

## **EBRI Databook on Employee Benefits**

### **Chapter 8:**

#### **Individual Retirement Accounts (IRAs)**

UPDATED July 2014

This chapter looks at the account balances, contributions, rollovers, withdrawals, and asset allocation of Individual Retirement Accounts (IRAs). The data are from the EBRI IRA Database, which for year-end 2012 included 25.3 million accounts of 19.9 million individuals with \$2.09 trillion in assets. This represents approximately 33 percent to 40 percent of IRA owners and assets.

For more information on the EBRI IRA Database, see Craig Copeland, [“Individual Retirement Account Balances, Contributions, and Rollovers, 2013; With Longitudinal Results 2010-2013: The EBRI IRA Database,”](#) *EBRI Issue Brief #414* (May, 2015).

This chapter starts with the most recent year (2012) results for average and median balances, percentage contributing and rollovers. Next, longitudinal results for these metrics are presented using two methods:

- 1) The full sample result for each year 201-2012
- 2) A consistent sample of individuals in the database each year 2010-2012.

This allows for the largest range of results for each year as well as the ability to show the growth of assets in IRAs of those accounts that are maintained over the three year period.

A section on withdrawals from IRAs and asset allocation in IRAs complete the chapter.

**Figure 8.1: Average and Median Account Balances**

Figure 8.1 Average and Median IRA Balances for Accounts and Individuals, by IRA Type and Age, 2012				
	Average		Median	
	Accounts	Individuals	Accounts	Individuals
All	\$81,660	\$105,001	\$21,191	\$27,987
Traditional-Originating from Contributions*	\$89,367	\$97,286	\$30,346	\$32,161
Roth	\$30,041	\$31,288	\$12,315	\$12,796
Traditional-Originating from Rollovers*	\$126,391	\$134,354	\$38,072	\$39,172
SEP/Simple	\$65,417	\$67,457	\$17,570	\$17,794
All Traditional	\$106,052	\$118,645	\$33,092	\$35,803
Unknown	\$44,285	\$60,212	\$5,119	\$6,443
<b>Age</b>				
Under 25	\$10,464	\$11,165	\$3,194	\$3,360
25-29	\$10,002	\$11,009	\$4,482	\$4,721
30-34	\$15,258	\$17,704	\$6,217	\$7,036
35-39	\$23,879	\$29,202	\$9,390	\$11,003
40-44	\$33,967	\$42,826	\$12,230	\$15,770
45-49	\$46,513	\$59,471	\$16,021	\$21,463
50-54	\$61,871	\$80,525	\$20,320	\$28,056
55-59	\$80,930	\$108,074	\$25,636	\$36,363
60-64	\$108,292	\$147,739	\$33,782	\$49,899
65-69	\$139,597	\$191,208	\$44,315	\$66,852
70 or older	\$152,041	\$192,961	\$49,847	\$65,419
Unknown	\$116,795	\$160,233	\$30,753	\$43,666
<p>*Both of these accounts could have received contributions or rollovers after their origination, so these are NOT proxies for employment-based dollars versus IRA only dollars. The traditional-originating from rollovers do provide an estimate of the dollars that have been moved into a new IRA.</p> <p>Source: EBRI IRA Database.</p>				

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**Figure 8.2: Account Balances by Gender and Age**

Figure 8.2 Average and Median Individual IRA Balance, by Gender and Age, 2012						
	Female		Male		Unknown	
	Average	Median	Average	Median	Average	Median
All	\$81,700	\$25,969	\$139,467	\$36,949	\$85,230	\$21,612
Age						
Under 25	12,700	4,447	13,841	4,593	8,569	2,284
25-29	10,964	4,900	12,828	5,384	8,772	3,617
30-34	16,971	7,376	20,416	8,423	14,967	5,365
35-39	26,931	11,174	34,103	12,829	25,270	9,221
40-44	38,010	15,457	51,570	18,921	36,171	12,624
45-49	52,289	20,619	73,092	26,862	47,967	16,328
50-54	69,824	26,446	101,275	36,778	62,516	20,409
55-59	91,084	33,714	139,467	49,048	82,828	26,207
60-64	116,433	43,959	195,151	69,703	116,374	36,753
65-69	140,313	55,892	259,932	97,465	150,898	50,844
70 or older	142,013	56,371	275,470	102,097	143,022	47,153
Unknown	84,068	15,109	452,191	17,431	156,585	44,405

Source: EBRI IRA Database.

