

Notes and Brief Reports

Experience of Federal Annuitants Under OASDHI: Age and Sex*

An earlier study of Federal civil-service annuitants,¹ based on a 10-percent sample, showed that more than 4 out of 10 of the nearly 1 million annuitants on the rolls in December 1975 were also receiving cash benefits under the old-age, survivors, disability, and health insurance (OASDHI) program. Most of these "dual beneficiaries" were "primary beneficiaries"—that is, they were entitled to social security benefits on the basis of their own covered earnings. The remainder, made up of dependents, survivors,

and others, were "secondary beneficiaries"—those whose benefits were not based on their own earnings records. In addition, many other annuitants were found to have enough quarters of coverage for insured status under the social security program and thus were potential future beneficiaries. The sex and age characteristics of these groups are presented here to supplement the earlier review and to throw some light on the future benefit status of annuitants not on the social security rolls in December 1975.

Actual and Potential Proportions of Dual Beneficiaries

All Annuitants

Table 1 classifies dual beneficiaries according to the type of benefits they were receiving and nonbeneficiary annuitants by their insured status under the social security program. At the end of 1975, about 443,000 annuitants, or 45

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¹See Daniel N. Price and Andrea Novotny, "Federal Civil-Service Annuitants and Social Security, December 1975," *Social Security Bulletin*, November 1977.

Table 1.—Number and percentage distribution of civil-service annuitants, by OASDI beneficiary status, age, and sex, December 1975

Age and sex	All annuitants		Beneficiaries ¹								Nonbeneficiaries					
			Total ³		Primary				Secondary		Total		Uninsured		Insured ²	
					Retired worker		Disabled worker									
					Number	Per-cent	Number	Per-cent								
Total.....	978,180	100.0	443,300	100.0	376,820	100.0	13,190	100.0	53,290	100.0	534,880	100.0	254,260	100.0	280,620	100.0
Under age 55.....	102,260	10.4	5,180	1.2	0	0	4,670	35.4	510	1.0	97,080	18.1	18,230	7.2	78,850	28.1
55-59.....	138,570	14.2	4,190	.9	0	0	3,770	28.5	420	.8	134,380	25.1	34,140	13.4	100,240	35.7
60-61.....	67,030	6.9	2,890	.6	0	0	1,690	12.6	1,200	2.2	64,140	12.0	17,820	7.0	46,320	16.5
62-64.....	116,380	11.9	56,250	12.7	45,650	12.7	3,100	23.5	7,500	14.1	60,130	11.2	25,920	.2	34,210	12.2
65-71.....	266,380	27.2	182,070	41.1	161,150	42.8	0	0	20,920	39.2	84,310	15.8	66,180	26.0	18,130	6.5
72 and over.....	287,560	29.4	192,720	43.5	169,980	45.1	0	0	22,740	42.7	94,840	17.7	91,970	36.2	2,870	1.0
Men.....	715,250	100.0	301,120	100.0	286,580	100.0	11,720	100.0	2,820	100.0	414,130	100.0	182,340	100.0	231,790	100.0
Under 55.....	77,080	10.8	4,100	1.4	0	0	4,080	34.8	20	.7	72,980	17.6	11,050	6.1	61,930	26.7
55-59.....	112,010	15.7	3,390	1.1	0	0	3,380	28.8	10	.4	108,620	26.2	24,300	13.3	84,320	36.4
60-61.....	53,610	7.5	1,590	.5	0	0	1,570	13.1	20	.7	52,020	12.6	12,680	7.0	39,340	17.0
62-64.....	87,290	12.2	39,170	13.0	36,360	12.7	2,730	23.3	80	2.8	48,120	11.6	19,000	10.4	29,120	12.5
65-71.....	188,460	26.3	123,680	41.1	123,260	43.0	0	0	420	14.9	64,780	15.6	49,960	27.4	14,820	6.4
72 and over.....	196,800	27.5	129,190	42.9	126,920	44.3	0	0	2,270	80.5	67,610	16.3	65,350	35.8	2,260	1.0
Women.....	262,930	100.0	142,180	100.0	90,240	100.0	1,470	100.0	50,470	100.0	120,750	100.0	71,920	100.0	48,830	100.0
Under 55.....	25,180	9.6	1,080	.8	0	0	590	40.1	490	1.0	24,100	20.0	7,180	10.0	16,920	34.6
55-59.....	26,560	10.1	800	.6	0	0	390	26.5	410	.8	25,760	21.3	9,840	13.7	15,920	32.6
60-61.....	13,420	5.1	1,300	.9	0	0	120	8.2	1,180	2.3	12,120	10.0	5,140	7.1	6,980	14.3
62-64.....	29,090	11.1	17,080	12.0	9,290	10.3	370	25.2	7,420	14.7	12,010	9.9	6,920	9.6	5,090	10.4
65-71.....	77,920	29.6	58,390	41.1	37,890	42.0	0	0	20,500	40.6	19,530	16.2	16,220	22.6	3,310	6.8
72 and over.....	90,760	34.5	63,530	44.7	43,060	47.7	0	0	20,470	40.6	27,230	22.6	26,620	37.0	610	1.2

