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

## DISABILITY AND DEATH PROBABILITY TABLES FOR INSURED WORKERS WHO ATTAIN AGE 20 IN 2024

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#### **Summary**

For an insured worker who attains age 20 in 2024, the probability of becoming disabled between age 20 and normal retirement age is 23 percent, and the probability of dying between age 20 and normal retirement age is 13 percent. These probabilities are based on the intermediate assumptions of the 2024 Trustees Report. The probability of becoming disabled is about the same for men and women, with both at 23 percent. However, the probability of dying is significantly higher for men (16 percent) than for women (10 percent).

#### Introduction

The Social Security program is not just a program for providing income during retirement. Workers who meet certain requirements for insured status may receive monthly cash benefits before retirement age if they have impairments resulting in disability. Survivors may receive benefits after the death of an insured worker, retired worker, or a disabled worker. This note illustrates the likelihood that a young worker, while maintaining insured status, will become disabled or die, resulting in payment of disability or survivor benefits prior to becoming eligible for full retirement benefits. We make these illustrations using the intermediate assumptions of the 2024 Trustees Report. This note succeeds *Actuarial Note Number 2023.6*, which was based on the intermediate assumptions of the 2023 Trustees Report.

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

Using projected rates of disabled-worker incidence, death, and recovery under the intermediate assumptions, we estimate the probability that an illustrative worker will become disabled or die before reaching normal retirement age (NRA). We define an illustrative worker in this note as one who: (a) is born in 2004; (b) becomes insured at age 20 in 2024; (c) maintains insured status thereafter; and (d) retires at NRA. The NRA, the age at which a person may first become entitled to retirement benefits without reduction based on age, is age 67 for our illustrative worker. Tables A and B compare estimates using the intermediate assumptions of the 2024 Trustees Report with estimates consistent with those published in prior years' Trustees Reports. The projected probabilities of death before NRA generally decreased between the 1986 and 2016 Trustees Reports, reflecting the actual improvement in mortality experience between 1986 and 2016. The projected probabilities of death increased between the 2016 and 2021 Trustees Reports. After the 2021 Trustees Report, the projected probabilities of death have decreased. The projected probability of becoming disabled before NRA has generally decreased for insured men between the 1986 and 2024 Trustees Reports. For insured women, the probability generally increased until about the 2015 Trustees Report and has generally decreased thereafter. For those who attain age 20 in 2024, we project that the probability of surviving from age 20 to NRA without ever being disabled is 66 percent for men and 71 percent for women. Comparable probabilities projected for the 1986 Trustees Report are 58 percent for men and 70 percent for women.

Table B shows the total projected probability of death as the sum of the probability of death and disability and the probability of death and no disability. Between the 2023 and 2024 Trustees Reports, the projected probability of death before NRA decreased slightly for both men and women. For the 2024 Trustees Report, mortality rates are assumed to remain elevated through 2024 due to the effects of the COVID-19 pandemic, and then return to follow the underlying declining trend in general population mortality rates. The projected probability of becoming disabled (as shown in Table A) decreased between these years as the ultimate disability incidence rate assumption in the 2024 Trustees Report was lowered from 4.8 to 4.5 per thousand.

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

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

### **Assumptions and Methods**

Tables C and D provide illustrations of the expected survival and disability status of 1,000,000 insured men and women, respectively, who attain age 20 in 2024. These illustrations reflect projected annual death and disability rates by sex and single year of age (20 through 67) for the active, disabled, recovered, and total insured population. The active group is composed of insured workers who are alive and have never become disabled worker beneficiaries. The disabled group consists of workers who are currently entitled to receive a Social Security disabled-worker benefit. The recovered group consists of insured workers who have had a prior disability, but are not currently entitled to receive a disabled-worker benefit. The total group is the sum of the active, disabled, and recovered groups, otherwise known as the insured population. All workers are assumed to be fully and disability insured at all times after reaching age 20.3 For each age, we calculate deaths, entitlements to disabled-worker benefits, and recoveries from the disability rolls. For each population group (active, disabled, recovered, and total), we determine the number of persons alive at the beginning of the next year by adding or subtracting the relevant components of change to the number of persons alive at the beginning of the year.

