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CIVIL SERVICE RETIREMENT AND DISABILITY FUND

LETTER

FROM THE

CHAIRMAN OF THE UNITED STATES CIVIL SERVICE COMMISSION

TRANSMITTING

PURSUANT TO LAW, THE THIRTIETH ANNUAL REPORT OF THE BOARD OF ACTUARIES OF THE CIVIL SERVICE RETIREMENT AND DISABILITY FUND FOR THE FISCAL YEAR ENDED JUNE 30, 1950

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LETTER OF TRANSMITTAL

UNITED STATES CIVIL SERVICE COMMISSION,
Washington 25, D. C., October 8, 1951.

Hon. ALBEN W. BARKLEY,
Vice President of the United States,
United States Senate.

DEAR MR. VICE PRESIDENT: The Commission is pleased to send you herewith the Thirtieth Annual Report of the Board of Actuaries of the Civil Service Retirement and Disability Fund for the fiscal year ended June 30, 1950, submitted in pursuance of section 16 of the Civil Service Retirement Act.

A copy of this report has also been sent to the Speaker of the House of Representatives.

Sincerely yours,

ROBERT RAMSPECK, *Chairman.*

LETTER OF SUBMITTAL

NEW YORK CITY, *August 27, 1951.*

UNITED STATES CIVIL SERVICE COMMISSION,
Washington, D. C.

LADIES AND GENTLEMEN: The Board of Actuaries, appointed under section 16 of the act of May 22, 1920, for the retirement of employees in the civil service of the United States, has the honor to submit herewith its thirtieth annual report on the operation of the fund.

In accordance with the practice of the Board in the past, the report gives a statement of the appropriation required of the Government under the Retirement Act, as amended, on the basis of the estimated membership of the fund as of June 30, 1950.

Respectfully submitted,

GEO. B. BUCK,
EDWARD B. FACKLER,
CEDRIC W. KROLL,
Board of Actuaries, Civil Service Retirement and Disability Fund.

THIRTIETH ANNUAL REPORT OF THE BOARD OF ACTUARIES OF THE CIVIL SERVICE RETIREMENT AND DISABILITY FUND

The civil service retirement and disability fund was established in 1920 to furnish retirement benefits to officers and employees of the United States Government who become superannuated in Governmental service, or incapacitated before attaining old age. The Retirement Act makes provision for a Board of Actuaries of the Civil Service Retirement Act and in section 16 defines the chief duties of the Board to be as follows:

> * * * to annually report upon the actual operations of this Act, with authority to recommend to the Civil Service Commission such changes as in their judgment may be deemed necessary to protect the public interest and maintain the system upon a sound financial basis, and they shall make a valuation of the civil service retirement and disability fund at intervals of five years, or oftener if deemed necessary by the Civil Service Commission; they shall also prepare such tables as may be required by the Civil Service Commission for the purpose of computing annuities under this Act. * * *

This report gives first a summary of the main benefit and contribution provisions of the act as amended to July 6, 1950. Then statements are included regarding the active and retired membership. Next the estimated appropriation recommended for payment by the Government on the basis of the estimated membership as of June 30, 1950, is given. This is followed by a statement giving the results of a valuation of the liabilities of the fund on account of annuities in force on the roll as of June 30, 1950. Finally a brief account of the mortality experience of annuitants for the past year is given.

Summary of Benefit and Contribution Provisions of the Civil Service Retirement and Disability Fund

The summary of benefits given in the twenty-ninth annual report included amendments through September 30, 1949. On July 6, 1950, an amendment was approved and made effective as of September 1, 1950, which increases the benefits to annuitants retired prior to April 1, 1948. By previous amendment these annuitants were given a choice of an increase in their own allowances or the provision of a survivor's benefit. As a result of the new amendment both benefits are given to this group of annuitants. While retroactive payments were not made, the survivors of annuitants deceased in the period from May 1, 1948, to September 1, 1950, were granted the benefit. Aside from this amendment there were only certain minor amendments made during the past year, which do not affect the main benefit and contribution provisions of the fund.

The following summary states the main benefit and contribution provisions of the act, as amended to July 6, 1950, as they were interpreted by the Board of Actuaries.

BENEFITS

Service retirement

Condition for eligibility.[1]—Retirement is compulsory at age 70 after 15 years of service.

Retirement is permissible at the option of the employee at age 60 after 30 years of service or at age 62 after 15 years of service.

At the option of the employee at age 55 after 30 years of service or upon involuntary separation not due to misconduct or delinquency after 25 years of service, an immediate annuity is payable equal to the regular annuity reduced by one-fourth percent for each month the employee is under age 60.

Amount of benefit.[2]—The annuity is determined by one of two plans, whichever provides the larger benefit:

Plan I. An annuity equal to 1½ percent of average annual basic salary [3] for each year of service, but no such annuity is to exceed 80 percent of average annual basic salary.[3]

Plan II. An annuity equal to 1 percent of average annual basic salary [3] plus $25 for each year of service, but no such annuity is to exceed 80 percent of average annual basic salary.[3]

Disability retirement

Condition for eligibility.—Retirement is permissible upon disability after 5 years of civilian service.