¹With benefits in force.

²Permanently insured.

³Includes the transitionally insured and "special age-72" beneficiaries.

percent of all annuitants, were dual beneficiaries. About 40 percent of all annuitants were dual beneficiaries receiving social security benefits on their own earnings records.

As a result of concern in recent years about the relationship between the Federal civil-service and social security systems, how many workers are protected under both systems is a matter of considerable interest. The total number of such individuals consists of (1) those who are dual beneficiaries on the basis of their own earnings record, (2) those whose dual status is based on another worker's earnings record, and (3) those likely to become dual beneficiaries in the future either as a result of their own or another's earnings record.

Table 1 shows that 281,000 annuitants who were nonbeneficiaries in December 1975 were permanently insured. Permanently insured status refers here to those with enough quarters in covered employment to be entitled to benefits without any further employment, including those under age 62 who already had enough quarters of coverage. This group, which took in 29 percent of all annuitants, was made up largely of persons who were not old enough to receive social security retirement benefits. If all the members of this group eventually become dual beneficiaries, a total of 69 percent of all the 1975 Federal annuitants will have received social security benefits on the basis of their own earnings records, during some part of their retirement. Five percent of the annuitants were secondary dual beneficiaries in 1975. Thus, a maximum of about 74 percent of the 1975 annuitants could eventually become dual beneficiaries.

Even among the insured, of course, some persons will receive social security benefits for a relatively short period or not at all because they continue to work until they die. Almost 20 percent of the insured nonbeneficiaries were older than 62, the age at which benefits can first be drawn.

Annuitants Aged 65 and Older

Another estimate of primary dual beneficiaries can be made for the group of annuitants aged 65 years and over. The large majority of Federal workers begin receiving their annuities before age 65. According to unpublished data from the Office of Personnel Management (one of two new agencies that have absorbed the functions of the Civil Service Commission), 85 percent of all annuitants leave Federal service before age 65. Moreover, few annuitants not insured for social security benefits by age 65 become insured at a later time. Table 2 shows that only about 30,000 nonbeneficiaries aged 65 and over had any covered employment after their annuity began. If, as might be expected, this group was drawn largely from the 21,000 insured nonbeneficiaries in that age category, relatively few of the 158,000 noninsured annuitants aged 65 and over had subsequent employment that could have provided insured status (table 1). Thus, with few exceptions, annuitants aged 65 or older are individuals who have completed their work history.

The number of annuitants aged 65 or older who, as a

result of their own covered earnings, were insured nonbeneficiaries (21,000) or dual beneficiaries (331,000) totaled 352,000. Thus, for this age group, 65 percent of all the annuitants were already primary beneficiaries in 1975 or could be expected to achieve that status at some time during their retirement.

