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IN FOCUS

Access to Retirement Benefits in the Private Sector: 2010-2025

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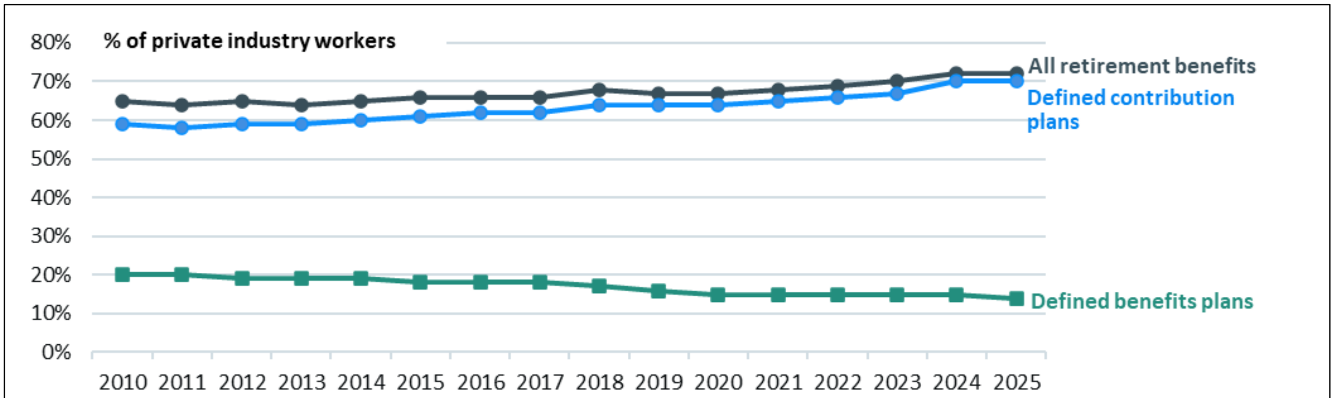
Access to employer-sponsored pensions among private sector workers increased by seven percentage points from 2010 to 2025. Bureau of Labor Statistics (BLS) data indicated that 65% of private sector workers had access to all retirement benefits (either a defined benefit [DB] or defined contribution [DC] plan or both) in 2010 and that 72% had access in 2025. DB and DC plans are the two types of retirement plans that employers voluntarily offer to their workers. In DB plans, workers receive a monthly payment in retirement; in DC plans, workers and/or employers contribute to tax-advantaged savings accounts that are used for income in retirement. The 401(k) plan is the most common type of DC plan.

Figure 1 shows that the increase in access has been driven by greater access rates to DC plans, which rose from 59% in 2010 to 70% in 2025. Access to DB plans decreased from 20% to 14% over the same period. The decrease in access to DB plans is a continuation of a shift from DB to DC plans in the private sector over the past 50 years.

Figure 1. Percent of Private Industry Workers with Access to Defined Contribution or Defined Benefit Plans

2010-2025



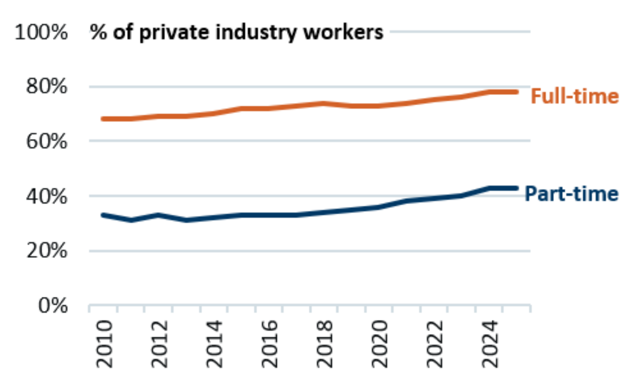
Source: Bureau of Labor Statistics, Employee Benefits in the United States Summary 2010–2025 Historical Dataset.

Figures 2, 3, and **4** show access rates to DC plans for selected groups of workers from 2010 to 2025. DC plans are analyzed because, in the future, DB plans are not likely to be a part of most private sector workers' retirement incomes. In addition, most of the policies that seek to improve access to retirement plans, such as those enacted in the SECURE Act (P.L. 116-94) in 2019, and SECURE 2.0 (P.L. 117-328) in 2022, tend to focus on expanding access to DC plans.

Figure 2. Access to Defined Contribution Plans Among Full- and Part-Time Private Sector Workers

2010-2015

The graph shows DC plan access rates for full-time workers and part-time private sector workers from 2010 to 2025. BLS data indicated that 83% of private sector workers were full-time workers in 2025 and 17% were part-time. Full-time workers had consistently higher access rates to DC plans than part-time workers and both groups of workers had higher access rates in 2025 compared to 2010.



