ACTUARIAL NOTE Number 2012.6 February 2013

# SOCIAL SECURITY ADMINISTRATION Office of the Chief Actuary Baltimore, Maryland

## A DEATH AND DISABILITY LIFE TABLE FOR INSURED WORKERS BORN IN 1992

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#### Introduction

The Social Security program is not just a program for providing income during retirement. A worker who meets certain requirements for insured status will also receive monthly cash benefits in the event of disability. Survivors may receive benefits after the death of an active worker, retired worker, or a disabled worker. This note illustrates the likelihood that a young worker, while maintaining insured status, will receive these types of benefits prior to becoming eligible for full retirement benefits. We make these illustrations using the intermediate assumptions of the 2012 Trustees Report. Actuarial Note #2011.6, which was based on the intermediate assumptions of the 2011 Trustees Report, was the prior publication that illustrated this likelihood.

We assess the financial condition of the Social Security program by making projections of the number of insured workers who die or become disabled each year for the next 75 years. These projections depend on the age-sex-specific projections of mortality and disability incidence, and age-sex-duration-specific projections of disabled life mortality and recovery. Additional information regarding these projections is published by the Board of Trustees of the Old-Age and Survivors Insurance and Disability Insurance Trust Funds in annual reports (Trustees Reports) and in actuarial studies.<sup>2</sup>

Using rates of death, recovery, and disability incidence from the intermediate assumptions, we present estimates of the probability that an illustrative worker will become disabled or die before reaching normal retirement age. We define an illustrative worker in this note as follows: (a) born in 1992, that is, belongs to the 1992 birth cohort; (b) becomes insured at age 20 in 2012; and (c) maintains insured status thereafter. Normal retirement age, the age at which full Social Security benefits can be received, is age 67 for our illustrative worker. Table A compares these estimates using the 1992 birth cohort with those published in *Actuarial Note #129*, which used the 1966 birth cohort and Actuarial Note 2011.6

Disabled means receiving Social Security disability benefits, and, thus, meeting all qualifications to receive these benefits.

which used the 1991 birth cohort. The projected probabilities of death before normal retirement age have decreased between the 1966 and 1992 cohorts, reflecting in part the actual improvement in mortality experience since 1986. The projected probability of becoming disabled before normal retirement age has decreased for insured men between the 1966 and 1992 cohorts, but has increased for insured women. For the 1992 insured cohort, we project that the probability of surviving from age 20 to normal retirement age without ever being disabled is 63 percent for males and 69 percent for females. Comparable probabilities projected for the 1966 insured cohort are 58 percent for males and 70 percent for females. Between the 1991 and 1992 cohorts, the probability of death before normal retirement age decreased slightly for both sexes. The projected probability of becoming disabled increased for females, reflecting an increase in our 2012 Trustees Report disability incidence rate assumption.

## **Assumptions and Methods**

Tables B and C show death and disability life tables for insured males and females, respectively, who were born in 1992. We derive death and disability rates by sex and single year of age (20 through 67) for four population groups: total, active, disabled, and recovered. The active group is composed of insured workers who are alive and have never been disabled. The disabled group consists of workers who are currently entitled to receive a disabled worker benefit. The recovered group consists of insured workers who have had a prior disability, but are not currently entitled to receive a disabled worker benefit. All workers are assumed to be fully and disability insured at all times after reaching age 20.3 For each age, we calculate deaths, entitlements to disability-workerbenefits, and recoveries from the disability rolls. For each population (active, disabled, recovered, and total), we determine the number of persons alive at the beginning of the next year by adding and/or subtracting the relevant components of change to the number of persons alive at the beginning of the year.

<sup>&</sup>lt;sup>2</sup> Additional information is located at the following internet site: http://www.socialsecurity.gov/OACT/pubs.html.

<sup>&</sup>lt;sup>3</sup> Computing disability incidence rates by age using insured workers gives a larger probability of disability entitlement than if all workers were included in the calculations.

