TABLE A-8. (Continued)

Paygrade	Year of Service	Year of Retirement 1965 b/	1975 b/	1981	2000
		Fleet Reserve Association Alternative			
E-7	20	0.42	0.59	0.52	0.52
E-9	30	0.48	0.64	0.62	0.62
O-5	20	0.69	0.90	0.86	0.86
O-6	30	0.48	0.77	0.75	0.75
Weighted Avg. c/		0.49	0.69	0.64	0.64
		Senate Staff Alternative			
E-7	20	0.48	0.68	1.06	1.59
E-9	30	0.48	0.74	0.67	0.80
O-5	20	0.79	1.04	1.02	1.41
O-6	30	0.48	0.77	0.64	0.80
Weighted Avg. c/		0.55	0.78	0.95	1.32

a/ Average percent equals 80 for enlisted and 75 for officers. The E-7 with 20 years of service in 1965 must cover 100 percent because of the $3,600 minimum.

b/ These ratios are calculated at the year of retirement (for 1975 retirees) or the year SBP began (for 1965 retirees). The ratios do not include any actual actuarial results between the year of retirement and today. The ratios assume that the individual was under current law through 1980; the alternatives take effect in 1981.

c/ This average assumes that persons joining SBP at each year of service are at the median paygrade for that year of service, and that the fractions selecting SBP at each year of service remain the same as they were in recent years.

APPENDIX B. METHOD AND DATA USED IN ESTIMATING OUTLAYS AND COST-SHARING RATIOS

This appendix first outlines the methods and data CBO used in estimating SBP outlays, then provides that same information for cost-sharing ratios. The appendix assumes that the reader understands the previous Survivor Benefit Plan (SBP) and the major alternatives. The appendix also assumes familiarity with technical terms used in connection with estimates of outlays and present values.

ESTIMATING OUTLAYS FOR MAJOR SBP PROVISIONS

Model Overview

CBO used a single model to estimate outlays of all provisions of the SBP with the exception of outlays for open enrollment, added benefits for some career widows, and added benefits for certain pre-1972 survivors. The methods used to estimate costs for these more minor provisions are discussed in the next section.

The CBO model was adapted from one used by the Department of Defense. The model estimates costs in each year between 1981 and the year 2035. Estimates are made separately for "current beneficiaries" (that is, persons who are receiving SBP benefits as of the beginning of fiscal year 1981), "current retirees" (retirees who have elected to participate in the SBP as of the beginning of fiscal year 1981), and "future retirees" (those who retire on or after the beginning of fiscal year 1981 and elect to participate in the SBP). Within the categories of current and future retirees, estimates are made separately for nondisability, disability, and reserve (Title III) retirees because the characteristics of these groups differ widely. 1/ (Lack of data prohibited separating current beneficiaries based on whether their spouse was

1/ Throughout this appendix, "nondisability retirees" refers to those other than Title III reserve retirees, while "reserve retirees" refers to those nondisability retirees leaving under Title III.

a nondisability, disability, or reserve retiree even though characteristics of these groups would vary.)

For each of the groups, the model first developed the stock of retirees or beneficiaries, by age, as of the beginning of fiscal year 1981. The methodology then varied by the type of group. For current beneficiaries, the model applied mortality rates to determine numbers of surviving beneficiaries. Then the model estimated annual outlays for these beneficiaries based on expected SBP payments per individual, expected social security offsets, and inflation. For current retirees, the model applied mortality rates to the starting stock of retirees to determine numbers of remaining retirees by year. This number, plus the average retirement pay per individual, allowed estimation of SBP contributions. The application of mortality rates also provided an estimate of numbers of new survivors which, in turn, allowed estimation of the stock of survivors associated with current retirees. This stock provided the basis for estimates of survivor costs. Finally, for future retirees, the model accepted as data estimates of numbers retiring in future years and their rates of participation in the SBP. The model then estimated the numbers of future retirees and their associated contributions, plus numbers of survivors from these future retirees and their associated survivor costs, in a manner analogous to the one used for current retirees.

The remainder of this section provides more detail about each major step in the model.

