

SOCIAL SECURITY DISABILITY INSURANCE PROGRAM WORKER EXPERIENCE

ACTUARIAL STUDY NO. 122

by Tim Zayatz

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FOREWORD

The most recent work dedicated to presenting actuarial experience of the Social Security Disability Insurance (DI) program is Actuarial Study #118, *Social Security Disability Insurance Program Worker Experience* (June 2005). The study examined historical data with regard to disability incidence and benefit termination through calendar year 2004. A comprehensive analysis of termination activity of the DI rolls was also presented based on 100 percent worker data collected for the 5-year period 1996-2000. The overall content of Actuarial Study #122, and the methods used to prepare those results are consistent with those of the prior study; namely, disability incidence and benefit termination is examined through calendar year 2009, and a comprehensive analysis of termination activity is presented for the 5-year period 2001-05. Details of the underlying methodology for table construction are outlined in the appendix.

This study does not present projections of actuarial cost estimates for the DI program. For this information, the reader is referred to Actuarial Study #121, *Short-Range Actuarial Projections of the Old-Age, Survivors, and Disability Insurance Program*, which was developed to provide a detailed description of the methodology and assumptions used in projecting the costs associated with the entire OASDI program.

The study is also available on the Social Security Administration's website at www.socialsecurity.gov/OACT/pubs.html. Additional copies of the study are available upon request. Please refer to the inside cover for details. Finally, readers are welcome to provide comments or suggestions regarding any of the material contained within. Comments may be directed to Tim.A.Zayatz@ssa.gov.

*Eli N. Donkar, Ph.D., A.S.A., M.A.A.A.
Deputy Chief Actuary*

TABLE OF CONTENTS

I. ENTITLEMENT TO DISABILITY INSURANCE BENEFITS	1
A. Disability Insured Status	1
B. Filing an Application	1
C. Definition of Disability	2
D. Waiting Period	2
II. EXPERIENCE OF DISABILITY DETERMINATIONS	3
A. Substantial Gainful Activity (SGA)	3
B. Listing of Impairments	3
C. Residual Functional Capacity (RFC)	3
D. Determination and Appeals Process	4
E. Determination Experience of DI Program	4
III. EXPERIENCE OF DISABILITY INCIDENCE AND AWARDS	7
A. History	7
B. Diagnostic Group Experience	8
C. Award and Incidence Experience	9
IV. EXPERIENCE OF DISABILITY BENEFIT TERMINATION	11
A. Background	11
B. History	12
C. Recent Experience	13
D. Actuarial Analysis—Death (2001-05)	14
E. Actuarial Analysis—Recovery (2001-05)	15
F. Actuarial Analysis—Death or Recovery (2001-05)	16
G. Annuity Tables	17
V. STUDY POPULATION AND METHODS	91
A. Overview	91
B. Data Considerations	91
C. Data Selection	91
D. Methods	91
E. Select Age and Exposure	92
F. Duration and Graduation	92
G. Survival Tables	92
H. Expected Future Lifetime	93
I. Probabilities and Absolute Rates	93
J. Annuity Tables	93

LIST OF TABLES

Table	Description	Page
HISTORICAL TABLES		
1	Disposition of Worker Applications for Disability Benefits, by Level of Review	18
2	Disabled Worker Benefits Awarded: Percentage Distribution, by Impairment Category	19
3	Disabled Worker Benefits Awarded	20
4	Disabled Worker Incidence Rates Per Thousand Exposed	21
5	Disabled Worker Benefits Terminated and Gross Termination Rates	22
6	Disabled Worker Benefits In Current-Payment Status	23
DEATH EXPERIENCE BY SELECT AGE AND DURATION (2001-05)		
<i>Probability of Death</i>		
7A	Male Disabled Workers	27
7B	Female Disabled Workers	28
7C	Disabled Workers Age 76 and Older.	29
<i>Survival Table</i>		
8A	Male Disabled Workers	30
8B	Female Disabled Workers	31
8C	Disabled Workers Age 76 and Older.	32
<i>Expected Future Lifetime</i>		
9A	Male Disabled Workers	33
9B	Female Disabled Workers	34
9C	Disabled Workers Age 76 and Older.	35
<i>Absolute Death Rate Per Thousand Entitled</i>		
10A	Male Disabled Workers	36
10B	Female Disabled Workers	37
10C	Disabled Workers Age 76 and Older.	38
<i>Aggregate Probability of Death and Expected Future Lifetime</i>		
11	Disabled Workers, by Select Age	39
12	Disabled Workers, by Attained Age	40
13	Disabled Workers, by Duration	41

RECOVERY EXPERIENCE BY SELECT AGE AND DURATION (2001-05)

Probability of Recovery

14A	Male Disabled Workers	45
14B	Female Disabled Workers	46

Survival Table

15A	Male Disabled Workers	47
15B	Female Disabled Workers	48

Expected Time on the DI Rolls (Recovery Termination Only)

16A	Male Disabled Workers	49
16B	Female Disabled Workers	50

Absolute Recovery Rate Per Thousand Entitled

17A	Male Disabled Workers	51
17B	Female Disabled Workers	52

Aggregate Probability of Recovery and Expected Time on the DI Rolls

18	Disabled Workers, by Select Age	53
19	Disabled Workers, by Attained Age	54
20	Disabled Workers, by Duration	55

COMBINED EXPERIENCE BY SELECT AGE AND DURATION (2001-05)

Probability of Death or Recovery

21A	Male Disabled Workers	59
21B	Female Disabled Workers	60

Survival Table

22A	Male Disabled Workers	61
22B	Female Disabled Workers	62
22C	Disabled Workers Age 76 and Older	63

Expected Time on the OASDI Rolls

23A	Male Disabled Workers	64
23B	Female Disabled Workers	65

Expected Time on the DI Rolls

24A	Male Disabled Workers	66
24B	Female Disabled Workers	67

Aggregate Probability of Death or Recovery and Expected Time on the Rolls

25	Disabled Workers, by Select Age	68
26	Disabled Workers, by Attained Age	69
27	Disabled Workers, by Duration	70

ANNUITY TABLES

Life Annuity

28A	Male Disabled Workers (Annual Due)	73
28B	Male Disabled Workers (Annual Immediate)	74
28C	Male Disabled Workers (Monthly Due)	75
28D	Male Disabled Workers (Monthly Immediate)	76

29A	Female Disabled Workers (Annual Due)	77
29B	Female Disabled Workers (Annual Immediate)	78
29C	Female Disabled Workers (Monthly Due)	79
29D	Female Disabled Workers (Monthly Immediate)	80

Life Annuity to Age 66

30A	Male Disabled Workers (Annual Due)	81
30B	Male Disabled Workers (Annual Immediate)	82
30C	Male Disabled Workers (Monthly Due)	83
30D	Male Disabled Workers (Monthly Immediate)	84

31A	Female Disabled Workers (Annual Due)	85
31B	Female Disabled Workers (Annual Immediate)	86
31C	Female Disabled Workers (Monthly Due)	87
31D	Female Disabled Workers (Monthly Immediate)	88

LIST OF FIGURES

Figure	Description	Page
1	Substantial Gainful Activity Amounts for the Disability Insurance Program 1960-2010	3
2	Disabled Worker Awards by Age Group, Calendar Years 1986-2009	9
3	Disabled Worker Terminations by Reason, Calendar Years 1986-2009	13
4	Disabled Worker Termination Rates by Reason, Calendar Years 1986-2009	13

SOCIAL SECURITY DISABILITY INSURANCE PROGRAM

WORKER EXPERIENCE

I. ENTITLEMENT TO DISABILITY INSURANCE BENEFITS

The Social Security Old-Age, Survivors, and Disability Insurance (OASDI) program provides for monthly disability insurance benefits after the onset of a severe physical or mental impairment. To become entitled to such benefits a worker must:

- Be insured for disability under the Social Security Act;
- File a claim for disability insurance benefits;
- Meet the definition of disability set forth in the Act;
- Complete a 5-month waiting period; and
- Have not attained *normal retirement age* (see table below).

A worker’s cash benefit is classified as an *award* at the time of initial payment. Additional auxiliary benefits may also be payable to other family members based on the earnings record of the entitled worker. This study analyzes the experience of disabled workers of the Social Security Disability Insurance (DI) program as described under title II of the Social Security Act.

Scheduled Changes in Normal Retirement Age

Year of birth	Normal retirement age
1937 and earlier	65
1938	65, 2 mo
1939	65, 4 mo
1940	65, 6 mo
1941	65, 8 mo
1942	65, 10 mo
1943-54	66
1955	66, 2 mo
1956	66, 4 mo
1957	66, 6 mo
1958	66, 8 mo
1959	66, 10 mo
1960 and later	67

A. Disability Insured Status

To qualify for Social Security benefits for themselves and their dependents, individuals must work in employment covered by Social Security or be self-employed for a certain period of time. Credit for this work is based on the amount of wages or self-employment income earned and is measured in quarters of coverage (QCs), or *credits*.¹

¹ In 2010, a worker receives one credit (up to a maximum of four) for each \$1,120 of annual covered earnings. This amount is indexed each year by the increase in average wages. For determining QCs, different rules apply to earnings before 1978, and a simplified method applies for the 1937-50 period.

Entitlement to any benefit depends on whether the number of credits earned by a worker is sufficient to meet various insured status requirements. To be considered for disability benefits, a worker must be *disability insured*. This requires having obtained a specific number of credits in recent quarters, as well as enough total credits to be *fully insured*—at least 6 and no more than 40 credits are required for this insured status.² The recency-of-work test is satisfied if the worker has earned at least 20 credits during a 40-quarter period that ends with the quarter in which the disability begins.

A special recency-of-work test for younger workers provides an alternative to the 20/40 requirement. A worker who becomes disabled before the quarter in which he or she attains age 31 satisfies the recency-of-work requirement if credits have been earned for at least one-half of the quarters during the period beginning with the quarter after the quarter the worker attained age 21, and ending with the quarter in which the disability began. If this period contains 12 or fewer quarters—that is, if the disability begins in the quarter the worker attains age 24 or earlier—then a minimum of six credits must be earned in the 12-quarter period ending with the quarter in which the disability began.

Note that an individual who is disabled because of statutory blindness is not required to satisfy the recency-of-work test. Disability insured status is granted if the worker is fully insured only.

B. Filing an Application

An individual must file an application to become entitled to benefits. In general, a claimant may file for DI benefits at any time after onset of disability. A claimant who files after the first month he could have been entitled to benefits may receive retroactive benefits for up to 12 months immediately prior to the month of filing.

Retroactive benefits are also payable for any month of entitlement beginning with the month of filing and leading up to the month of award. The number of months of retroactive benefits paid in these instances ultimately depends on how long it takes to receive a favorable determination of disability.

² A fully insured worker has at least one credit (whenever acquired) for each year starting with the year the worker attains age 22 and ending with the year before the year the worker attains age 62, becomes disabled, or dies (whichever occurs earliest)—credits are not required for years that are partially or fully within a period of disability.

A claimant may also file for benefits no later than 12 months after the month in which the disability ends. In these instances, retroactive benefits are payable only for those months of entitlement within the 12-month period immediately prior to the month of filing. For purposes of establishing a closed period of *disability freeze*³, there are exceptions where the claimant is allowed to file no later than 36 months after the month in which disability ends.

C. Definition of Disability

For purposes of entitlement to DI benefits, *disability* is defined as the inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment. The impairment must be expected to result in death or to last for a continuous period of at least 12 months—called the *duration requirement*. Specifically, the disability must prevent the claimant from performing previous work, or engaging in any other kind of work in which a significant number of jobs exist. It is immaterial whether such work exists in the claimant’s immediate area, or whether a specific job vacancy exists, or whether the claimant would be hired if he or she applied for work.

When an individual applies for benefits under title II of the Act, a five-step sequential evaluation process is used to decide whether disability exists. Claim processing stops as soon as a favorable or unfavorable determination can be reached.

Step 1—Determine if claimant is engaging in SGA. If the claimant is working and the work is SGA, then he or she is not disabled for Social Security purposes. Otherwise, the adjudicator continues with claim processing.

Step 2—Determine if impairment is “severe”. If the impairment or combination of impairments do not significantly limit the claimant’s physical or mental ability to do basic work activities, then he or she is found to be not disabled. Otherwise, the adjudicator continues with claim processing.

Step 3—Determine if the severity of the impairment(s) meets or medically equals a set of criteria in the Listing of Impairments. If the impairment is counted among examples of impairments that the agency considers severe enough to pre-

vent the claimant from engaging in SGA, and the duration requirement is met, then claimant is disabled. Otherwise, the adjudicator continues with claim processing.

Step 4—Determine if the claimant has the residual functional capacity (RFC) to do his or her past relevant work. An assessment is made of what the claimant is still able to do despite any limitations imposed by the impairment(s). If past work duties cannot be accomplished, then the adjudicator continues with claim processing.

Step 5—Determine if the impairment prevents claimant from engaging in any other work that exists in significant numbers in the national economy. If the claimant is unable to perform any other work given his or her RFC, age, education, and work experience, and the duration requirement is met, then claimant is disabled. Otherwise, he or she is found to be not disabled for Social Security purposes.

The same definition of disability is applied to each of the following types of claimants:

- Disabled worker;
- Disabled child age 18 or over based on a disability which occurred before age 22;
- Disabled widow(er) or surviving divorced spouse, age 50-59, of a person who died fully insured—for benefits payable after December 1990;
- Disabled adult under the Supplemental Security Income (SSI) program as described under title XVI of the Social Security Act—this means-tested cash benefits program is also administered by the Social Security Administration (SSA).

Special provisions exist for the evaluation of disability in cases of statutory blindness, and widow(er) or surviving divorced spouse benefits payable before January 1991.

D. Waiting Period

The waiting period for DI benefits consists of 5 consecutive full calendar months beginning with the earliest full calendar month throughout which the worker satisfied both the disability insured requirements and definition of disability. Benefits are not payable during the waiting period. However, the waiting period is waived for individuals who had a prior period of disability which ended within 5 years of the current period of disability. In contrast, there is no waiting period for disability benefits under the SSI program.

³ Freeze provisions were enacted to preserve the rights of individuals who are under a disability. Under these provisions, a worker’s earnings record can be “frozen” at a time he or she qualifies for a period of disability, thereby preserving insured status and preventing loss of future disability or retirement benefits which are computed without considering periods of disability.

II. EXPERIENCE OF DISABILITY DETERMINATIONS

Applications for worker disability benefits are taken by SSA field staff over the phone, in person in one of 1,300 local field offices, or over the internet. State agencies make disability and blindness determinations under regulations containing performance standards and other administrative requirements. Prior to a medical determination of disability, a claim may be denied for technical reasons, if the claimant:

- Is not disability insured;
- Is engaging in SGA;
- Dies before being disabled for 5 full months;
- Is not under normal retirement age (NRA).

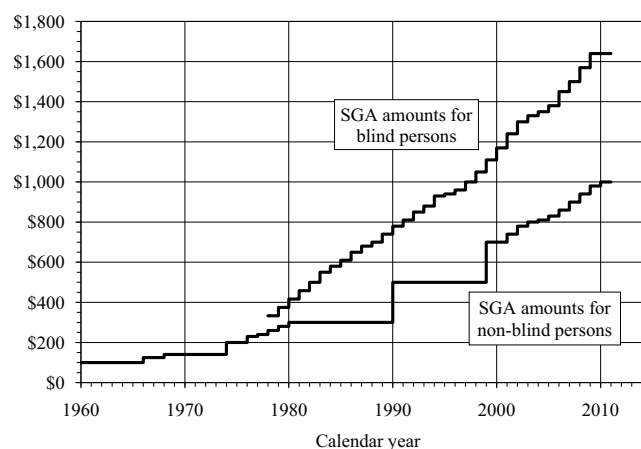
Once the technical aspects of the determination process are satisfied, claims are forwarded to the state Disability Determination Services for medical determination. The subsections below discuss in greater detail the following items: SGA, the impairment listings, residual functional capacity, the determination and appeals process, and the determination experience of the DI program.

A. Substantial Gainful Activity (SGA)

Substantial work activity involves doing significant physical or mental activities; *gainful work activity* is done for pay or profit. In determining whether work is SGA, the state agencies will consider things such as the nature of the claimant's work, how well the work is performed, whether work is done under special conditions or uses special equipment, the amount of time spent at work, and, of course, earnings. Special evaluation guidelines exist for self-employed persons—agencies must measure the value of the claimant's services to the operation of the business, number of hours worked, skills, efficiency, duties, and responsibilities.

Certain earnings criteria have been established as reasonable indications of whether an individual is engaging in SGA. The dollar amount associated with defining SGA is specified in Federal regulations, and was originally set at \$100 at the inception of the DI program. This amount was updated on an ad hoc basis until January 2001, at which time the regulations were revised to provide for annual indexing of the SGA level based on the increase in average wages. From 1990 through 2000, the SGA level actually consisted of a primary amount and a lower secondary amount. Earnings above the primary amount ordinarily demonstrated SGA, whereas earnings less than the secondary amount demonstrated lack of SGA; earnings between the two amounts required consideration of all circumstances related to work activity. This tier structure was discontinued beginning in 2001. Since 1977, blind persons have been subject to a separate SGA amount.⁴ **Figure 1** shows a history of these SGA amounts.

Figure 1.—Substantial Gainful Activity Amounts for the Disability Insurance Program 1960-2010



B. Listing of Impairments

To establish a disability, sufficient evidence is required of the claimant's medical condition(s) in the form of symptoms, clinical signs, and laboratory findings. As mentioned in the description of step 3 of the sequential evaluation process outlined in section I, SSA's *Listing of Impairments* is used to determine the severity of the disability. The listings are a set of medical evaluation criteria in the Federal regulations that describe physical and mental conditions which are so severe that it is presumed that individuals whose medical conditions meet or equal these criteria are disabled regardless of their age, education, or work experience. The listings are arranged by body system (musculoskeletal, cardiovascular, mental, etc.) and include both diagnostic and severity criteria.

Many individuals are found to be disabled even though impairments fail to meet the level of severity detailed in the listings. In these cases, an individual's medical condition is evaluated in conjunction with age, education, and job skills. These *vocational factors* are given increasing weight with the advancing age of the worker, and are particularly significant in the determination of disability among workers age 50 or older.

C. Residual Functional Capacity (RFC)

Impairment(s) and any related symptoms, such as pain, may limit the ability to work. Residual functional capacity measures the most an individual can do despite physical and mental limitations. Careful assessment of RFC is the foundation of steps 4 and 5 of the sequential evaluation process. Limited ability to

⁴ As of 2010, a blind individual earning over \$1,640 per month (net of impairment-related work expenses) is ordinarily considered to be engaging in SGA. The comparable amount for non-blind individuals is \$1,000 per month.

perform certain physical demands such as sitting, standing, walking, lifting, carrying, pushing, pulling, reaching, handling, or stooping may reduce the ability to do work. Similarly, a limited ability to carry out certain mental activities like understanding, remembering, following instructions, or responding appropriately to supervision may reduce the ability to do work.

Along with RFC, age and education play a vital role in step 5 of the evaluation process. When it comes to age, it is generally considered that younger persons (under 50) will be able to adjust to other work. Greater consideration is given to age and education for those approaching advanced age (50-54); and it is assumed that persons of advanced age (55 or older) are significantly hindered by vocational factors in their ability to adjust to other work.

D. Determination and Appeals Process

Regulations describe the process of administrative review performed by the Disability Determination Services (DDS) and the Office of Disability Adjudication and Review (ODAR). The DDS is responsible for developing medical evidence and rendering the initial determination of whether the claimant is disabled or blind under the law. If dissatisfied with the initial DDS decision, the claimant has the right to request further administrative review by the DDS, ODAR, and beyond to the federal courts. The review process consists of several steps, which must be requested within specified time intervals, and in the following order:

- *Initial determination.* This is the original determination made by the DDS regarding entitlement to benefits.
- *Reconsideration.* If dissatisfied with an initial determination, the claimant may ask the DDS to reconsider it.
- *Hearing before an administrative law judge (ALJ).* If dissatisfied with the reconsideration determination, the claimant may appeal to ODAR and request a hearing before an ALJ.
- *Appeals Council (AC) review.* If dissatisfied with the decision of the ALJ, the claimant may request that the AC review the decision. This constitutes the administration's final decision.
- *Federal court review.* If dissatisfied with the administration's final decision, the claimant may request judicial review by filing an action in a Federal district court.

In general, appeals must be filed within 60 days after the date the claimant receives notice of the previous determination or decision. The claimant has the opportunity to submit new material evidence supporting the claim during any step of the review process. The information may be presented by the

claimant or a representative, such as an attorney. Failure to appeal a determination or decision within the stated time period will result in loss of the right to any further administrative or judicial review.

Many factors exist that affect the number of disability claims filed as well as the rate at which these claims are allowed or denied. However, the impact of any one factor is difficult to gauge. In general, economic, demographic, and administrative factors all have a direct effect on the size and scope of the DI program. Below is a list of determinants which can significantly influence the number of claims filed and/or the rate of favorable determinations⁵:

- The rate of (un)employment in the U.S. economy;
- Relative size (attractiveness) of DI benefits versus loss of income;
- Changes in the SGA amount;
- Changes in labor force participation or shifts in part-time work which can affect insured status;
- Population growth and demographic shifts such as the aging of the baby-boom generation;
- Technology to enhance the ability to work;
- Medical advancements or breakthroughs in the treatment of specific disorders;
- Changes in regulations, standards, or methods used to determine medical eligibility;
- Revisions to disability guidelines or impairment listings;
- Amount of administrative funding to process caseloads and backlogs;
- Level of ODAR and Federal court involvement in the appeals process;
- Results of appeals and class action suits challenging SSA's interpretation of the law;
- Actions by Federal, State, and local governments to increase program awareness or encourage enrollment.

E. Determination Experience of DI Program

Table 1 presents data on the disposition of claims for DI disability benefits across the various stages of review, for calendar years 1998-2009. The data are tabulated by year of filing, with an additional categorization by program involvement—showing claims for DI benefits only or concurrent entitlement to DI and SSI benefits. As mentioned earlier, both programs use the same definition of disability for adults. However, eligibility for SSI benefits is further dependent upon the claimant's countable assets and income, which may include DI benefits.

⁵ For discussions on these topics, the reader is referred to *Trends in the Social Security and SSI Disability Programs* (Muller et al., August 2006), and *The Social Security Disability Insurance Program—an Analysis* (Department of Health and Human Services, December 1992).

The number of claims forwarded to the DDS for DI disabled worker benefits grew to 1.53 million in 2004 from 1.04 million in 1998—nearly a 50 percent increase, with roughly a 10 percent increase occurring in each of 2001 and 2002. General reasons for the increase are the aging of the baby-boom, and higher levels of unemployment resulting from the economic contraction which began in the second quarter of 2001. In addition, the late 1990s exhibited marked increases in the number of disability insured workers, increasing the pool of those that may become eligible for benefits.

The number of disability claims remained steady throughout 2005-08 at roughly 1.4 million per year. Although the baby-boom continues to progress through the peak ages of disability, the level pattern likely reflects the stable demographic and economic conditions of the period—low unemployment, stable labor force participation (ages 16-64), and strong wage growth. In addition, there were no major legislative initiatives which might provide incentives to seek benefits. More recently, the number of claims spiked almost 20 percent to 1.8 million in 2009, triggered by the severe economic recession that began in 2008.

Initial Determinations

As shown in table 1, the number of favorable initial determinations as a percentage of total claims processed increased to 39.7 percent in 2001 from 33.7 percent in 1997. The growth during this period was likely due to a confluence of factors. The leading edge of the baby-boom began entering their late 40s and early 50s; these are prime ages for musculoskeletal, circulatory, and neoplastic impairments—all high-allowance disorders. Another possible factor was an ad hoc increase in the dollar amount associated with defining SGA. The monthly level for non-blind workers was increased to \$700 in 1999. This amount had not been changed since 1990, when it was set at \$500. The higher level may have increased the potential of meeting the definition of disability for some claimants.

It is worth noting that allowance rates tend to be much lower among those concurrently filing for DI and SSI benefits than those filing for DI benefits only. This may be due to differences in the composition and economic status of the filers. Concurrent filers tend to be of lesser means (reflective of the nature of the SSI program) and are thus more likely affected by changes in the economy. Often the only alternative to unemployment is to seek aid from Federal, State, or local programs. Therefore, concurrent filers may have less severe disabilities, may provide less evidence of impairment, or are less likely to afford legal representation. The result is a lower proportion of allowances.

Also note that for years with pending workloads, it is likely that the allowance rates will ultimately be lower than those shown in table 1. This is due to the fact that, on average, the processing time involved in an unfavorable decision is longer than that in making a favorable decision.

Reconsideration

Allowance rates at the reconsideration level have been very consistent. Although the reconsideration stage is *de novo*⁶ in concept, it is similar to the initial stage in that disability determination is mostly a “paper review” process where claimants are rarely observed by the decision-maker. Assuming some uniformity among the initial decision-makers, it follows that initial denials are seldom overturned at reconsideration.

Appeals Beyond Reconsideration

The subjectiveness in assessing disability leaves considerable room for differences in the interpretation of evidence. As a result, overturned decisions at ODAR and beyond remain relatively high. Factors that contribute to the high reversal rate include:

- A group of decision-makers different from those at the initial and reconsideration stages;
- Changes in the nature and degree of the claimant’s impairment over time;
- Use of legal representation and the opportunity to submit new material evidence supporting the claim; and
- Initial face-to-face contact with decision-makers.

Miscellaneous Items

Because the way in which the disability process operates has changed over time, there are several items that should be mentioned to assist the reader in interpreting the data presented in table 1. First, beginning in the late 1990s SSA undertook the testing of a variety of alternative approaches to the disability determination process with the goal of streamlining the process while still providing accurate decisions as early in the process as possible. One of the largest such tests has been referred to as the *Prototype Model*. Major features of this model include providing additional authority for the DDS examiners in making initial disability determinations, and the elimination of the reconsideration step in the appeals process. This test continues to be run in 10 States representing roughly 25 percent of the initial disability determination workload. The results shown in table 1 reflect a mixture of experience combining the standard decision process with the prototype process, as well as other smaller test processes.

⁶That is, a case is reviewed in its entirety and a new decision is made unrelated to the initial decision.

In the past, public pressure has surfaced in controversial areas. Changes in regulations, standards, and methods used to determine the severity of a disability—sometimes in response to legislation or legal suits—have shaped DDS determinations, ODAR decisions, and SSA policy in general. Major topics for deliberation have included:

- Mental impairment issues and obesity;
- The amount of leverage given to allegations of pain;
- Evaluation of musculoskeletal and circulatory disorders;
- Statements by treating physicians in the absence of clinical evidence; and
- The use of vocational factors in the absence of a single debilitating impairment.

As the DI program grows and disability claims become more complex to adjudicate, SSA is challenged to improve the accuracy, consistency, and fairness of decisions. To this end, other developments in the disability area deserve mention. The *electronic disability (eDIB)* process has substantially streamlined the collection and storage of claim data. Beginning in August

2002, claimants have been able to apply for disability benefits online; as of January 2006, all state DDSs had begun using electronic disability folders.

Electronic filing facilitates initiatives such as *quick disability determination (QDD)*. Under the QDD process, a predictive model identifies claims that have a high potential of allowance, and for which medical evidence can be easily obtained. Claims are automatically referred from the field office to the DDS whose aim is to complete the determination within a 20-day time limit.

The *compassionate allowance (CAL)* initiative is designed to quickly identify diseases and conditions that are highly likely to qualify under the Listing of Impairments based on minimal medical information. For the rollout of the initiative, 50 conditions were chosen which meet the CAL guidelines. The list has since been expanded to include roughly 90 conditions such as early-onset Alzheimer's disease, Lou Gehrig's disease, and various cancers.

III. EXPERIENCE OF DISABILITY INCIDENCE AND AWARDS

A. History

Since the payment of the first disability cash benefits in July 1957, the characteristics of the DI program have been shaped by congressional action, public opinion, and court rulings. Program fundamentals such as the definition of disability, the entitlement process, the level of benefits, and the review process for current beneficiaries ultimately determine program cost.⁷ Prior to 1960, the DI program applied only to workers age 50 or older. Prior to 1965, a claimant needed to be permanently disabled to qualify for benefits. The *Social Security Amendments of 1967* (Public Law 90-248) eased the insured status requirements for persons under age 31, allowing a substantial number of young beneficiaries to enter the rolls. Then beginning in 1970, program growth began to accelerate for a number of reasons (see table).

Year of award	Total
1957	178,802
¹ 1958	131,382
² 1959	177,811
1960	207,805
1961	279,758
1962	250,634
1963	223,739
1964	207,592
1965	253,499
1966	278,345
1967	301,359
1968	323,154
1969	344,741
1970	350,384
1971	415,897
1972	455,438
1973	491,616
1974	535,977
1975	592,049
1976	551,460
1977	568,874
1978	490,809
1979	440,519
1980	420,276
1981	381,016
1982	336,055
1983	428,461
1984	409,970
1985	416,103

¹ January-November.

² Includes December 1958.

Source: *Annual Statistical Supplement to the Social Security Bulletin* (1957-74); SSA administration records (1975-85). See table 3 for awards in 1986 and later.

⁷ For further discussions on the history of the DI program, the reader is referred to the *50th Anniversary of the Social Security Disability Insurance Program* (Social Security Bulletin Vol. 66, No.3 2005/2006).

The introduction of the Black Lung program (1970) and the SSI program (1974), and a severe economic recession (1974-75) led to hundreds of thousands of new DI claims. In particular, the SSI program requires applicants to apply for benefits from other programs—including DI—which may offset SSI benefits. As expediency in processing applications was naturally given high priority, the fraction of preeffectuation reviews of DDS initial allowances by the central office fell to roughly 5 percent in 1972 from 70 percent before 1972. This resulted in far more effectuations of allowances than would have otherwise occurred under the more stringent quality control efforts.

The automatic indexing of benefits by the cost-of-living adjustment (COLA) legislated in 1972 contributed to a dramatic increase in replacement rates. The ratio of annual benefits to past earnings rose from 50 percent to roughly 70 percent by the end of the decade. Not only was the agency paying out more in benefits, but it was thought that high replacement rates made benefits more “attractive”, thus providing incentive to file among individuals with a possible qualifying disability. And to those already on the DI rolls, high replacement rates may have created disincentive to leave the program and return to work.

Another trend seen in the early 1970s was the greater tendency of applicants to appeal an unfavorable decision. This significantly increased the number of awards made at the reconsideration and hearings levels, and further contributed to the sharp increase in awards from 1972-76.

In an effort to bring the cost of disability benefits under control and stabilize replacement rates, the *Social Security Amendments of 1977* (Public Law 95-216) revised the formula for determining benefits awarded in 1979 and later. Under the new calculation, the replacement rate for the average earner was projected to remain stable at around 40 percent. The *Social Security Disability Amendments of 1980* (Public Law 96-265) also had a significant impact on the DI program. The 1980 amendments introduced a more restrictive limit on the total monthly amount of Social Security benefits payable on a disabled worker’s account—allowing for higher total family benefits under the old-age program as compared to disability. For those eligible, this provided incentive to apply for or switch to old-age benefits in lieu of disability benefits.

In addition, the amendments mandated DDS performance standards and a preeffectuation review of 65 percent initial DDS allowances. This led the DDSs to give more careful consideration to allowances, and increased the chances of not effectuating an initially favorable determination.

The most controversial provision of the 1980 amendments was the requirement that SSA conduct a continuing disability review at least every 3 years for beneficiaries whose disability may not be permanent. The termination of a large number of beneficiaries (particularly among the mentally impaired) was met with intense public outcry. A temporary moratorium was placed on the review of the disability rolls pending a thorough review of the standards for evaluating certain mental impairments. Although many of those terminated were returned to the rolls through the appeals process, awards continued to decline steadily from 1977-82 prompting SSA's disability determination policies to come under fire through court appeals and class action suits.

By 1984, DI program policy had undergone another reversal. In response to the clamor over certain provisions of the 1980 amendments, Congress passed the *Social Security Disability Benefits Reform Act of 1984* (Public Law 98-460). Provisions of the Act include: revised mental impairment standards; increased emphasis on treating physician opinion; emphasis given to the combined effects of multiple impairments in the absence of a single severe impairment; required proof of medical improvement prior to termination of benefits; and standards to evaluate pain.

One significant pattern that emerged following the 1984 amendments involved beneficiaries with mental impairments. The revised listings reduced the weight given to medical factors and put greater emphasis on functional capabilities. By 1988, the proportion of awards for mental impairments had exceeded 20 percent, roughly twice the proportion experienced in 1982.

The early 1990s brought a period of rapid growth. The number of awards to disabled workers over 1991-95 were roughly 48 percent higher than the previous 5-year period (1986-90). Amidst a recession during which the unemployment rate rose above 7 percent, mental disorders continued to grow, comprising more than one-quarter of new awards by 1992. In partial response to this rapid growth, Congress enacted the *Contract with America Advancement Act of 1996* (Public Law 104-121), which provided for dedicated funding to conduct continuing disability reviews, and a change in policy for drug addiction and alcoholism to exclude from eligibility individuals for whom DA&A is a materially contributing factor in disability.

The *Ticket to Work and Work Incentives Improvement Act of 1999* (Public Law 106-170) established the Ticket-to-Work program, expedited reinstatement provisions for beneficiaries terminated for returning to work, and increased the period of extended Medicare coverage for disabled beneficiaries.

Other events shaping the experience of disability incidence in more recent years include: the elimination of obesity from the listings in 1999 and the issuance of a new musculoskeletal list-

ing in 2002; a correction to the disability rolls made by awarding benefits to disabled persons who were found to have an inaccurate record of insured status; the legislated increase in NRA beginning with those attaining age 65 in 2003; and the severe economic recession which began in the first quarter of 2008.

B. Diagnostic Group Experience

Table 2 shows the distribution by impairment for awards to DI disabled workers. The leading diagnostic categories for disability entitlement vary by gender and year of award. The share of musculoskeletal disorders has increased steadily every year since 1995 and is now the largest single category of impairment. Over the 5-year period 2005-09, 29.3 percent of all awards were attributable to this category—a trend that is largely explained by demographics. As the baby-boom generation ages, arthritic, back, and bone disorders become more prevalent.

The jump in the percentage of musculoskeletal impairments in 1995 can be explained by a change in reporting method. Prior to 1995, SSA reported the diagnosis of awards based on the distribution of allowances at the initial level. Allowances at the appeals level were then assumed to have the same diagnostic groupings as those at the initial level. Beginning in 1995, the information used to tabulate awards by diagnostic group was expanded to include diagnostic information from the reconsideration step of the appeals process. In addition, diagnosis information from reconsideration denials was used to infer a distribution of awards made at the ALJ level and beyond. These changes revealed a significantly higher proportion of musculoskeletal impairments at the appeals level as can be observed by the sudden jump in the number of musculoskeletal awards in 1995. The accompanying drop in the percentage of mental impairments in that year suggests that at least some of the awards in this category were among those misclassified under the old reporting method. Beginning in 2003, SSA developed a more direct way of assigning diagnoses for all awards regardless of decision level.

Mental impairments rank second in overall percentage of awards, but have been on a slight downtrend since 2002. Mental disorders were the leading cause of disability among each sex until 1996 and accounted for 23.0 percent of all awards over 2005-09. A slight jump in mental disorders occurred over 2003-05 due, in part, to the processing of the *special disability workload (SDW)*. In 2001, SSA began reviewing a group of several hundred thousand SSI recipients who potentially became disability insured because of earnings while receiving SSI, making them eligible for DI benefits. Many of the resulting awards from this misplaced cohort were for individuals diagnosed with a mental disorder.

Among males, circulatory disorders have always been a leading cause of disability, accounting for roughly 13-16 percent of total awards over the last 10 years. Neoplasms account for roughly 9-11 percent of total awards. Though not shown in the table, there are nearly four times as many circulatory impairments among those age 50 or older as among those age 35-49; and three times as many neoplastic disorders for the same age comparison. Although medical advancements continue against these impairments, their concentration at the older ages suggests they will continue to significantly impact the DI rolls as the population ages.

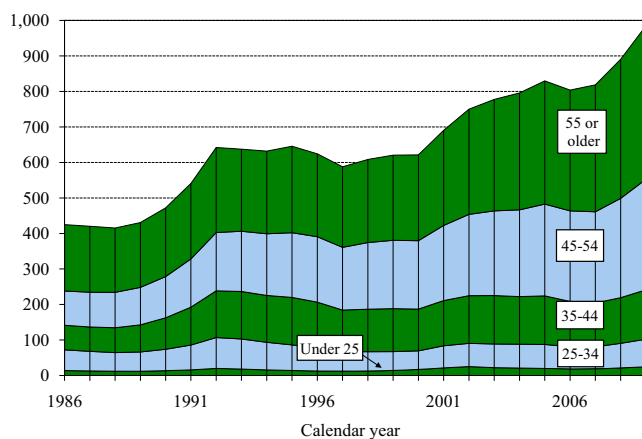
Awards based on neoplastic and metabolic impairments rank higher among females than males, whereas awards based on circulatory impairments rank lower. The impairment listings were changed in 1999 to eliminate awards based solely on obesity, accounting for the large decline in the percentage of nutritional and metabolic impairments beginning in 2000.

C. Award and Incidence Experience

Table 3 shows the number of DI disabled workers awarded benefits by sex and *calendar age*—the age attained on the birthday in the year the individual is awarded benefits—at time of award, for calendar years 1986-2009. This historical series is also illustrated in **figure 2**.

Table 4 shows the associated disabled worker incidence rates, which are expressed as annual awards per thousand disability insured not already receiving benefits. Adjusted figures are based on the age and sex distributions of the exposed population as of 2000.

Figure 2.—Disabled Worker Awards by Age Group, Calendar Years 1986-2009
(In thousands)



Tables 3 and 4 are tabulated as of the year the beneficiary is added to the rolls. Note, however, that the year of award may actually be different from the year of disability onset or entitle-

ment. This is due to factors such as the waiting period, the nature of the determination process, and claims processing times in general. Consequently, the incidence rates shown are not necessarily representative of true morbidity rates for the stated calendar years.

The incidence of disability increases considerably as individuals age. The chance of suffering an impairment increases naturally with advancing age, but also education and job skills are factored into the determination decision. Note that the rates shown in table 4 for ages 60 and older are likely to understate the true incidence of impairment in the insured population since, beginning at age 62, a disabled worker may elect to forgo disability benefits, opting instead to receive reduced old-age benefits. A number of factors influence this decision, including: potentially higher maximum family benefits under old-age as compared to disability; the potential for disability benefit reduction because of Federal or State workers' compensation offset⁸; and the potentially arduous application process and possibility of benefit denial.

Age-specific disability incidence among female workers is typically lower than males. However in 1997, female incidence began to exceed that for males at ages 35-54. Although both genders experienced a general decline in incidence in this age range over the following 5 years, the decline is more pronounced among males. This is likely due to the elimination of DA&A as a disabling impairment and a sharp decline in HIV impairments, both of which are predominantly male incidence categories. It is also interesting to note that the decline in incidence rates among females did not come from a decline in the number of benefits awarded, but from an increase in the exposure. Over the 10-year period ending in 1996, female labor force participation among ages 35-54 increased between 3.5-10.0 percentage points. This contributed significantly to the additional 10.7 million females that became disability insured in that period; for the same age range, male labor force participation decreased by roughly 2.0-2.5 percentage points.

Some of the same factors that affect the number of DI applicants can also affect incidence rates. In general, a decline in incidence between 1975-82 (not shown) is attributable, in part, to stricter program administration. Following a generally declining period in incidence from 1983-89, the program experienced a surge in claims beginning in 1990, and incidence rates rose significantly and remained relatively high through 1995. The economic and political environment of the late 1990s featured robust economic expansion, low unemployment, and restrictions on DA&A and obesity impairments. In addition, continuing advancements in medical treatment, employer-sponsored healthcare, and an opportunity to build wealth in booming investment markets provided incentive to remain in the labor force and contributed to the decline in applications and awards during this period.

⁸ Offset is applied when total DI benefits payable to the worker and any auxiliaries, plus workers' compensation and/or public disability payments exceed 80 percent of the worker's average current earnings.

The sharp increase in incidence rates over 2001-04 represents a departure from the experience of the late 1990s, which generally showed modest annual declines in the age-sex-adjusted rate. While the aging of the baby-boom is always recognized as a factor in program growth, the increase in incidence in 2001 is likely due in large part to the severe economic contraction experienced in that year. It is also likely that the special administrative activity previously mentioned also had an impact—namely, the disability redesign initiatives (late 1990s) and the identification and processing of the special disability workload (beginning in 2001).

The legislated increase in NRA beginning with those born in 1938 had an obvious and significant effect on the number of disability awards to individuals age 65 or older starting in 2003. The increase in NRA may be an incentive to seek disability benefits for older workers facing higher actuarial reductions for early retirement.

The period 2005-07 saw a small downward trend in awards, whereas 2008-09 saw a significant jump likely due to the severe recession that began in the first quarter of 2008.

Table 5 presents historical termination data for disabled workers. Termination experience is discussed in detail in the next section.

Table 6 shows the number of disabled workers in the *current-payment* population, at the end of calendar years 1986-2009. Other DI beneficiaries may have their benefits suspended for reasons such as engagement in SGA following completion of a trial work period, refusal of vocational rehabilitation services, and imprisonment. Because of the increase in NRA beginning with individuals born in 1938, DI beneficiaries age 65 or older appear for the first time in 2003.

As shown in the table below, the number of beneficiaries in current-payment status and *in force* (current-pay plus *suspensions*) began to grow rapidly beginning in the latter half of the 1980s. The expansion continued throughout the 1990s as the current-pay population increased 68.5 percent. Through 2009, the rolls increased an additional 60 percent. The growth in the in-force population is the difference between awards and terminations, as shown in the table.

Growth in the DI Disabled Worker Rolls, by Calendar Period
(Numbers in Thousands)

Calendar period	In force beginning of period	Awards	Terminations	In force end of period	Suspensions end of period	Current-payment	
						Number end of period	Growth rate ¹
1975-79	2,251.3	2,643.7	2,012.4	2,882.6	14.1	2,868.5	-
1980-84	2,882.6	1,975.9	2,241.3	2,617.1	24.9	2,592.2	-9.6%
1985-89	2,617.1	2,107.3	1,787.9	2,936.4	45.9	2,890.6	11.5%
1990-94	2,936.4	2,924.2	1,841.5	4,019.2	61.0	3,958.2	36.9%
1995-99	4,019.2	3,086.5	2,132.0	4,973.8	103.6	4,870.2	23.0%
2000-04	4,973.8	3,635.1	2,304.9	6,303.9	105.7	6,198.2	27.3%
2005-09	6,303.9	4,326.9	2,701.9	7,928.9	140.9	7,788.0	25.6%

¹ Percentage increase from the beginning of the period to the end of the period.

IV. EXPERIENCE OF DISABILITY BENEFIT TERMINATION

A. Background

The three main reasons for termination of DI disabled worker benefits are the following:

- *Conversion.* Under the Old-Age and Survivors Insurance program (OASI), a disabled worker benefit is automatically converted to a retired worker benefit in the month the beneficiary attains NRA.⁹ The last month of disability entitlement would be the prior month. Conversions accounted for 54 percent of total disabled worker terminations in 2009.
- *Death.* The last month of disability entitlement would be the month prior to the month of death. Beneficiary death accounted for 36 percent of total disabled worker terminations in 2009.
- *Recovery.* Beneficiaries who have had a medical recovery or successful, sustained re-entry to the workforce are removed from the DI rolls. Typically the last month of disability entitlement would be the second month after the month of recovery.¹⁰ Recoveries accounted for 7 percent of total disabled worker terminations in 2009.

Beginning at age 62, a disabled worker may elect to receive old-age benefits in lieu of disability benefits. Although most disabled beneficiaries stay in the DI program until NRA, some choose to switch. One of the most common reasons is the receipt of workers' compensation benefits. Such receipt may partially or totally offset a DI benefit, but would not affect an OASI benefit. Another factor is the difference between the less-generous maximum family benefit payable under the DI program and the maximum payable under the OASI program.

Recovery from disability occurs when the beneficiary is judged to no longer meet the definition of disability either because there is medical improvement, or the individual demonstrates the ability to engage in SGA. The DDS or the central office will conduct a *continuing disability review (CDR)* upon, for example:

- Coming due of a scheduled CDR;
- Posting of substantial earnings;¹¹ or
- Receipt of vocational rehabilitation reports of medical improvement.

⁹ Switching to old-age benefits prior to normal retirement age is not normally considered a *conversion*. This type of benefit termination would fall in the miscellaneous category.

¹⁰ Benefits may continue if the individual is currently enrolled in a vocational rehabilitation program, or has entered an extended period of eligibility.

¹¹ The Ticket to Work Act of 1999 prohibits initiation of a CDR during the period that a beneficiary is using a ticket; and under certain circumstances, prohibits the use of work activity as a reason for review. These provisions became effective January 1, 2002.

An important caveat bears mention in regard to interpreting termination rates. Absent any changes in the underlying rate of medical improvement, certain outside factors can impact the level of CDR activity and, in turn, the disability recovery rates. These factors include the size of disability backlogs, budget restrictions, and legislation. Clearly, CDRs can be pursued vigorously only with adequate funding. Less obviously, these factors can affect the composition of the disabled worker population by influencing the nature of allowances and the likelihood of recovery.

Exogenous variables can also impact the overall mortality of the DI rolls. For example, changes in the way medical impairments are adjudicated, the elimination of DA&A from the listings, and an increase in allowances based on vocational factors may artificially lower overall disability mortality.

The Social Security Act contains several provisions to encourage beneficiaries to return to work despite their impairment:

- Trial work period;
- Extended period of eligibility;
- Extension of Medicare coverage;
- Expedited reinstatement; and
- Waiver of the waiting period.

Trial Work Period (TWP)

The *trial work period* provision allows the disabled beneficiary to do substantial work for 9 months—not necessarily consecutive—without losing any benefits. A month is not counted as a trial work month (“service month”) unless the beneficiary earns above a specified amount, or for self-employment, works a specified number of hours.¹² Earnings during the service months are not counted toward SGA, and benefits will continue as long as the beneficiary has not medically recovered. Note that work performed during a TWP cannot be used as the basis for determining that disability has ceased.

Extended Period of Eligibility (EPE)

Following the TWP and a 3-month grace period, beneficiaries who work at the SGA level in any month lose their benefit for that month. For continued incentive to work, the *extended period of eligibility* provision allows the disabled beneficiary to have benefits reinstated for any month in which work activity falls below the SGA level. The reentitlement period begins with the month immediately following completion of the TWP and ends 36 months later. However, if the beneficiary is not engaging in SGA when the reentitlement period ends, the provision allows benefits to continue until SGA is performed. Of

¹² In 2010, a service month is counted towards the TWP if earnings for that month exceed \$720. A self-employed worker is charged with a service month if work activity exceeds 80 hours.

course, at any time during the TWP or EPE, if the beneficiary is found to have medically recovered then all benefits are terminated.

Medicare Coverage

After 24 months of disability entitlement, a beneficiary becomes eligible for Medicare coverage—regardless of age—and receives services as long as DI entitlement continues. In the case of an individual engaging in SGA, coverage is provided throughout the TWP and EPE. Medicare benefits were further extended through a provision of the Ticket to Work Act of 1999: effective October 1, 2000, coverage for beneficiaries who return to work will generally continue for an additional 57 months beyond the EPE.

Expedited Reinstatement (EXR)

The Ticket to Work Act also allows certain previously terminated beneficiaries to request *expedited reinstatement* of disability benefits in the event of impairment-related cessation of SGA. The provision provides a safety net for those who successfully return to work and, consequently, lose entitlement to disability benefits, but then find themselves unable to sustain the work effort. EXR allows an individual to request reinstatement without filing a new application, and provides up to six months of provisional (temporary) cash benefits while SSA conducts a medical review to determine whether the individual can be reinstated.¹³ The request for reinstatement must be filed within 5 years of the termination of disability benefits. EXR became effective January 1, 2001.

Waiting Period Provisions

Special provisions apply to persons disabled more than once. Individuals who become disabled within 5 years of the end of a previous period of disability are not required to satisfy the 5-month waiting period. In addition, the 24-month waiting period for Medicare coverage need not be consecutive months and may be satisfied by combining multiple periods of disability.

B. History

Many variables can affect the rate at which beneficiaries are terminated from the disability rolls, including:

- Changes in normal retirement age;
- Overall disability mortality;
- CDR activity;
- Technology to enhance the ability to work;
- Advancements in medical treatment;
- Changes in legislation and in regulations.

The *Social Security Amendments of 1965* (Public Law 89-97) modified the definition of disability by replacing the requirement of permanent disability with the requirement that the disability be expected to last at least 12 months. This led to the entitlement of less seriously impaired claimants and, therefore, lower mortality rates among the disabled. The 1967 amendments eased the insured status requirements for claimants under age 31. A growing presence of younger and relatively healthier beneficiaries on the DI rolls further contributed to the decline in DI mortality rates.

While mortality rates fell in the early years of the program, the rates of termination due to recovery generally increased, largely for the same reasons. With the introduction of government-funded rehabilitation programs, the elimination of the “permanently disabled” requirement, and the extension of benefits to younger claimants, the recovery rate among beneficiaries rose substantially through the late 1960s and remained high through the early 1970s. The recovery rate then decreased rapidly through 1975, due in large part to changes in the administration of the program. With the introduction of the Black Lung and SSI programs in the early 1970s, workload pressures resulted in the suspension or curtailment of some administrative review procedures. For example, by 1972 the central office reviewed only 10 percent of the cases in which expected medical recovery had not been found. By 1976, the recovery rate started to rise again due, in part, to the return to pre-1972 levels of 100 percent review of expected medical recoveries.

The substantial DI program growth in the 1970s created pressure for a more thorough review of the rolls. Under then-current policy, reviews were performed only when the beneficiary’s condition was expected to improve, or voluntary reports or posted earnings indicated work activity. As previously discussed, a significant provision of the 1980 amendments required that beneficiaries with non-permanent impairments be reviewed every 3 years, and permanently disabled beneficiaries be reviewed at intervals determined by the Commissioner. Using that legislative mandate, the Administration initiated a major review of the disability rolls that resulted in many terminations because it was determined that recovery had occurred.

After much public clamor over the new rules, a temporary moratorium was placed on the review of the rolls.¹⁴ This caused the pendulum to swing the other way. Many persons were reinstated upon appeal, and legislation in 1984 imposed a medical improvement standard on the CDR process. The result was a sharp drop in recoveries through the rest of the decade.

¹³ The claimant must be under a disability using the medical improvement review standards (MIRS) normally used in a CDR. The MIRS requires a sequence of evaluation different from that used in initial claims.

¹⁴ The moratorium applied to all cases on which an administrative or judicial appeal was pending on or after June 7, 1983. All persons claiming benefits based on mental impairment disability who received an unfavorable decision after March 1, 1981 were permitted to reapply within time constraints, as mandated in 1984 by Public Law 98-460.

C. Recent Experience

In the latter part of the 1980s, the agency experienced reductions in both its work force and in administrative funding. By the early 1990s, without enough staff to handle both new claims and disability reviews, the agency reduced the resources it committed to reviews. Beginning in 1994, the number of initial claims began to level-off and the agency wished to increase its review activity. Congress enacted the *Contract With America Advancement Act of 1996* (Public Law 104-121), which included a provision authorizing the appropriation of funds to be used exclusively to conduct additional CDRs. The special funding helped the agency eliminate DI review backlogs by the end of 2000, and SSI backlogs by the end of 2002. However, the agency has not received full funding in recent years and has not been able to process all CDRs coming due.

Figure 3.—Disabled Worker Terminations by Reason, Calendar Years 1986-2009
(In thousands)

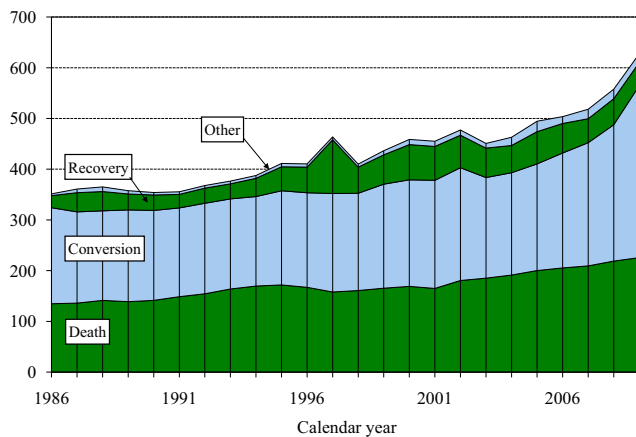


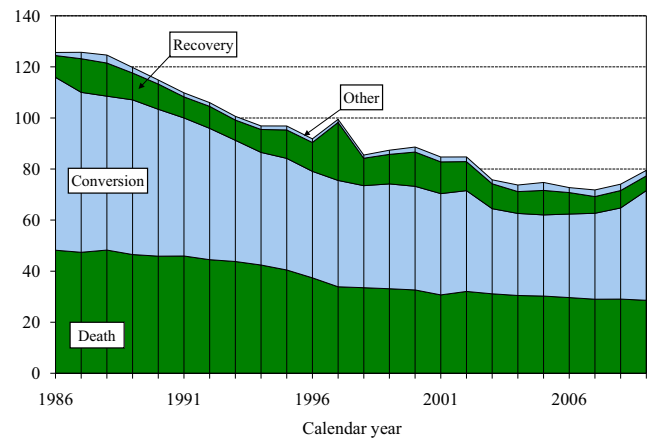
Table 5 shows a historical series of the number of terminations and gross termination rates (defined as the ratio of the number of terminations to the average number of beneficiaries during the year) for disabled workers, by reason for termination. Most terminations occur as a result of conversion to retirement benefits or death. With the exception of a sharp decrease in conversions in 2003,¹⁵ the year-to-year changes in both categories are relatively small. In contrast, the number of recoveries can vary considerably. This is sometimes the result of special circumstances, and may not indicate a change in the actual rate of recovery. As an example, the spike in recoveries in 1997 is the result of a provision which eliminated drug or alcohol addiction as a basis for disability entitlement. Although categorized in administrative records as “recoveries”, this group of benefi-

¹⁵ This decrease is attributable to the increase in normal retirement age for the cohort born in 1938, resulting in the deferral of a portion of old-age conversions from 2003 to 2004. This pattern of deferral continues until NRA is 66 beginning with those born in 1943 resulting in a spike in conversions in 2009.

ciaries was terminated from the rolls due to a change in law. “Other” is a relatively small category comprised mostly of beneficiaries who switch to old-age benefits prior to NRA.¹⁶

Figure 3 shows the distribution of DI disabled worker terminations by reason. **Figure 4** shows the distribution of DI disabled worker terminations divided by the average number of disabled worker beneficiaries by reason. Until recently, these ratios have been declining mostly because of two somewhat-correlated trends that have developed over the years, namely, the reduction in the average age of beneficiaries and the increased share of mental disability.

Figure 4.—Disabled Worker Ratio of Terminations to Average Number of Beneficiaries by Reason
Calendar Years 1986-2009
(Per thousand exposed)



As shown in the table below, the average age of male disabled workers in current-payment status steadily declined from 52.8 in 1980 to 49.8 in 1995; over the same period, the proportion of the DI rolls made up of beneficiaries aged 35-49 grew from 20 percent to 34 percent, while the proportion of those aged 50-65 fell from 71 percent to 55 percent. Similar trends were experienced among female disabled workers. A higher incidence of mental disorders led to a decrease in termination rates for mortality and conversion since these beneficiaries are younger and (physically) healthier on average.

