

Contact: John MacDonald, EBRI, (202) 775-6349, [macdonald@ebri.org](mailto:macdonald@ebri.org)

## Participating in a Retirement Plan: Gender Differences

WASHINGTON—How does gender affect the likelihood of participating in a retirement plan?

The November 2009 *EBRI Issue Brief*, published by the nonpartisan Employee Benefit Research Institute (EBRI), provides answers to these and other questions. Here are some of the key findings concerning race/ethnicity differences in employment-based retirement plan participation in 2008:

- Overall, female wage and salary workers ages 21–64 participate in a retirement plan at a lower level than males did.
- However, among *full-time, full-year workers* of these same ages, females had a *higher* level of participating in a plan than men: 56.2 percent for women, compared with 53.7 percent for men.
- Across all of the worker status categories, females were more likely to participate in a retirement plan than males. This result has persisted since 2001, when the full-time, full-year females' participation level was slightly higher than the males' level, at 58.5 percent to 58.1 percent. This difference subsequently grew to 3 percentage points in 2007 before declining slightly to 2.5 percentage points in 2008.
- Concerning earnings level, the proportion of females participating in a retirement plan was higher than it was for males at each earnings level. Consequently, it appears that female workers' lower probability of participation in the aggregate was a result of their overall lower earnings and lower rates of full-time work in comparison with males.

### Percentage of Wage and Salary Workers Ages 21–64 Who Participated in an Employment-Based Retirement by, Work States and Gender, 2008

	Male	Female
Full-Time, Full-Year Worker	53.7%	56.2%
Full-Time, Part-Year Worker	27.9	33.9
Part-Time, Full-Year Worker	16.3	25.3
Part-Time, Part-Year Worker	9.5	14.6

Source: Employee Benefit Research Estimates from the 2009 Current Population Survey.

The complete November 2009 *EBRI Issue Brief* is available at [www.ebri.org](http://www.ebri.org).

*Fast Facts from EBRI* is issued by the nonpartisan Employee Benefit Research Institute to highlight benefits information that may be of current interest. Established in 1978, EBRI is an independent nonprofit organization committed exclusively to data dissemination, policy research, and education on economic security and employee benefits. EBRI does not take policy positions and does not lobby.