Coming Up Short: The Scope of Retirement Insecurity Among Illinois Workers

WOODSTOCK INSTITUTE
Advancing Economic Security and Community Prosperity

IABG

September 2012

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Acknowledgements

The authors thank Woodstock staff Beverly Berryhill, Katie Buitrago, Patricia Woods-Hessing, Tom Feltner, Dory Rand, and Michael Aumiller for their invaluable assistance in the production of this report.

This project would not have been possible without generous support from the Illinois Asset Building Group and the Ford Foundation as well as general operating support from John D. and Catherine T. MacArthur Foundation, the Chicago Community Trust, the Richard H. Driehaus Foundation, the Grand Victoria Foundation, the Harris Family Foundation, the Woods Fund of Chicago, and the F.B. Heron Foundation.

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About the Illinois Asset Building Group

The Illinois Asset Building Group (IABG) is a diverse statewide coalition invested in building the stability and strength of Illinois communities through increased asset ownership and asset protection. IABG believes that every person deserves the opportunity to save and build wealth across their life-time. Through IABG's advocacy efforts, we are committed to addressing the growing racial wealth gap and creating safe opportunities for Illinois families to save for their future and the future of their children. The Illinois Asset Building Group is co-chaired by Heartland Alliance for Human Needs and Human Rights and the Sargent Shriver National Center on Poverty Law.

Introduction

Millions of Americans are approaching retirement age without adequate retirement savings. The ongoing foreclosure and financial crisis and declines in housing values wiped out trillions in savings and home equity that people counted on using to help support themselves later in life. American workers, particularly those nearing retirement, are deeply concerned about income insecurity and fear that they will outlive their savings. Without adequate savings, American workers face the prospect of a decline in their standard of living during retirement. The negative impact of the lack of adequate retirement savings will fall not only on the individual workers involved; it will also have adverse impacts on the rest of the economy.[1] One of the principal sources of investment capital for the private sector will shrink, and the public sector will face increasing demands to address the needs of the growing numbers of older Americans living in poverty. Helping workers save for retirement should be a high priority for policymakers, according to 78 percent of people surveyed.[2]

The purposes of this report are to identify the principal sources of retirement income, examine the extent and types of workers facing retirement insecurity, and explore the necessary components of a state-level public policy solution that could help to address the problem. Using employment data by industry and estimated retirement plan sponsorship rates, this report shows how many workers in Illinois, especially those in industries with traditionally low-wage workers, lack access to one of the mainstays of retirement income: a tax-deferred, employment-based retirement savings plan. The report concludes with a discussion of the essential components of a state policy that would expand access to tax-deferred, employment-based retirement savings plans.

Sources of Retirement Income

Retirement income is derived from four main sources: earnings, assets, Social Security, and employment-based retirement plans. Looking at the relative contribution each source makes to retirement income and the trends that indicate how they may change in the future, the results suggest that most households will not have adequate income in retirement unless public policies facilitate increased retirement savings.

Earnings are a small percentage of retirement income for most households.

The Wall Street Journal reports that over 1.3 million people age 75 and older were working as of December 2011, up 25 percent from 2005.[3] Income from earnings, however, represents only a small fraction of total retirement income—6.2 percent or less for households in the bottom 60 percent of incomes as of 2008.[4]

Assets are a small and decreasing percentage of retirement income for most households.

Accumulated home equity is the principal asset for most American households, one on which homeowners have traditionally relied as a source of retirement income. The decline in the housing market has resulted in millions of homeowners with negative equity, meaning they owe more on their mortgages than their homes are worth, and has left millions more with greatly reduced assets to generate income in retirement. The impact of the decline in housing values is reflected in the net worth of households. The median net worth of households fell by more than 28 percent between 2005 and 2010, from $93,200 to $66,740.[5]

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[1] Dalirazar, N., M. S. Vornovytskyy, and D. Hedengren, 2010. *Can Americans Afford to Retire?* Washington, DC: U. S. Census Bureau.

[2] Opinion Research on Retirement Security and the Automatic IRA, August 2009. Downloaded from the AARP website on February 10, 2012.

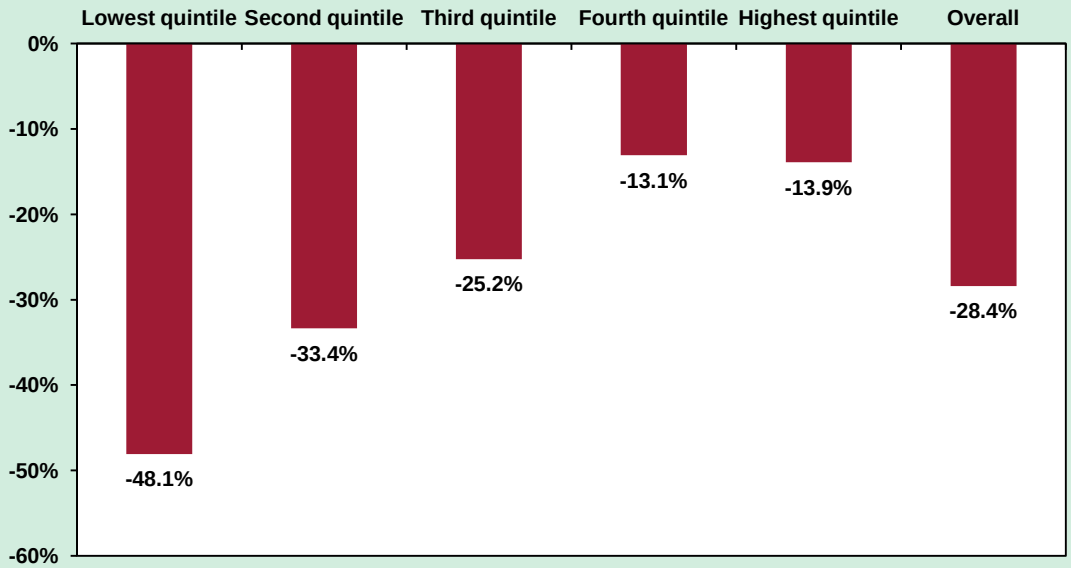
[3] *The Wall Street Journal*, 1/21/2012.

[4] Employee Benefit Research Institute (EBRI), October 2009. EBRI Databook on Employee Benefits, Chapter 7, Table 7.5. For households with incomes in the fourth Quintile (60^{th} to 80^{th} percentiles), earnings provided 14.1 percent of retirement income, and in the top quintile, they provided 39.3 percent of retirement income.

