



Notice of Meeting

Special Meeting of the Representative Assembly

University of California
[Vol. II, No. 11]
Thursday, May 24, 1956, at 3:10 p.m.

Room 155 Dwinelle Hall [Berkeley]

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This Special Meeting has been called by the Vice-Chairman in order that consideration may be given to reports concerning several topics of importance and urgency that could not be made ready for presentation at earlier meetings.

Order of Business

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I. Minutes of the meeting of May 8, 1956. The reading of the minutes, at any special meeting, may be dispensed with by two-thirds vote of the voting members present.	
II. Special Orders:	
1. Reports of the Graduate Council. M. A. Stewart, Acting Dean	
a. Proposed Reorganization of the Graduate Council	1
b. Off-Campus Instruction Leading to Higher Degrees	6
2. Report of the Committee on University Welfare Concerning Group Life Insurance. E. S. Rogers, Chairman	13
III. Any other business which the Assembly may, by unanimous consent of the voting members present, decide to take up.	

THOMAS B. STEEL, *Secretary*
Representative Assembly
Berkeley, May 17, 1956

Report of the Graduate Council, Northern Section

TO THE REPRESENTATIVE ASSEMBLY:

The Graduate Council upon instructions from the Representative Assembly has studied the report and recommendations of the Committee on Reorganization of the Academic Senate concerning the Graduate Council, and submits the following report and recommendations, which were approved at its meeting of April 23, 1956:

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Should the Graduate Council Be Reorganized?

Before reorganization is undertaken definite objectives should be established. If graduate instruction is to be continued in the University, there must be some organization under which it is controlled.

Several alternative possibilities for reorganization of the Graduate Council have been considered. The present Council is broadly representative. Enlargement of the membership was recently discussed by the Council, and the conclusion was reached that an increase in size would hinder rather than facilitate the conduct of business. The final policy recommendation was to appoint other members of the Academic Senate to special subcommittees of the Council as needed and at the discretion of the Vice-Chairman of the Council. While this action did not constitute reorganization of the Council, it firmly re-established as policy a mechanism to assure adequate and flexible coverage of problems under study.

It should be noted that activities of a routine nature (e.g., awarding of degrees and certificates, etc.) are delegated to the Administrative Committee of the Council.

The Graduate Council has given consideration to the possibility of reorganization of the Council into a series of subcouncils. After lengthy consideration it does not recommend reorganization into subcouncils. The principal reasons for this are as follows: few items which are currently referred for action or study to the Graduate Council could be referred logically to a subcouncil for final action. It is felt that such subjects affect general policy in all graduate departments and are best considered by a council of the present type. Consideration of even specific departmental problems by a subcouncil from interrelated fields could only be in the nature of a preliminary study and result in a recommendation to the Graduate Council for final action. This function is accomplished equally well or better by the appointment and action of the present type of study subcommittees with broad representation from related and unrelated fields.

It is perhaps pertinent to point out the equitable distribution of current representation on the Council.

	Group	Departments or Schools	Representatives	Ratio Representation
I	Physical Sciences.....	11	4	1:3
II	Biological Sciences.....	26	5	1:5
III	Humanities.....	19	5	1:4
IV	Social Sciences.....	12	4	1:3
		—	—	—
		68	18	1:4

An additional consideration of representation reveals that nineteen schools or departments offering professional degrees have seven representatives, and fifty purely academic departments have eleven

representatives. It is felt that the Committee on Committees has appointed a well-balanced Graduate Council capable of carrying out its current and foreseeable duties.

The Graduate Council believes a most effective way to integrate University instruction and research is by schools and departments, both professional and academic, working together through the Graduate Council in building a stronger and more unified graduate program in the Northern Section of the University.

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Problems Associated with the Expected Increase of Enrollment

The Graduate Council feels that the present organization, if given additional personnel and adequate space, can continue to handle graduate affairs despite the expected large increase in enrollment. An increase in enrollment should not alter the efficiency of the organization. Furthermore it seems that advantage should be taken of the many years of experience in the personnel of the present organization to shape the program in the future. It is thought that delegation of graduate administrative responsibilities to schools and departments would not accomplish the task more efficiently, but rather would encumber them with routine details in a period of rapid expansion when every effort will be needed to maintain and improve standards of teaching and research.

Problems Relating to Admissions

The Graduate Council feels that the functions related to graduate admissions are not too highly centralized in the Graduate Division. Indeed if coordination and uniformity are essential in the larger aspects of the graduate program in the Northern Section of the University, it is imperative to have a centralized control in administration.

The Graduate Council has found that much detailed technical information regarding standards in various schools, University standards, policies, etc., is required for evaluation of admission applications. Currently this is handled by a small staff in the Graduate Division, with addition of clerical help in rush periods. Obviously considerable experience is needed to render competent and consistent appraisals. Continuity and consistency would be practically unattainable in a decentralized system. The peak load of applications for admission occurs just prior to July 15 and processing is required during the summer months. Change in personnel, sickness, vacations, etc., could cause problems and delays. This would be particularly serious in the case of foreign applicants. It has taken many years to assemble in the Graduate Division all the information necessary for rapid processing of applications for admission, and these data must be supplemented and revised continuously. The process of handling transcripts, testimonials, and letters requires wide knowledge of foreign languages. Detailed knowledge of immigration regulations is also necessary. Moreover, since the Graduate Division staff handling these matters is small, it would seem that widespread departmental assumption of this function would inevitably require an increase in personnel, added expense, and the diversion of senior faculty members from their primary responsibilities.

The Graduate Council has found little evidence of special delay inherent in the present system due to unnecessary paper work.

Entrance requirements based on Academic Senate Regulations necessitate review and screening of all applicants' qualifications. The Graduate Division sees that these requirements are met. Sixty-one of 104 departments, schools or groups have taken advantage of the privilege of reviewing and screening of applicants. Their recommendations to the Graduate Division are nearly always accepted. As a matter of fact the final acceptance of qualified students is a departmental responsibility, the decision being influenced normally by limitations in staff and facilities. Those students with questionable qualifications should be screened carefully. The Graduate Council feels that it is only by handling the primary reviews in the Graduate Division

that uniform high standards can be assured in the graduate program of the University.

The Graduate Council's investigations have revealed that at the present time there are few if any unnecessary delays in processing applications. The primary causes of unnecessary delay, in contrast to the necessary steps of review, usually involve the mistakes or delays of the students or of the departments. Moreover, most of the time-consuming steps on applications would seem to be more expeditiously carried out from an office in the Administration Building than from separate offices scattered over the campuses of the Northern Section. Action on a normal and complete application is completed within four to six days. We see no reason why this time should be permitted to increase with the growth in enrollment if suitable expansion of office facilities and personnel is provided. Some consideration might be given to development of simpler admission forms and clearer instructions in the hope that applicants would comply more adequately.

