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DISABILITY AND DEATH PROBABILITY TABLES FOR INSURED WORKERS WHO ATTAIN AGE 20 IN 2025

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Summary

For an insured worker who attains age 20 in 2025, the probability of becoming disabled between age 20 and normal retirement age is 24 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 2025 Trustees Report. The probability of becoming disabled is about the same for men and women, with both at 24 percent. However, the probability of dying is significantly higher for men (16 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 2025 Trustees Report. This note succeeds *Actuarial Note Number 2024.6*, which was based on the intermediate assumptions of the 2024 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.²

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. ² These publications may be found at: www.ssa.gov/OACT/pubs.html.

In this actuarial note, we estimate the probability that an illustrative worker will become disabled or die before reaching normal retirement age (NRA) using projected rates of disabled-worker incidence, death, and recovery under the intermediate assumptions.

Assumptions and Methods

We define an illustrative worker in this note as one who: (a) is born in 2005; (b) becomes insured at age 20 in 2025; (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 2025 Trustees Report with estimates consistent with those published in prior years' Trustees Reports. 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 2025. 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

³ 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.

relevant components of change to the number of persons alive at the beginning of the year.

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.⁴ To calculate deaths for the disabledworker population we apply age-sex-duration-specific⁵ 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 2025. 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 2025. To calculate the number of recoveries from the disabled-worker population, we apply age-sex-duration-specific⁵ 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 initial entitlement.

Results

Table A shows that the projected probability of becoming disabled before NRA has generally decreased for insured men between the 1986 and 2024 Trustees Reports. For insured women, the probability generally increased until about the 2015 Trustees Report and has then generally decreased through the 2024 Trustees Report. The projected probability of becoming disabled increased between the 2024 and 2025 Trustees Reports, reflecting a regulation on past relevant work ("Intermediate Improvement to the Disability Adjudication Process, Including How We Consider Past Work"). This regulation decreased the number of years used in the consideration of past relevant work when making a dis-

⁴ 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. ability determination. For those who attain age 20 in 2025, we project that the probability of surviving from age 20 to NRA without ever being disabled is 66 percent for men and 71 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. 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.

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 2025. Table D provides the same information for insured women who attain age 20 in 2025. For example, the probability that an insured woman, age 25 in 2030, will survive to age 60 without ever becoming disabled is 80 percent. To get this result, we divide the number of active lives at age 60 (787,376) by the number of active lives at age 25 (990,487).

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 2025. 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 2025 has a 66 percent chance of surviving to age 67 without ever becoming disabled and a 34 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 2025 has a 17 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 without ever receiving Social Security disability benefits is only 4 percent.

⁵ 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.

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

Year Attain Age 20		P	robability of Disa Before NRA	bility	Probability of D	eath And Never D	isabled Before NRA	Probability of Survival to NRA With No Disability			
(Trustees Report Year ¹)	Year of Birth	Men	Women	Total ²	Men	Women	Total ²	Men	Women	Total ²	
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	
2024	2004	0.231	0.234	0.232	0.108	0.055	0.082	0.662	0.711	0.686	
2025	2005	0.235	0.240	0.237	0.106	0.054	0.080	0.660	0.707	0.683	

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

¹ 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 8.0 percent for the 2025 Trustees Report (105,712 + 53,644) / (1,000,000 + 1,000,000).

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

		(A) = (B) + (C)				(B)		(C)				
Year Attain Age 20		I	Probability of Deat Before NRA	ih		obability of Death a		Probability of Death and No Disability Before NRA ²				
(Trustees Report Year ¹)	Year of Birth	Men	Women	Total ³	Men	Women	Total ³	Men	Women	Total ³		
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		
2024	2004	0.162	0.097	0.129	0.052	0.041	0.046	0.110	0.057	0.083		
2025	2005	0.160	0.096	0.128	0.052	0.041	0.047	0.108	0.055	0.081		

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

Notes:

 $\underline{www.ssa.gov/OACT/NOTES/actstud.html.}$

² 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 4.7 percent for the 2025 Trustees Report (52,486 + 40,791) / (1,000,000 + 1,000,000).