Model Details

Determining Starting Stocks. CBO used estimates of numbers and costs of current beneficiaries based on data supplied by the Defense Manpower Data Center (DMDC). When outlay estimates were first made in 1979, the latest data available were from the end of fiscal year 1978. Tables B-1 and B-2 show the numbers and costs, respectively, of current beneficiaries as of the end of 1978. Numbers and costs of current beneficiaries were updated to the start of fiscal year 1981 so as to be consistent with estimates in the President's budget submitted in January 1980.

Numbers of current retirees were also based on DMDC estimates of those in the SBP as of the end of fiscal year 1978. Tables B-3 through B-5 show the data for nondisability, disability, and reserve retirees respectively. These numbers were updated to

fiscal year 1981 based on expected numbers of new retirees and mortality rates that are discussed below. Note that, unlike current beneficiaries, the starting stocks of current retirees consist only of numbers of retirees; the costs are developed by combining these numbers with estimates of average retirement pay per individual discussed below.

Applying Mortality Rates. The model's mortality rates equal the fraction of all those at a given age who die each year. The actuary of the Department of Defense (DoD) provided mortality rates for nondisability retirees (which were used both for reserve nondisability and regular nondisability retirees) and disability retirees. Tables B-6 and B-7 show these rates. Separate rates were used for officers and enlisted. Subsequent to initial provision of the data, the DoD actuary recommended a reduction of 5 percent in the nondisability mortality rates to reflect likely increases in longevity; the estimates in Table B-6 reflect that reduction.

The DoD actuary also provided estimates of mortality rates for survivors based on rates for survivors of civil service retirees. The rates, shown in Table B-8, are the same regardless of whether the survivor's spouse is a nondisability, disability, or reserve retiree but depend on whether the survivor's spouse was an officer or enlisted person. Consistent with average ages for SBP participants supplied by DMDC, CBO assumed that survivors are three years younger than their retired spouses.

Adding New Retirees. CBO estimated the total numbers of new retirees in each future year. For nondisability and disability retirees, the numbers are shown in Table B-9. The numbers assume that the active-duty military remains roughly constant in size and that persons continue leaving the military at rates similar to those experienced in recent years. For reserve retirees, estimates of those reaching age 60 and so becoming eligible for reserve retirement pay and participation in the SBP are not available. The model assumed that about 6,300 officers and 1,200 enlisted reach age 60 and become eligible for reserve retirement, and join SBP in each future year. These numbers equal the numbers reaching age 60 in fiscal year 1978 who participated in the SBP.

The model also needed the age distribution of these future retirees. All reserve retirees are age 60 when they become eligible for retirement. Tables B-10 and B-11 show the age distribution for nondisability and disability retirees, respectively,

in fiscal year 1978. The model calculated a distribution from these data and applied it to numbers of future retirees to estimate their ages.

Since not all these retirees join the SBP, the model needed estimates of future retirees who participate. Table B-12 shows the fractions used. The estimates equal the average of participation rates from fiscal years 1976 and 1978; data from 1977 were not reliable. The participation rates could vary under alternatives to the current SBP, and estimates in the study discuss the effects on costs of this variation.

Determining Amount and Coverage of Retirement Pay. Tables B-13 through B-15 show average retirement pay for nondisability, disability, and reserve retirees, respectively, who are classed as current retirees. These numbers are based on average retirement pay (before deductions for SBP or other programs) of all those retired at the end of fiscal year 1978. Tables B-16 and B-17 show estimates of retirement pay for nondisability and disability retirees, respectively, who are classed as future retirees; retirement pays for future reserve retirees are in a note to Table B-16. The estimates in Tables B-16 and B-17 equal retirement pay (before any deductions) for those retiring in fiscal year 1978. Data in all the tables (B-13 through B-17) are based on DoD reports. Numbers in all the tables are based on pay rates in fiscal year 1979; these are increased in the model to reflect growth in the Consumer Price Index or wages, as appropriate.