Some delay may result from applications being sent first to the department. In certain cases (e.g., some professional schools) an additional application blank and other requirements are requested. It appears that this is a source of delay, since the student, if applying to the Graduate Division, is told to apply also to the school for appropriate forms and instructions.

Nearly 4,000 cases were processed for admission for the fall semester of 1955. Many of these appeared in the Graduate Division in the last ten days before the deadline. Yet they were put through quickly except in the cases of inadequate information or questionable eligibility.

The criticism of impersonal handling of applicants could be partially answered by changing the form letters that are sent out, but it is unreasonable to expect a Graduate Dean to write warm personal letters to 4,000 applicants. Since schools and departments have the privilege of review and submission of recommendations on applicants, if they request the privilege, interested faculty members can be as personal and warm as they please to applicants as long as they do not violate University regulations in making promises they have no authority to make.

Recommendations

- (1) The Graduate Council recommends against the delegation of authority for the administration of the graduate program to individual schools and departments for the following reasons:
 - (a) The conduct of the graduate program is now being effectively and efficiently administered by the Graduate Division on the basis of policy determined by the Graduate Council;
 - (b) the dispersal of this responsibility would weaken the voice of the Academic Senate in graduate matters and make effective review of the administration of the graduate program difficult if not impossible;
 - (c) the present arrangement, whereby the Dean and Associate Deans of the Graduate Division meet regularly with the Council permits this Senate Committee to maintain an intimate knowledge of the administration of the Division and to observe the effects of its policy recommendations;
 - (d) the dispersal of authority for administration of the graduate program,

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in our opinion, would result inevitably in a greater variation in academic standards;
 - (e) the Graduate Division is making every effort to cooperate with departments and schools in carrying out their delegated functions. Improvements are being made in this relationship and more are possible, but the deficiencies are not inherent in the system and can be corrected;
 - (f) the administration of a dispersed system would, in our judgment, involve costly duplications, although this does not appear to be a decisive argument against the proposal were it regarded

as superior on other grounds.

- (2) The Graduate Council recommends that the present organization of the Graduate Council and the Graduate Division be retained for the following reasons:
 - (a) As previously stated, the present system is working effectively and efficiently;
 - (b) division into a series of subcouncils would not appear to offer advantages over the present system of subcommittees and study committees and would be difficult to administer;
 - (c) assignment of assistant deans to professional schools or groups of related departments would appear to complicate the functioning of the central office of the Graduate Division without any obvious benefits to the system.
- (3) The Graduate Council recommends the appointment of another Associate Dean at this time and continual critical review of the Graduate Division Office to assure efficiency and expeditious handling of business as the load increases.
- (4) The Graduate Council recommends that the following steps be taken (or continued) to improve relationships between the Graduate Division and the individual departments and schools:
 - (a) All foreign students seeking admission to the Graduate Division should be required to submit certified translations of transcripts and other documents relevant to admission;
 - (b) an annual report should be made to the Graduate Council on the continuing program of special consultations, as are now being conducted between the Graduate Division and the schools and departments, toward facilitating instruction, research, and other matters of importance in the graduate program;
 - (c) in those cases where an additional application form or other requirement is requested by a department or school, arrangements should be made in this case to insure that a single letter of inquiry to any division of the University results in the dispatch of complete information and forms to the applicant;
 - (d) a handbook should be prepared summarizing current regulations, policies, and procedures of the Graduate Division. This handbook should be available to all schools and departments and subject to periodic revision as changes occur.

Respectfully submitted

M. A. STEWART

Acting Dean of the Graduate Division

May 2, 1956

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Report of the Graduate Council, Northern Section

TO THE REPRESENTATIVE ASSEMBLY:

At its meeting on April 23, 1956, the Graduate Council gave consideration to a report of its sub-committee appointed to study a proposal presented by Dr. B. M. Woods, Vice-Chairman—University Extension, that off-campus instruction be offered for the master's degree, and to study also the entire conception of off-campus instruction directed toward higher degrees. After consideration of the report and the recommendations contained therein, the Graduate Council voted to approve the report and recommend to the Representative Assembly its adoption, together with appropriate revisions in the Regulations of the Academic Senate pertaining to the master's degree.

The report, as approved by the Graduate Council, follows:

General Considerations:

A. The problem at large

1. Has American society changed in the recent past in such a way as to have created a demand for continuing academic instruction beyond the baccalaureate (and degrees to certify that instruction) that can no longer be pursued under the circumstances of campus life as we have been in the habit of conceiving it? The answer seems to be yes. If the demands of essential industry and of government are indicative, many people wish to be provided with the opportunity of study toward advanced degrees, and unless such an opportunity can be provided for these people at the location in which they find themselves employed, they will either move to other and perhaps less essential places, or their professional training will perform rest at its relatively inexpert level.
2. Is it the obligation of this University to attempt to meet the social demand? Two kinds of answer seem to present themselves: (a) if we think of the university as traditionally conceived (insisting on its ancient, aristocratic inheritance), and of the graduate student as either the dedicated “clerical” figure or the civilized product of a humanistic discipline that we associate with that traditional conception, and of any advanced degree as representing a point of achievement in the disinterested devotion to pure ideas—then the answer, quite clearly, is no; and (b) if we think of the university as an instrument of public education almost certainly to be subjected to a greater and greater degree of democratization in the next few decades, and of the graduate student as a person who is frequently interested in a higher level of both professional competence and prestige than he could command if he were not a graduate student, and of some advanced degrees in the actualities of American university education as representing exactly these qualifications; if, further, we remind ourselves that the University of California is a state university, and that the practice of off-campus graduate study is already a commonplace throughout the state universities in this country and is not unknown to some of the private institutions; and if, finally, we recognize the fact that the State of California has undergone and is undergoing a peculiarly intensive alteration of its historic character and has become one of the world centers of industrial and

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technical activity of a very important if highly special kind—then the answer, perhaps quite as clearly, is yes.

3. Assuming that the need is real and that it is our obligation to meet the need, the general problem breaks down into specific considerations of how best we can undertake this responsibility, how, that is to say, we can offer off-campus work toward advanced degrees without creating a second-class degree through a decline of standards. (It should be said, and not in a mere parenthesis, that what we are unwilling to do as well as we can, others are prepared and eager to do less well than we can.) The Graduate Council's chief concern was with these specific considerations pertaining to the maintenance of standards, but some University considerations of a general character are also of concern and should be stated at this point.

B. University Problems

1. It is probably desirable that, given the organizational nature of the University of California, some effort should be made to regularize off-campus graduate study on a state-wide basis.
2. The proliferation of off-campus centers throughout the state may well point to the development of a number of sub-campuses. While the demand is often for a particular kind of training that is determined by the special employment interests in a given industrial area, some communities (San Diego in the south and Sacramento in the north have been named) include such a variety of interests that the development of sub-campuses may well be a future possibility.

