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DISABILITY AND DEATH PROBABILITY TABLES FOR INSURED WORKERS WHO ATTAIN AGE 20 IN 2026

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Summary

For an insured worker who attains age 20 in 2026, 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 2026 Trustees Report. The probability of becoming disabled is about the same for men and women, with men at 23 percent and women at 24 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.[1] 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. These illustrations are based on the intermediate assumptions of the 2026 Trustees Report.

We project 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]

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 2006; (b) becomes insured at age 20 in 2026; (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 2026 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 2026. 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 people alive at the beginning of the next year by adding or subtracting the

[1] 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.

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

[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 people 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 disabled-worker population we apply age-sex-duration-specific[5] 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 2026. 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 2026. To calculate the number of recoveries from the disabled-worker population, we apply age-sex-duration-specific[5] 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 2026 Trustees Reports. For insured women, the probability generally increased until about the 2015 Trustees Report and has then generally decreased through the 2026 Trustees Report. For those who attain age 20 in 2026, 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.

[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.

[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 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. Between the 2021 and 2025 Trustees Report, the projected probabilities of death decreased. After incorporating higher-than-expected 2025 disabled-worker death experience and lower projected mortality improvement in the general population, the projected probabilities of death have increased between the 2025 and 2026 Trustees Reports.

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 2026. Table D provides the same information for insured women who attain age 20 in 2026. For example, the probability that an insured woman, age 25 in 2031, 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 (788,172) by the number of active lives at age 25 (991,475).

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 2026. 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 2026 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 2026 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.

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

Year Attain Age 20 (Trustees Report Year[1])	Year of Birth	Probability of Disability Before NRA			Probability of Death And Never Disabled Before NRA			Probability of Survival to NRA With No Disability		
		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
2026	2006	0.232	0.239	0.236	0.112	0.056	0.084	0.655	0.705	0.680

[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 8.4 percent for the 2026 Trustees Report (112,365 + 55,986) / (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 130, Social Security Disability Insurance Program Disabled Worker Experience, at: [www.ssa.gov/OACT/NOTES/actstud.html.](www.ssa.gov/OACT/NOTES/actstud.html)

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

Year Attain Age 20 (Trustees Report Year[1])	Year of Birth	(A) = (B) + (C) Probability of Death Before NRA			(B) Probability of Death and Disability Before NRA			(C) Probability of Death and No Disability Before NRA[2]		
		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
2026	2006	0.166	0.098	0.132	0.052	0.041	0.047	0.114	0.057	0.086

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

[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 2026 Trustees Report (52,123 + 40,895) / (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 130, Social Security Disability Insurance Program Worker Experience, at: www.ssa.gov/OACT/NOTES/actstud.html.