Under the SBP, retirees can elect to cover any fraction of their retirement pay so long as the covered amount exceeds $300 a month; those whose retirement pay is less than $300 a month must cover the entire amount. The model accepted estimates of the fraction of retirement pay covered under the SBP. Table B-18 shows the fractions. For current retirees, the fractions for nondisability and disability retirees come from estimates, derived from DMDC data, of the fractions covered during the last four years (less fiscal year 1977 when data were unreliable). This data did not permit disaggregation to derive separate rates for disability and nondisability retirees. Separate data for reserve retirees did suggest higher rates, as Table B-18 shows. For future retirees, data were disaggregated. Because nondisability retirees showed a downward trend in fractions over the last several years, the numbers in Table B-18 are from fiscal year 1978. Disability retirees showed no such trend, and so estimates reflect the average of the last four years (less fiscal year

1977). Reserve retirees also showed little trend, and therefore fractions for future retirees are assumed equal to those for current retirees.

Calculating Contributions and Gross Benefits. The data discussed above allow the model to calculate contributions to the SBP. The model first determines numbers of retirees participating in the SBP by applying mortality rates to the stock of retirees at the beginning of a year and, in the case of future retirees, adding new retirees. Then the model multiplies numbers of remaining retirees by their expected contribution, which depends on both their average retirement pay and the adjustment for the fraction of pay covered under the SBP. The contribution equals 2.5 percent of the first $300 of monthly covered pay plus 10 percent of any amount above $300. Under previous law, the contribution was recalculated after every increase in retirement pay. Under some alternatives analyzed in this study, both the formula and the method of recalculation vary.

The data discussed above also allow calculation of gross SBP benefits (that is, benefits before any reductions for social security offsets). Application of mortality rates provides an estimate of numbers of new survivors, which increase the existing stock. Application of mortality rates to the stock provides an estimate of numbers of remaining survivors. Gross SBP benefits then equal 55 percent of covered retirement pay times numbers of remaining survivors.

Estimating Social Security Offsets. Under most alternatives considered in this study, social security offsets must be deducted from gross SBP benefits. These offsets depend on earnings during a retiree's military career that are covered under social security and hence on the length of that career. Since the military has only been covered under social security since 1957, the offsets also depend critically on when the retiree left the military, since early retirees had only a few years of covered service. Table B-19 shows estimates of social security offsets by years of service at retirement and by year of retirement.

Table B-19 assumes that offsets are calculated when the retiree reaches age 62, which conforms with current practice. Hence future economic assumptions influence results. All the numbers in Table B-19 are divided by price growth to produce constant 1979 dollars. (The model later adds back expected growth in consumer prices.) The underlying calculations reflect annual growth in wages and prices averaging 7.9 and 8.2 percent,

respectively, over the next five years and then 6 percent and 5 percent beyond the next five years. This real wage growth (that is, wage increases that exceed price growth) beyond the first five years increases social security offsets substantially relative to estimates that assume no growth. Nonetheless, the growth conforms with historical patterns and thus reflects the most likely pattern of future social security offsets.

Offsets in Table B-19 reflect current DoD instructions governing offsets and, except as noted, the social security law as amended in 1977. 2/ This law has several important provisions that influence the offsets: adjustment of earnings for wage growth up to the retiree's age at death or age 60, whichever comes first (this tends to increase the offset relative to calculations under the old law because military earnings, which occur early in a career, are weighted more heavily); substantial increases in maximum earnings subject to social security coverage (this pushes up offsets, particularly for officers); exclusion of earnings before age 22; and inclusion of $100 a month in gratuitous social security credits for those whose earnings are below the maximum taxable rates.

Table B-19, and all subsequent tables dealing with social security offsets, presents offsets based on 82.9 percent of principal insurance amount, or PIA. 3/ The model adjusts these offsets to reflect the widow's age and status at the time she becomes a survivor, since the percentage of the PIA varies.

2/ At the time this study was done, the governing instruction was DoD Instruction 1332.27 (January 4, 1974). CBO assumed changes in this instruction to reflect the 1977 changes in the social security law.

3/ PIA is a technical term in the social security law. A full explanation is beyond the scope of this study. For purposes of this study, however, PIA was calculated assuming that military persons entered at ages 19 and 23 for enlisted and officers respectively (DoD Instruction 1332.27 specified that earnings before age 22 were excluded from the calculation), earned basic pay at the median paygrade for their years of service, and were subject to the maximum taxable wages specified in the 1977 social security law and previous versions. The offsets in Table B-19 were calculated for an earlier version of the study and therefore used economic assumptions that differ slightly from those discussed below.

