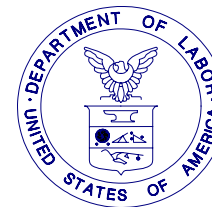


Private Pension Plan Bulletin

Abstract of 1999 Form 5500 Annual Reports

U.S. Department of Labor
Employee Benefits Security
Administration

Number 12, Summer 2004
Updated April 1, 2008



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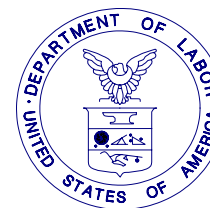
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Private Pension Plan Bulletin



Abstract of 1999 Form 5500 Annual Reports

Number 12, Summer 2004

Updated April 1, 2008

U.S. Department of Labor

Elaine Chao, Secretary

Employee Benefits Security Administration

Office of Policy and Research

TABLE OF CONTENTS

Introduction 1

Highlights..... 3

SECTION A: SUMMARY

Tables

A1 Number of Pension Plans, Total Participants, Active Participants Assets, Contributions, and Benefits
by type of plan, 1999 7

A2 Number of Participants in Pension Plans
by type of plan entity, type of plan, and type of participant, 1999..... 8

A3 Balance Sheet of Pension Plans
by type of plan, 1999 9

A4 Income Statement of Pension Plans
by type of plan, 1999..... 10

A5 Amount of Assets in Pension Plans
by type of plan and method of funding, 1999... 11

A6 Collective Bargaining Status of Pension Plans, Participants and Assets
by type of plan, 1999 12

Figures

A1 Distribution of Pension Plans and Participants
by type of plan, 1999 13

A2 Distribution of Assets
by method of funding, 1999 14

SECTION B: Plans and Participants

Tables

B1. Distribution of Pension Plans
by number of participants, 1999..... 17

B2. Distribution of Pensions Plans
by amount of assets, 1999..... 18

B3. Distribution of Pension Plans
by industry, 1999 19

B4. Distribution of Participants
by number of participants, 1999..... 20

B5. Distribution of Participants
by amount of assets, 1999..... 21

B6. Distribution of Participants
by industry, 1999 22

B7.	Distribution of Active Participants <i>by type of plan, 1999</i>	23
B8.	Number of Plans <i>by type of plan and method of funding, 1999</i> ...	24
B9.	Number of Participants <i>by type of plan and method of funding, 1999</i> ...	25

SECTION C: FINANCIAL

Tables

C1.	Distribution of Assets <i>by number of participants, 1999</i>	29
C2.	Distribution of Assets <i>by asset size, 1999</i>	30
C3.	Distribution of Assets <i>by industry, 1999</i>	31
C4.	Balance Sheet of Pension Plans with 100 or More Participants <i>by type of plan, 1999</i>	32
C5.	Balance Sheet of Single Employer Pension Plans with 100 or More Participants <i>by type of plan, 1999</i>	34
C6.	Balance Sheet of Multiemployer Pension Plans with 100 or More Participants	

	<i>by type of plan, 1999</i>	36
C7.	Percentage Distribution of Assets in Defined Benefit Plans with 100 or More Participants <i>by type of asset and size of plan, 1999</i>	38
C8.	Percentage Distribution of Assets in Defined Contribution Plans with 100 or More Participants <i>by type of assets and size of plan, 1999</i>	39
C9.	Income Statement of Pension Plans with 100 or More Participants <i>by type of plan, 1999</i>	40
C10.	Income Statement of Single Employer Pension Plans with 100 or More Participants <i>by type of plan, 1999</i>	42
C11.	Income Statement of Multiemployer Pension Plans with 100 or More Participants <i>by type of plan, 1999</i>	44
C12.	Percentage Distribution of Income of Defined Benefit Plans with 100 or More Participants <i>by source of income and size of plan, 1999</i>	46
C13.	Percentage Distribution of Income of Defined Contribution Plans with 100 or More Participants	

by source of income and size of plan, 1999 47

Figures

C1.	Average Assets per Participant by plan size, 1999.....	48
C2.	Distribution of Pension Plans, Participants and Assets by plan size, 1999.....	49

SECTION D: DEFINED CONTRIBUTION PLANS

Tables

D1.	Balance Sheet of Defined Contribution Plans with 100 or More Participants by type of plan, 1999.....	53
D2.	Income Statement of Defined Contribution Plans with 100 or More Participants by type of plan, 1999.....	54
D3.	Number of 401(k) Type Plans, Participants, Active Participants, Assets, Contributions, and Benefits by type of plan, 1999.....	56
D4.	Number of 401(k) Type Plans by number of participants and primary or supplemental status, 1999.....	57

D5.	Number of Active Participants in 401(k) Type Plans by number of participants and primary or supplemental status, 1999.....	58
D6.	Number of 401(k) Type Plans, and Active Participants by size of plan and extent of participant direction of investments, 1999.....	59
D7.	Balance Sheet of 401(k) Type Plans by extent of participant direction of investments, 1999.....	60
D8.	Income Statement of 401(k) Type Plans by extent of participant direction of investments, 1999.....	61
D9.	Balance Sheet of 401(k) Type Plans with 100 or More Participants by extent of participant direction of investments, 1999.....	62
D10.	Income Statement of 401(k) Type Plans with 100 or More Participants by extent of participant direction of investments, 1999.....	64
D11.	Number of Employee Stock Ownership Plans (ESOPs), Total Participants, Active Participants, Assets, Contributions, and Benefits	

	<i>by type of plan, 1999</i>	66
D12.	Number of Employee Stock Ownership Plans (ESOPs), Total Participants, Active Participants, Assets, Contributions, and Benefits <i>by type of ESOP, 1999</i>	67
D13.	Number of Employee Stock Ownership Plans (ESOPs) <i>by number of participants and primary or supplemental status, 1999</i>	68
D14.	Balance Sheet of Employee Stock Ownership Plans (ESOPs) with 100 or More Participants <i>by leveraged status, 1999</i>	69
D15.	Income Statement of Employee Stock Ownership Plans (ESOPs) with 100 or More Participants <i>by leverage status, 1999</i>	70
D16.	Number of Defined Contribution Plans, Participants, Active Participants, Assets, Contributions, and Benefits <i>by 401(k) and ESOP status, 1999</i>	72

SECTION E: HISTORICAL TABLES

Tables

E1.	Number of Pension Plans	
-----	-------------------------	--

	<i>by type of plan, 1980-1999</i>	75
E2.	Number of Pension Plans with Fewer than 100 Participants <i>by type of plan, 1980-1999</i>	76
E3.	Number of Pension Plans with 100 or More Participants <i>by type of plan, 1980-1999</i>	77
E4.	Estimated Private Wage and Salary Worker Participation Rates under Defined Benefit and Defined Contribution Plans, <i>1980-1999</i>	78
E5.	Number of Participants in Pension Plans <i>by type of plan, 1980-1999</i>	79
E6.	Number of Participants in Pension Plans with Fewer Than 100 Participants <i>by type of plan, 1980-1999</i>	80
E7.	Number of Participants in Pension Plans with 100 or More Participants <i>by type of plan, 1980-1999</i>	81
E8.	Number of Active Participants in Pension Plans <i>by type of plan, 1980-1999</i>	82
E9.	Number of Active Participants in Pension Plans with Fewer than 100 Participants	

	<i>by type of plan, 1980-1999</i>	83
E10.	Number of Active Participants in Pension Plans with 100 or More Participants <i>by type of plan, 1980-1999</i>	84
E11.	Pension Plan Assets <i>by type of plan, 1980-1999</i>	85
E12.	Pension Plan Assets of Plans with Fewer than 100 Participants <i>by type of plan, 1980-1999</i>	86
E13.	Pension Plan Assets of Plans with 100 or More Participants <i>by type of plan, 1980-1999</i>	87
E14.	Pension Plan Contributions <i>by type of plan, 1980-1999</i>	88
E15.	Pension Plan Contributions to Plans with Fewer than 100 Participants <i>by type of plan, 1980-1999</i>	89
E16.	Pension Plan Contributions to Plans with 100 or More Participants <i>by type of plan, 1980-1999</i>	90
E17.	Pension Plan Benefits Disbursed <i>by type of plan, 1980-1999</i>	91

E18.	Pension Plan Benefits Disbursed from Plans with Fewer than 100 Participants <i>by type of plan, 1980-1999</i>	92
E19.	Pension Plan Benefits Disbursed From Plans with 100 or More Participants <i>By type of plan, 1980-1999</i>	93
E20.	Number of 401(k) Type Plans, Participants, Assets, Contributions and Benefit Payments, 1984-1999.....	94
E21.	Aggregate Rates of Return Earned by Private Pension Plans with 100 or More Participants, 1985-1999.....	95
E22.	Aggregate Investment Performance of Private Pension Plans with 100 or More Participants, 1985-1999.....	96
E23.	Aggregate Rates of Return Earned by Employee Stock Ownership Plans (ESOPs) and 401(k) Plans with 100 or More Participants, 1990-1999.....	97

Figures

E1.	Number of Pension Plans, 1980-1999.....	98
E2.	Number of Defined Contribution Plans,	

	1984-1999	99			
E3.	Number of Defined Contribution Plans and 401(k) Plans, 1984-1999	100	E11.	Assets per Participant <i>by type of plan, 1975-1999</i>	108
E4.	Number of 401(k) Plans and Active Participants, 1984-1999	101	E12.	Pension Plan Contributions and Benefits, 1980-1999.....	109
E5.	Number of 401(k) Plans and Average Number Of Active Participants Per Plan, 1984-1999	102	E13.	Rates of Return, <i>by type of plan, 1985-1999</i>	110
E6.	Pension Plan Active Participants, 1980-1999	103	E14.	Rates of Return for Single and Multiemployer Plans, 1985-1999.....	111
E7.	Participants per Plan, <i>by type of plan 1975-1999</i>	104	E15.	Rates of Return for 401(k) Type Plans, 1990-1999.....	112
E8.	Ratio of Active to Retired Participants in Defined Benefit Plans, 1978-1999	105	E16.	Rates of Return for ESOPs <i>by type of ESOP, 1990-1999</i>	113
E9.	Pension Coverage of Wage and Salary Workers, 1980-1999	106			
E10.	Pension Plan Assets, 1980-1999	107			

INTRODUCTION

This is the twelfth edition of the **Private Pension Plan Bulletin**.

The universe for the **Bulletins** consists of all private pension plans for which a Form 5500 has been filed with the Department of Labor in accordance with Title I of the Employee Retirement Income Security Act of 1974 (ERISA). The universe for this particular Bulletin is limited to plans that must file a Form 5500 with a reporting period ending no earlier than December 31, 1999 and no later than December 30, 2000. These plans may be defined benefit or defined contribution plans. They generally cover private wage and salary employees and are sponsored either by employers or jointly by employers and unions.

The 1999 Form 5500 was substantially revised from previous years. One major change has been the elimination of the 5500 C/R Form for plans with fewer than 100 participants. All plans now file the same basic Form 5500, although small plans are permitted to file a less detailed financial schedule (Schedule I) than large plans (Schedule H). Financial tables in the Bulletin that present data for all plans are based on the limited number of categories available on the Schedule I, while financial tables for plans with 100 or more participants show the more detailed line items provided on the Schedule H.

The revised form no longer includes information on the vested status of active participants, but some new items have been added that are useful in describing the changing nature of the private pension system. Additions to the Form include a code for identifying cash balance plans, and new distinction between defined contribution plans that permit participants to direct investment of only employee contributions and plans that permit participants to direct investment of both employee and employer contributions.

A new requirement for small plans is a classification of participants

into active, retired, and separated vested participants not yet in pay status. Prior year forms required small plans to report only the total number of participants. Tables in prior Bulletins showing the number of active, retired and separated vested participants relied on imputations to estimate participation within these categories for small plans. The data available on the new Form indicate that the imputations were overstating the number of active participants and consequently understating the number of retired and separated vested participants in small plans. Historical data on active participants in Tables E4, E8, E9, and E20 have therefore been revised based on the 1999 data.

Detailed asset lines such as those reporting corporate stock and corporate debt instruments show amounts held directly by pension plans. These lines do not include assets that pension plans hold indirectly through such investment arrangements as master trust investment accounts, common / collective trusts, pooled separate accounts, 103-12 investment entities, registered investment companies, and insurance company general accounts. Assets held through such investment arrangements have their own line items on Form 5500 Schedule H and in the tables of this publication. Similarly, line items for earnings on investments show earnings on investments held directly by pension plans and do not include earnings on investments held through the types of investment arrangements listed above.

Key findings from the 1999 filings are summarized in the **Highlights** on pages 3 and 4. The tabulations are organized into five sections. Section A contains summary data on plans, participants, assets, income and expenses. Section B contains more detailed data on plans and participants, showing distributions by different size measures, industry, type of plan, and method of funding. Section C contains balance sheets and income statements for the major types of pension plans. Section

D contains detailed data on defined contribution plans. Section E contains historical data from 1980 to 1999. This edition contains new information on cash balance plans and on participant direction of plan investments.

This publication was prepared by Helen Lawrence, David McCarthy, Daniel Beller, Steve Donahue, and Phyllis Fernandez of the Office of Policy and Research (Joseph Piacentini, Acting Director). Although this **Bulletin** is not copyrighted, proper acknowledgment would be appreciated. The recommended citation is:

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HIGHLIGHTS FROM THE 1999 FORM 5500 REPORTS

Over the past 25 years, as the private pension system has shifted from defined benefit (DB) plans toward 401(k) type defined contribution (DC) plans, the financing of benefits has shifted from employers to participants. A milestone was reached in 1999 when total participant contributions for the first time exceeded total employer contributions to pension plans. In 1978, when legislation was enacted authorizing 401(k) type plans that allow employees to contribute on a pre-tax basis, 29 percent of contributions to DC plans, and only 11 percent of total contributions to all DB and DC pension plans were contributed by participants. In 1999, 60 percent of contributions to DC plans and 51 percent of contributions to all plans were made by participants. Among 401(k) type plans, 70 percent of contributions came from participants.

Along with the increased burden on employees to contribute toward their retirement benefits has come increased control over the investment of their DC plan accounts. Almost 70 percent of 401(k) plan participants direct the investment of their entire account balances, with an additional 17 percent are able to direct the investment of a portion of the assets in their account.

While DB plans are still financed almost entirely by employers, there has been a movement in recent years to convert traditional DB plans to cash balance plans that contain many features similar to DC plans. A cash balance plan is a defined benefit plan that defines the benefit in terms that are more characteristic of a defined contribution plan. In 1999, there were about 1,300 cash balance plans. While making up only 3 percent of all DB plans, cash balance plans tend to be above average in size and covered 15 percent of all DB plan participants and held 20 percent of all DB plan assets.

Other findings from Form 5500 series reports for 1999 plan years are summarized below.

- The decades long shift from DB to DC plans continued in 1999, with the number of DB plans declining from 56,000 in 1998 to 50,000 in 1999 and the number of DC plans increasing from 674,000 to 683,000.
- There was little change in the number of active participants from 1998 to 1999, with the total active participant count increasing marginally from 72.8 million to 73.0 million. The number of active participants in DB plans decreased by about 1 percent to 22.6 million and the number of active participants in DC plans increased about 1 percent to 50.4 million.
- An estimated 14 percent of all private wage and salary workers are covered by both a DB and DC plan, an additional 7 percent are covered only by a single DB plan, and 29 percent have only DC plan coverage. The remainder are not covered by any plan.
- Most workers with dual pension coverage are concentrated in large manufacturing, communications, and utility industries firms. Total participants in plans covering workers in these industries are about evenly divided between DB and DC plans. (Unpublished data).
- Workers with coverage only under a DB plan are most likely to be enrolled in multiemployer Taft-Hartley plans that are administered by a joint board of trustees, half of whom are appointed by contributing employers and half by unions. These plans most commonly cover employees in small and

mid-sized unionized firms in construction and transportation industries. Only 11 percent of all pension plan participants are covered by multiemployer plans but these plans cover 65 percent of all participants employed in construction, and 28 percent of all participants employed in transportation. Among DB plan participants, 92 percent of those employed in construction, and 51 percent of those employed in transportation are in multiemployer plans. (Unpublished data).

- Most workers with DC plan coverage are employed in small firms, primarily in service industries where 73 percent of all participants are in DC plans, wholesale trade, with 75 percent of total participants covered by DC plans, and retail trade, with 69 percent of total participants participating in DC plans. (Unpublished data).
- The extraordinary growth rate of 401(k) type plans continued in 1999, with the number of plans increasing from 301,000 to 335,000 and the number of active participants increasing from 36.8 million to 38.6 million. 401(k) type plans now provide primary or supplemental plan coverage to over 70 percent of all pension covered workers.
- Pension plan assets increased 10% from \$4.0 trillion in 1998 to \$4.4 trillion in 1999. DB plan assets increased by 6% to \$2.1 trillion, while DC plan assets grew by 13% to almost \$2.4 trillion.
- Assets held in 401(k) type plans increased by 16% to \$1.8 trillion. Over three-quarters of all DC plan assets are now in 401(k) type plans.
- Contributions to pension plans increased by 7% in 1999 to \$215.8 billion. DB plan contributions decreased by 14% to \$30.0 billion, while DC plan contributions increased by 11%

to \$185.9 billion.

- Benefit payouts from DB plans have long exceeded contributions, and now benefits paid out by DC plans also exceed DC plan contributions. In 1999, pension plans disbursed \$314.5 billion in benefits to retirees, survivors, and terminating employees, including \$119.4 billion from DB plans and \$195.1 billion from DC plans.
- Overall, pensions disbursed \$98.7 billion more than they received in contributions. DB plans disbursed \$89.4 billion more than they collected in contributions, while DC plans disbursed \$9.2 billion more than they received in contributions. As a result, the increase in assets experienced by plans resulted solely from investment returns. Given that overall pension plan assets grew by about \$400 billion, this means that plans earned nearly \$500 billion in investment and other income.
- The aggregate rate of return for all plans with 100 or more participants in 1999 was 13.2 % (investment earnings and appreciation). DC plans achieved a 12.5 % rate of return during 1999 compared to 13.8 % for defined benefit plans.
- The aggregate rate of return was 13.6 % for single employer plans compared to 10.2% for multiemployer plans. Single employer plans tend to invest a higher percentage of their assets in stocks than multiemployer plans and generally achieve higher rates of return during years when the stock market performs well.
- The aggregate rate of return for 401(k) type plans in 1999 was 12.8 %.

SECTION A: SUMMARY

Table A1. Number of Pension Plans, Total Participants, Active Participants, Assets, Contributions, and Benefits by type of plan, 1999

Type of Plan	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions) 4/	Total Contributions (millions) 5/	Total Benefits (millions) 6/
Total	732,995	101,794	73,020	\$4,407,805	\$215,827	\$314,512
Defined Benefit	49,895	41,427	22,630	2,057,539	29,958	119,375
Cash balance	1,324	6,175	3,555	405,232	2,701	25,890
Other defined benefit	48,571	35,252	19,075	1,652,307	27,258	93,484
Defined Contribution	683,100	60,368	50,390	2,350,266	185,869	195,138
Profit sharing and thrift-savings plans	563,006	52,132	43,659	2,067,985	168,383	172,181
Stock bonus plans	2,974	2,238	1,801	81,102	4,450	6,299
Target benefit plans	5,122	208	177	10,671	559	839
Money purchase plans	92,246	4,576	3,765	160,056	10,584	12,907
Annuity-403(b)(1)	13,232	116	104	1,106	150	87
Custodial account-403(b)7	1,578	18	15	316	33	41
IRAs or annuities (Code 408)	595	5	5	79	5	4
Other defined contribution plans	4,346	1,075	864	28,952	1,705	2,779

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Total asset amounts shown exclude funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

5/ Includes both employer and employee contributions.

6/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers.

Amounts exclude benefits paid directly by insurance carriers.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table A2. Number of Participants in Pension Plans
by type of plan entity, type of plan, and type of participant, 1999
(numbers in thousands)**

Type of Participant	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Active participants 3/	73,020	22,630	50,390	66,419	17,975	48,444	6,601	4,655	1,946
Retired or separated participants receiving benefits	10,170	9,348	822	7,718	6,954	764	2,452	2,395	57
Separated participants with vested right to benefits	18,604	9,448	9,156	16,447	7,537	8,911	2,156	1,911	245
Total Participants	101,794	41,427	60,368	90,585	32,466	58,119	11,210	8,961	2,249
Beneficiaries 4/	1,528	1,430	98	1,140	1,048	92	388	382	6
Total participants and beneficiaries	103,321	42,857	60,465	91,724	33,514	58,210	11,598	9,343	2,255

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Plans with less than 100 participants are required to provide only the total participant count. For these plans, which cover approximately 10 percent of all participants, the distribution of active, retired, and separated vested participants was assumed to be the same as for larger plans in each column.

4/ Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

NOTE: Excludes plans covering only one participant.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**TABLE A3. Balance Sheet of Pension Plans
by type of plan, 1999
(amounts in millions)**

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
Partnership/joint venture interests	16,947	14,388	2,559
Employer real property	5,218	60	5,158
Real estate (excl employer real property)	9,809	8,108	1,701
Employer securities	315,128	14,614	300,515
Participant loans	30,864	563	30,301
Loans (other than to participants)	7,482	4,202	3,280
Other investments 1/	<u>4,022,357</u>	<u>2,015,606</u>	<u>2,006,752</u>
TOTAL ASSETS	4,407,805	2,057,539	2,350,266
TOTAL LIABILITIES	66,084	34,285	31,798
NET ASSETS	4,341,722	2,023,254	2,318,468

1/ This table summarizes assets that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All asset items that appear on the more detailed Schedule H but not the Schedule I are grouped under "Other investments".

NOTE: Total asset amounts shown exclude funds held by life insurance companies under group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**TABLE A4. Income Statement of Pension Plans
by type of plan, 1999
(amounts in millions)**

Income and Expenses 1/	Total	Defined Benefit	Defined Contribution
INCOME			
Employer contributions	96,566	28,581	67,985
Participant contributions	103,379	702	102,677
Contributions from others (including rollovers)	14,729	607	14,122
Noncash contributions	1,154	69	1,085
All other income	<u>541,694</u>	<u>260,429</u>	<u>281,265</u>
TOTAL INCOME	757,522	290,388	467,134
EXPENSES			
Total benefit payments	314,512	119,375	195,138
Corrective distributions	325	20	305
Deemed distribution of participant loans	992	0	992
Other expenses	<u>12,172</u>	<u>7,031</u>	<u>5,141</u>
TOTAL EXPENSES	328,001	126,426	201,575
NET INCOME	429,521	163,962	265,559

1/ This table summarizes income and expenses that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All income and expense items that appear on the more detailed Schedule H but not the Schedule I are grouped under "All other income" or "Other expenses".

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table A5. Amount of Assets in Pension Plans
by type of plan and method of funding, 1999
(amounts in millions)**

Method of Funding	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution

Funding arrangement for investment of assets

Total	\$4,407,805	\$2,057,539	\$2,350,266	\$4,008,220	\$1,697,424	\$2,310,797	\$399,585	\$360,116	\$39,470
Insurance	73,014	24,898	48,116	71,282	23,434	47,849	1,732	1,464	267
Section 412(i) ins.	2,079	139	1,940	2,072	133	1,940	7	7	-
Trust	2,889,953	1,330,113	1,559,840	2,665,381	1,131,405	1,533,976	224,572	198,708	25,864
Trust and insurance	1,437,660	702,191	735,469	1,264,385	542,254	722,132	173,275	159,937	13,338
Not determinable	5,100	199	4,901	5,099	199	4,901	1	-	1

Funding arrangement for payment of benefits

Total	\$4,407,805	\$2,057,539	\$2,350,266	\$4,008,220	\$1,697,424	\$2,310,797	\$399,585	\$360,116	\$39,470
Insurance	82,405	37,106	45,299	80,220	35,055	45,164	2,186	2,051	134
Section 412(i) ins.	1,881	149	1,732	1,881	149	1,732	-	-	-
Trust	3,427,390	1,556,158	1,871,233	3,117,425	1,279,717	1,837,708	309,966	276,441	33,525
Trust and insurance	891,497	463,937	427,560	804,064	382,313	421,750	87,433	81,624	5,809
Not determinable	0	-	0	0	-	0	-	-	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 series reports filed for plan years beginning in 1999.

**Table A6. Collective Bargaining Status of Pension Plans, Participants, and Assets
by type of plan, 1999**

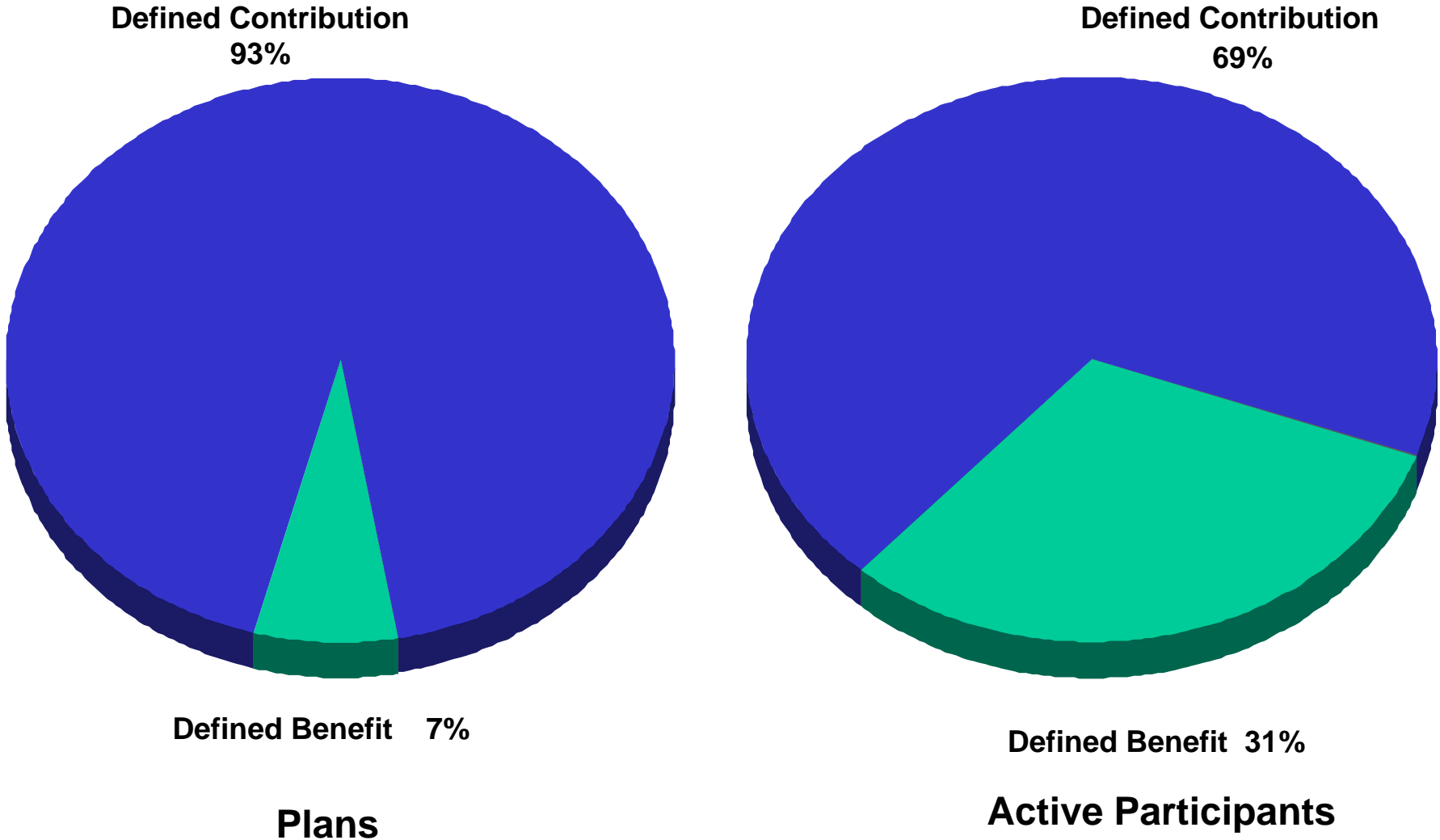
Collective Bargaining Status	Total Plans			Defined Benefit			Defined Contribution		
	Number of Plans	Total Participants (thousands)	Total Assets (millions) 1/	Number of Plans	Total Participants (thousands)	Total Assets (millions) 1/	Number of Plans	Total Participants (thousands)	Total Assets (millions) 1/
TOTAL	732,995	101,792	\$4,407,805	49,895	41,425	\$2,057,539	683,100	60,367	\$2,350,266
Collective bargaining plans	13,617	24,573	1,255,286	6,229	16,955	920,296	7,388	7,618	334,989
Noncollectively bargained plans	719,377	77,219	3,152,520	43,665	24,470	1,137,243	675,712	52,749	2,015,277

1/ Asset amounts shown exclude funds held by life insurance companies under allocated insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total pension fund assets.

