SOCIAL SECURITY
DISABILITY INSURANCE PROGRAM
WORKER EXPERIENCE

ACTUARIAL STUDY NO. 114

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Social Security Administration
Office of the Chief Actuary

June 1999
SSA Pub. No. 11-11543

FOREWORD

The most recent work dedicated to presenting actuarial experience of the Social Security Disability Insurance (DI) program is Actuarial Study #93, *Disabled Worker Projections OASDI Cost Estimates* (November 1984). The study examined historical data with regard to disability incidence over the period 1965-1982, and termination of disabled worker benefits over the period 1977-1980. The study also provided the then-current projections of selected data for calendar years 1984-1993. The overall content of Actuarial Study #114 is consistent with that of previous studies; namely, disability incidence is analyzed over the period 1975-1998, and terminations are analyzed over the period 1991-1995. However, the addition of new material as well as the deletion of some old material marks the author's attempt to address issues, questions, and concerns that have been raised since the publication of those prior studies. In addition, the methods used to prepare actuarial estimates for the program have evolved in an effort to improve both their accuracy and usefulness. The underlying methodology for table construction, which differs from that used in previous studies, is outlined in the appendix. The interested reader may consult prior actuarial studies for comparison.

This study does not present projections of actuarial cost estimates, which appeared intermittently in previous studies. For this information, the reader is referred to Actuarial Study #111, *Short-Range Actuarial Projections of the Old-Age, Survivors, and Disability Insurance Program* (December 1996), which was developed to provide a detailed description of the methodology and assumptions used in projecting the costs associated with the entire OASDI program.

Over the years, the dynamics of the DI program have been shaped by economic activity, demographic shifts, public opinion, and resulting congressional activity. Events that had a significant impact on the DI rolls and program experience are discussed in detail. Of particular interest are the trends in disability incidence and termination that developed over the last several years, along with their causes. It should be noted, however, that due to dynamic political, economic, and demographic environments, the experience presented here might be quite different from future and even current trends.

The author is appreciative of the efforts of Felicitie Bell, who extended the expertise of the demographic department by providing insight into the nuances of demographic data, life table construction, and blending methodologies. The author also recognizes the efforts of Alan Shafer, Bert Kestenbaum, Roger Hicks, Steve McKay, and all the seasoned actuaries of the Office of the Chief Actuary. Special thanks to Mary McKay and her staff for data and insight into the Supplemental Security Income (SSI) program.

The study is also available on the Social Security Administration's website at *www.ssa.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.

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I. ENTITLEMENT TO DISABILITY INSURANCE BENEFITS

After onset of a severe physical or mental impairment, a worker may become entitled to monthly disability insurance benefits under the Social Security Old-Age, Survivors, and Disability Insurance (OASDI) program, provided he or she:

- Meets the definition of disability set forth in the Social Security Act;
- Has filed a claim for disability insurance benefits;
- Satisfies the disability insured requirements of the Act;
- Has completed a 5-month waiting period; and
- Has not attained normal retirement age[1].

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 activity of disabled workers of the Social Security Disability Insurance (DI) program as described under title II of the Social Security Act.

A. 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. In addition, 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.

Several additional points are worth mentioning:

- The worker's impairment must be the primary reason for the inability to engage in SGA.
- The formal determination of disability is based on a sequential process defined in regulations. The first step compares actual earnings to a specified level to determine ability to engage in SGA. Absent such actual earnings evidence, the sequential process continues with an evaluation of the nature and severity of the alleged impairment, followed by consideration of age, education, and work experience.
- Under the Social Security Act as amended in 1996 by Public Law 104-121, drug-addiction or alcoholism may not be used as a contributing material factor in the disability determination process.
- Special provisions exist for the evaluation of insured status and disability in cases of statutory blindness.
- The same definition of disability applies when determining eligibility of adults 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).

B. Disability Insured Status and Waiting Period

To be insured for disability benefits, a worker must earn a requisite number of *quarters of coverage* (QCs) in employment covered by Social Security.[2] The worker must accrue a sufficient number of QCs to be deemed *fully insured*[3] and, in addition, must have worked recently in covered employment. The number of required recent QCs varies by age, and ranges from 6 out of the last 12 quarters immediately preceding the onset of disability, to 20 out of the last 40.

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 definition of disability and the disability insured requirements. 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.

[1] Under present law, the normal retirement age is currently specified as age 65, and is scheduled to increase gradually to age 67 beginning with persons attaining age 62 in 2000.

[2] In 1999, a worker receives one QC (up to a maximum of four) for each $740 of annual covered earnings. The $740 amount is indexed each year by increases in average wages.

[3] Fully insured status is obtained by earning one QC for each year after attainment of age 21 and before the earliest of (1) attainment of age 62, (2) onset of disability, or (3) death.

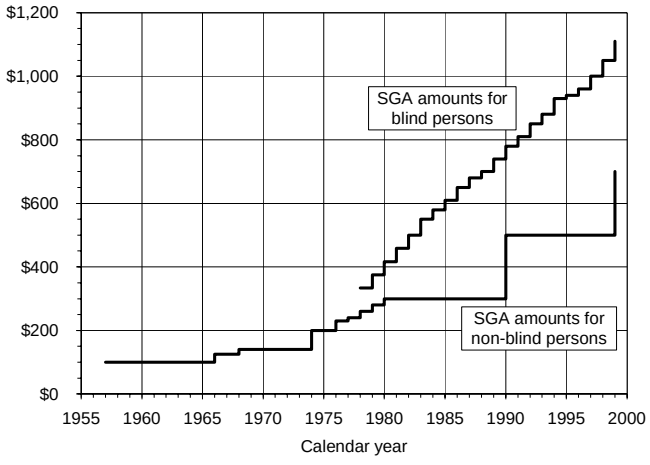
II. EXPERIENCE OF DISABILITY DETERMINATIONS

A. Substantial Gainful Activity (SGA)

Substantial work activity involves the performance of significant physical or mental duties that are productive in nature. The degree to which an impairment limits an individual's ability to perform basic work activities is essential in determining the severity of the disability. Basic work activities include: sitting, standing, walking, lifting, carrying, handling, reaching, pushing, pulling, climbing, stooping, seeing, hearing, speaking, understanding, carrying out simple instructions, using judgment, responding appropriately in a work setting, and dealing with changes in work routine.

Gainful work activity is work performed for remuneration or profit. Certain earnings criteria have been established as reasonable indications of whether an individual is engaged in SGA. An employee averaging over $700 per month will ordinarily demonstrate SGA; less than $300 per month will ordinarily demonstrate lack of SGA; between $300 and $700 per month will require that consideration be given to all circumstances related to the work activity. The dollar amount associated with defining SGA is specified in regulations, and was originally set at $100 at the inception of the DI program. This amount has been updated from time to time as actual wages within the economy have increased. Recent updates in the SGA amount include an increase in 1990 to $500 from $300; and an increase in July 1999 to $700 from $500. Since 1977, blind persons have been subject to a separate SGA amount. **Figure 1** shows a history of the level of SGA.

Figure 1.—Substantial Gainful Activity Amounts for the Disability Insurance Program 1957-1999



B. Impairments

To establish the presence of an impairment, an individual must provide supporting medical evidence along with the disability claim. The Social Security Administration's *Listing of Impairments* is used to determine the severity of the disability. The listings contain examples of common impairments for each of the major bodily systems that are deemed to be of such severity as to prevent a person from performing SGA. However, a diagnosis of a listed impairment alone may not be sufficient to establish disability; associated symptoms, clinical signs, and laboratory findings must accompany it. In addition, claimants are asked to provide the names of employers and job duties for the last 15 years.

Many individuals are found to be disabled even though impairments fail to meet the level of severity required in the medical 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.

The leading diagnostic categories for disability varies by gender and year of award. **Table 1** shows the leading causes among disabled workers relative to the DI program. Mental disorders represent the largest single category of new awards among both males and females, as ranked by average percentage over the period 1993-1997. Note that revised listings for mental impairments (published in 1985) led to the re-adjudication of a large number of cases, resulting in a jump in new awards in 1986.

Musculoskeletal disorders have increased significantly over 1995-1997, for both sexes. This category has become the leading cause for awards in 1996 and 1997. One possible explanation for this would be the aging of the baby-boom generation (birth cohorts 1946-1964), which may be experiencing a higher incidence of arthritic, back, and bone disorders as they enter their late 40s and early 50s.

Among males, circulatory disorders have always been a leading cause; however, awards in this category have generally declined since 1987. Awards based on neoplasmic disorders have also declined in recent years. In both cases, these recent trends are due, in part, to improved medical treatments. Awards based on infectious disease increased significantly in 1990 due to the increasing impact of HIV infection. This category has been declining since 1994, with a significant drop occurring in 1997.

Awards based on neoplasm and nutritional disorders rank higher among females than males; awards based on circulatory disorders and infectious disease rank lower. Higher prevalence of cancer, eating, and chemical disorders among females may account for this; in addition, circulatory and HIV impairments are not as prominent.

C. Determination Process

At the initial stage of a claimant's request for disability benefits, the State Disability Determination Services (DDS) will make a decision to allow or deny the claim. A claimant who is dissatisfied with the initial decision may request further review. This review process consists of several steps, which must be requested within specified time intervals, and in the following order:

- The claimant may request the reconsideration of an initial decision. This entails re-examination of administrative records, with the opportunity to submit new material evidence supporting the claim.
- If disagreement persists after the reconsideration, the claimant may request a hearing before an administrative law judge (ALJ) of the Office of Hearings and Appeals (OHA).
- If disagreement persists after the ALJ decision, the claimant may request a review by the Appeals Council of OHA, and then may pursue civil action in a Federal district court.

Table 2 presents data on the disposition of claims for disability benefits across the various review stages, for calendar years 1988-1998. The data are tabulated by year of filing and are shown separately by whether or not there is a concurrent claim for 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.

Many factors exist that affect the number of disability claims filed as well as the frequency of subsequent decisions to either allow or deny benefits. However, the impact of any one factor is difficult to gauge; in general, they may be administrative, economic, or demographic in nature. Below is a list of some of the leading determinants which may have a significant impact on both the number of claims filed and the rate of favorable determinations[4]:

- Legislative changes to the program;
- Changes in the impairment listings;
- Changes in medical evidentiary requirements and diagnostic trends;
- Actions by Federal, State, and local governments to increase program awareness and encourage enrollment;
- National health threats such as HIV and AIDS;
- Strength of national and regional economies;
- Changes in the SGA amount;
- Employment shifts—historically, the level of female labor force participation has affected program growth and volatility;
- Changes in the nature of work—the level of part-time or temporary work can impact disability insured status;
- Demographic shifts—the aging of the baby-boom is expected to have a significant impact on program growth;
- Level of administrative funding and the ability to control current caseloads and backlogs;
- Public pressure on program policy, which may lead to changes in regulations or legislative action;
- Level of court involvement in the appeals process;
- Results of appeals and class action suits challenging SSA's interpretation of the law.

D. Applications

Roughly 1.25 million claims for DI disabled worker benefits were filed in 1994. Since then, filings have declined to an estimated 1.03 million in 1998. Applications grew by an average of 7.3 percent annually over the period 1988-1994, with a 17.4 percent increase in 1991 alone. As mentioned above, many factors contributed to the growth in disability applications over that period.

More recently, many of the trends that led to program growth have reversed, leading to a decline in DI enrollment. Some factors contributing to the decline since 1994 include a robust economic expansion and lower levels of unemployment; leveling off of female labor force participation; a decline in HIV-related impairments; and the elimination of drug-addiction and alcoholism as material causes for disability.

E. Initial Decisions

Growth in the initial allowance rate during 1988-1991 is attributable to many of the same factors that caused application growth over the same period. The DI program saw similar significant growth in both applications and allowances in the early 1970s with the introduction of the Black Lung and SSI programs.

Beginning in 1992, the allowance rate began to decline even as application growth continued. This may be indicative of less severe impairments among applicants, which led to a lower percentage of allowances among new claims.

[4] Discussed in greater detail in *The Social Security Disability Insurance Program—an Analysis* (Department of Health and Human Services, December 1992).

It is worth noting that allowance rates tend to be much lower among concurrent DI-SSI claims than DI-only claims. 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. Many times the only alternative is to seek aid from Federal, State, or local programs. Consequently, concurrent filers may exhibit less severe disability, or provide less evidence of impairment, resulting in fewer allowances.

Finally note that as pending decisions are cleared, the ultimate allowance rate will be lower than that shown in table 2, for years where pending claims exist. This is due to the greater processing time needed for denials.

F. Reconsideration

Allowance rates at the reconsideration level have been very consistent. Although the reconsideration stage is *de novo*[5] 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.

G. Appeals Beyond Reconsideration

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

- A group of decision-makers different from those used at the initial and reconsideration stages;
- Use of legal representation and the opportunity to submit new material evidence supporting the claim; and
- This is often the first time a claimant is seen face-to-face by the decision-makers.

Class action suits can also have an impact on the determination process. Public pressure has surfaced in controversial areas such as mental impairment issues; the amount of leverage given to allegations of pain; statements by treating physicians in the absence of clinical evidence; how HIV-related impairments and cardiovascular diseases are evaluated; use of vocational factors in the absence of a single debilitating impairment; and the consistency of DDS decisions with SSA policy. Although the number of claimants directly involved in any one case may not be large, the outcome may have a broader and subtler influence on subsequent rulings and determinations.

Finally, recent attempts to redesign the disability determination process may lead to a reduction in the OHA allowance rate. Federal efforts aim to improve the process by striving to reach the proper determination at the earliest possible stage, thus reducing the decision writing backlog as well as the rate of overturned decisions at the OHA level.

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

III. EXPERIENCE OF DISABILITY INCIDENCE

A. History

Since the commencement of disability cash benefits in July 1957, dynamics of the DI program have been subject to many internal and external factors. Congressional action, public opinion, and court rulings have shaped program characteristics including: how disability is defined; the determination of entitlement; the level of benefits; the review process of current beneficiaries; and ultimate program cost. 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. From 1968 through 1970, disability incidence remained fairly stable; however, through the early 1970s program growth far exceeded any reasonable expectations.

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 disability claims. In addition, administrative policy also tended to change as the DI program became bigger and more complex. Notably, the SSI program generally requires applicants under the age of 65 to apply for benefits from all other programs including DI, which may partially or fully offset SSI benefits. As expediency in processing applications was naturally given high priority, central office review of DDS initial decisions fell to roughly 5 percent in 1972 from 100 percent prior to 1972. The increased public awareness and pressures of administering two new programs probably contributed significantly to the sharp increase in new awards from 1972 to 1976.

The *Social Security Amendments of 1977* (Public Law 95-216) and the *Social Security Disability Amendments of 1980* (Public Law 96-265) also had significant impact on the DI program. The 1977 amendments changed the benefit formula used to calculate benefits awarded in 1979 and later. The 1980 amendments introduced a more restrictive limit on the total monthly amount of Social Security benefits payable on a disabled worker's account; and mandated a 65 percent review rate of DDS allowances to assure uniformity of decisions. The return to high levels of review during this period led the DDSs to give increasingly careful consideration to new allowances, and increased the chances of reversing an initially favorable decision. These circumstances contributed to steadily declining awards from 1977 through 1982.

By 1984, DI program policy had undergone another reversal. Congressional and public concern over the removal of a large number of beneficiaries (particularly the mentally impaired) resulted in an administrative moratorium on the review of the disability rolls while Congress considered new DI legislation. Many beneficiaries whose benefits had been terminated were returned to the rolls through the appeals process. This initiated a period of increased court appeals and class action suits. In response, 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.

B. Recent Experience

Table 3 shows the total number of DI disabled workers awarded benefits grouped by *calendar age*[6] at time of award, for calendar years 1975-1998. These awards are also illustrated in **figure 2**.

Figure 2.—DI Disabled Worker Awards by Age Group, Calendar Years 1975-1998

(In thousands)

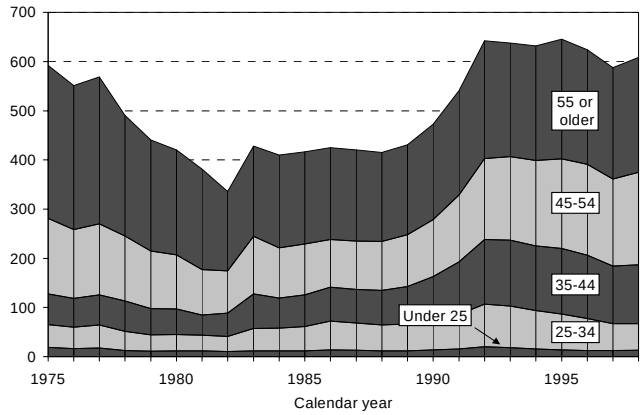


Table 4 shows the associated disabled worker incidence rates, which are expressed as annual awards per thousand disability insured not already receiving benefits. Adjusted figures are expressed as age-adjusted (male and female) or age-sex-adjusted (total) relative to the exposed population as of 1998. 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 entitlement. 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

[6] Calendar age is the integral age attained on the birthday in the year in which the individual is awarded benefits.

not necessarily representative of true morbidity rates for the stated calendar years.

The highest rates of incidence within the DI program occur from ages 50-65. The chance of disability entitlement increases naturally with advancing age, but also as a result of greater consideration given to vocational factors. This trend will have a significant impact on future program cost as the baby-boom generation progresses toward ages of higher incidence. Note that the rates shown in table 4 for ages 60 and older are likely to understate the true incidence rate—beginning at age 62, a disabled worker may elect to forgo disability benefits, opting instead to receive reduced old-age benefits. Many factors can influence this decision including: the disability waiting period (old-age benefits are payable immediately); the potential for worker's compensation offset; differences between disability and old-age maximum family benefits payable; and the possibility for denial of disability benefits.

Female age-specific disability incidence is usually lower, and tends to fluctuate more than males. Trends that might influence female incidence include: a varying degree of labor force participation and the effect on insured status; and greater potential for part-time work.

Many of the same factors that affect the number of claims filed and claims allowed, also affect incidence rates. In general, the decline in incidence between 1975-1982 is attributable, in part, to a stricter program. Following a very low-growth period in incidence from 1983-1989, the program experienced a surge in claims beginning in 1990, and incidence rates rose significantly through 1995. Most recently, the prevailing economic and political environment has been characterized by robust economic expansion, low unemployment, and legislative restrictions on certain impairments. In addition, advancements in medical treatment; public need for employer-sponsored healthcare protection; and pursuit of financial goals for retirement may have provided incentive to remain in the labor force, if possible. These factors have contributed to the decline in applications and awards over the last several years.

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 current-payment status, at the end of calendar years 1975-1998. The current-payment population is derived from the *in-force* population (not shown). The number in-force at the end of the year is derived from the number of individuals on the rolls at the beginning of the year, augmented by the number of new beneficiaries awarded during the year, and reduced by the number of beneficiaries terminated during the year. The number in-force is then reduced by the number of entitled individuals whose benefits are *suspended*, resulting in the *current-payment* population. DI benefits may be suspended for a variety of reasons including: refusal of vocational rehabilitation services; engagement of substantial gainful work following completion of a trial work period; imprisonment; worker's compensation offset; or pending determination of an appeal of continuing disability. Since 1983, the current-payment population has grown at an average annual rate of roughly 4.1 percent, as growth in awards has steadily outpaced growth in terminations. The following table summarizes the progression of the DI rolls.

Growth in the DI disabled worker rolls

(Grouped by selected calendar periods [1])

	Disability insured			Awards		Terminations		Current-payment		
Calendar period	Number beginning of period	Number end of period	Annual growth rate [2]	Number	Annual growth rate [3]	Number	Annual growth rate [3]	Number beginning of period	Number end of period	Annual growth rate [2]
1976-1978	85,305,000	93,701,906	3.2%	1,611,143	—	1,216,903	—	2,487,630	2,878,152	5.0%
1979-1983	93,701,906	105,380,898	2.4	2,006,327	4.5%	2,315,455	13.7%	2,878,152	2,564,071	-2.3
1984-1989	105,380,898	118,061,703	1.9	2,517,254	3.9	2,169,479	-1.0	2,564,071	2,890,569	2.0
1990-1998	118,061,703	133,831,469	1.4	5,390,228	8.8	3,537,039	5.6	2,890,569	4,690,942	5.5

[1] Grouped by periods which exhibit a somewhat consistent year-over-year growth in the number in current-payment status.
[2] Average annual growth rate from the beginning of the period to the end of the period.
[3] Total growth in number over the previous period, expressed as an average annual percent.

IV. EXPERIENCE OF DISABILITY BENEFIT TERMINATION

A. Background

The reasons for termination of DI benefits for disabled workers can be grouped into four main categories:

- Death;
- Recovery—beneficiary no longer meets the standards used to define disability (includes medical recovery or return to work);
- Conversion—disability benefit is converted to an old-age benefit upon attainment of the *normal retirement age* (currently 65); and
- All other reasons[7].

Generally, the final month of entitlement to disability benefits for a worker is the earliest of the following:

- The month before the month in which the worker dies;
- The month before the month in which the worker attains normal retirement age; or
- The second month after the month in which the beneficiary recovers[8].

The law contains several provisions for individuals who wish to return to work, but continue to have a disabling impairment:

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

The *trial work period* (TWP) is a 9-month period—not necessarily consecutive—during which an entitled beneficiary may work without affecting the right to benefits. Earnings during the 9 months are not counted toward SGA, and benefits will continue as long as the beneficiary has not medically recovered.

Individuals who continue to have a disabling impairment following the 9-month TWP, receive an *extended period of eligibility* (EPE). Earnings during the EPE are counted toward SGA, and monthly benefits will not be paid when such earnings exceed the SGA limit. If earnings fall below the SGA limit anytime during the EPE, benefits are automatically reinstated. Effective January 1, 1988, the law was amended to lengthen the EPE from 15 months to 36 months for individuals entitled to benefits in January 1988 or later.

After 24 months of disability entitlement, a beneficiary becomes eligible for Medicare coverage (regardless of age). Coverage will continue as long as the individual remains entitled. In the case of an individual engaging in SGA, coverage will extend throughout the TWP and the EPE.

Special provisions are extended to individuals experiencing multiple periods of disability. Individuals who become re-entitled to benefits 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 time may accrue over multiple periods of disability.

Beginning at age 62, a disabled worker may elect to receive old-age benefits in lieu of disability benefits. Conversion to old-age benefits—payable under the Old-Age and Survivors Insurance (OASI) program—occurs automatically upon attainment of normal retirement age. Roughly 85 percent of conversions take place at this age. The personal decision to convert prior to age 65 may be influenced by many factors. One of the most common reasons is the existence of benefits payable outside the DI program. For example, worker's compensation benefits may partially or totally offset a DI disability benefit, but would not affect an OASI benefit. Another common economic factor is the difference in maximum family benefits payable under the DI program, which may be lower than the maximum payable under the OASI program. Personal factors may also influence the decision to convert, including the beneficiary's own health assessment and outlook of life expectancy. In any event, it is unclear whether the individuals who switch to the OASI rolls are any more or any less likely to die or recover in the short term than those who remain on the DI rolls. Since this study observes only the activity of the DI rolls, it is not clear whether the decrement rates presented in the tables that follow are in any way biased for attained ages 62-64. The reader is referred to the appendix for details.

Disability recovery may occur when the beneficiary either notifies SSA of an improved disabling condition, demonstrates the ability to engage in SGA, or is judged to no longer meet the definition of disability. The DDS or the central office will conduct a *continuing disability review* (CDR) from time to time based on warranting situations such as:

- Maturing of a scheduled CDR diary date;
- Posting of substantial earnings; or
- Voluntary or vocational rehabilitation reports of an improved disabling condition.

It is worth noting that certain "outside" variables can significantly influence the *rate* of recovery. Current disability

[7] Reasons for termination in this category include: beneficiary switches to old-age benefits prior to normal retirement age; withdrawal of application; or erroneous entitlement.

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

caseloads, backlogs, budget restrictions, and legislation, all affect the level of CDR activity and, consequently, the rate of recovery. To a lesser extent, mortality rates are also affected by exogenous variables. For example, the elimination of drug and alcohol related impairments, and an increase in allowance based on vocational factors or mental impairments may lead to an improvement in the overall mortality profile of the disability rolls.

B. History

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

- The nature of disabling conditions;
- Changes in regulations that affect the composition of the DI rolls;
- Vocational rehabilitation support;
- CDR activity;
- Court decisions; and
- The level of legal representation and appeal.

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

As mortality rates fell in the early years of the program, the gross recovery rate generally increased. With the introduction of government-funded rehabilitation programs, elimination of the "permanently disabled" condition, and the extension of benefits to younger claimants, the recovery rate among beneficiaries rose from 19 per thousand in 1965 to 32 per thousand by 1967. Thereafter, the gross recovery rate decreased rapidly through 1975. This was 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 DDS continuances in which medical recovery was expected. Previously, 100 percent of such continuances were reviewed. By 1976, the gross recovery rate began to increase again as central office review of continuances returned to 100 percent.

Throughout the 1970s, the DI program experienced substantial increases in cost, mainly the result of significant growth in incidence. Under then-current policy, reviews were performed only in those cases where the beneficiary's condition was expected to improve, or voluntary reports or posted earnings indicated work activity. However, by the late 1970s measures to curtail inaccurate award determinations and improve the review process were intensified. One 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 Reagan Administration initiated a major review of the disability rolls that resulted in a large number of cases in which it was determined that recovery had occurred.

Ensuing public disapproval of the newly implemented review process led to a moratorium on reviews of all cases of mental impairment disability.[9] Revision of mental impairment criteria and the review process followed and more than half of those removed from the rolls were reinstated upon appeal. The result was a sharp drop in recoveries as well as a sharp increase in new awards throughout the remainder of the 1980s.

C. Recent Experience

In the latter part of the 1980s, the agency experienced reductions in both work force and administrative funding. By the early 1990s, there existed a shortage of personnel needed to handle a significant increase in claims, as well as to meet review schedules. In an effort to free up resources to process initial claims, the agency sharply curbed the review of existing beneficiaries. Beginning in 1994, growth in initial claims began to level-off and once again attention shifted to performing mandated reviews. Congress enacted the *Contract With America Advancement Act of 1996* (Public Law 104-121), which included a provision authorizing the appropriation of special funds to be used exclusively to conduct additional CDRs. As a result, an expanded plan was developed to work down the existing CDR backlog by 2002, and stay up-to-date with CDRs maturing thereafter.

Table 5 shows the historical number of terminations and gross termination rates for disabled workers, by reason for decrement. Most terminations occur as a result of death or conversion. Recovery is the most volatile termination category, being subject to many outside variables as previously mentioned. The spike in recoveries in 1997 is a result of the provision of Public Law 104-121 to eliminate drug addicts and alcoholics from the DI rolls. "Other" is a relatively small category mostly comprised of individuals who switch to old-age benefits prior to normal retirement age. Termination categories are depicted in **figure 3**.

[9] 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.

Figure 3.—DI Disabled Worker Terminations by Reason, Calendar Years 1975-1998
(In thousands)

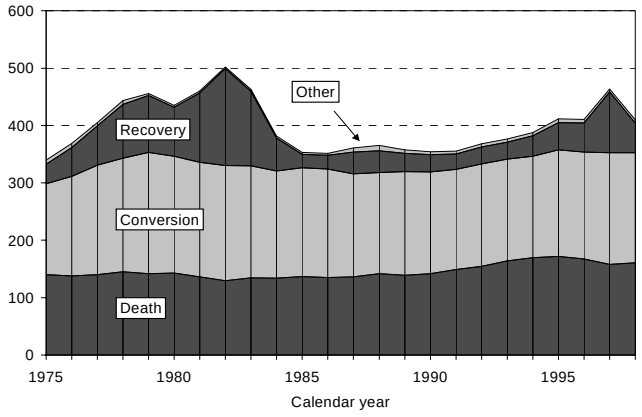
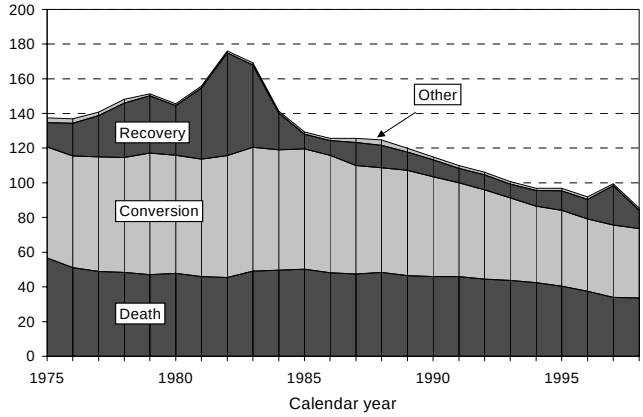


Figure 4.—DI Disabled Worker Termination Rates by Reason, Calendar Years 1975-1998
(Per thousand exposed)



As mentioned, death and conversion account for most of the terminations that occur, and the general trend in termination rates has been a declining one. **Figure 4** shows the total termination rates for disabled workers. Two significant trends in the DI rolls have developed over the years which help explain the decline: falling death rates and a reduction in the average age of beneficiaries.

Over the period 1975-1995, the average age among disabled workers steadily declined from 53.5 years to 49.7 years for males, and from 54.4 years to 49.9 years for females. During the same time period, the fraction of 30-44 year olds on the male DI rolls roughly doubled from 14 percent to 27 percent; among females, the fraction more than doubled from roughly 11 percent to 26 percent. The increase in younger and physically healthier beneficiaries is largely attributable to the increasing proportion of new awards due to mental impairments. The result is an increasingly smaller percentage of beneficiaries converting to old-age benefits each year, as well as fewer deaths.

Although medical advancement has significantly contributed to longer life expectancies among the general population, the impact on a disabled life is less clear. Fairly consistent death rates within the DI rolls is shown for the period 1977-1993, as gross rates range between 49-54 deaths per thousand disabled males, and 34-40 deaths per thousand disabled females. A noticeable decline in the death rate after 1995, especially among males, is due in part to the rapidly diminishing impact of HIV-related impairments and the elimination of drug-addiction and alcoholism as material causes for disability. Other significant trends leading to mortality improvement within the DI rolls include: continued increases in mental impairments—especially among females; and a rising number of awards to older workers, whose determinations are based on a set of vocational factors rather than a single severe disability.

D. Termination Study by Select Age and Duration

Tables 7A, 8A, and **9A** illustrate select-and-ultimate death, recovery, and total termination probabilities, respectively, for male DI disabled workers. Data is tabulated by entitlement age and duration, based on actual termination experience of the DI rolls from January 1, 1991 through December 31, 1995. **Tables 7B, 8B,** and **9B** illustrate similar probabilities for females. The underlying methodology used in table construction and graduation is detailed in the appendix.

Mortality among disabled workers generally exhibits a rapid increase with *select* (entitlement) age. For any given select age, the highest probability of death generally occurs within the earlier durations. 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 is lowest at these durations before trending upward in the later durations as general demographic factors such as age of the beneficiary begin to have an increasing effect. Greater consideration given to vocational factors, especially after age 50, may cause a slight decline in mortality. In general, female disability mortality is lower than that for males as is the case in the general population. Several unique circumstances that were encountered in the data that may affect mortality estimates (such as death within the waiting period and the option to switch to old-age benefits prior to normal retirement age) are discussed in the appendix.

For a given duration, recovery among disabled workers is noticeably skewed, in that the highest probabilities are exhibited among the younger select ages. For a given select age, recoveries show a noticeable bimodal distribution; both male and female recoveries tend to peak at the first duration before declining in the second and third durations, then peak again in the fourth and fifth durations, declining thereafter. The fact that CDR schedules are based on the likelihood of medical

improvement helps to explain this pattern. When improvement is expected, reviews are scheduled anywhere from 6 to 24 months following the most recent disability decision—this accounts for the first peak in recoveries. For cases in which medical improvement is possible but less likely to occur within the first 2 years, reviews are scheduled every 36 months—this accounts for the second peak. If medical improvement is not expected, reviews are scheduled every 5 to 7 years.

The select-and-ultimate *life tables* reflect either the probability of termination due to death only (**tables 10A-10C**), or death and recovery combined (**tables 11A-11C**). For attained ages beyond the select-and-ultimate period, probabilities are extended via blending to the general population mortality for 1995. The reader is referred to the appendix for details.

Tables 12A-12C show the average future lifetime of a DI disabled worker as of attained age. As with the general population, disabled females display a higher future lifetime than males. It is worth noting that within the same gender, the ratio of disability mortality to general population mortality was found to be greater among females than among males. Also, a DI beneficiary exhibits a shorter life expectancy in the first year of entitlement than in the second or third, and often fourth or fifth year of entitlement. This is due to a high mortality rate within the first several years of disability. The longer the individual remains on the rolls, the greater the chance of disability continuation or a non-death termination.

Tables 13A-13B illustrate the average amount of time spent on the DI rolls as of the beneficiary's attained age. The expected time on the rolls for females is consistently higher than males, due in large part to lower female disability mortality. The times shown are based on the duration of disability entitlement prior to termination due to death, recovery, or attainment of age 65.

Tables 14A-14C illustrate the average amount of time spent on the combined OASI and DI rolls as of the beneficiary's attained age. The times shown are based on the duration of disability entitlement prior to termination due to death, recovery, or attainment of age 65, combined with the duration of old-age entitlement prior to death after attainment of age 65.

Tables 15A-18D show the present value of a stream of payments to a disabled worker by select age at entitlement for various interest rates. Annual or monthly payments of $1 payable at the beginning of the period (*annuity-due*) or end of the period (*annuity-immediate*) are made starting at entitlement. Receipt of payment is contingent upon survival to the next payment date. Note that "survival" refers to the probability of avoiding decrement, which may include *not recovering* as well as *not dying*. Payments are discounted to the beginning of entitlement using the stated annual effective interest rate and the various survivorship assumptions exhibited in the life tables. Tables 15A-15D and 16A-16D exhibit the average value of a *life annuity* payable until death of the disabled individual, for males and females respectively. These values are based on the survivorship experience shown in tables 10A-10C, which reflect the probability of termination due to death only. Tables 17A-17D and 18A-18D exhibit the average value of a *life annuity to age 65* payable until death, recovery, or attainment of age 65 of the disabled individual, for males and females respectively. These values are based on the survivorship experience shown in tables 11A-11C, which reflect the probability of termination due to death and recovery combined.

Table 1.—DI Disabled Worker Benefits Awarded—Percentage Distribution

(Grouped by diagnostic category, gender, and calendar years awarded 1982-1997)

Impairment listing category[1]	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982
	Male															
Mental disorders[2]	18.8%	19.5%	21.7%	23.0%	24.7%	24.4%	22.1%	21.2%	19.6%	20.0%	18.9%	28.6%	17.8%	17.6%	15.8%	10.2%
Musculoskeletal[3]	22.2	21.6	20.7	12.6	13.9	14.2	16.2	14.8	15.6	15.3	14.1	12.4	12.1	12.0	12.6	15.1
Circulatory[4]	16.4	15.6	15.6	16.4	16.5	16.6	17.1	18.3	19.1	20.5	21.1	20.4	22.1	22.7	25.0	28.2
Neoplasms[5]	10.1	9.6	9.3	13.1	11.7	11.2	12.0	13.0	13.2	12.1	12.3	11.6	13.5	15.2	15.5	15.8
Nervous system[6]	7.1	6.7	6.5	7.1	6.5	6.7	7.0	7.3	7.4	7.8	7.8	6.8	7.2	7.4	7.9	8.3
Infectious/parasitic[7]	3.7	5.4	6.3	8.2	8.3	8.7	7.4	6.5	1.1	0.6	1.3	0.6	0.8	0.8	2.1	0.8
Injuries	5.4	5.3	5.0	4.2	4.3	4.5	5.2	5.5	5.8	5.9	5.9	4.6	5.2	5.3	5.8	6.2
Respiratory[8]	4.4	4.3	4.3	4.6	4.1	4.1	4.3	4.7	5.0	5.7	5.4	5.8	5.4	5.4	6.0	7.1
Nutritional/metabolic[9]	4.4	4.1	3.7	3.4	3.3	3.1	2.7	2.5	2.5	2.7	5.0	4.9	4.0	3.5	4.1	3.8
Other[10]	7.5	7.9	6.9	7.4	6.7	6.5	6.0	6.2	10.7	9.4	8.2	4.3	11.9	10.1	5.2	4.5
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
	Female															
Mental disorders[2]	23.6	23.3	24.6	27.6	28.5	28.1	26.0	24.8	23.0	22.7	20.8	32.0	19.0	18.6	17.3	11.5
Musculoskeletal[3]	24.3	24.6	23.7	14.6	16.4	16.9	19.1	17.9	19.0	19.4	17.7	14.6	15.0	14.6	15.2	19.5
Neoplasms[5]	11.2	10.9	11.0	15.8	14.2	13.7	14.5	16.1	15.9	15.2	15.2	15.1	16.9	19.4	19.9	20.1
Circulatory[4]	8.8	9.0	9.0	9.5	9.6	9.8	10.3	11.0	11.7	12.3	13.4	11.8	13.6	13.8	15.1	17.1
Nervous system[6]	8.5	8.3	8.2	8.5	8.3	8.5	9.0	9.4	9.5	9.6	9.7	8.3	8.5	9.0	9.5	10.6
Nutritional/metabolic[9]	7.5	7.2	7.1	7.5	7.4	7.4	5.5	5.2	4.9	5.1	5.2	5.4	5.5	5.1	6.4	5.9
Respiratory[8]	4.6	4.6	4.6	5.3	4.6	4.5	4.6	4.9	5.0	5.5	5.7	5.2	5.2	5.0	5.2	5.5
Injuries	3.2	3.3	3.2	2.5	2.6	2.9	3.3	3.4	3.6	3.6	3.3	2.6	2.7	3.0	3.3	4.0
Infectious/parasitic[7]	1.2	1.5	1.6	1.8	1.8	1.9	1.5	1.4	0.6	0.8	0.8	0.8	0.8	1.0	2.2	0.8
Other[10]	7.1	7.3	7.0	6.9	6.6	6.3	6.2	5.9	6.8	5.8	8.2	4.2	12.8	10.5	5.9	5.0
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
	Total															
Mental disorders[2]	21.0	21.2	23.0	24.8	26.1	25.8	23.5	22.5	20.8	20.9	19.5	29.7	18.2	17.9	16.3	10.6
Musculoskeletal[3]	23.1	22.9	22.0	13.4	14.8	15.2	17.2	15.9	16.8	16.8	15.3	13.1	13.0	12.8	13.4	16.4
Circulatory[4]	13.1	12.9	12.9	13.7	14.0	14.1	14.6	15.7	16.5	17.6	18.5	17.6	19.3	19.8	21.9	24.9
Neoplasms[5]	10.6	10.1	10.0	14.1	12.6	12.1	12.9	14.1	14.2	13.2	13.3	12.8	14.6	16.5	16.8	17.1
Nervous system[6]	7.8	7.4	7.2	7.6	7.2	7.4	7.7	8.1	8.2	8.4	8.5	7.3	7.6	7.9	8.4	9.0
Nutritional/metabolic[9]	5.8	5.4	5.2	5.0	4.9	4.7	3.7	3.5	3.4	3.5	5.1	5.1	4.5	4.0	4.8	4.4
Respiratory[8]	4.5	4.5	4.5	4.9	4.3	4.3	4.4	4.7	5.0	5.6	5.5	5.6	5.4	5.3	5.8	6.6
Infectious/parasitic[7]	2.6	3.7	4.3	5.7	5.9	6.2	5.3	4.7	0.9	0.7	1.1	0.7	0.8	0.9	2.2	0.8
Injuries	4.4	4.4	4.3	3.6	3.7	3.9	4.5	4.8	5.1	5.1	5.0	4.0	4.4	4.5	5.0	5.6
Other[10]	7.1	7.5	6.6	7.2	6.5	6.3	6.2	6.0	9.1	8.2	8.2	4.1	12.2	10.4	5.4	4.6
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

[1] Ranked by average percentage over the 5-year period 1993-1997.
[2] Includes listings for schizophrenia, paranoia, mental retardation, personality disorder.
[3] Includes listings for arthritis, back disorder, amputation, bone disorder.
[4] Includes listings for heart disease, hypertension, aneurysm.
[5] Includes listings for malignant growths.
[6] Includes listings for epilepsy, Parkinson's disease, cerebral palsy, multiple sclerosis.
[7] Includes listings for impairments specifically related to HIV beginning in 1990.
[8] Includes listings for asthma, tuberculosis, cystic fibrosis.
[9] Includes listings for diabetes, disorders of the thyroid, pituitary, and adrenal glands, obesity.
[10] Includes listings for congenital anomalies, and blood, digestive, genitourinary, and skin disorders; data for 1984-85 reflect a significant number of cases for which diagnosis was not available.

Source: The *Annual Statistical Supplement to the Social Security Bulletin* for years 1984-1998.

