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

## DISABILITY AND DEATH PROBABILITY TABLES FOR INSURED WORKERS WHO ATTAIN AGE 20 IN 2022

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## **Summary**

For an insured worker who attains age 20 in 2022, the probability of becoming disabled between age 20 and normal retirement age is 25 percent, and the probability of dying between age 20 and normal retirement age is 13 percent. These probabilities are based on the intermediate assumptions of the 2022 Trustees Report. The probability of becoming disabled is about the same for men and women, with both close to 25 percent. However, the probability of dying is significantly higher for men (17 percent) than for women (10 percent).

#### Introduction

The Social Security program is not just a program for providing income during retirement. Workers who meet certain requirements for insured status may receive monthly cash benefits before retirement age if they have impairments resulting in disability. Survivors may receive benefits after the death of an insured worker, retired worker, or a disabled worker. This note illustrates the likelihood that a young worker, while maintaining insured status, will become disabled or die, resulting in payment of disability or survivor benefits prior to becoming eligible for full retirement benefits. We make these illustrations using the intermediate assumptions of the 2022 Trustees Report. This note succeeds *Actuarial Note Number 2021.6*, which was based on the intermediate assumptions of the 2021 Trustees Report.

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

Using projected rates of disabled-worker incidence, death, and recovery under the intermediate assumptions, we estimate the probability that an illustrative worker will become disabled or die before reaching normal retirement age (NRA). We define an illustrative worker in this note as one who: (a) is born in 2002; (b) becomes insured at age 20 in 2022; (c) maintains insured status thereafter; and (d) retires at NRA. The NRA, the age at which a person may first become entitled to retirement benefits without reduction based on age, is age 67 for our illustrative worker. Tables A and B compare estimates using the intermediate assumptions of the 2022 Trustees Report with estimates consistent with those published in prior years' Trustees Reports. The projected probabilities of death before NRA generally decreased between the 1986 and 2016 Trustees Reports, reflecting the actual improvement in mortality experience between 1986 and 2016. Between the 2016 and 2022 Trustees Reports, the projected probabilities of death have generally increased. The projected probability of becoming disabled before NRA has generally decreased for insured men between the 1986 and 2022 Trustees Reports. For insured women, the probability generally increased until about the 2015 Trustees Report and has generally decreased thereafter. For those that attain age 20 in 2022, we project that the probability of surviving from age 20 to NRA without ever being disabled is 65 percent for men and 70 percent for women. Comparable probabilities projected for the 1986 Trustees Report are 58 percent for men and 70 percent for women.

Table B shows the total projected probability of death as the sum of the probability of death and disability and the probability of death and no disability. Between the 2021 and 2022 Trustees Reports, the projected probability of death before NRA decreased slightly for both men and women. For the 2022 Trustees Report, mortality rates are assumed to remain elevated through 2023 due to the effects of the COVID-19 pandemic, and then return to follow the underlying declining trend in general population mortality rates. The projected probability of becoming disabled (as shown in Table A) also decreased between these years.

Disabled means inability to engage in any substantial gainful activity as a result of medically determinable physical or mental impairments that can be expected to result in death or to last for a continuous period of not less than 12 months. Special rules apply for workers at ages 55 and over whose disability is based on blindness. The law generally requires that a person be disabled continuously for 5 months before he or she can qualify for a disabled-worker benefit

benefit. <sup>2</sup> These publications may be found at: <a href="http://www.ssa.gov/OACT/pubs.html">http://www.ssa.gov/OACT/pubs.html</a>.

### **Assumptions and Methods**

Tables C and D provide illustrations of the expected survival and disability status of 1,000,000 insured men and women, respectively, who attain age 20 in 2022. These illustrations reflect projected annual death and disability rates by sex and single year of age (20 through 67) for the active, disabled, recovered, and total insured population. The active group is composed of insured workers who are alive and have never become disabled worker beneficiaries. The disabled group consists of workers who are currently entitled to receive a Social Security 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. The total group is the sum of the active, disabled, and recovered groups, otherwise known as the insured population. 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 disabled-worker benefits, and recoveries from the disability rolls. For each population group (active, disabled, recovered, and total), we determine the number of persons alive at the beginning of the next year by adding or subtracting the relevant components of change to the number of persons alive at the beginning of the year.

