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 Washington, more than 500,000 full-time, full-year, private-sector wage and salary workers lack access to a retirement savings plan or a pension through their employer.

Retirement Plan Access and Participation

<table>
<thead>
<tr>
<th>Total</th>
<th>All full-time, full-year, private-sector wage and salary workers ages 18-64 (self-employed excluded)</th>
<th>Access</th>
<th>Participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>67%</td>
<td>56%</td>
<td>85%</td>
<td>67%</td>
</tr>
</tbody>
</table>

**Firm size**

| < 10 employees | 22% | 25% |
| 10-49 employees | 34% | 44% |
| 50-99 employees | 51% | 66% |
| 100-499 employees | 57% | 70% |
| 500+ employees | 70% | 80% |

**Age**

| Ages 18-29 | 45% | 60% |
| Ages 30-44 | 56% | 66% |
| Ages 45-64 | 63% | 71% |

**Wage and salary income**

| Less than $25,000 | 21% | 36% |
| $25,000 to $49,999 | 52% | 65% |
| $50,000 to $99,999 | 71% | 78% |
| $100,000+ | 75% | 79% |

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

- **38%**
  - 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†

- **24%**
  - 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**

- 13%
- 18%
- 7%
- 14%
- 48%

Number of employees

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

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**Contact:** Ken Willis, officer, communications  
Email: kwillis@pewtrusts.org  
Phone: 202-540-6933  
Project website: pewtrusts.org/retirementsavings

**Contact:** Steven Abbott, officer, government relations  
Email: sabbott@pewtrusts.org  
Phone: 202-540-6647  
Project website: pewtrusts.org/retirementsavings

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