

EBRI Databook on Employee Benefits

Chapter 17:

Lump-Sum Distributions and Rollovers

UPDATED JANUARY 2010

Amount of Distribution and Recipients

What is the mean and median amount of lump-sum distribution by year of receipt through 2006?

See figure 1 on page 3 of the [January 2009 Notes article, "Lump-Sum Distributions at Job Change"](#). Data is presented in 2006 dollars and distribution year dollars.

What is the mean and median amount of lump-sum distribution?

For 2003 Data:

See figure 7 on page 18 of the [January 2006 Issue Brief, "Retirement Plan Participation and Retirees' Perception of Their Standard of Living"](#). Data is available for the following demographics: amount of most recent distribution, year in which most recent distribution was received, age of recipient when most recent distribution was received, annualized earnings in 2003, gender and race. Data is in 2003 dollars.

For 2006 Data:

See figure 1 on page 3 of the [July 2009 Notes article, "More Detail on Lump-Sum Distributions of Workers Who Have Left a Job, 2006"](#). Data is available for the following demographics: amount of most recent distribution, year in which most recent distribution was received, age of recipient when most recent distribution was received, gender and race. Data is in 2006 dollars.

What was the distribution of lump-sum recipients by amount of distribution, 2006?

See figure 2 on page 3 of the [January 2009 Notes article, "Lump-Sum Distributions at Job Change"](#).

What was the distribution of lump-sum recipients, 2003?

See figure 7 on page 18 of the [January 2006 Issue Brief, "Retirement Plan Participation and Retirees' Perception of Their Standard of Living"](#). Data is available for the following demographics: amount of most recent distribution, year in which most recent distribution was received, age of recipient when most recent distribution was received, annualized earnings in 2003, gender and race.

What was the distribution of lump-sum recipients by year of most recent distribution?

See figure 3 on page 4 of the [January 2009 Notes article, "Lump-Sum Distributions at Job Change"](#).

What was the distribution of lump-sum recipients by age in 2006?

See figure 4 on page 4 of the [January 2009 Notes article, "Lump-Sum Distributions at Job Change"](#).

Source and Use of Distribution

What is the source of the lump-sum distribution (private employer, federal government employer, state or local government employer)?

See figure 7 on page 18 of the [January 2006 Issue Brief, "Retirement Plan Participation and Retirees' Perception of Their Standard of Living"](#) Data is available for the following demographics: amount of most recent distribution, year in which most recent distribution was received, age of recipient when most recent distribution was received, annualized earnings in 2003, gender and race.

Was the lump-sum distribution voluntary or required by the plan?

See figure 8 on page 19 of the [January 2006 Issue Brief, "Retirement Plan Participation and Retirees' Perception of Their Standard of Living"](#) Data is available for the following demographics: amount of most recent distribution, year in which most recent distribution was received, age of recipient when most recent distribution was received, annualized earnings in 2003, gender and race.

What was the use, by recipient who reported using of any portion of the lump-sum distribution, of their most recent distribution, 1993-2006?

See figure 5 on page 6 of the [January 2009 Notes article, "Lump-Sum Distributions at Job Change"](#)

What was the use, by recipient who reported using of any portion of the lump-sum distribution, of their most recent distribution?

For 2003 Data:

See figure 9 on page 21 of the [January 2006 Issue Brief, "Retirement Plan Participation and Retirees' Perception of Their Standard of Living"](#) Data is available for the following demographics: amount of most recent distribution, year in which most recent distribution was received, age of recipient when most recent distribution was received, annualized earnings in 2003, gender and race.

For 2006 Data:

See figure 4 on page 6 of the [July 2009 Notes article, "More Detail on Lump-Sum Distributions of Workers Who Have Left a Job, 2006"](#) Data is available for the following demographics: amount of most recent distribution, year in which most recent distribution was received, age of recipient when most recent distribution was received, annualized earnings in 2006, gender and race.

What was the use, by recipients who reported using the entire lump-sum distribution, of their most recent distribution, 1993-2006?

See figure 6 on page 6 of the [January 2009 Notes article, "Lump-Sum Distributions at Job Change"](#)

What was the use, by recipient who reported using the entire lump-sum distribution, of their most recent distribution?

For 2003 Data:

See figure 10 on page 22 of the [January 2006 Issue Brief, "Retirement Plan Participation and Retirees' Perception of Their Standard of Living"](#) Data is available for the following demographics: amount of most recent distribution, year in which most recent distribution was received, age of recipient when most recent distribution was received, annualized earnings in 2003, gender and race.

For 2006 Data:

See figure 5 on page 7 of the [July 2009 Notes article, "More Detail on Lump-Sum Distributions of Workers Who Have Left a Job, 2006"](#) Data is available for the following demographics: amount of most recent distribution, year in which most recent distribution was received, age of recipient when most recent distribution was received, annualized earnings in 2006, gender and race.

Past EBRI Reports on Lump-Sum Distributions

- [July 2002 *Notes* vol. 23, no. 7 “Lump-Sum Distributions: An Update”](#)
- [September 1994 *Issue Brief* no. 153 “Employment-Based Retirement Income Benefits: Analysis of the April 1993 Current Population Survey”](#). For information on lump-sum distributions see pages 15 through 18 and data tables 35-37 on pages 75-77.
- [December 2005 *Notes* article, “Lump-Sum Distributions”](#)