For those born in 1992, we developed cohort insured life tables for each sex, from age 20 to age 67. To calculate total deaths for the insured population, we applied the age-sex-specific mortality rates of the general population to the beginning of the year total population.<sup>2</sup>

We calculated deaths for the disabled population by applying age-sex-duration-specific mortality rates to the beginning of the year disabled population. We assumed that newly entitled disabled-worker-beneficiaries, that is, those in duration 0, are exposed for half a year, since on average they become entitled at mid-year. We calculated deaths occurring to those who have recovered from disability ("recovered deaths") by applying the age-sex-specific mortality rates of the general population to the recovered population at the beginning of the year, with adjustments. To make these adjustments, we added half of the newly recovered population and subtracted half of those newly disabled from the recovered population. Active deaths are the residual: subtract the disabled and recovered deaths from the total population deaths.

We developed cohort disability incidence rates for each sex, from age 20 to age 67, for those born in 1992. To calculate newly disabled-worker-beneficiaries, we applied the age-sex-specific incidence rates to the active and recovered populations at the beginning of the year.

Finally, we developed rates of recovery from disability for each sex, from age 20 to age 67, for those born in 1992. To calculate the number of recoveries from the disabled population we applied age-sex-durationspecific<sup>5</sup> recovery rates to the beginning of the year disabled population. We assumed that newly entitled disabled-worker-beneficiaries (in duration 0) are exposed for half a year.

### **Results**

Table B provides tabulations which allow for the computation of various probabilities of survival, death, and disability for insured males born in 1992. Table C provides the same information for insured females born in 1992. For example, the probability that an insured female, age 25 in 2017, will survive to age 60 without ever becoming disabled is 78 percent. To get this result, we divided the number of active lives at age 60 (769,903) by the number of active lives at age 25 (987,840).

Table D uses the tabulations in tables B and C to derive various probabilities of survival, death, and disability for insured males and females born in 1992. We calculated the probability of survival without disability from age 20 to age x by dividing the active population at the beginning of the year at age x by the active population at the beginning of the year at age 20. The probability of dying or becoming disabled after age 20 and before age x is calculated as the complement, that is, 1 minus the probability of surviving without disability from age 20 to age x. For example, we project that an insured male worker who attained age 20 in 2012 has a 63 percent chance of surviving to age 67 without ever becoming disabled and a 37 percent chance of either dying or becoming disabled prior to age 67.

Table D also includes probabilities of an insured worker becoming disabled and of an insured worker dying while active. These probabilities are shown from age 20 to age x. We calculate these values by dividing the total newly disabled and the total deaths from the active population prior to age x, respectively, by the active population alive at the beginning of the year at age 20. For example, we project that an insured female worker who attained age 20 in 2012 has a 19 percent chance of becoming disabled before age 60. In addition, the probability that she will die before age 60 without receiving disability Social Security is only 4 percent.

<sup>&</sup>lt;sup>4</sup> Using general population mortality rates may slightly overstate death rates for the insured because the group excluded, the uninsured, are likely to have higher death rates than the general population.

5 Age is age at entitlement to a disability-worker-benefit. Duration refers to

the complete number of years since entitlement to a disability-worker-benefit.

Table A: Probability of Death and/or Disability for Illustrative Cases of Insured Workers

Trustees	Year of Attainment of		ty of Death Be (while active <sup>2</sup>		Probabili	ty of Disabili NRA	ity Before	Probability of Survival to NRA (never disabled)			
Report Year <sup>1</sup>	Age 20	Male	Female	Total <sup>3</sup>	Male	Female	Total <sup>3</sup>	Male	Female	Total <sup>3</sup>	
1986	1986	0.095	0.060	0.077	0.322	0.240	0.281	0.583	0.700	0.642	
2011	2011	0.091	0.049	0.070	0.276	0.260	0.268	0.633	0.691	0.662	
2012	2012	0.090	0.048	0.069	0.276	0.264	0.270	0.634	0.688	0.661	

 $<sup>^{1}</sup>$  Calculations based on the intermediate assumptions of that year's Trustees Report (intermediate II-B for the 1986 Trustees Report).