Because of the post-war baby boom, the age pattern was reversed beginning in 1995. By 2009, the average male disabled worker in current-payment status was 52.8 years old, and the proportion of beneficiaries aged 35-49 declined to 24 percent, while the proportion of those aged 50-65 grew to 69 percent. Again, similar trends were experienced among females.

¹⁶ Although technically counted as a disability termination, in these situations the beneficiary remains entitled to the larger, but unpaid, disability benefit while becoming concurrently entitled to a reduced old-age benefit.

As the baby-boom population ages, the DI rolls can be expected to have greater proportions of beneficiaries with musculoskeletal, circulatory, and neoplastic disorders. Just as progress in medicine has significantly contributed to longer life

expectancy among the general population, it is likely to also have a considerable impact on some segments of the disability population.

DI Disabled Workers in Current-Payment Status

(Grouped by age at end of selected year)

Calendar year	Under 35		35-49		50-65		Total	
	Percentage of DI rolls	Average age	Percentage of DI rolls	Average age	Percentage of DI rolls	Average age	Percentage of DI rolls	Average age
Male								
1980	8.7%	29.2	20.0%	43.1	71.4%	58.4	100.0%	52.8
1985	9.9	29.4	22.9	42.5	67.2	58.6	100.0	52.0
1990	10.9	29.8	29.6	42.4	59.4	58.4	100.0	50.5
1995	10.2	29.9	34.4	42.7	55.4	57.8	100.0	49.8
2000	6.9	29.7	33.0	43.1	60.0	57.5	100.0	50.8
2005	6.5	29.1	28.4	43.5	65.1	57.8	100.0	51.9
2006	6.3	29.1	27.4	43.6	66.3	58.0	100.0	52.2
2007	6.2	29.1	26.3	43.7	67.5	58.1	100.0	52.5
2008	6.2	29.2	25.2	43.7	68.8	58.2	100.0	52.7
2009	6.4	29.2	24.4	43.7	69.1	58.2	100.0	52.8
Female								
1980	7.3%	29.3	17.8%	43.2	74.9%	58.5	100.0%	53.7
1985	8.7	29.5	21.5	42.6	69.8	58.7	100.0	52.7
1990	9.8	29.8	29.1	42.6	61.1	58.3	100.0	50.9
1995	9.5	29.8	34.0	42.8	56.5	57.6	100.0	49.9
2000	6.8	29.8	33.2	43.1	60.1	57.4	100.0	50.8
2005	6.5	29.4	29.2	43.5	64.3	57.7	100.0	51.7
2006	6.2	29.5	28.3	43.5	65.5	57.8	100.0	52.0
2007	6.0	29.5	27.3	43.6	66.6	57.9	100.0	52.3
2008	6.0	29.6	26.4	43.6	67.6	58.0	100.0	52.5
2009	6.0	29.6	25.8	43.6	68.2	58.0	100.0	52.6

Mortality rates continued to decline in the 1990s particularly after 1995. Contributing to the decline were the diminishing impact of HIV-related impairments and the new policy regarding DA&A. Other significant factors include: (1) a shift in the impairment mix to more musculoskeletal and mental disorders, which tend to be less life-threatening than circulatory or neoplastic disorders; (2) advancements in cancer treatments; and (3) a shift in the age mix to older disabled workers, whose determinations are often based on vocational factors rather than meeting a listing severity. Over the decade of the 2000s the gross death rate continued to decline to roughly 33 deaths per thousand males and 24 deaths per thousand females.

D. Actuarial Analysis—Death (2001-05)

Tables 7A-7C show the probability of death for male and female DI disabled workers, by *select age* at entitlement to disability benefits; and *duration*—measured in years since selection. Data reflect the actual experience of the DI rolls from January 1, 2001 through December 31, 2005. The methods used in table construction and graduation are detailed in the appendix.

Mortality among disabled workers generally increases with select age, albeit this trend can be heavily influenced by the severity-mix of disorders at different ages. Also, for any given select age, the probability of death is greatest during the first year of entitlement, then decreases dramatically during the second and third years of entitlement. Death probabilities tend to level off sometime around the fifth or sixth duration for males, and the third or fourth duration for females. For older select ages, mortality trends upward in the later durations because of the effect of age. The sex differential in mortality in the disabled worker population is similar to that of the general population: mortality rates among male disabled workers are higher than female disabled workers for most attained ages. In the appendix we discuss how certain provisions in the law—such as the waiting period and the conversion to old-age benefits—affect the tabulation of mortality.

An analysis of broad age categories may explain some of the trends and characteristics of disability mortality. As of 2009, the top disorders for male awards under age 35 are mental (57%), musculoskeletal (10%), and nervous (9%). Following the predominant mental and musculoskeletal categories (combined 55%), ages 35-49 show a mix of circulatory (9%), nervous (8%), and neoplastic (7%) impairments. Ages 50 or older show the highest concentration of musculoskeletal (34%),

along with considerable increases in circulatory (17%) and neoplastic (11%) disorders; though still an important category, the prevalence of mental impairments (10%) has declined considerably since the younger age groups.

Female trends are comparable to those of disabled males except for several differences in leading impairment categories. As of 2009, disabled females under age 35 show the highest concentration of mental (53%), musculoskeletal (14%), and nervous (11%) disorders. Ages 35-49 continue to show high incidence of mental and nervous impairments, along with large increases in musculoskeletal (30%) and neoplastic (9%) disorders. Ages 50 or older show the highest prevalence of musculoskeletal (40%), mental (14%), and neoplastic (12%) awards.

Disability mortality in the 5-year period covered by this study (2001-05) is lower than in the previous 5-year period for about three-quarters of sex-age categories.¹⁷ Among males, mortality in the more recent period is generally 5 to 20 percent lower than mortality in the earlier period, with dramatic reductions of 35-40 percent at some younger select ages. Mortality among females is generally 5 to 15 percent lower than in the earlier period, but is sometimes as much as 25-30 percent lower. The improvements are likely due to both medical progress (for example, in the treatment of HIV) and the changing impairment mix. For example, there is a greater proportion of mental and musculoskeletal disorders in the later period (51 percent versus 45 percent) and disability where drug addiction and alcoholism are material to impairment are not grounds for entitlement in the later period.

Tables 8A-8C show the number of survivors remaining over time from cohorts becoming entitled at various ages. These tables are based on the probabilities of death shown in tables 7A-7C. *Survival tables* make it easy to calculate the probabilities of surviving a given number of years. See the appendix for details on table construction and usage.

Tables 9A-9C show the expected future lifetime of disabled workers, which reflects the survivorship experience shown in tables 8A-8C. Similar to the general population, disabled females have a longer future lifetime than males. Life expectancy is often greater in the second year of entitlement than in the first year of entitlement, because of the high mortality during the first year on the rolls.

Tables 10A-10A show the *absolute rate of death* per thousand entitled disabled workers. These rates are derived from the probabilities of death shown in tables 7A-7C. In general, absolute rates consider only the effect of a single decrement in a

multiple-decrement environment. For example, the absolute rate of death is disaggregated from the rate of recovery and reflects the rate of survival and ultimate termination under death only. The appendix provides further details.

Tables 11 and **12** show the aggregate probability of death and expected future lifetime, by *select* and *attained* age. Probabilities are based on aggregate counts of exposure and deaths across all durations. They represent the average probability of death in the next year for beneficiaries originally entitled at a particular select age (table 11), or who have attained a particular age (table 12). Similarly, expected future lifetime represents the average life expectancy of beneficiaries who share a particular select or attained age. Values are exposure-weighted averages of the select-and-ultimate future lifetimes shown in tables 9A-9C and may be used as a generally indication of the overall average lifetime of a particular entitlement cohort or a group of beneficiaries from various entitlement cohorts who have attained a particular age.

Table 13 shows the aggregate probability of death and expected future lifetime, by *duration*. Probabilities are based on aggregate counts of exposure and deaths across all select ages, and represent the average probability of death within the next year. Aggregate future lifetime represents the average life expectancy of beneficiaries who have been entitled for the stated number of years.

E. Actuarial Analysis—Recovery (2001-05)

Tables 14A-14B show the probability of recovery for male and female disabled workers, by select age and duration. In general, annual probabilities of recovery decline with advancing select age. For any particular select age, the probability of recovery exhibits a bimodal distribution that tends to peak during the second year of entitlement and then peaks again at a higher level in the fifth year of entitlement. This pattern likely reflects the scheduling of Continuing Disability Reviews. Where *medical improvement is expected (MIE)*, the review is scheduled for 6 to 24 months following the most recent disability decision. Where *medical improvement is possible (MIP)* but less likely to occur within the first 2 years, the review is scheduled for 36 months later. Where *medical improvement is not expected (MINE)*, the review is scheduled between 5 and 7 years later.

According to data for the period 1999-2002:

- Roughly 5-10 percent of all reviews fall in the MIE category and roughly 10 percent of these reviews result in an initial cessation of benefits—which can still be appealed. This could help explain the first peak in recoveries.

¹⁷ Findings are based on comparisons with disability mortality tabulated for the period 1996-2000 in Actuarial Study No. 118 *Social Security Disability Insurance Program Worker Experience* (Zayatz, June 2005).

- Roughly 65-70 percent of all reviews fall in the MIP category and roughly 8 percent of these reviews result in an initial cessation of benefits. This could help explain the second peak in recoveries.
- The remaining 25-30 percent of all reviews fall in the MINE category and roughly 4 percent of these reviews result in an initial cessation of benefits.

The probability of recovery for females is lower than that for males for almost two-thirds of attained ages. This is especially true for attained ages less than 50 and may be due to differences in the mix of impairments among men and women. For example, data show that during the observation period 2001-05, 42 percent of new awards to females under age 50 were for mental disorders, compared to 37 percent for males. Although somewhat speculative, the nature of these types of impairments seems to contribute to slightly lower recovery rates among younger females and consequently slightly longer expected times on the DI rolls.

Probabilities of recovery during the 2001-05 period are generally lower than in the 1996-2000 period, and often much lower.¹⁸ For most ages, the probability of recovery dropped by 10 to 50 percent. It is likely that the higher rates in the earlier period were the result of several transitory factors, so much of the decline is a return to more “normal” rates of recovery. High probabilities over 1996-2000 were due, in part, to eliminating DA&A from the listings. The large number of terminations that occurred among cases where drug addiction and alcoholism were material to impairment were classified as “recoveries”. Also, much of the CDR backlog was worked off with the special funding provided by Public Law 104-121 in 1996.

Tables 15A-15B show the number of persons not yet recovered at different attained ages, for given select ages. They reflect the probabilities of recovery shown in tables 14A-14B. In this case, “survival” refers to beneficiaries who remain on the DI rolls by *not recovering*.

Tables 16A-16B show the expected number of future years of not recovering—up to normal retirement age—for those who have not yet recovered. The values are based on the survivorship experience shown in tables 15A-15B.

Tables 17A-17B show the *absolute rate of recovery* per thousand entitled disabled workers, which are derived from the probabilities of recovery shown in tables 14A-14B. The appendix provides details on the derivation of these rates.

Tables 18 and 19 show the aggregate probability of recovery and the expected time on the DI rolls, by *select* and *attained* age, respectively. The values are based on aggregate counts of exposure and recoveries across all durations and represent the average probability of recovery in the next year for beneficiaries entitled at a particular select age (table 18), or who have attained a particular age (table 19). Similarly, expected time on the DI rolls represents the average number of future years of entitlement—up to NRA—for those still on the rolls. These values are exposure-weighted averages of the values shown in tables 16A-16B.

Table 20 shows the aggregate probability of recovery and expected time on the DI rolls, by *duration*. The probabilities are based on aggregate counts of exposure and recoveries across all select ages, and represent the average probability of recovery within the next year. The expected time on the DI rolls represents the average number of future years of not recovering for those who have not yet recovered.

F. Actuarial Analysis—Death or Recovery (2001-05)

Tables 21A-21B show the probability of death or recovery for male and female disabled workers, by select age and duration. Values are the sum of the death probabilities shown in tables 7A-7B and recovery probabilities shown in tables 14A-14B.

Tables 22A-22C show the number of persons remaining on the rolls at different attained ages, for given select ages. Beneficiaries continue to be followed until death, even after their disability benefits are converted to retirement benefits.

Tables 23A-23B show the expected number of future years on the combined DI and OASI rolls, by select age and duration. Values are based on survivorship experience shown in tables 22A-22B and do not reflect entitlement beyond conversion to old-age benefits.

Tables 24A-24B show the expected number of future years on the DI rolls, by select age and duration. Values are based on survivorship experience shown in tables 22A-22B and do not reflect entitlement beyond conversion to old-age benefits.

Tables 25 and 26 show the aggregate probability of death or recovery and the expected time on the beneficiary rolls, by *select* and *attained* age, respectively. The values represent the average probability of terminating due to death or recovery in the next year for beneficiaries entitled at a particular select age (table 25), or who have attained a particular age (table 26). Expected time on the OASDI rolls represents the average number of future years of combined entitlement for those originally entitled to disability benefits, and are exposure-weighted averages of expected time on the rolls shown in tables 23A-23B. Aggregate expected time on the DI rolls represents the average

¹⁸ Findings are based on comparisons with disability recovery as discussed in Actuarial Study No. 118 *Social Security Disability Insurance Program Worker Experience* (Zayatz, June 2005).

number of future years of disability entitlement, and are exposure-weighted averages of expected time on the DI rolls shown in tables 24A-24B.

Table 27 shows the aggregate probability of death or recovery and the expected time on the beneficiary rolls, by *duration*. They represent the average probability of leaving the rolls by death or recovery in the next year. As in table 26, aggregate expected times are shown for both OASDI combined entitlement and DI entitlement only.

G. Annuity Tables

Tables 28A-31D show the present value of a stream of payments of \$1 to a disabled worker, by select age at entitlement. The various scenarios are based on combinations of several parameters: (a) the frequency of payments—annually or monthly; (b) the timing of payments—beginning (annuity-due) or end (annuity-immediate) of each period; and (c) the duration of payments—for life or up to age 66. Payments are discounted at various annual effective interest rates. Tables 29A-29D recognize only the risk of death and payments may continue beyond NRA, thus they use survivorship experience shown in tables 8A-8C. Tables 30A-31D recognize the possibility of both death and recovery and payments are made up until age 66, thus they use survivorship experience shown in tables 22A-22B. The appendix gives details of the table construction and its usage.

Table 1.—Disposition of Worker Applications for Disability Benefits, by Calendar Year of Filing¹ and Level of Review
(1998-2009 Social Security DI disability experience)

Year of filing	Initial determinations											Reconsiderations ²						Appeals beyond reconsideration ³												
	Total claims filed				Allowances				Denials			Allowances				Denials		Appeals of denials				Allowances		Denials ¹⁰						
	Total	Pending	Number	Percent ⁴	Total	No appeal	Appeals to recon		Total	No appeal	Total	Pending	Number	Percent ⁴	Total	No appeal	Appeals to ODAR ⁷		Pending ⁸	Number	Percent ⁹	Pending ⁸	Number	Percent ⁹	Pending ⁸	Number	Percent ⁹			
							To recon	To ODAR ⁵									To recon	To ODAR ⁷												
Total				Total				Total				Total				Total				Total		Total								
DI claims (title II only)				DI claims involving concurrent SSI (title XVI) claims				DI claims (title II only)				DI claims involving concurrent SSI (title XVI) claims				DI claims (title II only)				Total		Total								
1998	550,794	—	238,250	43.3	312,544	113,258	198,955	331	63.8	17.1	64,976	31,074	133,902	81.2	—	104,749	78.0	—	—	—	—	—	—	—	—	—	—			
1999	578,800	—	258,809	44.7	319,991	117,172	194,385	8,434	63.4	—	31,594	30,935	131,856	81.0	—	111,943	79.8	—	—	—	—	—	—	—	—	—	—			
2000	615,460	—	283,493	46.1	331,967	123,930	175,247	32,790	62.7	—	30,148	25,911	119,188	82.1	—	120,450	79.3	—	—	—	—	—	—	—	—	—	—			
2001	670,576	—	323,356	48.2	347,220	132,425	171,034	43,761	61.9	—	29,581	25,684	115,769	81.8	—	126,862	79.5	—	—	—	—	—	—	—	—	—	—			
2002	718,560	—	326,812	45.5	391,748	148,833	188,412	54,503	62.0	—	30,282	27,319	130,811	82.7	—	156,917	80.0	—	—	—	—	—	—	—	—	—	—			
2003	728,128	—	324,338	44.5	403,790	151,901	196,415	55,474	62.4	—	29,498	28,691	138,226	82.8	—	153,411	80.0	—	—	—	—	—	—	—	—	—	—			
2004	736,960	—	328,444	44.6	408,516	159,203	194,667	54,646	61.0	—	28,008	25,083	138,576	83.1	—	154,533	81.6	—	—	—	—	—	—	—	—	—	—			
2005	685,125	—	308,367	45.0	376,758	151,318	175,673	49,767	59.8	—	25,487	25,189	124,997	83.2	—	139,618	83.0	—	—	—	—	—	—	—	—	—	—			
2006	674,371	—	301,378	44.7	372,993	150,888	173,195	48,910	59.5	—	25,301	24,326	123,568	83.6	—	132,004	83.9	—	—	—	—	—	—	—	—	—	—			
2007	671,296	—	309,671	46.1	361,625	144,408	171,962	45,255	60.1	—	28,457	23,997	119,508	83.3	—	135,512	85.6	—	—	—	—	—	—	—	—	—	—			
2008	689,017	4,167	329,678	48.1	355,172	146,621	171,324	37,227	58.7	15,315	23,495	22,218	110,296	83.2	107,268	35,662	88.6	4,593	—	—	—	—	—	—	—	—	—			
2009	837,490	127,107	348,088	49.0	362,295	177,605	145,391	39,299	51.0	45,648	17,635	17,635	117,605	61.3	77,461	10,807	88.7	1,379	—	—	—	—	—	—	—	—	—			
Total claims																														
1998	490,589	—	134,321	27.4	356,268	170,571	185,407	290	52.1	—	27,558	14,917	157,849	42,305	—	74,324	64.2	—	—	—	—	—	—	—	—	—	—	—		
1999	486,545	—	135,961	27.9	350,584	169,437	173,286	7,861	51.7	—	23,402	13,549	149,884	40,005	—	78,356	66.6	—	—	—	—	—	—	—	—	—	—	—		
2000	515,764	—	150,782	29.2	364,982	178,039	156,650	30,293	51.2	—	22,567	14,434	134,083	34,230	—	85,787	65.9	—	—	—	—	—	—	—	—	—	—	—		
2001	575,695	—	169,238	29.4	406,457	199,880	166,868	39,709	50.8	—	23,202	13,943	143,666	37,371	—	95,653	65.5	—	—	—	—	—	—	—	—	—	—	—		
2002	662,457	—	178,931	27.0	483,526	237,063	196,246	50,217	51.0	—	25,101	12,845	143,159	127,986	—	1,983	64.8	—	—	—	—	—	—	—	—	—	—	—		
2003	731,668	—	189,296	25.9	542,372	265,115	219,748	57,509	51.1	—	26,303	12,045	173,424	74.4	—	2,848	64.7	—	—	—	—	—	—	—	—	—	—	—		
2004	795,839	—	201,506	25.3	594,333	298,580	232,011	63,472	49.7	—	26,087	11,205	205,924	52,938	—	5,847	65.4	—	—	—	—	—	—	—	—	—	—	—		
2005	759,310	—	191,247	25.2	568,063	292,495	215,746	59,822	48.5	—	23,222	10,892	192,524	48,415	—	10,743	68.0	—	—	—	—	—	—	—	—	—	—	—		
2006	758,757	—	184,912	24.4	573,845	295,572	216,381	61,892	48.5	—	23,158	10,739	329,275	46,962	—	26,748	68.6	—	—	—	—	—	—	—	—	—	—	—		
2007	760,842	—	189,004	24.8	571,838	287,308	224,275	60,255	49.8	—	24,859	11,199	199,416	47,334	—	91,856	70.5	—	—	—	—	—	—	—	—	—	—	—		
2008	803,645	5,327	204,799	25.7	593,519	296,707	242,077	54,735	50.0	25,260	20,974	9,714	150,129	76.7	169,030	26,350	73.5	9,484	—	—	—	—	—	—	—	—	—	—		
2009	940,163	160,149	203,584	26.1	576,430	355,123	187,247	34,060	38.4	63,438	12,728	111,081	76,238	31.4	59,736	6,807	74.3	2,360	—	—	—	—	—	—	—	—	—	—		
Total claims																														
1998	1,041,383	—	372,571	35.8	668,812	283,829	384,362	621	57.6	—	61,537	16,032	322,825	73,379	—	179,073	71.6	—	—	—	—	—	—	—	—	—	—	—	—	
1999	1,065,345	—	394,770	37.1	670,575	286,609	367,671	16,295	57.3	—	54,996	15,032	312,675	70,940	—	190,299	73.8	—	—	—	—	—	—	—	—	—	—	—	—	
2000	1,131,224	—	434,275	38.4	696,949	301,969	331,897	63,083	56.7	—	52,715	15,927	279,182	60,141	—	206,237	73.1	—	—	—	—	—	—	—	—	—	—	—	—	
2001	1,246,271	—	492,594	39.5	753,677	332,305	337,902	83,470	55.9	—	52,783	15,628	385,119	63,055	—	222,515	72.8	—	—	—	—	—	—	—	—	—	—	—	—	
2002	1,381,017	—	505,743	36.6	875,274	385,896	384,658	104,270	55.9	—	55,383	14,342	462,632	70,478	—	3,552	260,812	72.5	—	—	—	—	—	—	—	—	—	—	—	
2003	1,459,796	—	513,634	35.2	946,162	417,016	416,163	112,983	55.9	—	55,801	13,430	560,362	78,212	—	4,852	281,988	72.3	—	—	—	—	—	—	—	—	—	—	—	
2004	1,532,799	—	529,950	34.6	1,002,849	458,053	426,678	118,118	54.3	—	54,095	12,732	572,583	81,021	—	9,576	292,290	73.1	—	—	—	—	—	—	—	—	—	—	—	
2005	1,444,435	—	499,614	34.6	944,821	443,813	391,419	109,589	53.0	—	48,709	12,434	342,710	73,604	—	17,244	271,013	75.0	—	—	—	—	—	—	—	—	—	—	—	
2006	1,433,128	—	486,290	33.9	946,838	446,460	389,576	110,802	52.8	—	48,459	12,434	341,117	71,288	—	41,961	256,509	75.7	—	—	—	—	—	—	—	—	—	—	—	
2007	1,432,138	—	498,675	34.8	933,463	431,716	396,237	105,510	53.8	—	53,316	13,542	342,921	71,331	—	145,368	180,069	77.7	—	—	—	—	—	—	—	—	—	—	—	
2008	1,492,662	9,494	534,477	36.0	948,691	443,328	413,401	91,962	53.3	40,575	44,469	11,932	328,357	67,932	276,298	62,012	81.5	14,077	—	—	—	—	—	—	—	—	—	—	—	
2009	1,777,653	287,256	551,672	37.0	938,725	532,728	332,638	73,359	43.2	109,086	30,363	13,189	107,998	85,191	44.1	137,197	17,614	82.5	3,739	—	—	—	—	—	—	—	—	—	—	—

¹ Data for claims filed in 1998-2008 reflect results as of August 2009 (DDS and ODAR levels). The number of total claims filed for 2006-08 are subject to change. Data for claims filed in 2009 are as of February 2010. The ultimate number of allowances and denials are subject to change until all initial decisions have been completed and all appeals are final.

² Includes cases which skip the normal reconsideration process upon appeal and instead are reviewed by the Federal Reviewing Official as part of the Disability Service Improvement process. Implemented in the Boston Region, the DSI process was in effect from August 2006 through January 2008.

³ Includes cases appealed to the Office of Disability Adjudication and Review as well as beyond ODAR to the Federal courts.

⁴ Number of allowances as a percentage of determinations (allowances plus denials) at this level.

⁵ Cases appealed directly to ODAR under prototype model—currently being conducted in 10 states—which eliminates reconsideration step in disability determination process.

⁶ Number of appeals as a percentage of denials at this level. For years where decisions are still pending, the preliminary percentage shown could change substantially as all claims are processed.

⁷ Number of persons appealing beyond the reconsideration level.

⁸ Includes cases remanded to ODAR from the Federal courts.

⁹ Number of allowances as a percentage of decisions at this level. For years where decisions are still pending, the preliminary allowance percentage shown will decline as all cases are processed. This is due to longer average processing times for denials as compared to allowances.

¹⁰ Includes claims where the final administrative action was a dismissal of an appeal request (examples include not filing in a timely fashion, or failing to appear at a scheduled hearing). Cases may be further appealed.

Table 2.—Disabled Worker Benefits Awarded: Percentage Distribution, by Impairment Category
(1988-2009 Social Security Disability experience)

Impairment category ¹	Year of Award																						
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	
	Male																						
Musculoskeletal ²	29.2%	28.0%	27.1%	26.2%	25.8%	25.5%	24.7%	23.8%	22.9%	22.9%	22.6%	22.4%	22.2%	21.6%	20.7%	12.6%	13.9%	14.2%	16.2%	14.8%	15.6%	15.3%	
Mental disorders ³	20.8	21.0	20.8	21.1	22.2	22.6	22.9	23.0	23.0	21.4	20.5	19.8	18.8	19.5	21.7	23.0	24.7	24.4	22.1	21.2	19.6	20.0	
Circulatory ⁴	13.1	13.4	13.8	13.7	13.9	14.1	14.4	14.6	15.4	15.4	15.3	15.9	16.4	15.6	15.6	16.4	16.5	16.6	17.1	18.3	19.1	20.5	
Neoplastic ⁵	8.9	9.4	9.7	10.0	9.9	9.2	9.1	9.5	9.6	10.5	10.3	10.1	10.1	9.6	9.3	13.1	11.7	11.2	12.0	13.0	13.2	12.1	
Nervous system ⁶	7.9	7.8	7.8	7.8	7.7	7.9	8.2	8.1	8.1	7.8	7.5	7.3	7.1	6.7	6.5	7.1	6.5	6.7	7.0	7.3	7.4	7.8	
Injuries	4.8	4.9	4.9	4.9	4.6	4.7	4.6	4.9	5.0	5.1	5.2	5.2	5.4	5.3	5.0	4.2	4.3	4.5	5.2	5.5	5.8	5.9	
Respiratory ⁷	3.8	3.8	3.9	3.9	4.0	4.0	4.1	4.0	4.1	4.3	4.3	4.4	4.4	4.3	4.3	4.6	4.1	4.1	4.3	4.7	5.0	5.7	
Nutritional/metabolic ⁸	3.5	3.4	3.4	3.4	3.3	3.1	3.1	3.3	3.0	2.9	4.6	4.6	4.4	4.1	3.7	3.4	3.3	3.1	2.7	2.5	2.5	2.7	
Infectious/parasitic ⁹	1.4	1.4	1.5	1.7	1.7	1.8	1.9	2.0	2.3	2.5	2.7	2.9	3.7	5.4	6.3	8.2	8.3	8.7	7.4	6.5	1.1	0.6	
Other ¹⁰	6.6	6.9	7.2	7.3	7.0	7.1	6.8	6.7	6.6	7.2	7.0	7.4	7.5	7.9	6.9	7.4	6.7	6.5	6.0	6.2	10.7	9.4	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
	Female																						
Musculoskeletal ²	33.5	32.3	31.3	30.5	29.8	29.0	28.2	27.2	26.7	26.8	25.0	24.6	24.3	24.6	23.7	14.6	16.4	16.9	19.1	17.9	19.0	19.4	
Mental disorders ³	24.0	24.7	25.1	25.5	26.5	27.5	28.2	28.3	28.0	26.0	24.8	23.9	23.6	23.3	24.6	27.6	28.5	28.1	26.0	24.8	23.0	22.7	
Neoplastic ⁵	9.8	10.0	10.5	10.6	10.4	9.8	9.7	10.1	10.4	11.5	11.0	11.0	11.2	10.9	11.0	15.8	14.2	13.7	14.5	16.1	15.9	15.2	
Nervous system ⁶	8.6	8.6	8.4	8.6	8.6	8.8	8.9	8.8	9.0	9.0	8.7	8.5	8.5	8.3	8.2	8.5	8.3	8.5	9.0	9.4	9.5	9.6	
Circulatory ⁴	7.1	7.2	7.3	7.3	7.4	7.5	7.8	7.9	8.1	8.3	8.2	8.7	8.8	9.0	9.0	9.5	9.6	9.8	10.3	11.0	11.7	12.3	
Respiratory ⁷	4.1	4.1	4.2	4.2	4.3	4.4	4.4	4.2	4.3	4.5	4.4	4.6	4.6	4.6	4.6	5.3	4.6	4.5	4.6	4.9	5.0	5.5	
Nutritional/metabolic ⁸	3.5	3.5	3.4	3.5	3.3	3.2	3.1	3.9	3.3	3.2	7.6	7.7	7.5	7.2	7.1	7.5	7.4	7.4	5.5	5.2	4.9	5.1	
Injuries	2.9	2.9	2.8	2.8	2.8	2.8	2.8	3.1	3.1	3.0	3.0	3.1	3.2	3.3	3.2	2.5	2.6	2.9	3.3	3.4	3.6	3.6	
Infectious/parasitic ⁹	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	1.0	1.0	1.0	1.1	1.2	1.5	1.6	1.8	1.8	1.9	1.5	1.4	0.6	0.8	
Other ¹⁰	5.7	5.9	6.1	6.2	6.1	6.1	6.0	5.6	6.1	6.7	6.3	6.8	7.1	7.3	7.0	6.9	6.6	6.3	6.2	5.9	6.8	5.8	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
	Total																						
Musculoskeletal ²	31.2	30.0	29.0	28.2	27.6	27.1	26.3	25.4	24.7	24.7	23.7	23.4	23.1	22.9	22.0	13.4	14.8	15.2	17.2	15.9	16.8	16.8	
Mental disorders ³	22.3	22.8	23.2	24.2	24.9	25.4	25.4	25.5	23.5	22.5	21.7	21.0	21.2	23.0	24.8	26.1	25.8	23.5	22.5	20.8	20.9	20.9	
Circulatory ⁴	10.3	10.5	10.8	10.7	10.9	11.0	11.4	11.5	11.9	12.2	12.1	12.6	13.1	12.9	12.9	13.7	14.0	14.1	14.6	15.7	16.5	17.6	
Neoplastic ⁵	9.3	9.6	10.1	10.3	10.1	9.5	9.4	9.8	10.0	10.9	10.6	10.5	10.6	10.1	10.0	14.1	12.6	12.1	12.9	14.1	14.2	13.2	
Nervous system ⁶	8.2	8.1	8.1	8.2	8.1	8.3	8.5	8.4	8.5	8.4	8.0	7.8	7.8	7.4	7.2	7.6	7.2	7.4	7.7	8.1	8.2	8.4	
Respiratory ⁷	3.9	3.9	4.0	4.1	4.1	4.2	4.2	4.1	4.2	4.4	4.3	4.5	4.5	4.5	4.5	4.9	4.3	4.3	4.4	4.7	5.0	5.6	
Injuries	4.0	4.0	3.9	3.9	3.8	3.8	3.8	4.1	4.1	4.2	4.2	4.3	4.4	4.4	4.3	3.6	3.7	3.9	4.5	4.8	5.1	5.1	
Nutritional/metabolic ⁸	3.5	3.4	3.4	3.4	3.3	3.1	3.1	3.6	3.1	3.0	6.0	6.0	5.8	5.4	5.2	5.0	4.9	4.7	3.7	3.5	3.4	3.5	
Infectious/parasitic ⁹	1.1	1.1	1.2	1.3	1.3	1.4	1.4	1.5	1.7	1.8	1.9	2.1	2.6	3.7	4.3	5.7	5.9	6.2	5.3	4.7	0.9	0.7	
Other ¹⁰	6.2	6.4	6.7	6.8	6.6	6.6	6.5	6.2	6.3	6.9	6.7	7.1	7.1	7.5	6.6	7.2	6.5	6.3	6.2	6.0	9.1	8.2	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

¹ Ranked by average percentage over the 5-year period 2005-09.

² Includes arthritis, amputation, back and bone disorders.

³ Includes for schizophrenia, paranoia, mental retardation, and personality disorders.

⁴ Includes heart disease, hypertension, and aneurysm.

⁵ Includes malignant growths.

⁶ Includes epilepsy, Parkinson's disease, cerebral palsy, and multiple sclerosis.

⁷ Includes asthma, tuberculosis, and cystic fibrosis.

⁸ Includes diabetes and disorders of the thyroid, pituitary, and adrenal glands. (Effective October 1999, the Listing of Impairments was changed to eliminate awards based solely on obesity.)

⁹ Includes impairments related to HIV beginning in 1990.

¹⁰ Includes congenital anomalies, and blood, digestive, genitourinary, and skin disorders.

Note: Totals may not equal sum of rounded components.

Source: *Annual Statistical Supplement to the Social Security Bulletin* (1988-2002); *Annual Statistical Report on the Social Security Disability Insurance Program* (2003-09).

Table 3.—Disabled Worker Benefits Awarded
(By age and year of award, 1986-2009 Social Security DI disability experience)

Year	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 or older	Total
Male												
1986	481	9,347	18,653	21,676	23,027	22,665	25,111	36,331	59,959	63,621	3,531	284,402
1987	556	8,439	16,839	20,829	21,854	22,896	25,751	36,129	58,329	63,948	3,390	278,960
1988	553	7,768	15,335	20,152	22,220	23,238	26,032	36,356	56,075	62,296	3,217	273,242
1989	591	7,539	15,550	21,011	23,792	25,215	27,510	37,108	55,969	61,054	3,427	278,766
1990	733	8,392	16,882	23,437	27,056	29,603	30,864	39,685	59,365	64,255	3,344	303,616
1991	857	9,588	19,095	27,436	32,203	35,344	36,122	45,289	65,366	68,354	3,785	343,439
1992	857	12,045	23,156	33,911	40,369	42,147	43,984	53,276	73,522	75,197	4,223	402,687
1993	817	10,784	21,379	33,526	39,831	43,093	44,953	54,286	71,538	70,299	3,912	394,418
1994	655	9,218	18,416	30,679	38,478	41,098	44,692	54,205	71,254	68,905	3,842	381,442
1995	633	8,054	16,291	27,743	36,740	41,264	46,018	54,802	73,295	69,937	3,749	378,526
1996	642	7,200	14,402	23,957	33,524	38,832	44,427	54,546	69,722	64,870	3,349	355,471
1997	605	6,890	12,164	19,115	27,867	34,676	39,802	52,742	68,569	61,255	3,143	326,828
1998	628	7,110	11,876	17,965	27,304	35,774	41,745	55,579	70,654	61,333	3,074	333,032
1999	684	7,833	11,901	16,884	27,159	36,235	42,842	57,155	71,341	62,267	3,232	337,533
2000	733	9,065	12,136	16,198	25,966	35,509	42,335	58,396	72,226	63,034	3,186	338,784
2001	941	11,770	14,653	18,472	27,587	38,340	46,185	63,976	80,621	68,680	3,130	374,355
2002	1,003	13,991	15,276	18,926	28,272	40,624	50,522	68,588	90,078	75,908	3,148	406,336
2003	869	11,974	15,176	19,438	28,411	41,869	52,936	72,030	95,297	79,744	3,854	421,598
2004	697	11,390	15,391	19,335	27,236	41,334	53,692	73,375	99,501	81,882	4,839	428,672
2005	581	11,210	15,714	18,995	27,549	42,122	56,479	77,337	104,099	83,573	6,650	444,309
2006	505	10,399	14,952	17,334	25,818	38,673	54,660	76,301	99,277	82,129	7,199	427,247
2007	539	10,954	15,217	16,913	24,751	37,198	53,729	78,030	100,632	88,531	9,440	435,934
2008	607	12,217	17,791	18,629	25,916	38,101	57,037	85,868	109,212	96,866	11,652	473,896
2009	655	13,952	19,751	21,270	28,626	41,664	62,903	97,501	123,732	106,708	11,894	528,656
Female												
1986	201	3,834	8,095	10,046	11,155	12,267	14,505	20,610	29,768	28,362	1,632	140,475
1987	260	3,612	7,768	9,753	11,185	12,680	15,125	20,928	29,980	28,469	1,575	141,335
1988	257	3,512	7,226	9,720	11,320	13,255	15,897	21,306	30,050	28,063	1,483	142,089
1989	275	3,569	7,428	10,333	12,405	14,938	17,855	23,060	31,585	28,945	1,519	151,912
1990	359	4,082	8,312	11,639	14,313	17,707	20,095	25,412	33,903	31,001	1,664	168,487
1991	402	4,945	9,447	14,029	17,661	21,518	24,118	30,257	38,999	34,125	1,854	197,355
1992	513	6,596	12,270	17,546	22,337	26,688	30,044	36,909	44,531	39,839	2,129	239,402
1993	433	6,104	11,985	17,844	23,464	27,377	32,115	38,270	45,336	37,936	2,106	242,970
1994	395	5,343	10,991	17,808	23,778	28,594	33,738	41,068	47,772	38,992	1,952	250,431
1995	414	4,886	10,472	17,690	25,094	30,618	36,844	44,563	52,577	41,755	2,206	267,119
1996	381	4,449	9,802	16,688	25,087	31,620	38,310	47,032	53,027	40,317	2,070	268,783
1997	391	4,364	8,980	14,957	23,429	30,874	36,740	47,343	52,852	38,939	2,003	260,872
1998	366	4,816	9,315	14,930	24,175	32,453	39,440	50,954	56,550	40,434	1,917	275,350
1999	396	5,468	9,842	14,291	24,177	33,416	40,730	51,732	58,681	42,261	2,032	283,026
2000	482	6,353	10,097	14,372	23,460	32,625	39,366	52,554	58,487	42,868	1,868	282,532
2001	621	8,104	12,454	16,735	25,578	35,794	43,769	57,677	65,956	47,438	2,022	316,148
2002	605	9,554	13,511	17,684	26,551	38,800	48,249	61,624	72,010	52,899	2,180	343,667
2003	555	8,659	13,431	18,668	26,591	39,524	49,768	63,708	76,329	56,053	2,576	355,862
2004	481	8,315	13,766	18,835	25,906	39,476	50,831	66,473	80,498	59,221	3,301	367,103
2005	389	7,771	14,081	18,718	26,714	40,416	53,320	71,368	86,081	62,096	4,420	385,374
2006	360	7,094	13,186	17,118	25,254	37,855	52,709	71,497	83,915	62,529	5,042	376,559
2007	370	7,306	12,933	16,612	24,894	36,511	52,299	72,838	84,871	67,502	6,394	382,530
2008	390	8,200	14,534	18,199	26,576	37,976	55,880	80,885	92,289	73,617	7,948	416,494
2009	445	9,429	16,034	20,696	28,754	39,980	61,209	89,710	102,611	79,246	7,754	455,868
Total												
1986	682	13,181	26,748	31,722	34,182	34,932	39,616	56,941	89,727	91,983	5,163	424,877
1987	816	12,051	24,607	30,582	33,039	35,576	40,876	57,057	88,309	92,417	4,965	420,295
1988	810	11,280	22,561	29,872	33,540	36,493	41,929	57,662	86,125	90,359	4,700	415,331
1989	866	11,108	22,978	31,344	36,197	40,153	45,365	60,168	87,554	89,999	4,946	430,678
1990	1,092	12,474	25,194	35,076	41,369	47,310	50,959	65,097	93,268	95,256	5,008	472,103
1991	1,259	14,533	28,542	41,465	49,864	56,862	60,240	75,546	104,365	102,479	5,639	540,794
1992	1,370	18,641	35,426	51,457	62,706	68,835	74,028	90,185	118,053	115,036	6,352	642,089
1993	1,250	16,888	33,364	51,370	63,295	70,470	77,068	92,556	116,874	108,235	6,018	637,388
1994	1,050	14,561	29,407	48,487	62,256	69,692	78,430	95,273	119,026	107,897	5,794	631,873
1995	1,047	12,940	26,763	45,433	61,834	71,882	82,862	99,365	125,872	111,692	5,955	645,645
1996	1,023	11,649	24,204	40,645	58,611	70,452	82,737	101,578	122,749	105,187	5,419	624,254
1997	996	11,254	21,144	34,072	51,296	65,550	76,542	100,085	121,421	100,194	5,146	587,700
1998	994	11,926	21,191	32,895	51,479	68,227	81,185	106,523	127,204	101,767	4,991	608,382
1999	1,080	13,301	21,743	31,175	51,336	69,651	83,572	108,887	130,022	104,528	5,264	620,559
2000	1,215	15,418	22,233	30,570	49,426	68,134	81,701	110,950	130,713	105,902	5,054	621,316
2001	1,562	19,874	27,107	35,207	53,165	74,134	89,954	121,653	146,577	116,118	5,152	690,503
2002	1,608	23,545	28,787	36,610	54,823	79,424	98,771	130,212	162,088	128,807	5,328	750,003
2003	1,424	20,633	28,607	38,106	55,002	81,393	102,704	135,738	171,626	135,797	6,430	777,460
2004	1,178	19,705	29,157	38,170	53,142	80,810	104,523	139,848	179,999	141,103	8,140	795,775
2005	970	18,981	29,795	37,713	54,263	82,538	109,799	148,705	190,180	145,669	11,070	829,683
2006	865	17,493	28,138	34,452	51,072	76,528	107,369	147,798	183,192	144,658	12,241	803,806
2007	909	18,260	28,150	33,525	49,645	73,709	106,028	150,868	185,503	156,033	15,834	818,464
2008	997	20,417	32,325	36,828	52,492	76,077	112,917	166,753	201,501	170,483	19,600	890,390
2009	1,100	23,381	35,785	41,966	57,380	81,644	124,112	187,211	226,343	185,954	19,648	984,524

Source: SSA administration records

Table 4.—Disabled Worker Incidence Rates Per Thousand Exposed
(Awards per thousand by age and year of award, 1986-2009 Social Security DI disability experience)

Year	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 or older	Total	
												Gross	Adjusted
Male													
1986	0.29	1.14	1.88	2.33	2.81	3.47	4.94	8.34	14.73	17.80	10.86	4.65	4.99
1987	0.32	1.06	1.69	2.19	2.65	3.32	4.82	8.22	14.61	17.88	11.01	4.50	4.88
1988	0.30	0.99	1.54	2.09	2.63	3.25	4.63	8.11	14.26	17.54	10.37	4.36	4.75
1989	0.30	0.97	1.57	2.16	2.74	3.38	4.74	8.13	14.35	17.47	10.67	4.39	4.81
1990	0.39	1.07	1.73	2.38	3.02	3.80	5.21	8.52	15.19	18.44	11.13	4.72	5.18
1991	0.51	1.22	2.00	2.78	3.50	4.42	5.76	9.52	16.55	19.92	12.55	5.30	5.78
1992	0.57	1.59	2.49	3.41	4.28	5.22	6.62	10.61	18.46	22.34	13.65	6.18	6.67
1993	0.59	1.48	2.36	3.35	4.14	5.21	6.53	10.26	17.64	21.22	13.14	6.03	6.45
1994	0.48	1.31	2.08	3.07	3.94	4.81	6.21	9.91	17.22	20.98	13.00	5.79	6.16
1995	0.44	1.18	1.85	2.83	3.71	4.67	6.12	9.80	17.36	21.24	12.55	5.69	6.03
1996	0.42	1.07	1.64	2.50	3.36	4.27	5.76	9.21	16.15	19.48	11.59	5.29	5.56
1997	0.38	1.02	1.40	2.05	2.78	3.73	5.11	8.39	15.01	18.20	11.02	4.81	5.01
1998	0.37	1.03	1.39	1.97	2.72	3.78	5.22	8.49	14.61	17.84	10.69	4.84	4.97
1999	0.38	1.11	1.43	1.89	2.71	3.77	5.18	8.35	14.23	17.64	11.42	4.84	4.91
2000	0.40	1.24	1.50	1.81	2.63	3.63	4.94	8.14	14.04	17.41	10.44	4.80	4.80
2001	0.52	1.58	1.85	2.07	2.85	3.88	5.22	8.66	14.75	18.41	10.46	5.24	5.16
2002	0.60	1.87	1.93	2.14	2.99	4.09	5.57	9.17	15.48	19.15	10.56	5.65	5.45
2003	0.59	1.62	1.90	2.24	3.07	4.20	5.73	9.40	15.73	18.98	9.78	5.83	5.51
2004	0.53	1.57	1.91	2.28	2.99	4.16	5.73	9.28	15.69	18.80	8.70	5.90	5.46
2005	0.47	1.57	1.91	2.31	3.03	4.31	5.95	9.44	15.73	18.73	9.60	6.08	5.53
2006	0.41	1.45	1.78	2.16	2.85	4.04	5.73	9.07	14.64	17.38	9.58	5.80	5.22
2007	0.43	1.52	1.79	2.12	2.76	4.00	5.62	9.08	14.70	17.57	9.29	5.87	5.20
2008	0.49	1.69	2.06	2.31	2.94	4.20	5.96	9.87	15.57	18.54	10.05	6.35	5.56
2009	0.55	1.95	2.27	2.57	3.31	4.66	6.62	11.10	17.14	19.55	9.64	7.04	6.12
Female													
1986	0.14	0.56	0.99	1.43	1.93	2.70	3.98	6.74	10.51	11.68	7.39	3.05	3.52
1987	0.18	0.53	0.93	1.34	1.87	2.57	3.85	6.69	10.48	11.64	7.30	2.98	3.45
1988	0.16	0.52	0.87	1.29	1.81	2.52	3.80	6.47	10.52	11.35	7.05	2.92	3.38
1989	0.17	0.53	0.89	1.34	1.89	2.66	4.05	6.76	10.90	11.71	7.08	3.04	3.52
1990	0.22	0.60	1.01	1.48	2.09	2.93	4.37	7.11	11.61	12.37	7.85	3.29	3.78
1991	0.27	0.74	1.16	1.76	2.48	3.39	4.88	8.05	13.11	13.48	8.63	3.78	4.30
1992	0.38	1.01	1.55	2.16	3.04	4.10	5.62	9.14	14.64	15.65	9.78	4.52	5.03
1993	0.34	0.96	1.56	2.18	3.08	4.06	5.67	8.94	14.26	14.95	9.48	4.53	4.95
1994	0.32	0.87	1.45	2.18	3.05	4.08	5.59	9.12	14.57	15.26	8.76	4.59	4.97
1995	0.32	0.81	1.38	2.19	3.15	4.22	5.73	9.53	15.41	16.27	9.84	4.81	5.14
1996	0.27	0.74	1.29	2.11	3.11	4.23	5.74	9.40	14.81	15.53	9.08	4.75	5.02
1997	0.26	0.71	1.18	1.94	2.87	4.02	5.41	8.80	13.82	14.69	8.85	4.52	4.72
1998	0.23	0.76	1.23	1.97	2.95	4.12	5.65	8.99	13.99	14.66	8.59	4.68	4.81
1999	0.24	0.83	1.31	1.90	2.94	4.16	5.64	8.61	13.88	14.88	9.09	4.71	4.78
2000	0.28	0.93	1.37	1.89	2.88	3.99	5.28	8.23	13.37	14.50	8.11	4.61	4.61
2001	0.36	1.15	1.70	2.18	3.19	4.30	5.69	8.70	14.08	15.30	8.58	5.06	4.99
2002	0.38	1.35	1.83	2.30	3.38	4.60	6.12	9.12	14.24	15.93	8.92	5.43	5.26
2003	0.39	1.24	1.80	2.44	3.45	4.68	6.15	9.18	14.30	15.93	7.45	5.57	5.28
2004	0.37	1.21	1.82	2.50	3.38	4.69	6.18	9.27	14.23	16.09	7.22	5.69	5.29
2005	0.31	1.15	1.82	2.55	3.48	4.88	6.40	9.66	14.35	16.32	7.78	5.92	5.41
2006	0.28	1.04	1.66	2.38	3.27	4.69	6.28	9.44	13.53	15.37	8.02	5.72	5.17
2007	0.29	1.06	1.60	2.29	3.26	4.65	6.21	9.42	13.47	15.35	7.53	5.74	5.13
2008	0.30	1.19	1.77	2.47	3.51	4.94	6.63	10.22	14.21	15.89	8.06	6.18	5.46
2009	0.36	1.38	1.93	2.73	3.83	5.22	7.24	11.11	15.27	16.30	7.26	6.68	5.88
Total													
1986	0.22	0.87	1.47	1.94	2.45	3.16	4.54	7.68	13.00	15.33	9.46	3.96	4.31
1987	0.25	0.81	1.35	1.82	2.32	3.01	4.41	7.58	12.89	15.35	9.50	3.85	4.22
1988	0.24	0.78	1.23	1.74	2.28	2.94	4.28	7.42	12.68	15.00	9.01	3.73	4.12
1989	0.24	0.77	1.26	1.80	2.37	3.07	4.44	7.54	12.88	15.08	9.22	3.79	4.21
1990	0.31	0.85	1.40	1.98	2.62	3.42	4.84	7.91	13.66	15.90	9.77	4.09	4.53
1991	0.40	1.00	1.62	2.32	3.06	3.97	5.37	8.87	15.07	17.19	10.93	4.62	5.09
1992	0.48	1.32	2.06	2.85	3.73	4.72	6.17	9.95	16.80	19.46	12.05	5.44	5.91
1993	0.47	1.24	1.99	2.83	3.67	4.69	6.14	9.67	16.15	18.50	11.57	5.35	5.76
1994	0.40	1.10	1.79	2.67	3.54	4.48	5.93	9.55	16.05	18.48	11.19	5.25	5.60
1995	0.38	1.01	1.64	2.54	3.46	4.46	5.94	9.67	16.49	19.06	11.37	5.29	5.62
1996	0.34	0.92	1.48	2.33	3.25	4.25	5.75	9.30	15.54	17.75	10.47	5.04	5.31
1997	0.32	0.87	1.30	2.00	2.82	3.86	5.25	8.58	14.47	16.66	10.05	4.68	4.87
1998	0.30	0.90	1.32	1.97	2.82	3.93	5.42	8.73	14.33	16.43	9.77	4.77	4.90
1999	0.31	0.98	1.37	1.89	2.82	3.95	5.39	8.47	14.07	16.41	10.39	4.78	4.85
2000	0.34	1.09	1.44	1.85	2.74	3.79	5.09	8.18	13.73	16.10	9.43	4.71	4.71
2001	0.44	1.37	1.78	2.12	3.00	4.07	5.44	8.68	14.44	17.00	9.63	5.16	5.08
2002	0.49	1.61	1.88	2.22	3.17	4.33	5.82	9.15	14.91	17.68	9.82	5.55	5.36
2003	0.49	1.43	1.85	2.33	3.24	4.42	5.93	9.30	15.06	17.59	8.69	5.71	5.40
2004	0.45	1.40	1.86	2.38	3.17	4.40	5.94	9.27	15.00	17.56	8.04	5.80	5.38
2005	0.39	1.36	1.86	2.42	3.23	4.57	6.16	9.54	15.07	17.62	8.78	6.00	5.48
2006	0.34	1.25	1.73	2.26	3.04	4.34	5.98	9.24	14.11	16.45	8.87	5.76	5.20
2007	0.36	1.29	1.70	2.20	2.99	4.30	5.90	9.24	14.11	16.54	8.49	5.81	5.17
2008	0.40	1.45	1.92	2.39	3.21	4.54	6.27	10.03	14.92	17.29	9.14	6.27	5.51
2009	0.45	1.67	2.11	2.65	3.55	4.92	6.91	11.11	16.24	18.02	8.54	6.87	6.01

Source: SSA administration records

- (1) Age-specific and gross rates computed as the ratio of annual awards, to the exposure of the disability insured population not receiving benefits.
- (2) Adjusted rate (by sex) computed using the age distribution and exposure of the disability insured population not receiving benefits as of calendar year 2000.
- (3) Adjusted rate (total) computed using the combined age-sex distribution and exposure of the disability insured population not receiving benefits as of calendar year 2000.

