## DISABILITY AND DEATH PROBABILITY TABLES FOR INSURED WORKERS WHO ATTAIN AGE 20 IN 2023

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#### Summary

For an insured worker who attains age 20 in 2023, 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 2023 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.<sup>1</sup> 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 2023 Trustees Report. This note succeeds Actuarial Note Number 2022.6, which was based on the intermediate assumptions of the 2022 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 agesex-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 2003; (b) becomes insured at age 20 in 2023; (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 2023 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. The projected probabilities of death increased between the 2016 and 2021 Trustees Reports. After the 2021 Trustees Report, the projected probabilities of death have decreased. The projected probability of becoming disabled before NRA has generally decreased for insured men between the 1986 and 2023 Trustees Reports. For insured women, the probability generally increased until about the 2015 Trustees Report and has generally decreased thereafter. For those who attain age 20 in 2023, 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 2022 and 2023 Trustees Reports, the projected probability of death before NRA decreased slightly for both men and women. For the 2023 Trustees Report, mortality rates are assumed to remain elevated through 2024 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) stayed about the same between these years.

<sup>&</sup>lt;sup>1</sup> 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 disabil-ity 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. <sup>2</sup> These publications may be found at: <u>http://www.ssa.gov/OACT/pubs.html</u>.

#### **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 2023. 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 2023, 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<sup>5</sup> 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.

We develop disabled-worker incidence rates for each sex, from age 20 to age 67, for those who attain age 20 in 2023. 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 2023. 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 2023. Table D provides the same information for insured women who attain age 20 in 2023. For example, the probability that an insured woman, age 25 in 2028, 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 (781,245) by the number of active lives at age 25 (991,604).

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 2023. 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 2023 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 2023 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>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.

<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> A ge is age at entitlement to a disabled worker benefit. Duration refers to the

<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.

Year Attain Age 20 (Trustees Report	Year of	Prob	ability of Dis Before NRA	5		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		
2023	2003	0.244	0.247	0.246	0.109	0.053	0.081	0.647	0.700	0.673		

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

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

 $^{2}$  Totals are obtained by combining tables C and D. For example, the probability of death and never disabled before NRA equals 8.1 percent for the 2023 Trustees Report (109,117 + 53,280) / (1,000,000 + 1,000,000).

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>.

		(.	$\mathbf{A}) = (\mathbf{B}) + (\mathbf{C})$	C)		(B)			(C)				
Year Attain Age 20 (Trustees Report	Year of	Pro	bability of De Before NRA			bility of Deat		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			
2023	2003	0.166	0.098	0.132	0.055	0.043	0.049	0.111	0.054	0.083			

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

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

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

 $^{3}$  Totals are obtained by combining tables C and D. For example, the probability of death and disability before NRA equals 4.9 percent for the 2023 Trustees Report (55,342 + 43,136) / (1,000,000 + 1,000,000).

Notes:

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

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2. Totals do not necessarily equal the sum of rounded components.

Table C: Illustrations of Surviva	ll and Disability Status for Insured	I Men Attaining Age 20 in 2023

