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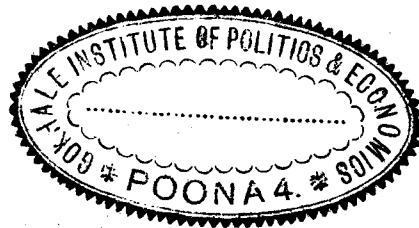
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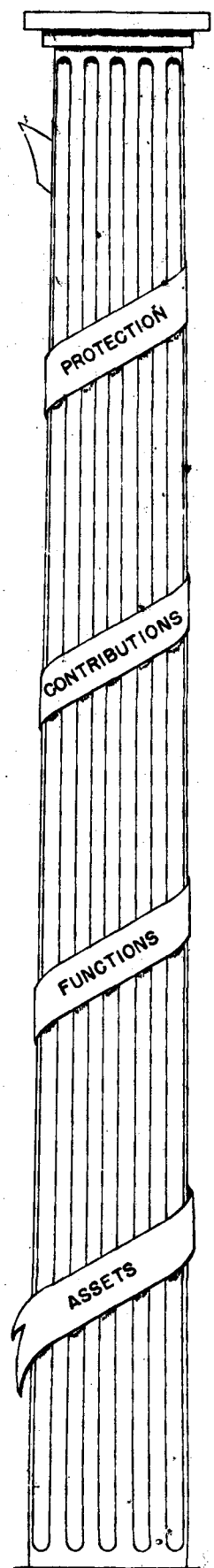
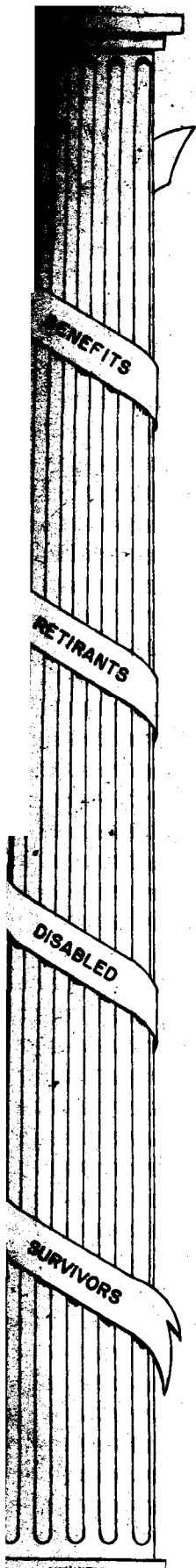


RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES:

