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FAST Facts

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How Distribution of IRA Assets Has Changed Over Time

WASHINGTON—How are individual retirement account assets apportioned among IRA types? How has the distribution changed in recent years?

A recent study by the nonpartisan Employee Benefit Research Institute (EBRI) shows that among IRA assets in 2007, rollover IRAs (assets accumulated in some other account, such as a pension or a 401(k), then moved to an IRA) accounted for 47.3 percent of the total, regular IRAs accounted for 44.4 percent, and Roth IRAs 8.3 percent. Therefore, rollover IRAs in 2007 accounted for a larger share of assets than regular IRAs, while the two together accounted for more than 90 percent of total IRA assets. The study appears in the August 2009 *EBRI Issue Brief.*

Between 2004 and 2007, rollover IRAs surpassed regular IRAs in holding the largest percentage of total IRA assets. Among IRA assets in 2004, regular IRAs accounted for 46.4 percent of the total, rollover IRAs 46.0 percent, and Roth IRAs 7.6 percent.

Total IRA assets were $4.65 trillion in 2007, and $3.30 trillion in 2004.

The chart below shows the change in the distribution of IRA assets by IRA type between 2004 and 2007.

Percentage of Total IRA Assets, by IRA Types, 2004 and 2007

	2004	2007
Rollover IRA	46.0 %	47.3 %
Regular IRA	46.4%	44.4%
Roth IRA	7.6%	8.3%

Source: Employee Benefit Research Institute estimates of the 2007 and 2004 Surveys of Consumer Finances.

The August 2009 *EBRI Issue Brief* contains additional information about IRAs and retirement savings in 2007. The May 2006 *EBRI Issue Brief* contains similar information for 2004. Both documents are available at www.ebri.org

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