**Figure 8.3: Percentage of IRA Owners Contributing**

Figure 8.3 Percentage of IRA Accounts That Receive a Contribution, Percentage of IRA Owners Who Contribute, and Percentage of Accounts Receiving a Contribution by Age and Gender of Account Owner, 2012						
	Percentage Contributing			Of Those Contributing- Contributing Maximum		
	All	Traditional	Roth	All	Traditional	Roth
Accounts	10.9%	6.0%	24.4%	51.9%	57.2%	48.3%
Individuals	13.1%	6.6%	25.1%	53.5%	57.9%	49.0%
Age of Account Owner						
Under 25	36.9%	45.5%	12.3%	36.1%	35.9%	37.6%
25-29	27.8%	43.0%	8.9%	43.1%	44.2%	36.3%
30-34	20.5%	34.8%	8.3%	42.1%	41.4%	44.4%
35-39	15.3%	26.7%	7.9%	44.0%	40.0%	52.6%
40-44	12.9%	23.2%	7.6%	47.5%	41.8%	56.4%
45-49	11.7%	22.4%	7.4%	52.4%	46.8%	59.3%
50-54	11.2%	22.9%	7.3%	51.8%	48.8%	55.0%
55-59	11.0%	23.3%	7.4%	59.9%	59.2%	60.5%
60-64	9.7%	20.8%	6.7%	64.2%	65.5%	63.0%
65-69	7.0%	14.8%	5.1%	66.0%	68.9%	64.0%
70 or older	2.4%	9.1%	1.3%	66.1%	65.8%	66.3%
Unknown	6.9%	22.8%	3.6%	0.0%	0.0%	0.0%
Gender of Account Owner						
Female	10.9%	6.3%	23.2%			
Male	10.8%	6.0%	24.3%			
Unknown	10.9%	5.7%	26.4%			

Source: EBRI IRA Database.

**Figure 8.4: Contributions by Age and Gender**

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Figure 8.4 Distribution of Those Contributing to an IRA, and Average Contribution, by Age and Gender, 2012				
	Traditional*		Roth	
	Percent	Average	Percent	Average
All	100%	\$4,120	100%	\$3,756
<b>Age</b>				
Under 25	0.8	2,796	5.8	2,919
25-29	2.6	2,760	10.8	3,252
30-34	5.1	3,102	12.7	3,220
35-39	7.1	3,449	10.8	3,208
40-44	10.1	3,629	10.8	3,292
45-49	12.4	3,740	10.3	3,474
50-54	15.3	4,385	10.9	4,209
55-59	16.8	4,517	10.9	4,547
60-64	15.0	4,632	8.7	4,809
65-69	9.9	4,639	4.7	4,931
70 or older	3.9	4,418	2.7	4,826
Unknown	1.0	3,682	0.9	3,449
<b>Gender</b>				
Female	35.1	4,191	33.3	3,854
Male	40.8	4,220	41.2	3,889
Unknown	24.1	3,847	25.6	3,414

\*Traditional IRAs in this figure include all Traditional IRAs.  
Source: EBRI IRA Database.

**Figure 8.5: Average and Median Rollovers by Age and Gender**

Figure 8.5 Distribution of Those Rolling Over to a Traditional IRA, by Age and Gender, 2012			
	Percent	Average	Median
All	100%	\$71,447	\$15,580
<b>Age</b>			
Under 25	1.4	5,059	1,702
25-29	5.8	7,877	2,838
30-34	7.9	17,491	4,770
35-39	8.3	31,071	10,000
40-44	9.7	42,565	14,010
45-49	10.6	53,596	16,936
50-54	12.1	68,422	20,000
55-59	12.5	93,924	25,000
60-64	14.2	119,228	37,943
65-69	10.0	120,694	35,538
70 or older	6.9	110,507	25,851
Unknown	0.7	80,566	27,854
<b>Gender</b>			
Female	31.3	52,867	9,726
Male	43.5	83,735	15,683
Unknown	25.2	73,359	23,959

Source: EBRI IRA Database.