NOTE: Some collectively bargained plans cover nonbargaining unit employees under a separate non-negotiated benefit structure.

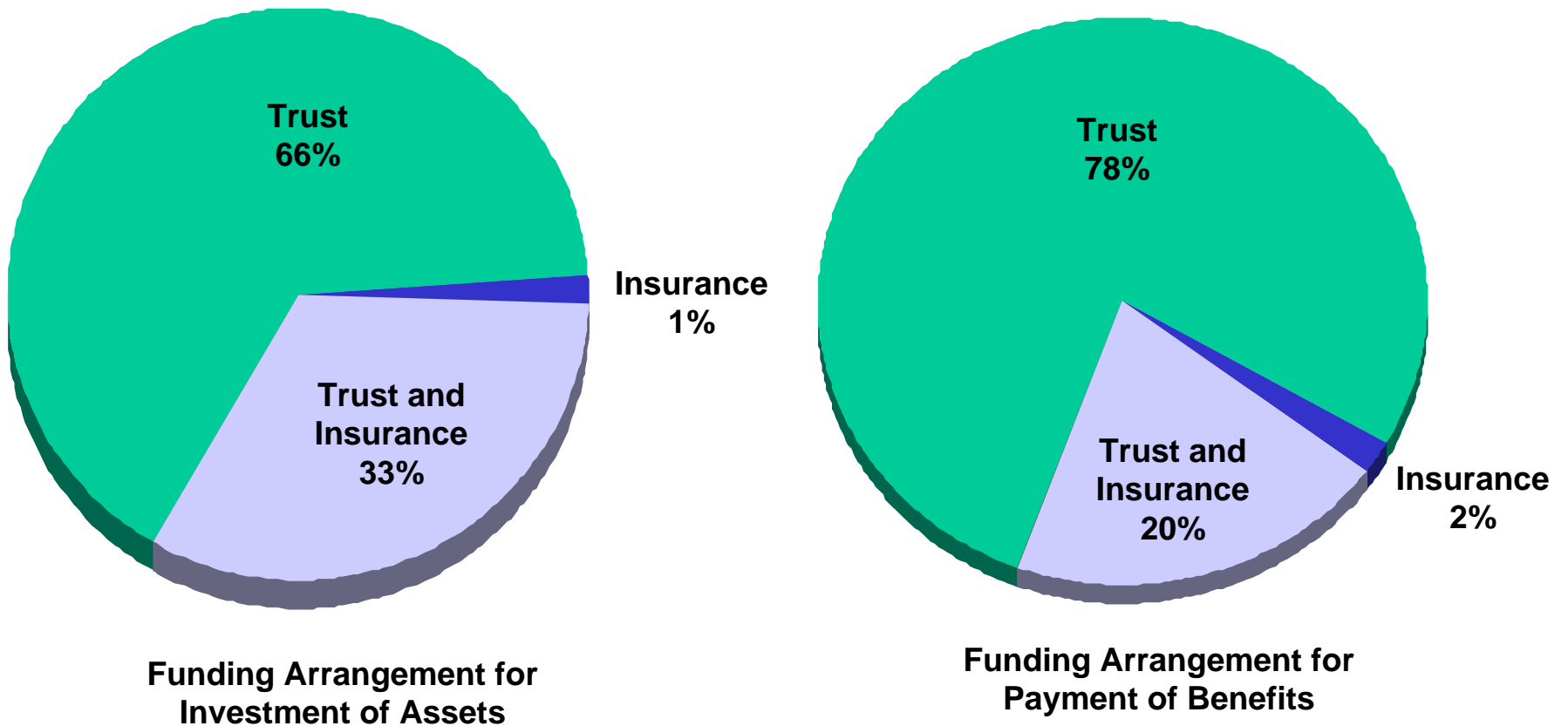
SOURCE: Form 5500 series reports filed for plan years beginning in 1999.

**Figure A1. Distribution of Pension Plans and Participants
by type of plan, 1999**



Reference: Table A1.
Source: Form 5500 series reports filed for plan years beginning in 1999.

**Figure A2. Distribution of Assets
by method of funding, 1999**



Reference: Table A5.

Source: Form 5500 series reports filed for plan years beginning in 1999.

SECTION B: PLANS AND PARTICIPANTS

**Table B1. Distribution of Pension Plans
by number of participants, 1999**

Number of Participants	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Cotnribution
Total	732,995	49,895	683,100	729,983	48,168	681,815	3,011	1,727	1,285
None or not reported	48,227	3,871	44,355	48,122	3,809	44,314	105	63	42
2-9	300,568	20,353	280,215	300,564	20,353	280,211	4	-	4
10-24	166,233	5,088	161,145	166,206	5,088	161,119	27	-	27
25-49	92,549	3,252	89,296	92,466	3,226	89,240	82	26	57
50-99	56,025	3,132	52,893	55,952	3,099	52,853	73	33	40
100-249	35,781	4,340	31,441	35,398	4,164	31,234	383	176	207
250-499	13,959	2,920	11,040	13,508	2,657	10,851	452	263	188
500-999	8,176	2,320	5,856	7,610	1,996	5,614	566	324	242
1,000-2,499	6,073	2,205	3,869	5,435	1,836	3,599	638	368	270
2,500-4,999	2,518	1,020	1,498	2,204	828	1,377	314	193	121
5,000-9,999	1,433	651	782	1,249	524	726	183	127	56
10,000-19,999	781	380	401	685	299	386	96	81	15
20,000-49,999	477	253	224	417	207	210	60	46	14
50,000 or more	195	110	85	165	83	82	30	28	2

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

NOTE: Excludes plans covering only one participant.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table B2. Distribution of Pension Plans
by amount of assets, 1999**

Amount of Assets	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	732,995	49,895	683,100	729,983	48,168	681,815	3,011	1,727	1,285
None or not reported	60,113	5,509	54,604	59,963	5,440	54,523	150	69	81
\$1-24K	34,534	372	34,162	34,522	367	34,155	12	5	7
25-49K	35,712	684	35,027	35,680	683	34,997	31	1	30
50-99K	61,148	2,287	58,861	61,138	2,283	58,855	10	4	6
100-249K	119,151	5,705	113,446	119,118	5,698	113,420	32	6	26
250-499k	113,337	6,220	107,117	113,294	6,213	107,082	43	8	35
500-999K	113,147	7,263	105,884	113,050	7,235	105,815	97	28	69
1-2.49M	108,828	8,020	100,808	108,599	7,947	100,652	229	73	156
2.5-4.9M	41,057	3,695	37,362	40,845	3,622	37,222	212	73	139
5-9.9M	20,744	2,650	18,093	20,394	2,487	17,907	350	164	186
10-24.9M	12,977	2,670	10,307	12,464	2,384	10,080	513	285	227
25-49.9M	4,924	1,595	3,328	4,525	1,332	3,193	399	264	135
50-74.9M	1,984	745	1,239	1,766	594	1,172	218	151	67
75-99.9M	1,014	460	554	867	343	523	148	117	31
100-149.9M	1,148	487	662	1,000	371	629	148	115	33
150-199.9M	659	262	396	566	193	373	93	69	24
200-249.9M	401	177	224	344	132	212	57	45	12
250-499.9M	939	464	475	800	339	462	139	126	13
500-999.9M	551	284	268	498	234	264	54	50	4
1-2.49B	401	217	185	343	161	181	59	55	4
2.5B or more	227	128	99	209	110	99	18	18	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

NOTE: Excludes plans covering only one participant. The letters K, M, and B denote thousands, millions, and billions, respectively.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table B3. Distribution of Pension Plans
by industry, 1999**

Industry	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	732,995	683,100	49,895	729,983	681,815	48,168	3,011	1,285	1,727
Agriculture	10,654	9,798	856	10,641	9,797	844	13	1	12
Mining	3,332	2,927	405	3,325	2,923	402	7	4	4
Construction	57,068	53,923	3,145	55,490	53,147	2,343	1,578	776	802
Manufacturing	95,160	84,061	11,099	94,923	83,983	10,940	237	78	159
Transportation	13,274	12,440	835	13,065	12,381	684	210	59	151
Communications and information	12,424	11,535	889	12,377	11,520	857	47	15	32
Utilities	2,685	2,254	431	2,682	2,250	431	4	4	-
Wholesale trade	48,481	45,512	2,969	48,429	45,496	2,933	52	16	36
Retail trade	53,985	51,375	2,610	53,903	51,361	2,542	82	14	68
Finance, insurance & real estate	64,783	57,975	6,808	64,359	57,801	6,558	424	174	250
Services	353,716	335,453	18,263	353,450	335,361	18,089	266	92	174
Misc. organizations 3/	12,271	10,781	1,490	12,217	10,757	1,459	54	24	31
Industry not reported	5,161	5,066	95	5,124	5,038	86	37	28	9

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Religious, grantmaking, civic, professional, labor, and similar organizations.

- Missing data.

Note: Industry classifications are now based on principal business activity code used in the North American Industry Classification System. Therefore, the results in this table may not be directly comparable with previous years.

NOTE: Excludes plans covering only one participant.

SOURCE: Form 5500 filings for plan years beginning in 1999.

Table B4. Distribution of Participants*
by number of participants, 1999
(numbers in thousands)

Number of Participants	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	101,794	41,427	60,368	90,585	32,466	58,119	11,210	8,961	2,249
2-9	1,416	83	1,333	1,416	83	1,333	3/	-	3/
10-24	2,591	78	2,514	2,591	78	2,514	3/	-	3/
25-49	3,223	118	3,105	3,220	117	3,103	3	1	2
50-99	3,874	218	3,655	3,868	216	3,653	5	3	3
100-249	5,509	706	4,803	5,444	674	4,769	65	31	34
250-499	4,873	1,045	3,828	4,707	947	3,759	166	97	69
500-999	5,704	1,646	4,057	5,297	1,413	3,884	406	233	173
1,000-2,499	9,402	3,460	5,942	8,383	2,867	5,516	1,019	593	426
2,500-4,999	8,728	3,527	5,202	7,667	2,878	4,789	1,061	648	413
5,000-9,999	10,000	4,556	5,444	8,736	3,666	5,070	1,264	890	374
10,000-19,999	10,776	5,195	5,582	9,436	4,067	5,369	1,340	1,128	212
20,000-49,999	14,436	7,755	6,681	12,638	6,352	6,286	1,798	1,403	395
50,000 or more	21,262	13,041	8,222	17,181	9,108	8,073	4,082	3,933	149

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Less than 500 participants.

- Missing data.

* Includes separated vested and retired participants and excludes beneficiaries.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table B5. Distribution of Participants
by amount of assets, 1999
(numbers in thousands)**

Number of Participants	Total			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	101,794	41,427	60,368	90,585	32,466	58,119	11,210	8,961	2,249
None or not reported	1,607	478	1,129	1,581	465	1,116	26	14	13
\$1-24K	346	7	339	345	6	339	1	3/	1
25-49K	377	5	372	376	5	371	2	3/	2
50-99K	774	21	753	772	20	752	2	1	1
100-249K	1,984	73	1,912	1,973	69	1,904	11	3	7
250-499k	2,337	96	2,241	2,322	94	2,228	15	2	13
500-999K	3,164	198	2,966	3,141	195	2,946	23	2	21
1-2.49M	5,316	508	4,808	5,184	480	4,704	132	29	103
2.5-4.9M	4,509	645	3,864	4,404	619	3,784	106	26	80
5-9.9M	4,806	941	3,864	4,523	858	3,665	282	83	199
10-24.9M	7,348	1,950	5,398	6,753	1,706	5,047	595	244	351
25-49.9M	6,369	2,260	4,109	5,723	1,934	3,789	646	326	320
50-74.9M	4,092	1,648	2,444	3,623	1,376	2,246	469	271	198
75-99.9M	2,706	1,291	1,416	2,292	1,013	1,278	415	277	138
100-149.9M	4,458	2,068	2,391	3,987	1,746	2,241	471	321	150
150-199.9M	3,273	1,319	1,954	2,803	1,063	1,740	470	256	214
200-249.9M	2,268	1,021	1,247	1,978	802	1,176	289	219	71
250-499.9M	7,971	4,209	3,762	6,595	2,977	3,618	1,376	1,232	144
500-999.9M	8,061	4,276	3,785	7,207	3,514	3,693	854	761	92
1-2.49B	12,150	6,962	5,188	10,098	5,043	5,055	2,052	1,919	132
2.5B or more	17,877	11,451	6,426	14,905	8,479	6,426	2,972	2,972	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Less than 500 participants.

- Missing data.

NOTES: Excludes plans covering only one participant. The M, and B denote thousands, millions, and billions, respectively.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table B6. Distribution of Participants
by industry, 1999**
(numbers in thousands)

Industry	Total			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	101,794	41,427	60,368	90,585	32,466	58,119	11,210	8,961	2,249
Agriculture	621	230	391	569	180	389	52	51	2
Mining	765	335	430	762	333	429	3	1	1
Construction	6,117	2,941	3,176	2,154	237	1,916	3,963	2,703	1,260
Manufacturing	33,050	16,212	16,838	31,661	14,902	16,759	1,389	1,310	79
Transportation	5,330	2,624	2,706	3,844	1,294	2,550	1,486	1,330	156
Communications and information	5,167	2,429	2,739	5,015	2,328	2,687	152	101	51
Utilities	1,852	990	862	1,850	990	860	2	-	2
Wholesale trade	3,651	924	2,727	3,467	766	2,701	184	159	25
Retail trade	10,472	3,287	7,184	9,041	1,973	7,067	1,431	1,314	117
Finance, insurance & real estate	10,242	4,403	5,839	8,856	3,361	5,495	1,385	1,042	344
Services	22,849	6,144	16,705	21,819	5,281	16,538	1,030	863	167
Misc. organizations 3/	1,372	864	508	1,263	790	473	108	74	35
Industry not reported	305	43	263	280	29	252	25	14	11

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Religious, grantmaking, civic, professional, labor, and similar organizations.

- Missing data.

NOTE: Excludes plans covering only one participant. The letters K, M, and B denote thousands, millions, and billions, respectively.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table B7. Distribution of Active Participants
by type of plan, 1999 1/
(numbers in thousands)**

Type of Plan	Total Plans	Single Employer Plans 2/	Multiemployer Plans 3/
Total	73,020	66,419	6,601
Defined benefit	22,630	17,975	4,655
Defined contribution	50,390	48,444	1,946
Profit sharing and thrift-savings plans	43,659	43,019	640
Stock bonus plans	1,801	1,801	-
Target benefit plans	177	171	6
Money purchase plans	3,765	2,596	1,169
Annuity-403(b)(1)	104	97	7
Custodial account-403(b)7	15	15	0
IRAs or annuities (Code 408)	5	4	1
Other defined contribution plans	864	740	124

1/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan.

Active participants also include any nonvested former employees who have not yet incurred a break in service.

2/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table B8. Number of Plans
by type of plan and method of funding, 1999**

Method of Funding	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution

Funding arrangement for investment of assets

Total	732,995	49,895	683,100	729,983	48,168	681,815	3,011	1,727	1,285
Insurance	53,738	3,607	50,131	53,685	3,574	50,111	53	33	20
Section 412(i) ins.	2,140	605	1,536	2,139	603	1,536	1	1	-
Trust	499,177	36,473	462,703	497,002	35,224	461,778	2,175	1,250	925
Trust and insurance	152,922	8,529	144,393	152,194	8,087	144,107	728	442	286
Not determinable	25,018	681	24,337	24,964	681	24,282	54	-	54

Funding arrangement for payment of benefits

Total	732,995	49,895	683,100	729,983	48,168	681,815	3,011	1,727	1,285
Insurance	54,362	3,711	50,650	54,297	3,670	50,627	64	41	24
Section 412(i) ins.	2,294	578	1,716	2,294	578	1,716	-	-	-
Trust	517,899	37,709	480,190	515,411	36,254	479,158	2,487	1,456	1,032
Trust and insurance	132,599	7,074	125,525	132,194	6,844	125,350	405	230	175
Not determinable	25,841	822	25,019	25,786	822	24,965	54	-	54

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table B9. Number of Participants
by type of plan and method of funding, 1999
(numbers in thousands)**

Method of Funding	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution

Funding arrangement for investment of assets

Total	101,794	41,427	60,368	90,585	32,466	58,119	11,210	8,961	2,249
Insurance	3,222	759	2,463	3,147	695	2,452	75	64	11
Section 412(i) ins.	25	8	17	25	8	17	-	-	-
Trust	67,652	27,238	40,414	60,795	22,047	38,748	6,856	5,191	1,666
Trust and insurance	30,663	13,407	17,257	26,388	9,701	16,688	4,275	3,706	569
Not determinable	232	15	217	229	15	214	3	-	3

Funding arrangement for payment of benefits

Total	101,794	41,427	60,368	90,585	32,466	58,119	11,210	8,961	2,249
Insurance	3,541	1,017	2,524	3,422	911	2,511	119	106	13
Section 412(i) ins.	25	8	17	25	8	17	-	-	-
Trust	78,358	32,131	46,227	69,343	25,075	44,268	9,015	7,057	1,958
Trust and insurance	19,638	8,255	11,383	17,566	6,458	11,108	2,072	1,798	275
Not determinable	232	15	217	229	15	214	3	-	3

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

SOURCE: Form 5500 filings for plan years beginning in 1999.

SECTION C: FINANCIAL

**Table C1. Distribution of Assets
by number of participants, 1999
(amounts in millions)**

Number of Participants	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	\$4,407,805	\$2,057,539	\$2,350,266	\$4,008,220	\$1,697,424	\$2,310,797	\$399,585	\$360,116	\$39,470
None or not reported	8,849	4,825	4,024	8,703	4,744	3,959	146	80	65
2-9	142,548	12,640	129,908	142,548	12,640	129,908	3/	-	3/
10-24	120,223	3,913	116,311	120,222	3,913	116,309	1	-	1
25-49	108,630	3,751	104,879	108,452	3,722	104,729	179	29	150
50-99	108,615	6,568	102,047	108,495	6,493	102,002	120	75	44
100-249	155,996	20,164	135,832	153,887	18,756	135,131	2,108	1,408	701
250-499	136,762	30,448	106,314	130,904	26,146	104,758	5,859	4,302	1,556
500-999	172,427	55,020	117,407	157,220	43,192	114,028	15,207	11,829	3,378
1,000-2,499	309,446	122,034	187,412	272,145	94,003	178,143	37,301	28,032	9,270
2,500-4,999	303,565	133,379	170,186	262,818	102,273	160,546	40,747	31,106	9,641
5,000-9,999	404,709	206,031	198,677	357,853	163,389	194,464	46,856	42,643	4,213
10,000-19,999	524,784	260,068	264,716	468,827	206,826	262,000	55,957	53,241	2,716
20,000-49,999	648,079	357,652	290,427	589,121	304,889	284,232	58,958	52,763	6,195
50,000 or more	1,263,173	841,047	422,126	1,127,025	706,438	420,587	136,148	134,608	1,539

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Less than \$500,000.

- Missing data.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table C2. Distribution of Assets
by asset size, 1999
(amounts in millions)**

Amount of Assets	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	\$4,407,805	\$2,059,862	\$2,350,266	\$4,008,220	\$1,697,424	\$2,310,797	\$399,585	\$360,166	\$39,470
Less than 0	-3	*/	-3	-3	*/	-3	-	-	-
\$1-24K	450	5	445	450	5	445	3/	3/	3/
25-49K	1,319	27	1,293	1,318	27	1,291	1	3/	1
50-99K	4,520	171	4,349	4,519	171	4,348	1	3/	3/
100-249K	20,186	978	19,208	20,180	977	19,203	6	1	5
250-499k	41,269	2,275	38,993	41,252	2,272	38,980	16	3	13
500-999K	80,823	5,326	75,497	80,746	5,302	75,444	77	23	54
1-2.49M	168,877	12,437	156,440	168,501	12,314	156,187	376	123	253
2.5-4.9M	142,213	13,063	129,151	141,399	12,789	128,610	814	274	541
5-9.9M	144,279	18,684	125,595	141,753	17,495	124,258	2,525	1,189	1,337
10-24.9M	198,937	42,593	156,344	190,528	37,862	152,666	8,409	4,730	3,678
25-49.9M	172,410	56,493	115,917	158,343	47,219	111,124	14,067	9,274	4,793
50-74.9M	121,270	45,832	75,438	107,847	36,499	71,348	13,423	9,333	4,090
75-99.9M	87,185	39,792	47,392	74,449	29,620	44,829	12,736	10,173	2,563
100-149.9M	139,949	59,520	80,428	121,789	45,384	76,406	18,159	14,137	4,023
150-<199.9M	114,199	45,716	68,483	97,826	33,514	64,312	16,373	12,202	4,171
200-249.9M	89,521	39,722	49,799	76,981	29,856	47,126	12,540	9,866	2,673
250-499.9M	328,840	163,832	165,007	279,486	119,001	160,485	49,354	44,832	4,522
500-999.9M	385,259	199,971	185,288	348,631	165,807	182,825	36,628	34,164	2,464
1-2.49B	606,540	326,157	280,383	519,615	243,520	276,095	86,925	82,637	4,288
2.5B or more	1,559,765	984,947	574,818	1,432,610	857,792	574,818	127,155	127,155	-

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

3/ Less than \$500,000.

*/ Absolute value less than \$500,000.

- Missing data.

NOTE: Excludes plans covering only one participant. The letters K, M, and B denote thousands, millions, and billions, respectively.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table C3. Distribution of Assets
by industry, 1999
(amounts in millions)**

Industry	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
Total	\$4,407,805	\$2,057,539	\$2,350,266	\$4,008,220	\$1,697,424	\$2,310,797	\$399,585	\$360,116	\$39,470
Agriculture	14,480	4,979	9,502	13,012	3,782	9,231	1,468	1,197	271
Mining	41,917	16,923	24,994	41,900	16,917	24,983	17	6	11
Construction	227,576	140,986	86,590	68,123	7,551	60,572	159,453	133,435	26,018
Manufacturing	1,812,345	934,550	877,795	1,779,480	902,335	877,146	32,865	32,216	649
Transportation	214,531	135,743	78,788	139,218	63,178	76,040	75,313	72,565	2,748
Communications and information	356,849	214,088	142,761	352,210	209,637	142,573	4,639	4,451	188
Utilities	174,375	105,807	68,567	174,343	105,807	68,536	31	-	31
Wholesale trade	124,163	25,688	98,475	121,119	22,798	98,321	3,044	2,890	154
Retail trade	173,038	54,953	118,085	142,178	24,728	117,449	30,861	30,225	636
Finance, insurance & real estate	459,977	202,306	257,671	402,220	150,223	251,997	57,757	52,083	5,674
Services	763,241	196,433	566,807	733,055	168,690	564,364	30,186	27,743	2,443
Tax-exempt organizations	37,940	23,605	14,336	34,270	20,432	13,838	3,671	3,173	498
Industry not reported	7,374	1,478	5,896	7,094	1,346	5,748	280	132	148

1/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

- Missing data.

Note: Industry classifications are now based on principal business activity code used in the North American Industry Classification System. Therefore, the results in this table may not be directly comparable.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**TABLE C4. Balance Sheet of Pension Plans with 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
ASSETS			
Total noninterest-bearing cash	\$3,694	\$1,663	\$2,030
Employer contributions receivable	22,879	8,532	14,347
Participant contributions receivable	1,913	63	1,850
Other receivables	24,685	19,243	5,442
Interest-bearing cash	67,753	27,507	40,246
U. S. Government securities	133,198	113,193	20,004
Corporate debt instruments: Preferred	45,488	40,031	5,458
Corporate debt instruments: All other	75,266	64,464	10,802
Preferred stock	10,148	2,380	7,768
Common stock	458,432	366,963	91,469
Partnership/joint venture interests	15,240	14,265	975
Real estate (except employer real property)	8,401	7,980	421
Loans (other than to participants)	5,884	4,046	1,838
Participant loans	27,661	491	27,170
Assets in common/collective trusts	330,374	211,832	118,542
Assets in pooled separate accounts	124,884	52,183	72,700

(continued...)

**TABLE C4. Balance Sheet of Pension Plans with 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
Assets in master trusts	1,356,113	919,932	436,181
Assets in 103-12 investment entities	9,893	4,362	5,531
Assets in registered investment companies	701,218	98,359	602,859
Assets in insurance co. general accounts	93,060	20,390	72,670
Other general investments	69,384	30,950	38,434
Employer securities	308,526	14,524	294,003
Employer real property	5,136	59	5,077
Buildings and other property used by plan	224	217	7
Other or unspecified assets	<u>19,486</u>	<u>2,213</u>	<u>17,274</u>
TOTAL ASSETS	3,918,940	2,025,843	1,893,097
LIABILITIES			
Benefit claims payable	4,138	854	3,284
Operating payables	8,950	7,979	971
Acquisition indebtedness	13,521	1,832	11,689
Other liabilities	<u>32,699</u>	<u>19,529</u>	<u>13,170</u>
TOTAL LIABILITIES	59,308	30,194	29,114
NET ASSETS	3,859,633	1,995,649	1,863,984

SOURCE: Form 5500 filings for plan years beginning in 1999.