Table 5.—Disabled Worker Benefits Terminated and Gross Termination Rates

(By reason for termination and year, 1986-2009 Social Security DI disability experience)

Year	Number of terminations					Terminations per thousand beneficiaries				
	Death	Recovery	Other	Conversion	Total	Death	Recovery	Other	Conversion	Total
Male										
1986	97,943	16,525	2,484	123,997	240,949	52.07	8.78	1.32	65.92	128.09
1987	98,392	26,353	5,120	117,617	247,482	51.14	13.70	2.66	61.13	128.63
1988	101,945	26,132	6,670	114,941	249,688	52.18	13.37	3.41	58.83	127.79
1989	100,366	21,327	4,819	117,645	244,157	50.70	10.77	2.43	59.43	123.34
1990	101,848	20,809	3,447	115,057	241,161	50.21	10.26	1.70	56.72	118.88
1991	106,561	18,064	3,513	113,903	242,041	50.46	8.55	1.66	53.94	114.62
1992	110,501	20,135	3,684	115,580	249,900	49.30	8.98	1.64	51.57	111.50
1993	117,054	19,900	3,850	114,402	255,206	48.97	8.33	1.61	47.86	106.77
1994	120,239	24,043	3,873	112,283	260,438	47.63	9.52	1.53	44.48	103.17
1995	120,707	30,934	4,555	117,534	273,730	45.70	11.71	1.72	44.50	103.64
1996	114,672	32,608	4,337	116,756	268,373	41.93	11.92	1.59	42.69	98.13
1997	104,632	76,591	3,861	120,359	305,443	37.30	27.30	1.38	42.90	108.87
1998	105,417	30,167	3,935	117,540	257,059	37.23	10.65	1.39	41.51	90.78
1999	107,252	34,908	5,439	124,049	271,648	36.90	12.01	1.87	42.68	93.46
2000	108,226	41,826	6,966	125,583	282,601	36.42	14.07	2.34	42.26	95.09
2001	104,516	39,933	6,878	125,567	276,894	34.31	13.11	2.26	41.22	90.89
2002	113,756	36,918	6,794	129,017	286,485	36.02	11.69	2.15	40.85	90.72
2003	115,760	33,066	6,073	113,850	268,749	35.05	10.01	1.84	34.47	81.36
2004	119,344	30,002	10,418	114,495	274,259	34.53	8.68	3.01	33.13	79.35
2005	124,344	35,138	13,051	118,369	290,902	34.42	9.73	3.61	32.76	80.52
2006	126,730	31,856	8,133	126,382	293,101	33.79	8.49	2.17	33.70	78.15
2007	128,819	25,512	11,076	134,800	300,207	33.20	6.57	2.85	34.74	77.36
2008	134,036	27,528	11,144	147,657	320,365	33.31	6.84	2.77	36.70	79.62
2009	137,108	24,373	9,950	184,753	356,184	32.66	5.81	2.37	44.01	84.84
Female										
1986	36,832	7,350	908	65,329	110,419	40.25	8.03	0.99	71.39	120.66
1987	37,668	11,472	2,095	62,204	113,439	39.79	12.12	2.21	65.70	119.81
1988	39,438	11,869	2,494	61,629	115,430	40.43	12.17	2.56	63.17	118.33
1989	38,507	10,075	1,644	63,253	113,479	38.26	10.01	1.63	62.85	112.76
1990	39,566	9,633	1,450	62,268	112,917	37.55	9.14	1.38	59.09	107.15
1991	42,124	8,642	1,593	61,070	113,429	37.46	7.69	1.42	54.31	100.87
1992	43,895	9,719	1,425	62,872	117,911	35.74	7.91	1.16	51.18	95.99
1993	46,786	9,767	1,593	63,220	121,366	34.62	7.23	1.18	46.78	89.81
1994	49,435	11,872	1,680	64,142	127,129	33.49	8.04	1.14	43.45	86.12
1995	51,164	16,348	2,015	68,105	137,632	31.86	10.18	1.25	42.41	85.70
1996	52,473	17,964	1,990	69,671	142,098	30.24	10.35	1.15	40.15	81.88
1997	53,322	29,365	1,735	73,800	158,222	28.73	15.82	0.93	39.76	85.25
1998	55,398	21,364	2,032	74,190	152,984	28.18	10.87	1.03	37.74	77.83
1999	58,175	22,894	2,682	81,030	164,781	27.86	10.96	1.28	38.80	78.90
2000	60,770	27,657	3,215	84,484	176,126	27.57	12.55	1.46	38.32	79.90
2001	60,452	26,832	3,378	87,553	178,215	25.99	11.53	1.45	37.64	76.61
2002	66,846	27,139	3,506	93,336	190,827	27.01	10.97	1.42	37.71	77.10
2003	69,449	24,957	3,145	84,484	182,035	26.25	9.43	1.19	31.93	68.81
2004	71,990	23,675	5,770	87,243	188,678	25.51	8.39	2.04	30.92	66.87
2005	75,843	28,384	7,530	91,928	203,685	25.24	9.45	2.51	30.60	67.80
2006	78,651	26,378	5,339	100,178	210,546	24.77	8.31	1.68	31.55	66.32
2007	80,594	21,693	7,633	108,094	218,014	24.16	6.50	2.29	32.40	65.35
2008	84,836	23,841	7,614	121,112	237,403	24.19	6.80	2.17	34.54	67.70
2009	88,655	21,118	7,130	154,561	271,464	23.97	5.71	1.93	41.79	73.40
Total										
1986	134,775	23,875	3,392	189,326	351,368	48.20	8.54	1.21	67.71	125.66
1987	136,060	37,825	7,215	179,821	360,921	47.39	13.18	2.51	62.64	125.72
1988	141,383	38,001	9,164	176,570	365,118	48.26	12.97	3.13	60.27	124.64
1989	138,873	31,402	6,463	180,898	357,636	46.51	10.52	2.16	60.58	119.78
1990	141,414	30,442	4,897	177,325	354,078	45.88	9.88	1.59	57.53	114.87
1991	148,685	26,706	5,106	174,973	355,470	45.94	8.25	1.58	54.07	109.84
1992	154,396	29,854	5,109	178,452	367,811	44.50	8.60	1.47	51.43	106.01
1993	163,840	29,667	5,443	177,622	376,572	43.79	7.93	1.45	47.47	100.64
1994	169,674	35,915	5,553	176,425	387,567	42.41	8.98	1.39	44.10	96.88
1995	171,871	47,282	6,570	185,639	411,362	40.47	11.13	1.55	43.71	96.86
1996	167,145	50,572	6,327	186,427	410,471	37.39	11.31	1.42	41.70	91.82
1997	157,954	105,956	5,596	194,159	463,665	33.89	22.73	1.20	41.65	99.47
1998	160,815	51,531	5,967	191,730	410,043	33.52	10.74	1.24	39.97	85.48
1999	165,427	57,802	8,121	205,079	436,429	33.12	11.57	1.63	41.06	87.38
2000	168,996	69,483	10,181	210,067	458,727	32.65	13.42	1.97	40.58	88.62
2001	164,968	66,765	10,256	213,120	455,109	30.71	12.43	1.91	39.67	84.71
2002	180,602	64,057	10,300	222,353	477,312	32.06	11.37	1.83	39.47	84.74
2003	185,209	58,023	9,218	198,334	450,784	31.13	9.75	1.55	33.34	75.78
2004	191,334	53,677	16,188	201,738	462,937	30.48	8.55	2.58	32.13	73.74
2005	200,187	63,522	20,581	210,297	494,587	30.25	9.60	3.11	31.78	74.74
2006	205,381	58,234	13,472	226,560	503,647	29.66	8.41	1.95	32.72	72.73
2007	209,413	47,205	18,709	242,894	518,221	29.02	6.54	2.59	33.66	71.81
2008	218,872	51,369	18,758	268,769	557,768	29.07	6.82	2.49	35.69	74.07
2009	225,763	45,491	17,080	339,314	627,648	28.59	5.76	2.16	42.97	79.48

Source: SSA administrative records. Rates computed as the ratio of annual terminations to the average number of disabled worker beneficiaries.

Table 6.—Disabled Worker Benefits In Current-Payment Status
(By age at end of year, 1986-2009 Social Security DI disability experience)

Year	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 or	Total
											older	
Male												
1986	563	20,537	67,579	106,759	136,306	145,199	163,397	231,796	378,539	572,859	0	1,823,534
1987	626	20,159	69,045	113,509	143,540	158,056	174,689	232,941	374,048	567,102	0	1,853,715
1988	641	19,104	68,515	117,573	149,180	168,364	184,680	237,771	367,816	559,740	0	1,873,384
1989	700	18,253	67,115	121,206	157,516	183,531	197,006	242,637	369,256	545,262	0	1,902,482
1990	860	19,107	67,817	127,061	168,533	202,579	210,477	251,748	373,022	542,403	0	1,963,607
1991	986	21,571	70,563	135,237	183,677	221,850	231,902	269,504	384,237	544,572	0	2,064,099
1992	1,026	25,800	77,210	147,210	205,492	242,603	261,813	297,159	403,011	554,960	0	2,216,284
1993	1,021	27,255	81,425	156,849	223,302	264,000	289,244	324,984	424,358	560,766	0	2,353,204
1994	840	26,148	81,233	160,540	235,217	281,312	317,133	349,847	441,579	575,163	0	2,469,012
1995	797	23,036	79,269	157,816	241,116	295,687	344,892	370,632	460,966	589,096	0	2,563,307
1996	768	20,025	75,593	150,936	242,640	307,286	363,195	396,309	482,044	599,705	0	2,638,501
1997	729	18,330	69,226	139,506	233,304	308,492	362,595	417,193	503,624	607,320	0	2,660,319
1998	763	18,103	64,835	132,429	230,690	317,452	374,073	440,585	529,592	622,743	0	2,731,265
1999	815	18,920	60,732	124,586	226,686	323,580	386,484	467,617	551,624	633,107	0	2,794,151
2000	887	20,792	57,535	118,869	218,318	325,885	397,952	494,644	569,818	647,231	0	2,851,931
2001	1,082	25,291	59,109	116,707	211,521	329,107	412,356	515,749	603,613	673,161	0	2,947,696
2002	1,182	30,579	63,206	115,533	205,695	331,221	430,058	529,673	647,693	712,309	0	3,067,149
2003	1,052	32,437	69,442	116,011	201,779	334,681	447,952	551,669	688,353	756,310	21,685	3,221,371
2004	870	32,332	75,641	116,293	196,709	335,834	462,482	573,435	737,309	796,437	46,345	3,373,687
2005	697	31,312	80,573	115,271	194,958	330,913	474,246	596,708	788,316	829,479	74,786	3,517,259
2006	611	29,420	84,002	115,225	193,448	322,471	481,242	619,122	814,662	875,884	107,034	3,643,121
2007	623	28,380	86,530	118,519	192,012	314,743	483,943	643,244	825,507	932,822	147,589	3,773,912
2008	706	28,965	90,268	125,312	191,469	308,761	488,247	671,212	851,524	982,985	185,075	3,924,524
2009	770	31,435	95,185	136,107	194,594	308,454	499,108	706,505	895,303	1,050,371	182,575	4,100,407
Female												
1986	236	8,387	28,204	48,120	61,247	68,526	79,300	115,999	194,620	296,450	0	901,089
1987	285	8,589	29,681	51,417	66,090	76,195	87,090	119,794	194,118	294,733	0	927,992
1988	313	8,363	30,469	54,165	70,672	82,327	94,917	125,068	194,132	292,249	0	952,675
1989	326	8,270	30,908	56,812	76,920	91,477	104,513	132,062	198,780	288,019	0	988,087
1990	408	9,018	32,223	61,013	84,957	103,200	115,316	141,187	206,341	289,413	0	1,043,076
1991	472	10,691	34,546	66,704	95,323	116,463	131,302	156,506	218,899	295,570	0	1,126,476
1992	596	13,569	39,481	74,931	108,441	132,862	152,508	180,070	236,697	308,270	0	1,247,425
1993	562	15,092	43,366	82,743	121,626	149,635	173,245	203,995	257,800	319,794	0	1,367,858
1994	496	14,959	45,238	89,252	133,117	166,905	195,900	228,308	278,388	336,586	0	1,489,128
1995	506	13,795	46,724	93,006	143,574	184,757	221,128	252,531	303,682	356,246	0	1,615,949
1996	478	12,380	47,206	94,145	152,053	201,631	242,748	281,299	331,849	376,021	0	1,739,810
1997	457	11,590	45,861	92,644	155,082	213,006	256,741	308,246	361,640	395,107	0	1,840,374
1998	445	11,748	44,863	91,709	160,302	226,100	274,984	334,305	394,759	420,462	0	1,959,677
1999	474	12,644	43,926	89,852	164,335	238,202	294,693	362,563	426,265	443,091	0	2,076,045
2000	573	14,296	43,177	89,670	164,859	246,800	312,538	391,464	451,582	468,756	0	2,183,715
2001	715	17,339	45,741	92,537	165,846	256,575	332,522	416,824	489,879	502,151	0	2,320,129
2002	727	20,884	50,590	95,515	167,600	266,622	353,508	438,776	531,718	546,347	0	2,472,287
2003	682	22,578	55,878	99,774	169,470	277,724	375,324	465,180	570,499	593,608	16,532	2,647,249
2004	591	22,898	61,383	103,753	169,586	286,702	394,572	494,833	616,509	638,275	35,435	2,824,537
2005	473	22,141	65,812	105,867	173,619	291,295	412,264	527,063	667,304	677,094	58,798	3,001,730
2006	441	20,623	68,643	107,464	177,935	290,318	426,597	557,006	701,363	727,849	85,558	3,163,797
2007	436	19,552	69,937	111,023	181,609	288,752	437,617	584,975	725,575	784,345	120,990	3,324,811
2008	454	19,907	71,794	116,647	185,996	288,694	451,000	616,848	761,221	834,659	154,947	3,502,167
2009	519	21,485	74,016	125,724	192,169	291,177	468,127	653,845	811,562	895,273	153,715	3,687,612
Total												
1986	799	28,924	95,783	154,879	197,553	213,725	242,697	347,795	573,159	869,309	0	2,724,623
1987	911	28,748	98,726	164,926	209,630	234,251	261,779	352,735	568,166	861,835	0	2,781,707
1988	954	27,467	98,984	171,738	219,852	250,691	279,597	362,839	561,948	851,989	0	2,826,059
1989	1,026	26,523	98,023	178,018	234,436	275,008	301,519	374,699	568,036	833,281	0	2,890,569
1990	1,268	28,125	100,040	188,074	253,490	305,779	325,793	392,935	579,363	831,816	0	3,006,683
1991	1,458	32,262	105,109	201,941	279,000	338,313	363,204	426,010	603,136	840,142	0	3,190,575
1992	1,622	39,369	116,691	222,141	313,933	375,465	414,321	477,229	639,708	863,230	0	3,463,709
1993	1,583	42,347	124,791	239,592	344,928	413,635	462,489	528,979	682,158	880,560	0	3,721,062
1994	1,336	41,107	126,471	249,792	368,334	448,217	513,033	578,155	719,967	911,749	0	3,958,161
1995	1,303	36,831	125,993	250,822	384,690	480,444	566,020	623,163	764,648	945,342	0	4,179,256
1996	1,246	32,405	122,799	245,081	394,693	508,917	605,943	677,608	813,893	975,726	0	4,378,311
1997	1,186	29,920	115,087	232,150	388,386	521,498	619,336	725,439	865,264	1,002,427	0	4,500,693
1998	1,208	29,851	109,698	224,138	390,992	543,552	649,057	774,890	924,351	1,043,205	0	4,690,942
1999	1,289	31,564	104,658	214,438	391,021	561,782	681,177	830,180	977,889	1,076,198	0	4,870,196
2000	1,460	35,088	100,712	208,539	383,177	572,685	710,490	886,108	1,021,400	1,115,987	0	5,035,646
2001	1,797	42,630	104,850	209,244	377,367	585,682	744,878	932,573	1,093,492	1,175,312	0	5,267,825
2002	1,909	51,463	113,796	211,048	373,296	597,843	783,566	968,449	1,179,411	1,258,656	0	5,539,436
2003	1,734	55,015	125,320	215,785	371,249	612,405	823,276	1,016,849	1,258,852	1,349,918	38,217	5,868,620
2004	1,461	55,230	137,024	220,046	366,295	622,536	857,054	1,068,268	1,353,818	1,434,712	81,780	6,198,224
2005	1,170	53,453	146,385	221,138	368,577	622,208	886,510	1,123,771	1,455,620	1,506,573	133,584	6,518,989
2006	1,052	50,043	152,645	222,689	371,383	612,789	907,839	1,176,128	1,516,025	1,603,733	192,592	6,806,918
2007	1,059	47,932	156,467	229,542	373,621	603,495	921,560	1,228,219	1,551,082	1,717,167	268,579	7,098,723
2008	1,160	48,872	162,062	241,959	377,465	597,455	939,247	1,288,060	1,612,745	1,817,644	340,022	7,426,691
2009	1,289	52,920	169,201	261,831	386,763	599,631	967,235	1,360,350	1,706,865	1,945,644	336,290	7,788,019

Source: SSA administrative records.

Death Experience
by Select Age and Duration
(2001-05)

**Table 7A.—Male Disabled Workers
Probability of Death**
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	0.001064	0.005518	0.006322	0.008778	0.006688	0.006249	0.008805	0.005571	0.008064	0.007661	0.009061	26
17	0.006094	0.007983	0.006332	0.007798	0.005035	0.007590	0.008576	0.006852	0.008539	0.006995	0.007393	27
18	0.011004	0.009441	0.007385	0.007287	0.004489	0.008370	0.007530	0.007999	0.008371	0.006833	0.005945	28
19	0.013218	0.009493	0.008155	0.006857	0.005343	0.007423	0.007478	0.007512	0.006642	0.007402	0.006405	29
20	0.014292	0.010375	0.007792	0.008338	0.005541	0.008219	0.006946	0.006527	0.006066	0.006789	0.007530	30
21	0.015268	0.010933	0.008152	0.008249	0.006522	0.007154	0.007613	0.007474	0.007131	0.006972	0.007924	31
22	0.015324	0.012075	0.008239	0.007722	0.008551	0.007412	0.007408	0.008594	0.008502	0.008529	0.007451	32
23	0.016365	0.012827	0.009900	0.007627	0.008853	0.008037	0.007925	0.010590	0.009547	0.009052	0.007701	33
24	0.018387	0.013977	0.011580	0.008639	0.008088	0.008574	0.010178	0.010550	0.010351	0.010541	0.008837	34
25	0.021646	0.015529	0.013513	0.011197	0.009578	0.010458	0.011700	0.010842	0.012325	0.011599	0.009495	35
26	0.024635	0.017559	0.013226	0.013725	0.011104	0.011224	0.012736	0.013245	0.013076	0.012795	0.010664	36
27	0.025324	0.018281	0.014736	0.013627	0.012416	0.011823	0.013832	0.014080	0.013338	0.012848	0.011056	37
28	0.027052	0.017788	0.015344	0.014115	0.014369	0.013871	0.014456	0.014002	0.013905	0.014884	0.011038	38
29	0.027794	0.018748	0.016000	0.014867	0.014572	0.015983	0.014162	0.015797	0.014296	0.015478	0.011943	39
30	0.028959	0.019757	0.016215	0.016112	0.015446	0.017198	0.014925	0.014901	0.016542	0.016057	0.012591	40
31	0.030263	0.020122	0.018387	0.016490	0.016437	0.016042	0.013986	0.017300	0.015982	0.016720	0.013635	41
32	0.031154	0.020616	0.018073	0.016787	0.016117	0.016699	0.016537	0.017741	0.016640	0.016793	0.014320	42
33	0.031832	0.022651	0.017808	0.017682	0.017164	0.017537	0.017152	0.018911	0.018085	0.016549	0.014301	43
34	0.034800	0.023918	0.019115	0.018382	0.017654	0.018956	0.017298	0.018959	0.018290	0.015722	0.015580	44
35	0.035874	0.023992	0.020129	0.017863	0.017961	0.019770	0.017392	0.019629	0.019044	0.019176	0.016078	45
36	0.036082	0.023665	0.019355	0.018705	0.017958	0.018117	0.019441	0.018779	0.018546	0.019940	0.017632	46
37	0.037374	0.025070	0.022012	0.020591	0.019005	0.019961	0.019675	0.018754	0.021234	0.022099	0.018566	47
38	0.041846	0.027105	0.021499	0.021730	0.020600	0.021344	0.021532	0.021023	0.021899	0.022403	0.019205	48
39	0.043755	0.028825	0.023252	0.021582	0.020076	0.023041	0.021212	0.022788	0.022925	0.022081	0.020888	49
40	0.046053	0.029328	0.023442	0.023396	0.020603	0.022869	0.020540	0.022790	0.023384	0.023505	0.021152	50
41	0.048852	0.032228	0.024446	0.024733	0.022968	0.022848	0.021857	0.023939	0.023438	0.025003	0.023054	51
42	0.052309	0.032270	0.025852	0.023461	0.023216	0.025611	0.024400	0.024067	0.024767	0.026881	0.023623	52
43	0.058332	0.033948	0.026966	0.026883	0.026375	0.027772	0.025920	0.025202	0.025867	0.026649	0.024382	53
44	0.060126	0.036281	0.028612	0.026384	0.027375	0.026628	0.026013	0.027395	0.027422	0.028819	0.026292	54
45	0.062494	0.039190	0.030321	0.027041	0.028452	0.026889	0.026671	0.027211	0.029184	0.028288	0.027469	55
46	0.069103	0.040451	0.031635	0.027809	0.029213	0.028105	0.028406	0.029383	0.029348	0.030422	0.028855	56
47	0.071866	0.041353	0.033504	0.031245	0.029457	0.029452	0.029643	0.028954	0.030850	0.031333	0.030618	57
48	0.078523	0.043674	0.035006	0.031490	0.030935	0.029677	0.030636	0.030561	0.032324	0.033582	0.033150	58
49	0.076012	0.044676	0.033457	0.031712	0.032332	0.032210	0.031455	0.031923	0.034348	0.032940	0.035635	59
50	0.064636	0.039855	0.031907	0.029636	0.029488	0.029924	0.031966	0.032993	0.033339	0.035136	0.037108	60
51	0.075170	0.041705	0.033309	0.031484	0.031286	0.030681	0.033143	0.037008	0.037467	0.039277	0.040220	61
52	0.077418	0.042751	0.034193	0.032412	0.032915	0.033328	0.037194	0.037742	0.039501	0.042433	0.042811	62
53	0.079004	0.044934	0.035986	0.033909	0.033905	0.035988	0.038791	0.040178	0.041030	0.043582	0.045078	63
54	0.076457	0.044742	0.036747	0.035494	0.035007	0.039932	0.038817	0.041623	0.043112	0.045052	0.044927	64
55	0.064575	0.039660	0.033553	0.033605	0.035268	0.036648	0.037978	0.039477	0.043207	0.041179	0.049236	65
56	0.073622	0.044948	0.038037	0.035326	0.038236	0.039557	0.042032	0.043196	0.041481	0.049158	0.052795	66
57	0.076630	0.046821	0.038004	0.038338	0.038949	0.041246	0.043288	0.041535	0.047130	0.050833	0.055315	67
58	0.079946	0.048607	0.040691	0.041981	0.041198	0.043859	0.042905	0.047900	0.050741	0.054260	0.058892	68
59	0.080973	0.050400	0.041903	0.041574	0.043761	0.042628	0.047461	0.050865	0.051333	0.053578	0.062391	69
60	0.080137	0.050809	0.042668	0.043014	0.040118	0.046325	0.049822	0.053406	0.054231	0.059177	0.065232	70
61	0.091165	0.054282	0.046685	0.044162	0.046892	0.051641	0.054886	0.057223	0.059259	0.061022	0.069651	71
62	0.058411	0.063980	0.065499	0.059080	0.055374	0.060717	0.059983	0.063663	0.066810	0.070274	0.074536	72
63	0.095153	0.074608	0.061514	0.059208	0.057337	0.063338	0.061403	0.066124	0.070003	0.070554	0.078626	73
64	0.129289	0.084062	0.065135	0.060695	0.061112	0.070252	0.066708	0.070647	0.072206	0.077156	0.083364	74
65	0.161686	0.094205	0.068395	0.062087	0.065124	0.076692	0.072340	0.074950	0.074656	0.083600	0.089229	75

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $q_{[x]+t}$ at duration t represents the probability of death—in a multiple-decrement environment—during the $(t+1)$ year of entitlement for those originally entitled to disability benefits at select age $[x]$ who have attained age $[x]+t$.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 7C** for attained ages beyond age 75.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

**Table 7B.—Female Disabled Workers
Probability of Death**
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	0.000452	0.005788	0.005426	0.012486	0.007658	0.003720	0.008420	0.008329	0.002518	0.002053	0.009952	26
17	0.004427	0.007686	0.004901	0.009827	0.005905	0.004170	0.007840	0.007750	0.004607	0.003466	0.008857	27
18	0.008414	0.008789	0.005173	0.006831	0.004696	0.004652	0.006839	0.006767	0.006687	0.004925	0.007312	28
19	0.011202	0.009120	0.006396	0.005886	0.005088	0.005957	0.005574	0.006137	0.008166	0.006346	0.006999	29
20	0.011842	0.009009	0.008015	0.007243	0.005516	0.007137	0.006349	0.006421	0.008876	0.006369	0.006918	30
21	0.012446	0.010041	0.008271	0.006174	0.006882	0.006600	0.007623	0.005865	0.008495	0.006780	0.006396	31
22	0.015043	0.011034	0.007766	0.006456	0.007461	0.006651	0.007468	0.005072	0.006876	0.007170	0.006715	32
23	0.015787	0.010773	0.007361	0.007323	0.006330	0.008208	0.006823	0.007104	0.006161	0.007853	0.006434	33
24	0.016843	0.011606	0.009092	0.007011	0.007059	0.008282	0.006340	0.008087	0.007258	0.008122	0.007418	34
25	0.017865	0.012825	0.010198	0.008388	0.008326	0.008130	0.008377	0.008551	0.006978	0.007803	0.007888	35
26	0.017412	0.012969	0.010944	0.008992	0.008317	0.008548	0.009232	0.009050	0.007776	0.008654	0.008165	36
27	0.018386	0.014009	0.010627	0.008447	0.009187	0.008124	0.007804	0.008876	0.008710	0.008459	0.009002	37
28	0.019631	0.014581	0.010770	0.008691	0.008965	0.008411	0.008020	0.008681	0.009800	0.008786	0.009303	38
29	0.020713	0.014456	0.011639	0.009614	0.007905	0.008168	0.008681	0.009705	0.009678	0.009440	0.009652	39
30	0.022103	0.015499	0.012389	0.009994	0.008219	0.008760	0.008850	0.010167	0.010072	0.009893	0.009968	40
31	0.022524	0.015112	0.013242	0.009889	0.009902	0.009236	0.009538	0.010139	0.009387	0.009968	0.010942	41
32	0.024393	0.015543	0.012687	0.010770	0.009517	0.008913	0.009814	0.010750	0.010383	0.011578	0.010800	42
33	0.025778	0.016715	0.012364	0.010206	0.010381	0.010924	0.010478	0.011514	0.010575	0.011568	0.012043	43
34	0.028357	0.018785	0.013930	0.011474	0.009862	0.011182	0.010716	0.012035	0.012050	0.011217	0.011724	44
35	0.029468	0.018983	0.013751	0.011966	0.011518	0.009831	0.010683	0.012346	0.011766	0.010805	0.012331	45
36	0.029510	0.019238	0.015291	0.012028	0.011923	0.010386	0.010785	0.011495	0.010666	0.011661	0.013156	46
37	0.031725	0.021063	0.015745	0.013404	0.012475	0.012667	0.012723	0.013261	0.012709	0.012143	0.013698	47
38	0.032384	0.020435	0.015952	0.013668	0.013753	0.013207	0.012939	0.012797	0.011681	0.013618	0.014153	48
39	0.034622	0.022270	0.016877	0.014582	0.014733	0.012861	0.013826	0.013501	0.013344	0.013476	0.015092	49
40	0.036562	0.022633	0.017545	0.016114	0.014301	0.013867	0.014540	0.013251	0.014219	0.014602	0.015409	50
41	0.038566	0.024817	0.018821	0.014747	0.014611	0.014067	0.014546	0.013364	0.015600	0.014669	0.016930	51
42	0.040493	0.026019	0.019650	0.015364	0.015653	0.014355	0.014593	0.015406	0.016623	0.016763	0.017169	52
43	0.043322	0.026645	0.019540	0.016545	0.015636	0.014911	0.015281	0.016172	0.016845	0.015768	0.018119	53
44	0.045474	0.029262	0.020620	0.016971	0.016263	0.017017	0.016952	0.016691	0.017686	0.016505	0.019628	54
45	0.046514	0.028155	0.021101	0.017844	0.016860	0.017130	0.017472	0.018169	0.016942	0.017961	0.019755	55
46	0.048979	0.029234	0.021680	0.019114	0.018742	0.017196	0.018823	0.018486	0.019101	0.019511	0.021366	56
47	0.051427	0.031530	0.024190	0.019954	0.018688	0.018547	0.019844	0.018475	0.020197	0.017861	0.022482	57
48	0.053396	0.033114	0.023920	0.021997	0.021149	0.019721	0.020366	0.019662	0.019162	0.021818	0.023958	58
49	0.054844	0.032603	0.025914	0.020913	0.019759	0.019710	0.020686	0.021432	0.021161	0.023020	0.024982	59
50	0.045520	0.028064	0.022041	0.019593	0.019677	0.018719	0.020549	0.021758	0.022054	0.022633	0.026112	60
51	0.052280	0.031098	0.025001	0.021753	0.020963	0.019999	0.022633	0.022673	0.024146	0.024076	0.027858	61
52	0.054228	0.034201	0.024500	0.022174	0.022199	0.023153	0.024208	0.023886	0.025255	0.026547	0.029089	62
53	0.056944	0.035793	0.025965	0.023664	0.024335	0.023881	0.023987	0.025992	0.026528	0.028445	0.031048	63
54	0.056903	0.035905	0.026859	0.024941	0.023621	0.025474	0.025776	0.026364	0.028288	0.029714	0.029997	64
55	0.049699	0.032163	0.025319	0.023974	0.023499	0.024809	0.025438	0.026524	0.028140	0.028541	0.034637	65
56	0.055515	0.035968	0.028356	0.027051	0.028139	0.026979	0.027440	0.028909	0.029466	0.032276	0.035773	66
57	0.059425	0.038884	0.030209	0.028633	0.028792	0.028178	0.030418	0.029673	0.032739	0.034585	0.038364	67
58	0.060860	0.039567	0.031701	0.029026	0.029913	0.031295	0.029703	0.033739	0.034921	0.037220	0.041516	68
59	0.063921	0.040907	0.031430	0.032288	0.032138	0.031176	0.033930	0.036212	0.036999	0.040369	0.042928	69
60	0.063544	0.042730	0.035125	0.033412	0.028908	0.034036	0.037077	0.037998	0.039647	0.042008	0.046379	70
61	0.071526	0.046097	0.040820	0.035018	0.035935	0.038432	0.040510	0.043559	0.044741	0.046080	0.048707	71
62	0.047954	0.050351	0.052233	0.045199	0.044792	0.043566	0.044546	0.050060	0.050507	0.052126	0.052736	72
63	0.079089	0.065319	0.052225	0.048080	0.046028	0.046918	0.048802	0.055355	0.051604	0.054606	0.056576	73
64	0.105521	0.079150	0.060010	0.053075	0.050474	0.052517	0.055320	0.057316	0.061309	0.063505	0.059944	74
65	0.132400	0.093216	0.067578	0.057980	0.054975	0.058115	0.061597	0.059686	0.070789	0.072304	0.064047	75

- Notes:
1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
 2. The value $q_{[x]+t}$ at duration t represents the probability of death—in a multiple-decrement environment—during the $(t+1)$ year of entitlement for those originally entitled to disability benefits at select age $[x]$ who have attained age $[x]+t$.
 3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 7C** for attained ages beyond age 75.
 4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

Table 7C.—Disabled Workers Age 76 and Older
Probability of Death
(2001-05 Social Security DI disability experience)

Attained age	Male	Female
76	0.094786	0.068456
77	0.100573	0.073685
78	0.107574	0.077991
79	0.113767	0.083885
80	0.122333	0.088253
81	0.129955	0.096282
82	0.140534	0.103508
83	0.147442	0.111192
84	0.157533	0.122133
85	0.168590	0.128296
86	0.184197	0.138188
87	0.196177	0.154248
88	0.208381	0.163871
89	0.218178	0.178853
90	0.237219	0.194491
91	0.242790	0.210213
92	0.263233	0.228914
93	0.276394	0.241963
94	0.290214	0.255754
95	0.304725	0.270332
96	0.319961	0.285741
97	0.335959	0.302029
98	0.352757	0.319244
99	0.370395	0.337441
100	0.388914	0.356675
101	0.408360	0.377006
102	0.428778	0.398495
103	0.450217	0.421209
104	0.472728	0.445218
105	0.496364	0.470596
106	0.521183	0.497420
107	0.547242	0.525773
108	0.574604	0.555742
109	0.603334	0.587419
110	0.633501	0.620902

Notes:

1. The value at attained age *x* represents the probability of death within one year for those originally entitled to disability benefits who have attained that particular age.
2. Results have been blended based on attributes from general population mortality for calendar year 2000. Values are an extension of the ultimate column of **tables 7A and 7B**.

Table 8A.—Male Disabled Workers
Survival Table
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	100,000	99,894	99,343	98,715	97,848	97,194	96,587	95,737	95,204	94,436	93,713	26
17	99,803	99,195	98,403	97,780	97,018	96,530	95,797	94,975	94,324	93,519	92,864	27
18	99,758	98,660	97,729	97,007	96,300	95,868	95,066	94,350	93,595	92,812	92,177	28
19	99,247	97,935	97,005	96,214	95,554	95,043	94,337	93,632	92,929	92,312	91,629	29
20	98,747	97,336	96,326	95,575	94,778	94,253	93,478	92,829	92,223	91,664	91,042	30
21	98,458	96,955	95,895	95,113	94,328	93,713	93,043	92,335	91,645	90,991	90,356	31
22	98,358	96,851	95,682	94,894	94,161	93,356	92,664	91,978	91,188	90,413	89,640	32
23	98,454	96,843	95,601	94,655	93,933	93,101	92,353	91,621	90,651	89,786	88,972	33
24	98,704	96,889	95,535	94,429	93,613	92,856	92,060	91,123	90,162	89,229	88,287	34
25	99,583	97,427	95,914	94,618	93,559	92,663	91,694	90,621	89,638	88,533	87,507	35
26	100,145	97,678	95,963	94,694	93,394	92,357	91,320	90,157	88,963	87,800	86,676	36
27	99,781	97,254	95,476	94,069	92,787	91,635	90,552	89,299	88,042	86,868	85,752	37
28	99,633	96,938	95,214	93,753	92,430	91,102	89,838	88,539	87,299	86,085	84,804	38
29	99,329	96,568	94,758	93,242	91,856	90,517	89,070	87,809	86,422	85,187	83,868	39
30	98,987	96,120	94,221	92,693	91,200	89,791	88,247	86,930	85,635	84,218	82,866	40
31	98,303	95,328	93,410	91,692	90,180	88,698	87,275	86,054	84,565	83,213	81,823	41
32	97,500	94,462	92,515	90,843	89,318	87,878	86,411	84,982	83,474	82,085	80,707	42
33	96,912	93,827	91,702	90,069	88,476	86,957	85,432	83,967	82,379	80,889	79,551	43
34	96,285	92,934	90,711	88,977	87,341	85,799	84,173	82,717	81,149	79,665	78,413	44
35	95,537	92,110	89,900	88,090	86,516	84,962	83,282	81,834	80,228	78,700	77,191	45
36	93,978	90,587	88,443	86,731	85,109	83,581	82,067	80,472	78,961	77,497	75,950	46
37	93,765	90,261	87,998	86,061	84,289	82,687	81,036	79,442	77,952	76,297	74,611	47
38	93,474	89,562	87,134	85,261	83,408	81,690	79,946	78,225	76,580	74,903	73,226	48
39	92,490	88,443	85,894	83,897	82,086	80,438	78,585	76,918	75,165	73,442	71,820	49
40	91,156	86,958	84,408	82,429	80,500	78,841	77,038	75,456	73,736	72,012	70,320	50
41	90,562	86,138	83,362	81,324	79,313	77,491	75,720	74,065	72,292	70,598	68,833	51
42	89,626	84,938	82,197	80,072	78,193	76,378	74,422	72,606	70,859	69,104	67,246	52
43	89,440	84,223	81,364	79,170	77,042	75,010	72,927	71,037	69,247	67,456	65,657	53
44	88,272	82,965	79,955	77,667	75,618	73,548	71,590	69,728	67,818	65,958	64,056	54
45	86,911	81,480	78,287	75,913	73,860	71,759	69,829	67,967	66,118	64,188	62,372	55
46	86,142	80,189	76,945	74,511	72,439	70,323	68,347	66,406	64,455	62,563	60,659	56
47	84,865	78,766	75,509	72,979	70,699	68,616	66,595	64,621	62,750	60,814	58,909	57
48	83,904	77,316	73,939	71,351	69,104	66,966	64,979	62,988	61,063	59,089	57,105	58
49	81,504	75,309	71,944	69,537	67,332	65,155	63,056	61,073	59,123	57,092	55,212	59
50	76,779	71,816	68,954	66,754	64,776	62,866	60,985	59,036	57,088	55,185	53,245	60
51	76,425	70,680	67,732	65,476	63,415	61,431	59,546	57,572	55,441	53,364	51,269	61
52	74,847	69,052	66,100	63,840	61,771	59,738	57,747	55,599	53,501	51,388	49,207	62
53	72,957	67,193	64,174	61,865	59,767	57,741	55,663	53,504	51,354	49,247	47,100	63
54	70,365	64,985	62,077	59,796	57,674	55,655	53,433	51,359	49,221	47,099	44,977	64
55	64,986	60,790	58,379	56,420	54,524	52,601	50,673	48,749	46,825	44,802	42,956	65
56	64,464	59,718	57,034	54,865	52,927	50,903	48,889	46,834	44,811	42,952	40,841	66
57	62,174	57,410	54,722	52,642	50,624	48,652	46,645	44,626	42,772	40,756	38,685	67
58	60,573	55,730	53,021	50,864	48,729	46,721	44,672	42,755	40,707	38,641	36,545	68
59	57,753	53,077	50,402	48,290	46,282	44,257	42,370	40,359	38,306	36,340	34,393	69
60	55,026	50,616	48,044	45,994	44,016	42,250	40,293	38,286	36,241	34,276	32,247	70
61	54,099	49,167	46,498	44,327	42,369	40,382	38,297	36,195	34,124	32,102	30,143	71
62	53,409	50,289	47,072	43,989	41,390	39,098	36,724	34,521	32,323	30,164	28,044	72
63	52,477	47,484	43,941	41,238	38,796	36,572	34,256	32,153	30,027	27,925	25,954	73
64	52,672	45,862	42,007	39,271	36,887	34,633	32,200	30,052	27,929	25,912	23,913	74
65	52,598	44,094	39,940	37,208	34,898	32,625	30,123	27,944	25,850	23,920	21,920	75

Notes:
1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $I_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age $[x]$; the value $I_{[x]+t}$ at duration $t > 0$ represents the number of lives remaining from the original $I_{[x]}$ who have attained age $[x]+t$. Lives are decremented using probabilities from **table 7A**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 8C** for attained ages beyond age 75.

Table 8B.—Female Disabled Workers
Survival Table
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	100,000	99,955	99,376	98,837	97,603	96,856	96,496	95,684	94,887	94,648	94,454	26
17	99,374	98,934	98,174	97,693	96,733	96,162	95,761	95,010	94,274	93,840	93,514	27
18	98,811	97,980	97,119	96,617	95,957	95,506	95,062	94,412	93,773	93,146	92,686	28
19	98,693	97,587	96,697	96,079	95,513	95,027	94,461	93,934	93,358	92,596	92,008	29
20	98,686	97,517	96,638	95,863	95,169	94,644	93,969	93,372	92,772	91,949	91,364	30
21	98,241	97,018	96,044	95,250	94,662	94,011	93,391	92,679	92,135	91,352	90,732	31
22	97,794	96,323	95,260	94,520	93,910	93,209	92,589	91,898	91,432	90,803	90,152	32
23	97,405	95,867	94,834	94,136	93,447	92,855	92,093	91,465	90,815	90,255	89,547	33
24	97,364	95,724	94,613	93,753	93,096	92,439	91,673	91,092	90,355	89,699	88,971	34
25	97,401	95,661	94,434	93,471	92,687	91,915	91,168	90,404	89,631	89,006	88,311	35
26	97,067	95,377	94,140	93,110	92,273	91,506	90,724	89,886	89,073	88,380	87,614	36
27	96,347	94,576	93,251	92,260	91,481	90,641	89,905	89,203	88,411	87,641	86,899	37
28	95,840	93,959	92,589	91,592	90,796	89,982	89,225	88,509	87,741	86,881	86,117	38
29	95,301	93,327	91,978	90,907	90,033	89,321	88,591	87,822	86,970	86,128	85,316	39
30	94,952	92,853	91,414	90,281	89,379	88,644	87,867	87,089	86,204	85,336	84,493	40
31	94,291	92,167	90,774	89,572	88,686	87,808	86,997	86,167	85,293	84,492	83,651	41
32	93,773	91,486	90,064	88,921	87,963	87,126	86,349	85,502	84,583	83,705	82,736	42
33	93,341	90,935	89,415	88,309	87,408	86,501	85,556	84,660	83,685	82,800	81,842	43
34	93,075	90,436	88,737	87,501	86,497	85,644	84,686	83,779	82,771	81,774	80,856	44
35	92,127	89,412	87,715	86,509	85,474	84,490	83,659	82,765	81,743	80,781	79,908	45
36	91,164	88,474	86,772	85,445	84,417	83,410	82,544	81,654	80,715	79,854	78,923	46
37	91,340	88,442	86,579	85,216	84,074	83,025	81,973	80,930	79,857	78,842	77,885	47
38	90,320	87,395	85,609	84,243	83,092	81,949	80,867	79,821	78,800	77,880	76,818	48
39	89,923	86,810	84,877	83,445	82,228	81,017	79,975	78,869	77,804	76,766	75,731	49
40	89,251	85,988	84,042	82,567	81,237	80,075	78,965	77,817	76,786	75,694	74,588	50
41	88,435	85,024	82,914	81,353	80,153	78,982	77,871	76,738	75,712	74,531	73,439	51
42	87,930	84,369	82,174	80,559	79,321	78,079	76,958	75,835	74,667	73,426	72,196	52
43	86,933	83,167	80,951	79,369	78,056	76,836	75,690	74,533	73,328	72,093	70,956	53
44	86,482	82,549	80,133	78,481	77,149	75,894	74,603	73,338	72,114	70,839	69,670	54
45	85,194	81,231	78,944	77,278	75,899	74,619	73,341	72,060	70,751	69,552	68,303	55
46	84,608	80,464	78,112	76,419	74,958	73,553	72,288	70,927	69,616	68,286	66,954	56
47	83,645	79,343	76,841	74,982	73,486	72,113	70,776	69,372	68,090	66,715	65,523	57
48	82,914	78,487	75,888	74,073	72,444	70,912	69,514	68,098	66,759	65,480	64,050	58
49	81,407	76,942	74,433	72,504	70,988	69,585	68,213	66,802	65,370	63,987	62,515	59
50	77,786	74,245	72,161	70,570	69,187	67,826	66,556	65,188	63,770	62,364	60,953	60
51	77,654	73,594	71,305	69,522	68,010	66,584	65,252	63,775	62,329	60,824	59,361	61
52	76,723	72,562	70,080	68,363	66,847	65,363	63,850	62,304	60,816	59,280	57,707	62
53	75,668	71,359	68,805	67,018	65,432	63,840	62,315	60,820	59,239	57,668	56,028	63
54	73,946	69,738	67,234	65,428	63,796	62,289	60,702	59,137	57,578	55,949	54,288	64
55	70,562	67,055	64,898	63,255	61,739	60,288	58,792	57,296	55,776	54,206	52,660	65
56	70,408	66,499	64,107	62,289	60,604	58,899	57,310	55,737	54,126	52,531	50,836	66
57	69,416	65,291	62,752	60,856	59,114	57,412	55,794	54,097	52,492	50,773	49,017	67
58	67,898	63,766	61,243	59,302	57,581	55,859	54,111	52,504	50,733	48,961	47,137	68
59	66,545	62,291	59,743	57,865	55,997	54,197	52,507	50,725	48,888	47,079	45,180	69
60	64,696	60,585	57,996	55,959	54,089	52,525	50,737	48,856	47,000	45,137	43,241	70
61	64,888	60,247	57,470	55,124	53,194	51,282	49,311	47,313	45,252	43,227	41,236	71
62	64,248	61,167	58,087	55,053	52,565	50,211	48,024	45,885	43,588	41,387	39,228	72
63	65,323	60,157	56,228	53,291	50,729	48,394	46,123	43,872	41,443	39,304	37,159	73
64	67,892	60,728	55,921	52,565	49,775	47,263	44,781	42,304	39,879	37,434	35,057	74
65	70,439	61,113	55,416	51,671	48,675	45,999	43,326	40,657	38,230	35,524	32,956	75

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $I_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age $[x]$; the value $I_{[x]+t}$ at duration $t > 0$ represents the number of lives remaining from the original $I_{[x]}$ who have attained age $[x]+t$. Lives are decremented using probabilities from **table 7B**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 8C** for attained ages beyond age 75.

Table 8C.—Disabled Workers Age 76 and Older
Survival Table
 (2001-05 Social Security DI disability experience)

Attained age	Male	Female
76	19,964	30,845
77	18,072	28,733
78	16,254	26,616
79	14,505	24,540
80	12,855	22,481
81	11,282	20,497
82	9,816	18,523
83	8,437	16,606
84	7,193	14,760
85	6,060	12,957
86	5,038	11,295
87	4,110	9,734
88	3,304	8,233
89	2,616	6,884
90	2,045	5,653
91	1,560	4,554
92	1,181	3,597
93	870	2,774
94	630	2,103
95	447	1,565
96	311	1,142
97	211	816
98	140	570
99	91	388
100	57	257
101	35	165
102	21	103
103	12	62
104	7	36
105	4	20
106	2	11
107	1	6
108	0	3
109	0	1
110	0	0

Notes:

1. The value at attained age x represents the number of lives remaining from those originally entitled to disability benefits who have attained that particular age.
2. Lives are decremented using probabilities from **table 7C**. Values are an extension of the ultimate column of **tables 8A** and **8B**.

Table 9A.—Male Disabled Workers
Expected Future Lifetime
(2001-05 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	43.27	42.32	41.55	40.81	40.17	39.44	38.68	38.02	37.23	36.53	35.81	26
17	42.34	41.60	40.93	40.19	39.50	38.70	37.99	37.32	36.57	35.88	35.13	27
18	41.37	40.83	40.21	39.51	38.79	37.96	37.28	36.56	35.85	35.15	34.39	28
19	40.59	40.12	39.50	38.83	38.09	37.29	36.57	35.84	35.11	34.34	33.59	29
20	39.80	39.37	38.77	38.07	37.39	36.60	35.90	35.14	34.37	33.58	32.80	30
21	38.94	38.54	37.96	37.27	36.57	35.81	35.06	34.33	33.58	32.82	32.05	31
22	38.03	37.62	37.07	36.38	35.65	34.96	34.22	33.47	32.75	32.03	31.30	32
23	37.06	36.67	36.14	35.49	34.76	34.07	33.34	32.60	31.95	31.25	30.53	33
24	36.04	35.71	35.20	34.61	33.91	33.18	32.46	31.79	31.13	30.45	29.76	34
25	34.83	34.59	34.12	33.58	32.96	32.27	31.61	30.98	30.31	29.68	29.03	35
26	33.74	33.58	33.17	32.61	32.05	31.41	30.76	30.15	29.55	28.93	28.30	36
27	32.93	32.77	32.37	31.85	31.28	30.67	30.03	29.44	28.85	28.24	27.60	37
28	32.07	31.94	31.51	31.00	30.43	29.87	29.28	28.70	28.10	27.49	26.90	38
29	31.25	31.13	30.71	30.21	29.65	29.09	28.55	27.95	27.39	26.78	26.20	39
30	30.44	30.34	29.94	29.42	28.90	28.34	27.83	27.25	26.65	26.09	25.51	40
31	29.72	29.63	29.23	28.77	28.24	27.71	27.15	26.53	25.99	25.40	24.83	41
32	29.04	28.95	28.55	28.07	27.54	26.98	26.43	25.87	25.33	24.75	24.16	42
33	28.29	28.21	27.85	27.34	26.83	26.29	25.75	25.19	24.66	24.11	23.51	43
34	27.54	27.52	27.18	26.70	26.19	25.65	25.14	24.57	24.03	23.47	22.84	44
35	26.85	26.83	26.48	26.01	25.48	24.93	24.42	23.85	23.32	22.76	22.19	45
36	26.34	26.30	25.93	25.43	24.91	24.35	23.79	23.25	22.69	22.11	21.55	46
37	25.51	25.48	25.12	24.67	24.18	23.64	23.11	22.56	21.99	21.45	20.93	47
38	24.69	24.74	24.42	23.94	23.46	22.95	22.44	21.92	21.38	20.85	20.31	48
39	24.02	24.10	23.80	23.35	22.86	22.32	21.83	21.29	20.78	20.25	19.70	49
40	23.43	23.54	23.23	22.78	22.31	21.77	21.27	20.71	20.18	19.65	19.11	50
41	22.68	22.82	22.57	22.12	21.67	21.16	20.65	20.10	19.58	19.04	18.51	51
42	22.02	22.21	21.93	21.50	21.00	20.49	20.02	19.50	18.97	18.44	17.94	52
43	21.18	21.47	21.20	20.78	20.34	19.87	19.43	18.93	18.41	17.88	17.36	53
44	20.57	20.86	20.62	20.21	19.75	19.29	18.80	18.29	17.79	17.28	16.78	54
45	19.97	20.27	20.07	19.69	19.22	18.77	18.27	17.76	17.24	16.75	16.22	55
46	19.27	19.66	19.47	19.09	18.62	18.16	17.68	17.18	16.68	16.17	15.66	56
47	18.66	19.07	18.87	18.50	18.08	17.62	17.14	16.65	16.13	15.62	15.11	57
48	17.99	18.48	18.30	17.95	17.52	17.06	16.57	16.08	15.57	15.07	14.58	58
49	17.60	18.00	17.82	17.42	16.97	16.53	16.06	15.56	15.06	14.58	14.06	59
50	17.64	17.83	17.54	17.11	16.61	16.10	15.58	15.08	14.58	14.06	13.56	60
51	16.86	17.19	16.91	16.48	16.00	15.50	14.97	14.47	14.00	13.53	13.06	61
52	16.30	16.63	16.35	15.91	15.43	14.93	14.43	13.97	13.50	13.03	12.59	62
53	15.79	16.10	15.83	15.41	14.93	14.43	13.96	13.50	13.04	12.58	12.13	63
54	15.41	15.64	15.35	14.92	14.45	13.96	13.51	13.04	12.59	12.13	11.68	64
55	15.53	15.56	15.19	14.70	14.19	13.69	13.19	12.69	12.19	11.72	11.20	65
56	14.75	14.88	14.56	14.12	13.62	13.14	12.66	12.19	11.72	11.21	10.76	66
57	14.30	14.44	14.13	13.67	13.19	12.70	12.23	11.76	11.25	10.78	10.33	67
58	13.74	13.89	13.58	13.13	12.69	12.21	11.75	11.25	10.79	10.34	9.91	68
59	13.37	13.51	13.20	12.75	12.28	11.82	11.33	10.87	10.42	9.96	9.49	69
60	13.03	13.12	12.80	12.34	11.88	11.35	10.88	10.42	9.98	9.53	9.09	70
61	12.34	12.53	12.22	11.79	11.31	10.85	10.41	9.99	9.56	9.13	8.69	71
62	11.78	11.48	11.23	10.98	10.64	10.24	9.87	9.46	9.07	8.69	8.31	72
63	11.01	11.11	10.97	10.65	10.29	9.89	9.52	9.11	8.72	8.34	7.93	73
64	10.14	10.57	10.49	10.19	9.82	9.42	9.10	8.71	8.34	7.95	7.57	74
65	9.35	10.06	10.05	9.76	9.37	8.99	8.69	8.33	7.97	7.57	7.21	75

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $e_{[x]+t}$ at duration t represents the average number of years of life remaining for those originally entitled to disability benefits at select age $[x]$ who have attained age $[x]+t$. Values are based on survivorship experience from **tables 8A** and **8C**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 9C** for attained ages beyond age 75.

Table 9B.—Female Disabled Workers
Expected Future Lifetime
(2001-05 Social Security DI disability experience)

Select age	Duration of disability											10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9			
16	47.12	46.14	45.40	44.65	44.21	43.54	42.70	42.06	41.41	40.51	39.60	26	
17	46.38	45.59	44.93	44.15	43.59	42.84	42.02	41.35	40.67	39.85	38.99	27	
18	45.63	45.01	44.40	43.63	42.93	42.13	41.32	40.60	39.88	39.14	38.33	28	
19	44.70	44.20	43.60	42.88	42.13	41.34	40.59	39.81	39.05	38.37	37.61	29	
20	43.73	43.25	42.64	41.98	41.28	40.51	39.80	39.05	38.30	37.64	36.87	30	
21	42.94	42.48	41.91	41.25	40.50	39.78	39.04	38.34	37.56	36.88	36.13	31	
22	42.14	41.78	41.24	40.56	39.82	39.11	38.37	37.66	36.85	36.10	35.36	32	
23	41.34	41.00	40.44	39.73	39.02	38.27	37.58	36.84	36.10	35.32	34.59	33	
24	40.40	40.09	39.55	38.91	38.18	37.45	36.76	35.99	35.28	34.53	33.81	34	
25	39.43	39.14	38.64	38.04	37.36	36.66	35.96	35.26	34.56	33.80	33.06	35	
26	38.62	38.29	37.79	37.20	36.54	35.84	35.14	34.47	33.78	33.04	32.32	36	
27	37.92	37.62	37.15	36.54	35.85	35.18	34.46	33.73	33.03	32.31	31.58	37	
28	37.15	36.88	36.42	35.81	35.12	34.43	33.72	32.99	32.27	31.59	30.86	38	
29	36.39	36.15	35.67	35.08	34.42	33.69	32.96	32.25	31.56	30.86	30.15	39	
30	35.56	35.35	34.90	34.33	33.67	32.95	32.23	31.52	30.83	30.14	29.44	40	
31	34.83	34.62	34.15	33.60	32.93	32.25	31.55	30.85	30.16	29.44	28.73	41	
32	34.06	33.90	33.43	32.85	32.20	31.51	30.79	30.09	29.41	28.71	28.04	42	
33	33.26	33.13	32.68	32.09	31.41	30.74	30.07	29.38	28.72	28.02	27.34	43	
34	32.40	32.33	31.94	31.38	30.74	30.04	29.37	28.69	28.03	27.37	26.67	44	
35	31.75	31.69	31.30	30.73	30.09	29.44	28.73	28.03	27.37	26.69	25.98	45	
36	31.10	31.03	30.63	30.09	29.46	28.80	28.10	27.40	26.72	26.00	25.30	46	
37	30.13	30.10	29.73	29.20	28.59	27.95	27.30	26.64	26.00	25.32	24.63	47	
38	29.50	29.47	29.07	28.53	27.92	27.31	26.66	26.01	25.34	24.63	23.96	48	
39	28.68	28.69	28.34	27.81	27.22	26.62	25.96	25.31	24.65	23.98	23.30	49	
40	27.95	27.99	27.63	27.11	26.55	25.93	25.28	24.65	23.97	23.31	22.65	50	
41	27.25	27.32	27.00	26.51	25.90	25.28	24.63	23.99	23.31	22.67	22.00	51	
42	26.48	26.57	26.27	25.79	25.18	24.57	23.92	23.27	22.63	22.00	21.37	52	
43	25.81	25.96	25.66	25.16	24.57	23.96	23.31	22.66	22.03	21.40	20.73	53	
44	25.02	25.19	24.93	24.45	23.86	23.25	22.64	22.02	21.39	20.77	20.11	54	
45	24.44	24.61	24.31	23.82	23.24	22.63	22.02	21.40	20.79	20.14	19.50	55	
46	23.69	23.89	23.59	23.10	22.54	21.96	21.34	20.74	20.12	19.50	18.88	56	
47	23.00	23.22	22.96	22.52	21.97	21.38	20.77	20.18	19.55	18.95	18.28	57	
48	22.29	22.52	22.27	21.81	21.29	20.74	20.14	19.55	18.93	18.29	17.69	58	
49	21.75	21.98	21.71	21.27	20.72	20.12	19.52	18.92	18.32	17.71	17.11	59	
50	21.72	21.73	21.34	20.81	20.22	19.61	18.98	18.37	17.76	17.15	16.54	60	
51	20.83	20.95	20.61	20.13	19.56	18.97	18.35	17.76	17.16	16.57	15.97	61	
52	20.15	20.28	19.98	19.47	18.90	18.32	17.74	17.17	16.57	15.99	15.41	62	
53	19.49	19.64	19.35	18.85	18.30	17.74	17.16	16.57	16.00	15.42	14.86	63	
54	18.98	19.09	18.79	18.29	17.75	17.16	16.60	16.02	15.44	14.88	14.32	64	
55	18.83	18.79	18.40	17.86	17.29	16.69	16.11	15.51	14.92	14.34	13.75	65	
56	17.97	17.99	17.64	17.14	16.61	16.07	15.51	14.93	14.36	13.78	13.22	66	
57	17.29	17.35	17.03	16.54	16.02	15.48	14.91	14.36	13.79	13.24	12.69	67	
58	16.73	16.78	16.45	15.97	15.43	14.89	14.36	13.78	13.25	12.71	12.18	68	
59	16.13	16.19	15.86	15.36	14.86	14.33	13.78	13.25	12.73	12.19	11.69	69	
60	15.62	15.65	15.32	14.86	14.36	13.77	13.24	12.73	12.21	11.70	11.19	70	
61	14.75	14.85	14.54	14.14	13.63	13.12	12.63	12.14	11.67	11.19	10.71	71	
62	14.15	13.84	13.54	13.26	12.87	12.45	11.99	11.53	11.11	10.67	10.23	72	
63	13.07	13.15	13.04	12.73	12.34	11.92	11.48	11.04	10.66	10.21	9.77	73	
64	11.92	12.27	12.28	12.03	11.67	11.27	10.87	10.47	10.08	9.70	9.33	74	
65	10.86	11.45	11.57	11.37	11.04	10.66	10.28	9.93	9.52	9.21	8.89	75	

Notes:
1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $e_{[x]+t}$ at duration t represents the average number of years of life remaining for those originally entitled to disability benefits at select age $[x]$ who have attained age $[x]+t$. Values are based on survivorship experience from **tables 8B and 8C**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 9C** for attained ages beyond age 75.