Table 2.—DI Disabled Worker Disposition of Applications for Disability Benefits

(Grouped by level of review, program involvement, and calendar years of filing[1] 1988-1998)

Year of filing	Total claims filed	Initial decisions							Reconsiderations							Appeals beyond reconsideration[2]			
			Allowances		Denials					Allowances		Denials							
		Pending	Number	Percent[3]	Total	No appeal	Appeals to reconsideration Number	Appeals to reconsideration Percent[4]	Pending	Number	Percent[3]	Total	No appeal	Appeals to beyond reconsideration Number[5]	Appeals to beyond reconsideration Percent[4]	Pending[6]	Allowances Number	Allowances Percent[7]	Denials[8]
Title II only claims																			
1988	421,161	—	165,662	39.3	255,499	118,140	137,359	53.8	—	20,992	15.3	116,367	34,336	82,031	70.5	—	64,649	78.8	17,382
1989	432,000	—	178,643	41.4	253,357	115,472	137,885	54.4	—	21,458	15.6	116,427	31,913	84,514	72.6	—	67,970	80.4	16,544
1990	464,918	—	198,374	42.7	266,544	113,010	153,534	57.6	—	24,741	16.1	128,793	32,563	96,230	74.7	—	77,754	80.8	18,476
1991	528,856	—	239,221	45.2	289,635	115,260	174,375	60.2	—	26,623	15.3	147,752	31,713	116,039	78.5	—	95,649	82.4	20,390
1992	558,739	—	247,399	44.3	311,340	120,748	190,592	61.2	—	25,278	13.3	165,314	33,693	131,621	79.6	663	105,245	80.4	25,713
1993	571,454	—	240,038	42.0	331,416	124,820	206,596	62.3	—	27,224	13.2	179,372	35,410	143,962	80.3	2,416	112,039	79.2	29,507
1994	591,375	—	232,303	39.3	359,072	133,092	225,980	62.9	—	31,395	13.9	194,585	38,158	156,427	80.4	5,934	117,633	78.2	32,860
1995	569,886	—	222,745	39.1	347,141	128,268	218,873	63.1	—	31,494	14.4	187,379	36,580	150,799	80.5	11,455	109,696	78.7	29,648
1996	583,652	—	233,135	39.9	350,517	131,793	218,724	62.4	—	32,232	14.7	186,492	36,106	150,386	80.6	25,283	100,053	80.0	25,050
1997	539,027	2,468	221,722	41.3	314,837	122,772	192,065	61.0	7,671	26,885	14.6	157,509	30,856	126,653	80.4	57,345	57,384	82.8	11,924
1998	540,000	64,900	208,300	43.8	266,800	111,100	155,700	58.4	29,700	21,500	17.1	104,500	39,520	64,980	62.2	50,420	11,800	81.0	2,760
Title II claims involving concurrent title XVI claims																			
1988	400,425	—	108,113	27.0	292,312	151,852	140,460	48.1	—	19,098	13.6	121,362	43,241	78,121	64.4	—	52,885	67.7	25,236
1989	407,553	—	117,297	28.8	290,256	149,625	140,631	48.5	—	20,310	14.4	120,321	41,021	79,300	65.9	—	55,511	70.0	23,789
1990	470,254	—	142,405	30.3	327,849	159,675	168,174	51.3	—	25,411	15.1	142,763	45,255	97,508	68.3	—	69,426	71.2	28,082
1991	568,837	—	180,398	31.7	388,439	183,945	204,494	52.6	—	29,702	14.5	174,792	51,242	123,550	70.7	—	87,064	70.5	36,486
1992	620,378	—	186,745	30.1	433,633	204,429	229,204	52.9	—	28,373	12.4	200,831	56,594	144,237	71.8	1,165	95,846	67.0	47,226
1993	672,722	—	179,164	26.6	493,558	231,014	262,544	53.2	—	30,816	11.7	231,728	65,108	166,620	71.9	4,239	104,452	64.3	57,929
1994	661,444	—	156,356	23.6	505,088	241,370	263,718	52.2	—	31,144	11.8	232,574	65,431	167,143	71.9	10,097	98,982	63.0	58,064
1995	607,797	—	142,626	23.5	465,171	226,086	239,085	51.4	—	28,830	12.1	210,255	59,228	151,027	71.8	15,567	84,292	62.2	51,168
1996	600,156	—	145,117	24.2	455,039	221,038	234,001	51.4	—	30,745	13.1	203,256	59,261	143,995	70.8	30,879	75,128	66.4	37,988
1997	501,038	2,234	126,445	25.3	372,359	186,336	186,023	50.0	7,956	20,782	11.7	157,285	41,865	115,420	73.4	59,871	39,242	70.6	16,307
1998	486,700	61,100	122,700	28.8	302,900	169,700	133,200	44.0	25,800	14,300	13.3	93,100	44,480	48,620	52.2	39,360	6,730	72.7	2,530
Total claims																			
1988	821,586	—	273,775	33.3	547,811	269,992	277,819	50.7	—	40,090	14.4	237,729	77,577	160,152	67.4	—	117,534	73.4	42,618
1989	839,553	—	295,940	35.2	543,613	265,097	278,516	51.2	—	41,768	15.0	236,748	72,934	163,814	69.2	—	123,481	75.4	40,333
1990	935,172	—	340,779	36.4	594,393	272,685	321,708	54.1	—	50,152	15.6	271,556	77,818	193,738	71.3	—	147,180	76.0	46,558
1991	1,097,693	—	419,619	38.2	678,074	299,205	378,869	55.9	—	56,325	14.9	322,544	82,955	239,589	74.3	—	182,713	76.3	56,876
1992	1,179,117	—	434,144	36.8	744,973	325,177	419,796	56.4	—	53,651	12.8	366,145	90,287	275,858	75.3	1,828	201,091	73.4	72,939
1993	1,244,176	—	419,202	33.7	824,974	355,834	469,140	56.9	—	58,040	12.4	411,100	100,518	310,582	75.5	6,655	216,491	71.2	87,436
1994	1,252,819	—	388,659	31.0	864,160	374,462	489,698	56.7	—	62,539	12.8	427,159	103,589	323,570	75.7	16,031	216,615	70.4	90,924
1995	1,177,683	—	365,371	31.0	812,312	354,354	457,958	56.4	—	60,324	13.2	397,634	95,808	301,826	75.9	27,022	193,988	70.6	80,816
1996	1,183,808	—	378,252	32.0	805,556	352,831	452,725	56.2	—	62,977	13.9	389,748	95,367	294,381	75.5	56,162	175,181	73.5	63,038
1997	1,040,065	4,702	348,167	33.6	687,196	309,108	378,088	55.0	15,627	47,667	13.2	314,794	72,721	242,073	76.9	117,216	96,626	77.4	28,231
1998	1,026,700	126,000	331,000	36.7	569,700	280,800	288,900	50.7	55,500	35,800	15.3	197,600	84,000	113,600	57.5	89,780	18,530	77.8	5,290

[1] Data for claims filed in 1988-1997 reflect results as of June 1998. The number of total claims filed for 1996 and 1997 are subject to change. Data for claims filed in 1998 are preliminary estimates as of February 1999. 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 appealed to the Office of Hearings and Appeals, as well as beyond OHA to the Federal courts.

[3] Number of allowances as a percentage of decisions (allowances plus denials) at this level.

[4] Number of appeals to the next level 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.

[5] Number of persons appealing beyond the reconsideration level.

[6] Includes cases remanded to OHA from the Federal courts.

[7] Number of allowances as a percentage of decisions at this level. For years where decisions are still pending, the preliminary percentage shown will ultimately be lower as all cases are processed. This is true since allowances are generally processed more quickly than denials

[8] Includes denied claims where the final administrative action was a dismissal of an appeal request (for example, the appeal was not filed timely or the applicant failed to appear at the scheduled hearing).

Table 3.—DI Disabled Worker *Awards*

(Grouped by age, gender, and calendar years awarded 1975-1998)

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						
1975	1,084	12,915	17,200	16,648	18,469	25,424	38,882	64,000	94,109	109,613	10,187	408,531
1976	876	11,435	15,688	15,781	17,353	23,553	35,598	58,876	88,670	103,628	10,432	381,890
1977	908	12,206	16,339	17,327	19,173	24,174	36,791	60,667	92,177	105,576	9,635	394,973
1978	849	8,374	12,319	15,170	18,858	24,627	34,761	55,351	80,915	83,359	6,807	341,390
1979	901	7,420	10,036	12,403	15,983	20,644	30,075	49,139	76,148	75,936	5,952	304,637
1980	885	7,664	10,221	12,810	15,754	20,104	28,141	45,806	73,074	71,875	4,855	291,189
1981	806	7,761	10,989	10,626	13,265	14,868	21,540	41,467	65,397	73,862	4,071	264,652
1982	742	6,922	10,384	10,990	14,088	18,172	21,395	35,443	59,771	53,123	2,552	233,582
1983	643	7,635	13,737	17,295	21,026	25,631	33,114	45,020	67,737	61,735	2,921	296,494
1984	460	7,903	15,369	17,462	19,379	21,868	26,991	40,805	63,737	62,957	3,339	280,270
1985	437	7,870	15,459	18,247	20,696	22,593	27,375	40,033	61,163	63,639	3,578	281,090
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	55,569	70,654	61,333	3,074	333,032
						Female						
1975	306	4,338	6,465	6,395	6,963	11,189	18,495	32,392	46,902	46,232	3,841	183,518
1976	270	4,009	6,055	6,046	6,908	10,214	16,651	29,291	43,010	43,121	3,995	169,570
1977	262	4,200	6,254	6,769	7,384	10,602	16,704	29,930	44,145	43,857	3,794	173,901
1978	253	3,257	5,220	6,086	7,549	10,469	16,368	26,172	37,999	33,468	2,578	149,419
1979	312	2,846	4,651	5,875	7,039	9,264	14,263	23,492	35,649	30,187	2,304	135,882
1980	394	2,902	4,479	5,816	6,973	9,268	13,617	21,869	33,452	28,468	1,849	129,087
1981	270	3,033	4,699	5,224	5,786	7,230	9,888	19,843	30,393	28,486	1,512	116,364
1982	303	2,709	4,416	4,520	6,837	8,660	11,822	17,156	25,357	19,696	997	102,473
1983	244	3,101	6,242	8,225	10,446	12,978	17,614	21,764	27,540	22,744	1,069	131,967
1984	161	3,272	6,176	7,584	8,996	10,555	13,446	20,736	31,531	25,788	1,455	129,700
1985	158	3,275	6,823	8,845	10,003	11,498	14,375	21,064	29,594	27,839	1,539	135,013
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
						Total						
1975	1,390	17,253	23,665	23,043	25,432	36,613	57,377	96,392	141,011	155,845	14,028	592,049
1976	1,146	15,444	21,743	21,827	24,261	33,767	52,249	88,167	131,680	146,749	14,427	551,460
1977	1,170	16,406	22,593	24,096	26,557	34,776	53,495	90,597	136,322	149,433	13,429	568,874
1978	1,102	11,631	17,539	21,256	26,407	35,096	51,129	81,523	118,914	116,827	9,385	490,809
1979	1,213	10,266	14,687	18,278	23,022	29,908	44,338	72,631	111,797	106,123	8,256	440,519
1980	1,279	10,566	14,700	18,626	22,727	29,372	41,758	67,675	106,526	100,343	6,704	420,276
1981	1,076	10,794	15,688	15,850	19,051	22,098	31,428	61,310	95,790	102,348	5,583	381,016
1982	1,045	9,631	14,800	15,510	20,925	26,832	33,217	52,599	85,128	72,819	3,549	336,055
1983	887	10,736	19,979	25,520	31,472	38,609	50,728	66,784	95,277	84,479	3,990	428,461
1984	621	11,175	21,545	25,046	28,375	32,423	40,437	61,541	95,268	88,745	4,794	409,970
1985	595	11,145	22,282	27,092	30,699	34,091	41,750	61,097	90,757	91,478	5,117	416,103
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

Source: SSA administrative records.

Table 4.—DI Disabled Worker *Incidence Rates Per Thousand Exposed*

(Grouped by age, gender, and calendar years awarded 1975-1998)

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	Total Adjusted
							Male						
1975	0.48	1.60	2.11	2.61	3.50	5.27	7.93	13.41	22.94	32.69	33.11	7.79	7.72
1976	0.40	1.41	1.89	2.36	3.22	4.87	7.36	12.47	21.39	30.83	33.71	7.22	7.18
1977	0.43	1.49	1.97	2.46	3.40	4.95	7.76	12.92	21.95	31.47	31.15	7.39	7.40
1978	0.35	0.99	1.45	2.07	3.19	4.97	7.46	11.88	19.12	24.81	22.00	6.23	6.48
1979	0.33	0.82	1.14	1.62	2.61	4.08	6.53	10.66	17.72	22.50	18.91	5.39	5.70
1980	0.32	0.82	1.12	1.60	2.51	3.90	6.13	9.99	17.06	21.42	15.18	5.04	5.42
1981	0.31	0.83	1.16	1.29	2.00	2.82	4.64	9.16	15.29	21.60	14.10	4.52	4.79
1982	0.33	0.76	1.08	1.32	2.01	3.26	4.55	7.97	13.76	15.03	8.57	3.94	4.24
1983	0.34	0.87	1.41	2.02	2.87	4.37	6.86	10.23	15.56	17.05	8.87	4.97	5.39
1984	0.28	0.94	1.57	1.99	2.53	3.61	5.49	9.33	14.92	16.92	10.24	4.67	4.96
1985	0.27	0.95	1.57	2.01	2.59	3.64	5.47	9.15	14.38	17.08	10.35	4.63	4.92
1986	0.29	1.15	1.89	2.32	2.81	3.46	4.92	8.23	14.39	17.14	9.83	4.62	4.88
1987	0.33	1.07	1.70	2.19	2.64	3.31	4.79	8.13	14.36	17.14	9.76	4.49	4.76
1988	0.31	1.01	1.56	2.10	2.62	3.23	4.61	8.02	14.01	16.81	9.33	4.35	4.63
1989	0.31	0.99	1.59	2.17	2.73	3.35	4.71	8.02	14.03	16.74	9.45	4.38	4.69
1990	0.40	1.08	1.75	2.40	3.01	3.75	5.15	8.39	14.83	17.59	9.96	4.70	5.03
1991	0.52	1.25	2.02	2.79	3.48	4.36	5.69	9.36	16.11	19.01	11.05	5.27	5.61
1992	0.58	1.62	2.52	3.42	4.26	5.13	6.52	10.42	17.96	21.26	12.08	6.14	6.47
1993	0.60	1.50	2.39	3.35	4.12	5.13	6.39	10.08	17.15	20.18	11.52	5.98	6.25
1994	0.48	1.33	2.11	3.07	3.93	4.74	6.07	9.72	16.74	19.95	11.47	5.74	5.96
1995	0.45	1.20	1.88	2.83	3.69	4.60	5.97	9.57	16.87	20.25	11.01	5.64	5.84
1996	0.43	1.09	1.67	2.51	3.35	4.22	5.62	8.99	15.71	18.70	10.06	5.25	5.39
1997	0.39	1.04	1.42	2.07	2.79	3.70	4.99	8.21	14.69	17.47	9.71	4.79	4.85
1998	0.40	1.06	1.41	1.99	2.74	3.76	5.11	8.33	14.45	17.24	9.46	4.84	4.84
							Female						
1975	0.22	0.77	1.26	2.17	3.11	4.91	7.07	11.63	18.86	23.29	20.05	6.19	6.21
1976	0.19	0.69	1.12	1.86	2.90	4.37	6.34	10.48	16.84	21.39	20.60	5.50	5.60
1977	0.18	0.70	1.11	1.86	2.84	4.37	6.33	10.63	16.83	21.34	19.58	5.42	5.60
1978	0.15	0.51	0.88	1.52	2.65	4.09	6.14	9.21	14.18	15.86	13.10	4.40	4.79
1979	0.16	0.40	0.73	1.32	2.27	3.40	5.23	8.16	12.89	13.95	11.41	3.73	4.18
1980	0.19	0.38	0.65	1.18	2.08	3.19	4.89	7.51	11.96	13.10	8.80	3.35	3.87
1981	0.14	0.40	0.65	0.99	1.56	2.32	3.43	6.75	10.77	12.55	8.54	2.90	3.29
1982	0.17	0.36	0.58	0.80	1.63	2.50	3.94	5.74	8.69	8.14	5.06	2.46	2.87
1983	0.16	0.43	0.80	1.38	2.26	3.45	5.47	7.21	9.24	9.05	4.62	3.09	3.61
1984	0.12	0.47	0.79	1.20	1.78	2.63	4.01	6.74	10.54	9.93	6.61	2.96	3.33
1985	0.12	0.48	0.85	1.33	1.83	2.72	4.08	6.78	9.79	10.49	6.46	2.99	3.36
1986	0.14	0.56	1.00	1.45	1.94	2.68	3.91	6.49	9.87	10.63	6.27	3.02	3.38
1987	0.18	0.53	0.94	1.36	1.88	2.56	3.79	6.48	9.93	10.53	6.08	2.96	3.31
1988	0.16	0.52	0.88	1.31	1.82	2.51	3.75	6.27	9.99	10.30	5.96	2.90	3.25
1989	0.17	0.53	0.90	1.37	1.90	2.63	3.99	6.55	10.35	10.62	5.92	3.02	3.39
1990	0.22	0.60	1.02	1.50	2.10	2.90	4.30	6.90	11.03	11.24	6.45	3.26	3.64
1991	0.28	0.74	1.18	1.78	2.50	3.36	4.79	7.83	12.45	12.32	7.14	3.75	4.14
1992	0.38	1.02	1.56	2.18	3.05	4.05	5.51	8.89	13.94	14.30	8.06	4.48	4.84
1993	0.35	0.97	1.56	2.21	3.09	4.01	5.55	8.69	13.58	13.71	7.90	4.48	4.77
1994	0.31	0.87	1.45	2.19	3.06	4.04	5.47	8.87	13.90	14.03	7.36	4.54	4.78
1995	0.32	0.82	1.38	2.21	3.16	4.18	5.61	9.26	14.71	14.95	8.19	4.76	4.97
1996	0.27	0.75	1.29	2.13	3.12	4.20	5.62	9.15	14.20	14.34	7.65	4.70	4.86
1997	0.27	0.72	1.18	1.94	2.87	3.97	5.27	8.55	13.27	13.48	7.30	4.47	4.54
1998	0.24	0.78	1.23	1.97	2.93	4.06	5.46	8.67	13.42	13.49	7.05	4.62	4.62
							Total						
1975	0.38	1.26	1.78	2.47	3.38	5.15	7.63	12.75	21.40	29.19	28.10	7.21	7.02
1976	0.32	1.11	1.59	2.20	3.12	4.70	7.00	11.73	19.65	27.29	28.66	6.59	6.45
1977	0.33	1.16	1.62	2.25	3.23	4.76	7.25	12.06	19.98	27.62	26.69	6.65	6.56
1978	0.27	0.78	1.22	1.88	3.01	4.67	6.98	10.87	17.21	21.36	18.54	5.53	5.70
1979	0.26	0.64	0.97	1.51	2.50	3.84	6.04	9.70	15.83	19.16	15.97	4.74	5.00
1980	0.26	0.62	0.92	1.44	2.36	3.64	5.66	9.03	15.04	18.15	12.65	4.36	4.70
1981	0.24	0.63	0.94	1.17	1.84	2.64	4.18	8.21	13.49	17.98	11.99	3.86	4.09
1982	0.26	0.58	0.86	1.11	1.86	2.97	4.31	7.08	11.72	12.23	7.17	3.33	3.60
1983	0.26	0.67	1.14	1.76	2.64	4.01	6.31	9.00	13.00	13.78	7.12	4.18	4.56
1984	0.21	0.72	1.22	1.66	2.24	3.22	4.89	8.26	13.12	14.05	8.76	3.95	4.20
1985	0.20	0.74	1.25	1.72	2.28	3.27	4.89	8.17	12.47	14.34	8.77	3.93	4.20
1986	0.22	0.88	1.48	1.95	2.45	3.14	4.49	7.50	12.49	14.42	8.34	3.93	4.18
1987	0.26	0.82	1.36	1.84	2.32	3.00	4.36	7.43	12.47	14.36	8.21	3.82	4.09
1988	0.24	0.78	1.25	1.76	2.28	2.93	4.24	7.27	12.29	14.05	7.90	3.71	3.99
1989	0.24	0.78	1.27	1.82	2.37	3.04	4.40	7.39	12.43	14.12	7.98	3.78	4.08
1990	0.32	0.86	1.41	2.00	2.62	3.38	4.78	7.74	13.18	14.86	8.43	4.06	4.39
1991	0.40	1.01	1.63	2.34	3.05	3.92	5.29	8.68	14.51	16.10	9.38	4.59	4.93
1992	0.48	1.34	2.08	2.87	3.73	4.65	6.07	9.73	16.20	18.19	10.34	5.39	5.71
1993	0.48	1.25	2.01	2.84	3.67	4.63	6.01	9.45	15.56	17.32	9.92	5.30	5.56
1994	0.40	1.11	1.81	2.68	3.54	4.42	5.80	9.34	15.47	17.31	9.66	5.20	5.41
1995	0.39	1.02	1.65	2.55	3.46	4.41	5.81	9.43	15.90	17.88	9.74	5.24	5.43
1996	0.35	0.93	1.49	2.34	3.25	4.21	5.62	9.06	15.02	16.75	8.97	5.00	5.14
1997	0.33	0.89	1.31	2.01	2.83	3.82	5.12	8.37	14.03	15.67	8.60	4.64	4.71
1998	0.32	0.93	1.33	1.98	2.83	3.90	5.27	8.49	13.98	15.52	8.35	4.74	4.74

Source:

(1) *Age-specific* and *gross rates* computed as the ratio of annual awards, to exposure of the disability insured population not receiving benefits.

(2) *Total adjusted rate by sex* computed as the ratio of total age-adjusted awards, to total exposure of the disability insured population not receiving benefits as of calendar year 1998 (standard population).

(3) *Total adjusted rate for male and female combined* computed as the ratio of total age-sex-adjusted awards, to total combined exposure of the disability insured population not receiving benefits as of calendar year 1998 (standard population).

Table 5.—DI Disabled Worker *Terminations* and *Gross Termination Rates*

(Grouped by reason for termination, gender, and calendar years 1975-1998)

Year	Number of terminations					Terminations per thousand exposed				
	Death	Recovery	Other	Conversion	Total	Death	Recovery	Other	Conversion	Total
	Male									
1975	105,755	25,083	5,524	110,535	246,897	61.9	14.7	3.2	64.7	144.4
1976	103,960	38,926	5,622	118,907	267,415	56.1	21.0	3.0	64.1	144.3
1977	105,334	52,495	4,197	129,338	291,364	53.5	26.7	2.1	65.7	147.9
1978	107,989	69,087	4,777	134,061	315,914	52.9	33.8	2.3	65.6	154.6
1979	105,282	72,730	2,803	140,971	321,786	51.4	35.5	1.4	68.9	157.2
1980	105,092	61,330	2,444	135,678	304,544	51.9	30.3	1.2	67.0	150.4
1981	99,762	85,255	2,511	132,542	320,070	49.9	42.6	1.3	66.3	160.1
1982	95,943	123,039	2,240	131,951	353,173	49.8	63.8	1.2	68.4	183.1
1983	98,500	81,725	2,536	128,370	311,131	53.5	44.4	1.4	69.7	168.9
1984	98,017	39,926	2,409	122,341	262,693	53.8	21.9	1.3	67.1	144.2
1985	99,568	15,418	2,531	124,010	241,527	54.1	8.4	1.4	67.4	131.3
1986	97,943	16,525	2,484	123,997	240,949	52.1	8.8	1.3	65.9	128.1
1987	98,392	26,353	5,120	117,617	247,482	51.1	13.7	2.7	61.1	128.6
1988	101,945	26,132	6,670	114,941	249,688	52.2	13.4	3.4	58.8	127.8
1989	100,366	21,327	4,819	117,645	244,157	50.7	10.8	2.4	59.4	123.4
1990	101,848	20,809	3,447	115,057	241,161	50.2	10.3	1.7	56.7	118.9
1991	106,561	18,064	3,513	113,903	242,041	50.5	8.6	1.7	53.9	114.6
1992	110,501	20,135	3,684	115,580	249,900	49.3	9.0	1.6	51.6	111.5
1993	117,054	19,900	3,850	114,402	255,206	49.0	8.3	1.6	47.9	106.8
1994	120,239	24,043	3,873	112,283	260,438	47.6	9.5	1.5	44.5	103.2
1995	120,707	30,934	4,555	117,534	273,730	45.7	11.7	1.7	44.5	103.6
1996	114,672	32,608	4,337	116,756	268,373	41.9	11.9	1.6	42.7	98.1
1997	104,632	76,591	3,861	120,359	305,443	37.3	27.3	1.4	42.9	108.9
1998	105,417	30,167	3,935	117,540	257,059	37.2	10.7	1.4	41.5	90.8
	Female									
1975	34,054	9,308	1,734	47,768	92,864	44.8	12.3	2.3	62.9	122.3
1976	33,929	11,432	1,680	54,157	101,198	40.4	13.6	2.0	64.5	120.5
1977	35,006	15,818	1,552	61,174	113,550	38.6	17.4	1.7	67.5	125.2
1978	36,895	24,579	1,689	64,299	127,462	38.7	25.8	1.8	67.5	133.8
1979	36,641	26,380	820	70,064	133,905	38.0	27.3	0.8	72.6	138.8
1980	37,705	23,798	796	67,794	130,093	39.1	24.7	0.8	70.3	134.9
1981	36,162	35,576	803	67,539	140,080	37.8	37.2	0.8	70.6	146.3
1982	33,348	46,165	685	68,718	148,916	36.0	49.9	0.7	74.2	160.8
1983	35,775	48,059	780	67,143	151,757	40.0	53.7	0.9	75.0	169.6
1984	35,844	17,625	781	64,616	118,866	40.9	20.1	0.9	73.8	135.8
1985	37,138	8,034	873	65,305	111,350	41.8	9.0	1.0	73.5	125.3
1986	36,832	7,350	908	65,329	110,419	40.3	8.0	1.0	71.4	120.7
1987	37,668	11,472	2,095	62,204	113,439	39.8	12.1	2.2	65.7	119.8
1988	39,438	11,869	2,494	61,629	115,430	40.4	12.2	2.6	63.2	118.3
1989	38,507	10,075	1,644	63,253	113,479	38.3	10.0	1.6	62.9	112.8
1990	39,566	9,633	1,450	62,268	112,917	37.5	9.1	1.4	59.1	107.2
1991	42,124	8,642	1,593	61,070	113,429	37.5	7.7	1.4	54.3	100.9
1992	43,895	9,719	1,425	62,872	117,911	35.7	7.9	1.2	51.2	96.0
1993	46,786	9,767	1,593	63,220	121,366	34.6	7.2	1.2	46.8	89.8
1994	49,435	11,872	1,680	64,142	127,129	33.5	8.0	1.1	43.5	86.1
1995	51,164	16,348	2,015	68,105	137,632	31.9	10.2	1.3	42.4	85.7
1996	52,473	17,964	1,990	69,671	142,098	30.2	10.4	1.1	40.1	81.9
1997	53,322	29,365	1,735	73,800	158,222	28.7	15.8	0.9	39.8	85.3
1998	55,398	21,364	2,032	74,190	152,984	28.2	10.9	1.0	37.7	77.8
	Total									
1975	139,809	34,391	7,258	158,303	339,761	56.6	13.9	2.9	64.1	137.6
1976	137,889	50,358	7,302	173,064	368,613	51.2	18.7	2.7	64.3	136.8
1977	140,340	68,313	5,749	190,512	404,914	48.8	23.8	2.0	66.2	140.8
1978	144,884	93,666	6,466	198,360	443,376	48.4	31.3	2.2	66.2	148.0
1979	141,923	99,110	3,623	211,035	455,691	47.1	32.9	1.2	70.1	151.3
1980	142,797	85,128	3,240	203,472	434,637	47.8	28.5	1.1	68.1	145.4
1981	135,924	120,831	3,314	200,081	460,150	46.0	40.9	1.1	67.7	155.6
1982	129,291	169,204	2,925	200,669	502,089	45.3	59.3	1.0	70.3	175.9
1983	134,275	129,784	3,316	195,513	462,888	49.1	47.4	1.2	71.4	169.1
1984	133,861	57,551	3,190	186,957	381,559	49.6	21.3	1.2	69.3	141.4
1985	136,706	23,452	3,404	189,315	352,877	50.1	8.6	1.2	69.4	129.3
1986	134,775	23,875	3,392	189,326	351,368	48.2	8.5	1.2	67.7	125.7
1987	136,060	37,825	7,215	179,821	360,921	47.4	13.2	2.5	62.6	125.7
1988	141,383	38,001	9,164	176,570	365,118	48.3	13.0	3.1	60.3	124.6
1989	138,873	31,402	6,463	180,898	357,636	46.5	10.5	2.2	60.6	119.8
1990	141,414	30,442	4,897	177,325	354,078	45.9	9.9	1.6	57.5	114.9
1991	148,685	26,706	5,106	174,973	355,470	45.9	8.3	1.6	54.1	109.9
1992	154,396	29,854	5,109	178,452	367,811	44.5	8.6	1.5	51.4	106.0
1993	163,840	29,667	5,443	177,622	376,572	43.8	7.9	1.5	47.5	100.6
1994	169,674	35,915	5,553	176,425	387,567	42.4	9.0	1.4	44.1	96.9
1995	171,871	47,282	6,570	185,639	411,362	40.5	11.1	1.5	43.7	96.9
1996	167,145	50,572	6,327	186,427	410,471	37.4	11.3	1.4	41.7	91.8
1997	157,954	105,956	5,596	194,159	463,665	33.9	22.7	1.2	41.7	99.5
1998	160,815	51,531	5,967	191,730	410,043	33.5	10.7	1.2	40.0	85.5

Source: SSA administrative records. Rates computed as the ratio of annual terminations, to the exposure of the disabled worker population.

Table 6.—DI Disabled Workers *In Current-Payment Status*

(Grouped by age and gender, end of calendar years 1975-1998)

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						
1975	1,285	23,547	54,122	58,297	69,544	106,378	165,152	270,658	396,188	564,759	0	1,709,930
1976	1,070	25,555	59,525	67,151	77,055	111,678	172,531	282,793	426,725	598,909	0	1,822,992
1977	1,058	26,336	61,622	76,050	85,017	115,570	179,807	295,930	458,014	629,728	0	1,929,132
1978	974	24,599	60,522	81,135	89,912	117,264	177,945	294,446	463,466	640,436	0	1,950,699
1979	1,015	22,373	58,774	84,067	92,924	115,137	175,807	283,972	467,194	636,257	0	1,937,520
1980	1,040	21,436	57,407	88,363	96,044	115,295	171,440	276,387	462,579	635,937	0	1,925,928
1981	984	20,752	56,277	85,683	95,445	109,109	157,149	260,861	440,977	638,730	0	1,865,967
1982	885	18,446	51,016	78,302	90,144	100,638	135,643	236,603	411,875	618,079	0	1,741,631
1983	782	18,735	52,875	81,630	98,290	108,968	139,217	224,918	399,487	601,653	0	1,726,555
1984	599	19,280	57,172	87,968	109,090	118,649	144,133	225,839	386,540	594,499	0	1,743,769
1985	516	19,428	61,427	95,717	123,353	131,039	153,588	229,480	382,261	584,907	0	1,781,716
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
						Female						
1975	342	7,640	17,910	21,765	25,686	40,938	70,018	126,434	198,096	268,871	0	777,700
1976	320	8,639	20,650	25,679	29,340	44,307	74,212	134,878	215,388	292,983	0	846,396
1977	305	9,181	22,514	29,582	33,234	46,977	77,414	143,171	231,809	312,920	0	907,107
1978	288	8,807	23,228	31,523	36,063	48,464	77,658	143,183	235,313	322,926	0	927,453
1979	337	8,129	23,722	33,746	38,129	48,499	77,363	138,626	238,472	323,958	0	930,981
1980	424	7,736	23,806	35,905	40,291	49,190	76,436	133,923	236,830	325,891	0	930,432
1981	346	7,673	23,404	35,913	40,499	47,132	69,991	126,485	227,360	326,933	0	905,736
1982	340	6,903	21,371	33,289	39,297	43,891	61,456	117,328	216,539	317,247	0	857,661
1983	291	7,053	22,088	35,201	42,490	47,814	63,109	107,763	203,483	308,224	0	837,516
1984	199	7,545	23,471	38,669	47,923	53,427	66,558	108,498	197,163	304,957	0	848,410
1985	194	7,733	25,216	42,980	54,649	60,245	72,038	112,131	194,878	301,364	0	871,428
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	1,489,149
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
						Total						
1975	1,627	31,187	72,032	80,062	95,230	147,316	235,170	397,092	594,284	833,630	0	2,487,630
1976	1,390	34,194	80,175	92,830	106,395	155,985	246,743	417,671	642,113	891,892	0	2,669,388
1977	1,363	35,517	84,136	105,632	118,251	162,547	257,221	439,101	689,823	942,648	0	2,836,239
1978	1,262	33,406	83,750	112,658	125,975	165,728	255,603	437,629	698,779	963,362	0	2,878,152
1979	1,352	30,502	82,496	117,813	131,053	163,636	253,170	422,598	705,666	960,215	0	2,868,501
1980	1,464	29,172	81,213	124,268	136,335	164,485	247,876	410,310	699,409	961,828	0	2,856,360
1981	1,330	28,425	79,681	121,596	135,944	156,241	227,140	387,346	668,337	965,663	0	2,771,703
1982	1,225	25,349	72,387	111,591	129,441	144,529	197,099	353,931	628,414	935,326	0	2,599,292
1983	1,073	25,788	74,963	116,831	140,780	156,782	202,326	332,681	602,970	909,877	0	2,564,071
1984	798	26,825	80,643	126,637	157,013	172,076	210,691	334,337	583,703	899,456	0	2,592,179
1985	710	27,161	86,643	138,697	178,002	191,284	225,626	341,611	577,139	886,271	0	2,653,144
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

Source: SSA administrative records.

TERMINATION STUDY
BY SELECT AGE AND DURATION

Table 7A.—DI *Male* Disabled Worker Probability of *Death*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	0.017889	0.013691	0.010076	0.007712	0.006414	0.006243	0.006639	0.007396	0.007709	0.007550	0.007873	30
21	0.021394	0.016716	0.012485	0.009665	0.008010	0.007524	0.007536	0.008123	0.008164	0.008036	0.008573	31
22	0.025293	0.020261	0.015302	0.011616	0.009565	0.008716	0.008396	0.008831	0.008680	0.008570	0.009018	32
23	0.029890	0.024887	0.018694	0.013832	0.011063	0.009753	0.009359	0.009432	0.009313	0.009009	0.009289	33
24	0.035863	0.030661	0.022830	0.016317	0.012666	0.010843	0.010205	0.009989	0.010080	0.009498	0.009639	34
25	0.043244	0.037630	0.027570	0.019117	0.014166	0.011778	0.010764	0.010580	0.010755	0.010068	0.009964	35
26	0.051200	0.044691	0.032337	0.021806	0.015451	0.012607	0.011438	0.011166	0.011203	0.010520	0.010060	36
27	0.059128	0.050628	0.036452	0.024181	0.016899	0.013405	0.011998	0.011619	0.011583	0.011061	0.010258	37
28	0.065669	0.055377	0.039515	0.026047	0.018223	0.014329	0.012507	0.012079	0.011984	0.011665	0.010675	38
29	0.070538	0.058766	0.041999	0.027197	0.019386	0.015337	0.013189	0.012713	0.012544	0.012295	0.011268	39
30	0.073711	0.061068	0.043292	0.028230	0.020218	0.016191	0.014054	0.013354	0.013276	0.012949	0.012245	40
31	0.075477	0.061522	0.043848	0.029072	0.020928	0.016730	0.014848	0.014112	0.014081	0.013669	0.013235	41
32	0.077085	0.061888	0.044213	0.029581	0.021265	0.017260	0.015770	0.015102	0.015053	0.014656	0.014114	42
33	0.077824	0.062024	0.044254	0.030100	0.021811	0.018167	0.016677	0.016062	0.015795	0.015613	0.014695	43
34	0.078340	0.061669	0.043994	0.030631	0.022561	0.018849	0.017552	0.016855	0.016497	0.016463	0.015571	44
35	0.079178	0.061365	0.043463	0.031237	0.023457	0.019655	0.018343	0.017781	0.017446	0.017332	0.016566	45
36	0.079452	0.061170	0.043257	0.031148	0.024274	0.020535	0.019166	0.018618	0.018492	0.018406	0.017754	46
37	0.079577	0.061156	0.043084	0.030854	0.024667	0.021499	0.020224	0.019350	0.019367	0.019549	0.019221	47
38	0.079902	0.060320	0.042381	0.030397	0.024842	0.022326	0.021392	0.020285	0.020181	0.020432	0.020090	48
39	0.080544	0.059014	0.040642	0.030047	0.025139	0.022996	0.022422	0.021488	0.021202	0.021473	0.020826	49
40	0.080814	0.057694	0.038977	0.029621	0.025345	0.023919	0.023324	0.022652	0.022631	0.022803	0.022134	50
41	0.080658	0.056434	0.037712	0.029246	0.025769	0.024392	0.024425	0.024270	0.024598	0.024760	0.023729	51
42	0.080079	0.055245	0.037185	0.029265	0.025987	0.024985	0.025684	0.025992	0.026788	0.027336	0.025594	52
43	0.079862	0.054184	0.036866	0.029656	0.026764	0.026005	0.026939	0.027523	0.028925	0.029649	0.027496	53
44	0.080042	0.053239	0.037023	0.030037	0.027948	0.027378	0.028219	0.029039	0.030815	0.031376	0.029651	54
45	0.080736	0.052125	0.037109	0.030916	0.029227	0.028898	0.029381	0.030614	0.032647	0.033104	0.031698	55
46	0.082514	0.051843	0.037367	0.032300	0.030278	0.030286	0.030938	0.032761	0.034612	0.035076	0.033563	56
47	0.084207	0.052433	0.038108	0.033413	0.031455	0.031855	0.032739	0.034951	0.036705	0.037435	0.035618	57
48	0.084663	0.052549	0.038603	0.034032	0.033026	0.033719	0.034805	0.036965	0.038574	0.040136	0.038304	58
49	0.083520	0.052009	0.038690	0.034153	0.034493	0.035227	0.037166	0.038468	0.040275	0.042510	0.040646	59
50	0.081998	0.051381	0.038674	0.034524	0.035447	0.037220	0.039347	0.039974	0.042091	0.044594	0.042878	60
51	0.085624	0.052812	0.040008	0.036314	0.036803	0.039340	0.041440	0.042255	0.044422	0.047052	0.045908	61
52	0.088961	0.054347	0.041259	0.037956	0.038471	0.041486	0.043023	0.044771	0.047276	0.048735	0.048753	62
53	0.090391	0.055072	0.041780	0.039094	0.040293	0.043515	0.045143	0.047019	0.049661	0.048580	0.045426	63
54	0.087985	0.054822	0.041938	0.039834	0.042003	0.045506	0.047365	0.048301	0.049823	0.046154	0.033648	64
55	0.083943	0.054239	0.041694	0.040669	0.043638	0.046974	0.048486	0.048545	0.047235	0.043586	—	65
56	0.085655	0.055569	0.043917	0.042815	0.046197	0.048396	0.048680	0.046774	0.044050	—	—	66
57	0.087558	0.057667	0.047243	0.045645	0.048026	0.048644	0.046088	0.043588	—	—	—	67
58	0.090269	0.060473	0.050325	0.048360	0.048380	0.045692	0.042459	—	—	—	—	68
59	0.092258	0.063368	0.052346	0.049323	0.044759	0.041113	—	—	—	—	—	69
60	0.096197	0.066224	0.053322	0.047488	0.039441	—	—	—	—	—	—	70
61	0.109424	0.071415	0.052627	0.043160	—	—	—	—	—	—	—	71
62	0.121964	0.074015	0.049384	—	—	—	—	—	—	—	—	72
63	0.127749	0.072694	—	—	—	—	—	—	—	—	—	73
64	0.119946	—	—	—	—	—	—	—	—	—	—	74

Notes:

(1) *Probability of death* $q^{(d)}$ in a multiple-decrement environment. Select age denotes age last birthday at entitlement.

(2) The quantity at duration t represents the probability of **death** during the (t+1) year of entitlement for those lives originally entitled to disability benefits at select age [x] and who are currently attained age [x]+t.

(3) Probabilities are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(4) The probabilities shown have been graduated using the Whittaker-Henderson Type B two-dimensional graduation methodology. See the appendix for details.

Table 7B.—DI *Female* Disabled Worker Probability of *Death*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	0.016197	0.012490	0.009198	0.007198	0.007059	0.007736	0.008301	0.007736	0.007249	0.006961	0.007374	30
21	0.018468	0.013752	0.009909	0.007625	0.007384	0.007715	0.007983	0.007593	0.007293	0.007287	0.007782	31
22	0.020512	0.015097	0.010687	0.008171	0.007721	0.007756	0.007683	0.007515	0.007423	0.007554	0.007901	32
23	0.022390	0.016457	0.011628	0.008898	0.008005	0.007773	0.007563	0.007513	0.007615	0.007740	0.007799	33
24	0.023890	0.017722	0.012740	0.009769	0.008239	0.007803	0.007706	0.007636	0.007902	0.007996	0.007699	34
25	0.025237	0.018824	0.013623	0.010489	0.008638	0.008013	0.007981	0.008030	0.008268	0.008309	0.007880	35
26	0.026582	0.019915	0.014377	0.011122	0.009054	0.008392	0.008395	0.008534	0.008652	0.008732	0.008325	36
27	0.028107	0.020922	0.015034	0.011407	0.009497	0.008846	0.008786	0.008988	0.009105	0.009125	0.008722	37
28	0.029742	0.021812	0.015503	0.011625	0.009827	0.009179	0.009281	0.009348	0.009606	0.009548	0.009037	38
29	0.031476	0.022414	0.015743	0.011906	0.010074	0.009501	0.009672	0.009758	0.010144	0.010087	0.009518	39
30	0.033049	0.022807	0.015808	0.012120	0.010432	0.009813	0.009962	0.010143	0.010608	0.010516	0.010285	40
31	0.034603	0.023475	0.016099	0.012361	0.010977	0.010202	0.010187	0.010493	0.010881	0.010987	0.010895	41
32	0.036149	0.024427	0.016549	0.012581	0.011364	0.010738	0.010378	0.010766	0.011109	0.011541	0.011428	42
33	0.037220	0.025256	0.016896	0.012789	0.011556	0.011066	0.010454	0.010956	0.011497	0.012052	0.012137	43
34	0.038754	0.025993	0.017258	0.013207	0.011693	0.011264	0.010691	0.011230	0.011919	0.012469	0.012772	44
35	0.040325	0.026376	0.017598	0.013394	0.011807	0.011631	0.011189	0.011588	0.012199	0.012796	0.013090	45
36	0.041674	0.027174	0.017960	0.013656	0.012227	0.011984	0.011887	0.011959	0.012446	0.013063	0.013475	46
37	0.043156	0.028246	0.018455	0.014193	0.012879	0.012572	0.012631	0.012460	0.012840	0.013507	0.014208	47
38	0.045484	0.029325	0.019031	0.014746	0.013447	0.013320	0.013387	0.013225	0.013375	0.013994	0.015042	48
39	0.047476	0.030016	0.019823	0.015296	0.014101	0.014183	0.014427	0.014176	0.014113	0.014646	0.015460	49
40	0.049265	0.030743	0.020377	0.015755	0.014809	0.015110	0.015425	0.015123	0.015171	0.015464	0.015963	50
41	0.051246	0.031654	0.020747	0.016246	0.015487	0.015645	0.016143	0.016151	0.016538	0.016683	0.016697	51
42	0.053596	0.032633	0.021157	0.016789	0.015965	0.016006	0.016752	0.017228	0.018052	0.018157	0.017615	52
43	0.055300	0.033720	0.021714	0.017379	0.016549	0.016331	0.017211	0.018104	0.019412	0.019773	0.019003	53
44	0.057164	0.034945	0.022597	0.018180	0.017597	0.017273	0.017898	0.019001	0.020794	0.021143	0.020383	54
45	0.059383	0.036424	0.023417	0.019028	0.018749	0.018384	0.018730	0.020228	0.022124	0.022659	0.021634	55
46	0.061319	0.037448	0.024081	0.019810	0.019578	0.019658	0.019821	0.021635	0.023300	0.024058	0.022471	56
47	0.062887	0.038248	0.024921	0.020341	0.020038	0.020804	0.021129	0.022944	0.024476	0.025279	0.023587	57
48	0.063696	0.038536	0.025535	0.021190	0.020618	0.021786	0.022474	0.023838	0.025501	0.026539	0.025130	58
49	0.063459	0.038519	0.026141	0.022119	0.021351	0.022610	0.023586	0.024930	0.026500	0.027680	0.026800	59
50	0.062747	0.038901	0.026688	0.022876	0.022332	0.023423	0.024654	0.026082	0.027551	0.028795	0.028256	60
51	0.064962	0.040613	0.027600	0.024278	0.023298	0.024756	0.026291	0.027638	0.029189	0.030135	0.029539	61
52	0.067051	0.042379	0.028876	0.025859	0.024922	0.026659	0.028383	0.029548	0.030984	0.031217	0.030483	62
53	0.068371	0.043214	0.030359	0.027016	0.026789	0.028534	0.030328	0.031234	0.032413	0.031160	0.028671	63
54	0.067249	0.043388	0.031069	0.028076	0.028623	0.030464	0.031604	0.031994	0.032262	0.030147	0.022873	64
55	0.066290	0.043601	0.032303	0.029371	0.030355	0.031924	0.032382	0.031766	0.030897	0.029477	—	65
56	0.067807	0.045209	0.034551	0.031368	0.032180	0.032759	0.032270	0.030417	0.029780	—	—	66
57	0.069862	0.047434	0.037268	0.033874	0.033300	0.032751	0.030975	0.029234	—	—	—	67
58	0.072569	0.049831	0.039080	0.035635	0.033538	0.031358	0.029704	—	—	—	—	68
59	0.076010	0.052660	0.040842	0.036032	0.032402	0.029983	—	—	—	—	—	69
60	0.080481	0.055733	0.041911	0.034791	0.030753	—	—	—	—	—	—	70
61	0.087856	0.059639	0.042020	0.033419	—	—	—	—	—	—	—	71
62	0.092948	0.061591	0.041325	—	—	—	—	—	—	—	—	72
63	0.094958	0.062235	—	—	—	—	—	—	—	—	—	73
64	0.091869	—	—	—	—	—	—	—	—	—	—	74

Notes:

(1) *Probability of death* $q^{(d)}$ in a multiple-decrement environment. Select age denotes age last birthday at entitlement.

(2) The quantity at duration t represents the probability of **death** during the (t+1) year of entitlement for those lives originally entitled to disability benefits at select age [x] and who are currently attained age [x]+t.

(3) Probabilities are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(4) The probabilities shown have been graduated using the Whittaker-Henderson Type B two-dimensional graduation methodology. See the appendix for details.