**TABLE C5. Balance Sheet of Single Employer Pension Plans With 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
ASSETS			
Total noninterest-bearing cash	\$3,129	\$1,179	\$1,950
Employer contributions receivable	21,203	7,174	14,029
Participant contributions receivable	1,886	58	1,828
Other receivables	20,847	15,681	5,166
Interest-bearing cash	54,283	16,336	37,947
U. S. Government securities	69,426	55,501	13,925
Corporate debt instruments: Preferred	18,921	14,846	4,075
Corporate debt instruments: All other	47,073	38,511	8,562
Preferred stock	9,630	1,940	7,690
Common stock	311,961	227,110	84,852
Partnership/joint venture interests	12,975	12,035	941
Real estate (except employer real property)	2,777	2,436	340
Loans (other than to participants)	2,589	907	1,682
Participant loans	27,011	225	26,786
Assets in common/collective trusts	281,174	166,256	114,918
Assets in pooled separate accounts	118501	47442	71059

(continued...)

**TABLE C5. Balance Sheet of Single Employer Pension Plans With 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
Assets in master trusts	1,355,239	919,504	435,735
Assets in 103-12 investment entities	9,372	3,999	5,373
Assets in registered investment companies	676,707	82,817	593,890
Assets in insurance co. general accounts	85,956	15,641	70,315
Other general investments	57,219	20,721	36,498
Employer securities	307,318	13,317	294,001
Employer real property	5,131	54	5,077
Buildings and other property used by plan	10	7	2
Other or unspecified assets	<u>19,462</u>	<u>2,213</u>	<u>17,249</u>
TOTAL ASSETS	3,519,800	1,665,912	1,853,888
LIABILITIES			
Benefit claims payable	3,958	751	3,208
Operating payables	7,849	6,944	905
Acquisition indebtedness	13,202	1,514	11,688
Other liabilities	<u>27,973</u>	<u>14,960</u>	<u>13,013</u>
TOTAL LIABILITIES	52,982	24,168	28,814
NET ASSETS	3,466,818	1,641,744	1,825,074

SOURCE: Form 5500 filings for plan years beginning in 1999.

**TABLE C6. Balance Sheet of Multiemployer Pension Plans
With 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
ASSETS			
Total noninterest-bearing cash	\$564	\$484	\$81
Employer contributions receivable	1,676	1,358	318
Participant contributions receivable	27	5	21
Other receivables	3,838	3,563	275
Interest-bearing cash	13,470	11,171	2,299
U. S. Government securities	63,771	57,692	6,079
Corporate debt instruments: Preferred	26,567	25,184	1,383
Corporate debt instruments: All other	28,193	25,953	2,240
Preferred stock	519	440	79
Common stock	146,469	139,853	6,616
Partnership/joint venture interests	2,265	2,231	35
Real estate (except employer real property)	5,625	5,544	81
Loans (other than to participants)	3,295	3,139	156
Participant loans	650	266	384
Assets in common/collective trusts	49,199	45,576	3,624
Assets in pooled separate accounts	6,384	4,741	1,643

(continued...)

**TABLE C6. Balance Sheet of Multiemployer Pension Plans
With 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Type of Asset or Liability	Total	Defined Benefit	Defined Contribution
Assets in master trusts	874	427	447
Assets in 103-12 investment entities	521	363	158
Assets in registered investment companies	24,511	15,542	8,970
Assets in insurance co. general accounts	7,103	4,749	2,355
Other general investments	12,165	10,229	1,936
Employer securities	1,208	1,206	2
Employer real property	5	5	1/
Buildings and other property used by plan	214	210	5
Other or unspecified assets	<u>25</u>	<u>1/</u>	<u>25</u>
TOTAL ASSETS	399,140	359,931	39,209
LIABILITIES			
Benefit claims payable	179	103	76
Operating payables	1,102	1,035	66
Acquisition indebtedness	319	318	1
Other liabilities	<u>4,726</u>	<u>4,570</u>	<u>156</u>
TOTAL LIABILITIES	6,326	6,026	300
NET ASSETS	392,814	353,905	38,909

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table C7. Percentage Distribution of Assets in Defined Benefit Plans
with 100 or More Participants
by type of asset and size of plan, 1999**

Type of Asset	Total	\$1-0.99M	\$1.0M-9.9M	\$10.0M-249.9M	\$250.0M-999.9M	\$1.0B or More
TOTAL ASSETS	100%	100%	100%	100%	100%	100%
Cash	1	8	4	2	2	1
Receivables	1	9	3	2	2	1
U. S. Government securities	6	3	6	8	6	5
Corporate debt instruments: Preferred	2	1/	1	2	2	2
Corporate debt instruments: All other	3	2	3	4	4	3
Corporate stocks	18	4	14	23	22	16
Real estate (except employer real prop.)	1/	1/	1/	1/	1/	1/
Loans	1/	1/	1/	1/	1/	1/
Assets in common/collective trusts	10	6	8	8	7	12
Assets in pooled separate accounts	3	6	10	4	1	2
Assets in master trusts	45	16	18	30	43	51
Assets in registered investment companies	5	20	20	12	6	2
Assets in insurance co. general account	1	10	7	2	1	1
Employer securities	1	1/	1/	1/	1	1
Other or unspecified investments	3	15	7	3	3	2

1/ Less than 1 percent.

NOTES: The letters M and B in the column headings denote millions and billions respectively. Percentage distributions may not add up to 100 percent because of rounding.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table C8. Percentage Distribution of Assets in Defined Contribution Plans
with 100 or More Participants
by type of asset and size of plan, 1999**

Type of Asset	Total	\$1-0.99M	\$1.0M-9.9M	\$10.0M-249.9M	\$250.0M-999.9M	\$1.0B or More
TOTAL ASSETS	100%	100%	100%	100%	100%	100%
Cash	2	4	3	3	2	2
Receivables	1	3	2	2	1	1
U. S. Government securities	1	1	1	2	1	1
Corporate debt instruments: Preferred	1/	1/	1/	1/	1/	1/
Corporate debt instruments: All other	1	1	1	1	1/	1/
Corporate stocks	5	2	4	6	4	6
Real estate (except employer real prop.)	1/	1/	1/	1/	1/	1/
Loans	2	1	2	2	2	1
Assets in common/collective trusts	6	3	6	8	7	5
Assets in pooled separate accounts	4	24	19	7	2	1
Assets in master trusts	23	1	1	9	24	35
Assets in registered investment companies	32	27	41	47	37	18
Assets in insurance co. general account	4	4	5	4	4	4
Employer securities	16	3	4	8	14	23
Other or unspecified investments	4	27	12	3	3	3

1/ Less than 1 percent.

NOTES: The letters M and B in the column headings denote millions and billions respectively. Percentage distributions may not add up to 100 percent because of rounding.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table C9. Income Statement of Pension Plans With 100 or More Participants
by type of plan, 1999**
(amounts in millions)

Income and Expenses	Total	Defined Benefit	Defined Contribution
INCOME			
Contributions received or receivable from:			
Employers	\$75,170	\$26,606	\$48,563
Participants	85,872	689	85,183
Others (including rollovers)	10,289	505	9,784
Noncash contributions	<u>703</u>	<u>3</u>	<u>700</u>
Total contributions	172,035	27,803	144,232
Interest earnings:			
Interest-bearing cash	6,792	2,581	4,211
U. S. Government securities	7,098	6,004	1,094
Corporate debt instruments	6,679	5,859	820
Non-participant loans	303	181	121
Participant loans	1,662	21	1,640
Other or unspecified interest	<u>11,342</u>	<u>4,351</u>	<u>6,991</u>
Total interest earnings	33,876	18,998	14,878
Dividends:			
Preferred stock	1,438	295	1,143
Common stock	<u>17,686</u>	<u>5,861</u>	<u>11,825</u>
Total dividend income	19,124	6,156	12,968
Rents	347	298	49
Net gain (loss) on sale of assets	33,283	20,684	12,599
Unrealized appreciation:			
Unrealized appreciation of real estate	7,158	2,792	4,366
Other unrealized appreciation	<u>66,336</u>	<u>41,279</u>	<u>25,056</u>
Total unrealized appreciation	73,494	44,072	29,422
Net invest. gain from common/col. trusts	34,654	23,818	10,835
Net invest. gain from pooled sep. accounts	14,353	4,549	9,804
Net invest. gain from master trusts	170,688	124,376	46,312
Net invest. gain from 103-12 investment entities	1,412	764	648
Net invest. gain from reg. investment companies	79,596	8,404	71,193
Other or unspecified income	<u>9,464</u>	<u>3,273</u>	<u>6,191</u>
TOTAL INCOME	642,325	283,193	359,132

(continued...)

**Table C9. Income Statement of Pension Plans With 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Income and Expenses	Total	Defined Benefit	Defined Contribution
EXPENSES			
Benefit payments and payments to provide benefits:			
Direct benefit payments	\$254,528	\$107,396	\$147,132
Payments to insurance carriers for benefits	1,449	1,181	269
Other or unspecified benefits	<u>2,762</u>	<u>2,098</u>	<u>664</u>
Total benefit payments	258,739	110,674	148,065
Interest expense	1,739	24	1,715
Corrective distributions	178	3	175
Deemed distribution of partic. Loans	976	1/	976
Administrative expenses:			
Professional fees	1,160	923	237
Contract administrator fees	856	597	259
Investment advisory and management fees	4,030	3,342	687
Other or unspecified admin. expenses	<u>2,550</u>	<u>1,833</u>	<u>717</u>
Total administrative expenses	8,595	6,695	1,901
Unspecified expenses	<u>79</u>	<u>9</u>	<u>70</u>
TOTAL EXPENSES	270,306	117,405	152,901
NET INCOME	372,019	165,787	206,231

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table C10. Income Statement of Single Employer Pension Plans
with 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Income and Expenses	Total	Defined Benefit	Defined Contribution
INCOME			
Contributions received or receivable from:			
Employers	\$60,739	\$15,444	\$45,295
Participants	85,440	646	84,794
Others (including rollovers)	10,199	481	9,718
Noncash contributions	<u>703</u>	<u>3</u>	<u>700</u>
Total contributions	157,082	16,574	140,508
Interest earnings:			
Interest-bearing cash	5,776	1,692	4,084
U. S. Government securities	3,363	2,639	724
Corporate debt instruments	3,382	2,799	583
Non-participant loans	166	56	110
Participant loans	1,619	3	1,617
Other or unspecified interest	<u>9,715</u>	<u>2,973</u>	<u>6,741</u>
Total interest earnings	24,020	10,162	13,858
Dividends:			
Preferred stock	1,401	264	1,138
Common stock	<u>15,598</u>	<u>3,918</u>	<u>11,680</u>
Total dividend income	16,999	4,181	12,818
Rents	136	88	47
Net gain (loss) on sale of assets	24,403	12,060	12,343
Unrealized appreciation:			
Unrealized appreciation of real estate	6,353	1,998	4,355
Other unrealized appreciation	<u>58,466</u>	<u>33,589</u>	<u>24,877</u>
Total unrealized appreciation	64,820	35,588	29,233
Net invest. gain from common/col. trusts	29,430	18,879	10,550
Net invest. gain from pooled separate accounts	13,924	4,255	9,669
Net invest. gain from master trusts	170,634	124,342	46,292
Net invest. gain from 103-12 invest. entities	1,307	736	571
Net invest. gain from reg. invest. companies	77,701	7,262	70,440
Other or unspecified income	<u>9,174</u>	<u>3,035</u>	<u>6,139</u>
TOTAL INCOME	589,631	237,162	352,468

(continued...)

**Table C10. Income Statement of Single Employer Pension Plans
with 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Income and Expenses	Total	Defined Benefit	Defined Contribution
EXPENSES			
Benefit payments and payments to provide benefits:			
Direct benefit payments	\$233,329	\$88,145	\$145,183
Payments to insurance carriers for benefits	1,381	1,117	263
Other or unspecified benefits	<u>2,715</u>	<u>2,078</u>	<u>637</u>
Total benefit payments	237,425	91,341	146,084
Interest expense	1,725	10	1,715
Corrective distributions	175	1	174
Deemed distrib. of participant loans	281	1/	281
Administrative expenses:			
Professional fees	905	702	204
Contract administrator fees	654	423	231
Investment advisory and management fees	2,907	2,309	599
Other or unspecified admin. expenses	<u>2,005</u>	<u>1,345</u>	<u>660</u>
Total administrative expenses	6,471	4,778	1,693
Unspecified expenses	<u>76</u>	<u>9</u>	<u>67</u>
TOTAL EXPENSES	246,154	96,139	150,015
NET INCOME	343,477	141,024	202,454

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table C11. Income Statement of Multiemployer Employer Pension Plans
with 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Income and Expenses	Total	Defined Benefit	Defined Contribution
INCOME			
Contributions received or receivable from:			
Employers	\$14,430	\$11,162	\$3,268
Participants	432	42	389
Others (including rollovers)	90	24	67
Noncash contributions	<u>1/</u>	<u>1/</u>	<u>0</u>
Total contributions	14,952	11,228	3,724
Interest earnings:			
Interest-bearing cash	1,016	889	127
U. S. Government securities	3,735	3,365	371
Corporate debt instruments	3,298	3,060	238
Non-participant loans	137	125	11
Participant loans	42	19	24
Other or unspecified interest	<u>1,628</u>	<u>1,378</u>	<u>250</u>
Total interest earnings	9,856	8,836	1,020
Dividends:			
Preferred stock	37	31	5
Common stock	<u>2,088</u>	<u>1,943</u>	<u>145</u>
Total dividend income	2,125	1,975	150
Rents	211	209	2
Net gain (loss) on sale of assets	8,880	8,624	256
Unrealized appreciation:			
Unrealized appreciation of real estate	805	794	11
Other unrealized appreciation	<u>7,870</u>	<u>7,690</u>	<u>179</u>
Total unrealized appreciation	8,674	8,484	190
Net invest. gain from common/col. trusts	5,224	4,939	285
Net invest. gain from pooled separate accounts	429	294	135
Net invest. gain from master trusts	54	34	20
Net invest. gain from 103-12 invest. entities	105	27	77
Net invest. gain from reg. invest. companies	1,895	1,142	753
Other or unspecified income	<u>290</u>	<u>238</u>	<u>52</u>
TOTAL INCOME	52,694	46,030	6,663

(continued...)

**Table C11. Income Statement of Multiemployer Pension Plans
With 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Income and Expenses	Total	Defined Benefit	Defined Contribution
EXPENSES			
Benefit payments and payments to provide benefits:			
Direct benefit payments	\$21,199	\$19,251	\$1,948
Payments to insurance carriers for benefits	69	63	5
Other or unspecified benefits	<u>46</u>	<u>20</u>	<u>26</u>
Total benefit payments	21,314	19,334	1,980
Interest expense	14	14	1/
Corrective distributions	3	2	1
Deemed distrib. of participant loans	695	1/	695
Administrative expenses:			
Professional fees	254	221	33
Contract administrator fees	202	174	28
Investment advisory and management fees	1,122	1,034	89
Other or unspecified admin. expenses	<u>545</u>	<u>488</u>	<u>57</u>
Total administrative expenses	2,124	1,917	207
Unspecified expenses	<u>2</u>	1/	<u>2</u>
TOTAL EXPENSES	24,152	21,267	2,886
NET INCOME	28,541	24,764	3,778

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table C12. Percentage Distribution of Income of Defined Benefit Plans
with 100 or More Participants
by source of income and size of plan, 1999**

Type of Income	Total	\$1-0.99M	\$1.0M-9.9M	\$10.0M-249.9M	\$250.0M-999.9M	\$1.0B or More
TOTAL INCOME	100%	100%	100%	100%	100%	100%
Employer contributions	9	43	35	19	11	6
Participant contributions	1/	1	1	1/	1/	1/
Other or unspecified contributions	<u>1/</u>	<u>2</u>	1	<u>1/</u>	<u>1</u>	<u>1/</u>
Total contributions	10	46	36	19	12	6
Interest on interest-bearing cash	1	2	3	2	1	1
Interest on U. S. Government securities	2	3	2	3	3	2
Interest on corporate debt instruments	2	2	1	3	3	2
Interest on non-participant loans	1/	1/	1/	1/	1/	1/
Interest on participant loans	1/	1/	1/	1/	1/	1/
Other or unspecified interest	<u>2</u>	<u>6</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>1</u>
Total interest earnings	7	13	10	10	8	5
Total dividends income	2	1	3	4	3	2
Net gain (loss) on sale of assets	7	7	6	10	10	6
Total unrealized appreciation	16	21	6	11	15	17
Net invest. gain from common/col. trusts	8	1	4	6	6	10
Net invest. gain from pooled sep. accounts	2	1	6	3	1	1
Net invest. gain from master trusts	44	4	14	26	40	49
Net invest. gain from registered invest. co.	3	3	11	8	4	1
Other or unspecified income	2	2	5	2	1	1

1/ Less than 1 percent.

NOTES: The letters M and B in the column headings denote millions and billions respectively. Percentage distributions may not add up to 100 percent because of rounding.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table C13. Percentage Distribution of Income of Defined Contribution Plans
with 100 or More Participants
by source of income and size of plan, 1999**

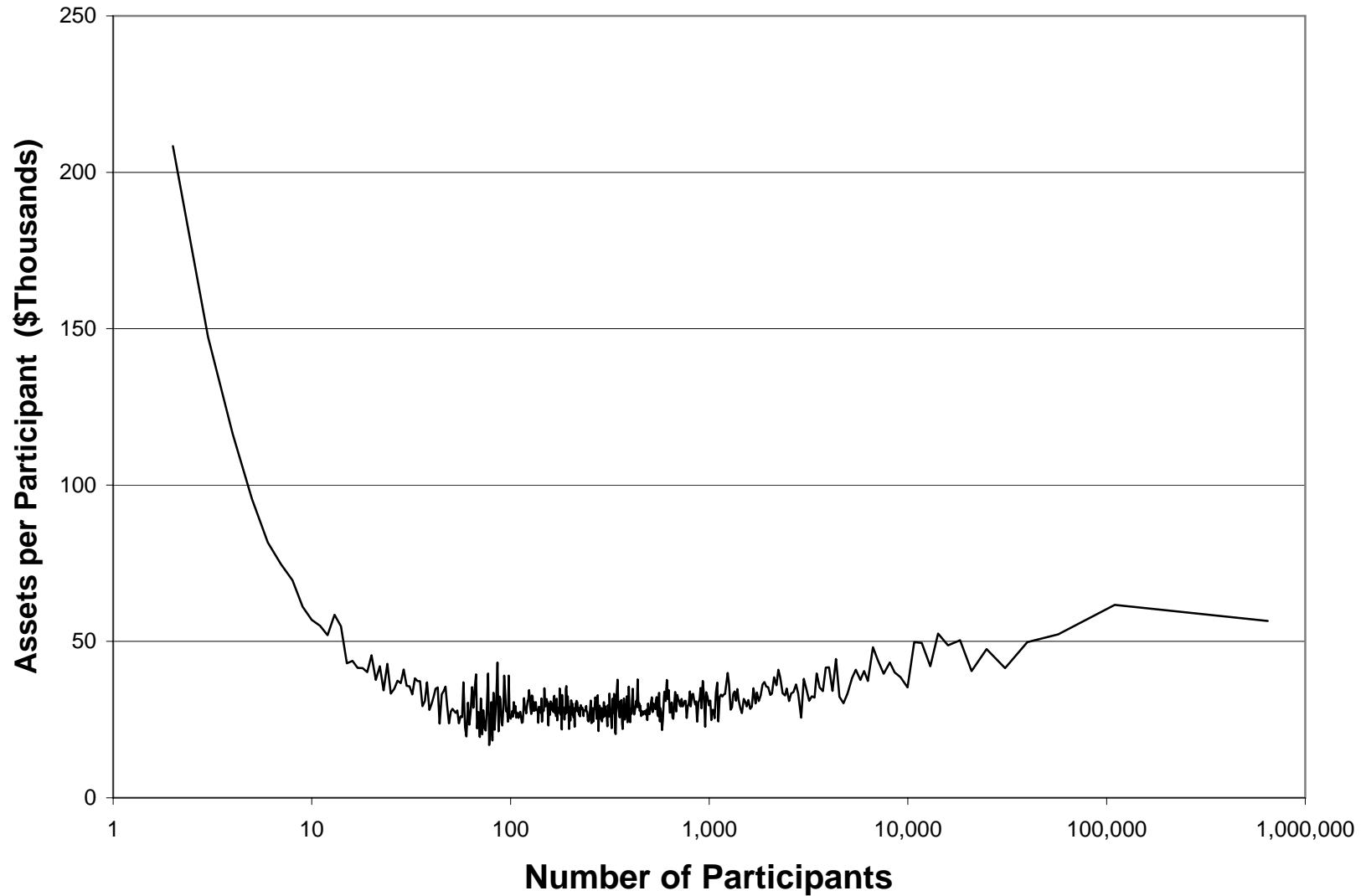
Type of Income	Total	\$1-0.99M	\$1.0M-9.9M	\$10.0M-249.9M	\$250.0M-999.9M	\$1.0B or More
TOTAL INCOME	100	100	100	100	100	100
Employer contributions	14	21	16	16	14	10
Participant contributions	24	49	31	24	23	22
Other or unspecified contributions	<u>3</u>	<u>5</u>	<u>5</u>	<u>3</u>	<u>4</u>	<u>2</u>
Total contributions	40	75	53	43	41	34
Interest on interest-bearing cash	1	1	1	1	1	1
Interest on U. S. Government securities	1/	1/	1/	1/	1/	1/
Interest on corporate debt instruments	1/	1/	1/	1/	1/	1/
Interest on non-participant loans	1/	1/	1/	1/	1/	1/
Interest on participant loans	1/	1/	1/	1/	1/	1/
Other or unspecified interest	<u>2</u>	<u>1</u>	<u>1</u>	<u>2</u>	<u>2</u>	<u>2</u>
Total interest earnings	4	2	3	4	4	4
Total dividends income	4	1	1	3	4	5
Net gain (loss) on sale of assets	4	1	1	3	4	5
Total unrealized appreciation	8	-2	3	6	6	13
Net invest. gain from common/col. trusts	3	1	2	3	3	3
Net invest. gain from pooled sep. accounts	3	7	10	4	1	1/
Net invest. gain from master trusts	13	1/	1	5	12	24
Net invest. gain from registered invest. co.	20	7	20	28	24	10
Other or unspecified expenses	2	8	6	2	1	1

1/ Less than 1 percent.

NOTES: The letters M and B in the column headings denote millions and billions respectively. Percentage distributions may not add up to 100 percent because of rounding.

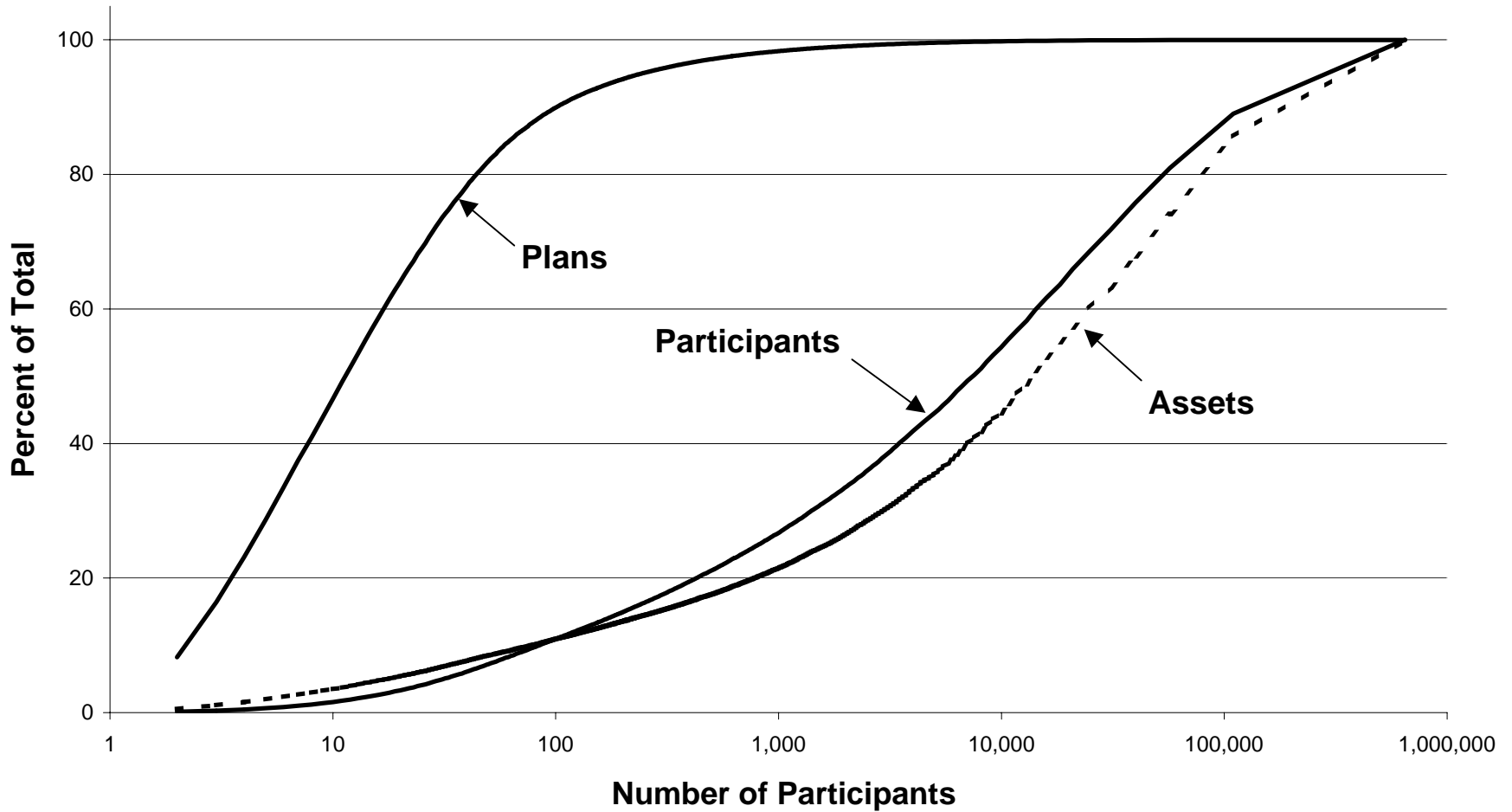
SOURCE: Form 5500 filings for plan years beginning in 1999.

