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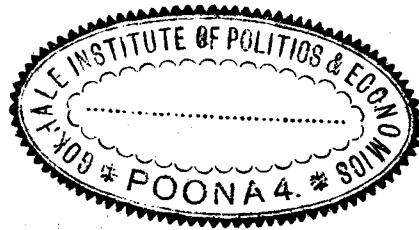
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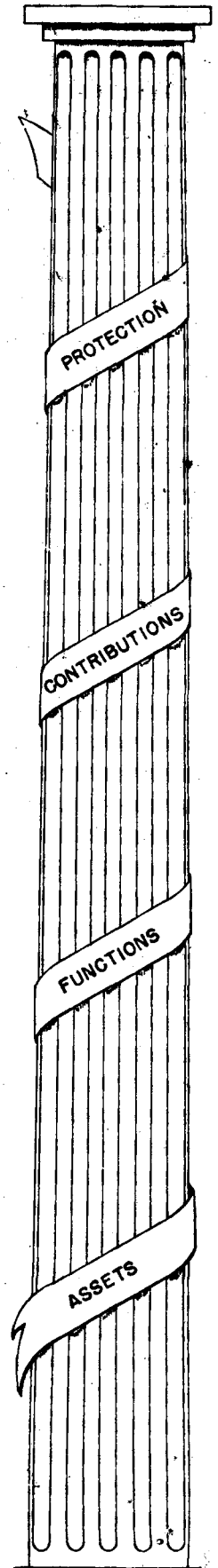
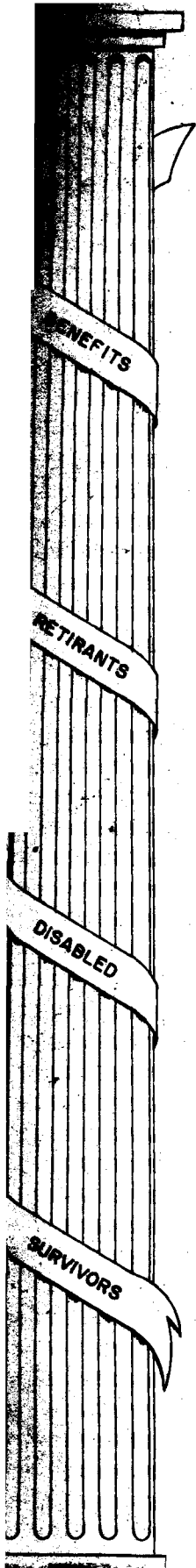


RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES:

1941



PREPARED UNDER THE SUPERVISION OF
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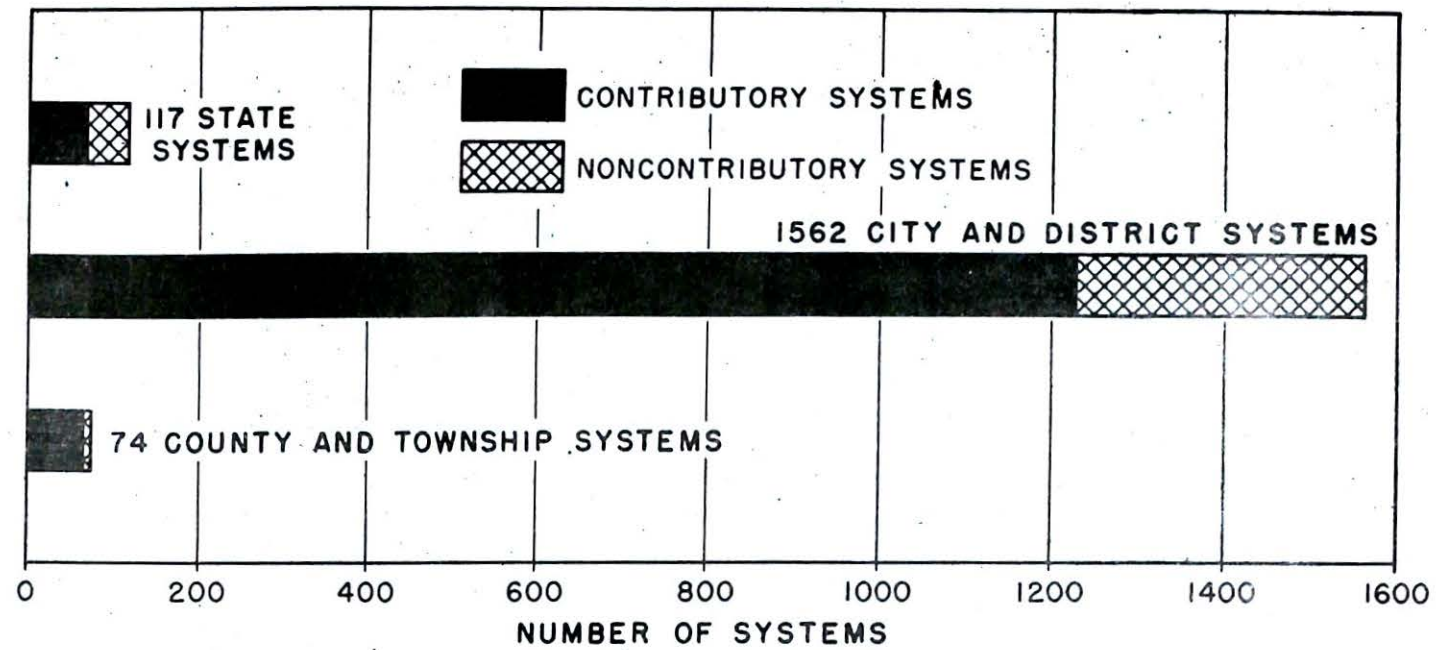


FIGURE I.-- NUMBER OF STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS: 1941

Bureau of the Census

TABLE OF CONTENTS

	Page
PART I. CHARACTERISTICS OF RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES.....	1-33
Number, population-size class, and area of retirement systems..	1-9
Retirement protection to employees.....	9-14
Financing of retirement systems.....	14-21
Retirement systems by type of protected employee and by type of government.....	21-33
PART II. TABLES REPORTING ALL RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES, BY TOTAL SYSTEMS AND BY TYPE OF SYSTEM....	34-53
PART III. TABLES SUMMARIZING ALL RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES, BY STATE AREA.....	54-71
PART IV. TABLES ON STATE GOVERNMENT RETIREMENT SYSTEMS.....	72-84
PART V. TABLES ON COUNTY GOVERNMENT RETIREMENT SYSTEMS.....	85-97
PART VI. TABLES ON MUNICIPAL GOVERNMENT RETIREMENT SYSTEMS.....	92-
APPENDIX Method of preparing report.....	137-144

LIST OF TABLES

Part I. Analysis and Summary

Table 1.—Number of State and local governmental units maintaining public employee retirement systems and the number of retirement systems maintained by State and local governments: 1941.....	2
Table 2.—Extent of coverage of retirement systems for State and local government employees, by State area: January 1942.....	5
Table 3.—Average monthly and annual payments to beneficiaries, by type of government and by retirement system: 1941.....	8
Table 4.—Measures of importance of withdrawals from contributory retirement systems: 1941.....	10
Table 5.—Relative size of employee and government contributions, by type of government and by type of retirement system: 1941.....	15
Table 6.—Comparisons among employee and government contributions and pay rolls of employees covered by State and local public employee retirement systems, by type of government and by population-size class: 1941.....	16
Table 7.—Relative size of retirement fund assets, by type of government, by population-size class, and by retirement system: 1941.....*	18

LIST OF TABLES (Continued)

Part I. Analysis and Summary (continued)

	Page
Table 8.—Contributory retirement system assets and employee contributions: 1941.....	19
Table 9.—Relative importance of retirement systems according to type of system and government: 1941.....	22
Table 10.—Summary of employee and government contributions and benefit expenditure of trust and current funds for employee retirement systems in cities having populations over 100,000: 1941.....	24
Table 11.—Summary of revenues and expenditures of trust and current funds for employee retirement systems and assets of retirement trust funds in cities having populations over 100,000: 1941.....	26
Table 12.—Revenue and expenditure of trust and current funds for State employee retirement systems and assets of State retirement trust funds: 1941.....	29-30

Part II. National Estimates of All Retirement Systems for State and Local Government Employees, by Total Systems and by Type of System

Table 13.—Estimated number and coverage of State and local government employee retirement systems: January 1942.....	34
Table 14.—Estimated monthly payments to beneficiaries by State and local government employee retirement systems, by beneficiary: last month of 1941 fiscal year.....	35
Table 15.—Estimated annual contributions, annual benefit payments, and assets of State and local government employee retirement systems: 1941.....	36
Table 16.—Estimated number and coverage of State and local government retirement systems for general employees: January 1942.....	37
Table 17.—Estimated monthly payments to beneficiaries by State and local government retirement systems for general employees, by beneficiary: last month of 1941 fiscal year.....	38
Table 18.—Estimated annual contributions, annual benefit payments, and assets of State and local government retirement systems for general employees: 1941.....	39
Table 19.—Estimated number and coverage of State and local government retirement systems for school employees: January 1942.....	40
Table 20.—Estimated monthly payments to beneficiaries by State and local government retirement systems for school employees, by beneficiary: last month of 1941 fiscal year.....	41
Table 21.—Estimated annual contributions, annual benefit payments, and assets of State and local government retirement systems for school employees: 1941.....	42
Table 22.—Estimated number and coverage of State and local government retirement systems for police: January 1942.....	43
Table 23.—Estimated monthly payments to beneficiaries by State and local government retirement systems for police, by beneficiary: last month of 1941 fiscal year.....	44
Table 24.—Estimated annual contributions, annual benefit payments, and assets of State and local government retirement systems for police: 1941.....	45

LIST OF TABLES (Continued)

Part II. National Estimates of All Retirement Systems for State and Local Government Employees, by Total Systems and by Type of System (continued)

	Page
Table 25.—Estimated number and coverage of State and local government retirement systems for firemen and for both police and firemen: January 1942.....	46
Table 26.—Estimated monthly payments to beneficiaries by State and local government retirement systems for firemen and for both police and firemen, by beneficiary; last month of 1941 fiscal year.....	47
Table 27.—Estimated annual contributions, annual benefit payments, and assets of State and local government retirement systems for firemen and for both police and firemen: 1941.....	48
Table 28.—Estimated number and coverage of State and local government retirement systems for unspecified types of employees: January 1942.....	49
Table 29.—Estimated monthly payments to beneficiaries by State and local government retirement systems for unspecified types of employees, by beneficiary; last month of 1941 fiscal year.....	50
Table 30.—Estimated annual contributions, annual benefit payments, and assets of State and local government retirement systems for unspecified types of employees: 1941.....	51
Table 31.—Estimated municipal retirement systems for both volunteer and paid firemen: 1941.....	52-53

Part III. National Estimates of All Retirement Systems for State and Local Government Employees, by State Area

Table 32.—Estimated number and coverage of State and local government employee retirement systems, by State area: January 1942.....	54-59
Table 33.—Estimated monthly payments to beneficiaries by State and local government employee retirement systems, by beneficiary and by State area: last month of 1941 fiscal year.....	60-65
Table 34.—Estimated annual contributions, annual benefit payments, and assets of State and local government employee retirement systems, by State area: 1941.....	66-71

Part IV. State Government Retirement Systems (Based on actual reports)

Table 35.—Employee and government contributions and benefit expenditure of trust and current funds for State employee retirement systems, by retirement system: 1941.....	72-74
Table 36.—Contributions per covered employee and benefits per beneficiary of trust and current funds for State employee retirement systems, by retirement system: 1941.....	75

LIST OF TABLES (Continued)

Part IV. State Government Retirement Systems (continued) (Based on actual reports)

	Page
Table 37.—Coverage and beneficiaries of specified State-administered systems for public employee retirement, by retirement system: 1941.....	76-81
Table 38.—State-administered retirement systems for State and local government employees and for local government employees, by retirement system: 1941.....	82-84

Part V. County Government Retirement Systems (Based on actual reports)

Table 39.—Revenue and expenditure of trust and current funds for employee retirement systems and assets of retirement trust funds in counties having populations over 250,000, by retirement system: 1941.....	85-86
Table 40.—Contributions per covered employee and benefits per beneficiary of trust and current funds for employee retirement systems in counties having populations over 50,000, by retirement system: 1941.....	87
Table 41.—Coverage and beneficiaries of specified county employee retirement systems in counties having populations over 100,000, by retirement system: 1941.....	88-91

Part VI. Municipal Government Retirement Systems (Based on actual reports)

Table 42.—Revenue and expenditure of trust and current funds for employee retirement systems and assets of retirement trust funds in cities having populations over 100,000: 1941.....	92-97
Table 43.—Employee and government contributions and benefit expenditure of trust and current funds for employee retirement systems in cities having populations over 100,000, by retirement system: 1941.....	98-102
Table 44.—Contributions per employee and benefits per beneficiary of trust and current funds for employee retirement systems in cities having populations over 100,000, by retirement system and by population-size class: 1941.....	103-105
Table 45.—Coverage and beneficiaries of specified city employee retirement systems in cities having populations over 100,000, by retirement system: 1941.....	106-117
Table 46.—Employee retirement systems of municipalities having populations less than 100,000, by retirement system: 1941.....	118-136

LIST OF FIGURES

	Page
Figure 1.—Number of State and local government employee retirement systems: 1941.....	II
Figure 2.—Percent of State and local governmental units maintaining retirement systems protecting part or all of their employees: 1941.....	3
Figure 3.—Percent of all State and local government employees protected by retirement systems: 1941.....	7
Figure 4.—Per beneficiary average monthly benefits paid by all types of State and local government employee retirement systems: 1941...	
Figure 5.—Percents of employee and government contributions to pay rolls of employees protected by retirement systems: 1941.....	
Figure 6.—Assets of retirement systems, by type of government and by type of system: 1941.....	
Figure 7.—Percents of annual benefit payments to assets of retirement systems: 1941.....	23
Figure 8.—Average monthly benefit payments per beneficiary, by type of retirement system: 1941.....	27
Figure 9.—Average monthly benefit payments per beneficiary, by type of government administering pensions: 1941.....	31

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.

PART I.--CHARACTERISTICS OF RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES

State and local pensions are in process of an evolution in which well-administered and mature retirement systems jostle elbows with new systems or old ones that represent earlier administrative methods. State and local retirement systems, portrayed in figure 1, have been growing at a rate that is uneven over so vast an area as the continental United States, containing approximately 165,000 State and local governmental units. Pronounced differences characterize types of systems, employee coverage, benefits to retired employees and survivors, methods of financing, and other aspects of pension administration.

These variations are measured in this first national survey of retirement systems for State and local public employees.^{1/} Technical procedures of retirement administration are outside the scope of this report. Procedures are reflected in policies and plans that can be better formulated in the light of this national inventory than when pension administrators lack knowledge of comparative systems.

NUMBER, POPULATION-SIZE CLASS, AND AREA OF RETIREMENT SYSTEMS

Distribution by number of systems

The organization pattern for security to public employees may be initially measured according to the number of governments that pension employees and the number of retirement systems maintained by the pensioning governments. The two

^{1/} A legal analysis and description of retirement systems was presented in "Public-Service Retirement Systems (in United States, Canada, and Europe," Bureau of Labor Statistics Bulletin, No. 477, January 1929.

are not the same, for the number of systems varied in 1941 from 1 to 12 for each government administering a pension plan. Only 207 of the 1,753 State and local government systems were for general employees, covering part or all of the permanent employees of a public unit. The other 1,546 systems were functionalized, providing retirement protection to school, police, fire, judicial, or other specific groups of employees. The consequence was a spotty picture of functional systems. Some functional employees—and indeed all employees of many public units—were without systematic pension plans; whereas other public units often had several systems, occasionally as many as 6 to 10 systems.

The 1,078 State and local governments that administer retirement systems constituted less than 1 percent (0.65) of all State and local units. Table 1 and figure 2 classify numbers of governmental units maintaining pension systems. This national average stood for vastly different practices among types of government, areas, and population classes. All of the 92 cities having populations over 100,000 provided for the retirement of at least part of their employees through 272 systems. In contrast, the 45 counties with pension plans constituted only 1.48 percent of all counties. Thirty-nine of the States had established one or more retirement systems, but townships (aside from the New England towns) and special districts almost entirely lacked systems. School pensions can be only imperfectly measured according to the number of public units providing retirement protection to their employees. Much less than 1 percent (.03) of the approximately 118,308 school districts in the United States had set up pension plans. Yet nearly 58 percent of all school employees in the United States had retirement protection. The explanation is that 33

TABLE 1.--NUMBER OF STATE AND LOCAL GOVERNMENTAL UNITS MAINTAINING PUBLIC EMPLOYEE RETIREMENT SYSTEMS AND THE NUMBER OF RETIREMENT SYSTEMS MAINTAINED BY STATE AND LOCAL GOVERNMENTS: 1941

GOVERNMENTAL UNIT AND POPULATION-SIZE CLASS	GOVERNMENTAL UNITS MAINTAINING RETIREMENT SYSTEMS		NUMBER OF RETIREMENT SYSTEMS ^{2/}		
	Number	Percent ^{1/}	Total	Contributory	Noncon- tributory
TOTAL.....	1,078	.65	1,753	1,360	393
States.....	39	81.25	117	67	50
Systems for:					
State employees.....	29	60.42	65	23	42
Local employees.....	5	10.42	7	7	—
State and local employees..	34	70.83	45	37	8
Municipalities with populations	938	5.27	1,519	1,195	324
Over 1,000,000.....	5	100.00	30	24	6
500,000 - 1,000,000.....	9	100.00	26	18	8
250,000 - 500,000.....	23	100.00	76	51	25
100,000 - 250,000.....	55	100.00	140	93	47
25,000 - 100,000.....	273	84.52	490	396	94
5,000 - 25,000.....	502	29.72	661	537	124
Under 5,000.....	71	.45	96	76	20
Counties with populations.....	45	1.48	61	53	8
Over 250,000.....	20	35.71	34	29	5
100,000 - 250,000.....	13	11.40	14	11	3
50,000 - 100,000.....	6	2.37	6	6	—
Under 50,000.....	6	.23	7	7	—
Townships.....	11	.06	11	11	—
School districts.....	39	.03	39	29	10
Special districts.....	6	.07	6	5	1
Recapitulation for local					
school employees.....	98		105	79	26
State for local employees....	31		35	30	5
Municipalities.....	22		25	16	9
Counties.....	6		6	4	2
School districts.....	39		39	29	10

^{1/} Expresses the percent that the number of units maintaining systems is of the total number of governmental units. Pending the completion by the Bureau of the Census of the complete count of the number of governmental units for the Census of Governments: 1942, statistics for the number of units are derived from Dr. William Anderson, The Units of American Government, 1941, p. 17 (1942). Dr. Anderson's count is adjusted by classifying as municipalities the 1440 New England towns and 12 urban townships in New Jersey, New York, and Pennsylvania. Consequently, the count for this table is 17,791 municipalities and 17,552 townships.

^{2/} The classification herein of local government retirement systems varies from that in other tables in that this table shows separately the systems of school districts and special districts. In other tables, school and special districts are allocated among appropriate classes of municipalities and counties.

ALL GOVERNMENTAL UNITS

STATES

SYSTEMS FOR:

STATE EMPLOYEES

LOCAL EMPLOYEES

STATE AND LOCAL EMPLOYEES

MUNICIPALITIES

POPULATION:

OVER 1,000,000

500,000 - 1,000,000

250,000 - 500,000

100,000 - 250,000

25,000 - 100,000

5,000 - 25,000

UNDER 5,000

COUNTIES

POPULATION:

OVER 250,000

100,000 - 250,000

50,000 - 100,000

UNDER 50,000

TOWNSHIPS

SCHOOL DISTRICTS

SPECIAL DISTRICTS

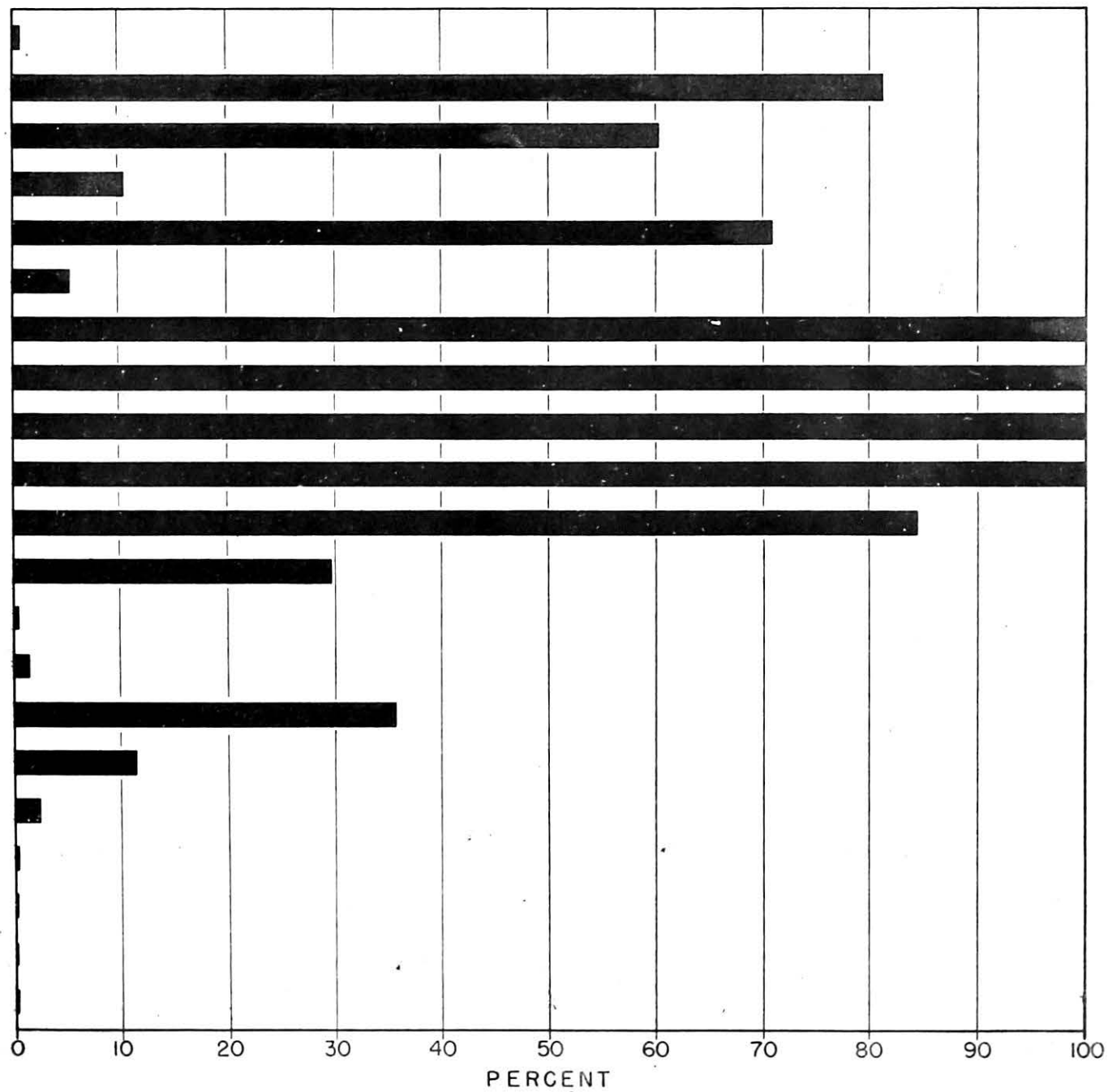


Fig. 2. - Percent of State and Local Governmental Units Maintaining Retirement Systems Protecting Part or All of Their Employees: 1941

States, in addition to 28 cities and counties, administer pension plans for school employees.

Distribution by population-size class

School pensions afford the best example to account for the difference between the 0.65 percent of public units administering retirement plans and the coverage of 46 percent of State and local employees by retirement schemes. Primarily, the difference results from the prevalence of pension systems among large units--large in population or area--and the relative paucity of systems among the many thousands of small governments. The 92 cities having populations over 100,000 and the 39 States with pension systems accounted for the coverage of 1,384 thousand State and local employees--all except 111 thousand of the total covered employees of State and local governments. The State administration of pensions for many school and other local employees, a subject considered in later pages, permits a concentration of retirement coverage in relatively few systems.

This concentration of retirement coverage in the large units, however, does not mean that most of the systems are concentrated in the State and large local governments. Only 23 percent of the systems were maintained by States and by cities with populations over 100,000, affording 93 percent of the total coverage, while 1,346 systems were maintained by all other units, providing 7 percent of the total coverage. As the size of the population class decreases, the number of systems tends to increase but the extent of retirement protection to employees declines. Cities having populations of 5,000 to 100,000 maintained well over half of all State and local retirement systems; they protected less than 5 percent of the employees covered by all the systems. For cities below 5,000 and for counties below 50,000 population, however, the number of governments maintaining systems shrank to less than one-half of 1 percent of the total number of governments of these size-classes. The distribution of all systems by population-size classes is shown for significant aspects of pension administration by tables 13 to 15, inclusive. These tables,

it should be stressed, are the basic national summaries to which a reader may turn to ascertain the chief characteristics of all retirement systems for State and local government employees.

Retirement administration cannot be indicted merely because pension plans are confined to a relatively small number of public units and to a small number of systems. Measurements according to numbers of units and systems afford a preliminary test to be applied in conjunction with other factors, especially the degree to which State systems protect local employees. Paucity of pension systems in an individual State may mean either an utter failure to protect employees, or the concentration of wide coverage in a few local systems, or State protection of local employees.

Pension plans of small-sized governments are not necessarily "good" or "bad" because of the small size of the units. This conclusion is illustrated by pension coverage expressed, not as the ratio of covered to all employees, but as the proportion of covered employees to the total employees of departments or units maintaining retirement plans. Departments of small units pensioning employees protect as large a percent of their employees as do the departments of large governments, if not a larger percent. Counteracting this value is the practice common to most small governments of centering their retirement protection on police and firemen; in consequence, other employees often lack protection. Small units have more noncontributory systems than large units; but, in relation to the total number of systems, small governments do not resort to noncontributory systems to any greater extent than do large governments. A similar result is shown by the relation of employee contributions to the pay rolls of covered employees. The ratio of employee contributions to pay rolls is the lowest for middle-sized cities and counties. Yet the corresponding proportions for the smallest units are not far below those for the largest cities and counties.

Benefit payments, as measured by payments per beneficiary, tend to decrease with the decline in size of the administering unit. Accumulated assets of pension reserve funds are less in small than

TABLE 2.--EXTENT OF COVERAGE OF RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES, BY STATE AREA: JANUARY 1942

Note: This table shows the percentages that the number and pay rolls of employees protected by retirement systems are of the total number and pay rolls of State and local public employees. In contrast, other coverage tables show percentages that the number and pay rolls of protected employees are of the number and pay rolls of departments or jurisdictions maintaining pension systems.

STATE AREA	NUMBER OF EMPLOYEES			NUMBER OF EMPLOYEES COVERED BY RETIREMENT SYSTEMS				AMOUNT OF MONTHLY PAY ROLLS		
	Total	School	Non-school	Total	Percent of all employees	School	Non-school	Total (in thousands)	Covered by retirement systems	
									Amount (in thousands)	Percent
TOTAL.....	3,249,290	1,314,539	1,934,751	1,494,714	46.0	758,344	736,370	\$386,497	\$231,069	59.8
Alabama.....	47,421	24,645	22,776	2,760	5.8	—	2,760	3,706	349	9.4
Arizona.....	12,304	5,063	7,241	3,951	32.1	3,500	451	1,722	675	39.2
Arkansas.....	32,483	18,265	14,218	12,769	39.3	12,100	669	2,143	820	38.3
California.....	192,970	63,567	129,403	147,468	76.4	63,567	83,901	30,744	26,426	86.0
Colorado.....	31,243	13,673	17,570	8,626	27.6	3,422	5,204	3,397	1,324	36.8
Connecticut.....	42,728	13,499	29,229	29,656	69.4	12,023	17,633	6,035	4,783	79.3
Delaware.....	7,208	2,863	4,345	1,065	14.8	466	599	844	185	21.9
District of Columbia.....	15,369	4,369	11,000	5,700	37.1	3,230	2,470	2,485	1,367	55.0
Florida.....	50,119	18,261	31,858	28,050	56.0	13,190	14,900	4,999	3,106	62.1
Georgia.....	57,457	30,676	26,781	8,204	14.3	4,477	3,727	4,784	1,036	21.7
Idaho.....	13,836	6,219	7,617	—	—	—	—	1,456	—	—
Illinois.....	170,508	63,766	106,742	88,164	51.7	48,517	39,647	23,272	16,812	72.2
Indiana.....	80,720	37,387	43,333	25,988	32.2	21,000	4,988	8,904	3,762	42.3
Iowa.....	67,923	34,495	33,428	3,707	5.4	2,187	1,520	6,207	50	9.5
Kansas.....	57,602	27,557	30,045	16,990	29.5	15,439	1,551	4,852	1,823	37.6
Kentucky.....	47,794	25,629	22,165	22,414	46.9	19,864	2,550	4,201	1,999	47.6
Louisiana.....	59,901	26,320	33,581	20,176	33.7	17,514	2,662	5,407	2,318	42.9
Maine.....	26,747	9,555	17,192	13,514	50.5	6,607	6,907	2,048	1,235	60.3
Maryland.....	39,048	13,780	25,268	23,600	60.4	10,101	13,499	4,434	2,736	61.7
Massachusetts.....	116,376	34,969	81,407	76,443	65.7	23,898	52,545	15,990	12,002	75.1
Michigan.....	143,792	50,372	93,420	68,004	47.3	44,199	23,845	19,299	11,857	61.6
Minnesota.....	86,371	33,156	53,215	37,649	43.6	13,615	24,034	8,593	5,132	59.7
Mississippi.....	42,440	23,527	18,913	754	1.8	432	322	2,745	124	4.5
Missouri.....	77,897	34,121	43,776	4,248	5.5	—	4,248	8,257	711	8.6
Montana.....	16,544	7,783	8,761	5,838	35.3	5,504	334	1,881	496	26.4
Nebraska.....	39,219	18,239	20,980	1,731	4.4	1,090	641	3,038	284	9.3
Nevada.....	4,135	1,528	2,607	1,002	24.2	899	103	599	174	31.1
New Hampshire.....	18,186	4,600	13,586	1,436	7.9	834	602	1,449	195	13.5
New Jersey.....	102,550	36,785	65,765	60,028	58.5	29,430	30,598	16,334	10,244	62.7
New Mexico.....	12,930	7,228	5,702	7,435	57.5	7,228	207	1,376	806	58.6
New York.....	400,997	110,099	290,898	303,500	75.7	89,315	214,185	67,684	59,901	88.5
North Carolina.....	65,864	35,638	30,226	2,832	4.3	—	2,832	5,785	396	6.8
North Dakota.....	21,068	10,298	10,770	7,959	37.8	7,767	192	1,346	599	41.5
Ohio.....	175,499	67,329	108,130	128,359	73.2	59,042	69,317	20,633	15,566	75.4
Oklahoma.....	51,155	27,831	23,324	1,235	2.4	—	1,235	5,099	149	2.9
Oregon.....	31,388	13,670	17,718	2,373	7.6	1,332	1,041	3,516	454	12.9
Pennsylvania.....	222,147	87,998	134,149	146,921	66.1	84,397	62,524	27,039	18,869	69.8
Rhode Island.....	17,753	5,840	11,913	11,031	62.1	4,257	6,774	2,226	1,619	72.7
South Carolina.....	37,043	20,243	16,800	1,641	4.4	260	1,381	2,971	187	6.3
South Dakota.....	26,823	10,020	16,803	443	1.7	—	443	1,578	69	4.4
Tennessee.....	55,627	29,640	25,987	8,292	14.9	3,945	4,347	4,572	1,058	23.1
Texas.....	148,007	83,137	64,870	53,230	36.0	47,754	5,476	13,931	5,893	42.3
Utah.....	19,054	8,706	10,348	6,288	33.0	5,855	433	1,864	844	45.3
Vermont.....	11,021	5,600	5,421	1,168	10.6	595	573	848	113	13.3
Virginia.....	58,447	27,312	31,135	20,504	35.1	18,660	1,844	5,160	1,938	37.6
Washington.....	52,715	19,102	33,613	20,100	38.1	12,808	7,292	6,776	3,029	44.7
West Virginia.....	40,520	25,144	15,376	18,573	45.8	17,816	757	4,128	2,001	48.5
Wisconsin.....	92,011	30,755	61,256	32,520	35.3	20,170	12,350	9,181	4,998	54.4
Wyoming.....	8,370	4,280	4,090	335	4.0	78	257	839	55	6.6

1/ Columns on number of covered employees and amount of covered pay rolls include District employees covered by the District systems (teachers, policemen, and firemen) but exclude District employees covered by the Federal Retirement System.

in large units when measured either by assets per covered employee or by assets per beneficiary. The ratio of benefits to assets, indicating the extent to which reserve funds must be supplemented by current funds, is highest in the middle-sized units, next largest in the small-sized units, and lowest among the States and the most populous cities and counties.

The question concerning pension systems in small units does not relate so much to the adequacy of individual systems—for many are well-administered—as to the absence of retirement plans in many small public units. The question is one of formulating pension plans: How can retirement protection be accorded to the employees of thousands of small cities, counties, townships, and special districts? Public employees now often lack the opportunity for pensions because they happen to work for governments with a number of employees so small as to render pension administration difficult and costly.

A number of public functions are well suited—perhaps even better suited—for administration by small units of a size adequate for efficient management. Retirement administration calls for an administrative unit larger than that for many functional services. To maintain a solvent pension system, according to the consensus of actuaries, requires a sufficient number of employees and taxpayers over whom to spread risks and costs, which in small units are unpredictable or excessive. Without going outside the boundaries of this factual report, which does not recommend plans, the recognition of this problem by State and local governments may be noted. By organizing general systems, containing all or most types of employees, the coverage base has been expanded in numerous cases. Extension of State retirement plans to local employees—a subject discussed in later pages—has broadened the administrative area for teacher retirement in many States and for other pensions in a small number of States.

Distribution by State area

National averages for retirement systems need to be resolved into classifications by State areas in order to reveal the diverse pension administrations prevailing in different parts of the United States. Table 2 and figure 3 show the

geographical distribution of retirement protection as well as lack of protection. Only one State, Idaho, is devoid of any retirement protection to State and local employees. Yet in 14 other States pension systems were fewer than 10 in number. At the other extreme were Massachusetts, having 196 systems, and 8 other States each with more than 50 systems. In the aggregate, these 9 States accounted for 1,028 of the total number of 1,753 systems.

Coverage of employees is a better index of the geographical distribution of retirement security than is the number of systems. For example, 48 systems protect over 76 percent of California State and local employees; 196 systems protect 65 percent of Massachusetts employees.

The national average ratio of covered to total employment, which is 46 percent, is exceeded by only 15 States.^{2/} In contrast, less than 10 percent of the State and local employees were protected by retirement plans in 12 States,^{3/} aside from Idaho. Perhaps a more illuminating index is that of State, city, and other local personnel, exclusive of school employees. In only 10 States was the ratio of covered to total nonschool employment more than 46 percent; while in half the States over 90 percent of nonschool employees lacked pension protection. Measurements of the geographical distribution of retirement systems, according to number of beneficiaries and amount of benefits, disclose a similar concentration in relatively few States. These measurements, however, also reflect the degree of maturity of pension plans; the older systems usually have more beneficiaries and pay more benefits than the new systems.

The degree of concentration of retirement systems is perhaps best shown by expressing the number and pay of covered and uncovered employees for given States as percentages of the nation-wide totals for the same classes. Over 40 percent of

^{2/} California, Connecticut, Florida, Illinois, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Jersey, New Mexico, New York, Ohio, Pennsylvania, and Rhode Island.

^{3/} Alabama, Iowa, Mississippi, Missouri, Nebraska, New Hampshire, North Carolina, Oklahoma, Oregon, South Carolina, South Dakota, and Wyoming.

CHARACTERISTICS OF RETIREMENT SYSTEMS

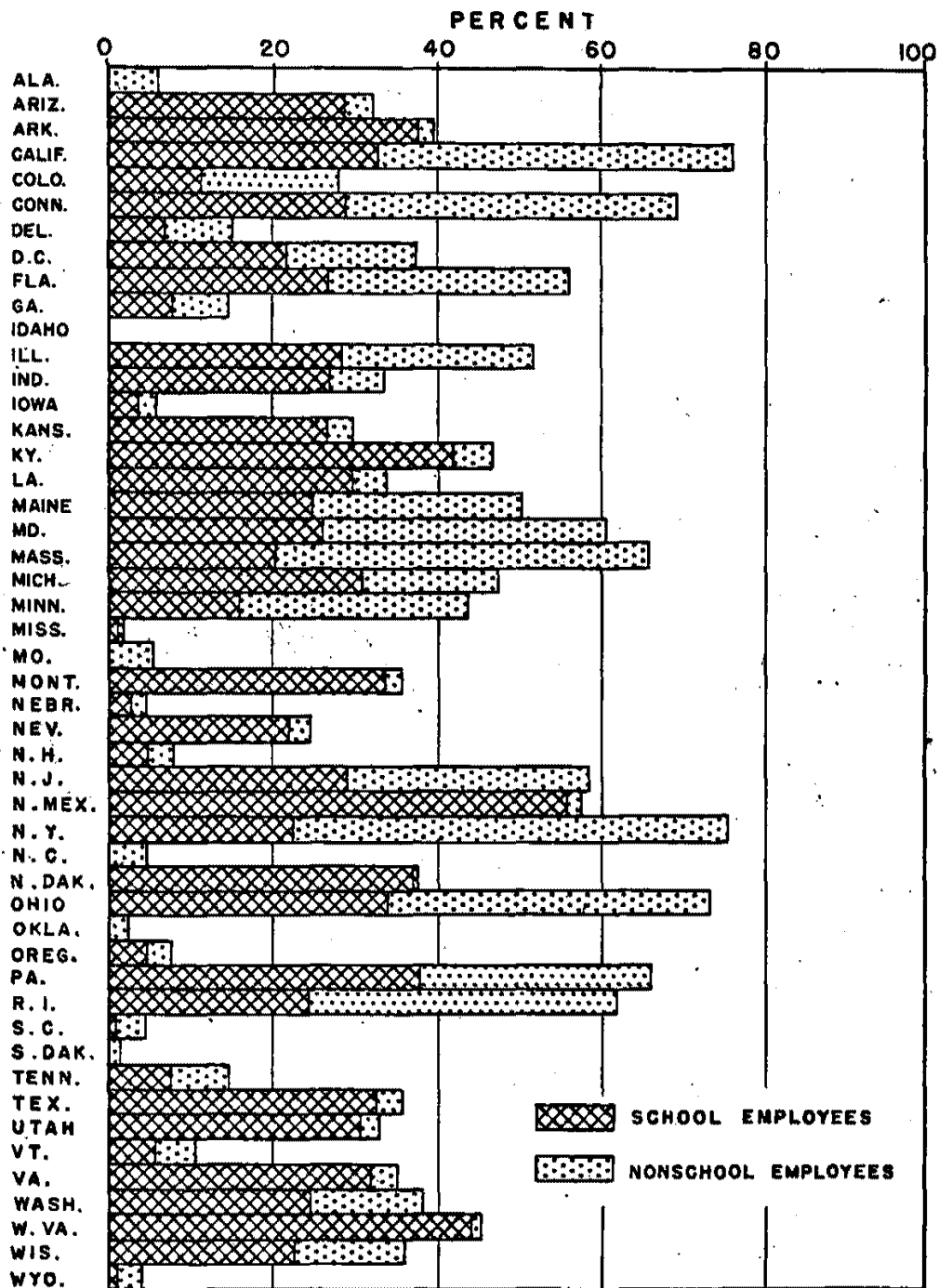


Fig. 3.— Percent of all State and Local Government Employees Protected by Retirement Systems: 1941

all State and local employees were employed in the 9 States of California, Connecticut, Maryland, Massachusetts, New Jersey, New York, Ohio, Pennsylvania, and Rhode Island. In contrast, members of retirement systems in these States constituted 62 percent of the total pension system membership in all States. Total pay rolls of State and local employees in

these States formed almost half of all State and local pay rolls. In comparison, the pay rolls of employees covered by retirement systems in the same nine States represented nearly two-thirds of the covered pay rolls in all States.

Without further examples, the conclusion is evident that the present

**TABLE 3.--AVERAGE MONTHLY AND ANNUAL PAYMENTS TO BENEFICIARIES,
BY TYPE OF GOVERNMENT AND BY RETIREMENT SYSTEM: 1941**

RETIREMENT SYSTEM AND GOVERNMENTAL UNIT	AVERAGE MONTHLY BENEFIT PAYMENTS PER BENEFICIARY, BY TYPE OF BENEFICIARY				Average annual benefit payment per beneficiary ^{1/}
	All beneficiaries	Retired	Disabled	Survivors	
Nation-wide average....	<u>\$72</u>	<u>\$77</u>	<u>\$59</u>	<u>\$54</u>	<u>\$927</u>
States.....	60	62	42	78	758
Municipalities.....	78	88	74	53	1,024
Counties.....	74	70	63	106	851
Townships.....	68	94	(a)	47	814
<u>General employee systems.....</u>	<u>66</u>	<u>66</u>	<u>64</u>	<u>65</u>	<u>1,024</u>
States.....	58	58	53	71	871
Municipalities.....	69	70	70	60	1,117
Counties.....	73	70	57	104	836
Townships.....	—	—	—	—	—
<u>School systems.....</u>	<u>69</u>	<u>73</u>	<u>42</u>	<u>80</u>	<u>866</u>
States.....	59	62	39	81	707
Municipalities.....	97	100	56	78	1,305
Counties.....	45	45	38	—	530
Townships.....	—	—	—	—	—
<u>Police systems.....</u>	<u>77</u>	<u>98</u>	<u>75</u>	<u>49</u>	<u>915</u>
<u>Firemen systems.....</u>	<u>80</u>	<u>100</u>	<u>81</u>	<u>49</u>	<u>919</u>
<u>Police and firemen systems.....</u>	<u>89</u>	<u>99</u>	<u>99</u>	<u>75</u>	<u>1,036</u>
<u>Other employee systems.</u>	<u>60</u>	<u>64</u>	<u>74</u>	<u>33</u>	<u>785</u>

^{1/} Additions to and withdrawals from systems prevent annual benefits from being exactly 12 times larger than monthly benefits. Annual benefits also contain lump-sum payments, which are excluded from monthly benefits.

^a Not computed because the beneficiaries, or amounts of benefits, were too restricted to be significant.

advancement of pension administration has left behind many areas in which only a small proportion of public employees are protected by retirement systems. The application of this conclusion is evident in tables 32 to 34, inclusive, which summarize the primary characteristics of all systems in each State area.

RETIREMENT PROTECTION TO EMPLOYEES

Coverage of active employees

The national average of 46 percent of covered State and local employees means not only different ratios by State areas but also varying ratios by types of retirement systems. Nearly 58 percent of the total school employment of 1,314,539 was covered by State and local retirement plans, in contrast to a coverage of 38 percent of the total nonschool employment of 1,934,751. As a result, the number of nonschool covered employees was smaller than the number of school covered employees. Excluding the known police and firemen members of systems, the total nonschool coverage was 579,827, or 35 percent, of the aggregate 1,635,751 of nonschool employment in the United States.

"Coverage" is a term used by this report in two senses. Aside from the previously discussed proportion of system members to all State and local employees, "coverage" also means the proportion of system members to the total employment of the department or public unit administering retirement plans. In the second sense, the nation-wide coverage was 80 percent. Not only is this ratio higher than coverage in the first sense, but the proportion would be still higher were it not for the below-average ratios for coverage by State-administered systems for local employees and for State and local employees. The ratios of these classes were low, partly because local membership in a number of State systems is voluntary. The municipal ratio of 85 percent was more typical of the extent of coverage than were the State or county ratios, which reflect exemptions from coverage that are needless in matured pension systems.

In contrast, the pay rolls of covered employees constituted 85 percent of

the total pay rolls of the agencies maintaining pension systems, the municipal ratio being 90 percent. This differential points to the conclusion that the better paid employees are apt to be members of retirement systems. The differential is not so pronounced for coverage in this sense, however, as to result in any important exclusion of permanent employees who are low-paid.

Coverage in the first sense—the proportion of system members to all State and local employment—disclosed the wider differential between 46 percent coverage of the number of employees and 60 percent coverage of employee pay rolls. This differential was larger because it included low-paid employees of classes and areas in which retirement systems are nonexistent or have developed only to a minor degree. Therefore, the previous differential between 80 percent coverage of number and 85 percent coverage of pay rolls of employees is the best indication of the extent to which the State and local retirement plans result in preference to the better-paid employees. If these plans were extended to the many low-paid employees of the small cities, counties, townships, and special districts, the previously cited differential between 46 percent and 60 percent would be narrowed to a less important margin. Constitutional and other legal restrictions, as well as administrative handicaps, have often prevented the compulsory extension of pension systems to small governments.

More important than the minor advantage to the better-paid employees is the usual omission of pension protection to temporary and part-time employees. The 20 percent of unprotected employees—15 percent for municipalities—in agencies with established systems was mainly accounted for by temporary and part-time employees. Nearly 20 percent of the general-government employees of State and local governments were part-time workers in January 1942 and 6.6 percent were temporary employees. Considering all State and local employees, 75 percent were employed on a permanent and full-time basis, providing the group for which pension protection is to be expected. The 25 percent of the total who were on either a part-time or a temporary basis constitute the group which existing retirement systems largely fail to protect. Receiving

lower average pay per employee, this group goes far to explain the differential between the covered number and covered pay rolls of employees.

Benefits and beneficiaries

The 158,265 beneficiaries of all State and local government retirement systems, receiving benefits at the end of the fiscal year 1941, were only slightly

more than one-tenth of the number of covered employees. Annual benefit payments of nearly \$147 million mean that each beneficiary received, on the average, \$927 for the year. A more exact measure of benefits is according to the monthly basis, which revealed an average payment of \$72 per beneficiary for the last month of the fiscal year 1941. The annual benefits, it should be noted, were more than 12 times the monthly benefits. This difference was primarily a result of the

TABLE 4.--MEASURES OF IMPORTANCE OF WITHDRAWALS FROM CONTRIBUTORY RETIREMENT SYSTEMS: 1941

RETIREMENT SYSTEM AND GOVERNMENTAL UNIT	Percent of number leaving systems to number of covered employees	PERCENT OF AMOUNT REFUNDED	
		To assets at end of year	To annual employee contributions
Nation-wide average.....	<u>5.8</u>	<u>1.0</u>	<u>16.6</u>
States.....	7.2	1.5	23.2
Municipalities.....	2.5	.4	6.9
Counties.....	14.8	4.0	34.3
Townships.....	—	—	—
<u>General employee systems.....</u>	<u>8.0</u>	<u>1.3</u>	<u>16.9</u>
States.....	10.5	2.1	20.4
Municipalities.....	3.8	.5	9.9
Counties.....	16.3	4.2	35.5
<u>School systems.....</u>	<u>4.9</u>	<u>.9</u>	<u>20.1</u>
States.....	5.6	1.3	25.5
Municipalities.....	1.2	.2	49.6
Counties.....	.7	—	—
<u>Police systems.....</u>	<u>.7</u>	<u>.4</u>	<u>3.0</u>
<u>Firemen systems.....</u>	<u>.5</u>	<u>.5</u>	<u>4.2</u>
<u>Police and firemen systems.....</u>	<u>.3</u>	<u>.1</u>	<u>1.1</u>
<u>Other employee systems.....</u>	<u>11.1</u>	<u>1.1</u>	<u>15.9</u>

unavoidable inclusion in annual benefits of lump-sum payments, which were excluded from the monthly benefits confined to recurrent payments. Annual benefits also necessarily varied from the product of 12 times monthly benefits because of additions to and withdrawals from systems, as well as creation of new systems, during the course of the year.

What security do State and local retirement plans give to former employees according to type of beneficiary? Table 3 summarizes benefit payments, while numerous tables detail benefits by various classifications. Retired employees, numbering 117,176, accounted for 74 percent of all beneficiaries. The 15,036 disabled employees, equalling 9.5 percent of the total number of beneficiaries, were divided almost equally between States and municipalities. Other local governments pension very few disabled employees. Most of the 26,053 cases of survivors, representing 16.5 percent of all beneficiaries, were pensioned by municipal systems. Since most of the survivor cases were beneficiaries of police, firemen, and combined police and firemen systems, the small number of survivor payments by other types of government was not surprising.

The size of benefit payments is directly related to the varying sizes of revenue—especially employee and government contributions—of different types of retirement systems. This relation is disclosed by expressing contributions to pension funds as percentages of pay rolls and as amounts per covered employee and per beneficiary. The amounts received by beneficiaries directly reflect increases or decreases in contributions so measured. Above-average contributions to municipal systems, particularly to police and firemen funds, are accompanied by above-average payments to beneficiaries. Below-average contributions to State funds, such as to school systems, are associated with below-average benefits. The conclusion is opposite for pension assets. Though the sizes of benefits and of assets are related in not a few individual systems, the two factors disclose little relation when all systems are viewed together.

Average monthly benefits paid by all State and local public employee retirement

systems may be compared with benefits paid by other systems. For the last month of the fiscal year 1941, State and local systems averaged \$77 in benefits paid to each retired employee, an amount identical with the 1941 average monthly benefits paid to retirants by the Federal Retirement System.^{4/} Unlike this striking coincidence, the Federal average was \$67 in contrast to the \$59 average paid monthly by State and local systems to disabled employees.

Other systems, not designed for governmental employees, reported smaller benefits. Old-age monthly payments under Federal old-age insurance averaged \$23 for primary benefits in 1941 and 1942, and the combined benefit of a married beneficiary and his wife averaged \$35. Social Security payments to survivors averaged \$20 monthly for each widow and \$32 for a widow and one child; the averages were higher for larger families. State and local government benefits of \$54 per survivor, it is important to stress, are for "cases"—not necessarily individuals—and the benefits may be for one individual or for two or more individuals. Therefore, State and local benefits per survivor may best be compared with family benefits under other systems.

Corresponding monthly payments to survivor cases or families were \$36 by the Railroad Retirement System and \$38 by the United States Veterans' Administration. Combining retirement and disability benefits for purposes of comparison, monthly payments per beneficiary were \$75 by State and local systems, \$66 by the Federal Railroad Retirement System, and \$43 by the Veterans' Administration.

The similarity between average Federal benefits and State and local payments, combined with the fact that each is substantially higher than payments by other systems, points to the unmistakable difference between pensions for public and private employees. Retirement pay for government service is viewed as a phase of personnel policy both for recruiting

^{4/} Federal monthly payments to retirants averaged \$83 in 1939, \$68 in 1940, and \$77 in 1941. For the same 3 fiscal years, Federal monthly payments to disabled employees were, respectively, \$66, \$68, and \$67.

and retaining able public servants. Compensation of public employees often is relatively lower than that of private employees, especially in the public employee's surrender of investment and speculative profits. An offset to smaller personal gain during active service is larger retirement pay after active service. Regardless of relative public and private pay scales, governments may choose to minimize personnel turnover by offering larger retirement pay that acts to build up morale in the public service.

Comparisons among different types of retirement are likely to be misleading unless State and local government systems are resolved into classes or individual systems that permit exact comparisons with retirement benefits paid to employees of other governments or private industry. Figure 4 shows the geographical distribution by States of all monthly benefits, per beneficiary, paid by State and local retirement systems. The national average of \$72 monthly per beneficiary was likewise the average in the two States of Connecticut and Pennsylvania. Higher benefits were paid only by the District of Columbia and in five States, the largest average being \$94 in New Jersey. With governments in Idaho paying no pensions and Arkansas governments paying \$27 monthly, the lowest class consisted of six States averaging \$40 to \$49 of monthly payments per beneficiary. The most typical class consisted of public units in 19 States having monthly benefits of \$60 to \$69 per beneficiary. Tables 36, 40, and 44 show all classes of monthly and annual benefits per beneficiary of individual State, city, and county systems.

These comparisons express in detail the same geographical differences that are found in almost every phase of public finance, whether salaries and wages, tax loads, or functional expenditures. That is, differences among areas in economic resources and social conditions are accompanied by variations in average pay, high and low tax loads, and generous or limited support of functions. Pensions to State and local employees in general follow the same geographic distribution as other and more costly aspects of government administration. Retirement administration may be treated within the States or within the Nation as an isolated process—to be given preference—or it

may be treated as part of the whole financial picture in which active pay, retirement pay, and other costs are each accorded their due weight.

Refunds and withdrawals from systems

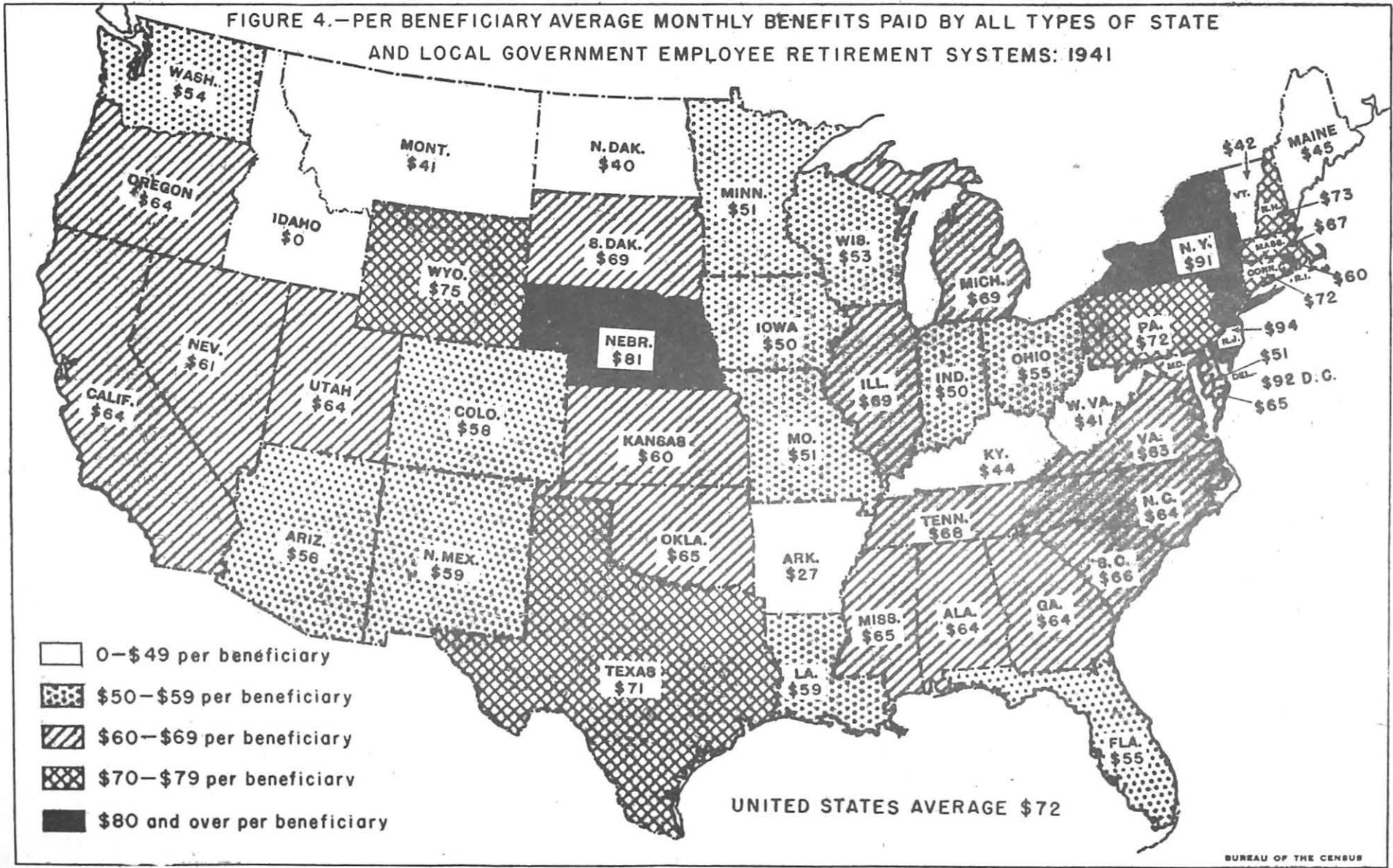
During the fiscal year 1941, members withdrawing from contributory retirement systems numbered 82,449, or 5.8 percent of the total membership of all contributory systems.^{5/} The extent of withdrawals is distinctly important for State and especially for local retirement systems that by definition serve jurisdictions limited in population and in area. Does turnover in membership and the migration of employees lessen the value of retirement protection? The ratio of the number withdrawing to the number of covered employees in contributory systems is excessive for classes containing few systems. For example, the number leaving the few county contributory systems was 14.8 percent of the covered employees.

Municipal contributory systems had the low proportion of 2.5 percent of the number leaving to the total number covered. Still lower were the percents for police, firemen, and police and firemen systems, the proportions ranging from 0.3 to 0.7 percent. In contrast, 1 out of every 10 members of State general employee systems withdrew during the year 1941. Aside from this type, the corresponding proportions of many of the older functional systems were less than the national average.

A precaution against the misuse of withdrawal statistics is that they are necessarily presented on a gross basis. That is, withdrawals and accompanying refunds are summated for individual systems without adjustment for transfers of members among State and local systems. The number of employees who withdraw without reentry into another system is unknown. Preferable as is the net basis, allowing for permanent withdrawals, the gross basis is not misleading when it is legitimately interpreted.

^{5/} The report of membership is for January 1942, after the withdrawals occurred, but the ratio of the number withdrawing to total membership is an acceptable method of expressing their relation.

FIGURE 4.—PER BENEFICIARY AVERAGE MONTHLY BENEFITS PAID BY ALL TYPES OF STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS: 1941



CHARACTERISTICS OF RETIREMENT SYSTEMS

Refunds to members withdrawing from contributory systems amounted to \$18 million in 1941. Table 4 indicates the relation of refunds to pension funds by comparing the amount withdrawn to two bases—accumulated assets and annual employee contributions. Refunds for 1941 equalled 1 percent of the total pension assets at the end of this year. Aside from classes of systems with a relatively restricted membership, the only important class having a higher proportion of refunds to assets consisted of the State general systems.

