

EBRI Databook on Employee Benefits

Chapter 21:

Retirement Plan Design Consideration

The following list of tables are drawn from the National Compensation Survey

- Table 21.1 Vesting Requirements of Defined Benefit Plans
- Table 21.2 Trends in Private Plan Provisions
- Table 21.3 Normal Retirement Requirements
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- Table 21.15 Cost-of-Living Adjustments (COLAs)

This data-set is maintained by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). The data are available from the BLS Web page at <http://www.bls.gov/ncs/ebs/>. Preliminary data are released in a news release format. The most recent news releases are in the section titled "ECONOMIC NEWS RELEASES." More detailed tabulations are available on the above Web page under the section titled "PUBLICATIONS AND OTHER DOCUMENTATION."

Before 1999, data from the Employee Benefit Survey was released in three separate publications covering medium and large private establishments (establishments with 100 or more employees), small private establishments (establishments with 99 or fewer employees), and state and local governments. Starting with the 1999 data, BLS began publishing data for all private industry. In the section titled "PUBLICATIONS AND OTHER DOCUMENTATION" supplementary data are available for years 1999 and 2000 under the old format of medium and large private establishments and small private establishments.

The following tables are now maintained in *EBRI Notes*. The following link provides the most recent data: [December 2010 Notes article "Employee Tenure Trend Lines: 1983-2010"](#)

- Table 21.7 Job Tenure Distribution
- Table 21.8 Median Job Tenure

The following tables have been dropped:

- Table 21.10 Retirement and Capital Accumulation Plan Combinations
- Table 21.11 Retirement and Capital Accumulation Plan Combinations Over Time
- Table 21.14 Trends in Defined Benefit Pension Plan Replacement Rates

EBRI maintains the following tables:

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Table 21.5
Trends in Early Retirement

Major Activities of the Nonagricultural Population Aged 18 and Over by Age, Selected Years, 1987–2010

