

## **A DEATH AND DISABILITY LIFE TABLE FOR INSURED WORKERS BORN IN 1993**

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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.<sup>1</sup> 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 2013 Trustees Report. *Actuarial Note #2012.6*, which was based on the intermediate assumptions of the 2012 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 1993, that is, belongs to the 1993 birth cohort; (b) becomes insured at age 20 in 2013; 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 1993 birth cohort with those published in *Actuarial Note #129*, which used the 1966 birth cohort and *Actuarial Note 2012.6*

which used the 1992 birth cohort. The projected probabilities of death before normal retirement age have decreased between the 1966 and 1993 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 1993 cohorts, but has increased for insured women. For the 1993 insured cohort, we project that the probability of surviving from age 20 to normal retirement age without ever being disabled is 64 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 1992 and 1993 cohorts, the projected probability of death before normal retirement age decreased slightly for both sexes. However, the projected probability of becoming disabled is about the same for these two cohorts.

### **Assumptions and Methods**

Tables B and C show death and disability life tables for insured males and females, respectively, who were born in 1993. 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.<sup>3</sup> For each age, we calculate deaths, entitlements to disability-worker-benefits, 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>1</sup> Disabled means receiving Social Security disability benefits, and, thus, meeting all qualifications to receive these benefits.

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

<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 1993, 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>4</sup>

We calculated deaths for the disabled population by applying age-sex-duration-specific<sup>5</sup> 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 1993. 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 1993. To calculate the number of recoveries from the disabled population we applied age-sex-duration-specific<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.

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<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.

<sup>5</sup> 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.

## Results

Table B provides tabulations which allow for the computation of various probabilities of survival, death, and disability for insured males born in 1993. Table C provides the same information for insured females born in 1993. For example, the probability that an insured female, age 25 in 2018, 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 (772,636) by the number of active lives at age 25 (989,896).

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 1993. 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 2013 has a 64 percent chance of surviving to age 67 without ever becoming disabled and a 36 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 2013 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 3 percent.

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

Trustees Report Year <sup>1</sup>	Year of Attainment of Age 20	Probability of Death Before NRA (while active <sup>2</sup> )			Probability of Disability Before NRA			Probability of Survival to NRA (never disabled)		
		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
2013	2013	0.085	0.044	0.065	0.275	0.264	0.270	0.639	0.692	0.666

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

<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 6.5 percent,  $(85,321 + 43,956) / (1,000,000 + 1,000,000)$ .

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.socialsecurity.gov/OACT/NOTES/actstud.html>.

