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



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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

¹ Dalirazar, N., M. S. Vornovytsky, 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.

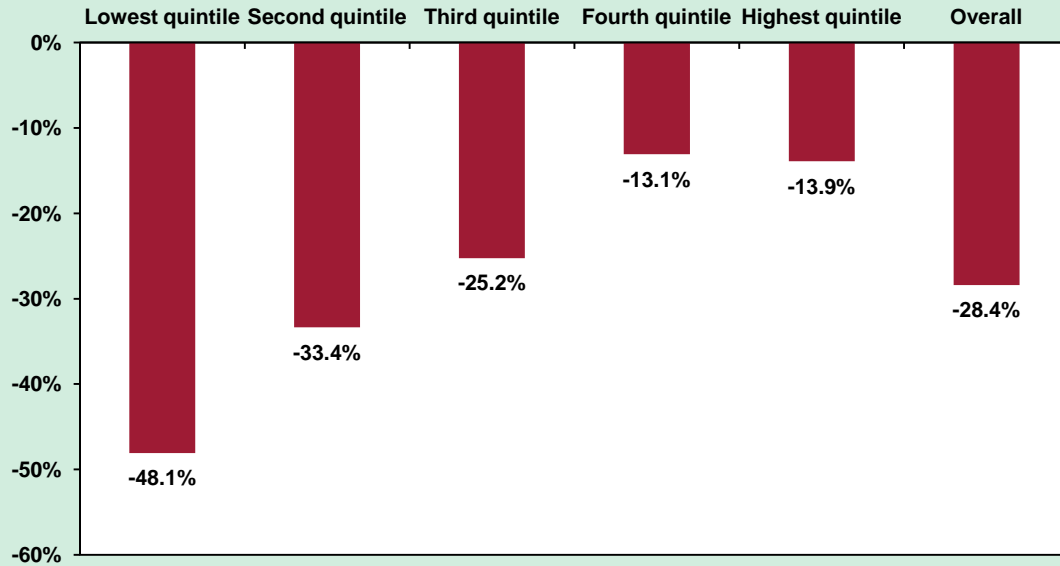
³ *The Wall Street Journal*, 1/21/2012.

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 (60th to 80th 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).

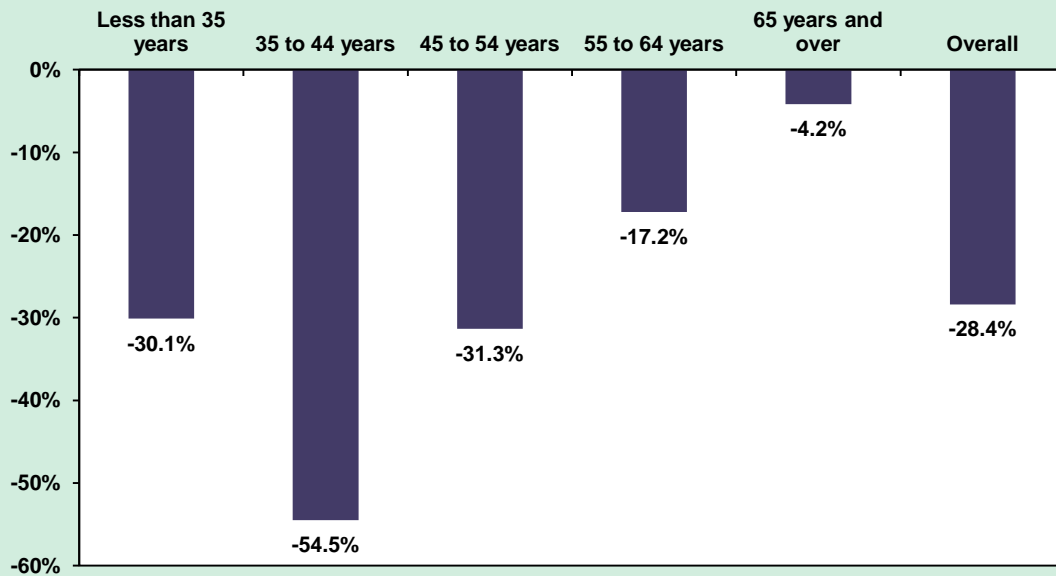
Chart 1. Percent Change in Net Worth, by Income, 2005-2010