Refunds form a much higher proportion of annual employee contributions than of pension assets. Accordingly, refunds in 1941 were 16.6 percent of employee contributions for all retirement systems. Since the refunds are of contributions accumulated usually over a period of years and are paid from assets, the best practical measure of refunds is the ratio of their amount to accumulated assets.^{6/}

Refunds only imperfectly mirror the importance of turnover in system membership. The size of refunds is a consequence not only of the number of withdrawals but also of the age of the retirement plans and the periods covered. Refunds form a normal concomitant of retirement systems, resulting in a decrease both of reserve assets and of liabilities to pay future pensions. Accordingly, the financial solvency of a system is unaffected by refunds. The vital objective is to prevent the number of withdrawals from jeopardizing the very purpose of retirement systems to afford employee protection.

Turnover in the Federal Retirement System is less proportionally than in State and local retirement systems. In 1941, the number leaving the Federal system was 2.3 percent of all members, in contrast to 5.8 percent for State and local contributory systems. Refunds equalled 0.6 percent of Federal retirement assets and 1 percent of similar assets of State and local governments.

^{6/} An alternative measure, not usually practical, is the ratio of annual refunds to the total accumulated contributions made by employees.

FINANCING OF RETIREMENT SYSTEMS

Employee and government contributions

Employee and government contributions furnish virtually all the revenue to finance public employee retirement, aside from earnings on fund investments. Therefore, the role of the two types of contributions conditions the size, type, and administration of pensions.

All but 393 of the 1,753 State and local government retirement systems were contributory plans in which employee members participated by periodic contributions from their pay. Noncontributory plans—to which governments but not employees contribute—formed over 22 percent of all systems. Their role was much less important when measured by their financial transactions. Annual government contributions for pensions in 1941 were \$151 million to contributory systems, in comparison with \$7 million to noncontributory systems. Similarly, annual payments to beneficiaries in 1941 were \$139 million by contributory systems and were but \$8 million by noncontributory systems.

Not a few of the so-called "noncontributory systems" may be fairly said to be "systems" only by a generous interpretation of the term. Some of the noncontributory systems lack business-like methods for securing revenue and for paying recurrent benefits. Noncontributory systems often create an illusory sense of low costs during their early years, when total benefits are small. With advancing age, these systems progressively increase their drain upon taxpayers to pay larger total benefits, although not necessarily larger benefits to each beneficiary. Legislative and administrative methods for improving pension administration can be chosen—and in many cases have been adopted—by State and local officials accountable for the equitable operation of pension funds.

The relative roles of employee and government contributions to pension funds, which are compared in table 5 and in figure 5, can be measured in various ways:

(1) In absolute amounts for 1941, employees contributed \$111 million in contrast to \$158 million contributed by governmental units.

(3) Expressed as proportions of the pay rolls of covered employees, government contributions were 5.7 percent and employee contributions were 4 percent. In contributory systems, however, employee assessments were 4.2 percent of pay rolls.

(2) Per covered employee, the government contributions were \$106 in comparison with \$74 of employee contributions.

(4) Employees contributed \$70 for every \$100 by governments. Conversely,

TABLE 5--RELATIVE SIZE OF EMPLOYEE AND GOVERNMENT CONTRIBUTIONS, BY TYPE OF GOVERNMENT AND BY TYPE OF RETIREMENT SYSTEM: 1941

GOVERNMENTAL UNIT AND RETIREMENT SYSTEM	Amount of employee contributions per \$100 of government contributions	PERCENT OF CONTRIBUTIONS TO PAY ROLLS OF COVERED EMPLOYEES		AMOUNT OF CONTRIBUTION PER COVERED EMPLOYEE	
		Employee contributions	Government contributions	Employee contributions	Government contributions
Nation-wide average	<u>\$70</u>	<u>4.0</u>	<u>5.7</u>	<u>\$74</u>	<u>\$106</u>
States.....	111	4.0	3.6	65	59
Municipalities..	47	4.0	8.6	90	193
Counties.....	91	4.0	4.5	74	81
Townships.....	65	3.6	5.5	81	124
<u>General employee systems.....</u>	<u>90</u>	<u>5.2</u>	<u>5.8</u>	<u>87</u>	<u>97</u>
States.....	144	5.7	4.0	88	61
Municipalities..	60	4.7	7.9	87	146
Counties.....	102	4.5	4.4	83	81
Townships.....	—	—	—	—	—
<u>School systems^{1/}...</u>	<u>84</u>	<u>3.3</u>	<u>3.9</u>	<u>62</u>	<u>74</u>
States.....	100	3.3	3.3	55	55
Municipalities..	58	3.4	5.9	103	177
Counties.....	56	.8	1.4	10	18
Townships.....	—	—	—	—	—
<u>Police systems....</u>	<u>35</u>	<u>3.9</u>	<u>11.2</u>	<u>91</u>	<u>262</u>
<u>Firemen systems...</u>	<u>25</u>	<u>3.3</u>	<u>13.2</u>	<u>77</u>	<u>306</u>
<u>Police and firemen systems.....</u>	<u>33</u>	<u>3.3</u>	<u>10.1</u>	<u>74</u>	<u>226</u>
<u>Other employee systems.....</u>	<u>34</u>	<u>3.8</u>	<u>11.1</u>	<u>80</u>	<u>235</u>

^{1/} In computing the percents of these columns, annual pay rolls were assumed to be 12 times larger than monthly pay rolls. If the percents for school systems had been based on annual pay rolls 9.5 times larger than monthly pay rolls, the relation of school employee contributions to school pay rolls would be 4.1 percent and the relation of government school contributions to school pay rolls would be 4.9 percent.

governments contributed \$143 for every \$100 paid by employees.

Total revenue and expenditure

Although statistics for contributions were collected or estimated for all State and local government employee retirement systems, complete reports of total pension revenue and expenditure were restricted to States, cities having populations over 100,000, and selected counties having populations over 250,000. Revenue and expenditure for all retirement systems are shown for each governmental unit of these classes in tables 12,

39, and 42. Of the total State pension revenue of nearly \$150 million in 1941, employee and government contributions furnished, respectively, 40.6 percent and 36.7 percent. The corresponding proportions of the total pension revenue of \$173 million for cities having populations over 100,000 were 28.7 percent for employee contributions and 55.2 percent for government contributions.

What part of total revenue was derived from earnings on investments of retirement reserve funds? Over \$34 million were earned by States on investments; the smaller assets of the big cities yielded nearly \$28 million in revenue.

TABLE 6.--COMPARISONS AMONG EMPLOYEE AND GOVERNMENT CONTRIBUTIONS AND PAY ROLLS OF EMPLOYEES COVERED BY STATE AND LOCAL PUBLIC EMPLOYEE RETIREMENT SYSTEMS, BY TYPE OF GOVERNMENT AND BY POPULATION-SIZE CLASS: 1941

GOVERNMENTAL UNIT AND POPULATION-SIZE CLASS	Amount of employee contributions per \$100 of government contributions	PERCENT OF CONTRIBUTIONS TO PAY ROLLS OF COVERED EMPLOYEES	
		Employee contributions	Government contributions
Nation-wide average.....	<u>\$70</u>	<u>4.0</u>	<u>5.7</u>
<u>State systems</u>			
For State employees.....	173	4.4	2.5
For local employees.....	166	3.9	2.4
For State and local employees.....	105	3.9	3.7
<u>Municipalities with populations</u>			
Over 1,000,000.....	54	4.6	8.5
500,000 - 1,000,000.....	35	4.0	11.4
250,000 - 500,000.....	43	3.4	7.9
100,000 - 250,000.....	29	2.3	7.9
25,000 - 100,000.....	36	2.5	6.9
5,000 - 25,000.....	40	3.0	7.5
Under 5,000.....	60	6.2	10.5
<u>Counties with populations</u>			
Over 250,000.....	92	4.2	4.6
100,000 - 250,000.....	63	1.5	2.3
50,000 - 100,000.....	69	2.9	4.2
Under 50,000.....	68	3.4	5.1
<u>Townships</u>	65	3.6	5.5

Not devoid of importance were the comparative proportions of total revenue obtained from this source. Earnings furnished 22.7 percent of State pension revenue in 1941, a slightly larger proportion than the 21.9 percent from the same source in 1938. In the big cities, earnings supplied 16 percent of the 1941 pension revenue and a slightly larger proportion of the 1938 pension revenue.

Of the 1941 employee contributions of \$111 million to all State and local retirement systems, \$104 million were confined to the systems of States and of cities having populations over 100,000; and, of the government contributions of \$158 million to all systems, over \$146 million were restricted to States and to cities of the same population class. Aside from again demonstrating the concentration of retirement administration in

relatively few systems, the availability of complete data for pension revenue and expenditure for these groups of systems permits a safe estimate of total revenue and expenditure for all State and local retirement systems. Total revenue for 1941 is estimated at \$335 million, of which \$111 million were employee contributions, \$158 million were government contributions, nearly \$66 million were earnings on investments, and \$300 thousand were miscellaneous income.

Aggregate expenditure for 1941 is estimated at less than \$168 million, of which nearly \$147 million were for benefit payments; over \$18 million were for refunds to members withdrawing, and \$2,453 thousand were for other purposes. Assuming that other purposes were largely, if not entirely, for administration, overhead costs represented 1.5 percent of

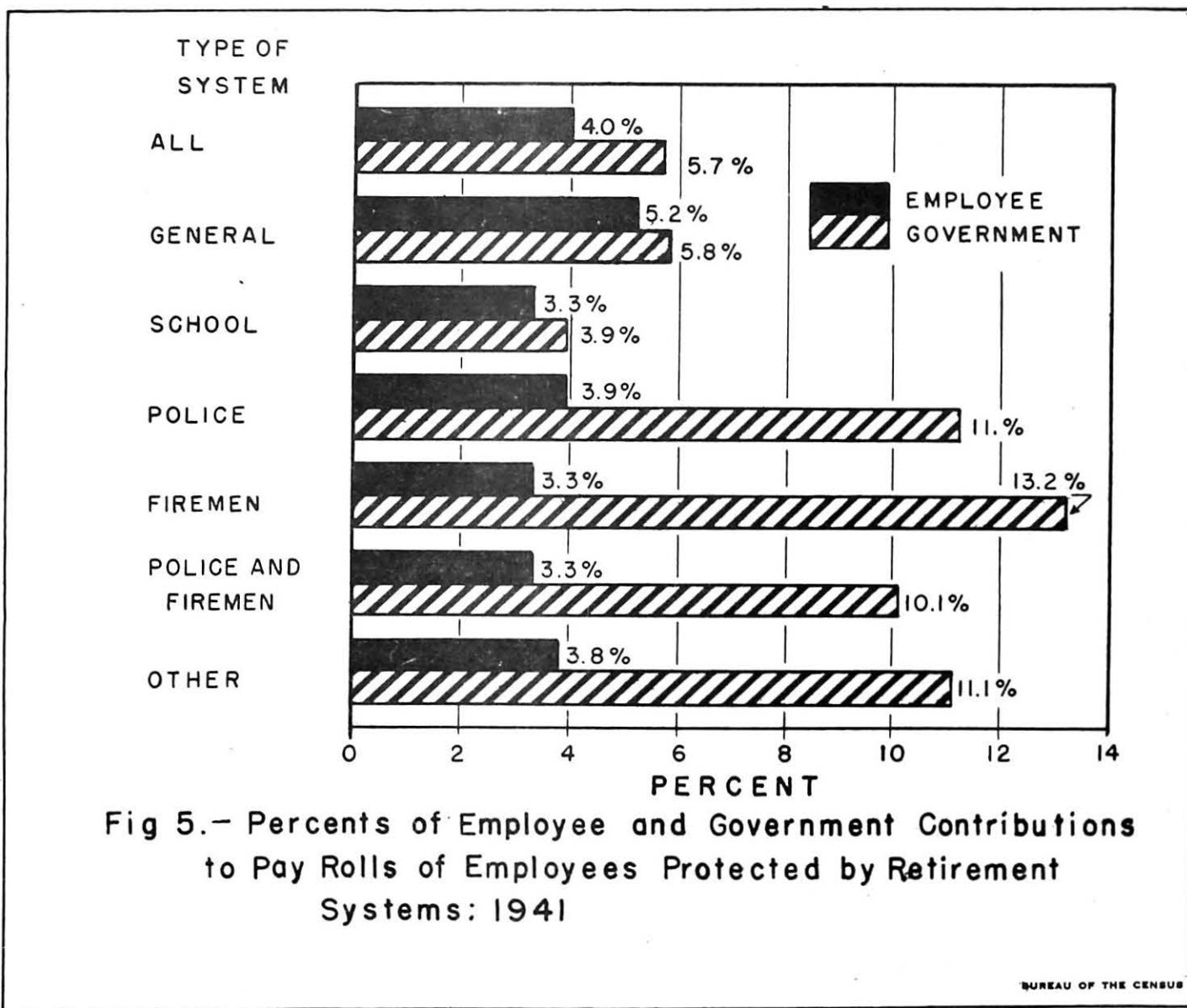


TABLE 7.--RELATIVE SIZE OF RETIREMENT FUND ASSETS, BY TYPE OF GOVERNMENT, BY POPULATION-SIZE CLASS, AND BY RETIREMENT SYSTEM: 1941^{1/}

GOVERNMENTAL UNIT AND RETIREMENT SYSTEM	PERCENT TO ASSETS OF:			AMOUNT OF ASSETS	
	Government contributions	Employee contributions	Annual benefit payments	Per covered employee	Per beneficiary
<u>By type of government and by population-size class</u>					
Nation-wide average..	<u>8.9</u>	<u>6.2</u>	<u>8.2</u>	<u>\$1,195</u>	<u>\$11,282</u>
<u>State systems</u>					
For State employees...	7.6	13.2	8.1	476	10,606
For local employees...	16.7	27.8	8.8	237	10,409
For State and local employees.....	5.8	6.1	4.3	1,076	17,333
<u>Municipalities with populations</u>					
Over 1,000,000.....	10.1	5.5	10.4	2,134	11,626
500,000 - 1,000,000...	11.8	4.1	10.4	2,018	9,131
250,000 - 500,000.....	18.8	8.2	21.0	839	3,634
100,000 - 250,000.....	37.1	10.7	43.7	410	2,052
25,000 - 100,000.....	21.0	7.5	21.1	594	3,629
5,000 - 25,000.....	15.2	6.1	12.0	813	6,020
Under 5,000.....	10.8	5.7	12.7	1,238	5,825
<u>Counties with populations</u>					
Over 250,000.....	12.5	11.5	9.1	688	9,541
100,000 - 250,000.....	27.6	17.5	16.6	117	3,585
50,000 - 100,000.....	26.8	18.5	14.2	252	4,164
Under 50,000.....	16.7	11.3	10.0	403	5,106
Townships.....	7.8	5.1	10.2	1,581	7,946
<u>By type of retirement system</u>					
Nation-wide average..	<u>8.9</u>	<u>6.2</u>	<u>8.2</u>	<u>1,195</u>	<u>11,282</u>
States.....	5.9	6.5	4.5	997	16,711
Municipalities.....	12.1	5.7	12.3	1,594	8,308
Counties.....	12.8	11.6	9.3	633	9,153
Townships.....	7.8	5.1	10.2	1,581	7,946
<u>General employee systems</u>					
States.....	8.5	7.6	6.3	1,145	16,255
Municipalities.....	7.3	10.5	4.3	832	20,246
Counties.....	9.1	5.4	7.5	1,609	14,913
Townships.....	11.5	11.7	8.4	709	10,007
School systems.....	5.5	4.6	5.0	1,336	17,352
States.....	5.1	5.0	4.4	1,087	16,159
Municipalities.....	6.6	3.8	6.3	2,694	20,741
Counties.....	19.5	11.0	19.5	93	2,704
Townships.....	—	—	—	—	—
Police systems.....	<u>38.9</u>	<u>13.5</u>	<u>47.9</u>	<u>674</u>	<u>1,912</u>
Firemen systems.....	<u>46.4</u>	<u>11.6</u>	<u>59.5</u>	<u>653</u>	<u>1,713</u>
Police and firemen systems	<u>24.5</u>	<u>8.0</u>	<u>33.5</u>	<u>923</u>	<u>3,095</u>
Other employee systems..	<u>20.7</u>	<u>7.1</u>	<u>16.0</u>	<u>1,135</u>	<u>4,895</u>

^{1/} Comprises both contributory and noncontributory systems.

expenditure and 0.7 percent of revenue. Excluding from consideration receipts from the sale of investments and disbursements for investments, total revenue exceeded total expenditure by \$168 million.

Assets of reserve funds

An analysis of the financing of pensions through reserve funds is difficult

from the statistics of one year because the accumulation of assets over a period of years expresses the maturity of retirement systems as much as it does the degree to which assets have been soundly accumulated and well invested. That assets are rapidly growing is revealed by comparing the assets of States and of cities having populations over 100,000 for the end of the fiscal years of 1938 and 1941—the

TABLE 8.--CONTRIBUTORY RETIREMENT SYSTEM ASSETS AND EMPLOYEE CONTRIBUTIONS: 1941

Note: Excludes noncontributory systems included in table 7.

GOVERNMENTAL UNIT AND RETIREMENT SYSTEM	Percent of employee contributions to pay rolls of covered employees in contributory systems	PERCENT TO ASSETS OF:			AMOUNT OF ASSETS	
		Government contributions	Employee contributions	Annual benefit payments	Per covered employee	Per beneficiary
Nation-wide average...	4.2	8.5	6.2	7.8	\$1,251	\$12,079
By type of government:						
State systems.....	4.1	5.7	6.5	4.3	1,036	17,483
For State employees.....	5.2	5.7	13.2	6.1	575	13,341
For local employees.....	3.9	16.7	27.8	8.8	237	10,409
For State and local employees..	4.0	5.7	6.1	4.2	1,097	17,846
Municipalities.....	4.5	11.5	6.0	11.6	1,688	9,018
Counties.....	4.4	12.0	11.6	8.8	695	9,605
Townships.....	3.5	7.8	5.1	10.2	1,581	7,946
By type of system:						
General.....	5.4	8.4	7.6	6.1	1,198	16,840
School.....	^{1/} 3.4	5.4	4.6	4.8	1,376	18,211
Police.....	4.2	36.3	13.5	44.9	732	2,061
Firemen.....	3.7	41.0	11.6	47.8	743	1,934
Police and firemen..	3.5	22.9	8.0	32.6	996	3,248
Other.....	4.6	13.9	7.1	9.6	1,300	7,099

^{1/} Computed on the basis of annual school pay rolls equalling 12 times the monthly pay rolls. On the basis of annual pay rolls equalling 9.5 times monthly pay rolls, the school employee contributions become 4.3 percent of the pay rolls of covered school employees.

only years and only classes of government for which available data permit a comparison. State retirement funds and assets grew from \$684 million in 1938 to \$931 million in 1941; the corresponding increase for the big cities was from \$617 million to \$782 million.

Together these two classes of government accounted for \$1,714 million out of total assets of \$1,785 million belonging to retirement funds of all State and local governments. The degree of concentration is even more pronounced for assets than for other aspects of pension administration. Over \$745 million of assets were held by the 14 contributory systems of the 5 States of Massachusetts, New Jersey, New York, Ohio, and Pennsylvania; and over \$579 million of assets belonged to the 30 contributory systems of the 5 largest American cities, New York City, Chicago, Philadelphia, Detroit, and Los Angeles. Thus, a total of 10 State and local governments held pension assets of \$1,325 million at the close of 1941.

Assets may be related to the persons immediately affected by retirement plans by comparing assets per beneficiary and per covered employee. For all contributory retirement systems, assets equalled \$12,079 per beneficiary and \$1,251 per active employee covered by membership in a system. Comparisons according to the two measures, however, do not necessarily disclose similar results. For example, assets of State-administered systems for both State and local employees are under average for each covered employee but are much above average for each beneficiary. Assets of small-sized units are, despite exceptions, well below the national averages. A striking reversal of an expected result is that State systems exclusively for State employees have assets per covered employee of less than half the national average.

Earnings of \$34 million on State pension assets represented an average rate of return of 3.65 percent in 1941 in contrast to 1938 earnings of \$28 million, a return of 4.1 percent. Comparable earnings of nearly \$27 million on pensions assets of cities having populations over 100,000 stood for an average rate of 3.55 percent in 1941 in comparison with 1938 earnings of \$24 million, representing a rate of 3.9 percent. The recent

growth in retirement funds has occurred during a period when investments, which are preponderantly in the form of governmental securities, have consisted chiefly of the purchase of public bonds and notes bearing low rates of interest.^{7/}

One measure of the rate of growth of retirement fund assets is the relation to assets of revenue from earnings and contributions from employees and governments, in contrast to the relation of benefit payments to assets. Employee contributions were 6.2 percent and government contributions to contributory systems were 8.5 percent of all pension assets. Earnings on investments averaged 3.6 percent for States and for cities with over 100,000 residents, a rate that may safely be imputed to the small amount of other local pension assets. Total revenue of contributory systems from all contributions and earnings in 1941 equalled 18.3 percent of assets. In comparison, annual benefit payments of contributory systems were 7.8 percent of assets. These relationships, stated in table 8, may be compared with corresponding relationships for all retirement systems, shown in table 7 and in figure 7.

The degree to which retirement fund assets have been built up is related to and may be expressed by associated factors. Accordingly, the percent of contributions to assets tends to increase when assets per covered employee or per beneficiary decrease in size. More significant is a comparison of the size of assets with the amounts of employee and government contributions expressed as percentages of covered employee pay rolls. Whether employee contributions form a large or small percent of pay rolls is not specifically connected with large or

^{7/} At the close of the fiscal year 1941, pension assets totaled \$1,655 million for States and for cities having populations over 100,000, exclusive of overlapping school and other special districts. Of this amount, \$75 million were cash, \$589 million were in the own securities of the governments, \$669 million were in securities of other State and local governments, \$199 million were in Federal securities, and \$123 million were in other investments.

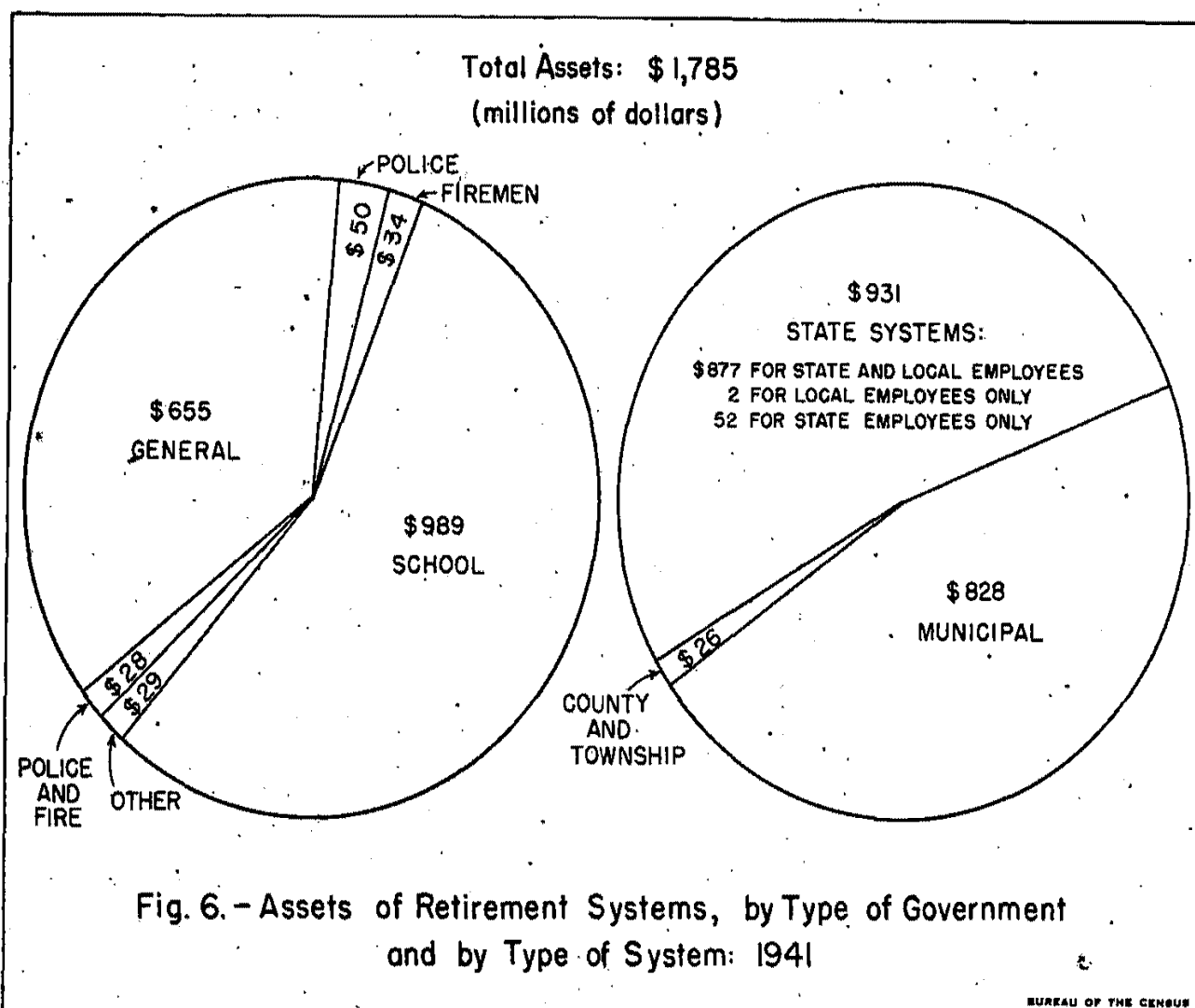


Fig. 6. - Assets of Retirement Systems, by Type of Government and by Type of System: 1941

small assets, per covered employee or per beneficiary. On the contrary, the same measure of assets often shows an inverse relation between the size of assets and the size of government contributions. As assets decrease, the government contributions increase; and, as assets increase, government contributions decrease.

RETIREMENT SYSTEMS BY TYPE OF PROTECTED EMPLOYEE AND BY TYPE OF GOVERNMENT

By type of protected employee

State and local government employee systems are resolved by this report into six types—general, school, police, firemen, combined police and firemen, and other or unspecified employees. Tables 16 to 31, inclusive, record the characteristics of all State and local retirement plans according to type of system. Each of the six types is shown by a series of three tables, permitting comparisons among types of systems.

General employee systems comprise three types of plans, varying as to the extent of their protection to employees. Of the 207 general systems in the United States, 10 covered all classes of employees of the governments maintaining the systems; 101 covered all classes except school employees; and 96 covered all classes except school employees, police, and firemen.

Historically, the school, police, and firemen systems often preceded the adoption of general employee plans that exempt classes of employees protected by preexisting systems. The usual membership of school employees in State-administered systems means of necessity that municipal and other local systems normally have no application to school employees. Furthermore, State general systems usually do not apply to school employees because so frequently all of school administration is departmentalized for separate management. General systems have developed most widely in States and large cities and counties.

The 571,810 employee members covered by general systems represented 38 percent of all employees protected by State and local retirement plans, while the 40,286 beneficiaries of general pension funds formed over 25 percent of all beneficiaries of these plans. General systems relied upon government contributions to an average extent, as indicated by the ratios of contributions to covered pay rolls, but they relied more upon employee contributions than did any other type of plan. Reserve assets were better accumulated by general retirement funds than by any other type, except a number of school systems. In monthly average benefits, the general pension fund payment of \$66 per retired employee was less than the national average, but the payments by the same fund of \$64 to disabled employees and of \$65 to survivors were above the national averages.

The 112 school systems, of which 81 were on a contributory basis, comprised 40 State systems, 27 city funds, 6 county plans, and 39 systems of school districts. To facilitate comparisons, the district systems were reclassified, so that 37 were grouped with their respective cities and 2 with their counties. School employees were also members of nine city general systems^{8/}, and of four State general systems.^{9/} To avoid double counting of the same employees and retirants, the reports of school retirement systems

8/ Atlanta, Ga.; Altoona, Pa.; Baltimore, Md.; Boston, Mass.; Columbus, Ga.; Gainesville, Ga.; Milwaukee, Wis.; Providence, R. I.; and San Francisco, Calif.

9/ Colorado, Connecticut, Maine, and Minnesota.

TABLE 9.--RELATIVE IMPORTANCE OF RETIREMENT SYSTEMS ACCORDING TO TYPE OF SYSTEM AND GOVERNMENT: 1941

RETIREMENT SYSTEM AND GOVERNMENTAL UNIT	Number of covered employees	Number of beneficiaries	Employee contributions	Government contributions	Annual benefit payments	Assets at end of year
<u>By type of retirement system</u>						
TOTAL.....	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>
General.....	38.3	25.5	45.0	35.1	28.1	36.7
School.....	49.6	36.0	41.5	34.6	33.6	55.4
Police.....	4.9	16.5	6.1	12.2	16.2	2.8
Firemen.....	3.5	12.5	3.6	10.0	12.4	1.9
Police and firemen.....	2.1	5.8	2.1	4.4	6.5	1.6
Other.....	1.7	3.8	1.9	3.8	3.2	1.6
<u>By type of Government</u>						
TOTAL.....	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>
States.....	62.5	35.2	54.9	34.7	28.8	52.2
Municipalities...	34.8	63.0	42.4	63.2	69.6	46.4
Counties.....	2.7	1.8	2.7	2.1	1.6	1.5
Townships.....	(a)	(b)	(a)	(a)	(b)	(b)
a Constitutes .01 percent of the total.						
b Constitutes .02 percent of the total.						

omitted the school aspects of these general pension funds.

Having 740,781 teacher and other members, the school systems protected 56 percent of all public school employees in the United States and accounted for virtually half of the protection to covered employees by all State and local government pension plans.^{10/} The 57,027 school beneficiaries, equalling 36 percent of all beneficiaries, consisted mostly of former employees retired because of age and length of service. Though school funds pensioned 6,662 disabled employees, the 443 survivors who were paid school pensions constituted the smallest group of survivors for any type of system.

Aside from benefits to survivors, the average monthly benefits of \$73 per school retirant and of \$42 per school disabled beneficiary were lower than most of the corresponding benefits paid by other types of systems. The consequence is not surprising that employee and government contributions to school pension funds, as indicated by contributions per

covered employee and per beneficiary and by other methods, were less than for other types of systems. Lower benefit payments, combined with the greater age of the systems, resulted in a disproportionately larger accumulation of assets by school funds than by any other type of system.

Over two-thirds of all retirement systems were for police and firemen. Police systems numbered 529, firemen funds 522, and combined police and firemen plans 228, or a total of 1,279 systems.^{11/} Their coverage of 155,931 employees, as an introductory paragraph indicated, represented 52 percent of all employees of this type in the United States. Active employee members constituted an unusually high percent of the total personnel of the departments maintaining systems of this character. Coverage in this sense was 93 percent for police, 98 percent for firemen, and 89 percent for systems protecting both police and firemen.

These related kinds of systems had 48,933 beneficiaries. Striking is the

^{10/} An additional 2 percent of school employees are protected by general systems, resulting in a total coverage of 58 percent of school employees.

^{11/} Excluded from this textual explanation are 38 systems for both volunteer and paid firemen. These systems are so dissimilar from plans for paid firemen that they are shown separately in table 31.

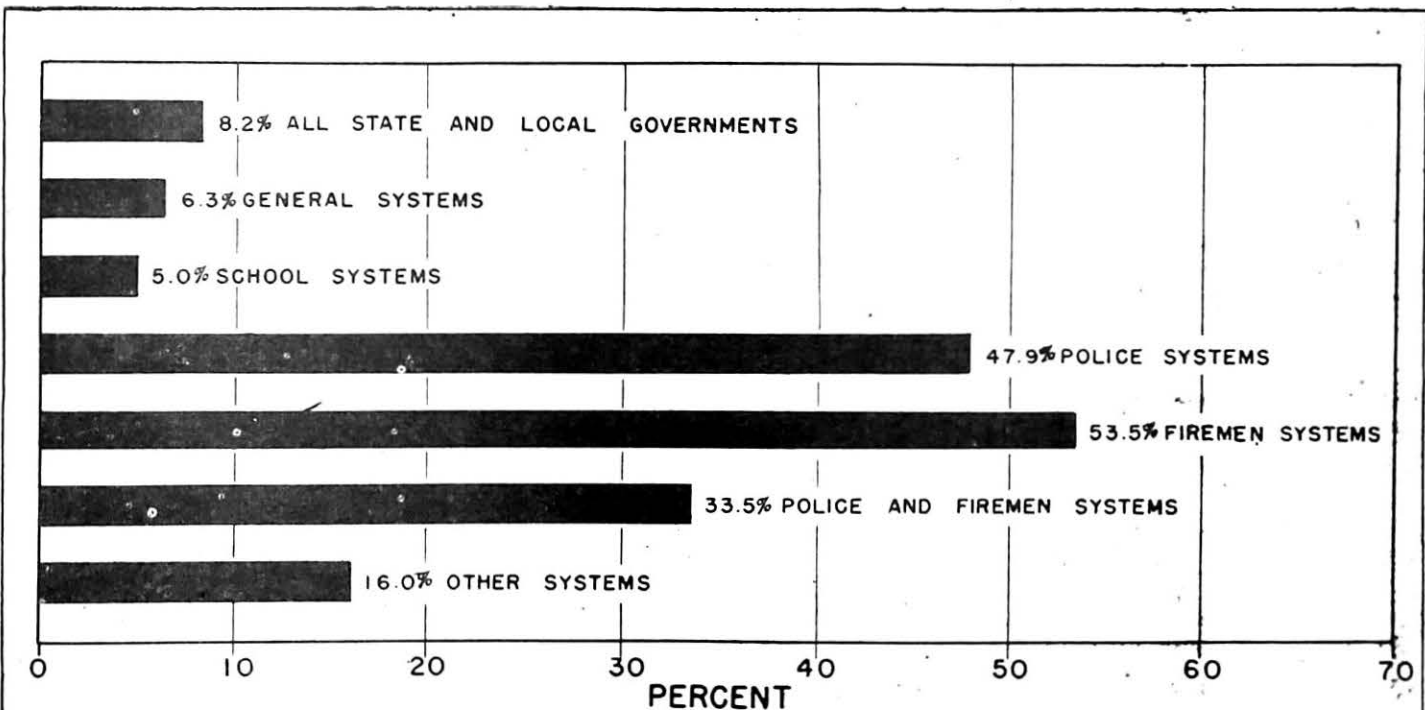


Fig. 7— Percents of Annual Benefit Payments to Assets of Retirement Systems: 1941

TABLE 10.--SUMMARY OF EMPLOYEE AND GOVERNMENT CONTRIBUTIONS AND BENEFIT EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS IN CITIES HAVING POPULATIONS OVER 100,000: 1941
 (Comprises systems administered by city corporations and by independent school and special districts, including local contributions to State-administered retirement systems)
 (In thousands, except per capitas)

RETIREMENT SYSTEM AND POPULATION SIZE CLASS	EMPLOYEE CONTRIBUTIONS		GOVERNMENT CONTRIBUTIONS				PAYMENTS TO BENEFICIARIES	
	Amount	Per capita	Total		City's share	State aid	Amount ¹	Per capita
			Amount	Per capita				
TOTAL.....	\$49,752	\$1.31	\$95,604	\$2.52	\$94,815	\$789	\$105,045	\$2.77
General.....	21,288	.56	34,642	.91	34,425	217	33,533	.88
Teachers.....	15,730	.41	21,922	.58	21,882	40	23,538	.62
City corporations.....	11,004	.29	16,976	.45	16,936	40	17,154	.45
School districts.....	4,726	.12	4,946	.13	4,946	--	6,384	.17
Police.....	5,911	.16	16,913	.45	16,771	142	22,133	.58
Firemen.....	3,493	.09	13,561	.36	13,266	295	16,018	.42
Police and firemen.....	1,332	.04	4,575	.12	4,480	95	6,608	.17
Public-service enterprises.....	1,054	.03	1,771	.05	1,771	--	996	.03
Other.....	924	.02	2,220	.06	2,220	--	2,219	.06
Recapitulation of total:								
Locally-administered systems.....	43,675	1.15	91,444	2.41	90,655	789	94,841	2.50
State-administered systems.....	6,057	.16	4,160	.11	4,160	--	10,204	.27
Cities having populations over 1,000,000.....	33,110	2.08	58,767	3.69	58,727	40	61,341	3.86
Locally-administered systems.....	31,902	2.01	58,638	3.68	58,598	40	60,004	3.77
State-administered systems.....	1,208	.08	129	.01	129	--	1,337	.08
Cities having populations of 500,000 to 1,000,000.....	6,848	1.06	17,672	2.74	17,409	263	18,991	2.94
Locally-administered systems.....	5,274	.82	15,209	2.36	14,946	263	14,954	2.32
State-administered systems.....	1,574	.24	2,463	.38	2,463	--	4,037	.63
Cities having populations of 250,000 to 500,000.....	5,413	.69	10,251	1.31	9,896	355	13,020	1.66
Locally-administered systems.....	4,271	.55	9,838	1.26	9,483	355	11,463	1.46
State-administered systems.....	1,142	.15	413	.05	413	--	1,557	.20
Cities having populations of 100,000 to 250,000.....	4,361	.56	8,914	1.14	8,783	131	11,693	1.50
Locally-administered systems.....	2,228	.29	7,759	1.00	7,628	131	8,420	1.08
State-administered systems.....	2,133	.27	1,155	.15	1,155	--	3,273	.42

¹ Payments to beneficiaries for State-administered systems represent local transfers to State systems. Otherwise, payments to beneficiaries consist of amounts received by beneficiaries during the year. Benefit payments differ from those shown by summary tables for all systems because this table includes as benefits the refunds to employees withdrawing from systems and because of variances in periods reported for a number of individual systems.

fact that benefit payments for each of the three types were substantially above the average benefits for all kinds of systems, portrayed in figure 8. In particular, the average monthly benefits to retirants, ranging from \$98 to \$100, may be contrasted with the national average of \$77. The reverse obtained for survivors. Police and firemen funds each paid below-average benefits to survivors, although above-average benefits to this class were paid by combined police and firemen systems.

To finance these benefits, the three related kinds of systems received unusually large government contributions. Employee contributions were average in amount, or less than average when expressed as percentages of covered pay rolls. As a result, assets of the three types were markedly smaller, when judged on a comparable basis, than the assets of any other type of system.

The 117 systems for other State and local public employees were for unspecified types of employees because the variety of classes was too extensive to permit their separate identification.^{12/} Among the other types of protected employees were judicial, public-service enterprise, hospital, correctional, and regulatory. The existence of these systems attested to the absence of general retirement plans or to the energy of officers of given departments in promoting the pensioning of employees of their functions.

The line of separation is difficult to draw between small systems of this character and pension gratuities that bear no resemblance to an organized system. According to the best test—whether or not the plan is on a contributory basis—68 of the other systems were noncontributory plans. These systems, however, provide governmental contributions that often are not slight in size. Benefits are paid recurrently and the employee protection is genuine even though employees do not participate in building up pension assets. Where the government contributions and benefits are nonrecurrent and

are not related to any formal plan, the so-called "system" is not classified as a system. Special pension acts and irregular gratuities fall into this class.

The 25,580 active employees protected by all systems for unspecified employees formed 1.7 percent of all employees covered by State and local public employee retirement systems. Beneficiaries of "other" systems, numbering 5,930, were 3.8 percent of all beneficiaries. Average benefit payments by these systems were below the average for all systems, except for above-average payments to disabled employees. Occasionally, individual or class retirants of "other" systems, such as judges, received pensions that were abnormally higher than average benefits because the pensions were related to high salaries received by the officials before their retirement. To finance pensions of this type, government contributions furnished three times as much revenue as did employee contributions. Assets of reserve funds, although growing for a number of individual systems, were below average in size for the group as a whole.

By type of government

The relative role of the different levels of government in the total picture of retirement systems, which is analyzed in table 9, varied according to which criteria were used for testing pension administration. For example, State retirement funds protected 62.5 percent of all employees covered by the retirement plans under survey, but the number of State beneficiaries was only 35.2 percent of all beneficiaries. States paid less than 29 percent of all benefits. In contrast, municipalities covered less than 35 percent of all protected employees, but the number of their beneficiaries was 63 percent of the total number and they paid 70 percent of all benefits.

State-administered systems may be resolved into three classes, depending upon whether they protect only State employees, only local government employees, or both State and local employees.^{13/}

^{12/} Miscellaneous systems, without being separately classified by type, are identified in each table or list of individual retirement systems.

^{13/} All three classes of State government retirement systems are reported in table 12 and in tables 35 to 38, inclusive.

TABLE 11^a--SUMMARY OF REVENUES AND EXPENDITURES OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS AND ASSETS OF RETIREMENT TRUST FUNDS IN CITIES HAVING POPULATIONS OVER 100,000: 1941
(Comprises systems administered by city corporations and by independent school and special districts, including local contributions to State-administered retirement systems. Revenues and expenditures exclude investment transactions.)
(In thousands, except per capita)

POPULATION--SIZE CLASS AND TYPE OF ADMINISTRATION	REVENUE					
	Total		Employee contributions	Government contributions	Earnings on investments	Other
	Amount	Per capita				
TOTAL.....	\$173,348	\$4.56	\$49,732	\$95,604	\$27,791	\$221
City corporations.....	160,169	4.22	44,402	89,561	25,967	219
Locally administered.....	151,622	3.99	39,843	85,593	25,967	219
State-administered.....	8,547	.23	4,559	3,968	--	--
School districts.....	10,743	.28	4,726	4,946	1,069	2
Locally administered.....	9,073	.24	3,228	4,774	1,069	2
State-administered.....	1,670	.04	1,498	172	--	--
Special districts.....	2,436	.06	604	1,077	755	--
Cities having populations over 1,000,000.....	112,837	7.09	33,110	53,767	20,870	90
Cities having populations of 500,000 to 1,000,000.....	29,068	4.50	6,848	17,672	4,535	13
Cities having populations of 250,000 to 500,000.....	17,478	2.23	5,413	10,251	1,744	70
Cities having populations of 100,000 to 250,000.....	13,965	1.79	4,361	8,914	642	48

POPULATION--SIZE CLASS AND TYPE OF ADMINISTRATION	EXPENDITURE			ASSETS AT END OF YEAR	
	Total	Payments to beneficiaries ¹	Other	Amount	Per capita
TOTAL.....	\$103,015	\$135,045	\$970	\$782,218	\$20.59
City corporations.....	98,212	97,454	758	733,547	19.31
Locally administered.....	89,674	88,916	758	733,547	19.31
State-administered.....	8,538	8,538	--	--	--
School districts.....	8,533	6,334	149	28,552	.75
Locally administered.....	4,867	4,718	149	28,552	.75
State-administered.....	1,666	1,666	--	--	--
Special districts.....	1,270	1,207	63	20,119	.53
Cities having populations over 1,000,000.....	61,897	61,341	556	578,834	36.44
Cities having populations of 500,000 to 1,000,000.....	19,139	18,991	148	129,183	20.01
Cities having populations of 250,000 to 500,000.....	13,152	13,020	132	52,276	6.67
Cities having populations of 100,000 to 250,000.....	11,827	11,693	134	20,925	2.69

¹Payments to beneficiaries for State-administered systems represent local transfers to State systems. Otherwise, payments to beneficiaries consist of amounts received by beneficiaries during the year.

Pension administration was completely absent in the nine State governments of Alabama,^{14/} Idaho, Iowa, Mississippi, Missouri, Nebraska, Oklahoma, Oregon, and South Dakota. The 39 States with some kind of retirement fund maintained 117 systems, of which 65 were exclusively for State employees. Reserving the last two classes for consideration in later paragraphs, attention is directed here to the entire group of State retirement plans and to systems for State employees only.

The role of this class of system is less important than is indicated by the number of systems. Only about one-tenth of the total number of 934,254 employees protected by all State pension funds were members of systems for State employees only. These systems paid benefits to only 4,932 of the total number of 55,723 beneficiaries of all State retirement funds.

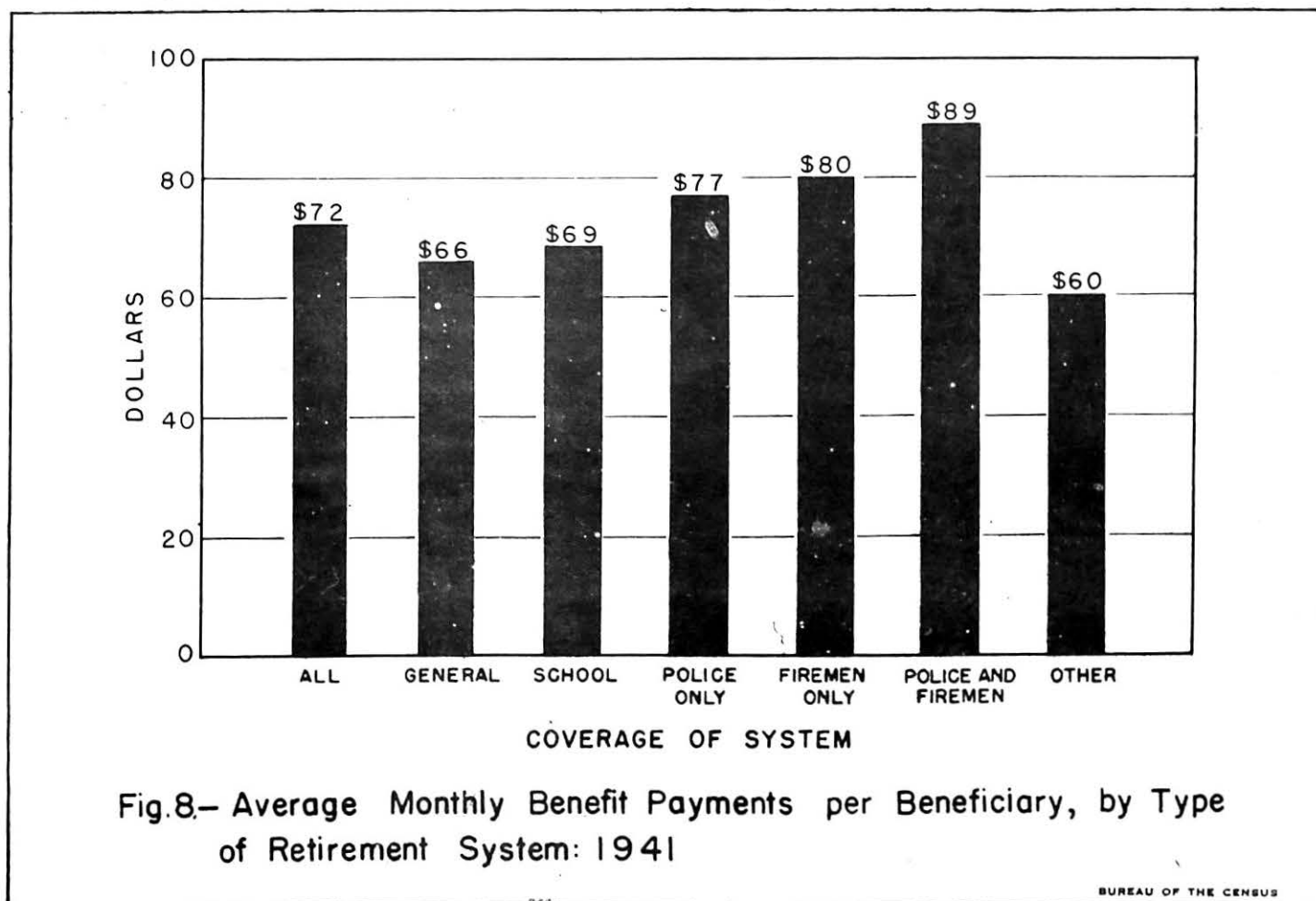
Averaging \$60 monthly to all beneficiaries, the entire group of State systems

^{14/} Since the date of this report, Alabama has established a State school retirement system.

paid \$12 less a month than the average for pension funds of all types. Systems confined to State employees, however, paid but \$3 less monthly to beneficiaries than the average for all pension funds. While disabled and retired employees received under-average benefits from State funds, the few survivor cases received benefits well above average.

Noteworthy is the fact that annual contributions to State retirement funds were less than the average for all systems. Especially was this true for annual government contributions, which averaged \$59 per covered employee for all State plans and \$37 per employee covered exclusively by State funds. In comparison, the national average was \$106 and the municipal average was \$193 per covered employee.

The lower State payments to beneficiaries resulted in a much smaller ratio of benefits to reserve assets than the corresponding ratios for other levels of government, pictured in figure 6. Having a disproportionately small number of beneficiaries and a disproportionately large number of covered employees, State



pension funds were drained to a less degree than were the funds of other governments. The excess of revenue over expenditure allowed State pension funds to accumulate assets rapidly, State funds containing over 52 percent of all the pension assets under study. The only disproportionate drain upon State assets was for refunds to members leaving systems, State withdrawals being above average.

Municipal retirement systems presented a picture unlike, in a number of respects, State systems.^{15/} The number of municipal systems, 1,562, was about 13 times as large as the number of State systems. Municipal systems embraced more pension funds of widely different sizes. In a manner explained in earlier pages, the extensive development of pension plans in large cities was balanced by the more numerous small-city plans whose scope, nevertheless, excluded most of the cities having populations under 25,000.

The 519,392 employees covered by municipal pension funds were disproportionately fewer—and the 99,679 municipal beneficiaries were disproportionately more—than would be expected of city retirement systems. The heavy drain upon their funds meant that contributions to city systems must be relatively large. Employee contributions tended to be above average, although the proportion of such contributions to pay rolls—4 percent—was the same as the national average. According to all tests, government contributions to municipal pension funds were much higher than to other pension funds. The depletion of assets to pay beneficiaries was represented by the high proportion of annual benefits to assets—12.3 percent. Assets per beneficiary, consequently, were less for municipal than for State or county retirement funds. A counterbalancing influence was the fact that refunds to withdrawing employees

were much less, relatively, for cities than for States and counties.

In view of the foregoing explanation, the above-average benefit payments by municipalities, portrayed in figure 9, were to be expected. Cities paid \$11 more monthly to retired employees than the national average and \$26 more than the State average. To survivors, however, cities paid slightly less than the national average.

Over half of the 63 county systems were located in 20 counties having populations over 250,000.^{16/} Of the remaining 3,030 separate county governments in the United States, 25 maintained pension systems. The consequence was traced in the restricted coverage of 40,882 county employees—2.7 percent of the total coverage of State and local pension systems—and in the limitation of the number of beneficiaries to 2,826—1.8 percent of all beneficiaries. Counties did not depart markedly from national averages in contributions to and payments from pension funds. County payments to disabled employees and to survivors were above average, but benefits paid to retired employees were below average. Accumulated assets of county pension funds were not seriously deficient in relation to the number of beneficiaries, showing current ability to pay pensions. Assets were more deficient in relation to the number of covered employees, threatening future ability to satisfy pension claims.

Retirement systems classified by this report as for townships numbered only 11. Three factors contributed to this very slight showing. First, all New England towns, many of which maintained pension funds, were classified as municipal by this survey because in organization and function these towns were essentially urban or municipal in character. Secondly, 12 towns in New Jersey, New York, and Pennsylvania were similarly classified for the same reason. Thirdly, the rural townships in the East and all

^{15/} Tables 10 and 11 summarize and tables 42 to 45, inclusive, present in detail the retirement systems of cities having populations over 100,000 and of school and other special districts overlapping these cities. Systems of cities having populations of less than 100,000 are shown in table 46.

^{16/} County retirement systems are detailed by individual systems in tables 39 to 41, inclusive. Tables 13 to 31, inclusive, contain sections that summarize all county systems by type of system.

TABLE 12.--REVENUE AND EXPENDITURE OF TRUST AND CURRENT FUNDS FOR STATE EMPLOYEE RETIREMENT SYSTEMS AND ASSETS OF STATE RETIREMENT TRUST FUNDS: 1941
(in thousands)

STATE	REVENUE				EXPENDITURE			Assets at close of year
	Total	Employee contributions	Government contributions	Earnings on investments	Total	Payments to ^{1/} beneficiaries	Other	
TOTAL.....	\$149,649	\$60,733	\$54,885	\$34,031	\$58,611	\$57,236	\$1,375	\$931,175
Alabama.....	--	--	--	--	--	--	--	--
Arizona.....	88	--	88	--	88	88	--	--
Arkansas.....	376	165	194	17	117	117	--	723
California.....	9,860	4,446	3,707	1,707	3,716	3,673	43	41,414
Colorado.....	329	213	91	25	179	172	7	1,108
Connecticut.....	3,030	1,552	1,006	472	1,084	1,084	--	16,413
Delaware.....	7	3	4	--	1	1	--	60
Florida.....	748	672	76	--	177	170	7	885
Georgia.....	--	--	--	--	--	--	--	--
Idaho.....	--	--	--	--	--	--	--	--
Illinois.....	3,931	2,122	1,754	55	1,915	1,856	59	5,280
Indiana.....	4,420	1,481	2,048	891	1,346	1,306	40	25,738
Iowa.....	--	--	--	--	--	--	--	--
Kansas.....	264	214	50	--	--	--	--	--
Kentucky.....	981	476	500	5	21	--	21	907
Louisiana.....	1,403	483	813	107	162	145	17	4,153
Maine.....	538	140	365	33	412	412	--	805
Maryland.....	1,752	608	913	231	636	622	14	8,676
Massachusetts.....	8,203	3,793	2,482	1,928	4,758	4,758	--	53,134
Michigan.....	1,500	1,239	217	44	1,585	1,566	19	2,636
Minnesota.....	2,290	1,526	483	281	1,282	1,246	36	7,883
Mississippi.....	--	--	--	--	--	--	--	--
Missouri.....	--	--	--	--	--	--	--	--
Montana.....	394	255	104	35	197	187	10	1,044

^{1/} Includes lump-sum payments and refunds to employees withdrawing from service. Periods reported are not always identical with periods for data of tables showing all retirement systems.

TABLE 12.--REVENUE AND EXPENDITURE OF TRUST AND CURRENT FUNDS FOR STATE EMPLOYEE RETIREMENT SYSTEMS AND ASSETS OF STATE RETIREMENT TRUST FUNDS: 1941 (Continued)
(in thousands)

STATE	REVENUE				EXPENDITURE			Assets at close of year
	Total	Employee contributions	Government contributions	Earnings on investments	Total	Payments to ¹ beneficiaries	Other	
Nebraska.....	--	--	--	--	--	--	--	--
Nevada.....	\$98	\$53	\$36	\$9	\$60	\$56	\$4	\$363
New Hampshire.....	136	63	71	2	7	6	1	261
New Jersey.....	12,733	4,103	4,621	4,009	5,067	4,995	72	101,163
New Mexico.....	114	2	112	--	57	57	--	113
New York.....	43,684	16,077	17,769	9,838	15,244	14,668	576	259,240
North Carolina.....	82	--	79	3	14	8	6	182
North Dakota.....	161	109	--	52	109	104	5	1,712
Ohio.....	16,533	6,706	5,620	4,207	7,514	7,339	175	116,062
Oklahoma.....	--	--	--	--	--	--	--	--
Oregon.....	--	--	--	--	--	--	--	--
Pennsylvania.....	22,919	7,961	6,988	7,970	8,671	8,584	87	215,837
Rhode Island.....	834	246	552	36	476	476	--	1,237
South Carolina.....	194	32	160	2	124	107	17	170
South Dakota.....	--	--	--	--	--	--	--	--
Tennessee.....	2	--	2	--	2	2	--	--
Texas.....	2,803	2,462	150	191	416	373	43	9,247
Utah.....	515	412	50	53	291	283	8	2,204
Vermont.....	87	28	28	31	50	49	1	970
Virginia.....	436	166	270	--	434	434	--	83
Washington.....	2,211	1,560	572	79	755	728	27	3,574
West Virginia.....	116	19	86	11	65	65	--	385
Wisconsin.....	5,859	1,335	2,817	1,707	1,572	1,492	80	47,442
Wyoming.....	18	11	7	--	7	7	--	81

¹/ Includes lump-sum payments and refunds to employees withdrawing from service. Periods reported are not always identical with periods for data of tables showing all retirement systems.

Middle Western townships almost completely lacked pension plans under their own administration. Indeed, the 11 systems here classified as townships might plausibly be grouped with municipalities, for they are quasi-urban in nature. The very restricted scope of township pensions, confined to the coverage of 186 employees and the pensioning of 37 beneficiaries, debars valid generalizations.

Similar to townships, special-purpose districts were almost entirely devoid of retirement plans under their own administration. The six reported systems of special districts were classified in their appropriate size-classes of municipalities. Detailed municipal tables show the main operations of these systems.^{17/}

^{17/} Park and park police systems of the Chicago Park District, Chicago Sanitation District, Cook County Forest Preserve District, Portland (Maine) Water District, and the East Bay Utility District of Oakland, California.

State-administered systems for local public employees

The most important class of State retirement plans—and, indeed, the most important class of all the systems under examination—is formed by the State-administered pension plans that include local government employees.^{18/} In only seven systems in five States did these plans refer exclusively to local employees.^{19/} The seven systems were limited to the

^{18/} Table 38 presents selected characteristics for each of the State-administered retirement systems for State and local government employees and for local governmental employees. These systems are shown by State area in tables 32 to 34, inclusive.

^{19/} The general municipal and public utility systems of Illinois, the school and police systems of New Hampshire, the general public employee system of Minnesota, and the firemen systems of Utah and Wyoming.