**Table B: Death and Disability Life Table for the Male 1993 Birth Cohort**

Age x	Living At Beginning Of Year				Deaths								Newly Disabled							
					Total		Active		Disabled		Recovered		Total		Active		Recovered		Newly Recovered	
	Total	Active	Disabled	Recovered	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1		
20	1,000,000	1,000,000	0	0	1,189	1,189	1,180	1,180	9	9	0	0	2,289	2,289	2,289	2,289	0	0	3	3
21	998,811	996,531	2,277	3	1,346	2,535	1,320	2,500	26	35	0	0	2,268	4,557	2,268	4,557	0	0	12	15
22	997,465	992,943	4,507	15	1,461	3,996	1,422	3,922	39	74	0	0	2,255	6,812	2,255	6,812	0	0	31	46
23	996,004	989,266	6,692	46	1,515	5,511	1,464	5,386	51	125	0	0	2,292	9,104	2,292	9,104	0	0	59	105
24	994,489	985,510	8,874	105	1,521	7,032	1,458	6,844	63	188	0	0	2,351	11,455	2,351	11,455	0	0	105	210
25	992,968	981,701	11,057	210	1,511	8,543	1,425	8,269	86	274	0	0	2,102	13,557	2,102	13,557	0	0	225	435
26	991,457	978,174	12,848	435	1,506	10,049	1,396	9,665	109	383	1	1	1,862	15,419	1,861	15,418	1	1	351	786
27	989,951	974,917	14,250	784	1,494	11,543	1,371	11,036	122	505	1	2	1,946	17,365	1,944	17,362	2	3	412	1,198
28	988,457	971,602	15,662	1,193	1,478	13,021	1,340	12,376	136	641	2	4	2,019	19,384	2,017	19,379	2	5	457	1,655
29	986,979	968,245	17,088	1,646	1,459	14,480	1,304	13,680	152	793	3	7	2,072	21,456	2,068	21,447	4	9	489	2,144
30	985,520	964,873	18,519	2,128	1,440	15,920	1,273	14,953	163	956	4	11	1,948	23,404	1,944	23,391	4	13	570	2,714
31	984,080	961,656	19,734	2,690	1,420	17,340	1,242	16,195	174	1,130	4	15	1,907	25,311	1,902	25,293	5	18	623	3,337
32	982,660	958,512	20,844	3,304	1,399	18,739	1,206	17,401	188	1,318	5	20	2,057	27,368	2,050	27,343	7	25	614	3,951
33	981,261	955,256	22,099	3,906	1,381	20,120	1,168	18,569	207	1,525	6	26	2,227	29,595	2,218	29,561	9	34	613	4,564
34	979,880	951,870	23,506	4,504	1,368	21,488	1,126	19,695	235	1,760	7	33	2,391	31,986	2,380	31,941	11	45	606	5,170
35	978,512	948,364	25,056	5,092	1,362	22,850	1,088	20,783	266	2,026	8	41	2,592	34,578	2,578	34,519	14	59	620	5,790
36	977,150	944,698	26,762	5,690	1,371	24,221	1,071	21,854	292	2,318	8	49	2,804	37,382	2,787	37,306	17	76	632	6,422
37	975,779	940,840	28,642	6,297	1,408	25,629	1,082	22,936	316	2,634	10	59	2,999	40,381	2,979	40,285	20	96	635	7,057
38	974,371	936,779	30,690	6,902	1,481	27,110	1,115	24,051	355	2,989	11	70	3,201	43,582	3,178	43,463	23	119	648	7,705
39	972,890	932,486	32,888	7,516	1,582	28,692	1,167	25,218	402	3,391	13	83	3,433	47,015	3,406	46,869	27	146	644	8,349
40	971,308	927,913	35,275	8,120	1,707	30,399	1,248	26,466	444	3,835	15	98	3,662	50,677	3,630	50,499	32	178	652	9,001
41	969,601	923,035	37,841	8,725	1,844	32,243	1,339	27,805	488	4,323	17	115	3,889	54,566	3,853	54,352	36	214	677	9,678
42	967,757	917,843	40,565	9,349	1,990	34,233	1,432	29,237	538	4,861	20	135	4,100	58,666	4,059	58,411	41	255	688	10,366
43	965,767	912,352	43,439	9,976	2,139	36,372	1,528	30,765	588	5,449	23	158	4,314	62,980	4,267	62,678	47	302	678	11,044
