SOCIAL SECURITY
DISABILITY INSURANCE PROGRAM
WORKER EXPERIENCE

ACTUARIAL STUDY NO. 118

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FOREWORD

The most recent work dedicated to presenting actuarial experience of the Social Security Disability Insurance (DI) program is Actuarial Study #114, *Social Security Disabiity Insurance Program Worker Experience* (June 1999). The study examined historical data with regard to disability incidence and benefit termination over the period 1975-98. A comprehensive analysis of termination activity of the DI rolls was also presented based on 100 percent worker data collected for the 5-year period 1991-95. The overall content of Actuarial Study #118, and the methods used to prepare those results are consistent with those of the prior study; namely, disability incidence and benefit termination is examined over the period 1975-2004, and a comprehensive analysis of termination activity is presented for the 5-year period 1996-2000. Details of the underlying methodology for table construction are outlined in the appendix.

This study does not present projections of actuarial cost estimates for the DI program, which appeared intermittently in previous studies. For this information, the reader is referred to Actuarial Study #115, *Short-Range Actuarial Projections of the Old-Age, Survivors, and Disability Insurance Program* (July 2001), which was developed to provide a detailed description of the methodology and assumptions used in projecting the costs associated with the entire OASDI program. An update to that work is scheduled to appear later this year.

The study is also available on the Social Security Administration's website at *www.socialsecurity.gov/OACT/pubs.html.* Additional copies of the study are available upon request. Please refer to the inside cover for details. Finally, readers are welcome to provide comments or suggestions regarding any of the material contained within. Comments may be directed to Tim.A.Zayatz@ssa.gov.

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SOCIAL SECURITY DISABILITY INSURANCE PROGRAM
WORKER EXPERIENCE

I. ENTITLEMENT TO DISABILITY INSURANCE BENEFITS

After onset of a severe physical or mental impairment, a worker may become entitled to monthly disability insurance benefits under the Social Security Old-Age, Survivors, and Disability Insurance (OASDI) program, provided he or she:

- Meets the definition of disability set forth in the Social Security Act;
- Has filed a claim for disability insurance benefits;
- Satisfies the disability insured requirements of the Act;
- Has completed a 5-month waiting period; and
- Has not attained *normal retirement age*[1].

A worker's cash benefit is classified as an *award* at the time of initial payment. Additional auxiliary benefits may also be payable to other family members based on the earnings record of the entitled worker. This study analyzes the activity of disabled workers of the Social Security Disability Insurance (DI) program as described under title II of the Social Security Act.

A. Definition of Disability

For purposes of entitlement to DI benefits, *disability* is defined as the inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment. The impairment must be expected to result in death or to last for a continuous period of at least 12 months. In addition, the disability must prevent the claimant from performing previous work, or engaging in any other kind of work in which a significant number of jobs exist. It is immaterial whether such work exists in the claimant's immediate area, or whether a specific job vacancy exists, or whether the claimant would be hired if he or she applied for work.

Several additional points are worth mentioning:

- The worker's impairment must be the primary reason for the inability to engage in SGA.
- The formal determination of disability is based on a sequential process defined in regulations. The first step compares actual earnings to a specified level to determine ability to engage in SGA. Absent such actual earnings evidence, the sequential process continues with an evaluation of the nature and severity of the alleged impairment, followed by consideration of age, education, and work experience.
- An individual age 50-59 may receive disability benefits as a disabled widow(er) or surviving divorced spouse of a person who died fully insured; requirements include satisfying the same definition of disability that applies to workers.
- Disability benefits for a disabled son or daughter age 18 or over (childhood disability benefits) may be payable for a disability which began before age 22; requirements include satisfying the same definition of disability that applies to workers.
- Special provisions exist for the evaluation of insured status and disability in cases of statutory blindness.
- The same definition of disability applies when determining eligibility of adults under the Supplemental Security Income (SSI) program as described under title XVI of the Social Security Act. This means-tested cash benefits program is also administered by the Social Security Administration (SSA).

B. Disability Insured Status

To qualify for Social Security benefits for themselves and their dependents, individuals must work in employment covered by Social Security or be self-employed for a certain period of time, or have a specific amount of covered earnings in a year. Credit for this work is measured in quarters of coverage (QCs), or *credits*.[2]

An insured status test of the number of credits earned by a worker is required to establish a period of entitlement to any benefit. To be considered for disability benefits, a worker must satisfy *disability insured* status requirements, which consist of having obtained a requisite number of total credits as well as a specified number of credits earned in recent quarters. The worker must accrue a sufficient number of credits to be deemed *fully insured*—at least six credits and no more than 40 credits are required for this insured status.[3] The recency-of-

[1] Under present law, the normal retirement age is 65 for those born in 1937 or earlier, and is scheduled to increase gradually—over two separate phase-in periods—to age 66 beginning with persons born in 1943, and age 67 beginning with persons born in 1960.

[2] In 2005, a worker receives one credit (up to a maximum of four) for each $920 of annual covered earnings. This amount is indexed each year by the increase in average wages. For determining QCs, different rules apply to earnings before 1978, and a simplified method applies for the 1937-50 period.

[3] A fully insured worker has at least one credit (whenever acquired) for each year starting with the year the worker attains age 22 and ending with the year before the year the worker attains age 62, becomes disabled, or dies (whichever occurs earliest)—years that are partially or fully within a period of disability are not counted.

work test is satisfied if the worker has earned at least 20 credits during a 40-quarter period that ends with the quarter in which the waiting period begins.

A special recency-of-work test for younger workers provides an alternative to the 20/40 requirement. A worker who is under a disability which began before the quarter of attainment of age 31 satisfies the recency-of-work requirement if credits were earned for at least one-half of the quarters during the period beginning with the quarter after the quarter the worker attained age 21, and ending with the quarter in which the disability began. If this period contains 12 or fewer quarters—that is, if the disability begins in the quarter the worker attains age 24 or earlier—then a minimum of six credits must be earned in the 12-quarter period ending with the quarter in which the disability began.

Note that an individual disabled because of statutory blindness is not required to satisfy the recency-of-work test. Disability insured status is granted if the worker is fully insured only.

C. Waiting Period

The waiting period for DI benefits consists of 5 consecutive full calendar months beginning with the earliest full calendar month throughout which the worker satisfied both the definition of disability and the disability insured requirements. Benefits are not payable during the waiting period. However, the waiting period is waived for individuals who had a prior period of disability, which ended within 5 years of the current period of disability. In contrast, there is no waiting period for disability benefits under the SSI program.

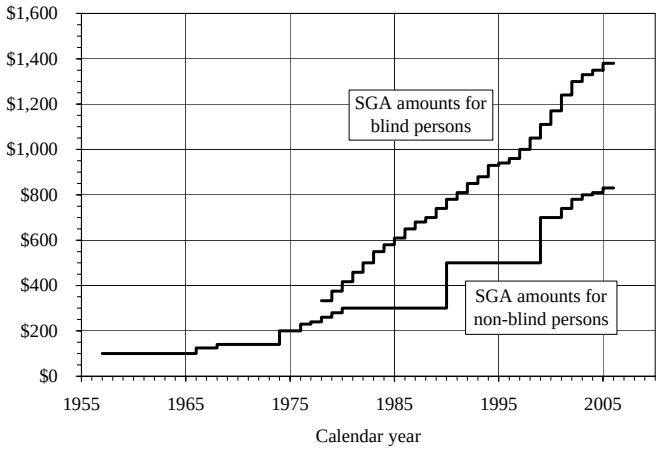
II. EXPERIENCE OF DISABILITY DETERMINATIONS

A. Substantial Gainful Activity (SGA)

Substantial work activity involves the performance of significant physical or mental duties that are productive in nature. The degree to which an impairment limits an individual's ability to perform basic work activities is essential in determining the severity of the disability. Basic work activities include: sitting, standing, walking, lifting, carrying, handling, reaching, pushing, pulling, climbing, stooping, seeing, hearing, speaking, understanding, carrying out simple instructions, using judgment, responding appropriately in a work setting, and dealing with changes in work routine.

Gainful work activity is work performed for pay or profit. Certain earnings criteria have been established as reasonable indications of whether an individual is engaged in SGA. The dollar amount associated with defining SGA is specified in Federal regulations, and was originally set at $100 at the inception of the DI program. This amount had been updated on an ad hoc basis until January 2001, at which time the regulations were revised to provide for annual indexing of the SGA level based on the increase in average wages. From 1990 through 2000, the SGA level actually consisted of a primary amount and a lower secondary amount. Earnings above the primary amount ordinarily demonstrated SGA, whereas earnings less than the secondary amount demonstrated lack of SGA; earnings between the two amounts required consideration of all circumstances related to work activity. This tier structure was discontinued beginning in 2001. Since 1977, blind persons have been subject to a separate SGA amount.[4] **Figure 1** shows a history of the level of SGA.

Figure 1.—Substantial Gainful Activity Amounts for the Disability Insurance Program 1957-2005



[4] As of 2005, a blind individual earning over $1,380 per month (net of impairment-related work expenses) is ordinarily considered to be engaging in SGA. The comparable amount for non-blind individuals is $830 per month.

B. Impairments

To establish the presence of an impairment, an individual must provide supporting medical evidence along with the disability claim. The Social Security Administration's *Listing of Impairments* is used to determine the severity of the disability. The listings contain examples of common impairments for each of the major body systems that are deemed to be of such severity as to prevent a person from performing SGA. However, a diagnosis of a listed impairment alone may not be sufficient to establish disability; associated symptoms, clinical signs, and laboratory findings must accompany it. In addition, claimants are asked to provide the names of employers and job duties for the last 15 years.

Many individuals are found to be disabled even though impairments fail to meet the level of severity required in the impairment listings. In these cases, an individual's medical condition is evaluated in conjunction with age, education, and job skills. These *vocational factors* are given increasing weight with the advancing age of the worker, and are particularly significant in the determination of disability among workers age 50 or older.

The leading diagnostic categories for disability vary by gender and year of award. **Table 1** shows the leading causes among DI disabled workers. Ranked by overall percentage, musculoskeletal disorders represent the largest single category of impairment, accounting for 24.4 percent of all awards over the period 1998-2002. As the baby-boom generation (birth cohorts 1946-64) continues to age, arthritic, back, and bone disorders are expected to become increasingly more prevalent. It is anticipated that the DI program will continue to experience a growing proportion of awards in this impairment category. Also note that the jump in the percentage of musculoskeletal impairments in 1995 can be explained by a change in reporting method. Prior to 1995, the Office of Disability (OD) reported the diagnosis of all awards based solely on the distribution of allowances at the initial level. In essence, allowances at the appeals level were assumed to have the same distribution among impairment categories as those at the inital level. In 1995, OD began reporting the actual diagnosis of all awards at all levels of review. This change revealed a significantly higher percentage of musculoskeletal impairments at the appeals level. The accompanying drop in the percentage of mental impairments in 1995 suggests that at least some of the awards in this category were among those misclassified under the old reporting method.

Mental impairments rank second in overall percentage, accounting for 23.8 percent of all awards, and continue to have the highest percentage among females for the 5-year period ending in 2002. Mental disorders had been the leading cause of

disability for both sexes until being displaced by musculoskeletal disorders in 1996. However, mental impairments became the leading cause again in 2001. This may be due, in part, to a special administrative initiative. Effective in that year, SSA began conducting a review of SSI recipients who are potentially eligible for DI benefits due to previously unrecognized disability-insured status. Many of the resulting awards were found to be individuals under age 35 who were diagnosed with a mental disorder. Although review of this special disability workload is expected to continue for a number of years, the impact on specific impairment categories is uncertain. Also note that revised listings for mental impairments (published in 1985) led to the re-adjudication of a large number of cases, resulting in a jump in new awards in 1986.

Among males, circulatory disorders have always been a leading cause of disability, accounting for roughly 14-16 percent of total awards over the last 10 years. Neoplastic disorders have also been steady in recent years, accounting for roughly 9-11 percent of total awards. An age comparison within these two categories reveals nearly five times as many circulatory impairments among those age 50 or older compared with those age 35-49; and three times as many neoplastic disorders for the same age distribution. Although medical advancements continue in these categories, the large disparities show that these types of impairments will continue to significantly impact the DI rolls as the baby-boom ages. Finally, the percentage of awards based on infectious disease has decreased significantly over the last 5 years, mainly due to the marginalized impact of HIV infection.

Awards based on neoplastic and metabolic impairments rank higher among females than males, whereas awards based on circulatory impairments rank lower. Higher prevalence of cancer, and hormonal and eating disorders, as well as increasing prevalence of diabetes among females may account for this. Note that the impairment listings were changed in 1999 to eliminate awards based solely on obesity, accounting for the large decline in the percentage of nutritional and metabolic impairments beginning in 2000.

C. Determination Process

At the initial stage of a claimant's request for disability benefits, the State Disability Determination Services (DDS) will make a decision to allow or deny the claim. A claimant who is dissatisfied with the initial decision may request further review. This review process consists of several steps, which must be requested within specified time intervals, and in the following order:

- The claimant may request the reconsideration of an initial decision. This entails re-examination of administrative records, with the opportunity to submit new material evidence supporting the claim.
- If disagreement persists after the reconsideration, the claimant may request a hearing before an administrative law judge (ALJ) of the Office of Hearings and Appeals (OHA).
- If disagreement persists after the ALJ decision, the claimant may request a review by the Appeals Council of OHA, and then may pursue civil action in a Federal district court.

Table 2 presents data on the disposition of claims for DI disability benefits across the various review stages, for calendar years 1993-2004. The data are tabulated by year of filing, with an additional break out by program involvement—showing claims for DI benefits only, or concurrent entitlement to DI and SSI benefits. As mentioned earlier, both programs use the same definition of disability for adults. However, eligibility for SSI benefits is further dependent upon the claimant's countable assets and income, which may include DI benefits.

Many factors exist that affect the number of disability claims filed as well as the frequency of subsequent decisions to either allow or deny benefits. However, the impact of any one factor is difficult to gauge; in general, they may be administrative, economic, or demographic in nature. Below is a list of some of the leading determinants which may have a significant impact on both the number of claims filed and the rate of favorable determinations[5]:

- Legislative changes to the program;
- Revisions to disability guidelines or impairment listings;
- Medical advancements or breakthroughs in the treatment of specific disorders;
- Changes in medical evidentiary requirements and diagnostic trends;
- Technology that can enhance the ability to work;
- Actions by Federal, State, and local governments to increase program awareness and encourage enrollment;
- Demonstration projects and initiatives that offer work incentives to applicants in lieu of awarding disability benefits;
- Changes in the SGA amount;
- National health threats such as HIV;
- Strength of national and regional economies;
- Employment shifts in part-time work or level of labor force participation, affecting disability insured status;
- Demographic shifts such as the aging of the baby-boom;

[5] Discussed in greater detail in *The Social Security Disability Insurance Program—an Analysis* (Department of Health and Human Services, December 1992).

- Level of administrative funding and the ability to control current caseloads and backlogs;
- Public pressure on program policy, which may lead to changes in regulations or legislative action;
- Level of court involvement in the appeals process;
- Results of appeals and class action suits challenging SSA's interpretation of the law.

D. Applications

The number of DDS claims for DI disabled worker benefits declined steadily from 1.25 million in 1994 to 1.04 million in 1998. Some factors contributing to the decline in this period include a robust economic expansion and lower levels of unemployment; leveling off of female labor force participation; a decline in HIV-related impairments; and the elimination of drug addiction and alcoholism as material causes for disability.

Over the following 6 years, the DI program experienced nearly a 43 percent increase in applications to an estimated 1.49 million in 2004, with roughly a 10 percent increase alone in each of 2001 and 2002. This increase in DDS claims is not fully understood, except in general terms. Having an obvious impact is the aging of the baby-boom, which continues to progress through the peak ages of disability; and higher levels of unemployment resulting from the economic contraction which began in the second quarter of 2001. A small portion of additional claims come from the review of the special disability workload of SSI recipients who may be eligible for DI benefits, as previously mentioned.

E. Initial Decisions

From 1992 through 1995, the allowance rate declined even as application growth continued. This may be indicative of claimants—caught in the economic downturn of a post-recession period—exhibiting less severe impairments. The result was fewer allowances from a growing number of claims. It is worth noting that allowance rates tend to be much lower among those concurrently filing for DI and SSI benefits than those filing for DI benefits only. This may be due to differences in the composition and economic status of the filers. Concurrent filers tend to be of lesser means (reflective of the nature of the SSI program) and are thus more likely affected by changes in the economy. Many times the only alternative is to seek aid from Federal, State, or local programs. Consequently, concurrent filers may exhibit less severe disability, or provide less evidence of impairment, resulting in fewer allowances.

Also note that for years with pending decisions, the ultimate allowance rate will be lower than that shown in table 2. This is due to the greater processing time involved in unfavorable decisions.

F. Reconsideration

Allowance rates at the reconsideration level have been very consistent. Although the reconsideration stage is *de novo*[6] in concept, it is similar to the initial stage in that disability determination is mostly a "paper review" process where claimants are rarely observed by the decision-maker. Assuming some uniformity among the initial decision-makers, it follows that initial denials are seldom overturned at reconsideration.

Currently 10 States are participating in a test of the *Prototype Model* to redesign the disability determination process. Features of this model include elimination of the reconsideration step, along with use of a single decision-maker and process enhancements at the DDS and OHA levels. The results shown in table 2, therefore, reflect a mixture of experience for the standard decision model and the modified test process. The Prototype Model test is set to expire on December 31, 2005.

G. Appeals Beyond Reconsideration

The subjectivity inherent in assessing disability leaves considerable room for interpretation of evidence. As a result, overturned decisions at the OHA level and beyond remain relatively high. Factors that contribute to the high reversal rate include:

- A group of decision-makers different from those used at the initial and reconsideration stages;
- Worsening of alleged disability over time;
- Use of legal representation and the opportunity to submit new material evidence supporting the claim; and
- Initial face-to-face contact with decision-makers.

Class action suits can also have an impact on the determination process. Public pressure has surfaced in controversial areas such as mental impairment issues; the amount of leverage given to allegations of pain; statements by treating physicians in the absence of clinical evidence; how HIV-related impairments and cardiovascular diseases are evaluated; use of vocational factors in the absence of a single debilitating impairment; and the consistency of DDS decisions with SSA policy. Although the number of claimants directly involved in any one case may not be large, the outcome may have a broader and subtler influence on subsequent rulings and determinations.

Finally, Federal efforts aim to improve the disability determination process by striving to reach the proper determination at the earliest possible stage. This effort will help to maintain managable backlogs, as well as reduce the rate of overturned decisions at the OHA level.

[6] That is, a case is reviewed in its entirety and a new decision is made unrelated to the initial decision.

III. EXPERIENCE OF DISABILITY INCIDENCE

A. History

Since the commencement of disability cash benefits in July 1957, dynamics of the DI program have been subject to many internal and external factors. Congressional action, public opinion, and court rulings have shaped program characteristics including: how disability is defined; the determination of entitlement; the level of benefits; the review process of current beneficiaries; and ultimate program cost. Prior to 1960, the DI program applied only to workers age 50 or older. Prior to 1965, a claimant needed to be permanently disabled to qualify for benefits. The *Social Security Amendments of 1967* (Public Law 90-248) eased the insured status requirements for persons under age 31, allowing a substantial number of young beneficiaries to enter the rolls. From 1968 through 1970, disability incidence remained fairly stable; however, through the early 1970s program growth far exceeded any reasonable expectations.

The introduction of the Black Lung program (1970) and the SSI program (1974), and a severe economic recession (1974-75) led to hundreds of thousands of new disability claims. In addition, administrative policy also tended to change as the DI program became bigger and more complex. Notably, the SSI program generally requires applicants under the age of 65 to apply for benefits from all other programs including DI, which may partially or fully offset SSI benefits. As expediency in processing applications was naturally given high priority, central office review of DDS initial decisions fell to roughly 5 percent in 1972 from 100 percent prior to 1972. The increased public awareness and pressures of administering two new programs probably contributed significantly to the sharp increase in new awards from 1972 to 1976.

The *Social Security Amendments of 1977* (Public Law 95-216) and the *Social Security Disability Amendments of 1980* (Public Law 96-265) also had a significant impact on the DI program. The 1977 amendments changed the benefit formula used to calculate benefits awarded in 1979 and later. The 1980 amendments introduced a more restrictive limit on the total monthly amount of Social Security benefits payable on a disabled worker's account; and mandated a 65 percent review rate of DDS allowances to assure uniformity of decisions. The return to high levels of review during this period led the DDSs to give increasingly careful consideration to new allowances, and increased the chances of reversing an initially favorable decision. These circumstances contributed to steadily declining awards from 1977 through 1982.

By 1984, DI program policy had undergone another reversal. Congressional and public concern over the removal of a large number of beneficiaries (particularly the mentally impaired) resulted in an administrative moratorium on the review of the disability rolls while Congress considered new DI legislation. Many beneficiaries whose benefits had been terminated were returned to the rolls through the appeals process. This initiated a period of increased court appeals and class action suits. In response, Congress passed the *Social Security Disability Benefits Reform Act of 1984* (Public Law 98-460). Provisions of the Act include: revised mental impairment standards; increased emphasis on treating physician opinion; emphasis given to the combined effects of multiple impairments in the absence of a single severe impairment; required proof of medical improvement prior to termination of benefits; and standards to evaluate pain.

B. Recent Experience

Table 3 shows the total number of DI disabled workers awarded benefits grouped by *calendar age*[7] at time of award, for calendar years 1980-2004. These awards are also illustrated in **figure 2**.

Figure 2.—Disabled Worker Awards by Age Group, Calendar Years 1980-2004
(In thousands)

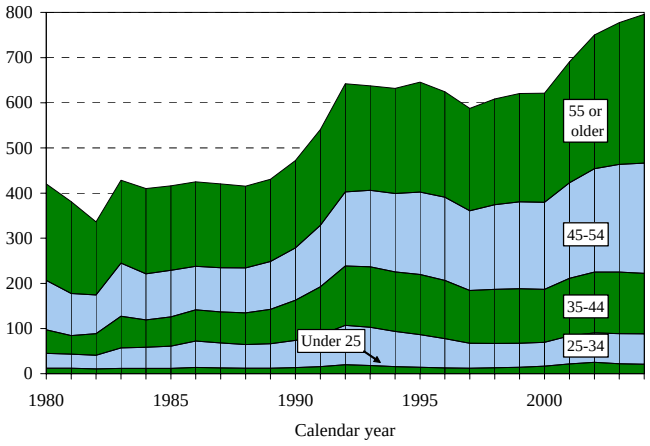


Table 4 shows the associated disabled worker incidence rates, which are expressed as annual awards per thousand disability insured not already receiving benefits. Adjusted figures are expressed as age-adjusted (male and female) or age-sex-adjusted (total) relative to the exposed population as of 2000. Tables 3 and 4 are tabulated as of the year the beneficiary is added to the rolls. Note, however, that the year of award may actually be different from the year of disability onset or entitlement. This is due to factors such as the waiting period, the nature of the determination process, and claims processing times in general. Consequently, the incidence rates shown are not necessarily representative of true morbidity rates for the stated calendar years.

[7] Calendar age is the integral age attained on the birthday in the year in which the individual is awarded benefits.

The incidence of disability increases considerably among workers beginning at age 50. The chance of DI entitlement increases naturally with advancing age, but also as a result of greater consideration given to vocational factors. This program characteristic continues to have a significant impact on costs as the baby-boom generation progresses through ages of higher incidence. Note that the rates shown in table 4 for ages 60 and older are likely to understate the true incidence of disability since, beginning at age 62, a disabled worker may elect to forgo disability benefits, opting instead to receive reduced old-age benefits. A number of factors influence this decision, including: the disability waiting period (old-age benefits are payable immediately); the potential for worker's compensation offset; differences between disability and old-age maximum family benefits payable; and the possibility for denial of disability benefits.

Age-specific disability incidence among female workers is typically lower than males. However in 1997, female incidence began to exceed that for males at ages 35-54. Although both genders experienced a general decline in incidence in this age range over the following five years, the decline is more pronounced among males. This is likely due to the elimination of drug and alcohol addiction from the DI rolls and a sharp decline in HIV impairments, both of which are predominantly male incidence categories. It is also interesting to note that the decline in incidence rates among females did not necessarily translate into a decline in the number of benefits awarded in this specific age range. This is due to the relatively large increases in female labor force participation. Over the 10-year period ending in 1996, labor force participation rates among females age 35-54 increased between 3.5-10.0 percentage points resulting in an additional 10.7 million disability insured. Over the same period and age range, male labor force participation decreased by roughly 2.0-2.5 percentage points.

Some of the same factors that affect the number of DI applicants can also affect incidence rates. In general, the decline in incidence between 1975-82 is attributable, in part, to a stricter program. Following a very low-growth period in incidence from 1983-89, the program experienced a surge in claims beginning in 1990, and incidence rates rose significantly and remained relatively high through 1995. In the late 1990s, the prevailing economic and political environment was characterized by robust economic expansion, low unemployment, and legislative restrictions on the qualifications of certain impairments. In addition, advancements in medical treatment; public need for employer-sponsored healthcare protection; and pursuit of financial goals for retirement may have provided incentive to remain in the labor force, if possible. These factors contributed to the decline in applications and awards during this period.

The sharp increase in incidence rates over 2001-04 represents a notable departure from the experience of the late 1990s, which generally showed modest annual declines in the age-sex-adjusted rate. While the aging of the baby-boom is always recognized as a factor in program growth, the increase in incidence in 2001 is likely due in large part to the severe economic contraction experienced in that year. However, special administrative activity by SSA beginning in 2001 has also contributed slightly to the surge in awards. As previously mentioned, the special disability workload was the result of discovering a substantial number of SSI recipients whose disability-insured status was not previously recognized. As this caseload is processed over the next several years, the resulting disability awards will contribute to temporarily higher incidence rates than would be expected from current underlying trends.

Table 5 presents historical termination data for disabled workers. Termination experience is discussed in detail in the next section.

Table 6 shows the number of disabled workers in current-payment status, at the end of calendar years 1980-2004. The *current-payment* population is derived from the *in-force* beneficiary population (not shown), which is reduced by the number of entitled individuals whose benefits are *suspended.* Common reasons for the suspension of DI benefits include: engagement in SGA following completion of a trial work period; worker's compensation offset; or imprisonment. Over the period 1983-2004, the current-payment population has grown at an average annual rate of roughly 4.3 percent, as growth in awards has steadily outpaced growth in terminations. Note that as a consequence of the scheduled increase in normal retirement age, there appear DI beneficiaries age 65 or older for the first time in 2003. The following table summarizes the progression of the DI rolls.

Growth in the DI disabled worker rolls

(Grouped by selected calendar periods[1])

Calendar period	Disability insured[2]			Awards		Terminations		Current-payment		
	Number beginning of period	Number end of period	Annual growth rate[3]	Number	Annual growth rate[4]	Number	Annual growth rate[4]	Number beginning of period	Number end of period	Annual growth rate[3]
1976-1978	85,305,000	93,701,900	3.2%	1,611,143	-5.8%	1,216,903	9.3%	2,487,630	2,878,152	5.0%
1979-1983	93,701,900	105,380,900	2.4	2,006,327	-1.7	2,315,455	1.1	2,878,152	2,564,071	-2.3
1984-1989	105,380,900	118,061,700	1.9	2,517,254	0.1	2,169,479	-4.0	2,564,071	2,890,569	2.0
1990-1998	118,061,700	134,653,500	1.5	5,390,228	4.2	3,537,039	1.7	2,890,569	4,690,942	5.5
1999-2004	134,653,500	146,148,700	1.4	4,255,616	4.6	2,741,299	2.1	4,690,942	6,198,224	4.8

[1] Grouped by periods exhibiting a consistent year-over-year growth in the current-payment population.
[2] Number insured at end of the 1999-2004 period is a preliminary estimate.
[3] Average annual growth rate from the beginning of the period to the end of the period.
[4] Average annual year-over-year growth during the period.

IV. EXPERIENCE OF DISABILITY BENEFIT TERMINATION

A. Background

The reasons for termination of DI disabled worker benefits can be grouped into four main categories:

- Death of the beneficiary;
- Recovery—beneficiary no longer meets the standards used to define disability, including medical recovery or return to work;
- Conversion—disability benefit is converted to an old-age benefit upon attaining normal retirement age; and
- All other reasons[8].

Generally, the final month of entitlement to disability benefits for a worker is the earliest of the following:

- The month before the month in which the worker dies;
- The month before the month in which the worker attains normal retirement age; or
- The second month after the month in which the beneficiary recovers[9].

The law contains several provisions for individuals who wish to return to work, but continue to have a disabling impairment:

- Trial work period;
- Extended period of eligibility;
- Extension of Medicare coverage;
- Expedited reinstatement; and
- Waiver of the waiting period.

The *trial work period* (TWP) is a 9-month period—not necessarily consecutive—during which an entitled beneficiary may work without affecting the right to benefits. Earnings during the 9 months are not counted toward SGA, and benefits will continue as long as the beneficiary has not medically recovered.

Individuals who continue to have a disabling impairment following the 9-month TWP, receive an *extended period of eligibility* (EPE). Earnings during the EPE are counted toward SGA, and monthly benefits will not be paid when such earnings exceed the SGA limit. If earnings fall below the SGA limit anytime during the EPE, benefits are automatically reinstated. Effective January 1, 1988, the law was amended to lengthen the EPE from 15 months to 36 months for individuals entitled to benefits in January 1988 or later.

After 24 months of disability entitlement, a beneficiary becomes eligible for Medicare coverage—regardless of age—and receives services as long as DI entitlement continues. In the case of an individual engaging in SGA, coverage is provided throughout the TWP and EPE. Medicare benefits were further extended through a provision of the *Ticket to Work and Work Incentives Improvement Act of 1999* (Public Law 106-170)—effective October 1, 2000, coverage for beneficiaries who return to work will continue for an additional 4 1/2 years beyond the EPE.

The Ticket to Work Act also allows certain previously entitled individuals to request *expedited reinstatement* (EXR) of disability benefits when a disabling impairment no longer permits the performance of SGA. The provision provides a safety net for those who successfully return to work and, consequently, lose entitlement to disability benefits. EXR allows an individual to request reinstatement without filing a new application, and provides up to 6 months of provisional (temporary) cash benefits while SSA conducts a medical review to determine whether the individual can be reinstated. The request for reinstatement must be filed within 5 years of the termination of disability benefits. EXR became effective January 1, 2001.

Special provisions are granted to persons experiencing multiple periods of disability. Individuals who become re-entitled to benefits within 5 years of the end of a previous period of disability are not required to satisfy the 5-month waiting period. In addition, the 24-month waiting period for Medicare coverage need not be consecutive months and time may accrue over multiple periods of disability.

Beginning at age 62, a disabled worker may elect to receive old-age benefits in lieu of disability benefits. Although most disabled beneficiaries elect to receive DI benefits until normal retirement age—at which time conversion to benefits payable under the Old-Age and Survivors Insurance (OASI) program occurs automatically—some choose to switch earlier. This decision is influenced by economic as well as personal factors. One of the most common reasons is the existence of benefits payable outside the DI program. For example, worker's compensation benefits may partially or totally offset a DI benefit, but would not affect an OASI benefit. Another common economic factor is the difference in maximum family benefits payable under the DI program, which may be lower than the maximum payable under the OASI program. Personal factors may include the beneficiary's own assessment of health and life expectancy.

Recovery from disability may occur when the beneficiary either notifies SSA of an improved disabling condition, demonstrates the ability to engage in SGA, or is judged to no

[8] Reasons for termination in this category include: beneficiary converts to old-age benefits prior to normal retirement age; withdrawal of application; or erroneous entitlement.
[9] Benefits may continue if the individual is currently enrolled in a vocational rehabilitation program, or has entered an extended period of eligibility.

longer meet the definition of disability. The DDS or the central office will conduct a *continuing disability review* (CDR) from time to time based on warranting situations such as:

- Maturing of a scheduled CDR diary date;
- Posting of substantial earnings[10]; or
- Voluntary or vocational rehabilitation reports of an improved disabling condition.

Certain "outside" variables such as disability caseloads, backlogs, budget restrictions, and legislation can have an impact on CDR activity and disability recovery rates in general, without actually affecting the underlying rate of medical improvement. These factors shape the prevailing administrative policy and can exert considerable influence on the nature of allowances, and the degree of overall impairment-severity of the DI rolls. To a lesser extent, mortality rates are also affected by exogenous variables. For example, the elimination of drug and alcohol related impairments, and an increase in allowance based on vocational factors or mental impairments may lead to an improvement in the overall mortality profile of the DI rolls.

B. History

Many variables can affect the rate at which beneficiaries are terminated from the disability rolls, including:

- Overall improvements in disability mortality;
- Advancements in medical treatments and technology which enhance the ability to work;
- Changes in regulations that affect the makeup of the rolls;
- CDR activity;
- Vocational rehabilitation support and return-to-work incentives;
- Court decisions and the level of legal representation and appeal.

The *Social Security Amendments of 1965* (Public Law 89-97) modified the definition of disability by replacing the requirement of permanent disability with the expectation that the disability last at least 12 months. This led to the entitlement of less seriously impaired claimants and lower mortality rates among the disabled. The 1967 amendments eased the insured status requirements for claimants under age 31. A growing portion of younger and relatively healthier beneficiaries further contributed to the decline in the mortality rates of the DI rolls.

As mortality rates fell in the early years of the program, the gross recovery rate generally increased. With the introduction of government-funded rehabilitation programs, elimination of the "permanently disabled" condition, and the extension of benefits to younger claimants, the recovery rate among beneficiaries rose from 19 per thousand in 1965 to 32 per thousand by 1967. Thereafter, the gross recovery rate decreased rapidly through 1975. This was due in large part to changes in the administration of the program. With the introduction of the Black Lung and SSI programs in the early 1970s, workload pressures resulted in the suspension or curtailment of some administrative review procedures. For example, by 1972 the central office reviewed only 10 percent of DDS continuances in which medical recovery was expected. Previously, 100 percent of such continuances were reviewed. By 1976, the gross recovery rate began to increase again as central office review of continuances returned to 100 percent.

Throughout the 1970s, the DI program experienced substantial increases in cost, mainly the result of significant growth in incidence. Under then-current policy, reviews were performed only in those cases where the beneficiary's condition was expected to improve, or voluntary reports or posted earnings indicated work activity. However, by the late 1970s measures to curtail inaccurate award determinations and improve the review process were intensified. One significant provision of the 1980 amendments required that beneficiaries with non-permanent impairments be reviewed every 3 years, and permanently disabled beneficiaries be reviewed at intervals determined by the Commissioner. Using that legislative mandate, the Reagan Administration initiated a major review of the disability rolls that resulted in a large number of cases in which it was determined that recovery had occurred.

Ensuing public disapproval of the newly implemented review process led to a moratorium on reviews of all cases of mental impairment disability.[11] Revision of mental impairment criteria and the review process followed and more than half of those removed from the rolls were reinstated upon appeal. The result was a sharp drop in recoveries as well as a sharp increase in new awards throughout the remainder of the 1980s.

C. Recent Experience

In the latter part of the 1980s, the agency experienced reductions in both work force and administrative funding. By the early 1990s, there existed a shortage of personnel needed to handle a significant increase in claims, as well as to meet review schedules. In an effort to free up resources to process initial claims, the agency sharply curbed the review of existing beneficiaries. Beginning in 1994, growth in initial claims began to level-off and once again attention shifted to performing mandated reviews. Congress enacted the *Contract With America Advancement Act of 1996* (Public Law 104-121), which included a provision authorizing the appropriation of funds to be used exclusively to conduct additional CDRs. As intended, the special funding helped to eliminate DI backlogs

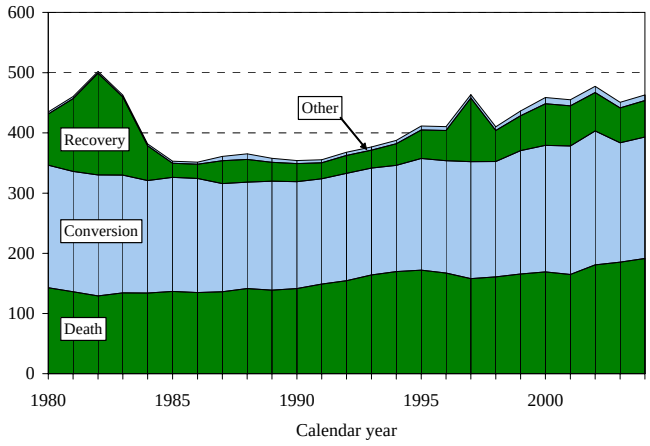
[10] The aforementioned Ticket to Work Act prohibits initiation of a CDR during the period that a beneficiary is using a ticket; and under certain circumstances, prohibits the use of work activity as a basis for review. Provisions are effective January 1, 2002.

[11] The moratorium applied to all cases on which an administrative or judicial appeal was pending on or after June 7, 1983. All persons claiming benefits based on mental impairment disability who received an unfavorable decision after March 1, 1981 were permitted to reapply within time constraints, as mandated in 1984 by Public Law 98-460.

by the end of 2000, and to become essentially current in the processing of SSI-only CDRs by the end of 2002. Since then, administrative budget delays have caused the agency to fall behind in processing certain SSI CDRs, emphasizing the need for renewed funding and revised scheduling plans.

Table 5 shows the historical number of terminations and gross termination rates for disabled workers, by reason for decrement. As evident from the data, most terminations occur as a result of death or conversion. With the exception of a sharp decrease in conversions in 2003[12], both categories exhibit steady long-term trends with little variation from year-to-year. In contrast, the number of recoveries can deviate considerably from a somewhat normal level. As previously mentioned, exogenous variables can greatly impact this category—and consequently the recovery rate—without actually affecting the underlying rate of medical improvement. As an example, we see that a spike in recoveries occurred in 1997 as the result of a provision of Public Law 104-121, which eliminated drug and alcohol addiction from the impairment listings and explicitly denied benefits in cases where drug or alcohol addiction were contributing material factors to the disability. Although categorized as "recoveries", this group of beneficiaries was simply eliminated from the rolls due to a change in law. "Other" is a relatively small category comprised mostly of individuals who switch to old-age benefits prior to normal retirement age. **Figure 3** shows the distribution of DI disabled worker terminations by reason.

Figure 3.—Disabled Worker Terminations by Reason, Calendar Years 1980-2004
(In thousands)

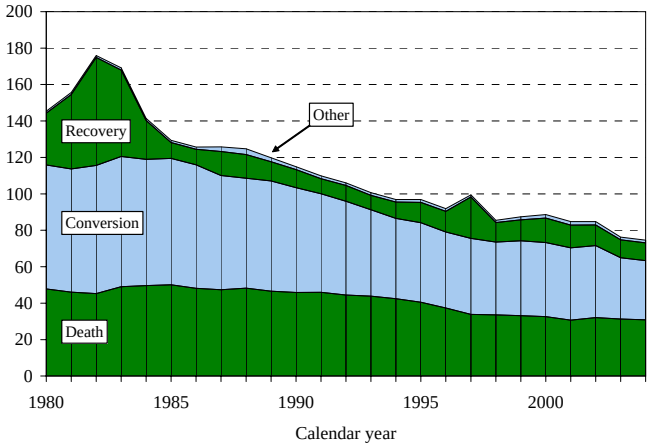


As mentioned, death and conversion account for most of the terminations that occur, and the general trend in termination rates has been downward. **Figure 4** shows the distribution of DI disabled worker termination rates by reason. Several trends in the disability rolls have developed over the years which help explain the decline: mortality improvements and a reduction in the average age of beneficiaries.

Over the period 1980-95, the average age among male disabled workers in current-payment status steadily declined from 52.8 to 49.8 years. The proportion of the DI rolls made up of beneficiaries aged 35-49 grew from 20 percent in 1980 to 34 percent in 1995, while the proportion of 50-64 year olds fell from 71 percent to 55 percent. Similar trends were experienced among female disabled workers as the average age declined from 53.7 to 49.9 years. Higher incidence of mental disorders has led to an increase in younger and (physically) healthier beneficiaries. The result is fewer deaths, as well as a smaller percentage of beneficiaries converting to old-age benefits each year.

Since 1995, the average age among disabled workers in current-payment status has steadily increased. In 2004, the average age of disabled males was 51.6 years. The proportion of the DI rolls made up of beneficiaries aged 35-49 declined slightly to 29 percent, while the proportion of 50-64 year olds grew to 62 percent. Similar trends were experienced among female disabled workers as the average age climbed to 51.4 years. Note that the increase in average age is mostly an effect of the aging baby-boom generation and has not yet resulted in any significant increase in conversions. The trend in termination rates continues to be downward, in large part due to mortality improvements, as well as the scheduled increase in normal retirement age.

Figure 4.—Disabled Worker Termination Rates by Reason, Calendar Years 1980-2004
(Per thousand exposed)



Medical progress has significantly contributed to longer life expectancy among the general population. Certain advancements have also had a considerable, albeit less quantifiable, impact on selected segments of the disability population. Over the period 1980-89, the DI rolls show gross rates ranging from roughly 50-55 deaths per thousand males, and 35-40 deaths per thousand females. Throughout the early 1990s, mortality grad-

[12] This decrease is attributable to the scheduled increase in normal retirement age, resulting in the deferral of a portion of old-age conversions from 2003 to 2004.

ually improved. A noticeable decline in the death rate after 1995, especially among males, is due in part to the rapidly diminishing impact of HIV-related impairments and the elimination of drug and alcohol addiction from the impairment listings. Other significant trends leading to a lower mortality profile of the disability rolls include: increasing prevelance of musculoskeletal and mental impairments, which tend to be less life-threatening than circulatory or neoplastic disorders; advancements in the treatment of malignant growths; and a greater proportion of awards to older workers, whose determinations are based on a set of vocational factors rather than a single severe disability. Over the period 2000-04, the DI rolls show stable gross rates of roughly 35 deaths per thousand males, and 26 deaths per thousand females.

D. Death Experience (1996-2000)

Tables 7A-7C show the probability of death for male and female DI disabled workers, by *select age* at entitlement to disability benefits; and *duration*—measured in years since selection. Data reflect the actual experience of the DI rolls from January 1, 1996 through December 31, 2000. The methods used in table construction and graduation are detailed in the appendix.

Mortality among disabled workers generally increases with select age. For any given select age, the probability of death is greatest during the first year of entitlement, then decreases dramatically during the second and third years of entitlement. Death probabilities tend to level off sometime around the fifth or sixth duration for males, and the third or fourth duration for females. For older select ages, mortality is lowest at these durations before trending upward in the later durations as general demographic factors such as age of the beneficiary begin to have an increasing effect. Greater consideration given to vocational factors, especially after age 50, may cause a slight decline in mortality. Disability mortality among males is higher than females for virtually all attained ages. Unique data considerations affecting estimates of disability mortality—such as death during the waiting period and tracking DI beneficiaries upon conversion to old-age benefits—are discussed in the appendix.

An analysis of broad age categories may explain some of the trends and characteristics of disability mortality. Disabled males under age 35 show the highest concentration of mental disorders, infectious and nervous impairments, and injuries. Disabled males aged 35-49 show a consistent mix of various impairments following the predominant mental and musculoskeletal categories; an increase in circulatory and neoplastic impairments is apparent. Disabled males aged 50 or older show the highest concentration of musculoskeletal awards, along with considerable increases in circulatory, neoplastic, and respiratory disorders; though still an important category, the prevalence of mental impairments is down considerably from the younger age groups.

Females show comparable trends in broad age categories with a few categorical changes. Disabled females under age 35 show the highest concentration of mental disorders—over 43 percent of new awards occurred in this category in 2002. Disabled females aged 35-49 continue to show high incidence of mental and nervous impairments, along with large increases in musculoskeletal and neoplastic disorders. Disabled females aged 50 or older show the highest prevalence of new awards in the musculoskeletal, mental, and neoplasm categories.

Due to the many reasons already discussed, disability mortality over the 5-year period covered in this study (1996-2000) has improved for roughly 80 percent of all attained ages among male and female beneficiaries, when compared to the previous 5-year period (1991-95)[13]. Among males, mortality in the more recent period is generally 5-20 percent lower than mortality in the earlier period, with dramatic reductions of 35-45 percent at some younger select ages. The improvements at the younger ages are largely due to advancements in HIV treatment and legislation eliminating drug and alcohol addiction from the impairment listings. Mortality improvement among females is as widespread but less dramaitic as that seen among males, generally ranging from 5-15 percent lower than the earlier period.

Tables 8A-8C show the progression of a series of cohorts—each for a given select age—reflecting the probabilities of death shown in tables 7A-7C. These *survival tables* are a concise way of representing the probabilities of a particular population living to a particular age. See appendix for details on table construction and usage.

Tables 9A-9C show the expected future lifetime of DI disabled workers. Values are based on the survivorship experience shown in tables 8A-8C. As with the general population, disabled females display a higher future lifetime than males. Note that life expectancy is generally greater during the second or third year of entitlement than during the first year of entitlement. This is due to relatively higher mortality rates within the first several years of disability, after which workers seem to show a greater propensity for disability continuation or non-death termination.

Tables 10A-10C show the *absolute rate of death* per thousand entitled disabled workers. These rates are derived from the probabilities of death shown in tables 7A-7C, and represent a different concept in measuring the rate of termination from the DI rolls. Absolute rates consider only the effect of a single decrement in a multiple-decrement environment, reflecting the probability of survival and ultimately termination under that one decrement. These are not true probabilities and as such are expressed on a “per thousand” basis. See the appendix for further details.

[13] Findings are based on comparisons with disability mortality as discussed in Actuarial Study No. 114: *Social Security Disability Insurance Program Worker Experience* (Zayatz, June 1999).

Tables 11 and **12** show the aggregate probability of death and expected future lifetime, by *select* and *attained* age. Probabilities are based on aggregate counts of exposure and deaths across all durations. They represent the average probability of death within one year for beneficiaries originally entitled at a particular select age (table 11), or who have attained a particular age (table 12). Similarly, aggregate future lifetime represents the average life expectancy of beneficiaries for a particular select or attained age. Values are exposure-weighted averages of the select-and-ultimate future lifetimes shown in tables 9A-9C.

Table 13 shows the aggregate probability of death and expected future lifetime, by *duration*. Probabilities are based on aggregate counts of exposure and deaths across all select ages, and represent the average probability of death within the next year of entitlement to disability benefits. Aggregate future lifetime represents the average life expectancy of beneficiaries who have been entitled for the stated number of years.

E. Recovery Experience (1996-2000)

Tables 14A-14B show the probability of recovery for male and female DI disabled workers, by select age and duration. In general, chances of recovery decline with advancing select age. For any particular select age, the probability of recovery exhibits a bimodal distribution. Disability recovery tends to peak during the second year of entitlement before declining the following year, then peaks again at its maximum level in the fifth year of entitlement before declining thereafter. This effect is likely caused by CDR schedules, which are based on the likelihood of medical improvement. Beneficiaries for whom medical improvement is expected (MIE) account for roughly 5-10 percent of all reviews, which are scheduled anywhere from 6 to 24 months following the most recent disability decision. Roughly 10.5 percent of MIEs result in an *initial cessation* (i.e., those occurring before any appeal of decision) of benefits, causing the first peak in recoveries. Beneficiaries for whom medical improvement is possible but less likely to occur within the first 2 years (MIP) account for roughly 65-70 percent of reviews, which are scheduled every 36 months. Roughly 8.5 percent of MIPs result in an initial cessation of benefits, causing the second peak in recoveries. Beneficiaries for whom medical improvement is not expected (MINE) account for roughly 25-30 percent of reviews, which are scheduled every 5 to 7 years. Roughly 4.5 percent of MINEs result in an initial cessation of benefits.

As previously stated, the probability of death among males exceeds that for females for virtually all attained ages, as males experience nearly twice the incidence of high risk circulatory disorders and two-thirds more injuries. The probability of recovery among males also exceeds that for females in over 85 percent of all attained ages. Evidence suggests that this may be due to differences in the concentration of impairment categories among genders, especially at older ages. During the observation period, both sexes exhibit high prevalence of mental and musculoskeletal impairments. However the relative concentration of mental impairments among females is much greater—18 percent higher overall, and 25 percent higher among ages 50 or older. The nature of these types of impairments seems to contribute to both lower mortality and lower chance of recovery among female disabled workers.

Analysis of the 5-year period covered in this study shows a dramatic increase in the rate of disability recovery for virtually all male and female beneficiaries, when compared to the previous 5-year period (1991-95)[14]. For males, most ages exhibit a 50-100 percent increase in the probability of recovery, while females show increases ranging from 25-75 percent. A disproportionate amount of the improvement is attributable to the elimination of beneficiaries whose disability was based on drug or alcohol addiction, causing a one-time spike in recoveries in 1997. That year, the overall recovery rate among males more than doubled to 27 per thousand entitled versus 12 per thousand in the prior year. Females also experienced a surge to 16 per thousand versus 10 per thousand in the prior year.

As previously mentioned, exogenous variables can also influence recovery rates. During 1991-95, the DI program experienced significant growth in claims, which limited the number of CDRs performed over that period. This trend was reversed through enactment of Public Law 104-121 in 1996, which provided special funding for CDR activity, and contributed significantly to the large increase in recoveries over 1996-2000.

Tables 15A-15B show the number of lives for a series of cohorts—each for a given select age—reflecting the probabilities of recovery shown in tables 14A-14B. Note that in this case, the concept of "survival" refers to beneficiaries who remain on the DI rolls by *not recovering*.

Tables 16A-16B show the expected number of future years of disability entitlement for those who have not recovered and remain on the DI rolls. Values are based on the survivorship experience shown in tables 15A-15B, which reflect termination due to recovery only, and automatic conversion to old-age benefits upon attaining normal retirement age. As previously discussed, males tend to exhibit a greater chance of recovery than females. Analysis shows that, on average, females remain on the disability rolls roughly 6 months longer than males.

Tables 17A-17B show the *absolute rate of recovery* per thousand entitled disabled workers, which are derived from the probabilities of recovery shown in tables 14A-14B. See the appendix for details on the derivation of these rates.

[14] Findings are based on comparisons with disability recovery as discussed in Actuarial Study No. 114: *Social Security Disability Insurance Program Worker Experience* (Zayatz, June 1999).

Tables 18 and **19** show the aggregate probability of recovery and expected time on the DI rolls, by *select* and *attained* age. Probabilities are based on aggregate counts of exposure and recoveries across all durations. They represent the average probability of recovery within one year for beneficiaries originally entitled at a particular select age (table 18), or who have attained a particular age (table 19). Similarly, expected time on the DI rolls represents the average number of future years of entitlement for those who remain on the rolls. These values are exposure-weighted averages of the values shown in tables 16A-16B, which reflect termination due to recovery only, and automatic conversion to old-age benefits upon attaining normal retirement age.

Table 20 shows the aggregate probability of recovery and expected time on the DI rolls, by *duration*. Probabilities are based on aggregate counts of exposure and recoveries across all select ages, and represent the average probability of recovery within the next year of entitlement to disability benefits. Expected time on the DI rolls represents the average number of future years of entitlement—reflecting termination due to recovery only—for those who have not recovered after the stated number of years.

F. Combined Experience (1996-2000)

Tables 21A-21B show the combined probability of death or recovery for male and female DI disabled workers, by select age and duration. Values are derived from death probabilities shown in tables 7A-7B and recovery probabilities shown in tables 14A-14B.

Tables 22A-22C show the number of lives for a series of cohorts, reflecting termination from DI entitlement due to death or recovery. The tables also reflect termination from OASI entitlement due to death, following conversion to old-age benefits.

Tables 23A-23B show the expected number of future years of combined DI and OASI entitlement for those originally entitled to disability benefits. Values are based on survivorship experience shown in tables 22A-22C, which reflect automatic conversion to old-age benefits upon attaining normal retirement age.

Tables 24A-24B show the expected number of future years of DI entitlement for those who have not died or recovered. Values are based on survivorship experience shown in tables 22A-22B. Entitlement is not considered after conversion to old-age benefits.

Tables 25 and **26** show the aggregate probability of death or recovery and expected time on the beneficiary rolls, by *select* and *attained* age. Values are derived from the average death and recovery probabilities discussed previously. They represent the average probability of total decrement within one year for beneficiaries originally entitled at a particular select age (table 25), or who have attained a particular age (table 26). Aggregate expected time on the OASDI rolls represents the average number of future years of combined entitlement for those originally entitled to disability benefits. These values are exposure-weighted averages of expected time on the combined rolls shown in tables 23A-23B, and reflect automatic conversion to old-age benefits upon attaining normal retirement age. Aggregate expected time on the DI rolls represents the average number of future years of disability entitlement. These values are exposure-weighted averages of expected time on the DI rolls shown in tables 24A-24B. Entitlement is not considered after conversion to old-age benefits.

Table 27 shows the aggregate probability of death or recovery and expected time on the beneficiary rolls, by *duration*. Values are derived from average death and recovery probabilities, and represent the average probability of total decrement within the next year of entitlement. Aggregate expected time on the OASDI rolls represents the average number of future years of combined entitlement for those originally entitled to disability benefits who have not died or recovered after the stated number of years. Aggregate expected time on the DI rolls represents the average number of future years of disability entitlement for those who have not died or recovered after the stated number of years.

G. Annuity Tables

Tables 28A-31D show the present value of a stream of payments to a disabled worker, by select age at entitlement. Annual or monthly payments are made at the beginning (*annuity-due*) or end (*annuity-immediate*) of each period. Receipt of payment is contingent upon survival to the next payment date. Note that "survival" denotes remaining entitled to benefits, which may imply *not recovering* as well as *not dying*. Payments are discounted using the stated annual effective interest rate and various survivorship assumptions. Tables 28A-29D show the actuarial present value of a *life annuity* of $1 payable to a disabled worker. Values are based on survivorship experience shown in tables 8A-8C, which reflect termination due to death only, and automatic conversion to old-age benefits upon attaining normal retirement age. Tables 30A-31D show the actuarial present value of a life annuity of $1 payable to a disabled worker until age 65. Values are based on survivorship experience shown in tables 22A-22B, which reflect termination due to death or recovery.