^{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:

^{2.} 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 2025

									Deaths				Newly Disabled							
_	Li	iving At Beginn	ing Of Year		Total	l	Acti	ve	Disab	led	Recove	red	Tot	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 2	0 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	_	_	1,126	1,126	1,117	1,117	9	9	_	_	2,354	2,354	2,354	2,354	_	_	4	4
21	998,874	996,529	2,341	4	1,239	2,365	1,217	2,334	22	31	_	_	2,117	4,471	2,117	4,471	_	_	13	17
22	997,635	993,195	4,423	17	1,326	3,691	1,295	3,629	31	62	_	_	1,796	6,267	1,796	6,267	_	_	23	40
23	996,309	990,104	6,165	40	1,400	5,091	1,361	4,990	39	101	_	_	1,732	7,999	1,732	7,999	_	_	38	78
24	994,909	987,011	7,820	78	1,472	6,563	1,423	6,413	49	150	_	_	1,840	9,839	1,840	9,839	_		79	157
25	993,437	983,748	9,532	157	1,548	8,111	1,485	7,898	63	213	_	_	1,524	11,363	1,524	11,363	_	_	205	362
26	991,889	980,739	10,788	362	1,623	9,734	1,547	9,445	75	288	1	1	1,152	12,515	1,152	12,515	_	_	278	640
27	990,266	978,040	11,587	639	1,691	11,425	1,608	11,053	82	370	1	2	1,317	13,832	1,316	13,831	1	1	276	916
28	988,575	975,116	12,546	913	1,748	13,173	1,658	12,711	88	458	2	4	1,453	15,285	1,452	15,283	1	2	287	1,203
29	986,827	972,006	13,624	1,197	1,791	14,964	1,686	14,397	103	561	2	6	1,593	16,878	1,591	16,874	2	4	299	1,502
30	985,036	968,729	14,815	1,492	1,822	16,786	1,689	16,086	130	691	3	9	1,677	18,555	1,674	18,548	3	7	367	1,869
31	983,214	965,366	15,995	1,853	1,846	18,632	1,685	17,771	157	848	4	13	1,720	20,275	1,717	20,265	3	10	426	2,295
32	981,368	961,964	17,132	2,272	1,875	20,507	1,703	19,474	167	1,015	5	18	1,793	22,068	1,789	22,054	4	14	436	2,731
33	979,493	958,472	18,322	2,699	1,913	22,420	1,722	21,196	185	1,200	6	24	1,881	23,949	1,876	23,930	5	19	459	3,190
34	977,580	954,874	19,559	3,147	1,958	24,378	1,739	22,935	212	1,412	7	31	1,964	25,913	1,958	25,888	6	25	484	3,674
35	975,622	951,177	20,827	3,618	2,004	26,382	1,757	24,692	239	1,651	8	39	2,106	28,019	2,098	27,986	8	33	513	4,187
36	973,618	947,322	22,181	4,115	2,048	28,430	1,760	26,452	279	1,930	9	48	2,265	30,284	2,255	30,241	10	43	525	4,712
37	971,570	943,307	23,642	4,621	2,090	30,520	1,772	28,224	308	2,238	10	58	2,379	32,663	2,367	32,608	12	55	529	5,241
38	969,480	939,168	25,184	5,128	2,128	32,648	1,777	30,001	339	2,577	12	70	2,500	35,163	2,486	35,094	14	69	541	5,782
39	967,352	934,905	26,804	5,643	2,155	34,803	1,759	31,760	383	2,960	13	83	2,651	37,814	2,635	37,729	16	85	559	6,341
40	965,197	930,511	28,513	6,173	2,170	36,973	1,731	33,491	424	3,384	15	98	2,770	40,584	2,752	40,481	18	103	603	6,944
41	963,027	926,028	30,256	6,743	2,175	39,148	1,696	35,187	463	3,847	16	114	2,893	43,477	2,872	43,353	21	124	597	7,541
42	960,852	921,460	32,089	7,303	2,190	41,338	1,671	36,858	502	4,349	17	131	3,066	46,543	3,042	46,395	24	148	592	8,133
43	958,662	916,747	34,061	7,854	2,225	43,563	1,650	38,508	556	4,905	19	150	3,242	49,785	3,214	49,609	28	176	570	8,703
44	956,437	911,883	36,177	8,377	2,290	45,853	1,660	40,168	609	5,514	21	171	3,433	53,218	3,402	53,011	31	207	580	9,283