44	963,628	906,557	46,487	10,584	2,298	38,670	1,626	32,391	646	6,095	26	184	4,545	67,525	4,493	67,171	52	354	665	11,709
45	961,330	900,438	49,721	11,171	2,454	41,124	1,674	34,065	751	6,846	29	213	4,764	72,289	4,706	71,877	58	412	710	12,419
46	958,876	894,058	53,024	11,794	2,632	43,756	1,735	35,800	864	7,710	33	246	5,008	77,297	4,943	76,820	65	477	760	13,179
47	956,244	887,380	56,408	12,456	2,873	46,629	1,868	37,668	967	8,677	38	284	5,267	82,564	5,194	82,014	73	550	717	13,896
48	953,371	880,318	59,991	13,062	3,188	49,817	2,087	39,755	1,056	9,733	45	329	5,507	88,071	5,426	87,440	81	631	718	14,614
49	950,183	872,805	63,724	13,654	3,551	53,368	2,355	42,110	1,144	10,877	52	381	5,747	93,818	5,658	93,098	89	720	684	15,298
50	946,632	864,792	67,643	14,197	3,936	57,304	2,593	44,703	1,283	12,160	60	441	6,886	100,704	6,775	99,873	111	831	691	15,989
51	942,696	855,424	72,555	14,717	4,291	61,595	2,730	47,433	1,493	13,653	68	509	8,205	108,909	8,066	107,939	139	970	699	16,688
52	938,405	844,628	78,568	15,209	4,574	66,169	2,835	50,268	1,664	15,317	75	584	9,424	117,333	8,275	116,214	149	1,119	675	17,363
53	933,831	833,518	84,653	15,660	4,756	70,925	2,877	53,145	1,798	17,115	81	665	8,520	125,853	8,363	124,577	157	1,276	657	18,020
54	929,075	822,278	90,718	16,079	4,869	75,794	2,825	55,970	1,959	19,074	85	750	8,931	134,784	8,760	133,337	171	1,447	570	18,590
55	924,206	810,693	97,120	16,393	4,995	80,789	2,807	58,777	2,098	21,172	90	840	10,352	145,136	10,147	143,484	205	1,652	603	19,193
56	919,211	797,739	104,771	16,701	5,147	85,936	2,712	61,489	2,340	23,512	95	935	12,001	157,137	11,755	155,239	246	1,898	676	19,869
57	914,064	783,272	113,756	17,036	5,266	91,202	2,550	64,039	2,617	26,129	99	1,034	12,326	169,463	12,064	167,303	262	2,160	619	20,488
58	908,798	768,658	122,846	17,294	5,344	96,546	2,309	66,348	2,932	29,061	103	1,137	12,530	181,993	12,254	179,557	276	2,436	608	21,096
59	903,454	754,095	131,836	17,523	5,413	101,959	2,097	68,445	3,210	32,271	106	1,243	13,290	195,283	12,988	192,545	302	2,738	577	21,673
60	898,041	739,010	141,339	17,692	5,479	107,438	2,088	70,533	3,282	35,553	109	1,352	13,981	209,264	13,654	206,199	327	3,065	708	22,381
61	892,562	723,268	151,330	17,964	5,613	113,051	2,061	72,594	3,437	38,990	115	1,467	14,645	223,909	14,290	220,489	355	3,420	858	23,239
62	886,949	706,917	161,680	18,352	5,897	118,948	2,080	74,674	3,693	42,683	124	1,591	15,059	238,968	14,678	235,167	381	3,801	838	24,077
63	881,052	690,159	172,208	18,685	6,378	125,326	2,200	76,874	4,042	46,725	136	1,727	14,377	253,345	13,998	249,165	379	4,180	628	24,705
64	874,674	673,961	181,915	18,798	7,015	132,341	2,335	79,209	4,528	51,253	152	1,879	12,071	265,416	11,743	260,908	328	4,508	540	25,245
65	867,659	659,883	188,918	18,858	7,769	140,110	2,735	81,944	4,864	56,117	170	2,049	8,870	274,286	8,624	269,532	246	4,754	454	25,699
66	859,890	648,524	192,470	18,896	8,538	148,648	3,377	85,321	4,972	61,089	189	2,238	6,040	280,326	5,869	275,401	171	4,925	433	26,132
67	851,352	639,278	193,105	18,969																