Table 9C.—Disabled Workers Age 76 and Older
Expected Future Lifetime
(2001-05 Social Security DI disability experience)

Attained age	Male	Female
76	6.87	8.47
77	6.54	8.05
78	6.21	7.65
79	5.90	7.26
80	5.59	6.87
81	5.30	6.49
82	5.02	6.13
83	4.76	5.78
84	4.50	5.44
85	4.24	5.13
86	4.00	4.81
87	3.80	4.50
88	3.60	4.23
89	3.41	3.96
90	3.23	3.71
91	3.08	3.49
92	2.90	3.29
93	2.76	3.11
94	2.63	2.95
95	2.50	2.79
96	2.37	2.63
97	2.25	2.49
98	2.14	2.35
99	2.03	2.21
100	1.94	2.08
101	1.84	1.97
102	1.74	1.85
103	1.67	1.74
104	1.50	1.64
105	1.25	1.55
106	1.00	1.41
107	0.50	1.17
108	0.00	0.83
109	0.00	0.50
110	0.00	0.00

Notes:

1. The value at attained age *x* represents the average number of years of life remaining for those originally entitled to disability benefits who have attained that particular age.
2. Expected lifetimes are based on survivorship experience from **table 8C**. Values are an extension of the ultimate column of **tables 9A** and **9B**.

Table 10A.—Male Disabled Workers
Absolute Death Rate Per Thousand Entitled
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	1.066	5.542	6.337	8.850	6.992	6.583	9.194	5.742	8.300	7.885	9.330	26
17	6.106	8.016	6.350	7.871	5.243	7.931	8.894	7.051	8.757	7.175	7.573	27
18	11.029	9.473	7.414	7.371	4.645	8.674	7.758	8.212	8.546	6.982	6.062	28
19	13.248	9.527	8.197	6.947	5.501	7.643	7.665	7.689	6.760	7.525	6.508	29
20	14.321	10.419	7.840	8.448	5.685	8.427	7.093	6.663	6.171	6.894	7.624	30
21	15.301	10.990	8.201	8.356	6.680	7.329	7.761	7.618	7.248	7.072	8.018	31
22	15.372	12.145	8.288	7.826	8.758	7.579	7.543	8.749	8.634	8.645	7.528	32
23	16.419	12.914	9.967	7.718	9.069	8.208	8.072	10.770	9.691	9.170	7.771	33
24	18.458	14.086	11.666	8.749	8.279	8.767	10.370	10.710	10.489	10.672	8.908	34
25	21.738	15.654	13.623	11.349	9.815	10.688	11.908	11.021	12.492	11.740	9.571	35
26	24.747	17.709	13.342	13.915	11.364	11.452	12.950	13.456	13.256	12.944	10.746	36
27	25.437	18.442	14.860	13.818	12.688	12.057	14.057	14.261	13.496	12.997	11.128	37
28	27.189	17.959	15.463	14.296	14.653	14.125	14.687	14.172	14.069	15.046	11.110	38
29	27.931	18.954	16.121	15.048	14.858	16.278	14.367	16.010	14.472	15.637	12.016	39
30	29.120	19.979	16.340	16.305	15.722	17.498	15.121	15.086	16.726	16.213	12.662	40
31	30.443	20.356	18.525	16.686	16.732	16.293	14.175	17.499	16.147	16.879	13.709	41
32	31.322	20.836	18.200	16.960	16.389	16.954	16.756	17.929	16.799	16.944	14.391	42
33	32.020	22.878	17.921	17.842	17.431	17.797	17.363	19.097	18.247	16.684	14.364	43
34	34.989	24.161	19.239	18.549	17.919	19.202	17.490	19.147	18.451	15.835	15.645	44
35	36.054	24.248	20.263	18.013	18.221	20.013	17.573	19.822	19.196	19.308	16.140	45
36	36.259	23.896	19.484	18.851	18.191	18.333	19.630	18.930	18.694	20.080	17.694	46
37	37.553	25.316	22.140	20.745	19.221	20.184	19.837	18.897	21.392	22.221	18.624	47
38	42.047	27.365	21.614	21.887	20.820	21.536	21.694	21.179	22.026	22.523	19.262	48
39	43.954	29.101	23.378	21.730	20.287	23.234	21.347	22.934	23.047	22.195	20.943	49
40	46.270	29.593	23.570	23.554	20.797	23.052	20.674	22.913	23.502	23.609	21.202	50
41	49.083	32.518	24.567	24.879	23.171	23.014	21.985	24.054	23.542	25.087	23.102	51
42	52.554	32.558	25.974	23.601	23.410	25.780	24.546	24.164	24.859	26.964	23.668	52
43	58.571	34.223	27.087	27.016	26.584	27.940	26.047	25.296	25.947	26.731	24.420	53
44	60.377	36.554	28.719	26.515	27.577	26.771	26.122	27.486	27.504	28.883	26.327	54
45	62.727	39.477	30.433	27.168	28.627	27.014	26.768	27.300	29.260	28.348	27.499	55
46	69.354	40.732	31.739	27.917	29.386	28.221	28.497	29.466	29.408	30.480	28.886	56
47	72.126	41.619	33.603	31.356	29.603	29.558	29.725	29.024	30.913	31.377	30.647	57
48	78.767	43.888	35.088	31.581	31.083	29.769	30.707	30.621	32.380	33.627	33.180	58
49	76.204	44.852	33.531	31.799	32.479	32.306	31.524	31.978	34.398	32.977	35.663	59
50	64.756	39.970	31.954	29.696	29.589	29.994	32.028	33.047	33.385	35.172	37.134	60
51	75.297	41.819	33.362	31.539	31.384	30.745	33.195	37.058	37.514	39.312	40.246	61
52	77.541	42.857	34.234	32.462	33.010	33.397	37.251	37.789	39.547	42.479	42.835	62
53	79.123	45.017	36.014	33.955	33.994	36.052	38.839	40.230	41.069	43.605	45.097	63
54	76.524	44.797	36.769	35.532	35.093	39.994	38.861	41.666	43.139	45.074	44.940	64
55	64.614	39.698	33.568	33.635	35.344	36.702	38.020	39.508	43.236	41.194	49.246	65
56	73.668	44.985	38.051	35.359	38.319	39.611	42.068	43.219	41.498	49.166	52.795	66
57	76.668	46.855	38.018	38.368	39.014	41.292	43.320	41.549	47.137	50.833	55.315	67
58	79.980	48.640	40.698	42.004	41.261	43.890	42.927	47.914	50.741	54.260	58.892	68
59	81.005	50.431	41.909	41.593	43.812	42.656	47.479	50.865	51.333	53.578	62.391	69
60	80.166	50.828	42.672	43.032	40.152	46.353	49.822	53.406	54.231	59.177	65.232	70
61	91.187	54.288	46.688	44.179	46.913	51.641	54.886	57.223	59.259	61.022	69.651	71
62	58.417	63.987	65.508	59.087	55.374	60.717	59.983	63.663	66.810	70.274	74.536	72
63	95.162	74.637	61.526	59.208	57.337	63.338	61.403	66.124	70.003	70.554	78.626	73
64	129.344	84.160	65.135	60.695	61.112	70.252	66.708	70.647	72.206	77.156	83.364	74
65	161.893	94.205	68.395	62.087	65.124	76.692	72.340	74.950	74.656	83.600	89.229	75

Notes:
1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $q_{[x]+t}$ at duration t represents the number of deaths per thousand during the $(t+1)$ year of entitlement for those originally entitled to disability benefits at select age $[x]$ who have attained age $[x]+t$. Rates are derived from death probabilities shown in **table 7A** and recovery probabilities shown in **table 14A**. See appendix for details.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 10C** for attained ages beyond age 75.

Table 10B.—Female Disabled Workers
Absolute Death Rate Per Thousand Entitled
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	0.452	5.825	5.469	12.591	7.857	3.858	8.694	8.588	2.602	2.115	10.184	26
17	4.432	7.720	4.932	9.921	6.059	4.306	8.071	7.960	4.735	3.548	9.029	27
18	8.425	8.821	5.200	6.905	4.817	4.780	7.020	6.928	6.841	5.015	7.427	28
19	11.223	9.155	6.431	5.962	5.216	6.104	5.703	6.265	8.328	6.442	7.089	29
20	11.863	9.048	8.064	7.331	5.657	7.288	6.476	6.537	9.033	6.454	6.995	30
21	12.476	10.084	8.320	6.247	7.038	6.741	7.763	5.957	8.632	6.867	6.466	31
22	15.082	11.089	7.811	6.538	7.608	6.780	7.593	5.144	6.977	7.256	6.779	32
23	15.825	10.831	7.399	7.407	6.454	8.363	6.936	7.207	6.241	7.947	6.489	33
24	16.888	11.672	9.144	7.092	7.187	8.429	6.445	8.207	7.350	8.212	7.478	34
25	17.918	12.903	10.263	8.476	8.477	8.270	8.512	8.679	7.063	7.892	7.948	35
26	17.462	13.057	11.015	9.088	8.458	8.696	9.377	9.171	7.872	8.750	8.225	36
27	18.443	14.105	10.698	8.537	9.344	8.251	7.910	8.995	8.816	8.550	9.066	37
28	19.696	14.682	10.833	8.778	9.112	8.541	8.122	8.787	9.913	8.882	9.368	38
29	20.775	14.553	11.710	9.710	8.022	8.289	8.784	9.820	9.779	9.538	9.714	39
30	22.173	15.610	12.463	10.078	8.333	8.878	8.956	10.277	10.180	9.990	10.032	40
31	22.580	15.208	13.314	9.967	10.030	9.354	9.648	10.249	9.483	10.063	11.007	41
32	24.466	15.647	12.748	10.857	9.636	9.020	9.916	10.859	10.479	11.680	10.859	42
33	25.854	16.831	12.429	10.276	10.508	11.046	10.584	11.626	10.664	11.660	12.108	43
34	28.445	18.919	14.002	11.554	9.977	11.311	10.815	12.143	12.161	11.294	11.778	44
35	29.569	19.124	13.814	12.040	11.646	9.934	10.784	12.447	11.871	10.882	12.386	45
36	29.601	19.391	15.361	12.096	12.053	10.486	10.879	11.573	10.747	11.744	13.210	46
37	31.824	21.213	15.819	13.494	12.604	12.785	12.818	13.354	12.796	12.227	13.752	47
38	32.483	20.560	16.016	13.744	13.885	13.321	13.035	12.889	11.751	13.701	14.205	48
39	34.721	22.415	16.944	14.657	14.866	12.964	13.924	13.595	13.414	13.543	15.144	49
40	36.666	22.790	17.621	16.201	14.426	13.974	14.632	13.328	14.293	14.672	15.453	50
41	38.686	24.989	18.889	14.821	14.731	14.176	14.632	13.440	15.679	14.733	16.974	51
42	40.621	26.186	19.707	15.436	15.774	14.450	14.678	15.482	16.700	16.831	17.208	52
43	43.444	26.809	19.610	16.619	15.746	15.000	15.363	16.244	16.907	15.823	18.158	53
44	45.609	29.418	20.688	17.046	16.372	17.117	17.034	16.757	17.748	16.554	19.666	54
45	46.638	28.304	21.166	17.917	16.967	17.216	17.547	18.235	16.996	18.000	19.786	55
46	49.107	29.397	21.740	19.183	18.847	17.276	18.892	18.538	19.154	19.556	21.397	56
47	51.555	31.674	24.242	20.013	18.777	18.628	19.906	18.520	20.241	17.898	22.508	57
48	53.504	33.252	23.963	22.059	21.244	19.797	20.418	19.708	19.200	21.854	23.985	58
49	54.944	32.713	25.964	20.967	19.853	19.768	20.738	21.481	21.199	23.053	25.007	59
50	45.585	28.143	22.077	19.633	19.751	18.768	20.589	21.791	22.086	22.664	26.133	60
51	52.361	31.181	25.036	21.791	21.032	20.041	22.671	22.707	24.179	24.105	27.877	61
52	54.305	34.278	24.527	22.206	22.268	23.199	24.248	23.917	25.287	26.571	29.106	62
53	57.006	35.856	25.992	23.694	24.404	23.926	24.019	26.022	26.556	28.468	31.061	63
54	56.962	35.954	26.878	24.965	23.679	25.517	25.807	26.391	28.303	29.728	30.005	64
55	49.735	32.195	25.330	23.998	23.548	24.850	25.465	26.543	28.157	28.548	34.643	65
56	55.555	35.998	28.369	27.074	28.196	27.011	27.458	28.929	29.479	32.285	35.773	66
57	59.462	38.919	30.219	28.655	28.836	28.204	30.439	29.685	32.759	34.585	38.364	67
58	60.895	39.598	31.709	29.043	29.949	31.321	29.715	33.757	34.921	37.220	41.516	68
59	63.951	40.931	31.435	32.303	32.171	31.193	33.943	36.212	36.999	40.369	42.928	69
60	63.568	42.747	35.129	33.426	28.931	34.063	37.077	37.998	39.647	42.008	46.379	70
61	71.543	46.106	40.823	35.030	35.951	38.432	40.510	43.559	44.741	46.080	48.707	71
62	47.957	50.357	52.240	45.203	44.792	43.566	44.546	50.060	50.507	52.126	52.736	72
63	79.113	65.334	52.245	48.080	46.028	46.918	48.802	55.355	51.604	54.606	56.576	73
64	105.562	79.174	60.010	53.075	50.474	52.517	55.320	57.316	61.309	63.505	59.944	74
65	132.462	93.216	67.578	57.980	54.975	58.115	61.597	59.686	70.789	72.304	64.047	75

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $q_{[x]+t}$ at duration t represents the number of deaths per thousand during the $(t+1)$ year of entitlement for those originally entitled to disability benefits at select age $[x]$ who have attained age $[x]+t$. Rates are derived from death probabilities shown in **table 7B** and recovery probabilities shown in **table 14B**. See appendix for details.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 10C** for attained ages beyond age 75.

Table 10C.—Disabled Workers Age 76 and Older
Absolute Death Rate Per Thousand Entitled
(2001-05 Social Security DI disability experience)

Attained age	Male	Female
76	94.786	68.456
77	100.573	73.685
78	107.574	77.991
79	113.767	83.885
80	122.333	88.253
81	129.955	96.282
82	140.534	103.508
83	147.442	111.192
84	157.533	122.133
85	168.590	128.296
86	184.197	138.188
87	196.177	154.248
88	208.381	163.871
89	218.178	178.853
90	237.219	194.491
91	242.790	210.213
92	263.233	228.914
93	276.394	241.963
94	290.214	255.754
95	304.725	270.332
96	319.961	285.741
97	335.959	302.029
98	352.757	319.244
99	370.395	337.441
100	388.914	356.675
101	408.360	377.006
102	428.778	398.495
103	450.217	421.209
104	472.728	445.218
105	496.364	470.596
106	521.183	497.420
107	547.242	525.773
108	574.604	555.742
109	603.334	587.419
110	633.501	620.902

Notes:

1. The value at attained age *x* represents the number of deaths per thousand within one year for those originally entitled to disability benefits who have attained that particular age.
2. Absolute rates are derived from death probabilities shown in **table 7C**. Values are an extension of the ultimate column of **tables 10A** and **10B**.

Table 11.—Disabled Workers
Aggregate Probability of Death and Expected Future Lifetime,
by Select Age

(2001-05 Social Security DI disability experience)

Select age	Male		Female	
	Probability of death	Future lifetime	Probability of death	Future lifetime
16	0.010004	33.34	0.005027	39.35
17	0.009151	33.21	0.008115	39.33
18	0.010543	32.09	0.007437	38.42
19	0.010834	30.81	0.008806	37.01
20	0.011665	29.72	0.009220	35.92
21	0.012108	28.65	0.009322	34.85
22	0.012760	27.93	0.010076	34.01
23	0.013716	27.11	0.010400	33.15
24	0.014528	26.38	0.011109	32.36
25	0.016379	25.54	0.011896	31.66
26	0.017513	24.93	0.012465	31.00
27	0.018290	24.43	0.013061	30.43
28	0.019827	23.92	0.013405	29.93
29	0.020442	23.46	0.013756	29.36
30	0.021393	23.01	0.014650	28.80
31	0.022410	22.58	0.014640	28.35
32	0.022987	22.17	0.015369	27.74
33	0.024035	21.71	0.015748	27.23
34	0.024671	21.29	0.016654	26.70
35	0.026484	20.82	0.017372	26.19
36	0.026943	20.45	0.017457	25.65
37	0.028616	19.92	0.019183	24.96
38	0.030302	19.46	0.019834	24.45
39	0.031628	19.00	0.020875	23.81
40	0.032530	18.59	0.022041	23.18
41	0.034163	18.08	0.022795	22.60
42	0.036002	17.59	0.024264	21.91
43	0.038699	17.05	0.025662	21.35
44	0.039988	16.60	0.027327	20.71
45	0.041541	16.15	0.028387	20.13
46	0.044168	15.64	0.030134	19.43
47	0.046268	15.16	0.031689	18.85
48	0.049046	14.67	0.033501	18.18
49	0.049787	14.25	0.034972	17.59
50	0.047377	14.17	0.032844	17.44
51	0.052338	13.52	0.036753	16.60
52	0.054819	13.06	0.038581	16.02
53	0.057320	12.62	0.041601	15.41
54	0.058714	12.20	0.043243	14.88
55	0.055086	12.14	0.041427	14.69
56	0.060840	11.53	0.046317	13.92
57	0.063182	11.13	0.049112	13.40
58	0.066266	10.71	0.051339	12.89
59	0.068371	10.36	0.054253	12.40
60	0.070140	10.02	0.056766	11.97
61	0.080113	9.40	0.071182	10.98
62	0.077459	9.28	0.061085	11.19
63	0.087465	8.75	0.072061	10.47
64	0.095540	8.44	0.081224	9.96
65	0.113252	9.51	0.101534	11.02

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits.
2. *Probability of death* at select age [x] represents the average probability of death within one year for those originally entitled to disability benefits at that particular age. Values are based on aggregate counts of exposure and deaths across all durations, and have been graduated using Whittaker-Henderson method.
3. *Future lifetime* at select age [x] represents the aggregate life expectancy in years for those originally entitled to disability benefits at that particular age. Values are exposure-weighted averages of expected future lifetime across all durations from **tables 9A, 9B and 9C**.

Table 12.—Disabled Workers
Aggregate Probability of Death and Expected Future Lifetime,
by Attained Age

(2001-05 Social Security DI disability experience)

Attained age	Male		Female	
	Probability of death	Future lifetime	Probability of death	Future lifetime
16	0.002749	43.27	0.003645	47.12
17	0.005230	42.34	0.004390	46.36
18	0.010690	41.43	0.008308	45.62
19	0.011324	40.70	0.010028	44.82
20	0.011048	40.00	0.009893	44.02
21	0.011325	39.26	0.009044	43.26
22	0.010120	38.51	0.010128	42.50
23	0.011086	37.70	0.010537	41.77
24	0.010558	36.87	0.009768	41.01
25	0.011734	36.00	0.010050	40.20
26	0.012378	35.12	0.010531	39.40
27	0.012886	34.28	0.010429	38.63
28	0.013029	33.47	0.011477	37.87
29	0.013514	32.66	0.011397	37.14
30	0.014353	31.89	0.011273	36.40
31	0.014893	31.15	0.011709	35.66
32	0.014902	30.42	0.012180	34.93
33	0.015791	29.69	0.012081	34.19
34	0.016808	28.98	0.012591	33.43
35	0.017155	28.29	0.013452	32.70
36	0.017634	27.62	0.013491	31.99
37	0.017901	26.93	0.014110	31.26
38	0.018872	26.23	0.014784	30.54
39	0.019780	25.56	0.015199	29.82
40	0.020581	24.90	0.015838	29.11
41	0.021354	24.24	0.016559	28.40
42	0.022506	23.58	0.017417	27.70
43	0.023098	22.93	0.018578	27.01
44	0.024425	22.28	0.018540	26.34
45	0.025318	21.64	0.019435	25.66
46	0.027350	21.01	0.020015	24.99
47	0.028485	20.40	0.020714	24.32
48	0.029903	19.79	0.021337	23.65
49	0.031001	19.21	0.022940	22.99
50	0.031614	18.66	0.022797	22.40
51	0.032980	18.11	0.023888	21.79
52	0.033582	17.56	0.024228	21.17
53	0.034463	17.01	0.025167	20.55
54	0.035497	16.47	0.026092	19.94
55	0.035905	15.98	0.026117	19.37
56	0.037063	15.47	0.026828	18.78
57	0.038715	14.96	0.028549	18.17
58	0.040825	14.45	0.029584	17.58
59	0.042677	13.97	0.030716	17.00
60	0.044147	13.51	0.031902	16.43
61	0.046629	13.03	0.033096	15.85
62	0.044709	12.55	0.032301	15.26
63	0.048114	12.08	0.034724	14.71
64	0.047152	11.65	0.033577	14.20
65	0.050125	11.21	0.036011	13.68
66	0.052464	10.77	0.037185	13.17
67	0.055324	10.34	0.038941	12.66
68	0.058010	9.92	0.041853	12.16
69	0.062010	9.50	0.043761	11.67
70	0.064994	9.09	0.047094	11.18
71	0.069813	8.69	0.049118	10.70
72	0.074358	8.31	0.052827	10.23
73	0.078630	7.93	0.056672	9.77
74	0.083360	7.57	0.059936	9.33
75	0.089232	7.21	0.064049	8.89

Notes:

1. *Attained age* calculated as sum of select age and duration.
2. *Probability of death* at attained age *x* represents the average probability of death within one year for those originally entitled to disability benefits who have attained that particular age. Values are based on aggregate counts of exposure and deaths across all durations, and have been graduated using Whittaker-Henderson method. See **table 7C** for attained ages beyond age 75.
3. *Future lifetime* at attained age *x* represents the aggregate life expectancy in years for those originally entitled to disability benefits who have attained that particular age. Values are exposure-weighted averages of expected future lifetime across all durations from **tables 9A** and **9B**. See **table 9C** for attained ages beyond age 75.

Table 13.—Disabled Workers
Aggregate Probability of Death and Expected Future Lifetime,
by Duration
(2001-05 Social Security DI disability experience)

Duration	Male		Female	
	Probability of death	Future lifetime	Probability of death	Future lifetime
0	0.063747	18.97	0.047300	23.28
1	0.039772	19.33	0.030622	23.53
2	0.032788	19.18	0.023960	23.29
3	0.031121	18.84	0.021267	22.85
4	0.030823	18.41	0.020746	22.28
5	0.032314	17.90	0.020759	21.67
6	0.032885	17.46	0.021517	21.10
7	0.034077	17.09	0.022201	20.62
8	0.034737	16.80	0.022605	20.19
9	0.035660	16.55	0.023192	19.78
10	0.036992	16.30	0.024104	19.37
11	0.037644	15.99	0.025310	18.93
12	0.039062	15.65	0.026435	18.44
13	0.040888	15.26	0.028527	17.90
14	0.043311	14.86	0.030621	17.34
15	0.045889	14.47	0.033368	16.77
16	0.048663	14.16	0.035998	16.27
17	0.049820	13.91	0.038663	15.85
18	0.052464	13.70	0.040850	15.49
19	0.053704	13.46	0.042805	15.09
20	0.057061	13.11	0.046331	14.57
21	0.061438	12.71	0.049602	13.92
22	0.064589	12.26	0.053158	13.23
23	0.067709	11.81	0.057520	12.53
24	0.070842	11.43	0.061898	11.90
25	0.073740	11.16	0.063695	11.36
26	0.075455	10.96	0.070519	10.89
27	0.077921	10.77	0.074618	10.47
28	0.080149	10.58	0.080661	10.08
29	0.081124	10.44	0.085007	9.75
30	0.081920	10.34	0.089355	9.47
31	0.080580	10.26	0.092793	9.26
32	0.078866	10.25	0.095969	9.12
33	0.077291	10.28	0.096694	9.14
34	0.079411	10.04	0.099487	9.00
35	0.083095	9.68	0.101418	8.75
36	0.092668	8.94	0.106740	8.37
37	0.097931	8.19	0.105253	7.96
38	0.107084	7.51	0.112783	7.43
39	0.112697	7.20	0.114075	7.24
40	0.118309	6.90	0.125659	7.01

Notes:

1. *Duration* measured in years since selection.
2. *Probability of death* at duration *t* represents the average probability of death during the (*t*+1) year of entitlement to benefits. Values are based on aggregate counts of exposure and deaths across all select ages. Results have been graduated using Whittaker-Henderson method, and blended to reflect mortality trends established in **table 7C**.
3. *Future lifetime* at duration *t* represents the aggregate life expectancy in years for those originally entitled to disability benefits who have not died after *t* years. Values are exposure-weighted averages of expected future lifetime across all ages from **tables 9A, 9B and 9C**.

**Recovery Experience
by Select Age and Duration
(2001-05)**

**Table 14A.—Male Disabled Workers
Probability of Recovery
(2001-05 Social Security DI disability experience)**

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	0.003964	0.008705	0.004714	0.016258	0.085516	0.099394	0.083111	0.058968	0.056084	0.056069	0.056926	26
17	0.003976	0.008100	0.005783	0.018521	0.078202	0.084474	0.070497	0.055690	0.049203	0.049678	0.047029	27
18	0.004493	0.006716	0.007875	0.022733	0.066461	0.069050	0.058022	0.051337	0.040616	0.042170	0.038334	28
19	0.004544	0.007028	0.010219	0.025772	0.056698	0.056880	0.048367	0.045543	0.034744	0.032523	0.031377	29
20	0.003990	0.008391	0.012156	0.025787	0.050031	0.048756	0.041100	0.040490	0.033849	0.030351	0.024509	30
21	0.004323	0.010287	0.011813	0.025462	0.046941	0.047359	0.037779	0.037474	0.032086	0.028125	0.023262	31
22	0.006240	0.011419	0.011676	0.026331	0.046826	0.043754	0.035534	0.035010	0.030232	0.026534	0.020367	32
23	0.006529	0.013322	0.013398	0.023407	0.047123	0.041164	0.036141	0.033060	0.029405	0.025549	0.018017	33
24	0.007668	0.015328	0.014630	0.024943	0.045566	0.043681	0.036715	0.029538	0.026167	0.024418	0.015801	34
25	0.008364	0.015823	0.016044	0.026602	0.047802	0.042599	0.034530	0.032203	0.026526	0.023840	0.015880	35
26	0.008927	0.016782	0.017290	0.027016	0.045303	0.039397	0.032685	0.031047	0.026898	0.022768	0.015125	36
27	0.008815	0.017324	0.016606	0.027452	0.042447	0.038453	0.031653	0.025209	0.023276	0.022706	0.012928	37
28	0.009934	0.018882	0.015325	0.025046	0.038306	0.035569	0.031087	0.023811	0.023164	0.021392	0.012835	38
29	0.009734	0.021543	0.014945	0.023826	0.038067	0.035886	0.028290	0.026303	0.024092	0.020163	0.012153	39
30	0.010904	0.021991	0.015174	0.023439	0.034687	0.033947	0.025671	0.024318	0.021787	0.019084	0.011181	40
31	0.011670	0.022783	0.014802	0.023229	0.034876	0.030540	0.026470	0.022555	0.020293	0.018665	0.010740	41
32	0.010626	0.020894	0.013861	0.020191	0.032867	0.029730	0.025823	0.020730	0.018753	0.017689	0.009832	42
33	0.011579	0.019667	0.012456	0.017828	0.030278	0.028926	0.024046	0.019322	0.017599	0.016086	0.008747	43
34	0.010631	0.019883	0.012741	0.017891	0.029205	0.025356	0.021802	0.019443	0.017323	0.014134	0.008216	44
35	0.009825	0.020892	0.013073	0.016532	0.028216	0.023980	0.020390	0.019304	0.015702	0.013531	0.007620	45
36	0.009641	0.019089	0.013099	0.015373	0.025386	0.023285	0.019060	0.015817	0.015669	0.013777	0.006983	46
37	0.009384	0.019200	0.011446	0.014728	0.022254	0.021904	0.016204	0.015044	0.014620	0.010883	0.006181	47
38	0.009421	0.018772	0.010518	0.014211	0.020899	0.017626	0.014750	0.014588	0.011410	0.010543	0.005906	48
39	0.008901	0.018736	0.010664	0.013485	0.020555	0.016466	0.012573	0.012638	0.010502	0.010136	0.005178	49
40	0.009221	0.017662	0.010716	0.013273	0.018485	0.015754	0.012827	0.010614	0.009980	0.008736	0.004637	50
41	0.009226	0.017563	0.009746	0.011625	0.017344	0.014248	0.011551	0.009463	0.008743	0.006617	0.004102	51
42	0.009138	0.017451	0.009317	0.011743	0.016426	0.012968	0.011762	0.007970	0.007352	0.006080	0.003796	52
43	0.007996	0.015868	0.008874	0.009705	0.015546	0.011918	0.009644	0.007331	0.006127	0.006070	0.003102	53
44	0.008129	0.014713	0.007382	0.009752	0.014502	0.010603	0.008291	0.006524	0.005895	0.004354	0.002615	54
45	0.007249	0.014325	0.007294	0.009219	0.012115	0.009151	0.007182	0.006452	0.005117	0.004160	0.002192	55
46	0.007060	0.013601	0.006471	0.007634	0.011639	0.008137	0.006352	0.005595	0.004024	0.003733	0.002138	56
47	0.007030	0.012587	0.005798	0.006972	0.009738	0.007121	0.005473	0.004792	0.004010	0.002778	0.001867	57
48	0.006020	0.009606	0.004601	0.005686	0.009411	0.006083	0.004579	0.003901	0.003437	0.002617	0.001782	58
49	0.004908	0.007700	0.004364	0.005396	0.008941	0.005855	0.004313	0.003422	0.002871	0.002226	0.001562	59
50	0.003631	0.005676	0.002930	0.004011	0.006769	0.004636	0.003857	0.003248	0.002752	0.002025	0.001367	60
51	0.003283	0.005350	0.003161	0.003476	0.006198	0.004130	0.003071	0.002668	0.002485	0.001771	0.001260	61
52	0.003093	0.004867	0.002358	0.003028	0.005669	0.004084	0.003039	0.002458	0.002289	0.002155	0.001115	62
53	0.002916	0.003641	0.001511	0.002667	0.005178	0.003511	0.002425	0.002558	0.001875	0.001041	0.000839	63
54	0.001697	0.002405	0.001205	0.002089	0.004828	0.003048	0.002216	0.002038	0.001255	0.000957	0.000571	64
55	0.001173	0.001877	0.000857	0.001784	0.004237	0.002924	0.002183	0.001566	0.001331	0.000734	0.000386	65
56	0.001226	0.001619	0.000746	0.001860	0.004263	0.002690	0.001694	0.001037	0.000799	0.000338	—	66
57	0.000972	0.001448	0.000709	0.001567	0.003293	0.002174	0.001467	0.000681	0.000275	—	—	67
58	0.000817	0.001329	0.000358	0.001072	0.003009	0.001391	0.000991	0.000588	—	—	—	68
59	0.000765	0.001206	0.000302	0.000907	0.002302	0.001311	0.000728	—	—	—	—	69
60	0.000706	0.000743	0.000173	0.000841	0.001675	0.001200	—	—	—	—	—	70
61	0.000475	0.000223	0.000136	0.000742	0.000887	—	—	—	—	—	—	71
62	0.000195	0.000205	0.000273	0.000247	—	—	—	—	—	—	—	72
63	0.000186	0.000758	0.000379	—	—	—	—	—	—	—	—	73
64	0.000817	0.002263	—	—	—	—	—	—	—	—	—	74
65	0.002419	—	—	—	—	—	—	—	—	—	—	75

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
2. The value $q_{[x]+t}$ at duration t represents the probability of recovery while on the DI rolls—in a multiple-decrement environment—during the $(t+1)$ year of entitlement for those originally entitled to disability benefits at select age $[x]$ who have attained age $[x]+t$.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.
4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

**Table 14B.—Female Disabled Workers
Probability of Recovery**
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	0.001588	0.012673	0.015768	0.016569	0.050138	0.070592	0.062125	0.059523	0.063534	0.057750	0.045107	26
17	0.002100	0.008648	0.012515	0.018731	0.050170	0.062332	0.056450	0.052222	0.053325	0.045664	0.037658	27
18	0.002533	0.007155	0.010437	0.021353	0.049587	0.053144	0.050941	0.046065	0.044666	0.035644	0.030612	28
19	0.003803	0.007667	0.010897	0.025419	0.048526	0.047570	0.044967	0.040523	0.038494	0.029472	0.025220	29
20	0.003477	0.008681	0.012179	0.023947	0.049180	0.040987	0.039015	0.035211	0.034430	0.026192	0.021944	30
21	0.004740	0.008408	0.011634	0.023282	0.043917	0.041463	0.035668	0.030541	0.031561	0.025261	0.021585	31
22	0.005121	0.009931	0.011484	0.024852	0.038297	0.037744	0.032555	0.027917	0.028678	0.023603	0.018730	32
23	0.004829	0.010631	0.010158	0.022526	0.038137	0.036705	0.032431	0.028337	0.025497	0.023472	0.017001	33
24	0.005257	0.011314	0.011249	0.022628	0.035349	0.034653	0.032346	0.028948	0.024865	0.021725	0.015905	34
25	0.005826	0.012088	0.012577	0.020524	0.035332	0.033681	0.031433	0.029278	0.023889	0.022529	0.015138	35
26	0.005695	0.013423	0.012769	0.020893	0.033169	0.033840	0.030734	0.026156	0.024228	0.021820	0.014458	36
27	0.006133	0.013584	0.013236	0.021041	0.033245	0.030590	0.026624	0.026188	0.023929	0.021106	0.013974	37
28	0.006548	0.013677	0.011559	0.019636	0.032077	0.030141	0.024914	0.023850	0.022665	0.021377	0.013865	38
29	0.005932	0.013204	0.012023	0.019583	0.029031	0.028884	0.023367	0.023233	0.020530	0.020479	0.012730	39
30	0.006271	0.014174	0.011735	0.016621	0.027071	0.026417	0.023536	0.021226	0.021063	0.019343	0.012654	40
31	0.004921	0.012480	0.010791	0.015589	0.025270	0.025038	0.022731	0.021370	0.020173	0.018807	0.011658	41
32	0.005889	0.013173	0.009570	0.016009	0.024487	0.023465	0.020367	0.020000	0.018262	0.017380	0.010867	42
33	0.005850	0.013681	0.010469	0.013552	0.023997	0.021995	0.019895	0.019136	0.016528	0.015649	0.010663	43
34	0.006136	0.014063	0.010271	0.013789	0.022805	0.022591	0.018177	0.017597	0.018049	0.013629	0.009072	44
35	0.006754	0.014633	0.009115	0.012251	0.021735	0.020518	0.018681	0.016147	0.017542	0.014038	0.008797	45
36	0.006069	0.015667	0.009014	0.011185	0.021388	0.018980	0.017200	0.013463	0.015056	0.014014	0.008089	46
37	0.006163	0.013993	0.009230	0.013247	0.020285	0.018342	0.014713	0.013793	0.013528	0.013624	0.007870	47
38	0.006033	0.012018	0.007929	0.010982	0.018929	0.016962	0.014600	0.014162	0.011904	0.012093	0.007340	48
39	0.005658	0.012786	0.007897	0.010192	0.017807	0.015705	0.013980	0.013773	0.010405	0.009864	0.006837	49
40	0.005582	0.013670	0.008583	0.010645	0.017139	0.015271	0.012531	0.011497	0.010283	0.009460	0.005715	50
41	0.006101	0.013612	0.007114	0.009901	0.016143	0.015294	0.011663	0.011299	0.009958	0.008629	0.005187	51
42	0.006207	0.012648	0.005699	0.009255	0.015223	0.013052	0.011467	0.009693	0.009202	0.008019	0.004450	52
43	0.005541	0.012103	0.007078	0.008871	0.013880	0.011820	0.010605	0.008752	0.007279	0.006916	0.004259	53
44	0.005843	0.010502	0.006534	0.008713	0.013168	0.011641	0.009594	0.007849	0.006960	0.005881	0.003835	54
45	0.005214	0.010435	0.006123	0.008124	0.012484	0.009933	0.008516	0.007171	0.006323	0.004354	0.003119	55
46	0.005116	0.010947	0.005477	0.007092	0.011036	0.009192	0.007284	0.005611	0.005496	0.004613	0.002850	56
47	0.004867	0.008956	0.004258	0.005866	0.009456	0.008594	0.006182	0.004804	0.004321	0.004109	0.002330	57
48	0.003947	0.008206	0.003573	0.005537	0.008836	0.007625	0.005079	0.004616	0.003926	0.003254	0.002248	58
49	0.003577	0.006654	0.003819	0.005083	0.009348	0.005787	0.004955	0.004567	0.003593	0.002839	0.001968	59
50	0.002813	0.005543	0.003197	0.004064	0.007444	0.005215	0.003867	0.003048	0.002859	0.002723	0.001564	60
51	0.003022	0.005279	0.002806	0.003436	0.006517	0.004137	0.003366	0.002968	0.002666	0.002379	0.001377	61
52	0.002785	0.004449	0.002210	0.002868	0.006160	0.003895	0.003249	0.002607	0.002510	0.001820	0.001142	62
53	0.002121	0.003468	0.002027	0.002508	0.005613	0.003764	0.002619	0.002284	0.002075	0.001628	0.000858	63
54	0.002023	0.002694	0.001368	0.001930	0.004882	0.003375	0.002364	0.002057	0.001067	0.000958	0.000540	64
55	0.001417	0.001996	0.000870	0.001966	0.004106	0.003254	0.002078	0.001442	0.001169	0.000514	0.000327	65
56	0.001397	0.001666	0.000894	0.001665	0.004002	0.002312	0.001290	0.001335	0.000877	0.000569	—	66
57	0.001224	0.001796	0.000673	0.001546	0.003013	0.001820	0.001351	0.000804	0.001182	—	—	67
58	0.001110	0.001551	0.000477	0.001145	0.002376	0.001650	0.000778	0.001044	—	—	—	68
59	0.000910	0.001138	0.000333	0.000912	0.002031	0.001057	0.000743	—	—	—	—	69
60	0.000732	0.000775	0.000251	0.000816	0.001565	0.001540	—	—	—	—	—	70
61	0.000466	0.000369	0.000128	0.000673	0.000876	—	—	—	—	—	—	71
62	0.000104	0.000238	0.000272	0.000186	—	—	—	—	—	—	—	72
63	0.000590	0.000436	0.000748	—	—	—	—	—	—	—	—	73
64	0.000755	0.000584	—	—	—	—	—	—	—	—	—	74
65	0.000893	—	—	—	—	—	—	—	—	—	—	75

- Notes:
1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
 2. The value $q_{[x]+t}$ at duration t represents the probability of recovery while on the DI rolls—in a multiple-decrement environment—during the $(t+1)$ year of entitlement for those originally entitled to disability benefits at select age $[x]$ who have attained age $[x]+t$.
 3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.
 4. Results have been graduated using the Whittaker-Henderson Type B two-dimensional method.

Table 15A.—Male Disabled Workers
Survival Table
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	100,000	99,604	98,737	98,272	96,674	88,407	79,620	73,003	68,698	64,845	61,209	26
17	89,461	89,105	88,383	87,872	86,245	79,500	72,784	67,653	63,885	60,742	57,725	27
18	80,399	80,038	79,500	78,874	77,081	71,958	66,989	63,102	59,863	57,432	55,010	28
19	73,549	73,215	72,700	71,957	70,103	66,128	62,367	59,350	56,647	54,679	52,901	29
20	69,213	68,937	68,359	67,528	65,787	62,496	59,449	57,006	54,698	52,847	51,241	30
21	66,587	66,299	65,617	64,842	63,191	60,225	57,373	55,206	53,137	51,432	49,985	31
22	64,487	64,085	63,353	62,613	60,964	58,109	55,566	53,592	51,716	50,153	48,822	32
23	62,879	62,468	61,636	60,810	59,387	56,589	54,260	52,299	50,570	49,083	47,828	33
24	61,713	61,240	60,301	59,419	57,937	55,297	52,882	50,940	49,435	48,141	46,966	34
25	61,092	60,581	59,622	58,665	57,104	54,374	52,058	50,260	48,641	47,351	46,224	35
26	59,730	59,197	58,204	57,198	55,653	53,132	51,039	49,371	47,838	46,551	45,490	36
27	57,972	57,461	56,466	55,528	54,004	51,712	49,724	48,150	46,936	45,844	44,802	37
28	56,549	55,987	54,930	54,088	52,733	50,713	48,909	47,389	46,261	45,189	44,223	38
29	55,841	55,297	54,106	53,297	52,027	50,046	48,250	46,885	45,652	44,552	43,655	39
30	54,492	53,898	52,713	51,913	50,696	48,938	47,277	46,063	44,943	43,964	43,124	40
31	53,599	52,973	51,766	51,000	49,815	48,078	46,610	45,376	44,353	43,453	42,642	41
32	52,231	51,676	50,596	49,895	48,888	47,281	45,875	44,690	43,764	42,943	42,184	42
33	51,014	50,423	49,431	48,815	47,945	46,493	45,148	44,062	43,211	42,451	41,769	43
34	50,086	49,554	48,569	47,950	47,092	45,717	44,558	43,587	42,740	42,000	41,404	44
35	49,323	48,838	47,818	47,193	46,413	45,103	44,021	43,123	42,291	41,627	41,064	45
36	48,388	47,921	47,006	46,390	45,677	44,517	43,480	42,651	41,976	41,318	40,751	46
37	47,344	46,900	46,000	45,473	44,803	43,806	42,846	42,152	41,518	40,911	40,466	47
38	46,437	46,000	45,136	44,661	44,026	43,106	42,346	41,721	41,112	40,643	40,216	48
39	45,786	45,378	44,528	44,053	43,459	42,566	41,865	41,339	40,817	40,388	39,978	49
40	45,208	44,791	44,000	43,528	42,950	42,156	41,492	40,960	40,525	40,121	39,771	50
41	44,495	44,084	43,310	42,888	42,389	41,654	41,061	40,587	40,203	39,852	39,587	51
42	44,048	43,645	42,883	42,483	41,984	41,294	40,758	40,279	39,958	39,664	39,425	52
43	43,390	43,043	42,360	41,984	41,577	40,931	40,443	40,053	39,759	39,515	39,275	53
44	42,866	42,518	41,892	41,583	41,177	40,580	40,150	39,817	39,557	39,324	39,153	54
45	42,416	42,109	41,506	41,203	40,823	40,328	39,959	39,672	39,416	39,214	39,051	55
46	41,982	41,686	41,119	40,853	40,541	40,069	39,743	39,491	39,270	39,112	38,965	56
47	41,558	41,266	40,747	40,511	40,229	39,837	39,553	39,337	39,148	38,991	38,882	57
48	41,049	40,802	40,410	40,224	39,995	39,619	39,378	39,198	39,045	38,911	38,809	58
49	40,732	40,532	40,220	40,044	39,828	39,472	39,241	39,072	38,938	38,826	38,740	59
50	40,242	40,096	39,868	39,751	39,592	39,324	39,142	38,991	38,864	38,757	38,679	60
51	40,028	39,897	39,684	39,559	39,421	39,177	39,015	38,895	38,791	38,695	38,626	61
52	39,875	39,752	39,559	39,466	39,346	39,123	38,963	38,845	38,750	38,661	38,577	62
53	39,603	39,488	39,344	39,285	39,180	38,977	38,840	38,746	38,647	38,575	38,534	63
54	39,349	39,282	39,188	39,141	39,059	38,870	38,752	38,666	38,587	38,539	38,502	64
55	39,206	39,160	39,086	39,053	38,983	38,818	38,704	38,620	38,560	38,509	38,480	65
56	39,097	39,049	38,986	38,957	38,885	38,719	38,615	38,550	38,510	38,479	—	66
57	38,988	38,950	38,894	38,866	38,805	38,677	38,593	38,536	38,510	—	—	67
58	38,880	38,848	38,796	38,782	38,740	38,623	38,569	38,531	—	—	—	68
59	38,772	38,742	38,695	38,683	38,648	38,559	38,508	—	—	—	—	69
60	38,664	38,637	38,608	38,601	38,569	38,504	—	—	—	—	—	70
61	38,557	38,538	38,529	38,524	38,495	—	—	—	—	—	—	71
62	38,449	38,442	38,434	38,424	—	—	—	—	—	—	—	72
63	38,342	38,335	38,306	—	—	—	—	—	—	—	—	73
64	38,236	38,205	—	—	—	—	—	—	—	—	—	74
65	38,130	—	—	—	—	—	—	—	—	—	—	75

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
2. The value $l_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age $[x]$; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not recovered and remain on the DI rolls as of attained age $[x]+t$. Lives are decremented using probabilities from **table 14A**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 15B.—Female Disabled Workers
Survival Table
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	100,000	99,841	98,576	97,022	95,414	90,630	84,232	78,999	74,297	69,577	65,559	26
17	90,758	90,567	89,784	88,660	86,999	82,634	77,483	73,109	69,291	65,596	62,602	27
18	83,689	83,477	82,880	82,015	80,264	76,284	72,230	68,551	65,393	62,472	60,245	28
19	79,089	78,788	78,184	77,332	75,366	71,709	68,298	65,227	62,584	60,175	58,401	29
20	75,187	74,926	74,276	73,371	71,614	68,092	65,301	62,753	60,543	58,459	56,928	30
21	72,263	71,920	71,315	70,485	68,844	65,821	63,092	60,842	58,984	57,122	55,679	31
22	69,514	69,158	68,471	67,685	66,003	63,475	61,079	59,091	57,441	55,794	54,477	32
23	67,692	67,365	66,649	65,972	64,486	62,027	59,750	57,812	56,174	54,742	53,457	33
24	66,237	65,889	65,144	64,411	62,954	60,729	58,625	56,729	55,087	53,717	52,548	34
25	65,101	64,722	63,940	63,136	61,840	59,655	57,646	55,834	54,199	52,904	51,712	35
26	63,821	63,458	62,606	61,807	60,516	58,509	56,529	54,792	53,359	52,066	50,929	36
27	62,442	62,059	61,216	60,406	59,135	57,169	55,420	53,944	52,531	51,274	50,193	37
28	60,991	60,592	59,763	59,072	57,912	56,054	54,364	53,010	51,746	50,573	49,492	38
29	59,521	59,168	58,387	57,685	56,555	54,913	53,327	52,081	50,871	49,827	48,806	39
30	58,235	57,870	57,050	56,381	55,444	53,943	52,518	51,282	50,193	49,136	48,185	40
31	56,899	56,619	55,912	55,309	54,447	53,071	51,742	50,566	49,485	48,487	47,575	41
32	55,744	55,416	54,686	54,163	53,296	51,991	50,771	49,737	48,742	47,852	47,020	42
33	54,699	54,379	53,635	53,073	52,354	51,098	49,974	48,980	48,043	47,249	46,509	43
34	53,915	53,584	52,830	52,287	51,566	50,390	49,252	48,357	47,506	46,649	46,013	44
35	53,117	52,758	51,986	51,512	50,881	49,775	48,754	47,843	47,070	46,244	45,596	45
36	52,151	51,834	51,022	50,562	49,996	48,927	47,998	47,172	46,537	45,836	45,195	46
37	51,459	51,142	50,426	49,961	49,299	48,299	47,413	46,715	46,071	45,448	44,829	47
38	50,472	50,168	49,565	49,172	48,632	47,711	46,902	46,217	45,562	45,020	44,476	48
39	49,721	49,440	48,808	48,423	47,929	47,076	46,337	45,689	45,060	44,591	44,150	49
40	49,210	48,935	48,266	47,852	47,343	46,532	45,821	45,247	44,727	44,267	43,848	50
41	48,684	48,387	47,728	47,388	46,919	46,162	45,456	44,926	44,418	43,976	43,597	51
42	47,981	47,683	47,080	46,812	46,379	45,673	45,077	44,560	44,128	43,722	43,371	52
43	47,401	47,138	46,567	46,237	45,827	45,191	44,657	44,183	43,796	43,477	43,178	53
44	46,906	46,632	46,142	45,841	45,442	44,844	44,322	43,897	43,552	43,249	42,994	54
45	46,351	46,109	45,628	45,349	44,981	44,419	43,978	43,603	43,290	43,016	42,829	55
46	45,889	45,654	45,154	44,907	44,589	44,097	43,692	43,374	43,131	42,894	42,695	56
47	45,279	45,059	44,655	44,465	44,204	43,786	43,410	43,142	42,935	42,749	42,573	57
48	44,865	44,688	44,321	44,163	43,918	43,530	43,198	42,979	42,781	42,613	42,474	58
49	44,568	44,409	44,114	43,946	43,723	43,314	43,063	42,850	42,654	42,501	42,379	59
50	44,060	43,936	43,692	43,552	43,375	43,052	42,827	42,661	42,531	42,409	42,296	60
51	43,806	43,674	43,443	43,321	43,172	42,891	42,714	42,570	42,444	42,331	42,230	61
52	43,570	43,449	43,256	43,160	43,036	42,771	42,604	42,466	42,355	42,249	42,172	62
53	43,327	43,235	43,085	42,998	42,890	42,649	42,488	42,377	42,280	42,192	42,124	63
54	43,056	42,969	42,853	42,794	42,711	42,502	42,359	42,259	42,172	42,127	42,088	64
55	42,865	42,804	42,719	42,682	42,598	42,423	42,285	42,197	42,136	42,087	42,065	65
56	42,730	42,670	42,599	42,561	42,490	42,320	42,222	42,168	42,112	42,075	—	66
57	42,595	42,543	42,467	42,438	42,372	42,244	42,167	42,110	42,076	—	—	67
58	42,461	42,414	42,348	42,328	42,280	42,180	42,110	42,077	—	—	—	68
59	42,328	42,289	42,241	42,227	42,188	42,102	42,057	—	—	—	—	69
60	42,194	42,163	42,130	42,119	42,085	42,019	—	—	—	—	—	70
61	42,061	42,042	42,026	42,021	41,993	—	—	—	—	—	—	71
62	41,929	41,925	41,915	41,904	—	—	—	—	—	—	—	72
63	41,797	41,772	41,754	—	—	—	—	—	—	—	—	73
64	41,665	41,634	—	—	—	—	—	—	—	—	—	74
65	41,534	—	—	—	—	—	—	—	—	—	—	75

- Notes:
1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
 2. The value $l_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age $[x]$; the value $l_{[x]+t}$ at duration $t > 0$ represents the number of lives from the original $l_{[x]}$ who have not recovered and remain on the DI rolls as of attained age $[x]+t$. Lives are decremented using probabilities from **table 14B**.
 3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 16A.—Male Disabled Workers
Expected Time on the DI Rolls (Recovery Termination Only)
(2001-05 Social Security DI disability experience)

Select age	Duration of disability											10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9			
16	25.70	24.80	24.01	23.12	22.50	23.55	25.10	26.33	26.95	27.52	28.12	26	
17	27.18	26.29	25.50	24.64	24.10	25.10	26.37	27.33	27.92	28.34	28.79	27	
18	28.71	27.83	27.02	26.23	25.83	26.63	27.57	28.24	28.74	28.93	29.19	28	
19	29.94	29.07	28.28	27.56	27.28	27.89	28.54	28.96	29.32	29.36	29.33	29	
20	30.58	29.70	28.95	28.30	28.04	28.49	28.92	29.14	29.35	29.36	29.26	30	
21	30.70	29.84	29.14	28.48	28.21	28.58	28.97	29.09	29.21	29.16	28.99	31	
22	30.65	29.84	29.17	28.51	28.27	28.64	28.92	28.97	29.00	28.89	28.67	32	
23	30.43	29.63	29.02	28.41	28.08	28.44	28.64	28.70	28.66	28.52	28.25	33	
24	30.04	29.27	28.71	28.13	27.84	28.14	28.41	28.47	28.32	28.07	27.76	34	
25	29.46	28.70	28.15	27.60	27.35	27.69	27.90	27.88	27.79	27.54	27.20	35	
26	29.17	28.42	27.90	27.38	27.13	27.39	27.50	27.41	27.27	27.01	26.63	36	
27	29.04	28.29	27.78	27.24	27.00	27.17	27.24	27.11	26.80	26.43	26.03	37	
28	28.79	28.08	27.61	27.03	26.71	26.76	26.72	26.57	26.20	25.81	25.36	38	
29	28.25	27.52	27.12	26.52	26.16	26.17	26.13	25.88	25.56	25.18	24.69	39	
30	27.96	27.26	26.86	26.27	25.89	25.80	25.69	25.35	24.97	24.52	23.98	40	
31	27.48	26.80	26.41	25.80	25.40	25.30	25.09	24.75	24.31	23.81	23.25	41	
32	27.22	26.51	26.06	25.42	24.94	24.77	24.51	24.15	23.65	23.09	22.50	42	
33	26.88	26.19	25.71	25.03	24.47	24.22	23.93	23.50	22.96	22.36	21.72	43	
34	26.41	25.69	25.20	24.52	23.96	23.67	23.27	22.78	22.22	21.60	20.90	44	
35	25.87	25.12	24.64	23.96	23.36	23.02	22.58	22.04	21.46	20.79	20.07	45	
36	25.40	24.64	24.11	23.42	22.78	22.36	21.88	21.30	20.63	19.95	19.22	46	
37	24.95	24.18	23.64	22.91	22.24	21.74	21.21	20.56	19.86	19.15	18.35	47	
38	24.43	23.66	23.10	22.34	21.66	21.11	20.48	19.78	19.06	18.28	17.47	48	
39	23.80	23.01	22.44	21.67	20.96	20.39	19.72	18.97	18.20	17.39	16.57	49	
40	23.12	22.34	21.73	20.96	20.23	19.60	18.91	18.15	17.34	16.51	15.65	50	
41	22.49	21.70	21.08	20.28	19.51	18.85	18.11	17.32	16.48	15.62	14.72	51	
42	21.75	20.94	20.31	19.49	18.72	18.02	17.25	16.45	15.58	14.69	13.78	52	
43	21.08	20.25	19.57	18.74	17.92	17.19	16.39	15.55	14.66	13.75	12.83	53	
44	20.35	19.51	18.80	17.93	17.10	16.35	15.52	14.64	13.74	12.81	11.87	54	
45	19.58	18.72	17.98	17.11	16.27	15.46	14.60	13.70	12.79	11.85	10.90	55	
46	18.79	17.92	17.16	16.27	15.39	14.57	13.68	12.77	11.84	10.88	9.92	56	
47	17.99	17.11	16.32	15.41	14.52	13.66	12.75	11.82	10.87	9.91	8.94	57	
48	17.21	16.31	15.46	14.53	13.61	12.73	11.81	10.86	9.90	8.93	7.93	58	
49	16.35	15.43	14.54	13.60	12.68	11.79	10.85	9.90	8.93	7.92	6.89	59	
50	15.53	14.59	13.67	12.71	11.76	10.83	9.88	8.92	7.92	6.89	5.81	60	
51	14.62	13.66	12.73	11.77	10.81	9.88	8.92	7.91	6.88	5.81	4.71	61	
52	13.69	12.73	11.79	10.81	9.84	8.90	7.90	6.87	5.80	4.70	3.57	62	
53	12.77	11.80	10.84	9.86	8.89	7.90	6.88	5.80	4.70	3.57	2.42	63	
54	11.84	10.86	9.89	8.90	7.89	6.87	5.80	4.70	3.57	2.42	1.28	64	
55	10.89	9.90	8.92	7.89	6.86	5.79	4.70	3.57	2.42	1.28	0.17	65	
56	9.91	8.92	7.91	6.86	5.78	4.70	3.57	2.42	1.28	0.17	—	66	
57	8.94	7.92	6.88	5.79	4.69	3.57	2.42	1.28	0.17	—	—	67	
58	7.93	6.89	5.81	4.70	3.56	2.41	1.28	0.17	—	—	—	68	
59	6.90	5.81	4.71	3.57	2.41	1.28	0.17	—	—	—	—	69	
60	5.82	4.71	3.57	2.41	1.28	0.17	—	—	—	—	—	70	
61	4.72	3.58	2.42	1.28	0.17	—	—	—	—	—	—	71	
62	3.58	2.42	1.28	0.17	—	—	—	—	—	—	—	72	
63	2.42	1.28	0.17	—	—	—	—	—	—	—	—	73	
64	1.28	0.17	—	—	—	—	—	—	—	—	—	74	
65	0.17	—	—	—	—	—	—	—	—	—	—	75	