Notes: Probabilities are determined assuming all are disability insured throughout their working lives.

For a recent historical perspective, see Actuarial Study 122, Social Security Disability Insurance Program Worker Experience at: http://www.ssa.gov/OACT/NOTES/actstud.html.

<sup>&</sup>lt;sup>2</sup> Active workers are defined as those who are alive and have never been disabled.

 $<sup>^3</sup>$  Totals are obtained by combining tables B and C. For example, the probability of dying before NRA while active would equal 6.9 percent, (90,091 + 48,015) / (1,000,000 + 1,000,000).

Table B: Death and Disability Life Table for the Male 1992 Birth Cohort

				_	Deaths						Newly Disabled									
_	Living At Beginning Of Year			Total Active Disabled					Recovered Total Active Recovered							ed	Newly Recovered			
Age x	Total	Active	Disabled	Recovered	x to x+1	20 to x+1	<i>x</i> to <i>x</i> +1	20 to x+1	x to $x+1$	20 to x+1	x to x+1 2	0 to x+1	<i>x</i> to <i>x</i> +1	20 to x+1	x to x+1	20 to x+1	x to x+1 2	20 to x+1	x to x+1	20 to x+1
20	1,000,000	1,000,000	0	0	1,285	1,285	1,273	1,273	12	12	0	0	2,871	2,871	2,871	2,871	0	0	3	3
21	998,715	995,856	2,856	3	1,430	2,715	1,398	2,671	32	44	0	0	2,704	5,575	2,704	5,575	0	0	11	14
22	997,285	991,754	5,517	14	1,530	4,245	1,484	4,155	46	90	0	0	2,527	8,102	2,527	8,102	0	0	29	43
23	995,755	987,743	7,969	43	1,563	5,808	1,503	5,658	60	150	0	0	2,524	10,626	2,524	10,626	0	0	55	98
24	994,192	983,716	10,378	98	1,546	7,354	1,474	7,132	72	222	0	0	2,504	13,130	2,504	13,130	0	0	105	203
25	992,646	979,738	12,705	203	1,512	8,866	1,422	8,554	90	312	0	0	1,953	15,083	1,953	15,083	0	0	247	450
26	991,134	976,363	14,321	450	1,482	10,348	1,377	9,931	104	416	1	1	1,519	16,602	1,518	16,601	1	1	393	843
27	989,652	973,468	15,343	841	1,447	11,795	1,333	11,264	112	528	2	3	1,630	18,232	1,629	18,230	1	2	460	1,303
28	988,205	970,506	16,401	1,298	1,412	13,207	1,291	12,555	119	647	2	5	1,740	19,972	1,738	19,968	2	4	499	1,802
29	986,793	967,477	17,523	1,793	1,379	14,586	1,243	13,798	133	780	3	8	1,837	21,809	1,834	21,802	3	7	519	2,321
30	985,414	964,400	18,708	2,306	1,345	15,931	1,194	14,992	147	927	4	12	2,002	23,811	1,997	23,799	5	12	578	2,899
31	984,069	961,209	19,985	2,875	1,316	17,247	1,148	16,140	164	1,091	4	16	2,189	26,000	2,182	25,981	7	19	622	3,521