				_					Deaths				Newly Disabled							
	Living At Beginning Of Year			Tota	1	Acti	ve	Disab	led	Recove	red	Tot	al	Activ	ve	Recovered	d	Newly Red	overed	
Age x	Total	Active	Disabled	Recovered	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	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 20	0 to x+1	x to x+1 2	20 to x+1
20	1,000,000	1,000,000	-	-	1,165	1,165	1,159	1,159	6	6	-	-	1,205	1,205	1,205	1,205	-	-	2	2
21	998,835	997,636	1,197	2	1,249	2,414	1,234	2,393	15	21	-	-	1,329	2,534	1,329	2,534	-	-	9	11
22	997,586	995,073	2,502	11	1,316	3,730	1,294	3,687	22	43	-	-	1,573	4,107	1,573	4,107	-	-	18	29
23	996,270	992,206	4,035	29	1,382	5,112	1,350	5,037	32	75	-	-	1,837	5,944	1,837	5,944	-	-	32	61
24	994,888	989,019	5,808	61	1,447	6,559	1,400	6,437	47	122	-	-	2,132	8,076	2,132	8,076	-	-	63	124
25	993,441	985,487	7,830	124	1,517	8,076	1,453	7,890	64	186	-	-	1,775	9,851	1,775	9,851	-	-	147	271
26	991,924	982,259	9,394	271	1,590	9,666	1,512	9,402	77	263	1	1	1,336	11,187	1,336	11,187	-	-	218	489
27	990,334	979,411	10,435	488	1,662	11,328	1,575	10,977	86	349	1	2	1,451	12,638	1,450	12,637	1	1	252	741
28	988,672	976,386	11,548	738	1,728	13,056	1,631	12,608	95	444	2	4	1,585	14,223	1,584	14,221	1	2	277	1,018
29	986,944	973,171	12,761	1,012	1,788	14,844	1,677	14,285	109	553	2	6	1,749	15,972	1,747	15,968	2	4	291	1,309
30	985,156	969,747	14,110	1,299	1,840	16,684	1,698	15,983	139	692	3	9	1,818	17,790	1,816	17,784	2	6	368	1,677
31	983,316	966,233	15,421	1,662	1,886	18,570	1,711	17,694	171	863	4	13	1,838	19,628	1,835	19,619	3	9	435	2,112
32	981,430	962,687	16,653	2,090	1,930	20,500	1,743	19,437	182	1,045	5	18	1,917	21,545	1,913	21,532	4	13	447	2,559
33 34	979,500	959,031	17,941	2,528	1,983	22,483	1,773	21,210	204 228	1,249	6 7	24 31	2,011	23,556	2,006	23,538	5 7	18	465 487	3,024
34	977,517 975,477	955,252 951,352	19,283 20,670	2,982 3,455	2,040 2,098	24,523 26,621	1,805 1,837	23,015 24,852	228	1,477 1,730	8	39	2,102 2,263	25,658 27,921	2,095 2,255	25,633 27,888	8	25 33	487 504	3,511 4,015
35 36	973,477 973,379	951,352 947,260	20,670	3,455 3,943	2,098	26,621 28,771	1,837	24,852 26,701	253 292	2,022	8 9	39 48	2,263	30,363	2,255	30,320	8 10	33 43	504 506	4,015
30	973,379	947,200 942,979	22,176	4,430	2,130	30,967	1,849	28,559	327	2,022	11	48 59	2,442	32,926	2,432	30,320	10	43 55	510	5,031
38	969,033	938,570	25,820	4,430	2,190	33,202	1,858	30,424	358	2,349	11	71	2,503	35,618	2,531	35,549	12	69	521	5,552
39	966,798	934,027	25,340	5,412	2,255	35,465	1,805	32,268	406	3,113	12	84	2,852	38,470	2,836	38,385	16	85	530	6,082
40	964,535	929,347	29,275	5,913	2,203	37,744	1,810	34,078	454	3,567	15	99	2,852	41,444	2,850	41,340	10	104	563	6,645
40	962,256	924,582	31,232	6,442	2,275	40,029	1,783	35,861	486	4,053	16	115	3,098	44,542	3,077	44,417	21	125	554	7,199
42	959,971	919,722	33,290	6,959	2,205	42,325	1,748	37,609	531	4,584	10	132	3,284	47,826	3,259	47,676	25	150	553	7,752
43	957,675	914,715	35,490	7,470	2,332	44,657	1,725	39,334	588	5,172	19	151	3,470	51,296	3,442	51,118	28	178	535	8,287
