SOCIAL SECURITY DISABILITY INSURANCE PROGRAM DISABLED-WORKER EXPERIENCE

ACTUARIAL STUDY NO. 130

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Social Security Administration
Actuarial Services

July 2026
SSA Pub. No. 11-11543

TABLE OF CONTENTS

LIST OF TABLES

DISABLED-WORKER RECOVERY EXPERIENCE
BY ENTITLEMENT AGE AND DURATION (2016-20)

DISABLED-WORKER COMBINED DEATH AND RECOVERY EXPERIENCE
BY ENTITLEMENT AGE AND DURATION (2016-20)

ANNUITY TABLES

Life Annuity

Life Annuity to Age 66

LIST OF FIGURES

INTRODUCTION

The Social Security Old-Age, Survivors, and Disability Insurance (OASDI) program makes monthly benefits available to insured workers and their families at retirement, death, or disability. The OASDI program consists of two separate and legally distinct parts. Retired workers, their families, and survivors of deceased workers receive monthly benefits under the Old-Age and Survivors Insurance (OASI) program. Disabled workers and their families receive monthly benefits under the Disability Insurance (DI) program.

The most recent work dedicated to analyzing the experience of disabled-worker beneficiaries under the DI program is Actuarial Study #125, *Social Security Disability Insurance Program Disabled Worker Experience* (August 2020). That study examined historical data with regard to disabled-worker incidence and benefit termination through calendar year 2019. 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 2011-15. The overall content of Actuarial Study #130, and the methods used to prepare the results, are consistent with those of the prior study; namely, disabled-worker incidence and benefit termination is examined through calendar year 2024, and a comprehensive analysis of termination activity is presented for the 5-year period 2016-20. Details of the underlying methodology for table construction are outlined in the appendix of this study.

While this study provides extensive information on recent actual DI disabled-worker experience, it does not report on the projected future operations of the DI Trust Fund, nor does it provide information on other types of disability benefits administered by the Social Security Administration. Information regarding these other topics is available at www.ssa.gov/OACT. In particular, projections of the future actuarial status and financial operations of the OASI and DI Trust Funds are presented in the *Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds* (see www.ssa.gov/OACT/TR/index.html for the detailed information on all published editions of this report).

For this study, we are using the term “mortality” to refer to the rate of termination from the DI rolls due to death. We also use “probability of death” to describe the probability of termination from the DI rolls due to death. We use this terminology for simplicity throughout this study.

For this edition of the study, we would like to extend recognition and thanks to Katie Sutton and David Olson for their valuable insights regarding data on deaths at normal retirement age and to Alexander Zakharin and Joshua Smeton for their assistance in refining our data collection and analysis processes.

SOCIAL SECURITY DISABILITY INSURANCE PROGRAM DISABLED-WORKER EXPERIENCE

I. ENTITLEMENT TO DISABILITY INSURANCE BENEFITS

The Social Security Old-Age, Survivors, and Disability Insurance (OASDI) program provides for monthly disability insurance benefits after the onset of a severe physical or mental impairment. To become entitled to such benefits, a worker must:

- Be insured for disability under the Social Security Act;
- File a claim for disability insurance benefits;
- Meet the definition of disability set forth in the Act;
- Complete a five month waiting period; and
- Have not attained *normal retirement age* (see table below).

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 experience of disabled workers of the Social Security Disability Insurance (DI) program as described under Title II of the Social Security Act.

Scheduled Changes in Normal Retirement Age[a]

Year of birth	Normal retirement age	Year attaining normal retirement age
1937 and earlier	65	2002 or earlier
1938	65, 2 mos	2003-04
1939	65, 4 mos	2004-05
1940	65, 6 mos	2005-06
1941	65, 8 mos	2006-07
1942	65, 10 mos	2007-08
1943-54	66	2009-20
1955	66, 2 mos	2021-22
1956	66, 4 mos	2022-23
1957	66, 6 mos	2023-24
1958	66, 8 mos	2024-25
1959	66, 10 mos	2025-26
1960 and later	67	2027 or later

[a] Persons born on January 1 of any year should refer to the normal retirement age for the previous year. This table does not apply to widow(er) benefits.

A. 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. Credit for this work is based on the amount of wages or self-employment income earned and is measured in quarters of coverage (QCs), or *credits*.[1]

Entitlement to any benefit depends on whether the number of credits earned by a worker is sufficient to meet various insured status requirements. To be considered for disability benefits, a worker must be *disability insured*. This requires having obtained a specific number of credits in recent quarters, as well as enough total credits to be *fully insured*—at least 6 and no more than 40 credits are required for this fully insured status.[2] For a worker age 31 or older, the recency-of-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 disability begins.

A special recency-of-work test for younger workers provides an alternative to the 20/40 requirement. A worker who becomes disabled before the quarter in which he or she attains age 31 satisfies the special test requirement if credits have been 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 who is 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.

B. Filing an Application

An individual must file an application to become entitled to benefits. In general, a claimant may file for DI benefits at any time after onset of disability. A claimant may receive retroactive benefits for up to 12 months, immediately prior to the month of filing, in which the claimant was disabled and had completed the 5-month waiting period.

Retroactive benefits are also payable for any month of entitlement beginning with the month of filing and leading up to the month of award. The number of months of retroactive benefits paid in these instances ultimately depends on how long it takes to receive a favorable determination of disability. See Appendix L for details on processing time.

[1] In 2025, a worker received one credit (up to a maximum of four) for each \$1,810 of annual covered earnings. This amount is indexed each year by the increase in average wages, if any. For determining QCs, different rules apply to earnings before 1978, and a simplified method applies for the 1937-50 period.

[2] 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)—credits are not required for years that are partially or fully within a period of disability.

A claimant may also file for benefits no later than 12 months after the month in which the disability ends. In these instances, retroactive benefits are payable only for those months of entitlement within the 12-month period immediately prior to the month of filing. For purposes of establishing a closed period of *disability freeze*[3], there are exceptions where the claimant is allowed to file no later than 36 months after the month in which disability ends.

C. 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—called the *duration requirement.* Specifically, the disability must be of such severity that the claimant is not only unable to perform previous work, but also unable to do any other kind of substantial gainful work that exists in the national economy, considering the claimant's age, education, and work experience. It is irrelevant whether such work is available in the claimant's immediate area, or whether the claimant would be hired upon applying for work.

The Social Security Administration (SSA) uses a five-step sequential evaluation process to decide whether the claimant meets the definition of disability. Claim processing for Title II benefits of the Act stops as soon as a determination—favorable or unfavorable—can be reached. See Appendix M for details on basis for decision.

Step 1—Determine if claimant is engaging in SGA. If the claimant is working and the work constitutes SGA, then the claimant is not disabled for Social Security purposes. Otherwise, the adjudicator continues with claim processing.

Step 2—Determine if the impairment is "severe". The impairment or combination of impairments must significantly limit the claimant's physical or mental ability to do basic work activities, and must also be expected to last 12 months or result in death. The adjudicator will rule against a claim of disability if the impairment is not severe. Otherwise claim processing continues.

Step 3—Determine if the severity of the impairment(s) meets or medically equals a set of criteria in the Listing of Impairments. The adjudicator will rule in favor of a disability if the impairment is counted among examples of impairments that the agency considers severe enough to prevent the claimant from engaging in SGA, and the duration requirement is met. These examples are found in the listing of impairments[4]. Otherwise, claim processing continues with the assessment of the claimant's residual functional capacity (RFC) - the most the claimant can still do despite any limitations imposed by the impairment(s) - and proceeds to the medical-vocational stage of the determination process.

Step 4—Determine if the claimant has the RFC to do his or her past relevant work. If the RFC indicates that the claimant's past work duties cannot be accomplished, generally as performed in the national economy, then claim processing continues. Otherwise the claimant is considered to not be disabled for Social Security purposes. Past relevant work is defined as work the claimant performed within the five years preceding the disability determination. The work must have constituted SGA, and the job must have been held for at least 30 days.

Step 5—Determine if the impairment prevents the claimant from engaging in any other work that exists in significant numbers in the national economy. The adjudicator will rule in favor of a disability if the claimant is unable to perform any other work given his or her RFC, age, education, and work experience, and the duration requirement is met. Otherwise the claimant is found to be not disabled for Social Security purposes.

The same definition of disability is applied to each of the following types of adult claimants[5]:

- Disabled worker;
- Disabled child age 18 or over based on a disability which occurred before age 22;
- Disabled widow(er) or surviving divorced spouse, age 50-59, of a person who died fully insured—for benefits payable after December 1990; and
- Disabled adults and disabled children who attain age 18 under the Supplemental Security Income (SSI) program as described under Title XVI of the Social Security Act—this means-tested cash assistance program is also administered by SSA.

D. Waiting Period

The waiting period for DI benefits consists of five consecutive full calendar months beginning with the earliest full calendar month throughout which the worker satisfied both the disability insured requirements and definition of disability. 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 five years of the current period of disability. In contrast, there is no waiting period for disability benefits under the SSI program.

[3] Freeze provisions were enacted to preserve the rights of individuals who are under a disability. Under these provisions, a worker's earnings record can be "frozen" at a time he or she qualifies for a period of disability, thereby preserving insured status and preventing loss of future disability or retirement benefits that would result from using zero or low earnings during a period of disability in the computation of benefits.

[4] See www.ssa.gov/disability/professionals/bluebook/AdultListings.htm.

[5] SSA uses special provisions for the evaluation of disability in cases of statutory blindness. Additionally, special rules applied to the evaluation of disability for disabled widow(er)s and disabled surviving divorced spouses for benefits payable before January 1991.

II. EXPERIENCE OF DISABILITY DETERMINATIONS

SSA takes applications for worker disability benefits over the internet, over the phone, or in person at one of more than 1,200 local field offices. State agencies make disability and blindness determinations under regulations containing performance standards and other administrative requirements. A claim may be denied for technical reasons, if the claimant:

- Is not disability insured;
- Is engaging in SGA;
- Dies before being disabled for five full months;
- Attained normal retirement age (NRA) before the disability began or before the 5-month waiting period was completed.

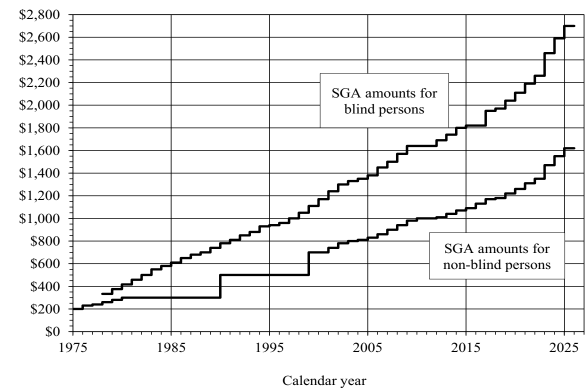
Upon satisfying the technical aspects of the determination process, claims are generally forwarded to the state Disability Determination Services for medical determination[6]. The subsections below discuss in greater detail the following items: SGA, the impairment listings, residual functional capacity, the determination and appeals process, and the determination experience of the DI program.

A. Substantial Gainful Activity (SGA)

Substantial work activity involves doing significant physical or mental activities; *gainful work activity* is done for pay or profit. In determining whether work is SGA, the state agencies consider things such as the nature and quality of the claimant's work, whether special conditions or equipment are needed to do the work, the amount of time spent at work, and earnings. Special evaluation guidelines exist for self-employed persons—SSA must measure the value of the claimant's services to the operation of the business, number of hours worked, skills, efficiency, and responsibilities.

SSA establishes certain earnings criteria to indicate whether an individual is engaging in SGA. The monthly 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 was 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.[7] **Figure 1** shows a history of these SGA amounts.

Figure 1.—Substantial Gainful Activity Amounts for the Disability Insurance Program 1975-2025



B. Listing of Impairments

To establish a disability, claimants must provide sufficient evidence of any medical condition in the form of symptoms, clinical signs, and laboratory findings. As mentioned in the description of Step 3 of the sequential evaluation process outlined in section I, SSA's *Listing of Impairments* is used to determine if the condition satisfies all relevant criteria for a specific listing or is medically equivalent to a specific listing. The listings are a set of medical evaluation criteria in the Federal regulations that describe physical and mental conditions which are so severe that it is presumed that individuals whose medical conditions meet or equal these criteria are unable to do any gainful activity (and are therefore considered disabled), regardless of their age, education, or work experience. The listings are arranged by body system (musculoskeletal, cardiovascular, mental, etc.) and include both diagnostic and severity criteria.

Many individuals are found to be disabled even though their impairments fail to meet the level of severity detailed in the listings. In these cases, an individual's medical condition is evaluated in conjunction with age, education, and job skills.

[6] Exceptions to this process may apply. In particular, the claim may not need to be forwarded to a state agency if the claim recently had a favorable disability decision on a prior claim. This applies in particular to individuals who were disabled SSI recipients prior to filing for OASDI benefits. In these cases, the individual is deemed to be disabled.

[7] As of 2025, a blind individual earning over $2,700 per month (net of impairment-related work expenses) was ordinarily considered to be engaging in SGA. The comparable amount for non-blind individuals was $1,620 per month.

These *vocational factors* are given increasing weight with the advancing age of the worker, and are particularly significant in determining disability among workers age 50 or older.

C. Residual Functional Capacity (RFC)

Impairments and related symptoms, such as pain, may limit the ability to work. Residual functional capacity measures the most an individual can do given the claimant's physical and mental limitations. Careful assessment of RFC is the foundation of Steps 4 and 5 of the sequential evaluation process. Limited ability to perform certain physical demands such as sitting, standing, walking, lifting, carrying, pushing, pulling, reaching, handling, or stooping may reduce the ability to do work. Similarly, a limited ability to carry out certain mental activities like understanding, remembering, following instructions, or responding appropriately to supervision may reduce the ability to do work.

Along with RFC, age and education play a vital role in Step 5 of the evaluation process. When it comes to age, it is generally considered that younger persons (under 50) will be able to adjust to other work. Greater consideration is given to age and education for those approaching advanced age (50-54); and it is assumed that persons of advanced age (55 or older) are significantly hindered by vocational factors in their ability to adjust to other work.

D. Determination and Appeals Process

Regulations describe the process of administrative review performed by the state agencies known as the Disability Determination Services (DDS), as well as SSA's Hearings Operations (HO), and the Appeals Council (AC), which is part of the Appellate Operations (AO). The DDS develops medical evidence and renders the initial determination of whether the claimant is disabled or blind under the law. If dissatisfied with the initial DDS decision, the claimant may request further administrative review by the DDS, HO, AC, and beyond to the Federal courts. The review process consists of the following steps, which must be requested within specified time intervals, and in the following order:

- *Initial determination.* This is the original decision made by the DDS regarding entitlement to benefits.
- *Reconsideration*. If dissatisfied with the initial determination, the claimant may ask the DDS to reconsider it[8].
- *Hearing before an administrative law judge (ALJ).* If dissatisfied with the reconsideration decision, the claimant may appeal to HO and request a hearing before an ALJ.
- *Appeals Council (AC) review.* If dissatisfied with the decision of the ALJ, the claimant may request that the AC review the decision. This constitutes the administration's final decision.
- *Federal court review.* If dissatisfied with the AC's final decision, the claimant may request judicial review by filing an action in a Federal district court.

In general, appeals must be filed within 60 days after the date the claimant receives notice of the previous determination or decision. The claimant or a representative, such as an attorney, may submit new material evidence supporting the claim during any step of the review process. Failure to appeal a determination or decision within the stated time period will generally result in loss of the right to any further administrative or judicial review. Exceptions are made for the failure to timely file an appeal, in particular if good cause exists for such late filing.

Many factors exist that affect the number of disability claims filed as well as the rate at which these claims are allowed or denied. However, the impact of any one factor is difficult to gauge. In general, economic, demographic, and administrative factors all have a direct effect on the size and scope of the DI program. Below is a list of determinants which can significantly influence the number of claims filed and/or the rate of favorable determinations[9]:

- The level of employment in the U.S. economy;
- The level or "attractiveness" of DI benefits vis-a-vis loss of income;
- Level of the SGA amount;
- Changes in labor force participation or shifts in part-time work which can affect insured status;
- Population growth and demographic shifts such as the aging of the baby-boom generation;
- Technological advances that enhance the ability to work;
- Medical advancements or breakthroughs in the treatment of specific disorders;
- Changes in regulations or methods used to determine medical eligibility;
- Revisions to disability guidelines or impairment listings;
- Amount of administrative funding to process caseloads and backlogs;
- Level of HO, AO, and Federal court involvement in the appeals process;
- Results of appeals and class action suits challenging SSA's interpretation of the law; and
- Actions by Federal, State, and local governments to increase program awareness or encourage enrollment.

[8] For cases decided under the prototype model, the reconsideration step was eliminated. See section ***E. Determination Experience of DI Program*** under ***Miscellaneous Items***.

[9] For discussions on these topics, the reader is referred to *Trends in the Social Security and SSI Disability Programs* (Muller et al., August 2006).

E. Determination Experience of DI Program

Table 1 presents data on the disposition of DI disabled-worker claims across the various adjudicative stages of medical review, for calendar years 2014-24. The data are tabulated by year of filing and adjudicative level of review, as well as program involvement—showing claims for DI benefits only or concurrent filing for DI and SSI benefits. Although both programs use the same definition of disability for adults, differences in age and type of impairment can affect the relative composition of claims. From 2019 to 2022, concurrent claims as a percentage of total DI worker claims fell from nearly 44% of claims to under 39% of claims.

The aging of the baby-boom generation has been a major contributor to the volume of DI disabled-worker claims. The youngest of the baby-boom generation has reached their early 60s where incidence of disability is higher than at younger ages, especially for certain impairments. About 43% of the baby-boom generation was still younger than normal retirement age at the end of 2024. These workers are likely to apply for disability benefits if they become disabled since they would still be subject to an age reduction if they were to apply for a retired-worker benefit. From 2010 to 2022, the average age at entitlement to a DI worker benefit increased by three years.[10]

Following the economic recession of 2007-09 and associated high rates of unemployment, the number of claims forwarded to the DDS for DI disabled-worker benefits peaked in 2010 at 1.84 million. Improved economic conditions appear to have contributed to generally declining application volumes from 2011 through 2022. As employment levels increased, the annual number of DI disabled-worker claims decreased nearly 40% to 1.12 million in 2022. Disability claims tend to decrease as people re-enter the labor force. However, a persistently low level of labor force participation may indicate that long-term unemployment has caused individuals to stop looking for work and drop out of the labor force. This in turn may adversely affect the recency-of-work test for DI insured status and the ability to qualify for DI benefits. The labor force participation rate is also affected by higher levels of self-employment and growth in the number of independent contractors and freelancers. These types of workers may or may not be counted among the labor force. Other factors contributing to a decline in the number of applications may include: the changing nature of work in the economy, higher educational attainment, accommodations by employers to employees with disabilities, and, more recently, increasing employment of disabled persons.

[10] *Annual Statistical Report on the Social Security Disability Insurance Program, 2023*, Table 39.

DDS Initial Determinations

As shown in Table 1, the number of favorable initial determinations as a percentage of total claims processed has remained fairly steady ranging from 32.9% to 34.4% between 2014 and 2022. Initial and reconsideration determinations in Table 1 for claims filed in 2023-24 are incomplete. The appeal rate of initial denials generally fluctuates around 50-55%.

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 may be younger and therefore less likely to be affected by the vocational considerations in step five of the sequential evaluation process for those of advanced age or approaching advanced age. Concurrent filers tend to be of lesser means (lower income and fewer countable assets reflecting the nature of the SSI program) and are thus more likely affected by changes in the economy. When unemployment occurs, it may become necessary to seek aid from Federal, State, or local programs. Therefore, concurrent filers may have less severe disabilities, may provide less evidence of impairment, and may be less able to afford legal representation. The result is a lower proportion of allowances.

For years with pending workloads at the initial and reconsideration levels, it is likely that the allowance rates will ultimately be higher than those shown in Table 1. This is due to the fact that denials are processed more quickly than allowances at these stages, leaving a higher percentage of cases that will ultimately be allowed in pending workloads.

DDS Reconsideration

After a less-than-fully-favorable initial determination, a claimant may appeal for a reconsideration at the DDS. Allowance rates at the reconsideration level have been very consistent. Although reconsideration is *de novo*[11] in concept, it is similar to the initial determination in that it 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 overturned at reconsideration in only a relatively small proportion of cases appealed. Roughly half of those denied at the initial level appeal to the reconsideration level. About 12% of appeals are allowed at this level.

Appeals Beyond DDS

Claimants wishing to appeal a reconsideration determination may request a hearing before an ALJ. Since the interpretation of evidence in assessing disability can be highly subjective,

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

overturned decisions at HO or AO and beyond occur frequently. Factors that contribute to the high reversal rate include:

- A group of decision-makers different from those at the initial and reconsideration stages;
- Changes in the nature and degree of the claimant's impairment over time;
- The claimant reaching the age thresholds of 50 or 55 where age is considered to seriously affect the claimant's ability to adjust to other work;
- A much higher use of legal representation and the opportunity to submit new material evidence supporting the claim; and
- Initial face-to-face contact with decision-makers.

Miscellaneous Items

To lend insight into the data presented in Table 1, this section discusses some changes in the disability process that occurred over time. Beginning in the late 1990s SSA undertook the testing of a variety of alternative approaches to the disability determination process with the goal of streamlining the process while still providing accurate decisions as early as possible. One of the largest such tests has been referred to as the *Prototype Model.* Major features of this model included providing additional authority for the DDS examiners in making initial disability determinations, and the elimination of the reconsideration step in the appeals process. This model was run in 10 States through 2018, and represented roughly 25% of the initial disability determination workload[12]. The results shown in Table 1 reflect a mixture of experience combining the standard decision process with the prototype process, as well as other smaller test processes.

Changes in regulations, standards, and methods used to determine the severity of a disability—sometimes in response to legislation, legal suits, or public reaction—have shaped DDS determinations, HO and AO decisions, and SSA policy in general. Major topics for deliberation have included:

- Mental impairment issues;
- Obesity;
- Drug addiction and alcoholism;
- The amount of leverage given to allegations of pain;
- Evaluation of musculoskeletal and circulatory disorders;
- Statements by treating physicians in the absence of clinical evidence; and
- The use of vocational factors in the absence of a single debilitating impairment.

There were notable developments in the disability process early in this century. The *electronic disability (eDIB)* process substantially streamlined the storage and processing of claim data. By January 2006, all state DDSs had begun using electronic disability folders. Furthermore, since August 2002, claimants have been able to apply for OASDI disability benefits online.

The electronic environment allowed SSA to develop two fast-track processes to allow expeditious determinations of certain claims. The *quick disability determination (QDD)* process uses a predictive model to identify claims that have a high probability of allowance, and for which medical evidence can be easily obtained. Claims are automatically referred from the field office to the DDS with the aim of completing the determination expeditiously.

Similar to QDD but having slightly less complex "scoring" criteria is the *compassionate allowance (CAL)* initiative, which is designed to quickly identify diseases and conditions that are highly likely to qualify under the Listing of Impairments even with minimal, but sufficient, medical information. If the condition does not strictly meet these criteria, it is not designated as a CAL case. For the rollout of the initiative in the fall of 2008, 50 conditions were selected to meet the CAL guidelines. The list has since been expanded to include over 290 conditions such as early-onset Alzheimer's disease, spinal cord injuries, and various cancers. A CAL case is identified solely on the claimant's allegation of a disease or other medical condition that appears on the CAL list[13].

The fast-track initiatives represent a relatively small proportion of total DI claims filed. SSA identifies roughly 150,000 initial-stage QDD claims (includes claims for Title II disabled auxiliary or survivor benefits and Title XVI claims) each fiscal year. This is approximately 7.5% of DI claims. A QDD claim may concurrently be a CAL claim. Approximately 52,000 of the above mentioned claims are also CAL claims. Additional claims that are CAL-only totaled 20,700 in FY 2023 and 22,200 in FY 2024. Together, fast-track claims make up roughly 8.6% of total DI claims.

[12] AL, AK, CA (L.A. North and West branches only), CO, LA, MI, MO, NH, NY, PA. The *Prototype Model* was phased out over the period January 2019 - April 2020.

[13] A complete list of CAL conditions is available at www.ssa.gov/compassionateallowances/conditions.htm.

III. EXPERIENCE OF DISABLED-WORKER INCIDENCE AND AWARDS

A. History

Since the payment of the first disability cash benefits in July 1957, the characteristics of the DI program have been shaped by congressional action, public opinion, and court rulings. Program fundamentals such as the definition of disability, the entitlement process, the level of benefits, and the review process for current beneficiaries ultimately determine program cost.[14] 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. Then beginning in 1970, program growth began to accelerate for a number of reasons (see table).

Disabled-worker Benefits Awarded
(1957-2000 Social Security DI disability experience)

Year of award	Total
1957	178,802
1958[a]	131,382
1959[b]	177,811
1960	207,805
1961	279,758
1962	250,634
1963	223,739
1964	207,592
1965	253,499
1966	278,345
1967	301,359
1968	323,154
1969	344,741
1970	350,384
1971	415,897
1972	455,438
1973	491,616
1974	535,977
1975	592,049
1976	551,460
1977	568,874
1978	490,809
1979	440,519
1980	420,276
1981	381,016
1982	336,055
1983	428,461
1984	409,970
1985	416,103
1986	424,877
1987	420,295
1988	415,331
1989	430,678
1990	472,103
1991	540,794
1992	642,089
1993	637,388
1994	631,873
1995	645,645
1996	624,254
1997	587,700
1998	608,382
1999	620,559
2000	621,316

[a] January-November.
[b] Includes December 1958.
Source: *Annual Statistical Supplement to the Social Security Bulletin* (1957-74); SSA administrative records (1975-2000). See Table 3 for awards in 2001 and later.

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 DI claims. In particular, the SSI program requires applicants to apply for all benefits from other programs to which they may be entitled—including DI—as a condition of eligibility for SSI. Benefits from entitlement to these programs may partially or completely offset SSI benefits. As expediency in processing applications was naturally given high priority, the fraction of pre-effectuation reviews of DDS initial allowances by the central office fell to roughly 5% in 1972 from 70% before 1972. This resulted in more effectuations of allowances than would have otherwise occurred.

The automatic indexing of benefits by the cost-of-living adjustment (COLA) legislated in 1972 contributed to a dramatic increase in replacement rates. The ratio of annual benefits to past earnings rose from 50% to roughly 70% by the end of the decade. Not only was the agency paying out more in benefits, but it was thought that higher replacement rates made benefits more "attractive", thus providing incentive to file among individuals with a possible qualifying disability. And to those already on the DI rolls, high replacement rates may have created a disincentive to leave the program and return to work.

Another trend seen in the early 1970s was the greater tendency of applicants to appeal an unfavorable decision. This significantly increased the number of awards made at the reconsideration and hearings levels, and further contributed to the sharp increase in awards from 1972-76.

In an effort to bring the cost of disability benefits under control and stabilize replacement rates, the *Social Security Amendments of 1977* (Public Law 95-216) revised the formula for determining benefits awarded in 1979 and later. Under the new calculation, the replacement rate for the average earner was projected to remain stable at around 40%. The *Social Security Disability Amendments of 1980* (Public Law 96-265) also had a significant impact on the DI program. The 1980 amendments introduced a more restrictive limit on the total monthly amount of Social Security benefits payable on a disabled worker's account—allowing for higher total family benefits under the

[14] For further discussions on the history of the DI program, the reader is referred to the *50th Anniversary of the Social Security Disability Insurance Program* (Social Security Bulletin Vol. 66, No.3 2005/2006) and Social Security Disability Insurance at Age 60: Does It Still Reflect Congress' Original Intent? (Social Security Issue Paper No. 2015-01, September 2015).

old-age program as compared to the disability program. For those eligible, this provided an incentive to apply for or switch to old-age benefits in lieu of disability benefits.

In addition, the amendments mandated DDS performance standards and a pre-effectuation review of 65% of initial DDS allowances. This led the DDSs to give more careful consideration to allowances, and increased the chances of not effectuating an initially favorable determination.

The most controversial provision of the 1980 amendments was the requirement that SSA conduct a medical continuing disability review (CDR) at least every three years for beneficiaries whose disability may not be permanent. The termination of a large number of beneficiaries (particularly among the mentally impaired) was met with intense public outcry. A temporary moratorium was placed on the review of the disability rolls pending a thorough review of the standards for evaluating certain mental impairments. Although many of those terminated were returned to the rolls through the appeals process, awards continued to decline steadily from 1977-82 prompting SSA's disability determination policies to come under fire through court appeals and class action suits.

By 1984, DI program policy had undergone another reversal. In response to the clamor over certain provisions of the 1980 amendments, 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 during a medical CDR; and standards to evaluate pain.

One significant pattern that emerged following the 1984 amendments involved beneficiaries with mental impairments. The revised listings reduced the weight given to medical factors and put greater emphasis on functional capabilities. By 1988, the proportion of awards for mental impairments had exceeded 20%, roughly twice the proportion experienced in 1982.

The early 1990s brought a period of rapid growth. The number of awards to disabled workers over 1991-95 were more than 40% higher than the previous 5-year period (1986-90). Amidst a recession during which the unemployment rate rose above 7%, mental disorders continued to grow, comprising more than one-quarter of new awards by 1992. In partial response to this rapid growth, Congress enacted the *Contract with America Advancement Act of 1996* (Public Law 104-121), which provided for dedicated funding to conduct medical CDRs, and a policy change excluding individuals from eligibility if drug addiction and alcoholism (DA&A) was determined to be a material contributing factor in their disability.

The *Ticket to Work and Work Incentives Improvement Act of 1999* (Public Law 106-170) established the Ticket-to-Work program, enacted expedited reinstatement provisions for beneficiaries terminated due to returning to work, and increased the period of extended Medicare coverage for disabled beneficiaries after a work-related termination.

There were other notable events that shaped the experience of disabled-worker incidence. In 1999, obesity disorders were eliminated from the listings. In 2001, SSA discovered several hundred thousand SSI recipients who were eligible for DI benefits. Some of these SSI recipients had become disability insured because of earnings while receiving SSI; for others, insured status was not determined or was determined incorrectly. SSA completed processing of this *special disability workload (SDW)* in 2011, which on average added roughly 20,000 disabled-worker awards per year over the 2003-10 period. In 2002, SSA issued a new musculoskeletal listing. In 2003, DI worker awards at age 65 started to appear for those who had attained age 62 in 2000, when the legislated increase in the normal retirement age began. The large spike in awards in 2008-10 followed by the declines in 2011-16 and 2018-22 reflects the severe economic recession which began in 2007 and the gradual recovery that followed.

B. Diagnostic Group Experience

Table 2A shows the distribution by impairment for awards to DI disabled workers. The leading diagnostic categories for disability entitlement vary by sex and year of award. The youngest end of the baby-boom generation is now in their early 60s where incidence of musculoskeletal, cardiovascular, and cancer disorders is high. The share of musculoskeletal disorders increased steadily from 1995 through 2019 then declined moderately. Musculoskeletal disorders has been the largest single category of impairment since 2003. For 2004-08, musculoskeletal disorders accounted for 28.4% of awards. Over the 5-year period 2014-18, 36.6% of awards were attributable to this category. In 2019, musculoskeletal disorders reached 37.7% of all awards then declined to 34.0% in 2023. From 2018 through 2020 the musculoskeletal category exceeded 40% of disabled-worker awards to women[15].

Beginning in 2021, cancer ranked second in overall percentage of awards to disabled workers. Cancers are the second leading cause for women and third for men accounting for roughly 13% of total awards. An increase in the proportion of cancer awards accompanied by a decrease in the proportion of both musculoskeletal and mental awards occurred during 2019-23.

Among men, cardiovascular disorders have been fairly steady, accounting for 13.5% of disabled-worker awards from 2009-23. As mental disorders have decreased as a percentage of total awards, cardiovascular disorders have become the second leading cause of disability for men. For 2023, there were over six

[15] In this study "women" includes girls 16-18 and "men" includes boys 16-18.

times as many cardiovascular impairments among those age 50 or older as among those age 35-49; and nearly five times as many cancers for the same age comparison.[16] This concentration at the older ages is expected to continue but is currently magnified by the fact that the baby-boom generation is now in their early 60s or older.

Mental impairments now rank third in overall percentage of awards to disabled workers. Mental disorders were the leading cause of disability among each sex until 1996 when they were surpassed by musculoskeletal impairments. A slight jump in mental disorders occurred over 2001-05 due, in part, to the processing of the SDW. Many of the resulting awards from this misplaced cohort were for individuals diagnosed with a mental disorder. For 1996-2008, mental disorders accounted for 23.4% of awards. For 2009-13, this category accounted for 19.6% of awards. Over the 5-year periods 2014-18 and 2019-23, mental disorders declined to 15.0% and 12.7% of awards, respectively.

The aging baby-boom generation and 2007-09 recession led to a predictable increase in the overall number of disability claims. This resulted in a higher number of arthritic, back, and bone disorders as claimants progressed through the most disability-prone years of age 50 and older. In subsequent years, improving economic conditions resulted in an overall drop of disability awards; however, the proportion of musculoskeletal awards continued to increase as the baby-boom generation continued to age.[17] Since 2019, musculoskeletal awards as a percent of total awards has decreased by more than three percentage points. Additionally, more sustainable working conditions for individuals with mental or other impairments may have contributed to the reduction in the overall number of disability awards that was seen from 2018 through 2022. The work environment may be more accommodating to people with certain types of impairments, reducing the overall number of total awards during this period. A modest uptick in awards occurred in 2023 followed by a more pronounced increase in 2024. Disabled-worker incidence rates remain low at rates not experienced since the 1980s.

Cancer, nervous system, and respiratory disorders rank higher among women, whereas cardiovascular disorders, injuries, and genitourinary disorders rank higher among men. The impairment listings were changed in 1999 to eliminate awards based solely on obesity, accounting for a large decline in the percentage of nutritional and metabolic impairments beginning in 2000.

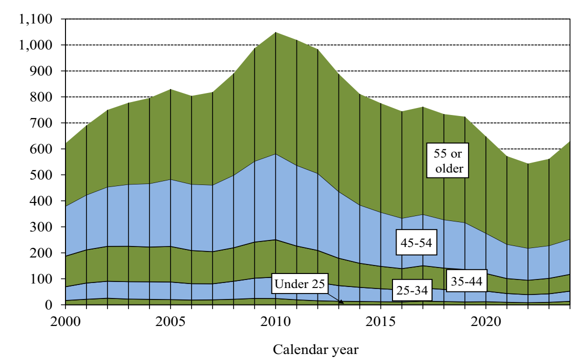
Table 2B shows the distribution by impairment for DI disabled workers in current-payment status. Similar to Table 2A, categories are rank-ordered by average percentage of impairments on the DI rolls over the 5-year period 2019-23. Due to differences in mortality and recovery rates as well as age distribution among the different types of impairments, the current pay ranking can be quite different than the award ranking. Notably, musculoskeletal impairments became the highest ranking category among current pay beginning in 2014, more than a decade after they became the highest ranking category among awards. As of 2023, mental disorders are still over 28% of current pay but are less than 13% of awards. Impairments of the nervous system which are ranked fifth in awards are third in current pay; and cancers which are second in awards for 2021-23 drop to sixth in current pay.

C. Award and Incidence Experience

Table 3 shows the number of DI disabled workers awarded benefits by sex and *calendar age* for calendar years 2001-24. Calendar age is the age attained on the birthday in the year the individual is awarded benefits. This historical series is also illustrated in **Figure 2**.

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 based on the age and sex distributions of the exposed population as of 2000.

Figure 2.—Disabled-worker Awards by Age Group (2000-24)
(In thousands)



Tables 3 and 4 are tabulated as of the year the beneficiary is awarded. However, the year of award is often different from the year of disability onset or entitlement. Disability onset must precede entitlement because of the required 5-month waiting period. Award can coincide with entitlement, but factors such as the claims process and the disability determination and appeals process can delay award and the resulting payments for months or possibly years past entitlement. Therefore, the incidence rates shown are not exactly representative of true morbidity rates for the stated calendar years.

[16] *Annual Statistical Report on the Social Security Disability Insurance Program, 2023*, Table 44.

[17] *Annual Statistical Report on the Social Security Disability Insurance Program, 2023*, Table 40.

The chance of experiencing a disabiling impairment naturally increases with advancing age. If the impairment does not meet or equal a listing in the disability determination decision, SSA must consider the ability to perform past work, education, and the ability to adjust to other work, given the claimant's age and work experience. For claimants under age 50, SSA generally does not consider age to seriously affect the ability to adjust to other work. For claimants ages 50 to 54, SSA will generally consider that age will somewhat affect the ability to adjust, while claimants age 55 or older are considered to be significantly affected in their ability to adjust to other work.

Rates shown in Table 4 for ages 60 and older are likely to understate the true incidence of impairment in the insured population because beginning at age 62, a disabled worker may elect to receive old-age benefits instead of disability benefits. This decision is influenced by a number of factors: the chance for higher maximum family benefits under old-age as compared to disability; avoidance of disability benefit reduction because of Federal or State workers' compensation offset[18]; or desire to avoid the potentially arduous application process and possibility of benefit denial. The possible advantages of taking an old-age benefit instead of a disability benefit may be offset by the reduction of retired worker benefits that occurs when an individual becomes entitled to such benefits prior to attaining NRA.

Age-specific disabled-worker incidence has historically been lower among women than among men. Over the 10-year period ending in 1996, labor force participation among women ages 35-54 increased greatly. This contributed to a significant number of women attaining disability insured status in that period. Beginning in the late 1990s, incidence for women began to exceed that for men at ages 30-54. Although both sexes were experiencing a general decline in incidence beginning in the mid-90s, the decline is more pronounced among men, likely due to the elimination of DA&A as a disabling impairment and a sharp decline in HIV and AIDS impairments. Both of these categories consist predominantly of men.

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 (not shown) is attributable, in part, to stricter program administration. Following a generally declining 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. The economic and political environment of the late 1990s featured robust economic expansion, low unemployment, and restrictions on DA&A and obesity impairments. In addition, continuing advancements in medical treatment, employer-sponsored healthcare, and an opportunity to build wealth in booming investment markets provided incentives to remain in the labor force and contributed to the decline in applications and awards during this period.

A sharp increase in incidence rates over 2001-05 represents a departure from the experience of the late 1990s, which generally showed modest annual declines in the age-sex-adjusted incidence rate. While the aging of the baby-boom generation 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. It is also likely that the special administrative activity previously mentioned also had an impact—namely, the disability redesign initiatives (late 1990s) and the identification and processing of the special disability workload (beginning in 2001). Incidence rates dipped in 2006-07.

The legislated increase in NRA beginning with those born in 1938 had an obvious and significant effect on the number of disability awards to individuals age 65 or older starting in 2003. The increase in NRA may have become an incentive to seek disability benefits for older workers facing higher actuarial reductions for early retirement.

A substantial increase in disabled-worker incidence rates from 2008-10 is thought to be attributable to the recession. A significant drop in disability applications and incidence rates followed over 2011-16 as the economy recovered. The decrease in incidence rates during this period is due to the combination of fewer awards and a slight uptick in the insured population which put downward pressure on disabled-worker incidence rates. The decline, however, may have been slightly constrained since many did not return to work and eventually dropped out of the labor force. This left the insured population slightly lower than it otherwise would have been. From 2017 to 2020, total age-adjusted rates for women surpassed rates for men. Total disabled-worker incidence rates decreased each year from 2018 through 2022 reaching historically low rates not seen since the early 1980s. Rates increased slightly in 2023 and 2024 but remain low.

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

Table 6 shows the number of disabled workers in the *current-payment* population, at the end of calendar years 2001-24. Disabled workers may have their benefits suspended for reasons such as engagement in SGA following completion of a trial work period, refusal of vocational rehabilitation services, and imprisonment. Beneficiaries whose benefits are suspended are not included in the current-payment population. Because of the increase in NRA beginning with individuals born in 1938, DI beneficiaries at age 65 appear for the first time in 2003. DI

[18] Offset is applied when total DI benefits payable to the worker and any auxiliaries, plus workers' compensation and/or public disability payments exceed 80% of the worker's average current earnings.

beneficiaries at age 66 appear for the first time in 2021, due to the second period of increase in NRA which began with individuals born in 1955.

As shown in the following table, the number of beneficiaries in current-payment status and *in force* (current-pay plus *suspensions*) began to grow rapidly beginning in the latter half of the 1980s. The expansion continued throughout the 1990s as the current-pay population increased 87.9% from the beginning of 1985 to the beginning of 2000. The 2000s saw a similar increase of 83.9% from the beginning of 2000 to the beginning of 2015. There was a decrease of 19.2% from the beginning of 2015 to the beginning of 2025. The change in the in-force population is the difference between awards and terminations, as shown in the table.

Change in the DI Disabled-worker Rolls, by Calendar Period
(Numbers in Thousands)

Calendar period	In force beginning of period	Awards	Conversions/ Terminations	In force end of period	Suspensions end of period	Current-payment: Number end of period	Current-payment: Change rate[a]
1980-84	2,882.6	1,975.8	2,241.3	2,617.1	24.9	2,592.2	-9.6%
1985-89	2,617.1	2,107.3	1,787.9	2,936.4	45.9	2,890.6	11.5%
1990-94	2,936.4	2,924.2	1,841.5	4,019.2	61.0	3,958.2	36.9%
1995-99	4,019.2	3,086.5	2,132.0	4,973.8	103.6	4,870.2	23.0%
2000-04	4,973.8	3,635.1	2,304.9	6,303.9	105.7	6,198.2	27.3%
2005-09	6,303.9	4,329.9	2,704.9	7,928.9	140.9	7,788.0	25.6%
2010-14	7,928.9	4,751.1	3,587.7	9,092.3	137.8	8,954.5	15.0%
2015-19	9,092.3	3,739.9	4,287.9	8,544.2	165.9	8,378.4	-6.4%
2020-24	8,544.2	2,955.0	4,134.5	7,364.7	133.5	7,231.1	-13.7%

[a] Percentage change from the beginning of the period to the end of the period.

IV. EXPERIENCE OF DISABILITY BENEFIT TERMINATION

A. Background

DI disabled-worker beneficiaries stop receiving worker benefits when they die, recover from their disabling condition, or return to work (disabled-worker beneficiaries who remain on the DI rolls until NRA are converted to retired-worker status):

- *Death.* The last month of disability entitlement would be the month prior to the month of death. Beneficiary death accounted for nearly 71% of total disabled-worker non-conversion terminations in 2024. Exogenous variables can also impact the overall mortality of the DI rolls. For instance, changes in the way medical impairments are adjudicated, the elimination of DA&A and obesity from the listings, and a greater number of allowances based on vocational factors may lower overall disability mortality.

- *Recovery.* Beneficiaries who have had a medical recovery or successful, sustained re-entry to the workforce are removed from the DI rolls. Typically the last month of disability entitlement would be the second month after the month of recovery.[19] Recoveries accounted for nearly 29% of total disabled-worker non-conversion terminations in 2024.

Under the Old-Age and Survivors Insurance program (OASI), a disabled-worker benefit is automatically converted to a retired-worker benefit in the month the beneficiary attains NRA.[20] Since *conversions* are simply a transfer of beneficiaries from the DI Trust Fund, the "conversion" rate is 100% for disabled workers reaching NRA. After conversion, recovery from disability is no longer relevant, and the last month of DI entitlement is the month prior to attainment of NRA. Because of the increasing NRA, disabled-worker beneficiaries converting during 2024 included those born from July 2, 1957 through May 1, 1958.

Beginning at age 62, a disabled worker may elect to receive old-age benefits in lieu of disability benefits. Although most disabled beneficiaries stay in the DI program until NRA, some choose to switch. One of the most common reasons is the receipt of workers' compensation (WC) benefits. WC benefits may partially or totally offset a DI benefit. Under current rules, WC receipt does not affect an OASI worker benefit. Another factor is the difference between the less-generous maximum family benefit payable under the DI program and the maximum payable under the OASI program.

Recovery from disability occurs when the beneficiary is determined to no longer meet the definition of disability either because there is medical improvement affecting the ability to work, or the individual demonstrates the ability to engage in SGA. The DDS or the central office will conduct a *continuing disability review (CDR)* upon, for example:

- Coming due of a scheduled CDR;
- Posting of substantial earnings;[21] or
- Receipt of vocational rehabilitation reports of medical improvement.

We mention an important caveat with regard to interpreting termination rates: *Absent any changes in the underlying rate of medical improvement, certain outside factors can impact the level of CDR activity and, in turn, the disability recovery rates.* These factors include the size of disability backlogs, budget restrictions, legislation, and regulations. Clearly, CDRs can be completed only with adequate funding. Less obviously, these factors can affect the composition of the disabled- worker population by influencing the nature of allowances and the likelihood of recovery.

The Social Security Act contains several provisions to encourage beneficiaries to return to work despite their impairment:

- Trial work period;
- Extended period of eligibility;
- Extension of Medicare coverage after a work-related termination;
- Expedited reinstatement to the rolls after a work-related termination; and
- Waiver of the waiting period for an expedited reinstatement.

Trial Work Period (TWP)

The *trial work period* provision allows the disabled beneficiary to do substantial work for nine, not necessarily consecutive, months out of a rolling 60-month period without losing any benefits. A month is not counted as a trial work month ("service month") unless the beneficiary earns above a specified amount, or for self-employment, works a specified number of hours.[22] Earnings during the service months are not counted toward SGA, and benefits will continue as long as the beneficiary has not medically recovered as evaluated during a medical CDR. Note that work performed during a TWP cannot be used as the basis for determining that disability has ceased.

[19] Benefits may continue if the individual is currently enrolled in a vocational rehabilitation program, or has entered an extended period of eligibility.

[20] Switching to old-age benefits prior to normal retirement age is not considered a *conversion.* This type of benefit termination would fall in the miscellaneous category.

[21] The Ticket to Work Act of 1999 prohibits initiation of a medical CDR during the period that a beneficiary is using a ticket; and under certain circumstances, prohibits the use of work activity as a reason for review. These provisions became effective January 1, 2002.

[22] In 2025, a service month was counted towards the TWP if earnings for that month exceeded $1,160. A self-employed worker can also be charged with a service month if work activity exceeds 80 hours.

Extended Period of Eligibility (EPE)

Following the TWP and a three month grace period applied at the first instance of SGA after the TWP, beneficiaries who perform SGA in any month lose their benefit for that month. For continued incentive to work, the *extended period of eligibility* provision allows the disabled beneficiary to have benefits reinstated for any month in the EPE re-entitlement period in which work activity falls below the SGA level. The EPE begins with the month immediately following the completion of the TWP and ends with the end of the entitlement; the EPE re-entitlement period is generally the first 36 months of the EPE. If the beneficiary is not engaging in SGA when the re-entitlement period ends, the provision allows benefits to continue until the first month in which SGA is performed. Of course, at any time during the TWP or EPE, if the beneficiary is found to have medically recovered then all benefits are terminated.

Medicare Coverage

After 24 months of disability entitlement (or attainment of age 65 if earlier), 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 Act of 1999: effective October 1, 2000, coverage for beneficiaries who return to work will generally continue for an additional 57 months beyond the EPE re-entitlement period.

Expedited Reinstatement (EXR)

The Ticket to Work Act also allows certain previously terminated beneficiaries to request *expedited reinstatement* of disability benefits in the event of impairment-related cessation of SGA. The provision provides a safety net for those who successfully return to work and consequently lose entitlement to disability benefits but then find themselves unable to sustain the work effort. EXR allows an individual to request reinstatement without filing a new application, and provides up to six months of provisional (temporary) cash benefits while SSA conducts a medical review to determine whether the individual can be reinstated.[23] The request for reinstatement must be filed within five years of the termination of disability benefits. EXR became effective January 1, 2001.

Waiting Period Provisions

Special provisions apply to persons disabled more than once. Individuals who become disabled within five years of the end of a previous period of disability are not required to satisfy the five month waiting period. In addition, the 24-month waiting period for Medicare coverage need not be consecutive months and may be satisfied by combining multiple periods of disability if certain conditions are satisfied.

[23] The claimant must be under a disability using the medical improvement review standards (MIRS) normally used in a medical CDR. The MIRS requires a sequence of evaluation different from that used in initial claims.

B. History

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

- Changes in normal retirement age;
- Overall disability mortality;
- CDR activity;
- Technology to enhance the ability to work;
- Advancements in medical treatment; and
- Changes in legislation and in regulations.

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

While mortality rates fell in the early years of the program, the rates of termination due to recovery generally increased, largely for the same reasons. With the introduction of government-funded rehabilitation programs, the elimination of the "permanently disabled" requirement, and the extension of benefits to younger claimants, the recovery rate among beneficiaries rose substantially through the late 1960s and remained high through the early 1970s. The recovery rate then decreased rapidly through 1975, 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% of the cases in which expected medical recovery had not been found. By 1976, the recovery rate started to rise again due, in part, to the return to pre-1972 levels of 100% review of expected medical recoveries.

The substantial DI program growth in the 1970s created pressure for a more thorough review of the rolls. Under then-current policy, reviews were performed only when the beneficiary's condition was expected to improve, or voluntary reports or posted earnings indicated work activity. As previously discussed, a significant provision of the 1980 amendments required that beneficiaries with non-permanent impairments be reviewed at least once every three years, and permanently disabled beneficiaries be reviewed at intervals determined by the Commissioner. Using that legislative mandate, the Administration initiated a major review of the disability rolls that resulted in many terminations because it was determined that recovery had occurred.

After much public clamor over the new rules, a temporary moratorium was placed on the review of the rolls.[24] This caused the pendulum to swing the other way. Many persons were reinstated upon appeal, and legislation in 1984 imposed a medical improvement standard on the CDR process. The result was a sharp drop in recoveries through the rest of the decade.

In the latter part of the 1980s, the agency experienced reductions in both its work force and in administrative funding. By the early 1990s, without enough staff to handle both new claims and continuing disability reviews, the agency reduced the resources it committed to CDRs. Beginning in 1994, the number of initial claims began to level off and 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 medical CDRs. The special funding helped the agency complete large numbers of backlogged periodic CDRs and become current with DI reviews by the end of 2000 and SSI reviews by the end of 2002. Beginning in 2002, yearly funding constraints hampered the timely review of all CDRs coming due based on matured medical diaries. The number of DI worker reviews fell dramatically as a result, dropping from 426,000 in fiscal year 2001 to 64,000 in 2007, and then rising to 176,000 in 2013. Beginning in FY 2014, funding for medical CDRs increased significantly, providing necessary resources to work down the backlog. In 2017 and 2018, the annual number of medical CDRs for DI workers exceeded 300,000. With the increased funding, the agency was able to eliminate the backlog of all medical CDRs in August 2018. Near the end of FY 2018, SSA stated a goal of maintaining currency with the CDR workload but, during the COVID-19 pandemic, a backlog once again developed due to several factors associated with the pandemic. Since then the agency has been working toward currency and expects to achieve currency in the near term and thereafter to continue to receive funding sufficient to process all medical CDRs on a timely basis as their diaries mature.

C. Recent Experience

Table 5 shows a historical series of the number of disabled-worker conversions and terminations, as well as conversion and termination ratios. Ratios are defined as the number of conversions or terminations to the average number of beneficiaries during the year. Most terminations occur as a result of death. With regard to conversions, there are sharp decreases in 2003 and 2021, which are the result of the beginnings of the two periods of increase in NRA.[25] The number of recoveries can vary considerably. This is sometimes the result of special circumstances such as changes in law. For example, in 1997, a provision eliminating drug or alcohol addiction as the basis for disability entitlement resulted in a spike in recoveries. Although categorized in administrative records as “recoveries”, these beneficiaries were terminated from the rolls due to a change in law.

Other is a relatively small category comprised of beneficiaries terminated for various other reasons such as switching to old-age benefits prior to NRA.[26] Beneficiaries make this switch to avoid DI benefits that offset workers’ compensation benefits or to become entitled to an OASI family benefit. Notably, the size of this category was elevated from 2001 through 2011 due to the “termination” of a number of past-due-only awards which came out of the SDW workload. In many instances, only past due DI benefits were payable because the beneficiary had either died, recovered, or switched to old-age benefits by the time the case was processed. This type of SDW award was simultaneously counted as an “other” termination.

Figure 3.—Disabled-worker Terminations and Conversions, (2000-24)
(In thousands)

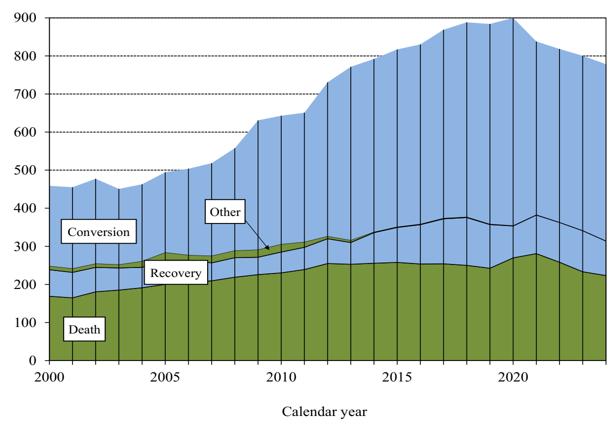


Figure 3 shows the distribution of DI disabled-worker terminations and conversions, while **Figure 4** shows these categories as rates, defined as the number of terminations divided by the average number of disabled-worker beneficiaries. Footnote 25 explains the sharp increase in conversions in 2009; and the leading edge of the baby-boom (1946-47 birth cohorts) began attaining NRA (66) causing an uptick in conversions beginning in 2012. Conversion rates increased noticeably as the first portion of the baby-boom generation (birth years 1946-1954)

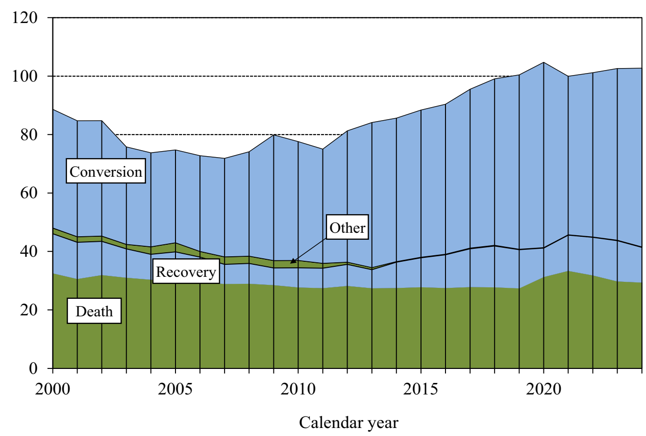
[24] The moratorium applied to all cases on which an administrative or judicial appeal was pending on or after June 7, 1983. All persons claiming benefits based on mental impairment disability who received an unfavorable decision after March 1, 1981 were permitted to reapply within time constraints,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

[25] The 2003 decrease is attributable to the increase in normal retirement age for the cohort born in 1938, resulting in the deferral of a portion of old-age conversions from 2003 to 2004. This pattern of deferral continues until NRA is 66 beginning with those born in 1943 resulting in a sharp increase in conversions in 2009. The 2021 decrease is attributable to the increase in normal retirement age for the cohort born in 1955, resulting in the deferral of a portion of old-age conversions from 2021 to 2022. This pattern of deferral is expected to continue until NRA is 67 beginning with those born in 1960. A sharp increase in conversions in 2027 will result.

[26] Although technically counted as a disabled-worker termination, in these situations the beneficiary remains entitled to the larger, but unpaid, disability benefit while becoming concurrently entitled to a reduced old-age benefit.

reached normal retirement age. Recovery rates increased each year from 2014 through 2018 as the backlog of medical CDRs was worked down and then declined in 2019 as the processing of medical CDRs reached a steady state, and further declined in 2020 due to processing effects associated with the pandemic. Recovery rates may have also been influenced by the changing composition of the DI rolls. Those with musculoskeletal or mental impairments may be able to train for and find jobs that they are capable of doing and thus return to work. They may also be more likely to survive until normal retirement age when their benefit converts to an old-age benefit.

Figure 4.—Ratio of Disabled-worker Terminations and Conversions to Average Number of Beneficiaries (2000-24)
(Per thousand exposed)



For men, as shown in the table below, the average age of disabled workers in current-payment status dipped below 50 in 1995 before climbing steadily to 55.9 in 2024; over the same period, the proportion of the DI worker rolls made up of men aged 50-NRA grew from 55% to 79%, while the proportion of those aged 35-49 fell from 34% to 17%. This change is chiefly attributable to the aging of the baby-boom generation. Trends were similar for women. Just as progress in medicine has significantly contributed to longer life expectancy among the general population, it likely has also had a considerable impact on some segments of the disability population, leading to an increase in the average age of those on the DI worker rolls.