| Year | Total (millions) | Working (percentage) | Retired (percentage) | Ill or Disabled (percentage) | Other (percentage) |
|---------------------|---------------------|-------------------------|-------------------------|---------------------------------|-----------------------|
| Population Aged 18+ | | | | | |
| 1987 | 179.0 | 69.3% | 10.9% | 4.5% | 13.9% |
| 1988 | 181.2 | 69.9 | 11.2 | 4.4 | 13.2 |
| 1989 | 182.7 | 70.6 | 11.4 | 4.4 | 12.9 |
| 1990 | 184.9 | 70.3 | 11.4 | 4.5 | 13.1 |
| 1991 | 186.6 | 69.7 | 11.7 | 4.5 | 13.2 |
| 1992 | 188.1 | 69.4 | 12.1 | 4.5 | 13.2 |
| 1993 | 190.0 | 69.3 | 13.0 | 5.2 | 11.6 |
| 1994 | 191.6 | 69.8 | 13.6 | 5.3 | 10.6 |
| 1995 | 193.2 | 69.9 | 13.8 | 5.3 | 10.3 |
| 1996 | 195.6 | 70.3 | 13.8 | 5.3 | 10.0 |
| 1997 | 197.4 | 70.4 | 14.2 | 5.2 | 9.5 |
| 1998 | 199.7 | 70.5 | 14.1 | 5.2 | 9.4 |
| 1999 | 199.7 | 70.5 | 14.1 | 5.2 | 9.4 |
| 2000 | 201.8 | 71.1 | 13.9 | 5.1 | 9.2 |
| 2001 | 209.5 | 70.0 | 14.5 | 5.3 | 9.6 |
| 2002 | 212.6 | 69.3 | 14.5 | 5.3 | 10.3 |
| 2003 | 214.7 | 68.7 | 14.5 | 5.6 | 10.6 |
| 2004 | 217.3 | 68.5 | 14.4 | 5.8 | 10.7 |
| 2005 | 219.8 | 68.7 | 14.4 | 5.8 | 10.6 |
| 2006 | 222.7 | 68.8 | 14.4 | 5.9 | 10.3 |
| 2007 | 224.7 | 68.8 | 14.4 | 5.9 | 10.3 |
| 2008 | 227.0 | 68.2 | 14.5 | 6.1 | 10.6 |
| 2009 | 229.2 | 66.1 | 14.7 | 6.2 | 12.5 |
| 2010 | 231.2 | 65.0 | 14.7 | 6.4 | 13.4 |
| Aged 18–44 | | | | | |
| 1987 | 104.9 | 83.4 | 0.1 | 1.9 | 12.9 |
| 1988 | 106.0 | 83.8 | 0.1 | 1.9 | 12.6 |
| 1989 | 107.9 | 84.7 | 0.1 | 1.8 | 12.6 |
| 1990 | 107.7 | 84.4 | 0.1 | 2.0 | 12.7 |
| 1991 | 107.8 | 83.7 | 0.1 | 2.1 | 13.2 |
| 1992 | 108.8 | 83.1 | 0.1 | 2.3 | 13.7 |
| 1993 | 108.9 | 82.7 | 0.1 | 2.7 | 13.5 |
| 1994 | 108.9 | 83.2 | 0.1 | 2.9 | 12.9 |
| 1995 | 108.8 | 83.4 | 0.1 | 2.9 | 12.8 |
| 1996 | 109.2 | 83.7 | 0.1 | 2.9 | 12.6 |
| 1997 | 109.0 | 83.9 | 0.2 | 2.9 | 12.1 |
| 1998 | 109.2 | 83.9 | 0.2 | 3.0 | 12.2 |
| 1999 | 109.2 | 83.9 | 0.2 | 3.0 | 12.2 |
| 2000 | 109.1 | 84.4 | 0.2 | 2.7 | 11.9 |
| 2001 | 110.3 | 82.9 | 0.3 | 3.0 | 13.0 |
| 2002 | 110.8 | 81.3 | 0.4 | 2.9 | 14.5 |
| 2003 | 110.6 | 80.5 | 0.4 | 3.3 | 15.1 |
| 2004 | 110.6 | 80.1 | 0.4 | 3.4 | 15.3 |
| 2005 | 110.6 | 80.3 | 0.4 | 3.2 | 15.3 |
| 2006 | 111.0 | 80.5 | 0.4 | 3.1 | 15.3 |
| 2007 | 110.7 | 80.2 | 0.6 | 3.1 | 15.4 |
| 2008 | 110.5 | 79.7 | 0.5 | 3.3 | 15.8 |
| 2009 | 110.8 | 76.5 | 0.5 | 3.4 | 18.8 |
| 2010 | 111.1 | 75.0 | 0.5 | 3.5 | 20.2 |
| Aged 45–54 | | | | | |
| 1987 | 24.1 | 80.7 | 1.1 | 4.8 | 12.6 |
| 1988 | 24.9 | 81.4 | 1.1 | 5.2 | 11.6 |
| 1989 | 25.1 | 82.2 | 0.9 | 5.3 | 11.1 |
| 1990 | 25.9 | 82.2 | 1.0 | 5.5 | 10.8 |

| | | | | | |
|------|------|------|-----|-----|------|
| 1991 | 27.3 | 82.3 | 1.0 | 5.5 | 10.6 |
| 1992 | 28.3 | 82.2 | 0.9 | 5.6 | 10.8 |
| 1993 | 29.5 | 82.1 | 1.1 | 6.5 | 9.7 |
| 1994 | 30.7 | 83.3 | 1.3 | 6.4 | 8.5 |
| 1995 | 31.6 | 82.8 | 1.3 | 6.7 | 8.6 |
| 1996 | 33.0 | 83.8 | 1.4 | 6.4 | 8.0 |
| 1997 | 34.1 | 83.9 | 1.5 | 6.6 | 7.5 |
| 1998 | 35.2 | 83.8 | 1.7 | 6.7 | 7.3 |
| 1999 | 35.2 | 83.8 | 1.7 | 6.7 | 7.3 |
| 2000 | 36.6 | 84.5 | 1.4 | 6.6 | 7.1 |
| 2001 | 39.5 | 83.3 | 1.8 | 7.0 | 7.5 |
| 2002 | 40.2 | 83.2 | 1.9 | 7.0 | 7.5 |
| 2003 | 41.1 | 82.4 | 1.7 | 7.7 | 7.7 |
| 2004 | 42.0 | 82.1 | 1.7 | 7.7 | 8.0 |
| 2005 | 42.8 | 82.2 | 1.7 | 7.7 | 7.9 |
| 2006 | 43.5 | 82.3 | 1.7 | 7.8 | 7.6 |
| 2007 | 43.9 | 82.0 | 1.9 | 8.0 | 7.7 |
| 2008 | 44.4 | 81.3 | 1.8 | 8.4 | 8.1 |
| 2009 | 44.4 | 80.0 | 1.6 | 8.3 | 9.6 |
| 2010 | 44.0 | 78.6 | 1.8 | 8.6 | 10.4 |

