

Contact: Stephen Blakely, EBRI, (202) 775-6341, [blakely@ebri.org](mailto:blakely@ebri.org)

**Fast Facts from EBRI:**

**Retirement Plan Participation  
Lowest in South, West**

WASHINGTON—Wage and salary workers in the South and West have the lowest participation levels in employment-based retirement plans, while workers in the upper Midwest, Mid-Atlantic, and Northeast had the highest levels, according to a new analysis from the nonpartisan Employee Benefit Research Institute (EBRI).

Using the most recent data from the U.S. Census Bureau's March 2011 Current Population Survey, EBRI finds that full-time, full-year wage and salary workers ages 21–64 in Florida had the lowest percentage participating in a retirement plan, at 43.7 percent. In contrast, West Virginia had the highest participation level, at 64.4 percent.

Nationwide, 54.5 percent of full-time, full-year wage and salary workers ages 21–64 participate in an employment-based plan. (*See chart, next page.*)

This trend also holds true for public-sector wage and salary workers. Pennsylvania workers had the highest percentage of participation (78.9 percent), while the lowest level of participation among public employees was in Arkansas (57.6 percent).

The data come from the October 2011 *EBRI Issue Brief*, "Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2010," available online at <http://bit.ly/nnCIO7>

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Figure 16

### Percentage of Various Work Forces That Participated in an Employment-Based Retirement Plan, by State, 2010

State	All Workers		Wage and Salary Workers Ages 21–64		Private-Sector Wage and Salary Workers Ages 21–64		Public-Sector Wage and Salary Workers Ages 21–64		Full-Time, Full-Year Wage and Salary Workers Ages 21–64	
	Number	Participating	Number	Participating	Number	Participating	Number	Participating	Number	Participating
	(millions)	(%)	(millions)	(%)	(millions)	(%)	(millions)	(%)	(millions)	(%)
All	152.6	39.8%	128.0	44.9%	106.9	39.5%	21.1	71.9%	89.1	54.5%
Alabama	2.2	38.8	1.8	43.2	1.5	35.9	0.4	72.4	1.3	51.6
Alaska	0.4	46.5	0.3	52.3	0.2	44.2	0.1	75.3	0.2	64.0
Arizona	3.1	36.4	2.6	41.0	2.1	35.4	0.4	68.1	1.8	49.8
Arkansas	1.4	36.5	1.1	41.6	1.0	38.9	0.2	57.6	0.8	51.5
California	17.9	36.2	14.9	41.1	12.5	35.5	2.3	70.5	9.9	51.0
Colorado	2.7	38.9	2.3	43.7	1.9	37.6	0.4	75.4	1.6	53.7
Connecticut	1.9	44.0	1.6	50.3	1.3	45.7	0.2	75.0	1.1	60.9
Delaware	0.4	44.7	0.4	49.0	0.3	45.1	0.1	70.5	0.3	58.5