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 2026

	Living At Beginning Of Year				Deaths								Newly Disabled						Newly Recovered	
					Total		Active		Disabled		Recovered		Total		Active		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	—	—	1,114	1,114	1,106	1,106	8	8	—	—	1,789	1,789	1,789	1,789	—	—	2	2
21	998,886	997,105	1,779	2	1,187	2,301	1,164	2,270	23	31	—	—	1,670	3,459	1,670	3,459	—	—	6	8
22	997,699	994,271	3,420	8	1,236	3,537	1,203	3,473	33	64	—	—	1,548	5,007	1,548	5,007	—	—	11	19
23	996,463	991,520	4,924	19	1,276	4,813	1,233	4,706	43	107	—	—	1,681	6,688	1,681	6,688	—	—	20	39
24	995,187	988,606	6,542	39	1,323	6,136	1,266	5,972	57	164	—	—	1,886	8,574	1,886	8,574	—	—	61	100
25	993,864	985,454	8,310	100	1,387	7,523	1,320	7,292	67	231	—	—	1,516	10,090	1,516	10,090	—	—	160	260
26	992,477	982,618	9,599	260	1,466	8,989	1,395	8,687	70	301	1	1	1,144	11,234	1,144	11,234	—	—	213	473
27	991,011	980,079	10,460	472	1,546	10,535	1,462	10,149	83	384	1	2	1,309	12,543	1,308	12,542	1	1	236	709
28	989,465	977,309	11,450	706	1,625	12,160	1,525	11,674	99	483	1	3	1,430	13,973	1,429	13,971	1	2	268	977
29	987,840	974,355	12,513	972	1,704	13,864	1,589	13,263	113	596	2	5	1,572	15,545	1,570	15,541	2	4	283	1,260
30	986,136	971,196	13,689	1,251	1,787	15,651	1,649	14,912	135	731	3	8	1,665	17,210	1,663	17,204	2	6	346	1,606
31	984,349	967,884	14,873	1,592	1,871	17,522	1,714	16,626	154	885	3	11	1,712	18,922	1,709	18,913	3	9	411	2,017
32	982,478	964,461	16,020	1,997	1,962	19,484	1,783	18,409	175	1,060	4	15	1,787	20,709	1,783	20,696	4	13	428	2,445
33	980,516	960,895	17,204	2,417	2,058	21,542	1,858	20,267	194	1,254	6	21	1,876	22,585	1,871	22,567	5	18	437	2,882
34	978,458	957,166	18,449	2,843	2,152	23,694	1,931	22,198	214	1,468	7	28	1,960	24,545	1,954	24,521	6	24	448	3,330
35	976,306	953,281	19,747	3,278	2,236	25,930	1,987	24,185	241	1,709	8	36	2,106	26,651	2,099	26,620	7	31	486	3,816
36	974,070	949,195	21,126	3,749	2,306	28,236	2,026	26,211	271	1,980	9	45	2,267	28,918	2,258	28,878	9	40	519	4,335
37	971,764	944,911	22,603	4,250	2,366	30,602	2,056	28,267	299	2,279	11	56	2,379	31,297	2,368	31,246	11	51	527	4,862
38	969,398	940,487	24,156	4,755	2,422	33,024	2,079	30,346	330	2,609	13	69	2,497	33,794	2,484	33,730	13	64	539	5,401
39	966,976	935,924	25,784	5,268	2,479	35,503	2,097	32,443	368	2,977	14	83	2,645	36,439	2,630	36,360	15	79	573	5,974
40	964,497	931,197	27,488	5,812	2,540	38,043	2,113	34,556	411	3,388	16	99	2,770	39,209	2,753	39,113	17	96	581	6,555
41	961,957	926,331	29,266	6,360	2,598	40,641	2,121	36,677	459	3,847	18	117	2,899	42,108	2,879	41,992	20	116	586	7,141
42	959,359	921,331	31,120	6,908	2,656	43,297	2,140	38,817	496	4,343	20	137	3,072	45,180	3,049	45,041	23	139	584	7,725
43	956,703	916,142	33,112	7,449	2,712	46,009	2,137	40,954	553	4,896	22	159	3,246	48,426	3,220	48,261	26	165	568	8,293
44	953,991	910,785	35,237	7,969	2,764	48,773	2,128	43,082	612	5,508	24	183	3,436	51,862	3,406	51,667	30	195	584	8,877