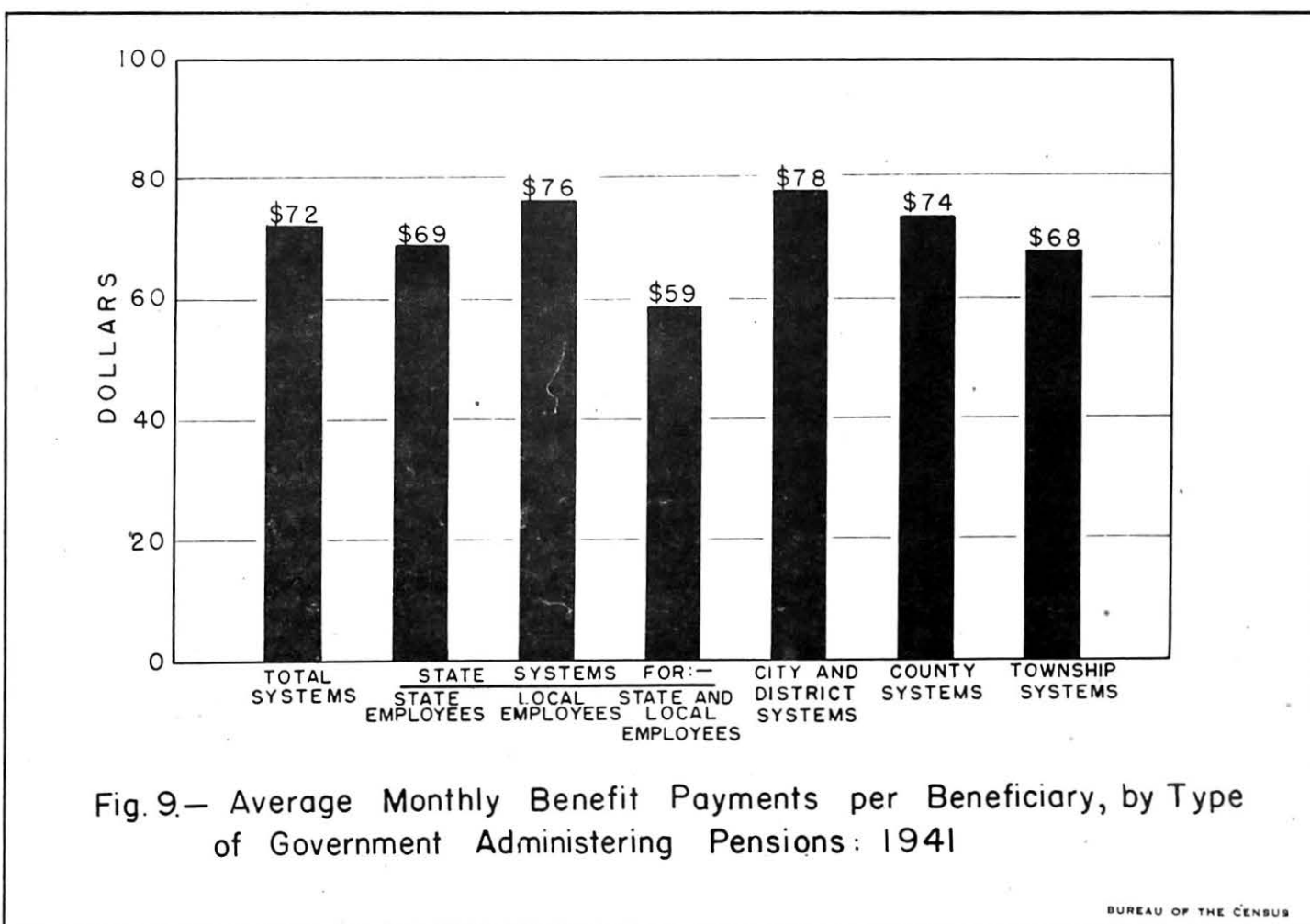


Fig. 9.— Average Monthly Benefit Payments per Beneficiary, by Type of Government Administering Pensions: 1941

BUREAU OF THE CENSUS

coverage of 9,441 employees and to care of 215 beneficiaries. Obviously, the significant plan was that for State systems protecting both State and local public employees. The 45 systems of this type protected 814,907 employees and cared for 50,576 beneficiaries.

Considering both classes together, the central core of State-administered systems involving local employees was composed of 34 State funds for teachers and other school employees. These funds covered 623,612 employees and cared for 39,101 beneficiaries. Nearly all the employee contributions were from locally employed teachers, and most of the benefits were paid to former local employees. The States, however, furnished nearly two-thirds of the government contributions to these pension funds.

What was the status of State systems covering local employees, aside from school pension plans? General employee systems were administered by California, Maine, New Jersey, New York, and Ohio; and associations of general local employees had been organized under the auspices of Illinois and Minnesota. All seven systems covered 206,821 employees and paid benefits to 8,966 retirants or survivors. Thirty-eight percent of their employee contributions came from local public employees and the same proportion of their benefits was paid to former local employees. Local membership in the California, Maine, and New Jersey systems was narrowly restricted because of the recency with which local units had voluntarily entered the State systems. The State-wide associations, initiated by Minnesota in 1931 and by Illinois in 1941, have demonstrated vitality in their early stages.

The two outstanding examples of State general systems for local employees are the New York and Ohio plans. Under the former plan, authorized in 1922, most of the cities and counties and many of the villages, towns, and special districts have voluntarily entered the New York general system. Under the latter plan, membership in the State general system has been compulsory since 1937 upon local public employees of Ohio. Outside the scope of the plans in both States are the State school and other functional funds—59 locally administered systems in New York State and 158 similar systems in Ohio.

Additional State systems, which include local membership, numbered 11. Of these, three were judicial (California, Illinois, and Massachusetts), three were police or peace officers' (New Hampshire, North Carolina, and South Carolina), three were firemen (New Hampshire, Utah, and Wyoming), one was municipal utility (Illinois), and one was miscellaneous (Maryland). Although growing in membership, all of these systems were small in size. Local membership normally is optional. Excluded from this study is another class of State-administered funds that benefits local employees. Firemen who are paid workmen's compensation for service-connected disability are deemed outside the scope of this report.

The few State-administered systems exclusively for local employees paid average monthly benefits per beneficiary equal to or above the averages for all systems under study. The many State systems protecting both State and local employees paid below-average benefits to retired and disabled employees and above-average benefits to survivors, who formed a relatively unimportant group for this class of pension system. Both employee and government contributions were below average, whether expressed as percentages of covered pay rolls or as amounts per covered employee. An offsetting factor was the low ratio of annual benefits to reserve assets, permitting the steady accumulation of assets. The \$879 million of assets of systems administered by States for local employees, as well as for their own employees, were almost half of the assets of all State and local retirement systems.

In conclusion, four classes of retirement systems, according to type of government, emerge from this review. First, the State system exclusively for State employees is important for individual systems and States but occupies a relatively minor role in the entire pension structure. Secondly, the general and functional retirement plans of many large cities and a few large counties are continuing to grow and are slowly closing gaps of unprotected employees. Thirdly, despite a considerable number of systems among small governments, most counties and small cities and virtually all the special districts and townships accord no

retirement security to their employees.^{20/} Fourthly, State-administered systems that include local membership occupy the major role in the pension structure.

Although school systems have been the chief members of this class in the past, the other plans for general or functional employees point to the more widespread use of larger governments in administering pensions for local government employees. Unlike a number of functional services, which are adapted to administration by small units, retirement administration is distinctly suited to large units that can accord the benefits of pension administration to cooperating small units as well as to their own employees. A village with one employee

^{20/} Exclusive of school employment, locally administered pension systems protected 70,318 of the 445,000 employees of cities having fewer than 100,000 inhabitants, 40,882 of the total 327,000 county employees, and 6,084 of the total 162,000 township and special-district employees. The only other retirement protection to these employees was membership in State-administered systems, which are not open to nonschool employees in most States.

then is put on an equal footing, with the same advantages and proportional costs, as the metropolitan center with 100,000 employees.

What change, if any, in the present structure of retirement systems is desirable to accomplish this objective, or to attain other improvements, forms a problem outside the scope of this report. Larger units to administer pensions may be attained, for example, through cooperation among local governments, through State administration of local public employee retirement, or through national administration. Any of these plans may be either required or voluntary.

Significantly, State and local governments themselves have been the first to recognize the problems of retirement administration. A number of the city pension funds are large-scale business organizations, bigger than the corresponding funds of the States in which the cities are located. Some State retirement funds mobilize the combined resources of the State and localities. Equally important as the size of the administration unit is the improvement of administrative techniques and standards, to which vigorous attention is being given by State and local public officials.

**TABLE 13.--ESTIMATED NUMBER AND COVERAGE OF STATE AND LOCAL GOVERNMENT
EMPLOYEE RETIREMENT SYSTEMS: JANUARY 1942**

PART II.--NATIONAL ESTIMATES OF ALL RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES BY TOTAL SYSTEMS AND BY TYPE OF SYSTEM

GOVERNMENTAL UNIT AND POPULATION-SIZE CLASS	NUMBER OF RETIREMENT SYSTEMS			TOTAL PERSONNEL IN DEPARTMENTS MAINTAINING RETIREMENT SYSTEMS		COVERAGE OF RETIREMENT SYSTEMS		PERCENT OF COVERAGE TO DEPARTMENTAL TOTAL		REFUNDS TO EMPLOYEES LEAVING SYSTEMS	
	Total	Con-tributory	Non-con-tributory	Number of employees	Amount of pay rolls (in thousands)	Number of employees	Amount of pay rolls (in thousands)	Number of employees	Amount of pay rolls	Number of employees	Amount of refunds (in thousands)
TOTAL.....	1,753	1,360	393	1,868,196	\$272,895	1,494,714	\$231,069	80	85	82,449	\$18,376
<u>State systems.....</u>	<u>117</u>	<u>67</u>	<u>50</u>	<u>1,207,582</u>	<u>156,833</u>	<u>934,254</u>	<u>127,507</u>	<u>77</u>	<u>81</u>	<u>64,477</u>	<u>14,085</u>
For State employees	65	23	42	136,587	15,624	109,906	13,398	80	84	14,135	1,958
For Local employees	7	7	--	22,116	2,548	9,441	1,325	43	52	879	87
For State and Local employees..	45	37	8	1,048,879	138,661	814,907	112,984	78	81	49,463	12,040
<u>Municipalities with populations 1/.....</u>	<u>1,562</u>	<u>1,228</u>	<u>334</u>	<u>609,342</u>	<u>108,565</u>	<u>519,392</u>	<u>97,327</u>	<u>85</u>	<u>90</u>	<u>12,459</u>	<u>3,260</u>
Over 1,000,000....	37	30	7	322,337	63,623	271,727	57,380	84	90	4,631	1,133
500,000-1,000,000	26	18	8	67,907	11,527	64,024	11,082	94	96	3,130	1,364
250,000 - 500,000.	80	54	26	74,958	12,000	62,287	10,388	83	87	1,785	412
100,000 - 250,000.	147	100	47	62,192	9,745	51,036	8,137	82	83	1,290	170
25,000 - 100,000..	506	407	99	60,157	8,841	52,917	7,973	88	90	1,048	117
5,000 - 25,000....	670	543	127	20,875	2,735	16,540	2,276	79	83	575	64
Under 5,000.....	96	76	20	916	94	861	91	94	97	--	--
<u>Counties with populations 2/.....</u>	<u>63</u>	<u>54</u>	<u>9</u>	<u>51,063</u>	<u>7,460</u>	<u>40,882</u>	<u>6,200</u>	<u>80</u>	<u>83</u>	<u>5,513</u>	<u>1,031</u>
Over 250,000.....	34	29	5	45,847	6,865	36,408	5,666	79	83	5,348	1,019
100,000 - 250,000.	15	11	4	3,183	361	2,869	332	90	92	111	6
50,000 - 100,000..	6	6	--	1,315	156	1,009	136	77	87	24	3
Under 50,000.....	8	8	--	718	78	596	66	83	85	30	3
<u>Townships:</u>	<u>11</u>	<u>11</u>	<u>--</u>	<u>209</u>	<u>37</u>	<u>186</u>	<u>35</u>	<u>89</u>	<u>95</u>	<u>--</u>	<u>--</u>

1/ Included with municipalities are 37 school districts and 6 special-purpose districts.
2/ Included with counties are 2 school districts.

TABLE 14.--ESTIMATED MONTHLY PAYMENTS TO BENEFICIARIES BY STATE AND LOCAL GOVERNMENT
EMPLOYEE RETIREMENT SYSTEMS, BY BENEFICIARY: LAST MONTH OF 1941 FISCAL YEAR

GOVERNMENTAL UNIT AND POPULATION- SIZE CLASS	MONTHLY BENEFIT PAYMENTS (in thousands)				NUMBER OF BENEFICIARIES				AVERAGE MONTHLY PAYMENT PER BENEFICIARY			
	Total	Re- tired em- ployees	Dis- abled em- ployees	Sur- vivors	Total	Re- tired em- ployees	Dis- abled em- ployees	Sur- vivors	Total	Re- tired em- ployees	Dis- abled em- ployees	Sur- vivors
TOTAL.....	\$11,360	\$9,055	\$886	\$1,419	158,265	117,176	15,036	26,053	\$72	\$77	\$59	\$54
State systems.....	3,330	2,980	299	51	55,723	47,985	7,083	655	60	62	42	78
For State employees.	342	313	22	7	4,932	4,368	478	86	69	72	46	85
For local employees.	16	15	—	1	215	206	—	9	76	77	—	67
For State and local employees.....	2,972	2,652	277	43	50,576	43,411	6,605	560	59	61	42	77
Municipalities with populations ^{1/}	7,819	5,925	567	1,327	99,679	67,035	7,626	25,018	78	88	74	53
Over 1,000,000.....	4,390	3,500	228	662	49,874	34,140	2,932	12,802	88	103	78	52
500,000 - 1,000,000.	1,065	835	77	153	14,148	10,283	1,090	2,775	75	81	71	55
250,000 - 500,000...	915	606	95	214	14,386	9,034	1,394	3,958	64	67	68	54
100,000 - 250,000...	712	503	87	122	10,197	6,794	1,173	2,230	70	74	74	55
25,000 - 100,000....	585	376	67	142	8,656	5,130	867	2,659	68	74	79	5.
5,000 - 25,000.....	138	96	12	30	2,235	1,517	168	550	62	64	71	56
Under 5,000.....	14	9	1	4	183	137	2	44	75	67	(b)	95
Counties with populations ^{2/}	208	148	20	40	2,826	2,139	326	361	74	70	63	106
Over 250,000.....	197	139	20	38	2,624	1,945	319	360	75	71	64	106
100,000 - 250,000...	6	4	(a)	2	94	92	1	1	59	58	(b)	(b)
50,000 - 100,000....	3	3	(a)	—	61	56	5	—	49	46	(b)	—
Under 50,000.....	2	2	(a)	—	47	46	1	—	45	46	(b)	—
Townships.....	3	2	(a)	1	37	17	1	19	68	94	(b)	47

^{1/} Included with municipalities are 37 school districts and 6 special-purpose districts.

^{2/} Included with counties are 2 school districts.

a Less than \$500.

b Not computed because the number and extent of systems are too restricted.

ALL RETIREMENT SYSTEMS BY TYPE OF SYSTEM

TABLE 15.--ESTIMATED ANNUAL CONTRIBUTIONS, ANNUAL BENEFIT PAYMENTS, AND ASSETS OF STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS: 1941
(in thousands, except amounts per covered employee and per beneficiary)

GOVERNMENTAL UNIT AND POPULATION-SIZE CLASS	ANNUAL EMPLOYEE CONTRIBUTIONS		ANNUAL GOVERNMENTAL CONTRIBUTIONS				ANNUAL BENEFIT PAYMENTS ^{1/}				Assets at end of year
	Total	Per covered employee ^{2/}	Total		Contributory systems	Non-contributory systems	Total		Contributory systems	Non-contributory systems	
			Amount	Per covered employee			Amount	Per beneficiary			
TOTAL.....	\$110,689	\$74	\$158,410	\$106	\$151,130	\$7,280	\$146,753	\$927	\$138,694	\$8,059	\$1,785,486
State systems.....	60,733	65	54,885	59	53,062	1,823	42,245	758	40,335	1,910	931,175
For State employees.	6,895	63	3,979	37	2,983	996	4,234	858	3,174	1,060	52,311
For local employees.	622	66	374	40	374	--	196	912	196	--	2,238
For State and local employees.....	53,216	65	50,532	62	49,705	827	37,815	748	36,965	850	876,626
Municipalities with populations^{2/}.....	46,933	90	100,185	193	94,953	5,232	102,073	1,024	96,050	6,023	828,150
Over 1,000,000.....	31,902	117	58,638	216	58,589	49	60,154	1,206	59,470	684	579,834
500,000-1,000,000...	5,274	82	15,209	238	13,701	1,508	13,404	947	11,883	1,521	129,183
250,000-500,000.....	4,271	69	9,838	158	9,407	431	10,987	764	10,169	818	52,276
100,000-250,000.....	2,228	44	7,759	152	5,754	2,005	9,148	897	7,088	2,060	20,925
25,000-100,000.....	2,365	45	6,585	124	5,582	1,003	6,629	766	5,811	818	31,412
5,000-25,000.....	825	50	2,041	123	1,811	230	1,616	723	1,502	114	13,454
Under 5,000.....	63	79	115	134	109	6	135	739	127	8	1,066
Counties with populations^{4/}.....	3,008	74	3,317	81	3,092	225	2,405	851	2,279	126	25,867
Over 250,000.....	2,875	79	3,116	86	2,907	209	2,289	872	2,173	116	25,036
100,000-250,000.....	59	21	93	32	77	16	56	595	46	10	337
50,000-100,000.....	47	47	68	67	68	--	36	584	36	--	254
Under 50,000.....	27	45	40	67	40	--	24	500	24	--	240
Townships.....	15	81	23	124	23	--	30	814	30	--	294

RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES: 1941

^{1/} Refunds to members withdrawing from systems are excluded. The inclusion of lump-sum or nonrecurring payments makes annual benefit payments more than 12 times monthly benefit payments from which lump-sum payments are excluded. Moreover, annual benefits reflect additions to and withdrawals from old systems, as well as the creation of new systems, during the year. ^{2/} Based on all employees protected by contributory and noncontributory systems. ^{3/} Included with municipalities are 37 school districts and 6 special-purpose districts. ^{4/} Included with counties are 2 school districts.

TABLE 16.--ESTIMATED NUMBER AND COVERAGE OF STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS FOR GENERAL EMPLOYEES: 1/ JANUARY 1942

GOVERNMENTAL UNIT AND POPULATION SIZE CLASS	NUMBER OF RETIREMENT SYSTEMS			TOTAL PERSONNEL IN DEPARTMENTS MAINTAINING RETIREMENT SYSTEMS		COVERAGE OF RETIREMENT SYSTEMS		PERCENT OF COVERAGE TO DEPARTMENTAL TOTAL		FORMER EMPLOYEES PAID REFUNDS DURING FISCAL YEAR 1941	
	Total	Con-tributory	Non-con-tributory	Number of employees	Amount of monthly pay rolls (in thou-sands)	Number of employees	Amount of monthly pay rolls (in thou-sands)	Number of employees	Amount of monthly pay rolls (in thou-sands)	Number of employees leaving systems	Amount of refunds paid (in thou-sands)
TOTAL.....	207	188	19	760,345	\$100,687	571,810	\$79,882	75	\$79	43,913	\$8,422
State systems.....	16	13	3	418,123	50,628	301,415	38,459	72	76	29,901	5,377
For State employees	10	7	3	124,032	13,893	100,992	11,723	81	84	13,627	1,904
For local employees	2	2	--	18,388	2,093	8,200	1,133	45	54	831	82
For State and local employees..	4	4	--	275,703	34,642	192,223	25,603	70	74	15,443	3,391
Municipalities with populations.....	159	145	14	298,600	43,596	235,991	36,116	79	83	8,604	2,034
Over 1,000,000....	6	5	1	158,118	23,808	120,920	19,694	76	83	1,954	530
500,000 - 1,000,000	7	5	2	48,317	7,546	45,515	7,238	94	96	2,742	968
250,000 - 500,000.	11	9	2	35,651	4,790	27,119	3,716	76	78	1,511	252
100,000 - 250,000.	22	20	2	26,877	3,890	19,950	2,786	74	72	1,081	137
25,000 - 100,000..	57	51	6	21,282	2,600	16,785	2,007	79	77	880	93
5,000 - 25,000....	56	55	1	8,355	962	5,702	675	68	70	436	54
Counties with populations.....	32	30	2	43,622	6,463	34,404	5,307	79	82	5,408	1,011
Over 250,000.....	16	15	1	41,275	6,170	32,503	5,055	79	82	5,254	999
100,000 - 250,000.	9	8	1	1,679	211	1,377	183	82	87	111	6
50,000 - 100,000..	3	3	--	340	45	290	41	85	91	21	3
Under 50,000.....	4	4	--	328	37	234	28	71	76	22	3
Townships.....	--	--	--	--	--	--	--	--	--	--	--

1/ Of the 207 general retirement systems, 10 cover all types of employees, 101 protect all types except school employees and 96 cover all types except school employees, police, and firemen. The 16 State systems are classified into 2 systems protecting all types of employees, 9 covering all types except school employees, and 5 covering all types except school employees, police, and firemen. Of the 159 municipal systems, 8 protect all classes of employees, 75 cover all except school employees, 76 cover all except school employees, police, and firemen. The 32 county systems are divided into 17 protecting all except school employees and 15 covering all except school employees, police, and firemen. In the foregoing classification, 2 State systems and 1 municipal system that incidentally cover school employees are included in the systems protecting all types except school employees.

TABLE 17.--ESTIMATED MONTHLY PAYMENTS TO BENEFICIARIES BY STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS FOR GENERAL EMPLOYEES, BY BENEFICIARY: LAST MONTH OF 1941 FISCAL YEAR

GOVERNMENTAL UNIT AND POPULATION- SIZE CLASS	NUMBER OF BENEFICIARIES				MONTHLY BENEFIT PAYMENTS (in thousands)				AVERAGE MONTHLY PAYMENTS PER BENEFICIARY			
	All bene- fici- aries	Retired employ- ees	Disabled employ- ees	Sur- vivors	All bene- fici- aries	Retired employ- ees	Disabled employ- ees	Sur- vivors	All bene- fici- aries	Retired employ- ees	Disabled employ- ees	Sur- vivors
TOTAL.....	40,286	33,109	4,191	2,986	\$2,653	\$2,191	\$268	\$194	\$66	\$66	\$64	\$65
State systems.....	12,383	10,914	1,217	252	720	638	64	18	58	58	53	71
For State employees....	3,491	3,149	316	26	221	207	12	2	63	66	39	65
For local employees....	145	145	--	--	11	11	--	--	81	81	--	--
For State and local employees.....	8,747	7,620	901	226	488	420	52	16	56	55	58	71
Municipalities with populations.....	25,466	20,274	2,713	2,479	1,752	1,418	189	150	69	70	70	60
Over 1,000,000.....	11,196	8,590	912	1,694	869	704	76	89	78	82	83	53
500,000 - 1,000,000....	6,152	5,001	747	404	453	364	48	41	74	73	64	101
250,000 - 500,000.....	3,700	3,203	451	46	186	160	24	2	50	50	53	52
100,000 - 250,000.....	2,381	1,588	494	299	140	90	35	15	59	57	71	48
25,000 - 100,000.....	1,378	1,266	87	25	75	68	5	2	54	54	60	60
5,000 - 25,000.....	659	626	22	11	34	32	1	1	51	51	55	73
Counties with populations.....	2,437	1,921	261	255	176	135	15	26	73	70	57	104
Over 250,000.....	2,332	1,817	260	255	171	130	15	26	73	71	58	104
100,000 - 250,000.....	63	62	1	--	3	3	(a)	--	54	55	(b)	--
50,000 - 100,000.....	24	24	--	--	1	1	--	--	50	50	--	--
Under 50,000.....	18	18	--	--	1	1	--	--	44	44	--	--
Townships	--	--	--	--	--	--	--	--	--	--	--	--

a Less than \$500.

b Not computed because the number and extent of systems are too restricted to be significant.

TABLE 18.--ESTIMATED ANNUAL CONTRIBUTIONS, ANNUAL BENEFIT PAYMENTS, AND ASSETS OF STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS FOR GENERAL EMPLOYEES: 1941

(in thousands, except amounts per covered employee and per beneficiary)

GOVERNMENTAL UNIT AND POPULATION SIZE CLASS	ANNUAL EMPLOYEE CONTRIBUTIONS		ANNUAL GOVERNMENTAL CONTRIBUTIONS				ANNUAL BENEFIT PAYMENTS ^{1/}				Assets at end of year
	Total	Per covered employee ^{2/}	Total		Contributory systems	Noncontributory systems	Total		Contributory systems	Noncontributory systems	
			Amount	Per covered employee			Amount	Per beneficiary			
TOTAL.....	\$49,763	\$87	\$55,540	\$97	\$55,021	\$519	\$41,261	\$1,024	\$40,223	\$1,038	\$654,865
State systems.....	26,387	88	18,321	61	18,251	70	10,789	871	10,535	254	250,712
For State employees	6,621	66	2,037	20	2,037	--	2,517	721	2,263	254	47,362
For local employees	540	66	250	30	250	--	141	974	141	--	1,880
For State and local employees..	19,226	100	16,034	83	15,964	70	8,131	930	8,131	--	201,470
Municipalities with populations.....	20,531	87	34,418	146	33,975	443	28,435	1,117	27,657	778	379,767
Over 1,000,000....	12,479	103	20,217	167	20,217	--	16,942	1,513	16,752	190	242,355
500,000 - 1,000,000	3,769	83	7,932	174	7,866	66	6,020	979	5,954	66	94,340
250,000 - 500,000.	2,039	75	2,374	88	2,354	20	2,459	664	2,435	24	26,994
100,000 - 250,000.	930	47	1,696	85	1,489	207	1,773	745	1,422	351	7,857
25,000 - 100,000..	887	53	1,514	90	1,366	148	825	599	680	145	5,449
5,000 - 25,000....	427	75	685	120	683	2	416	632	414	2	2,772
Counties with populations.....	2,845	83	2,801	81	2,795	6	2,037	836	2,031	6	24,386
Over 250,000.....	2,736	84	2,654	82	2,648	6	1,972	846	1,966	6	23,859
100,000 - 250,000.	57	41	71	52	71	--	40	633	40	--	292
50,000 - 100,000..	32	110	50	172	50	--	16	654	16	--	92
Under 50,000.....	20	85	26	111	26	--	9	478	9	--	143
Townships.....	--	--	--	--	--	--	--	--	--	--	--

ALL RETIREMENT SYSTEMS BY TYPE OF SYSTEM

1/ Refunds to members withdrawing from systems are excluded. The inclusion of lump-sum or nonrecurring payments makes annual benefit payments more than 12 times monthly benefit payments from which lump-sum payments are excluded. Moreover, annual benefits reflect additions to and withdrawals from old systems, as well as the creation of new systems, during the year.

2/ Based on all employees protected by contributory and noncontributory systems.

TABLE 19.---ESTIMATED NUMBER AND COVERAGE OF STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS
FOR SCHOOL EMPLOYEES: 1/ JANUARY 1942

RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES: 1941

3-34942

GOVERNMENTAL UNIT AND POPULATION- SIZE CLASS	NUMBER OF RETIREMENT SYSTEMS			TOTAL PERSONNEL IN DEPARTMENTS MAIN- TAINING RETIREMENT SYSTEMS		COVERAGE OF RETIREMENT SYSTEMS		PERCENT OF COVERAGE TO DEPARTMENTAL TOTAL		FORMER EMPLOYEES PAID REFUNDS DURING FISCAL YEAR 1941	
	Total	Con- tribu- tory	Non- con- tribu- tory	Number of employees	Amount of monthly pay rolls (in thou- sands)	Number of employees	Amount of monthly pay rolls (in thou- sands)	Number of employees	Amount of monthly pay rolls (in thou- sands)	Number of employees leaving systems	Amount of refunds paid (in thou- sands)
TOTAL.....	112	81	31	908,048	\$135,433	740,781	\$116,655	82	\$86	35,279	\$9,240
State systems.....	40	30	10	773,156	103,687	620,873	87,045	80	84	33,915	8,645
For State employees	5	--	5	2,981	327	1,465	282	49	86	--	--
For local employees	1	1	--	2,796	300	323	39	12	13	19	2
For State and local employees..	34	29	5	767,379	103,060	619,085	86,724	81	84	33,896	8,643
Municipalities with populations ^{2/}	64	46	18	131,392	31,374	116,766	29,261	89	93	1,353	595
Over 1,000,000....	8	6	2	88,728	23,810	79,209	22,286	89	94	683	296
500,000 - 1,000,000	3	2	1	6,519	1,358	5,830	1,270	89	94	90	101
250,000 - 500,000.	11	6	5	15,956	3,098	13,613	2,800	85	90	265	159
100,000 - 250,000.	15	12	3	12,920	2,139	11,523	1,988	89	93	198	31
25,000 - 100,000..	17	13	4	6,068	820	5,448	774	90	94	69	6
5,000 - 25,000....	10	7	3	1,201	149	1,143	143	95	96	48	2
Counties with populations ^{3/}	8	5	3	3,500	372	3,142	349	90	94	11	(a)
Over 250,000.....	1	1	--	676	79	602	75	89	95	--	--
100,000 - 250,000.	3	--	3	1,466	142	1,466	142	100	100	--	--
50,000 - 100,000..	2	2	--	970	110	714	94	74	85	3	(a)
Under 50,000.....	2	2	--	388	41	360	38	93	93	8	(a)
Townships.....	--	--	--	--	--	--	--	--	--	--	--

1/ This table comprises all systems for school employees, except where school employees are members of general-employee retirement systems. Approximately 14,317 school employees are members of the 9 city general systems of Atlanta, Georgia; Altoona, Pennsylvania; Baltimore, Maryland; Boston, Massachusetts; Columbus, Georgia; Gainesville, Georgia; Milwaukee, Wisconsin; Providence, Rhode Island; and San Francisco, California. The 4 State general systems of Colorado, Connecticut, Maine, and Minnesota contain approximately 3,246 school members. 2/ Included with municipalities are 37 school districts. 3/ Included with counties are 2 school districts. a. Less than \$500.

TABLE 20.--ESTIMATED MONTHLY PAYMENTS TO BENEFICIARIES BY STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS FOR SCHOOL EMPLOYEES, BY BENEFICIARY: LAST MONTH OF 1941 FISCAL YEAR

GOVERNMENTAL UNIT AND POPULATION SIZE CLASS	NUMBER OF BENEFICIARIES				MONTHLY BENEFIT PAYMENTS (in thousands)				AVERAGE MONTHLY PAYMENTS PER BENEFICIARY			
	All bene- fici- aries	Retired employ- ees	Disabled employ- ees	Sur- vivors	All bene- fici- aries	Retired employ- ees	Disabled employ- ees	Sur- vivors	All bene- fici- aries	Retired employ- ees	Disabled employ- ees	Sur- vivors
TOTAL.....	57,027	49,922	6,662	443	\$3,949	\$3,635	\$278	\$36	\$69	\$73	\$42	\$80
State systems.....	41,755	35,821	5,600	334	2,473	2,228	218	27	59	52	39	81
For State employees....	75	70	5	--	7	6	1	--	88	86	(b)	--
For local employees....	--	--	--	--	--	--	--	--	--	--	--	--
For State and local employees.....	41,680	35,751	5,595	334	2,466	2,222	217	27	59	62	39	81
Municipalities with populations ^{1/}	15,164	14,001	1,054	109	1,471	1,402	60	9	97	100	56	78
Over 1,000,000.....	10,464	9,674	697	93	1,164	1,120	36	8	111	116	51	82
500,000 - 1,000,000....	951	833	118	--	82	71	11	--	86	85	93	--
250,000 - 500,000.....	1,715	1,628	72	15	102	97	4	1	59	60	50	60
100,000 - 250,000.....	1,479	1,352	126	1	99	92	7	(a)	67	68	58	(b)
25,000 - 100,000.....	480	440	40	--	21	19	2	--	44	44	40	--
5,000 - 25,000.....	75	74	1	--	3	3	(a)	--	37	38	(b)	--
Counties with populations ^{2/}	108	100	8	--	5	5	(a)	--	45	45	38	--
Over 250,000.....	22	20	2	--	1	1	(a)	--	45	45	(b)	--
100,000 - 250,000.....	20	20	--	--	1	1	--	--	45	45	(b)	--
50,000 - 100,000.....	37	32	5	--	2	2	(a)	--	46	44	(b)	--
Under 50,000.....	29	28	1	--	1	1	(a)	--	45	46	(b)	--
Townships.....	--	--	--	--	--	--	--	--	--	--	--	--

^{1/} Included with municipalities are 37 school districts.

^{2/} Included with counties are 2 school districts.

a Not computed because the number and extent of systems are too restricted to be significant.

b Less than \$500.

ALL RETIREMENT SYSTEMS BY TYPE OF SYSTEM

TABLE 21.--ESTIMATED ANNUAL CONTRIBUTIONS, ANNUAL BENEFIT PAYMENTS, AND ASSETS OF STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS FOR SCHOOL EMPLOYEES: 1941

(in thousands, except amounts per covered employee and per beneficiary)

GOVERNMENTAL UNIT AND POPULATION- SIZE CLASS	ANNUAL EMPLOYEE CONTRIBUTIONS		ANNUAL GOVERNMENTAL CONTRIBUTIONS				ANNUAL BENEFIT PAYMENTS ^{1/}				Assets at end of year
	Total	Per covered em- ployee ^{2/}	Total		Contrib- utory systems	Noncon- tributory systems	Total		Contrib- utory systems	Noncon- tributory systems	
			Amount	Per covered employee			Amount	Per benefi- ciary			
TOTAL.....	\$45,959	\$62	\$54,821	\$74	\$53,581	\$1,240	\$49,369.	\$866	\$47,872	\$1,497.	\$989,518
State systems.....	33,922	55	34,103	55	33,533	570	29,529	707	28,704	825	674,707
For State employees	--	--	33	23	--	33	79	1,047	--	79	--
For local employees	18	56	20	62	20	--	--	--	--	--	127
For State and local employees..	33,904	55	34,050	55	33,513	537	29,450	707	28,704	746	674,580
Municipalities with populations ^{3/}	12,005	103	20,661	177	20,007	654	19,783	1,305	19,121	662	314,519
Over 1,000,000....	10,169	128	17,339	219	17,298	41	15,445	1,476	15,402	43	268,837
500,000 - 1,000,000	448	77	997	171	839	158	969	1,019	811	158	19,441
250,000 - 500,000.	819	60	1,184	87	961	223	1,256	732	1,017	239	18,884
100,000 - 250,000.	462	40	869	75	706	163	1,850	1,251	1,692	158	6,042
25,000 - 100,000..	92	17	232	43	177	55	235	489	182	53	1,160
5,000 - 25,000....	15	13	40	35	26	14	28	379	17	11	179
Counties with populations ^{4/}	32	10	57	18	41	16	57	530	47	10	292
Over 250,000.....	10	17	10	17	10	--	12	545	12	--	40
100,000 - 250,000.	--	--	16	11	--	16	10	520	--	10	5
50,000 - 100,000..	15	21	17	24	17	--	20	538	20	--	152
Under 50,000.....	7	19	14	39	14	--	15	514	15	--	95
Townships.....	--	--	--	--	--	--	--	--	--	--	--

1/ Refunds to members withdrawing from systems are excluded. The inclusion of lump-sum or nonrecurring payments makes annual benefit payments more than 12 times monthly benefit payments from which lump-sum payments are excluded. Moreover, annual benefits reflect additions to and withdrawals from old systems, as well as the creation of new systems, during the year.

2/ Based on all employees protected by contributory and noncontributory systems.

3/ Included with municipalities are 37 school districts.

4/ Included with counties are 2 school districts.

2-34942

TABLE 22.--ESTIMATED NUMBER AND COVERAGE OF STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS
FOR POLICE: JANUARY 1942

GOVERNMENTAL UNIT AND POPULATION- SIZE CLASS	NUMBER OF RETIREMENT SYSTEMS			TOTAL PERSONNEL IN DEPARTMENTS MAIN- TAINING RETIREMENT SYSTEMS		COVERAGE OF RETIREMENT SYSTEMS		PERCENT OF COVERAGE TO DEPARTMENTAL TOTAL		FORMER EMPLOYEES PAID REFUNDS DURING FISCAL YEAR 1941	
	Total	Con- tribu- tory	Non- con- tribu- tory	Number of employees	Amount of monthly pay rolls (in thou- sands)	Number of employees	Amount of monthly pay rolls (in thou- sands)	Number of employees	Amount of monthly pay rolls (in thou- sands)	Number of employees leaving systems	Amount of refunds paid (in thou- sands)
TOTAL.....	529	417	112	79,756	\$15,095	73,859	\$14,336	93	\$95	484	\$198
State systems.....	16	13	3	9,190	1,258	6,768	933	74	74	161	11
For State employees	13	10	3	3,796	539	3,552	511	94	95	41	6
For State and local employees..	3	3	--	5,394	719	3,216	422	60	59	120	5
Municipalities with populations..... ^{1/}	493	384	109	69,189	13,592	65,778	13,167	95	97	283	175
Over 1,000,000 ^{1/} ..	6	5	1	34,614	7,728	33,493	7,554	97	98	79	40
500,000 - 1,000,000	7	5	2	6,547	1,227	6,158	1,179	94	96	140	128
250,000 - 500,000..	20	15	5	8,482	1,415	7,964	1,351	94	95	6	1
100,000 - 250,000..	40	24	16	7,234	1,196	6,963	1,166	96	97	3	1
25,000 - 100,000..	151	121	30	8,749	1,463	8,051	1,397	92	95	42	4
5,000 - 25,000....	235	192	43	3,345	531	2,986	491	89	92	13	1
Under 5,000.....	34	22	12	218	32	163	29	75	91	--	--
Counties with populations.....	12	12	--	1,236	219	1,190	211	96	96	40	112
Over 250,000.....	9	9	--	1,203	212	1,166	205	97	97	40	112
100,000 - 250,000.	2	2	--	28	6	19	5	68	83	--	--
50,000 - 100,000..	1	1	--	5	1	5	1	100	100	--	--
Townships.....	8	8	--	141	26	123	25	87	96	--	--

^{1/} Includes the Police Retirement System of the Chicago Park District.

ALL RETIREMENT SYSTEMS BY TYPE OF SYSTEM

3-34942

TABLE 23.--ESTIMATED MONTHLY PAYMENTS TO BENEFICIARIES BY STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS FOR POLICE, BY BENEFICIARY: LAST MONTH OF 1941 FISCAL YEAR

RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES: 1941

GOVERNMENTAL UNIT AND POPULATION-SIZE CLASS	NUMBER OF BENEFICIARIES				MONTHLY BENEFIT PAYMENTS (in thousands)				AVERAGE MONTHLY PAYMENTS PER BENEFICIARY			
	All beneficiaries	Retired employees	Disabled employees	Survivors	All beneficiaries	Retired employees	Disabled employees	Survivors	All beneficiaries	Retired employees	Disabled employees	Survivors
TOTAL.....	26,039	14,365	1,222	10,452	\$2,012	\$1,406	\$91	\$515	\$77	\$98	\$75	\$49
State systems.....	292	109	142	41	23	10	10	3	77	79	75	83
For State employees....	177	102	34	41	15	9	3	3	84	79	97	83
For State and local employees.....	115	7	108	--	8	1	7	--	68	71	68	--
Municipalities with populations.....	25,590	14,186	1,029	10,375	1,973	1,389	76	508	77	98	74	49
Over 1,000,000.....	15,399	8,311	454	6,634	1,276	903	32	341	83	109	72	51
500,000 - 1,000,000....	3,000	1,959	141	900	218	167	12	39	73	86	81	43
250,000 - 500,000.....	3,108	1,532	195	1,381	188	119	13	56	61	78	67	40
100,000 - 250,000.....	1,984	1,276	103	605	140	106	8	26	71	83	76	43
25,000 - 100,000.....	1,595	866	109	620	112	72	9	31	70	83	82	51
5,000 - 25,000.....	466	231	27	208	35	21	2	12	75	91	81	60
Under 5,000.....	38	11	--	27	4	1	--	3	100	100	--	100
Counties with populations.....	134	60	51	23	14	6	5	3	103	113	100	78
Over 250,000.....	123	50	51	22	12	5	5	2	102	116	100	73
100,000 - 250,000.....	11	10	--	1	2	1	--	1	109	100	--	(a)
50,000 - 100,000.....	--	--	--	--	--	--	--	--	--	--	--	--
Townships.....	23	10	--	13	2	1	--	1	65	100	--	46

a Not computed because the number and extent of systems are too restricted to be significant.

TABLE 24.--ESTIMATED ANNUAL CONTRIBUTIONS, ANNUAL BENEFIT PAYMENTS, AND ASSETS OF STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS FOR POLICE: 1941

(in thousands, except amounts per covered employee and per beneficiary)

GOVERNMENTAL UNIT AND POPULATION SIZE CLASS	ANNUAL EMPLOYEE CONTRIBUTIONS		ANNUAL GOVERNMENTAL CONTRIBUTIONS				ANNUAL BENEFIT PAYMENTS ^{1/}				Assets at end of year
	Total	Per covered em- ployee ^{2/}	Total		Contributory systems	Noncontributory systems	Total		Contributory systems	Noncontributory systems	
			Amount	Per covered employee			Amount	Per beneficiary			
TOTAL.....	\$6,706	\$91	\$19,344	\$262	\$18,089	\$1,255	\$23,831	\$915	\$22,336	\$1,495	\$49,781
<u>State systems.....</u>	<u>226</u>	<u>33</u>	<u>519</u>	<u>77</u>	<u>402</u>	<u>117</u>	<u>274</u>	<u>940</u>	<u>185</u>	<u>89</u>	<u>2,527</u>
Rr State employees	177	50	253	71	211	42	164	928	75	89	2,140
Rr State and local employees..	49	15	266	83	191	75	110	959	110	--	387
<u>Municipalities</u>											
<u>with populations...</u>	<u>6,341</u>	<u>96</u>	<u>18,561</u>	<u>282</u>	<u>17,423</u>	<u>1,138</u>	<u>23,383</u>	<u>914</u>	<u>21,977</u>	<u>1,406</u>	<u>45,991</u>
Over 1,000,000....	4,734	141	10,681	319	10,681	--	15,129	982	15,108	21	17,588
500,000 - 1,000,000	608	99	2,901	471	2,348	553	2,691	897	2,138	553	11,867
250,000 - 500,000.	326	41	1,881	236	1,837	44	2,181	702	2,011	170	2,774
100,000 - 250,000.	243	35	1,450	208	1,183	267	1,638	826	1,216	422	3,008
25,000 - 100,000..	282	35	1,193	148	966	227	1,320	827	1,115	205	7,290
5,000 - 25,000....	130	44	423	142	381	42	390	836	359	31	3,321
Under 5,000.....	18	110	32	196	27	5	34	897	30	4	143
<u>Counties with</u>											
<u>populations.....</u>	<u>127</u>	<u>107</u>	<u>249</u>	<u>209</u>	<u>249</u>	<u>--</u>	<u>155</u>	<u>1,154</u>	<u>155</u>	<u>--</u>	<u>1,047</u>
Over 250,000.....	126	108	243	208	243	--	149	1,211	149	--	1,014
100,000 - 250,000.	1	89	5	279	5	--	6	509	6	--	23
50,000 - 100,000..	(a)	80	1	100	1	--	--	--	--	--	10
<u>Townships.....</u>	<u>12</u>	<u>98</u>	<u>15</u>	<u>122</u>	<u>15</u>	<u>--</u>	<u>19</u>	<u>817</u>	<u>19</u>	<u>--</u>	<u>216</u>

ALL RETIREMENT SYSTEMS BY TYPE OF SYSTEM

^{1/} Refunds to members withdrawing from systems are excluded. The inclusion of lump-sum or nonrecurring payments makes annual benefit payments more than 12 times monthly benefit payments from which lump-sum payments are excluded. Moreover, annual benefits reflect additions to and withdrawals from old systems, as well as the creation of new systems, during the year.

^{2/} Based on all employees protected by contributory and noncontributory systems.

^a Less than \$500.

TABLE 25.--ESTIMATED NUMBER AND COVERAGE OF STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS FOR FIREMEN AND FOR BOTH POLICE AND FIREMEN: JANUARY 1942

GOVERNMENTAL UNIT AND POPULATION-SIZE CLASS	NUMBER OF RETIREMENT SYSTEMS			TOTAL PERSONNEL IN DEPARTMENTS MAINTAINING RETIREMENT SYSTEMS		COVERAGE OF RETIREMENT SYSTEMS		PERCENT OF COVERAGE TO DEPARTMENTAL TOTAL		FORMER EMPLOYEES PAID REFUNDS DURING FISCAL YEAR 1941	
	Total	Con-tributory	Non-con-tributory	Number of employees	Amount of monthly pay rolls (in thou-sands)	Number of employees	Amount of monthly pay rolls (in thou-sands)	Number of employees	Amount of monthly pay rolls (in thou-sands)	Number of employees leaving systems	Amount of refunds paid (in thou-sands)
<u>Systems Protecting Firemen^{1/}</u>											
TOTAL.....	522	380	142	52,366	\$10,044	51,383	\$9,931	98	\$99	212	\$167
State systems:											
For local employees	3	3	--	603	95	589	93	98	98	5	(a)
Municipalities with populations.....	516	374	142	51,695	9,938	50,731	9,828	98	99	207	167
Over 1,000,000....	5	4	1	18,068	4,278	17,976	4,274	99	100	15	6
500,000 - 1,000,000	8	5	3	4,054	800	4,051	799	100	100	142	156
250,000 - 500,000.	23	17	6	7,978	1,388	7,916	1,382	99	100	3	(a)
100,000 - 250,000.	40	28	12	7,153	1,228	6,996	1,206	98	98	2	(a)
25,000 - 100,000..	182	132	50	10,833	1,735	10,617	1,705	98	98	23	4
5,000 - 25,000....	239	174	65	3,551	502	3,117	455	88	91	22	1
Under 5,000.....	19	14	5	58	7	58	7	100	100	--	--
Townships.....	3	3	--	68	11	63	10	93	91	--	--
<u>Systems Protecting Both Police and Firemen^{2/}</u>											
Municipalities with populations.....	228	212	16	34,636	6,245	30,689	5,753	89	92	81	24
Over 1,000,000....	1	1	--	4,722	925	4,172	854	88	92	--	--
500,000 - 1,000,000	1	1	--	2,470	596	2,470	596	100	100	16	11
250,000 - 500,000.	6	5	1	6,161	1,210	5,327	1,081	86	89	--	--
100,000 - 250,000.	11	10	1	4,909	868	4,275	780	87	90	6	1
25,000 - 100,000..	85	79	6	12,406	2,078	11,236	1,949	91	94	32	9
5,000 - 25,000....	93	85	8	3,500	516	2,741	441	78	85	27	3
Under 5,000.....	31	31	--	468	52	468	52	100	100	--	--

^{1/} Excludes systems protecting both volunteer and paid firemen and protecting only volunteer firemen. Counties lack systems for firemen. ^{2/} No State, county, or township systems are in existence for both police and firemen. a. Less than \$500.

TABLE 26.--ESTIMATED MONTHLY PAYMENTS TO BENEFICIARIES BY STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS FOR FIREMEN AND FOR BOTH POLICE AND FIREMEN, BY BENEFICIARY:
LAST MONTH OF 1941 FISCAL YEAR

GOVERNMENTAL UNIT AND POPULATION- SIZE CLASS	NUMBER OF BENEFICIARIES				MONTHLY BENEFIT PAYMENTS (in thousands)				AVERAGE MONTHLY PAYMENTS PER BENEFICIARY			
	All bene- fici- aries	Retired employ- ees	Disabled employ- ees	Sur- vivors	All bene- fici- aries	Retired employ- ees	Disabled employ- ees	Sur- vivors	All bene- fici- aries	Retired employ- ees	Disabled employ- ees	Sur- vivors
<u>Systems Protecting Firemen^{1/}</u>												
TOTAL.....	19,738	11,309	1,061	7,368	\$1,572	\$1,131	\$85	\$356	\$80	\$100	\$81	\$49
State systems:												
For local employees....	48	46	--	2	3	3	--	(a)	67	65	--	(b)
Municipalities with populations.....	19,676	11,256	1,060	7,360	1,568	1,127	85	356	80	100	81	49
Over 1,000,000.....	8,003	4,832	108	3,063	753	579	12	162	94	120	113	53
500,000 - 1,000,000....	2,909	1,809	84	1,016	213	161	6	46	73	89	77	45
250,000 - 500,000.....	3,376	1,595	355	1,426	234	137	27	70	69	86	76	49
100,000 - 250,000.....	2,420	1,547	143	730	182	138	11	33	76	89	80	46
25,000 - 100,000.....	2,401	1,183	280	938	153	93	22	38	64	79	80	41
5,000 - 25,000.....	544	272	88	184	32	19	6	7	60	72	68	41
Under 5,000.....	23	18	2	3	1	(a)	1	(a)	57	(b)	(b)	(b)
Townships.....	14	7	1	6	1	1	(a)	(a)	71	86	(b)	(b)
<u>Systems Protecting Both Police and Firemen</u>												
Municipalities with populations.....	9,156	4,502	946	3,708	817	444	93	280	89	99	99	75
Over 1,000,000.....	1,258	745	173	340	164	98	27	39	130	131	153	116
500,000 - 1,000,000....	1,136	681	--	455	99	72	--	27	87	106	--	60
250,000 - 500,000.....	2,319	928	301	1,090	193	83	25	85	83	90	83	78
100,000 - 250,000.....	1,280	537	151	592	106	46	13	47	83	86	86	79
25,000 - 100,000.....	2,707	1,337	284	1,076	219	122	26	71	81	92	90	66
5,000 - 25,000.....	365	197	27	141	28	16	2	10	77	84	85	68
Under 5,000.....	91	77	--	14	8	7	--	1	87	86	--	93

^{1/} Excludes systems protecting both volunteer and paid firemen and protecting only volunteer firemen.

a Less than \$500.

b Not computed because the number and extent of systems are too restricted to be significant.

TABLE 27.--ESTIMATED ANNUAL CONTRIBUTIONS, ANNUAL BENEFIT PAYMENTS, AND ASSETS OF STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS FOR FIREMEN AND FOR BOTH POLICE AND FIREMEN: 1941

(in thousands, except amounts per covered employee and per beneficiary)

GOVERNMENTAL UNIT AND POPULATION- SIZE CLASS	ANNUAL EMPLOYEE CONTRIBUTIONS		ANNUAL GOVERNMENTAL CONTRIBUTIONS				ANNUAL BENEFIT PAYMENTS ^{1/}				Assets at end of year
	Total	Per covered em- ployee ^{2/}	Total		Contribu- tory systems	Noncon- tributory systems	Total		Contribu- tory systems	Noncon- tributory systems	
			Amount	Per covered employee			Amount	Per benefi- ciary			
<u>Systems Protecting Firemen^{3/}</u>											
TOTAL.....	\$3,941	\$77	\$15,720	\$306	\$13,870	\$1,850	\$18,129	\$919	\$16,216	\$1,913	\$33,715
State systems:											
For local employees	39	66	64	109	64	--	37	773	37	--	231
Municipalities with populations.....	3,899	77	15,648	308	13,798	1,850	18,081	919	16,168	1,913	33,406
Over 1,000,000....	2,500	139	6,770	377	6,770	--	8,644	1,080	8,623	21	10,206
500,000 - 1,000,000	328	81	2,543	628	1,812	731	2,549	876	1,805	744	3,175
250,000 - 500,000.	415	52	2,303	291	2,253	50	2,687	796	2,461	226	2,458
100,000 - 250,000.	250	36	1,945	278	1,456	489	2,078	859	1,491	587	3,843
25,000 - 100,000..	328	31	1,590	150	1,138	452	1,708	711	1,410	298	9,513
5,000 - 25,000....	77	25	487	156	359	128	405	744	371	34	4,131
Under 5,000.....	1	12	10	178	10	--	10	448	7	3	80
Townships.....	3	57	8	122	8	--	11	807	11	--	78
<u>Systems Protecting Both Police and Firemen</u>											
Municipalities with populations.....	2,266	74	6,937	226	6,483	454	9,483	1,036	9,240	243	28,336
Over 1,000,000....	393	94	762	183	762	--	1,679	1,493	1,879	--	16,441
500,000 - 1,000,000	121	49	836	338	836	--	1,175	1,034	1,175	--	360
250,000 - 500,000.	578	109	1,870	351	1,870	--	2,268	978	2,196	72	261
100,000 - 250,000.	240	56	1,107	259	786	321	1,273	995	1,227	46	76
25,000 - 100,000...	728	65	1,969	175	1,868	111	2,485	918	2,375	110	7,664
5,000 - 25,000....	158	58	325	119	303	22	318	872	303	15	2,734
Under 5,000.....	48	103	68	145	68	--	85	929	85	--	800

1/ Refunds to members withdrawing from systems are excluded. The inclusion of lump-sum or nonrecurring payments makes annual benefit payments more than 12 times monthly benefit payments from which lump-sum payments are excluded. Moreover, annual benefits reflect additions to and withdrawals from old systems, as well as the creation of new systems, during the year.

2/ Based on all employees protected by contributory and noncontributory systems.

3/ Excludes systems protecting both volunteer and paid firemen and protecting only volunteer firemen.

TABLE 28.--ESTIMATED NUMBER AND COVERAGE OF STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS
FOR UNSPECIFIED TYPES OF EMPLOYEES: JANUARY 1942^{1/}

GOVERNMENTAL UNIT AND POPULATION- SIZE CLASS	NUMBER OF RETIREMENT SYSTEMS			TOTAL PERSONNEL IN DEPARTMENTS MAIN- TAINING RETIREMENT SYSTEMS		COVERAGE OF RETIREMENT SYSTEMS		PERCENT OF COVERAGE TO DEPARTMENTAL TOTAL		FORMER EMPLOYEES PAID REFUNDS DURING FISCAL YEAR 1941	
	Total	Con- tribu- tory	Non- con- tribu- tory	Number of employees	Amount of monthly pay rolls (in thou- sands)	Number of employees	Amount of monthly pay rolls (in thou- sands)	Number of employees	Amount of monthly pay rolls (in thou- sands)	Number of employees leaving systems	Amount of refunds paid (in thou- sands)
TOTAL.....	117	49	68	32,406	\$5,372	25,580	\$4,493	79	\$84	2,474	\$325
State systems.....	42	8	34	6,510	1,165	4,609	977	71	84	495	52
For State employees	37	6	31	5,778	865	3,697	682	67	79	467	48
For local employees	1	1	--	329	60	329	60	100	100	24	3
For State and local employees..	4	1	3	403	240	383	235	95	98	4	1
Municipalities											
with populations ^{2/} ..	64	34	30	23,191	3,801	18,825	3,183	81	84	1,925	265
Over 1,000,000....	11	9	2	18,087	3,074	15,957	2,718	88	88	1,900	261
250,000 - 500,000.	9	2	7	730	99	348	58	48	59	--	--
100,000 - 250,000.	19	6	13	3,099	424	1,329	211	43	50	--	--
25,000 - 100,000..	14	11	3	819	145	780	141	95	97	2	1
5,000 - 25,000....	11	6	5	456	59	411	55	90	95	23	3
Counties with											
populations.....	11	7	4	2,705	406	2,146	333	79	82	54	8
Over 250,000.....	8	4	4	2,693	404	2,137	331	79	82	54	8
100,000 - 250,000.	1	1	--	10	2	7	2	70	100	--	--
Under 50,000.....	2	2	--	2	(a)	2	(a)	100	--	--	--

^{1/} No township systems are in existence for unspecified types of employees.

^{2/} Includes the retirement systems of 5 special districts (Chicago Park District, Chicago Sanitation District, Cook County Forest Preserve District, and the Portland, Maine, Water District).

a Less than \$500.

TABLE 29.--ESTIMATED MONTHLY PAYMENTS TO BENEFICIARIES BY STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS FOR UNSPECIFIED TYPES OF EMPLOYEES,* BY BENEFICIARY: LAST MONTH OF 1941 FISCAL YEAR

GOVERNMENTAL UNIT AND POPULATION- SIZE CLASS	NUMBER OF BENEFICIARIES				MONTHLY BENEFIT PAYMENTS (in thousands)				AVERAGE MONTHLY PAYMENTS PER BENEFICIARY			
	All bene- fici- aries	Retired employ- ees	Disabled employ- ees	Sur- vivors	All bene- fici- aries	Retired employ- ees	Disabled employ- ees	Sur- vivors	All bene- fici- aries	Retired employ- ees	Disabled employ- ees	Sur- vivors
TOTAL.....	5,930	3,887	953	1,090	\$354	\$245	\$71	\$37	\$60	\$64	\$74	\$33
State systems.....	1,245	1,095	124	26	111	101	7	3	89	93	50	100
For State employees...	1,189	1,047	123	19	99	91	6	2	84	87	47	116
For local employees...	22	15	--	7	2	1	--	1	68	73	--	57
For State and local employees.....	34	33	1	--	10	9	1	--	282	279	*(a)	--
Municipalities												
with populations.....	4,538	2,734	823	981	230	142	64	24	51	52	77	24
Over 1,000,000.....	3,554	1,988	588	978	164	96	45	23	46	48	77	24
250,000 - 500,000.....	168	148	20	--	12	10	2	--	72	70	90	--
100,000 - 250,000.....	653	494	156	3	45	31	13	1	68	64	81	(a)
25,000 - 100,000.....	95	38	57	--	5	2	3	--	57	45	65	--
5,000 - 25,000.....	68	66	2	--	4	3	1	--	56	55	(a)	--
Counties with												
populations.....	147	58	6	83	13	3	(b)	10	88	45	33	122
Over 250,000.....	147	58	6	83	13	3	(b)	10	88	45	33	122
100,000 - 250,000.....	--	--	--	--	--	--	--	--	--	--	--	--
Under 50,000.....	--	--	--	--	--	--	--	--	--	--	--	--

a Less than \$500.

b Not computed because the number and extent of systems are too restricted to be significant.

TABLE 30.--ESTIMATED ANNUAL CONTRIBUTIONS, ANNUAL BENEFIT PAYMENTS, AND ASSETS OF STATE AND LOCAL GOVERNMENT RETIREMENT SYSTEMS FOR UNSPECIFIED TYPES OF EMPLOYEES: 1941

(in thousands, except amounts per covered employee and per beneficiary)

GOVERNMENTAL UNIT AND POPULATION-SIZE CLASS	ANNUAL EMPLOYEE CONTRIBUTIONS		ANNUAL GOVERNMENTAL CONTRIBUTIONS				ANNUAL BENEFIT PAYMENTS ^{1/}				Assets at end of year
	Total	Per covered employee ^{2/}	Total		Contributory systems	Noncontributory systems	Total		Contributory systems	Noncontributory systems	
			Amount	Per covered employee			Amount	Per beneficiary			
TOTAL.....	\$2,050	\$80	\$6,008	\$235	\$4,049	\$1,959	\$4,653	\$785	\$2,781	\$1,872	\$29,027
State systems.....	159	34	1,878	407	812	1,066	1,616	1,298	874	742	2,998
For State employees	97	25	1,656	425	735	921	1,474	1,240	836	638	2,609
For local employees	25	76	40	122	40	--	18	805	18	--	--
For State and local employees...	37	97	182	475	37	145	124	3,635	20	104	159
Municipalities with populations....	1,887	100	5,920	208	5,230	690	2,881	635	1,851	1,020	25,887
Over 1,000,000.....	1,627	102	2,869	180	2,861	8	2,115	595	1,706	409	24,407
250,000 - 500,000..	94	270	226	649	132	94	136	812	49	87	905
100,000 - 250,000..	103	78	692	521	154	558	536	820	40	496	123
25,000 - 100,000...	48	62	87	112	77	10	56	594	49	7	336
5,000 - 25,000.....	15	36	46	112	26	20	38	554	17	21	116
Counties with populations.....	4	^a 2	210	98	7	203	156	1,061	46	110	142
Over 250,000.....	3	1	209	98	6	203	156	1,061	46	110	123
100,000 - 250,000..	1	114	1	86	1	--	--	--	--	--	17
Under 50,000.....	(b)	50	(b)	100	(b)	(b)	--	--	--	--	2

1/ Refunds to members withdrawing from systems are excluded. The inclusion of lump-sum or nonrecurring payments makes annual benefit payments more than 12 times monthly benefit payments from which lump-sum payments are excluded. Moreover, annual benefits reflect additions to and withdrawals from old systems, as well as the creation of new systems, during the year.