**Figure C1. Average Assets per Participant
by plan size, 1999**



Note: Each point shows the average assets per participant among plans within participation intervals just wide enough to include 100 or more plans.
SOURCE: Form 5500 filings for plan years beginning in 1999.

Figure C2. Distribution of Pension Plans, Participants, and Assets *by plan size, 1999*



Note: Lines show percentage of plans, participants, and assets reported by plans having less than or equal to the number of participants shown on the horizontal axis. Includes plans reporting 2 or more participants only.
SOURCE: Form 5500 filings for plan years beginning in 1999.

SECTION D: DEFINED CONTRIBUTION PLANS

**Table D1. Balance Sheet of Defined Contribution Plans with 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Type of Asset or Liability	Total Defined Contribution Plans	Profit Sharing and Thrift Savings Plans	Stock Bonus Plans	Target Benefit Plans	Money Purchase Plans	Other Defined Contribution Plans
Total noninterest-bearing cash	\$2,030	\$1,848	\$44	\$2	\$85	\$51
Employer contrib. receivable	14,347	11,990	572	44	1,357	385
Participant contrib. receivable	1,850	1,793	6	3	29	18
Other receivables	5,442	4,701	135	13	446	146
Interest-bearing cash	40,246	34,462	1,387	138	3,775	483
U. S. Government securities	20,004	12,291	442	145	6,441	685
Corporate debt instruments: Preferred	5,458	4,081	7	26	1,204	139
Corporate debt instruments: All other	10,802	7,185	538	96	2,768	216
Preferred stock	7,768	7,422	49	1/	240	58
Common stock	91,469	73,266	2,114	491	13,239	2,359
Partnership/joint venture interests	975	797	1	24	138	15
Real estate (except employer real prop.)	421	333	2	1	68	18
Loans (other than to participants)	1,838	1,706	2	0	117	12
Participant loans	27,170	25,909	697	47	436	81
Assets in common/collective trusts	118,542	107,901	2,440	755	6,966	479
Assets in pooled separate accounts	72,700	67,522	313	36	4,335	495
Assets in master trusts	436,181	419,287	3,422	1,407	10,227	1,838
Assets in 103-12 investment entities	5,531	5,144	0	0	387	0
Assets in registered investment comp.	602,859	556,229	11,034	710	30,609	4,278
Assets in ins. co. general account	72,670	64,557	736	396	5,961	1,018
Other general investments	38,434	33,612	1,360	40	2,886	536
Employer securities	294,003	223,018	52,506	2,498	2,805	13,175
Employer real property	5,077	4,995	38	0	10	34
Buildings and other prop. used by plan	7	2	0	1/	5	1/
Other or unspecified assets	17,274	15,631	102	34	1,421	85
TOTAL ASSETS	1,893,097	1,685,680	77,950	6,907	95,954	26,606
Benefit claims payable	3,284	2,746	151	96	160	131
Operating payables	971	547	293	2	69	60
Acquisition indebtedness	11,689	6,797	3,114	0	55	1,722
Other liabilities	13,170	8,034	3,890	4	257	985
TOTAL LIABILITIES	29,114	18,123	7,448	102	542	2,898
NET ASSETS	1,863,984	1,667,557	70,502	6,804	95,413	23,708

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table D2. Income Statement of Defined Contribution Plans with 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Type of Asset or Liability	Total Defined Contribution Plans	Profit Sharing and Thrift Savings Plans	Stock Bonus Plans	Target Benefit Plans	Money Purchase Plans	Other Defined Contribution Plans
INCOME						
Contributions received or receivable from:						
Employers	\$48,563	\$38,498	\$2,644	\$188	\$5,952	\$1,281
Participants	85,183	82,451	1,372	178	902	281
Others (including rollovers)	9,784	9,448	118	2	143	74
Noncash contributions	<u>700</u>	<u>593</u>	<u>93</u>	<u>0</u>	<u>3</u>	<u>11</u>
Total contributions	144,232	130,991	4,227	368	7,000	1,647
Interest earnings:						
Interest-bearing cash	4,211	3,816	73	29	256	37
U. S. Government securities	1,094	597	13	6	441	37
Corporate debt instruments	820	564	4	6	223	23
Non-participant loans	121	104	9	1/	7	1
Participant loans	1,640	1,577	33	1/	27	3
Other or unspecified interest	<u>6,991</u>	<u>6,313</u>	<u>141</u>	<u>5</u>	<u>492</u>	<u>39</u>
Total interest earnings	14,878	12,971	273	48	1,447	140
Dividends:						
Preferred stock	1,143	744	274	1/	77	49
Common stock	<u>11,825</u>	<u>9,871</u>	<u>1,166</u>	<u>37</u>	<u>522</u>	<u>228</u>
Total dividend income	12,968	10,614	1,440	37	599	277
Rents	49	46	1/	0	2	2
Net gain (loss) on sale of assets	12,599	10,190	1,379	45	813	171
Unrealized appreciation:						
Unrealized appreciation of real estate	4,366	2,557	1,587	1/	120	101
Other unrealized appreciation	25,056	21,494	2,361	308	1,601	-708
Total unrealized appreciation	29,422	24,050	3,949	308	1,721	-607
Net invest. gain from common/col. trusts	10,835	9,888	58	429	421	40
Net invest. gain from pooled sep. accounts	9,804	9,174	56	5	522	48
Net invest. gain from master trusts	46,312	44,479	234	153	1,311	135
Net invest. gain from 103-12 invest. entities	648	561	1/	0	86	1/
Net invest. gain from reg. invest. companies	71,193	65,922	1087	164	3632	388
Other or unspecified income	6,191	5,186	421	6	484	94
TOTAL INCOME	359,132	324,072	13,125	1,563	18,038	2,334

(continued...)

**Table D2. Income Statement of Defined Contribution Plans with 100 or More Participants
by type of plan, 1999
(amounts in millions)**

Type of Asset or Liability	Total Defined Contribution Plans	Profit Sharing and Thrift Savings Plans	Stock Bonus Plans	Target Benefit Plans	Money Purchase Plans	Other Defined Contribution Plans
EXPENSES						
Benefit payments and payments to provide benefits:						
Direct benefit payments	\$147,132	\$132,705	\$5,438	\$464	\$6,248	\$2,276
Payments to insurance carriers for benefits	\$269	\$140	\$2	1/	\$110	\$16
Other or unspecified benefits	664	472	57	3	59	73
Total benefit payments	148,065	133,317	5,498	468	6,417	2,366
Interest expense	175	171	1/	1/	2	1
Corrective distributions	976	281	1/	1/	694	1/
Deemed distrib. of participant loans	1,715	998	526	0	5	186
Administrative expenses:						
Professional fees	237	193	4	2	30	8
Contract administrator fees	259	222	5	1/	27	4
Investment advisory and management fees	687	542	8	4	121	13
Other or unspecified admin. expenses	717	593	20	6	80	19
Total administrative expenses	1,901	1,549	38	12	258	44
Unspecified expenses	70	51	9	1/	7	3
TOTAL EXPENSES	152,901	136,367	6,071	480	7,383	2,599
NET INCOME	206,231	187,705	7,053	1,083	10,654	-264

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table D3. Number of 401(k) Type Plans, Participants, Active Participants, Assets, Contributions, and Benefits
by type of plan, 1999**

Type of Plan	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions)	Total Contributions (millions) 4/	Total Benefits (millions) 5/
TOTAL	335,121	46,203	38,619	\$1,790,256	\$151,966	\$145,979
Profit sharing and thrift-savings	333,713	45,183	37,769	1,737,101	148,631	142,059
Stock bonus	322	628	516	38,381	2,202	2,890
Target benefit	115	95	84	3,579	254	250
Money purchase	898	284	241	10,848	826	727
Annuity-403(b)(1)	58	8	5	173	30	22
Custodial account-403(b)7	14	5	4	175	23	32

1/ Excludes plans covering only one participant.

2/ Includes active, retired and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits made directly by insurance carriers.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table D4. Number of 401(k) Type Plans
by number of participants and primary or supplemental status, 1999**

Number of Participants	Total	401(k) is Only Plan Sponsored by Employer	Employer Sponsoring 401(k) Plan Also Sponsors Other Pension Plan(s)
Total	335,121	301,282	33,839
None or not reported	11,958	10,955	1,004
2-9	69,238	62,572	6,666
10-24	99,771	91,908	7,864
25-49	68,498	63,156	5,342
50-99	42,202	38,394	3,808
100-249	25,002	21,546	3,456
250-499	8,678	6,752	1,926
500-999	4,504	3,202	1,302
1,000-2,499	2,968	1,810	1,158
2,500-4,999	1,123	561	562
5,000-9,999	602	253	349
10,000-19,999	324	117	207
20,000-49,999	184	47	137
50,000 or more	69	9	60

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table D5. Number of Active Participants in 401(k) Type Plans
by number of participants and primary or supplemental status, 1999
(numbers in thousands)**

Number of Participants	Total	401(k) is Only Plan Sponsored by Employer	Employer Sponsoring 401(k) Plan Also Sponsors Other Pension Plan(s)
Total	38,620	20,846	17,774
2-9	354	321	33
10-24	1,363	1,255	108
25-49	2,003	1,843	160
50-99	2,435	2,206	229
100-249	3,212	2,737	475
250-499	2,555	1,969	586
500-999	2,653	1,858	795
1,000-2,499	3,870	2,318	1,553
2,500-4,999	3,287	1,643	1,643
5,000-9,999	3,509	1,472	2,037
10,000-19,999	3,679	1,389	2,290
20,000-49,999	4,556	1,226	3,331
50,000 or more	5,144	611	4,534

SOURCE: Form 5500 filings for plan years beginning in 1999.

**TABLE D6. Number of 401(k) Type Plans and Active Participants
by size of plan and extent of participant direction of investments, 1999**

Number of Participants	Total		Participant Directs All Investments		Participant Directs Investment of Portion Of Assets 1/		Participant Does Not Direct Any Investments	
	Number of Plans	Active Participants (thousands)	Number of Plans	Active Participants (thousands)	Number of Plans	Active Participants (thousands)	Number of Plans	Active Participants (thousands)
Total	335,121	38,619	249,778	26,571	19,368	6,484	65,975	5,564
None or not reported	11,958	0	8,563	0	609	0	2,786	0
2-9	69,238	354	48,411	250	3,078	16	17,748	88
10-24	99,771	1,363	74,328	1,020	5,785	78	19,659	265
25-49	68,498	2,003	51,647	1,508	4,442	125	12,409	370
50-99	42,202	2,435	32,145	1,848	2,497	144	7,560	443
100-249	25,003	3,212	20,149	2,601	1,436	181	3,417	429
250-499	8,678	2,555	7,089	2,092	485	137	1,103	325
500-999	4,504	2,653	3,644	2,139	307	178	554	336
1,000-2,499	2,966	3,869	2,297	2,972	266	359	404	538
2,500-4,999	1,123	3,287	774	2,271	186	534	162	482
5,000-9,999	602	3,509	405	2,365	98	564	99	579
10,000-19,999	324	3,679	186	2,129	95	1,099	43	452
20,000-49,999	184	4,555	103	2,546	56	1,431	25	578
50,000 or more	69	5,144	35	2,828	26	1,637	8	680

1/ Generally, the portion would consist of employee contributions.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**TABLE D7. Balance Sheet of 401(k) Type Plans
by extent of participant direction of investments, 1999
(amounts in millions)**

Type of Asset or Liability	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
Partnership/joint venture interests	\$762	\$417	\$144	\$201
Employer real property	4,909	3,736	839	334
Real estate (exc. employer real property)	366	201	72	92
Employer securities	222,061	77,459	103,992	40,610
Participant loans	27,782	17,351	6,370	4,060
Loans (other than to participants)	1,683	1,025	453	205
Other investments 2/	<u>1,532,693</u>	<u>945,276</u>	<u>361,547</u>	<u>225,870</u>
TOTAL ASSETS	1,790,256	1,045,465	473,418	271,374
TOTAL LIABILITIES	<u>17,973</u>	<u>3,987</u>	<u>11,799</u>	<u>2,187</u>
NET ASSETS	1,772,283	1,041,478	461,619	269,186

1/ Generally, the portion would consist of employee contributions.

2/ This table summarizes assets that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All asset items that appear on the more detailed Schedule H but not the Schedule I are grouped under "Other investments".

SOURCE: Form 5500 filings for plan years beginning in 1999.

**TABLE D8. Income Statement of 401(k) Type Plans
by extent of participant direction of investments, 1999
(amounts in millions)**

Income and Expenses	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
INCOME				
Employer contributions	\$41,378	\$26,555	\$7,871	\$6,951
Participant contributions	97,947	64,790	18,379	14,778
Contributions from others (including rollovers)	11,974	8,883	1,439	1,652
Noncash contributions	667	199	404	64
All other income	<u>210,822</u>	<u>142,999</u>	<u>43,898</u>	<u>23,926</u>
TOTAL INCOME	362,788	243,425	71,991	47,372
EXPENSES				
Total benefit payments	145,979	85,874	37,480	22,625
Corrective distributions	284	238	14	32
Deemed distrib. of partic. loans	287	202	53	32
Other of unspecified expenses	<u>2,942</u>	<u>1,277</u>	<u>1,167</u>	<u>498</u>
TOTAL EXPENSES	149,493	87,591	38,714	23,188
NET INCOME	213,295	155,834	33,277	24,184

1/ Generally, the portion would consist of employee contributions.

2/ This table summarizes income and expenses that appear on both the Schedule H (for plans with 100 or more participants) and Schedule I (for plans with fewer than 100 participants). All income and expense items that appear on the more detailed Schedule H but not the Schedule I are grouped under "All other income" or "Other expenses"

SOURCE: Form 5500 filings for plan years beginning in 1999.

**TABLE D9. Balance Sheet of 401(k) Type Plans with 100 or More Participants
by extent of participant direction of investments, 1999**
(amounts in millions)

Type of Asset or Liability	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
ASSETS				
Total noninterest-bearing cash	\$1,408	\$644	\$101	\$663
Employer contributions receivable	8,652	5,502	2,108	1,043
Participant contributions receivable	1,763	1,190	357	216
Other receivables	4,375	1,662	1,780	933
Interest-bearing cash	31,117	20,558	5,307	5,251
U. S. Government securities	9,312	4,506	2,502	2,304
Corporate debt instruments: Preferred	3,579	1,203	2,074	302
Corporate debt instruments: All other	5,729	3,094	1,371	1,264
Preferred stock	5,729	218	5,390	121
Common stock	60,916	30,182	17,875	12,859
Partnership/joint venture interests	393	292	67	34
Real estate (exc employer real property)	205	82	56	67
Loans (other than to participants)	1,498	938	426	135
Participant loans	25,519	15,576	6,221	3,722
Assets in common/collective trusts	103,270	67,797	21,834	13,640
Assets in pooled separate accounts	64,891	53,685	5,104	6,103

(continued...)

**TABLE D9. Balance Sheet of 401(k) Type Plans with 100 or More Participants
by extent of participant direction of investments, 1999
(amounts in millions)**

Type of Asset or Liability	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
Assets in master trusts	\$378,225	\$190,543	\$160,742	\$26,941
Assets in 103-12 investment entities	5,152	3,888	594	670
Assets in registered investment companies	535,624	355,834	89,947	89,843
Assets in insurance comp. general account	62,999	34,644	13,778	14,577
Other general investments	28,431	13,294	11,416	3,721
Employer securities	220,726	77,188	103,301	40,237
Employer real property	4,891	3,732	839	320
Buildings and other property used by plan	1	1/	1/	1/
Other or unspecified assets	<u>13,200</u>	<u>10,032</u>	<u>1,074</u>	<u>2,094</u>
TOTAL ASSETS	1,577,607	896,285	454,261	227,061
LIABILITIES				
Benefit claims payable	2,142	836	973	333
Operating payables	687	188	208	291
Acquisition indebtedness	6,465	1,326	4,369	771
Other liabilities	<u>7,674</u>	<u>1,277</u>	<u>5,856</u>	<u>541</u>
TOTAL LIABILITIES	16,968	3,627	11,405	1,936
NET ASSETS	1,560,639	892,659	442,856	225,125

1/ Generally, the portion would consist of employee contributions.

2/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table D10. Income Statement of 401(k) Type Plans with 100 or More Participants
by extent of participant direction of investments, 1999
(amounts in millions)**

Income and Expenses	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
INCOME				
Contributions received or receivable from:				
Employers	\$33,382	\$21,073	\$7,224	\$5,085
Participants	81,824	52,483	17,517	11,823
Others (including rollovers)	9,189	6,784	1,162	1,242
Noncash contributions	<u>541</u>	<u>127</u>	<u>384</u>	<u>29</u>
Total contributions	124,936	80,468	26,288	18,180
Interest earnings:				
Interest-bearing cash	3,561	2,127	856	578
U. S. Government securities	414	208	91	114
Corporate debt instruments	406	250	86	70
Non-participant loans	99	43	37	19
Participant loans	1,545	995	372	178
Other or unspecified interest	<u>5,661</u>	<u>3,499</u>	<u>1,174</u>	<u>988</u>
Total interest earnings	11,687	7,123	2,616	1,948
Dividends:				
Preferred stock	690	173	431	86
Common stock	<u>10,007</u>	<u>4,822</u>	<u>3,008</u>	<u>2,177</u>
Total dividend income	10,697	4,995	3,439	2,263
Rents	38	10	2	27
Net gain (loss) on sale of assets	10,179	4,504	2,194	3,481
Unrealized appreciation:				
Unrealized appreciation of real estate	4,269	566	184	3,519
Other unrealized appreciation	<u>17,594</u>	<u>20,161</u>	<u>1,114</u>	<u>-3,681</u>
Total unrealized appreciation	21,863	20,727	1,298	-163
Net invest. gain from common/col. trusts	9,680	6,855	1,833	992
Net invest. gain from pooled sep. accounts	8,946	7,550	668	728
Net invest. gain from master trusts	38,157	19,499	16,643	2,016
Net invest. gain from 103-12 invest. entities	497	335	67	96
Net invest. gain from reg. invest. companies	64,207	45,984	11,257	6,966
Other or unspecified income	<u>5,045</u>	<u>2,851</u>	<u>1,084</u>	<u>1,110</u>
TOTAL INCOME	305,933	200,900	67,389	37,643

(continued...)

**Table D10. Income Statement of 401(k) Type Plans with 100 or More Participants
by extent of participant direction of investments, 1999
(amounts in millions)**

Income and Expenses	Total	Participant Directs All Investments	Participant Directs Investment of Portion of Assets 1/	Participant Does Not Direct Any Investments
EXPENSES				
Benefit payments and payments to provide benefits:				
Direct benefit payments	\$122,902	\$71,015	\$35,032	\$16,855
Payments to insurance carriers for benefits	113	90	16	8
Other or unspecified benefits	<u>315</u>	<u>53</u>	<u>82</u>	<u>180</u>
Total benefit payments	123,331	71,158	35,131	17,043
Interest expense	169	146	11	12
Corrective distributions	272	188	53	31
Deemed distrib. of partic. loans	1,004	102	796	106
Administrative expenses:				
Professional fees	164	101	39	24
Contract administrator fees	209	117	57	35
Investment advisory and management fees	428	288	78	62
Other or unspecified admin. expenses	<u>553</u>	<u>320</u>	<u>122</u>	<u>112</u>
Total administrative expenses	1,354	826	296	232
Unspecified expenses	<u>38</u>	<u>25</u>	<u>5</u>	<u>9</u>
TOTAL EXPENSES	126,169	72,445	36,291	17,433
NET INCOME	179,764	128,455	31,098	20,211

1/ Generally, the portion would consist of employee contributions.

SOURCE: Form 5500 filings for plan years beginning in 1999.

Table D11. Number of Employee Stock Ownership Plans (ESOPs), Total Participants, Active Participants, Assets, Contributions, and Benefits by type of plan, 1999

Type of Plan	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions)	Total Contributions (millions) 4/	Total Benefits (millions) 5/
TOTAL	7,242	8,956	7,217	\$502,019	\$25,177	\$39,848
Profit sharing and thrift-savings	2,296	6,265	5,050	411,762	20,276	32,389
Stock bonus plans	2,610	1,805	1,448	66,103	3,513	5,078
Target benefit plans	3	93	83	3,805	254	271
Money purchase plans	175	37	29	1,193	90	61
Annuity-403(b)(1)	1	8	4	152	27	21
Other defined contribution plans	2,158	747	603	19,004	1,016	2,029

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits directly made by insurance carriers.

SOURCE: Form 5500 filings for plan years beginning in 1999.

Table D12. Number of Employee Stock Ownership Plans (ESOPs), Total Participants, Active Participants, Assets, Contributions, and Benefits by type of ESOP, 1999

Type of Plan	Number of Plans	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions)	Total Contributions (millions) 4/	Total Benefits (millions) 5/
TOTAL	7,242	8,956	7,217	\$502,019	\$25,177	\$39,848
Nonleveraged ESOPs	4,247	5,376	4,345	239,708	13,604	22,952
Leveraged ESOPs	2,996	3,579	2,872	262,311	11,573	16,896

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers.

Amounts exclude benefits directly made by insurance carriers.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table D13. Number of Employee Stock Ownership Plans (ESOPs)
by number of participants and primary or supplemental status, 1999**

Number of Participants	Total	ESOP is Only Plan Sponsored by Employer	Employer Sponsoring ESOP Plan Also Sponsors Another Pension Plan(s)
Total	7,242	4,082	3,160
None or not reported	318	130	188
2-9	360	355	5
10-24	994	695	299
25-49	1,312	880	433
50-99	1,335	797	538
100-249	1,380	710	670
250-499	556	211	346
500-999	335	130	205
1,000-2,499	264	91	173
2,500-4,999	128	37	91
5,000-9,999	98	17	82
10,000-19,999	72	18	55
20,000-49,999	45	5	40
50,000 or more	43	6	37

SOURCE: Form 5500 filings for plan years beginning in 1999.

**TABLE D14. Balance Sheet of Employee Stock Ownership Plans (ESOPs)
with 100 or More Participants
by leveraged status, 1999
(amounts in millions)**

Type of Asset or Liability	Total	Nonleveraged ESOPs	Leveraged ESOPs
ASSETS			
Total noninterest-bearing cash	\$217	\$152	\$65
Employer contributions receivable	2,272	1,361	911
Participant contributions receivable	165	90	75
Other receivables	1,661	1,158	503
Interest-bearing cash	6,828	4,317	2,511
U. S. Government securities	3,404	2,011	1,393
Corporate debt instruments: Preferred	1,875	283	1,591
Corporate debt instruments: All other	2,031	562	1,469
Preferred stock	5,439	5,386	53
Common stock	20,296	11,540	8,756
Partnership/joint venture interests	32	30	1
Real estate (exc employer real property)	7	5	2
Loans (other than to participants)	622	90	532
Participant loans	5,914	3,266	2,648
Assets in common/collective trusts	23,126	7,959	15,167
Assets in pooled separate accounts	1,693	585	1,108
Assets in master trusts	128,565	56,718	71,847
Assets in 103-12 investment entities	2,342	2,052	290
Assets in registered investment comp.	67,024	35,919	31,106
Assets in ins. co. general account	12,066	4,623	7,443
Other general investments	8,670	3,202	5,467
Employer securities	194,592	93,694	100,898
Employer real property	4,480	168	4,312
Buildings and other property used by plan	0	0	0
Other or unspecified assets	276	179	97
TOTAL ASSETS	493,595	235,351	258,245
LIABILITIES			
Benefit claims payable	1,104	698	406
Operating payables	611	125	486
Acquisition indebtedness	11,359	2,709	8,651
Other liabilities	11,323	1,800	9,523
TOTAL LIABILITIES	24,398	5,332	19,066
NET ASSETS	469,197	230,019	239,179

SOURCE: Form 5500 filings for plan years beginning in 1999.

**Table D15. Income Statement of Employer Stock Ownership Plans (ESOPs)
with 100 or More Participants
by leveraged status, 1999
(amounts in millions)**

Income and Expenses	Total	Nonleveraged ESOPs	Leveraged ESOPs
INCOME			
Contributions received or receivable from:			
Employers	\$8,785	\$4,941	\$3,844
Participants	14,707	7,886	6,821
Others (including rollovers)	799	460	339
Noncash contributions	<u>437</u>	<u>197</u>	<u>240</u>
Total contributions	24,728	13,485	11,243
Interest earnings:			
Interest-bearing cash	824	488	336
U. S. Government securities	110	76	34
Corporate debt instruments	83	51	32
Non-participant loans	21	9	11
Participant loans	396	222	174
Other or unspecified interest	<u>884</u>	<u>470</u>	<u>414</u>
Total interest earnings	2,318	1,317	1,001
Dividends:			
Preferred stock	766	344	422
Common stock	<u>4,913</u>	<u>2,213</u>	<u>2,701</u>
Total dividend income	5,679	2,557	3,122
Rents	1	1/	1/
Net gain (loss) on sale of assets	3,237	2,683	554
Unrealized appreciation:			
Unrealized appreciation of real estate	1,120	1,178	-58
Other unrealized appreciation	<u>5,212</u>	<u>4,083</u>	<u>1,130</u>
Total unrealized appreciation	6,333	5,261	1,072

(continued...)

**Table D15. Income Statement of Employer Stock Ownership Plans (ESOPs)
with 100 or More Participants
by leveraged status, 1999
(amounts in millions)**

Income and Expenses	Total	Nonleveraged ESOPs	Leveraged ESOPs
Net inv. gain from common/col. trusts	\$2,270	\$1,135	\$1,134
Net inv. gain from pooled sep. accounts	216	79	137
Net inv. gain from master trusts	13,012	4,190	8,822
Net inv. gain from 103-12 inv. entities	30	11	18
Net inv. gain from reg. Inv. companies	7,174	4,436	2,738
Other or unspecified income	<u>1,139</u>	<u>361</u>	<u>778</u>
TOTAL INCOME	66,136	35,516	30,620
EXPENSES			
Benefit payments and payments to provide benefits			
Direct benefit payments	38,170	22,084	16,086
Payments to ins. carriers for benefits	3	1	2
Other or unspecified benefits	<u>278</u>	<u>42</u>	<u>236</u>
Total benefit payments	38,450	22,127	16,323
Interest expense	4	4	1/
Corrective distributions	59	33	27
Deemed distrib. of partic. loans	1,680	303	1,377
Administrative expenses:			
Professional fees	38	21	17
Contract administrator fees	49	20	29
Investment advisory and management fees	64	23	41
Other or unspecified admin. expenses	<u>128</u>	<u>48</u>	<u>80</u>
Total administrative expenses	279	112	168
Unpecified expenses	<u>18</u>	<u>4</u>	<u>14</u>
TOTAL EXPENSES	40,491	22,583	17,909
NET INCOME	25,645	12,933	12,711

1/ Less than \$500,000.