Under previous law, widows age 62 or over received an offset that ranged from 82.9 percent of PIA up to 100 percent of PIA for those age 65 or over. Widows under age 62 received an offset under previous law only if they had exactly one dependent child; their offset equaled 75 percent of PIA. As is noted below, offsets varied under some of the alternatives in this study.

While Table B-19 provides the basis for the final offsets used in the model, further calculations are needed. The model must associate an offset with a person who becomes a survivor in a given year. On average, that person's spouse retired more than 30 years earlier. Thus CBO calculated offsets that reflect the range of lags between year of retirement and the year a person's spouse becomes a survivor. Under some alternatives in this study, widows with one dependent child receive an offset under age 62, while all widows receive an offset at age 62 or over. Since the lags between retirement and the year a person becomes a survivor vary for these two groups, CBO calculated the offsets separately for each group. The lag also varies, of course, for current beneficiaries, current retirees, and future retirees, as well as for nondisability, disability, and reserve retirees. Hence offsets for each group are separately estimated.

Tables B-20 through B-31 show the results of these numerous calculations. Each table shows offsets for a given group, by the fiscal year in which a person becomes a survivor. For a given year, offsets in these tables are lower--often much lower--than corresponding numbers in Table B-19. This reflects the lag between year of retirement, which is the basis in Table B-19, and the year a person becomes a survivor, which is the basis in the other tables.

The offsets in Tables B-20 through B-31 apply to previous law. Some alternatives in this study, such as the original version of S. 91, simply cut these offsets in half. Other alternatives, such as the version of S. 91 enacted by the Congress, limit the offsets to no more than 40 percent of survivor benefits. CBO recalculated the offsets to reflect this limit, and the results are shown in Tables B-32 through B-38. (For future retirees, the model imposed the 40 percent limit internally; hence Tables B-32 through B-38 do not have data on future retirees.)

Economic Assumptions. Economic assumptions play an important role in the analysis of the previous SBP and alternatives. Inflation and wage growth influence contributions, benefits, and social security offsets. Table B-39 shows the economic

assumptions used in this study. For fiscal years 1981 to 1985, the numbers reflect CBO assumptions as of March 1980. In years beyond 1985, the study assumed annual wage and price growth of 6 percent and 5 percent, respectively. The modest real wage growth implicit in these long-run assumptions is consistent with historical trends.

Auxiliary Data. Estimating SBP outlays requires a variety of auxiliary data. For example, the size of offset for widows under age 62 depends on whether or not the widow has exactly one dependent child. Table B-40 shows the fractions of widows with one dependent child; the fractions were derived from a 1976 Census publication (Report 297, Series P-20). SBP participants who divorce their spouse can cease contributing to the program and, of course, their spouses would not receive any benefits. Table B-41 shows fractions of participants who are divorced in a given year. The DoD actuary derived these rates from census data. Also, survivors who remarry prior to age 60 lose their SBP benefits. Table B-42 shows fractions of survivors who remarry. The fractions are based on a 1976 monthly report of vital statistics produced by the Department of Health, Education, and Welfare (DHEW 78-2210).

ESTIMATING OUTLAYS FOR SPECIAL SBP PROVISIONS

Open Enrollment

Some alternatives in this study provide for an "open enrollment" during which those who previously elected against participation in the SBP can change their minds and join. Most provisions allow 270 days for non-participants to change their minds. This study relied on estimates made by the Department of Defense that about 145,000, or roughly 25 percent of all non-participants, would elect coverage under an open enrollment. The study also assumed that the distribution of disability and nondisability non-participants electing coverage under an open enrollment would equal the current distribution of these types of retirees in the SBP. As for age distribution, the study used the distribution of all those not now participating in the SBP or its predecessor plan (called the Retired Serviceman's Family Protection Plan, or RSFPP). Table B-43 shows this age distribution. Finally, the study assumed that about 6,000, or 4 percent, of these non-participants would be "death-bed" persons who would elect coverage and then die within five years after election. CBO had no empirical basis for this estimate, but it seemed more

realistic to include a small fraction of death-bed elections than to ignore them.

Given the data discussed above and with the exception of mortality rates for death-bed elections, CBO estimated the costs of an open enrollment provision using the model and data discussed above. Mortality rates were applied to the starting stocks, estimates were made of numbers of remaining retirees and their contributions, and estimates were made of numbers of remaining survivors and their costs. The only exception was the assumption that 20 percent of surviving persons making death-bed elections would die in each of the first five years after their election; the remaining persons die after the fifth year.