2/ Based on all employees protected by contributory and noncontributory systems.

^a These abnormally small averages are computed from unusually small employee contributions and from a number of employees protected by noncontributory as well as contributory systems.

^b Less than \$500.

ALL RETIREMENT SYSTEMS BY TYPE OF SYSTEM

TABLE 31.--ESTIMATED MUNICIPAL RETIREMENT SYSTEMS FOR BOTH VOLUNTEER AND PAID FIREMEN: 1941^{1/}

(dollar amounts in thousands)

STATUS AND TRANSACTION OF RETIREMENT SYSTEM	MUNICIPALITIES		
	Total	5,000-25,000 inhabitants	Under 5,000 inhabitants
Number of retirement systems:			
Total.....	38	26	12
Contributory.....	33	24	9
Monoccontributory.....	5	2	3
Total personnel in departments main- taining retirement systems:			
Number of employees.....	639	467	172
Amount of pay rolls.....	\$19	\$16	\$3
Coverage of retirement systems:			
Number of employees.....	612	440	172
Amount of pay rolls.....	\$9	\$6	\$3
Percent of coverage to departmental total:			
Number of employees.....	95.8	94.2	100.0
Amount of pay rolls.....	47.3	37.5	100.0
Annual withdrawals and refunds:			
Number of employees leaving systems.	6	6	--
Amount of refunds paid.....	(a)	(a)	--
Annual employee contributions:			
Total amount.....	\$4	\$3	\$1
Per covered employee ^{2/}	5	5	3
Annual governmental contributions:			
Total amount.....	\$40	\$35	\$5

^{1/} The data of this table, referring both to volunteer and paid firemen, are presented separately from the main table on firemen's systems, which are confined to paid employees. This separation permits an analysis of systems for paid firemen unhindered by confusion with the different systems for volunteer firemen.

^{2/} Based on all employees protected by contributory and noncontributory systems.

³ Less than \$500.

TABLE 31.—ESTIMATED MUNICIPAL RETIREMENT SYSTEMS FOR BOTH VOLUNTEER AND PAID FIREMEN: 1941^{1/} (Continued)

(dollar amounts in thousands)

STATUS AND TRANSACTION OF RETIREMENT SYSTEM	MUNICIPALITIES		
	Total	5,000-25,000 inhabitants	Under 5,000 inhabitants
Annual governmental contributions; (continued)			
Per covered employee.....	\$63	\$74	\$32
Contributory systems.....	37	33	4
Noncontributory systems.....	3	2	1
Number of beneficiaries:			
Total.....	89	58	31
Retired employees.....	82	51	31
Disabled employees.....	1	1	—
Survivors.....	6	6	—
Monthly benefit payments:			
Total.....	\$3	\$2	\$1
Retired employees.....	3	2	1
Disabled employees.....	(a)	(a)	—
Survivors.....	(a)	(a)	—
Average monthly payment per beneficiary:			
Total.....	\$31	\$36	\$22
Retired employees.....	30	30	22
Disabled employees.....	(b)	(b)	—
Survivors.....	50	50	—
Annual benefit payments:			
Amount.....	\$27	\$21	\$6
Per beneficiary.....	303	665	110
Contributory systems.....	26	21	5
Noncontributory systems.....	1	—	1
Assets at end of year.....	\$244	\$201	\$43

^{1/} The data of this table, referring both to volunteer and paid firemen, are presented separately from the main table on firemen's systems, which are confined to paid employees. This separation permits an analysis of systems for paid firemen unhindered by confusion with the different systems for volunteer firemen.

a Less than \$500.

b Not computed because the number and extent of systems are too restricted to be significant.

TABLE 32.--ESTIMATED NUMBER AND COVERAGE OF STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS, BY STATE AREA: JANUARY 1942

54 PART III.--NATIONAL ESTIMATES OF ALL RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES, BY STATE AREA

STATE AND TYPE OF GOVERNMENT	NUMBER OF RETIREMENT SYSTEMS			TOTAL PERSONNEL IN DEPARTMENTS MAINTAINING RETIREMENT SYSTEMS		COVERAGE OF RETIREMENT SYSTEMS		PERCENT OF COVERAGE TO DEPARTMENTAL TOTAL		REFUNDS TO EMPLOYEES LEAVING SYSTEMS	
	Total	Contributory	Non-contributory	Number of employees	Amount of pay roll (in thousands)	Number of employees	Amount of pay roll (in thousands)	Number of employees	Amount of pay roll	Number of employees	Amount of refunds (in thousands)
Total.....	1,753	1,360	393	1,868,196	\$272,895	1,494,714	\$231,069	80.0	84.7	82,449	\$18,376
State systems:											
For State employees.....	65	23	42	136,587	15,624	109,906	13,198	80.5	84.5	14,135	1,958
For State and local employees ¹	52	44	8	1,070,995	141,209	824,348	114,309	77.0	81.0	50,342	12,127
Local systems.....	1,636	1,293	343	660,614	116,062	560,460	103,562	84.8	89.2	17,972	4,291
Alabama:											
Local.....	12	9	3	3,878	434	2,780	349	71.2	80.4	141	11
Arizona.....	27	4	23	3,993	679	3,951	675	98.9	99.4	2	—
State and local.....	1	0	1	3,500	600	3,500	600	100.0	100.0	—	—
Local.....	26	4	22	493	79	451	75	91.5	94.9	2	(a)
Arkansas.....	34	4	30	14,271	918	12,769	820	89.5	89.3	1,001	30
State.....	1	0	1	21	7	7	4	33.3	157.1	—	—
State and local.....	1	1	0	13,500	810	12,100	726	89.6	89.6	1,000	30
Local.....	32	3	29	750	101	862	90	88.3	89.1	1	(a)
California.....	48	48	0	166,521	28,597	147,468	26,426	88.6	92.4	9,572	1,489
State and local.....	3	3	0	88,445	14,952	76,445	13,563	86.4	90.1	5,639	690
Local.....	45	45	0	78,076	13,645	71,023	12,863	91.0	94.3	3,933	799
Colorado.....	54	10	44	9,404	1,393	8,626	1,324	91.7	95.0	780	91
State.....	2	1	1	4,559	533	4,059	483	89.0	90.1	780	91
Local.....	52	9	43	4,845	860	4,567	841	94.3	97.8	—	—

Connecticut.....	49	45	4	35,627	5,573	29,656	4,783	85.2	85.8	3,222	373
State.....	3	1	2	13,484	1,759	12,012	1,579	89.1	89.8	2,757	67
State and local.....	1	1	0	12,128	2,169	9,138	1,700	75.3	78.4	500	292
Local.....	45	43	2	10,015	1,645	8,506	1,504	84.9	91.4	65	14
Delaware.....	5	4	1	1,370	226	1,065	185	77.7	81.9	9	4
State.....	2	1	1	271	40	251	38	92.6	95.0	—	—
Local.....	3	3	0	1,099	186	814	147	74.1	79.0	9	4
District of Columbia: ²											
Local.....	2	2	0	5,871	1,392	5,700	1,367	97.1	98.2	82	101
Florida.....	26	21	5	31,324	3,452	28,090	3,106	89.7	90.0	737	32
State.....	3	1	2	10,220	1,056	10,117	1,030	99.0	97.5	—	—
State and local.....	2	1	1	15,223	1,583	13,190	1,372	86.6	86.7	398	14
Local.....	21	19	2	5,881	813	4,783	704	81.3	86.6	339	18
Georgia.....	25	18	7	11,620	1,352	8,204	1,036	70.6	76.6	379	16
State.....	1	0	1	3	2	3	2	100.0	100.0	—	—
Local.....	24	18	6	11,617	1,350	8,201	1,034	70.6	76.6	379	16
Idaho.....	—	—	—	—	—	—	—	—	—	—	—
Illinois.....	121	113	8	105,941	19,324	88,164	16,812	83.2	87.0	4,091	950
State.....	1	0	1	—	—	—	—	—	—	—	—
State and local ³	4	3	1	45,426	7,284	36,928	6,192	81.3	85.2	2,134	579
Local.....	116	110	6	60,515	12,060	51,236	10,620	84.7	88.1	1,957	371
Indiana.....	79	74	5	27,636	3,916	25,988	3,762	94.0	96.1	1,233	201
State.....	2	2	0	465	81	453	80	97.4	98.8	33	4
State and local.....	1	1	0	22,000	3,040	21,000	2,940	95.5	96.7	1,200	197
Local.....	76	71	5	5,171	795	4,535	742	87.7	93.3	—	—
Iowa:											
Local.....	40	39	1	4,097	630	3,707	590	90.5	93.7	42	11
Kansas.....	41	27	14	29,326	2,995	16,990	1,823	57.9	60.9	234	8
State and local.....	1	1	0	25,463	2,488	13,348	1,335	52.4	53.7	—	—
Local.....	40	26	14	3,863	507	3,642	488	94.3	96.3	234	8
Kentucky.....	22	21	1	23,872	2,126	22,414	1,999	93.9	94.0	182	4
State and local.....	1	1	0	19,500	1,500	18,530	1,424	95.0	94.9	151	2
Local.....	21	20	1	4,372	626	3,884	575	88.8	91.9	31	2

See footnotes at end of table.

ALL RETIREMENT SYSTEMS BY STATE AREA

TABLE 32.--ESTIMATED NUMBER AND COVERAGE OF STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS, BY STATE AREA: JANUARY 1942 (Continued)

STATE AND TYPE OF GOVERNMENT	NUMBER OF RETIREMENT SYSTEMS			TOTAL PERSONNEL IN DEPARTMENTS MAINTAINING RETIREMENT SYSTEMS		COVERAGE OF RETIREMENT SYSTEMS		PERCENT OF COVERAGE TO DEPARTMENTAL TOTAL		REFUNDS TO EMPLOYEES LEAVING SYSTEMS	
	Total	Contributory	Non-contributory	Number of employees	Amount of pay roll (in thousands)	Number of employees	Amount of pay roll (in thousands)	Number of employees	Amount of pay roll	Number of employees	Amount of refunds (in thousands)
Louisiana.....	12	10	2	29,164	\$3,085	20,176	\$2,318	69.2	75.1	869	\$114
State.....	3	1	2	945	160	884	153	93.5	95.6	—	—
State and local.....	1	1	0	24,512	2,269	15,539	1,523	63.9	67.1	786	78
Local.....	8	8	0	3,907	656	3,753	642	96.1	97.9	83	36
Maine.....	15	4	11	16,881	1,580	13,514	1,235	80.1	78.2	359	60
State.....	4	0	4	6,553	509	6,553	509	100.0	100.0	—	—
State and local.....	2	1	1	9,555	974	6,250	638	65.4	65.5	359	60
Local.....	9	3	6	773	97	711	88	92.0	90.7	—	—
Maryland.....	14	6	8	32,058	3,389	23,600	2,736	73.6	80.7	1,936	462
State.....	3	2	1	10,196	859	5,496	468	53.9	54.5	216	2
State and local.....	2	1	1	10,265	1,114	6,588	858	64.2	77.0	433	110
Local.....	9	3	6	11,597	1,416	11,516	1,410	99.3	99.6	1,287	350
Massachusetts.....	196	100	96	89,914	14,106	76,443	12,002	85.0	85.1	4,635	1,675
State.....	3	1	2	16,700	2,011	14,986	1,830	89.7	91.0	1,300	281
State and local.....	2	1	1	22,513	4,365	20,815	4,095	93.3	93.8	1,137	737
Local.....	191	98	93	50,901	7,730	40,644	6,077	79.8	78.6	2,198	657
Michigan.....	49	37	12	76,687	12,811	68,004	11,857	88.7	92.6	4,059	428
State.....	3	1	2	3,488	376	1,908	326	54.7	86.7	—	—
State and local.....	1	1	0	30,794	4,804	30,794	4,804	100.0	100.0	2,743	282
Local.....	45	35	10	42,405	7,631	35,302	6,727	83.2	88.2	1,316	146
Minnesota.....	27	25	2	58,524	7,454	37,649	5,132	64.3	68.8	4,001	565
State.....	2	1	1	12,088	1,465	11,947	1,449	98.8	98.9	1,961	175
State and local ³	2	2	0	33,338	3,871	14,321	1,781	43.0	46.0	1,629	249
Local.....	23	22	1	13,098	2,118	11,381	1,902	86.9	89.8	411	141

Mississippi:												
Local.....	6	5	1	923	156	754	124	81.7	91.2	—	—	—
Missouri:												
Local.....	9	8	1	4,624	756	4,248	711	91.9	94.0	23	12	—
Montana:												
State and local.....	20	20	0	6,539	557	5,838	496	89.3	89.0	665	69	—
Local.....	1	1	0	6,193	500	5,504	440	88.9	88.0	665	69	—
Local.....	19	19	0	346	57	334	56	96.5	98.2	—	—	—
Nebraska:												
Local.....	8	4	4	1,815	293	1,731	284	95.4	96.9	—	—	—
Nevada:												
State.....	3	2	1	1,270	213	1,002	174	78.9	81.7	161	21	—
State and local.....	1	0	1	151	39	82	26	54.3	71.8	—	—	—
Local.....	1	1	0	937	149	817	131	87.2	87.9	159	21	—
Local.....	1	1	0	182	25	103	15	56.6	60.0	2	(a)	—
New Hampshire:												
State and local ³	6	5	1	3,961	463	1,436	195	36.3	42.1	38	6	—
Local.....	3	3	0	3,364	382	877	118	26.1	30.9	28	3	—
Local.....	3	2	1	597	81	559	77	93.6	95.1	10	3	—
New Jersey:												
State.....	182	165	17	78,736	13,014	60,028	10,244	76.2	78.7	2,855	879	—
State and local.....	4	1	3	508	145	508	145	100.0	100.0	2	1	—
Local.....	2	2	0	53,200	8,587	59,227	6,514	73.7	75.9	2,155	757	—
Local.....	176	162	14	25,028	4,282	20,293	5,585	81.1	83.7	698	121	—
New Mexico:												
State.....	3	1	2	7,451	808	7,435	806	99.8	99.8	—	—	—
State and local.....	2	1	1	223	29	207	27	92.8	93.1	—	—	—
State and local.....	1	0	1	7,228	779	7,228	779	100.0	100.0	—	—	—
New York:												
State.....	64	58	6	377,549	69,963	303,500	59,901	80.4	85.6	8,672	3,510	—
State and local.....	3	1	2	3,699	335	2,778	272	75.0	81.2	465	48	—
Local.....	2	2	0	184,658	30,974	145,290	24,984	78.7	80.7	7,646	2,760	—
Local.....	59	55	4	189,192	38,654	155,434	34,645	82.2	89.6	561	702	—
North Carolina:												
State.....	14	7	7	4,778	666	2,832	396	59.3	59.5	60	2	—
State and local.....	1	0	1	7	4	7	4	100.0	100.0	—	—	—
Local.....	1	1	0	3,613	506	1,684	238	46.6	47.0	60	2	—
Local.....	12	6	6	1,158	156	1,141	154	98.5	98.7	—	—	—
North Dakota:												
State and local.....	6	6	0	10,515	739	7,959	559	75.7	75.6	545	25	—
Local.....	1	1	0	10,298	713	7,767	536	75.4	75.2	544	25	—
Local.....	5	5	0	217	26	192	23	88.5	88.5	1	(a)	—

See footnotes at end of table.

ALL RETIREMENT SYSTEMS BY STATE AREA

TABLE 32.--ESTIMATED NUMBER AND COVERAGE OF STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS, BY STATE AREA: JANUARY 1942 (Continued)

STATE AND TYPE OF GOVERNMENT	NUMBER OF RETIREMENT SYSTEMS			TOTAL PERSONNEL IN DEPARTMENTS MAINTAINING RETIREMENT SYSTEMS		COVERAGE OF RETIREMENT SYSTEMS		PERCENT OF COVERAGE TO DEPARTMENTAL TOTAL		REFUNDS TO EMPLOYEES LEAVING SYSTEMS	
	Total	Contributory	Non-contributory	Number of employees	Amount of pay roll (in thousands)	Number of employees	Amount of pay roll (in thousands)	Number of employees	Amount of pay roll	Number of employees	Amount of refunds (in thousands)
Ohio.....	162	157	5	177,349	\$19,858	128,359	\$15,566	72.4	78.4	11,010	\$2,473
State.....	1	1	0	307	52	307	52	100.0	100.0	—	—
State and local.....	3	3	0	159,288	16,946	112,200	12,866	70.4	76.0	10,677	2,416
Local.....	158	153	5	17,754	2,860	15,852	2,628	89.5	91.9	333	57
Oklahoma:											
Local.....	47	42	5	1,249	150	1,235	149	98.9	98.0	1	(a)
Oregon:											
Local.....	5	3	2	2,577	486	2,373	454	92.1	93.4	22	27
Pennsylvania.....	93	78	15	166,582	20,759	146,921	18,869	88.2	90.9	11,741	3,525
State.....	3	1	2	46,311	5,306	33,049	4,111	71.4	77.5	5,980	1,225
State and local.....	1	1	0	82,956	9,787	82,956	9,787	100.0	100.0	3,516	1,646
Local.....	89	76	13	37,315	5,666	30,916	4,971	82.9	87.7	2,245	454
Rhode Island.....	18	13	5	14,953	2,081	11,031	1,619	75.8	77.8	845	95
State.....	3	1	2	4,762	612	3,471	449	72.9	73.4	633	63
State and local.....	1	0	1	3,903	634	2,362	434	60.5	68.5	—	—
Local.....	14	12	2	6,288	835	5,198	736	82.7	88.1	212	32
South Carolina.....	4	3	1	1,894	217	1,641	187	86.6	86.2	56	2
State and local.....	1	1	0	1,500	175	1,251	146	83.4	83.4	56	2
Local.....	3	2	1	394	42	390	41	99.0	97.6	—	—
South Dakota:											
Local.....	6	2	4	563	82	443	69	78.7	84.1	2	(a)
Tennessee.....	21	11	10	9,750	1,203	8,292	1,058	85.0	87.9	125	312
State.....	2	0	2	79	29	59	24	74.7	82.8	—	—
Local.....	19	11	8	9,671	1,174	8,233	1,034	85.1	88.1	125	312

3-24848

ALL RETIREMENT SYSTEMS BY STATE AREA

Texas.....	24	16	8	89,611	9,189	53,230	5,895	59.4	64.1	2,941	345
State and local.....	1	1	0	83,157	8,342	47,754	5,157	57.4	61.8	2,869	343
Local.....	23	15	8	6,474	847	5,476	738	84.6	86.9	72	2
Utah.....	5	5	2	7,451	937	6,288	844	84.4	90.1	580	84
State.....	1	0	1	76	9	76	9	100.0	100.0	—	—
State and local ³	2	2	0	5,882	724	5,082	668	86.4	92.3	580	84
Local.....	2	1	1	1,493	204	1,130	167	75.7	81.9	—	—
Vermont.....	4	3	1	3,514	298	1,168	113	53.2	57.9	15	9
State.....	1	1	0	33	6	33	6	100.0	100.0	2	(a)
State and local.....	1	1	0	2,910	227	595	48	20.4	20.3	11	9
Local.....	2	1	1	571	65	540	61	94.6	93.8	—	—
Virginia.....	15	5	10	25,102	2,113	20,504	1,938	81.7	91.7	1,045	162
State.....	4	0	4	149	39	149	39	100.0	100.0	—	—
State and local.....	1	1	0	23,151	1,814	18,660	1,651	80.6	91.0	1,045	162
Local.....	10	4	6	1,802	260	1,695	248	94.1	95.4	—	—
Washington.....	27	27	0	25,760	3,877	20,100	3,029	78.0	78.1	1,177	211
State.....	1	1	0	61	17	61	17	100.0	100.0	—	—
State and local.....	1	1	0	17,058	2,439	12,808	1,852	75.1	75.1	908	150
Local.....	25	25	0	8,641	1,421	7,231	1,180	83.7	83.0	271	61
West Virginia.....	21	20	1	21,357	2,374	18,573	2,001	87.0	84.3	40	2
State.....	2	1	1	246	30	246	30	100.0	100.0	8	1
State and local.....	1	1	0	19,700	2,167	17,000	1,800	86.3	83.1	10	(a)
Local.....	18	18	0	1,411	177	1,327	171	94.0	96.6	24	1
Wisconsin.....	77	71	6	43,988	6,173	32,520	4,998	73.9	81.0	2,166	480
State.....	1	1	0	862	93	87	14	10:1	15.1	—	—
State and local.....	1	1	0	26,133	3,541	16,680	2,591	63.8	73.2	1,306	358
Local.....	75	69	6	16,993	2,539	15,753	2,393	92.7	94.2	860	122
Wyoming.....	5	4	1	356	68	335	55	94.1	94.8	—	—
State.....	2	1	1	120	21	112	20	93.3	95.2	—	—
State and local ⁴	1	1	0	124	20	124	20	100.0	100.0	—	—
Local.....	2	2	0	112	17	99	15	88.4	88.2	—	—

² Less than \$500.

¹ Includes 7 State systems confined to the protection of local government employees.

² Excludes District of Columbia employees protected by the Federal retirement system.

³ Comprises State systems both for local government employees and for State and local government employees.

⁴ A State system for local government employees.

TABLE 33.--ESTIMATED MONTHLY PAYMENTS TO BENEFICIARIES BY STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS, BY BENEFICIARY AND BY STATE AREA: LAST MONTH OF 1941 FISCAL YEAR

STATE AND TYPE OF GOVERNMENT	NUMBER OF BENEFICIARIES				MONTHLY BENEFIT PAYMENTS (in thousands)				AVERAGE MONTHLY PAYMENT PER BENEFICIARY			
	Total	Retired employees	Disabled employees	Survivors	Total	Retired employees	Disabled employees	Survivors	To beneficiaries	Retired employees	Disabled employees	Survivors
TOTAL.....	158,265	117,176	15,036	26,053	\$11,360	\$9,055	\$886	\$1,419	\$72	\$77	\$59	\$54
State systems:												
For State employees.....	4,932	4,368	478	86	342	313	22	7	69	72	46	85
For State and local employees ¹	50,791	43,617	6,605	569	2,988	2,667	277	44	59	61	42	76
Local systems.....	102,542	69,191	7,953	25,398	8,030	6,075	587	1,368	78	88	74	54
Alabama:												
Local.....	302	206	14	82	19	15	1	3	64	73	71	41
Arizona.....	171	130	23	18	10	7	2	1	56	64	65	61
State and local.....	136	121	15	—	7	6	1	—	50	50	53	—
Local.....	35	9	8	18	3	1	1	1	77	a 100	a 88	61
Arkansas.....	402	325	62	15	11	8	2	1	27	26	31	53
State.....	1	1	—	—	(b)	(b)	—	—	(c)	(c)	—	—
State and local.....	317	278	39	—	6	5	1	—	19	19	13	—
Local.....	84	46	23	15	5	3	1	1	64	59	61	53
California.....	12,395	8,437	3,010	948	792	529	167	96	64	63	55	101
State and local.....	5,132	3,685	1,434	13	220	170	49	1	43	46	34	92
Local.....	7,263	4,752	1,576	935	572	359	118	95	79	75	75	101
Colorado.....	1,170	900	42	228	68	56	3	9	58	62	64	39
State.....	129	94	35	—	10	8	2	—	78	84	63	—
Local.....	1,041	806	7	228	58	48	1	9	55	60	a 71	39
Connecticut.....	2,741	2,092	263	386	197	166	13	18	72	79	50	47
State.....	512	425	87	—	35	34	1	—	68	80	10	—
State and local.....	710	679	31	—	42	41	1	—	59	60	29	—
Local.....	1,519	988	145	386	120	91	11	18	80	91	78	47

2-54943

Delaware.....	134	95	2	37	7	5	—	2	51	56	(c)	38
State.....	1	—	1	—	(b) 2	—	(b) —	—	(c) —	—	(c) —	—
Local.....	133	95	1	37	7	5	—	2	50	56	(c) —	38
Dist. of Columbia ² :												
Local.....	1,534	978	101	455	141	104	10	27	92	106	101	60
Florida.....	859	361	190	288	46	22	11	13	55	59	59	46
State.....	26	26	—	—	2	2	—	—	77	77	—	—
State and local..	221	187	34	—	8	7	1	—	35	37	24	—
Local.....	592	148	156	288	36	13	10	13	61	84	67	46
Georgia:												
State ³	—	—	—	—	—	—	—	—	—	—	—	—
Local.....	710	503	47	160	45	33	3	9	64	67	57	54
Idaho.....	—	—	—	—	—	—	—	—	—	—	—	—
Illinois.....	19,050	11,283	1,359	6,408	1,314	924	94	296	69	83	69	46
State.....	20	15	5	—	3	2	1	—	^a 140	^a 147	^a 120	—
State and local ⁴ .	2,665	2,291	367	7	161	147	14	(b)	61	64	38	(c)
Local.....	16,365	8,977	987	6,401	1,150	775	79	296	70	88	80	46
Indiana.....	3,549	2,324	470	755	177	113	30	34	50	48	64	46
State.....	17	11	1	5	2	2	(b)	(b)	88	^a 100	(c)	^a 80
State and local..	2,000	1,800	200	—	78	70	8	—	39	39	40	—
Local.....	1,532	513	269	750	97	41	22	34	63	80	83	46
Iowa:												
Local.....	941	544	87	310	47	33	5	9	50	61	54	30
Kansas:												
State and local ⁵ .	—	—	—	—	—	—	—	—	—	—	—	—
Local.....	314	199	33	62	19	11	2	6	60	55	61	73
Kentucky:												
State and local ³ .	—	—	—	—	—	—	—	—	—	—	—	—
Local.....	406	105	73	228	18	7	4	7	44	62	56	41
Louisiana.....	692	444	102	146	41	31	5	5	59	68	49	37
State.....	12	5	3	4	2	2	(b)	(b)	^a 192	^a 320	(c)	(c)
State and local..	208	166	36	4	7	6	1	(b)	33	34	22	(c)
Local.....	474	273	63	138	32	23	4	5	67	85	62	35

See footnotes at end of table.

ALL RETIREMENT SYSTEMS BY STATE AREA

TABLE 33.--ESTIMATED MONTHLY PAYMENTS TO BENEFICIARIES BY STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS, BY BENEFICIARY AND BY STATE AREA: LAST MONTH OF 1941 FISCAL YEAR (Cont'd)

STATE AND TYPE OF GOVERNMENT	NUMBER OF BENEFICIARIES				MONTHLY BENEFIT PAYMENTS (in thousands)				AVERAGE MONTHLY PAYMENT PER BENEFICIARY			
	Total	Retired employees	Disabled employees	Survivors	Total	Retired employees	Disabled employees	Survivors	To beneficiaries	Retired employees	Disabled employees	Survivors
Maine.....	821	809	6	6	\$37	\$37	(b)	(b)	\$45	\$45	\$83	\$83
State.....	85	83	2	—	7	7	(b)	—	84	83	(c)	—
State and local..	609	609	—	—	22	22	—	—	36	36	—	—
Local.....	127	117	4	6	8	8	(b)	(b)	61	62	(c)	33
Maryland.....	2,569	2,123	331	115	166	147	\$15	\$4	65	69	47	37
State.....	199	197	2	—	9	9	(b)	—	46	47	(c)	—
State and local..	522	433	85	4	30	27	3	(b)	58	62	36	(c)
Local.....	1,848	1,493	244	111	127	111	12	4	69	74	50	39
Massachusetts.....	10,682	9,717	724	241	720	657	48	15	67	68	67	57
State.....	848	760	64	24	49	42	4	3	57	56	64	71
State and local..	2,461	2,333	128	—	186	181	5	—	76	78	40	—
Local.....	7,373	6,624	532	217	485	434	39	12	66	66	73	54
Michigan.....	5,921	4,535	625	761	409	336	33	40	69	74	52	53
State.....	41	40	—	1	3	3	—	(b)	66	68	—	(c)
State and local..	1,770	1,461	309	—	111	98	13	—	63	67	41	—
Local.....	4,110	3,034	316	760	295	235	20	40	72	78	62	53
Minnesota.....	4,370	3,621	144	605	221	189	7	25	51	53	49	42
State.....	362	362	—	—	25	25	—	—	70	70	—	—
State and local..	1,069	1,069	—	—	41	41	—	—	39	39	—	—
Local.....	2,939	2,190	144	605	155	123	7	25	53	57	49	42
Mississippi: Local.....	37	30	2	5	2	2	(b)	(b)	65	63	(c)	80
Missouri: Local.....	1,058	413	133	512	54	27	9	18	51	64	69	36
Montana.....	394	340	21	33	16	14	(b)	2	41	41	38	55
State and local..	304	287	17	—	10	10	(b)	—	33	33	24	—
Local.....	90	53	4	33	6	4	(b)	2	70	79	(c)	55

2-34943

Nebraska:												
Local.....	622	528	66	28	51	46	4	1	81	85	67	43
Nevada.....												
State.....	59	45	14	—	4	3	1	—	61	71	36	—
State and local..	8	8	—	—	1	1	—	—	75	75	—	—
Local.....	44	30	14	—	2	1	1	—	55	67	36	—
	7	7	—	—	1	1	—	—	a 143	a 143	—	—
New Hampshire.....												
State and local ⁴ ..	62	58	2	2	5	5	(b)	(b)	73	67	(c)	(c)
Local.....	10	8	—	2	1	1	—	(b)	a 80	a 75	—	(c)
	52	50	2	—	4	4	(b)	—	67	66	(c)	—
New Jersey.....												
State.....	8,222	5,377	624	2,221	773	539	51	183	94	100	84	83
State and local..	127	71	31	25	15	10	2	3	118	134	77	128
Local.....	2,980	2,808	59	113	318	304	3	9	106	108	58	78
	5,115	2,498	534	2,083	442	225	46	171	86	90	87	82
New Mexico.....												
State.....	116	95	15	6	7	5	1	1	59	56	60	a 83
State and local..	17	8	3	6	2	1	(b) 1	1	94	a 100	(c)	a 83
	99	87	12	—	5	4	1	—	54	55	50	—
New York.....												
State.....	39,172	29,417	2,539	7,216	3,577	3,029	166	382	91	103	65	53
State and local..	895	801	94	—	61	57	4	—	68	63	45	—
Local.....	10,608	8,851	1,581	176	749	648	88	13	71	73	56	70
	27,669	19,765	864	7,040	2,767	2,324	74	369	100	118	85	52
North Carolina.....												
State.....	89	59	4	26	5	4	(b)	1	64	73	(c)	42
State and local ³ ..	1	1	—	—	(b)	(b)	—	—	(c)	(c)	—	—
Local.....	88	58	4	26	5	4	(b)	1	61	69	(c)	42
North Dakota.....												
State and local..	170	163	4	3	7	7	(b)	(b)	40	40	(c)	(c)
Local.....	157	157	—	—	6	6	—	—	39	39	—	—
	13	6	4	3	1	1	(b)	(b)	46	a 67	(c)	(c)
Ohio.....												
State ³	13,013	10,010	1,242	1,761	714	570	51	93	55	57	41	52
State and local..	—	—	—	—	—	—	—	—	—	—	—	—
Local.....	8,183	7,179	943	61	381	349	29	3	47	49	31	43
	4,830	2,831	299	1,700	333	221	22	90	69	78	72	53
Oklahoma:												
Local.....	509	245	8	56	20	16	1	3	65	67	75	59

ALL RETIREMENT SYSTEMS BY STATE AREA

See footnotes at end of table.

TABLE 33.--ESTIMATED MONTHLY PAYMENTS TO BENEFICIARIES BY STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS, BY BENEFICIARY AND BY STATE AREA: LAST MONTH OF 1941 FISCAL YEAR (Cont'd)

STATE AND TYPE OF GOVERNMENT	NUMBER OF BENEFICIARIES				MONTHLY BENEFIT PAYMENTS (in thousands)				AVERAGE MONTHLY PAYMENT PER BENEFICIARY			
	Total	Retired employees	Disabled employees	Survivors	Total	Retired employees	Disabled employees	Survivors	To beneficiaries	Retired employees	Disabled employees	Survivors
Oregon:												
Local.....	602	379	58	165	\$39	\$27	\$4	\$8	\$64	\$72	\$67	\$47
Pennsylvania.....	12,302	10,733	1,355	214	888	802	69	17	72	75	50	79
State.....	1,445	1,308	137	—	101	93	8	—	70	73	49	—
State and local..	5,352	4,412	896	44	384	332	40	12	72	75	45	27
Local.....	5,505	5,013	322	170	403	377	21	5	73	75	65	28
Rhode Island.....	1,513	1,177	182	154	90	69	9	12	60	58	57	79
State.....	126	109	11	6	9	9	(b)	(b)	75	79	36	50
State and local..	468	414	54	—	25	23	2	—	54	55	46	—
Local.....	919	654	117	148	56	37	7	12	61	56	63	50
South Carolina.....	120	7	110	3	8	1	7	(b)	66	a 86	72	(c)
State and local..	108	—	108	—	7	—	7	—	68	—	68	—
Local.....	12	7	2	3	1	1	(b)	(b)	50	a 71	(c)	(c)
South Dakota:												
Local.....	13	8	4	1	1	1	(b)	(b)	69	a 63	(c)	(c)
Tennessee.....	723	484	169	70	49	35	12	2	68	74	72	33
State.....	3	3	—	—	(b)	(b)	—	—	(c)	(c)	—	—
Local.....	720	481	169	70	49	35	12	2	68	74	72	33
Texas.....	536	286	74	176	38	21	6	11	71	74	77	64
State and local ³	—	—	—	—	—	—	—	—	—	—	—	—
Local.....	536	286	74	176	38	21	6	11	71	74	77	64
Utah.....	322	294	27	1	21	18	3	—	64	61	93	(c)
State ³	—	—	—	—	—	—	—	—	—	—	—	—
State and local ⁴	184	169	14	1	13	11	2	—	70	64	a 136	(c)
Local.....	138	125	13	—	8	7	1	—	58	57	46	—

5-34943

Vermont.....	133	124	9	—	6	6	(b)	—	42	44	—	—
State ³	—	—	—	—	—	—	—	—	—	—	—	—
State and local..	91	82	9	—	3	3	(b)	—	30	30	^a 22	—
Local.....	42	42	—	—	3	3	—	—	69	69	—	—
Virginia.....	950	766	117	67	60	50	6	4	63	65	50	60
State.....	12	12	—	—	2	2	—	—	^a 142	^a 142	—	—
State and local..	617	531	86	—	37	34	3	—	60	63	38	—
Local.....	321	223	31	67	21	14	3	4	67	66	84	60
Washington.....	2,779	2,158	392	229	150	111	20	19	54	51	55	81
State.....	5	5	—	—	1	1	—	—	^a 220	^a 220	—	—
State and local..	1,144	1,031	113	—	44	41	3	—	38	39	30	—
Local.....	1,630	1,122	279	229	105	69	17	19	64	61	62	81
West Virginia.....	928	833	28	67	39	35	2	2	41	41	86	30
State.....	15	7	1	7	1	1	(b)	(b)	60	^a 71	(c)	^a 43
State and local..	718	718	—	—	28	28	—	—	38	38	—	—
Local.....	195	108	27	60	10	6	2	2	51	57	85	28
Wisconsin.....	4,296	3,407	128	761	230	181	9	40	53	53	69	52
State.....	18	12	—	6	1	1	—	(b)	67	75	—	^a 50
State and local..	1,906	1,741	21	144	58	51	1	6	30	30	24	40
Local.....	2,372	1,654	107	611	171	129	8	34	72	78	78	55
Wyoming.....	12	9	1	2	1	1	(b)	(b)	75	78	(c)	(c)
State.....	7	4	1	2	1	1	(b)	(b)	^a 86	^a 100	(c)	(c)
State and local ³ ..	—	—	—	—	—	—	—	—	—	—	—	—
Local.....	5	5	—	—	(b)	(b)	—	—	^a 60	^a 60	—	—

^aAttention is directed to the relatively small number of beneficiaries for which this average payment is computed.
^bLess than \$500.
^cNot computed.
¹Includes 7 State systems confined to protection of local government employees.
²Excludes District of Columbia employees protected by the Federal retirement system.
³This class, although lacking entries on this table, is shown on companion tables.
⁴Comprises systems both for local government employees and for State and local government employees.

ALL RETIREMENT SYSTEMS BY STATE AREA

TABLE 34.--ESTIMATED ANNUAL CONTRIBUTIONS, ANNUAL BENEFIT PAYMENTS, AND ASSETS OF STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS, BY STATE AREA, 1941
(in thousands, except amounts per covered employee and per beneficiary)

STATE AND TYPE OF GOVERNMENT	ANNUAL EMPLOYEE CONTRIBUTIONS		ANNUAL GOVERNMENTAL CONTRIBUTIONS				ANNUAL BENEFIT PAYMENTS 1/				Assets at end of year
	Total	Per covered employee	Total		Contributory systems	Noncontributory systems	Total		Contributory systems	Noncontributory systems	
			Amount	Per covered employee			Amount	Per beneficiary			
TOTAL.....	\$110,689	\$74	\$158,410	\$106	\$151,130	\$7,280	\$146,753	\$927	\$138,694	\$8,059	\$1,785,486
State systems:											
For State employees.....	6,895	63	3,979	36	2,983	996	4,234	858	3,174	1,060	52,311
For State and local employees 2/	53,838	65	50,906	62	50,079	827	38,011	748	37,161	850	878,864
Local systems.....	49,956	89	103,525	185	98,068	5,457	104,508	1,019	98,359	6,149	854,311
Alabama:											
Local.....	171	62	273	99	232	41	223	739	168	55	722
Arizona.....	9	20	146	\$37	20	126	125	632	31	94	680
State and local....	—	—	88	\$25	—	88	88	647	—	88	—
Local.....	9	20	58	129	20	38	37	1,060	31	6	680
Arkansas.....	170	13	300	\$23	209	91	115	\$285	84	31	960
State.....	—	—	5	\$914	—	5	5	(b)	—	5	—
State and local....	165	14	189	\$16	189	—	70	\$221	70	—	728
Local.....	5	8	47	\$71	20	27	40	\$475	14	26	237
California.....	10,622	72	14,748	100	14,748	—	9,963	804	9,963	—	119,500
State and local....	4,446	58	3,707	48	3,707	—	2,828	551	2,828	—	41,414
Local.....	6,178	87	11,041	155	11,041	—	7,135	982	7,135	—	78,086
Colorado.....	252	29	757	88	429	328	778	666	469	309	1,934
State.....	213	52	91	22	71	20	120	932	108	12	1,108
Local.....	39	9	666	146	358	308	658	633	361	297	806
Connecticut.....	1,760	59	2,057	69	1,657	400	2,198	802	1,798	400	18,838
State.....	592	49	284	24	91	193	350	684	157	193	638
State and local....	960	105	722	79	722	—	470	662	470	—	15,775
Local.....	208	24	1,051	124	844	207	1,378	907	1,171	207	2,425

RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES: 1941

STATES	Delaware.....	21	^a 20	45	^a 42	45	—	80	^a 600	80	—	1,017
	State.....	3	^a 12	4	^a 16	4	—	1	^a 1,000	1	—	60
	Local.....	18	^a 23	41	^a 50	41	—	79	^a 597	79	—	957
	Dist. of Columbia: <u>4/</u>											
	Local.....	534	94	1,585	^a 278	1,585	—	1,695	1,098	1,685	—	9,454
	Florida.....	960	34	747	^a 27	713	34	532	634	438	94	2,330
	State.....	4	—	23	^a 2	8	15	23	885	—	23	8
	State and local....	668	51	53	^a 4	53	—	75	^a 340	22	53	877
	Local.....	288	60	671	140	652	19	434	732	416	18	1,445
	Georgia.....	335	41	450	55	425	25	489	688	451	38	1,699
	State <u>5/</u>	—	—	—	—	—	—	—	—	—	—	—
	Local.....	335	41	450	55	425	25	489	688	451	38	1,699
Idaho.....	—	—	—	—	—	—	—	—	—	—	—	
Illinois.....	7,171	81	12,014	136	11,939	75	14,694	771	14,542	152	98,289	
State.....	—	—	33	—	—	33	33	^a 1,650	—	33	—	
State and local <u>6/</u>	2,122	57	1,721	47	1,700	21	1,245	467	1,224	21	5,280	
Local.....	5,049	99	10,260	200	10,239	21	13,416	820	13,318	98	93,009	
Indiana.....	1,637	63	2,982	115	2,902	80	2,294	646	2,245	49	29,165	
State.....	56	^a 124	99	^a 219	99	—	15	865	15	—	295	
State and local....	1,425	68	1,949	93	1,949	—	1,153	577	1,153	—	25,443	
Local.....	156	34	934	206	854	80	1,126	735	1,077	49	3,427	
Iowa:												
Local.....	186	50	569	153	568	1	531	^a 565	530	1	2,252	
Kansas.....	290	17	324	19	251	73	200	638	186	14	935	
State and local....	214	16	50	4	50	—	—	—	—	—	—	
Local.....	76	21	274	75	201	73	200	638	186	14	935	
Kentucky.....	553	25	741	33	735	6	225	^a 554	222	3	1,569	
State and local....	476	26	500	27	500	—	(c)	—	(c)	—	907	
Local.....	77	20	241	62	235	6	225	^a 554	222	3	662	
Louisiana.....	729	36	1,208	60	1,172	36	476	687	456	20	9,189	
State.....	—	—	36	41	—	36	27	^a 2,225	7	20	68	
State and local....	483	31	777	50	777	—	85	412	85	—	4,085	
Local.....	246	66	395	105	395	—	364	768	364	—	5,036	

See footnotes at end of table.

ALL RETIREMENT SYSTEMS BY STATE AREA

STATES

TABLE 34.--ESTIMATED ANNUAL CONTRIBUTIONS, ANNUAL BENEFIT PAYMENTS, AND ASSETS OF STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS, BY STATE AREA: 1941 (Continued)
 (in thousands, except amounts per covered employee and per beneficiary)

STATE AND TYPE OF GOVERNMENT	ANNUAL EMPLOYEE CONTRIBUTIONS		ANNUAL GOVERNMENTAL CONTRIBUTIONS				ANNUAL BENEFIT PAYMENTS ^{1/}				Assets at end of year
	Total	Per covered employ-ee ^{2/}	Total		Contributory systems	Noncon-tributory systems	Total		Contributory systems	Noncon-tributory systems	
			Amount	Per covered employ-ee			Amount	Per bene-ficiary			
Maine.....	\$143	\$11	\$458	\$34	\$283	\$175	\$431	\$526	\$6	\$425	\$917
State.....	—	—	20	83	—	20	82	968	—	82	—
State and local..	140	22	345	55	275	70	262	430	1	261	805
Local.....	3	84	93	131	8	85	87	687	5	82	112
Maryland.....	1,463	62	2,976	126	2,414	562	1,984	772	1,478	506	32,690
State.....	166	30	189	34	159	30	69	8347	54	15	103
State and local..	442	67	724	110	653	71	385	738	355	30	8,573
Local.....	855	74	2,063	179	1,602	461	1,530	828	1,069	461	24,014
Massachusetts.....	6,415	243	9,898	374	7,063	2,835	8,820	826	6,067	2,753	110,037
State.....	1,501	100	502	33	377	125	676	797	551	125	15,397
State and local..	2,292	110	1,980	95	1,927	53	2,367	962	2,314	53	37,737
Local.....	2,624	65	7,416	182	4,759	2,657	5,777	784	3,202	2,575	56,903
Michigan.....	3,652	54	3,524	52	3,405	119	4,760	804	4,394	366	13,368
State.....	13	7	17	89	17	—	31	759	(c)	31	109
State and local..	1,226	40	200	6	200	—	1,240	701	1,240	—	2,527
Local.....	2,413	68	3,307	94	3,188	119	3,489	849	3,154	335	10,732
Minnesota.....	2,476	66	2,379	63	2,363	16	2,802	641	2,788	14	31,047
State.....	678	57	205	17	193	12	303	837	291	12	2,125
State and local..	848	59	278	19	278	—	506	473	506	—	5,758
Local.....	950	83	1,896	167	1,892	4	1,993	678	1,991	2	23,164
Mississippi:											
Local.....	4	85	19	825	17	2	22	8600	20	2	80
Missouri:											
Local.....	239	56	768	181	768	—	736	696	714	22	6,389
Montana.....	270	46	175	30	175	—	231	586	231	—	1,631
State and local..	255	46	104	19	104	—	119	8393	119	—	1,044
Local.....	15	845	71	213	71	—	112	1,240	112	—	587

RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES: 1941

3-24943

Nebraska:												
Local.....	36	21	498	288	202	296	602	967	284	318	397	
Nevada.....	58	58	44	^a 44	38	6	44	742	36	8	373	
State.....	—	—	6	^a 94	—	6	8	963	—	8	—	
State and local..	53	65	30	37	30	—	29	661	29	—	363	
Local.....	5	^a 49	8	^a 78	8	—	7	1,000	7	—	10	
New Hampshire.....	79	55	114	79	107	7	40	642	33	7	389	
State and local..	63	72	71	81	71	—	4	420	4	—	261	
Local.....	16	^a 29	43	^a 77	36	7	36	685	29	7	128	
New Jersey.....	5,622	94	8,421	140	8,131	290	9,414	1,145	9,117	297	108,789	
State.....	28	55	187	^a 368	54	133	165	1,300	32	133	1,023	
State and local..	4,075	104	4,434	113	4,434	—	4,072	1,366	4,072	—	100,140	
Local.....	1,521	75	3,800	187	3,643	157	5,177	1,012	5,013	164	7,626	
New Mexico.....	2	—	112	15	12	100	58	^a 497	13	45	113	
State.....	2	^a 10	18	87	12	6	19	^a 1,118	13	6	2	
State and local..	—	—	94	13	—	94	39	^a 391	—	39	111	
New York.....	38,054	125	58,866	194	58,636	230	53,018	1,353	52,350	668	713,752	
State.....	48	17	900	324	670	230	1,029	1,149	799	230	2,687	
State and local..	16,029	110	16,869	116	16,869	—	10,823	1,020	10,823	—	256,553	
Local.....	21,978	141	41,097	264	41,097	—	41,166	1,488	40,728	438	454,512	
North Carolina.....	21	7	143	50	38	105	75	855	54	21	433	
State.....	—	—	4	^a 571	—	4	4	(b)	—	4	—	
State and local..	—	—	75	45	—	75	4	(a)	4	—	182	
Local.....	21	18	64	^a 56	38	26	67	776	50	17	251	
North Dakota.....	112	14	14	^a 2	14	—	81	^a 475	81	—	1,880	
State and local..	109	14	—	—	—	—	75	^a 476	75	—	1,712	
Local.....	3	^a 16	14	^a 73	14	—	6	^a 454	6	—	168	
Ohio.....	7,591	59	9,175	71	9,076	99	8,730	671	8,366	364	123,278	
State.....	71	^a 231	—	—	—	—	—	—	—	—	71	
State and local..	6,635	59	5,620	50	5,620	—	4,836	591	4,836	—	115,991	
Local.....	885	56	3,555	224	3,456	99	3,894	806	3,530	364	7,216	
Oklahoma:												
Local.....	27	22	210	170	182	28	223	721	197	26	866	

See footnotes at end of table.

ALL RETIREMENT SYSTEMS BY STATE AREA

TABLE 34.--ESTIMATED ANNUAL CONTRIBUTIONS, ANNUAL BENEFIT PAYMENTS, AND ASSETS OF STATE AND LOCAL GOVERNMENT EMPLOYEE RETIREMENT SYSTEMS, BY STATE AREA, 1941 (Continued)
(in thousands, except amounts per covered employee and per beneficiary)

STATE AND TYPE OF GOVERNMENT	ANNUAL EMPLOYEE CONTRIBUTIONS		ANNUAL GOVERNMENTAL CONTRIBUTIONS				ANNUAL BENEFIT PAYMENTS ^{1/}				Assets at end of year
	Total	Per covered employee ^{2/}	Total		Contributory systems	Noncontributory systems	Total		Contributory systems	Noncontributory systems	
			Amount	Per covered employee			Amount	Per beneficiary			
Oregon:											
Local.....	\$362	\$153	\$302	\$127	\$269	\$33	\$480	\$797	\$447	\$33	\$3,302
Pennsylvania.....	9,703	66	11,020	75	10,773	247	10,537	857	10,362	175	230,079
State.....	3,234	98	1,015	31	963	52	1,104	764	1,052	52	26,857
State and local..	4,727	57	5,973	72	5,973	—	4,580	856	4,580	—	188,980
Local.....	1,742	56	4,032	130	3,837	195	4,853	882	4,730	123	14,242
Rhode Island.....	590	53	1,189	108	829	360	1,105	730	746	359	8,482
State.....	246	71	247	71	193	54	103	820	49	54	1,237
State and local..	—	—	305	129	—	305	305	652	—	305	—
Local.....	344	66	637	123	636	1	697	758	697	—	7,245
South Carolina.....	34	\$21	170	104	164	6	112	937	111	1	358
State and local..	32	\$26	160	\$128	160	—	104	967	104	—	160
Local.....	2	\$5	10	\$26	4	6	8	\$667	7	1	198
South Dakota.....	9	\$20	47	106	7	40	12	938	8	4	233
State ^{2/}	—	—	—	—	—	—	—	—	—	—	—
State and local ^{2/}	—	—	—	—	—	—	—	—	—	—	—
Local.....	9	\$20	47	106	7	40	12	938	8	4	233
Tennessee.....	190	23	454	55	312	142	1,333	\$1,844	1,206	127	544
State.....	—	—	2	34	—	2	2	667	—	2	—
Local.....	190	23	452	55	312	140	1,331	\$1,848	1,206	125	544
Texas.....	2,579	48	497	9	438	59	358	667	321	39	10,046
State and local..	2,462	52	150	3	150	—	31	(d)	31	—	9,247
Local.....	117	21	347	63	288	59	327	610	290	37	799
Utah.....	437	69	100	16	75	25	244	758	219	25	2,481
State ^{2/}	—	—	—	—	—	—	—	—	—	—	—
State and local ^{2/}	412	81	50	10	50	—	152	827	152	—	2,204
Local.....	25	22	50	\$44	25	25	92	667	67	25	277

RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES: 1941

2-53424

70

3-34942	Vermont.....	29	^a 25	66	^a 57	30	36	72	^a 536	39	33	979
	State.....	2	^a 64	3	^a 91	3	—	—	—	—	—	10
	State and local..	26	44	25	42	25	—	38	^a 412	38	—	960
	Local.....	1	^a 2	38	70	2	36	34	805	1	33	9
	Virginia.....	204	10	485	24	334	151	524	^a 552	374	150	155
	State.....	—	—	20	^a 134	—	20	20	^a 1,667	—	20	—
	State and local..	166	9	250	13	250	—	252	^a 409	252	—	83
	Local.....	38	22	215	127	84	131	252	789	122	130	72
	Washington.....	2,217	110	2,111	105	2,111	—	1,867	898	1,867	—	12,699
	State.....	7	^a 115	8	^a 131	8	—	13	^a 2,520	13	—	21
	State and local..	1,553	^a 121	564	44	564	—	567	496	567	—	3,553
	Local.....	657	91	1,539	213	1,539	—	1,287	789	1,287	—	9,125
	West Virginia.....	45	^a 2	214	11	164	50	449	484	449	—	1,033
	State.....	19	77	36	^a 146	36	—	10	667	10	—	363
	State and local..	—	—	50	3	—	50	318	443	318	—	22
	Local.....	26	^a 20	128	96	128	—	121	619	121	—	648
	Wisconsin.....	2,605	80	5,063	156	5,059	4	2,970	691	2,957	13	70,048
	State.....	5	57	23	^a 264	23	—	15	822	15	—	83
	State and local..	1,330	80	2,794	168	2,794	—	889	466	889	—	47,399
	Local.....	1,270	81	2,246	143	2,242	4	2,066	871	2,053	13	22,606
	Wyoming.....	14	^a 42	11	^a 33	11	—	11	^a 875	11	—	105
	State.....	7	63	2	^a 18	2	—	7	1,000	7	—	46
	State and local 7/	4	^a 32	5	^a 40	5	—	—	—	—	—	35
	Local.....	3	^a 28	4	^a 38	4	—	4	700	4	—	24

ALL RETIREMENT SYSTEMS BY STATE AREA

1/ Refunds to members withdrawing from systems are excluded. The inclusion of lump-sum or nonrecurring payments makes annual benefit payments more than 12 times monthly benefit payments from which lump-sum payments are excluded. Moreover, annual benefits reflect additions to and withdrawals from old systems, as well as the creation of new systems, during the year. 2/ Based on all employees protected by contributory and noncontributory systems. 3/ Includes 7 systems confined to protection of local government employees. 4/ Excludes District of Columbia employees protected by the Federal retirement system. 5/ This class, although lacking entries on this table, is shown on companion tables. 6/ Comprises systems both for local government employees and for State and local government employees. 7/ A State system for local government employees. ^a This average varies markedly from the United States average. This deviation may be due to the small number of protected employees or beneficiaries for which this class average is computed, or to the retirement policy in effect in this State. ^b Not computed. ^c Less than \$500. ^d Benefits are lump-sum death payments and not the recurring benefits for which an average is computed.

PART IV.--STATE GOVERNMENT RETIREMENT SYSTEMS
(Based on actual reports)

TABLE 35.--EMPLOYEE AND GOVERNMENT CONTRIBUTIONS AND BENEFIT EXPENDITURE OF TRUST AND CURRENT FUNDS FOR STATE EMPLOYEE RETIREMENT SYSTEMS, BY RETIREMENT SYSTEM: 1941

(In thousands)

STATE AND TYPE OF PENSION	EMPLOYEE CONTRIBUTIONS			GOVERNMENT CONTRIBUTIONS			PAYMENTS TO BENEFICIARIES*		
	Total	State employees	Local employees	Total	State	Local	Total	State employees	Local employees
TOTAL.....	\$60,733	\$17,232	\$43,501	\$54,885	\$35,132	\$19,753	\$57,241	\$14,355	\$42,908
General.....	26,387	16,356	10,031	18,321	10,690	7,631	16,088	9,951	6,137
Teachers.....	33,922	565	33,357	34,115	22,224	11,891	38,907	2,306	36,601
Police.....	226	177	49	544	528	216	220	107	113
Firemen.....	39	—	39	64	64	—	37	—	37
Judicial.....	48	48	—	361	361	—	347	347	—
Other.....	111	86	25	1,480	1,465	15	1,642	1,622	20
Alabama.....	—	—	—	—	—	—	—	—	—
Arizona.....	—	—	—	88	88	—	88	88	—
Teachers.....	—	—	—	88	88	—	88	88	—
Arkansas.....	165	165	—	194	194	—	117	18	101
Teachers.....	165	165	—	189	189	—	112	11	101
Judicial.....	—	—	—	5	5	—	5	—	—
California.....	4,446	2,711	1,735	3,707	3,116	591	3,675	1,441	2,232
General.....	2,483	2,483	—	2,294	2,294	—	1,162	1,162	—
Teachers.....	1,926	191	1,735	1,376	785	591	2,490	258	2,232
Judicial.....	37	37	—	57	57	—	21	21	—
Colorado.....	213	213	—	91	91	—	172	172	—
General.....	213	213	—	71	71	—	152	152	—
Judicial.....	—	—	—	20	20	—	20	20	—
Connecticut.....	1,552	592	960	1,006	1,006	—	1,084	322	762
General.....	592	592	—	91	91	—	129	129	—
Teachers.....	960	—	960	722	722	—	762	—	762
Firemen.....	—	—	—	10	10	—	10	—	10
Judicial.....	—	—	—	10	10	—	10	10	—
Other.....	—	—	—	183	183	—	183	183	—
Delaware.....	3	3	—	4	4	—	1	1	—
Police.....	3	3	—	4	4	—	1	1	—
Florida.....	672	4	668	76	23	53	170	23	147
Teachers.....	668	—	668	53	—	53	147	—	147
Judicial.....	4	4	—	8	8	—	8	8	—
Other.....	—	—	—	15	15	—	15	15	—
Georgia.....	—	—	—	—	—	—	—	—	—
Idaho.....	—	—	—	—	—	—	—	—	—
Illinois.....	2,122	—	2,122	1,754	1,464	290	1,956	54	1,802
General(local only).....	140	—	140	250	—	250	20	—	20
Teachers.....	1,957	—	1,957	1,410	1,410	—	1,762	—	1,762
Faculty State Colleges.....	—	—	—	33	33	—	33	33	—
Judicial.....	—	—	—	21	21	—	21	21	—
Utilities (local only).....	25	—	25	40	—	40	20	—	20
Indiana.....	1,481	56	1,425	2,048	2,048	—	1,306	17	1,289
Teachers.....	1,425	—	1,425	1,949	1,949	—	1,289	—	1,289
Police.....	25	25	—	76	76	—	7	7	—
State accounting inspectors.....	31	31	—	23	23	—	10	10	—
Iowa.....	—	—	—	—	—	—	—	—	—
Kansas.....	214	—	214	50	50	—	—	—	—
Teachers.....	214	—	214	50	50	—	—	—	—
Kentucky.....	—	—	—	—	—	—	—	—	—
Teachers.....	476	24	452	500	500	—	—	—	—
Louisiana.....	483	—	483	813	36	777	145	26	119
Teachers.....	483	—	483	777	—	777	119	—	119
Police.....	—	—	—	17	17	—	7	7	—
Judicial.....	—	—	—	14	14	—	14	14	—
Other.....	—	—	—	5	5	—	5	5	—

See footnotes at end of table.