3. Strong departments and schools, and departments and schools which by the very intimacy of their relationships with industrial and governmental installations are perforce zealous in sustaining their high reputations, present only a minimal threat to the general standards of graduate study. Weaker departments and schools are another matter, and demands for off-campus instruction must be anticipated from a variety of quarters, from both the strong and the weaker.
4. Are we next to look toward a demand for the doctor's degree to be earned in whole or in part through off-campus study? Such demands have already been made. The University of California, Los Angeles, gives assurance, however, that they do not anticipate a time when it will be necessary to expand their present off-campus doctoral offering, the single degree of Ed.D. with which they apparently now feel themselves uneasily burdened. The Graduate Council strongly feels that it is exactly the difference between certain kinds of master's degrees and the doctor's degree that marks the difference between possible off-campus graduate study and impossible off-campus graduate study, and it therefore includes in its recommendations strictures that will limit off-campus graduate study to those master's degrees that are adapted or adaptable to it.

Special Considerations of Standards:

A. Campus versus off-campus study from the point of view of the value of a campus "atmosphere" to graduate study.

1. This intangible matter has repeatedly been raised. It can be and has been

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argued that for many graduate students on campus, especially part-time students who sandwich in their courses and research as best they can between hours of employment outside the university, the notion of their sharing in any rich way in the campus atmosphere is simply unreal. Dean Boelter attempts (without much success, he admits) to create a university ambiance in his off-campus centers through the organizational activities of a local committee. For certain graduate disciplines, the campus atmosphere, intangible as it may be, is indispensable; for others, less so. Again, the Graduate Council would propose off-campus degrees only in those areas where it seems most dispensable and where the corresponding compensations (a graduate student in engineering, for example, sharing in the "atmosphere" created by an active and responsible involvement in engineering industry) are at least of equal importance.

2. Will the opportunity of pursuing an advanced degree off-campus and at the same time earning a large salary tend to draw more and more students away from campus study when, under present conditions, they would find it possible to be there? The answer, given the expanding educational future, seems to be no.
3. Is it not dangerous to the whole conception of graduate study to split off, in a process of cellularization, one discipline from all others, as if there were not a continual interdependence of disciplines that requires the presence of the facilities and the staffs of all of them? This again is a matter of degree. Some disciplines entail such complete interdependence of various areas (librarianship, for example) that it is not conceivable that an advanced degree in that area can be pursued off campus. Other disciplines are at least relatively autonomous, and the Graduate Council's recommendations are intended to be flexible enough to permit off-campus course offerings in such relatively few outside areas that such a discipline (engineering, for example) requires.

B. The quality of staff What safeguards are to be established to ascertain that the professional competence

of instructors who are not on the regular staff (and the services of such people are indispensable to this conception) is at least as high as that of instructors who are on the regular staff? The usual system of academic review and Budget Committee sanction is apparently out of the question, but a much more rigorous and systematic examination of qualifications than now frequently prevails in the reviewing of instructors of undergraduates in the Extension Division is obviously necessary. Departmental sanction alone is not adequate. Here, as in other specific matters, the Graduate Council will have to assume the burden of an adequate and efficient machinery.

C. The quality of the student

1. The age level of off-campus students would almost certainly be at least some-what higher than that of campus students. It has been argued that graduate study is at least in part a formative process, a process whereby the student, as he comes into maturity, comes into a **certain kind** of maturity, and that it is not to the benefit of our advanced degrees to offer them to men already entirely formed in character when they initiate their graduate studies. It has also been argued that the example of veteran education, with its tremendous stimulation

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to the entire student population, showed us rather the contrary. It is argued that the maturity of the off-campus graduate students, already responsibly employed, results in a more insistent demand for quality of instruction and facilities than the relative immaturity and professional irresponsibility (nothing invidious here) of the campus graduate student. The Graduate Council feels again that it is at least largely in the nature of the degree in question that the answer to this debatable issue lies.

2. The part-time graduate student. Does not their economic situation already create more part-time graduate students than is desirable in a university? Will the present proposals not only serve to increase their number? The answer is unquestionably yes. In most off-campus graduate centers, programs extending over four and five years will be necessary if the entire requirements for the master's degree are to be satisfied. It is possible, however, that in certain disciplines the advantages of a simultaneous and continuous professional experience more than offset the disadvantages of protracted graduate study. One predictable consequence of the long-time, part-time program is surely that many will be called and few will complete.
3. Human energies. Can men already past their youth be expected to carry on full-time professional employment and then pursue with real alertness and intensity a graduate course or two besides? There is assurance that the example of adult education and the experience of those in charge of off-campus programs elsewhere both demonstrate that they can be. It has been said that here as elsewhere a change is as good as a rest.

- D. The nature of course offerings Will the institution of a graduate program within the orbit of particular industrial interests not result in courses that meet special and localized needs but not the basic needs that the graduate degree implies first of all? Apparently this is not currently a problem. As now constituted, the off-campus offerings in engineering of the Southern Section, for example, deal with fundamental concepts of basic engineering rather than with specific courses in individual fields. Nevertheless, it would appear desirable for the Council, in reviewing proposed off-campus offerings (as suggested later), to keep such considerations in mind.

CONCLUSION:

The Graduate Council concludes, after taking all these matters, some of them debatable, and many others into consideration, that off-campus graduate study toward advanced degrees is feasible in the University of California provided the Graduate Council maintains certain rigid restrictions as specified below.

Recommendations

The Graduate Council makes the following proposals to the Representative Assembly together with such revisions in the text of the several University bulletins as may be made necessary by them:

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- I. Departments, schools and colleges may offer work leading toward professional master's degrees in whole or in part at off-campus centers if off-campus study offers distinct advantages to society and no detriment to the program. When, in the discretion of such a department, school or college and in the view of the Graduate Council, any substantial part of the program may be more effectively conducted on the campus, the role of the campus should be insisted upon for that part of the program.
- II. Departments that offer the M.A. or the M.S. degrees may offer or accept as much as half of the total requirements in units and residence toward these degrees at off-campus centers if off-campus study in these departments offers distinct advantages to these degrees or to those professional degrees on which such nonprofessional study may in part depend.
- III. No part of the Graduate Division's requirements for degrees higher than those specified may be satisfied by off-campus study.
- IV. These proposals are subject to the following strictures:
 - A. The Graduate Council, acting on the recommendations of a standing subcommittee, will approve each off-campus program that may be recommended to it only when it is persuaded that the proposed course offering, facilities, and staff are at least equivalent to those available for the same program on the campus.
 - B. The Graduate Council will make an annual review of all off-campus graduate activity in course offering, facilities, and staff.
 - C. Every proposed course within any off-campus program must be approved by the Graduate Council through its standing sub-committee and following the same procedures habitually followed for courses offered on the campus.
 - D. Every instructor not already on the regular staff who may be proposed for any off-campus program must be approved by the Graduate Council through its standing sub-committee by review procedures of the Council's devising.
 - E. Standards governing the admission of students to off-campus graduate study will be identical with those currently in effect in the Graduate Division, and no student will be admitted to off-campus graduate courses who has not been previously admitted to the Graduate Division.
- V. The Graduate Council recommends approval of the above recommendations, and, in order to implement this action, proposes the following amendments to the Regulations of the Academic Senate:

Present Wording	Amended Wording Recommended
450. Except as provided in § 453, no student shall be recommended for a degree from any department of the University who shall not have been in residence at least one academic year.	450. Except as provided in §§ 453 and 883, no student shall be recommended for a degree from any department of the University who shall not have been in residence at least one academic year.
872. No graduate student will be recommended for any degree except upon completing at least one year of residence at the University of California, etc.	872. Except as provided in § 883, no graduate student will be recommended for any degree except upon completing at least one year of residence at the University of California, etc.