**Figure 8.6: Distributions of Contribution and Rollover Amounts**

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**Figure 8.6**  
**Distribution of Contributions to Traditional and Roth IRAs**  
**and Rollovers to Traditional IRAs, 2012**

Contributions		Rollovers	
	Percent		Percent
All	100.0%	All	100.0%
Less than \$1,000	16.1	Less than \$2,000	25.9
\$1,000-\$1,999	11.2	\$2,000-\$4,999	11.6
\$2,000-\$3,999	13.2	\$5,000-\$9,999	6.7
\$4,000-\$4,999	4.3	\$10,000-\$24,999	12.9
\$5,000-\$6,000	55.2	\$25,000-\$49,999	12.0
		\$50,000-\$74,999	7.1
		\$75,000-\$99,999	4.6
		\$100,000-\$149,999	6.1
		\$150,000-\$249,999	5.9
		\$250,000 or more	7.1

Source: EBRI IRA Database.

**Figure 8.7: Average and Median Balances, 2010-2012**

**Figure 8.7**  
**Average and Median Individual IRA Balances, by IRA Type,**  
**Age, and Gender, 2010, 2011, and 2012**

	Average			Median		
	2010	2011	2012	2010	2011	2012
All	\$91,864	\$87,668	\$105,001	\$25,296	\$23,785	\$27,987
Type						
Traditional-Conts.^	88,403	78,051	97,286	29,756	24,721	32,161
Roth	24,798	25,741	31,288	11,471	11,344	12,796
Traditional-Rlrvs^	123,426	110,918	134,354	38,138	31,944	39,172
SEP/SIMPLE	55,733	56,479	67,457	15,471	15,711	17,794
All Traditional	103,346	98,797	118,645	32,647	28,457	35,803
Unknown	96,441	83,062	60,212	18,815	21,982	6,443
Age						
Under 25	21,986	11,434	11,165	5,782	3,238	3,360
25-29	10,290	12,278	11,009	4,769	4,488	4,721
30-34	16,236	18,106	17,704	7,229	6,612	7,036
35-39	25,683	27,664	29,202	10,819	10,072	11,003
40-44	36,968	38,354	42,826	14,745	13,751	15,770
45-49	50,998	51,006	59,471	19,329	18,312	21,463
50-54	74,046	66,771	80,525	24,505	23,216	28,056
55-59	92,196	86,572	108,074	31,762	29,080	36,363
60-64	129,976	116,415	147,739	42,998	38,838	49,899
65-69	170,672	145,575	191,208	58,965	50,122	66,852
70 or older	162,857	144,252	192,961	56,198	49,994	65,419
Unknown	108,765	280,290	160,233	35,255	116,475	43,666
Gender						
Female	71,112	66,529	81,700	23,246	21,642	27,826
Male	120,719	114,745	139,467	32,752	30,704	40,103
Unknown	85,037	76,604	85,230	22,820	19,916	26,589

^Traditional-Conts.=Traditional--Originating from Contributions, Traditional-Rlrv=Traditional-  
Originating from Rollovers. Both of these accounts could have received contributions or rollovers  
after their origination, so these are NOT proxies for employment-based dollars versus IRA only  
dollars. The traditional-originating from rollovers do provide an estimate of the dollars that have  
been moved into a new IRA.

Source: EBRI IRA Database.

