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 Ohio, more than 900,000 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>65% of workers have access to a workplace retirement plan (13th out of 50 states)</th>
<th>55% of workers are participating in a workplace retirement plan (18th out of 50 states)</th>
<th>85% of workers with access to a workplace plan are participating (take-up rate)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ohio</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Retirement Plan Access and Participation

**Total**
- All full-time, full-year, private-sector wage and salary workers ages 18-64 (self-employed excluded)
- 55% access
- 65% participation

**Firm size**
- < 10 employees: 23% access, 25% participation
- 10-49 employees: 36% access, 44% participation
- 50-99 employees: 49% access, 60% participation
- 100-499 employees: 59% access, 66% participation
- 500+ employees: 66% access, 78% participation

**Age**
- Ages 18-29: 36% access, 53% participation
- Ages 30-44: 56% access, 66% participation
- Ages 45-64: 63% access, 70% participation

**Wage and salary income**
- Less than $25,000: 26% access, 42% participation
- $25,000 to $49,999: 42% access, 55% participation
- $50,000 to $99,999: 55% access, 66% participation
- $100,000+: 71% access, 77% 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

- **33%**
  - Have ever tried to figure out how much they need to save for retirement

- **33%**
  - Are certain they could come up with $2,000 if an unexpected need arose in the next month

- **23%**
  - Are satisfied with their current personal financial condition when thinking of assets, debts, and savings

Employment by Size of Firm

- **9%**
- **16%**
- **7%**
- **15%**
- **53%**

Number of employees
- < 10
- 10-49
- 50-99
- 100-499
- 500+

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

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

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