## **Notes and Brief Reports**

## Benefits and Beneficiaries Under Public Employee Retirement Systems, Calendar Year 1977\*

During calendar year 1977, Federal, State, and local government retirement systems paid \$27.4 billion to 5.0 million persons, of whom 4.3 million were retired employees and 0.7 million were employees' survivors. Federal Government retirement programs accounted for about two-thirds of all benefits paid (\$18.4 billion) and slightly more than half the number of beneficiaries (2.7 million). State and local government systems paid \$9.0 billion to 2.3 million beneficiaries.

The Federal civil service retirement system, four small separate Federal systems, and the 2,300-odd State and local systems surveyed by the Census of Governments are contributory—that is, systems to which some or all of the covered employees made contributions. In 1977, the contributory systems accounted for 68 percent of all benefits paid and for 75 percent of all beneficiaries. The high percentage of beneficiaries in relation to benefit dollars reflects the lower average benefits paid under State and local programs. Eight noncontributory Federal systems, the largest of which is the military retirement program, paid 32 percent of benefits to the remaining one-fourth of the beneficiaries.

Table 1 contains a breakdown of each retirement system by reason for receipt of benefits (risk) in 1977. Table 2 shows year-to-year changes in the percentage distribution of benefits and beneficiaries. The distribution of benefits by type changed only slightly from year to year. Between 1967 and 1977, there was an upward shift of approximately one-half of one percentage point per year in age-and-service benefits—from 75.1 percent in 1967 to 79.5 percent in 1977; disability benefits declined at about half that rate, from 15.3 percent to 12.8 percent. Monthly survivor benefits remained stable at 6.5-7.0 percent in that decade, and lump-sum survivor benefits declined

sharply from about 2.5 percent in 1967 to 1.0 percent in 1977.

The distribution of beneficiaries shows a 2.6 percent increase in age and service annuitants during the same period, and a corresponding decline in the percentage receiving disability benefits. The percentage of survivor beneficiaries was stable in the 10-year period from 1967 to 1977.

The Federal share of benefits paid increased about three percentage points from its 1967 level of 64 percent. The overall pattern remained the same, however, with the Federal Government paying about two-thirds of all benefits and State and local governments paying the remaining one-third. The State and local share of beneficiaries increased during the 10-year period by about 4 percent, so that in 1977 it accounted for over 45 percent of the beneficiaries being paid.

For State and local government data, 1977 was a "benchmark" year—that is, a year in which the quinquennial Census of Governments was performed. Last collected in 1972, these data are especially important for capturing information on the beneficiaries of State and local government retirement systems, figures not reported in intercensile years.

The total number of beneficiaries under public employee retirement programs rose 102 percent from 1967 to 1977; total benefits rose 344 percent. The comparatively large increase in benefits is due mainly to automatic cost-of-living increases, especially at the Federal level. The civil service retirement system experienced the greatest increase in benefits over the decade—405 percent. The greatest growth in the number of beneficiaries was registered by the State and local systems (121 percent), probably because of the creation of new systems during the 10-year span.

Table 3 shows average annual benefit amounts for the various categories. When all public employee retirement systems are considered, the 1977 average benefit was highest for age-and-service retirees—\$5,955. Disability benefits were slightly lower, and survivors received less than half that amount. The same pattern holds true for the Federal retirement systems, where the 1977 average age-and-service benefit—\$7,760—is highest, followed by the average disability benefit of \$6,246. Survivor benefits

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Table 1.—Benefits and beneficiaries under public employee retirement systems, by reason for benefit receipt, 1977

