

STATE BY STATE: Workers Without Access to Employer-Sponsored Retirement Plan¹

	All Workers		Wage and Salary Workers, Age 18-64 Only ²	
	Number Without Access to Retirement Plan	Percent Without Access to Retirement Plan	Number Without Access to Retirement Plan	Percent Without Access to Retirement Plan
ALL STATES	75,208,526	48.4%	60,482,020	44.3%
ALABAMA	997,036	44.9%	822,299	40.9%
ALASKA	179,217	46.6%	130,453	40.2%
ARIZONA	1,626,793	53.6%	1,357,285	50.0%
ARKANSAS	706,108	49.2%	548,136	43.7%
CALIFORNIA	10,017,778	55.6%	8,127,329	52.0%
COLORADO	1,427,276	53.4%	1,173,172	50.0%
CONNECTICUT	881,156	45.2%	697,072	41.3%
DELAWARE	214,288	46.2%	175,229	42.8%
DISTRICT OF COLUMBIA	122,984	40.2%	98,902	36.7%
FLORIDA	5,285,618	56.8%	4,413,335	53.9%
GEORGIA	2,434,881	51.2%	2,077,765	48.0%
HAWAII	304,285	44.0%	239,716	39.4%
IDAHO	405,163	50.3%	290,442	43.5%
ILLINOIS	2,986,526	44.8%	2,443,094	40.8%
INDIANA	1,494,909	44.8%	1,185,775	40.3%
IOWA	773,676	43.6%	563,747	37.4%
KANSAS	663,867	43.2%	461,608	35.9%
KENTUCKY	972,418	45.2%	783,145	40.9%
LOUISIANA	1,063,514	54.8%	869,994	51.4%
MAINE	374,055	48.5%	281,469	43.2%
MARYLAND	1,426,022	46.0%	1,191,851	42.7%
MASSACHUSETTS	1,590,662	45.7%	1,265,374	42.0%
MICHIGAN	2,392,121	45.9%	1,901,826	41.4%
MINNESOTA	1,216,536	39.8%	907,062	34.1%
MISSISSIPPI	669,249	50.9%	544,131	47.0%
MISSOURI	1,446,033	45.7%	1,130,255	40.9%
MONTANA	253,265	49.2%	181,512	42.9%
NEBRASKA	458,706	43.6%	324,003	36.6%
NEVADA	616,342	49.0%	520,532	46.3%
NEW HAMPSHIRE	300,531	38.8%	211,717	32.4%
NEW JERSEY	2,199,584	45.5%	1,881,941	43.2%
NEW MEXICO	559,024	56.7%	449,173	53.0%
NEW YORK	4,838,560	50.1%	4,023,456	46.8%
NORTH CAROLINA	2,231,904	50.6%	1,816,683	46.5%
NORTH DAKOTA	167,119	42.5%	117,787	35.5%
OHIO	2,570,203	41.2%	2,044,411	37.0%
OKLAHOMA	906,364	49.7%	726,669	45.9%
OREGON	921,828	48.2%	685,662	42.3%
PENNSYLVANIA	2,819,560	42.6%	2,241,283	38.8%
RHODE ISLAND	269,055	44.7%	212,807	40.7%
SOUTH CAROLINA	990,575	45.7%	835,659	42.8%
SOUTH DAKOTA	221,531	47.2%	149,845	39.3%
TENNESSEE	1,468,065	48.4%	1,129,954	42.7%
TEXAS	5,737,288	50.2%	4,610,255	46.3%
UTAH	654,026	46.5%	491,859	40.5%
VERMONT	189,498	48.5%	132,561	41.1%
VIRGINIA	1,808,710	43.3%	1,473,716	39.4%
WASHINGTON	1,495,303	42.0%	1,116,348	36.2%
WEST VIRGINIA	394,703	45.2%	325,160	41.3%
WISCONSIN	1,311,749	41.9%	993,397	36.2%
WYOMING	152,863	49.2%	105,164	41.4%

Source: Current Population Survey, March 2006 Annual Social and Economic Supplement. U.S. Census Bureau. Weights are the CPS March 2006 supplement final weights.

¹ "Workers Without Access to Employer-Sponsored Retirement Plan" refers to workers whose current employer does not offer a retirement plan (such as a pension or 401k) to any of its employees. Additional employees may work for a firm offering a plan but not be eligible for that plan.

² Wage and salary workers are employees or owners of an incorporated business and are paid wages or a salary. It excludes those who work without pay, are unincorporated self-employed workers, or are younger than age 18 or older than age 64.