

ICI VIEWPOINTS

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EBRI/ICI: Average 401(k) Account Balance Among Consistent Participants Rose Nearly 32 Percent in 2009

By ICI Strategic Communications

The average 401(k) retirement account rose 31.9 percent in 2009, according to a report released today by the Employee Benefit Research Institute (EBRI) and the ICI analyzing a group of consistent participants. The rise in 2009 was in line with the 2003–2007 pattern of steady increase in account balances and in contrast to the 27.8 percent decline in 2008.

The EBRI/ICI report, *401(k) Plan Asset Allocation, Account Balances, and Loan Activity in 2009* is based on the largest database of its kind, with records on 20.7 million 401(k) participants at year-end 2009, including 4.3 million consistent participants—those who have had 401(k) accounts with the same 401(k) plan each year from year-end 2003 through year-end 2009.

“Looking at consistent participants provides insights into the powerful impact of ongoing participation in 401(k) plans,” said Sarah Holden, ICI senior director of retirement and investor research. “Retirement savers, by continuing to invest paycheck-by-paycheck, saw the benefits of being in the market in 2009, as stock values generally climbed during the year.”

- Read *401(k) Plan Asset Allocation, Account Balances, and Loan Activity in 2009*
- Watch an EBRI/ICI [webinar](#) on the report.
- Find more ICI research on [retirement](#).
- Visit [EBRI](#).

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