1941



PREPARED UNDER THE SUPERVISION OF
E. R. GRAY
CHIEF, GOVERNMENTS DIVISION



II

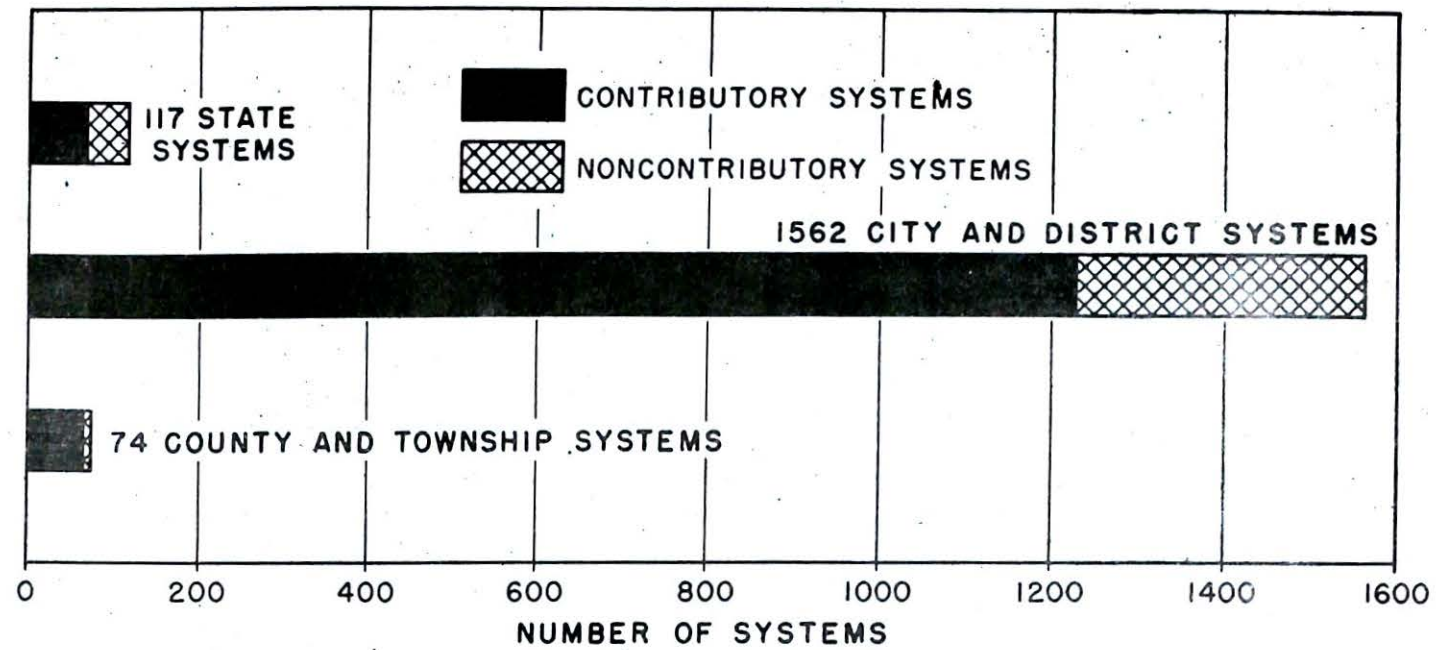


FIGURE I.-- NUMBER OF STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS: 1941

Bureau of the Census

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INTRODUCTION

In the preparation of this report—participated in by several parts of the Governments Division of the Census Bureau—Dr. Wylie Kilpatrick had the major responsibility for technical direction and analysis, and for collaborating with other agencies and persons concerned with retirement systems for public employees. Mr. Carl J. Nelson had a major share in planning the collection of data, and Mrs. Leona Lisman Rothstein aided in estimates and preparation of tables.

In planning and in executing this survey, the Bureau of the Census consulted various Federal, State, and local public officials. Statistics of State and local government retirement systems were requested from their officials, whose cooperation and generous comments are gratefully acknowledged. After the Census tabulation of the collected data, the Division of Coordination Studies, Bureau of Research and Statistics of the Social Security Board, cooperated in the joint preparation of the nation-wide estimates presented in this report for all retirement systems for State and local government employees. The sharing of this estimating process with a Federal agency that administers a retirement system, and has a professional staff working on retirement problems, enhances the trustworthiness of the estimates. At the same time, this cooperative method eliminates the conflicts and expense of duplicate data by different Federal offices on the same pension systems.

The small margin of necessary estimation is described in the appendix statement on "Method of Preparing Report," to which the reader is referred for a full explanation of this and other aspects of the pension survey. Parts II and III present nation-wide estimates for all State and local retirement systems; Parts IV, V, and VI set forth the actually-reported statistics for retirement systems; and Part I draws upon both reported and estimated statistics.

The text and selected tables of this report had the benefit of review and criticism by a group of specialists on retirement administration. Textual and tabular improvements resulted from the suggestions of Dr. I. S. Falk, Director of the Bureau of Research and Statistics, Social Security Board; Mr. A. A. Weinberg, Chairman of the Committee on Public Employee Retirement Administration, Municipal Finance Officers' Association; Mr. Lewis H. Fisher, Chief of the Retirement Division, United States Civil Service Commission; Dr. Frank W. Hubbard, Director of the Research Division, National Education Association; Mr. George J. Richardson, Secretary-Treasurer, International Association of Fire Fighters; Mr. E. W. Wetzel, Chief Clerk of the Retirement Board, Municipal Employees' Annuity and Benefit Fund of Chicago; and Mr. A. R. Johnson, Executive Secretary of the Municipal Employees Retirement Board of Minneapolis.