[5] Data for Charts 1-3 are from the U. S. Census Bureau, Net Worth and Asset Ownership of Households, 2005 and 2010, Table 1, for Charts 1-3.

The decline in net worth was not, however, distributed evenly among households. Those with lower incomes lost a greater percentage of their net worth, while higher income households saw smaller percentage losses (Chart 1).

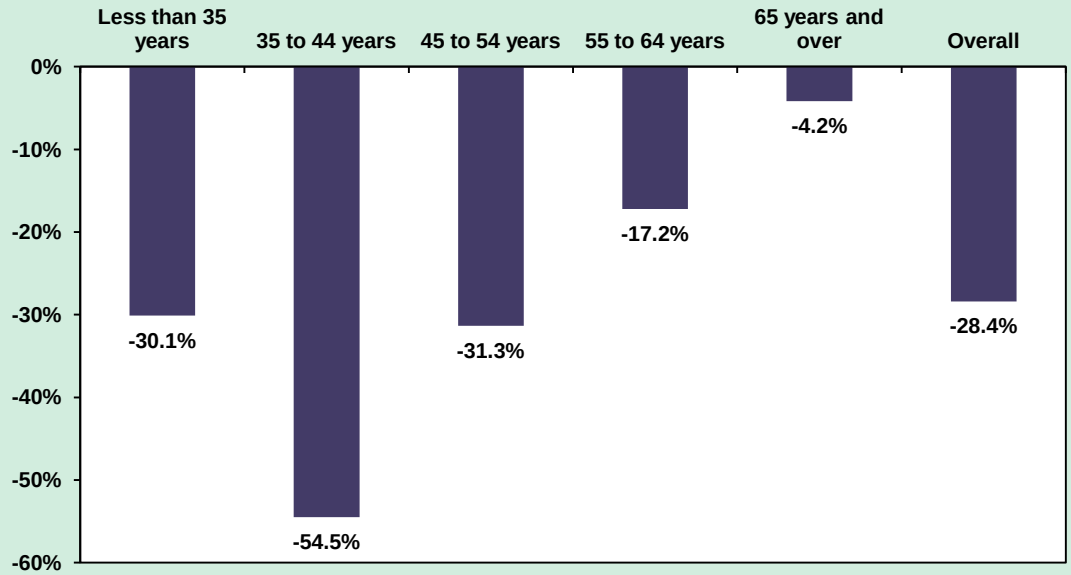
Chart 1. Percent Change in Net Worth, by Income, 2005-2010



Source: U. S. Census Bureau, Net Worth and Asset Ownership of Households, 2005 and 2010

Householders in all age groups saw decreases in median net worth. Those in the 35 to 44 years of age range, in their prime earning years, experienced a drop of more than 54 percent in median net worth and had the most severe impact (Chart 2). The smallest percentage decline was among householders 65 and older, those most likely to already be retired.

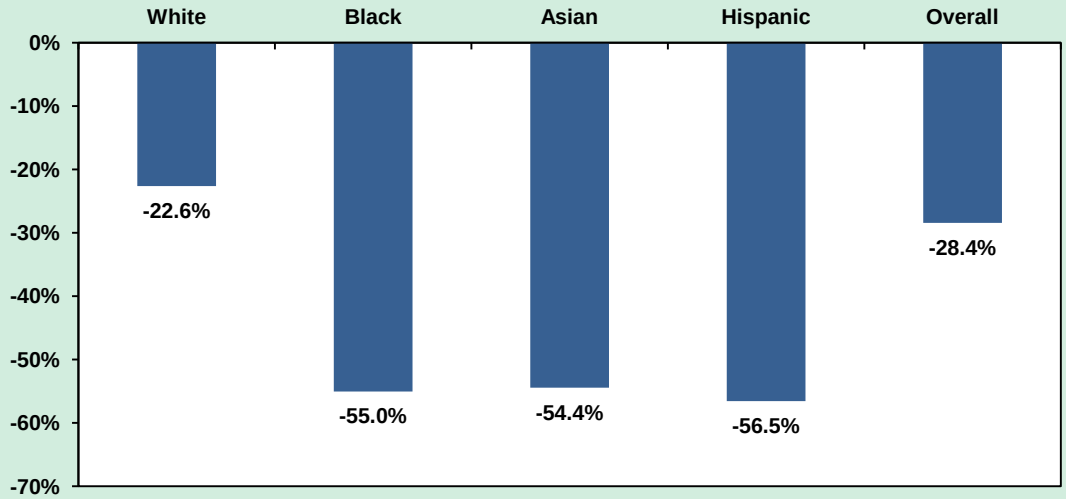
Chart 2. Percent Change in Median Net Worth, by Age, 2005-2010



Source: U. S. Census Bureau, Net Worth and Asset Ownership of Households, 2005 and 2010

People of color lost a higher percentage of their net worth than others lost. Latino, African American, and Asian householders experienced a drop of more than 54 percent in median net worth (Chart 3).

Chart 3. Percent Change in Median Net Worth, by Race/Ethnicity, 2005-2010



Source: U. S. Census Bureau, Net Worth and Asset Ownership of Households, 2005 and 2010

While the recession and elevated levels of unemployment certainly contributed to the overall decline in median net worth, being employed did not prevent significant losses of net worth. In fact, the negative impact was actually greater than average for workers under the age of 65, even for those who were employed during the entire recession period. The median net worth of workers employed for the entire recession decreased by almost 33 percent between 2005 and 2010 from $86,455 to $58,222.

Assets provided only a small percentage of income for households in the bottom 60 percent of incomes even before the decline in net worth—just 7 percent or less in 2005. By 2008, income from assets represented only 6.2 percent or less of retirement income for those households.

Income from earnings and assets combined provide less than 12.5 percent of all retirement income for households in the bottom 60 percent of incomes. That leaves Social Security and employment-based retirement plans as the only significant sources of income for the vast majority of older persons.

Social Security benefits are replacing a smaller percentage of pre-retirement income.

