

## Financial Viability and Retirement Assets: A Look at Small Business Owners and Private Sector Workers

Jules Lichtenstein, Ph.D., Senior Economist  
Office of Advocacy, Small Business Administration  
46 pages.

### Purpose

Your income security during retirement may depend on whether you were a business owner or a wage and salary worker. The accumulation of differential patterns of assets and participation in individual retirement plans can be a function of your status as a business owner or an employee. An employee has the ability to participate in an employer-sponsored retirement benefit plan. Some business owners, on the other hand, may develop successful businesses that could lead to the accumulation of wealth. The relative success of business owners has consequences for their retirement security. Business owners as well as wage and salary workers should consider developing proper plans in order to draw down on their assets to finance an existing or new business.

Both owners and workers face financial vulnerability as they save for retirement. The study examines the level of financial vulnerability of small business owners—those who earn a high percentage of their income and hold a high percentage of their net worth in business income and assets. It also analyzes the retirement assets of business owners and private sector workers. One measure of financial vulnerability includes those owners and workers who have underwater residential mortgages. A comparison is made with those who have positive mortgage equity.

### Overall Findings

The researcher's key findings suggest that business owners are significantly less likely to hold retirement assets (IRA and Keogh accounts as well as 401(k) and Thrift accounts) than private sector wage

An important concern emerges with respect to small business owners. Financially vulnerable small business owners—those who hold a high percentage of their net worth in business assets—are less likely to invest in retirement assets than owners whose net worth is less vulnerable. On the other hand, income vulnerability does not have a significant impact on whether small business owners hold retirement assets. Both net worth and income vulnerability, however, had a significant effect on the amount of retirement assets accumulated by small business owners. On both dimensions, financially vulnerable small business owners were significantly more likely to hold a smaller amount of money in these assets than less financially vulnerable small business owners.

### Highlights

- Having an underwater mortgage did not have a significant effect on the likelihood that a small business owner invested in retirement assets or on the amount of retirement assets they accumulated.
- On the other hand, having an underwater mortgage increases the likelihood that private sector workers had a retirement account and increases the amount that these workers invest in retirement accounts.
- Owners of smaller businesses (fewer than 25 workers) were significantly less likely to invest in retirement assets and had lower amounts than owners of larger firms.
- The data depict the differences in asset allocation choices between small business owners and wage and salary workers and the use of different assets for

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