	14	19	37	7	2	3	13	4		
Under 500	676	12	24	34	8	2	4	12	3		
Under 1,000	826	13	26	34	9	2	4	11	3		
Don't know or no response	96	19	29	34	10	1	4	7	2		

* Less than one-tenth of one percent

SOURCE: Employee Benefits Administration, 1993 Current Population Survey

Table F29. Health coverage rates under employer sponsored plans:
All wage and salary workers
by sector of employment and full or part-time status, 1979, 1983, 1988, 1993

Type of worker	1979	1983	1988	1993
All wage and salary workers				
Total	66	66	65	61
Full-time	75	75	74	71
Part-time	16	17	15	16
Private sector wage and salary workers				
Total	64	63	62	58
Full-time	73	73	71	67
Part-time	15	17	13	15
Public sector wage and salary workers				
Total	74	78	78	77
Full-time	82	86	86	86
Part-time	19	19	21	23

SOURCE: Employee Benefits Supplements to the May 1979, May 1983, May 1988, and April 1993 Current Population Surveys.

**Table F30. Health coverage rates under employer sponsored plans:
private wage and salary workers
by size of firms, 1979, 1983, 1988, and 1993**

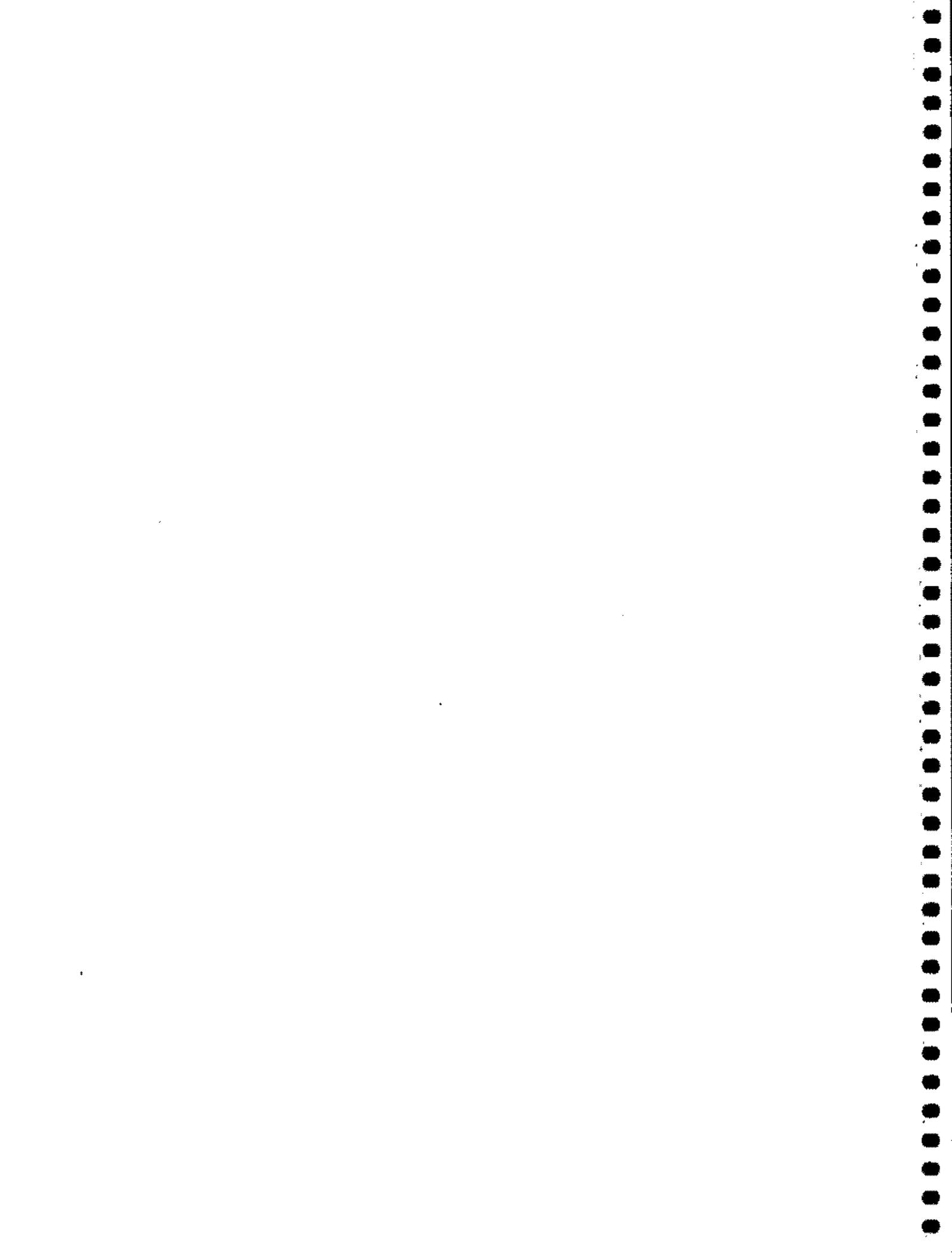
Size of firm	1979	1983	1988	1993
Total	64	64	62	58
1 - 24	33	35	35	31
25-99	62	64	63	56
100 or more	83	82	77	73

SOURCE: Employee Benefits Supplements to the May 1979, May 1983, May 1988, and April 1993 Current Population Surveys.