45	951,227	905,251	37,477	8,499	2,810	51,583	2,123	45,205	661	6,169	26	209	3,675	55,537	3,641	55,308	34	229	617	9,494
46	948,417	899,487	39,874	9,056	2,854	54,437	2,116	47,321	710	6,879	28	237	3,932	59,469	3,893	59,201	39	268	613	10,107
47	945,563	893,478	42,483	9,602	2,914	57,351	2,107	49,428	777	7,656	30	267	4,163	63,632	4,119	63,320	44	312	596	10,703
48	942,649	887,252	45,273	10,124	3,018	60,369	2,136	51,564	849	8,505	33	300	4,349	67,981	4,300	67,620	49	361	588	11,291
49	939,631	880,816	48,185	10,630	3,183	63,552	2,212	53,776	934	9,439	37	337	4,504	72,485	4,450	72,070	54	415	555	11,846
50	936,448	874,154	51,200	11,094	3,405	66,957	2,348	56,124	1,016	10,455	41	378	5,661	78,146	5,590	77,660	71	486	565	12,411
51	933,043	866,216	55,280	11,547	3,642	70,599	2,477	58,601	1,119	11,574	46	424	7,017	85,163	6,925	84,585	92	578	561	12,972
52	929,401	856,814	60,617	11,970	3,873	74,472	2,554	61,155	1,268	12,842	51	475	7,011	92,174	6,914	91,499	97	675	541	13,513
53	925,528	847,346	65,819	12,363	4,101	78,573	2,621	63,776	1,424	14,266	56	531	6,842	99,016	6,744	98,243	98	773	530	14,043
54	921,427	837,981	70,707	12,739	4,343	82,916	2,693	66,469	1,589	15,855	61	592	7,052	106,068	6,946	105,189	106	879	486	14,529
55	917,084	828,342	75,684	13,058	4,618	87,534	2,884	69,353	1,667	17,522	67	659	9,052	115,120	8,912	114,101	140	1,019	488	15,017
56	912,466	816,546	82,581	13,339	4,936	92,470	3,034	72,387	1,829	19,351	73	732	11,308	126,428	11,126	125,227	182	1,201	511	15,528
57	907,530	802,386	91,549	13,595	5,301	97,771	3,164	75,551	2,057	21,408	80	812	11,320	137,748	11,131	136,358	189	1,390	488	16,016
58	902,229	788,091	100,324	13,814	5,703	103,474	3,320	78,871	2,295	23,703	88	900	11,229	148,977	11,036	147,394	193	1,583	468	16,484
59	896,526	773,735	108,790	14,001	6,127	109,601	3,456	82,327	2,574	26,277	97	997	11,749	160,726	11,540	158,934	209	1,792	450	16,934
60	890,399	758,739	117,515	14,145	6,564	116,165	3,653	85,980	2,806	29,083	105	1,102	12,185	172,911	11,962	170,896	223	2,015	506	17,440
61	883,835	743,124	126,388	14,323	7,020	123,185	3,832	89,812	3,073	32,156	115	1,217	12,703	185,614	12,463	183,359	240	2,255	572	18,012
62	876,815	726,829	135,446	14,540	7,503	130,688	3,944	93,756	3,433	35,589	126	1,343	13,067	198,681	12,811	196,170	256	2,511	539	18,551
63	869,312	710,074	144,541	14,697	8,030	138,718	4,169	97,925	3,724	39,313	137	1,480	12,478	211,159	12,225	208,395	253	2,764	471	19,022
64	861,282	693,680	152,824	14,778	8,627	147,345	4,425	102,350	4,053	43,366	149	1,629	10,479	221,638	10,260	218,655	219	2,983	433	19,455
65	852,655	678,995	158,817	14,843	9,291	156,636	4,828	107,178	4,300	47,666	163	1,792	8,144	229,782	7,970	226,625	174	3,157	373	19,828
66	843,364	666,197	162,288	14,879	9,818	166,454	5,187	112,365	4,457	52,123	174	1,966	5,964	235,746	5,834	232,459	130	3,287	313	20,141
67	833,546	655,176	163,482	14,888																