Table 8A.—DI *Male* Disabled Worker Probability of *Recovery*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	0.009553	0.015415	0.012717	0.024228	0.049460	0.051673	0.042813	0.033578	0.026503	0.021240	0.019564	30
21	0.009929	0.015681	0.012502	0.022730	0.045963	0.047551	0.038719	0.030601	0.023624	0.019049	0.016099	31
22	0.010193	0.016006	0.012332	0.021366	0.042523	0.043568	0.034949	0.027628	0.020863	0.016961	0.012903	32
23	0.010238	0.016486	0.012225	0.020184	0.039404	0.039793	0.031752	0.024887	0.018558	0.015099	0.010455	33
24	0.010061	0.017097	0.012321	0.019050	0.036607	0.036243	0.029194	0.022694	0.016845	0.013673	0.008810	34
25	0.009942	0.017739	0.012511	0.018076	0.033920	0.033008	0.026916	0.021029	0.015789	0.012532	0.007663	35
26	0.009892	0.018347	0.012562	0.017043	0.031107	0.030213	0.024867	0.019809	0.015073	0.011679	0.006774	36
27	0.009754	0.018810	0.012340	0.015820	0.028363	0.027812	0.022960	0.018778	0.014521	0.010992	0.005947	37
28	0.009682	0.019319	0.012168	0.014684	0.025814	0.025592	0.021460	0.017804	0.013814	0.010427	0.005330	38
29	0.009772	0.019916	0.012073	0.013711	0.023704	0.023392	0.020235	0.016849	0.012992	0.009938	0.004840	39
30	0.009897	0.020344	0.012141	0.012974	0.022109	0.021621	0.019021	0.015827	0.012181	0.009383	0.004388	40
31	0.010196	0.020776	0.012169	0.012458	0.020815	0.020304	0.017617	0.014691	0.011458	0.008811	0.004061	41
32	0.010543	0.020968	0.012027	0.011852	0.019789	0.019211	0.016270	0.013370	0.010841	0.008217	0.003528	42
33	0.010591	0.020675	0.011808	0.011202	0.018681	0.018250	0.014983	0.012170	0.010036	0.007624	0.003073	43
34	0.010377	0.020295	0.011542	0.010634	0.017445	0.017176	0.014049	0.011188	0.009222	0.006998	0.002798	44
35	0.009947	0.019832	0.011129	0.010023	0.016378	0.016043	0.013271	0.010211	0.008413	0.006363	0.002677	45
36	0.009494	0.019337	0.010583	0.009578	0.015244	0.014740	0.012347	0.009308	0.007710	0.005879	0.002677	46
37	0.009200	0.018621	0.009913	0.009159	0.014102	0.013521	0.011120	0.008397	0.007121	0.005482	0.002464	47
38	0.008984	0.017853	0.009195	0.008530	0.012875	0.012354	0.009844	0.007675	0.006494	0.004926	0.002218	48
39	0.008660	0.017239	0.008829	0.007742	0.011906	0.011231	0.008796	0.007057	0.005853	0.004192	0.001984	49
40	0.008192	0.016548	0.008515	0.006946	0.011069	0.010271	0.007911	0.006486	0.005246	0.003571	0.001796	50
41	0.007697	0.015583	0.008040	0.006341	0.010142	0.009274	0.007173	0.005818	0.004676	0.003119	0.001614	51
42	0.007226	0.014531	0.007505	0.005913	0.009290	0.008184	0.006413	0.005096	0.004178	0.002879	0.001501	52
43	0.006795	0.013715	0.007009	0.005608	0.008427	0.007186	0.005683	0.004541	0.003649	0.002696	0.001376	53
44	0.006522	0.013021	0.006473	0.005278	0.007550	0.006352	0.004959	0.004055	0.003096	0.002509	0.001281	54
45	0.006303	0.012362	0.005849	0.004749	0.006893	0.005678	0.004326	0.003576	0.002592	0.002343	0.000990	55
46	0.006080	0.011615	0.005168	0.004102	0.006379	0.005150	0.003880	0.003068	0.002181	0.002187	0.000855	56
47	0.005640	0.010450	0.004506	0.003512	0.005895	0.004584	0.003529	0.002561	0.001892	0.001954	0.000778	57
48	0.004955	0.008821	0.003941	0.003050	0.005403	0.004002	0.003187	0.002129	0.001678	0.001625	0.000695	58
49	0.004134	0.007335	0.003455	0.002678	0.004940	0.003515	0.002767	0.001797	0.001513	0.001309	0.000603	59
50	0.003446	0.006164	0.002984	0.002314	0.004425	0.003190	0.002311	0.001584	0.001314	0.001025	0.000541	60
51	0.003108	0.005264	0.002512	0.001973	0.004033	0.002892	0.001919	0.001382	0.001107	0.000782	0.000453	61
52	0.002751	0.004456	0.002001	0.001692	0.003735	0.002594	0.001589	0.001147	0.000905	0.000590	0.000331	62
53	0.002270	0.003548	0.001565	0.001505	0.003406	0.002243	0.001404	0.000912	0.000687	0.000429	0.000181	63
54	0.001703	0.002684	0.001217	0.001387	0.003026	0.001832	0.001224	0.000741	0.000476	0.000287	0.000102	64
55	0.001244	0.002030	0.000932	0.001301	0.002698	0.001493	0.000937	0.000599	0.000297	0.000194	—	65
56	0.001071	0.001681	0.000769	0.001163	0.002273	0.001189	0.000630	0.000426	0.000167	—	—	66
57	0.001002	0.001441	0.000665	0.001017	0.001789	0.000913	0.000366	0.000271	—	—	—	67
58	0.000870	0.001220	0.000547	0.000797	0.001251	0.000676	0.000197	—	—	—	—	68
59	0.000692	0.000937	0.000425	0.000567	0.000767	0.000457	—	—	—	—	—	69
60	0.000600	0.000681	0.000296	0.000352	0.000444	—	—	—	—	—	—	70
61	0.000501	0.000459	0.000212	0.000176	—	—	—	—	—	—	—	71
62	0.000424	0.000335	0.000165	—	—	—	—	—	—	—	—	72
63	0.000401	0.000320	—	—	—	—	—	—	—	—	—	73
64	0.000431	—	—	—	—	—	—	—	—	—	—	74

Notes:

(1) *Probability of recovery* $q^{(r)}$ in a multiple-decrement environment. Select age denotes age last birthday at entitlement.

(2) The quantity at duration *t* represents the probability of **recovery** during the (*t*+1) year of entitlement for those lives originally entitled to disability benefits at select age [*x*] and who are currently attained age [*x*]+*t.*

(3) Probabilities are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(4) The probabilities shown have been graduated using the Whittaker-Henderson Type B two-dimensional graduation methodology. See the appendix for details.

Table 8B.—DI *Female* Disabled Worker Probability of *Recovery*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	0.005521	0.010081	0.011060	0.021152	0.043538	0.046272	0.037780	0.030964	0.022729	0.018703	0.013677	30
21	0.005546	0.010781	0.011118	0.020247	0.040018	0.041727	0.034266	0.028051	0.021086	0.016961	0.012070	31
22	0.005613	0.011392	0.011158	0.019441	0.036788	0.037376	0.030968	0.025350	0.019358	0.015285	0.010591	32
23	0.005736	0.011974	0.011134	0.018533	0.033974	0.033428	0.027923	0.023147	0.017720	0.013908	0.009348	33
24	0.005852	0.012390	0.010845	0.017557	0.031404	0.030092	0.025403	0.021370	0.016344	0.012924	0.008323	34
25	0.006005	0.012669	0.010424	0.016286	0.028956	0.027431	0.023239	0.020009	0.015379	0.012226	0.007532	35
26	0.006214	0.012778	0.009902	0.015017	0.026714	0.025307	0.021395	0.018741	0.014850	0.011658	0.006961	36
27	0.006388	0.012944	0.009583	0.013867	0.024688	0.023568	0.019975	0.017550	0.014485	0.011176	0.006549	37
28	0.006491	0.013324	0.009459	0.012905	0.022814	0.022153	0.018853	0.016614	0.014180	0.010727	0.006196	38
29	0.006501	0.013627	0.009446	0.012134	0.021136	0.020900	0.017867	0.015939	0.013849	0.010387	0.005997	39
30	0.006456	0.013836	0.009458	0.011536	0.019619	0.019841	0.016812	0.015538	0.013381	0.010133	0.005830	40
31	0.006425	0.013755	0.009413	0.011030	0.018262	0.018946	0.015871	0.015321	0.012772	0.009889	0.005481	41
32	0.006359	0.013577	0.009249	0.010425	0.017106	0.018250	0.015354	0.014907	0.012171	0.009610	0.005067	42
33	0.006277	0.013381	0.009080	0.009818	0.016111	0.017720	0.015024	0.014401	0.011753	0.009300	0.004707	43
34	0.006207	0.013157	0.008866	0.009334	0.015145	0.017209	0.014691	0.013629	0.011377	0.008970	0.004468	44
35	0.006347	0.013169	0.008719	0.008873	0.014425	0.016501	0.014219	0.012705	0.010853	0.008677	0.004222	45
36	0.006318	0.013219	0.008531	0.008409	0.013952	0.015719	0.013544	0.011804	0.009919	0.008390	0.004013	46
37	0.006064	0.013094	0.008375	0.007954	0.013654	0.014762	0.012605	0.010962	0.008863	0.007961	0.003748	47
38	0.005926	0.012805	0.008140	0.007566	0.013176	0.013788	0.011711	0.010111	0.007917	0.007330	0.003484	48
39	0.005885	0.012492	0.007757	0.007046	0.012468	0.012785	0.010885	0.009227	0.007168	0.006529	0.003138	49
40	0.005840	0.012113	0.007349	0.006524	0.011635	0.011755	0.010121	0.008421	0.006464	0.005720	0.002795	50
41	0.005759	0.011615	0.006847	0.006148	0.010988	0.010661	0.009407	0.007629	0.005855	0.004980	0.002460	51
42	0.005581	0.010974	0.006267	0.005847	0.010351	0.009584	0.008659	0.006875	0.005289	0.004419	0.002170	52
43	0.005386	0.010367	0.005699	0.005554	0.009644	0.008545	0.007728	0.006103	0.004733	0.003990	0.001875	53
44	0.005141	0.009704	0.005243	0.005153	0.008842	0.007641	0.006670	0.005320	0.004217	0.003592	0.001636	54
45	0.004774	0.009021	0.005002	0.004663	0.008028	0.006858	0.005701	0.004575	0.003703	0.003196	0.001435	55
46	0.004324	0.008354	0.004565	0.004299	0.007160	0.006204	0.004781	0.003885	0.003174	0.002749	0.001270	56
47	0.003801	0.007577	0.003967	0.003917	0.006318	0.005571	0.003979	0.003329	0.002675	0.002328	0.001053	57
48	0.003297	0.006668	0.003407	0.003519	0.005479	0.004957	0.003405	0.002840	0.002249	0.001901	0.000851	58
49	0.002833	0.005684	0.002992	0.003099	0.004766	0.004293	0.002991	0.002355	0.001906	0.001488	0.000705	59
50	0.002475	0.004844	0.002690	0.002641	0.004222	0.003779	0.002636	0.001902	0.001579	0.001151	0.000627	60
51	0.002275	0.004141	0.002385	0.002238	0.003938	0.003389	0.002260	0.001474	0.001294	0.000857	0.000513	61
52	0.002026	0.003554	0.001968	0.001899	0.003776	0.003049	0.001892	0.001169	0.001025	0.000624	0.000298	62
53	0.001722	0.002923	0.001546	0.001699	0.003576	0.002612	0.001576	0.000963	0.000753	0.000424	0.000156	63
54	0.001382	0.002273	0.001207	0.001522	0.003193	0.002112	0.001260	0.000787	0.000513	0.000300	0.000079	64
55	0.001182	0.001768	0.000942	0.001272	0.002631	0.001650	0.000942	0.000608	0.000330	0.000231	—	65
56	0.001129	0.001471	0.000712	0.001024	0.002140	0.001274	0.000660	0.000441	0.000208	—	—	66
57	0.001139	0.001286	0.000512	0.000801	0.001740	0.000905	0.000448	0.000306	—	—	—	67
58	0.001076	0.001117	0.000377	0.000610	0.001285	0.000603	0.000295	—	—	—	—	68
59	0.000882	0.000925	0.000275	0.000449	0.000847	0.000379	—	—	—	—	—	69
60	0.000675	0.000679	0.000192	0.000310	0.000457	—	—	—	—	—	—	70
61	0.000542	0.000456	0.000130	0.000189	—	—	—	—	—	—	—	71
62	0.000493	0.000332	0.000101	—	—	—	—	—	—	—	—	72
63	0.000507	0.000253	—	—	—	—	—	—	—	—	—	73
64	0.000548	—	—	—	—	—	—	—	—	—	—	74

Notes:

(1) *Probability of recovery* $q^{(r)}$ in a multiple-decrement environment. Select age denotes age last birthday at entitlement.

(2) The quantity at duration *t* represents the probability of **recovery** during the (*t*+1) year of entitlement for those lives originally entitled to disability benefits at select age [*x*] and who are currently attained age [*x*]+*t*.

(3) Probabilities are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(4) The probabilities shown have been graduated using the Whittaker-Henderson Type B two-dimensional graduation methodology. See the appendix for details.

Table 9A.—DI *Male* Disabled Worker Probability of *Death or Recovery*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	0.027442	0.029106	0.022793	0.031940	0.055874	0.057916	0.049452	0.040974	0.034212	0.028790	0.027437	30
21	0.031323	0.032397	0.024987	0.032395	0.053973	0.055075	0.046255	0.038724	0.031788	0.027085	0.024672	31
22	0.035486	0.036267	0.027634	0.032982	0.052088	0.052284	0.043345	0.036459	0.029543	0.025531	0.021921	32
23	0.040128	0.041373	0.030919	0.034016	0.050467	0.049546	0.041111	0.034319	0.027871	0.024108	0.019744	33
24	0.045924	0.047758	0.035151	0.035367	0.049273	0.047086	0.039399	0.032683	0.026925	0.023171	0.018449	34
25	0.053186	0.055369	0.040081	0.037193	0.048086	0.044786	0.037680	0.031609	0.026544	0.022600	0.017627	35
26	0.061092	0.063038	0.044899	0.038849	0.046558	0.042820	0.036305	0.030975	0.026276	0.022199	0.016834	36
27	0.068882	0.069438	0.048792	0.040001	0.045262	0.041217	0.034958	0.030397	0.026104	0.022053	0.016205	37
28	0.075351	0.074696	0.051683	0.040731	0.044037	0.039921	0.033967	0.029883	0.025798	0.022092	0.016005	38
29	0.080310	0.078682	0.054072	0.040908	0.043090	0.038729	0.033424	0.029562	0.025536	0.022233	0.016108	39
30	0.083608	0.081412	0.055433	0.041204	0.042327	0.037812	0.033075	0.029181	0.025457	0.022332	0.016633	40
31	0.085673	0.082298	0.056017	0.041530	0.041743	0.037034	0.032465	0.028803	0.025539	0.022480	0.017296	41
32	0.087628	0.082856	0.056240	0.041433	0.041054	0.036471	0.032040	0.028472	0.025894	0.022873	0.017642	42
33	0.088415	0.082699	0.056062	0.041302	0.040492	0.036417	0.031660	0.028232	0.025831	0.023237	0.017768	43
34	0.088717	0.081964	0.055536	0.041265	0.040006	0.036025	0.031601	0.028043	0.025719	0.023461	0.018369	44
35	0.089125	0.081197	0.054592	0.041260	0.039835	0.035698	0.031614	0.027992	0.025859	0.023695	0.019243	45
36	0.088946	0.080507	0.053840	0.040726	0.039518	0.035275	0.031513	0.027926	0.026202	0.024285	0.020431	46
37	0.088777	0.079777	0.052997	0.040013	0.038769	0.035020	0.031344	0.027747	0.026488	0.025031	0.021685	47
38	0.088886	0.078173	0.051576	0.038927	0.037717	0.034680	0.031236	0.027960	0.026675	0.025358	0.022308	48
39	0.089204	0.076253	0.049471	0.037789	0.037045	0.034227	0.031218	0.028545	0.027055	0.025665	0.022810	49
40	0.089006	0.074242	0.047492	0.036567	0.036414	0.034190	0.031235	0.029138	0.027877	0.026374	0.023930	50
41	0.088355	0.072017	0.045752	0.035587	0.035911	0.033666	0.031598	0.030088	0.029274	0.027879	0.025343	51
42	0.087305	0.069776	0.044690	0.035178	0.035277	0.033169	0.032097	0.031088	0.030966	0.030215	0.027095	52
43	0.086657	0.067899	0.043875	0.035264	0.035191	0.033191	0.032622	0.032064	0.032574	0.032345	0.028872	53
44	0.086564	0.066260	0.043496	0.035315	0.035498	0.033730	0.033178	0.033094	0.033911	0.033885	0.030932	54
45	0.087039	0.064487	0.042958	0.035665	0.036120	0.034576	0.033707	0.034190	0.035239	0.035447	0.032688	55
46	0.088594	0.063458	0.042535	0.036402	0.036657	0.035436	0.034818	0.035829	0.036793	0.037263	0.034418	56
47	0.089847	0.062883	0.042614	0.036925	0.037350	0.036439	0.036268	0.037512	0.038597	0.039389	0.036396	57
48	0.089618	0.061370	0.042544	0.037082	0.038429	0.037721	0.037992	0.039094	0.040252	0.041761	0.038999	58
49	0.087654	0.059344	0.042145	0.036831	0.039433	0.038742	0.039933	0.040265	0.041788	0.043819	0.041249	59
50	0.085444	0.057545	0.041658	0.036838	0.039872	0.040410	0.041658	0.041558	0.043405	0.045619	0.043419	60
51	0.088732	0.058076	0.042520	0.038287	0.040836	0.042232	0.043359	0.043637	0.045529	0.047834	0.046361	61
52	0.091712	0.058803	0.043260	0.039648	0.042206	0.044080	0.044612	0.045918	0.048181	0.049325	0.049084	62
53	0.092661	0.058620	0.043345	0.040599	0.043699	0.045758	0.046547	0.047931	0.050348	0.049009	0.045607	63
54	0.089688	0.057506	0.043155	0.041221	0.045029	0.047338	0.048589	0.049042	0.050299	0.046441	0.033750	64
55	0.085187	0.056269	0.042626	0.041970	0.046336	0.048467	0.049423	0.049144	0.047532	0.043780	—	65
56	0.086726	0.057250	0.044686	0.043978	0.048470	0.049585	0.049310	0.047200	0.044217	—	—	66
57	0.088560	0.059108	0.047908	0.046662	0.049815	0.049557	0.046454	0.043859	—	—	—	67
58	0.091139	0.061693	0.050872	0.049157	0.049631	0.046368	0.042656	—	—	—	—	68
59	0.092950	0.064305	0.052771	0.049890	0.045526	0.041570	—	—	—	—	—	69
60	0.096797	0.066905	0.053618	0.047840	0.039885	—	—	—	—	—	—	70
61	0.109925	0.071874	0.052839	0.043336	—	—	—	—	—	—	—	71
62	0.122388	0.074350	0.049549	—	—	—	—	—	—	—	—	72
63	0.128150	0.073014	—	—	—	—	—	—	—	—	—	73
64	0.120377	—	—	—	—	—	—	—	—	—	—	74

Notes:

(1) *Probability of decrement* $q^{(\tau)}$ in a multiple-decrement environment. Select age denotes age last birthday at entitlement.

(2) The quantity at duration *t* represents the probability of **death or recovery** during the (*t*+1) year of entitlement for those lives originally entitled to disability benefits at select age [*x*] and who are currently attained age [*x*]+*t*.

(3) Probabilities are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(4) The probabilities shown have been graduated using the Whittaker-Henderson Type B two-dimensional graduation methodology. See the appendix for details.

Table 9B.—DI *Female* Disabled Worker Probability of *Death or Recovery*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	0.021718	0.022571	0.020258	0.028350	0.050597	0.054008	0.046081	0.038700	0.029978	0.025664	0.021051	30
21	0.024014	0.024533	0.021027	0.027872	0.047402	0.049442	0.042249	0.035644	0.028379	0.024248	0.019852	31
22	0.026125	0.026489	0.021845	0.027612	0.044509	0.045132	0.038651	0.032865	0.026781	0.022839	0.018492	32
23	0.028126	0.028431	0.022762	0.027431	0.041979	0.041201	0.035486	0.030660	0.025335	0.021648	0.017147	33
24	0.029742	0.030112	0.023585	0.027326	0.039643	0.037895	0.033109	0.029006	0.024246	0.020920	0.016022	34
25	0.031242	0.031493	0.024047	0.026775	0.037594	0.035444	0.031220	0.028039	0.023647	0.020535	0.015412	35
26	0.032796	0.032693	0.024279	0.026139	0.035768	0.033699	0.029790	0.027275	0.023502	0.020390	0.015286	36
27	0.034495	0.033866	0.024617	0.025274	0.034185	0.032414	0.028761	0.026538	0.023590	0.020301	0.015271	37
28	0.036233	0.035136	0.024962	0.024530	0.032641	0.031332	0.028134	0.025962	0.023786	0.020275	0.015233	38
29	0.037977	0.036041	0.025189	0.024040	0.031210	0.030401	0.027539	0.025697	0.023993	0.020474	0.015515	39
30	0.039505	0.036643	0.025266	0.023656	0.030051	0.029654	0.026774	0.025681	0.023989	0.020649	0.016115	40
31	0.041028	0.037230	0.025512	0.023391	0.029239	0.029148	0.026058	0.025814	0.023653	0.020876	0.016376	41
32	0.042508	0.038004	0.025798	0.023006	0.028470	0.028988	0.025732	0.025673	0.023280	0.021151	0.016495	42
33	0.043497	0.038637	0.025976	0.022607	0.027667	0.028786	0.025478	0.025357	0.023250	0.021352	0.016844	43
34	0.044961	0.039150	0.026124	0.022541	0.026838	0.028473	0.025382	0.024859	0.023296	0.021439	0.017240	44
35	0.046672	0.039545	0.026317	0.022267	0.026232	0.028132	0.025408	0.024293	0.023052	0.021473	0.017312	45
36	0.047992	0.040393	0.026491	0.022065	0.026179	0.027703	0.025431	0.023763	0.022365	0.021453	0.017488	46
37	0.049220	0.041340	0.026830	0.022147	0.026533	0.027334	0.025236	0.023422	0.021703	0.021468	0.017956	47
38	0.051410	0.042130	0.027171	0.022312	0.026623	0.027108	0.025098	0.023336	0.021292	0.021324	0.018526	48
39	0.053361	0.042508	0.027580	0.022342	0.026569	0.026968	0.025312	0.023403	0.021281	0.021175	0.018598	49
40	0.055105	0.042856	0.027726	0.022279	0.026444	0.026865	0.025546	0.023544	0.021635	0.021184	0.018758	50
41	0.057005	0.043269	0.027594	0.022394	0.026475	0.026306	0.025550	0.023780	0.022393	0.021663	0.019157	51
42	0.059177	0.043607	0.027424	0.022636	0.026316	0.025590	0.025411	0.024103	0.023341	0.022576	0.019785	52
43	0.060686	0.044087	0.027413	0.022933	0.026193	0.024876	0.024939	0.024207	0.024145	0.023763	0.020878	53
44	0.062305	0.044649	0.027840	0.023333	0.026439	0.024914	0.024568	0.024321	0.025011	0.024735	0.022019	54
45	0.064157	0.045445	0.028419	0.023691	0.026777	0.025242	0.024431	0.024803	0.025827	0.025855	0.023069	55
46	0.065643	0.045802	0.028646	0.024109	0.026738	0.025862	0.024602	0.025520	0.026474	0.026807	0.023741	56
47	0.066688	0.045825	0.028888	0.024258	0.026356	0.026375	0.025108	0.026273	0.027151	0.027607	0.024640	57
48	0.066993	0.045204	0.028942	0.024709	0.026097	0.026743	0.025879	0.026678	0.027750	0.028440	0.025981	58
49	0.066292	0.044203	0.029133	0.025218	0.026117	0.026903	0.026577	0.027285	0.028406	0.029168	0.027505	59
50	0.065222	0.043745	0.029378	0.025517	0.026554	0.027202	0.027290	0.027984	0.029130	0.029946	0.028883	60
51	0.067237	0.044754	0.029985	0.026516	0.027236	0.028145	0.028551	0.029112	0.030483	0.030992	0.030052	61
52	0.069077	0.045933	0.030844	0.027758	0.028698	0.029708	0.030275	0.030717	0.032009	0.031841	0.030781	62
53	0.070093	0.046137	0.031905	0.028715	0.030365	0.031146	0.031904	0.032197	0.033166	0.031584	0.028827	63
54	0.068631	0.045661	0.032276	0.029598	0.031816	0.032576	0.032864	0.032781	0.032775	0.030447	0.022952	64
55	0.067472	0.045369	0.033245	0.030643	0.032986	0.033574	0.033324	0.032374	0.031227	0.029708	—	65
56	0.068936	0.046680	0.035263	0.032392	0.034320	0.034033	0.032930	0.030858	0.029988	—	—	66
57	0.071001	0.048720	0.037780	0.034675	0.035040	0.033656	0.031423	0.029540	—	—	—	67
58	0.073645	0.050948	0.039457	0.036245	0.034823	0.031961	0.029999	—	—	—	—	68
59	0.076892	0.053585	0.041117	0.036481	0.033249	0.030362	—	—	—	—	—	69
60	0.081156	0.056412	0.042103	0.035101	0.031210	—	—	—	—	—	—	70
61	0.088398	0.060095	0.042150	0.033608	—	—	—	—	—	—	—	71
62	0.093441	0.061923	0.041426	—	—	—	—	—	—	—	—	72
63	0.095465	0.062488	—	—	—	—	—	—	—	—	—	73
64	0.092417	—	—	—	—	—	—	—	—	—	—	74

Notes:

(1) *Probability of decrement* $q^{(\tau)}$ in a multiple-decrement environment. Select age denotes age last birthday at entitlement.

(2) The quantity at duration t represents the probability of **death or recovery** during the (t+1) year of entitlement for those lives originally entitled to disability benefits at select age [x] and who are currently attained age [x]+t.

(3) Probabilities are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(4) The probabilities shown have been graduated using the Whittaker-Henderson Type B two-dimensional graduation methodology. See the appendix for details.

Table 10A.—DI *Male* Disabled Worker Life Table, Survivorship Reflects Termination Due to *Death Only*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	100,000	98,211	96,866	95,890	95,150	94,540	93,950	93,326	92,636	91,922	91,228	30
21	100,867	98,709	97,059	95,847	94,921	94,161	93,453	92,749	91,996	91,245	90,510	31
22	101,802	99,227	97,217	95,729	94,617	93,712	92,895	92,115	91,302	90,509	89,734	32
23	102,961	99,883	97,397	95,576	94,254	93,211	92,302	91,438	90,576	89,732	88,925	33
24	104,511	100,763	97,674	95,444	93,887	92,698	91,693	90,757	89,850	88,944	88,099	34
25	106,389	101,788	97,958	95,257	93,436	92,112	91,027	90,047	89,094	88,136	87,250	35
26	108,288	102,744	98,152	94,978	92,907	91,471	90,318	89,285	88,288	87,299	86,381	36
27	109,974	103,471	98,232	94,651	92,362	90,801	89,584	88,509	87,481	86,468	85,512	37
28	111,197	103,895	98,142	94,264	91,809	90,136	88,844	87,733	86,673	85,634	84,635	38
29	111,934	104,038	97,924	93,811	91,260	89,491	88,118	86,956	85,851	84,774	83,732	39
30	112,114	103,850	97,508	93,287	90,654	88,821	87,383	86,155	85,004	83,875	82,789	40
31	111,656	103,229	96,878	92,630	89,937	88,055	86,582	85,296	84,092	82,908	81,775	41
32	111,047	102,487	96,144	91,893	89,175	87,279	85,773	84,420	83,145	81,893	80,693	42
33	110,208	101,631	95,327	91,108	88,366	86,439	84,869	83,454	82,114	80,817	79,554	43
34	109,153	100,602	94,398	90,245	87,481	85,507	83,895	82,422	81,033	79,696	78,385	44
35	108,099	99,540	93,432	89,371	86,579	84,548	82,886	81,366	79,919	78,525	77,164	45
36	106,881	98,389	92,371	88,375	85,622	83,544	81,828	80,260	78,766	77,309	75,886	46
37	105,500	97,105	91,166	87,238	84,546	82,461	80,688	79,056	77,526	76,025	74,539	47
38	103,799	95,505	89,744	85,941	83,329	81,259	79,445	77,746	76,169	74,632	73,106	48
39	101,969	93,756	88,223	84,637	82,094	80,030	78,190	76,437	74,795	73,209	71,637	49
40	100,126	92,034	86,724	83,344	80,875	78,825	76,940	75,145	73,443	71,781	70,145	50
41	98,353	90,420	85,317	82,100	79,699	77,645	75,751	73,901	72,107	70,333	68,592	51
42	96,632	88,894	83,983	80,860	78,494	76,454	74,544	72,629	70,741	68,846	66,964	52
43	94,914	87,334	82,602	79,557	77,198	75,132	73,178	71,207	69,247	67,244	65,250	53
44	93,138	85,683	81,121	78,118	75,772	73,654	71,638	69,616	67,594	65,511	63,456	54
45	91,280	83,910	79,536	76,584	74,216	72,047	69,965	67,909	65,830	63,681	61,574	55
46	89,610	82,216	77,954	75,041	72,617	70,418	68,285	66,172	64,004	61,789	59,622	56
47	87,996	80,586	76,361	73,451	70,997	68,764	66,574	64,394	62,143	59,862	57,621	57
48	86,085	78,797	74,656	71,774	69,331	67,041	64,780	62,525	60,214	57,891	55,569	58
49	83,597	76,615	72,630	69,820	67,435	65,109	62,815	60,480	58,153	55,811	53,440	59
50	80,925	74,289	70,472	67,747	65,408	63,089	60,741	58,351	56,018	53,660	51,268	60
51	79,170	72,391	68,568	65,825	63,435	61,100	58,696	56,264	53,887	51,493	49,070	61
52	77,161	70,297	66,477	63,734	61,315	58,956	56,510	54,079	51,658	49,216	46,817	62
53	74,756	67,999	64,254	61,569	59,162	56,778	54,307	51,855	49,417	46,963	44,560	63
54	71,750	65,437	61,850	59,256	56,896	54,506	52,026	49,562	47,168	44,708	42,304	64
55	68,492	62,743	59,340	56,866	54,553	52,172	49,721	47,310	44,910	42,450	40,054	65
56	66,183	60,514	57,151	54,641	52,302	49,886	47,472	45,055	42,655	40,201	37,817	66
57	64,007	58,403	55,035	52,435	50,042	47,639	45,218	42,800	40,405	37,964	35,599	67
58	61,873	56,288	52,884	50,223	47,794	45,383	42,960	40,547	38,164	35,742	33,406	68
59	59,545	54,051	50,626	47,976	45,539	43,127	40,709	38,308	35,944	33,549	31,245	69
60	57,329	51,814	48,383	45,723	43,284	40,876	38,469	36,086	33,747	31,385	29,122	70
61	55,672	49,580	46,132	43,468	41,033	38,636	36,247	33,889	31,582	29,261	27,044	71
62	53,480	47,334	43,877	41,216	38,791	36,411	34,046	31,720	29,452	27,179	25,017	72
63	51,272	45,084	41,625	38,974	36,566	34,210	31,877	29,589	27,368	25,149	23,048	73
64	49,052	42,834	39,383	36,749	34,364	32,038	29,743	27,501	25,333	23,176	21,143	74

Notes:

(1) Select-and-ultimate *life functions* l_x reflect termination due to death only. Select age denotes age last birthday at entitlement.

(2) The quantity $l_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age [*x*]; the quantity $l_{[x]+t}$ at duration *t* represents the number of lives remaining from the original $l_{[x]}$ lives as of attained age [*x*]+*t*.

(3) Life functions are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(4) Values shown are based on the blended probabilities found in **appendix table A.1A**. See the appendix for details.

(5) See table 10C for attained ages beyond age 74.

Table 10B.—DI *Female* Disabled Worker Life Table, Survivorship Reflects Termination Due to *Death Only*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	100,000	98,380	97,151	96,257	95,564	94,889	94,155	93,373	92,651	91,979	91,339	30
21	99,753	97,911	96,565	95,608	94,879	94,178	93,451	92,705	92,001	91,330	90,665	31
22	99,491	97,450	95,979	94,953	94,177	93,450	92,725	92,013	91,322	90,644	89,959	32
23	99,254	97,032	95,435	94,325	93,486	92,738	92,017	91,321	90,635	89,945	89,248	33
24	99,063	96,696	94,982	93,772	92,856	92,091	91,372	90,668	89,976	89,265	88,552	34
25	98,902	96,406	94,591	93,302	92,323	91,526	90,793	90,068	89,345	88,606	87,870	35
26	98,757	96,132	94,218	92,863	91,830	90,999	90,235	89,477	88,713	87,945	87,178	36
27	98,540	95,770	93,766	92,356	91,302	90,435	89,635	88,847	88,048	87,246	86,452	37
28	98,244	95,322	93,243	91,797	90,730	89,838	89,013	88,187	87,363	86,524	85,698	38
29	97,884	94,803	92,678	91,219	90,133	89,225	88,377	87,522	86,668	85,789	84,924	39
30	97,397	94,178	92,030	90,575	89,477	88,544	87,675	86,802	85,922	85,011	84,116	40
31	96,889	93,536	91,340	89,870	88,759	87,785	86,889	86,004	85,102	84,176	83,251	41
32	96,357	92,874	90,605	89,106	87,985	86,985	86,051	85,158	84,241	83,305	82,344	42
33	95,660	92,100	89,774	88,257	87,128	86,121	85,168	84,278	83,355	82,397	81,403	43
34	94,958	91,278	88,905	87,371	86,217	85,209	84,249	83,348	82,412	81,430	80,415	44
35	94,171	90,374	87,990	86,442	85,284	84,277	83,297	82,365	81,411	80,418	79,388	45
36	93,427	89,534	87,101	85,537	84,369	83,337	82,338	81,359	80,386	79,386	78,349	46
37	92,822	88,816	86,307	84,714	83,512	82,436	81,400	80,372	79,371	78,352	77,293	47
38	92,294	88,096	85,513	83,886	82,649	81,538	80,452	79,375	78,325	77,277	76,195	48
39	91,740	87,385	84,762	83,082	81,811	80,657	79,513	78,366	77,255	76,165	75,049	49
40	91,157	86,666	84,002	82,290	80,994	79,795	78,589	77,377	76,207	75,051	73,889	50
41	90,562	85,921	83,201	81,475	80,151	78,910	77,675	76,421	75,187	73,944	72,710	51
42	89,951	85,130	82,352	80,610	79,257	77,992	76,744	75,458	74,158	72,819	71,496	52
43	89,202	84,269	81,427	79,659	78,275	76,980	75,723	74,420	73,073	71,655	70,237	53
44	88,511	83,451	80,535	78,715	77,284	75,924	74,613	73,278	71,886	70,391	68,902	54
45	87,834	82,618	79,609	77,745	76,266	74,836	73,460	72,084	70,626	69,063	67,498	55
46	86,965	81,632	78,575	76,683	75,164	73,692	72,243	70,811	69,279	67,665	66,038	56
47	85,923	80,520	77,440	75,510	73,974	72,492	70,984	69,484	67,890	66,228	64,554	57
48	84,645	79,253	76,199	74,253	72,680	71,181	69,630	68,065	66,442	64,748	63,031	58
49	83,127	77,852	74,853	72,896	71,284	69,762	68,185	66,577	64,917	63,197	61,447	59
50	81,493	76,380	73,409	71,450	69,816	68,257	66,658	65,015	63,319	61,574	59,800	60
51	80,404	75,181	72,128	70,137	68,434	66,840	65,185	63,471	61,717	59,916	58,110	61
52	79,423	74,098	70,958	68,909	67,127	65,454	63,709	61,901	60,072	58,211	56,393	62
53	78,177	72,832	69,685	67,569	65,744	63,983	62,157	60,272	58,389	56,496	54,627	63
54	76,407	71,269	68,177	66,059	64,204	62,366	60,466	58,555	56,682	54,734	52,814	64
55	74,624	69,677	66,639	64,486	62,592	60,692	58,754	56,851	54,923	52,922	50,955	65
56	73,230	68,264	65,178	62,926	60,952	58,991	57,059	55,100	53,119	51,068	49,054	66
57	71,928	66,903	63,730	61,355	59,277	57,303	55,313	53,300	51,268	49,169	47,114	67
58	70,532	65,414	62,154	59,725	57,597	55,564	53,518	51,453	49,374	47,231	45,139	68
59	69,154	63,898	60,533	58,061	55,868	53,777	51,678	49,565	47,442	45,260	43,133	69
60	67,830	62,371	58,895	56,345	54,089	51,943	49,794	47,635	45,472	43,254	41,101	70
61	66,654	60,798	57,206	54,580	52,263	50,065	47,869	45,669	43,471	41,224	39,048	71
62	65,253	59,176	55,470	52,771	50,396	48,149	45,910	43,673	41,444	39,173	36,981	72
63	63,799	57,500	53,682	50,913	48,484	46,193	43,916	41,648	39,395	37,106	34,905	73
64	62,297	55,777	51,851	49,016	46,537	44,205	41,895	39,601	37,330	35,031	32,828	74

Notes:

(1) Select-and-ultimate *life functions* l_x reflect termination due to death only. Select age denotes age last birthday at entitlement.

(2) The quantity $l_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age [x]; the quantity $l_{[x]+t}$ at duration t represents the number of lives remaining from the original $l_{[x]}$ lives as of attained age [x]+t.

(3) Life functions are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(4) Values shown are based on the blended probabilities found in **appendix table A.1B**. See the appendix for details.

(5) See table 10C for attained ages beyond age 74.

Table 10C.—DI Disabled Worker Life Table, Survivorship Reflects Termination Due to *Death Only* for Older Attained Ages

(1991-1995 Social Security disability experience)

Attained age	Male	Female
75	19,308	30,757
76	17,548	28,700
77	15,868	26,666
78	14,272	24,662
79	12,765	22,697
80	11,349	20,780
81	10,027	18,920
82	8,800	17,124
83	7,669	15,401
84	6,634	13,758
85	5,694	12,202
86	4,847	10,739
87	4,089	9,374
88	3,418	8,111
89	2,829	6,953
90	2,317	5,901
91	1,876	4,954
92	1,491	4,111
93	1,161	3,370
94	884	2,726
95	658	2,174
96	478	1,696
97	339	1,293
98	235	964
99	159	702
100	105	500
101	67	347
102	42	235
103	25	154
104	15	98
105	8	60
106	4	35
107	2	20
108	1	11
109	0	6

Notes:

(1) *Life functions* l_x reflect termination due to death only, as of attained age 75 or older.

(2) Values shown are based on the blended probabilities found in **appendix table A.1C**. See the appendix for details.

Table 11A.—DI *Male* Disabled Worker Life Table, Survivorship Reflects Termination Due to *Death or Recovery*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	100,000	97,256	94,425	92,273	89,326	84,335	79,451	75,522	72,428	69,950	67,936	30
21	96,785	93,753	90,716	88,449	85,584	80,965	76,506	72,967	70,141	67,911	66,072	31
22	94,151	90,810	87,517	85,099	82,292	78,006	73,928	70,724	68,145	66,132	64,442	32
23	92,295	88,591	84,926	82,300	79,500	75,488	71,748	68,798	66,437	64,585	63,029	33
24	91,316	87,122	82,961	80,045	77,214	73,409	69,952	67,196	65,000	63,250	61,785	34
25	90,999	86,159	81,388	78,126	75,220	71,603	68,396	65,819	63,739	62,047	60,645	35
26	90,915	85,361	79,980	76,389	73,421	70,003	67,005	64,572	62,572	60,928	59,576	36
27	90,746	84,495	78,628	74,792	71,800	68,550	65,725	63,427	61,499	59,894	58,573	37
28	90,352	83,544	77,304	73,309	70,323	67,226	64,542	62,350	60,487	58,927	57,624	38
29	89,724	82,518	76,025	71,914	68,972	66,000	63,444	61,323	59,510	57,990	56,702	39
30	88,795	81,371	74,746	70,603	67,694	64,829	62,378	60,315	58,555	57,064	55,789	40
31	87,490	79,994	73,411	69,299	66,421	63,648	61,291	59,301	57,593	56,122	54,861	41
32	86,112	78,566	72,056	68,004	65,186	62,510	60,230	58,300	56,640	55,173	53,912	42
33	84,542	77,067	70,694	66,731	63,975	61,385	59,150	57,277	55,660	54,222	52,961	43
34	82,864	75,513	69,324	65,474	62,772	60,261	58,090	56,254	54,676	53,270	52,020	44
35	81,214	73,976	67,969	64,258	61,607	59,153	57,041	55,238	53,692	52,304	51,064	45
36	79,469	72,401	66,572	62,988	60,423	58,035	55,988	54,224	52,710	51,329	50,081	46
37	77,615	70,725	65,083	61,634	59,168	56,874	54,882	53,162	51,687	50,318	49,058	47
38	75,549	68,834	63,453	60,180	57,837	55,656	53,726	52,048	50,593	49,243	47,994	48
39	73,494	66,938	61,834	58,775	56,554	54,459	52,595	50,953	49,499	48,160	46,923	49
40	71,514	65,149	60,312	57,448	55,347	53,332	51,509	49,900	48,446	47,095	45,853	50
41	69,616	63,465	58,894	56,199	54,199	52,253	50,494	48,898	47,427	46,039	44,756	51
42	67,814	61,893	57,574	55,001	53,066	51,194	49,496	47,907	46,418	44,981	43,622	52
43	66,099	60,371	56,272	53,803	51,906	50,079	48,417	46,838	45,336	43,859	42,440	53
44	64,402	58,827	54,929	52,540	50,685	48,886	47,237	45,670	44,159	42,662	41,215	54
45	62,699	57,242	53,551	51,251	49,423	47,638	45,991	44,441	42,922	41,409	39,940	55
46	61,180	55,760	52,222	50,001	48,181	46,415	44,770	43,211	41,663	40,130	38,634	56
47	59,696	54,332	50,915	48,745	46,945	45,192	43,545	41,966	40,392	38,833	37,304	57
48	58,003	52,805	49,564	47,455	45,695	43,939	42,282	40,676	39,086	37,513	35,946	58
49	55,970	51,064	48,034	46,010	44,315	42,568	40,919	39,285	37,703	36,127	34,544	59
50	53,881	49,277	46,441	44,506	42,866	41,157	39,494	37,849	36,276	34,701	33,119	60
51	52,476	47,820	45,043	43,128	41,477	39,783	38,103	36,451	34,860	33,273	31,681	61
52	50,934	46,263	43,543	41,659	40,007	38,318	36,629	34,995	33,388	31,779	30,212	62
53	49,147	44,593	41,979	40,159	38,529	36,845	35,159	33,522	31,915	30,308	28,745	63
54	46,993	42,778	40,318	38,578	36,988	35,322	33,650	32,015	30,445	28,843	27,284	64
55	44,718	40,909	38,607	36,961	35,410	33,769	32,132	30,544	28,976	27,380	25,830	65
56	43,104	39,366	37,112	35,454	33,895	32,252	30,653	29,073	27,512	25,925	24,387	66
57	41,604	37,920	35,679	33,970	32,385	30,772	29,180	27,609	26,057	24,483	22,957	67
58	40,137	36,479	34,229	32,488	30,891	29,294	27,710	26,148	24,612	23,050	21,543	68
59	38,557	34,973	32,724	30,997	29,405	27,825	26,252	24,703	23,179	21,634	20,149	69
60	37,065	33,477	31,237	29,510	27,926	26,360	24,808	23,271	21,763	20,240	18,780	70
61	35,954	32,002	29,762	28,037	26,461	24,915	23,374	21,853	20,366	18,869	17,440	71
62	34,524	30,542	28,301	26,580	25,016	23,481	21,956	20,456	18,994	17,528	16,133	72
63	33,091	29,084	26,844	25,135	23,582	22,062	20,557	19,082	17,649	16,218	14,863	73
64	31,646	27,621	25,396	23,697	22,159	20,659	19,179	17,734	16,336	14,945	13,634	74

Notes:

(1) Select-and-ultimate *life functions* l_x reflect termination due to death or recovery. Select age denotes age last birthday at entitlement.

