

# Who Has Pension Income? Characteristics of Retirees and Their Former Employers

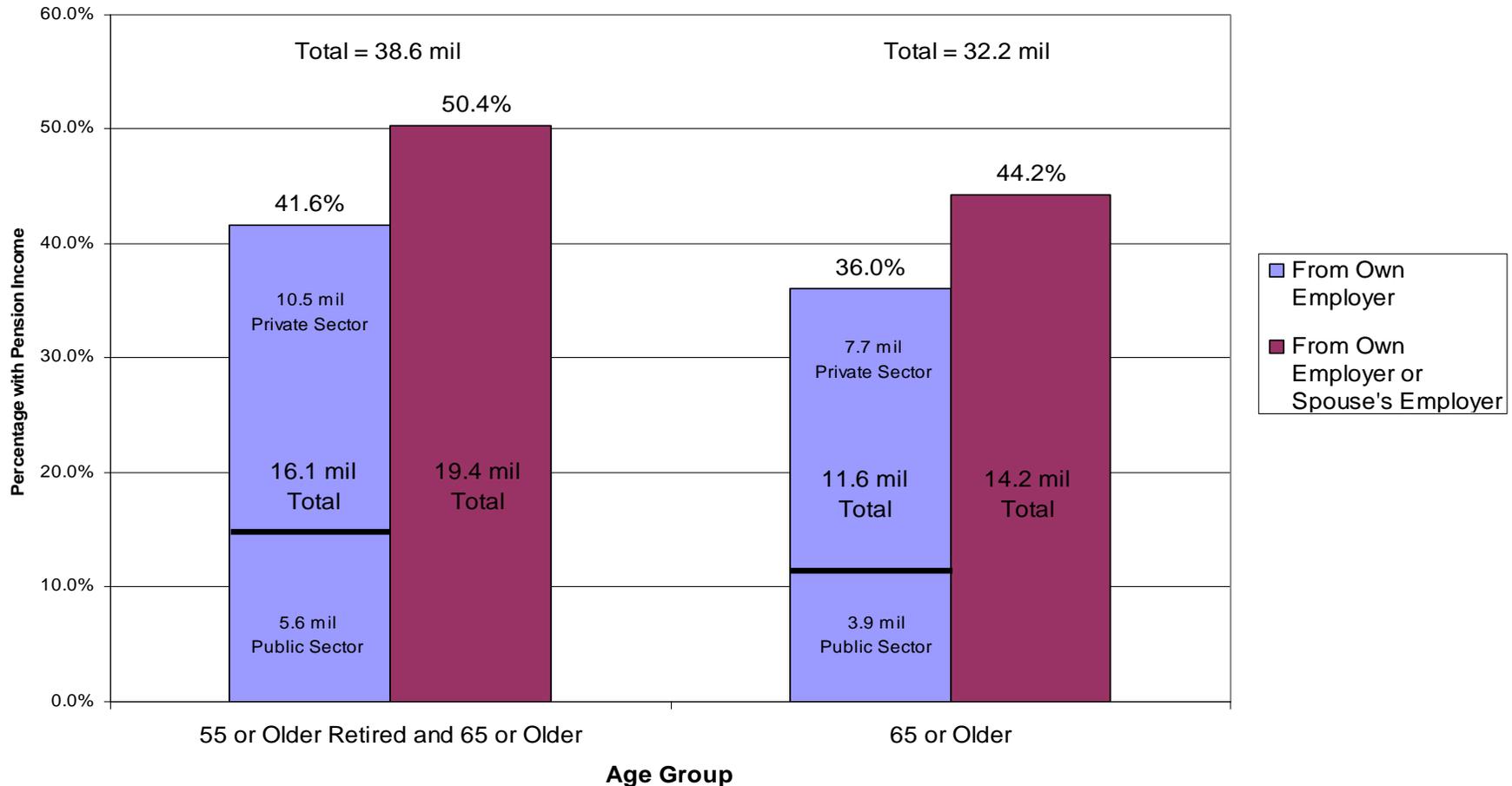
Craig Copeland

Employee Benefit Research Institute

EBRI Policy Forum

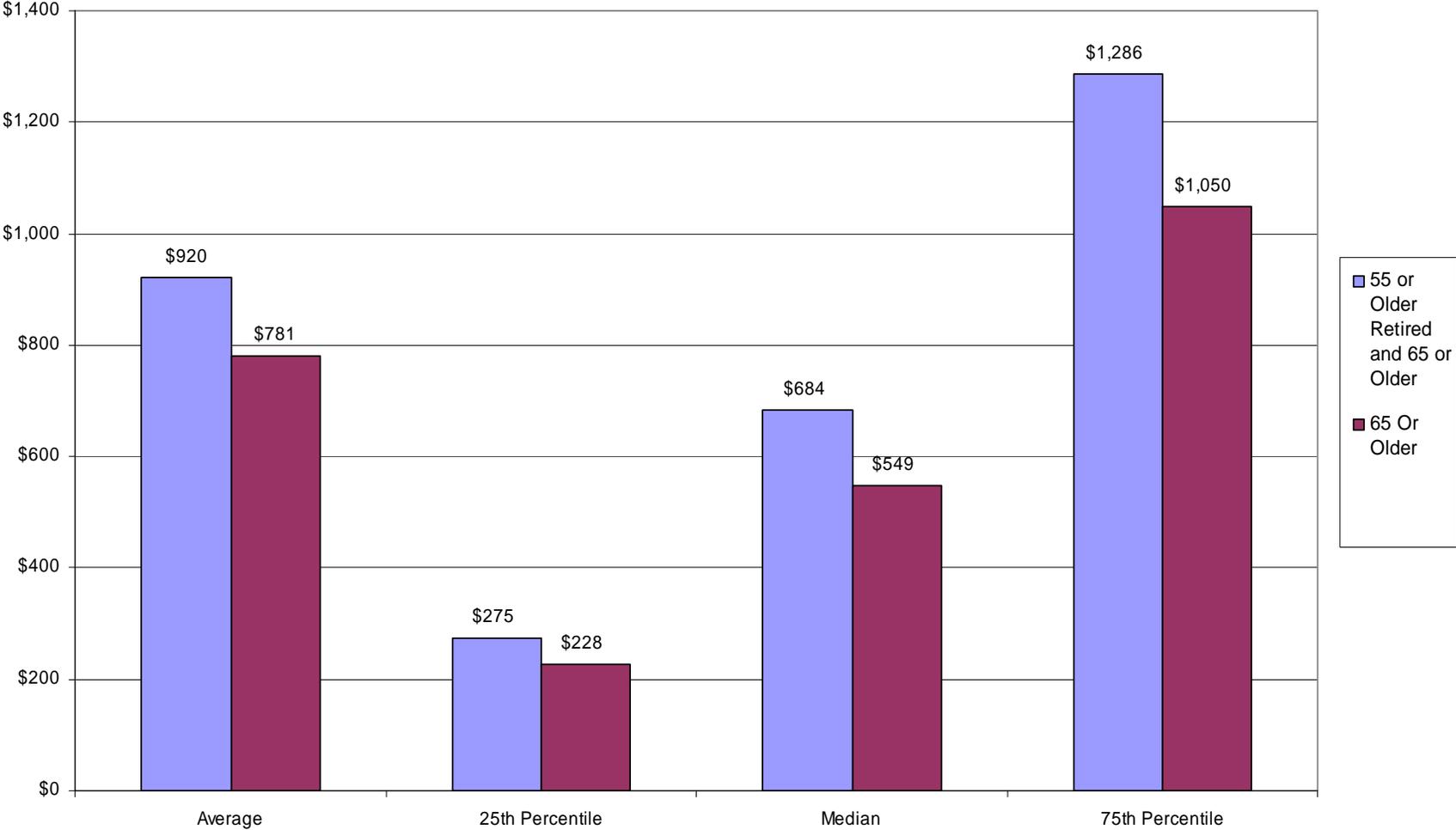
December 5, 2002

# Percentage of Retirees with Pension Income Either From Own Former Employer or Spouse's Former Employer



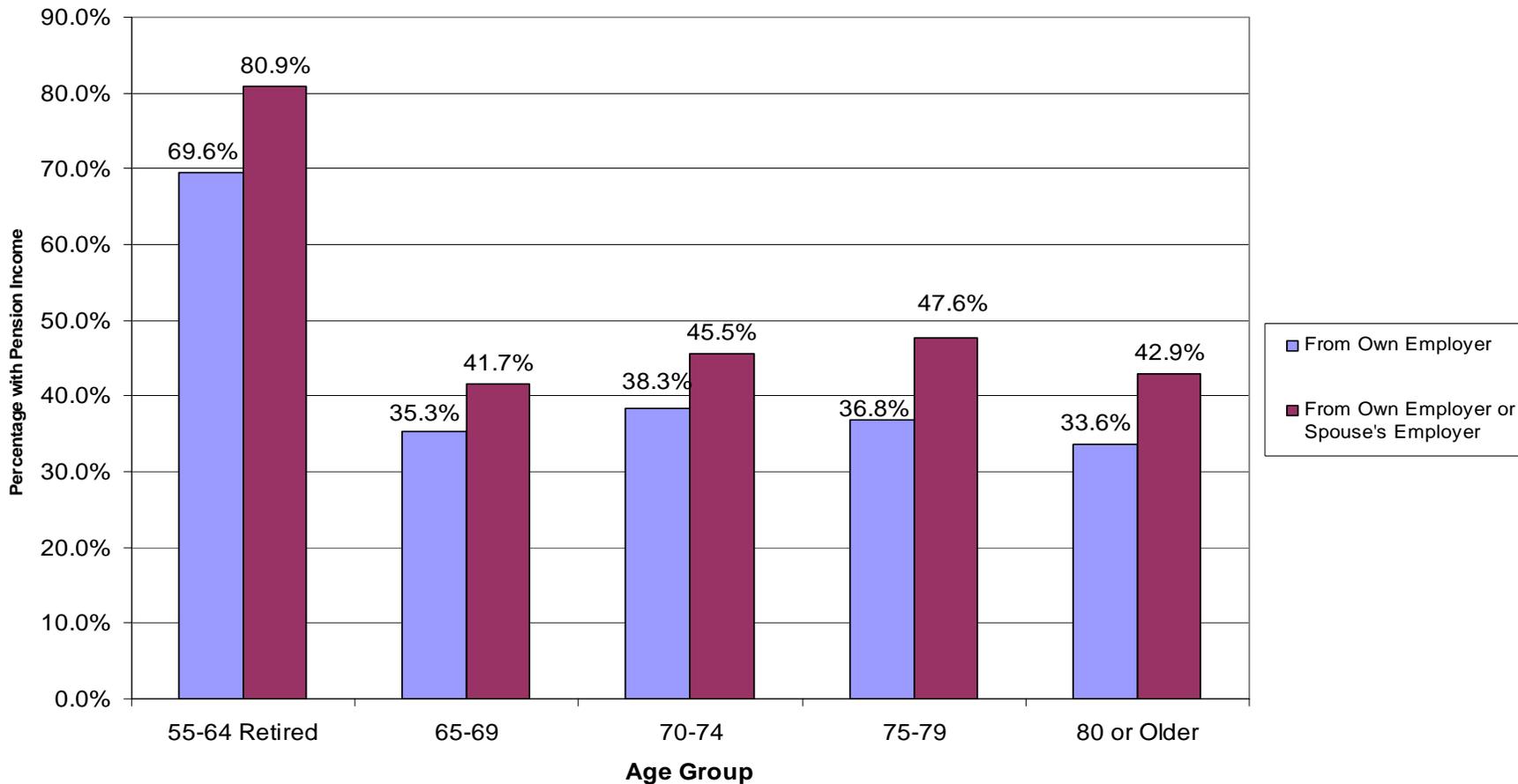