Amount of benefit.—The benefit is determined by the same method as used for service retirement.

Any compensation for disability paid from the United States employees' compensation fund is deducted from the annuity benefit payable on account of the same disability.

Discontinued service retirement

Condition for eligibility.—Upon separation from service after 5 or more years of civilian service, a deferred annuity is payable.

Amount of benefit.—The deferred annuity begins at age 62 or at age of separation, if later, and is computed by the same method as the regular annuity but without choice of a joint and survivorship option.

If the employee has less than 20 years of civilian service, he may elect to receive his contributions with interest at 4 percent to December 31, 1947, and 3 percent thereafter to date of separation in lieu of the deferred annuity.

Return of contributions upon withdrawal from active service

Return of total contributions is made upon withdrawal from active service before 5 years of civilian service. Interest at 4 percent to December 31, 1947, and at 3 percent thereafter is allowed if service is in excess of 1 year.

Return of contributions on death before retirement

On death before 5 years of civilian service or after 5 years of civilian service when there is no survivor entitled to an annuity, return of

[1] Certain employees who have rendered 20 years of service in the investigation, apprehension, or detention of persons suspected or convicted of offenses against the criminal laws of the United States are eligible to retire after age 50 and receive an annuity of 2 percent of average basic salary for any 5 consecutive years multiplied by the number of years of service not exceeding 30 years.

[2] An additional annuity of $36 for each year of certain specified service in Alaska or on the Isthmus of Panama is allowed officers and employees who are citizens of the United States.

[3] "Average annual basic salary" is used to denote the average annual basic salary received by the employee during any 5 consecutive years of allowable service at the option of the employee.

total contributions is made with interest at 4 percent to December 31, 1947, and 3 percent thereafter to date of death of the employee.

Return of contributions on death before commencement of payment under a deferred annuity

Return of total contributions is made upon death before commencement of deferred annuity. (Interest is allowed at 4 percent to December 31, 1947, or to date of separation, whichever is earlier, and 3 percent thereafter to date of death.)

Return of contributions upon death after retirement

Upon death before the payments of the annuity amount to contributions (with interest at 4 percent to December 31, 1947, and 3 percent thereafter to date of retirement) the difference is paid, unless there is a survivor entitled to an annuity.

Annuities to dependents upon death in active service

Condition for eligibility.—Annuities to dependents are paid upon death of an employee in active service after 5 years of civilian service.

Amount of benefit.—(*a*) If survived by a widow, an annuity beginning the first of the month following the death of the employee or widow's attainment of age 50, whichever later, equal to one-half regular annuity is payable to the widow until death or remarriage.

(*b*) If survived by a widow and a child or children, in addition to (*a*), an immediate annuity equal to one-half regular annuity to the employee is payable to the widow until death, remarriage, or attainment of age 50. Also an immediate annuity equal to one-fourth of the regular annuity, not in excess of $900 divided by the number of children, or $360, whichever is lesser, is payable to each child.

The annuity payable to a child is terminated upon attainment of age 18, marriage, or death, whichever is earlier.

(*c*) If survived by a child or children and there is no widow or widower, an immediate annuity equal to one-half regular service annuity, not in excess of $1,200 divided by the number of children, or $480, whichever is lesser, is payable to each child until attainment of age 18, marriage, or death, whichever is earlier.

Upon death of the widow, the annuity payable under (*b*) to a child or children is recomputed and paid as provided in (*c*).

Upon termination of the annuity of a child, the annuities to other children are recomputed as though the child whose annuity was terminated had not survived the employee.

Optional benefits

At retirement a married employee may elect to receive in lieu of his or her regular annuity a reduced annuity payable during the employee's life and an annuity payable to the surviving widow or widower equal to 50 percent of the regular annuity before reduction. The annuity to the survivor commences upon the employee's death or the survivor's attainment of age 50, whichever is later, and ceases upon death or remarriage. The reduction in the employee's annuity is 5 percent of so much of the regular annuity as does not exceed $1,500, plus 10 percent of any excess over $1,500, plus three-fourths of 1 percent for each year the spouse lacks of being age 60 at the date of retirement, but in no case shall the reduced annuity be less than 75 percent of such regular annuity.

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At service retirement any unmarried employee in good health may elect to receive in lieu of his regular annuity a reduced annuity payable during his life and an annuity payable after his death to a survivor annuitant equal to 50 percent of such reduced annuity and, upon death of a survivor annuitant, all payments cease. The annuity payable to the employee is as follows: 90 percent of life annuity if survivor is same age or older or is less than 5 years younger than annuitant; 85 percent of life annuity if survivor is 5 but less than 10 years younger than annuitant; 80 percent of life annuity if survivor is 10 but less than 15 years younger than annuitant; 75 percent of life annuity if survivor is 15 but less than 20 years younger than annuitant; 70 percent of life annuity if survivor is 20 but less than 25 years younger than annuitant; 60 percent of life annuity if survivor is 25 or more years younger than annuitant.