For those who attain age 20 in 2024, we develop insured life tables for each sex, from age 20 to age 67. To calculate total deaths for the insured population, we apply the age-sex-specific mortality rates of the general population to the total insured population at the beginning of the year.<sup>4</sup>

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

We develop disabled-worker incidence rates for each sex, from age 20 to age 67, for those who attain age 20 in 2024. To calculate the number of newly entitled disabled-worker beneficiaries, we apply the age-sex-specific incidence rates to the active and recovered populations at the beginning of the year.

Finally, we develop rates of recovery from disability for each sex, from age 20 to age 67, for those who attain age 20 in 2024. To calculate the number of recoveries from the disabled-worker population, we apply age-sex-duration-specific<sup>5</sup> recovery rates to the beginning of the year disabled-worker population. We assume that newly entitled disabled-worker beneficiaries (in duration 0) are exposed for half a year in the year of initial entitlement.

#### Results

Table C provides illustrations which allow for the computation of various probabilities of survival, death, and disability for insured men who attain age 20 in 2024. Table D provides the same information for insured women who attain age 20 in 2024. For example, the probability that an insured woman, age 25 in 2029, will survive to age 60 without ever becoming disabled is 80 percent. To get this result, we divide the number of active lives at age 60 (789,858) by the number of active lives at age 25 (990,948).

Table E uses the illustrations in tables C and D to derive various probabilities of disability, death, and survival for insured men and women who attain age 20 in 2024. We calculate the probability of survival without disability from age 20 to age x by dividing the active insured population at the beginning of the year at age x by the active insured population at the beginning of the year at age 20. The probability of dying or becoming disabled after age 20 and before age x is calculated as the complement, that is, 1 minus the probability of surviving without disability from age 20 to age x. For example, we project that an insured male worker who attained age 20 in 2024 has a 66 percent chance of surviving to age 67 without ever becoming disabled and a 34 percent chance of either dying or becoming disabled prior to age 67.

Table E also includes probabilities of an insured worker becoming disabled and of an insured worker dying and never becoming disabled. These probabilities are shown from age 20 to age x. We calculate these values by dividing the total newly disabled and the total deaths from the active insured population from age 20 to age x, respectively, by the active insured population alive at the beginning of the year of attaining age 20. For example, we project that an insured female worker who attained age 20 in 2024 has a 17 percent chance of becoming disabled between age 20 and age 60. In addition, the probability that she will die between age 20 and age 60 without ever receiving Social Security disability benefits is only 4 percent.

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

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

are likely to have higher mortality rates than the general population.

Age is age at entitlement to a disabled-worker benefit. Duration refers to the complete number of years since entitlement to a disabled-worker benefit.

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

V		Pı	obability of Disal Before NRA	bility	Probability of D	eath And Never Di	sabled Before NRA	Probability of	Survival to NRA	With No Disability
Year Attain Age 20 (Trustees Report Year <sup>1</sup> )	Year of Birth	Men	Women	Total <sup>2</sup>	Men	Women	Total <sup>2</sup>	Men	Women	Total <sup>2</sup>
1986	1966	0.322	0.240	0.281	0.095	0.060	0.077	0.583	0.700	0.642
2011	1991	0.276	0.260	0.268	0.091	0.049	0.070	0.633	0.691	0.662
2012	1992	0.276	0.264	0.270	0.090	0.048	0.069	0.634	0.688	0.661
2013	1993	0.275	0.264	0.270	0.085	0.044	0.065	0.639	0.692	0.666
2014	1994	0.277	0.263	0.270	0.082	0.042	0.062	0.641	0.695	0.668
2015	1995	0.279	0.265	0.272	0.078	0.040	0.059	0.643	0.695	0.669
2016	1996	0.277	0.262	0.270	0.078	0.041	0.059	0.645	0.697	0.671
2017	1997	0.275	0.260	0.268	0.080	0.042	0.061	0.645	0.697	0.671
2018	1998	0.277	0.262	0.269	0.081	0.042	0.062	0.642	0.696	0.669
2019	1999	0.264	0.261	0.262	0.090	0.046	0.068	0.647	0.693	0.670
2020	2000	0.253	0.253	0.253	0.098	0.049	0.074	0.649	0.698	0.673
2021	2001	0.251	0.253	0.252	0.108	0.053	0.080	0.640	0.694	0.667
2022	2002	0.244	0.247	0.245	0.110	0.054	0.082	0.646	0.700	0.673
2023	2003	0.244	0.247	0.246	0.109	0.053	0.081	0.647	0.700	0.673
2024	2004	0.231	0.234	0.232	0.108	0.055	0.082	0.662	0.711	0.686

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

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

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

<sup>&</sup>lt;sup>2</sup> Totals are obtained by combining tables C and D. For example, the probability of death and never disabled before NRA equals 8.2 percent for the 2024 Trustees Report (107,649 + 55,398) / (1,000,000 + 1,000,000).