DI Disabled Workers in Current-Payment Status
(Grouped by age at end of selected year)

Calendar year	Under 35 Percentage of DI rolls	Under 35 Average age	35-49 Percentage of DI rolls	35-49 Average age	50-NRA Percentage of DI rolls	50-NRA Average age	Total Percentage of DI rolls	Total Average age
Men								
1990	10.9%	29.7	29.6%	42.4	59.4%	58.4	100.0%	50.5
1995	10.2	29.9	34.4	42.7	55.4	57.8	100.0	49.8
2000	6.9	29.7	33.0	43.1	60.0	57.5	100.0	50.8
2005	6.5	29.1	28.4	43.5	65.1	57.8	100.0	51.9
2010	6.5	29.2	23.6	43.7	69.8	58.2	100.0	52.9
2015	5.4	30.0	20.0	43.4	74.5	58.5	100.0	53.9
2020	4.4	29.8	18.3	43.2	77.3	59.1	100.0	54.9
2021	4.2	29.8	17.8	43.1	78.1	59.4	100.0	55.2
2022	4.0	29.8	17.4	43.2	78.7	59.6	100.0	55.5
2023	3.9	29.8	17.1	43.2	79.0	59.8	100.0	55.8
2024	4.0	29.6	17.0	43.3	79.0	59.9	100.0	55.9
Women								
1990	9.8%	29.8	29.1%	42.6	61.1%	58.3	100.0%	50.9
1995	9.5	29.8	34.0	42.8	56.5	57.6	100.0	49.9
2000	6.8	29.8	33.2	43.1	60.1	57.3	100.0	50.8
2005	6.5	29.4	29.2	43.5	64.3	57.7	100.0	51.7
2010	6.0	29.6	25.1	43.6	68.9	58.0	100.0	52.7
2015	4.6	30.2	21.2	43.4	74.2	58.4	100.0	53.9
2020	3.4	30.1	18.8	43.4	77.8	59.0	100.0	55.1
2021	3.2	30.1	18.0	43.4	78.7	59.2	100.0	55.4
2022	3.0	30.1	17.5	43.5	79.5	59.4	100.0	55.7
2023	3.0	30.0	17.0	43.6	80.0	59.6	100.0	56.0
2024	3.0	29.9	16.7	43.6	80.2	59.8	100.0	56.2

Gross death termination rates declined in the 1990s. Contributing to the decline were the diminishing impact of HIV-related impairments and the change in policy regarding DA&A. After a gradual decline during the decade 2000-09, death rates remained relatively level through 2019. Gross death rates increased from 27.5 per thousand disabled in 2019 to 31.4 in 2020 and 33.5 in 2021. The increases in 2020 and 2021 are primarily attributable to the COVID-19 pandemic. Death rates have since began to decrease, reaching 29.5 in 2024. For 2024, death rates were 34.3 deaths per thousand men and 24.6 deaths per thousand women. Significant factors behind the decrease from 1990-2009 include: (1) a shift in the impairment mix to more musculoskeletal and mental disorders, which tend to be less life-threatening than circulatory disorders or cancers; (2) advancements in medical treatments; and (3) a shift in the age mix to older disabled workers, whose determinations are often based on vocational factors rather than having an impairment severe enough to meet a listing. Conversion ratios reached a low of 32 conversions per thousand disabled workers in 2005 but have increased to 61 per thousand in 2024 as more of the baby-boom generation achieves normal retirement age and converts to an old-age benefit.

D. Actuarial Analysis—Death (2016-20)

Tables 7A-7C show the probability of death termination for men and women DI disabled workers by age at entitlement to disability benefits, and *duration*—measured in completed years of disability entitlement. Data reflect the actual experience of the DI worker rolls from January 1, 2016 through December 31, 2020. The methods used in table construction and graduation are detailed in the appendix. The select-and-ultimate format used for tables 7A, 7B, and many of the other tables in this study is discussed in the tutorial section of the appendix.

Mortality among disabled workers generally increases with entitlement age, although this trend can be heavily influenced by the severity-mix of disorders at different ages. Also, for most given entitlement ages, the probability of death termination is greatest during the first year of entitlement and then decreases dramatically during the second and third years of entitlement. Death probabilities tend to level off sometime around the third or fourth duration. For older entitlement ages, mortality trends upward in the later durations because of the effect of age. The sex differential in mortality in the disabled-worker population is similar to that of the general population: mortality rates among disabled workers are higher for men than for women for most attained ages. In the appendix we discuss how certain provisions in the law—such as the waiting period and the conversion to old-age benefits—affect the tabulation of mortality.

An analysis of broad age categories may explain some of the trends and characteristics of disability mortality. As of 2023, the top disorders leading to awards for men under age 35 are mental (52%), nervous system (13%), and cancer and musculoskeletal (each at 6%).[27] Following the predominant, but decreasing, musculoskeletal (20%) and mental (17%) categories, ages 35-49 show a mix of cancer (12%), nervous system (12%), and cardiovascular (11%) impairments. Ages 50 or older show the highest concentration of musculoskeletal (38%), cardiovascular (15%), cancer (14%), and nervous system (8%) disorders; though still an important category, the prevalence of mental impairments (6%) is considerably lower than younger age groups.

Trends for disabled women are comparable to those of men for the leading impairment categories except for differences in percentage of awards attributed to each category. Impairment categories for men and women appear to have homogenized somewhat with the most notable difference being cardiovascular disorders which still contribute a greater percentage of awards to men 35 and over. To a lesser extent, cancer contributes a greater percentage of awards to women for each age group. As of 2023, disabled women under age 35 show the highest concentration of mental (43%), nervous system (15%), musculoskeletal (10%), and cancer (9%) disorders. Ages 35-49 show high incidence of musculoskeletal (24%), mental (18%), cancer (16%), and nervous system (14%) impairments. Ages 50 or older show the highest prevalence of musculoskeletal (44%), cancer (15%), cardiovascular (9%), and nervous system (8%) awards.

Disability mortality in the 5-year period covered by this study (2016-20) is higher than the previous 5-year period for most attained ages.[28] Among men, mortality in the more recent period is, on average, 7.5% higher with higher mortality for all age groups. The greatest increase in mortality occurred for age group 35-39, followed by 40-44, with the least increase in mortality for ages 60-65. Among women, mortality in the more recent period is, on average, nearly 7% higher than the previous 5-year period for all age groups combined but lower mortality is seen for age group 60-65. Although the time period covered by this study only includes the first 9 months of the COVID-19 pandemic, the higher mortality experienced for this study may have been largely due to the pandemic. Many disabling conditions were associated with higher risk of developing severe cases of COVID-19.[29]

[27] Data by diagnostic category and age group from the *Annual Statistical Report on the Social Security Disability Insurance Program, 2023*, Table 44.
[28] Findings are based on comparisons with disability mortality tabulated for the period 2011-15 in Actuarial Study No. 125 *Social Security Disability Insurance Program Disabled Worker Experience* (Barrick-Funk, August 2020).
[29] See www.cdc.gov/covid/risk-factors/index.html.

The proportion of musculoskeletal disorders in current pay status continues to increase while mental disorders are down slightly; together they make up nearly 63% of total beneficiaries in current pay status over 2016-20 versus 62% for the prior 5-year period. Current pay beneficiaries with cardiovascular disorders fell from 8.4% for 2011-15 to 7.9% for 2016-20. On average, we expect musculoskeletal and mental disorders to exhibit lower mortality than most other diagnostic groups.

Tables 8A-8C show an assumed number of beneficiaries with benefit continuance over time for cohorts becoming entitled at various ages. These tables are based on the probabilities of death shown in Tables 7A-7C. *Continuance tables* provide a simplified method for calculating the probability of continuing on the rolls for a given number of years. See the appendix for details on table construction and usage. In this context, *continuance* refers to beneficiaries who have not died and remain on the DI rolls.

Tables 9A-9C show the *expected future time* on the combined DI and OASI rolls—excluding the possibility of recovery—for disabled workers who have not yet died. Similar to the retired-worker population, disabled women have a longer experience of continuance than disabled men. Expected time on the rolls has a tendency to be higher in the second year of entitlement than in the first year of entitlement for older entitlement ages because of higher mortality during the first year on the rolls.

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. In general, absolute rates consider only the effect of a single decrement in a multiple-decrement environment. For example, the absolute rate of death is disaggregated from the rate of recovery and reflects the rate of survival and ultimate termination under death only. The appendix gives further details.

Tables 11 and **12** show the aggregate probability of death and expected future time on the combined DI and OASI rolls (excluding the possibility of recovery), by *entitlement* and *attained* age. Probabilities are based on aggregate counts of exposure and deaths across all durations. They represent the average probability of death within the next year for disability beneficiaries who became entitled at a particular age (Table 11), or who have attained a particular age (Table 12). Similarly, *expected future time* represents the average number of years a beneficiary will remain alive and on the rolls, as of a particular entitlement age or attained age. Values are exposure-weighted averages of the select-and-ultimate future times shown in Tables 9A-9C and may be used as a general indication of the overall average lifetime of groups of disabled beneficiaries who share a particular entitlement or attained age.

Table 13 shows the aggregate probability of death and expected future time on the combined DI and OASI rolls (excluding the possibility of recovery), as of a particular *duration*. Probabilities are based on aggregate counts of exposure and deaths across all entitlement ages, and represent the average probability of death within the next year. Similarly, *expected future time* represents the average number of years a beneficiary will remain alive and on the rolls, given the completed number of years of disability entitlement.

E. Actuarial Analysis—Recovery (2016-20)

Tables 14A-14B show the probability of recovery for men and women DI disabled workers by age at entitlement to disability benefits, and duration. In general, annual probabilities of recovery decline with advancing entitlement age. For any particular entitlement age, the probability of recovery exhibits a bimodal distribution that tends to peak during the second year of entitlement and then peaks again—frequently at a higher level—in the fifth year of entitlement. This pattern likely reflects the scheduling of medical CDRs. Where *medical improvement is expected (MIE)*, the review is scheduled for 6 to 18 months following the most recent favorable disability decision. Where *medical improvement is possible (MIP)* but less likely to occur within the first 18 months, the review is scheduled for three years later. Where *medical improvement is not expected (MINE)*, the review is scheduled at least five but generally seven years later.

A medical CDR is initiated in one of two ways according to the results of SSA's predictive modeling based on the probability of termination due to medical improvement: a mailer or a full medical review. The mailer is a questionnaire sent to beneficiaries determined to have a low probability of termination, and can result in a full medical review depending on the beneficiary's responses. All other cases not initiated as a mailer are initiated as a full medical review. Over the period 2016-20, approximately 23% of Title II disabled-worker CDR decisions were the result of a full medical review. Some of these were initiated as mailers. The other 77% were mailers that did not result in a full medical review.

According to data for Title II disabled workers over the period 2016-20:

- Roughly 21% of full medical reviews fall in the MIE category and roughly 8% of these reviews ultimately result in cessation of benefits. This helps explain the first peak in recoveries.
- Roughly 71% of full medical reviews fall in the MIP category and roughly 8% of these reviews ultimately result in cessation of benefits. This helps explain the second peak in recoveries.

- The remaining 8% of full medical reviews fall in the MINE category and roughly 7% of these reviews ultimately result in cessation of benefits.

The probability of recovery for women is lower than for men for most age-duration combinations. However, the probability of recovery tends to be higher for women at durations 10+ for most ages and at the early durations for those up to their early 30's and those past their early 50's. This is due, in part, to differences in the mix of impairments among men and women. Over the period 2016-20, awards to women over age 50 included 47% musculoskeletal and 21% cardiovascular or cancer. By comparison, awards to men over age 50 included 40% musculoskeletal and 28% cardiovascular or cancer. It is likely that those with musculoskeletal impairments are more apt to stay on the DI rolls until they recover or convert to an old-age benefit. Those with cardiovascular impairments or cancer are less likely to leave the DI rolls through recovery or conversion and instead tend leave the rolls due to death.

The probability of recovery in the 5-year period covered by this study (2016-20) is higher than the previous 5-year period for almost all age-sex categories.[30] An important reason for the increase in recovery rates is the increase in the number of medical CDRs from the previous observation period to the current observation period. There were 971,000 initial DDS decisions of medical CDRs conducted in the 2011-15 period, but nearly 1,233,000 in the 2016-20 period.[31] Among men, the chance of recovery in the more recent period is, on average, 65% higher, among women, 59% higher. Overall, improvement in recovery rates took place at all durations; although, there were exceptions where improvement was not seen, particularly at younger ages in the first year of disability—*duration 0* in the tables.

The largest increases in the rate of recovery occurred at older ages. Recovery in later years of disability may also be associated with a return to work (possibly before or after a medical CDR). Advances in medicine and technology create accommodative and sustainable working conditions which may facilitate a return to work, even at older ages.

Tables 15A-15B show an assumed number of beneficiaries with benefit continuance over time for cohorts becoming entitled at various ages. These tables are based on the probabilities of recovery shown in Tables 14A-14B. In this context, *continuance* refers to beneficiaries who have not recovered and remain on the DI rolls.

Tables 16A-16B show the *expected future time* on the DI rolls—excluding the possibility of death—for disabled workers who have not yet recovered. The tables are discontinued at NRA since recovery is no longer applicable for benefit termination and we have no way to further track recovery.

Tables 17A-17B show the *absolute rate of recovery* per thousand entitled disabled workers. These rates are derived from the probabilities of recovery shown in Tables 14A-14B. The appendix gives details on the derivation of these rates.

Tables 18 and **19** show the aggregate probability of recovery and expected future time on the DI rolls (excluding the possibility of death), by *entitlement* and *attained* age. Probabilities are based on aggregate counts of exposure and recoveries across all durations. They represent the average probability of recovery within the next year for disability beneficiaries who became entitled at a particular age (Table 18), or who have attained a particular age (Table 19). Similarly, *expected future time* represents the average number of years a beneficiary will remain on the DI rolls—up to NRA—for a particular entitlement age or attained age. These values are exposure-weighted averages of the values shown in Tables 16A-16B.

Table 20 shows the aggregate probability of recovery and expected future time on the DI rolls (excluding the possibility of death), as of a particular *duration*. Probabilities are based on aggregate counts of exposure and recoveries across all entitlement ages, and represent the average probability of recovery within the next year. Similarly, *expected future time* represents the average number of years a beneficiary will remain on the DI rolls—up to NRA—given the completed number of years of disability entitlement.

F. Actuarial Analysis—Death or Recovery (2016-20)

Tables 21A-21B show the probability of termination due to death or recovery for men and women disabled workers, by entitlement age and duration. Values are the sum of the death probabilities shown in Tables 7A-7B and recovery probabilities shown in Tables 14A-14B.

Tables 22A-22C show an assumed number of beneficiaries with benefit continuance over time for cohorts becoming entitled at various ages. In this context, *continuance* refers to beneficiaries who have neither died nor recovered and remain on the DI or OASI rolls. Beneficiaries continue to be followed until death, even after their disability benefits are converted to retirement benefits.

Tables 23A-23B show the *expected future time* on the combined DI and OASI rolls for disabled workers who have neither died nor recovered. Values are based on the continuance experience shown in Tables 22A-22C.

[30] Based on comparisons with disability recovery probabilities in Actuarial Study No. 125 *Social Security Disability Insurance Program Disabled Worker Experience* (Barrick-Funk, August 2020).
[31] Does not include decisions on appeals. Data from the *Annual Report on Continuing Disability Reviews* (2018) and unpublished data sources.

Tables 24A-24B show the *expected future time* on the DI rolls for disabled workers who have neither died nor recovered. Values are based on the continuance experience shown in Tables 22A-22B and do not reflect entitlement beyond conversion to retirement benefits.

Tables 25 and **26** show the aggregate probability of death or recovery and the expected future time on the beneficiary rolls, by *entitlement* and *attained* age. The values represent the average probability of benefit termination due to death or recovery within the next year for beneficiaries who became entitled at a particular age (Table 25), or who have attained a particular age (Table 26). Expected future time on the OASDI rolls represents the average number of years of combined entitlement for those originally entitled to disability benefits, and are exposure-weighted averages of expected time on the rolls shown in Tables 23A-23B. Expected future time on the DI rolls represents the average number of years of disability entitlement, and are exposure-weighted averages of expected time on the DI rolls shown in Tables 24A-24B.

Table 27 shows the aggregate probability of death or recovery and the expected future time on the beneficiary rolls, as of a particular *duration*. The values represent the average probability of benefit termination due to death or recovery within the next year for beneficiaries who have neither died nor recovered as of the stated number of years of entitlement. As in Table 26, aggregate expected times are shown for both OASDI combined entitlement and DI entitlement only.

G. Annuity Tables

Tables 28A-31B show the present value of a stream of payments of $1 to a disabled worker, by entitlement age. The various scenarios are based on combinations of several parameters: (a) the frequency of payments—made at the end of each year or month; and (b) the duration of payments—for life or up to age 66. Payments are discounted at various annual effective interest rates. Tables 28A-29B recognize only the risk of death termination and payments may continue beyond NRA; thus they use continuance experience shown in Tables 8A-8C. Tables 30A-31B recognize the possibility of both death and recovery, and payments are made up until age 66; thus, they use continuance experience shown in Tables 22A-22B. NRA ranges from 65 to 67 (based on birth cohort). Age 66 was chosen as the ending age for these tables, because it was the NRA attained during the observation period (2016-20). The appendix gives details of the table construction and usage.

Table 1.—Disposition of Worker Applications for Disability Benefits, by Calendar Year of Filing[a] and Level of Review

(2014-24 Social Security DI disability experience)

Year of filing	Total claims filed	Initial determinations: Pending	Initial: Allowances Number	Initial: Allowances Percent[c]	Initial: Denials Total	Initial: Denials No appeal	Initial: Denials Appealed To recon	Initial: Denials Appealed To HO[d]	Initial: Denials Appealed Percent[e]	Reconsiderations: Pending	Recon: Allowances Number	Recon: Allowances Percent[c]	Recon: Denials Total	Recon: Denials No appeal	Recon: Denials Appealed To HO[f]	Recon: Denials Appealed Percent[e]	Appeals beyond reconsideration[b]: Pending[g]	Appeals: Allowances Number	Appeals: Allowances Percent[h]	Appeals: Denials[i]
DI claims (Title II only)																				
2014	882,974	—	366,242	41.5	516,732	211,494	237,127	68,111	59.1	—	31,517	13.3	205,610	34,739	170,871	83.1	—	136,296	57.0	102,686
2015	838,770	—	343,185	40.9	495,585	214,878	218,362	62,345	56.6	—	31,050	14.2	187,312	34,126	153,186	81.8	—	123,525	57.3	92,006
2016	806,735	—	331,601	41.1	475,134	210,235	209,191	55,708	55.8	—	30,100	14.4	179,091	34,399	144,692	80.8	—	114,514	57.1	85,886
2017	756,715	—	316,201	41.8	440,514	199,649	193,130	47,735	54.7	—	28,132	14.6	164,998	33,478	131,520	79.7	1,358	102,544	57.6	75,353
2018	726,908	—	302,638	41.6	424,270	193,720	192,759	37,791	54.3	—	29,229	15.2	163,530	33,622	129,908	79.4	1,750	96,534	58.2	69,415
2019	709,753	—	299,276	42.2	410,477	185,098	217,340	8,039	54.9	—	35,270	16.2	182,070	35,531	146,539	80.5	2,185	90,795	59.6	61,598
2020	698,629	—	284,120	40.7	414,509	191,762	222,730	17	53.7	—	32,936	14.8	189,794	37,140	152,654	80.4	4,867	88,654	60.0	59,150
2021	710,598	—	284,076	40.0	426,522	200,192	226,330	—	53.1	—	35,478	15.7	190,852	43,722	147,130	77.1	21,979	80,416	64.3	44,735
2022	683,035	—	268,678	39.3	414,357	202,662	211,695	—	51.1	—	26,645	12.6	185,050	74,561	110,489	59.7	49,271	40,046	65.4	21,172
2023	692,405	152,379	219,825	40.7	320,201	181,701	138,500	—	43.3	65,330	9,763	13.3	63,407	22,724	40,683	64.2	34,572	3,439	56.3	2,672
2024	699,418	293,875	173,978	42.9	231,565	160,273	71,292	—	30.8	36,054	5,149	14.6	30,089	12,779	17,310	57.5	16,493	403	49.3	414
DI claims involving concurrent SSI (Title XVI) claims																				
2014	716,044	—	162,180	22.6	553,864	244,317	244,906	64,641	55.9	—	20,573	8.4	224,333	45,969	178,364	79.5	—	99,732	41.0	143,273
2015	652,078	—	147,361	22.6	504,717	239,952	209,617	55,148	52.5	—	19,318	9.2	190,299	42,378	147,921	77.7	—	83,448	41.1	119,621
2016	604,202	—	138,867	23.0	465,335	224,502	192,811	48,022	51.8	—	17,742	9.2	175,069	40,079	134,990	77.1	—	74,367	40.6	108,645
2017	573,312	—	134,507	23.5	438,805	217,643	179,582	41,580	50.4	—	16,425	9.1	163,157	39,119	124,038	76.0	1,174	66,529	40.5	97,915
2018	542,140	—	130,545	24.1	411,595	201,872	177,437	32,286	51.0	—	16,858	9.5	160,579	38,601	121,978	76.0	1,601	62,762	41.1	89,901
2019	556,450	—	135,838	24.4	420,612	211,486	201,404	7,722	49.7	—	20,886	10.4	180,518	44,135	136,383	75.6	2,175	60,216	42.4	81,714
2020	476,266	—	113,922	23.9	362,344	183,385	178,941	18	49.4	—	17,708	9.9	161,233	38,680	122,553	76.0	4,867	50,529	42.9	67,175
2021	444,363	—	109,675	24.7	334,688	164,940	169,748	—	50.7	—	17,742	10.5	152,066	43,030	108,976	71.7	21,116	40,752	46.4	47,108
2022	435,769	—	105,732	24.3	330,037	164,614	165,423	—	50.1	—	13,556	8.2	151,867	68,589	83,278	54.8	43,646	18,675	47.1	20,957
2023	453,871	124,951	80,457	24.5	248,463	147,221	101,242	—	40.7	51,596	4,237	8.5	45,409	18,536	26,873	59.2	23,729	1,163	37.0	1,981
2024	468,787	221,404	62,835	25.4	184,548	135,663	48,885	—	26.5	27,601	1,922	9.0	19,362	8,754	10,608	54.8	10,279	102	31.0	227
Total claims																				
2014	1,599,018	—	528,422	33.0	1,070,596	455,811	482,033	132,752	57.4	—	52,090	10.8	429,943	80,708	349,235	81.2	—	236,028	49.0	245,959
2015	1,490,848	—	490,546	32.9	1,000,302	454,830	427,979	117,493	54.5	—	50,368	11.8	377,611	76,504	301,107	79.7	—	206,973	49.4	211,627
2016	1,410,937	—	470,468	33.3	940,469	434,737	402,002	103,730	53.8	—	47,842	11.9	354,160	74,478	279,682	79.0	—	188,881	49.3	194,531
2017	1,330,027	—	450,708	33.9	879,319	417,292	372,712	89,315	52.5	—	44,557	12.0	328,155	72,597	255,558	77.9	2,532	169,073	49.4	173,268
2018	1,269,048	—	433,183	34.1	835,865	395,592	370,196	70,077	52.7	—	46,087	12.4	324,109	72,223	251,886	77.7	3,351	159,296	50.0	159,316
2019	1,266,203	—	435,114	34.4	831,089	396,584	418,744	15,761	52.3	—	56,156	13.4	362,588	79,666	282,922	78.0	4,360	151,011	51.3	143,312
2020	1,174,895	—	398,042	33.9	776,853	375,147	401,671	35	51.7	—	50,644	12.6	351,027	75,820	275,207	78.4	9,734	139,183	52.4	126,325
2021	1,154,961	—	393,751	34.1	761,210	365,132	396,078	—	52.0	—	53,220	13.4	342,858	86,752	256,106	74.7	43,095	121,168	56.9	91,843
2022	1,118,804	—	374,410	33.5	744,394	367,276	377,118	—	50.7	—	40,201	10.7	336,917	143,150	193,767	57.5	92,917	58,721	58.2	42,129
2023	1,146,276	277,330	300,282	34.6	568,664	328,922	239,742	—	42.2	116,926	14,000	11.4	108,816	41,260	67,556	62.1	58,301	4,602	49.7	4,653
2024	1,168,205	515,279	236,813	36.3	416,113	295,936	120,177	—	28.9	63,655	7,071	12.5	49,451	21,533	27,918	56.5	26,772	505	44.1	641

[a] Claim data for 2014-23 reflect results as of June 2024 (DDS) and July 2024 (HO/AO). Claim data for 2024 are as of January 2025. Total claims are subject to change. The number of allowances and denials are subject to change until all initial decisions have been completed and all appeals are final. Results do not include claims denied at Field Offices for technical reasons such as SGA or lack of insured status.

[b] Includes cases appealed to Hearings Operations or Appellate Operations as well as beyond HO/AO to the Federal courts.

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

[d] Cases appealed directly to HO under prototype model skip the reconsideration step in disability determination process. This model was originally conducted in 10 states through 2018 and was phased out over the period January 2019-April 2020.

[e] 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.

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

[g] Includes cases remanded to HO/AO from the Federal courts.

[h] Number of allowances as a percentage of decisions at this level. For years where decisions are still pending, the preliminary allowance percentage shown will generally decline as all cases are processed. This is due to longer average processing times for denials as compared to allowances.

[i] Number of denials in which there was no further appeal. Includes claims where the final administrative action was a dismissal of an appeal request not filed in a timely fashion, or failing to appear at a scheduled hearing.

Table 2A.—Disabled-worker Benefits Awarded: Percentage Distribution, by Impairment Category

(2002-23 Social Security DI disability experience)

Impairment category[a]	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
	Year of Award																					
Men																						
Musculoskeletal[b]	31.6%	31.8%	33.4%	34.4%	34.7%	34.7%	34.3%	34.3%	34.2%	34.1%	34.0%	33.6%	32.2%	30.7%	29.2%	28.0%	27.1%	26.2%	25.8%	25.5%	24.7%	23.8%
Cardiovascular[c]	13.5	13.7	13.6	13.5	13.5	13.5	13.1	14.0	14.0	13.9	13.8	13.4	13.4	13.0	13.1	13.4	13.8	13.7	13.9	14.1	14.4	14.6
Mental disorders[d]	12.2	11.5	11.7	12.8	12.9	13.3	14.4	13.7	14.2	14.8	15.6	16.7	17.7	19.8	20.8	21.0	20.8	21.1	22.2	22.6	22.9	23.0
Cancer[e]	12.7	12.6	11.9	11.3	11.0	10.8	10.6	10.8	10.7	10.2	9.5	9.1	8.7	8.6	8.9	9.4	9.7	10.0	9.9	9.2	9.1	9.5
Nervous system[f]	9.4	9.3	9.0	8.5	8.8	8.6	8.6	8.2	8.1	7.9	7.8	7.6	7.8	7.8	7.9	7.8	7.8	7.8	7.7	7.9	8.2	8.1
Injuries	4.6	4.4	4.3	4.2	4.2	4.2	4.1	3.9	3.8	3.9	4.1	4.3	4.5	4.7	4.8	4.9	4.9	4.9	4.6	4.7	4.6	4.9
Genitourinary[g]	4.7	4.6	4.4	4.0	3.6	3.5	3.4	3.3	3.2	2.9	2.6	2.4	2.4	2.4	2.4	2.6	2.7	2.7	2.5	2.5	2.6	2.5
Respiratory[h]	4.1	4.7	4.3	3.7	3.7	3.8	3.8	3.9	3.8	3.9	3.8	3.7	3.9	3.8	3.8	3.8	3.9	3.9	4.0	4.0	4.1	4.0
Digestive[i]	2.4	2.5	2.4	2.4	2.3	2.3	2.3	2.3	2.4	2.5	2.6	2.6	2.6	2.5	2.4	2.5	2.6	2.7	2.7	2.7	2.6	2.6
Other[j]	4.8	5.0	4.9	5.2	5.2	5.3	5.4	5.4	5.6	5.9	6.3	6.6	6.9	6.7	6.6	6.7	6.8	7.0	6.8	6.8	6.7	7.0
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
Women																						
Musculoskeletal[b]	36.7	37.5	39.3	40.5	40.9	40.7	39.3	39.2	38.6	38.4	38.1	37.4	35.8	34.5	33.5	32.3	31.3	30.5	29.8	29.0	28.2	27.2
Cancer[e]	14.7	14.7	13.4	12.7	12.2	11.8	11.8	12.0	11.8	11.3	10.6	10.0	9.7	9.5	9.8	10.0	10.5	10.6	10.4	9.8	9.7	10.1
Mental Disorders[d]	13.3	12.7	12.6	13.5	13.8	14.6	16.0	15.5	16.1	17.1	18.2	19.5	21.0	23.0	24.0	24.7	25.1	25.5	26.5	27.5	28.2	28.3
Nervous system[f]	10.1	9.8	9.7	9.3	9.4	9.3	9.2	9.0	9.0	8.8	8.6	8.5	8.6	8.6	8.6	8.6	8.4	8.6	8.6	8.8	8.9	8.8
Cardiovascular[c]	7.8	7.8	7.9	7.5	7.5	7.4	7.2	7.8	7.8	7.7	7.5	7.3	7.3	7.0	7.1	7.2	7.3	7.3	7.4	7.5	7.8	7.9
Respiratory[h]	4.5	4.9	4.6	3.9	4.0	4.1	4.2	4.4	4.5	4.4	4.3	4.2	4.3	4.2	4.1	4.1	4.2	4.2	4.3	4.4	4.4	4.2
Genitourinary[g]	3.1	3.1	2.9	2.6	2.4	2.3	2.3	2.3	2.2	2.0	1.9	1.8	1.8	1.8	1.7	1.9	2.0	1.9	1.9	1.8	1.9	1.9
Injuries	2.9	2.6	2.6	2.6	2.5	2.5	2.5	2.4	2.3	2.4	2.4	2.6	2.7	2.9	2.9	2.9	2.8	2.8	2.8	2.8	2.8	3.1
Digestive[i]	2.1	2.0	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0	2.0	1.9	1.9	1.9	1.8
Other[j]	4.7	5.0	4.9	5.3	5.2	5.2	5.3	5.4	5.6	5.8	6.2	6.6	6.7	6.5	6.3	6.3	6.3	6.6	6.4	6.4	6.3	6.6
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
Total																						
Musculoskeletal[b]	34.0	34.4	36.2	37.3	37.7	37.6	36.7	36.6	36.3	36.1	35.9	35.4	33.8	32.5	31.2	30.0	29.0	28.2	27.6	27.1	26.3	25.4
Mental Disorders[d]	12.7	12.0	12.1	13.1	13.3	13.9	15.2	14.6	15.1	15.9	16.8	18.0	19.2	21.3	22.3	22.8	22.8	23.2	24.2	24.9	25.4	25.4
Cancer[e]	13.6	13.6	12.6	12.0	11.6	11.3	11.2	11.4	11.2	10.7	10.0	9.5	9.2	9.0	9.3	9.6	10.1	10.3	10.1	9.5	9.4	9.8
Cardiovascular[c]	10.9	11.0	10.9	10.7	10.6	10.6	10.3	11.1	11.1	10.9	10.8	10.6	10.6	10.2	10.3	10.5	10.8	10.7	10.9	11.0	11.4	11.5
Nervous system[f]	9.7	9.5	9.4	8.9	9.1	8.9	8.9	8.6	8.5	8.3	8.2	8.0	8.2	8.2	8.2	8.1	8.1	8.2	8.1	8.3	8.5	8.4
Respiratory[h]	4.3	4.8	4.4	3.8	3.9	4.0	4.0	4.1	4.1	4.1	4.0	4.0	4.1	4.0	3.9	3.9	4.0	4.1	4.1	4.2	4.2	4.1
Genitourinary[g]	3.9	3.9	3.7	3.4	3.0	2.9	2.9	2.9	2.7	2.5	2.3	2.1	2.1	2.1	2.1	2.2	2.4	2.3	2.2	2.2	2.2	2.2
Injuries	3.8	3.6	3.5	3.4	3.4	3.4	3.4	3.2	3.1	3.2	3.3	3.5	3.7	3.8	4.0	4.0	3.9	3.9	3.8	3.8	3.8	4.1
Digestive[i]	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.3	2.3	2.4	2.4	2.3	2.3	2.2	2.3	2.3	2.3	2.3	2.3	2.3	2.2
Other[j]	4.8	5.0	4.9	5.2	5.2	5.2	5.3	5.4	5.6	5.9	6.2	6.6	6.8	6.6	6.4	6.5	6.6	6.8	6.6	6.6	6.5	6.9
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

[a] Ranked by average percentage over the 5-year period 2019-23.
[b] Includes back disorders, arthritis, and muscle/ligament/fascia disorders.
[c] Includes heart disease or failure, cardiomyopathy, peripheral vascular disease, and hypertension.
[d] Includes depression, bipolar, schizophrenia, psychotic, intellectual, neurocognitive, anxiety, and obsessive-compulsive disorders.
[e] Includes malignant neoplasms, lymphoma, and leukemia.
[f] Includes stroke, multiple sclerosis, blindness, peripheral neuropathy, and epilepsy.
[g] Includes chronic kidney disease with or without dialysis, urinary tract disorders, and nephrotic syndrome.
[h] Includes chronic respiratory disorders, asthma, and chronic pulmonary hypertension.
[i] Includes chronic liver disease, inflammatory bowel disease, intestinal failure and dysfunction of the pancreas.
[j] Includes nutritional/metabolic disorders (diabetes and disorders of thyroid, pituitary, adrenal glands), congenital anomalies, blood, immune (including HIV/AIDS), skin disorders, “other” and unknown categories.

Note: Totals may not equal sum of rounded components.

Source: *Annual Statistical Supplement to the Social Security Bulletin* (2002); *Annual Statistical Report on the Social Security Disability Insurance Program* (2003-23).

Table 2B.—Disabled-worker Benefits In Current-Payment Status: Percentage Distribution, by Impairment Category

(2002-23 Social Security DI disability experience)

Impairment category[a]	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
Men																						
Musculoskeletal[b]	32.1%	32.2%	32.2%	32.0%	31.9%	31.6%	31.3%	30.9%	30.4%	29.8%	29.2%	28.4%	27.6%	26.8%	26.1%	25.6%	25.0%	24.6%	24.1%	23.6%	23.1%	22.7%
Mental disorders[c]	28.5	28.6	28.8	28.9	28.9	29.0	29.2	29.3	29.6	30.0	30.4	30.8	31.3	31.9	32.2	32.4	32.5	32.6	32.7	32.8	32.8	32.8
Cardiovascular[d]	9.6	9.6	9.7	9.7	9.9	10.0	10.1	10.3	10.4	10.4	10.5	10.6	10.7	10.8	11.0	11.3	11.5	11.7	11.8	12.0	12.2	12.4
Nervous system[e]	9.4	9.3	9.1	9.0	9.0	8.9	8.8	8.7	8.7	8.7	8.6	8.7	8.7	8.7	8.7	8.8	8.8	8.8	8.8	8.9	8.9	8.9
Injuries	5.0	4.9	4.9	4.9	4.9	4.9	5.0	5.0	5.1	5.2	5.2	5.3	5.4	5.4	5.5	5.5	5.5	5.6	5.6	5.6	5.7	5.8
Cancer[f]	3.3	3.1	3.1	3.0	2.9	2.9	2.9	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.7	2.6	2.6	2.5	2.5	2.4	2.4
Respiratory[g]	2.5	2.4	2.4	2.4	2.5	2.5	2.5	2.6	2.6	2.6	2.6	2.6	2.7	2.7	2.7	2.7	2.8	2.8	2.9	2.9	2.9	3.0
Nutritional/metabolic[h]	2.2	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.0	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.2	3.2
Genitourinary[i]	2.5	2.4	2.3	2.3	2.2	2.2	2.1	2.1	2.0	2.0	2.0	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.8	1.8
Other[j]	5.1	5.1	5.2	5.2	5.3	5.3	5.4	5.5	5.6	5.7	5.7	5.8	5.8	5.8	5.9	6.1	6.2	6.4	6.6	6.8	6.9	7.1
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
Women																						
Musculoskeletal[b]	36.1	36.0	35.9	35.6	35.3	34.8	34.2	33.7	33.2	32.6	32.0	31.4	30.6	29.8	29.2	28.6	28.0	27.5	26.9	26.4	25.9	25.4
Mental disorders[c]	28.8	29.1	29.4	29.7	30.0	30.4	30.9	31.2	31.6	32.0	32.4	32.8	33.3	33.8	34.1	34.2	34.4	34.4	34.4	34.4	34.2	34.0
Nervous system[e]	10.9	10.7	10.6	10.5	10.4	10.3	10.2	10.2	10.1	10.1	10.1	10.1	10.1	10.1	10.2	10.3	10.3	10.4	10.4	10.5	10.6	10.6
Cardiovascular[d]	5.6	5.6	5.7	5.7	5.7	5.8	5.8	5.9	5.9	5.9	6.0	6.1	6.1	6.2	6.3	6.4	6.6	6.7	6.8	6.9	7.1	7.3
Cancer[f]	4.1	3.9	3.8	3.7	3.6	3.6	3.5	3.5	3.5	3.4	3.4	3.4	3.4	3.4	3.4	3.3	3.3	3.2	3.2	3.2	3.1	3.1
Respiratory[g]	3.0	3.0	3.0	3.0	3.0	3.1	3.1	3.1	3.1	3.1	3.1	3.2	3.2	3.2	3.2	3.3	3.3	3.4	3.4	3.4	3.5	3.5
Nutritional/metabolic[h]	2.4	2.6	2.7	2.8	2.9	3.1	3.2	3.3	3.4	3.5	3.6	3.8	3.9	4.0	4.1	4.3	4.4	4.6	4.8	5.0	5.3	5.6
Injuries	2.7	2.5	2.5	2.5	2.6	2.6	2.6	2.6	2.7	2.7	2.8	2.8	2.8	2.8	2.9	2.8	2.8	2.8	2.9	2.9	2.9	2.9
Genitourinary[i]	1.7	1.6	1.6	1.6	1.6	1.5	1.5	1.5	1.5	1.5	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.4	1.4	1.5	1.5	1.5
Other[j]	4.7	4.8	4.8	4.9	4.9	4.9	4.9	5.0	5.0	5.1	5.1	5.1	5.2	5.2	5.2	5.3	5.5	5.6	5.7	5.9	6.0	6.2
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[b]	34.1	34.1	34.0	33.8	33.6	33.2	32.7	32.3	31.7	31.2	30.5	29.8	29.0	28.2	27.6	27.0	26.4	25.9	25.4	24.9	24.4	23.9
Mental disorders[c]	28.7	28.9	29.1	29.3	29.4	29.7	30.0	30.3	30.6	31.0	31.4	31.8	32.3	32.8	33.1	33.3	33.4	33.4	33.5	33.5	33.4	33.3
Nervous system[e]	10.1	10.0	9.9	9.8	9.7	9.6	9.5	9.4	9.4	9.3	9.3	9.3	9.4	9.4	9.4	9.5	9.5	9.5	9.6	9.6	9.6	9.6
Cardiovascular[d]	7.6	7.6	7.7	7.7	7.8	7.9	8.0	8.1	8.2	8.3	8.3	8.4	8.5	8.6	8.8	9.0	9.2	9.3	9.5	9.7	9.9	10.1
Injuries	3.8	3.7	3.7	3.7	3.7	3.8	3.8	3.8	3.9	4.0	4.0	4.1	4.2	4.2	4.2	4.2	4.3	4.3	4.3	4.4	4.4	4.5
Cancer[f]	3.7	3.5	3.4	3.3	3.3	3.2	3.2	3.2	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.0	2.9	2.9	2.8	2.8	2.7	2.7
Respiratory[g]	2.7	2.7	2.7	2.7	2.8	2.8	2.8	2.8	2.8	2.8	2.9	2.9	2.9	2.9	2.9	3.0	3.0	3.1	3.1	3.1	3.2	3.2
Nutritional/metabolic[h]	2.3	2.5	2.5	2.6	2.8	2.9	3.0	3.1	3.1	3.2	3.3	3.4	3.5	3.5	3.6	3.6	3.7	3.8	3.9	4.0	4.1	4.3
Genitourinary[i]	2.1	2.0	2.0	2.0	1.9	1.9	1.8	1.8	1.8	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7
Other[j]	4.9	5.0	5.0	5.1	5.1	5.1	5.2	5.2	5.3	5.4	5.4	5.5	5.5	5.5	5.6	5.7	5.9	6.0	6.2	6.4	6.5	6.7
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

[a] Ranked by average percentage over the 5-year period 2019-23.
[b] Includes back disorders, arthritis, and muscle/ligament/fascia disorders.
[c] Includes depression, bipolar, schizophrenia, psychotic, intellectual, neurocognitive, anxiety, and obsessive-compulsive disorders.
[d] Includes heart disease or failure, cardiomyopathy, peripheral vascular disease, and hypertension.
[e] Includes stroke, multiple sclerosis, blindness, peripheral neuropathy, and epilepsy.
[f] Includes malignant neoplasms, lymphoma, and leukemia.
[g] Includes chronic respiratory disorders, asthma, and chronic pulmonary hypertension.
[h] Includes 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.)
[i] Includes chronic kidney disease with or without dialysis, urinary tract disorders, and nephrotic syndrome.
[j] Includes congenital anomalies, blood, digestive, immune (including HIV/AIDS), and skin disorders, "other" and unknown categories.
Note: Totals may not equal sum of rounded components.
Source: *Annual Statistical Supplement to the Social Security Bulletin* (2002); *Annual Statistical Report on the Social Security Disability Insurance Program* (2003-23).

Table 3.—Disabled-worker Benefits Awarded

(By age and year of award, 2001-24 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
						Men						
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
2005	581	11,210	15,714	18,995	27,549	42,122	56,479	77,337	104,099	83,573	6,650	444,309
2006	505	10,399	14,952	17,334	25,818	38,673	54,660	76,301	99,277	82,129	7,199	427,247
2007	539	10,954	15,217	16,913	24,751	37,198	53,729	78,030	100,632	88,531	9,440	435,934
2008	607	12,217	17,791	18,629	25,916	38,101	57,037	85,868	109,212	96,866	11,652	473,896
2009	655	13,952	19,751	21,272	28,627	41,666	62,911	97,503	123,736	108,320	12,070	530,463
2010	528	13,880	20,699	22,936	29,274	43,603	65,937	106,870	135,864	115,767	13,051	568,409
2011	322	11,005	18,468	21,502	26,211	39,572	58,877	102,661	138,505	118,643	14,382	550,148
2012	210	9,030	16,475	20,565	24,422	36,704	54,641	97,518	134,601	114,069	15,288	523,523
2013	162	7,998	14,001	17,846	21,017	30,595	45,016	84,915	125,083	108,208	14,447	469,288
2014	181	7,568	12,853	15,979	18,991	26,139	37,896	74,782	117,416	103,602	13,395	428,802
2015	188	7,078	11,742	14,645	18,175	23,587	35,176	68,651	111,240	103,233	13,357	407,072
2016	175	6,607	11,162	13,827	17,755	22,090	33,195	63,602	107,619	103,135	13,565	392,732
2017	275	8,154	12,881	14,421	18,629	22,772	34,167	62,997	105,885	103,632	13,898	397,711
2018	251	7,238	11,650	13,308	18,006	21,746	32,334	58,997	101,092	102,062	14,186	380,870
2019	256	6,430	10,807	12,922	17,313	21,608	30,958	57,006	99,352	103,946	14,843	375,441
2020	247	6,851	10,407	11,312	14,492	18,708	25,794	50,275	88,131	98,483	14,930	339,630
2021	186	5,474	8,505	9,611	12,181	16,320	21,297	43,555	78,446	93,338	15,196	304,109
2022	166	4,805	7,362	9,302	11,840	15,726	20,258	41,346	72,613	91,442	17,373	292,233
2023	236	5,404	7,824	9,831	12,745	17,045	21,207	41,358	71,595	94,684	19,521	301,450
2024	362	7,823	10,318	11,015	14,016	18,146	22,917	43,970	77,931	105,238	24,123	335,859
						Women						
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
2005	389	7,771	14,081	18,718	26,714	40,416	53,320	71,368	86,081	62,096	4,420	385,374
2006	360	7,094	13,186	17,118	25,254	37,855	52,709	71,497	83,915	62,529	5,042	376,559
2007	370	7,306	12,933	16,612	24,894	36,511	52,299	72,838	84,871	67,502	6,394	382,530
2008	390	8,200	14,534	18,199	26,576	37,976	55,880	80,885	92,289	73,617	7,948	416,494
2009	445	9,429	16,035	20,698	28,757	39,982	61,211	89,715	102,619	80,341	7,868	457,100
2010	371	9,447	16,732	21,982	29,527	41,430	62,128	95,974	109,755	84,844	8,667	480,857
2011	204	7,514	15,216	20,592	26,342	38,780	55,961	93,187	113,817	87,792	9,588	468,993
2012	160	6,134	13,445	19,727	25,109	37,183	53,090	91,315	115,154	88,118	10,688	460,123
2013	129	5,331	11,313	17,059	21,982	31,657	44,848	81,800	109,421	85,437	9,805	418,782
2014	111	5,001	10,174	15,070	19,889	27,604	38,582	73,070	102,488	80,769	9,413	382,171
2015	139	4,473	9,439	13,734	18,958	25,550	35,850	68,707	100,213	82,011	9,593	368,667
2016	135	4,253	8,733	12,419	18,306	23,363	34,344	63,209	95,793	81,284	9,697	351,536
2017	207	5,312	10,020	13,178	19,508	24,904	36,132	64,350	96,582	83,846	10,391	364,430
2018	187	4,613	9,147	12,597	18,646	23,825	34,709	60,373	94,443	83,834	10,635	353,009
2019	190	4,201	8,601	12,204	17,787	23,373	33,412	59,234	93,413	84,686	11,316	348,417
2020	167	4,431	8,197	10,637	14,688	20,151	27,453	51,646	81,990	78,374	10,757	308,491
2021	147	3,673	6,461	9,031	12,162	17,256	22,877	44,031	70,192	71,169	10,844	267,843
2022	103	3,123	5,890	8,380	11,532	16,335	21,149	40,488	63,453	68,613	12,146	251,212
2023	159	3,610	6,212	8,840	12,282	17,318	22,325	41,359	62,616	71,975	13,439	260,135
2024	228	4,912	7,620	10,079	13,656	18,728	24,369	44,626	70,329	82,282	17,183	294,012
						Total						
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
2005	970	18,981	29,795	37,713	54,263	82,538	109,799	148,705	190,180	145,669	11,070	829,683
2006	865	17,493	28,138	34,452	51,072	76,528	107,369	147,798	183,192	144,658	12,241	803,806
2007	909	18,260	28,150	33,525	49,645	73,709	106,028	150,868	185,503	156,033	15,834	818,464
2008	997	20,417	32,325	36,828	52,492	76,077	112,917	166,753	201,501	170,483	19,600	890,390
2009	1,100	23,381	35,786	41,970	57,384	81,648	124,122	187,218	226,355	188,661	19,938	987,563
2010	899	23,327	37,431	44,918	58,801	85,033	128,065	202,844	245,619	200,611	21,718	1,049,266
2011	526	18,519	33,684	42,094	52,553	78,352	114,838	195,848	252,322	206,435	23,970	1,019,141
2012	370	15,164	29,920	40,292	49,531	73,887	107,731	188,833	249,755	202,187	25,976	983,646
2013	291	13,329	25,314	34,905	42,999	62,252	89,864	166,715	234,504	193,645	24,252	888,070
2014	292	12,569	23,027	31,049	38,880	53,743	76,478	147,852	219,904	184,371	22,808	810,973
2015	327	11,551	21,181	28,379	37,133	49,137	71,026	137,358	211,453	185,244	22,950	775,739
2016	310	10,860	19,895	26,246	36,061	45,453	67,539	126,811	203,412	184,419	23,262	744,268
2017	482	13,466	22,901	27,599	38,137	47,676	70,299	127,347	202,467	187,478	24,289	762,141
2018	438	11,851	20,797	25,905	36,652	45,571	67,043	119,370	195,535	185,896	24,821	733,879
2019	446	10,631	19,408	25,126	35,100	44,981	64,370	116,240	192,765	188,632	26,159	723,858
2020	414	11,282	18,604	21,949	29,180	38,859	53,247	101,921	170,121	176,857	25,687	648,121
2021	333	9,147	14,966	18,642	24,343	33,576	44,174	87,586	148,638	164,507	26,040	571,952
2022	269	7,928	13,252	17,682	23,372	32,061	41,407	81,834	136,066	160,055	29,519	543,445
2023	395	9,014	14,036	18,671	25,027	34,363	43,532	82,717	134,211	166,659	32,960	561,585
2024	590	12,735	17,938	21,094	27,672	36,874	47,286	88,596	148,260	187,520	41,306	629,871

Source: SSA administrative records

Table 4.—Disabled-worker Incidence Rates Per Thousand Exposed

(Awards per thousand by age and year of award, 2001-24 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	Adjusted
							Men						
2001	0.52	1.58	1.84	2.07	2.84	3.87	5.21	8.64	14.74	18.41	10.49	5.23	5.15
2002	0.60	1.86	1.92	2.14	2.99	4.08	5.55	9.17	15.46	19.14	10.60	5.64	5.44
2003	0.59	1.62	1.90	2.23	3.07	4.20	5.72	9.39	15.70	18.98	9.92	5.82	5.50
2004	0.53	1.57	1.91	2.27	2.99	4.15	5.72	9.27	15.66	18.80	8.74	5.89	5.45
2005	0.47	1.56	1.90	2.31	3.02	4.30	5.94	9.42	15.71	18.72	9.62	6.07	5.52
2006	0.40	1.45	1.78	2.15	2.84	4.03	5.71	9.05	14.59	17.37	9.62	5.79	5.20
2007	0.43	1.51	1.78	2.11	2.76	3.98	5.60	9.04	14.66	17.54	9.32	5.86	5.19
2008	0.49	1.68	2.05	2.32	2.95	4.18	5.95	9.81	15.56	18.46	10.07	6.33	5.54
2009	0.61	1.95	2.27	2.62	3.34	4.66	6.60	11.03	17.10	19.79	10.02	7.10	6.14
2010	0.62	2.05	2.41	2.77	3.55	4.90	7.07	11.99	18.20	20.34	10.61	7.67	6.53
2011	0.47	1.70	2.18	2.56	3.26	4.49	6.48	11.51	18.16	20.36	10.85	7.47	6.21
2012	0.32	1.41	1.96	2.42	3.07	4.22	6.19	10.94	17.32	19.46	10.03	7.13	5.86
2013	0.24	1.22	1.66	2.08	2.64	3.60	5.23	9.56	15.90	18.11	9.44	6.38	5.18
2014	0.26	1.13	1.50	1.86	2.36	3.16	4.49	8.48	14.81	16.79	9.03	5.82	4.67
2015	0.25	1.04	1.34	1.71	2.21	2.95	4.17	7.93	13.90	16.15	9.08	5.50	4.39
2016	0.21	0.96	1.24	1.61	2.12	2.82	3.95	7.50	13.36	15.71	8.72	5.27	4.19
2017	0.30	1.16	1.40	1.66	2.18	2.92	4.11	7.61	13.09	15.40	8.50	5.29	4.25
2018	0.26	1.02	1.25	1.51	2.08	2.77	3.96	7.26	12.45	14.89	8.41	5.03	4.04
2019	0.25	0.89	1.15	1.43	1.97	2.70	3.85	7.10	12.22	14.90	8.46	4.92	3.94
2020	0.24	0.94	1.11	1.22	1.63	2.27	3.30	6.23	10.95	13.90	8.18	4.42	3.51
2021	0.17	0.75	0.92	1.01	1.36	1.93	2.77	5.40	9.90	13.00	7.53	3.93	3.08
2022	0.13	0.65	0.80	0.96	1.30	1.82	2.63	5.15	9.34	12.61	7.64	3.73	2.92
2023	0.19	0.72	0.85	1.01	1.38	1.93	2.73	5.22	9.33	12.98	7.92	3.82	3.01
2024	0.31	1.02	1.13	1.14	1.49	2.04	2.92	5.64	10.24	14.41	9.39	4.25	3.33
							Women						
2001	0.36	1.15	1.71	2.18	3.19	4.29	5.69	8.68	14.09	15.30	8.62	5.06	4.99
2002	0.38	1.35	1.83	2.30	3.38	4.60	6.11	9.11	14.24	15.93	8.94	5.43	5.25
2003	0.39	1.24	1.80	2.44	3.45	4.68	6.14	9.16	14.29	15.92	7.60	5.56	5.27
2004	0.36	1.21	1.82	2.50	3.38	4.69	6.17	9.26	14.21	16.09	7.26	5.69	5.29
2005	0.31	1.15	1.82	2.55	3.47	4.87	6.39	9.64	14.34	16.32	7.81	5.91	5.41
2006	0.28	1.04	1.66	2.38	3.27	4.68	6.27	9.42	13.51	15.38	8.02	5.71	5.16
2007	0.29	1.06	1.60	2.29	3.26	4.65	6.20	9.40	13.44	15.34	7.55	5.73	5.12
2008	0.31	1.18	1.77	2.48	3.52	4.97	6.66	10.22	14.24	15.85	8.21	6.19	5.47
2009	0.39	1.38	1.95	2.77	3.89	5.30	7.36	11.21	15.35	16.32	7.67	6.77	5.93
2010	0.41	1.44	2.04	2.89	4.10	5.50	7.62	11.88	16.00	16.28	8.00	7.14	6.18
2011	0.27	1.19	1.87	2.66	3.74	5.14	7.05	11.51	16.21	16.28	8.11	6.99	5.91
2012	0.23	0.98	1.66	2.52	3.55	4.98	6.88	11.27	16.10	16.09	7.80	6.85	5.73
2013	0.18	0.85	1.39	2.15	3.09	4.29	5.99	10.15	15.00	15.24	7.08	6.21	5.13
2014	0.15	0.78	1.23	1.90	2.75	3.82	5.21	9.15	13.92	13.96	6.88	5.65	4.63
2015	0.18	0.69	1.11	1.72	2.57	3.62	4.85	8.75	13.46	13.78	6.82	5.40	4.40
2016	0.16	0.64	1.00	1.54	2.42	3.38	4.62	8.24	12.77	13.28	6.55	5.11	4.16
2017	0.22	0.79	1.13	1.62	2.54	3.57	4.89	8.61	12.80	13.37	6.77	5.24	4.32
2018	0.19	0.68	1.02	1.52	2.38	3.37	4.73	8.27	12.54	13.02	6.80	5.03	4.14
2019	0.18	0.61	0.95	1.43	2.24	3.24	4.62	8.15	12.43	12.92	6.95	4.92	4.04
2020	0.15	0.64	0.91	1.21	1.82	2.71	3.87	7.06	11.05	11.76	6.40	4.32	3.53
2021	0.12	0.53	0.72	1.00	1.48	2.26	3.27	5.96	9.64	10.56	5.72	3.71	3.02
2022	0.08	0.44	0.66	0.91	1.38	2.08	2.99	5.51	8.88	10.06	5.73	3.43	2.79
2023	0.11	0.49	0.70	0.96	1.44	2.16	3.09	5.64	8.86	10.46	5.70	3.51	2.87
2024	0.17	0.66	0.87	1.10	1.56	2.29	3.30	6.14	10.03	11.87	6.81	3.94	3.19
							Total						
2001	0.44	1.37	1.78	2.12	3.00	4.07	5.43	8.66	14.44	17.00	9.67	5.15	5.08
2002	0.49	1.61	1.88	2.21	3.16	4.32	5.81	9.14	14.89	17.68	9.85	5.54	5.36
2003	0.49	1.43	1.85	2.33	3.24	4.42	5.91	9.28	15.04	17.59	8.84	5.70	5.39
2004	0.45	1.40	1.86	2.38	3.17	4.40	5.93	9.26	14.98	17.56	8.08	5.80	5.37
2005	0.38	1.36	1.86	2.42	3.23	4.56	6.15	9.53	15.06	17.62	8.80	5.99	5.47
2006	0.34	1.25	1.72	2.26	3.04	4.33	5.97	9.23	14.07	16.45	8.89	5.75	5.19
2007	0.36	1.29	1.69	2.20	2.99	4.29	5.88	9.21	14.07	16.52	8.51	5.80	5.16
2008	0.40	1.44	1.92	2.40	3.21	4.54	6.28	10.01	14.93	17.23	9.23	6.26	5.51
2009	0.49	1.67	2.12	2.69	3.59	4.95	6.96	11.11	16.26	18.15	8.94	6.94	6.04
2010	0.51	1.75	2.23	2.83	3.80	5.18	7.33	11.94	17.14	18.40	9.39	7.42	6.37
2011	0.37	1.45	2.03	2.61	3.49	4.79	6.74	11.51	17.22	18.40	9.56	7.24	6.07
2012	0.28	1.20	1.81	2.47	3.30	4.57	6.51	11.10	16.73	17.84	8.97	6.99	5.80
2013	0.21	1.04	1.53	2.12	2.85	3.92	5.58	9.84	15.47	16.72	8.32	6.30	5.15
2014	0.20	0.96	1.37	1.88	2.55	3.46	4.83	8.80	14.38	15.42	8.00	5.74	4.65
2015	0.21	0.87	1.23	1.71	2.38	3.26	4.49	8.32	13.69	15.01	7.98	5.45	4.39
2016	0.18	0.80	1.12	1.58	2.26	3.08	4.27	7.85	13.08	14.54	7.66	5.19	4.17
2017	0.26	0.98	1.27	1.64	2.35	3.23	4.48	8.08	12.95	14.42	7.66	5.27	4.28
2018	0.22	0.85	1.14	1.51	2.22	3.05	4.32	7.74	12.49	13.98	7.64	5.03	4.09
2019	0.21	0.75	1.05	1.43	2.10	2.96	4.22	7.60	12.32	13.94	7.73	4.92	3.99
2020	0.20	0.79	1.02	1.21	1.72	2.48	3.57	6.63	11.00	12.86	7.33	4.37	3.52
2021	0.15	0.64	0.82	1.01	1.42	2.09	3.01	5.67	9.77	11.82	6.65	3.82	3.05
2022	0.10	0.55	0.73	0.94	1.34	1.94	2.80	5.32	9.12	11.37	6.72	3.59	2.86
2023	0.15	0.61	0.78	0.99	1.41	2.04	2.91	5.42	9.10	11.76	6.84	3.67	2.94
2024	0.24	0.85	1.00	1.12	1.52	2.16	3.11	5.88	10.14	13.17	8.12	4.10	3.27

Source: SSA administrative records

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

(2) *Adjusted rate* (by sex) computed using the age distribution and exposure of the disability insured population not receiving benefits as of calendar year 2000.