District of Columbia	0.3	47.9	0.3	52.1	0.2	45.3	0.1	71.5	0.2	62.8
Florida	8.8	33.4	7.5	36.7	6.3	30.2	1.2	71.2	5.5	43.7
Georgia	4.6	36.3	4.0	39.8	3.4	35.2	0.6	64.4	2.9	47.0
Hawaii	0.6	44.5	0.5	48.6	0.4	43.2	0.1	68.8	0.4	57.1
Idaho	0.8	35.9	0.6	43.5	0.5	37.0	0.1	71.2	0.4	56.0
Illinois	6.6	41.6	5.7	46.0	4.9	41.6	0.8	74.0	3.9	55.4
Indiana	3.1	42.8	2.6	48.3	2.2	44.7	0.3	72.4	1.8	57.9
Iowa	1.7	44.1	1.4	52.3	1.1	47.7	0.2	75.4	1.0	62.0
Kansas	1.4	46.0	1.2	53.4	0.9	47.4	0.3	75.7	0.8	64.3
Kentucky	2.1	42.6	1.8	48.1	1.5	43.0	0.3	73.4	1.2	58.1
Louisiana	2.0	34.2	1.7	38.4	1.4	33.5	0.3	62.5	1.2	47.6
Maine	0.7	39.4	0.5	46.9	0.5	44.2	0.1	61.4	0.4	58.8
Maryland	3.1	44.9	2.7	49.5	2.1	41.7	0.6	76.8	2.0	57.9
Massachusetts	3.6	43.5	2.9	49.2	2.4	43.9	0.5	77.4	2.1	58.5
Michigan	4.6	39.4	3.9	44.5	3.3	39.6	0.6	73.4	2.5	57.6
Minnesota	3.0	45.1	2.5	52.1	2.1	48.3	0.3	76.3	1.7	63.3
Mississippi	1.3	35.3	1.1	40.0	0.9	31.9	0.2	69.8	0.8	52.6
Missouri	3.0	44.1	2.5	50.2	2.1	45.9	0.4	75.0	1.8	60.2
Montana	0.5	37.7	0.4	45.8	0.3	39.2	0.1	69.5	0.2	58.7
Nebraska	1.0	39.0	0.8	45.8	0.7	41.6	0.1	71.9	0.6	57.2
Nevada	1.3	33.4	1.1	37.0	1.0	32.3	0.2	64.8	0.8	44.7
New Hampshire	0.7	41.5	0.6	48.7	0.5	43.9	0.1	73.4	0.4	59.3
New Jersey	4.5	37.7	3.8	41.7	3.3	37.5	0.5	68.1	2.7	49.9
New Mexico	0.9	36.1	0.8	41.0	0.6	31.4	0.2	71.9	0.5	50.3
New York	9.4	40.3	8.0	44.8	6.7	39.3	1.3	73.2	5.8	52.7
North Carolina	4.5	41.6	3.8	47.2	3.1	41.3	0.7	74.3	2.6	58.9
North Dakota	0.4	43.6	0.3	54.2	0.2	49.7	0.1	71.1	0.2	63.1
Ohio	5.8	43.2	4.9	49.2	4.1	45.4	0.7	70.7	3.3	60.1
Oklahoma	1.8	42.1	1.5	47.4	1.2	40.9	0.3	72.7	1.1	56.6
Oregon	2.0	43.5	1.7	49.6	1.4	43.8	0.3	76.6	1.1	60.4
Pennsylvania	6.3	45.3	5.3	51.4	4.5	46.9	0.7	78.9	3.7	62.4
Rhode Island	0.6	42.7	0.5	48.4	0.4	43.5	0.1	76.4	0.3	60.7
South Carolina	2.1	35.7	1.8	40.4	1.4	33.4	0.3	72.0	1.2	50.2
South Dakota	0.5	40.5	0.4	50.6	0.3	46.4	0.1	69.0	0.2	62.9
Tennessee	3.2	36.6	2.7	41.8	2.2	36.8	0.5	64.2	1.8	52.4
Texas	12.2	36.9	10.3	41.3	8.5	35.5	1.8	68.2	7.4	50.4
Utah	1.4	38.3	1.2	43.9	1.0	38.5	0.2	70.7	0.8	55.9
Vermont	0.4	41.5	0.3	49.4	0.3	44.6	0.1	72.9	0.2	62.7
Virginia	4.1	44.4	3.5	49.4	2.8	42.8	0.7	75.9	2.6	59.1
Washington	3.4	42.0	2.8	47.8	2.3	42.4	0.5	72.8	1.8	60.7
West Virginia	0.8	49.2	0.7	54.2	0.5	48.6	0.2	72.9	0.5	64.4
Wisconsin	3.2	45.6	2.6	51.9	2.3	47.8	0.4	77.7	1.7	64.2
Wyoming	0.3	43.2	0.2	51.1	0.2	42.9	0.1	74.6	0.2	61.1

Source: Employee Benefit Research Institute estimates from the 2011 March Current Population Survey (October 2011 *EBRI Issue Brief*, [www.ebri.org](http://www.ebri.org)).