	1			Survivor			
Retirement system	Total	Total Age and Disability		Monthly	Lump-sum		
		Benefits (in	thousands), calenda	r year 1977			
Total	\$27,428,957	\$21,795,142	\$3,499,589	\$1,842,199	\$292,02		
Federal employees	18,428,957	14,145,142	2,869,589	1,392,199	22,02		
Federal civil service	9,625,769	6,509,213	1,846,644	1,249,210	20,70		
Other Federal employees	8,803,188	7,635,929	1,022,945	142,989	1,32		
Contributory	114,697	96,225	7,849	9,298	1,32		
Federal judiciary survivors 1	1,766			1,766			
Federal Reserve Board 2	2.846	2,285	235	326			
Foreign Service	85,657	74,734	5,551	5,200	17:		
Tennessee Valley Authority	24,428	19,206	2,063	2.006	1,15		
Noncontributory	8.688.491	7,539,704	1,015,096	133,691			
Armed Forces	8,479,152	7,366,972	986,289	125,891			
Canal Zone construction	214	214					
Coast Guard 3	140,677	112,716	24,053	3,908			
Federal judiciary 4	9,354	8,685	619	50			
Federal Reserve banks 2	27,560	23,804	803	2,953			
NOAA 5	2,270	1,860	325	85			
Public Health Service 6	28,767	25,017	3,007	743			
Tax Court 7	497	436	2,007	61			
State and local employees *	9,000,000	7,650,000	630,000	450,000	270,000		
	Beneficiaries, 9 as of June 30, 1977						
Total	5,006,272	3,659,940	611,398	734,932			
Federal employees	2,735,272	1,822,940	459,398	452,932			
Federal employees	2,735,272 1,487,900	1,822,940 783,500	459,398 301,000	452,932 403,400			
Federal employees	2,735,272	1,822,940	459,398	452,932			
Federal employees Federal civil service Other Federal employees  Contributory	2,735,272 1,487,900 1,247,372	1,822,940 783,500	459,398 301,000	452,932 403,400 49,532 1,704			
Federal employees Federal civil service Other Federal employees  Contributory Federal judiciary survivors	2,735,272 1,487,900 1,247,372 10,605 183	1,822,940 783,500 1,039,440 7,825	459,398 301,000 158,398 1,076	452,932 403,400 49,532 1,704 183			
Federal employees	2,735,272 1,487,900 1,247,372 10,605 183 304	1,822,940 783,500 1,039,440 7,825	459,398 301,000 158,398 1,076	452,932 403,400 49,532 1,704 183 36			
Federal employees Federal civil service Other Federal employees  Contributory Federal judiciary survivors Federal Reserve Board Foreign Service	2,735,272 1,487,900 1,247,372 10,605 183 304 5,232	1,822,940 783,500 1,039,440 7,825 242 4,143	459,398 301,000 158,398 1,076	452,932 403,400 49,532 1,704 183 36 727			
Federal employees	2,735,272 1,487,900 1,247,372 10,605 183 304	1,822,940 783,500 1,039,440 7,825	459,398 301,000 158,398 1,076	452,932 403,400 49,532 1,704 183 36			
Federal employees Federal civil service Other Federal employees  Contributory Federal judiciary survivors Federal Reserve Board Foreign Service	2,735,272 1,487,900 1,247,372 10,605 183 304 5,232	1,822,940 783,500 1,039,440 7,825 242 4,143	459,398 301,000 158,398 1,076	452,932 403,400 49,532 1,704 183 36 727			
Federal employees Federal civil service Other Federal employees  Contributory Federal judiciary survivors Federal Reserve Board Foreign Service Tennessee Valley Authority	2,735,272 1,487,900 1,247,372 10,605 183 304 5,232 4,886	1,822,940 783,500 1,039,440 7,825 	459,398 301,000 158,398 1,076 	452,932 403,400 49,532 1,704 183 36 727 758			
Federal employees Federal civil service Other Federal employees  Contributory Federal judiciary survivors Federal Reserve Board Foreign Service Tennessee Valley Authority  Noncontributory	2,735,272 1,487,900 1,247,372 10,605 183 304 5,232 4,886	1,822,940 783,500 1,039,440 7,825 	459,398 301,000 158,398 1,076  26 362 688	452,932 403,400 49,532 1,704 183 36 727 758			