APPENDIX

METHOD OF PREPARING REPORT

Definition of field

Included within this survey are all public employee retirement systems administered by State and local governments. To define a retirement system in such a way as to make the definition applicable to all systems in the United States is difficult because of the diverse legal authorizations and various administrative applications of pension plans. One State may permit optional local retirement plans for given classes of employees, while another State may require the institution of pension funds for corresponding classes. Yet the application of the second law may result in pension systems not dissimilar to those resulting under the first law.

To constitute a retirement system, within the meaning of this report, a specific group of employees must be legally entitled to pensions, when specified age, service, or disability stipulations are fulfilled, and funds must be contributed recurrently to discharge the system's responsibility to pensioners. Occasional gratuities and irregular contributions for and payments of pensions lack the systematic protection to active and retired employees that is indispensable to a retirement system.

A retirement plan, in order to be deemed a system, need not derive its funds both from the government and from employees. Though contributions from both sources are preferable, not a few systems draw upon only one of these sources. Frequent as is the accumulation of assets in retirement reserve funds, the widespread use of current funds--in whole or in part--to finance pensions debar the use of reserve funds as a test of the

existence of a system. Payment of benefits is a normal trait of a system, without which the plan is a contradiction in terms. For a given year, however, very small systems may not pay benefits, and in the initial stages of other systems benefits may not be paid.

This report necessarily excludes systems starting during the period surveyed, for which the reported data were fragmentary or inconclusive. Aside from the 32 systems known to have been initiated during the period, 34 systems known to have started after the close of the survey period are also excluded. Since no endeavor was made to cover plans of this nature, additional systems were probably in process of formation during or after the reported period.

Systems for volunteer employees are so unlike those for paid employees in coverage, financing, and benefits that they are omitted from this report. Twenty-three known systems for volunteer firemen and one known system for volunteer police are excluded; other volunteer systems in existence did not file schedules. Systems comprising both paid and volunteer employees, however, are included in order to show retirement protection to all paid employees. Table 31 summarizes the 38 systems for both volunteer and paid firemen.

Since this report is restricted to systems administered by State and local governments, a small number of plans administered by other agencies is excluded. District of Columbia employees, aside from two locally administered systems, are excluded as members of the Federal

Retirement System. A few city port employees are protected by the Federal Railroad Retirement System. When a local government and its employees take out retirement or other insurance with private companies, the resulting transactions are too dissimilar for inclusion in a survey of governmentally administered systems. Twenty-four cases of this type are omitted. Incident to the operation of State plans for workmen's compensation, benefits may be paid to State and local government employees. When these benefits were confined to payments for injuries incurred from public service, which is apt to be the case for State payments to local firemen, the systems are excluded. When State payments were broader in scope, covering retirement or disability outside of duty, the systems are included.

Preliminary identification of systems

Since this survey is the first one by any agency of all State and local government retirement systems, the initial phase of the project necessarily was to identify systems by name, location, and responsible officer. To this end, 6,896 State and local governments were asked by postal card to indicate this information for all retirement systems maintained by them. Inquiries were sent to all States, all cities having populations over 5,000, and all counties having populations over 50,000. Cities having populations below 5,000 were sampled on a 12 percent basis, and counties having populations below 50,000 were sampled on a 57 percent basis.

School systems did not require a preliminary canvass because they had already been identified by the National Education Association. The administration of most school pensions by State retirement funds meant that the multiplicity of school districts in the United States was irrelevant to this survey. The remaining governmental units--townships and special districts--required only a limited canvass; pension plans were virtually absent in these groups outside of the New England towns and the urban townships of New Jersey, New York, and Pennsylvania. Nevertheless, 1,100 inquiries were addressed to townships and special districts in which the existence of pension plans was a possibility.