Age and the Proportion of Dual Beneficiaries

It is also possible to derive from table 1 the proportion of all annuitants in each age group who were dual beneficiaries (primary and secondary) or insured nonbeneficiaries.² Higher percentages are found for lower age groups: 82 percent for those under age 55 and 76 percent for those aged 55-64, compared with 71 percent for those aged 65 and over. The high percentage for annuitants under age 55 is not, of course, an indicator of the proportion of dual beneficiaries to be expected in the future. It is not suitable to make such projections since information about the completed patterns of OASDHI-covered work and civil-service careers is not available for those workers under age 55 who became annuitants after December 1975. Clearly, their experience would influence the overall proportion of annuitants entitled to social security benefits.

Characteristics of Annuitants

Women represented only about one-fourth of all the annuitants in 1975 but nearly one-third of the dual beneficiaries. The reason for the somewhat higher proportion among dual beneficiaries is that most (95 percent) of the 53,000 persons receiving secondary benefits were women. Note that, as a result of the 1977 amendments to the Social Security Act, most retired-worker annuitants who file for secondary benefits under the social security program in the future will have those benefits reduced by the amount of their civil-service annuity.³ With respect to annuitants who are not dual beneficiaries, a lower proportion of women was found among annuitants insured under the social security program than among those who were not insured.

Sixty-nine percent of the annuitants were at least 62 years of age. Because the statutory minimum age requirements for retirement under the Federal civil-service and social security programs are sharply different, the age distributions of annuitants with and without social security benefits were also quite different. Only 45 percent of the annuitants who did not also receive benefits were aged 62 or older. Only

²See Robert J. Myers, "Extent of Windfall Social Security Benefits for Civil Service Employees," *Employee Benefits Journal* (International Foundation Of Employee Benefit Plans), summer 1979.

³The offset provision does not apply to those eligible for a Federal pension from employment before December 1982 who, at the time of application for social security benefits, could have qualified for spouse's or surviving spouse's benefits if the law as in effect and administered in January 1977 had remained in effect. For husbands and widowers to whom the exception does not apply, the offset became fully effective in December 1977.

those with social security disability benefits (eligibility for which is restricted to those under age 65) were predominantly under age 62. Also, most dual beneficiaries receiving secondary benefits were aged 60 or older, reflecting the minimum age requirements for benefits as survivors or dependents under the social security program. (Few persons qualify for benefits at an earlier age by virtue of having minor dependents in their charge.)

Of the 524,000 nonbeneficiary annuitants, 36 percent had some employment covered under the social security program after their civil-service annuity began (table 2). In contrast, 50 percent of the 427,000 dual beneficiaries engaged in some covered employment after they began to receive their annuity payments. About 33,000 dual beneficiaries had no covered employment under the social security program, which means that about 20,000 of the 53,000

Table 2.—Number and percentage distribution of civil-service annuitants, by first and last year of OASDHI-covered employment and start of civil-service annuity, OASDI beneficiary status, age and sex, December 1975