**Table C: Death and Disability Life Table for the Female 1993 Birth Cohort**

Age x	Living At Beginning Of Year				Deaths								Newly Disabled							
					Total		Active		Disabled		Recovered		Total		Active		Recovered		Newly Recovered	
	Total	Active	Disabled	Recovered	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1		
20	1,000,000	1,000,000	0	0	406	406	401	401	5	5	0	0	1,506	1,506	1,506	1,506	0	0	1	1
21	999,594	998,093	1,500	1	441	847	426	827	15	20	0	0	1,523	3,029	1,523	3,029	0	0	7	8
22	999,153	996,144	3,001	8	473	1,320	449	1,276	24	44	0	0	1,561	4,590	1,561	4,590	0	0	17	25
23	998,680	994,134	4,521	25	497	1,817	463	1,739	34	78	0	0	1,615	6,205	1,615	6,205	0	0	34	59
24	998,183	992,056	6,068	59	517	2,334	478	2,217	39	117	0	0	1,682	7,887	1,682	7,887	0	0	60	119
25	997,666	989,896	7,651	119	536	2,870	483	2,700	53	170	0	0	1,573	9,460	1,573	9,460	0	0	133	252
26	997,130	987,840	9,038	252	555	3,425	489	3,189	66	236	0	0	1,468	10,928	1,468	10,928	0	0	209	461
27	996,575	985,883	10,231	461	573	3,998	500	3,689	73	309	0	0	1,570	12,498	1,569	12,497	1	1	246	707
28	996,002	983,814	11,482	706	588	4,586	503	4,192	85	394	0	0	1,666	14,164	1,665	14,162	1	2	275	982
29	995,414	981,646	12,788	980	602	5,188	506	4,698	95	489	1	1	1,750	15,914	1,748	15,910	2	4	290	1,272
30	994,812	979,392	14,153	1,267	619	5,807	511	5,209	107	596	1	2	2,016	17,930	2,013	17,923	3	7	340	1,612
31	994,193	976,868	15,722	1,603	639	6,446	512	5,721	126	722	1	3	2,332	20,262	2,328	20,251	4	11	396	2,008
32	993,554	974,028	17,532	1,994	658	7,104	512	6,233	145	867	1	4	2,535	22,797	2,530	22,781	5	16	413	2,421
33	992,896	970,986	19,509	2,401	672	7,776	503	6,736	167	1,034	2	6	2,756	25,553	2,749	25,530	7	23	428	2,849
34	992,224	967,734	21,670	2,820	690	8,466	498	7,234	190	1,224	2	8	2,967	28,520	2,958	28,488	9	32	444	3,293
35	991,534	964,278	24,003	3,253	711	9,177	493	7,727	215	1,439	3	11	3,048	31,568	3,038	31,526	10	42	484	3,777
36	990,823	960,747	26,352	3,724	744	9,921	499	8,226	242	1,681	3	14	3,122	34,690	3,110	34,636	12	54	516	4,293
37	990,079	957,138	28,716	4,225	797	10,718	526	8,752	267	1,948	4	18	3,320	38,010	3,305	37,941	15	69	544	4,837
38	989,282	953,307	31,225	4,750	874	11,592	573	9,325	297	2,245	4	22	3,528	41,538	3,511	41,452	17	86	567	5,404
39	988,408	949,223	33,889	5,296	972	12,564	637	9,962	330	2,575	5	27	3,756	45,294	3,735	45,187	21	107	579	5,983
40	987,436	944,851	36,736	5,849	1,075	13,639	701	10,663	367	2,942	7	34	3,958	49,252	3,934	49,121	24	131	628	6,611
41	986,361	940,216	39,699	6,446	1,187	14,826	769	11,432	410	3,352	8	42	4,170	53,422	4,142	53,263	28	159	668	7,279
42	985,174	935,305	42,791	7,078	1,313	16,139	840	12,272	463	3,815	10	52	4,403	57,825	4,370	57,633	33	192	690	7,969
43	983,861	930,095	46,041	7,725	1,460	17,599	929	13,201	519	4,334	12	64	4,646	62,471	4,608	62,241	38	230	695	8,664
44	982,401	924,558	49,473	8,370	1,618	19,217	1,046	14,247	558	4,892	14	78	4,876	67,347	4,832	67,073	44	274	677	9,341