For those who attain age 20 in 2022, we develop insured life tables for each sex, from age 20 to age 67. To calculate total deaths for the insured population, we apply the age-sex-specific mortality rates of the general population to the total insured population at the beginning of the year.<sup>4</sup>

We calculate deaths for the disabled-worker population by applying age-sex-duration-specific disabled-life mortality rates to the disabled-worker population at the beginning of the year. We assume that newly entitled disabled-worker beneficiaries, that is, those in duration 0, are exposed for half a year, because on average they become entitled at mid-year. We calculate deaths for 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 add half of the newly recovered population and subtract half of those newly disabled from the recovered population for that year. Active deaths are the residual: we subtract the disabled deaths and recovered deaths from the total population deaths.

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

We develop disabled-worker incidence rates for each sex, from age 20 to age 67, for those who attain age 20 in 2022. To calculate the number of newly entitled disabled-worker beneficiaries, we apply the age-sex-specific incidence rates to the active and recovered populations at the beginning of the year.

Finally, we develop rates of recovery from disability for each sex, from age 20 to age 67, for those who attain age 20 in 2022. To calculate the number of recoveries from the disabled-worker population, we apply age-sex-duration-specific<sup>5</sup> recovery rates to the beginning of the year disabled-worker population. We assume that newly entitled disabled-worker beneficiaries (in duration 0) are exposed for half a year in the year of their initial entitlement.

#### Results

Table C provides illustrations which allow for the computation of various probabilities of survival, death, and disability for insured men who attain age 20 in 2022. Table D provides the same information for insured women who attain age 20 in 2022. For example, the probability that an insured woman, age 25 in 2027, will survive to age 60 without ever becoming disabled is 79 percent. To get this result, we divide the number of active lives at age 60 (781,367) by the number of active lives at age 25 (991,918).

Table E uses the illustrations in tables C and D to derive various probabilities of disability, death, and survival for insured men and women who attain age 20 in 2022. We calculate the probability of survival without disability from age 20 to age x by dividing the active insured population at the beginning of the year at age x by the active insured 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 2022 has a 65 percent chance of surviving to age 67 without ever becoming disabled and a 35 percent chance of either dying or becoming disabled prior to age 67.

Table E also includes probabilities of an insured worker becoming disabled and of an insured worker dying and never becoming disabled. 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 insured population from age 20 to age x, respectively, by the active insured population alive at the beginning of the year of attaining age 20. For example, we project that an insured female worker who attained age 20 in 2022 has an 18 percent chance of becoming disabled between age 20 and age 60. In addition, the probability that she will die between age 20 and age 60

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

<sup>5</sup> Age is age at entitlement to a distribute of the control of t

<sup>&</sup>lt;sup>5</sup> Age is age at entitlement to a disabled-worker benefit. Duration refers to the complete number of years since entitlement to a disabled-worker benefit.

without ever receiving Social Security disability benefits is only 4 percent.

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

Year Attain Age 20 (Trustees Report	Year of	Proba	ability of Dis Before NR	ty of Disability fore NRA		lity of Death A sabled Before		Probability of Survival to NRA With No Disability			
Year <sup>1</sup> )	Birth	Men	Women	Total <sup>2</sup>	Men	Women	Total <sup>2</sup>	Men	Women	Total <sup>2</sup>	
1986	1966	0.322	0.240	0.281	0.095	0.060	0.077	0.583	0.700	0.642	
2011	1991	0.276	0.260	0.268	0.091	0.049	0.070	0.633	0.691	0.662	
2012	1992	0.276	0.264	0.270	0.090	0.048	0.069	0.634	0.688	0.661	
2013	1993	0.275	0.264	0.270	0.085	0.044	0.065	0.639	0.692	0.666	
2014	1994	0.277	0.263	0.270	0.082	0.042	0.062	0.641	0.695	0.668	
2015	1995	0.279	0.265	0.272	0.078	0.040	0.059	0.643	0.695	0.669	
2016	1996	0.277	0.262	0.270	0.078	0.041	0.059	0.645	0.697	0.671	
2017	1997	0.275	0.260	0.268	0.080	0.042	0.061	0.645	0.697	0.671	
2018	1998	0.277	0.262	0.269	0.081	0.042	0.062	0.642	0.696	0.669	
2019	1999	0.264	0.261	0.262	0.090	0.046	0.068	0.647	0.693	0.670	
2020	2000	0.253	0.253	0.253	0.098	0.049	0.074	0.649	0.698	0.673	
2021	2001	0.251	0.253	0.252	0.108	0.053	0.080	0.640	0.694	0.667	
2022	2002	0.244	0.247	0.245	0.110	0.054	0.082	0.646	0.700	0.673	

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

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

For a recent historical perspective, see Actuarial Study 125, Social Security Disability Insurance Program Worker Experience, at: <a href="http://www.ssa.gov/OACT/NOTES/actstud.html">http://www.ssa.gov/OACT/NOTES/actstud.html</a>.