45	954,147	906,821	38,421	8,905	2,378	48,231	1,701	41,869	654	6,168	23	194	3,676	56,894	3,640	56,651	36	243	598	9,881
46	951,769	901,480	40,845	9,444	2,482	50,713	1,766	43,635	691	6,859	25	219	3,936	60,830	3,895	60,546	41	284	616	10,497
47	949,287	895,819	43,474	9,994	2,604	53,317	1,798	45,433	778	7,637	28	247	4,168	64,998	4,122	64,668	46	330	601	11,098
48	946,683	889,899	46,263	10,521	2,755	56,072	1,848	47,281	876	8,513	31	278	4,357	69,355	4,306	68,974	51	381	575	11,673
49	943,928	883,745	49,169	11,014	2,947	59,019	1,949	49,230	963	9,476	35	313	4,513	73,868	4,457	73,431	56	437	545	12,218
50	940,981	877,339	52,174	11,468	3,181	62,200	2,138	51,368	1,003	10,479	40	353	5,680	79,548	5,607	79,038	73	510	555	12,773
51	937,800	869,594	56,296	11,910	3,440	65,640	2,334	53,702	1,061	11,540	45	398	7,047	86,595	6,952	85,990	95	605	575	13,348
52	934,360	860,308	61,707	12,345	3,721	69,361	2,443	56,145	1,228	12,768	50	448	7,043	93,638	6,943	92,933	100	705	536	13,884
53	930,639	850,922	66,986	12,731	4,031	73,392	2,583	58,728	1,392	14,160	56	504	6,873	100,511	6,772	99,705	101	806	539	14,423
54	926,608	841,567	71,928	13,113	4,365	77,757	2,771	61,499	1,531	15,691	63	567	7,084	107,595	6,975	106,680	109	915	483	14,906
55	922,243	831,821	76,998	13,424	4,711	82,468	2,997	64,496	1,645	17,336	69	636	9,090	116,685	8,946	115,626	144	1,059	472	15,378
56	917,532	819,878	83,971	13,683	5,058	87,526	3,115	67,611	1,867	19,203	76	712	11,350	128,035	11,164	126,790	186	1,245	486	15,864
57	912,474	805,599	92,968	13,907	5,409	92,935	3,197	70,808	2,129	21,332	83	795	11,362	139,397	11,169	137,959	193	1,438	486	16,350
58	907,065	791,233	101,715	14,117	5,765	98,700	3,302	74,110	2,372	23,704	91	886	11,271	150,668	11,073	149,032	198	1,636	473	16,823
59	901,300	776,858	110,141	14,301	6,131	104,831	3,418	77,528	2,615	26,319	98	984	11,793	162,461	11,580	160,612	213	1,849	459	17,282
60	895,169	761,860	118,860	14,449	6,510	111,341	3,524	81,052	2,880	29,199	106	1,090	12,235	174,696	12,007	172,619	228	2,077	498	17,780
61	888,659	746,329	127,717	14,613	6,907	118,248	3,601	84,653	3,191	32,390	115	1,205	12,762	187,458	12,517	185,136	245	2,322	569	18,349
62	881,752	730,211	136,719	14,822	7,321	125,569	3,657	88,310	3,540	35,930	124	1,329	13,131	200,589	12,870	198,006	261	2,583	528	18,877
63	874,431	713,684	145,782	14,965	7,775	133,344	3,780	92,090	3,861	39,791	134	1,463	12,545	213,134	12,287	210,293	258	2,841	469	19,346
64	866,656	697,617	153,997	15,042	8,322	141,666	4,022	96,112	4,155	43,946	145	1,608	10,540	223,674	10,318	220,611	222	3,063	387	19,733
65	858,334	683,277	159,995	15,042	8,976	150,642	4,639	100,751	4,179	48,125	158	1,766	8,201	231,875	8,024	228,635	177	3,240	334	20,067
66	849,358	670,614	163,683	15,062	9,491	160,133	4,961	105,712	4,361	52,486	169	1,935	6,011	237,886	5,879	234,514	132	3,372	275	20,342
67	839,867	659,774	165,083	15,035	7,471	100,133	4,701	103,712	4,501	32,400	109	1,933	0,011	237,000	3,079	234,314	132	3,372	2/3	20,342
0/	639,807	039,774	103,038	13,033																