Appendix

Definitions and Methodology



TECHNICAL APPENDIX

The accuracy of survey data, in addition to being heavily dependent upon sample design and sample size, is affected by such factors as respondents' knowledge of the subject area, their understanding and willingness to answer the questions, and the interviewers' correct entry of responses.¹ The manner in which missing responses, don't know responses, and inconsistent responses are interpreted can have a potentially significant impact on the findings presented. The purpose of this appendix is to describe the definitions and methodology used in interpreting and measuring the survey results presented in this report.

Definitions. One term used in this report that has had different definitions attached to it in relation to pension plans is "coverage". This term has sometimes been defined broadly to include all workers in a firm sponsoring a plan. It has also been used in a narrow sense to include only workers participating in a plan at least partially financed by the employer. "Coverage" as used in this report refers to all workers participating in an employer sponsored (or joint union-employer sponsored) plan, regardless of the method of financing.

The term "sponsorship" as used in this report is defined to include all workers in a firm with a plan, including both covered and noncovered workers. The relevant survey question asked if the workers' employer or union had any type of pension or retirement plan for anyone in the company.²

All plans providing for workers to make tax deferred contributions to the plan are referred to in tabulations as "401(k) type plans" after Section 401(k) of the tax code which permits these types of plans with cash or deferred features. In the text, these plans are referred to as either "401(k) type plans" or simply as "401(k) plans". These plans may be financed entirely by employee contributions or by both employee and employer contributions.

One question on the survey was designed to identify whether 401(k) type plans offered to workers provided for employee contributions and, if so, the amount of contributions. The question asked:

"If you were to contribute \$100 to this plan, how much would your employer contribute?"

The response categories were:

1. an amount
2. nothing

¹ As a supplement administered to half of the April 1993 Current Population Survey, the questions on employee benefits were asked of over 27,000 workers. Documentation is available from the Census Bureau on the sample design.

² The term "offer" was used in the comparable survey question intended to identify workers for whom coverage under a 401(k) plan was available. A correct interpretation of this question would exclude workers in firms sponsoring a 401(k) plan who were ineligible for coverage. In tables showing numbers of workers in firms sponsoring pension or retirement plans, a slight undercount may result from the exclusion of workers ineligible for coverage under a 401(k) plan that was the only plan sponsored by the employer.

3. would contribute something but don't know how much
4. contribution rate varies
5. don't know

The "don't know" responses were 15 percent. This high response appears to have resulted from some workers answering "don't know" who knew that their employer contributed something but not the specific amount, and therefore should have been classified in the third category above. Because of concerns about the validity of the responses, the results were not used.

Methodology used to determine pension coverage. The series of questions on pension coverage begins by asking workers if their employer has a pension or retirement plan, including individual account plans such as thrift, savings, profit-sharing or stock plan, for anyone in the company. Those who respond "yes" are then asked if they are included in the plan. The choices given for each of these questions are "yes," "no," and "don't know." The data file contains an additional category of "no response" to identify cases where either the worker or proxy being interviewed did not give an answer to the question, or the interviewer failed to record the answer.

In the computation of the responses to the question on pension coverage, all persons answering "no" to the initial question on plan sponsorship were classified as not participating in a plan and those answering "don't know" to this question were classified as not knowing if they participated in a plan. For all wage and salary workers, the weighted percentages falling into each of the four possible response categories to the question on participation were as follows:

Yes - 46.7%
No - 46.3%
Don't know - 6.9%
No response - .2%

Regardless of their responses to these questions, all workers were later asked if they participated in a 401(k) type plan. Those who did not respond "yes" to the first questions on plan sponsorship and participation, but did indicate that they participated in a 401(k) plan, were reclassified as being covered by a plan. After this revision the responses were as follows:

Yes - 48.8%
No - 44.4%
Don't know - 6.6%
No response - .2%

One additional change that was made to reallocate the "no responses" proportionately to the other three categories. Thus, the rounded percentages presented in the report (Table B1) on the question of plan coverage for all wage and salary workers are as follows:

Yes - 49%
No - 44%
Don't know - 7%

The "no response" entries were allocated in a similar manner for the questions on health plan sponsorship and coverage. For questions concerning economic variables such as firm size, years of service, and earnings, the "don't know" and "no responses" are either shown separately or on a combined basis in the tables. Certain variables such as usual hours worked and union status, which are on the basic CPS survey, were asked of some workers in May rather than April, with the May responses merged with the April file. For workers interviewed in April who were unable to be interviewed in May, the responses to these items are categorized as "data not available".

Comparison of 1993 survey findings with prior CPS supplement results. In general, the questions on the April 1993 supplement were designed to be comparable with the prior surveys. A key question that has evolved over time is the pension coverage question. In the 1972 and 1979 surveys, workers were asked about coverage under a "pension or other type of retirement plan". The 1988 survey, while retaining the question asking about coverage under a "pension or retirement plan", asked an additional question of those responding "no" to this question. This question inquired about coverage under a "deferred profit-sharing or stock plan". The "yes" responses to this question resulted in an increase in total pension coverage for private wage and salary workers of about two percentage points. The 1993 supplement combined the two questions asked in 1988 into a single broad question on coverage under a "regular" pension plan or any type of individual account plan such as thrift, savings, profit sharing or stock plan.

The narrower wording of questions asked in surveys prior to 1988 may have resulted in some underestimation of coverage in these years.

In addition to the initial question(s) on plan coverage, the 1983, 1988, and 1993 supplements contained a question on coverage under a 401(k) plan. Workers who answered "no" or "don't know" to the initial coverage question, but answered "yes" to the question on 401(k) plan coverage, added about one percentage point to the computed coverage rate in 1983, and 2 percentage points to the 1988 and 1993 computed coverage rates.



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U.S. Department of Education, U.S. Department of Labor,
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