<sup>&</sup>lt;sup>2</sup> Totals are obtained by combining tables C and D. For example, the probability of death and never disabled before NRA equals 8.2 percent for the 2022 Trustees Report (110,052 + 53,789) / (1,000,000 + 1,000,000).

Table B: Probability of Death for Illustrative Cases of Insured Workers by Disabled Status

	(	A) = (B) + (C	C)		(B)		(C)				
Year Attain Age 20 (Trustees Report	Year of		bability of Do Before NRA			ability of Dear bility Before		Probability of Death and No Disability Before NRA <sup>2</sup>			
Year <sup>1</sup> )	Birth	Men	Women	Total <sup>3</sup>	Men	Women	Total <sup>3</sup>	Men	Women	Total <sup>3</sup>	
1986	1966	0.221	0.129	0.175	0.121	0.067	0.094	0.100	0.062	0.081	
2011	1991	0.155	0.096	0.125	0.061	0.045	0.053	0.094	0.050	0.072	
2012	1992	0.153	0.095	0.124	0.061	0.045	0.053	0.092	0.049	0.071	
2013	1993	0.149	0.090	0.119	0.061	0.045	0.053	0.088	0.045	0.066	
2014	1994	0.145	0.088	0.116	0.061	0.045	0.053	0.084	0.043	0.064	
2015	1995	0.143	0.087	0.115	0.063	0.045	0.054	0.080	0.042	0.061	
2016	1996	0.142	0.087	0.115	0.062	0.045	0.053	0.081	0.042	0.061	
2017	1997	0.144	0.088	0.116	0.061	0.045	0.053	0.082	0.043	0.063	
2018	1998	0.146	0.090	0.118	0.063	0.046	0.055	0.083	0.044	0.063	
2019	1999	0.152	0.093	0.122	0.060	0.046	0.053	0.092	0.047	0.069	
2020	2000	0.158	0.096	0.127	0.057	0.045	0.051	0.100	0.051	0.076	
2021	2001	0.169	0.100	0.135	0.059	0.046	0.053	0.110	0.054	0.082	
2022	2002	0.168	0.099	0.133	0.056	0.044	0.050	0.112	0.055	0.083	

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

#### Notes:

http://www.ssa.gov/OACT/NOTES/actstud.html.

<sup>&</sup>lt;sup>2</sup> Includes workers who recovered from disabilities.

<sup>&</sup>lt;sup>3</sup> Totals are obtained by combining tables C and D. For example, the probability of death and disability before NRA equals 5.0 percent for the 2022 Trustees Report (55,747 + 43,553) / (1,000,000 + 1,000,000).

<sup>1.</sup> Probabilities are determined assuming all illustrative workers are disability insured throughout their working lives.

For a recent historical perspective, see Actuarial Study 125, Social Security Disability Insurance Program Worker Experience, at:

<sup>2.</sup> Totals do not necessarily equal the sum of rounded components.

Table C: Illustrations of Survival and Disability Status for Insured Men Attaining Age 20 in 2022