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

			(A) = (B) + (C)			(B)		(C)				
Wasan Assaira Assa 20	Year of	I	Probability of Deat Before NRA	h		obability of Death a		Probability of Death and No Disability Before NRA <sup>2</sup>				
Year Attain Age 20 (Trustees Report Year <sup>1</sup> )	Birth	Men	Women	Total <sup>3</sup>	Men	Women	Total <sup>3</sup>	Men	Women	Total <sup>3</sup>		
1986	1966	0.221	0.129	0.175	0.121	0.067	0.094	0.100	0.062	0.081		
2011	1991	0.155	0.096	0.125	0.061	0.045	0.053	0.094	0.050	0.072		
2012	1992	0.153	0.095	0.124	0.061	0.045	0.053	0.092	0.049	0.071		
2013	1993	0.149	0.090	0.119	0.061	0.045	0.053	0.088	0.045	0.066		
2014	1994	0.145	0.088	0.116	0.061	0.045	0.053	0.084	0.043	0.064		
2015	1995	0.143	0.087	0.115	0.063	0.045	0.054	0.080	0.042	0.061		
2016	1996	0.142	0.087	0.115	0.062	0.045	0.053	0.081	0.042	0.061		
2017	1997	0.144	0.088	0.116	0.061	0.045	0.053	0.082	0.043	0.063		
2018	1998	0.146	0.090	0.118	0.063	0.046	0.055	0.083	0.044	0.063		
2019	1999	0.152	0.093	0.122	0.060	0.046	0.053	0.092	0.047	0.069		
2020	2000	0.158	0.096	0.127	0.057	0.045	0.051	0.100	0.051	0.076		
2021	2001	0.169	0.100	0.135	0.059	0.046	0.053	0.110	0.054	0.082		
2022	2002	0.168	0.099	0.133	0.056	0.044	0.050	0.112	0.055	0.083		
2023	2003	0.166	0.098	0.132	0.055	0.043	0.049	0.111	0.054	0.083		
2024	2004	0.162	0.097	0.129	0.052	0.041	0.046	0.110	0.057	0.083		

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

1. Probabilities are determined assuming all illustrative workers are disability insured throughout their working lives. For a recent historical perspective, see Actuarial Study 125, Social Security Disability Insurance Program Worker Experience, at: http://www.ssa.gov/OACT/NOTES/actstud.html.

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

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

<sup>3</sup> Totals are obtained by combining tables C and D. For example, the probability of death and disability before NRA equals 4.6 percent for the 2024 Trustees Report (52,010 + 40,692) / (1,000,000 + 1,000,000).

Table C: Illustrations of Survival and Disability Status for Insured Men Attaining Age 20 in 2024

