

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.