				_					Deaths						Newly Dis	sabled				
_	L	Living At Beginning Of Year		ng At Beginning Of Year		Active			Disabled Recovered		Total		Active		Recovered		Newly Recovered			
Age x	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	x to x+1	20 to x+1
20	1,000,000	1,000,000	-	-	1,150	1,150	1,144	1,144	6	6	-	-	1,073	1,073	1,073	1,073	-	-	3	3
21	998,850	997,783	1,064	3	1,235	2,385	1,219	2,363	16	22	-	-	1,258	2,331	1,258	2,331	-	-	8	11
22	997,615	995,306	2,298	11	1,333	3,718	1,310	3,673	23	45	-	-	1,555	3,886	1,555	3,886	-	-	15	26
23	996,282	992,441	3,815	26	1,419	5,137	1,386	5,059	33	78	-	-	1,790	5,676	1,790	5,676	-	-	27	5.
24	994,863	989,265	5,545	53	1,483	6,620	1,437	6,496	46	124	-	-	2,064	7,740	2,064	7,740	-	-	57	110
25	993,380	985,764	7,506	110	1,542	8,162	1,477	7,973	65	189	•	-	1,788	9,528	1,788	9,528	-	-	137	24'
26	991,838	982,499	9,092	247	1,603	9,765	1,523	9,496	79	268	1	1	1,383	10,911	1,383	10,911	-	-	209	45
27	990,235	979,593	10,187	455	1,663	11,428	1,575	11,071	87	355	1	2	1,466	12,377	1,465	12,376	1	1	246	70
28	988,572	976,553	11,320	699	1,723	13,151	1,623	12,694	99	454	1	3	1,563	13,940	1,562	13,938	1	2	275	97
29	986,849	973,368	12,509	972	1,783	14,934	1,671	14,365	110	564	2	5	1,700	15,640	1,698	15,636	2	4	288	1,26
30	985,066	969,999	13,811	1,256	1,840	16,774	1,694	16,059	143	707	3	8	1,782	17,422	1,780	17,416	2	6	367	1,63
31	983,226	966,525	15,083	1,618	1,893	18,667	1,718	17,777	171	878	4	12	1,815	19,237	1,812	19,228	3	9	437	2,06
32	981,333	962,995	16,290	2,048	1,946	20,613	1,757	19,534	184	1,062	5	17	1,895	21,132	1,891	21,119	4	13	448	2,51
33	979,387	959,347	17,553	2,487	2,002	22,615	1,794	21,328	202	1,264	6	23	1,992	23,124	1,987	23,106	5	18	465	2,98
34	977,385	955,566	18,878	2,941	2,058	24,673	1,820	23,148	231	1,495	7	30	2,084	25,208	2,078	25,184	6	24	487	3,46
35	975,327	951,668	20,244	3,415	2,119	26,792	1,856	25,004	255	1,750	8	38	2,250	27,458	2,242	27,426	8	32	496	3,96
36	973,208	947,570	21,743	3,895	2,177	28,969	1,876	26,880	292	2,042	9	47	2,433	29,891	2,423	29,849	10	42	492	4,45
37	971,031	943,271	23,392	4,368	2,218	31,187	1,884	28,764	323	2,365	11	58	2,557	32,448	2,545	32,394	12	54	498	4,95
38	968,813	938,842	25,128	4,843	2,238	33,425	1,867	30,631	359	2,724	12	70	2,688	35,136	2,674	35,068	14	68	511	5,46
39	966,575	934,301	26,946	5,328	2,245	35,670	1,827	32,458	405	3,129	13	83	2,851	37,987	2,835	37,903	16	84	523	5,98
40	964,330	929,639	28,869	5,822	2,259	37,929	1,795	34,253	450	3,579	14	97	2,975	40,962	2,956	40,859	19	103	556	6,54
41	962,071	924,888	30,838	6,345	2,288	40,217	1,787	36,040	485	4,064	16	113	3,099	44,061	3,078	43,937	21	124	550	7,09
42	959,783	920,023	32,902	6,858	2,326	42,543	1,779	37,819	530	4,594	17	130	3,284	47,345	3,260	47,197	24	148	549	7,64
43	957,457	914,984	35,107	7,366	2,375	44,918	1,770	39,589	586	5,180	19	149	3,471	50,816	3,443	50,640	28	176	530	8,17
44	955,082	909,771	37,462	7,849	2,441	47,359	1,774	41,363	646	5,826	21	170	3,674	54,490	3,643	54,283	31	207	541	8,71
45	952,641	904,354	39,949	8,338	2,521	49,880	1,802	43,165	696	6,522	23	193	3,934	58,424	3,898	58,181	36	243	565	9,28