32	982,753	957,879	21,388	3,486	1,296	18,543	1,109	17,249	182	1,273	5	21	2,328	28,328	2,320	28,301	8	27	614	4,135
33	981,457	954,450	22,920	4,087	1,290	19,833	1,083	18,332	201	1,474	6	27	2,477	30,805	2,466	30,767	11	38	617	4,752
34	980,167	950,901	24,579	4,687	1,301	21,134	1,062	19,394	232	1,706	7 8	34 42	2,609	33,414	2,596	33,363	13	51	616	5,368
35	978,866	947,243	26,340	5,283	1,321	22,455	1,048	20,442	265 299	1,971	8 9		2,703	36,117	2,688	36,051	15	66	634	6,002
36 37	977,545 976,185	943,507 939,631	28,144 30,033	5,894 6,521	1,360 1,425	23,815 25,240	1,052 1,093	21,494 22,587	322	2,270 2,592	10	51 61	2,842 3,029	38,959 41,988	2,824 3,008	38,875 41,883	18 21	84 105	654 663	6,656 7,319
38		939,631			1,425				362		10	73					24	105	680	7,319
39	974,760 973,235	933,330	32,077 34,251	7,153 7,797	1,652	26,765 28,417	1,151 1,234	23,738 24,972	404	2,954 3,358	14	87	3,216 3,428	45,204 48,632	3,192 3,400	45,075 48,475	28	157	684	8,683
40	973,233	931,187	36,591	8,439	1,801	30,218	1,334	26,306	404	3,809	14	103	3,428	52,288	3,623	52,098	33	190	682	9,365
41	969,782	920,533	39,114	9,072	1,964	32,182		27,752	499	4,308	19	122	3,889				38	228	702	10,067
42	967,818	916,299	41,802	9,072	2,137	34,319	1,446 1,569	29,321	546	4,854	22	144	4,091	56,177 60,268	3,851 4,048	55,949 59,997	43	271	702	10,067
43	965,681	910,682	44,635	10,364	2,137	36,636	1,693	31,014	598	5,452	26	170	4,091	64,561	4,048	64,242	48	319	701	11,480
44	963,364	904,744	47,629	10,991	2,507	39,143	1,826	32,840	652	6,104	29	199	4,525	69,086	4,471	68,713	54	373	682	12,162
45	960,857	898,447	50,820	11,590	2,688	41,831	1,888	34,728	767	6,871	33	232	4,746	73,832	4,686	73,399	60	433	724	12,102
46	958,169	891,873	54,075	12,221	2,888	44,719	1,960	36,688	890	7,761	38	270	4,740	78,832	4,926	78,325	67	500	775	13,661
47	955,281	884,987	57,403	12,891	3,148	47,867	2,112	38,800	992	8,753	44	314	5,255	84,080	5,180	83,505	75	575	725	14,386
48	952,133	877,695	60,941	13,497	3,485	51,352	2,350	41,150	1,084	9,837	51	365	5,488	89,568	5,405	88,910	83	658	728	15,114
49	948,648	869,940	64,617	14,091	3,865	55,217	2,632	43,782	1,174	11,011	59	424	5,714	95,282	5,623	94,533	91	749	692	15,806