883. Enact under this number a new Regulation, to be preceded by the heading indicated, and to read as follows:

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Regulation as to Off-campus Graduate Instruction in the Graduate Division, Northern Section

883. A school, department, or group of departments which offers a program leading to a Master's degree under the jurisdiction of the Graduate Division, Northern Section, may, in cooperation with University Extension, provide, at a center or centers other than a campus of the University, a program of graduate instruction designed to satisfy, in full or in part, the requirements for that degree. Such off-campus graduate instruction shall be authorized, on the recommendation of the school, department, or group of departments concerned, only if, in the judgment of the Graduate Council of the Northern Section, the proposed program will afford distinct advantages to society and will not be detrimental to the standards ordinarily required for the degree. Programs of off-campus graduate instruction and study are subject to the following provisions.

- (A) Requirements for a professional Master's degree may be satisfied in full by off-campus graduate study unless the Graduate Council of the Northern Section determines that a substantial part of those requirements may be more effectively satisfied by resident study on a campus of the University.
- (B) Not more than one-half of the total unit and residence requirements for the degree of Master of Arts or Master of Science may be satisfied by off-campus graduate study.
- (C) Each proposed program of off-campus graduate instruction must be approved by the Graduate Council of the Northern Section, and such approval shall be granted only if the Council, acting on the recommendation of a standing subcommittee on off-campus graduate programs, shall have determined that the proposed course offerings, facilities, and staff are at least equivalent to those available on the campus of the University where the program leading to the degree is ordinarily offered.
- (D) Each course to be included in an off-campus graduate program, and each instructor in such a course, if he is not a member of the department of the University in which the corresponding course is offered, must be approved by the Graduate Council of the Northern Section, acting on the recommendation of the subcommittee mentioned in paragraph (C) above, and in accordance with the usual University procedures (see §§1285 and 1295) and with such special procedures as the Council may determine. The Council shall make an annual review of all programs of off-campus graduate instruction with respect to course offerings, facilities, and staff.
- (E) No student may enroll in an off-campus graduate program who has not been admitted to the Graduate Division, Northern Section.

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Present Wording	Amended Wording Recommended
911. Normally the entire program for the Master's degree must be completed in residence at the University of California. In exceptional cases, etc.	911. Normally the entire program for the Master's degree must be completed in residence at the University of California. See, however, §883. In exceptional cases, etc.

Present Wording	Amended Wording Recommended
<p>1285. University of California Extension courses yielding credit towards an academic degree shall be approved by the Vice-President—University Extension and then submitted for approval to (A) the department of the University concerned (B) the Committee on Courses of Instruction of the Academic Senate, Northern Section, in the case of (1) correspondence courses prepared in the northern part of California (2) class courses designated by numbers with the prefix “XB,” and (3) class courses designated by numbers with the prefix “X” that are offered in the northern part of California; or the Committee on Courses of Instruction of the Academic Senate, Southern Section, in the case of (1) correspondence courses prepared in the southern part of California (2) class courses designated by numbers with the prefix “XL,” and (3) class courses designated by numbers with the prefix “X” that are offered in the southern part of the State (see §1287). Complete approval must be received before any public announcement of such courses be made. Extension courses acceptable as part of a postgraduate program leading to a recommendation for a teacher's credential shall be so designated in the announcements of University Extension, and must, in addition to approval as specified in the preceding paragraph, have received the further approval of the School of Education at Berkeley or at Los Angeles.</p>	<p>1285. University of California Extension courses yielding credit towards an academic degree shall be approved by the Vice-President—University Extension and then submitted for approval to (A) the department of the University concerned (B) the Committee on Courses of Instruction of the Academic Senate, Northern Section, in the case of (1) correspondence courses prepared in the northern part of California (2) class courses designated by numbers with the prefix “XB,” and (3) class courses designated by numbers with the prefix “X” that are offered in the northern part of California; or the Committee on Courses of Instruction of the Academic Senate, Southern Section, in the case of (1) correspondence courses prepared in the southern part of California (2) class courses designated by numbers with the prefix “XL,” and (3) class courses designated by numbers with the prefix “X” that are offered in the southern part of the State (see §1287). Complete approval must be received before any public announcement of such courses be made. Extension courses acceptable as a part of a postgraduate program leading to a recommendation for a teacher's credential shall be so designated in the announcements of University Extension, and must, in addition to approval as specified in the preceding paragraph, have received the further approval of the School of Education at Berkeley or at Los Angeles. Extension courses included in a program of off-campus graduate instruction (see §883) must have received the further approval of the Graduate Council of the Northern Section.</p>
<p>1295. All members of the University Extension staff who offer courses that are announced as yielding credit towards an academic degree must be members of the university departments in which instruction is offered, or must be endorsed by the Committee on Courses of Instruction concerned, acting in consultation with the departments in question.</p>	<p>1295. All members of the University Extension staff who offer courses that are announced as yielding credit towards an academic degree must be members of the university departments in which instruction is offered, or must be endorsed by the Committee on Courses of Instruction concerned, acting in consultation with the departments in question. All such members who offer courses in a program of off-campus graduate instruction (see §883), and who are not members of the university departments in which the corresponding courses are offered, must be further endorsed by the Graduate Council of the Northern Section.</p>
<p>1300. (A) In the curricula leading to the degrees of A.B. and B.S., and in post-graduate programs leading to recommendations for teachers' credentials, credit shall be allowed for courses in University Extension, University of California, designated by numbers with the prefix “X,” “XB,” or “XL” (see §1287), subject to the university requirements for such degrees and recommendations. Such courses shall be rated on the same basis in all respects as courses taken in residence at accepted institutions.</p>	<p>1300. (A) In the curricula leading to the degrees of A.B. and B.S., in programs of off-campus graduate instruction (see §883), and in postgraduate programs leading to recommendations for teachers' credentials, credit shall be allowed for courses in University Extension, University of California, designated by numbers with the prefix “X,” “XB,” or “XL” (see §1287), subject to the university requirements for such degrees and recommendations. Such courses shall be rated on the same basis in all respects as courses taken in residence at accepted institutions.</p>
<p>(B) Etc.</p>	<p>(B) Etc.</p>

Respectfully submitted
M. A. STEWART
Acting Dean of the Graduate Division
May 2, 1956

Report of the Committee on University Welfare

TO THE REPRESENTATIVE ASSEMBLY:

On October 4, 1955, the Representative Assembly requested the Committee on University Welfare “to study and report to the Assembly methods of group survivor's insurance best fitted to meet faculty needs.”