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Summary Statistics of Monthly Pension Income Amounts



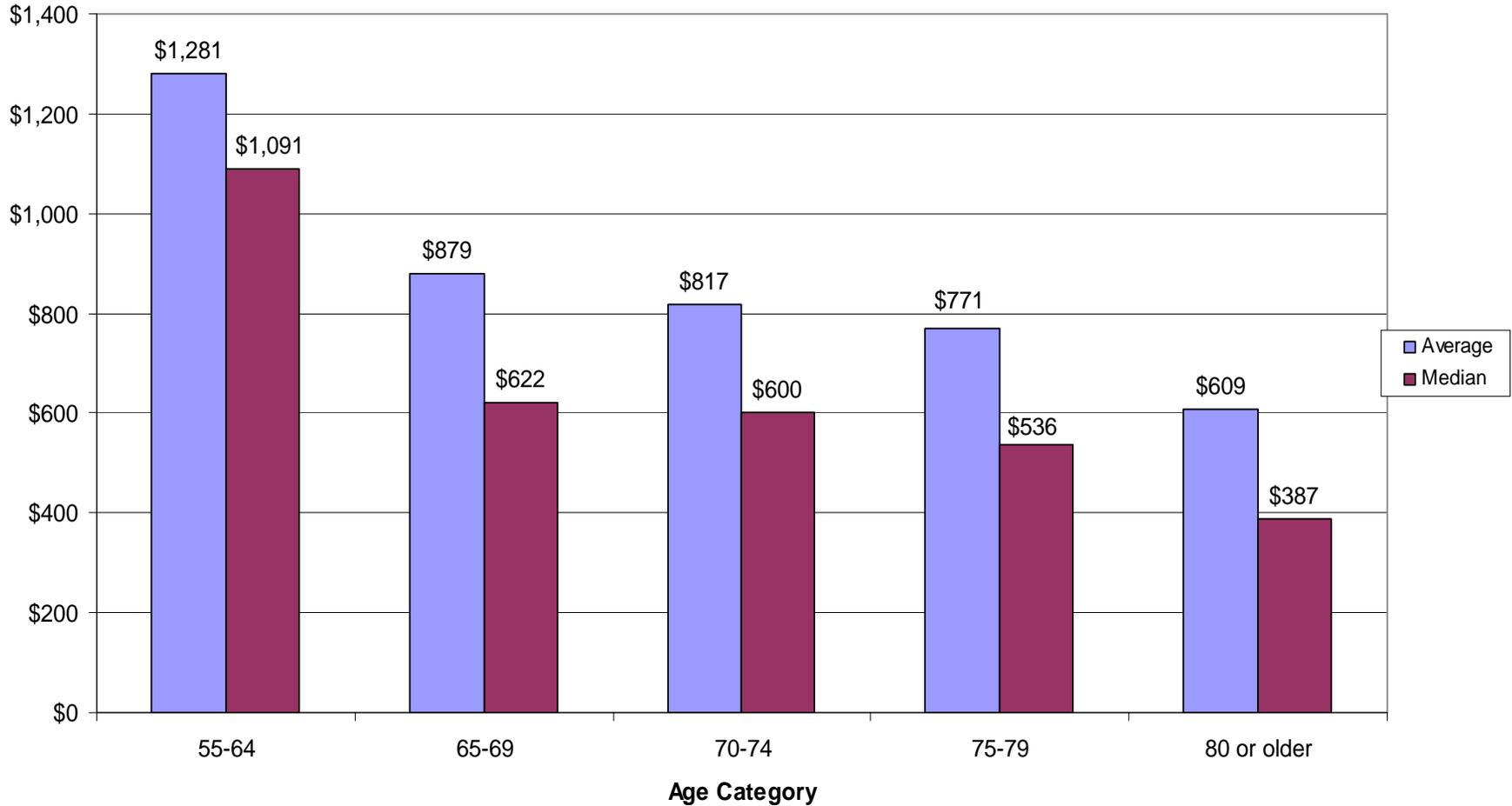
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Percentage of Retirees with Pension Income Either From Own Former Employer or Spouse's Former Employer, By Age