**Figure 8.8: Consistent Sample Average and Median Balances, 2010-2012**

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Figure 8.8 Distribution and Average and Median Individual IRA Balances of a Consistent Sample* of Individuals, by IRA Type, Age, and Gender, 2010, 2011, and 2012						
	Average			Median		
	2010	2011	2012	2010	2011	2012
All	\$95,431	\$95,547	\$106,205	\$27,212	\$27,454	\$30,996
Type						
Traditional-Conts.^	82,095	83,115	92,821	26,878	27,272	30,918
Roth	25,641	26,692	32,274	11,277	12,136	14,803
Traditional-Rlvrs^	120,061	118,948	130,591	35,916	35,306	39,013
SEP/SIMPLE	58,201	60,949	69,951	16,386	18,038	21,164
All Traditional	106,951	106,673	117,633	32,159	31,932	35,499
Age						
Under 25	10,894	11,794	14,272	4,529	5,266	6,850
25-29	9,451	10,720	13,607	4,934	5,537	6,950
30-34	14,323	15,628	19,358	6,879	7,681	9,181
35-39	24,052	25,292	30,476	10,525	10,979	12,943
40-44	35,845	36,982	43,621	14,832	15,170	17,510
45-49	50,650	51,536	59,846	20,232	20,451	23,352
50-54	69,148	70,119	80,641	26,370	26,625	30,322
55-59	92,387	94,100	107,689	33,474	33,917	38,542
60-64	128,636	130,467	146,769	45,944	46,166	51,371
65-69	172,466	173,050	191,146	62,976	62,502	68,447
70 or older	192,762	186,630	196,325	71,928	68,573	71,116
Unknown	333,691	334,107	360,997	70,738	69,041	69,250
Gender						
Female	65,600	66,585	75,140	23,952	24,383	27,826
Male	122,812	122,718	136,718	35,231	35,309	40,103
Unknown	93,426	92,981	102,014	23,837	24,005	26,589
*The consistent sample has only the individuals with at least one account in each year (2010-2012) of the database.						
^Traditional-Conts.=Traditional--Originating from Contributions, Traditional-Rlvr=Traditional-Originating from Rollovers. Both of these accounts could have received contributions or rollovers after their origination, so these are NOT proxies for employment-based dollars versus IRA only dollars. The traditional-originating from rollovers do provide an estimate of the dollars that have been moved into a new IRA.						
Source: EBRI IRA Database.						

**Figure 8.9: Distribution of Balance Changes of a Consistent Sample, 2010-2012**

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**Figure 8.9**  
**Distribution of Individual IRA Balance Changes for a Consistent Sample\*  
of IRA Owners from 2010 to 2012, by IRA Type, Age, and Gender**

	Traditional <sup>^</sup>			Roth		
	Percentile			Percentile		
	25th	Median	75th	25th	Median	75th
All	0.0%	7.9%	16.2%	7.6%	16.6%	36.3%
<b>Age#</b>						
Under 25	0.0	6.5	17.6	12.6	25.8	82.9
25-29	0.0	2.8	19.3	11.4	24.7	74.4
30-34	0.0	8.3	18.4	9.2	18.4	52.6
35-39	0.0	9.2	18.1	7.9	16.9	38.2
40-44	0.0	10.1	18.1	7.2	16.2	32.2
45-49	0.0	10.5	18.0	7.3	16.3	31.3
50-54	0.0	10.6	17.9	7.4	16.5	33.9
55-59	0.1	10.5	17.8	7.6	16.7	35.2
60-64	0.0	9.7	17.3	6.7	16.2	33.8
65-69	0.0	8.4	16.1	6.0	15.1	28.3
70 or older	-8.3	0.0	6.8	5.2	14.1	20.8
Unknown	0.0	6.2	21.7	9.6	16.7	28.3
<b>Gender</b>						
Female	0.0	9.6	16.9	9.6	17.1	35.5
Male	0.0	8.0	16.2	8.6	17.1	37.7
Unknown	-1.5	6.4	15.3	4.5	14.7	35.2

\*The consistent sample has only the individuals with at least one account in each year (2010-2012) of the database.  
<sup>^</sup>Includes all traditional IRAs.  
<sup>#</sup>The individual's age is from 2012.  
Source: EBRI IRA Database.

**Figure 8.10: Percentage of IRA Owners Contributing to Their IRA, 2010-2012**

**Figure 8.10**  
**Percentage of Traditional and Roth IRA Owners Contributing to Their IRA  
and of Those Contributing the Percentage Contributing the Maximum,  
Full Samples and Consistent Sample, 2010-2012**

	Percentage Contributing			Of Those Contributing- Contributing Maximum		
	All	Traditional	Roth	All	Traditional	Roth
<b>Full Samples</b>						
2010	12.1%	5.2%	24.0%	43.5%	48.7%	39.3%
2011	13.2%	6.1%	26.0%	47.2%	50.7%	43.6%
2012	13.1%	6.6%	25.1%	53.5%	57.9%	49.0%
<b>Consistent Sample</b>						
2010	13.7%	6.1%	25.7%	48.3%	50.7%	43.7%
2011	13.2%	6.0%	24.4%	50.0%	52.8%	45.0%
2012	13.3%	5.9%	22.8%	52.7%	54.4%	46.0%

Source: EBRI IRA Database.