(2) The quantity $l_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age [x]; the quantity $l_{[x]+t}$ at duration t represents the number of lives remaining from the original $l_{[x]}$ lives as of attained age [x]+t.

(3) Life functions are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(4) Values shown are based on the blended probabilities found in **appendix table A.2A**. See the appendix for details.

(5) See table 11C for attained ages beyond age 74.

Table 11B.—DI *Female* Disabled Worker Life Table, Survivorship Reflects Termination Due to *Death or Recovery*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	100,000	97,828	95,620	93,683	91,027	86,421	81,754	77,987	74,969	72,722	70,856	30
21	96,554	94,235	91,923	89,990	87,482	83,335	79,215	75,868	73,164	71,088	69,364	31
22	93,459	91,017	88,606	86,670	84,277	80,526	76,892	73,920	71,491	69,576	67,987	32
23	90,799	88,245	85,736	83,784	81,486	78,065	74,849	72,193	69,980	68,207	66,730	33
24	88,551	85,917	83,330	81,365	79,142	76,005	73,125	70,704	68,653	66,988	65,586	34
25	86,632	83,925	81,282	79,327	77,203	74,301	71,667	69,430	67,483	65,887	64,535	35
26	84,970	82,183	79,496	77,566	75,539	72,837	70,382	68,285	66,423	64,862	63,540	36
27	83,475	80,596	77,867	75,950	74,030	71,499	69,181	67,191	65,408	63,865	62,569	37
28	82,113	79,138	76,357	74,451	72,625	70,254	68,053	66,138	64,421	62,889	61,614	38
29	80,827	77,757	74,955	73,067	71,310	69,084	66,984	65,139	63,465	61,942	60,675	39
30	79,518	76,377	73,578	71,719	70,022	67,918	65,904	64,139	62,492	60,993	59,734	40
31	78,245	75,035	72,241	70,398	68,751	66,741	64,796	63,108	61,479	60,025	58,771	41
32	77,019	73,745	70,942	69,112	67,522	65,600	63,698	62,059	60,466	59,058	57,809	42
33	75,749	72,454	69,655	67,846	66,312	64,477	62,621	61,026	59,479	58,096	56,855	43
34	74,510	71,160	68,374	66,588	65,087	63,340	61,537	59,975	58,484	57,122	55,897	44
35	73,253	69,834	67,072	65,307	63,853	62,178	60,429	58,894	57,463	56,138	54,933	45
36	72,021	68,565	65,795	64,052	62,639	60,999	59,309	57,801	56,427	55,165	53,982	46
37	70,867	67,379	64,594	62,861	61,469	59,838	58,202	56,733	55,404	54,202	53,038	47
38	69,784	66,196	63,407	61,684	60,308	58,702	57,111	55,678	54,379	53,221	52,086	48
39	68,685	65,020	62,256	60,539	59,186	57,613	56,059	54,640	53,361	52,225	51,121	49
40	67,597	63,872	61,135	59,440	58,116	56,579	55,059	53,652	52,389	51,256	50,170	50
41	66,555	62,761	60,045	58,388	57,080	55,569	54,107	52,725	51,471	50,318	49,229	51
42	65,537	61,659	58,970	57,353	56,055	54,580	53,183	51,832	50,583	49,402	48,286	52
43	64,447	60,536	57,867	56,281	54,990	53,550	52,218	50,916	49,683	48,483	47,331	53
44	63,422	59,470	56,815	55,233	53,944	52,518	51,210	49,952	48,737	47,518	46,343	54
45	62,450	58,443	55,787	54,202	52,918	51,501	50,201	48,975	47,760	46,527	45,323	55
46	61,362	57,334	54,708	53,141	51,860	50,473	49,168	47,958	46,734	45,497	44,277	56
47	60,175	56,162	53,588	52,040	50,778	49,440	48,136	46,927	45,694	44,453	43,226	57
48	58,868	54,924	52,441	50,923	49,665	48,369	47,075	45,857	44,634	43,395	42,161	58
49	57,446	53,638	51,267	49,773	48,518	47,251	45,980	44,758	43,537	42,300	41,066	59
50	56,016	52,363	50,072	48,601	47,361	46,103	44,849	43,625	42,404	41,169	39,936	60
51	55,026	51,326	49,029	47,559	46,298	45,037	43,769	42,519	41,281	40,023	38,783	61
52	54,144	50,404	48,089	46,606	45,312	44,012	42,704	41,411	40,139	38,854	37,617	62
53	53,104	49,382	47,104	45,601	44,292	42,947	41,609	40,282	38,985	37,692	36,428	63
54	51,719	48,169	45,970	44,486	43,169	41,796	40,434	39,105	37,823	36,504	35,213	64
55	50,352	46,955	44,825	43,335	42,007	40,621	39,257	37,949	36,639	35,292	33,971	65
56	49,285	45,887	43,745	42,202	40,835	39,434	38,092	36,759	35,421	34,046	32,704	66
57	48,313	44,883	42,696	41,083	39,658	38,268	36,904	35,544	34,178	32,779	31,411	67
58	47,289	43,806	41,574	39,934	38,487	37,079	35,692	34,305	32,919	31,490	30,094	68
59	46,288	42,729	40,439	38,776	37,294	35,867	34,454	33,045	31,630	30,175	28,757	69
60	45,334	41,655	39,305	37,596	36,079	34,631	33,198	31,759	30,317	28,839	27,402	70
61	44,501	40,567	38,152	36,396	34,844	33,379	31,915	30,448	28,982	27,484	26,033	71
62	43,547	39,470	36,985	35,182	33,599	32,101	30,608	29,117	27,631	26,117	24,655	72
63	42,570	38,345	35,789	33,943	32,324	30,796	29,278	27,766	26,264	24,738	23,271	73
64	41,558	37,186	34,569	32,679	31,026	29,472	27,932	26,403	24,889	23,356	21,886	74

Notes:

(1) Select-and-ultimate *life functions* l_x reflect termination due to death or recovery. Select age denotes age last birthday at entitlement.

(2) The quantity $l_{[x]}$ at duration 0 represents the assumed number of lives originally entitled to disability benefits at select age [*x*]; the quantity $l_{[x]+t}$ at duration *t* represents the number of lives remaining from the original $l_{[x]}$ lives as of attained age [*x*]+*t*.

(3) Life functions are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(4) Values shown are based on the blended probabilities found in **appendix table A.2B**. See the appendix for details.

(5) See table 11C for attained ages beyond age 74.

Table 11C.—DI Disabled Worker Life Table, Survivorship Reflects Termination Due to *Death or Recovery* for Older Attained Ages

(1991-1995 Social Security disability experience)

Attained age	Male	Female
75	12,450	20,505
76	11,315	19,134
77	10,232	17,778
78	9,203	16,442
79	8,231	15,132
80	7,318	13,854
81	6,466	12,614
82	5,675	11,417
83	4,946	10,268
84	4,279	9,173
85	3,673	8,136
86	3,126	7,161
87	2,637	6,251
88	2,204	5,409
89	1,824	4,637
90	1,494	3,935
91	1,210	3,304
92	961	2,742
93	748	2,248
94	570	1,818
95	424	1,450
96	308	1,131
97	218	862
98	151	642
99	102	468
100	67	333
101	43	231
102	27	156
103	16	102
104	9	65
105	5	40
106	3	24
107	2	14
108	1	8
109	0	4

Notes:

(1) *Life functions* l_x reflect termination due to death or recovery, as of attained age 75 or older.

(2) Values shown are based on the blended probabilities found in **appendix table A.1C**. See the appendix for details.

Table 12A.—DI *Male* Disabled Worker *Expected Future Lifetime*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	38.69	38.38	37.91	37.29	36.58	35.81	35.03	34.26	33.51	32.77	32.01	30
21	37.43	37.24	36.86	36.32	35.67	34.96	34.22	33.47	32.74	32.01	31.26	31
22	36.18	36.10	35.84	35.39	34.80	34.13	33.42	32.70	31.99	31.27	30.53	32
23	34.87	34.93	34.81	34.47	33.94	33.32	32.64	31.94	31.24	30.53	29.80	33
24	33.49	33.71	33.77	33.54	33.09	32.51	31.86	31.18	30.49	29.80	29.08	34
25	32.05	32.48	32.73	32.64	32.27	31.72	31.10	30.43	29.75	29.07	28.36	35
26	30.66	31.29	31.73	31.77	31.47	30.95	30.34	29.69	29.02	28.34	27.64	36
27	29.38	30.19	30.78	30.92	30.67	30.19	29.60	28.95	28.28	27.61	26.91	37
28	28.25	29.20	29.88	30.09	29.88	29.43	28.85	28.21	27.55	26.88	26.19	38
29	27.27	28.30	29.03	29.29	29.09	28.66	28.09	27.46	26.81	26.14	25.46	39
30	26.43	27.49	28.25	28.50	28.31	27.89	27.34	26.72	26.08	25.42	24.75	40
31	25.73	26.79	27.51	27.75	27.57	27.15	26.60	25.99	25.36	24.71	24.05	41
32	25.07	26.12	26.81	27.02	26.83	26.40	25.86	25.27	24.65	24.01	23.36	42
33	24.45	25.47	26.12	26.31	26.11	25.68	25.14	24.56	23.95	23.33	22.69	43
34	23.87	24.85	25.46	25.60	25.40	24.97	24.44	23.87	23.27	22.65	22.02	44
35	23.29	24.25	24.80	24.90	24.69	24.27	23.75	23.18	22.59	21.98	21.36	45
36	22.73	23.65	24.16	24.23	23.99	23.58	23.06	22.50	21.92	21.32	20.71	46
37	22.20	23.08	23.55	23.59	23.33	22.90	22.39	21.85	21.27	20.68	20.08	47
38	21.73	22.57	22.99	22.98	22.69	22.25	21.75	21.21	20.64	20.06	19.46	48
39	21.27	22.09	22.44	22.37	22.05	21.60	21.10	20.57	20.01	19.44	18.85	49
40	20.81	21.60	21.89	21.76	21.41	20.95	20.45	19.93	19.38	18.82	18.24	50
41	20.35	21.09	21.32	21.13	20.76	20.29	19.79	19.27	18.74	18.20	17.64	51
42	19.87	20.55	20.73	20.51	20.11	19.63	19.12	18.61	18.10	17.58	17.06	52
43	19.38	20.02	20.13	19.89	19.48	19.00	18.49	17.99	17.49	16.99	16.50	53
44	18.89	19.49	19.55	19.29	18.87	18.40	17.90	17.41	16.91	16.43	15.95	54
45	18.40	18.97	18.99	18.70	18.28	17.82	17.33	16.84	16.36	15.89	15.42	55
46	17.88	18.44	18.42	18.12	17.71	17.24	16.77	16.29	15.82	15.37	14.91	56
47	17.34	17.89	17.86	17.54	17.13	16.67	16.20	15.74	15.29	14.85	14.41	57
48	16.86	17.38	17.31	16.99	16.57	16.12	15.66	15.21	14.77	14.35	13.92	58
49	16.47	16.92	16.82	16.48	16.05	15.60	15.15	14.72	14.29	13.87	13.46	59
50	16.10	16.49	16.36	16.00	15.55	15.10	14.67	14.25	13.82	13.41	13.01	60
51	15.57	15.98	15.84	15.48	15.05	14.60	14.18	13.77	13.36	12.95	12.57	61
52	15.07	15.50	15.36	15.00	14.57	14.13	13.72	13.32	12.92	12.53	12.15	62
53	14.65	15.05	14.90	14.53	14.10	13.67	13.27	12.88	12.49	12.11	11.74	63
54	14.33	14.66	14.48	14.10	13.66	13.24	12.84	12.46	12.06	11.70	11.34	64
55	14.06	14.30	14.09	13.68	13.24	12.82	12.43	12.04	11.65	11.30	10.95	65
56	13.62	13.85	13.63	13.24	12.81	12.40	12.01	11.63	11.25	10.91	10.56	66
57	13.16	13.38	13.17	12.79	12.38	11.98	11.60	11.22	10.86	10.53	10.19	67
58	12.70	12.91	12.71	12.36	11.96	11.57	11.20	10.83	10.48	10.15	9.83	68
59	12.28	12.48	12.29	11.94	11.55	11.17	10.80	10.45	10.10	9.79	9.47	69
60	11.84	12.05	11.87	11.53	11.15	10.78	10.42	10.07	9.74	9.43	9.13	70
61	11.30	11.62	11.45	11.13	10.76	10.39	10.04	9.71	9.38	9.09	8.79	71
62	10.86	11.21	11.05	10.73	10.37	10.02	9.68	9.35	9.03	8.75	8.46	72
63	10.44	10.80	10.66	10.35	10.00	9.65	9.32	9.01	8.70	8.42	8.14	73
64	10.03	10.41	10.28	9.98	9.64	9.30	8.98	8.67	8.37	8.10	7.83	74

Notes:

(1) Average future lifetime as of attained age [*x*]+*t*, expressed in years. Values are based on survivorship experience found in **table 10A.**

(2) Values are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(3) See table 12C for attained ages beyond age 74.

Table 12B.—DI *Female* Disabled Worker *Expected Future Lifetime*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	42.62	42.31	41.84	41.23	40.52	39.81	39.11	38.44	37.73	37.01	36.26	30
21	41.75	41.53	41.10	40.51	39.81	39.11	38.41	37.71	37.00	36.26	35.53	31
22	40.89	40.74	40.35	39.78	39.11	38.41	37.70	36.99	36.27	35.53	34.80	32
23	40.02	39.93	39.59	39.05	38.39	37.70	36.99	36.27	35.54	34.81	34.07	33
24	39.14	39.09	38.79	38.28	37.65	36.96	36.25	35.53	34.80	34.07	33.34	34
25	38.26	38.24	37.97	37.48	36.88	36.19	35.48	34.76	34.04	33.32	32.59	35
26	37.38	37.39	37.14	36.67	36.08	35.41	34.70	33.99	33.28	32.57	31.85	36
27	36.53	36.57	36.34	35.89	35.30	34.63	33.94	33.23	32.53	31.82	31.11	37
28	35.70	35.78	35.57	35.12	34.53	33.87	33.18	32.48	31.78	31.09	30.38	38
29	34.90	35.02	34.81	34.36	33.77	33.10	32.42	31.73	31.04	30.35	29.65	39
30	34.14	34.29	34.07	33.61	33.02	32.36	31.68	30.99	30.30	29.62	28.93	40
31	33.37	33.55	33.35	32.88	32.29	31.64	30.96	30.28	29.59	28.91	28.23	41
32	32.62	32.82	32.63	32.17	31.58	30.93	30.26	29.58	28.89	28.21	27.53	42
33	31.91	32.12	31.94	31.48	30.89	30.24	29.57	28.88	28.19	27.52	26.85	43
34	31.20	31.44	31.26	30.80	30.21	29.56	28.89	28.20	27.51	26.84	26.17	44
35	30.51	30.77	30.59	30.13	29.53	28.88	28.21	27.53	26.84	26.17	25.50	45
36	29.81	30.08	29.91	29.45	28.85	28.20	27.54	26.86	26.18	25.50	24.83	46
37	29.07	29.36	29.20	28.74	28.14	27.50	26.85	26.18	25.51	24.83	24.17	47
38	28.31	28.63	28.48	28.02	27.44	26.80	26.16	25.51	24.84	24.17	23.51	48
39	27.56	27.90	27.75	27.30	26.72	26.09	25.46	24.83	24.18	23.52	22.86	49
40	26.82	27.18	27.03	26.58	26.00	25.38	24.76	24.14	23.50	22.86	22.21	50
41	26.08	26.47	26.32	25.86	25.28	24.67	24.06	23.44	22.82	22.19	21.56	51
42	25.36	25.76	25.62	25.16	24.58	23.97	23.35	22.74	22.13	21.53	20.92	52
43	24.66	25.08	24.94	24.48	23.90	23.30	22.67	22.06	21.46	20.87	20.29	53
44	23.95	24.37	24.24	23.79	23.22	22.63	22.01	21.41	20.81	20.24	19.67	54
45	23.24	23.67	23.55	23.10	22.54	21.96	21.36	20.76	20.18	19.62	19.07	55
46	22.57	23.01	22.88	22.44	21.88	21.31	20.72	20.13	19.57	19.02	18.48	56
47	21.94	22.37	22.24	21.80	21.24	20.67	20.09	19.52	18.96	18.43	17.89	57
48	21.35	21.77	21.62	21.18	20.63	20.05	19.49	18.92	18.37	17.84	17.31	58
49	20.82	21.20	21.03	20.58	20.03	19.46	18.90	18.34	17.80	17.27	16.74	59
50	20.31	20.63	20.45	19.99	19.45	18.88	18.32	17.77	17.24	16.71	16.19	60
51	19.67	20.00	19.83	19.38	18.85	18.28	17.74	17.20	16.68	16.16	15.65	61
52	19.02	19.35	19.18	18.74	18.22	17.68	17.15	16.63	16.12	15.62	15.11	62
53	18.42	18.74	18.56	18.13	17.61	17.09	16.57	16.08	15.58	15.08	14.58	63
54	17.93	18.19	17.99	17.55	17.04	16.53	16.03	15.54	15.04	14.55	14.07	64
55	17.44	17.64	17.42	16.99	16.49	15.99	15.50	15.00	14.51	14.04	13.56	65
56	16.86	17.05	16.84	16.42	15.94	15.45	14.96	14.47	13.99	13.53	13.07	66
57	16.27	16.45	16.25	15.85	15.39	14.91	14.42	13.95	13.48	13.04	12.58	67
58	15.69	15.88	15.68	15.30	14.85	14.37	13.90	13.44	12.99	12.55	12.11	68
59	15.11	15.31	15.13	14.76	14.32	13.85	13.40	12.95	12.50	12.08	11.65	69
60	14.52	14.75	14.59	14.22	13.80	13.35	12.90	12.46	12.03	11.62	11.20	70
61	13.90	14.19	14.05	13.70	13.29	12.85	12.41	11.99	11.57	11.17	10.77	71
62	13.33	13.65	13.52	13.19	12.79	12.36	11.94	11.53	11.12	10.73	10.34	72
63	12.77	13.11	13.01	12.69	12.30	11.89	11.48	11.08	10.68	10.31	9.93	73
64	12.22	12.59	12.51	12.20	11.83	11.42	11.03	10.64	10.25	9.89	9.52	74

Notes:

(1) Average future lifetime as of attained age [*x*]+*t*, expressed in years. Values are based on survivorship experience found in **table 10B.**

(2) Values are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(3) See table 12C for attained ages beyond age 74.

Table 12C.—DI Disabled Worker *Expected Future Lifetime* for Older Attained Ages

(1991-1995 Social Security disability experience)

Attained age	Male	Female
75	7.53	9.13
76	7.23	8.75
77	6.94	8.38
78	6.67	8.02
79	6.39	7.67
80	6.13	7.33
81	5.87	7.00
82	5.62	6.68
83	5.37	6.38
84	5.13	6.08
85	4.90	5.79
86	4.67	5.51
87	4.44	5.24
88	4.21	4.98
89	3.99	4.72
90	3.76	4.48
91	3.52	4.24
92	3.31	4.00
93	3.10	3.77
94	2.92	3.54
95	2.75	3.32
96	2.60	3.11
97	2.46	2.92
98	2.32	2.75
99	2.19	2.59
100	2.06	2.44
101	1.95	2.29
102	1.81	2.15
103	1.70	2.01
104	1.50	1.88
105	1.38	1.75
106	1.25	1.64
107	1.00	1.50
108	0.50	1.32
109	0.00	1.00

Notes:
(1) Average future lifetime as of attained age 75 or older, expressed in years.
(2) Values extend **tables 12A** and **12B**.

Table 13A.—DI *Male* Disabled Worker *Expected Time on the DI Rolls*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	25.04	24.73	24.46	24.02	23.80	24.17	24.63	24.89	24.93	24.79	24.51	30
21	24.87	24.65	24.46	24.08	23.87	24.20	24.58	24.75	24.73	24.52	24.19	31
22	24.59	24.47	24.38	24.05	23.86	24.14	24.45	24.53	24.44	24.17	23.79	32
23	24.15	24.14	24.16	23.92	23.74	23.98	24.20	24.22	24.06	23.74	23.31	33
24	23.54	23.65	23.81	23.66	23.51	23.70	23.85	23.81	23.59	23.23	22.77	34
25	22.79	23.04	23.37	23.32	23.20	23.35	23.42	23.32	23.06	22.68	22.19	35
26	22.01	22.41	22.88	22.94	22.84	22.93	22.94	22.78	22.50	22.09	21.58	36
27	21.27	21.80	22.39	22.52	22.43	22.47	22.42	22.21	21.89	21.47	20.94	37
28	20.59	21.23	21.90	22.07	21.98	21.97	21.87	21.62	21.27	20.82	20.28	38
29	19.97	20.67	21.40	21.59	21.49	21.44	21.28	21.00	20.62	20.15	19.60	39
30	19.42	20.15	20.89	21.09	20.97	20.88	20.68	20.37	19.97	19.48	18.91	40
31	18.95	19.68	20.40	20.58	20.45	20.32	20.08	19.74	19.31	18.80	18.22	41
32	18.49	19.21	19.91	20.06	19.91	19.74	19.47	19.09	18.64	18.12	17.53	42
33	18.06	18.76	19.41	19.53	19.35	19.15	18.85	18.45	17.97	17.44	16.84	43
34	17.65	18.32	18.91	18.99	18.79	18.55	18.22	17.80	17.30	16.74	16.13	44
35	17.23	17.86	18.40	18.43	18.21	17.94	17.59	17.14	16.62	16.05	15.43	45
36	16.82	17.41	17.89	17.88	17.62	17.33	16.94	16.48	15.94	15.35	14.72	46
37	16.42	16.97	17.40	17.35	17.05	16.72	16.30	15.82	15.25	14.65	14.02	47
38	16.05	16.57	16.93	16.82	16.48	16.11	15.67	15.16	14.58	13.97	13.32	48
39	15.67	16.16	16.45	16.28	15.90	15.49	15.02	14.49	13.90	13.27	12.61	49
40	15.28	15.72	15.94	15.71	15.29	14.85	14.35	13.80	13.20	12.57	11.89	50
41	14.87	15.26	15.41	15.12	14.66	14.19	13.66	13.09	12.48	11.85	11.17	51
42	14.44	14.77	14.84	14.51	14.02	13.52	12.96	12.38	11.76	11.12	10.45	52
43	13.98	14.26	14.26	13.89	13.38	12.85	12.27	11.67	11.04	10.39	9.73	53
44	13.50	13.73	13.67	13.27	12.74	12.19	11.59	10.97	10.33	9.68	9.00	54
45	13.01	13.20	13.07	12.64	12.09	11.52	10.92	10.28	9.63	8.96	8.27	55
46	12.48	12.64	12.46	11.99	11.43	10.84	10.22	9.58	8.91	8.23	7.53	56
47	11.93	12.06	11.84	11.34	10.76	10.16	9.52	8.86	8.19	7.50	6.78	57
48	11.42	11.50	11.22	10.69	10.08	9.47	8.82	8.15	7.46	6.75	6.02	58
49	10.94	10.95	10.61	10.05	9.42	8.78	8.12	7.43	6.72	5.99	5.25	59
50	10.46	10.39	9.99	9.40	8.75	8.09	7.41	6.71	5.98	5.22	4.45	60
51	9.85	9.76	9.33	8.73	8.05	7.38	6.68	5.96	5.21	4.43	3.63	61
52	9.25	9.13	8.67	8.04	7.36	6.66	5.94	5.20	4.42	3.62	2.78	62
53	8.68	8.51	8.01	7.35	6.64	5.92	5.18	4.41	3.61	2.77	1.90	63
54	8.14	7.90	7.35	6.66	5.92	5.18	4.41	3.61	2.77	1.89	0.97	64
55	7.60	7.26	6.67	5.94	5.18	4.41	3.61	2.77	1.89	0.97	—	65
56	6.96	6.57	5.94	5.19	4.41	3.61	2.77	1.89	0.97	—	—	66
57	6.28	5.84	5.18	4.41	3.61	2.77	1.89	0.97	—	—	—	67
58	5.59	5.10	4.40	3.61	2.77	1.89	0.97	—	—	—	—	68
59	4.88	4.33	3.60	2.77	1.89	0.97	—	—	—	—	—	69
60	4.15	3.54	2.76	1.89	0.97	—	—	—	—	—	—	70
61	3.37	2.72	1.89	0.97	—	—	—	—	—	—	—	71
62	2.59	1.86	0.97	—	—	—	—	—	—	—	—	72
63	1.78	0.96	—	—	—	—	—	—	—	—	—	73
64	0.94	—	—	—	—	—	—	—	—	—	—	74

Notes:

(1) Average duration of disability entitlement prior to termination due to death, recovery, or attainment of age 65. Values are expressed as years since attained age [x]+t, and are based on survivorship experience found in **table 11A** (through attained age 65).

(2) Values are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

Table 13B.—DI *Female* Disabled Worker *Expected Time on the DI Rolls*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	26.92	26.51	26.11	25.64	25.37	25.70	26.13	26.37	26.41	26.22	25.89	30
21	26.86	26.51	26.17	25.72	25.44	25.68	25.99	26.12	26.06	25.81	25.44	31
22	26.74	26.45	26.16	25.73	25.44	25.61	25.79	25.81	25.67	25.36	24.94	32
23	26.54	26.29	26.05	25.64	25.35	25.44	25.51	25.43	25.22	24.86	24.40	33
24	26.25	26.04	25.83	25.45	25.15	25.16	25.14	24.98	24.71	24.31	23.82	34
25	25.90	25.71	25.53	25.15	24.83	24.78	24.67	24.45	24.14	23.71	23.20	35
26	25.48	25.33	25.17	24.78	24.43	24.32	24.15	23.88	23.53	23.09	22.56	36
27	25.02	24.90	24.75	24.37	23.99	23.82	23.60	23.28	22.90	22.44	21.90	37
28	24.53	24.43	24.31	23.91	23.50	23.28	23.02	22.67	22.26	21.79	21.23	38
29	24.02	23.95	23.82	23.43	22.99	22.72	22.41	22.03	21.60	21.12	20.55	39
30	23.51	23.46	23.33	22.92	22.47	22.15	21.81	21.39	20.94	20.45	19.87	40
31	22.99	22.95	22.82	22.40	21.93	21.57	21.20	20.76	20.29	19.77	19.18	41
32	22.45	22.42	22.29	21.86	21.37	20.98	20.59	20.12	19.64	19.09	18.50	42
33	21.92	21.89	21.75	21.32	20.80	20.38	19.96	19.47	18.97	18.41	17.80	43
34	21.37	21.35	21.20	20.76	20.23	19.77	19.33	18.82	18.29	17.72	17.09	44
35	20.82	20.82	20.65	20.20	19.65	19.16	18.70	18.18	17.62	17.02	16.38	45
36	20.26	20.26	20.09	19.62	19.06	18.55	18.07	17.53	16.94	16.32	15.66	46
37	19.68	19.67	19.50	19.02	18.44	17.93	17.42	16.86	16.25	15.60	14.93	47
38	19.08	19.08	18.90	18.41	17.82	17.30	16.76	16.18	15.56	14.88	14.20	48
39	18.47	18.48	18.28	17.79	17.18	16.64	16.09	15.49	14.85	14.16	13.46	49
40	17.87	17.88	17.66	17.15	16.53	15.96	15.39	14.78	14.12	13.42	12.70	50
41	17.25	17.26	17.02	16.49	15.85	15.27	14.67	14.04	13.37	12.67	11.94	51
42	16.62	16.64	16.37	15.82	15.17	14.57	13.94	13.29	12.61	11.90	11.16	52
43	16.00	16.01	15.72	15.15	14.49	13.87	13.21	12.54	11.84	11.12	10.37	53
44	15.36	15.35	15.05	14.46	13.80	13.16	12.48	11.78	11.06	10.34	9.58	54
45	14.71	14.68	14.36	13.76	13.09	12.43	11.74	11.02	10.29	9.55	8.79	55
46	14.07	14.02	13.67	13.06	12.37	11.70	10.99	10.26	9.51	8.76	7.99	56
47	13.44	13.36	12.98	12.35	11.65	10.95	10.23	9.48	8.73	7.96	7.17	57
48	12.82	12.71	12.29	11.64	10.92	10.20	9.47	8.70	7.93	7.14	6.34	58
49	12.22	12.05	11.58	10.91	10.18	9.44	8.69	7.91	7.12	6.32	5.49	59
50	11.60	11.37	10.87	10.18	9.43	8.68	7.91	7.11	6.30	5.48	4.63	60
51	10.89	10.64	10.12	9.41	8.66	7.89	7.10	6.29	5.47	4.62	3.76	61
52	10.17	9.89	9.34	8.63	7.86	7.07	6.28	5.46	4.61	3.75	2.86	62
53	9.47	9.15	8.57	7.83	7.05	6.26	5.44	4.60	3.74	2.85	1.93	63
54	8.81	8.42	7.80	7.04	6.24	5.43	4.60	3.74	2.85	1.93	0.98	64
55	8.12	7.68	7.02	6.24	5.42	4.59	3.73	2.84	1.93	0.98	—	65
56	7.39	6.90	6.21	5.42	4.58	3.73	2.84	1.93	0.98	—	—	66
57	6.63	6.10	5.38	4.58	3.72	2.84	1.93	0.98	—	—	—	67
58	5.87	5.29	4.55	3.72	2.84	1.93	0.98	—	—	—	—	68
59	5.09	4.47	3.69	2.83	1.92	0.98	—	—	—	—	—	69
60	4.29	3.63	2.81	1.92	0.98	—	—	—	—	—	—	70
61	3.48	2.77	1.91	0.98	—	—	—	—	—	—	—	71
62	2.66	1.88	0.98	—	—	—	—	—	—	—	—	72
63	1.82	0.97	—	—	—	—	—	—	—	—	—	73
64	0.95	—	—	—	—	—	—	—	—	—	—	74

Notes:

(1) Average duration of disability entitlement prior to termination due to death, recovery, or attainment of age 65. Values are expressed as years since attained age $[x]+t$, and are based on survivorship experience found in **table 11B** (through attained age 65).

(2) Values are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

Table 14A.—DI *Male* Disabled Worker *Expected Time on the OASDI Rolls*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	27.87	27.64	27.46	27.08	26.96	27.53	28.19	28.63	28.83	28.83	28.67	30
21	27.79	27.67	27.58	27.27	27.17	27.69	28.28	28.62	28.76	28.68	28.47	31
22	27.59	27.59	27.61	27.38	27.29	27.77	28.27	28.53	28.59	28.44	28.18	32
23	27.22	27.33	27.49	27.35	27.30	27.72	28.14	28.33	28.32	28.12	27.80	33
24	26.64	26.89	27.22	27.19	27.17	27.55	27.89	28.01	27.94	27.70	27.35	34
25	25.90	26.33	26.84	26.94	26.96	27.30	27.55	27.61	27.50	27.23	26.85	35
26	25.12	25.72	26.42	26.64	26.69	26.97	27.16	27.16	27.01	26.73	26.32	36
27	24.38	25.15	25.99	26.30	26.37	26.60	26.72	26.67	26.49	26.19	25.77	37
28	23.72	24.61	25.56	25.92	26.00	26.18	26.25	26.15	25.94	25.61	25.18	38
29	23.13	24.10	25.12	25.52	25.59	25.72	25.74	25.61	25.37	25.03	24.58	39
30	22.61	23.63	24.68	25.09	25.15	25.24	25.21	25.06	24.80	24.43	23.98	40
31	22.18	23.21	24.25	24.66	24.71	24.76	24.69	24.51	24.22	23.84	23.38	41
32	21.77	22.81	23.83	24.22	24.24	24.26	24.16	23.94	23.63	23.25	22.78	42
33	21.40	22.43	23.41	23.77	23.77	23.75	23.63	23.39	23.05	22.65	22.18	43
34	21.06	22.06	22.99	23.31	23.29	23.24	23.09	22.83	22.47	22.05	21.57	44
35	20.71	21.69	22.56	22.83	22.79	22.72	22.54	22.26	21.89	21.46	20.96	45
36	20.38	21.32	22.14	22.37	22.30	22.20	21.99	21.69	21.30	20.86	20.37	46
37	20.06	20.97	21.74	21.93	21.83	21.69	21.46	21.13	20.72	20.27	19.78	47
38	19.79	20.67	21.38	21.52	21.37	21.19	20.93	20.59	20.17	19.71	19.21	48
39	19.52	20.38	21.02	21.09	20.90	20.68	20.40	20.04	19.61	19.14	18.64	49
40	19.23	20.06	20.63	20.63	20.40	20.15	19.84	19.47	19.04	18.57	18.06	50
41	18.93	19.72	20.21	20.15	19.88	19.60	19.26	18.88	18.45	17.99	17.49	51
42	18.61	19.34	19.75	19.65	19.35	19.04	18.68	18.28	17.85	17.40	16.93	52
43	18.26	18.94	19.28	19.14	18.83	18.49	18.11	17.71	17.28	16.84	16.39	53
44	17.89	18.54	18.82	18.65	18.31	17.97	17.58	17.17	16.74	16.31	15.86	54
45	17.52	18.14	18.35	18.16	17.81	17.46	17.06	16.64	16.21	15.79	15.35	55
46	17.10	17.71	17.88	17.65	17.30	16.94	16.54	16.12	15.70	15.28	14.85	56
47	16.67	17.27	17.39	17.15	16.78	16.41	16.02	15.60	15.19	14.78	14.36	57
48	16.30	16.85	16.92	16.65	16.27	15.90	15.51	15.10	14.69	14.29	13.89	58
49	16.00	16.48	16.49	16.20	15.80	15.42	15.03	14.63	14.22	13.82	13.43	59
50	15.71	16.13	16.08	15.76	15.34	14.96	14.57	14.18	13.77	13.37	12.99	60
51	15.24	15.68	15.61	15.28	14.87	14.48	14.10	13.72	13.32	12.93	12.55	61
52	14.80	15.25	15.17	14.83	14.42	14.04	13.66	13.28	12.89	12.52	12.14	62
53	14.43	14.85	14.75	14.39	13.98	13.60	13.23	12.85	12.47	12.10	11.73	63
54	14.16	14.50	14.36	13.98	13.56	13.18	12.81	12.44	12.05	11.70	11.34	64
55	13.93	14.18	13.99	13.59	13.16	12.78	12.41	12.02	11.65	11.30	10.95	65
56	13.52	13.75	13.56	13.17	12.75	12.37	11.99	11.62	11.25	10.91	10.56	66
57	13.08	13.31	13.11	12.74	12.34	11.96	11.59	11.22	10.86	10.52	10.19	67
58	12.64	12.86	12.67	12.33	11.94	11.56	11.19	10.83	10.48	10.15	9.83	68
59	12.24	12.44	12.26	11.92	11.54	11.16	10.80	10.45	10.10	9.79	9.47	69
60	11.81	12.03	11.85	11.52	11.14	10.78	10.42	10.07	9.74	9.43	9.13	70
61	11.28	11.61	11.45	11.12	10.76	10.39	10.04	9.71	9.38	9.09	8.79	71
62	10.85	11.20	11.05	10.73	10.37	10.02	9.68	9.35	9.03	8.75	8.46	72
63	10.43	10.80	10.66	10.35	10.00	9.65	9.32	9.01	8.70	8.42	8.14	73
64	10.02	10.41	10.28	9.98	9.64	9.30	8.98	8.67	8.37	8.10	7.83	74

Notes:

(1) Average duration of disability (DI) entitlement prior to termination due to death, recovery, or attainment of age 65; combined with the duration of old-age (OASI) entitlement prior to death after attainment of age 65. Values are expressed as years since attained age [*x*]+*t*, and are based on survivorship experience found in **tables 11A** and **11C**.

(2) Values are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(3) See table 14C for attained ages beyond age 74.

Table 14B.—DI *Female* Disabled Worker *Expected Time on the OASDI Rolls*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	31.53	31.22	30.93	30.55	30.43	31.03	31.77	32.28	32.56	32.55	32.39	30
21	31.63	31.40	31.18	30.84	30.71	31.21	31.81	32.19	32.36	32.29	32.08	31
22	31.67	31.51	31.35	31.04	30.91	31.33	31.78	32.04	32.11	31.98	31.72	32
23	31.61	31.51	31.42	31.14	31.01	31.34	31.67	31.82	31.81	31.62	31.31	33
24	31.45	31.40	31.36	31.11	30.97	31.23	31.44	31.49	31.42	31.19	30.85	34
25	31.21	31.20	31.20	30.96	30.80	30.98	31.10	31.09	30.97	30.71	30.34	35
26	30.90	30.93	30.96	30.72	30.53	30.64	30.70	30.62	30.47	30.19	29.81	36
27	30.54	30.61	30.67	30.43	30.21	30.26	30.26	30.14	29.95	29.66	29.26	37
28	30.14	30.26	30.34	30.10	29.85	29.84	29.79	29.63	29.41	29.12	28.71	38
29	29.72	29.87	29.97	29.73	29.45	29.39	29.29	29.11	28.86	28.56	28.14	39
30	29.30	29.49	29.59	29.35	29.04	28.93	28.80	28.58	28.32	28.00	27.58	40
31	28.87	29.09	29.19	28.94	28.63	28.47	28.31	28.06	27.79	27.45	27.02	41
32	28.43	28.67	28.78	28.53	28.19	28.00	27.82	27.54	27.26	26.89	26.46	42
33	28.00	28.25	28.36	28.11	27.75	27.52	27.32	27.02	26.71	26.34	25.90	43
34	27.55	27.83	27.94	27.68	27.30	27.04	26.82	26.51	26.17	25.78	25.34	44
35	27.11	27.41	27.52	27.25	26.86	26.57	26.33	26.00	25.64	25.23	24.77	45
36	26.66	26.98	27.09	26.82	26.41	26.11	25.84	25.50	25.11	24.67	24.20	46
37	26.18	26.51	26.63	26.35	25.94	25.63	25.34	24.98	24.57	24.10	23.62	47
38	25.68	26.04	26.17	25.88	25.46	25.14	24.83	24.46	24.03	23.54	23.04	48
39	25.18	25.57	25.68	25.40	24.97	24.63	24.30	23.92	23.48	22.98	22.47	49
40	24.68	25.09	25.19	24.90	24.45	24.10	23.75	23.36	22.92	22.41	21.89	50
41	24.17	24.60	24.69	24.38	23.92	23.56	23.18	22.78	22.32	21.82	21.29	51
42	23.65	24.11	24.18	23.85	23.39	23.01	22.60	22.18	21.71	21.22	20.70	52
43	23.15	23.62	23.68	23.34	22.87	22.47	22.03	21.58	21.11	20.62	20.11	53
44	22.63	23.10	23.16	22.80	22.34	21.93	21.48	21.01	20.52	20.03	19.53	54
45	22.09	22.57	22.62	22.26	21.79	21.38	20.92	20.43	19.94	19.45	18.95	55
46	21.58	22.06	22.09	21.73	21.25	20.82	20.36	19.86	19.37	18.88	18.39	56
47	21.10	21.57	21.58	21.21	20.72	20.27	19.80	19.30	18.81	18.32	17.82	57
48	20.65	21.10	21.07	20.68	20.20	19.72	19.25	18.75	18.25	17.76	17.26	58
49	20.24	20.64	20.57	20.17	19.68	19.19	18.71	18.21	17.70	17.21	16.71	59
50	19.82	20.17	20.07	19.66	19.16	18.67	18.18	17.67	17.17	16.67	16.17	60
51	19.26	19.62	19.51	19.10	18.61	18.11	17.62	17.13	16.63	16.13	15.63	61
52	18.68	19.03	18.92	18.51	18.02	17.54	17.06	16.58	16.09	15.61	15.10	62
53	18.15	18.48	18.35	17.94	17.45	16.98	16.51	16.04	15.56	15.07	14.58	63
54	17.72	17.98	17.82	17.40	16.91	16.45	15.99	15.52	15.03	14.55	14.07	64
55	17.27	17.49	17.29	16.87	16.39	15.93	15.47	14.98	14.50	14.03	13.56	65
56	16.73	16.94	16.74	16.34	15.87	15.41	14.94	14.46	13.99	13.53	13.07	66
57	16.17	16.37	16.18	15.79	15.34	14.88	14.41	13.95	13.48	13.04	12.58	67
58	15.62	15.82	15.64	15.26	14.82	14.36	13.90	13.44	12.99	12.55	12.11	68
59	15.06	15.27	15.11	14.73	14.30	13.85	13.40	12.95	12.50	12.08	11.65	69
60	14.49	14.72	14.57	14.21	13.79	13.35	12.90	12.46	12.03	11.62	11.20	70
61	13.88	14.18	14.05	13.70	13.29	12.85	12.41	11.99	11.57	11.17	10.77	71
62	13.32	13.64	13.52	13.19	12.79	12.36	11.94	11.53	11.12	10.73	10.34	72
63	12.76	13.11	13.01	12.69	12.30	11.89	11.48	11.08	10.68	10.31	9.93	73
64	12.22	12.59	12.51	12.20	11.83	11.42	11.03	10.64	10.25	9.89	9.52	74

Notes:

(1) Average duration of disability (DI) entitlement prior to termination due to death, recovery, or attainment of age 65; combined with the duration of old-age (OASI) entitlement prior to death after attainment of age 65. Values are expressed as years since attained age $[x]+t$, and are based on survivorship experience found in **tables 11B** and **11C**.

(2) Values are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(3) See table 14C for attained ages beyond age 74.

Table 14C.—DI Disabled Worker *Expected Time on the OASDI Rolls* for Older Attained Ages

(1991-1995 Social Security disability experience)

Attained age	Male	Female
75	7.53	9.13
76	7.23	8.75
77	6.94	8.38
78	6.67	8.02
79	6.39	7.67
80	6.13	7.33
81	5.87	7.00
82	5.62	6.68
83	5.37	6.38
84	5.13	6.08
85	4.90	5.79
86	4.67	5.51
87	4.44	5.24
88	4.21	4.98
89	3.99	4.72
90	3.76	4.48
91	3.52	4.23
92	3.30	4.00
93	3.10	3.77
94	2.91	3.54
95	2.75	3.32
96	2.59	3.11
97	2.45	2.92
98	2.32	2.75
99	2.20	2.59
100	2.08	2.44
101	1.97	2.30
102	1.83	2.16
103	1.75	2.04
104	1.72	1.92
105	1.70	1.80
106	1.50	1.67
107	1.00	1.50
108	0.50	1.25
109	0.00	1.00

Notes:

(1) Average time on the OASDI rolls as of attained age 75 or older, expressed in years.

(2) Values extend **tables 14A** and **14B**.

