

Change in private sector employer-provided pension insurance coverage, 1979-2003

	Pension insurance coverage (%)**												
	All workers*	Gender		Race			Education		Wage fifth				
		Men	Women	White	Black	Hispanic	High School	College	Lowest	Second	Middle	Fourth	Top
1979	50.6%	56.9%	41.3%	52.2%	45.8%	38.2%	51.2%	61.0%	18.4%	36.8%	52.3%	68.4%	78.5%
1980	50.0%	55.7%	41.7%	51.7%	44.6%	38.0%	50.8%	58.3%	17.7%	35.7%	51.6%	67.5%	77.6%
1981	49.0%	54.7%	41.0%	50.5%	45.0%	36.2%	48.8%	58.0%	16.3%	34.4%	50.4%	66.8%	77.8%
1982	48.0%	53.2%	41.0%	49.3%	44.6%	35.8%	47.9%	55.9%	15.5%	33.5%	49.2%	65.6%	76.8%
1983	47.5%	52.4%	40.9%	48.9%	44.3%	34.4%	47.7%	57.3%	15.2%	33.1%	48.6%	64.9%	76.5%
1984	46.0%	50.5%	40.0%	47.5%	43.7%	32.2%	45.7%	56.4%	13.7%	31.6%	47.8%	62.2%	75.0%
1985	46.2%	50.8%	40.1%	47.7%	44.8%	31.4%	45.3%	56.8%	12.9%	30.6%	48.1%	63.3%	76.3%
1986	45.4%	49.7%	39.7%	47.3%	42.1%	30.5%	44.5%	56.4%	13.5%	30.5%	47.9%	63.4%	74.0%
1987	42.5%	46.9%	37.1%	44.6%	38.2%	27.5%	42.0%	52.8%	11.9%	27.5%	43.2%	58.3%	72.9%
1988	42.8%	46.8%	37.7%	45.2%	38.6%	26.4%	42.8%	52.6%	11.9%	28.7%	42.6%	59.1%	72.0%
1989	43.7%	46.9%	39.6%	46.1%	40.7%	26.3%	42.9%	55.4%	12.7%	29.0%	44.5%	60.0%	72.8%
1990	43.9%	47.5%	39.3%	46.4%	40.6%	26.1%	43.3%	55.8%	13.4%	28.0%	45.4%	60.5%	72.6%
1991	44.5%	48.1%	40.2%	47.4%	40.3%	26.1%	42.7%	56.3%	12.7%	29.1%	46.2%	61.7%	74.2%
1992	44.5%	47.2%	41.0%	47.7%	38.6%	24.3%	43.0%	56.6%	12.7%	28.4%	45.7%	61.4%	74.5%
1993	43.7%	46.0%	40.9%	47.4%	35.8%	24.9%	41.4%	56.9%	11.8%	29.2%	46.2%	61.1%	72.8%
1994	45.7%	48.4%	42.4%	49.1%	41.5%	25.5%	43.2%	59.1%	13.2%	31.1%	47.1%	63.3%	74.0%
1995	45.8%	48.6%	42.5%	49.5%	42.6%	24.7%	43.2%	58.8%	13.7%	32.0%	47.0%	63.2%	74.8%
1996	47.1%	49.4%	44.2%	50.8%	42.2%	27.8%	44.2%	61.7%	14.5%	31.8%	49.0%	64.7%	76.9%
1997	47.1%	49.5%	44.2%	51.3%	41.9%	26.3%	43.8%	61.9%	14.9%	32.7%	49.2%	64.3%	74.7%
1998	48.5%	51.2%	45.1%	52.9%	41.2%	27.9%	46.0%	63.3%	15.9%	34.4%	52.9%	65.2%	75.2%
1999	48.6%	51.2%	45.3%	53.1%	42.5%	28.3%	44.9%	63.1%	15.4%	34.7%	52.0%	65.5%	75.8%
2000	48.3%	50.3%	45.8%	53.7%	41.3%	27.5%	43.8%	63.7%	16.3%	35.8%	50.9%	64.8%	74.8%
2001	47.1%	49.0%	44.7%	52.1%	42.5%	25.9%	42.8%	62.1%	15.7%	33.6%	49.8%	64.4%	72.6%
2002	45.5%	47.2%	43.5%	46.6%	39.5%	25.3%	41.4%	59.9%	15.0%	33.3%	48.4%	61.9%	71.2%
2003	45.9%	47.2%	44.3%	51.1%	40.9%	25.8%	40.9%	60.2%	14.6%	31.7%	48.6%	62.2%	73.3%

* Private sector, wage and salary workers age 18-64, who worked at least 20 hours per week and 26 weeks per year.

** Percent of workers with employer-provided coverage where employers pay at least part of the costs.

Source: Authors' analysis from *The State of Working America: 2004-05*, table 2.15.