Federal employees Federal civil service Other Federal employees  Contributory Federal judiciary survivors Federal Reserve Board Foreign Service Tennessee Valley Authority  Noncontributory Armed Forces	2,735,272 1,487,900 1,247,372 10,605 183 304 5,232 4,886 1,236,767 1,208,321	1,822,940 783,500 1,039,440 7,825 242 4,143 3,440 1,031,615 1,009,893	459,398 301,000 158,398 1,076  26 362 688 157,322 152,873	452,932 403,400 49,532 1,704 183 36 727 758			
Federal employees Federal civil service Other Federal employees  Contributory Federal judiciary survivors Federal Reserve Board Foreign Service Tennessee Valley Authority  Noncontributory Armed Forces Canal Zone construction	2,735,272 1,487,900 1,247,372 10,605 183 304 5,232 4,886 1,236,767 1,208,321 305	1,822,940 783,500 1,039,440 7,825 	459,398 301,000 158,398 1,076 	452,932 403,400 49,532 1,704 183 36 727 758 47,828 10 45,555			
Federal employees Federal civil service Other Federal employees  Contributory Federal judiciary survivors Federal Judiciary survivors Federal Reserve Board Foreign Service Tennessee Valley Authority  Noncontributory Armed Forces Canal Zone construction Coast Guard 3	2,735,272 1,487,900 1,247,372 10,605 183 304 5,232 4,886 1,236,767 1,208,321 305 18,928	1,822,940 783,500 1,039,440 7,825 242 4,143 3,440 1,031,615 1,009,893 305 13,631	459,398 301,000 158,398 1,076 26 362 688 157,322 152,873	452,932 403,400 49,532 1,704 183 36 77758 47,828 10 45,555			
Federal employees Federal civil service Other Federal employees  Contributory Federal judiciary survivors Federal judiciary survivors Federal Reserve Board Foreign Service Tennessee Valley Authority  Noncontributory Armed Forces Canal Zone construction Coast Guard 3 Federal judiciary 4	2,735,272 1,487,900 1,247,372 10,605 183 304 5,232 4,886 1,236,767 1,208,321 305 18,928 194	1,822,940 783,500 1,039,440 7,825 242 4,143 3,440 1,031,615 1,009,893 305 13,631 176	459,398 301,000 158,398 1,076 26 362 688 157,322 152,873 3,973	452,932 403,400 49,532 1,704 183 36 727 758 47,828 19 45,555			
Federal employees Federal civil service Other Federal employees  Contributory Federal judiciary survivors Federal Reserve Board Foreign Service Tennessee Valley Authority  Noncontributory Armed Forces Canal Zone construction Coast Guard 3 Federal judiciary 4 Federal Reserve banks 2	2,735,272 1,487,900 1,247,372 10,605 183 304 5,232 4,886 1,236,767 1,208,321 305 18,928 194 7,172	1,822,940 783,500 1,039,440 7,825 242 4,143 3,440 1,031,615 1,009,893 305 13,631 176 6,182	459,398 301,000 158,398 1,076 26 362 688 157,322 152,873 	452,932 403,400 49,532 1,704 183 36 727 758 47,828 10 45,555			
Federal employees  Federal civil service Other Federal employees  Contributory Federal judiciary survivors Federal Reserve Board Foreign Service Tennessee Valley Authority  Noncontributory Armed Forces Canal Zone construction Coast Guard 3 Federal judiciary 4 Federal Reserve banks 2 NOAA 3	2,735,272 1,487,900 1,247,372 10,605 183 304 5,232 4,886 1,236,767 1,208,321 305 18,928 194 7,172 147	1,822,940 783,500 1,039,440 7,825 	459,398 301,000 158,398 1,076 	452,932 403,400 49,532 1,704 183 36 727 758 47,828 10 45,555			