(3) *Adjusted rate* (total) computed using the combined age-sex distribution and exposure of the disability insured population not receiving benefits as of calendar year 2000.

Table 5.—Disabled-worker Benefit Terminations, Conversions, and Ratios to In-force

(By reason for termination and year, 2001-24 Social Security DI disability experience)

Year	Number of terminations: Death	Number of terminations: Recov	Number of terminations: Other	Conv	Total	Terminations per thousand beneficiaries: Death Gross	Death Adj	Recovery Gross	Recovery Adj	Other Gross	Other Adj	Subtotal Gross	Subtotal Adj	Conv ratio	Gross Total
Men															
2001	104,516	39,933	6,878	125,567	276,894	34.31	34.12	13.11	13.33	2.26	2.29	49.68	49.73	41.22	90.89
2002	113,756	36,918	6,794	129,017	286,485	36.02	35.66	11.69	12.13	2.15	2.19	49.86	49.98	40.85	90.72
2003	115,760	33,066	6,073	113,850	268,749	35.05	34.37	10.01	10.61	1.84	1.75	46.89	46.72	34.47	81.36
2004	119,344	30,002	10,418	114,495	274,259	34.53	33.57	8.68	9.46	3.01	2.78	46.23	45.81	33.13	79.36
2005	124,344	35,138	13,051	118,369	290,902	34.42	33.18	9.73	10.80	3.61	3.29	47.76	47.28	32.77	80.53
2006	126,730	31,856	8,133	126,382	293,101	33.80	32.35	8.50	9.61	2.17	2.17	44.47	44.13	33.71	78.17
2007	128,819	25,512	11,076	134,800	300,207	33.21	31.49	6.58	7.54	2.86	3.00	42.64	42.02	34.75	77.40
2008	134,036	27,528	11,144	147,657	320,365	33.33	31.21	6.85	7.94	2.77	2.92	42.95	42.07	36.72	79.67
2009	137,108	24,373	11,703	184,807	357,991	32.67	30.52	5.81	6.85	2.79	2.91	41.27	40.28	44.04	85.31
2010	139,716	28,946	12,942	182,931	364,535	31.83	29.47	6.60	7.83	2.95	3.27	41.38	40.56	41.68	83.06
2011	145,003	30,345	8,736	183,963	368,047	31.64	29.21	6.62	8.07	1.91	2.04	40.16	39.32	40.14	80.30
2012	153,740	33,969	3,781	218,083	409,573	32.47	29.73	7.17	9.01	0.80	0.76	40.44	39.50	46.06	86.50
2013	152,030	29,761	3,605	246,232	431,628	31.62	28.90	6.19	7.87	0.75	0.72	38.56	37.49	51.22	89.78
2014	153,143	41,207	1,336	244,381	440,067	31.74	28.75	8.54	11.06	0.28	0.21	40.55	40.01	50.64	91.19
2015	153,899	47,288	1,170	249,485	451,842	32.06	28.74	9.85	13.20	0.24	0.18	42.15	42.11	51.97	94.12
2016	151,280	53,285	1,135	250,428	456,128	31.86	28.36	11.22	15.28	0.24	0.17	43.32	43.82	52.74	96.06
2017	150,809	60,973	1,329	260,157	473,268	32.21	28.50	13.02	18.04	0.28	0.18	45.51	46.72	55.56	101.07
2018	148,761	65,171	1,250	266,069	481,251	32.37	28.40	14.18	20.13	0.27	0.17	46.83	48.70	57.90	104.73
2019	143,541	59,738	1,047	271,297	475,623	31.97	27.87	13.31	18.92	0.23	0.13	45.51	46.92	60.43	105.94
2020	160,181	43,285	868	281,023	485,357	36.68	31.93	9.91	14.02	0.20	0.11	46.80	46.05	64.36	111.16
2021	165,673	51,533	726	232,647	450,579	39.02	33.88	12.14	17.57	0.17	0.10	51.32	51.55	54.79	106.11
2022	151,828	52,922	686	231,512	436,948	37.16	32.21	12.95	19.36	0.17	0.10	50.28	51.67	56.66	106.93
2023	137,369	53,571	635	233,312	424,887	34.91	30.22	13.61	20.48	0.16	0.09	48.68	50.79	59.29	107.96
2024	131,063	45,054	564	235,981	412,662	34.31	29.58	11.79	17.39	0.15	0.08	46.25	47.05	61.78	108.03
Women															
2001	60,452	26,832	3,378	87,553	178,215	25.99	25.86	11.53	11.68	1.45	1.47	38.97	39.01	37.64	76.61
2002	66,846	27,139	3,506	93,336	190,827	27.01	26.79	10.97	11.23	1.42	1.44	39.39	39.47	37.71	77.10
2003	69,449	24,957	3,145	84,484	182,035	26.25	25.86	9.43	9.81	1.19	1.12	36.87	36.78	31.93	68.81
2004	71,990	23,675	5,770	87,243	188,678	25.52	24.98	8.39	8.90	2.05	1.88	35.95	35.75	30.92	66.87
2005	75,843	28,384	7,530	91,928	203,685	25.25	24.53	9.45	10.17	2.51	2.30	37.20	37.00	30.60	67.81
2006	78,651	26,378	5,339	100,178	210,546	24.78	23.95	8.31	9.08	1.68	1.71	34.77	34.75	31.56	66.34
2007	80,594	21,693	7,633	108,094	218,014	24.17	23.14	6.50	7.21	2.29	2.42	32.96	32.77	32.41	65.37
2008	84,836	23,841	7,614	121,112	237,403	24.20	23.00	6.80	7.64	2.17	2.31	33.18	32.94	34.56	67.73
2009	88,655	21,118	8,332	154,591	272,696	23.98	22.72	5.71	6.49	2.25	2.38	31.94	31.59	41.81	73.75
2010	90,695	25,636	7,876	154,031	278,238	23.29	21.98	6.58	7.59	2.02	2.21	31.90	31.77	39.56	71.45
2011	94,180	27,748	5,718	155,096	282,742	23.03	21.58	6.78	8.03	1.40	1.49	31.21	31.10	37.92	69.13
2012	101,119	31,167	2,932	185,995	321,213	23.76	22.19	7.32	8.96	0.69	0.70	31.77	31.85	43.70	75.46
2013	100,776	27,337	2,841	208,764	339,718	23.10	21.45	6.27	7.82	0.65	0.66	30.01	29.93	47.85	77.86
2014	102,464	39,087	743	209,679	351,973	23.16	21.48	8.84	11.32	0.17	0.13	32.17	32.93	47.40	79.57
2015	103,910	44,478	661	216,175	365,224	23.38	21.50	10.01	13.38	0.15	0.11	33.54	34.99	48.65	82.19
2016	102,463	49,914	677	220,878	373,932	23.10	21.16	11.25	15.47	0.15	0.10	34.50	36.73	49.79	84.29
2017	103,358	57,050	706	234,433	395,547	23.42	21.28	12.93	18.09	0.16	0.10	36.51	39.47	53.12	89.63
2018	101,152	60,480	654	244,652	406,938	23.14	20.92	13.84	19.97	0.15	0.09	37.12	40.98	55.97	93.09
2019	98,858	55,058	637	253,630	408,183	22.93	20.67	12.77	18.52	0.15	0.08	35.85	39.27	58.84	94.69
2020	109,410	40,636	472	264,126	414,644	25.89	23.23	9.62	13.89	0.11	0.06	35.62	37.19	62.51	98.13
2021	115,201	49,704	459	221,960	387,324	27.84	24.84	12.01	17.81	0.11	0.05	39.96	42.70	53.64	93.60
2022	106,511	51,337	373	222,966	381,187	26.62	23.65	12.83	19.70	0.09	0.05	39.54	43.39	55.72	95.25
2023	95,827	54,202	393	224,940	375,362	24.79	22.07	14.02	21.59	0.10	0.05	38.91	43.71	58.18	97.09
2024	92,329	45,360	447	227,459	365,595	24.57	21.87	12.07	18.21	0.12	0.06	36.75	40.13	60.52	97.27
Total															
2001	164,968	66,765	10,256	213,120	455,109	30.71	30.60	12.43	12.63	1.91	1.94	45.04	45.17	39.67	84.71
2002	180,602	64,057	10,300	222,353	477,312	32.06	31.88	11.37	11.75	1.83	1.87	45.26	45.50	39.47	84.74
2003	185,209	58,023	9,218	198,334	450,784	31.13	30.74	9.75	10.27	1.55	1.48	42.44	42.49	33.34	75.78
2004	191,334	53,677	16,188	201,738	462,937	30.48	29.91	8.55	9.22	2.58	2.39	41.61	41.53	32.14	73.75
2005	200,187	63,522	20,581	210,297	494,587	30.26	29.50	9.60	10.53	3.11	2.87	42.97	42.90	31.79	74.76
2006	205,381	58,234	13,472	226,560	503,647	29.66	28.77	8.41	9.39	1.95	1.97	40.02	40.14	32.72	72.75
2007	209,413	47,205	18,709	242,894	518,221	29.03	27.93	6.54	7.40	2.59	2.75	38.17	38.08	33.67	71.84
2008	218,872	51,369	18,758	268,769	557,768	29.08	27.71	6.83	7.81	2.49	2.66	38.40	38.18	35.71	74.11
2009	225,763	45,491	20,035	339,398	630,687	28.60	27.20	5.76	6.70	2.54	2.69	36.90	36.58	42.99	79.89
2010	230,411	54,582	20,818	336,962	642,773	27.82	26.28	6.59	7.73	2.51	2.82	36.92	36.82	40.68	77.60
2011	239,183	58,093	14,454	339,059	650,789	27.58	25.96	6.70	8.05	1.67	1.80	35.94	35.82	39.09	75.03
2012	254,859	65,136	6,713	404,078	730,786	28.35	26.52	7.24	8.99	0.75	0.73	36.34	36.24	44.94	81.28
2013	252,806	57,098	6,446	454,996	771,346	27.57	25.72	6.23	7.85	0.70	0.69	34.50	34.27	49.61	84.11
2014	255,607	80,294	2,079	454,060	792,040	27.64	25.65	8.68	11.17	0.22	0.18	36.54	36.99	49.09	85.63
2015	257,809	91,766	1,831	465,660	817,066	27.89	25.65	9.93	13.27	0.20	0.15	38.01	39.08	50.37	88.38
2016	253,743	103,199	1,812	471,306	830,060	27.63	25.30	11.24	15.36	0.20	0.14	39.06	40.80	51.31	90.38
2017	254,167	118,023	2,035	494,590	868,815	27.94	25.43	12.98	18.06	0.22	0.15	41.14	43.63	54.38	95.52
2018	249,913	125,651	1,904	510,721	888,189	27.87	25.22	14.01	20.06	0.21	0.14	42.10	45.41	56.96	99.05
2019	242,399	114,796	1,684	524,927	883,806	27.54	24.80	13.04	18.75	0.19	0.11	40.78	43.66	59.65	100.43
2020	269,591	83,921	1,340	545,149	900,001	31.38	28.23	9.77	13.96	0.16	0.09	41.30	42.28	63.45	104.75
2021	280,874	101,237	1,185	454,607	837,903	33.50	30.03	12.07	17.67	0.14	0.08	45.72	47.78	54.22	99.94
2022	258,339	104,259	1,059	454,478	818,135	31.94	28.56	12.89	19.50	0.13	0.08	44.96	48.14	56.19	101.15
2023	233,196	107,773	1,028	458,252	800,249	29.89	26.75	13.81	20.95	0.13	0.07	43.84	47.77	58.74	102.58
2024	223,392	90,414	1,011	463,440	778,257	29.48	26.29	11.93	17.74	0.13	0.07	41.54	44.10	61.15	102.70

Source: SSA administrative records.

(1) *Gross rate* is the ratio of annual terminations to the average number of disabled-worker beneficiaries in force.

(2) *Adjusted rate* (by sex and total) computed using the age distribution and exposure of the disabled-worker beneficiaries as of calendar year 2000. Total = gross + *conversion ratio*.

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

(By age at end of year, 2001-24 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	65-66	Total
Men												
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
2005	697	31,312	80,573	115,271	194,958	330,913	474,246	596,708	788,316	829,479	74,786	3,517,259
2006	611	29,420	84,002	115,225	193,448	322,471	481,242	619,122	814,662	875,884	107,034	3,643,121
2007	623	28,380	86,530	118,519	192,012	314,743	483,943	643,244	825,507	932,822	147,589	3,773,912
2008	706	28,965	90,268	125,312	191,469	308,761	488,247	671,212	851,524	982,985	185,075	3,924,524
2009	770	31,435	95,185	136,107	194,594	308,454	499,108	706,505	895,303	1,050,371	182,575	4,100,407
2010	665	33,206	100,188	147,694	197,445	314,907	506,533	745,740	953,061	1,126,306	183,933	4,309,678
2011	399	31,222	101,835	156,392	199,196	317,767	502,455	771,376	1,011,826	1,182,862	218,481	4,493,811
2012	272	27,280	100,152	161,117	202,861	316,371	493,181	781,189	1,063,399	1,213,681	246,541	4,606,044
2013	215	23,426	95,651	161,933	206,427	308,773	475,772	777,957	1,097,757	1,249,308	244,915	4,642,134
2014	220	19,977	88,847	157,903	207,815	294,581	451,294	759,308	1,114,755	1,282,955	250,020	4,627,675
2015	213	17,401	80,718	150,581	207,948	277,197	433,205	728,050	1,117,193	1,317,977	250,817	4,581,300
2016	196	15,621	72,108	140,964	204,986	261,282	413,982	687,273	1,105,255	1,348,227	260,685	4,510,579
2017	297	16,383	66,863	131,346	200,638	252,890	395,286	648,549	1,080,159	1,373,285	266,634	4,432,330
2018	294	16,210	62,026	120,598	192,866	246,894	373,744	609,416	1,050,343	1,386,315	271,480	4,330,186
2019	300	15,439	58,681	112,021	185,204	244,382	352,662	573,453	1,016,972	1,390,550	281,574	4,231,238
2020	282	15,927	57,221	105,694	177,356	243,234	329,954	546,900	965,245	1,376,427	282,396	4,100,636
2021	226	14,569	53,294	96,295	163,308	235,320	303,786	513,537	897,835	1,340,908	331,989	3,951,067
2022	200	13,059	48,807	88,822	149,410	224,994	286,977	480,933	834,271	1,297,292	383,347	3,808,112
2023	262	12,682	45,867	83,422	138,648	215,311	277,524	450,478	776,787	1,258,582	426,356	3,685,919
2024	405	14,994	46,927	81,967	132,303	208,140	274,658	426,591	734,882	1,226,957	468,946	3,616,770
Women												
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
2005	473	22,141	65,812	105,867	173,619	291,295	412,264	527,063	667,304	677,094	58,798	3,001,730
2006	441	20,623	68,643	107,464	177,935	290,318	426,597	557,006	701,363	727,849	85,558	3,163,797
2007	436	19,552	69,937	111,023	181,609	288,752	437,617	584,975	725,575	784,345	120,990	3,324,811
2008	454	19,907	71,794	116,647	185,996	288,694	451,000	616,848	761,221	834,659	154,947	3,502,167
2009	519	21,485	74,016	125,724	192,169	291,177	468,127	653,845	811,562	895,273	153,715	3,687,612
2010	454	22,651	76,703	135,257	196,262	300,892	480,270	692,026	870,176	964,283	155,286	3,894,260
2011	278	21,498	77,277	140,993	198,055	309,068	479,372	720,873	928,821	1,019,213	186,285	4,081,733
2012	195	18,847	75,479	142,956	201,596	313,329	473,983	739,885	982,563	1,062,235	209,479	4,220,547
2013	158	15,956	71,994	141,452	204,214	311,248	461,327	747,605	1,023,339	1,111,262	210,261	4,298,816
2014	123	13,518	66,532	135,082	203,925	301,667	442,009	739,758	1,047,793	1,159,642	216,794	4,326,843
2015	150	11,480	59,986	126,466	201,655	286,314	429,823	718,837	1,063,357	1,208,799	221,263	4,328,130
2016	155	10,239	53,056	116,429	196,204	270,033	417,983	684,653	1,063,432	1,251,085	234,888	4,298,157
2017	233	10,649	48,754	107,718	189,195	261,899	405,797	652,072	1,053,608	1,288,243	244,977	4,263,145
2018	223	10,550	44,867	99,275	179,840	254,976	390,214	618,539	1,041,437	1,313,542	253,683	4,207,146
2019	226	10,215	42,319	92,546	169,812	250,826	374,585	588,749	1,023,504	1,329,585	264,769	4,147,136
2020	200	10,513	40,811	86,721	159,946	247,904	352,664	567,981	984,414	1,330,044	269,182	4,050,380
2021	170	9,807	37,514	79,016	145,766	236,543	326,182	541,598	922,793	1,307,644	319,028	3,926,061
2022	128	8,843	34,531	72,078	132,427	222,266	308,036	511,948	860,490	1,275,689	369,550	3,795,986
2023	176	8,500	32,714	67,211	122,020	209,113	295,021	484,080	802,963	1,247,132	411,138	3,680,068
2024	262	9,903	33,227	65,638	116,585	199,054	289,570	462,801	761,679	1,222,086	453,572	3,614,377
Total												
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
2005	1,170	53,453	146,385	221,138	368,577	622,208	886,510	1,123,771	1,455,620	1,506,573	133,584	6,518,989
2006	1,052	50,043	152,645	222,689	371,383	612,789	907,839	1,176,128	1,516,025	1,603,733	192,592	6,806,918
2007	1,059	47,932	156,467	229,542	373,621	603,495	921,560	1,228,219	1,551,082	1,717,167	268,579	7,098,723
2008	1,160	48,872	162,062	241,959	377,465	597,455	939,247	1,288,060	1,612,745	1,817,644	340,022	7,426,691
2009	1,289	52,920	169,201	261,831	386,763	599,631	967,235	1,360,350	1,706,865	1,945,644	336,290	7,788,019
2010	1,119	55,857	176,891	282,951	393,707	615,799	986,803	1,437,766	1,823,237	2,090,589	339,219	8,203,938
2011	677	52,720	179,112	297,385	397,251	626,835	981,827	1,492,249	1,940,647	2,202,075	404,766	8,575,544
2012	467	46,127	175,631	304,073	404,457	629,700	967,164	1,521,074	2,045,962	2,275,916	456,020	8,826,591
2013	373	39,382	167,645	303,385	410,641	620,021	937,099	1,525,562	2,121,096	2,360,570	455,176	8,940,950
2014	343	33,495	155,379	292,985	411,740	596,248	893,303	1,499,066	2,162,548	2,442,597	466,814	8,954,518
2015	363	28,881	140,704	277,047	409,603	563,511	863,028	1,446,887	2,180,550	2,526,776	472,080	8,909,430
2016	351	25,860	125,164	257,393	401,190	531,315	831,965	1,371,926	2,168,687	2,599,312	495,573	8,808,736
2017	530	27,032	115,617	239,064	389,833	514,789	801,083	1,300,621	2,133,767	2,661,528	511,611	8,695,475
2018	517	26,760	106,893	219,873	372,706	501,870	763,958	1,227,955	2,091,780	2,699,857	525,163	8,537,332
2019	526	25,654	101,000	204,567	355,016	495,208	727,247	1,162,202	2,040,476	2,720,135	546,343	8,378,374
2020	482	26,440	98,032	192,415	337,302	491,138	682,618	1,114,881	1,949,659	2,706,471	551,578	8,151,016
2021	396	24,376	90,808	175,311	309,074	471,863	629,968	1,055,135	1,820,628	2,648,552	651,017	7,877,128
2022	328	21,902	83,338	160,900	281,837	447,260	595,013	992,881	1,694,761	2,572,981	752,897	7,604,098
2023	438	21,182	78,581	150,633	260,668	424,424	572,545	934,558	1,579,750	2,505,714	837,494	7,365,987
2024	667	24,897	80,154	147,605	248,888	407,194	564,228	889,392	1,496,561	2,449,043	922,518	7,231,147

Source: SSA administrative records

Disabled-worker Death Experience by Entitlement Age and Duration

(2016-20)

Table 7A.— Disabled Workers: Men
Probability of Death
(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	0.006701	0.005523	0.003018	0.006715	0.006290	0.002792	0.004810	0.003892	0.007176	0.004568	0.002468	26
17	0.007783	0.007446	0.004412	0.006782	0.006624	0.003160	0.004812	0.004291	0.007554	0.004989	0.004201	27
18	0.008794	0.009207	0.005940	0.006661	0.006822	0.003669	0.005580	0.004790	0.007591	0.005339	0.005852	28
19	0.010520	0.010690	0.007012	0.006964	0.006585	0.004077	0.006656	0.005217	0.006719	0.005402	0.007313	29
20	0.010699	0.009871	0.006778	0.006762	0.007285	0.004936	0.006144	0.006507	0.005897	0.005863	0.007189	30
21	0.011269	0.010473	0.007392	0.006843	0.005507	0.005275	0.006102	0.006837	0.005943	0.005750	0.006677	31
22	0.011294	0.010653	0.008111	0.006745	0.006261	0.006381	0.007083	0.006916	0.006077	0.007090	0.006462	32
23	0.013469	0.010842	0.008417	0.007282	0.006921	0.007383	0.007292	0.006967	0.006237	0.007649	0.007019	33
24	0.015829	0.012041	0.010007	0.008441	0.008280	0.006854	0.007584	0.007810	0.006450	0.007891	0.007492	34
25	0.019123	0.014185	0.011622	0.010402	0.008986	0.008626	0.007988	0.008819	0.008301	0.008067	0.008498	35
26	0.022282	0.018323	0.012820	0.010517	0.009794	0.010002	0.009805	0.009737	0.010137	0.010096	0.008472	36
27	0.024131	0.019836	0.014464	0.011257	0.011372	0.011462	0.010667	0.010739	0.010321	0.010425	0.009025	37
28	0.026053	0.021804	0.014297	0.012648	0.012887	0.012641	0.010213	0.010730	0.011083	0.009800	0.010198	38
29	0.030477	0.022396	0.014707	0.014059	0.012229	0.013018	0.011320	0.010209	0.010796	0.011573	0.010503	39
30	0.029840	0.022711	0.016305	0.013745	0.012813	0.011773	0.012219	0.010522	0.011535	0.012360	0.010532	40
31	0.030858	0.022887	0.016561	0.014268	0.013529	0.012877	0.012713	0.012309	0.012357	0.013783	0.012011	41
32	0.032418	0.023862	0.017610	0.015453	0.013525	0.012089	0.012254	0.011987	0.012580	0.012914	0.012647	42
33	0.032730	0.026243	0.018069	0.014762	0.013387	0.013073	0.013645	0.013247	0.013889	0.013475	0.013036	43
34	0.035206	0.024428	0.019085	0.015665	0.013740	0.014188	0.013794	0.013396	0.014213	0.014402	0.013386	44
35	0.037975	0.025602	0.019890	0.016953	0.016193	0.014486	0.013617	0.014053	0.015062	0.016335	0.014778	45
36	0.039158	0.027655	0.021705	0.018354	0.015610	0.013738	0.014704	0.015342	0.018147	0.017304	0.016190	46
37	0.043394	0.028406	0.023341	0.019255	0.016267	0.016288	0.015645	0.016203	0.017370	0.017493	0.016643	47
38	0.045070	0.028981	0.025783	0.018337	0.018082	0.017440	0.015854	0.016629	0.016543	0.017809	0.017436	48
39	0.047612	0.032286	0.024061	0.021360	0.018565	0.018710	0.017282	0.017613	0.017065	0.017265	0.018524	49
40	0.046736	0.031806	0.024250	0.023056	0.020977	0.018757	0.019955	0.018417	0.017995	0.019396	0.019288	50
41	0.048893	0.033888	0.025566	0.022805	0.021506	0.020276	0.019905	0.018870	0.020501	0.020918	0.020959	51
42	0.052230	0.036359	0.027189	0.022764	0.022150	0.020488	0.020108	0.021117	0.021625	0.022176	0.021651	52
43	0.053889	0.038458	0.028564	0.023758	0.022684	0.022482	0.021639	0.022409	0.022160	0.023077	0.023695	53
44	0.056465	0.038460	0.030458	0.026441	0.022886	0.022549	0.022828	0.022294	0.022468	0.025188	0.025097	54
45	0.059754	0.040449	0.030633	0.026564	0.024286	0.021933	0.023650	0.023389	0.024156	0.026118	0.026096	55
46	0.061592	0.041010	0.031637	0.027125	0.025445	0.024777	0.024676	0.025093	0.026221	0.027812	0.028251	56
47	0.064990	0.043576	0.035991	0.030186	0.026403	0.026588	0.026093	0.026934	0.028260	0.027996	0.029741	57
48	0.069431	0.047462	0.037147	0.031037	0.029496	0.028045	0.027310	0.028222	0.029744	0.029660	0.031266	58
49	0.072348	0.047969	0.037181	0.031416	0.029058	0.028709	0.028187	0.027781	0.030115	0.032516	0.033468	59
50	0.044816	0.034195	0.028601	0.026346	0.026527	0.026857	0.027841	0.028794	0.030423	0.032457	0.035688	60
51	0.055508	0.042075	0.032534	0.030779	0.028600	0.030217	0.029685	0.031308	0.033274	0.033807	0.037137	61
52	0.061055	0.044528	0.034621	0.032100	0.031290	0.031525	0.032073	0.033141	0.034871	0.038856	0.039169	62
53	0.066565	0.045680	0.037230	0.033658	0.032446	0.032989	0.033717	0.035462	0.036375	0.039031	0.041337	63
54	0.070271	0.047908	0.038527	0.034357	0.033197	0.033959	0.034966	0.035064	0.038595	0.040442	0.043304	64
55	0.046779	0.035193	0.029713	0.029427	0.030148	0.030911	0.032038	0.034594	0.037388	0.039510	0.045552	65
56	0.059355	0.041439	0.034591	0.033358	0.033339	0.034117	0.035106	0.037360	0.039573	0.041805	0.047434	66
57	0.059576	0.044174	0.037818	0.035080	0.035361	0.036203	0.036915	0.038950	0.041932	0.043634	0.049091	67
58	0.062906	0.045505	0.038064	0.035525	0.035257	0.036540	0.038846	0.040399	0.043239	0.044462	0.050852	68
59	0.063673	0.046679	0.039983	0.037774	0.036115	0.038475	0.040749	0.041234	0.044197	0.046938	0.052809	69
60	0.062546	0.046347	0.040013	0.036980	0.036990	0.038842	0.040346	0.040979	0.044692	0.047734	0.056064	70
61	0.070046	0.049354	0.040992	0.039643	0.039354	0.040735	0.042572	0.043308	0.047055	0.050007	0.058709	71
62	0.071430	0.050258	0.042202	0.041192	0.040265	0.043848	0.044331	0.047666	0.049082	0.053259	0.062548	72
63	0.081947	0.058143	0.048290	0.043957	0.045477	0.047037	0.048839	0.050468	0.055410	0.058879	0.066707	73
64	0.100545	0.066154	0.052795	0.049720	0.048887	0.051485	0.053362	0.057480	0.060124	0.065055	0.071730	74
65	0.114757	0.072751	0.055768	0.053971	0.054060	0.054268	0.060361	0.060677	0.068851	0.073230	0.076139	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
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 entl age [*x*] who have attained age [*x*]+*t*.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 7C** for attained ages beyond age 75.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

Table 7B.—Disabled Workers: Women
Probability of Death
(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	0.003047	0.008700	0.006416	0.004454	0.000465	0.001261	0.008927	0.005935	0.003394	0.007822	0.005578	26
17	0.004863	0.009524	0.006404	0.005207	0.001416	0.002440	0.008070	0.006450	0.004054	0.007906	0.005554	27
18	0.006744	0.010160	0.006485	0.005849	0.002411	0.003803	0.006809	0.006896	0.004828	0.007591	0.005450	28
19	0.007794	0.009393	0.006845	0.007378	0.003381	0.005336	0.005198	0.005811	0.005839	0.006719	0.006103	29
20	0.009153	0.009286	0.007632	0.007441	0.004833	0.006415	0.005156	0.005724	0.005830	0.006802	0.006944	30
21	0.010258	0.008938	0.007153	0.006986	0.005353	0.005194	0.006110	0.005330	0.006472	0.006966	0.007212	31
22	0.011241	0.010732	0.007168	0.007432	0.005541	0.004990	0.006117	0.006225	0.006822	0.006111	0.006704	32
23	0.011907	0.010612	0.006892	0.007399	0.006240	0.005909	0.005791	0.007407	0.006766	0.006079	0.006620	33
24	0.015807	0.012768	0.008742	0.007753	0.006998	0.006772	0.006325	0.006340	0.007575	0.007605	0.006836	34
25	0.019383	0.015169	0.009979	0.008283	0.008422	0.008295	0.008396	0.007319	0.007696	0.007929	0.007372	35
26	0.023762	0.015327	0.012796	0.010742	0.010686	0.007917	0.009629	0.007675	0.008046	0.009205	0.008065	36
27	0.024316	0.016590	0.014147	0.012321	0.009641	0.008396	0.008233	0.008406	0.008009	0.010069	0.008556	37
28	0.025959	0.018816	0.012711	0.012757	0.009664	0.009511	0.008016	0.008818	0.009315	0.008693	0.008804	38
29	0.028656	0.021709	0.012629	0.013035	0.010482	0.009152	0.008771	0.008724	0.010107	0.008596	0.008414	39
30	0.031159	0.023048	0.015120	0.011490	0.009491	0.010244	0.008734	0.009169	0.009454	0.010084	0.009504	40
31	0.033102	0.022974	0.016541	0.011459	0.010809	0.009710	0.009837	0.009410	0.009260	0.010216	0.009600	41
32	0.033079	0.023309	0.017082	0.012971	0.011119	0.009628	0.009716	0.008913	0.011078	0.010511	0.010392	42
33	0.034034	0.024020	0.016001	0.013223	0.010768	0.009512	0.009530	0.010160	0.010066	0.010885	0.010114	43
34	0.032888	0.026040	0.017198	0.013388	0.012300	0.010980	0.010335	0.010165	0.010693	0.010657	0.011363	44
35	0.034098	0.026362	0.018021	0.012285	0.012685	0.011484	0.010143	0.010456	0.010957	0.011613	0.011287	45
36	0.038575	0.026487	0.018110	0.014047	0.013152	0.011525	0.011052	0.011247	0.011170	0.012428	0.012286	46
37	0.038919	0.025200	0.018598	0.014884	0.013382	0.012031	0.012445	0.011084	0.011431	0.011341	0.013115	47
38	0.037260	0.025615	0.018318	0.015783	0.013653	0.012040	0.012742	0.012380	0.011469	0.013335	0.013412	48
39	0.038305	0.027265	0.018370	0.017098	0.013620	0.013044	0.014449	0.013865	0.012492	0.013007	0.013470	49
40	0.039515	0.029986	0.019348	0.016160	0.015215	0.013924	0.013656	0.014033	0.012448	0.014865	0.013980	50
41	0.041167	0.031366	0.020358	0.015838	0.016706	0.013753	0.012619	0.013472	0.013587	0.015492	0.015419	51
42	0.041506	0.032400	0.020368	0.016672	0.015976	0.015383	0.014616	0.013130	0.014249	0.015976	0.015869	52
43	0.042986	0.032619	0.022060	0.017937	0.015323	0.016016	0.014698	0.014641	0.015545	0.015590	0.016808	53
44	0.045710	0.033867	0.023355	0.019688	0.016487	0.015761	0.015280	0.015952	0.016072	0.016402	0.017682	54
45	0.047069	0.032157	0.022116	0.019082	0.017431	0.015797	0.017224	0.015627	0.016510	0.018697	0.018692	55
46	0.048657	0.033235	0.024218	0.019688	0.017497	0.016100	0.017002	0.016321	0.018136	0.017752	0.019607	56
47	0.050674	0.034037	0.025217	0.021236	0.019485	0.017533	0.017435	0.017650	0.019675	0.019154	0.020581	57
48	0.050625	0.037247	0.028906	0.022781	0.020704	0.018330	0.018855	0.018620	0.020008	0.020426	0.021831	58
49	0.054368	0.037758	0.028122	0.021924	0.021436	0.019218	0.020108	0.019510	0.019794	0.020084	0.022711	59
50	0.031388	0.023440	0.019939	0.016827	0.016407	0.017585	0.016996	0.018246	0.019882	0.020570	0.023862	60
51	0.041307	0.030857	0.022721	0.020561	0.019368	0.019285	0.019356	0.020649	0.020051	0.022561	0.024767	61
52	0.044711	0.032574	0.024408	0.022302	0.020546	0.020207	0.019917	0.020711	0.021906	0.024006	0.026178	62
53	0.047779	0.034379	0.026208	0.022968	0.021769	0.020848	0.022301	0.022734	0.023919	0.025973	0.027676	63
54	0.050294	0.036007	0.026610	0.023961	0.022512	0.021969	0.022687	0.023252	0.025374	0.025276	0.028503	64
55	0.032570	0.024636	0.020201	0.018855	0.019185	0.019595	0.021012	0.021542	0.023703	0.023891	0.029730	65
56	0.043566	0.031323	0.025037	0.022940	0.021839	0.022020	0.023117	0.024126	0.025509	0.027238	0.031389	66
57	0.047701	0.033951	0.026136	0.023603	0.023790	0.023166	0.023649	0.025649	0.026857	0.028726	0.033041	67
58	0.048961	0.035759	0.028059	0.024446	0.024442	0.024495	0.025175	0.027351	0.029345	0.029654	0.035028	68
59	0.050267	0.037291	0.029656	0.026411	0.025230	0.025224	0.027079	0.028628	0.030047	0.033219	0.037244	69
60	0.051503	0.037221	0.031185	0.027068	0.026804	0.026633	0.027457	0.029317	0.031625	0.034447	0.039721	70
61	0.057443	0.041991	0.033558	0.029600	0.029030	0.029187	0.030591	0.032638	0.035338	0.038335	0.042099	71
62	0.062208	0.044170	0.034120	0.030597	0.031206	0.032380	0.032578	0.035529	0.038197	0.040077	0.045553	72
63	0.069876	0.052071	0.040196	0.036468	0.035681	0.035892	0.037029	0.039674	0.043504	0.045308	0.048296	73
64	0.087287	0.058502	0.044438	0.038786	0.040056	0.039253	0.042665	0.043371	0.047701	0.049622	0.052336	74
65	0.104726	0.066410	0.050189	0.041346	0.044036	0.044007	0.047547	0.045040	0.044766	0.049067	0.055764	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
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 entl age [*x*] who have attained age [*x*]+*t*.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 7C** for attained ages beyond age 75.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

Table 7C.—Disabled Workers Age 76 and Older

Probability of Death

(2016-20 Social Security DI disability experience)

Attained age	Men	Women
76	0.082628	0.059266
77	0.087248	0.063380
78	0.093404	0.068919
79	0.098704	0.074658
80	0.106180	0.080072
81	0.112581	0.087452
82	0.122947	0.094147
83	0.131768	0.103189
84	0.142096	0.111584
85	0.153530	0.121160
86	0.165909	0.132063
87	0.177600	0.143265
88	0.194042	0.156571
89	0.204414	0.168635
90	0.220376	0.181655
91	0.233449	0.202053
92	0.264501	0.217284
93	0.275538	0.229542
94	0.292678	0.249831
95	0.307312	0.265764
96	0.322677	0.283974
97	0.338811	0.294090
98	0.355752	0.311736
99	0.373539	0.330440
100	0.392216	0.350266
101	0.411827	0.371282
102	0.432418	0.393559
103	0.454039	0.417173
104	0.476741	0.442203
105	0.500578	0.468735
106	0.525607	0.496859
107	0.551888	0.526671
108	0.579482	0.558271
109	0.608456	0.591767
110	0.638879	0.627273

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. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. Results have been blended based on attributes from general population mortality for calendar year 2020. Values are an extension of the ultimate column of **tables 7A** and **7B**.

Table 8A.—Disabled Workers: Men

Benefit Continuance Table (excluding possibility of recovery)

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	100,000	99,330	98,781	98,483	97,822	97,207	96,936	96,470	96,095	95,405	94,969	26
17	100,395	99,614	98,872	98,436	97,768	97,120	96,813	96,347	95,934	95,209	94,735	27
18	100,634	99,749	98,831	98,244	97,590	96,924	96,568	96,029	95,569	94,844	94,337	28
19	100,596	99,538	98,474	97,784	97,103	96,464	96,071	95,432	94,934	94,296	93,785	29
20	99,950	98,881	97,905	97,241	96,583	95,879	95,406	94,820	94,203	93,647	93,099	30
21	99,297	98,178	97,150	96,432	95,772	95,245	94,743	94,165	93,521	92,965	92,430	31
22	99,154	98,034	96,990	96,203	95,554	94,956	94,350	93,682	93,034	92,469	91,813	32
23	99,097	97,762	96,702	95,888	95,190	94,531	93,833	93,149	92,500	91,923	91,220	33
24	99,273	97,702	96,526	95,560	94,753	93,968	93,324	92,616	91,893	91,300	90,580	34
25	100,028	98,115	96,723	95,599	94,605	93,755	92,946	92,204	91,391	90,632	89,901	35
26	100,942	98,693	96,885	95,643	94,637	93,710	92,773	91,863	90,969	90,047	89,137	36
27	101,227	98,784	96,825	95,425	94,351	93,278	92,209	91,225	90,245	89,314	88,382	37
28	101,080	98,447	96,300	94,923	93,722	92,514	91,345	90,412	89,442	88,451	87,584	38
29	100,935	97,859	95,667	94,260	92,935	91,798	90,603	89,577	88,663	87,706	86,691	39
30	100,181	97,192	94,985	93,436	92,152	90,971	89,900	88,802	87,868	86,854	85,780	40
31	99,968	96,883	94,666	93,098	91,770	90,528	89,362	88,226	87,140	86,063	84,877	41
32	99,028	95,818	93,532	91,885	90,465	89,241	88,162	87,082	86,038	84,956	83,858	42
33	98,557	95,331	92,829	91,152	89,806	88,604	87,446	86,253	85,110	83,928	82,797	43
34	97,830	94,386	92,080	90,323	88,908	87,686	86,442	85,250	84,108	82,913	81,718	44
35	97,716	94,005	91,598	89,776	88,254	86,825	85,567	84,402	83,216	81,963	80,624	45
36	97,415	93,600	91,011	89,036	87,402	86,038	84,856	83,608	82,325	80,831	79,433	46
37	97,021	92,811	90,175	88,070	86,374	84,969	83,585	82,277	80,944	79,538	78,147	47
38	96,082	91,752	89,093	86,796	85,204	83,663	82,204	80,901	79,556	78,240	76,846	48
39	95,509	90,962	88,025	85,907	84,072	82,511	80,967	79,568	78,167	76,833	75,506	49
40	94,651	90,227	87,357	85,239	83,274	81,527	79,998	78,402	76,958	75,573	74,107	50
41	93,958	89,364	86,336	84,129	82,210	80,442	78,811	77,242	75,784	74,230	72,678	51
42	93,240	88,370	85,157	82,842	80,956	79,163	77,541	75,982	74,377	72,769	71,155	52
43	92,442	87,460	84,096	81,694	79,753	77,944	76,192	74,543	72,873	71,258	69,614	53
44	91,275	86,121	82,809	80,287	78,164	76,375	74,653	72,949	71,323	69,721	67,964	54
45	89,997	84,619	81,196	78,709	76,618	74,757	73,117	71,388	69,718	68,034	66,258	55
46	88,965	83,485	80,061	77,528	75,425	73,506	71,685	69,916	68,162	66,375	64,529	56
47	88,414	82,668	79,066	76,220	73,919	71,967	70,054	68,226	66,388	64,512	62,706	57
48	87,640	81,555	77,684	74,798	72,476	70,338	68,365	66,498	64,621	62,699	60,841	58
49	85,592	79,400	75,591	72,780	70,494	68,446	66,481	64,607	62,812	60,920	58,939	59
50	77,810	74,323	71,782	69,729	67,892	66,091	64,316	62,525	60,725	58,878	56,966	60
51	78,290	73,944	70,833	68,529	66,420	64,520	62,570	60,713	58,812	56,855	54,933	61
52	77,473	72,743	69,504	67,098	64,944	62,912	60,929	58,975	57,021	55,033	52,893	62
53	75,939	70,884	67,646	65,128	62,936	60,894	58,885	56,900	54,882	52,886	50,821	63
54	73,887	68,695	65,404	62,884	60,723	58,707	56,713	54,730	52,811	50,773	48,720	64
55	66,273	63,173	60,950	59,139	57,399	55,669	53,948	52,220	50,414	48,529	46,610	65
56	66,245	62,313	59,731	57,665	55,741	53,883	52,045	50,218	48,342	46,429	44,487	66
57	64,402	60,565	57,890	55,701	53,747	51,846	49,969	48,124	46,250	44,311	42,377	67
58	61,958	58,060	55,418	53,309	51,415	49,602	47,790	45,934	44,078	42,172	40,297	68
59	59,740	55,936	53,325	51,193	49,259	47,480	45,653	43,793	41,987	40,131	38,248	69
60	56,563	53,025	50,567	48,544	46,749	45,020	43,271	41,525	39,823	38,043	36,228	70
61	54,965	51,115	48,592	46,600	44,753	42,992	41,241	39,485	37,775	35,997	34,197	71
62	52,861	49,085	46,618	44,651	42,812	41,088	39,286	37,544	35,754	33,999	32,189	72
63	52,518	48,214	45,411	43,218	41,318	39,439	37,584	35,748	33,944	32,063	30,176	73
64	52,665	47,370	44,236	41,901	39,818	37,871	35,921	34,004	32,049	30,122	28,163	74
65	52,326	46,321	42,951	40,556	38,367	36,293	34,323	32,251	30,294	28,208	26,143	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $l_{[x]}$ at duration 0 represents an assumed number of lives originally entitled to disability benefits at entl age [*x*]; the value $l_{[x]+t}$ at duration *t > 0* represents the number of lives from the original $l_{[x]}$ who have not died and remain on the rolls as of 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 of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 8C** for attained ages beyond age 75.

Table 8B.—Disabled Workers: Women

Benefit Continuance Table (excluding possibility of recovery)

(2016-20 Social Security DI disability experience)

	Completed duration of disability entitlement											
Entl age	0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	100,000	99,695	98,828	98,194	97,757	97,712	97,589	96,718	96,144	95,818	95,069	26
17	100,037	99,551	98,603	97,972	97,462	97,324	97,087	96,304	95,683	95,295	94,539	27
18	100,006	99,332	98,323	97,685	97,114	96,880	96,512	95,855	95,194	94,734	94,014	28
19	99,673	98,896	97,967	97,296	96,578	96,251	95,737	95,239	94,686	94,133	93,502	29
20	99,522	98,611	97,695	96,949	96,228	95,763	95,149	94,658	94,116	93,567	92,931	30
21	98,880	97,866	96,991	96,297	95,624	95,112	94,618	94,040	93,539	92,934	92,286	31
22	98,525	97,417	96,372	95,681	94,970	94,444	93,973	93,398	92,817	92,184	91,620	32
23	98,124	96,956	95,927	95,266	94,561	93,971	93,416	92,875	92,187	91,563	91,006	33
24	98,632	97,073	95,834	94,996	94,259	93,599	92,965	92,377	91,791	91,096	90,404	34
25	99,373	97,447	95,969	95,011	94,224	93,430	92,655	91,877	91,205	90,503	89,786	35
26	100,143	97,763	96,265	95,033	94,012	93,007	92,271	91,383	90,682	89,952	89,124	36
27	99,774	97,348	95,733	94,379	93,216	92,317	91,542	90,788	90,025	89,304	88,405	37
28	99,338	96,759	94,938	93,731	92,535	91,641	90,769	90,041	89,247	88,416	87,649	38
29	99,230	96,386	94,294	93,103	91,889	90,926	90,094	89,304	88,525	87,630	86,877	39
30	99,014	95,929	93,718	92,301	91,240	90,374	89,448	88,667	87,854	87,023	86,146	40
31	98,606	95,342	93,152	91,611	90,561	89,582	88,712	87,839	87,012	86,206	85,327	41
32	98,065	94,821	92,611	91,029	89,848	88,849	87,994	87,139	86,362	85,405	84,508	42
33	97,127	93,821	91,567	90,102	88,911	87,954	87,117	86,287	85,410	84,550	83,630	43
34	96,774	93,591	91,154	89,586	88,387	87,300	86,341	85,449	84,580	83,676	82,784	44
35	96,013	92,739	90,294	88,667	87,578	86,467	85,474	84,607	83,722	82,805	81,843	45
36	95,875	92,177	89,736	88,111	86,873	85,730	84,742	83,805	82,862	81,936	80,919	46
37	94,843	91,152	88,855	87,202	85,904	84,754	83,734	82,692	81,775	80,840	79,925	47
38	93,907	90,408	88,092	86,478	85,113	83,951	82,940	81,883	80,869	79,942	78,877	48
39	93,494	89,913	87,462	85,855	84,387	83,238	82,152	80,965	79,842	78,845	77,819	49
40	92,959	89,286	86,609	84,933	83,560	82,289	81,143	80,035	78,912	77,930	76,771	50
41	92,152	88,358	85,587	83,845	82,517	81,138	80,022	79,012	77,948	76,889	75,698	51
42	91,281	87,492	84,657	82,933	81,550	80,247	79,013	77,858	76,836	75,741	74,531	52
43	90,491	86,601	83,776	81,928	80,458	79,225	77,956	76,810	75,685	74,508	73,348	53
44	89,995	85,881	82,972	81,034	79,439	78,129	76,898	75,723	74,515	73,317	72,115	54
45	88,686	84,512	81,794	79,985	78,459	77,091	75,873	74,566	73,401	72,189	70,840	55
46	87,649	83,384	80,613	78,661	77,112	75,763	74,543	73,276	72,080	70,773	69,516	56
47	87,127	82,712	79,897	77,882	76,228	74,743	73,433	72,153	70,879	69,484	68,153	57
48	86,604	82,220	79,158	76,870	75,119	73,564	72,216	70,854	69,535	68,144	66,750	58
49	85,229	80,595	77,552	75,371	73,719	72,139	70,753	69,330	67,977	66,631	65,293	59
50	78,205	75,750	73,974	72,499	71,279	70,110	68,877	67,706	66,471	65,149	63,810	60
51	79,167	75,897	73,555	71,884	70,406	69,042	67,711	66,400	65,029	63,725	62,287	61
52	78,371	74,867	72,428	70,660	69,084	67,665	66,298	64,978	63,632	62,238	60,744	62
53	77,714	74,001	71,457	69,584	67,986	66,506	65,119	63,667	62,220	60,732	59,154	63
54	76,274	72,438	69,830	67,972	66,343	64,849	63,424	61,985	60,544	59,008	57,517	64
55	70,177	67,891	66,218	64,880	63,657	62,436	61,213	59,927	58,636	57,246	55,878	65
56	71,061	67,965	65,836	64,188	62,716	61,346	59,995	58,608	57,194	55,735	54,217	66
57	70,014	66,674	64,410	62,727	61,246	59,789	58,404	57,023	55,560	54,068	52,515	67
58	68,716	65,352	63,015	61,247	59,750	58,290	56,862	55,430	53,914	52,332	50,780	68
59	67,369	63,983	61,597	59,770	58,191	56,723	55,292	53,795	52,255	50,685	49,001	69
60	65,547	62,171	59,857	57,990	56,420	54,908	53,446	51,979	50,455	48,859	47,176	70
61	65,234	61,487	58,905	56,928	55,243	53,639	52,073	50,480	48,832	47,106	45,302	71
62	64,027	60,044	57,392	55,434	53,738	52,061	50,375	48,734	47,003	45,208	43,395	72
63	64,699	60,178	57,044	54,751	52,754	50,872	49,046	47,230	45,356	43,383	41,418	73
64	65,333	59,630	56,142	53,647	51,566	49,500	47,557	45,528	43,553	41,475	39,418	74
65	65,006	58,198	54,333	51,606	49,472	47,293	45,212	43,062	41,122	39,281	37,355	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $l_{[x]}$ at duration 0 represents an assumed number of lives originally entitled to disability benefits at entl age [*x*]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not died and remain on the rolls as of 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 of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 8C** for attained ages beyond age 75.

Table 8C.—Disabled Workers Age 76 and Older

Benefit Continuance Table (excluding possibility of recovery)

(2016-20 Social Security DI disability experience)

Attained age	Men	Women
76	24,152	35,272
77	22,156	33,182
78	20,223	31,079
79	18,334	28,937
80	16,524	26,777
81	14,769	24,633
82	13,106	22,479
83	11,495	20,363
84	9,980	18,262
85	8,562	16,224
86	7,247	14,258
87	6,045	12,375
88	4,971	10,602
89	4,006	8,942
90	3,187	7,434
91	2,485	6,084
92	1,905	4,855
93	1,401	3,800
94	1,015	2,928
95	718	2,196
96	497	1,612
97	337	1,154
98	223	815
99	144	561
100	90	376
101	55	244
102	32	153
103	18	93
104	10	54
105	5	30
106	2	16
107	1	8
108	0	4
109	0	2
110	0	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. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. Lives are decremented using probabilities from **table 7C**. Values are an extension of the ultimate column of **tables 8A** and **8B**.

Table 9A.—Disabled Workers: Men

Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery)

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	45.41	44.71	43.96	43.09	42.37	41.64	40.75	39.95	39.10	38.38	37.56	26
17	44.28	43.62	42.95	42.14	41.42	40.69	39.82	39.01	38.18	37.46	36.65	27
18	43.22	42.60	41.99	41.24	40.51	39.78	38.93	38.14	37.32	36.61	35.80	28
19	42.25	41.70	41.14	40.43	39.71	38.97	38.13	37.38	36.57	35.82	35.01	29
20	41.53	40.97	40.38	39.65	38.92	38.20	37.38	36.61	35.85	35.06	34.26	30
21	40.80	40.26	39.68	38.97	38.23	37.44	36.64	35.86	35.10	34.31	33.51	31
22	39.89	39.34	38.76	38.08	37.33	36.56	35.79	35.05	34.29	33.49	32.73	32
23	38.95	38.48	37.89	37.21	36.48	35.73	34.99	34.25	33.48	32.69	31.94	33
24	37.93	37.53	36.98	36.35	35.65	34.95	34.18	33.44	32.70	31.91	31.16	34
25	36.72	36.43	35.95	35.36	34.73	34.04	33.33	32.59	31.88	31.14	30.39	35
26	35.50	35.29	34.94	34.39	33.75	33.08	32.41	31.72	31.03	30.34	29.65	36
27	34.48	34.32	34.01	33.50	32.87	32.25	31.61	30.95	30.28	29.59	28.90	37
28	33.60	33.48	33.22	32.69	32.10	31.52	30.91	30.23	29.55	28.87	28.16	38
29	32.71	32.72	32.46	31.94	31.39	30.77	30.17	29.51	28.81	28.12	27.44	39
30	32.02	31.99	31.72	31.24	30.67	30.06	29.41	28.77	28.07	27.39	26.73	40
31	31.18	31.16	30.88	30.39	29.82	29.23	28.60	27.96	27.31	26.64	26.01	41
32	30.51	30.52	30.25	29.78	29.24	28.64	27.98	27.32	26.65	25.98	25.32	42
33	29.74	29.73	29.51	29.05	28.48	27.85	27.22	26.59	25.94	25.30	24.63	43
34	29.02	29.06	28.78	28.33	27.77	27.15	26.53	25.90	25.24	24.60	23.95	44
35	28.15	28.24	27.97	27.53	27.00	26.43	25.81	25.16	24.52	23.88	23.27	45
36	27.34	27.43	27.20	26.79	26.28	25.69	25.04	24.41	23.78	23.21	22.61	46
37	26.53	26.71	26.47	26.09	25.60	25.01	24.42	23.80	23.18	22.58	21.98	47
38	25.85	26.05	25.81	25.48	24.95	24.40	23.82	23.20	22.58	21.95	21.34	48
39	25.09	25.32	25.15	24.75	24.28	23.73	23.18	22.57	21.97	21.34	20.71	49
40	24.42	24.60	24.39	23.98	23.54	23.03	22.46	21.91	21.31	20.69	20.09	50
41	23.71	23.90	23.72	23.33	22.86	22.35	21.81	21.24	20.64	20.06	19.48	51
42	22.98	23.22	23.08	22.71	22.23	21.72	21.16	20.59	20.02	19.45	18.88	52
43	22.28	22.53	22.41	22.05	21.58	21.06	20.54	19.98	19.43	18.86	18.29	53
44	21.65	21.92	21.78	21.44	21.01	20.49	19.95	19.41	18.84	18.26	17.72	54
45	21.04	21.35	21.22	20.88	20.44	19.93	19.37	18.82	18.26	17.70	17.16	55
46	20.40	20.71	20.57	20.22	19.77	19.28	18.76	18.22	17.67	17.14	16.61	56
47	19.64	19.98	19.86	19.59	19.18	18.69	18.18	17.66	17.13	16.62	16.08	57
48	18.94	19.31	19.25	18.98	18.57	18.12	17.62	17.11	16.59	16.08	15.56	58
49	18.46	18.87	18.79	18.50	18.08	17.61	17.11	16.59	16.05	15.54	15.04	59
50	19.18	19.06	18.71	18.25	17.73	17.20	16.66	16.12	15.58	15.06	14.55	60
51	18.17	18.21	17.99	17.57	17.12	16.61	16.11	15.58	15.07	14.57	14.07	61
52	17.47	17.57	17.36	16.97	16.52	16.03	15.54	15.04	14.53	14.04	13.59	62
53	16.87	17.04	16.83	16.46	16.02	15.54	15.05	14.56	14.08	13.59	13.12	63
54	16.38	16.58	16.38	16.02	15.57	15.09	14.60	14.11	13.61	13.14	12.67	64
55	17.01	16.82	16.42	15.90	15.37	14.83	14.29	13.75	13.22	12.72	12.22	65
56	16.09	16.07	15.74	15.29	14.80	14.29	13.78	13.26	12.76	12.26	11.78	66
57	15.56	15.52	15.21	14.79	14.31	13.82	13.32	12.81	12.31	11.82	11.34	67
58	15.14	15.12	14.82	14.39	13.90	13.39	12.88	12.38	11.88	11.39	10.90	68
59	14.69	14.66	14.35	13.93	13.45	12.94	12.44	11.94	11.44	10.94	10.46	69
60	14.42	14.35	14.02	13.59	13.09	12.57	12.06	11.55	11.02	10.51	10.01	70
61	13.84	13.84	13.54	13.09	12.61	12.11	11.60	11.09	10.57	10.07	9.58	71
62	13.39	13.38	13.06	12.61	12.13	11.62	11.13	10.62	10.13	9.63	9.14	72
63	12.59	12.67	12.42	12.03	11.56	11.09	10.61	10.13	9.64	9.18	8.72	73
64	11.73	11.98	11.80	11.43	11.00	10.54	10.08	9.62	9.18	8.73	8.31	74
65	11.00	11.36	11.21	10.85	10.44	10.00	9.55	9.13	8.69	8.29	7.91	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $e_{[x]+t}$ at duration *t* represents the average number of future years a beneficiary will remain on the combined DI and OASI rolls for those originally entitled to disability benefits at entl age [*x*] who have not died as of attained age [*x*]+*t*. Values are based on continuance experience from **tables 8A** and **8C**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 9C** for attained ages beyond age 75.