46	950,120	898,654	42,622	8,844	2,624	52,504	1,864	45,029	735	7,257	25	218	4,213	62,637	4,172	62,353	41	284	590	9,87
47	947,496	892,618	45,510	9,368	2,767	55,271	1,904	46,933	835	8,092	28	246	4,460	67,097	4,414	66,767	46	330	579	10,44
48	944,729	886,300	48,556	9,873	2,954	58,225	1,986	48,919	936	9,028	32	278	4,659	71,756	4,608	71,375	51	381	553	11,00
49	941,775	879,706	51,726	10,343	3,183	61,408	2,113	51,032	1,034	10,062	36	314	4,824	76,580	4,768	76,143	56	437	527	11,52
50	938,592	872,825	54,989	10,778	3,436	64,844	2,309	53,341	1,087	11,149	40	354	6,042	82,622	5,968	82,111	74	511	548	12,07
51	935,156	864,548	59,396	11,212	3,708	68,552	2,502	55,843	1,161	12,310	45	399	7,469	90,091	7,373	89,484	96	607	582	12,65
52	931,448	854,673	65,122	11,653	4,006	72,558	2,623	58,466	1,332	13,642	51 57	450	7,457	97,548	7,357	96,841	100	707	547	13,20
53 54	927,442 923,113	844,693	70,700 75,924	12,049 12,433	4,329 4,671	76,887 81,558	2,766 2,946	61,232 64,178	1,506 1,661	15,148 16,809	64	507 571	7,273 7,490	104,821 112,311	7,171 7,380	104,012 111,392	102 110	809 919	543 491	13,74
55		834,756																		14,24 14,74
56	918,442 913,409	824,430 811,884	81,262 88,486	12,750 13,039	5,033 5,407	86,591 91,998	3,175 3,303	67,353 70,656	1,787 2,026	18,596 20,622	71 78	642 720	9,516 11,801	121,827 133,628	9,371 11,614	120,763 132,377	145 187	1,064 1,251	505 542	15,28
57	· ·			· · · · · · · · · · · · · · · · · · ·		91,998	3,395	74,051			78 86	806	11,801	145,430	· · · · · ·	132,377				15,28
	908,002 902,219	796,967	97,719	13,316	5,783				2,302	22,924	94	900			11,608		194 200	1,445	544	
58 59	896,069	781,964 766,970	106,675 115,286	13,580 13,813	6,150 6,514	103,931 110,445	3,498 3,591	77,549 81,140	2,558 2,822	25,482 28,304	94 101	1,001	11,696 12,226	157,126 169,352	11,496 12,010	155,481 167,491	216	1,645 1,861	527 509	16,35 16,86
60	889,555	751,369	124,181	14,005	6,888	117,333	3,712	84,852	3,066	31,370	110	1,111	12,220	182,026	12,442	179,933	232	2,093	601	17,46
61	882,667	735,215	133,188	14,003	7,278	124,611	3,799	88,651	3,359	34,729	120	1,231	13,207	195,233	12,442	179,933	252	2,344	741	18,20
62	875,389	718,460	142,295	14,634	7,278	132,294	3,836	92,487	3,339	34,729	130	1,231	13,577	208,810	13,306	206,195	271	2,344	681	18,89
63	867,706	701,318	142,293	14,034	8,116	132,294	3,930	96,417	4,045	38,446 42,491	130	1,502	12,957	208,810	12,687	218,882	271	2,885	603	19,49
64	859,590	684,701	159,783	15,106	8,579	148,989	4,081	100,498	4,043	46,837	152	1,654	10,876	232,643	10,641	229,523	235	3,120	498	19,49
65	851,011	669,979	165,815	15,100	9,118	158,107	4,593	100,498	4,340	51,198	164	1,818	8,404	241,047	8,217	237,740	187	3,307	498	20,42
66	841,893	657,169	169,429	15,217	9,118	167,794	4,961	110,052	4,549	55,747	177	1,995	6,110	247,157	5,971	243,711	139	3,446	351	20,42
67	832,206	646,237	170,639	15,330	7,007	107,774	7,701	110,032	7,547	33,141	1//	1,773	0,110	277,137	3,7/1	273,/11	137	3,440	331	20,77
07	632,200	040,237	1/0,039	15,550																