Age and sex	With OASDHI-covered employment														With no OASDHI-covered employment	
	Total ¹		First year						Last year							
			Before annuity began		During year annuity began		After annuity began		Before annuity began		During year annuity began		After annuity began			
	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Per-cent		
Dual beneficiaries²																
Total	426,660	100.0	351,240	100.0	15,410	100.0	27,040	100.0	168,150	100.0	14,060	100.0	211,480	100.0	32,970	100.0
Under 55	5,180	1.2	5,080	1.5	20	.1	40	.1	2,430	1.5	510	3.6	2,200	1.0	40	.1
55-59	4,190	1.0	3,980	1.1	40	.3	60	.2	1,680	1.0	450	3.2	1,950	.9	110	.3
60-61	2,890	.7	2,550	.7	50	.3	60	.2	1,320	.8	190	1.3	1,150	.5	230	.7
62-64	56,250	13.2	52,000	14.8	730	4.7	750	2.8	27,550	16.4	2,560	18.2	23,370	11.1	2,770	8.4
65-71	181,980	42.6	158,310	45.1	4,940	32.1	7,730	28.6	75,940	45.1	5,940	42.3	89,100	42.1	11,000	33.4
72 and over	176,170	41.3	129,320	36.8	9,630	62.5	18,400	68.1	59,230	35.2	4,410	31.4	93,710	44.3	18,820	57.1
Men	288,950	100.0	250,250	100.0	12,400	100.0	19,470	100.0	103,880	100.0	9,710	100.0	168,530	100.0	6,830	100.0
Under 55	4,100	1.4	4,060	1.6	10	(³)	30	.1	1,740	1.7	450	4.6	1,910	1.1	0	0
55-59	3,390	1.2	3,300	1.3	40	.3	30	.1	1,210	1.2	400	4.1	1,760	1.0	20	.3
60-61	1,590	.5	1,490	.6	40	.3	20	.1	550	.5	180	1.9	820	.5	40	.6
62-64	39,170	13.6	37,840	15.1	610	4.9	540	2.8	17,220	16.6	1,930	19.9	19,840	11.8	180	2.6
65-71	123,620	42.8	112,790	45.1	3,970	32.0	5,440	27.9	46,280	44.5	3,990	41.1	71,930	42.7	1,420	20.8
72 and over	117,080	40.5	90,770	36.3	7,730	62.3	13,410	68.9	36,880	35.5	2,760	28.4	72,270	42.9	5,170	75.7
Women	137,710	100.0	100,990	100.0	3,010	100.0	7,570	100.0	64,270	100.0	4,350	100.0	42,950	100.0	26,140	100.0
Under 55	1,080	.8	1,020	1.0	10	.3	10	.1	690	1.1	60	1.4	290	.7	40	.1
55-59	800	.6	680	.7	0	0	30	.4	470	.7	50	1.1	190	.4	90	.3
60-61	1,300	.9	1,060	1.0	10	.3	40	.5	770	1.2	10	.2	330	.8	190	.7
62-64	17,080	12.4	14,160	14.0	120	4.0	210	2.8	10,330	16.1	630	14.5	3,530	8.2	2,590	9.9
65-71	58,360	42.4	45,520	45.1	970	32.2	2,290	30.3	29,660	46.1	1,950	44.8	17,170	40.0	9,580	36.7
72 and over	59,090	42.9	38,550	38.2	1,900	63.1	4,990	65.9	22,350	34.8	1,650	37.9	21,440	49.9	13,650	52.2
Nonbeneficiaries																
Total	523,650	100.0	325,040	100.0	11,770	100.0	21,800	100.0	158,680	100.0	13,150	100.0	186,780	100.0	165,040	100.0
Under 55	97,080	18.5	84,970	26.1	1,250	10.6	1,440	6.6	38,700	24.4	3,680	28.0	45,280	24.2	9,420	5.7
55-59	134,380	25.7	109,560	33.7	2,490	21.2	2,610	12.0	50,100	31.6	4,050	30.8	60,510	32.4	19,720	11.9
60-61	64,140	12.2	49,160	15.1	1,770	15.0	2,240	10.3	21,840	13.8	1,970	15.0	29,360	15.7	10,970	6.6
62-64	60,130	11.5	37,460	11.5	2,330	19.8	3,120	14.3	17,300	10.9	1,550	11.8	24,060	12.9	17,220	10.4
65-71	84,290	16.1	31,720	9.8	2,770	23.5	6,640	30.5	21,290	13.4	1,150	8.7	18,690	10.0	43,160	26.2
72 and over	83,630	16.0	12,170	3.7	1,160	9.9	5,750	26.4	9,450	6.0	750	5.7	8,880	4.8	64,550	39.1
Men	407,000	100.0	263,380	100.0	9,840	100.0	17,070	100.0	117,200	100.0	11,460	100.0	161,630	100.0	116,710	100.0
Under 55	72,980	17.9	65,100	24.7	1,070	10.9	960	5.6	25,410	21.7	3,250	28.4	38,470	23.8	5,850	5.0
55-59	108,620	26.7	90,870	34.5	2,120	21.5	2,030	11.9	37,620	32.1	3,600	31.4	53,800	33.3	13,600	11.7
60-61	52,020	12.8	41,070	15.6	1,540	15.6	1,880	11.0	16,950	14.5	1,750	15.3	25,790	16.0	7,530	6.5
62-64	48,120	11.8	31,280	11.9	1,950	19.8	2,480	14.5	13,200	11.3	1,330	11.6	21,180	13.1	12,410	10.6
65-71	64,770	15.9	25,430	9.7	2,260	23.0	5,240	30.7	16,650	14.2	960	8.4	15,320	9.5	31,840	27.3
72 and over	60,490	14.9	9,630	3.7	900	9.1	4,480	26.2	7,370	6.3	570	5.0	7,070	4.4	45,480	39.0
Women	116,650	100.0	61,660	100.0	1,930	100.0	4,730	100.0	41,480	100.0	1,690	100.0	25,150	100.0	48,330	100.0
Under 55	24,100	20.7	19,870	32.2	180	9.3	480	10.1	13,290	32.0	430	25.4	6,810	27.1	3,570	7.4
55-59	25,760	22.1	18,690	30.3	370	19.2	580	12.3	12,480	30.1	450	26.6	6,710	26.7	6,120	12.7
60-61	12,120	10.4	8,090	13.1	230	11.9	360	7.6	4,890	11.8	220	13.0	3,570	14.2	3,440	7.1
62-64	12,010	10.3	6,180	10.0	380	19.7	640	13.5	4,100	9.9	220	13.0	2,880	11.5	4,810	10.0
65-71	19,520	16.7	6,290	10.2	510	26.4	1,400	29.6	4,640	11.2	190	11.2	3,370	13.4	11,320	23.4
72 and over	23,140	19.8	2,540	4.1	260	13.5	1,270	26.8	2,080	5.0	180	10.6	1,810	7.2	19,070	39.5