**Figure 8.11: Average IRA Contribution 2010-2012**

Figure 8.11 Average Contributions to a Traditional* or Roth IRA , by Age and Gender, 2010-2012			
	2010	2011	2012
All	\$3,335	\$3,723	\$3,904
Age			
Under 25	2,496	2,814	2,909
25-29	2,754	3,095	3,182
30-34	2,752	3,135	3,194
35-39	2,794	3,209	3,284
40-44	2,923	3,315	3,424
45-49	3,078	3,466	3,595
50-54	3,667	4,122	4,295
55-59	3,970	4,347	4,532
60-64	4,205	4,500	4,713
65-69	4,319	4,471	4,759
70 or older	4,192	4,360	4,625
Unknown	3,282	4,110	3,549
Gender			
Female	3,453	3,755	3,995
Male	3,630	3,831	4,023
Unknown	3,096	3,431	3,584
*Traditional IRAs in this figure include all Traditional IRAs.			
Source: EBRI IRA Database.			



**Figure 8.12: Percentage Contributing Various Number of Years 2010-2012**

Figure 8.12 Percentage of a Consistent Sample* of IRA Owning Individuals from 2010-2012 Who Contribute Various Number of Years, by IRA Type, Age, Gender, and Account Balance								
	Traditional <sup>^</sup>				Roth			
	None	One Year	Two Years	All Three Years	None	One Year	Two Years	All Three Years
All	90.4%	4.3%	2.4%	3.0%	65.3%	11.5%	8.2%	15.0%
<b>Age</b>								
Under 25	86.1	7.2	3.7	3.0	47.8	18.7	15.0	18.5
25-29	85.6	7.5	3.8	3.1	43.9	16.9	14.9	24.3
30-34	86.2	6.7	3.6	3.5	50.6	14.7	11.8	23.0
35-39	86.7	6.0	3.4	3.9	61.0	12.0	8.7	18.3
40-44	87.5	5.2	3.1	4.2	66.1	10.5	7.3	16.1
45-49	88.1	4.9	2.9	4.2	67.4	10.3	7.1	15.3
50-54	88.4	4.8	2.8	4.0	66.9	10.8	7.5	14.8
55-59	88.3	5.0	2.9	3.9	65.9	11.6	8.0	14.5
60-64	89.0	5.0	2.7	3.3	67.7	12.0	8.0	12.3
65-69	91.6	4.2	2.1	2.2	75.8	10.4	6.2	7.7
70 or older	98.5	1.0	0.3	0.1	86.1	6.4	3.5	4.1
Unknown	98.5	0.5	0.4	0.6	76.4	7.4	5.2	11.0
<b>Gender</b>								
Female	89.9	4.5	2.4	3.2	66.5	11.4	7.9	14.2
Male	90.6	4.3	2.3	2.9	64.3	11.8	8.5	15.4
Unknown	90.6	4.1	2.4	2.9	65.3	11.2	8.1	15.4
<b>Account Balance</b>								
Less than \$5,000	96.2	2.4	0.7	0.6	82.8	8.3	3.6	5.3
\$5,000-\$9,999	92.7	4.3	1.5	1.5	73.6	10.9	6.0	9.5
\$10,000-\$24,999	89.8	5.0	2.6	2.6	62.3	12.7	9.4	15.6
\$25,000-\$49,999	87.5	5.2	3.2	4.2	54.9	12.8	10.4	22.0
\$50,000-\$99,999	87.1	5.0	3.2	4.8	54.7	12.1	10.2	23.0
\$100,000-\$149,999	88.5	4.6	2.9	4.0	62.7	12.0	9.0	16.4
\$150,000-\$249,999	89.3	4.5	2.7	3.5	65.2	12.1	8.6	14.1
\$250,000 or more	90.8	4.1	2.3	2.8	71.0	11.1	7.5	10.4
*The consistent sample has only the individuals with at least one account in each year (2010-2012) of the database.								
<sup>^</sup> Traditional includes both contributory and rollover in this figure.								
Source: EBRI IRA Database.								