SOURCE: Form 5500 filings for plan years beginning in 1999.

**TABLE D16. Number of Defined Contribution Plans, Participants,
Active Participants, Assets, Contributions, and Benefits
by 401(k) and ESOP status, 1999**

401(k) / ESOP Status	Number of Plans 1/	Total Participants (thousands) 2/	Active Participants (thousands) 3/	Total Assets (millions)	Total Contributions (millions) 4/	Total Benefits (millions) 5/
TOTAL	683,100	60,368	50,390	2,350,266	185,869	195,138
401(k), not ESOP	333,884	40,555	34,165	1,371,384	131,859	113,570
ESOP, not 401(k)	6,006	3,307	2,763	83,147	4,293	7,038
401(k) and ESOP	1,236	5,648	4,454	418,872	21,368	33,820
Not 401(k), not ESOP	341,973	10,857	9,008	476,863	28,350	40,711

1/ Excludes plans covering only one participant.

2/ Includes active, retired, and separated vested participants not yet in pay status. The number of participants also includes double counting of workers in more than one plan.

3/ Active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. Active participants also include nonvested former employees who have not yet incurred a break in service.

4/ Includes both employer and employee contributions.

5/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

SOURCE: Form 5500 filings for plan years beginning in 1999.

SECTION E: HISTORICAL TABLES

**Table E1. Number of Pension Plans
by type of plan, 1980-1999**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	488,901	148,096	340,805	486,142	145,764	340,378	2,759	2,332	427
1981	545,611	167,293	378,318	542,789	165,042	377,747	2,822	2,252	570
1982	594,456	174,998	419,458	591,417	172,662	418,755	3,039	2,336	703
1983	602,848	175,143	427,705	599,822	172,843	426,979	3,026	2,300	726
1984	604,434	168,015	436,419	601,413	165,732	435,681	3,021	2,283	738
1985	632,135	170,172	461,963	629,069	167,911	461,158	3,066	2,261	805
1986	717,627	172,642	544,985	714,563	170,431	544,132	3,063	2,210	853
1987	733,029	163,065	569,964	729,909	160,904	569,005	3,112	2,157	955
1988	729,922	145,952	583,971	726,648	143,833	582,815	3,275	2,119	1,156
1989	731,356	132,467	598,889	728,276	130,472	597,804	3,080	1,995	1,085
1990	712,308	113,062	599,245	709,404	111,251	598,153	2,904	1,812	1,092
1991	699,294	101,752	597,542	696,300	99,931	596,369	2,994	1,821	1,173
1992	708,335	88,621	619,714	705,226	86,797	618,429	3,109	1,824	1,285
1993	702,097	83,596	618,501	698,918	81,737	617,180	3,179	1,859	1,320
1994	690,344	74,422	615,922	687,158	72,555	614,603	3,186	1,867	1,319
1995	693,404	69,492	623,912	690,265	67,682	622,584	3,139	1,810	1,328
1996	696,224	63,657	632,566	692,957	61,790	631,167	3,267	1,867	1,399
1997	720,041	59,499	660,542	716,912	57,720	659,192	3,130	1,779	1,351
1998	730,031	56,405	673,626	726,997	54,699	672,297	3,035	1,706	1,329
1999	732,995	49,895	683,100	729,983	48,168	681,815	3,011	1,727	1,285

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: Form 5500 filings for 1980-1999.

**Table E2. Number of Pension Plans with Fewer Than 100 Participants
by type of plan, 1980-1999**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	451,046	123,591	327,455	450,740	123,340	327,400	306	251	55
1981	505,368	142,304	363,064	505,109	142,165	362,944	259	139	120
1982	552,258	149,600	402,658	551,899	149,391	402,508	359	309	150
1983	558,146	149,164	408,982	557,847	148,955	408,892	299	209	90
1984	558,943	142,912	416,031	558,649	142,699	415,950	293	213	81
1985	583,476	145,430	438,046	583,171	145,292	437,879	305	138	167
1986	666,669	148,168	518,501	666,424	148,005	518,419	245	163	82
1987	681,238	139,644	541,594	680,921	139,472	541,449	310	169	141
1988	675,525	123,146	552,378	675,117	122,962	552,154	408	184	224
1989	675,706	111,048	564,658	675,470	110,941	564,529	236	107	129
1990	659,144	93,821	565,323	658,848	93,730	565,118	296	91	205
1991	645,517	83,298	562,218	645,182	83,181	562,001	334	117	217
1992	650,282	69,883	580,399	649,924	69,778	580,146	358	104	253
1993	642,615	64,937	577,678	642,196	64,799	577,396	419	137	282
1994	628,707	56,322	572,385	628,307	56,134	572,173	399	188	212
1995	631,117	52,405	578,712	630,780	52,311	578,469	337	94	243
1996	632,520	47,104	585,416	632,069	46,941	585,128	451	163	288
1997	653,696	43,647	610,049	653,347	43,519	609,828	350	128	222
1998	661,613	41,264	620,349	661,373	41,177	620,195	240	87	153
1999	663,601	35,696	627,905	663,311	35,574	627,737	290	122	168

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: Form 5500 filings for 1980-1999.

**Table E3. Number of Pension Plans with 100 or More Participants
by type of plan, 1980-1999**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	37,855	24,505	13,350	35,402	22,424	12,978	2,453	2,081	372
1981	40,243	24,989	15,254	37,680	22,877	14,803	2,563	2,113	450
1982	42,198	25,398	16,800	39,518	23,271	16,247	2,680	2,127	553
1983	44,702	25,979	18,723	41,975	23,888	18,087	2,727	2,091	636
1984	45,491	25,103	20,388	42,763	23,033	19,731	2,728	2,070	657
1985	48,658	24,742	23,917	45,897	22,619	23,279	2,761	2,123	638
1986	50,958	24,474	26,484	48,139	22,426	25,713	2,818	2,047	771
1987	51,791	23,421	28,370	48,988	21,432	27,556	2,802	1,988	814
1988	54,397	22,805	31,593	51,530	20,870	30,661	2,867	1,935	932
1989	55,650	21,419	34,231	52,807	19,531	33,275	2,844	1,888	956
1990	53,164	19,242	33,922	50,556	17,521	33,035	2,608	1,721	887
1991	53,777	18,454	35,324	51,118	16,750	34,368	2,660	1,704	956
1992	58,053	18,738	39,315	55,302	17,019	38,283	2,751	1,719	1,032
1993	59,482	18,660	40,822	56,722	16,938	39,784	2,760	1,722	1,038
1994	61,638	18,100	43,538	58,851	16,421	42,430	2,787	1,679	1,108
1995	62,287	17,087	45,200	59,486	15,371	44,115	2,802	1,716	1,086
1996	63,704	16,553	47,150	60,888	14,849	46,039	2,815	1,704	1,111
1997	66,345	15,852	50,493	63,565	14,201	49,364	2,780	1,651	1,129
1998	68,419	15,141	52,278	65,624	13,522	52,102	2,795	1,619	1,176
1999	69,393	14,199	55,195	66,672	12,594	54,078	2,721	1,605	1,117

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: Form 5500 filings for 1980-1999.

**Table E4. Estimated Private Wage and Salary Worker Participation Rates Under
Defined Benefit and Defined Contribution Plans, 1980-1999**
(workers in thousands)

Year	Number of Wage and Salary Workers	Workers Covered by a Defined Benefit Plan Only		Workers Covered by a Defined Contribution Plan(s) only 1/		Workers Covered by both a Defined Benefit and a Defined Contribution Plan(s) 1/	
		Number	Percent	Number	Percent	Number	Percent
1980	78,349	21,861	28	6,201	8	8,239	11
1981	80,282	21,458	27	7,214	9	8,585	11
1982	82,318	18,680	23	8,108	10	10,998	13
1983	84,410	17,529	21	9,376	11	12,349	15
1984	86,732	16,357	19	9,877	11	13,716	16
1985	88,293	14,603	17	11,514	13	14,292	16
1986	90,267	15,096	17	12,626	14	13,433	15
1987	91,559	15,592	17	13,396	15	12,835	14
1988	93,012	14,667	16	14,040	15	13,299	14
1989	94,448	13,768	15	15,404	16	13,368	14
1990	94,772	12,273	13	16,023	17	13,932	15
1991	94,959	12,233	13	17,024	18	13,370	14
1992	96,577	11,557	12	19,340	20	13,665	14
1993	97,749	10,449	11	19,632	20	14,537	15
1994	101,077	9,929	10	20,781	21	14,551	14
1995	102,162	8,978	9	22,734	22	14,417	14
1996	104,313	7,830	8	23,954	23	15,303	15
1997	106,955	6,768	6	26,785	25	15,851	15
1998	108,340	7,061	7	28,839	27	15,802	15
1999	110,131	7,215	7	31,464	29	15,414	14

1/ Some workers are covered by more than one defined contribution plan.

SOURCES: Number of workers taken from *Employment and Earnings*, Bureau of Labor Statistics, U.S. Department of Labor. These numbers include both employed (full and part-time) and unemployed wage and salary workers. The number of workers participating in only a defined benefit plan, only a defined contribution plan, or both types of plans are estimates derived from Form 5500 filings for 1980-1999.

**Table E5. Number of Participants in Pension Plans
by type of plan, 1980-1999
(numbers in thousands)**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	57,903	37,979	19,924	48,910	29,555	19,354	8,993	8,423	570
1981	60,564	38,903	21,661	51,326	30,331	20,995	9,238	8,572	666
1982	63,243	38,633	24,610	54,105	30,289	23,816	9,138	8,343	794
1983	69,147	40,025	29,122	59,645	31,405	28,240	9,501	8,620	881
1984	73,895	40,980	32,915	64,244	32,329	31,915	9,651	8,651	1,000
1985	74,665	39,692	34,973	65,414	31,436	33,978	9,251	8,256	995
1986	76,672	39,989	36,682	67,069	31,676	35,392	9,603	8,313	1,290
1987	78,223	39,958	38,265	68,550	31,650	36,900	9,673	8,308	1,365
1988	77,685	40,722	36,963	67,734	32,386	35,348	9,951	8,336	1,615
1989	76,405	39,958	36,447	65,964	31,248	34,716	10,441	8,710	1,731
1990	76,924	38,832	38,091	67,003	30,522	36,481	9,921	8,311	1,611
1991	77,662	39,027	38,634	67,583	30,683	36,900	10,079	8,344	1,735
1992	81,914	39,531	42,383	71,783	31,395	40,388	10,131	8,136	1,995
1993	83,870	40,267	43,603	73,770	32,151	41,619	10,100	8,116	1,983
1994	85,117	40,338	44,778	74,940	32,197	42,743	10,177	8,142	2,035
1995	87,452	39,736	47,716	76,969	31,341	45,629	10,483	8,395	2,088
1996	91,716	41,111	50,605	80,841	32,467	48,374	10,876	8,644	2,231
1997	94,985	40,392	54,593	83,881	31,678	52,204	11,103	8,714	2,389
1998	99,455	41,552	57,903	87,930	32,634	55,296	11,525	8,918	2,607
1999	101,794	41,427	60,368	90,585	32,466	58,119	11,210	8,961	2,249

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: Form 5500 filings for 1980-1999.

**Table E6. Number of Participants in Pension Plans
with Fewer Than 100 Participants
by type of plan, 1980-1999
(numbers in thousands)**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	5,741	1,995	3,746	5,725	1,980	3,744	17	15	2
1981	6,298	2,154	4,143	6,283	2,148	4,135	15	6	9
1982	6,877	2,155	4,722	6,854	2,144	4,710	23	11	12
1983	6,872	2,154	4,718	6,855	2,144	4,711	17	10	7
1984	6,886	2,013	4,873	6,869	2,013	4,856	17	12	5
1985	7,553	2,059	5,495	7,537	2,052	5,486	16	8	9
1986	7,926	2,033	5,893	7,914	2,025	5,889	12	8	4
1987	8,413	2,008	6,405	8,400	2,000	6,400	13	8	5
1988	8,345	1,720	6,625	8,329	1,713	6,616	16	8	9
1989	8,200	1,396	6,804	8,188	1,392	6,796	12	4	8
1990	8,268	1,279	6,989	8,251	1,275	6,976	17	4	13
1991	8,441	1,226	7,215	8,424	1,218	7,206	17	8	8
1992	9,076	1,129	7,946	9,059	1,125	7,934	17	5	12
1993	9,087	1,030	8,057	9,067	1,024	8,043	20	6	14
1994	9,152	944	8,208	9,132	935	8,197	20	9	11
1995	9,373	893	8,480	9,359	890	8,469	14	3	11
1996	9,571	794	8,777	9,551	789	8,762	21	5	16
1997	10,276	731	9,546	10,257	724	9,533	19	6	13
1998	10,679	718	9,961	10,670	715	9,955	9	2	6
1999	11,104	496	10,608	11,096	493	10,603	8	3	5

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: Form 5500 filings for 1980-1999.

**Table E7. Number of Participants in Pension Plans with 100 or More Participants
by type of plan, 1980-1999
(numbers in thousands)**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	52,162	35,984	16,178	43,185	27,575	15,610	8,977	8,408	568
1981	54,266	36,748	17,518	45,043	28,183	16,861	9,223	8,565	657
1982	56,366	36,446	19,920	47,248	28,112	19,136	9,118	8,332	785
1983	62,275	37,871	24,404	52,790	29,261	23,529	9,485	8,610	875
1984	67,009	38,967	28,042	57,375	30,316	27,059	9,634	8,640	995
1985	67,112	37,633	29,478	57,877	29,384	28,493	9,235	8,248	986
1986	68,746	37,956	30,790	59,155	29,651	29,503	9,591	8,305	1,286
1987	69,810	37,950	31,860	60,150	29,650	30,500	9,660	8,300	1,360
1988	69,340	39,002	30,338	59,404	30,673	28,732	9,935	8,326	1,606
1989	68,205	38,562	29,643	57,776	29,856	27,920	10,429	8,705	1,724
1990	68,655	37,553	31,102	58,752	29,247	29,505	9,904	8,306	1,598
1991	69,221	37,801	31,420	59,157	29,465	29,694	10,063	8,336	1,727
1992	72,838	38,402	34,436	62,724	30,270	32,454	10,114	8,132	1,982
1993	74,783	39,237	35,546	64,703	31,127	33,576	10,080	8,110	1,969
1994	75,964	39,394	36,570	65,807	31,262	34,546	10,157	8,133	2,024
1995	78,079	38,843	39,236	67,610	30,450	37,160	10,469	8,392	2,076
1996	82,145	40,317	41,828	71,290	31,677	39,613	10,855	8,640	2,215
1997	84,708	39,661	45,047	73,624	30,953	42,671	11,084	8,708	2,376
1998	88,776	40,835	47,942	77,260	31,919	45,341	11,516	8,915	2,601
1999	90,690	40,931	49,760	79,489	31,973	47,516	11,201	8,957	2,244

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: Form 5500 filings for 1980-1999.

**Table E8. Number of Active Participants in Pension Plans
by type of plan, 1980-1999
(numbers in thousands)**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	48,986	30,100	18,886	42,039	23,672	18,367	6,947	6,428	519
1981	50,770	30,043	20,727	43,766	23,662	20,104	7,005	6,381	623
1982	53,099	29,678	23,421	46,239	23,552	22,687	6,860	6,126	734
1983	57,680	29,878	27,802	50,783	23,791	26,992	6,897	6,087	810
1984	60,618	30,073	30,545	53,886	24,216	29,670	6,732	5,857	875
1985	62,064	28,895	33,168	55,573	23,336	32,237	6,491	5,559	931
1986	63,056	28,529	34,528	56,490	23,129	33,361	6,566	5,400	1,167
1987	63,280	28,427	34,853	56,734	23,165	33,569	6,546	5,262	1,284
1988	61,912	27,966	33,946	55,234	22,753	32,481	6,678	5,213	1,465
1989	60,997	27,136	33,861	54,003	21,723	32,280	6,994	5,413	1,581
1990	61,545	26,205	35,340	55,122	21,248	33,874	6,423	4,957	1,466
1991	61,211	25,603	35,608	54,744	20,689	34,055	6,467	4,914	1,553
1992	63,898	25,222	38,676	57,607	20,630	36,977	6,291	4,592	1,699
1993	64,394	24,986	39,408	58,244	20,528	37,716	6,150	4,458	1,692
1994	64,607	24,480	40,127	58,524	20,079	38,445	6,083	4,401	1,682
1995	65,599	23,395	42,203	59,300	18,870	40,430	6,299	4,525	1,773
1996	67,471	23,133	44,337	61,001	18,552	42,449	6,470	4,581	1,888
1997	70,270	22,619	47,651	63,633	17,992	45,641	6,637	4,627	2,010
1998	72,835	22,863	49,972	65,897	18,152	47,745	6,938	4,711	2,227
1999	73,020	22,630	50,390	66,419	17,975	48,444	6,601	4,655	1,946

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

NOTE: The number of participants includes double counting of workers in more than one plan.

SOURCE: Form 5500 filings for 1980-1999.

**Table E9. Number of Active Participants in Pension Plans
with Fewer than 100 Participants
by type of plan, 1980-1999
(numbers in thousands)**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	5,366	1,795	3,571	5,352	1,783	3,569	14	12	2
1981	5,940	1,918	4,022	5,927	1,913	4,014	13	5	8
1982	6,358	1,896	4,462	6,342	1,888	4,454	16	8	8
1983	6,252	1,774	4,478	6,237	1,765	4,472	15	9	6
1984	6,434	1,743	4,691	6,418	1,732	4,686	16	11	5
1985	7,023	1,751	5,272	7,009	1,745	5,264	14	6	8
1986	7,350	1,709	5,641	7,340	1,702	5,638	10	7	3
1987	7,681	1,667	6,014	7,667	1,661	6,006	14	6	8
1988	7,483	1,411	6,072	7,469	1,405	6,064	14	6	8
1989	7,736	1,132	6,604	7,725	1,128	6,597	11	4	7
1990	7,659	1,024	6,635	7,642	1,020	6,622	17	4	13
1991	7,877	970	6,907	7,863	963	6,900	14	7	7
1992	8,374	882	7,492	8,358	878	7,480	16	4	12
1993	8,375	794	7,581	8,357	789	7,568	18	5	13
1994	8,425	720	7,705	8,406	711	7,695	19	9	10
1995	8,397	670	7,727	8,384	668	7,716	13	2	11
1996	8,766	588	8,178	8,747	584	8,163	19	4	15
1997	9,412	534	8,878	9,394	529	8,865	18	5	13
1998	9,752	517	9,235	9,744	515	9,229	8	2	6
1999	10,124	515	9,609	10,108	505	9,602	16	10	6

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

NOTE: Data for 1999 are based on actual count. Data for 1980-1998 are imputed. The number of participants includes double counting of workers in more than one plan.

SOURCE: Form 5500 filings for 1980-1999.

**Table E10. Number of Active Participants in Pension Plans
with 100 or More Participants
by type of plan, 1980-1999
(numbers in thousands)**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	43,620	28,305	15,315	36,687	21,889	14,798	6,933	6,416	517
1981	44,830	28,125	16,704	37,839	21,749	16,090	6,991	6,376	615
1982	46,741	27,782	18,959	39,897	21,664	18,233	6,844	6,118	726
1983	51,428	28,104	23,324	44,546	22,025	22,520	6,882	6,078	804
1984	54,184	28,331	25,853	47,468	22,484	24,984	6,716	5,846	870
1985	55,041	27,145	27,896	48,564	21,591	26,973	6,476	5,553	923
1986	55,706	26,820	28,886	49,150	21,427	27,723	6,556	5,393	1,163
1987	55,599	26,760	28,838	49,067	21,504	27,563	6,531	5,256	1,275
1988	54,428	26,555	27,872	47,765	21,348	26,417	6,663	5,207	1,456
1989	53,262	26,004	27,258	46,278	20,595	25,683	6,983	5,409	1,574
1990	53,887	25,182	28,705	47,481	20,228	27,252	6,406	4,954	1,453
1991	53,334	24,633	28,701	46,881	19,726	27,155	6,453	4,907	1,546
1992	55,524	24,340	31,184	49,249	19,752	29,497	6,275	4,588	1,687
1993	56,019	24,192	31,827	49,887	19,739	30,148	6,132	4,453	1,679
1994	56,181	23,759	32,422	50,118	19,368	30,750	6,064	4,392	1,672
1995	57,201	22,724	34,477	50,916	18,202	32,714	6,285	4,523	1,762
1996	58,706	22,546	36,160	52,255	17,968	34,286	6,451	4,577	1,873
1997	60,858	22,085	38,773	54,239	17,463	36,776	6,619	4,622	1,997
1998	63,083	22,345	40,738	56,153	17,637	38,516	6,930	4,709	2,221
1999	62,896	22,115	40,781	56,311	17,470	38,841	6,585	4,645	1,940

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

NOTE: The number of participants includes double counting of workers in more than one plan.

SOURCE: Form 5500 filings for 1980-1999.

**Table E11. Pension Plan Assets
by type of plan, 1980-1999 1/
(amounts in millions)**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	\$563,551	\$401,455	\$162,096	\$514,583	\$353,967	\$160,616	\$48,968	\$47,488	\$1,480
1981	628,916	444,376	184,540	572,101	389,846	182,615	56,814	54,890	1,924
1982	788,987	553,419	235,567	716,281	483,536	232,744	72,706	69,883	2,823
1983	923,470	642,359	281,111	843,693	566,369	277,323	79,777	75,990	3,788
1984	1,044,592	700,669	343,922	947,373	608,703	338,670	97,212	91,966	5,246
1985	1,252,739	826,117	426,622	1,136,417	716,107	420,310	116,322	110,010	6,312
1986	1,382,910	895,073	487,837	1,251,034	772,205	478,830	131,876	122,868	9,008
1987	1,402,488	877,269	525,219	1,266,694	751,475	515,219	135,794	125,794	10,000
1988	1,503,635	911,982	591,653	1,351,845	772,381	579,464	151,790	139,601	12,189
1989	1,675,597	987,971	687,626	1,505,319	832,148	673,171	170,278	155,822	14,455
1990	1,674,139	961,904	712,236	1,496,300	798,167	698,133	177,839	163,737	14,102
1991	1,936,271	1,101,987	834,284	1,743,190	926,424	816,766	193,080	175,562	17,518
1992	2,094,087	1,146,798	947,289	1,879,033	955,621	923,412	215,053	191,177	23,877
1993	2,316,272	1,248,180	1,068,092	2,091,468	1,049,915	1,041,553	224,804	198,265	26,540
1994	2,298,556	1,210,856	1,087,700	2,070,804	1,010,275	1,060,529	227,752	200,581	27,171
1995	2,723,735	1,402,079	1,321,657	2,458,153	1,163,416	1,294,737	265,582	238,663	26,920
1996	3,136,281	1,585,397	1,550,884	2,837,125	1,316,599	1,520,526	299,156	268,798	30,358
1997	3,553,757	1,735,604	1,818,152	3,213,304	1,432,788	1,780,516	340,452	302,816	37,636
1998	4,021,849	1,936,600	2,085,250	3,642,656	1,599,303	2,043,353	379,193	337,297	41,896
1999	4,407,805	2,057,539	2,350,266	4,008,220	1,697,424	2,310,797	399,585	360,116	39,470

1/ Asset amounts shown exclude funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total private fund assets.

2/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: Form 5500 filings for 1980-1999.

**Table E12. Pension Plan Assets of Plans with Fewer than 100 Participants
by type of plan, 1980-1999 1/
(amounts in millions)**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	\$86,785	\$31,498	\$55,287	\$86,101	\$30,872	\$55,229	\$684	\$626	\$58
1981	104,006	38,792	65,214	103,220	38,081	65,139	785	711	74
1982	129,263	46,971	82,292	128,895	46,649	82,246	369	323	46
1983	155,214	60,594	94,620	154,626	60,064	94,562	58	530	58
1984	176,847	62,904	113,943	176,103	62,231	113,873	743	673	70
1985	211,665	67,745	143,920	210,666	66,878	143,789	999	867	132
1986	232,718	66,276	166,442	231,481	65,132	166,350	1,237	1,143	93
1987	228,244	65,232	163,012	227,048	64,277	162,771	1,196	955	241
1988	240,867	54,652	186,215	239,393	53,389	186,004	1,474	1,263	211
1989	236,459	44,570	191,889	236,016	44,243	191,773	443	327	116
1990	242,068	44,192	197,876	241,224	43,599	197,624	844	592	252
1991	264,329	40,161	224,168	263,967	40,033	223,934	362	128	234
1992	261,359	30,396	230,963	260,922	30,199	230,723	437	197	239
1993	291,912	33,166	258,746	291,238	32,770	258,468	675	396	278
1994	278,555	25,384	253,171	277,644	24,687	252,958	911	698	213
1995	323,751	26,455	297,295	323,066	26,210	296,855	685	245	440
1996	359,984	28,576	331,407	358,874	27,870	331,005	1,110	707	403
1997	398,775	25,614	373,161	397,474	24,876	372,598	1,302	738	563
1998	442,589	39,669	402,920	441,880	39,409	402,471	708	260	449
1999	488,865	31,696	457,169	488,420	31,512	456,908	445	184	261

1/ Asset amounts shown exclude funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total private fund assets.

2/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: Form 5500 filings for 1980-1999.

**Table E13. Pension Plan Assets of Plans with 100 or More Participants
by type of plan, 1980-1999 1/
(amounts in millions)**

Year	Total Plans			Single Employer Plans 2/			Multiemployer Plans 3/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	\$476,766	\$369,957	\$106,809	\$428,482	\$323,095	\$105,387	\$48,284	\$46,862	\$1,422
1981	524,910	405,584	119,326	468,881	351,405	117,476	56,029	54,179	1,850
1982	659,724	506,448	153,276	587,386	436,887	150,499	72,337	69,560	2,777
1983	768,256	581,765	186,491	689,066	506,305	182,761	79,190	75,460	3,730
1984	867,745	637,765	229,979	771,270	546,472	224,797	96,469	91,293	5,176
1985	1,041,074	758,372	282,702	925,751	649,229	276,521	115,523	109,143	6,180
1986	1,150,192	828,797	321,395	1,019,553	707,073	312,480	130,639	121,725	8,915
1987	1,174,244	812,037	362,207	1,039,646	687,198	352,448	134,598	124,839	9,759
1988	1,262,768	857,330	405,438	1,112,452	718,992	393,460	150,316	138,338	11,978
1989	1,439,138	943,401	495,737	1,269,303	787,905	481,398	169,835	155,496	14,339
1990	1,432,072	917,712	514,360	1,255,076	754,567	500,509	176,995	163,145	13,851
1991	1,671,942	1,061,826	610,116	1,479,224	886,391	592,832	192,718	175,434	17,284
1992	1,832,728	1,116,401	716,326	1,618,111	925,422	692,689	214,617	190,979	23,637
1993	2,024,360	1,215,014	809,346	1,800,230	1,017,145	783,085	224,130	197,869	26,261
1994	2,020,001	1,185,471	834,529	1,793,159	985,588	807,572	226,841	199,884	26,958
1995	2,399,984	1,375,623	1,024,361	2,135,087	1,137,206	997,881	264,897	238,417	26,480
1996	2,776,297	1,556,821	1,219,476	2,478,251	1,288,729	1,189,521	298,047	268,092	29,955
1997	3,154,982	1,709,990	1,444,991	2,815,831	1,407,912	1,407,919	339,151	302,078	37,072
1998	3,579,261	1,896,931	1,682,330	3,200,776	1,599,894	1,640,882	378,485	337,037	41,448
1999	3,918,940	2,025,843	1,893,097	3,519,800	1,665,912	1,853,888	399,140	359,931	39,209

1/ Asset amounts shown exclude funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits. These excluded funds make up roughly 10 to 15 percent of total private fund assets.