			-	Deaths						Newly Disabled										
_	Li	Living At Beginning Of Year			Tota	1	Acti	ve	Disab	led	Recover	red	Tot	al	Activ	/e	Recove	ered	Newly Re	covered
Age x	Total	Active	Disabled	Recovered	x to x+1	20 to x+1	<i>x</i> to <i>x</i> +1	20 to x+1	x to x+1	20 to x+1	x to x+1 20	to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+
20	1,000,000	1,000,000	_	_	1,107	1,107	1,101	1,101	6	6	_	_	1,438	1,438	1,438	1,438	_	_	2	
21	998,893	997,461	1,430	2	1,208	2,315	1,192	2,293	16	22	_	_	1,516	2,954	1,516	2,954	_	_	9	1
22	997,685	994,753	2,921	11	1,307	3,622	1,283	3,576	24	46	_	_	1,747	4,701	1,747	4,701	_	_	17	2
23	996,378	991,723	4,627	28	1,390	5,012	1,356	4,932	34	80	_	_	1,976	6,677	1,976	6,677	_	_	29	5
24	994,988	988,391	6,540	57	1,469	6,481	1,422	6,354	47	127	_	_	2,015	8,692	2,015	8,692	_		58	11
25	993,519	984,954	8,450	115	1,548	8,029	1,484	7,838	64	191	_	_	1,548	10,240	1,548	10,240	_	_	141	25
26	991,971	981,922	9,793	256	1,626	9,655	1,549	9,387	76	267	1	1	1,176	11,416	1,176	11,416	_	_	211	46
27	990,345	979,197	10,682	466	1,695	11,350	1,611	10,998	83	350	1	2	1,350	12,766	1,349	12,765	1	1	237	70
28	988,650	976,237	11,712	701	1,754	13,104	1,661	12,659	92	442	1	3	1,503	14,269	1,502	14,267	1	2	260	96
29	986,896	973,074	12,863	959	1,798	14,902	1,689	14,348	107	549	2	5	1,655	15,924	1,653	15,920	2	4	274	1,23
30	985,098	969,732	14,137	1,229	1,832	16,734	1,693	16,041	136	685	3	8	1,689	17,613	1,687	17,607	2	6	350	1,58
31	983,266	966,352	15,340	1,574	1,860	18,594	1,694	17,735	163	848	3	11	1,681	19,294	1,678	19,285	3	9	416	2,00
32	981,406	962,980	16,442	1,984	1,889	20,483	1,712	19,447	173	1,021	4	15	1,757	21,051	1,753	21,038	4	13	426	2,43
33	979,517	959,515	17,600	2,402	1,928	22,411	1,734	21,181	189	1,210	5	20	1,849	22,900	1,844	22,882	5	18	446	2,87
34	977,589	955,937	18,814	2,838	1,973	24,384	1,752	22,933	215	1,425	6	26	1,936	24,836	1,930	24,812	6	24	471	3,34
35	975,616	952,255	20,064	3,297	2,020	26,404	1,772	24,705	241	1,666	7	33	2,117	26,953	2,110	26,922	7	31	502	3,84
36	973,596	948,373	21,438	3,785	2,063	28,467	1,777	26,482	277	1,943	9	42	2,302	29,255	2,293	29,215	9	40	513	4,30
37	971,533	944,303	22,950	4,280	2,104	30,571	1,787	28,269	307	2,250	10	52	2,407	31,662	2,396	31,611	11	51	521	4,88
38	969,429	940,120	24,529	4,780	2,142	32,713	1,794	30,063	337	2,587	11	63	2,518	34,180	2,505	34,116	13	64	531	5,4
39	967,287	935,821	26,179	5,287	2,170	34,883	1,776	31,839	382	2,969	12	75	2,658	36,838	2,643	36,759	15	79	547	5,90
40	965,117	931,402	27,908	5,807	2,183	37,066	1,744	33,583	425	3,394	14	89	2,771	39,609	2,754	39,513	17	96	588	6,54
41	962,934	926,904	29,666	6,364	2,188	39,254	1,717	35,300	456	3,850	15	104	2,894	42,503	2,874	42,387	20	116	584	7,13
42	960,746	922,313	31,520	6,913	2,200	41,454	1,687	36,987	497	4,347	16	120	3,068	45,571	3,045	45,432	23	139	585	7,71
43	958,546	917,581	33,506	7,459	2,234	43,688	1,665	38,652	551	4,898	18	138	3,243	48,814	3,217	48,649	26	165	561	8,27
44	956,312	912,699	35,637	7,976	2,299	45,987	1,672	40,324	607	5,505	20	158	3,435	52,249	3,405	52,054	30	195	572	8,85