TABLE 35.--EMPLOYEE AND GOVERNMENT CONTRIBUTIONS AND BENEFIT EXPENDITURE OF TRUST AND CURRENT FUNDS FOR STATE EMPLOYEE RETIREMENT SYSTEMS, BY RETIREMENT SYSTEM: 1941 (Continued)

(In thousands)

STATE AND TYPE OF PENSION	EMPLOYEE CONTRIBUTIONS			GOVERNMENT CONTRIBUTIONS			PAYMENTS TO BENEFICIARIES ^a		
	Total	State employees	Local employees	Total	State	Local	Total	State employees	Local employees
Maine.....	\$140	—	\$140	\$565	\$90	\$275	\$412	\$76	\$336
General.....	—	—	—	70	70	—	56	56	—
Teachers.....	140	—	140	275	—	275	356	—	356
Judicial.....	—	—	—	20	20	—	20	20	—
Maryland.....	608	\$166	442	913	830	83	622	157	465
General.....	157	157	—	149	149	—	56	56	—
Teachers.....	442	—	442	653	570	83	465	—	465
Police.....	9	9	—	10	10	—	—	—	—
Judicial.....	—	—	—	30	30	—	30	30	—
Other.....	—	—	—	71	71	—	71	71	—
Massachusetts.....	3,793	1,501	2,292	2,482	2,134	548	4,758	2,921	1,837
General.....	1,501	1,501	—	377	377	—	1,209	1,209	—
Teachers.....	2,292	—	2,292	1,927	1,579	548	3,371	1,534	1,837
Police.....	—	—	—	19	19	—	19	19	—
Judicial.....	—	—	—	53	53	—	53	53	—
Other.....	—	—	—	106	106	—	106	106	—
Michigan.....	1,259	13	1,226	217	177	40	1,566	5	1,565
Teachers.....	1,226	—	1,226	200	160	40	1,563	—	1,563
Police.....	13	13	—	17	17	—	3	3	—
Minnesota.....	1,526	678	848	483	483	—	1,246	464	782
General (State only).....	678	678	—	193	193	—	452	452	—
General (local only).....	400	—	400	—	—	—	162	—	162
Teachers.....	448	—	448	278	278	—	600	—	600
Judicial.....	—	—	—	12	12	—	12	12	—
Mississippi.....	—	—	—	—	—	—	—	—	—
Missouri.....	—	—	—	—	—	—	—	—	—
Montana.....	—	—	—	—	—	—	—	—	—
Teachers.....	255	—	255	104	104	—	167	—	167
Nebraska.....	—	—	—	—	—	—	—	—	—
Nevada.....	53	—	53	36	36	—	56	6	50
Teachers.....	53	—	53	30	30	—	50	—	50
Faculty, State Colleges.....	—	—	—	6	6	—	6	6	—
New Hampshire.....	63	18	45	71	40	31	6	2	4
Teachers.....	18	18	—	20	20	—	2	2	—
Police.....	17	—	17	31	—	31	2	—	2
Firemen.....	28	—	28	20	20	—	2	—	2
New Jersey.....	4,103	1,175	2,928	4,621	4,621	—	4,995	654	4,341
General.....	1,147	1,147	—	758	758	—	488	488	—
Teachers.....	2,928	—	2,928	3,696	3,696	—	4,341	—	4,341
Police.....	28	28	—	54	54	—	33	33	—
Judicial.....	—	—	—	22	22	—	22	22	—
Other.....	—	—	—	111	111	—	111	111	—
New Mexico.....	2	2	—	112	112	—	57	19	38
Teachers.....	—	—	—	94	94	—	38	—	38
Faculty, State Colleges.....	—	—	—	6	6	—	6	6	—
Police.....	2	2	—	12	12	—	13	13	—
New York.....	16,077	6,153	9,924	17,769	6,450	11,319	14,668	4,921	9,747
General.....	12,460	6,105	6,355	11,030	5,198	5,832	7,981	5,845	4,136
Teachers.....	3,569	—	3,569	5,859	352	5,487	5,611	—	5,611
Hospital employees.....	48	48	—	670	670	—	846	846	—
Other.....	—	—	—	230	230	—	230	230	—
North Carolina.....	—	—	—	79	79	—	8	4	4
Police.....	—	—	—	75	75	—	4	—	4
Other.....	—	—	—	4	4	—	4	4	—
North Dakota.....	—	—	—	—	—	—	—	—	—
Teachers.....	109	109	—	—	—	—	104	104	—

See footnotes at end of table.

TABLE 35.--EMPLOYEE AND GOVERNMENT CONTRIBUTIONS AND BENEFIT EXPENDITURE OF TRUST AND CURRENT FUNDS FOR STATE EMPLOYEE RETIREMENT SYSTEMS, BY RETIREMENT SYSTEM: 1941/ (Continued)

(In thousands)

STATE AND TYPE OF PENSION	EMPLOYEE CONTRIBUTIONS			GOVERNMENT CONTRIBUTIONS			PAYMENTS TO BENEFICIARIES ²		
	Total	State employees	Local employees	Total	State	Local	Total	State employees	Local employees
Ohio.....	\$6,706	\$71	\$6,635	\$5,620	\$3,255	\$2,365	\$7,339	—	\$7,339
General.....	3,136	—	3,136	1,902	353	1,549	1,799	—	1,799
Teachers.....	2,999	—	2,999	3,034	2,882	152	5,178	—	5,178
School-nonteachers.....	500	—	500	684	—	684	362	—	362
Police.....	71	71	—	—	—	—	—	—	—
Oklahoma.....	—	—	—	—	—	—	—	—	—
Oregon.....	—	—	—	—	—	—	—	—	—
Pennsylvania.....	7,961	5,234	4,727	6,988	3,587	3,401	8,584	\$2,337	6,247
General.....	3,234	3,234	—	963	963	—	2,285	2,285	—
Teachers.....	4,727	—	4,727	5,973	2,572	3,401	6,247	—	6,247
Judicial.....	—	—	—	41	41	—	41	41	—
Other.....	—	—	—	11	11	—	11	11	—
Rhode Island.....	246	246	—	552	552	—	476	171	305
General.....	246	246	—	193	193	—	117	117	—
Teachers.....	—	—	—	305	305	—	305	—	305
Police.....	—	—	—	6	6	—	6	6	—
Judicial.....	—	—	—	48	48	—	48	48	—
South Carolina:									
Police.....	32	—	32	160	—	160	107	—	107
South Dakota.....	—	—	—	—	—	—	—	—	—
Tennessee:									
Other.....	—	—	—	2	2	—	2	2	—
Texas:									
Teachers.....	2,462	—	2,462	150	150	—	373	—	373
Utah.....	412	58	354	50	50	—	283	201	82
Teachers.....	405	58	347	11	11	—	248	201	47
Firemen.....	7	—	7	39	39	—	35	—	35
Vermont.....	28	2	26	28	28	—	49	4	45
Teachers.....	26	—	26	25	25	—	49	4	45
Motor vehicle inspectors.....	2	2	—	3	3	—	—	—	—
Virginia.....	166	—	166	270	270	—	434	20	414
Teachers.....	166	—	166	250	250	—	414	—	414
Judicial.....	—	—	—	12	12	—	12	12	—
Washington.....	1,560	7	1,553	572	572	—	728	15	713
Teachers.....	1,553	—	1,553	564	564	—	718	5	713
Judicial.....	7	7	—	8	8	—	10	10	—
West Virginia.....	19	19	—	86	86	—	65	65	—
Teachers.....	—	—	—	50	50	—	54	54	—
Police.....	19	19	—	36	36	—	11	11	—
Wisconsin.....	1,335	5	1,330	2,817	2,817	—	1,492	15	1,477
Teachers.....	1,330	—	1,330	2,794	2,794	—	1,477	—	1,477
Conservation wardens.....	5	5	—	23	23	—	15	15	—
Wyoming.....	11	7	4	7	7	—	7	7	—
Police.....	7	7	—	2	2	—	7	7	—
Firemen.....	4	—	4	5	5	—	—	—	—

¹ Contributions and benefit payments are not always segregated exactly, by State accounts, between State and local governments. Hence, this segregation in the presented statistics is approximate. Small direct gratuities, paid from current funds, are excluded from the statistics for Arkansas, California, Connecticut, Idaho, Kansas, Maine, Nebraska, New York, and Virginia. These gratuities were unrelated to any retirement system in existence in 1941.

² Benefit payments differ from those shown by summary tables for all systems because this table includes as benefits the refunds to employees withdrawing from systems and because of variances in periods reported for a number of individual systems.

³ Includes retirement systems for the faculty of State colleges in Nevada and New Mexico. Pension systems administered through nongovernmental associations or private insurance companies are excluded in Delaware, Illinois, Indiana, Louisiana, Maine, Michigan, South Carolina, Utah, and Wisconsin.

⁴ Excludes payments to firemen and their survivors for service-connected disability or death.

⁵ Comprises all other retirement systems, including those for miscellaneous types of employees, specified in the respective States.

⁶ A new teachers' system was in the process of formation in 1941.

⁷ Because of a change in Louisiana's fiscal year, no data were available for 1941. Consequently, 1940 data have been substituted in State pension tables.

TABLE 36.--CONTRIBUTIONS PER COVERED EMPLOYEE AND BENEFITS PER BENEFICIARY OF TRUST AND CURRENT FUNDS FOR STATE EMPLOYEE RETIREMENT SYSTEMS, BY RETIREMENT SYSTEM: 1941

Note: Comprises systems reporting the listed data to the Bureau of the Census; systems not so reporting are omitted.

STATE AND SYSTEM	ANNUAL CONTRIBUTIONS PER COVERED EMPLOYEE		Annual benefit expenditure per beneficiary	STATE AND SYSTEM	ANNUAL CONTRIBUTIONS PER COVERED EMPLOYEE		Annual benefit expenditure per beneficiary
	Employee	Government			Employee	Government	
Arizona:				Nevada:			
Teachers.....	—	\$25	\$647	Teachers—non-contributory.....	—	NR	\$959
Arkansas:				Teachers.....	\$64	\$37	655
Teachers.....	\$14	15	221	New Hampshire:			
California:				Teachers.....	55	59	—
General.....	85	77	618	Police.....	59	110	300
Teachers.....	24	21	475	Firemen.....	102	73	514
Judicial.....	153	154	5,474	New Jersey:			
Colorado:				General.....	117	75	1,453
General.....	60	29	794	Teachers.....	99	126	1,333
Judicial.....	—	300	3,000	Police.....	82	158	1,226
Connecticut:				Judicial.....	—	238	7,306
General.....	39	8	533	New Mexico:			
Florida:				Teachers.....	—	NR	391
Teachers.....	51	3	189	New York:			
Illinois:				General.....	127	106	790
General (local only)..	90	161	667	Teachers.....	190	3	898
Judicial.....	2,321	2,714	5,000	North Carolina:			
Utilities (local only)	76	122	791	Police.....	47	45	—
Indiana:				North Dakota:			
Teachers.....	108	52	573	Teachers.....	11	3	476
Police.....	65	205	829	Ohio:			
State accounting inspectors.....	353	261	849	General.....	56	35	NR
Kansas:				Teachers.....	62	67	698
Teachers.....	16	4	—	School—non-teachers	40	57	285
Kentucky:				Police.....	67	NR	—
Teachers.....	26	27	—	Pennsylvania:			
Louisiana:				General.....	94	30	738
Teachers.....	36	48	376	Teachers.....	53	75	853
Judicial.....	—	204	—	Rhode Island:			
Maine:				General.....	73	54	474
General.....	—	11	757	Teachers.....	—	52	652
Maryland:				Police.....	—	73	993
General.....	30	28	255	South Carolina:			
Teachers.....	68	98	649	Police.....	26	128	729
Police.....	66	96	151	Texas:			
Massachusetts:				Teachers.....	59	3	—
Teachers.....	110	78	859	Utah:			
Michigan:				Teachers.....	84	43	697
Teachers.....	39	5	701	Firemen.....	NR	NR	779
Faculty State College.	—	51	770	Vermont:			
Police.....	25	32	318	Teachers.....	43	39	336
Minnesota:				Motor vehicle inspectors.....	64	91	—
General.....	56	8	813	Washington:			
Teachers.....	58	36	399	Teachers.....	92	44	477
Montana:				Judicial.....	169	177	2,521
Teachers.....	56	18	384	West Virginia:			
				Teachers.....	50	35	443
				Wisconsin:			
				Teachers.....	80	152	375
				Conservation wardens	52	NR	823

NR Represents an item not reported.

RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES: 1941

TABLE 37.--COVERAGE AND BENEFICIARIES OF SPECIFIED STATE-ADMINISTERED

Note: Data as to number and pay rolls of employees are for January 1942, and data as to

STATE AND RETIREMENT SYSTEM	Type of government covered (S and L-State and local)	NUMBER OF EMPLOYEES				EMPLOYEE PAY ROLL			
		Total of State or department for which pensions provided	Covered by pension system		Not covered by pension system	Total of State or department for which pensions provided (in thousands)	Covered by pension system		Not covered by pension system (in thousands)
			Number	Percent of total employees			Amount (in thousands)	Percent of total pay	
<u>Arizona</u> Teachers	S and L	3,500	3,500	100	—	\$600.0	\$600.0	100	—
<u>Arkansas</u> Teachers	S and L	13,500	12,100	90	1,400	5,500.0	4,150.0	75	\$1,350.0
Supreme Court Judges	State	21	7	33	14	6.5	4.4	68	21.0
<u>California</u> General	S and L	42,329	30,329	72	12,000	6,029.3	4,640.7	76	1,388.6
Teachers	S and L	49,500	49,500	100	—	NR	NR	100	—
Judges	S and L	242	242	100	—	167.3	167.3	100	—
<u>Colorado</u> General	State	4,519	4,019	89	500	NR	468.3	NR	NR
Supreme Court	State	40	40	100	—	15.0	15.0	100	—
<u>Connecticut</u> General	State	13,415	11,963	89	1,452	1,730.7	1,555.2	90	175.5
<u>Florida</u> Judges	State	110	7	6	103	30.0	NR	NR	NR
Teachers	S and L	15,223	13,190	87	2,033	1,583.2	1,371.9	87	211.4
<u>Illinois</u> General	Local	1,550	1,550	100	—	333.3	333.3	100	—
Utility	Local	329	329	100	—	60.0	60.0	100	—
Judges	S and L	286	28	10	258	2,500.0	200.0	8	2,300.0
<u>Indiana</u> Teachers	S and L	22,000	21,000	95	1,000	NR	NR	NR	NR
Police	State	371	365	98	6	51.2	51.1	100	.1
Field examiners	State	94	88	94	6	29.3	28.6	98	.7
<u>Kansas</u> School	S and L	NR	13,348	NR	NR	NR	NR	NR	NR
<u>Kentucky</u> Teachers	State	19,500	18,530	95	970	1,500.0	1,424.0	95	76.0
<u>Louisiana</u> Teachers	S and L	NR	15,539	NR	NR	NR	NR	NR	NR
Judges	State	72	72	100	—	36.4	36.4	100	—
<u>Maine</u> General	S and L	6,398	6,398	100	—	486.0	486.0	100	—
Teachers	S and L	9,555	NR	NR	NR	974.0	NR	NR	NR
Prison officers	State	NR	NR	NR	NR	NR	NR	NR	NR
<u>Maryland</u> General	State	10,000	5,300	53	4,700	833.0	NR	NR	NR
Teachers	S and L	NR	6,544	NR	NR	NR	838.1	NR	NR
Police	State	196	196	100	—	26.3	26.3	100	—
<u>Massachusetts</u> Teachers	S and L	22,263	20,763	93	1,500	NR	NR	NR	NR
<u>Michigan</u> Teachers	S and L	30,794	30,794	100	—	4,803.9	4,803.9	100	—
State college	State	2,820	1,373	49	1,447	287.0	253.3	88	33.7
Police	State	661	528	81	133	84.9	68.6	81	16.3

1/Comprises State pension systems reporting coverage and beneficiaries; systems not so reporting are omitted.
NR Represents an item not reported.

SYSTEMS FOR PUBLIC EMPLOYEE RETIREMENT, BY RETIREMENT SYSTEM: 1941/

number of beneficiaries and benefit payments are for the last month of the 1941 fiscal year.

NUMBER OF BENEFICIARIES				Total monthly benefit payments (in thousands)	MONTHLY BENEFIT PAYMENTS BY TYPE			
Total	Retirants	Disabled	Survivors		Per retirant	Per disabled	Per survivor	
136	121	15	—	46.8	\$50	\$50	—	<u>Arizona</u>
317	278	39	—	5.9	19	14	—	<u>Arkansas</u>
1	1	—	—	.4	437	—	—	
783	530	240	13	41.2	59	37	\$92	<u>California</u>
4,346	3,153	1,193	—	178.0	44	33	—	
3	2	1	—	1.1	344	416	—	
125	90	35	—	9.1	77	63	—	<u>Colorado</u>
4	4	—	—	1.0	250	—	—	
295	230	65	—	18.8	61	V	—	<u>Connecticut</u>
NR	NR	—	—	NR	NR	—	—	<u>Florida</u>
111	92	19	—	3.3	32	22	—	
15	15	—	—	1.5	100	—	—	<u>Illinois</u>
22	15	—	7	NR	NR	—	NR	
4	4	—	—	16.0	400	—	—	
2,000	1,800	200	—	78.0	39	40	—	<u>Indiana</u>
5	—	—	5	.4	—	—	70	
12	11	1	—	1.1	97	72	—	
—	—	—	—	—	—	—	—	<u>Kansas</u>
—	—	—	—	—	—	—	—	<u>Kentucky</u>
206	166	36	4	6.7	34	21	62	<u>Louisiana</u>
2	2	—	—	1.2	611	—	—	
74	74	—	—	4.8	65	—	—	<u>Maine</u>
4	4	—	—	.4	89	—	—	
179	179	—	—	7.8	44	—	—	<u>Maryland</u>
512	423	85	4	27.6	58	36	38	
1	1	—	—	.1	75	—	—	
2,444	2,316	128	—	181.6	76	39	—	<u>Massachusetts</u>
1,770	1,461	309	—	111.0	67	41	—	<u>Michigan</u>
40	40	—	—	2.6	66	—	—	
1	—	—	1	.1	—	—	62	

V Number and amount of benefits for disabled included in retirant classes.

TABLE 37.--COVERAGE AND BENEFICIARIES OF SPECIFIED STATE-ADMINISTERED SYSTEMS

Note: Data as to number and pay rolls of employees are for January 1942, and data as to number

STATE AND RETIREMENT SYSTEM	Type of government covered (S and L, State and local)	NUMBER OF EMPLOYEES				EMPLOYEE PAY ROLL			
		Total of State or department for which pensions provided	Covered by pension system		Not covered by pension system	Total of State or department for which pensions provided (in thousands)	Covered by pension systems		Not covered by pension system (in thousands)
			Number	Percent of total employees			Amount (in thousands)	Percent of total pay	
<u>Minnesota</u>									
General (including teachers)	Local	NR	NR	NR	NR	NR	NR	NR	NR
General	State	NR	11,905	NR	NR	NR	NR	NR	NR
Teachers	S and L	16,500	7,671	46	8,829	\$2,111.3	\$981.2	46	\$1,130.1
<u>Montana</u>									
Teachers	S and L	6,193	5,504	89	689	500.0	440.0	88	60.0
<u>New Hampshire</u>									
Teachers	Local	2,796	323	12	2,473	300.2	38.4	13	261.8
Police	S and L	281	281	100	—	380.0	380.0	100	—
Firemen	Local	287	273	95	14	43.9	41.9	95	1.9
<u>New Jersey</u>									
General	S and L	16,415	9,797	60	6,618	2,249.1	1,358.6	60	890.4
Teachers	S and L	NR	29,430	NR	NR	NR	5,155.7	NR	NR
Police	State	340	340	100	—	64.8	64.8	100	—
Judicial	State	92	92	100	—	62.6	62.6	100	—
Other	State	NR	NR	NR	NR	NR	NR	NR	NR
<u>New Mexico</u>									
Teachers	S and L	7,228	NR	NR	NR	779.0	NR	NR	NR
<u>New York</u>									
General	S and L	125,000	96,897	78	28,103	18,333.3	14,146.2	77	4,187.1
Teachers	S and L	NR	48,393	NR	NR	NR	10,840.0	NR	NR
<u>North Carolina</u>									
Police	S and L	3,613	1,684	47	1,929	506.3	237.5	47	268.8
<u>North Dakota</u>									
Teachers	S and L	NR	7,767	NR	NR	NR	NR	NR	NR
<u>Ohio</u>									
General	S and L	NR	55,200	NR	NR	NR	NR	NR	NR
School teacher	S and L	NR	12,000	NR	NR	NR	NR	NR	NR
Teachers	S and L	45,000	45,000	100	—	5,700.0	5,700.0	100	—
Highway patrol	State	307	307	100	—	51.9	51.9	100	—
<u>Rhode Island</u>									
General	State	4,638	3,347	72	1,291	578.4	415.0	72	163.3
Teachers	S and L	5,840	5,840	100	—	972.0	972.0	100	—
Police	State	82	82	100	—	14.4	14.4	100	—
<u>South Carolina</u>									
Police	S and L	1,500	1,251	83	249	175.1	146.0	83	89.1
<u>Texas</u>									
Teachers	S and L	NR	47,754	NR	NR	NR	NR	NR	NR
<u>Utah</u>									
Teachers	S and L	5,690	4,890	86	800	693.3	637.3	92	56.0
Firemen	Local	NR	NR	NR	NR	NR	NR	NR	NR
<u>Vermont</u>									
Teachers	S and L	2,910	595	20	2,315	226.9	45.4	20	180.6
Motor vehicle inspectors	State	33	33	100	—	5.6	5.6	100	—
<u>Washington</u>									
Teachers	S and L	17,058	12,808	75	4,250	2,439.3	1,851.5	75	607.8
Judges	State	61	61	100	—	16.8	16.8	100	—

1/ Comprises State pension systems reporting coverage and beneficiaries; systems not so reporting are omitted.
 NR Represents an item not reported.

FOR PUBLIC EMPLOYEE RETIREMENT, BY RETIREMENT SYSTEM: 1941¹/ (Continued)

of beneficiaries and benefit payments are for the last month of the 1941 fiscal year.

NUMBER OF BENEFICIARIES				Total monthly benefit payments (in thousands)	MONTHLY BENEFIT PAYMENTS BY TYPE			
Total	Retirants	Disabled	Survivors		Per retirant	Per disabled	Per survivor	
								<u>Minnesota</u>
130	130	--	--	\$10.2	\$78	--	--	
358	358	--	--	24.2	68	--	--	
939	NR	--	NR	31.2	NR	--	NR	
								<u>Montana</u>
304	287	17	--	9.9	33	\$22	--	
								<u>New Hampshire</u>
--	--	--	--	--	--	--	--	
7	7	--	--	.5	71	--	--	
3	1	--	2	.3	74	--	\$93	
								<u>New Jersey</u>
291	195	59	37	19.4	69	59	68	
2,689	2,613	--	76	296.1	110	--	82	
26	1	13	12	3.3	429	124	107	
3	3	--	--	2.3	750	--	--	
96	67	18	11	9.1	101	42	140	
								<u>New Mexico</u>
99	87	12	--	5.3	55	48	--	
								<u>New York</u>
5,626	4,937	513	176	366.5	64	77	71	
4,982	3,914	1,068	--	NR	NR	NR	NR	
								<u>North Carolina</u>
--	--	--	--	--	--	--	--	
								<u>North Dakota</u>
157	157	V	--	6.2	40	V	--	
								<u>Ohio</u>
2,047	1,958	89	--	61.5	31	82	--	
968	931	32	5	22.9	24	11	15	
5,168	4,290	822	56	296.8	62	35	44	
								<u>Rhode Island</u>
96	85	9	2	4.9	54	26	12	
468	NR	NR	NR	25.3	NR	NR	NR	
6	--	2	4	.5	--	80	84	
								<u>South Carolina</u>
108	--	108	--	7.3	--	68	--	
								<u>Texas</u>
--	--	--	--	--	--	--	--	
								<u>Utah</u>
139	124	14	1	9.9	65	135	35	
45	45	--	--	2.9	64	--	--	
								<u>Vermont</u>
91	82	9	--	2.7	31	19	--	
--	--	--	--	--	--	--	--	
								<u>Washington</u>
1,144	1,031	113	--	45.6	39	30	--	
5	5	--	--	1.1	212	--	--	

V Number and amount of benefits for disabled included in retirant classes.

RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES: 1941

TABLE 37.--COVERAGE AND BENEFICIARIES OF SPECIFIED STATE-ADMINISTERED SYSTEMS

Note: Data as to number and pay rolls of employees are for January 1942, and data as to number

STATE AND RETIREMENT SYSTEM	Type of govern- ment covered (S and L=State and local)	NUMBER OF EMPLOYEES				EMPLOYEE PAY ROLL			
		Total of State or department for which pen- sions provided	Covered by pension system		Not covered by pen- sion system	Total of State or depart- ment for which pen- sions pro- vided (in thousands)	Covered by pension system		Not covered by pen- sion system (in thousands)
			Number	Percent of total employees			Amount (in thou- sands)	Percent of total pay	
<u>West Virginia</u> Teachers	S and L	19,700	17,000	86	2,700	\$2,166.7	\$1,800.0	83	\$366.7
<u>Wisconsin</u> General Conservation wardens	S and L State	26,133 862	16,680 87	64 10	9,453 775	3,541.1 92.8	2,591.1 14.4	73 15	950.0 78.5

^{1/} Comprises State pension systems reporting coverage and beneficiaries; systems not so reporting are omitted.
NR Represents an item not reported.

STATE GOVERNMENT RETIREMENT SYSTEMS

21

FOR PUBLIC EMPLOYEE RETIREMENT, BY RETIREMENT SYSTEM: 1941^{1/2} (Continued)

of beneficiaries and benefit payments are for the last month of the 1941 fiscal year.

NUMBER OF BENEFICIARIES				Total monthly benefit payments (in thousands)	MONTHLY BENEFIT PAYMENTS BY TYPE			
Total	Retirants	Disabled	Survivors		Per retiree	Per disabled	Per survivor	
718	718	—	—	\$27.5	\$38	—	—	<u>West Virginia</u>
1,906	1,741	21	144	57.6	30	\$25	\$39	<u>Wisconsin</u>
18	18	—	6	1.2	77	—	53	

TABLE 38.--STATE-ADMINISTERED RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES AND FOR LOCAL GOVERNMENT EMPLOYEES, BY RETIREMENT SYSTEM: 1941¹(State retirement systems solely for State employees, which are excluded from this table, are shown on table 36)
(Dollar amounts in thousands)

STATE AND SYSTEM	Coverage of State and local employees or local employees only	Number of employees covered	Number of beneficiaries	Employee contributions	Government contributions	Payments to beneficiaries ³	Assets at end of year
TOTAL		824,348	50,791	\$53,838	\$50,906	\$50,633	\$878,864
Total State systems:							
For State and local employees....		814,007	50,576	53,218	50,532	50,572	878,629
For local employees.....		9,441	215	622	374	261	2,235
General.....		203,423	8,892	19,768	18,214	11,632	205,350
Teachers.....		619,408	41,680	33,922	34,140	38,865	674,707
Police.....		3,218	115	49	288	113	387
Firemen.....		599	48	39	64	37	231
Judicial.....		341	24	37	111	95	189
Utilities.....		329	22	25	40	20	--
Other.....		42	10	--	71	71	--
Alabama.....		--	--	--	--	--	--
Arizona:							
Teachers.....	State and local	3,500	138	--	88	88	--
Arkansas:							
Teachers.....	State and local	12,100	317	165	189	112	723
California.....							
General.....	State and local	56,203	5,132	4,446	3,407	3,673	41,414
Teachers.....	State and local	30,329	783	2,483	2,294	1,162	22,455
Judicial.....	State and local	45,674	4,346	1,926	1,376	2,390	18,770
Colorado.....							
Connecticut:							
Teachers.....	State and local	9,138	710	960	722	762	15,775
Delaware.....							
Florida:							
Teachers ⁴	State and local	13,190	221	668	53	147	677
Georgia ⁵							
Idaho.....							
Illinois.....							
General.....	Local	36,928	2,865	2,122	1,721	1,823	5,280
Teachers.....	Local	1,550	15	140	250	20	--
Judicial.....	State and local	35,000	2,824	1,957	1,410	1,762	5,280
Utilities.....	State and local	49	4	--	21	21	--
Indiana:							
Teachers.....	State and local	329	22	25	40	20	--
Iowa.....							
Kansas:							
Teachers.....	State and local	21,000	2,000	1,425	1,949	1,289	25,443
Kentucky:							
Teachers.....	State and local	13,348	--	214	50	--	--
Louisiana:							
Teachers.....	State and local	18,530	--	476	500	--	907
Idaho.....							
Teachers.....	State and local	15,539	208	483	777	119	4,085

See footnotes at end of table.

TABLE 38.--STATE-ADMINISTERED RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES AND FOR LOCAL GOVERNMENT EMPLOYEES, BY RETIREMENT SYSTEM: 1941 (Continued)

(State retirement systems solely for State employees, which are excluded from this table, are shown on table 35)
(Dollar amounts in thousands)

STATE AND SYSTEM	Coverage of State and local employees or local employees only	Number of employees covered	Number of beneficiaries ^a	Employee contributions	Government contributions	Payments to beneficiaries ^a	Assets at end of year
Maine: Teachers.....	State and local	6,250	609	140	345	356	805
Maryland.....		6,588	522	442	724	556	6,573
Teachers.....	State and local	6,544	512	442	653	465	6,573
Other.....	State and local	43	10	—	71	71	—
Massachusetts.....		20,813	2,461	2,292	1,980	3,424	37,737
Teachers.....	State and local	20,763	2,444	2,292	1,927	3,371	37,737
Judicial.....	State and local	50	17	—	53	53	—
Michigan: Teachers.....	State and local	30,794	1,770	1,226	200	1,566	2,527
Minnesota.....		14,321	1,069	848	278	782	5,758
General.....	Local	6,650	150	400	—	182	1,680
Teachers.....	State and local	7,671	939	448	278	600	3,878
Mississippi.....	—	—	—	—	—	—	—
Missouri.....	—	—	—	—	—	—	—
Montana: Teachers.....	State and local	5,504	304	255	104	187	1,044
Nebraska.....	—	—	—	—	—	—	—
Nevada: Teachers.....	State and local	817	44	53	30	50	363
New Hampshire.....		877	10	63	71	6	261
Teachers.....	Local	323	—	18	20	2	127
Police.....	State and local	281	7	17	31	2	45
Fireman.....	Local	273	3	28	20	2	89
New Jersey.....		39,227	2,980	4,075	4,434	4,829	100,140
General.....	State and local	9,797	291	1,147	758	488	13,503
Teachers.....	State and local	29,430	2,689	2,928	3,698	4,341	86,637
New Mexico: Teachers.....	State and local	7,228	99	—	64	58	111
New York.....		145,290	10,608	18,029	16,889	13,592	256,653
General.....	State and local	96,897	5,628	12,460	11,030	7,981	152,703
Teachers.....	State and local	48,393	4,982	3,569	5,839	5,611	103,950
North Carolina: Police.....	State and local	1,684	—	—	75	4	182
North Dakota: Teachers.....	State and local	7,767	157	109	—	104	1,712
Ohio.....		112,200	6,183	6,635	5,620	7,339	115,991
General.....	State and local	55,200	2,047	3,136	1,902	1,799	12,809
Teachers.....	State and local	45,000	5,168	2,999	3,034	5,178	99,245
School-nonteachers.....	State and local	12,000	968	500	654	362	3,937
Oklahoma.....	—	—	—	—	—	—	—
Oregon.....	—	—	—	—	—	—	—

See footnotes at end of table.

TABLE 38.--STATE-ADMINISTERED RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES AND FOR LOCAL GOVERNMENT EMPLOYEES, BY RETIREMENT SYSTEM: 1941 (Continued)

(State retirement systems solely for State employees, which are excluded from this table, are shown on table 35)
(Dollar amounts in thousands)

STATE AND SYSTEM	Coverage of State and local employees or local employees only	Number of employees covered ¹	Number of beneficiaries ²	Employee contributions	Government contributions	Payments to beneficiaries ³	Assets at end of year
Pennsylvania: Teachers.....	State and local	82,956	5,352	\$4,727	\$5,973	\$6,247	\$188,980
Rhode Island: Teachers.....	State and local	2,362	468	—	505	505	—
South Carolina: Police.....	State and local	1,251	108	32	160	107	180
Tennessee.....	—	—	—	—	—	—	—
Texas: Teachers.....	State and local	47,754	—	2,462	150	⁴ 575	9,247
Utah.....	—	5,082	164	412	50	285	2,204
Teachers.....	State and local	4,890	139	405	11	248	2,097
Firemen.....	Local	192	45	7	59	55	107
Vermont: Teachers.....	State and local	595	91	26	25	49	960
Virginia: Teachers.....	State and local	18,860	617	166	250	414	83
Washington: Teachers.....	State and local	12,808	1,144	1,553	564	718	3,553
West Virginia: Teachers.....	State and local	17,000	713	—	50	54	22
Wisconsin: Teachers.....	State and local	16,880	1,906	1,330	2,794	1,477	47,359
Wyoming: Firemen.....	Local	124	—	4	5	—	35

¹ Comprises both trust and current funds for public employee retirement. For 9 States, however, small direct gratuities are excluded because they are unrelated to any retirement system. Likewise excluded is employee protection through private insurance and for service-connected disability, under workmen's compensation laws, because this survey is concerned with governmentally administered retirement systems. Contributions and benefit payments are not always segregated exactly, by State accounts, between State and local governments. Accordingly, the columns entitled "Percent local" are necessarily approximate.

² Based upon both reported and estimated statistics.

³ Includes refunds which are excluded from summary tables.

⁴ Entries are for 2 teacher systems.

⁵ Omits small amounts for pensions paid to a few local government employees.

⁶ Confined to lump-sum death benefits or refunds. This system in 1941 had no beneficiaries receiving recurrent payments.

PART V.--COUNTY GOVERNMENT RETIREMENT SYSTEMS
(Based on actual reports)

85

TABLE 39.--REVENUE AND EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE
RETIREMENT SYSTEMS AND ASSETS OF RETIREMENT TRUST FUNDS IN COUNTIES HAVING
POPULATIONS OVER 250,000, BY RETIREMENT SYSTEM: 1941
(in thousands)

NAME OF COUNTY AND STATE AND TYPE OF SYSTEM	REVENUE				EXPENDITURE			Assets at end of year
	Total	Contributions		Earnings on investments	Total	Payments to beneficiaries	Other	
		Employee	County					
TOTAL	\$6,883	\$2,875	\$3,116	\$893	\$5,459	\$3,383	\$76	\$25,036
General.....	6,252	2,736	2,654	863	2,997	2,929	68	25,859
Police.....	396	126	243	27	237	229	8	1,014
Teachers.....	20	10	10	--	12	12	--	40
Other.....	215	5	209	5	213	213	--	123
ALABAMA								
Jefferson County:								
General.....	37	18	18	1	2	2	--	72
CALIFORNIA								
Alameda County:								
General.....	294	132	132	30	61	80	1	988
Los Angeles County:	2,533	1,121	1,070	342	877	875	2	9,524
General.....	2,329	1,047	950	332	757	757	--	9,126
Police.....	204	74	120	10	120	118	2	398
GEORGIA								
Fulton County:								
General.....	89	44	45	--	30	29	1	111
General.....	27	27	--	--	8	8	--	39
Police ³	37	7	30	--	5	4	1	32
Teachers.....	20	10	10	--	12	12	--	40
Public Works.....	5	--	5	--	5	5	--	--
ILLINOIS								
Cook County:								
General.....	1,176	531	529	316	797	759	39	6,925
General.....	1,172	531	325	316	793	754	39	6,925
Judicial.....	4	--	4	--	4	4	--	--
MASSACHUSETTS								
Essex County:								
General.....	97	35	56	7	32	30	2	240
Hampton County:								
General.....	31	12	17	2	18	18	--	79
Norfolk County:								
General.....	60	19	25	16	26	24	2	260
Worcester County:								
General.....	87	26	40	21	40	30	10	390
NEW JERSEY								
Bergen County:								
Police.....	13	6	6	1	12	12	--	73
Burlington County:								
Police.....	9	4	5	--	--	--	--	10
Camden County:								
General.....	6	--	6	--	6	6	--	--
Police.....	2	1	1	--	--	--	--	--
Essex County:	328	76	224	26	264	259	5	791
General.....	227	73	157	17	164	162	2	491
Police.....	25	3	15	9	22	19	3	218
Other.....	76	--	74	2	78	78	--	82
Hudson County:	339	141	185	13	370	368	2	398
General.....	272	121	141	10	292	291	1	335
Police.....	48	20	25	3	59	58	1	63
Other.....	19	--	19	--	19	19	--	--
Union County:								
Other.....	10	3	6	1	6	6	--	41

See footnotes at end of table.

TABLE 39.--REVENUE AND EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS AND ASSETS OF RETIREMENT TRUST FUNDS IN COUNTIES HAVING POPULATIONS OVER 250,000, BY RETIREMENT SYSTEM: 1941¹(Continued)

(In thousands)

NAME OF COUNTY AND STATE AND TYPE OF SYSTEM	REVENUE				EXPENDITURE			Assets at end of year
	Total	Contributions		Earnings on investments	Total	Payments to beneficiaries	Other	
		Employee	County					
OHIO								
Cuyahoga County:								
Other.....	\$96	—	\$96	—	\$96	\$96	—	—
OREGON								
Multnomah County:								
Other.....	5	—	5	—	5	5	—	—
PENNSYLVANIA								
Alleghany County:								
General.....	772	\$552	352	\$68	557	555	\$4	\$2,157
Montgomery County:								
General.....	99	39	60	—	21	21	—	340
WISCONSIN								
Milwaukee County:								
General.....	800	315	438	47	219	211	8	2,617
Police.....	742	304	395	45	200	193	7	2,397
Police.....	58	11	43	4	19	18	1	220

¹ Counties having populations over 250,000 that are without county-administered retirement systems are: Marion County, Ind.; Jefferson County, Ky.; Wayne County, Mich.; Hennepin County, Minn.; Ramsey County, Minn.; Jackson County, Mo.; Erie and Monroe Counties, N. Y.; Franklin, Hamilton, and Lucas counties, Ohio; Shelby County, Tenn.; Bexar, Dallas, and Harris counties, Texas; and King County, Wash.

² Benefit payments differ from those shown by summary tables for all systems because this table includes as benefits the refunds to employees withdrawing from systems and because of variances in periods reported for a number of individual systems.

³ Includes firemen.

⁴ Includes \$2 thousand from State.

TABLE 40.--CONTRIBUTIONS PER COVERED EMPLOYEE AND BENEFITS PER BENEFICIARY OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS IN COUNTIES HAVING POPULATIONS OVER 50,000, BY RETIREMENT SYSTEM: 1941

Note: Comprises systems reporting to the Bureau of the Census; systems not so reporting are omitted.

COUNTY AND SYSTEM	ANNUAL CONTRIBUTIONS PER COVERED EMPLOYEE		Annual benefit expenditure per beneficiary	COUNTY AND SYSTEM	ANNUAL CONTRIBUTIONS PER COVERED EMPLOYEE		Annual benefit expenditure per beneficiary
	Employee	Government			Employee	Government	
<u>Alabama</u>				<u>New Jersey (Cont'd)</u>			
Jefferson County:				Bergen County:			
General.....	\$40	\$40	--	Police.....	\$51	\$103	\$1,345
<u>California</u>				Sheriffs.....	82	87	1,346
Alameda County:				Detectives.....	92	92	--
General.....	89	89	3570	Probation officer....	90	90	--
Los Angeles County:				Burlington County:			
General.....	86	78	544	Detectives.....	89	91	--
Police.....	93	150	1,170	Camden County:			
Sacramento County:				General.....	--	NR	875
General.....	38	28	402	Police.....	55	55	--
San Diego County:				Detectives.....	95	95	--
General.....	76	78	470	Court reporters.....	32	32	--
<u>Georgia</u>				Essex County:			
Bibb County:				General.....	80	105	1,134
Teachers.....	25	26	528	Mercer County:			
Chatham County:				Detectives.....	92	92	68
General.....	28	--	421	Morris County:			
Fulton County:				Other.....	113	86	--
General.....	39	--	489	Union County:			
Richmond County:				Other.....	81	145	1,917
Teachers.....	16	21	541	<u>Pennsylvania</u>			
<u>Massachusetts</u>				Allegheny County:			
Berkshire County:				General.....	94	94	845
General.....	85	132	669	Montgomery County:			
Essex County:				General.....	102	156	1,014
General.....	70	113	NR	Northampton County:			
Hampden County:				General.....	9	16	--
General.....	88	134	1,040	<u>South Carolina</u>			
Hampshire County:				Richland County:			
General.....	75	159	NR	Teachers.....	--	23	242
Norfolk County:				<u>Tennessee</u>			
General.....	72	98	721	Knox County:			
Worcester County:				Teachers.....	--	12	564
General.....	85	130	571	<u>Wisconsin</u>			
<u>New Jersey</u>				Milwaukee County:			
Atlantic County:				General.....	81	105	527
Police.....	92	483	1,693	Police.....	108	419	978

NR Represents an item not reported.

TABLE 41.--COVERAGE AND BENEFICIARIES OF SPECIFIED COUNTY EMPLOYEE RETIREMENT

Note: Data as to number and pay rolls of employees are for January 1942, and data as to number

COUNTY AND RETIREMENT SYSTEM	NUMBER OF EMPLOYEES				EMPLOYEE PAY ROLL			
	Total of jurisdic- tion or department for which pensions provided	Covered by pension system		Not covered by pen- sion system	Total of jurisdic- tion or department for which pensions provided (in thousands)	Covered by pension system		Not covered by pen- sion system (in thousands)
		Number	Percent of total employees			Amount (in thou- sands)	Percent of total pay	
COUNTIES								
<u>Alabama</u>								
Jefferson General	1,186	469	40	717	\$106.1	\$63.7	60	\$42.4
<u>California</u>								
Alameda General	2,496	1,494	60	1,002	279.1	219.9	79	59.2
Los Angeles General	14,500	12,170	84	2,330	2,000.0	1,757.2	88	242.8
Police	800	800	100	—	152.0	152.0	100	—
Sacramento General	715	530	74	185	81.5	69.5	85	12.0
San Diego General	1,861	1,418	76	443	238.7	200.3	84	38.3
<u>Georgia</u>								
Chatham General	235	189	80	46	33.8	24.5	73	9.2
Fulton General	1,026	786	77	240	169.2	116.7	69	52.5
<u>Massachusetts</u>								
Berkshire General	77	57	74	20	10.1	7.4	73	2.8
Essex General	NR	492	NR	NR	NR	62.9	NR	NR
Hampden General	191	129	68	62	28.3	19.4	68	8.9
Norfolk General	307	256	83	51	41.5	32.6	79	8.9
Worcester General	351	305	87	46	NR	43.8	NR	NR
<u>New Jersey</u>								
Atlantic General	NR	9	NR	NR	NR	2.3	NR	NR
Bergen Sheriffs	54	33	61	21	11.9	7.4	62	4.5
Probation	11	4	36	7	1.8	1.0	54	.8
Police	32	32	100	—	3.4	3.4	100	—
Detectives	6	5	83	1	1.6	1.6	100	—
Camden General	NR	NR	NR	—	NR	NR	NR	—
Probation	NR	3	NR	NR	NR	.5	NR	NR
Detectives	NR	6	NR	NR	NR	1.6	NR	NR
Court interpreters	NR	2	NR	NR	NR	.2	NR	NR
Essex General	2,300	1,300	57	1,000	364.0	180.0	49	184.0
Mercer Detective and probation	19	10	53	9	3.4	2.6	78	.8
Morris Miscellaneous Union	10	7	70	3	1.9	1.7	88	.2
Detective and probation	64	42	66	22	7.1	4.8	67	2.3

1/ Comprises pension systems reporting coverage and beneficiaries of counties over 100,000 inhabitants. Counties
NR Represents an item not reported.

COUNTY GOVERNMENT RETIREMENT SYSTEMS

SYSTEMS IN COUNTIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM: 1941^{1/2}

of beneficiaries and benefit payments are for the last month of the 1941 fiscal year.

NUMBER OF BENEFICIARIES				Total monthly benefit payments (in thousands)	MONTHLY BENEFIT PAYMENTS BY TYPE			
Total	Retirants	Disabled	Survivors		Per retirant	Per disabled	Per survivor	
								<u>Alabama</u>
								Jefferson
								<u>California</u>
								Alameda
79	76	3		4.4	\$56	\$39		Los Angeles
379	309	70		21.4	59	43		
93	36	45	12	9.6	116	100	\$75	Sacramento
2	1	1		.1	50	35		San Diego
10	3	4	3	.5	59	37	69	
								<u>Georgia</u>
								Chatham
3	3			.2	54			Fulton
37	NR	NR	NR	2.0	NR	NR	NR	
								<u>Massachusetts</u>
								Berkshire
8	8			.5	63			Essex
42	NR	NR	NR	2.9	NR	NR	NR	Hampden
14	14			1.1	76			Norfolk
17	15	2		1.0	64	40		Worcester
27	25	2		2.1	74	111		
								<u>New Jersey</u>
								Atlantic
3	3			.4	142			Bergen
3	1		2	.4	117		127	
6	2	1	3	.7	170	138	64	
								Camden
7	7			.5	73			
								Essex
143	73	18	52	14.2	99	74	108	Mercer
8	7		1	.8	85		208	Morris
								Union
3			3	.5			160	

not so reporting are omitted.

RETIREMENT SYSTEMS FOR STATE AND LOCAL GOVERNMENT EMPLOYEES: 1941

TABLE 41.--COVERAGE AND BENEFICIARIES OF SPECIFIED COUNTY EMPLOYEE RETIREMENT SYSTEMS

Note: Data as to number and pay rolls of employees are for January 1942, and data as to number

COUNTY AND RETIREMENT SYSTEM	NUMBER OF EMPLOYEES				EMPLOYEE PAY ROLL			
	Total of jurisdiction or department for which pensions provided	Covered by pension system		Not covered by pension system	Total of jurisdiction or department for which pensions provided (in thousands)	Covered by pension system		Not covered by pension system (in thousands)
		Number	Percent of total employees			Amount (in thousands)	Percent of total pay	
<u>COUNTIES (Continued)</u>								
<u>Pennsylvania</u>								
Allegheny General	3,734	3,734	100	—	\$610.2	\$610.2	100	—
Berks General	364	356	98	8	45.7	44.7	98	\$1.0
Montgomery General	384	384	100	—	33.7	33.7	100	—
Northampton General	182	163	90	19	27.3	25.9	95	1.4
<u>South Carolina</u>								
Richland Teachers	260	260	100	—	22.0	22.0	100	—
<u>Tennessee</u>								
Knox Teachers	518	518	100	—	44.6	44.6	100	—
<u>Wisconsin</u>								
Milwaukee General	3,972	3,761	95	211	500.1	457.4	91	32.7
Sheriffs	104	104	100	—	9.8	9.8	100	—

1/ Comprises pension systems reporting coverage and beneficiaries of counties over 100,000 inhabitants. Counties
 NR Represents an item not reported.

3-54843

COUNTY GOVERNMENTS RETIREMENT SYSTEMS

IN COUNTIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM: 1941^{1/2} (Continued)

of beneficiaries and benefit payments are for the last month of the 1941 fiscal year.

NUMBER OF BENEFICIARIES				Total monthly benefit payments (in thousands)	MONTHLY BENEFIT PAYMENTS BY TYPE			
Total	Retirants	Disabled	Survivors		Per retirant	Per disabled	Per survivor	
337	295	52	—	\$24.1	NR	NR	—	<u>Pennsylvania</u> Allegheny
—	—	—	—	—	—	—	—	Berks
18	17	1	—	1.5	\$36	\$17	—	Montgomery
—	—	—	—	—	—	—	—	Northampton
3	3	—	—	.1	25	—	—	<u>South Carolina</u> Richland
11	11	—	—	.5	41	—	—	<u>Tennessee</u> Knox
184	172	6	6	8.9	49	27	\$26	<u>Wisconsin</u> Milwaukee
18	10	4	4	1.6	102	93	42	

not so reporting are omitted.
2-34943

PART VI.--MUNICIPAL GOVERNMENT RETIREMENT SYSTEMS
(Based on actual reports)

TABLE 42.--REVENUE AND EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS AND ASSETS OF RETIREMENT TRUST FUNDS IN CITIES HAVING POPULATIONS OVER 100,000: 1941

(Comprises systems administered by city corporations and by independent school and special districts, including local contributions to State-administered retirement systems. Revenue and expenditure exclude investment transactions.)
(In thousands)

CITY AND GOVERNMENT UNIT	Adminis- tered by city, school district, or State	Total	REVENUE				EXPENDITURE			Assets at end of year
			Employee contri- butions	Govern- ment contri- butions	Earnings on invest- ments	Other	Total	Payments to benefi- ciaries 1	Other	
TOTAL.....		\$173,348	\$49,732	\$95,604	\$27,791	\$221	\$106,015	\$106,045	\$970	\$782,218
City corporations.....		160,169	44,402	89,581	25,967	219	98,212	97,454	758	733,547
Locally administered...		151,622	39,643	85,595	25,967	219	89,674	88,916	758	733,547
State-administered....		8,547	4,559	3,986	—	—	8,538	8,538	—	—
School districts.....		10,743	4,726	4,946	1,069	2	6,533	6,384	149	28,552
Locally administered...		9,073	3,226	4,774	1,069	2	4,867	4,718	149	28,552
State-administered....		1,670	1,498	172	—	—	1,666	1,666	—	—
Special districts:										
Locally administered...		2,436	604	1,077	755	—	1,270	1,207	63	20,056

GROUP I.—CITIES HAVING POPULATIONS OVER 1,000,000

Chicago, Ill.		16,585	4,424	9,310	2,850	1	12,932	12,409	325	80,590
City corporation.....	City	11,120	2,509	6,877	1,734	—	8,466	8,244	222	51,414
School district.....	District	3,206	1,379	1,449	377	1	3,029	2,991	38	9,456
Special districts.....	District	2,259	536	984	739	—	1,237	1,174	65	19,720
Detroit, Mich:										
City corporation.....	City	5,331	2,220	2,856	275	—	3,255	3,232	3	8,365
Los Angeles, Calif.		13,211	3,256	5,706	1,074	1	5,996	3,855	161	36,220
City corporation.....	City	6,207	1,931	3,453	623	—	3,051	2,898	155	25,892
School district.....	District	6,558	1,008	2,124	251	1	519	493	26	10,528
School district.....	State	446	317	129	—	—	446	446	—	—
New York, N. Y.:										
City corporation.....	City	77,028	21,487	39,009	16,451	81	48,502	36,063	2	449,422
Philadelphia, Pa.		3,856	1,723	1,906	220	7	3,869	3,802	67	5,237
City corporation.....	City	2,911	832	1,865	207	7	2,921	2,858	65	4,899
School district.....	District	54	—	41	13	—	57	55	2	338
School district.....	State	891	891	—	—	—	891	891	—	—

GROUP II.—CITIES HAVING POPULATIONS OF 500,000 TO 1,000,000

Baltimore, Md.:										
City corporation.....	City	3,651	852	2,053	746	—	1,876	1,868	8	24,000
Boston, Mass.:										
City corporation.....	City	6,091	1,168	3,590	1,531	2	3,310	3,310	—	44,022
Buffalo, N. Y.		3,348	899	2,339	—	—	3,190	3,190	—	253
City corporation.....	City	1,215	148	1,069	—	—	1,057	1,057	—	253
City corporation.....	State	2,133	753	1,360	—	—	2,133	2,133	—	—
Cleveland, Ohio.....		1,584	466	1,114	2	2	1,605	1,561	44	107
City corporation.....	City	961	121	836	2	2	982	936	44	107
City corporation.....	State	623	345	278	—	—	623	623	—	—
Milwaukee, Wis.:										
City corporation.....	City	2,965	817	1,553	595	—	1,531	1,509	22	17,390
Pittsburgh, Pa.:										
City corporation.....	City	1,550	350	1,155	45	—	1,341	1,328	15	1,733
St. Louis, Mo.:										
City corporation.....	City	1,088	211	672	205	—	613	604	9	6,065

See footnotes at end of table.

TABLE 42.--REVENUE AND EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS AND ASSETS OF RETIREMENT TRUST FUNDS IN CITIES HAVING POPULATIONS OVER 100,000: 1941 (Continued)

(Comprises systems administered by city corporations and by independent school and special districts, including local contributions to State-administered retirement systems. Revenue and expenditure exclude investment transactions.)

(In thousands)

CITY AND GOVERNMENTAL UNIT	Adminis- tered by city, school district, or State	Total	REVENUE				EXPENDITURE			Assets at end of year
			Employee contri- butions	Govern- ment contri- butions	Earnings on invest- ments	Other	Total	Payments to benefi- ciaries 1	Other	
GROUP II.—CITIES HAVING POPULATIONS OF 500,000 TO 1,000,000—Continued										
San Francisco, Calif.:										
City corporation.....	City	\$5,108	\$1,075	\$2,895	\$1,128	\$9	\$2,597	\$2,547	\$50	\$26,161
Washington, D.C.		3,883	1,010	2,390	283	—	3,076	3,076	—	9,454
District of Columbia.....	District	2,402	554	1,585	283	—	1,795	1,795	—	9,454
District of Columbia.....	Federal ²	1,281	478	805	—	—	1,281	1,281	—	—
GROUP III.—CITIES HAVING POPULATIONS OF 250,000 TO 500,000										
Atlanta, Ga.:										
City corporation.....	City	590	236	326	29	—	560	579	1	1,093
Birmingham, Ala.:										
City corporation.....	City	321	114	189	18	—	197	194	3	435
Cincinnati, Ohio.....		1,574	502	931	139	2	1,151	1,147	2	4,732
City corporation.....	City	1,493	461	891	139	2	1,070	1,068	2	4,732
School district.....	District	81	41	40	—	—	81	81	—	—
Columbus, Ohio.....		502	98	393	1	10	461	479	2	110
City corporation.....	City	390	30	349	1	10	369	367	2	110
City corporation.....	State	112	68	44	—	—	112	112	—	—
Dallas, Tex.:										
City corporation.....	City	187	35	131	1	—	132	132	—	171
Denver, Colo.		546	32	510	4	—	516	516	—	282
City corporation.....	City	346	32	310	4	—	316	316	—	282
School district.....	District	200	—	200	—	—	200	200	—	—
Houston, Tex.:										
City corporation.....	City	90	8	64	18	—	24	24	—	339
Indianapolis, Ind.:										
City corporation.....	City	571	47	316	7	1	377	375	2	254
Jersey City, N.J.		1,318	510	772	36	—	1,407	1,407	—	871
City corporation.....	City	1,088	280	772	36	—	1,177	1,177	—	871
City corporation.....	State	230	230	—	—	—	230	230	—	—
Kansas City, Mo:										
City corporation.....	City	100	15	70	1	16	84	80	4	106
Louisville, Ky.:										
City corporation.....	City	149	14	150	5	—	142	142	—	190
Memphis, Tenn.:										
City corporation.....	City	154	9	145	—	—	132	132	—	161
Minneapolis, Minn.:										
City corporation.....	City	2,612	769	1,237	608	—	1,416	1,372	44	17,222
Newark, N. J.		1,592	678	896	18	—	1,593	1,585	8	461
City corporation.....	City	1,218	304	896	18	—	1,219	1,211	8	461
City corporation.....	State	374	374	—	—	—	374	374	—	—
New Orleans, La.		803	258	354	180	31	387	375	12	4,823
City corporation.....	City	344	103	173	37	31	280	229	1	4,823
School district.....	District	459	155	181	143	—	157	146	11	—

See footnotes at end of table.

3-34942

TABLE 42.--REVENUE AND EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS AND ASSETS OF RETIREMENT TRUST FUNDS IN CITIES HAVING POPULATIONS OVER 100,000: 1941 (Continued)

(Comprises systems administered by city corporations and by independent school and special districts, including local contributions to State-administered retirement systems. Revenue and expenditure exclude investment transactions)
(In thousands)

CITY AND GOVERNMENTAL UNIT	Adminis- tered by city, school district, or State	Total	REVENUE				EXPENDITURE			Assets at end of year
			Employee contri- butions	Govern- ment contri- butions	Earnings on invest- ments	Other	Total	Payments to benefi- ciaries ¹	Other	
GROUP III.—CITIES HAVING POPULATIONS OF 250,000 TO 500,000—Continued										
Oakland, Calif.		\$698	\$285	\$389	\$28	--	\$524	\$521	\$5	\$827
City corporation.....	City	521	215	296	10	--	291	288	5	428
Special district.....	District	177	68	83	18	--	33	33	--	399
Portland, Oreg.		787	362	297	126	\$2	534	501	33	5,302
City corporation.....	City	224	82	134	6	2	226	226	--	100
School district.....	District	563	280	163	120	--	308	275	33	3,202
Providence, R.I.:										
City corporation.....	City	1,019	505	540	174	--	631	631	--	6,580
Rochester, N.Y.		1,022	408	614	--	--	1,058	1,058	--	11
City corporation.....	City	348	52	316	--	--	358	358	--	11
City corporation.....	State	674	376	298	--	--	680	680	--	--
St. Paul, Minn.:										
City corporation.....	City	575	94	441	40	--	534	528	6	1,408
San Antonio, Tex.:										
City corporation.....	City	54	17	37	--	--	56	56	--	25
Seattle, Wash.:										
City corporation.....	City	1,946	505	1,130	311	--	1,149	1,137	12	8,660
Toledo, Ohio.....		488	136	339	5	8	467	467	--	194
City corporation.....	City	323	42	268	5	8	306	306	--	194
City corporation.....	State	141	84	57	--	--	141	141	--	--
School district.....	State	24	10	14	--	--	20	20	--	--

GROUP IV.—CITIES HAVING POPULATIONS OF 100,000 TO 250,000

Akron, Ohio.....		240	61	172	4	3	216	216	--	137
City corporation.....	City	146	17	122	4	3	122	122	--	137
City corporation.....	State	94	44	50	--	--	94	94	--	--
Albany, N. Y.:										
City corporation.....	City	122	46	72	4	--	86	86	--	175
Bridgeport, Conn.		301	112	189	--	--	308	308	--	11
City corporation.....	City	215	26	189	--	--	220	220	--	11
City corporation.....	State	86	86	--	--	--	86	86	--	--
Cambridge, Mass.		531	127	388	16	--	339	339	--	621
City corporation.....	City	468	64	388	16	--	278	278	--	621
City corporation.....	State	63	63	--	--	--	63	63	--	--
Camden, N. J.		273	95	177	--	1	276	275	1	(a)
City corporation.....	City	208	30	177	--	1	211	210	1	(a)
City corporation.....	State	65	65	--	--	--	65	65	--	--
Canton, Ohio.....		128	16	110	2	--	104	104	--	105
City corporation.....	City	110	8	100	2	--	86	86	--	105
City corporation.....	State	18	8	10	--	--	18	18	--	--
Charlotte, N. C.:										
City corporation.....	City	21	9	10	2	--	9	7	2	130
Chattanooga, Tenn.:										
City corporation.....	City	94	22	70	2	--	105	105	--	84

See footnotes at end of table.

