

Example of table structure:

**State and Local Government Retirement Systems—
Beneficiaries and Finances: 1980 to 1991**

[In millions of dollars, except as indicated. For fiscal years closed during the 12 months ending June 30]

YEAR AND LEVEL OF GOVERNMENT	Number of beneficiaries (1,000)	RECEIPTS					BENEFITS AND WITHDRAWALS			Cash and security holdings
		Total	Em- ployee contri- butions	Government contributions		Earn- ings on invest- ments	Total	Ben- efits	With- drawals	
				State	Local					
1980: All systems	(NA)	37,313	6,466	7,581	9,951	13,315	14,008	12,207	1,801	185,226
State-administered	(NA)	28,603	5,285	7,399	5,611	10,308	10,257	8,809	1,448	144,682
Locally administered	(NA)	8,710	1,180	181	4,340	3,008	3,752	3,399	353	40,544
1985: All systems	3,378	71,411	9,468	12,227	15,170	34,546	24,413	21,999	2,414	374,433
State-administered	2,661	55,960	7,901	11,976	8,944	27,139	18,230	16,183	2,047	296,951
Locally administered	716	15,451	1,567	251	6,226	7,407	6,183	5,816	367	77,481
1990: All systems	4,026	111,339	13,853	13,994	18,583	64,907	38,396	35,966	2,430	703,772
State-administered	3,232	89,162	11,648	13,964	11,538	52,012	29,603	27,562	2,041	565,641
Locally administered	794	22,177	2,205	32	7,045	12,895	8,793	8,404	389	138,131
1991: All systems	4,179	108,240	16,268	14,473	18,691	58,808	42,028	39,421	2,607	783,405
State-administered	3,357	85,576	12,563	14,455	11,553	47,006	32,323	30,167	2,156	630,551
Locally administered	822	22,664	3,705	18	7,138	11,803	9,706	9,255	451	152,854

NA Not available.

Source: U.S. Bureau of the Census, *Finances of Employee-Retirement Systems of State and Local Governments*, series GF, No. 2, annual.

Headnotes immediately below table titles provide information important for correct interpretation or evaluation of the table as a whole or for a major segment of it.

Footnotes below the bottom rule of tables give information relating to specific items or figures within the table.

Unit indicators show the *specified quantities* in which data items are presented. They are used for two primary reasons. Sometimes data are not available in absolute form and are estimates (as in the case of many surveys). In other cases we round the numbers in order to save space to show more data, as in the case above.

EXAMPLES OF UNIT INDICATOR INTERPRETATION FROM TABLE

Year	Item	Unit Indicator	Number shown	Multiplier
1991	Beneficiaries	Thousands	4,179	1,000
1991	Receipts	\$ Millions	108,240	1,000,000

To Determine the Figure it Is Necessary to Multiply the Number Shown by the Unit Indicator:

Beneficiaries = 4,179 * 1,000 or 4,179,000 (over 4 million).

Receipts = 108,240 * 1,000,000 or 108,240,000,000 (over 108 billion).

When a table presents data with more than one unit indicator, they are found in the headnotes and column headings (shown above), spanner (table 53), stub (table 76), or unit column (table 75). When the data in a table are shown in the same unit indicator, it is shown in boldface as the first part of the headnote (table 2). If no unit indicator is shown, data presented are in absolute form (table 1).

Heavy vertical rules are used to separate independent sections of a table, as shown above, or in tables where the stub is continued into one or more additional columns (table 4).

Averages. An average is a single number or value that is often used to represent the “typical value” of a group of numbers. It is regarded as a measure of “location” or “central tendency” of a group of numbers.

The *arithmetic mean* is the type of average used most frequently. It is derived by summing the individual item values of a particular group and dividing the total by the number of items. The arithmetic mean is often referred to as simply the “mean” or “average.”

The *median* of a group of numbers is the middle number or value when each item in the group is arranged according to size (lowest to highest or visa versa); it generally has the same number of items above it as well as below it. If there is an even number if items in the group, the median is taken to be the average of the two middle numbers.

Per capita (or per person) quantities. A per capita figure represents an average computed for every person in a specified group (or population). It is derived by taking the total for an item (such as income, taxes,

or retail sales) and dividing it by the number of persons in the specified population.

Index numbers. An index number is the measure of difference or change, usually expressed as a percent, relating one quantity (the variable) of a specified kind to another quantity of the same kind. Index numbers are widely used to express changes in prices over periods of time but may also be used to express differences between related subjects for a single point in time.

To compute a price index, a base year or period is selected. The base year price (of the commodity or service) is then designated as the base or reference price to which the prices for other years or periods are related. Many price indexes use the year 1982 as the base year; in tables this is shown as "1982=100". A method of expressing the price relationship is: The price of a set of one or more items for a related year (e.g. 1990) **divided by** the price of the same set of items for the base year (e.g. 1982). The result multiplied by 100 provides the index number. When 100 is subtracted from the index number, the result equals the percent change in price from the base year.

Average annual percent change. Unless otherwise stated in the *Abstract* (as in Section 1, Population), average annual percent change is computed by use of a *compound interest formula*. This formula assumes that the rate of change is constant throughout a specified compounding period (one year for average annual rates of change). The formula is similar to that used to compute the balance of a savings account which receives compound interest. According to this formula, at the end of a compounding period the amount of accrued change (e.g. school enrollment or bank interest) is added to the amount which existed at the beginning of the period. As a result, over time (e.g., with each year or quarter), the same rate of change is applied to a larger and larger figure.

The *exponential formula*, which is based on continuous compounding, is often used to measure population change. It is preferred by population experts because they view population and population-related subjects as changing without interruption, ever ongoing. Both exponential and compound interest formulas assume a constant rate of change. The former, however, applies the amount of change continuously to the base rather than at the end of each compounding period. When the average annual rates are small (e.g., less than 5 percent) both formulas give virtually the same results. For an explanation

of these two formulas as they relate to population, see U.S. Bureau of the Census, *The Methods and Materials of Demography*, vol. 2, 3d printing (rev.), 1975, pp. 372-381.

Current and constant dollars. Statistics in some tables in a number of sections are expressed in both current and constant dollars (see, for example, table 699 in section 14). Current dollar figures reflect actual prices or costs prevailing during the specified year(s). Constant dollar figures are estimates representing an effort to remove the effects of price changes from statistical series reported in dollar terms. In general, constant dollar series are derived by dividing current dollar estimates by the appropriate price index for the appropriate period (for example, the Consumer Price Index). The result is a series as it would presumably exist if prices were the same throughout, as in the base year—in other words as if the dollar had constant purchasing power. Any changes in this constant dollar series would reflect only changes in real volume of output, income, expenditures, or other measure.

Explanation of Symbols:

The following symbols, used in the tables throughout this book, are explained in condensed form in footnotes to the tables where they appear:

- Represents zero or rounds to less than half the unit of measurement shown.

B Base figure too small to meet statistical standards for reliability of a derived figure.

D Figure withheld to avoid disclosure pertaining to a specific organization or individual.

NA Data not enumerated, tabulated, or otherwise available separately.

NS Percent change irrelevant or insignificant.

S Figure does not meet publication standards for reasons other than that covered by symbol B, above.

X Figure not applicable because column heading and stub line make entry impossible, absurd, or meaningless.

Z Entry would amount to less than half the unit of measurement shown.

In many tables, details will not add to the totals shown because of rounding.