Table 1.—Disabled Worker Benefits Awarded, by Impairment Category

(Percentage distribution by year of award, 1982-2003 Social Security DI disability experience)

Impairment listing category[1]	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982
	Male																					
Musculoskeletal[2]	24.7%	23.8%	22.9%	22.9%	22.6%	22.4%	22.2%	21.6%	20.7%	12.6%	13.9%	14.2%	16.2%	14.8%	15.6%	15.3%	14.1%	12.4%	12.1%	12.0%	12.6%	15.1%
Mental disorders[3]	23.0	23.0	23.0	21.4	20.5	19.8	18.8	19.5	21.7	23.0	24.7	24.4	22.1	21.2	19.6	20.0	18.9	28.6	17.8	17.6	15.8	10.2
Circulatory[4]	14.4	14.6	15.4	15.4	15.3	15.9	16.4	15.6	15.6	16.4	16.5	16.6	17.1	18.3	19.1	20.5	21.1	20.4	22.1	22.7	25.0	28.2
Neoplasms[5]	9.1	9.5	9.6	10.5	10.3	10.1	10.1	9.6	9.3	13.1	11.7	11.2	12.0	13.0	13.2	12.1	12.3	11.6	13.5	15.2	15.5	15.8
Nervous system[6]	8.2	8.1	8.1	7.8	7.5	7.3	7.1	6.7	6.5	7.1	6.5	6.7	7.0	7.3	7.4	7.8	7.8	6.8	7.2	7.4	7.9	8.3
Injuries	4.6	4.9	5.0	5.1	5.2	5.2	5.4	5.3	5.0	4.2	4.3	4.5	5.2	5.5	5.8	5.9	5.9	4.6	5.2	5.3	5.8	6.2
Respiratory[7]	4.1	4.0	4.1	4.3	4.3	4.4	4.4	4.3	4.3	4.6	4.1	4.1	4.3	4.7	5.0	5.7	5.4	5.8	5.4	5.4	6.0	7.1
Nutritional/metabolic[8]	3.1	3.3	3.0	2.9	4.6	4.6	4.4	4.1	3.7	3.4	3.3	3.1	2.7	2.5	2.5	2.7	5.0	4.9	4.0	3.5	4.1	3.8
Infectious/parasitic[9]	1.9	2.0	2.3	2.5	2.7	2.9	3.7	5.4	6.3	8.2	8.3	8.7	7.4	6.5	1.1	0.6	1.3	0.6	0.8	0.8	2.1	0.8
Other[10]	6.9	6.8	6.6	7.2	7.0	7.4	7.5	7.9	6.9	7.4	6.7	6.5	6.0	6.2	10.7	9.4	8.2	4.3	11.9	10.1	5.2	4.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	Female																					
Mental disorders[3]	28.2	28.3	28.0	26.0	24.8	23.9	23.6	23.3	24.6	27.6	28.5	28.1	26.0	24.8	23.0	22.7	20.8	32.0	19.0	18.6	17.3	11.5
Musculoskeletal[2]	28.2	27.2	26.7	26.8	25.0	24.6	24.3	24.6	23.7	14.6	16.4	16.9	19.1	17.9	19.0	19.4	17.7	14.6	15.0	14.6	15.2	19.5
Neoplasms[5]	9.7	10.1	10.4	11.5	11.0	11.0	11.2	10.9	11.0	15.8	14.2	13.7	14.5	16.1	15.9	15.2	15.2	15.1	16.9	19.4	19.9	20.1
Nervous system[6]	8.9	8.8	9.0	9.0	8.7	8.5	8.5	8.3	8.2	8.5	8.3	8.5	9.0	9.4	9.5	9.6	9.7	8.3	8.5	9.0	9.5	10.6
Circulatory[4]	7.8	7.9	8.1	8.3	8.2	8.7	8.8	9.0	9.0	9.5	9.6	9.8	10.3	11.0	11.7	12.3	13.4	11.8	13.6	13.8	15.1	17.1
Nutritional/metabolic[8]	3.1	3.9	3.3	3.2	7.6	7.7	7.5	7.2	7.1	7.5	7.4	7.4	5.5	5.2	4.9	5.1	5.2	5.4	5.5	5.1	6.4	5.9
Respiratory[7]	4.4	4.2	4.3	4.5	4.4	4.6	4.6	4.6	4.6	5.3	4.6	4.5	4.6	4.9	5.0	5.5	5.7	5.2	5.2	5.0	5.2	5.5
Injuries	2.8	3.1	3.1	3.0	3.0	3.1	3.2	3.3	3.2	2.5	2.6	2.9	3.3	3.4	3.6	3.6	3.3	2.6	2.7	3.0	3.3	4.0
Infectious/parasitic[9]	0.9	0.9	1.0	1.0	1.0	1.1	1.2	1.5	1.6	1.8	1.8	1.9	1.5	1.4	0.6	0.8	0.8	0.8	0.8	1.0	2.2	0.8
Other[10]	6.0	5.6	6.1	6.7	6.3	6.8	7.1	7.3	7.0	6.9	6.6	6.3	6.2	5.9	6.8	5.8	8.2	4.2	12.8	10.5	5.9	5.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	Total																					
Musculoskeletal[2]	26.3	25.4	24.7	24.7	23.7	23.4	23.1	22.9	22.0	13.4	14.8	15.2	17.2	15.9	16.8	16.8	15.3	13.1	13.0	12.8	13.4	16.4
Mental disorders[3]	25.4	25.4	25.5	23.5	22.5	21.7	21.0	21.2	23.0	24.8	26.1	25.8	23.5	22.5	20.8	20.9	19.5	29.7	18.2	17.9	16.3	10.6
Circulatory[4]	11.4	11.5	11.9	12.2	12.1	12.6	13.1	12.9	12.9	13.7	14.0	14.1	14.6	15.7	16.5	17.6	18.5	17.6	19.3	19.8	21.9	24.9
Neoplasms[5]	9.4	9.8	10.0	10.9	10.6	10.5	10.6	10.1	10.0	14.1	12.6	12.1	12.9	14.1	14.2	13.2	13.3	12.8	14.6	16.5	16.8	17.1
Nervous system[6]	8.5	8.4	8.5	8.4	8.0	7.8	7.8	7.4	7.2	7.6	7.2	7.4	7.7	8.1	8.2	8.4	8.5	7.3	7.6	7.9	8.4	9.0
Respiratory[7]	4.2	4.1	4.2	4.4	4.3	4.5	4.5	4.5	4.5	4.9	4.3	4.3	4.4	4.7	5.0	5.6	5.5	5.6	5.4	5.3	5.8	6.6
Nutritional/metabolic[8]	3.1	3.6	3.1	3.0	6.0	6.0	5.8	5.4	5.2	5.0	4.9	4.7	3.7	3.5	3.4	3.5	5.1	5.1	4.5	4.0	4.8	4.4
Injuries	3.8	4.1	4.1	4.2	4.2	4.3	4.4	4.4	4.3	3.6	3.7	3.9	4.5	4.8	5.1	5.1	5.0	4.0	4.4	4.5	5.0	5.6
Infectious/parasitic[9]	1.4	1.5	1.7	1.8	1.9	2.1	2.6	3.7	4.3	5.7	5.9	6.2	5.3	4.7	0.9	0.7	1.1	0.7	0.8	0.9	2.2	0.8
Other[10]	6.5	6.2	6.3	6.9	6.7	7.1	7.1	7.5	6.6	7.2	6.5	6.3	6.2	6.0	9.1	8.2	8.2	4.1	12.2	10.4	5.4	4.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

[1] Ranked by average percentage over the 5-year period 1998-2002.

[2] Includes listings for arthritis, amputation, back and bone disorders.

[3] Includes listings for schizophrenia, paranoia, mental retardation, and personality disorders.

[4] Includes listings for heart disease, hypertension, and aneurysm.

[5] Includes listings for malignant growths.

[6] Includes listings for epilepsy, Parkinson's disease, cerebral palsy, and multiple sclerosis.

[7] Includes listings for asthma, tuberculosis, and cystic fibrosis.

[8] Includes listings for diabetes and disorders of the thyroid, pituitary, and adrenal glands. Effective October 1999, the Listing of Impairments was changed to eliminate awards based solely on obesity.

[9] Includes listings for impairments specifically related to HIV beginning in 1990.

[10] Includes listings for congenital anomalies, and blood, digestive, genitourinary, and skin disorders; data for 1984-85 reflect a significant number of cases for which diagnosis was not available.

Source: *Annual Statistical Supplement to the Social Security Bulletin* (1984-2002); *Annual Statistical Report on the Social Security Disability Insurance Program* (2003).

Table 2.—Disposition of Worker Applications for Disability Benefits, by Level of Review

(Break out by program involvement and calendar year of filing[1], 1993-2004 Social Security DI disability experience)

Year of filing	Total claims filed	Initial decisions								Reconsiderations							Appeals beyond reconsideration[2]			
			Allowances		Denials						Allowances		Denials					Allowances		
		Pending	Number	Percent[3]	Total	No appeal	Appeals of initial denials: To recon	Appeals of initial denials: To OHA[4]	Percent[5]	Pending	Number	Percent[3]	Total	No appeal	Appeals of recon denials: To OHA[6]	Percent[5]	Pending[7]	Number	Percent[8]	Denials[9]
DI claims (title II only)																				
1993	571,464	—	240,038	42.0	331,426	124,820	206,606	—	62.3	—	27,224	13.2	179,382	36,606	142,776	79.6	—	112,562	78.8	30,214
1994	591,408	—	232,303	39.3	359,105	133,092	226,013	—	62.9	—	31,395	13.9	194,618	40,284	154,334	79.3	—	119,315	77.3	35,019
1995	569,962	—	222,745	39.1	347,217	128,268	218,949	—	63.1	—	31,494	14.4	187,455	38,424	149,031	79.5	—	113,722	76.3	35,309
1996	593,978	—	236,739	39.9	357,239	130,920	226,319	—	63.4	—	33,522	14.8	192,797	37,158	155,639	80.7	—	116,172	74.6	39,467
1997	551,891	—	228,194	41.3	323,697	117,628	203,492	2,577	63.7	—	33,238	16.3	170,254	31,826	138,428	81.3	1,953	107,174	77.1	31,878
1998	550,773	—	238,250	43.3	312,523	113,257	198,934	332	63.8	—	33,979	17.1	164,955	30,422	134,533	81.6	1,445	104,375	78.2	29,045
1999	578,743	—	259,372	44.8	319,371	115,823	195,084	8,464	63.7	—	33,004	16.9	162,080	29,524	132,556	81.8	2,137	109,255	78.7	29,628
2000	615,346	—	284,222	46.2	331,124	122,524	175,652	32,948	63.0	—	31,379	17.9	144,273	24,817	119,456	82.8	4,605	116,055	78.5	31,744
2001	670,481	—	324,239	48.4	346,242	130,867	171,398	43,977	62.2	—	30,663	17.9	140,735	24,505	116,230	82.6	12,937	117,930	80.1	29,340
2002	712,653	—	324,635	45.6	388,018	148,994	185,257	53,767	61.6	—	31,150	16.8	154,107	28,075	126,032	81.8	59,067	99,155	82.1	21,577
2003	713,717	5,586	314,309	44.4	393,822	164,118	177,103	52,601	58.3	16,613	24,202	15.1	136,288	34,087	102,201	75.0	121,603	28,362	85.4	4,837
2004	706,427	125,340	266,667	45.9	314,420	157,325	124,142	32,953	50.0	32,060	15,281	16.6	76,801	32,982	43,819	57.1	69,287	6,636	88.7	849
DI claims involving concurrent SSI (title XVI) claims																				
1993	672,723	—	179,164	26.6	493,559	231,014	262,545	—	53.2	—	30,816	11.7	231,729	67,359	164,370	70.9	—	105,203	64.0	59,167
1994	661,444	—	156,356	23.6	505,088	241,370	263,718	—	52.2	—	31,144	11.8	232,574	70,049	162,525	69.9	—	101,278	62.3	61,247
1995	607,798	—	142,626	23.5	465,172	226,086	239,086	—	51.4	—	28,830	12.1	210,256	62,538	147,718	70.3	—	88,875	60.2	58,843
1996	602,831	—	145,577	24.1	457,254	219,013	238,241	—	52.1	—	31,716	13.3	206,525	61,554	144,971	70.2	—	88,253	60.9	56,718
1997	505,903	—	128,157	25.3	377,746	180,697	194,776	2,273	52.2	—	26,453	13.6	168,323	44,327	123,996	73.7	2,616	78,282	63.3	45,371
1998	490,589	—	134,321	27.4	356,268	170,569	185,407	292	52.1	—	27,558	14.9	157,849	41,538	116,311	73.7	1,726	73,969	64.4	40,908
1999	486,543	—	136,553	28.1	349,990	168,334	173,747	7,909	51.9	—	24,452	14.1	149,295	38,570	110,725	74.2	2,485	75,816	65.3	40,333
2000	515,762	—	151,581	29.4	364,181	176,663	157,047	30,471	51.5	—	23,349	14.9	133,698	33,137	100,561	75.2	5,370	81,841	65.1	43,821
2001	575,692	—	170,033	29.5	405,659	198,224	167,327	40,108	51.1	—	23,942	14.3	143,385	36,083	107,302	74.8	16,782	86,461	66.2	44,167
2002	660,741	—	178,873	27.1	481,868	237,645	194,593	49,630	50.7	—	25,371	13.0	169,222	44,302	124,920	73.8	69,784	71,046	67.8	33,720
2003	725,987	6,378	185,504	25.8	534,105	281,598	198,026	54,481	47.3	21,472	19,963	11.3	156,591	52,523	104,068	66.5	134,450	16,914	70.2	7,185
2004	779,055	151,507	165,124	26.3	462,424	289,588	136,332	36,504	37.4	37,926	11,154	11.3	87,252	42,031	45,221	51.8	76,800	3,722	75.6	1,203
Total claims																				
1993	1,244,187	—	419,202	33.7	824,985	355,834	469,151	—	56.9	—	58,040	12.4	411,111	103,965	307,146	74.7	—	217,765	70.9	89,381
1994	1,252,852	—	388,659	31.0	864,193	374,462	489,731	—	56.7	—	62,539	12.8	427,192	110,333	316,859	74.2	—	220,593	69.6	96,266
1995	1,177,760	—	365,371	31.0	812,389	354,354	458,035	—	56.4	—	60,324	13.2	397,711	100,962	296,749	74.6	—	202,597	68.3	94,152
1996	1,196,809	—	382,316	31.9	814,493	349,933	464,560	—	57.0	—	65,238	14.0	399,322	98,712	300,610	75.3	—	204,425	68.0	96,185
1997	1,057,794	—	356,351	33.7	701,443	298,325	398,268	4,850	57.5	—	59,691	15.0	338,577	76,153	262,424	77.5	4,569	185,456	70.6	77,249
1998	1,041,362	—	372,571	35.8	668,791	283,826	384,341	624	57.6	—	61,537	16.0	322,804	71,960	250,844	77.7	3,171	178,344	71.8	69,953
1999	1,065,286	—	395,925	37.2	669,361	284,157	368,831	16,373	57.5	—	57,456	15.6	311,375	68,094	243,281	78.1	4,622	185,071	72.6	69,961
2000	1,131,108	—	435,803	38.5	695,305	299,187	332,699	63,419	57.0	—	54,728	16.4	277,971	57,954	220,017	79.2	9,975	197,896	72.4	75,565
2001	1,246,173	—	494,272	39.7	751,901	329,091	338,725	84,085	56.2	—	54,605	16.1	284,120	60,588	223,532	78.7	29,719	204,391	73.5	73,507
2002	1,373,394	—	503,508	36.7	869,886	386,639	379,850	103,397	55.6	—	56,521	14.9	323,329	72,377	250,952	77.6	128,851	170,201	75.5	55,297
2003	1,439,704	11,964	499,813	35.0	927,927	445,716	375,129	107,082	52.0	38,085	44,165	13.1	292,879	86,610	206,269	70.4	256,053	45,276	79.0	12,022
2004	1,485,482	276,847	431,791	35.7	776,844	446,913	260,474	69,457	42.5	69,986	26,435	13.9	164,053	75,013	89,040	54.3	146,087	10,358	83.5	2,052

[1] Data for claims filed in 1993-2003 reflect results as of June 2004 (DDS level) or August 2004 (OHA level). The number of total claims filed for 2002-03 are subject to change. Data for claims filed in 2004 are preliminary estimates as of January 2005. The ultimate number of allowances and denials are subject to change until all initial decisions have been completed and all appeals are final.

[2] Includes cases appealed to the Office of Hearings and Appeals, as well as beyond OHA to the Federal courts.

[3] Number of allowances as a percentage of decisions (allowances plus denials) at this level.

[4] Cases appealed directly to OHA under Prototype Model—currently being tested in 10 States—which eliminates reconsideration step in disability determination process.

[5] Number of appeals as a percentage of denials at this level. For years where decisions are still pending, the preliminary percentage shown could change substantially as all claims are processed.

[6] Number of persons appealing beyond the reconsideration level.

[7] Includes cases remanded to OHA from the Federal courts.

[8] Number of allowances as a percentage of decisions at this level. For years where decisions are still pending, the preliminary percentage shown will ultimately be lower as all cases are processed. This is true since allowances are generally processed more quickly than denials

[9] Includes denied claims where the final administrative action was a dismissal of an appeal request (for example, the appeal was not filed timely or the applicant failed to appear at the scheduled hearing).

Table 3.—Disabled Worker Benefits Awarded

(Grouped by age and year of award, 1980-2004 Social Security DI disability experience)

Year	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 or older	Total
						Male						
1980	885	7,664	10,221	12,810	15,754	20,104	28,141	45,806	73,074	71,875	4,855	291,189
1981	806	7,761	10,989	10,626	13,265	14,868	21,540	41,467	65,397	73,862	4,071	264,652
1982	742	6,922	10,384	10,990	14,088	18,172	21,395	35,443	59,771	53,123	2,552	233,582
1983	643	7,635	13,737	17,295	21,026	25,631	33,114	45,020	67,737	61,735	2,921	296,494
1984	460	7,903	15,369	17,462	19,379	21,868	26,991	40,805	63,737	62,957	3,339	280,270
1985	437	7,870	15,459	18,247	20,696	22,593	27,375	40,033	61,163	63,639	3,578	281,090
1986	481	9,347	18,653	21,676	23,027	22,665	25,111	36,331	59,959	63,621	3,531	284,402
1987	556	8,439	16,839	20,829	21,854	22,896	25,751	36,129	58,329	63,948	3,390	278,960
1988	553	7,768	15,335	20,152	22,220	23,238	26,032	36,356	56,075	62,296	3,217	273,242
1989	591	7,539	15,550	21,011	23,792	25,215	27,510	37,108	55,969	61,054	3,427	278,766
1990	733	8,392	16,882	23,437	27,056	29,603	30,864	39,685	59,365	64,255	3,344	303,616
1991	857	9,588	19,095	27,436	32,203	35,344	36,122	45,289	65,366	68,354	3,785	343,439
1992	857	12,045	23,156	33,911	40,369	42,147	43,984	53,276	73,522	75,197	4,223	402,687
1993	817	10,784	21,379	33,526	39,831	43,093	44,953	54,286	71,538	70,299	3,912	394,418
1994	655	9,218	18,416	30,679	38,478	41,098	44,692	54,205	71,254	68,905	3,842	381,442
1995	633	8,054	16,291	27,743	36,740	41,264	46,018	54,802	73,295	69,937	3,749	378,526
1996	642	7,200	14,402	23,957	33,524	38,832	44,427	54,546	69,722	64,870	3,349	355,471
1997	605	6,890	12,164	19,115	27,867	34,676	39,802	52,742	68,569	61,255	3,143	326,828
1998	628	7,110	11,876	17,965	27,304	35,774	41,745	55,569	70,654	61,333	3,074	333,032
1999	684	7,833	11,901	16,884	27,159	36,235	42,842	57,155	71,341	62,267	3,232	337,533
2000	733	9,065	12,136	16,198	25,966	35,509	42,335	58,396	72,226	63,034	3,186	338,784
2001	941	11,770	14,653	18,472	27,587	38,340	46,185	63,976	80,621	68,680	3,130	374,355
2002	1,003	13,991	15,276	18,926	28,272	40,624	50,522	68,588	90,078	75,908	3,148	406,336
2003	869	11,974	15,176	19,438	28,411	41,869	52,936	72,030	95,297	79,744	3,854	421,598
2004	697	11,390	15,391	19,335	27,236	41,334	53,692	73,375	99,501	81,882	4,839	428,672
						Female						
1980	394	2,902	4,479	5,816	6,973	9,268	13,617	21,869	33,452	28,468	1,849	129,087
1981	270	3,033	4,699	5,224	5,786	7,230	9,888	19,843	30,393	28,486	1,512	116,364
1982	303	2,709	4,416	4,520	6,837	8,660	11,822	17,156	25,357	19,696	997	102,473
1983	244	3,101	6,242	8,225	10,446	12,978	17,614	21,764	27,540	22,744	1,069	131,967
1984	161	3,272	6,176	7,584	8,996	10,555	13,446	20,736	31,531	25,788	1,455	129,700
1985	158	3,275	6,823	8,845	10,003	11,498	14,375	21,064	29,594	27,839	1,539	135,013
1986	201	3,834	8,095	10,046	11,155	12,267	14,505	20,610	29,768	28,362	1,632	140,475
1987	260	3,612	7,768	9,753	11,185	12,680	15,125	20,928	29,980	28,469	1,575	141,335
1988	257	3,512	7,226	9,720	11,320	13,255	15,897	21,306	30,050	28,063	1,483	142,089
1989	275	3,569	7,428	10,333	12,405	14,938	17,855	23,060	31,585	28,945	1,519	151,912
1990	359	4,082	8,312	11,639	14,313	17,707	20,095	25,412	33,903	31,001	1,664	168,487
1991	402	4,945	9,447	14,029	17,661	21,518	24,118	30,257	38,999	34,125	1,854	197,355
1992	513	6,596	12,270	17,546	22,337	26,688	30,044	36,909	44,531	39,839	2,129	239,402
1993	433	6,104	11,985	17,844	23,464	27,377	32,115	38,270	45,336	37,936	2,106	242,970
1994	395	5,343	10,991	17,808	23,778	28,594	33,738	41,068	47,772	38,992	1,952	250,431
1995	414	4,886	10,472	17,690	25,094	30,618	36,844	44,563	52,577	41,755	2,206	267,119
1996	381	4,449	9,802	16,688	25,087	31,620	38,310	47,032	53,027	40,317	2,070	268,783
1997	391	4,364	8,980	14,957	23,429	30,874	36,740	47,343	52,852	38,939	2,003	260,872
1998	366	4,816	9,315	14,930	24,175	32,453	39,440	50,954	56,550	40,434	1,917	275,350
1999	396	5,468	9,842	14,291	24,177	33,416	40,730	51,732	58,681	42,261	2,032	283,026
2000	482	6,353	10,097	14,372	23,460	32,625	39,366	52,554	58,487	42,868	1,868	282,532
2001	621	8,104	12,454	16,735	25,578	35,794	43,769	57,677	65,956	47,438	2,022	316,148
2002	605	9,554	13,511	17,684	26,551	38,800	48,249	61,624	72,010	52,899	2,180	343,667
2003	555	8,659	13,431	18,668	26,591	39,524	49,768	63,708	76,329	56,053	2,576	355,862
2004	481	8,315	13,766	18,835	25,906	39,476	50,831	66,473	80,498	59,221	3,301	367,103
						Total						
1980	1,279	10,566	14,700	18,626	22,727	29,372	41,758	67,675	106,526	100,343	6,704	420,276
1981	1,076	10,794	15,688	15,850	19,051	22,098	31,428	61,310	95,790	102,348	5,583	381,016
1982	1,045	9,631	14,800	15,510	20,925	26,832	33,217	52,599	85,128	72,819	3,549	336,055
1983	887	10,736	19,979	25,520	31,472	38,609	50,728	66,784	95,277	84,479	3,990	428,461
1984	621	11,175	21,545	25,046	28,375	32,423	40,437	61,541	95,268	88,745	4,794	409,970
1985	595	11,145	22,282	27,092	30,699	34,091	41,750	61,097	90,757	91,478	5,117	416,103
1986	682	13,181	26,748	31,722	34,182	34,932	39,616	56,941	89,727	91,983	5,163	424,877
1987	816	12,051	24,607	30,582	33,039	35,576	40,876	57,057	88,309	92,417	4,965	420,295
1988	810	11,280	22,561	29,872	33,540	36,493	41,929	57,662	86,125	90,359	4,700	415,331
1989	866	11,108	22,978	31,344	36,197	40,153	45,365	60,168	87,554	89,999	4,946	430,678
1990	1,092	12,474	25,194	35,076	41,369	47,310	50,959	65,097	93,268	95,256	5,008	472,103
1991	1,259	14,533	28,542	41,465	49,864	56,862	60,240	75,546	104,365	102,479	5,639	540,794
1992	1,370	18,641	35,426	51,457	62,706	68,835	74,028	90,185	118,053	115,036	6,352	642,089
1993	1,250	16,888	33,364	51,370	63,295	70,470	77,068	92,556	116,874	108,235	6,018	637,388
1994	1,050	14,561	29,407	48,487	62,256	69,692	78,430	95,273	119,026	107,897	5,794	631,873
1995	1,047	12,940	26,763	45,433	61,834	71,882	82,862	99,365	125,872	111,692	5,955	645,645
1996	1,023	11,649	24,204	40,645	58,611	70,452	82,737	101,578	122,749	105,187	5,419	624,254
1997	996	11,254	21,144	34,072	51,296	65,550	76,542	100,085	121,421	100,194	5,146	587,700
1998	994	11,926	21,191	32,895	51,479	68,227	81,185	106,523	127,204	101,767	4,991	608,382
1999	1,080	13,301	21,743	31,175	51,336	69,651	83,572	108,887	130,022	104,528	5,264	620,559
2000	1,215	15,418	22,233	30,570	49,426	68,134	81,701	110,950	130,713	105,902	5,054	621,316
2001	1,562	19,874	27,107	35,207	53,165	74,134	89,954	121,653	146,577	116,118	5,152	690,503
2002	1,608	23,545	28,787	36,610	54,823	79,424	98,771	130,212	162,088	128,807	5,328	750,003
2003	1,424	20,633	28,607	38,106	55,002	81,393	102,704	135,738	171,626	135,797	6,430	777,460
2004	1,178	19,705	29,157	38,170	53,142	80,810	104,523	139,848	179,999	141,103	8,140	795,775

Source: SSA administrative records.

Table 4.—Disabled Worker Incidence Rates Per Thousand Exposed

(Awards per thousand grouped by age and year of award, 1980-2004 Social Security DI disability experience)

Year	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 or older	Total Gross	Total Adjusted
							Male						
1980	0.32	0.82	1.12	1.60	2.51	3.90	6.13	9.99	17.06	21.42	15.18	5.04	5.58
1981	0.31	0.83	1.16	1.29	2.00	2.82	4.64	9.16	15.29	21.60	14.10	4.52	4.93
1982	0.33	0.76	1.08	1.32	2.01	3.26	4.55	7.97	13.76	15.03	8.57	3.94	4.35
1983	0.34	0.87	1.41	2.02	2.87	4.37	6.86	10.23	15.56	17.05	8.87	4.97	5.53
1984	0.28	0.94	1.57	1.99	2.53	3.61	5.49	9.33	14.92	16.92	10.24	4.67	5.08
1985	0.27	0.95	1.57	2.01	2.59	3.64	5.47	9.15	14.38	17.08	10.35	4.63	5.05
1986	0.29	1.15	1.89	2.32	2.81	3.46	4.92	8.23	14.39	17.14	9.83	4.62	4.99
1987	0.33	1.07	1.70	2.19	2.64	3.31	4.79	8.13	14.36	17.14	9.76	4.49	4.87
1988	0.31	1.01	1.56	2.10	2.62	3.23	4.61	8.02	14.01	16.81	9.33	4.35	4.74
1989	0.31	0.99	1.59	2.17	2.73	3.35	4.71	8.02	14.03	16.74	9.45	4.38	4.79
1990	0.40	1.08	1.75	2.40	3.01	3.75	5.15	8.39	14.83	17.59	9.96	4.70	5.15
1991	0.52	1.25	2.02	2.79	3.48	4.36	5.69	9.36	16.11	19.01	11.05	5.27	5.74
1992	0.58	1.62	2.52	3.42	4.26	5.13	6.52	10.42	17.96	21.26	12.08	6.14	6.60
1993	0.60	1.50	2.39	3.35	4.12	5.13	6.39	10.08	17.15	20.18	11.52	5.98	6.38
1994	0.49	1.33	2.11	3.07	3.93	4.73	6.07	9.72	16.73	19.94	11.47	5.74	6.09
1995	0.45	1.19	1.88	2.83	3.69	4.60	5.97	9.56	16.87	20.23	11.01	5.64	5.96
1996	0.42	1.08	1.67	2.51	3.34	4.21	5.61	8.97	15.68	18.62	10.15	5.24	5.50
1997	0.38	1.03	1.42	2.06	2.77	3.68	4.97	8.15	14.56	17.42	9.72	4.77	4.94
1998	0.38	1.04	1.41	1.99	2.70	3.73	5.09	8.23	14.18	17.08	9.44	4.79	4.91
1999	0.39	1.12	1.44	1.91	2.69	3.73	5.05	8.08	13.80	16.86	10.05	4.80	4.85
2000	0.40	1.25	1.51	1.82	2.62	3.59	4.82	7.86	13.55	16.64	9.22	4.74	4.74
2001	0.53	1.58	1.86	2.07	2.83	3.83	5.11	8.36	14.22	17.60	9.22	5.17	5.10
2002	0.61	1.88	1.94	2.14	2.98	4.04	5.46	8.85	14.90	18.37	9.26	5.58	5.39
2003	0.56	1.62	1.91	2.24	3.06	4.16	5.63	9.10	15.19	18.46	9.08	5.75	5.47
2004	0.45	1.54	1.89	2.27	2.97	4.13	5.63	9.02	15.17	18.52	7.88	5.79	5.43
							Female						
1980	0.19	0.38	0.65	1.18	2.08	3.19	4.89	7.51	11.96	13.10	8.80	3.35	3.95
1981	0.14	0.40	0.65	0.99	1.56	2.32	3.43	6.75	10.77	12.55	8.54	2.90	3.37
1982	0.17	0.36	0.58	0.80	1.63	2.50	3.94	5.74	8.69	8.14	5.06	2.46	2.93
1983	0.16	0.43	0.80	1.38	2.26	3.45	5.47	7.21	9.24	9.05	4.62	3.09	3.67
1984	0.12	0.47	0.79	1.20	1.78	2.63	4.01	6.74	10.54	9.93	6.61	2.96	3.40
1985	0.12	0.48	0.85	1.33	1.83	2.72	4.08	6.78	9.79	10.49	6.46	2.99	3.43
1986	0.14	0.56	1.00	1.45	1.94	2.68	3.91	6.49	9.87	10.63	6.27	3.02	3.44
1987	0.18	0.53	0.94	1.36	1.88	2.56	3.79	6.48	9.93	10.53	6.08	2.96	3.38
1988	0.16	0.52	0.88	1.31	1.82	2.51	3.75	6.27	9.99	10.30	5.96	2.90	3.31
1989	0.17	0.53	0.90	1.37	1.90	2.63	3.99	6.55	10.35	10.62	5.92	3.02	3.45
1990	0.22	0.60	1.02	1.50	2.10	2.90	4.30	6.90	11.03	11.24	6.45	3.26	3.71
1991	0.28	0.74	1.18	1.78	2.50	3.36	4.79	7.83	12.45	12.32	7.14	3.75	4.22
1992	0.38	1.02	1.56	2.18	3.05	4.05	5.51	8.89	13.94	14.30	8.06	4.48	4.93
1993	0.35	0.97	1.56	2.21	3.09	4.01	5.55	8.69	13.58	13.71	7.90	4.48	4.85
1994	0.32	0.87	1.45	2.19	3.06	4.03	5.47	8.86	13.89	14.02	7.36	4.54	4.87
1995	0.32	0.82	1.38	2.20	3.16	4.18	5.61	9.26	14.70	14.94	8.19	4.76	5.06
1996	0.27	0.75	1.29	2.12	3.11	4.19	5.61	9.13	14.17	14.29	7.70	4.69	4.93
1997	0.26	0.71	1.19	1.94	2.87	3.99	5.29	8.55	13.25	13.62	7.31	4.47	4.63
1998	0.23	0.76	1.23	1.97	2.95	4.09	5.53	8.72	13.42	13.65	7.27	4.63	4.73
1999	0.24	0.84	1.32	1.90	2.94	4.13	5.52	8.36	13.32	13.85	7.71	4.66	4.71
2000	0.28	0.94	1.38	1.90	2.88	3.95	5.18	7.97	12.84	13.52	6.83	4.56	4.56
2001	0.36	1.16	1.72	2.19	3.19	4.27	5.59	8.43	13.53	14.31	7.34	5.01	4.94
2002	0.38	1.37	1.85	2.32	3.39	4.57	6.02	8.86	13.71	15.01	7.55	5.38	5.20
2003	0.37	1.26	1.83	2.46	3.45	4.65	6.07	8.92	13.77	15.14	7.02	5.52	5.25
2004	0.33	1.24	1.85	2.52	3.38	4.64	6.07	9.01	13.72	15.39	6.21	5.63	5.26
							Total						
1980	0.26	0.62	0.92	1.44	2.36	3.64	5.66	9.03	15.04	18.15	12.65	4.36	4.82
1981	0.24	0.63	0.94	1.17	1.84	2.64	4.18	8.21	13.49	17.98	11.99	3.86	4.21
1982	0.26	0.58	0.86	1.11	1.86	2.97	4.31	7.08	11.72	12.23	7.17	3.33	3.69
1983	0.26	0.67	1.14	1.76	2.64	4.01	6.31	9.00	13.00	13.78	7.12	4.18	4.67
1984	0.21	0.72	1.22	1.66	2.24	3.22	4.89	8.26	13.12	14.05	8.76	3.95	4.30
1985	0.20	0.74	1.25	1.72	2.28	3.27	4.89	8.17	12.47	14.34	8.77	3.93	4.30
1986	0.22	0.88	1.48	1.95	2.45	3.14	4.49	7.50	12.49	14.42	8.34	3.93	4.27
1987	0.26	0.82	1.36	1.84	2.32	3.00	4.36	7.43	12.47	14.36	8.21	3.82	4.18
1988	0.24	0.78	1.25	1.76	2.28	2.93	4.24	7.27	12.29	14.05	7.90	3.71	4.08
1989	0.24	0.78	1.27	1.82	2.37	3.04	4.40	7.39	12.43	14.12	7.98	3.78	4.17
1990	0.32	0.86	1.41	2.00	2.62	3.38	4.78	7.74	13.18	14.86	8.43	4.06	4.48
1991	0.40	1.01	1.63	2.34	3.05	3.92	5.29	8.68	14.51	16.10	9.38	4.59	5.03
1992	0.48	1.34	2.08	2.87	3.73	4.65	6.07	9.73	16.20	18.19	10.34	5.39	5.82
1993	0.48	1.25	2.01	2.84	3.67	4.63	6.01	9.45	15.56	17.32	9.92	5.30	5.67
1994	0.41	1.11	1.81	2.68	3.54	4.42	5.80	9.33	15.46	17.30	9.66	5.20	5.52
1995	0.38	1.02	1.65	2.55	3.46	4.41	5.80	9.42	15.89	17.87	9.74	5.24	5.54
1996	0.35	0.92	1.49	2.33	3.24	4.20	5.61	9.04	14.99	16.68	9.04	4.99	5.24
1997	0.32	0.88	1.31	2.01	2.82	3.82	5.12	8.33	13.96	15.72	8.61	4.63	4.80
1998	0.31	0.91	1.33	1.98	2.81	3.89	5.29	8.46	13.83	15.53	8.46	4.72	4.83
1999	0.31	0.99	1.38	1.90	2.80	3.91	5.27	8.21	13.58	15.50	9.00	4.73	4.78
2000	0.34	1.10	1.45	1.86	2.74	3.75	4.99	7.91	13.22	15.22	8.16	4.66	4.66
2001	0.45	1.38	1.79	2.12	3.00	4.03	5.33	8.39	13.90	16.09	8.38	5.10	5.02
2002	0.50	1.63	1.90	2.22	3.16	4.29	5.72	8.86	14.35	16.83	8.48	5.49	5.30
2003	0.47	1.45	1.87	2.34	3.24	4.38	5.83	9.02	14.52	16.93	8.13	5.64	5.37
2004	0.39	1.40	1.87	2.39	3.16	4.37	5.83	9.01	14.49	17.06	7.11	5.71	5.35

Source:

(1) *Age-specific* and *gross rates* computed as the ratio of annual awards, to exposure of the disability insured population not receiving benefits.

(2) *Total adjusted rate by sex* computed as the ratio of total age-adjusted awards, to total exposure of the disability insured population not receiving benefits as of calendar year 2000.

(3) *Total adjusted rate for male and female combined* computed as the ratio of total age-sex-adjusted awards, to total combined exposure of the disability insured population not receiving benefits as of calendar year 2000.

Table 5.—Disabled Worker Benefits Terminated and Gross Termination Rates

(Grouped by reason for termination and year, 1980-2004 Social Security DI disability experience)

Year	Number of terminations					Terminations per thousand exposed				
	Death	Recovery	Other	Conversion	Total	Death	Recovery	Other	Conversion	Total
	Male									
1980	105,092	61,330	2,444	135,678	304,544	51.90	30.29	1.21	67.00	150.39
1981	99,762	85,255	2,511	132,542	320,070	49.89	42.63	1.26	66.28	160.05
1982	95,943	123,039	2,240	131,951	353,173	49.75	63.80	1.16	68.43	183.15
1983	98,500	81,725	2,536	128,370	311,131	53.48	44.37	1.38	69.70	168.93
1984	98,017	39,926	2,409	122,341	262,693	53.79	21.91	1.32	67.13	144.15
1985	99,568	15,418	2,531	124,010	241,527	54.12	8.38	1.38	67.41	131.29
1986	97,943	16,525	2,484	123,997	240,949	52.07	8.79	1.32	65.93	128.10
1987	98,392	26,353	5,120	117,617	247,482	51.14	13.70	2.66	61.14	128.64
1988	101,945	26,132	6,670	114,941	249,688	52.18	13.38	3.41	58.83	127.80
1989	100,366	21,327	4,819	117,645	244,157	50.71	10.77	2.43	59.44	123.35
1990	101,848	20,809	3,447	115,057	241,161	50.21	10.26	1.70	56.72	118.89
1991	106,561	18,064	3,513	113,903	242,041	50.47	8.55	1.66	53.94	114.63
1992	110,501	20,135	3,684	115,580	249,900	49.31	8.98	1.64	51.57	111.51
1993	117,054	19,900	3,850	114,402	255,206	48.97	8.33	1.61	47.86	106.77
1994	120,239	24,043	3,873	112,283	260,438	47.64	9.53	1.53	44.48	103.18
1995	120,707	30,934	4,555	117,534	273,730	45.71	11.71	1.72	44.50	103.65
1996	114,672	32,608	4,337	116,756	268,373	41.93	11.92	1.59	42.70	98.14
1997	104,632	76,591	3,861	120,359	305,443	37.30	27.30	1.38	42.90	108.88
1998	105,417	30,167	3,935	117,540	257,059	37.23	10.65	1.39	41.51	90.79
1999	107,252	34,908	5,439	124,049	271,648	36.90	12.01	1.87	42.68	93.47
2000	108,226	41,826	6,966	125,583	282,601	36.42	14.07	2.34	42.26	95.09
2001	104,516	39,933	6,878	125,567	276,894	34.31	13.11	2.26	41.22	90.90
2002	113,756	36,918	6,794	129,017	286,485	36.02	11.69	2.15	40.86	90.72
2003	115,760	33,066	6,073	113,850	268,749	35.28	10.08	1.85	34.69	81.90
2004	119,344	34,217	6,202	114,497	274,260	34.96	10.02	1.82	33.54	80.33
	Female									
1980	37,705	23,798	796	67,794	130,093	39.09	24.67	0.83	70.28	134.86
1981	36,162	35,576	803	67,539	140,080	37.78	37.16	0.84	70.55	146.33
1982	33,348	46,165	685	68,718	148,916	36.01	49.85	0.74	74.21	160.81
1983	35,775	48,059	780	67,143	151,757	39.97	53.70	0.87	75.02	169.56
1984	35,844	17,625	781	64,616	118,866	40.94	20.13	0.89	73.80	135.77
1985	37,138	8,034	873	65,305	111,350	41.79	9.04	0.98	73.49	125.30
1986	36,832	7,350	908	65,329	110,419	40.25	8.03	0.99	71.39	120.67
1987	37,668	11,472	2,095	62,204	113,439	39.79	12.12	2.21	65.71	119.82
1988	39,438	11,869	2,494	61,629	115,430	40.43	12.17	2.56	63.18	118.33
1989	38,507	10,075	1,644	63,253	113,479	38.27	10.01	1.63	62.86	112.77
1990	39,566	9,633	1,450	62,268	112,917	37.55	9.14	1.38	59.09	107.16
1991	42,124	8,642	1,593	61,070	113,429	37.46	7.69	1.42	54.31	100.88
1992	43,895	9,719	1,425	62,872	117,911	35.74	7.91	1.16	51.19	96.00
1993	46,786	9,767	1,593	63,220	121,366	34.62	7.23	1.18	46.79	89.82
1994	49,435	11,872	1,680	64,142	127,129	33.49	8.04	1.14	43.45	86.13
1995	51,164	16,348	2,015	68,105	137,632	31.86	10.18	1.25	42.41	85.71
1996	52,473	17,964	1,990	69,671	142,098	30.24	10.35	1.15	40.15	81.89
1997	53,322	29,365	1,735	73,800	158,222	28.73	15.82	0.93	39.77	85.26
1998	55,398	21,364	2,032	74,190	152,984	28.19	10.87	1.03	37.75	77.83
1999	58,175	22,894	2,682	81,030	164,781	27.86	10.96	1.28	38.80	78.91
2000	60,770	27,657	3,215	84,484	176,126	27.57	12.55	1.46	38.33	79.90
2001	60,452	26,832	3,378	87,553	178,215	25.99	11.53	1.45	37.64	76.61
2002	66,846	27,139	3,506	93,336	190,827	27.01	10.97	1.42	37.71	77.11
2003	69,449	24,957	3,145	84,484	182,035	26.41	9.49	1.20	32.13	69.22
2004	71,990	26,304	3,139	87,245	188,678	25.80	9.43	1.13	31.27	67.63
	Total									
1980	142,797	85,128	3,240	203,472	434,637	47.76	28.47	1.08	68.06	145.38
1981	135,924	120,831	3,314	200,081	460,150	45.97	40.86	1.12	67.66	155.61
1982	129,291	169,204	2,925	200,669	502,089	45.30	59.28	1.02	70.30	175.90
1983	134,275	129,784	3,316	195,513	462,888	49.06	47.42	1.21	71.44	169.13
1984	133,861	57,551	3,190	186,957	381,559	49.62	21.33	1.18	69.30	141.43
1985	136,706	23,452	3,404	189,315	352,877	50.11	8.60	1.25	69.39	129.34
1986	134,775	23,875	3,392	189,326	351,368	48.20	8.54	1.21	67.71	125.67
1987	136,060	37,825	7,215	179,821	360,921	47.40	13.18	2.51	62.64	125.73
1988	141,383	38,001	9,164	176,570	365,118	48.27	12.97	3.13	60.28	124.65
1989	138,873	31,402	6,463	180,898	357,636	46.51	10.52	2.16	60.59	119.79
1990	141,414	30,442	4,897	177,325	354,078	45.88	9.88	1.59	57.53	114.88
1991	148,685	26,706	5,106	174,973	355,470	45.95	8.25	1.58	54.07	109.85
1992	154,396	29,854	5,109	178,452	367,811	44.50	8.61	1.47	51.44	106.02
1993	163,840	29,667	5,443	177,622	376,572	43.79	7.93	1.45	47.47	100.65
1994	169,674	35,915	5,553	176,425	387,567	42.42	8.98	1.39	44.10	96.89
1995	171,871	47,282	6,570	185,639	411,362	40.47	11.13	1.55	43.71	96.87
1996	167,145	50,572	6,327	186,427	410,471	37.39	11.31	1.42	41.71	91.83
1997	157,954	105,956	5,596	194,159	463,665	33.89	22.73	1.20	41.65	99.47
1998	160,815	51,531	5,967	191,730	410,043	33.52	10.74	1.24	39.97	85.48
1999	165,427	57,802	8,121	205,079	436,429	33.12	11.57	1.63	41.06	87.38
2000	168,996	69,483	10,181	210,067	458,727	32.65	13.42	1.97	40.58	88.62
2001	164,968	66,765	10,256	213,120	455,109	30.71	12.43	1.91	39.67	84.71
2002	180,602	64,057	10,300	222,353	477,312	32.06	11.37	1.83	39.48	84.74
2003	185,209	58,023	9,218	198,334	450,784	31.33	9.82	1.56	33.55	76.26
2004	191,334	60,521	9,341	201,742	462,938	30.84	9.75	1.51	32.52	74.62

Source: SSA administrative records. Rates computed as the ratio of annual terminations, to the exposure of the disabled worker population.

Table 6.—Disabled Worker Benefits In Current-Payment Status

(Grouped by age at end of year, 1980-2004 Social Security DI disability experience)

Year	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 or older	Total
						Male						
1980	1,040	21,436	57,407	88,363	96,044	115,295	171,440	276,387	462,579	635,937	0	1,925,928
1981	984	20,752	56,277	85,683	95,445	109,109	157,149	260,861	440,977	638,730	0	1,865,967
1982	885	18,446	51,016	78,302	90,144	100,638	135,643	236,603	411,875	618,079	0	1,741,631
1983	782	18,735	52,875	81,630	98,290	108,968	139,217	224,918	399,487	601,653	0	1,726,555
1984	599	19,280	57,172	87,968	109,090	118,649	144,133	225,839	386,540	594,499	0	1,743,769
1985	516	19,428	61,427	95,717	123,353	131,039	153,588	229,480	382,261	584,907	0	1,781,716
1986	563	20,537	67,579	106,759	136,306	145,199	163,397	231,796	378,539	572,859	0	1,823,534
1987	626	20,159	69,045	113,509	143,540	158,056	174,689	232,941	374,048	567,102	0	1,853,715
1988	641	19,104	68,515	117,573	149,180	168,364	184,680	237,771	367,816	559,740	0	1,873,384
1989	700	18,253	67,115	121,206	157,516	183,531	197,006	242,637	369,256	545,262	0	1,902,482
1990	860	19,107	67,817	127,061	168,533	202,579	210,477	251,748	373,022	542,403	0	1,963,607
1991	986	21,571	70,563	135,237	183,677	221,850	231,902	269,504	384,237	544,572	0	2,064,099
1992	1,026	25,800	77,210	147,210	205,492	242,603	261,813	297,159	403,011	554,960	0	2,216,284
1993	1,021	27,255	81,425	156,849	223,302	264,000	289,244	324,984	424,358	560,766	0	2,353,204
1994	840	26,148	81,233	160,540	235,217	281,312	317,133	349,847	441,579	575,163	0	2,469,012
1995	797	23,036	79,269	157,816	241,116	295,687	344,892	370,632	460,966	589,096	0	2,563,307
1996	768	20,025	75,593	150,936	242,640	307,286	363,195	396,309	482,044	599,705	0	2,638,501
1997	729	18,330	69,226	139,506	233,304	308,492	362,595	417,193	503,624	607,320	0	2,660,319
1998	763	18,103	64,835	132,429	230,690	317,452	374,073	440,585	529,592	622,743	0	2,731,265
1999	815	18,920	60,732	124,586	226,686	323,580	386,484	467,617	551,624	633,107	0	2,794,151
2000	887	20,792	57,535	118,869	218,318	325,885	397,952	494,644	569,818	647,231	0	2,851,931
2001	1,082	25,291	59,109	116,707	211,521	329,107	412,356	515,749	603,613	673,161	0	2,947,696
2002	1,182	30,579	63,206	115,533	205,695	331,221	430,058	529,673	647,693	712,309	0	3,067,149
2003	1,052	32,437	69,442	116,011	201,779	334,681	447,952	551,669	688,353	756,310	21,685	3,221,371
2004	870	32,332	75,641	116,293	196,709	335,834	462,482	573,435	737,309	796,437	46,345	3,373,687
						Female						
1980	424	7,736	23,806	35,905	40,291	49,190	76,436	133,923	236,830	325,891	0	930,432
1981	346	7,673	23,404	35,913	40,499	47,132	69,991	126,485	227,360	326,933	0	905,736
1982	340	6,903	21,371	33,289	39,297	43,891	61,456	117,328	216,539	317,247	0	857,661
1983	291	7,053	22,088	35,201	42,490	47,814	63,109	107,763	203,483	308,224	0	837,516
1984	199	7,545	23,471	38,669	47,923	53,427	66,558	108,498	197,163	304,957	0	848,410
1985	194	7,733	25,216	42,980	54,649	60,245	72,038	112,131	194,878	301,364	0	871,428
1986	236	8,387	28,204	48,120	61,247	68,526	79,300	115,999	194,620	296,450	0	901,089
1987	285	8,589	29,681	51,417	66,090	76,195	87,090	119,794	194,118	294,733	0	927,992
1988	313	8,363	30,469	54,165	70,672	82,327	94,917	125,068	194,132	292,249	0	952,675
1989	326	8,270	30,908	56,812	76,920	91,477	104,513	132,062	198,780	288,019	0	988,087
1990	408	9,018	32,223	61,013	84,957	103,200	115,316	141,187	206,341	289,413	0	1,043,076
1991	472	10,691	34,546	66,704	95,323	116,463	131,302	156,506	218,899	295,570	0	1,126,476
1992	596	13,569	39,481	74,931	108,441	132,862	152,508	180,070	236,697	308,270	0	1,247,425
1993	562	15,092	43,366	82,743	121,626	149,635	173,245	203,995	257,800	319,794	0	1,367,858
1994	496	14,959	45,238	89,252	133,117	166,905	195,900	228,308	278,388	336,586	0	1,489,149
1995	506	13,795	46,724	93,006	143,574	184,757	221,128	252,531	303,682	356,246	0	1,615,949
1996	478	12,380	47,206	94,145	152,053	201,631	242,748	281,299	331,849	376,021	0	1,739,810
1997	457	11,590	45,861	92,644	155,082	213,006	256,741	308,246	361,640	395,107	0	1,840,374
1998	445	11,748	44,863	91,709	160,302	226,100	274,984	334,305	394,759	420,462	0	1,959,677
1999	474	12,644	43,926	89,852	164,335	238,202	294,693	362,563	426,265	443,091	0	2,076,045
2000	573	14,296	43,177	89,670	164,859	246,800	312,538	391,464	451,582	468,756	0	2,183,715
2001	715	17,339	45,741	92,537	165,846	256,575	332,522	416,824	489,879	502,151	0	2,320,129
2002	727	20,884	50,590	95,515	167,600	266,622	353,508	438,776	531,718	546,347	0	2,472,287
2003	682	22,578	55,878	99,774	169,470	277,724	375,324	465,180	570,499	593,608	16,532	2,647,249
2004	591	22,898	61,383	103,753	169,586	286,702	394,572	494,833	616,509	638,275	35,435	2,824,537
						Total						
1980	1,464	29,172	81,213	124,268	136,335	164,485	247,876	410,310	699,409	961,828	0	2,856,360
1981	1,330	28,425	79,681	121,596	135,944	156,241	227,140	387,346	668,337	965,663	0	2,771,703
1982	1,225	25,349	72,387	111,591	129,441	144,529	197,099	353,931	628,414	935,326	0	2,599,292
1983	1,073	25,788	74,963	116,831	140,780	156,782	202,326	332,681	602,970	909,877	0	2,564,071
1984	798	26,825	80,643	126,637	157,013	172,076	210,691	334,337	583,703	899,456	0	2,592,179
1985	710	27,161	86,643	138,697	178,002	191,284	225,626	341,611	577,139	886,271	0	2,653,144
1986	799	28,924	95,783	154,879	197,553	213,725	242,697	347,795	573,159	869,309	0	2,724,623
1987	911	28,748	98,726	164,926	209,630	234,251	261,779	352,735	568,166	861,835	0	2,781,707
1988	954	27,467	98,984	171,738	219,852	250,691	279,597	362,839	561,948	851,989	0	2,826,059
1989	1,026	26,523	98,023	178,018	234,436	275,008	301,519	374,699	568,036	833,281	0	2,890,569
1990	1,268	28,125	100,040	188,074	253,490	305,779	325,793	392,935	579,363	831,816	0	3,006,683
1991	1,458	32,262	105,109	201,941	279,000	338,313	363,204	426,010	603,136	840,142	0	3,190,575
1992	1,622	39,369	116,691	222,141	313,933	375,465	414,321	477,229	639,708	863,230	0	3,463,709
1993	1,583	42,347	124,791	239,592	344,928	413,635	462,489	528,979	682,158	880,560	0	3,721,062
1994	1,336	41,107	126,471	249,792	368,334	448,217	513,033	578,155	719,967	911,749	0	3,958,161
1995	1,303	36,831	125,993	250,822	384,690	480,444	566,020	623,163	764,648	945,342	0	4,179,256
1996	1,246	32,405	122,799	245,081	394,693	508,917	605,943	677,608	813,893	975,726	0	4,378,311
1997	1,186	29,920	115,087	232,150	388,386	521,498	619,336	725,439	865,264	1,002,427	0	4,500,693
1998	1,208	29,851	109,698	224,138	390,992	543,552	649,057	774,890	924,351	1,043,205	0	4,690,942
1999	1,289	31,564	104,658	214,438	391,021	561,782	681,177	830,180	977,889	1,076,198	0	4,870,196
2000	1,460	35,088	100,712	208,539	383,177	572,685	710,490	886,108	1,021,400	1,115,987	0	5,035,646
2001	1,797	42,630	104,850	209,244	377,367	585,682	744,878	932,573	1,093,492	1,175,312	0	5,267,825
2002	1,909	51,463	113,796	211,048	373,295	597,843	783,566	968,449	1,179,411	1,258,656	0	5,539,436
2003	1,734	55,015	125,320	215,785	371,249	612,405	823,276	1,016,849	1,258,852	1,349,918	38,217	5,868,620
2004	1,461	55,230	137,024	220,046	366,295	622,536	857,054	1,068,268	1,353,818	1,434,712	81,780	6,198,224

Source: SSA administrative records.