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
2. The value $e_{[x]+t}$ at duration t represents the expected number of future years of DI entitlement for those originally entitled to benefits at select age $[x]$ who have not recovered as of attained age $[x]+t$. Values are based on survivorship experience from **table 16A**, which reflects termination due to recovery only.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 16B.—Female Disabled Workers
Expected Time on the DI Rolls (Recovery Termination Only)
(2001-05 Social Security DI disability experience)

Select age	Duration of disability											10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9			
16	27.73	26.77	26.11	25.52	24.94	25.23	26.11	26.81	27.47	28.30	29.01	26	
17	29.07	28.13	27.37	26.71	26.21	26.57	27.31	27.91	28.42	28.99	29.35	27	
18	30.13	29.21	28.41	27.71	27.30	27.70	28.23	28.72	29.08	29.41	29.48	28	
19	30.64	29.76	28.98	28.30	28.02	28.42	28.82	29.15	29.36	29.52	29.40	29	
20	31.05	30.16	29.42	28.77	28.47	28.91	29.13	29.29	29.34	29.37	29.15	30	
21	31.21	30.36	29.61	28.95	28.63	28.92	29.15	29.21	29.12	29.05	28.79	31	
22	31.33	30.49	29.79	29.13	28.86	28.99	29.11	29.07	28.89	28.73	28.41	32	
23	31.16	30.31	29.63	28.93	28.59	28.70	28.77	28.72	28.54	28.28	27.95	33	
24	30.85	30.01	29.35	28.68	28.33	28.35	28.35	28.28	28.11	27.81	27.42	34	
25	30.43	29.61	28.96	28.32	27.91	27.91	27.87	27.75	27.58	27.24	26.86	35	
26	30.06	29.23	28.62	27.98	27.57	27.50	27.44	27.30	27.02	26.68	26.26	36	
27	29.73	28.91	28.30	27.67	27.26	27.18	27.02	26.75	26.45	26.09	25.64	37	
28	29.44	28.63	28.02	27.34	26.88	26.75	26.57	26.23	25.86	25.45	24.99	38	
29	29.15	28.32	27.69	27.02	26.55	26.33	26.10	25.71	25.31	24.83	24.34	39	
30	28.79	27.97	27.36	26.68	26.12	25.83	25.52	25.12	24.66	24.18	23.65	40	
31	28.46	27.60	26.94	26.23	25.64	25.29	24.93	24.49	24.02	23.50	22.94	41	
32	28.03	27.19	26.54	25.80	25.21	24.83	24.41	23.91	23.39	22.81	22.21	42	
33	27.55	26.71	26.07	25.34	24.68	24.28	23.81	23.28	22.73	22.10	21.45	43	
34	26.96	26.12	25.49	24.75	24.09	23.64	23.17	22.59	21.99	21.38	20.67	44	
35	26.39	25.56	24.93	24.16	23.45	22.96	22.43	21.85	21.20	20.57	19.86	45	
36	25.86	25.01	24.40	23.62	22.88	22.37	21.80	21.17	20.45	19.76	19.03	46	
37	25.22	24.38	23.71	22.93	22.23	21.68	21.08	20.38	19.66	18.93	18.18	47	
38	24.70	23.85	23.13	22.31	21.56	20.96	20.32	19.61	18.88	18.10	17.32	48	
39	24.06	23.19	22.49	21.66	20.88	20.25	19.57	18.84	18.09	17.28	16.44	49	
40	23.32	22.45	21.75	20.94	20.16	19.50	18.79	18.02	17.23	16.40	15.55	50	
41	22.59	21.73	21.02	20.17	19.36	18.67	17.95	17.16	16.35	15.51	14.64	51	
42	21.92	21.05	20.31	19.43	18.60	17.88	17.11	16.31	15.46	14.60	13.71	52	
43	21.18	20.29	19.54	18.67	17.84	17.08	16.28	15.45	14.58	13.68	12.77	53	
44	20.41	19.53	18.73	17.85	17.00	16.22	15.41	14.55	13.66	12.75	11.83	54	
45	19.64	18.74	17.94	17.04	16.18	15.38	14.53	13.65	12.74	11.82	10.87	55	
46	18.84	17.93	17.13	16.22	15.33	14.50	13.63	12.72	11.79	10.85	9.90	56	
47	18.08	17.16	16.31	15.38	14.47	13.60	12.71	11.79	10.85	9.89	8.93	57	
48	17.24	16.31	15.44	14.49	13.57	12.69	11.78	10.84	9.88	8.92	7.92	58	
49	16.36	15.42	14.52	13.57	12.64	11.75	10.82	9.87	8.91	7.91	6.89	59	
50	15.53	14.57	13.65	12.69	11.74	10.82	9.88	8.91	7.91	6.88	5.81	60	
51	14.61	13.66	12.73	11.76	10.80	9.87	8.91	7.90	6.88	5.80	4.71	61	
52	13.69	12.73	11.78	10.81	9.84	8.90	7.90	6.87	5.80	4.70	3.57	62	
53	12.77	11.79	10.83	9.85	8.88	7.89	6.87	5.80	4.70	3.57	2.42	63	
54	11.83	10.86	9.88	8.90	7.88	6.87	5.80	4.70	3.57	2.42	1.28	64	
55	10.88	9.90	8.92	7.89	6.86	5.79	4.70	3.57	2.42	1.28	0.17	65	
56	9.91	8.93	7.91	6.87	5.79	4.70	3.57	2.42	1.28	0.17	—	66	
57	8.94	7.92	6.88	5.80	4.69	3.57	2.41	1.28	0.17	—	—	67	
58	7.93	6.89	5.81	4.70	3.57	2.41	1.28	0.17	—	—	—	68	
59	6.90	5.81	4.71	3.57	2.41	1.28	0.17	—	—	—	—	69	
60	5.82	4.71	3.57	2.41	1.28	0.17	—	—	—	—	—	70	
61	4.71	3.58	2.42	1.28	0.17	—	—	—	—	—	—	71	
62	3.58	2.42	1.28	0.17	—	—	—	—	—	—	—	72	
63	2.42	1.28	0.17	—	—	—	—	—	—	—	—	73	
64	1.28	0.17	—	—	—	—	—	—	—	—	—	74	
65	0.17	—	—	—	—	—	—	—	—	—	—	75	

- Notes:
1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
 2. The value $e_{[x]+t}$ at duration t represents the expected number of future years of DI entitlement for those originally entitled to benefits at select age $[x]$ who have not recovered as of attained age $[x]+t$. Values are based on survivorship experience from **table 15B**, which reflects termination due to recovery only.
 3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 17A.—Male Disabled Workers
Absolute Recovery Rate Per Thousand Entitled
(2001-05 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	3.966	8.729	4.729	16.330	85.812	99.717	83.490	59.136	56.316	56.289	57.191	26
17	3.988	8.133	5.801	18.594	78.405	84.806	70.809	55.885	49.418	49.856	47.207	27
18	4.518	6.748	7.904	22.817	66.614	69.348	58.246	51.547	40.789	42.317	38.450	28
19	4.574	7.062	10.261	25.862	56.853	57.096	48.552	45.718	34.861	32.645	31.479	29
20	4.019	8.435	12.204	25.896	50.173	48.961	41.245	40.625	33.953	30.456	24.603	30
21	4.356	10.344	11.862	25.569	47.097	47.532	37.925	37.617	32.202	28.224	23.355	31
22	6.288	11.489	11.725	26.434	47.031	43.919	35.668	35.163	30.363	26.649	20.444	32
23	6.583	13.409	13.465	23.497	47.336	41.333	36.287	33.238	29.548	25.666	18.087	33
24	7.740	15.437	14.716	25.052	45.754	43.872	36.905	29.697	26.305	24.549	15.872	34
25	8.456	15.948	16.154	26.753	48.036	42.827	34.736	32.381	26.692	23.980	15.956	35
26	9.039	16.932	17.406	27.205	45.560	39.623	32.897	31.257	27.077	22.916	15.207	36
27	8.929	17.485	16.730	27.643	42.717	38.685	31.876	25.390	23.434	22.854	13.000	37
28	10.071	19.053	15.444	25.226	38.588	35.821	31.316	23.981	23.328	21.554	12.907	38
29	9.872	21.749	15.066	24.006	38.351	36.179	28.494	26.515	24.267	20.322	12.226	39
30	11.066	22.213	15.299	23.631	34.961	34.246	25.866	24.503	21.971	19.240	11.252	40
31	11.851	23.017	14.940	23.424	35.169	30.790	26.659	22.754	20.458	18.824	10.814	41
32	10.796	21.114	13.988	20.364	33.138	29.984	26.041	20.917	18.912	17.840	9.903	42
33	11.768	19.895	12.569	17.988	30.544	29.185	24.256	19.508	17.761	16.221	8.810	43
34	10.821	20.126	12.865	18.059	29.468	25.602	21.994	19.631	17.484	14.247	8.281	44
35	10.006	21.149	13.207	16.682	28.475	24.222	20.571	19.497	15.854	13.663	7.682	45
36	9.820	19.320	13.228	15.519	25.619	23.500	19.249	15.968	15.817	13.917	7.045	46
37	9.564	19.446	11.574	14.883	22.470	22.127	16.366	15.188	14.778	11.006	6.239	47
38	9.624	19.033	10.633	14.368	21.119	17.818	14.912	14.744	11.537	10.663	5.964	48
39	9.102	19.013	10.790	13.633	20.766	16.660	12.709	12.785	10.625	10.250	5.233	49
40	9.441	17.928	10.844	13.431	18.679	15.938	12.961	10.737	10.099	8.841	4.687	50
41	9.460	17.854	9.868	11.772	17.547	14.414	11.680	9.578	8.847	6.701	4.150	51
42	9.386	17.741	9.440	11.884	16.621	13.138	11.908	8.068	7.445	6.163	3.842	52
43	8.239	16.145	8.996	9.838	15.756	12.087	9.772	7.425	6.208	6.153	3.140	53
44	8.384	14.988	7.490	9.883	14.705	10.747	8.401	6.615	5.978	4.418	2.650	54
45	7.486	14.615	7.407	9.346	12.291	9.277	7.280	6.542	5.193	4.220	2.223	55
46	7.316	13.885	6.576	7.742	11.813	8.254	6.444	5.679	4.084	3.791	2.169	56
47	7.296	12.856	5.898	7.084	9.885	7.228	5.556	4.863	4.073	2.822	1.896	57
48	6.270	9.823	4.684	5.778	9.560	6.175	4.651	3.962	3.494	2.662	1.812	58
49	5.105	7.878	4.439	5.484	9.089	5.952	4.382	3.478	2.922	2.264	1.591	59
50	3.754	5.792	2.978	4.072	6.871	4.707	3.920	3.303	2.799	2.061	1.393	60
51	3.413	5.465	3.215	3.532	6.297	4.195	3.123	2.719	2.533	1.807	1.286	61
52	3.219	4.974	2.399	3.078	5.765	4.154	3.097	2.506	2.335	2.202	1.140	62
53	3.038	3.725	1.539	2.713	5.268	3.576	2.473	2.611	1.915	1.064	0.859	63
54	1.765	2.461	1.228	2.127	4.915	3.111	2.260	2.082	1.283	0.979	0.584	64
55	1.213	1.915	0.872	1.815	4.314	2.979	2.226	1.598	1.361	0.750	0.396	65
56	1.273	1.657	0.761	1.894	4.347	2.745	1.731	1.060	0.816	0.347	—	66
57	1.011	1.483	0.723	1.598	3.359	2.220	1.500	0.696	0.282	—	—	67
58	0.852	1.362	0.365	1.095	3.073	1.422	1.013	0.603	—	—	—	68
59	0.798	1.237	0.309	0.926	2.354	1.340	0.746	—	—	—	—	69
60	0.736	0.763	0.177	0.860	1.710	1.229	—	—	—	—	—	70
61	0.498	0.229	0.139	0.759	0.908	—	—	—	—	—	—	71
62	0.201	0.212	0.282	0.255	—	—	—	—	—	—	—	72
63	0.195	0.788	0.391	—	—	—	—	—	—	—	—	73
64	0.875	2.364	—	—	—	—	—	—	—	—	—	74
65	2.639	—	—	—	—	—	—	—	—	—	—	75

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
2. The value $q_{[x]+t}^t$ at duration t represents the number of recoveries per thousand during the $(t+1)$ year of entitlement for those originally entitled to disability benefits at select age $[x]$ who have attained age $[x]+t$. Rates are derived from death probabilities shown in **table 7A** and recovery probabilities shown in **table 14A**. See appendix for details.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 17B.—Female Disabled Workers
Absolute Recovery Rate Per Thousand Entitled
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	1.588	12.710	15.811	16.674	50.334	70.727	62.394	59.777	63.616	57.811	45.336	26
17	2.105	8.682	12.546	18.824	50.321	62.465	56.677	52.429	53.450	45.745	37.828	27
18	2.544	7.187	10.464	21.427	49.706	53.270	51.119	46.224	44.818	35.733	30.726	28
19	3.824	7.702	10.932	25.495	48.652	47.715	45.095	40.650	38.654	29.567	25.309	29
20	3.498	8.720	12.228	24.035	49.318	41.136	39.141	35.326	34.586	26.277	22.021	30
21	4.770	8.451	11.683	23.355	44.071	41.602	35.806	30.632	31.697	25.348	21.655	31
22	5.160	9.986	11.529	24.933	38.442	37.872	32.679	27.989	28.778	23.689	18.794	32
23	4.868	10.689	10.196	22.610	38.260	36.858	32.543	28.439	25.577	23.565	17.056	33
24	5.302	11.380	11.301	22.708	35.476	34.799	32.450	29.067	24.956	21.814	15.965	34
25	5.879	12.167	12.642	20.611	35.482	33.820	31.567	29.405	23.973	22.618	15.198	35
26	5.745	13.511	12.840	20.988	33.309	33.987	30.878	26.276	24.323	21.916	14.518	36
27	6.190	13.680	13.307	21.131	33.400	30.716	26.729	26.306	24.035	21.196	14.038	37
28	6.613	13.778	11.622	19.722	32.223	30.270	25.015	23.955	22.778	21.472	13.930	38
29	5.994	13.301	12.094	19.678	29.147	29.004	23.470	23.347	20.631	20.577	12.792	39
30	6.341	14.286	11.809	16.705	27.184	26.534	23.642	21.335	21.171	19.440	12.718	40
31	4.977	12.576	10.863	15.667	25.397	25.155	22.841	21.480	20.269	18.902	11.723	41
32	5.962	13.277	9.631	16.096	24.605	23.571	20.468	20.109	18.358	17.482	10.926	42
33	5.927	13.797	10.534	13.622	24.123	22.117	20.001	19.248	16.617	15.741	10.728	43
34	6.225	14.197	10.343	13.869	22.919	22.719	18.276	17.704	18.159	13.706	9.126	44
35	6.856	14.774	9.178	12.325	21.862	20.620	18.782	16.248	17.647	14.115	8.852	45
36	6.161	15.820	9.084	11.253	21.517	19.080	17.294	13.541	15.137	14.097	8.143	46
37	6.263	14.143	9.304	13.337	20.413	18.460	14.808	13.886	13.615	13.708	7.925	47
38	6.133	12.143	7.993	11.058	19.061	17.076	14.696	14.254	11.974	12.176	7.393	48
39	5.758	12.931	7.965	10.267	17.940	15.807	14.078	13.867	10.475	9.931	6.889	49
40	5.687	13.828	8.659	10.732	17.263	15.378	12.623	11.574	10.357	9.530	5.760	50
41	6.222	13.785	7.182	9.975	16.263	15.403	11.749	11.375	10.037	8.693	5.231	51
42	6.336	12.816	5.756	9.327	15.344	13.147	11.552	9.769	9.280	8.087	4.489	52
43	5.665	12.268	7.148	8.945	13.990	11.909	10.687	8.824	7.341	6.971	4.298	53
44	5.980	10.659	6.602	8.788	13.277	11.742	9.677	7.915	7.022	5.930	3.873	54
45	5.339	10.585	6.189	8.198	12.591	10.019	8.591	7.237	6.377	4.394	3.150	55
46	5.246	11.111	5.537	7.161	11.141	9.272	7.354	5.664	5.549	4.659	2.881	56
47	4.997	9.101	4.310	5.925	9.546	8.675	6.244	4.849	4.365	4.146	2.357	57
48	4.056	8.345	3.616	5.599	8.931	7.701	5.132	4.662	3.964	3.290	2.275	58
49	3.679	6.765	3.869	5.137	9.442	5.845	5.007	4.617	3.632	2.872	1.993	59
50	2.879	5.622	3.233	4.104	7.518	5.265	3.907	3.082	2.891	2.754	1.585	60
51	3.104	5.363	2.842	3.474	6.586	4.179	3.405	3.002	2.699	2.408	1.397	61
52	2.863	4.527	2.238	2.900	6.230	3.941	3.289	2.639	2.542	1.845	1.159	62
53	2.184	3.532	2.054	2.538	5.683	3.810	2.651	2.314	2.103	1.652	0.872	63
54	2.083	2.744	1.387	1.954	4.941	3.419	2.395	2.085	1.082	0.973	0.548	64
55	1.453	2.029	0.881	1.990	4.155	3.295	2.105	1.461	1.186	0.521	0.333	65
56	1.437	1.697	0.907	1.688	4.059	2.344	1.308	1.355	0.890	0.578	—	66
57	1.262	1.832	0.683	1.569	3.057	1.846	1.372	0.816	1.202	—	—	67
58	1.145	1.583	0.485	1.162	2.412	1.676	0.790	1.062	—	—	—	68
59	0.940	1.162	0.338	0.927	2.064	1.074	0.756	—	—	—	—	69
60	0.756	0.792	0.256	0.830	1.588	1.567	—	—	—	—	—	70
61	0.484	0.378	0.131	0.685	0.892	—	—	—	—	—	—	71
62	0.107	0.244	0.279	0.190	—	—	—	—	—	—	—	72
63	0.615	0.451	0.768	—	—	—	—	—	—	—	—	73
64	0.798	0.608	—	—	—	—	—	—	—	—	—	74
65	0.958	—	—	—	—	—	—	—	—	—	—	75

- Notes:
1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program. Recovery is not considered beyond normal retirement age.
 2. The value $q_{[x]+t}^t$ at duration t represents the number of recoveries per thousand during the $(t+1)$ year of entitlement for those originally entitled to disability benefits at select age $[x]$ who have attained age $[x]+t$. Rates are derived from death probabilities shown in **table 7B** and recovery probabilities shown in **table 14B**. See appendix for details.
 3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 18.—Disabled Workers
Aggregate Probability of Recovery and Expected Time on the DI Rolls,
by Select Age

(2001-05 Social Security DI disability experience)

Select age	Male		Female	
	Probability of recovery	Time on DI rolls	Probability of recovery	Time on DI rolls
16	0.025136	24.71	0.031078	26.10
17	0.024359	25.09	0.024245	26.81
18	0.020008	25.35	0.019590	26.99
19	0.016608	25.20	0.018692	26.81
20	0.015197	24.85	0.016875	26.55
21	0.013842	24.22	0.015717	26.07
22	0.013772	23.87	0.014548	25.68
23	0.013355	23.27	0.014270	25.10
24	0.013136	22.72	0.014014	24.57
25	0.013426	22.01	0.014110	24.05
26	0.013360	21.58	0.014289	23.58
27	0.013260	21.28	0.014348	23.18
28	0.012830	20.96	0.014022	22.85
29	0.013289	20.60	0.013693	22.47
30	0.012705	20.31	0.013041	22.10
31	0.013163	20.00	0.012870	21.77
32	0.012377	19.69	0.012440	21.30
33	0.012124	19.34	0.012016	20.91
34	0.011929	19.00	0.011733	20.50
35	0.011672	18.60	0.011542	20.01
36	0.011268	18.29	0.010886	19.55
37	0.010517	17.90	0.010754	19.03
38	0.009826	17.53	0.009862	18.57
39	0.009467	17.06	0.009355	18.03
40	0.009217	16.58	0.009069	17.38
41	0.008509	16.06	0.008662	16.75
42	0.008349	15.45	0.008016	16.06
43	0.007372	14.81	0.007435	15.40
44	0.006951	14.20	0.007036	14.66
45	0.006432	13.53	0.006398	13.97
46	0.005969	12.87	0.005978	13.22
47	0.005566	12.23	0.005123	12.49
48	0.004706	11.53	0.004656	11.77
49	0.004399	10.84	0.004381	11.01
50	0.003496	10.33	0.003603	10.46
51	0.003227	9.63	0.003340	9.71
52	0.003123	9.02	0.003003	9.04
53	0.002623	8.42	0.002689	8.42
54	0.002112	7.80	0.002244	7.80
55	0.001854	7.17	0.001924	7.16
56	0.001769	6.55	0.001730	6.54
57	0.001512	5.92	0.001545	5.90
58	0.001223	5.28	0.001299	5.25
59	0.001060	4.63	0.001017	4.61
60	0.000733	3.97	0.000759	3.96
61	0.000361	3.31	0.000391	3.31
62	0.000220	2.52	0.000171	2.52
63	0.000327	1.97	0.000638	1.98
64	0.001093	1.22	0.000672	1.22
65	0.002419	0.17	0.000893	0.17

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits.
2. *Probability of recovery* at select age [x] represents the average probability of recovery within one year for those originally entitled to disability benefits at that particular age. Values are based on aggregate counts of exposure and recoveries across all durations, and have been graduated using Whittaker-Henderson method.
3. *Time on DI rolls* at select age [x] represents the average number of future years of DI entitlement for those originally entitled to benefits at that particular age who have not recovered. Values are exposure-weighted averages of expected time on the DI rolls across all durations from **tables 16A** and **16B**, which reflect termination due to recovery only. Entitlement is not considered after conversion to old-age benefits.

Table 19.—Disabled Workers
Aggregate Probability of Recovery and Expected Time on the DI Rolls,
by Attained Age
(2001-05 Social Security DI disability experience)

Attained age	Male		Female	
	Probability of recovery	Time on DI rolls	Probability of recovery	Time on DI rolls
16	0.003964	25.70	0.001588	27.73
17	0.004038	26.93	0.005029	28.85
18	0.005955	28.00	0.003681	29.58
19	0.005347	28.75	0.006101	29.81
20	0.006463	29.14	0.006512	29.95
21	0.011309	29.22	0.010228	29.94
22	0.017204	29.19	0.014664	29.91
23	0.020240	29.14	0.016253	29.86
24	0.022975	29.03	0.019770	29.74
25	0.025795	28.85	0.020446	29.56
26	0.026549	28.69	0.020798	29.36
27	0.027441	28.56	0.021938	29.13
28	0.027085	28.43	0.020705	28.89
29	0.027846	28.25	0.020807	28.63
30	0.026792	28.06	0.019938	28.34
31	0.025207	27.81	0.019778	28.02
32	0.023822	27.51	0.019187	27.66
33	0.022760	27.16	0.017393	27.25
34	0.021064	26.76	0.017140	26.77
35	0.019843	26.29	0.016627	26.26
36	0.019247	25.78	0.015976	25.72
37	0.017989	25.24	0.015579	25.14
38	0.017438	24.68	0.014846	24.56
39	0.016175	24.08	0.013991	23.94
40	0.015172	23.44	0.013759	23.28
41	0.014421	22.77	0.013030	22.60
42	0.013739	22.07	0.012648	21.89
43	0.012229	21.34	0.011637	21.17
44	0.011450	20.58	0.010826	20.41
45	0.010752	19.80	0.010398	19.63
46	0.009621	18.99	0.009857	18.83
47	0.008922	18.15	0.009194	18.02
48	0.008377	17.30	0.008392	17.19
49	0.007005	16.44	0.007744	16.34
50	0.005996	15.55	0.006473	15.47
51	0.005181	14.64	0.005932	14.57
52	0.004760	13.71	0.005300	13.66
53	0.004130	12.77	0.004774	12.73
54	0.003385	11.83	0.004020	11.80
55	0.002750	10.87	0.003427	10.85
56	0.002497	9.90	0.003003	9.89
57	0.002153	8.93	0.002465	8.92
58	0.001990	7.92	0.002376	7.91
59	0.001820	6.88	0.002079	6.88
60	0.001651	5.81	0.001823	5.80
61	0.001416	4.71	0.001465	4.71
62	0.001084	3.57	0.001061	3.57
63	0.000926	2.42	0.000992	2.42
64	0.000744	1.28	0.000670	1.28
65	0.000550	0.17	0.000669	0.17

Notes:

1. *Attained age* calculated as sum of select age and duration.
2. *Probability of recovery* at attained age *x* represents the average probability of recovery within one year for those originally entitled to disability benefits who have attained that particular age. Values are based on aggregate counts of exposure and recoveries across all durations, and have been graduated using Whittaker-Henderson method.
3. *Time on DI rolls* at attained age *x* represents the average number of future years of DI entitlement for those who have not recovered, and have attained that particular age. Values are exposure-weighted averages of expected time on the DI rolls across all durations from **tables 16A** and **16B**, which reflect termination due to recovery only. Entitlement is not considered after conversion to old-age benefits.

Table 20.—Disabled Workers
Aggregate Probability of Recovery and Expected Time on the DI Rolls,
by Duration

(2001-05 Social Security DI disability experience)

Duration	Male		Female	
	Probability of recovery	Time on DI rolls	Probability of recovery	Time on DI rolls
0	0.004395	15.36	0.003419	16.31
1	0.008323	14.79	0.007018	15.68
2	0.005277	14.29	0.004584	15.07
3	0.008197	14.17	0.007093	14.69
4	0.014495	14.04	0.012566	14.32
5	0.012743	14.04	0.011279	14.07
6	0.010881	14.06	0.009853	13.88
7	0.010130	14.15	0.009348	13.79
8	0.009607	14.31	0.009174	13.78
9	0.009097	14.55	0.008774	13.83
10	0.008518	14.81	0.008165	13.92
11	0.007393	14.79	0.007082	13.82
12	0.006608	14.72	0.006494	13.68
13	0.006136	14.61	0.005826	13.52
14	0.005358	14.52	0.005267	13.40
15	0.004922	14.49	0.005181	13.31
16	0.004484	14.40	0.004803	13.21
17	0.004212	14.31	0.004700	13.14
18	0.003954	14.22	0.004325	13.09
19	0.003783	14.08	0.003875	13.01
20	0.003450	13.89	0.003875	12.90
21	0.003152	13.63	0.003440	12.72
22	0.002720	13.25	0.003256	12.45
23	0.002667	12.79	0.002791	12.11
24	0.002171	12.29	0.002512	11.70
25	0.002212	11.82	0.002146	11.30
26	0.002097	11.39	0.001883	10.92
27	0.001746	10.94	0.001755	10.51
28	0.001741	10.46	0.001978	10.03
29	0.001525	9.97	0.001474	9.52
30	0.001317	9.52	0.001554	9.02
31	0.001381	9.10	0.001057	8.49
32	0.001336	8.70	0.001056	7.98
33	0.001105	8.18	0.000570	7.39
34	0.000798	7.51	0.000508	6.67
35	0.000703	6.75	0.000924	5.93
36	0.000842	5.78	0.000531	5.04
37	0.000772	4.63	1/	4.10
38	1/	3.17	1/	2.92
39	1/	2.65	1/	2.47
40	1/	2.18	1/	2.07

¹ Negligible probability of recovery.

Notes:

1. *Duration* measured in years since selection.
2. *Probability of recovery* at duration *t* represents the average probability of recovery during the (*t*+1) year of entitlement to benefits. Values are based on aggregate counts of exposure and recoveries across all select ages. Results have been graduated using Whittaker-Henderson method.
3. *Time on DI rolls* at duration *t* represents the average number of future years of DI entitlement for those who have not recovered after *t* years. Values are exposure-weighted averages of expected time on the DI rolls across all ages from **tables 16A** and **16B**, which reflect termination due to recovery only. Entitlement is not considered after conversion to old-age benefits.

**Combined Experience
by Select Age and Duration
(2001-05)**

Table 21A.—Male Disabled Workers
Probability of Death or Recovery
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	0.005028	0.014223	0.011036	0.025036	0.092204	0.105643	0.091916	0.064539	0.064148	0.063730	0.065987	26
17	0.010070	0.016083	0.012115	0.026319	0.083237	0.092064	0.079073	0.062542	0.057742	0.056673	0.054422	27
18	0.015497	0.016157	0.015260	0.030020	0.070950	0.077420	0.065552	0.059336	0.048987	0.049003	0.044279	28
19	0.017762	0.016521	0.018374	0.032629	0.062041	0.064303	0.055845	0.053055	0.041386	0.039925	0.037782	29
20	0.018282	0.018766	0.019948	0.034125	0.055572	0.056975	0.048046	0.047017	0.039915	0.037140	0.032039	30
21	0.019591	0.021220	0.019965	0.033711	0.053463	0.054513	0.045392	0.044948	0.039217	0.035097	0.031186	31
22	0.021564	0.023494	0.019915	0.034053	0.055377	0.051166	0.042942	0.043604	0.038734	0.035063	0.027818	32
23	0.022894	0.026149	0.023298	0.031034	0.055976	0.049201	0.044066	0.043650	0.038952	0.034601	0.025718	33
24	0.026055	0.029305	0.026210	0.033582	0.053654	0.052255	0.046893	0.040088	0.036518	0.034959	0.024638	34
25	0.030010	0.031352	0.029557	0.037799	0.057380	0.053057	0.046230	0.043045	0.038851	0.035439	0.025375	35
26	0.033562	0.034341	0.030516	0.040741	0.056407	0.050621	0.045421	0.044292	0.039974	0.035563	0.025789	36
27	0.034139	0.035605	0.031342	0.041079	0.054863	0.050276	0.045485	0.039289	0.036614	0.035554	0.023984	37
28	0.036986	0.036670	0.030669	0.039161	0.052675	0.049440	0.045543	0.037813	0.037069	0.036276	0.023873	38
29	0.037528	0.040291	0.030945	0.038693	0.052639	0.051869	0.042452	0.042100	0.038388	0.035641	0.024096	39
30	0.039863	0.041748	0.031389	0.039551	0.050133	0.051145	0.040596	0.039219	0.038329	0.035141	0.023772	40
31	0.041933	0.042905	0.033189	0.039719	0.051313	0.046582	0.040456	0.039855	0.036275	0.035385	0.024375	41
32	0.041780	0.041510	0.031934	0.036978	0.048984	0.046429	0.042360	0.038471	0.035393	0.034482	0.024152	42
33	0.043411	0.042318	0.030264	0.035510	0.047442	0.046463	0.041198	0.038233	0.035684	0.032635	0.023048	43
34	0.045431	0.043801	0.031856	0.036273	0.046859	0.044312	0.039100	0.038402	0.035613	0.029856	0.023796	44
35	0.045699	0.044884	0.033202	0.034395	0.046177	0.043750	0.037782	0.038933	0.034746	0.032707	0.023698	45
36	0.045723	0.042754	0.032454	0.034078	0.043344	0.041402	0.038501	0.034596	0.034215	0.033717	0.024615	46
37	0.046758	0.044270	0.033458	0.035319	0.041259	0.041865	0.035879	0.033798	0.035854	0.032982	0.024747	47
38	0.051267	0.045877	0.032017	0.035941	0.041499	0.038970	0.036282	0.035611	0.033309	0.032946	0.025111	48
39	0.052656	0.047561	0.033916	0.035067	0.040631	0.039507	0.033785	0.035426	0.033427	0.032217	0.026066	49
40	0.055274	0.046990	0.034158	0.036669	0.039088	0.038623	0.033367	0.033404	0.033364	0.032241	0.025789	50
41	0.058078	0.049791	0.034192	0.036358	0.040312	0.037096	0.033408	0.033402	0.032181	0.031620	0.027156	51
42	0.061447	0.049721	0.035169	0.035204	0.039642	0.038579	0.036162	0.032037	0.032119	0.032961	0.027419	52
43	0.066328	0.049816	0.035840	0.036588	0.041921	0.039690	0.035564	0.032533	0.031994	0.032719	0.027484	53
44	0.068255	0.050994	0.035994	0.036136	0.041877	0.037231	0.034304	0.033919	0.033317	0.033173	0.028907	54
45	0.069743	0.053515	0.037615	0.036260	0.040567	0.036040	0.033853	0.033663	0.034301	0.032448	0.029661	55
46	0.076163	0.054052	0.038106	0.035443	0.040852	0.036242	0.034758	0.034978	0.033372	0.034155	0.030993	56
47	0.078896	0.053940	0.039302	0.038217	0.039195	0.036573	0.035116	0.033746	0.034860	0.034111	0.032485	57
48	0.084543	0.053280	0.039607	0.037176	0.040346	0.035760	0.035215	0.034462	0.035761	0.036199	0.034932	58
49	0.080920	0.052376	0.037821	0.037108	0.041273	0.038065	0.035768	0.035345	0.037219	0.035166	0.037197	59
50	0.068267	0.045531	0.034837	0.033647	0.036257	0.034560	0.035823	0.036241	0.036091	0.037161	0.038475	60
51	0.078453	0.047055	0.036470	0.034960	0.037484	0.034811	0.036214	0.039676	0.039952	0.041048	0.041480	61
52	0.080511	0.047618	0.036551	0.035440	0.038584	0.037412	0.040233	0.040200	0.041790	0.044588	0.043926	62
53	0.081920	0.048575	0.037497	0.036576	0.039083	0.039499	0.041216	0.042736	0.042905	0.044623	0.045917	63
54	0.078154	0.047147	0.037952	0.037583	0.039835	0.042980	0.041033	0.043661	0.044367	0.046009	0.045498	64
55	0.065748	0.041537	0.034410	0.035389	0.039505	0.039572	0.040161	0.041043	0.044538	0.041913	0.049622	65
56	0.074848	0.046567	0.038783	0.037186	0.042499	0.042247	0.043726	0.044233	0.042280	0.049496	0.052795	66
57	0.077602	0.048269	0.038713	0.039905	0.042242	0.043420	0.044755	0.042216	0.047405	0.050833	0.055315	67
58	0.080763	0.049936	0.041049	0.043053	0.044207	0.045250	0.043896	0.048488	0.050741	0.054260	0.058892	68
59	0.081738	0.051606	0.042205	0.042481	0.046063	0.043939	0.048189	0.050865	0.051333	0.053578	0.062391	69
60	0.080843	0.051552	0.042841	0.043855	0.041793	0.047525	0.049822	0.053406	0.054231	0.059177	0.065232	70
61	0.091640	0.054505	0.046821	0.044904	0.047779	0.051641	0.054886	0.057223	0.059259	0.061022	0.069651	71
62	0.058606	0.064185	0.065772	0.059327	0.055374	0.060717	0.059983	0.063663	0.066810	0.070274	0.074536	72
63	0.095339	0.075366	0.061893	0.059208	0.057337	0.063338	0.061403	0.066124	0.070003	0.070554	0.078626	73
64	0.130106	0.086325	0.065135	0.060695	0.061112	0.070252	0.066708	0.070647	0.072206	0.077156	0.083364	74
65	0.164105	0.094205	0.068395	0.062087	0.065124	0.076692	0.072340	0.074950	0.074656	0.083600	0.089229	75

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $q_{[x]+t}$ at duration t represents the probability of death or recovery from disability during the $(t+1)$ year of entitlement for those originally entitled to benefits at select age $[x]$ who have attained age $[x]+t$. Values are derived from death probabilities shown in **table 7A** and recovery probabilities shown in **table 14A**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 7C** for death probabilities beyond attained age 75.

Table 21B.—Female Disabled Workers
Probability of Death or Recovery
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	0.002040	0.018461	0.021194	0.029055	0.057796	0.074312	0.070545	0.067852	0.066052	0.059803	0.055059	26
17	0.006527	0.016334	0.017416	0.028558	0.056075	0.066502	0.064290	0.059972	0.057932	0.049130	0.046515	27
18	0.010947	0.015944	0.015610	0.028184	0.054283	0.057796	0.057780	0.052832	0.051353	0.040569	0.037924	28
19	0.015005	0.016787	0.017293	0.031305	0.053614	0.053527	0.050541	0.046660	0.046660	0.035818	0.032219	29
20	0.015319	0.017690	0.020194	0.031190	0.054696	0.048124	0.045364	0.041632	0.043306	0.032561	0.028862	30
21	0.017186	0.018449	0.019905	0.029456	0.050799	0.048063	0.043291	0.036406	0.040056	0.032041	0.027981	31
22	0.020164	0.020965	0.019250	0.031308	0.045758	0.044395	0.040023	0.032989	0.035554	0.030773	0.025445	32
23	0.020616	0.021404	0.017519	0.029849	0.044467	0.044913	0.039254	0.035441	0.031658	0.031325	0.023435	33
24	0.022100	0.022920	0.020341	0.029639	0.042408	0.042935	0.038686	0.037035	0.032123	0.029847	0.023323	34
25	0.023691	0.024913	0.022775	0.028912	0.043658	0.041811	0.039810	0.037829	0.030867	0.030332	0.023026	35
26	0.023107	0.026392	0.023713	0.029885	0.041486	0.042388	0.039966	0.035206	0.032004	0.030474	0.022623	36
27	0.024519	0.027593	0.023863	0.029488	0.042432	0.038714	0.034428	0.035064	0.032639	0.029565	0.022976	37
28	0.026179	0.028258	0.022329	0.028327	0.041042	0.038552	0.032934	0.032531	0.032465	0.030163	0.023168	38
29	0.026645	0.027660	0.023662	0.029197	0.036936	0.037052	0.032048	0.032938	0.030208	0.029919	0.022382	39
30	0.028374	0.029673	0.024124	0.026615	0.035290	0.035177	0.032386	0.031393	0.031135	0.029236	0.022622	40
31	0.027445	0.027592	0.024033	0.025478	0.035172	0.034274	0.032269	0.031509	0.029560	0.028775	0.022600	41
32	0.030282	0.028716	0.022257	0.026779	0.034004	0.032378	0.030181	0.030750	0.028645	0.028958	0.021667	42
33	0.031628	0.030396	0.022833	0.023758	0.034378	0.032919	0.030373	0.030650	0.027103	0.027217	0.022706	43
34	0.034493	0.032848	0.024201	0.025263	0.032667	0.033773	0.028893	0.029632	0.030099	0.024846	0.020796	44
35	0.036222	0.033616	0.022866	0.024217	0.033253	0.030349	0.029364	0.028493	0.029308	0.024843	0.021128	45
36	0.035579	0.034905	0.024305	0.023213	0.033311	0.029366	0.027985	0.024958	0.025722	0.025675	0.021245	46
37	0.037888	0.035056	0.024975	0.026651	0.032760	0.031009	0.027436	0.027054	0.026237	0.025767	0.021568	47
38	0.038417	0.032453	0.023881	0.024650	0.032682	0.030169	0.027539	0.026959	0.023585	0.025711	0.021493	48
39	0.040280	0.035056	0.024774	0.024774	0.032540	0.028566	0.027806	0.027274	0.023749	0.023340	0.021929	49
40	0.042144	0.036303	0.026128	0.026759	0.031440	0.029138	0.027071	0.024748	0.024502	0.024062	0.021124	50
41	0.044667	0.038429	0.025935	0.024648	0.030754	0.029361	0.026209	0.024663	0.025558	0.023298	0.022117	51
42	0.046700	0.038667	0.025349	0.024619	0.030876	0.027407	0.026060	0.025099	0.025825	0.024782	0.021619	52
43	0.048863	0.038748	0.026618	0.025416	0.029516	0.026731	0.025886	0.024924	0.024124	0.022684	0.022378	53
44	0.051317	0.039764	0.027154	0.025684	0.029431	0.028658	0.026546	0.024540	0.024646	0.022386	0.023463	54
45	0.051728	0.038590	0.027224	0.025968	0.029344	0.027063	0.025988	0.025340	0.023265	0.022315	0.022874	55
46	0.054095	0.040181	0.027157	0.026206	0.029778	0.026388	0.026107	0.024097	0.024597	0.024124	0.024216	56
47	0.056294	0.040486	0.028448	0.025820	0.028144	0.027141	0.026026	0.023279	0.024518	0.021970	0.024812	57
48	0.057343	0.041320	0.027493	0.027534	0.029985	0.027346	0.025445	0.024278	0.023088	0.025072	0.026206	58
49	0.058421	0.039257	0.029733	0.025996	0.029107	0.025497	0.025641	0.025999	0.024754	0.025859	0.026950	59
50	0.048333	0.033607	0.025238	0.023657	0.027121	0.023934	0.024416	0.024806	0.024913	0.025356	0.027676	60
51	0.055302	0.036377	0.027807	0.025189	0.027480	0.024136	0.025999	0.025641	0.026812	0.026455	0.029235	61
52	0.057013	0.038650	0.026710	0.025042	0.028359	0.027048	0.027457	0.026493	0.027765	0.028367	0.030231	62
53	0.059065	0.039261	0.027992	0.026172	0.029948	0.027645	0.026606	0.028276	0.028603	0.030073	0.031906	63
54	0.058926	0.038599	0.028227	0.026871	0.028503	0.028849	0.028140	0.028421	0.029355	0.030672	0.030537	64
55	0.051116	0.034159	0.026189	0.025940	0.027605	0.028063	0.027516	0.027966	0.029309	0.029055	0.034964	65
56	0.056912	0.037634	0.029250	0.028716	0.032141	0.029291	0.028730	0.030244	0.030343	0.032845	0.035773	66
57	0.060649	0.040680	0.030882	0.030179	0.031805	0.029998	0.031769	0.030477	0.033921	0.034585	0.038364	67
58	0.061970	0.041118	0.032178	0.030171	0.032289	0.032945	0.030481	0.034783	0.034921	0.037220	0.041516	68
59	0.064831	0.042045	0.031763	0.033200	0.034169	0.032233	0.034673	0.036212	0.036999	0.040369	0.042928	69
60	0.064276	0.043505	0.035376	0.034228	0.030473	0.035576	0.037077	0.037998	0.039647	0.042008	0.046379	70
61	0.071992	0.046466	0.040948	0.035691	0.036811	0.038432	0.040510	0.043559	0.044741	0.046080	0.048707	71
62	0.048058	0.050589	0.052505	0.045385	0.044792	0.043566	0.044546	0.050060	0.050507	0.052126	0.052736	72
63	0.079679	0.065755	0.052973	0.048080	0.046028	0.046918	0.048802	0.055355	0.051604	0.054606	0.056576	73
64	0.106276	0.079734	0.060010	0.053075	0.050474	0.052517	0.055320	0.057316	0.061309	0.063505	0.059944	74
65	0.133293	0.093216	0.067578	0.057980	0.054975	0.058115	0.061597	0.059686	0.070789	0.072304	0.064047	75

- Notes:
1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
 2. The value $q_{[x]+t}$ at duration t represents the probability of death or recovery from disability during the $(t+1)$ year of entitlement for those originally entitled to benefits at select age $[x]$ who have attained age $[x]+t$. Values are derived from death probabilities shown in **table 7B** and recovery probabilities shown in **table 14B**.
 3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 7C** for death probabilities beyond attained age 75.

**Table 22A.—Male Disabled Workers
Survival Table
(2001-05 Social Security DI disability experience)**

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	100,000	99,497	98,082	97,000	94,572	85,852	76,782	69,725	65,225	61,041	57,151	26
17	89,201	88,303	86,883	85,830	83,571	76,615	69,562	64,062	60,055	56,587	53,380	27
18	80,066	78,825	77,551	76,368	74,075	68,819	63,491	59,329	55,809	53,075	50,475	28
19	72,820	71,527	70,345	69,052	66,799	62,655	58,626	55,352	52,415	50,246	48,240	29
20	68,152	66,906	65,650	64,340	62,144	58,691	55,347	52,688	50,211	48,207	46,417	30
21	65,364	64,083	62,723	61,471	59,399	56,223	53,158	50,745	48,464	46,563	44,930	31
22	63,239	61,875	60,421	59,218	57,201	54,033	51,268	49,066	46,927	45,109	43,529	32
23	61,724	60,311	58,734	57,366	55,586	52,475	49,893	47,694	45,612	43,835	42,318	33
24	60,738	59,155	57,421	55,916	54,038	51,139	48,467	46,194	44,342	42,723	41,230	34
25	60,687	58,866	57,020	55,335	53,243	50,188	47,525	45,328	43,377	41,692	40,214	35
26	59,680	57,677	55,696	53,996	51,796	48,874	46,400	44,292	42,330	40,638	39,194	36
27	57,703	55,733	53,749	52,064	49,925	47,186	44,814	42,776	41,095	39,590	38,183	37
28	56,202	54,123	52,138	50,539	48,560	46,002	43,728	41,736	40,158	38,669	37,267	38
29	55,333	53,256	51,110	49,528	47,612	45,106	42,766	40,950	39,226	37,720	36,377	39
30	53,804	51,659	49,502	47,948	46,052	43,743	41,506	39,821	38,259	36,793	35,500	40
31	52,550	50,346	48,186	46,587	44,737	42,441	40,464	38,827	37,280	35,928	34,656	41
32	50,775	48,654	46,634	45,145	43,476	41,346	39,426	37,756	36,303	35,018	33,811	42
33	49,283	47,144	45,149	43,783	42,228	40,225	38,356	36,776	35,370	34,108	32,994	43
34	48,065	45,881	43,871	42,473	40,932	39,014	37,285	35,827	34,451	33,224	32,234	44
35	46,958	44,812	42,801	41,380	39,957	38,112	36,445	35,068	33,703	32,532	31,467	45
36	45,299	43,228	41,380	40,037	38,673	36,997	35,465	34,100	32,920	31,794	30,721	46
37	44,215	42,148	40,282	38,934	37,559	36,009	34,501	33,263	32,139	30,987	29,965	47
38	43,225	41,009	39,128	37,875	36,514	34,999	33,635	32,415	31,261	30,220	29,223	48
39	42,162	39,942	38,042	36,752	35,463	34,022	32,678	31,574	30,455	29,437	28,489	49
40	41,021	38,754	36,933	35,671	34,363	33,020	31,745	30,686	29,661	28,671	27,746	50
41	40,102	37,773	35,892	34,665	33,405	32,058	30,869	29,838	28,841	27,913	27,030	51
42	39,284	36,870	35,037	33,805	32,615	31,322	30,114	29,025	28,095	27,193	26,296	52
43	38,610	36,049	34,253	33,025	31,817	30,483	29,273	28,232	27,314	26,440	25,575	53
44	37,637	35,068	33,280	32,082	30,923	29,628	28,525	27,546	26,612	25,725	24,872	54
45	36,659	34,102	32,277	31,063	29,937	28,723	27,688	26,751	25,850	24,963	24,153	55
46	35,958	33,219	31,423	30,226	29,155	27,964	26,951	26,014	25,104	24,266	23,437	56
47	35,060	32,294	30,552	29,351	28,229	27,123	26,131	25,213	24,362	23,513	22,711	57
48	34,226	31,332	29,663	28,488	27,429	26,322	25,381	24,487	23,643	22,798	21,973	58
49	32,979	30,310	28,722	27,636	26,610	25,512	24,541	23,663	22,827	21,977	21,205	59
50	30,675	28,581	27,280	26,330	25,444	24,521	23,674	22,826	21,999	21,205	20,416	60
51	30,368	27,986	26,669	25,696	24,798	23,868	23,037	22,203	21,322	20,470	19,630	61
52	29,625	27,240	25,943	24,995	24,109	23,179	22,312	21,414	20,553	19,694	18,816	62
53	28,673	26,324	25,045	24,106	23,224	22,316	21,435	20,552	19,674	18,830	17,989	63
54	27,468	25,321	24,127	23,211	22,339	21,449	20,527	19,685	18,826	17,991	17,163	64
55	25,270	23,609	22,628	21,849	21,076	20,243	19,442	18,661	17,895	17,098	16,382	65
56	24,996	23,125	22,048	21,193	20,405	19,538	18,713	17,895	17,103	16,380	15,569	66
57	24,016	22,152	21,083	20,267	19,458	18,636	17,827	17,029	16,310	15,537	14,747	67
58	23,323	21,439	20,368	19,532	18,691	17,865	17,057	16,308	15,517	14,730	13,931	68
59	22,191	20,377	19,325	18,509	17,723	16,907	16,164	15,385	14,602	13,852	13,111	69
60	21,095	19,390	18,390	17,602	16,830	16,127	15,361	14,596	13,816	13,067	12,293	70
61	20,677	18,782	17,758	16,927	16,167	15,395	14,600	13,799	13,009	12,238	11,491	71
62	20,381	19,187	17,955	16,774	15,779	14,905	14,000	13,160	12,322	11,499	10,691	72
63	20,033	18,123	16,757	15,720	14,789	13,941	13,058	12,256	11,446	10,645	9,894	73
64	20,148	17,527	16,014	14,971	14,062	13,203	12,275	11,456	10,647	9,878	9,116	74
65	20,108	16,808	15,225	14,184	13,303	12,437	11,483	10,652	9,854	9,118	8,356	75

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $I_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age $[x]$; the value $I_{[x]+t}$ at duration $t > 0$ represents the number of lives remaining from the original $I_{[x]}$ who have attained age $[x]+t$. Lives are decremented using probabilities from **table 21A**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 22C** for attained ages beyond age 75.

Table 22B.—Female Disabled Workers
Survival Table
(2001-05 Social Security DI disability experience)

Select age	Duration of disability										10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9		
16	100,000	99,796	97,954	95,878	93,092	87,712	81,194	75,466	70,345	65,699	61,770	26
17	90,127	89,539	88,076	86,542	84,071	79,357	74,080	69,317	65,160	61,385	58,369	27
18	82,585	81,681	80,379	79,124	76,894	72,720	68,517	64,558	61,147	58,007	55,654	28
19	77,930	76,761	75,472	74,167	71,845	67,993	64,354	61,101	58,250	55,532	53,543	29
20	74,069	72,934	71,644	70,197	68,008	64,288	61,194	58,418	55,986	53,561	51,818	30
21	70,851	69,633	68,348	66,988	65,015	61,712	58,746	56,203	54,157	51,988	50,322	31
22	67,827	66,459	65,066	63,813	61,815	58,986	56,367	54,111	52,326	50,466	48,914	32
23	65,778	64,422	63,043	61,939	60,090	57,418	54,839	52,686	50,819	49,210	47,669	33
24	64,335	62,913	61,471	60,221	58,436	55,958	53,555	51,483	49,576	47,983	46,552	34
25	63,259	61,760	60,221	58,849	57,148	54,653	52,368	50,283	48,381	46,888	45,466	35
26	61,801	60,373	58,780	57,386	55,671	53,361	51,099	49,057	47,330	45,815	44,419	36
27	60,005	58,534	56,919	55,561	53,923	51,635	49,636	47,927	46,246	44,737	43,414	37
28	58,293	56,767	55,163	53,931	52,403	50,252	48,315	46,724	45,204	43,736	42,417	38
29	56,557	55,050	53,527	52,260	50,734	48,860	47,050	45,542	44,042	42,712	41,434	39
30	55,127	53,563	51,974	50,720	49,370	47,628	45,953	44,465	43,069	41,728	40,507	40
31	53,477	52,009	50,574	49,359	48,101	46,409	44,818	43,372	42,005	40,763	39,591	41
32	52,097	50,519	49,068	47,976	46,691	45,103	43,643	42,326	41,024	39,849	38,696	42
33	50,881	49,272	47,774	46,683	45,574	44,007	42,558	41,265	40,000	38,916	37,858	43
34	50,006	48,281	46,695	45,565	44,414	42,963	41,512	40,313	39,118	37,941	36,998	44
35	48,757	46,991	45,411	44,373	43,298	41,858	40,588	39,396	38,273	37,151	36,229	45
36	47,360	45,675	44,081	43,010	42,012	40,613	39,420	38,317	37,361	36,400	35,464	46
37	46,825	45,051	43,472	42,386	41,256	39,904	38,667	37,606	36,589	35,629	34,711	47
38	45,403	43,659	42,242	41,233	40,217	38,903	37,729	36,690	35,701	34,859	33,962	48
39	44,525	42,732	41,234	40,212	39,216	37,940	36,856	35,831	34,854	34,026	33,232	49
40	43,735	41,892	40,371	39,316	38,264	37,061	35,981	35,007	34,141	33,304	32,503	50
41	42,868	40,953	39,379	38,358	37,413	36,262	35,197	34,275	33,430	32,576	31,816	51
42	42,001	40,040	38,492	37,516	36,592	35,462	34,490	33,591	32,748	31,902	31,112	52
43	41,016	39,012	37,500	36,502	35,574	34,524	33,601	32,731	31,915	31,145	30,439	53
44	40,375	38,303	36,780	35,781	34,862	33,836	32,866	31,994	31,209	30,440	29,758	54
45	39,294	37,261	35,823	34,848	33,943	32,947	32,055	31,222	30,431	29,723	29,060	55
46	38,631	36,541	35,073	34,121	33,227	32,238	31,387	30,568	29,831	29,097	28,395	56
47	37,675	35,554	34,115	33,144	32,288	31,379	30,527	29,733	29,041	28,329	27,707	57
48	36,999	34,877	33,436	32,517	31,622	30,674	29,835	29,076	28,370	27,715	27,020	58
49	36,080	33,972	32,638	31,668	30,845	29,947	29,183	28,435	27,696	27,010	26,312	59
50	34,070	32,423	31,333	30,542	29,819	29,010	28,316	27,625	26,940	26,269	25,603	60
51	33,814	31,944	30,782	29,926	29,172	28,370	27,685	26,965	26,274	25,570	24,894	61
52	33,225	31,331	30,120	29,315	28,581	27,770	27,019	26,277	25,581	24,871	24,166	62
53	32,581	30,657	29,453	28,629	27,880	27,075	26,297	25,597	24,873	24,162	23,435	63
54	31,635	29,771	28,622	27,814	27,067	26,296	25,537	24,818	24,113	23,405	22,687	64
55	30,047	28,511	27,537	26,816	26,120	25,399	24,686	24,007	23,336	22,652	21,994	65
56	29,887	28,186	27,125	26,332	25,576	24,754	24,029	23,339	22,633	21,946	21,225	66
57	29,388	27,606	26,483	25,665	24,890	24,098	23,375	22,632	21,942	21,198	20,466	67
58	28,649	26,874	25,769	24,940	24,188	23,407	22,636	21,946	21,183	20,443	19,681	68
59	27,991	26,176	25,075	24,279	23,473	22,671	21,940	21,179	20,412	19,657	18,864	69
60	27,172	25,425	24,319	23,459	22,656	21,966	21,185	20,400	19,625	18,847	18,054	70
61	27,164	25,208	24,037	23,053	22,230	21,412	20,589	19,755	18,894	18,049	17,217	71
62	26,847	25,557	24,264	22,990	22,147	21,312	20,511	19,758	18,199	17,280	16,378	72
63	27,325	25,148	23,494	22,249	21,179	20,204	19,256	18,316	17,302	16,409	15,514	73
64	28,386	25,369	23,346	21,945	20,780	19,731	18,695	17,661	16,649	15,628	14,636	74
65	29,438	25,514	23,136	21,573	20,322	19,205	18,089	16,975	15,962	14,832	13,759	75

Notes:
1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $I_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age $[x]$; the value $I_{[x]+t}$ at duration $t > 0$ represents the number of lives remaining from the original $I_{[x]}$ who have attained age $[x]+t$. Lives are decremented using probabilities from **table 21B**.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 22C** for attained ages beyond age 75.

