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 Georgia, more than 1 million full-time, full-year, private-sector wage and salary workers lack access to a retirement savings plan or a pension through their employer.

<table>
<thead>
<tr>
<th>Total</th>
<th>53% of workers have access to a workplace retirement plan (43rd out of 50 states)</th>
<th>45% of workers are participating in a workplace retirement plan (43rd out of 50 states)</th>
<th>85% of workers with access to a workplace plan are participating (take-up rate)</th>
</tr>
</thead>
</table>

**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: 15% Access, 18% Participation
- 10-49 employees: 29% Access, 35% Participation
- 50-99 employees: 37% Access, 43% Participation
- 100-499 employees: 51% Access, 57% Participation
- 500+ employees: 58% Access, 69% Participation

**Age**

- Ages 18-29: 30% Access, 43% Participation
- Ages 30-44: 45% Access, 52% Participation
- Ages 45-64: 52% Access, 59% Participation

**Wage and salary income**

- Less than $25,000: 17% Access, 30% Participation
- $25,000 to $49,999: 43% Access, 52% Participation
- $50,000 to $99,999: 61% Access, 66% Participation
- $100,000+: 65% Access, 68% Participation

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

32%
Are certain they could come up with $2,000 if an unexpected need arose in the next month*

39%
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

- 10%
- 15%
- 6%
- 12%
- 56%

Number of employees

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

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