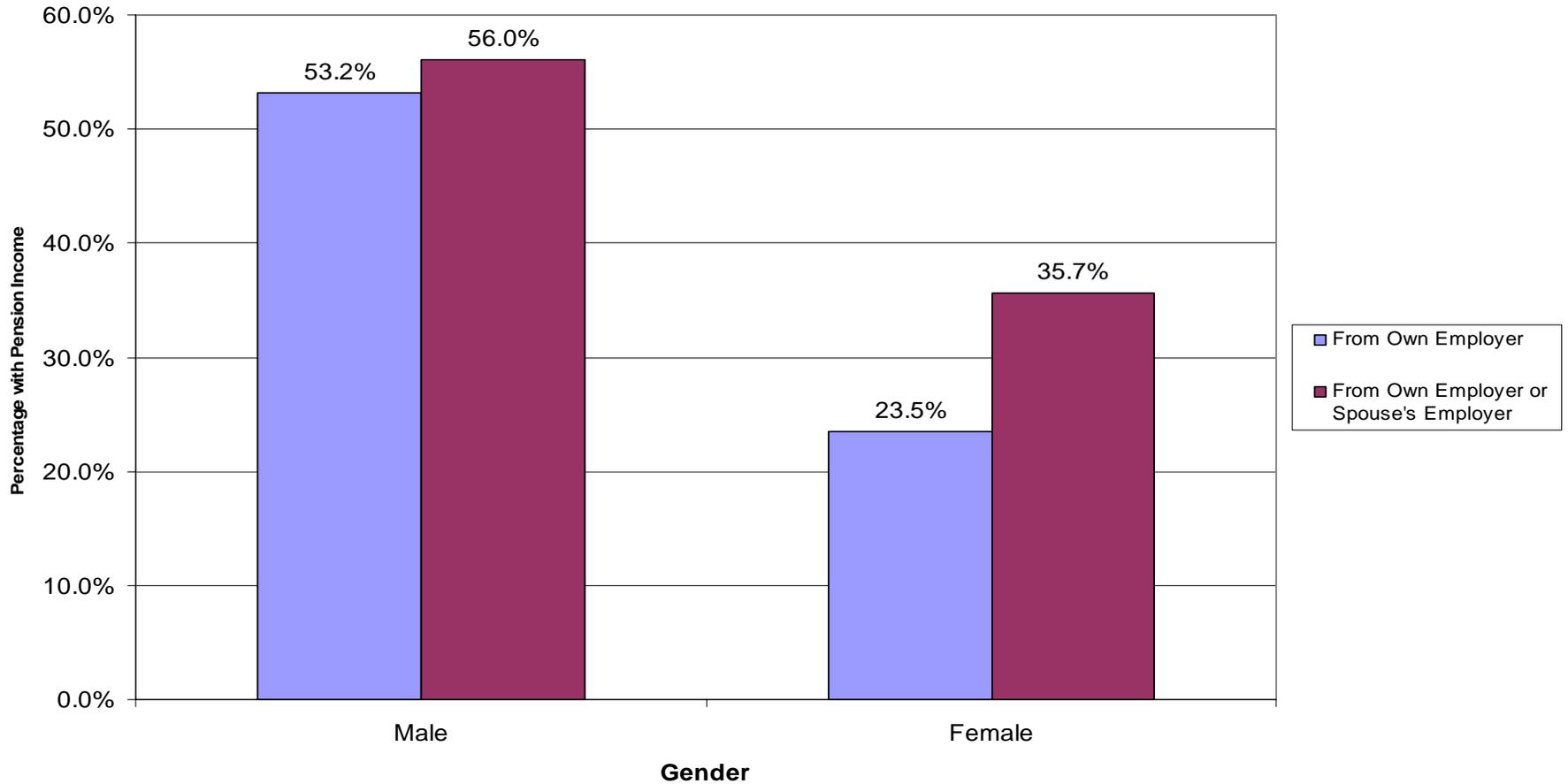
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Average and Median Monthly Pension Income Amounts, By Age



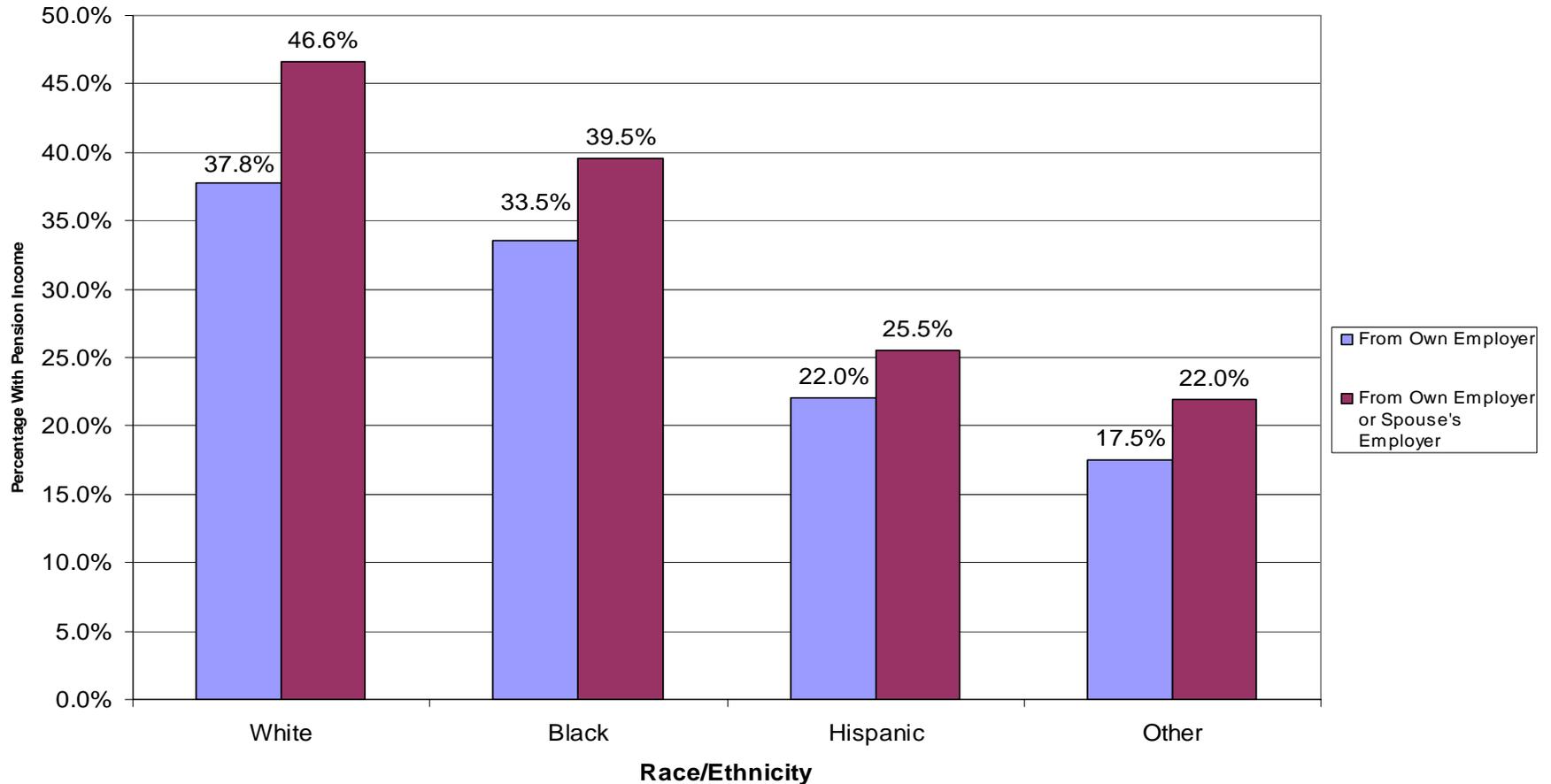
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Percentage of Americans 65 or Older with Pension Income Either From Own Former Employer or Spouse's Former Employer, By Gender