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**Figure 8.13: Percentage of IRA Owners Taking a Withdrawal**

Figure 8.13 Percentage of Individuals Owning IRAs With a Withdrawal, by Various Characteristics, 2012			
	All With Withdrawal	Traditional With Withdrawal	Roth With Withdrawal
All	20.8%	24.3%	3.6%
Age			
Less than 30	5.3	8.6	2.9
30-39	5.9	6.8	3.3
40-49	7.4	8.1	3.1
50-59	9.2	9.9	3.0
60-64	17.2	18.3	4.7
65-70	25.0	26.5	5.1
71-79	78.5	83.3	5.5
80 or older	81.5	84.9	7.0
Unknown	29.1	32.7	3.4
Account Balance			
Less than \$5,000	10.0	11.8	5.1
\$5,000-\$9,999	11.7	15.3	2.5
\$20,000-\$24,999	15.7	19.9	2.7
\$25,000-\$49,999	19.4	23.7	2.9
\$50,000-\$99,999	23.6	27.1	3.4
\$100,000-\$149,999	27.8	30.1	5.4
\$150,000-\$249,999	31.2	33.3	6.9
\$250,000 or more	41.1	43.1	9.6
Gender			
Female	19.3	22.6	3.3
Male	21.5	25.0	3.9
Unknown	21.6	25.4	3.5

Source: EBRI IRA Database.

**Figure 8.14: Average IRA Withdrawal Amounts**

Figure 8.14 Average Individual Withdrawal Amounts from Individual Retirement Accounts, by Various Characteristics, 2012			
	All With Withdrawal	Traditional With Withdrawal	Roth With Withdrawal
All	\$19,641	\$19,798	\$12,704
Age			
Less than 30	7,637	8,867	4,686
30-39	11,741	13,196	6,612
40-49	18,289	19,504	8,863
50-59	23,347	23,957	12,965
60-64	29,378	29,890	15,040
65-70	27,968	27,928	19,104
71-79	16,087	15,905	23,056
80 or older	15,313	15,131	32,950
Unknown	14,032	14,057	9,551
Account Balance			
Less than \$5,000	15,060	18,867	8,733
\$5,000-\$9,999	7,414	7,547	7,802
\$20,000-\$24,999	7,623	7,618	8,425
\$25,000-\$49,999	8,707	8,793	9,564
\$50,000-\$99,999	11,004	11,161	12,893
\$100,000-\$149,999	14,239	14,544	20,587
\$150,000-\$249,999	18,326	18,785	29,024
\$250,000 or more	47,073	46,367	99,113
Gender			
Female	14,709	14,795	10,187
Male	26,244	26,488	16,075
Unknown	15,120	15,253	9,745

Source: EBRI IRA Database.

**Figure 8.15: Distribution IRA Withdrawal Rates**

Figure 8.15  
**Distribution of Withdrawal Rates for Those Taking a Withdrawal from Individual Retirement Accounts, by Various Characteristics, 2012**