2/ Includes single employer plans, plans of controlled groups of corporations and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: Form 5500 filings for 1980-1999.

Table E14. Pension Plan Contributions
by type of plan, 1980-1999
(amounts in millions)

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	\$66,157	\$42,626	\$23,531	\$58,718	\$35,524	\$23,194	\$7,439	\$7,102	\$337
1981	75,374	46,985	28,389	67,191	39,187	28,004	8,183	7,798	385
1982	79,502	48,438	31,064	71,320	40,807	30,513	8,182	7,631	551
1983	82,447	46,313	36,134	74,022	38,677	35,345	8,425	7,636	789
1984	90,625	47,197	43,428	81,553	38,990	42,563	9,072	8,207	865
1985	95,188	41,996	53,192	85,927	33,794	52,133	9,261	8,202	1,059
1986	91,503	33,161	58,342	82,190	25,142	57,049	9,313	8,020	1,293
1987	92,070	29,793	62,277	82,834	21,993	60,841	9,235	7,800	1,436
1988	91,248	26,300	64,948	81,612	18,352	63,261	9,636	7,948	1,688
1989	97,920	24,723	73,197	88,049	16,684	71,365	9,871	8,039	1,832
1990	98,792	23,026	75,766	89,834	15,709	74,125	8,958	7,317	1,641
1991	111,124	30,146	80,978	102,224	22,952	79,272	8,899	7,194	1,705
1992	128,795	35,174	93,621	119,682	27,964	91,718	9,114	7,210	1,904
1993	153,642	52,123	101,519	143,944	44,521	99,423	9,698	7,602	2,096
1994	144,353	39,031	105,322	133,844	30,829	103,015	10,509	8,203	2,307
1995	158,832	41,423	117,409	147,621	32,600	115,021	11,210	8,823	2,387
1996	169,540	35,803	133,737	157,204	26,174	131,030	12,335	9,629	2,707
1997	177,940	29,862	148,078	164,633	19,723	144,909	13,307	10,138	3,169
1998	201,886	34,985	166,900	187,367	24,240	163,127	14,518	10,745	3,773
1999	215,827	29,958	185,869	200,804	18,706	182,098	15,023	11,252	3,771

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

NOTE: Includes both employer and employee contributions.

SOURCE: Form 5500 filings for 1980-1999.

**Table E15. Pension Plan Contributions to Plans with Fewer than 100 Participants
by type of plan, 1980-1999
(amounts in millions)**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	\$13,545	\$5,870	\$7,675	\$13,490	\$5,830	\$7,660	\$55	\$40	\$15
1981	16,406	7,163	9,242	16,304	7,079	9,225	101	84	17
1982	16,094	7,672	9,422	16,047	7,641	9,406	47	31	16
1983	17,357	7,593	9,764	17,288	7,537	9,751	69	56	13
1984	18,561	7,850	10,712	18,487	7,788	10,700	74	62	12
1985	21,575	7,404	14,171	21,489	7,339	14,150	86	65	21
1986	21,543	5,659	15,884	21,475	5,607	15,868	68	52	16
1987	19,963	4,296	15,667	19,895	4,239	15,656	67	57	11
1988	18,964	3,015	15,948	18,909	2,981	15,929	54	34	20
1989	20,995	2,763	18,232	20,961	2,742	18,219	34	21	13
1990	21,687	2,608	19,079	21,642	2,590	19,052	44	18	26
1991	21,908	2,420	19,488	21,881	2,413	19,468	27	7	21
1992	25,214	2,229	22,985	25,185	2,223	22,962	29	6	23
1993	25,959	2,451	23,508	25,904	2,418	23,486	55	33	22
1994	23,933	1,918	22,015	23,688	1,693	21,995	245	225	20
1995	28,150	2,406	25,744	28,111	2,392	25,719	39	14	25
1996	30,802	1,943	28,860	30,742	1,911	28,830	60	31	29
1997	34,285	1,977	32,309	34,204	1,936	32,268	81	41	40
1998	38,180	1,929	36,252	38,124	1,905	36,218	57	23	33
1999	43,793	2,156	41,637	43,722	2,132	41,590	71	24	47

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

NOTE: Includes both employer and employee contributions.

SOURCE: Form 5500 filings for 1980-1999.

**Table E16. Pension Plan Contributions to Plans with 100 or More Participants
by type of plan, 1980-1999
(amounts in millions)**

Year	Total Plans			Single Employer Plans 1/			Multiemployer Plans 2/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	\$52,612	\$36,756	\$15,856	\$45,228	\$29,694	\$15,534	\$7,384	\$7,062	\$322
1981	58,968	39,822	19,147	50,887	32,108	18,779	8,082	7,714	368
1982	62,408	40,766	21,642	54,273	33,166	21,108	8,135	7,600	535
1983	65,090	38,720	26,370	56,734	31,140	25,594	8,356	7,580	776
1984	72,064	39,347	32,717	63,066	31,203	31,863	8,997	8,145	853
1985	73,613	34,592	39,021	64,438	26,455	37,983	9,175	8,137	1,038
1986	69,960	27,502	42,458	60,715	19,535	41,180	9,245	7,968	1,277
1987	72,107	25,497	46,610	62,939	17,754	45,185	9,168	7,743	1,425
1988	72,286	23,285	49,000	62,703	15,371	47,332	9,582	7,914	1,668
1989	76,925	21,960	54,965	67,088	13,942	53,146	9,837	8,018	1,819
1990	77,105	20,418	56,687	68,192	13,119	55,073	8,914	7,299	1,614
1991	89,215	27,726	61,489	80,343	20,539	59,804	8,872	7,187	1,684
1992	103,581	32,945	70,636	94,497	25,741	68,756	9,084	7,204	1,880
1993	127,683	49,672	78,011	118,040	42,103	75,937	9,643	7,569	2,074
1994	120,420	37,113	83,307	110,155	29,135	81,020	10,265	7,978	2,287
1995	130,682	39,017	91,665	119,510	30,208	89,302	11,172	8,809	2,363
1996	138,738	33,860	104,877	126,463	24,263	102,200	12,275	9,598	2,677
1997	143,655	27,886	115,770	130,429	17,788	112,641	13,226	10,097	3,128
1998	163,705	33,057	130,649	149,244	22,335	126,909	14,462	10,722	3,739
1999	172,035	27,803	144,232	157,082	16,574	140,508	14,952	11,228	3,724

1/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple-employer collectively bargained plans.

NOTE: Includes both employer and employee contributions.

SOURCE: Form 5500 filings for 1980-1999.

**Table E17. Pension Plan Benefits Disbursed
by type of plan, 1980-1999 1/
(amounts in millions)**

Year	Total Plans			Single Employer Plans 2/			Multiemployer Plans 3/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	\$35,280	\$22,148	\$13,132	\$31,485	\$18,524	\$12,961	\$3,795	\$3,624	\$171
1981	44,753	27,334	17,420	40,281	22,987	17,294	4,473	4,347	125
1982	55,307	33,875	21,432	50,219	28,957	21,263	5,088	4,918	170
1983	65,333	36,976	28,357	59,547	31,507	28,040	5,786	5,469	317
1984	79,086	46,513	32,573	72,510	40,269	32,241	6,576	6,244	332
1985	101,898	54,466	47,432	94,792	47,801	46,991	7,106	6,665	441
1986	130,483	67,974	62,509	122,613	60,612	62,000	7,870	7,361	579
1987	122,254	66,241	56,013	113,834	58,345	55,489	8,420	7,896	524
1988	118,645	60,450	58,195	109,446	51,910	57,535	9,200	8,540	660
1989	132,049	66,707	65,342	121,750	57,236	64,514	10,299	9,471	828
1990	129,405	66,363	63,042	118,227	56,079	62,147	11,178	10,284	894
1991	135,552	71,503	64,048	123,986	61,081	62,904	11,566	10,422	1,144
1992	152,441	77,853	74,588	139,247	66,287	72,960	13,194	11,566	1,628
1993	156,305	79,093	77,212	142,471	66,847	75,625	13,834	12,246	1,587
1994	163,934	82,625	81,309	149,035	69,417	79,617	14,899	13,207	1,692
1995	183,025	85,134	97,892	167,249	70,947	96,302	15,777	14,187	1,590
1996	213,399	96,914	116,485	196,224	81,436	114,788	17,176	15,478	1,698
1997	232,479	97,213	135,266	214,191	80,994	133,197	18,288	16,219	2,069
1998	273,115	111,249	161,866	253,270	93,558	159,711	19,845	17,690	2,155
1999	314,512	119,375	195,138	293,051	99,937	193,113	21,461	19,437	2,024

1/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

2/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: Form 5500 filings for 1980-1999.

**Table E18. Pension Plan Benefits Disbursed From Plans
with Fewer than 100 Participants
by type of plan, 1980-1999 1/
(amounts in millions)**

Year	Total Plans			Single Employer Plans 2/			Multiemployer Plans 3/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	\$5,123	\$2,076	\$3,047	\$5,086	\$2,044	\$3,042	\$37	\$32	\$5
1981	6,991	2,789	4,203	6,940	2,740	4,200	52	49	2
1982	10,736	5,782	4,954	10,679	5,736	4,943	56	46	10
1983	11,649	4,213	7,436	11,580	4,149	7,431	70	65	6
1984	14,311	6,290	8,021	14,237	6,225	8,012	74	65	9
1985	22,493	8,936	13,557	22,403	8,872	13,531	90	63	26
1986	38,484	14,730	24,527	38,355	14,604	23,749	129	125	5
1987	34,584	14,796	19,788	34,425	14,665	19,760	159	131	28
1988	33,718	12,069	21,649	33,657	12,018	21,639	61	51	10
1989	37,063	12,369	24,694	36,914	12,252	24,662	149	117	32
1990	34,238	10,798	23,439	34,098	10,737	23,361	139	61	78
1991	30,601	9,489	21,112	30,532	9,448	21,083	69	41	28
1992	30,763	7,929	22,834	30,720	7,912	22,808	43	17	26
1993	29,230	6,660	22,570	29,129	6,582	22,547	100	77	23
1994	25,900	4,860	21,040	25,743	4,737	21,007	157	124	33
1995	33,927	7,100	26,827	33,816	7,035	26,781	111	65	46
1996	36,376	7,057	29,320	36,247	6,965	29,282	129	92	37
1997	43,066	7,720	35,346	42,879	7,608	35,271	187	112	75
1998	48,701	8,362	40,338	48,534	8,300	40,234	167	62	104
1999	55,773	8,700	47,073	55,626	8,597	47,030	147	104	43

1/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

2/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: Form 5500 filings for 1980-1999.

**Table E19. Pension Plan Benefits Disbursed From Plans
with 100 or More Participants
by type of plan, 1980-1999 1/
(amounts in millions)**

Year	Total Plans			Single Employer Plans 2/			Multiemployer Plans 3/		
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution
1980	\$30,157	\$20,072	\$10,085	\$26,399	\$16,480	\$9,919	\$3,758	\$3,592	\$166
1981	37,762	24,545	13,217	33,341	20,247	13,094	4,421	4,298	123
1982	44,571	28,093	16,478	39,540	23,221	16,319	5,032	4,872	160
1983	55,693	32,763	22,920	47,967	27,358	20,609	5,715	5,404	311
1984	64,775	40,223	24,552	58,273	34,044	24,229	6,502	6,179	322
1985	79,405	45,530	33,875	72,389	38,929	33,460	7,016	6,602	415
1986	91,999	53,244	38,754	84,258	46,008	38,250	7,741	7,236	504
1987	87,680	51,445	36,225	79,409	43,680	35,729	8,262	7,765	496
1988	84,926	48,381	36,546	75,787	39,892	35,896	9,139	8,489	650
1989	94,987	54,339	40,648	84,836	44,984	39,852	10,151	9,355	796
1990	95,167	55,564	39,603	84,128	45,342	38,786	11,039	10,222	816
1991	104,951	62,014	42,937	93,454	51,633	41,821	11,497	10,381	1,116
1992	121,678	69,924	51,755	108,527	58,374	50,153	13,151	11,549	1,602
1993	127,076	72,433	54,643	113,342	60,264	53,078	13,734	12,169	1,565
1994	138,034	77,764	60,269	123,291	64,681	58,611	14,742	13,084	1,659
1995	149,099	78,034	71,065	133,433	63,912	69,521	15,666	14,122	1,544
1996	177,023	89,858	87,166	159,976	74,471	85,505	17,047	15,386	1,660
1997	189,413	89,493	99,920	171,312	73,386	97,926	18,101	16,107	1,994
1998	224,414	102,886	121,528	204,736	85,258	119,477	19,678	17,628	2,050
1999	258,739	110,674	148,065	237,425	91,341	146,084	21,314	19,334	1,980

1/ Amounts shown include both benefits paid directly from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

2/ Includes single employer plans, plans of controlled groups of corporations, and multiple-employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple-employer collectively bargained plans.

SOURCE: Form 5500 filings for 1980-1999.

Table E20. Number of 401(k) Type Plans, Participants, Assets, Contributions, and Benefit Payments, 1984-1999

Year	Number of Plans	Active Participants (thousands)	Assets (millions)	Contributions (millions)	Benefits (millions)
1984	17,303	7,526	\$91,754	\$16,291	\$10,617
1985	29,869	10,315	143,939	24,322	16,399
1986	37,420	11,528	182,784	29,226	22,098
1987	45,054	13,091	215,477	33,185	22,215
1988	68,121	15,151	276,995	39,412	25,235
1989	83,301	17,271	357,015	46,081	30,875
1990	97,614	19,466	384,854	48,998	32,028
1991	111,394	19,039	440,259	51,533	32,734
1992	139,704	22,293	552,959	64,345	43,166
1993	154,527	23,015	616,316	69,322	44,206
1994	174,945	25,062	674,681	75,878	50,659
1995	200,813	27,759	863,918	87,416	62,163
1996	230,808	30,643	1,061,493	103,973	78,481
1997	265,251	33,633	1,264,168	115,673	93,070
1998	300,593	36,846	1,540,975	134,659	120,693
1999	335,121	38,619	1,790,256	151,966	145,979

SOURCE: Form 5500 filings for 1984-1999.

**Table E21. Aggregate Rates of Return Earned by Private Pension Plans
with 100 or More Participants, 1985-1999**

Year	Total Plans			Single Employer Plans			Multiemployer Plans			Total 401(k)	Total ESOP
	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution	Total	Defined Benefit	Defined Contribution		
1985	19.6%	20.1%	18.4%	20.0%	20.6%	18.5%	16.8%	17.0%	12.7%	n/a	n/a
1986	13.9	14.1	13.3	14.1	14.4	13.4	12.5	12.6	10.3	n/a	n/a
1987	4.6	4.4	4.8	4.7	4.6	4.8	3.7	3.5	6.4	n/a	n/a
1988	12.4	12.1	13.1	12.6	12.2	13.2	11.6	11.8	9.5	n/a	n/a
1989	11.2	12.1	9.4	11.9	13.2	9.7	6.0	6.4	1.8	n/a	n/a
1990	3.5	3.5	3.5	3.1	2.8	3.4	6.8	6.7	7.4	3.6	-1.3
1991	17.5	18.8	15.1	17.8	19.6	15.2	14.9	15.2	12.0	14.7	14.7
1992	8.8	8.3	9.8	8.8	8.0	9.8	9.3	9.4	8.7	10.3	13.4
1993	10.2	10.5	9.8	10.6	11.1	9.9	7.4	7.5	6.2	9.8	12.8
1994	2.9	2.2	3.8	2.7	1.8	3.8	4.4	4.5	3.9	3.7	4.1
1995	20.8	21.4	20.0	21.0	21.6	20.3	19.5	20.5	11.8	20.5	22.9
1996	14.9	14.8	15.0	15.0	14.9	15.2	13.8	14.3	9.6	14.8	18.4
1997	17.9	16.8	19.3	18.0	16.6	19.5	17.1	17.5	13.6	19.4	23.8
1998	14.9	14.2	15.8	15.3	14.6	15.9	11.9	12.2	9.6	12.0	17.0
1999	13.2	13.8	12.5	13.6	14.6	12.6	10.2	10.5	7.5	12.8	10.3
Geo. mean 2/	12.3	12.3	12.1	12.5	12.6	12.2	11.0	11.2	8.7	n/a	n/a
Std. deviation 3/	5.4	5.7	5.2	5.6	5.9	5.2	4.7	4.9	3.2	n/a	n/a

1/ The 1994 row, for example, represents all plan years that began in 1994. About 77 percent of these plan years began on January 1, 1994.

2/ The geometric mean is computed by adding one to the aggregate rate of return for each of the *n* years, taking the product of the sums, and taking the *n*th root of the product, and subtracting one.

3/ Standard deviation formula uses a denominator definition of *n*, not *n*-1.

Note: Rates of return have been derived directly from tables C4-C11 and from similar published summary tables for prior years. The rate of return formula is the same as that described in Chapter 12 of the 1989 DOL volume entitled "Trends in Pensions," except that the return formula used here refines the treatment of receivables.

The receivable line item called "income receivables," which first appeared on the 1988 form, is not deducted from total assets because such assets may produce investment income. The formula makes no adjustment for reporting periods other than one year, which are reported on approximately 3 percent of Form 5500 filings.

Because the Form 5500 does not provide information on the timing of cash flows during the year, a time weighted rate of return cannot be derived. The formula used in assumes that all cash flows occur in the middle of the plan's reporting period. The cash flow for which this assumption is most uncertain is contributions. The overall 1994 rate of return reported as 2.9 percent could be as low as 2.80 percent or as high as 2.98 percent depending on the assumption regarding the timing of contributions during the year. The overall 1995 rate of return reported as 20.8 percent could be as low as 20.15 percent or as high as 21.53 percent.

SOURCE: Form 5500 filings for 1985-1999

**Table E22. Aggregate Investment Performance of Private Pension Plans
with 100 or More Participants, 1985-1999**
(dollar amounts in millions)

Year	Average Investable 1/ Assets	Investment Income 2/	Appreciation			Total DFE Income 3/	Total Return on Invest. 4/	Total Rate of Return 5/	Growth of Investable Assets 6/
			Realized	Unrealized	Total				
1985	\$852,433	\$49,936	\$41,170	\$68,007	\$109,177	\$8,042	\$167,155	19.6%	
1986	1,007,303	55,572	65,830	15,924	81,754	2,922	140,248	13.9	0.2
1987	1,118,764	58,359	49,825	-58,758	-8,933	1,511	50,937	4.6	11.1
1988	1,135,950	47,509	13,609	30,597	44,206	49,613	141,328	12.4	1.5
1989	1,268,455	12,484	23,197	38,963	62,160	67,305	141,949	11.2	11.7
1990	1,395,262	49,855	1,995	-16,810	-14,815	13,866	48,906	3.5	10.0
1991	1,411,538	49,457	15,435	73,766	89,201	108,288	246,946	17.5	1.2
1992	1,658,785	45,325	9,126	30,378	39,504	61,706	146,535	8.8	17.5
1993	1,808,728	45,340	15,142	30,099	45,241	93,800	184,381	10.2	9.0
1994	1,961,820	43,012	1,871	-10,567	-8,696	22,283	56,599	2.9	8.5
1995	1,975,258	48,331	32,145	120,317	152,462	210,447	411,240	20.8	0.7
1996	2,383,830	50,844	27,349	87,761	115,110	189,439	355,393	14.9	20.7
1997	2,699,052	53,862	51,788	122,825	174,613	254,663	483,138	17.9	13.2
1998	3,108,337	51,457	34,043	106,324	140,367	271,865	463,689	14.9	15.2
1999	3,491,526	53,347	33,283	73,494	106,777	300,702	460,826	13.2	12.3
Geo. mean /7								12.3	10.6

1/ Average of beginning-of-year and end-of-year levels of all assets except contributions receivable and value of buildings and other property used in plan operations minus one-half of total return.

2/ Sum of interest, dividends, rents, and (for years 1985-87) royalties.

3/ The DFE category includes direct filing entities (common/collective trusts, master trusts, 103-12 investment entities, and pooled separate accounts) and funds invested through registered investment companies and insurance company general accounts.

4/ Sum of investment income, total appreciation, and total DFE income.

5/ Total return as a percentage of average investable assets. See note for previous table.

6/ Percentage increase in average investable assets (column 1) from previous year to current year.

7/ The geometric mean is computed by adding one to the rate for each of the n years, taking the product of the sums, taking the nth root of the product, and subtracting one.

SOURCE: Form 5500 filings for 1985-1999

Table E23. Aggregate Rates of Return Earned by Employee Stock Ownership Plans and 401(k) Plans with 100 or More Participants, 1990-1999

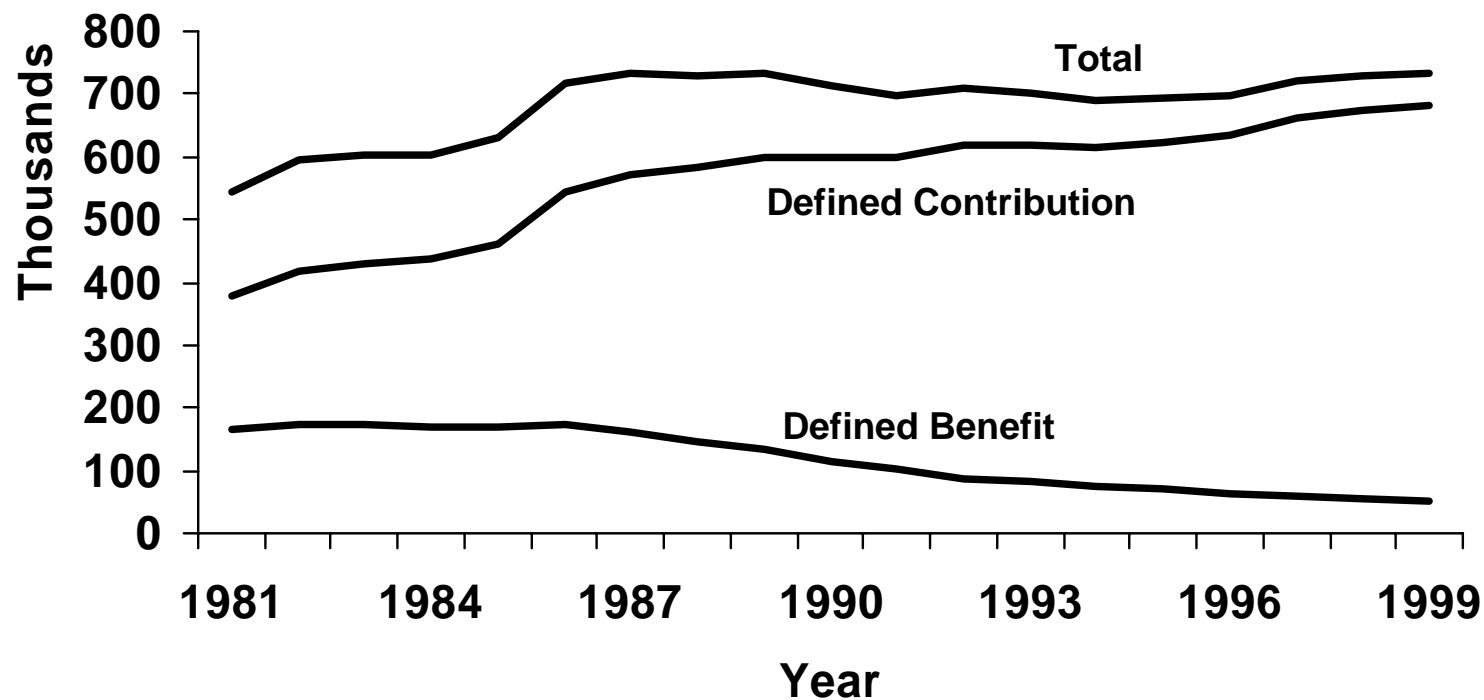
Year	401(k)	Employee Stock Ownership Plans		
		Total	Leveraged	Nonleveraged
1990	3.6%	-1.3%	-1.0%	-1.5%
1991	14.7	14.7	18.9	12.6
1992	10.3	13.4	15.1	12.3
1993	9.8	12.8	10.6	14.3
1994	3.7	4.1	4.4	4.0
1995	20.5	22.9	17.5	24.7
1996	14.8	18.4	18.2	18.5
1997	19.4	23.8	24.7	23.5
1998	12.0	17.0	18.6	16.5
1999	12.8	10.3	11.2	9.6
Geometric mean 1/				
1990-99	12.0	13.3	13.6	13.2
1995-99	15.9	18.4	18.0	18.4
1997-99	14.7	16.9	18.0	16.4
Std. deviation 2/				
1990-99	5.4	7.4	7.3	7.7
1995-99	3.4	4.8	4.3	5.4
1997-99	3.3	5.5	5.5	5.7

1/ Computed by adding one to the aggregate rate of return for each of the *n* years, taking the product of the sums, and taking the *n*th root of the product, and subtracting one.

2/ Standard deviation formula uses a denominator definition of *n*, not *n*-1.

SOURCE: Form 5500 filings for 1980-1999.

