

Figure 6
Percentage Change in Average Account Balances Among 401(k) Participants Present
From Year-End 1999 Through Year-End 2006, by Age^a and Tenure,^b 1999–2006

Age Group	Tenure (years)	1999 to 2000	2000 to 2001	2001 to 2002	2002 to 2003	2003 to 2004	2004 to 2005	2005 to 2006	1999 to 2006
20s	All	95.0%	46.0%	20.2%	59.4%	30.7%	21.9%	27.0%	1004.3%
	>5–10	108.7%	52.2%	22.8%	62.1%	32.9%	22.8%	26.8%	1208.6%
30s	All	15.3%	12.4%	0.7%	48.6%	25.6%	17.7%	23.8%	255.2%
	>5–10	40.4%	27.2%	9.4%	56.9%	30.2%	21.3%	26.0%	510.3%
	>10–20	6.8%	5.8%	-3.9%	43.6%	22.5%	15.2%	22.2%	168.9%
40s	All	2.5%	0.9%	-6.4%	36.8%	19.7%	13.3%	20.1%	115.9%
	>5–10	24.9%	16.8%	4.3%	49.4%	27.2%	19.4%	23.9%	327.8%
	>10–20	1.9%	0.6%	-7.1%	37.1%	19.7%	13.2%	20.2%	112.6%
	>20–30	-0.9%	-2.5%	-8.4%	32.3%	17.0%	10.9%	18.3%	79.6%
50s	All	0.5%	-1.4%	-7.1%	30.8%	16.4%	10.5%	17.2%	81.5%
	>5–10	24.1%	15.2%	4.6%	45.1%	26.5%	19.1%	23.3%	303.3%
	>10–20	3.4%	1.9%	-6.5%	33.7%	19.3%	13.2%	19.3%	112.2%
	>20–30	-1.1%	-3.3%	-8.3%	29.3%	15.2%	9.6%	16.7%	67.0%
	>30	-2.0%	-3.5%	-8.0%	27.6%	13.1%	7.0%	14.0%	53.2%
60s	All	-3.2%	-4.0%	-8.5%	22.5%	9.6%	3.7%	9.3%	29.3%
	>5–10	23.3%	14.8%	4.5%	40.5%	24.4%	16.1%	19.2%	258.3%
	>10–20	4.3%	0.9%	-5.2%	29.3%	16.5%	10.2%	13.8%	88.4%
	>20–30	-1.8%	-3.3%	-8.0%	23.5%	10.7%	4.6%	9.7%	36.9%
	>30	-6.2%	-6.2%	-10.2%	19.2%	6.0%	0.2%	6.7%	6.8%
All	All	0.3%	-1.0%	-6.9%	30.5%	15.8%	9.9%	16.6%	78.9%

Source: Tabulations from EBRI/ICI Participant-Directed Retirement Plan Data Collection Project.

^aAge and tenure groups are based on participant age and tenure at year-end 2006

^bAge and tenure groups are based on participant age and tenure at year-end 2006.