Death Experience
by Select Age and Duration

(1996-2000)

Table 7A.—Male Disabled Workers

Probability of Death

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	0.004751	0.009505	0.006596	0.006582	0.007903	0.007304	0.004434	0.006678	0.007142	0.008128	0.009155	26
17	0.010032	0.012562	0.008735	0.007807	0.005936	0.007158	0.005581	0.005892	0.007196	0.007468	0.008109	27
18	0.015827	0.014575	0.010464	0.008516	0.005202	0.007152	0.006390	0.006326	0.006640	0.007229	0.007590	28
19	0.020077	0.015663	0.010362	0.009565	0.005725	0.007186	0.006778	0.007596	0.005866	0.007330	0.008764	29
20	0.021149	0.017297	0.009999	0.010320	0.007626	0.007853	0.005862	0.007666	0.006515	0.006787	0.008194	30
21	0.020106	0.016233	0.009973	0.010262	0.008549	0.008174	0.007528	0.007294	0.008509	0.007960	0.008170	31
22	0.021662	0.016977	0.010138	0.009151	0.009079	0.008232	0.009324	0.007630	0.008431	0.008200	0.008752	32
23	0.026348	0.019895	0.012002	0.009768	0.010228	0.007853	0.009210	0.007920	0.009302	0.008503	0.009343	33
24	0.029157	0.020217	0.015195	0.011281	0.011787	0.008906	0.009064	0.008630	0.009608	0.010055	0.008697	34
25	0.033515	0.022633	0.017249	0.013679	0.013571	0.010959	0.010020	0.009844	0.010544	0.009421	0.009366	35
26	0.037390	0.025957	0.020015	0.015880	0.016076	0.012251	0.011801	0.010974	0.011328	0.011101	0.009604	36
27	0.038655	0.029661	0.022645	0.018768	0.016534	0.013168	0.012305	0.011030	0.011144	0.012243	0.010346	37
28	0.040256	0.030469	0.024495	0.020192	0.017833	0.015638	0.013725	0.013597	0.012187	0.011864	0.010264	38
29	0.042579	0.031867	0.026633	0.022422	0.018122	0.016061	0.014563	0.013500	0.012095	0.012642	0.011968	39
30	0.046744	0.033171	0.027436	0.022532	0.018717	0.016358	0.015610	0.013525	0.013243	0.014539	0.012033	40
31	0.050874	0.034159	0.028062	0.022591	0.019235	0.016935	0.015383	0.014681	0.014836	0.014830	0.012698	41
32	0.051005	0.034364	0.027874	0.024939	0.019513	0.016596	0.015446	0.016319	0.015309	0.014324	0.013955	42
33	0.052203	0.034082	0.028205	0.023303	0.019316	0.017313	0.017431	0.015210	0.016501	0.016652	0.014415	43
34	0.053571	0.034060	0.027887	0.022856	0.020403	0.017688	0.018258	0.015658	0.016638	0.016433	0.015522	44
35	0.054537	0.035313	0.029086	0.023469	0.022201	0.018455	0.017587	0.018806	0.017854	0.017011	0.016554	45
36	0.053022	0.033708	0.028217	0.023255	0.021568	0.019584	0.019401	0.019263	0.020209	0.017311	0.017170	46
37	0.054808	0.035111	0.030219	0.023517	0.023066	0.019416	0.018897	0.020131	0.020146	0.020883	0.018660	47
38	0.058748	0.034841	0.029046	0.026930	0.021487	0.019958	0.019817	0.020355	0.018789	0.021324	0.019053	48
39	0.060451	0.036231	0.029590	0.025831	0.023564	0.021146	0.022279	0.019955	0.020925	0.021614	0.020385	49
40	0.063029	0.037592	0.031248	0.025357	0.024959	0.021465	0.021564	0.022832	0.023042	0.022674	0.021593	50
41	0.065141	0.037325	0.030963	0.026940	0.023927	0.023603	0.022224	0.022734	0.023469	0.024904	0.022657	51
42	0.070374	0.038345	0.030008	0.026224	0.026246	0.022989	0.024732	0.021830	0.024380	0.026353	0.024615	52
43	0.074660	0.041419	0.032614	0.027367	0.025627	0.024918	0.024061	0.023878	0.025213	0.026649	0.025921	53
44	0.078142	0.043030	0.031954	0.029598	0.025144	0.024473	0.024591	0.025234	0.027970	0.028501	0.028728	54
45	0.082157	0.041710	0.031338	0.028250	0.025587	0.025421	0.026695	0.027974	0.028463	0.030809	0.029829	55
46	0.085479	0.042626	0.033716	0.028027	0.027505	0.027216	0.028725	0.028966	0.030511	0.033708	0.031819	56
47	0.084991	0.044835	0.033572	0.029838	0.028910	0.029407	0.031554	0.029097	0.031718	0.035544	0.034575	57
48	0.091716	0.047871	0.034695	0.031873	0.028723	0.030233	0.032588	0.032780	0.035443	0.036647	0.036427	58
49	0.089658	0.046522	0.034810	0.031130	0.029230	0.031148	0.032118	0.034260	0.035823	0.038114	0.038476	59
50	0.077080	0.040910	0.031050	0.030520	0.029918	0.030650	0.032467	0.035969	0.037420	0.038424	0.041702	60
51	0.089010	0.046296	0.035712	0.034228	0.033575	0.035308	0.035551	0.038115	0.039182	0.043025	0.043378	61
52	0.094224	0.048303	0.038766	0.034794	0.034104	0.036354	0.038790	0.040960	0.043294	0.046789	0.047131	62
53	0.096837	0.052162	0.039869	0.036822	0.036177	0.039304	0.038780	0.043163	0.045573	0.049095	0.050692	63
54	0.096534	0.050629	0.041202	0.037258	0.037700	0.039190	0.040461	0.043527	0.045856	0.048644	0.053125	64
55	0.081522	0.045635	0.037753	0.035785	0.037397	0.038687	0.040887	0.043716	0.045260	0.050026	0.054777	65
56	0.092971	0.051268	0.040886	0.039974	0.040357	0.042789	0.044978	0.047538	0.052060	0.052081	0.057774	66
57	0.095293	0.053036	0.042313	0.040920	0.042358	0.044550	0.047257	0.049480	0.055423	0.056657	0.062100	67
58	0.098125	0.053354	0.044309	0.045311	0.046001	0.046341	0.050008	0.052293	0.056237	0.059155	0.065285	68
59	0.100505	0.055932	0.047231	0.046818	0.046664	0.049996	0.050933	0.055687	0.060122	0.061806	0.069004	69
60	0.098166	0.058429	0.047737	0.047222	0.049285	0.050211	0.055069	0.058298	0.064000	0.067735	0.072880	70
61	0.112792	0.063333	0.053630	0.051168	0.053052	0.055392	0.059745	0.064390	0.068640	0.073066	0.076247	71
62	0.120727	0.072430	0.058647	0.055873	0.058214	0.060126	0.063928	0.064604	0.071400	0.073929	0.080794	72
63	0.143133	0.085464	0.069318	0.064893	0.065659	0.069826	0.072622	0.074729	0.080484	0.082617	0.084717	73
64	0.178043	0.094032	0.074872	0.071714	0.076611	0.076377	0.081416	0.087496	0.090302	0.099653	0.090031	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $q_{[x]+t}$ at duration t represents the probability of death—in a multiple-decrement environment—during the (t+1) year of entitlement for those originally entitled to disability benefits at select age [x] who have attained age [x]+t.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 7C** for attained ages beyond age 74.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

Table 7B.—Female Disabled Workers

Probability of Death

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	0.002929	0.003222	0.004515	0.006194	0.005389	0.003165	0.002607	0.011952	0.005390	0.004153	0.006127	26
17	0.007382	0.007348	0.007471	0.006154	0.005569	0.004256	0.004064	0.009289	0.005483	0.005150	0.007054	27
18	0.011659	0.012339	0.010248	0.005792	0.006452	0.005124	0.005740	0.007662	0.005638	0.006044	0.007841	28
19	0.015136	0.015447	0.011278	0.007099	0.007146	0.005466	0.006153	0.005969	0.006157	0.006351	0.007849	29
20	0.016543	0.016679	0.009986	0.008081	0.007731	0.005963	0.006400	0.005918	0.007615	0.006480	0.008264	30
21	0.017452	0.014581	0.009548	0.008319	0.006959	0.005390	0.006171	0.006622	0.007356	0.005760	0.007624	31
22	0.018543	0.013912	0.010769	0.007730	0.006465	0.006471	0.005864	0.006826	0.006159	0.005799	0.008531	32
23	0.020391	0.014879	0.010419	0.008340	0.006917	0.007667	0.006268	0.006687	0.007156	0.006875	0.008600	33
24	0.024405	0.016226	0.010502	0.009022	0.007390	0.007093	0.008223	0.008825	0.008743	0.008081	0.008702	34
25	0.027603	0.015952	0.012625	0.009379	0.008391	0.008659	0.008107	0.008913	0.009226	0.009242	0.008426	35
26	0.026718	0.018037	0.014409	0.011085	0.008734	0.008487	0.008576	0.008527	0.008953	0.008970	0.008199	36
27	0.029846	0.018159	0.014801	0.010584	0.009657	0.008431	0.008469	0.008700	0.009022	0.008263	0.009077	37
28	0.029887	0.017410	0.013035	0.010582	0.009301	0.008760	0.008761	0.008378	0.008780	0.009031	0.008940	38
29	0.030853	0.019160	0.012829	0.012015	0.008148	0.008736	0.008389	0.009438	0.009572	0.010239	0.009599	39
30	0.032268	0.021346	0.012359	0.010153	0.008881	0.009084	0.008977	0.009522	0.009763	0.011877	0.011408	40
31	0.034449	0.020706	0.012746	0.009884	0.009480	0.008664	0.009736	0.010053	0.010559	0.011228	0.010949	41
32	0.034904	0.021128	0.013739	0.010412	0.009959	0.009190	0.009349	0.009634	0.010224	0.010586	0.011208	42
33	0.036021	0.021411	0.014566	0.011790	0.010925	0.009439	0.008826	0.010716	0.010752	0.011945	0.011652	43
34	0.038093	0.021739	0.014344	0.011823	0.010889	0.009427	0.010248	0.010421	0.010764	0.011440	0.012442	44
35	0.038318	0.023547	0.015855	0.012493	0.011628	0.010562	0.011129	0.010709	0.011604	0.011918	0.013238	45
36	0.040993	0.022229	0.015309	0.011902	0.012631	0.010645	0.010956	0.011038	0.013508	0.011537	0.013117	46
37	0.044256	0.024733	0.015400	0.013003	0.011629	0.010922	0.012437	0.013223	0.014056	0.012983	0.014246	47
38	0.044904	0.025568	0.016155	0.014193	0.012776	0.012073	0.012518	0.012950	0.014238	0.013754	0.014066	48
39	0.044831	0.024974	0.016940	0.015537	0.012711	0.012061	0.012292	0.012674	0.013181	0.013022	0.015223	49
40	0.048913	0.025714	0.017181	0.015393	0.012376	0.012537	0.012981	0.013428	0.014400	0.014641	0.016200	50
41	0.052749	0.026855	0.018324	0.014828	0.013943	0.013814	0.013926	0.013888	0.015511	0.015041	0.017972	51
42	0.052939	0.030032	0.019764	0.015182	0.014765	0.015005	0.013793	0.015390	0.015977	0.015035	0.018458	52
43	0.054276	0.030273	0.021048	0.015748	0.014765	0.014671	0.015824	0.014923	0.015218	0.017481	0.019791	53
44	0.056651	0.030650	0.020418	0.017840	0.016240	0.015161	0.016252	0.016337	0.017565	0.018554	0.020009	54
45	0.058710	0.031644	0.021728	0.018137	0.017406	0.016454	0.016701	0.017976	0.018282	0.020936	0.021296	55
46	0.061918	0.033562	0.023375	0.019317	0.018537	0.017936	0.016843	0.018849	0.019901	0.021431	0.022742	56
47	0.064702	0.035734	0.025669	0.020084	0.018097	0.017894	0.019324	0.020363	0.020565	0.021432	0.023453	57
48	0.066660	0.037852	0.024810	0.021441	0.019008	0.019728	0.019904	0.021211	0.022807	0.023882	0.024974	58
49	0.066062	0.037178	0.025968	0.022089	0.020551	0.018909	0.020707	0.021586	0.022357	0.026019	0.026282	59
50	0.057643	0.032083	0.023813	0.020915	0.019735	0.019703	0.020726	0.021312	0.022210	0.023203	0.028288	60
51	0.066345	0.036664	0.026239	0.022791	0.021193	0.021961	0.022843	0.023507	0.024253	0.026252	0.030175	61
52	0.067529	0.040330	0.026248	0.023787	0.021290	0.023413	0.024210	0.023337	0.026401	0.028208	0.031242	62
53	0.070370	0.039863	0.028734	0.025368	0.023197	0.025296	0.025433	0.028032	0.028414	0.030470	0.034161	63
54	0.071714	0.039587	0.029947	0.026403	0.025099	0.025775	0.026546	0.028944	0.029285	0.033382	0.035530	64
55	0.064392	0.037697	0.026758	0.025972	0.023827	0.026677	0.027804	0.028028	0.031482	0.032907	0.037903	65
56	0.070174	0.041643	0.031409	0.027768	0.027973	0.030189	0.030704	0.031294	0.034130	0.035525	0.039309	66
57	0.072841	0.043733	0.033092	0.029779	0.029034	0.032025	0.033685	0.034008	0.037709	0.037645	0.042060	67
58	0.074989	0.045401	0.035283	0.030796	0.031391	0.031686	0.034820	0.037648	0.039851	0.040946	0.044530	68
59	0.078679	0.049496	0.036872	0.033676	0.033439	0.036446	0.036491	0.039039	0.041091	0.043806	0.046495	69
60	0.078091	0.050417	0.038511	0.035586	0.036245	0.039152	0.039503	0.039788	0.044903	0.046938	0.047968	70
61	0.091273	0.054365	0.043880	0.041019	0.041983	0.041260	0.042008	0.044416	0.049716	0.051735	0.051261	71
62	0.095814	0.059142	0.048108	0.046165	0.046747	0.044740	0.047084	0.048113	0.053676	0.056389	0.055454	72
63	0.114820	0.070099	0.054783	0.051386	0.051899	0.050128	0.053133	0.057673	0.057954	0.060521	0.057252	73
64	0.135905	0.076873	0.061761	0.054324	0.054038	0.057279	0.061154	0.060437	0.060716	0.070448	0.061155	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $q_{[x]+t}$ at duration t represents the probability of death—in a multiple-decrement environment—during the (t+1) year of entitlement for those originally entitled to disability benefits at select age [x] who have attained age [x]+t.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 7C** for attained ages beyond age 74.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

Table 7C.—Disabled Workers Age 75 and Older
Probability of Death
(1996-2000 Social Security DI disability experience)

Attained age	Male	Female
75	0.094433	0.063774
76	0.099709	0.066266
77	0.105330	0.071415
78	0.111571	0.075675
79	0.118693	0.079616
80	0.125443	0.086738
81	0.132482	0.091633
82	0.142786	0.100881
83	0.155626	0.107363
84	0.162061	0.114873
85	0.174060	0.126041
86	0.182763	0.135277
87	0.191901	0.144924
88	0.201496	0.156572
89	0.211571	0.169844
90	0.222149	0.180035
91	0.233257	0.190837
92	0.244920	0.202287
93	0.257166	0.214425
94	0.270024	0.227290
95	0.283525	0.240927
96	0.297702	0.255383
97	0.312587	0.270706
98	0.328216	0.286948
99	0.344627	0.304165
100	0.361858	0.322415
101	0.379951	0.341760
102	0.398949	0.362266
103	0.418896	0.384002
104	0.439841	0.407042
105	0.461833	0.431464
106	0.484924	0.457352
107	0.509171	0.484793
108	0.534629	0.513881
109	0.561361	0.544714
110	0.589429	0.577397

Notes:

1. The value at attained age *x* represents the probability of death within one year for those originally entitled to disability benefits who have attained that particular age.
2. Results have been blended based on attributes from general population mortality for calendar year 2000. Values are an extension of the ultimate column of **tables 7A** and **7B**.

Table 8A.—Male Disabled Workers

Survival Table

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	100,000	99,525	98,579	97,929	97,284	96,515	95,810	95,385	94,748	94,071	93,306	26
17	100,022	99,019	97,775	96,921	96,164	95,593	94,909	94,379	93,823	93,148	92,452	27
18	100,215	98,629	97,191	96,174	95,355	94,859	94,181	93,579	92,987	92,370	91,702	28
19	100,247	98,234	96,695	95,693	94,778	94,235	93,558	92,924	92,218	91,677	91,006	29
20	99,866	97,754	96,063	95,102	94,121	93,403	92,670	92,127	91,421	90,825	90,208	30
21	99,396	97,398	95,817	94,861	93,888	93,085	92,324	91,629	90,961	90,187	89,469	31
22	99,009	96,864	95,220	94,255	93,392	92,544	91,782	90,926	90,232	89,471	88,738	32
23	99,368	96,750	94,825	93,687	92,772	91,823	91,102	90,263	89,548	88,715	87,961	33
24	99,735	96,827	94,869	93,427	92,373	91,284	90,471	89,651	88,877	88,023	87,139	34
25	100,649	97,276	95,074	93,434	92,156	90,905	89,909	89,008	88,132	87,203	86,381	35
26	101,899	98,089	95,543	93,631	92,144	90,663	89,552	88,495	87,524	86,533	85,572	36
27	102,311	98,356	95,439	93,278	91,527	90,014	88,829	87,736	86,768	85,801	84,750	37
28	102,719	98,584	95,580	93,239	91,356	89,727	88,324	87,112	85,928	84,881	83,873	38
29	102,739	98,364	95,229	92,693	90,615	88,973	87,544	86,269	85,104	84,075	83,012	39
30	102,707	97,906	94,658	92,061	89,987	88,303	86,859	85,503	84,347	83,230	82,019	40
31	102,495	97,281	93,958	91,321	89,258	87,541	86,058	84,734	83,490	82,251	81,032	41
32	101,618	96,435	93,121	90,525	88,267	86,545	85,109	83,794	82,427	81,165	80,003	42
33	100,666	95,411	92,159	89,560	87,473	85,783	84,298	82,829	81,569	80,223	78,887	43
34	99,547	94,214	91,005	88,467	86,445	84,681	83,183	81,664	80,385	79,048	77,750	44
35	99,100	93,695	90,386	87,757	85,697	83,794	82,248	80,802	79,282	77,866	76,543	45
36	97,572	92,399	89,284	86,765	84,747	82,919	81,295	79,718	78,182	76,602	75,276	46
37	96,956	91,642	88,424	85,752	83,735	81,804	80,216	78,700	77,116	75,562	73,984	47
38	95,657	90,037	86,900	84,376	82,104	80,340	78,737	77,177	75,606	74,185	72,603	48
39	94,836	89,103	85,875	83,334	81,181	79,268	77,592	75,863	74,349	72,793	71,220	49
40	94,080	88,150	84,836	82,185	80,101	78,102	76,426	74,778	73,071	71,387	69,768	50
41	92,763	86,720	83,483	80,898	78,719	76,835	75,021	73,354	71,686	70,004	68,261	51
42	91,642	85,193	81,926	79,468	77,384	75,353	73,621	71,800	70,233	68,521	66,714	52
43	90,791	84,013	80,533	77,906	75,774	73,832	71,992	70,260	68,582	66,853	65,072	53
44	89,575	82,575	79,022	76,497	74,233	72,366	70,595	68,859	67,121	65,244	63,385	54
45	87,898	80,677	77,312	74,889	72,773	70,911	69,108	67,263	65,381	63,520	61,564	55
46	86,898	79,470	76,083	73,518	71,458	69,493	67,602	65,660	63,758	61,813	59,728	56
47	85,268	78,021	74,523	72,021	69,872	67,852	65,857	63,779	61,923	59,959	57,828	57
48	84,350	76,614	72,946	70,415	68,171	66,213	64,211	62,118	60,082	57,953	55,829	58
49	81,285	73,997	70,555	68,099	65,979	64,050	62,055	60,062	58,004	55,926	53,795	59
50	76,625	70,719	67,826	65,720	63,714	61,808	59,914	57,969	55,884	53,793	51,725	60
51	77,036	70,179	66,930	64,540	62,331	60,238	58,111	56,045	53,909	51,797	49,568	61
52	75,771	68,632	65,317	62,785	60,600	58,533	56,405	54,217	51,996	49,745	47,418	62
53	73,844	66,693	63,214	60,694	58,459	56,344	54,129	52,030	49,784	47,515	45,183	63
54	70,333	63,543	60,326	57,840	55,685	53,586	51,486	49,403	47,253	45,086	42,893	64
55	64,873	59,584	56,865	54,718	52,760	50,787	48,822	46,826	44,779	42,752	40,614	65
56	64,530	58,531	55,530	53,260	51,131	49,068	46,968	44,855	42,723	40,499	38,389	66
57	62,257	56,324	53,337	51,080	48,990	46,915	44,825	42,707	40,594	38,344	36,171	67
58	59,881	54,005	51,124	48,859	46,645	44,499	42,437	40,315	38,207	36,058	33,925	68
59	57,449	51,675	48,785	46,481	44,305	42,238	40,126	38,082	35,961	33,799	31,710	69
60	54,653	49,288	46,408	44,193	42,106	40,031	38,021	35,927	33,833	31,668	29,522	70
61	53,992	47,902	44,868	42,462	40,289	38,152	36,039	33,886	31,704	29,528	27,370	71
62	52,333	46,015	42,682	40,179	37,934	35,726	33,578	31,431	29,400	27,301	25,283	72
63	54,169	46,416	42,449	39,507	36,943	34,517	32,107	29,775	27,550	25,333	23,240	73
64	56,807	46,693	42,302	39,135	36,328	33,545	30,983	28,460	25,970	23,625	21,271	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $l_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age [*x*]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives remaining from the original $l_{[x]}$ who have attained age [*x*]+*t*. Lives are decremented using probabilities from **table 7A**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 8C** for attained ages beyond age 74.

Table 8B.—Female Disabled Workers

Survival Table

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	100,000	99,707	99,386	98,937	98,324	97,794	97,484	97,230	96,068	95,550	95,153	26
17	100,656	99,913	99,179	98,438	97,832	97,287	96,873	96,479	95,583	95,059	94,570	27
18	101,422	100,240	99,003	97,988	97,420	96,791	96,295	95,742	95,008	94,472	93,903	28
19	101,599	100,061	98,515	97,404	96,713	96,022	95,497	94,909	94,342	93,761	93,167	29
20	101,333	99,657	97,995	97,016	96,232	95,488	94,919	94,312	93,754	93,040	92,436	30
21	100,167	98,419	96,984	96,058	95,259	94,596	94,086	93,505	92,886	92,203	91,672	31
22	99,442	97,598	96,240	95,204	94,468	93,857	93,250	92,703	92,070	91,503	90,973	32
23	99,301	97,276	95,829	94,831	94,040	93,390	92,674	92,093	91,477	90,822	90,197	33
24	99,743	97,309	95,730	94,725	93,870	93,176	92,515	91,754	90,944	90,149	89,421	34
25	99,842	97,086	95,537	94,331	93,446	92,662	91,860	91,115	90,303	89,470	88,643	35
26	99,442	96,785	95,039	93,670	92,632	91,823	91,044	90,263	89,493	88,692	87,896	36
27	98,975	96,021	94,277	92,882	91,899	91,012	90,245	89,481	88,703	87,903	87,175	37
28	97,877	94,952	93,299	92,083	91,109	90,262	89,471	88,687	87,944	87,172	86,384	38
29	97,542	94,533	92,722	91,532	90,432	89,695	88,911	88,165	87,333	86,497	85,612	39
30	97,085	93,952	91,947	90,811	89,889	89,091	88,282	87,489	86,656	85,810	84,790	40
31	96,300	92,983	91,058	89,897	89,008	88,164	87,400	86,549	85,679	84,774	83,823	41
32	95,403	92,073	90,128	88,890	87,964	87,088	86,288	85,481	84,657	83,791	82,905	42
33	95,033	91,610	89,649	88,343	87,301	86,347	85,532	84,777	83,869	82,967	81,976	43
34	94,197	90,609	88,639	87,368	86,335	85,395	84,590	83,723	82,851	81,959	81,021	44
35	93,839	90,243	88,118	86,721	85,638	84,642	83,748	82,816	81,929	80,978	80,013	45
36	92,883	89,075	87,095	85,762	84,741	83,671	82,780	81,873	80,969	79,875	78,954	46
37	92,787	88,681	86,488	85,156	84,049	83,072	82,165	81,143	80,070	78,945	77,918	47
38	92,071	87,937	85,689	84,305	83,108	82,046	81,055	80,040	79,003	77,878	76,808	48
39	90,693	86,627	84,464	83,033	81,743	80,704	79,731	78,751	77,753	76,728	75,728	49
40	90,175	85,764	83,559	82,123	80,859	79,858	78,857	77,833	76,788	75,682	74,575	50
41	89,754	85,020	82,737	81,221	80,017	78,901	77,811	76,727	75,661	74,487	73,367	51
42	88,954	84,245	81,715	80,100	78,884	77,719	76,553	75,497	74,335	73,147	72,048	52
43	87,883	83,113	80,597	78,901	77,658	76,511	75,389	74,196	73,089	71,977	70,718	53
44	87,160	82,222	79,702	78,075	76,682	75,437	74,293	73,086	71,892	70,629	69,318	54
45	86,502	81,423	78,846	77,133	75,734	74,416	73,192	71,970	70,676	69,384	67,931	55
46	85,864	80,547	77,844	76,024	74,555	73,173	71,861	70,651	69,319	67,939	66,484	56
47	84,977	79,479	76,639	74,672	73,172	71,848	70,562	69,198	67,789	66,395	64,972	57
48	84,141	78,532	75,559	73,684	72,104	70,733	69,338	67,958	66,517	65,000	63,448	58
49	82,383	76,941	74,080	72,156	70,562	69,112	67,805	66,401	64,968	63,516	61,863	59
50	78,552	74,024	71,649	69,943	68,480	67,129	65,806	64,442	63,069	61,668	60,237	60
51	78,800	73,572	70,875	69,015	67,442	66,013	64,563	63,088	61,605	60,111	58,533	61
52	77,433	72,204	69,292	67,473	65,868	64,466	62,957	61,433	59,999	58,415	56,767	62
53	76,612	71,221	68,382	66,417	64,732	63,230	61,631	60,064	58,380	56,721	54,993	63
54	74,880	69,510	66,758	64,759	63,049	61,467	59,883	58,293	56,606	54,948	53,114	64
55	71,373	66,777	64,260	62,541	60,917	59,466	57,880	56,271	54,694	52,972	51,227	65
56	71,228	66,230	63,472	61,478	59,771	58,099	56,345	54,615	52,906	51,100	49,285	66
57	70,066	64,962	62,121	60,065	58,276	56,584	54,772	52,927	51,127	49,199	47,348	67
58	68,481	63,346	60,470	58,336	56,539	54,764	53,029	51,183	49,256	47,293	45,357	68
59	67,251	61,960	58,893	56,721	54,811	52,978	51,047	49,184	47,264	45,322	43,337	69
60	65,479	60,366	57,323	55,115	53,154	51,227	49,221	47,277	45,396	43,358	41,322	70
61	65,897	59,882	56,627	54,142	51,921	49,741	47,689	45,686	43,657	41,487	39,340	71
62	65,514	59,237	55,734	53,053	50,604	48,238	46,080	43,910	41,797	39,554	37,323	72
63	67,164	59,452	55,284	52,255	49,570	46,997	44,641	42,269	39,831	37,523	35,253	73
64	68,371	59,079	54,537	51,169	48,389	45,774	43,152	40,513	38,065	35,754	33,235	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $l_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age [*x*]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives remaining from the original $l_{[x]}$ who have attained age [*x*]+*t*. Lives are decremented using probabilities from **table 7B**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 8C** for attained ages beyond age 74.

Table 8C.—Disabled Workers Age 75 and Older

Survival Table

(1996-2000 Social Security DI disability experience)

Attained age	Male	Female
75	19,356	31,203
76	17,528	29,213
77	15,780	27,277
78	14,118	25,329
79	12,543	23,412
80	11,054	21,548
81	9,667	19,679
82	8,386	17,876
83	7,189	16,073
84	6,070	14,347
85	5,086	12,699
86	4,201	11,098
87	3,433	9,597
88	2,774	8,206
89	2,215	6,921
90	1,746	5,746
91	1,358	4,712
92	1,041	3,813
93	786	3,042
94	584	2,390
95	426	1,847
96	305	1,402
97	214	1,044
98	147	761
99	99	543
100	65	378
101	41	256
102	25	169
103	15	108
104	9	67
105	5	40
106	3	23
107	2	12
108	1	6
109	0	3
110	—	1

Notes:

1. The value at attained age *x* represents the number of lives remaining from those originally entitled to disability benefits who have attained that particular age.
2. Lives are decremented using probabilities from **table 7C**. Values are an extension of the ultimate column of **tables 8A** and **8B**.

Table 9A.—Male Disabled Workers

Expected Future Lifetime

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	42.37	41.57	40.97	40.23	39.50	38.81	38.09	37.26	36.51	35.76	35.05	26
17	41.35	40.76	40.28	39.63	38.93	38.16	37.43	36.64	35.86	35.11	34.37	27
18	40.28	39.92	39.51	38.92	38.25	37.45	36.71	35.95	35.17	34.40	33.65	28
19	39.30	39.10	38.71	38.11	37.48	36.69	35.95	35.19	34.46	33.66	32.90	29
20	38.47	38.30	37.96	37.34	36.72	36.00	35.28	34.49	33.75	32.97	32.19	30
21	37.71	37.48	37.09	36.46	35.83	35.13	34.42	33.68	32.92	32.20	31.45	31
22	36.90	36.71	36.33	35.70	35.02	34.34	33.62	32.93	32.18	31.45	30.71	32
23	35.82	35.78	35.50	34.92	34.26	33.61	32.87	32.17	31.42	30.71	29.97	33
24	34.77	34.80	34.51	34.04	33.42	32.81	32.10	31.39	30.66	29.95	29.25	34
25	33.57	33.72	33.49	33.07	32.52	31.96	31.31	30.62	29.92	29.23	28.50	35
26	32.31	32.54	32.40	32.05	31.56	31.07	30.44	29.80	29.13	28.45	27.77	36
27	31.30	31.54	31.49	31.21	30.79	30.30	29.70	29.06	28.38	27.70	27.03	37
28	30.32	30.57	30.52	30.27	29.89	29.42	28.88	28.27	27.66	26.99	26.31	38
29	29.44	29.73	29.69	29.49	29.16	28.69	28.15	27.55	26.93	26.25	25.58	39
30	28.59	28.96	28.94	28.74	28.39	27.93	27.38	26.81	26.17	25.51	24.88	40
31	27.78	28.24	28.22	28.02	27.66	27.19	26.65	26.06	25.44	24.81	24.18	41
32	27.13	27.56	27.53	27.30	26.99	26.51	25.95	25.35	24.76	24.14	23.48	42
33	26.51	26.94	26.87	26.64	26.26	25.77	25.21	24.65	24.03	23.42	22.81	43
34	25.90	26.34	26.25	25.99	25.59	25.11	24.56	24.00	23.38	22.76	22.14	44
35	25.16	25.58	25.50	25.25	24.84	24.40	23.84	23.26	22.70	22.10	21.48	45
36	24.66	25.01	24.87	24.58	24.15	23.67	23.13	22.58	22.02	21.46	20.83	46
37	23.95	24.31	24.17	23.91	23.47	23.02	22.46	21.88	21.32	20.75	20.18	47
38	23.35	23.78	23.62	23.31	22.94	22.43	21.88	21.31	20.74	20.13	19.56	48
39	22.68	23.10	22.95	22.64	22.22	21.75	21.21	20.68	20.09	19.51	18.93	49
40	21.99	22.43	22.29	21.99	21.55	21.09	20.54	19.98	19.44	18.89	18.31	50
41	21.41	21.86	21.69	21.37	20.95	20.45	19.93	19.37	18.81	18.25	17.71	51
42	20.77	21.31	21.14	20.78	20.32	19.86	19.31	18.79	18.20	17.64	17.10	52
43	20.08	20.66	20.53	20.20	19.76	19.26	18.74	18.19	17.63	17.07	16.52	53
44	19.47	20.08	19.96	19.60	19.18	18.66	18.12	17.56	17.01	16.48	15.95	54
45	18.94	19.59	19.43	19.04	18.58	18.05	17.51	16.98	16.45	15.92	15.41	55
46	18.30	18.96	18.78	18.42	17.94	17.43	16.90	16.39	15.86	15.35	14.87	56
47	17.76	18.36	18.20	17.82	17.35	16.85	16.35	15.86	15.32	14.81	14.34	57
48	17.08	17.76	17.63	17.24	16.79	16.28	15.77	15.28	14.78	14.31	13.83	58
49	16.78	17.38	17.20	16.81	16.33	15.81	15.30	14.79	14.30	13.81	13.34	59
50	16.79	17.15	16.86	16.38	15.88	15.35	14.82	14.30	13.82	13.34	12.85	60
51	15.86	16.36	16.13	15.70	15.24	14.75	14.28	13.78	13.31	12.83	12.39	61
52	15.25	15.78	15.56	15.17	14.69	14.20	13.71	13.25	12.79	12.35	11.93	62
53	14.73	15.25	15.07	14.67	14.21	13.73	13.27	12.78	12.34	11.90	11.49	63
54	14.45	14.94	14.71	14.32	13.85	13.37	12.90	12.42	11.96	11.52	11.08	64
55	14.55	14.80	14.48	14.03	13.54	13.04	12.55	12.06	11.59	11.11	10.67	65
56	13.76	14.12	13.86	13.43	12.96	12.49	12.02	11.57	11.12	10.70	10.26	66
57	13.32	13.67	13.40	12.97	12.51	12.04	11.57	11.12	10.68	10.27	9.86	67
58	12.87	13.22	12.93	12.51	12.08	11.64	11.18	10.74	10.31	9.89	9.48	68
59	12.44	12.78	12.50	12.10	11.67	11.22	10.78	10.33	9.91	9.51	9.11	69
60	12.11	12.37	12.11	11.69	11.25	10.80	10.35	9.92	9.50	9.12	8.75	70
61	11.40	11.78	11.54	11.17	10.74	10.32	9.89	9.49	9.11	8.74	8.39	71
62	10.82	11.24	11.08	10.74	10.35	9.95	9.56	9.18	8.78	8.41	8.05	72
63	9.83	10.39	10.31	10.04	9.71	9.35	9.02	8.68	8.34	8.03	7.71	73
64	8.85	9.66	9.62	9.35	9.04	8.75	8.43	8.13	7.86	7.59	7.38	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $e_{[x]+t}$ at duration t represents the average number of years of life remaining for those originally entitled to disability benefits at select age [x] who have attained age [x]+t. Values are based on survivorship experience from **tables 8A** and **8C**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 9C** for attained ages beyond age 74.

Table 9B.—Female Disabled Workers

Expected Future Lifetime

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	46.94	46.08	45.22	44.43	43.70	42.93	42.07	41.18	40.67	39.89	39.05	26
17	45.65	44.99	44.32	43.65	42.91	42.15	41.33	40.50	39.87	39.09	38.29	27
18	44.34	43.86	43.40	42.85	42.09	41.36	40.57	39.80	39.11	38.33	37.56	28
19	43.29	42.94	42.61	42.09	41.39	40.68	39.90	39.15	38.38	37.61	36.85	29
20	42.43	42.14	41.84	41.26	40.59	39.90	39.14	38.39	37.61	36.90	36.14	30
21	41.91	41.65	41.26	40.65	39.99	39.26	38.47	37.71	36.96	36.23	35.43	31
22	41.22	40.99	40.56	40.00	39.31	38.56	37.81	37.03	36.28	35.50	34.70	32
23	40.32	40.15	39.75	39.16	38.48	37.75	37.04	36.27	35.51	34.76	34.00	33
24	39.21	39.18	38.82	38.23	37.57	36.85	36.11	35.40	34.71	34.01	33.29	34
25	38.24	38.31	37.92	37.40	36.75	36.06	35.37	34.65	33.96	33.27	32.58	35
26	37.43	37.45	37.13	36.66	36.07	35.38	34.68	33.97	33.26	32.56	31.85	36
27	36.65	36.76	36.43	35.97	35.35	34.69	33.98	33.27	32.55	31.85	31.11	37
28	36.09	36.18	35.82	35.28	34.65	33.97	33.27	32.56	31.83	31.11	30.39	38
29	35.27	35.38	35.06	34.51	33.92	33.20	32.48	31.76	31.05	30.35	29.66	39
30	34.49	34.63	34.37	33.79	33.13	32.43	31.72	31.00	30.30	29.59	28.94	40
31	33.80	33.99	33.70	33.13	32.45	31.76	31.03	30.33	29.63	28.94	28.27	41
32	33.14	33.32	33.03	32.48	31.82	31.13	30.42	29.70	28.98	28.28	27.58	42
33	32.33	32.52	32.22	31.69	31.06	30.40	29.69	28.95	28.25	27.55	26.88	43
34	31.65	31.88	31.58	31.03	30.40	29.73	29.00	28.30	27.59	26.89	26.19	44
35	30.83	31.04	30.78	30.27	29.64	28.99	28.29	27.60	26.90	26.21	25.52	45
36	30.19	30.46	30.14	29.60	28.95	28.31	27.61	26.91	26.21	25.56	24.85	46
37	29.30	29.64	29.37	28.83	28.20	27.52	26.82	26.15	25.50	24.85	24.18	47
38	28.59	28.91	28.65	28.11	27.51	26.86	26.18	25.51	24.84	24.19	23.52	48
39	28.04	28.33	28.04	27.52	26.94	26.28	25.60	24.91	24.23	23.54	22.85	49
40	27.27	27.64	27.36	26.83	26.24	25.56	24.88	24.20	23.52	22.86	22.19	50
41	26.46	26.91	26.64	26.12	25.51	24.86	24.21	23.54	22.86	22.22	21.55	51
42	25.75	26.17	25.96	25.47	24.86	24.22	23.59	22.91	22.26	21.61	20.93	52
43	25.12	25.53	25.31	24.85	24.24	23.59	22.94	22.30	21.63	20.95	20.32	53
44	24.40	24.84	24.61	24.11	23.54	22.92	22.27	21.63	20.98	20.34	19.72	54
45	23.68	24.12	23.90	23.42	22.84	22.24	21.60	20.96	20.33	19.70	19.11	55
46	22.93	23.41	23.21	22.75	22.19	21.60	20.99	20.34	19.72	19.11	18.52	56
47	22.24	22.75	22.57	22.15	21.60	20.98	20.36	19.75	19.15	18.54	17.94	57
48	21.56	22.07	21.92	21.46	20.92	20.32	19.71	19.10	18.51	17.93	17.35	58
49	21.07	21.53	21.34	20.90	20.36	19.77	19.15	18.54	17.94	17.34	16.79	59
50	21.04	21.30	20.99	20.49	19.92	19.31	18.69	18.07	17.45	16.84	16.23	60
51	20.09	20.48	20.24	19.77	19.22	18.63	18.03	17.44	16.85	16.26	15.68	61
52	19.50	19.87	19.68	19.20	18.66	18.05	17.47	16.89	16.29	15.71	15.16	62
53	18.81	19.20	18.97	18.52	17.99	17.40	16.84	16.27	15.72	15.17	14.63	63
54	18.29	18.67	18.42	17.97	17.44	16.88	16.31	15.74	15.20	14.64	14.13	64
55	18.15	18.36	18.06	17.55	17.00	16.40	15.84	15.28	14.70	14.17	13.63	65
56	17.30	17.57	17.31	16.86	16.32	15.78	15.25	14.72	14.18	13.66	13.15	66
57	16.68	16.95	16.70	16.25	15.74	15.19	14.68	14.17	13.65	13.17	12.67	67
58	16.13	16.39	16.15	15.72	15.21	14.68	14.15	13.64	13.15	12.68	12.20	68
59	15.50	15.78	15.58	15.16	14.67	14.16	13.67	13.17	12.69	12.21	11.74	69
60	15.00	15.23	15.02	14.60	14.12	13.63	13.16	12.68	12.19	11.74	11.29	70
61	14.11	14.48	14.28	13.91	13.49	13.06	12.60	12.13	11.67	11.25	10.84	71
62	13.40	13.76	13.60	13.26	12.88	12.48	12.04	11.61	11.18	10.78	10.40	72
63	12.37	12.91	12.84	12.56	12.21	11.85	11.45	11.07	10.71	10.34	9.98	73
64	11.48	12.20	12.18	11.95	11.60	11.24	10.89	10.57	10.22	9.84	9.55	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $e_{[x]+t}$ at duration t represents the average number of years of life remaining for those originally entitled to disability benefits at select age [x] who have attained age [x]+t. Values are based on survivorship experience from **tables 8B** and **8C**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 9C** for attained ages beyond age 74.

Table 9C.—Disabled Workers Age 75 and Older
Expected Future Lifetime
(1996-2000 Social Security DI disability experience)

Attained age	Male	Female
75	7.06	9.14
76	6.74	8.73
77	6.43	8.31
78	6.13	7.92
79	5.84	7.52
80	5.56	7.13
81	5.28	6.76
82	5.01	6.39
83	4.76	6.05
84	4.55	5.72
85	4.33	5.40
86	4.14	5.10
87	3.95	4.82
88	3.78	4.56
89	3.60	4.31
90	3.44	4.09
91	3.27	3.88
92	3.12	3.67
93	2.97	3.48
94	2.82	3.29
95	2.69	3.11
96	2.55	2.93
97	2.43	2.77
98	2.30	2.61
99	2.18	2.46
100	2.05	2.31
101	1.96	2.18
102	1.90	2.04
103	1.83	1.91
104	1.72	1.77
105	1.70	1.63
106	1.50	1.46
107	1.00	1.33
108	0.50	1.17
109	0.00	0.83
110	—	0.50

Notes:

1. The value at attained age *x* represents the average number of years of life remaining for those originally entitled to disability benefits who have attained that particular age.
2. Expected lifetimes are based on survivorship experience from **table 8C**. Values are an extension of the ultimate column of **tables 9A** and **9B**.

Table 10A.—Male Disabled Workers

Absolute Death Rate Per Thousand Entitled

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	4.756	9.564	6.673	6.728	8.437	7.896	4.712	6.999	7.427	8.440	9.460	26
17	10.054	12.641	8.837	7.989	6.326	7.658	5.895	6.151	7.462	7.710	8.333	27
18	15.877	14.681	10.585	8.729	5.519	7.561	6.695	6.570	6.861	7.419	7.761	28
19	20.154	15.809	10.491	9.797	6.035	7.519	7.045	7.849	6.030	7.483	8.928	29
20	21.237	17.485	10.121	10.574	7.982	8.163	6.071	7.882	6.661	6.906	8.316	30
21	20.193	16.418	10.111	10.489	8.888	8.469	7.744	7.474	8.674	8.081	8.273	31
22	21.777	17.163	10.285	9.346	9.417	8.501	9.568	7.789	8.575	8.313	8.854	32
23	26.495	20.116	12.175	9.977	10.590	8.095	9.431	8.080	9.457	8.618	9.432	33
24	29.325	20.480	15.409	11.514	12.184	9.169	9.282	8.812	9.758	10.181	8.767	34
25	33.707	22.978	17.500	13.965	14.011	11.284	10.261	10.033	10.704	9.545	9.444	35
26	37.631	26.342	20.303	16.211	16.590	12.612	12.071	11.175	11.507	11.248	9.673	36
27	38.902	30.110	22.982	19.147	17.044	13.525	12.559	11.224	11.305	12.393	10.413	37
28	40.527	30.955	24.866	20.588	18.362	16.039	14.015	13.819	12.367	12.011	10.328	38
29	42.841	32.401	27.023	22.846	18.623	16.483	14.862	13.709	12.255	12.781	12.041	39
30	47.044	33.734	27.792	22.943	19.220	16.754	15.918	13.718	13.412	14.685	12.098	40
31	51.223	34.702	28.407	22.994	19.707	17.321	15.681	14.881	15.022	14.974	12.762	41
32	51.333	34.876	28.241	25.348	19.968	16.959	15.706	16.559	15.483	14.469	14.018	42
33	52.534	34.612	28.575	23.667	19.729	17.649	17.723	15.428	16.677	16.818	14.479	43
34	53.931	34.605	28.233	23.202	20.840	18.029	18.552	15.858	16.818	16.584	15.586	44
35	54.878	35.876	29.458	23.814	22.661	18.789	17.836	19.031	18.035	17.154	16.617	45
36	53.347	34.237	28.558	23.581	21.981	19.919	19.661	19.470	20.395	17.456	17.232	46
37	55.161	35.621	30.563	23.831	23.464	19.731	19.147	20.335	20.315	21.036	18.722	47
38	59.132	35.334	29.359	27.257	21.854	20.262	20.054	20.543	18.940	21.453	19.110	48
39	60.813	36.729	29.907	26.129	23.943	21.459	22.539	20.135	21.076	21.738	20.436	49
40	63.382	38.082	31.562	25.637	25.324	21.760	21.785	23.026	23.189	22.783	21.638	50
41	65.489	37.762	31.239	27.215	24.250	23.893	22.434	22.896	23.599	25.011	22.702	51
42	70.717	38.790	30.248	26.478	26.584	23.237	24.928	21.957	24.490	26.453	24.658	52
43	75.016	41.874	32.852	27.603	25.924	25.156	24.226	23.990	25.314	26.735	25.962	53
44	78.498	43.445	32.179	29.838	25.390	24.671	24.728	25.349	28.068	28.586	28.764	54
45	82.500	42.068	31.528	28.458	25.809	25.593	26.846	28.096	28.554	30.881	29.859	55
46	85.828	42.978	33.907	28.198	27.714	27.371	28.868	29.067	30.588	33.760	31.849	56
47	85.301	45.159	33.722	29.992	29.109	29.571	31.693	29.177	31.774	35.587	34.604	57
48	92.027	48.155	34.833	32.020	28.908	30.389	32.701	32.850	35.503	36.697	36.452	58
49	89.872	46.752	34.918	31.250	29.384	31.265	32.208	34.322	35.886	38.164	38.503	59
50	77.220	41.062	31.124	30.621	30.039	30.735	32.537	36.023	37.467	38.456	41.725	60
51	89.179	46.458	35.787	34.322	33.696	35.404	35.622	38.166	39.224	43.061	43.396	61
52	94.421	48.465	38.838	34.868	34.215	36.433	38.852	41.012	43.335	46.824	47.143	62
53	96.990	52.277	39.924	36.886	36.272	39.389	38.832	43.217	45.614	49.112	50.703	63
54	96.636	50.700	41.238	37.318	37.803	39.271	40.510	43.574	45.884	48.660	53.134	64
55	81.578	45.686	37.782	35.831	37.486	38.748	40.926	43.740	45.276	50.037	54.777	65
56	93.043	51.324	40.913	40.020	40.442	42.842	45.008	47.557	52.073	52.081	57.774	66
57	95.342	53.082	42.341	40.960	42.424	44.586	47.281	49.492	55.423	56.657	62.100	67
58	98.163	53.391	44.326	45.346	46.046	46.366	50.028	52.293	56.237	59.155	65.285	68
59	100.551	55.969	47.245	46.842	46.699	50.011	50.933	55.687	60.122	61.806	69.004	69
60	98.201	58.454	47.745	47.240	49.307	50.211	55.069	58.298	64.000	67.735	72.880	70
61	112.822	63.346	53.636	51.181	53.052	55.392	59.745	64.390	68.640	73.066	76.247	71
62	120.739	72.440	58.655	55.873	58.214	60.126	63.928	64.604	71.400	73.929	80.794	72
63	143.170	85.486	69.318	64.893	65.659	69.826	72.622	74.729	80.484	82.617	84.717	73
64	178.060	94.032	74.872	71.714	76.611	76.377	81.416	87.496	90.302	99.653	90.031	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.

2. The value $q'_{[x]+t}$ at duration t represents the number of deaths per thousand during the (t+1) year of entitlement for those originally entitled to disability benefits at select age [x] who have attained age [x]+t. Rates are derived from death probabilities shown in **table 7A** and recovery probabilities shown in **table 14A**. See appendix for details.

3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 10C** for attained ages beyond age 74.

Table 10B.—Female Disabled Workers

Absolute Death Rate Per Thousand Entitled

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	2.931	3.229	4.563	6.347	5.636	3.360	2.747	12.500	5.558	4.307	6.287	26
17	7.394	7.386	7.546	6.305	5.811	4.474	4.246	9.660	5.643	5.316	7.211	27
18	11.690	12.440	10.356	5.933	6.727	5.345	5.950	7.919	5.789	6.207	7.987	28
19	15.187	15.594	11.399	7.271	7.442	5.665	6.339	6.130	6.311	6.485	7.971	29
20	16.595	16.831	10.092	8.259	8.025	6.156	6.561	6.045	7.774	6.587	8.370	30
21	17.512	14.702	9.641	8.480	7.188	5.552	6.311	6.752	7.478	5.841	7.710	31
22	18.612	14.025	10.877	7.865	6.654	6.641	5.985	6.946	6.244	5.875	8.614	32
23	20.465	15.011	10.526	8.483	7.108	7.856	6.385	6.785	7.249	6.956	8.672	33
24	24.496	16.378	10.608	9.174	7.585	7.262	8.373	8.948	8.857	8.168	8.775	34
25	27.704	16.109	12.749	9.527	8.601	8.853	8.255	9.046	9.343	9.338	8.490	35
26	26.820	18.234	14.550	11.254	8.949	8.667	8.728	8.654	9.071	9.068	8.259	36
27	29.962	18.359	14.947	10.737	9.877	8.600	8.618	8.824	9.141	8.349	9.137	37
28	30.012	17.594	13.161	10.722	9.496	8.921	8.895	8.490	8.884	9.124	8.994	38
29	30.976	19.351	12.948	12.184	8.308	8.897	8.503	9.553	9.685	10.344	9.655	39
30	32.403	21.566	12.469	10.280	9.043	9.243	9.103	9.632	9.887	11.993	11.469	40
31	34.575	20.921	12.855	9.995	9.659	8.812	9.875	10.178	10.683	11.335	11.005	41
32	35.051	21.359	13.852	10.525	10.132	9.338	9.474	9.747	10.332	10.681	11.266	42
33	36.170	21.640	14.680	11.916	11.099	9.578	8.942	10.834	10.859	12.042	11.711	43
34	38.253	21.953	14.451	11.935	11.054	9.564	10.376	10.529	10.864	11.538	12.500	44
35	38.477	23.777	15.971	12.616	11.786	10.707	11.264	10.823	11.700	12.009	13.295	45
36	41.157	22.427	15.412	12.010	12.805	10.784	11.080	11.151	13.626	11.618	13.169	46
37	44.427	24.958	15.500	13.101	11.781	11.049	12.581	13.353	14.169	13.070	14.299	47
38	45.074	25.777	16.259	14.304	12.937	12.205	12.647	13.062	14.352	13.846	14.111	48
39	44.999	25.179	17.042	15.657	12.862	12.189	12.411	12.778	13.269	13.098	15.273	49
40	49.083	25.915	17.278	15.496	12.508	12.669	13.105	13.525	14.480	14.720	16.242	50
41	52.926	27.061	18.419	14.922	14.084	13.953	14.045	13.986	15.595	15.105	18.016	51
42	53.101	30.245	19.854	15.267	14.901	15.131	13.894	15.489	16.047	15.095	18.498	52
43	54.445	30.481	21.145	15.836	14.894	14.783	15.933	14.989	15.272	17.540	19.824	53
44	56.819	30.843	20.494	17.946	16.372	15.273	16.339	16.406	17.626	18.608	20.040	54
45	58.896	31.836	21.809	18.227	17.534	16.555	16.778	18.045	18.332	20.984	21.320	55
46	62.089	33.753	23.461	19.395	18.654	18.025	16.914	18.915	19.952	21.466	22.766	56
47	64.883	35.931	25.747	20.161	18.204	17.976	19.386	20.424	20.611	21.466	23.475	57
48	66.814	38.034	24.870	21.509	19.110	19.808	19.962	21.258	22.847	23.916	24.993	58
49	66.195	37.317	26.031	22.157	20.648	18.964	20.755	21.622	22.388	26.049	26.298	59
50	57.742	32.177	23.854	20.964	19.801	19.751	20.767	21.344	22.234	23.223	28.305	60
51	66.440	36.763	26.277	22.835	21.256	22.005	22.885	23.537	24.285	26.271	30.188	61
52	67.620	40.436	26.281	23.827	21.348	23.461	24.242	23.366	26.428	28.221	31.250	62
53	70.451	39.933	28.764	25.398	23.261	25.342	25.463	28.062	28.433	30.481	34.167	63
54	71.780	39.644	29.972	26.435	25.153	25.815	26.571	28.968	29.299	33.389	35.536	64
55	64.437	37.732	26.774	25.999	23.872	26.710	27.830	28.042	31.494	32.916	37.903	65
56	70.223	41.686	31.425	27.796	28.020	30.223	30.724	31.302	34.139	35.525	39.309	66
57	72.882	43.768	33.106	29.805	29.075	32.043	33.698	34.009	37.709	37.645	42.060	67
58	75.036	45.437	35.293	30.818	31.428	31.701	34.826	37.648	39.851	40.946	44.530	68
59	78.718	49.526	36.879	33.689	33.458	36.459	36.491	39.039	41.091	43.806	46.495	69
60	78.124	50.436	38.513	35.594	36.256	39.152	39.503	39.788	44.903	46.938	47.968	70
61	91.290	54.373	43.885	41.021	41.983	41.260	42.008	44.416	49.716	51.735	51.261	71
62	95.829	59.149	48.114	46.165	46.747	44.740	47.084	48.113	53.676	56.389	55.454	72
63	114.852	70.116	54.783	51.386	51.899	50.128	53.133	57.673	57.954	60.521	57.252	73
64	135.937	76.873	61.761	54.324	54.038	57.279	61.154	60.437	60.716	70.448	61.155	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.

2. The value $q'_{[x]+t}$ at duration t represents the number of deaths per thousand during the (t+1) year of entitlement for those originally entitled to disability benefits at select age [x] who have attained age [x]+t. Rates are derived from death probabilities shown in **table 7B** and recovery probabilities shown in **table 14B**. See appendix for details.

3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 10C** for attained ages beyond age 74.

Table 10C.—Disabled Workers Age 75 and Older
Absolute Death Rate Per Thousand Entitled
(1996-2000 Social Security DI disability experience)

Attained age	Male	Female
75	94.433	63.774
76	99.709	66.266
77	105.330	71.415
78	111.571	75.675
79	118.693	79.616
80	125.443	86.738
81	132.482	91.633
82	142.786	100.881
83	155.626	107.363
84	162.061	114.873
85	174.060	126.041
86	182.763	135.277
87	191.901	144.924
88	201.496	156.572
89	211.571	169.844
90	222.149	180.035
91	233.257	190.837
92	244.920	202.287
93	257.166	214.425
94	270.024	227.290
95	283.525	240.927
96	297.702	255.383
97	312.587	270.706
98	328.216	286.948
99	344.627	304.165
100	361.858	322.415
101	379.951	341.760
102	398.949	362.266
103	418.896	384.002
104	439.841	407.042
105	461.833	431.464
106	484.924	457.352
107	509.171	484.793
108	534.629	513.881
109	561.361	544.714
110	589.429	577.397

Notes:

1. The value at attained age *x* represents the number of deaths per thousand within one year for those originally entitled to disability benefits who have attained that particular age.
2. Absolute rates are derived from death probabilities shown in **table 7C**. Values are an extension of the ultimate column of **tables 10A** and **10B**.

Table 11.—Disabled Workers
Aggregate Probability of Death and *Expected Future Lifetime,* by Select Age

(1996-2000 Social Security DI disability experience)

Select age	Male		Female	
	Probability of death	Future lifetime	Probability of death	Future lifetime
16	0.009464	34.30	0.004873	39.81
17	0.008718	33.94	0.005253	39.33
18	0.009560	32.84	0.008124	38.15
19	0.010544	31.64	0.009149	37.08
20	0.010833	30.72	0.009637	36.15
21	0.011141	29.75	0.009190	35.33
22	0.011664	29.13	0.010024	34.58
23	0.012911	28.42	0.010376	33.74
24	0.013954	27.78	0.011287	33.05
25	0.015411	27.06	0.012013	32.45
26	0.016936	26.40	0.012786	31.83
27	0.017988	25.87	0.013466	31.27
28	0.019521	25.24	0.013345	30.75
29	0.020753	24.69	0.014112	30.17
30	0.022031	24.10	0.014559	29.59
31	0.023340	23.59	0.015067	29.12
32	0.024290	23.07	0.015555	28.54
33	0.025168	22.50	0.016375	27.94
34	0.026073	21.94	0.017006	27.41
35	0.027645	21.29	0.018175	26.71
36	0.028360	20.73	0.018411	26.11
37	0.029710	20.08	0.020021	25.37
38	0.031009	19.56	0.021203	24.69
39	0.032818	18.97	0.021787	24.05
40	0.034742	18.36	0.022826	23.35
41	0.036196	17.80	0.024443	22.63
42	0.038093	17.24	0.025697	21.92
43	0.040110	16.67	0.027249	21.27
44	0.042208	16.16	0.028491	20.61
45	0.043889	15.64	0.030298	19.89
46	0.046088	15.08	0.032498	19.18
47	0.048412	14.55	0.034020	18.56
48	0.051663	14.03	0.035733	17.86
49	0.053021	13.60	0.037578	17.22
50	0.050580	13.45	0.035490	17.05
51	0.056589	12.75	0.039727	16.16
52	0.059345	12.26	0.041665	15.60
53	0.062053	11.83	0.044103	14.93
54	0.063130	11.52	0.045124	14.43
55	0.060370	11.43	0.044610	14.23
56	0.066746	10.85	0.049270	13.49
57	0.069348	10.46	0.051684	12.99
58	0.072212	10.13	0.054286	12.52
59	0.074989	9.79	0.057726	12.06
60	0.076430	9.48	0.059706	11.61
61	0.084139	9.04	0.066693	11.05
62	0.088646	8.68	0.069620	10.66
63	0.099084	8.23	0.077300	10.24
64	0.110604	7.77	0.084203	9.74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits.
2. *Probability of death* at select age [*x*] represents the average probability of death within one year for those originally entitled to disability benefits at that particular age. Values are based on aggregate counts of exposure and deaths across all durations, and have been graduated using Whittaker-Henderson method.
3. *Future lifetime* at select age [*x*] represents the aggregate life expectancy in years for those originally entitled to disability benefits at that particular age. Values are exposure-weighted averages of expected future lifetime across all durations from **tables 9A, 9B** and **9C**.