50	944,783	861,685	68,465	14,633	4,278	59,495	2,897	46,679	1,313	12,324	68	492	6,821	102,103	6,707	101,240	114	863	702	16,508
51	940,505	852,081	73,271	15,153	4,651	64,146	3,044	49,723	1,531	13,855	76	568	8,123	110,226	7,981	109,221	142	1,005	706	17,214
52	935,854	841,056	79,157	15,641	4,907	69,053	3,121	52,844	1,703	15,558	83	651	8,366	118,592	8,213	117,434	153	1,158	681	17,895
53	930,947	829,722	85,139	16,086	5,008	74,061	3,081	55,925	1,839	17,397	88	739	8,490	127,082	8,329	125,763	161	1,319	663	18,558
54	925,939	818,312	91,127	16,500	5,005	79,066	2,912	58,837	2,003	19,400	90	829	8,927	136,009	8,751	134,514	176	1,495	575	19,133
55	920,934	806,649	97,476	16,809	4,991	84,057	2,805	61,642	2,094	21,494	92	921	10,307	146,316	10,097	144,611	210	1,705	610	19,743
56	915,943	793,747	105,079	17,117	5,031	89,088	2,661	64,303	2,275	23,769	95	1,016	11,856	158,172	11,606	156,217	250	1,955	681	20,424
57	910,912	779,480	113,979	17,453	5,113	94,201	2,474	66,777	2,540	26,309	99	1,115	12,190	170,362	11,923	168,140	267	2,222	622	21,046
58	905,799	765,083	123,007	17,709	5,256	99,457	2,305	69,082	2,847	29,156	104	1,219	12,466	182,828	12,184	180,324	282	2,504	615	21,661
59	900,543	750,594	132,011	17,938	5,455	104,912	2,226	71,308	3,120	32,276	109	1,328	13,287	196,115	12,977	193,301	310	2,814	583	22,244
60	895,088	735,391	141,595	18,102	5,685	110,597	2,358	73,666	3,211	35,487	116	1,444	13,952	210,067	13,617	206,918	335	3,149	718	22,962
61	889,403	719,416	151,618	18,369	5,951	116,548	2,435	76,101	3,391	38,878	125	1,569	14,548	224,615	14,186	221,104	362	3,511	870	23,832
62	883,452	702,795	161,905	18,752	6,286	122,834	2,517	78,618	3,634	42,512	135	1,704	14,953	239,568	14,564	235,668	389	3,900	849	24,681
63	877,166	685,714	172,375	19,077	6,707	129,541	2,580	81,198	3,980	46,492	147	1,851	14,266	253,834	13,880	249,548	386	4,286	639	25,320
64	870,459	669,254	182,022	19,183	7,216	136,757	2,601	83,799	4,455	50,947	160	2,011	11,972	265,806	11,638	261,186	334	4,620	542	25,862
65	863,243	655,015	188,997	19,231	7,822	144,579	2,859	86,658	4,788	55,735	175	2,186	8,817	274,623	8,566	269,752	251	4,871	462	26,324
66	855,421	643,590	192,564	19,267	8,493	153,072	3,433	90,091	4,867	60,602	193	2,379	6,024	280,647	5,849	275,601	175	5,046	441	26,765
67	846,928	634,308	193,280	19,340																

