

Table 542. Percent of U.S. Households Owning Individual Retirement Accounts (IRAs): 2000 to 2008

[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	Any type of IRA ¹	Traditional IRA	Roth IRA	Employer-sponsored IRA ²	Year and characteristic	Any type of IRA ¹	Traditional IRA	Roth IRA	Employer-sponsored IRA ²
2000	35.7	28.7	9.2	6.8	2008, total	40.5	32.1	15.9	8.6
2001	36.2	28.9	9.8	8.0	Under 35 years . . .	28.0	17.0	13.0	10.0
2002	34.8	28.2	10.8	7.7	35 to 44 years . . .	40.0	27.0	21.0	10.0
2003	36.7	29.6	12.5	7.5	45 to 54 years . . .	46.0	37.0	19.0	10.0
2004	36.5	29.6	11.6	8.0	55 to 64 years . . .	50.0	44.0	20.0	9.0
2005	37.9	30.0	12.8	7.4	65 years and over. .	40.0	38.0	8.0	4.0
2006	38.3	31.7	13.4	7.7					
2007	39.8	32.5	14.9	7.9					

¹ Excludes ownership of Coverdell Education Savings Accounts, which were referred to as Education IRAs before July 2001. ² 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 2008"; Vol 18, No. 1A, January 2008 (copyright). See also <<http://www.ici.org/statements/fundamentals/fm-v18n1appendix.pdf>>.