Annuities to dependents upon death after retirement

Benefits to widows with children and to children upon death of annuitants are similar to those payable upon death of employee in active service, except that benefits are based on regular annuity paid to annuitant and the annuity payable to the widow with a child or children terminates upon death, remarriage, or attainment of age 50, unless an optional benefit was selected by annuitant. No benefits are payable to dependents of annuitants retired on account of discontinued service.

Benefits to annuitants retired prior to April 1, 1948

Benefits to annuitants retired prior to April 1, 1948, were increased by 25 percent or by $300, whichever was less, provided any such annuitant could, prior to April 1, 1948, elect to retain his or her present annuity in lieu of the increased annuity and provide that one-half of such present annuity, but not to exceed $600, be continued to his wife or her husband until death. Effective September 1, 1950, the annuities of those who in 1948 elected survivor benefits were increased as stated above. Survivor benefits, as previously described, were granted those who in 1948 elected the increase, applicable in any case where death occurs after April 30, 1948, but no survivor annuity was payable for any period prior to September 1, 1950.

No change was made in deferred annuities payable to employees separated from service prior to April 1, 1948.

CONTRIBUTIONS

By employees

Employees pay 6 percent of salary commencing July 1, 1948.

Any employee may at his option and under regulations prescribed by the Civil Service Commission deposit additional sums in multiples of $25 but not to exceed 10 percent of his annual salary for service rendered since August 1, 1920, for the purchase of an additional annuity.

By Government

Annual appropriations required in addition to employees' contributions to support the plan are to be made by the Government.

Estimated Active Membership as of June 30, 1950

The active membership of the fund as of June 30, 1950, was estimated by the Civil Service Commission to consist of 1,670,000 employees with an annual payroll of $5,594,500,000 as of June 30, 1950.

Annuitants on the Roll as of June 30, 1950

The following table summarizes the number and amount of annuities in force on June 30, 1950, classified according to cause of retirement for each sex, as shown by the records of annuitants maintained by the Civil Service Commission. On pages 10 to 16 of this report, the distributions of the number and annuities of annuitants on the roll as of June 30, 1950, are given for each sex according to ages as of that date. The annuitants retired on account of involuntary separation after 30 years of service have been included in the tabulations with the annuitants retired on account of age, voluntary and involuntary separations. The tabulations show survivors of deceased employees and survivors of deceased annuitants separately.

Table 1.—*The number and annuities of annuitants on the roll June 30, 1950*

Group	Regular annuities		Voluntary annuities		Total annuities
	Number	Amount	Number	Amount	
Retired on account of age and voluntary and involuntary separation:					
Men	96, 197	$118, 110, 159	1, 329	$360, 239	$118, 470, 398
Women	15, 718	16, 219, 259	419	70, 285	16, 289, 544
Total	111, 915	134, 329, 418	1, 748	430, 524	134, 759, 942
Retired on account of disability:					
Men	33, 350	31, 648, 455	244	36, 719	31, 685, 174
Women	9, 870	8, 564, 770	112	11, 528	8, 576, 298
Total	43, 220	40, 213, 225	356	48, 247	40, 261, 472
Survivors of deceased employees:					
Widows under sec. 12 (c) (1)	4, 512	2, 573, 376			2, 573, 376
Widows under sec. 12 (c) (2)	1, 993	820, 596			820, 596
Children under secs. 12 (c) (2) and (3)	4, 449	831, 120			831, 120
Total	10, 954	4, 225, 092			4, 225, 092
Survivors of deceased annuitants: [1]					
Widows under sec. 12 (c) (2)	165	78, 357			78, 357
Widows other than under sec. 12 (c) (2)	5, 426	2, 905, 975			2, 905, 975
Children under secs. 12 (c) (2) and (3)	437	93, 554			93, 554
All others:					
Men	49	16, 697			16, 697
Women	40	15, 562			15, 562
Total	6, 117	3, 110, 145			3, 110, 145
Grand total	172, 206	181, 877, 880	2, 104	478, 771	182, 356, 651

[1] Includes voluntary annuities continued to survivors.

Cost of Benefits Payable Under Fund

Each employee pays 6 percent of his compensation into the fund. The amounts so contributed are credited to the employee's individual account and, if he leaves service or dies before he has completed 5 years of civilian service, his total credits with interest are returned to him or to his beneficiary. If an employee leaves service after com-

pleting 5 years but before 20 years of civilian service, he may elect to have his contributions returned to him with interest, or, in lieu thereof, he may apply for a deferred annuity beginning at age 62 computed by the same method as a regular annuity but without choice of a joint and survivorship option. When the employee qualifies for retirement, he receives the stipulated retirement allowance based on his service and salary and if he dies before the payments of this allowance are equal to his contributions with interest, the balance is paid to his beneficiary or estate unless there are survivors entitled to an annuity.