Table 22C.—Disabled Workers Age 76 and Older
Survival Table
 (2001-05 Social Security DI disability experience)

Attained age	Male	Female
76	7,610	12,878
77	6,889	11,996
78	6,196	11,112
79	5,529	10,245
80	4,900	9,386
81	4,301	8,558
82	3,742	7,734
83	3,216	6,933
84	2,742	6,162
85	2,310	5,409
86	1,921	4,715
87	1,567	4,063
88	1,260	3,436
89	997	2,873
90	779	2,359
91	594	1,900
92	450	1,501
93	332	1,157
94	240	877
95	170	653
96	118	476
97	80	340
98	53	237
99	34	161
100	21	107
101	13	69
102	8	43
103	5	26
104	3	15
105	2	8
106	1	4
107	0	2
108	0	1
109	0	0
110	0	0

Notes:

1. The value at attained age x represents the number of lives remaining from those originally entitled to disability benefits who have attained that particular age.
2. Lives are decremented using probabilities from **table 7C**. Values are an extension of the ultimate column of **tables 22A** and **22B**.

Table 23A.—Male Disabled Workers
Expected Time on the OASDI Rolls
(2001-05 Social Security DI disability experience)

Select age	Duration of disability											10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9			
16	22.66	21.78	21.08	20.31	19.82	20.78	22.18	23.37	23.95	24.56	25.20	26	
17	23.85	23.09	22.46	21.73	21.30	22.19	23.39	24.35	24.95	25.44	25.94	27	
18	25.05	24.43	23.83	23.19	22.89	23.60	24.54	25.23	25.79	26.09	26.41	28	
19	26.11	25.57	24.99	24.45	24.26	24.83	25.50	25.98	26.41	26.52	26.61	29	
20	26.67	26.16	25.65	25.16	25.03	25.48	25.98	26.27	26.54	26.62	26.63	30	
21	26.75	26.27	25.83	25.35	25.22	25.61	26.06	26.28	26.49	26.55	26.50	31	
22	26.64	26.22	25.84	25.35	25.23	25.68	26.04	26.18	26.35	26.39	26.33	32	
23	26.36	25.96	25.65	25.25	25.04	25.49	25.79	25.95	26.12	26.15	26.07	33	
24	25.88	25.56	25.32	24.99	24.84	25.22	25.58	25.81	25.87	25.83	25.75	34	
25	25.11	24.87	24.66	24.40	24.34	24.79	25.15	25.34	25.46	25.47	25.39	35	
26	24.67	24.51	24.36	24.11	24.12	24.53	24.81	24.97	25.10	25.13	25.03	36	
27	24.56	24.41	24.30	24.07	24.08	24.44	24.71	24.87	24.86	24.79	24.68	37	
28	24.33	24.24	24.14	23.89	23.85	24.14	24.37	24.51	24.46	24.38	24.28	38	
29	23.87	23.79	23.76	23.51	23.43	23.71	23.98	24.02	24.05	23.99	23.86	39	
30	23.64	23.60	23.61	23.36	23.30	23.50	23.74	23.72	23.67	23.60	23.44	40	
31	23.32	23.32	23.34	23.12	23.06	23.28	23.39	23.36	23.30	23.16	22.99	41	
32	23.21	23.20	23.19	22.94	22.80	22.95	23.04	23.04	22.94	22.76	22.56	42	
33	23.00	23.02	23.02	22.72	22.54	22.63	22.71	22.67	22.55	22.36	22.10	43	
34	22.67	22.73	22.75	22.48	22.31	22.38	22.39	22.28	22.15	21.95	21.61	44	
35	22.34	22.38	22.41	22.16	21.93	21.97	21.95	21.80	21.66	21.42	21.13	45	
36	22.22	22.26	22.23	21.96	21.71	21.67	21.59	21.43	21.18	20.91	20.63	46	
37	21.85	21.90	21.89	21.63	21.41	21.31	21.22	20.99	20.70	20.46	20.14	47	
38	21.45	21.58	21.59	21.29	21.07	20.96	20.78	20.55	20.29	19.97	19.63	48	
39	21.08	21.22	21.25	20.98	20.73	20.58	20.41	20.11	19.83	19.50	19.13	49	
40	20.74	20.92	20.93	20.65	20.42	20.23	20.02	19.69	19.36	19.01	18.63	50	
41	20.30	20.53	20.57	20.29	20.03	19.85	19.60	19.26	18.91	18.52	18.11	51	
42	19.85	20.11	20.14	19.85	19.56	19.35	19.10	18.80	18.41	18.00	17.60	52	
43	19.32	19.65	19.66	19.37	19.09	18.90	18.66	18.33	17.93	17.50	17.08	53	
44	18.92	19.27	19.28	18.98	18.68	18.47	18.17	17.79	17.40	16.98	16.55	54	
45	18.52	18.87	18.91	18.63	18.31	18.06	17.72	17.32	16.91	16.49	16.03	55	
46	18.00	18.44	18.47	18.18	17.83	17.57	17.21	16.81	16.40	15.95	15.50	56	
47	17.57	18.03	18.03	17.74	17.43	17.12	16.75	16.34	15.90	15.45	14.98	57	
48	17.11	17.64	17.61	17.31	16.96	16.65	16.25	15.83	15.37	14.92	14.47	58	
49	16.83	17.27	17.20	16.86	16.49	16.17	15.79	15.36	14.91	14.46	13.97	59	
50	17.05	17.26	17.06	16.65	16.22	15.81	15.36	14.91	14.45	13.97	13.49	60	
51	16.35	16.70	16.50	16.10	15.67	15.26	14.79	14.33	13.90	13.46	13.01	61	
52	15.86	16.21	15.99	15.58	15.13	14.72	14.27	13.85	13.41	12.97	12.55	62	
53	15.44	15.77	15.55	15.14	14.69	14.27	13.84	13.41	12.99	12.55	12.11	63	
54	15.15	15.39	15.12	14.70	14.26	13.83	13.43	12.98	12.55	12.11	11.67	64	
55	15.31	15.35	14.99	14.51	14.02	13.58	13.12	12.65	12.17	11.71	11.20	65	
56	14.57	14.71	14.40	13.96	13.48	13.06	12.61	12.17	11.71	11.20	10.76	66	
57	14.16	14.31	14.01	13.55	13.09	12.65	12.20	11.75	11.24	10.78	10.33	67	
58	13.64	13.80	13.49	13.05	12.62	12.18	11.73	11.24	10.79	10.34	9.91	68	
59	13.29	13.43	13.14	12.69	12.23	11.80	11.32	10.87	10.42	9.96	9.49	69	
60	12.97	13.07	12.75	12.30	11.84	11.34	10.88	10.42	9.98	9.53	9.09	70	
61	12.32	12.51	12.20	11.77	11.30	10.85	10.41	9.99	9.56	9.13	8.69	71	
62	11.77	11.47	11.23	10.98	10.64	10.24	9.87	9.46	9.07	8.69	8.31	72	
63	10.99	11.10	10.96	10.65	10.29	9.89	9.52	9.11	8.72	8.34	7.93	73	
64	10.11	10.55	10.49	10.19	9.82	9.42	9.10	8.71	8.34	7.95	7.57	74	
65	9.33	10.06	10.05	9.76	9.37	8.99	8.69	8.33	7.97	7.57	7.21	75	

Notes:
1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $e_{[x]+t}$ at duration t represents the expected number of future years of combined DI and OASI entitlement for those originally entitled to disability benefits at select age $[x]$ who have not died or recovered as of attained age $[x]+t$. Values are based on survivorship experience from **tables 22A** and **22C**, and reflect automatic conversion to old-age benefits upon attaining normal retirement age.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 9C** for expected future lifetimes beyond attained age 75.

Table 23B.—Female Disabled Workers
Expected Time on the OASDI Rolls
(2001-05 Social Security DI disability experience)

Select age	Duration of disability											10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9			
16	26.04	25.09	24.56	24.08	23.78	24.21	25.12	25.98	26.84	27.70	28.43	26	
17	27.38	26.56	25.99	25.44	25.18	25.64	26.43	27.22	27.92	28.61	29.06	27	
18	28.47	27.78	27.22	26.65	26.41	26.89	27.51	28.17	28.71	29.24	29.45	28	
19	28.95	28.38	27.86	27.34	27.20	27.72	28.26	28.73	29.12	29.52	29.59	29	
20	29.31	28.76	28.27	27.84	27.72	28.30	28.70	29.04	29.28	29.58	29.56	30	
21	29.56	29.07	28.60	28.17	28.01	28.49	28.90	29.18	29.27	29.47	29.43	31	
22	29.77	29.37	28.99	28.55	28.45	28.79	29.11	29.30	29.28	29.34	29.26	32	
23	29.71	29.32	28.95	28.46	28.32	28.61	28.94	29.10	29.15	29.09	29.01	33	
24	29.42	29.08	28.75	28.33	28.18	28.41	28.66	28.79	28.88	28.82	28.69	34	
25	29.00	28.69	28.42	28.07	27.89	28.14	28.34	28.50	28.60	28.49	28.37	35	
26	28.75	28.42	28.18	27.85	27.69	27.87	28.08	28.23	28.24	28.16	28.03	36	
27	28.63	28.33	28.12	27.80	27.63	27.83	27.93	27.91	27.91	27.83	27.66	37	
28	28.49	28.24	28.05	27.68	27.47	27.63	27.72	27.64	27.55	27.46	27.30	38	
29	28.38	28.14	27.93	27.59	27.41	27.44	27.47	27.37	27.28	27.12	26.94	39	
30	28.14	27.95	27.79	27.46	27.20	27.18	27.15	27.04	26.90	26.75	26.54	40	
31	28.03	27.81	27.58	27.25	26.95	26.91	26.85	26.73	26.58	26.38	26.14	41	
32	27.79	27.64	27.44	27.05	26.78	26.71	26.59	26.40	26.22	25.98	25.74	42	
33	27.48	27.36	27.20	26.82	26.47	26.39	26.27	26.08	25.89	25.59	25.30	43	
34	27.01	26.95	26.85	26.51	26.18	26.05	25.94	25.70	25.47	25.24	24.87	44	
35	26.73	26.72	26.63	26.24	25.88	25.76	25.55	25.30	25.03	24.77	24.39	45	
36	26.52	26.48	26.42	26.07	25.67	25.54	25.30	25.01	24.64	24.28	23.91	46	
37	25.93	25.93	25.85	25.50	25.19	25.02	24.81	24.49	24.16	23.80	23.41	47	
38	25.75	25.76	25.61	25.22	24.85	24.67	24.42	24.10	23.75	23.32	22.92	48	
39	25.30	25.34	25.24	24.87	24.49	24.30	24.00	23.67	23.32	22.88	22.41	49	
40	24.82	24.89	24.80	24.46	24.12	23.88	23.58	23.23	22.80	22.36	21.90	50	
41	24.37	24.49	24.45	24.09	23.68	23.42	23.11	22.72	22.28	21.85	21.36	51	
42	23.94	24.09	24.04	23.65	23.24	22.96	22.59	22.19	21.74	21.31	20.84	52	
43	23.54	23.73	23.67	23.30	22.89	22.57	22.18	21.76	21.30	20.81	20.29	53	
44	23.00	23.21	23.15	22.79	22.37	22.04	21.67	21.25	20.77	20.29	19.74	54	
45	22.66	22.87	22.77	22.39	21.97	21.62	21.21	20.76	20.29	19.76	19.20	55	
46	22.13	22.37	22.28	21.89	21.46	21.11	20.67	20.21	19.69	19.18	18.64	56	
47	21.71	21.98	21.88	21.51	21.07	20.66	20.23	19.75	19.21	18.68	18.09	57	
48	21.19	21.45	21.35	20.94	20.52	20.14	19.69	19.19	18.65	18.08	17.54	58	
49	20.78	21.04	20.88	20.50	20.04	19.62	19.12	18.61	18.10	17.54	16.99	59	
50	20.94	20.98	20.69	20.21	19.69	19.22	18.68	18.14	17.59	17.02	16.45	60	
51	20.17	20.32	20.07	19.63	19.12	18.65	18.10	17.57	17.02	16.47	15.91	61	
52	19.59	19.75	19.52	19.04	18.52	18.05	17.53	17.01	16.46	15.92	15.37	62	
53	19.04	19.20	18.96	18.50	17.98	17.52	17.00	16.45	15.92	15.37	14.83	63	
54	18.62	18.76	18.49	18.01	17.50	17.00	16.49	15.95	15.40	14.85	14.31	64	
55	18.55	18.52	18.16	17.63	17.09	16.56	16.02	15.46	14.89	14.33	13.74	65	
56	17.74	17.78	17.45	16.96	16.45	15.98	15.45	14.89	14.34	13.77	13.22	66	
57	17.10	17.17	16.88	16.40	15.90	15.40	14.86	14.34	13.77	13.24	12.69	67	
58	16.59	16.65	16.34	15.87	15.35	14.84	14.33	13.77	13.25	12.71	12.18	68	
59	16.03	16.11	15.79	15.29	14.80	14.31	13.77	13.25	12.73	12.19	11.69	69	
60	15.55	15.58	15.27	14.81	14.32	13.75	13.24	12.73	12.21	11.70	11.19	70	
61	14.72	14.82	14.52	14.12	13.62	13.12	12.63	12.14	11.67	11.19	10.71	71	
62	14.14	13.83	13.54	13.26	12.87	12.45	11.99	11.53	11.11	10.67	10.23	72	
63	13.05	13.14	13.02	12.73	12.34	11.92	11.48	11.04	10.66	10.21	9.77	73	
64	11.90	12.26	12.28	12.03	11.67	11.27	10.87	10.47	10.08	9.70	9.33	74	
65	10.85	11.45	11.57	11.37	11.04	10.66	10.28	9.93	9.52	9.21	8.89	75	

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $e_{[x]+t}$ at duration t represents the expected number of future years of combined DI and OASI entitlement for those originally entitled to disability benefits at select age $[x]$ who have not died or recovered as of attained age $[x]+t$. Values are based on survivorship experience from **tables 22B** and **22C**, and reflect automatic conversion to old-age benefits upon attaining normal retirement age.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection. See **table 9C** for expected future lifetimes beyond attained age 75.

Table 24A.—Male Disabled Workers
Expected Time on the DI Rolls
(2001-05 Social Security DI disability experience)

Select age	Duration of disability											10 or more	Attained age
	0	1	2	3	4	5	6	7	8	9			
16	20.99	20.09	19.38	18.59	18.05	18.83	20.00	20.97	21.38	21.82	22.27	26	
17	21.97	21.19	20.53	19.78	19.30	20.00	20.98	21.74	22.16	22.48	22.80	27	
18	22.96	22.31	21.67	21.00	20.63	21.17	21.90	22.40	22.78	22.93	23.09	28	
19	23.81	23.23	22.61	22.02	21.75	22.15	22.64	22.95	23.21	23.19	23.13	29	
20	24.21	23.65	23.10	22.56	22.34	22.62	22.96	23.09	23.21	23.15	23.02	30	
21	24.19	23.66	23.16	22.62	22.40	22.63	22.91	22.98	23.03	22.95	22.77	31	
22	23.99	23.51	23.06	22.52	22.30	22.58	22.77	22.77	22.78	22.68	22.49	32	
23	23.64	23.19	22.80	22.33	22.03	22.30	22.43	22.44	22.44	22.33	22.11	33	
24	23.12	22.73	22.40	21.99	21.74	21.94	22.12	22.19	22.09	21.91	21.69	34	
25	22.35	22.03	21.72	21.37	21.19	21.45	21.62	21.65	21.60	21.45	21.22	35	
26	21.86	21.61	21.36	21.01	20.88	21.10	21.20	21.19	21.14	21.00	20.76	36	
27	21.66	21.41	21.18	20.85	20.72	20.89	20.97	20.95	20.79	20.56	20.30	37	
28	21.35	21.15	20.93	20.58	20.40	20.50	20.54	20.50	20.29	20.05	19.78	38	
29	20.85	20.64	20.49	20.13	19.91	19.99	20.06	19.93	19.78	19.55	19.25	39	
30	20.53	20.36	20.22	19.86	19.66	19.67	19.70	19.52	19.29	19.04	18.72	40	
31	20.13	19.99	19.86	19.53	19.31	19.33	19.25	19.04	18.81	18.50	18.16	41	
32	19.92	19.76	19.60	19.23	18.95	18.90	18.79	18.60	18.32	17.98	17.60	42	
33	19.60	19.47	19.31	18.89	18.57	18.47	18.35	18.11	17.81	17.45	17.03	43	
34	19.19	19.08	18.93	18.54	18.21	18.09	17.90	17.61	17.29	16.91	16.42	44	
35	18.77	18.64	18.50	18.11	17.74	17.58	17.36	17.02	16.69	16.27	15.80	45	
36	18.52	18.38	18.18	17.77	17.38	17.15	16.87	16.52	16.09	15.65	15.18	46	
37	18.07	17.93	17.73	17.33	16.95	16.66	16.36	15.95	15.49	15.05	14.55	47	
38	17.57	17.49	17.31	16.87	16.48	16.17	15.81	15.38	14.93	14.43	13.90	48	
39	17.10	17.03	16.85	16.43	16.00	15.66	15.28	14.80	14.33	13.81	13.25	49	
40	16.65	16.60	16.39	15.96	15.54	15.16	14.74	14.24	13.71	13.17	12.59	50	
41	16.13	16.09	15.91	15.45	15.02	14.63	14.17	13.64	13.10	12.52	11.91	51	
42	15.58	15.57	15.36	14.90	14.42	14.00	13.54	13.03	12.45	11.84	11.23	52	
43	14.98	15.01	14.77	14.30	13.82	13.40	12.94	12.40	11.80	11.17	10.53	53	
44	14.47	14.50	14.25	13.76	13.26	12.82	12.29	11.71	11.11	10.47	9.81	54	
45	13.95	13.96	13.72	13.23	12.71	12.23	11.67	11.06	10.43	9.78	9.09	55	
46	13.34	13.40	13.14	12.64	12.09	11.58	11.00	10.37	9.73	9.05	8.35	56	
47	12.79	12.84	12.54	12.04	11.50	10.94	10.34	9.70	9.02	8.33	7.60	57	
48	12.21	12.30	11.96	11.43	10.85	10.29	9.65	8.99	8.29	7.58	6.84	58	
49	11.76	11.75	11.37	10.80	10.19	9.61	8.97	8.28	7.57	6.84	6.07	59	
50	11.59	11.40	10.92	10.29	9.63	8.98	8.28	7.57	6.84	6.07	5.29	60	
51	10.83	10.71	10.22	9.59	8.91	8.24	7.52	6.79	6.05	5.28	4.48	61	
52	10.21	10.06	9.53	8.88	8.19	7.49	6.77	6.03	5.26	4.47	3.65	62	
53	9.60	9.41	8.86	8.19	7.48	6.76	6.02	5.26	4.47	3.65	2.80	63	
54	9.05	8.77	8.18	7.49	6.76	6.02	5.27	4.47	3.65	2.80	1.91	64	
55	8.68	8.25	7.59	6.84	6.08	5.30	4.50	3.67	2.81	1.91	0.98	65	
56	7.87	7.46	6.80	6.06	5.27	4.49	3.66	2.81	1.91	0.98	—	66	
57	7.18	6.75	6.06	5.29	4.49	3.66	2.81	1.91	0.98	—	—	67	
58	6.46	5.98	5.27	4.48	3.66	2.80	1.91	0.98	—	—	—	68	
59	5.76	5.23	4.48	3.66	2.80	1.91	0.98	—	—	—	—	69	
60	5.05	4.45	3.67	2.81	1.91	0.98	—	—	—	—	—	70	
61	4.24	3.62	2.80	1.91	0.98	—	—	—	—	—	—	71	
62	3.53	2.72	1.87	0.97	—	—	—	—	—	—	—	72	
63	2.63	1.86	0.97	—	—	—	—	—	—	—	—	73	
64	1.77	0.96	—	—	—	—	—	—	—	—	—	74	
65	0.92	—	—	—	—	—	—	—	—	—	—	75	

- Notes:
1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
 2. The value $e_{[x]+t}$ at duration t represents the expected number of future years of DI entitlement for those originally entitled to benefits at select age $[x]$ who have not died or recovered as of attained age $[x]+t$. Values are based on survivorship experience from **table 22A**. Entitlement is not considered after conversion to old-age benefits.
 3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 24B.—Female Disabled Workers
Expected Time on the DI Rolls
(2001-05 Social Security DI disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10 or more	
16	23.24	22.28	21.69	21.15	20.77	21.01	21.66	22.27	22.85	23.43	23.89	26
17	24.27	23.43	22.81	22.20	21.84	22.11	22.65	23.17	23.61	24.04	24.25	27
18	25.07	24.35	23.73	23.10	22.76	23.03	23.42	23.82	24.12	24.40	24.41	28
19	25.35	24.72	24.14	23.55	23.30	23.59	23.90	24.14	24.30	24.46	24.35	29
20	25.52	24.91	24.35	23.84	23.59	23.93	24.12	24.24	24.27	24.35	24.15	30
21	25.60	25.04	24.50	23.98	23.70	23.94	24.12	24.19	24.09	24.07	23.85	31
22	25.63	25.15	24.67	24.15	23.91	24.04	24.13	24.12	23.92	23.78	23.52	32
23	25.44	24.97	24.50	23.93	23.65	23.73	23.82	23.77	23.63	23.38	23.12	33
24	25.06	24.61	24.18	23.67	23.38	23.39	23.42	23.34	23.22	22.98	22.67	34
25	24.57	24.15	23.76	23.30	22.98	23.00	22.98	22.92	22.80	22.51	22.20	35
26	24.21	23.77	23.40	22.96	22.65	22.61	22.59	22.51	22.31	22.03	21.71	36
27	23.95	23.54	23.19	22.75	22.42	22.40	22.28	22.05	21.84	21.56	21.20	37
28	23.68	23.30	22.96	22.48	22.12	22.04	21.91	21.64	21.35	21.05	20.69	38
29	23.41	23.04	22.68	22.22	21.87	21.69	21.51	21.21	20.91	20.55	20.16	39
30	23.05	22.71	22.39	21.93	21.52	21.29	21.04	20.73	20.39	20.03	19.61	40
31	22.78	22.41	22.03	21.56	21.12	20.87	20.59	20.26	19.90	19.49	19.06	41
32	22.40	22.08	21.72	21.20	20.77	20.49	20.16	19.77	19.38	18.94	18.49	42
33	21.96	21.66	21.33	20.81	20.31	20.01	19.68	19.28	18.87	18.38	17.88	43
34	21.40	21.14	20.84	20.35	19.86	19.52	19.18	18.74	18.29	17.85	17.29	44
35	20.98	20.75	20.45	19.92	19.40	19.05	18.63	18.18	17.70	17.22	16.64	45
36	20.60	20.34	20.06	19.54	18.99	18.63	18.18	17.69	17.13	16.57	15.99	46
37	19.93	19.70	19.40	18.88	18.38	17.99	17.55	17.03	16.49	15.92	15.33	47
38	19.57	19.33	18.97	18.42	17.87	17.46	16.98	16.45	15.89	15.27	14.66	48
39	19.00	18.77	18.44	17.89	17.34	16.90	16.38	15.84	15.27	14.63	13.97	49
40	18.40	18.19	17.85	17.32	16.78	16.31	15.78	15.21	14.58	13.94	13.27	50
41	17.83	17.64	17.32	16.77	16.18	15.68	15.14	14.53	13.89	13.24	12.54	51
42	17.26	17.08	16.75	16.17	15.57	15.05	14.46	13.83	13.18	12.51	11.82	52
43	16.70	16.54	16.18	15.61	15.00	14.45	13.83	13.18	12.51	11.80	11.07	53
44	16.05	15.89	15.53	14.94	14.33	13.74	13.14	12.48	11.78	11.07	10.31	54
45	15.52	15.34	14.93	14.34	13.71	13.11	12.46	11.78	11.07	10.32	9.54	55
46	14.86	14.69	14.28	13.66	13.02	12.40	11.73	11.03	10.29	9.53	8.76	56
47	14.26	14.08	13.66	13.04	12.38	11.72	11.03	10.31	9.55	8.78	7.96	57
48	13.60	13.40	12.96	12.31	11.64	10.99	10.28	9.54	8.76	7.96	7.15	58
49	13.00	12.78	12.28	11.64	10.94	10.25	9.51	8.74	7.96	7.15	6.33	59
50	12.70	12.32	11.73	11.02	10.28	9.55	8.77	7.98	7.17	6.34	5.49	60
51	11.87	11.54	10.95	10.25	9.50	8.76	7.96	7.16	6.34	5.50	4.63	61
52	11.15	10.79	10.20	9.47	8.70	7.94	7.15	6.34	5.49	4.64	3.76	62
53	10.42	10.05	9.44	8.69	7.91	7.14	6.33	5.49	4.64	3.76	2.86	63
54	9.75	9.33	8.69	7.93	7.13	6.32	5.50	4.64	3.76	2.86	1.94	64
55	9.21	8.68	7.97	7.17	6.35	5.51	4.66	3.77	2.87	1.94	0.98	65
56	8.35	7.82	7.11	6.31	5.48	4.64	3.77	2.86	1.94	0.98	—	66
57	7.55	7.01	6.29	5.47	4.62	3.76	2.86	1.94	0.98	—	—	67
58	6.79	6.21	5.46	4.62	3.75	2.86	1.94	0.98	—	—	—	68
59	6.01	5.39	4.61	3.74	2.85	1.93	0.98	—	—	—	—	69
60	5.23	4.55	3.74	2.85	1.94	0.98	—	—	—	—	—	70
61	4.37	3.67	2.83	1.93	0.98	—	—	—	—	—	—	71
62	3.62	2.78	1.90	0.98	—	—	—	—	—	—	—	72
63	2.69	1.88	0.97	—	—	—	—	—	—	—	—	73
64	1.80	0.96	—	—	—	—	—	—	—	—	—	74
65	0.93	—	—	—	—	—	—	—	—	—	—	75

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits. *Duration* measured in years since selection. *Attained age* calculated as sum of select age and duration. Results do not include auxiliary beneficiaries payable under the DI program.
2. The value $e_{[x]+t}$ at duration t represents the expected number of future years of DI entitlement for those originally entitled to benefits at select age $[x]$ who have not died or recovered as of attained age $[x]+t$. Values are based on survivorship experience from **table 22B**. Entitlement is not considered after conversion to old-age benefits.
3. Select-and-ultimate table is read across the row for 0-10 years since selection, and down the last (ultimate) column for 10 or more years since selection.

Table 25.—Disabled Workers
Aggregate Probability of Death or Recovery and Expected Time on the Rolls,
by Select Age

(2001-05 Social Security DI disability experience)

Select age	Male			Female		
	Probability of death or recovery	Time on OASDI rolls	Time on DI rolls	Probability of death or recovery	Time on OASDI rolls	Time on DI rolls
16	0.035140	22.92	19.61	0.036105	26.18	21.68
17	0.033510	23.29	19.92	0.032360	26.89	22.29
18	0.030551	23.71	20.09	0.027027	27.35	22.45
19	0.027442	23.85	19.95	0.027498	27.53	22.27
20	0.026862	23.77	19.65	0.026095	27.53	22.02
21	0.025950	23.44	19.14	0.025039	27.39	21.62
22	0.026532	23.24	18.82	0.024624	27.29	21.31
23	0.027071	22.87	18.31	0.024670	26.98	20.82
24	0.027664	22.52	17.84	0.025123	26.67	20.36
25	0.029805	22.03	17.22	0.026006	26.33	19.90
26	0.030873	21.70	16.81	0.026754	26.03	19.48
27	0.031550	21.47	16.53	0.027409	25.81	19.15
28	0.032657	21.18	16.23	0.027427	25.59	18.86
29	0.033731	20.84	15.92	0.027449	25.36	18.55
30	0.034098	20.59	15.68	0.027691	25.08	18.23
31	0.035573	20.30	15.43	0.027510	24.87	17.96
32	0.035364	20.05	15.18	0.027809	24.57	17.57
33	0.036159	19.77	14.88	0.027764	24.30	17.25
34	0.036600	19.48	14.61	0.028387	23.97	16.89
35	0.038156	19.13	14.26	0.028914	23.65	16.51
36	0.038211	18.88	14.04	0.028343	23.34	16.14
37	0.039133	18.51	13.69	0.029937	22.85	15.66
38	0.040128	18.20	13.38	0.029696	22.54	15.31
39	0.041095	17.85	13.05	0.030230	22.11	14.87
40	0.041747	17.54	12.72	0.031110	21.64	14.35
41	0.042672	17.16	12.33	0.031457	21.20	13.87
42	0.044351	16.76	11.89	0.032280	20.69	13.32
43	0.046071	16.33	11.40	0.033097	20.28	12.83
44	0.046939	15.97	10.96	0.034363	19.77	12.22
45	0.047973	15.59	10.48	0.034785	19.32	11.68
46	0.050137	15.16	9.97	0.036112	18.75	11.06
47	0.051834	14.75	9.49	0.036812	18.28	10.48
48	0.053752	14.33	8.96	0.038157	17.71	9.87
49	0.054186	13.96	8.46	0.039353	17.18	9.26
50	0.050873	13.93	8.19	0.036447	17.10	8.91
51	0.055565	13.32	7.61	0.040093	16.33	8.23
52	0.057942	12.88	7.12	0.041584	15.79	7.64
53	0.059943	12.49	6.65	0.044290	15.23	7.11
54	0.060826	12.10	6.17	0.045487	14.74	6.57
55	0.056940	12.04	5.81	0.043351	14.57	6.12
56	0.062609	11.45	5.29	0.048047	13.83	5.55
57	0.064694	11.08	4.83	0.050657	13.33	5.01
58	0.067489	10.67	4.35	0.052638	12.84	4.50
59	0.069431	10.33	3.88	0.055270	12.37	3.99
60	0.070873	10.00	3.40	0.057525	11.94	3.49
61	0.080474	9.40	2.90	0.071573	10.97	2.96
62	0.077679	9.28	2.40	0.061256	11.19	2.45
63	0.087792	8.75	1.91	0.072699	10.47	1.95
64	0.096633	8.43	1.42	0.081896	9.95	1.44
65	0.115671	9.49	0.92	0.102427	11.02	0.93

Notes:

1. *Select age* denotes age last birthday at entitlement to disability benefits.
2. *Probability of death or recovery* at select age [x] represents the average probability of total decrement within one year for those originally entitled to disability benefits at that particular age. Values are derived from the average death probabilities shown in **table 11** and the average recovery probabilities shown in **table 18**.
3. *Time on OASDI rolls* at select age [x] represents the average number of future years of combined DI and OASI entitlement for those originally entitled to disability benefits at that particular age. Values are exposure-weighted averages of expected time on the combined rolls across all durations from **tables 23A, 23B and 9C**, and reflect automatic conversion to old-age benefits upon attaining normal retirement age.
4. *Time on DI rolls* at select age [x] represents the average number of future years of DI entitlement for those originally entitled to benefits at that particular age. Values are exposure-weighted averages of expected time on the DI rolls across all durations from **tables 24A and 24B**. Entitlement is not considered after conversion to old-age benefits.

Table 26.—Disabled Workers
Aggregate Probability of Death or Recovery and Expected Time on the Rolls,
by Attained Age

(2001-05 Social Security DI disability experience)

Attained age	Male			Female		
	Probability of death or recovery	Time on OASDI rolls	Time on DI rolls	Probability of death or recovery	Time on OASDI rolls	Time on DI rolls
16	0.006713	22.66	20.99	0.005233	26.04	23.24
17	0.009268	23.63	21.77	0.009419	27.16	24.07
18	0.016645	24.47	22.44	0.011989	27.94	24.61
19	0.016671	25.15	22.95	0.016129	28.24	24.74
20	0.017511	25.54	23.20	0.016405	28.44	24.78
21	0.022634	25.66	23.21	0.019272	28.54	24.73
22	0.027324	25.68	23.13	0.024792	28.64	24.67
23	0.031326	25.65	23.01	0.026790	28.74	24.61
24	0.033533	25.57	22.83	0.029538	28.77	24.49
25	0.037529	25.39	22.57	0.030496	28.71	24.30
26	0.038927	25.23	22.32	0.031329	28.64	24.09
27	0.040327	25.12	22.12	0.032367	28.57	23.87
28	0.040114	25.04	21.93	0.032182	28.51	23.66
29	0.041360	24.94	21.72	0.032204	28.45	23.45
30	0.041145	24.84	21.51	0.031211	28.36	23.20
31	0.040100	24.72	21.28	0.031487	28.25	22.93
32	0.038724	24.58	21.02	0.031367	28.12	22.64
33	0.038551	24.39	20.72	0.029474	27.94	22.30
34	0.037872	24.17	20.39	0.029731	27.68	21.90
35	0.036998	23.92	20.03	0.030079	27.41	21.48
36	0.036881	23.65	19.65	0.029467	27.15	21.06
37	0.035890	23.36	19.25	0.029689	26.83	20.59
38	0.036310	23.04	18.81	0.029630	26.52	20.12
39	0.035955	22.70	18.36	0.029190	26.19	19.63
40	0.035753	22.36	17.89	0.029597	25.82	19.10
41	0.035775	21.98	17.39	0.029589	25.44	18.56
42	0.036245	21.60	16.88	0.030065	25.04	18.01
43	0.035327	21.19	16.35	0.030215	24.65	17.45
44	0.035875	20.75	15.79	0.029366	24.24	16.87
45	0.036070	20.31	15.23	0.029833	23.80	16.26
46	0.036971	19.86	14.64	0.029872	23.35	15.64
47	0.037407	19.41	14.05	0.029908	22.90	15.01
48	0.038280	18.95	13.45	0.029729	22.44	14.36
49	0.038006	18.50	12.84	0.030684	21.95	13.70
50	0.037610	18.07	12.24	0.029270	21.53	13.05
51	0.038161	17.61	11.61	0.029820	21.04	12.36
52	0.038342	17.14	10.96	0.029528	20.55	11.66
53	0.038593	16.66	10.29	0.029941	20.03	10.93
54	0.038882	16.18	9.62	0.030112	19.51	10.20
55	0.038655	15.74	8.94	0.029544	19.03	9.46
56	0.039560	15.27	8.24	0.029831	18.49	8.69
57	0.040868	14.79	7.51	0.031014	17.94	7.90
58	0.042815	14.32	6.77	0.031960	17.40	7.10
59	0.044497	13.86	6.02	0.032795	16.86	6.28
60	0.045798	13.42	5.25	0.033725	16.32	5.45
61	0.048045	12.98	4.46	0.034561	15.78	4.60
62	0.045793	12.51	3.64	0.033362	15.21	3.74
63	0.049040	12.06	2.79	0.035716	14.68	2.85
64	0.047896	11.64	1.90	0.034247	14.18	1.93
65	0.050675	11.20	0.97	0.036680	13.67	0.98
66	0.052464	10.77	—	0.037185	13.17	—
67	0.055324	10.34	—	0.038941	12.66	—
68	0.058010	9.92	—	0.041853	12.16	—
69	0.062010	9.50	—	0.043761	11.67	—
70	0.064994	9.09	—	0.047094	11.18	—
71	0.069813	8.69	—	0.049118	10.70	—
72	0.074358	8.31	—	0.052827	10.23	—
73	0.078630	7.93	—	0.056672	9.77	—
74	0.083360	7.57	—	0.059936	9.33	—
75	0.089232	7.21	—	0.064049	8.89	—

Notes:

1. *Attained age* calculated as sum of select age and duration.
2. *Probability of death or recovery* at attained age *x* represents the average probability of total decrement within one year for those originally entitled to disability benefits who have attained that particular age. Values are derived from the average death probabilities shown in **table 12** and the average recovery probabilities shown in **table 19**. See **table 7C** for death probabilities beyond attained age 75.
3. *Time on OASDI rolls* at attained age *x* represents the average number of future years of combined DI and OASI entitlement for those originally entitled to disability benefits who have attained that particular age. Values are exposure-weighted averages of expected time on the combined rolls across all durations from **tables 23A** and **23B**, and reflect automatic conversion to old-age benefits upon attaining normal retirement age. See **table 9C** for expected future lifetimes beyond attained age 75.
4. *Time on DI rolls* at attained age *x* represents the average number of future years of DI entitlement for those originally entitled to benefits who have attained that particular age. Values are exposure-weighted averages of expected time on the DI rolls across all durations from **tables 24A** and **24B**. Entitlement is not considered after conversion to old-age benefits.

Table 27.—Disabled Workers
Aggregate Probability of Death or Recovery and Expected Time on the Rolls,
by Duration

(2001-05 Social Security DI disability experience)

Duration	Male			Female		
	Probability of death or recovery	Time on OASDI rolls	Time on DI rolls	Probability of death or recovery	Time on OASDI rolls	Time on DI rolls
0	0.068142	17.13	11.53	0.050719	21.09	13.21
1	0.048095	17.42	11.45	0.037640	21.27	13.01
2	0.038065	17.34	11.13	0.028544	21.13	12.60
3	0.039318	17.05	10.72	0.028360	20.76	12.07
4	0.045318	16.75	10.63	0.033312	20.36	11.77
5	0.045057	16.52	10.56	0.032038	20.03	11.49
6	0.043766	16.30	10.61	0.031370	19.70	11.33
7	0.044207	16.09	10.70	0.031549	19.38	11.23
8	0.044344	15.92	10.85	0.031779	19.09	11.20
9	0.044757	15.76	11.04	0.031966	18.80	11.22
10	0.045510	15.59	11.21	0.032269	18.49	11.23
11	0.045037	15.33	11.33	0.032392	18.11	11.23
12	0.045670	15.04	11.33	0.032929	17.69	11.13
13	0.047024	14.70	11.24	0.034353	17.22	10.98
14	0.048669	14.35	11.16	0.035888	16.73	10.86
15	0.050811	14.01	11.09	0.038549	16.22	10.75
16	0.053147	13.73	11.11	0.040801	15.78	10.73
17	0.054032	13.51	11.08	0.043363	15.39	10.71
18	0.056418	13.33	11.03	0.045175	15.06	10.69
19	0.057487	13.11	10.94	0.046680	14.69	10.63
20	0.060511	12.79	10.80	0.050206	14.21	10.54
21	0.064590	12.42	10.60	0.053042	13.61	10.39
22	0.067309	12.01	10.30	0.056414	12.96	10.17
23	0.070376	11.59	9.95	0.060311	12.31	9.87
24	0.073013	11.25	9.58	0.064410	11.72	9.54
25	0.075952	11.00	9.24	0.065841	11.21	9.24
26	0.077552	10.82	8.92	0.072402	10.77	8.96
27	0.079667	10.65	8.60	0.076373	10.36	8.64
28	0.081890	10.48	8.26	0.082639	9.99	8.28
29	0.082649	10.35	7.91	0.086481	9.68	7.90
30	0.083237	10.26	7.57	0.090909	9.41	7.53
31	0.081961	10.18	7.27	0.093850	9.21	7.12
32	0.080202	10.19	6.98	0.097025	9.08	6.70
33	0.078396	10.23	6.60	0.097264	9.11	6.21
34	0.080209	10.00	6.08	0.099995	8.97	5.64
35	0.083798	9.65	5.49	0.102342	8.73	5.00
36	0.093510	8.92	4.66	0.107271	8.36	4.26
37	0.098703	8.18	3.74	0.105253	7.95	3.44
38	0.107084	7.50	2.62	0.112783	7.43	2.40
39	0.112697	7.20	2.23	0.114075	7.24	2.16
40	0.118309	6.90	1.91	0.125659	7.01	1.84

Notes:

1. *Duration* measured in years since selection.

2. *Probability of death or recovery* at duration *t* represents the average probability of total decrement during the (*t*+1) year of entitlement to benefits. Values are derived from the average death probabilities shown in **table 13** and the average recovery probabilities shown in **table 20**.

3. *Time on OASDI rolls* at duration *t* represents the average number of future years of combined DI and OASI entitlement for those originally entitled to disability benefits who have not died or recovered after *t* years. Values are exposure-weighted averages of expected time on the combined rolls across all ages from **tables 23A, 23B** and **9C**, and reflect automatic conversion to old-age benefits upon attaining normal retirement age.

4. *Time on DI rolls* at duration *t* represents the average number of future years of DI entitlement for those originally entitled to benefits who have not died or recovered after *t* years. Values are exposure-weighted averages of expected time on the DI rolls across all ages from **tables 24A** and **24B**. Entitlement is not considered after conversion to old-age benefits.

ANNUITY TABLES

**Table 28A.—Male Disabled Workers
Annual Life Annuity (Due)¹**
(2001-05 Social Security DI disability experience)

Select age	Actuarial present value of \$1 annuity																		
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%		
16	34.523	30.998	28.020	25.488	23.320	21.453	19.834	18.423	17.186	16.095	15.129	14.269	13.499	12.808	12.184	11.619	11.105		
17	33.913	30.495	27.603	25.138	23.023	21.199	19.615	18.232	17.018	15.946	14.996	14.149	13.390	12.709	12.093	11.535	11.027		
18	33.264	29.959	27.154	24.760	22.702	20.923	19.376	18.023	16.834	15.783	14.850	14.017	13.271	12.600	11.993	11.443	10.942		
19	32.761	29.551	26.821	24.485	22.474	20.732	19.215	17.887	16.717	15.682	14.762	13.941	13.204	12.540	11.940	11.395	10.898		
20	32.248	29.133	26.478	24.201	22.237	20.534	19.047	17.743	16.594	15.576	14.670	13.859	13.132	12.476	11.883	11.343	10.852		
21	31.682	28.668	26.093	23.880	21.967	20.305	18.852	17.576	16.450	15.450	14.560	13.763	13.046	12.400	11.814	11.282	10.797		
22	31.072	28.162	25.671	23.525	21.667	20.049	18.633	17.387	16.285	15.307	14.434	13.651	12.937	12.311	11.735	11.211	10.732		
23	30.404	27.603	25.199	23.124	21.324	19.754	18.377	17.164	16.089	15.133	14.280	13.514	12.824	12.200	11.634	11.119	10.648		
24	29.693	27.002	24.688	22.687	20.947	19.427	18.091	16.912	15.866	14.935	14.102	13.354	12.680	12.069	11.515	11.009	10.548		
25	28.822	26.257	24.045	22.128	20.458	18.996	17.709	16.572	15.562	14.661	13.854	13.128	12.473	11.880	11.340	10.848	10.398		
26	28.043	25.590	23.471	21.631	20.025	18.615	17.373	16.273	15.295	14.421	13.637	12.932	12.294	11.716	11.190	10.709	10.270		
27	27.479	25.116	23.069	21.288	19.730	18.361	17.152	16.080	15.125	14.271	13.504	12.812	12.187	11.619	11.102	10.630	10.197		
28	26.873	24.601	22.630	20.911	19.405	18.078	16.905	15.863	14.933	14.101	13.352	12.676	12.065	11.509	11.002	10.538	10.113		
29	26.297	24.113	22.214	20.554	19.096	17.810	16.671	15.658	14.752	13.949	13.209	12.548	11.949	11.404	10.907	10.452	10.034		
30	25.724	23.626	21.797	20.195	18.785	17.539	16.434	15.449	14.567	13.775	13.062	12.416	11.830	11.296	10.809	10.362	9.952		
31	25.212	23.191	21.426	19.876	18.510	17.301	16.225	15.266	14.406	13.632	12.932	12.302	11.727	11.203	10.725	10.286	9.882		
32	24.728	22.781	21.076	19.577	18.252	17.078	16.032	15.097	14.257	13.501	12.818	12.199	11.635	11.121	10.650	10.219	9.821		
33	24.191	22.321	20.680	19.234	17.954	16.817	15.802	14.894	14.077	13.341	12.675	12.070	11.519	11.015	10.554	10.131	9.740		
34	23.641	21.847	20.269	18.875	17.640	16.540	15.557	14.675	13.882	13.165	12.516	11.926	11.387	10.895	10.444	10.029	9.646		
35	23.141	21.418	19.900	18.556	17.362	16.298	15.345	14.488	13.717	13.019	12.385	11.809	11.282	10.801	10.358	9.951	9.576		
36	22.781	21.116	19.644	18.340	17.179	16.141	15.211	14.373	13.618	12.933	12.311	11.745	11.227	10.752	10.316	9.914	9.543		
37	22.157	20.570	19.166	17.918	16.805	15.808	14.913	14.107	13.377	12.716	12.114	11.564	11.062	10.601	10.177	9.786	9.424		
38	21.535	20.025	18.685	17.491	16.425	15.469	14.608	13.832	13.128	12.489	11.907	11.375	10.888	10.441	10.028	9.648	9.296		
39	21.039	19.593	18.307	17.160	16.132	15.209	14.377	13.625	12.943	12.322	11.756	11.238	10.763	10.326	9.923	9.551	9.207		
40	20.599	19.210	17.973	16.867	15.875	14.982	14.176	13.445	12.782	12.178	11.626	11.120	10.656	10.229	9.834	9.470	9.132		
41	20.024	18.703	17.524	16.467	15.517	14.661	13.886	13.184	12.545	11.961	11.428	10.939	10.489	10.075	9.692	9.337	9.008		
42	19.516	18.256	17.129	16.117	15.206	14.383	13.637	12.959	12.342	11.778	11.261	10.786	10.350	9.947	9.574	9.228	8.908		
43	18.860	17.670	16.604	15.644	14.778	13.995	13.284	12.637	12.046	11.506	11.010	10.554	10.134	9.746	9.387	9.053	8.744		
44	18.388	17.254	16.235	15.316	14.486	13.733	13.048	12.424	11.854	11.331	10.851	10.409	10.001	9.624	9.274	8.950	8.647		
45	17.921	16.839	15.866	14.986	14.190	13.466	12.808	12.206	11.655	11.150	10.685	10.257	9.861	9.494	9.154	8.838	8.543		
46	17.363	16.340	15.417	14.581	13.823	13.133	12.504	11.928	11.401	10.916	10.469	10.057	9.675	9.322	8.993	8.687	8.402		
47	16.884	15.912	15.034	14.237	13.513	12.852	12.249	11.696	11.189	10.721	10.291	9.892	9.523	9.181	8.863	8.566	8.289		
48	16.349	15.431	14.599	13.843	13.154	12.526	11.950	11.422	10.936	10.489	10.075	9.692	9.337	9.007	8.700	8.414	8.146		
49	16.047	15.166	14.366	13.638	12.974	12.366	11.809	11.297	10.825	10.390	9.987	9.614	9.267	8.945	8.644	8.364	8.101		
50	16.126	15.257	14.467	13.746	13.087	12.483	11.929	11.418	10.947	10.512	10.109	9.735	9.388	9.064	8.762	8.480	8.216		
51	15.481	14.670	13.931	13.255	12.636	12.068	11.545	11.063	10.618	10.206	9.823	9.468	9.137	8.829	8.541	8.271	8.019		
52	15.035	14.268	13.567	12.925	12.336	11.795	11.295	10.834	10.408	10.012	9.645	9.303	8.985	8.687	8.409	8.149	7.904		
53	14.618	13.891	13.225	12.615	12.053	11.536	11.059	10.617	10.208	9.828	9.471	9.146	8.838	8.551	8.282	8.030	7.794		
54	14.318	13.624	12.987	12.401	11.862	11.364	10.904	10.478	10.082	9.714	9.372	9.052	8.753	8.474	8.212	7.966	7.735		
55	14.453	13.764	13.131	12.548	12.010	11.512	11.052	10.625	10.228	9.859	9.514	9.192	8.891	8.610	8.345	8.097	7.863		
56	13.800	13.162	12.575	12.033	11.532	11.069	10.638	10.239	9.867	9.520	9.196	8.893	8.609	8.343	8.093	7.858	7.636		
57	13.426	12.821	12.264	11.748	11.271	10.829	10.418	10.035	9.678	9.345	9.034	8.743	8.469	8.212	7.970	7.743	7.529		
58	12.962	12.396	11.872	11.388	10.938	10.521	10.132	9.770	9.432	9.115	8.819	8.541	8.281	8.035	7.804	7.587	7.381		
59	12.658	12.119	11.620	11.157	10.727	10.324	9.954	9.606	9.280	8.975	8.690	8.421	8.169	7.931	7.708	7.496	7.297		
60	12.376	11.864	11.388	10.947	10.536	10.152	9.794	9.460	9.147	8.853	8.577	8.318	8.074	7.844	7.627	7.421	7.227		
61	11.785	11.313	10.875	10.467	10.087	9.732	9.400	9.089	8.797	8.526	8.266	8.023	7.795	7.579	7.374	7.182	7.000		
62	11.316	10.883	10.480	10.104	9.753	9.424	9.116	8.827	8.556	8.300	8.060	7.833	7.618	7.416	7.224	7.043	6.871		
63	10.629	10.235	9.868	9.524	9.203	8.902	8.619	8.354	8.104	7.868	7.646	7.437	7.239	7.051	6.874	6.705	6.545		
64	9.860	9.509	9.181	8.874	8.586	8.315	8.061	7.822	7.597	7.384	7.183	6.993	6.814	6.642	6.482	6.328	6.183		
65	9.160	8.847	8.554	8.279	8.020	7.778	7.549	7.333	7.130	6.938	6.756	6.584	6.421	6.266	6.119	5.979	5.846		

¹Present value of annual payments of \$1 payable at the beginning of each year, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in tables 8A and 8C.

**Table 28B.—Male Disabled Workers
Annual Life Annuity (Immediate)¹**
(2001-05 Social Security DI disability experience)

Select age	Actuarial present value of \$1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	33,523	29,998	27,020	24,488	22,320	20,453	18,834	17,423	16,186	15,095	14,129	13,269	12,499	11,808	11,184	10,619	10,105
17	32,913	29,495	26,603	24,138	22,023	20,199	18,615	17,232	16,018	14,946	13,996	13,149	12,390	11,709	11,093	10,535	10,027
18	32,264	28,959	26,154	23,760	21,702	19,923	18,376	17,023	15,834	14,783	13,850	13,017	12,271	11,600	10,993	10,443	9,942
19	31,761	28,551	25,821	23,485	21,474	19,732	18,215	16,887	15,717	14,682	13,762	12,941	12,204	11,540	10,940	10,395	9,898
20	31,248	28,133	25,478	23,201	21,237	19,534	18,047	16,743	15,594	14,576	13,670	12,859	12,132	11,476	10,883	10,343	9,852
21	30,682	27,668	25,093	22,880	20,967	19,305	17,852	16,576	15,450	14,450	13,560	12,763	12,046	11,400	10,814	10,282	9,797
22	30,072	27,162	24,671	22,525	20,667	19,049	17,633	16,387	15,285	14,307	13,434	12,651	11,947	11,311	10,735	10,211	9,732
23	29,404	26,603	24,199	22,124	20,324	18,754	17,377	16,164	15,089	14,133	13,280	12,514	11,824	11,200	10,634	10,119	9,648
24	28,693	26,002	23,688	21,687	19,947	18,427	17,091	15,912	14,866	13,935	13,102	12,354	11,680	11,069	10,515	10,009	9,538
25	27,922	25,257	23,045	21,128	19,458	17,996	16,709	15,572	14,562	13,661	12,854	12,128	11,473	10,880	10,340	9,848	9,368
26	27,043	24,590	22,471	20,631	19,025	17,615	16,373	15,273	14,295	13,421	12,637	11,932	11,294	10,716	10,190	9,709	9,270
27	26,479	24,116	22,069	20,288	18,730	17,361	16,152	15,080	14,125	13,271	12,504	11,812	11,187	10,619	10,102	9,630	9,197
28	25,873	23,601	21,630	19,911	18,405	17,078	15,905	14,863	13,933	13,101	12,352	11,676	11,065	10,509	10,002	9,538	9,113
29	25,297	23,113	21,214	19,554	18,096	16,810	15,671	14,658	13,752	12,940	12,209	11,548	10,949	10,404	9,907	9,452	9,034
30	24,724	22,626	20,797	19,195	17,785	16,539	15,434	14,449	13,567	12,775	12,062	11,416	10,830	10,296	9,809	9,362	8,952
31	24,212	22,191	20,426	18,876	17,510	16,301	15,225	14,266	13,406	12,632	11,934	11,302	10,727	10,203	9,725	9,286	8,882
32	23,728	21,781	20,076	18,577	17,252	16,078	15,032	14,097	13,257	12,501	11,818	11,199	10,635	10,121	9,650	9,219	8,821
33	23,191	21,321	19,680	18,234	16,954	15,817	14,802	13,894	13,077	12,341	11,675	11,070	10,519	10,015	9,554	9,131	8,740
34	22,641	20,847	19,269	17,875	16,640	15,540	14,557	13,675	12,882	12,165	11,516	10,926	10,387	9,895	9,444	9,029	8,646
35	22,141	20,418	18,900	17,556	16,362	15,298	14,388	13,488	12,717	12,019	11,385	10,809	10,282	9,801	9,358	8,951	8,576
36	21,781	20,116	18,644	17,340	16,179	15,141	14,211	13,373	12,618	11,933	11,311	10,745	10,227	9,752	9,316	8,914	8,543
37	21,157	19,570	18,166	16,918	15,805	14,808	13,913	13,107	12,377	11,716	11,114	10,564	10,062	9,601	9,177	8,786	8,424
38	20,535	19,025	17,685	16,491	15,425	14,469	13,608	12,832	12,128	11,489	10,907	10,375	9,888	9,441	9,028	8,648	8,296
39	20,039	18,593	17,307	16,160	15,132	14,209	13,377	12,625	11,943	11,322	10,756	10,238	9,763	9,336	8,923	8,551	8,207
40	19,599	18,210	16,973	15,867	14,875	13,976	13,176	12,445	11,782	11,178	10,626	10,120	9,656	9,229	8,834	8,470	8,132
41	19,024	17,703	16,524	15,467	14,517	13,661	12,886	12,184	11,545	10,961	10,428	9,939	9,489	9,075	8,692	8,337	8,008
42	18,516	17,256	16,129	15,117	14,206	13,383	12,637	11,959	11,342	10,778	10,261	9,786	9,347	8,954	8,574	8,228	7,908
43	17,860	16,670	15,604	14,644	13,778	12,995	12,284	11,637	11,046	10,506	10,010	9,554	9,134	8,746	8,387	8,053	7,747
44	17,388	16,254	15,235	14,316	13,486	12,733	12,048	11,424	10,854	10,331	9,851	9,409	9,004	8,624	8,274	7,950	7,644
45	16,921	15,839	14,866	13,986	13,190	12,466	11,808	11,206	10,655	10,150	9,685	9,257	8,861	8,494	8,154	7,838	7,543
46	16,363	15,340	14,417	13,581	12,823	12,133	11,504	10,928	10,401	9,916	9,469	9,057	8,675	8,322	7,993	7,687	7,402
47	15,884	14,912	14,034	13,237	12,513	11,852	11,249	10,696	10,189	9,721	9,291	8,892	8,523	8,181	7,863	7,566	7,289
48	15,349	14,431	13,599	12,843	12,154	11,526	10,950	10,422	9,936	9,489	9,075	8,692	8,337	8,007	7,700	7,414	7,146
49	15,047	14,166	13,366	12,638	11,974	11,366	10,809	10,297	9,825	9,390	8,987	8,614	8,267	7,945	7,644	7,364	7,101
50	15,126	14,257	13,467	12,746	12,087	11,483	10,929	10,418	9,947	9,512	9,109	8,735	8,388	8,064	7,762	7,480	7,216
51	14,481	13,670	12,931	12,255	11,636	11,068	10,545	10,063	9,618	9,206	8,823	8,468	8,137	7,829	7,541	7,271	7,019
52	14,035	13,268	12,567	11,925	11,336	10,795	10,295	9,834	9,408	9,012	8,645	8,303	7,985	7,687	7,409	7,149	6,904
53	13,618	12,891	12,225	11,615	11,053	10,536	10,059	9,617	9,208	8,828	8,475	8,146	7,838	7,551	7,282	7,030	6,794
54	13,318	12,624	11,987	11,401	10,862	10,364	9,904	9,478	9,082	8,714	8,372	8,052	7,753	7,474	7,212	6,966	6,735
55	13,453	12,764	12,131	11,548	11,010	10,512	10,052	9,625	9,228	8,859	8,514	8,192	7,891	7,610	7,345	7,097	6,863
56	12,800	12,162	11,575	11,033	10,532	10,069	9,638	9,239	8,867	8,520	8,196	7,893	7,609	7,343	7,093	6,858	6,636
57	12,426	11,821	11,264	10,748	10,271	9,829	9,418	9,035	8,678	8,345	8,034	7,742	7,469	7,212	6,970	6,743	6,529
58	11,962	11,396	10,872	10,388	9,938	9,521	9,132	8,770	8,432	8,115	7,819	7,541	7,281	7,035	6,804	6,587	6,381
59	11,658	11,119	10,620	10,157	9,727	9,327	8,954	8,606	8,280	7,975	7,690	7,421	7,169	6,931	6,708	6,496	6,297
60	11,376	10,864	10,388	9,947	9,536	9,152	8,794	8,460	8,147	7,853	7,577	7,318	7,074	6,844	6,627	6,421	6,227
61	10,785	10,313	9,875	9,467	9,087	8,732	8,400	8,089	7,797	7,523	7,266	7,023	6,795	6,579	6,375	6,182	6,000
62	10,316	9,883	9,480	9,104	8,753	8,424	8,116	7,827	7,556	7,300	7,060	6,833	6,618	6,416	6,224	6,043	5,871
63	9,629	9,235	8,868	8,524	8,203	7,902	7,619	7,354	7,104	6,868	6,646	6,437	6,239	6,051	5,874	5,705	5,545
64	8,860	8,509	8,181	7,874	7,586	7,315	7,061	6,822	6,597	6,384	6,183	5,993	5,814	5,643	5,482	5,328	5,183
65	8,160	7,847	7,554	7,279	7,020	6,778	6,549	6,333	6,130	5,938	5,756	5,584	5,421	5,266	5,119	4,979	4,846

¹Present value of annual payments of \$1 payable at the end of each year, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in tables 8A and 8C.