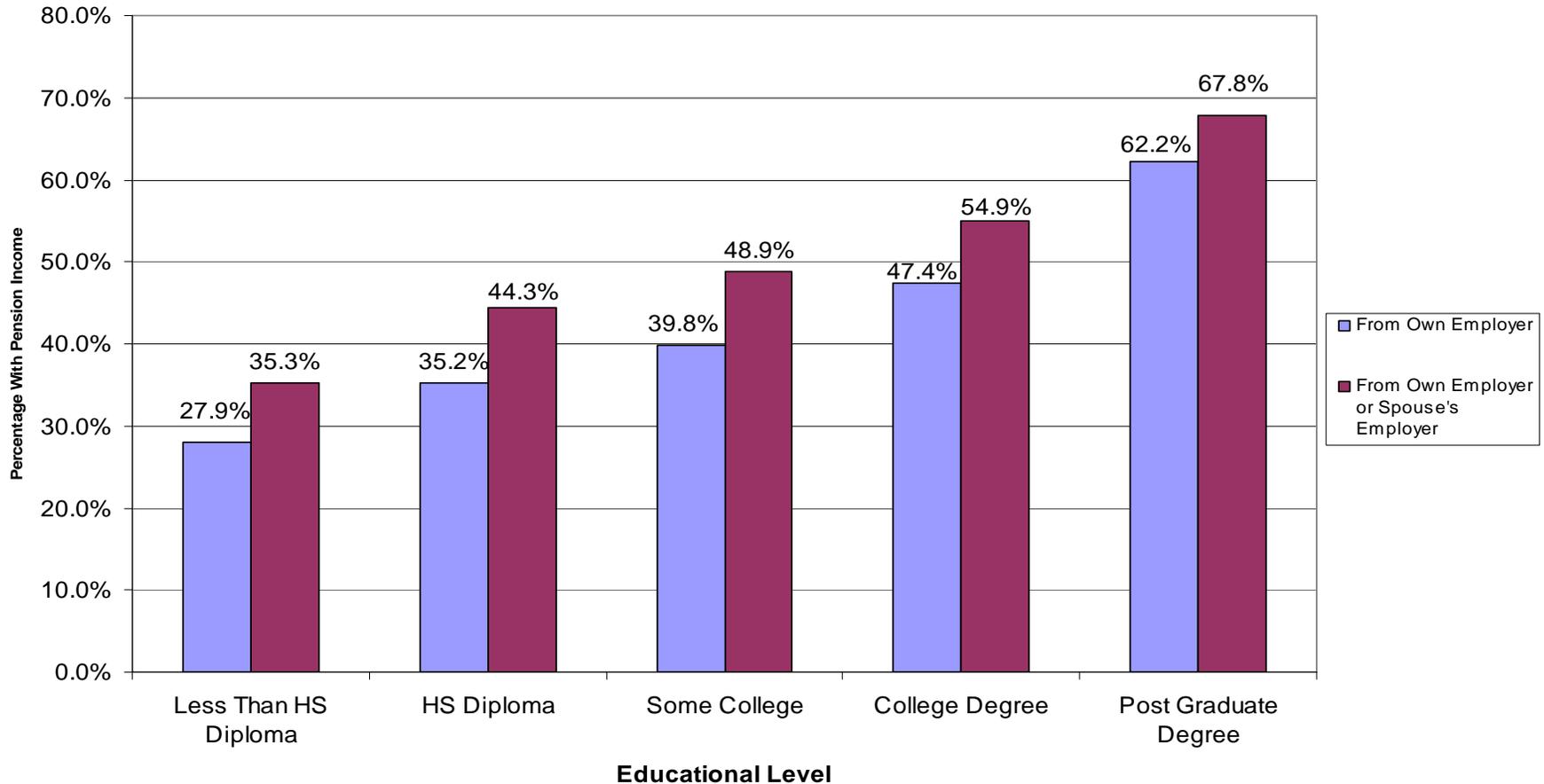
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Percentage of Americans 65 or Older with Pension Income Either From Own Former Employer or Spouse's Former Employer, By Race/Ethnicity



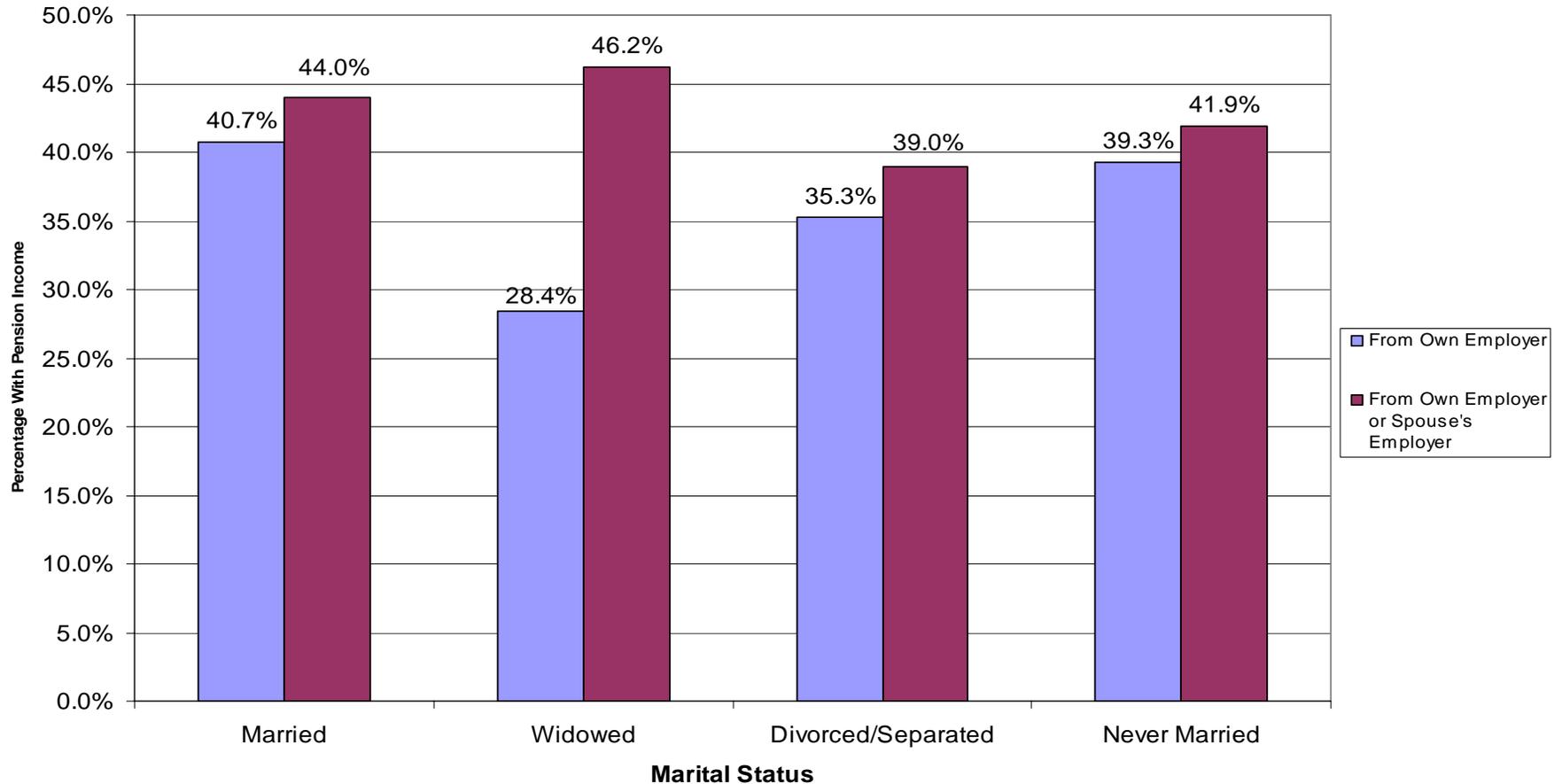
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Percentage of Americans 65 or Older with Pension Income Either From Own Former Employer or Spouse's Former Employer, By Educational Level



