

Table 554. Percent of U.S. Households Owning Individual Retirement Accounts (IRAs): 2000 to 2010

[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	40.5	32.1	15.9	8.6
2001	36.2	28.9	9.8	8.0	2009	39.3	31.2	14.5	8.2
2002	34.8	28.2	10.8	7.7	2010, total ³	41.4	32.8	16.6	8.0
2003	36.7	29.6	12.5	7.5	Under 35 years	31.0	21.0	15.0	6.0
2004	36.5	29.6	11.6	8.0	35 to 44 years	40.0	27.0	20.0	9.0
2005	37.9	30.0	12.8	7.4	45 to 54 years	47.0	37.0	18.0	11.0
2006	38.3	31.7	13.4	7.7	55 to 64 years	50.0	43.0	22.0	9.0
2007	39.8	32.5	14.9	7.9	65 years and over	41.0	37.0	9.0	5.0

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

² Employer-sponsored IRAs include SEP IRAs, SAR-SEP IRAs, and SIMPLE IRAs. ³ Age is based on the age of the sole or co-decisionmaker for household saving and investing.

Source: Investment Company Institute, Washington, DC, *Research Fundamentals*, "Appendix: Additional Data on IRA Ownership in 2010", Vol. 19, No. 8A, December 2010 (copyright). See also <<http://www.ici.org>>.

Table 555. Characteristics of U.S. Households Owning Individual Retirement Accounts (IRAs): 2010

[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	Unit	Households owning IRAs				Households not owning IRAs
		Total ¹	Traditional IRA	Roth IRA	Employer-sponsored ¹	
MEDIAN PER HOUSEHOLD						
Age of household sole or co-decisionmaker for investing	Years	51	53	47	47	47
Household income ²	Dollars	73,000	75,000	87,000	78,000	35,000
Household financial assets ³	Dollars	150,000	200,000	200,000	200,000	25,000
Household financial assets in all types of IRAs	Dollars	36,000	50,000	40,000	50,000	(X)
Share of household financial assets in type of IRA indicated	Percent	34	27	10	10	(X)
PERCENT OF HOUSEHOLDS						
Household has defined contribution account or defined benefit plan coverage (total) ⁴	Percent	80	82	84	76	50
Defined contribution retirement plan account	Percent	70	71	77	70	41
Defined benefit plan coverage	Percent	47	50	49	36	23
Types of IRAs owned: ⁴						
Traditional IRA	Percent	79	100	63	58	(X)
Roth IRA	Percent	40	32	100	38	(X)
Employer-sponsored IRA ¹	Percent	19	14	18	100	(X)

X Not applicable. ¹ Employer-sponsored IRAs include SIMPLE IRAs, SEP IRAs, and SAR-SEP IRAs. ² Total reported is household income before taxes in 2009. ³ Household financial assets include assets in employer-sponsored retirement plans but exclude the household's primary residence. ⁴ Multiple responses are included.

Source: Investment Company Institute, Washington, DC, *Research Fundamentals*, "Appendix: Additional Data on IRA Ownership in 2010", Vol. 19, No. 8A, December 2010 (copyright). See also <<http://www.ici.org>>.