TABLE 42.--REVENUE AND EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS AND ASSETS OF RETIREMENT TRUST FUNDS IN CITIES HAVING POPULATIONS OVER 100,000: 1941 (Continued)

(Comprises systems administered by city corporations and by independent school and special districts, including local contributions to State-administered retirement systems. Revenue and expenditure exclude investment transactions)
(In thousands)

CITY AND GOVERNMENTAL UNIT	Adminis- tered by city, school district, or State	Total	REVENUE				EXPENDITURE			Assets at end of year
			Employee contri- butions	Govern- ment contri- butions	Earnings on invest- ments	Other	Total	Payments to benefi- ciaries ¹	Other	
GROUP IV.—CITIES HAVING POPULATIONS OF 100,000 TO 250,000—Continued										
Dayton, Ohio:										
City corporation.....	City	\$275	\$58	\$205	\$5	\$5	\$269	\$267	\$2	\$147
Des Moines, Iowa.....		588	112	259	37	--	211	208	3	1,294
City corporation.....	City	132	12	117	3	--	137	137	--	142
School district.....	District	256	100	122	34	--	74	71	3	1,152
Duluth, Minn.		408	77	172	159	--	225	191	34	4,053
City corporation.....	City	137	7	96	34	--	92	89	3	910
School district.....	District	271	70	76	125	--	133	102	31	3,143
Elizabeth, N. J.		221	109	104	8	--	208	208	--	40
City corporation.....	City	148	36	104	8	--	135	135	--	40
City corporation.....	State	73	73	--	--	--	73	73	--	--
Erie, Pa.:										
City corporation.....	City	157	9	123	12	13	138	136	2	523
Fall River, Mass.		269	86	178	5	--	253	250	3	174
City corporation.....	City	222	39	178	5	--	206	203	3	174
City corporation.....	State	47	47	--	--	--	47	47	--	--
Flint, Mich.:										
City corporation.....	City	71	6	65	--	--	22	22	--	74
Fort Wayne, Ind.		129	42	79	8	--	130	128	2	181
City corporation.....	City	106	19	79	8	--	107	105	2	181
School district.....	State	23	23	--	--	--	23	23	--	--
Fort Worth, Tex.;										
City corporation.....	City	16	--	16	--	--	16	16	--	--
Gary, Ind.:										
City corporation.....	City	68	8	56	4	--	63	61	2	350
Grand Rapids, Mich.		191	94	96	1	--	116	114	2	152
City corporation.....	City	139	42	96	1	--	64	62	2	152
School district.....	State	52	52	--	--	--	52	52	--	--
Hartford, Conn.		665	121	539	5	--	660	660	--	180
City corporation.....	City	395	14	378	5	--	390	390	--	180
City corporation.....	State	270	107	163	--	--	270	270	--	--
Jacksonville, Fla:										
City corporation.....	City	334	109	223	2	--	236	236	--	410
Kansas City, Kans.		124	19	105	--	--	96	96	--	122
City corporation.....	City	107	19	88	--	--	82	82	--	64
School district.....	District	17	--	17	--	--	14	14	--	58
Knoxville, Tenn.:										
City corporation.....	City	114	69	45	--	--	138	137	1	64
Long Beach, Calif.		111	73	38	--	--	115	115	--	b13
City corporation.....	City	45	21	24	--	--	49	49	--	b13
School district.....	State	66	52	14	--	--	66	66	--	--
Lowell, Mass.		252	65	183	4	--	216	214	2	142
City corporation.....	City	207	20	183	4	--	171	169	2	142
City corporation.....	State	45	45	--	--	--	45	45	--	--

See footnotes at end of table.

TABLE 42.--REVENUE AND EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS AND ASSETS OF RETIREMENT TRUST FUNDS IN CITIES HAVING POPULATIONS OVER 100,000: 1941 (Continued)

(Comprises systems administered by city corporations and by independent school and special districts, including local contributions to State-administered retirement systems. Revenue and expenditure exclude investment transactions.)

(In thousands)

CITY AND GOVERNMENTAL UNIT	Adminis- tered by city, school district, or State	Total	REVENUE				EXPENDITURE			Assets at end of year
			Employee contri- butions	Govern- ment contri- butions	Earnings on invest- ments	Other	Total	Payments to benefi- ciaries	Other	
GROUP IV.—CITIES HAVING POPULATIONS OF 100,000 TO 250,000—Continued										
Miami, Fla.:										
City corporation.....	City	\$386	\$126	\$252	\$8	--	\$92	\$92	--	\$517
Nashville, Tenn.:										
City corporation.....	City	206	63	143	--	--	205	205	--	100
New Bedford, Mass.										
City corporation.....	City	285	92	190	3	--	252	250	\$2	188
City corporation.....	State	235	42	190	3	--	202	200	2	158
City corporation.....	State	50	50	--	--	--	50	50	--	--
New Haven, Conn.:										
City corporation.....	City	474	100	349	25	--	351	349	2	1,352
Norfolk, Va.										
City corporation.....	City	79	38	41	--	--	81	81	--	1
City corporation.....	State	68	27	41	--	--	70	70	--	1
City corporation.....	State	11	11	--	--	--	11	11	--	--
Oklahoma City, Okla.:										
City corporation.....	City	82	8	63	1	\$5	87	87	--	68
Omaha, Nebr.										
City corporation.....	City	518	35	473	5	--	575	575	--	379
City corporation.....	City	318	8	305	5	--	382	382	--	365
School district.....	District	195	27	168	--	--	193	193	--	16
Paterson, N. J.										
City corporation.....	City	291	152	137	2	--	288	288	--	63
City corporation.....	City	188	49	137	2	--	183	183	--	63
City corporation.....	State	103	103	--	--	--	103	103	--	--
Peoria, Ill.:										
City corporation.....		140	21	103	16	--	102	98	4	589
Reading, Pa.:										
City corporation.....	City	26	2	6	18	--	21	18	5	235
Richmond, Va.										
City corporation.....	City	158	19	137	--	--	141	141	--	1
City corporation.....	State	122	--	122	--	--	122	122	--	1
City corporation.....	State	34	19	15	--	--	19	19	--	--
Sacramento, Calif.:										
City corporation.....	City	228	82	130	16	--	171	171	--	454
Salt Lake City, Utah.....										
City corporation.....	City	86	25	50	11	--	92	92	--	277
City corporation.....	City	36	--	25	11	--	25	25	--	--
School district.....	District	50	25	25	--	--	67	67	--	277
San Diego, Calif.										
City corporation.....	City	756	315	378	65	--	344	339	5	1,608
City corporation.....	City	355	103	195	57	--	245	245	--	1,428
School district.....	District	337	163	168	6	--	35	30	5	382
School district.....	State	64	49	15	--	--	64	64	--	--
Scranton, Pa.:										
City corporation.....	City	119	14	77	12	16	99	98	1	431
Somerville, Mass.										
City corporation.....	City	253	87	156	13	--	198	198	--	457
City corporation.....	City	199	30	156	13	--	141	141	--	457
City corporation.....	State	57	57	--	--	--	57	57	--	--
South Bend, Ind.										
City corporation.....	City	84	25	54	3	2	104	104	--	240
City corporation.....	City	61	2	54	3	2	81	81	--	240
School district.....	State	23	23	--	--	--	23	23	--	--

See footnotes at end of table.

3-34942

MUNICIPAL GOVERNMENT RETIREMENT SYSTEMS

TABLE 42.--REVENUE AND EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS AND ASSETS OF RETIREMENT TRUST FUNDS IN CITIES HAVING POPULATIONS OVER 100,000: 1941 (Continued)

(Comprises systems administered by city corporations and by independent school and special districts, including local contributions to State-administered retirement systems. Revenue and expenditure exclude investment transactions.)
(In thousands)

CITY AND GOVERNMENTAL UNIT	Adminis- tered by city, school district, or State	Total	REVENUE				EXPENDITURE			Assets at end of year
			Employee contri- butions	Govern- ment contri- butions	Earnings on invest- ments	Other	Total	Payments to benefi- ciaries ¹	Other	
GROUP IV.—CITIES HAVING POPULATIONS OF 100,000 TO 250,000—Continued										
Spokane, Wash.:										
City corporation.....	City	\$151	\$17	\$114	--	--	\$125	\$108	\$15	\$18
Springfield, Mass.		410	151	247	\$12	--	528	319	7	387
City corporation.....	City	515	58	247	12	--	231	224	7	387
City corporation.....	State	95	95	--	--	--	95	95	--	--
Syracuse, N. Y.		675	251	422	--	--	675	675	--	5
City corporation.....	City	179	19	160	--	--	179	179	--	5
City corporation.....	State	494	232	262	--	--	494	494	--	--
Tacoma, Wash.		436	198	234	4	--	444	452	12	208
City corporation.....	City	355	117	234	4	--	363	351	12	208
School district.....	State	81	81	--	--	--	81	81	--	--
Tampa, Fla.:										
City corporation.....	City	79	6	75	--	--	76	75	1	4
Trenton, N. J.		275	150	145	--	--	276	275	1	6
City corporation.....	City	190	47	145	--	--	195	192	1	6
City corporation.....	State	85	83	--	--	--	85	83	--	--
Tulsa, Okla.:										
City corporation.....	City	60	12	45	4	\$1	49	49	--	214
Utica, N. Y.		524	251	275	--	--	524	524	--	--
City corporation.....	City	--	--	--	--	--	--	--	--	--
City corporation.....	State	524	251	275	--	--	524	524	--	--
Wichita, Kans.:										
City corporation.....	City	32	4	27	1	--	46	46	--	74
Wilmington, Del.:										
City corporation.....	City	94	18	41	55	--	84	84	--	957
Worcester, Mass.		597	200	326	71	--	447	446	1	2,157
City corporation.....	City	485	88	326	71	--	355	354	1	2,157
City corporation.....	State	112	112	--	--	--	112	112	--	--
Yonkers, N. Y.		800	356	425	57	2	845	822	21	519
City corporation.....	City	195	59	95	37	2	258	215	21	519
City corporation.....	State	607	277	350	--	--	607	607	--	--
Youngstown, Ohio.....		188	38	148	2	--	162	161	1	86
City corporation.....	City	140	15	125	12	--	114	115	1	86
City corporation.....	State	48	25	23	--	--	48	46	--	--

¹ Entries in this column for State-administered systems represent local transfers to State systems. Otherwise, benefit payments consist of amounts received by beneficiaries during the year. Benefit payments differ from those shown by summary tables for all systems because this table includes as benefits the refunds to employees withdrawing from systems and because of variances in periods reported for a number of individual systems.

² Considered as a State-administered system for the purpose of this table.

a Less than \$500.

b Overdraft, subtracted from total.

TABLE 43.--EMPLOYEE AND GOVERNMENT CONTRIBUTIONS AND BENEFIT EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM: 1941

(Comprises systems administered by city corporations and by independent school and special districts, including local contributions to State-administered retirement systems)

(In thousands)

CITY AND RETIREMENT SYSTEM	Administered by city, school district, or State	Em- ployee con- tribu- tions	Local gov- ern- ment con- tribu- tions	Pay- ments to ben- efi- ciar- ies ¹	CITY AND RETIREMENT SYSTEM	Administered by city, school district, or State	Em- ployee con- tribu- tions	Local gov- ern- ment con- tribu- tions	Pay- ments to ben- efi- ciar- ies ¹
TOTAL.....		\$49,732	\$95,804	\$105,045	GROUP II.—CITIES HAVING POPULATIONS OF 500,000 TO 1,000,000				
General.....		21,288	54,642	35,535	Baltimore, Md.		\$852	\$2,053	\$1,888
Teachers.....		15,750	21,922	23,538	General.....	City	852	1,599	1,414
City corporations..		11,004	16,976	17,154	Police (Special	City	—	199	199
School districts....		4,728	4,946	6,584	payments) ³	City	—	245	245
Police.....		5,911	18,913	22,135	Firemen (Special	City	—	10	10
Firemen.....		5,495	13,561	16,018	payments) ³	City	—	245	245
Police and fireman..		1,532	4,575	6,608	Other (Special	City	—	10	10
Public-service					payments) ³	City	—	10	10
enterprises.....		1,054	1,771	996	Boston, Mass.		1,168	3,390	3,510
Other.....		924	2,220	2,219	General.....	City	1,168	b2,336	2,256
Recapitulation:					Teachers (Special	City	—	158	158
Locally administered		45,875	91,444	94,841	payments) ³	City	—	158	158
State-administered		6,057	4,160	10,204	Police (Special	City	—	354	354
systems.....					payments) ³	City	—	486	486
					Firemen (Special	City	—	486	486
					payments) ³	City	—	56	56
					Other (Special	City	—	56	56
					payments) ³	City	—	56	56
GROUP I.—CITIES HAVING POPULATIONS OVER 1,000,000					Buffalo, N.Y.		899	2,449	3,190
Chicago, Ill.		4,424	9,310	12,409	General.....	State	477	917	1,394
General.....	City	1,051	1,598	2,418	Teachers.....	State	276	483	739
Teachers.....	District	1,379	1,449	2,991	Police.....	City	79	c 556	527
Police.....	City	774	2,443	3,619	Fireman.....	City	67	d 513	530
Firemen.....	City	412	2,243	1,805	Cleveland, Ohio....		468	1,114	1,561
Court and law.....	City	108	156	77	General.....	State	234	175	409
House of correction..	City	5	9	26	Police and firemen..	City	121	856	938
Library.....	City	14	95	41	Public-service	State	111	103	214
Laborers.....	City	145	533	256	enterprises.....	State	111	103	214
Park.....	District	274	420	731	Milwaukee, Wis.		817	1,553	1,509
Park police.....	District	95	339	332	General.....	City	474	677	382
Forest preserve.....	District	27	45	15	Teachers.....	City	154	230	312
Sanitary.....	District	140	182	96	Police.....	City	128	320	407
Detroit, Mich.		2,220	2,836	3,232	Fireman.....	City	83	326	408
General.....	City	1,284	1,209	732	Pittsburgh, Pa.		350	1,155	1,328
Teachers.....	City	595	897	659	General.....	City	200	358	538
School nonteachers..	City	146	45	83	Police.....	City	89	373	398
Police.....	City	106	902	1,008	Fireman.....	City	62	424	390
Firemen.....	City	89	575	664	St. Louis, Mo.		211	672	604
Library.....	City	—	8	8	Police.....	City	171	501	420
Street railway.....	City	—	—	78	Fireman.....	City	40	171	184
Los Angeles, Calif.		3,256	5,706	3,835	San Francisco, Calif:				
General.....	City	652	1,066	413	General.....	City	1,075	2,898	2,547
Teachers ²	State	317	129	446	Washington, D.C.		1,010	2,390	3,076
Teachers.....	District	1,008	2,124	493	General.....	Federal	476	805	1,281
Police and firemen..	City	393	762	1,879	Teachers.....	City	314	609	600
Water and power.....	City	886	1,623	604	Police.....	City	144	599	743
New York, N.Y.		21,487	59,009	58,063	Fireman.....	City	78	378	452
General.....	City	9,179	15,442	12,729	GROUP III.—CITIES HAVING POPULATIONS OF 250,000 TO 500,000				
Teacher.....	City	6,865	12,812	9,701	Atlanta, Ga.		256	326	379
School-nonteachers..	City	376	771	859	General.....	City	200	128	174
Police.....	City	3,423	6,151	9,051	Police.....	City	21	104	94
Firemen.....	City	1,844	3,833	5,723	Firemen.....	City	15	86	103
Philadelphia, Pa.		1,723	1,906	3,602	Other.....	City	—	8	8
General.....	City	313	900	1,190					
Teachers ²	State	891	—	891					
Teachers.....	District	—	41	55					
Police.....	City	336	846	1,174					
Firemen.....	City	155	119	443					
Park guards.....	City	26	NR	49					

See footnotes at end of table.

TABLE 43.--EMPLOYEE AND GOVERNMENT CONTRIBUTIONS AND BENEFIT EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)

(Comprises systems administered by city corporations and by independent school and special districts, including total contributions to State-administered retirement systems)

(In thousands)

CITY AND RETIREMENT SYSTEM	Adminis-tered by city, school district, or State	Em-ployee con-tributions	Local gov-ernment con-tributions	Pay-ments to ben-efici-aries	CITY AND RETIREMENT SYSTEM	Adminis-tered by city, school district, or State	Em-ployee con-tributions	Local gov-ernment con-tributions	Pay-ments to ben-efici-aries
GROUP III.—CITIES HAVING POPULATIONS OF 250,000 TO 500,000—Continued					GROUP III.—CITIES HAVING POPULATIONS OF 250,000 TO 500,000—Continued				
Birmingham, Ala.		\$114	\$189	\$194	Newark, N. J.		\$678	\$896	\$1,588
General.....	City	46	48	17	General.....	City	62	178	268
Police.....	City	31	58	82	Teachers.....	City	—	17	17
Firemen.....	City	37	64	74	Police.....	State	374	—	374
Other.....	City	—	41	41	Police and firemen.....	City	217	1,689	688
Cincinnati, Ohio.....		502	951	1,149	Board of Health.....	City	25	32	44
General.....	City	387	588	494	New Orleans, La.		258	354	373
Teachers.....	District	41	40	81	Teachers.....	District	156	161	146
Police.....	City	54	253	303	Police.....	City	45	112	180
Firemen.....	City	40	252	271	Firemen.....	City	58	161	108
Columbus, Ohio.....		98	393	479	Oakland, Calif.		283	389	321
General.....	State	68	44	112	General.....	City	119	187	76
Police.....	City	18	129	147	Police and firemen.....	City	96	109	212
Firemen.....	City	14	220	220	East Bay Utilities.....	District	68	93	38
Dallas, Texas:					Portland, Oreg.		382	297	501
Police and firemen.....	City	35	131	132	Teachers.....	District	280	163	273
Denver, Colo.		32	510	516	Police.....	City	32	30	61
Teachers.....	District	—	200	200	Firemen.....	City	50	78	137
Police.....	City	16	157	154	Other.....	City	—	28	28
Firemen.....	City	16	153	162	Providence, R. I.		305	540	551
Houston, Tex.		8	64	24	General.....	City	287	275	348
General.....	City	—	20	—	Police and firemen.....	City	18	265	268
Police.....	City	—	13	13	Rochester, N. Y.		408	614	1,058
Firemen.....	City	8	31	11	General.....	State	191	—	191
Indianapolis, Ind.		47	316	375	Teachers.....	State	175	298	479
Police.....	City	10	142	156	Police.....	City	15	135	154
Firemen.....	City	37	174	219	Firemen.....	City	17	161	204
Jersey City, N. J.		510	772	1,407	Water system.....	State	10	—	10
General.....	City	85	113	322	St. Paul, Minn.		94	441	528
Teachers.....	State	250	—	250	Teachers.....	City	67	149	210
Police and firemen.....	City	195	659	655	Police.....	City	13	135	151
Kansas City, Mo:					Firemen.....	City	13	1,150	160
Firemen.....	City	13	70	80	Health.....	City	1	7	7
Louisville, Ky.		14	150	142	San Antonio, Texas:				
Teachers.....	City	—	6	5	Police and firemen.....	City	17	37	56
Police.....	City	3	77	80	Seattle, Wash.		506	1,150	1,187
Firemen.....	City	11	47	59	General.....	City	450	641	563
Memphis, Tenn.		9	145	132	Police.....	City	24	202	229
Teachers.....	City	9	47	39	Firemen.....	City	61	287	345
Police.....	City	—	31	31	Toledo, Ohio.....		136	339	467
Firemen.....	City	—	50	50	General.....	State	84	57	141
Library.....	City	—	6	1	Teachers.....	State	10	14	20
Other.....	City	—	11	11	Police.....	City	25	128	155
Minneapolis, Minn.		789	1,257	1,372	Firemen.....	City	17	140	141
General.....	City	443	400	518	GROUP IV.—CITIES HAVING POPULATIONS OF 100,000 TO 250,000				
Teachers.....	City	287	391	426	Akron, Ohio.....		61	172	212
Police.....	City	21	195	192	General.....	State	33	38	69
Firemen.....	City	18	261	236	Police.....	City	9	63	63
					Firemen.....	City	8	59	59
					Water system.....	State	11	14	25

See footnotes at end of table.
2-34942

TABLE 43.--EMPLOYEE AND GOVERNMENT CONTRIBUTIONS AND BENEFIT EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)

(Comprises systems administered by city corporations and by independent school and special districts, including local contributions to State-administered retirement systems)

(In thousands)

CITY AND RETIREMENT SYSTEM	Adminis-tered by city, school district, or State	Em-ployee con-tributions	Local gov-ernment con-tributions	Pay-ments to ben-efici-aries ¹	CITY AND RETIREMENT SYSTEM	Adminis-tered by city, school district, or State	Em-ployee con-tributions	Local gov-ernment con-tributions	Pay-ments to ben-efici-aries ¹
GROUP IV.—CITIES HAVING POPULATIONS OF 100,000 TO 250,000—Continued					GROUP IV.—CITIES HAVING POPULATIONS OF 100,000 TO 250,000—Continued				
Albany, N. Y.		\$46	\$72	\$86	Fall River, Mass.		\$86	\$178	\$250
Police.....	City	23	38	39	General.....	City	39	61	86
Firemen.....	City	23	34	47	Teachers.....	State	47	—	47
Bridgeport, Conn.		112	189	306	Police (Special payments) ³	City	—	39	39
Teachers.....	State	86	—	86	Firemen (Special payments) ³	City	—	36	36
Police.....	City	13	55	72	Other.....	City	—	42	42
Firemen.....	City	11	127	137	Flint, Mich.		6	65	22
Other.....	City	2	7	11	Police.....	City	3	23	7
Cambridge, Mass.		127	368	339	Firemen.....	City	3	42	15
General.....	City	64	151	39	Fort Wayne, Ind.		42	79	128
Teachers.....	State	65	—	65	Teachers ²	State	23	—	23
Police.....	City	—	51	51	Police.....	City	3	24	43
Firemen.....	City	—	74	74	Firemen.....	City	9	55	55
Other.....	City	—	112	112	Public-service enterprises.....	City	7	—	7
Camden, N. J.		95	177	275	Fort Worth, Tex.		—	16	16
Teachers.....	State	65	—	65	Police and firemen.....	City	—	10	10
Police and firemen.....	City	30	166	199	Other.....	City	—	6	6
Other.....	City	—	11	11	Gary, Ind.		8	56	61
Canton, Ohio.....		16	110	104	Police.....	City	4	28	30
General.....	State	8	10	16	Firemen.....	City	4	28	31
Police.....	City	4	50	38	Grand Rapids, Mich.		94	96	114
Firemen.....	City	4	50	48	General.....	City	42	40	6
Charlotte, N. C.		9	10	7	Teachers ²	State	52	—	52
Police.....	City	—	7	2	Police and firemen.....	City	—	46	40
Firemen.....	City	9	3	5	Other.....	City	—	10	10
Chattanooga, Tenn.		22	70	105	Hartford, Conn.		121	559	660
General.....	City	2	—	—	General.....	City	—	207	207
Teachers.....	City	8	25	39	Teachers.....	State	107	163	270
Police and firemen.....	City	12	36	57	Police.....	City	7	69	78
Other.....	City	—	9	9	Firemen.....	City	7	100	106
Dayton, Ohio.....		58	205	237	Jacksonville, Fla.		109	223	236
General.....	City	35	40	69	General.....	City	11	4	9
Police.....	City	7	67	68	Police.....	City	9	69	77
Firemen.....	City	9	68	95	Firemen.....	City	10	37	47
Public-service enterprises.....	City	7	10	15	Other.....	City	79	113	103
Des Moines, Iowa.		112	239	208	Kansas City, Kans.		19	105	96
Teachers.....	District	100	122	71	General.....	City	7	19	8
Police.....	City	5	41	61	Teachers.....	District	—	17	14
Firemen.....	City	7	76	76	Police.....	City	6	29	35
Duluth, Minn.		77	172	191	Firemen.....	City	6	40	41
Teachers.....	District	70	76	102	Knoxville, Tenn.		69	45	137
Police.....	City	5	47	37	General.....	City	61	22	87
Firemen.....	City	2	149	52	Police.....	City	—	23	23
Elizabeth, N. J.		109	104	208	Firemen.....	City	8	NR	27
Teachers.....	State	73	—	73	Long Beach, Calif.		73	37	115
Police and firemen.....	City	36	104	135	Teachers ²	State	52	14	66
Erie, Pa.		9	123	136	Police and firemen.....	City	21	24	49
Teachers.....	City	—	104	104					
Police.....	City	4	13	14					
Firemen.....	City	5	6	18					

See footnotes at end of table.

TABLE 43.--EMPLOYEE AND GOVERNMENT CONTRIBUTIONS AND BENEFIT EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)

(Comprises systems administered by city corporations and by independent school and special districts, including local contributions to State-administered retirement systems)

(In thousands)

CITY AND RETIREMENT SYSTEM	Administered by city, school district, or State	Employee contributions	Local government contributions	Payments to beneficiaries	CITY AND RETIREMENT SYSTEM	Administered by city, school district, or State	Employee contributions	Local government contributions	Payments to beneficiaries
GROUP IV.—CITIES HAVING POPULATIONS OF 100,000 TO 250,000—Continued					GROUP IV.—CITIES HAVING POPULATIONS OF 100,000 TO 250,000—Continued				
Lowell, Mass.		\$65	\$183	\$214	Sacramento, Calif.:				
General.....	City	20	45	29	General.....	City	\$32	\$130	\$171
Teachers.....	State	45	—	45	Salt Lake City, Utah....		25	50	92
Police and firemen					Teachers.....	District	25	25	67
(Special payments) ³ ..	City	—	62	62	Police.....	City	—	25	25
Other.....	City	—	78	78	San Diego, Calif.		515	378	359
Miami, Fla.		126	252	92	General.....	City	64	75	92
General.....	City	126	254	74	Teachers ²	State	49	15	64
Other.....	City	—	18	18	Teachers.....	District	183	168	30
Nashville, Tenn.		63	143	205	Police.....	City	20	61	85
General.....	City	23	32	44	Firemen.....	City	19	59	70
Teachers.....	City	23	47	70	Scranton, Pa.		14	77	98
Police and firemen.....	City	17	64	91	General.....	City	5	20	19
New Bedford, Mass.		92	190	250	Police.....	City	4	28	36
General.....	City	42	109	119	Firemen.....	City	7	31	43
Teachers.....	State	50	—	50	Somerville, Mass.		87	158	198
Police.....	City	—	45	45	General.....	City	30	44	29
Firemen.....	City	—	20	20	Teachers.....	State	57	—	57
Other.....	City	—	18	16	Police and firemen				
New Haven, Conn.		100	349	549	(Special payments) ³ ..	City	—	79	79
General.....	City	54	122	59	Other.....	City	—	33	33
Teachers.....	City	38	67	122	South Bend, Ind.		25	54	104
Police.....	City	13	66	60	Teachers ²	State	23	—	23
Firemen.....	City	12	92	104	Police.....	City	2	27	40
Other.....	City	3	2	4	Firemen.....	City	—	27	41
Norfolk, Va.		58	41	81	Spokane, Wash.		17	114	108
Teachers.....	State	11	—	11	Police.....	City	5	50	44
Police and firemen.....	City	27	41	70	Firemen.....	City	12	64	64
Oklahoma City, Okla.		8	68	87	Springfield, Mass.		151	247	519
Police.....	City	—	19	19	General.....	City	58	113	90
Firemen.....	City	8	49	68	Teachers.....	State	35	—	95
Omaha, Nebr.		55	473	575	Police and firemen.....	City	—	94	94
Teachers.....	District	27	188	193	Other.....	City	—	40	40
Police.....	City	8	32	110	Syracuse, N. Y.		251	422	675
Firemen.....	City	—	272	272	General.....	State	106	89	195
Library.....	City	—	1	—	Teachers.....	State	109	158	267
Paterson, N. J.		152	137	286	Police.....	City	12	70	83
Teachers.....	State	103	—	103	Firemen.....	City	7	90	96
Police and firemen.....	City	44	135	179	Water system.....	State	17	15	32
Board of health.....	City	5	2	4	Tacoma, Wash.		198	254	432
Peoria, Ill.		21	103	98	General.....	City	101	148	250
Police.....	City	14	55	52	Teachers ²	State	81	—	81
Firemen.....	City	7	48	46	Police.....	City	5	24	29
Reading, Pa.:					Firemen.....	City	11	62	72
Police.....	City	2	6	16	Tampa, Fla.:				
Richmond, Va.		19	157	141	Police and firemen.....	City	6	73	75
Teachers.....	State	19	15	19	Trenton, N. J.		150	143	275
Teachers.....	City	—	42	42	Teachers.....	State	83	—	83
Police and firemen.....	City	—	30	30	Police and firemen.....	City	47	143	192
Other.....	City	—	50	50					

See footnotes at end of table.

TABLE 43.--EMPLOYEE AND GOVERNMENT CONTRIBUTIONS AND BENEFIT EXPENDITURE OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)

(Comprises systems administered by city corporations and by independent school and special districts, including local contributions to State-administered retirement systems)

(In thousands)

CITY AND RETIREMENT SYSTEM	Adminis-tered by city, school district, or State	Em-ployee con-tributions	Local gov-ernment con-tributions	Pay-ments to ben-efici-aries ¹	CITY AND RETIREMENT SYSTEM	Adminis-tered by city, school district, or State	Em-ployee con-tributions	Local gov-ernment con-tributions	Pay-ments to ben-efici-aries ¹
GROUP IV.—CITIES HAVING POPULATIONS OF 100,000 TO 250,000—Continued					GROUP IV.—CITIES HAVING POPULATIONS OF 100,000 TO 250,000—Continued				
Tulsa, Okla.		\$12	\$45	\$49	Worcester, Mass.		\$200	\$328	\$448
Police.....	City	5	.5	1	General.....	City	88	82	90
Firemen.....	City	7	° 58	48	Teachers.....	State	112	—	112
Utica, N. Y.		251	273	524	Police.....	City	—	52	52
General.....	State	205	195	400	Firemen.....	City	—	60	60
Teachers.....	State	46	78	124	Other.....	City	—	152	152
Wichita, Kans.		4	27	46	Yonkers, N. Y.		556	425	822
Police.....	City	—	6	9	General.....	State	169	144	515
Firemen.....	City	4	P 21	57	Teachers.....	State	108	186	294
Wilmington, Del.		18	41	84	Police.....	City	58	65	179
Teachers.....	City	8	8	24	Firemen.....	City	21	52	36
Police.....	City	7	9	44	Youngstown, Ohio.....		58	148	161
Firemen.....	City	3	° 24	16	General.....	State	20	17	37
					Police.....	City	6	73	67
					Firemen.....	City	7	52	46
					Water system.....	State	5	6	11

¹ Entries for State-administered systems consist of city or school district transfers to State retirement funds. Otherwise, entries are payments to beneficiaries paid during the year. Benefit payments differ from those shown by summary tables for all systems because this table includes as benefits the refunds to employees withdrawing from systems and because of variances in periods reported for a number of individual systems.

² Administered by the State on behalf of an independent school district.

³ Additional to transactions of the general retirement system for the same type of employee.

^a Includes \$40 thousand from State aid.

^b Includes \$217 thousand from State aid.

^c Includes \$15 thousand from State aid.

^d Includes \$31 thousand from State aid.

^e Includes \$19 thousand from State aid.

^f Includes \$127 thousand from State aid.

^g Includes \$61 thousand from State aid.

^h Includes \$34 thousand from State aid.

ⁱ Includes \$45 thousand from State aid.

^j Includes \$22 thousand from State aid.

^k Includes \$49 thousand from State aid.

^l Includes \$23 thousand from State aid.

^m Includes \$8 thousand from State aid.

ⁿ Includes \$10 thousand from State aid.

^o Includes \$37 thousand from State aid.

^p Includes \$9 thousand from State aid.

TABLE 44.--CONTRIBUTIONS PER COVERED EMPLOYEE AND BENEFITS PER BENEFICIARY OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM AND BY POPULATION-SIZE CLASS: 1941

Note: Comprises systems reporting the listed data to the Bureau of the Census; systems not so reporting are omitted.

CITY AND SYSTEM	ANNUAL CONTRIBUTIONS PER COVERED EMPLOYEE		Annual benefit expenditure per beneficiary	CITY AND SYSTEM	ANNUAL CONTRIBUTIONS PER COVERED EMPLOYEE		Annual benefit expenditure per beneficiary
	Employee	Government			Employee	Government	
Cities having populations over 1,000,000				Cities having populations of 500,000 to 1,000,000 (Cont'd)			
Chicago, Ill.:				St. Louis, Mo.:			
General.....	\$81	\$108	\$740	Police.....	\$88	\$255	\$904
Teachers ^{1/}	98	294	958	Firemen.....	NR	NR	481
Police.....	123	382	851	San Francisco, Calif.:			
Firemen.....	137	752	982	General.....	84	241	960
Court and law.....	117	168	324				
House of correction	77	NR	624				
Laborers.....	61	141	370				
Library.....	33	225	943				
Detroit, Mich.:				Cities having populations of 250,000 to 500,000			
General.....	65	61	553	Atlanta, Ga.:			
Teachers.....	77	8	1,153	General.....	78	49	830
Other.....	47	2	391	Police.....	50	217	640
Los Angeles, Calif.:				Firemen.....	43	218	931
General.....	103	169	533	Birmingham, Ala.:			
Teachers ^{1/}	138	160	526	General.....	94	94	499
Police and firemen.	94	181	1,494	Police.....	138	138	683
Water and power....	117	214	NR	Firemen.....	146	146	910
New York, N. Y.:				Cincinnati, Ohio:			
General.....	162	116	1,741	Police.....	75	351	656
Teachers.....	218	336	1,679	Firemen.....	60	374	670
School—nonteachers	230	276	NR	Columbus, Ohio:			
Police.....	191	341	1,062	Police.....	37	334	880
Firemen.....	162	307	1,143	Firemen.....	38	587	972
Philadelphia, Pa.:				Denver, Colo.:			
General.....	35	100	840	Teachers ^{1/}	—	107	543
Police.....	NR	NR	904	Police.....	39	303	704
Firemen.....	71	55	849	Firemen.....	39	378	409
Other.....	75	NR	785	Indianapolis, Ind.:			
Cities having populations of 500,000 to 1,000,000				Police.....	21	361	612
Baltimore, Md.:				Firemen.....	60	287	834
General.....	74	140	806	Kansas City, Mo.:			
Boston, Mass.:				Police.....	—	33	617
General.....	80	170	856	Firemen.....	28	145	364
Buffalo, N. Y.:				Louisville, Ky.:			
Police.....	124	907	723	Police.....	7	186	527
Firemen.....	126	877	697	Firemen.....	33	138	530
Cleveland, Ohio:				Memphis, Tenn.:			
Police.....	51	321	882	Teachers.....	5	NR	1,165
Firemen.....	51	372	1,089	Police and firemen.	—	100	795
Milwaukee, Wis.:				Minneapolis, Minn.:			
General.....	96	138	664	General.....	125	87	473
Firemen.....	103	401	975	Teachers.....	107	151	530
Pittsburgh, Pa.:				Police.....	44	401	681
General.....	76	135	906	Firemen.....	36	520	653
Police.....	71	366	1,066	New Orleans, La.:			
Firemen.....	73	501	1,086	Teachers ^{1/}	69	92	698
				Firemen.....	61	93	838

NR Represents an item not reported.

^{1/} Administered by an independent school district.

TABLE 44.--CONTRIBUTIONS PER COVERED EMPLOYEE AND BENEFITS PER BENEFICIARY OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM AND BY POPULATION-SIZE CLASS: 1941 (Continued)

Note: Comprises systems reporting the listed data to the Bureau of the Census; systems not so reporting are omitted.

CITY AND SYSTEM	ANNUAL CONTRIBUTIONS PER COVERED EMPLOYEE		Annual benefit expenditure per beneficiary	CITY AND SYSTEM	ANNUAL CONTRIBUTIONS PER COVERED EMPLOYEE		Annual benefit expenditure per beneficiary
	Employee	Government			Employee	Government	
Cities having populations of 250,000 to 500,000 (Cont'd)				Cities having populations of 100,000 to 250,000 (Cont'd)			
Oakland, Calif.:				Des Moines, Iowa:			
General.....	\$98	\$98	\$703	Teachers.....	\$121	\$136	\$443
Firemen.....	123	132	1,221	Police.....	41	324	634
Portland, Oreg.:				Firemen.....	37	388	666
Teachers.....	210	122	907	Duluth, Minn.:			
Police.....	82	157	512	Teachers.....	105	114	902
Firemen.....	83	156	745	Police.....	40	373	641
Rochester, N. Y.:				Elizabeth, N. J.:			
Police.....	38	313	840	Police and firemen..	94	238	1,068
Firemen.....	44	419	797	Erie, Pa.:			
St. Paul, Minn.:				Police.....	30	52	1,000
Teachers.....	53	118	858	Firemen.....	21	43	1,157
Police.....	35	368	752	Fall River, Mass.:			
Firemen.....	32	374	740	Police.....	—	NR	NR
Health.....	16	133	669	Flint, Mich.:			
San Antonio, Tex.:				Police and firemen..	18	167	845
Police and firemen.	70	126	510	Fort Wayne, Ind.:			
Seattle, Wash.:				Police.....	26	185	698
General.....	97	157	541	Firemen.....	61	366	81
Police.....	42	353	1,075	Utilities.....	15	46	600
Firemen.....	88	405	1,091	Gary, Ind.:			
Cities having populations of 100,000 to 250,000				Police.....	31	203	810
Akron, Ohio:				Firemen.....	33	267	1,016
Police.....	41	300	817	Grand Rapids, Mich.:			
Firemen.....	42	296	894	General.....	58	55	9
Albany, N. Y.:				Police and firemen..	—	90	543
Police.....	66	43	1,053	Firemen.....	41	—	106
Firemen.....	67	110	931	Hartford, Conn.:			
Bridgeport, Conn.:				General.....	—	81	821
Police.....	44	300	802	Police.....	22	212	898
Firemen.....	7	499	952	Firemen.....	22	299	901
Cambridge, Mass.:				Jacksonville, Fla.:			
General.....	76	204	676	General.....	54	118	682
Camden, N. J.:				Kansas City, Kans.:			
Police and firemen.	84	456	942	General.....	48	136	899
Charlotte, N. C.:				Teachers.....	20	16	278
Firemen.....	NR	NR	619	Police.....	57	287	912
Chattanooga, Tenn.:				Firemen.....	42	216	920
Teachers.....	11	34	807	Knoxville, Tenn.:			
Police and firemen.	62	174	953	Police and firemen..	56	NR	502
Dayton, Ohio:				Long Beach, Calif.:			
Police.....	40	358	707	Police and firemen..	41	47	1,332
Firemen.....	39	368	826	Lowell, Mass.:			
				General.....	70	126	757
				Miami, Fla.:			
				General.....	84	142	563

NR Represents an item not reported.

1/ Administered by an independent school district.

TABLE 44.--CONTRIBUTIONS PER COVERED EMPLOYEE AND BENEFITS PER BENEFICIARY OF TRUST AND CURRENT FUNDS FOR EMPLOYEE RETIREMENT SYSTEMS IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM AND BY POPULATION-SIZE CLASS: 1941 (Continued)

Note: Comprises systems reporting the listed data to the Bureau of the Census; systems not so reporting are omitted.

CITY AND SYSTEM	ANNUAL CONTRIBUTIONS PER COVERED EMPLOYEE		Annual benefit expenditure per beneficiary	CITY AND SYSTEM	ANNUAL CONTRIBUTIONS PER COVERED EMPLOYEE		Annual benefit expenditure per beneficiary
	Employee	Government			Employee	Government	
Cities having populations of 100,000 to 250,000 (Cont'd)				Cities having populations of 100,000 to 250,000 (Cont'd)			
Nashville, Tenn.:				Somerville, Mass.:			
General.....	NR	NR	\$1,425	General.....	\$65	NR	\$635
Teachers.....	\$28	\$41	818	South Bend, Ind.:			
New Bedford, Mass.:				Police.....	23	\$269	768
Firemen.....	—	NR	933	Firemen.....	13	206	913
New Haven, Conn.:				Spokane, Wash.:			
General.....	73	261	822	Police.....	35	340	870
Teachers.....	37	63	940	Firemen.....	69	321	873
Police.....	43	210	758	Springfield, Mass.:			
Firemen.....	45	351	854	General--non-			
Custodians and				contributory.....	—	144	986
engineers of Board				General.....	67	113	649
of Education.....	20	13	555	Syracuse, N. Y.:			
Oklahoma City, Okla.:				Police.....	43	231	595
Firemen.....	37	219	933	Firemen.....	21	237	603
Omaha, Nebr.:				Tacoma, Wash.:			
Teachers ^{1/}	25	154	866	General.....	101	150	476
Police.....	12	NR	908	Police.....	33	171	893
Firemen.....	—	1,114	1,114	Firemen.....	81	285	1,029
Library.....	16	24	264	Tampa, Fla.:			
Paterson, N. J.:				Police and firemen.	37	460	777
Police and firemen..	94	227	1,005	Tranton, N. J.:			
Peoria, Ill.:				Police and firemen.	96	287	1,023
Firemen.....	67	452	751	Wichita, Kans.:			
Reading, Pa.:				Police.....	—	49	791
Police.....	17	42	839	Firemen.....	27	89	877
Sacramento, Calif.:				Wilmington, Del.:			
General.....	82	131	923	Teachers.....	17	18	374
Salt Lake City, Utah:				Police.....	42	47	730
Teachers.....	26	26	606	Worcester, Mass.:			
Police.....	—	152	926	General.....	72	66	375
San Diego, Calif.:				Yonkers, N. Y.:			
Teachers ^{1/}	98	101	488	Police and firemen.	NR	NR	1,183
General.....	47	55	574	Youngstown, Ohio:			
Police.....	71	102	1,114	Police.....	48	426	426
Firemen.....	87	87	1,076	Firemen.....	41	308	857
Scranton, Pa.:							
Police.....	22	159	1,029				

NR Represents an item not reported.

^{1/} Administered by an independent school district.

TABLE 45.--COVERAGE AND BENEFICIARIES OF SPECIFIED CITY EMPLOYEE RETIREMENT

Note: Data as to number and pay rolls of employees are for January 1942, and data as

CITY AND RETIREMENT SYSTEM	NUMBER OF EMPLOYEES				EMPLOYEE PAY ROLL			
	Total of city or department for which pen- sions provided	Covered by pension system		Not covered by pen- sion system	Total of city or department for which pen- sions provided (in thousands)	Covered by pension system		Not covered by pension system (in thousands)
		Number	Percent of total employees			Amount (in thou- sands)	Percent of total pay	
<u>Cities over 1,000,000</u>								
<u>Chicago, Ill.</u>								
General	18,000	13,000	72	5,000	NR	NR	NR	NR
Teachers ^{2/}	13,517	13,517	100	--	\$340.4	\$340.4	100	--
Police	6,335	6,335	100	--	NR	NR	NR	--
Firemen	2,935	2,935	100	--	671.3	671.3	100	--
Municipal court and law	927	927	100	--	104.7	104.7	100	--
House of correction	142	69	48	73	24.9	12.8	51	\$12.1
Library	1,135	422	37	713	127.4	56.4	44	70.9
Laborers	2,358	2,358	100	--	328.0	328.0	100	--
Park ^{2/}	3,559	2,884	81	675	528.3	452.3	77	136.0
Park police ^{2/}	691	691	100	--	NR	NR	100	--
Sanitation ^{2/}	NR	1,125	NR	NR	NR	296.8	NR	NR
Forest preserve ^{2/}	367	367	100	--	28.1	27.1	100	--
<u>Detroit, Mich.</u>								
General	20,326	20,326	100	--	NR	NR	NR	--
School-- nonteachers	3,374	3,374	100	--	404.4	404.4	100	--
Teachers	7,752	7,752	100	--	2,022.1	2,022.1	100	--
Police and firemen	5,335	4,676	81	659	1,153.4	1,010.9	88	142.5
<u>Los Angeles, Calif.</u>								
General	6,311	6,311	100	--	1,005.6	1,005.6	100	--
Teachers ^{2/}	14,805	13,287	90	1,518	3,335.5	2,927.9	88	407.6
Police and firemen	4,722	4,172	88	550	925.2	854.3	92	70.9
Utility	7,670	7,600	99	70	137.7	1,363.8	99	13.8
<u>New York, N. Y.</u>								
General	NR	79,825	NR	NR	NR	NR	NR	NR
Teachers	NR	38,129	NR	NR	NR	NR	NR	NR
Police	18,886	17,968	95	978	4,654.4	4,499.1	97	155.4
Firemen	11,223	11,223	100	--	2,824.0	2,824.0	100	--
Board of education	NR	2,793	NR	NR	NR	631.8	NR	NR
<u>Philadelphia, Pa.</u>								
General	19,622	9,000	46	10,622	2,934.8	NR	NR	NR
Police	4,825	NR	NR	NR	856.0	NR	NR	NR
Firemen	2,264	2,179	96	85	444.9	440.7	99	4.1
Fairmont Park guards	372	372	100	--	71.3	71.3	100	--
<u>Cities-- 500,000 - 1,000,000</u>								
<u>Baltimore, Md.</u>								
General	11,440	11,367	99	73	1,398.5	NR	NR	NR
<u>Boston, Mass.</u>								
General	NR	13,763	NR	NR	NR	228.0	NR	NR
<u>Buffalo, N. Y.</u>								
Police	612	612	100	--	120.5	120.5	100	--
Firemen	530	530	100	--	106.6	106.6	100	--
<u>Cleveland, Chic</u>								
Police	1,372	1,371	99	1	287.8	287.8	99	.2
Firemen	1,022	1,022	100	--	215.0	215.0	100	--

^{1/} Comprises pension systems reporting coverage and beneficiaries of cities over 100,000 inhabitants. Systems of this population-size class not so reporting are omitted.

^{2/} Administered by a district independent from the city corporation.

SYSTEMS IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM, 1941

the number of beneficiaries and benefit payments are for the last month of the 1941 fiscal year.

NUMBER OF BENEFICIARIES				Total monthly benefit payments (in thousands)	MONTHLY BENEFIT PAYMENTS BY TYPE			
Total	Retireants	Disabled	Survivors		Per retireant	Per disabled	Per survivor	
								<u>Chicago, Ill.</u>
2,937	1,160	240	1,537	\$174.5	\$67	\$92	\$48	
3,062	2,946	116	--	300.8	100	50	--	
4,154	1,611	218	2,325	293.9	100	82	49	
1,819	805	64	950	150.9	120	137	48	
119	63	9	47	3.3	28	79	19	
41	8	--	33	2.3	110	--	44	
36	36	--	--	2.9	81	--	--	
670	381	62	227	21.3	29	74	35	
1,247	660	77	510	46.2	47	59	20	
381	NR	NR	NR	25.8	NR	NR	NR	
182	32	18	132	7.3	49	89	299	
38	13	1	24	.9	24	70	22	
								<u>Detroit, Mich</u>
758	746	8	4	37.3	49	63	50	
120	6	115	--	5.2	102	41	--	
543	430	113	--	51.4	100	73	--	
53	81	12	--	3.5	102	109	--	
								<u>Los Angeles</u>
681	565	84	32	32.2	46	38	89	
818	550	265	3	38.8	51	41	27	
1,258	745	173	340	163.7	131	152	116	
NR	382	NR	NR	42.3	49	NR	NR	
								<u>New York, N.Y.</u>
5,112	4,411	580	121	514.3	102	87	99	
5,393	5,307	V	86	709.3	140	V	82	
8,520	4,768	V	3,752	77.3	120	V	53	
5,006	3,181	V	1,825	504.4	127	V	56	
413	324	85	4	50.2	136	69	103	
								<u>Philadelphia, Pa.</u>
1,278	1,278	V	--	88.8	69	V	--	
1,299	NR	NR	--	97.8	NR	NR	--	
523	450	NR	NR	39.8	NR	NR	NR	
63	47	7	9	4.2	80	43	19	
								<u>Baltimore, Md.</u>
1,292	NR	NR	NR	86.5	NR	NR	NR	
								<u>Boston, Mass.</u>
1,743	1,721	20	2	128.6	73	138	84	
								<u>Buffalo, N.Y.</u>
577	285	V	292	34.5	95	V	25	
528	247	V	281	30.7	95	V	25	
								<u>Cleveland, Ohio</u>
584	289	V	295	46.2	110	V	49	
389	193	V	196	35.8	116	V	68	

V Number and amount of benefits for disabled included in retireant classes.
 NR Represents an item not reported.

TABLE 45.--COVERAGE AND BENEFICIARIES OF SPECIFIED CITY EMPLOYEE RETIREMENT SYSTEMS

Note: Data as to number and pay rolls of employees are for January 1942, and data as

CITY AND RETIREMENT SYSTEM	NUMBER OF EMPLOYEES				EMPLOYEE PAY ROLL			
	Total of city or department for which pen- sions provided	Covered by pension system		Not covered by pen- sion system	Total of city or department for which pen- sions provided (in thousands)	Covered by pension system		Not covered by pension system (in thousands)
		Number	Percent of total employees			Amount (in thou- sands)	Percent of total pay	
<u>Cities--300,000 - 1,000,000 (Cont'd)</u>								
<u>Milwaukee, Wis.</u>								
General	5,276	4,918	93	358	\$699.2	\$664.7	95	\$34.5
Firemen	801	798	99	3	150.3	150.0	99	.3
<u>Pittsburgh, Pa.</u>								
General	3,960	2,660	67	1,300	580.4	419.2	78	161.2
Police	1,021	1,021	100	--	193.4	193.4	100	--
Firemen	847	847	100	--	171.2	171.2	100	--
<u>St. Louis, Mo.</u>								
Police	2,274	1,934	85	340	392.9	351.0	89	41.9
Firemen	854	NR	NR	NR	156.7	NR	NR	NR
<u>San Francisco, Calif.</u>								
General	13,878	12,807	92	1,071	2,591.7	2,484.6	96	107.1
<u>Cities--250,000 - 500,000</u>								
<u>Atlanta, Ga.</u>								
General	5,100	2,580	51	2,520	478.1	NR	NR	NR
Police	460	415	90	45	86.0	NR	NR	NR
Firemen	349	347	99	2	69.5	69.4	100	.1
<u>Birmingham, Ala.</u>								
General	598	506	85	92	79.4	71.9	91	7.5
Police	300	228	76	72	48.9	38.1	78	10.8
Firemen	288	251	87	37	50.2	47.9	95	2.4
<u>Cincinnati, Ohio</u>								
Police	718	718	100	--	117.2	117.2	100	--
Firemen	674	674	100	--	111.7	111.7	100	--
<u>Columbus, Ohio</u>								
Police	365	365	100	--	63.4	63.4	100	--
Firemen	376	376	100	--	68.4	68.4	100	--
<u>Denver, Colo.</u>								
Teachers ^{2/}	1,997	1,997	100	--	438.0	438.0	100	--
Police	451	418	93	33	70.0	68.3	98	1.7
Firemen	497	407	100	--	67.4	67.4	100	--
<u>Houston, Texas</u>								
Firemen	545	NR	NR	NR	84.0	NR	NR	NR
<u>Indianapolis, Ind.</u>								
Police	540	505	94	35	99.5	97.0	97	2.5
Firemen	607	607	100	--	108.7	108.7	100	--
<u>Kansas City, Mo.</u>								
Police	666	666	100	--	86.6	86.6	100	--
Firemen	480	480	100	--	72.9	72.9	100	--
<u>Louisville, Ky.</u>								
Police	439	414	94	25	64.5	62.0	96	2.5
Firemen	339	339	100	--	52.1	52.1	100	--
<u>Memphis, Tenn.</u>								
Teachers	1,310	1,185	88	125	187.7	176.1	94	11.6
Police and firemen	714	714	100	--	98.8	98.8	100	--

^{1/} Comprises pension systems reporting coverage and beneficiaries of cities over 100,000 inhabitants. Systems of this population-size class not so reporting are omitted.

^{2/} Administered by a district independent from the city corporation.

IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM: 1941^{1/2} (Continued)

to number of beneficiaries and benefit payments are for the last month of the 1941 fiscal year.

NUMBER OF BENEFICIARIES				Total monthly benefit payments (in thousands)	MONTHLY BENEFIT PAYMENTS BY TYPE			
Total	Retirants	Disabled	Survivors		Per retirant	Per disabled	Per survivor	
466	444	12	10	25.9	59	45	54	<u>Milwaukee, Wis.</u>
411	239	4	168	34.1	94	102	67	
525	493	42	--	39.0	74	74	--	<u>Pittsburgh, Pa.</u>
357	357	V	--	29.6	83	V	--	
353	353	V	--	30.5	86	V	--	
367	182	77	108	27.8	84	88	52	<u>St. Louis, Mo.</u>
377	110	V	267	15.0	50	V	35	
2,046	1,258	458	330	16.6	77	67	116	<u>San Francisco,</u>
196	151	8	37	14.8	NR	NR	NR	<u>Atlanta, Ga.</u>
129	58	4	67	7.1	75	45	38	
100	47	9	44	7.8	88	46	74	
18	11	7	--	.8	46	53	--	<u>Birmingham,</u>
86	39	4	44	5.3	98	68	31	<u>Ala.</u>
74	35	1	38	5.9	107	167	81	
456	204	24	228	27.4	78	76	45	<u>Cincinnati, Ohio</u>
405	204	17	184	26.8	79	78	51	
161	47	33	81	12.0	110	96	45	<u>Columbus, Ohio</u>
243	145	V	98	19.6	106	V	42	
395	395	--	--	19.2	49	--	--	<u>Denver, Colo.</u>
219	101	--	118	13.2	83	--	60	
203	132	--	71	13.7	81	--	68	
NR	NR	NR	NR	NR	NR	NR	NR	<u>Houston, Texas</u>
252	103	9	140	15.3	71	25	41	<u>Indianapolis, Ind.</u>
260	41	88	131	19.2	96	96	59	
36	36	--	--	1.8	51	--	--	<u>Kansas City, Mo.</u>
219	71	49	99	6.9	40	40	21	
152	NR	NR	NR	5.3	NR	NR	NR	<u>Louisville, Ky.</u>
112	7	37	68	5.2	71	47	44	
33	33	--	--	2.5	75	--	--	<u>Memphis, Tenn.</u>
90	75	8	7	7.3	84	67	60	

V Number and amount of benefits for disabled included in retirant classes.
 NR Represents an item not reported.

TABLE 45.--COVERAGE AND BENEFICIARIES OF SPECIFIED CITY EMPLOYEE RETIREMENT SYSTEMS

Note: Data as to number and pay rolls of employees are for January 1942, and data as

CITY AND RETIREMENT SYSTEM	NUMBER OF EMPLOYEES				EMPLOYEE PAY ROLL			
	Total of city or department for which pen- sions provided	Covered by pension system		Not covered by pen- sion system	Total of city or department for which pen- sions provided (in thousands)	Covered by pension system		Not covered by pension system (in thousands)
		Number	Percent of total employees			Amount (in thou- sands)	Percent of total pay	
<u>Cities--250,000 - 500,000 (Cont'd)</u>								
<u>Minneapolis, Minn.</u>								
General	4,843	4,576	94	267	NR	\$527.4	NR	NR
Teachers	3,492	2,516	72	976	\$767.5	624.7	81	\$142.7
Police	506	487	96	19	91.8	88.8	97	2.9
Firemen	502	502	100	--	91.6	91.6	100	--
<u>New Orleans, La.</u>								
Teachers ^{2/}	2,008	1,975	98	33	NR	372.5	NR	NR
Firemen	655	651	99	4	102.4	NR	NR	NR
<u>Oakland, Calif.</u>								
General	2,096	1,220	58	876	372.6	205.7	55	166.9
Firemen	384	384	100	--	81.0	81.0	100	--
East Bay Utility	853	770	90	83	141.3	132.1	93	9.2
<u>Portland, Oregon</u>								
Teachers ^{2/}	1,432	1,332	93	100	280.5	262.6	94	17.9
Police	480	405	84	75	86.7	76.3	88	10.4
Firemen	609	598	98	11	111.6	109.6	98	2.0
<u>Rochester, N. Y.</u>								
Police	399	399	100	--	72.9	72.9	100	--
Firemen	382	382	100	--	72.4	72.4	100	--
<u>St. Paul, Minn.</u>								
Teachers	NR	1,262	NR	NR	NR	24.3	NR	NR
Police	387	367	94	20	57.8	55.0	95	2.7
Firemen	400	400	100	--	65.3	65.3	100	--
Health	55	49	89	6	8.2	NR	NR	NR
<u>San Antonio, Tex.</u>								
Police and firemen	611	454	74	157	87.4	70.7	81	16.7
<u>Seattle, Wash.</u>								
General	5,227	4,077	78	1,150	938.0	718.0	77	220.0
Police	628	572	91	56	111.9	104.0	93	10.0
Firemen	581	581	100	--	108.2	108.2	100	--
<u>Cities--100,000 - 250,000</u>								
<u>Akron, Ohio</u>								
Police	210	210	100	--	30.1	30.1	100	--
Firemen	186	186	100	--	34.1	34.1	100	--
<u>Albany, N. Y.</u>								
Police	372	351	94	21	62.1	60.2	97	1.9
Firemen	235	231	98	4	38.5	37.9	98	.6
<u>Bridgeport, Conn.</u>								
Police	263	263	100	--	46.5	46.5	100	--
Firemen	240	240	100	--	54.3	54.3	100	--
<u>Cambridge, Mass.</u>								
General	742	742	100	--	107.9	107.9	100	--
<u>Camden, N. J.</u>								
Police and firemen	376	357	95	19	68.4	66.5	97	1.9
<u>Charlotte, N. C.</u>								
Firemen	126	NR	NR	NR	19.2	NR	NR	NR
<u>Chattanooga, Tenn.</u>								
Teachers	903	772	85	131	105.1	92.8	88	12.3
Police and firemen	290	287	99	3	47.5	47.2	100	.2

^{1/} Comprises pension systems reporting coverage and beneficiaries of cities over 100,000 inhabitants. Systems of this population-size class not so reporting are omitted.