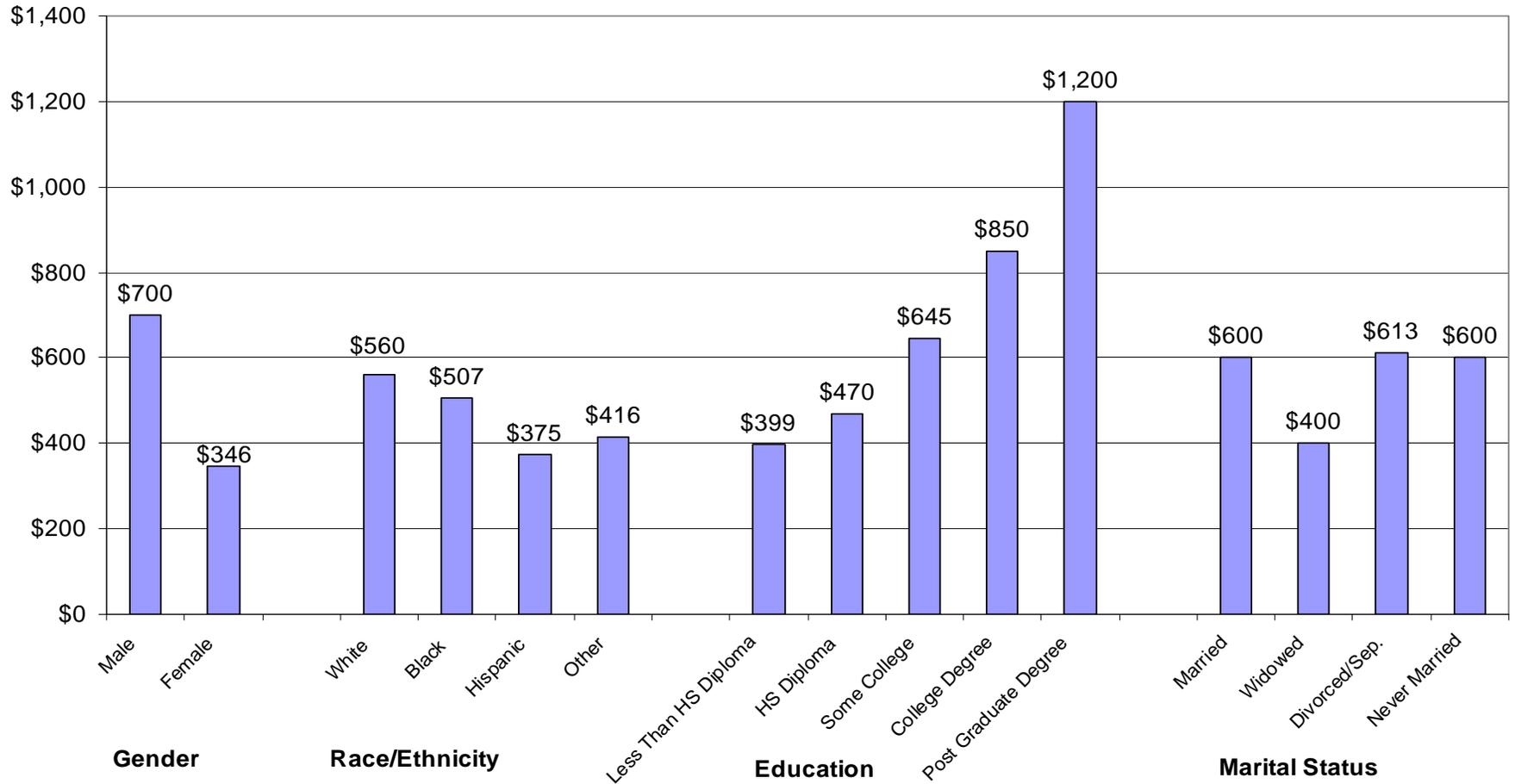
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Percentage of Americans 65 or Older with Pension Income Either From Own Former Employer or Spouse's Former Employer, By Marital Status