The Retirement Act does not set a definite percentage contribution rate to be paid by the Government but provides that an estimate of the appropriation necessary to finance the fund be submitted each year to the Bureau of the Budget. Two annual contributions are payable to the fund; namely, a "normal" contribution and a "deficiency" contribution. The normal contribution rate is the average percentage of the salaries of all new employees that is required to be paid into the fund from the time they enter service until they leave service in order to accumulate sufficient funds to pay their benefits. Part of this normal contribution is met by the employees' contributions and the remainder represents the normal contribution rate of the Government. The deficiency contribution is required because at the time of the establishment of the fund employees then in service were given credit for their prior service during which no contributions had been made by the Government. Therefore, there was an accrued liability or deficiency to be met by the Government at that time. Further increases in the deficiency have come about through changes in the benefit provisions, through the addition of new groups of employees to whom credit for service rendered prior to their admission was allowed, and through the fact that the Government's appropriations have not been sufficient to meet the current costs of the fund.

Annual Appropriations of Government on Basis of Estimated Payroll as of June 30, 1950

In accordance with the procedure followed in previous reports, the Board has prepared the following statement as of June 30, 1950, which gives an estimate of the appropriation required of the Government on the basis of the estimated payroll of the membership as of that date. The estimate is based on the cost of the amended act as prepared by the Board of Actuaries in cooperation with the Civil Service Commission.

Table 2.—*Estimated annual contributions required to support the civil service retirement and disability fund*

[Prepared as of June 30, 1950]

Contributions	Normal cost as—		Deficiency cost as—		Total cost as—	
	Percentage of payroll	Annual amount	Percentage of payroll	Annual amount	Percentage of payroll	Annual amount
Total	8.78	$491,197,100	3.46	$193,569,700	12.24	$684,766,800
Payable by employees	6.00	335,670,000			6.00	335,670,000
Payable by Government	2.78	155,527,100	3.46	193,569,700	6.24	349,096,800

The preceding table shows the normal cost to support the benefits accruing on account of current service to be equivalent to 8.78 percent of payroll. The employees contribute 6 percent toward the normal cost and, therefore, there remains 2.78 percent to be paid by the Government. On the basis of the estimated payroll as of June 30, 1950, this represents an annual payment of $155,527,100. The deficiency cost, or the annual cost due to the accrued liability, is shown by the table to be $193,569,700. This entire deficiency contribution is a liability of the Government. Therefore, the total annual contribution recommended for payment by the Government on the basis of the estimated payroll as of June 30, 1950, is $349,096,800. The actual appropriation for the fiscal year 1951 was approximately $307,000,000.

The percentage rate of normal contribution was developed on the basis of the valuation as of September 30, 1947, prepared by the Civil Service Commission, with an adjustment estimated to cover the increased cost due to the optional benefits as amended by Public Law 310, effective September 30, 1949. The deficiency rate of 3.46 percent represents the percentage of payroll as of June 30, 1950, which produces 4 percent interest on the deficiency as of that date. Attention is called to the fact that the deficiency contribution is at a lower rate and represents a lower amount than shown in last year's report although the appropriation to the fund for the past year was at a lesser amount than recommended by the Board. The explanation is that in 1951 in connection with proposed legislation an estimate of the deficiency as of June 30, 1951, was prepared. For 1950 the amount estimated in 1951 with the proper adjustments for interest and payments was used, which was believed to furnish a better basis for the recommended appropriation than that used in 1949.

Liabilities of Fund on Account of Annuitants on the Roll as of June 30, 1950

A valuation of the liabilities of the fund on account of annuitants on the roll as of June 30, 1950, was prepared and the results of the valuation are summarized in table 3 below. The mortality tables used for the valuation were those used in the quinquennial valuation made as of June 30, 1940. These tables are given in the twenty-second annual report of the Board and therefore have not been reproduced in this report.

Table 3.—*Liabilities on account of annuitants as of June 30, 1950*

Group	Present value of benefits to annuitants on the roll		
	Regular annuities	Voluntary annuities	Total annuities
Retired on account of age and voluntary and involuntary separation	$1,092,946,297	$4,174,878	$1,097,121,175
Retired on account of disability	410,414,398	550,331	410,964,729
Reversionary annuities to designated beneficiaries [1]	185,992,530		185,992,530
Survivorship annuities [1]	86,141,959		86,141,959
Total	1,775,495,184	4,725,209	1,780,220,393

[1] Includes voluntary annuities.

In the twenty-ninth annual report of the Board, the liabilities on account of annuities payable to annuitants on the roll as of June 30, 1949, were shown to be $1,424,684,181, as compared with $1,780,220,-393 as of June 30, 1950, or an increase in liabilities of over $355,000,000 during the last year.