ANNUITY TABLES

Table 15A.—DI *Male* Disabled Worker *Annual Life Annuity (Due)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	31.4828	28.4906	25.9348	23.7385	21.8400	20.1897	18.7472	17.4799	16.3609	15.3681	14.4832	13.6910	12.9790	12.3364	11.7543	11.2252	10.7425
21	30.5942	27.7338	25.2850	23.1763	21.3498	19.7593	18.3667	17.1413	16.0576	15.0949	14.2358	13.4658	12.7730	12.1471	11.5796	11.0633	10.5920
22	29.6977	26.9670	24.6241	22.6022	20.8476	19.3167	17.9742	16.7909	15.7430	14.8107	13.9778	13.2304	12.5571	11.9484	11.3959	10.8929	10.4333
23	28.7567	26.1575	23.9223	21.9893	20.3085	18.8394	17.5488	16.4094	15.3990	14.4988	13.6935	12.9701	12.3177	11.7273	11.1909	10.7021	10.2552
24	27.7403	25.2771	23.1541	21.3142	19.7112	18.3075	17.0722	15.9800	15.0099	14.1445	13.3693	12.6721	12.0427	11.4724	10.9539	10.4810	10.0482
25	26.6740	24.3483	22.3392	20.5945	19.0714	17.7352	16.5573	15.5141	14.5862	13.7573	13.0138	12.3443	11.7392	11.1904	10.6910	10.2351	9.8175
26	25.6365	23.4423	21.5426	19.8894	18.4433	17.1724	16.0501	15.0545	14.1676	13.3743	12.6617	12.0193	11.4381	10.9104	10.4297	9.9904	9.5878
27	24.6780	22.6051	20.8065	19.2378	17.8631	16.6526	15.5818	14.6304	13.7816	13.0212	12.3374	11.7202	11.1611	10.6529	10.1896	9.7658	9.3770
28	23.8402	21.8750	20.1661	18.6726	17.3611	16.2042	15.1790	14.2667	13.4515	12.7201	12.0616	11.4665	10.9268	10.4357	9.9875	9.5772	9.2005
29	23.1137	21.2443	19.6149	18.1880	16.9325	15.8229	14.8379	13.9600	13.1743	12.4685	11.8321	11.2562	10.7334	10.2571	9.8220	9.4233	9.0570
30	22.4984	20.7128	19.1531	17.7844	16.5777	15.5093	14.5592	13.7110	12.9508	12.2669	11.6494	11.0900	10.5815	10.1178	9.6937	9.3048	8.9470
31	21.9959	20.2826	18.7828	17.4638	16.2988	15.2653	14.3448	13.5216	12.7827	12.1170	11.5151	10.9692	10.4724	10.0189	9.6037	9.2225	8.8716
32	21.5161	19.8717	18.4290	17.1576	16.0324	15.0325	14.1403	13.3411	12.6227	11.9746	11.3878	10.8549	10.3693	9.9256	9.5190	9.1453	8.8011
33	21.0705	19.4906	18.1015	16.8749	15.7872	14.8188	13.9533	13.1767	12.4776	11.8460	11.2734	10.7527	10.2777	9.8432	9.4446	9.0779	8.7398
34	20.6543	19.1352	17.7966	16.6121	15.5598	14.6212	13.7808	13.0257	12.3448	11.7287	11.1695	10.6603	10.1953	9.7694	9.3784	9.0183	8.6859
35	20.2320	18.7728	17.4843	16.3418	15.3249	14.4161	13.6011	12.8676	12.2052	11.6049	11.0594	10.5620	10.1073	9.6904	9.3071	8.9538	8.6275
36	19.8300	18.4279	17.1871	16.0847	15.1016	14.2215	13.4308	12.7180	12.0733	11.4883	10.9559	10.4700	10.0251	9.6168	9.2410	8.8943	8.5737
37	19.4442	18.0965	16.9013	15.8373	14.8865	14.0339	13.2666	12.5738	11.9463	11.3760	10.8563	10.3814	9.9461	9.5460	9.1776	8.8373	8.5223
38	19.0974	17.7996	16.6463	15.6175	14.6965	13.8691	13.1232	12.4487	11.8367	11.2799	10.7718	10.3068	9.8802	9.4877	9.1257	8.7912	8.4812
39	18.7654	17.5155	16.4023	15.4074	14.5150	13.7119	12.9867	12.3299	11.7331	11.1893	10.6924	10.2371	9.8189	9.4336	9.0781	8.7490	8.4439
40	18.4328	17.2300	16.1565	15.1952	14.3313	13.5525	12.8480	12.2090	11.6274	11.0968	10.6112	10.1658	9.7561	9.3783	9.0292	8.7059	8.4058
41	18.0881	16.9325	15.8991	14.9718	14.1369	13.3829	12.6998	12.0790	11.5133	10.9963	10.5226	10.0875	9.6868	9.3170	8.9748	8.6575	8.3628
42	17.7310	16.6227	15.6295	14.7365	13.9310	13.2022	12.5408	11.9388	11.3894	10.8866	10.4253	10.0009	9.6097	9.2482	8.9133	8.6025	8.3135
43	17.3615	16.3000	15.3467	14.4880	13.7120	13.0086	12.3692	11.7864	11.2536	10.7653	10.3167	9.9035	9.5221	9.1692	8.8421	8.5381	8.2551
44	16.9869	15.9711	15.0570	14.2320	13.4851	12.8069	12.1894	11.6255	11.1094	10.6357	10.1999	9.7981	9.4266	9.0826	8.7633	8.4663	8.1896
45	16.6133	15.6418	14.7658	13.9736	13.2551	12.6017	12.0057	11.4606	10.9610	10.5018	10.0787	9.6881	9.3267	8.9915	8.6801	8.3902	8.1197
46	16.2045	15.2783	14.4417	13.6836	12.9948	12.3673	11.7940	11.2689	10.7869	10.3432	9.9340	9.5556	9.2051	8.8797	8.5770	8.2949	8.0315
47	15.7835	14.9025	14.1050	13.3810	12.7221	12.1206	11.5703	11.0655	10.6014	10.1736	9.7785	9.4127	9.0735	8.7582	8.4645	8.1906	7.9346
48	15.4037	14.5639	13.8023	13.1097	12.4781	11.9006	11.3714	10.8852	10.4375	10.0243	9.6422	9.2880	8.9590	8.6530	8.3676	8.1012	7.8519
49	15.0971	14.2926	13.5616	12.8956	12.2872	11.7301	11.2187	10.7481	10.3142	9.9132	9.5418	9.1972	8.8768	8.5783	8.2997	8.0393	7.7955
50	14.8103	14.0389	13.3366	12.6956	12.1090	11.5710	11.0763	10.6205	10.1996	9.8100	9.4488	9.1133	8.8009	8.5096	8.2374	7.9828	7.7441
51	14.3793	13.6486	12.9822	12.3727	11.8141	11.3009	10.8282	10.3921	9.9887	9.6150	9.2679	8.9451	8.6443	8.3634	8.1007	7.8546	7.6238
52	13.9759	13.2829	12.6496	12.0695	11.5368	11.0466	10.5946	10.1768	9.7898	9.4308	9.0970	8.7862	8.4961	8.2250	7.9712	7.7332	7.5097
53	13.6329	12.9731	12.3691	11.8148	11.3050	10.8351	10.4011	9.9994	9.6268	9.2807	8.9585	8.6580	8.3773	8.1147	7.8686	7.6376	7.4205
54	13.3803	12.7479	12.1678	11.6346	11.1434	10.6898	10.2703	9.8815	9.5203	9.1844	8.8713	8.5789	8.3055	8.0494	7.8092	7.5835	7.3711
55	13.1687	12.5606	12.0019	11.4874	11.0127	10.5737	10.1670	9.7895	9.4385	9.1115	8.8063	8.5211	8.2540	8.0036	7.7684	7.5472	7.3390
56	12.8077	12.2314	11.7009	11.2115	10.7592	10.3403	9.9517	9.5904	9.2539	8.9401	8.6469	8.3725	8.1152	7.8738	7.6468	7.4331	7.2317
57	12.4276	11.8832	11.3811	10.9172	10.4877	10.0893	9.7190	9.3744	9.0530	8.7529	8.4721	8.2089	7.9620	7.7299	7.5116	7.3058	7.1116
58	12.0407	11.5274	11.0533	10.6144	10.2075	9.8294	9.4775	9.1495	8.8432	8.5567	8.2884	8.0366	7.8001	7.5776	7.3680	7.1702	6.9834
59	11.6861	11.2014	10.7530	10.3371	9.9509	9.5915	9.2565	8.9438	8.6514	8.3776	8.1207	7.8795	7.6526	7.4389	7.2373	7.0470	6.8671
60	11.3137	10.8576	10.4347	10.0420	9.6766	9.3361	9.0183	8.7212	8.4430	8.1821	7.9371	7.7067	7.4897	7.2851	7.0920	6.9094	6.7367
61	10.8441	10.4197	10.0256	9.6590	9.3173	8.9985	8.7004	8.4213	8.1597	7.9140	7.6830	7.4655	7.2604	7.0668	6.8839	6.7108	6.5468
62	10.4725	10.0746	9.7044	9.3595	9.0376	8.7367	8.4550	8.1908	7.9429	7.7097	7.4902	7.2833	7.0880	6.9035	6.7289	6.5635	6.4066
63	10.1077	9.7351	9.3878	9.0637	8.7608	8.4771	8.2112	7.9615	7.7268	7.5058	7.2976	7.1010	6.9152	6.7395	6.5730	6.4152	6.2654
64	9.7497	9.4011	9.0758	8.7716	8.4869	8.2199	7.9692	7.7335	7.5116	7.3025	7.1051	6.9186	6.7421	6.5750	6.4166	6.2662	6.1233

[1] Present value of annual payments of $1 **payable at the beginning of each year** (*annuity due*), commencing 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 annual effective interest rate shown and survivorship experience as shown in **tables 10A** and **10C**.

Table 15B.—DI *Male* Disabled Worker *Annual Life Annuity (Immediate)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	30.4828	27.4906	24.9348	22.7385	20.8400	19.1897	17.7472	16.4799	15.3609	14.3681	13.4832	12.6910	11.9790	11.3364	10.7543	10.2252	9.7425
21	29.5942	26.7338	24.2850	22.1763	20.3498	18.7593	17.3667	16.1413	15.0576	14.0949	13.2358	12.4658	11.7730	11.1471	10.5796	10.0633	9.5920
22	28.6977	25.9670	23.6241	21.6022	19.8476	18.3167	16.9742	15.7909	14.7430	13.8107	12.9778	12.2304	11.5571	10.9484	10.3959	9.8929	9.4333
23	27.7567	25.1575	22.9223	20.9893	19.3085	17.8394	16.5488	15.4094	14.3990	13.4988	12.6935	11.9701	11.3177	10.7273	10.1909	9.7021	9.2552
24	26.7403	24.2771	22.1541	20.3142	18.7112	17.3075	16.0722	14.9800	14.0099	13.1445	12.3693	11.6721	11.0427	10.4724	9.9539	9.4810	9.0482
25	25.6740	23.3483	21.3392	19.5945	18.0714	16.7352	15.5573	14.5141	13.5862	12.7573	12.0138	11.3443	10.7392	10.1904	9.6910	9.2351	8.8175
26	24.6365	22.4423	20.5426	18.8894	17.4433	16.1724	15.0501	14.0545	13.1676	12.3743	11.6617	11.0193	10.4381	9.9104	9.4297	8.9904	8.5878
27	23.6780	21.6051	19.8065	18.2378	16.8631	15.6526	14.5818	13.6304	12.7816	12.0212	11.3374	10.7202	10.1611	9.6529	9.1896	8.7658	8.3770
28	22.8402	20.8750	19.1661	17.6726	16.3611	15.2042	14.1790	13.2667	12.4515	11.7201	11.0616	10.4665	9.9268	9.4357	8.9875	8.5772	8.2005
29	22.1137	20.2443	18.6149	17.1880	15.9325	14.8229	13.8379	12.9600	12.1743	11.4685	10.8321	10.2562	9.7334	9.2571	8.8220	8.4233	8.0570
30	21.4984	19.7128	18.1531	16.7844	15.5777	14.5093	13.5592	12.7110	11.9508	11.2669	10.6494	10.0900	9.5815	9.1178	8.6937	8.3048	7.9470
31	20.9959	19.2826	17.7828	16.4638	15.2988	14.2653	13.3448	12.5216	11.7827	11.1170	10.5151	9.9692	9.4724	9.0189	8.6037	8.2225	7.8716
32	20.5161	18.8717	17.4290	16.1576	15.0324	14.0325	13.1403	12.3411	11.6227	10.9746	10.3878	9.8549	9.3693	8.9256	8.5190	8.1453	7.8011
33	20.0705	18.4906	17.1015	15.8749	14.7872	13.8188	12.9533	12.1767	11.4776	10.8460	10.2734	9.7527	9.2777	8.8432	8.4446	8.0779	7.7398
34	19.6543	18.1352	16.7966	15.6121	14.5598	13.6212	12.7808	12.0257	11.3448	10.7287	10.1695	9.6603	9.1953	8.7694	8.3784	8.0183	7.6859
35	19.2320	17.7728	16.4843	15.3418	14.3249	13.4161	12.6011	11.8676	11.2052	10.6049	10.0594	9.5620	9.1073	8.6904	8.3071	7.9538	7.6275
36	18.8300	17.4279	16.1871	15.0847	14.1016	13.2215	12.4308	11.7180	11.0733	10.4883	9.9559	9.4700	9.0251	8.6168	8.2410	7.8943	7.5737
37	18.4442	17.0965	15.9013	14.8373	13.8865	13.0339	12.2666	11.5738	10.9463	10.3760	9.8563	9.3814	8.9461	8.5460	8.1776	7.8373	7.5223
38	18.0974	16.7996	15.6463	14.6175	13.6965	12.8691	12.1232	11.4487	10.8367	10.2799	9.7718	9.3068	8.8802	8.4877	8.1257	7.7912	7.4812
39	17.7654	16.5155	15.4023	14.4074	13.5150	12.7119	11.9867	11.3299	10.7331	10.1893	9.6924	9.2371	8.8189	8.4336	8.0781	7.7490	7.4439
40	17.4328	16.2300	15.1565	14.1952	13.3313	12.5525	11.8480	11.2090	10.6274	10.0968	9.6112	9.1658	8.7561	8.3783	8.0292	7.7059	7.4058
41	17.0881	15.9325	14.8991	13.9718	13.1369	12.3829	11.6998	11.0790	10.5133	9.9963	9.5226	9.0875	8.6868	8.3170	7.9748	7.6575	7.3628
42	16.7310	15.6227	14.6295	13.7365	12.9310	12.2022	11.5408	10.9388	10.3894	9.8866	9.4253	9.0009	8.6097	8.2482	7.9133	7.6025	7.3135
43	16.3615	15.3000	14.3467	13.4880	12.7120	12.0086	11.3692	10.7864	10.2536	9.7653	9.3167	8.9035	8.5221	8.1692	7.8421	7.5381	7.2551
44	15.9869	14.9711	14.0570	13.2320	12.4851	11.8069	11.1894	10.6255	10.1094	9.6357	9.1999	8.7981	8.4266	8.0826	7.7633	7.4663	7.1896
45	15.6133	14.6418	13.7658	12.9736	12.2551	11.6017	11.0057	10.4606	9.9610	9.5018	9.0787	8.6881	8.3267	7.9915	7.6801	7.3902	7.1197
46	15.2045	14.2783	13.4417	12.6836	11.9948	11.3673	10.7940	10.2689	9.7869	9.3432	8.9340	8.5556	8.2051	7.8797	7.5770	7.2949	7.0315
47	14.7835	13.9025	13.1050	12.3810	11.7221	11.1206	10.5703	10.0655	9.6014	9.1736	8.7785	8.4127	8.0735	7.7582	7.4645	7.1906	6.9346
48	14.4037	13.5639	12.8023	12.1097	11.4781	10.9006	10.3714	9.8852	9.4375	9.0243	8.6422	8.2880	7.9590	7.6530	7.3676	7.1012	6.8519
49	14.0971	13.2926	12.5616	11.8956	11.2872	10.7301	10.2187	9.7481	9.3142	8.9132	8.5418	8.1972	7.8768	7.5783	7.2997	7.0393	6.7955
50	13.8103	13.0389	12.3366	11.6956	11.1090	10.5710	10.0763	9.6205	9.1996	8.8100	8.4488	8.1133	7.8009	7.5096	7.2374	6.9828	6.7441
51	13.3793	12.6486	11.9822	11.3727	10.8141	10.3009	9.8282	9.3921	8.9887	8.6150	8.2679	7.9451	7.6443	7.3634	7.1007	6.8546	6.6238
52	12.9759	12.2829	11.6496	11.0695	10.5368	10.0466	9.5946	9.1768	8.7898	8.4308	8.0970	7.7862	7.4961	7.2250	6.9712	6.7332	6.5097
53	12.6329	11.9731	11.3691	10.8148	10.3050	9.8351	9.4011	8.9994	8.6268	8.2807	7.9585	7.6580	7.3773	7.1147	6.8686	6.6376	6.4205
54	12.3803	11.7479	11.1678	10.6346	10.1434	9.6898	9.2703	8.8815	8.5203	8.1844	7.8713	7.5789	7.3055	7.0494	6.8092	6.5835	6.3711
55	12.1687	11.5606	11.0019	10.4874	10.0127	9.5737	9.1670	8.7895	8.4385	8.1115	7.8063	7.5211	7.2540	7.0036	6.7684	6.5472	6.3390
56	11.8077	11.2314	10.7009	10.2115	9.7592	9.3403	8.9517	8.5904	8.2539	7.9401	7.6469	7.3725	7.1152	6.8738	6.6468	6.4331	6.2317
57	11.4276	10.8832	10.3811	9.9172	9.4877	9.0893	8.7190	8.3744	8.0530	7.7529	7.4721	7.2089	6.9620	6.7299	6.5116	6.3058	6.1116
58	11.0407	10.5274	10.0533	9.6144	9.2075	8.8294	8.4775	8.1495	7.8432	7.5567	7.2884	7.0366	6.8001	6.5776	6.3680	6.1702	5.9834
59	10.6861	10.2014	9.7530	9.3371	8.9509	8.5915	8.2565	7.9438	7.6514	7.3776	7.1207	6.8795	6.6526	6.4389	6.2373	6.0470	5.8671
60	10.3137	9.8576	9.4347	9.0420	8.6766	8.3361	8.0183	7.7212	7.4430	7.1821	6.9371	6.7067	6.4897	6.2851	6.0920	5.9094	5.7367
61	9.8441	9.4197	9.0256	8.6590	8.3173	7.9985	7.7004	7.4213	7.1597	6.9140	6.6830	6.4655	6.2604	6.0668	5.8839	5.7108	5.5468
62	9.4725	9.0746	8.7044	8.3595	8.0376	7.7367	7.4550	7.1908	6.9429	6.7097	6.4902	6.2833	6.0880	5.9035	5.7289	5.5635	5.4066
63	9.1077	8.7351	8.3878	8.0637	7.7608	7.4771	7.2112	6.9615	6.7268	6.5058	6.2976	6.1010	5.9152	5.7395	5.5730	5.4152	5.2654
64	8.7497	8.4011	8.0758	7.7716	7.4869	7.2199	6.9692	6.7335	6.5116	6.3025	6.1051	5.9186	5.7421	5.5750	5.4166	5.2662	5.1233

[1] Present value of annual payments of $1 **payable at the end of each year** (*annuity immediate*), commencing 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 annual effective interest rate shown and survivorship experience as shown in **tables 10A** and **10C**.

Table 15C.—DI *Male* Disabled Worker *Monthly Life Annuity (Due)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	372.2775	336.3642	305.6883	279.3269	256.5398	236.7308	219.4169	204.2044	190.7715	178.8530	168.2297	158.7194	150.1703	142.4547	135.4651	129.1107	123.3140
21	361.6138	327.2821	297.8907	272.5798	250.6575	231.5655	214.8497	200.1397	187.1314	175.5740	165.2597	156.0156	147.6969	140.1819	133.3678	127.1679	121.5078
22	350.8552	318.0807	289.9594	265.6909	244.6300	226.2547	210.1389	195.9344	183.3548	172.1631	162.1627	153.1894	145.1059	137.7960	131.1621	125.1208	119.6014
23	339.5635	308.3660	281.5373	258.3355	238.1607	220.5261	205.0334	191.3565	179.2263	168.4196	158.7509	150.0652	142.2322	135.1419	128.7012	122.8309	117.4635
24	327.3671	297.8010	272.3182	250.2337	230.9925	214.1428	199.3144	186.2028	174.5567	164.1668	154.8593	146.4881	138.9303	132.0821	125.8555	120.1754	114.9775
25	314.5707	286.6547	262.5399	241.5969	223.3142	207.2743	193.1342	180.6110	169.4709	159.5188	150.5917	142.5531	135.2874	128.6972	122.6993	117.2229	112.2075
26	302.1204	275.7826	252.9801	233.1352	215.7770	200.5198	187.0465	175.0948	164.4471	154.9214	146.3659	138.6523	131.6727	125.3354	119.5620	114.2859	109.4498
27	290.6191	265.7368	244.1463	225.3165	208.8137	194.2816	181.4264	170.0047	159.8136	150.6837	142.4728	135.0610	128.3468	122.2440	116.6788	111.5882	106.9182
28	280.5645	256.9757	236.4617	218.5334	202.7895	188.9003	176.5924	165.6390	155.8512	147.0702	139.1625	132.0158	125.5342	119.6364	114.2529	109.3240	104.7984
29	271.8474	249.4063	229.8472	212.7175	197.6454	184.3241	172.4990	161.9583	152.5247	144.0495	136.4072	129.4916	123.2125	117.4927	112.2664	107.4770	103.0755
30	264.4629	243.0287	224.3057	207.8741	193.3877	180.5606	169.1544	158.9704	149.8424	141.6300	134.2148	127.4963	121.3890	115.8198	110.7259	106.0533	101.7554
31	258.4333	237.8663	219.8614	204.0272	190.0404	177.6326	166.5804	156.6965	147.8241	139.8302	132.6027	126.0462	120.0793	114.6320	109.6448	105.0656	100.8499
32	252.6756	232.9347	215.6153	200.3523	186.8437	174.8384	164.1262	154.5309	145.9044	138.1210	131.0744	124.6740	118.8424	113.5129	108.6283	104.1391	100.0026
33	247.3282	228.3620	211.6859	196.9596	183.9009	172.2741	161.8818	152.5579	144.1627	136.5774	129.7009	123.4471	117.7424	112.5232	107.7347	103.3297	99.2671
34	242.3343	224.0965	208.0263	193.8062	181.1717	169.9022	159.8121	150.7448	142.5682	135.1697	128.4537	122.3384	116.7532	111.6378	106.9398	102.6138	98.6203
35	237.2666	219.7485	204.2792	190.5628	178.3525	167.4415	157.6556	148.8476	140.8926	133.6845	127.1325	121.1588	115.6968	110.6884	106.0839	101.8400	97.9185
36	232.4425	215.6092	200.7127	187.4774	175.6728	165.1053	155.6111	147.0520	139.3101	132.2850	125.8907	120.0536	114.7099	109.8047	105.2903	101.1252	97.2732
37	227.8129	211.6323	197.2829	184.5080	173.0923	162.8546	153.6412	145.3218	137.7854	130.9370	124.6953	118.9901	113.7612	108.9559	104.5288	100.4401	96.6554
38	223.6511	208.0696	194.2224	181.8703	170.8114	160.8761	151.9198	143.8195	136.4708	129.7836	123.6807	118.0954	112.9703	108.2552	103.9066	99.8867	96.1620
39	219.6674	204.6598	191.2947	179.3488	168.6338	158.9901	150.2822	142.3940	135.2270	128.6959	122.7275	117.2585	112.2342	107.6064	103.3342	99.3808	95.7143
40	215.6761	201.2336	188.3450	176.8022	166.4292	157.0767	148.6174	140.9425	133.9585	127.5852	121.7531	116.4022	111.4805	106.9423	102.7481	98.8630	95.2565
41	211.5391	197.6640	185.2559	174.1214	164.0964	155.0416	146.8377	139.3825	132.5882	126.3790	120.6895	115.4626	110.6490	106.2056	102.0943	98.2822	94.7400
42	207.2544	193.9462	182.0205	171.2976	161.6251	152.8731	144.9301	137.7005	131.1017	125.0624	119.5209	114.4236	109.7235	105.3797	101.3563	97.6217	94.1481
43	202.8201	190.0735	178.6275	168.3158	158.9970	150.5500	142.8711	135.8707	129.4713	123.6063	118.2174	113.2541	108.6719	104.4322	100.5008	96.8480	93.4470
44	198.3247	186.1264	175.1504	165.2432	156.2734	148.1288	140.7123	133.9405	127.7411	122.0511	116.8160	111.9882	107.5259	103.3923	99.5552	95.9862	92.6602
45	193.8421	182.1747	171.6556	162.1426	153.5140	145.6658	138.5075	131.9612	125.9595	120.4432	115.3613	110.6687	106.3262	102.2990	98.5567	95.0723	91.8220
46	188.9355	177.8134	167.7660	158.6623	150.3902	142.8530	135.9673	129.6606	123.8698	118.5401	113.6235	109.0778	104.8661	100.9558	97.3182	93.9278	90.7620
47	183.8841	173.3032	163.7255	155.0311	147.1166	139.8930	133.2830	127.2193	121.6436	116.5044	111.7573	107.3628	103.2862	99.4971	95.9682	92.6759	89.5985
48	179.3262	169.2408	160.0939	151.7749	144.1886	137.2528	130.8958	125.0554	119.6769	114.7128	110.1211	105.8651	101.9124	98.2341	94.8048	91.6020	88.6054
49	175.6468	165.9850	157.2054	149.2059	141.8981	135.2059	129.0626	123.4097	118.1967	113.3786	108.9164	104.7752	100.9247	97.3374	93.9895	90.8595	87.9282
50	172.2055	162.9401	154.5048	146.8051	139.7591	133.2961	127.3538	121.8779	116.8208	112.1407	107.8006	103.7679	100.0139	96.5127	93.2418	90.1806	87.3110
51	167.0334	158.2569	150.2515	142.9308	136.2201	130.0546	124.3767	119.1366	114.2905	109.7994	105.6291	101.7495	98.1337	94.7576	91.6000	88.6420	85.8665
52	162.1925	153.8680	146.2607	139.2918	132.8927	127.0037	121.5723	116.5523	111.9032	107.5888	103.5776	99.8414	96.3550	93.0964	90.0454	87.1844	84.4974
53	158.0761	150.1505	142.8945	136.2355	130.1108	124.4653	119.2504	114.4233	109.9468	105.7869	101.9145	98.3031	94.9295	91.7727	88.8139	86.0366	83.4256
54	155.0456	147.4479	140.4792	134.0730	128.1708	122.7218	117.6808	113.0081	108.6686	104.6310	100.8675	97.3536	94.0672	90.9888	88.1004	85.3866	82.8329
55	152.5060	145.2007	138.4883	132.3069	126.6026	121.3280	116.4411	111.9047	107.6861	103.7557	100.0878	96.6591	93.4487	90.4381	87.6107	84.9515	82.4468
56	148.1743	141.2498	134.8758	128.9959	123.5608	118.5271	113.8565	109.5145	105.4711	101.6990	98.1743	94.8755	91.7831	88.8801	86.1508	83.5812	81.1585
57	143.6129	137.0708	131.0380	125.4633	120.3018	115.5141	111.0648	106.9226	103.0599	99.4516	96.0757	92.9123	89.9434	87.1532	84.5272	82.0522	79.7166
58	138.9695	132.8019	127.1044	121.8305	116.9395	112.3953	108.1662	104.2232	100.5413	97.0973	93.8709	90.8440	88.0000	85.3240	82.8029	80.4243	78.1775
59	134.7144	128.8901	123.5003	118.5026	113.8602	109.5404	105.5141	101.7548	98.2395	94.9471	91.8588	88.9580	86.2293	83.6590	81.2347	78.9453	76.7806
60	130.2456	124.7633	119.6810	114.9607	110.5687	106.4758	102.6550	99.0826	95.7376	92.6005	89.6542	86.8833	84.2739	81.8133	79.4899	77.2936	75.2148
61	124.6103	119.5089	114.7716	110.3643	106.2570	102.4234	98.8394	95.4837	92.3372	89.3824	86.6040	83.9878	81.5212	79.1926	76.9915	74.9087	72.9353
62	120.1515	115.3677	110.9177	106.7707	102.9000	99.2815	95.8939	92.7174	89.7350	86.9307	84.2903	81.8012	79.4516	77.2311	75.1299	73.1396	71.2521
63	115.7740	111.2934	107.1183	103.2210	99.5777	96.1666	92.9684	89.9654	87.1420	84.4838	81.9779	79.6126	77.3774	75.2626	73.2594	71.3599	69.5567
64	111.4776	107.2860	103.3736	99.7158	96.2908	93.0792	90.0638	87.2285	84.5591	82.0427	79.6675	77.4229	75.2993	73.2878	71.3805	69.5701	67.8497

[1] Present value of monthly payments of $1 **payable at the beginning of each month** (*annuity due*), commencing 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 annual effective interest rate shown and survivorship experience as shown in **tables 10A** and **10C**.

Table 15D.—DI *Male* Disabled Worker *Monthly Life Annuity (Immediate)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	371.2775	335.3642	304.6883	278.3269	255.5398	235.7308	218.4169	203.2044	189.7715	177.8530	167.2297	157.7194	149.1703	141.4547	134.4651	128.1107	122.3140
21	360.6138	326.2821	296.8907	271.5798	249.6575	230.5655	213.8497	199.1397	186.1314	174.5740	164.2597	155.0156	146.6969	139.1819	132.3678	126.1679	120.5078
22	349.8552	317.0807	288.9594	264.6909	243.6300	225.2547	209.1389	194.9344	182.3548	171.1631	161.1627	152.1894	144.1059	136.7960	130.1621	124.1208	118.6014
23	338.5635	307.3660	280.5373	257.3355	237.1607	219.5261	204.0334	190.3565	178.2263	167.4196	157.7509	149.0652	141.2322	134.1419	127.7012	121.8309	116.4635
24	326.3671	296.8010	271.3182	249.2337	229.9925	213.1428	198.3144	185.2028	173.5567	163.1668	153.8593	145.4881	137.9303	131.0821	124.8555	119.1754	113.9775
25	313.5707	285.6547	261.5399	240.5969	222.3142	206.2743	192.1342	179.6110	168.4709	158.5188	149.5917	141.5531	134.2874	127.6972	121.6993	116.2229	111.2075
26	301.1204	274.7826	251.9801	232.1352	214.7770	199.5198	186.0465	174.0948	163.4471	153.9214	145.3659	137.6523	130.6727	124.3354	118.5620	113.2859	108.4498
27	289.6191	264.7368	243.1463	224.3165	207.8137	193.2816	180.4264	169.0047	158.8136	149.6837	141.4728	134.0610	127.3468	121.2440	115.6788	110.5882	105.9182
28	279.5645	255.9757	235.4617	217.5334	201.7895	187.9003	175.5924	164.6390	154.8512	146.0702	138.1625	131.0158	124.5342	118.6364	113.2529	108.3240	103.7984
29	270.8474	248.4063	228.8472	211.7175	196.6454	183.3241	171.4990	160.9583	151.5247	143.0495	135.4072	128.4916	122.2125	116.4927	111.2664	106.4770	102.0755
30	263.4629	242.0287	223.3057	206.8741	192.3877	179.5606	168.1544	157.9704	148.8424	140.6300	133.2148	126.4963	120.3890	114.8198	109.7259	105.0533	100.7554
31	257.4333	236.8663	218.8614	203.0272	189.0404	176.6326	165.5804	155.6965	146.8241	138.8302	131.6027	125.0462	119.0793	113.6320	108.6448	104.0656	99.8499
32	251.6756	231.9347	214.6153	199.3523	185.8437	173.8384	163.1262	153.5309	144.9044	137.1210	130.0744	123.6740	117.8424	112.5129	107.6283	103.1391	99.0026
33	246.3282	227.3620	210.6859	195.9596	182.9009	171.2741	160.8818	151.5579	143.1627	135.5774	128.7009	122.4471	116.7424	111.5232	106.7347	102.3297	98.2671
34	241.3343	223.0965	207.0263	192.8062	180.1717	168.9022	158.8121	149.7448	141.5682	134.1697	127.4537	121.3384	115.7532	110.6378	105.9398	101.6138	97.6203
35	236.2666	218.7485	203.2792	189.5628	177.3525	166.4415	156.6556	147.8476	139.8926	132.6845	126.1325	120.1588	114.6968	109.6884	105.0839	100.8400	96.9185
36	231.4425	214.6092	199.7127	186.4774	174.6728	164.1053	154.6111	146.0520	138.3101	131.2850	124.8907	119.0536	113.7099	108.8047	104.2903	100.1252	96.2732
37	226.8129	210.6323	196.2829	183.5080	172.0923	161.8546	152.6412	144.3218	136.7854	129.9370	123.6953	117.9901	112.7612	107.9559	103.5288	99.4401	95.6554
38	222.6511	207.0696	193.2224	180.8703	169.8114	159.8761	150.9198	142.8195	135.4708	128.7836	122.6807	117.0954	111.9703	107.2552	102.9066	98.8867	95.1620
39	218.6674	203.6598	190.2947	178.3488	167.6338	157.9901	149.2822	141.3940	134.2270	127.6959	121.7275	116.2585	111.2342	106.6064	102.3342	98.3808	94.7143
40	214.6761	200.2336	187.3450	175.8022	165.4292	156.0767	147.6174	139.9425	132.9585	126.5852	120.7531	115.4022	110.4805	105.9423	101.7481	97.8630	94.2565
41	210.5391	196.6640	184.2559	173.1214	163.0964	154.0416	145.8377	138.3825	131.5882	125.3790	119.6895	114.4626	109.6490	105.2056	101.0943	97.2822	93.7400
42	206.2544	192.9462	181.0205	170.2976	160.6251	151.8731	143.9301	136.7005	130.1017	124.0624	118.5209	113.4236	108.7235	104.3797	100.3563	96.6217	93.1481
43	201.8201	189.0735	177.6275	167.3158	157.9970	149.5500	141.8711	134.8707	128.4713	122.6063	117.2174	112.2541	107.6719	103.4322	99.5008	95.8480	92.4470
44	197.3247	185.1264	174.1504	164.2432	155.2734	147.1288	139.7123	132.9405	126.7411	121.0511	115.8160	110.9882	106.5259	102.3923	98.5552	94.9862	91.6602
45	192.8421	181.1747	170.6556	161.1426	152.5140	144.6658	137.5075	130.9612	124.9595	119.4432	114.3613	109.6687	105.3262	101.2990	97.5567	94.0723	90.8220
46	187.9355	176.8134	166.7660	157.6623	149.3902	141.8530	134.9673	128.6606	122.8698	117.5401	112.6235	108.0778	103.8661	99.9558	96.3182	92.9278	89.7620
47	182.8841	172.3032	162.7255	154.0311	146.1166	138.8930	132.2830	126.2193	120.6436	115.5044	110.7573	106.3628	102.2862	98.4971	94.9682	91.6759	88.5985
48	178.3262	168.2408	159.0939	150.7749	143.1886	136.2528	129.8958	124.0554	118.6769	113.7128	109.1211	104.8651	100.9124	97.2341	93.8048	90.6020	87.6054
49	174.6468	164.9850	156.2054	148.2059	140.8981	134.2059	128.0626	122.4097	117.1967	112.3786	107.9164	103.7752	99.9247	96.3374	92.9895	89.8595	86.9282
50	171.2055	161.9401	153.5048	145.8051	138.7591	132.2961	126.3538	120.8779	115.8208	111.1407	106.8006	102.7679	99.0139	95.5127	92.2418	89.1806	86.3110
51	166.0334	157.2569	149.2515	141.9308	135.2201	129.0546	123.3767	118.1366	113.2905	108.7994	104.6291	100.7495	97.1337	93.7576	90.6000	87.6420	84.8665
52	161.1925	152.8680	145.2607	138.2918	131.8927	126.0037	120.5723	115.5523	110.9032	106.5888	102.5776	98.8414	95.3550	92.0964	89.0454	86.1844	83.4974
53	157.0761	149.1505	141.8945	135.2355	129.1108	123.4653	118.2504	113.4233	108.9468	104.7869	100.9145	97.3031	93.9295	90.7727	87.8139	85.0366	82.4256
54	154.0456	146.4479	139.4792	133.0730	127.1708	121.7218	116.6808	112.0081	107.6686	103.6310	99.8675	96.3536	93.0672	89.9888	87.1004	84.3866	81.8329
55	151.5060	144.2007	137.4883	131.3069	125.6026	120.3280	115.4411	110.9047	106.6861	102.7557	99.0878	95.6591	92.4487	89.4381	86.6107	83.9515	81.4468
56	147.1743	140.2498	133.8758	127.9959	122.5608	117.5271	112.8565	108.5145	104.4711	100.6990	97.1743	93.8755	90.7831	87.8801	85.1508	82.5812	80.1585
57	142.6129	136.0708	130.0380	124.4633	119.3018	114.5141	110.0648	105.9226	102.0599	98.4516	95.0757	91.9123	88.9434	86.1532	83.5272	81.0522	78.7166
58	137.9695	131.8019	126.1044	120.8305	115.9395	111.3953	107.1662	103.2232	99.5413	96.0973	92.8709	89.8440	87.0000	84.3240	81.8029	79.4243	77.1775
59	133.7144	127.8901	122.5003	117.5026	112.8602	108.5404	104.5141	100.7548	97.2395	93.9471	90.8588	87.9580	85.2293	82.6590	80.2347	77.9453	75.7806
60	129.2456	123.7633	118.6810	113.9607	109.5687	105.4758	101.6550	98.0826	94.7376	91.6005	88.6542	85.8833	83.2739	80.8133	78.4899	76.2936	74.2148
61	123.6103	118.5089	113.7716	109.3643	105.2570	101.4234	97.8394	94.4837	91.3372	88.3824	85.6040	82.9878	80.5212	78.1926	75.9915	73.9087	71.9353
62	119.1515	114.3677	109.9177	105.7707	101.9000	98.2815	94.8939	91.7174	88.7350	85.9307	83.2903	80.8012	78.4516	76.2311	74.1299	72.1396	70.2521
63	114.7740	110.2934	106.1183	102.2210	98.5777	95.1666	91.9684	88.9654	86.1420	83.4838	80.9779	78.6126	76.3774	74.2626	72.2594	70.3599	68.5567
64	110.4776	106.2860	102.3736	98.7158	95.2908	92.0792	89.0638	86.2285	83.5591	81.0427	78.6675	76.4229	74.2993	72.2878	70.3805	68.5701	66.8497

[1] Present value of monthly payments of $1 **payable at the end of each month** (*annuity immediate*), commencing 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 annual effective interest rate shown and survivorship experience as shown in **tables 10A** and **10C**.

Table 16A.—DI *Female* Disabled Worker *Annual Life Annuity (Due)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	33.9169	30.4216	27.4753	24.9746	22.8375	20.9992	19.4081	18.0225	16.8090	15.7404	14.7943	13.9525	13.2001	12.5244	11.9151	11.3635	10.8622
21	33.3546	29.9630	27.0977	24.6607	22.5741	20.7761	19.2174	17.8581	16.6660	15.6148	14.6833	13.8536	13.1114	12.4443	11.8423	11.2970	10.8011
22	32.7933	29.5038	26.7187	24.3449	22.3085	20.5508	19.0246	17.6916	16.5210	15.4876	14.5707	13.7533	13.0214	12.3630	11.7685	11.2295	10.7391
23	32.2231	29.0355	26.3306	24.0204	22.0349	20.3180	18.8248	17.5187	16.3702	15.3550	14.4533	13.6487	12.9274	12.2781	11.6913	11.1590	10.6743
24	31.6416	28.5562	25.9321	23.6862	21.7523	20.0770	18.6176	17.3392	16.2135	15.2172	14.3312	13.5398	12.8297	12.1900	11.6113	11.0860	10.6074
25	31.0545	28.0707	25.5274	23.3461	21.4641	19.8310	18.4059	17.1557	16.0532	15.0763	14.2065	13.4287	12.7302	12.1003	11.5301	11.0120	10.5397
26	30.4628	27.5798	25.1168	23.0000	21.1702	19.5794	18.1890	16.9673	15.8885	14.9313	14.0781	13.3142	12.6275	12.0077	11.4462	10.9356	10.4698
27	29.8864	27.1008	24.7158	22.6617	20.8826	19.3331	17.9765	16.7828	15.7271	14.7892	13.9523	13.2021	12.5270	11.9172	11.3642	10.8610	10.4016
28	29.3273	26.6358	24.3261	22.3328	20.6030	19.0937	17.7701	16.6036	15.5705	14.6515	13.8304	13.0936	12.4299	11.8298	11.2852	10.7892	10.3360
29	28.7819	26.1816	23.9452	22.0111	20.3294	18.8594	17.5682	16.4283	15.4175	14.5171	13.7116	12.9880	12.3355	11.7450	11.2086	10.7197	10.2727
30	28.2635	25.7501	23.5836	21.7061	20.0704	18.6381	17.3778	16.2635	15.2740	14.3913	13.6008	12.8898	12.2480	11.6666	11.1381	10.6559	10.2148
31	27.7418	25.3140	23.2166	21.3952	19.8053	18.4106	17.1813	16.0928	15.1247	14.2601	13.4847	12.7866	12.1557	11.5837	11.0631	10.5880	10.1529
32	27.2194	24.8757	22.8465	21.0806	19.5362	18.1789	16.9806	15.9179	14.9714	14.1249	13.3648	12.6797	12.0600	11.4974	10.9851	10.5170	10.0881
33	26.7323	24.4679	22.5030	20.7895	19.2880	17.9661	16.7971	15.7587	14.8325	14.0031	13.2574	12.5845	11.9751	11.4215	10.9168	10.4553	10.0321
34	26.2382	24.0522	22.1512	20.4900	19.0315	17.7451	16.6056	15.5918	14.6863	13.8742	13.1432	12.4829	11.8842	11.3398	10.8430	10.3883	9.9711
35	25.7584	23.6482	21.8090	20.1985	18.7819	17.5301	16.4194	15.4297	14.5443	13.7493	13.0327	12.3846	11.7965	11.2610	10.7720	10.3241	9.9127
36	25.2640	23.2296	21.4527	19.8935	18.5193	17.3028	16.2216	15.2567	14.3922	13.6149	12.9134	12.2782	11.7011	11.1751	10.6943	10.2535	9.8484
37	24.7347	22.7783	21.0656	19.5596	18.2298	17.0505	16.0004	15.0619	14.2197	13.4615	12.7763	12.1550	11.5900	11.0746	10.6029	10.1701	9.7719
38	24.1826	22.3044	20.6567	19.2049	17.9203	16.7791	15.7612	14.8499	14.0311	13.2927	12.6246	12.0182	11.4660	10.9617	10.4998	10.0756	9.6849
39	23.6360	21.8343	20.2503	18.8517	17.6118	16.5082	15.5222	14.6381	13.8424	13.1239	12.4730	11.8814	11.3421	10.8490	10.3969	9.9813	9.5983
40	23.0961	21.3691	19.8473	18.5010	17.3050	16.2386	15.2842	14.4269	13.6543	12.9556	12.3218	11.7450	11.2186	10.7367	10.2945	9.8876	9.5122
41	22.5571	20.9032	19.4427	18.1478	16.9953	15.9658	15.0428	14.2124	13.4628	12.7840	12.1673	11.6055	11.0920	10.6216	10.1894	9.7913	9.4237
42	22.0177	20.4353	19.0349	17.7908	16.6813	15.6883	14.7966	13.9930	13.2664	12.6076	12.0082	11.4614	10.9611	10.5022	10.0801	9.6910	9.3314
43	21.5017	19.9874	18.6443	17.4486	16.3802	15.4223	14.5605	13.7826	13.0783	12.4386	11.8559	11.3236	10.8360	10.3883	9.9760	9.5955	9.2436
44	20.9672	19.5208	18.2351	17.0882	16.0614	15.1391	14.3079	13.5564	12.8750	12.2551	11.6897	11.1726	10.6983	10.2623	9.8604	9.4891	9.1453
45	20.4251	19.0456	17.8167	16.7182	15.7329	14.8462	14.0457	13.3208	12.6624	12.0627	11.5149	11.0132	10.5526	10.1285	9.7373	9.3755	9.0402
46	19.9164	18.5995	17.4240	16.3711	15.4248	14.5717	13.8002	13.1004	12.4638	11.8831	11.3520	10.8649	10.4172	10.0045	9.6234	9.2705	8.9432
47	19.4366	18.1788	17.0537	16.0438	15.1344	14.3131	13.5691	12.8932	12.2773	11.7147	11.1994	10.7263	10.2908	9.8890	9.5174	9.1731	8.8534
48	18.9955	17.7926	16.7142	15.7443	14.8693	14.0776	13.3592	12.7055	12.1089	11.5632	11.0626	10.6024	10.1783	9.7865	9.4239	9.0875	8.7748
49	18.5926	17.4404	16.4053	15.4726	14.6295	13.8653	13.1707	12.5375	11.9589	11.4287	10.9418	10.4936	10.0800	9.6976	9.3431	9.0140	8.7078
50	18.2025	17.0989	16.1055	15.2084	14.3961	13.6585	12.9868	12.3736	11.8124	11.2974	10.8239	10.3873	9.9840	9.6107	9.2643	8.9423	8.6424
51	17.7048	16.6562	15.7101	14.8542	14.0776	13.3712	12.7268	12.1376	11.5975	11.1012	10.6442	10.2223	9.8321	9.4704	9.1345	8.8219	8.5304
52	17.1888	16.1951	15.2968	14.4824	13.7421	13.0674	12.4510	11.8864	11.3681	10.8911	10.4512	10.0446	9.6680	9.3185	8.9936	8.6909	8.4084
53	16.7181	15.7749	14.9204	14.1443	13.4375	12.7921	12.2015	11.6596	11.1613	10.7022	10.2781	9.8856	9.5216	9.1834	8.8686	8.5750	8.3008
54	16.3355	15.4357	14.6190	13.8756	13.1974	12.5770	12.0083	11.4857	11.0044	10.5602	10.1494	9.7687	9.4152	9.0864	8.7799	8.4938	8.2263
55	15.9492	15.0920	14.3122	13.6012	12.9512	12.3557	11.8088	11.3054	10.8411	10.4120	10.0146	9.6458	9.3029	8.9836	8.6857	8.4072	8.1466
56	15.4856	14.6744	13.9350	13.2595	12.6408	12.0730	11.5506	11.0690	10.6242	10.2124	9.8305	9.4756	9.1453	8.8373	8.5496	8.2804	8.0281
57	15.0026	14.2373	13.5383	12.8984	12.3114	11.7715	11.2741	10.8148	10.3899	9.9960	9.6301	9.2897	8.9724	8.6762	8.3992	8.1397	7.8963
58	14.5318	13.8102	13.1499	12.5442	11.9875	11.4747	11.0013	10.5636	10.1579	9.7813	9.4311	9.1047	8.8002	8.5155	8.2490	7.9990	7.7643
59	14.0543	13.3755	12.7530	12.1810	11.6542	11.1681	10.7187	10.3024	9.9160	9.5568	9.2223	8.9101	8.6185	8.3455	8.0896	7.8494	7.6236
60	13.5644	12.9276	12.3425	11.8037	11.3067	10.8473	10.4219	10.0271	9.6602	9.3186	9.0000	8.7023	8.4238	8.1628	7.9178	7.6876	7.4710
61	13.0455	12.4507	11.9032	11.3981	10.9313	10.4990	10.0980	9.7254	9.3785	9.0550	8.7529	8.4702	8.2055	7.9570	7.7236	7.5040	7.2970
62	12.5665	12.0103	11.4973	11.0233	10.5843	10.1772	9.7988	9.4467	9.1184	8.8118	8.5250	8.2564	8.0045	7.7677	7.5451	7.3353	7.1375
63	12.0951	11.5758	11.0960	10.6517	10.2396	9.8567	9.5003	9.1681	8.8578	8.5677	8.2959	8.0411	7.8017	7.5765	7.3644	7.1644	6.9755
64	11.6312	11.1473	10.6991	10.2835	9.8972	9.5377	9.2025	8.8896	8.5969	8.3228	8.0658	7.8243	7.5972	7.3833	7.1817	6.9913	6.8113

[1] Present value of annual payments of $1 **payable at the beginning of each year** (*annuity due*), commencing 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 annual effective interest rate shown and survivorship experience as shown in **tables 10B** and **10C**.

