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## *Fast Facts from* EBRI

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### **Retirement Plan Participation: Gender Differences**

WASHINGTON—What percentage of working women participate in a retirement plan? How does this differ from men? How is the “gender gap” in retirement coverage changing?

The November 2007 *EBRI Issue Brief*, published by the nonpartisan Employee Benefit Research Institute (EBRI), provides answers to these and other questions. While there is still a “gender gap” in retirement participation rates, it has narrowed sharply as more women enter the work force. Here are some of the key findings concerning gender differences in employment-based retirement plan participation in 2006:

***All wage and salary workers:*** Among all wage and salary workers age 21–64, women participated at *higher* levels. However, women participated in a plan at an overall *lower* level than men, since more women than men tend to work part-time and part-year.

- Women, all wage and salary workers: 44.9 percent participated in a retirement plan.
- Men, all wage and salary workers: 46.2 percent participated.

***Full-time, full-year wage and salary workers:*** Workers in this category are considered to have the strongest connection to the work force, and in this category women have a slight edge over men. Participation levels among workers ages 21–64 in this category:

- Women: 54.4 percent participated in a retirement plan.
- Men: 51.4 percent participated.

***Full-time, part-year wage and salary workers:*** Participation among workers ages 21–64:

- Women: 35.0 percent participated in a retirement plan.
- Men: 29.4 percent participated.

***Part-time, full-year wage and salary workers:*** Participation among workers ages 21–64:

- Women: 26.4 percent participated in a retirement plan.
- Men: 18.2 percent participated.

***Part-time, part-year wage and salary workers:*** Participation among workers ages 21–64:

- Women: 13.3 percent participated in a retirement plan.
- Men: 8.6 percent participated.

***Earnings level:*** The proportion of women wage and salary workers ages 21–64 participating in a plan was higher than for men across all earnings levels, except for the very lowest earners (less than \$5,000 in annual earnings).

Overall, the *Issue Brief* reported that, in 2006, participation in employment-based retirement plans fell to 53 percent among full-time, full-year wage and salary workers ages 21–64 (those with the closest connection to the work force). This was down from 55 percent in 2005.

The complete November 2007 *EBRI Issue Brief* is available at [www.ebri.org](http://www.ebri.org)

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