Social Security, historically a major source of retirement income for older Americans, now replaces a smaller percentage of pre-retirement income than it did in previous decades. According to the Employee Benefits Research Institute (EBRI), Social Security provided an average of 42.4 percent of pre-retirement income in 1981. By 2008, Social Security accounted for only 39.8 percent of pre-retirement income.[6]

Currently, the target pre-retirement income replacement rate for Social Security is 42 percent for a worker making an average wage, but the replacement rate is actually lower because of changes in the age limit for receiving full benefits. The current age limit for receiving full benefits is 66, and increases to 67 for people born after 1959. Fewer people are able to wait until they reach the higher age limit before applying for benefits, thereby reducing the amount they receive and the percentage of pre-retirement income replaced. Benefits are reduced by about one-half a

[6] EBRI Databook on Employee Benefits, Chapter 7, updated October 2009.

percent for every month early a person retires. One study reports that 45 percent of Americans approaching retirement age were retired by age 65, with an average retirement age of 60 for men and 57 for women.[7]

Fewer workers have access to employment-based retirement plans now than in the past. As Social Security replaces a lower percentage of pre-retirement income, older persons will need to increase income from retirement savings to ensure economic security later in life. As noted earlier, earnings and assets provide less than 12.5 percent of retirement income for households in the bottom 60 percent of incomes. The traditional supplement to Social Security benefits has been employment-based retirement plans, which have provided about 20 percent of retirement income over the past 20 years.

Nationally, only 49.1 percent of wage and salary workers between the ages of 21 and 64 in the private sector work for a company with an employment-based retirement plan.[8] Data on workers most likely to be covered by an employment-based plan—full-time, full-year wage and salary workers—show that the percentage who worked for an employer with a retirement plan declined from 69.4 percent in 1999 to 61.8 percent in 2008.

Access to employment-based retirement plans varies depending on the industry in which the worker is employed. Workers in manufacturing, transportation and warehousing, utilities, finance and insurance, and information industries have the highest percentage of employers sponsoring retirement plans, while workers in agriculture, mining, construction, and service industries, such as accommodation and food services or administrative support, have the lowest sponsorship rates.[9] Some of the lowest sponsorship rates are in industries with large numbers of low-wage and low-wealth workers.

Summary of Retirement Income Sources and Trends

Earnings and assets provide a relatively small percentage of retirement income for most households. With the net worth of households declining, the contribution from assets likely will decrease to an even smaller percentage. Social Security is replacing a smaller percentage of pre-retirement income than it replaced in the past. Moreover, this trend will likely continue as more people retire before reaching the increasing age for receiving full Social Security benefits. Finally, access to employment-based retirement plans is decreasing, meaning that fewer private sector workers have access to the second most important source of retirement income for most households.

States have limited ability to help private sector workers increase their retirement income from earnings, assets, or Social Security. States can, however, reduce retirement insecurity for workers by adopting public policies that facilitate access to employment-based retirement savings plans.

[7] MetLife Mature Market Study, downloaded April 6, 2012. Full retirement age is now 66.
[8] EBRI Issue Brief No. 348, October 2010, Figure 1.
[9] EBRI Issue Brief No. 348, October 2010, Figure 7.

Access to Employment-based Retirement Plans In Illinois

Data and Methodology

To estimate the number of workers in Illinois who do not have access to employment-based retirement savings plans, this report combines data from the EBRI Issue Brief No. 348 (October 2010), the Bureau of Labor Statistics (BLS), and the Census Bureau. The EBRI brief provides an analysis of private sector worker access to employment-based retirement plans, broken down by industry sector at the two-digit North American Industry Classification System (NAICS) Code level. The combined data from BLS and the Census provide NAICS Code-level employment by place of residence. Combining these two datasets generates an estimate of the number of private sector workers living in a given area who have access to an employment-based retirement plan based on national data for the industry of the person's employment. The results for Illinois are shown in Table 1.

Table 1. Access to an Employment-based Retirement Plan by Industry, Illinois, All Private Sector Jobs, 2010

NAICS Code and Description	Number of Workers	Percent of Employers Sponsoring	Number of Workers with Access	Number of Workers without Access	Percent of Workers without Access
56 - Administrative and Support	338,005	27.4%	92,613	245,392	72.6%
61 - Education Services	139,903	27.4%	38,333	101,570	72.6%
71 - Arts, Entertainment, and Recreation	74,624	27.4%	20,447	54,177	72.6%
72 - Accommodation and Food Services	434,716	27.4%	119,112	315,604	72.6%
81 - Other Services	195,900	27.4%	53,677	142,223	72.6%
11 - Agriculture, Forestry, Fishing and Hunting	16,414	34.2%	5,614	10,800	65.8%
21 - Mining	9,067	34.2%	3,101	5,966	65.8%
23 - Construction	187,150	34.2%	64,005	123,145	65.8%
42 - Wholesale Trade	286,081	49.0%	140,180	145,901	51.0%
44-45 - Retail Trade	599,149	49.0%	293,583	305,566	51.0%
62 - Health Care and Social Assistance	702,576	49.1%	344,965	357,611	50.9%
99 - Other	23	49.1%	11	12	50.9%
53 - Real Estate and Rental and Leasing	71,565	52.7%	37,715	33,850	47.3%
54 - Professional, Scientific, and Technical Services	346,500	52.7%	182,606	163,895	47.3%
22 - Utilities	24,008	59.0%	14,165	9,843	41.0%
48-49 - Transportation and Warehousing	206,211	59.0%	121,664	84,547	41.0%
51 - Information	105,538	59.0%	62,267	43,271	41.0%
52 - Finance and Insurance	294,117	59.0%	173,529	120,588	41.0%
55 - Management of Companies and Enterprises	99,290	59.0%	58,581	40,709	41.0%
31-33 - Manufacturing	563,762	64.1%	361,371	202,391	35.9%
Total	**4,694,599**		**2,187,540**	**2,507,059**	**53.4%**

Sources: Bureau of Labor Statistics and Census Bureau; EBRI Issue Brief No. 348, October 2010, Figure 7

Findings

Over half of all private sector workers in Illinois lack access to an employment-based retirement plan. Applying national averages for sponsorship rates by industry to Illinois employment data by industry reveals that only 2.2 million private sector workers in Illinois, or 46.6 percent, had access to an employment-based retirement plan in 2010, while 2.5 million, or 53.4 percent, do not have access to such a plan.