Summary of Mortality Experience of Annuitants for the Year Ended June 30, 1950

For the purpose of making a check of the mortality tables for annuitants, the actual and expected number of deaths and of annuities canceled by death during the past year were prepared separately for men and women who had retired on account of age, voluntary and involuntary separation from service; and for men and women who had retired on account of disability. The following table summarizes the results of the comparison:

Table 4.—*Summary of the comparisons of the actual and expected deaths among annuitants, July 1, 1949, to June 30, 1950*

Group	Number of deaths			Annuities terminated by deaths		
	Actual	Expected	Difference	Actual	Expected	Difference
Employee annuitants retired on account of age, voluntary and involuntary separation:						
Men	5,014	5,044.8	+30.8	$6,126,431	$6,154,980	+$28,549
Women	463	559.4	+96.4	467,494	574,704	+107,210
Employee annuitants retired on account of disability: [1]						
Men	2,207	1,395.8	−811.2	2,051,014	1,252,361	−798,653
Women	373	316.3	−56.7	323,237	267,509	−55,728

[1] The expected cases of disability are calculated on an aggregate rather than a select table, which tends to show a more favorable experience than would be indicated if select tables were used, due to the sizable increase in the number of annuitants in recent years. However, the last test of the mortality of deceased annuitants indicated that the difference in mortality by duration did not, in the opinion of the Board, justify the use of select tables.

Comments on Annuitants' Experience

From the preceding table which compares the actual with the expected deaths among annuitants during the year ended June 30, 1950, the following points may be noted.

The expected number of deaths exceeded the actual number of deaths among both men and women retired on account of age or voluntary or involuntary separation. Also the annuities terminated by death were less than expected, although for men the difference was comparatively slight. During recent years the experience with respect to men has not consistently indicated a longer lifetime than shown by the mortality table in use, but the experience of women has shown such a trend. Eventually it may be necessary for the Board to recommend more conservative mortality tables for annuitants retired on account of age or voluntary or involuntary separation.

With respect to employees retired on account of disability, the actual deaths during the past year exceeded the expected deaths and the actual annuities terminated by death exceeded the expected annuities by a wide margin. This is consistent with past experience.

Conclusion

The appropriations to the fund recommended by the Board of Actuaries are based on the best estimates available pending the preparation of the next actuarial valuation of the fund. The Board feels that it is very important that the valuation due as of June 30, 1952, be made as soon as possible after the due date. The last detailed calculation of the cost of benefits for active members was prepared in 1947. Important changes in the membership of the fund have taken place during recent years and at the same time amendments have been made to the Retirement Act. The appropriation of the Government should be adjusted to meet the current requirements of the fund as shown by actuarial valuation. The Board hopes that the necessary appropriation will be made so that the preparatory work for the valuation may be undertaken during the coming year.

The Board cannot close this, its thirtieth annual report, without again commenting on the fact that the Government is operating the largest retirement system in the United States without an adequate record system. In order to prepare the valuation due to be made as of June 30, 1952, it will be necessary to have a record of each member of the fund, showing the sex, date of birth, years of service, and salary as well as a record of those drawing annuities. At the present time there is no record of the active membership of the civil service retirement and disability fund. The Civil Service Commission must collect the records from the membership before the valuation can be prepared. This means a delay in the preparation of the valuation, and it means heavy expense in the collection of records from the original sources. The Social Security Administration, the State and city governments, banks, industrial corporations, all believe that records of the persons who are accumulating benefits under their funds are essential to the proper operation of the funds and for the protection of both employees and employer. The Board of Actuaries feels that the Congress should insist upon the establishment and maintenance of a proper record system for the civil-service retirement and disability fund.

Summary of Tabulations of Annuitants' Data

The following tables give the number of annuitants and their annuities as of June 30, 1950, distributed by age for men and women separately, which were used as a basis for the valuation.

TABLE 5.—*The number and regular annuities of annuitants on the roll, classified by sex and age as of June 30, 1950—Retired on account of age and voluntary and involuntary separations*

Age	Men		Women	
	Number	Annuities	Number	Annuities
43 years	2	$1,392		
44 years	4	2,664	1	$804
45 years	11	8,556	2	1,548
46 years	13	8,004	2	2,004
47 years	9	5,862	4	3,600
48 years	23	19,174	8	7,080
49 years	42	32,993	12	12,802
50 years	50	50,275	18	18,363
51 years	45	53,361	23	28,169
52 years	59	71,217	18	26,735
53 years	60	71,460	20	25,980
54 years	66	92,404	15	18,045
55 years	234	191,866	50	52,524
56 years	642	512,273	155	139,955
57 years	913	766,106	201	199,393
58 years	1,339	1,034,665	198	192,131
59 years	1,573	1,230,142	232	219,919
60 years	1,810	1,544,986	268	281,940
61 years	2,242	2,556,472	348	435,193
62 years	3,232	3,702,301	500	566,971
63 years	4,394	4,886,400	763	719,659
64 years	4,926	5,539,854	872	862,569
65 years	4,666	5,478,861	874	875,150
66 years	5,258	6,384,458	905	879,028
67 years	5,149	6,523,720	913	911,870
68 years	5,217	6,520,902	850	860,851
69 years	4,916	6,433,358	780	836,622
70 years	5,527	7,389,758	848	910,406
71 years	5,974	8,212,128	965	1,052,757
72 years	5,384	7,215,760	860	936,608
73 years	4,702	6,135,914	735	794,807
74 years	4,570	5,862,375	702	742,144
75 years	3,906	5,005,176	595	608,624
76 years	3,345	4,261,502	514	526,273
77 years	2,781	3,574,402	411	437,162
78 years	2,574	3,237,988	396	408,941
79 years	2,079	2,657,239	287	281,593
80 years	1,834	2,352,376	282	291,371
81 years	1,507	1,929,887	242	230,238
82 years	1,221	1,588,082	198	198,148
83 years	940	1,231,106	162	149,962
84 years	743	941,153	135	124,560
85 years	557	703,758	90	85,886
86 years	446	578,066	72	71,245
87 years	359	458,422	57	52,356
88 years	271	341,569	35	34,336
89 years	180	219,375	38	37,455
90 years	150	197,340	16	18,212
91 years	101	120,182	14	13,982
92 years	60	74,823	10	10,493
93 years	35	36,324	8	9,806
94 years	27	32,980	6	5,851
95 years	11	11,688	3	2,792
96 years	3	2,689	4	3,221
97 years	8	8,882		
98 years	1	598		
99 years	4	3,221		
100 years	1	754		
101 years	1	916		
102 years				
103 years			1	1,125
Total	96,197	118,110,159	15,718	16,219,259