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

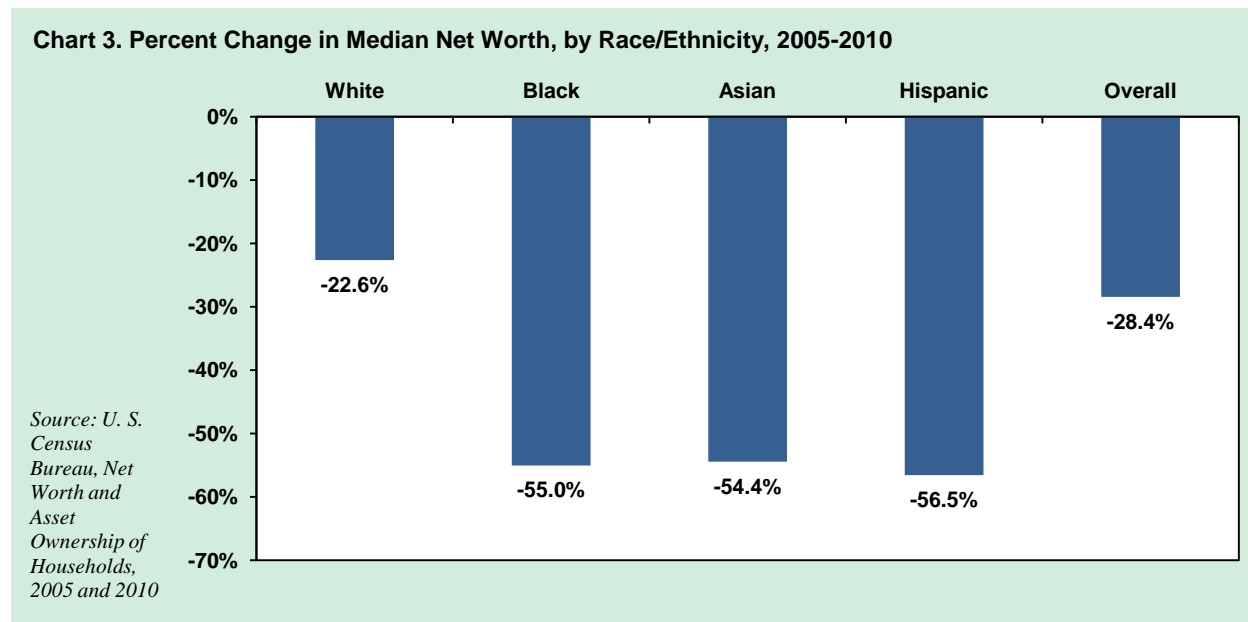
Householders in all age groups saw decreases in median net worth. Those in the 35 to 44 years of age range, in their prime earning years, experienced a drop of more than 54 percent in median net worth and had the most severe impact (Chart 2). The smallest percentage decline was among householders 65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



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.

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 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