<sup>1</sup> Excludes annuities to widows of Supreme Court justices; see footnote 4.

averaged less than the benefits paid to the age-and-service retirees.

In the State and local systems, 1977 was the first year since 1955 in which age-and-service annuitants received a higher average benefit than those disabled. Special provisions for police and fire fighters in many local systems had traditionally raised disability benefits above

those payable for age and service. Since 1968, however, the difference between the two types has been smaller each year, and in 1977 the age-and-service average of \$4,164 was only slightly higher than the disability average of \$4,145.

Before 1972, average survivor benefits under State and local programs were larger than those under Federal

<sup>2</sup> In October 1970, Federal Reserve banks plan became noncontributory; Board plan remained contributory. Data for calendar year; not comparable with fiscal year data (March 1-February 28) reported for Federal Reserve Board for 1969 and earlier years.

<sup>3</sup> Includes former Lifesaving and Lighthouse Services and Lighthouse widows.

<sup>4</sup> Includes retired Supreme Court justices and other Federal judges retired on salary and widows of Supreme Court justices receiving noncontributory annuities.

<sup>5</sup> National Oceanic and Atmospheric Administration commissioned officers.

<sup>6</sup> Commissioned officers.

Retirement pay for judges, noncontributory; survivor benefits, contributory.

<sup>8</sup> Benefits estimated by Social Security Administration from Census of Governments data for fiscal years; beneficiaries estimated from most recent (1977) quinquennial Census of Governments benchmarks.

<sup>9</sup> Survivor beneficiaries represent number of individuals, unless otherwise specified.

<sup>\*\*</sup> Represents families.

<sup>11</sup> Represents widows only.

<sup>12</sup> Represents payees not necessarily individuals.

Source: Based on reports of administrative agencies, unless otherwise indicated.

**Table 2.**—Percentage distribution of benefits and beneficiaries under public employee retirement systems, by reason for benefit receipt and level of government, 1967 and 1975-77

Reason for benefit	Percentage distribution						
receipt and level of government	1977	.1976	1975	1967			
Benefits	All levels of government, by reason for benefit receipt						
Total	100.0	100.0	100.0	100.0			
Age and service	79.5 12.8	79.5 12.6	79.6 12.5	75.1 15.3			
Survivor:  Monthly  Lump-sum	6.7 1.1	6.7 1.2	6.7 1.3	7.3 2.4			
Beneficiaries							
Total	100.0	100.0	100.0	100.0			
Age and service	73.1 12.2 14.7	73.3 12.2 14.5	73.2 12.4 14.4	70.5 14.7 14.8			
	All reasons for benefit receipt, by level of government						
Benefits							
Total	100.0	100.0	100.0	100.0			
Federal	67.2 35.1 30.9 1.2 32.8	67.5 35.0 31.3 1.2 32.5	67.5 34.8 31.5 1.2 32.5	64.0 30.9 31.8 1.3 36.0			
Beneficiaries							
Total	100.0	100.0	100.0	100.0			
Federal	54.6 29.7 24.1 .8 45.4	55.5 30.2 24.5 .8 44.5	56.0 31.0 24.2 .8 44.0	58.4 33.6 23.8 1.0 41.6			

systems. Since that year, however, the State and local average survivor benefit has dropped 17 percent while the Federal average has gone up 81 percent. In 1977, Federal average survivor benefits were 93 percent higher than their State and local counterparts. One of the main reasons for the Federal increase was a sharp rise in preretirement election of survivor options by members of the Armed Forces. In 1972 an amendment (P.L. 92-425) to the Retired Servicemen's Family Protection Plan liberalized the survivor option and made it more attractive. The effect of this amendment was to increase the percentage of career military personnel electing survivor benefits from 15 percent in 1972 to approximately 60 percent by 1977.

Tables 4 and 5 provide 1954-77 time-series data on public employee retirement benefits and beneficiaries. Table 4 presents data by reason for benefit receipt for all systems; table 5 contains data by level of government in

**Table 3.**—Estimated average annual benefits under public employee retirement systems, 1967 and 1975-77, and percentage change of benefit amount, 1967-77 and 1972-77, by reason for benefit receipt and retirement system

	Annual benefits							
Retirement system		Average	Percentage change					
and reason for benefit receipt	1977	1976	1975	1967	1972-77	1967-77		
All retirement sys-								
tems:			ļ					
All reasons for re-			1		ļ			
ceipt	\$5,421	\$5,116	\$4,821	\$2,436	49.9	122.5		
Age and ser-	. ,		· '					
vice	5,955	5,615	5.304	2.659	50.8	124.0		
Disability	5,724	5,367	4,930	2,586	54.8	121.4		
Survivor, mon-	·	•			<u> </u>			
thly	2,507	2,386	2,264	1,223	42.4	105.0		
Federal employees:	•							
All reasons for re-	ĺ		ĺ		ĺĺ			
ceipt	6,730	6,283	5.876	2,720	64.5	147.4		
Age and ser-				•				
vice	7,760	7,267	6,873	3,220	61.1	141.0		
Disability	6,246	5,793	5,253	2,600	65.8	140.2		
Survivor, mon-	-,		-,	,	]			
thly	3.074	2.813	2,555	1,115	80.9	175.7		
State and local em-		-,	-,					
ployees:								
All reasons for re-					i I			
ceipt	3,844	3,661	3,478	2,036	29,7	88.8		
Age and ser-		- 7		,				
vice	4,164	3,926	3,690	2.062	37.1	101.9		
Disability	4,145	4,029	3,867	2,532	21,1	63.7		
Survivor, mon-		,		,	1			
thly	1,596	1,647	1,720	1,482	-17.0	7.7		