"Career" Widows

Some alternatives in the study provide that widows entitled to social security payments based on their own incomes would be exempt from any social security offsets. The fraction of widows affected by this provision is difficult to estimate, since it depends on patterns of earnings by husbands and wives both over the last several decades and, for current and future retirees, over the next several decades. It also depends on maximum earnings subject to social security, since this influences the pattern of husband and wife earnings covered by social security. CBO had little data to use in making this estimate. But a 1976 survey of DoD personnel, which asked about spouse earnings, suggested that only a few military spouses earned more than their husbands during that year. Extrapolating courageously from this highly limited bit of information, CBO assumed that 5 percent of all spouses would be entitled to social security based on their own earnings and would avoid any offsets under this provision. Multiplication of the 5 percent times estimated offsets yielded the CBO estimate for this provision.

Added Benefits for Pre-1972 Survivors

Some alternatives in this study provide that survivors of persons who died before 1972, and therefore could never have joined the SBP, would automatically receive SBP benefits. These pre-1972 survivors include some whose spouses died while in retirement and others whose spouses died on active duty. CBO relied on DoD estimates of the numbers and average annuities of both groups. DoD estimates suggest that in 1980 roughly 39,000

survivors of spouses who died while in retirement would each be eligible for an average of about $2,800 a year, after all offsets; another 21,000 survivors of spouses who died on active duty would each be eligible for an average of over $500 a year, after all offsets. To simplify the calculations, CBO assumed that all survivors of spouses who died while in retirement were age 72 in 1980 while those whose spouses died on active duty were age 62. The calculation of costs relied on mortality rates for survivors discussed above.

ESTIMATING COST-SHARING RATIOS FOR MAJOR SBP PROVISIONS

CBO estimated the fraction of the costs of survivor benefits borne by the individual. Thus, a cost-sharing ratio of 1.0 means that the retiree pays for all benefits. A ratio less than 1.0 indicates a subsidy by the government, while a ratio greater than 1.0 indicates that the government is "making money" on the program.

Figure 1 shows a simplified, word version of the equation used to calculate the cost-sharing ratios. The ratios equal the present value of contributions divided by the present value of survivor benefits under the SBP. The present value of contributions reflects the amount of contributions in each year, which varies according to economic assumptions and depends on whether the ratio is for newly enacted SBP, previous SBP, or another alternative. The present value of contributions also depends on the probability of a retiree surviving to pay the contribution and on a "discount rate" that reflects the retiree's preference for money now rather than money in the future. The present value of survivor benefits begins with the gross SBP benefits, less any offset, under the newly enacted SBP or an alternative. These benefits reflect economic assumptions. The present value of benefits also depends on the probability that the spouse is a survivor (which equals one minus the probability of the survival of the retiree) as well as on the probability that the spouse is still alive. The present value of benefits also reflects the discount rate. The equation in Figure 1 is, of course, a simplification of the equation actually used. The simplification ignores some detailed aspects such as divorce and remarriage as well as the detailed method of calculating contributions and benefits.

CBO used the equation in Figure 1 to calculate ratios under most alternatives in this study. The ratios reflect major provisions that affected contributions and benefits, but do not

FIGURE 1. SIMPLIFIED VERSION OF EQUATION USED TO ESTIMATE COST-SHARING RATIOS

$$\text{Ratio} = \frac{\text{Present value of contributions}}{\text{Present value of SBP survivor benefits}}$$

