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**Fast Facts from EBRI:**

## Women Working Full-Time: Higher Retirement Plan Participation than Men

WASHINGTON—Male wage and salary workers have a higher level of retirement plan participation than women. Yet, when accounting for work status, women have higher participation levels, according to a new analysis from the nonpartisan Employee Benefit Research Institute (EBRI).

Using the most recent data from the U.S. Census Bureau's March 2011 Current Population Survey, EBRI finds that among *wage and salary* workers ages 21–64, men had a higher participation level than women, but among *full-time, full-year workers*, women had a higher percentage participating than men—55.5 percent for women, compared with 53.8 percent for men.

This trend holds across all levels of earnings. According to EBRI's analysis, the proportion of women participating in a plan was the same or higher than it was for males at each earnings level. Based on these data, it appears that female workers' lower probability of retirement plan participation in the aggregate is a result of their overall lower earnings and lower rates of participation in the full-time work force, in comparison with men.

The data come from the October 2011 EBRI *Issue Brief*, "Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2010," available online at <http://bit.ly/rb4IZx>

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