Table D: Illustrations of Survival and Disability Status for Insured Women Attaining Age 20 in 2022

Deaths Newly Disabled

				_					Deaths				Newly Disabled					_		
	Li	ving At Beginn	ing Of Year		Tota	I	Acti	ve	Disab	led	Recover	red	Tot	al	Active Recovered			Newly Rec	overed	
Age x	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 .	c+1	x to x+1 2	20 to x+1
20	1,000,000	1,000,000	-	-	435	435	432	432	3	3	-	-	685	685	685	685	-	-	2	2
21	999,565	998,883	680	2	463	898	454	886	9	12	-	-	901	1,586	901	1,586	-	-	5	7
22	999,102	997,528	1,567	7	501	1,399	487	1,373	14	26	-	-	1,187	2,773	1,187	2,773	-	-	10	17
23	998,601	995,854	2,730	17	535	1,934	513	1,886	22	48	-	-	1,332	4,105	1,332	4,105	-	-	19	36
24	998,066	994,009	4,021	36	567	2,501	535	2,421	32	80	-	-	1,556	5,661	1,556	5,661	-	-	35	71
25	997,499	991,918	5,510	71	597	3,098	551	2,972	46	126	-	-	1,447	7,108	1,447	7,108	-	-	81	152
26	996,902	989,920	6,830	152	629	3,727	573	3,545	56	182	-	-	1,226	8,334	1,226	8,334	-	-	131	283
27	996,273	988,121	7,869	283	668	4,395	608	4,153	60	242	-	-	1,328	9,662	1,328	9,662	-	-	163	446
28	995,605	986,185	8,974	446	719	5,114	646	4,799	73	315	-	-	1,457	11,119	1,456	11,118	1	1	191	637
29	994,886	984,083	10,167	636	777	5,891	688	5,487	88	403	1	1	1,627	12,746	1,626	12,744	1	2	200	837
30	994,109	981,769	11,506	834	836	6,727	723	6,210	112	515	1	2	1,782	14,528	1,780	14,524	2	4	260	1,097
31	993,273	979,266	12,916	1,091	893	7,620	756	6,966	136	651	1	3	1,885	16,413	1,883	16,407	2	6	316	1,413
32	992,380	976,627	14,349	1,404	944	8,564	786	7,752	157	808	1	4	2,015	18,428	2,012	18,419	3	9	330	1,743
33	991,436	973,829	15,877	1,730	987	9,551	806	8,558	179	987	2	6	2,181	20,609	2,177	20,596	4	13	346	2,089
34	990,449	970,846	17,533	2,070	1,025	10,576	822	9,380	201	1,188	2	8	2,358	22,967	2,353	22,949	5	18	374	2,463
35	989,424	967,671	19,316	2,437	1,065	11,641	839	10,219	223	1,411	3	11	2,539	25,506	2,533	25,482	6	24	387	2,850
36	988,359	964,299	21,245	2,815	1,106	12,747	854	11,073	249	1,660	3	14	2,713	28,219	2,705	28,187	8	32	411	3,261
37	987,253	960,740	23,298	3,215	1,140	13,887	858	11,931	278	1,938	4	18	2,878	31,097	2,868	31,055	10	42	433	3,694
38	986,113	957,014	25,465	3,634	1,167	15,054	850	12,781	312	2,250	5	23	3,045	34,142	3,033	34,088	12	54	450	4,144
39	984,946	953,131	27,748	4,067	1,189	16,243	845	13,626	339	2,589	5	28	3,238	37,380	3,224	37,312	14	68	467	4,611
40	983,757	949,062	30,180	4,515	1,215	17,458	841	14,467	368	2,957	6	34	3,570	40,950	3,553	40,865	17	85	503	5,114
41	982,542	944,668	32,879	4,995	1,250	18,708	834	15,301	409	3,366	7	41	3,911	44,861	3,890	44,755		106	529	5,643
42	981,292	939,944	35,852	5,496	1,293	20,001	828	16,129	457	3,823	8	49	4,106	48,967	4,082	48,837		130	553	6,196
43	979,999	935,034	38,948	6,017	1,347	21,348	834	16,963	504	4,327	9	58	4,320	53,287	4,292	53,129		158	568	6,764