44	955,343	909,548	37,837	7,958	2,402	47,059	1,732	41,066	649	5,821	21	172	3,674	54,970	3,642	54,760	32	210	546	8,833
45	952,941	904,174	40,316	8,451	2,502	49,561	1,788	42,854	691	6,512	23	195	3,934	58,904	3,898	58,658	36	246	567	9,400
46	950,439	898,488	42,992	8,959	2,622	52,183	1,861	44,715	736	7,248	25	220	4,214	63,118	4,172	62,830	42	288	596	9,996
47	947,817	892,455	45,874	9,488	2,757	54,940	1,892	46,607	837	8,085	28	248	4,460	67,578	4,413	67,243	47	335	585	10,581
48	945,060	886,150	48,912	9,998	2,917	57,857	1,951	48,558	934	9,019	32	280	4,660	72,238	4,608	71,851	52	387	555	11,136
49	942,143	879,591	52,083	10,469	3,119	60,976	2,055	50,613	1,029	10,048	35	315	4,824	77,062	4,767	76,618	57	444	528	11,664
50	939,024	872,769	55,350	10,905	3,369	64,345	2,250	52,863	1,079	11,127	40	355	6,042	83,104	5,967	82,585	75	519	551	12,215
51	935,655	864,552	59,762	11,341	3,644	67,989	2,449	55,312	1,150	12,277	45	400	7,470	90,574	7,373	89,958	97	616	583	12,798
52	932,011	854,730	65,499	11,782	3,941	71,930	2,571	57,883	1,319	13,596	51	451	7,459	98,033	7,358	97,316	101	717	548	13,346
53	928,070	844,801	71,091	12,178	4,263	76,193	2,711	60,594	1,495	15,091	57	508	7,275	105,308	7,172	104,488	103	820	546	13,892
54	923,807	834,918	76,325	12,564	4,615	80,808	2,907	63,501	1,644	16,735	64	572	7,493	112,801	7,382	111,870	111	931	496	14,388
55	919,192	824,629	81,678	12,885	4,985	85,793	3,149	66,650	1,765	18,500	71	643	9,523	122,324	9,376	121,246	147	1,078	506	14,894
56	914,207	812,104	88,930	13,173	5,354	91,147	3,273	69,923	2,003	20,503	78	721	11,813	134,137	11,624	132,870	189	1,267	547	15,441
57	908,853	797,207	98,193	13,453	5,714	96,861	3,353	73,276	2,275	22,778	86	807	11,814	145,951	11,618	144,488	196	1,463	547	15,988
58	903,139	782,236	107,185	13,718	6,072	102,933	3,447	76,723	2,532	25,310	93	900	11,709	157,660	11,507	155,995	202	1,665	530	16,518
59	897,067	767,282	115,832	13,953	6,443	109,376	3,555	80,278	2,787	28,097	101	1,001	12,241	169,901	12,022	168,017	219	1,884	514	17,032
60	890,624	751,705	124,772	14,147	6,838	116,214	3,687	83,965	3,041	31,138	110	1,111	12,682	182,583	12,448	180,465	234	2,118	606	17,638
61	883,786	735,570	133,807	14,409	7,248	123,462	3,795	87,760	3,333	34,471	120	1,231	13,210	195,793	12,956	193,421	254	2,372	743	18,381
62	876,538	718,819	142,941	14,778	7,652	131,114	3,833	91,593	3,688	38,159	131	1,362	13,580	209,373	13,306	206,727	274	2,646	684	19,065
63	868,886	701,680	152,149	15,057	8,066	139,180	3,911	95,504	4,014	42,173	141	1,503	12,959	222,332	12,687	219,414	272	2,918	605	19,670
64	860,820	685,082	160,489	15,249	8,548	147,728	4,075	99,579	4,320	46,493	153	1,656	10,878	233,210	10,641	230,055	237	3,155	499	20,169
65	852,272	670,366	166,548	15,358	9,133	156,861	4,636	104,215	4,331	50,824	166	1,822	8,395	241,605	8,207	238,262	188	3,343	430	20,599
66	843,139	657,523	170,182	15,434	9,597	166,458	4,902	109,117	4,518	55,342	177	1,999	6,095	247,700	5,955	244,217	140	3,483	353	20,952
67	833,542	646,666	171,406	15,470																

