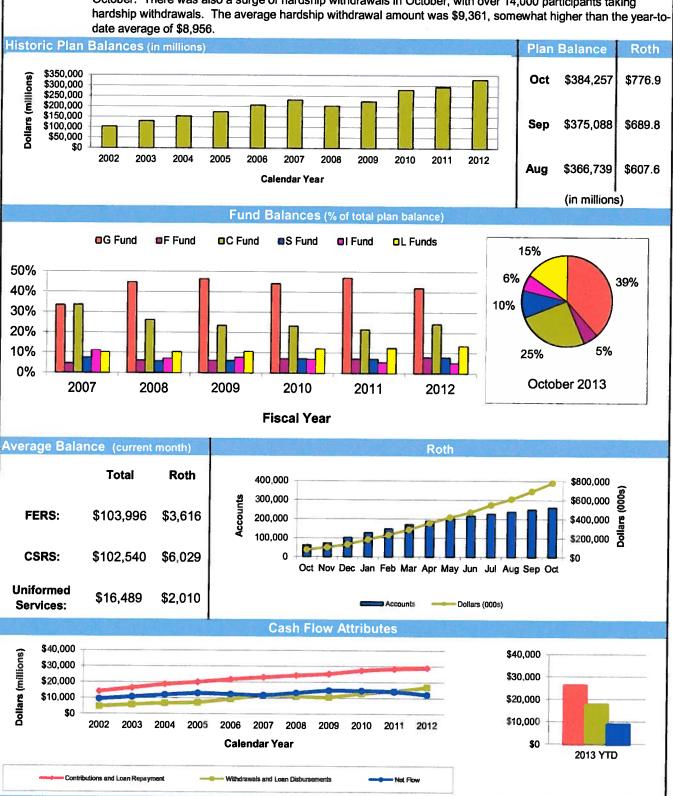
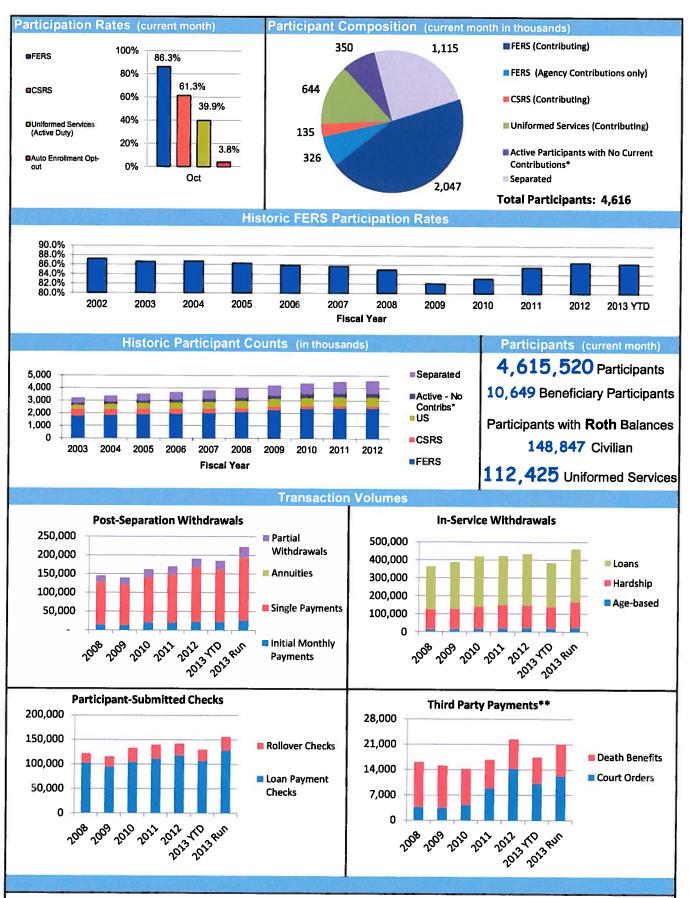


October 2013

Highlights

The FERS participation rate fell one-tenth of a percent to 86.3%, while the uniformed services participation rate for active duty members remained steady at 39.9%. However, there was a significant decline in participation among Ready Reserve members with their participation rate falling from 15.5% in September to 8.4% in October. There was also a surge of hardship withdrawals in October, with over 14,000 participants taking hardship withdrawals. The average hardship withdrawal amount was \$9,361, somewhat higher than the year-to-date average of \$8,956.





*Active participants with no current contributions includes non-separated CSRS and uniformed services participants who have terminated contributions or had them suspended because of hardship withdrawal, participants whose employing agencies have not submitted their separation status, and beneficiary participants.

**These are high-touch transactions that require the receipt and review of various types of documentation before payment is issued.

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