Workers in the United States accumulate the vast majority of their retirement savings through employer-based plans, but large gaps in coverage exist. The data show significant differences in access and participation across the states. In Alabama, more than 400,000 full-time, full-year, private-sector wage and salary workers lack access to a retirement savings plan or a pension through their employer.

58% of workers have access to a workplace retirement plan (36th out of 50 states) | 49% of workers are participating in a workplace retirement plan (36th out of 50 states) | 84% of workers with access to a workplace plan are participating (take-up rate)

### Retirement Plan Access and Participation

**Total**

- **All full-time, full-year, private-sector wage and salary workers ages 18-64 (self-employed excluded)**

**Firm size**

- **< 10 employees**
- **10-49 employees**
- **50-99 employees**
- **100-499 employees**
- **500+ employees**

**Age**

- **Ages 18-29**
- **Ages 30-44**
- **Ages 45-64**

**Wage and salary income**

- **Less than $25,000**
- **$25,000 to $49,999**
- **$50,000 to $99,999**
- **$100,000+**

Note: Estimates are based on a pooled 2010-14 IPUMS-CPS file, with the exception of the “firm size” analysis, which includes only 2011-14 data because of changes in the categories over time. The estimated size of the population lacking access to a retirement plan is rounded down and refers only to full-time, full-year, private-sector wage and salary workers ages 18-64.


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Financial Capability

35%
Are certain they could come up with $2,000 if an unexpected need arose in the next month*

35%
Have ever tried to figure out how much they need to save for retirement†

25%
Are satisfied with their current personal financial condition when thinking of assets, debts, and savings*

* All respondents in the state.
† All non-retired respondents in the state.


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Employment by Size of Firm

<table>
<thead>
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<th>Number of employees</th>
<th>10%</th>
<th>17%</th>
<th>7%</th>
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Note: Figures may not add to 100% because of rounding.


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For further information, please visit:
pewtrusts.org/retirementsavings pewtrusts.org/retirementaccess

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