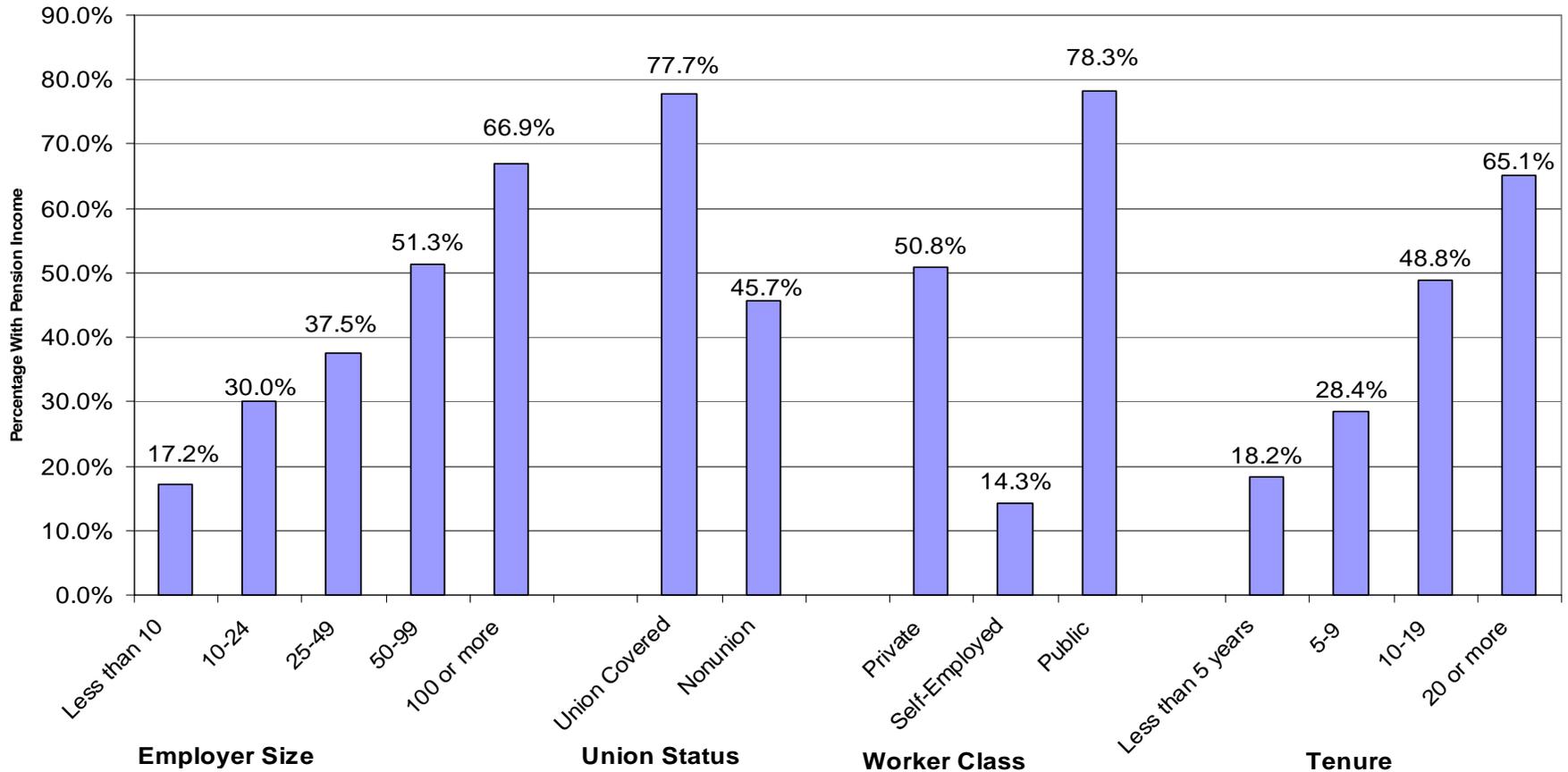
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Median Monthly Pension Income Amount For Americans 65 Or Older, By Various Characteristics



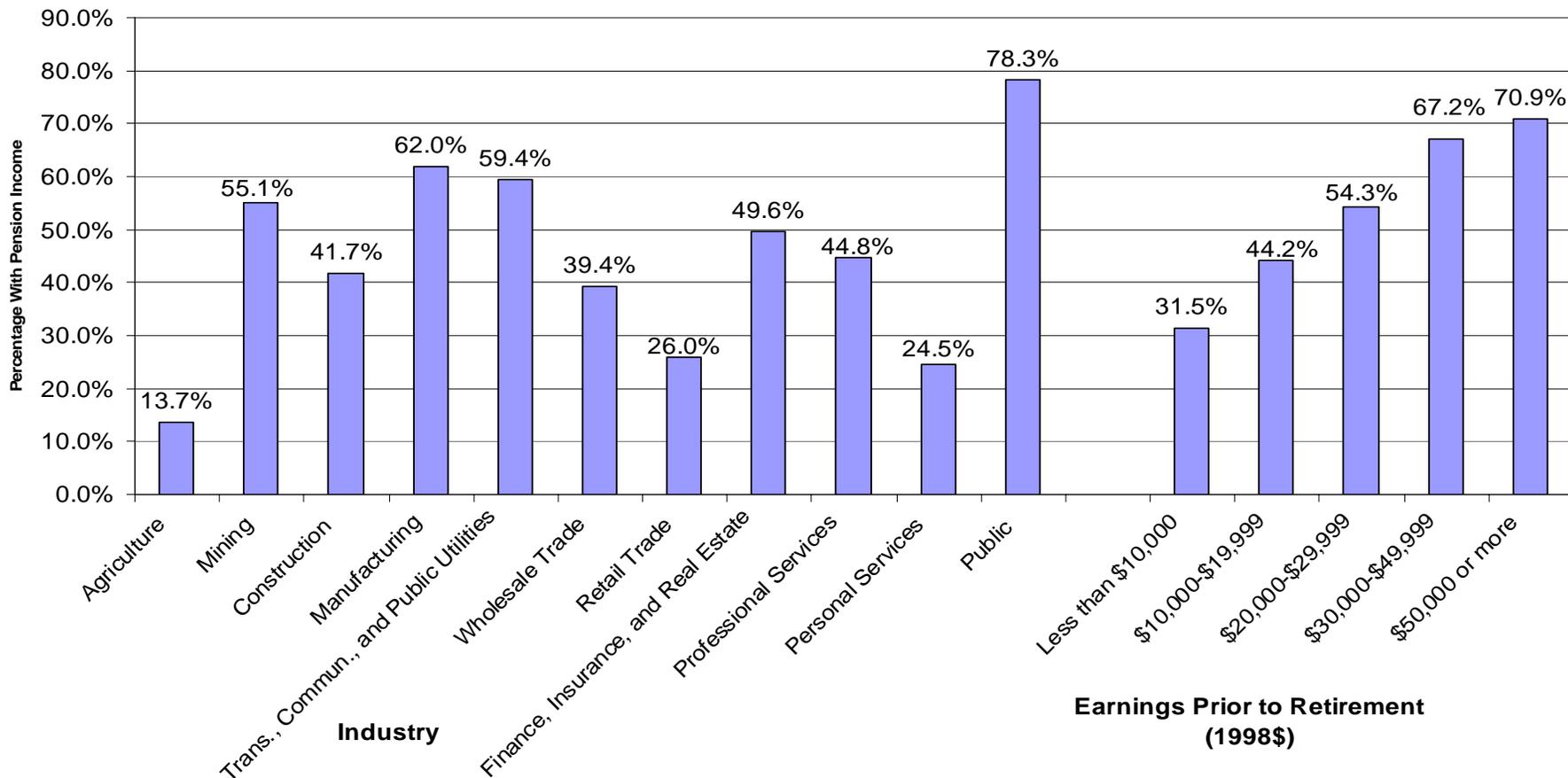
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Percentage of Americans 65 or Older Who Have Worked with Pension Income From Own Former Employer, By Various Worker Characteristics



Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Percentage of Americans 65 or Older Who Have Worked with Pension Income From Own Former Employer, By Various Worker Characteristics