Lower-wage workers are the least likely to have access to an employment-based retirement plan. Analyzing the industry data by wage categories shows a clear correlation between wages and access to employment-based retirement plans. Nearly 60 percent of workers in the lowest wage category did not have access to an employment-based retirement plan, compared with 49 percent of workers in the highest wage category, as shown in Table 2.

Table 2. Access to an Employment-based Retirement Plan by Wage Category, All IL Private Sector Jobs, 2010

Annual Wages	Private-sector Workers	Without Access to a Plan	Percent without Access
Under $15,000	1,189,367	708,950	59.60%
$15,000 to $40,000	1,703,581	910,995	53.50%
$40,000 or More	1,800,926	886,719	49.20%

Over half of all private sector workers in the Chicago region lack access to an employment-based retirement plan. In the Chicago region, 1.4 million private sector workers, or 46.4 percent, had access to an employment-based retirement plan in 2010, while 1.7 million, or 53.6 percent, did not have access to such a plan, as shown in Appendix A.

Access to employment-based retirement savings plans is not as likely in certain industries. Nearly 859,000, or 72 percent, of private sector workers in the Administrative and Support, Education Services, Arts, Entertainment and Recreation, Accommodation and Food Services, and Other Services industries did not have access to an employment-based retirement plan in 2010. These industries are generally hiring lower-skilled workers and paying low entry-level wages, with relatively high rates of turnover among employees and higher percentages of part-time workers. Employers in these industries, therefore, may have less incentive to offer a retirement savings option because they are not as concerned about retaining highly-skilled employees who would be difficult to replace.

The majority of private sector workers in every Illinois legislative district does not have access to an employment-based retirement plan. Analysis of the data by legislative district shows that that fewer than half of private sector workers in every Illinois House and Senate district had access to an employment-based retirement plan in 2010, as shown in Appendices D and E.

Policy Recommendations

There is strong evidence that access to employment-based retirement savings plans, as well as contributions to these plans, need to be increased significantly to generate greater retirement income security for Illinois private sector workers. Public policy needs to provide a solution that will enable today's workers to save for a more economically secure future and reduce the retirement income gap. Such a policy solution is needed not only to benefit individual workers; it is also needed to avoid broader negative impacts on the economy and the State of Illinois that will result from widespread retirement insecurity.

The public policy solution should establish a retirement savings plan option which does not impose long vesting periods and which is easily portable, allowing workers to take their savings with them when they move from job to job. Traditional employment-based pension plans often have vesting periods that can reduce workers' benefits if they do not remain with the employer for a specified number of years. For example, employees may have to work for the same company for five years before their retirement savings plan benefits vest. If they leave before vesting, they receive only their contributions and gain no benefit from any employer contributions, which revert back to the employer. Businesses that provide an employer contribution to employee retirement plans, such as pensions or 401k plans, typically provide their contribution only after a full year of employment, putting workers with short-term positions at a disadvantage.[10]

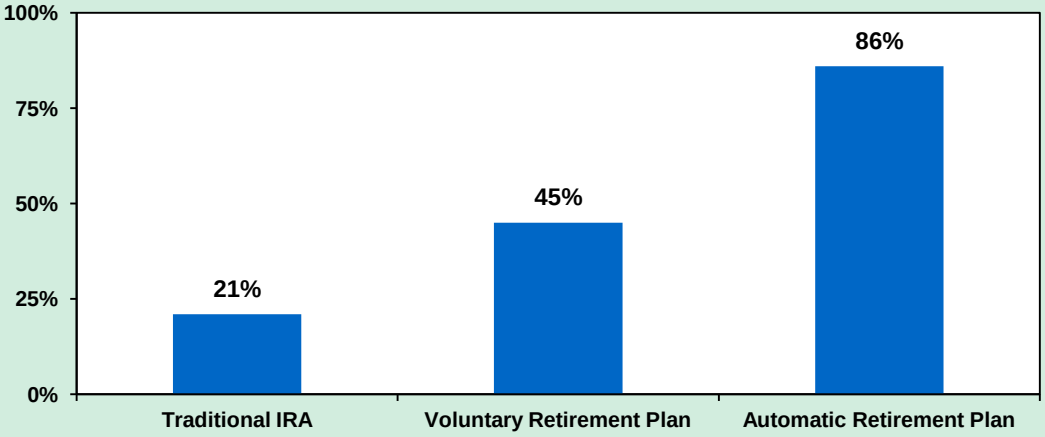
Any public policy solution to increase access to employment-based retirement savings plans must function within the realities of current workforce and income dynamics. The industrial model of lifetime employment with one company has given way to more frequent job changes, with younger workers changing jobs an average of nine times by the age of 34.[11] Therefore, the public policy proposals have to accommodate more frequent job changes; the retirement benefits should vest immediately and be easily portable from one place of employment to another.

The public policy solution should automatically enroll workers to maximize participation, while allowing workers to opt out if they choose. People are more likely to delay current expenditure and save for the future if they are not required to actively initiate and continue funding a systematic savings program. That is, workers who are automatically enrolled in a payroll savings plan that deducts a small percentage of their income, with the choice of opting out, are almost twice as likely to participate in the plan as they are if they have to enroll on their own initiative. Moreover, workers are even more likely to save through a program in which they are automatically enrolled than they are if they have to establish and fund the savings plan of their own initiative, as for example, if they have to set up and make annual contributions to an Individual Retirement Account (IRA) (Chart 4).

[10] Calabrese, Michael. Facing Up to the Retirement Savings Deficit: From 401(k) to Universal and Automatic Accounts, New America Foundation. October 2011, downloaded April 2, 2012.

[11] Protecting the Retirement Security of America's Workers. Downloaded from www.elainelchao.com on April 9, 2012.

Chart 4. Take-up Rates by Type of Plan



Source: EBRI Notes, "401(k)-Type Plans and Individual Retirement Accounts (IRAs)", 2007

The public policy solution should provide a retirement savings plan option with the same kinds of favorable tax treatment accorded current individual retirement savings options, such as IRAs or Roth IRAs. The ability to accumulate savings over time is greatly enhanced by the preferential tax treatment of such accounts, and those benefits are essential to maximize workers' retirement assets. The different tax treatment of traditional and Roth IRAs illustrates two options for the public policy solution. Workers fund traditional IRAs with pre-tax income and pay taxes on the distributions when they are received. Workers fund Roth IRAs with after-tax income and the distributions are tax-free when they are received. Transactions within either type of account are tax-free, that is, when assets held in an IRA, such as mutual funds, are traded, any gain on the trade is not taxed when it is made. That tax treatment is different than treatment of gains on trading ordinary investments, which are taxed in the year of the trade.