Table 12.—Disabled Workers
Aggregate Probability of Death and *Expected Future Lifetime*, by Attained Age

(1996-2000 Social Security DI disability experience)

	Male		Female	
Attained age	Probability of death	Future lifetime	Probability of death	Future lifetime
16	0.004751	42.37	0.002929	46.94
17	0.007533	41.37	0.006677	45.68
18	0.014960	40.39	0.009549	44.48
19	0.017716	39.57	0.014060	43.55
20	0.017510	38.87	0.015015	42.78
21	0.015887	38.22	0.014874	42.22
22	0.014424	37.55	0.013097	41.64
23	0.015068	36.80	0.012363	40.96
24	0.015186	36.03	0.013608	40.19
25	0.015077	35.23	0.013708	39.43
26	0.015863	34.38	0.011689	38.69
27	0.016309	33.54	0.013596	37.90
28	0.017476	32.71	0.013553	37.19
29	0.018355	31.88	0.013677	36.46
30	0.019743	31.08	0.013692	35.74
31	0.020761	30.31	0.014507	35.02
32	0.021353	29.57	0.014680	34.33
33	0.021999	28.86	0.014427	33.61
34	0.021637	28.18	0.015078	32.90
35	0.022333	27.48	0.015053	32.18
36	0.022048	26.82	0.015768	31.46
37	0.021850	26.14	0.016525	30.74
38	0.022403	25.46	0.016884	30.03
39	0.023661	24.78	0.016901	29.34
40	0.023690	24.11	0.018246	28.63
41	0.024635	23.45	0.018724	27.93
42	0.025706	22.80	0.019181	27.24
43	0.026331	22.15	0.020111	26.56
44	0.027794	21.51	0.020930	25.87
45	0.028841	20.88	0.021670	25.20
46	0.029582	20.27	0.022321	24.52
47	0.030325	19.65	0.023700	23.84
48	0.031908	19.03	0.024309	23.17
49	0.032570	18.45	0.025924	22.52
50	0.033308	17.89	0.025781	21.94
51	0.034814	17.31	0.026872	21.32
52	0.036497	16.73	0.027515	20.71
53	0.038044	16.16	0.029079	20.10
54	0.040629	15.63	0.029495	19.51
55	0.040662	15.17	0.030052	18.95
56	0.042733	14.67	0.031025	18.37
57	0.044261	14.19	0.031763	17.79
58	0.046138	13.71	0.033523	17.21
59	0.047601	13.25	0.034183	16.64
60	0.049595	12.79	0.036252	16.08
61	0.052176	12.34	0.037765	15.52
62	0.053279	11.90	0.037799	15.00
63	0.054716	11.47	0.039420	14.47
64	0.056410	11.05	0.040100	13.98
65	0.055048	10.67	0.040148	13.54
66	0.057671	10.27	0.040897	13.08
67	0.061315	9.86	0.042527	12.62
68	0.065222	9.47	0.045170	12.15
69	0.068863	9.10	0.047351	11.70
70	0.073110	8.74	0.049357	11.26
71	0.076530	8.38	0.052013	10.83
72	0.081069	8.04	0.055712	10.39
73	0.085053	7.71	0.057499	9.98
74	0.090031	7.38	0.061155	9.55

Notes:

1. *Attained age* calculated as sum of select age and duration.

2. *Probability of death* at attained age *x* represents the average probability of death within one year for those originally entitled to disability benefits who have attained that particular age. Values are based on aggregate counts of exposure and deaths across all durations, and have been graduated using Whittaker-Henderson method. See **table 7C** for attained ages beyond age 74.

3. *Future lifetime* at attained age *x* represents the aggregate life expectancy in years for those originally entitled to disability benefits who have attained that particular age. Values are exposure-weighted averages of expected future lifetime across all durations from **tables 9A** and **9B**. See **table 9C** for attained ages beyond age 74.

Table 13.—Disabled Workers
Aggregate Probability of Death and *Expected Future Lifetime,* by Duration

(1996-2000 Social Security DI disability experience)

Duration	Male		Female	
	Probability of death	Future lifetime	Probability of death	Future lifetime
0	0.082670	18.10	0.061384	22.65
1	0.046244	18.70	0.035497	23.11
2	0.036886	18.65	0.025493	23.01
3	0.033794	18.46	0.022158	22.71
4	0.032813	18.21	0.020962	22.33
5	0.032753	17.86	0.021194	21.86
6	0.033841	17.46	0.021864	21.32
7	0.035048	17.02	0.022800	20.74
8	0.037283	16.52	0.024530	20.09
9	0.039190	16.01	0.025994	19.42
10	0.042035	15.50	0.028385	18.73
11	0.044154	15.04	0.030679	18.11
12	0.046487	14.66	0.032092	17.57
13	0.048429	14.34	0.034517	17.11
14	0.050538	13.99	0.036482	16.61
15	0.053177	13.51	0.038843	15.98
16	0.057232	12.96	0.040817	15.24
17	0.060144	12.38	0.043101	14.44
18	0.064412	11.78	0.046461	13.63
19	0.068159	11.27	0.049304	12.88
20	0.071551	10.87	0.052928	12.25
21	0.074856	10.54	0.056278	11.71
22	0.077839	10.26	0.059610	11.23
23	0.079957	10.02	0.063224	10.81
24	0.082063	9.86	0.067952	10.46
25	0.083110	9.74	0.070455	10.17
26	0.084464	9.66	0.074026	9.94
27	0.083505	9.67	0.074939	9.81
28	0.082419	9.78	0.078407	9.80
29	0.083287	9.64	0.080733	9.67
30	0.086369	9.41	0.082612	9.48
31	0.089451	9.06	0.084490	9.28
32	0.092534	8.60	0.086369	9.02
33	0.095616	7.98	0.088248	8.57
34	0.098698	7.89	0.090127	8.50
35	0.101780	7.88	0.092005	8.67
36	0.104862	7.69	0.093884	8.52
37	0.107945	7.52	0.095763	8.35
38	0.111027	7.31	0.097641	8.17
39	0.114109	7.07	0.099520	7.94
40	0.117532	6.64	0.101510	7.17

Notes:

1. *Duration* measured in years since selection.
2. *Probability of death* at duration *t* represents the average probability of death during the (*t*+1) year of entitlement to benefits. Values are based on aggregate counts of exposure and deaths across all select ages. Results have been graduated using Whittaker-Henderson method, and blended to reflect mortality trends established in **table 7C**.
3. *Future lifetime* at duration *t* represents the aggregate life expectancy in years for those originally entitled to disability benefits who have not died after *t* years. Values are exposure-weighted averages of expected future lifetime across all ages from **tables 9A, 9B** and **9C**.

Recovery Experience
by Select Age and Duration

(1996-2000)

Table 14A.—Male Disabled Workers

Probability of Recovery

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	0.002049	0.012231	0.022996	0.042919	0.123602	0.145633	0.115262	0.090150	0.075567	0.072779	0.063559	26
17	0.004263	0.012391	0.022986	0.044999	0.120442	0.127367	0.104349	0.082855	0.070331	0.061961	0.053158	27
18	0.006230	0.014361	0.022694	0.048308	0.112467	0.105983	0.089452	0.073303	0.063537	0.050742	0.043541	28
19	0.007580	0.018340	0.024340	0.046744	0.100894	0.087094	0.074756	0.063549	0.053898	0.040491	0.036485	29
20	0.008204	0.021325	0.023862	0.047509	0.087673	0.074851	0.067848	0.054210	0.043456	0.034226	0.029138	30
21	0.008531	0.022320	0.026994	0.042818	0.075039	0.068726	0.055117	0.047689	0.037671	0.029692	0.024691	31
22	0.010492	0.021472	0.028348	0.041343	0.070691	0.062413	0.050407	0.040404	0.033280	0.027095	0.022833	32
23	0.010950	0.021719	0.028161	0.041455	0.067415	0.058973	0.046253	0.039223	0.032496	0.026538	0.018797	33
24	0.011307	0.025357	0.027561	0.040051	0.064179	0.056541	0.046403	0.040817	0.030573	0.024611	0.015785	34
25	0.011222	0.029626	0.028435	0.040511	0.061917	0.056915	0.046372	0.037346	0.029658	0.025776	0.016491	35
26	0.012643	0.028854	0.028006	0.040327	0.060960	0.056460	0.044276	0.035650	0.030799	0.025901	0.014286	36
27	0.012493	0.029363	0.028948	0.039103	0.058881	0.052092	0.040027	0.034217	0.028324	0.023954	0.012868	37
28	0.013172	0.030927	0.029449	0.037993	0.056754	0.049332	0.040923	0.031785	0.028860	0.024206	0.012230	38
29	0.012028	0.032447	0.028460	0.036583	0.052972	0.050516	0.039767	0.030267	0.025929	0.021633	0.012040	39
30	0.012536	0.032819	0.025256	0.035350	0.051521	0.046637	0.038230	0.027841	0.025000	0.019714	0.010640	40
31	0.013360	0.030781	0.023948	0.034538	0.047231	0.043978	0.037571	0.026681	0.024574	0.019085	0.010017	41
32	0.012538	0.028885	0.025611	0.031793	0.044902	0.042232	0.032694	0.028645	0.022286	0.019837	0.008999	42
33	0.012349	0.030124	0.025558	0.030379	0.041275	0.037648	0.032608	0.027986	0.020883	0.019596	0.008739	43
34	0.013083	0.030952	0.024206	0.029416	0.041381	0.037309	0.031326	0.024931	0.021222	0.018103	0.008153	44
35	0.012183	0.030844	0.024918	0.028616	0.040028	0.035151	0.027678	0.023397	0.019900	0.016551	0.007548	45
36	0.011953	0.030403	0.023571	0.027281	0.037051	0.033228	0.026197	0.021099	0.018051	0.016422	0.007179	46
37	0.012522	0.028177	0.022195	0.026022	0.033436	0.031573	0.025783	0.019893	0.016503	0.014363	0.006578	47
38	0.012692	0.027451	0.021024	0.023692	0.033157	0.029684	0.023339	0.018121	0.015814	0.011956	0.005970	48
39	0.011639	0.026657	0.020941	0.022533	0.031257	0.028861	0.022811	0.017715	0.014158	0.011305	0.004947	49
40	0.010866	0.025315	0.019642	0.021547	0.028419	0.026833	0.020075	0.016673	0.012558	0.009468	0.004162	50
41	0.010379	0.022761	0.017416	0.019990	0.026300	0.023957	0.018552	0.013985	0.010923	0.008440	0.003934	51
42	0.009443	0.022551	0.015691	0.018980	0.025075	0.021093	0.015517	0.011459	0.008905	0.007478	0.003497	52
43	0.009234	0.021345	0.014302	0.016928	0.022616	0.018722	0.013468	0.009214	0.007928	0.006364	0.003128	53
44	0.008825	0.018750	0.013820	0.015888	0.019148	0.015849	0.010993	0.008992	0.006939	0.005876	0.002491	54
45	0.008081	0.016712	0.011924	0.014441	0.017035	0.013273	0.011095	0.008619	0.006322	0.004634	0.001995	55
46	0.007875	0.016083	0.011145	0.011957	0.014874	0.011221	0.009776	0.006888	0.005007	0.003027	0.001867	56
47	0.007042	0.014116	0.008761	0.010121	0.013533	0.010984	0.008643	0.005399	0.003489	0.002362	0.001628	57
48	0.006550	0.011569	0.007839	0.009090	0.012656	0.010135	0.006799	0.004231	0.003311	0.002702	0.001361	58
49	0.004606	0.009658	0.006105	0.007579	0.010385	0.007425	0.005501	0.003596	0.003461	0.002575	0.001378	59
50	0.003540	0.007272	0.004727	0.006531	0.007955	0.005453	0.004268	0.002985	0.002476	0.001633	0.001080	60
51	0.003666	0.006841	0.004151	0.005404	0.007079	0.005364	0.003914	0.002647	0.002127	0.001638	0.000839	61
52	0.004035	0.006556	0.003660	0.004177	0.006382	0.004267	0.003173	0.002479	0.001881	0.001454	0.000512	62
53	0.003043	0.004315	0.002695	0.003408	0.005159	0.004252	0.002636	0.002473	0.001784	0.000676	0.000421	63
54	0.002034	0.002766	0.001742	0.003182	0.005368	0.004048	0.002373	0.002110	0.001197	0.000664	0.000335	64
55	0.001336	0.002204	0.001511	0.002510	0.004682	0.003100	0.001861	0.001065	0.000698	0.000439	—	65
56	0.001500	0.002145	0.001297	0.002244	0.004123	0.002441	0.001334	0.000769	0.000491	—	—	66
57	0.001003	0.001690	0.001297	0.001915	0.003078	0.001606	0.001016	0.000457	—	—	—	67
58	0.000750	0.001360	0.000772	0.001523	0.001904	0.001069	0.000795	—	—	—	—	68
59	0.000881	0.001290	0.000575	0.000989	0.001467	0.000601	—	—	—	—	—	69
60	0.000689	0.000837	0.000346	0.000765	0.000882	—	—	—	—	—	—	70
61	0.000517	0.000399	0.000206	0.000510	—	—	—	—	—	—	—	71
62	0.000183	0.000261	0.000275	—	—	—	—	—	—	—	—	72
63	0.000490	0.000497	—	—	—	—	—	—	—	—	—	73
64	0.000182	—	—	—	—	—	—	—	—	—	—	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
2. The value $q_{[x]+t}$ at duration t represents the probability of recovery while on the DI rolls—in a multiple-decrement environment—during the (t+1) year of entitlement for those originally entitled to disability benefits at select age [x] who have attained age [x]+t.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

Table 14B.—Female Disabled Workers

Probability of Recovery

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	0.001153	0.004351	0.020794	0.047806	0.086185	0.113463	0.100048	0.086024	0.059846	0.070452	0.050316	26
17	0.003275	0.010272	0.019726	0.047377	0.082067	0.095780	0.084487	0.075583	0.056148	0.061694	0.043022	27
18	0.005198	0.016147	0.020692	0.046989	0.080583	0.081254	0.069766	0.063989	0.051705	0.052005	0.036147	28
19	0.006729	0.018725	0.021151	0.046916	0.078405	0.069457	0.057905	0.052108	0.048207	0.041086	0.030350	29
20	0.006181	0.017954	0.020825	0.042682	0.072175	0.062053	0.048440	0.041733	0.040610	0.032184	0.025047	30
21	0.006755	0.016363	0.019203	0.037665	0.062783	0.057636	0.044028	0.038078	0.032355	0.027693	0.022239	31
22	0.007370	0.015957	0.019673	0.034107	0.056094	0.050696	0.039953	0.034214	0.026917	0.025636	0.019185	32
23	0.007167	0.017395	0.020134	0.033493	0.053051	0.047562	0.036200	0.028778	0.025577	0.023014	0.016466	33
24	0.007400	0.018361	0.019888	0.032878	0.050765	0.046124	0.035613	0.027349	0.025523	0.021065	0.016454	34
25	0.007191	0.019340	0.019288	0.030751	0.048213	0.043389	0.035537	0.029104	0.024765	0.020414	0.014938	35
26	0.007547	0.021423	0.019162	0.029840	0.047540	0.041023	0.034474	0.029099	0.025738	0.021374	0.014368	36
27	0.007664	0.021534	0.019385	0.028205	0.044088	0.038906	0.034265	0.027927	0.025742	0.020417	0.013000	37
28	0.008255	0.020724	0.019070	0.025998	0.040583	0.035868	0.029786	0.026196	0.023320	0.020206	0.011845	38
29	0.007836	0.019551	0.018291	0.027536	0.038264	0.035872	0.026693	0.023951	0.023156	0.020150	0.011635	39
30	0.008209	0.020145	0.017459	0.024474	0.035494	0.034055	0.027527	0.022654	0.024873	0.019258	0.010633	40
31	0.007217	0.020310	0.016832	0.022067	0.036788	0.033272	0.027979	0.024387	0.023069	0.018817	0.010203	41
32	0.008281	0.021386	0.016211	0.021293	0.033875	0.031342	0.026265	0.023097	0.020793	0.017639	0.010242	42
33	0.008124	0.020977	0.015352	0.020961	0.031087	0.028853	0.025718	0.021558	0.019561	0.016063	0.010035	43
34	0.008236	0.019283	0.014710	0.018690	0.029580	0.028475	0.024460	0.020295	0.018247	0.016939	0.009265	44
35	0.008158	0.019097	0.014458	0.019285	0.026547	0.026946	0.023759	0.020938	0.016383	0.015039	0.008490	45
36	0.007862	0.017457	0.013321	0.017923	0.026888	0.025574	0.022143	0.020114	0.017206	0.013776	0.007882	46
37	0.007562	0.017801	0.012871	0.014855	0.025557	0.022798	0.022782	0.019306	0.015844	0.013264	0.007388	47
38	0.007399	0.016047	0.012740	0.015448	0.024689	0.021429	0.020234	0.017043	0.015787	0.013167	0.006382	48
39	0.007366	0.016135	0.011825	0.015271	0.023334	0.020822	0.019009	0.016114	0.013122	0.011460	0.006460	49
40	0.006798	0.015330	0.011181	0.013145	0.020872	0.020651	0.018727	0.014238	0.010999	0.010728	0.005194	50
41	0.006574	0.015070	0.010243	0.012515	0.019839	0.019795	0.016775	0.013939	0.010637	0.008468	0.004800	51
42	0.005974	0.013878	0.008957	0.011111	0.018051	0.016508	0.014466	0.012732	0.008647	0.007890	0.004337	52
43	0.006077	0.013456	0.009119	0.011022	0.017124	0.014999	0.013533	0.008764	0.007014	0.006651	0.003320	53
44	0.005796	0.012359	0.007374	0.011672	0.015959	0.014618	0.010632	0.008329	0.006863	0.005803	0.003082	54
45	0.006175	0.011882	0.007400	0.009788	0.014437	0.012066	0.009138	0.007637	0.005402	0.004545	0.002257	55
46	0.005384	0.011161	0.007281	0.007937	0.012390	0.009767	0.008333	0.006889	0.005043	0.003273	0.002085	56
47	0.005445	0.010798	0.005963	0.007603	0.011653	0.009009	0.006298	0.005956	0.004456	0.003124	0.001842	57
48	0.004500	0.009428	0.004768	0.006286	0.010587	0.007995	0.005783	0.004363	0.003457	0.002855	0.001521	58
49	0.003921	0.007325	0.004764	0.006114	0.009334	0.005746	0.004611	0.003341	0.002727	0.002278	0.001220	59
50	0.003347	0.005804	0.003425	0.004595	0.006655	0.004803	0.003880	0.003017	0.002127	0.001730	0.001216	60
51	0.002796	0.005302	0.002866	0.003788	0.005925	0.004006	0.003598	0.002486	0.002616	0.001408	0.000850	61
52	0.002629	0.005152	0.002452	0.003328	0.005398	0.004090	0.002642	0.002459	0.002038	0.000893	0.000484	62
53	0.002242	0.003455	0.002085	0.002357	0.005471	0.003629	0.002331	0.002090	0.001331	0.000727	0.000375	63
54	0.001781	0.002860	0.001635	0.002371	0.004237	0.003044	0.001898	0.001623	0.000966	0.000425	0.000333	64
55	0.001352	0.001837	0.001220	0.002042	0.003757	0.002441	0.001815	0.000963	0.000766	0.000536	—	65
56	0.001373	0.002017	0.000991	0.002001	0.003354	0.002254	0.001300	0.000509	0.000505	—	—	66
57	0.001104	0.001570	0.000858	0.001705	0.002821	0.001113	0.000766	0.000084	—	—	—	67
58	0.001223	0.001578	0.000544	0.001387	0.002346	0.000964	0.000323	—	—	—	—	68
59	0.000967	0.001173	0.000383	0.000761	0.001152	0.000722	—	—	—	—	—	69
60	0.000824	0.000737	0.000077	0.000444	0.000608	—	—	—	—	—	—	70
61	0.000371	0.000276	0.000228	0.000079	—	—	—	—	—	—	—	71
62	0.000296	0.000237	0.000252	—	—	—	—	—	—	—	—	72
63	0.000539	0.000462	—	—	—	—	—	—	—	—	—	73
64	0.000453	—	—	—	—	—	—	—	—	—	—	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
2. The value $q_{[x]+t}$ at duration t represents the probability of recovery while on the DI rolls—in a multiple-decrement environment—during the (t+1) year of entitlement for those originally entitled to disability benefits at select age [x] who have attained age [x]+t.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

Table 15A.—Male Disabled Workers

Survival Table

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	100,000	99,795	98,574	96,307	92,174	80,781	69,017	61,062	55,557	51,359	47,621	26
17	88,393	88,016	86,925	84,927	81,105	71,337	62,251	55,755	51,135	47,539	44,594	27
18	77,870	77,385	76,274	74,543	70,942	62,963	56,290	51,255	47,498	44,480	42,223	28
19	69,038	68,515	67,258	65,621	62,554	56,243	51,345	47,507	44,488	42,090	40,385	29
20	62,723	62,208	60,881	59,428	56,605	51,642	47,777	44,535	42,121	40,291	38,912	30
21	57,818	57,325	56,046	54,533	52,198	48,281	44,963	42,485	40,459	38,935	37,778	31
22	54,707	54,133	52,971	51,469	49,341	45,853	42,991	40,824	39,175	37,871	36,845	32
23	52,740	52,162	51,029	49,592	47,536	44,331	41,717	39,787	38,226	36,984	36,004	33
24	51,430	50,848	49,559	48,193	46,263	43,294	40,846	38,951	37,361	36,219	35,327	34
25	50,631	50,063	48,580	47,199	45,287	42,483	40,065	38,207	36,780	35,689	34,769	35
26	49,591	48,964	47,551	46,219	44,355	41,651	39,299	37,559	36,220	35,104	34,196	36
27	48,047	47,447	46,054	44,721	42,972	40,442	38,335	36,801	35,542	34,535	33,707	37
28	47,226	46,604	45,163	43,833	42,168	39,775	37,813	36,266	35,113	34,100	33,273	38
29	46,034	45,480	44,004	42,752	41,188	39,006	37,036	35,563	34,487	33,593	32,866	39
30	44,745	44,184	42,734	41,655	40,182	38,112	36,335	34,946	33,973	33,124	32,470	40
31	43,667	43,084	41,758	40,758	39,350	37,491	35,842	34,495	33,575	32,750	32,125	41
32	42,679	42,144	40,927	39,879	38,611	36,877	35,320	34,165	33,186	32,446	31,803	42
33	41,814	41,298	40,054	39,030	37,844	36,282	34,916	33,777	32,832	32,146	31,517	43
34	41,174	40,635	39,377	38,424	37,294	35,751	34,417	33,339	32,508	31,818	31,242	44
35	40,310	39,819	38,591	37,629	36,552	35,089	33,856	32,919	32,149	31,509	30,987	45
36	39,433	38,962	37,777	36,887	35,881	34,552	33,404	32,529	31,843	31,268	30,753	46
37	38,559	38,076	37,003	36,182	35,240	34,062	32,987	32,136	31,497	30,977	30,532	47
38	37,778	37,299	36,275	35,512	34,671	33,521	32,526	31,767	31,191	30,698	30,331	48
39	37,207	36,774	35,794	35,044	34,254	33,183	32,225	31,490	30,932	30,494	30,150	49
40	36,404	36,008	35,096	34,407	33,666	32,709	31,831	31,192	30,672	30,287	30,001	50
41	35,568	35,199	34,398	33,799	33,123	32,252	31,479	30,895	30,463	30,130	29,876	51
42	34,838	34,509	33,731	33,202	32,572	31,755	31,085	30,603	30,252	29,983	29,758	52
43	34,153	33,838	33,116	32,642	32,089	31,363	30,776	30,362	30,082	29,844	29,654	53
44	33,530	33,234	32,611	32,160	31,649	31,043	30,551	30,215	29,943	29,735	29,561	54
45	33,010	32,743	32,196	31,812	31,353	30,819	30,410	30,073	29,814	29,626	29,487	55
46	32,471	32,215	31,697	31,344	30,969	30,508	30,166	29,871	29,665	29,516	29,428	56
47	31,975	31,750	31,302	31,028	30,714	30,298	29,965	29,706	29,546	29,443	29,373	57
48	31,616	31,409	31,046	30,803	30,523	30,137	29,832	29,629	29,504	29,406	29,325	58
49	31,130	30,987	30,688	30,501	30,270	29,956	29,734	29,570	29,464	29,362	29,285	59
50	30,651	30,542	30,320	30,177	29,980	29,742	29,580	29,454	29,366	29,293	29,245	60
51	30,495	30,383	30,175	30,050	29,888	29,676	29,517	29,401	29,323	29,261	29,213	61
52	30,323	30,201	30,003	29,893	29,768	29,578	29,452	29,359	29,286	29,231	29,188	62
53	30,076	29,984	29,855	29,775	29,674	29,521	29,395	29,318	29,245	29,193	29,173	63
54	29,915	29,854	29,771	29,719	29,624	29,465	29,346	29,276	29,214	29,179	29,161	64
55	29,723	29,683	29,618	29,573	29,499	29,361	29,270	29,216	29,185	29,165	—	65
56	29,532	29,488	29,425	29,387	29,321	29,200	29,129	29,090	29,068	—	—	66
57	29,343	29,313	29,263	29,225	29,169	29,079	29,032	29,003	—	—	—	67
58	29,154	29,132	29,092	29,070	29,026	28,971	28,940	—	—	—	—	68
59	28,967	28,942	28,905	28,888	28,859	28,817	—	—	—	—	—	69
60	28,781	28,761	28,737	28,727	28,705	—	—	—	—	—	—	70
61	28,597	28,582	28,571	28,565	—	—	—	—	—	—	—	71
62	28,413	28,408	28,401	—	—	—	—	—	—	—	—	72
63	28,231	28,217	—	—	—	—	—	—	—	—	—	73
64	28,050	—	—	—	—	—	—	—	—	—	—	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
2. The value $l_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age [*x*]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not recovered and remain on the DI rolls as of attained age [*x*]+*t*. Lives are decremented using probabilities from **table 14A**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 15B.—Female Disabled Workers

Survival Table

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	100,000	99,885	99,450	97,382	92,727	84,735	75,121	67,605	61,789	58,091	53,998	26
17	89,481	89,188	88,272	86,531	82,431	75,666	68,419	62,638	57,904	54,653	51,281	27
18	81,254	80,832	79,527	77,881	74,221	68,240	62,695	58,321	54,589	51,766	49,075	28
19	74,424	73,923	72,539	71,005	67,674	62,368	58,036	54,675	51,826	49,328	47,301	29
20	68,041	67,620	66,406	65,023	62,248	57,755	54,171	51,547	49,396	47,390	45,865	30
21	63,460	63,031	62,000	60,809	58,519	54,845	51,684	49,408	47,527	45,989	44,716	31
22	60,009	59,567	58,616	57,463	55,503	52,390	49,734	47,747	46,113	44,872	43,722	32
23	57,750	57,336	56,339	55,205	53,356	50,525	48,122	46,380	45,045	43,893	42,883	33
24	56,363	55,946	54,919	53,827	52,057	49,414	47,135	45,456	44,213	43,085	42,177	34
25	55,033	54,637	53,580	52,547	50,931	48,475	46,372	44,724	43,422	42,347	41,483	35
26	54,162	53,753	52,601	51,593	50,053	47,673	45,717	44,141	42,857	41,754	40,863	36
27	52,883	52,478	51,348	50,353	48,933	46,776	44,956	43,416	42,204	41,118	40,276	37
28	51,225	50,802	49,749	48,800	47,531	45,602	43,966	42,656	41,539	40,570	39,752	38
29	50,167	49,774	48,801	47,908	46,589	44,806	43,199	42,046	41,039	40,089	39,281	39
30	49,219	48,815	47,832	46,997	45,847	44,220	42,714	41,538	40,597	39,587	38,824	40
31	48,527	48,177	47,199	46,405	45,381	43,712	42,258	41,076	40,074	39,150	38,411	41
32	47,512	47,119	46,111	45,363	44,397	42,893	41,549	40,458	39,524	38,702	38,019	42
33	46,454	46,077	45,110	44,417	43,486	42,134	40,918	39,866	39,007	38,244	37,630	43
34	45,550	45,175	44,304	43,652	42,836	41,569	40,385	39,397	38,597	37,893	37,252	44
35	44,746	44,381	43,533	42,904	42,077	40,960	39,856	38,909	38,094	37,470	36,907	45
36	43,991	43,645	42,883	42,312	41,554	40,437	39,403	38,530	37,755	37,105	36,594	46
37	43,219	42,892	42,128	41,586	40,968	39,921	39,011	38,122	37,386	36,794	36,306	47
38	42,522	42,207	41,530	41,001	40,368	39,371	38,527	37,747	37,104	36,518	36,038	48
39	41,844	41,536	40,866	40,383	39,766	38,838	38,029	37,306	36,705	36,223	35,808	49
40	41,079	40,800	40,175	39,726	39,204	38,386	37,593	36,889	36,364	35,964	35,577	50
41	40,502	40,236	39,630	39,224	38,733	37,965	37,213	36,589	36,079	35,695	35,392	51
42	39,673	39,436	38,889	38,541	38,113	37,425	36,807	36,275	35,813	35,503	35,222	52
43	39,085	38,847	38,324	37,975	37,556	36,913	36,359	35,867	35,553	35,304	35,069	53
44	38,628	38,404	37,929	37,649	37,210	36,616	36,081	35,697	35,400	35,157	34,953	54
45	38,085	37,850	37,400	37,123	36,760	36,229	35,792	35,465	35,194	35,004	34,845	55
46	37,579	37,377	36,960	36,691	36,400	35,949	35,598	35,301	35,058	34,881	34,766	56
47	37,231	37,028	36,628	36,410	36,133	35,712	35,390	35,167	34,958	34,802	34,694	57
48	36,780	36,614	36,269	36,096	35,869	35,489	35,205	35,001	34,848	34,728	34,630	58
49	36,361	36,218	35,953	35,782	35,563	35,231	35,029	34,867	34,751	34,656	34,577	59
50	35,925	35,805	35,597	35,475	35,312	35,077	34,909	34,774	34,669	34,595	34,535	60
51	35,717	35,617	35,428	35,326	35,192	34,983	34,843	34,718	34,632	34,541	34,493	61
52	35,554	35,461	35,278	35,191	35,074	34,885	34,742	34,650	34,565	34,495	34,464	62
53	35,346	35,267	35,145	35,072	34,989	34,798	34,672	34,591	34,519	34,473	34,447	63
54	35,160	35,097	34,997	34,940	34,857	34,709	34,603	34,537	34,481	34,448	34,434	64
55	35,004	34,957	34,893	34,850	34,779	34,648	34,563	34,500	34,467	34,441	—	65
56	34,849	34,801	34,731	34,697	34,628	34,512	34,434	34,389	34,371	—	—	66
57	34,694	34,656	34,602	34,572	34,513	34,416	34,378	34,352	—	—	—	67
58	34,540	34,498	34,444	34,425	34,377	34,296	34,263	—	—	—	—	68
59	34,387	34,354	34,314	34,301	34,275	34,236	—	—	—	—	—	69
60	34,234	34,206	34,181	34,178	34,163	—	—	—	—	—	—	70
61	34,082	34,070	34,061	34,053	—	—	—	—	—	—	—	71
62	33,931	33,921	33,913	—	—	—	—	—	—	—	—	72
63	33,781	33,762	—	—	—	—	—	—	—	—	—	73
64	33,631	—	—	—	—	—	—	—	—	—	—	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
2. The value $l_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age [*x*]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not recovered and remain on the DI rolls as of attained age [*x*]+*t*. Lives are decremented using probabilities from **table 14B**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 16A.—Male Disabled Workers

Expected Time on the DI Rolls (Recovery Termination Only)

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	20.51	19.55	18.79	18.22	18.02	19.49	21.72	23.49	24.76	25.75	26.73	26
17	21.75	20.84	20.09	19.55	19.45	21.05	23.05	24.67	25.86	26.78	27.51	27
18	23.18	22.32	21.64	21.13	21.18	22.80	24.44	25.79	26.80	27.58	28.03	28
19	24.66	23.84	23.28	22.85	22.94	24.46	25.75	26.79	27.57	28.11	28.28	29
20	25.81	25.02	24.55	24.14	24.32	25.61	26.64	27.54	28.09	28.34	28.33	30
21	26.76	25.98	25.57	25.26	25.37	26.39	27.30	27.86	28.23	28.32	28.17	31
22	27.18	26.47	26.04	25.78	25.87	26.80	27.55	27.99	28.15	28.10	27.87	32
23	27.23	26.53	26.10	25.85	25.94	26.78	27.43	27.73	27.85	27.76	27.51	33
24	27.02	26.32	25.99	25.72	25.77	26.50	27.06	27.35	27.50	27.35	27.02	34
25	26.60	25.89	25.67	25.41	25.46	26.10	26.65	26.92	26.95	26.76	26.45	35
26	26.29	25.62	25.37	25.09	25.12	25.72	26.23	26.42	26.38	26.20	25.88	36
27	26.20	25.53	25.28	25.02	25.02	25.55	25.93	25.99	25.90	25.64	25.25	37
28	25.81	25.15	24.93	24.67	24.63	25.08	25.35	25.41	25.23	24.97	24.58	38
29	25.57	24.88	24.70	24.40	24.31	24.64	24.93	24.94	24.70	24.35	23.87	39
30	25.38	24.70	24.52	24.14	24.01	24.29	24.45	24.40	24.09	23.69	23.16	40
31	25.11	24.45	24.21	23.79	23.62	23.77	23.84	23.75	23.39	22.97	22.40	41
32	24.80	24.11	23.81	23.42	23.18	23.24	23.25	23.02	22.68	22.19	21.62	42
33	24.42	23.71	23.44	23.04	22.74	22.70	22.57	22.31	21.94	21.40	20.82	43
34	23.91	23.22	22.95	22.50	22.17	22.10	21.94	21.64	21.18	20.62	19.99	44
35	23.50	22.78	22.49	22.06	21.69	21.57	21.34	20.94	20.42	19.83	19.16	45
36	23.10	22.37	22.06	21.58	21.17	20.97	20.67	20.21	19.64	18.99	18.30	46
37	22.69	21.97	21.59	21.07	20.62	20.31	19.96	19.48	18.86	18.17	17.43	47
38	22.21	21.49	21.08	20.53	20.01	19.68	19.27	18.72	18.05	17.33	16.54	48
39	21.64	20.89	20.45	19.88	19.32	18.93	18.48	17.90	17.21	16.45	15.63	49
40	21.16	20.39	19.91	19.29	18.71	18.24	17.73	17.08	16.36	15.57	14.71	50
41	20.69	19.90	19.35	18.69	18.06	17.53	16.95	16.26	15.48	14.65	13.77	51
42	20.14	19.32	18.76	18.05	17.39	16.82	16.18	15.42	14.60	13.72	12.82	52
43	19.55	18.73	18.13	17.39	16.68	16.05	15.35	14.55	13.68	12.79	11.86	53
44	18.94	18.10	17.44	16.67	15.93	15.24	14.47	13.63	12.75	11.83	10.90	54
45	18.26	17.41	16.69	15.89	15.11	14.37	13.55	12.70	11.81	10.88	9.93	55
46	17.56	16.69	15.96	15.13	14.31	13.52	12.67	11.79	10.87	9.92	8.95	56
47	16.83	15.95	15.17	14.30	13.44	12.62	11.75	10.85	9.91	8.94	7.96	57
48	16.04	15.15	14.32	13.43	12.55	11.70	10.81	9.89	8.93	7.95	6.97	58
49	15.29	14.36	13.49	12.57	11.66	10.78	9.86	8.91	7.94	6.97	5.98	59
50	14.50	13.55	12.64	11.70	10.77	9.86	8.91	7.94	6.96	5.98	4.99	60
51	13.58	12.63	11.72	10.76	9.82	8.88	7.93	6.96	5.98	4.99	3.99	61
52	12.66	11.71	10.79	9.83	8.86	7.92	6.95	5.97	4.98	3.99	3.00	62
53	11.77	10.80	9.85	8.87	7.90	6.94	5.97	4.98	3.99	3.00	2.00	63
54	10.84	9.86	8.88	7.90	6.92	5.96	4.98	3.99	3.00	2.00	1.00	64
55	9.89	8.90	7.92	6.93	5.95	4.98	3.99	3.00	2.00	1.00	—	65
56	8.92	7.93	6.95	5.96	4.97	3.99	3.00	2.00	1.00	—	—	66
57	7.95	6.96	5.97	4.97	3.98	2.99	2.00	1.00	—	—	—	67
58	6.97	5.98	4.98	3.99	2.99	2.00	1.00	—	—	—	—	68
59	5.98	4.99	3.99	3.00	2.00	1.00	—	—	—	—	—	69
60	4.99	3.99	3.00	2.00	1.00	—	—	—	—	—	—	70
61	4.00	3.00	2.00	1.00	—	—	—	—	—	—	—	71
62	3.00	2.00	1.00	—	—	—	—	—	—	—	—	72
63	2.00	1.00	—	—	—	—	—	—	—	—	—	73
64	1.00	—	—	—	—	—	—	—	—	—	—	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
2. The value $e_{[x]+t}$ at duration t represents the expected number of future years of DI entitlement for those originally entitled to benefits at select age [x] who have not recovered as of attained age [x]+t. Values are based on survivorship experience from **table 15A**, which reflects termination due to recovery only.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 16B.—Female Disabled Workers

Expected Time on the DI Rolls (Recovery Termination Only)

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	23.21	22.23	21.33	20.77	20.79	21.70	23.41	24.96	26.26	26.90	27.90	26
17	24.48	23.56	22.79	22.24	22.32	23.28	24.69	25.92	27.00	27.58	28.36	27
18	25.56	24.70	24.09	23.59	23.73	24.77	25.91	26.82	27.62	28.10	28.61	28
19	26.58	25.75	25.24	24.77	24.97	26.05	26.95	27.58	28.07	28.46	28.66	29
20	27.74	26.91	26.40	25.95	26.08	27.07	27.83	28.22	28.43	28.61	28.54	30
21	28.55	27.74	27.19	26.72	26.74	27.50	28.15	28.43	28.53	28.47	28.26	31
22	29.05	28.27	27.72	27.26	27.21	27.80	28.25	28.41	28.40	28.17	27.90	32
23	29.14	28.35	27.84	27.40	27.33	27.84	28.20	28.24	28.07	27.79	27.43	33
24	28.90	28.12	27.63	27.18	27.09	27.51	27.82	27.83	27.60	27.31	26.88	34
25	28.66	27.87	27.41	26.93	26.77	27.10	27.31	27.30	27.10	26.78	26.32	35
26	28.22	27.43	27.02	26.54	26.34	26.63	26.75	26.69	26.47	26.16	25.72	36
27	27.96	27.17	26.76	26.27	26.02	26.20	26.24	26.15	25.89	25.56	25.08	37
28	27.86	27.08	26.65	26.16	25.84	25.91	25.86	25.64	25.31	24.91	24.41	38
29	27.50	26.72	26.24	25.72	25.43	25.42	25.35	25.03	24.63	24.21	23.69	39
30	27.10	26.32	25.85	25.30	24.92	24.82	24.68	24.36	23.92	23.52	22.97	40
31	26.58	25.77	25.30	24.72	24.27	24.17	23.99	23.66	23.24	22.78	22.21	41
32	26.18	25.39	24.94	24.34	23.86	23.68	23.43	23.04	22.58	22.05	21.43	42
33	25.80	25.00	24.53	23.90	23.40	23.14	22.81	22.40	21.88	21.31	20.65	43
34	25.35	24.56	24.03	23.38	22.82	22.50	22.14	21.69	21.13	20.51	19.85	44
35	24.84	24.04	23.50	22.84	22.28	21.87	21.46	20.97	20.41	19.74	19.03	45
36	24.32	23.50	22.91	22.22	21.61	21.20	20.74	20.20	19.60	18.94	18.19	46
37	23.78	22.96	22.37	21.65	20.97	20.51	19.98	19.43	18.80	18.10	17.33	47
38	23.21	22.38	21.73	21.01	20.33	19.83	19.25	18.64	17.96	17.24	16.46	48
39	22.60	21.76	21.11	20.36	19.67	19.13	18.52	17.87	17.16	16.38	15.56	49
40	22.03	21.18	20.50	19.72	18.98	18.37	17.75	17.08	16.32	15.50	14.66	50
41	21.37	20.50	19.81	19.01	18.24	17.60	16.95	16.23	15.45	14.61	13.73	51
42	20.79	19.92	19.19	18.36	17.56	16.87	16.15	15.38	14.57	13.69	12.80	52
43	20.09	19.21	18.47	17.63	16.83	16.11	15.35	14.55	13.68	12.77	11.85	53
44	19.35	18.46	17.69	16.81	16.01	15.26	14.48	13.63	12.74	11.82	10.89	54
45	18.62	17.73	16.93	16.06	15.21	14.43	13.60	12.72	11.81	10.87	9.92	55
46	17.86	16.96	16.14	15.26	14.37	13.55	12.68	11.78	10.86	9.91	8.94	56
47	17.04	16.13	15.30	14.39	13.49	12.65	11.76	10.83	9.89	8.93	7.96	57
48	16.24	15.31	14.45	13.52	12.60	11.73	10.82	9.88	8.92	7.95	6.97	58
49	15.41	14.47	13.57	12.64	11.71	10.82	9.88	8.92	7.95	6.97	5.98	59
50	14.58	13.63	12.70	11.75	10.80	9.87	8.91	7.94	6.97	5.98	4.99	60
51	13.67	12.71	11.77	10.80	9.84	8.90	7.93	6.96	5.97	4.99	4.00	61
52	12.73	11.76	10.82	9.85	8.88	7.92	6.96	5.97	4.99	3.99	3.00	62
53	11.81	10.83	9.87	8.89	7.91	6.95	5.97	4.98	3.99	3.00	2.00	63
54	10.86	9.88	8.91	7.92	6.94	5.97	4.98	3.99	3.00	2.00	1.00	64
55	9.91	8.92	7.94	6.95	5.96	4.98	3.99	3.00	2.00	1.00	—	65
56	8.93	7.94	6.96	5.96	4.97	3.99	3.00	2.00	1.00	—	—	66
57	7.96	6.96	5.97	4.98	3.99	3.00	2.00	1.00	—	—	—	67
58	6.97	5.98	4.99	3.99	2.99	2.00	1.00	—	—	—	—	68
59	5.98	4.99	3.99	3.00	2.00	1.00	—	—	—	—	—	69
60	4.99	4.00	3.00	2.00	1.00	—	—	—	—	—	—	70
61	4.00	3.00	2.00	1.00	—	—	—	—	—	—	—	71
62	3.00	2.00	1.00	—	—	—	—	—	—	—	—	72
63	2.00	1.00	—	—	—	—	—	—	—	—	—	73
64	1.00	—	—	—	—	—	—	—	—	—	—	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
2. The value $e_{[x]+t}$ at duration t represents the expected number of future years of DI entitlement for those originally entitled to benefits at select age [x] who have not recovered as of attained age [x]+t. Values are based on survivorship experience from **table 15B**, which reflects termination due to recovery only.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 17A.—Male Disabled Workers

Absolute Recovery Rate Per Thousand Entitled

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	2.054	12.290	23.073	43.063	124.115	146.196	115.529	90.462	75.845	73.084	63.858	26
17	4.285	12.470	23.088	45.178	120.816	127.846	104.652	83.107	70.592	62.199	53.379	27
18	6.280	14.467	22.814	48.518	112.772	106.378	89.748	73.542	63.754	50.930	43.710	28
19	7.657	18.486	24.468	46.973	101.194	87.418	75.017	63.797	54.060	40.642	36.648	29
20	8.292	21.513	23.983	47.760	88.019	75.154	68.052	54.423	43.600	34.344	29.259	30
21	8.618	22.505	27.131	43.042	75.370	69.015	55.329	47.867	37.834	29.812	24.793	31
22	10.608	21.658	28.494	41.536	71.022	62.677	50.648	40.561	33.423	27.208	22.934	32
23	11.097	21.940	28.333	41.662	67.770	59.211	46.471	39.381	32.650	26.652	18.886	33
24	11.476	25.619	27.775	40.282	64.569	56.799	46.618	40.997	30.722	24.737	15.854	34
25	11.415	29.970	28.686	40.795	62.350	57.235	46.610	37.533	29.817	25.899	16.569	35
26	12.886	29.239	28.293	40.655	61.466	56.816	44.543	35.849	30.977	26.047	14.355	36
27	12.742	29.812	29.284	39.480	59.383	52.444	40.279	34.409	28.485	24.103	12.935	37
28	13.446	31.413	29.819	38.387	57.276	49.728	41.210	32.005	29.039	24.352	12.293	38
29	12.293	32.981	28.850	37.005	53.467	50.933	40.063	30.475	26.088	21.772	12.113	39
30	12.840	33.382	25.612	35.759	52.018	47.029	38.536	28.033	25.168	19.860	10.705	40
31	13.713	31.325	24.293	34.939	47.699	44.360	37.867	26.881	24.760	19.229	10.081	41
32	12.871	29.398	25.978	32.201	45.353	42.592	32.952	28.884	22.460	19.981	9.063	42
33	12.684	30.655	25.929	30.742	41.685	37.982	32.899	28.203	21.058	19.762	8.803	43
34	13.448	31.497	24.553	29.761	41.815	37.647	31.619	25.130	21.402	18.254	8.217	44
35	12.529	31.408	25.291	28.961	40.485	35.483	27.927	23.622	20.081	16.694	7.611	45
36	12.283	30.933	23.913	27.606	37.462	33.561	26.457	21.306	18.237	16.567	7.241	46
37	12.880	28.689	22.540	26.336	33.832	31.887	26.032	20.097	16.672	14.516	6.640	47
38	13.082	27.945	21.338	24.020	33.523	29.987	23.575	18.309	15.965	12.086	6.028	48
39	12.007	27.157	21.259	22.831	31.635	29.174	23.071	17.895	14.309	11.429	4.998	49
40	11.225	25.807	19.958	21.827	28.783	27.128	20.296	16.867	12.706	9.577	4.208	50
41	10.734	23.200	17.693	20.266	26.623	24.247	18.763	14.147	11.054	8.547	3.979	51
42	9.793	22.998	15.933	19.235	25.413	21.341	15.713	11.586	9.016	7.579	3.541	52
43	9.598	21.803	14.542	17.165	22.913	18.961	13.633	9.326	8.030	6.451	3.169	53
44	9.190	19.168	14.047	16.129	19.394	16.047	11.131	9.108	7.038	5.962	2.528	54
45	8.433	17.073	12.116	14.650	17.258	13.445	11.246	8.742	6.414	4.707	2.025	55
46	8.233	16.438	11.338	12.128	15.083	11.377	9.920	6.990	5.085	3.079	1.897	56
47	7.360	14.444	8.912	10.276	13.733	11.149	8.783	5.479	3.546	2.405	1.657	57
48	6.871	11.856	7.979	9.238	12.842	10.292	6.913	4.302	3.371	2.753	1.386	58
49	4.826	9.891	6.214	7.700	10.540	7.543	5.591	3.659	3.525	2.625	1.405	59
50	3.684	7.425	4.802	6.633	8.077	5.538	4.339	3.040	2.524	1.665	1.103	60
51	3.840	7.005	4.227	5.499	7.201	5.461	3.985	2.699	2.170	1.674	0.858	61
52	4.238	6.720	3.733	4.252	6.494	4.347	3.236	2.531	1.923	1.489	0.524	62
53	3.201	4.432	2.750	3.472	5.255	4.338	2.689	2.528	1.826	0.693	0.432	63
54	2.139	2.839	1.779	3.243	5.472	4.130	2.422	2.157	1.225	0.681	0.344	64
55	1.394	2.256	1.540	2.556	4.772	3.162	1.900	1.089	0.714	0.450	—	65
56	1.574	2.202	1.324	2.290	4.209	2.495	1.365	0.788	0.504	—	—	66
57	1.054	1.736	1.325	1.955	3.145	1.643	1.041	0.469	—	—	—	67
58	0.789	1.398	0.790	1.559	1.949	1.095	0.816	—	—	—	—	68
59	0.928	1.327	0.589	1.013	1.502	0.617	—	—	—	—	—	69
60	0.725	0.862	0.355	0.784	0.904	—	—	—	—	—	—	70
61	0.549	0.412	0.212	0.524	—	—	—	—	—	—	—	71
62	0.195	0.271	0.283	—	—	—	—	—	—	—	—	72
63	0.529	0.520	—	—	—	—	—	—	—	—	—	73
64	0.200	—	—	—	—	—	—	—	—	—	—	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
2. The value $q'_{[x]+t}$ at duration t represents the number of recoveries per thousand during the (t+1) year of entitlement for those originally entitled to disability benefits at select age [x] who have attained age [x]+t. Rates are derived from death probabilities shown in **table 7A** and recovery probabilities shown in **table 14A**. See appendix for details.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 17B.—Female Disabled Workers
Absolute Recovery Rate Per Thousand Entitled
(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	1.155	4.358	20.841	47.957	86.425	113.650	100.183	86.558	60.011	70.602	50.473	26
17	3.287	10.310	19.801	47.526	82.303	95.991	84.664	75.946	56.305	61.857	43.177	27
18	5.229	16.248	20.800	47.128	80.851	81.469	69.972	64.241	51.854	52.166	36.291	28
19	6.781	18.872	21.272	47.086	78.694	69.652	58.087	52.267	48.358	41.219	30.471	29
20	6.233	18.106	20.930	42.858	72.463	62.243	48.598	41.859	40.768	32.290	25.152	30
21	6.815	16.484	19.296	37.825	63.007	57.795	44.166	38.206	32.476	27.774	22.325	31
22	7.439	16.070	19.780	34.241	56.280	50.864	40.072	34.333	27.001	25.711	19.268	32
23	7.241	17.526	20.240	33.635	53.239	47.748	36.315	28.876	25.670	23.094	16.538	33
24	7.492	18.513	19.994	33.029	50.957	46.291	35.762	27.472	25.636	21.151	16.526	34
25	7.292	19.497	19.412	30.898	48.420	43.581	35.684	29.236	24.881	20.510	15.002	35
26	7.650	21.620	19.302	30.008	47.752	41.201	34.624	29.225	25.855	21.471	14.428	36
27	7.781	21.733	19.531	28.357	44.306	39.073	34.413	28.050	25.860	20.502	13.060	37
28	8.381	20.908	19.196	26.138	40.776	36.028	29.919	26.307	23.424	20.298	11.898	38
29	7.960	19.742	18.410	27.704	38.423	36.032	26.807	24.066	23.268	20.255	11.691	39
30	8.345	20.365	17.568	24.600	35.654	34.212	27.652	22.763	24.996	19.374	10.694	40
31	7.345	20.525	16.941	22.178	36.966	33.419	28.117	24.511	23.193	18.924	10.259	41
32	8.429	21.617	16.324	21.405	34.047	31.488	26.390	23.210	20.901	17.734	10.300	42
33	8.274	21.206	15.465	21.086	31.260	28.991	25.833	21.675	19.668	16.160	10.094	43
34	8.397	19.497	14.817	18.802	29.744	28.611	24.587	20.402	18.347	17.037	9.323	44
35	8.319	19.327	14.574	19.407	26.704	27.091	23.893	21.052	16.479	15.130	8.547	45
36	8.028	17.655	13.424	18.031	27.061	25.712	22.266	20.227	17.324	13.856	7.934	46
37	7.735	18.026	12.972	14.953	25.708	22.924	22.926	19.436	15.957	13.351	7.441	47
38	7.571	16.257	12.844	15.559	24.849	21.560	20.363	17.155	15.901	13.259	6.427	48
39	7.537	16.341	11.927	15.392	23.485	20.949	19.128	16.218	13.210	11.536	6.510	49
40	6.970	15.532	11.279	13.248	21.003	20.782	18.850	14.335	11.079	10.808	5.237	50
41	6.754	15.277	10.338	12.609	19.980	19.934	16.894	14.037	10.721	8.533	4.844	51
42	6.138	14.092	9.047	11.197	18.186	16.634	14.567	12.831	8.717	7.950	4.378	52
43	6.249	13.665	9.217	11.110	17.252	15.111	13.642	8.830	7.068	6.710	3.353	53
44	5.967	12.553	7.451	11.778	16.091	14.731	10.720	8.398	6.924	5.858	3.113	54
45	6.364	12.075	7.482	9.878	14.565	12.167	9.215	7.707	5.452	4.593	2.281	55
46	5.558	11.353	7.368	8.015	12.507	9.856	8.404	6.955	5.094	3.309	2.109	56
47	5.629	10.996	6.041	7.681	11.760	9.091	6.360	6.018	4.503	3.158	1.864	57
48	4.657	9.612	4.828	6.355	10.689	8.075	5.841	4.410	3.497	2.890	1.540	58
49	4.057	7.465	4.827	6.183	9.432	5.801	4.659	3.378	2.758	2.308	1.236	59
50	3.447	5.899	3.466	4.644	6.722	4.851	3.921	3.050	2.151	1.750	1.234	60
51	2.893	5.402	2.904	3.832	5.989	4.051	3.640	2.516	2.648	1.427	0.863	61
52	2.722	5.259	2.485	3.368	5.456	4.139	2.675	2.488	2.065	0.906	0.492	62
53	2.325	3.526	2.116	2.387	5.536	3.676	2.361	2.120	1.350	0.738	0.382	63
54	1.848	2.918	1.660	2.403	4.291	3.084	1.924	1.647	0.980	0.432	0.339	64
55	1.398	1.873	1.237	2.069	3.803	2.474	1.841	0.977	0.778	0.545	—	65
56	1.424	2.060	1.007	2.029	3.402	2.289	1.320	0.517	0.514	—	—	66
57	1.146	1.605	0.873	1.731	2.863	1.131	0.779	0.085	—	—	—	67
58	1.271	1.615	0.554	1.409	2.384	0.980	0.329	—	—	—	—	68
59	1.007	1.203	0.390	0.774	1.172	0.735	—	—	—	—	—	69
60	0.858	0.756	0.079	0.452	0.619	—	—	—	—	—	—	70
61	0.389	0.284	0.233	0.081	—	—	—	—	—	—	—	71
62	0.311	0.244	0.258	—	—	—	—	—	—	—	—	72
63	0.573	0.479	—	—	—	—	—	—	—	—	—	73
64	0.487	—	—	—	—	—	—	—	—	—	—	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
2. The value $q'_{[x]+t}$ at duration t represents the number of recoveries per thousand during the (t+1) year of entitlement for those originally entitled to disability benefits at select age [x] who have attained age [x]+t. Rates are derived from death probabilities shown in **table 7B** and recovery probabilities shown in **table 14B**. See appendix for details.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 18.—Disabled Workers
Aggregate Probability of Recovery and *Expected Time on the DI Rolls,* by Select Age

(1996-2000 Social Security DI disability experience)

Select age	Male		Female	
	Probability of recovery	Time on DI rolls	Probability of recovery	Time on DI rolls
16	0.041142	23.16	0.047084	24.15
17	0.042225	23.55	0.037443	24.71
18	0.035683	24.07	0.033605	25.21
19	0.030177	24.48	0.030879	25.63
20	0.027060	24.64	0.025742	25.89
21	0.023669	24.50	0.023615	25.87
22	0.022586	24.38	0.021051	25.69
23	0.021699	24.00	0.019884	25.28
24	0.021584	23.55	0.019979	24.88
25	0.021727	22.98	0.019829	24.45
26	0.022162	22.52	0.020222	23.93
27	0.021661	22.20	0.019504	23.50
28	0.022064	21.73	0.018443	23.18
29	0.021750	21.33	0.018382	22.75
30	0.021057	20.94	0.017774	22.28
31	0.020827	20.54	0.017974	21.82
32	0.020229	20.09	0.017326	21.32
33	0.019775	19.57	0.016621	20.91
34	0.019439	19.03	0.015976	20.42
35	0.018583	18.45	0.015419	19.83
36	0.017887	17.98	0.014512	19.25
37	0.016764	17.40	0.013825	18.65
38	0.015950	16.87	0.013139	18.06
39	0.015355	16.28	0.012599	17.43
40	0.014353	15.75	0.011490	16.81
41	0.013108	15.21	0.010890	16.18
42	0.012145	14.67	0.009680	15.57
43	0.011075	14.07	0.009055	14.97
44	0.010041	13.53	0.008461	14.29
45	0.009219	12.88	0.007685	13.64
46	0.008277	12.27	0.006855	12.93
47	0.007205	11.62	0.006320	12.20
48	0.006601	10.93	0.005447	11.47
49	0.005385	10.23	0.004642	10.69
50	0.004259	9.65	0.003705	10.05
51	0.004006	8.88	0.003272	9.23
52	0.003674	8.16	0.003064	8.48
53	0.003000	7.51	0.002560	7.75
54	0.002619	6.82	0.002171	7.02
55	0.002084	6.25	0.001782	6.41
56	0.001958	5.58	0.001729	5.71
57	0.001590	4.98	0.001336	5.08
58	0.001174	4.41	0.001295	4.48
59	0.001009	3.86	0.000865	3.92
60	0.000681	3.33	0.000555	3.37
61	0.000401	2.80	0.000264	2.82
62	0.000212	2.25	0.000255	2.25
63	0.000492	1.70	0.000515	1.70
64	0.000182	1.00	0.000453	1.00

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits.
2. *Probability of recovery* at select age [*x*] represents the average probability of recovery within one year for those originally entitled to disability benefits at that particular age. Values are based on aggregate counts of exposure and recoveries across all durations, and have been graduated using Whittaker-Henderson method.
3. *Time on DI rolls* at select age [*x*] represents the average number of future years of DI entitlement for those originally entitled to benefits at that particular age who have not recovered. Values are exposure-weighted averages of expected time on the DI rolls across all durations from **tables 16A** and **16B**, which reflect termination due to recovery only. Entitlement is not considered after conversion to old-age benefits.