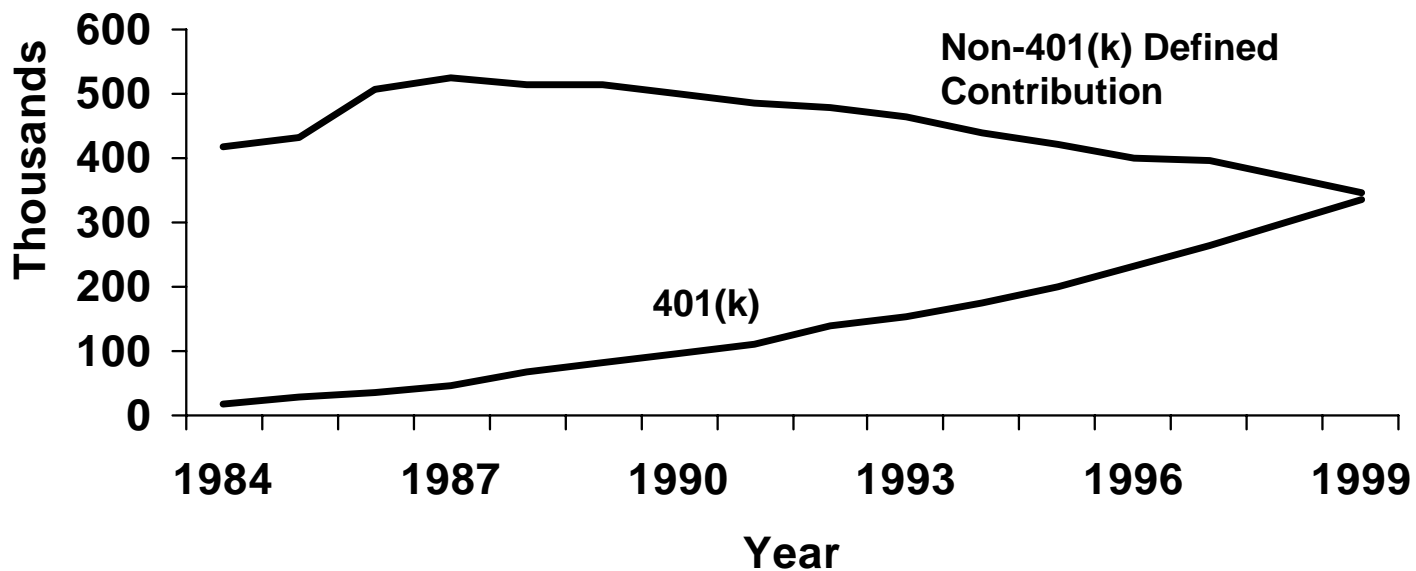
Figure E1. Number of Pension Plans, 1980-1999



Reference: Table E1.

SOURCE: Form 5500 series reports filed for 1980-1999 plan years.

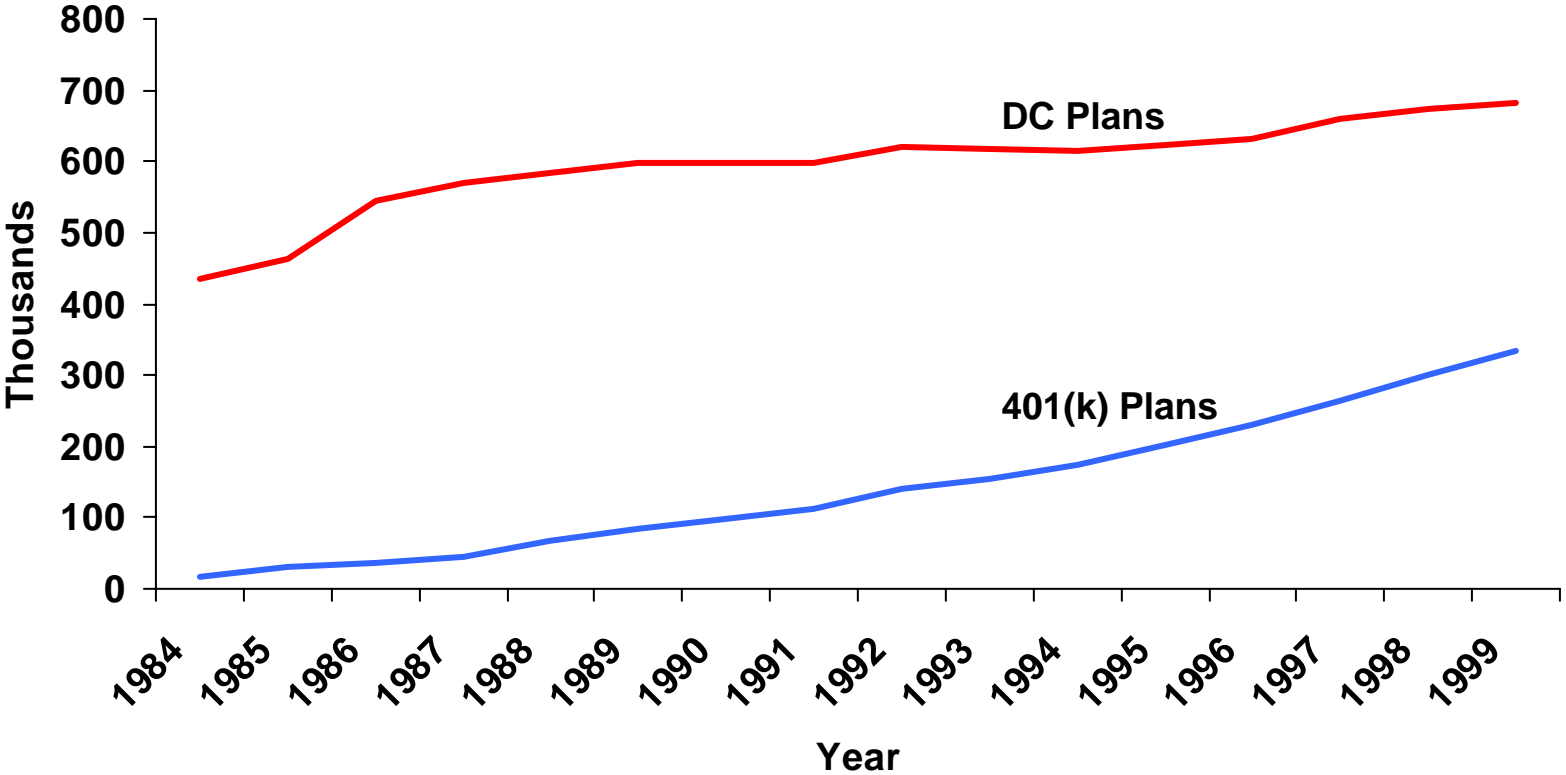
Figure E2. Number of Defined Contribution Plans, 1984-1999



Reference: Table E20.

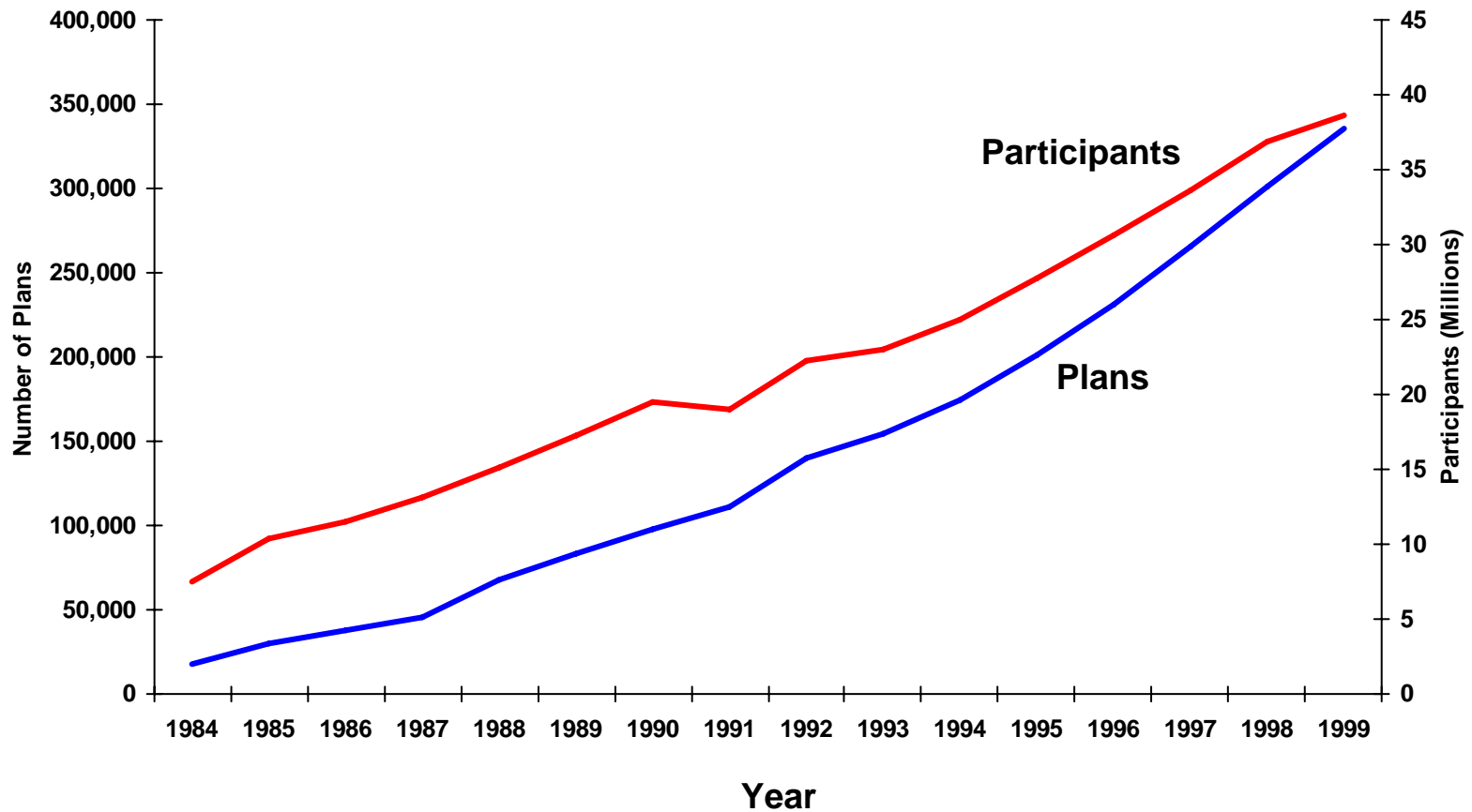
SOURCE: Form 5500 series reports filed with the US Department of Labor for 1984-1999 plan years.

Figure E3. Number of Defined Contribution Plans and 401(k) Plans, 1984-1999



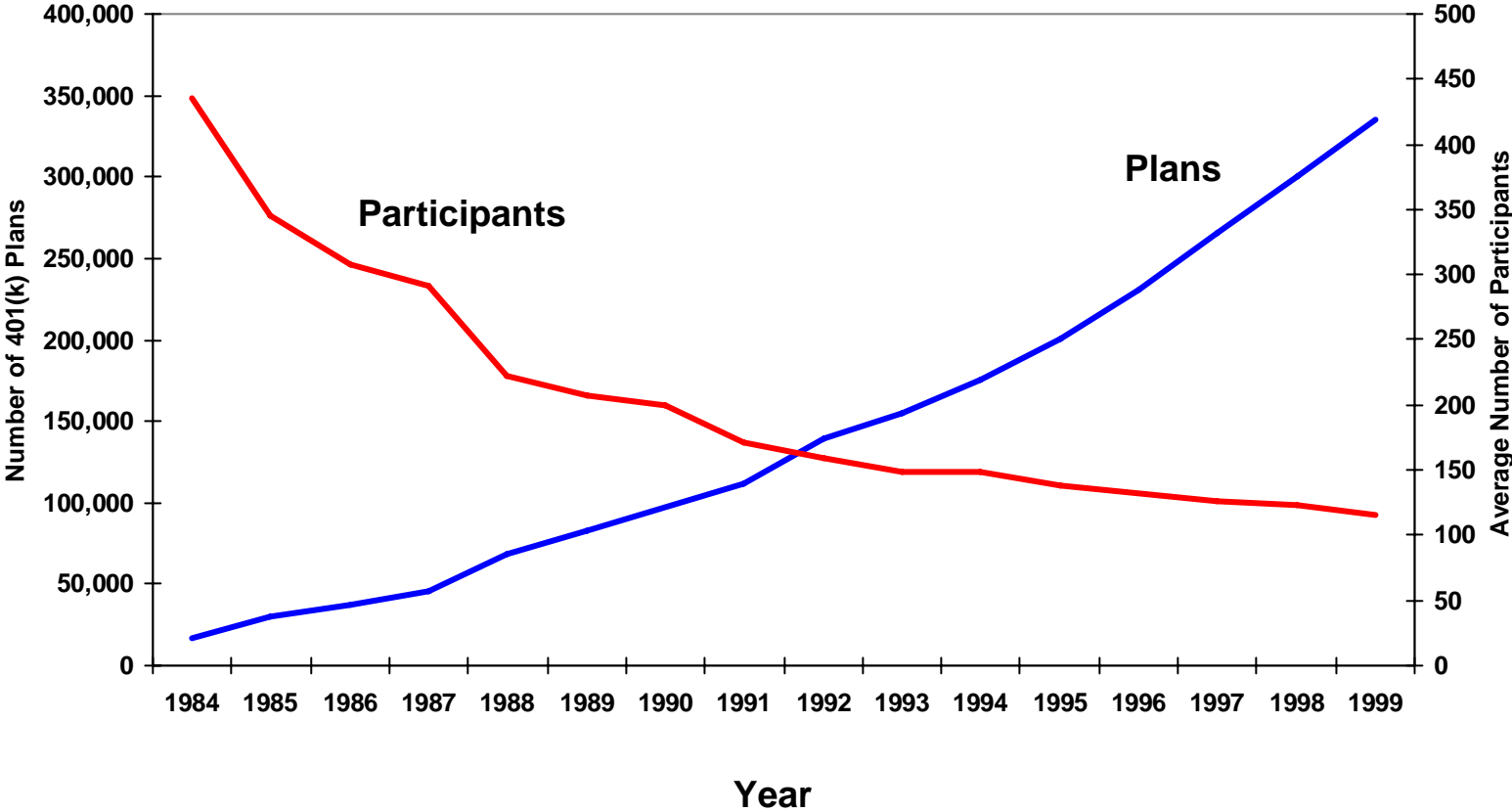
Source: Form 5500 series reports filed for plan years beginning in 1984-1999.

Figure E4. Number of 401(k) Plans and Active Participants, 1984-1999



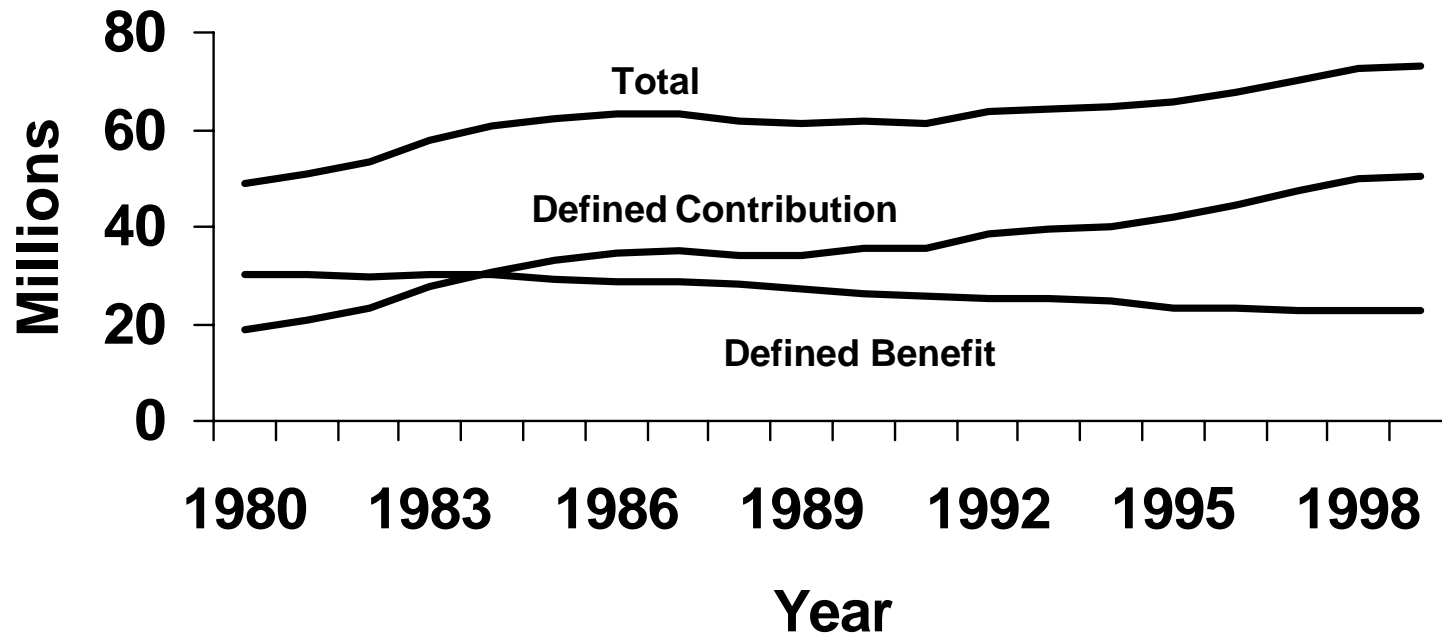
Source: Form 5500 series reports filed for plan years beginning in 1984-1999.

Figure E5. Number of 401(k) Plans and Average Number of Active Participants Per Plan, 1984-1999



Source: Form 5500 series reports filed for plan years beginning in 1984-1999.

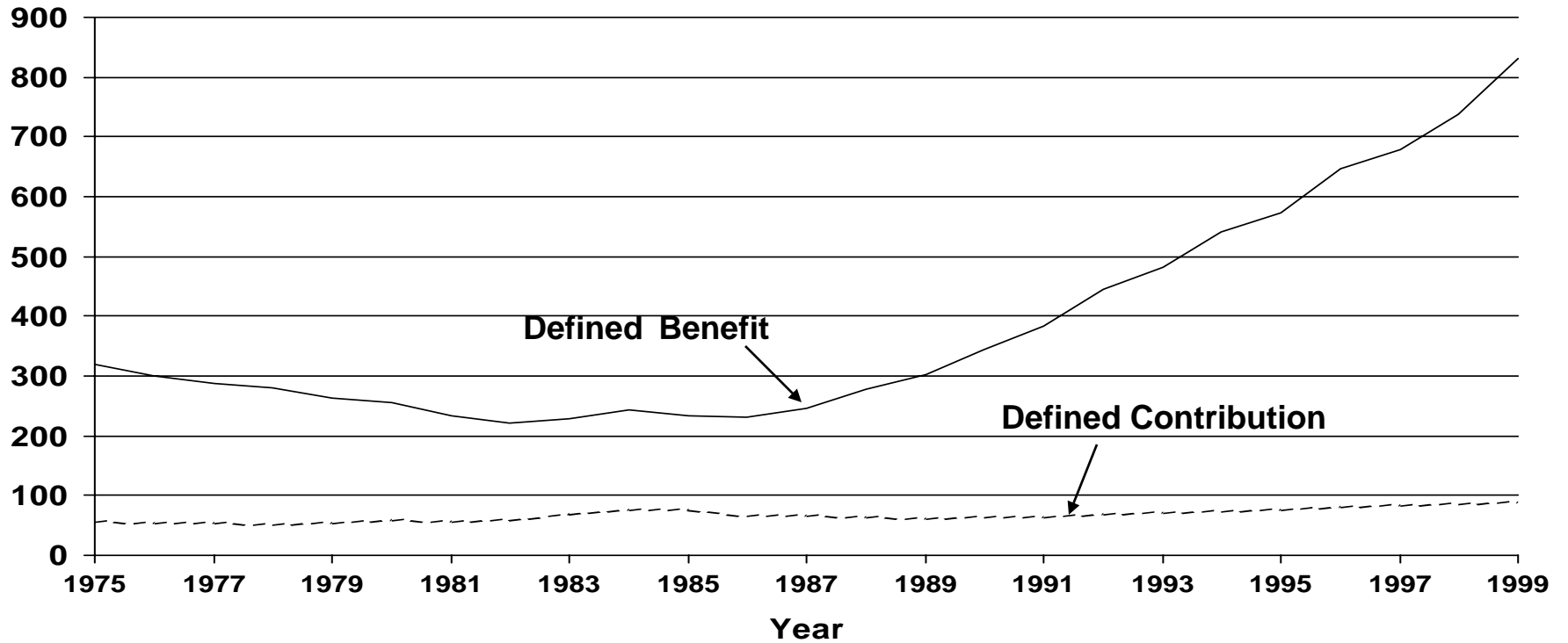
Figure E6. Pension Plan Active Participants, 1980-1999



Reference: Table E8.

Source: Form 5500 series reports filed for 1980-1999 plan years.

Figure E7. Participants per Plan by type of plan, 1975-1999

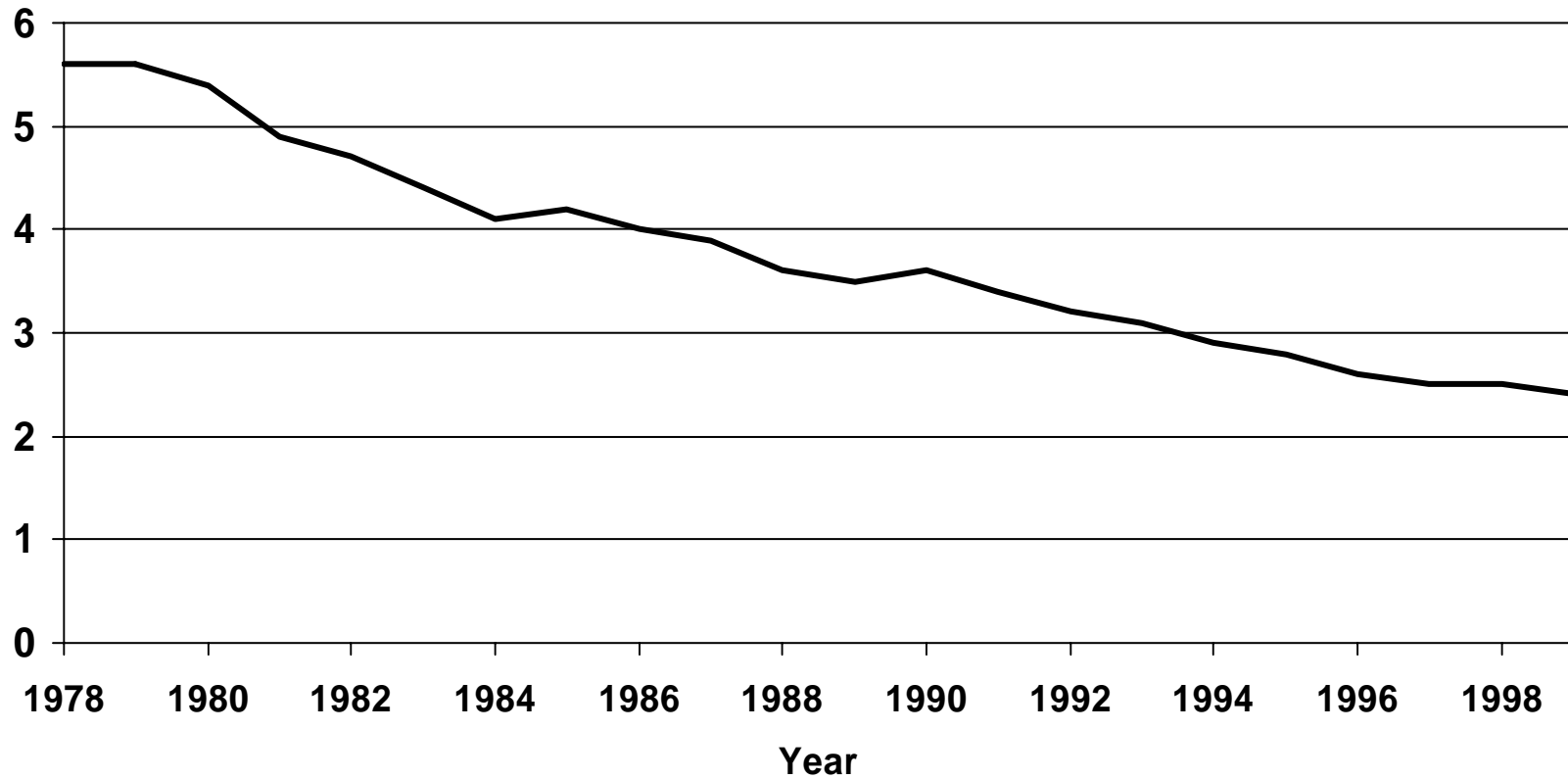


Reference: Tables E1 and E5.

Note: The total number of participants in defined benefit plans increased only slightly from 40 million in 1986 to 41.4 million in 1999 (Table E5). The average number of participants per defined benefit plan grew dramatically over the same period because the number of defined benefit plans fell 71 percent (Table E1).

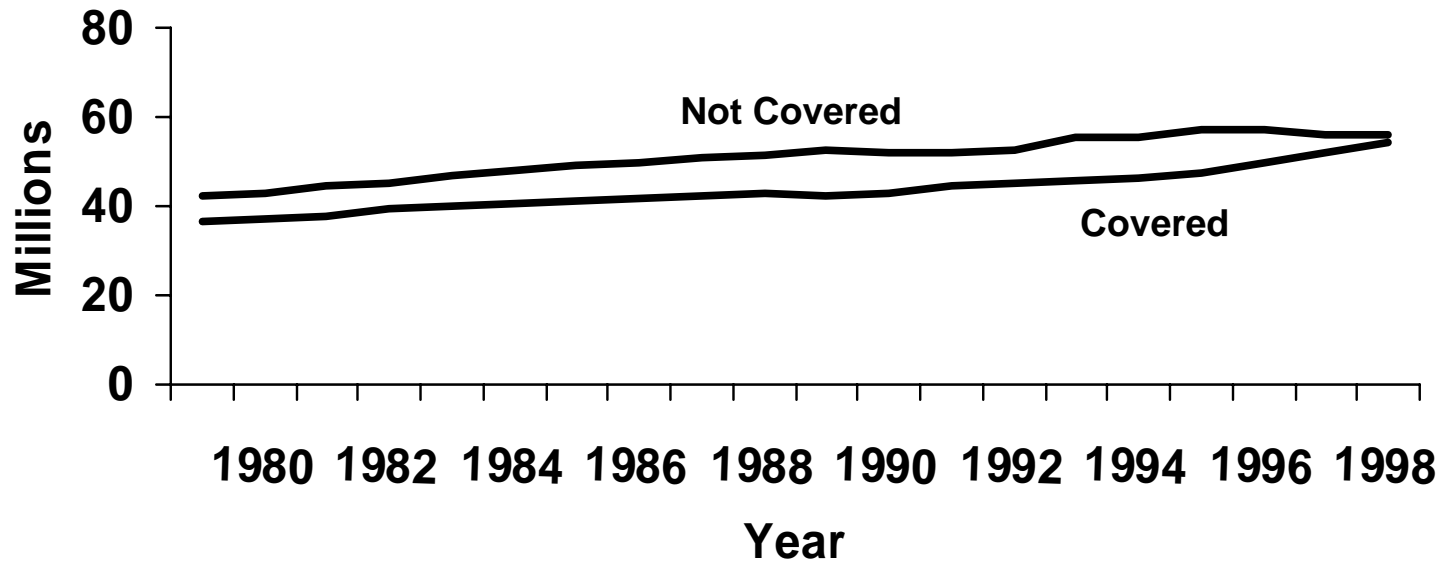
SOURCE: Form 5500 series reports for plan years beginning in 1975-1999.