Table 9B.—Disabled Workers: Women

Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery)

(2016-20 Social Security DI disability experience)

	Completed duration of disability entitlement											
Entl age	0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	48.96	48.11	47.53	46.83	46.04	45.06	44.12	43.51	42.77	41.91	41.24	26
17	47.96	47.19	46.64	45.94	45.18	44.24	43.35	42.70	41.97	41.14	40.46	27
18	47.00	46.31	45.78	45.08	44.34	43.44	42.61	41.90	41.18	40.38	39.69	28
19	46.16	45.52	44.94	44.25	43.58	42.72	41.95	41.17	40.40	39.64	38.90	29
20	45.25	44.66	44.08	43.41	42.73	41.94	41.20	40.42	39.65	38.88	38.14	30
21	44.54	44.00	43.39	42.70	42.00	41.22	40.43	39.68	38.89	38.14	37.40	31
22	43.70	43.20	42.66	41.96	41.27	40.50	39.70	38.94	38.18	37.44	36.67	32
23	42.90	42.41	41.86	41.15	40.45	39.70	38.93	38.16	37.44	36.69	35.91	33
24	41.73	41.39	40.92	40.28	39.59	38.87	38.13	37.37	36.60	35.88	35.15	34
25	40.50	40.29	39.90	39.30	38.62	37.95	37.26	36.57	35.84	35.11	34.39	35
26	39.27	39.22	38.82	38.32	37.73	37.13	36.42	35.77	35.04	34.32	33.64	36
27	38.47	38.41	38.05	37.59	37.05	36.41	35.71	35.01	34.30	33.57	32.91	37
28	37.68	37.67	37.38	36.86	36.33	35.68	35.01	34.29	33.59	32.90	32.19	38
29	36.78	36.85	36.65	36.11	35.58	34.96	34.27	33.57	32.86	32.20	31.47	39
30	35.92	36.06	35.90	35.44	34.85	34.18	33.53	32.82	32.12	31.42	30.73	40
31	35.13	35.31	35.13	34.71	34.11	33.48	32.80	32.12	31.42	30.71	30.02	41
32	34.39	34.55	34.36	33.95	33.39	32.76	32.07	31.38	30.66	30.00	29.31	42
33	33.76	33.93	33.75	33.29	32.73	32.08	31.39	30.68	29.99	29.29	28.61	43
34	32.96	33.06	32.93	32.50	31.93	31.32	30.67	29.98	29.28	28.60	27.90	44
35	32.27	32.39	32.26	31.84	31.23	30.62	29.97	29.28	28.58	27.89	27.21	45
36	31.40	31.64	31.48	31.06	30.49	29.89	29.23	28.55	27.87	27.18	26.52	46
37	30.78	31.01	30.80	30.37	29.83	29.22	28.57	27.93	27.23	26.54	25.84	47
38	30.16	30.31	30.09	29.64	29.11	28.51	27.85	27.20	26.54	25.84	25.18	48
39	29.37	29.52	29.33	28.87	28.37	27.75	27.11	26.50	25.87	25.19	24.51	49
40	28.61	28.77	28.64	28.20	27.66	27.07	26.45	25.81	25.17	24.48	23.84	50
41	27.93	28.10	28.00	27.57	27.00	26.45	25.82	25.14	24.48	23.81	23.17	51
42	27.26	27.42	27.32	26.88	26.32	25.74	25.14	24.50	23.82	23.16	22.53	52
43	26.57	26.74	26.62	26.21	25.68	25.07	24.47	23.83	23.18	22.54	21.88	53
44	25.79	26.01	25.90	25.51	25.01	24.42	23.80	23.17	22.53	21.89	21.25	54
45	25.24	25.46	25.29	24.85	24.33	23.75	23.12	22.52	21.87	21.23	20.62	55
46	24.59	24.82	24.66	24.26	23.74	23.15	22.52	21.90	21.26	20.64	20.01	56
47	23.84	24.08	23.91	23.52	23.02	22.47	21.86	21.24	20.61	20.01	19.40	57
48	23.08	23.28	23.17	22.84	22.36	21.82	21.22	20.62	20.00	19.40	18.79	58
49	22.50	22.77	22.64	22.28	21.77	21.23	20.64	20.05	19.44	18.83	18.20	59
50	23.36	23.10	22.64	22.09	21.46	20.81	20.17	19.51	18.87	18.24	17.61	60
51	22.17	22.10	21.79	21.29	20.72	20.12	19.51	18.88	18.27	17.64	17.03	61
52	21.45	21.43	21.13	20.65	20.11	19.52	18.91	18.28	17.66	17.04	16.45	62
53	20.70	20.72	20.44	19.98	19.43	18.85	18.25	17.65	17.05	16.45	15.88	63
54	20.12	20.15	19.89	19.42	18.88	18.31	17.71	17.11	16.50	15.92	15.32	64
55	20.65	20.33	19.83	19.23	18.59	17.95	17.29	16.66	16.01	15.39	14.75	65
56	19.50	19.36	18.97	18.45	17.87	17.26	16.63	16.02	15.40	14.79	14.19	66
57	18.81	18.73	18.37	17.85	17.27	16.68	16.06	15.44	14.83	14.23	13.63	67
58	18.19	18.10	17.76	17.26	16.68	16.08	15.47	14.86	14.26	13.68	13.08	68
59	17.59	17.49	17.15	16.66	16.10	15.50	14.89	14.29	13.70	13.10	12.54	69
60	17.07	16.97	16.60	16.12	15.56	14.97	14.37	13.76	13.16	12.57	12.00	70
61	16.25	16.21	15.90	15.43	14.89	14.32	13.73	13.15	12.58	12.02	11.48	71
62	15.61	15.61	15.31	14.83	14.28	13.73	13.17	12.60	12.04	11.50	10.96	72
63	14.64	14.70	14.48	14.06	13.58	13.06	12.53	11.99	11.47	10.96	10.46	73
64	13.68	13.94	13.78	13.39	12.91	12.43	11.92	11.43	10.93	10.45	9.97	74
65	12.85	13.29	13.20	12.87	12.41	11.96	11.48	11.03	10.53	10.00	9.49	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $e_{[x]+t}$ at duration t represents the average number of future years a beneficiary will remain on the combined DI and OASI rolls for those originally entitled to disability benefits at entl age $[x]$ who have not died as of attained age $[x]+t$. Values are based on continuance experience from **tables 8B** and **8C**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 9C** for attained ages beyond age 75.

Table 9C.—Disabled Workers Age 76 and Older

Expected Future Time on the OASI Rolls (excluding possibility of recovery)

(2016-20 Social Security DI disability experience)

Attained age	Men	Women
76	7.52	9.02
77	7.15	8.56
78	6.79	8.10
79	6.44	7.67
80	6.09	7.24
81	5.75	6.83
82	5.42	6.44
83	5.11	6.05
84	4.80	5.69
85	4.52	5.34
86	4.25	5.01
87	3.99	4.70
88	3.75	4.40
89	3.53	4.13
90	3.30	3.86
91	3.10	3.61
92	2.89	3.39
93	2.75	3.20
94	2.60	3.00
95	2.47	2.83
96	2.35	2.68
97	2.22	2.54
98	2.10	2.39
99	1.98	2.25
100	1.87	2.11
101	1.74	1.98
102	1.63	1.86
103	1.50	1.74
104	1.30	1.63
105	1.10	1.53
106	1.00	1.44
107	0.50	1.38
108	0.00	1.25
109	0.00	1.00
110	0.00	0.50

Notes:

1. The value at attained age x represents the average number of future years a beneficiary will remain on the OASI rolls for those originally entitled to disability benefits who have attained that particular age. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. Values are based on continuance experience from **table 8C** and are an extension of the ultimate column of **tables 9A** and **9B**.

Table 10A.—Disabled Workers: Men

Absolute Death Rate Per Thousand Entitled

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	6.762	5.587	3.054	6.835	6.662	2.973	5.132	4.108	7.520	4.828	2.580	26
17	7.834	7.508	4.448	6.890	6.992	3.355	5.109	4.504	7.888	5.224	4.370	27
18	8.828	9.256	5.973	6.759	7.170	3.883	5.891	5.003	7.897	5.536	6.058	28
19	10.545	10.735	7.043	7.063	6.880	4.289	6.983	5.424	6.957	5.560	7.523	29
20	10.716	9.914	6.807	6.853	7.575	5.151	6.383	6.727	6.079	6.014	7.362	30
21	11.286	10.520	7.423	6.927	5.712	5.467	6.299	7.031	6.101	5.882	6.819	31
22	11.313	10.700	8.146	6.823	6.472	6.604	7.276	7.071	6.219	7.244	6.580	32
23	13.494	10.895	8.457	7.368	7.126	7.630	7.468	7.104	6.374	7.797	7.126	33
24	15.865	12.114	10.050	8.544	8.522	7.066	7.752	7.971	6.581	8.024	7.597	34
25	19.172	14.291	11.679	10.547	9.228	8.858	8.168	9.004	8.462	8.203	8.609	35
26	22.346	18.457	12.894	10.670	10.048	10.248	10.024	9.939	10.318	10.265	8.573	36
27	24.204	19.988	14.557	11.415	11.653	11.735	10.890	10.934	10.499	10.589	9.119	37
28	26.140	21.979	14.386	12.803	13.190	12.929	10.403	10.910	11.266	9.941	10.301	38
29	30.578	22.587	14.790	14.228	12.488	13.283	11.515	10.376	10.971	11.748	10.605	39
30	29.956	22.911	16.393	13.910	13.084	11.999	12.425	10.688	11.709	12.533	10.626	40
31	30.993	23.091	16.653	14.425	13.809	13.110	12.902	12.485	12.539	13.967	12.111	41
32	32.559	24.067	17.713	15.628	13.784	12.279	12.445	12.149	12.737	13.072	12.747	42
33	32.867	26.504	18.181	14.930	13.633	13.284	13.837	13.421	14.058	13.613	13.131	43
34	35.353	24.647	19.201	15.841	13.959	14.416	13.977	13.568	14.369	14.550	13.477	44
35	38.131	25.831	20.000	17.119	16.464	14.701	13.785	14.202	15.230	16.516	14.877	45
36	39.314	27.907	21.837	18.533	15.867	13.922	14.869	15.501	18.340	17.477	16.288	46
37	43.570	28.671	23.480	19.435	16.494	16.474	15.800	16.353	17.540	17.640	16.737	47
38	45.248	29.244	25.929	18.511	18.324	17.639	16.008	16.763	16.689	17.950	17.528	48
39	47.805	32.591	24.196	21.544	18.796	18.897	17.446	17.758	17.203	17.388	18.608	49
40	46.913	32.110	24.379	23.235	21.209	18.932	20.121	18.563	18.124	19.526	19.367	50
41	49.112	34.236	25.706	22.999	21.724	20.460	20.053	18.994	20.632	21.037	21.034	51
42	52.449	36.720	27.332	22.935	22.366	20.647	20.240	21.241	21.748	22.285	21.720	52
43	54.090	38.847	28.719	23.923	22.887	22.642	21.768	22.536	22.264	23.178	23.763	53
44	56.676	38.791	30.612	26.608	23.067	22.688	22.950	22.411	22.569	25.286	25.159	54
45	59.981	40.829	30.764	26.734	24.453	22.049	23.761	23.492	24.251	26.207	26.149	55
46	61.809	41.376	31.773	27.293	25.613	24.908	24.787	25.190	26.299	27.893	28.301	56
47	65.205	43.915	36.131	30.349	26.565	26.705	26.199	27.019	28.344	28.072	29.786	57
48	69.660	47.783	37.269	31.177	29.677	28.157	27.412	28.308	29.821	29.727	31.311	58
49	72.542	48.249	37.291	31.555	29.216	28.815	28.281	27.857	30.190	32.576	33.508	59
50	44.892	34.311	28.650	26.421	26.631	26.937	27.922	28.859	30.486	32.510	35.729	60
51	55.632	42.265	32.594	30.860	28.720	30.302	29.754	31.376	33.333	33.861	37.173	61
52	61.170	44.720	34.677	32.168	31.402	31.609	32.141	33.206	34.928	38.909	39.201	62
53	66.687	45.816	37.279	33.718	32.556	33.065	33.784	35.526	36.428	39.070	41.364	63
54	70.359	48.016	38.565	34.415	33.305	34.038	35.032	35.124	38.648	40.479	43.325	64
55	46.810	35.239	29.728	29.465	30.227	30.972	32.093	34.638	37.430	39.538	45.562	65
56	59.402	41.489	34.613	33.402	33.441	34.179	35.161	37.410	39.610	41.818	47.434	66
57	59.616	44.232	37.839	35.131	35.454	36.269	36.963	38.986	41.951	43.634	49.091	67
58	62.943	45.554	38.080	35.566	35.336	36.592	38.884	40.414	43.239	44.462	50.852	68
59	63.712	46.723	39.992	37.810	36.196	38.521	40.775	41.234	44.197	46.938	52.809	69
60	62.574	46.375	40.018	37.016	37.054	38.870	40.346	40.979	44.692	47.734	56.064	70
61	70.068	49.368	40.995	39.675	39.417	40.735	42.572	43.308	47.055	50.007	58.709	71
62	71.445	50.270	42.205	41.206	40.265	43.848	44.331	47.666	49.082	53.259	62.548	72
63	81.969	58.166	48.301	43.957	45.477	47.037	48.839	50.468	55.410	58.879	66.707	73
64	100.571	66.187	52.795	49.720	48.887	51.485	53.362	57.480	60.124	65.055	71.730	74
65	114.763	72.751	55.768	53.971	54.060	54.268	60.361	60.677	68.851	73.230	76.139	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
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 entl age [*x*] who have not died as of 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 of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 10C** for attained ages beyond age 75.

Table 10B.—Disabled Workers: Women

Absolute Death Rate Per Thousand Entitled

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	3.068	8.806	6.449	4.518	0.486	1.334	9.485	6.210	3.600	8.150	5.788	26
17	4.890	9.613	6.439	5.277	1.478	2.573	8.540	6.716	4.273	8.207	5.744	27
18	6.771	10.222	6.523	5.925	2.513	4.000	7.167	7.154	5.052	7.856	5.617	28
19	7.819	9.435	6.890	7.472	3.516	5.597	5.429	6.006	6.043	6.927	6.259	29
20	9.174	9.324	7.679	7.535	5.012	6.699	5.336	5.897	5.984	6.979	7.096	30
21	10.276	8.986	7.192	7.071	5.535	5.400	6.299	5.469	6.618	7.122	7.350	31
22	11.265	10.789	7.207	7.534	5.722	5.160	6.276	6.369	6.958	6.228	6.813	32
23	11.930	10.677	6.930	7.496	6.428	6.075	5.925	7.556	6.889	6.185	6.722	33
24	15.845	12.851	8.791	7.847	7.188	6.947	6.470	6.452	7.714	7.735	6.929	34
25	19.435	15.271	10.041	8.391	8.650	8.502	8.574	7.449	7.839	8.053	7.465	35
26	23.841	15.441	12.881	10.897	10.964	8.100	9.821	7.818	8.191	9.350	8.165	36
27	24.403	16.725	14.240	12.490	9.874	8.581	8.386	8.541	8.144	10.219	8.656	37
28	26.053	18.972	12.792	12.922	9.871	9.697	8.145	8.951	9.457	8.816	8.898	38
29	28.752	21.894	12.709	13.184	10.693	9.323	8.913	8.855	10.253	8.704	8.504	39
30	31.257	23.254	15.211	11.614	9.671	10.420	8.878	9.304	9.593	10.201	9.600	40
31	33.217	23.194	16.643	11.581	10.999	9.869	9.979	9.537	9.385	10.332	9.689	41
32	33.208	23.519	17.173	13.100	11.300	9.779	9.840	9.030	11.213	10.630	10.484	42
33	34.165	24.240	16.093	13.350	10.948	9.651	9.651	10.288	10.180	10.999	10.203	43
34	33.018	26.275	17.297	13.514	12.479	11.126	10.457	10.277	10.807	10.767	11.454	44
35	34.228	26.622	18.112	12.404	12.856	11.626	10.261	10.568	11.062	11.729	11.369	45
36	38.727	26.718	18.198	14.172	13.333	11.664	11.172	11.363	11.270	12.533	12.365	46
37	39.068	25.414	18.688	15.015	13.544	12.161	12.570	11.188	11.537	11.437	13.195	47
38	37.385	25.835	18.409	15.906	13.817	12.162	12.860	12.488	11.570	13.442	13.487	48
39	38.450	27.512	18.462	17.222	13.773	13.165	14.577	13.983	12.597	13.102	13.539	49
40	39.665	30.254	19.450	16.272	15.376	14.056	13.764	14.141	12.536	14.959	14.040	50
41	41.318	31.635	20.459	15.945	16.865	13.870	12.710	13.559	13.673	15.571	15.477	51
42	41.659	32.668	20.463	16.784	16.112	15.499	14.714	13.212	14.329	16.054	15.923	52
43	43.130	32.889	22.160	18.058	15.454	16.128	14.791	14.722	15.622	15.661	16.859	53
44	45.865	34.138	23.448	19.809	16.615	15.855	15.363	16.031	16.137	16.468	17.727	54
45	47.227	32.406	22.204	19.187	17.548	15.882	17.301	15.692	16.574	18.756	18.733	55
46	48.810	33.471	24.311	19.784	17.604	16.179	17.072	16.381	18.190	17.798	19.643	56
47	50.824	34.274	25.298	21.334	19.593	17.602	17.499	17.710	19.727	19.202	20.613	57
48	50.770	37.490	28.988	22.870	20.813	18.398	18.923	18.676	20.059	20.471	21.862	58
49	54.505	37.959	28.196	22.003	21.544	19.283	20.176	19.561	19.836	20.122	22.739	59
50	31.429	23.513	19.969	16.867	16.462	17.629	17.038	18.283	19.919	20.603	23.890	60
51	41.383	30.981	22.760	20.607	19.429	19.331	19.402	20.686	20.087	22.596	24.792	61
52	44.796	32.685	24.444	22.339	20.607	20.254	19.956	20.745	21.941	24.037	26.199	62
53	47.849	34.488	26.240	22.998	21.830	20.893	22.342	22.770	23.951	25.999	27.695	63
54	50.362	36.100	26.630	23.994	22.569	22.014	22.725	23.288	25.406	25.297	28.517	64
55	32.597	24.669	20.212	18.876	19.226	19.626	21.043	21.572	23.728	23.908	29.738	65
56	43.605	31.372	25.051	22.967	21.891	22.051	23.149	24.155	25.528	27.247	31.389	66
57	47.737	34.003	26.148	23.628	23.838	23.201	23.674	25.673	26.868	28.726	33.041	67
58	48.996	35.804	28.068	24.466	24.488	24.527	25.200	27.362	29.345	29.654	35.028	68
59	50.294	37.330	29.665	26.429	25.270	25.253	27.093	28.628	30.047	33.219	37.244	69
60	51.529	37.243	31.189	27.088	26.841	26.645	27.457	29.317	31.625	34.447	39.721	70
61	57.461	42.003	33.561	29.620	29.062	29.187	30.591	32.638	35.338	38.335	42.099	71
62	62.227	44.180	34.126	30.607	31.206	32.380	32.578	35.529	38.197	40.077	45.553	72
63	69.905	52.088	40.203	36.468	35.681	35.892	37.029	39.674	43.504	45.308	48.296	73
64	87.319	58.525	44.438	38.786	40.056	39.253	42.665	43.371	47.701	49.622	52.336	74
65	104.744	66.410	50.189	41.346	44.036	44.007	47.547	45.040	44.766	49.067	55.764	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
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 entl age [*x*] who have not died as of 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 of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 10C** for attained ages beyond age 75.

Table 10C.—Disabled Workers Age 76 and Older

Absolute Death Rate Per Thousand Entitled

(2016-20 Social Security DI disability experience)

Attained age	Men	Women
76	82.628	59.266
77	87.248	63.380
78	93.404	68.919
79	98.704	74.658
80	106.180	80.072
81	112.581	87.452
82	122.947	94.147
83	131.768	103.189
84	142.096	111.584
85	153.530	121.160
86	165.909	132.063
87	177.600	143.265
88	194.042	156.571
89	204.414	168.635
90	220.376	181.655
91	233.449	202.053
92	264.501	217.284
93	275.538	229.542
94	292.678	249.831
95	307.312	265.764
96	322.677	283.974
97	338.811	294.090
98	355.752	311.736
99	373.539	330.440
100	392.216	350.266
101	411.827	371.282
102	432.418	393.559
103	454.039	417.173
104	476.741	442.203
105	500.578	468.735
106	525.607	496.859
107	551.888	526.671
108	579.482	558.271
109	608.456	591.767
110	638.879	627.273

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. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. Values are derived from death probabilities shown in **table 7C** and are an extension of the ultimate column of **tables 10A** and **10B**.

Table 11.—Disabled Workers

Aggregate Probability of Death and Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery), by Entitlement Age

(2016-20 Social Security DI disability experience)

	Men		Women	
Entl age	Probability of death	Future time on OASDI rolls	Probability of death	Future time on OASDI rolls
16	0.014741	27.72	0.006315	32.45
17	0.013060	28.65	0.009373	34.18
18	0.014163	28.86	0.011242	34.07
19	0.014302	28.59	0.010630	33.64
20	0.013952	28.67	0.010292	33.43
21	0.014036	28.23	0.010982	32.84
22	0.014930	27.63	0.011304	32.21
23	0.016119	26.98	0.011926	31.63
24	0.017336	26.24	0.012884	30.96
25	0.019459	25.25	0.014130	30.22
26	0.020491	24.56	0.014656	29.41
27	0.021780	23.89	0.015498	28.79
28	0.022475	23.36	0.015975	28.21
29	0.023593	22.75	0.016084	27.59
30	0.023879	22.18	0.016309	26.99
31	0.024606	21.68	0.017486	26.42
32	0.025129	21.18	0.018045	25.76
33	0.026679	20.66	0.017808	25.25
34	0.026933	20.17	0.019128	24.67
35	0.027981	19.67	0.019444	24.03
36	0.029030	19.24	0.020090	23.42
37	0.030363	18.76	0.020856	22.88
38	0.030948	18.33	0.021479	22.34
39	0.032268	17.96	0.022178	21.79
40	0.033220	17.54	0.023158	21.27
41	0.034577	17.15	0.024205	20.75
42	0.035601	16.75	0.025015	20.24
43	0.036726	16.40	0.025843	19.76
44	0.038252	16.06	0.027265	19.24
45	0.039570	15.70	0.028288	18.83
46	0.041103	15.34	0.029376	18.38
47	0.043030	14.96	0.030611	17.88
48	0.044952	14.55	0.031924	17.37
49	0.047130	14.18	0.033521	16.90
50	0.041429	14.56	0.028668	17.46
51	0.046108	13.87	0.033038	16.50
52	0.048508	13.46	0.034298	16.04
53	0.050204	13.10	0.036121	15.57
54	0.052710	12.71	0.037943	15.12
55	0.046431	12.91	0.032964	15.41
56	0.051952	12.27	0.038152	14.54
57	0.054122	11.90	0.040033	14.11
58	0.055546	11.58	0.041834	13.67
59	0.057556	11.24	0.043729	13.25
60	0.058552	10.92	0.045192	12.83
61	0.060997	10.64	0.048322	12.48
62	0.062761	10.41	0.050003	12.15
63	0.066503	10.15	0.054553	11.76
64	0.071549	9.91	0.058631	11.49
65	0.070063	10.06	0.056853	11.90

Notes:

1. *Entl age* denotes age last birthday at entitlement to disabled worker benefits.
2. *Probability of death* at entl age [*x*] represents the average probability of termination due to death within one year for disability beneficiaries who became entitled 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 time on OASDI rolls* at entl age [*x*] represents the aggregate expected number of years on the combined DI and OASI rolls for disability beneficiaries who became entitled at that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 9A, 9B,** and **9C**. Experience reflects continuing entitlement after NRA.

Table 12.—Disabled Workers

Aggregate Probability of Death and Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery), by Attained Age

(2016-20 Social Security DI disability experience)

	Men		Women	
Attained age	Probability of death	Future time on OASDI rolls	Probability of death	Future time on OASDI rolls
16	0.007572	45.41	0.000000	48.96
17	0.007811	44.30	0.002841	47.96
18	0.007571	43.29	0.007357	47.03
19	0.009970	42.37	0.008867	46.23
20	0.010462	41.63	0.008721	45.40
21	0.009902	40.93	0.008896	44.68
22	0.009492	40.18	0.009270	43.95
23	0.009651	39.39	0.009047	43.22
24	0.009884	38.59	0.009530	42.41
25	0.009538	37.77	0.009941	41.57
26	0.009939	36.92	0.010505	40.74
27	0.010715	36.09	0.010194	39.95
28	0.011032	35.29	0.010357	39.17
29	0.011620	34.50	0.011288	38.39
30	0.011158	33.75	0.012234	37.65
31	0.011547	32.97	0.011789	36.92
32	0.012210	32.21	0.012084	36.19
33	0.012308	31.46	0.012164	35.46
34	0.013064	30.72	0.011777	34.74
35	0.013520	29.98	0.012473	34.00
36	0.013722	29.24	0.013084	33.28
37	0.014231	28.50	0.013266	32.57
38	0.015257	27.77	0.012910	31.87
39	0.016102	27.05	0.013175	31.15
40	0.016685	26.34	0.014141	30.42
41	0.017051	25.64	0.014339	29.71
42	0.018486	24.93	0.015114	29.01
43	0.019266	24.24	0.015243	28.31
44	0.020473	23.57	0.016076	27.61
45	0.021378	22.91	0.016859	26.92
46	0.022712	22.27	0.017193	26.26
47	0.023351	21.63	0.017939	25.58
48	0.024098	21.00	0.018143	24.91
49	0.025957	20.38	0.018976	24.25
50	0.026017	19.81	0.018900	23.66
51	0.027078	19.24	0.019770	23.03
52	0.028108	18.66	0.020160	22.41
53	0.029696	18.09	0.020716	21.77
54	0.031219	17.54	0.021727	21.15
55	0.031358	17.07	0.021913	20.61
56	0.032739	16.57	0.022300	20.02
57	0.033382	16.07	0.023168	19.42
58	0.034943	15.57	0.024054	18.83
59	0.036608	15.08	0.024875	18.23
60	0.037983	14.63	0.026005	17.65
61	0.039478	14.16	0.027020	17.06
62	0.040721	13.71	0.028232	16.48
63	0.041861	13.24	0.028970	15.90
64	0.043744	12.77	0.029901	15.32
65	0.045191	12.31	0.030809	14.75
66	0.045405	11.87	0.031386	14.20
67	0.046931	11.41	0.032593	13.65
68	0.048869	10.95	0.034627	13.09
69	0.051424	10.49	0.036945	12.54
70	0.054722	10.03	0.039697	12.00
71	0.058194	9.59	0.042137	11.48
72	0.062234	9.14	0.045618	10.96
73	0.066681	8.72	0.048287	10.46
74	0.071758	8.31	0.052297	9.97
75	0.076141	7.91	0.055763	9.49

Notes:

1. *Attained age* calculated as sum of entitlement age and duration.
2. *Probability of death* at attained age *x* represents the average probability of termination due to death within one year for disability beneficiaries 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 75.
3. *Future time on OASDI rolls* at attained age *x* represents the aggregate expected number of years on the combined DI and OASI rolls for disability beneficiaries who have attained that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 9A** and **9B**. See **table 9C** for attained ages beyond age 75. Experience reflects continuing entitlement after NRA.

Table 13.—Disabled Workers
Aggregate Probability of Death and Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery), by Duration
(2016-20 Social Security DI disability experience)

	Men		Women	
Duration	Probability of death	Future time on OASDI rolls	Probability of death	Future time on OASDI rolls
0	0.059369	18.34	0.046458	22.01
1	0.041918	18.51	0.033355	22.10
2	0.034104	18.32	0.025377	21.89
3	0.031271	18.01	0.022035	21.53
4	0.030307	17.63	0.021047	21.11
5	0.030689	17.25	0.020440	20.69
6	0.031022	16.94	0.020694	20.35
7	0.031464	16.69	0.021067	20.05
8	0.032851	16.40	0.021946	19.70
9	0.034123	16.09	0.022808	19.32
10	0.035875	15.75	0.023776	18.90
11	0.037579	15.39	0.025085	18.45
12	0.039076	14.99	0.026393	17.97
13	0.040372	14.64	0.027469	17.56
14	0.042264	14.36	0.028340	17.19
15	0.043179	14.11	0.029627	16.83
16	0.045369	13.85	0.031151	16.44
17	0.046747	13.59	0.032656	16.03
18	0.049242	13.30	0.034635	15.58
19	0.051219	12.96	0.036812	15.10
20	0.053705	12.61	0.038710	14.64
21	0.056114	12.30	0.041245	14.22
22	0.058140	12.03	0.043451	13.87
23	0.059872	11.84	0.045037	13.57
24	0.061781	11.71	0.047603	13.32
25	0.062837	11.62	0.049940	13.11
26	0.064270	11.53	0.051801	12.89
27	0.065630	11.42	0.054680	12.65
28	0.068540	11.27	0.058335	12.39
29	0.071901	11.14	0.062082	12.12
30	0.073617	11.00	0.065616	11.84
31	0.075690	10.90	0.069724	11.62
32	0.077425	10.82	0.072538	11.45
33	0.077152	10.78	0.074600	11.35
34	0.078313	10.70	0.077341	11.26
35	0.081044	10.58	0.081883	11.07
36	0.082669	10.39	0.082489	10.81
37	0.084343	10.17	0.088156	10.47
38	0.086731	9.89	0.092202	10.10
39	0.088273	9.60	0.095094	9.72
40	0.090259	9.32	0.098642	9.40

Notes:

1. *Duration* measured in years since entitlement to disabled worker benefits.
2. *Probability of death* at duration *t* represents the average probability of termination due to death during the (*t*+1) year of entitlement to benefits. Values are based on aggregate counts of exposure and deaths across all entitlement ages. Results have been graduated using Whittaker-Henderson method, and blended to reflect mortality trends established in **table 7C**.
3. *Future time on OASDI rolls* at duration *t* represents the aggregate expected number of years on the combined DI and OASI rolls for disability beneficiaries who have not died after *t* years. Values are exposure-weighted averages of expected future times across all ages from **tables 9A, 9B,** and **9C**. Experience reflects continuing entitlement after NRA.

Disabled-worker Recovery Experience by Entitlement Age and Duration

(2016-20)

Table 14A.—Disabled Workers: Men

Probability of Recovery Termination

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	0.017889	0.022772	0.023709	0.034698	0.109202	0.119340	0.122634	0.103048	0.089842	0.105601	0.085237	26
17	0.012922	0.016355	0.016252	0.031025	0.103211	0.113948	0.113719	0.092749	0.083271	0.088605	0.076383	27
18	0.007767	0.010454	0.011050	0.028778	0.095312	0.108037	0.103356	0.083610	0.076387	0.070331	0.067198	28
19	0.004674	0.008315	0.008861	0.027841	0.084218	0.097223	0.091903	0.075217	0.067522	0.056285	0.055057	29
20	0.003119	0.008707	0.008441	0.026256	0.075394	0.082282	0.073774	0.064590	0.059003	0.049564	0.046552	30
21	0.003018	0.008938	0.008429	0.024064	0.070674	0.069365	0.061884	0.054412	0.051199	0.044615	0.041363	31
22	0.003261	0.008776	0.008532	0.022837	0.064282	0.066750	0.052384	0.043529	0.045084	0.042111	0.035636	32
23	0.003641	0.009760	0.009439	0.023206	0.056959	0.063904	0.046667	0.038342	0.042614	0.037679	0.029904	33
24	0.004452	0.011944	0.008602	0.024035	0.056054	0.059312	0.042814	0.039952	0.039584	0.032811	0.027359	34
25	0.005072	0.014741	0.009631	0.027255	0.051905	0.051715	0.043652	0.040617	0.037717	0.032827	0.025489	35
26	0.005701	0.014350	0.011455	0.028420	0.049887	0.047551	0.043259	0.040254	0.034842	0.032556	0.023489	36
27	0.005942	0.015105	0.012663	0.027497	0.047593	0.045960	0.040604	0.035321	0.033658	0.030796	0.020433	37
28	0.006617	0.015749	0.012355	0.024067	0.045359	0.044098	0.036198	0.032670	0.032275	0.028208	0.019885	38
29	0.006557	0.016742	0.011150	0.023554	0.041008	0.039527	0.033523	0.031917	0.031628	0.029579	0.019139	39
30	0.007680	0.017282	0.010633	0.023488	0.040901	0.037277	0.032840	0.030718	0.029499	0.027417	0.017643	40
31	0.008634	0.017456	0.010924	0.021589	0.040157	0.035148	0.029043	0.028006	0.028694	0.026151	0.016346	41
32	0.008559	0.016864	0.011585	0.022143	0.037163	0.030651	0.030410	0.026484	0.024446	0.023976	0.015584	42
33	0.008226	0.019485	0.012206	0.022366	0.035656	0.031485	0.027506	0.025741	0.023811	0.020176	0.014407	43
34	0.008184	0.017535	0.011985	0.021963	0.031114	0.031312	0.025954	0.025150	0.021586	0.020234	0.013358	44
35	0.008071	0.017524	0.010904	0.019205	0.032571	0.028909	0.024126	0.020819	0.021901	0.021750	0.013278	45
36	0.007809	0.017850	0.011949	0.019173	0.032043	0.026199	0.022028	0.020338	0.020841	0.019581	0.011962	46
37	0.007969	0.018237	0.011737	0.018381	0.027296	0.022331	0.019464	0.018229	0.019239	0.016577	0.011132	47
38	0.007746	0.017732	0.011141	0.018587	0.026134	0.022326	0.019074	0.015878	0.017393	0.015527	0.010431	48
39	0.007934	0.018434	0.011031	0.016886	0.024340	0.019583	0.018600	0.016242	0.015959	0.014046	0.008933	49
40	0.007419	0.018655	0.010508	0.015266	0.021616	0.018357	0.016363	0.015591	0.014134	0.013177	0.008067	50
41	0.008746	0.020041	0.010762	0.016667	0.019897	0.017775	0.014633	0.012913	0.012569	0.011252	0.007096	51
42	0.008196	0.019374	0.010325	0.014783	0.019114	0.015292	0.012925	0.011593	0.011209	0.009658	0.006335	52
43	0.007287	0.019700	0.010662	0.013634	0.017581	0.013950	0.011727	0.011202	0.009226	0.008594	0.005687	53
44	0.007287	0.016815	0.009966	0.012449	0.015498	0.012170	0.010524	0.010328	0.008851	0.007644	0.004859	54
45	0.007398	0.018293	0.008409	0.012542	0.013517	0.010468	0.009282	0.008676	0.007783	0.006749	0.004012	55
46	0.006880	0.017372	0.008460	0.012148	0.012955	0.010388	0.008830	0.007597	0.005875	0.005729	0.003532	56
47	0.006431	0.015161	0.007634	0.010602	0.012090	0.008651	0.008027	0.006237	0.005856	0.005374	0.003009	57
48	0.006403	0.013205	0.006484	0.008881	0.012077	0.007870	0.007353	0.006004	0.005134	0.004466	0.002833	58
49	0.005209	0.011413	0.005842	0.008726	0.010668	0.007255	0.006588	0.005411	0.004901	0.003616	0.002380	59
50	0.003323	0.006702	0.003398	0.005645	0.007751	0.005886	0.005760	0.004442	0.004114	0.003214	0.002257	60
51	0.004362	0.008867	0.003659	0.005214	0.008280	0.005527	0.004578	0.004266	0.003490	0.003158	0.001911	61
52	0.003693	0.008450	0.003170	0.004196	0.007060	0.005271	0.004185	0.003853	0.003202	0.002701	0.001594	62
53	0.003587	0.005857	0.002574	0.003505	0.006705	0.004556	0.003929	0.003551	0.002881	0.001979	0.001289	63
54	0.002448	0.004406	0.001939	0.003316	0.006427	0.004599	0.003733	0.003374	0.002721	0.001787	0.000961	64
55	0.001321	0.002592	0.000971	0.002549	0.005202	0.003897	0.003368	0.002537	0.002202	0.001401	0.000450	65
56	0.001537	0.002367	0.001284	0.002582	0.006044	0.003602	0.003080	0.002660	0.001841	0.000625	—	66
57	0.001325	0.002592	0.001087	0.002895	0.005176	0.003618	0.002571	0.001812	0.000892	—	—	67
58	0.001135	0.002138	0.000816	0.002284	0.004433	0.002813	0.001928	0.000746	—	—	—	68
59	0.001197	0.001853	0.000462	0.001873	0.004429	0.002342	0.001234	—	—	—	—	69
60	0.000885	0.001170	0.000233	0.001917	0.003393	0.001419	—	—	—	—	—	70
61	0.000603	0.000541	0.000165	0.001573	0.003161	—	—	—	—	—	—	71
62	0.000406	0.000450	0.000158	0.000690	—	—	—	—	—	—	—	72
63	0.000520	0.000764	0.000447	—	—	—	—	—	—	—	—	73
64	0.000501	0.000984	—	—	—	—	—	—	—	—	—	74
65	0.000093	—	—	—	—	—	—	—	—	—	—	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
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 entl age [*x*] who have attained age [*x*]+*t*.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

Table 14B.—Disabled Workers: Women

Probability of Recovery Termination

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	0.013869	0.023995	0.010288	0.028119	0.083811	0.106758	0.114934	0.087100	0.112293	0.079135	0.071597	26
17	0.010870	0.018479	0.010774	0.026528	0.082548	0.101520	0.107810	0.077918	0.100580	0.072263	0.065198	27
18	0.008047	0.012098	0.011731	0.025581	0.079736	0.096599	0.098069	0.071040	0.087039	0.066508	0.058673	28
19	0.006404	0.008855	0.013081	0.024935	0.075832	0.091749	0.083812	0.063968	0.066593	0.059403	0.049470	29
20	0.004596	0.008148	0.012271	0.024847	0.070631	0.083429	0.066712	0.057823	0.050942	0.050116	0.042390	30
21	0.003499	0.010566	0.010669	0.023939	0.065074	0.075258	0.059258	0.050351	0.043806	0.043318	0.037164	31
22	0.004246	0.010458	0.010846	0.026828	0.062621	0.064959	0.049999	0.044671	0.038853	0.037288	0.031847	32
23	0.003798	0.012115	0.010887	0.025701	0.057786	0.053992	0.044675	0.038998	0.035363	0.033899	0.030189	33
24	0.004738	0.012769	0.011002	0.023825	0.052210	0.049920	0.044410	0.034354	0.035714	0.033437	0.026763	34
25	0.005350	0.013242	0.012316	0.025632	0.051996	0.048235	0.041058	0.034644	0.036070	0.030623	0.024752	35
26	0.006556	0.014603	0.013153	0.028170	0.050021	0.044608	0.038693	0.036149	0.035027	0.030844	0.024403	36
27	0.007102	0.016002	0.012966	0.026833	0.046613	0.042765	0.036098	0.031329	0.032858	0.029057	0.022914	37
28	0.007127	0.016330	0.012573	0.025373	0.041548	0.037916	0.031333	0.029534	0.029803	0.027723	0.020882	38
29	0.006634	0.016718	0.012505	0.022476	0.039030	0.036400	0.031562	0.029355	0.028203	0.024733	0.020967	39
30	0.006199	0.017507	0.011853	0.021255	0.036842	0.033485	0.032099	0.028758	0.028724	0.022825	0.019872	40
31	0.006845	0.018759	0.012125	0.020847	0.034146	0.031948	0.028270	0.026462	0.026472	0.022372	0.018284	41
32	0.007674	0.017696	0.010469	0.019523	0.031713	0.030650	0.024980	0.025660	0.023917	0.022285	0.017456	42
33	0.007566	0.017937	0.011361	0.018833	0.032653	0.028553	0.024933	0.024682	0.022253	0.020618	0.017271	43
34	0.007757	0.017656	0.011402	0.018454	0.028492	0.026113	0.023127	0.021667	0.020981	0.020314	0.015760	44
35	0.007511	0.019304	0.010006	0.019003	0.026427	0.024157	0.022916	0.021017	0.018849	0.019697	0.014263	45
36	0.007722	0.017052	0.009633	0.017535	0.026959	0.023588	0.021325	0.020220	0.017712	0.016686	0.012742	46
37	0.007518	0.016624	0.009574	0.017290	0.023686	0.021235	0.019758	0.018464	0.018196	0.016733	0.012091	47
38	0.006621	0.016869	0.009861	0.015329	0.023573	0.019939	0.018229	0.017154	0.017308	0.015780	0.011074	48
39	0.007436	0.017716	0.009838	0.014275	0.021994	0.018245	0.017455	0.016704	0.016607	0.014387	0.010099	49
40	0.007472	0.017504	0.010449	0.013661	0.020730	0.018635	0.015598	0.015132	0.014022	0.012514	0.008451	50
41	0.007195	0.016793	0.009783	0.013337	0.018647	0.016743	0.014193	0.012713	0.012463	0.010093	0.007496	51
42	0.007230	0.016196	0.009169	0.013230	0.016744	0.014888	0.013257	0.012325	0.011066	0.009630	0.006719	52
43	0.006586	0.016194	0.008934	0.013321	0.016809	0.013741	0.012505	0.010896	0.009844	0.009019	0.006046	53
44	0.006663	0.015656	0.007891	0.012081	0.015225	0.011819	0.010744	0.009788	0.008047	0.007993	0.005069	54
45	0.006567	0.015173	0.007823	0.010904	0.013269	0.010621	0.008796	0.008170	0.007617	0.006221	0.004295	55
46	0.006148	0.013884	0.007570	0.009584	0.012037	0.009686	0.008162	0.007308	0.005929	0.005104	0.003640	56
47	0.005784	0.013624	0.006369	0.009119	0.010961	0.007759	0.007232	0.006740	0.005259	0.004962	0.003045	57
48	0.005611	0.012759	0.005625	0.007693	0.010373	0.007298	0.007160	0.005919	0.005081	0.004350	0.002796	58
49	0.004936	0.010439	0.005163	0.007077	0.009940	0.006699	0.006640	0.005176	0.004197	0.003797	0.002456	59
50	0.002592	0.006182	0.002965	0.004749	0.006616	0.004953	0.004949	0.004030	0.003709	0.003221	0.002329	60
51	0.003635	0.007934	0.003434	0.004413	0.006213	0.004764	0.004716	0.003509	0.003566	0.003087	0.002004	61
52	0.003746	0.006708	0.002894	0.003286	0.005859	0.004591	0.003893	0.003252	0.003199	0.002554	0.001599	62
53	0.002860	0.006246	0.002441	0.002621	0.005501	0.004235	0.003641	0.003161	0.002631	0.002018	0.001324	63
54	0.002644	0.005096	0.001484	0.002693	0.005038	0.004054	0.003323	0.003099	0.002487	0.001671	0.000992	64
55	0.001615	0.002691	0.001114	0.002184	0.004268	0.003134	0.002892	0.002737	0.002122	0.001408	0.000540	65
56	0.001779	0.003091	0.001128	0.002360	0.004750	0.002765	0.002741	0.002397	0.001460	0.000654	—	66
57	0.001478	0.002994	0.000901	0.002086	0.003968	0.002998	0.002108	0.001848	0.000834	—	—	67
58	0.001387	0.002473	0.000654	0.001627	0.003731	0.002595	0.001936	0.000782	—	—	—	68
59	0.001045	0.002041	0.000571	0.001362	0.003101	0.002253	0.001021	—	—	—	—	69
60	0.000979	0.001178	0.000248	0.001472	0.002741	0.000926	—	—	—	—	—	70
61	0.000619	0.000576	0.000179	0.001330	0.002181	—	—	—	—	—	—	71
62	0.000592	0.000465	0.000326	0.000660	—	—	—	—	—	—	—	72
63	0.000812	0.000641	0.000343	—	—	—	—	—	—	—	—	73
64	0.000717	0.000784	—	—	—	—	—	—	—	—	—	74
65	0.000335	—	—	—	—	—	—	—	—	—	—	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
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 entl age [*x*] who have attained age [*x*]+*t*.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

Table 15A.—Disabled Workers: Men

Benefit Continuance Table (excluding possibility of death)

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	100,000	98,211	95,975	93,700	90,449	80,572	70,957	62,255	55,840	50,823	45,456	26
17	84,161	83,073	81,714	80,386	77,892	69,853	61,893	54,855	49,767	45,623	41,581	27
18	71,529	70,973	70,231	69,455	67,456	61,027	54,434	48,808	44,727	41,310	38,405	28
19	61,651	61,363	60,853	60,314	58,635	53,697	48,476	44,021	40,710	37,961	35,824	29
20	53,961	53,793	53,325	52,875	51,487	47,605	43,688	40,465	37,851	35,618	33,852	30
21	48,539	48,393	47,960	47,556	46,412	43,132	40,140	37,656	35,607	33,784	32,276	31
22	44,649	44,503	44,112	43,736	42,737	39,990	37,321	35,366	33,827	32,302	30,941	32
23	41,919	41,766	41,358	40,968	40,017	37,738	35,326	33,677	32,386	31,006	29,838	33
24	40,125	39,946	39,469	39,129	38,189	36,048	33,910	32,458	31,161	29,928	28,946	34
25	38,833	38,636	38,066	37,699	36,672	34,769	32,971	31,532	30,251	29,110	28,154	35
26	37,568	37,354	36,818	36,396	35,362	33,598	32,000	30,616	29,384	28,360	27,436	36
27	36,185	35,970	35,427	34,978	34,016	32,397	30,908	29,653	28,606	27,643	26,792	37
28	34,807	34,577	34,032	33,612	32,803	31,315	29,934	28,850	27,907	27,006	26,245	38
29	33,676	33,455	32,895	32,528	31,762	30,460	29,256	28,275	27,373	26,507	25,723	39
30	32,778	32,526	31,964	31,624	30,881	29,618	28,514	27,578	26,731	25,942	25,231	40
31	31,805	31,530	30,980	30,642	29,980	28,776	27,765	26,959	26,204	25,452	24,786	41
32	30,852	30,588	30,072	29,724	29,066	27,986	27,128	26,303	25,606	24,980	24,381	42
33	30,195	29,947	29,363	29,005	28,356	27,345	26,484	25,756	25,093	24,496	24,001	43
34	29,406	29,165	28,654	28,311	27,689	26,827	25,987	25,313	24,676	24,143	23,655	44
35	28,741	28,509	28,009	27,704	27,172	26,287	25,527	24,911	24,392	23,858	23,339	45
36	28,128	27,908	27,410	27,082	26,563	25,712	25,038	24,486	23,988	23,488	23,029	46
37	27,275	27,058	26,565	26,253	25,770	25,067	24,507	24,030	23,592	23,138	22,754	47
38	26,755	26,548	26,077	25,786	25,307	24,646	24,096	23,636	23,261	22,856	22,501	48
39	26,247	26,039	25,559	25,277	24,850	24,245	23,770	23,328	22,949	22,583	22,266	49
40	25,698	25,507	25,031	24,768	24,390	23,863	23,425	23,042	22,683	22,362	22,067	50
41	25,340	25,118	24,615	24,350	23,944	23,468	23,051	22,714	22,421	22,139	21,889	51
42	24,836	24,632	24,155	23,906	23,553	23,103	22,750	22,456	22,196	21,947	21,734	52
43	24,457	24,279	23,801	23,547	23,226	22,818	22,500	22,236	21,987	21,784	21,596	53
44	24,023	23,848	23,447	23,213	22,924	22,569	22,294	22,059	21,831	21,638	21,473	54
45	23,704	23,529	23,099	22,905	22,618	22,312	22,078	21,873	21,683	21,514	21,369	55
46	23,445	23,284	22,880	22,686	22,410	22,120	21,890	21,697	21,532	21,405	21,283	56
47	23,124	22,975	22,627	22,454	22,216	21,947	21,757	21,582	21,447	21,321	21,208	57
48	22,864	22,718	22,418	22,273	22,075	21,808	21,636	21,477	21,348	21,238	21,144	58
49	22,611	22,493	22,236	22,106	21,913	21,679	21,522	21,380	21,264	21,160	21,084	59
50	22,121	22,047	21,899	21,825	21,702	21,534	21,407	21,284	21,189	21,102	21,034	60
51	22,097	22,001	21,806	21,726	21,613	21,434	21,316	21,218	21,127	21,053	20,987	61
52	21,931	21,850	21,665	21,596	21,505	21,353	21,240	21,151	21,070	21,003	20,947	62
53	21,750	21,672	21,545	21,490	21,415	21,271	21,174	21,091	21,016	20,955	20,914	63
54	21,627	21,574	21,479	21,437	21,366	21,229	21,131	21,052	20,981	20,924	20,887	64
55	21,418	21,390	21,335	21,314	21,260	21,149	21,067	20,996	20,943	20,897	20,867	65
56	21,400	21,367	21,316	21,289	21,234	21,106	21,030	20,965	20,909	20,871	20,858	66
57	21,382	21,354	21,299	21,276	21,214	21,104	21,028	20,974	20,936	20,917	—	67
58	21,364	21,340	21,294	21,277	21,228	21,134	21,075	21,034	21,018	—	—	68
59	21,346	21,321	21,281	21,271	21,231	21,137	21,087	21,061	—	—	—	69
60	21,328	21,309	21,284	21,279	21,238	21,166	21,136	—	—	—	—	70
61	21,310	21,297	21,285	21,281	21,248	21,181	—	—	—	—	—	71
62	21,292	21,284	21,274	21,271	21,256	—	—	—	—	—	—	72
63	21,274	21,263	21,247	21,238	—	—	—	—	—	—	—	73
64	21,257	21,246	21,225	—	—	—	—	—	—	—	—	74
65	21,239	21,237	—	—	—	—	—	—	—	—	—	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
2. The value $l_{[x]}$ at duration 0 represents an assumed number of lives originally entitled to disability benefits at entl 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 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 of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

Table 15B.—Disabled Workers: Women

Benefit Continuance Table (excluding possibility of death)

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement										Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	100,000	98,613	96,247	95,257	92,578	84,819	75,764	67,056	61,215	54,341	50,041	26
17	87,818	86,863	85,258	84,339	82,102	75,325	67,678	60,382	55,677	50,077	46,458	27
18	77,523	76,899	75,969	75,078	73,157	67,324	60,821	54,856	50,959	46,524	43,429	28
19	68,258	67,821	67,220	66,341	64,687	59,782	54,297	49,746	46,564	43,463	40,881	29
20	60,516	60,238	59,747	59,014	57,548	53,483	49,021	45,751	43,106	40,910	38,859	30
21	55,317	55,123	54,541	53,959	52,667	49,240	45,534	42,836	40,679	38,897	37,212	31
22	51,320	51,102	50,568	50,020	48,678	45,630	42,666	40,533	38,722	37,218	35,829	32
23	47,960	47,778	47,199	46,685	45,485	42,857	40,543	38,732	37,222	35,906	34,688	33
24	45,792	45,575	44,993	44,498	43,438	41,170	39,115	37,378	36,094	34,805	33,641	34
25	44,413	44,175	43,590	43,053	41,949	39,768	37,850	36,296	35,039	33,775	32,741	35
26	43,246	42,962	42,335	41,778	40,601	38,570	36,849	35,423	34,142	32,946	31,931	36
27	41,485	41,190	40,531	40,005	38,932	37,117	35,530	34,247	33,174	32,084	31,152	37
28	39,604	39,322	38,680	38,194	37,225	35,678	34,325	33,249	32,267	31,305	30,438	38
29	38,314	38,060	37,424	36,956	36,125	34,715	33,451	32,395	31,444	30,557	29,802	39
30	37,200	36,969	36,322	35,891	35,128	33,834	32,701	31,651	30,741	29,858	29,177	40
31	36,037	35,790	35,119	34,693	33,970	32,810	31,762	30,864	30,047	29,252	28,597	41
32	34,884	34,616	34,003	33,647	32,990	31,944	30,965	30,191	29,416	28,712	28,074	42
33	34,094	33,836	33,229	32,851	32,232	31,180	30,290	29,535	28,806	28,165	27,584	43
34	33,047	32,791	32,212	31,845	31,257	30,366	29,573	28,889	28,263	27,670	27,108	44
35	32,292	32,049	31,430	31,116	30,525	29,718	29,000	28,335	27,739	27,216	26,681	45
36	31,493	31,250	30,717	30,421	29,888	29,082	28,396	27,790	27,228	26,746	26,300	46
37	30,796	30,564	30,056	29,768	29,253	28,560	27,954	27,402	26,896	26,407	25,965	47
38	30,164	29,964	29,459	29,169	28,722	28,045	27,486	26,985	26,522	26,063	25,651	48
39	29,648	29,428	28,907	28,623	28,214	27,593	27,090	26,617	26,172	25,737	25,367	49
40	29,083	28,866	28,361	28,065	27,682	27,108	26,603	26,188	25,792	25,430	25,111	50
41	28,438	28,233	27,759	27,487	27,120	26,614	26,168	25,797	25,469	25,152	24,899	51
42	27,990	27,788	27,338	27,087	26,729	26,281	25,890	25,547	25,232	24,953	24,712	52
43	27,637	27,455	27,010	26,769	26,412	25,968	25,611	25,291	25,015	24,769	24,546	53
44	27,140	26,959	26,537	26,328	26,010	25,614	25,311	25,039	24,794	24,594	24,398	54
45	26,711	26,536	26,133	25,929	25,646	25,306	25,037	24,817	24,614	24,427	24,274	55
46	26,336	26,174	25,811	25,616	25,370	25,065	24,822	24,619	24,439	24,294	24,170	56
47	26,039	25,888	25,535	25,372	25,141	24,865	24,672	24,494	24,329	24,201	24,082	57
48	25,806	25,661	25,334	25,191	24,997	24,738	24,557	24,381	24,237	24,114	24,009	58
49	25,532	25,406	25,141	25,011	24,834	24,587	24,422	24,260	24,134	24,033	23,942	59
50	24,959	24,894	24,740	24,667	24,550	24,388	24,267	24,147	24,050	23,961	23,883	60
51	24,933	24,842	24,645	24,560	24,452	24,300	24,184	24,070	23,986	23,900	23,827	61
52	24,751	24,658	24,493	24,422	24,342	24,199	24,088	23,994	23,916	23,839	23,779	62
53	24,597	24,527	24,374	24,315	24,251	24,118	24,016	23,929	23,853	23,790	23,741	63
54	24,472	24,407	24,283	24,247	24,182	24,060	23,962	23,882	23,808	23,749	23,710	64
55	24,266	24,227	24,162	24,135	24,082	23,979	23,904	23,835	23,770	23,720	23,686	65
56	24,228	24,185	24,110	24,083	24,026	23,912	23,846	23,781	23,724	23,689	23,673	66
57	24,190	24,154	24,082	24,060	24,010	23,915	23,843	23,793	23,749	23,729	—	67
58	24,152	24,119	24,059	24,043	24,004	23,914	23,852	23,806	23,787	—	—	68
59	24,114	24,089	24,040	24,026	23,993	23,919	23,865	23,841	—	—	—	69
60	24,077	24,053	24,025	24,019	23,984	23,918	23,896	—	—	—	—	70
61	24,039	24,024	24,010	24,006	23,974	23,922	—	—	—	—	—	71
62	24,001	23,987	23,976	23,968	23,952	—	—	—	—	—	—	72
63	23,964	23,944	23,929	23,921	—	—	—	—	—	—	—	73
64	23,926	23,909	23,890	—	—	—	—	—	—	—	—	74
65	23,889	23,881	—	—	—	—	—	—	—	—	—	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
2. The value $l_{[x]}$ at duration 0 represents an assumed number of lives originally entitled to disability benefits at entl 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 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 of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

Table 16A.—Disabled Workers: Men

Expected Future Time on DI Rolls (excluding possibility of death)