Table 19.—Disabled Workers
Aggregate Probability of Recovery and *Expected Time on the DI Rolls,* by Attained Age

(1996-2000 Social Security DI disability experience)

	Male		Female	
Attained age	Probability of recovery	Time on DI rolls	Probability of recovery	Time on DI rolls
16	0.002049	20.51	0.001153	23.21
17	0.005830	21.56	0.002568	24.31
18	0.007703	22.62	0.005902	25.10
19	0.010993	23.55	0.011232	25.67
20	0.014972	24.26	0.014570	26.34
21	0.024076	24.81	0.018499	26.82
22	0.031246	25.18	0.024761	27.16
23	0.039284	25.48	0.028793	27.39
24	0.042007	25.76	0.032102	27.55
25	0.042681	25.98	0.032406	27.67
26	0.045716	26.16	0.032454	27.69
27	0.042214	26.34	0.031652	27.66
28	0.040626	26.36	0.030422	27.58
29	0.038096	26.29	0.028408	27.41
30	0.037042	26.13	0.026820	27.15
31	0.036250	25.93	0.025383	26.80
32	0.033566	25.69	0.024981	26.41
33	0.030548	25.38	0.023394	26.00
34	0.030712	24.99	0.022285	25.55
35	0.028765	24.58	0.021257	25.06
36	0.027050	24.14	0.020340	24.53
37	0.025769	23.66	0.018932	23.98
38	0.023837	23.14	0.018568	23.39
39	0.023224	22.56	0.017420	22.78
40	0.021577	21.97	0.016439	22.14
41	0.019943	21.35	0.015756	21.47
42	0.018733	20.70	0.015024	20.80
43	0.017680	20.02	0.014303	20.10
44	0.016319	19.31	0.013307	19.37
45	0.015093	18.58	0.012512	18.61
46	0.013942	17.82	0.011779	17.84
47	0.012635	17.03	0.010960	17.04
48	0.011206	16.22	0.009797	16.22
49	0.009266	15.38	0.009105	15.38
50	0.007685	14.51	0.007150	14.52
51	0.006971	13.61	0.006378	13.63
52	0.006314	12.70	0.005762	12.71
53	0.005604	11.77	0.004868	11.78
54	0.004326	10.83	0.003960	10.84
55	0.003247	9.88	0.003198	9.88
56	0.002871	8.91	0.002639	8.92
57	0.002485	7.94	0.002507	7.94
58	0.002197	6.96	0.002032	6.96
59	0.002049	5.97	0.001889	5.97
60	0.001710	4.98	0.001573	4.99
61	0.001361	3.99	0.001237	3.99
62	0.000817	3.00	0.000776	3.00
63	0.000679	2.00	0.000561	2.00
64	0.000455	1.00	0.000371	1.00

Notes:

1. *Attained age* calculated as sum of select age and duration.
2. *Probability of recovery* at attained age *x* represents the average probability of recovery within one year for those originally entitled to disability benefits who have attained that particular age. Values are based on aggregate counts of exposure and recoveries across all durations, and have been graduated using Whittaker-Henderson method.
3. *Time on DI rolls* at attained age *x* represents the average number of future years of DI entitlement for those who have not recovered, and have attained that particular age. Values are exposure-weighted averages of expected time on the DI rolls across all durations from **tables 16A** and **16B**, which reflect termination due to recovery only. Entitlement is not considered after conversion to old-age benefits.

Table 20.—Disabled Workers
Aggregate Probability of Recovery and *Expected Time on the DI Rolls,* by Duration

(1996-2000 Social Security DI disability experience)

Duration	Male		Female	
	Probability of recovery	Time on DI rolls	Probability of recovery	Time on DI rolls
0	0.005539	14.37	0.004070	15.42
1	0.012645	13.91	0.009018	14.83
2	0.010419	13.62	0.006770	14.41
3	0.014106	13.50	0.009840	14.09
4	0.021874	13.61	0.016395	13.95
5	0.020425	13.87	0.015257	13.94
6	0.017252	14.09	0.013408	13.92
7	0.014467	14.22	0.011758	13.85
8	0.012539	14.27	0.010564	13.70
9	0.010836	14.30	0.009317	13.58
10	0.009711	14.35	0.008013	13.44
11	0.008218	14.28	0.007106	13.28
12	0.007198	14.26	0.006541	13.20
13	0.006256	14.26	0.005747	13.18
14	0.005441	14.26	0.005178	13.17
15	0.004732	14.18	0.004994	13.12
16	0.004214	13.94	0.004557	12.93
17	0.003551	13.62	0.003742	12.68
18	0.003005	13.23	0.003215	12.39
19	0.002690	12.81	0.002837	12.03
20	0.002289	12.42	0.002503	11.69
21	0.001964	12.10	0.002152	11.43
22	0.001819	11.79	0.002243	11.14
23	0.001557	11.44	0.002158	10.80
24	0.001471	10.98	0.001764	10.38
25	0.001286	10.52	0.001490	9.91
26	0.001209	10.17	0.001469	9.50
27	0.001671	9.86	0.001139	9.11
28	0.001248	9.49	0.001166	8.62
29	0.000622	9.00	0.001187	8.08
30	0.000933	8.36	0.000571	7.46
31	0.000738	7.40	0.000428	6.63
32	0.000322	6.21	0.000315	5.64
33	0.000194	4.69	0.000692	4.34
34	0.000571	4.23	0.000179	3.92
35	0.000425	3.67	[1]	3.34
36	0.000050	3.29	[1]	3.02
37	[1]	2.95	[1]	2.73
38	[1]	2.55	[1]	2.39
39	[1]	2.19	[1]	2.00
40	[1]	1.74	[1]	1.62

[1] Negligible probability of recovery.

Notes:

1. *Duration* measured in years since selection.
2. *Probability of recovery* at duration *t* represents the average probability of recovery during the (*t*+1) year of entitlement to benefits. Values are based on aggregate counts of exposure and recoveries across all select ages. Results have been graduated using Whittaker-Henderson method.
3. *Time on DI rolls* at duration *t* represents the average number of future years of DI entitlement for those who have not recovered after *t* years. Values are exposure-weighted averages of expected time on the DI rolls across all ages from **tables 16A** and **16B**, which reflect termination due to recovery only. Entitlement is not considered after conversion to old-age benefits.

Combined Experience
by Select Age and Duration

(1996-2000)

Table 21A.—Male Disabled Workers

Probability of Death or Recovery

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	0.006800	0.021736	0.029592	0.049501	0.131505	0.152937	0.119696	0.096828	0.082709	0.080907	0.072714	26
17	0.014295	0.024953	0.031721	0.052806	0.126378	0.134525	0.109930	0.088747	0.077527	0.069429	0.061267	27
18	0.022057	0.028936	0.033158	0.056824	0.117669	0.113135	0.095842	0.079629	0.070177	0.057971	0.051131	28
19	0.027657	0.034003	0.034702	0.056309	0.106619	0.094280	0.081534	0.071145	0.059764	0.047821	0.045249	29
20	0.029353	0.038622	0.033861	0.057829	0.095299	0.082704	0.073710	0.061876	0.049971	0.041013	0.037332	30
21	0.028637	0.038553	0.036967	0.053080	0.083588	0.076900	0.062645	0.054983	0.046180	0.037652	0.032861	31
22	0.032154	0.038449	0.038486	0.050494	0.079770	0.070645	0.059731	0.048034	0.041711	0.035295	0.031585	32
23	0.037298	0.041614	0.040163	0.051223	0.077643	0.066826	0.055463	0.047143	0.041798	0.035041	0.028140	33
24	0.040464	0.045574	0.042756	0.051332	0.075966	0.065447	0.055467	0.049447	0.040181	0.034666	0.024482	34
25	0.044737	0.052259	0.045684	0.054190	0.075488	0.067874	0.056392	0.047190	0.040202	0.035197	0.025857	35
26	0.050033	0.054811	0.048021	0.056207	0.077036	0.068711	0.056077	0.046624	0.042127	0.037002	0.023890	36
27	0.051148	0.059024	0.051593	0.057871	0.075415	0.065260	0.052332	0.045247	0.039468	0.036197	0.023214	37
28	0.053428	0.061396	0.053944	0.058185	0.074587	0.064970	0.054648	0.045382	0.041047	0.036070	0.022494	38
29	0.054607	0.064314	0.055093	0.059005	0.071094	0.066577	0.054330	0.043767	0.038024	0.034275	0.024008	39
30	0.059280	0.065990	0.052692	0.057882	0.070238	0.062995	0.053840	0.041366	0.038243	0.034253	0.022673	40
31	0.064234	0.064940	0.052010	0.057129	0.066466	0.060913	0.052954	0.041362	0.039410	0.033915	0.022715	41
32	0.063543	0.063249	0.053485	0.056732	0.064415	0.058828	0.048140	0.044964	0.037595	0.034161	0.022954	42
33	0.064552	0.064206	0.053763	0.053682	0.060591	0.054961	0.050039	0.043196	0.037384	0.036248	0.023154	43
34	0.066654	0.065012	0.052093	0.052272	0.061784	0.054997	0.049584	0.040589	0.037860	0.034536	0.023675	44
35	0.066720	0.066157	0.054004	0.052085	0.062229	0.053606	0.045265	0.042203	0.037754	0.033562	0.024102	45
36	0.064975	0.064111	0.051788	0.050536	0.058619	0.052812	0.045598	0.040362	0.038260	0.033733	0.024349	46
37	0.067330	0.063288	0.052414	0.049539	0.056502	0.050989	0.044680	0.040024	0.036649	0.035246	0.025238	47
38	0.071440	0.062292	0.050070	0.050622	0.054644	0.049642	0.043156	0.038476	0.034603	0.033280	0.025023	48
39	0.072090	0.062888	0.050531	0.048364	0.054821	0.050007	0.045090	0.037670	0.035083	0.032919	0.025332	49
40	0.073895	0.062907	0.050890	0.046904	0.053378	0.048298	0.041639	0.039505	0.035600	0.032142	0.025755	50
41	0.075520	0.060086	0.048379	0.046930	0.050227	0.047560	0.040776	0.036719	0.034392	0.033344	0.026591	51
42	0.079817	0.060896	0.045699	0.045204	0.051321	0.044082	0.040249	0.033289	0.033285	0.033831	0.028112	52
43	0.083894	0.062764	0.046916	0.044295	0.048243	0.043640	0.037529	0.033092	0.033141	0.033013	0.029049	53
44	0.086967	0.061780	0.045774	0.045486	0.044292	0.040322	0.035584	0.034226	0.034909	0.034377	0.031219	54
45	0.090238	0.058422	0.043262	0.042691	0.042622	0.038694	0.037790	0.036593	0.034785	0.035443	0.031824	55
46	0.093354	0.058709	0.044861	0.039984	0.042379	0.038437	0.038501	0.035854	0.035518	0.036735	0.033686	56
47	0.092033	0.058951	0.042333	0.039959	0.042443	0.040391	0.040197	0.034496	0.035207	0.037906	0.036203	57
48	0.098266	0.059440	0.042534	0.040963	0.041379	0.040368	0.039387	0.037011	0.038754	0.039349	0.037788	58
49	0.094264	0.056180	0.040915	0.038709	0.039615	0.038573	0.037619	0.037856	0.039284	0.040689	0.039854	59
50	0.080620	0.048182	0.035777	0.037051	0.037873	0.036103	0.036735	0.038954	0.039896	0.040057	0.042782	60
51	0.092676	0.053137	0.039863	0.039632	0.040654	0.040672	0.039465	0.040762	0.041309	0.044663	0.044217	61
52	0.098259	0.054859	0.042426	0.038971	0.040486	0.040621	0.041963	0.043439	0.045175	0.048243	0.047643	62
53	0.099880	0.056477	0.042564	0.040230	0.041336	0.043556	0.041416	0.045636	0.047357	0.049771	0.051113	63
54	0.098568	0.053395	0.042944	0.040440	0.043068	0.043238	0.042834	0.045637	0.047053	0.049308	0.053460	64
55	0.082858	0.047839	0.039264	0.038295	0.042079	0.041787	0.042748	0.044781	0.045958	0.050465	0.054777	65
56	0.094471	0.053413	0.042183	0.042218	0.044480	0.045230	0.046312	0.048307	0.052551	0.052081	0.057774	66
57	0.096296	0.054726	0.043610	0.042835	0.045436	0.046156	0.048273	0.049937	0.055423	0.056657	0.062100	67
58	0.098875	0.054714	0.045081	0.046834	0.047905	0.047410	0.050803	0.052293	0.056237	0.059155	0.065285	68
59	0.101386	0.057222	0.047806	0.047807	0.048131	0.050597	0.050933	0.055687	0.060122	0.061806	0.069004	69
60	0.098855	0.059266	0.048083	0.047987	0.050167	0.050211	0.055069	0.058298	0.064000	0.067735	0.072880	70
61	0.113309	0.063732	0.053836	0.051678	0.053052	0.055392	0.059745	0.064390	0.068640	0.073066	0.076247	71
62	0.120910	0.072691	0.058922	0.055873	0.058214	0.060126	0.063928	0.064604	0.071400	0.073929	0.080794	72
63	0.143623	0.085961	0.069318	0.064893	0.065659	0.069826	0.072622	0.074729	0.080484	0.082617	0.084717	73
64	0.178225	0.094032	0.074872	0.071714	0.076611	0.076377	0.081416	0.087496	0.090302	0.099653	0.090031	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.

2. The value $q_{[x]+t}$ at duration t represents the probability of death or recovery from disability during the (t+1) year of entitlement for those originally entitled to benefits at select age [x] who have attained age [x]+t. Values are derived from death probabilities shown in **table 7A** and recovery probabilities shown in **table 14A**.

3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 7C** for death probabilities beyond attained age 74.

Table 21B.—Female Disabled Workers

Probability of Death or Recovery

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	0.004082	0.007573	0.025309	0.054000	0.091574	0.116628	0.102655	0.097976	0.065236	0.074605	0.056443	26
17	0.010657	0.017620	0.027197	0.053531	0.087636	0.100036	0.088551	0.084872	0.061631	0.066844	0.050076	27
18	0.016857	0.028486	0.030940	0.052781	0.087035	0.086378	0.075506	0.071651	0.057343	0.058049	0.043988	28
19	0.021865	0.034172	0.032429	0.054015	0.085551	0.074923	0.064058	0.058077	0.054364	0.047437	0.038199	29
20	0.022724	0.034633	0.030811	0.050763	0.079906	0.068016	0.054840	0.047651	0.048225	0.038664	0.033311	30
21	0.024207	0.030944	0.028751	0.045984	0.069742	0.063026	0.050199	0.044700	0.039711	0.033453	0.029863	31
22	0.025913	0.029869	0.030442	0.041837	0.062559	0.057167	0.045817	0.041040	0.033076	0.031435	0.027716	32
23	0.027558	0.032274	0.030553	0.041833	0.059968	0.055229	0.042468	0.035465	0.032733	0.029889	0.025066	33
24	0.031805	0.034587	0.030390	0.041900	0.058155	0.053217	0.043836	0.036174	0.034266	0.029146	0.025156	34
25	0.034794	0.035292	0.031913	0.040130	0.056604	0.052048	0.043644	0.038017	0.033991	0.029656	0.023364	35
26	0.034265	0.039460	0.033571	0.040925	0.056274	0.049510	0.043050	0.037626	0.034691	0.030344	0.022567	36
27	0.037510	0.039693	0.034186	0.038789	0.053745	0.047337	0.042734	0.036627	0.034764	0.028680	0.022077	37
28	0.038142	0.038134	0.032105	0.036580	0.049884	0.044628	0.038547	0.034574	0.032100	0.029237	0.020785	38
29	0.038689	0.038711	0.031120	0.039551	0.046412	0.044608	0.035082	0.033389	0.032728	0.030389	0.021234	39
30	0.040477	0.041491	0.029818	0.034627	0.044375	0.043139	0.036504	0.032176	0.034636	0.031135	0.022041	40
31	0.041666	0.041016	0.029578	0.031951	0.046268	0.041936	0.037715	0.034440	0.033628	0.030045	0.021152	41
32	0.043185	0.042514	0.029950	0.031705	0.043834	0.040532	0.035614	0.032731	0.031017	0.028225	0.021450	42
33	0.044145	0.042388	0.029918	0.032751	0.042012	0.038292	0.034544	0.032274	0.030313	0.028008	0.021687	43
34	0.046329	0.041022	0.029054	0.030513	0.040469	0.037902	0.034708	0.030716	0.029011	0.028379	0.021707	44
35	0.046476	0.042644	0.030313	0.031778	0.038175	0.037508	0.034888	0.031647	0.027987	0.026957	0.021728	45
36	0.048855	0.039686	0.028630	0.029825	0.039519	0.036219	0.033099	0.031152	0.030714	0.025313	0.020999	46
37	0.051818	0.042534	0.028271	0.027858	0.037186	0.033720	0.035219	0.032529	0.029900	0.026247	0.021634	47
38	0.052303	0.041615	0.028895	0.029641	0.037465	0.033502	0.032752	0.029993	0.030025	0.026921	0.020448	48
39	0.052197	0.041109	0.028765	0.030808	0.036045	0.032883	0.031301	0.028788	0.026303	0.024482	0.021683	49
40	0.055711	0.041044	0.028362	0.028538	0.033248	0.033188	0.031708	0.027666	0.025399	0.025369	0.021394	50
41	0.059323	0.041925	0.028567	0.027343	0.033782	0.033609	0.030701	0.027827	0.026148	0.023509	0.022772	51
42	0.058913	0.043910	0.028721	0.026293	0.032816	0.031513	0.028259	0.028122	0.024624	0.022925	0.022795	52
43	0.060353	0.043729	0.030167	0.026770	0.031889	0.029670	0.029357	0.023687	0.022232	0.024132	0.023111	53
44	0.062447	0.043009	0.027792	0.029512	0.032199	0.029779	0.026884	0.024666	0.024428	0.024357	0.023091	54
45	0.064885	0.043526	0.029128	0.027925	0.031843	0.028520	0.025839	0.025613	0.023684	0.025481	0.023553	55
46	0.067302	0.044723	0.030656	0.027254	0.030927	0.027703	0.025176	0.025738	0.024944	0.024704	0.024827	56
47	0.070147	0.046532	0.031632	0.027687	0.029750	0.026903	0.025622	0.026319	0.025021	0.024556	0.025295	57
48	0.071160	0.047280	0.029578	0.027727	0.029595	0.027723	0.025687	0.025574	0.026264	0.026737	0.026495	58
49	0.069983	0.044503	0.030732	0.028203	0.029885	0.024655	0.025318	0.024927	0.025084	0.028297	0.027502	59
50	0.060990	0.037887	0.027238	0.025510	0.026390	0.024506	0.024606	0.024329	0.024337	0.024933	0.029504	60
51	0.069141	0.041966	0.029105	0.026579	0.027118	0.025967	0.026441	0.025993	0.026869	0.027660	0.031025	61
52	0.070158	0.045482	0.028700	0.027115	0.026688	0.027503	0.026852	0.025796	0.028439	0.029101	0.031726	62
53	0.072612	0.043318	0.030819	0.027725	0.028668	0.028925	0.027764	0.030122	0.029745	0.031197	0.034536	63
54	0.073495	0.042447	0.031582	0.028774	0.029336	0.028819	0.028444	0.030567	0.030251	0.033807	0.035863	64
55	0.065744	0.039534	0.027978	0.028014	0.027584	0.029118	0.029619	0.028991	0.032248	0.033443	0.037903	65
56	0.071547	0.043660	0.032400	0.029769	0.031327	0.032443	0.032004	0.031803	0.034635	0.035525	0.039309	66
57	0.073945	0.045303	0.033950	0.031484	0.031855	0.033138	0.034451	0.034092	0.037709	0.037645	0.042060	67
58	0.076212	0.046979	0.035827	0.032183	0.033737	0.032650	0.035143	0.037648	0.039851	0.040946	0.044530	68
59	0.079646	0.050669	0.037255	0.034437	0.034591	0.037168	0.036491	0.039039	0.041091	0.043806	0.046495	69
60	0.078915	0.051154	0.038588	0.036030	0.036853	0.039152	0.039503	0.039788	0.044903	0.046938	0.047968	70
61	0.091644	0.054641	0.044108	0.041098	0.041983	0.041260	0.042008	0.044416	0.049716	0.051735	0.051261	71
62	0.096110	0.059379	0.048360	0.046165	0.046747	0.044740	0.047084	0.048113	0.053676	0.056389	0.055454	72
63	0.115359	0.070561	0.054783	0.051386	0.051899	0.050128	0.053133	0.057673	0.057954	0.060521	0.057252	73
64	0.136358	0.076873	0.061761	0.054324	0.054038	0.057279	0.061154	0.060437	0.060716	0.070448	0.061155	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.

2. The value $q_{[x]+t}$ at duration t represents the probability of death or recovery from disability during the (t+1) year of entitlement for those originally entitled to benefits at select age [x] who have attained age [x]+t. Values are derived from death probabilities shown in **table 7B** and recovery probabilities shown in **table 14B**.

3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 7C** for death probabilities beyond attained age 74.

Table 22A.—Male Disabled Workers

Survival Table

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	100,000	99,320	97,161	94,286	89,619	77,834	65,930	58,038	52,418	48,083	44,193	26
17	88,311	87,049	84,877	82,185	77,845	68,007	58,858	52,388	47,739	44,038	40,980	27
18	77,883	76,165	73,961	71,509	67,446	59,510	52,777	47,719	43,919	40,837	38,469	28
19	69,029	67,120	64,838	62,588	59,064	52,767	47,792	43,895	40,772	38,335	36,502	29
20	62,446	60,613	58,272	56,299	53,043	47,988	44,019	40,774	38,251	36,340	34,850	30
21	57,271	55,631	53,486	51,509	48,775	44,698	41,261	38,676	36,549	34,861	33,549	31
22	53,963	52,228	50,220	48,287	45,849	42,192	39,211	36,869	35,098	33,634	32,447	32
23	52,211	50,264	48,172	46,237	43,869	40,463	37,759	35,665	33,984	32,564	31,422	33
24	51,115	49,047	46,812	44,811	42,511	39,282	36,711	34,675	32,960	31,636	30,538	34
25	50,811	48,538	46,001	43,899	41,520	38,386	35,781	33,763	32,170	30,877	29,790	35
26	50,415	47,893	45,268	43,094	40,672	37,539	34,960	33,000	31,461	30,136	29,020	36
27	49,049	46,540	43,793	41,534	39,130	36,179	33,818	32,048	30,598	29,390	28,327	37
28	48,423	45,836	43,022	40,701	38,333	35,474	33,169	31,356	29,933	28,704	27,669	38
29	47,209	44,631	41,761	39,460	37,132	34,492	32,196	30,447	29,114	28,007	27,047	39
30	45,867	43,148	40,301	38,177	35,967	33,441	31,334	29,647	28,421	27,334	26,398	40
31	44,661	41,792	39,078	37,046	34,930	32,608	30,622	29,000	27,801	26,705	25,799	41
32	43,266	40,517	37,954	35,924	33,886	31,703	29,838	28,402	27,125	26,105	25,213	42
33	41,980	39,270	36,749	34,773	32,906	30,912	29,213	27,751	26,552	25,559	24,634	43
34	40,873	38,149	35,669	33,811	32,044	30,064	28,411	27,002	25,906	24,925	24,064	44
35	39,832	37,174	34,715	32,840	31,130	29,193	27,628	26,377	25,264	24,310	23,494	45
36	38,348	35,856	33,557	31,819	30,211	28,440	26,938	25,710	24,672	23,728	22,928	46
37	37,253	34,745	32,546	30,840	29,312	27,656	26,246	25,073	24,069	23,187	22,370	47
38	35,996	33,424	31,342	29,773	28,266	26,721	25,395	24,299	23,364	22,556	21,805	48
39	35,141	32,608	30,557	29,013	27,610	26,096	24,791	23,673	22,781	21,982	21,259	49
40	34,098	31,578	29,592	28,086	26,769	25,340	24,116	23,112	22,199	21,409	20,720	50
41	32,830	30,351	28,527	27,147	25,873	24,573	23,404	22,450	21,626	20,882	20,186	51
42	31,755	29,220	27,441	26,187	25,003	23,720	22,674	21,761	21,037	20,337	19,649	52
43	30,833	28,246	26,473	25,231	24,113	22,950	21,948	21,124	20,425	19,748	19,097	53
44	29,851	27,255	25,571	24,401	23,291	22,259	21,361	20,601	19,896	19,201	18,542	54
45	28,825	26,224	24,692	23,624	22,615	21,651	20,813	20,026	19,293	18,622	17,963	55
46	28,023	25,407	23,915	22,842	21,929	21,000	20,193	19,416	18,720	18,055	17,391	56
47	27,065	24,574	23,125	22,146	21,261	20,359	19,537	18,752	18,105	17,468	16,805	57
48	26,466	23,865	22,446	21,491	20,611	19,758	18,960	18,213	17,539	16,859	16,197	58
49	25,096	22,730	21,453	20,575	19,779	18,995	18,262	17,575	16,910	16,246	15,585	59
50	23,276	21,399	20,368	19,639	18,911	18,195	17,538	16,894	16,236	15,588	14,964	60
51	23,282	21,124	20,002	19,205	18,444	17,694	16,974	16,304	15,639	14,993	14,324	61
52	22,770	20,533	19,407	18,584	17,860	17,137	16,441	15,751	15,067	14,386	13,691	62
53	22,003	19,805	18,686	17,891	17,171	16,461	15,744	15,092	14,403	13,721	13,039	63
54	20,839	18,785	17,782	17,018	16,330	15,627	14,951	14,311	13,658	13,015	12,373	64
55	19,091	17,509	16,671	16,016	15,403	14,755	14,138	13,534	12,928	12,334	11,712	65
56	18,931	17,143	16,227	15,542	14,886	14,224	13,581	12,952	12,326	11,678	11,070	66
57	18,181	16,430	15,531	14,854	14,218	13,572	12,946	12,321	11,706	11,057	10,430	67
58	17,416	15,694	14,835	14,166	13,503	12,856	12,246	11,624	11,016	10,396	9,782	68
59	16,667	14,977	14,120	13,445	12,802	12,186	11,569	10,980	10,369	9,746	9,143	69
60	15,817	14,253	13,408	12,763	12,151	11,541	10,962	10,358	9,754	9,130	8,512	70
61	15,596	13,829	12,948	12,251	11,618	11,002	10,393	9,772	9,143	8,515	7,892	71
62	15,101	13,275	12,310	11,585	10,938	10,301	9,682	9,063	8,477	7,872	7,290	72
63	15,637	13,391	12,240	11,392	10,653	9,954	9,259	8,587	7,945	7,306	6,701	73
64	16,383	13,463	12,197	11,284	10,475	9,672	8,933	8,206	7,488	6,812	6,133	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $l_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age [*x*]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives remaining from the original $l_{[x]}$ who have attained age [*x*]+*t*. Lives are decremented using probabilities from **table 21A**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 22C** for attained ages beyond age 74.

Table 22B.—Female Disabled Workers

Survival Table

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	100,000	99,592	98,838	96,337	91,135	82,789	73,133	65,626	59,196	55,334	51,206	26
17	90,032	89,073	87,504	85,124	80,567	73,506	66,153	60,295	55,178	51,777	48,316	27
18	82,357	80,969	78,663	76,229	72,206	65,922	60,228	55,680	51,690	48,726	45,897	28
19	75,537	73,885	71,360	69,046	65,316	59,728	55,253	51,714	48,711	46,063	43,878	29
20	68,848	67,283	64,953	62,952	59,756	54,981	51,241	48,431	46,123	43,899	42,202	30
21	63,430	61,895	59,980	58,256	55,577	51,701	48,442	46,010	43,953	42,208	40,796	31
22	59,522	57,980	56,248	54,536	52,254	48,985	46,185	44,069	42,260	40,862	39,578	32
23	57,195	55,619	53,824	52,180	49,997	46,999	44,403	42,517	41,009	39,667	38,481	33
24	56,074	54,291	52,413	50,820	48,691	45,859	43,419	41,516	40,014	38,643	37,516	34
25	54,806	52,899	51,032	49,403	47,420	44,736	42,408	40,557	39,015	37,689	36,572	35
26	53,726	51,885	49,838	48,165	46,194	43,594	41,436	39,652	38,160	36,836	35,718	36
27	52,202	50,244	48,250	46,601	44,793	42,386	40,380	38,654	37,238	35,943	34,912	37
28	49,988	48,081	46,247	44,762	43,125	40,974	39,145	37,636	36,335	35,169	34,141	38
29	48,782	46,895	45,080	43,677	41,950	40,003	38,219	36,878	35,647	34,480	33,431	39
30	47,631	45,703	43,807	42,501	41,029	39,208	37,517	36,147	34,984	33,772	32,721	40
31	46,576	44,635	42,804	41,538	40,211	38,351	36,743	35,357	34,139	32,991	32,000	41
32	45,171	43,220	41,383	40,144	38,871	37,167	35,661	34,391	33,265	32,233	31,323	42
33	43,988	42,046	40,264	39,059	37,780	36,193	34,807	33,605	32,520	31,534	30,651	43
34	42,744	40,764	39,092	37,956	36,798	35,309	33,971	32,792	31,785	30,863	29,986	44
35	41,828	39,884	38,183	37,026	35,849	34,480	33,187	32,029	31,015	30,147	29,335	45
36	40,694	38,706	37,170	36,106	35,029	33,645	32,426	31,353	30,376	29,443	28,698	46
37	39,936	37,867	36,256	35,231	34,250	32,976	31,864	30,742	29,742	28,853	28,095	47
38	38,983	36,944	35,407	34,384	33,365	32,115	31,039	30,022	29,122	28,248	27,487	48
39	37,778	35,806	34,334	33,346	32,319	31,154	30,130	29,187	28,347	27,601	26,925	49
40	36,868	34,814	33,385	32,438	31,512	30,464	29,453	28,519	27,730	27,026	26,341	50
41	36,177	34,031	32,604	31,673	30,807	29,766	28,766	27,883	27,107	26,398	25,777	51
42	35,113	33,044	31,593	30,686	29,879	28,898	27,987	27,196	26,431	25,780	25,190	52
43	34,170	32,108	30,704	29,778	28,981	28,057	27,225	26,426	25,800	25,226	24,616	53
44	33,488	31,397	30,047	29,212	28,350	27,437	26,620	25,904	25,265	24,648	24,047	54
45	32,764	30,638	29,304	28,450	27,656	26,775	26,011	25,339	24,690	24,105	23,492	55
46	32,085	29,926	28,588	27,712	26,957	26,123	25,399	24,760	24,123	23,521	22,939	56
47	31,456	29,249	27,888	27,006	26,258	25,477	24,792	24,157	23,521	22,932	22,369	57
48	30,761	28,572	27,221	26,416	25,684	24,924	24,233	23,611	23,007	22,403	21,803	58
49	29,766	27,683	26,451	25,638	24,915	24,170	23,574	22,977	22,404	21,842	21,225	59
50	28,030	26,320	25,323	24,633	24,005	23,372	22,799	22,238	21,697	21,169	20,641	60
51	27,954	26,021	24,929	24,203	23,560	22,921	22,326	21,736	21,171	20,602	20,032	61
52	27,342	25,424	24,268	23,572	22,933	22,321	21,707	21,124	20,579	19,994	19,411	62
53	26,890	24,937	23,857	23,122	22,481	21,837	21,205	20,616	19,995	19,400	18,795	63
54	26,140	24,219	23,191	22,459	21,813	21,173	20,563	19,978	19,367	18,781	18,146	64
55	24,800	23,170	22,254	21,631	21,025	20,445	19,850	19,262	18,704	18,101	17,495	65
56	24,690	22,924	21,923	21,213	20,582	19,937	19,290	18,673	18,079	17,453	16,832	66
57	24,179	22,391	21,377	20,651	20,001	19,364	18,722	18,077	17,461	16,803	16,170	67
58	23,592	21,794	20,770	20,026	19,382	18,728	18,117	17,480	16,822	16,152	15,490	68
59	23,091	21,252	20,175	19,423	18,754	18,105	17,432	16,796	16,140	15,477	14,800	69
60	22,425	20,655	19,598	18,842	18,163	17,494	16,809	16,145	15,503	14,807	14,112	70
61	22,528	20,463	19,345	18,492	17,732	16,988	16,287	15,603	14,910	14,169	13,435	71
62	22,392	20,240	19,038	18,117	17,281	16,473	15,736	14,995	14,274	13,508	12,746	72
63	22,962	20,313	18,880	17,846	16,929	16,050	15,245	14,435	13,602	12,814	12,039	73
64	23,361	20,176	18,625	17,475	16,526	15,633	14,738	13,837	13,001	12,212	11,350	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $l_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age [*x*]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives remaining from the original $l_{[x]}$ who have attained age [*x*]+*t*. Lives are decremented using probabilities from **table 21B**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 22C** for attained ages beyond age 74.

Table 22C.—Disabled Workers Age 75 and Older

Survival Table

(1996-2000 Social Security DI disability experience)

Attained age	Male	Female
75	5,581	10,656
76	5,054	9,976
77	4,550	9,315
78	4,071	8,650
79	3,617	7,995
80	3,188	7,358
81	2,788	6,720
82	2,419	6,104
83	2,074	5,488
84	1,751	4,899
85	1,467	4,336
86	1,212	3,789
87	990	3,276
88	800	2,801
89	639	2,362
90	504	1,961
91	392	1,608
92	301	1,301
93	227	1,038
94	169	815
95	123	630
96	88	478
97	62	356
98	43	260
99	29	185
100	19	129
101	12	87
102	7	57
103	4	36
104	2	22
105	1	13
106	1	7
107	1	4
108	0	2
109	—	1
110	—	0

Notes:

1. The value at attained age *x* represents the number of lives remaining from those originally entitled to disability benefits who have attained that particular age.
2. Lives are decremented using probabilities from **table 7C**. Values are an extension of the ultimate column of **tables 21A** and **21B**.

Table 23A.—Male Disabled Workers
Expected Time on the OASDI Rolls
(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	18.17	17.29	16.66	16.16	15.97	17.31	19.35	20.91	22.10	23.05	24.03	26
17	19.10	18.37	17.83	17.40	17.34	18.78	20.62	22.10	23.21	24.11	24.88	27
18	20.18	19.62	19.19	18.84	18.94	20.40	21.94	23.21	24.18	24.96	25.47	28
19	21.33	20.92	20.64	20.36	20.55	21.94	23.17	24.18	25.00	25.56	25.81	29
20	22.27	21.93	21.79	21.54	21.83	23.08	24.11	24.99	25.61	25.93	26.01	30
21	23.10	22.77	22.66	22.51	22.75	23.78	24.72	25.34	25.78	26.01	26.00	31
22	23.46	23.23	23.14	23.04	23.24	24.21	25.01	25.57	25.84	25.94	25.87	32
23	23.33	23.22	23.20	23.15	23.38	24.30	25.01	25.45	25.68	25.78	25.70	33
24	23.00	22.95	23.02	23.03	23.25	24.12	24.77	25.20	25.48	25.53	25.43	34
25	22.39	22.41	22.62	22.68	22.95	23.78	24.48	24.91	25.12	25.15	25.05	35
26	21.83	21.95	22.20	22.29	22.59	23.44	24.13	24.53	24.71	24.77	24.70	36
27	21.61	21.75	22.08	22.25	22.59	23.39	23.99	24.29	24.42	24.40	24.30	37
28	21.16	21.33	21.69	21.90	22.22	22.97	23.54	23.87	23.98	23.98	23.86	38
29	20.91	21.09	21.51	21.73	22.06	22.71	23.30	23.61	23.66	23.58	23.40	39
30	20.71	20.99	21.43	21.60	21.90	22.51	22.99	23.27	23.25	23.16	22.96	40
31	20.48	20.86	21.27	21.41	21.68	22.18	22.59	22.83	22.79	22.70	22.48	41
32	20.34	20.69	21.05	21.22	21.46	21.91	22.24	22.34	22.37	22.23	21.99	42
33	20.17	20.52	20.90	21.06	21.22	21.56	21.78	21.91	21.87	21.70	21.50	43
34	19.91	20.29	20.67	20.78	20.90	21.24	21.45	21.54	21.43	21.25	21.00	44
35	19.63	19.99	20.38	20.51	20.61	20.94	21.10	21.08	20.99	20.79	20.49	45
36	19.55	19.88	20.21	20.28	20.33	20.57	20.69	20.65	20.50	20.30	19.99	46
37	19.30	19.66	19.96	20.03	20.05	20.22	20.28	20.21	20.03	19.77	19.47	47
38	19.10	19.53	19.80	19.81	19.84	19.96	19.98	19.86	19.63	19.32	18.97	48
39	18.76	19.18	19.43	19.44	19.40	19.50	19.50	19.40	19.14	18.82	18.44	49
40	18.49	18.93	19.17	19.17	19.09	19.14	19.08	18.89	18.64	18.31	17.91	50
41	18.33	18.79	18.96	18.90	18.80	18.77	18.69	18.46	18.14	17.77	17.37	51
42	18.07	18.59	18.76	18.64	18.50	18.47	18.30	18.05	17.65	17.24	16.83	52
43	17.72	18.30	18.49	18.38	18.21	18.11	17.91	17.59	17.17	16.75	16.30	53
44	17.44	18.05	18.21	18.05	17.89	17.70	17.42	17.04	16.63	16.21	15.77	54
45	17.18	17.83	17.91	17.69	17.46	17.22	16.89	16.53	16.14	15.71	15.26	55
46	16.80	17.48	17.53	17.33	17.04	16.77	16.42	16.05	15.63	15.19	14.75	56
47	16.50	17.13	17.17	16.91	16.59	16.30	15.97	15.61	15.15	14.69	14.25	57
48	16.02	16.71	16.74	16.46	16.14	15.82	15.46	15.07	14.63	14.20	13.76	58
49	15.93	16.54	16.50	16.18	15.81	15.44	15.04	14.61	14.16	13.72	13.28	59
50	16.14	16.51	16.32	15.91	15.50	15.09	14.64	14.18	13.73	13.28	12.81	60
51	15.30	15.82	15.68	15.30	14.92	14.53	14.12	13.68	13.24	12.79	12.36	61
52	14.78	15.33	15.19	14.85	14.43	14.01	13.59	13.16	12.73	12.31	11.91	62
53	14.37	14.91	14.78	14.41	13.99	13.57	13.17	12.72	12.30	11.89	11.48	63
54	14.16	14.66	14.45	14.08	13.65	13.24	12.82	12.37	11.94	11.50	11.08	64
55	14.34	14.59	14.29	13.86	13.39	12.96	12.50	12.03	11.58	11.11	10.67	65
56	13.58	13.95	13.71	13.29	12.85	12.43	11.99	11.55	11.11	10.70	10.26	66
57	13.19	13.54	13.30	12.88	12.43	12.00	11.56	11.12	10.68	10.27	9.86	67
58	12.79	13.13	12.87	12.45	12.04	11.62	11.17	10.74	10.31	9.89	9.48	68
59	12.38	12.72	12.47	12.07	11.65	11.21	10.78	10.33	9.91	9.51	9.11	69
60	12.07	12.34	12.09	11.67	11.24	10.80	10.35	9.92	9.50	9.12	8.75	70
61	11.38	11.77	11.54	11.16	10.74	10.32	9.89	9.49	9.11	8.74	8.39	71
62	10.82	11.24	11.08	10.74	10.35	9.95	9.56	9.18	8.78	8.41	8.05	72
63	9.82	10.38	10.31	10.04	9.71	9.35	9.02	8.68	8.34	8.03	7.71	73
64	8.85	9.66	9.62	9.35	9.04	8.75	8.43	8.13	7.86	7.59	7.38	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.

2. The value $e_{[x]+t}$ at duration t represents the expected number of future years of combined DI and OASI entitlement for those originally entitled to disability benefits at select age [x] who have not died or recovered as of attained age [x]+t. Values are based on survivorship experience from **tables 22A** and **22C**, and reflect automatic conversion to old-age benefits upon attaining normal retirement age.

3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 9C** for expected future lifetimes beyond attained age 74.

Table 23B.—Female Disabled Workers

Expected Time on the OASDI Rolls

(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	22.14	21.23	20.39	19.90	20.01	20.98	22.68	24.22	25.79	26.56	27.66	26
17	23.16	22.40	21.79	21.39	21.57	22.59	24.05	25.34	26.64	27.36	28.28	27
18	23.97	23.37	23.04	22.76	23.00	24.14	25.38	26.41	27.41	28.05	28.75	28
19	24.83	24.37	24.21	24.01	24.35	25.58	26.62	27.40	28.06	28.65	29.05	29
20	25.95	25.54	25.44	25.23	25.56	26.73	27.65	28.22	28.61	29.03	29.18	30
21	26.96	26.62	26.45	26.22	26.46	27.40	28.21	28.68	29.00	29.18	29.17	31
22	27.60	27.32	27.15	26.98	27.14	27.92	28.58	28.93	29.14	29.12	29.05	32
23	27.71	27.48	27.38	27.23	27.39	28.11	28.72	28.98	29.02	28.99	28.87	33
24	27.38	27.26	27.22	27.06	27.22	27.87	28.41	28.69	28.74	28.75	28.59	34
25	27.12	27.08	27.06	26.93	27.04	27.63	28.12	28.38	28.48	28.47	28.32	35
26	26.80	26.74	26.81	26.73	26.85	27.42	27.82	28.05	28.13	28.12	27.99	36
27	26.67	26.69	26.77	26.70	26.76	27.25	27.58	27.79	27.83	27.81	27.62	37
28	26.87	26.92	26.97	26.84	26.84	27.23	27.48	27.56	27.53	27.42	27.23	38
29	26.65	26.70	26.75	26.60	26.67	26.95	27.18	27.15	27.07	26.97	26.80	39
30	26.41	26.50	26.62	26.43	26.36	26.56	26.73	26.73	26.60	26.53	26.37	40
31	26.12	26.23	26.33	26.12	25.97	26.20	26.33	26.34	26.26	26.16	25.95	41
32	25.98	26.13	26.27	26.06	25.90	26.06	26.14	26.09	25.95	25.77	25.50	42
33	25.76	25.92	26.05	25.84	25.69	25.80	25.81	25.71	25.55	25.34	25.05	43
34	25.58	25.79	25.88	25.64	25.43	25.48	25.46	25.36	25.15	24.88	24.60	44
35	25.23	25.43	25.54	25.33	25.14	25.12	25.08	24.97	24.77	24.47	24.13	45
36	25.01	25.27	25.29	25.02	24.78	24.78	24.69	24.52	24.29	24.04	23.66	46
37	24.60	24.91	25.00	24.71	24.40	24.33	24.16	24.02	23.81	23.53	23.15	47
38	24.28	24.59	24.64	24.36	24.09	24.00	23.82	23.61	23.32	23.03	22.65	48
39	24.09	24.39	24.41	24.12	23.87	23.75	23.54	23.28	22.96	22.56	22.12	49
40	23.75	24.13	24.14	23.83	23.51	23.31	23.09	22.83	22.46	22.04	21.60	50
41	23.30	23.73	23.75	23.43	23.08	22.87	22.65	22.35	21.97	21.55	21.06	51
42	23.04	23.45	23.50	23.18	22.80	22.55	22.27	21.90	21.52	21.05	20.54	52
43	22.71	23.14	23.17	22.88	22.49	22.22	21.88	21.53	21.04	20.51	20.00	53
44	22.27	22.72	22.72	22.35	22.02	21.73	21.38	20.96	20.48	19.98	19.46	54
45	21.83	22.31	22.31	21.96	21.58	21.27	20.88	20.42	19.95	19.42	18.91	55
46	21.37	21.88	21.88	21.55	21.14	20.80	20.38	19.89	19.41	18.89	18.36	56
47	20.87	21.41	21.43	21.12	20.70	20.32	19.87	19.38	18.89	18.36	17.81	57
48	20.44	20.97	20.98	20.61	20.18	19.78	19.33	18.82	18.31	17.79	17.26	58
49	20.16	20.64	20.57	20.21	19.78	19.38	18.85	18.33	17.79	17.23	16.72	59
50	20.33	20.62	20.41	19.97	19.47	18.99	18.45	17.91	17.34	16.76	16.18	60
51	19.50	19.91	19.76	19.34	18.85	18.36	17.84	17.31	16.76	16.21	15.65	61
52	18.99	19.38	19.28	18.84	18.35	17.84	17.33	16.79	16.22	15.68	15.14	62
53	18.41	18.81	18.64	18.22	17.72	17.23	16.73	16.19	15.68	15.15	14.62	63
54	17.98	18.36	18.16	17.73	17.24	16.75	16.23	15.69	15.17	14.63	14.12	64
55	17.90	18.13	17.85	17.35	16.84	16.30	15.78	15.24	14.68	14.16	13.63	65
56	17.10	17.37	17.15	16.70	16.20	15.71	15.22	14.70	14.17	13.66	13.15	66
57	16.53	16.82	16.59	16.15	15.66	15.16	14.67	14.17	13.65	13.17	12.67	67
58	16.01	16.29	16.07	15.65	15.15	14.66	14.14	13.64	13.15	12.68	12.20	68
59	15.43	15.72	15.53	15.12	14.64	14.14	13.67	13.17	12.69	12.21	11.74	69
60	14.97	15.21	15.00	14.58	14.11	13.63	13.16	12.68	12.19	11.74	11.29	70
61	14.10	14.47	14.27	13.91	13.49	13.06	12.60	12.13	11.67	11.25	10.84	71
62	13.38	13.75	13.59	13.26	12.88	12.48	12.04	11.61	11.18	10.78	10.40	72
63	12.36	12.90	12.84	12.56	12.21	11.85	11.45	11.07	10.71	10.34	9.98	73
64	11.47	12.20	12.18	11.95	11.60	11.24	10.89	10.57	10.22	9.84	9.55	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.

2. The value $e_{[x]+t}$ at duration t represents the expected number of future years of combined DI and OASI entitlement for those originally entitled to disability benefits at select age [x] who have not died or recovered as of attained age [x]+t. Values are based on survivorship experience from **tables 22B** and **22C**, and reflect automatic conversion to old-age benefits upon attaining normal retirement age.

3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 9C** for expected future lifetimes beyond attained age 74.

Table 24A.—Male Disabled Workers
Expected Time on the DI Rolls
(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	16.92	16.03	15.38	14.83	14.58	15.71	17.45	18.76	19.72	20.45	21.20	26
17	17.69	16.94	16.36	15.88	15.74	16.94	18.49	19.72	20.59	21.28	21.83	27
18	18.58	17.98	17.50	17.09	17.09	18.30	19.57	20.59	21.33	21.90	22.22	28
19	19.52	19.06	18.71	18.36	18.43	19.57	20.56	21.34	21.93	22.29	22.39	29
20	20.27	19.87	19.65	19.32	19.47	20.47	21.27	21.93	22.34	22.49	22.43	30
21	20.92	20.52	20.33	20.09	20.19	20.98	21.69	22.10	22.36	22.42	22.28	31
22	21.15	20.83	20.65	20.45	20.51	21.25	21.83	22.18	22.27	22.22	22.02	32
23	20.94	20.73	20.61	20.45	20.53	21.21	21.70	21.94	22.00	21.94	21.72	33
24	20.56	20.40	20.35	20.24	20.31	20.93	21.37	21.59	21.69	21.58	21.33	34
25	19.93	19.84	19.90	19.83	19.94	20.53	20.99	21.21	21.24	21.10	20.86	35
26	19.35	19.34	19.44	19.39	19.52	20.11	20.55	20.74	20.73	20.62	20.40	36
27	19.06	19.06	19.23	19.24	19.40	19.94	20.29	20.39	20.33	20.15	19.88	37
28	18.58	18.60	18.79	18.83	18.96	19.45	19.77	19.88	19.80	19.63	19.34	38
29	18.26	18.29	18.51	18.56	18.70	19.09	19.41	19.50	19.37	19.12	18.78	39
30	17.99	18.09	18.33	18.32	18.42	18.77	19.00	19.06	18.86	18.59	18.23	40
31	17.69	17.87	18.07	18.04	18.10	18.35	18.51	18.52	18.29	18.02	17.64	41
32	17.46	17.61	17.76	17.74	17.77	17.96	18.05	17.94	17.76	17.44	17.04	42
33	17.19	17.34	17.50	17.46	17.42	17.52	17.51	17.40	17.17	16.81	16.43	43
34	16.85	17.02	17.17	17.08	17.00	17.08	17.05	16.91	16.61	16.24	15.80	44
35	16.49	16.63	16.77	16.70	16.59	16.66	16.58	16.34	16.04	15.65	15.17	45
36	16.29	16.39	16.48	16.35	16.20	16.17	16.05	15.79	15.43	15.03	14.54	46
37	15.95	16.06	16.11	15.98	15.79	15.70	15.52	15.22	14.83	14.38	13.89	47
38	15.63	15.79	15.81	15.62	15.42	15.28	15.06	14.71	14.28	13.78	13.23	48
39	15.21	15.35	15.34	15.13	14.88	14.71	14.46	14.12	13.65	13.13	12.56	49
40	14.83	14.97	14.94	14.72	14.42	14.20	13.90	13.48	13.01	12.48	11.87	50
41	14.53	14.67	14.58	14.29	13.97	13.69	13.34	12.89	12.36	11.79	11.17	51
42	14.13	14.31	14.21	13.87	13.50	13.20	12.79	12.30	11.71	11.10	10.47	52
43	13.67	13.88	13.77	13.43	13.03	12.66	12.22	11.67	11.05	10.42	9.75	53
44	13.25	13.46	13.32	12.93	12.52	12.08	11.57	10.98	10.35	9.70	9.03	54
45	12.84	13.07	12.85	12.40	11.93	11.44	10.88	10.29	9.66	8.99	8.31	55
46	12.34	12.56	12.31	11.86	11.34	10.81	10.23	9.62	8.96	8.27	7.56	56
47	11.89	12.04	11.76	11.26	10.71	10.16	9.57	8.95	8.25	7.53	6.81	57
48	11.30	11.47	11.17	10.64	10.08	9.49	8.87	8.21	7.51	6.79	6.05	58
49	10.95	11.04	10.67	10.10	9.49	8.86	8.20	7.50	6.77	6.03	5.26	59
50	10.77	10.67	10.18	9.54	8.89	8.22	7.51	6.78	6.03	5.26	4.46	60
51	9.93	9.90	9.43	8.80	8.14	7.46	6.76	6.01	5.25	4.45	3.64	61
52	9.29	9.25	8.75	8.12	7.43	6.72	5.98	5.22	4.44	3.63	2.78	62
53	8.69	8.60	8.09	7.42	6.71	5.98	5.23	4.44	3.62	2.78	1.90	63
54	8.16	8.00	7.42	6.74	6.00	5.25	4.46	3.64	2.79	1.90	0.97	64
55	7.79	7.45	6.80	6.05	5.27	4.48	3.66	2.80	1.91	0.97	—	65
56	6.98	6.66	6.01	5.25	4.46	3.64	2.79	1.90	0.97	—	—	66
57	6.32	5.93	5.25	4.47	3.64	2.79	1.90	0.98	—	—	—	67
58	5.62	5.18	4.45	3.64	2.79	1.90	0.97	—	—	—	—	68
59	4.90	4.40	3.63	2.79	1.90	0.97	—	—	—	—	—	69
60	4.19	3.59	2.79	1.90	0.97	—	—	—	—	—	—	70
61	3.37	2.74	1.89	0.97	—	—	—	—	—	—	—	71
62	2.58	1.86	0.97	—	—	—	—	—	—	—	—	72
63	1.75	0.96	—	—	—	—	—	—	—	—	—	73
64	0.91	—	—	—	—	—	—	—	—	—	—	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $e_{[x]+t}$ at duration t represents the expected number of future years of DI entitlement for those originally entitled to benefits at select age $[x]$ who have not died or recovered as of attained age $[x]+t$. Values are based on survivorship experience from **table 22A**. Entitlement is not considered after conversion to old-age benefits.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 24B.—Female Disabled Workers
Expected Time on the DI Rolls
(1996-2000 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	19.75	18.83	17.97	17.43	17.39	18.10	19.42	20.58	21.76	22.25	23.00	26
17	20.51	19.72	19.07	18.59	18.61	19.35	20.45	21.38	22.32	22.75	23.35	27
18	21.07	20.42	20.01	19.63	19.70	20.53	21.42	22.13	22.80	23.16	23.55	28
19	21.67	21.14	20.87	20.56	20.70	21.59	22.30	22.79	23.17	23.47	23.61	29
20	22.49	22.00	21.77	21.45	21.57	22.40	22.99	23.30	23.44	23.60	23.53	30
21	23.20	22.76	22.48	22.13	22.17	22.79	23.29	23.50	23.57	23.53	23.32	31
22	23.59	23.21	22.91	22.61	22.57	23.05	23.42	23.52	23.50	23.29	23.03	32
23	23.54	23.19	22.95	22.66	22.62	23.04	23.35	23.37	23.21	22.98	22.67	33
24	23.13	22.87	22.67	22.37	22.32	22.67	22.92	22.94	22.79	22.58	22.24	34
25	22.77	22.58	22.38	22.11	22.01	22.30	22.50	22.50	22.37	22.14	21.80	35
26	22.37	22.14	22.03	21.78	21.69	21.95	22.07	22.04	21.88	21.65	21.31	36
27	22.10	21.95	21.83	21.59	21.44	21.63	21.68	21.62	21.43	21.18	20.79	37
28	22.10	21.96	21.81	21.52	21.31	21.41	21.38	21.22	20.96	20.64	20.25	38
29	21.76	21.61	21.46	21.14	20.99	20.98	20.94	20.68	20.38	20.05	19.67	39
30	21.40	21.28	21.18	20.82	20.54	20.48	20.38	20.13	19.78	19.47	19.08	40
31	21.00	20.89	20.76	20.38	20.04	19.99	19.84	19.60	19.28	18.93	18.50	41
32	20.70	20.61	20.50	20.12	19.76	19.65	19.46	19.16	18.79	18.37	17.89	42
33	20.34	20.25	20.13	19.73	19.38	19.21	18.96	18.62	18.22	17.77	17.27	43
34	20.00	19.95	19.78	19.35	18.95	18.73	18.44	18.09	17.65	17.16	16.64	44
35	19.53	19.46	19.30	18.89	18.49	18.21	17.90	17.52	17.08	16.56	16.00	45
36	19.15	19.11	18.88	18.42	17.97	17.69	17.34	16.91	16.44	15.95	15.35	46
37	18.63	18.62	18.42	17.94	17.44	17.10	16.68	16.27	15.80	15.27	14.67	47
38	18.16	18.14	17.91	17.42	16.94	16.58	16.14	15.67	15.14	14.59	13.98	48
39	17.78	17.73	17.47	16.97	16.49	16.09	15.62	15.11	14.54	13.92	13.26	49
40	17.29	17.28	17.00	16.48	15.95	15.48	14.99	14.47	13.86	13.21	12.54	50
41	16.71	16.73	16.44	15.91	15.34	14.86	14.36	13.80	13.18	12.52	11.81	51
42	16.25	16.23	15.96	15.41	14.82	14.30	13.75	13.14	12.50	11.81	11.07	52
43	15.73	15.71	15.41	14.87	14.27	13.72	13.12	12.51	11.80	11.06	10.32	53
44	15.15	15.12	14.78	14.19	13.60	13.04	12.43	11.76	11.04	10.30	9.55	54
45	14.56	14.53	14.17	13.58	12.96	12.37	11.72	11.01	10.29	9.53	8.76	55
46	13.94	13.91	13.54	12.95	12.30	11.67	10.99	10.26	9.52	8.75	7.96	56
47	13.29	13.26	12.88	12.29	11.62	10.96	10.25	9.51	8.75	7.96	7.15	57
48	12.69	12.62	12.22	11.58	10.89	10.21	9.49	8.73	7.94	7.14	6.32	58
49	12.15	12.02	11.56	10.91	10.21	9.51	8.74	7.95	7.14	6.31	5.48	59
50	11.82	11.56	10.99	10.29	9.54	8.79	7.99	7.18	6.35	5.50	4.62	60
51	10.97	10.74	10.19	9.48	8.73	7.96	7.16	6.34	5.49	4.63	3.75	61
52	10.27	10.00	9.46	8.72	7.95	7.15	6.34	5.50	4.63	3.76	2.85	62
53	9.54	9.25	8.65	7.91	7.12	6.31	5.48	4.63	3.76	2.86	1.93	63
54	8.86	8.52	7.87	7.12	6.31	5.49	4.63	3.76	2.86	1.93	0.98	64
55	8.29	7.84	7.14	6.33	5.50	4.64	3.77	2.86	1.94	0.98	—	65
56	7.44	6.97	6.27	5.46	4.62	3.75	2.86	1.94	0.98	—	—	66
57	6.68	6.17	5.44	4.61	3.74	2.85	1.93	0.98	—	—	—	67
58	5.91	5.35	4.59	3.74	2.85	1.93	0.98	—	—	—	—	68
59	5.11	4.51	3.72	2.85	1.93	0.98	—	—	—	—	—	69
60	4.34	3.66	2.83	1.93	0.98	—	—	—	—	—	—	70
61	3.48	2.78	1.91	0.98	—	—	—	—	—	—	—	71
62	2.66	1.89	0.98	—	—	—	—	—	—	—	—	72
63	1.80	0.96	—	—	—	—	—	—	—	—	—	73
64	0.93	—	—	—	—	—	—	—	—	—	—	74

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.