$$= \frac{\sum_{i=\text{retirement age}}^{\text{age 100}} \left\{ \begin{array}{l}\text{Contributions} \\ \text{in year } i\end{array} \times \begin{array}{l}\text{Probability of} \\ \text{survival of} \\ \text{retiree to year } i\end{array} \times \begin{array}{l}\text{Probability of} \\ \text{survival of} \\ \text{spouse to year } i\end{array} \times \frac{1}{\begin{array}{l}\text{cumulative discount} \\ \text{rate to year } i\end{array}} \right\}}{\sum_{i=\text{retirement age}}^{\text{age 100}} \left\{ \left(\begin{array}{l}\text{Gross} \\ \text{survivor} \\ \text{benefits} \\ \text{in year } i\end{array} - \begin{array}{l}\text{Social} \\ \text{security} \\ \text{offset} \\ \text{in year } i\end{array} \right) \times \left(1 - \begin{array}{l}\text{Probability} \\ \text{of survival} \\ \text{of retiree} \\ \text{to year } i\end{array} \right) \times \begin{array}{l}\text{Probability} \\ \text{of survival} \\ \text{of spouse} \\ \text{to year } i\end{array} \times \frac{1}{\begin{array}{l}\text{cumulative} \\ \text{discount rate} \\ \text{to year } i\end{array}} \right\}}$$

reflect more minor provisions such as an open enrollment or added benefits for pre-1972 survivors. To keep the workload manageable, CBO only calculated ratios for nondisability retirees; ratios for disability retirees and reserve retirees would generally be lower. CBO did calculate ratios separately for officers and enlisted and for various years of service at retirement, since these factors greatly influence contributions and benefits. CBO also calculated ratios for those retiring in various fiscal years to reflect changes in the size of the social security offsets. For each fiscal year, CBO calculated an average cost-sharing ratio for the entire retiree population. The average was a weighted sum of the individual ratios; the weights equal the fractions in recent years who retired at each year of service.

These cost-sharing ratios depend on anticipated amounts of retirement pay, coverage of retirement pay, expected social security offsets, mortality rates, economic assumptions, and divorce and remarriage rates. The estimates of cost-sharing ratios relied on the same data used to calculate outlays (see above). Cost-sharing ratios also depend on discount rates. CBO used a "real" discount rate of 2 percent (that is, a rate two percentage points above the expected rate of inflation). This discount rate is slightly lower than the real rate of 2.5 percent used in past official government evaluations of the civil service retirement system but more than the 1 percent being used today. Two percent is at the upper end of the range of real returns on long-term government bonds, which may be a reasonable basis for estimating the government's discount rate.

TABLE B-1. CURRENT SBP BENEFICIARIES BY AGE AS OF END OF FISCAL YEAR 1978

AGE		AGE	
22	10.	62	1110.
23	11.	63	1174.
24	17.	64	1105.
25	23.	65	1013.
26	11.	66	1041.
27	15.	67	928.
28	32.	68	932.
29	33.	69	867.
30	39.	70	825.
31	47.	71	777.
32	52.	72	673.
33	54.	73	663.
34	51.	74	613.
35	91.	75	589.
36	100.	76	509.
37	142.	77	487.
38	142.	78	441.
39	162.	79	322.
40	204.	80	355.
41	239.	81	278.
42	300.	82	243.
43	340.	83	208.
44	359.	84	165.
45	347.	85	105.
46	463.	86	100.
47	492.	87	13.
48	536.	88	57.
49	582.	89	41.
50	654.	90	29.
51	744.	91	15.
52	857.	92	20.
53	957.	93	12.
54	1095.	94	11.
55	1226.	95	2.
56	980.	96	2.
57	1311.	97	5.
58	1285.	98	3.
59	1181.	99	0.
60	1155.	100	9.
61	1145.	101	0.

TABLE B-2. MONTHLY SBP PAYMENTS TO CURRENT BENEFICIARIES AS OF SEPTEMBER 30, 1978 (In thousands of 1979 dollars)

AGE		AGE	
22	2130.	62	426873.
23	1557.	63	443186.
24	2694.	64	425085.
25	5204.	65	406031.
26	2467.	66	396037.
27	3220.	67	350566.
28	7701.	68	338325.
29	9195.	69	329133.
30	14217.	70	313281.
31	15554.	71	292075.
32	17497.	72	260034.
33	19050.	73	248395.
34	16263.	74	234545.
35	37976.	75	231049.
36	33260.	76	184026.
37	50421.	77	171779.
38	47813.	78	172173.
39	59205.	79	127262.
40	69217.	80	135358.
41	82506.	81	108855.
42	110004.	82	92261.
43	136902.	83	84986.
44	145821.	84	72369.
45	130893.	85	44832.
46	173803.	86	37791.
47	185513.	87	34882.
48	200730.	88	25035.
49	210687.	89	14406.
50	256215.	90	9180.
51	265671.	91	4807.
52	324478.	92	5443.
53	369418.	93	4508.
54	430536.	94	2533.
55	493412.	95	2464.
56	491579.	96	350.
57	522509.	97	1068.
58	527663.	98	525.
59	467299.	99	0.
60	447800.	100	3702.
61	449978.	101	0.