Table D: Illustrations of Survival and Disability Status for Insured Women Attaining Age 20 in 2025

				_					Deaths					Newly Disabled						
	Li	ving At Beginn	ing Of Year		Tota	1	Acti	ve	Disabled Recovered Total Active Recovered				ed	Newly Red	covered					
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 20	to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1 2	0 to x+1	x to x+1 2	20 to x+1
20	1,000,000	1,000,000	_	_	419	419	414	414	5	5	_	_	1,677	1,677	1,677	1,677	_	_	2	2
21	999,581	997,909	1,670	2	458	877	444	858	14	19	_	_	1,498	3,175	1,498	3,175	_	_	8	10
22	999,123	995,967	3,146	10	494	1,371	474	1,332	20	39	_	_	1,275	4,450	1,275	4,450	_	_	16	26
23	998,629	994,218	4,385	26	527	1,898	502	1,834	25	64	_	_	1,286	5,736	1,286	5,736	_	_	25	51
24	998,102	992,430	5,621	51	561	2,459	529	2,363	32	96	_	_	1,414	7,150	1,414	7,150	_		50	101
25	997,541	990,487	6,953	101	597	3,056	552	2,915	45	141	_	_	1,244	8,394	1,244	8,394	_	_	121	222
26	996,944	988,691	8,031	222	635	3,691	582	3,497	53	194	_	_	1,056	9,450	1,056	9,450	_	_	178	400
27	996,309	987,053	8,856	400	676	4,367	620	4,117	56	250	_	_	1,238	10,688	1,237	10,687	1	1	186	586
28	995,633	985,196	9,852	585	720	5,087	653	4,770	67	317	_	_	1,390	12,078	1,389	12,076	1	2	200	786
29	994,913	983,154	10,975	784	766	5,853	685	5,455	80	397	I	1	1,547	13,625	1,546	13,622	1	3	209	995
30	994,147 993,332	980,923	12,233	991	815	6,668	711	6,166	103	500	1	2	1,688	15,313	1,686	15,308	2 2	5 7	263 317	1,258 1,575
31 32	993,332	978,526 975,997	13,555 14,907	1,251 1,565	863 907	7,531 8,438	737 760	6,903 7,663	125 145	625 770	2	5	1,794 1,916	17,107 19,023	1,792 1,913	17,100 19,013	3	10	331	1,906
33	992,469	973,324	16,347	1,891	945	9,383	782	8,445	161	931	2	<i>7</i>	2,071	21,094	2,067	21,080	4	14	350	2,256
34	990,617	970,475	17,907	2,235	977	10,360	791	9,236	184	1,115	2	9	2,236	23,330	2,231	23,311	5	19	383	2,639
35	989,640	967,453	19,576	2,611	1,008	11,368	799	10,035	206	1,321	3	12	2,236	25,716	2,380	25,691	6	25	411	3,050
36	988,632	964,274	21,345	3,013	1,045	12,413	815	10,850	227	1,548	3	15	2,531	28,247	2,523	28,214	8	33	448	3,498
37	987,587	960,936	23,201	3,450	1,088	13,501	830	11,680	254	1,802	4	19	2,685	30,932	2,675	30,889	10	43	474	3,972
38	986,499	957,431	25,158	3,910	1,132	14,633	846	12,526	281	2,083	5	24	2,841	33,773	2,829	33,718	12	55	495	4,467
39	985,367	953,756	27,223	4,388	1,166	15,799	855	13,381	306	2,389	5	29	3,020	36,793	3,006	36,724	14	69	518	4,985
40	984,201	949,895	29,419	4,887	1,191	16,990	847	14,228	338	2,727	6	35	3,345	40,138	3,328	40,052	17	86	552	5,537
41	983,010	945,720	31,874	5,416	1,215	18,205	831	15,059	377	3,104	7	42	3,680	43,818	3,659	43,711	21	107	574	6,111
42	981,795	941,230	34,603	5,962	1,249	19,454	820	15,879	421	3,525	8	50	3,865	47,683	3,841	47,552	24	131	595	6,706
43	980,546	936,569	37,452	6,525	1,298	20,752	827	16,706	462	3,987	9	59	4,068	51,751	4,040	51,592	28	159	610	7,316
44	979,248	931,702	40,448	7,098	1,365	22,117	843	17,549	512	4,499	10	69	4,287	56,038	4,255	55,847	32	191	613	7,929
