



Fast Facts from EBRI

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How Geography Affects Retirement Plan Participation

WASHINGTON—How does the state where you live affect the likelihood that you will be a participant in a retirement plan?

The October 2008 *EBRI Issue Brief*, which reports on employment-based retirement plan participation in 2007, answers this and other questions. The *Issue Brief*, published by the nonpartisan Employee Benefit Research Institute (EBRI), says that, in general, the Midwestern and Northeastern states had higher participation levels, while the Southern and Western states had lower levels. Here are some of the key points for 2007:

- Wage and salary workers ages 21–64 living in Florida had the lowest probability (36.4 percent) of participating in a retirement plan in 2007, while those living in Iowa had the highest probability (58.3 percent).
- Wisconsin workers had the highest probability (54.4 percent) of participation among private wage and salary workers, among full-time, full-year wage and salary workers (67.7 percent), and for the all-worker definition (49.4 percent).
- At the other end of the rankings, Florida had the lowest probability of participation among full-time, full-year wage and salary workers (41.8 percent), as well as for all workers (32.3 percent), and among private-sector wage and salary workers (29.8 percent).
- Among public-sector wage and salary workers, New Jersey workers had the highest level of participation (82.1 percent), followed by Idaho (81.9 percent) and Ohio workers (81.7 percent). The lowest level of participation among public-sector workers was for those living in Louisiana (68.8 percent).
- Certain consolidated statistical areas located in the South and West—Macon-Warner-Robins-Fort Valley, GA; Fresno-Madera, CA; and Los Angeles-Long Beach-Riverside, CA—had the lowest retirement plan participation levels for private-sector workers. Workers from the Milwaukee-Racine-Waukesha, WI, and Huntsville-Decatur, AL, had the highest participation levels for these workers.
- Among public-sector wage and salary workers, the lowest level of retirement plan participation was in the Macon-Warner-Robins-Fort Valley, GA, consolidated statistical area, while Huntsville-Decatur, AL, had the highest participation levels.

The *Issue Brief* includes charts showing retirement plan participation levels for all 50 states and more than two dozen consolidated statistical areas. Data in the *Issue Brief* are based on the U.S. Census Bureau's March 2008 Current Population Survey. It is available at www.ebri.org/pdf/briefspdf/EBRI_IB_10-2008.pdf

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