45	954,013	907,622	37,893	8,498	2,387	48,374	1,717	42,041	648	6,153	22	180	3,677	55,926	3,643	55,697	34	229	591	9,44
46	951,626	902,262	40,331	9,033	2,493	50,867	1,785	43,826	684	6,837	24	204	3,937	59,863	3,898	59,595	39	268	612	10,05
47	949,133	896,579	42,972	9,582	2,617	53,484	1,814	45,640	776	7,613	27	231	4,170	64,033	4,126	63,721	44	312	597	10,65
48	946,516	890,639	45,769	10,108	2,770	56,254	1,870	47,510	870	8,483	30	261	4,358	68,391	4,309	68,030	49	361	573	11,22
49	943,746	884,460	48,684	10,602	2,963	59,217	1,973	49,483	956	9,439	34	295	4,514	72,905	4,461	72,491	53	414	543	11,76
50 51	940,783	878,026	51,699	11,058	3,201	62,418	2,161	51,644	1,002	10,441	38	333 376	5,655	78,560	5,585	78,076	70	484	553	12,32
52	937,582	870,280	55,799	11,503 11,939	3,462 3,750	65,880	2,353	53,997	1,066 1,228	11,507 12,735	43 49	425	6,995 6,991	85,555 92,546	6,904 6,895	84,980	91 96	575	570	12,89
53	934,120 930,370	861,023 851,655	61,158 66,385	12,330	4,067	69,630 73,697	2,473 2,625	56,470 59,095	1,387	14,122	55	480	6,823	92,346	6,726	91,875 98,601	96	671 768	536 535	13,42
54	926,303	842,304	71,286	12,713	4,410	78,107	2,824	61,919	1,525	15,647	61	541	7,033	106,402	6,928	105,529	105	873	479	14,44
55	920,303	832,552	76,315	13,026	4,765	82,872	3,061	64,980	1,636	17,283	68	609	8,938	115,340	8,800	114,329	138	1,011	468	14,44
56	921,893	820,691	83,149	13,288	5,121	87,993	3,191	68,171	1,855	19,138	75	684	11,092	126,432	10,915	125,244	177	1,188	482	15,39
57	917,128	820,691	91,904	13,288	5,480	93,473	3,191	71,461	2,108	21,246	75 82	766	11,105	126,432	10,913	136,166	183	1,188	482	15,83
58	906,527	792,373	100,421	13,733	5,845	99,318	3,410	74,871	2,346	23,592	82 89	855	11,018	148,555	10,922	146,996	188	1,559	467	16,33
59	900,527	778,133	100,421	13,733	6,220	105,538	3,536	78,407	2,540	26,179	97	952	11,532	160,087	11,329	158,325	203	1,762	452	16,78
60	894,462	763,268	117,119	14,075	6,609	112,147	3,655	82,062	2,849	29,028	105	1,057	11,975	172,062	11,758	170,083	203	1,762	491	17,28
61	887,853	747,855	125,754	14,073	7,018	119,165	3,749	85,811	3,155	32,183	114	1,171	12,502	184,564	12,268	182,351	234	2,213	561	17,84
62	880,835	731,838	134,540	14,457	7,018	126,605	3,820	89,631	3,497	35,680	123	1,171	12,866	197,430	12,208	194,968	249	2,462	517	18,3:
63	873,395	715,401	143,392	14,602	7,440	134,496	3,949	93,580	3,809	39,489	133	1,427	12,293	209,723	12,017	207,015	249	2,708	460	18,8
64	865,504	699,405	151,416	14,683	8,427	142,923	4,179	97,759	4,104	43,593	144	1,571	10,330	220,053	10,118	217,133	212	2,708	379	19,19
65	857,077	685,108	157,263	14,706	9,065	151,988	4,789	102,548	4,120	47,713	156	1,727	7,985	228,038	7,817	224,950	168	3,088	327	19,52
66	848,012	672,502	160,801	14,700	9,565	161,553	5,101	102,546	4,297	52,010	167	1,894	5,804	233,842	5,680	230,630	124	3,212	269	19,79
67	838,447	661,721	162,039	14,709	7,505	101,555	3,101	107,047	1,271	52,010	107	1,007	2,007	255,072	5,000	250,050	127	3,212	209	19,75