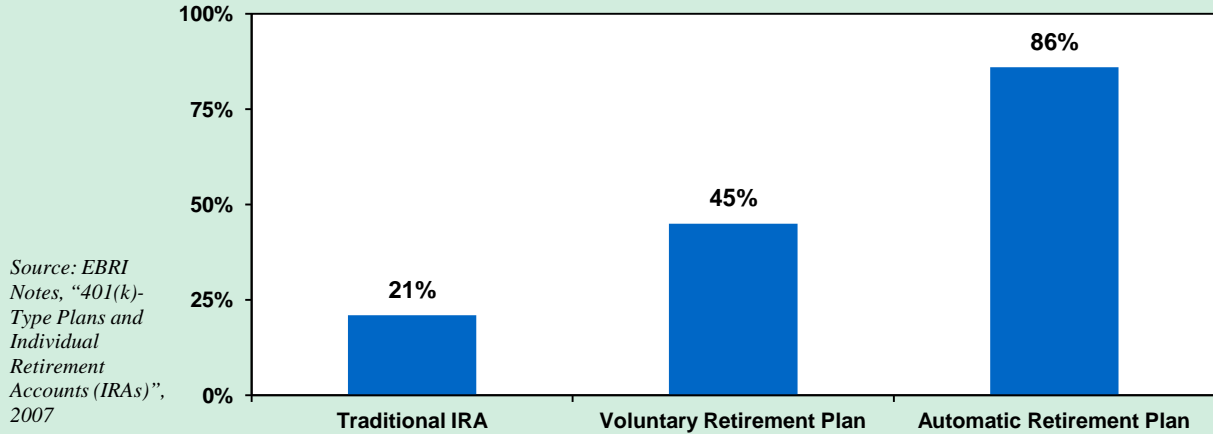
Any public policy solution to increase access to employment-based retirement savings plans must function within the realities of current workforce and income dynamics. The industrial model of lifetime employment with one company has given way to more frequent job changes, with younger workers changing 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%
Washington 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%
Bloomington	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					
State Senator and District	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
Senate District 1	49,057	22,129	26,928	45.11%	54.89%
Senate District 2	68,589	31,143	37,446	45.41%	54.59%
Senate District 3	63,009	28,576	34,433	45.35%	54.65%
Senate District 4	63,824	29,530	34,294	46.27%	53.73%
Senate District 5	78,639	36,120	42,519	45.93%	54.07%
Senate District 6	107,653	49,471	58,182	45.95%	54.05%
Senate District 7	78,119	34,653	43,466	44.36%	55.64%
Senate District 8	78,963	36,084	42,879	45.70%	54.30%
Senate District 9	82,331	37,442	44,889	45.48%	54.52%
Senate District 10	80,222	36,940	43,282	46.05%	53.95%
Senate District 11	77,726	36,023	41,703	46.35%	53.65%
Senate District 12	56,617	26,174	30,443	46.23%	53.77%
Senate District 13	65,225	29,060	36,165	44.55%	55.45%
Senate District 14	59,443	27,169	32,274	45.71%	54.29%
Senate District 15	59,377	27,481	31,896	46.28%	53.72%
Senate District 16	53,072	24,256	28,816	45.70%	54.30%
Senate District 17	48,511	21,936	26,575	45.22%	54.78%
Senate District 18	77,209	35,372	41,837	45.81%	54.19%
Senate District 19	78,617	36,414	42,203	46.32%	53.68%
Senate District 20	68,138	30,786	37,352	45.18%	54.82%
Senate District 21	85,251	39,720	45,531	46.59%	53.41%
Senate District 22	90,419	42,694	47,725	47.22%	52.78%
Senate District 23	89,620	42,247	47,373	47.14%	52.86%
Senate District 24	89,210	41,726	47,484	46.77%	53.23%
Senate District 25	134,299	63,371	70,928	47.19%	52.81%
Senate District 26	101,485	48,471	53,014	47.76%	52.24%
Senate District 27	91,416	43,327	48,089	47.40%	52.60%
Senate District 28	100,468	47,830	52,638	47.61%	52.39%
Senate District 29	78,678	36,732	41,946	46.69%	53.31%
Senate District 30	75,305	35,214	40,091	46.76%	53.24%
Senate District 31	95,529	45,333	50,196	47.45%	52.55%
Senate District 32	106,326	50,437	55,889	47.44%	52.56%
Senate District 33	87,104	40,989	46,115	47.06%	52.94%
Senate District 34	80,753	38,352	42,401	47.49%	52.51%
Senate District 35	80,647	38,358	42,289	47.56%	52.44%
Senate District 36	81,069	38,343	42,726	47.30%	52.70%
Senate District 37	80,535	38,183	42,352	47.41%	52.59%
Senate District 38	90,982	42,651	48,331	46.88%	53.12%
Senate District 39	76,196	35,539	40,657	46.64%	53.36%

Appendix D. Access to employment-based retirement plans among Illinois private sector workers by Illinois Senate district					
State Senator and District	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
Senate District 40	77,209	35,979	41,230	46.60%	53.40%
Senate District 41	100,967	47,035	53,932	46.58%	53.42%
Senate District 42	102,888	48,080	54,808	46.73%	53.27%
Senate District 43	99,628	46,406	53,222	46.58%	53.42%
Senate District 44	81,596	38,595	43,001	47.30%	52.70%
Senate District 45	77,983	37,411	40,572	47.97%	52.03%
Senate District 46	76,700	35,355	41,345	46.10%	53.90%
Senate District 47	71,636	34,157	37,479	47.68%	52.32%
Senate District 48	100,546	47,278	53,268	47.02%	52.98%
Senate District 49	72,675	33,809	38,866	46.52%	53.48%
Senate District 50	71,774	32,137	39,637	44.78%	55.22%
Senate District 51	79,018	37,087	41,931	46.94%	53.06%
Senate District 52	61,886	29,085	32,801	47.00%	53.00%
Senate District 53	82,480	39,433	43,047	47.81%	52.19%
Senate District 54	73,083	35,307	37,776	48.31%	51.69%
Senate District 55	69,530	33,374	36,156	48.00%	52.00%
Senate District 56	82,317	37,659	44,658	45.75%	54.25%
Senate District 57	69,546	31,132	38,414	44.77%	55.23%
Senate District 58	70,483	32,831	37,652	46.58%	53.42%
Senate District 59	63,021	29,113	33,908	46.20%	53.80%