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	17.87	17.19	16.58	15.97	15.52	16.36	17.51	18.89	20.00	20.93	22.34	26
17	19.49	18.74	18.04	17.33	16.87	17.75	18.97	20.34	21.37	22.26	23.38	27
18	21.19	20.35	19.56	18.77	18.31	19.19	20.45	21.75	22.69	23.53	24.27	28
19	22.87	21.97	21.15	20.34	19.90	20.69	21.86	23.02	23.86	24.55	24.98	29
20	24.48	23.55	22.75	21.94	21.52	22.23	23.18	23.99	24.61	25.12	25.41	30
21	25.71	24.79	24.01	23.21	22.77	23.46	24.17	24.74	25.13	25.46	25.62	31
22	26.59	25.67	24.90	24.11	23.66	24.25	24.95	25.30	25.43	25.60	25.71	32
23	27.08	26.18	25.43	24.67	24.24	24.68	25.33	25.54	25.54	25.66	25.64	33
24	27.18	26.30	25.61	24.83	24.42	24.85	25.38	25.49	25.53	25.57	25.42	34
25	27.05	26.18	25.57	24.81	24.49	24.81	25.13	25.25	25.30	25.28	25.12	35
26	26.93	26.08	25.45	24.74	24.45	24.71	24.92	25.02	25.05	24.94	24.76	36
27	26.90	26.06	25.45	24.77	24.45	24.65	24.81	24.84	24.73	24.58	24.34	37
28	26.90	26.07	25.48	24.80	24.40	24.53	24.64	24.55	24.36	24.15	23.84	38
29	26.78	25.96	25.39	24.67	24.25	24.27	24.25	24.07	23.85	23.61	23.31	39
30	26.50	25.70	25.14	24.41	23.98	23.99	23.90	23.69	23.42	23.12	22.76	40
31	26.28	25.50	24.95	24.22	23.74	23.71	23.56	23.25	22.90	22.57	22.16	41
32	26.05	25.27	24.70	23.98	23.51	23.40	23.12	22.83	22.44	21.99	21.52	42
33	25.61	24.82	24.31	23.60	23.13	22.96	22.69	22.32	21.90	21.42	20.85	43
34	25.30	24.50	23.93	23.22	22.73	22.44	22.15	21.73	21.27	20.73	20.15	44
35	24.90	24.09	23.52	22.77	22.21	21.94	21.57	21.10	20.53	19.98	19.42	45
36	24.43	23.62	23.04	22.31	21.74	21.44	21.01	20.47	19.88	19.30	18.67	46
37	24.13	23.32	22.74	22.00	21.41	20.99	20.46	19.86	19.22	18.58	17.89	47
38	23.59	22.77	22.18	21.42	20.82	20.36	19.82	19.19	18.49	17.81	17.08	48
39	23.05	22.23	21.63	20.87	20.22	19.71	19.10	18.45	17.75	17.02	16.26	49
40	22.52	21.69	21.09	20.31	19.62	19.04	18.39	17.68	16.96	16.19	15.40	50
41	21.84	21.03	20.44	19.66	18.99	18.36	17.68	16.94	16.15	15.35	14.52	51
42	21.26	20.43	19.83	19.03	18.31	17.65	16.92	16.13	15.32	14.49	13.62	52
43	20.59	19.74	19.13	18.33	17.57	16.88	16.11	15.30	14.46	13.59	12.71	53
44	19.96	19.10	18.42	17.60	16.82	16.07	15.26	14.42	13.57	12.68	11.78	54
45	19.22	18.36	17.69	16.84	16.05	15.26	14.42	13.55	12.66	11.76	10.83	55
46	18.44	17.57	16.87	16.01	15.20	14.39	13.54	12.65	11.75	10.81	9.87	56
47	17.70	16.82	16.07	15.19	14.34	13.51	12.63	11.73	10.80	9.86	8.91	57
48	16.91	16.02	15.23	14.32	13.45	12.61	11.70	10.78	9.85	8.89	7.93	58
49	16.11	15.19	14.36	13.44	12.55	11.68	10.77	9.83	8.89	7.93	6.95	59
50	15.42	14.47	13.56	12.61	11.68	10.77	9.83	8.88	7.92	6.95	5.97	60
51	14.45	13.51	12.63	11.68	10.73	9.82	8.87	7.91	6.94	5.96	4.98	61
52	13.56	12.61	11.71	10.75	9.79	8.86	7.90	6.94	5.96	4.98	3.99	62
53	12.67	11.72	10.78	9.81	8.84	7.90	6.93	5.96	4.98	3.99	3.00	63
54	11.75	10.78	9.83	8.84	7.87	6.92	5.95	4.97	3.98	2.99	2.00	64
55	10.85	9.86	8.89	7.89	6.91	5.95	4.97	3.98	2.99	2.00	1.00	65
56	9.87	8.88	7.90	6.91	5.93	4.96	3.98	2.99	2.00	1.00	—	66
57	8.90	7.91	6.93	5.94	4.95	3.98	2.99	2.00	1.00	—	—	67
58	7.94	6.95	5.96	4.96	3.97	2.99	2.00	1.00	—	—	—	68
59	6.96	5.97	4.98	3.98	2.98	2.00	1.00	—	—	—	—	69
60	5.98	4.98	3.99	2.99	1.99	1.00	—	—	—	—	—	70
61	4.99	3.99	3.00	2.00	1.00	—	—	—	—	—	—	71
62	4.00	3.00	2.00	1.00	—	—	—	—	—	—	—	72
63	3.00	2.00	1.00	—	—	—	—	—	—	—	—	73
64	2.00	1.00	—	—	—	—	—	—	—	—	—	74
65	1.00	—	—	—	—	—	—	—	—	—	—	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
2. The value $e_{[x]+t}$ at duration *t* represents the average number of future years a beneficiary will remain on the DI rolls for those originally entitled to disability benefits at entl age [*x*] who have not recovered as of attained age [*x*]+*t*. Values are based on continuance experience from **table 15A**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

Table 16B.—Disabled Workers: Women

Expected Future Time on DI Rolls (excluding possibility of death)

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	19.62	18.89	18.34	17.53	17.02	17.53	18.57	19.91	20.77	22.33	23.20	26
17	20.81	20.04	19.40	18.61	18.10	18.69	19.74	21.07	21.81	23.19	23.96	27
18	22.06	21.23	20.49	19.72	19.23	19.85	20.92	22.14	22.80	23.92	24.59	28
19	23.45	22.59	21.79	21.07	20.60	21.25	22.34	23.34	23.90	24.57	25.09	29
20	24.86	23.97	23.17	22.45	22.01	22.64	23.66	24.31	24.77	25.08	25.37	30
21	25.81	24.90	24.16	23.41	22.98	23.54	24.42	24.92	25.22	25.35	25.47	31
22	26.50	25.61	24.88	24.15	23.80	24.35	25.01	25.30	25.46	25.47	25.44	32
23	27.10	26.20	25.52	24.80	24.44	24.90	25.30	25.46	25.47	25.38	25.26	33
24	27.27	26.40	25.73	25.01	24.61	24.94	25.22	25.37	25.26	25.18	25.03	34
25	27.08	26.23	25.57	24.89	24.53	24.84	25.08	25.13	25.01	24.93	24.70	35
26	26.82	25.99	25.37	24.70	24.40	24.66	24.79	24.76	24.67	24.55	24.32	36
27	26.85	26.04	25.46	24.79	24.46	24.63	24.71	24.61	24.39	24.20	23.91	37
28	27.00	26.19	25.62	24.94	24.57	24.62	24.57	24.35	24.07	23.80	23.46	38
29	26.86	26.04	25.47	24.79	24.35	24.32	24.22	23.99	23.70	23.37	22.95	39
30	26.63	25.80	25.25	24.55	24.07	23.97	23.78	23.55	23.24	22.91	22.43	40
31	26.42	25.60	25.08	24.38	23.89	23.72	23.49	23.16	22.77	22.38	21.88	41
32	26.24	25.44	24.89	24.14	23.61	23.37	23.10	22.67	22.26	21.79	21.28	42
33	25.82	25.02	24.46	23.74	23.19	22.95	22.61	22.18	21.73	21.21	20.64	43
34	25.57	24.77	24.20	23.48	22.91	22.57	22.16	21.67	21.14	20.58	20.00	44
35	25.14	24.33	23.80	23.03	22.47	22.06	21.60	21.09	20.54	19.92	19.31	45
36	24.74	23.93	23.34	22.56	21.95	21.55	21.05	20.50	19.92	19.26	18.58	46
37	24.28	23.46	22.85	22.07	21.45	20.96	20.40	19.80	19.16	18.51	17.82	47
38	23.77	22.93	22.31	21.53	20.86	20.35	19.75	19.11	18.44	17.75	17.03	48
39	23.18	22.35	21.74	20.95	20.25	19.69	19.05	18.38	17.68	16.97	16.21	49
40	22.60	21.76	21.14	20.36	19.64	19.04	18.39	17.68	16.94	16.17	15.37	50
41	22.07	21.22	20.58	19.78	19.04	18.39	17.69	16.94	16.15	15.35	14.50	51
42	21.42	20.57	19.90	19.08	18.33	17.63	16.89	16.11	15.30	14.47	13.61	52
43	20.70	19.83	19.15	18.32	17.56	16.85	16.08	15.27	14.44	13.58	12.69	53
44	20.05	19.18	18.48	17.62	16.83	16.08	15.27	14.43	13.56	12.67	11.77	54
45	19.35	18.47	17.75	16.88	16.06	15.27	14.43	13.55	12.66	11.76	10.83	55
46	18.61	17.72	16.96	16.09	15.24	14.42	13.55	12.66	11.75	10.82	9.87	56
47	17.82	16.92	16.15	15.25	14.38	13.54	12.64	11.73	10.80	9.86	8.91	57
48	16.99	16.09	15.29	14.37	13.48	12.62	11.70	10.79	9.85	8.89	7.93	58
49	16.18	15.25	14.41	13.48	12.57	11.70	10.77	9.84	8.89	7.92	6.95	59
50	15.49	14.53	13.62	12.65	11.71	10.79	9.84	8.89	7.92	6.95	5.97	60
51	14.52	13.57	12.67	11.72	10.77	9.83	8.87	7.91	6.94	5.96	4.98	61
52	13.62	12.67	11.75	10.78	9.82	8.87	7.91	6.94	5.96	4.98	3.99	62
53	12.70	11.74	10.81	9.83	8.86	7.90	6.94	5.96	4.98	3.99	2.99	63
54	11.77	10.80	9.85	8.87	7.89	6.93	5.95	4.97	3.99	2.99	2.00	64
55	10.86	9.87	8.90	7.91	6.93	5.95	4.97	3.98	2.99	2.00	1.00	65
56	9.88	8.89	7.92	6.93	5.94	4.97	3.98	2.99	2.00	1.00	—	66
57	8.91	7.92	6.95	5.95	4.96	3.98	2.99	2.00	1.00	—	—	67
58	7.94	6.95	5.97	4.97	3.98	2.99	2.00	1.00	—	—	—	68
59	6.96	5.97	4.98	3.98	2.99	2.00	1.00	—	—	—	—	69
60	5.98	4.99	3.99	2.99	2.00	1.00	—	—	—	—	—	70
61	4.99	3.99	3.00	2.00	1.00	—	—	—	—	—	—	71
62	4.00	3.00	2.00	1.00	—	—	—	—	—	—	—	72
63	3.00	2.00	1.00	—	—	—	—	—	—	—	—	73
64	2.00	1.00	—	—	—	—	—	—	—	—	—	74
65	1.00	—	—	—	—	—	—	—	—	—	—	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
2. The value $e_{[x]+t}$ at duration *t* represents the average number of future years a beneficiary will remain on the DI rolls for those originally entitled to disability benefits at entl age [*x*] who have not recovered as of attained age [*x*]+*t*. Values are based on continuance experience from **table 15B**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

Table 17A.—Disabled Workers: Men
Absolute Recovery Rate Per Thousand Entitled
(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	17.950	22.836	23.745	34.816	109.560	119.514	122.943	103.256	90.176	105.852	85.345	26
17	12.973	16.417	16.288	31.132	103.567	114.136	114.005	92.955	83.596	88.834	76.548	27
18	7.801	10.503	11.083	28.875	95.650	108.243	103.656	83.817	76.686	70.524	67.400	28
19	4.699	8.360	8.892	27.939	84.505	97.429	92.220	75.419	67.755	56.441	55.263	29
20	3.136	8.750	8.470	26.346	75.677	82.492	74.007	64.806	59.181	49.712	46.723	30
21	3.035	8.985	8.460	24.147	70.874	69.553	62.078	54.602	51.354	44.746	41.504	31
22	3.280	8.823	8.567	22.915	64.489	66.969	52.574	43.682	45.224	42.263	35.753	32
23	3.666	9.813	9.479	23.292	57.161	64.146	46.841	38.478	42.749	37.826	30.011	33
24	4.488	12.017	8.645	24.138	56.292	59.520	42.980	40.111	39.714	32.943	27.463	34
25	5.121	14.847	9.688	27.399	52.144	51.943	43.830	40.800	37.876	32.962	25.599	35
26	5.766	14.484	11.529	28.572	50.137	47.794	43.476	40.454	35.022	32.723	23.590	36
27	6.015	15.258	12.756	27.654	47.870	46.230	40.825	35.514	33.835	30.959	20.526	37
28	6.705	15.924	12.445	24.222	45.658	44.383	36.386	32.849	32.457	28.348	19.988	38
29	6.659	16.933	11.233	23.722	41.264	39.790	33.716	32.083	31.802	29.753	19.241	39
30	7.797	17.482	10.721	23.652	41.169	37.501	33.045	30.882	29.672	27.589	17.737	40
31	8.770	17.660	11.016	21.746	40.435	35.379	29.231	28.181	28.875	26.335	16.446	41
32	8.701	17.070	11.689	22.317	37.420	30.840	30.600	26.645	24.602	24.133	15.684	42
33	8.364	19.747	12.318	22.534	35.900	31.695	27.697	25.915	23.979	20.314	14.502	43
34	8.332	17.754	12.101	22.138	31.332	31.539	26.136	25.321	21.742	20.382	13.449	44
35	8.229	17.754	11.014	19.371	32.841	29.123	24.293	20.968	22.069	21.931	13.378	45
36	7.966	18.103	12.081	19.352	32.299	26.382	22.193	20.497	21.034	19.754	12.060	46
37	8.148	18.503	11.877	18.561	27.523	22.516	19.619	18.379	19.409	16.725	11.226	47
38	7.926	17.996	11.288	18.761	26.375	22.524	19.228	16.012	17.539	15.668	10.523	48
39	8.130	18.740	11.166	17.070	24.571	19.770	18.764	16.388	16.097	14.169	9.017	49
40	7.598	18.960	10.638	15.446	21.848	18.532	16.529	15.737	14.263	13.307	8.146	50
41	8.968	20.391	10.902	16.861	20.116	17.959	14.781	13.037	12.700	11.372	7.172	51
42	8.418	19.737	10.468	14.955	19.330	15.452	13.057	11.718	11.332	9.767	6.405	52
43	7.491	20.092	10.818	13.799	17.785	14.110	11.856	11.330	9.330	8.695	5.756	53
44	7.501	17.149	10.121	12.617	15.679	12.310	10.646	10.445	8.952	7.742	4.921	54
45	7.629	18.676	8.541	12.712	13.685	10.585	9.394	8.779	7.879	6.839	4.065	55
46	7.102	17.741	8.597	12.317	13.123	10.519	8.941	7.694	5.954	5.810	3.583	56
47	6.650	15.503	7.775	10.766	12.253	8.768	8.134	6.323	5.941	5.451	3.055	57
48	6.637	13.530	6.608	9.022	12.259	7.983	7.456	6.091	5.212	4.534	2.878	58
49	5.407	11.697	5.954	8.866	10.827	7.361	6.683	5.488	4.976	3.676	2.421	59
50	3.400	6.820	3.448	5.721	7.856	5.967	5.842	4.507	4.178	3.267	2.298	60
51	4.488	9.060	3.720	5.296	8.401	5.612	4.647	4.334	3.549	3.213	1.947	61
52	3.811	8.644	3.226	4.265	7.173	5.356	4.254	3.918	3.259	2.755	1.626	62
53	3.712	5.995	2.623	3.565	6.816	4.633	3.997	3.616	2.935	2.019	1.316	63
54	2.538	4.515	1.977	3.374	6.536	4.679	3.800	3.435	2.775	1.824	0.982	64
55	1.353	2.639	0.986	2.587	5.282	3.959	3.423	2.582	2.244	1.429	0.461	65
56	1.585	2.417	1.307	2.626	6.147	3.665	3.135	2.711	1.878	0.638	—	66
57	1.366	2.651	1.108	2.947	5.270	3.685	2.620	1.848	0.911	—	—	67
58	1.172	2.188	0.832	2.326	4.513	2.866	1.966	0.761	—	—	—	68
59	1.237	1.898	0.471	1.909	4.511	2.388	1.260	—	—	—	—	69
60	0.914	1.198	0.238	1.953	3.457	1.447	—	—	—	—	—	70
61	0.625	0.555	0.168	1.605	3.225	—	—	—	—	—	—	71
62	0.421	0.462	0.161	0.705	—	—	—	—	—	—	—	72
63	0.543	0.787	0.458	—	—	—	—	—	—	—	—	73
64	0.528	1.018	—	—	—	—	—	—	—	—	—	74
65	0.099	—	—	—	—	—	—	—	—	—	—	75

Notes:
1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
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 entl 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 of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

Table 17B.—Disabled Workers: Women
Absolute Recovery Rate Per Thousand Entitled
(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	13.890	24.101	10.321	28.182	83.831	106.828	115.471	87.367	112.492	79.455	71.802	26
17	10.897	18.568	10.809	26.598	82.608	101.648	108.264	78.177	100.792	72.557	65.384	27
18	8.074	12.160	11.769	25.657	79.835	96.789	98.416	71.292	87.256	66.768	58.837	28
19	6.429	8.897	13.126	25.028	75.964	92.003	84.037	64.159	66.793	59.608	49.624	29
20	4.617	8.186	12.318	24.941	70.806	83.706	66.889	57.992	51.094	50.290	42.540	30
21	3.517	10.614	10.707	24.024	65.253	75.459	59.444	50.488	43.951	43.472	37.300	31
22	4.270	10.515	10.885	26.929	62.799	65.125	50.155	44.813	38.988	37.404	31.955	32
23	3.821	12.180	10.925	25.797	57.971	54.155	44.807	39.145	35.485	34.004	30.290	33
24	4.776	12.852	11.051	23.919	52.397	50.093	44.553	34.465	35.852	33.566	26.856	34
25	5.403	13.344	12.378	25.740	52.220	48.440	41.234	34.773	36.211	30.746	24.844	35
26	6.635	14.717	13.238	28.324	50.295	44.788	38.883	36.290	35.170	30.988	24.503	36
27	7.190	16.137	13.059	27.001	46.843	42.948	36.249	31.463	32.992	29.206	23.013	37
28	7.221	16.486	12.654	25.538	41.753	38.100	31.461	29.666	29.944	27.845	20.975	38
29	6.731	16.903	12.585	22.625	39.239	36.570	31.703	29.485	28.348	24.841	21.056	39
30	6.298	17.713	11.944	21.379	37.020	33.660	32.242	28.892	28.862	22.942	19.968	40
31	6.961	18.979	12.227	20.968	34.334	32.106	28.411	26.588	26.596	22.488	18.373	41
32	7.804	17.907	10.560	19.652	31.893	30.800	25.103	25.776	24.052	22.404	17.548	42
33	7.698	18.157	11.453	18.959	32.832	28.691	25.054	24.809	22.367	20.732	17.359	43
34	7.888	17.891	11.502	18.579	28.670	26.259	23.248	21.779	21.095	20.424	15.851	44
35	7.642	19.565	10.098	19.121	26.598	24.298	23.034	21.128	18.954	19.813	14.344	45
36	7.875	17.283	9.722	17.660	27.140	23.726	21.445	20.335	17.812	16.791	12.821	46
37	7.669	16.838	9.664	17.421	23.847	21.365	19.883	18.568	18.301	16.829	12.171	47
38	6.748	17.090	9.953	15.452	23.737	20.061	18.347	17.262	17.409	15.887	11.149	48
39	7.583	17.964	9.930	14.399	22.146	18.366	17.583	16.822	16.712	14.482	10.168	49
40	7.624	17.773	10.552	13.773	20.890	18.767	15.706	15.240	14.110	12.608	8.511	50
41	7.348	17.064	9.884	13.444	18.806	16.860	14.284	12.800	12.549	10.172	7.555	51
42	7.385	16.466	9.264	13.342	16.880	15.004	13.355	12.407	11.146	9.708	6.773	52
43	6.732	16.466	9.034	13.442	16.940	13.853	12.598	10.977	9.922	9.090	6.097	53
44	6.820	15.929	7.985	12.202	15.353	11.914	10.827	9.867	8.113	8.059	5.114	54
45	6.727	15.424	7.911	11.010	13.387	10.706	8.873	8.235	7.681	6.280	4.336	55
46	6.303	14.121	7.663	9.680	12.144	9.765	8.232	7.368	5.984	5.150	3.676	56
47	5.936	13.862	6.451	9.218	11.070	7.828	7.296	6.800	5.312	5.010	3.077	57
48	5.758	13.004	5.708	7.782	10.482	7.366	7.229	5.975	5.133	4.395	2.827	58
49	5.075	10.642	5.237	7.156	10.048	6.764	6.708	5.227	4.239	3.836	2.484	59
50	2.634	6.256	2.995	4.789	6.671	4.997	4.992	4.067	3.746	3.255	2.357	60
51	3.712	8.059	3.474	4.459	6.274	4.811	4.762	3.546	3.602	3.122	2.029	61
52	3.832	6.820	2.930	3.323	5.920	4.638	3.932	3.286	3.235	2.585	1.620	62
53	2.931	6.356	2.474	2.652	5.562	4.280	3.682	3.198	2.663	2.045	1.343	63
54	2.713	5.190	1.504	2.726	5.096	4.099	3.361	3.136	2.519	1.692	1.006	64
55	1.642	2.725	1.125	2.205	4.310	3.165	2.923	2.767	2.148	1.425	0.548	65
56	1.819	3.140	1.142	2.388	4.803	2.796	2.773	2.426	1.479	0.663	—	66
57	1.514	3.046	0.913	2.111	4.016	3.033	2.133	1.872	0.845	—	—	67
58	1.422	2.518	0.663	1.647	3.777	2.627	1.961	0.793	—	—	—	68
59	1.072	2.080	0.580	1.380	3.141	2.282	1.035	—	—	—	—	69
60	1.005	1.200	0.252	1.492	2.778	0.939	—	—	—	—	—	70
61	0.637	0.588	0.182	1.350	2.213	—	—	—	—	—	—	71
62	0.611	0.476	0.332	0.670	—	—	—	—	—	—	—	72
63	0.842	0.658	0.350	—	—	—	—	—	—	—	—	73
64	0.750	0.808	—	—	—	—	—	—	—	—	—	74
65	0.354	—	—	—	—	—	—	—	—	—	—	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond NRA.
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 entl 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 of entitlement, and down the last (ultimate) column for 10 or more years of entitlement.

Table 18.—Disabled Workers

Aggregate Probability of Recovery and Expected Future Time on DI Rolls (excluding possibility of death), by Entitlement Age

(2016-20 Social Security DI disability experience)

	Men		Women	
Entl age	Probability of recovery	Future time on DI rolls	Probability of recovery	Future time on DI rolls
16	0.027304	19.57	0.025618	20.25
17	0.028950	19.86	0.031805	21.19
18	0.028477	20.26	0.031467	21.18
19	0.025878	20.28	0.028548	21.18
20	0.023910	20.62	0.024385	21.38
21	0.021959	20.72	0.022450	21.30
22	0.019957	20.69	0.020952	21.25
23	0.018742	20.52	0.019823	21.17
24	0.018092	20.19	0.019250	20.91
25	0.017855	19.59	0.019455	20.59
26	0.017620	19.24	0.019163	20.12
27	0.016859	18.82	0.018566	19.79
28	0.016076	18.49	0.016945	19.43
29	0.015540	18.06	0.016357	18.98
30	0.014940	17.60	0.016035	18.49
31	0.014539	17.19	0.014998	18.03
32	0.013413	16.73	0.013898	17.51
33	0.013051	16.28	0.013490	16.99
34	0.012157	15.80	0.012352	16.48
35	0.011679	15.33	0.011940	15.87
36	0.011291	14.89	0.010931	15.27
37	0.010333	14.47	0.010215	14.76
38	0.009705	14.03	0.009630	14.24
39	0.009524	13.66	0.009265	13.73
40	0.008749	13.22	0.008609	13.30
41	0.008515	12.82	0.007898	12.78
42	0.007863	12.38	0.007389	12.28
43	0.007511	11.94	0.007101	11.77
44	0.006861	11.48	0.006414	11.26
45	0.006411	10.98	0.005962	10.81
46	0.006109	10.46	0.005517	10.32
47	0.005643	9.96	0.005082	9.80
48	0.005268	9.45	0.004926	9.30
49	0.005094	8.95	0.004662	8.81
50	0.004082	8.95	0.003574	8.95
51	0.004241	8.23	0.003728	8.18
52	0.003891	7.71	0.003406	7.67
53	0.003463	7.21	0.003113	7.19
54	0.003263	6.68	0.002971	6.66
55	0.002549	6.37	0.002366	6.44
56	0.002709	5.71	0.002445	5.71
57	0.002545	5.20	0.002223	5.20
58	0.002105	4.71	0.001977	4.69
59	0.001959	4.23	0.001673	4.20
60	0.001484	3.75	0.001280	3.72
61	0.000996	3.26	0.000846	3.24
62	0.000385	2.75	0.000492	2.73
63	0.000604	2.22	0.000659	2.21
64	0.000672	1.66	0.000742	1.65
65	0.000093	1.00	0.000335	1.00

Notes:

1. *Entl age* denotes age last birthday at entitlement to disabled-worker benefits.
2. *Probability of recovery* at entl age [*x*] represents the average probability of termination due to recovery within one year for disability beneficiaries who became entitled 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. *Future time on DI rolls* at entl age [*x*] represents the aggregate expected number of years on the DI rolls for disability beneficiaries who became entitled at that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 16A** and **16B**. Experience does not reflect continuing entitlement after NRA.

Table 19.—Disabled Workers

Aggregate Probability of Recovery and Expected Future Time on DI Rolls (excluding possibility of death), by Attained Age

(2016-20 Social Security DI disability experience)

	Men		Women	
Attained age	Probability of recovery	Future time on DI rolls	Probability of recovery	Future time on DI rolls
16	0.017889	17.87	0.013869	19.62
17	0.013372	19.38	0.011052	20.79
18	0.009319	20.74	0.009687	21.74
19	0.005736	21.98	0.007611	22.60
20	0.005192	23.17	0.006651	23.58
21	0.007987	23.92	0.008411	24.18
22	0.012075	24.38	0.013626	24.50
23	0.017469	24.62	0.017646	24.75
24	0.024740	24.67	0.025281	24.86
25	0.033261	24.67	0.031900	24.91
26	0.037376	24.75	0.035831	24.96
27	0.039511	24.91	0.037480	25.10
28	0.040785	25.11	0.035775	25.27
29	0.038209	25.30	0.035061	25.37
30	0.035626	25.39	0.033535	25.40
31	0.034809	25.38	0.030899	25.36
32	0.032804	25.32	0.029151	25.23
33	0.029846	25.18	0.028394	25.04
34	0.027907	24.95	0.025780	24.80
35	0.026526	24.65	0.024655	24.49
36	0.025224	24.30	0.024191	24.13
37	0.022834	23.91	0.022943	23.74
38	0.022217	23.45	0.021112	23.31
39	0.021504	22.96	0.020554	22.83
40	0.020056	22.44	0.019813	22.31
41	0.018994	21.87	0.018395	21.76
42	0.017371	21.27	0.017608	21.17
43	0.016548	20.62	0.016890	20.54
44	0.015778	19.95	0.015763	19.89
45	0.014824	19.25	0.014760	19.21
46	0.013841	18.52	0.013584	18.49
47	0.012687	17.76	0.012777	17.74
48	0.011637	16.98	0.011638	16.96
49	0.010230	16.17	0.010547	16.16
50	0.008753	15.34	0.008524	15.34
51	0.007777	14.46	0.007656	14.47
52	0.007012	13.57	0.006774	13.58
53	0.006335	12.66	0.006110	12.67
54	0.005353	11.74	0.005310	11.75
55	0.004415	10.80	0.004314	10.81
56	0.003888	9.85	0.003713	9.86
57	0.003282	8.89	0.003235	8.89
58	0.003098	7.92	0.002951	7.92
59	0.002826	6.94	0.002716	6.94
60	0.002685	5.96	0.002507	5.96
61	0.002278	4.98	0.002113	4.98
62	0.001915	3.99	0.001841	3.99
63	0.001745	2.99	0.001592	2.99
64	0.001407	2.00	0.001335	2.00
65	0.000837	1.00	0.000730	1.00

Notes:

1. *Attained age* calculated as sum of entitlement age and duration.
2. *Probability of recovery* at attained age *x* represents the average probability of termination due to recovery within one year for disability beneficiaries 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. *Future time on DI rolls* at attained age *x* represents the aggregate expected number of years on the DI rolls for disability beneficiaries who have attained that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 16A** and **16B**. Experience does not reflect continuing entitlement after NRA.

Table 20.—Disabled Workers

Aggregate Probability of Recovery and Expected Future Time on DI Rolls (excluding possibility of death), by Duration

(2016-20 Social Security DI disability experience)

	Men		Women	
Duration	Probability of recovery	Future time on DI rolls	Probability of recovery	Future time on DI rolls
0	0.002953	12.11	0.003085	12.78
1	0.006621	11.59	0.006879	12.17
2	0.003764	11.18	0.003765	11.68
3	0.007348	10.85	0.006621	11.25
4	0.013194	10.67	0.011461	10.98
5	0.011753	10.71	0.010373	10.93
6	0.010891	10.86	0.009928	11.00
7	0.010628	11.07	0.009755	11.12
8	0.010934	11.25	0.009859	11.20
9	0.010503	11.41	0.009500	11.23
10	0.010203	11.60	0.009109	11.27
11	0.009299	11.71	0.008418	11.24
12	0.008101	11.55	0.007956	11.05
13	0.007901	11.45	0.007509	10.92
14	0.007299	11.44	0.007131	10.86
15	0.007042	11.53	0.006782	10.87
16	0.006833	11.58	0.006435	10.83
17	0.006072	11.44	0.005981	10.61
18	0.005578	11.25	0.005629	10.36
19	0.005033	10.98	0.004792	10.06
20	0.004594	10.67	0.004535	9.76
21	0.004181	10.36	0.004146	9.48
22	0.003804	10.06	0.003835	9.24
23	0.003462	9.81	0.003547	9.06
24	0.003150	9.61	0.003281	8.93
25	0.002867	9.44	0.003035	8.83
26	0.002609	9.25	0.002808	8.70
27	0.002374	9.02	0.002597	8.54
28	0.002160	8.76	0.002402	8.32
29	0.001966	8.46	0.002222	8.03
30	0.001789	8.09	0.002055	7.70
31	0.001628	7.70	0.001747	7.34
32	0.001481	7.30	0.001485	6.98
33	0.001274	6.93	0.001262	6.66
34	0.001096	6.59	0.001073	6.39
35	0.000942	6.26	0.000912	6.13
36	0.000810	5.93	0.000775	5.80
37	0.000697	5.57	0.000659	5.43
38	0.000599	5.15	0.000560	5.01
39	0.000515	4.67	0.000476	4.53
40	0.000443	4.17	0.000405	4.03

Notes:

1. *Duration* measured in years since entitlement to disabled-worker benefits.
2. *Probability of recovery* at duration *t* represents the average probability of termination due to recovery during the (t+1) year of entitlement to benefits. Values are based on aggregate counts of exposure and recoveries across all entitlement ages. Results have been graduated using Whittaker-Henderson method.
3. *Future time on DI rolls* at duration *t* represents the aggregate expected number of years on the DI rolls for disability beneficiaries who have not recovered after *t* years. Values are exposure-weighted averages of expected future times across all ages from **tables 16A** and **16B**. Experience does not reflect continuing entitlement after NRA.

Disabled-worker Combined Death and Recovery Experience by Entitlement Age and Duration

(2016-20)

Table 21A.—Disabled Workers: Men
Probability of Death or Recovery Termination
(2016-20 Social Security DI disability experience)

	Completed duration of disability entitlement											
Entl age	0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	0.024590	0.028295	0.026727	0.041413	0.115492	0.122132	0.127444	0.106940	0.097018	0.110169	0.087705	26
17	0.020705	0.023801	0.020664	0.037807	0.109835	0.117108	0.118531	0.097040	0.090825	0.093594	0.080584	27
18	0.016561	0.019661	0.016990	0.035439	0.102134	0.111706	0.108936	0.088400	0.083978	0.075670	0.073050	28
19	0.015194	0.019005	0.015873	0.034805	0.090803	0.101300	0.098559	0.080434	0.074241	0.061687	0.062370	29
20	0.013818	0.018578	0.015219	0.033018	0.082679	0.087218	0.079918	0.071097	0.064900	0.055427	0.053741	30
21	0.014287	0.019411	0.015821	0.030907	0.076181	0.074640	0.067986	0.061249	0.057142	0.050365	0.048040	31
22	0.014555	0.019429	0.016643	0.029582	0.070543	0.073131	0.059467	0.050445	0.051161	0.049201	0.042098	32
23	0.017110	0.020602	0.017856	0.030488	0.063880	0.071287	0.053959	0.045309	0.048851	0.045328	0.036923	33
24	0.020281	0.023985	0.018609	0.032476	0.064334	0.066166	0.050398	0.047762	0.046034	0.040702	0.034851	34
25	0.024195	0.028926	0.021253	0.037657	0.060891	0.060341	0.051640	0.049436	0.046018	0.040894	0.033987	35
26	0.027983	0.032673	0.024275	0.038937	0.059681	0.057553	0.053064	0.049991	0.044979	0.042652	0.031961	36
27	0.030073	0.034941	0.027127	0.038754	0.058965	0.057422	0.051271	0.046060	0.043979	0.041221	0.029458	37
28	0.032670	0.037553	0.026652	0.036715	0.058246	0.056739	0.046411	0.043400	0.043358	0.038008	0.030083	38
29	0.037034	0.039138	0.025857	0.037613	0.053237	0.052545	0.044843	0.042126	0.042424	0.041152	0.029642	39
30	0.037520	0.039993	0.026938	0.037233	0.053714	0.049050	0.045059	0.041240	0.041034	0.039777	0.028175	40
31	0.039492	0.040343	0.027485	0.035857	0.053686	0.048025	0.041756	0.040315	0.041051	0.039934	0.028357	41
32	0.040977	0.040726	0.029195	0.037596	0.050688	0.042740	0.042664	0.038471	0.037026	0.036890	0.028231	42
33	0.040956	0.045728	0.030275	0.037128	0.049043	0.044558	0.041151	0.038988	0.037700	0.033651	0.027443	43
34	0.043390	0.041963	0.031070	0.037628	0.044854	0.045500	0.039748	0.038546	0.035799	0.034636	0.026744	44
35	0.046046	0.043126	0.030794	0.036158	0.048764	0.043395	0.037743	0.034872	0.036963	0.038085	0.028056	45
36	0.046967	0.045505	0.033654	0.037527	0.047653	0.039937	0.036732	0.035680	0.038988	0.036885	0.028152	46
37	0.051363	0.046643	0.035078	0.037636	0.043563	0.038619	0.035109	0.034432	0.036609	0.034070	0.027775	47
38	0.052816	0.046713	0.036924	0.036924	0.044216	0.039766	0.034928	0.032507	0.033936	0.033336	0.027867	48
39	0.055546	0.050720	0.035092	0.038246	0.042905	0.038293	0.035882	0.033855	0.033024	0.031311	0.027457	49
40	0.054155	0.050461	0.034758	0.038322	0.042593	0.037114	0.036318	0.034008	0.032129	0.032573	0.027355	50
41	0.057639	0.053929	0.036328	0.039472	0.041403	0.038051	0.034538	0.031783	0.033070	0.032170	0.028055	51
42	0.060426	0.055733	0.037514	0.037547	0.041264	0.035780	0.033033	0.032710	0.032834	0.031834	0.027986	52
43	0.061176	0.058158	0.039226	0.037392	0.040265	0.036432	0.033366	0.033611	0.031386	0.031671	0.029382	53
44	0.063752	0.055275	0.040424	0.038890	0.038384	0.034719	0.033352	0.032622	0.031319	0.032832	0.029956	54
45	0.067152	0.058742	0.039042	0.039106	0.037803	0.032401	0.032932	0.032065	0.031939	0.032867	0.030108	55
46	0.068472	0.058382	0.040097	0.039273	0.038400	0.035165	0.033506	0.032690	0.032096	0.033541	0.031783	56
47	0.071421	0.058737	0.043625	0.040788	0.038493	0.035239	0.034120	0.033171	0.034116	0.033370	0.032750	57
48	0.075834	0.060667	0.043631	0.039918	0.041573	0.035915	0.034663	0.034226	0.034878	0.034126	0.034099	58
49	0.077557	0.059382	0.043023	0.040142	0.039726	0.035964	0.034775	0.033192	0.035016	0.036132	0.035848	59
50	0.048139	0.040897	0.031999	0.031991	0.034278	0.032743	0.033601	0.033236	0.034537	0.035671	0.037945	60
51	0.059870	0.050942	0.036193	0.035993	0.036880	0.035744	0.034263	0.035574	0.036764	0.036965	0.039048	61
52	0.064748	0.052978	0.037791	0.036296	0.038350	0.036796	0.036258	0.036994	0.038073	0.041557	0.040763	62
53	0.070152	0.051537	0.039804	0.037163	0.039151	0.037545	0.037646	0.039013	0.039256	0.041010	0.042626	63
54	0.072719	0.052314	0.040466	0.037673	0.039624	0.038558	0.038699	0.038438	0.041316	0.042229	0.044265	64
55	0.048100	0.037785	0.030684	0.031976	0.035350	0.034808	0.035406	0.037131	0.039590	0.040911	0.046002	65
56	0.060892	0.043806	0.035875	0.035940	0.039383	0.037719	0.038186	0.040020	0.041414	0.042430	0.047434	66
57	0.060901	0.046766	0.038905	0.037975	0.040537	0.039821	0.039486	0.040762	0.042824	0.043634	0.049091	67
58	0.064041	0.047643	0.038880	0.037809	0.039690	0.039353	0.040774	0.041145	0.043239	0.044462	0.050852	68
59	0.064870	0.048532	0.040445	0.039647	0.040544	0.040817	0.041983	0.041234	0.044197	0.046938	0.052809	69
60	0.063431	0.047517	0.040246	0.038897	0.040383	0.040261	0.040346	0.040979	0.044692	0.047734	0.056064	70
61	0.070649	0.049895	0.041157	0.041216	0.042515	0.040735	0.042572	0.043308	0.047055	0.050007	0.058709	71
62	0.071836	0.050708	0.042360	0.041882	0.040265	0.043848	0.044331	0.047666	0.049082	0.053259	0.062548	72
63	0.082467	0.058907	0.048737	0.043957	0.045477	0.047037	0.048839	0.050468	0.055410	0.058879	0.066707	73
64	0.101046	0.067138	0.052795	0.049720	0.048887	0.051485	0.053362	0.057480	0.060124	0.065055	0.071730	74
65	0.114850	0.072751	0.055768	0.053971	0.054060	0.054268	0.060361	0.060677	0.068851	0.073230	0.076139	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
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 entl age [*x*] who have attained age [*x*]+*t*. Values are derived from death probabilities (**table 7A**) and recovery probabilities (**table 14A**).
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 7C** for death probabilities beyond attained age 75.

Table 21B.—Disabled Workers: Women

Probability of Death or Recovery Termination

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	0.016916	0.032695	0.016704	0.032573	0.084276	0.108019	0.123861	0.093035	0.115687	0.086957	0.077175	26
17	0.015733	0.028003	0.017178	0.031735	0.083964	0.103960	0.115880	0.084368	0.104634	0.080169	0.070752	27
18	0.014791	0.022258	0.018216	0.031430	0.082147	0.100402	0.104878	0.077936	0.091867	0.074099	0.064123	28
19	0.014198	0.018248	0.019926	0.032313	0.079213	0.097085	0.089010	0.069779	0.072432	0.066122	0.055573	29
20	0.013749	0.017434	0.019903	0.032288	0.075464	0.089844	0.071868	0.063547	0.056772	0.056918	0.049334	30
21	0.013757	0.019504	0.017822	0.030925	0.070427	0.080452	0.065368	0.055681	0.050278	0.050284	0.044376	31
22	0.015487	0.021190	0.018014	0.034260	0.068162	0.069949	0.056116	0.050896	0.045675	0.043399	0.038551	32
23	0.015705	0.022727	0.017779	0.033100	0.064026	0.059901	0.050466	0.046405	0.042129	0.039978	0.036809	33
24	0.020545	0.025537	0.019744	0.031578	0.059208	0.056692	0.050735	0.040694	0.043289	0.041042	0.033599	34
25	0.024733	0.028411	0.022295	0.033915	0.060418	0.056530	0.049454	0.041963	0.043766	0.038552	0.032124	35
26	0.030318	0.029930	0.025949	0.038912	0.060707	0.052525	0.048322	0.043824	0.043073	0.040049	0.032468	36
27	0.031418	0.032592	0.027113	0.039154	0.056254	0.051161	0.044331	0.039735	0.040867	0.039126	0.031470	37
28	0.033086	0.035146	0.025284	0.038130	0.051212	0.047427	0.039349	0.038352	0.039118	0.036416	0.029686	38
29	0.035290	0.038427	0.025134	0.035511	0.049512	0.045552	0.040333	0.038079	0.038310	0.033329	0.029381	39
30	0.037358	0.040555	0.026973	0.032745	0.046333	0.043729	0.040833	0.037927	0.038178	0.032909	0.029376	40
31	0.039947	0.041733	0.028666	0.032306	0.044955	0.041658	0.038107	0.035872	0.035732	0.032588	0.027884	41
32	0.040753	0.041005	0.027551	0.032494	0.042832	0.040278	0.034696	0.034573	0.034995	0.032796	0.027848	42
33	0.041600	0.041957	0.027362	0.032056	0.043421	0.038065	0.034463	0.034842	0.032319	0.031503	0.027385	43
34	0.040645	0.043696	0.028600	0.031842	0.040792	0.037093	0.033462	0.031832	0.031674	0.030971	0.027123	44
35	0.041609	0.045666	0.028027	0.031288	0.039112	0.035641	0.033059	0.031473	0.029806	0.031310	0.025550	45
36	0.046297	0.043539	0.027743	0.031582	0.040111	0.035113	0.032377	0.031467	0.028882	0.029114	0.025028	46
37	0.046437	0.041824	0.028172	0.032174	0.037068	0.033266	0.032203	0.029548	0.029627	0.028074	0.025206	47
38	0.043881	0.042484	0.028179	0.031112	0.037226	0.031979	0.030971	0.029534	0.028777	0.029115	0.024486	48
39	0.045741	0.044981	0.028208	0.031373	0.035614	0.031289	0.031904	0.030569	0.029099	0.027394	0.023569	49
40	0.046987	0.047490	0.029797	0.029821	0.035945	0.032559	0.029254	0.029165	0.026470	0.027379	0.022431	50
41	0.048362	0.048159	0.030141	0.029175	0.035353	0.030496	0.026812	0.026185	0.026050	0.025585	0.022915	51
42	0.048736	0.048596	0.029537	0.029902	0.032720	0.030271	0.027873	0.025455	0.025315	0.025606	0.022588	52
43	0.049572	0.048813	0.030994	0.031258	0.032132	0.029757	0.027203	0.025537	0.025389	0.024609	0.022854	53
44	0.052373	0.049523	0.031246	0.031769	0.031712	0.027580	0.026024	0.025740	0.024119	0.024395	0.022751	54
45	0.053636	0.047330	0.029939	0.029986	0.030700	0.026418	0.026020	0.023797	0.024127	0.024918	0.022987	55
46	0.054805	0.047119	0.031788	0.029272	0.029534	0.025786	0.025164	0.023629	0.024065	0.022856	0.023247	56
47	0.056458	0.047661	0.031586	0.030355	0.030446	0.025292	0.024667	0.024390	0.024934	0.024116	0.023626	57
48	0.056236	0.050006	0.034531	0.030474	0.031077	0.025628	0.026015	0.024539	0.025089	0.024776	0.024627	58
49	0.059304	0.048197	0.033285	0.029001	0.031376	0.025917	0.026748	0.024686	0.023991	0.023881	0.025167	59
50	0.033980	0.029622	0.022904	0.021576	0.023023	0.022538	0.021945	0.022276	0.023591	0.023791	0.026191	60
51	0.044942	0.038791	0.026155	0.024974	0.025581	0.024049	0.024072	0.024158	0.023617	0.025648	0.026771	61
52	0.048457	0.039282	0.027302	0.025588	0.026405	0.024798	0.023810	0.023963	0.025105	0.026560	0.027777	62
53	0.050639	0.040625	0.028649	0.025589	0.027270	0.025083	0.025942	0.025895	0.026550	0.027991	0.029000	63
54	0.052938	0.041103	0.028094	0.026654	0.027550	0.026023	0.026010	0.026351	0.027861	0.026947	0.029495	64
55	0.034185	0.027327	0.021315	0.021039	0.023453	0.022729	0.023904	0.024279	0.025825	0.025299	0.030270	65
56	0.045345	0.034414	0.026165	0.025300	0.026589	0.024785	0.025858	0.026523	0.026969	0.027892	0.031389	66
57	0.049179	0.036945	0.027037	0.025689	0.027758	0.026164	0.025757	0.027497	0.027691	0.028726	0.033041	67
58	0.050348	0.038232	0.028713	0.026073	0.028173	0.027090	0.027111	0.028133	0.029345	0.029654	0.035028	68
59	0.051312	0.039332	0.030227	0.027773	0.028331	0.027477	0.028100	0.028628	0.030047	0.033219	0.037244	69
60	0.052482	0.038399	0.031433	0.028540	0.029545	0.027559	0.027457	0.029317	0.031625	0.034447	0.039721	70
61	0.058062	0.042567	0.033737	0.030930	0.031211	0.029187	0.030591	0.032638	0.035338	0.038335	0.042099	71
62	0.062800	0.044635	0.034446	0.031257	0.031206	0.032380	0.032578	0.035529	0.038197	0.040077	0.045553	72
63	0.070688	0.052712	0.040539	0.036468	0.035681	0.035892	0.037029	0.039674	0.043504	0.045308	0.048296	73
64	0.088004	0.059286	0.044438	0.038786	0.040056	0.039253	0.042665	0.043371	0.047701	0.049622	0.052336	74
65	0.105061	0.066410	0.050189	0.041346	0.044036	0.044007	0.047547	0.045040	0.044766	0.049067	0.055764	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
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 entl age [*x*] who have attained age [*x*]+*t*. Values are derived from death probabilities (**table 7B**) and recovery probabilities (**table 14B**).
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 7C** for death probabilities beyond attained age 75.

Table 22A.—Disabled Workers: Men
Benefit Continuance Table
(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	100,000	97,541	94,781	92,248	88,428	78,215	68,662	59,911	53,504	48,313	42,990	26
17	84,457	82,708	80,739	79,071	76,082	67,726	59,795	52,707	47,592	43,269	39,220	27
18	71,910	70,719	69,329	68,151	65,736	59,022	52,429	46,718	42,588	39,012	36,059	28
19	61,908	60,967	59,808	58,859	56,810	51,651	46,419	41,844	38,478	35,621	33,425	29
20	53,796	53,053	52,067	51,275	49,582	45,483	41,516	38,198	35,482	33,179	31,340	30
21	48,035	47,349	46,430	45,695	44,283	40,909	37,856	35,282	33,121	31,228	29,656	31
22	44,108	43,466	42,621	41,912	40,672	37,803	35,038	32,954	31,292	29,691	28,231	32
23	41,378	40,670	39,832	39,121	37,928	35,505	32,974	31,195	29,782	28,327	27,043	33
24	39,672	38,867	37,935	37,229	36,020	33,703	31,473	29,887	28,460	27,150	26,044	34
25	38,693	37,757	36,665	35,886	34,535	32,432	30,475	28,901	27,472	26,208	25,136	35
26	37,783	36,726	35,526	34,664	33,314	31,326	29,523	27,956	26,558	25,363	24,282	36
27	36,494	35,397	34,160	33,233	31,945	30,061	28,335	26,882	25,644	24,516	23,506	37
28	35,047	33,902	32,629	31,759	30,593	28,811	27,176	25,915	24,790	23,715	22,814	38
29	33,853	32,599	31,323	30,513	29,365	27,802	26,341	25,160	24,100	23,078	22,128	39
30	32,697	31,470	30,211	29,397	28,302	26,782	25,468	24,320	23,317	22,360	21,472	40
31	31,655	30,405	29,178	28,376	27,359	25,890	24,647	23,618	22,666	21,736	20,867	41
32	30,405	29,159	27,971	27,154	26,133	24,808	23,748	22,735	21,860	21,051	20,275	42
33	29,615	28,402	27,103	26,282	25,306	24,065	22,993	22,047	21,187	20,388	19,703	43
34	28,620	27,378	26,229	25,414	24,458	23,361	22,298	21,412	20,587	19,850	19,162	44
35	27,938	26,652	25,503	24,718	23,824	22,662	21,679	20,861	20,134	19,390	18,650	45
36	27,255	25,975	24,793	23,959	23,060	21,961	21,084	20,310	19,585	18,821	18,127	46
37	26,314	24,962	23,798	22,963	22,099	21,136	20,320	19,607	18,932	18,239	17,617	47
38	25,557	24,207	23,076	22,224	21,403	20,457	19,644	18,958	18,342	17,720	17,128	48
39	24,920	23,536	22,342	21,558	20,733	19,843	19,083	18,398	17,775	17,188	16,651	49
40	24,174	22,865	21,711	20,956	20,153	19,295	18,579	17,904	17,295	16,739	16,194	50
41	23,661	22,297	21,095	20,329	19,527	18,719	18,007	17,385	16,832	16,275	15,751	51
42	23,007	21,617	20,412	19,646	18,908	18,128	17,479	16,902	16,349	15,812	15,309	52
43	22,458	21,084	19,858	19,079	18,366	17,626	16,984	16,417	15,865	15,367	14,881	53
44	21,774	20,386	19,259	18,480	17,761	17,079	16,486	15,936	15,416	14,933	14,444	54
45	21,180	19,758	18,597	17,871	17,172	16,523	15,988	15,461	14,965	14,487	14,011	55
46	20,704	19,286	18,160	17,432	16,747	16,104	15,538	15,017	14,526	14,060	13,589	56
47	20,289	18,840	17,733	16,959	16,267	15,641	15,090	14,575	14,092	13,611	13,157	57
48	19,882	18,374	17,259	16,506	15,847	15,188	14,643	14,135	13,651	13,175	12,726	58
49	19,194	17,705	16,654	15,937	15,297	14,689	14,161	13,669	13,215	12,752	12,292	59
50	17,050	16,229	15,565	15,067	14,585	14,085	13,624	13,166	12,728	12,288	11,851	60
51	17,140	16,114	15,293	14,740	14,209	13,685	13,196	12,744	12,291	11,839	11,401	61
52	16,831	15,741	14,907	14,344	13,823	13,293	12,804	12,340	11,883	11,431	10,956	62
53	16,357	15,210	14,426	13,852	13,337	12,815	12,334	11,870	11,407	10,959	10,509	63
54	15,821	14,671	13,904	13,341	12,838	12,329	11,854	11,395	10,957	10,504	10,061	64
55	14,047	13,371	12,866	12,471	12,072	11,645	11,240	10,842	10,439	10,026	9,616	65
56	14,030	13,176	12,599	12,147	11,710	11,249	10,825	10,412	9,995	9,581	9,174	66
57	13,589	12,761	12,164	11,691	11,247	10,791	10,361	9,952	9,546	9,137	8,739	67
58	12,996	12,164	11,584	11,134	10,713	10,288	9,883	9,480	9,090	8,697	8,310	68
59	12,492	11,682	11,115	10,665	10,242	9,827	9,426	9,030	8,658	8,275	7,887	69
60	11,773	11,026	10,502	10,079	9,687	9,296	8,922	8,562	8,211	7,844	7,470	70
61	11,405	10,599	10,070	9,656	9,258	8,864	8,503	8,141	7,788	7,422	7,051	71
62	10,919	10,135	9,621	9,213	8,827	8,472	8,101	7,742	7,373	7,011	6,637	72
63	10,849	9,954	9,368	8,911	8,519	8,132	7,749	7,371	6,999	6,611	6,222	73
64	10,877	9,778	9,122	8,640	8,210	7,809	7,407	7,012	6,609	6,212	5,807	74
65	10,789	9,550	8,855	8,361	7,910	7,482	7,076	6,649	6,246	5,816	5,390	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $l_{[x]}$ at duration 0 represents an assumed number of lives originally entitled to disability benefits at entl age [*x*]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not died or recovered and remain on the rolls as of 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 of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 22C** for attained ages beyond age 75.

Table 22B.—Disabled Workers: Women
Benefit Continuance Table
(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	100,000	98,308	95,094	93,506	90,460	82,836	73,888	64,736	58,713	51,921	47,406	26
17	87,805	86,424	84,004	82,561	79,941	73,229	65,616	58,012	53,118	47,560	43,747	27
18	77,447	76,301	74,603	73,244	70,942	65,114	58,576	52,433	48,347	43,906	40,652	28
19	67,916	66,952	65,730	64,420	62,338	57,400	51,827	47,214	43,919	40,738	38,045	29
20	60,090	59,264	58,231	57,072	55,229	51,061	46,473	43,133	40,392	38,099	35,931	30
21	54,539	53,789	52,740	51,800	50,198	46,663	42,909	40,104	37,871	35,967	34,158	31
22	50,395	49,615	48,564	47,689	46,055	42,916	39,914	37,674	35,757	34,124	32,642	32
23	46,890	46,154	45,105	44,303	42,837	40,094	37,692	35,790	34,129	32,691	31,384	33
24	44,998	44,074	42,948	42,100	40,771	38,357	36,182	34,346	32,948	31,522	30,229	34
25	43,978	42,890	41,671	40,742	39,360	36,982	34,891	33,166	31,774	30,383	29,213	35
26	43,162	41,853	40,600	39,546	38,007	35,700	33,825	32,191	30,780	29,454	28,275	36
27	41,240	39,944	38,642	37,594	36,122	34,090	32,346	30,912	29,684	28,471	27,357	37
28	39,186	37,889	36,557	35,633	34,274	32,519	30,977	29,758	28,617	27,498	26,496	38
29	37,861	36,525	35,121	34,238	33,022	31,387	29,957	28,749	27,654	26,595	25,709	39
30	36,673	35,303	33,871	32,957	31,878	30,401	29,072	27,885	26,827	25,803	24,954	40
31	35,374	33,961	32,544	31,611	30,590	29,215	27,998	26,931	25,965	25,037	24,221	41
32	34,047	32,659	31,320	30,457	29,467	28,205	27,069	26,130	25,227	24,344	23,546	42
33	32,949	31,578	30,253	29,425	28,482	27,245	26,208	25,305	24,423	23,634	22,890	43
34	31,816	30,523	29,189	28,354	27,451	26,331	25,354	24,506	23,726	22,975	22,263	44
35	30,838	29,555	28,205	27,414	26,556	25,517	24,608	23,794	23,045	22,358	21,659	45
36	30,028	28,638	27,391	26,631	25,790	24,756	23,887	23,114	22,387	21,740	21,106	46
37	29,039	27,691	26,533	25,786	24,956	24,031	23,232	22,484	21,820	21,174	20,578	47
38	28,156	26,920	25,776	25,050	24,271	23,367	22,620	21,919	21,272	20,660	20,059	48
39	27,552	26,292	25,109	24,401	23,635	22,793	22,080	21,376	20,723	20,120	19,568	49
40	26,868	25,606	24,390	23,663	22,957	22,132	21,411	20,785	20,179	19,645	19,107	50
41	26,036	24,777	23,584	22,873	22,206	21,421	20,768	20,211	19,682	19,169	18,678	51
42	25,379	24,142	22,969	22,291	21,624	20,916	20,283	19,718	19,216	18,730	18,250	52
43	24,839	23,608	22,456	21,760	21,080	20,403	19,796	19,257	18,765	18,289	17,838	53
44	24,253	22,983	21,845	21,162	20,490	19,840	19,293	18,791	18,307	17,865	17,430	54
45	23,516	22,255	21,202	20,567	19,950	19,338	18,827	18,337	17,901	17,469	17,033	55
46	22,908	21,653	20,633	19,977	19,392	18,819	18,334	17,873	17,451	17,031	16,641	56
47	22,513	21,242	20,230	19,591	18,996	18,418	17,952	17,509	17,082	16,656	16,254	57
48	22,174	20,927	19,881	19,194	18,609	18,031	17,569	17,112	16,692	16,273	15,870	58
49	21,585	20,305	19,326	18,683	18,141	17,572	17,117	16,659	16,248	15,858	15,479	59
50	19,343	18,686	18,132	17,717	17,335	16,936	16,554	16,191	15,830	15,457	15,089	60
51	19,565	18,686	17,961	17,491	17,054	16,618	16,218	15,828	15,446	15,081	14,694	61
52	19,226	18,294	17,575	17,095	16,658	16,218	15,816	15,439	15,069	14,691	14,301	62
53	18,944	17,985	17,254	16,760	16,331	15,886	15,488	15,086	14,695	14,305	13,904	63
54	18,496	17,517	16,797	16,325	15,890	15,452	15,050	14,659	14,273	13,875	13,501	64
55	16,868	16,291	15,846	15,508	15,182	14,826	14,489	14,143	13,800	13,444	13,103	65
56	17,054	16,281	15,721	15,310	14,923	14,526	14,166	13,800	13,434	13,072	12,706	66
57	16,736	15,913	15,325	14,911	14,528	14,125	13,755	13,401	13,033	12,672	12,307	67
58	16,357	15,533	14,939	14,510	14,132	13,734	13,362	13,000	12,634	12,263	11,900	68
59	15,974	15,154	14,558	14,118	13,726	13,337	12,971	12,607	12,246	11,878	11,483	69
60	15,480	14,668	14,105	13,662	13,272	12,880	12,525	12,181	11,824	11,450	11,055	70
61	15,365	14,473	13,857	13,390	12,976	12,571	12,204	11,831	11,445	11,041	10,616	71
62	15,036	14,092	13,463	12,999	12,593	12,200	11,805	11,420	11,014	10,593	10,169	72
63	15,191	14,117	13,373	12,831	12,363	11,922	11,494	11,068	10,629	10,167	9,706	73
64	15,334	13,985	13,156	12,571	12,083	11,599	11,144	10,669	10,206	9,719	9,237	74
65	15,240	13,639	12,733	12,094	11,594	11,083	10,595	10,091	9,637	9,206	8,754	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $l_{[x]}$ at duration 0 represents an assumed number of lives originally entitled to disability benefits at entl age [*x*]; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not died or recovered and remain on the rolls as of 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 of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 22C** for attained ages beyond age 75.