The Committee herewith presents the report of its study of this subject. The Committee believes that, all things considered, integration of the present University Pension and Retiring Annuities System with the Federal Old Age and Survivor's Insurance program would be beneficial to a majority of the faculty and recommends that the members of the Northern Section of the Academic Senate be polled by mail ballot to determine their wishes in this matter.

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Background

The general basis for this inquiry arises from the fact that the present University Pension and Retiring Annuities System (P.R.A.S.), despite its many advantages over the former system, does not provide appreciable life insurance protection for faculty families, especially the younger members for whom the need might be the greatest. With respect to this need there exist two apparently advantageous means of providing such protection for faculty members—group life insurance and/or participation in the Federal Old Age and Survivor's Insurance (“Social Security”)—available to staff members of publicly supported universities. If a majority of eligible staff members in a given retirement system vote in favor of Social Security coverage, the state may make an agreement with the federal government which would provide Social Security coverage **in addition to** that of the existing retirement system, or **as an offset against** that of the existing system. Certain advantageous, retroactive benefits are available to those groups that join the federal system prior to January 1, 1958.

The Governing Board of the P.R.A.S. and the Regents of the University have expressed an interest in group life insurance and President Sproul has appointed a special advisory committee, under the chairmanship of Emeritus Professor Myron Krueger, to study this question further. Your committee has kept in touch with Professor Krueger's committee and obtained most of its information concerning the possibilities for group life insurance from staff work done for the latter committee.

Group Life Insurance

It has been determined that on a group basis, involving 75% or better participation by the faculty, term insurance could be underwritten at a net annual rate of \$4.80 per \$1,000 of coverage. The gross cost would be about \$7.20 per \$1,000, the difference (\$2.40) being accounted for by refundable dividends after the first year. It would be hoped that the Regents might see fit at least to contribute the \$2.40 per \$1,000 for the first year and to carry it as a refundable advance payment in subsequent years. Thus, a faculty member could obtain \$10,000 worth of insurance protection throughout his employment at the University at an annual cost to him of \$48. This rate compares most favorably with any other similar type of life insurance coverage likely to be available.

The inadequacy of the present University system in terms of life insurance value is shown in column (4) of Table H. The additional effect of \$10,000 and \$20,000 in life insurance coverage is shown in columns (5) and (6). It will be noted that it is not until the member has had almost 25 years of service and accumulated an annuity fund for his widow of almost \$30,000 that anything approaching a minimum living income is reached. Moreover, the amounts provided would be totally inadequate to meet the needs of a growing family. Unless there were other sources of income, it appears that the widow with children would require outside help or employment.

For the above stated reasons, the Committee is of the opinion that supplemental group life insurance alone will not provide the protection for faculty families that is needed, although it is obviously a worthwhile investment

and, together with other measures such as integration of the present University retirement system with Old

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Age and Survivor's Insurance, would go a long way toward affording the protection sought.

Explanation and Evaluation of Proposed Integration of the P.R.A.S. with Old Age and Survivor's Insurance

1. Summary of principal findings

- a. Integration would not alter the total amounts contributed by either the member or the Regents of the University. (See Table A).
- b. There would be approximately a 20% reduction in the total amount of the member's accumulated contributions and earned interest in the University fund that would be creditable to his estate in case of death prior to retirement or available as cash in the event he should leave the University and elect to withdraw his contributions. (See Table I, Columns 2 and 7).
- c. The single life annuity benefits **to the member** would be identical under the two systems as far as University earnings are concerned. (See Table D). However, a member who will qualify for Social Security benefits because of employment outside of the University will be better off under continued double coverage (i.e., both systems without integration) if he is single or if he is married and will have averaged \$66 per month or more of outside earnings when he reaches 65 years of age.
- d. Under the present system, a retired member may earn any amount of outside income without penalty. Under integration, his earnings, between the ages of 65 and 72 years, would be limited to \$1200 per year, beyond which he would lose a certain amount of his Social Security benefit.
- e. The only available analysis of the characteristics of the faculty families indicates two points of special relevance: that 46% have one or more children under 10 years of age; and that 60% of the married faculty have spouses who are either older or less than two years younger than themselves.
- f. In terms of the best full joint and last survivor's annuity that can be obtained under either system, there is a net advantage under integration of up to \$53 per month provided the member's wife is not more than about 50 years younger than he. (See Section 7.) This advantage is the result of the extra benefits paid to the member's wife of \$54.30 when she attains 65 years and of \$81.40 if she is subsequently widowed. Further benefits accrue in the event that there are children under 18.
- g. Should the member die before retirement, the "life insurance" features of the integrated system become most evident. By the widow's electing to take a larger annuity benefit prior to age 65 and a lower one thereafter, to be offset by the \$81.40 from Social Security, a constant benefit rate may be arranged that would be about 10% to 30% greater than that possible under the University System alone. In addition, extra benefits would be available, as stated in section "F" above, so long as there were children under 18. (See Table H, Columns 4 and 8.)

2. Integration with full offset

"Full Offset" means that member contributions would remain the same, but that a part of the present contributions by both the Regents and members would be paid

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toward Social Security rather than toward the University System. For the sake of clarity, it is assumed in this study that a faculty member works full time, earns at least \$4200, the maximum on which Social Security contributions and benefits are paid, and makes normal progress in rank and salary from the instructorship to the full professorship, at the 1955 salary scale. (Half-time faculty members would, of course, receive Social Security benefits, but figures for them are not included here.) It is also assumed that the provisions of the current law (which sets increasing rates of contributions to 1957 and a level rate thereafter) do not change; we

have assurance from the actuary of the University Retirement System that under these provisions no increases in payments to the University System would be necessary.

3. Contributions

Under integration, total payments by both members and Regents would be the same as at present, but each party would pay an equal percentage of the first \$4200 of the member's salary to Social Security instead of to the University System.

The average contribution of all members to the University System is at present 8.20% of full salary, and the average contribution of the Regents is 8.17%, a total of 16.37% per year. Under integration this 16.37% would be paid as follows for the years 1955-59:

To Social Security		To the University System	
Member Payment	Regents' Payment	Member Payment	Regents' Payment
2% of \$4200	2% of \$4200	6.2% of \$4200 and 8.2% of the balance of salary.	6.17% of \$4200 and 8.17% of the balance of salary.

