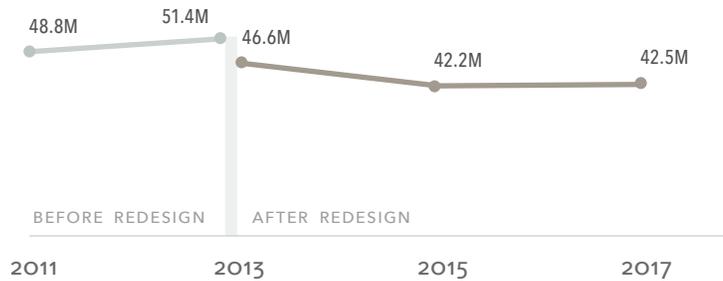


Retirement Plan Participation Among Selected Demographic Segments

UPDATED QUESTIONNAIRE

In 2014, the Current Population Survey questionnaire was redesigned, resulting in a drop in retirement plan participation estimates when compared with the results from the original questionnaire.

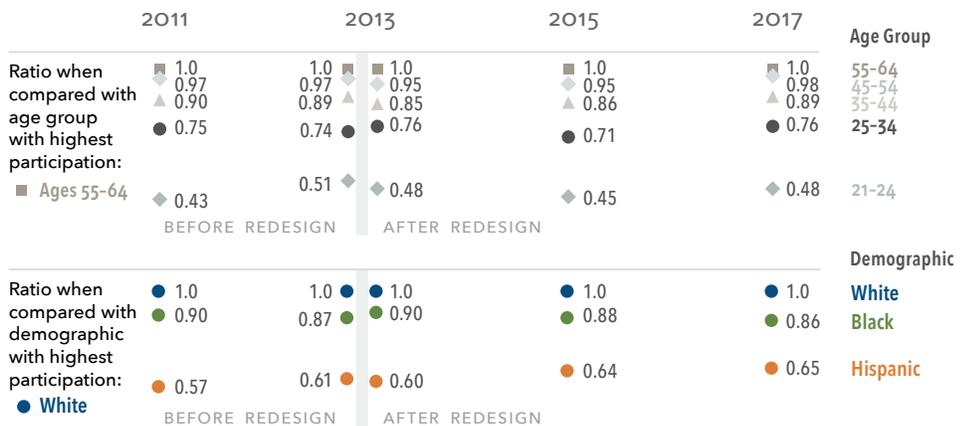
Number of Workers Ages 21-64 Participating in an Employment-Based Retirement Plan



RELATIVE RATIOS

The ratio of retirement plan participation remained consistent after the questionnaire redesign. The youngest cohort and Hispanic workers recorded the lowest levels of plan participation.

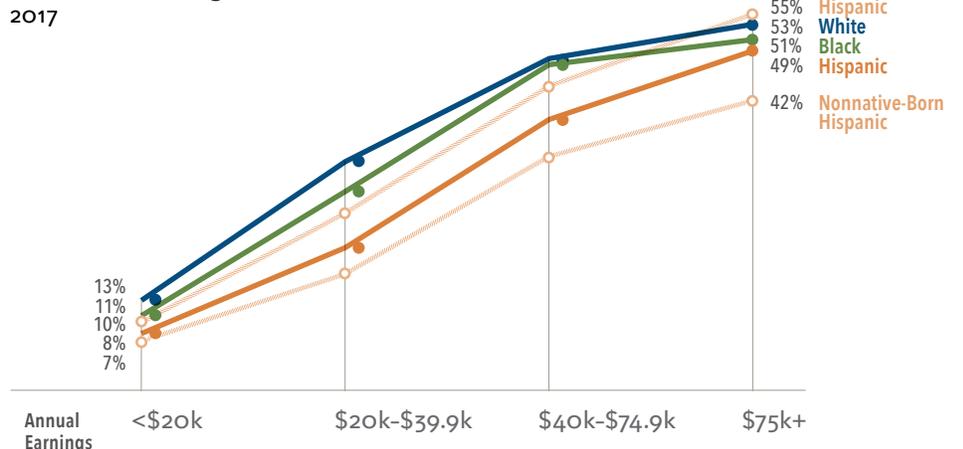
Ratio of Participation Relative to Group With the Highest Participation Rate



DEMOGRAPHIC DETAILS

Lower participation levels among Hispanic workers persisted across each of the income categories. This appears to have been driven by the nonnative-born Hispanic cohort. In the upper income bracket of the study, the native-born Hispanic cohort had the highest participation rate.

Percentage of Workers Ages 21-64 Participating in an Employment-Based Retirement Plan, by Ethnicity and Annual Earnings



Source: Craig Copeland. "Current Population Survey: Checking in on the Retirement Plan Participation and Retiree Income Estimates," EBRI Issue Brief, no. 483 (Employee Benefit Research Institute, May 30, 2019).