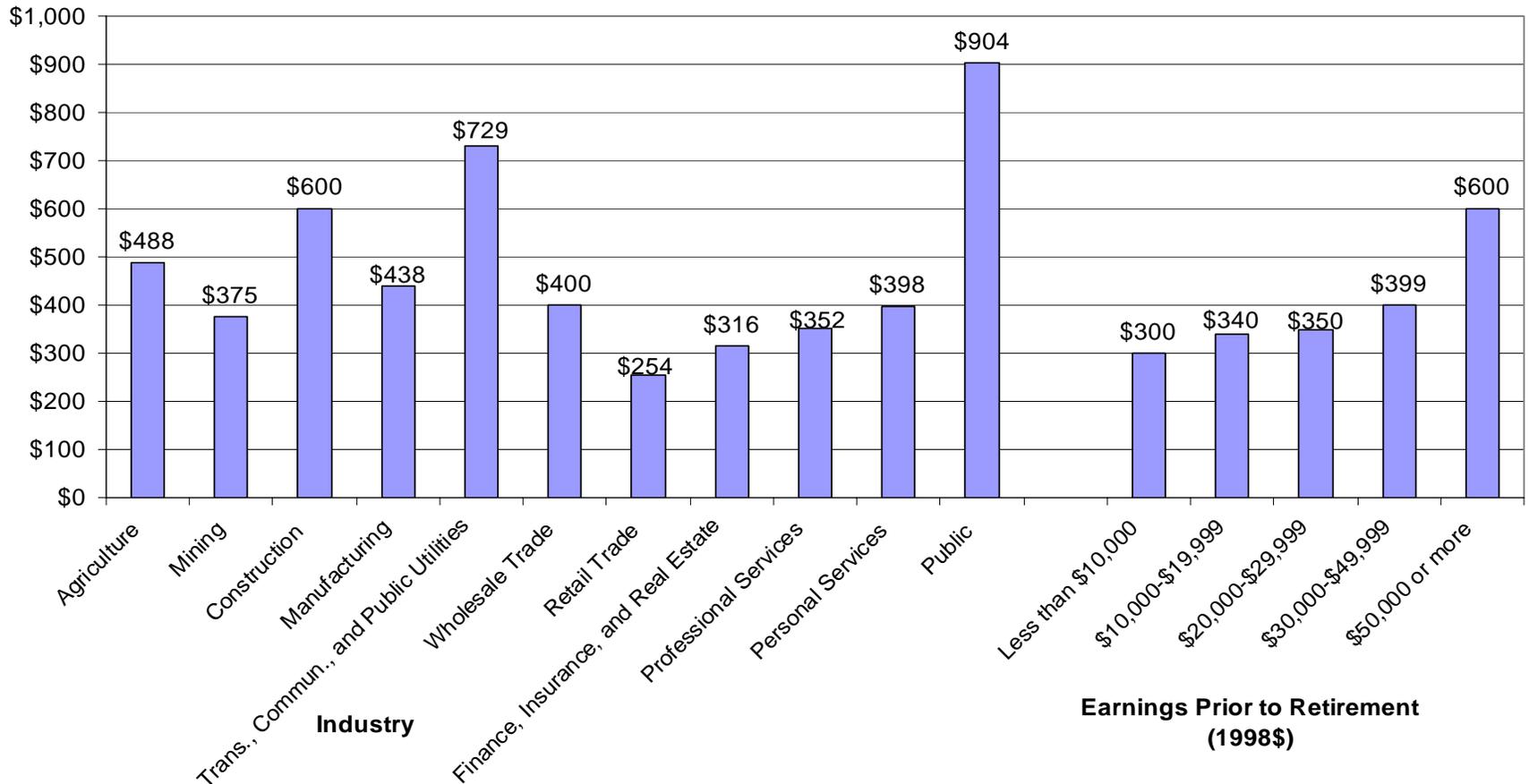
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Median Monthly Pension Income Amount For Americans 65 Or Older Who Have Worked, By Various Worker Characteristics



Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Median Monthly Pension Income Amount For Americans 65 Or Older Who Have Worked, By Various Worker Characteristics



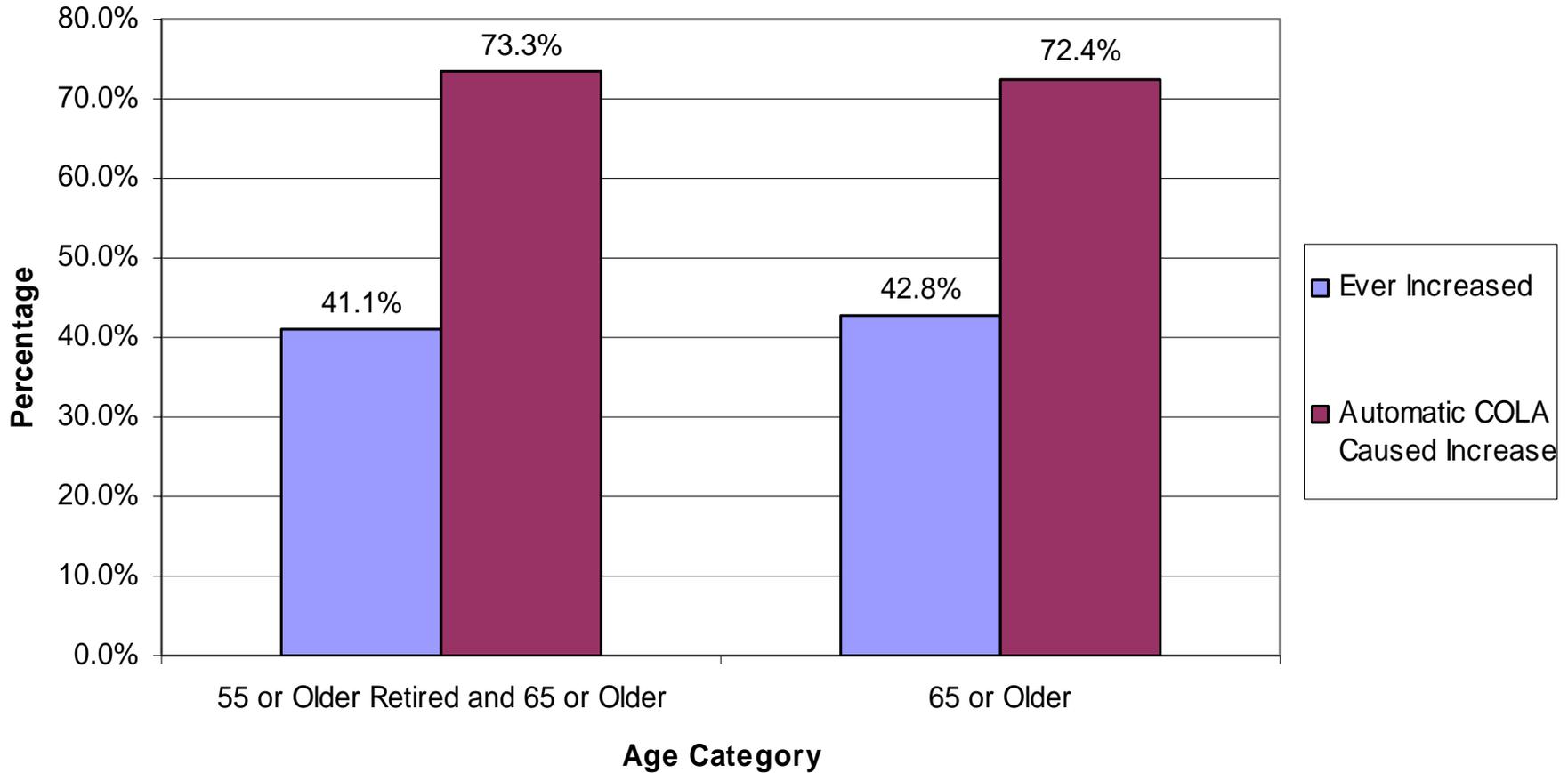
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Percentage of Those Receiving Pension Income Who Took Reduced Benefits In Order to Have Survivor Benefits, By Various Characteristics



