

**Table 552. Percent of U.S. Households Owning Individual Retirement Accounts (IRAs): 2000 to 2009**

[Incidence of IRA ownership is based on an annual tracking survey of 3,000 randomly selected, representative U.S. households; see source for details]

Year and characteristic	Employer-sponsored				Year and characteristic	Employer-sponsored			
	Any type of IRA <sup>1</sup>	Traditional IRA	Roth IRA	IRA <sup>2</sup>		Any type of IRA <sup>1</sup>	Traditional IRA	Roth IRA	IRA <sup>2</sup>
2000 . . . . .	35.7	28.7	9.2	6.8	2009, total . . . . .	39.3	31.2	14.5	8.2
2001 . . . . .	36.2	28.9	9.8	8.0	Under 35 years . . . . .	28.0	17.0	12.0	7.0
2002 . . . . .	34.8	28.2	10.8	7.7	35 to 44 years . . . . .	38.0	27.0	18.0	10.0
2003 . . . . .	36.7	29.6	12.5	7.5	45 to 54 years . . . . .	44.0	34.0	18.0	12.0
2004 . . . . .	36.5	29.6	11.6	8.0	55 to 64 years . . . . .	49.0	44.0	16.0	7.0
2005 . . . . .	37.9	30.0	12.8	7.4	65 years and over . . . . .	39.0	37.0	8.0	4.0
2006 . . . . .	38.3	31.7	13.4	7.7					
2007 . . . . .	39.8	32.5	14.9	7.9					
2008 . . . . .	40.5	32.1	15.9	8.6					

<sup>1</sup> Excludes ownership of Coverdell Education Savings Accounts, which were referred to as Education IRAs before July 2001.

<sup>2</sup> Employee-sponsored Individual Retirement Accounts (IRAs) include SIMPLE IRAs, Simplified Employee Pension IRAs (SEP-IRAs), and SAR-SEP IRAs (SEP IRAs with salary reduction plans included).

Source: Investment Company Institute, Washington, DC, *Research Fundamentals*, "Appendix: Additional Data on IRA Ownership in 2009"; Vol 19, No. 1A, January 2010 (copyright). See also <<http://www.ici.org/pdf/fm-v19n1-appendix.pdf>>.

**Table 553. Characteristics of U.S. Households Owning Individual Retirement Accounts (IRAs): 2009**

[Incidence of IRA ownership is based on an annual tracking survey of 3,000 randomly selected, representative U.S. households; see source for details]

Characteristic	Households owning IRAs			Households not owning IRAs
	Total <sup>1</sup>	Traditional IRA	Roth IRA	
<b>MEDIAN PER HOUSEHOLD</b>				
Age of household sole or co-decisionmaker for investing . . . . .	52	54	45	47
Household income <sup>2</sup> . . . . .	75,000	75,000	90,000	35,000
Household financial assets <sup>3</sup> . . . . .	150,000	180,000	150,000	25,000
Household financial assets in all types of IRAs . . . . .	30,000	40,000	35,000	(X)
Share of household financial assets in type of IRA indicated . . . . .	33	28	10	(X)
<b>PERCENT OF HOUSEHOLDS</b>				
Household has defined contribution account or defined benefit plan coverage (total) <sup>4</sup> . . . . .	80	79	88	47
Defined contribution retirement plan account . . . . .	69	66	78	39
Defined benefit plan coverage . . . . .	50	50	56	22
Types of IRAs owned: <sup>4</sup>				
Traditional IRA . . . . .	79	100	63	(X)
Roth IRA . . . . .	37	29	100	(X)
Employer-sponsored IRA <sup>1</sup> . . . . .	21	15	17	(X)

X Not applicable. <sup>1</sup> Employer-sponsored IRAs include SIMPLE IRAs, SEP IRAs, and SAR-SEP IRAs. <sup>2</sup> Total reported is household income before taxes in 2008. <sup>3</sup> Household financial assets include assets in employer-sponsored retirement plans but exclude the household's primary residence. <sup>4</sup> Multiple responses are included.

Source: Investment Company Institute, Washington, DC, *Research Fundamentals*, "Appendix: Additional Data on IRA Ownership in 2009," Vol. 19, No. 1A, January 2010 (copyright). See also <[http://www.ici.org/pdf/fm-v19n1\\_appendix.pdf](http://www.ici.org/pdf/fm-v19n1_appendix.pdf)>.