TABLE B-3. CURRENT NON-DISABILITY SBP PARTICIPANTS BY AGE (End of fiscal year 1978)

AGE	OFF	ENL	AGE	OFF	ENL
19	0.	0.	60	8596.	7865.
20	0.	0.	61	7460.	6211.
21	0.	0.	62	6205.	5077.
22	0.	0.	63	5353.	4261.
23	0.	0.	64	4351.	3423.
24	0.	0.	65	3520.	2763.
25	0.	0.	66	3326.	2318.
26	0.	0.	67	3034.	1977.
27	0.	0.	68	2708.	1703.
28	0.	0.	69	2453.	1447.
29	0.	0.	70	2166.	1289.
30	0.	0.	71	1850.	1041.
31	0.	0.	72	1586.	818.
32	0.	0.	73	1445.	731.
33	0.	0.	74	1227.	644.
34	0.	4.	75	1022.	517.
35	0.	16.	76	954.	511.
36	4.	225.	77	763.	434.
37	69.	1106.	78	621.	418.
38	224.	3184.	79	437.	333.
39	462.	6076.	80	413.	246.
40	727.	9424.	81	336.	164.
41	970.	12214.	82	252.	160.
42	1474.	13971.	83	265.	133.
43	2338.	14855.	84	191.	101.
44	3125.	14745.	85	166.	92.
45	3731.	14382.	86	140.	71.
46	3999.	14466.	87	103.	61.
47	4397.	15216.	88	64.	54.
48	4838.	16888.	89	42.	30.
49	4608.	15365.	90	39.	27.
50	4020.	13955.	91	20.	25.
51	3266.	11853.	92	23.	24.
52	3454.	10824.	93	12.	12.
53	4765.	11133.	94	7.	11.
54	5819.	11332.	95	5.	9.
55	6478.	10654.	96	1.	2.
56	7936.	11192.	97	0.	0.
57	9235.	10792.	98	2.	4.
58	9825.	10544.	99	0.	0.
59	8634.	8519.	100	0.	0.

TABLE B-4. CURRENT DISABILITY SBP PARTICIPANTS BY AGE (End of fiscal year 1978)

AGE	OFF	ENL	AGE	OFF	ENL
19	0.	42.	60	2676.	903.
20	0.	109.	61	2396.	742.
21	0.	222.	62	1961.	633.
22	0.	400.	63	1686.	560.
23	0.	549.	64	1508.	476.
24	5.	645.	65	1214.	400.
25	7.	720.	66	1108.	279.
26	10.	721.	67	1015.	276.
27	11.	718.	68	905.	221.
28	28.	716.	69	864.	183.
29	45.	766.	70	751.	155.
30	67.	765.	71	647.	142.
31	106.	814.	72	572.	126.
32	93.	578.	73	467.	105.
33	91.	564.	74	473.	119.
34	114.	507.	75	402.	118.
35	104.	579.	76	333.	106.
36	108.	530.	77	294.	97.
37	94.	457.	78	250.	98.
38	123.	499.	79	219.	74.
39	93.	569.	80	210.	62.
40	118.	637.	81	194.	35.
41	148.	741.	82	156.	55.
42	140.	776.	83	166.	34.
43	199.	873.	84	123.	18.
44	201.	924.	85	112.	23.
45	231.	1087.	86	94.	15.
46	297.	1219.	87	80.	6.
47	351.	1438.	88	29.	7.
48	390.	1722.	89	34.	5.
49	420.	1630.	90	28.	0.
50	403.	1503.	91	14.	0.
51	354.	1195.	92	16.	1.
52	356.	1101.	93	5.	2.
53	585.	1033.	94	10.	0.
54	906.	1140.	95	2.	0.
55	1183.	1050.	96	3.	0.
56	1638.	1149.	97	0.	0.
57	2301.	1053.	98	0.	0.
58	2529.	1094.	99	2.	0.
59	2473.	919.	100	0.	0.