Table D: Illustrations of Survival and Disability Status for Insured Women Attaining Age 20 in 2026

	Living At Beginning Of Year				Deaths								Newly Disabled						Newly Recovered	
					Total		Active		Disabled		Recovered		Total		Active		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	—	—	408	408	403	403	5	5	—	—	1,340	1,340	1,340	1,340	—	—	1	1
21	999,592	998,257	1,334	1	437	845	423	826	14	19	—	—	1,222	2,562	1,222	2,562	—	—	4	5
22	999,155	996,612	2,538	5	462	1,307	442	1,268	20	39	—	—	1,094	3,656	1,094	3,656	—	—	8	13
23	998,693	995,076	3,604	13	485	1,792	457	1,725	28	67	—	—	1,229	4,885	1,229	4,885	—	—	14	27
24	998,208	993,390	4,791	27	508	2,300	471	2,196	37	104	—	—	1,444	6,329	1,444	6,329	—	—	33	60
25	997,700	991,475	6,165	60	533	2,833	489	2,685	44	148	—	—	1,238	7,567	1,238	7,567	—	—	101	161
26	997,167	989,748	7,258	161	561	3,394	507	3,192	54	202	—	—	1,047	8,614	1,047	8,614	—	—	143	304
27	996,606	988,194	8,108	304	598	3,992	539	3,731	59	261	—	—	1,229	9,843	1,229	9,843	—	—	156	460
28	996,008	986,426	9,122	460	646	4,638	576	4,307	70	331	—	—	1,369	11,212	1,368	11,211	1	1	172	632
29	995,362	984,482	10,249	631	706	5,344	620	4,927	85	416	1	1	1,532	12,744	1,531	12,742	1	2	184	816
30	994,656	982,331	11,512	813	772	6,116	659	5,586	112	528	1	2	1,679	14,423	1,678	14,420	1	3	250	1,066
31	993,884	979,994	12,829	1,061	838	6,954	701	6,287	136	664	1	3	1,784	16,207	1,782	16,202	2	5	312	1,378
32	993,046	977,511	14,165	1,370	899	7,853	747	7,034	151	815	1	4	1,908	18,115	1,905	18,107	3	8	325	1,703
33	992,147	974,859	15,597	1,691	956	8,809	786	7,820	168	983	2	6	2,065	20,180	2,061	20,168	4	12	347	2,050
34	991,191	972,012	17,147	2,032	1,011	9,820	824	8,644	185	1,168	2	8	2,232	22,412	2,227	22,395	5	17	366	2,416
35	990,180	968,961	18,828	2,391	1,061	10,881	849	9,493	209	1,377	3	11	2,390	24,802	2,384	24,779	6	23	404	2,820
36	989,119	965,728	20,605	2,786	1,111	11,992	864	10,357	244	1,621	3	14	2,536	27,338	2,529	27,308	7	30	452	3,272
37	988,008	962,335	22,445	3,228	1,159	13,151	883	11,240	272	1,893	4	18	2,687	30,025	2,678	29,986	9	39	472	3,744
38	986,849	958,774	24,388	3,687	1,207	14,358	917	12,157	285	2,178	5	23	2,841	32,866	2,830	32,816	11	50	487	4,231
39	985,642	955,027	26,457	4,158	1,253	15,611	942	13,099	305	2,483	6	29	3,017	35,883	3,004	35,820	13	63	499	4,730
40	984,389	951,081	28,670	4,638	1,297	16,908	945	14,044	346	2,829	6	35	3,348	39,231	3,332	39,152	16	79	530	5,260
41	983,092	946,804	31,142	5,146	1,344	18,252	953	14,997	384	3,213	7	42	3,691	42,922	3,671	42,823	20	99	565	5,825
42	981,748	942,180	33,884	5,684	1,402	19,654	959	15,956	434	3,647	9	51	3,876	46,798	3,853	46,676	23	122	590	6,415
43	980,346	937,368	36,736	6,242	1,470	21,124	991	16,947	469	4,116	10	61	4,079	50,877	4,052	50,728	27	149	605	7,020
44	978,876	932,325	39,741	6,810	1,540	22,664	1,010	17,957	519	4,635	11	72	4,297	55,174	4,266	54,994	31	180	624	7,644