The law provides for gradual increase of payments to Social Security, and integration would thus entail a proportional decrease of payments into the University System, both changes applicable only to the first \$4200 of salary. For full data see Tables A and B below. The result of thus dividing the present payments between Social Security and the University System is that members would receive somewhat lower benefits from the University System. However, they would, in addition, receive all the Social Security benefits for which they were eligible. Except for members without dependents, these Social Security benefits would, in the majority of instances, more than compensate for the reduction of benefits from the University System.

4. Eligibility for benefits

Under the present system, the only condition of eligibility for benefits is that a person has been a contributing member of the system.

Under integration, there are certain eligibility conditions for that part of benefits which come from Social Security. In order to be eligible for any Social Security benefits the member must be "Fully Insured" and/or "Currently Insured." A "Fully Insured" member is eligible for most Social Security benefits. "Currently Insured" status provides benefits only for surviving children and their mothers. See Table C.

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A member is "Fully Insured" for life if he has forty quarters (10 years) of coverage no matter when the coverage occurs. A member with less than ten years' coverage is "Fully Insured" if, when he reaches 65 or when he dies, he has had at least 1½ years of coverage and **either**

- a) has coverage (whenever earned) equal to half of the time since January 1, 1951, **or**
- b) has been covered all of the time since January 1, 1955.

A member is "Currently Insured" if he has had at least six quarters of coverage and at least 1½ years of coverage within three years preceding death or retirement.

If integration were made retroactive to January 1, 1955 (as is the option until January 1, 1958), all present faculty members except those retiring prior to the date of the agreement would be fully and currently insured.

1 Persons becoming faculty members after integration would not be eligible for benefits until they had met the eligibility requirements specified above; however, previous social security coverage would be credited in determining eligibility; under these circumstances the survivors of a person who died before he had been covered 1½ years under Social Security would receive no social security benefits.

5. Withdrawal

Under the present University System, any member separating from the University for disability or any reason other than death may elect to leave in the system his total accumulation (his own payments, interest, and the Regents' contributions), if it amounts to \$10,000 or more, toward the purchase of an annuity with payments beginning at age 62. Otherwise, he withdraws in cash the full amount of his own contributions, plus interest (but not the Regents' contributions). Under integration the same would hold in regard to that part of the payments which have been made into the University System. But a member may **not** withdraw that part of his payments which have been made to Social Security. This remains to his credit with Social Security, and is combined with the payments made under subsequent covered employment elsewhere.

6. Retirement Age

Under the present University System, a member retires between 62 and 67, or, subject to special circumstances, after 55 or at any age if he is disabled.

Under the Integrated System the same would hold as regards benefits from the University System. In addition, a Fully Insured Member receives Social Security benefits on retirement at age 65. (See below, Section 9, for reductions owing to employment after age 65.) There is also a provision that keeps Social Security benefits intact in certain cases of disability before age 65.

7. Benefits on Retirement

Under integration, the University System and Social Security would each pay a part of the retirement benefit. Social Security pays \$108.50 a month to a retired member, **plus** \$54.30 for his wife after she is 65, **or** \$91.50 for a wife (any age) with a child under 18.

A retired member has several options as to the mode of payment from the University System. He may take a single annuity, or one of several choices to give protection to his wife when he dies, which the single annuity would not do. An analysis of the

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usual options which might be applied to either system is given in Tables D, E, F, and G.

A warning should be given, however, that these options as applied to the two systems, with the exception of the single life annuity, are not strictly comparable. All of the options involving joint benefits under the integrated system contain an element of the so-called “modified joint” annuity in that, upon the death of the member, the monthly payments are reduced by \$108.50 although this may be offset somewhat if the widow is 65 years old or over.

Because a direct comparison between the retirement benefits under these two systems should not be made without regard to the effect of survivor's benefits and because of the structural differences in the two systems, it seemed advisable to work out a method of adjusting for these differences so that direct comparisons might be made. This has been done by a series of calculations aimed to show the highest level of monthly income

1. Persons becoming faculty members after integration would not be eligible for benefits until they had met the eligibility requirements specified above; however, previous social security coverage would be credited in determining eligibility; under these circumstances the survivors of a person who died before he had been covered 1½ years under Social Security would receive no social security benefits.

payable to the member and spouse, or to either as the survivor. We shall refer to this as the “stabilized joint and last survivor benefit.” Using as an example a faculty member who retires at age 67 after 25 years of service, it will be seen that the stabilized joint and last survivor benefit available to him is better under integration than under the present system so long as his wife is not more than 50 years his junior—as shown by the following:

Age difference of member and wife	Stabilized full joint and last survivor monthly benefit		
	Under R.S.P.A.	Under Integration	Difference under Integration
Wife 2 yrs. younger. . . .	\$331	\$384	+\$53
Wife 5 yrs. younger. . . .	315	359	+ 44
Wife 10 yrs. younger. . . .	289	328	+ 39
Wife 15 yrs. younger. . . .	267	291	+ 24
Wife 20 yrs. younger. . . .	248	266	+ 18

8. Benefits: Death before Retirement

Following is a comparison of benefits for the widow of a member who dies before retirement, after 25 years of service. (It is assumed that he entered the University System at 32, when his wife was 27.)

	Lump Sum	Equals an Annuity paying, monthly	at 65	Any age and 1 child under 18	Any age and 2 children under 18
Univ. System.	\$28,032 -	\$111.17
Integration....	23,338 -	92.56	+\$81.40 or	\$162.80 or	\$200.00

Under the present system the widow would receive a lump sum sufficient to buy an annuity paying \$111.17 a month. Under integration her lump sum payment would provide \$92.56 a month, and she would receive in addition the applicable Social Security benefits. While she had two children under 18 she would receive \$292.56, as compared to \$111.17 per month from the present University System. But during the time after the youngest child became 18 and before the widow became 65, integration would provide \$18.61 per month less income than under the present system. However, by the purchase of an appropriate annuity, the widow could arrange for

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income of about \$146 a month for her entire life, giving her about \$35 per month more than under the present system. See Table H, column 8, and Table I for more complete figures.

Single members, childless widowers, and like members without dependents are at a disadvantage under integration with respect to death before retirement. Their estates would receive less than under the present system.

9. Offsets for work done after retirement

Under the present University System, a retired member **who works outside the University** receives full benefits regardless of the amount earned. Under integration, those benefits, reduced by the fact of integration, would likewise be received. However, up to age 72, the additional Social Security benefits might be reduced, depending on how much the member earns, and in how many months per year, as follows:

He may earn \$1200 in a year and receive full Social Security benefits besides.

- a) *If he works every month in the year:* If he earns over \$1200, he loses one month's Social Security benefit for each additional \$80 of earnings. Thus, if earnings are \$1280, eleven months benefit will be paid. If earnings are over \$2080, no benefits will be paid.
- b) *If he does NOT work every month of the year:* **Regardless of annual earnings**, benefits are payable for every month for which he earned \$80 or less and did not render "substantial services" in employment. Thus a retired member might earn a substantial sum as a consultant, for example, \$3000 or more for work performed in one month; he would still receive Social Security benefits for eleven months.