2. The value $e_{[x]+t}$ at duration t represents the expected number of future years of DI entitlement for those originally entitled to benefits at select age $[x]$ who have not died or recovered as of attained age $[x]+t$. Values are based on survivorship experience from **table 22B**. Entitlement is not considered after conversion to old-age benefits.

3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 25.—Disabled Workers
Aggregate Probability of Death or Recovery and *Expected Time on the Rolls,* by Select Age

(1996-2000 Social Security DI disability experience)

Select age	Male			Female		
	Probability of death or recovery	Time on OASDI rolls	Time on DI rolls	Probability of death or recovery	Time on OASDI rolls	Time on DI rolls
16	0.050606	21.32	18.49	0.051957	24.29	20.11
17	0.050943	21.72	18.79	0.042696	24.86	20.53
18	0.045243	22.34	19.16	0.041729	25.58	20.88
19	0.040721	22.89	19.44	0.040028	26.26	21.20
20	0.037893	23.20	19.54	0.035379	26.76	21.39
21	0.034810	23.25	19.39	0.032805	27.07	21.41
22	0.034250	23.25	19.28	0.031075	27.17	21.29
23	0.034610	23.04	18.95	0.030260	27.02	20.93
24	0.035538	22.74	18.56	0.031266	26.75	20.54
25	0.037138	22.33	18.05	0.031842	26.48	20.17
26	0.039098	21.95	17.61	0.033008	26.16	19.74
27	0.039649	21.70	17.31	0.032970	25.93	19.39
28	0.041585	21.29	16.88	0.031788	25.79	19.14
29	0.042503	20.96	16.53	0.032494	25.49	18.77
30	0.043088	20.65	16.20	0.032333	25.17	18.38
31	0.044167	20.32	15.85	0.033041	24.86	18.02
32	0.044519	19.98	15.49	0.032881	24.60	17.64
33	0.044943	19.62	15.07	0.032996	24.29	17.28
34	0.045512	19.24	14.66	0.032982	24.01	16.91
35	0.046228	18.84	14.19	0.033594	23.60	16.40
36	0.046247	18.48	13.81	0.032923	23.24	15.95
37	0.046474	18.07	13.36	0.033846	22.77	15.42
38	0.046959	17.74	12.97	0.034342	22.34	14.94
39	0.048173	17.30	12.52	0.034386	21.96	14.47
40	0.049095	16.90	12.10	0.034316	21.52	13.96
41	0.049304	16.53	11.70	0.035333	21.00	13.43
42	0.050238	16.15	11.31	0.035377	20.56	12.95
43	0.051185	15.75	10.87	0.036304	20.11	12.49
44	0.052249	15.36	10.47	0.036952	19.59	11.95
45	0.053108	14.95	10.02	0.037983	19.05	11.41
46	0.054365	14.52	9.56	0.039353	18.49	10.84
47	0.055617	14.08	9.08	0.040340	17.98	10.26
48	0.058264	13.64	8.56	0.041180	17.38	9.66
49	0.058406	13.29	8.09	0.042220	16.85	9.05
50	0.054839	13.20	7.74	0.039195	16.76	8.63
51	0.060595	12.55	7.10	0.042999	15.92	7.90
52	0.063019	12.10	6.54	0.044729	15.41	7.28
53	0.065053	11.71	6.04	0.046663	14.78	6.65
54	0.065749	11.41	5.55	0.047295	14.32	6.04
55	0.062454	11.35	5.19	0.046392	14.14	5.58
56	0.068704	10.79	4.61	0.050999	13.42	4.93
57	0.070938	10.42	4.12	0.053020	12.94	4.38
58	0.073386	10.10	3.65	0.055581	12.48	3.85
59	0.075998	9.77	3.20	0.058591	12.04	3.35
60	0.077111	9.47	2.76	0.060261	11.60	2.87
61	0.084540	9.04	2.31	0.066957	11.04	2.38
62	0.088858	8.68	1.85	0.069875	10.66	1.89
63	0.099576	8.23	1.38	0.077815	10.24	1.41
64	0.110786	7.77	0.91	0.084656	9.74	0.93

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits.
2. *Probability of death or recovery* at select age [*x*] represents the average probability of total decrement within one year for those originally entitled to disability benefits at that particular age. Values are derived from the average death probabilities shown in **table 11** and the average recovery probabilities shown in **table 18**.
3. *Time on OASDI rolls* at select age [*x*] represents the average number of future years of combined DI and OASI entitlement for those originally entitled to disability benefits at that particular age. Values are exposure-weighted averages of expected time on the combined rolls across all durations from **tables 23A, 23B** and **9C**, and reflect automatic conversion to old-age benefits upon attaining normal retirement age.
4. *Time on DI rolls* at select age [*x*] represents the average number of future years of DI entitlement for those originally entitled to benefits at that particular age. Values are exposure-weighted averages of expected time on the DI rolls across all durations from **tables 24A** and **24B**. Entitlement is not considered after conversion to old-age benefits.

Table 26.—Disabled Workers
Aggregate Probability of Death or Recovery and *Expected Time on the Rolls*, by Attained Age

(1996-2000 Social Security DI disability experience)

Attained age	Male			Female		
	Probability of death or recovery	Time on OASDI rolls	Time on DI rolls	Probability of death or recovery	Time on OASDI rolls	Time on DI rolls
16	0.006800	18.17	16.92	0.004082	22.14	19.75
17	0.013363	18.95	17.55	0.009245	23.02	20.39
18	0.022663	19.75	18.18	0.015451	23.60	20.76
19	0.028709	20.50	18.77	0.025292	24.11	21.06
20	0.032482	21.14	19.25	0.029585	24.83	21.53
21	0.039963	21.69	19.65	0.033373	25.49	21.96
22	0.045670	22.09	19.91	0.037858	26.05	22.28
23	0.054352	22.39	20.08	0.041156	26.44	22.46
24	0.057193	22.68	20.25	0.045710	26.72	22.56
25	0.057758	22.92	20.35	0.046114	26.99	22.63
26	0.061579	23.09	20.40	0.044143	27.18	22.63
27	0.058523	23.26	20.44	0.045248	27.30	22.57
28	0.058102	23.31	20.38	0.043975	27.43	22.52
29	0.056451	23.28	20.24	0.042085	27.47	22.38
30	0.056785	23.19	20.05	0.040512	27.43	22.17
31	0.057011	23.09	19.84	0.039890	27.31	21.89
32	0.054919	22.99	19.62	0.039661	27.18	21.59
33	0.052547	22.85	19.37	0.037821	27.02	21.27
34	0.052349	22.67	19.07	0.037363	26.83	20.92
35	0.051098	22.47	18.76	0.036310	26.60	20.52
36	0.049098	22.26	18.44	0.036108	26.34	20.10
37	0.047619	22.02	18.07	0.035457	26.05	19.66
38	0.046240	21.74	17.68	0.035452	25.75	19.19
39	0.046885	21.42	17.24	0.034321	25.45	18.72
40	0.045267	21.11	16.80	0.034685	25.12	18.22
41	0.044578	20.78	16.35	0.034480	24.76	17.70
42	0.044439	20.43	15.87	0.034205	24.41	17.16
43	0.044011	20.07	15.37	0.034414	24.05	16.62
44	0.044113	19.69	14.86	0.034237	23.67	16.05
45	0.043934	19.31	14.34	0.034182	23.27	15.46
46	0.043524	18.92	13.80	0.034100	22.85	14.85
47	0.042960	18.52	13.24	0.034660	22.41	14.22
48	0.043114	18.09	12.66	0.034106	21.96	13.58
49	0.041836	17.66	12.06	0.035029	21.51	12.92
50	0.040993	17.24	11.46	0.032931	21.12	12.28
51	0.041785	16.77	10.82	0.033250	20.65	11.59
52	0.042811	16.28	10.15	0.033277	20.16	10.88
53	0.043648	15.80	9.49	0.033947	19.65	10.14
54	0.044955	15.34	8.81	0.033455	19.15	9.40
55	0.043909	14.94	8.14	0.033250	18.67	8.65
56	0.045604	14.48	7.43	0.033664	18.14	7.87
57	0.046746	14.04	6.71	0.034270	17.61	7.07
58	0.048335	13.60	5.97	0.035555	17.07	6.25
59	0.049650	13.16	5.21	0.036072	16.54	5.43
60	0.051305	12.73	4.42	0.037825	16.01	4.58
61	0.053537	12.30	3.61	0.039002	15.48	3.72
62	0.054096	11.88	2.77	0.038575	14.97	2.83
63	0.055395	11.45	1.89	0.039981	14.46	1.92
64	0.056865	11.04	0.97	0.040471	13.97	0.98
65	0.055048	10.67	—	0.040148	13.54	—
66	0.057671	10.27	—	0.040897	13.08	—
67	0.061315	9.86	—	0.042527	12.62	—
68	0.065222	9.47	—	0.045170	12.15	—
69	0.068863	9.10	—	0.047351	11.70	—
70	0.073110	8.74	—	0.049357	11.26	—
71	0.076530	8.38	—	0.052013	10.83	—
72	0.081069	8.04	—	0.055712	10.39	—
73	0.085053	7.71	—	0.057499	9.98	—
74	0.090031	7.38	—	0.061155	9.55	—

Notes:

1. *Attained age* calculated as sum of select age and duration.
2. *Probability of death or recovery* at attained age *x* represents the average probability of total decrement within one year for those originally entitled to disability benefits who have attained that particular age. Values are derived from the average death probabilities shown in **table 12** and the average recovery probabilities shown in **table 19**. See **table 7C** for death probabilities beyond attained age 74.
3. *Time on OASDI rolls* at attained age *x* represents the average number of future years of combined DI and OASI entitlement for those originally entitled to disability benefits who have attained that particular age. Values are exposure-weighted averages of expected time on the combined rolls across all durations from **tables 23A** and **23B**, and reflect automatic conversion to old-age benefits upon attaining normal retirement age. See **table 9C** for expected future lifetimes beyond attained age 74.
4. *Time on DI rolls* at attained age *x* represents the average number of future years of DI entitlement for those originally entitled to benefits who have attained that particular age. Values are exposure-weighted averages of expected time on the DI rolls across all durations from **tables 24A** and **24B**. Entitlement is not considered after conversion to old-age benefits.

Table 27.—Disabled Workers
Aggregate Probability of Death or Recovery and *Expected Time on the Rolls,* by Duration

(1996-2000 Social Security DI disability experience)

	Male			Female		
Duration	Probability of death or recovery	Time on OASDI rolls	Time on DI rolls	Probability of death or recovery	Time on OASDI rolls	Time on DI rolls
0	0.088209	15.80	10.47	0.065454	20.27	12.28
1	0.058889	16.31	10.58	0.044515	20.68	12.22
2	0.047305	16.36	10.49	0.032263	20.67	12.02
3	0.047900	16.23	10.44	0.031998	20.42	11.78
4	0.054687	16.11	10.51	0.037357	20.15	11.62
5	0.053178	16.08	10.77	0.036451	19.97	11.63
6	0.051093	15.98	10.97	0.035272	19.71	11.59
7	0.049515	15.80	11.10	0.034558	19.38	11.52
8	0.049822	15.52	11.15	0.035094	18.95	11.39
9	0.050026	15.19	11.17	0.035311	18.48	11.25
10	0.051746	14.83	11.25	0.036398	17.95	11.15
11	0.052372	14.44	11.23	0.037785	17.42	11.03
12	0.053685	14.11	11.21	0.038633	16.95	10.95
13	0.054685	13.84	11.21	0.040264	16.54	10.94
14	0.055979	13.52	11.20	0.041660	16.09	10.91
15	0.057909	13.10	11.16	0.043837	15.52	10.88
16	0.061446	12.60	11.00	0.045374	14.84	10.75
17	0.063695	12.06	10.75	0.046843	14.11	10.54
18	0.067417	11.52	10.45	0.049676	13.36	10.29
19	0.070849	11.05	10.12	0.052141	12.66	10.01
20	0.073840	10.68	9.83	0.055431	12.08	9.74
21	0.076820	10.38	9.58	0.058430	11.57	9.52
22	0.079658	10.12	9.35	0.061853	11.11	9.29
23	0.081514	9.90	9.09	0.065382	10.71	9.03
24	0.083534	9.75	8.75	0.069716	10.37	8.70
25	0.084396	9.65	8.40	0.071945	10.10	8.33
26	0.085673	9.58	8.13	0.075495	9.88	7.99
27	0.085176	9.59	7.91	0.076078	9.76	7.68
28	0.083667	9.71	7.62	0.079573	9.76	7.31
29	0.083909	9.58	7.28	0.081920	9.63	6.89
30	0.087302	9.36	6.78	0.083183	9.46	6.38
31	0.090189	9.03	6.04	0.084918	9.26	5.69
32	0.092856	8.58	5.11	0.086684	9.01	4.84
33	0.095810	7.98	3.87	0.088940	8.56	3.73
34	0.099269	7.89	3.50	0.090306	8.49	3.34
35	0.102205	7.87	3.02	0.092005	8.67	2.82
36	0.104912	7.69	2.71	0.093884	8.52	2.53
37	0.107945	7.52	2.44	0.095763	8.35	2.29
38	0.111027	7.31	2.11	0.097641	8.17	1.97
39	0.114109	7.07	1.76	0.099520	7.94	1.70
40	0.117532	6.64	1.59	0.101510	7.17	1.49

Notes:

1. *Duration* measured in years since selection.
2. *Probability of death or recovery* at duration *t* represents the average probability of total decrement during the (*t*+1) year of entitlement to benefits. Values are derived from the average death probabilities shown in **table 13** and the average recovery probabilities shown in **table 20**.
3. *Time on OASDI rolls* at duration *t* represents the average number of future years of combined DI and OASI entitlement for those originally entitled to disability benefits who have not died or recovered after *t* years. Values are exposure-weighted averages of expected time on the combined rolls across all ages from **tables 23A**, **23B** and **9C**, and reflect automatic conversion to old-age benefits upon attaining normal retirement age.
4. *Time on DI rolls* at duration *t* represents the average number of future years of DI entitlement for those originally entitled to benefits who have not died or recovered after *t* years. Values are exposure-weighted averages of expected time on the DI rolls across all ages from **tables 24A** and **24B**. Entitlement is not considered after conversion to old-age benefits.

ANNUITY TABLES

Table 28A.—Male Disabled Workers

Annual Life Annuity (Due)[1]

(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	33.936	30.517	27.622	25.154	23.038	21.211	19.626	18.241	17.025	15.953	15.001	14.153	13.394	12.711	12.095	11.537	11.029
17	33.246	29.941	27.136	24.741	22.683	20.904	19.357	18.004	16.814	15.763	14.830	13.997	13.251	12.580	11.974	11.424	10.923
18	32.519	29.332	26.622	24.303	22.305	20.576	19.069	17.750	16.588	15.561	14.647	13.831	13.100	12.441	11.845	11.304	10.812
19	31.857	28.780	26.158	23.910	21.970	20.286	18.818	17.530	16.394	15.388	14.493	13.693	12.974	12.326	11.740	11.208	10.723
20	31.308	28.329	25.783	23.596	21.705	20.062	18.626	17.364	16.251	15.263	14.382	13.594	12.886	12.248	11.669	11.143	10.664
21	30.813	27.927	25.455	23.326	21.483	19.877	18.472	17.235	16.142	15.171	14.305	13.528	12.830	12.199	11.628	11.108	10.633
22	30.270	27.478	25.082	23.014	21.219	19.654	18.281	17.071	16.000	15.047	14.196	13.432	12.745	12.124	11.560	11.046	10.578
23	29.510	26.831	24.528	22.536	20.803	19.289	17.959	16.785	15.745	14.817	13.988	13.244	12.573	11.965	11.414	10.911	10.452
24	28.768	26.202	23.989	22.071	20.400	18.937	17.649	16.511	15.500	14.599	13.791	13.065	12.410	11.817	11.278	10.786	10.336
25	27.897	25.452	23.340	21.505	19.903	18.497	17.258	16.162	15.186	14.315	13.533	12.830	12.194	11.618	11.094	10.616	10.178
26	26.973	24.653	22.644	20.896	19.366	18.021	16.834	15.781	14.843	14.004	13.250	12.571	11.957	11.399	10.892	10.428	10.003
27	26.245	24.029	22.104	20.426	18.955	17.659	16.513	15.495	14.587	13.773	13.042	12.382	11.784	11.241	10.746	10.293	9.878
28	25.539	23.422	21.581	19.971	18.557	17.310	16.204	15.221	14.342	13.553	12.844	12.202	11.621	11.092	10.609	10.167	9.762
29	24.904	22.877	21.110	19.562	18.200	16.996	15.927	14.974	14.121	13.356	12.665	12.041	11.474	10.957	10.486	10.054	9.657
30	24.281	22.341	20.647	19.159	17.847	16.685	15.652	14.729	13.903	13.159	12.488	11.880	11.327	10.823	10.362	9.940	9.552
31	23.691	21.834	20.208	18.777	17.512	16.391	15.391	14.498	13.696	12.973	12.320	11.728	11.189	10.697	10.247	9.833	9.453
32	23.233	21.445	19.876	18.492	17.267	16.179	15.207	14.337	13.555	12.849	12.210	11.630	11.102	10.619	10.177	9.771	9.396
33	22.790	21.069	19.555	18.218	17.031	15.975	15.030	14.183	13.420	12.731	12.106	11.538	11.020	10.547	10.112	9.712	9.344
34	22.358	20.701	19.240	17.947	16.798	15.772	14.854	14.029	13.285	12.612	12.001	11.444	10.937	10.472	10.045	9.652	9.289
35	21.806	20.222	18.823	17.582	16.477	15.489	14.602	13.805	13.084	12.432	11.838	11.298	10.803	10.350	9.934	9.550	9.195
36	21.457	19.929	18.576	17.374	16.301	15.340	14.476	13.697	12.993	12.354	11.773	11.242	10.756	10.310	9.900	9.522	9.172
37	20.922	19.463	18.168	17.014	15.983	15.058	14.225	13.473	12.792	12.173	11.608	11.093	10.620	10.186	9.786	9.417	9.075
38	20.479	19.078	17.832	16.720	15.725	14.830	14.023	13.293	12.630	12.027	11.477	10.974	10.512	10.088	9.696	9.334	8.999
39	19.969	18.633	17.441	16.375	15.419	14.558	13.780	13.075	12.435	11.851	11.318	10.829	10.381	9.967	9.586	9.233	8.905
40	19.444	18.170	17.033	16.014	15.097	14.270	13.522	12.843	12.225	11.661	11.145	10.672	10.236	9.835	9.464	9.120	8.801
41	19.006	17.787	16.697	15.718	14.836	14.038	13.316	12.659	12.060	11.513	11.011	10.550	10.126	9.734	9.372	9.036	8.724
42	18.517	17.356	16.314	15.377	14.531	13.765	13.069	12.436	11.858	11.329	10.843	10.397	9.985	9.604	9.252	8.925	8.621
43	17.971	16.869	15.878	14.985	14.178	13.445	12.779	12.171	11.616	11.107	10.639	10.208	9.810	9.442	9.101	8.784	8.489
44	17.497	16.449	15.504	14.651	13.878	13.175	12.535	11.951	11.415	10.924	10.472	10.055	9.669	9.312	8.981	8.672	8.385
45	17.090	16.089	15.185	14.367	13.625	12.949	12.332	11.767	11.250	10.774	10.336	9.931	9.556	9.208	8.886	8.585	8.305
46	16.578	15.631	14.774	13.996	13.289	12.644	12.055	11.515	11.019	10.562	10.141	9.751	9.390	9.054	8.742	8.452	8.180
47	16.157	15.255	14.438	13.695	13.019	12.401	11.835	11.315	10.837	10.397	9.990	9.613	9.263	8.938	8.635	8.352	8.088
48	15.609	14.759	13.988	13.286	12.645	12.058	11.520	11.025	10.570	10.149	9.759	9.398	9.063	8.751	8.460	8.188	7.934
49	15.378	14.560	13.815	13.135	12.514	11.944	11.421	10.939	10.494	10.083	9.702	9.349	9.020	8.713	8.427	8.160	7.910
50	15.425	14.620	13.886	13.215	12.601	12.037	11.518	11.039	10.597	10.188	9.808	9.455	9.126	8.819	8.533	8.265	8.013
51	14.646	13.904	13.226	12.606	12.036	11.512	11.030	10.584	10.171	9.788	9.433	9.102	8.793	8.505	8.236	7.983	7.746
52	14.147	13.450	12.812	12.226	11.688	11.192	10.734	10.311	9.918	9.553	9.214	8.898	8.603	8.327	8.068	7.826	7.598
53	13.720	13.061	12.457	11.902	11.391	10.919	10.482	10.078	9.702	9.353	9.028	8.724	8.441	8.175	7.926	7.692	7.473
54	13.498	12.864	12.281	11.745	11.250	10.793	10.369	9.976	9.611	9.270	8.953	8.657	8.379	8.119	7.875	7.646	7.430
55	13.622	12.993	12.415	11.882	11.389	10.932	10.509	10.116	9.750	9.409	9.090	8.793	8.513	8.252	8.006	7.774	7.557
56	12.948	12.369	11.836	11.343	10.887	10.464	10.071	9.705	9.364	9.046	8.748	8.469	8.208	7.962	7.731	7.514	7.309
57	12.579	12.032	11.527	11.060	10.626	10.224	9.849	9.500	9.174	8.869	8.584	8.316	8.065	7.828	7.606	7.396	7.198
58	12.206	11.690	11.212	10.769	10.358	9.975	9.619	9.286	8.975	8.683	8.410	8.154	7.912	7.685	7.471	7.269	7.079
59	11.847	11.360	10.908	10.489	10.099	9.735	9.395	9.078	8.781	8.503	8.241	7.995	7.764	7.546	7.340	7.146	6.962
60	11.571	11.108	10.678	10.279	9.906	9.558	9.233	8.929	8.644	8.376	8.124	7.887	7.664	7.453	7.254	7.066	6.887
61	10.951	10.528	10.135	9.769	9.427	9.107	8.808	8.527	8.263	8.015	7.782	7.562	7.355	7.159	6.973	6.797	6.631
62	10.454	10.063	9.699	9.360	9.042	8.744	8.465	8.203	7.957	7.725	7.507	7.300	7.105	6.921	6.746	6.581	6.424
63	9.574	9.234	8.917	8.620	8.341	8.080	7.835	7.604	7.387	7.182	6.988	6.805	6.632	6.468	6.312	6.165	6.024
64	8.707	8.414	8.140	7.884	7.642	7.416	7.203	7.001	6.812	6.633	6.463	6.302	6.150	6.006	5.869	5.738	5.614

[1]Present value of annual payments of $1 **payable at the beginning of each year**, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **tables 8A** and **8C**.

Table 28B.—Male Disabled Workers
Annual Life Annuity (Immediate)[1]
(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	32.936	29.517	26.622	24.154	22.038	20.211	18.626	17.241	16.025	14.953	14.001	13.153	12.394	11.711	11.095	10.537	10.029
17	32.246	28.941	26.136	23.741	21.683	19.904	18.357	17.004	15.814	14.763	13.830	12.997	12.251	11.580	10.974	10.424	9.923
18	31.519	28.332	25.622	23.303	21.305	19.576	18.069	16.750	15.588	14.561	13.647	12.831	12.100	11.441	10.845	10.304	9.812
19	30.857	27.780	25.158	22.910	20.970	19.286	17.818	16.530	15.394	14.388	13.493	12.693	11.974	11.326	10.740	10.208	9.723
20	30.308	27.329	24.783	22.596	20.705	19.062	17.626	16.364	15.251	14.263	13.382	12.594	11.886	11.248	10.669	10.143	9.664
21	29.813	26.927	24.455	22.326	20.483	18.877	17.472	16.235	15.142	14.171	13.305	12.528	11.830	11.199	10.628	10.108	9.633
22	29.270	26.478	24.082	22.014	20.219	18.654	17.281	16.071	15.000	14.047	13.196	12.432	11.745	11.124	10.560	10.046	9.578
23	28.510	25.831	23.528	21.536	19.803	18.289	16.959	15.785	14.745	13.817	12.988	12.244	11.573	10.965	10.414	9.911	9.452
24	27.768	25.202	22.989	21.071	19.400	17.937	16.649	15.511	14.500	13.599	12.791	12.065	11.410	10.817	10.278	9.786	9.336
25	26.897	24.452	22.340	20.505	18.903	17.497	16.258	15.162	14.186	13.315	12.533	11.830	11.194	10.618	10.094	9.616	9.178
26	25.973	23.653	21.644	19.896	18.366	17.021	15.834	14.781	13.843	13.004	12.250	11.571	10.957	10.399	9.892	9.428	9.003
27	25.245	23.029	21.104	19.426	17.955	16.659	15.513	14.495	13.587	12.773	12.042	11.382	10.784	10.241	9.746	9.293	8.878
28	24.539	22.422	20.581	18.971	17.557	16.310	15.204	14.221	13.342	12.553	11.844	11.202	10.621	10.092	9.609	9.167	8.762
29	23.904	21.877	20.110	18.562	17.200	15.996	14.927	13.974	13.121	12.356	11.665	11.041	10.474	9.957	9.486	9.054	8.657
30	23.281	21.341	19.647	18.159	16.847	15.685	14.652	13.729	12.903	12.159	11.488	10.880	10.327	9.823	9.362	8.940	8.552
31	22.691	20.834	19.208	17.777	16.512	15.391	14.391	13.498	12.696	11.973	11.320	10.728	10.189	9.697	9.247	8.833	8.453
32	22.233	20.445	18.876	17.492	16.267	15.179	14.207	13.337	12.555	11.849	11.210	10.630	10.102	9.619	9.177	8.771	8.396
33	21.790	20.069	18.555	17.218	16.031	14.975	14.030	13.183	12.420	11.731	11.106	10.538	10.020	9.547	9.112	8.712	8.344
34	21.358	19.701	18.240	16.947	15.798	14.772	13.854	13.029	12.285	11.612	11.001	10.444	9.937	9.472	9.045	8.652	8.289
35	20.806	19.222	17.823	16.582	15.477	14.489	13.602	12.805	12.084	11.432	10.838	10.298	9.803	9.350	8.934	8.550	8.195
36	20.457	18.929	17.576	16.374	15.301	14.340	13.476	12.697	11.993	11.354	10.773	10.242	9.756	9.310	8.900	8.522	8.172
37	19.922	18.463	17.168	16.014	14.983	14.058	13.225	12.473	11.792	11.173	10.608	10.093	9.620	9.186	8.786	8.417	8.075
38	19.479	18.078	16.832	15.720	14.725	13.830	13.023	12.293	11.630	11.027	10.477	9.974	9.512	9.088	8.696	8.334	7.999
39	18.969	17.633	16.441	15.375	14.419	13.558	12.780	12.075	11.435	10.851	10.318	9.829	9.381	8.967	8.586	8.233	7.905
40	18.444	17.170	16.033	15.014	14.097	13.270	12.522	11.843	11.225	10.661	10.145	9.672	9.236	8.835	8.464	8.120	7.801
41	18.006	16.787	15.697	14.718	13.836	13.038	12.316	11.659	11.060	10.513	10.011	9.550	9.126	8.734	8.372	8.036	7.724
42	17.517	16.356	15.314	14.377	13.531	12.765	12.069	11.436	10.858	10.329	9.843	9.397	8.985	8.604	8.252	7.925	7.621
43	16.971	15.869	14.878	13.985	13.178	12.445	11.779	11.171	10.616	10.107	9.639	9.208	8.810	8.442	8.101	7.784	7.489
44	16.497	15.449	14.504	13.651	12.878	12.175	11.535	10.951	10.415	9.924	9.472	9.055	8.669	8.312	7.981	7.672	7.385
45	16.090	15.089	14.185	13.367	12.625	11.949	11.332	10.767	10.250	9.774	9.336	8.931	8.556	8.208	7.886	7.585	7.305
46	15.578	14.631	13.774	12.996	12.289	11.644	11.055	10.515	10.019	9.562	9.141	8.751	8.390	8.054	7.742	7.452	7.180
47	15.157	14.255	13.438	12.695	12.019	11.401	10.835	10.315	9.837	9.397	8.990	8.613	8.263	7.938	7.635	7.352	7.088
48	14.609	13.759	12.988	12.286	11.645	11.058	10.520	10.025	9.570	9.149	8.759	8.398	8.063	7.751	7.460	7.188	6.934
49	14.378	13.560	12.815	12.135	11.514	10.944	10.421	9.939	9.494	9.083	8.702	8.349	8.020	7.713	7.427	7.160	6.910
50	14.425	13.620	12.886	12.215	11.601	11.037	10.518	10.039	9.597	9.188	8.808	8.455	8.126	7.819	7.533	7.265	7.013
51	13.646	12.904	12.226	11.606	11.036	10.512	10.030	9.584	9.171	8.788	8.433	8.102	7.793	7.505	7.236	6.983	6.746
52	13.147	12.450	11.812	11.226	10.688	10.192	9.734	9.311	8.918	8.553	8.214	7.898	7.603	7.327	7.068	6.826	6.598
53	12.720	12.061	11.457	10.902	10.391	9.919	9.482	9.078	8.702	8.353	8.028	7.724	7.441	7.175	6.926	6.692	6.473
54	12.498	11.864	11.281	10.745	10.250	9.793	9.369	8.976	8.611	8.270	7.953	7.657	7.379	7.119	6.875	6.646	6.430
55	12.622	11.993	11.415	10.882	10.389	9.932	9.509	9.116	8.750	8.409	8.090	7.793	7.513	7.252	7.006	6.774	6.557
56	11.948	11.369	10.836	10.343	9.887	9.464	9.071	8.705	8.364	8.046	7.748	7.469	7.208	6.962	6.731	6.514	6.309
57	11.579	11.032	10.527	10.060	9.626	9.224	8.849	8.500	8.174	7.869	7.584	7.316	7.065	6.828	6.606	6.396	6.198
58	11.206	10.690	10.212	9.769	9.358	8.975	8.619	8.286	7.975	7.683	7.410	7.154	6.912	6.685	6.471	6.269	6.079
59	10.847	10.360	9.908	9.489	9.099	8.735	8.395	8.078	7.781	7.503	7.241	6.995	6.764	6.546	6.340	6.146	5.962
60	10.571	10.108	9.678	9.279	8.906	8.558	8.233	7.929	7.644	7.376	7.124	6.887	6.664	6.453	6.254	6.066	5.887
61	9.951	9.528	9.135	8.769	8.427	8.107	7.808	7.527	7.263	7.015	6.782	6.562	6.355	6.159	5.973	5.797	5.631
62	9.454	9.063	8.699	8.360	8.042	7.744	7.465	7.203	6.957	6.725	6.507	6.300	6.105	5.921	5.746	5.581	5.424
63	8.574	8.234	7.917	7.620	7.341	7.080	6.835	6.604	6.387	6.182	5.988	5.805	5.632	5.468	5.312	5.165	5.024
64	7.707	7.414	7.140	6.884	6.642	6.416	6.203	6.001	5.812	5.633	5.463	5.302	5.150	5.006	4.869	4.738	4.614

[1]Present value of annual payments of $1 **payable at the end of each year**, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **tables 8A** and **8C**.

Table 28C.—Male Disabled Workers

Monthly Life Annuity (Due)[1]

(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	401.720	360.679	325.930	296.316	270.914	248.991	229.958	213.339	198.747	185.869	174.447	164.266	155.152	146.957	139.558	132.852	126.753
17	393.431	353.765	320.107	291.362	266.659	245.302	226.730	210.490	196.212	183.595	172.392	162.397	153.440	145.381	138.099	131.495	125.484
18	384.716	346.466	313.936	286.097	262.126	241.365	223.281	207.444	193.501	181.165	170.198	160.404	151.619	143.707	136.553	130.061	124.147
19	376.762	339.841	308.369	281.379	258.094	237.890	220.263	204.801	191.171	179.095	168.346	158.737	150.109	142.332	135.294	128.902	123.076
20	370.176	334.419	303.872	277.619	254.925	235.200	217.961	202.817	189.447	177.587	167.018	157.560	149.059	141.389	134.442	128.128	122.370
21	364.242	329.597	299.932	274.383	252.254	232.983	216.113	201.269	188.145	176.488	166.086	156.767	148.382	140.809	133.945	127.700	122.001
22	357.719	324.209	295.451	270.630	249.090	230.297	213.818	199.295	186.436	174.999	164.781	155.616	147.361	139.899	133.128	126.965	121.335
23	348.597	316.454	288.806	264.893	244.099	225.925	209.960	195.869	183.373	172.244	162.290	153.350	145.291	137.997	131.374	125.339	119.823
24	339.705	308.896	282.336	259.315	239.257	221.692	206.237	192.573	180.439	169.616	159.924	151.209	143.343	136.218	129.741	123.835	118.432
25	329.247	299.901	274.544	252.518	233.289	216.420	201.549	188.381	176.669	166.209	156.828	148.383	140.753	133.833	127.538	121.792	116.531
26	318.160	290.317	266.202	245.211	226.848	210.707	196.454	183.812	172.550	162.477	153.431	145.278	137.902	131.207	125.109	119.538	114.432
27	309.427	282.819	259.723	239.575	221.915	206.362	192.605	180.382	169.478	159.711	150.928	143.003	135.824	129.301	123.355	117.917	112.929
28	300.953	275.545	253.440	234.116	217.143	202.168	188.898	177.089	166.537	157.072	148.549	140.848	133.866	127.513	121.716	116.410	111.539
29	293.328	269.002	247.791	229.208	212.855	198.399	185.567	174.129	163.893	154.698	146.408	138.908	132.099	125.899	120.235	115.045	110.277
30	285.852	262.572	242.228	224.367	208.617	194.669	182.265	171.191	161.266	152.337	144.276	136.974	130.337	124.287	118.754	113.681	109.015
31	278.780	256.487	236.961	219.782	204.604	191.138	179.141	168.413	158.782	150.107	142.264	135.150	128.678	122.770	117.363	112.399	107.830
32	273.278	251.816	232.976	216.367	201.664	188.594	176.931	166.483	157.091	148.618	140.948	133.982	127.637	121.839	116.527	111.646	107.150
33	267.962	247.303	229.129	213.073	198.830	186.147	174.809	164.636	155.476	147.201	139.700	132.879	126.658	120.968	115.749	110.949	106.523
34	262.783	242.891	225.353	209.827	196.028	183.716	172.692	162.785	153.851	145.768	138.431	131.751	125.652	120.068	114.940	110.219	105.863
35	256.151	237.142	220.345	205.444	192.174	180.313	169.673	160.096	151.445	143.607	136.483	129.989	124.052	118.609	113.606	108.996	104.738
36	251.971	233.629	217.385	202.946	190.062	178.524	168.156	158.808	150.352	142.679	135.695	129.321	123.486	118.131	113.204	108.658	104.456
37	245.543	228.026	212.480	198.632	186.251	175.143	165.145	156.114	147.933	140.498	133.722	127.529	121.853	116.638	111.834	107.398	103.293
38	240.226	223.410	208.455	195.106	183.149	172.403	162.713	153.947	145.994	138.756	132.151	126.106	120.560	115.458	110.754	106.406	102.379
39	234.114	218.065	203.760	190.965	179.482	169.143	159.804	151.341	143.651	136.643	130.238	124.369	118.977	114.012	109.428	105.187	101.255
40	227.807	212.519	198.863	186.624	175.619	165.691	156.708	148.555	141.134	134.361	128.162	122.475	117.243	112.420	107.963	103.834	100.002
41	222.551	207.924	194.832	183.073	172.480	162.906	154.229	146.340	139.149	132.576	126.553	121.018	115.922	111.217	106.865	102.829	99.080
42	216.691	202.747	190.239	178.983	168.823	159.625	151.273	143.669	136.726	130.371	124.539	119.173	114.226	109.654	105.420	101.490	97.835
43	210.132	196.900	185.006	174.282	164.583	155.787	147.787	140.491	133.819	127.703	122.083	116.906	112.127	107.705	103.605	99.796	96.250
44	204.448	191.856	180.514	170.267	160.983	152.547	144.862	137.841	131.411	125.509	120.077	115.067	110.436	106.146	102.164	98.461	95.010
45	199.567	187.543	176.691	166.866	157.948	149.830	142.422	135.644	129.427	123.711	118.444	113.580	109.078	104.903	101.023	97.411	94.041
46	193.423	182.043	171.750	162.413	153.922	146.179	139.101	132.614	126.654	121.168	116.104	111.422	107.083	103.054	99.305	95.811	92.549
47	188.361	177.534	167.721	158.803	150.677	143.254	136.456	130.217	124.477	119.183	114.292	109.763	105.561	101.654	98.015	94.620	91.446
48	181.786	171.586	162.323	153.889	146.189	139.143	132.680	126.738	121.263	116.207	111.529	107.190	103.160	99.409	95.911	92.644	89.587
49	179.021	169.188	160.240	152.078	144.614	137.772	131.486	125.698	120.357	115.418	110.841	106.593	102.642	98.960	95.523	92.309	89.300
50	179.579	169.911	161.097	153.042	145.663	138.888	132.653	126.904	121.591	116.672	112.108	107.866	103.916	100.231	96.788	93.565	90.544
51	170.232	161.321	153.181	145.728	138.887	132.595	126.795	121.437	116.479	111.881	107.609	103.632	99.925	96.462	93.222	90.186	87.337
52	164.246	155.872	148.207	141.174	134.708	128.750	123.249	118.160	113.442	109.061	104.984	101.185	97.638	94.321	91.214	88.299	85.561
53	159.124	151.210	143.952	137.282	131.137	125.466	120.222	115.362	110.851	106.656	102.747	99.100	95.690	92.498	89.505	86.694	84.051
54	156.458	148.839	141.840	135.396	129.450	123.954	118.864	114.141	109.751	105.663	101.849	98.287	94.953	91.828	88.896	86.139	83.544
55	157.946	150.395	143.446	137.037	131.116	125.633	120.549	115.824	111.427	107.328	103.499	99.918	96.564	93.417	90.461	87.679	85.059
56	149.857	142.907	136.498	130.577	125.095	120.011	115.288	110.893	106.795	102.969	99.392	96.040	92.897	89.944	87.167	84.551	82.083
57	145.429	138.860	132.792	127.175	121.966	117.127	112.625	108.428	104.510	100.847	97.416	94.199	91.178	88.336	85.660	83.137	80.755
58	140.951	134.750	129.010	123.688	118.745	114.145	109.859	105.858	102.117	98.615	95.331	92.247	89.348	86.618	84.044	81.615	79.319
59	136.648	130.793	125.365	120.324	115.633	111.261	107.181	103.367	99.796	96.448	93.304	90.349	87.567	84.945	82.470	80.131	77.919
60	133.330	127.770	122.606	117.801	113.323	109.143	105.235	101.577	98.147	94.927	91.899	89.049	86.363	83.829	81.434	79.168	77.023
61	125.891	120.813	116.088	111.684	107.572	103.727	100.126	96.750	93.581	90.600	87.794	85.149	82.652	80.293	78.062	75.948	73.945
62	119.927	115.233	110.857	106.772	102.951	99.373	96.018	92.867	89.905	87.116	84.486	82.005	79.660	77.442	75.341	73.349	71.459
63	109.371	105.283	101.464	97.891	94.543	91.401	88.450	85.673	83.058	80.591	78.262	76.060	73.976	72.001	70.129	68.351	66.661
64	98.960	95.441	92.147	89.058	86.157	83.430	80.863	78.443	76.159	74.001	71.960	70.027	68.194	66.454	64.802	63.230	61.735

[1]Present value of monthly payments of $1 **payable at the beginning of each month**, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **tables 8A** and **8C**.

Table 28D.—Male Disabled Workers
Monthly Life Annuity (Immediate)[1]
(1996-2000 Social Security DI disability experience)

Select	Actuarial present value of $1 annuity																
age	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	400.720	359.679	324.930	295.316	269.914	247.991	228.958	212.339	197.747	184.869	173.447	163.266	154.152	145.957	138.558	131.852	125.753
17	392.431	352.765	319.107	290.362	265.659	244.302	225.730	209.490	195.212	182.595	171.392	161.397	152.440	144.381	137.099	130.495	124.484
18	383.716	345.466	312.936	285.097	261.126	240.365	222.281	206.444	192.501	180.165	169.198	159.404	150.619	142.707	135.553	129.061	123.147
19	375.762	338.841	307.369	280.379	257.094	236.890	219.263	203.801	190.171	178.095	167.346	157.737	149.109	141.332	134.294	127.902	122.076
20	369.176	333.419	302.872	276.619	253.925	234.200	216.961	201.817	188.447	176.587	166.018	156.560	148.059	140.389	133.442	127.128	121.370
21	363.242	328.597	298.932	273.383	251.254	231.983	215.113	200.269	187.145	175.488	165.086	155.767	147.382	139.809	132.945	126.700	121.001
22	356.719	323.209	294.451	269.630	248.090	229.297	212.818	198.295	185.436	173.999	163.781	154.616	146.361	138.899	132.128	125.965	120.335
23	347.597	315.454	287.806	263.893	243.099	224.925	208.960	194.869	182.373	171.244	161.290	152.350	144.291	136.997	130.374	124.339	118.823
24	338.705	307.896	281.336	258.315	238.257	220.692	205.237	191.573	179.439	168.616	158.924	150.209	142.343	135.218	128.741	122.835	117.432
25	328.247	298.901	273.544	251.518	232.289	215.420	200.549	187.381	175.669	165.209	155.828	147.383	139.753	132.833	126.538	120.792	115.531
26	317.160	289.317	265.202	244.211	225.848	209.707	195.454	182.812	171.550	161.477	152.431	144.278	136.902	130.207	124.109	118.538	113.432
27	308.427	281.819	258.723	238.575	220.915	205.362	191.605	179.382	168.478	158.711	149.928	142.003	134.824	128.301	122.355	116.917	111.929
28	299.953	274.545	252.440	233.116	216.143	201.168	187.898	176.089	165.537	156.072	147.549	139.848	132.866	126.513	120.716	115.410	110.539
29	292.328	268.002	246.791	228.208	211.855	197.399	184.567	173.129	162.893	153.698	145.408	137.908	131.099	124.899	119.235	114.045	109.277
30	284.852	261.572	241.228	223.367	207.617	193.669	181.265	170.191	160.266	151.337	143.276	135.974	129.337	123.287	117.754	112.681	108.015
31	277.780	255.487	235.961	218.782	203.604	190.138	178.141	167.413	157.782	149.107	141.264	134.150	127.678	121.770	116.363	111.399	106.830
32	272.278	250.816	231.976	215.367	200.664	187.594	175.931	165.483	156.091	147.618	139.948	132.982	126.637	120.839	115.527	110.646	106.150
33	266.962	246.303	228.129	212.073	197.830	185.147	173.809	163.636	154.476	146.201	138.700	131.879	125.658	119.968	114.749	109.949	105.523
34	261.783	241.891	224.353	208.827	195.028	182.716	171.692	161.785	152.851	144.768	137.431	130.751	124.652	119.068	113.940	109.219	104.863
35	255.151	236.142	219.345	204.444	191.174	179.313	168.673	159.096	150.445	142.607	135.483	128.989	123.052	117.609	112.606	107.996	103.738
36	250.971	232.629	216.385	201.946	189.062	177.524	167.156	157.808	149.352	141.679	134.695	128.321	122.486	117.131	112.204	107.658	103.456
37	244.543	227.026	211.480	197.632	185.251	174.143	164.145	155.114	146.933	139.498	132.722	126.529	120.853	115.638	110.834	106.398	102.293
38	239.226	222.410	207.455	194.106	182.149	171.403	161.713	152.947	144.994	137.756	131.151	125.106	119.560	114.458	109.754	105.406	101.379
39	233.114	217.065	202.760	189.965	178.482	168.143	158.804	150.341	142.651	135.643	129.238	123.369	117.977	113.012	108.428	104.187	100.255
40	226.807	211.519	197.863	185.624	174.619	164.691	155.708	147.555	140.134	133.361	127.162	121.475	116.243	111.420	106.963	102.834	99.002
41	221.551	206.924	193.832	182.073	171.480	161.906	153.229	145.340	138.149	131.576	125.553	120.018	114.922	110.217	105.865	101.829	98.080
42	215.691	201.747	189.239	177.983	167.823	158.625	150.273	142.669	135.726	129.371	123.539	118.173	113.226	108.654	104.420	100.490	96.835
43	209.132	195.900	184.006	173.282	163.583	154.787	146.787	139.491	132.819	126.703	121.083	115.906	111.127	106.705	102.605	98.796	95.250
44	203.448	190.856	179.514	169.267	159.983	151.547	143.862	136.841	130.411	124.509	119.077	114.067	109.436	105.146	101.164	97.461	94.010
45	198.567	186.543	175.691	165.866	156.948	148.830	141.422	134.644	128.427	122.711	117.444	112.580	108.078	103.903	100.023	96.411	93.041
46	192.423	181.043	170.750	161.413	152.922	145.179	138.101	131.614	125.654	120.168	115.104	110.422	106.083	102.054	98.305	94.811	91.549
47	187.361	176.534	166.721	157.803	149.677	142.254	135.456	129.217	123.477	118.183	113.292	108.763	104.561	100.654	97.015	93.620	90.446
48	180.786	170.586	161.323	152.889	145.189	138.143	131.680	125.738	120.263	115.207	110.529	106.190	102.160	98.409	94.911	91.644	88.587
49	178.021	168.188	159.240	151.078	143.614	136.772	130.486	124.698	119.357	114.418	109.841	105.593	101.642	97.960	94.523	91.309	88.300
50	178.579	168.911	160.097	152.042	144.663	137.888	131.653	125.904	120.591	115.672	111.108	106.866	102.916	99.231	95.788	92.565	89.544
51	169.232	160.321	152.181	144.728	137.887	131.595	125.795	120.437	115.479	110.881	106.609	102.632	98.925	95.462	92.222	89.186	86.337
52	163.246	154.872	147.207	140.174	133.708	127.750	122.249	117.160	112.442	108.061	103.984	100.185	96.638	93.321	90.214	87.299	84.561
53	158.124	150.210	142.952	136.282	130.137	124.466	119.222	114.362	109.851	105.656	101.747	98.100	94.690	91.498	88.505	85.694	83.051
54	155.458	147.839	140.840	134.396	128.450	122.954	117.864	113.141	108.751	104.663	100.849	97.287	93.953	90.828	87.896	85.139	82.544
55	156.946	149.395	142.446	136.037	130.116	124.633	119.549	114.824	110.427	106.328	102.499	98.918	95.564	92.417	89.461	86.679	84.059
56	148.857	141.907	135.498	129.577	124.095	119.011	114.288	109.893	105.795	101.969	98.392	95.040	91.897	88.944	86.167	83.551	81.083
57	144.429	137.860	131.792	126.175	120.966	116.127	111.625	107.428	103.510	99.847	96.416	93.199	90.178	87.336	84.660	82.137	79.755
58	139.951	133.750	128.010	122.688	117.745	113.145	108.859	104.858	101.117	97.615	94.331	91.247	88.348	85.618	83.044	80.615	78.319
59	135.648	129.793	124.365	119.324	114.633	110.261	106.181	102.367	98.796	95.448	92.304	89.349	86.567	83.945	81.470	79.131	76.919
60	132.330	126.770	121.606	116.801	112.323	108.143	104.235	100.577	97.147	93.927	90.899	88.049	85.363	82.829	80.434	78.168	76.023
61	124.891	119.813	115.088	110.684	106.572	102.727	99.126	95.750	92.581	89.600	86.794	84.149	81.652	79.293	77.062	74.948	72.945
62	118.927	114.233	109.857	105.772	101.951	98.373	95.018	91.867	88.905	86.116	83.486	81.005	78.660	76.442	74.341	72.349	70.459
63	108.371	104.283	100.464	96.891	93.543	90.401	87.450	84.673	82.058	79.591	77.262	75.060	72.976	71.001	69.129	67.351	65.661
64	97.960	94.441	91.147	88.058	85.157	82.430	79.863	77.443	75.159	73.001	70.960	69.027	67.194	65.454	63.802	62.230	60.735

[1]Present value of monthly payments of $1 **payable at the end of each month**, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **tables 8A** and **8C**.

Table 29A.—Female Disabled Workers
Annual Life Annuity (Due)[1]
(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	36.764	32.771	29.435	26.627	24.246	22.211	20.461	18.946	17.625	16.468	15.448	14.543	13.738	13.017	12.368	11.783	11.252
17	35.902	32.054	28.832	26.113	23.803	21.827	20.124	18.647	17.359	16.229	15.231	14.346	13.557	12.850	12.214	11.639	11.117
18	35.016	31.313	28.205	25.577	23.341	21.423	19.769	18.332	17.078	15.975	15.001	14.136	13.364	12.672	12.049	11.486	10.974
19	34.316	30.734	27.721	25.168	22.991	21.122	19.506	18.102	16.873	15.792	14.836	13.987	13.228	12.547	11.934	11.379	10.875
20	33.771	30.292	27.359	24.870	22.743	20.913	19.329	17.950	16.742	15.678	14.737	13.899	13.150	12.477	11.871	11.322	10.823
21	33.478	30.072	27.194	24.747	22.651	20.846	19.281	17.916	16.719	15.663	14.728	13.895	13.150	12.480	11.876	11.328	10.830
22	33.049	29.730	26.921	24.526	22.472	20.699	19.159	17.815	16.634	15.592	14.667	13.843	13.105	12.441	11.842	11.298	10.804
23	32.454	29.241	26.515	24.186	22.185	20.455	18.950	17.634	16.477	15.454	14.545	13.734	13.008	12.353	11.762	11.226	10.738
24	31.699	28.609	25.980	23.730	21.793	20.115	18.653	17.372	16.245	15.247	14.360	13.567	12.855	12.215	11.635	11.109	10.629
25	31.035	28.054	25.513	23.334	21.454	19.822	18.398	17.149	16.048	15.072	14.203	13.426	12.728	12.098	11.529	11.011	10.539
26	30.502	27.615	25.148	23.028	21.196	19.603	18.210	16.987	15.907	14.948	14.094	13.329	12.642	12.021	11.459	10.948	10.482
27	29.978	27.182	24.788	22.726	20.940	19.385	18.023	16.825	15.766	14.824	13.985	13.232	12.555	11.943	11.388	10.883	10.422
28	29.629	26.906	24.568	22.551	20.801	19.274	17.935	16.755	15.710	14.780	13.950	13.205	12.534	11.927	11.376	10.875	10.417
29	29.075	26.444	24.182	22.225	20.523	19.036	17.730	16.577	15.555	14.644	13.830	13.098	12.439	11.842	11.299	10.805	10.353
30	28.546	26.004	23.812	21.913	20.259	18.810	17.535	16.409	15.408	14.515	13.716	12.997	12.349	11.761	11.227	10.739	10.294
31	28.081	25.618	23.491	21.643	20.031	18.616	17.370	16.266	15.284	14.408	13.622	12.914	12.275	11.695	11.168	10.687	10.246
32	27.635	25.249	23.183	21.385	19.813	18.431	17.212	16.131	15.167	14.306	13.533	12.836	12.206	11.634	11.113	10.638	10.202
33	27.070	24.772	22.778	21.039	19.515	18.174	16.988	15.935	14.995	14.154	13.398	12.715	12.097	11.536	11.025	10.557	10.128
34	26.599	24.378	22.446	20.758	19.276	17.968	16.811	15.781	14.861	14.036	13.294	12.623	12.016	11.463	10.959	10.497	10.074
35	26.019	23.884	22.023	20.393	18.960	17.694	16.570	15.569	14.673	13.869	13.144	12.489	11.894	11.353	10.859	10.406	9.990
36	25.571	23.508	21.706	20.125	18.731	17.497	16.401	15.423	14.546	13.758	13.047	12.403	11.818	11.285	10.798	10.352	9.941
37	24.925	22.951	21.223	19.704	18.362	17.172	16.113	15.166	14.316	13.551	12.860	12.234	11.664	11.144	10.668	10.232	9.831
38	24.411	22.513	20.847	19.379	18.080	16.926	15.898	14.976	14.149	13.402	12.727	12.115	11.557	11.047	10.580	10.152	9.757
39	24.031	22.194	20.579	19.152	17.888	16.763	15.758	14.856	14.045	13.313	12.650	12.047	11.498	10.995	10.535	10.112	9.722
40	23.464	21.704	20.153	18.781	17.562	16.475	15.503	14.629	13.842	13.131	12.485	11.898	11.362	10.872	10.421	10.007	9.625
41	22.866	21.184	19.699	18.382	17.209	16.163	15.224	14.380	13.618	12.928	12.301	11.730	11.209	10.731	10.292	9.888	9.515
42	22.342	20.730	19.303	18.036	16.905	15.894	14.986	14.167	13.428	12.757	12.147	11.590	11.082	10.615	10.186	9.790	9.424
43	21.876	20.328	18.955	17.732	16.640	15.661	14.780	13.985	13.266	12.613	12.018	11.474	10.977	10.520	10.099	9.711	9.352
44	21.340	19.860	18.545	17.372	16.322	15.379	14.529	13.761	13.064	12.431	11.853	11.325	10.841	10.396	9.986	9.607	9.256
45	20.791	19.379	18.122	16.998	15.991	15.084	14.265	13.524	12.851	12.238	11.678	11.166	10.696	10.263	9.863	9.494	9.152
46	20.219	18.875	17.676	16.602	15.636	14.766	13.979	13.266	12.617	12.025	11.484	10.987	10.531	10.111	9.723	9.364	9.031
47	19.688	18.408	17.262	16.233	15.307	14.471	13.714	13.026	12.399	11.827	11.303	10.822	10.379	9.971	9.593	9.244	8.919
48	19.167	17.947	16.854	15.871	14.985	14.182	13.454	12.792	12.188	11.635	11.128	10.662	10.233	9.837	9.470	9.130	8.814
49	18.801	17.630	16.578	15.630	14.773	13.996	13.290	12.647	12.059	11.521	11.027	10.572	10.152	9.764	9.405	9.071	8.760
50	18.825	17.673	16.636	15.700	14.852	14.082	13.381	12.742	12.157	11.620	11.126	10.672	10.252	9.863	9.503	9.168	8.856
51	18.056	16.978	16.006	15.127	14.330	13.604	12.942	12.338	11.783	11.274	10.805	10.372	9.972	9.602	9.257	8.937	8.639
52	17.592	16.566	15.638	14.798	14.034	13.338	12.702	12.119	11.585	11.093	10.640	10.221	9.833	9.473	9.139	8.827	8.537
53	17.047	16.078	15.200	14.403	13.677	13.014	12.407	11.851	11.339	10.868	10.432	10.030	9.656	9.310	8.987	8.686	8.405
54	16.641	15.717	14.878	14.115	13.418	12.781	12.197	11.661	11.167	10.711	10.290	9.899	9.537	9.200	8.886	8.593	8.319
55	16.559	15.658	14.838	14.091	13.408	12.782	12.208	11.679	11.191	10.741	10.324	9.937	9.578	9.243	8.931	8.640	8.367
56	15.861	15.022	14.258	13.559	12.919	12.332	11.792	11.294	10.834	10.409	10.014	9.648	9.307	8.989	8.692	8.415	8.155
57	15.355	14.564	13.842	13.181	12.575	12.017	11.504	11.029	10.590	10.184	9.806	9.455	9.128	8.822	8.537	8.269	8.018
58	14.911	14.163	13.479	12.852	12.275	11.743	11.253	10.799	10.379	9.989	9.626	9.288	8.973	8.678	8.403	8.144	7.901
59	14.394	13.692	13.048	12.457	11.912	11.409	10.944	10.513	10.114	9.742	9.397	9.074	8.773	8.491	8.226	7.978	7.745
60	13.991	13.327	12.718	12.156	11.638	11.159	10.716	10.304	9.922	9.566	9.234	8.924	8.634	8.362	8.107	7.867	7.642
61	13.231	12.625	12.067	11.552	11.075	10.634	10.225	9.845	9.491	9.160	8.852	8.564	8.293	8.040	7.802	7.578	7.366
62	12.629	12.070	11.554	11.077	10.635	10.225	9.844	9.489	9.158	8.849	8.560	8.289	8.035	7.796	7.572	7.360	7.161
63	11.741	11.242	10.780	10.353	9.956	9.586	9.243	8.922	8.622	8.342	8.080	7.833	7.602	7.384	7.179	6.985	6.803
64	10.969	10.521	10.106	9.720	9.362	9.028	8.716	8.425	8.153	7.897	7.658	7.432	7.221	7.021	6.833	6.655	6.486

[1]Present value of annual payments of $1 **payable at the beginning of each year**, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **tables 8B** and **8C**.

