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 Arizona, more than 700,000 full-time, full-year, private-sector wage and salary workers lack access to a retirement savings plan or a pension through their employer.

52% of workers have access to a workplace retirement plan (45th out of 50 states)
41% of workers are participating in a workplace retirement plan (47th out of 50 states)
80% 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

31% Are certain they could come up with $2,000 if an unexpected need arose in the next month*

36% Have ever tried to figure out how much they need to save for retirement†

22% 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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For further information, please visit:
pewtrusts.org/retirementsavings pewtrusts.org/retirementaccess

Employment by Size of Firm

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<th>6%</th>
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</table>

Note: Figures may not add to 100% because of rounding.

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