From the age of 72, full Social Security benefits are paid regardless of earnings.

10. Additional Considerations

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- a. Integration might increase the University's costs of administering the retirement system, of processing payrolls, and of making actuarial studies if Congress should alter the Social Security rates.
- b. Integration would initially decrease the unfunded liability of the University System, and thus increase its financial soundness, by about \$5 million.
- c. Changes in the current Social Security law might change the relative benefits of the two systems.
- d. If a retired person's wife or widow 65 or over has also worked in employment covered by Social Security, she will receive from Social Security only whichever benefit is larger—a benefit based on her own employment or a wife's or widow's benefit based on her husband's employment, but not both. Thus, in a minority of cases the family will have paid extra for benefits.
- e. If a member is now covered by Social Security, he will receive its benefits in addition to University System benefits. Integration would reduce his total retirement contributions. It would also reduce the possible benefits for a single person and for a married person who may expect to average \$66 per month or more of income from outside employment. If he earns less than \$66 per month, he will be better off under separate coverage but only until his wife reaches 65 years of age when she would qualify for \$54.30 per month under the integrated system.
- f. Since Social Security retirement benefits are not available until age 65, a member who retired at 62 would receive only the University part of his retirement benefits, under integration, until he reached 65. However, the University System could be easily amended to pay full benefits for the three years in question.
- g. It should be noted that for members who expect to enjoy steady employment and earn over \$1200 a year after retirement, Social Security must be regarded primarily as a form of disability and survivor's insurance rather than as a retirement annuity for the years between ages 65 and 72. See Section 9 above.
- h. A recent questionnaire ² sent to a 20% sample of the faculty on all campuses provides a source of information that is probably reasonably accurate concerning some characteristics of the faculty and faculty families. Single faculty members comprised 13% and married members 87% of the whole group. Among the married members 21% had one child under ten years of age and 26% had two or more such children. Forty percent of the spouses were more than two years younger than the faculty members and 60% were older or less than two years younger.

Respectfully submitted

COMMITTEE ON UNIVERSITY WELFARE

JOHN W. COWEE

2. Questionnaires concerning interest in group life insurance were sent out by the University Administration early in 1956. Out of a total sample of P.R.A.S. members of 480 persons, 331 forms were returned.

LEON GOLDMAN
 TRIMBLE R. HEDGES
 EMILY HUNTINGTON
 PAUL F. KEIM
 HENRY S. MAAS
 B. J. MOYER
 CHARLES S. MUSCATINE
 EDWARD S. ROGERS, *Chairman*

* Questionnaires concerning interest in group life insurance were sent out by the University Administration early in 1956. Out of a total sample of P.R.A.S. members of 480 persons, 331 forms were returned.

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TABLE A: Contributions as % of Salary

Present University System

³ Member	8.2% of full salary
Regents	8.17% of full salary
Total	16.37% of full salary

1 This is the present average contribution of all members of the retirement system.

Integrated System

	To Social Security		To the University System			
	Member % on \$4200	Regents % on \$4200	Member % on \$4200	Regents % on \$4200	Member % on Amount above \$4200	Regents % on Amount above \$4200
1955-59	2	2	6.20	6.17	8.20	8.17
1960-64	2½	2½	5.70	5.77	8.20	8.17
1965-69	3	3	5.20	5.17	8.20	8.17
1970-74	3½	3½	4.70	4.67	8.20	8.17
1975 and after	4	4	4.20	4.17	8.20	8.17

TABLE B: Contributions of Members Entering the System in 1956

(Excluding Regents' Contributions)

Contributions for Total Period ⁴

3. 1 This is the present average contribution of all members of the retirement system.
 4. Assuming normal progression from instructor to full professor at 1955 salary scales.

Years of Service	Present System	Integrated System		
		Univ. System	Social Security	Total
5	\$ 2,018	\$ 1,577	\$ 441	\$ 2,018
10	4,533	3,546	987	4,533
15	7,693	6,055	1,638	7,693
20	11,488	9,094	2,394	11,488
25	15,833	12,599	3,234	15,833
30	20,176	16,102	4,074	20,176
35	24,520	19,606	4,914	24,520

1 Assuming normal progression from instructor to full professor at 1955 salary scales.

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TABLE C: Qualifications for Retirement Payments and/or Survivor Payments Under Old Age and Survivor Insurance

Retirement Payments	
Monthly payments to	If you are—
You as a retired worker	Fully insured
And monthly payments to your—	
Wife, 65 or over	Fully insured
Child under 18	Fully insured
Wife, regardless of age, if caring for child entitled to benefits	Fully insured
Dependent husband	Both fully and currently insured
Monthly payments to your—	If at death you were—
Widow 65 or over	Fully insured
Widow or dependent divorced wife (regardless of age) if caring for child	Either fully or currently insured
Child under 18	Either fully or currently insured
Dependent widower 65 or over	Both fully and currently insured
Dependent parent 65 or over	Fully insured
Lump sum payment to your—	

Retirement Payments	
Widow or widower, or to the person who paid your burial expenses (may be made even though monthly benefits are also payable)	Either fully or currently insured

TABLE D: Monthly Retirement Allowance Under Various Options

Present System

(1)	(2)	(3)	(4)	(5)	(6)
Years of Service	Salary highest 3 years	Single Life Annuity	Refund Annuity to Husband and Wife	Full Joint Last Survivor Man 67 Wife 62	Modified Joint Man 67 Wife 62
		Monthly	77% Monthly	65.7 Monthly	79.3 Monthly
15	\$ 8,060	\$218.67	\$168.33	\$143.67	\$173.42
20	9,612	347.75	267.67	228.42	275.67
25	10,596	479.00	368.83	314.67	379.83
30	10,596	574.83	442.58	377.67	455.83
35	10,596	670.67	516.42	440.67	531.83

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TABLE E: Survivors Benefit if Member Dies After Retirement

Present System

(1) Years of Service	(2) Single ⁵ Annuity	(3) Full Joint ⁶ Last Survivor Widow age 62 when man retires Monthly	(4) Modified Joint Annuity ⁷ Widow age 62 when man retires Monthly
15	0	\$143.67	\$ 86.71
20	0	228.42	137.83
25	0	314.67	189.92
30	0	377.67	227.92
35	0	440.67	265.92

a Plus lump sum \$400.00.

