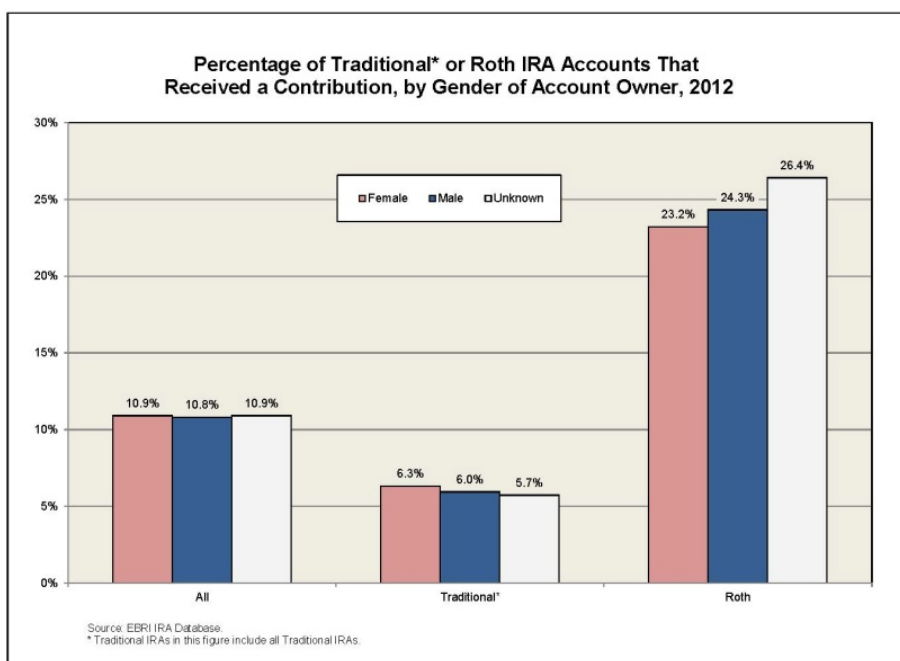


No Gender Gap in IRA Contributions

While men were more likely than women to have an individual retirement account (IRA), and to have higher individual average and median balances, the likelihood of contributing to an IRA did not significantly differ by gender, according to a new analysis by the nonpartisan Employee Benefit Research Institute (EBRI).

The report, an analysis of the EBRI IRA Database, noted that accounts owned by males received only slightly higher average annual contributions (\$4,023) than did those owned by females (\$3,995), although males had higher individual average and median balances than females (\$139,467 and \$36,949 for males, respectively, vs., \$81,700 and \$25,969 for females), and were more likely to have an IRA.

However, the likelihood of contributing to an IRA did not significantly differ by gender within the database, as both Roth and traditional IRAs owned by either males or females (as well as those without a gender identified in the database) had similar probabilities of receiving contributions.



In 2012, almost 2.4 million IRA accounts in the EBRI IRA database received a contribution, and the average amount contributed was \$3,904. The EBRI IRA database is an ongoing project that collects data from IRA plan administrators across the nation. For year-end 2012, it contained information on 25.3 million accounts owned by 19.9 million unique individuals, with total assets of \$2.09 trillion. The EBRI IRA Database is unique in its ability to track individual IRA owners with more than one account, thereby providing a more accurate measure of how much they have accumulated in IRAs.

The EBRI report, “Individual Retirement Account Balances, Contributions, and Rollovers, 2012; With Longitudinal Results 2010–2012: The EBRI IRA Database,” is published as the May 2014 *EBRI Issue Brief*, and is available [online here](#).

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