Appendix A. Access to employment-based retirement plans among Chicago region private sector workers

Area	Number of Workers Living in the Area	Number of Workers with Access to a Plan	Number of Workers without Access to a Plan	Percent of Workers without Access to a Plan
Cook County	1,871,195	861,019	1,010,176	54.0%
City of Chicago	911,569	413,729	497,840	54.6%
DuPage County	389,136	182,760	206,376	53.0%
Kane County	190,428	89,647	100,781	52.9%
Lake County	268,512	127,024	141,488	52.7%
McHenry County	129,434	61,389	68,045	52.6%
Will County	260,408	121,507	138,901	53.3%
Six county region	3,109,113	1,443,346	1,665,767	53.6%

Appendix B. Access to employment-based retirement savings plans among private sector workers, by Chicago community area

Community Area	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
Albany Park	16,108	7,325	8,783	45.5%	54.5%
Archer Heights	3,858	1,772	2,086	45.9%	54.1%
Armour Square	4,572	1,969	2,603	43.1%	56.9%
Ashburn	11,757	5,419	6,338	46.1%	53.9%
Auburn Gresham	12,222	5,507	6,715	45.1%	54.9%
Austin	27,936	12,759	15,177	45.7%	54.3%
Avalon Park	2,532	1,141	1,391	45.1%	54.9%
Avondale	13,572	6,129	7,443	45.2%	54.8%
Belmont Cragin	23,836	10,932	12,904	45.9%	54.1%
Beverly	7,067	3,185	3,882	45.1%	54.9%
Bridgeport	11,936	5,258	6,678	44.1%	55.9%
Brighton Park	10,892	4,968	5,924	45.6%	54.4%
Burnside	697	314	383	45.1%	54.9%
Calumet Height	3,698	1,665	2,033	45.0%	55.0%
Chatham	7,818	3,491	4,327	44.7%	55.3%
Chicago Lawn	14,694	6,746	7,948	45.9%	54.1%
Clearing	7,948	3,651	4,297	45.9%	54.1%
Douglas	5,457	2,438	3,019	44.7%	55.3%
Dunning	16,617	7,657	8,960	46.1%	53.9%
East Garfield	6,094	2,744	3,350	45.0%	55.0%
East Side	4,712	2,147	2,565	45.6%	54.4%
Edgewater	23,730	10,485	13,245	44.2%	55.8%
Edison Park	4,529	2,092	2,437	46.2%	53.8%
Englewood	7,260	3,230	4,030	44.5%	55.5%
Forest Glen	6,868	3,173	3,695	46.2%	53.8%
Fuller Park	789	352	437	44.6%	55.4%
Gage Park	9,793	4,482	5,311	45.8%	54.2%
Garfield Ridge	11,672	5,369	6,303	46.0%	54.0%
Grand Boulevard	6,405	2,845	3,560	44.4%	55.6%
Greater Grand	8,013	3,544	4,469	44.2%	55.8%
Hegewisch	2,272	1,025	1,247	45.1%	54.9%
Hermosa	7,136	3,272	3,864	45.9%	54.1%
Humboldt Park	15,558	7,012	8,546	45.1%	54.9%
Hyde Park	9,445	3,877	5,568	41.0%	59.0%
Irving Park	20,480	9,311	11,169	45.5%	54.5%
Jefferson Park	10,462	4,802	5,660	45.9%	54.1%
Kenwood	5,243	2,263	2,980	43.2%	56.8%
Lakeview	52,021	23,861	28,160	45.9%	54.1%
Lincoln Park	30,927	14,387	16,540	46.5%	53.5%

Appendix B. Access to employment-based retirement savings plans among private sector workers, by Chicago community area

Community Area	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
Lincoln Square	18,822	8,489	10,333	45.1%	54.9%
Logan Square	31,253	14,047	17,206	44.9%	55.1%
Loop	11,220	5,255	5,965	46.8%	53.2%
Lower West Side	10,395	4,622	5,773	44.5%	55.5%
McKinley Park	5,038	2,276	2,762	45.2%	54.8%
Montclare	4,312	2,018	2,294	46.8%	53.2%
Morgan Park	6,984	3,141	3,843	45.0%	55.0%
Mount Greenwood	5,882	2,616	3,266	44.5%	55.5%
Near North Side	40,077	18,738	21,339	46.8%	53.2%
Near South Side	7,602	3,519	4,083	46.3%	53.7%
Near West Side	23,132	10,729	12,403	46.4%	53.6%
New City	11,402	5,171	6,231	45.4%	54.6%
North Center	15,846	7,210	8,636	45.5%	54.5%
North Lawndale	9,785	4,425	5,360	45.2%	54.8%
North Park	6,012	2,723	3,289	45.3%	54.7%
Norwood Park	14,126	6,505	7,621	46.0%	54.0%
Oakland	1,645	730	915	44.3%	55.7%
O'Hare	2,149	985	1,164	45.9%	54.1%
Portage Park	22,801	10,373	12,428	45.5%	54.5%
Pullman	2,264	1,016	1,248	44.9%	55.1%
Riverdale	1,444	657	787	45.5%	54.5%
Rogers Park	19,991	8,759	11,232	43.8%	56.2%
Roseland	10,407	4,734	5,673	45.5%	54.5%
South Chicago	7,654	3,436	4,218	44.9%	55.1%
South Deering	3,851	1,757	2,094	45.6%	54.4%
South Lawndale	14,562	6,708	7,854	46.1%	53.9%
South Shore	13,456	5,964	7,492	44.3%	55.7%
Uptown	24,575	10,972	13,603	44.6%	55.4%
Washingon Park	2,790	1,235	1,555	44.3%	55.7%
Washington Heights	6,664	3,013	3,651	45.2%	54.8%
West Elsdon	5,281	2,424	2,857	45.9%	54.1%
West Englewood	9,015	4,058	4,957	45.0%	55.0%
West Garfield	4,717	2,127	2,590	45.1%	54.9%
West Lawn	9,308	4,310	4,998	46.3%	53.7%
West Pullman	7,143	3,239	3,904	45.3%	54.7%
West Ridge	23,875	10,766	13,109	45.1%	54.9%
West Town	40,481	18,402	22,079	45.5%	54.5%
Woodlawn	6,500	2,831	3,669	43.6%	56.4%

