

**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 <sup>1</sup>	Traditional IRA	Roth IRA	Employer-sponsored IRA <sup>2</sup>	Year and characteristic	Any type of IRA <sup>1</sup>	Traditional IRA	Roth IRA	Employer-sponsored IRA <sup>2</sup>
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	<b>2010, total</b> <sup>3</sup> . . . . .	<b>41.4</b>	<b>32.8</b>	<b>16.6</b>	<b>8.0</b>
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

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

<sup>2</sup> Employer-sponsored IRAs include SEP IRAs, SAR-SEP IRAs, and SIMPLE IRAs. <sup>3</sup> 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 <sup>1</sup>	Traditional IRA	Roth IRA	Employer-sponsored <sup>1</sup>	
<b>MEDIAN PER HOUSEHOLD</b>						
Age of household sole or co-decisionmaker for investing . . . . .	Years . . . . .	51	53	47	47	47
Household income <sup>2</sup> . . . . .	Dollars . . . . .	73,000	75,000	87,000	78,000	35,000
Household financial assets <sup>3</sup> . . . . .	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)
<b>PERCENT OF HOUSEHOLDS</b>						
Household has defined contribution account or defined benefit plan coverage (total) <sup>4</sup> . . . . .	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: <sup>4</sup>						
Traditional IRA . . . . .	Percent . . . . .	79	100	63	58	(X)
Roth IRA . . . . .	Percent . . . . .	40	32	100	38	(X)
Employer-sponsored IRA <sup>1</sup> . . . . .	Percent . . . . .	19	14	18	100	(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 2009. <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 2010", Vol. 19, No. 8A, December 2010 (copyright). See also <<http://www.ici.org>>.