45	977,336	927,049	42,895	7,392	1,607	24,271	1,030	18,987	564	5,199	13	85	4,524	59,698	4,488	59,482	36	216	661	8,305
46	975,729	921,531	46,194	8,004	1,668	25,939	1,040	20,027	614	5,813	14	99	4,769	64,467	4,728	64,210	41	257	675	8,980
47	974,061	915,763	49,674	8,624	1,728	27,667	1,057	21,084	655	6,468	16	115	4,989	69,456	4,942	69,152	47	304	690	9,670
48	972,333	909,764	53,318	9,251	1,804	29,471	1,065	22,149	721	7,189	18	133	5,170	74,626	5,118	74,270	52	356	685	10,355
49	970,529	903,581	57,082	9,866	1,908	31,379	1,114	23,263	774	7,963	20	153	5,313	79,939	5,256	79,526	57	413	671	11,026
50	968,621	897,211	60,950	10,460	2,044	33,423	1,183	24,446	838	8,801	23	176	6,647	86,586	6,570	86,096	77	490	667	11,693
51	966,577	889,458	66,092	11,027	2,190	35,613	1,244	25,690	920	9,721	26	202	8,172	94,758	8,072	94,168	100	590	657	12,350
52	964,387	880,142	72,687	11,558	2,342	37,955	1,282	26,972	1,031	10,752	29	231	8,051	102,809	7,947	102,115	104	694	653	13,003
53	962,045	870,913	79,054	12,078	2,505	40,460	1,349	28,321	1,124	11,876	32	263	7,760	110,569	7,654	109,769	106	800	634	13,637
54	959,540	861,910	85,056	12,574	2,695	43,155	1,423	29,744	1,236	13,112	36	299	7,896	118,465	7,782	117,551	114	914	593	14,230
55	956,845	852,705	91,123	13,017	2,917	46,072	1,542	31,286	1,335	14,447	40	339	9,750	128,215	9,603	127,154	147	1,061	582	14,812
56	953,928	841,560	98,956	13,412	3,169	49,241	1,695	32,981	1,429	15,876	45	384	11,804	140,019	11,619	138,773	185	1,246	585	15,397
57	950,759	828,246	108,746	13,767	3,442	52,683	1,769	34,750	1,622	17,498	51	435	11,705	151,724	11,514	150,287	191	1,437	569	15,966
58	947,317	814,963	118,260	14,094	3,729	56,412	1,865	36,615	1,808	19,306	56	491	11,502	163,226	11,306	161,593	196	1,633	556	16,522
59	943,588	801,792	127,398	14,398	4,023	60,435	1,999	38,614	1,962	21,268	62	553	11,830	175,056	11,621	173,214	209	1,842	536	17,058
60	939,565	788,172	136,730	14,663	4,322	64,757	2,105	40,719	2,149	23,417	68	621	11,440	186,496	11,231	184,445	209	2,051	552	17,610
61	935,243	774,836	145,469	14,938	4,619	69,376	2,187	42,906	2,357	25,774	75	696	11,162	197,658	10,951	195,396	211	2,262	563	18,173
62	930,624	761,698	153,711	15,215	4,922	74,298	2,249	45,155	2,592	28,366	81	777	11,421	209,079	11,197	206,593	224	2,486	511	18,684
63	925,702	748,252	162,029	15,421	5,260	79,558	2,325	47,480	2,847	31,213	88	865	10,936	220,015	10,715	217,308	221	2,707	454	19,138
64	920,442	735,212	169,664	15,566	5,681	85,239	2,541	50,021	3,043	34,256	97	962	9,272	229,287	9,080	226,388	192	2,899	410	19,548
65	914,761	723,591	175,483	15,687	6,196	91,435	2,872	52,893	3,217	37,473	107	1,069	7,334	236,621	7,178	233,566	156	3,055	349	19,897
66	908,565	713,541	179,251	15,773	6,631	98,066	3,093	55,986	3,422	40,895	116	1,185	5,467	242,088	5,349	238,915	118	3,173	294	20,191
67	901,934	705,099	181,002	15,833																

