

Men or Women? Married or Single? Who's More Likely to be a Saver?

Unmarried men and women are equally likely to have ever saved for retirement and to be currently saving—but married workers or their spouses are much more likely to be savers, according to a new report from the Employee Benefit Research Institute (EBRI).

According to the 2014 Retirement Confidence Survey (RCS), nearly three-quarters of married worker respondents are saving currently. More than half of married workers are offered a retirement savings plan at work, and 42 percent are currently contributing to a plan. Married workers are also nearly twice as likely as unmarried workers to say they or their spouse have an individual retirement account (IRA).

Unmarried men are as statistically likely as unmarried women to report that they are offered (32 percent vs. 37 percent) and contribute to (23 percent vs. 28 percent) a workplace retirement savings plan. Similar proportions also report having an IRA, including a rollover IRA. Despite the fact that women tend to face higher expenses in retirement due to their greater longevity, unmarried women (40 percent) are more likely than their unmarried male counterparts (30 percent) to think they will need to accumulate less than \$250,000 for retirement. Married workers were least likely to cite a figure in that range (22 percent).

Additional information on gender and marital status comparisons among workers from the 2014 Retirement Confidence Survey, the longest-running survey of its kind in the nation, is available [online here](#). More information about the 2014 Retirement Confidence Survey can be found [online here](#).

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