Aged 55–62

| | | | | | |
|------|------|------|------|------|------|
| 1987 | 17.5 | 64.1 | 9.6 | 9.1 | 16.4 |
| 1988 | 17.3 | 65.3 | 10.1 | 8.8 | 15.0 |
| 1989 | 16.5 | 65.1 | 10.0 | 9.5 | 14.7 |
| 1990 | 17.3 | 65.5 | 9.7 | 9.4 | 14.6 |
| 1991 | 17.2 | 65.4 | 9.5 | 9.3 | 15.0 |
| 1992 | 16.4 | 66.1 | 10.1 | 8.8 | 14.4 |
| 1993 | 16.7 | 65.6 | 12.4 | 10.5 | 10.7 |
| 1994 | 16.7 | 66.7 | 12.5 | 10.4 | 9.7 |
| 1995 | 17.2 | 67.3 | 12.2 | 11.1 | 8.8 |
| 1996 | 17.6 | 68.0 | 12.5 | 10.6 | 8.3 |
| 1997 | 18.4 | 68.7 | 12.1 | 10.5 | 8.0 |
| 1998 | 19.0 | 68.4 | 12.5 | 10.9 | 7.6 |
| 1999 | 19.0 | 68.4 | 12.5 | 10.9 | 7.6 |
| 2000 | 19.4 | 68.1 | 13.0 | 10.8 | 7.6 |
| 2001 | 21.7 | 69.0 | 12.9 | 10.9 | 6.8 |
| 2002 | 23.0 | 70.2 | 12.6 | 10.0 | 6.7 |
| 2003 | 23.9 | 69.6 | 12.1 | 10.5 | 7.3 |
| 2004 | 24.9 | 69.6 | 12.1 | 10.8 | 7.0 |
| 2005 | 25.9 | 70.4 | 11.8 | 10.8 | 6.5 |
| 2006 | 26.9 | 70.4 | 11.4 | 11.4 | 6.3 |
| 2007 | 28.0 | 71.3 | 11.0 | 11.1 | 6.1 |
| 2008 | 29.0 | 70.8 | 11.0 | 11.5 | 6.2 |
| 2009 | 29.6 | 69.6 | 10.6 | 11.9 | 7.6 |
| 2010 | 30.3 | 69.5 | 10.2 | 11.9 | 7.9 |

Aged 63–64

| | | | | | |
|------|-----|------|------|------|------|
| 1987 | 4.3 | 41.0 | 31.2 | 9.9 | 17.0 |
| 1988 | 4.3 | 40.4 | 31.3 | 10.4 | 17.0 |
| 1989 | 4.1 | 42.5 | 30.9 | 9.4 | 16.0 |
| 1990 | 4.2 | 43.3 | 30.6 | 9.4 | 15.2 |
| 1991 | 4.2 | 41.6 | 32.5 | 9.6 | 15.5 |
| 1992 | 4.1 | 43.0 | 32.1 | 9.6 | 14.3 |
| 1993 | 4.1 | 42.2 | 36.1 | 10.5 | 9.9 |
| 1994 | 4.0 | 43.0 | 37.6 | 11.2 | 7.1 |
| 1995 | 3.9 | 42.4 | 39.2 | 10.3 | 7.2 |
| 1996 | 3.8 | 44.2 | 36.5 | 11.8 | 6.4 |
| 1997 | 3.8 | 41.6 | 40.4 | 10.9 | 6.2 |
| 1998 | 3.9 | 45.1 | 36.6 | 11.7 | 6.0 |
| 1999 | 3.9 | 45.1 | 36.6 | 11.7 | 6.0 |
| 2000 | 4.0 | 46.2 | 36.0 | 11.5 | 5.7 |
| 2001 | 4.2 | 48.9 | 36.1 | 10.3 | 3.9 |
| 2002 | 4.4 | 46.2 | 37.6 | 10.5 | 5.0 |
| 2003 | 4.5 | 45.8 | 36.4 | 11.9 | 5.4 |
| 2004 | 4.6 | 46.7 | 36.6 | 10.8 | 5.4 |
| 2005 | 5.1 | 49.9 | 33.4 | 11.0 | 5.2 |
| 2006 | 5.3 | 49.8 | 33.8 | 12.3 | 3.6 |