**Figure E8. Ratio of Active to Retired Participants
In Defined Benefit Plans, 1978-1999**



SOURCE: Form 5500 reports for plan years beginning in 1978-1999.

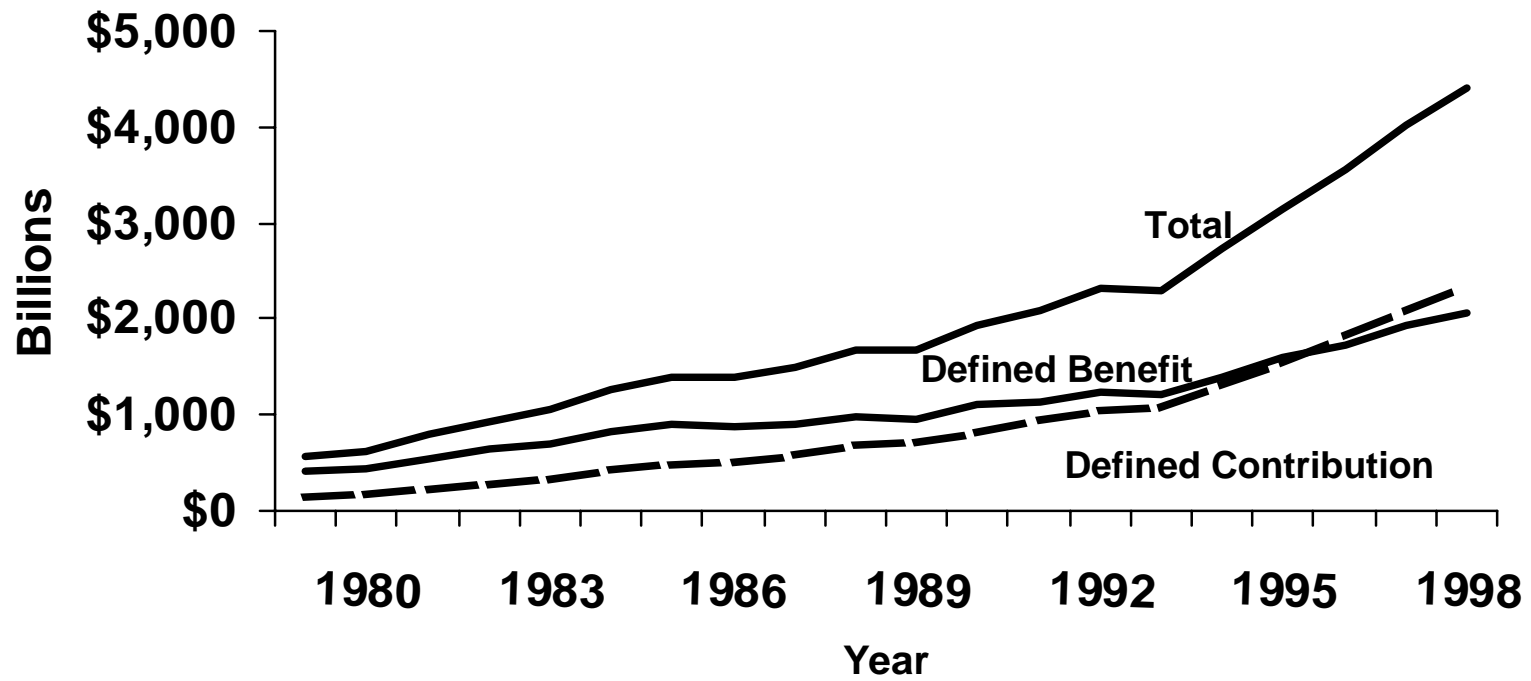
Figure E9. Pension Coverage of Wage and Salary Workers, 1980-1999



Reference: Table E4.

Source: Form 5500 series reports filed for 1980-1999 plan years.

Figure E10. Pension Plan Assets, 1980-1999

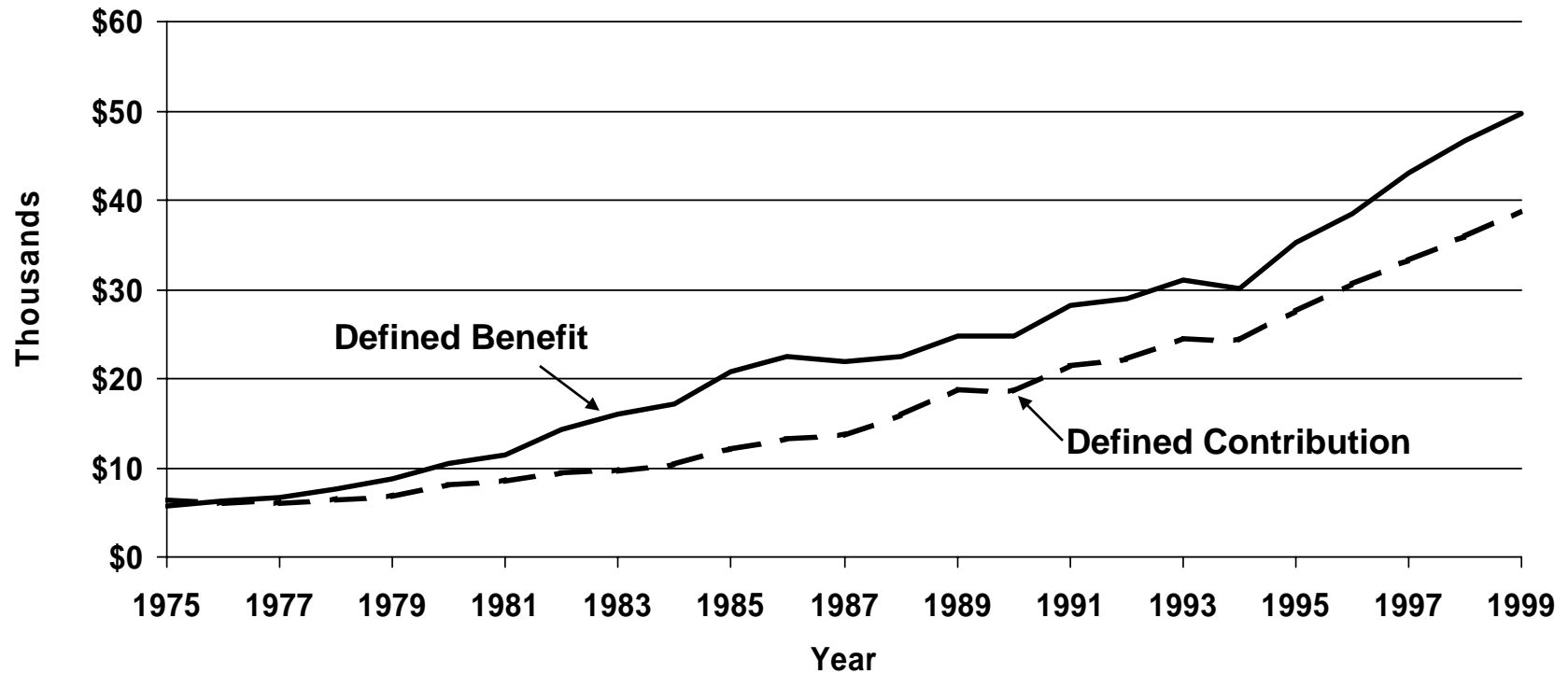


Reference: Table E11.

Note: Total asset amounts shown exclude funds held by life insurance companies under allocated group insurance contracts. These funds equal 10 to 15 percent of pension assets.

Source: Form 5500 series reports filed for 1980-1999 plan years.

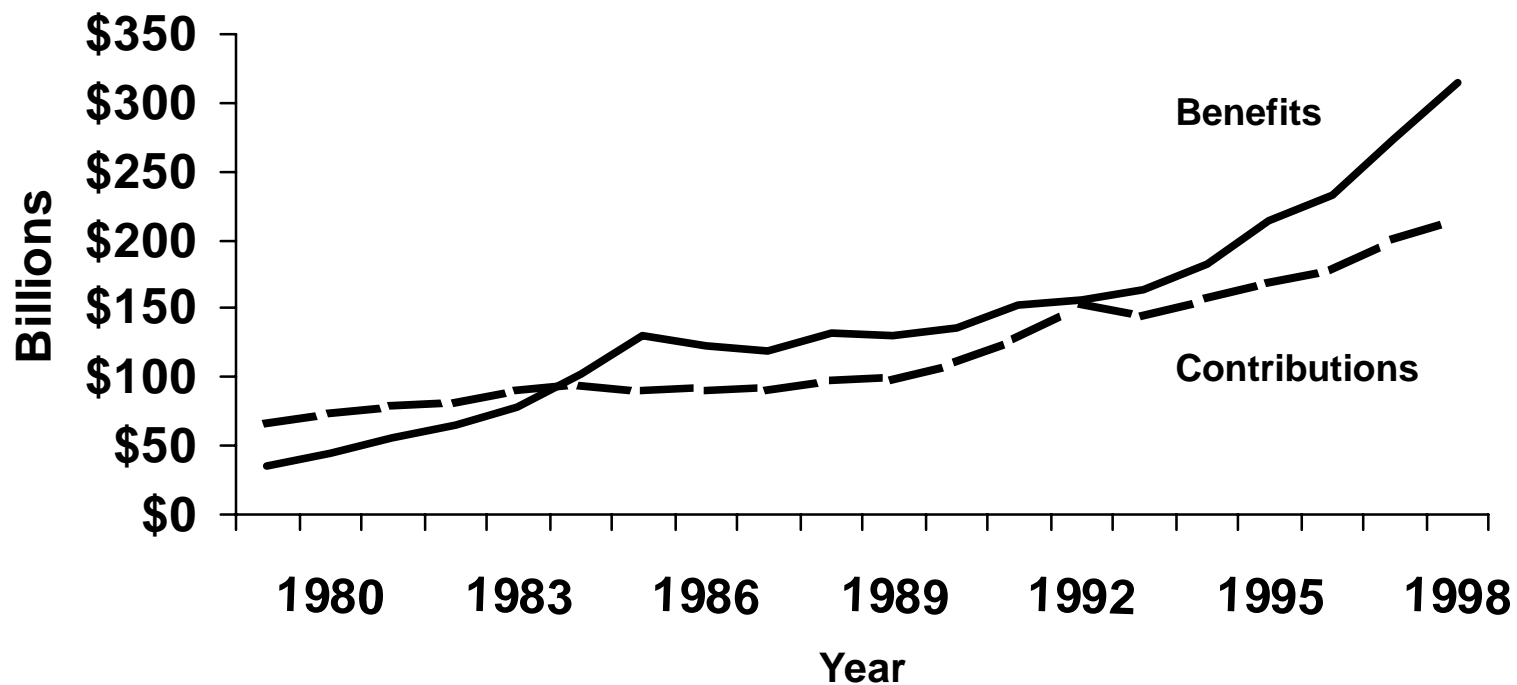
**Figure E11. Assets per Participant
by type of plan, 1975-1999**



Reference: Tables E5 and E11.

SOURCE: Form 5500 series reports for plan years beginning in 1975-1999.

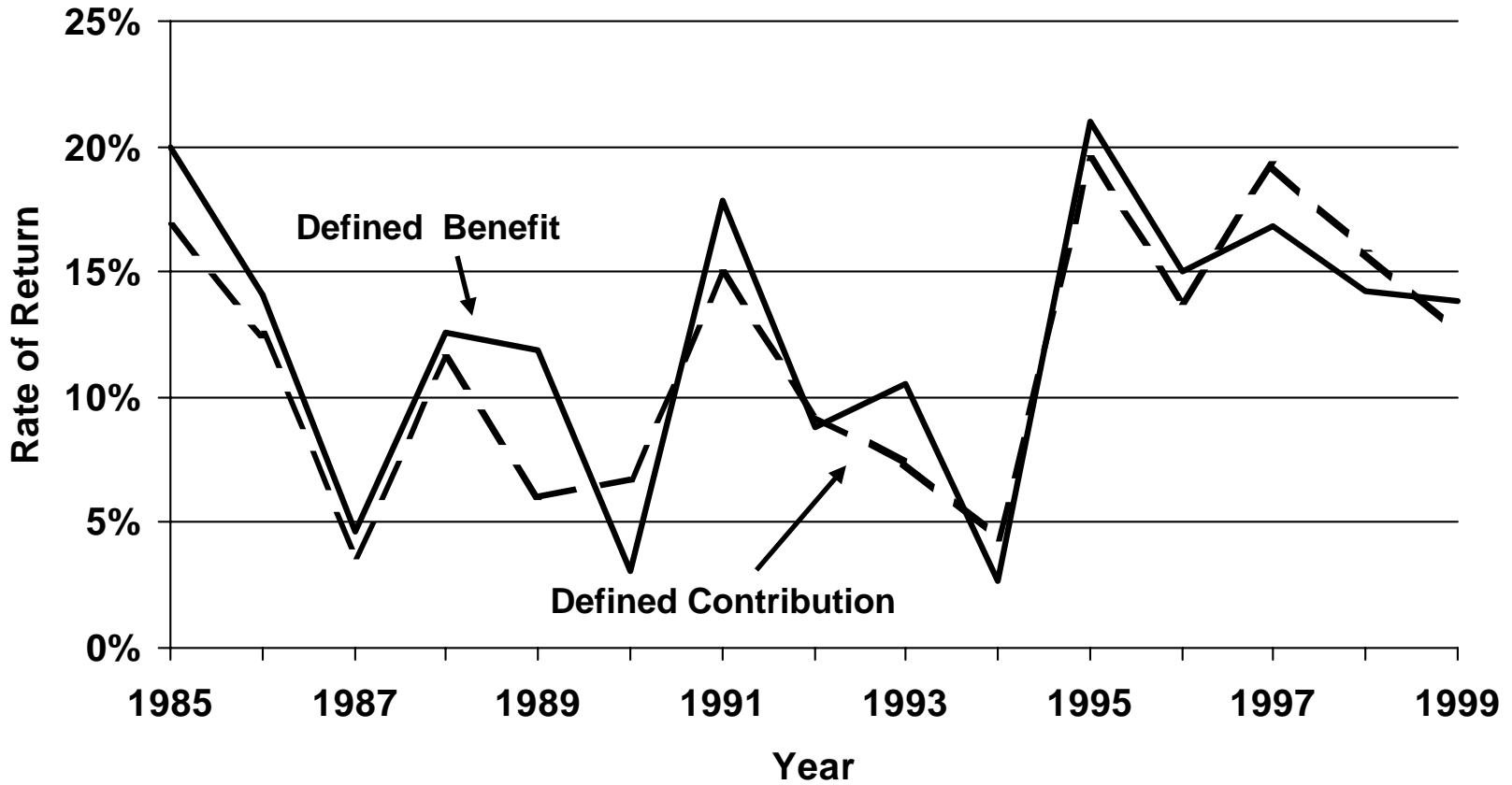
E12. Pension Plan Contributions and Benefits, 1980-1999



Reference: Tables E14 and E17.

SOURCE: Form 5500 series reports filed for 1980-1999 plan years.

**Figure E13. Rates of Return
by type of plan, 1985-1999**

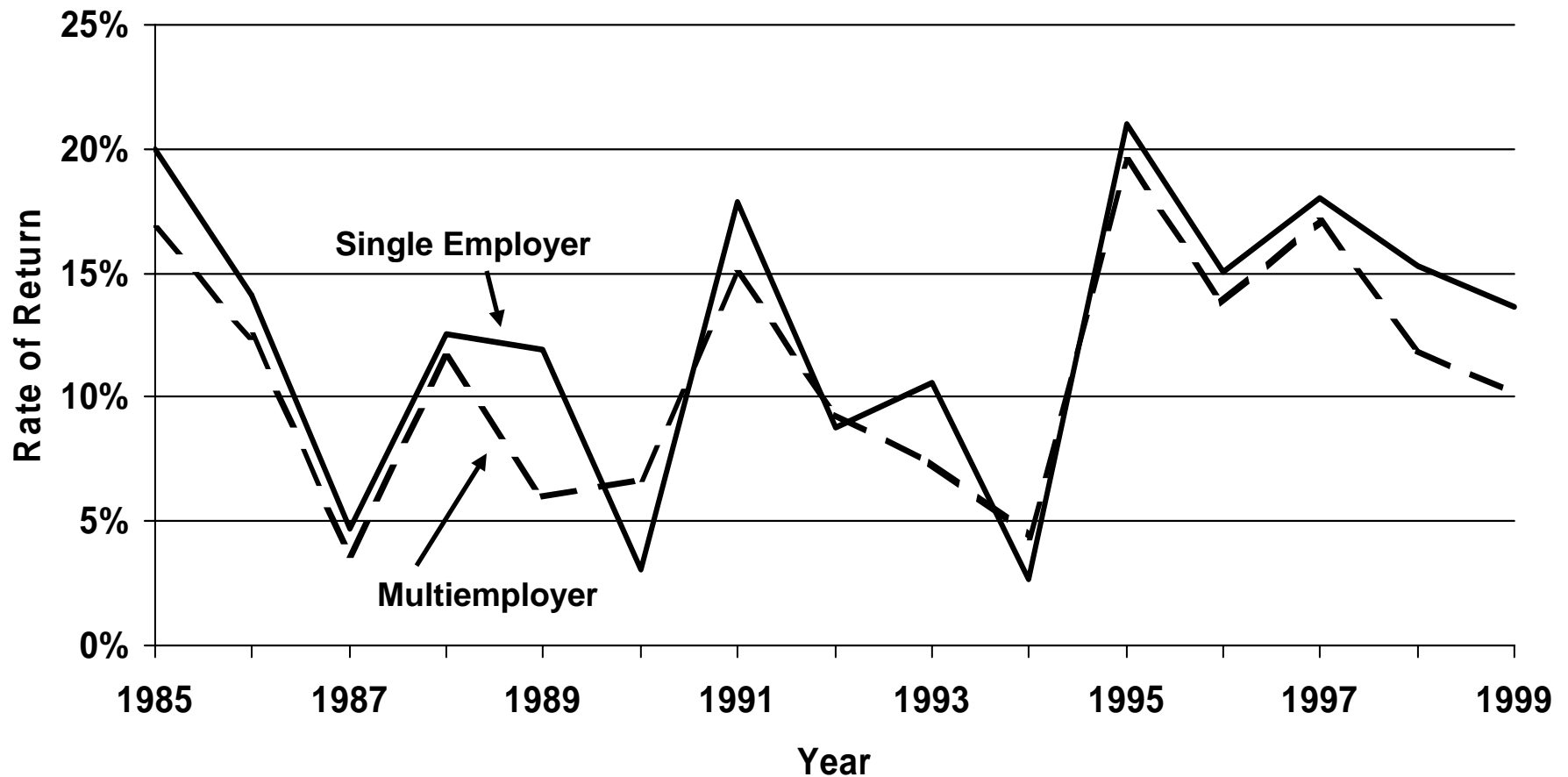


Reference: Table E24.

Note: Plans with 100 or more participants only.

SOURCE: Form 5500 series reports for plan years beginning in 1985-1999.

Figure E14. Rates of Return for Single and Multiemployer Plans, 1985-1999

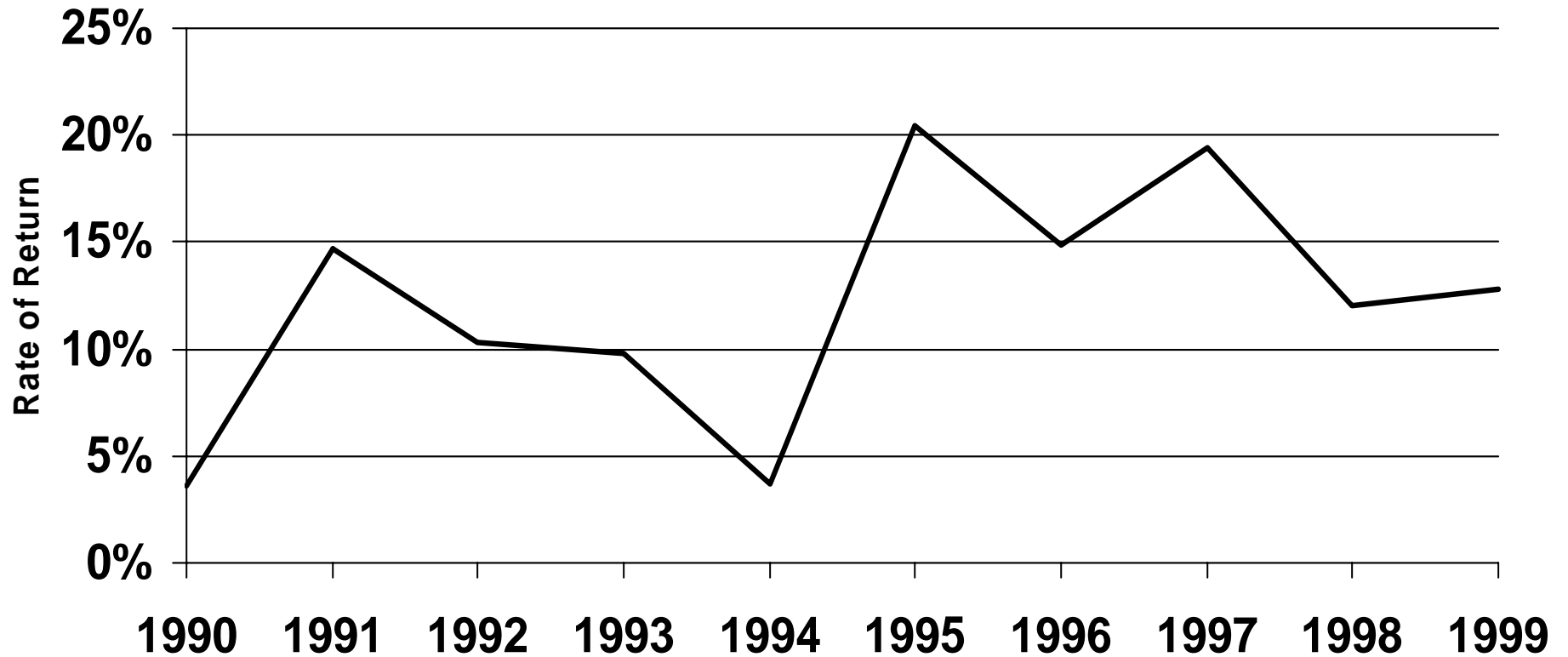


Reference: Table E24.

Note: Plans with 100 or more participants only.

SOURCE: Form 5500 series reports for plan years beginning in 1985-1999.

Figure E15. Rates of Return for 401(k) Type Plans, 1990-1999

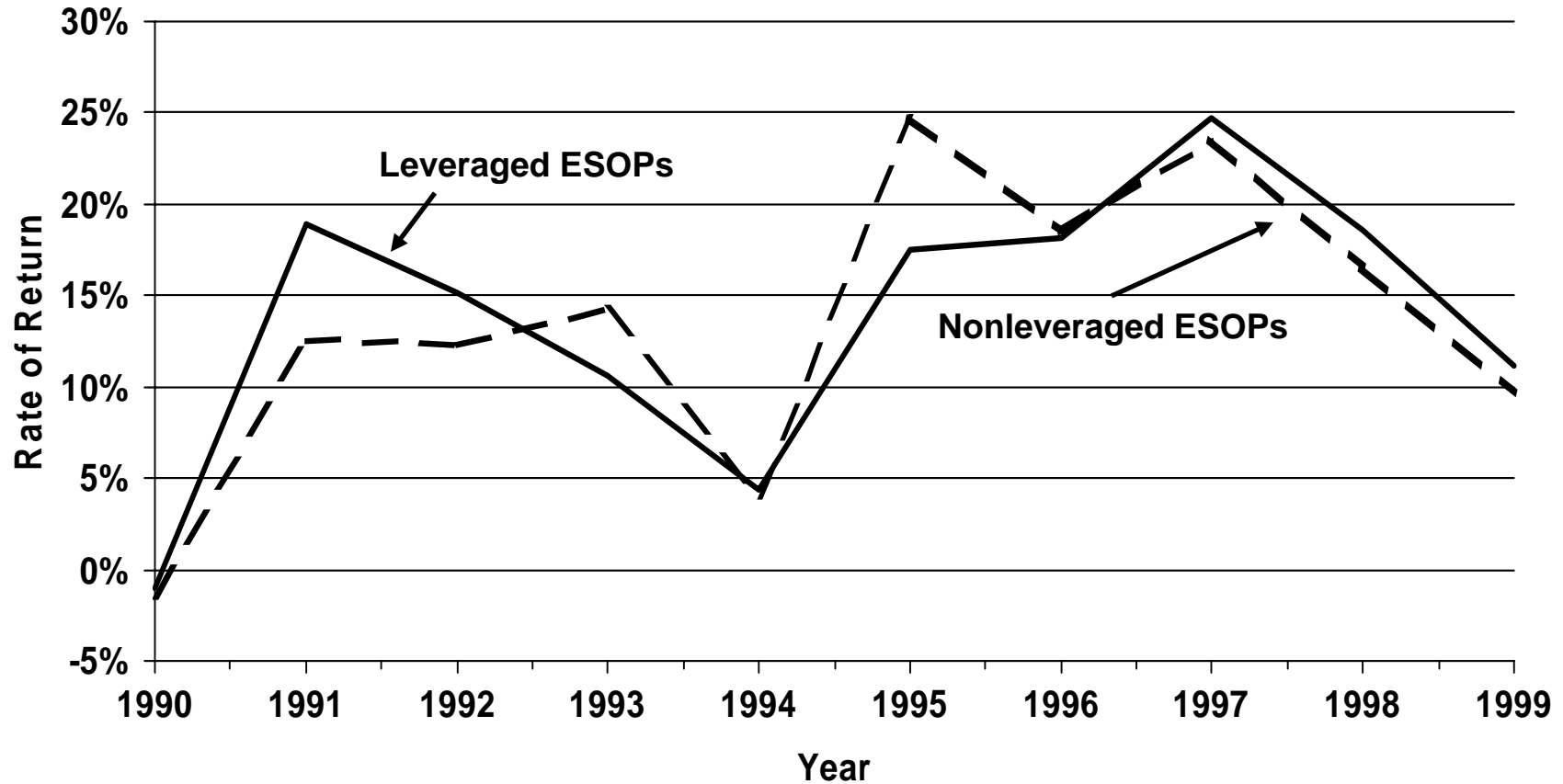


Reference: Table E26.

Note: Plans with 100 or more participants only.

SOURCE: Form 5500 series reports for plan years beginning in 1990-1999.

**Figure E16. Rates of Return for ESOPs
by type of ESOP, 1990-1999**



Reference: Table E23.

Note: Plans with 100 or more participants only.

SOURCE: Form 5500 series reports for plan years beginning in 1990-1999.