¹Excludes those with the year annuity began unknown.

²Annuitants with OASDI benefits in force; includes the transitionally insured and

³special age-72¹ beneficiaries.

⁴Less than 0.05 percent.

secondary dual beneficiaries had some covered employment even though they received benefits on the basis of another

Table 3.—Number and percentage distribution of dual beneficiaries,¹ by OASDI benefit-payment status, age, and sex, December 1975

Age and sex	With benefits					
	Total		In current-payment status ²		Not in current-payment status ³	
	Number	Percent	Number	Percent	Number	Percent
Total	443,300	100.0	432,110	100.0	11,190	100.0
Under 55	5,180	1.2	5,110	1.2	70	.6
55-59	4,190	.9	4,150	1.0	40	.4
60-61	2,890	.6	2,870	.6	20	.2
62-64	56,250	12.7	55,560	12.9	690	6.2
65-71	182,070	41.1	174,660	40.4	7,410	66.2
72 and over	192,720	43.5	189,760	43.9	2,960	26.4
Men	301,120	100.0	292,170	100.0	8,950	100.0
Under 55	4,100	1.4	4,060	1.4	40	.4
55-59	3,390	1.1	3,360	1.2	30	.3
60-61	1,590	.5	1,590	.5	0	.0
62-64	39,170	13.0	38,570	13.2	600	6.7
65-71	123,680	41.1	117,430	40.2	6,250	69.8
72 and over	129,190	42.9	127,160	43.5	2,030	22.7
Women	142,180	100.0	139,940	100.0	2,240	100.0
Under 55	1,080	.8	1,050	.8	30	1.3
55-59	800	.6	790	.6	10	.4
60-61	1,300	.9	1,280	.9	20	.9
62-64	17,080	12.0	16,990	12.1	90	4.0
65-71	58,390	41.1	57,230	40.9	1,160	51.8
72 and over	63,530	44.7	62,600	44.7	930	41.5

¹Annuity holders with OASDI benefits in force; includes the transitionally insured and "special age-72" beneficiaries.

²Benefits actually paid during the month.

³Benefits withheld during the month because of earnings or other reasons.

person's earnings. Some primary beneficiaries may have had no recorded covered earnings but were entitled to benefits by virtue of military service or railroad employment.