Table E: Probabilities of Disability, Death, and Survival for Insured Workers Attaining Age 20 in 2026

(in percent)

Men Attaining Age 20 in 2026					Women Attaining Age 20 in 2026				
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*	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	99.7	0.2	0.1	0.3	21	99.8	0.1	0.0	0.2
22	99.4	0.3	0.2	0.6	22	99.7	0.3	0.1	0.3
23	99.2	0.5	0.3	0.8	23	99.5	0.4	0.1	0.5
24	98.9	0.7	0.5	1.1	24	99.3	0.5	0.2	0.7
25	98.5	0.9	0.6	1.5	25	99.1	0.6	0.2	0.9
26	98.3	1.0	0.7	1.7	26	99.0	0.8	0.3	1.0
27	98.0	1.1	0.9	2.0	27	98.8	0.9	0.3	1.2
28	97.7	1.3	1.0	2.3	28	98.6	1.0	0.4	1.4
29	97.4	1.4	1.2	2.6	29	98.4	1.1	0.4	1.6
30	97.1	1.6	1.3	2.9	30	98.2	1.3	0.5	1.8
31	96.8	1.7	1.5	3.2	31	98.0	1.4	0.6	2.0
32	96.4	1.9	1.7	3.6	32	97.8	1.6	0.6	2.2
33	96.1	2.1	1.8	3.9	33	97.5	1.8	0.7	2.5
34	95.7	2.3	2.0	4.3	34	97.2	2.0	0.8	2.8
35	95.3	2.5	2.2	4.7	35	96.9	2.2	0.9	3.1
36	94.9	2.7	2.4	5.1	36	96.6	2.5	0.9	3.4
37	94.5	2.9	2.6	5.5	37	96.2	2.7	1.0	3.8
38	94.0	3.1	2.8	6.0	38	95.9	3.0	1.1	4.1
39	93.6	3.4	3.0	6.4	39	95.5	3.3	1.2	4.5
40	93.1	3.6	3.2	6.9	40	95.1	3.6	1.3	4.9
41	92.6	3.9	3.5	7.4	41	94.7	3.9	1.4	5.3
42	92.1	4.2	3.7	7.9	42	94.2	4.3	1.5	5.8
43	91.6	4.5	3.9	8.4	43	93.7	4.7	1.6	6.3
44	91.1	4.8	4.1	8.9	44	93.2	5.1	1.7	6.8
45	90.5	5.2	4.3	9.5	45	92.7	5.5	1.8	7.3
46	89.9	5.5	4.5	10.1	46	92.2	5.9	1.9	7.8
47	89.3	5.9	4.7	10.7	47	91.6	6.4	2.0	8.4
48	88.7	6.3	4.9	11.3	48	91.0	6.9	2.1	9.0
49	88.1	6.8	5.2	11.9	49	90.4	7.4	2.2	9.6
50	87.4	7.2	5.4	12.6	50	89.7	8.0	2.3	10.3
51	86.6	7.8	5.6	13.4	51	88.9	8.6	2.4	11.1
52	85.7	8.5	5.9	14.3	52	88.0	9.4	2.6	12.0
53	84.7	9.1	6.1	15.3	53	87.1	10.2	2.7	12.9
54	83.8	9.8	6.4	16.2	54	86.2	11.0	2.8	13.8
55	82.8	10.5	6.6	17.2	55	85.3	11.8	3.0	14.7
56	81.7	11.4	6.9	18.3	56	84.2	12.7	3.1	15.8
57	80.2	12.5	7.2	19.8	57	82.8	13.9	3.3	17.2
58	78.8	13.6	7.6	21.2	58	81.5	15.0	3.5	18.5
59	77.4	14.7	7.9	22.6	59	80.2	16.2	3.7	19.8
60	75.9	15.9	8.2	24.1	60	78.8	17.3	3.9	21.2
61	74.3	17.1	8.6	25.7	61	77.5	18.4	4.1	22.5
62	72.7	18.3	9.0	27.3	62	76.2	19.5	4.3	23.8
63	71.0	19.6	9.4	29.0	63	74.8	20.7	4.5	25.2
64	69.4	20.8	9.8	30.6	64	73.5	21.7	4.7	26.5
65	67.9	21.9	10.2	32.1	65	72.4	22.6	5.0	27.6
66	66.6	22.7	10.7	33.4	66	71.4	23.4	5.3	28.6
67	65.5	23.2	11.2	34.5	67	70.5	23.9	5.6	29.5

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