

**Table 7. Employer-Sponsored Retirement Plan Coverage by Personal Characteristics, Full-Time Wage and Salary Workers, 2009 (%)**

	Any Retirement Plan			Defined Benefit Pension			Defined Contribution Plan		
	Offered Plan	Participate in Plan	Participate, among Those Offered	Offered Plan	Participate in Plan	Participate, among Those Offered	Offered Plan	Participate in Plan	Participate, among Those Offered
<b>Sex</b>									
Men	70.3	62.5	88.9	33.7	30.3	89.9	58.3	45.3	77.8
Women	72.0	63.4	87.9	34.7	31.0	89.3	59.5	45.6	76.7
<b>Age</b>									
25-34	64.5	53.9	83.6	27.3	23.9	87.8	56.0	39.4	70.4
35-44	71.1	62.3	87.6	33.1	29.1	87.9	59.2	46.0	77.6
45-54	74.5	67.7	90.8	37.7	34.1	90.3	61.0	49.3	80.8
55-64	75.5	69.7	92.3	40.6	37.8	93.0	58.9	47.5	80.6
<b>Education</b>									
Not high school graduate	37.4	27.5	73.6	14.7	12.6	85.5	30.9	18.6	60.2
High school graduate	62.9	53.2	84.5	28.9	25.9	89.7	51.2	36.5	71.3
Some college	72.2	63.0	87.2	32.9	29.4	89.2	60.7	46.3	76.2
Bachelor's degree or more	81.1	75.1	92.5	42.1	38.0	90.3	66.8	55.0	82.3
<b>Race and Hispanic origin</b>									
Non-Hispanic white	75.9	68.6	90.3	36.5	32.8	89.7	63.5	50.8	79.9
African American	69.3	58.1	83.8	35.2	32.1	91.2	54.6	36.2	66.4
Hispanic	49.9	39.5	79.2	22.7	20.0	88.3	40.2	26.7	66.5
Other	67.3	60.0	88.9	31.3	27.4	87.7	56.1	44.5	79.4
<b>Annual Earnings (\$2010)</b>									
Less than \$25,000	44.1	32.9	74.5	18.0	15.1	83.9	38.6	22.8	59.0
\$25,000 to \$49,999	71.6	61.4	85.8	32.5	29.5	90.8	58.8	43.1	73.4
\$50,000 to \$99,999	84.5	79.6	94.1	44.9	40.9	91.0	68.4	58.0	84.8
\$100,000 or more	86.8	83.6	96.2	43.1	37.4	86.8	74.8	67.1	89.7

Source: Urban Institute Program on Retirement Policy estimates from the Survey of Income and Program Participation (SIPP).

Note: Estimates are restricted to wage and salary workers ages 25 to 64 employed at least 35 hours per week. Annual earnings are reported in constant 2010 dollars and estimated as four times quarterly earnings, as reported in SIPP. Workers classified as having some college did not earn a Bachelor's degree.