Table C: Death and Disability Life Table for the Female 1992 Birth Cohort

				_	Deaths				Newly Disabled											
_	Li	iving At Beginn	ing Of Year		Tota	l	Acti	ve	Disab	led	Recover	ed	Total Active Recovered			red	Newly Recovered			
Age x	Total	Active	Disabled	Recovered	<i>x</i> to <i>x</i> +1	20 to x+1	<i>x</i> to <i>x</i> +1	20 to x+1	x to $x+1$	20 to x+1	x to x+1 20	) to x+1	<i>x</i> to <i>x</i> +1	20 to x+1	<i>x</i> to <i>x</i> +1	20 to x+1	<i>x</i> to <i>x</i> +1	20 to x+1	<i>x</i> to <i>x</i> +1	20 to x+1
20	1,000,000	1,000,000	0	0	445	445	438	438	7	7	0	0	2,083	2,083	2,083	2,083	0	0	2	2
21	999,555	997,479	2,074	2	476	921	457	895	19	26	0	0	1,986	4,069	1,986	4,069	0	0	8	10
22	999,079	995,036	4,033	10	501	1,422	471	1,366	30	56	0	0	1,896	5,965	1,896	5,965	0	0	18	28
23	998,578	992,669	5,881	28	516	1,938	474	1,840	42	98	0	0	1,927	7,892	1,927	7,892	0	0	35	63
24	998,062	990,268	7,731	63	525	2,463	477	2,317	48	146	0	0	1,951	9,843	1,951	9,843	0	0	66	129
25	997,537	987,840	9,568	129	534	2,997	473	2,790	61	207	0	0	1,649	11,492	1,649	11,492	0	0	155	284
26	997,003	985,718	11,001	284	543	3,540	472	3,262	71	278	0	0	1,384	12,876	1,384	12,876	0	0	247	531
27	996,460	983,862	12,067	531	552	4,092	475	3,737	77	355	0	0	1,472	14,348	1,471	14,347	1	1	294	825
28	995,908	981,916	13,168	824	562	4,654	477	4,214	84	439	1	1	1,570	15,918	1,569	15,916	1	2	323	1,148
29	995,346	979,870	14,331	1,145	573	5,227	477	4,691	95	534	1	2	1,669	17,587	1,667	17,583	2	4	336	1,484
30	994,773	977,726	15,569	1,478	589	5,816	480	5,171	108	642	1	3	1,947	19,534	1,944	19,527	3	7	379	1,863
31	994,184	975,302	17,029	1,853	609	6,425	481	5,652	127	769	1	4	2,274	21,808	2,270	21,797	4	11	424	2,287
32	993,575	972,551	18,752	2,272	634	7,059	485	6,137	147	916	2	6 8	2,486	24,294	2,480	24,277	6 8	17	437	2,724
33 34	992,941 992,276	969,586 966,392	20,654 22,748	2,701 3,136	665 703	7,724 8,427	497	6,634	166 189	1,082	2 2	8 10	2,705	26,999	2,697	26,974	8	25 34	445	3,169 3,627
35	992,276	962,970	25,020	3,583	745	9,172	512 523	7,146 7,669	219	1,271 1,490	3	13	2,919 3,016	29,918 32,934	2,910 3,005	29,884 32,889	11	45	458 499	4,126
36	991,373	959,442	27,318	4,068	743	9,172	547	8,216	249	1,739	3	16	3,016	36,030	3,083	35,972	13	58	531	4,657
37	990,029	955,812	29,634	4,583	872	10,843	592	8,808	276	2,015	4	20	3,302	39,332	3,286	39,258	16	74	560	5,217
38	989,157	951,934	32,100	5,123	967	11,810	657	9,465	305	2,320	5	25	3,502	42,847	3,496	42,754	19	93	585	5,802
39	988,190	947,781	34,725	5,684	1,082	12,892	735	10,200	340	2,660	7	32	3,752	46,599	3,730	46,484	22	115	600	6,402
40	987,108	943,316	37,537	6,255	1,201	14,093	815	11,015	378	3,038	8	40	3,967	50,566	3,941	50,425	26	141	648	7,050
41	985,907	938,560	40,478	6,869	1,325	15,418	894	11,909	421	3,459	10	50	4,172	54,738	4,142	54,567	30	171	695	7,745
42	984,582	933,524	43,534	7,524	1,460	16,878	973	12,882	475	3,934	12	62	4,404	59,142	4,369	58,936	35	206	709	8,454
43	983,122	928,182	46,754	8,186	1,606	18,484	1,061	13,943	531	4,465	14	76	4,637	63,779	4,596	63,532	41	247	714	9,168