45	977,883	926,604	43,610	7,669	1,444	23,561	887	18,436	545	5,044	12	81	4,518	60,556	4,481	60,328	37	228	645	8,574
46	976,439	921,236	46,938	8,265	1,534	25,095	939	19,375	582	5,626	13	94	4,769	65,325	4,727	65,055	42	270	693	9,267
47	974,905	915,570	50,432	8,903	1,633	26,728	979	20,354	639	6,265	15	109	4,989	70,314	4,941	69,996	48	318	696	9,963
48	973,272	909,650	54,086	9,536	1,747	28,475	1,026	21,380	703	6,968	18	127	5,171	75,485	5,117	75,113	54	372	676	10,639
49	971,525	903,507	57,878	10,140	1,881	30,356	1,085	22,465	776	7,744	20	147	5,314	80,799	5,255	80,368	59	431	638	11,277
50	969,644	897,167	61,778	10,699	2,037	32,393	1,203	23,668	811	8,555	23	170	6,648	87,447	6,570	86,938	78	509	622	11,899
51	967,607	889,394	66,993	11,220	2,207	34,600	1,307	24,975	874	9,429	26	196	8,174	95,621	8,072	95,010	102	611	652	12,551
52	965,400	880,015	73,641	11,744	2,392	36,992	1,379	26,354	983	10,412	30	226	8,052	103,673	7,946	102,956	106	717	646	13,197
53	963,008	870,690	80,064	12,254	2,595	39,587	1,481	27,835	1,080	11,492	34	260	7,760	111,433	7,652	110,608	108	825	614	13,811
54	960,413	861,557	86,130	12,726	2,817	42,404	1,588	29,423	1,191	12,683	38	298	7,894	119,327	7,779	118,387	115	940	577	14,388
55	957,596	852,190	92,256	13,150	3,054	45,458	1,727	31,150	1,284	13,967	43	341	9,746	129,073	9,598	127,985	148	1,088	585	14,973
56	954,542	840,865	100,133	13,544	3,300	48,758	1,779	32,929	1,473	15,440	48	389	11,796	140,869	11,609	139,594	187	1,275	582	15,555
57	951,242	827,477	109,874	13,891	3,550	52,308	1,816	34,745	1,681	17,121	53	442	11,696	152,565	11,503	151,097	193	1,468	559	16,114
58	947,692	814,158	119,330	14,204	3,798	56,106	1,899	36,644	1,841	18,962	58	500	11,492	164,057	11,295	162,392	197	1,665	553	16,667
59	943,894	800,964	128,428	14,502	4,037	60,143	1,979	38,623	1,995	20,957	63	563	11,819	175,876	11,609	174,001	210	1,875	510	17,177
60	939,857	787,376	137,742	14,739	4,261	64,404	2,044	40,667	2,149	23,106	68	631	11,433	187,309	11,223	185,224	210	2,085	539	17,716
61	935,596	774,109	146,487	15,000	4,468	68,872	2,009 1,963	42,676	2,387	25,493	72 77	703 780	11,159	198,468	10,947 11,195	196,171	212 225	2,297 2,522	557 528	18,273
62 63	931,128 926,457	761,153 747,995	154,702 162,963	15,273 15,499	4,671 4,911	73,543 78,454	1,963	44,639 46,566	2,631 2,901	28,124 31,025	83	780 863	11,420 10,939	209,888 220,827	10,717	207,366 218,083	225	2,522	528 425	18,801 19,226
64	926,457 921,546	735,351	170,576	15,499	5,252	78,454 83,706	1,927	48,562	3,166	31,025	83 90	953	9,281	220,827	9,088	218,083	193	2,744	425 377	19,226
65	921,346	724,267	176,314	15,713	5,727	89,433	2,438	51,000	3,190	37,381	90	1,052	7,347	230,108	7,191	234,362	156	3,093	300	19,003
66	910,294	714,638	180,171	15,713	6,161	95,594	2,644	53,644	3,410	40,791	107	1,052	5,482	242,937	5,364	239,726	118	3,211	247	20,150
67	910,367	706,630	181,996	15,738	0,101	73,374	2,044	55,044	3,410	70,771	107	1,137	3,402	272,731	3,304	237,120	110	3,211	247	20,130
0/	904,400	/00,030	161,990	13,/80																