 Table D: Illustrations of Survival and Disability Status for Insured Women Attaining Age 20 in 2023

									Deaths				Newly Disabled							
	Living At Beginning Of Year		_	Tota	1	Acti	ve	Disab	led	Recove	red	Tot	tal	Acti	ve	Recovered		Newly Ree	covered	
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	0 to x+1	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	20 to x+1
20	1,000,000	1,000,000	-	-	434	434	430	430	4	4	-	-	825	825	825	825	-	-	1	1
21	999,566	998,745	820	1	463	897	454	884	9	13	-	-	960	1,785	960	1,785	-	-	5	6
22	999,103	997,331	1,766	6	493	1,390	479	1,363	14	27	-	-	1,190	2,975	1,190	2,975	-	-	11	17
23	998,610	995,662	2,931	17	526	1,916	505	1,868	21	48	-	-	1,392	4,367	1,392	4,367	-	-	21	38
24	998,084	993,765	4,281	38	559	2,475	528	2,396	31	79	-	-	1,633	6,000	1,633	6,000	-	-	36	74
25	997,525	991,604	5,847	74	595	3,070	549	2,945	46	125	-	-	1,453	7,453	1,453	7,453	-	-	89	163
26	996,930	989,602	7,165	163	633	3,703	577	3,522	56	181	-	-	1,198	8,651	1,198	8,651	-	-	143	306
27	996,297	987,827	8,164	306	676	4,379	616	4,138	60	241	-	-	1,324	9,975	1,324	9,975	-	-	172	478
28	995,621	985,887	9,256	478	722	5,101	650	4,788	72	313	-	-	1,487	11,462	1,486	11,461	1	1	197	675
29	994,899	983,751	10,474	674	773	5,874	687	5,475	85	398	1	1	1,684	13,146	1,683	13,144	1	2	207	882
30	994,126	981,381	11,866	879	828	6,702	718	6,193	109	507	1	2	1,818	14,964	1,816	14,960	2	4	267	1,149
31	993,298	978,847	13,308	1,143	882	7,584	745	6,938	136	643	1	3	1,900	16,864	1,898	16,858	2	6	327	1,476
32	992,416	976,204	14,745	1,467	931	8,515	774	7,712	155	798	2	5	2,029	18,893	2,026	18,884	3	9	338	1,814
33	991,485	973,404	16,281	1,800	972	9,487	795	8,507	175	973	2	7	2,194	21,087	2,190	21,074	4	13	355	2,169
34	990,513	970,419	17,945	2,149	1,004	10,491	804	9,311	198	1,171	2	9	2,370	23,457	2,365	23,439	5	18	383	2,552
35	989,509	967,250	19,734	2,525	1,038	11,529	813	10,124	222	1,393	3	12	2,553	26,010	2,546	25,985	7	25	401	2,953
36	988,471	963,891	21,664	2,916	1,077	12,606	828	10,952	246	1,639	3	15	2,726	28,736	2,718	28,703	8	33	423	3,376
37	987,394	960,345	23,721	3,328	1,122	13,728	841	11,793	277	1,916	4	19	2,887	31,623	2,877	31,580	10	43	449	3,825
38	986,272	956,627	25,882	3,763	1,166	14,894	854	12,647	307	2,223	5	24	3,051	34,674	3,039	34,619	12	55	460	4,285
39	985,106	952,734	28,166	4,206	1,203	16,097	864	13,511	334	2,557	5	29	3,239	37,913	3,225	37,844	14	69	475	4,760
40	983,903	948,645	30,596	4,662	1,230	17,327	856	14,367	368	2,925	6	35	3,568	41,481	3,551	41,395	17	86	509	5,269
41	982,673	944,238	33,287	5,148	1,254	18,581	837	15,204	410	3,335	7	42	3,909	45,390	3,888	45,283	21	107	537	5,806
42	981,419	939,513	36,249	5,657	1,287	19,868	824	16,028	455	3,790	8	50	4,105	49,495	4,080	49,363	25	132	559	6,365
43	980,132	934,609	39,340	6,183	1,335	21,203	824	16,852	502	4,292	9	59	4,318	53,813	4,290	53,653	28	160	575	6,940
44	978,797	929,495	42,581	6,721	1,401	22,604	832	17,684	559	4,851	10	69	4,550	58,363	4,517	58,170	33	193	581	7,521