Only 15 percent of the nonbeneficiaries who had some covered employment after commencement of their civil-service annuities were aged 65 or older. The women nonbeneficiaries who worked from the date of their first annuity payment were older than the men: 21 percent of these women, but only 14 percent of the men, were aged 65 or over.

Regardless of age or sex, the overwhelming majority of nonbeneficiary annuitants with any covered employment engaged in at least some of this work before they retired from the Federal service. Overall, 91 percent had such preannuity earnings. The prevalence of preannuity covered employment was considerably less marked, however, for the older groups of nonbeneficiaries. Similar employment patterns according to age and sex were also found for dual beneficiaries.

Tables 3-5 crossclassify duration of covered employment under the social security program, primary insurance amounts, and benefit-payment status by age and sex for dual beneficiaries. Less than 3 percent of the dual beneficiaries had all their benefits withheld because of excess earnings or for other reasons (table 3). Those whose benefits were withheld tended to be much more concentrated in the group aged 65-71 than those whose benefits were in current-payment status.

More dual beneficiaries aged 62 and over than those in younger age groups were concentrated at the minimum

Table 4.—Number and percentage distribution of dual beneficiaries, by OASDI primary insurance amount, age, and sex, December 1975

Age and sex	Total number	Percentage distribution, ¹ by OASDI primary insurance amount							
		Total	\$101.40	\$101.50-129.90	\$130.00-159.90	\$160.00-189.90	\$190.00-249.90	\$250.00-299.90	\$300.00 or more
Total	439,470	100.0	27.8	13.5	17.5	12.4	15.5	8.8	4.5
Under 55	5,180	100.0	4.8	6.9	15.3	19.7	37.3	13.1	2.9
55-59	4,190	100.0	6.4	10.0	17.4	21.0	29.4	14.1	1.7
60-61	2,890	100.0	9.0	7.3	18.0	16.3	24.5	20.4	4.5
62-64	56,250	100.0	28.0	18.0	22.4	11.1	10.2	6.2	4.0
65-71	182,070	100.0	27.5	15.2	19.3	11.7	12.4	7.9	6.0
72 and over	188,890	100.0	29.4	10.8	14.4	13.0	19.0	10.1	3.3
Men	298,650	100.0	27.3	13.9	18.7	12.8	15.3	7.5	4.5
Under 55	4,100	100.0	3.2	6.1	14.6	19.3	40.2	14.4	2.2
55-59	3,390	100.0	6.5	9.7	17.7	20.9	31.3	13.0	.9
60-61	1,590	100.0	8.8	8.8	18.9	18.2	27.0	15.1	3.1
62-64	39,170	100.0	28.9	18.2	25.3	12.1	9.5	3.5	2.4
65-71	123,680	100.0	27.3	15.5	20.6	12.5	12.2	5.8	6.1
72 and over	126,720	100.0	28.5	11.3	15.0	12.9	18.7	9.7	3.9
Women	140,820	100.0	28.7	12.6	14.8	11.6	16.0	11.8	4.5
Under 55	1,080	100.0	11.1	10.2	17.6	21.3	25.9	8.3	5.6
55-59	800	100.0	6.3	11.2	16.3	21.3	21.2	18.7	5.0
60-61	1,300	100.0	9.2	5.4	16.9	13.9	21.5	26.9	6.1
62-64	17,080	100.0	25.9	17.5	15.7	8.8	11.8	12.5	7.8
65-71	58,390	100.0	27.9	14.4	16.4	10.0	12.9	12.3	6.0
72 and over	62,170	100.0	31.3	9.8	13.0	13.4	19.6	10.7	2.2

¹Annuity holders with OASDI benefits in force; excludes the transitionally insured and "special age-72" beneficiaries.