Over 82 percent of the public units to which inquiries were addressed responded to the preliminary survey. The bulk of those not replying was concentrated in townships and in other small units in which pension systems are scarce. Of the 1,239 governments that failed to reply, 28 percent were townships, 34 percent were cities having populations under 5,000, and 26 percent were counties having populations under 50,000. Over 90 percent of the States, cities having populations over 100,000, and counties having populations over 250,000 responded to the inquiry. The identity of all retirement systems in States and in these large cities and counties was verified from the annually collected financial statistics of the Bureau of the Census.

Sources of information

Following the preliminary canvass, three source classes of information were used to build up files of data concerning the retirement systems under review. First, the primary source consisted of the returns from questionnaires addressed to all systems identified by the preliminary canvass as well as to public units which might maintain systems. A copy of the basic schedule is reproduced on an accompanying page. This schedule was mailed to 1,655 governmental units, 3,035 officials receiving questionnaires for different types of systems. Three-fourths of the officials to whom forms were sent returned executed schedules. This proportion understates the effective coverage because the questionnaire was sent to many units on the possibility that they pensioned their employees. The percent of returns to inquiries was higher for the population units that often provide pensions and was lower for the small units that do so only infrequently.

Secondly, statistics of pension revenue, expenditure, and assets were collected by field representatives of the Bureau of the Census as a phase of the annual Census reports of States, cities, and counties. This reporting coverage embraced all the 48 States, all the 92 cities having populations over 100,000, and 27 of the counties having populations over 250,000. Although this coverage was for only 167 units, their pension transactions far overshadowed the systems of

SCHEDULE USED BY OFFICIALS IN REPORTING RETIREMENT DATA

Form 580

SURVEY OF PUBLIC EMPLOYEE RETIREMENT OR PENSION SYSTEMS

	41	

Name of retirement or pension system _____
 Type or types of employees covered by this system _____
 Agency administering this system _____

I EMPLOYMENT IN JANUARY 1942 OF THE ONE OR MORE DEPARTMENTS FOR WHICH THIS RETIREMENT OR PENSION SYSTEM IS MAINTAINED

Include ALL active employees, whether permanent or temporary, full or part-time, actually working or sick, on leave, or suspended (e.g., for police, report total employment of police department including clerical and maintenance employees, etc.)

	NUMBER OF EMPLOYEES during pay period ended on or nearest January 31, 1942	AMOUNT OF PAY ROLL for January 1942
Total.....	<u>1</u> _____	<u>2</u> \$ _____
COVERED by this pension system....	<u>3</u> _____	<u>4</u> \$ _____
NOT COVERED by this pension system	<u>5</u> _____	<u>6</u> \$ _____

ARE ANY OF THE LATTER EMPLOYEES COVERED BY ANY OTHER SYSTEM? Yes No (Check correct answer)

II DATA CONCERNING PENSIONERS DURING THE LAST MONTH OF THE 1941 FISCAL YEAR

	NUMBER OF PENSIONERS on the rolls of your pension system on the last day of the fiscal year or during the last month of the 1941 fiscal year.	AMOUNT OF BENEFITS paid or payable for the last month of the 1941 fiscal year (If payments are for a period other than a month adjust to monthly basis. e.g., DIVIDE QUARTERLY PAYMENTS BY THREE. EXCLUDE NONRECURRENT ITEMS.)
Total.....	<u>7</u> _____	<u>8</u> \$ _____
RETIRED EMPLOYEES.....	<u>9</u> _____	<u>10</u> \$ _____
DISABLED EMPLOYEES. (Include both ordinary and service-connected disability).....	<u>11</u> _____	<u>12</u> \$ _____
SURVIVORS--(CASES).....	<u>13</u> _____	<u>14</u> \$ _____