Table 22C.—Disabled Workers Age 76 and Older
Benefit Continuance Table
(2016-20 Social Security DI disability experience)

Attained age	Men	Women
76	4,980	8,266
77	4,569	7,776
78	4,170	7,283
79	3,781	6,781
80	3,408	6,275
81	3,046	5,773
82	2,703	5,268
83	2,371	4,772
84	2,059	4,280
85	1,766	3,802
86	1,495	3,341
87	1,247	2,900
88	1,026	2,485
89	827	2,096
90	658	1,743
91	513	1,426
92	393	1,138
93	289	891
94	209	686
95	148	515
96	103	378
97	70	271
98	46	191
99	30	131
100	19	88
101	12	57
102	7	36
103	4	22
104	2	13
105	1	7
106	0	4
107	0	2
108	0	1
109	0	0
110	0	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. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. Lives are decremented using probabilities from **table 7C**. Values are an extension of the ultimate column of **tables 22A** and **22B**.

Table 23A.—Disabled Workers: Men

Expected Future Time on Combined DI and OASI Rolls

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	16.53	15.93	15.38	14.79	14.40	15.22	16.27	17.57	18.62	19.56	20.92	26
17	17.88	17.24	16.65	15.99	15.60	16.47	17.58	18.88	19.86	20.79	21.88	27
18	19.31	18.62	17.99	17.29	16.91	17.77	18.94	20.20	21.11	22.00	22.76	28
19	20.74	20.05	19.43	18.74	18.40	19.18	20.29	21.45	22.29	23.03	23.51	29
20	22.23	21.54	20.93	20.25	19.92	20.67	21.60	22.44	23.11	23.68	24.04	30
21	23.40	22.73	22.17	21.52	21.19	21.90	22.62	23.24	23.72	24.13	24.38	31
22	24.16	23.51	22.97	22.35	22.01	22.65	23.39	23.84	24.08	24.35	24.59	32
23	24.55	23.97	23.47	22.88	22.59	23.10	23.83	24.16	24.28	24.51	24.64	33
24	24.54	24.04	23.62	23.05	22.81	23.34	23.96	24.21	24.40	24.55	24.57	34
25	24.21	23.79	23.49	22.99	22.87	23.32	23.78	24.05	24.27	24.42	24.44	35
26	23.86	23.54	23.31	22.88	22.79	23.20	23.59	23.88	24.11	24.23	24.28	36
27	23.73	23.45	23.28	22.91	22.82	23.22	23.60	23.85	23.98	24.06	24.07	37
28	23.71	23.49	23.39	23.01	22.87	23.25	23.62	23.75	23.80	23.86	23.78	38
29	23.58	23.47	23.41	23.02	22.90	23.15	23.41	23.49	23.50	23.52	23.50	39
30	23.46	23.35	23.31	22.94	22.81	23.07	23.24	23.31	23.29	23.27	23.21	40
31	23.29	23.23	23.18	22.82	22.65	22.91	23.04	23.02	22.97	22.93	22.87	41
32	23.24	23.21	23.17	22.86	22.73	22.92	22.92	22.92	22.81	22.67	22.52	42
33	22.93	22.89	22.96	22.66	22.51	22.65	22.68	22.63	22.53	22.40	22.16	43
34	22.78	22.79	22.77	22.48	22.34	22.37	22.41	22.32	22.19	22.00	21.77	44
35	22.44	22.50	22.49	22.19	22.00	22.11	22.09	21.93	21.71	21.52	21.35	45
36	22.09	22.15	22.19	21.94	21.78	21.84	21.73	21.54	21.32	21.16	20.95	46
37	21.89	22.05	22.10	21.89	21.72	21.69	21.54	21.31	21.05	20.83	20.55	47
38	21.60	21.77	21.82	21.63	21.45	21.41	21.28	21.03	20.72	20.43	20.12	48
39	21.23	21.44	21.56	21.33	21.16	21.09	20.91	20.67	20.37	20.05	19.68	49
40	20.97	21.14	21.24	20.99	20.80	20.71	20.49	20.24	19.93	19.58	19.22	50
41	20.52	20.74	20.90	20.67	20.49	20.36	20.14	19.84	19.48	19.13	18.75	51
42	20.18	20.44	20.62	20.40	20.18	20.03	19.75	19.41	19.05	18.68	18.28	52
43	19.77	20.03	20.23	20.04	19.80	19.61	19.33	18.98	18.62	18.21	17.79	53
44	19.47	19.76	19.89	19.70	19.48	19.24	18.91	18.55	18.16	17.73	17.31	54
45	19.08	19.42	19.60	19.38	19.15	18.88	18.50	18.11	17.69	17.26	16.83	55
46	18.64	18.98	19.12	18.90	18.66	18.38	18.03	17.64	17.22	16.77	16.34	56
47	18.15	18.50	18.63	18.45	18.22	17.93	17.56	17.17	16.74	16.31	15.86	57
48	17.64	18.05	18.18	17.99	17.72	17.46	17.10	16.69	16.27	15.84	15.38	58
49	17.35	17.77	17.86	17.64	17.35	17.05	16.67	16.25	15.79	15.35	14.90	59
50	18.35	18.25	18.01	17.59	17.16	16.75	16.30	15.85	15.37	14.91	14.44	60
51	17.38	17.45	17.36	17.00	16.61	16.23	15.81	15.35	14.90	14.45	13.99	61
52	16.80	16.93	16.85	16.49	16.09	15.71	15.29	14.85	14.40	13.95	13.54	62
53	16.34	16.53	16.40	16.06	15.66	15.28	14.86	14.42	13.98	13.53	13.09	63
54	15.93	16.14	16.00	15.66	15.25	14.86	14.43	14.00	13.53	13.10	12.65	64
55	16.68	16.49	16.12	15.62	15.12	14.65	14.16	13.66	13.17	12.69	12.21	65
56	15.78	15.77	15.47	15.02	14.56	14.14	13.68	13.20	12.73	12.26	11.78	66
57	15.30	15.26	14.98	14.57	14.13	13.70	13.25	12.77	12.30	11.82	11.34	67
58	14.95	14.94	14.66	14.23	13.77	13.32	12.84	12.37	11.88	11.39	10.90	68
59	14.54	14.51	14.22	13.80	13.35	12.89	12.42	11.94	11.44	10.94	10.46	69
60	14.32	14.25	13.94	13.50	13.03	12.56	12.06	11.55	11.02	10.51	10.01	70
61	13.77	13.78	13.48	13.03	12.57	12.11	11.60	11.09	10.57	10.07	9.58	71
62	13.37	13.36	13.05	12.61	12.13	11.62	11.13	10.62	10.13	9.63	9.14	72
63	12.57	12.66	12.42	12.03	11.56	11.09	10.61	10.13	9.64	9.18	8.72	73
64	11.71	11.97	11.80	11.43	11.00	10.54	10.08	9.62	9.18	8.73	8.31	74
65	11.00	11.36	11.21	10.85	10.44	10.00	9.55	9.13	8.69	8.29	7.91	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $e_{[x]+t}$ at duration t represents the average number of future years a beneficiary will remain on the combined DI and OASI rolls for those originally entitled to disability benefits at entl age $[x]$ who have not died or recovered as of attained age $[x]+t$. Values are based on continuance experience from **tables 22A** and **22C**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 9C** for attained ages beyond age 75.

Table 23B.—Disabled Workers: Women

Expected Future Time on Combined DI and OASI Rolls

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	18.95	18.27	17.87	17.17	16.73	17.22	18.25	19.76	20.73	22.38	23.46	26
17	20.08	19.39	18.93	18.26	17.84	18.43	19.51	21.00	21.89	23.39	24.38	27
18	21.27	20.58	20.03	19.40	19.01	19.67	20.81	22.18	23.02	24.29	25.20	28
19	22.65	21.97	21.37	20.80	20.47	21.19	22.42	23.56	24.29	25.15	25.89	29
20	24.05	23.38	22.78	22.23	21.96	22.71	23.90	24.72	25.36	25.86	26.39	30
21	25.11	24.45	23.93	23.35	23.08	23.79	24.83	25.53	26.01	26.36	26.73	31
22	25.86	25.26	24.80	24.25	24.09	24.81	25.64	26.14	26.51	26.76	26.95	32
23	26.56	25.98	25.57	25.03	24.86	25.53	26.13	26.49	26.75	26.91	27.01	33
24	26.62	26.16	25.84	25.35	25.16	25.71	26.22	26.60	26.71	26.89	27.02	34
25	26.28	25.93	25.67	25.25	25.12	25.70	26.21	26.55	26.69	26.89	26.94	35
26	25.86	25.65	25.43	25.09	25.09	25.67	26.07	26.37	26.55	26.73	26.82	36
27	26.01	25.84	25.69	25.39	25.41	25.89	26.26	26.46	26.53	26.64	26.70	37
28	26.29	26.17	26.11	25.77	25.77	26.14	26.41	26.48	26.51	26.57	26.56	38
29	26.22	26.16	26.18	25.84	25.78	26.09	26.32	26.40	26.43	26.46	26.35	39
30	26.09	26.09	26.17	25.88	25.74	25.97	26.13	26.22	26.24	26.26	26.13	40
31	26.04	26.11	26.22	25.98	25.83	26.02	26.13	26.15	26.10	26.05	25.91	41
32	26.06	26.15	26.25	25.98	25.83	25.97	26.03	25.95	25.86	25.78	25.64	42
33	25.95	26.05	26.17	25.89	25.73	25.88	25.88	25.79	25.70	25.55	25.36	43
34	25.88	25.95	26.12	25.87	25.71	25.78	25.75	25.63	25.45	25.27	25.06	44
35	25.72	25.82	26.03	25.77	25.58	25.60	25.53	25.39	25.20	24.96	24.74	45
36	25.46	25.67	25.82	25.54	25.35	25.39	25.30	25.13	24.93	24.65	24.38	46
37	25.35	25.56	25.66	25.39	25.21	25.16	25.01	24.83	24.57	24.30	23.99	47
38	25.19	25.33	25.43	25.15	24.94	24.89	24.69	24.47	24.20	23.90	23.60	48
39	24.81	24.98	25.13	24.85	24.64	24.53	24.30	24.09	23.83	23.53	23.18	49
40	24.49	24.67	24.88	24.63	24.37	24.26	24.06	23.77	23.47	23.09	22.73	50
41	24.29	24.50	24.71	24.47	24.18	24.05	23.79	23.44	23.05	22.66	22.24	51
42	23.98	24.18	24.39	24.12	23.85	23.64	23.36	23.02	22.60	22.18	21.75	52
43	23.58	23.78	23.97	23.72	23.47	23.24	22.93	22.56	22.14	21.70	21.24	53
44	23.20	23.45	23.65	23.40	23.15	22.89	22.52	22.11	21.68	21.21	20.72	54
45	22.97	23.24	23.37	23.08	22.77	22.48	22.08	21.65	21.17	20.68	20.20	55
46	22.62	22.90	23.00	22.74	22.41	22.08	21.65	21.20	20.70	20.20	19.66	56
47	22.11	22.40	22.50	22.22	21.90	21.57	21.11	20.64	20.14	19.64	19.12	57
48	21.55	21.81	21.93	21.70	21.36	21.03	20.57	20.11	19.60	19.09	18.57	58
49	21.19	21.50	21.56	21.28	20.90	20.57	20.10	19.64	19.12	18.58	18.02	59
50	22.42	22.19	21.86	21.36	20.82	20.30	19.75	19.18	18.61	18.05	17.47	60
51	21.28	21.26	21.09	20.65	20.16	19.68	19.15	18.61	18.06	17.48	16.93	61
52	20.70	20.73	20.55	20.12	19.63	19.15	18.62	18.07	17.50	16.93	16.38	62
53	20.08	20.12	19.96	19.53	19.03	18.55	18.01	17.48	16.93	16.38	15.84	63
54	19.59	19.66	19.48	19.03	18.53	18.04	17.51	16.97	16.41	15.87	15.29	64
55	20.26	19.96	19.50	18.92	18.31	17.74	17.14	16.55	15.95	15.36	14.74	65
56	19.14	19.02	18.68	18.17	17.63	17.10	16.52	15.94	15.37	14.78	14.19	66
57	18.52	18.45	18.14	17.63	17.08	16.56	15.99	15.40	14.82	14.23	13.63	67
58	17.97	17.89	17.59	17.09	16.54	16.00	15.43	14.85	14.26	13.68	13.08	68
59	17.42	17.34	17.03	16.54	16.00	15.45	14.87	14.29	13.70	13.10	12.54	69
60	16.96	16.87	16.52	16.04	15.50	14.96	14.37	13.76	13.16	12.57	12.00	70
61	16.18	16.15	15.85	15.38	14.86	14.32	13.73	13.15	12.58	12.02	11.48	71
62	15.58	15.59	15.30	14.82	14.28	13.73	13.17	12.60	12.04	11.50	10.96	72
63	14.61	14.68	14.47	14.06	13.58	13.06	12.53	11.99	11.47	10.96	10.46	73
64	13.66	13.93	13.78	13.39	12.91	12.43	11.92	11.43	10.93	10.45	9.97	74
65	12.84	13.29	13.20	12.87	12.41	11.96	11.48	11.03	10.53	10.00	9.49	75

Notes:

1. *Entl age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since entitlement. *Attained age* calculated as sum of entl age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Experience after NRA reflects workers who remain on the DI rolls until NRA and then convert to the OASI rolls thereafter, as well as workers who voluntarily switch from DI to OASI prior to NRA.
2. The value $e_{[x]+t}$ at duration t represents the average number of future years a beneficiary will remain on the combined DI and OASI rolls for those originally entitled to disability benefits at entl age $[x]$ who have not died or recovered as of attained age $[x]+t$. Values are based on continuance experience from **tables 22B** and **22C**.
3. Select-and-ultimate table is read across the row for 0-10 years of entitlement, and down the last (ultimate) column for 10 or more years of entitlement. See **table 9C** for attained ages beyond age 75.

Table 24A.—Disabled Workers: Men
Expected Future Time on DI Rolls
(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	15.44	14.82	14.24	13.62	13.18	13.84	14.69	15.77	16.60	17.32	18.41	26
17	16.60	15.94	15.31	14.63	14.18	14.87	15.78	16.83	17.59	18.29	19.13	27
18	17.80	17.10	16.43	15.70	15.26	15.94	16.88	17.89	18.57	19.23	19.76	28
19	19.00	18.28	17.63	16.90	16.49	17.09	17.96	18.87	19.48	20.00	20.28	29
20	20.22	19.50	18.86	18.14	17.74	18.30	19.00	19.61	20.07	20.43	20.60	30
21	21.15	20.45	19.85	19.16	18.75	19.26	19.77	20.18	20.46	20.67	20.74	31
22	21.71	21.03	20.43	19.77	19.36	19.79	20.31	20.56	20.63	20.71	20.76	32
23	21.94	21.32	20.75	20.12	19.74	20.05	20.55	20.70	20.66	20.69	20.65	33
24	21.82	21.26	20.77	20.15	19.81	20.14	20.53	20.59	20.60	20.57	20.42	34
25	21.41	20.93	20.54	19.97	19.74	19.98	20.24	20.31	20.34	20.30	20.14	35
26	21.00	20.59	20.27	19.76	19.54	19.75	19.93	20.02	20.05	19.97	19.83	36
27	20.77	20.39	20.12	19.66	19.43	19.62	19.79	19.83	19.76	19.65	19.47	37
28	20.62	20.30	20.07	19.61	19.34	19.50	19.65	19.58	19.44	19.30	19.05	38
29	20.39	20.16	19.96	19.47	19.22	19.27	19.31	19.19	19.01	18.83	18.62	39
30	20.15	19.92	19.73	19.26	18.99	19.04	18.99	18.87	18.66	18.43	18.17	40
31	19.88	19.67	19.48	19.02	18.71	18.74	18.66	18.45	18.20	17.96	17.69	41
32	19.68	19.50	19.31	18.88	18.59	18.56	18.37	18.16	17.87	17.54	17.19	42
33	19.28	19.08	18.97	18.55	18.24	18.16	17.98	17.73	17.43	17.10	16.67	43
34	19.01	18.85	18.65	18.23	17.92	17.74	17.57	17.27	16.94	16.55	16.13	44
35	18.57	18.45	18.25	17.82	17.47	17.34	17.10	16.75	16.34	15.95	15.56	45
36	18.13	17.99	17.83	17.43	17.09	16.92	16.61	16.22	15.80	15.42	14.99	46
37	17.78	17.72	17.56	17.18	16.83	16.58	16.22	15.80	15.34	14.90	14.41	47
38	17.37	17.31	17.13	16.77	16.40	16.13	15.78	15.33	14.83	14.33	13.81	48
39	16.89	16.85	16.73	16.32	15.95	15.64	15.24	14.79	14.29	13.76	13.19	49
40	16.50	16.42	16.26	15.83	15.44	15.11	14.67	14.20	13.69	13.13	12.55	50
41	15.95	15.90	15.77	15.35	14.96	14.58	14.14	13.63	13.06	12.49	11.89	51
42	15.48	15.44	15.33	14.90	14.47	14.07	13.57	13.02	12.44	11.85	11.22	52
43	14.96	14.90	14.79	14.37	13.91	13.48	12.97	12.40	11.81	11.18	10.53	53
44	14.50	14.46	14.27	13.86	13.40	12.91	12.36	11.77	11.15	10.49	9.83	54
45	13.98	13.95	13.79	13.33	12.86	12.34	11.74	11.12	10.47	9.80	9.12	55
46	13.43	13.38	13.17	12.70	12.20	11.67	11.08	10.44	9.78	9.09	8.39	56
47	12.82	12.77	12.53	12.08	11.58	11.02	10.40	9.75	9.07	8.37	7.64	57
48	12.21	12.17	11.92	11.44	10.90	10.35	9.72	9.05	8.35	7.63	6.89	58
49	11.72	11.66	11.37	10.86	10.29	9.70	9.04	8.35	7.62	6.87	6.11	59
50	12.01	11.60	11.07	10.42	9.75	9.08	8.37	7.64	6.89	6.11	5.32	60
51	11.07	10.75	10.30	9.67	9.01	8.33	7.62	6.88	6.11	5.33	4.51	61
52	10.38	10.06	9.60	8.96	8.28	7.59	6.86	6.10	5.31	4.50	3.67	62
53	9.73	9.43	8.91	8.26	7.56	6.85	6.10	5.31	4.51	3.67	2.81	63
54	9.10	8.77	8.23	7.56	6.83	6.09	5.32	4.51	3.67	2.81	1.91	64
55	8.98	8.41	7.72	6.95	6.17	5.37	4.55	3.70	2.82	1.92	0.98	65
56	8.08	7.57	6.89	6.13	5.34	4.54	3.69	2.82	1.92	0.98	—	66
57	7.35	6.79	6.10	5.33	4.52	3.69	2.82	1.92	0.98	—	—	67
58	6.64	6.06	5.34	4.53	3.69	2.82	1.92	0.98	—	—	—	68
59	5.90	5.28	4.52	3.69	2.82	1.92	0.98	—	—	—	—	69
60	5.18	4.49	3.69	2.83	1.92	0.98	—	—	—	—	—	70
61	4.36	3.65	2.82	1.92	0.98	—	—	—	—	—	—	71
62	3.56	2.79	1.92	0.98	—	—	—	—	—	—	—	72
63	2.69	1.89	0.98	—	—	—	—	—	—	—	—	73
64	1.82	0.97	—	—	—	—	—	—	—	—	—	74
65	0.94	—	—	—	—	—	—	—	—	—	—	75

Notes:

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

Table 24B.—Disabled Workers: Women

Expected Future Time on DI Rolls

(2016-20 Social Security DI disability experience)

Entl age	Completed duration of disability entitlement: 0	1	2	3	4	5	6	7	8	9	10 or more	Attained age
16	17.15	16.44	15.98	15.24	14.74	15.05	15.81	16.97	17.66	18.91	19.66	26
17	18.02	17.30	16.79	16.07	15.58	15.97	16.76	17.89	18.49	19.60	20.26	27
18	18.94	18.21	17.62	16.94	16.47	16.90	17.73	18.75	19.29	20.19	20.76	28
19	20.00	19.28	18.63	18.00	17.58	18.05	18.94	19.74	20.19	20.72	21.15	29
20	21.05	20.33	19.69	19.08	18.70	19.18	20.03	20.54	20.90	21.12	21.37	30
21	21.80	21.10	20.51	19.87	19.49	19.93	20.63	21.04	21.25	21.35	21.45	31
22	22.29	21.63	21.09	20.47	20.17	20.61	21.13	21.35	21.47	21.47	21.42	32
23	22.72	22.07	21.57	20.96	20.66	21.04	21.34	21.45	21.47	21.39	21.26	33
24	22.61	22.07	21.64	21.06	20.74	21.01	21.24	21.35	21.23	21.17	21.06	34
25	22.18	21.73	21.35	20.82	20.54	20.82	21.04	21.11	21.01	20.95	20.77	35
26	21.68	21.34	20.99	20.53	20.34	20.62	20.74	20.77	20.70	20.61	20.44	36
27	21.64	21.32	21.03	20.60	20.42	20.60	20.69	20.62	20.46	20.31	20.11	37
28	21.69	21.41	21.18	20.71	20.51	20.59	20.59	20.42	20.21	20.01	19.75	38
29	21.45	21.22	21.05	20.58	20.32	20.35	20.30	20.13	19.91	19.68	19.34	39
30	21.18	20.98	20.85	20.41	20.09	20.04	19.93	19.76	19.52	19.27	18.91	40
31	20.95	20.80	20.68	20.28	19.94	19.85	19.69	19.45	19.16	18.85	18.47	41
32	20.77	20.63	20.49	20.06	19.71	19.57	19.37	19.05	18.72	18.38	17.98	42
33	20.48	20.34	20.21	19.77	19.41	19.26	19.01	18.67	18.32	17.92	17.48	43
34	20.21	20.05	19.94	19.51	19.14	18.93	18.64	18.27	17.85	17.42	16.96	44
35	19.88	19.72	19.64	19.19	18.79	18.54	18.21	17.81	17.37	16.89	16.42	45
36	19.45	19.37	19.23	18.77	18.36	18.11	17.75	17.33	16.87	16.36	15.84	46
37	19.15	19.05	18.86	18.39	17.99	17.66	17.25	16.81	16.31	15.79	15.23	47
38	18.79	18.63	18.44	17.96	17.52	17.17	16.72	16.24	15.72	15.17	14.61	48
39	18.27	18.12	17.95	17.46	17.01	16.62	16.14	15.65	15.13	14.57	13.97	49
40	17.78	17.63	17.49	17.01	16.52	16.11	15.64	15.09	14.53	13.91	13.29	50
41	17.37	17.22	17.07	16.58	16.07	15.64	15.11	14.52	13.89	13.25	12.59	51
42	16.88	16.72	16.54	16.03	15.51	15.02	14.47	13.87	13.22	12.55	11.87	52
43	16.32	16.14	15.95	15.44	14.92	14.40	13.83	13.20	12.53	11.85	11.13	53
44	15.77	15.61	15.40	14.88	14.35	13.80	13.18	12.52	11.84	11.12	10.38	54
45	15.30	15.14	14.87	14.31	13.74	13.16	12.50	11.82	11.10	10.36	9.61	55
46	14.75	14.57	14.27	13.72	13.12	12.50	11.82	11.11	10.37	9.61	8.83	56
47	14.10	13.92	13.59	13.01	12.41	11.78	11.07	10.34	9.59	8.82	8.02	57
48	13.42	13.19	12.86	12.30	11.68	11.03	10.31	9.57	8.80	8.02	7.21	58
49	12.84	12.62	12.23	11.63	10.97	10.31	9.57	8.82	8.03	7.21	6.38	59
50	13.10	12.55	11.91	11.18	10.42	9.65	8.86	8.05	7.22	6.38	5.53	60
51	12.06	11.61	11.06	10.34	9.59	8.83	8.04	7.22	6.39	5.53	4.66	61
52	11.32	10.87	10.30	9.57	8.81	8.03	7.22	6.39	5.53	4.66	3.78	62
53	10.56	10.10	9.51	8.77	7.99	7.20	6.37	5.53	4.66	3.78	2.87	63
54	9.84	9.36	8.74	7.98	7.19	6.38	5.53	4.67	3.78	2.88	1.94	64
55	9.57	8.89	8.13	7.29	6.44	5.58	4.70	3.80	2.88	1.95	0.98	65
56	8.57	7.95	7.22	6.40	5.55	4.69	3.79	2.88	1.95	0.99	—	66
57	7.75	7.12	6.38	5.54	4.67	3.79	2.88	1.95	0.99	—	—	67
58	6.95	6.29	5.52	4.67	3.78	2.88	1.95	0.99	—	—	—	68
59	6.14	5.45	4.65	3.78	2.88	1.95	0.99	—	—	—	—	69
60	5.34	4.60	3.77	2.87	1.94	0.99	—	—	—	—	—	70
61	4.47	3.71	2.86	1.94	0.98	—	—	—	—	—	—	71
62	3.62	2.82	1.93	0.98	—	—	—	—	—	—	—	72
63	2.73	1.90	0.98	—	—	—	—	—	—	—	—	73
64	1.84	0.97	—	—	—	—	—	—	—	—	—	74
65	0.95	—	—	—	—	—	—	—	—	—	—	75

Notes:

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

Table 25.—Disabled Workers

Aggregate Probability of Death or Recovery and Expected Future Time on the Rolls, by Entitlement Age

(2016-20 Social Security DI disability experience)

	Men			Women		
Entl age	Probability of death or recovery	Future time on OASDI rolls	Future time on DI rolls	Probability of death or recovery	Future time on OASDI rolls	Future time on DI rolls
16	0.042045	20.92	15.93	0.031933	23.95	17.22
17	0.042010	20.94	16.15	0.041178	24.15	17.96
18	0.042640	21.15	16.44	0.042709	24.14	17.93
19	0.040180	21.15	16.44	0.039178	24.25	17.93
20	0.037862	21.34	16.71	0.034677	24.43	18.08
21	0.035995	21.40	16.78	0.033432	24.49	18.01
22	0.034887	21.39	16.72	0.032256	24.56	17.96
23	0.034861	21.29	16.56	0.031749	24.55	17.88
24	0.035428	21.06	16.27	0.032134	24.42	17.65
25	0.037314	20.66	15.75	0.033585	24.19	17.35
26	0.038111	20.36	15.42	0.033819	23.92	16.93
27	0.038639	20.12	15.07	0.034064	23.78	16.67
28	0.038551	19.91	14.79	0.032920	23.67	16.38
29	0.039133	19.63	14.44	0.032441	23.44	16.01
30	0.038819	19.34	14.07	0.032344	23.20	15.60
31	0.039145	19.11	13.73	0.032484	23.00	15.22
32	0.038542	18.87	13.39	0.031943	22.70	14.79
33	0.039730	18.57	13.02	0.031298	22.46	14.38
34	0.039090	18.30	12.65	0.031480	22.20	13.95
35	0.039660	17.98	12.26	0.031384	21.85	13.46
36	0.040321	17.72	11.91	0.031021	21.50	12.96
37	0.040696	17.44	11.57	0.031071	21.16	12.54
38	0.040653	17.16	11.24	0.031109	20.82	12.11
39	0.041792	16.91	10.95	0.031443	20.43	11.68
40	0.041969	16.61	10.60	0.031767	20.08	11.32
41	0.043092	16.32	10.29	0.032103	19.73	10.90
42	0.043464	16.03	9.96	0.032404	19.34	10.50
43	0.044237	15.76	9.62	0.032944	18.96	10.09
44	0.045113	15.50	9.28	0.033679	18.56	9.66
45	0.045981	15.20	8.90	0.034250	18.25	9.29
46	0.047212	14.90	8.49	0.034893	17.88	8.89
47	0.048673	14.58	8.09	0.035693	17.45	8.44
48	0.050220	14.22	7.67	0.036850	16.99	8.00
49	0.052224	13.89	7.30	0.038183	16.57	7.60
50	0.045511	14.29	7.42	0.032242	17.15	7.85
51	0.050349	13.64	6.81	0.036766	16.26	7.14
52	0.052399	13.26	6.38	0.037704	15.83	6.71
53	0.053667	12.94	5.99	0.039234	15.40	6.29
54	0.055973	12.57	5.57	0.040914	14.97	5.84
55	0.048980	12.79	5.47	0.035330	15.27	5.77
56	0.054661	12.17	4.87	0.040597	14.43	5.07
57	0.056667	11.82	4.44	0.042256	14.02	4.60
58	0.057651	11.52	4.03	0.043811	13.60	4.15
59	0.059515	11.19	3.62	0.045402	13.20	3.71
60	0.060036	10.89	3.23	0.046472	12.81	3.27
61	0.061993	10.62	2.81	0.049168	12.46	2.84
62	0.063146	10.40	2.38	0.050495	12.14	2.39
63	0.067107	10.15	1.90	0.055212	11.75	1.91
64	0.072221	9.91	1.42	0.059373	11.49	1.43
65	0.070156	10.06	0.94	0.057188	11.90	0.95

Notes:

1. *Entl age* denotes age last birthday at entitlement to disabled-worker benefits.
2. *Probability of death or recovery* at entl age [*x*] represents the average probability of termination due to death or recovery within one year for disability beneficiaries who became entitled 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. *Future time on OASDI rolls* at entl age [*x*] represents the aggregate expected number of years on the combined DI and OASI rolls for disability beneficiaries who became entitled at that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 23A, 23B** and **9C**. Experience reflects continuing entitlement after NRA.
4. *Future time on DI rolls* at entl age [*x*] represents the aggregate expected number of years on the DI rolls for disability beneficiaries who became entitled at that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 24A** and **24B**. Experience does not reflect continuing entitlement after NRA.

Table 26.—Disabled Workers

Aggregate Probability of Death or Recovery and Expected Future Time on the Rolls, by Attained Age

(2016-20 Social Security DI disability experience)

	Men			Women		
Attained age	Probability of death or recovery	Future time on OASDI rolls	Future time on DI rolls	Probability of death or recovery	Future time on OASDI rolls	Future time on DI rolls
16	0.025461	16.53	15.44	0.013869	18.95	17.15
17	0.021183	17.79	16.52	0.013893	20.05	18.00
18	0.016890	18.93	17.47	0.017044	20.97	18.68
19	0.015706	19.99	18.32	0.016478	21.86	19.32
20	0.015654	21.10	19.21	0.015372	22.87	20.04
21	0.017889	21.84	19.77	0.017307	23.58	20.50
22	0.021567	22.30	20.06	0.022896	24.03	20.74
23	0.027120	22.56	20.18	0.026693	24.41	20.91
24	0.034624	22.64	20.14	0.034811	24.63	20.94
25	0.042799	22.67	20.05	0.041841	24.77	20.90
26	0.047315	22.77	20.03	0.046336	24.93	20.88
27	0.050226	22.96	20.07	0.047674	25.21	20.96
28	0.051817	23.21	20.16	0.046132	25.54	21.06
29	0.049829	23.47	20.26	0.046349	25.82	21.11
30	0.046784	23.66	20.29	0.045769	26.06	21.12
31	0.046356	23.76	20.23	0.042688	26.25	21.08
32	0.045014	23.83	20.14	0.041235	26.37	20.98
33	0.042154	23.83	19.99	0.040558	26.42	20.82
34	0.040971	23.77	19.78	0.037557	26.45	20.63
35	0.040046	23.65	19.51	0.037128	26.40	20.37
36	0.038946	23.50	19.21	0.037275	26.32	20.07
37	0.037065	23.30	18.87	0.036209	26.23	19.77
38	0.037474	23.06	18.49	0.034022	26.12	19.44
39	0.037606	22.81	18.09	0.033729	25.93	19.04
40	0.036741	22.54	17.67	0.033954	25.71	18.62
41	0.036045	22.24	17.22	0.032734	25.49	18.18
42	0.035857	21.91	16.74	0.032722	25.24	17.72
43	0.035814	21.56	16.24	0.032133	24.96	17.22
44	0.036251	21.20	15.73	0.031839	24.66	16.70
45	0.036202	20.84	15.20	0.031619	24.34	16.17
46	0.036553	20.46	14.66	0.030777	24.01	15.61
47	0.036038	20.08	14.10	0.030716	23.64	15.02
48	0.035735	19.67	13.52	0.029781	23.25	14.41
49	0.036187	19.25	12.92	0.029523	22.84	13.77
50	0.034770	18.87	12.33	0.027424	22.49	13.16
51	0.034855	18.43	11.70	0.027426	22.05	12.48
52	0.035120	17.98	11.05	0.026934	21.58	11.78
53	0.036031	17.52	10.38	0.026826	21.08	11.05
54	0.036572	17.06	9.70	0.027037	20.58	10.31
55	0.035773	16.69	9.04	0.026227	20.15	9.58
56	0.036627	16.24	8.33	0.026013	19.64	8.81
57	0.036664	15.80	7.61	0.026403	19.10	8.01
58	0.038041	15.35	6.86	0.027005	18.56	7.19
59	0.039434	14.90	6.09	0.027591	18.02	6.36
60	0.040668	14.48	5.31	0.028512	17.49	5.52
61	0.041756	14.06	4.51	0.029133	16.94	4.65
62	0.042636	13.63	3.67	0.030073	16.39	3.77
63	0.043606	13.19	2.81	0.030562	15.84	2.87
64	0.045151	12.74	1.91	0.031236	15.28	1.94
65	0.046028	12.30	0.98	0.031539	14.74	0.98
66	0.045405	11.87	—	0.031386	14.20	—
67	0.046931	11.41	—	0.032593	13.65	—
68	0.048869	10.95	—	0.034627	13.09	—
69	0.051424	10.49	—	0.036945	12.54	—
70	0.054722	10.03	—	0.039697	12.00	—
71	0.058194	9.59	—	0.042137	11.48	—
72	0.062234	9.14	—	0.045618	10.96	—
73	0.066681	8.72	—	0.048287	10.46	—
74	0.071758	8.31	—	0.052297	9.97	—
75	0.076141	7.91	—	0.055763	9.49	—

Notes:

1. *Attained age* calculated as sum of entitlement age and duration.
2. *Probability of death or recovery* at attained age *x* represents the average probability of termination due to death or recovery within one year for disability beneficiaries 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 attained ages beyond age 75.
3. *Future time on OASDI rolls* at attained age *x* represents the aggregate expected number of years on the combined DI and OASI rolls for disability beneficiaries who have attained that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 23A** and **23B**. See **table 9C** for attained ages beyond age 75. Experience reflects continuing entitlement after NRA.
4. *Future time on DI rolls* at attained age *x* represents the aggregate expected number of years on the DI rolls for disability beneficiaries who have attained that particular age. Values are exposure-weighted averages of expected future times across all durations from **tables 24A** and **24B**. Experience does not reflect continuing entitlement after NRA.

Table 27.—Disabled Workers
Aggregate Probability of Death or Recovery and Expected Future Time on the Rolls, by Duration
(2016-20 Social Security DI disability experience)

	Men			Women		
Duration	Probability of death or recovery	Future time on OASDI rolls	Future time on DI rolls	Probability of death or recovery	Future time on OASDI rolls	Future time on DI rolls
0	0.062322	16.63	9.46	0.049543	20.06	10.56
1	0.048539	16.75	9.27	0.040234	20.15	10.27
2	0.037868	16.64	9.03	0.029142	20.04	9.96
3	0.038619	16.35	8.78	0.028656	19.72	9.63
4	0.043501	16.07	8.63	0.032508	19.39	9.40
5	0.042442	15.88	8.63	0.030813	19.16	9.32
6	0.041913	15.70	8.77	0.030622	18.93	9.38
7	0.042092	15.53	8.94	0.030822	18.71	9.48
8	0.043785	15.33	9.07	0.031805	18.45	9.54
9	0.044626	15.12	9.19	0.032308	18.18	9.55
10	0.046078	14.88	9.28	0.032885	17.88	9.53
11	0.046878	14.61	9.46	0.033503	17.53	9.57
12	0.047177	14.29	9.34	0.034349	17.15	9.41
13	0.048273	14.01	9.24	0.034978	16.81	9.29
14	0.049563	13.77	9.23	0.035471	16.51	9.24
15	0.050221	13.56	9.24	0.036409	16.20	9.19
16	0.052202	13.34	9.37	0.037586	15.87	9.24
17	0.052819	13.12	9.26	0.038637	15.51	9.06
18	0.054820	12.86	9.11	0.040264	15.12	8.85
19	0.056252	12.58	8.90	0.041604	14.71	8.61
20	0.058299	12.28	8.66	0.043245	14.30	8.35
21	0.060295	12.01	8.43	0.045391	13.94	8.12
22	0.061944	11.78	8.20	0.047286	13.62	7.93
23	0.063334	11.61	8.00	0.048584	13.35	7.78
24	0.064931	11.50	7.85	0.050884	13.12	7.68
25	0.065704	11.42	7.73	0.052975	12.93	7.60
26	0.066879	11.35	7.58	0.054609	12.72	7.50
27	0.068004	11.25	7.41	0.057277	12.50	7.37
28	0.070700	11.13	7.21	0.060737	12.26	7.20
29	0.073867	11.01	6.99	0.064304	12.00	6.97
30	0.075406	10.89	6.70	0.067671	11.74	6.69
31	0.077318	10.80	6.41	0.071471	11.53	6.40
32	0.078906	10.74	6.11	0.074023	11.37	6.11
33	0.078426	10.70	5.83	0.075862	11.28	5.84
34	0.079409	10.63	5.56	0.078414	11.20	5.62
35	0.081986	10.52	5.30	0.082795	11.02	5.40
36	0.083479	10.34	5.04	0.083264	10.77	5.13
37	0.085040	10.13	4.76	0.088815	10.43	4.80
38	0.087330	9.86	4.41	0.092762	10.08	4.45
39	0.088788	9.57	4.01	0.095570	9.70	4.03
40	0.090702	9.30	3.60	0.099047	9.38	3.59

Notes:

1. *Duration* measured in years since entitlement to disabled-worker benefits.
2. *Probability of death or recovery* at duration *t* represents the average probability of termination due to death or recovery 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. *Future time on OASDI rolls* at duration *t* represents the aggregate expected number of years on the combined DI and OASI rolls for disability beneficiaries who have not died or recovered after *t* years. Values are exposure-weighted averages of expected future times across all ages from **tables 23A**, **23B** and **9C**. Experience reflects continuing entitlement after NRA.
4. *Future time on DI rolls* at duration *t* represents the aggregate expected number of years on the DI rolls for disability beneficiaries who have not died or recovered after *t* years. Values are exposure-weighted averages of expected future times across all ages from **tables 24A** and **24B**. Experience does not reflect continuing entitlement after NRA.

ANNUITY TABLES

Table 28A.—Disabled Workers: Men

Annual Life Annuity (excluding termination due to recovery prior to NRA)[a]

(2016-20 Social Security DI disability experience)

Entl	Actuarial present value of $1 annuity											
age	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%
16	39.450	34.927	31.151	27.975	25.284	22.990	21.020	19.318	17.838	16.544	15.407	14.401
17	38.540	34.186	30.541	27.469	24.861	22.632	20.715	19.056	17.611	16.346	15.232	14.246
18	37.681	33.486	29.965	26.991	24.460	22.293	20.426	18.808	17.396	16.159	15.068	14.101
19	36.904	32.853	29.446	26.560	24.101	21.990	20.169	18.587	17.205	15.992	14.922	13.972
20	36.335	32.403	29.087	26.273	23.870	21.803	20.017	18.462	17.103	15.908	14.851	13.913
21	35.755	31.940	28.717	25.974	23.626	21.604	19.853	18.327	16.990	15.813	14.771	13.845
22	35.024	31.344	28.227	25.569	23.288	21.321	19.613	18.123	16.815	15.662	14.640	13.731
23	34.254	30.710	27.701	25.129	22.918	21.006	19.344	17.891	16.614	15.487	14.486	13.594
24	33.406	30.004	27.108	24.627	22.490	20.638	19.026	17.613	16.371	15.271	14.295	13.423
25	32.397	29.152	26.382	24.005	21.952	20.170	18.615	17.252	16.049	14.984	14.037	13.190
26	31.365	28.276	25.634	23.360	21.393	19.682	18.186	16.872	15.711	14.682	13.765	12.944
27	30.516	27.561	25.026	22.841	20.946	19.295	17.848	16.575	15.449	14.449	13.557	12.757
28	29.778	26.941	24.502	22.395	20.564	18.964	17.561	16.324	15.228	14.253	13.383	12.601
29	29.037	26.316	23.972	21.941	20.173	18.626	17.266	16.065	14.999	14.050	13.201	12.438
30	28.467	25.844	23.578	21.611	19.895	18.391	17.066	15.894	14.852	13.923	13.091	12.342
31	27.767	25.253	23.077	21.184	19.528	18.074	16.791	15.654	14.642	13.738	12.926	12.196
32	27.207	24.784	22.682	20.848	19.242	17.829	16.580	15.470	14.482	13.597	12.802	12.086
33	26.553	24.231	22.210	20.445	18.895	17.528	16.318	15.241	14.280	13.419	12.644	11.945
34	25.952	23.722	21.778	20.075	18.576	17.253	16.079	15.033	14.097	13.258	12.501	11.818
35	25.209	23.082	21.224	19.593	18.156	16.883	15.752	14.742	13.838	13.025	12.292	11.628
36	24.513	22.485	20.708	19.144	17.763	16.539	15.448	14.473	13.598	12.811	12.099	11.454
37	23.814	21.879	20.181	18.683	17.358	16.180	15.129	14.188	13.342	12.580	11.890	11.265
38	23.235	21.382	19.751	18.311	17.033	15.895	14.878	13.966	13.145	12.404	11.732	11.122
39	22.578	20.811	19.253	17.874	16.647	15.554	14.574	13.695	12.901	12.184	11.534	10.941
40	22.008	20.321	18.829	17.505	16.326	15.272	14.327	13.477	12.709	12.013	11.381	10.805
41	21.385	19.778	18.354	17.088	15.958	14.946	14.036	13.217	12.475	11.802	11.191	10.632
42	20.755	19.226	17.869	16.659	15.577	14.607	13.733	12.944	12.229	11.579	10.988	10.447
43	20.146	18.692	17.399	16.243	15.208	14.278	13.438	12.679	11.990	11.363	10.791	10.268
44	19.595	18.210	16.974	15.868	14.875	13.981	13.173	12.441	11.776	11.169	10.615	10.108
45	19.059	17.739	16.559	15.500	14.548	13.689	12.911	12.205	11.563	10.977	10.440	9.948
46	18.496	17.242	16.119	15.110	14.200	13.378	12.632	11.954	11.336	10.771	10.253	9.777
47	17.825	16.643	15.583	14.627	13.764	12.983	12.273	11.626	11.036	10.495	9.999	9.542
48	17.196	16.082	15.079	14.174	13.354	12.611	11.934	11.317	10.752	10.235	9.759	9.321
49	16.780	15.715	14.755	13.886	13.099	12.382	11.730	11.133	10.587	10.085	9.623	9.197
50	17.469	16.379	15.394	14.502	13.691	12.953	12.278	11.661	11.095	10.575	10.095	9.652
51	16.554	15.546	14.634	13.805	13.051	12.362	11.733	11.155	10.625	10.136	9.686	9.269
52	15.921	14.975	14.117	13.336	12.624	11.972	11.375	10.827	10.323	9.857	9.427	9.029
53	15.389	14.496	13.683	12.942	12.265	11.645	11.076	10.552	10.070	9.624	9.211	8.828
54	14.942	14.094	13.322	12.615	11.969	11.376	10.830	10.328	9.864	9.434	9.036	8.667
55	15.557	14.688	13.895	13.168	12.502	11.890	11.326	10.806	10.325	9.879	9.466	9.081
56	14.711	13.910	13.178	12.507	11.890	11.321	10.797	10.313	9.864	9.447	9.060	8.700
57	14.238	13.483	12.790	12.154	11.568	11.028	10.528	10.066	9.637	9.238	8.867	8.521
58	13.858	13.140	12.480	11.873	11.313	10.795	10.316	9.872	9.459	9.075	8.716	8.382
59	13.452	12.773	12.147	11.570	11.037	10.543	10.086	9.660	9.265	8.896	8.552	8.230
60	13.212	12.560	11.959	11.403	10.888	10.411	9.968	9.555	9.171	8.812	8.477	8.163
61	12.678	12.070	11.507	10.986	10.502	10.053	9.636	9.246	8.883	8.543	8.225	7.927
62	12.267	11.695	11.164	10.672	10.215	9.789	9.392	9.022	8.675	8.351	8.047	7.762
63	11.531	11.010	10.527	10.077	9.659	9.269	8.904	8.563	8.244	7.944	7.663	7.399
64	10.724	10.256	9.820	9.415	9.036	8.683	8.352	8.042	7.751	7.478	7.221	6.979
65	10.045	9.622	9.227	8.859	8.515	8.192	7.890	7.607	7.340	7.089	6.853	6.630

[a]Present value of annual payments of $1 made at the end of each year of disability entitlement and continuing beyond NRA. Entitlement ends upon death of the beneficiary (recovery termination is not considered prior to NRA). Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate and continuance experience shown in **tables 8A** and **8C**.

Table 28B.—Disabled Workers: Men

***Monthly Life Annuity (excluding termination due to recovery prior to NRA)*[a]**

(2016-20 Social Security DI disability experience)

Entl	Actuarial present value of $1 annuity											
age	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%
16	478.890	424.610	379.288	341.169	308.880	281.341	257.697	237.268	219.507	203.976	190.319	178.245
17	467.974	415.715	371.972	335.097	303.794	277.043	254.034	234.120	216.780	201.596	188.226	176.392
18	457.669	407.313	365.060	329.358	298.987	272.982	250.574	231.146	214.205	199.348	186.250	174.643
19	448.340	399.722	358.828	324.196	294.674	269.345	247.481	228.495	211.912	197.351	184.496	173.092
20	441.508	394.317	354.526	320.753	291.902	267.102	245.655	227.001	210.684	196.335	183.653	172.388
21	434.549	388.769	350.076	317.160	288.982	264.714	243.690	225.373	209.327	195.197	182.692	171.572
22	425.774	381.613	344.197	312.295	284.927	261.310	240.813	222.924	207.229	193.388	181.123	170.203
23	416.536	374.006	337.885	307.016	280.480	257.534	237.584	220.143	204.816	191.281	179.271	168.565
24	406.364	365.533	330.769	300.995	275.344	253.121	233.763	216.812	201.892	188.697	176.973	166.509
25	394.251	355.302	322.061	293.525	268.889	247.503	228.840	212.468	198.036	185.253	173.879	163.715
26	381.865	344.795	313.079	285.791	262.182	241.646	223.691	207.913	193.982	181.624	170.613	160.760
27	371.682	336.212	305.793	279.561	256.818	236.996	219.633	204.349	190.833	178.825	168.112	158.513
28	362.824	328.775	299.504	274.206	252.226	233.032	216.189	201.338	188.183	176.480	166.024	156.644
29	353.935	321.277	293.136	268.759	247.537	228.968	212.643	198.224	185.432	174.035	163.839	154.680
30	347.093	315.608	288.413	264.804	244.207	226.149	210.246	196.175	183.672	172.516	162.521	153.533
31	338.691	308.520	282.400	259.672	239.801	222.346	206.945	193.295	181.146	170.289	160.549	151.778
32	331.970	302.890	277.655	255.650	236.371	219.404	204.407	191.092	179.224	168.603	159.061	150.458
33	324.132	296.253	272.001	250.808	232.201	215.794	201.264	188.343	176.806	166.466	157.165	148.767
34	316.916	290.146	266.806	246.364	228.381	212.491	198.395	185.837	174.608	164.528	155.447	147.239
35	307.994	282.472	260.168	240.590	223.331	208.051	194.471	182.352	171.497	161.739	152.935	144.966
36	299.651	275.299	253.968	235.202	218.624	203.919	190.824	179.120	168.618	159.163	150.621	142.878
37	291.260	268.036	247.645	229.669	213.755	199.613	186.997	175.700	165.549	156.395	148.114	140.598
38	284.316	262.069	242.493	225.196	209.854	196.194	183.985	173.035	163.180	154.280	146.217	138.890
39	276.424	255.217	236.512	219.951	205.231	192.099	180.342	169.778	160.256	151.644	143.831	136.721
40	269.589	249.331	231.422	215.530	201.376	188.724	177.376	167.163	157.940	149.587	141.997	135.081
41	262.113	242.819	225.725	210.523	196.955	184.805	173.886	164.042	155.139	147.062	139.713	133.007
42	254.553	236.200	219.902	205.378	192.389	180.734	170.242	160.766	152.183	144.384	137.277	130.784
43	247.239	229.790	214.259	200.389	187.959	176.785	166.708	157.591	149.318	141.791	134.923	128.638
44	240.633	224.001	209.165	195.888	183.966	173.228	163.526	154.734	146.745	139.464	132.810	126.714
45	234.197	218.347	204.177	191.470	180.037	169.720	160.382	151.906	144.191	137.149	130.705	124.793
46	227.437	212.388	198.906	186.788	175.864	165.987	157.031	148.888	141.463	134.676	128.456	122.743
47	219.389	205.204	192.467	180.995	170.633	161.246	152.720	144.953	137.861	131.368	125.409	119.927
48	211.847	198.463	186.419	175.549	165.711	156.782	148.657	141.244	134.463	128.246	122.531	117.267
49	206.852	194.064	182.530	172.100	162.642	154.042	146.202	139.037	132.473	126.446	120.899	115.782
50	215.124	202.035	190.208	179.491	169.754	160.886	152.789	145.377	138.577	132.325	126.563	121.241
51	204.140	192.038	181.078	171.127	162.068	153.801	146.238	139.305	132.933	127.065	121.649	116.640
52	196.546	185.187	174.878	165.498	156.942	149.119	141.950	135.366	129.306	123.715	118.548	113.762
53	190.158	179.429	169.670	160.773	152.642	145.194	138.358	132.068	126.269	120.912	115.953	111.355
54	184.801	174.615	165.332	156.851	149.086	141.961	135.409	129.371	123.796	118.638	113.857	109.417
55	192.178	181.740	172.208	163.484	155.484	148.130	141.358	135.108	129.330	123.977	119.009	114.390
56	182.019	172.407	163.612	155.546	148.133	141.308	135.010	129.189	123.797	118.795	114.145	109.817
57	176.348	167.276	158.957	151.313	144.275	137.783	131.782	126.225	121.071	116.281	111.823	107.666
58	171.786	163.163	155.239	147.944	141.215	134.996	129.238	123.898	118.937	114.321	110.017	106.000
59	166.917	158.756	151.241	144.310	137.904	131.973	126.473	121.363	116.608	112.176	108.039	104.172
60	164.036	156.204	148.978	142.300	136.118	130.384	125.058	120.102	115.484	111.173	107.143	103.371
61	157.629	150.316	143.555	137.294	131.487	126.092	121.071	116.391	112.023	107.940	104.118	100.534
62	152.700	145.819	139.445	133.532	128.036	122.920	118.151	113.698	109.536	105.638	101.984	98.554
63	143.867	137.607	131.797	126.394	121.364	116.672	112.290	108.192	104.354	100.754	97.374	94.195
64	134.175	128.549	123.316	118.441	113.892	109.642	105.664	101.937	98.441	95.156	92.066	89.156
65	126.031	120.944	116.201	111.773	107.633	103.757	100.124	96.713	93.507	90.490	87.647	84.966

[a]Present value of monthly payments of $1 made at the end of each month of disability entitlement and continuing beyond NRA. Entitlement ends upon death of the beneficiary (recovery termination is not considered prior to NRA). Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate and continuance experience shown in **tables 8A** and **8C**.

Table 29A.—Disabled Workers: Women

Annual Life Annuity (excluding termination due to recovery prior to NRA)[a]

(2016-20 Social Security DI disability experience)

Entl	Actuarial present value of $1 annuity											
age	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%
16	42.147	36.984	32.727	29.189	26.224	23.721	21.592	19.767	18.193	16.827	15.632	14.582
17	41.360	36.357	32.223	28.779	25.887	23.440	21.356	19.567	18.021	16.678	15.502	14.467
18	40.598	35.750	31.734	28.381	25.559	23.168	21.127	19.373	17.855	16.533	15.376	14.356
19	39.945	35.237	31.326	28.053	25.294	22.951	20.948	19.223	17.729	16.427	15.284	14.277
20	39.226	34.663	30.864	27.677	24.985	22.695	20.733	19.042	17.574	16.293	15.168	14.175
21	38.680	34.239	30.532	27.417	24.779	22.530	20.601	18.935	17.487	16.221	15.109	14.126
22	38.019	33.711	30.107	27.071	24.495	22.296	20.405	18.769	17.346	16.100	15.004	14.034
23	37.385	33.207	29.704	26.745	24.230	22.078	20.224	18.619	17.220	15.993	14.913	13.956
24	36.427	32.415	29.042	26.187	23.755	21.670	19.871	18.310	16.947	15.752	14.697	13.761
25	35.409	31.567	28.329	25.582	23.237	21.223	19.482	17.968	16.645	15.483	14.456	13.544
26	34.396	30.720	27.614	24.974	22.715	20.770	19.087	17.621	16.338	15.208	14.209	13.321
27	33.744	30.191	27.181	24.616	22.416	20.520	18.875	17.440	16.182	15.073	14.092	13.218
28	33.106	29.670	26.753	24.261	22.120	20.271	18.663	17.259	16.026	14.938	13.973	13.114
29	32.364	29.055	26.239	23.829	21.753	19.956	18.392	17.023	15.820	14.756	13.811	12.969
30	31.662	28.475	25.755	23.422	21.409	19.663	18.140	16.805	15.629	14.588	13.663	12.837
31	31.012	27.938	25.309	23.048	21.094	19.395	17.910	16.607	15.457	14.438	13.531	12.720
32	30.408	27.441	24.898	22.706	20.807	19.153	17.705	16.432	15.307	14.308	13.418	12.621
33	29.899	27.027	24.559	22.427	20.576	18.961	17.545	16.297	15.193	14.211	13.335	12.550
34	29.235	26.473	24.094	22.035	20.242	18.676	17.299	16.084	15.008	14.049	13.192	12.424
35	28.671	26.007	23.706	21.710	19.969	18.444	17.102	15.915	14.862	13.923	13.082	12.327
36	27.935	25.383	23.174	21.253	19.575	18.101	16.802	15.651	14.628	13.715	12.896	12.159
37	27.431	24.967	22.829	20.965	19.333	17.898	16.630	15.505	14.503	13.608	12.804	12.080
38	26.914	24.539	22.473	20.667	19.083	17.687	16.452	15.354	14.375	13.498	12.709	11.998
39	26.249	23.974	21.990	20.253	18.725	17.377	16.180	15.116	14.164	13.311	12.543	11.850
40	25.609	23.429	21.524	19.852	18.379	17.075	15.917	14.884	13.960	13.129	12.381	11.704
41	25.027	22.935	21.102	19.490	18.066	16.804	15.681	14.677	13.778	12.968	12.238	11.576
42	24.464	22.457	20.694	19.140	17.765	16.544	15.454	14.479	13.604	12.815	12.103	11.456
43	23.874	21.951	20.260	18.765	17.439	16.259	15.205	14.260	13.410	12.643	11.949	11.318
44	23.209	21.377	19.760	18.329	17.056	15.921	14.906	13.993	13.172	12.429	11.755	11.143
45	22.743	20.982	19.425	18.043	16.812	15.712	14.725	13.838	13.037	12.312	11.654	11.054
46	22.185	20.501	19.008	17.680	16.494	15.433	14.479	13.620	12.843	12.139	11.498	10.914
47	21.530	19.930	18.508	17.240	16.106	15.089	14.173	13.346	12.597	11.917	11.298	10.732
48	20.869	19.350	17.998	16.790	15.706	14.733	13.854	13.060	12.339	11.684	11.086	10.540
49	20.369	18.916	17.620	16.459	15.416	14.477	13.628	12.859	12.160	11.523	10.942	10.409
50	21.191	19.705	18.375	17.182	16.108	15.138	14.261	13.465	12.740	12.079	11.475	10.920
51	20.129	18.750	17.514	16.402	15.399	14.492	13.669	12.921	12.240	11.616	11.046	10.521
52	19.490	18.185	17.012	15.954	14.999	14.133	13.346	12.629	11.974	11.375	10.825	10.320
53	18.834	17.603	16.493	15.491	14.583	13.759	13.008	12.324	11.697	11.122	10.595	10.108
54	18.316	17.145	16.088	15.130	14.261	13.471	12.750	12.091	11.487	10.932	10.421	9.950
55	18.843	17.660	16.589	15.617	14.734	13.928	13.192	12.518	11.900	11.331	10.807	10.323
56	17.795	16.707	15.721	14.824	14.006	13.259	12.575	11.948	11.371	10.840	10.349	9.895
57	17.182	16.158	15.226	14.378	13.603	12.893	12.242	11.644	11.093	10.585	10.115	9.679
58	16.631	15.664	14.784	13.980	13.244	12.569	11.948	11.377	10.850	10.363	9.911	9.493
59	16.088	15.178	14.346	13.585	12.887	12.245	11.655	11.110	10.606	10.140	9.707	9.305
60	15.624	14.762	13.973	13.250	12.585	11.973	11.408	10.886	10.402	9.954	9.538	9.150
61	14.879	14.082	13.351	12.680	12.061	11.490	10.962	10.474	10.020	9.599	9.207	8.842
62	14.298	13.554	12.870	12.240	11.658	11.120	10.622	10.160	9.731	9.332	8.959	8.612
63	13.403	12.729	12.108	11.534	11.003	10.511	10.055	9.631	9.236	8.868	8.524	8.203
64	12.520	11.911	11.348	10.827	10.344	9.896	9.479	9.091	8.729	8.391	8.074	7.778
65	11.748	11.193	10.679	10.202	9.760	9.348	8.965	8.607	8.273	7.960	7.667	7.392

[a]Present value of annual payments of $1 made at the end of each year of disability entitlement and continuing beyond NRA. Entitlement ends upon death of the beneficiary (recovery termination is not considered prior to NRA). Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate and continuance experience shown in **tables 8B** and **8C**.