<sup>&</sup>lt;sup>1</sup> Annual averages produced by dividing amount or recurrent benefits paid by the number of beneficiaries in each column.

all risk categories and presents the two major components of the Federal system—the civilian and the military—separately. In both tables, the figures for the years 1973-76 have been revised in accordance with 1977 benchmark data.

## **Technical Note**

Since beneficiary data for State and local government retirement systems are available only in Census of Governments or benchmark years and must therefore be estimated for intercensile years, changes should be measured from one benchmark year to another—1977, 1972, 1967.

Table 6 presents the complete 5-year revision for State and local government retirement systems. The new data have also been used to revise other tables where appropriate.

The total amount of benefits paid out under State and local retirement programs is published annually by the

**Table 4.**—Benefits and beneficiaries under public employee retirement systems, by reason for benefit receipt, 1954-77

Survivor Calendar Age and Lump-Total Disability year service Monthly sum Benefits (in millions) 1954 . . . . . . . . . . . . . \$1,300.0 \$880.6 \$300.8 \$49.5 \$68.7 1955 . . . . . . . . . . . 1.463.2 998 0 334.7 80.6 49 8 1956 . . . . . . . . . . . . . 1,664.6 1,152.8 359.8 96.3 55.7 1,881.3 1,331.1 377.2 111.6 1957 . . . . . . . . . . . . . 61.5 419.1 1958 . . . . . . . . . . . . . . . . 2,155.8 1,533.9 134.7 68.0 1959 . . . . . . . . . . . . . 2,424.1 1,735.7 459.1 162.1 67.2 2,673.6 19214 4919 1960 . . . . . . . . . . . . . . . . 184.6 3.007.8 2,181,4 530.2 208.3 87.9 3,303.0 2,406.8 570.6 228.6 96.9 3,753.9 2,762.8 624.9 265.6 100.7 1963 . . . . . . . . . . . . . . 4,252.7 3,151.0 692.8 295.8 113.1 4,720.4 3,520.1 751.3 324.4 124.6 1966 . . . . . . . . . . . . . . . . 5,478.7 4,104.5 856.7 382.3 135.3 6,171.8 942.5 448.0 4,636.2 145.1 6,926.5 1968 . . . . . . . . . . . . . . . . . 5.250.1 1.022.5 491.8 162.0 1969 . . . . . . . . . . . . . . . . 7,919.7 6.052.3 1.134.9 553.6 178.9 1970 . . . . . . . . . . . . . . . . 9,355.2 7,209.5 1.311.8 644.7 189.2 10,946.8 8,522.7 1,490.7 733.9 199.5 12,783.3 10,038.8 1,687.4 837.1 220.0 14,974.7 965.1 11,866.8 1,906.7 236.1 1974 . . . . . . . . . . . . . . . . 18,051.7 14,381.7 2,240.6 1,171.1 258.4 1975 . . . . . . . . . . . . . 17,199.7 2.707.3 271.4 21,617.3 1.438.9 24,525.6 19.505.8 3.095.9 1.641.4 282.5 1,842.2 1977 . . . . . . . . . . . . . . . . 27,429.0 21,795.1 3,499.6 292.0 Beneficiaries, as of June 30 (in thousands) 849.5 559.3 1954 . . . . . . . . . . . . . . . . 180.3 1955 . . . . . . . . . . . . 917.4 606.1 188.8 122.5 . . . . . . . . 1956 . . . . . . . . . . . . . . . . 1,004.2 671.5 196.7 136.0 . . . . . . . . 1957 . . . . . . . . . . . . . . . . 1.107.5 756.2 200.8 150.4 1958 . . . . . . . . . . . . . . . . . 1.222.1 834.8 217.2 170.2 1959 . . . . . . . . . . . . . 1,341.2 906.6 231.5 203.1 1,447.9 977.2 247.2 223.5 . . . . . . . . 1961 . . . . . . . . . . . . . . . . 1,578.3 1,072.3 262.9 243.1 . . . . . . . . 1962 . . . . . . . . . . . . . 1,688.1 1,149.5 279.9 258.7 . . . . . . . . 293.7 1,837.5 1,263.4 280.4 1963 . . . . . . . . . . . . . . . . 1.983.7 1.372.4 310.3 301.0 1965 . . . . . . . . . . . . . . . . 2.117.3 1.472 4 326.1 318.8 2.293.3 1,607.1 346.1 340 0 2.474.3 1,743.6 364.4 366.3 1968 . . . . . . . . . . . . . . . . 2,665.6 1,899.8 378.1 387.7 . . . . . . . . 2,853.5 2,049.0 398.1 1969 . . . . . . . . . . . . . . . . 406.3 . . . . . . . . 1970 . . . . . . . . . . . . . 3.050.1 2,204.3 418.8 426.9 3.265.0 2,375.1 438.7 451.3 . . . . . . . . 1972 . . . . . . . . . . . . . 3.474.5 2.542.7 456.3 475.6 1973 . . . . . . . . . . . . . . . . . 3 796 4 2 784 9 486.7 524.7 1974 . . . . . . . . . . . . . . . . 4.136.3 3.035 4 517.7 583.2 1975 . . . . . . . . . . . . . 4,427.7 3,243.1 549.1 635.5 . . . . . . . . 4,738.7 3.747.0 576.8 688.0 1976 . 1977 . . . . . . . . . . . . . . . . 3,660.0 5,006.3 734.9 . . . . . . . .