Appendix C. Access to employment-based retirement savings plans among private sector workers, by top 100 largest Census places in Chicago six county region

District	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
Addison	14,931	7,067	7,864	47.3%	52.7%
Algonquin	11,635	5,514	6,121	47.4%	52.6%
Alsip	7,843	3,605	4,238	46.0%	54.0%
Arlington Heights	32,168	15,214	16,954	47.3%	52.7%
Aurora	60,255	28,236	32,019	46.9%	53.1%
Bartlett	18,449	8,822	9,627	47.8%	52.2%
Batavia	12,218	5,787	6,431	47.4%	52.6%
Bellwood	6,795	3,219	3,576	47.4%	52.6%
Bensenville	7,389	3,485	3,904	47.2%	52.8%
Berwyn	19,447	8,957	10,490	46.1%	53.9%
Bloomingdale	9,581	4,536	5,045	47.3%	52.7%
Blue Island	8,336	3,828	4,508	45.9%	54.1%
Bolingbrook	32,627	15,295	17,332	46.9%	53.1%
Brookfield	8,092	3,743	4,349	46.3%	53.7%
Buffalo Grove	19,920	9,485	10,435	47.6%	52.4%
Burbank	11,203	5,273	5,930	47.1%	52.9%
Calumet	10,696	4,956	5,740	46.3%	53.7%
Carol Stream	19,439	9,217	10,222	47.4%	52.6%
Carpentersville	12,430	5,829	6,601	46.9%	53.1%
Chicago	911,592	413,738	497,854	45.4%	54.6%
Chicago Heights	10,191	4,715	5,476	46.3%	53.7%
Cicero	23,132	10,696	12,436	46.2%	53.8%
Crest Hill	7,190	3,370	3,820	46.9%	53.1%
Crystal Lake	18,972	8,961	10,011	47.2%	52.8%
Darien	9,643	4,537	5,106	47.1%	52.9%
Des Plaines	25,749	12,116	13,633	47.1%	52.9%
Dolton	6,677	3,104	3,573	46.5%	53.5%
Downers Grove	20,542	9,588	10,954	46.7%	53.3%
Elgin	41,474	19,572	21,902	47.2%	52.8%
Elk Grove Village	16,059	7,654	8,405	47.7%	52.3%
Elmhurst	16,606	7,800	8,806	47.0%	53.0%
Elmwood Park	10,713	4,958	5,755	46.3%	53.7%
Evanston	28,725	12,822	15,903	44.6%	55.4%
Evergreen Park	8,009	3,679	4,330	45.9%	54.1%
Franklin Park	7,912	3,763	4,149	47.6%	52.4%
Geneva	9,280	4,384	4,896	47.2%	52.8%
Glen Ellyn	10,863	5,058	5,805	46.6%	53.4%
Glendale Heights	14,027	6,672	7,355	47.6%	52.4%

Appendix C. Access to employment-based retirement savings plans among private sector workers, by top 100 largest Census places in Chicago six county region

District	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
Glenview	17,737	8,258	9,479	46.6%	53.4%
Grayslake	8,457	4,064	4,393	48.1%	51.9%
Gurnee	13,994	6,689	7,305	47.8%	52.2%
Hanover Park	16,861	7,960	8,901	47.2%	52.8%
Harvey	8,280	3,862	4,418	46.6%	53.4%
Highland Park	9,857	4,574	5,283	46.4%	53.6%
Hoffman Estates	22,424	10,632	11,792	47.4%	52.6%
Homer Glen	11,824	5,487	6,337	46.4%	53.6%
Homewood	5,928	2,724	3,204	46.0%	54.0%
Huntley	4,345	2,055	2,290	47.3%	52.7%
Joliet	46,491	21,507	24,984	46.3%	53.7%
Lake Forest	6,105	2,844	3,261	46.6%	53.4%
Lake in the Hills	13,378	6,324	7,054	47.3%	52.7%
Lake Zurich	8,666	4,167	4,499	48.1%	51.9%
Lansing	9,530	4,395	5,135	46.1%	53.9%
Libertyville	9,592	4,661	4,931	48.6%	51.4%
Lisle	9,613	4,469	5,144	46.5%	53.5%
Lockport	8,785	4,087	4,698	46.5%	53.5%
Lombard	19,367	9,012	10,355	46.5%	53.5%
Matteson	4,379	2,025	2,354	46.2%	53.8%
Maywood	7,534	3,535	3,999	46.9%	53.1%
McHenry	10,485	4,951	5,534	47.2%	52.8%
Melrose Park	8,356	3,929	4,427	47.0%	53.0%
Mokena	7,823	3,637	4,186	46.5%	53.5%
Morton Grove	10,522	4,878	5,644	46.4%	53.6%
Mount Prospect	22,848	10,817	12,031	47.3%	52.7%
Mundelein	14,113	6,690	7,423	47.4%	52.6%
Naperville	62,260	29,325	32,935	47.1%	52.9%
New Lenox	10,676	4,959	5,717	46.5%	53.5%
Niles	12,481	5,852	6,629	46.9%	53.1%
North Chicago	7,434	3,399	4,035	45.7%	54.3%
Northbrook	12,652	5,882	6,770	46.5%	53.5%
Oak Forest	10,948	5,021	5,927	45.9%	54.1%
Oak Lawn	21,823	10,063	11,760	46.1%	53.9%
Oak Park	20,738	9,541	11,197	46.0%	54.0%
Orland Park	21,982	10,143	11,839	46.1%	53.9%
Palatine	28,662	13,570	15,092	47.3%	52.7%
Park Forest	7,617	3,556	4,061	46.7%	53.3%
Park Ridge	14,825	6,950	7,875	46.9%	53.1%

Appendix C. Access to employment-based retirement savings plans among private sector workers, by top 100 largest Census places in Chicago six county region