Table D: Illustrations of Survival and Disability Status for Insured Women Attaining Age 20 in 2024

				_	Deaths					Newly Dis	sabled									
_	Li	ving At Beginn	ning Of Year		Tota	1	Acti	ve	Disab	led	Recover	red	Tot	al	Activ	/e	Recovere	d	Newly Rec	overed
Age x	Total	Active	Disabled	Recovered	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1 20	) to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1 20	) to x+1	x to x+1 2	20 to x+1
20	1,000,000	1,000,000	_	_	417	417	413	413	4	4	_	_	1,036	1,036	1,036	1,036	_	_	1	1
21	999,583	998,551	1,031	1	454	871	444	857	10	14	_	_	1,144	2,180	1,144	2,180	_	_	7	8
22	999,129	996,963	2,158	8	495	1,366	479	1,336	16	30	_	_	1,367	3,547	1,367	3,547	_	_	13	21
23	998,634	995,117	3,496	21	533	1,899	508	1,844	25	55	_	_	1,540	5,087	1,540	5,087	_	_	24	45
24	998,101	993,069	4,987	45	570	2,469	537	2,381	33	88	_	_	1,584	6,671	1,584	6,671	_	_	42	87
25	997,531	990,948	6,496	87	606	3,075	560	2,941	46	134	_	_	1,278	7,949	1,278	7,949	_	_	92	179
26	996,925	989,110	7,636	179	646	3,721	591	3,532	55	189	_	_	1,066	9,015	1,066	9,015	_	_	140	319
27	996,279	987,453	8,507	319	688	4,409	629	4,161	59	248	_	_	1,246	10,261	1,246	10,261	_	_	164	483
28	995,591	985,578	9,530	483	733	5,142	664	4,825	69	317		_	1,431	11,692	1,430	11,691	1	1	187	670
29	994,858	983,484	10,705	669	780	5,922	696	5,521	83	400	1	1	1,619	13,311	1,618	13,309	1	2	201	871
30	994,078	981,170	12,040	868	830	6,752	720	6,241	109	509	1	2	1,723	15,034	1,721	15,030	2	4	264	1,135
31 32	993,248 992,368	978,729	13,390	1,129 1,453	880 926	7,632 8,558	746 773	6,987 7,760	133 151	642 793	1 2	5	1,777 1,901	16,811	1,775 1,898	16,805	2 3	6	327 340	1,462 1,802
33	992,368	976,208 973,537	14,707 16,117	1,453	926 965	9,523	773 795	8,555	168	961	2	7	2,057	18,712 20,769	2,053	18,703 20,756	4	13	340 357	2,159
34	991,442	970,689	17,649	2,139	996	10,519	806	9,361	188	1,149	2	9	2,223	22,992	2,033	22,974	5	18	390	2,139
35	989,481	967,665	19,294	2,139	1,028	11,547	812	10,173	213	1,362	3	12	2,383	25,375	2,377	25,351	6	24	413	2,962
36	988,453	964,476	21,051	2,926	1,028	12,614	831	11,004	233	1,595	3	15	2,534	27,909	2,526	27,877	8	32	445	3,407
37	987,386	961,119	22,907	3,360	1,110	13,724	848	11,852	258	1,853	4	19	2,687	30,596	2,678	30,555	9	41	472	3,879
38	986,276	957,593	24,864	3,819	1,154	14,878	859	12,711	290	2,143	5	24	2,842	33,438	2,831	33,386	11	52	491	4,370
39	985,122	953,903	26,925	4,294	1,190	16,068	869	13,580	316	2,459	5	29	3,021	36,459	3,007	36,393	14	66	511	4,881
40	983,932	950,027	29,119	4,786	1,215	17,283	867	14,447	342	2,801	6	35	3,346	39,805	3,329	39,722	17	83	545	5,426
41	982,717	945,831	31,578	5,308	1,238	18,521	845	15,292	386	3,187	7	42	3,681	43,486	3,660	43,382	21	104	568	5,994
42	981,479	941,326	34,305	5,848	1,273	19,794	839	16,131	426	3,613	8	50	3,866	47,352	3,842	47,224	24	128	590	6,584
43	980,206	936,645	37,155	6,406	1,324	21,118	847	16,978	468	4,081	9	59	4,068	51,420	4,040	51,264	28	156	606	7,190
44	978,882	931,758	40,149	6,975	1,391	22,509	853	17,831	528	4,609	10	69	4,287	55,707	4,255	55,519	32	188	608	7,798