Table 29B.—Female Disabled Workers
Annual Life Annuity (Immediate)[1]
(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	35.764	31.771	28.435	25.627	23.246	21.211	19.461	17.946	16.625	15.468	14.448	13.543	12.738	12.017	11.368	10.783	10.252
17	34.902	31.054	27.832	25.113	22.803	20.827	19.124	17.647	16.359	15.229	14.231	13.346	12.557	11.850	11.214	10.639	10.117
18	34.016	30.313	27.205	24.577	22.341	20.423	18.769	17.332	16.078	14.975	14.001	13.136	12.364	11.672	11.049	10.486	9.974
19	33.316	29.734	26.721	24.168	21.991	20.122	18.506	17.102	15.873	14.792	13.836	12.987	12.228	11.547	10.934	10.379	9.875
20	32.771	29.292	26.359	23.870	21.743	19.913	18.329	16.950	15.742	14.678	13.737	12.899	12.150	11.477	10.871	10.322	9.823
21	32.478	29.072	26.194	23.747	21.651	19.846	18.281	16.916	15.719	14.663	13.728	12.895	12.150	11.480	10.876	10.328	9.830
22	32.049	28.730	25.921	23.526	21.472	19.699	18.159	16.815	15.634	14.592	13.667	12.843	12.105	11.441	10.842	10.298	9.804
23	31.454	28.241	25.515	23.186	21.185	19.455	17.950	16.634	15.477	14.454	13.545	12.734	12.008	11.353	10.762	10.226	9.738
24	30.699	27.609	24.980	22.730	20.793	19.115	17.653	16.372	15.245	14.247	13.360	12.567	11.855	11.215	10.635	10.109	9.629
25	30.035	27.054	24.513	22.334	20.454	18.822	17.398	16.149	15.048	14.072	13.203	12.426	11.728	11.098	10.529	10.011	9.539
26	29.502	26.615	24.148	22.028	20.196	18.603	17.210	15.987	14.907	13.948	13.094	12.329	11.642	11.021	10.459	9.948	9.482
27	28.978	26.182	23.788	21.726	19.940	18.385	17.023	15.825	14.766	13.824	12.985	12.232	11.555	10.943	10.388	9.883	9.422
28	28.629	25.906	23.568	21.551	19.801	18.274	16.935	15.755	14.710	13.780	12.950	12.205	11.534	10.927	10.376	9.875	9.417
29	28.075	25.444	23.182	21.225	19.523	18.036	16.730	15.577	14.555	13.644	12.830	12.098	11.439	10.842	10.299	9.805	9.353
30	27.546	25.004	22.812	20.913	19.259	17.810	16.535	15.409	14.408	13.515	12.716	11.997	11.349	10.761	10.227	9.739	9.294
31	27.081	24.618	22.491	20.643	19.031	17.616	16.370	15.266	14.284	13.408	12.622	11.914	11.275	10.695	10.168	9.687	9.246
32	26.635	24.249	22.183	20.385	18.813	17.431	16.212	15.131	14.167	13.306	12.533	11.836	11.206	10.634	10.113	9.638	9.202
33	26.070	23.772	21.778	20.039	18.515	17.174	15.988	14.935	13.995	13.154	12.398	11.715	11.097	10.536	10.025	9.557	9.128
34	25.599	23.378	21.446	19.758	18.276	16.968	15.811	14.781	13.861	13.036	12.294	11.623	11.016	10.463	9.959	9.497	9.074
35	25.019	22.884	21.023	19.393	17.960	16.694	15.570	14.569	13.673	12.869	12.144	11.489	10.894	10.353	9.859	9.406	8.990
36	24.571	22.508	20.706	19.125	17.731	16.497	15.401	14.423	13.546	12.758	12.047	11.403	10.818	10.285	9.798	9.352	8.941
37	23.925	21.951	20.223	18.704	17.362	16.172	15.113	14.166	13.316	12.551	11.860	11.234	10.664	10.144	9.668	9.232	8.831
38	23.411	21.513	19.847	18.379	17.080	15.926	14.898	13.976	13.149	12.402	11.727	11.115	10.557	10.047	9.580	9.152	8.757
39	23.031	21.194	19.579	18.152	16.888	15.763	14.758	13.856	13.045	12.313	11.650	11.047	10.498	9.995	9.535	9.112	8.722
40	22.464	20.704	19.153	17.781	16.562	15.475	14.503	13.629	12.842	12.131	11.485	10.898	10.362	9.872	9.421	9.007	8.625
41	21.866	20.184	18.699	17.382	16.209	15.163	14.224	13.380	12.618	11.928	11.301	10.730	10.209	9.731	9.292	8.888	8.515
42	21.342	19.730	18.303	17.036	15.905	14.894	13.986	13.167	12.428	11.757	11.147	10.590	10.082	9.615	9.186	8.790	8.424
43	20.876	19.328	17.955	16.732	15.640	14.661	13.780	12.985	12.266	11.613	11.018	10.474	9.977	9.520	9.099	8.711	8.352
44	20.340	18.860	17.545	16.372	15.322	14.379	13.529	12.761	12.064	11.431	10.853	10.325	9.841	9.396	8.986	8.607	8.256
45	19.791	18.379	17.122	15.998	14.991	14.084	13.265	12.524	11.851	11.238	10.678	10.166	9.696	9.263	8.863	8.494	8.152
46	19.219	17.875	16.676	15.602	14.636	13.766	12.979	12.266	11.617	11.025	10.484	9.987	9.531	9.111	8.723	8.364	8.031
47	18.688	17.408	16.262	15.233	14.307	13.471	12.714	12.026	11.399	10.827	10.303	9.822	9.379	8.971	8.593	8.244	7.919
48	18.167	16.947	15.854	14.871	13.985	13.182	12.454	11.792	11.188	10.635	10.128	9.662	9.233	8.837	8.470	8.130	7.814
49	17.801	16.630	15.578	14.630	13.773	12.996	12.290	11.647	11.059	10.521	10.027	9.572	9.152	8.764	8.405	8.071	7.760
50	17.825	16.673	15.636	14.700	13.852	13.082	12.381	11.742	11.157	10.620	10.126	9.672	9.252	8.863	8.503	8.168	7.856
51	17.056	15.978	15.006	14.127	13.330	12.604	11.942	11.338	10.783	10.274	9.805	9.372	8.972	8.602	8.257	7.937	7.639
52	16.592	15.566	14.638	13.798	13.034	12.338	11.702	11.119	10.585	10.093	9.640	9.221	8.833	8.473	8.139	7.827	7.537
53	16.047	15.078	14.200	13.403	12.677	12.014	11.407	10.851	10.339	9.868	9.432	9.030	8.656	8.310	7.987	7.686	7.405
54	15.641	14.717	13.878	13.115	12.418	11.781	11.197	10.661	10.167	9.711	9.290	8.899	8.537	8.200	7.886	7.593	7.319
55	15.559	14.658	13.838	13.091	12.408	11.782	11.208	10.679	10.191	9.741	9.324	8.937	8.578	8.243	7.931	7.640	7.367
56	14.861	14.022	13.258	12.559	11.919	11.332	10.792	10.294	9.834	9.409	9.014	8.648	8.307	7.989	7.692	7.415	7.155
57	14.355	13.564	12.842	12.181	11.575	11.017	10.504	10.029	9.590	9.184	8.806	8.455	8.128	7.822	7.537	7.269	7.018
58	13.911	13.163	12.479	11.852	11.275	10.743	10.253	9.799	9.379	8.989	8.626	8.288	7.973	7.678	7.403	7.144	6.901
59	13.394	12.692	12.048	11.457	10.912	10.409	9.944	9.513	9.114	8.742	8.397	8.074	7.773	7.491	7.226	6.978	6.745
60	12.991	12.327	11.718	11.156	10.638	10.159	9.716	9.304	8.922	8.566	8.234	7.924	7.634	7.362	7.107	6.867	6.642
61	12.231	11.625	11.067	10.552	10.075	9.634	9.225	8.845	8.491	8.160	7.852	7.564	7.293	7.040	6.802	6.578	6.366
62	11.629	11.070	10.554	10.077	9.635	9.225	8.844	8.489	8.158	7.849	7.560	7.289	7.035	6.796	6.572	6.360	6.161
63	10.741	10.242	9.780	9.353	8.956	8.586	8.243	7.922	7.622	7.342	7.080	6.833	6.602	6.384	6.179	5.985	5.803
64	9.969	9.521	9.106	8.720	8.362	8.028	7.716	7.425	7.153	6.897	6.658	6.432	6.221	6.021	5.833	5.655	5.486

[1]Present value of annual payments of $1 **payable at the end of each year**, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **tables 8B** and **8C**.

Table 29C.—Female Disabled Workers
Monthly Life Annuity (Due)[1]
(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	435.648	387.731	347.698	313.994	285.408	260.988	239.982	221.794	205.946	192.054	179.807	168.952	159.280	150.622	142.836	135.804	129.426
17	425.313	379.125	340.451	307.825	280.100	256.375	235.936	218.213	202.750	189.181	177.205	166.580	157.107	148.619	140.981	134.078	127.815
18	414.679	370.230	332.928	301.396	274.549	251.537	231.680	214.437	199.374	186.139	174.447	164.064	154.797	146.489	139.007	132.241	126.099
19	406.279	363.281	327.118	296.484	270.355	247.918	228.528	211.666	196.918	183.944	172.470	162.271	153.162	144.988	137.622	130.957	124.903
20	399.731	357.976	322.780	292.904	267.373	245.411	226.401	209.847	195.348	182.578	171.273	161.213	152.221	144.146	136.863	130.269	124.276
21	396.215	355.335	320.800	291.425	266.275	244.605	225.817	209.434	195.065	182.396	171.167	161.167	152.220	144.179	136.922	130.348	124.369
22	391.070	351.241	317.518	288.776	264.121	242.840	224.361	208.223	194.051	181.540	170.440	160.545	151.683	143.713	136.515	129.989	124.051
23	383.931	345.370	312.649	284.702	260.683	239.915	221.851	206.052	192.159	179.879	168.972	159.238	150.513	142.658	135.559	129.119	123.255
24	374.875	337.780	306.231	279.229	255.977	235.834	218.286	202.915	189.379	177.399	166.745	157.227	148.687	140.992	134.032	127.713	121.955
25	366.907	331.128	300.629	274.472	251.903	232.318	215.227	200.234	187.012	175.295	164.863	155.533	147.154	139.597	132.756	126.540	120.873
26	360.506	325.852	296.247	270.803	248.807	229.686	212.973	198.288	185.321	173.815	163.559	154.377	146.123	138.672	131.921	125.783	120.183
27	354.222	320.659	291.922	267.173	245.737	227.069	210.725	196.343	183.626	172.327	162.244	153.208	145.076	137.729	131.067	125.005	119.471
28	350.036	317.344	289.290	265.080	244.070	225.741	209.667	195.501	182.957	171.798	161.828	152.883	144.825	137.539	130.927	124.905	119.404
29	343.388	311.810	284.651	261.163	240.740	222.891	207.212	193.372	181.099	170.167	160.388	151.604	143.683	136.514	130.002	124.067	118.641
30	337.037	306.521	280.217	257.421	237.561	220.172	204.872	191.345	179.333	168.619	159.022	150.393	142.603	135.546	129.131	123.279	117.924
31	331.452	301.893	276.357	254.182	234.826	217.848	202.884	189.634	177.852	167.328	157.892	149.396	141.720	134.759	128.425	122.644	117.350
32	326.099	297.458	272.661	251.083	232.212	215.629	200.990	188.009	176.448	166.109	156.826	148.461	140.894	134.025	127.771	122.056	116.821
33	319.321	291.737	267.802	246.930	228.641	212.540	198.303	185.657	174.378	164.278	155.198	147.006	139.588	132.847	126.704	121.086	115.934
34	313.676	287.009	263.819	243.555	225.764	210.074	196.176	183.813	172.770	162.868	153.956	145.905	138.607	131.969	125.914	120.372	115.286
35	306.716	281.085	258.746	239.185	221.978	206.775	193.285	181.266	170.515	160.861	152.160	144.291	137.150	130.649	124.712	119.274	114.280
36	301.340	276.573	254.940	235.958	219.228	204.419	191.257	179.512	168.990	159.529	150.991	143.260	136.237	129.837	123.987	118.624	113.693
37	293.586	269.890	249.147	230.907	214.799	200.515	187.797	176.430	166.231	157.047	148.749	141.225	134.383	128.140	122.429	117.187	112.365
38	287.419	264.626	244.629	227.009	211.419	197.569	185.216	174.157	164.220	155.260	147.154	139.795	133.095	126.976	121.372	116.224	111.485
39	282.861	260.805	241.413	224.291	209.113	195.605	183.537	172.716	162.978	154.186	146.222	138.984	132.386	126.354	120.824	115.741	111.057
40	276.050	254.921	236.303	219.830	205.199	192.153	180.478	169.993	160.543	151.999	144.248	137.195	130.759	124.868	119.463	114.489	109.901
41	268.879	248.685	230.851	215.041	200.969	188.400	177.132	166.996	157.847	149.563	142.038	135.183	128.919	123.180	117.908	113.052	108.570
42	262.592	243.236	226.106	210.888	197.318	185.175	174.271	164.445	155.564	147.511	140.186	133.504	127.392	121.787	116.632	111.880	107.489
43	256.999	238.410	221.923	207.246	194.134	182.379	171.805	162.262	153.623	145.778	138.634	132.108	126.132	120.645	115.594	110.934	106.623
44	250.564	232.800	217.010	202.925	190.317	178.994	168.790	159.566	151.203	143.597	136.661	130.318	124.502	119.156	114.229	109.679	105.466
45	243.970	227.026	211.933	198.442	186.342	175.454	165.625	156.726	148.645	141.285	134.564	128.409	122.759	117.559	112.762	108.327	104.216
46	237.111	220.980	206.579	193.681	182.090	171.641	162.193	153.625	145.832	138.724	132.224	126.264	120.786	115.739	111.078	106.764	102.763
47	230.743	215.364	201.606	189.259	178.141	168.101	159.007	150.747	143.222	136.349	130.055	124.277	118.960	114.056	109.522	105.321	101.420
48	224.483	209.844	196.719	184.916	174.268	164.635	155.893	147.940	140.683	134.046	127.959	122.364	117.208	112.447	108.040	103.953	100.154
49	220.098	206.036	193.403	182.019	171.730	162.404	153.927	146.202	139.144	132.678	126.740	121.275	116.234	111.572	107.254	103.244	99.514
50	220.385	206.552	194.099	182.856	172.676	163.433	155.019	147.338	140.311	133.865	127.938	122.476	117.432	112.764	108.434	104.411	100.665
51	211.149	198.213	186.544	175.986	166.408	157.696	149.750	142.486	135.828	129.712	124.080	118.883	114.077	109.624	105.488	101.642	98.056
52	205.581	193.263	182.128	172.034	162.859	154.498	146.860	139.866	133.446	127.539	122.093	117.061	112.401	108.079	104.060	100.318	96.827
53	199.047	187.411	176.869	167.293	158.572	150.611	143.325	136.641	130.496	124.835	119.607	114.770	110.285	106.119	102.242	98.627	95.251
54	194.178	183.081	173.007	163.838	155.473	147.822	140.808	134.365	128.431	122.956	117.894	113.204	108.850	104.801	101.028	97.507	94.215
55	193.186	182.366	172.524	163.549	155.346	147.831	140.930	134.580	128.725	123.315	118.306	113.659	109.341	105.320	101.570	98.066	94.788
56	184.815	174.741	165.558	157.167	149.483	142.430	135.943	129.963	124.440	119.329	114.590	110.187	106.091	102.271	98.704	95.368	92.243
57	178.739	169.246	160.575	152.636	145.351	138.653	132.482	126.783	121.512	116.626	112.089	107.869	103.936	100.266	96.834	93.620	90.606
58	173.415	164.435	156.216	148.677	141.746	135.362	129.469	124.020	118.970	114.284	109.925	105.866	102.078	98.538	95.224	92.117	89.201
59	167.211	158.779	151.046	143.938	137.392	131.351	125.766	120.592	115.792	111.329	107.173	103.296	99.674	96.285	93.109	90.128	87.327
60	162.373	154.403	147.079	140.334	134.110	128.356	123.027	118.083	113.488	109.210	105.220	101.493	98.007	94.740	91.675	88.795	86.086
61	153.255	145.973	139.266	133.077	127.355	122.055	117.137	112.566	108.311	104.343	100.636	97.169	93.920	90.873	88.009	85.315	82.777
62	146.029	139.312	133.112	127.380	122.070	117.142	112.562	108.297	104.320	100.605	97.130	93.874	90.819	87.949	85.249	82.705	80.306
63	135.377	129.378	123.830	118.689	113.916	109.479	105.347	101.493	97.892	94.522	91.365	88.403	85.620	83.000	80.533	78.205	76.007
64	126.108	120.724	115.734	111.100	106.790	102.775	99.029	95.529	92.253	89.182	86.300	83.592	81.043	78.641	76.375	74.234	72.210

[1]Present value of monthly payments of $1 **payable at the beginning of each month**, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **tables 8B** and **8C**.

Table 29D.—Female Disabled Workers
Monthly Life Annuity (Immediate)[1]
(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	434.648	386.731	346.698	312.994	284.408	259.988	238.982	220.794	204.946	191.054	178.807	167.952	158.280	149.622	141.836	134.804	128.426
17	424.313	378.125	339.451	306.825	279.100	255.375	234.936	217.213	201.750	188.181	176.205	165.580	156.107	147.619	139.981	133.078	126.815
18	413.679	369.230	331.928	300.396	273.549	250.537	230.680	213.437	198.374	185.139	173.447	163.064	153.797	145.489	138.007	131.241	125.099
19	405.279	362.281	326.118	295.484	269.355	246.918	227.528	210.666	195.918	182.944	171.470	161.271	152.162	143.988	136.622	129.957	123.903
20	398.731	356.976	321.780	291.904	266.373	244.411	225.401	208.847	194.348	181.578	170.273	160.213	151.221	143.146	135.863	129.269	123.276
21	395.215	354.335	319.800	290.425	265.275	243.605	224.817	208.434	194.065	181.396	170.167	160.167	151.220	143.179	135.922	129.348	123.369
22	390.070	350.241	316.518	287.776	263.121	241.840	223.361	207.223	193.051	180.540	169.440	159.545	150.683	142.713	135.515	128.989	123.051
23	382.931	344.370	311.649	283.702	259.683	238.915	220.851	205.052	191.159	178.879	167.972	158.238	149.513	141.658	134.559	128.119	122.255
24	373.875	336.780	305.231	278.229	254.977	234.834	217.286	201.915	188.379	176.399	165.745	156.227	147.687	139.992	133.032	126.713	120.955
25	365.907	330.128	299.629	273.472	250.903	231.318	214.227	199.234	186.012	174.295	163.863	154.533	146.154	138.597	131.756	125.540	119.873
26	359.506	324.852	295.247	269.803	247.807	228.686	211.973	197.288	184.321	172.815	162.559	153.377	145.123	137.672	130.921	124.783	119.183
27	353.222	319.659	290.922	266.173	244.737	226.069	209.725	195.343	182.626	171.327	161.244	152.208	144.076	136.729	130.067	124.005	118.471
28	349.036	316.344	288.290	264.080	243.070	224.741	208.667	194.501	181.957	170.798	160.828	151.883	143.825	136.539	129.927	123.905	118.404
29	342.388	310.810	283.651	260.163	239.740	221.891	206.212	192.372	180.099	169.167	159.388	150.604	142.683	135.514	129.002	123.067	117.641
30	336.037	305.521	279.217	256.421	236.561	219.172	203.872	190.345	178.333	167.619	158.022	149.393	141.603	134.546	128.131	122.279	116.924
31	330.452	300.893	275.357	253.182	233.826	216.848	201.884	188.634	176.852	166.328	156.892	148.396	140.720	133.759	127.425	121.644	116.350
32	325.099	296.458	271.661	250.083	231.212	214.629	199.990	187.009	175.448	165.109	155.826	147.461	139.894	133.025	126.771	121.056	115.821
33	318.321	290.737	266.802	245.930	227.641	211.540	197.303	184.657	173.378	163.278	154.198	146.006	138.588	131.847	125.704	120.086	114.934
34	312.676	286.009	262.819	242.555	224.764	209.074	195.176	182.813	171.770	161.868	152.956	144.905	137.607	130.969	124.914	119.372	114.286
35	305.716	280.085	257.746	238.185	220.978	205.775	192.285	180.266	169.515	159.861	151.160	143.291	136.150	129.649	123.712	118.274	113.280
36	300.340	275.573	253.940	234.958	218.228	203.419	190.257	178.512	167.990	158.529	149.991	142.260	135.237	128.837	122.987	117.624	112.693
37	292.586	268.890	248.147	229.907	213.799	199.515	186.797	175.430	165.231	156.047	147.749	140.225	133.383	127.140	121.429	116.187	111.365
38	286.419	263.626	243.629	226.009	210.419	196.569	184.216	173.157	163.220	154.260	146.154	138.795	132.095	125.976	120.372	115.224	110.485
39	281.861	259.805	240.413	223.291	208.113	194.605	182.537	171.716	161.978	153.186	145.222	137.984	131.386	125.354	119.824	114.741	110.057
40	275.050	253.921	235.303	218.830	204.199	191.153	179.478	168.993	159.543	150.999	143.248	136.195	129.759	123.868	118.463	113.489	108.901
41	267.879	247.685	229.851	214.041	199.969	187.400	176.132	165.996	156.847	148.563	141.038	134.183	127.919	122.180	116.908	112.052	107.570
42	261.592	242.236	225.106	209.888	196.318	184.175	173.271	163.445	154.564	146.511	139.186	132.504	126.392	120.787	115.632	110.880	106.489
43	255.999	237.410	220.923	206.246	193.134	181.379	170.805	161.262	152.623	144.778	137.634	131.108	125.132	119.645	114.594	109.934	105.623
44	249.564	231.800	216.010	201.925	189.317	177.994	167.790	158.566	150.203	142.597	135.661	129.318	123.502	118.156	113.229	108.679	104.466
45	242.970	226.026	210.933	197.442	185.342	174.454	164.625	155.726	147.645	140.285	133.564	127.409	121.759	116.559	111.762	107.327	103.216
46	236.111	219.980	205.579	192.681	181.090	170.641	161.193	152.625	144.832	137.724	131.224	125.264	119.786	114.739	110.078	105.764	101.763
47	229.743	214.364	200.606	188.259	177.141	167.101	158.007	149.747	142.222	135.349	129.055	123.277	117.960	113.056	108.522	104.321	100.420
48	223.483	208.844	195.719	183.916	173.268	163.635	154.893	146.940	139.683	133.046	126.959	121.364	116.208	111.447	107.040	102.953	99.154
49	219.098	205.036	192.403	181.019	170.730	161.404	152.927	145.202	138.144	131.678	125.740	120.275	115.234	110.572	106.254	102.244	98.514
50	219.385	205.552	193.099	181.856	171.676	162.433	154.019	146.338	139.311	132.865	126.938	121.476	116.432	111.764	107.434	103.411	99.665
51	210.149	197.213	185.544	174.986	165.408	156.696	148.750	141.486	134.828	128.712	123.080	117.883	113.077	108.624	104.488	100.642	97.056
52	204.581	192.263	181.128	171.034	161.859	153.498	145.860	138.866	132.446	126.539	121.093	116.061	111.401	107.079	103.060	99.318	95.827
53	198.047	186.411	175.869	166.293	157.572	149.611	142.325	135.641	129.496	123.835	118.607	113.770	109.285	105.119	101.242	97.627	94.251
54	193.178	182.081	172.007	162.838	154.473	146.822	139.808	133.365	127.431	121.956	116.894	112.204	107.850	103.801	100.028	96.507	93.215
55	192.186	181.366	171.524	162.549	154.346	146.831	139.930	133.580	127.725	122.315	117.306	112.659	108.341	104.320	100.570	97.066	93.788
56	183.815	173.741	164.558	156.167	148.483	141.430	134.943	128.963	123.440	118.329	113.590	109.187	105.091	101.271	97.704	94.368	91.243
57	177.739	168.246	159.575	151.636	144.351	137.653	131.482	125.783	120.512	115.626	111.089	106.869	102.936	99.266	95.834	92.620	89.606
58	172.415	163.435	155.216	147.677	140.746	134.362	128.469	123.020	117.970	113.284	108.925	104.866	101.078	97.538	94.224	91.117	88.201
59	166.211	157.779	150.046	142.938	136.392	130.351	124.766	119.592	114.792	110.329	106.173	102.296	98.674	95.285	92.109	89.128	86.327
60	161.373	153.403	146.079	139.334	133.110	127.356	122.027	117.083	112.488	108.210	104.220	100.493	97.007	93.740	90.675	87.795	85.086
61	152.255	144.973	138.266	132.077	126.355	121.055	116.137	111.566	107.311	103.343	99.636	96.169	92.920	89.873	87.009	84.315	81.777
62	145.029	138.312	132.112	126.380	121.070	116.142	111.562	107.297	103.320	99.605	96.130	92.874	89.819	86.949	84.249	81.705	79.306
63	134.377	128.378	122.830	117.689	112.916	108.479	104.347	100.493	96.892	93.522	90.365	87.403	84.620	82.000	79.533	77.205	75.007
64	125.108	119.724	114.734	110.100	105.790	101.775	98.029	94.529	91.253	88.182	85.300	82.592	80.043	77.641	75.375	73.234	71.210

[1]Present value of monthly payments of $1 **payable at the end of each month**, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **tables 8B** and **8C**.

Table 30A.—Male Disabled Workers

Annual Life Annuity to Age 65 (Due)[1]

(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	14.984	14.016	13.164	12.411	11.743	11.147	10.613	10.133	9.700	9.307	8.949	8.623	8.324	8.048	7.794	7.559	7.341
17	15.595	14.564	13.656	12.853	12.140	11.504	10.935	10.424	9.962	9.544	9.164	8.817	8.500	8.208	7.939	7.691	7.460
18	16.307	15.205	14.234	13.375	12.612	11.932	11.323	10.776	10.282	9.835	9.429	9.059	8.720	8.409	8.123	7.859	7.614
19	17.070	15.897	14.862	13.946	13.132	12.406	11.756	11.171	10.643	10.166	9.732	9.337	8.976	8.644	8.340	8.059	7.799
20	17.694	16.469	15.386	14.427	13.573	12.810	12.127	11.512	10.958	10.456	9.999	9.584	9.204	8.855	8.535	8.240	7.967
21	18.250	16.984	15.865	14.871	13.985	13.193	12.482	11.843	11.265	10.742	10.266	9.833	9.436	9.073	8.739	8.431	8.146
22	18.461	17.189	16.060	15.057	14.162	13.360	12.639	11.990	11.403	10.871	10.387	9.946	9.542	9.171	8.830	8.516	8.226
23	18.321	17.074	15.966	14.979	14.096	13.304	12.592	11.949	11.367	10.838	10.357	9.918	9.516	9.147	8.807	8.493	8.203
24	18.042	16.834	15.758	14.798	13.937	13.164	12.467	11.838	11.267	10.748	10.274	9.842	9.445	9.081	8.746	8.436	8.149
25	17.558	16.406	15.378	14.458	13.632	12.888	12.217	11.609	11.057	10.555	10.096	9.676	9.291	8.937	8.610	8.308	8.029
26	17.118	16.018	15.035	14.153	13.359	12.643	11.996	11.408	10.874	10.387	9.942	9.534	9.159	8.813	8.495	8.200	7.927
27	16.910	15.842	14.886	14.025	13.250	12.549	11.914	11.337	10.811	10.331	9.892	9.489	9.118	8.776	8.461	8.168	7.897
28	16.548	15.527	14.609	13.782	13.035	12.358	11.744	11.185	10.674	10.208	9.780	9.387	9.025	8.690	8.381	8.095	7.829
29	16.317	15.330	14.441	13.638	12.911	12.252	11.651	11.104	10.604	10.146	9.725	9.338	8.981	8.652	8.347	8.063	7.800
30	16.120	15.164	14.302	13.520	12.812	12.167	11.580	11.043	10.552	10.101	9.687	9.305	8.953	8.626	8.324	8.044	7.782
31	15.901	14.979	14.145	13.387	12.699	12.071	11.498	10.973	10.492	10.050	9.643	9.267	8.920	8.598	8.299	8.022	7.763
32	15.744	14.852	14.042	13.305	12.634	12.020	11.459	10.945	10.472	10.037	9.635	9.264	8.921	8.602	8.306	8.031	7.774
33	15.555	14.694	13.910	13.196	12.543	11.946	11.398	10.895	10.432	10.005	9.610	9.245	8.906	8.592	8.299	8.027	7.772
34	15.301	14.475	13.721	13.033	12.402	11.824	11.293	10.803	10.352	9.935	9.550	9.192	8.860	8.551	8.263	7.995	7.744
35	15.027	14.237	13.514	12.852	12.245	11.686	11.172	10.698	10.260	9.854	9.478	9.129	8.804	8.502	8.220	7.956	7.709
36	14.896	14.133	13.433	12.791	12.200	11.655	11.153	10.688	10.258	9.860	9.489	9.145	8.824	8.525	8.245	7.984	7.739
37	14.631	13.902	13.233	12.616	12.048	11.523	11.037	10.588	10.171	9.783	9.422	9.086	8.773	8.480	8.206	7.950	7.709
38	14.385	13.689	13.047	12.454	11.907	11.400	10.930	10.494	10.089	9.712	9.360	9.032	8.726	8.439	8.170	7.918	7.681
39	14.050	13.392	12.784	12.221	11.699	11.215	10.766	10.348	9.958	9.595	9.256	8.939	8.642	8.364	8.102	7.857	7.626
40	13.753	13.129	12.551	12.015	11.517	11.054	10.623	10.221	9.846	9.496	9.168	8.860	8.572	8.302	8.047	7.808	7.582
41	13.518	12.925	12.374	11.861	11.384	10.939	10.524	10.136	9.774	9.434	9.115	8.816	8.536	8.271	8.023	7.788	7.567
42	13.198	12.639	12.118	11.632	11.178	10.755	10.359	9.987	9.640	9.313	9.007	8.718	8.447	8.191	7.950	7.723	7.507
43	12.818	12.294	11.806	11.349	10.922	10.521	10.146	9.794	9.463	9.152	8.859	8.583	8.323	8.077	7.845	7.626	7.418
44	12.470	11.981	11.523	11.094	10.691	10.313	9.958	9.624	9.309	9.012	8.733	8.469	8.219	7.983	7.760	7.548	7.347
45	12.133	11.677	11.249	10.847	10.468	10.112	9.776	9.460	9.161	8.879	8.612	8.360	8.121	7.894	7.680	7.476	7.283
46	11.706	11.286	10.890	10.517	10.166	9.834	9.521	9.225	8.944	8.679	8.428	8.190	7.964	7.749	7.545	7.352	7.167
47	11.324	10.937	10.571	10.226	9.899	9.590	9.298	9.021	8.758	8.508	8.272	8.047	7.833	7.629	7.436	7.251	7.075
48	10.814	10.464	10.132	9.818	9.520	9.238	8.969	8.714	8.472	8.242	8.023	7.814	7.615	7.425	7.244	7.072	6.907
49	10.520	10.197	9.889	9.597	9.320	9.056	8.805	8.566	8.338	8.121	7.914	7.716	7.528	7.347	7.175	7.010	6.852
50	10.365	10.063	9.775	9.501	9.239	8.990	8.752	8.525	8.309	8.101	7.903	7.714	7.533	7.359	7.193	7.034	6.881
51	9.623	9.361	9.112	8.874	8.646	8.428	8.220	8.021	7.830	7.647	7.472	7.304	7.142	6.988	6.839	6.696	6.559
52	9.044	8.816	8.598	8.388	8.188	7.995	7.811	7.634	7.464	7.301	7.144	6.993	6.848	6.709	6.574	6.445	6.321
53	8.504	8.305	8.115	7.932	7.756	7.587	7.424	7.268	7.117	6.972	6.832	6.698	6.568	6.443	6.322	6.206	6.093
54	8.018	7.846	7.681	7.521	7.367	7.219	7.076	6.938	6.804	6.676	6.552	6.432	6.316	6.204	6.095	5.990	5.889
55	7.664	7.513	7.368	7.227	7.091	6.960	6.833	6.710	6.591	6.476	6.364	6.256	6.152	6.050	5.952	5.857	5.765
56	6.919	6.798	6.681	6.567	6.456	6.349	6.245	6.145	6.047	5.952	5.860	5.771	5.684	5.599	5.517	5.438	5.360
57	6.290	6.192	6.098	6.006	5.916	5.829	5.745	5.663	5.582	5.505	5.429	5.355	5.283	5.213	5.145	5.078	5.013
58	5.627	5.551	5.478	5.406	5.337	5.269	5.202	5.138	5.074	5.013	4.953	4.894	4.836	4.780	4.726	4.672	4.620
59	4.937	4.881	4.827	4.774	4.722	4.672	4.622	4.573	4.526	4.479	4.434	4.389	4.346	4.303	4.261	4.220	4.180
60	4.245	4.206	4.168	4.131	4.095	4.059	4.024	3.990	3.956	3.923	3.891	3.859	3.827	3.797	3.766	3.737	3.708
61	3.454	3.431	3.408	3.385	3.362	3.340	3.319	3.297	3.276	3.255	3.235	3.215	3.195	3.176	3.156	3.137	3.119
62	2.669	2.657	2.645	2.634	2.622	2.610	2.599	2.588	2.577	2.566	2.555	2.544	2.534	2.523	2.513	2.503	2.493
63	1.848	1.844	1.840	1.835	1.831	1.827	1.823	1.819	1.816	1.812	1.808	1.804	1.800	1.797	1.793	1.789	1.786
64	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

[1]Present value of annual payments of $1 **payable at the beginning of each year**, starting with the year of entitlement and continuing up to age 65. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **table 22A**.

Table 30B.—Male Disabled Workers

Annual Life Annuity to Age 65 (Immediate)[1]

(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	14.056	13.073	12.209	11.446	10.770	10.169	9.630	9.147	8.711	8.315	7.956	7.628	7.328	7.052	6.797	6.561	6.343
17	14.678	13.629	12.707	11.893	11.172	10.530	9.956	9.440	8.975	8.554	8.172	7.824	7.505	7.212	6.942	6.693	6.462
18	15.401	14.279	13.293	12.422	11.650	10.962	10.347	9.795	9.297	8.847	8.439	8.066	7.726	7.414	7.127	6.862	6.617
19	16.177	14.982	13.931	13.001	12.176	11.441	10.784	10.193	9.661	9.180	8.744	8.346	7.983	7.650	7.345	7.063	6.802
20	16.814	15.565	14.463	13.488	12.622	11.850	11.159	10.538	9.979	9.473	9.013	8.595	8.213	7.863	7.541	7.245	6.971
21	17.382	16.090	14.950	13.940	13.041	12.238	11.519	10.872	10.289	9.761	9.282	8.846	8.447	8.081	7.746	7.436	7.151
22	17.603	16.303	15.153	14.132	13.222	12.409	11.680	11.023	10.430	9.893	9.405	8.960	8.554	8.181	7.838	7.523	7.231
23	17.469	16.194	15.064	14.058	13.161	12.357	11.635	10.984	10.396	9.862	9.377	8.934	8.529	8.157	7.816	7.501	7.209
24	17.194	15.958	14.860	13.881	13.006	12.220	11.513	10.875	10.298	9.773	9.295	8.859	8.460	8.093	7.755	7.444	7.156
25	16.713	15.533	14.482	13.544	12.703	11.947	11.265	10.649	10.090	9.582	9.119	8.695	8.306	7.950	7.621	7.317	7.036
26	16.275	15.148	14.142	13.241	12.432	11.704	11.046	10.450	9.909	9.416	8.966	8.553	8.175	7.827	7.506	7.210	6.935
27	16.073	14.978	13.998	13.119	12.328	11.614	10.968	10.382	9.849	9.362	8.918	8.511	8.136	7.792	7.474	7.179	6.906
28	15.715	14.666	13.725	12.879	12.116	11.426	10.800	10.232	9.714	9.241	8.808	8.410	8.044	7.707	7.395	7.107	6.839
29	15.491	14.476	13.563	12.740	11.997	11.324	10.712	10.155	9.647	9.182	8.756	8.364	8.003	7.670	7.362	7.076	6.811
30	15.300	14.316	13.429	12.628	11.902	11.244	10.644	10.098	9.598	9.140	8.720	8.333	7.976	7.647	7.341	7.058	6.795
31	15.088	14.137	13.278	12.501	11.795	11.152	10.567	10.032	9.542	9.092	8.679	8.298	7.946	7.620	7.319	7.038	6.777
32	14.939	14.017	13.183	12.425	11.736	11.107	10.533	10.008	9.526	9.083	8.675	8.298	7.950	7.627	7.328	7.049	6.790
33	14.758	13.867	13.058	12.322	11.652	11.039	10.478	9.963	9.491	9.055	8.654	8.282	7.938	7.620	7.323	7.047	6.790
34	14.512	13.656	12.876	12.166	11.517	10.923	10.377	9.876	9.415	8.990	8.597	8.233	7.895	7.582	7.290	7.018	6.764
35	14.245	13.425	12.676	11.992	11.366	10.791	10.263	9.776	9.328	8.913	8.529	8.173	7.843	7.535	7.249	6.981	6.731
36	14.124	13.331	12.605	11.940	11.329	10.768	10.251	9.773	9.332	8.924	8.546	8.194	7.867	7.562	7.278	7.013	6.764
37	13.869	13.110	12.413	11.774	11.185	10.643	10.142	9.679	9.251	8.853	8.484	8.140	7.820	7.522	7.243	6.982	6.737
38	13.634	12.906	12.237	11.621	11.053	10.529	10.043	9.594	9.176	8.789	8.428	8.092	7.778	7.485	7.211	6.954	6.713
39	13.308	12.618	11.983	11.396	10.854	10.352	9.886	9.454	9.052	8.678	8.329	8.004	7.699	7.414	7.147	6.897	6.662
40	13.021	12.366	11.761	11.201	10.681	10.200	9.752	9.336	8.948	8.586	8.248	7.931	7.635	7.358	7.097	6.853	6.622
41	12.799	12.175	11.596	11.059	10.560	10.096	9.663	9.260	8.884	8.532	8.203	7.895	7.606	7.334	7.079	6.839	6.612
42	12.492	11.901	11.352	10.841	10.365	9.922	9.508	9.121	8.760	8.421	8.103	7.805	7.525	7.261	7.013	6.779	6.558
43	12.123	11.568	11.051	10.570	10.120	9.700	9.306	8.938	8.593	8.269	7.964	7.678	7.408	7.154	6.915	6.689	6.475
44	11.789	11.268	10.782	10.328	9.902	9.504	9.130	8.779	8.450	8.140	7.848	7.573	7.314	7.069	6.838	6.619	6.412
45	11.466	10.979	10.523	10.095	9.693	9.316	8.962	8.628	8.314	8.018	7.739	7.475	7.226	6.990	6.767	6.556	6.355
46	11.052	10.601	10.177	9.779	9.404	9.051	8.719	8.406	8.110	7.830	7.566	7.316	7.079	6.855	6.642	6.440	6.249
47	10.686	10.268	9.874	9.503	9.153	8.823	8.511	8.217	7.938	7.674	7.423	7.186	6.961	6.747	6.544	6.351	6.167
48	10.188	9.808	9.448	9.109	8.788	8.484	8.196	7.924	7.665	7.420	7.187	6.966	6.755	6.555	6.364	6.182	6.009
49	9.918	9.564	9.229	8.912	8.611	8.325	8.054	7.797	7.552	7.319	7.098	6.887	6.686	6.494	6.311	6.136	5.970
50	9.799	9.465	9.149	8.848	8.562	8.290	8.032	7.785	7.551	7.327	7.113	6.910	6.715	6.529	6.352	6.182	6.019
51	9.060	8.770	8.493	8.230	7.979	7.739	7.511	7.292	7.084	6.885	6.694	6.512	6.337	6.170	6.010	5.857	5.710
52	8.496	8.240	7.995	7.762	7.538	7.324	7.120	6.924	6.737	6.557	6.385	6.220	6.062	5.910	5.764	5.623	5.489
53	7.976	7.751	7.535	7.328	7.129	6.939	6.757	6.582	6.414	6.252	6.097	5.948	5.804	5.666	5.534	5.406	5.283
54	7.522	7.323	7.133	6.949	6.773	6.604	6.441	6.284	6.133	5.988	5.848	5.713	5.583	5.457	5.336	5.220	5.107
55	7.219	7.042	6.871	6.706	6.548	6.395	6.247	6.105	5.967	5.835	5.707	5.583	5.464	5.348	5.236	5.128	5.024
56	6.484	6.338	6.197	6.061	5.929	5.802	5.679	5.560	5.445	5.333	5.225	5.121	5.019	4.921	4.826	4.734	4.644
57	5.884	5.764	5.647	5.534	5.425	5.318	5.215	5.115	5.018	4.924	4.833	4.744	4.658	4.574	4.493	4.413	4.337
58	5.249	5.153	5.059	4.968	4.879	4.793	4.709	4.628	4.549	4.472	4.396	4.323	4.252	4.183	4.115	4.049	3.985
59	4.591	4.516	4.444	4.373	4.304	4.236	4.171	4.106	4.044	3.983	3.923	3.865	3.808	3.753	3.698	3.645	3.594
60	3.939	3.883	3.829	3.776	3.724	3.674	3.624	3.575	3.528	3.481	3.436	3.391	3.348	3.305	3.263	3.222	3.182
61	3.170	3.133	3.096	3.060	3.024	2.989	2.955	2.922	2.889	2.857	2.825	2.794	2.763	2.733	2.704	2.675	2.647
62	2.414	2.391	2.368	2.346	2.324	2.302	2.281	2.260	2.239	2.219	2.199	2.179	2.160	2.141	2.122	2.103	2.085
63	1.615	1.604	1.592	1.581	1.569	1.558	1.547	1.536	1.526	1.515	1.505	1.494	1.484	1.474	1.464	1.454	1.444
64	0.814	0.810	0.806	0.802	0.798	0.794	0.790	0.786	0.783	0.779	0.775	0.772	0.768	0.764	0.761	0.757	0.754

[1]Present value of annual payments of $1 **payable at the end of each year**, starting with the year of entitlement and continuing up to age 65. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **table 22A**.

Table 30C.—Male Disabled Workers
Monthly Life Annuity to Age 65 (Due)[1]
(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	174.693	162.978	152.681	143.587	135.519	128.329	121.893	116.107	110.884	106.150	101.844	97.911	94.307	90.994	87.937	85.108	82.484
17	182.081	169.597	158.617	148.917	140.310	132.640	125.776	119.609	114.046	109.007	104.427	100.250	96.425	92.913	89.678	86.688	83.917
18	190.682	177.343	165.601	155.222	146.010	137.798	130.451	123.850	117.898	112.510	107.616	103.155	99.076	95.333	91.889	88.709	85.767
19	199.912	185.708	173.192	162.119	152.283	143.513	135.662	128.609	122.249	116.494	111.268	106.506	102.155	98.165	94.496	91.113	87.985
20	207.477	192.629	179.527	167.921	157.602	148.392	140.143	132.727	126.039	119.984	114.487	109.478	104.901	100.706	96.849	93.295	90.009
21	214.208	198.872	185.316	173.289	162.580	153.012	144.433	136.714	129.746	123.436	117.703	112.478	107.703	103.325	99.300	95.591	92.163
22	216.800	201.370	187.705	175.560	164.730	155.038	146.338	138.501	131.419	125.000	119.164	113.841	108.974	104.510	100.406	96.621	93.123
23	215.155	200.027	186.601	174.645	163.963	154.389	145.781	138.016	130.991	124.615	118.813	113.517	108.670	104.221	100.128	96.352	92.860
24	211.827	197.169	184.131	172.496	162.081	152.729	144.305	136.696	129.801	123.536	117.828	112.611	107.832	103.442	99.399	95.667	92.214
25	206.032	192.049	179.582	168.432	158.430	149.432	141.313	133.966	127.299	121.232	115.696	110.631	105.985	101.714	97.776	94.138	90.769
26	200.764	187.412	175.480	164.784	155.170	146.503	138.668	131.565	125.109	119.226	113.850	108.925	104.402	100.239	96.398	92.845	89.552
27	198.302	185.334	173.717	163.282	153.882	145.393	137.705	130.725	124.371	118.571	113.265	108.399	103.925	99.802	95.995	92.471	89.202
28	193.982	181.567	170.419	160.382	151.322	143.121	135.681	128.913	122.741	117.099	111.929	107.181	102.811	98.778	95.050	91.596	88.388
29	191.246	179.241	168.436	158.685	149.865	141.866	134.594	127.968	121.916	116.374	111.290	106.614	102.304	98.324	94.639	91.222	88.047
30	188.916	177.285	166.791	157.301	148.697	140.878	133.757	127.257	121.309	115.855	110.844	106.229	101.969	98.031	94.382	90.994	87.842
31	186.331	175.100	164.943	155.735	147.368	139.750	132.797	126.438	120.610	115.257	110.330	105.786	101.588	97.700	94.094	90.742	87.621
32	184.490	173.611	163.747	154.784	146.622	139.174	132.363	126.123	120.392	115.120	110.260	105.772	101.618	97.767	94.191	90.863	87.761
33	182.262	171.757	162.209	153.512	145.574	138.315	131.664	125.557	119.940	114.762	109.982	105.560	101.462	97.658	94.120	90.824	87.749
34	179.256	169.172	159.982	151.591	143.916	136.882	130.423	124.481	119.005	113.949	109.273	104.941	100.921	97.183	93.703	90.456	87.424
35	176.005	166.352	157.534	149.463	142.063	135.266	129.011	123.246	117.923	113.000	108.438	104.205	100.271	96.608	93.192	90.003	87.020
36	174.491	165.160	156.614	148.774	141.568	134.934	128.817	123.168	117.941	113.098	108.603	104.425	100.535	96.909	93.523	90.356	87.391
37	171.365	162.447	154.258	146.727	139.789	133.387	127.472	121.996	116.921	112.210	107.829	103.750	99.947	96.395	93.074	89.964	87.048
38	168.479	159.942	152.084	144.838	138.148	131.961	126.232	120.918	115.983	111.393	107.118	103.131	99.407	95.925	92.663	89.606	86.735
39	164.507	156.429	148.972	142.080	135.701	129.787	124.299	119.198	114.450	110.025	105.896	102.038	98.428	95.047	91.876	88.897	86.097
40	160.998	153.334	146.242	139.670	133.572	127.906	122.636	117.726	113.147	108.872	104.874	101.132	97.625	94.334	91.242	88.334	85.597
41	158.254	150.955	144.182	137.890	132.037	126.586	121.505	116.760	112.327	108.178	104.292	100.647	97.225	94.008	90.982	88.131	85.443
42	154.479	147.585	141.173	135.200	129.631	124.433	119.574	115.029	110.772	106.781	103.034	99.514	96.204	93.086	90.148	87.376	84.758
43	149.978	143.519	137.495	131.870	126.612	121.692	117.083	112.762	108.706	104.895	101.310	97.936	94.756	91.757	88.926	86.250	83.719
44	145.883	139.835	134.178	128.882	123.919	119.264	114.893	110.785	106.920	103.281	99.852	96.617	93.562	90.676	87.946	85.361	82.913
45	141.921	136.269	130.968	125.993	121.318	116.922	112.784	108.886	105.211	101.743	98.467	95.371	92.442	89.668	87.040	84.547	82.182
46	136.862	131.643	126.735	122.116	117.765	113.662	109.792	106.137	102.683	99.416	96.323	93.394	90.617	87.983	85.482	83.106	80.846
47	132.365	127.543	122.997	118.706	114.654	110.824	107.201	103.771	100.523	97.444	94.522	91.749	89.115	86.611	84.228	81.961	79.800
48	126.317	121.942	117.804	113.888	110.180	106.666	103.334	100.172	97.170	94.317	91.604	89.023	86.567	84.226	81.995	79.867	77.836
49	122.919	118.864	115.019	111.371	107.906	104.615	101.487	98.510	95.678	92.980	90.409	87.958	85.619	83.387	81.254	79.217	77.268
50	121.255	117.450	113.833	110.391	107.115	103.995	101.021	98.185	95.479	92.896	90.430	88.072	85.819	83.663	81.599	79.623	77.730
51	112.369	109.068	105.921	102.917	100.050	97.312	94.695	92.194	89.801	87.510	85.318	83.217	81.204	79.274	77.422	75.645	73.939
52	105.508	102.610	99.839	97.187	94.649	92.218	89.889	87.656	85.514	83.460	81.488	79.594	77.775	76.026	74.345	72.728	71.173
53	99.133	96.598	94.167	91.835	89.596	87.445	85.379	83.393	81.484	79.648	77.881	76.180	74.542	72.964	71.443	69.977	68.563
54	93.482	91.266	89.135	87.083	85.109	83.207	81.376	79.611	77.909	76.269	74.686	73.159	71.685	70.261	68.886	67.558	66.274
55	89.515	87.555	85.664	83.840	82.079	80.378	78.736	77.149	75.615	74.133	72.699	71.312	69.970	68.671	67.413	66.195	65.016
56	80.628	79.033	77.490	75.996	74.550	73.150	71.794	70.480	69.206	67.971	66.774	65.613	64.486	63.393	62.332	61.301	60.301
57	73.240	71.941	70.680	69.456	68.268	67.114	65.993	64.903	63.845	62.815	61.815	60.842	59.895	58.974	58.078	57.206	56.357
58	65.435	64.412	63.416	62.446	61.502	60.582	59.686	58.813	57.962	57.133	56.324	55.535	54.766	54.015	53.283	52.569	51.872
59	57.334	56.560	55.804	55.066	54.345	53.641	52.952	52.280	51.623	50.980	50.352	49.738	49.137	48.549	47.974	47.412	46.861
60	49.248	48.690	48.143	47.607	47.082	46.568	46.064	45.570	45.086	44.611	44.145	43.689	43.241	42.802	42.371	41.949	41.534
61	39.882	39.520	39.164	38.815	38.471	38.133	37.801	37.474	37.153	36.838	36.527	36.222	35.922	35.627	35.336	35.050	34.769
62	30.625	30.416	30.211	30.008	29.808	29.612	29.417	29.226	29.037	28.851	28.668	28.486	28.308	28.131	27.958	27.786	27.617
63	20.891	20.797	20.704	20.612	20.521	20.431	20.343	20.255	20.168	20.082	19.997	19.913	19.829	19.747	19.666	19.585	19.505
64	10.971	10.948	10.924	10.900	10.877	10.854	10.831	10.808	10.786	10.763	10.741	10.719	10.697	10.675	10.654	10.632	10.611

[1]Present value of monthly payments of $1 **payable at the beginning of each month**, starting with the year of entitlement and continuing up to age 65. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **table 22A**.