TABLE F: Monthly Retirement Allowance Under Integrated System

5. Plus lump sum \$400.00.
6. Plus lump sum \$400.00.
7. Plus lump sum \$400.00.

(1) Years of Service	(2) Member payment OASI	(3) Full-joint and Last Survivor Man 67 Wife 62	(4) Total payments until wife reaches age 65	Additional benefits	
				(5) Wife 65	(6) 1 or more Children under 18
15	\$108.50	\$ 72.38	\$180.88	\$ 54.30	\$ 91.50
20	108.50	157.19	265.69	54.30	91.50
25	108.50	243.42	351.92	54.30	91.50
30	108.50	306.38	414.88	54.30	91.50
35	108.50	369.55	477.85	54.30	91.50

TABLE G: Survivor Benefit if Member Dies After Retirement Under Integrated System

(1) Years of Service	(2) Member payment OASI ⁸	(3) Full-joint Last Survivor Wife under 65 ⁹	Additional benefits		
			(4) Total paid to wife after 65	(5) 1 child under 18	(6) 2 or more children under 18
15	0	\$ 72.38	\$153.78	\$162.80	\$200.00
20	0	157.19	238.59	162.80	200.00
25	0	243.42	324.82	162.80	200.00
30	0	306.38	387.78	162.80	200.00
35	0	369.55	450.95	162.80	200.00

a Plus lump sum \$655.

TABLE H: Composite Table of “Life-Insurance” Values of Principle Alternative Systems in Event of Death of Member Before Retirement, in Terms of Monthly Income to Widow ¹⁰

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Years of Service of Member	Age of Wife	Present system (PRAS)		PRAS plus		PRAS integrated with OASI			
		Member accumulations ¹¹	Monthly annuity	\$10,000 insurance ¹²	\$20,000 insurance ¹³	Member accumulations in PRAS ¹⁴	No child ¹⁵	1 child	2 or more children
5	32	\$ 4,358	\$ 13	\$ 43	\$ 73	\$ 3,882	\$ 15 ¹⁶	\$174	\$212

8. Plus lump sum \$655.

9. Plus lump sum \$655.

10. Assumes member joins faculty at age 32 and that wife is 27.

11. Accumulations are comprised of members' contributions and interest plus up to 6 months' salary

12. Obtained at net cost of \$4.80 per 1,000 insurance over and above retirement contributions.

13. Obtained at net cost of \$4.80 per 1,000 insurance over and above retirement contributions.

14. Accumulations are comprised of members' contributions and interest plus up to 6 months' salary

15. This is a leveled out rate derived by taking a larger annuity up to age 65 and a lower one thereafter that is compensated for by the \$81.40 for which

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Years of Service of Member	Age of Wife	Present system (PRAS)		PRAS plus		PRAS integrated with OASI			
		Member accumulations	Monthly annuity	\$10,000 insurance	\$20,000 insurance	Member accumulations in PRAS	No child	1 child	2 or more children
10	37	8,481	28	61	94	7,332	31 17	186	223
15	42	13,627	46	80	114	11,575	56 18	202	239
20	47	20,170	73	109	145	16,945	97	224	261
25	52	28,032	111	151	190	23,338	146	255	293
30	57	36,680	162	206	250	30,262	208	297	334
35	62	46,827	233	283	333	38,386	303	353	391

a Assumes member joins faculty at age 32 and that wife is 27.

b Accumulations are comprised of members' contributions and interest plus up to 6 months' salary.

c This is a leveled out rate derived by taking a larger annuity up to age 65 and a lower one thereafter that is compensated for by the \$81.40 for which the widow becomes eligible at 65 years.

d Obtained at net cost of \$4.80 per 1,000 insurance over and above retirement contributions.

e This will increase to \$81—when widow reaches age 65.

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TABLE I: Benefits, Death Before Retirement

i. Death Before Retirement—Survivors' Benefit—University System

All figures assume Member age 32 at entry into system, wife 27

(1)	(2)	(3)	(4)	(5)
Years of Service	Member's Accumulation and Interest	6 Months' Salary	Totals ¹⁹	Total (Col. 4) Will Buy Annuity Paying, Monthly
5.	\$ 2,178	\$2,180 ²⁰	\$ 4,358	\$ 13.05 ²¹
10.	5,271	3,210	8,481	27.91 ²²
15.	9,597	4,030	13,627	45.64

the widow becomes eligible at 65 years.

16. e This will increase to \$81—when widow reaches age 65

17. e This will increase to \$81—when widow reaches age 65

18. e This will increase to \$81—when widow reaches age 65

19. Plus \$400 lump sum payment.

20. ** 5 months' salary

21. * Close approximation

22. * Close approximation

(1)	(2)	(3)	(4)	(5)
Years of Service	Member's Accumulation and Interest	6 Months' Salary	Totals	Total (Col. 4) Will Buy Annuity Paying, Monthly
20.	15,364	4,806	20,170	72.94
25.	22,734	5,298	28,032	111.17
30.	31,382	5,298	36,680	162.41
35.	41,529	5,298	46,827	233.19

ii. Survivors Benefit From University Sources Under Integration

(6)	(7)	(8)	(9)	(10)
5.	1,702	2,180 ²³	3,882	11.62 ²⁴
10.	4,122	3,210	7,332	23.09 ²⁵
15.	7,545	4,030	11,575	38.77
20.	12,139	4,806	16,945	61.28
25.	18,040	5,298	23,338	92.56
30.	24,964	5,298	30,262	133.99
35.	33,088	5,298	38,386	190.56

iii. Total Survivors Benefits Compared

University System		Integrated System			
(11)	(12)	(13)	(14)	(15)	(16)
Years	Annuity Monthly Payment (Col. 5)	Univ. Annuity Monthly Payment (Col. 10)	Social Security Payment ²⁶		
			Widow at 65 Monthly	Widow (any age) and 1 Child under 18 Monthly	Widow any age and 2 Children under 18 Monthly
5.	13.05 ²⁷	11.62 ²⁸	81.40	or 162.80	or 200.00
10.	27.91 ²⁹	23.09 ³⁰	81.40	or 162.80	or 200.00

23. ** 5 months' salary
24. * Close approximation.
25. * Close approximation.
26. Plus \$655 lump sum payment.
27. * Close approximation.
28. * Close approximation.
29. * Close approximation.
30. * Close approximation.

University System		Integrated System				
(11)	(12)	(13)	(14)	(15)	(16)	
Years	Annuity Monthly Payment (Col. 5)	Univ. Annuity Monthly Payment (Col. 10)	Social Security Payment			
			Widow at 65 Monthly		Widow (any age) and 1 Child under 18 Monthly	Widow any age and 2 Children under 18 Monthly
15.	45.64	38.77 plus	81.40	or	162.80	or 200.00
20.	72.94	61.28 plus	81.40	or	162.80	or 200.00
25.	111.17	92.56 plus	81.40	or	162.80	or 200.00
30.	162.41	133.99 plus	81.40	or	162.80	or 200.00
35.	233.19	190.56 plus	81.40	or	162.80	or 200.00

* Close approximation.

** 5 months' salary.

*** Plus \$400 lump sum payment.

**** Plus \$655 lump sum payment.

Record of Communication [not available online]

[Record of Communication for Meeting of May 24, 1956, not available online. Consult original copy held by the office of the Academic Senate, Berkeley Division.]