45	977,396	924,146	45,991	7,259	1,483	24,087	874	18,558	598	5,449	11	80	4,797	63,160	4,760	62,930	37	230	619	8,140
46	975,913	918,512	49,571	7,830	1,575	25,662	929	19,487	633	6,082	13	93	5,066	68,226	5,023	67,953	43	273	670	8,810
47	974,338	912,560	53,334	8,444	1,676	27,338	965	20,452	696	6,778	15	108	5,298	73,524	5,249	73,202	49	322	675	9,485
48	972,662	906,346	57,261	9,055	1,792	29,130	1,007	21,459	768	7,546	17	125	5,489	79,013	5,435	78,637	54	376	655	10,140
49	970,870	899,904	61,327	9,639	1,930	31,060	1,065	22,524	845	8,391	20	145	5,639	84,652	5,579	84,216	60	436	618	10,758
50 51	968,940 966,846	893,260 885,202	65,503 70,945	10,177 10,699	2,094 2,273	33,154 35,427	1,182 1,291	23,706 24,997	889 956	9,280 10,236	23	168 194	6,954	91,606 100,072	6,876 8,365	91,092	78 101	514	623 661	11,381 12,042
51	966,846 964,573	885,202 875,546	70,945 77,794	10,699	2,273		1,291	24,997	956 1,070		26 29	223	8,466 8,337	100,072	8,365	99,457 107,688	101	615 721	659	12,042
52	964,373 962,109	875,540	84,402	11,255	2,404	37,891 40,564	1,365	20,302	1,070	11,306 12,480	33	225	8,032	116,441	7,924	115,612	108	829	626	13,327
55 54	962,109 959,436	863,950 856,560	84,402 90,634	12,242	2,875	40,364	1,400	27,828	1,174	12,480	33	230	8,032 8,168	124,609	8,053	123,665	108	829 944	588	13,915
55	956,537	846,937	96,923	12,242	3,142	46,605	1,370	31,119	1,291	15,150	42	336	9,978	134,587	9,831	133,496	147	1,091	614	14,529
56	953,395	835,385	104,908	13,102	3,392	49,997	1,721	32,885	1,579	16,729	42	383	11,991	146,578	11,806	145,302	147	1,091	631	14,529
57	950,003	835,385	114,689	13,501	3,640	53,637	1,700	34,682	1,579	18,519	53	436	11,991	158,464	11,800	145,302	192	1,468	606	15,766
58	946,363	808,322	124,179	13,862	3,882	57,519	1,869	36,551	1,955	20,474	58	494	11,675	170,139	11,478	168,474	192	1,665	595	16,361
58 59	940,303 942,481	808,322 794,975	124,179	13,802	5,882 4,116	61,635	1,809	38,487	2,117	20,474	63	557	12,005	182,144	11,478	180,268	211	1,876	551	16,912
60	938,365	794,975	133,304	14,202	4,110	65,975	2,024	40,511	2,117	24,839	68	625	11,619	193,763	11,794	191,676	211 211	2,087	612	17,524
61	934,025	767,813	151,400	14,812	4,546	70,521	1,992	42,503	2,248	27,320	73	698	11,350	205,113	11,135	202,811	211	2,302	662	18,186
62	929,479	754,686	159,607	15,186	4,744	75,265	1,937	44,440	2,728	30,048	79	777	11,612	216,725	11,133	214,194	215	2,531	630	18,816
63	924,735	741,366	167,861	15,508	4,976	80,241	1,893	46,333	2,728	33,047	84	861	11,012	227,846	10,893	225,087	229	2,759	506	19,322
64	919,759	728,580	175,477	15,508	5,313	85,554	1,875	48,280	3,275	36,322	91	952	9,432	237,278	9,233	234,320	199	2,759	448	19,522
65	914,446	717,400	181,186	15,860	5,792	91,346	2,397	50,677	3,294	39,616	101	1,053	7,430	244,708	7,269	241,589	161	3,119	352	20,122
66	908,654	707,734	184,970	15,950	6,233	97,579	2,603	53,280	3,520	43,136	110	1,163	5,511	250,219	5,390	246,979	121	3,240	289	20,122
67	902,421	699,741	186,672	16,008	-,	,	_,		2,220		,	-,	-,		2,270	,.//		.,		