TABLE 6.—*The number and voluntary annuities of annuitants on the roll, classified by sex and age as of June 30, 1950—Retired on account of age and voluntary and involuntary separations*

Age	Men		Women	
	Number	Annuities	Number	Annuities
49 years			1	$350
50 years				
51 years			2	549
52 years	2	$340		
53 years	1	74		
54 years	3	1,009		
55 years	5	1,649	3	643
56 years	8	1,981	5	1,196
57 years	17	3,903	11	2,579
58 years	20	6,687	6	572
59 years	23	5,411	4	868
60 years	18	3,170	11	1,720
61 years	30	8,458	14	1,558
62 years	41	8,806	20	3,175
63 years	90	25,359	21	4,002
64 years	98	25,244	38	5,965
65 years	94	23,097	32	4,258
66 years	113	27,491	35	5,841
67 years	99	26,031	32	5,723
68 years	88	17,800	17	3,100
69 years	80	20,095	23	4,843
70 years	84	20,361	23	4,396
71 years	88	28,950	28	5,112
72 years	76	21,024	20	3,362
73 years	51	16,309	16	2,270
74 years	57	15,341	16	2,428
75 years	41	15,553	12	1,228
76 years	26	6,556	7	907
77 years	28	8,517	7	1,150
78 years	13	4,199	6	1,587
79 years	15	7,168	7	513
80 years	10	5,276	1	294
81 years	3	1,860	1	96
82 years	1	97		
83 years	3	950		
84 years	1	214		
85 years				
86 years				
87 years				
88 years	2	1,259		
Total	1,329	360,239	419	70,285

TABLE 7.—*The number and regular annuities of annuitants on the roll, classified by sex and age as of June 30, 1950—Retired on account of disability*

Age	Men		Women	
	Number	Annuities	Number	Annuities
23 years	1	$216		
24 years			2	$564
25 years	4	1,344	4	1,056
26 years	5	1,486	3	696
27 years	10	3,082	3	865
28 years	21	6,165	8	2,432
29 years	31	9,998	9	2,532
30 years	26	7,846	10	3,011
31 years	49	16,889	8	2,540
32 years	38	13,667	16	4,448
33 years	62	20,928	16	6,396
34 years	68	24,976	15	5,109
35 years	86	33,027	22	7,965
36 years	105	44,153	30	13,143
37 years	109	43,541	39	15,855
38 years	107	46,342	31	14,555
39 years	147	74,054	48	21,103
40 years	157	84,756	37	17,125
41 years	193	108,438	64	33,482
42 years	229	136,255	77	41,114
43 years	255	165,386	80	48,620
44 years	248	166,654	84	45,012
45 years	294	201,990	93	59,352
46 years	310	230,966	120	76,988
47 years	345	270,157	129	87,394
48 years	452	373,349	198	142,156
49 years	435	349,815	176	131,257
50 years	701	606,039	262	205,419
51 years	747	653,261	297	257,393
52 years	966	857,937	334	288,983
53 years	1,139	1,033,741	318	286,364
54 years	1,438	1,268,018	362	316,307
55 years	1,619	1,462,271	394	357,903
56 years	1,704	1,592,725	386	352,949
57 years	1,722	1,687,921	364	327,823
58 years	1,799	1,765,042	449	404,337
59 years	1,647	1,665,924	442	402,404
60 years	1,611	1,651,566	388	352,702
61 years	1,626	1,638,432	439	423,074
62 years	1,715	1,719,431	397	370,401
63 years	1,351	1,359,895	336	314,557
64 years	1,166	1,189,629	359	325,184
65 years	964	1,035,048	336	306,163
66 years	877	909,182	297	269,342
67 years	709	741,743	242	214,256
68 years	719	734,212	246	221,108
69 years	633	648,069	216	192,968
70 years	637	663,260	222	190,340
71 years	593	641,148	215	198,425
72 years	569	608,335	184	171,501
73 years	528	557,663	152	139,764
74 years	474	506,908	162	151,211
75 years	383	409,327	133	131,972
76 years	321	336,060	113	104,327
77 years	236	247,534	116	109,977
78 years	243	259,098	89	84,729
79 years	172	186,610	77	80,250
80 years	152	163,794	70	69,341
81 years	107	105,864	39	44,223
82 years	65	67,521	33	36,163
83 years	67	66,140	19	20,756
84 years	57	64,906	15	12,057
85 years	30	33,427	14	15,408
86 years	25	28,214	4	3,865
87 years	20	18,074	8	9,720
88 years	11	10,496	3	2,333
89 years	9	8,961	8	7,899
90 years	3	2,577	3	2,285
91 years	3	2,580		
92 years			2	1,168
93 years	1	556	1	745
94 years	2	2,725	1	1,058
95 years				
96 years	1	828	1	846
97 years				
98 years	1	283		
Total	33,350	31,648,455	9,870	8,564,770

