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 North Dakota, more than 50,000 full-time, full-year, private-sector wage and salary workers lack access to a retirement savings plan or a pension through their employer.

68% of workers have access to a workplace retirement plan (4th out of 50 states)

59% of workers are participating in a workplace retirement plan (4th out of 50 states)

86% 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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For further information, please visit:
pewtrusts.org/retirementsavings pemtrusts.org/retirementaccess

Financial Capability

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>42%</td>
<td>Are certain they could come up with $2,000 if an unexpected need arose in the next month*</td>
</tr>
<tr>
<td>38%</td>
<td>Have ever tried to figure out how much they need to save for retirement†</td>
</tr>
<tr>
<td>27%</td>
<td>Are satisfied with their current personal financial condition when thinking of assets, debts, and savings*</td>
</tr>
</tbody>
</table>

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

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Employment by Size of Firm

<table>
<thead>
<tr>
<th>Number of Employees</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 10</td>
<td>12%</td>
</tr>
<tr>
<td>10-49</td>
<td>21%</td>
</tr>
<tr>
<td>50-99</td>
<td>9%</td>
</tr>
<tr>
<td>100-499</td>
<td>17%</td>
</tr>
<tr>
<td>500+</td>
<td>41%</td>
</tr>
</tbody>
</table>

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

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