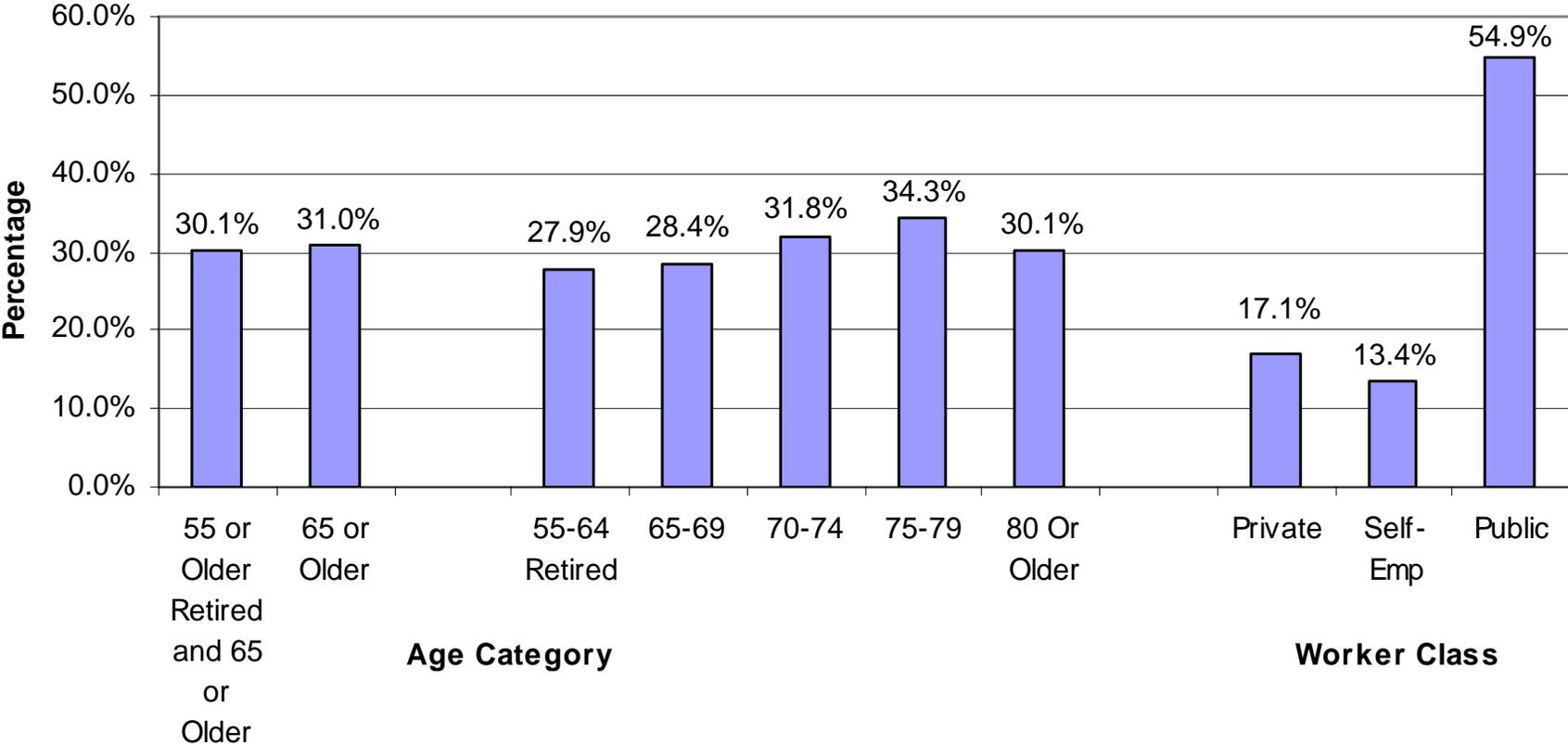
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Percentage of Those Receiving Pension Income Who Have Had Their Benefits Increased and the Percentage of Those Increases Due to an Automatic COLA Increase



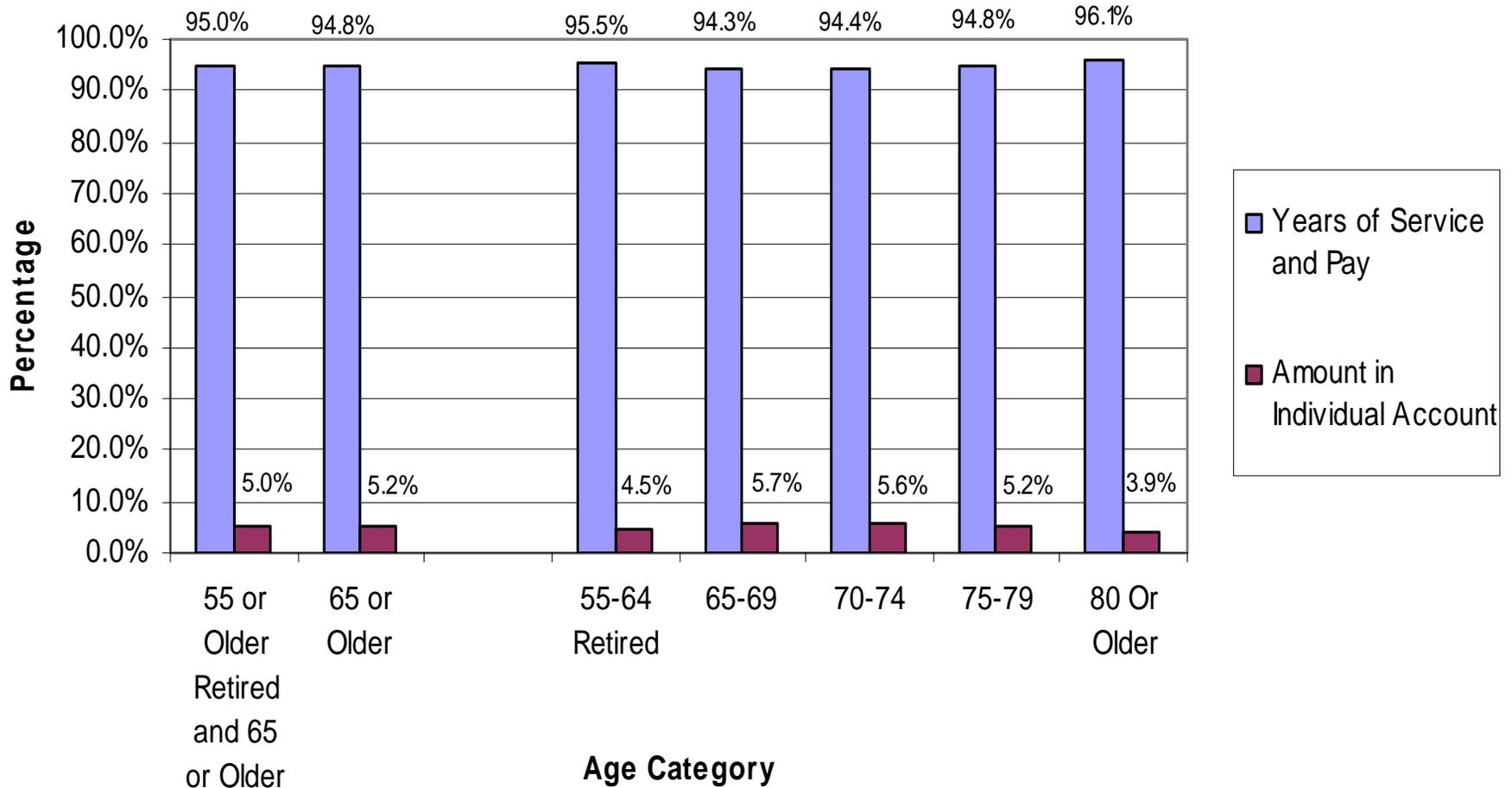
Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Percentage of Those Receiving Pension Income Who Have an Automatic COLA Increase, By Age and Worker Class



Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).

# Breakdown of Pension Type for Those Receiving Pension Income, By Age



Source: Employee Benefit Research Institute estimates of the 1996 SIPP Topical Module 7 (1998).