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WHITE VS. NONWHITE MORTALITY AT THE OLDER AGES

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One feature discussed in the 1972 paper on "Mortality of the Aged" (*TSA* XXIV, pp. 1-24) was a crossover of mortality rates around age 81, after which age nonwhite mortality is lower than white mortality. Some doubt existed then and still exists today as to whether the crossover in mortality at the older ages is truly real or just the result of some data imperfections. We are presenting here what we believe is the best age statement data now available from Medicare statistics.

As was discussed in the article, the aged population eligible for Medicare can be distributed into several groups. The first of these groups, which accounts for about 90% of the eligible population, consists of individuals who are also eligible to receive a monthly cash benefit from either the Social Security program or the Railroad Retirement system. We believe that this group has the highest quality of age statement that could be obtained without a special study or reclassification of the data. It should be observed that a large majority of these individuals had to "prove" their age under rigorous conditions, since less than 2% become entitled to benefits after age 72, which is the highest significant age in the program.

The other groups in the eligible population are relatively small and should be regarded as having age statement data of lower reliability, since in many cases the individuals have not had to "prove" their ages as rigorously.

Table 1 is based on data pertaining to the first group — that is, to those eligible to receive monthly cash benefits. Although, on the average, the data refer to about 90% of all the Medicare population, this proportion varies by age. For example, it is about 95% at ages 65-69, about 85% at ages 80-84, and about 60% at ages 90-94.

It should be observed that according to Table 1, based on data for calendar years 1969-71, there is a crossover in mortality around age 82. On the basis of these most reliable data, we have no reason to believe that the crossover is

TABLE 1

COMPARISON OF UNGRADUATED MORTALITY RATES BY COLOR, ACCORDING TO SOCIAL SECURITY DATA FOR CALENDAR YEARS 1969-71

Calendar Age (1)	Female Nonwhite (2)	Female White (3)	Male Nonwhite (4)	Male White (5)	Ratio Col. (2) to Col. (3) (6)	Ratio Col. (4) to Col. (5) (7)
66	.02167	.01540	.03866	.03418	1.407	1.131
67	.02368	.01700	.04048	.03702	1.393	1.093
68	.02551	.01853	.04407	.03979	1.377	1.108
69	.02857	.02066	.04774	.04314	1.383	1.107
70	.03123	.02279	.05035	.04668	1.370	1.079
71	.03333	.02511	.05376	.04996	1.327	1.076
72	.03493	.02787	.05687	.05376	1.253	1.058
73	.03967	.03072	.06239	.05789	1.291	1.078
74	.04260	.03397	.06857	.06226	1.254	1.101
75	.04652	.03790	.07247	.06667	1.228	1.087
76	.04985	.04242	.07704	.07225	1.175	1.066
77	.05434	.04658	.08278	.07947	1.167	1.042
78	.06039	.05149	.08728	.08417	1.173	1.037
79	.06475	.05752	.09443	.09061	1.126	1.042
80	.06850	.06380	.09927	.09846	1.074	1.008
81	.07691	.07128	.10732	.10641	1.079	1.009
82	.08103	.07879	.11551	.11435	1.028	1.010
83	.08757	.08773	.11750	.12410	.998	.947
84	.09459	.09630	.12596	.13399	.982	.940
85	.10096	.10705	.13440	.14449	.943	.930
86	.11022	.11817	.13932	.15559	.933	.895
87	.11908	.12844	.15114	.16643	.927	.908
88	.12488	.14121	.15655	.17924	.884	.873
89	.13266	.15306	.17351	.19514	.867	.889
90	.14244	.16750	.17404	.20750	.850	.839
91	.15494	.18062	.18604	.22184	.858	.839
92	.16402	.19752	.19086	.24017	.830	.795
93	.18140	.21192	.20147	.25139	.856	.801
94	.17067	.23105	.19671	.26880	.739	.732
95	.16349	.24778	.22542	.28208	.660	.799

not real.

We offer no explanation for the crossover. The late Mortimer Spiegleman and other demographers have suggested that this could be due to a "weeding-out" process in which the non-white persons who survive to older ages are healthier than the white survivors. □

PERSONAL

One of the oldest members of the Society W. Rulon Williamson was recently the victim of a severe mugging attack. He is still a patient in the Cafritz Memorial Hospital, 1310 Southern Avenue, S.E., Washington, D. C. We are glad to report that his condition is greatly improved and we hope he will soon be back home.
□

Social Security Note

A. Rettig and O. Nichols, *Changes in Social Security Benefits Under Public Law,* 93-233, Actuarial Note No. 85, March 1974. Social Security Administration, Baltimore, Maryland, pp. 16.

This Actuarial Note discusses some of the features of the Social Security Amendments enacted on December 31, 1973. It presents tables showing illustrative monthly benefits and a Fortran V computer program for reproducing the exact primary insurance amounts in the benefit table. It also includes the discussion of the automatic benefits provision.

Free copies may be obtained from the Office of the Actuary, Social Security Administration, now located in Suite 700, Altmyer Building, 6401 Security Boulevard, Baltimore, Md. 21235. □