44	981,516	922,525	50,146	8,845	1,760	20,244	1,172	15,115	572	5,037	16	92	4,869	68,648	4,823	68,355	46	293	694	9,862
45	979,756	916,530	53,749	9,477	1,916	22,160	1,257	16,372	640	5,677	19	111	5,194	73,842	5,141	73,496	53	346	753	10,615
46	977,840	910,132	57,550	10,158	2,070	24,230	1,321	17,693	727	6,404	22	133	5,500	79,342	5,439	78,935	61	407	810	11,425
47	975,770	903,372	61,513	10,885	2,207	26,437	1,388	19,081	794	7,198	25	158	5,733	85,075	5,665	84,600	68	475	825	12,250
48	973,563	896,319	65,627	11,617	2,325	28,762	1,424	20,505	872	8,070	29	187	5,970	91,045	5,894	90,494	76	551	798	13,048
49	971,238	889,001	69,927	12,310	2,427	31,189	1,437	21,942	958	9,028	32	219	6,215	97,260	6,130	96,624	85	636	761	13,809
50	968,811	881,434	74,423	12,954	2,538	33,727	1,493	23,435	1,010	10,038	35	254	7,295	104,555	7,189	103,813	106	742	767	14,576
51	966,273	872,752	79,941	13,580	2,652	36,379	1,527	24,962	1,087	11,125	38	292	8,581	113,136	8,450	112,263	131	873	781	15,357
52	963,621	862,775	86,654	14,192	2,742	39,121	1,473	26,435	1,228	12,353	41	333	8,812	121,948	8,669	120,932	143	1,016	760	16,117
53	960,879	852,633	93,478	14,768	2,798	41,919	1,421	27,856	1,333	13,686	44	377	8,884	130,832	8,733	129,665	151	1,167	728	16,845
54	958,081	842,479	100,301	15,301	2,838	44,757	1,329	29,185	1,463	15,149	46	423	9,232	140,064	9,067	138,732	165	1,332	668	17,513
55	955,243	832,083	107,402	15,758	2,892	47,649	1,350	30,535	1,494	16,643	48	471	10,133	150,197	9,945	148,677	188	1,520	656	18,169
56	952,351	820,788	115,385	16,178	2,980	50,629	1,364	31,899	1,565	18,208	51	522	11,237	161,434	11,020	159,697	217	1,737	733	18,902
57	949,371	808,404	124,324	16,643	3,101	53,730	1,333	33,232	1,713	19,921	55	577	11,499	172,933	11,267	170,964	232	1,969	677	19,579
58	946,270	795,804	133,433	17,033	3,259	56,989	1,250	34,482	1,950	21,871	59	636	11,674	184,607	11,429	182,393	245	2,214	634	20,213
59	943,011	783,125	142,523	17,363	3,458	60,447	1,253	35,735	2,141	24,012	64	700	12,234	196,841	11,969	194,362	265	2,479	606	20,819
60	939,553	769,903	152,010	17,640	3,693	64,140	1,310	37,045	2,313	26,325	70	770	12,056	208,897	11,786	206,148	270	2,749	698	21,517
61	935,860	756,807	161,055	17,998	3,973	68,113	1,366	38,411	2,530	28,855	77	847	11,902	220,799	11,626	217,774	276	3,025	791	22,308
62	931,887	743,815	169,636	18,436	4,316	72,429	1,528	39,939	2,702	31,557	86	933	12,179	232,978	11,884	229,658	295	3,320	669	22,977
63	927,571	730,403	178,444	18,724	4,738	77,167	1,660	41,599	2,982	34,539	96	1,029	11,659	244,637	11,368	241,026	291	3,611	549	23,526
64	922,833	717,375	186,572	18,886	5,241	82,408	1,828	43,427	3,305	37,844	108	1,137	9,884	254,521	9,630	250,656	254	3,865	411	23,937
65	917,592	705,917	192,740	18,935	5,824	88,232	2,051	45,478	3,652	41,496	121	1,258	7,918	262,439	7,711	258,367	207	4,072	320	24,257
66	911,768	696,155	196,686	18,927	6,471	94,703	2,537	48,015	3,799	45,295	135	1,393	5,996	268,435	5,837	264,204	159	4,231	304	24,561
67	905,297	687,781	198,579	18,937																

