

## Percent Male/Female

### Overall Summary

#### *What is the Percent Male/Female Assumption and how is it Used?*

The Percent Male/Female assumption is used to provide a default gender whenever we receive data with missing gender information.

Many assumptions vary by gender and our valuation data requires a gender code for each plan member in order to calculate and project benefits accurately. We use several gender-based assumptions in the actuarial valuation, such as mortality and disability.

### High-Level Takeaways

The data fit the assumptions well, so we did not change our current Percent Male/Female assumption.

### Assumptions

All assumptions used in the development of the Percent Male/Female match those disclosed in the [2012 Actuarial Valuation Report](#).

### General Methodology

To develop Percent Male/Female assumptions, we simply calculate the percent of active members that are male and the percent of active members that are female and set the assumption to a multiple of 10 percent.

### Data

We used active records from the 1983–2012 valuation data. No special data was added for this assumption and no data was excluded.

### Law changes

No law changes impacted our study of the Percent Male/Female assumption.

### Results

#### *All-Plan Summary*

We did not change the Percent Male/Female assumptions for any system. The table to the right summarizes these assumptions.

Percent Male/Female Assumptions		
System	Percent Male	Percent Female
PERS	50%	50%
TRS	30%	70%
SERS	20%	80%
PSERS	70%	30%
LEOFF	90%	10%
WSPRS	90%	10%

## By System

### PERS

The Public Employees' Retirement System (PERS) as a whole shows slight variations in Percent Male/Female over the study period, but stays relatively stable, with slightly more females than males each year.

Studied independently of the other PERS plans, PERS 1 shows slightly lower Percent Male rates than the analysis of the PERS system as a whole. However, since Plan 1 is a closed plan and much smaller than the other PERS plans, we feel it would not be prudent to change the assumption format.

PERS 3 was introduced as a new plan during the previous experience study period, and we do not have historical data for the entire period. However, the data for PERS 3 models the same trends as the PERS 2 data.

### TRS

The Teachers' Retirement System (TRS) as a whole shows slight variations in Percent Male/Female over the study period, but stays relatively stable in the last ten years, with about 70 percent of the population consisting of female membership.

Studied independently of the other TRS plans, TRS 1 shows slightly lower Percent Female rates than the analysis of the TRS system as a whole. However, since Plan 1 is a closed plan and much smaller than the other TRS plans, we feel it would not be prudent to change the assumption format.

TRS 3 was introduced as a new plan in 1996 and we do not have historical data for the entire period. The data for TRS 3 models the same trends as the TRS 2 data.

### SERS

The School Employees' Retirement System (SERS) as a whole shows slight variations in Percent Male/Female over the study period, but stays relatively stable in the last 20 years, with about 80 percent of the population consisting of female membership.

While SERS 2 opened in 2000, its membership consists of employees in school and educational service districts who would have been in PERS 2 prior to 2000. This allowed us to track data by identifying the members in the PERS 2 data for the entire study period.

SERS 3 was introduced in 2000 and, therefore, we do not have historical data in that plan for the entire study period. The data we do have for SERS 3 tracks closely with the SERS 2 data over that time period.

### PSERS

The Public Safety Employees' Retirement System opened in 2006, and we do not have data for the entire study period.

Male membership as a percentage of the total has remained relatively steady at slightly over 70 percent. We believe there is a chance that female membership could increase in the future, so we have rounded the percent male assumption in this system down to 70 percent.

### LEOFF

The Law Enforcement Officers' and Fire Fighters' Retirement System (LEOFF) as a whole shows very slow increases in female membership over the study period, but stays relatively stable, with just over 90 percent of the population consisting of male membership.

We believe that female membership will continue to show slight increases in the future, so we have rounded the percent male assumption in this system down to 90 percent.

Studied independently, LEOFF 1 shows slightly higher male rates than the analysis of the LEOFF Plans 1 and 2 together. However, since LEOFF 1 is a closed plan and much smaller than LEOFF 2, we feel it would not be prudent to change the assumption format.

### **WSPRS**

The Washington State Patrol Retirement System (WSPRS) as a whole shows very slow increases in female membership over the study period, but stays relatively stable, with just over 90 percent of the population consisting of male membership.

WSPRS 2 was introduced in 2003 and we do not have historical data for the entire period. The data we have for WSPRS 2 models the same trends as the WSPRS 1 data.

We believe that female membership will continue to show slight increases in the future, so we have rounded the percent male assumption in this system down to 90 percent.