	All With Withdrawal			Traditional With Withdrawal			Roth With Withdrawal		
	25th Prtl	Median	75th Prtl	25th Prtl	Median	75th Prtl	25th Prtl	Median	75th Prtl
All	3.8%	5.9%	17.9%	3.9%	5.9%	17.4%	9.6%	32.1%	70.7%
Age									
Less than 30	4.7	33.9	73.8	1.9	32.3	79.7	16.8	47.5	83.3
30-39	15.0	42.6	77.9	21.1	50.0	90.4	17.0	47.1	82.2
40-49	8.4	31.1	65.6	9.8	35.6	73.2	12.9	41.9	77.9
50-59	3.4	15.7	47.8	3.5	16.9	50.0	9.7	33.3	70.6
60-64	4.2	11.3	32.8	4.3	11.7	33.9	8.9	28.4	64.9
65-70	3.4	7.1	18.8	3.5	7.3	19.5	6.6	20.1	50.0
71-79	3.6	4.2	6.1	3.7	4.2	6.3	4.8	12.7	35.4
80 or older	5.2	6.1	8.0	5.2	6.1	8.1	5.0	10.8	30.6
Unknown	3.9	5.5	10.1	3.9	5.5	9.9	4.8	19.0	59.0
Account Balance									
Less than \$5,000	48.7	81.7	98.0	49.6	85.8	99.3	55.8	81.8	96.6
\$5,000-\$9,999	5.2	21.3	50.4	4.9	17.4	50.0	19.0	38.5	55.1
\$20,000-\$24,999	4.5	8.9	32.3	4.4	7.9	31.3	9.6	22.6	38.5
\$25,000-\$49,999	4.1	6.6	18.4	4.1	6.3	18.1	5.0	12.1	22.4
\$50,000-\$99,999	3.8	5.6	12.1	3.9	5.6	12.1	3.3	7.6	15.1
\$100,000-\$149,999	3.6	5.1	9.5	3.8	5.2	9.6	2.8	5.6	14.4
\$150,000-\$249,999	3.5	4.8	8.2	3.6	4.9	8.3	2.5	5.1	13.6
\$250,000 or more	3.3	4.3	6.6	3.5	4.4	6.6	2.1	4.9	13.2
Gender									
Female	3.8	5.8	18.1	3.9	5.7	17.7	9.2	30.5	67.6
Male	3.8	6.1	18.7	3.9	6.1	18.4	9.8	31.9	71.0
Unknown	3.9	5.9	16.5	3.9	5.9	15.5	9.6	34.7	74.1

Source: EBRI IRA Database.

**Figure 8.16: Percentage IRA Owners Taking a Withdrawal 2010-2012**

Figure 8.16  
**Percentage of Individuals With An Individual Retirement Account Who Took a Withdrawal and Number of Years One Took a Withdrawal, by Age, 2010-2012**

	Took A Withdrawal			Number of Years Taking A Withdrawal				
	2010	2011	2012	Zero	One	Two	Three	At
								Least 1
All	16.2%	19.5%	20.4%	72.7%	9.4%	7.3%	10.6%	27.3%
Age (in 2012)								
Less than 30	4.6	4.7	4.4	90.1	7.2	1.8	1.0	10.0
30-39	6.8	5.5	4.7	87.2	9.5	2.6	0.8	12.8
40-49	7.6	6.9	6.1	86.1	8.8	3.4	1.6	13.9
50-59	8.1	8.4	8.4	85.0	8.0	4.0	3.0	15.0
60-64	13.1	16.4	17.1	74.8	10.8	7.6	6.9	25.2
65-70	19.4	24.8	32.5	59.3	17.1	11.4	12.3	40.7
71-79	58.1	81.3	81.2	13.5	6.3	26.5	53.8	86.5
80 or older	70.5	84.5	83.3	11.0	5.1	18.5	65.4	89.0
Unknown	9.7	11.6	11.6	85.5	3.6	3.3	7.5	14.5

Source: EBRI IRA Database.

**Figure 8.17: Percentage IRA Owners Taking a Withdrawal, by Type and Distribution of Withdrawal Rates, 2010-2012**

Figure 8.17			
<b>Percentage of Individuals Owning IRAs With a Withdrawal and Distribution of Withdrawal Rates for Traditional IRAs, 2010-2012</b>			
	2010	2011	2012
All	16.2%	19.5%	20.4%
Traditional	18.2	22.7	23.7
Roth	2.8	3.5	3.5
Distribution of Withdrawal Rates from Traditional IRAs			
25th Percentile	3.7	4.1	3.8
Median	6.0	6.0	5.5
75th Percentile	22.1	15.5	14.2
Distribution of Geometric Means of Annual Withdrawal Rates, 2010-2012 (Traditional IRA Owners Ages 70 or older in 2010 Withdrawing Each Year)			
10th Percentile	3.6		
25th Percentile	4.1		
Median	5.1		
75th Percentile	7.4		
90th Percentile	14.8		
Source: EBRI IRA Database.			

**Figure 8.18: Asset Allocation 2012**