Table 29B.—Disabled Workers: Women

Monthly Life Annuity (excluding termination due to recovery prior to NRA)[a]

(2016-20 Social Security DI disability experience)

Entl	Actuarial present value of $1 annuity											
age	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%
16	511.258	449.291	398.202	355.736	320.156	290.114	264.558	242.661	223.770	207.364	193.026	180.420
17	501.812	441.773	392.153	350.814	316.107	286.747	261.727	240.256	221.706	205.575	191.462	179.041
18	492.663	434.486	386.286	346.040	312.179	283.481	258.983	237.926	219.708	203.845	189.951	177.710
19	484.833	428.323	381.388	342.111	308.997	280.877	256.832	236.133	218.198	202.562	188.850	176.757
20	476.197	421.434	375.840	337.597	305.288	277.800	254.254	233.951	216.335	200.957	187.455	175.535
21	469.652	416.351	371.866	334.470	302.811	275.824	252.666	232.667	215.289	200.100	186.747	174.947
22	461.713	410.017	366.766	330.326	299.411	273.008	250.312	230.681	213.598	198.646	185.487	173.845
23	454.107	403.970	361.921	326.412	296.224	270.393	248.149	228.877	212.081	197.362	184.391	172.903
24	442.618	394.465	353.982	319.716	290.525	265.496	243.905	225.168	208.814	194.461	181.798	170.570
25	430.400	384.290	345.427	312.459	284.312	260.132	239.235	221.070	205.190	191.235	178.906	167.962
26	418.238	374.123	336.850	305.158	278.044	254.705	234.497	216.902	201.497	187.940	175.947	165.289
27	410.424	367.770	331.643	300.856	274.461	251.696	231.951	214.730	199.630	186.322	174.535	164.047
28	402.759	361.519	326.507	296.602	270.909	248.706	229.415	212.561	197.761	184.700	173.117	162.798
29	393.859	354.146	320.348	291.414	266.503	244.935	226.160	209.731	195.281	182.510	171.171	161.057
30	385.438	347.180	314.540	286.535	262.372	241.410	223.130	207.107	192.992	180.500	169.393	159.474
31	377.635	340.738	309.183	282.048	258.586	238.193	220.376	204.732	190.931	178.698	167.808	158.071
32	370.382	334.775	304.250	277.941	255.145	235.291	217.913	202.629	189.124	177.137	166.451	156.884
33	364.275	329.805	300.184	274.596	252.378	232.990	215.990	201.012	187.757	175.975	165.458	156.031
34	356.307	323.160	294.606	269.884	248.373	229.564	213.041	198.459	185.534	174.027	163.742	154.512
35	349.541	317.561	289.947	265.984	245.090	226.784	210.673	196.430	183.785	172.512	162.422	153.355
36	340.709	310.079	283.567	260.508	240.358	222.670	207.073	193.262	180.979	170.013	160.184	151.341
37	334.666	305.086	279.422	257.051	237.461	220.231	205.010	191.508	179.482	168.729	159.077	150.382
38	328.465	299.948	275.147	253.478	234.463	217.705	202.873	189.694	177.936	167.406	157.942	149.405
39	320.482	293.169	269.357	248.505	230.168	213.975	199.617	186.836	175.414	165.170	155.950	147.622
40	312.799	286.631	263.762	243.692	226.005	210.354	196.451	184.052	172.955	162.987	154.001	145.874
41	305.817	280.702	258.701	239.350	222.259	207.106	193.620	181.573	170.772	161.055	152.284	144.341
42	299.061	274.965	253.806	235.153	218.644	203.978	190.901	179.198	168.689	159.220	150.660	142.898
43	291.973	268.900	248.591	230.648	214.733	200.567	187.912	176.566	166.361	157.152	148.815	141.244
44	284.001	262.004	242.596	225.410	210.135	196.511	184.317	173.365	163.498	154.580	146.494	139.141
45	278.403	257.264	238.571	221.980	207.202	193.995	182.152	171.497	161.880	153.175	145.270	138.073
46	271.716	251.494	233.569	217.625	203.394	190.650	179.200	168.882	159.553	151.095	143.405	136.392
47	263.857	244.642	227.568	212.348	198.734	186.517	175.520	165.592	156.601	148.436	141.000	134.210
48	255.919	237.687	221.450	206.942	193.938	182.246	171.701	162.163	153.510	145.640	138.462	131.898
49	249.917	232.479	216.912	202.974	190.453	179.173	168.982	159.747	151.356	143.711	136.729	130.335
50	259.785	241.940	225.975	211.649	198.755	187.117	176.583	167.022	158.321	150.383	143.122	136.464
51	247.037	230.484	215.640	202.290	190.248	179.357	169.480	160.499	152.311	144.829	137.973	131.679
52	239.366	223.697	209.613	196.918	185.444	175.045	165.596	156.988	149.127	141.932	135.330	129.258
53	231.503	216.717	203.396	191.362	180.461	170.562	161.549	153.324	145.800	138.900	132.560	126.720
54	225.279	211.220	198.524	187.030	176.598	167.105	158.446	150.529	143.275	136.613	130.481	124.825
55	231.609	217.398	204.539	192.872	182.263	172.591	163.754	155.661	148.234	141.403	135.107	129.292
56	219.033	205.971	194.122	183.349	173.530	164.561	156.349	148.815	141.887	135.505	129.612	124.161
57	211.676	199.375	188.190	177.999	168.691	160.171	152.355	145.172	138.555	132.449	126.802	121.572
58	205.060	193.454	182.879	173.221	164.382	156.275	148.824	141.963	135.633	129.780	124.360	119.332
59	198.549	187.613	177.625	168.484	160.100	152.395	145.301	138.756	132.706	127.104	121.907	117.078
60	192.979	182.628	173.153	164.463	156.476	149.123	142.338	136.068	130.263	124.878	119.875	115.219
61	184.040	174.471	165.691	157.621	150.189	143.331	136.992	131.121	125.676	120.617	115.908	111.519
62	177.069	168.132	159.913	152.343	145.356	138.896	132.914	127.364	122.206	117.406	112.931	108.754
63	166.331	158.230	150.764	143.870	137.494	131.587	126.104	121.008	116.264	111.840	107.708	103.845
64	155.736	148.414	141.649	135.390	129.588	124.202	119.193	114.529	110.177	106.113	102.311	98.749
65	146.466	139.794	133.618	127.892	122.573	117.626	113.018	108.718	104.701	100.943	97.421	94.117

[a]Present value of monthly payments of $1 made at the end of each month of disability entitlement and continuing beyond NRA. Entitlement ends upon death of the beneficiary (recovery termination is not considered prior to NRA). Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate and continuance experience shown in **tables 8B** and **8C**.

Table 30A.—Disabled Workers: Men
Annual Life Annuity to Age 66[a]
(2016-20 Social Security DI disability experience)

Entl	Actuarial present value of $1 annuity											
age	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%
16	13.884	12.919	12.073	11.328	10.668	10.080	9.555	9.083	8.657	8.271	7.919	7.598
17	14.929	13.863	12.927	12.103	11.374	10.725	10.145	9.624	9.155	8.731	8.345	7.993
18	16.025	14.853	13.825	12.918	12.116	11.403	10.766	10.195	9.680	9.215	8.793	8.408
19	17.109	15.833	14.712	13.724	12.850	12.072	11.377	10.755	10.194	9.688	9.229	8.811
20	18.231	16.850	15.638	14.568	13.620	12.777	12.024	11.348	10.741	10.192	9.695	9.242
21	19.086	17.631	16.351	15.220	14.217	13.324	12.526	11.811	11.167	10.585	10.057	9.578
22	19.614	18.119	16.802	15.637	14.602	13.680	12.855	12.115	11.448	10.846	10.299	9.802
23	19.845	18.341	17.013	15.837	14.791	13.857	13.021	12.269	11.592	10.979	10.423	9.917
24	19.751	18.270	16.960	15.796	14.760	13.833	13.002	12.255	11.580	10.969	10.414	9.909
25	19.408	17.974	16.702	15.570	14.560	13.655	12.843	12.111	11.449	10.849	10.303	9.806
26	19.059	17.672	16.440	15.341	14.358	13.476	12.683	11.967	11.319	10.730	10.195	9.706
27	18.868	17.515	16.310	15.233	14.268	13.401	12.619	11.912	11.272	10.690	10.159	9.674
28	18.763	17.437	16.253	15.193	14.241	13.384	12.610	11.909	11.273	10.694	10.166	9.683
29	18.580	17.288	16.132	15.095	14.162	13.320	12.558	11.867	11.239	10.667	10.144	9.665
30	18.390	17.134	16.007	14.993	14.080	13.254	12.505	11.825	11.206	10.641	10.123	9.649
31	18.165	16.947	15.852	14.866	13.974	13.166	12.433	11.765	11.156	10.600	10.089	9.621
32	18.015	16.828	15.759	14.793	13.918	13.124	12.402	11.744	11.142	10.591	10.085	9.620
33	17.670	16.531	15.502	14.570	13.724	12.954	12.253	11.612	11.026	10.488	9.993	9.538
34	17.449	16.348	15.351	14.446	13.622	12.872	12.186	11.559	10.984	10.455	9.968	9.519
35	17.077	16.025	15.070	14.201	13.408	12.684	12.021	11.414	10.855	10.341	9.867	9.429
36	16.691	15.688	14.774	13.941	13.180	12.483	11.843	11.255	10.714	10.215	9.754	9.328
37	16.400	15.437	14.557	13.753	13.017	12.341	11.720	11.147	10.620	10.132	9.681	9.263
38	16.044	15.126	14.286	13.515	12.808	12.157	11.558	11.005	10.494	10.021	9.582	9.175
39	15.625	14.755	13.956	13.223	12.548	11.925	11.350	10.819	10.327	9.870	9.446	9.052
40	15.292	14.465	13.705	13.004	12.357	11.760	11.207	10.694	10.218	9.777	9.365	8.982
41	14.803	14.027	13.311	12.650	12.038	11.471	10.946	10.457	10.003	9.580	9.186	8.818
42	14.388	13.657	12.981	12.355	11.774	11.235	10.733	10.266	9.831	9.426	9.046	8.692
43	13.925	13.242	12.608	12.019	11.471	10.961	10.486	10.043	9.629	9.242	8.879	8.540
44	13.525	12.884	12.287	11.732	11.214	10.731	10.279	9.857	9.462	9.092	8.744	8.418
45	13.059	12.462	11.905	11.385	10.899	10.445	10.019	9.620	9.246	8.894	8.564	8.253
46	12.557	12.006	11.490	11.008	10.555	10.131	9.733	9.359	9.007	8.675	8.363	8.069
47	12.007	11.502	11.028	10.583	10.166	9.773	9.403	9.054	8.726	8.416	8.123	7.847
48	11.449	10.988	10.555	10.147	9.763	9.401	9.059	8.737	8.432	8.143	7.870	7.612
49	11.010	10.587	10.188	9.811	9.455	9.119	8.801	8.499	8.214	7.943	7.687	7.443
50	11.341	10.923	10.527	10.153	9.799	9.463	9.144	8.842	8.555	8.282	8.023	7.776
51	10.457	10.093	9.748	9.419	9.108	8.812	8.530	8.262	8.007	7.764	7.533	7.312
52	9.814	9.491	9.184	8.892	8.614	8.349	8.096	7.855	7.625	7.405	7.195	6.994
53	9.212	8.927	8.656	8.396	8.148	7.912	7.685	7.469	7.261	7.063	6.873	6.691
54	8.629	8.379	8.140	7.911	7.691	7.481	7.280	7.087	6.901	6.723	6.552	6.388
55	8.568	8.334	8.111	7.896	7.689	7.491	7.301	7.117	6.941	6.772	6.608	6.451
56	7.702	7.509	7.323	7.144	6.972	6.806	6.646	6.491	6.342	6.199	6.060	5.926
57	7.019	6.858	6.703	6.552	6.407	6.267	6.131	6.000	5.874	5.751	5.632	5.517
58	6.353	6.220	6.092	5.968	5.847	5.730	5.617	5.507	5.401	5.298	5.197	5.100
59	5.654	5.548	5.446	5.346	5.249	5.155	5.063	4.974	4.887	4.803	4.721	4.641
60	4.971	4.889	4.809	4.731	4.655	4.580	4.508	4.438	4.369	4.302	4.236	4.172
61	4.187	4.127	4.069	4.011	3.956	3.901	3.848	3.795	3.744	3.694	3.645	3.597
62	3.420	3.379	3.338	3.299	3.260	3.222	3.185	3.148	3.112	3.077	3.043	3.009
63	2.577	2.552	2.528	2.503	2.480	2.456	2.433	2.411	2.388	2.367	2.345	2.324
64	1.725	1.712	1.700	1.687	1.675	1.663	1.651	1.640	1.628	1.617	1.606	1.594
65	0.881	0.876	0.872	0.868	0.864	0.859	0.855	0.851	0.847	0.843	0.839	0.835

[a]Present value of annual payments of $1 made at the end of each year of disability entitlement. Entitlement ends at termination due to death or recovery, or attainment of age 66 (NRA) of the beneficiary. Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate and continuance experience shown in **table 22A**.

Table 30B.—Disabled Workers: Men

***Monthly Life Annuity to Age 66*[a]**

(2016-20 Social Security DI disability experience)

Entl	Actuarial present value of $1 annuity											
age	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%
16	171.709	160.208	150.115	141.214	133.325	126.298	120.010	114.357	109.254	104.627	100.414	96.565
17	184.175	171.467	160.313	150.478	141.764	134.008	127.073	120.845	115.229	110.143	105.520	101.301
18	197.243	183.284	171.027	160.218	150.642	142.120	134.505	127.670	121.512	115.941	110.882	106.272
19	210.158	194.965	181.617	169.839	159.402	150.114	141.815	134.371	127.666	121.605	116.105	111.098
20	223.513	207.095	192.656	179.905	168.599	158.534	149.539	141.469	134.202	127.635	121.679	116.259
21	233.687	216.385	201.148	187.676	175.720	165.067	155.541	146.992	139.291	132.330	126.018	120.274
22	239.939	222.177	206.509	192.635	180.306	169.308	159.465	150.622	142.653	135.445	128.906	122.955
23	242.646	224.783	208.996	194.993	182.530	171.397	161.420	152.449	144.355	137.029	130.379	124.322
24	241.475	223.889	208.313	194.472	182.131	171.090	161.181	152.259	144.200	136.898	130.263	124.215
25	237.329	220.303	205.189	191.731	179.708	168.933	159.246	150.510	142.609	135.442	128.920	122.971
26	233.109	216.656	202.019	188.956	177.263	166.765	157.310	148.771	141.035	134.009	127.608	121.762
27	230.776	214.731	200.424	187.629	176.154	165.831	156.519	148.095	140.454	133.503	127.164	121.367
28	229.459	213.741	199.694	187.105	175.791	165.595	156.381	148.033	140.449	133.541	127.233	121.458
29	227.211	211.911	198.205	185.894	174.807	164.796	155.732	147.506	140.021	133.193	126.949	121.226
30	224.881	210.010	196.657	184.636	173.787	163.971	155.067	146.972	139.594	132.854	126.682	121.018
31	222.132	207.728	194.762	183.063	172.481	162.887	154.168	146.226	138.975	132.341	126.256	120.664
32	220.270	206.243	193.588	182.143	171.768	162.344	153.762	145.932	138.771	132.209	126.182	120.635
33	216.093	202.634	190.459	179.423	169.397	160.269	151.941	144.327	137.352	130.948	125.058	119.629
34	213.378	200.382	188.596	177.887	168.136	159.238	151.104	143.653	136.814	130.525	124.730	119.381
35	208.870	196.462	185.181	174.905	165.525	156.948	149.090	141.876	135.243	129.131	123.491	118.275
36	204.190	192.366	181.589	171.747	162.743	154.490	146.912	139.942	133.520	127.592	122.111	117.036
37	200.636	189.291	178.924	169.434	160.731	152.737	145.382	138.603	132.345	126.558	121.199	116.228
38	196.309	185.505	175.607	166.523	158.173	150.485	143.396	136.849	130.793	125.182	119.976	115.139
39	191.219	180.995	171.603	162.962	154.999	147.651	140.860	134.574	128.747	123.339	118.311	113.631
40	187.163	177.458	168.519	160.272	152.655	145.608	139.081	133.026	127.401	122.169	117.296	112.752
41	181.251	172.151	163.746	155.973	148.774	142.099	135.900	130.138	124.774	119.774	115.107	110.747
42	176.205	167.645	159.718	152.367	145.543	139.199	133.294	127.793	122.660	117.866	113.382	109.185
43	170.597	162.602	155.177	148.274	141.848	135.860	130.273	125.056	120.177	115.610	111.331	107.316
44	165.717	158.229	151.256	144.756	138.690	133.023	127.724	122.762	118.112	113.750	109.654	105.804
45	160.058	153.100	146.602	140.528	134.845	129.523	124.533	119.850	115.452	111.317	107.425	103.760
46	153.976	147.563	141.558	135.929	130.648	125.689	121.028	116.644	112.516	108.626	104.956	101.493
47	147.319	141.455	135.948	130.772	125.903	121.318	116.999	112.925	109.080	105.449	102.015	98.767
48	140.559	135.226	130.203	125.470	121.004	116.789	112.806	109.041	105.479	102.106	98.910	95.880
49	135.198	130.312	125.696	121.333	117.207	113.302	109.603	106.097	102.772	99.616	96.619	93.770
50	138.855	134.042	129.483	125.163	121.066	117.179	113.488	109.981	106.647	103.476	100.458	97.583
51	128.254	124.073	120.101	116.327	112.737	109.321	106.069	102.971	100.019	97.203	94.516	91.950
52	120.464	116.777	113.264	109.916	106.722	103.675	100.766	97.988	95.332	92.793	90.365	88.040
53	113.152	109.910	106.812	103.851	101.019	98.309	95.715	93.231	90.850	88.568	86.380	84.281
54	106.034	103.205	100.494	97.895	95.402	93.010	90.713	88.508	86.390	84.354	82.397	80.514
55	104.907	102.285	99.766	97.345	95.016	92.775	90.619	88.543	86.543	84.616	82.760	80.969
56	94.495	92.341	90.265	88.263	86.331	84.468	82.669	80.932	79.254	77.634	76.067	74.553
57	86.191	84.409	82.686	81.020	79.408	77.847	76.337	74.875	73.458	72.086	70.756	69.467
58	78.031	76.582	75.177	73.813	72.490	71.206	69.960	68.749	67.573	66.431	65.321	64.242
59	69.504	68.364	67.255	66.176	65.126	64.104	63.108	62.138	61.194	60.274	59.377	58.503
60	61.101	60.231	59.383	58.555	57.747	56.957	56.186	55.433	54.698	53.979	53.277	52.590
61	51.569	50.952	50.347	49.756	49.176	48.609	48.053	47.508	46.974	46.451	45.939	45.436
62	42.175	41.766	41.365	40.970	40.582	40.202	39.827	39.460	39.098	38.743	38.394	38.051
63	31.972	31.737	31.505	31.277	31.052	30.830	30.611	30.396	30.183	29.974	29.768	29.564
64	21.629	21.521	21.414	21.309	21.204	21.101	20.999	20.898	20.798	20.699	20.602	20.505
65	11.224	11.194	11.165	11.136	11.107	11.079	11.050	11.022	10.994	10.967	10.939	10.912

[a]Present value of monthly payments of $1 made at the end of each month of disability entitlement. Entitlement ends at termination due to death or recovery, or attainment of age 66 (NRA) of the beneficiary. Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate and continuance experience shown in **table 22A**.

Table 31A.—Disabled Workers: Women
Annual Life Annuity to Age 66[a]
(2016-20 Social Security DI disability experience)

Entl	Actuarial present value of $1 annuity											
age	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%
16	15.410	14.277	13.287	12.419	11.653	10.974	10.368	9.827	9.340	8.900	8.501	8.138
17	16.201	14.989	13.929	12.999	12.178	11.451	10.803	10.223	9.703	9.233	8.807	8.419
18	17.033	15.740	14.608	13.615	12.738	11.960	11.268	10.648	10.092	9.590	9.136	8.723
19	18.001	16.613	15.398	14.330	13.388	12.552	11.807	11.141	10.543	10.004	9.516	9.073
20	18.960	17.482	16.187	15.048	14.041	13.148	12.352	11.640	11.001	10.425	9.904	9.431
21	19.661	18.124	16.775	15.586	14.535	13.601	12.768	12.023	11.354	10.750	10.204	9.709
22	20.119	18.547	17.166	15.947	14.867	13.907	13.050	12.282	11.592	10.970	10.406	9.895
23	20.535	18.938	17.532	16.289	15.186	14.204	13.327	12.540	11.832	11.193	10.614	10.088
24	20.461	18.887	17.498	16.267	15.174	14.198	13.325	12.542	11.835	11.197	10.619	10.093
25	20.092	18.569	17.221	16.025	14.959	14.008	13.154	12.387	11.695	11.069	10.501	9.984
26	19.666	18.198	16.897	15.739	14.706	13.781	12.951	12.203	11.528	10.916	10.359	9.853
27	19.656	18.207	16.919	15.771	14.745	13.825	12.997	12.250	11.575	10.962	10.405	9.897
28	19.732	18.295	17.015	15.872	14.848	13.928	13.099	12.350	11.672	11.056	10.495	9.983
29	19.548	18.146	16.896	15.776	14.771	13.866	13.050	12.311	11.641	11.031	10.475	9.967
30	19.327	17.966	16.748	15.655	14.671	13.784	12.983	12.256	11.595	10.993	10.444	9.941
31	19.144	17.819	16.629	15.560	14.596	13.725	12.935	12.219	11.566	10.971	10.426	9.927
32	19.014	17.722	16.559	15.512	14.565	13.708	12.930	12.222	11.576	10.986	10.446	9.950
33	18.778	17.527	16.399	15.380	14.457	13.619	12.857	12.163	11.528	10.948	10.415	9.925
34	18.568	17.356	16.261	15.268	14.368	13.549	12.802	12.121	11.497	10.925	10.399	9.915
35	18.292	17.124	16.066	15.105	14.231	13.434	12.706	12.040	11.429	10.869	10.352	9.876
36	17.933	16.815	15.799	14.875	14.031	13.261	12.556	11.909	11.315	10.768	10.264	9.799
37	17.681	16.605	15.625	14.731	13.914	13.165	12.478	11.847	11.266	10.731	10.236	9.778
38	17.387	16.357	15.416	14.555	13.766	13.041	12.376	11.762	11.197	10.674	10.190	9.742
39	16.935	15.959	15.066	14.246	13.493	12.800	12.162	11.572	11.027	10.523	10.055	9.621
40	16.509	15.585	14.736	13.956	13.237	12.574	11.961	11.394	10.870	10.383	9.930	9.509
41	16.154	15.276	14.467	13.722	13.033	12.396	11.807	11.260	10.752	10.281	9.842	9.432
42	15.730	14.902	14.137	13.430	12.776	12.169	11.606	11.083	10.596	10.142	9.719	9.324
43	15.236	14.461	13.744	13.079	12.461	11.887	11.353	10.856	10.392	9.959	9.554	9.175
44	14.747	14.023	13.351	12.726	12.144	11.602	11.096	10.624	10.183	9.770	9.383	9.020
45	14.342	13.664	13.032	12.443	11.893	11.379	10.899	10.450	10.028	9.633	9.262	8.914
46	13.848	13.219	12.630	12.080	11.565	11.083	10.631	10.207	9.809	9.434	9.082	8.750
47	13.267	12.689	12.148	11.640	11.164	10.717	10.296	9.901	9.528	9.177	8.846	8.534
48	12.650	12.124	11.630	11.165	10.728	10.316	9.928	9.562	9.216	8.890	8.581	8.289
49	12.122	11.641	11.188	10.760	10.357	9.976	9.616	9.276	8.954	8.649	8.360	8.086
50	12.431	11.958	11.511	11.088	10.688	10.310	9.951	9.611	9.289	8.983	8.692	8.415
51	11.454	11.042	10.653	10.283	9.932	9.599	9.282	8.981	8.695	8.423	8.163	7.916
52	10.766	10.401	10.055	9.725	9.411	9.112	8.828	8.556	8.297	8.051	7.815	7.590
53	10.064	9.744	9.439	9.148	8.870	8.605	8.352	8.110	7.878	7.657	7.445	7.242
54	9.394	9.115	8.848	8.592	8.348	8.114	7.890	7.675	7.468	7.271	7.081	6.899
55	9.180	8.925	8.680	8.445	8.219	8.002	7.794	7.594	7.402	7.217	7.039	6.868
56	8.222	8.012	7.809	7.615	7.427	7.247	7.073	6.905	6.744	6.588	6.437	6.292
57	7.448	7.274	7.106	6.943	6.787	6.635	6.489	6.348	6.211	6.079	5.951	5.827
58	6.691	6.550	6.413	6.280	6.151	6.027	5.906	5.789	5.675	5.565	5.458	5.354
59	5.924	5.812	5.703	5.597	5.494	5.394	5.297	5.203	5.111	5.022	4.935	4.850
60	5.152	5.066	4.982	4.901	4.821	4.744	4.668	4.594	4.522	4.452	4.384	4.317
61	4.315	4.253	4.192	4.133	4.075	4.018	3.963	3.909	3.856	3.804	3.753	3.703
62	3.492	3.450	3.408	3.368	3.328	3.289	3.251	3.213	3.177	3.141	3.105	3.070
63	2.628	2.603	2.578	2.553	2.529	2.505	2.481	2.458	2.436	2.413	2.391	2.369
64	1.757	1.744	1.731	1.719	1.706	1.694	1.682	1.670	1.658	1.647	1.635	1.624
65	0.890	0.886	0.882	0.877	0.873	0.869	0.865	0.861	0.856	0.852	0.848	0.844

[a]Present value of annual payments of $1 made at the end of each year of disability entitlement. Entitlement ends at termination due to death or recovery, or attainment of age 66 (NRA) of the beneficiary. Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate and continuance experience shown in **table 22B**.

Table 31B.—Disabled Workers: Women

Monthly Life Annuity to Age 66[a]

(2016-20 Social Security DI disability experience)

Entl	Actuarial present value of $1 annuity											
age	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%
16	189.864	176.378	164.590	154.234	145.090	136.976	129.742	123.263	117.434	112.166	107.387	103.033
17	199.284	184.859	172.243	161.156	151.365	142.678	134.936	128.005	121.773	116.146	111.045	106.403
18	209.179	193.798	180.335	168.496	158.038	148.758	140.486	133.083	126.429	120.424	114.984	110.038
19	220.684	204.193	189.744	177.029	165.791	155.817	146.927	138.971	131.822	125.374	119.536	114.231
20	232.087	214.535	199.140	185.579	173.585	162.933	153.436	144.935	137.296	130.407	124.172	118.508
21	240.404	222.155	206.123	191.982	179.461	168.331	158.399	149.503	141.507	134.293	127.762	121.830
22	245.806	227.159	210.749	196.253	183.399	171.960	161.742	152.583	144.344	136.907	130.171	124.051
23	250.705	231.770	215.074	200.301	187.181	175.488	165.031	155.648	147.199	139.566	132.649	126.361
24	249.768	231.108	214.621	200.003	186.997	175.388	164.989	155.645	147.222	139.604	132.693	126.406
25	245.307	227.254	211.267	197.062	184.400	173.077	162.918	153.775	145.522	138.049	131.261	125.080
26	240.159	222.775	207.345	193.606	181.333	170.338	160.456	151.548	143.494	136.192	129.552	123.497
27	239.972	222.818	207.558	193.942	181.756	170.819	160.973	152.084	144.037	136.731	130.080	124.010
28	240.805	223.806	208.648	195.096	182.943	172.015	162.161	153.251	145.173	137.830	131.138	125.024
29	238.529	221.966	207.163	193.897	181.977	171.237	161.535	152.747	144.768	137.504	130.874	124.810
30	235.826	219.744	205.336	192.394	180.739	170.217	160.693	152.052	144.193	137.027	130.478	124.479
31	233.566	217.916	203.860	191.206	179.786	169.455	160.087	151.571	143.813	136.729	130.245	124.297
32	231.931	216.683	202.956	190.568	179.363	169.205	159.975	151.570	143.899	136.883	130.452	124.545
33	229.032	214.282	200.969	188.926	178.008	168.090	159.059	150.820	143.287	136.385	130.048	124.219
34	226.439	212.163	199.245	187.531	176.888	167.197	158.355	150.272	142.869	136.074	129.825	124.069
35	223.052	209.308	196.840	185.506	175.183	165.762	157.150	149.260	142.019	135.362	129.230	123.571
36	218.688	205.542	193.584	182.686	172.737	163.637	155.298	147.644	140.606	134.122	128.139	122.609
37	215.583	202.947	191.423	180.894	171.258	162.424	154.310	146.847	139.971	133.624	127.757	122.324
38	211.979	199.890	188.835	178.707	169.416	160.877	153.017	145.772	139.081	132.894	127.164	121.848
39	206.493	195.059	184.573	174.943	166.085	157.925	150.396	143.440	137.003	131.038	125.502	120.358
40	201.321	190.502	180.554	171.393	162.946	155.144	147.930	141.249	135.054	129.300	123.951	118.970
41	196.979	186.711	177.243	168.502	160.420	152.939	146.004	139.567	133.585	128.018	122.832	117.993
42	191.806	182.141	173.203	164.929	157.259	150.140	143.526	137.372	131.639	126.293	121.302	116.636
43	185.820	176.788	168.413	160.638	153.412	146.688	140.424	134.583	129.129	124.031	119.262	114.794
44	179.876	171.451	163.617	156.325	149.529	143.189	137.268	131.733	126.553	121.700	117.150	112.879
45	174.926	167.044	159.694	152.833	146.421	140.424	134.810	129.548	124.612	119.978	115.622	111.524
46	168.916	161.613	154.782	148.389	142.398	136.780	131.507	126.552	121.893	117.509	113.379	109.485
47	161.875	155.190	148.919	143.033	137.502	132.301	127.406	122.795	118.449	114.348	110.477	106.818
48	154.419	148.347	142.635	137.258	132.191	127.413	122.904	118.646	114.621	110.815	107.212	103.800
49	147.988	142.451	137.227	132.295	127.634	123.228	119.058	115.110	111.369	107.823	104.458	101.263
50	151.329	145.904	140.771	135.911	131.307	126.942	122.801	118.871	115.138	111.590	108.217	105.007
51	139.628	134.925	130.461	126.223	122.195	118.366	114.723	111.256	107.954	104.807	101.808	98.946
52	131.301	127.148	123.195	119.429	115.841	112.420	109.157	106.042	103.068	100.226	97.510	94.912
53	122.804	119.179	115.717	112.410	109.250	106.227	103.336	100.569	97.919	95.381	92.948	90.616
54	114.664	111.518	108.504	105.616	102.848	100.194	97.647	95.203	92.856	90.602	88.436	86.354
55	111.734	108.876	106.130	103.491	100.955	98.515	96.169	93.911	91.737	89.643	87.627	85.683
56	100.260	97.924	95.673	93.504	91.411	89.393	87.446	85.567	83.753	82.001	80.308	78.672
57	90.888	88.970	87.117	85.324	83.591	81.914	80.291	78.720	77.199	75.726	74.299	72.916
58	81.713	80.170	78.674	77.223	75.815	74.449	73.123	71.836	70.586	69.372	68.192	67.046
59	72.392	71.187	70.015	68.875	67.766	66.686	65.635	64.611	63.614	62.643	61.697	60.775
60	62.999	62.093	61.209	60.346	59.504	58.681	57.878	57.094	56.328	55.580	54.849	54.134
61	52.883	52.245	51.620	51.009	50.410	49.823	49.249	48.686	48.134	47.594	47.064	46.545
62	42.884	42.465	42.055	41.651	41.255	40.866	40.483	40.107	39.738	39.375	39.018	38.667
63	32.462	32.222	31.986	31.753	31.524	31.298	31.075	30.855	30.638	30.425	30.214	30.007
64	21.910	21.800	21.691	21.584	21.478	21.373	21.269	21.166	21.065	20.964	20.865	20.767
65	11.287	11.257	11.228	11.199	11.170	11.141	11.112	11.084	11.056	11.028	11.000	10.973

[a]Present value of monthly payments of $1 made at the end of each month of disability entitlement. Entitlement ends at termination due to death or recovery, or attainment of age 66 (NRA) of the beneficiary. Payments are discounted to the beginning of the entitlement period using the stated annual effective interest rate and continuance experience shown in **table 22B**.

APPENDIX

V. STUDY POPULATION AND METHODS

A. Overview

This study is based on over 17.2 million records of Social Security Disability Insurance (DI) worker beneficiaries drawn from the administration's Master Beneficiary Record (MBR) in February 2024. The 5-year observation period covers January 1, 2016 through December 31, 2020. These records provide 36.1 million life-years of exposure for men and 34.4 million life-years of exposure for women. The primary variables of interest are: the reason for termination of benefits, the age at entitlement, the number of years since entitlement, and sex of the beneficiary.

The main reasons that disabled workers stop receiving disability benefits are:

- Conversion to old-age benefits;
- Death of the beneficiary; and
- Recovery—includes medical recovery or return to SGA.

There are a small number of terminations due to other reasons that are not explicitly examined. The table below provides the number of deaths and recoveries observed during the observation period. To a certain extent, this study traverses the activity of the OASI rolls by tracking deaths of former disabled workers who converted to old-age worker benefits either by choice or upon attaining normal retirement age.

Number of Disabled-worker Terminations, by Reason
(January 2016-December 2020)

Reason	Men	Women	Total
Death	1,583,144	1,103,380	2,686,524
Recovery	187,030	170,643	357,673
Total	1,770,174	1,274,023	3,044,197

Source: MBR database as of February 2024. Refer to Table 5 in section IV for the number of conversions and terminations due to other reasons. The number of deaths and recoveries shown above will differ from those found in Table 5 due to differences in statistical methods used in tabulations. The number of deaths will be dramatically different as they include a substantial number from the OASI rolls.

B. Data Considerations

Death termination experience of the DI rolls is affected by several unique circumstances. Since experience begins with entitlement, deaths that occur during the 5-month waiting period prior to entitlement to DI benefits are outside the scope of this study. It is also true that a claimant may die in the first month of entitlement, or before final disposition of the disability claim—in which case only retroactive disability benefits may be payable. These cases are handled by counting the death but crediting no exposure on the record.

Participants in this study may have multiple periods of disability under examination. There are instances, however, where very little time passes between periods of entitlement for reasons such as a failed work-attempt, an expedited reinstatement, or a successful appeal of an unfavorable CDR. So although a recovery termination has occurred, the beneficiary may be back on the rolls shortly thereafter. Also, it is not uncommon for beneficiaries with multiple periods of disability to become re-entitled under the same or a similar impairment. Although re-entering the rolls at a different entitlement age, such individuals may, in essence, recover from the same disability more than once.

C. Data Selection

After various screenings and checks, data for up to five separate periods of disability were included for the following beneficiaries in the final overall sample:

- Workers entitled to disability benefits at some time during the observation period;
- Workers entitled to old-age benefits at some time during the observation period who are former disabled-worker beneficiaries with no break between DI and OASI entitlement.

D. Methods

The availability of complete data on each person in the study (sex, date of birth, date of entitlement, date of decrement, and cause of decrement) allows for direct estimation of the *multiple-decrement probabilities* $q^{(i)}$, where i represents the cause of decrement. Each unit age interval $(x, x+1]$ represents one life-year of potential exposure. For each interval that an individual is under observation, the person enters the interval at age $x+r$ $(0 \le r < 1)$, and is scheduled to exit the interval at age $x+s$ $(0 < s \le 1)$. Note that $r = 0$ except for instances where the beginning of the observation period falls within the age interval. Similarly $s = 1$ except for instances where the end of the observation period falls within the interval. The amount of time that the person is scheduled to be exposed to the risks of decrement is $s-r$. The total *scheduled exposure* for an interval is obtained by summing over all persons.[32]

As an example of the above method, consider a disabled worker entering an interval at age $x+r$. The *scheduled ending age*, $x+s$, is established for the interval under the expectation that the person will either survive to the end $(s = 1)$, or exit the study due to the end of the observation period $(s < 1)$. Scheduled exposure is then credited as follows: if the person survives to the end of the interval, then exposure is credited from $x+r$

[32]For a complete discussion, refer to *Survival Models and Their Estimation* (London 1988, second edition).

to $x+1$; if the person dies or recovers during the interval, exposure is still credited from $x+r$ to $x+1$;[33] if the observation period ends during the interval, then exposure is credited from $x+r$ to $x+s$. A modification is made to the way exposure is calculated for determining recovery probabilities. Since recovery is no longer a consideration after converting to old-age benefits, exposure is credited only up until the month of the switch.

Multiple-decrement probabilities are calculated by dividing the observed number of deaths or recoveries in an interval by the aggregate scheduled exposure for that interval. As will be discussed later, *single-decrement (absolute) rates* can be derived from these probabilities by using a constant force assumption for the distribution of decrement within the interval.[34]

E. Entitlement Age and Exposure

This is a select-and-ultimate study with a 10-year select period. The 10-year select period implies that the risks of decrement for beneficiaries 10 or more years beyond entitlement are no longer a function of entitlement age, but a function of attained age only.

Rarely does entitlement to disability benefits occur on a beneficiary's birthday. To facilitate exposure calculations, *insuring age* and the corresponding *insuring date of birth* may be substituted for the actual age at entitlement and the actual date of birth, respectively. This study uses an insuring age that is set at the beneficiary's *age last birthday* as of entitlement. As an example:

> **Date of entitlement:** February 1, 2020
> **Date of birth:** July 10, 1975
> **Actual age at entitlement:** 44 years, 206 days
> **Insuring age:** 44 years
> **Insuring date of birth:** February 1, 1976

Use of the integral insuring age at entitlement ensures that subsequent durations begin on the beneficiary's birthday. 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.

F. Duration and Graduation

The unit intervals for which a beneficiary is under observation are called *durations*. For each entitlement age $[x]$ and duration n, the quantity $s-r$ represents the amount of exposure credited to the observation interval $([x]+n, [x]+n+1]$. For durations beyond the 10-year select period, exposure is credited to the appropriate attained age interval $(x+n, x+n+1]$.

The select-and-ultimate multiple-decrement probabilities are graduated using the two-dimensional Whittaker-Henderson Type B method.[35] The horizontal and vertical smoothing coefficients were chosen to obtain some degree of smoothness within individual durations (columns) as well as within entitlement ages (rows), without deviating much from the original estimates.

G. Continuance Tables

Continuance Tables 8A-8C are constructed from select-and-ultimate death probabilities. The values $l_{[x]}, l_{[x]+1}, \ldots, l_{110}$ are first calculated for entitlement age $[x] = 16$, using a radix of 100,000. This step determines values for the ultimate period of the table and attained ages greater than 75. Values for entitlement ages $[x] > 16$ are then derived from the ultimate values by working backwards. For example, $l_{[x]}$ is determined from $l_{[x]+10}$ using the survival probabilities of the select period for the given entitlement age. The value for $l_{[x]+t}$ is the number of lives remaining from the original $l_{[x]}$ who have attained age $[x]+t$. The number alive at any given entitlement or attained age is not an actual count of disability beneficiaries, but is the product of combining probabilities with an arbitrary radix.

Continuance tables for the decrement of recovery (15A-15B) and the combined decrements of death and recovery (22A-22C) are constructed in the same manner. Since recovery is no longer considered after attaining normal retirement age, Tables 15A-15B are truncated after attained age 65.[36]

The continuance tables are read across the row, or *select period*, for 0-10 years since entitlement, then down the last column, or *ultimate period* for 10 or more years since entitlement. The example below uses numbers from Table 8A for a man who becomes entitled to a disabled-worker benefit at age 50.

Completed years of entitlement	Number living	Probability of continuance	Attained age
0	77,810	1.000	50
1	74,323	.955	51
5	66,091	.849	55
10	56,966	.732	60
15	46,610	.599	65

[33]All persons are *expected* to survive to the end of the interval, even those who wind up dying or recovering at age $x+t \le x+s$. The important point is that decrement was not expected so the scheduled ending age is set at $x+1$.

[34]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 *Actuarial Mathematics* (Bowers et al. 1997).

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

[36]For the observation period 2016-20, all disabled beneficiaries born 1950-54 are converted to old-age benefits at age 66. (Disability beneficiaries born 1949 or earlier will have converted before beginning of observation period.) See chart in section I.

H. Expected Future Time on Rolls

Tables showing *expected future time on the rolls* are derived from the continuance functions described above using the basic actuarial principles found in any standard actuarial text on life contingencies. We also present in this study the results of aggregating over duration, by entitlement age (see Tables 11, 18, and 25) or attained age (see Tables 12, 19, and 26).

Expected future time for a specific *entitlement* age is an exposure-weighted average of the expected future time at each duration of that age. This differs from the expected future time for a specific *attained* age, which is an exposure-weighted average of the expected future time at various durations of various entitlement ages.

For example, expected future time for *entitlement* age 40 is a weighted average of the expected times across the select row and down the ultimate column. Each cell represents a different attained age. In contrast, expected future time for *attained* age 40 is a weighted average of the expected times for a 40-year-old at duration 0, a 39-year-old at duration 1,...and a 16-year-old at duration 24—all of whom are attained age 40.

I. Probabilities and Absolute Rates

In this study we present probabilities of decrement for two of the several decrements affecting the disabled population—death and recovery. The symbol $q^{(d)}$ represents the probability of death in the presence of the other decrements and is defined as follows:

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

where $p^{(\tau)}$ is the probability of continuance under all decrements; and $\mu^{(d)}$ is the force of mortality. The probability of recovery $q^{(r)}$ is similarly defined.

For each cause of decrement in a multiple-decrement model, it is possible to associate a single-decrement rate that depends only on a particular cause of decrement. For example, $q'^{(d)}$ represents the *single-decrement (absolute) rate* of death and is defined as follows:

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

where $p'^{(d)}$ is the probability of *not dying*. In this representation, beneficiaries who decrement for causes other than death are "taken out" of the total number exposed. Observation stops at the point of non-death decrement, resulting in total exposure which is somewhat less than that used in formulating death probabilities.

For example, the multiple-decrement probability $q^{(d)}$ is calculated for each combination of entitlement age and duration by dividing the observed number of deaths by the exposure for that cell. Assuming a uniform distribution for each decrement over the age interval $(x, x+1)$, the absolute rate of death $q'^{(d)}$ can be calculated by dividing the observed number of deaths by the exposure for that cell reduced by one-half of the number of recoveries observed for that cell. The absolute rate of recovery $q'^{(r)}$ is similarly defined.

This study uses an alternative method to calculate absolute rates. First, derive the total decrement probability:

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

Then derive the absolute rates using the assumption of constant force for each decrement over the age interval $(x, x+1)$:

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

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

Absolute rates are presented on a "per thousand" basis.

J. Annuity Tables

In general, a *life annuity* is a series of payments made at regular intervals (such as months or years) during the lifetime of the annuitant. Payments may be limited to a given number of years, or payable for the whole of life, and are made at the beginning (*due*) or end (*immediate*) of each period. Any standard actuarial text on life contingencies will explain the present value calculation of an annuity.

The following table illustrates the present value of lifetime combined DI and OASI benefits (considering only the possibility of death), as well as DI benefits to age 66 (NRA), for a man at age 50 who is entitled to a disabled-worker benefit. To simplify calculations, we assume no cost-of-living adjustments to benefits.

Present Value of Future Benefits, Man Age 50
(3 percent annual interest rate)

$14,400 annual payment	
Annuity value (Table 28A)	12.953
Life annuity	$186,523
Annuity value (Table 30A)	9.463
Life annuity to age 66	$136,267
$1,200 monthly payment	
Annuity value (Table 28B)	160.886
Life annuity	$193,063
Annuity value (Table 30B)	117.179
Life annuity to age 66	$140,615

K. Adjusted Decrement Rates

Shifts in the age, sex, and impairment composition of the DI rolls occur over time. To compare disability rates of termination due to death and recovery between different observation periods, we need to eliminate the distortions caused by these shifts. Gross rates are adjusted to provide a measure of the rate at which disabled individuals are dying or recovering that is independent of demographic and programmatic shifts.

As explained in section D of this appendix, decrement rates for a given observation period are calculated by dividing the observed number of terminations due to death or recovery in an interval by the aggregate exposure for that interval. These are the *gross* decrement rates for a single observation period. To compare disability rates of termination between different observation periods, we select one period to represent the *standard* DI beneficiary population. *Adjusted* decrement rates for a group of beneficiaries in a particular observation period are calculated by dividing the adjusted number of terminations due to death or recovery by the aggregate exposure for that group in the *standard* DI beneficiary population. “Adjusted decrements” represent the number that would occur in a group if the exposure had the same age-sex-duration-specific profile as the exposure of the standard population, and are computed by multiplying the age-sex-duration-specific decrement rates of the particular observation period by the age-sex-duration-specific exposures of the standard population. The resulting adjusted decrements are summed across durations (or over entitlement ages) and divided by the corresponding exposure of the standard population to get duration-adjusted (or age-adjusted) rates.

The following tables compare the adjusted death and recovery rates for various age and duration groupings, over the 20-year period 2001-20. Results are split into four different 5-year observation periods. The standard DI beneficiary exposure population used in the calculations corresponds to the 2016-20 observation period.

Tables K1-K3 show adjusted death rates by various entitlement age, attained age, and duration groupings. In previous disabled-worker experience studies, DI disabled-worker death rates steadily declined over all observation periods. In this study, total disabled-worker death rates are higher than those for observation period 2011-15 but very similar to those for the study with observation period 2006-10. Death rates at earlier entitlement ages are higher than those of the 2001-05 and 2006-10 studies but death rates at older entitlement ages tend to be lower. The overall death rate of roughly 44 deaths per thousand as measured over the period 2001-05 fell to 38 per thousand over 2006-10. There was a further decline to 36 per thousand over 2011-15 before increasing back to 38 per thousand for observation period 2016-20. Over the entire 20-year period, the overall mortality rate fell from 50 per thousand for men to 44 per thousand and from 37 per thousand for women to 32 per thousand. The reasons for mortality improvement among disabled workers have been discussed in detail in this and the prior actuarial studies dedicated to the specific observation periods. Main factors include a greater proportion of musculoskeletal and mental impairments, advancement in medical treatments, and broader use of vocational factors in disability determinations. The early months of the COVID-19 pandemic may have contributed to the increase in death rates for 2016-20 over those of the prior period.

Tables K4-K6 show adjusted recovery rates by various entitlement age, attained age, and duration groupings. Chance of recovery is not applicable beyond normal retirement age, at which time disabled workers are converted to old-age benefits. As detailed throughout the prior studies, changes in recovery experience can be less intuitive than changes in mortality experience since rates are largely affected by exogenous variables. The overall recovery rate by entitlement age was 6.6 per thousand in 2001-05. This was followed by a drop to 5.2 in 2006-10 and remained at 5.2 in 2011-15. For 2016-20, the overall recovery rate increased to 7.8. This pattern is, in part, due to the level of funding provided to complete medical CDRs. From FY 2003 through FY 2008 there was no dedicated program integrity funding. From FY 2009 through FY 2013 there was a relatively level amount of funding. A substantial increase in funding occurred in FY 2014. The Bipartisan Budget Act of 2015 included a provision that authorized funding for SSA through FY 2021. This enabled the agency to expand program integrity work such as medical CDRs.

Table K1.—Adjusted DI Disabled-worker Death Rates Comparison by Entitlement Age
(Deaths per 1000 beneficiaries)

Entl Age	Observation Period 2001-05	2006-10	2011-15	2016-20
Men				
16-19	10.62	10.25	10.80	14.18
20-24	13.08	12.91	12.88	15.42
25-29	18.55	18.17	18.18	21.62
30-34	23.18	22.09	22.15	25.52
35-39	28.93	26.43	26.38	30.22
40-44	36.43	32.55	32.04	35.77
45-49	46.26	41.27	39.77	43.24
50-54	53.80	47.59	44.83	47.50
55-59	62.35	54.34	50.72	52.77
60+	80.42	68.26	61.73	62.50
Total	49.60	43.64	41.14	43.75
Women				
16-19	8.33	7.98	8.05	10.69
20-24	10.15	9.75	9.82	11.63
25-29	12.97	12.78	13.25	15.33
30-34	15.48	14.90	15.47	17.83
35-39	19.06	17.83	18.59	20.89
40-44	24.56	22.40	22.62	25.20
45-49	31.84	28.76	28.10	30.82
50-54	38.31	33.73	32.13	33.74
55-59	48.02	41.56	38.14	38.93
60+	66.99	55.20	49.68	49.50
Total	36.71	32.12	30.41	32.00
Total				
16-19	9.82	9.38	9.73	12.80
20-24	12.04	11.68	11.66	13.90
25-29	16.36	15.85	16.00	18.79
30-34	19.97	18.85	19.02	21.83
35-39	24.54	22.40	22.60	25.56
40-44	30.88	27.62	27.32	30.33
45-49	39.28	35.04	33.81	36.73
50-54	46.33	40.75	38.43	40.37
55-59	55.92	48.47	44.82	46.09
60+	75.00	62.82	56.56	56.77
Total	43.81	38.30	36.05	38.02

Table K2.—Adjusted DI Disabled-worker Death Rates Comparison by Attained Age
(Deaths per 1000 beneficiaries)

Attained Age	Observation Period 2001-05	2006-10	2011-15	2016-20
Men				
16-19	10.87	8.99	8.95	9.32
20-24	10.74	9.54	8.56	9.79
25-29	12.82	10.87	9.51	10.71
30-34	15.47	13.35	11.58	12.15
35-39	18.34	16.15	14.05	14.64
40-44	22.51	20.01	17.67	18.52
45-49	28.64	25.59	23.21	23.67
50-54	33.81	32.01	28.99	28.69
55-59	39.28	36.31	34.43	33.98
60-64	46.15	41.87	40.08	40.76
65-69	55.18	48.89	45.55	47.34
70-74	73.06	64.70	61.98	61.63
75-79	99.33	88.15	84.47	85.95
80-84	136.77	124.51	119.57	120.24
85+	203.49	193.35	190.87	194.05
Total	50.60	45.73	43.21	43.75
Women				
16-19	9.31	8.70	8.13	8.27
20-24	9.96	8.30	8.37	9.21
25-29	10.89	9.29	9.04	10.54
30-34	12.04	11.02	10.47	12.00
35-39	14.29	12.91	12.10	13.00
40-44	17.49	15.64	14.62	15.05
45-49	21.01	19.31	17.72	17.90
50-54	24.59	22.17	20.83	20.39
55-59	28.50	25.31	23.59	23.35
60-64	33.11	30.16	28.44	28.01
65-69	39.27	34.15	32.75	33.05
70-74	52.36	46.58	44.39	44.88
75-79	72.18	65.86	62.94	63.02
80-84	101.65	96.16	93.25	92.78
85+	182.87	164.23	164.76	166.93
Total	37.36	33.57	31.95	32.00
Total				
16-19	10.24	8.87	8.54	8.87
20-24	10.41	9.02	8.48	9.56
25-29	11.94	10.15	9.30	10.64
30-34	13.89	12.21	11.06	12.08
35-39	16.50	14.57	13.08	13.85
40-44	20.24	17.91	16.16	16.76
45-49	25.15	22.59	20.51	20.75
50-54	29.59	27.30	25.01	24.52
55-59	34.41	31.17	29.22	28.73
60-64	40.52	36.56	34.66	34.62
65-69	48.63	42.32	39.62	40.55
70-74	64.73	56.84	53.78	53.56
75-79	87.78	78.56	74.55	74.64
80-84	119.88	111.38	107.37	106.66
85+	192.18	177.00	176.77	179.76
Total	44.86	40.19	37.90	38.02

Table K3.—Adjusted DI Disabled-worker Death Rates Comparison by Duration
(Deaths per 1000 beneficiaries)

Duration	Observation Period 2001-05	2006-10	2011-15	2016-20
Men				
0	71.05	60.96	56.83	59.37
1	45.02	41.17	38.15	41.92
2	36.36	33.50	31.03	34.10
3	34.58	31.75	29.48	31.27
4	34.31	31.12	29.19	30.31
5	35.93	31.72	30.48	30.69
6	36.39	32.57	31.15	31.02
7	37.44	33.28	31.67	31.46
8	38.15	34.31	32.67	32.85
9	39.31	35.94	34.05	34.12
0-9	40.74	36.52	34.38	35.58
10-19	48.04	43.04	41.30	42.01
20-29	69.25	63.91	60.90	61.17
30+	82.00	82.40	79.77	83.37
Total	49.23	44.86	42.70	43.74
Women				
0	53.71	46.78	43.38	46.46
1	35.60	32.82	29.97	33.35
2	27.44	25.11	23.70	25.38
3	24.59	22.46	21.34	22.03
4	23.85	21.53	20.75	21.05
5	23.83	21.15	20.57	20.44
6	24.42	21.49	21.20	20.69
7	24.98	22.18	21.41	21.07
8	25.26	22.74	21.92	21.95
9	25.86	23.53	22.60	22.81
0-9	28.68	25.73	24.47	25.26
10-19	33.23	29.65	28.46	28.83
20-29	53.12	50.11	47.84	47.28
30+	78.46	80.80	81.39	83.27
Total	35.76	32.80	31.50	32.00
Total				
0	63.20	54.54	50.55	53.30
1	40.71	37.33	34.34	37.84
2	32.25	29.61	27.64	29.91
3	29.95	27.42	25.72	26.81
4	29.44	26.63	25.27	25.82
5	30.31	26.76	25.83	25.71
6	30.84	27.33	26.41	26.04
7	31.70	27.99	26.72	26.47
8	32.27	28.76	27.46	27.61
9	33.25	29.95	28.48	28.65
0-9	35.19	31.45	29.69	30.61
10-19	41.68	36.79	34.94	35.36
20-29	62.61	58.32	55.10	54.27
30+	81.16	82.19	80.66	83.34
Total	43.37	39.40	37.41	38.01

Table K4.—Adjusted DI Disabled-worker Recovery Rates Comparison by Entitlement Age
(Recoveries per 1000 beneficiaries)

Entl Age	Observation Period 2001-05	2006-10	2011-15	2016-20
Men				
16-19	18.22	21.10	20.89	26.87
20-24	13.76	11.44	12.89	20.25
25-29	13.23	9.80	10.68	16.76
30-34	12.44	8.94	8.96	13.56
35-39	10.51	7.68	7.27	10.46
40-44	8.05	5.96	5.62	7.87
45-49	5.42	4.38	4.24	5.71
50-54	2.98	2.57	2.49	3.82
55-59	1.54	1.44	1.45	2.42
60-NRA	0.82	0.47	0.57	1.00
Total	6.58	5.15	5.20	7.75
Women				
16-19	19.46	21.00	22.91	29.64
20-24	14.89	12.21	14.18	21.03
25-29	14.08	10.78	12.29	18.00
30-34	12.38	9.44	9.76	14.04
35-39	10.43	7.83	7.36	10.33
40-44	8.01	5.92	5.41	7.45
45-49	5.31	4.21	3.86	5.23
50-54	3.05	2.58	2.38	3.39
55-59	1.58	1.50	1.45	2.19
60-NRA	0.53	0.52	0.59	0.93
Total	6.55	5.17	5.17	7.36
Total				
16-19	18.65	21.06	21.67	27.96
20-24	14.16	11.74	13.41	20.56
25-29	13.57	10.22	11.40	17.32
30-34	12.41	9.17	9.34	13.80
35-39	10.47	7.75	7.32	10.40
40-44	8.03	5.94	5.52	7.65
45-49	5.36	4.29	4.05	5.46
50-54	3.01	2.58	2.44	3.60
55-59	1.56	1.47	1.45	2.31
60-NRA	0.68	0.49	0.58	0.97
Total	6.56	5.15	5.18	7.56

Table K5.—Adjusted DI Disabled-worker Recovery Rates Comparison by Attained Age
(Recoveries per 1000 beneficiaries)

Attained Age	Observation Period 2001-05	2006-10	2011-15	2016-20
Men				
16-19	5.44	8.27	7.44	7.74
20-24	18.52	14.75	15.80	16.90
25-29	27.07	20.13	23.77	38.18
30-34	23.65	16.66	18.50	31.79
35-39	18.03	13.61	14.57	23.51
40-44	13.28	10.40	10.86	17.62
45-49	8.79	7.21	7.48	12.46
50-54	4.56	3.94	3.99	6.88
55-59	2.21	2.04	2.05	3.45
60-NRA	1.11	1.07	1.07	1.90
Total	5.50	4.44	4.67	7.75
Women				
16-19	5.49	6.70	9.48	8.90
20-24	15.76	12.03	15.00	17.65
25-29	20.96	16.57	22.00	35.40
30-34	18.49	14.14	17.38	29.12
35-39	15.30	12.01	14.18	22.51
40-44	12.28	9.98	10.87	17.56
45-49	9.02	7.26	7.55	12.51
50-54	5.18	4.28	4.07	6.71
55-59	2.63	2.42	2.15	3.34
60-NRA	1.16	1.16	1.10	1.78
Total	5.19	4.31	4.56	7.36
Total				
16-19	5.48	7.61	8.33	8.23
20-24	17.34	13.61	15.47	17.20
25-29	24.28	18.51	23.00	36.99
30-34	21.26	15.43	17.98	30.57
35-39	16.79	12.82	14.38	23.02
40-44	12.82	10.20	10.86	17.59
45-49	8.90	7.24	7.51	12.48
50-54	4.84	4.10	4.02	6.80
55-59	2.40	2.22	2.09	3.39
60-NRA	1.13	1.11	1.08	1.84
Total	5.34	4.37	4.61	7.56

Table K6.—Adjusted DI Disabled-worker Recovery Rates Comparison by Duration
(Recoveries per 1000 beneficiaries)

Duration	Observation Period 2001-05	2006-10	2011-15	2016-20
Men				
0	3.40	2.55	2.87	2.95
1	5.84	4.98	5.07	6.62
2	3.65	2.44	2.31	3.76
3	5.82	3.02	3.72	7.35
4	10.57	7.35	8.04	13.20
5	9.23	6.86	7.44	11.75
6	8.09	6.67	6.99	10.89
7	7.77	6.61	6.64	10.63
8	7.43	6.36	6.29	10.93
9	6.97	5.96	5.87	10.50
0-9	6.78	5.17	5.43	8.64
10-19	4.65	4.30	4.29	7.82
20-29	1.92	1.33	1.63	3.45
30+	1.10	0.40	0.43	1.12
Total	5.63	4.47	4.65	7.75
Women				
0	2.55	2.29	2.76	3.08
1	4.98	4.67	5.04	6.88
2	3.21	2.33	2.19	3.76
3	5.04	2.61	3.53	6.62
4	9.29	6.63	7.44	11.46
5	8.41	6.30	6.74	10.37
6	7.55	6.34	6.63	9.93
7	7.43	6.32	6.30	9.75
8	7.40	6.16	6.00	9.86
9	7.02	5.81	5.74	9.50
0-9	6.22	4.88	5.19	8.02
10-19	4.70	4.44	4.32	7.36
20-29	2.12	1.67	1.77	3.48
30+	0.85	0.48	0.46	1.17
Total	5.37	4.43	4.59	7.36
Total				
0	2.98	2.43	2.82	3.01
1	5.43	4.84	5.06	6.75
2	3.44	2.39	2.25	3.76
3	5.44	2.82	3.63	6.99
4	9.95	6.99	7.75	12.34
5	8.83	6.57	7.09	11.07
6	7.84	6.50	6.81	10.42
7	7.61	6.46	6.47	10.20
8	7.42	6.26	6.15	10.40
9	6.99	5.88	5.81	10.00
0-9	6.51	5.02	5.31	8.34
10-19	4.63	4.35	4.30	7.58
20-29	1.97	1.45	1.68	3.46
30+	1.07	0.43	0.44	1.14
Total	5.49	4.43	4.62	7.56

L. Processing Time

Becoming entitled to benefits under the DI program requires an individual to file a claim. Benefits become payable once SSA determines that the claimant satisfies the definition of disability and all other requirements. The amount of time it takes to establish disability entitlement varies for any number of reasons. So a significant lag may exist between the first month of *entitlement* and first month of *payment*. An *allowance* is a determination by the DDS, HO, AO, or Federal District Court that the claimant meets the medical definition of disability under the Social Security Act. Based on data from administrative records, we can measure the average processing time from the date of filing to the date of disposition of the claim. Obviously, the process time lengthens as the claimant appeals unfavorable determinations and moves through the levels of review—Reconsideration, Hearings, Appeals Council, and finally Federal Court.