Table 16B.—DI *Female* Disabled Worker *Annual Life Annuity (Immediate)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	32.9169	29.4216	26.4753	23.9746	21.8375	19.9992	18.4081	17.0225	15.8090	14.7404	13.7943	12.9525	12.2001	11.5244	10.9151	10.3635	9.8622
21	32.3546	28.9630	26.0977	23.6607	21.5741	19.7761	18.2174	16.8581	15.6660	14.6148	13.6833	12.8536	12.1114	11.4443	10.8423	10.2970	9.8011
22	31.7933	28.5038	25.7187	23.3449	21.3085	19.5508	18.0246	16.6916	15.5210	14.4876	13.5707	12.7533	12.0214	11.3630	10.7685	10.2295	9.7391
23	31.2231	28.0355	25.3306	23.0204	21.0349	19.3180	17.8248	16.5187	15.3702	14.3550	13.4533	12.6487	11.9274	11.2781	10.6913	10.1590	9.6743
24	30.6416	27.5562	24.9321	22.6862	20.7523	19.0770	17.6176	16.3392	15.2135	14.2172	13.3312	12.5398	11.8297	11.1900	10.6113	10.0860	9.6074
25	30.0545	27.0707	24.5274	22.3461	20.4641	18.8310	17.4059	16.1557	15.0532	14.0763	13.2065	12.4287	11.7302	11.1003	10.5301	10.0120	9.5397
26	29.4628	26.5798	24.1168	22.0000	20.1702	18.5794	17.1890	15.9673	14.8885	13.9313	13.0781	12.3142	11.6275	11.0077	10.4462	9.9356	9.4698
27	28.8864	26.1008	23.7158	21.6617	19.8826	18.3331	16.9765	15.7828	14.7271	13.7892	12.9523	12.2021	11.5270	10.9172	10.3642	9.8610	9.4016
28	28.3273	25.6358	23.3261	21.3328	19.6030	18.0937	16.7701	15.6036	14.5705	13.6515	12.8304	12.0936	11.4299	10.8298	10.2852	9.7892	9.3360
29	27.7819	25.1816	22.9452	21.0111	19.3294	17.8594	16.5682	15.4283	14.4175	13.5171	12.7116	11.9880	11.3355	10.7450	10.2086	9.7197	9.2727
30	27.2635	24.7501	22.5836	20.7061	19.0704	17.6381	16.3778	15.2635	14.2740	13.3913	12.6008	11.8898	11.2480	10.6666	10.1381	9.6559	9.2148
31	26.7418	24.3140	22.2166	20.3952	18.8053	17.4106	16.1813	15.0928	14.1247	13.2601	12.4847	11.7866	11.1557	10.5837	10.0631	9.5880	9.1529
32	26.2194	23.8757	21.8465	20.0806	18.5362	17.1789	15.9806	14.9179	13.9714	13.1249	12.3648	11.6797	11.0600	10.4974	9.9851	9.5170	9.0881
33	25.7323	23.4679	21.5030	19.7895	18.2880	16.9661	15.7971	14.7587	13.8325	13.0031	12.2574	11.5845	10.9751	10.4215	9.9168	9.4553	9.0321
34	25.2382	23.0522	21.1512	19.4900	18.0315	16.7451	15.6056	14.5918	13.6863	12.8742	12.1432	11.4829	10.8842	10.3398	9.8430	9.3883	8.9711
35	24.7584	22.6482	20.8090	19.1985	17.7819	16.5301	15.4194	14.4297	13.5443	12.7493	12.0327	11.3846	10.7965	10.2610	9.7720	9.3241	8.9127
36	24.2640	22.2296	20.4527	18.8935	17.5193	16.3028	15.2216	14.2567	13.3922	12.6149	11.9134	11.2782	10.7011	10.1751	9.6943	9.2535	8.8484
37	23.7347	21.7783	20.0656	18.5596	17.2298	16.0505	15.0004	14.0619	13.2197	12.4615	11.7763	11.1550	10.5900	10.0746	9.6029	9.1701	8.7719
38	23.1826	21.3044	19.6567	18.2049	16.9203	15.7791	14.7612	13.8499	13.0311	12.2927	11.6246	11.0182	10.4660	9.9617	9.4998	9.0756	8.6849
39	22.6360	20.8343	19.2503	17.8517	16.6118	15.5082	14.5222	13.6381	12.8424	12.1239	11.4730	10.8814	10.3421	9.8490	9.3969	8.9813	8.5983
40	22.0961	20.3691	18.8473	17.5010	16.3050	15.2386	14.2842	13.4269	12.6543	11.9556	11.3218	10.7450	10.2186	9.7367	9.2945	8.8876	8.5122
41	21.5571	19.9032	18.4427	17.1478	15.9953	14.9658	14.0428	13.2124	12.4628	11.7840	11.1673	10.6055	10.0920	9.6216	9.1894	8.7913	8.4237
42	21.0177	19.4353	18.0349	16.7908	15.6813	14.6883	13.7966	12.9930	12.2664	11.6076	11.0082	10.4614	9.9611	9.5022	9.0801	8.6910	8.3314
43	20.5017	18.9874	17.6443	16.4486	15.3802	14.4223	13.5605	12.7826	12.0783	11.4386	10.8559	10.3236	9.8360	9.3883	8.9760	8.5955	8.2436
44	19.9672	18.5208	17.2351	16.0882	15.0614	14.1391	13.3079	12.5564	11.8750	11.2551	10.6897	10.1726	9.6983	9.2623	8.8604	8.4891	8.1453
45	19.4251	18.0456	16.8167	15.7182	14.7329	13.8462	13.0457	12.3208	11.6624	11.0627	10.5149	10.0132	9.5526	9.1285	8.7373	8.3755	8.0402
46	18.9164	17.5995	16.4240	15.3711	14.4248	13.5717	12.8002	12.1004	11.4638	10.8831	10.3520	9.8649	9.4172	9.0045	8.6234	8.2705	7.9432
47	18.4366	17.1788	16.0537	15.0438	14.1344	13.3131	12.5691	11.8932	11.2773	10.7147	10.1994	9.7263	9.2908	8.8890	8.5174	8.1731	7.8534
48	17.9955	16.7926	15.7142	14.7443	13.8693	13.0776	12.3592	11.7055	11.1089	10.5632	10.0626	9.6024	9.1783	8.7865	8.4239	8.0875	7.7748
49	17.5926	16.4404	15.4053	14.4726	13.6295	12.8653	12.1707	11.5375	10.9589	10.4287	9.9418	9.4936	9.0800	8.6976	8.3431	8.0140	7.7078
50	17.2025	16.0989	15.1055	14.2084	13.3961	12.6585	11.9868	11.3736	10.8124	10.2974	9.8239	9.3873	8.9840	8.6107	8.2643	7.9423	7.6424
51	16.7048	15.6562	14.7101	13.8542	13.0776	12.3712	11.7268	11.1376	10.5975	10.1012	9.6442	9.2223	8.8321	8.4704	8.1345	7.8219	7.5304
52	16.1888	15.1951	14.2968	13.4824	12.7421	12.0674	11.4510	10.8864	10.3681	9.8911	9.4512	9.0446	8.6680	8.3185	7.9936	7.6909	7.4084
53	15.7181	14.7749	13.9204	13.1443	12.4375	11.7921	11.2015	10.6596	10.1613	9.7022	9.2781	8.8856	8.5216	8.1834	7.8686	7.5750	7.3008
54	15.3355	14.4357	13.6190	12.8756	12.1974	11.5770	11.0083	10.4857	10.0044	9.5602	9.1494	8.7687	8.4152	8.0864	7.7799	7.4938	7.2263
55	14.9492	14.0920	13.3122	12.6012	11.9512	11.3557	10.8088	10.3054	9.8411	9.4120	9.0146	8.6458	8.3029	7.9836	7.6857	7.4072	7.1466
56	14.4856	13.6744	12.9350	12.2595	11.6408	11.0730	10.5506	10.0690	9.6242	9.2124	8.8305	8.4756	8.1453	7.8373	7.5496	7.2804	7.0281
57	14.0026	13.2373	12.5383	11.8984	11.3114	10.7715	10.2741	9.8148	9.3899	8.9960	8.6301	8.2897	7.9724	7.6762	7.3992	7.1397	6.8963
58	13.5318	12.8102	12.1499	11.5442	10.9875	10.4747	10.0013	9.5636	9.1579	8.7813	8.4311	8.1047	7.8002	7.5155	7.2490	6.9990	6.7643
59	13.0543	12.3755	11.7530	11.1810	10.6542	10.1681	9.7187	9.3024	8.9160	8.5568	8.2223	7.9101	7.6185	7.3455	7.0896	6.8494	6.6236
60	12.5644	11.9276	11.3425	10.8037	10.3067	9.8473	9.4219	9.0271	8.6602	8.3186	8.0000	7.7023	7.4238	7.1628	6.9178	6.6876	6.4710
61	12.0455	11.4507	10.9032	10.3981	9.9313	9.4990	9.0980	8.7254	8.3785	8.0550	7.7529	7.4702	7.2055	6.9570	6.7236	6.5040	6.2970
62	11.5665	11.0103	10.4973	10.0233	9.5843	9.1772	8.7988	8.4467	8.1184	7.8118	7.5250	7.2564	7.0045	6.7677	6.5451	6.3353	6.1375
63	11.0951	10.5758	10.0960	9.6517	9.2396	8.8567	8.5003	8.1681	7.8578	7.5677	7.2959	7.0411	6.8017	6.5765	6.3644	6.1644	5.9755
64	10.6312	10.1473	9.6991	9.2835	8.8972	8.5377	8.2025	7.8896	7.5969	7.3228	7.0658	6.8243	6.5972	6.3833	6.1817	5.9913	5.8113

[1] Present value of annual payments of $1 **payable at the end of each year** (*annuity immediate*), commencing 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 annual effective interest rate shown and survivorship experience as shown in **tables 10B** and **10C**.

Table 16C.—DI *Female* Disabled Worker *Monthly Life Annuity (Due)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	401.4861	359.5359	324.1752	294.1605	268.5102	246.4465	227.3482	210.7168	196.1501	183.3212	171.9635	161.8580	152.8240	144.7117	137.3960	130.7722	124.7521
21	394.7389	354.0325	319.6437	290.3936	265.3492	243.7691	225.0594	208.7428	194.4328	181.8147	170.6313	160.6712	151.7593	143.7498	136.5218	129.9730	124.0176
22	388.0030	348.5227	315.0951	286.6038	262.1626	241.0654	222.7451	206.7444	192.6927	180.2872	169.2802	159.4672	150.6789	142.7742	135.6353	129.1629	123.2733
23	381.1603	342.9029	310.4383	282.7105	258.8788	238.2714	220.3473	204.6696	190.8828	178.6962	167.8713	158.2105	149.5507	141.7550	134.7090	128.3165	122.4960
24	374.1827	337.1506	305.6554	278.6996	255.4868	235.3789	217.8608	202.5151	189.0017	177.0418	166.4058	156.9040	148.3783	140.6967	133.7485	127.4401	121.6923
25	367.1374	331.3252	300.7992	274.6182	252.0291	232.4264	215.3201	200.3125	187.0783	175.3505	164.9088	155.5704	147.1833	139.6197	132.7726	126.5514	120.8791
26	360.0363	325.4335	295.8721	270.4652	248.5014	229.4071	212.7168	198.0516	185.1012	173.6100	163.3667	154.1958	145.9508	138.5086	131.7658	125.6346	120.0405
27	353.1197	319.6862	291.0596	266.4049	245.0498	226.4514	210.1673	195.8371	183.1645	171.9052	161.8566	152.8501	144.7447	137.4218	130.7814	124.7386	119.2213
28	346.4104	314.1056	286.3835	262.4580	241.6942	223.5779	207.6897	193.6861	181.2849	170.2521	160.3937	151.5479	143.5791	136.3728	129.8325	123.8761	118.4338
29	339.8660	308.6555	281.8126	258.5974	238.4110	220.7665	205.2661	191.5832	179.4485	168.6385	158.9675	150.2801	142.4457	135.3544	128.9128	123.0416	117.6732
30	333.6446	303.4771	277.4733	254.9370	235.3027	218.1099	202.9809	189.6052	177.7257	167.1292	157.6374	149.1014	141.3956	134.4139	128.0663	122.2762	116.9778
31	327.3842	298.2436	273.0692	251.2061	232.1216	215.3800	200.6233	187.5563	175.9344	165.5538	156.2439	147.8620	140.2875	133.4181	127.1670	121.4602	116.2343
32	321.1158	292.9841	268.6273	247.4306	228.8917	212.5994	198.2147	185.4572	174.0941	163.9310	154.8051	146.5792	139.1379	132.3827	126.2301	120.6086	115.4567
33	315.2709	288.0904	264.5054	243.9376	225.9140	210.0460	196.0121	183.5465	172.4272	162.4688	153.5156	145.4362	138.1194	131.4708	125.4097	119.8673	114.7839
34	309.3409	283.1018	260.2833	240.3427	222.8351	207.3934	193.7137	181.5435	170.6720	160.9223	152.1458	144.2166	137.0282	130.4898	124.5237	119.0633	114.0514
35	303.5839	278.2537	256.1772	236.8455	219.8394	204.8130	191.4787	179.5971	168.9680	159.4226	150.8192	143.0374	135.9750	129.5446	123.6717	118.2920	113.3503
36	297.6502	273.2307	251.9011	233.1848	216.6882	202.0856	189.1054	177.5211	167.1426	157.8096	149.3867	141.7591	134.8291	128.5129	122.7387	117.4449	112.5780
37	291.2997	267.8144	247.2556	229.1783	213.2140	199.0567	186.4510	175.1828	165.0725	155.9680	147.7408	140.2814	133.4964	127.3061	121.6414	116.4433	111.6604
38	284.6739	262.1283	242.3489	224.9210	209.5000	195.7998	183.5799	172.6393	162.8082	153.9425	145.9207	138.6386	132.0075	125.9509	120.4033	115.3079	110.6155
39	278.1145	256.4872	237.4719	220.6823	205.7973	192.5489	180.7119	170.0968	160.5437	151.9167	144.1005	136.9964	130.5196	124.5978	119.1681	114.1763	109.5752
40	271.6359	250.9043	232.6364	216.4734	202.1158	189.3134	177.8549	167.5627	158.2860	149.8967	142.2855	135.3590	129.0370	123.2502	117.9387	113.0510	108.5418
41	265.1679	245.3135	227.7802	212.2349	198.3992	186.0392	174.9575	164.9874	155.9873	147.8363	140.4314	133.6840	127.5181	121.8679	116.6764	111.8945	107.4787
42	258.6946	239.6989	222.8870	207.9506	194.6307	182.7095	172.0027	162.3541	153.6307	145.7188	138.5213	131.9546	125.9466	120.4347	115.3651	110.6907	106.3703
43	252.5034	234.3238	218.1994	203.8441	191.0175	179.5167	169.1695	159.8297	151.3724	143.6908	136.6933	130.3008	124.4452	119.0670	114.1151	109.5446	105.3163
44	246.0886	228.7239	213.2887	199.5190	187.1916	176.1182	166.1381	157.1150	148.9319	141.4886	134.6987	128.4880	122.7919	117.5544	112.7268	108.2666	104.1364
45	239.5837	223.0214	208.2677	195.0791	183.2489	172.6027	162.9911	154.2868	146.3807	139.1788	132.6001	126.5748	121.0420	115.9488	111.2491	106.9026	102.8739
46	233.4786	217.6688	203.5555	190.9134	179.5517	169.3084	160.0446	151.6415	143.9972	137.0236	130.6448	124.7948	119.4166	114.4600	109.8813	105.6424	101.7096
47	227.7213	212.6203	199.1110	186.9855	176.0671	166.2055	157.2715	149.1543	141.7587	135.0022	128.8135	123.1305	117.8992	113.0726	108.6090	104.4725	100.6309
48	222.4288	207.9856	195.0373	183.3920	172.8859	163.3794	154.7525	146.9017	139.7376	133.1832	127.1712	121.6435	116.5488	111.8427	107.4860	103.4443	99.6872
49	217.5931	203.7592	191.3310	180.1311	170.0078	160.8313	152.4893	144.8857	137.9366	131.5696	125.7216	120.3375	115.3694	110.7748	106.5167	102.5623	98.8828
50	212.9121	199.6613	187.7324	176.9609	167.2065	158.3485	150.2826	142.9186	136.1783	129.9937	124.3056	119.0618	114.2172	109.7317	105.5702	101.7015	98.0982
51	206.9402	194.3478	182.9879	172.7099	163.3846	154.9011	147.1629	140.0866	133.5998	127.6388	122.1488	117.0810	112.3932	108.0476	104.0114	100.2552	96.7532
52	200.7482	188.8152	178.0276	168.2479	159.3579	151.2558	143.8526	137.0716	130.8458	125.1163	119.8319	114.9475	110.4234	106.2247	102.3204	98.6830	95.2882
53	195.0997	183.7727	173.5117	164.1909	155.7021	147.9515	140.8577	134.3493	128.3644	122.8485	117.7540	113.0388	108.6659	104.6026	100.8198	97.2919	93.9956
54	190.5084	179.7027	169.8938	160.9664	152.8206	145.3701	138.5391	132.2619	126.4807	121.1447	116.2095	111.6356	107.3886	103.4375	99.7549	96.3167	93.1012
55	185.8721	175.5770	166.2126	157.6729	149.8665	142.7137	136.1446	130.0982	124.5211	119.3660	114.5913	110.1605	106.0410	102.2039	98.6235	95.2771	92.1442
56	180.3090	170.5661	161.6860	153.5724	146.1414	139.3207	133.0459	127.2611	121.9169	116.9699	112.3816	108.1179	104.1488	100.4472	96.9894	93.7539	90.7216
57	174.5128	165.3205	156.9252	149.2396	142.1879	135.7035	129.7281	124.2104	119.1052	114.3722	109.9763	105.8860	102.0733	98.5133	95.1837	92.0648	89.1387
58	168.8638	160.1962	152.2642	144.9888	138.3009	132.1405	126.4540	121.1945	116.3208	111.7957	107.5870	103.6656	100.0056	96.5839	93.3801	90.3756	87.5538
59	163.1340	154.9791	147.5015	140.6296	134.3012	128.4616	123.0621	118.0601	113.4178	109.1013	105.0808	101.3298	97.8243	94.5432	91.4672	88.5793	85.8640
60	157.2547	149.6040	142.5749	136.1028	130.1316	124.6120	119.5000	114.7566	110.3475	106.2418	102.4124	98.8347	95.4869	92.3495	89.4048	86.6370	84.0319
61	151.0282	143.8818	137.3032	131.2345	125.6254	120.4313	115.6127	111.1345	106.9655	103.0778	99.4464	96.0492	92.8662	89.8795	87.0728	84.4320	81.9435
62	145.2794	138.5969	132.4332	126.7366	121.4619	116.5691	112.0224	107.7901	103.8441	100.1589	96.7117	93.4826	90.4532	87.6071	84.9293	82.4068	80.0273
63	139.6222	133.3828	127.6166	122.2775	117.3249	112.7229	108.4395	104.4459	100.7167	97.2289	93.9619	90.8974	88.0186	85.3106	82.7599	80.3543	78.0826
64	134.0565	128.2400	122.8544	117.8584	113.2158	108.8946	104.8658	101.1037	97.5853	94.2899	91.1988	88.2953	85.5643	82.9921	80.5665	78.2761	76.1108

[1] Present value of monthly payments of $1 **payable at the beginning of each month** (*annuity due*), commencing 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 annual effective interest rate shown and survivorship experience as shown in **tables 10B** and **10C**.

Table 16D.—DI *Female* Disabled Worker *Monthly Life Annuity (Immediate)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	400.4861	358.5359	323.1752	293.1605	267.5102	245.4465	226.3482	209.7168	195.1501	182.3212	170.9635	160.8580	151.8240	143.7117	136.3960	129.7722	123.7521
21	393.7389	353.0325	318.6437	289.3936	264.3492	242.7691	224.0594	207.7428	193.4328	180.8147	169.6313	159.6712	150.7593	142.7498	135.5218	128.9730	123.0176
22	387.0030	347.5227	314.0951	285.6038	261.1626	240.0654	221.7451	205.7444	191.6927	179.2872	168.2802	158.4672	149.6789	141.7742	134.6353	128.1629	122.2733
23	380.1603	341.9029	309.4383	281.7105	257.8788	237.2714	219.3473	203.6696	189.8828	177.6962	166.8713	157.2105	148.5507	140.7550	133.7090	127.3165	121.4960
24	373.1827	336.1506	304.6554	277.6996	254.4868	234.3789	216.8608	201.5151	188.0017	176.0418	165.4058	155.9040	147.3783	139.6967	132.7485	126.4401	120.6923
25	366.1374	330.3252	299.7992	273.6182	251.0291	231.4264	214.3201	199.3125	186.0783	174.3505	163.9088	154.5704	146.1833	138.6197	131.7726	125.5514	119.8791
26	359.0363	324.4335	294.8721	269.4652	247.5014	228.4071	211.7168	197.0516	184.1012	172.6100	162.3667	153.1958	144.9508	137.5086	130.7658	124.6346	119.0405
27	352.1197	318.6862	290.0596	265.4049	244.0498	225.4514	209.1673	194.8371	182.1645	170.9052	160.8566	151.8501	143.7447	136.4218	129.7814	123.7386	118.2213
28	345.4104	313.1056	285.3835	261.4580	240.6942	222.5779	206.6897	192.6861	180.2849	169.2521	159.3937	150.5479	142.5791	135.3728	128.8325	122.8761	117.4338
29	338.8660	307.6555	280.8126	257.5974	237.4110	219.7665	204.2661	190.5832	178.4485	167.6385	157.9675	149.2801	141.4457	134.3544	127.9128	122.0416	116.6732
30	332.6446	302.4771	276.4733	253.9370	234.3027	217.1099	201.9809	188.6052	176.7257	166.1292	156.6374	148.1014	140.3956	133.4139	127.0663	121.2762	115.9778
31	326.3842	297.2436	272.0692	250.2061	231.1216	214.3800	199.6233	186.5563	174.9344	164.5538	155.2439	146.8620	139.2875	132.4181	126.1670	120.4602	115.2343
32	320.1158	291.9841	267.6273	246.4306	227.8917	211.5994	197.2147	184.4572	173.0941	162.9310	153.8051	145.5792	138.1379	131.3827	125.2301	119.6086	114.4567
33	314.2709	287.0904	263.5054	242.9376	224.9140	209.0460	195.0121	182.5465	171.4272	161.4688	152.5156	144.4362	137.1194	130.4708	124.4097	118.8673	113.7839
34	308.3409	282.1018	259.2833	239.3427	221.8351	206.3934	192.7137	180.5435	169.6720	159.9223	151.1458	143.2166	136.0282	129.4898	123.5237	118.0633	113.0514
35	302.5839	277.2537	255.1772	235.8455	218.8394	203.8130	190.4787	178.5971	167.9680	158.4226	149.8192	142.0374	134.9750	128.5446	122.6717	117.2920	112.3503
36	296.6502	272.2307	250.9011	232.1848	215.6882	201.0856	188.1054	176.5211	166.1426	156.8096	148.3867	140.7591	133.8291	127.5129	121.7387	116.4449	111.5780
37	290.2997	266.8144	246.2556	228.1783	212.2140	198.0567	185.4510	174.1828	164.0725	154.9680	146.7408	139.2814	132.4964	126.3061	120.6414	115.4433	110.6604
38	283.6739	261.1283	241.3489	223.9210	208.5000	194.7998	182.5799	171.6393	161.8082	152.9425	144.9207	137.6386	131.0075	124.9509	119.4033	114.3079	109.6155
39	277.1145	255.4872	236.4719	219.6823	204.7973	191.5489	179.7119	169.0968	159.5437	150.9167	143.1005	135.9964	129.5196	123.5978	118.1681	113.1763	108.5752
40	270.6359	249.9043	231.6364	215.4734	201.1158	188.3134	176.8549	166.5627	157.2860	148.8967	141.2855	134.3590	128.0370	122.2502	116.9387	112.0510	107.5418
41	264.1679	244.3135	226.7802	211.2349	197.3992	185.0392	173.9575	163.9874	154.9873	146.8363	139.4314	132.6840	126.5181	120.8679	115.6764	110.8945	106.4787
42	257.6946	238.6989	221.8870	206.9506	193.6307	181.7095	171.0027	161.3541	152.6307	144.7188	137.5213	130.9546	124.9466	119.4347	114.3651	109.6907	105.3703
43	251.5034	233.3238	217.1994	202.8441	190.0175	178.5167	168.1695	158.8297	150.3724	142.6908	135.6933	129.3008	123.4452	118.0670	113.1151	108.5446	104.3163
44	245.0886	227.7239	212.2887	198.5190	186.1916	175.1182	165.1381	156.1150	147.9319	140.4886	133.6987	127.4880	121.7919	116.5544	111.7268	107.2666	103.1364
45	238.5837	222.0214	207.2677	194.0791	182.2489	171.6027	161.9911	153.2868	145.3807	138.1788	131.6001	125.5748	120.0420	114.9488	110.2491	105.9026	101.8739
46	232.4786	216.6688	202.5555	189.9134	178.5517	168.3084	159.0446	150.6415	142.9972	136.0236	129.6448	123.7948	118.4166	113.4600	108.8813	104.6424	100.7096
47	226.7213	211.6203	198.1110	185.9855	175.0671	165.2055	156.2715	148.1543	140.7587	134.0022	127.8135	122.1305	116.8992	112.0726	107.6090	103.4725	99.6309
48	221.4288	206.9856	194.0373	182.3920	171.8859	162.3794	153.7525	145.9017	138.7376	132.1832	126.1712	120.6435	115.5488	110.8427	106.4860	102.4443	98.6872
49	216.5931	202.7592	190.3310	179.1311	169.0078	159.8313	151.4893	143.8857	136.9366	130.5696	124.7216	119.3375	114.3694	109.7748	105.5167	101.5623	97.8828
50	211.9121	198.6613	186.7324	175.9609	166.2065	157.3485	149.2826	141.9186	135.1783	128.9937	123.3056	118.0618	113.2172	108.7317	104.5702	100.7015	97.0982
51	205.9402	193.3478	181.9879	171.7099	162.3846	153.9011	146.1629	139.0866	132.5998	126.6388	121.1488	116.0810	111.3932	107.0476	103.0114	99.2552	95.7532
52	199.7482	187.8152	177.0276	167.2479	158.3579	150.2558	142.8526	136.0716	129.8458	124.1163	118.8319	113.9475	109.4234	105.2247	101.3204	97.6830	94.2882
53	194.0997	182.7727	172.5117	163.1909	154.7021	146.9515	139.8577	133.3493	127.3644	121.8485	116.7540	112.0388	107.6659	103.6026	99.8198	96.2919	92.9956
54	189.5084	178.7027	168.8938	159.9664	151.8206	144.3701	137.5391	131.2619	125.4807	120.1447	115.2095	110.6356	106.3886	102.4375	98.7549	95.3167	92.1012
55	184.8721	174.5770	165.2126	156.6729	148.8665	141.7137	135.1446	129.0982	123.5211	118.3660	113.5913	109.1605	105.0410	101.2039	97.6235	94.2771	91.1442
56	179.3090	169.5661	160.6860	152.5724	145.1414	138.3207	132.0459	126.2611	120.9169	115.9699	111.3816	107.1179	103.1488	99.4472	95.9894	92.7539	89.7216
57	173.5128	164.3205	155.9252	148.2396	141.1879	134.7035	128.7281	123.2104	118.1052	113.3722	108.9763	104.8860	101.0733	97.5133	94.1837	91.0648	88.1387
58	167.8638	159.1962	151.2642	143.9888	137.3009	131.1405	125.4540	120.1945	115.3208	110.7957	106.5870	102.6656	99.0056	95.5839	92.3801	89.3756	86.5538
59	162.1340	153.9791	146.5015	139.6296	133.3012	127.4616	122.0621	117.0601	112.4178	108.1013	104.0808	100.3298	96.8243	93.5432	90.4672	87.5793	84.8640
60	156.2547	148.6040	141.5749	135.1028	129.1316	123.6120	118.5000	113.7566	109.3475	105.2418	101.4124	97.8347	94.4869	91.3495	88.4048	85.6370	83.0319
61	150.0282	142.8818	136.3032	130.2345	124.6254	119.4313	114.6127	110.1345	105.9655	102.0778	98.4464	95.0492	91.8662	88.8795	86.0728	83.4320	80.9435
62	144.2794	137.5969	131.4332	125.7366	120.4619	115.5691	111.0224	106.7901	102.8441	99.1589	95.7117	92.4826	89.4532	86.6071	83.9293	81.4068	79.0273
63	138.6222	132.3828	126.6166	121.2775	116.3249	111.7229	107.4395	103.4459	99.7167	96.2289	92.9619	89.8974	87.0186	84.3106	81.7599	79.3543	77.0826
64	133.0565	127.2400	121.8544	116.8584	112.2158	107.8946	103.8658	100.1037	96.5853	93.2899	90.1988	87.2953	84.5643	81.9921	79.5665	77.2761	75.1108

[1] Present value of monthly payments of $1 **payable at the end of each month** (*annuity immediate*), commencing 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 annual effective interest rate shown and survivorship experience as shown in **tables 10B** and **10C**.

Table 17A.—DI *Male* Disabled Worker *Annual Life Annuity to Age 65 (Due)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	21.4660	19.8520	18.4314	17.1766	16.0641	15.0743	14.1906	13.3989	12.6872	12.0453	11.4645	10.9373	10.4574	10.0191	9.6177	9.2491	8.9097
21	21.3646	19.7769	18.3764	17.1368	16.0357	15.0544	14.1769	13.3896	12.6809	12.0410	11.4614	10.9348	10.4550	10.0165	9.6147	9.2455	8.9055
22	21.1812	19.6282	18.2552	17.0373	15.9535	14.9858	14.1190	13.3401	12.6380	12.0033	11.4276	10.9042	10.4267	9.9901	9.5897	9.2215	8.8822
23	20.8719	19.3654	18.0304	16.8437	15.7853	14.8386	13.9891	13.2245	12.5343	11.9094	11.3420	10.8254	10.3538	9.9220	9.5258	9.1612	8.8249
24	20.4138	18.9669	17.6815	16.5363	15.5129	14.5956	13.7709	13.0274	12.3551	11.7455	11.1913	10.6861	10.2243	9.8011	9.4124	9.0544	8.7239
25	19.8427	18.4641	17.2365	16.1402	15.1583	14.2764	13.4821	12.7646	12.1148	11.5247	10.9874	10.4970	10.0481	9.6363	9.2576	8.9086	8.5861
26	19.2418	17.9332	16.7650	15.7193	14.7806	13.9358	13.1733	12.4833	11.8573	11.2880	10.7688	10.2941	9.8592	9.4597	9.0919	8.7526	8.4388
27	18.6710	17.4291	16.3178	15.3206	14.4234	13.6142	12.8824	12.2189	11.6159	11.0665	10.5647	10.1054	9.6839	9.2962	8.9389	8.6089	8.3034
28	18.1524	16.9726	15.9141	14.9620	14.1035	13.3274	12.6242	11.9853	11.4036	10.8728	10.3871	9.9418	9.5327	9.1559	8.8082	8.4867	8.1888
29	17.6825	16.5605	15.5511	14.6410	13.8185	13.0733	12.3966	11.7806	11.2188	10.7051	10.2344	9.8021	9.4044	9.0376	8.6987	8.3849	8.0938
30	17.2675	16.1983	15.2342	14.3626	13.5731	12.8561	12.2037	11.6088	11.0650	10.5669	10.1097	9.6892	9.3017	8.9439	8.6128	8.3059	8.0209
31	16.9126	15.8913	14.9679	14.1311	13.3713	12.6798	12.0492	11.4729	10.9451	10.4609	10.0156	9.6055	9.2269	8.8768	8.5524	8.2514	7.9715
32	16.5658	15.5910	14.7073	13.9045	13.1738	12.5073	11.8982	11.3404	10.8285	10.3580	9.9247	9.5248	9.1551	8.8127	8.4951	8.1999	7.9251
33	16.2466	15.3157	14.4696	13.6990	12.9959	12.3532	11.7644	11.2242	10.7275	10.2700	9.8479	9.4578	9.0965	8.7614	8.4501	8.1604	7.8903
34	15.9399	15.0513	14.2416	13.5023	12.8261	12.2065	11.6377	11.1147	10.6329	10.1882	9.7772	9.3966	9.0436	8.7157	8.4106	8.1263	7.8610
35	15.6226	14.7764	14.0031	13.2954	12.6465	12.0504	11.5021	10.9967	10.5302	10.0989	9.6995	9.3289	8.9847	8.6644	8.3660	8.0875	7.8271
36	15.3130	14.5078	13.7700	13.0931	12.4708	11.8979	11.3697	10.8818	10.4305	10.0124	9.6244	9.2639	8.9285	8.6158	8.3240	8.0513	7.7960
37	15.0086	14.2430	13.5398	12.8928	12.2966	11.7465	11.2380	10.7674	10.3311	9.9262	9.5497	9.1992	8.8725	8.5675	8.2824	8.0155	7.7654
38	14.7243	13.9962	13.3257	12.7071	12.1358	11.6073	11.1177	10.6636	10.2417	9.8493	9.4838	9.1429	8.8246	8.5269	8.2482	7.9869	7.7417
39	14.4320	13.7412	13.1033	12.5134	11.9671	11.4605	10.9902	10.5529	10.1458	9.7664	9.4123	9.0815	8.7719	8.4819	8.2100	7.9547	7.7146
40	14.1252	13.4720	12.8671	12.3062	11.7855	11.3015	10.8511	10.4313	10.0398	9.6740	9.3320	9.0118	8.7116	8.4299	8.1653	7.9165	7.6822
41	13.8022	13.1867	12.6152	12.0839	11.5894	11.1286	10.6987	10.2972	9.9218	9.5704	9.2411	8.9322	8.6421	8.3693	8.1127	7.8708	7.6428
42	13.4575	12.8801	12.3424	11.8412	11.3736	10.9367	10.5281	10.1456	9.7872	9.4509	9.1351	8.8383	8.5590	8.2959	8.0478	7.8138	7.5926
43	13.0839	12.5448	12.0415	11.5710	11.1308	10.7186	10.3322	9.9695	9.6289	9.3087	9.0073	8.7234	8.4557	8.2031	7.9645	7.7389	7.5255
44	12.6890	12.1879	11.7188	11.2791	10.8667	10.4794	10.1155	9.7732	9.4510	9.1473	8.8609	8.5905	8.3351	8.0936	7.8650	7.6485	7.4433
45	12.2794	11.8157	11.3803	10.9712	10.5865	10.2243	9.8831	9.5613	9.2577	8.9710	8.7000	8.4436	8.2008	7.9709	7.7528	7.5459	7.3494
46	11.8312	11.4053	11.0043	10.6264	10.2701	9.9338	9.6162	9.3161	9.0321	8.7633	8.5087	8.2673	8.0382	7.8208	7.6142	7.4178	7.2309
47	11.3689	10.9800	10.6128	10.2658	9.9377	9.6273	9.3334	9.0549	8.7908	8.5402	8.3023	8.0762	7.8613	7.6568	7.4621	7.2766	7.0998
48	10.9280	10.5738	10.2383	9.9205	9.6191	9.3333	9.0619	8.8041	8.5591	8.3260	8.1042	7.8930	7.6917	7.4998	7.3167	7.1420	6.9750
49	10.5151	10.1928	9.8868	9.5961	9.3197	9.0568	8.8066	8.5684	8.3413	8.1249	7.9184	7.7213	7.5330	7.3532	7.1812	7.0168	6.8593
50	10.0901	9.7989	9.5216	9.2574	9.0056	8.7654	8.5362	8.3174	8.1084	7.9086	7.7176	7.5349	7.3599	7.1924	7.0319	6.8781	6.7305
51	9.5529	9.2951	9.0489	8.8137	8.5888	8.3738	8.1680	7.9711	7.7825	7.6018	7.4286	7.2625	7.1031	6.9501	6.8033	6.6621	6.5265
52	9.0142	8.7878	8.5711	8.3634	8.1643	7.9734	7.7903	7.6146	7.4458	7.2837	7.1280	6.9783	6.8343	6.6958	6.5624	6.4341	6.3104
53	8.4962	8.2989	8.1094	7.9273	7.7523	7.5840	7.4221	7.2663	7.1164	6.9719	6.8328	6.6988	6.5695	6.4449	6.3247	6.2087	6.0966
54	8.0058	7.8349	7.6704	7.5118	7.3589	7.2116	7.0694	6.9322	6.7999	6.6720	6.5486	6.4293	6.3141	6.2027	6.0950	5.9908	5.8899
55	7.5060	7.3601	7.2191	7.0829	6.9512	6.8239	6.7008	6.5816	6.4663	6.3547	6.2467	6.1420	6.0406	5.9423	5.8471	5.7547	5.6651
56	6.9026	6.7822	6.6656	6.5525	6.4429	6.3366	6.2335	6.1335	6.0365	5.9423	5.8508	5.7620	5.6757	5.5919	5.5105	5.4313	5.3544
57	6.2671	6.1706	6.0768	5.9857	5.8971	5.8109	5.7271	5.6455	5.5662	5.4889	5.4137	5.3405	5.2692	5.1998	5.1321	5.0662	5.0019
58	5.6059	5.5313	5.4586	5.3877	5.3186	5.2511	5.1853	5.1212	5.0585	4.9974	4.9377	4.8795	4.8226	4.7670	4.7127	4.6597	4.6079
59	4.9299	4.8747	4.8208	4.7680	4.7164	4.6660	4.6166	4.5683	4.5210	4.4747	4.4294	4.3850	4.3416	4.2991	4.2574	4.2166	4.1766
60	4.2172	4.1792	4.1418	4.1052	4.0693	4.0341	3.9995	3.9655	3.9322	3.8995	3.8674	3.8359	3.8049	3.7745	3.7446	3.7153	3.6865
61	3.4496	3.4262	3.4031	3.3804	3.3580	3.3361	3.3144	3.2931	3.2721	3.2515	3.2312	3.2111	3.1914	3.1720	3.1529	3.1340	3.1155
62	2.6795	2.6673	2.6552	2.6433	2.6316	2.6200	2.6085	2.5972	2.5861	2.5750	2.5642	2.5534	2.5428	2.5323	2.5219	2.5117	2.5016
63	1.8702	1.8659	1.8617	1.8575	1.8533	1.8492	1.8451	1.8411	1.8371	1.8331	1.8292	1.8253	1.8214	1.8176	1.8138	1.8101	1.8063
64	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

[1] Present value of annual payments of $1 **payable at the beginning of each year** (*annuity due*), commencing with the year of entitlement and continuing up to age 65. 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 annual effective interest rate shown and survivorship experience as shown in **table 11A**.