Bureau of the Census! on a fiscal-year basis. Calendaryear figures are estimates based on the aggregation of two fiscal years. The quinquennial Census of Governments provides a breakdown of the benefit total by risk category; the proportions that appear in that report are used

**Table 5.**—Benefits and beneficiaries under public employee retirement systems, by level of government, 1954-77

		<b>Q</b>				
Calendar year	All		Civil	Armed	State and	
	systems	Total 1	service	Forces	local	
		Bene	fits (in milli	ons)		
954	\$1,300.0	\$764.5	\$337.7	\$397.9	\$535,0	
955	1,463.2	868.2	379.6	456.0	595.0	
956	1,664.6	987.6	455.7	495.6	677.0	
957	1,881.3	1,106.3	535.9	531.1	775.0	
958	2,155.8	1,280.8	637.4	600.8	875.0	
959	2,424.1	1,449.1	740.5	663.7	975.	
960	2,673.6	1,595.6	816.1	732.2	1,078.	
961	3,007.8	1,804.8	908.7	845.3	1,203.	
962	3,303.0	2,006.1	999.8	951.7	1,296.	
963	3,753.9	2,303.9	1,148.7	1,097.3	1,450.	
964	4,252.7	2,642.7	1,269.8	1,310.1	1,610.	
965	4,720.4	2,945.4	1,384.1	1,429.8	1,775.	
966	5,478.7	3,493.7	1,713.1	1,703.2	1,985.	
967	6,171.8	3,951.8	1,905.9	1,960.2	2,220.	
968	6,926.5	4,441.5	2,086.8	2,259.6	2,485.	
969	7,919.7	5,084.7	2,346.0	2,631.3	2,835.	
970	9,355.2	6,075.2	2,819.9	3,133.1	3,280.	
971	10,946.8	7,126.8	3,329.4	3,660.2	3,820.	
972	12,783.3	8,248.3	3,946.4	4,148.8	4,535.	
973	14,974.7	9,659.7	4,808.4	4,679.3	5,315.	
974	18,051.7	11,941.7	6,082.5	5,651.0	6,110.	
975 ]	21,617.3	14,592.3	7,531.5	6,808.0	7,025.	
976	24,525.6	16,545.6	8,584.4	7,673.6	7,980.	
977	27,429.0	18,429.0	9,625.8	8,479.2	9,000.	
	Ben	eficiaries, a	s of June 30	(in thousand	ls)	
954	\$849.5	\$450.5	\$269.3	\$167.9	\$399.0	
955	917.4	490.4	296.9	179.5	427.	
956	1,004.2	533.2	327.1	191.3	471.	
957	1,107.5	584.5	369.3	199.9	523.	
958	1,222.1	649.1	418.2	215.0	573.	
959	1,341.2	722.2	475.5	230.3	619.	
960	1,447.9	787.9	514.9	256.0	660.	
961	1,578.3	869.3	559.1	292.6	709.	
962	1,688.1	949.1	601.7	328.8	739.	
963	1,837.5	1,044.5	643.0	382.2	793.0	
964	1,983.7	1,143.7	688.0	434.7	840.	
965	2,117.3	1,231.3	728.9	481.0	886.	
966	2,293.3	1,348.3	795.7	529.8	945.	
967	2,474.3	1,445.3	831.2	590.1	1,029.0	
968	2,665.6 2,853.5	1,548.6 1,650.5	871.9 910.4	651.3 714.0	1,117.0 1,203.0	
307	2,655.5	1,030.3	910.4	/14.0	1,203.	
970	3,050.1	1,759.1	958.8	772.8	1,291.0	
971	3,265.0	1,886.0	1,026.3	831.3	1,379.0	
972	3,474.5	2,011.5	1,091.8	890.2	1,463.0	
	3,796.4	2,171.4	1,192.5	948.2	1,625.0	
	3,770.7					
973	4,136.3	2,350.3	1,306.2	1,011.5	1,786.0	
973	4,136.3 4,427.7	2,350.3 2,479.7	1,306.2 1,372.1	1,011.5		
973	4,136.3	2,350.3		, ,	1,786.0 1,948.0 2,109.0	