**Table 28D.—Male Disabled Workers
Monthly Life Annuity (Immediate)¹**
(2001-05 Social Security DI disability experience)

Select age	Actuarial present value of \$1 annuity																	
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%	
16	407.764	365.452	329.713	299.320	273.303	250.890	214.463	186.582	174.982	164.654	155.415	147.114	139.624	132.840	126.672	120.504	114.336	108.168
17	400.436	359.423	324.704	295.117	269.742	247.843	228.832	212.232	197.674	186.582	174.982	164.654	155.415	147.114	139.624	132.840	126.672	120.504
18	392.654	352.982	319.323	290.580	265.880	244.572	225.959	209.721	195.446	182.831	171.628	161.633	151.638	141.643	131.648	121.653	111.658	101.663
19	386.616	348.087	315.324	287.288	263.149	242.243	224.034	208.087	194.047	181.625	170.580	160.716	151.867	143.896	136.689	130.146	124.187	118.228
20	380.455	343.067	311.203	283.879	260.308	239.858	222.016	206.366	192.570	180.347	169.467	159.740	151.005	143.131	136.005	129.531	123.631	117.731
21	373.672	337.490	306.583	280.024	257.064	237.115	219.678	204.360	190.837	178.840	168.148	158.579	149.977	142.216	135.185	128.794	122.960	117.126
22	366.347	331.420	301.517	275.066	253.465	234.046	217.046	202.088	188.863	177.116	166.634	157.241	148.789	141.155	134.234	127.937	122.190	116.443
23	358.332	324.709	295.857	270.958	249.351	230.502	213.973	199.407	186.509	175.036	164.786	155.591	147.308	139.819	133.024	126.836	121.183	115.536
24	349.795	317.502	289.729	265.710	244.825	226.572	210.538	196.386	183.836	172.657	162.657	153.675	145.576	138.246	131.588	125.521	119.974	114.421
25	339.352	308.555	282.009	259.002	238.952	221.405	205.961	192.306	180.180	169.363	159.674	150.962	143.097	135.971	129.493	123.584	118.177	112.770
26	329.999	300.561	275.127	253.038	233.754	216.837	201.925	188.721	176.976	166.485	157.076	148.605	140.949	134.005	127.687	121.918	116.635	111.352
27	323.234	294.864	270.299	248.919	230.219	213.784	199.272	186.401	174.936	164.682	155.474	147.173	139.664	132.846	126.637	120.963	115.762	110.561
28	315.953	288.693	265.034	244.400	226.316	210.394	196.310	183.799	172.638	162.641	153.652	145.540	138.193	131.516	125.428	119.861	114.754	109.647
29	309.046	282.835	260.037	240.111	222.613	207.178	193.502	181.334	170.462	160.711	151.932	144.000	136.807	130.264	124.292	118.826	113.808	108.790
30	302.172	276.985	255.028	235.798	218.877	203.924	190.653	178.825	168.242	158.736	150.167	142.415	135.378	128.969	123.115	117.751	112.823	107.895
31	296.031	271.772	250.577	231.976	215.577	201.058	188.150	176.628	166.304	157.017	148.635	141.043	134.143	127.854	122.103	116.829	111.980	107.131
32	290.220	266.847	246.383	228.384	212.486	198.385	185.827	174.599	164.523	155.448	147.246	139.807	133.040	126.865	121.213	116.025	111.250	106.477
33	283.770	261.324	241.626	224.267	208.904	195.252	183.072	172.166	162.364	153.522	145.521	138.256	131.639	125.594	120.056	114.968	110.282	105.596
34	277.176	255.637	236.695	219.967	205.134	191.929	180.128	169.544	160.017	151.413	143.615	136.527	130.063	124.153	118.732	113.748	109.153	104.558
35	271.174	250.494	232.267	216.137	201.805	189.023	177.581	167.301	158.034	149.652	142.046	135.123	128.803	123.016	117.705	112.815	108.304	103.793
36	266.857	246.862	229.201	213.539	199.598	187.141	175.972	165.921	156.846	148.627	141.159	134.354	128.134	122.433	117.195	112.369	107.912	103.459
37	259.367	240.320	223.459	208.476	195.112	183.150	172.404	162.718	153.961	146.016	138.788	132.192	126.157	120.619	115.525	110.827	106.484	102.141
38	251.901	233.769	217.682	203.358	190.556	179.076	168.745	159.418	150.972	143.299	136.308	129.921	124.070	118.694	113.744	109.175	104.947	100.719
39	245.956	228.591	213.152	199.376	187.041	175.959	165.970	156.938	148.745	141.292	134.492	128.272	122.566	117.319	112.482	108.013	103.874	99.735
40	240.607	223.999	209.147	195.867	183.954	173.232	163.551	154.782	146.817	139.562	132.932	126.861	121.285	116.152	111.416	107.035	102.974	98.915
41	233.770	217.911	203.751	191.064	179.661	169.379	160.079	151.642	143.966	136.964	130.558	124.682	119.280	114.302	109.702	105.444	101.493	97.544
42	227.674	212.549	199.016	186.867	175.925	166.041	157.085	148.948	141.533	134.758	128.552	122.852	117.605	112.764	108.286	104.136	100.282	96.433
43	219.800	205.518	192.711	181.190	170.795	161.387	152.848	145.076	137.983	131.493	125.539	120.064	115.018	110.356	106.040	102.035	98.313	94.590
44	214.134	200.518	188.282	177.252	167.281	158.240	150.202	142.526	135.672	129.399	123.633	118.323	113.423	108.891	104.690	100.789	97.158	93.527
45	208.531	195.547	183.855	173.296	163.731	155.044	147.131	139.907	133.293	127.224	121.641	116.494	111.737	107.334	103.247	99.448	95.909	92.370
46	201.835	189.551	178.466	168.434	159.330	151.045	143.488	136.575	130.237	124.412	119.046	114.093	109.510	105.261	101.314	97.641	94.216	90.791
47	196.090	184.422	173.871	164.303	155.604	147.674	140.427	133.788	127.691	122.080	116.904	112.119	107.687	103.573	99.748	96.183	92.856	89.529
48	189.671	178.645	168.654	159.576	151.306	143.754	136.841	130.497	124.662	119.284	114.316	109.718	105.453	101.490	97.799	94.358	91.142	87.926
49	186.045	175.467	165.863	157.120	149.141	141.841	135.147	128.995	123.329	118.098	113.259	108.775	104.611	100.736	97.125	93.753	90.600	87.447
50	186.991	176.558	167.067	158.411	150.497	143.244	136.584	130.453	124.797	119.570	114.729	110.236	106.059	102.169	98.539	95.147	91.972	88.807
51	179.254	169.514	160.633	152.518	145.084	138.259	131.979	126.190	120.840	115.888	111.295	107.027	103.053	99.348	95.886	92.647	89.611	86.576
52	173.903	164.688	156.269	148.560	141.486	134.979	128.983	123.444	118.320	113.569	109.155	105.049	101.221	97.647	94.304	91.172	88.235	85.298
53	168.898	160.165	152.170	144.836	138.092	131.880	126.145	120.840	115.923	111.359	107.113	103.157	99.465	96.013	92.782	89.751	86.905	84.059
54	165.303	156.959	149.306	142.272	135.792	129.814	124.285	119.163	114.409	109.989	105.872	102.031	98.442	95.083	91.934	88.978	86.199	83.420
55	166.922	158.642	151.034	144.029	137.567	131.594	126.063	120.932	116.164	111.724	107.585	103.718	100.110	96.713	93.534	90.547	87.736	84.925
56	159.088	151.423	144.366	137.856	131.839	126.267	121.099	116.296	111.826	107.657	103.765	100.124	96.714	93.515	90.509	87.682	85.019	82.356
57	154.593	147.330	140.631	134.439	128.706	123.389	118.448	113.850	109.564	105.562	101.819	98.314	95.027	91.940	89.036	86.302	83.724	81.146
58	149.026	142.223	135.935	130.112	124.711	119.693	115.022	110.668	106.603	102.802	99.242	95.903	92.768	89.820	87.044	84.426	81.955	79.484
59	145.374	138.904	132.904	127.343	122.176	117.367	112.824	108.699	104.786	101.122	97.687	94.461	91.428	88.572	85.881	83.340	80.940	78.540
60	141.997	135.839	130.126	124.818	119.876	115.270	110.969	106.948	103.182	99.651	96.336	93.219	90.284	87.518	84.907	82.441	80.108	77.775
61	134.897	129.232	123.967	119.065	114.494	110.225	106.233	102.494	98.987	95.694	92.579	89.682	86.933	84.339	81.887	79.568	77.371	75.174
62	129.268	124.068	119.224	114.705	110.482	106.530	102.828	99.353	96.088	93.017	90.124	87.395	84.819	82.339	80.078	77.894	75.823	73.752
63	121.029	116.295	111.877	107.748	103.884	100.263	96.864	93.671	90.666	87.835	85.165	82.644	80.261	78.006	75.869	73.842	71.918	70.091
64	111.802	107.582	103.636	99.941	96.477	93.225	90.168	87.291	84.579	82.021	79.605	77.320	75.157	73.108	71.163	69.317	67.562	65.807
65	103.403	99.637	96.110	92.801	89.693	86.771	84.019	81.425	78.977	76.664	74.476	72.404	70.440	68.576	66.806	65.123	63.522	61.921

¹Present value of monthly payments of \$1 payable at the end of each month, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in tables 8A and 8C.

Table 29A.—Female Disabled Workers Annual Life Annuity (Due)¹
(2001-05 Social Security DI disability experience)

Select age	Actuarial present value of \$1 annuity																	
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%	
16	36.821	32.790	29.427	26.599	24.202	22.158	20.401	18.881	17.559	16.400	15.380	14.476	13.672	12.952	12.305	11.722	11.193	
17	36.380	32.443	29.152	26.378	24.023	22.011	20.279	18.779	17.472	16.326	15.315	14.420	13.622	12.907	12.265	11.684	11.158	
18	35.920	32.081	28.862	26.145	23.834	21.855	20.150	18.670	17.380	16.247	15.247	14.359	13.568	12.860	12.222	11.646	11.123	
19	35.328	31.601	28.470	25.820	23.563	21.627	19.955	18.504	17.235	16.120	15.135	14.260	13.479	12.779	12.149	11.579	11.062	
20	34.707	31.095	28.054	25.475	23.274	21.382	19.747	18.324	17.079	15.984	15.015	14.153	13.384	12.694	12.072	11.509	10.998	
21	34.214	30.700	27.735	25.215	23.061	21.206	19.600	18.200	16.974	15.894	14.937	14.086	13.325	12.642	12.026	11.468	10.961	
22	33.704	30.289	27.399	24.940	22.832	21.014	19.438	18.062	16.855	15.791	14.847	14.007	13.257	12.579	11.969	11.416	10.913	
23	33.194	29.877	27.065	24.666	22.606	20.827	19.281	17.930	16.743	15.695	14.765	13.935	13.192	12.524	11.921	11.373	10.875	
24	32.575	29.367	26.642	24.312	22.307	20.572	19.062	17.741	16.578	15.551	14.637	13.822	13.091	12.433	11.838	11.299	10.807	
25	31.923	28.826	26.188	23.929	21.981	20.292	18.820	17.530	16.393	15.387	14.491	13.691	12.973	12.327	11.741	11.210	10.726	
26	31.388	28.388	25.828	23.630	21.731	20.082	18.642	17.378	16.263	15.274	14.394	13.606	12.899	12.261	11.683	11.158	10.679	
27	30.938	28.024	25.531	23.385	21.529	19.914	18.501	17.259	16.162	15.188	14.320	13.542	12.843	12.211	11.639	11.119	10.645	
28	30.427	27.603	25.182	23.095	21.285	19.708	18.326	17.109	16.032	15.075	14.221	13.455	12.766	12.143	11.578	11.064	10.595	
29	29.920	27.186	24.836	22.806	21.042	19.502	18.151	16.959	15.903	14.963	14.123	13.369	12.689	12.075	11.517	11.010	10.545	
30	29.354	26.714	24.439	22.470	20.756	19.257	17.938	16.774	15.741	14.820	13.997	13.256	12.589	11.984	11.435	10.935	10.477	
31	28.867	26.311	24.104	22.189	20.520	19.056	17.767	16.627	15.615	14.711	13.901	13.172	12.515	11.919	11.377	10.882	10.430	
32	28.341	25.872	23.736	21.878	20.255	18.830	17.573	16.459	15.468	14.582	13.788	13.072	12.425	11.839	11.305	10.817	10.371	
33	27.787	25.406	23.342	21.543	19.968	18.582	17.358	16.272	15.303	14.437	13.659	12.957	12.322	11.746	11.221	10.741	10.302	
34	27.172	24.883	22.894	21.156	19.632	18.289	17.101	16.044	15.101	14.256	13.496	12.810	12.189	11.624	11.109	10.638	10.206	
35	26.728	24.513	22.583	20.895	19.411	18.101	16.939	15.905	14.981	14.152	13.405	12.730	12.118	11.561	11.053	10.588	10.161	
36	26.282	24.140	22.270	20.631	19.187	17.909	16.775	15.764	14.858	14.045	13.311	12.648	12.046	11.497	10.996	10.537	10.115	
37	25.572	23.528	21.739	20.167	18.780	17.551	16.457	15.480	14.605	13.817	13.105	12.461	11.875	11.341	10.853	10.405	9.993	
38	25.133	23.159	21.427	19.903	18.555	17.358	16.291	15.337	14.480	13.708	13.010	12.378	11.802	11.276	10.795	10.353	9.947	
39	24.540	22.648	20.985	19.518	18.218	17.061	16.029	15.104	14.272	13.522	12.842	12.225	11.663	11.150	10.679	10.247	9.849	
40	24.009	22.192	20.592	19.177	17.921	16.802	15.801	14.902	14.093	13.362	12.699	12.096	11.547	11.044	10.583	10.159	9.768	
41	23.498	21.753	20.213	18.848	17.634	16.550	15.579	14.706	13.918	13.206	12.559	11.970	11.432	10.940	10.488	10.072	9.688	
42	22.927	21.258	19.782	18.471	17.303	16.258	15.320	14.475	13.712	13.020	12.392	11.819	11.295	10.815	10.374	9.967	9.592	
43	22.439	20.837	19.417	18.153	17.024	16.012	15.103	14.283	13.540	12.867	12.254	11.694	11.182	10.712	10.280	9.881	9.513	
44	21.842	20.315	18.958	17.748	16.665	15.693	14.817	14.026	13.309	12.657	12.064	11.521	11.023	10.566	10.146	9.757	9.398	
45	21.417	19.949	18.642	17.474	16.427	15.485	14.635	13.866	13.168	12.532	11.952	11.422	10.935	10.487	10.074	9.692	9.339	
46	20.849	19.451	18.203	17.086	16.082	15.178	14.360	13.619	12.945	12.331	11.769	11.255	10.782	10.347	9.946	9.574	9.230	
47	20.324	18.989	17.796	16.724	15.760	14.890	14.102	13.386	12.734	12.139	11.595	11.095	10.636	10.212	9.821	9.459	9.122	
48	19.776	18.507	17.369	16.346	15.423	14.588	13.831	13.142	12.514	11.939	11.413	10.929	10.484	10.073	9.692	9.340	9.012	
49	19.371	18.154	17.061	16.075	15.185	14.378	13.645	12.977	12.367	11.809	11.296	10.824	10.389	9.987	9.615	9.270	8.949	
50	19.398	18.202	17.125	16.153	15.273	14.474	13.747	13.083	12.476	11.919	11.408	10.936	10.501	10.098	9.725	9.378	9.056	
51	18.691	17.567	16.553	15.635	14.803	14.046	13.355	12.724	12.146	11.615	11.126	10.675	10.258	9.872	9.513	9.180	8.869	
52	18.157	17.092	16.128	15.255	14.461	13.737	13.076	12.471	11.916	11.405	10.934	10.498	10.096	9.722	9.375	9.052	8.750	
53	17.636	16.626	15.712	14.880	14.123	13.432	12.799	12.219	11.686	11.194	10.741	10.321	9.932	9.571	9.235	8.921	8.629	
54	17.238	16.275	15.400	14.603	13.877	13.212	12.602	12.042	11.526	11.051	10.611	10.203	9.825	9.473	9.146	8.840	8.555	
55	17.157	16.218	15.364	14.584	13.872	13.219	12.619	12.068	11.559	11.088	10.653	10.249	9.874	9.525	9.199	8.895	8.611	
56	16.446	15.572	14.775	14.046	13.378	12.765	12.201	11.681	11.201	10.756	10.344	9.961	9.605	9.273	8.963	8.673	8.401	
57	15.896	15.074	14.323	13.635	13.003	12.422	11.886	11.392	10.934	10.510	10.116	9.750	9.409	9.090	8.792	8.513	8.251	
58	15.445	14.668	13.956	13.303	12.702	12.149	11.638	11.165	10.726	10.319	9.941	9.589	9.260	8.952	8.664	8.395	8.141	
59	14.955	14.224	13.553	12.936	12.367	11.842	11.356	10.906	10.488	10.100	9.738	9.400	9.085	8.788	8.513	8.253	8.009	
60	14.546	13.854	13.218	12.632	12.091	11.590	11.127	10.696	10.296	9.923	9.575	9.250	8.946	8.661	8.394	8.143	7.906	
61	13.810	13.177	12.593	12.053	11.554	11.091	10.662	10.263	9.891	9.543	9.219	8.916	8.632	8.365	8.114	7.878	7.656	
62	13.319	12.732	12.189	11.686	11.220	10.788	10.385	10.010	9.660	9.333	9.027	8.740	8.470	8.217	7.979	7.754	7.543	
63	12.384	11.856	11.368	10.916	10.495	10.104	9.739	9.399	9.081	8.783	8.504	8.242	7.996	7.764	7.546	7.340	7.145	
64	11.378	10.914	10.485	10.085	9.713	9.367	9.043	8.740	8.457	8.191	7.941	7.707	7.486	7.277	7.081	6.895	6.720	
65	10.455	10.049	9.671	9.319	8.990	8.684	8.397	8.128	7.875	7.638	7.415	7.205	7.007	6.820	6.644	6.476	6.318	

¹Present value of annual payments of \$1 payable at the beginning of each year, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in tables 8B and 8C.

Table 29B.—Female Disabled Workers Annual Life Annuity (Immediate)¹
(2001-05 Social Security DI disability experience)

Select age	Actuarial present value of \$1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	35.821	31.790	28.427	25.599	23.202	21.158	19.401	17.881	16.559	15.400	14.380	13.476	12.672	11.952	11.305	10.722	10.193
17	35.380	31.443	28.152	25.378	23.023	21.011	19.279	17.779	16.472	15.326	14.315	13.420	12.622	11.907	11.265	10.684	10.158
18	34.920	31.085	27.862	25.145	22.834	20.855	19.150	17.670	16.380	15.247	14.247	13.359	12.568	11.860	11.222	10.646	10.123
19	34.328	30.601	27.470	24.820	22.563	20.627	18.955	17.504	16.235	15.120	14.135	13.260	12.479	11.779	11.149	10.579	10.062
20	33.707	30.095	27.054	24.475	22.274	20.382	18.747	17.324	16.079	14.984	14.015	13.153	12.384	11.694	11.072	10.509	9.998
21	33.214	29.700	26.735	24.215	22.061	20.206	18.600	17.200	15.974	14.894	13.937	13.086	12.325	11.642	11.026	10.468	9.961
22	32.704	29.289	26.399	23.940	21.832	20.014	18.438	17.062	15.855	14.791	13.847	13.007	12.255	11.579	10.969	10.416	9.913
23	32.194	28.877	26.065	23.666	21.606	19.827	18.281	16.930	15.743	14.695	13.765	12.935	12.192	11.524	10.921	10.373	9.875
24	31.575	28.367	25.642	23.312	21.307	19.572	18.062	16.741	15.578	14.551	13.637	12.822	12.093	11.433	10.838	10.299	9.807
25	30.923	27.826	25.188	22.929	20.981	19.292	17.820	16.530	15.393	14.387	13.491	12.691	11.973	11.327	10.741	10.210	9.726
26	30.388	27.388	24.828	22.630	20.731	19.082	17.642	16.378	15.263	14.274	13.394	12.606	11.899	11.261	10.683	10.158	9.679
27	29.938	27.024	24.531	22.385	20.529	18.914	17.501	16.259	15.162	14.188	13.320	12.542	11.843	11.211	10.639	10.119	9.645
28	29.427	26.603	24.182	22.095	20.285	18.708	17.326	16.109	15.032	14.075	13.221	12.455	11.766	11.143	10.578	10.064	9.595
29	28.920	26.186	23.836	21.806	20.042	18.502	17.151	15.959	14.903	13.963	13.123	12.369	11.689	11.075	10.517	10.010	9.545
30	28.354	25.714	23.439	21.470	19.756	18.257	16.938	15.774	14.741	13.820	12.997	12.256	11.589	10.984	10.435	9.935	9.477
31	27.867	25.311	23.104	21.189	19.520	18.056	16.767	15.627	14.615	13.711	12.901	12.172	11.515	10.919	10.377	9.882	9.430
32	27.341	24.872	22.736	20.878	19.255	17.830	16.573	15.459	14.468	13.582	12.788	12.072	11.425	10.839	10.305	9.817	9.371
33	26.787	24.406	22.342	20.543	18.968	17.382	16.358	15.272	14.303	13.437	12.659	11.957	11.322	10.746	10.221	9.741	9.302
34	26.172	23.883	21.894	20.156	18.632	17.289	16.101	15.044	14.101	13.256	12.496	11.810	11.189	10.624	10.109	9.638	9.206
35	25.728	23.513	21.583	19.895	18.411	17.101	15.939	14.905	13.981	13.152	12.405	11.730	11.118	10.561	10.053	9.588	9.161
36	25.282	23.140	21.270	19.631	18.187	16.909	15.775	14.764	13.858	13.045	12.311	11.648	11.046	10.497	9.996	9.537	9.115
37	24.572	22.528	20.739	19.167	17.780	16.551	15.457	14.480	13.605	12.817	12.105	11.461	10.875	10.341	9.853	9.405	8.993
38	24.133	22.159	20.427	18.903	17.555	16.358	15.291	14.337	13.480	12.708	12.010	11.378	10.802	10.276	9.795	9.353	8.947
39	23.540	21.648	19.985	18.518	17.218	16.061	15.029	14.104	13.272	12.522	11.842	11.225	10.663	10.150	9.679	9.247	8.849
40	23.009	21.192	19.592	18.177	16.921	15.802	14.801	13.902	13.093	12.362	11.696	11.096	10.547	10.044	9.583	9.159	8.768
41	22.498	20.753	19.213	17.848	16.634	15.550	14.579	13.706	12.918	12.206	11.559	10.970	10.432	9.940	9.488	9.072	8.688
42	21.927	20.258	18.782	17.471	16.303	15.258	14.320	13.475	12.712	12.020	11.392	10.819	10.295	9.815	9.374	8.967	8.592
43	21.439	19.837	18.417	17.153	16.024	15.012	14.103	13.283	12.540	11.867	11.254	10.694	10.182	9.712	9.280	8.881	8.513
44	20.842	19.315	17.958	16.748	15.665	14.693	13.817	13.026	12.309	11.657	11.064	10.521	10.023	9.566	9.146	8.757	8.398
45	20.417	18.949	17.642	16.474	15.427	14.485	13.635	12.866	12.168	11.532	10.952	10.422	9.935	9.487	9.074	8.692	8.339
46	19.849	18.451	17.203	16.086	15.082	14.178	13.360	12.619	11.945	11.331	10.769	10.255	9.782	9.347	8.946	8.574	8.230
47	19.324	17.989	16.796	15.724	14.760	13.890	13.102	12.386	11.734	11.139	10.595	10.095	9.636	9.212	8.821	8.459	8.122
48	18.776	17.507	16.369	15.346	14.423	13.588	12.831	12.142	11.514	10.939	10.413	9.929	9.484	9.073	8.692	8.340	8.012
49	18.371	17.154	16.061	15.075	14.185	13.378	12.645	11.977	11.367	10.809	10.296	9.824	9.389	8.987	8.615	8.270	7.949
50	18.398	17.202	16.125	15.153	14.273	13.474	12.747	12.083	11.476	10.919	10.408	9.936	9.501	9.098	8.725	8.378	8.056
51	17.691	16.567	15.553	14.635	13.803	13.046	12.355	11.724	11.146	10.615	10.126	9.675	9.258	8.872	8.513	8.180	7.869
52	17.157	16.092	15.128	14.255	13.461	12.737	12.076	11.471	10.916	10.405	9.934	9.498	9.096	8.722	8.375	8.052	7.750
53	16.636	15.626	14.712	13.880	13.123	12.432	11.799	11.219	10.686	10.194	9.741	9.321	8.932	8.571	8.231	7.921	7.629
54	16.238	15.275	14.400	13.603	12.877	12.212	11.602	11.042	10.526	10.051	9.611	9.203	8.825	8.473	8.146	7.840	7.555
55	16.157	15.218	14.364	13.584	12.872	12.219	11.619	11.068	10.559	10.088	9.653	9.249	8.874	8.525	8.199	7.895	7.611
56	15.446	14.572	13.775	13.046	12.378	11.765	11.201	10.681	10.201	9.756	9.344	8.961	8.605	8.273	7.963	7.673	7.401
57	14.896	14.074	13.323	12.635	12.003	11.422	10.886	10.392	9.934	9.510	9.116	8.750	8.408	8.090	7.792	7.513	7.251
58	14.445	13.668	12.956	12.303	11.702	11.149	10.638	10.165	9.726	9.319	8.941	8.589	8.260	7.952	7.664	7.395	7.141
59	13.955	13.224	12.553	11.936	11.367	10.842	10.336	9.906	9.488	9.100	8.738	8.400	8.085	7.789	7.513	7.253	7.009
60	13.546	12.854	12.218	11.632	11.091	10.590	10.127	9.696	9.296	8.923	8.575	8.250	7.946	7.661	7.394	7.143	6.906
61	12.810	12.177	11.593	11.053	10.554	10.091	9.662	9.263	8.891	8.543	8.219	7.916	7.632	7.365	7.114	6.878	6.656
62	12.319	11.732	11.189	10.686	10.220	9.788	9.385	9.010	8.660	8.333	8.027	7.740	7.470	7.217	6.979	6.754	6.543
63	11.384	10.856	10.368	9.916	9.495	9.104	8.739	8.399	8.081	7.783	7.504	7.242	6.996	6.764	6.546	6.340	6.145
64	10.378	9.914	9.485	9.085	8.713	8.367	8.043	7.740	7.457	7.191	6.941	6.707	6.486	6.277	6.081	5.895	5.720
65	9.455	9.049	8.671	8.319	7.990	7.684	7.397	7.128	6.875	6.638	6.415	6.205	6.007	5.820	5.644	5.476	5.318

¹Present value of annual payments of \$1 payable at the end of each year, starting with the year of entitlement and continuing thereafter for the life of the annuitant. Receipt of payment is contingent upon survival to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in tables 8B and 8C.

**Table 30A.—Male Disabled Workers
Annual Life Annuity to Age 66 (Due)¹
(2001-05 Social Security DI disability experience)**

Select age	Actuarial present value of \$1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	18.212	16.916	15.782	14.784	13.902	13.119	12.420	11.795	11.233	10.725	10.265	9.847	9.465	9.115	8.793	8.497	8.223
17	19.002	17.629	16.426	15.366	14.429	13.597	12.855	12.190	11.593	11.054	10.565	10.122	9.717	9.346	9.006	8.692	8.403
18	19.798	18.351	17.080	15.961	14.970	14.089	13.303	12.600	11.967	11.396	10.879	10.410	9.989	9.589	9.230	8.899	8.594
19	20.499	18.991	17.665	16.496	15.459	14.538	13.715	12.977	12.314	11.715	11.173	10.680	10.231	9.820	9.443	9.097	8.777
20	20.856	19.326	17.979	16.788	15.731	14.790	13.949	13.195	12.516	11.903	11.347	10.842	10.381	9.959	9.573	9.217	8.889
21	20.872	19.355	18.017	16.832	15.779	14.840	14.000	13.245	12.565	11.949	11.392	10.884	10.421	9.997	9.608	9.250	8.919
22	20.752	19.262	17.945	16.777	15.737	14.807	13.974	13.225	12.549	11.932	11.382	10.876	10.414	9.991	9.603	9.245	8.915
23	20.509	19.059	17.774	16.632	15.613	14.701	13.883	13.145	12.479	11.875	11.327	10.826	10.369	9.950	9.565	9.210	8.882
24	20.123	18.724	17.482	16.375	15.386	14.499	13.702	12.982	12.331	11.741	11.203	10.713	10.264	9.852	9.473	9.124	8.801
25	19.531	18.202	17.019	15.962	15.016	14.166	13.401	12.709	12.082	11.512	10.992	10.518	10.083	9.684	9.316	8.977	8.663
26	19.170	17.889	16.747	15.724	14.807	13.981	13.236	12.561	11.949	11.391	10.883	10.417	9.993	9.598	9.237	8.903	8.593
27	19.041	17.789	16.670	15.666	14.763	13.949	13.213	12.545	11.939	11.386	10.881	10.418	9.993	9.603	9.242	8.909	8.600
28	18.823	17.608	16.519	15.540	14.658	13.862	13.140	12.484	11.888	11.343	10.845	10.387	9.967	9.580	9.223	8.892	8.585
29	18.452	17.287	16.240	15.297	14.445	13.674	12.974	12.337	11.757	11.226	10.739	10.293	9.881	9.502	9.151	8.827	8.525
30	18.224	17.095	16.078	15.161	14.330	13.576	12.891	12.267	11.696	11.174	10.695	10.254	9.848	9.473	9.125	8.804	8.504
31	17.931	16.844	15.862	14.974	14.168	13.436	12.769	12.160	11.602	11.091	10.621	10.188	9.789	9.420	9.078	8.760	8.465
32	17.794	16.737	15.781	14.913	14.125	13.407	12.751	12.152	11.602	11.097	10.632	10.203	9.807	9.441	9.100	8.784	8.490
33	17.569	16.549	15.623	14.782	14.015	13.315	12.675	12.088	11.549	11.053	10.596	10.174	9.783	9.421	9.085	8.772	8.481
34	17.257	16.278	15.388	14.577	13.836	13.159	12.537	11.967	11.442	10.959	10.512	10.099	9.716	9.361	9.030	8.723	8.436
35	16.942	16.005	15.152	14.372	13.658	13.004	12.403	11.840	11.340	10.869	10.434	10.030	9.656	9.308	8.984	8.682	8.399
36	16.767	15.863	15.036	14.280	13.585	12.947	12.360	11.819	11.319	10.856	10.428	10.030	9.660	9.316	8.995	8.696	8.416
37	16.619	15.557	14.768	14.043	13.377	12.764	12.198	11.675	11.191	10.743	10.326	9.940	9.579	9.243	8.930	8.637	8.362
38	16.029	15.213	14.462	13.771	13.135	12.547	12.004	11.501	11.035	10.602	10.199	9.824	9.474	9.148	8.842	8.557	8.289
39	15.660	14.886	14.172	13.514	12.906	12.344	11.822	11.339	10.889	10.471	10.082	9.719	9.379	9.062	8.765	8.486	8.224
40	15.306	14.572	13.894	13.267	12.687	12.148	11.649	11.184	10.751	10.348	9.971	9.619	9.290	8.981	8.692	8.420	8.165
41	14.880	14.190	13.551	12.958	12.408	11.897	11.421	10.978	10.564	10.178	9.817	9.478	9.161	8.863	8.584	8.321	8.076
42	14.436	13.791	13.191	12.634	12.111	11.632	11.211	10.760	10.366	9.998	9.652	9.328	9.024	8.738	8.469	8.215	7.973
43	13.937	13.338	12.779	12.259	11.773	11.319	10.895	10.498	10.126	9.777	9.449	9.141	8.851	8.578	8.320	8.077	7.848
44	13.523	12.963	12.441	11.953	11.496	11.068	10.667	10.291	9.938	9.606	9.293	8.999	8.721	8.459	8.212	7.978	7.757
45	13.086	12.566	12.079	11.624	11.196	10.795	10.417	10.063	9.729	9.414	9.117	8.837	8.573	8.323	8.086	7.862	7.650
46	12.575	12.097	11.649	11.228	10.832	10.459	10.108	9.777	9.464	9.169	8.891	8.627	8.378	8.141	7.917	7.704	7.502
47	12.104	11.665	11.252	10.863	10.496	10.150	9.824	9.515	9.223	8.946	8.684	8.436	8.201	7.977	7.765	7.563	7.371
48	11.611	11.211	10.833	10.476	10.139	9.819	9.517	9.231	8.959	8.702	8.457	8.225	8.004	7.794	7.595	7.404	7.223
49	11.220	10.853	10.505	10.176	9.864	9.568	9.287	9.020	8.766	8.525	8.296	8.077	7.869	7.671	7.482	7.301	7.129
50	11.083	10.738	10.410	10.098	9.802	9.521	9.253	8.998	8.755	8.523	8.302	8.092	7.891	7.699	7.515	7.339	7.171
51	10.421	10.116	9.826	9.550	9.287	9.036	8.796	8.568	8.349	8.141	7.941	7.751	7.568	7.393	7.226	7.066	6.912
52	9.866	9.596	9.339	9.093	8.858	8.633	8.419	8.213	8.016	7.827	7.647	7.473	7.307	7.148	6.994	6.847	6.706
53	9.319	9.082	8.855	8.637	8.429	8.239	8.038	7.854	7.677	7.508	7.345	7.189	7.038	6.893	6.754	6.620	6.491
54	8.823	8.615	8.416	8.224	8.040	7.863	7.692	7.529	7.371	7.219	7.073	6.932	6.796	6.665	6.539	6.417	6.299
55	8.479	8.294	8.116	7.944	7.779	7.620	7.466	7.318	7.175	7.037	6.904	6.775	6.651	6.531	6.414	6.302	6.193
56	7.736	7.583	7.436	7.294	7.157	7.024	6.895	6.771	6.651	6.534	6.421	6.312	6.207	6.104	6.005	5.909	5.815
57	7.098	6.972	6.851	6.733	6.619	6.508	6.401	6.297	6.196	6.098	6.010	5.921	5.821	5.733	5.649	5.566	5.486
58	6.419	6.319	6.222	6.128	6.036	5.947	5.860	5.775	5.693	5.613	5.535	5.460	5.386	5.314	5.244	5.176	5.109
59	5.751	5.673	5.598	5.524	5.452	5.382	5.314	5.248	5.182	5.119	5.057	4.997	4.938	4.881	4.824	4.769	4.715
60	5.069	5.011	4.955	4.900	4.846	4.793	4.742	4.692	4.642	4.594	4.547	4.501	4.455	4.411	4.368	4.325	4.283
61	4.287	4.248	4.210	4.172	4.135	4.099	4.064	4.029	3.995	3.961	3.928	3.896	3.864	3.833	3.802	3.772	3.742
62	3.595	3.570	3.545	3.521	3.498	3.474	3.451	3.429	3.407	3.385	3.363	3.342	3.321	3.301	3.280	3.260	3.241
63	2.716	2.703	2.691	2.679	2.667	2.655	2.643	2.632	2.620	2.609	2.598	2.587	2.576	2.565	2.555	2.544	2.534
64	1.861	1.857	1.853	1.849	1.845	1.840	1.836	1.832	1.828	1.825	1.821	1.817	1.813	1.809	1.805	1.802	1.798
65	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

¹Present value of annual payments of \$1 payable at the beginning of each year, starting with the year of entitlement and continuing up to age 66. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in table 22A.

**Table 30B.—Male Disabled Workers
Annual Life Annuity to Age 66 (Immediate)¹**
(2001-05 Social Security DI disability experience)

Select age	Actuarial present value of \$1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	17.307	15.990	14.840	13.829	12.937	12.146	11.442	10.812	10.246	9.736	9.273	8.853	8.473	8.119	7.796	7.499	7.225
17	18.109	16.713	15.492	14.418	13.470	12.629	11.880	11.211	10.609	10.066	9.576	9.130	8.723	8.351	8.010	7.695	7.405
18	18.919	17.446	16.155	15.020	14.017	13.126	12.333	11.623	10.986	10.411	9.891	9.419	8.989	8.595	8.235	7.903	7.597
19	19.633	18.097	16.750	15.563	14.513	13.580	12.748	12.004	11.336	10.733	10.187	9.691	9.240	8.827	8.449	8.101	7.781
20	20.001	18.441	17.070	15.861	14.790	13.837	12.987	12.225	11.540	10.922	10.363	9.854	9.391	8.968	8.579	8.222	7.893
21	20.024	18.477	17.115	15.911	14.842	13.891	13.040	12.278	11.591	10.971	10.409	9.898	9.432	9.006	8.615	8.256	7.924
22	19.911	18.390	17.048	15.860	14.804	13.862	13.018	12.261	11.578	10.961	10.401	9.892	9.427	9.002	8.611	8.252	7.920
23	19.673	18.192	16.882	15.719	14.684	13.759	12.929	12.183	11.510	10.901	10.347	9.843	9.383	8.961	8.574	8.217	7.888
24	19.292	17.861	16.593	15.466	14.460	13.560	12.751	12.023	11.364	10.768	10.215	9.713	9.259	8.843	8.457	8.100	7.768
25	18.701	17.341	16.133	15.055	14.093	13.229	12.452	11.751	11.116	10.540	10.016	9.537	9.099	8.697	8.327	7.986	7.670
26	18.345	17.033	15.865	14.821	13.887	13.047	12.290	11.606	10.986	10.422	9.908	9.438	9.008	8.613	8.249	7.913	7.602
27	18.224	16.940	15.794	14.769	13.848	13.019	12.271	11.594	10.979	10.419	9.909	9.441	9.013	8.619	8.255	7.920	7.609
28	18.012	16.765	15.649	14.649	13.748	12.936	12.202	11.536	10.931	10.379	9.875	9.413	8.989	8.598	8.238	7.905	7.596
29	17.647	16.449	15.375	14.409	13.539	12.753	12.040	11.393	10.803	10.265	9.772	9.320	8.904	8.521	8.168	7.840	7.537
30	17.426	16.264	15.220	14.280	13.430	12.660	11.962	11.326	10.746	10.216	9.730	9.284	8.873	8.494	8.144	7.819	7.517
31	17.140	16.020	15.010	14.099	13.274	12.525	11.844	11.223	10.656	10.136	9.660	9.221	8.817	8.443	8.098	7.777	7.480
32	17.012	15.922	14.937	14.046	13.237	12.502	11.832	11.220	10.660	10.147	9.674	9.239	8.838	8.467	8.123	7.803	7.506
33	16.797	15.742	14.788	13.921	13.134	12.416	11.761	11.162	10.612	10.107	9.642	9.214	8.817	8.450	8.110	7.794	7.499
34	16.493	15.479	14.560	13.724	12.962	12.266	11.630	11.046	10.510	10.017	9.562	9.142	8.753	8.393	8.058	7.747	7.456
35	16.185	15.214	14.331	13.526	12.791	12.118	11.501	10.935	10.413	9.932	9.488	9.078	8.697	8.343	8.014	7.708	7.422
36	16.022	15.083	14.226	13.443	12.727	12.070	11.466	10.911	10.398	9.925	9.488	9.082	8.706	8.356	8.030	7.726	7.442
37	15.682	14.786	13.966	13.215	12.526	11.893	11.311	10.773	10.277	9.817	9.391	8.996	8.629	8.287	7.968	7.670	7.391
38	15.302	14.450	13.669	12.952	12.292	11.689	11.124	10.606	10.127	9.682	9.269	8.886	8.529	8.195	7.884	7.593	7.321
39	14.942	14.133	13.389	12.704	12.072	11.489	10.950	10.451	9.988	9.558	9.159	8.786	8.439	8.114	7.811	7.527	7.260
40	14.599	13.830	13.121	12.467	11.863	11.304	10.785	10.305	9.858	9.442	9.055	8.693	8.355	8.039	7.743	7.466	7.205
41	14.182	13.457	12.787	12.168	11.594	11.062	10.567	10.107	9.679	9.280	8.907	8.559	8.233	7.927	7.640	7.371	7.118
42	13.748	13.068	12.438	11.853	11.310	10.806	10.336	9.898	9.489	9.107	8.750	8.416	8.102	7.808	7.531	7.271	7.026
43	13.258	12.624	12.035	11.487	10.977	10.502	10.059	9.645	9.257	8.895	8.555	8.236	7.936	7.654	7.389	7.139	6.903
44	12.855	12.261	11.708	11.193	10.712	10.262	9.842	9.448	9.079	8.733	8.408	8.102	7.815	7.544	7.288	7.047	6.819
45	12.430	11.877	11.360	10.876	10.424	10.001	9.604	9.231	8.881	8.552	8.242	7.951	7.675	7.416	7.171	6.939	6.719
46	11.929	11.419	10.940	10.492	10.071	9.676	9.305	8.956	8.628	8.318	8.026	7.750	7.489	7.243	7.010	6.789	6.580
47	11.471	11.000	10.557	10.141	9.750	9.381	9.034	8.707	8.398	8.107	7.831	7.570	7.324	7.090	6.868	6.657	6.458
48	10.992	10.559	10.152	9.768	9.406	9.064	8.742	8.437	8.148	7.875	7.617	7.372	7.139	6.918	6.708	6.509	6.319
49	10.619	10.220	9.842	9.486	9.150	8.831	8.529	8.243	7.972	7.715	7.471	7.239	7.019	6.809	6.609	6.419	6.238
50	10.516	10.138	9.779	9.440	9.118	8.813	8.524	8.249	7.987	7.739	7.502	7.277	7.063	6.858	6.663	6.477	6.299
51	9.862	9.526	9.207	8.904	8.616	8.342	8.081	7.833	7.596	7.370	7.155	6.950	6.754	6.567	6.388	6.216	6.053
52	9.323	9.023	8.737	8.465	8.205	7.958	7.722	7.497	7.281	7.076	6.879	6.691	6.511	6.338	6.173	6.015	5.863
53	8.796	8.529	8.274	8.031	7.799	7.576	7.364	7.160	6.965	6.779	6.600	6.428	6.263	6.105	5.954	5.808	5.668
54	8.326	8.089	7.863	7.645	7.437	7.238	7.046	6.863	6.686	6.517	6.354	6.198	6.048	5.903	5.764	5.630	5.501
55	8.031	7.811	7.611	7.414	7.224	7.042	6.866	6.698	6.535	6.379	6.228	6.083	5.943	5.809	5.679	5.553	5.432
56	7.300	7.120	6.947	6.781	6.620	6.465	6.316	6.172	6.033	5.899	5.769	5.644	5.523	5.406	5.293	5.184	5.078
57	6.689	6.538	6.392	6.251	6.115	5.983	5.855	5.732	5.613	5.497	5.386	5.277	5.172	5.071	4.972	4.877	4.784
58	6.034	5.910	5.790	5.674	5.561	5.452	5.346	5.243	5.143	5.047	4.953	4.862	4.773	4.687	4.603	4.522	4.443
59	5.398	5.298	5.202	5.108	5.016	4.927	4.841	4.757	4.675	4.596	4.518	4.443	4.369	4.298	4.228	4.160	4.094
60	4.755	4.677	4.601	4.528	4.456	4.386	4.317	4.251	4.186	4.122	4.060	4.000	3.941	3.883	3.826	3.771	3.718
61	3.996	3.939	3.884	3.830	3.778	3.726	3.676	3.626	3.578	3.531	3.484	3.439	3.395	3.351	3.309	3.267	3.226
62	3.339	3.299	3.261	3.223	3.185	3.149	3.113	3.078	3.044	3.010	2.976	2.942	2.912	2.880	2.849	2.819	2.789
63	2.477	2.454	2.430	2.407	2.385	2.363	2.341	2.319	2.298	2.277	2.257	2.237	2.217	2.197	2.178	2.159	2.140
64	1.640	1.629	1.617	1.605	1.594	1.582	1.571	1.560	1.549	1.539	1.528	1.518	1.507	1.497	1.487	1.477	1.467
65	0.828	0.824	0.819	0.815	0.812	0.808	0.804	0.800	0.796	0.792	0.789	0.785	0.781	0.778	0.774	0.770	0.767

¹Present value of annual payments of \$1 payable at the end of each year, starting with the year of entitlement and continuing up to age 66. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in table 22A.

**Table 30C.—Male Disabled Workers
Monthly Life Annuity to Age 66 (Due)¹**
(2001-05 Social Security DI disability experience)

Age	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	213.547	197.880	184.171	172.118	161.471	152.025	143.606	136.070	129.296	123.183	117.645	112.608	108.011	103.801	99.932	96.367	93.071
17	223.098	206.489	191.941	179.142	167.830	157.791	148.842	140.832	133.634	127.141	121.260	115.916	111.042	106.582	102.487	98.717	95.234
18	232.728	215.209	199.846	186.316	174.351	163.724	154.248	145.765	138.142	131.265	125.039	119.382	114.226	109.510	105.183	101.202	97.529
19	241.214	222.954	206.919	192.780	180.262	169.135	159.207	150.314	142.319	135.106	128.575	122.641	117.233	112.289	107.754	103.582	99.735
20	245.556	227.023	210.719	196.320	183.520	172.193	162.044	152.946	144.759	137.368	130.673	124.587	119.039	113.965	109.311	105.030	101.082
21	245.786	227.411	211.214	196.883	184.156	172.813	162.666	153.558	145.354	137.940	131.218	125.104	119.526	114.422	109.738	105.428	101.452
22	244.384	226.329	210.382	196.244	183.620	172.438	162.380	153.338	145.185	137.808	131.113	125.019	119.458	114.359	109.681	105.374	101.398
23	241.498	223.916	208.352	194.526	182.203	171.182	161.294	152.392	144.354	137.072	130.456	124.427	118.917	113.868	109.229	104.955	101.008
24	236.890	219.921	204.866	191.465	179.497	168.775	159.138	150.449	142.922	135.465	128.992	123.068	117.658	112.695	108.132	103.925	100.037
25	229.794	213.665	199.321	186.525	175.073	164.793	155.536	147.177	139.605	132.726	126.461	120.738	115.496	110.683	106.253	102.165	98.383
26	225.486	209.938	196.080	183.690	172.579	162.586	153.572	145.418	138.020	131.292	125.154	119.541	114.395	109.665	105.306	101.281	97.555
27	223.988	208.779	195.192	183.018	172.080	162.225	153.319	145.251	137.920	131.243	125.146	119.563	114.439	109.725	105.378	101.361	97.639
28	221.402	206.637	193.415	181.543	170.854	161.203	152.467	144.538	137.324	130.742	124.724	119.206	114.136	109.467	105.157	101.170	97.473
29	216.979	202.811	190.092	178.646	168.317	158.973	150.498	142.793	135.769	129.352	123.474	118.079	113.115	108.537	104.307	100.390	96.755
30	214.283	200.550	188.193	177.047	166.968	157.832	149.530	141.969	135.066	128.749	122.955	117.629	112.724	108.195	104.005	100.122	96.516
31	210.808	197.572	185.633	174.840	165.059	156.175	148.087	140.706	133.956	127.770	122.087	116.857	112.033	107.574	103.444	99.612	96.050
32	209.213	196.340	184.702	174.156	164.579	155.861	147.909	140.639	133.979	127.865	122.241	117.057	112.268	107.837	103.729	99.913	96.362
33	206.570	194.130	182.855	172.615	163.294	154.792	147.021	139.904	133.372	127.366	121.832	116.724	111.999	107.622	103.558	99.779	96.259
34	202.868	190.926	180.075	170.197	161.186	152.949	145.405	138.483	132.119	126.256	120.846	115.845	111.212	106.914	102.919	99.200	95.732
35	199.125	187.694	177.281	167.778	159.089	151.129	143.824	137.103	130.919	125.209	119.931	115.043	110.509	106.296	102.376	98.721	95.309
36	197.092	186.043	175.953	166.723	158.263	150.497	143.355	136.774	130.701	125.087	119.888	115.067	110.588	106.420	102.536	98.911	95.523
37	192.955	182.421	172.777	163.932	155.808	148.332	141.442	135.081	129.000	123.533	118.700	114.005	109.637	105.567	101.769	98.219	94.896
38	188.340	178.337	169.157	160.716	152.945	145.777	139.157	133.033	127.359	122.093	117.201	112.648	108.404	104.444	100.742	97.278	94.032
39	183.962	174.469	165.733	157.681	150.250	143.381	137.023	131.128	125.655	120.567	115.831	111.415	107.293	103.440	99.833	96.453	93.281
40	179.766	170.760	162.451	154.774	147.671	141.091	134.986	129.314	124.037	119.123	114.538	110.257	106.254	102.505	98.991	95.693	92.594
41	174.708	166.229	158.387	151.122	144.384	138.127	132.309	126.891	121.842	117.128	112.723	108.602	104.721	101.121	97.721	94.525	91.518
42	169.440	161.426	154.126	147.282	140.920	134.996	129.475	124.324	119.511	115.009	110.794	106.843	103.134	99.650	96.373	93.287	90.379
43	163.500	156.107	149.232	142.831	136.864	131.296	126.093	121.228	116.673	112.403	108.397	104.633	101.095	97.765	94.627	91.667	88.873
44	158.589	151.680	145.237	139.223	133.602	128.344	123.420	118.804	114.472	110.403	106.577	102.977	99.585	96.387	93.368	90.515	87.818
45	153.413	146.983	140.971	135.343	130.071	125.127	120.485	116.124	112.023	108.162	104.524	101.094	97.855	94.796	91.903	89.165	86.572
46	147.335	141.415	135.864	130.655	125.762	121.161	116.832	112.754	108.910	105.284	101.860	98.624	95.563	92.665	89.920	87.318	84.848
47	141.757	136.306	131.181	126.358	121.816	117.534	113.495	109.682	106.080	102.673	99.449	96.396	93.502	90.757	88.152	85.677	83.325
48	135.916	130.928	126.225	121.788	117.598	113.639	109.894	106.350	102.994	99.812	96.795	93.931	91.211	88.626	86.167	83.827	81.598
49	131.324	126.735	122.396	118.291	114.404	110.722	107.230	103.918	100.773	97.786	94.946	92.244	89.673	87.223	84.889	82.663	80.539
50	129.868	125.535	121.428	117.531	113.832	110.319	106.979	103.804	100.782	97.904	95.163	92.549	90.056	87.677	85.405	83.234	81.159
51	121.966	118.132	114.486	111.018	107.717	104.573	101.577	98.720	95.994	93.393	90.908	88.533	86.263	84.092	82.014	80.024	78.117
52	115.394	111.986	108.736	105.636	102.677	99.851	97.150	94.568	92.099	89.736	87.474	85.307	83.230	81.239	79.330	77.497	75.738
53	108.937	105.925	103.044	100.288	97.650	95.124	92.704	90.384	88.160	86.026	83.978	82.011	80.123	78.307	76.563	74.884	73.270
54	103.133	100.476	97.927	95.482	93.136	90.882	88.717	86.637	84.637	82.713	80.863	79.081	77.366	75.714	74.122	72.588	71.108
55	99.274	96.891	94.599	92.394	90.272	88.228	86.260	84.364	82.536	80.774	79.075	77.435	75.853	74.325	72.850	71.424	70.047
56	90.423	88.441	86.529	84.683	82.902	81.182	79.521	77.916	76.365	74.865	73.415	72.013	70.655	69.342	68.070	66.838	65.643
57	82.918	81.267	79.670	78.125	76.629	75.180	73.777	72.418	71.100	69.823	68.585	67.384	66.219	65.089	63.992	62.927	61.893
58	74.902	73.567	72.273	71.016	69.795	68.610	67.459	66.341	65.254	64.197	63.170	62.171	61.200	60.254	59.334	58.439	57.568
59	67.062	66.008	64.982	63.982	63.009	62.062	61.138	60.239	59.362	58.506	57.675	56.860	56.070	55.297	54.543	53.807	53.089
60	59.091	58.287	57.503	56.736	55.988	55.257	54.543	53.845	53.162	52.496	51.844	51.206	50.580	49.973	49.376	48.793	48.222
61	49.837	49.270	48.715	48.171	47.638	47.116	46.604	46.103	45.611	45.129	44.657	44.193	43.739	43.293	42.856	42.427	42.006
62	41.722	41.341	40.967	40.600	40.239	39.884	39.535	39.192	38.855	38.523	38.197	37.877	37.561	37.251	36.946	36.645	36.350
63	31.273	31.059	30.849	30.641	30.436	30.235	30.036	29.840	29.646	29.455	29.267	29.082	28.899	28.718	28.540	28.364	28.190
64	21.117	21.022	20.927	20.834	20.742	20.651	20.561	20.472	20.384	20.297	20.211	20.125	20.041	19.957	19.875	19.793	19.712
65	11.049	11.024	11.001	10.977	10.953	10.930	10.907	10.884	10.861	10.838	10.816	10.793	10.771	10.749	10.728	10.706	10.684

¹ Present value of monthly payments of \$1 payable at the beginning of each month, starting with the year of entitlement and continuing up to age 66. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in table 22A.