Table E: Probabilities of Disability, Death, and Survival for Insured Workers Attaining Age 20 in 2025
(in percent)

	Mer	n Attaining Age 20 is	n 2025		Women Attaining Age 20 in 2025							
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 <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 Death Disabili Disabili From Age 2 To Age			
21	99.7	0.2	0.1	0.3	21	99.8	0.2	0.0	0.2			
22	99.3	0.4	0.2	0.7	22	99.6	0.3	0.1	0.4			
23	99.0	0.6	0.4	1.0	23	99.4	0.4	0.1	0.6			
24	98.7	0.8	0.5	1.3	24	99.2	0.6	0.2	0.8			
25	98.4	1.0	0.6	1.6	25	99.0	0.7	0.2	1.0			
26	98.1	1.1	0.8	1.9	26	98.9	0.8	0.3	1.1			
27	97.8	1.3	0.9	2.2	27	98.7	0.9	0.3	1.3			
28	97.5	1.4	1.1	2.5	28	98.5	1.1	0.4	1.5			
29	97.2	1.5	1.3	2.8	29	98.3	1.2	0.5	1.7			
30	96.9	1.7	1.4	3.1	30	98.1	1.4	0.5	1.9			
31	96.5	1.9	1.6	3.5	31	97.9	1.5	0.6	2.1			
32	96.2	2.0	1.8	3.8	32	97.6	1.7	0.7	2.4			
33	95.8	2.2	1.9	4.2	33	97.3	1.9	0.8	2.7			
34	95.5	2.4	2.1	4.5	34	97.0	2.1	0.8	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	2.6	5.7	37	96.1	2.8	1.1	3.9			
38	93.9	3.3	2.8	6.1	38	95.7	3.1	1.2	4.3			
39	93.5	3.5	3.0	6.5	39	95.4	3.4	1.3	4.6			
40	93.1	3.8	3.2	6.9	40	95.0	3.7	1.3	5.0			
41	92.6	4.0	3.3	7.4	41	94.6	4.0	1.4	5.4			
42	92.1	4.3	3.5	7.9	42	94.1	4.4	1.5	5.9			
43	91.7	4.6	3.7	8.3	43	93.7	4.8	1.6	6.3			
44	91.2	5.0	3.9	8.8	44	93.2	5.2	1.7	6.8			
45	90.7	5.3	4.0	9.3	45	92.7	5.6	1.8	7.3			
46	90.1	5.7	4.2	9.9	46	92.1	6.0	1.8	7.9			
47	89.6	6.1	4.4	10.4	47	91.6	6.5	1.9	8.4			
48	89.0	6.5	4.5	11.0	48	91.0	7.0	2.0	9.0			
49	88.4	6.9	4.7	11.6	49	90.4	7.5	2.1	9.6			
50	87.7	7.3	4.9	12.3	50	89.7	8.0	2.2	10.3			
51	87.0	7.9	5.1	13.0	51	88.9	8.7	2.4	11.1			
52	86.0	8.6	5.4	14.0	52	88.0	9.5	2.5	12.0			
53	85.1	9.3	5.6	14.9	53	87.1	10.3	2.6	12.9			
54	84.2	10.0	5.9	15.8	54	86.2	11.1	2.8	13.8			
55	83.2	10.7	6.1	16.8	55	85.2	11.8	2.9	14.8			
56	82.0	11.6	6.4	18.0	56	84.1	12.8	3.1	15.9			
57	80.6	12.7	6.8	19.4	57	82.7	14.0	3.3	17.3			
58	79.1	13.8	7.1	20.9	58	81.4	15.1	3.5	18.6			
59	77.7	14.9	7.4	22.3	59	80.1	16.2	3.7	19.9			
60	76.2	16.1	7.8	23.8	60	78.7	17.4	3.9	21.3			
61	74.6	17.3	8.1	25.4	61	77.4	18.5	4.1	22.6			
62	73.0	18.5	8.5	27.0	62	76.1	19.6	4.3	23.9			
63	71.4	19.8	8.8	28.6	63	74.8	20.7	4.5	25.2			
64	69.8	21.0	9.2	30.2	64	73.5	21.8	4.7	26.5			
65	68.3	22.1	9.6	31.7	65	72.4	22.7	4.9	27.6			
66	67.1	22.9	10.1	32.9	66	71.5	23.4	5.1	28.5			
67	66.0	23.5	10.6	34.0	67	70.7	24.0	5.4	29.3			

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