45	980,783	918,680	53,114	8,989	1,780	20,997	1,135	15,382	628	5,520	17	95	5,207	72,554	5,157	72,230	50	324	740	10,081
46	979,003	912,388	56,953	9,662	1,938	22,935	1,199	16,581	719	6,239	20	115	5,532	78,086	5,474	77,704	58	382	798	10,879
47	977,065	905,715	60,968	10,382	2,090	25,025	1,283	17,864	784	7,023	23	138	5,759	83,845	5,694	83,398	65	447	813	11,692
48	974,975	898,738	65,130	11,107	2,231	27,256	1,341	19,205	864	7,887	26	164	5,977	89,822	5,904	89,302	73	520	787	12,479
49	972,744	891,493	69,456	11,795	2,361	29,617	1,384	20,589	948	8,835	29	193	6,211	96,033	6,130	95,432	81	601	750	13,229
50	970,383	883,979	73,969	12,435	2,502	32,119	1,469	22,058	1,000	9,835	33	226	7,360	103,393	7,258	102,690	102	703	761	13,990
51	967,881	875,252	79,568	13,061	2,638	34,757	1,521	23,579	1,081	10,916	36	262	8,688	112,081	8,560	111,250	128	831	777	14,767
52	965,243	865,171	86,398	13,674	2,735	37,492	1,476	25,055	1,219	12,135	40	302	8,853	120,934	8,715	119,965	138	969	760	15,527
53	962,508	854,980	93,272	14,256	2,784	40,276	1,419	26,474	1,323	13,458	42	344	8,886	129,820	8,740	128,705	146	1,115	725	16,252
54	959,724	844,821	100,110	14,793	2,802	43,078	1,308	27,782	1,450	14,908	44	388	9,207	139,027	9,049	137,754	158	1,273	667	16,919
55	956,922	834,464	107,200	15,258	2,833	45,911	1,309	29,091	1,478	16,386	46	434	10,140	149,167	9,958	147,712	182	1,455	657	17,576
56	954,089	823,197	115,205	15,687	2,897	48,808	1,300	30,391	1,549	17,935	48	482	11,297	160,464	11,086	158,798	211	1,666	731	18,307
57	951,192	810,811	124,222	16,159	2,981	51,789	1,229	31,620	1,701	19,636	51	533	11,545	172,009	11,319	170,117	226	1,892	674	18,981
58	948,211	798,263	133,392	16,556	3,091	54,880	1,101	32,721	1,935	21,571	55	588	11,723	183,732	11,485	181,602	238	2,130	631	19,612
59	945,120	785,677	142,549	16,894	3,232	58,112	1,049	33,770	2,125	23,696	58	646	12,250	195,982	11,992	193,594	258	2,388	607	20,219
60	941,888	772,636	152,067	17,185	3,397	61,509	1,058	34,828	2,276	25,972	63	709	12,069	208,051	11,806	205,400	263	2,651	696	20,915
61	938,491	759,772	161,164	17,555	3,610	65,119	1,067	35,895	2,474	28,446	69	778	11,962	220,013	11,692	217,092	270	2,921	790	21,705
62	934,881	747,013	169,862	18,006	3,914	69,033	1,194	37,089	2,644	31,090	76	854	12,244	232,257	11,956	229,048	288	3,209	669	22,374
63	930,967	733,863	178,793	18,311	4,335	73,368	1,321	38,410	2,928	34,018	86	940	11,728	243,985	11,442	240,490	286	3,495	553	22,927
64	926,632	721,100	187,040	18,492	4,856	78,224	1,516	39,926	3,243	37,261	97	1,037	9,946	253,931	9,697	250,187	249	3,744	417	23,344
65	921,776	709,887	193,326	18,563	5,467	83,691	1,775	41,701	3,582	40,843	110	1,147	7,974	261,905	7,771	257,958	203	3,947	321	23,665
66	916,309	700,341	197,397	18,571	6,121	89,812	2,255	43,956	3,741	44,584	125	1,272	6,043	267,948	5,887	263,845	156	4,103	304	23,969
67	910,188	692,199	199,395	18,594																

