

Gender Gap Holds in Retirement Plan Participation

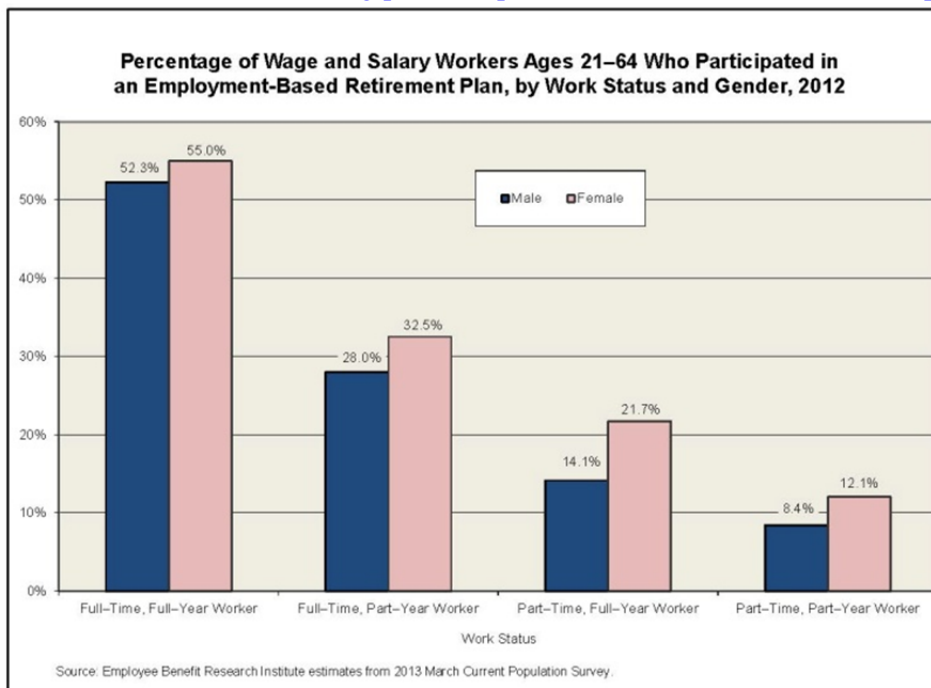
A gender gap persists in retirement plan participation among full-time, full-year workers—and it favors women, according to a new report by the nonpartisan Employee Benefit Research Institute (EBRI).

While the EBRI analysis of data from the 2013 March Current Population Survey found that female wage and salary workers ages 21–64 were found to participate in a retirement plan at a lower level than males. However, among *full-time, full-year* worker ages 21–64, females had a higher rate of participation in a retirement plan (55.0 percent for women, compared with 52.3 percent for men). Overall, women are more likely to work part-time and to have lower earnings, which accounts for the difference in results for all workers versus those employed full-time, full-year.

In fact, across all work-status categories, females were more likely to participate in a retirement plan than males—a result that has persisted since 2001, when the full-time, full-year participation level was slightly higher for females than for males (58.5 percent to 58.1 percent).

Furthermore, when examining participation by earnings level, the proportion of females participating in a plan was significantly higher than males at each earnings level, except the lowest category where it was only slightly higher.

Additional information, including analysis by age, income, location, and industry, can be found in the November *EBRI Issue Brief*, “Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2012,” available online at www.ebri.org/pdf/briefspdf/EBRI_IB_011-13.No392.Particip.pdf



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