Table 5.—Number and percentage distribution of dual beneficiaries,¹ by years of OASDHI-covered employment, age, and sex, December 1975

Age and sex	Total		Years of OASDHI-covered employment											
			0-2		3-6		7-10		11-14		15-20		20 or more	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total	439,470	100.0	56,960	100.0	98,390	100.0	100,330	100.0	68,090	100.0	65,470	100.0	50,410	100.0
Under 55	5,180	1.2	110	.2	320	.3	550	.5	1,190	1.8	1,870	2.9	1,140	2.3
55-59	4,190	.9	160	.3	240	.2	460	.5	1,040	1.5	1,160	1.7	1,130	2.2
60-61	2,890	.7	390	.7	500	.5	530	.5	340	.5	510	.8	620	1.2
62-64	56,250	12.8	4,760	8.4	8,950	9.1	15,680	15.6	10,510	15.4	9,550	14.6	6,800	13.5
65-71	182,070	41.4	18,480	32.4	35,640	36.2	45,190	45.0	29,000	42.6	28,380	43.3	25,380	50.4
72 and over	188,890	43.0	33,060	58.0	52,740	53.6	37,920	37.8	26,010	38.2	24,000	36.7	15,340	30.4
Men	298,650	100.0	14,660	100.0	61,410	100.0	72,800	100.0	52,380	100.0	52,870	100.0	44,670	100.0
Under 55	4,100	1.4	10	.1	120	.2	310	.4	950	1.8	1,620	3.1	1,090	2.4
55-59	3,390	1.1	20	.1	110	.2	320	.4	880	1.7	970	1.8	1,090	2.4
60-61	1,590	.5	40	.3	40	.1	270	.4	240	.5	420	.8	580	1.3
62-64	39,170	13.1	480	3.3	5,150	8.4	11,420	15.7	8,020	15.3	7,870	14.9	6,230	13.9
65-71	123,680	41.4	2,880	19.6	20,780	33.8	32,880	45.2	22,010	42.0	22,700	42.9	22,430	50.2
72 and over	126,720	42.4	11,230	76.6	35,210	57.3	27,600	37.9	20,280	38.7	19,290	36.5	13,250	29.7
Women	140,820	100.0	42,300	100.0	36,980	100.0	27,530	100.0	15,710	100.0	12,600	100.0	5,740	100.0
Under 55	1,080	.8	100	.2	200	.5	240	.9	240	1.5	250	2.0	50	.9
55-59	800	.6	140	.3	130	.4	140	.5	160	1.0	190	1.5	40	.7
60-61	1,300	.9	350	.8	460	1.2	260	.9	100	.6	90	.7	40	.7
62-64	17,080	12.1	4,280	10.1	3,800	10.3	4,260	15.5	2,490	15.8	1,680	13.3	570	9.9
65-71	58,390	41.5	15,600	36.9	14,860	40.2	12,310	44.7	6,990	44.5	5,680	45.1	2,950	51.4
72 and over	62,170	44.1	21,830	51.6	17,530	47.4	10,320	37.5	5,730	36.5	4,710	37.4	2,090	36.4

¹Annuitants with OASDI benefits in force; excludes the transitionally insured and "special age-72" beneficiaries.

primary insurance amount of \$101.40 (table 4). This difference in benefit levels is attributable to the fact that the younger beneficiaries were predominantly receiving disability insurance benefits, which tend to be higher than retirement benefits.

Table 5 reveals marked differences related to age in the number of years of covered employment under the social security program. Dual beneficiaries aged 72 and over had fewer years of covered work than did those aged 65-71.

Only 54,000 or 30 percent of those aged 65-71 had 6 or fewer years of covered employment, but 86,000 or 45 percent of those aged 72 and over had this little covered employment. In part, at least, this pattern reflects changes in coverage provisions under the social security program in the 1950's. Older beneficiaries in occupations and industries to which coverage was extended during that time were more likely than younger beneficiaries to have had a reduced opportunity to engage in covered employment.

Antecedents of Mortality

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on the surrounding circumstances of the isolated terminally ill population. Although isolation appears to be an important defining aspect of risk, it is evident that it is only a necessary and not a sufficient condition in the mortality equation.

What are the types of support systems available at the community level for populations in declining health? How are previous living arrangements associated with mortality? What types of support systems might be implemented for the socially isolated with terminal illness? Other useful longitudinal information would help provide answers to these and other questions that have both policy as well as methodological significance.