III REFUNDS AND LUMP-SUM PAYMENTS DURING THE 1941 FISCAL YEAR

	NUMBER OF RECIPIENTS	AMOUNT OF PAYMENTS
CASES OF EMPLOYEES who left the pension system and received REFUNDS.....	<u>15</u> _____	<u>16</u> \$ _____
DEATH CASES involving LUMP-SUM payments... <u>17</u>		<u>18</u> \$ _____

IV PENSION-FUND OPERATIONS DURING THE 1941 FISCAL YEAR

TOTAL CASH AND INVESTED ASSETS AT BEGINNING OF THE 1941 FISCAL YEAR (Include par value of investments plus accrued interest. DO NOT INCLUDE anticipated appropriations or contributions, discounted taxes, or other future revenues.)..... 19 \$ _____

RECEIPTS DURING THE 1941 FISCAL YEAR (Report ONLY revenue collected, excluding all anticipated or discounted receipts.)..... Total receipts (21 + 22 + 23) 20 \$ _____

CONTRIBUTIONS OF EMPLOYEES who have been under the pension system at any time during the fiscal year..... 21 \$ _____

GOVERNMENT CONTRIBUTIONS from State, city, county, or other governmental units..... 22 \$ _____

All other receipts..... 23 \$ _____

PAYMENTS DURING THE 1941 FISCAL YEAR..... Total payments (25 + 26) 24 \$ _____

TO RECIPIENTS (Report payments to retired or disabled employees and survivors, and also refunds and lump-sum payments to employees who died or left the service.).. 25 \$ _____

All other payments..... 26 \$ _____

TOTAL CASH AND INVESTED ASSETS AT THE END OF THE 1941 FISCAL YEAR..... 27 \$ _____

all other local governments. In the systems of the 167 units reported by field agents were concentrated nearly 94 percent of all State and local government payments to beneficiaries, 95 percent of all contributions to pension funds, and 97 percent of all retirement fund assets. Field-collected statistics did not include information concerning beneficiaries or benefit payments, by type of benefit, but the statistics so collected afforded a dependable foundation upon which these data could be safely estimated in a manner explained in later paragraphs.

Thirdly, valuable supplementary information was derived from pension, employment, and general reports of the Bureau of the Census, the Office of Education, and State and local governments. The Quarterly Employment Survey of the Census permitted a ready verification of the number and pay rolls of nonschool employment, according to functional type, and school employment was similarly verified from the school reports of the Office of Education. State and local governments are increasingly issuing retirement system reports, or are including pension statistics in general reports. These two types of reports permitted either verification of questionnaire returns or use of data in lieu of questionnaires.

Types of data assembled

Benefits and beneficiaries received more emphasis in this survey than any other subject. Accordingly, recurrent benefits were resolved into the three classes of payments to retirants, to disabled, and to survivors, which were related to the number of each of these three classes of beneficiaries. Nonrecurrent benefits were segregated as lump-sum payments at death, although no nation-wide statistics were estimated for this class. In contrast, refunds to members withdrawing from systems were recorded in conjunction with the number of withdrawals.

The stress in the revenue aspect of retirement administration was laid upon the two types of contributions--employee and government--for which data were collected for most systems and estimated for unreported systems. Moreover, the two contributions to State-administered systems were classified according to whether

they were derived from State or from local governments; similarly, benefits of these systems were classified according to whether they were paid to former employees of State or of local governments.

No detailed statistics are presented for total revenue and expenditure of all systems because too many individual reports confused investment transactions in the purchase and sale of securities with current transactions of revenue and expenditure. Total revenue and expenditure statistics are presented in detail, however, for all the States, all cities having populations over 100,000, and 27 counties having populations over 250,000. In consequence, earnings on investments are detailed for these classes. For the same classes, reserve assets were reported for all systems; and the same subject was either reported or estimated for all small systems.