Table 30D.—Male Disabled Workers

Monthly Life Annuity to Age 65 (Immediate)[1]

(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	173.765	162.035	151.726	142.622	134.547	127.351	120.910	115.120	109.894	105.159	100.850	96.916	93.312	89.997	86.939	84.111	81.485
17	181.163	168.662	157.668	147.958	139.342	131.665	124.797	118.625	113.058	108.017	103.435	99.256	95.431	91.917	88.681	85.690	82.919
18	189.776	176.417	164.660	154.269	145.047	136.828	129.475	122.869	116.913	111.522	106.626	102.163	98.082	94.338	90.893	87.713	84.769
19	199.019	184.794	172.260	161.173	151.327	142.547	134.690	127.631	121.267	115.508	110.279	105.516	101.162	97.171	93.501	90.117	86.988
20	206.597	191.725	178.604	166.983	156.651	147.432	139.175	131.753	125.059	119.001	113.500	108.489	103.910	99.713	95.855	92.299	89.013
21	213.340	197.978	184.401	172.358	161.636	152.057	143.469	135.744	128.770	122.455	116.719	111.491	106.713	102.333	98.307	94.596	91.167
22	215.941	200.485	186.798	174.636	163.791	154.088	145.378	137.533	130.446	124.022	118.181	112.856	107.986	103.520	99.414	95.628	92.128
23	214.302	199.147	185.698	173.724	163.028	153.442	144.824	137.051	130.020	123.639	117.833	112.533	107.683	103.232	99.137	95.359	91.866
24	210.980	196.294	183.233	171.579	161.149	151.785	143.351	135.734	128.832	122.562	116.849	111.629	106.846	102.454	98.409	94.675	91.221
25	205.187	191.176	178.686	167.518	157.501	148.490	140.361	133.006	126.332	120.259	114.718	109.650	105.001	100.727	96.787	93.147	89.776
26	199.922	186.542	174.587	163.873	154.243	145.563	137.718	130.607	124.144	118.255	112.874	107.945	103.419	99.253	95.409	91.854	88.560
27	197.466	184.469	172.829	162.375	152.960	144.458	136.759	129.770	123.408	117.602	112.291	107.421	102.943	98.818	95.008	91.482	88.211
28	193.150	180.707	169.536	159.479	150.403	142.189	134.738	127.960	121.781	116.132	110.957	106.205	101.831	97.795	94.064	90.607	87.398
29	190.420	178.387	167.557	157.787	148.950	140.938	133.655	127.019	120.958	115.411	110.321	105.640	101.326	97.342	93.655	90.236	87.058
30	188.096	176.437	165.919	156.408	147.787	139.955	132.822	126.311	120.356	114.895	109.877	105.257	100.993	97.051	93.399	90.008	86.855
31	185.518	174.258	164.077	154.848	146.464	138.831	131.866	125.497	119.660	114.300	109.366	104.817	100.614	96.722	93.113	89.758	86.635
32	183.685	172.777	162.888	153.904	145.724	138.261	131.438	125.186	119.446	114.167	109.300	104.806	100.647	96.792	93.212	89.881	86.777
33	181.465	170.931	161.357	152.639	144.683	137.408	130.743	124.625	118.998	113.813	109.025	104.597	100.494	96.685	93.143	89.844	86.766
34	178.467	168.352	159.137	150.725	143.031	135.980	129.508	123.554	118.068	113.004	108.321	103.982	99.956	96.213	92.729	89.479	86.444
35	175.223	165.540	156.696	148.603	141.184	134.371	128.102	122.325	116.991	112.059	107.490	103.250	99.310	95.642	92.222	89.028	86.042
36	173.720	164.359	155.786	147.923	140.697	134.047	127.915	122.253	117.015	112.163	107.659	103.474	99.578	95.946	92.556	89.385	86.416
37	170.603	161.654	153.439	145.884	138.926	132.507	126.576	121.088	116.001	111.280	106.890	102.804	98.994	95.437	92.110	88.996	86.077
38	167.728	159.160	151.274	144.005	137.294	131.090	125.345	120.018	115.071	110.470	106.186	102.191	98.460	94.971	91.704	88.642	85.767
39	163.764	155.655	148.171	141.255	134.855	128.924	123.419	118.304	113.544	109.108	104.969	101.103	97.486	94.098	90.921	87.937	85.133
40	160.265	152.571	145.451	138.855	132.736	127.051	121.764	116.840	112.249	107.962	103.954	100.203	96.688	93.390	90.292	87.379	84.637
41	157.535	150.204	143.403	137.087	131.212	125.743	120.644	115.884	111.437	107.277	103.380	99.726	96.295	93.071	90.038	87.182	84.488
42	153.772	146.847	140.407	134.409	128.818	123.600	118.724	114.163	109.892	105.888	102.131	98.601	95.281	92.156	89.211	86.433	83.809
43	149.283	142.793	136.741	131.091	125.810	120.870	116.243	111.906	107.835	104.012	100.416	97.031	93.842	90.835	87.996	85.313	82.776
44	145.201	139.122	133.437	128.116	123.130	118.454	114.065	109.940	106.061	102.409	98.967	95.721	92.657	89.762	87.024	84.432	81.977
45	141.254	135.571	130.242	125.241	120.543	116.126	111.969	108.055	104.364	100.882	97.594	94.486	91.547	88.764	86.127	83.627	81.254
46	136.208	130.958	126.022	121.378	117.003	112.880	108.990	105.318	101.848	98.567	95.461	92.521	89.733	87.089	84.579	82.194	79.928
47	131.727	126.874	122.300	117.984	113.908	110.057	106.414	102.967	99.703	96.609	93.674	90.889	88.243	85.728	83.337	81.060	78.892
48	125.691	121.285	117.120	113.179	109.448	105.913	102.561	99.382	96.363	93.495	90.769	88.175	85.707	83.355	81.114	78.977	76.938
49	122.317	118.232	114.359	110.685	107.197	103.884	100.736	97.741	94.892	92.178	89.593	87.128	84.777	82.533	80.391	78.343	76.385
50	120.688	116.853	113.207	109.739	106.438	103.295	100.300	97.445	94.721	92.122	89.640	87.268	85.001	82.833	80.758	78.771	76.868
51	111.807	108.477	105.302	102.273	99.383	96.623	93.986	91.465	89.055	86.748	84.540	82.425	80.399	78.457	76.594	74.806	73.089
52	104.960	102.034	99.237	96.561	93.999	91.547	89.197	86.946	84.787	82.716	80.729	78.821	76.988	75.227	73.534	71.907	70.340
53	98.605	96.044	93.587	91.231	88.969	86.797	84.712	82.707	80.781	78.928	77.145	75.430	73.778	72.187	70.654	69.177	67.753
54	92.986	90.743	88.587	86.512	84.515	82.592	80.741	78.957	77.238	75.580	73.982	72.440	70.952	69.515	68.127	66.787	65.491
55	89.070	87.083	85.167	83.319	81.535	79.813	78.150	76.544	74.992	73.492	72.041	70.639	69.282	67.969	66.698	65.467	64.275
56	80.192	78.573	77.006	75.490	74.023	72.603	71.227	69.895	68.604	67.352	66.139	64.963	63.822	62.715	61.640	60.597	59.585
57	72.835	71.513	70.230	68.985	67.776	66.603	65.463	64.356	63.280	62.235	61.219	60.231	59.270	58.335	57.426	56.541	55.680
58	65.058	64.013	62.997	62.008	61.045	60.107	59.193	58.303	57.436	56.591	55.768	54.965	54.181	53.418	52.673	51.946	51.237
59	56.987	56.194	55.420	54.664	53.926	53.205	52.501	51.813	51.141	50.484	49.841	49.213	48.599	47.999	47.412	46.837	46.275
60	48.943	48.367	47.804	47.252	46.712	46.182	45.664	45.155	44.657	44.169	43.691	43.221	42.761	42.310	41.868	41.434	41.008
61	39.598	39.222	38.852	38.489	38.133	37.782	37.438	37.099	36.766	36.439	36.117	35.801	35.490	35.184	34.884	34.588	34.297
62	30.369	30.150	29.934	29.720	29.510	29.303	29.099	28.898	28.700	28.504	28.312	28.121	27.934	27.749	27.567	27.387	27.209
63	20.658	20.557	20.456	20.357	20.259	20.162	20.066	19.972	19.878	19.785	19.694	19.603	19.513	19.424	19.337	19.250	19.164
64	10.785	10.757	10.730	10.702	10.675	10.648	10.621	10.595	10.568	10.542	10.516	10.490	10.465	10.440	10.414	10.390	10.365

[1]Present value of monthly payments of $1 **payable at the end of each month**, starting with the year of entitlement and continuing up to age 65. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **table 22A**.

Table 31A.—Female Disabled Workers
Annual Life Annuity to Age 65 (Due)[1]
(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	17.193	15.988	14.934	14.005	13.185	12.457	11.807	11.226	10.703	10.230	9.802	9.413	9.058	8.732	8.433	8.157	7.902
17	17.792	16.526	15.417	14.439	13.575	12.807	12.123	11.510	10.958	10.461	10.010	9.600	9.227	8.884	8.570	8.281	8.013
18	18.243	16.932	15.782	14.767	13.869	13.071	12.359	11.722	11.148	10.630	10.162	9.735	9.347	8.991	8.665	8.365	8.087
19	18.733	17.378	16.187	15.136	14.204	13.375	12.636	11.973	11.376	10.838	10.350	9.907	9.503	9.133	8.794	8.482	8.194
20	19.414	18.004	16.763	15.666	14.692	13.825	13.051	12.356	11.730	11.166	10.654	10.189	9.764	9.376	9.020	8.693	8.391
21	20.025	18.572	17.291	16.156	15.148	14.249	13.445	12.723	12.073	11.485	10.952	10.467	10.025	9.620	9.249	8.908	8.593
22	20.377	18.908	17.609	16.457	15.431	14.515	13.695	12.957	12.292	11.690	11.144	10.647	10.193	9.778	9.397	9.047	8.723
23	20.373	18.921	17.634	16.491	15.471	14.559	13.740	13.003	12.338	11.735	11.188	10.689	10.234	9.817	9.433	9.081	8.755
24	20.079	18.671	17.422	16.308	15.314	14.422	13.621	12.899	12.245	11.652	11.113	10.622	10.172	9.760	9.381	9.032	8.710
25	19.834	18.467	17.251	16.166	15.193	14.321	13.534	12.824	12.181	11.597	11.065	10.579	10.135	9.727	9.351	9.005	8.685
26	19.543	18.222	17.043	15.988	15.041	14.190	13.421	12.726	12.095	11.522	10.998	10.520	10.082	9.679	9.308	8.965	8.649
27	19.371	18.084	16.932	15.900	14.972	14.135	13.379	12.693	12.070	11.503	10.985	10.510	10.075	9.674	9.305	8.964	8.648
28	19.414	18.144	17.006	15.983	15.061	14.228	13.474	12.790	12.166	11.598	11.078	10.601	10.164	9.761	9.389	9.045	8.726
29	19.176	17.947	16.843	15.848	14.950	14.137	13.399	12.727	12.115	11.556	11.044	10.574	10.141	9.743	9.374	9.034	8.717
30	18.923	17.736	16.667	15.701	14.828	14.035	13.314	12.657	12.057	11.508	11.004	10.541	10.114	9.720	9.356	9.018	8.705
31	18.635	17.493	16.461	15.527	14.680	13.909	13.207	12.566	11.980	11.442	10.948	10.493	10.073	9.685	9.326	8.993	8.683
32	18.424	17.318	16.316	15.408	14.582	13.829	13.142	12.513	11.937	11.407	10.920	10.471	10.056	9.672	9.316	8.986	8.678
33	18.162	17.097	16.130	15.251	14.450	13.718	13.049	12.435	11.871	11.353	10.875	10.434	10.025	9.647	9.295	8.969	8.664
34	17.919	16.894	15.961	15.110	14.332	13.621	12.968	12.369	11.818	11.310	10.840	10.406	10.004	9.631	9.284	8.961	8.660
35	17.563	16.584	15.691	14.875	14.127	13.442	12.812	12.232	11.697	11.203	10.746	10.323	9.930	9.565	9.226	8.909	8.613
36	17.285	16.348	15.490	14.704	13.982	13.319	12.708	12.145	11.624	11.143	10.696	10.282	9.897	9.538	9.204	8.892	8.600
37	16.875	15.987	15.172	14.423	13.734	13.099	12.513	11.971	11.469	11.004	10.572	10.171	9.797	9.448	9.123	8.818	8.533
38	16.520	15.676	14.899	14.184	13.525	12.916	12.352	11.830	11.345	10.895	10.476	10.086	9.722	9.383	9.065	8.767	8.488
39	16.223	15.419	14.677	13.992	13.358	12.772	12.228	11.723	11.253	10.816	10.409	10.029	9.674	9.341	9.030	8.738	8.464
40	15.836	15.076	14.373	13.723	13.120	12.560	12.040	11.556	11.105	10.684	10.291	9.923	9.579	9.257	8.954	8.670	8.403
41	15.366	14.654	13.995	13.382	12.813	12.284	11.790	11.330	10.900	10.499	10.123	9.770	9.440	9.130	8.838	8.564	8.305
42	14.999	14.329	13.706	13.126	12.586	12.081	11.611	11.170	10.758	10.372	10.011	9.671	9.352	9.051	8.768	8.502	8.250
43	14.581	13.954	13.369	12.824	12.314	11.837	11.390	10.972	10.580	10.211	9.865	9.539	9.233	8.943	8.671	8.413	8.170
44	14.098	13.516	12.973	12.464	11.988	11.541	11.122	10.728	10.358	10.009	9.681	9.372	9.080	8.804	8.543	8.297	8.063
45	13.605	13.068	12.565	12.093	11.649	11.232	10.840	10.470	10.122	9.793	9.483	9.190	8.913	8.651	8.403	8.168	7.945
46	13.085	12.592	12.129	11.693	11.283	10.896	10.531	10.186	9.861	9.553	9.262	8.986	8.725	8.477	8.242	8.019	7.807
47	12.534	12.086	11.663	11.263	10.886	10.530	10.193	9.874	9.572	9.286	9.014	8.757	8.512	8.279	8.058	7.848	7.648
48	12.015	11.607	11.222	10.857	10.512	10.185	9.874	9.580	9.300	9.035	8.782	8.542	8.313	8.096	7.888	7.690	7.501
49	11.549	11.178	10.827	10.493	10.177	9.876	9.590	9.318	9.059	8.812	8.577	8.353	8.139	7.935	7.740	7.553	7.375
50	11.270	10.928	10.603	10.293	9.998	9.717	9.450	9.194	8.950	8.718	8.495	8.283	8.080	7.886	7.700	7.522	7.351
51	10.515	10.218	9.934	9.664	9.405	9.158	8.922	8.696	8.480	8.273	8.075	7.885	7.703	7.529	7.362	7.201	7.047
52	9.890	9.630	9.382	9.144	8.916	8.697	8.488	8.287	8.095	7.910	7.732	7.562	7.398	7.241	7.089	6.943	6.803
53	9.241	9.017	8.802	8.596	8.398	8.208	8.025	7.849	7.680	7.517	7.361	7.210	7.064	6.924	6.789	6.659	6.533
54	8.617	8.426	8.242	8.065	7.894	7.730	7.572	7.419	7.271	7.129	6.992	6.859	6.731	6.608	6.488	6.373	6.261
55	8.093	7.929	7.772	7.619	7.472	7.330	7.192	7.059	6.931	6.806	6.686	6.569	6.456	6.347	6.241	6.139	6.039
56	7.311	7.179	7.052	6.929	6.809	6.693	6.581	6.472	6.366	6.264	6.164	6.068	5.974	5.883	5.795	5.709	5.625
57	6.596	6.492	6.391	6.292	6.196	6.103	6.013	5.925	5.839	5.755	5.674	5.595	5.518	5.444	5.371	5.300	5.230
58	5.870	5.790	5.712	5.636	5.561	5.489	5.418	5.350	5.283	5.217	5.153	5.091	5.030	4.970	4.912	4.855	4.800
59	5.111	5.052	4.995	4.939	4.885	4.831	4.779	4.728	4.678	4.629	4.581	4.534	4.489	4.444	4.400	4.356	4.314
60	4.363	4.322	4.283	4.244	4.207	4.169	4.133	4.097	4.062	4.028	3.994	3.961	3.928	3.896	3.864	3.834	3.803
61	3.538	3.513	3.489	3.466	3.442	3.420	3.397	3.375	3.353	3.332	3.310	3.290	3.269	3.249	3.229	3.209	3.190
62	2.728	2.716	2.703	2.691	2.679	2.667	2.655	2.644	2.632	2.621	2.609	2.598	2.587	2.577	2.566	2.555	2.545
63	1.876	1.872	1.867	1.863	1.859	1.855	1.851	1.847	1.843	1.839	1.835	1.831	1.827	1.823	1.819	1.815	1.812
64	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

[1]Present value of annual payments of $1 **payable at the beginning of each year**, starting with the year of entitlement and continuing up to age 65. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **table 22B**.

Table 31B.—Female Disabled Workers

Annual Life Annuity to Age 65 (Immediate)[1]

(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	16.300	15.073	14.000	13.058	12.226	11.489	10.833	10.246	9.719	9.243	8.812	8.421	8.064	7.737	7.437	7.160	6.904
17	16.913	15.621	14.492	13.499	12.622	11.845	11.152	10.533	9.977	9.476	9.022	8.610	8.234	7.890	7.575	7.284	7.016
18	17.376	16.038	14.865	13.834	12.922	12.114	11.393	10.748	10.169	9.648	9.175	8.746	8.356	7.998	7.671	7.369	7.091
19	17.879	16.495	15.280	14.210	13.264	12.423	11.674	11.003	10.401	9.858	9.366	8.920	8.513	8.141	7.801	7.487	7.198
20	18.576	17.134	15.867	14.749	13.759	12.879	12.094	11.391	10.759	10.188	9.672	9.204	8.776	8.386	8.028	7.699	7.396
21	19.203	17.715	16.406	15.249	14.223	13.310	12.494	11.763	11.105	10.511	9.973	9.484	9.039	8.632	8.258	7.915	7.599
22	19.569	18.063	16.734	15.558	14.513	13.582	12.749	12.001	11.328	10.719	10.168	9.667	9.209	8.791	8.408	8.055	7.730
23	19.575	18.085	16.767	15.599	14.559	13.631	12.799	12.052	11.377	10.768	10.214	9.711	9.252	8.831	8.446	8.091	7.763
24	19.286	17.841	16.560	15.422	14.407	13.499	12.684	11.950	11.287	10.687	10.142	9.645	9.192	8.776	8.395	8.043	7.719
25	19.048	17.643	16.396	15.284	14.291	13.401	12.601	11.879	11.226	10.635	10.096	9.605	9.156	8.744	8.366	8.017	7.695
26	18.764	17.404	16.193	15.112	14.144	13.275	12.492	11.785	11.144	10.562	10.032	9.548	9.105	8.698	8.324	7.979	7.660
27	18.600	17.274	16.090	15.031	14.081	13.226	12.454	11.756	11.123	10.547	10.021	9.541	9.100	8.696	8.323	7.979	7.661
28	18.656	17.346	16.174	15.123	14.178	13.326	12.556	11.858	11.224	10.646	10.118	9.635	9.192	8.785	8.409	8.062	7.741
29	18.427	17.157	16.019	14.996	14.074	13.241	12.486	11.801	11.177	10.608	10.088	9.611	9.173	8.769	8.397	8.053	7.734
30	18.182	16.954	15.851	14.856	13.958	13.145	12.407	11.736	11.123	10.564	10.052	9.581	9.148	8.749	8.381	8.040	7.723
31	17.903	16.719	15.653	14.689	13.817	13.026	12.306	11.650	11.051	10.503	10.000	9.537	9.111	8.718	8.354	8.016	7.703
32	17.703	16.555	15.518	14.579	13.728	12.953	12.248	11.604	11.014	10.474	9.977	9.520	9.098	8.708	8.347	8.012	7.701
33	17.451	16.344	15.341	14.432	13.604	12.850	12.162	11.532	10.955	10.425	9.937	9.487	9.071	8.686	8.329	7.998	7.690
34	17.220	16.152	15.182	14.300	13.496	12.762	12.090	11.474	10.908	10.388	9.908	9.464	9.054	8.674	8.322	7.994	7.688
35	16.873	15.852	14.922	14.074	13.300	12.591	11.940	11.343	10.794	10.287	9.819	9.386	8.985	8.613	8.267	7.945	7.644
36	16.607	15.627	14.732	13.914	13.165	12.478	11.846	11.265	10.729	10.234	9.776	9.351	8.957	8.591	8.250	7.932	7.635
37	16.207	15.276	14.424	13.642	12.925	12.266	11.659	11.099	10.581	10.102	9.658	9.246	8.863	8.506	8.173	7.863	7.572
38	15.863	14.976	14.162	13.415	12.727	12.093	11.508	10.966	10.465	10.001	9.569	9.168	8.795	8.446	8.121	7.817	7.532
39	15.581	14.733	13.954	13.236	12.573	11.961	11.395	10.870	10.384	9.931	9.511	9.119	8.753	8.412	8.092	7.793	7.513
40	15.206	14.403	13.663	12.979	12.346	11.761	11.218	10.714	10.245	9.808	9.401	9.022	8.667	8.335	8.024	7.732	7.458
41	14.746	13.993	13.295	12.650	12.051	11.495	10.979	10.498	10.050	9.632	9.242	8.877	8.535	8.215	7.914	7.632	7.367
42	14.396	13.683	13.022	12.408	11.838	11.307	10.813	10.351	9.921	9.518	9.141	8.788	8.457	8.146	7.853	7.578	7.319
43	13.993	13.323	12.701	12.121	11.581	11.077	10.606	10.166	9.755	9.369	9.007	8.667	8.348	8.048	7.765	7.499	7.247
44	13.522	12.898	12.318	11.775	11.269	10.795	10.351	9.935	9.545	9.179	8.835	8.511	8.206	7.918	7.647	7.391	7.149
45	13.043	12.465	11.924	11.419	10.945	10.500	10.083	9.692	9.323	8.976	8.650	8.342	8.051	7.777	7.518	7.272	7.040
46	12.536	12.003	11.503	11.034	10.594	10.180	9.790	9.423	9.077	8.750	8.442	8.151	7.876	7.615	7.369	7.135	6.913
47	11.999	11.511	11.052	10.620	10.213	9.829	9.468	9.126	8.803	8.498	8.209	7.936	7.677	7.431	7.198	6.976	6.766
48	11.495	11.049	10.628	10.231	9.856	9.502	9.166	8.849	8.548	8.264	7.993	7.737	7.493	7.262	7.042	6.832	6.633
49	11.050	10.641	10.255	9.889	9.543	9.215	8.904	8.608	8.328	8.061	7.808	7.567	7.338	7.119	6.911	6.713	6.523
50	10.808	10.427	10.067	9.724	9.399	9.090	8.796	8.517	8.251	7.997	7.756	7.526	7.306	7.097	6.896	6.705	6.522
51	10.060	9.726	9.409	9.107	8.819	8.545	8.283	8.034	7.796	7.569	7.352	7.144	6.946	6.756	6.575	6.401	6.234
52	9.452	9.158	8.876	8.608	8.351	8.106	7.872	7.648	7.434	7.229	7.032	6.844	6.664	6.490	6.324	6.165	6.012
53	8.818	8.561	8.315	8.080	7.855	7.639	7.431	7.233	7.042	6.860	6.684	6.515	6.353	6.197	6.048	5.903	5.765
54	8.217	7.994	7.780	7.575	7.378	7.188	7.006	6.831	6.663	6.501	6.344	6.194	6.049	5.910	5.775	5.645	5.520
55	7.731	7.537	7.350	7.170	6.997	6.830	6.669	6.514	6.364	6.219	6.080	5.945	5.815	5.689	5.568	5.451	5.337
56	6.957	6.797	6.643	6.495	6.351	6.212	6.078	5.948	5.822	5.701	5.583	5.469	5.359	5.252	5.148	5.048	4.951
57	6.263	6.133	6.007	5.885	5.766	5.652	5.540	5.432	5.328	5.226	5.127	5.032	4.939	4.849	4.761	4.676	4.593
58	5.561	5.457	5.357	5.259	5.164	5.071	4.982	4.894	4.809	4.726	4.646	4.567	4.491	4.417	4.344	4.274	4.205
59	4.822	4.743	4.666	4.590	4.517	4.446	4.376	4.308	4.241	4.177	4.114	4.052	3.992	3.933	3.875	3.819	3.764
60	4.105	4.047	3.990	3.934	3.879	3.826	3.774	3.723	3.673	3.624	3.577	3.530	3.484	3.439	3.395	3.352	3.310
61	3.294	3.255	3.217	3.179	3.142	3.106	3.070	3.035	3.001	2.967	2.934	2.901	2.869	2.838	2.807	2.777	2.748
62	2.514	2.490	2.466	2.442	2.419	2.397	2.374	2.353	2.331	2.310	2.289	2.268	2.248	2.228	2.208	2.189	2.170
63	1.682	1.670	1.658	1.646	1.634	1.622	1.611	1.599	1.588	1.577	1.566	1.556	1.545	1.534	1.524	1.514	1.504
64	0.855	0.851	0.847	0.843	0.839	0.834	0.830	0.826	0.823	0.819	0.815	0.811	0.807	0.803	0.800	0.796	0.792

[1]Present value of annual payments of $1 **payable at the end of each year**, starting with the year of entitlement and continuing up to age 65. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **table 22B**.

Table 31C.—Female Disabled Workers
Monthly Life Annuity to Age 65 (Due)[1]
(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	201.389	186.801	174.036	162.813	152.901	144.106	136.268	129.253	122.948	117.257	112.101	107.412	103.132	99.212	95.609	92.288	89.216
17	208.655	193.317	179.882	168.061	157.614	148.342	140.077	132.680	126.033	120.036	114.605	109.669	105.167	101.046	97.263	93.778	90.559
18	214.136	198.246	184.310	172.036	161.179	151.538	142.940	135.242	128.324	122.083	116.433	111.299	106.618	102.336	98.407	94.791	91.453
19	220.082	203.653	189.224	176.499	165.232	155.218	146.281	138.277	131.080	124.587	118.708	113.366	108.497	104.044	99.960	96.203	92.736
20	228.346	211.245	196.200	182.913	171.134	160.653	151.292	142.901	135.352	128.539	122.368	116.760	111.648	106.974	102.688	98.745	95.109
21	235.761	218.133	202.597	188.853	176.651	165.779	156.058	147.335	139.482	132.388	125.959	120.115	114.785	109.911	105.440	101.328	97.536
22	240.068	222.225	206.468	192.503	180.084	169.003	159.080	150.167	142.133	134.869	128.281	122.288	116.820	111.817	107.226	103.003	99.107
23	240.074	222.431	206.817	192.952	180.599	169.557	159.655	150.747	142.708	135.431	128.825	122.810	117.317	112.287	107.670	103.419	99.497
24	236.570	219.466	204.294	190.791	178.737	167.942	158.244	149.505	141.608	134.449	127.942	122.010	116.587	111.617	107.051	102.844	98.959
25	233.670	217.055	202.282	189.106	177.319	166.743	157.225	148.634	140.858	133.800	127.375	121.511	116.146	111.223	106.695	102.521	98.664
26	230.218	214.142	199.813	187.005	175.523	165.199	155.892	147.476	139.847	132.912	126.590	120.813	115.521	110.660	106.185	102.056	98.237
27	228.197	212.529	198.531	185.991	174.724	164.576	155.409	147.106	139.567	132.704	126.439	120.708	115.450	110.617	106.164	102.050	98.243
28	228.790	213.323	199.472	187.036	175.840	165.735	156.590	148.294	140.749	133.870	127.583	121.824	116.535	111.668	107.179	103.029	99.185
29	225.978	211.002	197.558	185.458	174.541	164.666	155.713	147.576	140.162	133.392	127.195	121.511	116.284	111.467	107.020	102.905	99.090
30	222.988	208.514	195.488	183.737	173.110	163.478	154.727	146.759	139.486	132.833	126.733	121.130	115.971	111.211	106.811	102.735	98.952
31	219.585	205.641	193.061	181.684	171.373	162.007	153.481	145.701	138.587	132.069	126.084	120.578	115.500	110.810	106.469	102.443	98.702
32	217.107	203.598	191.380	180.306	170.246	161.089	152.735	145.099	138.105	131.686	125.782	120.342	115.320	110.674	106.369	102.373	98.656
33	214.022	201.004	189.200	178.475	168.710	159.801	151.658	144.199	137.355	131.062	125.265	119.914	114.968	110.386	106.135	102.183	98.504
34	211.174	198.627	187.221	176.831	167.349	158.680	150.739	143.451	136.750	130.577	124.882	119.617	114.742	110.221	106.019	102.110	98.465
35	206.949	194.963	184.038	174.063	164.938	156.575	148.898	141.839	135.335	129.333	123.785	118.648	113.884	109.458	105.340	101.503	97.922
36	203.681	192.188	181.686	172.072	163.256	155.159	147.708	140.842	134.505	128.645	123.218	118.185	113.510	109.160	105.107	101.325	97.790
37	198.818	187.914	177.923	168.754	160.325	152.565	145.408	138.799	132.686	127.022	121.767	116.884	112.341	108.107	104.156	100.463	97.008
38	194.611	184.243	174.717	165.952	157.875	150.421	143.531	137.155	131.244	125.757	120.657	115.909	111.484	107.353	103.493	99.879	96.493
39	191.133	181.238	172.122	163.714	155.947	148.761	142.106	135.932	130.198	124.864	119.897	115.264	110.939	106.895	103.110	99.562	96.233
40	186.551	177.193	168.549	160.554	153.150	146.285	139.910	133.984	128.468	123.326	118.529	114.046	109.852	105.925	102.243	98.786	95.537
41	180.970	172.195	164.068	156.532	149.534	143.029	136.976	131.334	126.072	121.156	116.560	112.257	108.224	104.440	100.886	97.544	94.399
42	176.660	168.379	160.688	153.538	146.882	140.679	134.893	129.489	124.436	119.707	115.276	111.119	107.216	103.548	100.096	96.845	93.780
43	171.729	163.964	156.733	149.991	143.700	137.823	132.327	127.182	122.361	117.839	113.593	109.602	105.847	102.311	98.978	95.833	92.864
44	165.993	158.783	152.049	145.755	139.866	134.350	129.178	124.326	119.767	115.482	111.449	107.651	104.071	100.692	97.501	94.485	91.631
45	160.158	153.486	147.237	141.379	135.884	130.724	125.874	121.311	117.016	112.968	109.151	105.547	102.143	98.924	95.879	92.995	90.261
46	153.989	147.852	142.088	136.670	131.573	126.775	122.253	117.989	113.965	110.165	106.572	103.173	99.956	96.907	94.016	91.274	88.669
47	147.459	141.853	136.574	131.597	126.903	122.471	118.285	114.327	110.583	107.038	103.679	100.495	97.473	94.605	91.879	89.288	86.822
48	141.309	136.202	131.378	126.819	122.506	118.424	114.557	110.892	107.417	104.118	100.985	98.007	95.176	92.482	89.917	87.473	85.143
49	135.832	131.173	126.759	122.575	118.607	114.840	111.264	107.865	104.634	101.559	98.633	95.845	93.188	90.654	88.236	85.928	83.723
50	132.693	128.372	124.268	120.367	116.656	113.125	109.764	106.561	103.508	100.597	97.819	95.167	92.634	90.213	87.898	85.683	83.563
51	123.671	119.899	116.305	112.878	109.610	106.492	103.514	100.670	97.952	95.352	92.866	90.486	88.207	86.024	83.932	81.925	80.001
52	116.267	112.953	109.785	106.757	103.860	101.088	98.434	95.892	93.456	91.121	88.881	86.733	84.670	82.689	80.786	78.957	77.199
53	108.555	105.684	102.933	100.294	97.763	95.334	93.002	90.762	88.610	86.541	84.552	82.638	80.796	79.023	77.316	75.671	74.086
54	101.197	98.726	96.351	94.067	91.869	89.754	87.717	85.756	83.866	82.045	80.289	78.596	76.962	75.385	73.863	72.393	70.973
55	95.118	92.985	90.928	88.945	87.030	85.183	83.399	81.676	80.012	78.404	76.849	75.346	73.891	72.485	71.123	69.805	68.529
56	85.776	84.041	82.363	80.740	79.168	77.647	76.174	74.747	73.365	72.026	70.727	69.468	68.247	67.062	65.913	64.797	63.714
57	77.317	75.919	74.563	73.247	71.970	70.730	69.525	68.355	67.218	66.113	65.039	63.995	62.979	61.992	61.031	60.096	59.186
58	68.733	67.640	66.576	65.540	64.531	63.549	62.592	61.660	60.752	59.867	59.005	58.163	57.343	56.543	55.763	55.001	54.258
59	59.734	58.917	58.119	57.339	56.578	55.834	55.108	54.398	53.705	53.027	52.364	51.716	51.082	50.462	49.856	49.263	48.682
60	50.928	50.344	49.773	49.213	48.664	48.127	47.600	47.084	46.578	46.082	45.596	45.119	44.651	44.193	43.743	43.302	42.869
61	41.110	40.733	40.363	39.999	39.641	39.290	38.945	38.605	38.271	37.943	37.620	37.303	36.991	36.684	36.382	36.085	35.792
62	31.556	31.339	31.125	30.915	30.707	30.502	30.300	30.101	29.905	29.711	29.520	29.332	29.146	28.963	28.782	28.604	28.428
63	21.440	21.343	21.247	21.152	21.057	20.964	20.872	20.781	20.691	20.602	20.514	20.427	20.341	20.256	20.171	20.088	20.005
64	11.200	11.176	11.151	11.127	11.103	11.079	11.056	11.032	11.009	10.986	10.963	10.940	10.918	10.895	10.873	10.851	10.829

[1]Present value of monthly payments of $1 **payable at the beginning of each month**, starting with the year of entitlement and continuing up to age 65. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **table 22B**.

Table 31D.—Female Disabled Workers

Monthly Life Annuity to Age 65 (Immediate)[1]

(1996-2000 Social Security DI disability experience)

Select age	Actuarial present value of $1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	200.496	185.885	173.102	161.865	151.942	143.138	135.294	128.273	121.964	116.270	111.111	106.420	102.139	98.217	94.613	91.291	88.219
17	207.775	192.412	178.957	167.120	156.661	147.379	139.107	131.704	125.052	119.051	113.617	108.679	104.174	100.052	96.268	92.782	89.563
18	213.269	197.352	183.394	171.102	160.232	150.580	141.973	134.269	127.346	121.101	115.447	110.310	105.626	101.343	97.413	93.795	90.457
19	219.228	202.770	188.317	175.573	164.292	154.265	145.320	137.307	130.105	123.607	117.724	112.379	107.507	103.052	98.967	95.208	91.741
20	227.509	210.375	195.304	181.996	170.201	159.707	150.335	141.936	134.381	127.562	121.386	115.775	110.660	105.984	101.696	97.752	94.114
21	234.939	217.277	201.712	187.946	175.726	164.840	155.107	146.375	138.514	131.414	124.981	119.132	113.799	108.922	104.449	100.335	96.542
22	239.259	221.380	205.593	191.605	179.167	168.070	158.135	149.211	141.169	133.899	127.305	121.308	115.836	110.830	106.237	102.012	98.114
23	239.275	221.595	205.950	192.060	179.687	168.629	158.714	149.795	141.747	134.464	127.852	121.831	116.335	111.302	106.682	102.429	98.505
24	235.778	218.636	203.432	189.905	177.830	167.018	157.306	148.557	140.650	133.484	126.970	121.033	115.607	110.634	106.064	101.855	97.968
25	232.884	216.231	201.427	188.225	176.417	165.824	156.291	147.689	139.904	132.837	126.406	120.537	115.167	110.241	105.710	101.533	97.674
26	229.439	213.324	198.964	186.129	174.625	164.284	154.962	146.535	138.896	131.952	125.624	119.841	114.544	109.679	105.202	101.070	97.249
27	227.426	211.719	197.689	185.122	173.833	163.666	154.484	146.169	138.620	131.748	125.476	119.738	114.476	109.639	105.182	101.065	97.256
28	228.032	212.524	198.640	186.176	174.957	164.833	155.672	147.363	139.807	132.918	126.624	120.858	115.564	110.692	106.199	102.046	98.200
29	225.229	210.212	196.733	184.605	173.664	163.770	154.801	146.650	139.224	132.445	126.239	120.548	115.315	110.494	106.043	101.924	98.106
30	222.248	207.733	194.672	182.892	172.241	162.589	153.820	145.837	138.552	131.889	125.781	120.170	115.005	110.240	105.836	101.756	97.970
31	218.852	204.868	192.252	180.847	170.511	161.124	152.580	144.785	137.659	131.130	125.136	119.622	114.538	109.842	105.496	101.466	97.722
32	216.386	202.835	190.582	179.477	169.392	160.213	151.841	144.190	137.183	130.752	124.839	119.391	114.361	109.710	105.400	101.399	97.679
33	213.311	200.251	188.411	177.655	167.864	158.934	150.771	143.297	136.438	130.133	124.326	118.967	114.013	109.425	105.169	101.212	97.529
34	210.475	197.885	186.442	176.021	166.513	157.821	149.860	142.555	135.840	129.655	123.949	118.676	113.793	109.264	105.057	101.142	97.493
35	206.259	194.230	183.269	173.262	164.110	155.724	148.027	140.950	134.432	128.417	122.858	117.711	112.939	108.506	104.382	100.540	96.954
36	203.003	191.468	180.928	171.282	162.438	154.317	146.846	139.962	133.609	127.736	122.298	117.255	112.570	108.213	104.153	100.365	96.826
37	198.150	187.203	177.175	167.973	159.517	151.732	144.555	137.927	131.797	126.120	120.853	115.959	111.407	107.165	103.207	99.508	96.047
38	193.954	183.543	173.980	165.182	157.077	149.598	142.687	136.291	130.364	124.863	119.750	114.991	110.556	106.417	102.549	98.929	95.537
39	190.490	180.552	171.399	162.958	155.161	147.951	141.273	135.079	129.328	123.979	118.998	114.355	110.019	105.966	102.173	98.618	95.282
40	185.921	176.520	167.838	159.810	152.377	145.486	139.088	133.142	127.608	122.451	117.639	113.144	108.940	105.003	101.312	97.847	94.592
41	180.351	171.534	163.369	155.799	148.772	142.241	136.164	130.502	125.222	120.290	115.679	111.364	107.319	103.526	99.963	96.613	93.460
42	176.057	167.733	160.004	152.820	146.134	139.905	134.095	128.670	123.598	118.852	114.406	110.236	106.321	102.642	99.181	95.921	92.848
43	171.141	163.333	156.064	149.289	142.967	137.063	131.543	126.377	121.536	116.997	112.735	108.730	104.962	101.415	98.072	94.919	91.941
44	165.417	158.165	151.394	145.066	139.146	133.603	128.408	123.533	118.955	114.652	110.603	106.790	103.197	99.806	96.605	93.579	90.717
45	159.596	152.882	146.596	140.705	135.180	129.992	125.117	120.533	116.217	112.151	108.317	104.699	101.281	98.050	94.993	92.099	89.356
46	153.440	147.263	141.462	136.011	130.884	126.058	121.512	117.226	113.181	109.362	105.752	102.338	99.106	96.045	93.143	90.389	87.775
47	146.924	141.279	135.963	130.954	126.229	121.771	117.559	113.579	109.814	106.250	102.874	99.674	96.638	93.756	91.018	88.416	85.940
48	140.789	135.644	130.784	126.193	121.850	117.741	113.849	110.162	106.665	103.347	100.196	97.202	94.356	91.648	89.071	86.615	84.275
49	135.334	130.636	126.187	121.971	117.973	114.179	110.578	107.156	103.903	100.809	97.864	95.059	92.387	89.839	87.408	85.088	82.871
50	132.231	127.872	123.732	119.798	116.057	112.498	109.110	105.883	102.809	99.877	97.080	94.410	91.860	89.424	87.095	84.867	82.734
51	123.216	119.407	115.779	112.321	109.024	105.878	102.875	100.008	97.268	94.648	92.143	89.745	87.450	85.252	83.145	81.125	79.188
52	115.830	112.480	109.280	106.221	103.296	100.497	97.818	95.253	92.796	90.440	88.181	86.015	83.936	81.939	80.022	78.179	76.408
53	108.132	105.228	102.446	99.778	97.220	94.765	92.409	90.146	87.972	85.883	83.875	81.944	80.085	78.297	76.574	74.916	73.317
54	100.797	98.294	95.889	93.577	91.353	89.212	87.152	85.168	83.258	81.417	79.642	77.930	76.280	74.687	73.150	71.665	70.232
55	94.756	92.593	90.507	88.496	86.555	84.683	82.876	81.131	79.445	77.817	76.243	74.721	73.250	71.827	70.450	69.117	67.827
56	85.423	83.660	81.955	80.306	78.710	77.166	75.671	74.223	72.821	71.462	70.145	68.869	67.631	66.431	65.266	64.136	63.040
57	76.984	75.560	74.180	72.840	71.540	70.278	69.053	67.863	66.707	65.584	64.492	63.431	62.400	61.397	60.421	59.472	58.548
58	68.424	67.307	66.221	65.163	64.134	63.132	62.155	61.205	60.279	59.377	58.497	57.640	56.805	55.990	55.195	54.420	53.664
59	59.446	58.607	57.789	56.990	56.210	55.449	54.705	53.978	53.268	52.574	51.896	51.233	50.585	49.951	49.332	48.725	48.132
60	50.670	50.068	49.479	48.902	48.337	47.784	47.241	46.710	46.189	45.679	45.179	44.688	44.208	43.736	43.274	42.820	42.376
61	40.866	40.475	40.090	39.712	39.341	38.976	38.617	38.265	37.919	37.579	37.244	36.915	36.591	36.273	35.960	35.653	35.350
62	31.341	31.113	30.888	30.666	30.447	30.232	30.020	29.810	29.604	29.400	29.200	29.002	28.807	28.614	28.425	28.237	28.053
63	21.246	21.141	21.037	20.934	20.832	20.732	20.633	20.534	20.437	20.341	20.246	20.152	20.059	19.967	19.876	19.786	19.697
64	11.056	11.027	10.998	10.970	10.942	10.914	10.886	10.859	10.831	10.804	10.778	10.751	10.725	10.699	10.673	10.647	10.621

[1]Present value of monthly payments of $1 **payable at the end of each month**, starting with the year of entitlement and continuing up to age 65. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in **table 22B**.

APPENDIX

V. STUDY POPULATION AND METHODS

A. Overview

For this study, we analyzed over 9.9 million records of Social Security Disability Insurance (DI) worker beneficiaries from the 5-year period January 1, 1996 through December 31, 2000. Data are based on a 100 percent sample from the Social Security Administration Master Beneficiary Record (MBR). The primary variables of interest include: the reason for decrement from the disability rolls, and duration since entitlement. However, factors other than time since selection affect survival. These include the standard concomitant variables of select age and sex of the beneficiary. The analysis reflects a total of roughly 21.9 million life-years of exposure for males and 15.6 million life-years of exposure for females. A 10-year select period was chosen for this study, implying that decrement for participants 10 or more years beyond selection is no longer a function of select age, but a function of attained age only.

Termination of DI benefits can occur for the following reasons:

- Death of the beneficiary;
- Recovery—includes medical recovery or return to work;
- Converting to old-age benefits; and
- All other reasons.

Terminations due to "all other reasons" are treated as withdrawal from the study, and directly affect exposure. However, separate decrement tables are not developed for categories other than death and recovery. The table below provides a count of the number of deaths and recoveries collected from the MBR. Note that there exist differences in classifying various disability actions among the various data sources consulted for this study. Further note that to a certain extent, this study also covers the activity of the OASI rolls, but only as it relates to tracking disabled beneficiaries who have voluntarily switched to OASI benefits prior to normal retirement age, or have automatically been converted to the OASI rolls upon attaining normal retirement age. As a result, termination counts stated here will differ from those stated elsewhere—the number of deaths will be dramatically different as they include substantial counts from the OASI rolls.

Number of Disabled Worker Terminations, by Reason
(January 1996-December 2000)

Reason	Male	Female	Total
Death	1,106,045	577,988	1,684,033
Recovery	176,760	101,080	277,840
Total	1,282,805	679,068	1,961,873

Source: MBR database as of March 2004. Results do not include old-age conversions or terminations due to other reasons.

B. Data Considerations

The mortality experience is affected by several unique circumstances. It is recognized that a claimant may die during the 5-month waiting period required under the DI program—and therefore never becomes entitled; or the claimant may die before final disposition of the disability claim—in which case only retroactive disability benefits may be payable. With regard to the DI program, participation in this study is contingent upon entitlement to benefits. Therefore, death *prior to* entitlement is not a "countable" death. As a result, the probability of death during the first year of entitlement may be artificially lower than expected.

As it relates to this study, observation ends with the termination of benefits. Under the DI program, disabled workers may convert to old-age benefits at anytime beginning with age 62, with mandatory conversion taking place at normal retirement age. Such conversion is considered a termination of disability benefits as old-age benefits become payable from the OASI Trust Fund. However, disabled beneficiaries continue under observation in this study beyond the time of the switch. Consequently, deaths for attained ages 62 and older may come from the OASI rolls. Note that this is a material change from methods used in the previous DI Worker Experience study (Actuarial Study No. 114), which terminated observation with the last month in which DI benefits are payable. This enhancement allows tracking disabled lives into retirement, and further eliminates much of the "guesswork" involved in applying the cumbersome blending techniques used in that study for older attained ages. Hopefully the result is more robust estimates of mortality.

Mention was made earlier of a special disability workload of SSI recipients who are potentially eligible for DI benefits due to previously unrecognized disability-insured status. This workload has caused a supplemental increase in awards beginning in 2001. In most instances, entitlement is retroactive to well before the date of final review. However, due to the guidelines established for processing the workload, the cases involved at the time of completion of this study represent a biased sample of records. Consequently, these cases have been eliminated from the overall sample.

C. Data Collection

The model for this study utilizes a customized database that is constructed from 100 percent MBR data as of March 2004. The general record selection criteria are outlined below. The final data was subjected to numerous screenings and categorizations. Included in the study are:

- Primary claimants (workers) entitled to disability benefits sometime during the observation period;

- Primary claimants entitled to old-age benefits sometime during the observation period, who either voluntarily switched from the DI rolls to the OASI rolls prior to normal retirement age, or were automatically converted upon attaining normal retirement age;
- A maximum of three periods of disability for each primary having multiple periods of disability.

Excluded from the study are:

- Dependents (spouses and children) of a primary claimant;
- Primary claimants whose period of disability was terminated or permanently suspended prior to January 1, 1996; or whose entitlement period begins after December 31, 2000;
- Periods of entitlement to old-age benefits that were preceeded by a period of disability which ended prior to OASI entitlement.

D. Methods

The availability of complete data on each participant in the study (including date of birth, date of entitlement, and cause of decrement) allows for direct estimation of the *multiple-decrement probabilities* $q^{(i)}$, where i represents the cause of decrement. The ordered pair (r, s) is determined for each age interval $(x, x+1]$ for which a participant is under observation. The concept is that each participant enters the interval at age $x+r$ $(0 \le r < 1)$, and is scheduled to exit the interval at age $x+s$ $(0 < s \le 1)$. Numerically, $s-r$ is the amount of time (measured in life-years) that the participant is exposed to the risk of decrement. Summing over all participants, we can calculate the *scheduled exposure* contributed to an interval.[15]

A participant may survive to the end of an interval, or may exit the study prior to the end of the interval in the event of:

- Death;
- Recovery or other non-death decrement;
- The end of the observation period—termed an *observed ender.*

Based on these criteria, a *scheduled ending age*, $x+s$, is established for an age interval in which the participant is expected to either survive to the end $(s = 1)$, or become an observed ender $(s < 1)$.[16] Scheduled exposure is then credited to the appropriate interval (or *duration* since selection) using the following conditions: if the participant survives to the end of the interval, then exposure is credited from $x+r$ to $x+1$; if the participant dies or is an observed ender within the interval, then exposure is credited from $x+r$ to $x+s$; if the participant withdraws from the study during the interval (for example, recovers), then exposure is credited from age $x+r$ to $x+s$. Note that since recovery from disability is no longer considered after converting to old-age benefits, a slight modification to this method is needed in crediting exposure for use in calculating recovery probabilities. As before, scheduled exposure is credited to durations entirely within a period of DI entitlement, however, *exact exposure* is credited only up until time of the switch to old-age benefits; no exposure is credited for durations entirely within a period of OASI entitlement.

Multiple-decrement probabilities are found by dividing the observed number of deaths or recoveries in an interval by the aggregate scheduled exposure for that interval. As discussed later, *single-decrement (absolute) rates* are derived from the probabilities using a constant force assumption for the distribution of decrement within a given interval.[17]

E. Select Age and Exposure

Entitlement to disability benefits usually occurs at some fractional age of the beneficiary. To facilitate exposure calculations, the *insuring age* of the participant and corresponding *insuring date of birth* are substituted for the actual age at entitlement and actual date of birth. In this study, the insuring age is calculated to be the beneficiary's *age last birthday* as of entitlement. For example, consider the following beneficiary data:

Date of entitlement: 1-February-2000
Date of birth: 10-July-1960
Actual age at entitlement: 39 years, 206 days
Insuring age: 39 years
Insuring date of birth: 1-February-1961

Use of insuring age results in an integral *select age* at entitlement ensuring that subsequent durations begin on the entitlement anniversary. This is true whether the participant enters the study during the observation period, or is already part of the entitlement group when the observation period opens.

For selection during the observation period, the *entry age (YI)* into the study is the beneficiary's age as of the date of entitlement. For selection prior to the beginning of the observation period, the entry age is the beneficiary's age as of January 1, 1996. In either case, the beneficiary's age is measured from the insuring date of birth.

[15]For a complete discussion, refer to chapter 6 of *Survival Models and Their Estimation* (London 1988, second edition).
[16]A participant who dies during the interval does so at age $x+t \le x+s$; a participant observed to withdraw from the study during the interval also does so at age less than $x+s$.
[17]For a complete discussion on multiple-decrement probabilities, the associated single-decrement rates, and construction of the select-and-ultimate multiple-decrement tables found in this study, the reader is referred to chapter 10 of *Actuarial Mathematics* (Bowers et al. 1997).

The *scheduled exit age (ZI)* is the age at which the participant is scheduled to exit the study as an observed ender on December 31, 2000. The *actual exit age at death (THI)* or *withdrawal (PSI)* is the exact age at which the participant exits the study under those particular decrements.

The fractional-time variables used to determine scheduled exposure contributions for an observation interval are defined below:

- Time r at which observation begins:

$$r = \begin{cases} 0, & YI \le x \\ YI - x, & x < YI < x + 1 \end{cases}$$

- Time s at which observation is scheduled to end:

$$s = \begin{cases} ZI - x, & x < ZI < x + 1 \\ 1, & ZI \ge x + 1 \end{cases}$$

The amount of exposure contributed at each duration is summarized as follows:

$$\text{exposure} = \begin{cases} s - r, & \text{survivor or ender} \\ s - r, & \text{death} \\ s - r, & \text{withdrawal (recovery, except as noted below)} \end{cases}$$

As previously mentioned, exact exposure is used in calculating recovery probabilities. This type of exposure is only credited to the interval during which conversion to old-age benefits takes place. Using a fractional-time variable, exact exposure is defined as $k - r$, where k is determined as follows:

$$k = \begin{cases} PSI - x, & \text{switch to OASI during interval} \\ \text{undefined}, & \text{otherwise} \end{cases}$$

Note that in this context *PSI* represents the exact age at the time of switch to old-age benefits.

F. Duration and Graduation

The intervals for which a participant is under observation—measured in years since selection—are called *durations*. For each select age $[x]$ and duration n, the ordered pair (r, s) represents the amount of exposure contributed to the observation interval $([x] + n, [x] + n + 1]$. For durations extending beyond the 10-year select period, exposure is credited to the appropriate attained age interval.

The select-and-ultimate multiple-decrement probabilities are graduated using the two-dimensional Whittaker-Henderson Type B method[18]. The horizontal and vertical smoothing coefficients were chosen to obtain some degree of smoothness within individual durations (columns) as well as within select ages (rows), while deviating as little as possible from the original estimates.

G. Survival Tables

Survival tables 8A-8C are constructed from select-and-ultimate death probabilities. The functions $l_{[x]}, l_{[x]+1}, \ldots, l_{110}$ are first calculated for select age $[x] = 16$, using a radix of 100,000. This step determines values for the ultimate period of the table and older attained ages. Functions for select ages $[x] > 16$ are then derived retrospectively from the ultimate values. For example, $l_{[x]}$ is determined from l_{x+10} using the survival probabilities of the select period for the given select age. The number $l_{[x]+t}$ represents the number alive at the beginning of duration t from those originally entitled at select age $[x]$. Note that the number alive at various select ages are not actual counts of disability beneficiaries. Rather, the number living at the beginning of any duration are for illustrative purposes, chosen to represent the probability of survival based on values shown in tables 7A-7C.

Survival tables 15A-15B are similarly constructed from select-and-ultimate recovery probabilities shown in tables 14A-14B. Since recovery is no longer considered after attaining normal retirement age, these tables are truncated after attained age 64. Note that in this case, "survival" refers to beneficiaries who remain on the DI rolls by *not recovering*.

The survival tables are read across the row, or *select period*, for 0-10 years since selection, then down the last column, or *ultimate period* for 10 or more years since selection. Numbers for the following example can be found in table 8A. Of the male beneficiaries disabled at select age 30, the following table shows the number surviving (that is, still on the disability rolls) after the stated number of years:

Years since entitlement	Number living	Probability of survival	Attained age
0	102,707	1.000	30
1	97,906	.953	31
5	88,303	.860	35
10	82,019	.799	40
15	76,543	.745	45

[18]For details, refer to chapter 8 of *Graduation: The Revision of Estimates* (London 1985).

H. Expected Future Lifetime

Future lifetime tables are produced from the survival functions described above using basic actuarial principles found in any standard actuarial text on life contingencies. Also presented in this study are the results of aggregating over duration, by select age (see tables 11, 18, and 25) or attained age (see tables 12, 19, and 26).

Aggregate lifetime for a specific *select* age is an exposure-weighted average of the expected future lifetime at each duration of that age. This differs from aggregate lifetime for a specific *attained* age, which is an exposure-weighted average of the expected future lifetime of those durations representing a particular attained age.

For example, aggregate lifetime for *select* age 40 is a weighted average of the expected lifetimes shown for each duration 0 through 34—where each duration represents a different attained age. In contrast, aggregate lifetime for *attained* age 40 is the average of the expected lifetimes for a select 40-year-old at duration 0, select 39-year-old at duration 1,... select 20-year-old at duration 20—all of whom are attained age 40.

I. Probabilities and Absolute Rates

The data for this study were collected in a multiple-decrement environment, however, we present results for only two major decrements—death and recovery. The symbol $q^{(d)}$ represents the probability of death in the presence of the other decrements. Mathematically, this is represented by:

$$q_x^{(d)} = \int_0^1 {}_t p_x^{(\tau)} \, \mu_{x+t}^{(d)} \, dt$$

where $p^{(\tau)}$ is the probability of surviving under all decrements; and $\mu^{(d)}$ is the force of mortality.

For each of the causes of decrement in a multiple-decrement model, it is possible to define a single-decrement model that depends only on a particular cause of decrement. The symbol $q'^{(d)}$ represents the *single-decrement (absolute) rate* of death. Mathematically, this is represented by:

$$q_x'^{(d)} = \int_0^1 {}_t p_x'^{(d)} \, \mu_{x+t}^{(d)} \, dt$$

where $p'^{(d)}$ is the probability of *not dying*. In this representation, observation stops at the point of non-death decrement, and scheduled exposure is replaced by the smaller quantity of exact exposure. The result is lower exposure totals relative to those used in formulating death probabilities.

For each combination of select age and duration, the multiple-decrement probabilities $q^{(d)}$ and $q^{(r)}$ are calculated by dividing the observed number of deaths or recoveries by the exposure for that cell. These probabilities are used to derive the absolute rates of decrement $q'^{(d)}$ and $q'^{(r)}$ as shown below (note that *d*, *r*, and τ superscripts refer to death, recovery, and total decrement, respectively):

Derive the total decrement probability:

$$q^{(\tau)} = q^{(d)} + q^{(r)}$$

Under the assumption of constant force for each decrement over the age interval $(x, x+1)$, absolute rates may be derived using the following:

$$q'^{(d)} = 1 - [1 - q^{(\tau)}]^{q^{(d)}/q^{(\tau)}}$$

$$q'^{(r)} = 1 - [1 - q^{(\tau)}]^{q^{(r)}/q^{(\tau)}}$$

In this study, absolute rates are presented on a “per thousand” basis.