Table D: Probabilities of Non-disability Survival, Death and Disability for Insured Workers Attaining Age 20 in 2012 (Born in 1992)

	N	Males Attaining	Age 20 in 2012			Females Attaining Age 20 in 2012							
Age x	Probability of Surviving Not Disabled From Age 20 To Age x	Probability of Disability From Age 20 To Age x	Probability of Death While Active From Age 20 To Age x	Probability of Disability or Death From Age 20 To Age x	Age x	Probability of Surviving Not Disabled From Age 20 To Age x	Probability of Disability From Age 20 To Age x	Probability of Death While Active From Age 20 To Age x	Probability of Disability or Death From Age 20 To Age x				
21	99.6%	0.3%	0.1%	0.4%	21	99.7%	0.2%	0.0%	0.3%				
22	99.0%	0.5%	0.170	0.4%	22	99.7%	0.270	0.0%	0.5				
23	98.8	0.8	0.4	1.2	23	99.3	0.6	0.1	0.7				
24	98.4	1.1	0.6	1.6	24	99.0	0.8	0.2	1.0				
25	98.0	1.3	0.7	2.0	25	98.8	1.0	0.2	1.2				
26	97.6	1.5	0.9	2.4	26	98.6	1.1	0.3	1.4				
27	97.3	1.7	1.0	2.7	27	98.4	1.3	0.3	1.6				
28	97.1	1.8	1.1	2.9	28	98.2	1.4	0.4	1.8				
29	96.7	2.0	1.3	3.3	29	98.0	1.6	0.4	2.0				
30	96.4	2.2	1.4	3.6	30	97.8	1.8	0.5	2.2				
31	96.1	2.4	1.5	3.9	31	97.5	2.0	0.5	2.5				
32	95.8	2.6	1.6	4.2	32	97.3	2.2	0.6	2.7				
33	95.4	2.8	1.7	4.6	33	97.0	2.4	0.6	3.0				
34	95.1	3.1	1.8	4.9	34	96.6	2.7	0.7	3.4				
35	94.7	3.3	1.9	5.3	35	96.3	3.0	0.7	3.7				
36	94.4	3.6	2.0	5.6	36	95.9	3.3	0.8	4.1				
37	94.0	3.9	2.1	6.0	37	95.6	3.6	0.8	4.4				
38	93.6	4.2	2.3	6.4	38	95.2	3.9	0.9	4.8				
39	93.1	4.5	2.4	6.9	39	94.8	4.3	0.9	5.2				
40	92.7	4.8	2.5	7.3	40	94.3	4.6	1.0	5.7				
41	92.2	5.2	2.6	7.8	41	93.9	5.0	1.1	6.1				
42	91.6	5.6	2.8	8.4	42	93.4	5.5	1.2	6.6				
43	91.1	6.0	2.9	8.9	43	92.8	5.9	1.3	7.2				
44	90.5	6.4	3.1	9.5	44	92.3	6.4	1.4	7.7				
45	89.8	6.9	3.3	10.2	45	91.7	6.8	1.5	8.3				
46 47	89.2 88.5	7.3 7.8	3.5 3.7	10.8 11.5	46 47	91.0 90.3	7.3	1.6	9.0 9.7				
48	87.8	7.8 8.4	3.7	12.2	48	90.3 89.6	7.9 8.5	1.8 1.9	10.4				
49	87.0	8.9	4.1	13.0	49	88.9	9.0	2.1	11.1				
50	86.2	9.5	4.4	13.8	50	88.1	9.7	2.2	11.9				
51	85.2	10.1	4.7	14.8	51	87.3	10.4	2.3	12.7				
52	84.1	10.9	5.0	15.9	52	86.3	11.2	2.5	13.7				
53	83.0	11.7	5.3	17.0	53	85.3	12.1	2.6	14.7				
54	81.8	12.6	5.6	18.2	54	84.2	13.0	2.8	15.8				
55	80.7	13.5	5.9	19.3	55	83.2	13.9	2.9	16.8				
56	79.4	14.5	6.2	20.6	56	82.1	14.9	3.1	17.9				
57	77.9	15.6	6.4	22.1	57	80.8	16.0	3.2	19.2				
58	76.5	16.8	6.7	23.5	58	79.6	17.1	3.3	20.4				
59	75.1	18.0	6.9	24.9	59	78.3	18.2	3.4	21.7				
60	73.5	19.3	7.1	26.5	60	77.0	19.4	3.6	23.0				
61	71.9	20.7	7.4	28.1	61	75.7	20.6	3.7	24.3				
62	70.3	22.1	7.6	29.7	62	74.4	21.8	3.8	25.6				
63	68.6	23.6	7.9	31.4	63	73.0	23.0	4.0	27.0				
64	66.9	25.0	8.1	33.1	64	71.7	24.1	4.2	28.3				
65	65.5	26.1	8.4	34.5	65	70.6	25.1	4.3	29.4				
66	64.4	27.0	8.7	35.6	66	69.6	25.8	4.5	30.4				
67	63.4	27.6	9.0	36.6	67	68.8	26.4	4.8	31.2				

Note: Totals do not necessarily equal the sums of rounded components.