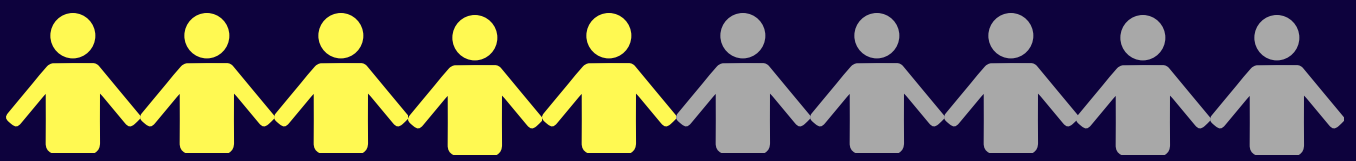




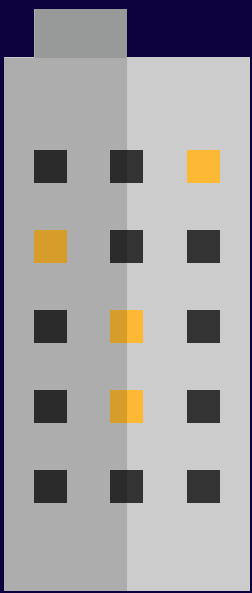
# What Do We Know About Access and Participation in Retirement Savings Plans?

## 50%

Roughly **half** of private sector workers do not participate in a workplace retirement savings program.\*



84 percent of the workers who do not participate in workplace retirement savings programs reported that the main reason was **lack of access**, rather than a failure to participate.\*\*



Bigger firms ( $\geq 1,000$  workers) in the private sector were **9 times** more likely to offer a retirement savings program compared to small firms ( $\leq 50$  workers).\*\*\*



Full-time workers were about **2.6 times** more likely to be eligible for a employer sponsored retirement savings program than part-time workers in the private sector.\*\*\*\*