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_		Men Attaining A	ge 20 in 2023		_	Women Attaining Age 20 in 2023						
Age <i>x</i>	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 <i>x</i>	Probability of Death or Disability From Age 20 To Age <i>x</i>	Age <i>x</i>	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 <i>x</i>	Probability of Death or Disability From Age 20 To Age <i>x</i>			
21	99.8	0.1	0.1	0.2	21	99.9	0.1	0.0	0.1			
22	99.5	0.3	0.2	0.5	22	99.7	0.2	0.1	0.3			
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	98.5	0.8	0.6	1.5	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	97.9	1.1	0.9	2.1	27	98.8	0.9	0.4	1.2			
28	97.6	1.3	1.1	2.4	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	98.1	1.3	0.5	1.9			
31	96.6	1.8	1.6	3.4	31	97.9	1.5	0.6	2.1			
32	96.3	2.0	1.8	3.7	32	97.6	1.7	0.7	2.4			
33	95.9	2.2	1.9	4.1	33	97.3	1.9	0.8	2.7			
34	95.5	2.4	2.1	4.5	34	97.0	2.1	0.9	3.0			
35	95.1	2.6	2.3	4.9	35	96.7	2.3	0.9	3.3			
36	94.7	2.8	2.5	5.3	36	96.4	2.6	1.0	3.6			
37	94.3	3.0	2.7	5.7	37	96.0	2.9	1.1	4.0			
38	93.9	3.3	2.9	6.1	38	95.7	3.2	1.2	4.3			
39	93.4	3.6	3.0	6.6	39	95.3	3.5	1.3	4.7			
40	92.9	3.8	3.2	7.1	40	94.9	3.8	1.4	5.1			
41	92.5	4.1	3.4	7.5	41	94.4	4.1	1.4	5.6			
42	92.0	4.4	3.6	8.0	42	94.0	4.5	1.5	6.0			
43	91.5	4.8	3.8	8.5	43	93.5	4.9	1.6	6.5			
44	91.0	5.1	3.9	9.0	44	92.9	5.4	1.7	7.1			
45	90.4	5.5	4.1	9.6	45	92.4	5.8	1.8	7.6			
46	89.8	5.9	4.3	10.2	46	91.9	6.3	1.9	8.1			
47	89.2	6.3	4.5	10.8	47	91.3	6.8	1.9	8.7			
48	88.6	6.7	4.7	11.4	48	90.6	7.3	2.0	9.4			
49	88.0	7.2	4.9	12.0	49	90.0	7.9	2.1	10.0			
50	87.3	7.7	5.1	12.7	50	89.3	8.4	2.3	10.7			
51	86.5	8.3	5.3	13.5	51	88.5	9.1	2.4	11.5			
52	85.5	9.0	5.5	14.5	52	87.6	9.9	2.5	12.4			
53	84.5	9.7	5.8	15.5	53	86.6	10.8	2.6	13.4			
54	83.5	10.4	6.1	16.5	54	85.7	11.6	2.8	14.3			
55	82.5	11.2	6.4	17.5	55	84.7	12.4	2.9	15.3			
56	81.2	12.1	6.7	18.8	56	83.5	13.3	3.1	16.5			
57	79.7	13.3	7.0	20.3	57	82.2	14.5	3.3	17.8			
58	78.2	14.4	7.3	21.8	58	80.8	15.7	3.5	19.2			
59	76.7	15.6	7.7	23.3	59	79.5	16.8	3.7	20.5			
60	75.2	16.8	8.0	24.8	60	78.1	18.0	3.8	21.9			
61	73.6	18.0	8.4	26.4	61	76.8	19.2	4.1	23.2			
62	71.9	19.3	8.8	28.1	62	75.5	20.3	4.3	24.5			
63	70.2	20.7	9.2	29.8	63	74.1	21.4	4.4	25.9			
64	68.5	21.9	9.6	31.5	64	72.9	22.5	4.6	27.1			
65 66	67.0	23.0	10.0	33.0	65	71.7	23.4	4.8	28.3			
66 67	65.8	23.8	10.4	34.2	66 67	70.8	24.2	5.1	29.2			
67	64.7	24.4	10.9	35.3	67	70.0	24.7	5.3	30.0			

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