Of particular importance was the study of coverage or protection to employees, for which information was collected or estimated for all systems. "Coverage" is a term used in this report in two senses. First, "coverage" refers to the number of protected employees in relation to the total number of employees of departments or agencies maintaining retirement systems. Second, "coverage" refers to the same number of protected employees in relation to all State and local employees. Although the number of protected employees is identical in both senses of the term, this number is compared to a different number of total employees, resulting in different implications from the two uses of the term. By means of the corroborative data assembled by the Census Quarterly Employment Survey, the statistics on total employment and pay rolls were derived or verified from this source independently of the pension survey.

In respect to the period for which this survey was conducted, the report title and most tables bear the label of the year 1941. This shorthand label should be divided into three classes of data, for which the time period varied. First, recurrent benefits, by type of benefit, were for the last month of the fiscal year 1941. This month varies widely among State and local governments, June and December being the most usual closing months. Secondly, annual contributions

and other revenue and annual benefits and other expenditure, including lump-sum payments and refunds, were for the fiscal year 1941. Reserve assets, of course, were reported as of the close of this year. Thirdly, employment and pay rolls--both for total and protected employees--were for the month of January 1942. These variances in periods permitted a more exact measurement of the necessary data than if all information had been assembled on an annual basis for 1941.

Classification, editing, and tabulation

The primary unit of reporting, the retirement system, was resolved in preliminary editing into 8 types: (1) general systems protecting all classes of employees of a government, (2) general systems covering all classes but school employees, (3) general systems protecting all classes, except school and police employees and firemen, (4) systems confined to school employees, (5) systems confined to police employees, (6) systems confined to firemen, (7) combined police and firemen systems, and (8) systems protecting other specified functional classes of employees. Included within the last class were, for example, systems for the judiciary, hospital, penal and other institutional employees, highway employees, and conservation employees.

Type number 1, comprising all classes of employees, was represented by only 10 systems in the United States. This was a consequence of the segregated administration of education under which school pensions are instituted separately from other classes of government. The distinction between types number 2 and 3 was found to be less important than the similarities. Therefore, all three types were combined for tables published in this report into the single class of general systems. The distribution of this broad

general class into its three component parts is shown below:

NUMBER OF GENERAL EMPLOYEE SYSTEMS

GOVERNMENT	Total	All classes of employees	All except school employees	All except school, police, and firemen
Total.....	207	10	101	96
States...	16	2	9	5
Municipalities	159	8	75	76
Counties.	32	--	17	15

The other five types of systems are shown in this report, as previously enumerated, without regrouping. However, reclassification of the reporting systems for school and other special districts was essential to insure comparability among systems. Thus, 37 school systems administered by independent school districts were classified as municipal systems in addition to the 28 school systems administered by city governments. Two school systems administered by school districts were classified as county systems in addition to the five school systems administered by county governments.

Similarly, the six retirement systems of special-purpose districts, performing functions that usually are administered by cities, were grouped with municipal systems. These systems were the park and park police systems of the Chicago Park District and the systems of the Chicago Sanitation District, Cook County Forest Preserve District, Portland (Maine) Water District, and East Bay Utility District of California.

Excluded from school systems, it is important to note, were the school employee

members of general systems. Approximately 3,246 school employees were members of the four State general systems of Colorado, Connecticut, Maine, and Minnesota. Likewise, approximately 14,317 school employees were members of the nine city general systems of Altoona, Pa.; Atlanta, Ga.; Baltimore, Md.; Boston, Mass.; Columbus, Ga.; Gainesville, Ga.; Milwaukee, Wis.; Providence, R. I.; and San Francisco, Calif.^{1/}

An explanation of the very small number of township retirement systems shown in this report is the reclassification of selected townships as municipalities. All of the 1,440 New England towns or townships are grouped as municipalities, as are 12 urban townships in New Jersey, New York, and Pennsylvania. Consequently, the pension plans of these townships are classified as municipal, reducing the township systems to the negligible number of 11. The typical rural township, or Middle Western unit, is devoid of pension plans.