45	977,491	926,650	43,300	7,541	1,473	23,982	900	18,731	561	5,170	12	81	4,513	60,220	4,477	59,996	36	224	643	8,441
46	976,018	921,273	46,609	8,136	1,565	25,547	964	19,695	587	5,757	14	95	4,760	64,980	4,718	64,714	42	266	684	9,125
47	974,453	915,591	50,098	8,764	1,665	27,212	1,004	20,699	645	6,402	16	111	4,979	69,959	4,932	69,646	47	313	693	9,818
48	972,788	909,655	53,739	9,394	1,781	28,993	1,047	21,746	716	7,118	18	129	5,161	75,120	5,108	74,754	53	366	671	10,489
49	971,007	903,500	57,513	9,994	1,917	30,910	1,110	22,856	787	7,905	20	149	5,304	80,424	5,246	80,000	58	424	635	11,124
50	969,090	897,144	61,395	10,551	2,077	32,987	1,226	24,082	828	8,733	23	172	6,545	86,969	6,469	86,469	76	500	619	11,743
51	967,013	889,449	66,493	11,071	2,249	35,236	1,331	25,413	892	9,625	26	198	7,972	94,941	7,874	94,343	98	598	646	12,389
52	964,764	880,244	72,927	11,593	2,437	37,673	1,408	26,821	999	10,624	30	228	7,855	102,796	7,753	102,096	102	700	637	13,026
53	962,327	871,083	79,146	12,098	2,645	40,318	1,517	28,338	1,094	11,718	34	262	7,572	110,368	7,468	109,564	104	804	610	13,636
54	959,682	862,098	85,014	12,570	2,872	43,190	1,631	29,969	1,203	12,921	38	300	7,704	118,072	7,593	117,157	111	915	571	14,207
55	956,810	852,874	90,944	12,992	3,113	46,303	1,780	31,749	1,290	14,211	43	343	9,411	127,483	9,270	126,427	141	1,056	577	14,784
56	953,697	841,824	98,488	13,385	3,365	49,668	1,842	33,591	1,475	15,686	48	391	11,311	138,794	11,134	137,561	177	1,233	572	15,356
57	950,332	828,848	107,752	13,732	3,621	53,289	1,895	35,486	1,673	17,359	53	444	11,221	150,015	11,038	148,599	183	1,416	548	15,904
58	946,711	815,915	116,752	14,044	3,874	57,163	1,988	37,474	1,828	19,187	58	502	11,031	161,046	10,844	159,443	187	1,603	538	16,442
59	942,837	803,083	125,417	14,337	4,117	61,280	2,074	39,548	1,980	21,167	63	565	11,350	172,396	11,151	170,594	199	1,802	497	16,939
60	938,720	789,858	134,290	14,572	4,347	65,627	2,161	41,709	2,118	23,285	68	633	11,011	183,407	10,812	181,406	199	2,001	523	17,462
61	934,373	776,885	142,660	14,828	4,558	70,185	2,131	43,840	2,354	25,639	73	706	10,782	194,189	10,580	191,986	202	2,203	538	18,000
62 63	929,815 925,053	764,174 751,260	150,550 158,482	15,091 15,311	4,762 4,994	74,947 79,941	2,090 2,057	45,930 47,987	2,594 2,854	28,233 31,087	78 83	784 867	11,038 10,577	205,227 215,804	10,824 10,366	202,810 213,176	214 211	2,417 2,628	512 411	18,512 18,923
64	925,053	738,837	158,482	15,311	5,323	79,941 85,264	2,057	50,104	2,854 3,116	31,087	83 90	957	10,577 8,977	215,804	8,793	213,176	211 184	2,628	368	19,291
65	920,039	727,927	171,287	15,428	5,784	91,048	2,117	52,650	3,116	37,342	90	1,056	7,090	231,871	6,942	228,911	148	2,812	289	19,580
66	908,952	718,439	171,287	15,564	6,205	97,253	2,748	55,398	3,350	40,692	107	1,163	5,275	237,146	5,163	234,074	112	3,072	240	19,380
67	908,932	710,528	176,634	15,585	0,203	71,433	2,740	33,378	3,330	40,092	107	1,103	3,473	237,140	3,103	234,074	112	3,072	240	17,020
07	702,747	/10,326	170,034	13,363																

