

Table 554. Percent Distribution of Assets in Individual Retirement Accounts (IRAs) by Type of IRA: 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]

| Assets in type of IRA | Unit | Total assets in IRAs | Type of IRA owned | |
|-----------------------------------------------|-------------------|----------------------|-------------------|-----------|
| | | | Traditional IRAs | Roth IRAs |
| PERCENT DISTRIBUTION OF ASSETS IN IRAs | | | | |
| Less than \$10,000 | Percent | 23 | 23 | 35 |
| \$10,000 to \$24,999 | Percent | 20 | 22 | 34 |
| \$25,000 to \$49,999 | Percent | 17 | 16 | 13 |
| \$50,000 to \$99,999 | Percent | 16 | 16 | 9 |
| \$100,000 to \$249,999 | Percent | 15 | 15 | 4 |
| \$250,000 or more | Percent | 9 | 8 | 5 |
| TOTAL ASSETS IN IRAs | | | | |
| Mean | Dollars | 89,800 | 86,500 | 40,700 |
| Median | Dollars | 30,000 | 30,000 | 12,500 |

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-v19h1_appendix.pdf>.

Table 555. 401(k) Plans—Participants, Assets, Contributions, and Benefits by Type of Plan: 2007

| Type of plan ¹ | Total plans ² | Total participants (thousands) ³ | Total assets (millions) | Total contributions (millions) ⁴ | Total benefits (millions) ⁵ |
|---------------------------------------------|--------------------------|---------------------------------------------|-------------------------|---------------------------------------------|----------------------------------------|
| Total | 490,917 | 72,178 | 2,981,522 | 273,235 | 262,108 |
| Profit Sharing and thrift-savings | 489,333 | 70,412 | 2,887,360 | 267,082 | 253,991 |
| Stock bonus | 314 | 1,075 | 800 | 5,130 | 7,063 |
| Target benefit | 66 | 1 | 11 | 3 | 30 |
| Money Purchase | 985 | 319 | 13,450 | 951 | 954 |
| Annuity—403(b)(1) | 171 | 5 | 59 | 9 | 3 |
| Custodial account—403(b)(7) | 27 | 36 | 765 | 61 | 68 |

¹ About 1 percent of defined contribution plans report more than one plan type. ² Excludes plans covering only one participant.

³ Includes active, retired, and separated vested participants not yet in pay status. ⁴ Includes both employer and employee contributions. ⁵ Amounts shown include benefits paid directly from trust funds and premium payments made by plans to insurance carriers.

Source: U.S. Department of Labor, *Private Pension Plan Bulletin: 2007*. See also <<http://www.dol.gov/ebsa/PDF/2007pensionplanbulletin.pdf>>.

Table 556. State Unemployment Insurance—Summary: 1990 to 2008

[2,522 represents 2,522,000. Includes unemployment compensation for state and local government employees where covered by state law]

| Item | Unit | 1990 | 1995 | 2000 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 |
|---------------------------------------------------------|-------------------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Insured unemployment, average weekly . . . | 1,000 | 2,522 | 2,572 | 2,110 | 3,531 | 2,950 | 2,661 | 2,475 | 2,571 | 3,306 |
| Percent of covered employment ¹ | Percent | 2.4 | 2.3 | 1.7 | 2.8 | 2.3 | 2.1 | 1.9 | 2.0 | 2.5 |
| Percent of civilian unemployed | Percent | 35.8 | 34.7 | 37.6 | 40.7 | 36.8 | 35.7 | 35.3 | 36.3 | 36.3 |
| Unemployment benefits, average weekly . . | Dollars | 161 | 187 | 221 | 262 | 263 | 267 | 277 | 288 | 233 |
| Percent of weekly wage | Percent | 36.0 | 35.5 | 32.9 | 36.5 | 35.2 | 34.6 | 34.3 | 35.1 | 35.1 |
| Weeks compensated | Million | 116.2 | 118.3 | 96.0 | 163.2 | 135.1 | 121.2 | 112.2 | 116.3 | 149.5 |
| Beneficiaries, first payments | 1,000 | 8,629 | 8,035 | 7,033 | 9,935 | 8,369 | 7,922 | 7,350 | 7,641 | 10,053 |
| Average duration of benefits ² | Weeks | 13.4 | 14.7 | 13.7 | 16.4 | 16.1 | 15.3 | 15.2 | 15.3 | 14.9 |
| Claimants exhausting benefits | 1,000 | 2,323 | 2,662 | 2,144 | 4,417 | 3,532 | 2,856 | 2,676 | 2,670 | 3,424 |
| Percent of first payment ³ | Percent | 29.4 | 34.3 | 31.8 | 43.4 | 39.0 | 35.9 | 35.4 | 35.3 | 41.5 |
| Contributions collected ⁴ | Bil. dol. | 15.2 | 22.0 | 19.9 | 25.3 | 31.2 | 34.8 | 34.1 | 34.5 | 30.0 |
| Benefits paid | Bil. dol. | 18.1 | 21.2 | 20.5 | 41.4 | 34.4 | 31.2 | 29.8 | 30.1 | 40.7 |
| Funds available for benefits ⁵ | Bil. dol. | 37.9 | 35.4 | 53.4 | 23.4 | 23.0 | 29.0 | 35.8 | 32.5 | 29.0 |
| Average employer contribution rate ⁶ | Percent | 1.95 | 2.44 | 1.75 | 2.20 | 2.68 | 2.86 | 2.68 | 2.61 | 2.25 |

¹ Insured unemployment as percent of average covered employment in preceding year. ² Weeks compensated divided by first payment. ³ Based on first payments for 12-month period ending June 30. ⁴ Contributions from employers; also employees in states which tax workers. ⁵ End of year. Sum of balances in state clearing accounts, benefit-payment accounts, and state accounts in federal unemployment trust funds. ⁶ As percent of taxable wages.

Source: U.S. Department of Labor, Employment and Training Administration, *Unemployment Insurance Financial Data Handbook*. See also <<http://www.ows.doleta.gov/unemploy/hb394.asp>>.