Appendix E. Access to employment-based retirement plans among Illinois private sector workers by Illinois House district					
District	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
House District 1	22,502	10,280	12,222	45.7%	54.3%
House District 2	26,555	11,849	14,706	44.6%	55.4%
House District 3	30,064	13,757	16,307	45.8%	54.2%
House District 4	38,525	17,386	21,139	45.1%	54.9%
House District 5	38,802	17,732	21,070	45.7%	54.3%
House District 6	24,207	10,844	13,363	44.8%	55.2%
House District 7	34,261	15,997	18,264	46.7%	53.3%
House District 8	29,563	13,533	16,030	45.8%	54.2%
House District 9	40,929	18,889	22,040	46.2%	53.8%
House District 10	37,710	17,231	20,479	45.7%	54.3%
House District 11	53,249	24,525	28,724	46.1%	53.9%
House District 12	54,404	24,946	29,458	45.9%	54.1%
House District 13	41,415	18,544	22,871	44.8%	55.2%
House District 14	36,704	16,109	20,595	43.9%	56.1%
House District 15	39,754	18,265	21,489	45.9%	54.1%
House District 16	39,209	17,820	21,389	45.4%	54.6%
House District 17	43,463	19,980	23,483	46.0%	54.0%
House District 18	38,868	17,462	21,406	44.9%	55.1%
House District 19	39,474	18,060	21,414	45.8%	54.2%
House District 20	40,748	18,880	21,868	46.3%	53.7%
House District 21	38,661	17,879	20,782	46.2%	53.8%
House District 22	39,065	18,144	20,921	46.4%	53.6%
House District 23	26,531	12,261	14,270	46.2%	53.8%
House District 24	30,086	13,913	16,173	46.2%	53.8%
House District 25	26,528	11,424	15,104	43.1%	56.9%
House District 26	38,697	17,636	21,061	45.6%	54.4%
House District 27	30,843	14,040	16,803	45.5%	54.5%
House District 28	28,600	13,129	15,471	45.9%	54.1%
House District 29	28,559	13,223	15,336	46.3%	53.7%
House District 30	30,818	14,258	16,560	46.3%	53.7%
House District 31	28,587	13,119	15,468	45.9%	54.1%
House District 32	24,485	11,137	13,348	45.5%	54.5%
House District 33	22,526	10,160	12,366	45.1%	54.9%
House District 34	25,985	11,776	14,209	45.3%	54.7%
House District 35	39,078	17,809	21,269	45.6%	54.4%
House District 36	38,131	17,563	20,568	46.1%	53.9%
House District 37	46,064	21,269	24,795	46.2%	53.8%
House District 38	32,553	15,145	17,408	46.5%	53.5%
House District 39	35,678	16,086	19,592	45.1%	54.9%