Table E: Probabilities of Disability, Death, and Survival for Insured Workers Attaining Age 20 in 2024 (in percent)

		Men Attaining Ag	e 20 in 2024			-	Women Attaining Age 20 in 2024						
Age x	Probability of Survival With No Disability From Age 20 To Age x	Probability of Disability From Age 20 To Age x	Probability of Death And Never I Disabled From Age 20 To Age x	Probability of Death or Disability From Age 20 To Age x	Age:	Probability of Survival With No Disability Prob From Age 20 x To Age x	ability of Disability From Age 20 To Age <i>x</i>	Probability of Death And Never Disabled From Age 20 To Age x	Probability of Death o Disability From Age 20 To Age :				
21	99.7	0.1	0.1	0.3	21	99.9	0.1	0.0	0.1				
22	99.5	0.3	0.2	0.5	22	99.7	0.2	0.1	0.3				
23	99.2	0.5	0.4	0.8	23	99.5	0.4	0.1	0.5				
24	98.8	0.7	0.5	1.2	24	99.3	0.5	0.2	0.7				
25	98.5	0.9	0.6	1.5	25	99.1	0.7	0.2	0.9				
26	98.2	1.0	0.8	1.8	26	98.9	0.8	0.3	1.1				
27	97.9	1.1	0.9	2.1	27	98.7	0.9	0.4	1.3				
28	97.6	1.3	1.1	2.4	28	98.6	1.0	0.4	1.4				
29	97.3	1.4	1.3	2.7	29	98.3	1.2	0.5	1.7				
30	97.0	1.6	1.4	3.0	30	98.1	1.3	0.6	1.9				
31	96.6	1.8	1.6	3.4	31	97.9	1.5	0.6	2.1				
32	96.3	1.9	1.8	3.7	32	97.6	1.7	0.7	2.4				
33	96.0	2.1	1.9	4.0	33	97.4	1.9	0.8	2.6				
34	95.6	2.3	2.1	4.4	34	97.1	2.1	0.9	2.9				
35	95.2	2.5	2.3	4.8	35	96.8	2.3	0.9	3.2				
36	94.8	2.7	2.5	5.2	36	96.4	2.5	1.0	3.6				
37	94.4	2.9	2.6	5.6	37	96.1	2.8	1.1	3.9				
38	94.0	3.2	2.8	6.0	38	95.8	3.1	1.2	4.2				
39	93.6	3.4	3.0	6.4	39	95.4	3.3	1.3	4.6				
40	93.1	3.7	3.2	6.9	40	95.0	3.6	1.4	5.0				
41	92.7	4.0	3.4	7.3	41	94.6	4.0	1.4	5.4				
42	92.2	4.2	3.5	7.8	42	94.1	4.3	1.5	5.9				
43	91.8	4.5	3.7	8.2	43	93.7	4.7	1.6	6.3				
44	91.3	4.9	3.9	8.7	44	93.2	5.1	1.7	6.8				
45	90.8	5.2	4.0	9.2	45	92.7	5.6	1.8	7.3				
46	90.2	5.6	4.2	9.8	46	92.1	6.0	1.9	7.9				
47	89.7	6.0	4.4	10.3	47	91.6	6.5	2.0	8.4				
48	89.1	6.4	4.6	10.9	48	91.0	7.0	2.1	9.0				
49	88.4	6.8	4.8	11.6	49	90.3	7.5	2.2	9.7				
50	87.8	7.2	4.9	12.2	50	89.7	8.0	2.3	10.3				
51	87.0	7.8	5.2	13.0	51	88.9	8.6	2.4	11.1				
52	86.1	8.5	5.4	13.9	52	88.0	9.4	2.5	12.0				
53	85.2	9.2	5.6	14.8	53	87.1	10.2	2.7	12.9				
54	84.2	9.9	5.9	15.8	54	86.2	11.0	2.8	13.8				
55	83.3	10.6	6.2	16.7	55	85.3	11.7	3.0	14.7				
56	82.1	11.4	6.5	17.9	56	84.2	12.6	3.2	15.8				
57	80.7	12.5	6.8	19.3	57	82.9	13.8	3.4	17.1				
58	79.2	13.6	7.1	20.8	58	81.6	14.9	3.5	18.4				
59	77.8	14.7	7.5	22.2	59	80.3	15.9	3.7	19.7				
60	76.3	15.8	7.8	23.7	60	79.0	17.1	4.0	21.0				
61	74.8	17.0	8.2	25.2	61	77.7	18.1	4.2	22.3				
62	73.2	18.2	8.6	26.8	62	76.4	19.2	4.4	23.6				
63	71.5	19.5	9.0	28.5	63	75.1	20.3	4.6	24.9				
64	69.9	20.7	9.4	30.1	64	73.9	21.3	4.8	26.1				
65	68.5	21.7	9.8	31.5	65	72.8	22.2	5.0	27.2				
66	67.3	22.5	10.3	32.7	66	71.8	22.9	5.3	28.2				
67	66.2	23.1	10.8	33.8	67	71.1	23.4	5.5	28.9				

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