Figure 5
401(k) Account Balances Increase for Fourth Consecutive Year
401(k) account balances\(^a\) among 401(k) participants\(^b\)
present from year-end 1999 through year-end 2006

Average Account Balance

Median Account Balance
(Mid-Point: half above, half below)

Source: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project.

\(^a\) Account balances are participant account balances held in 401(k) plans at the participants’ current employers and are net of plan loans. Retirement savings held in plans at previous employers or rolled over into IRAs are not included.

\(^b\) The analysis is based on a sample of 3.0 million participants with account balances at end of each year from 1999–2006.