Table 17B.—DI *Male* Disabled Worker *Annual Life Annuity to Age 65 (Immediate)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	20.6310	18.9841	17.5374	16.2616	15.1324	14.1292	13.2348	12.4345	11.7160	11.0685	10.4833	9.9525	9.4697	9.0290	8.6258	8.2557	7.9150
21	20.5369	18.9155	17.4881	16.2268	15.1084	14.1131	13.2244	12.4280	11.7121	11.0663	10.4819	9.9515	9.4686	9.0276	8.6237	8.2529	7.9115
22	20.3600	18.7728	17.3723	16.1322	15.0305	14.0483	13.1698	12.3814	11.6717	11.0307	10.4500	9.9224	9.4417	9.0023	8.5997	8.2297	7.8890
23	20.0561	18.5151	17.1522	15.9429	14.8662	13.9046	13.0430	12.2686	11.5704	10.9389	10.3662	9.8453	9.3701	8.9355	8.5368	8.1703	7.8324
24	19.6019	18.1205	16.8071	15.6391	14.5971	13.6646	12.8275	12.0739	11.3934	10.7770	10.2173	9.7075	9.2420	8.8157	8.4244	8.0643	7.7322
25	19.0333	17.6206	16.3650	15.2459	14.2453	13.3481	12.5412	11.8134	11.1551	10.5581	10.0150	9.5198	9.0671	8.6521	8.2707	7.9194	7.5952
26	18.4345	17.0921	15.8962	14.8277	13.8703	13.0100	12.2348	11.5344	10.8997	10.3232	9.7980	9.3185	8.8795	8.4766	8.1061	7.7644	7.4486
27	17.8660	16.5908	15.4519	14.4320	13.5160	12.6912	11.9465	11.2724	10.6605	10.1037	9.5958	9.1314	8.7056	8.3144	7.9542	7.6217	7.3142
28	17.3502	16.1374	15.0515	14.0767	13.1993	12.4075	11.6911	11.0414	10.4507	9.9122	9.4202	8.9697	8.5561	8.1756	7.8248	7.5007	7.2005
29	16.8837	15.7289	14.6923	13.7594	12.9178	12.1567	11.4667	10.8397	10.2685	9.7470	9.2697	8.8319	8.4296	8.0589	7.7167	7.4001	7.1067
30	16.4728	15.3711	14.3796	13.4852	12.6764	11.9434	11.2775	10.6711	10.1177	9.6115	9.1475	8.7213	8.3290	7.9670	7.6325	7.3226	7.0351
31	16.1231	15.0693	14.1185	13.2587	12.4794	11.7714	11.1270	10.5390	10.0013	9.5087	9.0564	8.6402	8.2565	7.9020	7.5740	7.2698	6.9872
32	15.7818	14.7745	13.8634	13.0373	12.2869	11.6037	10.9804	10.4105	9.8885	9.4093	8.9685	8.5623	8.1873	7.8403	7.5188	7.2202	6.9425
33	15.4688	14.5054	13.6317	12.8377	12.1146	11.4548	10.8515	10.2989	9.7916	9.3251	8.8953	8.4985	8.1316	7.7916	7.4761	7.1828	6.9097
34	15.1688	14.2478	13.4103	12.6473	11.9508	11.3138	10.7302	10.1943	9.7015	9.2475	8.8284	8.4409	8.0819	7.7489	7.4393	7.1512	6.8825
35	14.8585	13.9798	13.1787	12.4470	11.7775	11.1637	10.6001	10.0816	9.6038	9.1627	8.7548	8.3770	8.0265	7.7008	7.3976	7.1150	6.8511
36	14.5566	13.7188	12.9531	12.2519	11.6087	11.0178	10.4739	9.9725	9.5094	9.0812	8.6844	8.3163	7.9742	7.6557	7.3589	7.0818	6.8227
37	14.2604	13.4624	12.7309	12.0595	11.4421	10.8735	10.3490	9.8644	9.4160	9.0005	8.6148	8.2563	7.9226	7.6114	7.3210	7.0494	6.7952
38	13.9856	13.2250	12.5260	11.8827	11.2897	10.7423	10.2363	9.7677	9.3333	8.9299	8.5547	8.2054	7.8796	7.5754	7.2910	7.0247	6.7750
39	13.7033	12.9799	12.3133	11.6983	11.1300	10.6042	10.1169	9.6648	9.2447	8.8538	8.4896	8.1498	7.8324	7.5355	7.2575	6.9968	6.7520
40	13.4069	12.7209	12.0872	11.5010	10.9580	10.4544	9.9866	9.5515	9.1464	8.7687	8.4161	8.0866	7.7781	7.4892	7.2181	6.9634	6.7240
41	13.0944	12.4463	11.8459	11.2890	10.7719	10.2911	9.8435	9.4262	9.0369	8.6731	8.3327	8.0140	7.7152	7.4347	7.1712	6.9232	6.6897
42	12.7605	12.1505	11.5840	11.0571	10.5666	10.1093	9.6826	9.2840	8.9112	8.5621	8.2349	7.9278	7.6393	7.3681	7.1127	6.8721	6.6451
43	12.3979	11.8265	11.2942	10.7980	10.3348	9.9019	9.4971	9.1179	8.7625	8.4290	8.1157	7.8212	7.5439	7.2827	7.0364	6.8039	6.5841
44	12.0145	11.4813	10.9834	10.5179	10.0823	9.6742	9.2915	8.9324	8.5949	8.2776	7.9789	7.6974	7.4320	7.1814	6.9447	6.7209	6.5090
45	11.6171	11.1216	10.6576	10.2226	9.8146	9.4313	9.0711	8.7322	8.4130	8.1122	7.8284	7.5605	7.3073	7.0679	6.8412	6.6265	6.4229
46	11.1807	10.7234	10.2941	9.8905	9.5109	9.1534	8.8166	8.4990	8.1992	7.9160	7.6482	7.3949	7.1550	6.9276	6.7120	6.5074	6.3130
47	10.7307	10.3110	9.9157	9.5432	9.1919	8.8602	8.5470	8.2508	7.9706	7.7052	7.4538	7.2155	6.9893	6.7745	6.5703	6.3762	6.1915
48	10.3041	9.9195	9.5563	9.2131	8.8886	8.5814	8.2905	8.0148	7.7534	7.5052	7.2696	7.0456	6.8327	6.6300	6.4371	6.2532	6.0779
49	9.9086	9.5565	9.2230	8.9070	8.6073	8.3230	8.0530	7.7966	7.5527	7.3208	7.1000	6.8898	6.6894	6.4983	6.3159	6.1419	5.9756
50	9.5030	9.1823	8.8778	8.5884	8.3133	8.0516	7.8024	7.5651	7.3390	7.1234	6.9176	6.7213	6.5337	6.3544	6.1830	6.0191	5.8621
51	8.9812	8.6947	8.4219	8.1620	7.9142	7.6779	7.4523	7.2369	7.0311	6.8344	6.6463	6.4663	6.2940	6.1290	5.9708	5.8192	5.6738
52	8.4598	8.2057	7.9631	7.7313	7.5097	7.2977	7.0949	6.9007	6.7148	6.5366	6.3658	6.2019	6.0447	5.8938	5.7489	5.6097	5.4758
53	7.9626	7.7384	7.5238	7.3181	7.1209	6.9318	6.7504	6.5762	6.4090	6.2484	6.0940	5.9456	5.8029	5.6656	5.5334	5.4061	5.2835
54	7.4984	7.3016	7.1124	6.9307	6.7560	6.5881	6.4265	6.2709	6.1212	5.9771	5.8382	5.7043	5.5752	5.4508	5.3307	5.2148	5.1029
55	7.0289	6.8578	6.6930	6.5341	6.3810	6.2334	6.0910	5.9536	5.8209	5.6929	5.5692	5.4497	5.3342	5.2226	5.1146	5.0102	4.9091
56	6.4526	6.3083	6.1689	6.0341	5.9039	5.7779	5.6561	5.5382	5.4242	5.3137	5.2068	5.1032	5.0029	4.9056	4.8114	4.7200	4.6313
57	5.8455	5.7266	5.6114	5.4997	5.3915	5.2865	5.1847	5.0859	4.9901	4.8970	4.8067	4.7189	4.6337	4.5509	4.4705	4.3923	4.3162
58	5.2135	5.1183	5.0257	4.9358	4.8483	4.7632	4.6804	4.5999	4.5215	4.4452	4.3710	4.2987	4.2283	4.1597	4.0928	4.0277	3.9642
59	4.5713	4.4974	4.4254	4.3551	4.2866	4.2199	4.1547	4.0911	4.0291	3.9685	3.9094	3.8517	3.7953	3.7402	3.6864	3.6339	3.5826
60	3.8939	3.8393	3.7860	3.7338	3.6828	3.6329	3.5840	3.5362	3.4894	3.4437	3.3988	3.3550	3.3120	3.2699	3.2287	3.1883	3.1487
61	3.1569	3.1196	3.0830	3.0471	3.0119	2.9774	2.9435	2.9103	2.8776	2.8456	2.8141	2.7832	2.7529	2.7231	2.6938	2.6651	2.6368
62	2.4268	2.4036	2.3807	2.3583	2.3362	2.3144	2.2930	2.2719	2.2511	2.2307	2.2106	2.1908	2.1713	2.1520	2.1331	2.1145	2.0961
63	1.6654	1.6533	1.6414	1.6296	1.6180	1.6065	1.5951	1.5839	1.5729	1.5619	1.5511	1.5405	1.5300	1.5196	1.5093	1.4991	1.4891
64	0.8642	0.8599	0.8557	0.8515	0.8474	0.8433	0.8392	0.8352	0.8312	0.8273	0.8234	0.8195	0.8157	0.8119	0.8082	0.8044	0.8007

[1] Present value of annual payments of $1 **payable at the end of each year** (*annuity immediate*), commencing with the year of entitlement and continuing up to age 65. 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 annual effective interest rate shown and survivorship experience as shown in **table 11A**.

Table 17C.—DI *Male* Disabled Worker *Monthly Life Annuity to Age 65 (Due)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	252.9852	233.4291	216.2315	201.0517	187.6035	175.6464	164.9771	155.4234	146.8394	139.1005	132.1008	125.7494	119.9684	114.6908	109.8587	105.4220	101.3374
21	251.8084	232.5639	215.6032	200.6021	187.2874	175.4288	164.8307	155.3271	146.7773	139.0603	132.0732	125.7275	119.9470	114.6662	109.8282	105.3839	101.2906
22	249.6434	230.8123	214.1785	199.4356	186.3246	174.6262	164.1540	154.7492	146.2763	138.6194	131.6786	125.3686	119.6155	114.3554	109.5331	105.1004	101.0154
23	245.9619	227.6872	211.5071	197.1353	184.3281	172.8794	162.6126	153.3774	145.0449	137.5045	130.6611	124.4325	118.7478	113.5454	108.7721	104.3812	100.3321
24	240.4867	222.9263	207.3416	193.4672	181.0772	169.9794	160.0091	151.0251	142.9065	135.5488	128.8620	122.7686	117.2009	112.1005	107.4161	103.1035	99.1235
25	233.6468	216.9086	202.0172	188.7295	176.8376	166.1641	156.5567	147.8843	140.0341	132.9087	126.4238	120.5065	115.0932	110.1285	105.5642	101.3581	97.4731
26	226.4476	210.5512	196.3737	183.6932	172.3197	162.0901	152.8641	144.5206	136.9552	130.0773	123.8084	118.0801	112.8329	108.0150	103.5807	99.4903	95.7087
27	219.6104	204.5178	191.0233	178.9250	168.0491	158.2463	149.3874	141.3609	134.0700	127.4306	121.3697	115.8235	110.7364	106.0595	101.7501	97.7707	94.0881
28	213.4029	199.0568	186.1973	174.6404	164.2275	154.8217	146.3041	138.5720	131.5358	125.1174	119.2489	113.8707	108.9309	104.3835	100.1884	96.3101	92.7174
29	207.7832	194.1308	181.8619	170.8088	160.8268	151.7903	143.5904	136.1318	129.3319	123.1183	117.4278	112.2047	107.4003	102.9717	98.8812	95.0950	91.5838
30	202.8251	189.8092	178.0820	167.4911	157.9040	149.2059	141.2962	134.0873	127.5027	121.4751	115.9456	110.8623	106.1797	101.8573	97.8595	94.1550	90.7154
31	198.5955	186.1540	174.9154	164.7406	155.5086	147.1139	139.4638	132.4775	126.0840	120.2207	114.8328	109.8718	105.2948	101.0640	97.1457	93.5102	90.1309
32	194.4640	182.5807	171.8184	162.0506	153.1668	145.0704	137.6763	130.9100	124.7057	119.0056	113.7584	108.9191	104.4475	100.3080	96.4691	92.9025	89.5835
33	190.6672	179.3108	168.9989	159.6165	151.0628	143.2495	136.0983	129.5408	123.5161	117.9707	112.8568	108.1325	103.7602	99.7067	95.9422	92.4402	89.1771
34	187.0242	176.1761	166.3000	157.2915	149.0588	141.5214	134.6076	128.2544	122.4058	117.0122	112.0294	107.4182	103.1438	99.1749	95.4836	92.0450	88.8369
35	183.2552	172.9149	163.4762	154.8449	146.9377	139.6815	133.0108	126.8679	121.2014	115.9657	111.1198	106.6275	102.4563	98.5772	94.9640	91.5935	88.4446
36	179.5823	169.7339	160.7203	152.4568	144.8680	137.8876	131.4561	125.5207	120.0343	114.9551	110.2452	105.8713	101.8031	98.0136	94.4786	91.1762	88.0867
37	175.9749	166.6026	158.0021	150.0971	142.8197	136.1100	129.9138	124.1832	118.8753	113.9513	109.3769	105.1210	101.1558	97.4563	93.9997	90.7658	87.7362
38	172.6157	163.6929	155.4831	147.9179	140.9364	134.4841	128.5122	122.9769	117.8392	113.0636	108.6186	104.4754	100.6085	96.9947	93.6130	90.4443	87.4715
39	169.1636	160.6879	152.8688	145.6450	138.9619	132.7707	127.0273	121.6919	116.7293	112.1070	107.7963	103.7709	100.0072	96.4837	93.1811	90.0818	87.1698
40	165.5388	157.5135	150.0899	143.2138	136.8362	130.9137	125.4067	120.2794	115.5000	111.0392	106.8706	102.9705	99.3172	95.8911	92.6743	89.6507	86.8054
41	161.7211	154.1491	147.1258	140.6033	134.5383	128.8922	123.6297	118.7189	114.1311	109.8399	105.8218	102.0549	98.5199	95.1985	92.0747	89.1335	86.3614
42	157.6445	150.5297	143.9124	137.7506	132.0063	126.6454	121.6367	116.9518	112.5653	108.4535	104.5951	100.9708	97.5629	94.3551	91.3326	88.4819	85.7905
43	153.2219	146.5683	140.3629	134.5692	129.1542	124.0879	119.3429	114.8943	110.7195	106.7975	103.1095	99.6382	96.3676	93.2832	90.3716	87.6206	85.0191
44	148.5465	142.3507	136.5563	131.1319	126.0489	121.2812	116.8051	112.5985	108.6418	104.9166	101.4059	98.0947	94.9687	92.0149	89.2215	86.5774	84.0725
45	143.6985	137.9529	132.5649	127.5073	122.7556	118.2873	114.0820	110.1206	106.3857	102.8614	99.5330	96.3869	93.4109	90.5932	87.9234	85.3916	82.9890
46	138.3849	133.0955	128.1213	123.4396	119.0294	114.8718	110.9489	107.2446	103.7439	100.4331	97.2992	94.3307	91.5167	88.8471	86.3126	83.9046	81.6151
47	132.9054	128.0626	123.4959	119.1858	115.1149	111.2672	107.6275	104.1821	100.9184	97.8244	94.8892	92.1027	89.4557	86.9392	84.5452	82.2663	80.0954
48	127.6935	123.2695	119.0858	115.1264	111.3767	107.8232	104.4533	101.2554	98.2187	95.3331	92.5894	89.9789	87.4935	85.1257	82.8686	80.7156	78.6608
49	122.8345	118.7970	114.9681	111.3346	107.8842	104.6058	101.4889	98.5236	95.7010	93.0125	90.4501	88.0067	85.6753	83.4494	81.3231	79.2908	77.3474
50	117.8420	114.1796	110.6966	107.3822	104.2264	101.2199	98.3541	95.6209	93.0127	90.5225	88.1436	85.8698	83.6954	81.6149	79.6233	77.7157	75.8878
51	111.4803	108.2234	105.1172	102.1531	99.3229	96.6196	94.0359	91.5654	89.2020	86.9398	84.7736	82.6982	80.7089	78.8013	76.9711	75.2144	73.5274
52	105.1107	102.2369	99.4883	96.8580	94.3397	91.9276	89.6162	87.4003	85.2751	83.2358	81.2782	79.3982	77.5920	75.8560	74.1866	72.5808	71.0354
53	99.0097	96.4892	94.0716	91.7515	89.5240	87.3846	85.3291	83.3532	81.4534	79.6257	77.8669	76.1737	74.5430	72.9720	71.4579	69.9981	68.5902
54	93.2698	91.0715	88.9567	86.9215	84.9621	83.0750	81.2569	79.5047	77.8154	76.1862	74.6144	73.0976	71.6332	70.2190	68.8528	67.5326	66.2565
55	87.4393	85.5451	83.7177	81.9539	80.2510	78.6065	77.0177	75.4824	73.9984	72.5634	71.1754	69.8326	68.5330	67.2749	66.0566	64.8766	63.7333
56	80.3483	78.7675	77.2380	75.7575	74.3239	72.9356	71.5907	70.2874	69.0242	67.7995	66.6119	65.4598	64.3421	63.2573	62.2042	61.1817	60.1887
57	72.8785	71.5933	70.3461	69.1353	67.9594	66.8174	65.7080	64.6299	63.5821	62.5634	61.5729	60.6095	59.6724	58.7606	57.8732	57.0094	56.1684
58	65.1056	64.0930	63.1074	62.1476	61.2129	60.3023	59.4152	58.5507	57.7081	56.8867	56.0858	55.3047	54.5429	53.7997	53.0745	52.3668	51.6760
59	57.1794	56.4110	55.6607	54.9279	54.2121	53.5127	52.8293	52.1615	51.5087	50.8705	50.2465	49.6363	49.0395	48.4557	47.8846	47.3257	46.7788
60	48.8221	48.2715	47.7323	47.2040	46.6863	46.1791	45.6820	45.1948	44.7172	44.2489	43.7897	43.3394	42.8977	42.4645	42.0395	41.6225	41.2133
61	39.7798	39.4194	39.0653	38.7174	38.3755	38.0394	37.7090	37.3842	37.0649	36.7509	36.4421	36.1384	35.8397	35.5458	35.2567	34.9723	34.6924
62	30.7592	30.5496	30.3432	30.1396	29.9390	29.7411	29.5460	29.3537	29.1640	28.9769	28.7923	28.6103	28.4308	28.2536	28.0789	27.9064	27.7363
63	21.3125	21.2159	21.1206	21.0263	20.9330	20.8407	20.7495	20.6593	20.5700	20.4817	20.3943	20.3079	20.2224	20.1378	20.0541	19.9712	19.8892
64	11.2504	11.2256	11.2010	11.1767	11.1525	11.1285	11.1047	11.0811	11.0577	11.0344	11.0114	10.9885	10.9658	10.9432	10.9209	10.8987	10.8766

[1] Present value of monthly payments of $1 **payable at the beginning of each month** (*annuity due*), commencing with the year of entitlement and continuing up to age 65. 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 annual effective interest rate shown and survivorship experience as shown in **table 11A**.

Table 17D.—DI *Male* Disabled Worker *Monthly Life Annuity to Age 65 (Immediate)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	252.1503	232.5613	215.3375	200.1367	186.6718	174.7013	164.0213	154.4590	145.8681	138.1237	131.1196	124.7646	118.9807	113.7008	108.8668	104.4286	100.3427
21	250.9807	231.7025	214.7149	199.6921	186.3601	174.4875	163.8782	154.3656	145.8085	138.0856	131.0938	124.7442	118.9606	113.6773	108.8372	104.3913	100.2966
22	248.8222	229.9569	213.2956	198.5305	185.4016	173.6887	163.2048	153.7905	145.3100	137.6468	130.7010	124.3869	118.6305	113.3676	108.5431	104.1086	100.0221
23	245.1462	226.8370	210.6289	196.2345	183.4090	171.9454	161.6665	152.4215	144.0810	136.5340	129.6853	123.4524	117.7641	112.5588	107.7831	103.3903	99.3396
24	239.6748	222.0799	206.4672	192.5700	180.1614	169.0484	159.0658	150.0716	141.9448	134.5803	127.8879	121.7900	116.2186	111.1151	106.4282	102.1135	98.1318
25	232.8374	216.0651	201.1458	187.8352	175.9246	165.2358	155.6158	146.9331	139.0744	131.9420	125.4514	119.5294	114.1122	109.1442	104.5773	100.3690	96.4821
26	225.6403	209.7102	195.5049	182.8017	171.4094	161.1644	151.9256	143.5716	135.9976	129.1125	122.8377	117.1045	111.8532	107.0319	102.5948	98.5021	94.7186
27	218.8054	203.6795	190.1574	178.0364	167.1417	157.3233	148.4515	140.4143	133.1146	126.4678	120.4008	114.8495	109.7582	105.0777	100.7654	96.7835	93.0989
28	212.6007	198.2216	185.3347	173.7551	163.3233	153.9018	145.3711	137.6281	130.5828	124.1568	118.2820	112.8985	107.9543	103.4032	99.2050	95.3241	91.7292
29	206.9844	193.2992	181.0030	169.9271	159.9261	150.8737	142.6605	135.1908	128.3816	122.1602	116.4631	111.2345	106.4255	101.9930	97.8992	94.1103	90.5967
30	202.0304	188.9820	177.2275	166.6137	157.0074	148.2932	140.3699	133.1496	126.5554	120.5198	114.9834	109.8944	105.2069	100.8804	96.8792	93.1717	89.7297
31	197.8060	185.3320	174.0660	163.8681	154.6167	146.2056	138.5416	131.5436	125.1402	119.2685	113.8735	108.9065	104.3244	100.0893	96.1673	92.5286	89.1467
32	193.6800	181.7642	170.9744	161.1834	152.2799	144.1668	136.7585	129.9802	123.7657	118.0569	112.8023	107.9566	103.4797	99.3356	95.4928	91.9228	88.6010
33	189.8894	178.5005	168.1610	158.7551	150.1814	142.3511	135.1854	128.6155	122.5802	117.0258	111.9041	107.1732	102.7953	98.7369	94.9682	91.4627	88.1965
34	186.2532	175.3726	165.4687	156.4365	148.1835	140.6287	133.7000	127.3340	121.4745	116.0715	111.0806	106.4625	102.1821	98.2080	94.5123	91.0699	87.8585
35	182.4912	172.1184	162.6518	153.9965	146.0687	138.7948	132.1089	125.9528	120.2750	115.0295	110.1752	105.6756	101.4981	97.6135	93.9956	90.6210	87.4686
36	178.8259	168.9450	159.9033	151.6156	144.0059	137.0075	130.5603	124.6114	119.1133	114.0239	109.3052	104.9236	100.8488	97.0535	93.5135	90.2067	87.1134
37	175.2268	165.8219	157.1933	149.2638	141.9652	135.2370	129.0248	123.2802	117.9602	113.0256	108.4420	104.1781	100.2059	96.5002	93.0383	89.7997	86.7660
38	171.8770	162.9216	154.6834	147.0934	140.0903	133.6192	127.6308	122.0811	116.9308	112.1442	107.6895	103.5378	99.6635	96.0432	92.6558	89.4821	86.5049
39	168.4349	159.9265	152.0788	144.8299	138.1249	131.9144	126.1541	120.8038	115.8281	111.1944	106.8736	102.8393	99.0677	95.5373	92.2286	89.1239	86.2072
40	164.8204	156.7624	149.3101	142.4086	136.0087	130.0665	124.5422	119.3996	114.6067	110.1339	105.9548	102.0453	98.3837	94.9503	91.7270	88.6977	85.8473
41	161.0133	153.4087	146.3565	139.8084	133.7208	128.0547	122.7744	117.8479	113.2461	108.9425	104.9134	101.1368	97.5930	94.2639	91.1332	88.1859	85.4083
42	156.9475	149.8001	143.1539	136.9665	131.1993	125.8181	120.7912	116.0902	111.6893	107.5647	103.6948	100.0603	96.6432	93.4273	90.3975	87.5402	84.8430
43	152.5358	145.8499	139.6157	133.7962	128.3581	123.2712	118.5078	114.0427	109.8531	105.9178	102.2179	98.7360	95.4558	92.3628	89.4435	86.6855	84.0778
44	147.8719	141.6441	135.8209	130.3707	125.2645	120.4760	115.9811	111.7576	107.7858	104.0469	100.5239	97.2016	94.0656	91.1027	88.3012	85.6497	83.1382
45	143.0361	137.2588	131.8421	126.7587	121.9837	117.4943	113.2700	109.2914	105.5410	102.0026	98.6615	95.5038	92.5174	89.6902	87.0118	84.4722	82.0625
46	137.7344	132.4137	127.4111	122.7037	118.2702	114.0914	110.1493	106.4275	102.9110	99.5858	96.4387	93.4583	90.6334	87.9539	85.4104	82.9942	80.6972
47	132.2671	127.3936	122.7989	118.4632	114.3691	110.5001	106.8411	103.3780	100.0982	96.9895	94.0408	91.2420	88.5837	86.0569	83.6535	81.3659	79.1871
48	127.0695	122.6152	118.4038	114.4191	110.6461	107.0713	103.6819	100.4661	97.4130	94.5123	91.7548	89.1316	86.6345	84.2559	81.9890	79.8269	77.7637
49	122.2281	118.1607	114.3043	110.6455	107.1718	103.8719	100.7353	97.7518	94.9124	92.2084	89.6318	87.1752	84.8316	82.5945	80.4578	78.4159	76.4636
50	117.2549	113.5630	110.0528	106.7132	103.5341	100.5060	97.6203	94.8686	92.2433	89.7372	87.3436	85.0562	82.8692	80.7769	78.7744	76.8567	75.0194
51	110.9085	107.6230	104.4902	101.5015	98.6483	95.9237	93.3201	90.8312	88.4506	86.1724	83.9913	81.9020	79.8998	77.9801	76.1387	74.3715	72.6747
52	104.5563	101.6548	98.8803	96.2259	93.6850	91.2519	88.9208	86.6865	84.5440	82.4886	80.5160	78.6219	76.8024	75.0541	73.3731	71.7564	70.2008
53	98.4761	95.9288	93.4860	91.1423	88.8926	86.7324	84.6574	82.6631	80.7461	78.9021	77.1281	75.4205	73.7764	72.1927	70.6666	69.1956	67.7771
54	92.7625	90.5381	88.3988	86.3404	84.3592	82.4515	80.6139	78.8434	77.1368	75.4912	73.9040	72.3725	70.8943	69.4671	68.0885	66.7567	65.4695
55	86.9622	85.0428	83.1915	81.4051	79.6808	78.0160	76.4079	74.8543	73.3530	71.9016	70.4979	69.1403	67.8266	66.5552	65.3242	64.1321	62.9773
56	79.8982	78.2935	76.7413	75.2391	73.7849	72.3769	71.0133	69.6921	68.4119	67.1710	65.9679	64.8010	63.6693	62.5710	61.5051	60.4703	59.4656
57	72.4569	71.1493	69.8807	68.6493	67.4538	66.2930	65.1656	64.0703	63.0060	61.9715	60.9659	59.9879	59.0369	58.1118	57.2116	56.3355	55.4827
58	64.7132	63.6800	62.6745	61.6957	60.7426	59.8143	58.9103	58.0294	57.1711	56.3345	55.5191	54.7239	53.9486	53.1924	52.4546	51.7348	51.0324
59	56.8208	56.0337	55.2653	54.5150	53.7823	53.0666	52.3674	51.6843	51.0168	50.3643	49.7265	49.1029	48.4932	47.8969	47.3137	46.7430	46.1848
60	48.4988	47.9317	47.3764	46.8326	46.2998	45.7779	45.2665	44.7655	44.2744	43.7931	43.3211	42.8585	42.4048	41.9599	41.5235	41.0955	40.6755
61	39.4871	39.1128	38.7452	38.3842	38.0294	37.6808	37.3381	37.0014	36.6704	36.3450	36.0251	35.7105	35.4012	35.0969	34.7977	34.5034	34.2138
62	30.5065	30.2859	30.0687	29.8545	29.6436	29.4355	29.2304	29.0284	28.8291	28.6326	28.4387	28.2477	28.0593	27.8733	27.6901	27.5092	27.3308
63	21.1077	21.0033	20.9003	20.7984	20.6977	20.5980	20.4995	20.4022	20.3058	20.2105	20.1163	20.0231	19.9309	19.8398	19.7496	19.6603	19.5720
64	11.1146	11.0855	11.0567	11.0282	10.9999	10.9718	10.9439	10.9163	10.8889	10.8617	10.8348	10.8080	10.7815	10.7551	10.7291	10.7031	10.6773

[1] Present value of monthly payments of $1 **payable at the end of each month** (*annuity immediate*), commencing with the year of entitlement and continuing up to age 65. 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 annual effective interest rate shown and survivorship experience as shown in **table 11A**.

Table 18A.—DI *Female* Disabled Worker *Annual Life Annuity to Age 65 (Due)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	22.8759	21.0948	19.5317	18.1547	16.9372	15.8569	14.8949	14.0351	13.2641	12.5704	11.9442	11.3770	10.8616	10.3920	9.9628	9.5693	9.2077
21	22.8807	21.1206	19.5723	18.2055	16.9946	15.9182	14.9580	14.0986	13.3269	12.6316	12.0033	11.4336	10.9155	10.4431	10.0110	9.6146	9.2502
22	22.8375	21.1039	19.5753	18.2229	17.0224	15.9531	14.9977	14.1412	13.3710	12.6761	12.0474	11.4768	10.9574	10.4833	10.0493	9.6510	9.2845
23	22.7260	21.0261	19.5236	18.1914	17.0063	15.9488	15.0021	14.1520	13.3864	12.6947	12.0680	11.4986	10.9798	10.5057	10.0715	9.6726	9.3053
24	22.5484	20.8892	19.4193	18.1128	16.9481	15.9067	14.9727	14.1326	13.3746	12.6889	12.0668	11.5008	10.9844	10.5122	10.0792	9.6811	9.3143
25	22.3156	20.7029	19.2704	17.9943	16.8542	15.8326	14.9146	14.0873	13.3398	12.6623	12.0468	11.4861	10.9740	10.5051	10.0747	9.6786	9.3134
26	22.0346	20.4726	19.0817	17.8396	16.7274	15.7287	14.8295	14.0176	13.2827	12.6156	12.0086	11.4548	10.9484	10.4841	10.0575	9.6646	9.3019
27	21.7170	20.2085	18.8618	17.6563	16.5744	15.6008	14.7223	13.9277	13.2070	12.5519	11.9548	11.4092	10.9097	10.4511	10.0292	9.6403	9.2809
28	21.3685	19.9156	18.6151	17.4482	16.3984	15.4516	14.5956	13.8198	13.1149	12.4730	11.8869	11.3508	10.8590	10.4071	9.9908	9.6066	9.2512
29	21.0021	19.6056	18.3524	17.2251	16.2086	15.2898	14.4573	13.7013	13.0131	12.3853	11.8112	11.2851	10.8019	10.3573	9.9471	9.5682	9.2172
30	20.6353	19.2946	18.0883	17.0004	16.0171	15.1263	14.3175	13.5815	12.9102	12.2967	11.7348	11.2190	10.7446	10.3074	9.9037	9.5301	9.1838
31	20.2527	18.9679	17.8089	16.7611	15.8118	14.9498	14.1654	13.4502	12.7966	12.1982	11.6491	11.1443	10.6793	10.2501	9.8533	9.4856	9.1444
32	19.8539	18.6254	17.5143	16.5072	15.5926	14.7602	14.0010	13.3074	12.6723	12.0897	11.5542	11.0611	10.6061	10.1855	9.7961	9.4349	9.0992
33	19.4604	18.2870	17.2229	16.2559	15.3756	14.5725	13.8386	13.1664	12.5498	11.9831	11.4613	10.9799	10.5350	10.1232	9.7413	9.3866	9.0566
34	19.0510	17.9327	16.9158	15.9895	15.1440	14.3709	13.6627	13.0129	12.4154	11.8653	11.3578	10.8888	10.4546	10.0521	9.6783	9.3307	9.0067
35	18.6354	17.5716	16.6015	15.7155	14.9049	14.1619	13.4798	12.8524	12.2745	11.7413	11.2484	10.7922	10.3692	9.9763	9.6110	9.2706	8.9531
36	18.2068	17.1971	16.2740	15.4286	14.6532	13.9408	13.2853	12.6811	12.1233	11.6076	11.1300	10.6872	10.2758	9.8932	9.5367	9.2042	8.8936
37	17.7559	16.8007	15.9250	15.1210	14.3817	13.7008	13.0728	12.4926	11.9559	11.4587	10.9974	10.5687	10.1698	9.7982	9.4514	9.1275	8.8243
38	17.2807	16.3802	15.5525	14.7904	14.0879	13.4393	12.8397	12.2845	11.7697	11.2919	10.8476	10.4340	10.0485	9.6886	9.3523	9.0376	8.7427
39	16.8038	15.9569	15.1762	14.4557	13.7897	13.1733	12.6020	12.0719	11.5793	11.1210	10.6941	10.2958	9.9239	9.5761	9.2506	8.9454	8.6590
40	16.3212	15.5270	14.7929	14.1135	13.4839	12.8996	12.3569	11.8521	11.3819	10.9436	10.5343	10.1519	9.7940	9.4587	9.1443	8.8490	8.5715
41	15.8247	15.0827	14.3949	13.7565	13.1634	12.6117	12.0978	11.6188	11.1716	10.7537	10.3627	9.9966	9.6533	9.3311	9.0284	8.7436	8.4755
42	15.3169	14.6261	13.9840	13.3864	12.8297	12.3105	11.8258	11.3727	10.9488	10.5518	10.1796	9.8303	9.5021	9.1934	8.9029	8.6291	8.3709
43	14.8120	14.1707	13.5729	13.0150	12.4938	12.0066	11.5505	11.1231	10.7224	10.3462	9.9927	9.6602	9.3472	9.0522	8.7741	8.5115	8.2633
44	14.2833	13.6910	13.1373	12.6191	12.1338	11.6788	11.2519	10.8509	10.4739	10.1192	9.7851	9.4703	9.1732	8.8927	8.6277	8.3770	8.1397
45	13.7353	13.1913	12.6812	12.2025	11.7530	11.3304	10.9328	10.5585	10.2057	9.8730	9.5589	9.2623	8.9818	8.7163	8.4650	8.2269	8.0010
46	13.1964	12.6983	12.2300	11.7893	11.3742	10.9830	10.6140	10.2657	9.9366	9.6255	9.3312	9.0525	8.7884	8.5381	8.3005	8.0749	7.8605
47	12.6633	12.2091	11.7808	11.3766	10.9949	10.6342	10.2930	9.9702	9.6644	9.3746	9.0998	8.8390	8.5913	8.3559	8.1321	7.9192	7.7164
48	12.1369	11.7245	11.3345	10.9654	10.6158	10.2846	9.9705	9.6725	9.3895	9.1207	8.8651	8.6220	8.3907	8.1703	7.9603	7.7601	7.5690
49	11.6128	11.2403	10.8870	10.5517	10.2333	9.9307	9.6430	9.3693	9.1087	8.8606	8.6242	8.3987	8.1836	7.9783	7.7822	7.5948	7.4156
50	11.0714	10.7376	10.4201	10.1179	9.8300	9.5557	9.2943	9.0449	8.8069	8.5796	8.3625	8.1549	7.9565	7.7666	7.5849	7.4108	7.2440
51	10.4516	10.1574	9.8766	9.6085	9.3525	9.1079	8.8740	8.6504	8.4364	8.2315	8.0353	7.8472	7.6670	7.4942	7.3283	7.1691	7.0162
52	9.8118	9.5554	9.3101	9.0752	8.8502	8.6347	8.4280	8.2298	8.0396	7.8571	7.6819	7.5135	7.3517	7.1961	7.0465	6.9026	6.7640
53	9.1826	8.9614	8.7491	8.5452	8.3494	8.1612	7.9802	7.8062	7.6388	7.4777	7.3226	7.1732	7.0293	6.8906	6.7568	6.6278	6.5034
54	8.5782	8.3890	8.2068	8.0313	7.8623	7.6994	7.5424	7.3909	7.2448	7.1038	6.9677	6.8363	6.7094	6.5867	6.4681	6.3535	6.2427
55	7.9509	7.7919	7.6383	7.4900	7.3466	7.2081	7.0741	6.9446	6.8192	6.6980	6.5806	6.4670	6.3569	6.2503	6.1470	6.0469	5.9498
56	7.2680	7.1380	7.0120	6.8899	6.7716	6.6569	6.5458	6.4379	6.3333	6.2318	6.1333	6.0376	5.9447	5.8545	5.7669	5.6817	5.5990
57	6.5597	6.4564	6.3560	6.2585	6.1636	6.0714	5.9818	5.8945	5.8097	5.7271	5.6468	5.5685	5.4924	5.4182	5.3460	5.2756	5.2070
58	5.8378	5.7585	5.6812	5.6059	5.5324	5.4608	5.3909	5.3228	5.2563	5.1914	5.1280	5.0662	5.0058	4.9469	4.8893	4.8331	4.7781
59	5.0950	5.0370	4.9803	4.9248	4.8706	4.8175	4.7657	4.7149	4.6652	4.6166	4.5690	4.5224	4.4767	4.4321	4.3883	4.3455	4.3035
60	4.3294	4.2898	4.2509	4.2128	4.1754	4.1387	4.1027	4.0673	4.0326	3.9986	3.9652	3.9324	3.9001	3.8685	3.8374	3.8069	3.7769
61	3.5368	3.5124	3.4885	3.4649	3.4416	3.4188	3.3963	3.3741	3.3523	3.3309	3.3097	3.2889	3.2684	3.2482	3.2283	3.2088	3.1895
62	2.7300	2.7174	2.7049	2.6927	2.6805	2.6686	2.6568	2.6451	2.6336	2.6222	2.6110	2.5999	2.5889	2.5781	2.5674	2.5568	2.5464
63	1.8918	1.8874	1.8831	1.8788	1.8745	1.8703	1.8661	1.8620	1.8579	1.8538	1.8498	1.8458	1.8418	1.8379	1.8340	1.8302	1.8264
64	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

[1] Present value of annual payments of $1 **payable at the beginning of each year** (*annuity due*), commencing with the year of entitlement and continuing up to age 65. 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 annual effective interest rate shown and survivorship experience as shown in **table 11B**.

Table 18B.—DI *Female* Disabled Worker *Annual Life Annuity to Age 65 (Immediate)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	22.0930	20.2687	18.6710	17.2665	16.0270	14.9291	13.9530	13.0820	12.3020	11.6010	10.9688	10.3969	9.8778	9.4051	8.9734	8.5779	8.2147
21	22.1078	20.3034	18.7195	17.3242	16.0905	14.9956	14.0207	13.1494	12.3680	11.6650	11.0304	10.4556	9.9335	9.4577	9.0229	8.6243	8.2581
22	22.0745	20.2955	18.7304	17.3486	16.1243	15.0359	14.0650	13.1960	12.4156	11.7125	11.0771	10.5010	9.9772	9.4995	9.0626	8.6619	8.2935
23	21.9723	20.2263	18.6865	17.3240	16.1144	15.0370	14.0742	13.2109	12.4346	11.7342	11.1004	10.5252	10.0016	9.5237	9.0862	8.6848	8.3154
24	21.8035	20.0976	18.5896	17.2522	16.0623	15.0003	14.0496	13.1957	12.4265	11.7316	11.1020	10.5298	10.0084	9.5320	9.0955	8.6946	8.3255
25	21.5790	19.9191	18.4480	17.1404	15.9744	14.9317	13.9963	13.1547	12.3955	11.7084	11.0850	10.5177	10.0002	9.5268	9.0927	8.6936	8.3259
26	21.3058	19.6963	18.2664	16.9923	15.8537	14.8332	13.9161	13.0894	12.3423	11.6651	11.0498	10.4891	9.9770	9.5080	9.0774	8.6812	8.3158
27	20.9958	19.4396	18.0536	16.8156	15.7068	14.7109	13.8140	13.0041	12.2708	11.6051	10.9992	10.4464	9.9408	9.4772	9.0511	8.6586	8.2962
28	20.6548	19.1540	17.8139	16.6141	15.5370	14.5675	13.6925	12.9010	12.1829	11.5300	10.9348	10.3910	9.8929	9.4356	9.0148	8.6268	8.2682
29	20.2958	18.8515	17.5585	16.3979	15.3536	14.4116	13.5597	12.7875	12.0857	11.4464	10.8628	10.3286	9.8387	9.3884	8.9735	8.5904	8.2361
30	19.9369	18.5483	17.3019	16.1804	15.1689	14.2545	13.4258	12.6730	11.9877	11.3623	10.7904	10.2662	9.7847	9.3414	8.9326	8.5547	8.2047
31	19.5622	18.2296	17.0304	15.9486	14.9707	14.0846	13.2798	12.5474	11.8793	11.2685	10.7090	10.1953	9.7228	9.2873	8.8850	8.5127	8.1676
32	19.1715	17.8953	16.7438	15.7025	14.7589	13.9019	13.1219	12.4106	11.7605	11.1651	10.6187	10.1163	9.6534	9.2261	8.8309	8.4648	8.1249
33	18.7866	17.5655	16.4609	15.4594	14.5498	13.7217	12.9664	12.2761	11.6440	11.0640	10.5308	10.0397	9.5865	9.1675	8.7796	8.4196	8.0851
34	18.3859	17.2201	16.1626	15.2015	14.3263	13.5278	12.7979	12.1293	11.5159	10.9520	10.4326	9.9535	9.5106	9.1006	8.7203	8.3670	8.0383
35	17.9795	16.8682	15.8575	14.9366	14.0959	13.3271	12.6227	11.9762	11.3818	10.8343	10.3292	9.8623	9.4301	9.0293	8.6570	8.3107	7.9881
36	17.5603	16.5034	15.5396	14.6591	13.8534	13.1148	12.4365	11.8127	11.2379	10.7074	10.2171	9.7631	9.3421	8.9511	8.5873	8.2485	7.9323
37	17.1186	16.1166	15.2003	14.3611	13.5912	12.8838	12.2326	11.6324	11.0782	10.5658	10.0911	9.6509	9.2419	8.8615	8.5070	8.1763	7.8673
38	16.6528	15.7059	14.8377	14.0404	13.3071	12.6316	12.0085	11.4328	10.9001	10.4066	9.9485	9.5229	9.1268	8.7577	8.4132	8.0914	7.7902
39	16.1856	15.2927	14.4718	13.7159	13.0190	12.3755	11.7804	11.2293	10.7184	10.2439	9.8028	9.3920	9.0091	8.6516	8.3174	8.0047	7.7116
40	15.7130	14.8734	14.0992	13.3846	12.7239	12.1123	11.5454	11.0193	10.5303	10.0754	9.6514	9.2560	8.8866	8.5411	8.2177	7.9144	7.6298
41	15.2267	14.4398	13.7122	13.0387	12.4145	11.8352	11.2970	10.7962	10.3298	9.8949	9.4888	9.1092	8.7539	8.4211	8.1088	7.8157	7.5400
42	14.7292	13.9942	13.3127	12.6802	12.0924	11.5455	11.0361	10.5611	10.1176	9.7031	9.3153	8.9520	8.6114	8.2916	7.9912	7.7085	7.4423
43	14.2355	13.5506	12.9138	12.3212	11.7689	11.2539	10.7729	10.3233	9.9026	9.5085	9.1389	8.7921	8.4662	8.1596	7.8710	7.5991	7.3425
44	13.7179	13.0828	12.4907	11.9380	11.4218	10.9389	10.4869	10.0634	9.6662	9.2932	8.9427	8.6130	8.3026	8.0100	7.7341	7.4735	7.2273
45	13.1811	12.5952	12.0473	11.5345	11.0542	10.6038	10.1811	9.7840	9.4107	9.0594	8.7286	8.4166	8.1223	7.8444	7.5817	7.3333	7.0980
46	12.6546	12.1155	11.6100	11.1356	10.6899	10.2710	9.8768	9.5056	9.1557	8.8257	8.5142	8.2198	7.9415	7.6782	7.4287	7.1924	6.9682
47	12.1353	11.6409	11.1761	10.7386	10.3265	9.9381	9.5717	9.2258	8.8990	8.5900	8.2976	8.0207	7.7583	7.5095	7.2734	7.0492	6.8361
48	11.6241	11.1725	10.7466	10.3446	9.9649	9.6061	9.2667	8.9455	8.6413	8.3529	8.0794	7.8199	7.5734	7.3391	7.1163	6.9042	6.7024
49	11.1171	10.7063	10.3178	9.9500	9.6018	9.2717	8.9587	8.6617	8.3797	8.1117	7.8569	7.6146	7.3839	7.1642	6.9548	6.7551	6.5646
50	10.5938	10.2227	9.8707	9.5366	9.2193	8.9177	8.6310	8.3582	8.0986	7.8512	7.6155	7.3907	7.1763	6.9716	6.7760	6.5892	6.4105
51	9.9887	9.6586	9.3444	9.0454	8.7606	8.4893	8.2305	7.9837	7.7482	7.5232	7.3083	7.1029	6.9064	6.7184	6.5385	6.3661	6.2010
52	9.3631	9.0724	8.7951	8.5304	8.2775	8.0358	7.8048	7.5838	7.3724	7.1699	6.9760	6.7902	6.6120	6.4412	6.2772	6.1198	5.9687
53	8.7503	8.4965	8.2535	8.0209	7.7981	7.5845	7.3798	7.1834	6.9950	6.8142	6.6405	6.4737	6.3133	6.1592	6.0109	5.8682	5.7308
54	8.1669	7.9466	7.7351	7.5320	7.3368	7.1493	6.9690	6.7957	6.6289	6.4683	6.3137	6.1649	6.0214	5.8832	5.7499	5.6213	5.4972
55	7.5617	7.3732	7.1918	7.0170	6.8486	6.6863	6.5299	6.3790	6.2334	6.0929	5.9573	5.8264	5.6999	5.5776	5.4595	5.3453	5.2348
56	6.8996	6.7421	6.5900	6.4431	6.3011	6.1638	6.0311	5.9028	5.7786	5.6584	5.5421	5.4295	5.3205	5.2148	5.1125	5.0132	4.9171
57	6.2130	6.0844	5.9598	5.8391	5.7221	5.6087	5.4987	5.3920	5.2885	5.1881	5.0906	4.9960	4.9041	4.8149	4.7282	4.6439	4.5620
58	5.5144	5.4121	5.3128	5.2162	5.1223	5.0310	4.9422	4.8558	4.7718	4.6901	4.6105	4.5330	4.4576	4.3841	4.3126	4.2429	4.1750
59	4.7962	4.7177	4.6412	4.5667	4.4940	4.4231	4.3539	4.2865	4.2206	4.1564	4.0937	4.0325	3.9727	3.9144	3.8574	3.8017	3.7473
60	4.0562	3.9989	3.9428	3.8879	3.8343	3.7819	3.7305	3.6803	3.6312	3.5831	3.5360	3.4899	3.4448	3.4006	3.3573	3.3149	3.2734
61	3.2893	3.2502	3.2118	3.1742	3.1373	3.1011	3.0656	3.0307	2.9965	2.9629	2.9299	2.8975	2.8658	2.8345	2.8039	2.7737	2.7442
62	2.5141	2.4900	2.4662	2.4429	2.4199	2.3973	2.3750	2.3531	2.3315	2.3102	2.2893	2.2687	2.2484	2.2284	2.2087	2.1893	2.1702
63	1.7160	1.7035	1.6912	1.6790	1.6670	1.6551	1.6434	1.6318	1.6204	1.6091	1.5980	1.5870	1.5761	1.5654	1.5548	1.5443	1.5340
64	0.8859	0.8816	0.8773	0.8730	0.8687	0.8645	0.8604	0.8563	0.8522	0.8481	0.8441	0.8402	0.8363	0.8324	0.8285	0.8247	0.8209

[1] Present value of annual payments of $1 **payable at the end of each year** (*annuity immediate*), commencing with the year of entitlement and continuing up to age 65. 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 annual effective interest rate shown and survivorship experience as shown in **table 11B**.