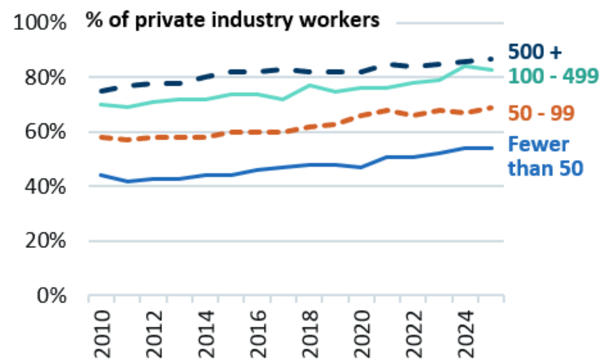
Source: Bureau of Labor Statistics, Employee Benefits in the United States Summary 2010–2025 Historical Dataset.

Provisions in the SECURE Act and SECURE 2.0 that required employers with DC plans to make specified part-time workers eligible for their DC plans may have resulted in the access rates growing faster for part-time workers (which increased by 23%) compared with full-time workers (which increased by 7%) from 2019 to 2025.

Figure 3. Access to Defined Contribution Plans Among Private Sector Workers, by Firm Size
2010-2025

The graph shows DC plan access rates based on the size of workers' firms:

- **fewer than 50 workers**, for which DC plan access rates increased from 44% in 2010 to 54% in 2025,
- **50 to 99 workers**, for which DC plan access rates increased from 58% in 2010 to 69% in 2025,
- **100 to 499 workers**, for which DC plan access rates increased from 70% in 2010 to 83% in 2025, and
- **500 or more workers**, for which DC plan access rates increased from 75% in 2010 to 87% in 2025.

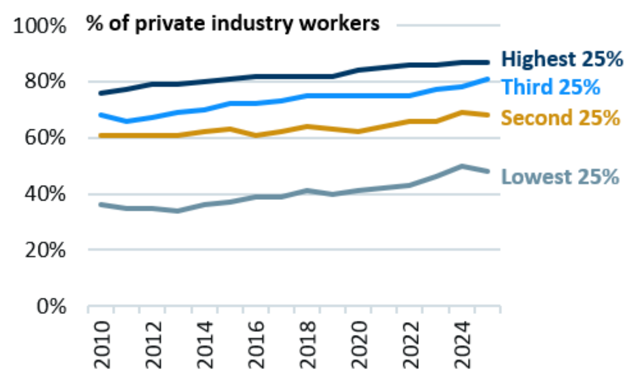


Source: Bureau of Labor Statistics, Employee Benefits in the United States Summary 2010–2025 Historical Dataset.

Workers in firms with fewer than 50 workers had 23% higher access rates in 2025 compared to 2010. The increase in access rates from 2010 to 2025 for workers in firms with 50 to 99 workers was 19%, which was equal to the increase in access rates for workers in firms with 100 to 499 workers. A tax credit is available to employers with 100 or fewer workers to defray retirement plan start-up costs; this credit was expanded in the SECURE Act and SECURE 2.0. Additionally, the SECURE Act eliminated a requirement that employers have a common connection in order to be in the same plan (referred to as a *multiple employer* plan); proponents believed that eliminating the commonality requirement would make it easier for smaller employers to offer pension benefits to the employees.

Figure 4. Access to Defined Contribution Plans Among Private Sector Workers, by Workers' Wage Quartile
2010-2025

The graph shows DC plan access rates based on the average hourly wage of workers' occupations, in quartiles (i.e., workers in occupations with hourly wages less than the 25th percentile of hourly wages are in the 1st quartile, workers in occupations with hourly wages from the 25th to less than the median are in the 2nd quartile, etc.). Access rates to DC plans were lowest for workers in occupations in the lowest wage quartile and increased by wage quartile. The greatest increase in access rates in percentage terms from 2010 to 2025 was for workers in the lowest quartile of average wages, increasing by 33% (from 36% in 2010 to 48% in 2025).



Source: Bureau of Labor Statistics, Employee Benefits in the United States Summary 2010–2025 Historical Dataset.

Policies to increase plan access rates are not typically targeted to firms based on workers' wages, but rather, aimed at firms generally, which could increase access rates for lower-wage workers who work for these firms. If workers in lower-wage occupations also tend to work for smaller firms, then the tax credit for small-employer pension plan startup costs or expanded use of Pooled Employer Plans (PEPs) could increase DC plan access rates among workers in lower-wage occupations. Workers with wages below specified levels who contribute to a DC plan or Individual Retirement Account (IRA) are eligible for the Retirement Savings Contribution Credit, often called the Saver's Credit. Beginning in 2027, the Saver's Credit will become a Saver's Match, in which eligible individuals will receive a matching contribution from the federal government directly to their retirement account. While the Saver's Credit and Saver's Match might improve contributions among lower-wage workers, there are limited policy proposals that directly address access rates among lower-wage workers.

Notes

The BLS data used in this In Focus represented 127 million private industry workers in 2025 and excluded workers in private households, the self-employed, workers who set their own pay (e.g., proprietors and owners), and family members paid token wages. The percentage of U.S. full- and part-time workers was obtained directly from BLS.

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