| | | | | | |
|------|-----|------|------|------|-----|
| 2007 | 5.3 | 50.1 | 33.0 | 12.1 | 4.4 |
| 2008 | 5.2 | 49.6 | 32.9 | 11.6 | 5.2 |
| 2009 | 5.8 | 52.3 | 30.1 | 12.3 | 4.9 |
| 2010 | 6.7 | 50.7 | 30.9 | 12.1 | 6.0 |

Aged 65+

| | | | | | |
|------|------|------|------|------|------|
| 1987 | 28.2 | 14.8 | 57.5 | 10.2 | 16.5 |
| 1988 | 28.7 | 15.5 | 58.9 | 9.8 | 15.0 |
| 1989 | 29.1 | 15.5 | 60.3 | 9.4 | 14.1 |
| 1990 | 29.8 | 15.5 | 59.6 | 9.1 | 15.1 |
| 1991 | 30.3 | 14.5 | 61.2 | 9.0 | 14.3 |
| 1992 | 30.4 | 13.9 | 63.6 | 8.5 | 13.2 |
| 1993 | 30.8 | 15.2 | 67.2 | 9.4 | 7.4 |
| 1994 | 31.3 | 14.7 | 70.0 | 9.1 | 5.5 |
| 1995 | 31.7 | 15.0 | 71.4 | 8.4 | 4.5 |
| 1996 | 31.9 | 15.0 | 71.5 | 8.5 | 4.5 |
| 1997 | 32.1 | 14.8 | 73.3 | 7.5 | 3.8 |
| 1998 | 32.4 | 15.3 | 72.9 | 7.3 | 3.8 |
| 1999 | 32.9 | 15.3 | 72.9 | 7.3 | 3.8 |
| 2000 | 32.6 | 16.4 | 71.8 | 7.4 | 3.8 |
| 2001 | 33.8 | 15.8 | 73.8 | 6.6 | 3.3 |
| 2002 | 34.2 | 16.2 | 73.3 | 7.0 | 3.0 |
| 2003 | 34.7 | 17.2 | 73.2 | 6.4 | 2.8 |
| 2004 | 35.2 | 17.4 | 72.6 | 6.6 | 2.8 |
| 2005 | 35.5 | 17.4 | 72.3 | 7.0 | 2.9 |
| 2006 | 36.0 | 18.2 | 71.9 | 6.9 | 2.4 |
| 2007 | 36.8 | 19.2 | 71.1 | 6.8 | 2.4 |
| 2008 | 37.8 | 19.6 | 70.7 | 6.8 | 2.2 |
| 2009 | 38.6 | 19.4 | 71.2 | 6.4 | 2.6 |
| 2010 | 39.2 | 20.0 | 70.0 | 6.9 | 2.7 |

Source: Employee Benefit Research Institute estimates of data from the Current Population Survey, March 1988-2011 Supplements.

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Table 21.6
Life Expectancy

Average Expectation of Life at Birth and at Age 65, Selected Years 1900–2007

| Year ^a | Total | Male | Female |
|------------------------------------|-------|------|--------|
| Remaining Life Expectancy in Years | | | |
| At Birth | | | |
| 1900 ^b | 47.3 | 46.3 | 48.3 |
| 1950 ^b | 68.2 | 65.6 | 71.1 |
| 1960 ^b | 69.7 | 66.6 | 73.1 |
| 1970 | 70.8 | 67.1 | 74.7 |
| 1975 | 72.6 | 68.8 | 76.6 |
| 1980 | 73.7 | 70.0 | 77.4 |
| 1981 | 74.1 | 70.4 | 77.8 |
| 1982 | 74.5 | 70.8 | 78.1 |
| 1983 | 74.6 | 71.0 | 78.1 |
| 1984 | 74.7 | 71.1 | 78.2 |
| 1985 | 74.7 | 71.1 | 78.2 |
| 1986 | 74.7 | 71.2 | 78.2 |
| 1987 | 74.9 | 71.4 | 78.3 |
| 1988 | 74.9 | 71.4 | 78.3 |
| 1989 | 75.1 | 71.7 | 78.5 |
| 1990 | 75.4 | 71.8 | 78.8 |
| 1991 | 75.5 | 72.0 | 78.9 |
| 1992 | 75.8 | 72.3 | 79.1 |
| 1993 | 75.5 | 72.2 | 78.8 |
| 1994 | 75.7 | 72.4 | 79.0 |
| 1995 | 75.8 | 72.5 | 78.9 |
| 1996 | 76.1 | 73.1 | 79.1 |
| 1997 | 76.5 | 73.6 | 79.4 |
| 1998 | 76.7 | 73.8 | 79.5 |
| 1999 | 76.7 | 73.9 | 79.4 |
| 2000 | 76.8 | 74.1 | 79.3 |