District	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
Plainfield	8,758	4,104	4,654	46.9%	53.1%
Rolling Meadows	10,777	5,085	5,692	47.2%	52.8%
Romeoville	12,418	5,818	6,600	46.9%	53.1%
Roselle	10,918	5,174	5,744	47.4%	52.6%
Round Lake Beach	11,141	5,235	5,906	47.0%	53.0%
Schaumburg	34,265	16,328	17,937	47.7%	52.3%
Skokie	27,761	12,688	15,073	45.7%	54.3%
South Elgin	8,180	3,880	4,300	47.4%	52.6%
South Holland	6,017	2,784	3,233	46.3%	53.7%
St. Charles	13,876	6,535	7,341	47.1%	52.9%
Streamwood	17,620	8,372	9,248	47.5%	52.5%
Tinley Park	21,236	9,787	11,449	46.1%	53.9%
Vernon Hills	10,477	5,046	5,431	48.2%	51.8%
Villa Park	9,671	4,503	5,168	46.6%	53.4%
Waukegan	28,802	13,257	15,545	46.0%	54.0%
West Chicago	10,577	4,939	5,638	46.7%	53.3%
Westmont	10,231	4,772	5,459	46.6%	53.4%
Wheaton	22,068	10,221	11,847	46.3%	53.7%
Wheeling	15,623	7,369	8,254	47.2%	52.8%
Wilmette	10,460	4,770	5,690	45.6%	54.4%
Woodridge	13,615	6,366	7,249	46.8%	53.2%
Woodstock	9,668	4,605	5,063	47.6%	52.4%
Zion	8,510	3,961	4,549	46.6%	53.4%

Appendix D. Access to employment-based retirement plans among Illinois private sector workers by Illinois Senate district

Senate District	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
1	63,308	28,345	44.8%	34,963	55.2%
2	68,992	31,036	45.0%	37,956	55.0%
3	78,959	35,780	45.3%	43,179	54.7%
4	80,220	36,299	45.2%	43,921	54.8%
5	72,751	33,233	45.7%	39,518	54.3%
6	76,460	35,306	46.2%	41,154	53.8%
7	77,394	35,762	46.2%	41,632	53.8%
8	73,127	33,554	45.9%	39,573	54.1%
9	74,229	33,953	45.7%	40,276	54.3%
10	91,386	41,813	45.8%	49,573	54.2%
11	112,659	51,604	45.8%	61,055	54.2%
12	104,778	47,385	45.2%	57,393	54.8%
13	92,071	40,827	44.3%	51,244	55.7%
14	89,951	40,550	45.1%	49,401	54.9%
15	85,213	39,028	45.8%	46,185	54.2%
16	85,964	39,208	45.6%	46,756	54.4%
17	85,676	38,984	45.5%	46,692	54.5%
18	85,833	39,095	45.5%	46,738	54.5%
19	90,230	41,613	46.1%	48,617	53.9%
20	73,042	33,708	46.1%	39,334	53.9%
21	61,882	28,409	45.9%	33,473	54.1%
22	70,471	32,566	46.2%	37,905	53.8%
23	69,383	32,066	46.2%	37,317	53.8%
24	67,065	29,992	44.7%	37,073	55.3%
25	70,024	31,071	44.4%	38,953	55.6%
26	72,125	32,709	45.4%	39,416	54.6%
27	71,231	32,459	45.6%	38,772	54.4%
28	69,544	31,981	46.0%	37,563	54.0%
29	68,566	31,693	46.2%	36,873	53.8%
30	66,856	30,690	45.9%	36,166	54.1%
31	66,292	30,341	45.8%	35,951	54.2%
32	66,912	30,601	45.7%	36,311	54.3%
33	63,870	29,264	45.8%	34,606	54.2%
34	73,395	33,565	45.7%	39,830	54.3%
35	82,675	37,758	45.7%	44,917	54.3%
36	86,672	39,975	46.1%	46,697	53.9%
37	84,260	39,049	46.3%	45,211	53.7%
38	76,253	34,804	45.6%	41,449	54.4%
39	78,714	35,384	45.0%	43,330	55.0%

Appendix D. Access to employment-based retirement plans among Illinois private sector workers by Illinois Senate district

Senate District	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
40	84,781	38,990	46.0%	45,791	54.0%
41	93,933	43,968	46.8%	49,965	53.2%
42	89,939	42,064	46.8%	47,875	53.2%
43	88,123	41,389	47.0%	46,734	53.0%
44	104,046	49,141	47.2%	54,905	52.8%
45	106,415	50,226	47.2%	56,189	52.8%
46	93,396	43,708	46.8%	49,688	53.2%
47	90,443	42,017	46.5%	48,426	53.5%
48	95,550	44,725	46.8%	50,825	53.2%
49	93,986	44,354	47.2%	49,632	52.8%
50	88,807	42,280	47.6%	46,527	52.4%
51	90,584	43,213	47.7%	47,371	52.3%
52	94,658	44,742	47.3%	49,916	52.7%
53	96,446	45,615	47.3%	50,831	52.7%
54	96,874	45,688	47.2%	51,186	52.8%
55	100,193	47,197	47.1%	52,996	52.9%
56	99,664	46,872	47.0%	52,792	53.0%
57	84,166	39,286	46.7%	44,880	53.3%
58	82,975	39,070	47.1%	43,905	52.9%
59	80,244	37,481	46.7%	42,763	53.3%

Appendix E. Access to employment-based retirement plans among Illinois private sector workers by Illinois House district

House District	Residents Employed in the Private Sector	With Access to a Plan	Percent with Access	Without Access to a Plan	Percent without Access
1	30,461	13,878	45.6%	16,583	54.4%
2	32,847	14,467	44.0%	18,380	56.0%
3	36,145	16,569	45.8%	19,576	54.2%
4	42,814	19,210	44.9%	23,604	55.1%
5	37,406	17,089	45.7%	20,317	54.3%
6	35,345	16,144	45.7%	19,201	54.3%
7	41,115	19,162	46.6%	21,953	53.4%
8	36,279	16,600	45.8%	19,679	54.2%
9	36,848	16,953	46.0%	19,895	54.0%
10	37,381	17,000	45.5%	20,381	54.5%
11	54,005	24,813	45.9%	29,192	54.1%
12	58,654	26,791	45.7%	31,863	54.3%
13	46,124	20,594	44.6%	25,530	55.4%
14	45,947	20,233	44.0%	25,714	56.0%
15	44,004	20,317	46.2%	23,687	53.8%
16	41,209	18,711	45.4%	22,498	54.6%
17	44,755	20,496	45.8%	24,259	54.2%
18	40,921	18,488	45.2%	22,433	54.8%
19	44,912	20,607	45.9%	24,305	54.1%
20	45,318	21,006	46.4%	24,312	53.6%
21	27,724	12,702	45.8%	15,022	54.2%
22	34,158	15,707	46.0%	18,451	54.0%
23	36,313	16,859	46.4%	19,454	53.6%
24	33,070	15,207	46.0%	17,863	54.0%
25	33,995	14,785	43.5%	19,210	56.5%
26	36,029	16,286	45.2%	19,743	54.8%
27	36,096	16,423	45.5%	19,673	54.5%
28	35,135	16,036	45.6%	19,099	54.4%
29	34,409	15,945	46.3%	18,464	53.7%
30	34,157	15,749	46.1%	18,408	53.9%
31	32,699	14,941	45.7%	17,758	54.3%
32	33,593	15,400	45.8%	18,193	54.2%
33	33,319	15,201	45.6%	18,118	54.4%
34	30,551	14,063	46.0%	16,488	54.0%
35	42,844	19,502	45.5%	23,342	54.5%
36	39,831	18,256	45.8%	21,575	54.2%
37	46,841	21,719	46.4%	25,122	53.6%
38	37,419	17,330	46.3%	20,089	53.7%
39	38,834	17,474	45.0%	21,360	55.0%
40	39,880	17,910	44.9%	21,970	55.1%

