

## **EBRI Databook on Employee Benefits**

### **Chapter 15:**

### **Individual Retirement Accounts: Participation**

UPDATED NOVEMBER 2011

IRS Data on number of tax returns reporting an IRA deduction and total amount deducted. For data for years [2005 and 2006 see line 42](#); [2006 and 2007 see line 48](#).

- For data for 2006 broken out by [size of adjusted gross income see line 102](#).
- For data for 2007 broken out by [size of adjusted gross income see line 102](#).

#### **Ownership**

*Survey of Income and Program Participation, Census Bureau data*

What percentage of workers ages 21-64 owned an IRA?

See Figure 2 on page 6 in [October 2011 Notes “Ownership of Individual Retirement Accounts and 401\(k\)-Type Plans, 1996-2009”](#). Data is for years 1996, 2005, and 2009.

Data is available for the following demographic characteristics: age, family income, education level, race/ethnicity, marital status, and gender.

What percentage of workers ages 21-64 owned an IRA and a 401(k)-Type Plan?

See Figure 3 on page 7 in [October 2011 Notes “Ownership of Individual Retirement Accounts and 401\(k\)-Type Plans, 1996-2009”](#). Data is for years 1996, 2001, 2004, 2005, and 2009.

Data is available for the following demographic characteristics: age, family income, education level, race/ethnicity, marital status, and gender.

Of those workers owning an IRA, what percent have owned one for 13 or more years in 1996 and 2002?

Figure 2 on page 4 in the [January 2005 Notes article, “401\(k\)-Type Plan and IRA Ownership”](#)

*Survey of Consumer Finance, Federal Reserve Board data*

What percentage of families owned an IRA in 1992, 2001, 2004, and 2007?

Figure 5 on page 11 in the [August 2009 Issue Brief, “Individual Account Retirement Plans: An Analysis of the 2007 Survey of Consumer Finance, with Market Adjustments to June 2009”](#)

Data is available for the following demographic characteristics: age, family income, education level, race/ethnicity, work status of family head, housing status, net worth percentile.

What was the most commonly owned IRA 2004?

Figures 10 and 12a on pages 19 and 20 in the [May 2006 Issue Brief, “Individual Account Retirement Plans: An Analysis of the 2004 Survey of Consumer Finance”](#)

Data is available for the following types and combinations of IRAs: regular IRA only, rollover IRA only, Roth IRA only, Roth and rollover IRAs, Roth and regular IRAs, rollover and regular IRAs, rollover, regular, and Roth IRAs.

What was the most commonly owned IRA 2007?

Figures 10 and 12a on pages 21 and 23 in the [August 2009 Issue Brief, “Individual Account Retirement Plans: An Analysis of the 2007 Survey of Consumer Finance, with Market Adjustments to June 2009”](#)

Data is available for the following types and combinations of IRAs: regular IRA only, rollover IRA only, Roth IRA only, Roth and rollover IRAs, Roth and regular IRAs, rollover and regular IRAs, rollover, regular, and Roth IRAs.

What percentage of family heads own more than one IRA, in 2004?

See figure 1 on page 8 in the [June 2008 Notes article, “The Number of Individual Account Retirement Plans Owned by American Families”](#).

### **Past EBRI Reports on IRA Participation**

- [October 2007 Notes vol. 28, no. 10 “401\(k\)-Type Plans and Individual Retirement Accounts”](#) presents data on IRA ownership for 1996, 1997, 2001, 2002, and 2004 by age, family income, education level, race/ethnicity, marital status, and gender.
- [August 2004 Notes vol. 25, no. 8 “IRA and Keogh Assets and Contributions”](#) presents data on IRA ownership for 1997-2002 by age, family income and education level.