

Table 44. Full-time employees¹ participating in selected retirement benefit programs by industry sector and size of establishment, 1996-98

(In percent, unless otherwise indicated.)

Benefit	Civilian workforce	Private sector			State and local governments
		Total	Small establishments	Medium and large establishments	
Total (thousands)	92,576	78,225	39,816	38,409	14,351
All retirement plans ²	68	62	46	79	98
Defined benefit pension	41	32	15	50	90
Defined contribution	42	47	38	57	14
Savings and thrift	27	31	23	39	5
Deferred profit-sharing	11	13	12	13	-
Employee stock ownership	2	3	1	4 ³	-
Money purchase pension	6	6	4	8	10
Simplified employee pension	(⁴)	1	1	-	(⁴)
Deferred earnings arrangements:					
With employer contributions	31 ⁵	35	24	46	13
Salary reduction	29	34	24	44	6
Savings and thrift	25	29	21	38	4
Without employer contributions	9	6	4	9	22

¹ Small private establishments include those employing less than 100 workers, data are from 1996; medium and large private establishments include those employing 100 workers or more, data are from 1997; and State and local governments, data are from 1998.

² Includes defined benefit pension plans and defined contribution retirement plans. Some employees participated in

both types of plans.

³ Private sector data have been revised since 1999 publication.

⁴ Less than 0.5 percent.

⁵ Includes other deferred earnings arrangements not shown separately.

NOTE: Dash indicates no employees in this category