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 Hawaii, more than 100,000 full-time, full-year, private-sector wage and salary workers lack access to a retirement savings plan or a pension through their employer.

59% of workers have access to a workplace retirement plan (34th out of 50 states) 52% of workers are participating in a workplace retirement plan (27th out of 50 states) 89% 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

- **41%**
  - Are certain they could come up with $2,000 if an unexpected need arose in the next month*

- **40%**
  - Have ever tried to figure out how much they need to save for retirement†

- **20%**
  - Are satisfied with their current personal financial condition when thinking of assets, debts, and savings*

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**Employment by Size of Firm**

- **11%** < 10 employees
- **18%** 10-49 employees
- **8%** 50-99 employees
- **16%** 100-499 employees
- **48%** 500+ employees

Number of employees

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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