^{2/} Administered by a district independent from the city corporation.

IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM: 1941^{1/2} (Continued)

to number of beneficiaries and benefit payments are for the last month of the 1941 fiscal year.

NUMBER OF BENEFICIARIES				Total monthly benefit payments (in thousands)	MONTHLY BENEFIT PAYMENTS BY TYPE			
Total	Retirants	Disabled	Survivors		Per retiree	Per disabled	Per survivor	
829	774	55	--	\$30.6	\$37	\$31	--	<u>Minneapolis, Minn.</u>
517	500	2	15	25.4	49	27	\$57	
282	123	17	142	16.2	84	V	41	
361	155	29	177	NR	NR	85	42	
158	125	33	--	100.1	72	33	--	<u>New Orleans, La.</u>
121	NR	NR	NR	9.5	NR	NR	NR	
94	90	4	--	5.6	60	39	--	<u>Oakland, Calif.</u>
80	49	16	15	8.9	116	102	105	
50	45	5	--	2.4	49	29	--	
258	230	28	--	19.2	75	69	--	<u>Portland, Oreg.</u>
124	52	1	71	6.0	58	43	41	
183	71	21	91	11.0	76	59	48	
183	96	V	87	12.4	90	V	43	<u>Rochester, N.Y.</u>
234	139	V	95	16.0	85	V	44	
245	240	5	--	17.5	72	43	--	<u>St. Paul, Minn.</u>
201	92	8	101	11.7	75	75	41	
205	93	17	95	12.7	82	70	41	
8	7	1	--	.6	75	75	--	
177	55	42	80	12.0	75	75	58	<u>San Antonio, Tex.</u>
783	644	130	9	36.3	47	44	25	<u>Seattle, Wash.</u>
182	116	48	18	15.5	85	85	85	
303	NR	NR	NR	27.9	NR	NR	NR	
77	23	6	48	5.5	96	125	53	<u>Akron, Ohio</u>
65	25	8	32	5.2	97	104	62	
37	37	--	--	3.1	83	--	--	<u>Albany, N.Y.</u>
43	43	--	--	3.3	77	--	--	
103	59	V	44	8.6	106	V	53	<u>Bridgeport, Conn.</u>
132	82	--	50	11.7	111	--	53	
62	55	7	--	4.1	65	74	--	<u>Cambridge, Mass.</u>
206	86	15	109	14.7	60	84	78	<u>Camden, N.J.</u>
5	NR	NR	NR	.3	NR	NR	NR	<u>Charlotte, N.C.</u>
35	35	--	--	2.3	67	--	--	<u>Chattanooga, Tenn.</u>
67	34	33	--	5.5	91	73	--	

V Number and amount of benefits for disabled included in retiree classes.
 NR Represents an item not reported.

TABLE 45.--COVERAGE AND BENEFICIARIES OF SPECIFIED CITY EMPLOYEE RETIREMENT SYSTEMS

Note: Data as to number and pay rolls of employees are for January 1942, and data as

CITY AND RETIREMENT SYSTEM	NUMBER OF EMPLOYEES				EMPLOYEE PAY ROLL			
	Total of city or department for which pen- sions provided	Covered by pension system		Not covered by pen- sion system	Total of city or department for which pen- sions provided (in thousands)	Covered by pension system		Not covered by pension system (in thousands)
		Number	Percent of total employees			Amount (in thou- sands)	Percent of total pay	
<u>Cities--100,000</u>								
<u>250,000 (Cont'd)</u>								
<u>Dayton, Ohio</u>								
Police	188	188	100	—	NR	NR	100	—
Firemen	240	240	100	—	\$38.8	\$38.8	100	—
<u>Des Moines, Iowa</u>								
Teachers ^{1/}	998	896	90	102	156.1	147.1	94	\$8.9
Police	154	149	97	5	25.6	24.9	97	.7
Firemen	201	198	98	3	33.4	33.2	99	.1
<u>Duluth, Minn.</u>								
Teachers ^{1/}	666	666	100	—	107.4	107.4	100	—
Police	127	127	100	—	25.5	25.5	100	—
<u>Elizabeth, N. J.</u>								
Police and firemen	391	391	100	—	76.9	76.9	100	—
<u>Erie, Pa.</u>								
Police	126	126	100	—	NR	NR	100	—
Firemen	153	144	94	9	26.3	NR	NR	NR
<u>Fall River, Mass.</u>								
Police	231	186	80	45	NR	NR	NR	NR
<u>Flint, Mich.</u>								
Police and firemen	826	350	42	476	132.5	63.8	48	68.7
<u>Fort Wayne, Ind.</u>								
Police	135	132	98	3	23.0	22.5	98	.5
Firemen	151	151	100	—	25.7	25.7	100	—
Utility	516	111	21	405	40.7	NR	NR	NR
<u>Gary, Ind.</u>								
Police	169	137	81	32	27.2	24.1	89	3.1
Firemen	131	129	98	2	26.9	NR	NR	NR
<u>Grand Rapids, Mich.</u>								
General	721	721	100	—	93.3	93.3	100	—
Firemen	212	209	98	3	38.1	37.6	98	.5
Police and firemen	505	505	100	—	66.8	66.8	100	—
<u>Hartford, Conn.</u>								
General	2,545	2,545	100	—	397.0	397.0	100	—
Police	325	325	100	—	66.0	66.0	100	—
Firemen	330	330	100	—	62.0	62.0	100	—
<u>Jacksonville, Fla.</u>								
General	2,266	1,875	83	391	330.8	297.8	90	33.0
<u>Kansas City, Kans.</u>								
General	142	142	100	—	16.9	16.9	100	—
Teachers ^{2/}	871	862	99	9	119.8	119.4	99	.4
Police	103	103	100	—	17.9	17.9	100	—
Firemen	148	148	100	—	24.8	24.8	100	—
<u>Knoxville, Tenn.</u>								
Firemen	158	144	91	14	22.5	NR	NR	NR
<u>Lone Beach, Calif.</u>								
Police and firemen	531	505	95	26	103.6	100.1	97	3.4
<u>Lowell, Mass.</u>								
General	1,066	340	32	726	160.1	41.5	26	118.6

^{1/} Comprises pension systems reporting coverage and beneficiaries of cities over 100,000 inhabitants. Systems of this population-size class not so reporting are omitted.

^{2/} Administered by a district independent from the city corporation.

IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM: 1941^{1/2} (Continued)

to number of beneficiaries and benefit payments are for the last month of the 1941 fiscal year.

NUMBER OF BENEFICIARIES				Total monthly benefit payments (in thousands)	MONTHLY BENEFIT PAYMENTS BY TYPE			
Total	Retirants	Disabled	Survivors		Per retirant	Per disabled	Per survivor	
96	47	V	49	\$5.8	NR	NR	NR	<u>Dayton, Ohio</u>
113	77	V	36	8.1	NR	NR	NR	
161	144	16	1	6.2	\$40	\$31	\$17	<u>Des Moines, Ia.</u>
95	47	V	48	4.9	77	V	28	
109	68	V	43	6.8	82	V	28	
93	91	2	—	7.3	60	44	—	<u>Duluth, Minn.</u>
58	28	1	29	3.2	NR	NR	NR	
116	45	V	71	10.4	103	V	82	<u>Elizabeth, N.J.</u>
6	6	V	—	.5	90	V	—	<u>Erie, Pa.</u>
13	13	V	—	1.1	87	V	—	
41	41	V	—	3.0	74	V	—	<u>Fall River, Mass.</u>
22	13	7	2	1.9	98	63	55	<u>Flint, Mich.</u>
61	25	5	31	3.8	82	75	45	<u>Fort Wayne, Ind.</u>
68	19	16	33	4.8	88	88	51	
11	11	—	—	.6	55	—	—	
36	15	7	14	2.9	95	90	59	<u>Gary, Ind.</u>
30	11	6	13	2.7	99	99	78	
50	50	—	—	1.9	37	—	—	<u>Grand Rapids, Mich.</u>
40	35	5	—	4.0	93	9	—	
84	72	5	7	4.2	49	50	50	
252	NR	NR	NR	16.9	NR	NR	NR	<u>Hartford, Conn.</u>
87	NR	NR	NR	7.1	NR	NR	NR	
116	NR	NR	NR	8.7	NR	NR	NR	
327	66	86	175	20.4	97	65	48	<u>Jacksonville, Fla.</u>
8	8	—	—	.7	82	—	—	<u>Kansas City, Kans.</u>
25	22	3	—	.8	31	23	—	
66	8	3	25	2.9	86	82	82	
33	10	1	22	2.7	98	70	80	
54	18	V	36	2.3	75	V	25	<u>Knoxville, Tenn.</u>
36	19	4	13	4.2	125	100	107	<u>Long Beach, Calif.</u>
38	36	2	—	2.6	70	49	—	<u>Lowell, Mass.</u>

V Number and amount of benefits for disabled included in retirant classes.
 NR Represents an item not reported.

TABLE 45.--COVERAGE AND BENEFICIARIES OF SPECIFIED CITY EMPLOYEE RETIREMENT SYSTEMS

Note: Data as to number and pay rolls of employees are for January 1942, and data as

CITY AND RETIREMENT SYSTEM	NUMBER OF EMPLOYEES				EMPLOYEE PAY ROLL			
	Total of city or department for which pen- sions provided	Covered by pension system		Not covered by pen- sion system	Total of city or department for which pen- sions provided (in thousands)	Covered by pension system		Not covered by pension system (in thousands)
		Number	Percent of total employees			Amount (in thou- sands)	Percent of total pay	
<u>Cities--100,000 - 250,000 (Cont'd)</u>								
<u>Miami, Fla.</u> General	2,254	1,649	73	605	\$262.0	\$205.0	78	\$57.0
<u>Nashville, Tenn.</u> General	2,947	NR	NR	NR	350.7	NR	NR	NR
Teachers	939	802	85	137	124.4	112.9	91	11.4
<u>New Bedford, Mass.</u> Firemen	194	NR	NR	NR	30.6	NR	NR	NR
<u>New Haven, Conn.</u> General	1,655	470	28	1,185	181.5	74.4	41	107.1
Teachers	1,050	1,050	100	--	214.8	214.8	100	--
Police	315	315	100	--	53.8	53.8	100	--
Firemen	263	263	100	--	47.2	47.2	100	--
Other	124	124	100	--	18.0	18.0	100	--
<u>Oklahoma City, Okla.</u> Firemen	233	233	100	--	33.8	33.8	100	--
<u>Omaha, Nebr.</u> Teachers ^{2/}	1,091	1,090	100	1	190.8	190.7	100	.2
Police	239	237	99	2	36.6	36.3	99	.3
Firemen	281	245	87	36	40.9	NR	NR	NR
Library	42	25	59	17	4.6	3.4	74	1.2
<u>Paterson, N. J.</u> Police and firemen	462	462	100	--	89.9	89.9	100	--
<u>Peoria, Ill.</u> Firemen	120	105	87	15	21.1	18.5	87	2.7
<u>Reading, Pa.</u> Police	155	137	88	18	21.7	19.4	89	2.3
<u>Sacramento, Calif.</u> General	1,078	990	92	88	179.8	171.5	95	8.2
<u>Salt Lake City, Utah</u> Teachers ^{2/}	1,328	965	73	363	190.4	153.4	81	36.9
Police	165	165	100	--	13.7	13.7	100	--
<u>San Diego, Calif.</u> General	1,368	1,368	100	--	188.8	188.8	100	--
Teachers ^{2/}	NR	1,658	NR	NR	NR	326.5	NR	NR
Police	339	314	93	25	64.3	61.0	95	3.3
Firemen	217	217	100	--	44.8	44.8	100	--
<u>Scranton, Pa.</u> Police	167	160	96	7	30.0	28.9	96	1.1
Firemen	206	206	100	--	35.3	35.3	100	--
<u>Somerville, Mass.</u> General	779	469	60	310	119.7	65.1	56	54.6
<u>South Bend, Ind.</u> Police	100	100	100	--	17.7	17.7	100	--
Firemen	133	133	100	--	24.7	24.7	100	--
<u>Spokane, Wash.</u> Police	151	146	97	5	24.0	23.3	97	.7
Firemen	169	169	100	--	26.9	26.9	100	--

^{1/} Comprises pension systems reporting coverage and beneficiaries of cities over 100,000 inhabitants. Systems of this population-size class not so reporting are omitted.

^{2/} Administered by a district independent from the city corporation

IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM: 1941^{1/} (Continued)

to number of beneficiaries and benefit payments are for the last month of the 1941 fiscal year.

NUMBER OF BENEFICIARIES				Total monthly benefit payments (in thousands)	MONTHLY BENEFIT PAYMENTS BY TYPE			
Total	Retirants	Disabled	Survivors		Per retiree	Per disabled	Per survivor	
105	18	35	52	4.9	\$27	\$61	\$45	<u>Miami, Fla.</u>
144	50	94	--	10.7	76	74	--	<u>Nashville, Tenn.</u>
90	NR	NR	--	6.2	NR	NR	--	<u>New Bedford, Mass.</u>
22	14	7	1	1.8	88	70	83	<u>New Haven, Conn.</u>
36	22	14	--	2.7	94	42	--	
130	115	15	--	12.4	95	99	--	
113	47	--	66	7.2	93	--	43	
122	65	V	57	9.1	103	V	43	
8	5	3	--	.5	63	60	--	<u>Oklahoma City, Okla.</u>
76	54	V	22	5.9	79	V	74	<u>Omaha, Nebr.</u>
223	177	46	--	16.3	75	64	--	
92	64	7	21	6.7	85	50	41	
245	234	11	--	23.5	96	90	--	
1	1	--	--	--	22	--	--	<u>Paterson, N. J.</u>
168	72	V	96	14.3	NR	V	NR	<u>Peoria, Ill.</u>
61	37	2	22	3.9	76	88	44	<u>Reading, Pa.</u>
18	17	1	--	1.3	71	70	--	<u>Sacramento, Calif.</u>
163	56	64	43	12.9	76	97	59	<u>Salt Lake City, Utah</u>
111	98	13	--	5.5	50	46	--	
27	27	V	--	2.2	82	V	--	<u>San Diego, Calif.</u>
109	100	9	--	4.9	46	34	--	
60	52	8	--	2.6	44	40	--	
83	83	V	--	8.3	100	V	--	
66	66	--	--	6.7	102	--	--	<u>Scranton, Pa.</u>
35	33	2	--	3.2	91	90	--	
84	31	--	53	3.5	88	--	14	<u>Somerville, Mass.</u>
34	31	2	1	1.8	55	36	36	<u>South Bend, Ind.</u>
51	27	3	21	3.7	90	58	50	
45	20	10	15	3.5	94	94	47	<u>Spokane, Wash.</u>
50	29	16	5	3.7	79	72	52	
74	27	23	24	5.4	80	69	70	

V Number and amount of benefits for disabled included in retiree classes.
 NR Represents an item not reported.

TABLE 45.--COVERAGE AND BENEFICIARIES OF SPECIFIED CITY EMPLOYEE RETIREMENT SYSTEMS

Note: Data as to number and pay rolls of employees are for January 1942, and data as

CITY AND RETIREMENT SYSTEM	NUMBER OF EMPLOYEES				EMPLOYEE PAY ROLL			
	Total of city or department for which pen- sions provided	Covered by pension system		Not covered by pen- sion system	Total of city or department for which pen- sions provided (in thousands)	Covered by pension system		Not covered by pension system (in thousands)
		Number	Percent of total employees			Amount (in thou- sands)	Percent of total pay	
<u>Cities--100,000 - 250,000 (Cont'd)</u>								
<u>Springfield, Mass.</u>								
General (non- contributory)	NR	1,000	NR	NR	NR	NR	NR	NR
General	3,192	996	31	2,196	\$741.5	\$163.4	22	\$578.1
<u>Syracuse, N. Y.</u>								
Police	293	286	98	7	NR	53.0	NR	NR
Firemen	326	325	99	1	NR	60.3	NR	NR
<u>Tacoma, Wash.</u>								
General	1,195	1,001	84	194	97.4	85.9	88	11.5
Police	143	143	100	--	23.8	23.8	100	--
Firemen	191	191	100	--	34.4	34.4	100	--
<u>Tampa, Fla.</u>								
Police and firemen	194	159	82	35	28.6	NR	NR	NR
<u>Trenton, N. J.</u>								
Police and firemen	467	464	99	3	93.5	93.0	100	.4
<u>Wichita, Kansas</u>								
Police	140	123	88	17	19.4	18.7	96	.8
Firemen	137	137	100	--	21.9	21.9	100	--
<u>Worcester, Mass.</u>								
General	1,231	1,231	100	--	167.9	167.9	100	--
<u>Yonkers, N. Y.</u>								
Police and firemen	384	NR	NR	NR	87.2	NR	NR	NR
<u>Youngstown, Ohio</u>								
Police	159	159	100	--	NR	NR	100	--
Firemen	169	169	100	--	29.2	29.2	100	--
<u>Wilmington, Del.</u>								
Teachers	NR	466	NR	NR	NR	NR	NR	NR
Police	170	170	100	--	30.0	30.0	100	--

1/ Comprises pension systems reporting coverage and beneficiaries of cities over 100,000 inhabitants. Systems of this population-size class not so reporting are omitted.

MUNICIPAL GOVERNMENT RETIREMENT SYSTEMS

IN CITIES HAVING POPULATIONS OVER 100,000, BY RETIREMENT SYSTEM: 1941/ (Continued)

to number of beneficiaries and benefit payments are for the last month of the 1941 fiscal year.

NUMBER OF BENEFICIARIES				Total monthly benefit payments (in thousands)	MONTHLY BENEFIT PAYMENTS BY TYPE			
Total	Retirants	Disabled	Survivors		Per retirant	Per disabled	Per survivor	
								<u>Springfield, Mass.</u>
146	NR	NR	NR	\$11.9	NR	NR	NR	
141	138	2	1	7.9	\$56	\$28	\$232	
								<u>Syracuse, N. Y.</u>
139	53	—	86	6.9	89	—	26	
146	80	—	66	8.5	84	—	27	
								<u>Tacoma, Wash.</u>
82	74	8	—	3.6	44	37	—	
30	16	11	3	2.4	85	79	70	
67	44	V	23	5.6	89	V	74	
								<u>Tampa, Fla.</u>
97	35	19	43	6.3	100	68	34	
								<u>Trenton, N. J.</u>
178	56	32	90	15.6	106	90	75	
								<u>Wichita, Kans.</u>
11	—	8	3	.7	—	65	75	
26	6	8	12	1.9	88	66	75	
								<u>Worcester, Mass.</u>
124	121	3	—	4.9	38	93	—	
								<u>Yonkers, N. Y.</u>
236	NR	NR	NR	22.7	NR	NR	NR	
								<u>Youngstown, Ohio</u>
73	70	3	—	5.8	NR	NR	—	
47	27	—	20	3.9	105	—	56	
								<u>Wilmington, Del.</u>
53	53	V	—	1.7	31	V	—	
60	31	V	29	3.6	83	V	36	

V. Number and amount of benefits for disabled included in retirant classes.
 NR Represents an item not reported.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941

(Data as to number of employees are for January 1942; data as to number of pensioners and monthly benefit payments are for the last month of the 1941 fiscal year; and other data are for the 1941 fiscal year. Comprises systems reporting to the Bureau of the Census; systems not so reporting are omitted)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
ALABAMA													
Anniston.....	Police and firemen	26	53	—	—	—	—	—	—	—	\$1.5	\$5.7	\$10.5
Gadsden.....	Police and firemen	37	64	7	7	—	\$.4	\$.4	—	\$5.0	1.7	7.0	18.4
Montgomery.....	General	78	711	18	18	—	1.1	1.1	—	N R	N R	N R	N R
ARIZONA													
Bisbee.....	Firemen	6	6	1	1	—	.1	.1	—	1.1	.5	.9	9.8
Clifton.....	Firemen	3	1	1	—	—	.1	—	\$.1	.2	—	—	.1
Mesa.....	Firemen	7	2	—	—	—	—	—	—	—	—	.5	7.4
Miami.....	Firemen	5	2	1	—	—	.1	—	—	1.2	—	—	6.2
Nogales.....	Firemen	5	4	—	—	—	—	—	—	—	—	.6	25.1
Phoenix.....	Police	65	107	15	—	15	.9	—	.9	10.5	5.6	5.6	55.1
Pima.....	Firemen	65	92	11	4	7	1.0	.5	.5	N R	N R	N R	76.5
Pima.....	Firemen	57	58	2	2	—	.2	.2	—	2.6	—	—	61.6
Yuma.....	Firemen	5	5	1	—	1	—	—	—	.4	—	1.1	15.4
ARKANSAS													
Batesville.....	Firemen	5	18	1	1	—	.1	.1	—	N R	N R	N R	N R
Blytheville.....	Firemen	11	10	1	—	1	—	—	—	.2	—	1.1	5.8
Fayetteville.....	Firemen	8	4	4	4	—	.1	.1	—	1.5	—	1.0	15.0
Fort Smith.....	Firemen	37	49	4	5	1	.5	.2	.1	2.5	—	5.0	75.5
Fort Smith.....	Police	57	27	4	1	5	.5	.1	.2	3.4	.4	2.9	N R
Helena.....	Fireman	9	9	2	1	1	.2	.1	.1	2.0	—	1.2	19.6
Little Rock.....	Firemen	88	90	21	—	21	1.4	—	1.4	9.4	N R	N R	2.9
Morrilton.....	Fireman	5	12	5	5	—	—	—	—	.4	—	.4	—
Pine Bluff.....	Firemen	21	26	4	4	—	.5	.5	—	2.8	—	2.4	20.2
Texarkana.....	Firemen	12	18	6	6	—	.4	.4	—	2.6	—	—	18.1
CALIFORNIA													
Alameda.....	General	56	174	18	18	—	.6	.6	—	9.1	15.5	15.5	67.5
Alameda.....	Police and firemen	56	94	30	25	7	2.9	2.2	.7	56.8	4.0	50.8	70.4
Bakersfield.....	Firemen	29	60	6	5	5	.4	.5	.1	5.5	10.2	15.5	89.8
Berkeley.....	Firemen	86	117	25	8	17	2.5	.9	1.4	26.2	18.1	27.1	60.9
Berkeley.....	Police	86	88	14	8	6	1.6	1.1	.5	21.8	11.8	27.9	59.2
Fresno.....	Police and firemen	61	222	38	14	24	4.1	1.8	2.3	48.2	20.5	51.4	159.5
Fresno.....	General	61	279	4	5	1	.1	.1	—	7.6	26.1	58.5	112.7
Oakland.....	Firemen	50	584	80	49	31	8.8	5.6	5.2	101.6	47.1	51.0	22.9
Pasadena.....	Police and firemen	82	205	58	58	22	5.8	4.0	1.8	64.1	48.0	153.5	712.5
Piedmont.....	Police and firemen	10	37	—	—	—	—	—	—	1.0	1.5	1.5	16.9
Richmond.....	General	24	104	—	—	—	—	—	—	.5	5.7	5.7	22.6
San Jose.....	Police and firemen	24	94	1	1	—	.1	.1	—	1.7	5.9	7.0	44.7
Santa Jose.....	Police and firemen	68	145	8	8	—	.7	.7	—	8.1	5.5	10.0	164.9
Santa Barbara.....	Police and firemen	35	92	10	6	4	.8	.4	.4	3.5	10.9	19.0	112.7
Stockton.....	Police and firemen	55	184	31	15	16	2.9	1.5	1.4	56.6	21.0	19.6	144.2
Vallejo.....	General	20	125	14	N R	N R	1.1	N R	N R	14.6	9.7	11.8	55.5
COLORADO													
Alamosa.....	Firemen	6	18	—	—	—	—	—	—	—	—	1.5	15.2
Boulder.....	General	15	12	2	—	2	.1	—	.1	.9	—	2.4	4.9
Boulder.....	Firemen	15	15	2	N R	N R	.1	N R	N R	N R	N R	2.5	41.9
Colorado Springs.....	Police	57	57	—	—	—	—	—	—	—	—	1.0	N R
Colorado Springs.....	Firemen	57	45	12	2	10	.6	.2	.4	7.0	1.5	8.0	55.6
Del Norte.....	Police	19	2	1	1	—	.1	.1	—	N R	—	.6	.4
Durango.....	Police and firemen	6	8	—	—	—	—	—	—	—	N R	N R	21.6
Fort Collins.....	Police	12	8	—	—	—	—	—	—	—	—	2.7	9.7
Fort Collins.....	Firemen	12	12	4	—	4	.2	—	.2	2.5	—	2.5	11.5

See footnotes at end of table.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)
(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
COLORADO—Contd.													
Grand Junction...	Police	12	14	—	—	—	—	—	—	—	—	—	\$16.0
	Firemen	12	10	2	1	1	\$.2	\$.1	\$.1	\$2.1	NR	\$2.4	29.0
Greeley.....	Police and firemen	16	25	1	—	1	.1	—	.1	.7	—	7.0	49.1
Kremmling.....	Police	5	1	—	—	—	—	—	—	—	—	.5	1.4
La Junta.....	Police	17	6	—	—	—	—	—	—	NR	NR	NR	5.5
Pueblo.....	Police	52	48	18	11	7	1.0	.8	.2	12.1	\$.9	17.6	65.7
	Firemen	52	62	28	19	7	1.7	1.5	.2	19.2	2.3	12.9	65.9
Sterling.....	Police	7	6	1	1	—	.1	.1	—	.4	—	1.8	5.7
Trinidad.....	Police and firemen	13	22	5	—	5	.2	—	.2	1.9	—	5.6	32.6
CONNECTICUT													
Ansonia.....	Police	19	14	1	1	—	.1	.1	—	.4	.5	1.1	11.9
Bristol.....	Police	30	45	1	—	1	.1	—	.1	.5	.9	.9	67.9
	Firemen	30	37	3	1	2	.2	.1	.1	2.2	.7	2.2	21.8
Darien.....	General	9	17	—	—	—	—	—	—	—	.8	1.9	26.1
Hamden.....	Police	25	21	—	—	—	—	—	—	—	—	—	27.8
Middletown.....	Police	26	25	5	5	—	.2	.2	—	1.4	.2	2.2	19.2
	Firemen	26	17	2	2	—	.2	.2	—	1.3	.7	3.2	16.5
Naugatuck.....	Police	15	16	2	2	—	.2	.2	—	NR	NR	NR	NR
New Britain.....	Police	69	97	26	12	14	1.9	1.2	.7	22.2	6.1	10.0	129.1
	Firemen	69	99	29	13	16	1.7	1.1	.6	19.6	6.5	10.0	90.7
Norwalk.....	Firemen	40	40	2	2	—	.2	.2	—	2.7	.8	—	28.4
Norwich City.....	Police and firemen	24	95	6	6	—	.5	.5	—	6.5	3.0	5.0	77.9
Norwichtown.....	Police	34	69	4	3	1	.3	.3	—	5.6	1.6	5.0	21.3
	Firemen	34	41	3	3	—	.3	.3	—	2.9	1.5	—	55.3
Southington.....	Police	10	9	—	—	—	—	—	—	—	NR	NR	9.3
Stamford.....	General	61	53	4	4	—	.2	.2	—	5.7	4.2	—	6.7
	Firemen	48	77	24	9	15	NR	NR	NR	21.3	1.6	20.6	15.4
Stratford.....	Police and firemen	23	39	2	1	1	.1	.1	—	1.2	.9	.5	24.3
Torrington.....	Police and firemen	27	92	1	—	1	—	—	—	.5	2.0	2.0	29.1
Wallingford.....	Police and firemen	11	20	—	—	—	—	—	—	—	.8	3.0	32.2
Waterbury.....	Police and firemen	99	421	78	34	44	5.9	3.8	2.1	65.2	16.3	31.1	19.1
West Haven.....	Firemen	30	32	—	—	—	—	—	—	—	.9	.5	4.3
Westport.....	Police and firemen	8	31	—	—	—	—	—	—	—	NR	—	—
Willimantic.....	Police	12	33	1	1	—	.1	.1	—	1.5	NR	NR	17.7
	Firemen	12	44	1	1	—	.1	.1	—	.5	.4	.4	4.6
FLORIDA													
Daytona Beach...	Firemen	23	26	—	—	—	—	—	—	—	.7	1.6	3.8
Fort Myers.....	Firemen	11	27	—	—	—	—	—	—	—	.2	NR	1.7
Gainesville.....	Firemen	14	15	—	—	—	—	—	—	—	.4	.8	2.0
Lake Worth.....	Firemen	7	5	—	—	—	—	—	—	—	.2	.7	1.5
Miami Beach.....	General	29	505	—	—	—	—	—	—	4.1	29.6	70.0	340.9
Orlando.....	Firemen	37	43	—	—	—	—	—	—	—	1.2	2.7	6.5
Palatka.....	Firemen	7	21	—	—	—	—	—	—	—	.1	.8	1.3
Pensacola.....	General	37	157	2	2	—	—	—	—	.6	6.9	—	15.3
	Firemen	37	59	1	1	—	.1	.1	—	1.7	2.5	2.2	6.9
Sarasota.....	Firemen	11	6	—	—	—	—	—	—	—	.2	1.2	2.6
St. Augustine...	Firemen	12	15	—	—	—	—	—	—	—	.4	.6	1.3
St. Petersburg...	Police	61	64	16	3	13	1.2	.3	.9	16.8	1.4	12.6	3.2
	Firemen	61	54	10	5	5	1.0	.5	.5	10.7	1.3	11.0	94.3
Tallahassee.....	Firemen	16	17	1	1	—	.1	.1	—	1.2	.5	1.1	.7
West Palm Beach.	Police	34	36	10	—	10	.7	—	.7	7.7	.6	10.5	21.4
	Firemen	34	35	1	—	1	.1	—	.1	.6	1.1	4.2	7.6
Winter Haven....	Firemen	6	16	—	—	—	—	—	—	—	—	.5	.6

See footnotes at end of table.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)
(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
GEORGIA													
Athens.....	Firemen	21	51	—	—	—	—	—	—	—	\$.5	\$.5	NR
Columbus.....	General	55	655	18	18	—	\$1.0	\$1.0	—	\$12.0	—	12.0	—
Gainesville.....	Police and firemen	10	90	—	—	—	—	—	—	.5	3.5	4.7	\$9.1
Macon.....	Police	58	57	6	5	1	.5	.5	—	1.1	2.6	—	6.4
	Firemen	58	68	NR	NR	NR	NR	NR	NR	1.7	2.9	—	5.1
ILLINOIS													
Alton.....	Firemen	51	16	11	4	7	.7	.3	\$.4	—	.2	5.5	19.5
Aurora.....	Police	47	42	20	10	10	1.7	.9	.8	17.9	.9	8.0	163.9
	Firemen	47	38	17	7	10	1.1	.6	.5	15.2	.9	.8	86.4
Belleville.....	Firemen	28	19	8	3	5	.3	.2	.1	3.7	.4	3.2	31.2
Belvidere.....	Police	8	6	—	—	—	—	—	—	—	.1	.9	13.7
	Firemen	8	6	—	—	—	—	—	—	—	.1	1.5	14.5
Berwyn.....	Police	49	57	8	—	8	.8	—	.8	7.9	NR	NR	17.1
	Firemen	48	27	2	—	2	.1	—	.1	.8	.4	3.5	74.2
Blue Island.....	Police	17	14	4	2	2	.2	.1	.1	NR	NR	NR	69.0
	Firemen	17	7	1	1	—	.1	—	.1	1.0	.1	NR	40.9
Calumet.....	Police	13	9	2	—	2	.1	—	.1	1.8	.2	5.0	7.8
Canton.....	Firemen	12	7	2	2	—	.2	.2	—	1.8	.2	1.2	30.0
Champaign.....	Police	23	18	7	2	5	.6	.2	.4	6.2	.5	2.0	55.5
	Firemen	25	14	2	—	2	.1	—	.1	1.4	.1	NR	98.5
Chicago Heights..	Police	22	21	11	6	5	.8	.5	.5	9.9	.4	—	49.1
	Fireman	22	21	5	3	—	.5	.5	—	4.1	.4	—	87.4
Cicero.....	Firemen	65	64	25	14	9	1.8	1.5	.5	18.9	1.2	10.0	42.7
	Police	65	73	17	8	9	1.3	.6	.7	18.9	1.4	15.0	9.3
Danville.....	Police	37	25	5	2	1	.2	.1	.1	1.7	NR	NR	46.3
	Firemen	37	33	6	4	2	.4	.3	.1	5.2	NR	NR	29.4
Decatur.....	Police	59	58	18	9	9	1.3	.7	.6	10.9	1.0	15.0	89.5
	Firemen	59	65	32	15	17	1.9	1.3	.6	18.6	1.2	15.9	168.2
De Kalb.....	Fireman	9	8	2	2	—	.2	.2	—	1.0	.2	1.1	55.5
Des Plaines.....	Police	10	9	—	—	—	—	—	—	—	.2	.6	19.8
	Firemen	10	2	—	—	—	—	—	—	—	—	—	—
Dixon.....	Police	11	7	2	—	2	.1	—	.1	.9	.1	NR	5.6
	Firemen	11	7	3	—	3	.1	—	.1	—	.1	1.0	28.7
East Moline.....	Police	12	11	—	—	—	—	—	.1	1.6	.1	1.0	41.8
	Firemen	12	7	—	—	—	—	—	—	—	.1	3.2	25.9
Elgin.....	Police	38	37	16	11	5	1.1	.8	.5	15.9	NR	NR	17.2
	Firemen	38	37	20	11	9	1.5	.8	.5	15.2	.7	4.5	67.8
Evanston.....	Police	65	61	29	19	10	2.7	1.9	.8	29.9	1.8	25.6	197.0
	Firemen	65	78	27	8	19	1.8	.7	.9	19.2	1.8	NR	217.5
Forest Park.....	Firemen	15	7	—	—	—	—	—	—	—	.2	1.5	15.9
Freeport.....	Police	15	16	2	2	—	.2	.2	—	1.6	.5	4.7	64.5
	Firemen	22	20	4	1	3	.3	.1	.2	2.9	.3	6.2	42.5
Galesburg.....	Firemen	29	25	8	7	4	.5	.4	.1	6.3	.4	4.5	15.2
	Police	29	27	9	5	4	.6	.3	.3	7.4	1.0	4.5	61.9
Granite.....	Police	23	10	—	—	—	—	—	—	7.9	1.2	3.3	14.0
Harvey.....	Police	18	18	2	1	1	.2	.1	—	—	.2	3.8	9.0
	Firemen	18	9	—	—	—	—	.1	.1	1.7	—	11.9	42.2
Highland Park...	Police	14	16	3	3	—	.3	.3	—	5.8	.3	6.4	51.6
	Firemen	14	14	1	—	1	.1	—	.1	.6	.5	2.6	59.1
Hinsdale.....	Police	8	8	—	—	—	—	—	—	—	.2	1.2	11.9
Jacksonville....	Firemen	20	11	2	1	1	.1	.1	—	2.1	.1	1.5	20.4
	Police	20	15	4	4	—	.5	.3	—	2.8	NR	NR	8.2

See footnotes at end of table.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)
(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
ILLINOIS--Contd.													
Joliet.....	Police	42	52	22	8	14	\$1.7	\$.7	\$1.0	\$20.2	\$1.0	\$8.1	\$18.5
Lombard.....	Police	7	6	--	--	--	--	--	--	--	.1	.3	7.2
Mattoon.....	Firemen	16	9	1	1	--	.1	.1	--	.9	.2	1.9	22.7
Maywood.....	Firemen	27	15	1	1	--	.1	.1	--	1.1	.3	2.2	26.9
	Police	27	19	4	1	3	.4	.1	.3	4.1	.5	NR	45.6
Moline.....	Firemen	35	31	18	10	8	1.1	.7	.4	13.0	.9	4.8	45.9
	Police	35	23	17	7	10	1.2	.5	.7	13.9	.7	7.7	65.6
Monmouth.....	Police	9	8	--	--	--	--	--	--	--	.1	.5	3.9
	Firemen	9	6	--	--	--	--	--	--	--	.1	.7	3.0
Murphysboro.....	Firemen	9	5	--	--	--	--	--	--	--	.5	--	7.6
Oak Park.....	Firemen	66	53	13	5	8	1.1	.5	.6	10.6	1.2	14.1	220.1
	Police	66	61	14	4	10	1.2	.4	.8	12.1	1.4	13.6	140.7
Park Ridge.....	Police	12	11	--	--	--	--	--	--	--	.2	NR	49.6
	Firemen	12	2	--	--	--	--	--	--	--	--	NR	14.5
Peru.....	Police	9	7	1	1	--	--	--	.5	.1	2.3	20.6	
Quincy.....	Firemen	40	33	29	21	8	1.9	1.5	.4	18.3	.7	10.4	37.0
	Police	40	33	13	6	7	.8	.4	.4	12.7	.7	10.9	17.6
River Forest.....	Firemen	9	7	1	1	--	.1	.1	--	1.0	.1	2.1	24.3
Riverside.....	Police	8	11	--	--	--	--	--	--	--	.2	2.2	14.6
Rockford.....	Firemen	85	94	42	19	23	2.9	1.6	1.3	33.4	2.4	12.3	331.4
	Police	85	85	25	24	1	2.0	1.9	.1	24.7	2.2	12.9	246.3
Springfield.....	Police	76	104	35	15	20	2.6	NR	NR	31.4	1.8	24.3	57.0
	Firemen	76	92	45	24	19	2.6	NR	NR	35.3	3.4	24.3	145.0
St. Charles.....	Police	6	4	--	--	--	--	--	--	--	.1	1.1	4.7
Sterling.....	Police	11	8	--	--	--	--	--	--	--	.1	2.3	6.7
	Firemen	11	15	4	2	2	.1	--	.1	.6	.1	1.7	4.2
Streator.....	Firemen	15	13	7	2	5	.4	.1	.3	6.0	.2	3.6	6.4
Summit.....	Police	7	10	1	1	--	.1	.1	--	.9	NR	NR	6.4
Urbana.....	Police	14	12	1	--	1	.1	--	.1	.7	.2	.8	20.5
Waukegan.....	Firemen	34	27	12	6	6	.9	.6	.3	9.9	.6	5.3	48.8
	Police	34	24	5	3	2	.5	.3	.2	5.4	.4	8.9	44.3
Wilmette.....	Firemen	17	11	1	1	--	.1	.1	--	1.0	.2	1.7	37.4
	Police	17	19	4	1	3	.4	.1	.3	4.0	.4	3.5	53.1
Winnetka.....	Firemen	12	11	--	--	--	--	--	--	--	1.4	2.1	57.3
	Police	12	16	4	3	1	.3	.2	.1	3.8	2.1	9.0	99.7
INDIANA													
Anderson.....	Police	29	32	7	--	7	.4	--	NR	4.6	NR	NR	NR
	Firemen	29	66	16	4	12	1.1	.3	.8	14.3	1.2	7.2	77.9
Bloomington.....	Firemen	21	19	5	--	5	.2	--	.2	3.1	1.0	4.1	2.1
	Police	21	19	1	--	1	.1	--	.1	.8	NR	NR	NR
Columbus.....	Police	12	12	--	--	--	--	--	--	--	--	.3	.5
	Firemen	12	15	5	2	3	NR	NR	NR	NR	.6	2.5	NR
Crawfordsville..	Police	11	10	2	--	2	.1	--	.1	1.6	.2	--	6.7
	Firemen	11	19	6	3	3	.3	NR	NR	3.5	.9	--	24.9
East Chicago....	Firemen	55	NR	NR	--	7	NR	--	NR	7.2	1.6	NR	136.7
	Police	55	80	14	7	7	1.2	.6	.6	13.4	1.7	17.6	161.0
Elkhart.....	Police	33	46	12	--	12	.8	--	NR	8.3	.8	5.9	NR
	Firemen	33	48	15	5	10	1.1	.4	.7	11.9	2.1	6.4	NR
Elwood.....	Firemen	11	15	4	1	3	.3	.1	.2	3.1	.6	1.4	15.5
Evansville.....	Police	97	118	57	24	33	2.6	1.5	1.1	32.4	3.2	24.6	40.1
	Firemen	97	153	68	15	55	4.0	1.4	2.6	45.8	6.8	39.8	7.9
Frankfort.....	Firemen	14	20	7	3	4	.3	.2	.1	3.6	1.1	2.1	22.9
	Police	14	13	3	--	3	.2	--	.2	2.0	.2	2.1	7.6
Goshen.....	Firemen	11	11	1	--	1	.1	--	.1	.8	.2	--	52.2
Hammond.....	Police and firemen	70	172	33	18	17	2.6	1.5	1.1	27.6	3.3	37.0	312.4

See footnotes at end of table..

TABLE 4G.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)
(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
INDIANA—Contd.													
Huntington.....	Police	14	14	1	—	1	\$.1	—	\$.1	\$.6	\$.2	\$3.0	\$30.8
	Firemen	14	22	8	—	8	.4	—	.4	8.1	.5	3.0	9.8
Kokomo.....	Police	34	41	12	5	7	.5	NR	NR	5.5	.7	6.0	60.8
	Firemen	34	46	15	3	12	1.0	\$.2	.8	10.7	2.7	7.4	NR
Lafayette.....	Police and firemen	29	84	27	14	13	1.8	1.1	.7	20.3	3.0	11.4	24.3
La Porte.....	Police and firemen	16	42	12	8	4	.9	.7	.2	10.6	.7	6.2	58.8
Logansport.....	Police	20	24	8	4	4	.4	.3	.1	5.4	.7	4.0	47.0
	Firemen	20	40	15	3	12	.9	.2	.7	9.6	1.9	4.0	2.7
Marion.....	Police	27	32	7	4	3	.5	.3	.2	5.6	.8	2.0	69.0
	Firemen	27	50	14	1	13	.6	.1	.5	6.7	2.4	.9	80.5
Michigan City....	Police	26	30	1	—	1	.1	—	.1	1.0	.6	1.5	5.8
	Firemen	26	24	5	2	3	.4	.2	.2	3.6	.4	1.5	25.1
Mishawaka.....	Police	28	29	6	1	5	.2	.1	.1	3.8	.5	3.4	28.9
	Firemen	28	46	8	1	7	.5	.1	.4	4.9	.8	3.4	9.3
Muncie.....	Police	49	45	15	15	—	.9	.9	—	10.9	NR	NR	38.1
	Firemen	49	58	36	16	20	2.0	1.3	.7	23.9	—	20.9	56.6
New Albany.....	Firemen	25	40	12	1	11	.6	.1	.5	6.7	2.1	1.9	3.3
	Police	25	18	2	—	2	—	—	—	.5	NR	NR	13.0
New Castle.....	Firemen	17	15	4	2	2	.1	.1	—	2.2	.2	1.4	4.4
	Police	17	17	—	—	—	—	—	—	—	.2	1.4	1.6
Peru.....	Firemen	12	22	9	1	8	.5	.1	.4	NR	1.1	NR	13.8
	Police	12	14	3	—	3	.3	—	.3	2.4	—	—	.9
Richmond.....	Firemen	55	44	22	2	20	1.1	.2	.9	12.7	2.2	7.1	32.1
	Police	55	29	10	4	6	NR	NR	NR	NR	NR	NR	.4
Seymour.....	Firemen	8	5	1	—	1	—	—	—	.5	.1	1.3	3.5
Terre Haute.....	Police	65	74	19	2	17	1.5	.2	1.3	33.5	2.6	23.6	130.1
	Firemen	65	112	39	8	31	2.3	.6	1.7	26.8	4.0	25.7	78.8
Vincennes.....	Firemen	18	22	11	—	11	.3	—	NR	3.0	NR	2.5	2.6
	Police	18	15	2	1	1	.2	.1	.1	1.5	NR	2.5	5.3
Wabash.....	Police	10	7	—	—	—	—	—	—	—	.1	—	11.5
	Firemen	10	11	5	2	3	.2	.1	.1	2.8	.5	1.8	17.2
West Lafayette...	Firemen	6	8	1	—	1	—	—	—	.3	.4	—	3.1
Whiting.....	Firemen	10	15	1	—	1	.1	—	—	1.2	.3	1.2	27.9
	Police	10	21	5	3	2	.3	.3	—	4.3	.5	5.0	3.0
IOWA													
Ames.....	Police and firemen	13	22	—	—	—	—	—	—	—	.9	6.6	66.1
Boone.....	Police and firemen	12	18	10	5	5	.5	.3	.2	3.5	.2	1.3	18.9
Burlington.....	Firemen	21	31	7	3	4	.4	.2	.2	4.4	.3	4.6	17.6
	Police	21	30	11	5	6	.6	.4	.2	4.6	1.3	6.0	15.1
Cedar Falls.....	Firemen	9	5	—	—	—	—	—	—	—	—	—	4.6
	Police	9	6	—	—	—	—	—	—	NR	—	.6	2.5
Cedar Rapids....	Police	62	62	14	5	9	.7	.4	.5	8.1	2.6	14.1	55.1
	Firemen	62	69	32	12	20	1.5	.9	.6	17.2	2.9	14.2	44.1
Centerville.....	Police and firemen	8	6	—	—	—	—	—	—	NR	NR	NR	NR
Clinton.....	Police and firemen	26	49	27	8	19	1.4	.6	.8	16.6	1.0	2.2	19.5
Council Bluffs..	Police and firemen	41	69	42	15	27	NR	NR	NR	26.7	3.5	26.7	37.8
Creston.....	Police	9	6	2	—	2	.1	—	.1	1.6	.2	1.1	3.0
	Firemen	9	4	1	—	1	.1	—	.1	.9	.1	.9	6.2
Davenport.....	Police and firemen	66	154	78	30	46	4.1	2.2	1.9	43.8	4.9	38.7	65.2
Dubuque.....	Police	44	NR	18	7	11	NR	NR	NR	11.8	.6	10.7	10.5
	Firemen	44	NR	32	15	17	1.5	NR	NR	19.3	.7	16.5	12.8
Estherville.....	Police	6	3	—	—	—	—	—	—	—	.2	NR	3.5
Port Dodge.....	Police and firemen	25	41	8	5	3	.6	.4	.2	6.0	1.4	9.1	19.5
Iowa City.....	Police and firemen	17	26	6	3	3	.3	.2	.1	3.6	1.4	3.8	20.5

See footnotes at end of table.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)

(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
IOWA--Continued													
Marshalltown....	Firemen	19	15	7	2	5	\$.3	\$.1	\$.2	\$3.4	\$.7	\$4.8	\$18.2
	Police	19	12	4	1	3	.1	.1	—	2.4	.6	4.8	18.0
Mason.....	Firemen	31	15	—	—	—	—	—	—	—	1.5	4.0	12.5
	Police	31	15	5	3	2	.3	.2	.1	3.2	.3	4.5	24.2
Newton.....	Police and firemen	10	NR	7	7	—	.3	.3	—	3.1	NR	NR	9.7
Oskaloosa.....	Police and firemen	11	17	1	—	1	—	—	—	.4	.6	NR	17.5
Sioux City.....	Police and firemen	82	165	99	46	53	4.8	3.6	1.2	55.5	6.3	NR	46.9
Waterloo.....	Firemen	52	57	24	10	14	1.2	.8	.4	13.8	1.8	18.4	24.0
	Police	52	49	15	8	7	.9	.6	.3	10.8	3.4	17.0	59.6
KANSAS													
Arkansas City...	Firemen	13	13	—	—	—	—	—	—	—	—	1.1	25.0
Atchison.....	Firemen	13	19	3	3	—	.2	.2	—	2.5	—	1.3	14.0
Fort Scott.....	Firemen	10	15	—	—	—	—	—	—	—	.2	.8	6.3
Hutchinson.....	Police	30	28	—	—	—	—	—	—	—	NR	NR	NR
	Firemen	30	36	7	7	—	.4	.4	—	2.3	1.0	1.0	6.5
Lawrence.....	Firemen	14	21	4	1	3	.4	.1	.3	3.2	—	1.5	35.6
Leavenworth.....	Firemen	19	18	13	10	3	.8	.6	.2	8.8	.3	4.2	11.5
Parsons.....	Firemen	15	17	4	—	4	.2	—	.2	2.5	—	2.2	5.0
	General	15	14	—	—	—	—	—	—	—	NR	NR	.9
Pittsburg.....	General	18	27	2	2	—	.2	.2	—	1.0	NR	NR	.6
Salina.....	Firemen	21	22	3	2	1	NR	NR	NR	NR	NR	NR	NR
Topeka.....	Firemen	68	68	21	13	8	1.4	1.0	.4	15.4	3.2	11.6	8.1
	Police	68	58	18	10	8	1.2	.8	.4	8.8	3.0	7.3	5.8
	General	68	320	1	—	1	—	—	—	4.5	14.9	.1	24.4
KENTUCKY													
Ashland.....	Police and firemen	29	56	15	4	11	.7	.3	.4	6.9	2.0	5.8	26.1
Corbin.....	Police and firemen	8	50	—	—	—	—	—	—	—	.3	.2	5.8
Covington.....	General	62	224	1	—	1	.1	—	.1	.6	6.4	5.7	37.3
	Police and firemen	62	142	44	20	24	2.3	1.6	.7	26.4	5.3	18.4	72.6
Frankfort.....	Police and firemen	11	17	1	—	1	NR	—	NR	.7	.4	.9	4.9
Lexington.....	Police and firemen	49	154	45	—	45	2.2	—	2.2	25.3	7.4	23.7	89.5
	General	49	182	1	—	1	—	—	—	.6	4.5	2.9	21.6
Middlesborough..	Police and firemen	12	11	—	—	—	—	—	—	—	NR	NR	NR
Newport.....	Police and firemen	31	76	8	7	1	.5	.5	—	6.2	2.8	4.7	40.3
	General	31	120	4	—	4	.2	—	.2	1.9	5.1	4.3	19.6
Owensboro.....	Police and firemen	30	75	6	3	3	.3	.2	.1	NR	1.7	NR	26.0
	General	30	174	—	—	—	—	—	—	NR	6.2	NR	16.3
Paducah.....	Police and firemen	30	72	15	6	9	.8	.4	.4	9.2	1.8	6.9	8.0
LOUISIANA													
Baton Rouge.....	Police	35	55	—	—	—	—	—	—	—	.8	7.6	28.5
Bogalusa.....	Police	15	11	—	—	—	—	—	—	—	.4	2.0	NR
Monroe.....	Firemen	28	NR	—	—	—	—	—	—	—	1.0	1.4	10.1
Shreveport.....	Police	98	95	—	—	—	—	—	—	—	1.8	12.3	80.8
	Firemen	98	125	28	16	10	2.2	1.5	.7	24.5	4.5	17.9	94.2

See footnotes at end of table.