44	978,652	929,908	42,196	6,548	1,414	22,762	843	17,806	561	4,888	10	68	4,551	57,838	4,519	57,648		190	575	7,339
45	977,238	924,546	45,611	7,081	1,489	24,251	877	18,683	601	5,489	11	79	4,798	62,636	4,762	62,410		226	613	7,952
46	975,749	918,907	49,195	7,647	1,578	25,829	925	19,608	640	6,129	13	92	5,067	67,703	5,025	67,435		268	664	8,616
47	974,171	912,957	52,958	8,256	1,686	27,515	967	20,575	704	6,833	15	107	5,299	73,002	5,252	72,687		315	672	9,288
48	972,485	906,738	56,881	8,866	1,818	29,333	1,022	21,597	779	7,612	17	124	5,490	78,492	5,437	78,124		368	653	9,941
49 50	970,667 968,698	900,279 893,602	60,939 65,110	9,449 9,986	1,969 2,133	31,302 33,435	1,095 1,214	22,692 23,906	854 896	8,466 9,362	20 23	144 167	5,641 6,956	84,133 91,089	5,582 6,879	83,706 90,585		127 504	616 620	10,557 11,177
51	966,565	885,509	70,550	10,506	2,133	35,743	1,314	25,220	968	10,330	26	193	8,467	91,089	8,368	98,953		503	660	11,837
52	964,257	875,827	77,389	11,041	2,504	38,247	1,314	26,612	1,083	11,413	29	222	8,338	107,894	8,234	107,187		707	652	12,489
53	961,753	866,201	83,992	11,560	2,720	40,967	1,392	28,109	1,190	12,603	33	255	8,033	115,927	7,927	115,114		313	621	13,110
54	959,033	856,777	90,214	12,042	2,720	43,919	1,609	29,718	1,305	13,908	38	293	8,168	124,095	8,055	123,169		926	586	13,696
55	956,081	847,113	96,491	12,477	3,204	47,123	1,764	31,482	1,397	15,305	43	336	9,979	134,074	9,834	133,003		071	609	14,305
56	952,877	835,515	104,464	12,898	3,460	50,583	1,814	33,296	1,598	16,903	48	384	11,989	146,063	11,807	144,810		253	630	14,935
57	949,417	821,894	114,225	13,298	3,695	54,278	1,827	35,123	1,815	18,718	53	437	11,884	157,947	11,695	156,505		142	602	15,537
58	945,722	808,372	123,692	13,658	3,898	58,176	1,853	36,976	1,988	20,706	57	494	11,673	169,620	11,479	167,984		536	591	16,128
59	941,824	795,040	132,786	13,998	4,085	62,261	1,878	38,854	2,146	22,852	61	555	12,003	181,623	11,795	179,779		344	548	16,676
60	937,739	781,367	142,095	14,277	4,286	66,547	1,943	40,797	2,277	25,129	66	621	11,618	193,241	11,410	191,189		052	609	17,285
61	933,453	768,014	150,827	14,612	4,522	71,069	1,948	42,745	2,502	27,631	72	693	11,350	204,591	11,138	202,327		264	659	17,944
62	928,931	754,928	159,016	14,987	4,783	75,852	1,958	44,703	2,747	30,378	78	771	11,613	216,204	11,387	213,714		190	627	18,571
63	924,148	741,583	167,255	15,310	5,082	80,934	1,979	46,682	3,018	33,396	85	856	11,121	227,325	10,896	224,610		715	506	19,077
64	919,066	728,708	174,852	15,506	5,428	86,362	2,040	48,722	3,296	36,692	92	948	9,432	236,757	9,235	233,845		912	445	19,522
65	913,638	717,433	180,543	15,662	5,838	92,200	2,417	51,139	3,320	40,012	101	1,049	7,441	244,198	7,282	241,127		071	351	19,873
66	907,800	707,734	184,313	15,753	6,301	98,501	2,650	53,789	3,541	43,553	110	1,159	5,531	249,729	5,411	246,538		191	288	20,161
67	901,499	699,673	186,015	15,811	,												- ,			