**Table 30D.—Male Disabled Workers
Monthly Life Annuity to Age 66 (Immediate)¹**
(2001-05 Social Security DI disability experience)

Select age	Actuarial present value of \$1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	212.641	196.954	183.228	171.163	160.507	151.053	142.628	135.087	128.194	122.194	116.653	111.615	107.016	102.805	98.936	95.369	92.073
17	222.205	205.573	191.007	178.194	166.871	156.823	147.867	139.852	132.650	126.153	120.270	114.924	110.048	105.587	101.491	97.720	94.237
18	231.849	214.304	198.921	185.376	173.398	162.761	153.278	144.789	137.160	130.280	124.051	118.392	113.233	108.516	104.188	100.206	96.532
19	240.348	222.061	206.004	191.847	179.315	168.177	158.241	149.341	141.341	134.123	127.589	121.653	116.242	111.296	106.759	102.587	98.739
20	244.701	226.138	209.811	195.393	182.613	171.240	161.082	151.976	143.784	136.388	129.689	123.600	118.049	112.973	108.318	104.035	100.086
21	244.939	226.533	210.312	195.961	183.219	171.864	161.707	152.591	144.381	136.962	130.235	124.118	118.537	113.431	108.746	104.434	100.457
22	243.543	225.457	209.485	195.327	182.374	171.492	161.423	152.374	144.214	136.831	130.132	124.034	118.467	113.369	108.689	104.381	100.404
23	240.662	223.049	207.459	193.613	181.274	170.240	160.340	151.430	143.385	136.097	129.477	123.444	117.931	112.880	108.238	103.963	100.014
24	236.059	219.058	203.978	190.556	178.571	167.835	158.187	149.490	141.625	134.492	128.004	122.086	116.672	111.748	107.142	102.933	99.044
25	238.965	212.805	203.435	185.618	174.150	163.856	154.588	146.219	138.639	131.755	125.484	119.575	114.512	109.696	105.264	101.174	97.390
26	224.661	209.082	195.198	182.787	171.659	161.652	152.626	144.462	137.058	130.322	124.179	118.562	113.412	108.679	104.318	100.291	96.563
27	223.171	207.930	194.317	182.121	171.165	161.295	152.378	144.299	136.961	130.277	124.174	118.586	113.459	108.741	104.392	100.372	96.648
28	220.591	205.794	192.546	180.652	169.944	160.278	151.530	143.590	136.367	129.779	123.754	118.232	113.158	108.485	104.172	100.182	96.484
29	216.174	201.973	189.228	177.759	167.411	158.052	149.564	141.848	134.815	128.390	122.507	117.106	112.138	107.557	103.324	99.404	95.767
30	213.485	199.719	187.335	176.166	166.068	156.916	148.601	141.028	134.116	127.791	121.990	116.659	111.749	107.216	103.023	99.137	95.529
31	210.017	196.748	184.782	173.965	164.165	155.264	147.162	139.770	133.010	126.815	121.126	115.890	111.060	106.597	102.464	98.629	95.065
32	208.431	195.525	183.859	173.289	163.691	154.956	146.989	139.708	133.037	126.915	121.283	116.093	111.299	106.863	102.751	98.932	95.378
33	205.798	193.323	182.020	171.755	162.413	153.893	146.108	138.978	132.436	126.420	120.879	115.764	111.033	106.651	102.583	98.801	95.278
34	202.103	190.127	179.247	169.344	160.312	152.057	144.498	137.562	131.187	125.315	119.896	114.888	110.249	105.946	101.947	98.224	94.753
35	198.369	186.903	176.461	166.933	158.222	150.243	142.922	136.191	129.992	124.272	118.985	114.090	109.550	105.331	101.406	97.747	94.332
36	196.347	185.263	175.143	165.887	157.405	149.620	142.461	135.866	129.781	124.156	118.948	114.119	109.633	105.459	101.570	97.941	94.549
37	192.219	181.649	171.975	163.104	154.957	147.462	140.555	134.180	128.285	122.827	117.765	113.062	108.687	104.610	100.806	97.252	93.925
38	187.613	177.575	168.363	159.897	152.102	144.912	138.277	132.138	126.450	121.174	116.271	111.709	107.458	103.491	99.784	96.315	93.064
39	185.245	173.716	164.949	156.871	149.416	142.527	136.151	130.240	124.754	119.654	114.908	110.483	106.353	102.492	98.879	95.494	92.317
40	179.059	170.018	161.678	153.974	146.847	140.246	134.123	128.435	123.144	118.217	113.622	109.331	105.319	101.563	98.043	94.739	91.634
41	174.011	165.497	157.623	150.331	143.569	137.291	131.454	126.021	120.956	116.230	111.814	107.683	103.813	100.184	96.778	93.576	90.563
42	168.752	160.772	153.372	146.502	140.115	134.170	128.630	123.462	118.634	114.119	109.892	105.930	102.210	98.720	95.435	92.343	89.249
43	162.820	155.393	148.488	142.059	136.068	130.478	125.257	120.375	115.804	111.521	107.502	103.728	100.180	96.841	93.695	90.729	87.929
44	157.921	150.978	144.505	138.463	132.818	127.538	122.594	117.961	113.613	109.531	105.693	102.081	98.679	95.471	92.444	89.584	86.880
45	152.757	146.294	140.251	134.596	129.299	124.333	119.672	115.293	111.175	107.300	103.649	100.207	96.958	93.889	90.988	88.242	85.641
46	146.690	140.737	135.156	129.919	125.001	120.379	116.029	111.934	108.074	104.433	100.995	97.747	94.675	91.767	89.013	86.402	83.925
47	141.125	135.640	130.485	125.636	121.069	116.765	112.706	108.875	105.256	101.834	98.596	95.550	92.625	89.870	87.255	84.711	82.411
48	135.296	130.276	125.544	121.080	116.865	112.883	109.119	105.556	102.183	98.986	95.955	93.078	90.346	87.750	85.281	82.932	80.695
49	130.723	126.102	121.734	117.602	113.690	109.985	106.473	103.141	99.979	96.976	94.121	91.406	88.822	86.362	84.017	81.781	79.649
50	129.300	124.935	120.797	116.873	113.148	109.611	106.250	103.055	100.014	97.120	94.362	91.734	89.228	86.837	84.553	82.372	80.287
51	121.407	117.542	113.867	110.372	107.046	103.879	100.862	97.985	95.241	92.622	90.122	87.733	85.449	83.265	81.175	79.175	77.258
52	114.851	111.412	108.135	105.008	102.024	99.175	96.453	93.852	91.364	88.984	86.706	84.525	82.434	80.430	78.509	76.665	74.895
53	108.414	105.372	102.464	99.682	97.020	94.471	92.030	89.690	87.448	85.296	83.232	81.251	79.348	77.520	75.762	74.072	72.447
54	102.636	99.950	97.374	94.904	92.533	90.257	88.071	85.971	83.952	82.011	80.144	78.347	76.618	74.952	73.347	71.801	70.310
55	98.827	96.414	94.095	91.864	89.717	87.650	85.660	83.743	81.896	80.116	78.399	76.743	75.144	73.603	72.114	70.675	69.286
56	89.987	87.978	86.040	84.170	82.366	80.624	78.942	77.317	75.747	74.230	72.763	71.344	69.972	68.644	67.358	66.114	64.908
57	82.509	80.833	79.212	77.643	76.125	74.655	73.232	71.853	70.517	69.223	67.968	66.751	65.571	64.426	63.316	61.191	60.008
58	74.516	73.158	71.840	70.562	69.321	68.116	66.945	65.808	64.704	63.631	62.587	61.573	60.582	59.627	58.694	57.786	56.902
59	66.709	65.632	64.585	63.566	62.573	61.607	60.665	59.748	58.855	57.988	57.136	56.308	55.502	54.715	53.948	53.199	52.469
60	58.777	57.953	57.149	56.364	55.598	54.849	54.118	53.404	52.706	52.024	51.357	50.705	50.068	49.445	48.835	48.239	47.656
61	49.546	48.962	48.390	47.829	47.281	46.743	46.216	45.700	45.195	44.699	44.213	43.737	43.270	42.812	42.363	41.922	41.490
62	41.466	41.070	40.682	40.301	39.927	39.559	39.197	38.841	38.491	38.148	37.811	37.479	37.152	36.831	36.515	36.204	35.898
63	31.034	30.810	30.588	30.370	30.155	29.943	29.733	29.527	29.324	29.124	28.926	28.731	28.539	28.350	28.163	27.978	27.796
64	20.896	20.793	20.691	20.591	20.491	20.393	20.296	20.200	20.105	20.011	19.918	19.826	19.735	19.645	19.556	19.468	19.381
65	10.876	10.848	10.820	10.792	10.765	10.737	10.710	10.684	10.657	10.631	10.604	10.578	10.552	10.527	10.502	10.476	10.451

¹Present value of monthly payments of \$1 payable at the end of each month, starting with the year of entitlement and continuing up to age 66. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in table 22A.

**Table 31A.—Female Disabled Workers
Annual Life Annuity to Age 66 (Due)¹**
(2001-05 Social Security DI disability experience)

Select age	Actuarial present value of \$1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	19.911	18.414	17.108	15.962	14.954	14.062	13.269	12.561	11.927	11.357	10.841	10.374	9.948	9.560	9.204	8.877	8.575
17	20.745	19.168	17.791	16.582	15.517	14.574	13.736	12.988	12.317	11.714	11.169	10.675	10.226	9.815	9.440	9.095	8.777
18	21.405	19.770	18.339	17.082	15.973	14.991	14.117	13.336	12.636	12.007	11.438	10.922	10.543	10.205	9.633	9.273	8.941
19	21.647	19.998	18.553	17.281	16.157	15.160	14.273	13.479	12.767	12.126	11.547	11.021	10.543	10.107	9.707	9.340	9.003
20	21.824	20.172	18.721	17.443	16.311	15.306	14.409	13.607	12.887	12.237	11.650	11.117	10.632	10.190	9.784	9.412	9.069
21	21.924	20.280	18.833	17.555	16.422	15.414	14.514	13.708	12.983	12.328	11.736	11.198	10.709	10.261	9.851	9.475	9.128
22	21.989	20.356	18.915	17.640	16.508	15.494	14.597	13.787	13.059	12.404	11.804	11.262	10.768	10.317	9.903	9.523	9.172
23	21.886	20.283	18.866	17.610	16.492	15.494	14.600	13.796	13.072	12.417	11.823	11.283	10.790	10.339	9.925	9.545	9.194
24	21.623	20.065	18.684	17.457	16.363	15.385	14.507	13.716	13.003	12.357	11.771	11.236	10.748	10.302	9.891	9.514	9.165
25	21.269	19.763	18.426	17.235	16.170	15.217	14.360	13.587	12.888	12.255	11.678	11.153	10.673	10.233	9.828	9.455	9.111
26	21.026	19.563	18.261	17.099	16.058	15.124	14.283	13.523	12.835	12.210	11.641	11.122	10.646	10.210	9.809	9.439	9.097
27	20.859	19.432	18.158	17.019	15.997	15.077	14.248	13.497	12.817	12.198	11.634	11.118	10.645	10.211	9.811	9.443	9.101
28	20.683	19.292	18.049	16.934	15.931	15.027	14.211	13.471	12.798	12.186	11.627	11.115	10.646	10.214	9.816	9.449	9.109
29	20.513	19.158	17.944	16.853	15.870	14.982	14.178	13.449	12.784	12.179	11.625	11.117	10.651	10.222	9.826	9.460	9.121
30	20.260	18.948	17.770	16.708	15.749	14.882	14.095	13.379	12.726	12.130	11.584	11.083	10.623	10.198	9.806	9.443	9.106
31	20.086	18.812	17.664	16.628	15.690	14.840	14.066	13.362	12.718	12.130	11.590	11.094	10.637	10.215	9.825	9.464	9.129
32	19.810	18.580	17.469	16.463	15.551	14.722	13.967	13.278	12.647	12.069	11.538	11.050	10.599	10.183	9.797	9.440	9.108
33	19.491	18.307	17.236	16.264	15.381	14.576	13.842	13.170	12.554	11.989	11.468	10.989	10.546	10.136	9.757	9.404	9.076
34	19.059	17.930	16.905	15.973	15.124	14.349	13.640	12.990	12.393	11.844	11.339	10.872	10.440	10.039	9.668	9.323	9.001
35	18.751	17.668	16.682	15.783	14.962	14.211	13.522	12.889	12.308	11.771	11.276	10.819	10.394	10.001	9.635	9.295	8.977
36	18.471	17.430	16.480	15.612	14.817	14.089	13.419	12.803	12.235	11.710	11.226	10.776	10.360	9.972	9.612	9.276	8.962
37	17.952	16.970	16.072	15.249	14.493	13.799	13.160	12.570	12.025	11.521	11.054	10.621	10.219	9.844	9.494	9.168	8.864
38	17.687	16.746	15.883	15.090	14.360	13.688	13.068	12.495	11.964	11.472	11.016	10.591	10.196	9.828	9.484	9.162	8.862
39	17.235	16.345	15.527	14.774	14.079	13.438	12.844	12.294	11.784	11.311	10.870	10.460	10.077	9.720	9.386	9.073	8.780
40	16.759	15.922	15.150	14.437	13.778	13.167	12.602	12.076	11.588	11.134	10.710	10.315	9.946	9.601	9.277	8.974	8.689
41	16.304	15.516	14.788	14.114	13.489	12.909	12.370	11.869	11.402	10.966	10.559	10.179	9.823	9.489	9.176	8.882	8.606
42	15.850	15.111	14.426	13.791	13.200	12.650	12.138	11.660	11.214	10.798	10.408	10.042	9.699	9.378	9.075	8.791	8.523
43	15.396	14.705	14.062	13.463	12.905	12.385	11.899	11.445	11.020	10.622	10.248	9.898	9.569	9.259	8.967	8.693	8.433
44	14.856	14.216	13.618	13.060	12.539	12.052	11.596	11.169	10.768	10.391	10.038	9.705	9.392	9.096	8.818	8.555	8.306
45	14.423	13.826	13.267	12.745	12.255	11.796	11.365	10.961	10.580	10.222	9.885	9.567	9.267	8.984	8.717	8.464	8.224
46	13.877	13.327	12.812	12.329	11.875	11.448	11.047	10.669	10.310	9.976	9.659	9.359	9.076	8.808	8.554	8.313	8.085
47	13.371	12.865	12.390	11.942	11.521	11.124	10.750	10.396	10.062	9.747	9.448	9.165	8.897	8.643	8.402	8.173	7.956
48	12.811	12.350	11.916	11.507	11.120	10.755	10.409	10.082	9.773	9.479	9.201	8.936	8.686	8.447	8.221	8.005	7.800
49	12.296	11.877	11.481	11.107	10.752	10.415	10.097	9.794	9.507	9.234	8.974	8.728	8.493	8.269	8.056	7.853	7.659
50	12.044	11.654	11.285	10.934	10.601	10.285	9.984	9.698	9.426	9.167	8.920	8.684	8.455	8.245	8.040	7.844	7.657
51	11.316	10.972	10.646	10.335	10.040	9.758	9.489	9.233	8.988	8.755	8.532	8.319	8.115	7.920	7.733	7.554	7.383
52	10.678	10.376	10.087	9.812	9.549	9.298	9.057	8.828	8.608	8.397	8.196	8.003	7.818	7.640	7.470	7.307	7.150
53	10.033	9.769	9.517	9.275	9.044	8.822	8.609	8.405	8.210	8.022	7.841	7.668	7.502	7.342	7.188	7.040	6.898
54	9.430	9.201	8.981	8.770	8.567	8.372	8.185	8.004	7.831	7.664	7.504	7.349	7.200	7.057	6.918	6.785	6.656
55	8.932	8.732	8.540	8.355	8.177	8.005	7.839	7.679	7.525	7.377	7.233	7.095	6.961	6.832	6.707	6.586	6.469
56	8.146	7.981	7.822	7.669	7.521	7.378	7.240	7.106	6.976	6.851	6.730	6.613	6.499	6.389	6.282	6.179	6.079
57	7.412	7.279	7.149	7.024	6.902	6.784	6.670	6.559	6.452	6.348	6.246	6.148	6.053	5.960	5.870	5.783	5.698
58	6.703	6.596	6.493	6.392	6.295	6.200	6.107	6.017	5.930	5.845	5.762	5.682	5.603	5.527	5.452	5.380	5.309
59	5.961	5.879	5.800	5.722	5.646	5.572	5.501	5.430	5.362	5.295	5.230	5.166	5.104	5.043	4.984	4.926	4.870
60	5.212	5.152	5.094	5.036	4.980	4.926	4.872	4.819	4.768	4.718	4.669	4.621	4.573	4.527	4.482	4.438	4.395
61	4.396	4.356	4.316	4.277	4.239	4.204	4.164	4.128	4.093	4.058	4.024	3.990	3.957	3.925	3.893	3.862	3.831
62	3.660	3.634	3.609	3.584	3.560	3.536	3.512	3.489	3.466	3.444	3.421	3.400	3.378	3.357	3.336	3.316	3.295
63	2.754	2.741	2.729	2.716	2.704	2.692	2.680	2.668	2.656	2.645	2.633	2.622	2.611	2.600	2.589	2.579	2.568
64	1.885	1.881	1.876	1.872	1.868	1.863	1.859	1.855	1.851	1.847	1.843	1.839	1.835	1.831	1.828	1.824	1.820
65	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

¹Present value of annual payments of \$1 payable at the beginning of each year, starting with the year of entitlement and continuing up to age 66. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in table 22B.

**Table 31B.—Female Disabled Workers
Annual Life Annuity to Age 66 (Immediate)¹**
(2001-05 Social Security DI disability experience)

Select age	Actuarial present value of \$1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	19.040	17.515	16.187	15.024	14.002	13.100	12.299	11.585	10.946	10.371	9.853	9.383	8.956	8.566	8.208	7.880	7.578
17	19.890	18.282	16.880	15.653	14.573	13.618	12.771	12.015	11.339	10.731	10.183	9.686	9.234	8.822	8.445	8.099	7.780
18	20.564	18.895	17.439	16.161	15.036	14.040	13.156	12.367	11.661	11.026	10.453	9.934	9.463	9.033	8.639	8.278	7.945
19	20.818	19.133	17.660	16.366	15.225	14.214	13.316	12.514	11.795	11.148	10.564	10.035	9.554	9.116	8.715	8.346	8.007
20	21.005	19.316	17.837	16.535	15.385	14.365	13.457	12.645	11.917	11.262	10.670	10.133	9.645	9.200	8.792	8.418	8.074
21	21.116	19.433	17.956	16.654	15.501	14.478	13.565	12.749	12.016	11.355	10.758	10.216	9.723	9.273	8.861	8.482	8.134
22	21.191	19.518	18.046	16.746	15.593	14.568	13.652	12.832	12.095	11.430	10.828	10.282	9.789	9.330	8.914	8.531	8.179
23	21.096	19.453	18.004	16.721	15.582	14.567	13.659	12.845	12.112	11.450	10.850	10.305	9.808	9.354	8.937	8.555	8.202
24	20.840	19.241	17.828	16.574	15.458	14.462	13.570	12.768	12.046	11.392	10.799	10.260	9.768	9.317	8.904	8.525	8.174
25	20.492	18.945	17.575	16.356	15.270	14.299	13.427	12.642	11.934	11.292	10.709	10.179	9.694	9.250	8.842	8.467	8.121
26	20.257	18.752	17.416	16.227	15.163	14.211	13.354	12.582	11.883	11.250	10.674	10.149	9.669	9.229	8.824	8.452	8.108
27	20.099	18.630	17.322	16.154	15.109	14.170	13.324	12.561	11.870	11.242	10.670	10.148	9.670	9.232	8.829	8.457	8.114
28	19.932	18.499	17.220	16.076	15.049	14.126	13.293	12.539	11.855	11.234	10.667	10.149	9.674	9.238	8.836	8.465	8.123
29	19.772	18.375	17.125	16.004	14.996	14.087	13.266	12.522	11.846	11.230	10.668	10.154	9.682	9.248	8.848	8.478	8.136
30	19.529	18.173	16.958	15.866	14.882	13.993	13.189	12.458	11.793	11.186	10.632	10.123	9.656	9.226	8.830	8.463	8.124
31	19.366	18.047	16.863	15.795	14.831	13.959	13.167	12.447	11.790	11.191	10.641	10.137	9.674	9.247	8.852	8.487	8.148
32	19.101	17.826	16.677	15.639	14.701	13.849	13.075	12.369	11.725	11.135	10.595	10.098	9.640	9.218	8.827	8.465	8.130
33	18.791	17.563	16.453	15.449	14.538	13.710	12.956	12.267	11.637	11.060	10.529	10.041	9.591	9.175	8.789	8.432	8.100
34	18.367	17.193	16.130	15.166	14.289	13.490	12.761	12.094	11.482	10.921	10.404	9.928	9.488	9.081	8.704	8.354	8.028
35	18.071	16.942	15.917	14.985	14.136	13.360	12.651	12.001	11.403	10.854	10.348	9.880	9.448	9.047	8.675	8.330	8.008
36	17.804	16.717	15.728	14.826	14.002	13.248	12.557	11.922	11.339	10.800	10.304	9.844	9.418	9.023	8.656	8.315	7.996
37	17.292	16.264	15.327	14.470	13.686	12.966	12.305	11.696	11.135	10.617	10.138	9.694	9.282	8.899	8.543	8.211	7.901
38	17.041	16.054	15.151	14.324	13.565	12.866	12.224	11.631	11.083	10.577	10.107	9.671	9.266	8.889	8.538	8.210	7.903
39	16.599	15.664	14.807	14.019	13.294	12.626	12.009	11.439	10.912	10.423	9.969	9.547	9.154	8.788	8.446	8.126	7.827
40	16.134	15.251	14.440	13.692	13.003	12.366	11.777	11.231	10.725	10.253	9.817	9.410	9.030	8.675	8.343	8.032	7.741
41	15.690	14.858	14.090	13.381	12.726	12.119	11.556	11.034	10.548	10.096	9.675	9.281	8.914	8.570	8.248	7.947	7.663
42	15.248	14.465	13.740	13.070	12.448	11.871	11.335	10.836	10.371	9.937	9.532	9.154	8.799	8.467	8.155	7.862	7.587
43	14.808	14.072	13.390	12.756	12.167	11.619	11.109	10.633	10.188	9.773	9.384	9.020	8.678	8.357	8.056	7.772	7.505
44	14.279	13.594	12.958	12.366	11.814	11.299	10.818	10.368	9.947	9.553	9.183	8.836	8.510	8.203	7.915	7.642	7.385
45	13.862	13.221	12.624	12.066	11.545	11.058	10.602	10.175	9.774	9.398	9.044	8.711	8.398	8.103	7.824	7.561	7.312
46	13.327	12.735	12.182	11.664	11.179	10.724	10.297	9.896	9.519	9.164	8.830	8.515	8.218	7.937	7.672	7.421	7.183
47	12.837	12.290	11.776	11.295	10.842	10.417	10.017	9.640	9.285	8.950	8.634	8.335	8.053	7.786	7.533	7.293	7.065
48	12.290	11.789	11.318	10.875	10.457	10.064	9.692	9.342	9.011	8.698	8.402	8.121	7.855	7.603	7.364	7.137	6.921
49	11.793	11.334	10.902	10.493	10.108	9.743	9.399	9.072	8.763	8.471	8.193	7.929	7.679	7.441	7.215	7.000	6.795
50	11.575	11.145	10.739	10.354	9.989	9.644	9.317	9.006	8.711	8.431	8.165	7.911	7.670	7.441	7.222	7.013	6.814
51	10.856	10.475	10.112	9.769	9.442	9.132	8.838	8.557	8.290	8.036	7.794	7.563	7.342	7.132	6.931	6.739	6.555
52	10.234	9.894	9.571	9.264	8.971	8.692	8.426	8.173	7.931	7.699	7.479	7.268	7.066	6.873	6.688	6.511	6.341
53	9.606	9.306	9.021	8.748	8.487	8.238	8.000	7.773	7.555	7.347	7.147	6.956	6.772	6.596	6.428	6.266	6.110
54	9.026	8.762	8.510	8.269	8.037	7.816	7.604	7.400	7.205	7.017	6.837	6.664	6.498	6.338	6.185	6.037	5.895
55	8.565	8.332	8.108	7.893	7.687	7.489	7.298	7.115	6.938	6.769	6.605	6.448	6.296	6.150	6.010	5.874	5.743
56	7.788	7.593	7.405	7.224	7.049	6.881	6.719	6.563	6.412	6.267	6.126	5.991	5.860	5.733	5.611	5.493	5.379
57	7.072	6.909	6.753	6.601	6.455	6.314	6.177	6.045	5.917	5.793	5.673	5.557	5.445	5.336	5.231	5.129	5.030
58	6.386	6.253	6.124	5.999	5.878	5.761	5.648	5.537	5.430	5.327	5.226	5.128	5.033	4.941	4.852	4.765	4.680
59	5.667	5.558	5.458	5.358	5.261	5.167	5.076	4.986	4.900	4.815	4.733	4.653	4.575	4.499	4.426	4.354	4.283
60	4.947	4.865	4.786	4.709	4.633	4.560	4.488	4.418	4.350	4.283	4.218	4.155	4.093	4.033	3.973	3.916	3.859
61	4.146	4.088	4.030	3.974	3.919	3.865	3.812	3.761	3.710	3.661	3.613	3.566	3.519	3.474	3.430	3.386	3.344
62	3.445	3.404	3.364	3.325	3.286	3.248	3.211	3.174	3.139	3.103	3.069	3.035	3.002	2.969	2.937	2.907	2.874
63	2.544	2.520	2.496	2.472	2.449	2.426	2.404	2.382	2.360	2.338	2.317	2.296	2.276	2.256	2.236	2.216	2.197
64	1.691	1.679	1.667	1.655	1.643	1.631	1.620	1.608	1.597	1.586	1.575	1.564	1.554	1.543	1.533	1.522	1.512
65	0.858	0.854	0.850	0.846	0.841	0.837	0.833	0.829	0.825	0.822	0.818	0.814	0.810	0.806	0.803	0.799	0.795

¹Present value of annual payments of \$1 payable at the end of each year, starting with the year of entitlement and continuing up to age 66. Receipt of payment is contingent upon surviving under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in table 22B.

**Table 31C.—Female Disabled Workers
Monthly Life Annuity to Age 66 (Due)¹**
(2001-05 Social Security DI disability experience)

Select age	Actuarial present value of \$1 annuity																		
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%		
16	234.132	216.002	200.196	186.352	174.169	163.399	153.834	145.302	137.660	130.786	124.578	118.950	113.829	109.154	104.869	100.932	97.301		
17	244.221	225.124	208.455	193.840	180.969	169.583	159.468	150.444	142.359	135.089	128.524	122.576	117.165	112.228	107.708	103.555	99.730		
18	252.218	232.406	215.088	199.885	186.481	174.614	164.064	154.646	146.207	138.615	131.760	125.548	119.900	114.746	110.029	105.699	101.711		
19	255.188	235.199	217.696	202.307	188.719	176.675	165.956	156.380	147.792	140.062	133.079	126.749	120.991	115.738	110.929	106.514	102.450		
20	257.368	237.337	219.763	204.284	190.596	178.446	167.620	157.936	149.244	141.414	134.336	127.915	122.073	116.741	111.858	107.375	103.247		
21	258.629	238.681	221.144	205.669	191.962	179.775	168.900	159.161	150.410	142.518	135.378	128.897	122.996	117.607	112.670	108.135	103.958		
22	259.470	239.641	222.173	206.728	193.024	180.820	169.916	160.137	151.340	143.399	136.208	129.676	123.724	118.285	113.300	108.720	104.499		
23	258.275	238.809	221.622	206.395	192.858	180.782	169.973	160.266	151.521	143.617	136.452	129.936	123.994	118.559	113.575	108.992	104.767		
24	255.160	236.226	219.470	204.593	191.341	179.497	168.877	159.325	150.708	142.908	135.829	129.385	123.502	118.116	113.173	108.624	104.428		
25	250.942	232.636	216.400	201.952	189.055	177.507	167.134	157.789	149.345	141.692	134.737	128.397	122.604	117.296	112.419	107.927	103.781		
26	248.066	230.276	214.460	200.354	187.737	176.418	166.232	157.040	148.721	141.171	134.301	128.031	122.295	117.033	112.195	107.735	103.615		
27	246.118	228.750	213.271	199.438	187.038	175.892	165.845	156.763	148.531	141.049	134.231	128.002	122.297	117.059	112.238	107.791	103.679		
28	244.052	227.123	212.000	198.454	186.286	175.327	165.430	156.468	148.332	140.926	134.169	127.987	122.319	117.109	112.310	107.878	103.778		
29	242.069	225.570	210.797	197.535	185.596	174.822	165.074	156.231	148.190	140.860	134.163	128.028	122.396	117.214	112.435	108.018	103.928		
30	239.084	223.098	208.748	195.835	184.187	173.653	164.103	155.425	147.520	140.303	133.698	127.641	122.072	116.943	112.207	107.827	103.766		
31	237.060	221.519	207.536	194.923	183.519	173.186	163.799	155.253	147.456	140.325	133.789	127.786	122.261	117.165	112.455	108.093	104.047		
32	233.811	218.793	205.246	192.998	181.900	171.822	162.649	154.283	146.635	139.629	133.198	127.283	121.832	116.797	112.138	107.820	103.809		
33	230.030	215.575	202.504	190.659	179.901	170.110	161.180	153.020	145.547	138.689	132.385	126.577	121.216	116.259	111.667	107.404	103.442		
34	224.888	211.087	198.574	187.207	176.860	167.422	158.796	150.897	143.651	136.989	130.854	125.193	119.961	115.116	110.621	106.445	102.558		
35	221.263	208.004	195.953	184.977	174.963	165.809	157.424	149.731	142.659	136.146	130.138	124.585	119.445	114.678	110.250	106.131	102.292		
36	217.975	205.222	193.601	182.992	173.289	164.400	156.241	148.739	141.830	135.456	129.565	124.112	119.057	114.362	109.994	105.926	102.130		
37	211.783	199.744	188.743	178.674	169.443	160.966	153.167	145.981	139.350	133.219	127.543	122.280	117.399	112.844	108.608	104.656	100.964		
38	208.677	197.126	186.545	176.835	167.911	159.697	152.124	145.132	138.665	132.676	127.120	121.959	117.158	112.685	108.512	104.614	100.966		
39	203.313	192.383	182.343	173.107	164.597	156.746	149.491	142.777	136.555	130.781	125.415	120.422	115.768	111.425	107.368	103.571	100.014		
40	197.660	187.358	177.870	169.119	161.036	153.561	146.637	140.215	134.251	128.705	123.541	118.726	114.231	110.029	106.097	102.411	98.954		
41	192.260	182.558	173.598	165.312	157.640	150.526	143.922	137.783	132.070	126.745	121.777	117.136	112.796	108.731	104.920	101.343	97.982		
42	186.875	177.761	169.322	161.496	154.231	147.478	141.194	135.340	129.878	124.778	120.009	115.546	111.363	107.439	103.754	100.289	97.028		
43	181.512	172.962	165.022	157.641	150.771	144.370	138.398	132.822	127.609	122.730	118.159	113.872	109.847	106.064	102.505	99.153	95.993		
44	175.091	167.155	159.766	152.877	146.448	140.443	134.828	129.571	124.645	120.025	115.686	111.609	107.753	104.161	100.757	97.545	94.511		
45	169.982	162.571	155.649	149.180	143.127	137.459	132.145	127.158	122.475	118.072	113.930	110.028	106.350	102.880	99.603	96.506	93.576		
46	163.487	156.657	150.261	144.265	138.641	133.360	128.396	123.727	119.332	115.190	111.284	107.597	104.114	100.821	97.706	94.755	91.959		
47	157.502	151.201	145.284	139.722	134.491	129.566	124.925	120.550	116.421	112.521	108.835	105.348	102.048	98.921	95.956	93.143	90.472		
48	150.855	145.104	139.688	134.583	129.767	125.222	120.929	116.870	113.030	109.394	105.950	102.685	99.587	96.646	93.851	91.194	88.667		
49	144.779	139.528	134.570	129.883	125.450	121.254	117.280	113.513	109.942	106.552	103.332	100.273	97.364	94.597	91.962	89.451	87.058		
50	141.942	137.040	132.397	127.997	123.824	119.863	116.103	112.530	109.133	105.901	102.825	99.895	97.103	94.441	91.901	89.477	87.161		
51	133.253	128.919	124.801	120.887	117.164	113.621	110.248	107.035	103.972	101.050	98.263	95.602	93.059	90.629	88.306	86.083	83.955		
52	125.687	121.849	118.193	114.708	111.383	108.211	105.182	102.288	99.523	96.879	94.350	91.929	89.611	87.390	85.261	83.220	81.262		
53	118.041	114.674	111.457	108.381	105.438	102.622	99.926	97.344	94.870	92.498	90.222	88.039	85.944	83.932	81.998	80.140	78.354		
54	110.929	107.986	105.166	102.461	99.867	97.377	94.987	92.691	90.485	88.365	86.326	84.365	82.478	80.661	78.912	77.227	75.602		
55	105.162	102.577	100.093	97.703	95.404	93.192	91.062	89.011	87.035	85.131	83.296	81.525	79.817	78.169	76.578	75.042	73.558		
56	95.776	93.630	91.560	89.564	87.638	85.778	83.983	82.250	80.575	78.956	77.391	75.878	74.415	72.999	71.628	70.302	69.017		
57	87.069	85.304	83.596	81.945	80.346	78.799	77.300	75.849	74.442	73.080	71.759	70.478	69.236	68.031	66.862	65.727	64.626		
58	78.686	77.259	75.875	74.532	73.228	71.962	70.732	69.538	68.377	67.250	66.154	65.088	64.052	63.044	62.063	61.109	60.180		
59	69.906	68.791	67.706	66.650	65.621	64.620	63.644	62.693	61.767	60.865	59.985	59.129	58.291	57.475	56.679	55.902	55.145		
60	61.081	60.242	59.422	58.621	57.839	57.075	56.329	55.600	54.888	54.191	53.510	52.845	52.194	51.558	50.935	50.326	49.730		
61	51.377	50.787	50.210	49.644	49.090	48.547	48.015	47.494	46.983	46.482	45.990	45.509	45.036	44.573	44.119	43.673	43.235		
62	42.733	42.339	41.953	41.573	41.199	40.832	40.472	40.117	39.769	39.426	39.089	38.757	38.431	38.111	37.795	37.485	37.179		
63	31.892	31.672	31.456	31.243	31.033	30.826	30.622	30.421	30.222	30.026	29.833	29.645	29.455	29.270	29.087	28.906	28.728		
64	21.549	21.451	21.355	21.259	21.164	21.071	20.978	20.887	20.796	20.706	20.618	20.531	20.444	20.358	20.273	20.189	20.106		
65	11.217	11.192	11.168	11.144	11.120	11.096	11.072	11.048	11.025	11.002	10.979	10.956	10.934	10.911	10.889	10.867	10.845		

¹Present value of monthly payments of \$1 payable at the beginning of each month, starting with the year of entitlement and continuing up to age 66. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in table 22B.

**Table 31D.—Female Disabled Workers
Monthly Life Annuity to Age 66 (Immediate)¹**
(2001-05 Social Security DI disability experience)

Select age	Actuarial present value of \$1 annuity																
	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
16	233.261	215.102	199.275	185.414	173.218	162.437	152.864	144.326	136.678	129.800	123.589	117.959	112.836	108.159	103.874	99.935	96.304
17	243.366	224.237	207.544	192.911	180.024	168.627	158.502	149.471	141.381	134.106	127.538	121.586	116.174	111.235	106.713	102.560	98.734
18	251.377	231.532	214.188	198.964	185.534	173.663	163.103	153.677	145.231	137.634	130.775	124.561	118.910	113.754	109.036	104.704	100.715
19	254.358	234.334	216.804	201.392	187.787	175.729	165.000	155.414	146.820	139.084	132.096	125.763	120.003	114.747	109.936	105.520	101.454
20	256.549	236.481	218.878	203.376	189.670	177.505	166.667	156.974	148.275	140.438	133.355	126.931	121.086	115.751	110.867	106.343	102.252
21	257.820	237.834	220.267	204.768	191.041	178.838	167.951	158.203	149.443	141.545	134.400	127.915	122.011	116.618	111.679	107.142	102.964
22	258.672	238.803	221.303	205.834	192.109	179.889	168.971	159.182	150.377	142.429	135.232	128.695	122.740	117.298	112.311	107.728	103.506
23	257.485	237.979	220.760	205.507	191.948	179.855	169.033	159.315	150.561	142.650	135.478	128.958	123.012	117.574	112.587	108.002	103.775
24	254.378	235.402	218.614	203.710	190.436	178.574	167.941	158.377	149.750	141.943	134.858	128.403	122.521	117.132	112.186	107.635	103.437
25	250.165	231.818	215.549	201.074	188.155	176.589	166.202	156.844	148.390	140.730	133.768	127.428	121.625	116.313	111.433	106.939	102.790
26	247.297	229.466	213.615	199.482	186.843	175.505	165.304	156.099	147.770	140.212	133.334	127.058	121.317	116.052	111.211	106.748	102.626
27	245.358	227.947	212.435	198.573	186.150	174.985	164.922	155.826	147.583	140.092	133.267	127.032	121.322	116.080	111.256	106.806	102.691
28	243.302	226.330	211.172	197.596	185.404	174.425	164.512	155.536	147.389	139.974	133.208	127.020	121.347	116.132	111.329	106.895	102.792
29	241.329	224.787	209.978	196.685	184.722	173.927	164.162	155.305	147.252	139.912	133.206	127.064	121.426	116.239	111.456	107.037	102.944
30	238.353	222.323	207.937	194.994	183.320	172.764	163.197	154.504	146.587	139.359	132.746	126.681	121.106	115.971	111.231	106.847	102.783
31	236.340	220.755	206.734	194.090	182.661	172.305	162.900	154.338	146.528	139.386	132.841	126.830	121.298	116.196	111.482	107.116	103.066
32	233.102	218.039	204.454	192.174	181.050	170.949	161.757	153.374	145.712	138.695	132.255	126.331	120.872	115.832	111.168	106.845	102.831
33	229.330	214.831	201.721	189.843	179.058	169.244	160.295	152.117	144.630	137.761	131.446	125.629	120.261	115.297	110.700	106.433	102.466
34	224.197	210.351	197.800	186.400	176.024	166.563	157.917	150.001	142.740	136.065	129.920	124.250	119.010	114.158	109.658	105.476	101.584
35	220.583	207.279	195.188	184.180	174.137	164.958	156.553	148.842	141.755	135.229	129.210	123.647	118.499	113.725	109.291	105.165	101.322
36	217.307	204.509	192.849	182.206	172.474	163.559	155.379	147.859	140.934	134.546	128.643	123.180	118.116	113.413	109.039	104.965	101.164
37	211.123	199.038	187.998	177.896	168.635	160.133	152.312	145.108	138.460	132.315	126.627	121.353	116.455	111.900	107.657	103.699	100.001
38	208.030	196.434	185.813	176.069	167.116	158.876	151.280	144.268	137.785	131.780	126.212	121.040	116.229	111.747	107.567	103.661	100.008
39	202.678	191.702	181.622	172.351	163.812	155.934	148.656	141.922	135.683	129.894	124.514	119.509	114.845	110.493	106.427	102.624	99.061
40	197.035	186.688	177.160	168.375	160.261	152.759	145.812	139.369	133.388	127.821	122.821	117.821	113.315	109.103	105.162	101.469	98.005
41	191.646	181.899	172.900	164.579	156.876	149.736	143.108	136.948	131.216	125.875	120.893	116.239	111.887	107.812	103.993	100.408	97.040
42	186.273	177.115	168.636	160.775	153.480	146.700	140.392	134.515	129.035	123.918	119.134	114.657	110.463	106.528	102.833	99.360	96.091
43	180.923	172.329	164.350	156.934	150.033	143.604	137.608	132.010	126.777	121.881	117.294	112.993	108.956	105.162	101.593	98.232	95.064
44	174.513	166.534	159.106	152.182	145.723	139.690	134.049	128.770	123.825	119.186	114.832	110.741	106.892	103.268	99.853	96.632	93.590
45	169.421	161.966	155.006	148.502	142.418	136.721	131.382	126.372	121.669	117.248	113.089	109.172	105.481	101.998	98.710	95.603	92.664
46	162.937	156.065	149.630	143.601	137.945	132.636	127.647	122.955	118.539	114.378	110.455	106.753	103.256	99.951	96.824	93.863	91.057
47	156.968	150.626	144.670	139.075	133.812	128.859	124.193	119.794	115.644	111.725	108.021	104.518	101.203	98.063	95.086	92.263	89.582
48	150.334	144.543	139.089	133.951	129.104	124.531	120.212	116.129	112.268	108.613	105.151	101.870	98.756	95.802	92.995	90.327	87.789
49	144.275	138.985	133.990	129.269	124.805	120.582	116.582	112.792	109.198	105.788	102.551	99.475	96.551	93.769	91.121	88.598	86.194
50	141.473	136.531	131.851	127.417	123.212	119.223	115.435	111.838	108.418	105.165	102.070	99.123	96.314	93.637	91.083	88.646	86.318
51	132.794	128.421	124.267	120.320	116.567	112.996	109.597	106.359	103.274	100.332	97.525	94.846	92.287	89.842	87.504	85.268	83.128
52	125.242	121.368	117.677	114.160	110.805	107.605	104.551	101.633	98.846	96.181	93.632	91.193	88.858	86.622	84.479	82.424	80.453
53	117.614	114.211	110.961	107.853	104.882	102.039	99.318	96.712	94.215	91.822	89.528	87.327	85.214	83.186	81.238	79.366	77.566
54	110.524	107.547	104.695	101.960	99.337	96.821	94.406	92.086	89.859	87.718	85.660	83.680	81.776	79.943	78.178	76.479	74.841
55	104.795	102.177	99.661	97.242	94.915	92.676	90.521	88.448	86.448	84.523	82.668	80.878	79.153	77.488	75.881	74.330	72.832
56	95.419	93.242	91.143	89.119	87.166	85.282	83.463	81.707	80.011	78.372	76.788	75.256	73.776	72.343	70.957	69.616	68.317
57	86.728	84.935	83.200	81.522	79.899	78.328	76.807	75.325	73.907	72.525	71.186	69.887	68.628	67.407	66.223	65.073	63.958
58	78.368	76.915	75.506	74.138	72.811	71.523	70.272	69.058	67.878	66.731	65.617	64.535	63.482	62.458	61.463	60.494	59.551
59	69.612	68.473	67.365	66.286	65.236	64.214	63.219	62.249	61.305	60.385	59.488	58.614	57.762	56.931	56.120	55.330	54.559
60	60.816	59.955	59.114	58.293	57.492	56.710	55.945	55.199	54.469	53.757	53.060	52.379	51.714	51.063	50.426	49.804	49.195
61	51.127	50.519	49.924	49.341	48.770	48.211	47.663	47.126	46.605	46.085	45.579	45.084	44.598	44.122	43.655	43.197	42.748
62	42.518	42.109	41.708	41.313	40.926	40.545	40.170	39.806	39.441	39.086	38.736	38.393	38.055	37.723	37.396	37.075	36.759
63	31.682	31.451	31.224	30.999	30.778	30.561	30.346	30.134	29.926	29.720	29.517	29.317	29.120	28.925	28.733	28.544	28.357
64	21.355	21.250	21.145	21.042	20.940	20.839	20.739	20.640	20.542	20.446	20.350	20.256	20.162	20.070	19.978	19.888	19.798
65	11.075	11.046	11.018	10.989	10.961	10.933	10.905	10.878	10.851	10.824	10.797	10.770	10.744	10.717	10.691	10.666	10.640

¹Present value of monthly payments of \$1 payable at the end of each month, starting with the year of entitlement and continuing up to age 66. Receipt of payment is contingent upon survival under all forms of decrement to the next payment date. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate, and survivorship experience shown in table 22B.

APPENDIX

V. STUDY POPULATION AND METHODS

A. Overview

This study is based on over 11.9 million records of Social Security Disability Insurance (DI) worker beneficiaries drawn from the administration's Master Beneficiary Record (MBR) in February 2009. The 5-year observation period covers January 1, 2001 through December 31, 2005. These records provide 25.5 million life-years of exposure for males and 20.4 million life-years of exposure for females. The primary variables of interest are: the reason for termination of benefits, the age at entitlement, the number of years since entitlement, and sex of the beneficiary.

The three main reasons for termination of disabled worker benefits are the following:

- Conversion to old-age benefits;
- Death of the beneficiary; and
- Recovery—includes medical recovery or return to SGA.

There are a small number of terminations due to other reasons that are not explicitly examined. The table below provides the number of deaths and recoveries observed during the observation period. To a certain extent, this study traverses the activity of the OASI rolls by tracking deaths of former disabled workers who converted to old-age worker benefits either by choice or upon attaining normal retirement age.

Number of Disabled Worker Terminations, by Reason
(January 2001-December 2005)

Reason	Male	Female	Total
Death	1,161,848	694,608	1,856,456
Recovery	138,713	108,398	247,111
Total	1,300,561	803,006	2,103,567

Source: MBR database as of February 2009. Refer to table 5 in section IV for the number of conversions and terminations due to other reasons. The number of deaths and recoveries shown above will differ from those found in table 5 due to differences in statistical methods used in tabulations. The number of deaths will be dramatically different as they include a substantial number from the OASI rolls.

B. Data Considerations

Mortality experience of the DI rolls is affected by several unique circumstances. Since experience begins with entitlement, deaths that occur during the 5-month waiting period prior to entitlement to DI benefits are outside the scope of this study. It is also true that a claimant may die in the first month of entitlement, or before final disposition of the disability claim—in which case only retroactive disability benefits may be payable. These cases are handled by counting the death, but crediting no exposure on the record.

Up to three separate periods of disability are examined for participants in this study. There are instances, however, where very little time passes between periods of entitlement for reasons such as a failed work-attempt, an expedited reinstatement, or a successful appeal of an unfavorable CDR. So although a recovery has occurred, the beneficiary may be back on the rolls shortly thereafter. Also, it is not uncommon for beneficiaries with multiple periods of disability to become re-entitled under the same or a similar impairment. Although re-entering the rolls at a different select age, such individuals may, in essence, recover from the same disability more than once.

C. Data Selection

After various screenings and checks, data for up to three separate periods of disability were included for the following beneficiaries in the final overall sample:

- Workers entitled to disability benefits at some time during the observation period;
- Workers entitled to old-age benefits at some time during the observation period who are former disabled-worker beneficiaries with no break between DI and OASI entitlement.

Records of persons from the Special Disability Workload (SDW) were excluded from this study. This group of SSI recipients who are potentially eligible for DI benefits due to previously unrecognized disability-insured status caused a supplemental increase in awards beginning in 2001. In most instances, entitlement is retroactive to well before the date of final review. However, due to the guidelines established for processing the workload, completed SDW cases represent a biased sample of records and were therefore eliminated.

D. Methods

The availability of complete data on each person in the study (sex, date of birth, date of entitlement, date of decrement, and cause of decrement) allows for direct estimation of the *multiple-decrement probabilities* $q^{(i)}$, where i represents the cause of decrement. Each unit age interval $(x, x + 1]$ represents one life-year of potential exposure. For each interval that an individual is under observation, the person enters the interval at age $x + r$ ($0 \leq r < 1$), and is scheduled to exit the interval at age $x + s$ ($0 < s \leq 1$). Note that $r = 0$ except for instances where the beginning of the observation period falls within the age interval. Similarly $s = 1$ except for instances where the end of the observation period falls within the interval. Clearly, $s - r$ is the amount of time that the person is scheduled to be exposed to the risks of decrement. The total *scheduled exposure* for an interval is obtained by summing over all persons.¹⁸

¹⁸For a complete discussion, refer to *Survival Models and Their Estimation* (London 1988, second edition).

As an example of the above method, consider a disabled worker entering an interval at age $x + r$. The *scheduled ending age*, $x + s$, is established for the interval under the expectation that the person will either survive to the end ($s = 1$), or exit the study due to the end of the observation period ($s < 1$). Scheduled exposure is then credited as follows: if the person survives to the end of the interval, then exposure is credited from $x + r$ to $x + 1$; if the person dies or recovers during the interval, exposure is still credited from $x + r$ to $x + 1$;¹⁹ if the observation period ends during the interval, then exposure is credited from $x + r$ to $x + s$. A modification is made to the way exposure is calculated for determining recovery probabilities. Since recovery is no longer a consideration after converting to old-age benefits, exposure is credited only up until the month of the switch.

Multiple-decrement probabilities are calculated by dividing the observed number of deaths or recoveries in an interval by the aggregate scheduled exposure for that interval. As will be discussed later, *single-decrement (absolute) rates* can be derived from these probabilities by using a constant force assumption for the distribution of decrement within the interval.²⁰

E. Select Age and Exposure

This is a select-and-ultimate study with a 10-year select period implying that the risks of decrement for beneficiaries 10 or more years beyond selection are no longer a function of select age, but a function of attained age only.

Rarely does entitlement to disability benefits occur on a beneficiary's birthday. To facilitate exposure calculations, *insuring age* and the corresponding *insuring date of birth* may be substituted for the actual age at entitlement and the actual date of birth, respectively. This study uses an insuring age that is set at the beneficiary's *age last birthday* as of entitlement. As an example:

Date of entitlement: February 1, 2005

Date of birth: July 10, 1960

Actual age at entitlement: 44 years, 206 days

Insuring age: 44 years

Insuring date of birth: February 1, 1961

Use of insuring age results in an integral *select age* at entitlement, ensuring that subsequent durations begin on the beneficiaries birthday. This is true whether the participant enters the study during the observation period, or is already part of the entitlement group when the observation period opens.

¹⁹All persons are *expected* to survive to the end of the interval, even those who wind up dying or recovering at age $x + t \leq x + s$. The important point is that decrement was not expected so the scheduled ending age is set at $x + 1$.

²⁰For a complete discussion on multiple-decrement probabilities, the associated single-decrement rates, and construction of the select-and-ultimate multiple-decrement tables found in this study, the reader is referred to *Actuarial Mathematics* (Bowers et al. 1997).

F. Duration and Graduation

The unit intervals for which a beneficiary is under observation are called *durations*. For each select age $[x]$ and duration n , the quantity $s - r$ represents the amount of exposure contributed to the observation interval ($[x] + n, [x] + n + 1$). For durations beyond the 10-year select period, exposure is credited to the appropriate attained age interval ($x + n, x + n + 1$).

The select-and-ultimate multiple-decrement probabilities are graduated using the two-dimensional Whittaker-Henderson Type B method.²¹ The horizontal and vertical smoothing coefficients were chosen to obtain some degree of smoothness within individual durations (columns) as well as within select ages (rows), without deviating much from the original estimates.

G. Survival Tables

Survival tables 8A-8C are constructed from select-and-ultimate death probabilities. The values $l_{[x]}, l_{[x]+1}, \dots, l_{110}$ are first calculated for select age $[x] = 16$, using a radix of 100,000. This step determines values for the ultimate period of the table and attained ages greater than 75. Values for select ages $[x] > 16$ are then derived from the ultimate values by working backwards. For example, $l_{[x]}$ is determined from l_{x+10} using the survival probabilities of the select period for the given select age. The value for $l_{[x]+t}$ is the number of lives remaining from the original $l_{[x]}$ who have attained age $[x] + t$. The number alive at any given select or attained age is not an actual count of disability beneficiaries, but is the product of combining probabilities with an arbitrary radix.

Survival tables for the decrement of recovery (15A-15B) and the combined decrements of death and recovery (22A-22C) are constructed in the same manner. Since recovery is no longer considered after attaining normal retirement age, tables 15A-15B are truncated after attained age 65.²²

The survival tables are read across the row, or *select period*, for 0-10 years since selection, then down the last column, or *ultimate period* for 10 or more years since selection. The example below uses numbers from table 8A for male beneficiaries disabled at select age 50.

Years since entitlement	Number living	Probability of survival	Attained age
0	76,779	1.000	50
1	71,816	.935	51
5	62,866	.819	55
10	53,245	.693	60
15	42,956	.559	65

²¹For details, refer to *Graduation: The Revision of Estimates* (London 1985).

²²For the observation period 2001-05, disabled beneficiaries are converted to old-age beneficiaries no later than age 65 year 4 months (those born in 1939 or earlier). For beneficiaries born in 1940 or later, old-age conversion will take place beyond the end of the observation period (see chart in section I).

H. Expected Future Lifetime

Expected future lifetime tables are derived from the survival functions described above using the basic actuarial principles found in any standard actuarial text on life contingencies. We also present in this study the results of aggregating over duration, by select age (see tables 11, 18, and 25) or attained age (see tables 12, 19, and 26).

Expected future lifetime for a specific *select* age is an exposure-weighted average of the expected future lifetime at each duration of that age. This differs from the expected lifetime for a specific *attained* age, which is an exposure-weighted average of the expected future lifetime of various durations.

For example, expected future lifetime for *select* age 40 is a weighted average of the expected lifetimes shown across the select row and down the ultimate column. In this instance, each cell represents a different attained age. In contrast, expected future lifetime for *attained* age 40 is the average of the expected lifetimes for a select 40-year-old at duration 0, a select 39-year-old at duration 1, ... a select 16-year-old at duration 24—all of whom are attained age 40.

I. Probabilities and Absolute Rates

In this study we present probabilities of decrement for two of the several decrements affecting the disabled population—death and recovery. The symbol $q^{(d)}$ represents the probability of death in the presence of the other decrements and is defined as follows:

$$q_x^{(d)} = \int_0^1 {}_tP_x^{(\tau)} \mu_{x+t}^{(d)} dt$$

where $p^{(\tau)}$ is the probability of surviving under all decrements; and $\mu^{(d)}$ is the force of mortality. The probability of recovery $q^{(r)}$ is similarly defined.

For each cause of decrement in a multiple-decrement model, it is possible to associate a single-decrement rate that depends only on a particular cause of decrement. For example, $q'^{(d)}$ represents the *single-decrement (absolute) rate* of death and is defined as follows:

$$q_x'^{(d)} = \int_0^1 {}_tP_x^{(d)} \mu_{x+t}^{(d)} dt$$

where $p'^{(d)}$ is the probability of *not dying*. In this representation, beneficiaries who decrement for causes other than death are “taken out” of the total number exposed. Observation stops at the point of non-death decrement resulting in total exposure which is somewhat less than that used in formulating death probabilities.

For example, the multiple-decrement probability $q^{(d)}$ is calculated for each combination of select age and duration by dividing the observed number of deaths by the exposure for that cell. Assuming a uniform distribution for each decrement over the age interval $(x, x + 1)$, the absolute rate of death $q'^{(d)}$ can be calculated by dividing the observed number of deaths by the exposure for that cell reduced by one-half of the number of recoveries observed for that cell. The absolute rate of recovery $q'^{(r)}$ is similarly defined.

This study uses an alternative method to calculate absolute rates. First, derive the total decrement probability:

$$q^{(\tau)} = q^{(d)} + q^{(r)}$$

Then derive the absolute rates using the assumption of constant force for each decrement over the age interval $(x, x + 1)$:

$$q'^{(d)} = 1 - [1 - q^{(\tau)}]^{q^{(d)}/q^{(\tau)}}$$

$$q'^{(r)} = 1 - [1 - q^{(\tau)}]^{q^{(r)}/q^{(\tau)}}$$

Absolute rates are presented on a “per thousand” basis.

J. Annuity Tables

A *life annuity* is a series of payments made at regular intervals (such as months or years) during the lifetime of the annuitant. Payments may be limited to a given number of years, or payable for the whole of life, and are made at the beginning (*due*) or end (*immediate*) of each period. Any standard actuarial text on life contingencies will explain the present value calculation of an annuity.

The table below shows the present value of a whole-life annuity due and a temporary life annuity due to age 66 for a male worker disabled at age 50.

Present Value of Future Benefits, Male Select Age 50
(3 percent annual interest rate)

\$14,400 annual payment	
Annuity value (table 28A)	13.087
Life annuity (due)	\$188,453
\$1,200 monthly payment	
Annuity value (table 30A)	9.802
Life annuity to age 66 (due)	\$141,149
\$1,200 monthly payment	
Annuity value (table 28C)	151.497
Life annuity (due)	\$181,796
Annuity value (table 30C)	113.832
Life annuity to age 66 (due)	\$136,598