TABLE B-5. NUMBERS OF CURRENT TITLE III RETIREES BY AGE (End of fiscal year 1978)

AGE	OFF	ENL	AGE	OFF	ENL
60	5896.	1296.	79	881.	71.
61	7974.	1840.	80	816.	66.
62	7084.	1803.	81	764.	55.
63	6330.	1550.	82	684.	47.
64	5374.	1273.	83	556.	41.
65	5080.	1140.	84	424.	22.
66	4828.	915.	85	341.	14.
67	4459.	821.	86	251.	18.
68	4140.	687.	87	186.	3.
69	3844.	613.	88	165.	7.
70	3406.	482.	89	91.	3.
71	3119.	355.	90	88.	4.
72	2610.	229.	91	44.	0.
73	2147.	243.	92	15.	0.
74	1872.	208.	93	20.	2.
75	1525.	130.	94	8.	0.
76	1225.	137.	95	5.	0.
77	1103.	102.	96	6.	0.
78	926.	95.	97	3.	0.

TABLE B-6. NON-DISABILITY RETIREE DEATH RATES

AGE	OFF	ENL	AGE	OFF	ENL
1	0.0	0.0	55	0.0075	0.0112
2	0.0	0.0	56	0.0082	0.0125
3	0.0	0.0	57	0.0090	0.0138
4	0.0	0.0	58	0.0098	0.0152
5	0.0	0.0	59	0.0108	0.0168
6	0.0	0.0	60	0.0119	0.0185
7	0.0	0.0	61	0.0130	0.0205
8	0.0	0.0	62	0.0144	0.0225
9	0.0	0.0	63	0.0158	0.0247
10	0.0	0.0	64	0.0173	0.0272
11	0.0	0.0	65	0.0190	0.0298
12	0.0	0.0	66	0.0209	0.0328
13	0.0	0.0	67	0.0229	0.0358
14	0.0	0.0	68	0.0251	0.0391
15	0.0	0.0	69	0.0275	0.0427
16	0.0	0.0	70	0.0300	0.0466
17	0.0	0.0	71	0.0330	0.0412
18	0.0	0.0	72	0.0360	0.0551
19	0.0	0.0	73	0.0394	0.0596
20	0.0	0.0	74	0.0431	0.0646
21	0.0	0.0	75	0.0471	0.0698
22	0.0	0.0	76	0.0515	0.0753
23	0.0	0.0	77	0.0562	0.0810
24	0.0	0.0	78	0.0614	0.0871
25	0.0	0.0	79	0.0672	0.0932
26	0.0	0.0	80	0.0735	0.0998
27	0.0	0.0	81	0.0801	0.1064
28	0.0	0.0	82	0.0870	0.1132
29	0.0	0.0	83	0.0941	0.1198
30	0.0	0.0	84	0.1014	0.1262
31	0.0	0.0	85	0.1091	0.1327
32	0.0	0.0	86	0.1172	0.1395
33	0.0	0.0	87	0.1259	0.1475
34	0.0	0.0	88	0.1350	0.1561
35	0.0015	0.0015	89	0.1448	0.1657
36	0.0017	0.0017	90	0.1551	0.1773
37	0.0018	0.0018	91	0.1661	0.1908
38	0.0020	0.0020	92	0.1777	0.2070
39	0.0021	0.0022	93	0.1902	0.2217
40	0.0023	0.0024	94	0.2032	0.2368
41	0.0025	0.0026	95	0.2170	0.2533
42	0.0026	0.0029	96	0.2320	0.2695
43	0.0028	0.0032	97	0.2482	0.2899
44	0.0031	0.0036	98	0.2679	0.3110
45	0.0033	0.0040	99	0.2901	0.3378
46	0.0036	0.0043	100	0.3180	0.3737
47	0.0039	0.0048	101	0.3469	0.3981
48	0.0043	0.0054	102	0.3852	0.4452
49	0.0045	0.0059	103	0.4289	0.5100
50	0.0049	0.0067	104	0.4636	0.5312
51	0.0053	0.0074	105	0.5440	0.8500
52	0.0058	0.0082	106	0.5667	0.9444
53	0.0062	0.0092	107	0.8500	0.9444
54	0.0068	0.0101	108	0.9444	0.9444