| | | | |
|------------------------|------|------|------|
| 2001 | 76.9 | 74.2 | 79.4 |
| 2002 | 76.9 | 74.3 | 79.5 |
| 2003 | 77.1 | 74.5 | 79.6 |
| 2004 | 77.5 | 74.9 | 79.9 |
| 2005 | 77.4 | 74.9 | 79.9 |
| 2006 | 77.7 | 75.1 | 80.2 |
| 2007 | 77.9 | 75.4 | 80.4 |
| At 65 Years | | | |
| 1900–1902 ^b | 11.9 | 11.5 | 12.2 |
| 1950 ^b | 13.9 | 12.8 | 15.0 |
| 1960 ^b | 14.3 | 12.8 | 15.8 |
| 1970 | 15.2 | 13.1 | 17.0 |
| 1975 | 16.1 | 13.8 | 18.1 |
| 1980 | 16.4 | 14.1 | 18.3 |
| 1981 | 16.6 | 14.3 | 18.6 |
| 1982 | 16.8 | 14.5 | 18.7 |
| 1983 | 16.7 | 14.4 | 18.6 |
| 1984 | 16.8 | 14.5 | 18.6 |
| 1985 | 16.7 | 14.5 | 18.5 |
| 1986 | 16.8 | 14.6 | 18.6 |
| 1987 | 16.9 | 14.7 | 18.7 |
| 1988 | 16.9 | 14.7 | 18.6 |
| 1989 | 17.1 | 15.0 | 18.8 |
| 1990 | 17.2 | 15.1 | 18.9 |
| 1991 | 17.4 | 15.3 | 19.1 |
| 1992 | 17.5 | 15.4 | 19.2 |
| 1993 | 17.3 | 15.3 | 18.9 |
| 1994 | 17.4 | 15.5 | 19.0 |
| 1995 | 17.4 | 15.6 | 18.9 |
| 1996 | 17.5 | 15.7 | 19.0 |
| 1997 | 17.7 | 15.9 | 19.2 |
| 1998 | 17.8 | 16.0 | 19.2 |
| 1999 | 17.7 | 16.1 | 19.1 |
| 2000 | 17.6 | 16.0 | 19.0 |
| 2001 | 17.7 | 16.2 | 19.0 |
| 2002 | 17.8 | 16.2 | 19.1 |
| 2003 | 17.9 | 16.4 | 19.2 |
| 2004 | 18.2 | 16.7 | 19.5 |
| 2005 | 18.2 | 16.8 | 19.5 |
| 2006 | 18.5 | 17.0 | 19.7 |
| 2007 | 18.6 | 17.2 | 19.9 |

Source: U.S. Department of Health and Human Services, Centers For Disease Control, [Health, United States, 2010](#). Go to page 132.

^aDeath registration area only. The death registration area was increased from 10 states and the District of Columbia in 1900 to the rest of the continental United States in 1933.

^bIncludes deaths of nonresidents of the United States.

Other EBRI Research on Retirement Plan Design – Updated May 2011

► Job Tenure

What is the median job tenure of workers by age from 1951 to 2010?

See figure 3 on page 4 for males and figure 2 on page 3 for males in the [December 2010 Notes article "Employee Tenure Trend Lines: 1983-2010"](#)

What is the median job tenure of wage and salary workers, ages 25 and older, 1983-2008?

See figure 1 on page 3 in the [December 2010 Notes article "Employee Tenure Trend Lines: 1983-2010"](#)

Data is presented for all wages and salary workers, male wage and salary workers, and female wage and salary workers.

For data by public-sector and private-sector see figure 5 on page 6.

For data that is cross-tabulated by gender and industry sector see figure 12 on page 10.