Table E: Probabilities of Disability, Death, and Survival for Insured Workers Attaining Age 20 in 2022

_		Men Attaining A	Age 20 in 2022		_	Women Attaining Age 20 in 2022						
Age x	Probability of Survival With No Disability From Age 20 To Age x	Probability of Disability From Age 20 To Age <i>x</i>	Probability of Death And Never Disabled From Age 20 To Age x	Probability of Death or Disability From Age 20 To Age <i>x</i>	Age x	Probability of Survival With No Disability From Age 20 To Age x	Probability of Disability From Age 20 To Age x	Probability of Death And Never Disabled From Age 20 To Age x	Probability of Death or Disability From Age 20 To Age x			
21	99.8	0.1	0.1	0.2	21	99.9	0.1	0.0	0.1			
22	99.5	0.2	0.2	0.5	22	99.8	0.2	0.1	0.2			
23	99.2	0.4	0.4	0.8	23	99.6	0.3	0.1	0.4			
24	98.9	0.6	0.5	1.1	24	99.4	0.4	0.2	0.6			
25	98.6	0.8	0.6	1.4	25	99.2	0.6	0.2	0.8			
26	98.2	1.0	0.8	1.8	26	99.0	0.7	0.3	1.0			
27	98.0	1.1	0.9	2.0	27	98.8	0.8	0.4	1.2			
28	97.7	1.2	1.1	2.3	28	98.6	1.0	0.4	1.4			
29	97.3	1.4	1.3	2.7	29	98.4	1.1	0.5	1.6			
30	97.0	1.6	1.4	3.0	30	98.2	1.3	0.5	1.8			
31	96.7	1.7	1.6	3.3	31	97.9	1.5	0.6	2.1			
32	96.3	1.9	1.8	3.7	32	97.7	1.6	0.7	2.3			
33	95.9	2.1	2.0	4.1	33	97.4	1.8	0.8	2.6			
34	95.6	2.3	2.1	4.4	34	97.1	2.1	0.9	2.9			
35	95.2	2.5	2.3	4.8	35	96.8	2.3	0.9	3.2			
36	94.8	2.7	2.5	5.2	36	96.4	2.5	1.0	3.6			
37	94.3	3.0	2.7	5.7	37	96.1	2.8	1.1	3.9			
38	93.9	3.2	2.9	6.1	38	95.7	3.1	1.2	4.3			
39	93.4	3.5	3.1	6.6	39	95.3	3.4	1.3	4.7			
40	93.0	3.8	3.2	7.0	40	94.9	3.7	1.4	5.1			
41	92.5	4.1	3.4	7.5	41	94.5	4.1	1.4	5.5			
42	92.0	4.4	3.6	8.0	42	94.0	4.5	1.5	6.0			
43	91.5	4.7	3.8	8.5	43	93.5	4.9	1.6	6.5			
44	91.0	5.1	4.0	9.0	44	93.0	5.3	1.7	7.0			
45	90.4	5.4	4.1	9.6	45	92.5	5.8	1.8	7.5			
46	89.9	5.8	4.3	10.1	46	91.9	6.2	1.9	8.1			
47	89.3	6.2	4.5	10.7	47	91.3	6.7	2.0	8.7			
48	88.6	6.7	4.7	11.4	48	90.7	7.3	2.1	9.3			
49	88.0	7.1	4.9	12.0	49	90.0	7.8	2.2	10.0			
50	87.3	7.6	5.1	12.7	50	89.4	8.4	2.3	10.6			
51	86.5	8.2	5.3	13.5	51	88.6	9.1	2.4	11.4			
52	85.5	8.9	5.6	14.5	52	87.6	9.9	2.5	12.4			
53	84.5	9.7	5.8	15.5	53	86.6	10.7	2.7	13.4			
54	83.5	10.4	6.1	16.5	54	85.7	11.5	2.8	14.3			
55	82.4	11.1	6.4	17.6	55	84.7	12.3	3.0	15.3			
56	81.2	12.1	6.7	18.8	56	83.6	13.3	3.1	16.4			
57	79.7	13.2	7.1	20.3	57	82.2	14.5	3.3	17.8			
58	78.2	14.4	7.4	21.8	58	80.8	15.7	3.5	19.2			
59	76.7	15.5	7.8	23.3	59	79.5	16.8	3.7	20.5			
60	75.1	16.7	8.1	24.9	60	78.1	18.0	3.9	21.9			
61	73.5	18.0	8.5	26.5	61	76.8	19.1	4.1	23.2			
62	71.8	19.3	8.9	28.2	62	75.5	20.2	4.3	24.5			
63	70.1	20.6	9.2	29.9	63	74.2	21.4	4.5	25.8			
64	68.5	21.9	9.6	31.5	64	72.9	22.5	4.7	27.1			
65	67.0	23.0	10.0	33.0	65	71.7	23.4	4.9	28.3			
66	65.7	23.8	10.5	34.3	66	70.8	24.1	5.1	29.2			
67	64.6	24.4	11.0	35.4	67	70.0	24.7	5.4	30.0			

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