**Table D: Various Probabilities of Survival, Death, and Disability for Insured Workers Attaining Age 20 in 2013  
(Born in 1993)**

Males Attaining Age 20 in 2013					Females Attaining Age 20 in 2013				
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	99.7%	0.2%	0.1%	0.3%	21	99.8%	0.2%	0.0%	0.2%
22	99.3	0.5	0.2	0.7	22	99.6	0.3	0.1	0.4
23	98.9	0.7	0.4	1.1	23	99.4	0.5	0.1	0.6
24	98.6	0.9	0.5	1.4	24	99.2	0.6	0.2	0.8
25	98.2	1.1	0.7	1.8	25	99.0	0.8	0.2	1.0
26	97.8	1.4	0.8	2.2	26	98.8	0.9	0.3	1.2
27	97.5	1.5	1.0	2.5	27	98.6	1.1	0.3	1.4
28	97.2	1.7	1.1	2.8	28	98.4	1.2	0.4	1.6
29	96.8	1.9	1.2	3.2	29	98.2	1.4	0.4	1.8
30	96.5	2.1	1.4	3.5	30	97.9	1.6	0.5	2.1
31	96.2	2.3	1.5	3.8	31	97.7	1.8	0.5	2.3
32	95.9	2.5	1.6	4.1	32	97.4	2.0	0.6	2.6
33	95.5	2.7	1.7	4.5	33	97.1	2.3	0.6	2.9
34	95.2	3.0	1.9	4.8	34	96.8	2.6	0.7	3.2
35	94.8	3.2	2.0	5.2	35	96.4	2.8	0.7	3.6
36	94.5	3.5	2.1	5.5	36	96.1	3.2	0.8	3.9
37	94.1	3.7	2.2	5.9	37	95.7	3.5	0.8	4.3
38	93.7	4.0	2.3	6.3	38	95.3	3.8	0.9	4.7
39	93.2	4.3	2.4	6.8	39	94.9	4.1	0.9	5.1
40	92.8	4.7	2.5	7.2	40	94.5	4.5	1.0	5.5
41	92.3	5.0	2.6	7.7	41	94.0	4.9	1.1	6.0
42	91.8	5.4	2.8	8.2	42	93.5	5.3	1.1	6.5
43	91.2	5.8	2.9	8.8	43	93.0	5.8	1.2	7.0
44	90.7	6.3	3.1	9.3	44	92.5	6.2	1.3	7.5
45	90.0	6.7	3.2	10.0	45	91.9	6.7	1.4	8.1
46	89.4	7.2	3.4	10.6	46	91.2	7.2	1.5	8.8
47	88.7	7.7	3.6	11.3	47	90.6	7.8	1.7	9.4
48	88.0	8.2	3.8	12.0	48	89.9	8.3	1.8	10.1
49	87.3	8.7	4.0	12.7	49	89.1	8.9	1.9	10.9
50	86.5	9.3	4.2	13.5	50	88.4	9.5	2.1	11.6
51	85.5	10.0	4.5	14.5	51	87.5	10.3	2.2	12.5
52	84.5	10.8	4.7	15.5	52	86.5	11.1	2.4	13.5
53	83.4	11.6	5.0	16.6	53	85.5	12.0	2.5	14.5
54	82.2	12.5	5.3	17.8	54	84.5	12.9	2.6	15.5
55	81.1	13.3	5.6	18.9	55	83.4	13.8	2.8	16.6
56	79.8	14.3	5.9	20.2	56	82.3	14.8	2.9	17.7
57	78.3	15.5	6.1	21.7	57	81.1	15.9	3.0	18.9
58	76.9	16.7	6.4	23.1	58	79.8	17.0	3.2	20.2
59	75.4	18.0	6.6	24.6	59	78.6	18.2	3.3	21.4
60	73.9	19.3	6.8	26.1	60	77.3	19.4	3.4	22.7
61	72.3	20.6	7.1	27.7	61	76.0	20.5	3.5	24.0
62	70.7	22.0	7.3	29.3	62	74.7	21.7	3.6	25.3
63	69.0	23.5	7.5	31.0	63	73.4	22.9	3.7	26.6
64	67.4	24.9	7.7	32.6	64	72.1	24.0	3.8	27.9
65	66.0	26.1	7.9	34.0	65	71.0	25.0	4.0	29.0
66	64.9	27.0	8.2	35.1	66	70.0	25.8	4.2	30.0
67	63.9	27.5	8.5	36.1	67	69.2	26.4	4.4	30.8

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