

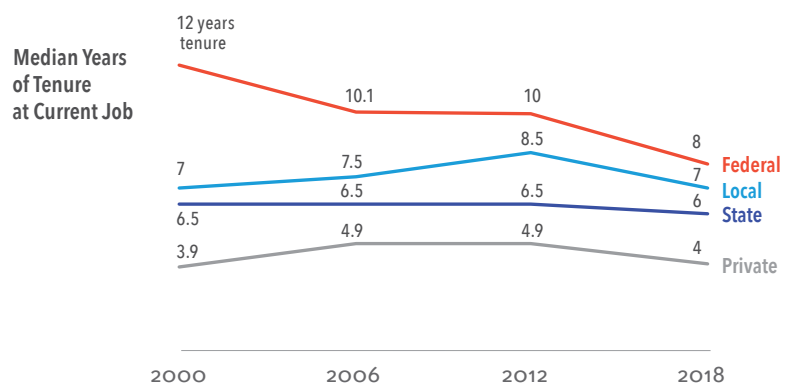
Study Snapshot  
May 7, 2020

# Tenure and Age Trends Reveal a Changing Public Retirement Plan Landscape

## A TALE OF TWO TENURE TRACKS

Tenure for public-sector workers across all classes is longer than private-sector worker tenure, which translates into different retirement program needs. The most significant difference in tenure is between federal and private-sector workers, despite a substantial downward trend in federal worker tenure since 2000.

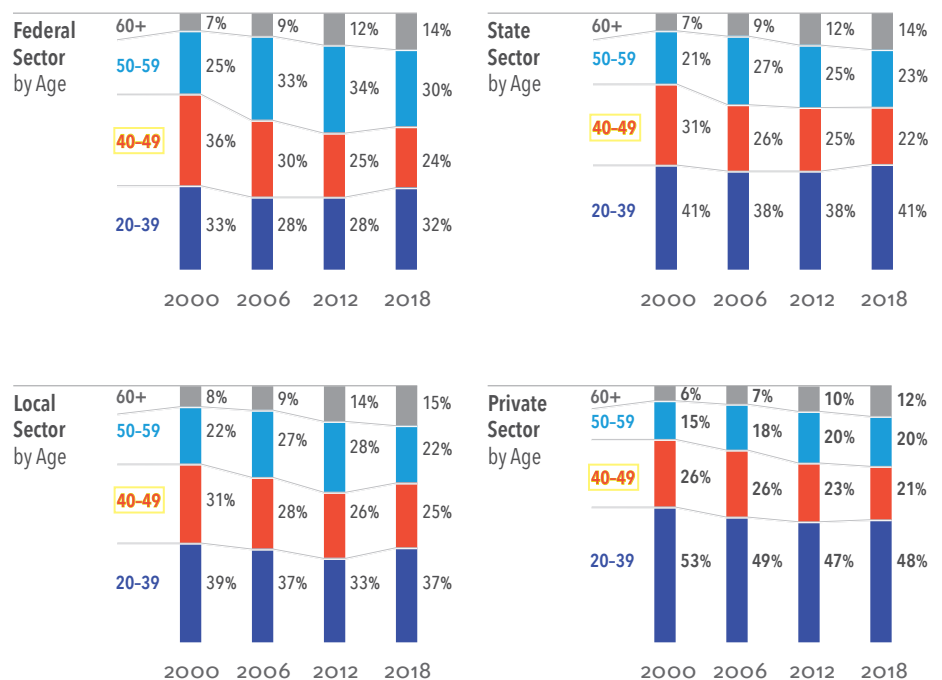
**Tenure Trends Among Public-Sector Workers (Federal, State, and Local) and Private-Sector Workers**



## A YOUNGER PUBLIC-SECTOR WORK FORCE EMERGES

The share of public-sector workers in their 40s is decreasing sharply. This decline will result in a significantly younger work force in 5 to 10 years, as workers now in their 50s and older retire and are replaced by the smaller group of workers now in their 40s. As younger workers comprise an ever larger share of the public-sector work force, retirement programs will need to evolve accordingly.

**Age Distribution of Public- and Private-Sector Workers Over Time**



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## About PRRL

*The Public Retirement Research Lab is a retirement-industry-sponsored collaborative effort of the Employee Benefit Research Institute ([EBRI](#)) and the National Association of Government Defined Contribution Administrators ([NAGDCA](#)). The PRRL mines data from its Public Retirement Research Database, the first-ever database specific to public-sector defined contribution data, to produce unbiased, actionable research aimed at enhancing understanding of the design and utilization of public-sector defined contribution retirement plans to better inform public plan design, management, innovation, and legislation. To learn more, visit [www.prrl.org](http://www.prrl.org)*

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