Essentially, the editing job was a process of comparison and verification. Financial transactions of all States, all large cities, and a number of small units were compared with the accumulated Census data for earlier years as well as for the current period. Other informational sources, explained in earlier paragraphs, were employed in this process. All schedules were examined with reference to internal consistency among interrelated items. Following editing, all schedules were tabulated by machine according to type of government, type of system, State, and population-size class. The distinction between contributory and noncontributory systems was observed in the machine tabulation, according to the foregoing classes, as well as in the estimates for all systems--to which attention is now directed.

^{1/} The numbers of school employees who were members of general systems were so few that the foregoing table classifies the Connecticut and Maine general systems as covering all except school employees and the Milwaukee system as protecting all except school employees, police, and firemen.

Preparation of national estimates

The preliminary phase in the estimation of unreported information, subsequent to the tabulation of data, consisted in estimation of particular items omitted in schedules partially executed by State and local retirement officials. Omitted items were estimated from the reported items for the same system and from the relationships among all items. That is, each system was considered as a unit in itself, and unreported items were estimated individually for each system rather than by the application of group averages of like systems. Group averages were employed merely as guides in disclosing relationships among items in similar systems. Missing items could frequently be filled out from State and local published reports without recourse to estimates.

Likewise, published reports permitted the collation of statistics for a number of public units failing to return pension schedules. Estimates for remaining unreported systems consisted of three parts. First, schedules of Census field agents made available, in a manner already explained, data concerning assets, employee and government contributions, and annual benefit payments for all States, all cities having populations over 100,000, counties having populations over 250,000, and school and other special districts in cities having populations over 100,000. Missing items for over 100 systems of these groups were estimated by the relationship of the reported data to comparable systems from which schedules were received from State and local officials. In this first part, as well as in the next two parts, four primary tests were employed in gauging similarity among systems: namely, type of government, population-size class, State or regional area, and type of system or employee protected.

The key item for the first part of estimates was annual benefit payments. Reported for all systems of this group, total benefits were divided into recurrent benefits, lump-sum benefits, and refunds, according to the proportions prevailing among comparable systems of the same class. The number in each class of beneficiaries was then derived for each individual system by dividing the benefit payments of each type by the average payments per beneficiary for the class of

which the system was a member. Statistics of total employment and pay rolls were drawn from the Census Quarterly Employment Survey. Total personnel was divided into "covered" and "not covered" by pension systems in accordance with the percentage distribution in comparable reported systems of the same class.

The second part of the process consisted in estimating unreported systems for types of government which maintain relatively few retirement systems. The total number of systems was only 67--of which 44 were reported and 21 were estimated--for counties having populations below 250,000, school systems outside of cities having populations over 100,000, and all townships aside from the units classified as municipalities. The third part related to the municipalities having populations below 100,000, exclusive of school systems, for which 1,251 pension systems are shown in this report. The main estimating job, therefore, was for small cities, for which 338 systems were estimated in contrast to 913 systems reported by city officials.

For both the second and third parts, the technique followed the first part in estimating the unreported systems according to the extent and nature of similar reported systems. The second and third parts differed from the first part, however, in lacking data collected by Census field agents for systems unreported by State and local officials. The number of unreported systems in the last two parts was gauged according to the relation between reported and total systems of the first part as well as the relation between reported and total systems identified from the preliminary canvass for the second and third parts. The size of pension transactions in the systems so estimated was computed from averages for similar classes defined by four tests--type of government, population-size class, State or regional area, and type of retirement system.

Presentation of data

To facilitate the use of tables and text, the following aspects of the presentation of data are explained:

(1) Rounding of data. In accordance with the standard procedure of the

Bureau of the Census for financial data on State and local governments, dollar amounts are rounded to thousands. Any amount from \$500 to \$1,499, for example, is reported as \$1 thousand; any amount less than \$500 is unreported. Although the usual Census procedure in presenting a total of rounded figures is to derive the total from unrounded amounts, in this report totals represent the sum of rounded figures. This method facilitates cross-checking among many interrelated tables. Averages are computed from figures rounded to hundreds for all monthly and annual benefit payments as well as for annual contributions per covered employee when the number of employees is small. In detailed tables, or in lists of individual systems, averages are computed on unrounded statistics or on figures rounded to hundreds.