TABLE 8.—*The number and voluntary annuities of annuitants on the roll, classified by sex and age as of June 30, 1950—Retired on account of disability*

Age	Men		Women	
	Number	Annuities	Number	Annuities
35 years	1	$3		
36 years	1	14		
37 years			1	$16
38 years	1	173		
39 years				
40 years				
41 years	1	45		
42 years	1	39		
43 years	2	268		
44 years	3	157	1	3
45 years	4	464		
46 years	3	301	1	11
47 years	2	209	1	101
48 years	2	195		
49 years	1	13	2	23
50 years	6	890	1	40
51 years	6	503	4	384
52 years	6	572	3	306
53 years	1	66	2	257
54 years	8	1,441	2	88
55 years	14	1,786	4	718
56 years	14	1,788	4	393
57 years	12	2,195	6	1,001
58 years	15	4,101	10	1,263
59 years	18	2,659	6	168
60 years	11	1,961	3	169
61 years	16	2,704	11	830
62 years	16	1,891	5	506
63 years	13	1,527	6	734
64 years	12	1,442	5	523
65 years	11	1,066	6	580
66 years	8	1,086	2	707
67 years	4	194	4	131
68 years	7	1,922	2	473
69 years	4	931	7	1,135
70 years	1	34	3	92
71 years	2	459	2	115
72 years	2	60	3	479
73 years	4	277	2	60
74 years	3	1,820	1	44
75 years	4	571		
76 years	3	832		
77 years	1	60	1	117
78 years				
79 years				
80 years			1	61
Total	244	36,719	112	11,528

TABLE 9.—*The number and annuities of survivor annuitants on the roll, classified by age as of June 30, 1950—Survivors of deceased employees*

CHILDREN

Age	Number	Annuities	Age	Number	Annuities
Under 6 months	6	$696	23 years	7	$1,656
1 year	64	8,100	24 years	3	552
2 years	113	14,940	25 years	4	1,008
3 years	147	21,636	26 years	4	900
4 years	139	21,324	27 years	9	1,428
5 years	174	26,352	28 years	5	1,356
6 years	196	29,592	29 years	2	720
7 years	205	32,892	30 years	4	1,032
8 years	231	37,476	31 years	2	528
9 years	245	42,564	32 years	5	1,236
10 years	259	47,568	33 years	2	312
11 years	268	52,416	34 years	3	792
12 years	266	50,604	35 years	4	948
13 years	312	59,520	36 years	1	312
14 years	365	74,844	37 years	2	420
15 years	375	76,884	38 years	1	84
16 years	400	87,084	39 years		
17 years	390	81,588	40 years	3	960
18 years	212	47,100	41 years		
19 years	8	1,980	42 years	2	144
20 years	2	324			
21 years	5	768	Total	4,449	831,120
22 years	4	480			

WIDOWS

21 years	1	$144	54 years	336	$181,092
22 years	2	276	55 years	351	189,792
23 years	2	288	56 years	317	195,000
24 years	5	1,428	57 years	293	162,408
25 years	10	1,692	58 years	303	175,344
26 years	14	2,244	59 years	250	154,188
27 years	17	3,312	60 years	237	144,852
28 years	15	2,772	61 years	233	147,036
29 years	25	6,396	62 years	204	129,828
30 years	29	6,504	63 years	135	79,968
31 years	24	6,516	64 years	132	75,876
32 years	40	10,104	65 years	115	70,740
33 years	35	9,324	66 years	121	75,396
34 years	57	16,308	67 years	105	69,540
35 years	61	18,192	68 years	74	40,188
36 years	66	21,084	69 years	64	37,392
37 years	79	25,008	70 years	67	40,764
38 years	99	34,836	71 years	50	25,056
39 years	78	29,508	72 years	42	22,884
40 years	88	38,136	73 years	26	12,540
41 years	108	44,628	74 years	14	4,932
42 years	93	44,328	75 years	10	3,588
43 years	113	49,368	76 years	8	4,548
44 years	115	55,236	77 years	7	1,608
45 years	122	55,620	78 years		
46 years	138	65,988	79 years	1	60
47 years	123	59,592	80 years	1	144
48 years	102	54,948	81 years	1	648
49 years	117	58,836	82 years	1	2,748
50 years	201	96,660	83 years	1	144
51 years	337	169,380	84 years	1	264
52 years	376	185,940			
53 years	313	170,808	Total	6,505	3,393,972