Appendix E. Access to employment-based retirement plans among Illinois private sector workers by Illinois House district					
District	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
House District 40	32,460	14,700	17,760	45.3%	54.7%
House District 41	41,951	19,564	22,387	46.6%	53.4%
House District 42	43,300	20,156	23,144	46.6%	53.4%
House District 43	42,437	19,961	22,476	47.0%	53.0%
House District 44	47,982	22,733	25,249	47.4%	52.6%
House District 45	45,856	21,612	24,244	47.1%	52.9%
House District 46	43,764	20,635	23,129	47.1%	52.9%
House District 47	43,180	20,196	22,984	46.8%	53.2%
House District 48	46,030	21,530	24,500	46.8%	53.2%
House District 49	60,429	28,608	31,821	47.3%	52.7%
House District 50	73,870	34,764	39,106	47.1%	52.9%
House District 51	50,198	24,080	26,118	48.0%	52.0%
House District 52	51,287	24,391	26,896	47.6%	52.4%
House District 53	45,621	21,590	24,031	47.3%	52.7%
House District 54	45,795	21,737	24,058	47.5%	52.5%
House District 55	52,090	24,821	27,269	47.7%	52.3%
House District 56	48,378	23,009	25,369	47.6%	52.4%
House District 57	43,415	20,371	23,044	46.9%	53.1%
House District 58	35,263	16,361	18,902	46.4%	53.6%
House District 59	46,094	21,883	24,211	47.5%	52.5%
House District 60	29,211	13,331	15,880	45.6%	54.4%
House District 61	46,901	22,175	24,726	47.3%	52.7%
House District 62	48,628	23,158	25,470	47.6%	52.4%
House District 63	50,576	24,041	26,535	47.5%	52.5%
House District 64	55,750	26,395	29,355	47.3%	52.7%
House District 65	43,310	20,285	23,025	46.8%	53.2%
House District 66	43,794	20,704	23,090	47.3%	52.7%
House District 67	33,916	15,945	17,971	47.0%	53.0%
House District 68	46,837	22,406	24,431	47.8%	52.2%
House District 69	42,660	20,426	22,234	47.9%	52.1%
House District 70	37,987	17,932	20,055	47.2%	52.8%
House District 71	40,971	19,537	21,434	47.7%	52.3%
House District 72	40,098	18,806	21,292	46.9%	53.1%
House District 73	46,108	21,952	24,156	47.6%	52.4%
House District 74	34,427	16,231	18,196	47.1%	52.9%
House District 75	49,479	23,045	26,434	46.6%	53.4%
House District 76	41,503	19,606	21,897	47.2%	52.8%
House District 77	41,974	19,721	22,253	47.0%	53.0%
House District 78	34,222	15,818	18,404	46.2%	53.8%

Appendix E. Access to employment-based retirement plans among Illinois private sector workers by Illinois House district					
District	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
House District 79	41,591	19,420	22,171	46.7%	53.3%
House District 80	35,618	16,559	19,059	46.5%	53.5%
House District 81	57,627	26,748	30,879	46.4%	53.6%
House District 82	43,340	20,287	23,053	46.8%	53.2%
House District 83	38,141	17,783	20,358	46.6%	53.4%
House District 84	64,747	30,297	34,450	46.8%	53.2%
House District 85	58,435	27,365	31,070	46.8%	53.2%
House District 86	41,193	19,041	22,152	46.2%	53.8%
House District 87	38,234	18,014	20,220	47.1%	52.9%
House District 88	43,362	20,581	22,781	47.5%	52.5%
House District 89	40,072	19,108	20,964	47.7%	52.3%
House District 90	37,911	18,303	19,608	48.3%	51.7%
House District 91	39,583	18,549	21,034	46.9%	53.1%
House District 92	37,117	16,806	20,311	45.3%	54.7%
House District 93	40,854	19,520	21,334	47.8%	52.2%
House District 94	30,782	14,636	16,146	47.5%	52.5%
House District 95	46,480	21,751	24,729	46.8%	53.2%
House District 96	54,066	25,527	28,539	47.2%	52.8%
House District 97	36,591	16,983	19,608	46.4%	53.6%
House District 98	36,084	16,826	19,258	46.6%	53.4%
House District 99	33,895	14,924	18,971	44.0%	56.0%
House District 100	37,879	17,213	20,666	45.4%	54.6%
House District 101	36,225	17,243	18,982	47.6%	52.4%
House District 102	42,793	19,844	22,949	46.4%	53.6%
House District 103	27,641	12,662	14,979	45.8%	54.2%
House District 104	34,245	16,423	17,822	48.0%	52.0%
House District 105	36,836	17,563	19,273	47.7%	52.3%
House District 106	45,644	21,871	23,773	47.9%	52.1%
House District 107	35,383	17,014	18,369	48.1%	51.9%
House District 108	37,700	18,292	19,408	48.5%	51.5%
House District 109	35,029	16,901	18,128	48.2%	51.8%
House District 110	34,501	16,473	18,028	47.7%	52.3%
House District 111	38,784	17,793	20,991	45.9%	54.1%
House District 112	43,533	19,866	23,667	45.6%	54.4%
House District 113	38,111	17,197	20,914	45.1%	54.9%
House District 114	31,435	13,935	17,500	44.3%	55.7%
House District 115	28,623	13,300	15,323	46.5%	53.5%
House District 116	41,860	19,532	22,328	46.7%	53.3%
House District 117	33,447	15,483	17,964	46.3%	53.7%

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

District	Number of Employed Residents	Number with Access	Number without Access	Percent with Access	Percent without Access
House District 118	29,574	13,630	15,944	46.1%	53.9%