

The recent studies also show that while in both 1962-63 and 1967 about two out of three plans not under collective bargaining had vesting, the proportion of members in such plans rose from two out of three to almost three out of four. For all plans combined, vesting coverage rose from 59 percent of all plan members in 1962-63 to 63 percent in 1967.

Vesting increased in single employer and multiemployer plans, in negotiated and nonnegotiated plans, and in noncontributory plans. (See table 1.) By far the strongest gains were made by multiemployer plans; the number with vesting nearly doubled and the number of covered workers rose by more than a third. Despite these gains, however, multiemployer plans—almost all of which are under collective bargaining—continued to lag far behind single employer plans. Although about three out of four members of single employer plans belong to plans with vesting provisions, only one out of four participants in multiemployer plans has that type of protection. However, single employer plans often made vesting contingent upon the worker leaving his contributions in the plan or on his being terminated involuntarily.

TABLE 1

	Percent with vesting			
	Plans		Workers	
	1962-63	1967	1962-63	1967
All plans.....	67	70	59	63
Single employer.....	69	72	71	77
Negotiated.....	73	79	72	78
Not negotiated.....	68	68	71	74
Multiemployer.....	32	45	23	26
Negotiated.....	67	74	54	59
Not negotiated.....	67	67	67	73
Contributory.....	76	75	78	80
Noncontributory.....	64	69	51	57

During this period the requirements for vesting were liberalized by plans covering several million workers, including many large plans. For example, almost one out of five plan members in 1967 can qualify for full vesting after 10 years of service, regardless of age, compared to only one out of 17 a few years ago. (See chart 1.)