TABLE 10.—*The number and annuities of survivor annuitants on the roll, classified by age as of June 30, 1950—Survivors of deceased annuitants* [1]

CHILDREN

Age	Number	Annuities	Age	Number	Annuities
1 year	3	$408	16 years	36	$8,508
2 years	5	912	17 years	51	13,020
3 years	11	1,572	18 years	18	4,488
4 years	19	3,684	19 years	2	264
5 years	18	3,684	20 years	1	96
6 years	23	4,596	22 years	1	360
7 years	14	2,964	28 years	1	396
8 years	24	4,080	29 years	2	696
9 years	24	4,860	30 years	1	360
10 years	29	4,795	32 years	1	360
11 years	16	3,372	36 years	1	180
12 years	30	5,935	46 years	1	480
13 years	30	7,440			
14 years	34	6,924	Total	437	93,554
15 years	41	9,120			

WIDOWS UNDER SEC. 12 (C) (2)

24 years	1	$240	41 years	7	$2,784
28 years	2	400	42 years	11	4,824
29 years	3	1,247	43 years	10	4,176
31 years	2	804	44 years	8	3,672
32 years	4	1,488	45 years	10	5,268
33 years	4	1,013	46 years	15	6,972
34 years	7	4,032	47 years	14	8,268
35 years	4	3,012	48 years	13	7,284
36 years	6	2,160	49 years	6	2,893
37 years	6	1,908	50 years	8	5,796
38 years	6	1,908	51 years	3	1,524
39 years	5	2,316			
40 years	10	4,368	Total	165	78,357

WIDOWS OTHER THAN UNDER SEC. 12 (C) (2)

28 years	1	$145	61 years	191	$110,503
29 years	1	115	62 years	220	130,746
30 years	1	584	63 years	203	117,547
31 years	2	301	64 years	227	140,957
32 years	2	467	65 years	225	132,340
33 years	3	856	66 years	256	155,129
34 years	7	2,051	67 years	193	105,663
35 years	7	1,220	68 years	194	107,306
36 years	8	2,753	69 years	190	109,085
37 years	10	3,547	70 years	201	104,882
38 years	11	3,170	71 years	198	116,186
39 years	10	2,739	72 years	179	93,242
40 years	13	4,802	73 years	167	93,332
41 years	19	7,271	74 years	169	93,926
42 years	22	10,431	75 years	139	69,976
43 years	25	8,664	76 years	119	60,624
44 years	24	8,054	77 years	98	57,631
45 years	34	13,649	78 years	87	44,042
46 years	36	14,101	79 years	71	33,580
47 years	33	12,706	80 years	46	21,386
48 years	39	14,550	81 years	41	19,742
49 years	40	15,045	82 years	38	18,021
50 years	79	35,510	83 years	30	14,263
51 years	78	38,806	84 years	20	9,898
52 years	113	57,436	85 years	18	7,451
53 years	116	54,011	86 years	11	5,478
54 years	112	52,672	87 years	10	5,203
55 years	148	79,401	88 years	7	3,041
56 years	150	78,858	89 years	5	2,937
57 years	176	91,661	91 years	1	63
58 years	166	88,793	92 years	1	245
59 years	181	103,925			
60 years	204	113,256	Total	5,426	2,905,975

[1] Includes voluntary annuities continued to survivors.

TABLE 10.—*The number and annuities of survivor annuitants on the roll, classified by age as of June 30, 1950—Survivors of deceased annuitants* [1]—Continued

ALL OTHERS

Age	Men		Women	
	Number	Annuities	Number	Annuities
18 years	1	$516		
26 years	1	137		
27 years			1	$612
30 years			1	237
36 years	1	91		
37 years			1	380
38 years			2	443
39 years	1	186	1	344
40 years	1	553	2	1,313
41 years	1	209	1	28
42 years	1	147	1	225
43 years	1	1,292		
44 years	1	161	1	1,303
45 years			1	216
46 years			2	618
47 years			1	117
49 years	2	266	1	576
50 years	1	195	1	68
51 years	1	367		
52 years			1	181
53 years			2	421
54 years	1	86	1	64
55 years	2	446	1	969
56 years	2	395	1	142
57 years	4	1,514	2	364
58 years	2	636	3	687
59 years	1	274	1	428
60 years	3	1,019		
61 years			2	282
62 years	1	487	1	1,160
63 years			1	322
64 years	1	495		
66 years			1	794
67 years	2	443	1	984
68 years	1	492	1	1,068
69 years	1	282		
71 years	5	2,615		
72 years			1	399
73 years	1	186	1	278
76 years	3	1,103	1	384
77 years	1	166		
78 years	1	114		
79 years	2	937		
81 years	1	555		
83 years	1	332	1	155
Total	49	16,697	40	15,562

[1] Includes voluntary annuities continued to survivors.