Table L shows the average processing time in months for an allowance by the various levels of review. Data are also split by claims filed for DI-only (Title II) benefits as well as concurrent entitlement to DI and SSI (Title XVI) benefits. Results are based on longitudinal claim data for filing cohorts 2014-23, which are tracked from initial filing through level of allowance. As shown, there can be a significant number of claims still awaiting final adjudication to either allow or deny benefits. As pending claims are cleared, the average processing time for allowances will ultimately exceed the values in the table. Processing times vary with factors such as claim volume, work flow, and size of backlogs. The processing times for the more recent years in this table will continue to be revised upward until all of the pending claims have been processed.

Table L.—DI Disabled-worker Average Processing Time for Allowance, by Level of Review

Year of Filing	Allow-ances	Claims Pending	Process Time (In months)		
			Total	DI-only	DI-SSI
Initial determinations					
2014	528,422	—	5.37	5.07	6.01
2015	490,546	—	5.39	5.08	6.07
2016	470,468	—	5.41	5.10	6.13
2017	450,708	—	5.47	5.17	6.13
2018	433,183	—	5.69	5.40	6.33
2019	435,114	—	5.99	5.66	6.71
2020	398,042	—	6.63	6.26	7.55
2021	393,751	—	7.61	7.21	8.64
2022	374,410	—	8.19	7.80	9.18
2023	300,282	277,330	6.41	6.17	7.10
Reconsiderations					
2014	52,090	—	11.13	10.91	11.46
2015	50,368	—	10.98	10.65	11.50
2016	47,842	—	10.78	10.52	11.23
2017	44,557	—	11.12	10.88	11.54
2018	46,087	—	11.86	11.55	12.38
2019	56,156	—	13.16	12.62	14.07
2020	50,644	—	15.85	15.29	16.88
2021	53,220	—	17.10	16.70	17.92
2022	40,201	—	15.52	15.21	16.15
2023	14,000	116,926	10.85	10.72	11.16
HO					
2014	234,802	—	30.18	29.81	30.69
2015	205,933	—	30.29	29.90	30.86
2016	188,063	—	28.53	28.15	29.13
2017	168,495	439	25.60	25.14	26.29
2018	158,690	938	23.43	22.92	24.21
2019	150,467	1,913	22.28	21.69	23.15
2020	138,747	4,503	22.83	22.18	23.98
2021	121,001	28,035	24.05	23.53	25.08
2022	58,712	79,506	20.89	20.61	21.47
2023	4,599	57,432	14.14	14.00	14.57
AO | Court					
2014	1,226	—	44.21	44.22	44.19
2015	1,040	—	43.72	43.16	44.29
2016	818	—	41.52	41.31	41.77
2017	578	2,093	38.67	38.01	39.44
2018	606	2,413	36.44	36.73	36.13
2019	544	2,447	35.01	34.04	36.07
2020	436	5,231	32.50	31.51	33.89
2021	167	15,060	29.99	29.23	31.10
2022	9	13,411	23.56	23.14	25.00
2023	3	869	7.33	7.33	—

M. Basis for Decision

In the 5-step sequential process of disability determination, medical evidence is assessed in Step 3. When a claimant has a severe medically determinable impairment that satisfies the criteria in a listing of *Listing of Impairments* (and meets the duration requirement), the impairment is said to *meet the listings* and benefits are allowed with no further evaluation; if the claimant has impairments not included in the listings, but are considered medically equivalent to listed impairments, the impairments are said to *equal the listings* and benefits are allowed.

Claimants not allowed at Step 3 still have impairments that are severe, but not severe enough to consider them disabled purely on medical grounds. Such claimants are evaluated further in Steps 4 and 5. Step 4 assesses *residual functional capacity (RFC)* to see if past relevant work can be performed. If not, then Step 5 assesses the RFC along with vocational factors—age, education, and work experience—to determine whether claimants can perform work in jobs other than those previously held. These *medical-vocational* (med-voc) guidelines are used to determine whether any employment is possible. If not, then disability benefits are allowed.

Table M1 shows the total number of allowances by basis for decision for the various levels of review. The splits provide a guideline for the magnitude of allowances that occur at the various steps of adjudication. **Table M2** shows the percent distribution of Table M1. Note that administrative sources may be incomplete for roughly 2% of total allowances.

Table M3 shows the total number of allowances by basis of decision for the various impairment categories. This split highlights the differences that exist between meets, equals, and med-voc decisions for various disorders. For example, musculoskeletal impairments, cardiovascular impairments, and injuries tend to show a much larger percentage of med-voc decisions than malignant cancers or genitourinary impairments. **Table M4** shows the percent distribution of Table M3.

As with the distributions shown in appendix section L, results are based on longitudinal claim data for filing cohorts 2014-23, which are tracked from initial filing through level of allowance. For more recent years, there are a significant number of claims still awaiting final adjudication to either allow or deny benefits. Many of the pending claims that will ultimately be allowed will fall under the med-voc category, which is the most subjective part of the disability adjudication process.

Table M1.—DI Disabled-worker Allowances, by Basis for Decision

Year of Filing	Total	Meets	Equals	Med-voc	Unknown
Initial determinations					
2014	528,422	186,386	36,550	287,496	17,990
2015	490,546	182,155	32,522	260,023	15,846
2016	470,468	183,661	30,451	240,056	16,300
2017	450,708	183,382	28,332	221,012	17,982
2018	433,183	181,975	27,581	210,291	13,336
2019	435,114	187,400	25,826	215,331	6,557
2020	398,042	168,869	22,256	199,535	7,382
2021	393,751	168,064	18,922	198,227	8,538
2022	374,410	165,271	16,831	185,713	6,595
2023	300,282	145,024	12,159	135,651	7,448
Reconsiderations					
2014	52,090	9,787	3,797	37,496	1,010
2015	50,368	9,324	3,748	36,038	1,258
2016	47,842	9,503	3,381	33,652	1,306
2017	44,557	9,183	3,233	30,780	1,361
2018	46,087	9,512	3,063	32,222	1,290
2019	56,156	10,829	3,537	39,726	2,064
2020	50,644	10,356	2,684	35,688	1,916
2021	53,220	11,027	2,724	38,547	922
2022	40,201	8,930	1,995	28,810	466
2023	14,000	3,126	663	10,064	147
HO					
2014	234,802	24,450	6,210	201,666	2,476
2015	205,933	19,651	4,215	179,621	2,446
2016	188,063	16,802	3,491	165,873	1,897
2017	168,495	15,025	2,817	148,946	1,707
2018	158,690	13,401	2,338	141,825	1,126
2019	150,467	11,067	1,882	136,645	873
2020	138,747	8,537	1,369	128,378	463
2021	121,001	6,907	1,074	112,825	195
2022	58,712	3,560	461	54,615	76
2023	4,599	292	34	4,261	12
AO | Court					
2014	1,226	272	104	624	226
2015	1,040	258	82	495	205
2016	818	199	95	396	128
2017	578	165	65	258	90
2018	606	142	82	255	127
2019	544	159	79	212	94
2020	436	134	78	183	41
2021	167	77	28	59	3
2022	9	5	1	3	0
2023	3	0	1	2	0
Total					
2014	816,540	220,895	46,661	527,282	21,702
2015	747,887	211,388	40,567	476,177	19,755
2016	707,191	210,165	37,418	439,977	19,631
2017	664,338	207,755	34,447	400,996	21,140
2018	638,566	205,030	33,064	384,593	15,879
2019	642,281	209,455	31,324	391,914	9,588
2020	587,869	187,896	26,387	363,784	9,802
2021	568,139	186,075	22,748	349,658	9,658
2022	473,332	177,766	19,288	269,141	7,137
2023	318,884	148,442	12,857	149,978	7,607

Table M2.—DI Disabled-worker Allowances, by Basis for Decision (Percentage)

Year of Filing	Percentage distribution				
	Total	Meets	Equals	Med-voc	Unknown
Initial determinations					
2014	100.0	35.3	6.9	54.4	3.4
2015	100.0	37.1	6.6	53.0	3.2
2016	100.0	39.0	6.5	51.0	3.5
2017	100.0	40.7	6.3	49.0	4.0
2018	100.0	42.0	6.4	48.5	3.1
2019	100.0	43.1	5.9	49.5	1.5
2020	100.0	42.4	5.6	50.1	1.9
2021	100.0	42.7	4.8	50.3	2.2
2022	100.0	44.1	4.5	49.6	1.8
2023	100.0	48.3	4.0	45.2	2.5
Reconsiderations					
2014	100.0	18.8	7.3	72.0	1.9
2015	100.0	18.5	7.4	71.5	2.5
2016	100.0	19.9	7.1	70.3	2.7
2017	100.0	20.6	7.3	69.1	3.1
2018	100.0	20.6	6.6	69.9	2.8
2019	100.0	19.3	6.3	70.7	3.7
2020	100.0	20.4	5.3	70.5	3.8
2021	100.0	20.7	5.1	72.4	1.7
2022	100.0	22.2	5.0	71.7	1.2
2023	100.0	22.3	4.7	71.9	1.1
HO					
2014	100.0	10.4	2.6	85.9	1.1
2015	100.0	9.5	2.0	87.2	1.2
2016	100.0	8.9	1.9	88.2	1.0
2017	100.0	8.9	1.7	88.4	1.0
2018	100.0	8.4	1.5	89.4	0.7
2019	100.0	7.4	1.3	90.8	0.6
2020	100.0	6.2	1.0	92.5	0.3
2021	100.0	5.7	0.9	93.2	0.2
2022	100.0	6.1	0.8	93.0	0.1
2023	100.0	6.3	0.7	92.7	0.3
AO | Court					
2014	100.0	22.2	8.5	50.9	18.4
2015	100.0	24.8	7.9	47.6	19.7
2016	100.0	24.3	11.6	48.4	15.6
2017	100.0	28.5	11.2	44.6	15.6
2018	100.0	23.4	13.5	42.1	21.0
2019	100.0	29.2	14.5	39.0	17.3
2020	100.0	30.7	17.9	42.0	9.4
2021	100.0	46.1	16.8	35.3	1.8
2022	100.0	55.6	11.1	33.3	0.0
2023	100.0	0.0	33.3	66.7	0.0
Total					
2014	100.0	27.1	5.7	64.6	2.7
2015	100.0	28.3	5.4	63.7	2.6
2016	100.0	29.7	5.3	62.2	2.8
2017	100.0	31.3	5.2	60.4	3.2
2018	100.0	32.1	5.2	60.2	2.5
2019	100.0	32.6	4.9	61.0	1.5
2020	100.0	32.0	4.5	61.9	1.7
2021	100.0	32.8	4.0	61.5	1.7
2022	100.0	37.6	4.1	56.9	1.5
2023	100.0	46.6	4.0	47.0	2.4

Table M3.—DI Disabled-worker Allowances, by Diagnostic Group and Basis for Decision

Impairment category	Basis for decision	Year of Filing									
		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Musculo-skeletal	Meets	2,712	4,966	6,109	8,272	11,051	11,772	12,689	13,565	14,460	16,175
	Equals	772	1,710	2,345	4,045	5,821	6,556	6,833	7,397	7,977	9,666
	Med-voc	76,805	141,974	186,090	196,118	212,473	208,015	217,311	235,735	252,412	274,554
	Unknown	581	1,119	2,162	2,862	3,121	3,407	3,969	4,048	4,334	4,324
	Total	80,870	149,769	196,706	211,297	232,466	229,750	240,802	260,745	279,183	304,719
Mental disorders	Meets	19,791	27,838	30,251	33,177	39,472	38,066	38,084	38,000	37,592	43,081
	Equals	607	949	1,250	1,540	1,917	1,930	2,201	2,269	2,528	3,093
	Med-voc	12,446	23,375	30,745	34,235	40,047	39,461	41,628	48,322	54,970	63,975
	Unknown	5,229	3,946	4,475	3,569	2,941	7,341	11,119	9,873	9,371	10,757
	Total	38,073	56,108	66,721	72,521	84,377	86,798	93,032	98,464	104,461	120,906
Cancer	Meets	61,708	63,833	63,673	63,877	69,035	67,828	69,439	70,768	71,727	71,718
	Equals	2,771	3,274	3,719	4,334	5,147	5,527	5,485	6,118	6,819	8,020
	Med-voc	5,303	7,823	9,314	9,618	10,398	10,317	10,637	11,207	12,002	12,838
	Unknown	135	178	251	250	289	391	466	436	450	480
	Total	69,917	75,108	76,957	78,079	84,869	84,063	86,027	88,529	90,998	93,056
Cardio-vascular	Meets	12,401	16,764	18,018	17,291	19,383	18,979	18,644	19,324	19,929	19,988
	Equals	2,169	3,294	3,941	4,349	4,834	5,087	5,174	5,576	5,858	6,518
	Med-voc	20,491	34,778	43,423	44,869	47,647	46,525	47,811	52,570	57,779	63,280
	Unknown	198	298	550	642	657	765	849	804	882	938
	Total	35,259	55,134	65,932	67,151	72,521	71,356	72,478	78,274	84,448	90,724
Nervous system	Meets	16,356	22,218	23,545	22,663	25,190	24,603	24,479	24,745	24,873	26,000
	Equals	1,847	2,912	3,259	3,558	4,172	4,283	4,482	4,810	5,295	5,887
	Med-voc	10,916	20,339	26,953	26,645	28,825	28,072	28,821	30,234	31,931	34,978
	Unknown	631	706	905	990	941	1,503	1,820	1,650	1,606	1,769
	Total	29,750	46,175	54,662	53,856	59,128	58,461	59,602	61,439	63,705	68,634
Respiratory	Meets	5,879	8,268	9,000	8,077	9,341	9,503	9,924	9,301	9,079	9,731
	Equals	1,718	2,803	3,375	3,268	3,365	3,473	3,526	3,865	4,047	4,467
	Med-voc	6,053	11,787	15,670	15,204	13,778	13,393	14,038	15,807	17,365	19,328
	Unknown	80	128	224	238	254	332	332	332	394	432
	Total	13,730	22,986	28,269	26,787	26,738	26,701	27,820	29,305	30,885	33,958
Genitourinary	Meets	16,261	17,230	17,551	17,093	16,714	15,564	15,510	15,150	15,112	14,663
	Equals	422	532	645	706	765	728	836	925	1,023	1,100
	Med-voc	1,159	1,941	2,488	2,654	2,828	2,828	2,916	3,417	3,699	4,014
	Unknown	121	104	178	113	128	191	237	222	237	248
	Total	17,963	19,807	20,862	20,566	20,435	19,311	19,499	19,714	20,071	20,025
Injuries	Meets	3,297	4,722	5,072	5,599	6,093	6,056	6,516	6,632	6,009	6,246
	Equals	548	899	987	1,120	1,274	1,366	1,436	1,529	1,605	1,752
	Med-voc	7,346	12,126	14,844	13,551	13,494	13,625	13,978	15,126	14,962	16,976
	Unknown	101	138	233	281	284	374	467	444	448	471
	Total	11,292	17,885	21,136	20,551	21,145	21,421	22,397	23,731	23,024	25,445
Digestive	Meets	4,987	5,823	6,330	5,280	5,745	5,431	5,284	5,414	5,271	5,346
	Equals	927	1,408	1,572	1,583	1,791	1,830	2,036	2,143	2,287	2,472
	Med-voc	2,161	4,403	5,879	6,303	7,137	7,118	7,568	8,644	9,410	10,837
	Unknown	45	87	117	143	165	221	253	236	272	296
	Total	8,120	11,721	13,898	13,309	14,838	14,600	15,141	16,437	17,240	18,951
Other	Meets	5,050	6,104	6,526	6,567	7,431	7,228	7,186	7,266	7,336	7,947
	Equals	1,076	1,507	1,655	1,884	2,238	2,284	2,438	2,786	3,128	3,686
	Med-voc	7,298	10,595	14,252	14,587	15,287	15,239	16,288	18,915	21,647	26,502
	Unknown	486	433	563	714	808	1,354	1,628	1,586	1,761	1,987
	Total	13,910	18,639	22,996	23,752	25,764	26,105	27,540	30,553	33,872	40,122
Total	Meets	148,442	177,766	186,075	187,896	209,455	205,030	207,755	210,165	211,388	220,895
	Equals	12,857	19,288	22,748	26,387	31,324	33,064	34,447	37,418	40,567	46,661
	Med-voc	149,978	269,141	349,658	363,784	391,914	384,593	400,996	439,977	476,177	527,282
	Unknown	7,607	7,137	9,658	9,802	9,588	15,879	21,140	19,631	19,755	21,702
	Total	318,884	473,332	568,139	587,869	642,281	638,566	664,338	707,191	747,887	816,540
Pending claims.......................		452,557	92,917	43,095	9,734	4,360	3,351	2,532	—	—	—

Table M4.—DI Disabled-worker Distribution of Allowances, by Diagnostic Group and Basis for Decision

(Percentage)

Impairment category	Basis for decision	Year of Filing									
		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Musculo-skeletal	Meets	3.4	3.3	3.1	3.9	4.8	5.1	5.3	5.2	5.2	5.3
	Equals	1.0	1.1	1.2	1.9	2.5	2.9	2.8	2.8	2.9	3.2
	Med-voc	95.0	94.8	94.6	92.8	91.4	90.5	90.2	90.4	90.4	90.1
	Unknown	0.7	0.7	1.1	1.4	1.3	1.5	1.6	1.6	1.6	1.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Mental disorders	Meets	52.0	49.6	45.3	45.7	46.8	43.9	40.9	38.6	36.0	35.6
	Equals	1.6	1.7	1.9	2.1	2.3	2.2	2.4	2.3	2.4	2.6
	Med-voc	32.7	41.7	46.1	47.2	47.5	45.5	44.7	49.1	52.6	52.9
	Unknown	13.7	7.0	6.7	4.9	3.5	8.5	12.0	10.0	9.0	8.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cancer	Meets	88.3	85.0	82.7	81.8	81.3	80.7	80.7	79.9	78.8	77.1
	Equals	4.0	4.4	4.8	5.6	6.1	6.6	6.4	6.9	7.5	8.6
	Med-voc	7.6	10.4	12.1	12.3	12.3	12.3	12.4	12.7	13.2	13.8
	Unknown	0.2	0.2	0.3	0.3	0.3	0.5	0.5	0.5	0.5	0.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cardio-vascular	Meets	35.2	30.4	27.3	25.7	26.7	26.6	25.7	24.7	23.6	22.0
	Equals	6.2	6.0	6.0	6.5	6.7	7.1	7.1	7.1	6.9	7.2
	Med-voc	58.1	63.1	65.9	66.8	65.7	65.2	66.0	67.2	68.4	69.8
	Unknown	0.6	0.5	0.8	1.0	0.9	1.1	1.2	1.0	1.0	1.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Nervous system	Meets	55.0	48.1	43.1	42.1	42.6	42.1	41.1	40.3	39.0	37.9
	Equals	6.2	6.3	6.0	6.6	7.1	7.3	7.5	7.8	8.3	8.6
	Med-voc	36.7	44.0	49.3	49.5	48.8	48.0	48.4	49.2	50.1	51.0
	Unknown	2.1	1.5	1.7	1.8	1.6	2.6	3.1	2.7	2.5	2.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Respiratory	Meets	42.8	36.0	31.8	30.2	34.9	35.6	35.7	31.7	29.4	28.7
	Equals	12.5	12.2	11.9	12.2	12.6	13.0	12.7	13.2	13.1	13.2
	Med-voc	44.1	51.3	55.4	56.8	51.5	50.2	50.5	53.9	56.2	56.9
	Unknown	0.6	0.6	0.8	0.9	0.9	1.2	1.2	1.1	1.3	1.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Genitourinary	Meets	90.5	87.0	84.1	83.1	81.8	80.6	79.5	76.8	75.3	73.2
	Equals	2.3	2.7	3.1	3.4	3.7	3.8	4.3	4.7	5.1	5.5
	Med-voc	6.5	9.8	11.9	12.9	13.8	14.6	15.0	17.3	18.4	20.0
	Unknown	0.7	0.5	0.9	0.5	0.6	1.0	1.2	1.1	1.2	1.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Injuries	Meets	29.2	26.4	24.0	27.2	28.8	28.3	29.1	27.9	26.1	24.5
	Equals	4.9	5.0	4.7	5.4	6.0	6.4	6.4	6.4	7.0	6.9
	Med-voc	65.1	67.8	70.2	65.9	63.8	63.6	62.4	63.7	65.0	66.7
	Unknown	0.9	0.8	1.1	1.4	1.3	1.7	2.1	1.9	1.9	1.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Digestive	Meets	61.4	49.7	45.5	39.7	38.7	37.2	34.9	32.9	30.6	28.2
	Equals	11.4	12.0	11.3	11.9	12.1	12.5	13.4	13.0	13.3	13.0
	Med-voc	26.6	37.6	42.3	47.4	48.1	48.8	50.0	52.6	54.6	57.2
	Unknown	0.6	0.7	0.8	1.1	1.1	1.5	1.7	1.4	1.6	1.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Other	Meets	36.3	32.7	28.4	27.6	28.8	27.7	26.1	23.8	21.7	19.8
	Equals	7.7	8.1	7.2	7.9	8.7	8.7	8.9	9.1	9.2	9.2
	Med-voc	52.5	56.8	62.0	61.4	59.3	58.4	59.1	61.9	63.9	66.1
	Unknown	3.5	2.3	2.4	3.0	3.1	5.2	5.9	5.2	5.2	5.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total	Meets	46.6	37.6	32.8	32.0	32.6	32.1	31.3	29.7	28.3	27.1
	Equals	4.0	4.1	4.0	4.5	4.9	5.2	5.2	5.3	5.4	5.7
	Med-voc	47.0	56.9	61.5	61.9	61.0	60.2	60.4	62.2	63.7	64.6
	Unknown	2.4	1.5	1.7	1.7	1.5	2.5	3.2	2.8	2.6	2.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

N. Average Monthly Benefit

Table N shows the average monthly benefit for disabled workers in current-payment status for the various impairment categories. The mix of beneficiaries for any particular category can change from year to year as new beneficiaries are awarded and current beneficiaries are terminated, which can cause variation in the average benefit paid. However, the average amount generally increases year-over-year due to the annual cost-of-living adjustment. *Other* category includes blood, congenital, digestive, immune, infectious, and skin impairments.

Table N.—DI Disabled-worker Average Monthly Benefit, by Diagnostic Group

Impairment category	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Men											
Musculoskeletal	$1,871	$1,806	$1,654	$1,555	$1,532	$1,503	$1,459	$1,429	$1,424	$1,425	$1,404
Mental disorders	1,350	1,305	1,200	1,134	1,122	1,105	1,077	1,058	1,058	1,063	1,052
Nervous system	1,752	1,694	1,552	1,461	1,440	1,414	1,372	1,343	1,338	1,339	1,319
Cardiovascular	1,847	1,787	1,639	1,542	1,521	1,495	1,453	1,425	1,423	1,428	1,411
Injuries	1,690	1,630	1,494	1,406	1,386	1,362	1,322	1,294	1,290	1,293	1,272
Cancer	2,030	1,967	1,800	1,689	1,660	1,625	1,571	1,531	1,519	1,518	1,495
Respiratory	1,833	1,769	1,615	1,515	1,492	1,468	1,425	1,396	1,393	1,398	1,380
Nutritional/metabolic	1,682	1,630	1,496	1,410	1,392	1,371	1,336	1,312	1,312	1,316	1,300
Genitourinary	1,761	1,704	1,560	1,464	1,438	1,412	1,370	1,338	1,332	1,336	1,316
Other	1,641	1,586	1,452	1,367	1,350	1,325	1,288	1,264	1,261	1,264	1,246
Total	1,686	1,628	1,492	1,404	1,384	1,360	1,320	1,293	1,289	1,290	1,271
Women											
Musculoskeletal	$1,435	$1,384	$1,267	$1,189	$1,168	$1,143	$1,106	$1,080	$1,073	$1,070	$1,049
Mental disorders	1,254	1,211	1,110	1,046	1,031	1,012	982	961	956	954	937
Cardiovascular	1,479	1,426	1,306	1,227	1,206	1,181	1,144	1,116	1,109	1,104	1,082
Cancer	1,436	1,382	1,263	1,183	1,160	1,133	1,094	1,067	1,059	1,054	1,034
Nervous system	1,425	1,359	1,243	1,165	1,143	1,119	1,083	1,056	1,049	1,046	1,025
Injuries	1,633	1,577	1,437	1,345	1,317	1,283	1,236	1,198	1,184	1,179	1,154
Respiratory	1,362	1,310	1,195	1,119	1,099	1,075	1,039	1,014	1,008	1,006	988
Genitourinary	1,307	1,272	1,163	1,092	1,072	1,049	1,015	993	986	981	961
Nutritional/metabolic	1,445	1,396	1,277	1,197	1,174	1,148	1,110	1,083	1,074	1,072	1,052
Other	1,382	1,339	1,226	1,515	1,131	1,108	1,074	1,051	1,044	1,042	1,023
Total	1,388	1,338	1,224	1,149	1,128	1,104	1,069	1,043	1,036	1,032	1,011
Total											
Musculoskeletal	$1,641	$1,583	$1,451	$1,364	$1,342	$1,317	$1,278	$1,251	$1,246	$1,245	$1,225
Mental disorders	1,302	1,258	1,155	1,089	1,076	1,058	1,029	1,009	1,007	1,008	994
Cardiovascular	1,606	1,550	1,421	1,336	1,315	1,290	1,251	1,224	1,218	1,217	1,196
Cancer	1,695	1,638	1,501	1,411	1,390	1,365	1,325	1,299	1,296	1,298	1,281
Nervous system	1,598	1,538	1,409	1,325	1,304	1,280	1,242	1,215	1,210	1,211	1,191
Injuries	1,809	1,752	1,600	1,500	1,472	1,438	1,389	1,351	1,338	1,336	1,313
Respiratory	1,576	1,518	1,384	1,297	1,277	1,254	1,216	1,191	1,188	1,190	1,174
Genitourinary	1,484	1,439	1,319	1,241	1,223	1,201	1,167	1,143	1,140	1,139	1,121
Nutritional/metabolic	1,633	1,578	1,444	1,355	1,331	1,304	1,264	1,234	1,227	1,229	1,209
Other	1,516	1,466	1,343	1,264	1,246	1,223	1,188	1,165	1,161	1,163	1,145
Total	1,537	1,483	1,358	1,277	1,258	1,234	1,197	1,171	1,166	1,165	1,146

Source: *Annual Statistical Report on the Social Security Disability Insurance Program, 2023 (*and earlier versions), Table 7.

VI. TUTORIAL

In this section, we explain probabilities, continuance tables, and the select-and-ultimate (S&U) structure of the data, where *entitlement age* (also referred to as *select* age) denotes the age at last birthday when entitlement to disability benefits began, *duration* is the number of completed years of disability entitlement, and *attained age* is the sum of entitlement age and duration.

Select-and-ultimate tables

A select life table uses duration, as well as age, during the select period. The select period consists of the first several durations after selection when recency of selection may have an effect on mortality or recovery. The ultimate part of the table can be used after several durations when mortality or recovery is assumed to depend on attained age only and select age is assumed to no longer have an effect. A select-and-ultimate table shows the age at selection vertically and the duration since selection horizontally. In this study, we use a 10 year select period. There are 10 columns (durations zero through nine) followed by a column with ultimate mortality or recovery. To find the probability of decrement at a duration following a given selection age, we read across the row corresponding to that selection age and then continue reading down the last column until we reach the desired attained age. We use the same type of format for our benefit continuance and expected time on rolls tables.

The following illustration shows the probability of death or continuance at various ages for a man who became a disabled-worker beneficiary at age 50.

Probability of Death (Refer to Table 7A)

Table 7A is a select-and-ultimate table. In the initial years after becoming a disabled worker beneficiary, the probability of death is influenced by both the individual's age and how recently they were entitled to benefits. Specifically, individuals may have a higher likelihood of death in the early years due to their impairments. After several years on the rolls, the probability of death becomes more closely related to age alone. For example, the probability of dying at age 65 is about the same for a man who was entitled at age 55 as it is for a man entitled at age 50.

A male disabled worker who became entitled to DI benefits at age 50—denoted as *male [50]*—has probability .044816 of dying in the first year on the rolls. The probability of not dying in the first year is (1 - .044816) = .955184. Similarly, we find the following probabilities in table 7A by *duration*:

Male [50] after 5 years entitled has probability .026857 of death in year 6 after attaining age 55
Male [50] after 10 years entitled has probability .035688 of death in year 11 after attaining age 60
Male [50] after 15 years entitled has probability .045552 of death in year 16 after attaining age 65

We refer to the values in the last column of S&U tables as *ultimate* because at high durations we assume the chance of dying is not affected by an incremental increase in duration. In the ultimate period, beneficiaries of the same attained age will have the same probability of death within the next year:

Male [30] after 30 years entitled has probability .035688 of death in year 31 after attaining age 60
Male [40] after 20 years entitled has probability .035688 of death in year 21 after attaining age 60
Male [50] after 10 years entitled has probability .035688 of death in year 11 after attaining age 60

Before duration 10 however, the probability of dying within the next year does depend on the entitlement age and duration, so we find the probability of death in the *select* part of the S&U table:

Male [54] after 6 years entitled has probability .034966 of death in year 7 after attaining age 60
Male [56] after 4 years entitled has probability .033339 of death in year 5 after attaining age 60
Male [58] after 2 years entitled has probability .038064 of death in year 3 after attaining age 60

Benefit Continuance Table (Refer to Table 8A)

We can also calculate the probability that a disabled beneficiary will remain entitled for a certain number of years using table 7A. However, this calculation becomes tedious after several iterations:

Probability *male [50]* remains entitled 1 year = (1 - .044816) = .955184
Probability *male [50]* remains entitled 3 years = (1 - .044816) x (1 - .034195) x (1 - .028601) = .896136
Probability *male [50]* entitled for 5 years will remain entitled another 10 years =
(1 - .026857) x (1 - .027841) x (1 - .028794) x (1 - .030423) x (1 - .032457) x (1 - .035688) x
(1 - .037137) x (1 - .039169) x (1 - .041337) x (1 - .043304) = .705256

The values, however, are easily calculated using table 8A. Note that the numbers in this table are not actual counts of beneficiaries, but rather an assumed number living at the beginning of each duration corresponding to the probabilities derived from table 7A and an initial arbitrary value of 100,000 (called the *radix*) at entitlement age 16, duration 0. Differences in the precision of the following probabilities as compared with those derived directly from table 7A are due to rounding the number of lives to integer values in constructing table 8A:

Probability *male [50]* remains entitled 1 year = 74,323 / 77,810 = .955186
Probability *male [50]* remains entitled 3 years = 69,729 / 77,810 = .896144
Probability *male [50]* entitled for 5 years will remain entitled another 10 years = 46,610 / 66,091 = .705240

In this section, we explain *expectation* and the differences in the interpretation of the numbers for death, recovery, and combined experience.

Expected Future Time on Combined OASDI Rolls (Refer to Table 9A—Death Experience Only)

In table 9A, we measure how long a beneficiary may remain on the combined OASDI rolls before dying. We do not consider recovery. In this context, we expect a *male [50]* who just became entitled to DI to remain entitled for 19.18 years if he does not die. If he lives 10 years and is on the DI rolls at attained age 60 then we expect him to remain entitled for another 14.55 years. If he lives 30 years and is on the OASI rolls at attained age 80 then we expect him to remain entitled for another 6.09 years (table 9C). Note that table 9A only shows how long we expect a beneficiary *to live* and remain entitled. It does not reflect the chance of recovering.

Expected Future Time on DI Rolls (Refer to Table 16A—Recovery Experience Only)

In table 16A, we measure how long a beneficiary may remain on the DI rolls before recovering or switching to old-age benefits. We do not consider death. In this context, we expect a *male [50]* who just became entitled to DI to remain entitled for 15.42 years if he does not recover. If he has not recovered after 10 years and is on the DI rolls at attained age 60 then we expect him to remain entitled for another 5.97 years. Note that similar to table 9A, table 16A only shows how long we expect a beneficiary to *not recover* and remain entitled. It does not reflect the chance of dying. In order to measure the *total* amount of time we expect a beneficiary to remain on the rolls, we must consider both death and recovery.

Expected Future Time on Combined OASDI Rolls (Refer to Table 23A—Combined Experience)

In table 23A, we measure how long a beneficiary may remain on the combined OASDI rolls considering both death and recovery. In this context, we expect a *male [50]* to remain entitled for 18.35 years. If after 10 years he is still on the DI rolls at attained age 60 then we expect him to remain entitled for another 14.44 years. After a DI beneficiary converts to OASI benefits at NRA, we no longer track the occurrence of recovery, however, we continue to track the occurrence of death.

Expected Future Time on DI Rolls (Refer to Table 24A—Combined Experience)

In table 24A, we measure how long a beneficiary may remain on the DI rolls. Observation stops once the beneficiary dies, recovers, or switches to OASI benefits. In this context, we expect a *male [50]* to remain on the DI rolls for 12.01 years. Similarly, we expect a *male [60]* who has been on the DI rolls for two years and is attained age 62 to remain on the DI rolls for another 3.69 years.

In this section, we explain *absolute rates* and address the issue of designing a single decrement model that is restricted to a particular cause of decrement in a multiple-decrement environment. In such a model, one decrement does not "compete" with other decrements in the sense that all other decrements are "removed" once they are observed. We will clarify this concept in the examples that follow. In table 10, we isolate death as a particular cause of decrement. In table 17, we isolate recovery as a particular cause of decrement.

Absolute Death Rate per Thousand Entitled (Refer to Table 10A)

The probabilities in table 7A are calculated by dividing the total number of deaths observed in an entitlement-age-and-duration "cell" by the total exposure for that cell. In the single-decrement model, we subtract the exposure credited in that cell by all the beneficiaries who recover in that cell—if they recover then they are no longer exposed to the decrement of death. Note that by reducing the amount of exposure for that cell, the probability of death is calculated to be slightly higher.

In actuarial mathematics, we avoid calling this re-calculated value a "probability" because some of the persons providing exposure exit before the end of a duration for a different decrement. So we express this quantity as a *rate per thousand per year*. Dividing the number of deaths by the reduced exposure and multiplying by 1000 gives us an *absolute death rate*. In the first year of entitlement, a *male [50]* has an absolute rate of 44.892 deaths per 1000 beneficiaries as found in table 10A, which is slightly higher than 1000 times the probability shown in table 7A.

Absolute Recovery Rate per Thousand Entitled (Refer to Table 17A)

Similarly, the probabilities in table 14A are calculated by dividing the total number of recoveries by the total exposure for a particular cell. In the single-decrement model, we adjust for the beneficiaries who die in a particular cell. Dividing the number of recoveries by the reduced exposure and multiplying by 1000 gives us an *absolute recovery rate*. In the first year of entitlement, a *male [50]* has an absolute rate of 3.400 recoveries per 1000 beneficiaries as found in table 17A. Again, this is slightly higher than 1000 times the probability shown in table 14A.

In the next 3 sections, we explain the grouping methods used to aggregate data by entitlement age, attained age, and duration.

Aggregate Probability of Death and Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery), by Entitlement Age (Select Age, Refer to Table 11)

In this aggregation, we calculate the probability of death by summing the number of deaths across all durations for each *entitlement age* and divide by the total exposure for that age. For example, tabulations show that for men entitled at age 50 there are 62,749 total deaths and 1,514,770.46 total life-years of exposure in the observation period 2016-20:

Age-duration Cell	Deaths	Life-years Exposure
Male [50], Dur 0	2,967	68,703.42
Male [50], Dur 1	2,356	70,745.11
Male [50], Dur 2	2,087	74,210.91
.	.	.
.	.	.
.	.	.
Male [50], Dur 10+	38,241	697,923.09
Total	62,749	1,514,770.46

The aggregate probability of death within the next year is:

62,749 / 1,514,770.46 = .041425

This value is calculated for each entitlement age 16-65. The series is then graduated—for example, the above value is adjusted to be .041429—and the results are shown in table 11.

The aggregate future time is a weighted-average of all the individual expected future times found in table 9A and 9C. Note that in this calculation we are only using the data through duration 48 (the last actual data). Each expected time is weighted by the total life-years of exposure for that cell. For example:

Age-duration Cell	Expected Future Time	Life-years Exposure
Male [50], Dur 0	19.18	68,703.42
Male [50], Dur 1	19.06	70,745.11
Male [50], Dur 2	18.71	74,210.91
.	.	.
.	.	.
.	.	.
Male [50], Dur 47	2.22	93.49
Male [50], Dur 48	2.10	46.35
Total		1,514,770.46

Multiply (expected time) x (exposure) and sum to get total exposure-weighted future time 22,061,760.64 and the aggregate expected future time for a man at entitlement age 50 is:

22,061,760.64 / 1,514,770.46 = 14.56

This value is calculated for each entitlement age 16-65. The results are shown in table 11. Similar calculations are performed for table 18 and table 25.

Aggregate Probability of Death and Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery), by Attained Age (Refer to Table 12)

In this aggregation, we calculate the probability of death by summing the number of deaths across all durations for each *attained age* and divide by the total exposure for that age. For example, tabulations show that for men attained age 50 there are 15,589 total deaths and 599,217.51 total life-years of exposure in the observation period 2016-20:

Age-duration Cell	Deaths	Life-years Exposure
Male [50], Dur 0	2,967	68,703.42
Male [49], Dur 1	1,521	30,735.70
Male [48], Dur 2	1,093	29,679.19
.	.	.
.	.	.
.	.	.
Male [17], Dur 33	4	191.56
Male [16], Dur 34	0	17.11
Total	15,589	599,217.51

The aggregate probability of death within the next year is:

15,589 / 599,217.51 = .026016

This value is calculated for each attained age 16-75. The series is then graduated—in this case, the above value is adjusted to be .026017 after graduation—and the results are shown in table 12.

The aggregate future time is a weighted-average of all the individual expected future times found in table 9A. Each expected time is weighted by the total life-years of exposure for that cell. For example:

Age-duration Cell	Expected Future Time	Life-years Exposure
Male [50], Dur 0	19.18	68,703.42
Male [49], Dur 1	18.87	30,735.70
Male [48], Dur 2	19.25	29,679.19
.	.	.
.	.	.
.	.	.
Male [17], Dur 33	20.09	191.56
Male [16], Dur 34	20.09	17.11
Total		599,217.51

Multiply (expected time) x (exposure) and sum to get total exposure-weighted future time 11,872,003.50 and the aggregate expected future time for a man at attained age 50 is:

11,872,003.50 / 599,217.51 = <u>19.81</u>

This value is calculated for each attained age 16-75. The results are shown in table 12. Similar calculations are performed for table 19 and table 26.

Aggregate Probability of Death and Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery), by Duration (Refer to Table 13)

In this aggregation, we calculate the probability of death by summing the number of deaths for each *duration* and divide by the total exposure for that duration. For example, tabulations show that for men in the first year of entitlement (duration 0) there are 102,637 total deaths and 1,728,774.25 total life-years of exposure in the observation period 2016-20:

Age-duration Cell	Deaths	Life-years Exposure
Male [16], Dur 0	0	12.66
Male [17], Dur 0	3	278.59
Male [18], Dur 0	8	1,260.82
.	.	.
.	.	.
.	.	.
Male [64], Dur 0	4,922	48,783.55
Male [65], Dur 0	2,615	22,823.20
Total	102,637	1,728,774.25

The aggregate probability of death within the next year is:

102,637 / 1,728,774.25 = .059370

This value is calculated for each duration 0-40. The series is then graduated—for example, the above value is adjusted to be <u>.059369</u>—and the results are shown in table 13.

The aggregate future time is a weighted-average of all the individual expected future times found in table 9A. Each expected time is weighted by the total life-years of exposure for that cell. For example:

Age-duration Cell	Expected Future Time	Life-years Exposure
Male [16], Dur 0	45.41	12.66
Male [17], Dur 0	44.28	278.59
Male [18], Dur 0	43.22	1,260.82
.	.	.
.	.	.
.	.	.
Male [64], Dur 0	11.73	48,783.55
Male [65], Dur 0	11.00	22,823.20
Total		1,728,774.25

Multiply (expected time) x (exposure) and sum to get total exposure-weighted future time 31,710,097.34 and the aggregate expected future time for a man at duration 0 is:

31,710,097.34 / 1,728,774.25 = <u>18.34</u>

This value is calculated for each duration 0-40. The results are shown in table 13. Similar calculations are performed for table 20 and table 27.

Annuity Values (Refer to Tables 28-31)

Once entitled to Social Security DI benefits, the beneficiary receives monthly cash payments as long as he remains entitled. To calculate the present value of future benefits (PVFB), we discount a stream of future cash payments using an assumed interest rate to account for the time-value of money. In addition, we discount for continuance (sometimes referred to as *survivorship)* to account for the condition that the beneficiary must remain entitled or "survive" to the next payment. In other words, the beneficiary must continue to be entitled to the payment.

The following illustration shows the value of a disability benefit payable to age 66 (NRA). The value found in table 30A for a man entitled at age 58 assuming 3% annual interest rate and continuance experience shown in table 22A is calculated as shown below. We simplify the mathematics by using a hypothetical annual payment (instead of monthly), and annual interest and continuance factors. For example, instead of a monthly DI benefit of $1500, we assume the beneficiary receives an annual benefit of $18,000 at the end of each duration up until he attains age 66:

Duration	Age	Annual Payment (End of duration)	Interest Factor (IF)	Continuance Factor (CF)	Actuarial Present Value of $1 (IF)x(CF)	Present Value of Future Benefits
0	58	$18,000	0.970874	0.935980	0.908719	$16,356.94
1	59	18,000	0.942596	0.891351	0.840184	15,123.31
2	60	18,000	0.915142	0.856725	0.784025	14,112.45
3	61	18,000	0.888487	0.824331	0.732407	13,183.33
4	62	18,000	0.862609	0.791628	0.682865	12,291.57
5	63	18,000	0.837484	0.760465	0.636877	11,463.79
6	64	18,000	0.813092	0.729455	0.593114	10,676.05
7	65	18,000	0.789409	0.699446	0.552149	9,938.68
8	66	no payment	—	—	—	—
Total					5.730340	$103,146.12

The *interest factor* represents the amount of money that, if invested at 3% annual interest, will grow to $1 by the end of the stated duration. Discounting for interest is the first part of the PVFB calculation—the present value of the annual payment made at the end of duration 0 (discounting for interest only) is:

PV of $18,000 paid at end of one year = $18,000 x (.970874)
= $17,475.73

The *continuance (survivorship) factor* is derived from table 22A and represents the probability that the beneficiary makes it to the next payment by neither dying nor recovering. For example, the probability of making it to the first payment is:

12,164 / 12,996 = .935980

The present value of the annual payment made at the end of duration 0 (discounting for interest and survivorship) is called the *actuarial present value*, and is calculated as:

APV of $18,000 paid at end of one year = $18,000 x (.970874 x .935980)
= $18,000 x (.908719)
= $16,356.94
= PVFB for duration 0

This dollar amount is shown in the last column of the above table. The total PVFB is the sum of the PVFB for each duration summed over all durations = $103,146.12. Shown in the second-to-last column is the APV per dollar for each duration = (interest factor) x (survivorship factor). Summing these factors over all durations (and rounding to three decimal places) gives the annuity value shown in table 30A, which is easily used to calculate PVFB directly:

PVFB = $18,000 x 5.730
= $103,140

(This differs slightly from the total in the illustration table due to rounding.)

VII. GLOSSARY

AC — Appeals Council
ALJ — Administrative law judge
CDR — Continuing disability review
COLA — Cost-of-living adjustment
DA&A — Drug addiction and alcoholism
DDS — Disability Determination Services
DI — Disability Insurance
EPE — Extended period of eligibility
NRA — Normal retirement age
OASI — Old-Age and Survivors Insurance
AO — Appellate Operations (formerly ODAR or OAO)
HO — Hearings Operations (formerly ODAR or OHO)
RFC — Residual functional capacity
SGA — Substantial gainful activity
SSA — Social Security Administration
SSI — Supplemental Security Income
TWP — Trial work period

Administrative Law Judge. An official of the Social Security Administration's Hearings Operations (HO) who is specially qualified to hold hearings and make independent decisions regarding eligibility for SSA programs on the basis of all evidence and testimony. ALJs conduct impartial hearings and issue decisions to claimants who have appealed previous determinations by SSA.

Allowance (or denial). A determination by the Disability Determination Services, HO, AO, or Federal district court that a claimant meets (or does not meet) the medical definition of disability under the Social Security Act.

Appeals Council. The organization within AO that makes the final decision in the administrative review process. The council is the last line of appeal within SSA for partially favorable or unfavorable decisions. A claimant's next recourse would be the Federal court system.

Auxiliary benefits. Monthly benefits payable to a spouse or child of a retired or disabled worker, or to a survivor of a deceased worker.

Award. An administrative determination that an individual is entitled to receive a specified type of OASDI benefit. Awards can represent not only new entrants to the benefit rolls but also for persons already on the rolls who become entitled to a different type of benefit. Awards usually result in the immediate payment of benefits, although payments may be deferred or withheld depending on the individual's particular circumstances.

Baby-boom. The period following the end of World War II, from 1946 through 1964, marked by unusually high birth rates.

Beneficiary. A person who has been awarded benefits on the basis of his or her own or another's earnings record. The benefits may be either in current-payment status or withheld.

Code of Federal Regulations. A record of the general and permanent rules published in the Federal Register by executive departments and agencies of the Federal government. The second volume (parts 400-499) of this three-volume publication includes sections under Title 20, Chapter III, which cover OASDI, SSI, and all other regulations issued by the SSA.

Concurrent claim/benefit. A claim for both Title II (Social Security) and Title XVI (Supplemental Security Income) benefits. Since SSI provides "assistance of last resort"—taking into account all income and resources that an individual has—concurrent beneficiaries must include Title II cash benefits as part of income when determining the amount of Title XVI benefits to be received.

Continuing Disability Review. An evaluation to determine if a disability beneficiary is still eligible for cash benefits. Payment of benefits will end if medical or other evidence shows the beneficiary is no longer disabled under the standards set in the Social Security Act. The frequency of reviews varies by the severity of impairment or can be "triggered" by work activity.

Current-payment status. Status of a beneficiary to whom a benefit is being paid for a given month.

Diagnostic group. Classification of impairments, by body system, which identifies the medical condition(s) underlying a disability. Before 1985, the coding of primary and secondary diagnoses for Social Security claimants was in accordance with the *International Classification of Diseases: 9th Revision* using 4-digit ICD-9 codes. In 1985, SSA implemented a revised impairment coding system using 3 digits followed by a zero. Although not identical, the new codes closely parallel the major ICD-9 categories.

Disability conversion. Automatic conversion of a disabled worker beneficiary to retired-worker status upon attainment of normal retirement age.

Disability Determination Services. The state agency responsible for developing medical evidence and rendering the initial determination and reconsideration on whether a claimant is disabled or a beneficiary continues to be disabled within the meaning of the Social Security Act.

Disabled-worker incidence rate. The proportion of workers in a given year, insured for but not receiving disability benefits, who are awarded disability benefits in that year. Gross incidence rates are calculated as the ratio of the total number of awards for a given year to the total exposure for that year. Age-adjusted incidence rates are calculated as the ratio of the total number of adjusted awards for a given year to the total exposure for the standardizing year. For example, multiplying single-year-of-age incidence rates in 2020 by the exposure for those same ages in, say, 2000 would give adjusted awards. The age-adjusted incidence rate for 2020 is then calculated as the total number of adjusted awards divided by the total exposure for 2000.

Gross rates are not directly comparable over time because of the year-to-year differences in the age and sex composition of the underlying insured population. We adjust gross rates to factor out these effects allowing for a "cleaner" comparison of rates from year to year.

Disabled-worker termination rate. The proportion of disabled- worker beneficiaries in a given year whose disability benefits terminate because of the individual's death or recovery.

Drug Addiction and Alcoholism. Beginning in 1997, if shown to be material to the determination of disability, drug addiction or alcoholism will prevent entitlement to benefits or cause removal from the rolls.

Eligible worker. For retirement insurance benefits, when an individual meets the insured status and age requirements for benefits whether or not he or she has filed an application; for disability insurance benefits, when an individual meets the insured status requirements and a period of disability has been established for the worker.

Entitlement. The state or condition of meeting the applicable requirements for receipt of benefits, including the filing of an application. Entitlement can be retroactive and thus precede the date of award. A person may be eligible for retroactive benefits before the month of application for benefits but not beyond the time that all requirements, other than the filing of the application were met.

Exposure. In general, exposure is a measure of the amount of time that a cohort of individuals are exposed to the possibility of an event, such as disability, death, or recovery. The quantity of measurement is called "life-years". There are different methods of calculating life-years of exposure. With regard to incidence of disability, we measure the amount of time that a cohort of workers (who are not already disabled) are exposed to the possibility of becoming disabled over the course of a year. Alternatively, this quantity can be considered the average number of disability-insured workers for the year who are not already receiving benefits.

With regard to the select-and-ultimate tables for death or recovery probabilities presented in this study, exposure depends on how long beneficiaries are "scheduled" to be on the disability rolls during a specific period of time (called the "observation period"). There are various ways to calculate this quantity as well and the reader is referred to the appendix for details.

Federal court review. When an individual disagrees with SSA's final decision in the administrative review process, they may request judicial review by filing a civil action in a Federal district court.

Hearing. The level following reconsideration in the administrative review process. The hearing is a *de novo* procedure at which the claimant and/or representative may appear in person, submit new evidence, give testimony, and present witnesses.

Initial determination. The first decision made in determining entitlement to benefits. The field office makes the decision on nonmedical factors such as insured status or substantial gainful activity. If nonmedical factors are met, DDS adjudicators make the decision on the medical factors.

Listing of Impairments. Describes, for each major body system, impairments which are considered severe enough to prevent a person from doing any gainful activity. Most of the listed impairments are permanent or expected to result in death, or a specific statement of duration is made. For all others, the evidence must show that the impairment is expected to last at least 12 months.

Maximum family benefit. The maximum monthly amount that can be paid on a worker's earnings record. Whenever the total of the individual monthly benefits payable to all beneficiaries entitled on one earnings record exceeds the maximum, each auxiliary benefit is proportionately reduced to bring the total within the maximum.

Normal retirement age. The age at which a person may first become entitled to unreduced retirement benefits (see chart on page 1).

Pre-effectuation review. A comprehensive on-going program under which a prescribed percentage of DDS determinations involving the issue of disability are evaluated prior to their effectuation, even though there is no request for review. The Social Security Act requires that each year at least 50% of all Title II and Title XVI adult allowances at the DDSs be reviewed.

Processing time. The amount of time it takes to establish disability allowance (or denial) measured from the date of filing to the date of final disposition of the claim.

Recession. A period of adverse economic conditions. The traditional definition used by the National Bureau of Economic Research is as follows: a significant decline in economic activity that is spread across the economy and that lasts more than a few months. The period of economic conditions from December 2007 through June 2009 which included the financial crisis of 2007-08 and U.S. subprime mortgage crisis of 2007-09 may have had a lingering influence on the period covered by this study.

Reconsideration. An independent reexamination of the initial decision at the DDS of all evidence on record related to a case. It is based on the evidence submitted for the initial determination and any further evidence or information that the claimant submits. Adjudicators making a reconsideration determination are different from those who made the initial determination.

Recovery. The termination of disability benefits because of medical improvement related to the ability to work or a successful reentry to the workforce.

Replacement rate. The ratio of the total amount of (annualized) cash benefits received during the first year of entitlement to the total earnings of the beneficiary in the immediately preceding year. This ratio measures the fraction of prior earnings that are replaced by current benefits.

Residual Functional Capacity. A measurement of the individual's maximum remaining ability to perform sustained work on a regular and continuing basis in spite of physical or mental limitations. Disability adjudicators assess the extent that the impairment(s) prevent the claimant from performing particular work activities, and use RFC to determine the types of work that can be performed despite impairments.

Retroactive benefits. Benefits that are paid for months that have already passed. For disability cases, the retroactive period can include up to 12 months prior to filing for benefits; and can also include any number of months between application and award.

Social Security Act. Provisions of the law governing most operations of the Social Security program. Title II of the Act authorized the Old-Age, Survivors, and Disability Insurance program. Title XVI of the Act authorized the Supplemental Security Income (SSI) program.

Statutory blindness. Central visual acuity of 20/200 or less in the better eye with the use of a correcting lens or tunnel vision of 20 degrees or less.

Supplemental Security Income. A Federal means-tested cash assistance program for low-income aged, blind, and disabled individuals who meet income and resource requirements, as well as other criteria. SSI is funded by general tax revenues, not Social Security taxes.

Vocational factors. When it is determined that a claimant cannot perform past relevant work based on residual functional capacity alone, adjudicators further consider vocational factors of age, education, and work experience to determine the claimant's ability to adjust to other work that exists in significant numbers in the economy.

Workers' Compensation offset. A reduction in the monthly benefits for a disabled-worker family when the monthly DI cash benefit amount plus the State or Federal workers' compensation benefit amount or other Federal, State, or local disability benefits (excluding VA or needs-based benefits or benefits based on Federal, State, or local covered employment) exceeds 80% of the worker's *average current earnings* before the onset of disability. The offset is imposed for any month in which individuals are entitled to both DI benefits and other applicable benefits.