(2) Basis for computing averages. The omission of averages when the benefits or other amounts are less than \$500 is incidental to the practice of omitting amounts less than \$500 when statistics are rounded to thousands. Such amounts are usually associated with a very small number of cases. In one or more classes of beneficiaries in 10 States, however, the number of beneficiaries associated with monthly benefits totaling less than \$500 was so large that average monthly benefits per beneficiary are shown, even though the absolute amounts of benefits are unstated.

Averages are shown even when the number of cases is small. Many groups of systems contain relatively few beneficiaries, especially by State area, when the classifications are detailed. Table footnotes to abnormal averages, whether large or small, call the reader's attention to unusual averages based on a few beneficiaries or covered employees.

(3) Contributory and noncontributory systems. The tables presenting nation-wide estimates for all systems distinguish between contributory systems, to which employees contribute assessments, and noncontributory systems, to which the governments alone contribute funds. This distinction is shown in respect to the number of pension systems, government contributions, and reserve assets. By definition, the employee contributions relate only to contributory systems. Averages

of contributions and of assets per covered employee and of benefits per beneficiary comprise both contributory and noncontributory systems. These averages form one device to show the financing of pension systems as a whole. In certain respects, however, the restriction of averages and ratios to contributory systems is superior. Therefore, tables 4 and 8 present measures of the relationships in contributory systems for employee and government contributions, pay rolls, assets, beneficiaries, refunds, and members withdrawing from systems.

(4) Field agent and questionnaire information. The use of several sources of information, explained in previous paragraphs, yielded two sets of data--field agent and questionnaire returns--for the States, cities, counties, and districts reported by Census agents. Data for employee and government contributions and reserve assets for the public units so reported are derived exclusively from field agents' reports. The national estimate tables are in agreement with the detailed tables showing these subjects for individual systems. The basis of accounting for benefit payments, however, differed for the two sources. Field agent reports included refunds and lump-sum payments in benefits; these types of expenditure were excluded by the questionnaire returns. Moreover, this source alone showed the number of beneficiaries, classified by type. Therefore, questionnaire data have been substituted for agent returns of benefit payments. Detailed tables showing individual systems are not necessarily in complete agreement with summary or national tables in respect to benefit payments.

(5) Annual and monthly benefits per beneficiary. Benefit payments per beneficiary when computed on an annual basis are more than 12 times benefits computed on a monthly basis. Benefit payments on an annual basis include an indeterminate amount of lump-sum payments,

while these payments are excluded from the monthly averages. In addition to the inclusion of lump-sum payments, annual benefits necessarily vary from the product of 12 times monthly benefits because of additions to and withdrawals from systems, as well as the creation of new systems, during the course of the year.

Census publications

Bureau of the Census reports, prior to 1941, annually showed employee assessments (contributions) and benefit payments. A broader reporting scope was employed in a Census special study for 1938, entitled Financing State and City Pensions.^{2/} All receipts, payments, and assets of pension funds were reported by system for all States and for all cities having populations over 100,000. Beginning in 1941, a similar scope has been and will be used in presenting retirement system data in the trust fund sections of the Census annual reports on State and city finances.

This special survey adds to annual retirement statistics in three ways. First, the reporting coverage is broadened to comprise all State and local governments. Secondly, the subject coverage is extended beyond strictly financial transactions to include correlative information concerning the number of protected employees, number of classified beneficiaries, and the number of employees leaving pension systems. Thirdly, benefit payments are classified by type of beneficiary, while refunds to withdrawals are segregated from benefits.

In future Census reports, data concerning services of retirement systems, especially as to coverage and beneficiaries, may also be presented from time to time as opportunity occurs to complement the annual financial information.

^{2/} State and Local Government Special Study No. 15 (October 1941).