Appendix E. Access to employment-based retirement plans among Illinois private sector workers by Illinois House district

House District	Residents Employed in the Private Sector	With Access to a Plan	Percent with Access	Without Access to a Plan	Percent without Access
41	44,901	21,079	46.9%	23,822	53.1%
42	49,032	22,888	46.7%	26,144	53.3%
43	40,907	19,176	46.9%	21,731	53.1%
44	47,216	22,213	47.0%	25,003	53.0%
45	56,830	26,928	47.4%	29,902	52.6%
46	49,585	23,298	47.0%	26,287	53.0%
47	43,811	20,409	46.6%	23,402	53.4%
48	46,632	21,608	46.3%	25,024	53.7%
49	48,918	23,117	47.3%	25,801	52.7%
50	45,068	21,237	47.1%	23,831	52.9%
51	43,739	21,044	48.1%	22,695	51.9%
52	46,845	22,170	47.3%	24,675	52.7%
53	47,813	22,573	47.2%	25,240	52.8%
54	48,633	23,043	47.4%	25,590	52.6%
55	48,241	22,645	46.9%	25,596	53.1%
56	51,952	24,552	47.3%	27,400	52.7%
57	47,712	22,320	46.8%	25,392	53.2%
58	36,454	16,966	46.5%	19,488	53.5%
59	46,521	22,105	47.5%	24,416	52.5%
60	33,723	15,377	45.6%	18,346	54.4%
61	43,468	20,615	47.4%	22,853	52.6%
62	45,152	21,457	47.5%	23,695	52.5%
63	46,676	22,081	47.3%	24,595	52.7%
64	44,290	20,956	47.3%	23,334	52.7%
65	44,554	21,073	47.3%	23,481	52.7%
66	50,287	23,798	47.3%	26,489	52.7%
67	36,111	16,902	46.8%	19,209	53.2%
68	42,432	20,198	47.6%	22,234	52.4%
69	43,023	20,715	48.1%	22,308	51.9%
70	37,551	17,645	47.0%	19,906	53.0%
71	39,413	18,944	48.1%	20,469	51.9%
72	42,404	19,873	46.9%	22,531	53.1%
73	44,049	20,977	47.6%	23,072	52.4%
74	42,350	20,144	47.6%	22,206	52.4%
75	48,747	22,718	46.6%	26,029	53.4%
76	42,619	20,073	47.1%	22,546	52.9%
77	39,833	18,792	47.2%	21,041	52.8%
78	41,757	19,200	46.0%	22,557	54.0%
79	39,094	18,242	46.7%	20,852	53.3%
80	40,342	18,730	46.4%	21,612	53.6%

Appendix E. Access to employment-based retirement plans among Illinois private sector workers by Illinois House district

House District	Residents Employed in the Private Sector	With Access to a Plan	Percent with Access	Without Access to a Plan	Percent without Access
81	49,736	23,237	46.7%	26,499	53.3%
82	46,734	21,761	46.6%	24,973	53.4%
83	32,645	15,121	46.3%	17,524	53.7%
84	40,321	18,978	47.1%	21,343	52.9%
85	42,670	19,886	46.6%	22,784	53.4%
86	39,131	18,038	46.1%	21,093	53.9%
87	39,874	18,117	45.4%	21,757	54.6%
88	49,587	23,475	47.3%	26,112	52.7%
89	41,631	19,890	47.8%	21,741	52.2%
90	37,835	18,128	47.9%	19,707	52.1%
91	36,472	17,153	47.0%	19,319	53.0%
92	43,566	19,760	45.4%	23,806	54.6%
93	33,811	16,042	47.4%	17,769	52.6%
94	44,909	21,299	47.4%	23,610	52.6%
95	37,667	17,499	46.5%	20,168	53.5%
96	31,517	14,392	45.7%	17,125	54.3%
97	45,824	21,403	46.7%	24,421	53.3%
98	43,364	20,202	46.6%	23,162	53.4%
99	35,643	16,050	45.0%	19,593	55.0%
100	39,050	18,115	46.4%	20,935	53.6%
101	43,223	20,488	47.4%	22,735	52.6%
102	43,378	20,883	48.1%	22,495	51.9%
103	26,712	12,207	45.7%	14,505	54.3%
104	34,352	16,349	47.6%	18,003	52.4%
105	37,524	18,143	48.4%	19,381	51.6%
106	39,778	19,141	48.1%	20,637	51.9%
107	37,483	17,768	47.4%	19,715	52.6%
108	44,132	20,502	46.5%	23,630	53.5%
109	42,268	20,405	48.3%	21,863	51.7%
110	32,148	15,404	47.9%	16,744	52.1%
111	40,982	18,808	45.9%	22,174	54.1%
112	38,800	17,733	45.7%	21,067	54.3%
113	38,469	17,269	44.9%	21,200	55.1%
114	34,532	15,402	44.6%	19,130	55.4%
115	31,897	14,995	47.0%	16,902	53.0%
116	45,511	21,134	46.4%	24,377	53.6%
117	29,966	13,872	46.3%	16,094	53.7%
118	34,310	15,675	45.7%	18,635	54.3%