5-34942

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)
(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN 'THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
MAINE													
Auburn.....	Firemen	20	25	—	—	—	—	—	—	—	NR	NR	NR
Bangor.....	General	30	304	28	28	—	\$1.9	\$1.9	—	\$21.2	—	\$21.2	—
Brewer.....	Police	7	3	1	1	—	.1	.1	—	.7	—	.7	NR
Portland.....	Police and firemen	74	256	82	74	8	4.8	4.5	\$3.5	57.1	—	57.1	NR
Rumford Falls....	Police	10	8	—	—	—	—	—	—	—	—	—	—
Waterville.....	Police and firemen	17	23	—	—	—	—	—	—	—	—	—	—
Westbrook.....	Police and firemen	11	11	4	NR	NR	.3	NR	NR	NR	NR	NR	NR
MARYLAND													
Annapolis.....	Police	15	15	2	—	2	.1	—	.1	1.2	—	1.2	—
	Firemen	13	9	1	—	1	.1	—	.1	.6	—	.6	—
Cumberland.....	Police	39	43	2	2	—	.1	.1	—	1.6	\$3.7	.7	\$4.8
	Firemen	39	33	3	3	—	.2	.2	—	1.6	2.0	2.0	9.6
Hagerstown.....	Police and firemen	32	51	7	7	—	.5	.5	—	NR	—	NR	—
MASSACHUSETTS													
Amesbury.....	General	11	78	12	12	—	.5	.5	—	8.0	4.2	7.7	21.7
Andover.....	Police	11	12	1	1	—	.1	.1	—	NR	NR	NR	NR
Athol.....	General	11	89	9	NR	NR	.5	NR	NR	5.4	5.0	8.9	41.9
Attleboro.....	Police and firemen	22	133	11	11	—	.6	.6	—	9.1	9.7	15.9	80.4
Barnstable.....	General	37	82	5	5	—	.3	.3	—	4.6	7.5	11.0	61.9
Belmont.....	General	27	257	12	12	—	.9	.9	—	12.3	19.8	31.6	176.6
Beverly.....	General	28	148	22	22	—	1.3	1.3	—	16.2	10.1	16.7	53.0
	Police	26	40	4	4	—	.3	.3	—	NR	—	NR	.2
	Firemen	26	46	6	NR	NR	.6	NR	NR	NR	NR	NR	NR
Braintree.....	General	16	157	17	16	1	1.2	1.1	.1	14.6	11.8	17.3	81.0
	Firemen	16	17	—	—	—	—	—	—	—	—	—	—
Bridgewater.....	Police and firemen	9	7	1	—	1	.1	—	.1	—	—	—	—
Brookton.....	General	62	287	55	55	—	2.1	2.1	—	26.4	21.6	33.9	137.7
Brookline.....	General	49	375	31	27	4	1.6	1.4	.2	22.0	23.3	49.6	372.4
Chelsea.....	General	41	173	22	21	1	1.0	.9	.1	14.7	11.2	20.7	175.5
Chicopee.....	General	42	236	22	20	2	1.3	1.1	.2	20.5	17.5	26.9	118.9
Concord.....	General	8	104	8	8	—	.4	.4	—	1.7	3.6	7.0	8.5
Easthampton.....	General	10	79	15	15	—	.9	.9	—	12.1	6.1	10.3	37.6
Easton.....	General	5	NR	2	2	—	.1	.1	—	1.0	—	1.0	—
Everett													
(Contributory)	General	47	164	24	22	2	1.5	1.2	.1	16.4	11.3	22.0	81.4
(Non contributory)	General	47	510	50	NR	NR	4.1	NR	NR	49.4	—	49.4	—
Fairhaven.....	General	11	1	—	—	—	—	—	—	NR	NR	NR	NR
Falmouth.....	General	7	49	2	2	—	.1	.1	—	.3	1.7	6.5	9.6
Fitchburg													
(Contributory)	General	42	155	15	14	1	.9	.8	.1	8.7	9.3	19.2	70.8
(Non contributory)	General	42	NR	50	—	50	3.4	—	3.4	NR	—	NR	NR
Gardner.....	General	20	82	19	19	—	.9	.9	—	12.5	7.3	12.7	40.4
	Police	20	15	4	4	—	.4	.4	—	NR	—	NR	—
Gloucester.....	General	24	195	32	32	—	1.7	1.7	—	25.2	12.5	25.4	65.2
Greenfield.....	General	16	146	21	20	1	1.2	1.1	.1	15.2	10.7	18.5	77.7
Haverhill.....	General	47	362	35	34	1	1.7	1.6	.1	27.5	22.5	36.5	150.1
Hingham.....	General	9	99	4	4	—	.2	.2	—	3.4	7.4	12.3	55.2
Holyoke.....	General	54	270	42	41	1	2.5	2.4	.1	28.2	19.1	30.3	118.5
	Police	54	93	14	14	—	1.3	1.3	—	NR	—	NR	—
	Firemen	54	128	23	23	—	2.3	2.3	—	—	—	—	—
Hudson.....	General	8	18	2	2	—	.1	.1	—	1.4	—	1.4	—
	Police and firemen	8	5	—	—	—	—	—	—	—	—	—	—
Lawrence.....	General	84	717	83	72	11	4.0	3.7	.3	52.6	52.6	75.2	302.8
	Police	84	129	12	12	—	1.1	1.1	—	NR	—	NR	—
	Firemen	84	104	36	18	18	3.3	1.7	1.6	NR	—	NR	—

See footnotes at end of table.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)
(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
MASSACHUSETTS--Continued													
Leominster.....	General	22	171	21	20	1	\$1.1	\$1.0	\$.1	\$12.8	\$11.0	\$18.7	\$35.1
Lexington.....	General	13	155	18	18	—	.7	.7	—	9.6	9.1	14.4	70.7
Lynn.....	General	98	539	66	65	3	4.2	4.0	.2	59.6	45.1	62.1	505.5
Malden.....	General	58	651	104	64	40	7.8	4.6	3.2	25.5	14.8	27.8	78.2
Marlborough.....	General	15	105	12	12	—	.8	.8	—	10.3	8.1	15.8	49.0
Marblehead.....	General	11	148	18	18	—	1.0	1.0	—	12.8	13.0	20.6	96.8
Medford.....	General	63	270	14	14	—	.7	.7	—	12.0	17.2	65.9	32.4
Melrose.....	General	25	196	18	17	1	1.0	.9	.1	15.2	14.5	21.9	103.4
Methuen.....	General	22	103	8	8	—	.4	.4	—	5.9	7.4	11.8	61.8
Milford.....	General	15	NR	12	12	—	.5	.5	—	6.2	6.2	9.9	50.8
Milbury.....	Police	7	1	1	1	—	.1	.1	—	1.2	—	1.2	—
Milton.....	General	19	122	14	15	1	.9	.8	.1	10.8	10.7	17.0	78.1
Montague.....	General	8	28	1	—	1	.1	—	.1	.5	1.0	1.5	1.8
Natick.....	General	14	NR	6	6	—	.3	.3	—	4.1	6.2	10.1	55.2
Newburyport.....	General	14	97	20	19	1	1.2	1.1	.1	16.2	6.8	12.4	30.7
North Adams.....	General	22	107	18	18	—	.7	.7	—	13.3	7.8	15.4	54.8
North Attleborough.....	General	10	68	9	9	—	.5	.5	—	8.0	5.4	10.0	32.4
Northampton.....	General	24	160	18	18	—	1.0	1.0	—	14.9	11.5	17.5	77.9
Northbridge.....	Police	10	25	2	2	—	—	—	—	.9	1.9	3.7	18.5
Norwood.....	General	15	140	19	NR	NR	NR	NR	NR	15.0	11.0	20.3	94.2
Peabody.....	General	25	161	9	9	—	.5	.5	—	10.7	11.7	17.3	66.2
Pittsfield.....	General	49	377	53	51	2	1.8	1.8	—	25.3	20.4	26.9	130.3
Plymouth.....	General	13	105	22	18	4	1.4	1.1	.3	16.1	7.5	16.0	32.4
Quincy.....	General	78	683	14	13	1	.7	.6	.1	20.0	24.1	29.3	243.8
(Contributory) Firemen		78	25	—	—	—	—	—	—	NR	NR	NR	NR
(Non contributory) Firemen		78	87	17	NR	NR	NR	NR	NR	11.6	—	11.6	—
Reverse (Contributory) General		34	116	6	6	—	.5	.5	—	9.1	10.1	16.8	51.3
(Non contributory) General		34	173	30	NR	NR	NR	NR	NR	26.6	—	26.6	—
Salem.....	General	41	216	31	31	—	1.8	1.8	—	22.7	16.2	25.8	89.4
Saugus.....	General	15	74	7	7	—	.3	.3	—	6.3	5.3	9.5	43.6
	Police and firemen	15	28	6	1	5	.5	.1	.4	5.0	—	5.0	—
Shrewsbury.....	General	8	77	—	—	—	—	—	—	.1	3.0	—	2.9
Stonham.....	General	11	81	14	14	—	.8	.8	—	7.1	5.0	12.6	46.8
Stoughton.....	Police and firemen	9	10	—	—	—	—	—	—	—	—	—	—
Southbridge.....	General	17	41	13	13	—	.8	.6	—	9.0	5.2	6.6	28.7
Swampscott.....	General	11	89	16	6	10	1.0	.4	.8	11.7	6.4	10.1	26.8
Wakefield.....	General	16	155	24	23	1	1.4	1.3	.1	18.4	12.8	22.1	77.7
Walpole.....	Police	7	9	—	—	—	—	—	—	—	—	—	—
	Fireman	7	1	—	—	—	—	—	—	—	—	—	—
Waltham.....	General	40	124	10	10	—	.7	.7	—	12.3	9.1	16.6	76.0
Watertown.....	General	55	221	18	18	—	1.1	1.1	—	12.8	18.2	29.9	159.4
Webster.....	General	13	82	9	9	—	.3	.3	—	4.7	5.5	9.2	43.2
Wellesley.....	General	15	201	14	13	1	.8	.8	—	11.1	14.6	24.8	135.6
Westfield.....	General	19	167	13	13	—	.8	.8	—	9.3	11.7	20.5	106.7
West Springfield.....	General	17	86	10	10	—	.5	.5	—	7.0	6.6	11.1	54.2
Winchendon.....	General	7	149	5	5	—	.2	.2	—	2.4	—	2.4	—
Winchester.....	General	15	139	6	6	—	.4	.4	—	6.0	11.2	21.4	50.6
Winthrop.....	General	17	115	16	16	—	.9	.9	—	12.4	6.9	10.3	38.6
Woburn.....	General	20	59	4	3	1	.3	.3	—	4.3	5.0	7.9	37.4
	Police and firemen	20	NR	3	3	—	NR	NR	—	NR	—	NR	—

See footnotes at end of table.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)

(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By Government	
MICHIGAN													
Ann Arbor.....	Police and firemen	30	72	—	—	—	—	—	—	NR	\$4.0	\$11.4	\$34.4
Bay City.....	Firemen	48	97	13	9	4	\$.8	\$.6	\$.2	NR	—	—	—
Benton Harbor....	Police and firemen	17	27	—	—	—	—	—	—	NR	—	—	—
Dearborn.....	Police and firemen	64	243	7	—	7	1.0	—	1.0	15.3	1.9	4.6	11.1
Ecorse.....	Police and firemen	13	24	1	—	1	.1	—	.1	15.3	12.6	2.4	469.2
Ferndale.....	Police and firemen	23	45	1	—	1	.1	—	.1	.4	1.2	—	NR
Grosse Pointe Farms.....	Police and firemen	7	39	—	—	—	—	—	—	1.4	4.8	4.8	146.5
Hamtramck.....	Police and firemen	49	182	35	22	15	4.1	2.6	1.5	—	2.0	10.0	47.9
Highland Park....	Police and firemen	51	156	39	31	8	4.4	3.5	.9	37.2	18.2	36.0	62.1
Iron Mountain....	Police	11	17	—	—	—	—	—	—	30.6	58.9	20.6	692.0
Ironwood.....	Police and firemen	13	32	—	—	—	—	—	—	.6	1.1	1.1	6.9
Lansing.....	General	79	424	35	32	1	.9	.9	—	.1	1.4	2.7	7.3
	Municipal Utility	79	468	13	10	3	.5	.4	.1	3.5	16.7	65.1	77.1
	Police and firemen	79	202	26	20	6	2.2	2.0	.2	4.7	NR	NR	NR
Ludington.....	Police	9	6	—	—	—	—	—	—	25.6	6.6	15.5	2.5
Marshall.....	Police and firemen	5	10	—	—	—	—	—	—	.2	1.7	1.7	1.8
Muskegon.....	Police and firemen	48	117	5	5	—	.3	.3	—	.3	1.0	1.0	.5
Port Huron.....	Police and firemen	33	84	12	3	9	1.0	.3	.7	NR	4.2	2.0	55.8
River Rouge.....	Police and firemen	17	45	—	—	—	—	—	—	9.3	5.8	10.2	NR
Saginaw.....	Police and firemen	83	207	38	27	11	2.5	1.8	.7	—	2.5	2.5	10.0
										31.7	—	31.2	117.1
MINNESOTA													
Chisholm.....	Firemen	8	19	2	1	1	.2	.1	.1	2.8	1.2	4.3	38.4
Cloquet.....	Firemen	7	15	—	—	—	—	—	—	—	.2	.8	36.2
Evelth.....	Police	7	16	5	5	—	.4	.4	—	4.5	.3	5.0	21.1
	Firemen	7	23	6	3	3	.3	.2	.1	4.0	1.3	5.5	47.9
Rochester.....	Firemen	34	30	7	7	—	.2	.2	—	3.1	NR	4.6	65.9
St. Cloud.....	Fireman	24	22	9	3	6	.3	.2	.1	2.2	—	3.8	14.1
Virginia.....	Police	12	34	8	8	—	.6	.6	—	6.7	.6	9.9	40.9
	Firemen	12	32	5	1	4	.3	.1	.2	2.9	.6	1.4	79.9
Winona.....	Police	22	20	7	5	2	.4	.3	.1	4.1	NR	NR	35.5
	Fireman	22	32	21	11	10	.9	.6	.3	8.6	.3	2.7	56.3
MISSISSIPPI													
Greenville.....	Police and firemen	21	34	4	3	1	.3	.2	.1	2.6	.6	2.5	48.4
Gulfport.....	Police and firemen	15	27	—	—	—	—	—	—	—	.3	2.1	2.5
Jackson.....	Police and firemen	62	159	22	18	4	1.6	1.3	.3	14.6	2.1	5.3	9.2
Laurel.....	Police and firemen	21	44	5	2	1	.1	.1	—	NR	.3	NR	NR
Meridian.....	Police and firemen	35	78	2	1	1	.2	.1	.1	.9	1.1	4.5	4.7
MISSOURI													
Joplin.....	Firemen	37	35	9	2	7	.4	.1	.3	3.4	.4	—	23.8
St. Joseph.....	Police	76	84	22	4	18	.9	.3	.6	9.9	4.4	2.4	73.3
	Fireman	76	123	26	6	20	1.1	.4	.7	15.5	4.0	2.6	66.3
University City.	Police and firemen	33	NR	—	—	—	—	—	—	.3	NR	NR	19.9
MONTANA													
Billings.....	Police	23	23	1	1	—	.1	.1	—	1.1	.7	2.8	31.6
	Firemen	23	24	5	4	1	.4	.3	.1	40.0	1.4	6.1	87.7
Bozeman.....	Firemen	9	7	1	—	—	—	—	—	NR	.4	1.9	25.2
	Police	.6	7	—	—	—	—	—	—	—	.2	1.6	2.7
Butte.....	Firemen	37	41	27	10	17	1.5	.7	.8	19.6	2.5	14.0	106.5
	Police	37	28	10	9	1	.8	.7	.1	9.0	.8	12.3	36.5

See footnotes at end of table.

3-34842

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)

(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
MONTANA—Contd.													
Great Falls.....	Police	30	28	9	7	2	\$.7	\$.6	\$.1	\$8.9	\$.9	\$8.0	\$5.0
	Firemen	30	34	12	8	4	1.0	.7	.3	14.0	2.3	7.8	53.4
Favre.....	Police and firemen	6	15	2	1	1	.2	.1	.1	N R	N R	N R	N R
Helena.....	Firemen	15	18	5	2	3	.4	.2	.2	5.8	1.0	3.5	48.1
	Police	15	N R	3	—	3	.2	—	.2	1.8	.4	2.0	4.1
Kalispell.....	Firemen	8	7	2	2	—	.1	.1	—	1.1	.4	1.2	36.2
	Police	8	7	2	1	1	.2	.1	.1	.4	.2	1.2	2.6
Livingston.....	Firemen	7	7	1	—	1	.1	—	.1	.3	.4	4.1	22.5
	Police	7	7	3	2	1	.2	.1	.1	1.1	.2	2.0	15.9
Miles City.....	Police	7	8	1	1	—	.1	.1	—	1.0	.2	.4	2.0
	Firemen	7	8	—	—	—	—	—	—	—	.5	1.3	34.1
Miscoula.....	Firemen	18	19	5	4	1	.4	.3	.1	4.7	1.1	3.6	64.4
	Police	18	14	1	1	—	.1	.1	—	1.0	.4	.9	3.7
NEBRASKA													
Lincoln.....	Firemen	62	103	32	27	5	2.1	N R	N R	23.3	—	23.3	—
NEVADA													
Reno.....	Police and firemen	21	103	7	7	—	.6	.6	—	7.0	4.6	7.7	10.2
NEW HAMPSHIRE													
Nashua.....	Firemen	55	48	7	5	2	.6	.4	.2	7.0	—	7.0	—
NEW JERSEY													
Atlantic City....	Police and firemen	64	411	205	68	137	19.1	7.4	11.7	169.2	43.7	138.0	197.1
Audubon.....	Police	9	12	1	—	1	.1	—	.1	.8	.9	1.0	15.7
Bayonne.....	Police and firemen	79	383	125	37	88	N R	N R	N R	N R	41.1	85.1	46.4
Belleville.....	Police and firemen	28	62	18	10	8	1.8	1.1	.7	21.2	6.5	10.5	55.5
Bergenfield.....	Police and firemen	10	15	2	1	1	.2	.1	.1	2.5	1.5	1.5	29.9
Bloomfield.....	Police and firemen	42	109	21	N R	N R	2.1	N R	N R	N R	N R	12.5	N R
Bogota.....	Police	7	9	2	—	2	.2	—	.2	2.0	1.0	.2	17.9
Boonton.....	Police	7	7	1	1	—	.1	.1	—	1.2	.6	1.9	6.6
Bound Brook.....	Police	8	8	2	1	1	.2	.1	.1	2.4	N R	N R	16.4
Bradley Beach....	Police	4	N R	3	—	3	.3	—	.3	N R	1.5	1.5	N R
Burlington.....	Police	11	11	2	1	1	.2	.1	.1	.7	.5	.7	.5
Caldwell.....	Police	5	10	2	1	1	.2	.1	.1	2.4	1.1	2.6	27.9
Carlstadt.....	Police	6	9	3	2	1	.3	.2	.1	3.5	.8	3.0	17.1
Carteret.....	Police and firemen	12	27	6	3	3	.6	.3	.3	6.6	2.8	2.8	36.9
Collingswood....	Police	13	18	6	4	2	.3	.2	.1	4.1	1.3	.4	.3
Dover.....	Police	10	9	—	—	—	—	—	—	—	.9	1.0	14.6
Dumont.....	Police	6	10	—	—	—	—	—	—	—	1.1	1.1	27.7
Dunellen.....	Police	5	5	2	1	1	.2	.1	.1	2.3	.4	.5	1.5
East Orange.....	Police and firemen	69	198	77	31	46	7.4	3.4	4.0	68.1	20.8	51.3	19.7
East Rutherford..	Police	7	14	3	1	2	.3	.1	.2	3.4	N R	N R	44.2
Edgewater.....	Police and firemen	4	53	9	3	6	.9	.4	.5	10.5	6.3	6.4	116.6
Englewood.....	Police and firemen	19	61	17	5	12	1.6	.5	1.1	20.1	6.5	7.8	11.5
Fair Lawn.....	Police	9	13	—	—	—	—	—	—	—	N R	N R	11.1
Fort Lee.....	Police	10	20	11	1	10	.8	.2	.6	9.5	2.7	7.2	1.0
Freehold.....	Police	7	4	—	—	—	—	—	—	—	.4	.4	3.5
Garfield.....	Police	28	39	9	5	4	.8	.6	.2	6.6	3.3	3.6	92.3
Garwood.....	Police	4	5	—	—	—	—	—	—	N R	N R	N R	1.6
Glen Ridge.....	Police and firemen	7	26	4	4	—	.4	.4	—	5.4	2.8	3.2	20.9
Glen Rock.....	Police	5	7	—	—	—	—	—	—	—	.7	.8	25.1

See footnotes at end of table.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)

(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
NEW JERSEY--Con.													
Gloucester.....	Police and firemen	14	26	1	—	1	\$.1	—	\$.1	\$.9	\$1.7	\$.4	\$12.6
Guttenberg.....	Police and firemen	6	14	2	1	1	.2	\$.1	.1	2.2	1.2	1.5	25.1
Hackensack.....	Police and firemen	35	84	23	10	13	2.1	1.1	1.0	23.5	8.1	10.5	80.6
Haddonfield.....	Police	10	18	2	1	1	.2	.1	.1	1.1	1.5	1.0	16.2
Hammonton.....	Police	8	5	—	—	—	—	—	—	—	.3	.3	2.6
Harrington Park.....	Police and firemen	1	1	—	—	—	—	—	—	—	.1	.1	1.4
Hawthorns.....	Police	15	10	—	—	—	—	—	—	—	.9	1.1	9.3
Hillside.....	Police and firemen	19	54	6	4	2	.5	.3	.2	5.8	6.2	5.2	159.3
Hoboken.....	Police and firemen	50	307	160	77	83	14.6	7.6	7.0	176.6	30.2	146.3	1.0
Irvington.....	Police and firemen	55	162	21	5	16	1.9	.6	1.3	20.8	16.5	18.3	195.9
Kearney.....	Police and firemen	39	162	32	11	21	2.9	1.2	1.7	34.3	16.3	16.0	285.2
Lawrence.....	Police	7	6	—	—	—	—	—	—	—	.6	.6	5.2
Leonia.....	Police	6	12	1	—	1	.1	—	.1	1.0	1.3	1.8	42.2
Linden.....	Police and firemen	24	96	12	4	8	.9	.4	.5	11.8	10.0	11.7	232.6
Long Branch.....	Police	17	40	16	5	11	1.3	.5	.8	18.5	4.2	12.8	80.2
Madison.....	Police	8	10	3	3	—	.3	.3	—	3.7	.2	3.5	—
Maplewood.....	Police and firemen	23	62	14	6	8	1.5	.8	.7	17.6	6.6	7.7	64.2
Maywood.....	Police	4	8	3	NR	NR	.3	NR	NR	3.0	.8	2.2	—
Merchantville.....	Police	4	7	—	—	—	—	—	—	—	.6	.6	2.5
Metuchen.....	Police	7	8	3	1	2	.3	.1	.2	2.3	.7	.2	7.9
Millburn.....	Police and firemen	12	33	7	NR	NR	NR	NR	NR	8.5	3.2	9.0	18.9
Millville.....	Police	15	NR	2	NR	2	.2	.2	—	1.9	NR	NR	1.8
Neptune.....	Police and firemen	10	21	2	—	2	.2	—	.2	2.0	2.3	1.9	13.7
New Brunswick.....	Police and firemen	33	103	45	21	24	4.0	NR	NR	46.9	9.9	34.8	39.5
North Arlington.....	Police	10	13	—	—	—	—	—	—	—	1.4	1.6	33.1
North Bergen Township.....	Police and firemen	39	147	31	—	31	3.1	—	3.1	36.3	14.8	14.9	163.5
North Plainfield.....	Police and firemen	11	42	4	3	1	.4	NR	NR	4.3	1.8	1.9	13.3
Nutley.....	Police and firemen	22	33	9	—	9	.9	—	.8	8.0	3.6	4.5	65.3
Orange.....	Police and firemen	36	111	46	16	28	4.1	1.9	2.2	48.4	10.9	37.5	7.2
Palisades Park.....	Police	8	10	—	—	—	—	—	—	—	1.2	1.2	14.7
Passaic.....	Police and firemen	61	206	64	36	NR	4.1	4.1	NR	67.2	22.0	26.9	24.1
Paulsboro.....	Police	7	5	—	—	—	—	—	—	—	—	—	—
Penns Grove.....	Police and firemen	7	6	2	1	1	NR	NR	NR	NR	NR	NR	NR
Perth Amboy.....	Police and firemen	41	92	32	NR	NR	NR	NR	NR	NR	NR	NR	NR
Phillipsburg.....	Police and firemen	18	15	4	—	4	.3	—	.3	3.7	NR	NR	11.3
Plainfield.....	Police and firemen	37	109	21	12	9	2.0	1.3	.7	22.8	11.6	11.6	178.1
Pleasantville.....	Police and firemen	11	22	2	1	1	.2	.1	.1	1.5	1.7	2.0	17.6
Princeton.....	Police	8	13	2	1	1	.2	.1	.1	2.3	1.1	1.3	21.0
Rahway.....	Police and firemen	17	42	11	3	8	.4	.1	.3	NR	NR	NR	NR
Red Bank.....	Police	11	19	6	3	3	.5	.3	.2	6.3	1.7	2.1	19.9
Ridgefield Park.....	Police	11	13	6	3	3	.7	.4	.3	7.6	1.3	1.3	49.4
Ridgewood.....	Police and firemen	15	34	5	4	1	.5	.4	.1	6.3	—	3.9	99.4
Roselle.....	Police and firemen	14	20	4	2	2	.4	.2	.2	4.4	2.1	2.2	31.5
Rutherford.....	Police	15	20	6	3	5	.7	.3	.4	8.8	2.0	6.5	16.6
Salam.....	Police	9	7	1	1	—	.1	.1	—	.8	.6	1.3	8.3
Sayreville.....	Police	8	9	—	—	—	—	—	—	—	.8	.8	20.3
Secaucus.....	Police	10	15	4	1	3	.3	.1	.2	4.2	—	1.5	15.6
Somerville.....	Police	9	12	3	2	1	.3	.2	.1	2.6	NR	NR	16.9
South Amboy.....	Police	8	12	3	3	—	.3	.3	—	2.8	NR	1.0	.8
South Orange.....	Police and firemen	14	53	13	4	9	1.2	.4	.8	13.0	5.9	6.2	42.9

See footnotes at end of table.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)
(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
NEW JERSEY--Con.													
South Orange.....	General	14	28	1	—	1	\$.1	—	\$.1	\$1.0	\$2.1	\$2.9	\$59.5
South River.....	Police	11	13	1	—	1	.1	—	.1	.9	1.1	N R	7.5
Spring Lake.....	Police	2	7	2	—	2	.2	—	.2	2.0	.5	.5	6.2
Teaneck.....	Police and firemen	25	75	7	2	5	.7	\$.2	.5	8.1	7.6	8.1	81.3
Tenafly.....	Police	7	15	2	—	2	.2	—	.2	2.4	1.4	4.0	15.8
Union City.....	Police and firemen	58	251	105	58	47	9.6	5.9	3.7	112.0	26.0	88.3	.1
Union Township.....	Police and firemen	24	48	5	1	4	.4	.1	.3	4.7	4.5	5.5	75.5
Ventnor.....	Police and firemen	8	40	5	3	2	.5	.3	.2	5.0	.1	3.2	35.8
Vineland.....	Police and firemen	8	13	2	1	1	.2	.1	.1	1.8	1.0	1.0	5.9
Wallington.....	Police	9	11	1	—	1	.1	—	.1	N R	1.0	.2	44.2
Westfield.....	Police and firemen	18	41	9	5	4	1.0	.7	.3	11.3	4.5	4.3	103.8
West Orange.....	Police and firemen	28	85	22	N R	N R	2.1	N R	N R	25.9	9.8	18.3	2.0
West New York.....	Police and firemen	59	148	41	12	29	3.7	1.3	2.4	44.5	18.0	15.9	140.0
Wildwood.....	Police and firemen	5	21	4	2	2	.2	.1	.1	2.8	1.6	2.0	29.8
Woodbury.....	Police and firemen	8	19	3	2	1	.2	N R	N R	1.8	1.2	1.2	6.5
Woodridge Township	Police	27	34	14	13	1	1.3	1.2	.1	14.1	3.8	9.8	11.7
Wood-Ridge.....	Police	6	9	1	—	1	.1	—	.1	.4	.9	.9	17.9
NEW YORK													
Amsterdam.....	Police	35	34	8	3	5	.3	.2	.1	5.0	2.4	N R	54.9
	Firemen	35	46	11	5	6	.6	.4	.2	6.5	3.4	N R	145.2
Binghamton.....	Police	78	104	33	13	20	1.7	1.2	.5	19.7	8.8	15.0	250.4
	Firemen	78	109	54	29	25	3.7	2.6	1.1	43.2	9.3	15.0	250.6
East Rochester.....	Police	24	24	2	1	1	.1	N R	N R	1.3	3.2	N R	44.3
Elmsford.....	Police	5	6	—	—	—	—	—	—	.7	.7	—	6.8
Fulton.....	Firemen	13	13	—	—	—	—	—	—	.5	.9	—	15.7
Glens Falls.....	Firemen	19	25	8	2	6	.4	.2	.2	4.4	.4	4.2	3.8
	Police	19	13	8	1	7	.4	.1	.3	4.2	.2	4.0	2.1
Hudson Falls.....	Police	7	3	—	—	—	—	—	—	—	—	—	—
Mamaroneck.....	Police	13	27	6	1	5	.3	.1	.2	4.0	3.4	1.9	86.1
Mount Kisco.....	Police	8	11	3	1	2	.3	.2	.1	3.0	1.4	N R	50.7
Mount Vernon.....	Police and firemen	67	169	54	31	23	5.6	4.3	1.3	66.2	25.4	70.0	600.5
Newburgh.....	Police	32	44	4	4	—	.4	.4	—	6.0	2.0	3.5	145.7
New Rochelle.....	Police	58	154	58	29	27	5.6	3.3	2.3	65.2	24.3	38.2	327.9
	Firemen	58	88	32	21	11	3.8	2.6	1.0	43.5	16.0	26.2	178.4
North Pelham.....	Police	5	13	2	—	2	.1	—	.1	1.2	1.6	N R	18.0
Pelham Manor.....	Police	5	20	6	5	1	.7	.6	.1	7.8	2.8	N R	134.6
Port Chester.....	Police	23	39	10	3	7	.6	.3	.3	6.7	5.6	1.0	34.6
Rye.....	Police	10	27	9	6	3	.7	.5	.2	7.3	2.6	N R	134.4
Saratoga Springs	Police and firemen	14	42	14	10	4	1.0	.8	.2	11.7	2.2	2.0	—
Schenectady.....	Police and firemen	88	244	61	39	22	5.8	3.8	2.0	71.5	13.9	41.9	358.7
Tarrytown.....	Police	7	11	8	7	1	.9	.8	.1	10.4	1.5	4.5	7.3
Troy.....	Police	70	153	33	23	10	1.9	1.4	.5	22.3	8.3	12.0	6.5
	Firemen	70	126	56	27	29	2.6	1.9	.7	29.7	7.2	21.0	1.2
Westchester.....	Police	16	19	5	1	4	.5	.1	.2	3.8	2.3	2.0	40.5
White Plains.....	Police	40	99	9	9	—	1.2	1.2	—	12.6	5.7	22.3	361.8
	Firemen	40	77	3	3	—	.3	.3	—	1.0	4.5	12.0	398.5
NORTH CAROLINA													
Asheville.....	Police	51	59	9	6	3	.8	.6	.2	8.1	2.3	4.0	—
	Firemen	51	59	5	1	4	.3	.1	.2	2.1	2.1	2.3	6.1
High Point.....	Police and firemen	38	102	3	2	1	.2	.1	.1	1.4	—	2.8	9.7
Raleigh.....	Police	47	62	3	3	—	.1	.1	—	N R	N R	N R	3.3
Rocky Mount.....	General	54	290	5	5	—	.2	.2	—	N R	—	N R	—
Wilmington.....	Police and firemen	33	109	24	24	—	N R	N R	—	18.9	3.2	9.0	39.5
Winston Salem...	Police	80	107	21	6	15	1.0	.4	.6	10.4	1.9	6.5	45.6

See footnotes at end of table.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)

(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
NORTH DAKOTA													
Fargo.....	Firemen	35	30	3	2	1	\$.3	\$.2	\$.1	\$3.3	\$.1	\$2.4	\$155.1
	Police	35	30	5	2	3	.2	.1	.1	.8	.5	9.1	8.6
Grand Forks.....	Police	20	20	2	1	1	.1	.1	—	.9	.6	.3	2.5
	Firemen	20	18	3	1	2	—	—	—	.9	—	1.7	19.8
	General	20	94	—	—	—	—	—	—	—	1.9	—	1.9
OHIO													
Ashtabula.....	Police	21	20	5	3	2	.4	.3	.1	NR	NR	NR	.5
	Firemen	21	23	3	1	2	.2	.1	.1	2.2	.9	1.0	15.2
Barberton.....	Firemen	24	17	2	—	2	—	—	—	1.6	.6	4.3	7.1
Bellaire.....	Firemen	14	25	—	—	—	—	—	—	.1	.2	1.3	7.7
Bellevue.....	Police	6	8	—	—	—	—	—	—	—	.2	.7	2.9
	Firemen	6	10	1	1	—	.1	.1	—	—	—	.7	.7
Bowling Green...	Police	7	5	1	1	—	.1	.1	—	1.0	.1	2.1	.6
Bucyrus.....	Firemen	10	7	—	—	—	.1	.1	—	1.6	—	.9	8.0
	Police	10	10	4	2	2	.3	.2	.1	2.5	.3	3.7	2.6
Cambridge.....	Firemen	15	2	1	—	1	.1	—	.1	NR	NR	NR	1.2
Campbell.....	Firemen	14	6	—	—	—	—	—	—	—	.2	—	8.1
	Police	14	18	2	—	2	.2	—	.2	2.0	.5	—	9.0
Chillicothe.....	Police	20	13	9	1	6	.4	NR	NR	NR	NR	NR	NR
Circleville.....	Police and firemen	6	16	4	3	1	.2	NR	NR	2.8	.5	2.6	.8
Cleveland Heights	Firemen	55	47	2	—	2	.1	—	.1	1.1	2.3	8.2	78.2
	Police	55	53	1	—	1	.1	—	.1	.7	2.7	8.2	102.5
Coshocton.....	Police	11	11	1	—	1	.1	—	.1	1.0	.3	.7	5.4
	Firemen	11	10	2	2	—	.2	.2	—	2.0	.3	2.0	2.9
Crestline.....	Firemen	4	2	—	—	—	—	—	—	—	.1	—	.1
Cuyahoga Falls...	Police	21	14	—	—	—	—	—	—	—	.1	—	.5
	Firemen	21	13	5	2	3	.4	.2	.2	5.1	.5	4.6	—
Defiance.....	Police	9	4	1	—	1	—	—	—	.5	—	.5	.5
Delaware.....	Police	9	8	—	—	—	—	—	—	.3	.2	.8	.3
	Firemen	9	7	1	1	—	.1	.1	—	.7	.2	.7	.5
Dover.....	Firemen	10	7	2	2	—	.1	.1	—	1.4	.2	—	6.6
	Police	10	9	—	—	—	—	—	—	.7	.2	—	.5
East Liverpool...	Firemen	24	22	11	1	10	.6	.1	.5	6.6	.8	3.3	4.4
Elyria.....	Firemen	25	33	8	5	3	.5	.3	.2	4.9	1.3	NR	25.0
	Police	25	27	8	6	2	.6	.5	.1	7.0	1.0	3.0	18.4
Euclid.....	Firemen	18	16	4	1	3	.2	.1	.1	1.9	.8	1.2	3.4
	Police	18	22	1	—	1	.1	—	.1	.7	1.1	1.0	6.9
Findlay.....	Police	20	16	6	3	3	.4	.3	.1	5.0	.6	5.5	2.9
	Firemen	20	23	7	4	3	.4	.3	.1	4.9	.8	3.8	4.2
Fostoria.....	Police	13	11	3	1	2	.2	.1	.1	2.5	.4	—	.4
	Firemen	13	11	6	—	6	.3	—	.3	3.4	.4	1.7	.5
Fremont.....	Police	15	13	2	1	1	.2	.1	.1	1.8	.3	1.0	.2
	Firemen	15	15	4	2	2	.3	.2	.1	4.3	.5	4.5	—
Garfield Heights	Police	17	13	—	—	—	—	—	—	—	.5	.4	2.3
Hamilton.....	Police	51	52	25	11	14	1.4	.8	.6	15.9	1.9	16.0	4.7
	Firemen	51	63	22	9	13	1.3	.7	.6	15.4	2.3	15.4	5.3
Ironton.....	Police	18	13	5	2	3	.2	.1	.1	2.6	.4	2.7	3.7
Kent.....	Police	9	5	—	—	—	—	—	—	.1	.4	.9	1.7
	Firemen	9	3	—	—	—	—	—	—	—	—	.4	.5
Kenton.....	Police	8	6	1	—	—	—	—	—	.1	.2	.5	1.9
	Firemen	8	8	—	—	—	—	—	—	.4	.1	.5	.3
										.3	1.0	1.5	1.3

See footnotes at end of table.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)

(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
OHIO--Continued													
Lakewood.....	Police	78	69	10	6	4	\$1.0	\$.7	\$.5	\$11.1	\$2.9	\$28.6	\$81.6
	Firemen	78	65	7	2	5	.7	.3	.4	8.8	5.5	29.2	67.5
Lima.....	Police and firemen	45	75	24	14	10	1.6	1.1	.5	18.9	2.6	21.7	11.2
Lorain.....	Police and firemen	44	85	58	NR	NR	3.6	NR	NR	45.1	5.6	NR	151.6
Mansfield.....	Firemen	37	34	8	5	3	.7	.5	.2	8.9	1.5	9.7	12.5
	Police	37	33	10	4	6	.8	.4	.4	9.5	1.2	11.7	17.9
Marietta.....	Police	15	12	2	—	2	.1	—	.1	1.0	.3	NR	1.1
	Firemen	15	12	2	1	1	.2	.1	.1	1.0	.4	—	5.1
Marion.....	Firemen	51	52	10	6	V 4	.8	.6	V.2	10.0	1.2	9.8	7.4
	Police	51	22	11	10	1	NR	NR	NR	11.9	.6	10.8	—
Masillon.....	Police	27	21	5	2	3	.4	.2	.2	4.6	.7	2.6	14.9
Miamisburg.....	Firemen	6	15	4	3	1	.1	.1	—	1.5	.1	1.4	5.5
	Police	6	8	1	—	1	.1	—	.1	.9	.2	.5	1.8
Middletown.....	Police	26	34	12	3	9	.8	.3	.5	9.4	1.2	11.2	3.5
	Firemen	26	33	8	4	4	.8	.4	.4	8.1	1.2	8.4	21.5
Newark.....	Firemen	31	52	16	6	V 8	1.0	.7	V.3	12.3	1.0	11.0	.1
	Police	31	27	8	4	V 4	.5	.3	V.2	6.0	.9	5.6	3.2
New Boston.....	Police	6	6	—	—	—	—	—	—	.2	.2	—	.5
	Firemen	6	7	—	—	—	—	—	—	.2	.3	—	.7
New Philadelphia	Firemen	12	NR	5	5	—	.2	.2	—	2.5	.1	2.7	1.6
	Police	12	8	—	—	—	.3	—	—	—	.2	1.4	4.2
Niles.....	Firemen	16	11	4	1	3	NR	NR	NR	2.3	.5	3.6	6.7
	Police	16	8	5	2	3	.3	.2	.1	5.2	.4	3.2	11.6
Norwalk.....	Firemen	8	18	9	7	V 2	.2	.1	V.1	2.1	.2	1.2	26.0
	Police	8	8	1	—	1	.1	—	.1	.6	.2	.6	5.2
Norwood.....	Fireman	34	31	10	6	4	.9	.8	.3	NR	NR	NR	2.0
Oberlin.....	Firemen	4	28	—	—	—	—	—	—	—	.1	.1	3.2
Painesville.....	Police	16	11	—	—	—	—	—	—	—	.4	.7	1.5
	Firemen	12	9	—	—	—	—	—	—	.1	.4	2.3	5.1
Parma.....	Firemen	16	6	1	—	1	.1	—	.1	1.0	.4	—	4.5
	Police	16	12	1	—	1	.1	—	.1	1.3	.6	1.2	1.0
Piqua.....	Police and fireman	16	29	7	3	4	.6	.2	.4	5.6	1.0	5.0	22.5
Portsmouth.....	Firemen	40	43	12	2	10	.6	.1	.5	6.6	1.8	5.9	5.4
	Police	40	36	11	2	9	.4	.2	.2	4.7	1.4	4.8	5.8
Ravenna.....	Police and fireman	9	6	1	1	—	.1	.1	—	1.0	.2	2.0	4.9
	Firemen	8	11	—	—	—	—	—	—	—	.5	5.5	7.9
Rocky River.....	Firemen	12	11	1	—	1	.1	—	.1	.9	.4	—	12.2
Salam.....	Firemen	24	29	14	12	V 2	1.0	1.0	V	10.7	1.1	13.2	22.9
Sandusky.....	Police	24	18	15	14	V 1	1.1	1.1	V	15.3	.7	15.1	21.5
	Firemen	23	31	2	1	1	.2	.1	.1	.8	.5	4.6	26.2
Shaker Heights..	Police	25	27	2	1	1	.2	.1	.1	2.0	1.5	4.8	25.0
	Firemen	10	9	2	—	2	—	—	NR	2.0	.2	NR	1.6
Sidney.....	Firemen	6	3	—	—	—	—	—	—	—	.1	.5	1.1
South Euclid....	Firemen	71	71	38	12	26	1.6	.9	.7	20.8	NR	NR	NR
Springfield.....	Firemen	38	35	9	3	6	.5	NR	NR	NR	NR	NR	—
Staubenville....	Firemen	38	37	15	2	15	.8	.2	.6	9.3	1.4	5.7	5.8
	Police	7	19	2	—	2	.1	—	.1	1.3	.8	1.0	8.3
St. Bernard.....	Firemen	7	15	1	—	1	—	—	—	.4	.5	.5	4.8
	Police	6	5	1	1	—	.1	.1	—	1.0	.1	1.2	1.6
St. Marys.....	Firemen	16	35	8	5	V 3	.6	.5	V.1	7.7	1.2	9.1	27.9
Tiffin.....	Police and firemen	10	8	1	—	1	.1	—	.1	1.2	.3	1.5	2.4
Troy.....	Firemen	10	9	—	—	—	—	—	—	—	.3	.3	5.8
	Police	5	5	—	—	—	—	—	—	—	.2	3.0	3.3
Upper Arlington.	Firemen	5	5	—	—	—	—	—	—	—	.2	.5	4.8
Urbana.....	Police	8	4	2	2	—	.2	.2	—	1.3	.2	—	—

See footnotes at end of table.
3-34943

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)
(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
OHIO--Continued													
Urbana.....	Firemen	8	7	1	1	—	\$.1	\$.1	—	\$.2	\$.2	\$.5	\$7.1
Van Wert.....	Firemen	9	7	2	2	—	.1	.1	—	1.6	.2	1.8	6.1
Warren.....	Police and firemen	45	77	21	NR	NR	1.5	NR	NR	17.4	5.1	29.9	49.4
Washington.....	Police	9	8	1	1	—	.1	.1	—	NR	NR	NR	.5
Wilmington.....	Firemen	9	7	—	—	—	—	—	—	NR	.3	—	1.2
	Police	6	4	—	—	—	—	—	—	—	.2	.2	1.1
Wooster.....	Firemen	6	8	2	2	—	—	NR	—	.5	.1	.1	—
	Police	12	9	1	1	—	.1	.1	—	1.2	.3	1.5	2.9
Xenia.....	Firemen	12	7	2	1	1	.2	.1	—	.5	.2	.6	1.5
	Police	11	10	2	2	—	.1	.1	\$.1	1.1	.3	1.3	2.0
Zanesville.....	Firemen	11	7	—	—	—	—	—	—	—	.2	—	4.7
	Fireman	38	57	16	8	8	1.1	.7	.4	12.7	1.5	11.4	—
OKLAHOMA													
Ada.....	Firemen	15	20	4	4	—	.2	.2	—	1.6	.3	5.0	37.2
Alva.....	Firemen	5	16	6	6	—	.2	.2	—	1.6	.1	1.7	1.0
Atoka.....	Firemen	3	2	2	2	—	.1	.1	—	.6	NR	1.1	7.4
Blackwell.....	Firemen	9	28	1	1	—	.1	.1	—	1.5	.3	2.4	27.4
Eristow.....	Firemen	6	15	7	7	—	.2	.2	—	2.7	.1	1.7	9.9
Clinton.....	Firemen	6	19	1	1	—	.1	.1	—	.7	.1	1.9	24.7
Cushing.....	Firemen	8	46	—	—	—	—	—	—	—	.1	2.1	26.4
Durant.....	Firemen	10	10	2	2	—	.1	.1	—	NR	NR	NR	NR
Elk City.....	Firemen	5	11	5	5	—	.1	.1	—	1.5	—	1.9	3.3
El Reno.....	Firemen	10	17	6	NR	NR	.3	NR	NR	2.3	.2	2.7	15.1
Enid.....	Firemen	28	21	9	8	1	.7	.8	—	8.5	.6	7.3	.3
Frederick.....	Firemen	5	13	5	4	1	.2	.1	.1	2.2	.1	1.6	11.4
Guyman.....	Firemen	2	12	3	3	—	.1	.1	—	.9	—	.7	5.9
Hobart.....	Firemen	5	10	4	4	—	.2	.2	—	2.1	.1	1.8	1.5
Holdenville.....	Firemen	7	4	3	3	—	.2	.2	—	2.0	.1	1.6	3.4
Hugo.....	Firemen	6	14	2	2	—	.1	.1	—	.8	.1	1.8	15.5
Idabel.....	Firemen	4	10	4	4	—	.1	.1	—	1.2	—	NR	8.4
Lawton.....	Firemen	18	16	5	4	1	.5	.4	.1	4.5	.3	4.6	12.9
Mangum.....	Firemen	4	2	1	1	—	.1	.1	—	.9	—	1.6	8.1
McAlester.....	Firemen	12	10	8	6	2	NR	NR	NR	5.3	NR	NR	29.8
Miami.....	Police and firemen	8	15	2	—	—	—	—	—	1.2	.2	2.8	65.4
Muskogee.....	Firemen	32	40	14	12	2	1.1	.9	.2	7.8	1.2	7.0	.5
Okmulgee.....	Firemen	16	16	9	9	V	.6	.6	V	6.7	.4	4.3	33.1
Ponca City.....	Firemen	17	16	1	1	—	.1	.1	—	1.2	.5	4.4	56.3
Sand Springs.....	Firemen	6	2	1	1	—	—	—	—	.3	—	1.9	2.1
Sapulpa.....	Firemen	12	9	4	4	—	.5	.3	—	2.5	.4	2.6	22.1
Seminole.....	Firemen	12	14	—	—	—	—	—	—	—	.1	3.5	22.7
Shawnee.....	Police and firemen	22	47	8	7	V	.6	.5	V.1	5.7	.7	5.8	5.5
Wewoka.....	Firemen	10	9	—	—	—	—	—	—	—	.1	1.7	13.3
PENNSYLVANIA													
Allentown.....	Firemen	97	81	9	9	—	.7	.7	—	8.0	1.5	5.0	72.4
	Police	97	102	12	12	V	.9	.9	V	11.2	NR	4.0	117.8
Altoona.....	General	80	272	61	56	5	NR	NR	NR	NR	NR	NR	NR
Bradford.....	Police and firemen	18	60	1	1	—	.1	.1	—	1.6	1.9	1.5	26.9
Butler.....	Firemen	24	21	1	1	—	.1	.1	—	.9	.5	8.8	135.6
	Police	24	20	1	1	—	.1	.1	—	.5	.5	1.5	44.3
Carnegie.....	Firemen	15	10	1	1	—	.1	.1	—	.6	.1	2.7	19.0
Chester.....	Police	59	70	4	4	—	.1	.1	—	3.4	1.1	1.3	6.4
Clairton.....	Police	18	17	—	—	—	—	—	—	.1	.6	1.1	6.4
Coatesville.....	Police	14	15	—	—	—	—	—	—	—	—	—	—

See footnotes at end of table.

3-34942

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)
(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS		MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)		Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)		
				Total	Retired employees	Disabled employees and survivors	Total		Retired employees	Disabled employees and survivors		By employees	By government
PENNSYLVANIA--Continued													
Connellsville....	Police and firemen	14	18	1	—	1	\$.1	—	\$.1	\$.9	\$.9	\$1.5	\$8.7
Du Bois.....	Police	12	7	—	—	—	—	—	—	—	.2	.3	2.4
Duquesne.....	Police	21	22	—	—	—	—	—	—	1.1	1.1	11.4	26.6
	Fireman	21	17	—	—	—	—	—	—	N R	1.6	8.5	151.0
Easton.....	Fireman	34	33	9	9	—	.7	.7	—	7.2	7.8	8.5	100.8
	Police	34	37	4	4	—	.5	.5	—	3.5	1.4	8.5	78.5
Franklin.....	Fireman	10	12	—	—	—	—	—	—	—	—	2.6	5.7
	Police	10	10	—	—	—	—	—	—	—	.9	.6	8.6
Greensburg.....	Police	17	20	—	—	—	—	—	—	—	.7	1.8	12.0
Greenville.....	Firemen	8	15	1	1	—	—	—	—	.2	.5	2.0	5.5
Harrisburg.....	General	84	811	15	25	—	.8	.8	—	10.9	9.8	5.0	89.5
Haverford.....	Police	28	36	—	—	—	—	—	—	—	.9	N R	22.4
Hazleton.....	Police	26	27	2	2	—	.1	.1	—	.6	.9	1.4	295.5
Johnstown.....	Firemen	67	66	27	5	21	1.1	.5	.5	12.2	1.6	18.0	109.0
	Police	67	64	7	7	—	.6	.6	—	8.4	N R	3.2	154.5
Lancaster.....	Police	61	67	1	1	—	.1	.1	—	1.9	1.1	3.0	219.6
	Fireman	61	65	25	12	11	1.1	N R	N R	12.9	2.0	13.7	27.0
Lebanon.....	Police	27	27	2	2	—	.1	.1	—	1.9	.6	1.4	284.8
Lower Merion Township.....	Police	40	108	5	2	4	.3	.1	.2	3.6	2.8	N R	4.2
Meadville.....	Police	19	15	—	—	—	—	—	—	—	.5	2.5	9.6
New Castle.....	Police	48	41	8	8	—	.5	.5	—	3.5	2.1	3.0	21.0
	Fireman	48	44	7	7	—	.5	.5	—	3.9	.5	5.0	12.9
New Kensington..	Police	24	28	—	—	—	—	—	—	—	2.9	N R	64.8
Oil City.....	Police and fireman	20	32	4	4	—	.5	.5	—	3.1	1.3	6.5	8.7
Pottsville.....	Police	24	25	—	—	—	—	—	—	—	.9	1.1	—
Sunbury.....	Police	15	6	1	1	—	—	—	—	.5	.8	.2	31.1
Titusville.....	Fireman	8	14	2	1	1	.1	—	—	.6	.2	.6	4.6
	Police	8	7	—	—	—	—	—	—	—	.3	.7	77.1
Urban.....	Police	21	24	2	2	—	.1	.1	—	1.2	1.5	2.0	18.6
Washington.....	Police	34	25	—	—	—	—	—	—	.2	1.2	1.2	251.9
Wilkes Barre....	Police	86	105	12	12	—	1.0	1.0	—	12.3	4.0	8.9	24.7
	General	86	102	14	14	—	1.1	1.1	—	14.2	5.5	9.5	213.8
	Fireman	86	110	32	19	15	2.4	N R	N R	29.9	1.0	26.5	52.9
Wilkinsburg.....	Firemen	50	50	1	—	1	.7	—	—	.1	1.1	3.5	12.0
Williamsport....	Firemen	44	63	26	12	14	.7	.2	.5	7.2	—	10.2	75.1
York.....	Police	57	60	8	8	—	.6	.6	—	8.0	3.1	2.8	9.2
RHODE ISLAND													
Bristol.....	Police	11	8	—	—	—	—	—	—	—	—	.5	18.9
Granston.....	Police	47	50	2	2	—	.2	.2	—	1.7	3.4	—	10.8
East Providence.	Firemen	32	36	5	—	5	.4	—	.4	1.3	.6	—	9.8
	Police	32	27	5	3	—	.2	.2	—	N R	.5	N R	84.7
Newport.....	Fireman	31	50	5	5	—	.4	.4	—	5.0	1.7	2.0	191.4
	Police	31	64	12	12	—	1.1	1.1	—	11.6	2.5	4.2	2.9
Pawtucket.....	Police and firemen	76	226	36	36	—	2.5	2.5	—	31.4	N R	N R	.5
Warren.....	Police	8	6	—	—	—	—	—	—	—	—	.5	4.1
Westerly.....	Police	11	10	1	1	—	.1	.1	—	.4	.8	1.2	1.0
Woonsocket.....	Police and firemen	49	187	31	N R	N R	2.4	N R	N R	30.5	3.5	26.0	

See footnotes at end of table.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)

(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
SOUTH CAROLINA													
Charleston.....	Firemen	71	NR	9	NR	NR	.5	NR	NR	\$7.5	\$1.5	\$4.5	\$182.3
Spartanburg.....	Firemen	52	46	—	—	—	—	—	—	—	NR	—	50.4
SOUTH DAKOTA													
Aberdeen.....	Firemen	17	21	1	—	1	—	—	NR	NR	—	—	NR
Sioux Falls.....	Firemen	41	49	4	—	4	.3	—	NR	NR	.1	8.8	NR
Watertown.....	General	41	190	7	7	—	.4	3.4	4.5	5.6	—	4.9	21.9
	Firemen	11	10	1	1	—	.1	.1	—	4.0	NR	4.5	.5
										.4	—	1.5	3.4
TEXAS													
Austin.....	General	98	842	29	29	—	.9	—	—	9.2	45.6	45.5	78.2
Beeville.....	Firemen	7	50	1	1	—	—	.9	—	—	—	—	.3
Brady.....	Firemen	5	1	—	—	—	—	—	NR	—	NR	—	—
El Paso.....	Police	89	87	32	16	16	2.0	1.1	.9	—	—	.4	—
	Firemen	69	102	24	15	9	1.8	1.4	.4	25.5	4.8	20.7	59.9
Graham.....	Firemen	5	14	—	—	—	—	—	—	19.8	5.8	12.3	88.3
Henderson.....	Firemen	6	8	—	—	—	—	—	—	—	—	.4	.4
Marshall.....	Firemen	18	14	—	—	—	—	—	—	—	—	.7	NR
Odesa.....	Firemen	10	18	—	—	—	—	—	—	—	—	2.0	2.0
Pampa.....	Firemen	13	22	—	—	—	—	—	—	—	—	.8	.9
San Angelo.....	Firemen	26	33	—	—	—	—	—	—	—	—	.7	.7
Vernon.....	Firemen	9	3	—	—	—	—	—	—	—	.1	1.7	1.8
Waco.....	Police and firemen	56	NR	13	NR	NR	.6	NR	NR	7.7	—	7.5	—
VERMONT													
Burlington.....	General	28	499	41	41	—	2.8	2.8	—	35.0	—	38.0	7.7
Montpelier.....	Police and firemen	8	41	1	1	—	.1	.1	—	.8	NR	NR	1.1
VIRGINIA													
Petersburg.....	Police and firemen	31	107	10	NR	NR	NR	NR	NR	8.6	—	8.6	—
Portsmouth.....	Police and firemen	51	93	20	NR	NR	NR	NR	NR	15.0	1.4	13.6	—
Roanoke.....	Police and firemen	69	211	30	18	12	1.6	1.3	.3	18.4	3.7	15.0	1.8
WASHINGTON													
Anacortes.....	Firemen	6	7	—	—	—	—	—	—	—	.2	.4	5.9
Bellingham.....	Police and firemen	29	75	11	10	1	.5	.5	—	6.5	4.2	17.2	63.8
Bremerton.....	Firemen	15	18	1	1	—	.1	.1	—	1.2	1.0	1.4	11.3
Centralia.....	Firemen	7	9	1	—	—	—	—	—	.4	.3	1.2	5.4
Ellensburg.....	Firemen	8	8	—	—	—	—	—	—	—	.3	.5	4.2
Everett.....	Firemen	30	46	13	7	VB	1.0	NR	NR	13.6	3.3	12.6	26.4
	Police	30	NR	6	6	—	.5	.6	—	6.8	1.2	3.7	18.5
Hoquiam.....	Firemen	11	17	1	1	—	.1	.1	—	.6	.6	1.0	17.5
Longview.....	Firemen	12	10	—	—	—	—	—	—	—	.7	2.1	7.6
Port Angeles.....	Firemen	9	7	1	1	—	.1	.1	—	.9	.3	.4	3.7
Port Townsend.....	Firemen	5	4	—	—	—	—	—	—	—	.1	.4	1.4
Walla Walla.....	Firemen	18	27	10	1	9	.7	.1	.6	7.8	.9	6.0	2.9
Wenatchee.....	Firemen	13	15	—	—	—	—	—	—	—	.5	2.6	16.2
Yakima.....	Firemen	27	41	12	6	VB	1.9	NR	NR	9.8	3.1	2.5	NR
	Police	27	32	3	2	1	.2	NR	NR	2.4	1.1	NR	5.0

See footnotes at end of table.

3-34943

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)
(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
WEST VIRGINIA													
Beckley.....	Police	15	8	—	—	—	—	—	—	NR	NR	NR	NR
	Firemen	15	NR	—	—	—	—	—	—	NR	NR	NR	.1
Bluefield.....	Firemen	21	22	—	—	—	—	—	—	.5	.7	1.1	
Clarksburg.....	Police and firemen	51	44	5	1	4	.4	.1	.5	5.4	15.8	85.2	
Fairmont.....	Police	23	18	2	1	1	.2	.1	.1	1.9	5.7	7.4	
	Firemen	23	23	2	—	2	.2	—	.2	2.1	2.8	9.1	
Huntington.....	Firemen	79	92	14	2	12	.6	.2	.4	7.9	5.4	66.7	
	Police	79	77	22	15	9	1.5	1.2	5.5	16.8	14.2	34.5	
Morgantown.....	Firemen	17	8	2	2	—	.2	.2	—	2.5	2.7	15.5	
	Police	17	10	1	—	1	.1	—	.1	1.0	1.6	6.0	
Parkersburg.....	Police	54	16	4	1	3	.5	.1	.2	2.2	8.8	26.7	
	Firemen	54	25	9	3	6	.6	.2	.4	6.6	6.2	.2	
Weston.....	Firemen	8	4	—	—	—	—	—	—	—	.7	.8	
	Police	8	5	—	—	—	—	—	—	—	.7	1.1	
Wheeling.....	Police and firemen	61	158	58	15	45	2.9	1.0	1.9	56.5	22.8	151.1	
WISCONSIN													
Antigo.....	Firemen	10	9	7	4	3	.5	.2	V.1	4.5	.5	32.9	
Appleton.....	Police	28	28	6	4	2	.5	.4	V.1	4.5	1.4	NR	27.1
	Firemen	28	54	16	10	6	1.0	.7	.5	12.0	1.9	5.7	24.9
Ashland.....	Police	11	26	18	18	—	1.0	1.0	—	11.5	1.5	11.4	1.9
Beaver Dam.....	Police	10	10	1	1	—	.1	.1	—	1.0	.4	.1	11.9
Beloit.....	Police and firemen	25	46	19	NR	NR	1.1	NR	NR	15.7	5.1	.9	77.4
	Police	31	28	15	NR	NR	.7	NR	NR	7.5	1.8	2.5	7.9
	Firemen	31	33	9	NR	NR	.6	NR	NR	7.5	1.9	2.7	44.8
Fond du Lac.....	Firemen	27	42	12	7	5	.7	.5	V.2	9.1	2.5	2.8	49.1
	Police	27	52	4	1	3	.2	.1	.1	2.7	—	5.0	15.1
Fort Atkinson.....	Firemen	8	3	—	—	—	—	—	—	—	NR	NR	1.5
Green Bay.....	Police	46	51	16	7	9	1.0	.5	V.5	11.8	3.3	4.4	54.4
	Firemen	46	59	19	9	11	1.5	.7	V.6	15.4	3.7	8.8	51.2
Janesville.....	Firemen	23	27	6	6	—	.3	.3	V	3.8	1.7	2.2	89.6
	Police	23	21	2	2	—	.2	.2	—	2.0	1.5	NR	47.0
Kaukauna.....	Police and firemen	7	16	5	3	2	.1	.1	—	1.6	.8	1.5	14.8
Kenosha.....	Firemen	49	65	18	—	18	1.4	—	1.4	17.1	5.1	4.9	84.2
	Police	49	64	15	4	11	1.1	.4	.7	10.5	5.0	6.6	56.3
La Crosse.....	Police	43	49	15	11	4	.9	.7	V.2	11.9	3.4	.8	56.2
	Firemen	43	73	19	19	—	1.2	1.2	—	16.6	5.4	3.4	50.1
Madison.....	Police	67	75	24	8	16	1.8	.6	1.0	20.6	6.0	14.3	88.7
	Firemen	67	95	19	9	10	1.5	.9	.6	19.1	6.4	10.8	108.4
Manitowoc.....	Police and firemen	24	64	18	9	9	1.0	.7	V.3	11.9	4.1	4.6	126.5
Marinette.....	Police	14	8	2	—	2	.1	—	.1	1.0	.4	2.0	2.1
Menasha.....	Firemen	10	9	1	1	—	.1	.1	—	.8	.5	NR	32.2
	Police	10	14	2	—	2	.1	—	.1	1.1	1.5	1.1	5.8
Merrill.....	Firemen	9	10	5	3	2	.3	.2	.1	2.6	.5	1.0	37.8
Neenah.....	Police and firemen	11	28	5	3	2	.3	.2	.1	5.6	1.0	2.0	45.0
Oshkosh.....	Police	39	49	14	4	10	.8	.5	.5	9.8	3.1	2.4	4.1
	Firemen	39	58	23	15	10	1.4	.9	.5	16.7	5.3	7.2	38.0
Racine.....	Police and firemen	67	154	44	20	22	5.0	1.7	1.5	33.3	9.2	5.1	259.4

See footnotes at end of table.

TABLE 46.--EMPLOYEE RETIREMENT SYSTEMS OF MUNICIPALITIES HAVING POPULATIONS LESS THAN 100,000, BY RETIREMENT SYSTEM: 1941 (Continued)

(See headnote on first page of this table)

MUNICIPALITY AND STATE IN WHICH LOCATED	System	Population (in thousands)	Number of employees covered by retirement system	NUMBER OF PENSIONERS			MONTHLY BENEFIT PAYMENTS (IN THOUSANDS)			Annual benefit payments (in thousands)	ANNUAL CONTRIBUTIONS (IN THOUSANDS)		Assets at end of year (in thousands)
				Total	Retired employees	Disabled employees and survivors	Total	Retired employees	Disabled employees and survivors		By employees	By government	
WISCONSIN--Con.													
Rhinelanders.....	Firemen	9	13	3	2	1	\$.1	\$.1	—	\$2.0	\$.7	\$1.2	\$35.3
	Police	9	7	1	1	—	.1	.1	—	.4	.4	.5	2.2
Sheboygan.....	Firemen	41	57	16	4	12	.9	.3	\$.6	9.8	3.6	3.9	51.7
	Police	41	44	5	1	4	.3	.1	.2	3.3	2.7	5.5	83.7
Shorewood.....	Police and firemen	15	28	—	—	—	—	—	—	—	2.0	6.5	15.2
South Milwaukee..	Firemen	11	4	1	—	1	.1	—	.1	.7	.5	1.2	4.0
	Police	11	12	2	—	2	.1	—	.1	1.6	.9	1.7	7.0
Stevens Point....	Police	16	14	3	1	2	.2	.1	.1	2.0	.1	1.5	—
	Firemen	16	14	7	5	2	.4	.3	.1	5.2	.8	3.2	—
Sturgeon Bay....	Firemen	5	14	5	1	4	.1	—	.1	.6	.3	.9	1.9
Superior.....	Firemen	35	71	38	21	17	2.8	1.8	1.0	33.1	5.0	16.7	108.0
	Police	35	47	29	13	15	1.8	1.0	.8	22.4	3.3	13.8	60.5
Two Rivers.....	Police	10	9	1	1	—	.1	.1	—	1.1	.5	1.2	2.2
	Firemen	10	11	1	—	1	.1	—	.1	.8	.7	.7	27.0
Watertown.....	Police	11	13	4	1	3	N R	N R	N R	2.9	.7	2.8	11.6
	Firemen	11	N R	4	3	V 1	.1	.1	N R	1.4	.3	1.8	3.6
Waukesha.....	Firemen	19	23	5	3	2	.3	.2	.1	4.6	1.5	N R	31.0
	Police	19	21	5	4	1	.4	.3	.1	4.5	1.4	3.5	N R
Wausau.....	Police and firemen	27	76	26	16	10	1.4	1.0	.4	15.9	4.1	6.7	55.0
Wauwatosa.....	Firemen	28	32	10	9	1	.3	.3	—	4.5	1.6	3.1	10.1
	Police	28	54	1	1	—	.1	.1	—	1.7	4.6	2.6	34.4
West Allis.....	Firemen	36	37	5	1	4	.4	.1	.3	4.1	2.8	5.5	51.5
	Police	28	45	4	1	3	.3	.1	.2	3.5	4.7	3.9	83.9
Whitefish Bay...	Firemen	10	8	—	—	—	—	—	—	—	.6	N R	4.5
Wisconsin Rapids	Police and firemen	11	24	—	—	—	—	—	—	—	1.7	N R	29.2
WYOMING													
Cheyenne.....	Police	22	21	2	2	—	.1	.1	—	1.7	.6	2.0	.7

N.R. represents an item not reported.

V refers to disabled employees reported with retired employees.

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>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).