<sup>&</sup>lt;sup>1</sup> Includes Federal systems other than civil service and Armed Forces, not listed separately.

to estimate the distribution of benefits by risk in intercensile years.

Data on the benefits and beneficiaries under Federal retirement programs are derived from calendaryear data provided by the administering agency of each system.

<sup>&</sup>lt;sup>1</sup> Bureau of the Census, Governmental Finances 19—, issued in September of each year.

Table 6.—Benefits, beneficiaries, and estimated average annual payments under State and local retirement systems, by reason for benefit receipt, 1972-77

Calendar year	Total, all risks	Percent of total	Age and service	Percent of total	Disability	Percent of total	Survivor, monthly	Percent of total	Survivor, lump- sum	Percent of total
	Benefits (in millions)									
972	\$4,535	100	\$3,770	83.0	\$315	6.9	\$250	5.5	\$200	4.4
973	5,315	100	4,440	83.5	370	7.0	290	5.5	215	4.0
974	6,110	100	5,115	83.7	430	7.0	330	5.4	235	3.8
1975	7,025	100	5,900	84.0	495	7.0	380	5.4	250	3.5
1976	7,980	100	6,745	84.5	560	7.0	415	5.2	260	3.3
1977	9,000	100	7,650	85.0	630	7.0	450	5.0	270	3.0
	Beneficiaries, as of June 30 (in thousands)									
1972	\$1,463	100	\$1,241	84.8	\$92	6.3	\$130	8.9		
1973	1,625	100	1,360	83.7	105	6.4	160	9.8	<i></i>	
1974	1,786	100	1,479	82.8	116	6.5	191	10.7		
1975	1,948	100	1,599	82.1	128	6.6	221	11.4		
1976	2,109	100	1,718	81.5	139	6.6	252	12.0		
1977	2,271	100	1,837	80.9	152	6.7	282	12.4		
					Average annu	al payments i				
1972	\$2,963		\$3,038		\$3,424		\$1,923			
1973	3,139		3,265		3,524	<i></i>	1,812			
1974	3,290		3,458		3,707		1,780			
1975	3,478	1	3,690		3,867		1,720			
1976	3,661		3,926	]	4,029		1,647			
1977	3.844		4,164		4,145		1,596			

<sup>1</sup> Annual averages produced by dividing amount of recurrent benefits paid by number of beneficiaries in each column.