Table 18C.—DI *Female* Disabled Worker *Monthly Life Annuity to Age 65 (Due)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	270.1915	248.5743	229.6201	212.9383	198.2014	185.1349	173.5068	163.1219	153.8147	145.4444	137.8914	131.0535	124.8433	119.1856	114.0159	109.2784	104.9249
21	270.3049	248.9332	230.1514	213.5863	198.9238	185.8994	174.2899	163.9058	154.5865	146.1949	138.6144	131.7448	125.5005	119.8073	114.6018	109.8287	105.4403
22	269.8405	248.7810	230.2305	213.8337	199.2907	186.3486	174.7924	164.4397	155.1351	146.7460	139.1587	132.2757	126.0132	120.2988	115.0698	110.2721	105.8587
23	268.5537	247.8947	229.6537	213.4945	199.1324	186.3266	174.8715	164.5924	155.3401	146.9865	139.4216	132.5512	126.2936	120.5784	115.3444	110.5387	106.1148
24	266.4710	246.2981	228.4427	212.5888	198.4680	185.8519	174.5456	164.3825	155.2198	146.9348	139.4222	132.5906	126.3615	120.6663	115.4460	110.6487	106.2293
25	263.7237	244.1049	226.6967	211.2039	197.3741	184.9926	173.8749	163.8634	154.8223	146.6346	139.1994	132.4294	126.2489	120.5921	115.4014	110.6271	106.2253
26	260.3944	241.3829	224.4711	209.3840	195.8862	183.7762	172.8809	163.0512	154.1590	146.0931	138.7576	132.0690	125.9550	120.3524	115.2060	110.4676	106.0951
27	256.6256	238.2551	221.8719	207.2212	194.0838	182.2718	171.6230	161.9975	153.2745	145.3488	138.1297	131.5378	125.5041	119.9683	114.8774	110.1853	105.8512
28	252.4845	234.7801	218.9505	204.7602	192.0061	180.5138	170.1318	160.7292	152.1926	144.4232	137.3350	130.8531	124.9119	119.4538	114.4284	109.7916	105.5042
29	248.1288	231.1017	215.8382	202.1216	189.7645	178.6050	168.5026	159.3351	150.9964	143.3937	136.4464	130.0835	124.2429	118.8702	113.9173	109.3420	105.1069
30	243.7710	227.4124	212.7099	199.4647	187.5040	176.6783	166.8572	157.9271	149.7889	142.3559	135.5520	129.3108	123.5735	118.2884	113.4101	108.8984	104.7175
31	239.2227	223.5363	209.4010	196.6349	185.0793	174.5967	165.0663	156.3829	148.4543	141.1996	134.5475	128.4357	122.8089	117.6184	112.8210	108.3785	104.2571
32	234.4821	219.4718	205.9101	193.6311	182.4897	172.3596	163.1297	154.7026	146.9930	139.9256	133.4339	127.4597	121.9510	116.8619	112.1519	107.7848	103.7285
33	229.8073	215.4585	202.4601	190.6612	179.9295	170.1492	161.2183	153.0470	145.5567	138.6772	132.3468	126.5112	121.1217	116.1352	111.5137	107.2230	103.2326
34	224.9424	211.2558	198.8241	187.5107	177.1954	167.7725	159.1488	151.2418	143.9790	137.2956	131.1346	125.4451	120.1821	115.3052	110.7785	106.5701	102.6513
35	220.0066	206.9734	195.1034	184.2734	174.3744	165.3106	156.9966	149.3573	142.3259	135.8429	129.8553	124.3164	119.1840	114.4207	109.9929	105.8705	102.0267
36	214.9151	202.5332	191.2260	180.8826	171.4049	162.7060	154.7087	147.3442	140.5516	134.2763	128.4696	123.0883	118.0934	113.4501	109.1272	105.0968	101.3334
37	209.5548	197.8290	187.0919	177.2444	168.1984	159.8757	152.2064	145.1284	138.5860	132.5296	126.9147	121.7014	116.8539	112.3402	108.1312	104.2010	100.5260
38	203.9043	192.8374	182.6758	173.3317	164.7262	156.7895	149.4588	142.6778	136.3967	130.5700	125.1573	120.1223	115.4321	111.0574	106.9713	103.1498	99.5713
39	198.2347	187.8135	178.2185	169.3719	161.2037	153.6517	146.6597	140.1773	134.1594	128.5652	123.3579	118.5046	113.9754	109.7432	105.7837	102.0746	98.5959
40	192.4990	182.7131	173.6781	165.3253	157.5931	150.4262	143.7748	137.5938	131.8429	126.4853	121.4880	116.8211	112.4575	108.3727	104.5443	100.9520	97.5776
41	186.5975	177.4404	168.9623	161.1033	153.8090	147.0309	140.7247	134.8508	129.3731	124.2588	119.4783	115.0049	110.8139	106.8833	103.1928	99.7240	96.4600
42	180.5605	172.0223	164.0949	156.7261	149.8687	143.4803	137.5220	131.9586	126.7585	121.8925	117.3343	113.0600	109.0475	105.2770	101.7303	98.3907	95.2429
43	174.5632	166.6224	159.2288	152.3374	145.9071	139.9010	134.2853	129.0291	124.1045	119.4859	115.1499	111.0753	107.2426	103.6339	100.2329	97.0246	93.9954
44	168.2799	160.9318	154.0706	147.6577	141.6579	136.0393	130.7725	125.8308	121.1899	116.8272	112.7224	108.8566	105.2128	101.7750	98.5288	95.4608	92.5586
45	161.7662	155.0018	148.6674	142.7305	137.1610	131.9315	127.0169	122.3942	118.0423	113.9418	110.0749	106.4252	102.9776	99.7182	96.6343	93.7141	90.9466
46	155.3678	149.1599	143.3300	137.8506	132.6962	127.8437	123.2715	118.9601	114.8914	111.0485	107.4162	103.9802	100.7275	97.6459	94.7241	91.9520	89.3199
47	149.0465	143.3703	138.0245	132.9858	128.2329	123.7464	119.5082	115.5014	111.7107	108.1219	104.7218	101.4980	98.4395	95.5356	92.7766	90.1536	87.6581
48	142.8133	137.6439	132.7613	128.1461	123.7807	119.6488	115.7351	112.0258	108.5077	105.1688	101.9979	98.9846	96.1192	93.3926	90.7967	88.3234	85.9657
49	136.6190	131.9336	127.4952	123.2880	119.2973	115.5099	111.9130	108.4949	105.2450	102.1528	99.2092	96.4052	93.7327	91.1841	88.7522	86.4304	84.2124
50	130.2221	126.0067	122.0019	118.1948	114.5735	111.1272	107.8454	104.7187	101.7380	98.8950	96.1818	93.5911	91.1162	88.7506	86.4883	84.3236	82.2514
51	122.8656	119.1322	115.5748	112.1832	108.9479	105.8603	102.9122	100.0957	97.4038	94.8296	92.3667	90.0093	87.7518	85.5889	83.5156	81.5274	79.6199
52	115.2654	111.9963	108.8720	105.8846	103.0266	100.2914	97.6724	95.1636	92.7594	90.4542	88.2431	86.1214	84.0845	82.1283	80.2487	78.4420	76.7047
53	107.8062	104.9680	102.2474	99.6382	97.1350	94.7323	92.4254	90.2094	88.0800	86.0330	84.0644	82.1704	80.3477	78.5929	76.9027	75.2742	73.7046
54	100.6687	98.2230	95.8715	93.6098	91.4334	89.3387	87.3217	85.3788	83.5068	81.7023	79.9624	78.2842	76.6650	75.1022	73.5933	72.1359	70.7280
55	93.2632	91.1891	89.1890	87.2594	85.3973	83.5998	81.8640	80.1874	78.5675	77.0018	75.4881	74.0243	72.6082	71.2379	69.9117	68.6276	67.3840
56	85.1836	83.4682	81.8089	80.2034	78.6494	77.1449	75.6879	74.2766	72.9092	71.5839	70.2992	69.0534	67.8451	66.6729	65.5353	64.4312	63.3592
57	76.8037	75.4213	74.0800	72.7781	71.5143	70.2871	69.0953	67.9375	66.8124	65.7190	64.6561	63.6227	62.6176	61.6399	60.6887	59.7630	58.8621
58	68.2693	67.1881	66.1358	65.1114	64.1139	63.1424	62.1961	61.2741	60.3758	59.5001	58.6465	57.8142	57.0026	56.2109	55.4386	54.6851	53.9497
59	59.4911	58.6795	57.8871	57.1134	56.3576	55.6194	54.8982	54.1934	53.5046	52.8314	52.1732	51.5296	50.9003	50.2848	49.6826	49.0935	48.5171
60	50.4453	49.8695	49.3056	48.7532	48.2120	47.6818	47.1622	46.6529	46.1537	45.6644	45.1845	44.7141	44.2526	43.8001	43.3562	42.9206	42.4933
61	41.0758	40.6998	40.3304	39.9675	39.6108	39.2602	38.9156	38.5768	38.2438	37.9163	37.5943	37.2776	36.9661	36.6598	36.3583	36.0618	35.7701
62	31.5686	31.3518	31.1381	30.9275	30.7198	30.5150	30.3132	30.1141	29.9179	29.7243	29.5334	29.3450	29.1593	28.9760	28.7952	28.6169	28.4408
63	21.7315	21.6325	21.5346	21.4378	21.3420	21.2473	21.1537	21.0610	20.9694	20.8788	20.7891	20.7004	20.6126	20.5258	20.4399	20.3549	20.2707
64	11.3705	11.3454	11.3204	11.2957	11.2712	11.2468	11.2226	11.1987	11.1749	11.1513	11.1279	11.1047	11.0816	11.0587	11.0360	11.0135	10.9911

[1] Present value of monthly payments of $1 **payable at the beginning of each month** (*annuity due*), commencing with the year of entitlement and continuing up to age 65. 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 annual effective interest rate shown and survivorship experience as shown in **table 11B**.

Table 18D.—DI *Female* Disabled Worker *Monthly Life Annuity to Age 65 (Immediate)*[1]

(1991-1995 Social Security disability experience)

Select age	Present value of annuity at given interest rate																
	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%
20	269.4086	247.7481	228.7594	212.0501	197.2912	184.2071	172.5650	162.1688	152.8525	144.4749	136.9161	130.0735	123.8595	118.1987	113.0265	108.2870	103.9319
21	269.5320	248.1159	229.2986	212.7050	198.0196	184.9768	173.3525	162.9565	153.6276	145.2283	137.6415	130.7668	124.5184	118.8219	113.6137	108.8384	104.4482
22	269.0775	247.9726	229.3856	212.9594	198.3927	185.4314	173.8597	163.4945	154.1797	145.7824	138.1884	131.2999	125.0330	119.3150	114.0831	109.2830	104.8676
23	267.8000	247.0949	228.8166	212.6271	198.2405	185.4148	173.9435	163.6513	154.3883	146.0260	138.4540	131.5778	125.3154	119.5963	114.3592	109.5509	105.1248
24	265.7261	245.5065	227.6130	211.7282	197.5822	184.9455	173.6224	163.4456	154.2717	145.9775	138.4574	131.6196	125.3854	119.6861	114.4624	109.6622	105.2405
25	262.9871	243.3211	225.8743	210.3499	196.4943	184.0916	172.9566	162.9308	153.8780	145.6807	138.2375	131.4610	125.2751	119.6138	114.4195	109.6421	105.2378
26	259.6656	240.6066	223.6558	208.5366	195.0124	182.8807	171.9675	162.1230	153.2186	145.1426	137.7988	131.1033	124.9836	119.3762	114.2259	109.4842	105.1090
27	255.9044	237.4862	221.0637	206.3804	193.2162	181.3819	170.7147	161.0739	152.3382	144.4020	137.1742	130.5750	124.5352	118.9944	113.8993	109.2036	104.8666
28	251.7708	234.0186	218.1493	203.9261	191.1447	179.6297	169.2287	159.8104	151.2606	143.4803	136.3829	129.8934	123.9457	118.4823	113.4524	108.8118	104.5213
29	247.4226	230.3476	215.0442	201.2944	188.9095	177.7268	167.6050	158.4213	150.0690	142.4549	135.4980	129.1270	123.2797	117.9013	112.9436	108.3643	104.1258
30	243.0726	226.6661	211.9235	198.6447	186.6558	175.8065	165.9655	157.0186	148.8663	141.4215	134.6076	128.3579	122.6135	117.3224	112.4390	107.9230	103.7384
31	238.5322	222.7980	208.6224	195.8224	184.2382	173.7315	164.1807	155.4801	147.5369	140.2699	133.6074	127.4867	121.8524	116.6555	111.8527	107.4056	103.2803
32	233.7997	218.7417	205.1396	192.8264	181.6560	171.5013	162.2506	153.8058	146.0812	139.0010	132.4984	126.5149	120.9983	115.9025	111.1867	106.8147	102.7542
33	229.1335	214.7370	201.6981	189.8647	179.1037	169.2984	160.3461	152.1567	144.6508	137.7580	131.4163	125.5710	120.1732	115.1795	110.5519	106.2560	102.2611
34	224.2773	210.5432	198.0709	186.7228	176.3778	166.9294	158.2840	150.3583	143.0795	136.3823	130.2095	124.5098	119.2381	114.3536	109.8205	105.6065	101.6828
35	219.3507	206.2701	194.3594	183.4945	173.5655	164.4758	156.1396	148.4811	141.4332	134.9359	128.9360	123.3865	118.2449	113.4737	109.0390	104.9106	101.0617
36	214.2686	201.8395	190.4916	180.1131	170.6051	161.8799	153.8599	146.4758	139.6662	133.3761	127.5567	122.1642	117.1597	112.5080	108.1778	104.1411	100.3722
37	208.9176	197.1449	186.3672	176.4845	167.4079	159.0587	151.3663	144.2682	137.7083	131.6367	126.0085	120.7836	115.9260	111.4035	107.1868	103.2498	99.5689
38	203.2764	192.1631	181.9610	172.5816	163.9454	155.9818	148.6276	141.8261	135.5271	129.6847	124.2582	119.2112	114.5104	110.1265	106.0322	102.2036	98.6188
39	197.6165	187.1493	177.5141	168.6322	160.4330	152.8539	145.8381	139.3348	133.2985	127.6881	122.4666	117.6008	113.0606	108.8186	104.8506	101.1339	97.6485
40	191.8909	182.0595	172.9844	164.5964	156.8331	149.6389	142.9633	136.7610	130.9913	125.6171	120.6051	115.9252	111.5501	107.4551	103.6177	100.0174	96.6359
41	185.9995	176.7975	168.2796	160.3855	153.0601	146.2544	139.9238	134.0283	128.5314	123.4000	118.6044	114.1175	109.9145	105.9733	102.2733	98.7960	95.5245
42	179.9728	171.3903	163.4236	156.0198	149.1313	142.7153	136.7323	131.1469	125.9273	121.0438	116.4700	112.1818	108.1568	104.3752	100.8186	97.4701	94.3143
43	173.9867	166.0023	158.5698	151.6436	145.1822	139.1483	133.5077	128.2292	123.2847	118.6482	114.2962	110.2072	106.3616	102.7413	99.3299	96.1122	93.0746
44	167.7145	160.3236	153.4240	146.9766	140.9458	135.2994	130.0076	125.0433	120.3822	116.0012	111.8800	107.9993	104.3422	100.8923	97.6352	94.5574	91.6463
45	161.2120	154.4057	148.0335	142.0625	136.4622	131.2049	126.2652	121.6198	117.2473	113.1282	109.2445	105.5796	102.1182	98.8463	95.7510	92.8205	90.0437
46	154.8261	148.5771	142.7100	137.1969	132.0119	127.1317	122.5343	118.2000	114.1105	110.2487	106.5992	103.1475	99.8806	96.7860	93.8524	91.0695	88.4276
47	148.5185	142.8021	137.4198	132.3478	127.5645	123.0503	118.7869	114.7570	110.9453	107.3373	103.9196	100.6797	97.6065	94.6892	91.9179	89.2836	86.7778
48	142.3006	137.0919	132.1734	127.5253	123.1298	118.9703	115.0314	111.2989	107.7595	104.4010	101.2122	98.1824	95.3019	92.5614	89.9527	87.4676	85.0990
49	136.1233	131.3996	126.9260	122.6864	118.6658	114.8509	111.2287	107.7873	104.5159	101.4039	98.4420	95.6211	92.9330	90.3700	87.9248	85.5907	83.3613
50	129.7445	125.4918	121.4525	117.6135	113.9628	110.4892	107.1821	104.0321	101.0297	98.1667	95.4349	92.8269	90.3360	87.9556	85.6795	83.5020	81.4179
51	122.4027	118.6334	115.0427	111.6201	108.3560	105.2417	102.2687	99.4291	96.7156	94.1213	91.6398	89.2650	86.9912	84.8132	82.7258	80.7244	78.8046
52	114.8167	111.5133	108.3570	105.3397	102.4538	99.6926	97.0492	94.5176	92.0921	89.7670	87.5373	85.3981	83.3449	81.3733	79.4794	77.6593	75.9094
53	107.3739	104.5030	101.7518	99.1139	96.5837	94.1556	91.8250	89.5866	87.4362	85.3695	83.3823	81.4709	79.6317	77.8615	76.1567	74.5145	72.9320
54	100.2574	97.7806	95.3998	93.1104	90.9079	88.7886	86.7484	84.7835	82.8908	81.0668	79.3084	77.6128	75.9771	74.3987	72.8750	71.4037	69.9825
55	92.8740	90.7704	88.7425	86.7865	84.8993	83.0781	81.3198	79.6218	77.9817	76.3968	74.8648	73.3837	71.9512	70.5652	69.2242	67.9260	66.6690
56	84.8152	83.0724	81.3869	79.7565	78.1788	76.6518	75.1732	73.7414	72.3545	71.0106	69.7081	68.4453	67.2208	66.0332	64.8809	63.7627	62.6773
57	76.4570	75.0493	73.6838	72.3587	71.0728	69.8243	68.6122	67.4350	66.2912	65.1800	64.0999	63.0502	62.0293	61.0366	60.0709	59.1313	58.2171
58	67.9459	66.8417	65.7673	64.7217	63.7037	62.7126	61.7474	60.8072	59.8914	58.9988	58.1290	57.2810	56.4544	55.6482	54.8619	54.0949	53.3465
59	59.1923	58.3602	57.5481	56.7552	55.9810	55.2249	54.4865	53.7650	53.0600	52.3712	51.6979	51.0397	50.3963	49.7671	49.1517	48.5497	47.9609
60	50.1721	49.5786	48.9975	48.4284	47.8710	47.3250	46.7901	46.2659	45.7522	45.2489	44.7553	44.2717	43.7973	43.3322	42.8761	42.4286	41.9898
61	40.8282	40.4375	40.0538	39.6769	39.3065	38.9425	38.5849	38.2334	37.8880	37.5483	37.2145	36.8862	36.5634	36.2461	35.9338	35.6268	35.3248
62	31.3527	31.1244	30.8994	30.6777	30.4592	30.2437	30.0314	29.8221	29.6158	29.4123	29.2117	29.0138	28.8188	28.6263	28.4365	28.2494	28.0647
63	21.5556	21.4485	21.3427	21.2380	21.1344	21.0321	20.9310	20.8309	20.7319	20.6341	20.5373	20.4416	20.3469	20.2533	20.1607	20.0690	19.9783
64	11.2564	11.2270	11.1977	11.1687	11.1399	11.1113	11.0830	11.0550	11.0271	10.9994	10.9720	10.9449	10.9179	10.8911	10.8645	10.8382	10.8120

[1] Present value of monthly payments of $1 **payable at the end of each month** (*annuity immediate*), commencing with the year of entitlement and continuing up to age 65. 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 annual effective interest rate shown and survivorship experience as shown in **table 11B**.

APPENDIX

V. TECHNICAL APPENDIX ON TABLE CONSTRUCTION METHODOLOGY

A. Overview

Select-and-ultimate tables 7A-9B present probabilities of decrement from the Social Security Disability Insurance (DI) beneficiary rolls. Table construction is based on 100 percent data from the Social Security Administration Master Beneficiary Record (MBR). Over 6.6 million records of disabled worker beneficiaries were analyzed over a 5-year period—January 1, 1991 through December 31, 1995. The primary variables for the study include: the reason for decrement from the DI rolls, and duration since entitlement. Concomitant variables include the age at entitlement to benefits, and gender of the beneficiary. The analysis reflects a total of roughly 13.6 million life-years of exposure for males and 8.1 million life-years of exposure for females. A 10-year select period was chosen for this study, implying that decrement for participants 10 or more years beyond selection is a function of attained age only.

The reasons for termination of DI benefits can be categorized as follows:

- Death;
- Recovery;
- All other reasons (including old-age conversion).

Decrement due to "all other reasons" is treated as withdrawal from the study, and directly affects exposure. However, separate decrement tables were not developed for this category. The table below provides a breakdown of the termination data collected from the MBR. Note that there exist differences in classifying various disability actions among the various data sources consulted for this study. As a result, termination counts stated here may differ from those stated elsewhere.

DI Disabled Worker Terminations by Reason
(January 1991-December 1995)

	Male	Female	Total
Death	565,887	235,159	801,046
Recovery	83,637	44,382	128,019
Other	590,726	326,292	917,018
Total	1,240,250	605,833	1,846,083

Source: MBR database as of January 1998.

As stated in the study, various exogenous variables have an impact on disability recovery rates without actually affecting the underlying rate of medical improvement. These include the level of continuing disability review activity, budget restrictions, and legislation. To some extent, the same may be true for death rates. In any event, the prevailing administrative policy can have a large impact on the nature of allowances, and the degree of overall impairment-severity of the DI rolls. This results in fluctuating recovery and mortality rates over time. Ideally, the observation period would exhibit limited legislation and minimal effects from exogenous variables. However, it should be noted that the DI program experienced significant growth in claims during 1991-1995, which limited the number of reviews performed over that period.

B. Data Considerations

The mortality experience reported in this study is affected by several unique circumstances. First, it is recognized that a claimant may die while waiting for a disability determination. Since observation of a participant is contingent upon entitlement, a disability which results in death *prior to* entitlement will not be an "observed" death. As a result, the probability of death during the first year of entitlement may be artificially low.

Second, non-death and non-recovery terminations are almost exclusively comprised of beneficiaries who have either been automatically converted to old-age benefits upon attainment of normal retirement age (a disability action termed *conversion*), or have opted to receive old-age benefits in lieu of disability benefits *prior to* normal retirement age. In either case, observation stops with the last month in which DI benefits are paid. Since the decision to switch prior to full retirement age might be based on any number of unknown personal reasons (health, economic, etc.), it is not clear whether the mortality profile of the DI rolls changes significantly for attained ages 62 and older.

C. Data Collection

The model for this study utilizes a customized database that was constructed from 100 percent MBR data as of January 1998. The general record selection criteria are outlined below. The final data was subjected to numerous screenings and categorizations.

Included in the study are:

- Primary claimants (workers) present on the DI beneficiary rolls sometime during the observation period;
- A maximum of three periods of disability for each primary having multiple periods of disability.

Excluded from the study are:

- A primary claimant's entitled dependents (spouses and children);
- Disability periods terminated or permanently suspended prior to January 1, 1991;
- Beneficiaries dying or attaining age 65 prior to January 1, 1991[1].

[1] DI beneficiaries born on or before February 1, 1926 would have been automatically converted to old-age benefits prior to January 1, 1991.

D. Underlying Methodology

The availability of complete data on each participant in the study (including date of birth, date of entitlement, and cause of decrement) allows us to directly estimate the *multiple-decrement probabilities* $q^{(i)}$, where i represents the cause of decrement. Alternatively, we could directly estimate the associated *single-decrement (absolute) rates* $q'^{(i)}$, which could then be used to derive the multiple-decrement probabilities. We chose the former method, making use of *scheduled exposure* of the observed population. Under this approach, the ordered pair (r, s) is determined for each age interval $(x, x+1]$ for which a participant is observed. The concept is that each participant enters the interval at age $x+r$ $(0 \le r < 1)$, and is scheduled to exit the interval at age $x+s$ $(0 < s \le 1)$. Numerically, $s-r$ is the amount of time (measured in life-years) that the participant is potentially under observation and exposed to the risk of decrement. Summing over all participants, we can calculate the scheduled exposure contributed to an interval.[2]

A participant may survive to the end of an interval, or may exit the study prior to the end of the interval in the event of:

- Death;
- Recovery or other non-death decrement;
- Conversion to old-age benefits at age 65; or
- The end of the observation period—termed an *observed ender.*

Based on this criteria, a *scheduled ending age*, $x+s$, is established for an age interval in which the participant is expected to either survive to the end $(s = 1)$, convert to old-age benefits prior to the end $(s < 1)$, or become an observed ender $(s < 1)$.[3] Scheduled exposure is then credited to the appropriate interval (or *duration* since selection) using the following conditions: if the participant survives to the end of the interval, then exposure is credited from $x+r$ to $x+1$; if the participant dies, converts to old-age benefits, or is an observed ender within the interval, then exposure is credited from $x+r$ to $x+s$; if the participant withdraws from the study during the interval (for example, recovers or switches to old-age benefits prior to age 65), then exposure is credited from age $x+r$ to $x+s$.

Note that in previous DI experience studies published by our office, the crediting of exposure for observed deaths was based on the *actuarial method*. Under this approach, exposure for a death is credited from $x+r$ to $x+1$ regardless of any scheduled ending age. For example, assume $x+s$ is a participant's expected age at the close of the observation period. If death occurs during the interval that closes the observation period, the actuarial method would credit exposure up to age $x+1$, which would be beyond the end of the observation period whenever $s < 1$. We follow *Hoem's method* in this regard and credit exposure only up to age $x+s$.

Multiple-decrement probabilities for an interval are found by dividing the observed number of deaths or recoveries by the aggregate scheduled exposure. Single-decrement rates are then derived from the probabilities using a constant force assumption for the distribution of decrement within a given interval. The method used in the construction of the select-and-ultimate multiple-decrement tables found in this study is detailed in chapter 9 of *Actuarial Mathematics* (Bowers et al. 1986).

For computation purposes, all dates are expressed as *decimal-dates* rounded to two decimal places (for example, 10-July-1993 is expressed as 1993.52). Coding detail is documented below for internal purposes. Variable acronyms are equivalent to those found in the description of the MBR database.

Entitlement dates

Various entitlement dates are converted to decimal-dates under the assumption that entitlement occurs on the first day of the month. Entitlement date variables include month and year of: *initial entitlement* (DOEI), *disability entitlement* (DOED), and *current entitlement* (DOEC).

Date of death

The decimal-date of death is calculated from the *beneficiary date of death* variable (BDOD), which states month, day, and year of death. Death on the 15th of the month is assumed for instances where the day of death is not recorded. Death on the 1st of the month is assumed for instances where the beneficiary dies in the month of the anniversary of entitlement. As an example, consider the following data for a participant who neither recovers nor switches to old-age benefits:

Date of entitlement: 1-July-1992
Date of death: 10-July-1993

Given death on 10-July-1993, the last month of entitlement to DI benefits is June-1993; hence the participant is only observed during the period July-1992 through June-1993. However, allowing that death occurs on 10-July-1993 is tantamount to allowing entry into the next observation interval—which would have begun at the entitlement anniversary on 1-July-1993—and Hoem's method would credit exposure from 1-July-1993 through the scheduled ending age for that interval. To avoid crediting exposure for the second interval (since the participant was not observed), the date of death is modified to be 1-July-1993, and exposure is credited only for the first interval.

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[2] For a complete discussion, refer to chapter 6 of *Survival Models and Their Estimation* (London 1988, second edition).

[3] A participant who dies during the interval does so at age $x+t \le x+s$; a participant observed to withdraw from the study during the interval does so at age $x+k < x+s$.

Also note that death is counted as having occurred exactly at the endpoint of the first interval, and is therefore included in that interval.

With respect to the MBR database, death carries a disability action code (termed *LAF code*) of "T1".

Date of conversion

With regard to conversion to old-age benefits, the last month of entitlement to DI worker benefits is the month before the month in which the worker attains age 65[4]. For programming purposes, it is assumed that conversion takes place on the first day of the month of attainment of age 65; therefore, the calculated age at conversion is fractionally less than 65. Also note that if death occurs in the month of attainment of age 65, the case is counted as a conversion rather than an observed death.

Date of withdrawal

All other decrements occur on the first day of the month as coded in the *date of suspension or termination* (DOST), or *date of disability benefit cessation* (DDBC) variables. DOST provides detail on the date of suspension or termination of benefits for the most recent period of disability. Note that DOST corresponds to the value of the LAF code and is therefore subjected to continuous updating. As such, DOST will not provide a "history" of benefit termination for individuals with multiple periods of disability.

DDBC refers to the first month for which disability benefits are not payable. This variable is referenced for participants having multiple periods of disability, and for times when the DOST variable cannot provide an historical account of disability activity. The following examples illustrate the coding conventions used for the disability action variables DOST, DDBC, and LAF:

Example 1

DI benefits are payable for the month in which a beneficiary medically recovers, as well as the next 2 months. Consider a beneficiary having a single period of disability with recovery in April. The beneficiary remains entitled through June. At that time, LAF is coded as "T8" (indicating recovery) and DOST is coded as July.

Example 2

Consider a DI beneficiary who, though not medically recovered, begins to participate in SGA, with the following benefit payment history:

- Benefits are paid throughout a 9-month trial work period during which SGA is performed—LAF code is "C" as DI benefits remain payable;
- Following the trial work period, DI benefits are paid throughout the 36-month extended period of eligibility for those months in which SGA is not performed—LAF code is "C" for months in which DI benefits remain payable, and "S7" for months in which DI benefits are suspended;
- Following the extended period of eligibility, DI benefits terminate, but Medicare benefits remain payable—LAF code is "U" when only Medicare benefits are payable;
- Medicare benefits terminate—LAF code is "X7".

In this case DDBC is coded as the first month in which DI benefits are not payable; and DOST would vary with the different LAF codes, ultimately reflecting the date at which Medicare benefits terminate.

Select age

Since most beneficiaries do not become entitled to benefits on their exact birthdays, entitlement would normally occur at some fractional age. To facilitate exposure calculations, a participant's *insuring age* and corresponding *insuring date of birth* are substituted for the actual age at entitlement and actual date of birth. In this study, the insuring age is calculated to be the beneficiary's *age last birthday* as of entitlement. For example, consider the following beneficiary data:

Date of entitlement: 1-February-1992
Date of birth: 10-July-1960
Actual age at entitlement: 31 years, 206 days
Insuring age: 31 years
Insuring date of birth: 1-February-1961

Use of insuring age results in an integral *select age* at entitlement ensuring that subsequent durations begin on the entitlement anniversary. 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. However the *entry age* into the study for those already part of the entitlement group when the observation period opens may not be integral.

[4] Under present law, beneficiaries born on the 1st of the month revert to the previous month as the month of attaining the next integral age. In this case, conversion to old-age benefits would occur on the first day of the preceding month in which the DI beneficiary attains age 65.

Entry age into the study (*YI*)

For selection during the observation period, the entry age is the beneficiary's age as of the date of entitlement. For selection prior to the beginning of the observation period, the entry age is the beneficiary's age as of January 1, 1991. In either case, the beneficiary's age is measured from the insuring date of birth.

Scheduled exit age from the study (*ZI*)

Participants are scheduled to exit the study either as an old-age conversion or an observed ender. If the participant will attain normal retirement age prior to the end of the observation period then *ZI* is the conversion age—as previously noted, this usually will be fractionally less than age 65. If the beneficiary will not attain age 65 prior to the end of the observation period, then *ZI* is the beneficiary's age as of December 31, 1995.

Actual exit age from the study due to death (*THI*) or withdrawal (*PSI*)

If a participant dies within the observation period—prior to conversion—then *THI* would reflect the date-of-death conventions mentioned earlier. If a participant withdraws from the study as a result of old-age conversion, then *PSI* would be the conversion age. If withdrawal occurs for any other reason, then *PSI* would be the age as of the withdrawal date. Both *THI* and *PSI* would be used in calculating exposure for absolute death and withdrawal rates $q'^{(d)}$ and $q'^{(w)}$.

Duration

The intervals during which a participant is observed—measured from the select age—are referred to as *durations*. For each select age $[x]$ and duration n, we produce the ordered pair (r, s) representing each participant's scheduled exposure contribution to the observation interval $([x]+n, [x]+n+1]$. For durations extending beyond the 10-year select period, exposure is credited to the appropriate attained age interval.

Fractional times

The fractional-time variables used to determine scheduled exposure contributions to an observation interval are defined below:

- Time r at which observation begins:

$$r = \begin{cases} 0, & YI \le x \\ YI - x, & x < YI < x+1 \end{cases}$$

- Time s at which observation is scheduled to end:

$$s = \begin{cases} ZI - x, & x < ZI < x+1 \\ 1, & ZI \ge x+1 \end{cases}$$

The amount of exposure contributed at each duration is summarized as follows:

$$\text{exposure} = \begin{cases} s-r, & \text{survivor, ender, conversion at 65} \\ s-r, & \text{death} \\ s-r, & \text{withdrawal (recovery, conversion < 65)} \end{cases}$$

Table construction

For each combination of select age and duration, the multiple-decrement probabilities $q^{(d)}$ and $q^{(r)}$ are calculated as the ratio of (a) the observed number of deaths or recoveries to (b) aggregate scheduled exposure. The probabilities are graduated and then used to obtain estimates for the absolute rates of decrement $q'^{(d)}$ and $q'^{(r)}$ as outlined below (note that *d*, *r*, and τ superscripts refer to death, recovery, and total decrement, respectively):

Estimate the total decrement probability:

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

Under the assumption of constant force for each decrement over each age interval, derive estimates for the absolute rates:

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

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

The graduated, multiple-decrement probabilities are shown in tables 7A-9B; absolute rates appear in **appendix tables A.3A-A.4B**. The life functions, expected future lifetimes, and life annuities presented in this study are based on the probabilities.

Probabilities versus absolute rates

The data for this study was collected in a multiple-decrement environment, however, we explicitly consider only two major decrements—death and recovery. The quantity $q^{(d)}$ represents the probability of death in the presence of the other decrements. Mathematically, this is represented by:

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

where $p^{(\tau)}$ is the probability of neither dying nor recovering prior to death at age $x+t$; and $\mu^{(d)}$ is the force of mortality.

For each of the causes of decrement in a multiple-decrement model, it is possible to define a single-decrement model that depends only on a particular cause of decrement. The quantity

$q'^{(d)}$ represents the absolute rate of death in the associated single-decrement environment. Mathematically, this is represented by:

$$q'^{(d)}_x = \int_0^1 {}_t p'^{(d)}_x \, \mu^{(d)}_{x+t} \, dt$$

where $p'^{(d)}$ is the probability that *death* will not occur prior to age $x + t$.

By defining a new fractional-time variable k and withdrawal exposure (as shown below), absolute death rates could be calculated directly from the data as the ratio of deaths to aggregate exposure:

$$k = \begin{cases} PSI - x, & \text{withdrawal occurs within interval} \\ 0, & \text{otherwise} \end{cases}$$

$$\text{exposure} = \begin{cases} s - r, & \text{survivor, ender, conversion at 65} \\ s - r, & \text{death} \\ k - r, & \text{withdrawal (recovery, conversion < 65)} \end{cases}$$

Graduation

The select-and-ultimate multiple-decrement probabilities were graduated using the two-dimensional Whittaker-Henderson Type B method[5]. The horizontal and vertical smoothing coefficients were chosen to obtain smoothness both across rows and down columns, while deviating as little as possible from the original estimates.

Life functions

Life tables 10A-10C are constructed from the blended select-and-ultimate probabilities shown in **appendix tables A.1A-A.1C**. The blended tables are constructed from disability mortality (tables 7A-7B) and general population mortality for 1995. Results of the blending are highlighted in the appendix tables. The two-step blending process involves the following:

- Probabilities for *ultimate attained ages* 62 or older (duration "10+") are calculated by applying a constant mortality ratio to ultimate attained age 61. The mortality ratios are approximately 1.05 for males, and 1.06 for females. Under this assumption, disability mortality and the general population mortality for 1995 converge around age 90 for males, and age 94 for females.
- Probabilities for *select attained ages* 62 or older (durations 0-9) are blended into the ultimate probabilities derived in the first step by applying the duration-over-duration mortality ratios exhibited by select attained age 61. The resulting probabilities retain much of the characteristics of disability mortality in the earlier durations, then gradually reflect characteristics of general population mortality in the later durations.

The life functions $l_{[x]}, l_{[x]+1}, \ldots, l_{109}$ are first constructed for select age $[x] = 20$, using a radix of 100,000. Life functions for select ages $[x] > 20$ are derived using the survival probabilities of the given select age. For these ages, $l_{[x]}$ is calculated so that l_{x+10} is attained. Note that $l_{[x]+t}$ represents the number alive at the beginning of duration t from those originally entitled at select age $[x]$.

The blended death probabilities are added to the graduated recovery probabilities to produce the blended total termination probabilities shown in **appendix tables A.2A** and **A.2B**. These probabilities are used to construct life tables 11A and 11B, respectively.

Expected future lifetime and annuity tables

Expectation tables 12A-14C and annuity tables 15A-18D are produced from the life functions described above using basic actuarial principles found in any standard actuarial text on life contingencies.

E. Programs

For internal purposes, this section outlines the series of programs used to process data from the 100 percent MBR as of January 1998.

EXPCLASS—Program which classifies each record in the sample, and writes out the record (as it appears) along with the record's *classification code*. The main purpose is to distinguish which of the three most recent periods of disability ("DIB lines") contain relevant data with respect to the established observation period. A total of 14, 9, and 6 possible classifications were established for the first–most, second–most, and third–most recent periods of disability, respectively.

EXFORT—An original record may contain up to three periods of disability that must be split out, and an individual record written for each period. This program reconstructs the MBR record as it would have originally appeared at the time of disability. Depending on the individual classifications of the DIB lines, certain information is written to create up to three separate records from the original record.

EXT5MAIN—Program which processes the records written out by EXFORT and defines all variables needed to tabulate exposure, and classify deaths, recoveries, and all other terminations by select age, gender, and duration.

EXT5EXP—Program which calculates exposure in aggregate life-years based on output from EXT5MAIN.

[5] For details, refer to chapter 8 of *Graduation: The Revision of Estimates* (London 1985).

EXT5DTH—Program which tabulates DI deaths based on output from EXT5MAIN.

EXT5RCV—Program which tabulates DI recoveries based on output from EXT5MAIN.

EXT5OTH—Program which tabulates DI terminations for “all other reasons” based on output from EXT5MAIN.

wh2dgrad.f—Program which performs the Whittaker-Henderson Type B two-dimensional graduation. Required input includes the ungraduated values, graduation weights, and the choice of horizontal and vertical smoothing coefficients.

Table A.1A.—DI *Male* Disabled Worker Probability of *Death (Blended)*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	0.017889	0.013691	0.010076	0.007712	0.006414	0.006243	0.006639	0.007396	0.007709	0.007550	0.007873	30
21	0.021394	0.016716	0.012485	0.009665	0.008010	0.007524	0.007536	0.008123	0.008164	0.008036	0.008573	31
22	0.025293	0.020261	0.015302	0.011616	0.009565	0.008716	0.008396	0.008831	0.008680	0.008570	0.009018	32
23	0.029890	0.024887	0.018694	0.013832	0.011063	0.009753	0.009359	0.009432	0.009313	0.009009	0.009289	33
24	0.035863	0.030661	0.022830	0.016317	0.012666	0.010843	0.010205	0.009989	0.010080	0.009498	0.009639	34
25	0.043244	0.037630	0.027570	0.019117	0.014166	0.011778	0.010764	0.010580	0.010755	0.010068	0.009964	35
26	0.051200	0.044691	0.032337	0.021806	0.015451	0.012607	0.011438	0.011166	0.011203	0.010520	0.010060	36
27	0.059128	0.050628	0.036452	0.024181	0.016899	0.013405	0.011998	0.011619	0.011583	0.011061	0.010258	37
28	0.065669	0.055377	0.039515	0.026047	0.018223	0.014329	0.012507	0.012079	0.011984	0.011665	0.010675	38
29	0.070538	0.058766	0.041999	0.027197	0.019386	0.015337	0.013189	0.012713	0.012544	0.012295	0.011268	39
30	0.073711	0.061068	0.043292	0.028230	0.020218	0.016191	0.014054	0.013354	0.013276	0.012949	0.012245	40
31	0.075477	0.061522	0.043848	0.029072	0.020928	0.016730	0.014848	0.014112	0.014081	0.013669	0.013235	41
32	0.077085	0.061888	0.044213	0.029581	0.021265	0.017260	0.015770	0.015102	0.015053	0.014656	0.014114	42
33	0.077824	0.062024	0.044254	0.030100	0.021811	0.018167	0.016677	0.016062	0.015795	0.015613	0.014695	43
34	0.078340	0.061669	0.043994	0.030631	0.022561	0.018849	0.017552	0.016855	0.016497	0.016463	0.015571	44
35	0.079178	0.061365	0.043463	0.031237	0.023457	0.019655	0.018343	0.017781	0.017446	0.017332	0.016566	45
36	0.079452	0.061170	0.043257	0.031148	0.024274	0.020535	0.019166	0.018618	0.018492	0.018406	0.017754	46
37	0.079577	0.061156	0.043084	0.030854	0.024667	0.021499	0.020224	0.019350	0.019367	0.019549	0.019221	47
38	0.079902	0.060320	0.042381	0.030397	0.024842	0.022326	0.021392	0.020285	0.020181	0.020432	0.020090	48
39	0.080544	0.059014	0.040642	0.030047	0.025139	0.022996	0.022422	0.021488	0.021202	0.021473	0.020826	49
40	0.080814	0.057694	0.038977	0.029621	0.025345	0.023919	0.023324	0.022652	0.022631	0.022803	0.022134	50
41	0.080658	0.056434	0.037712	0.029246	0.025769	0.024392	0.024425	0.024270	0.024598	0.024760	0.023729	51
42	0.080079	0.055245	0.037185	0.029265	0.025987	0.024985	0.025684	0.025992	0.026788	0.027336	0.025594	52
43	0.079862	0.054184	0.036866	0.029656	0.026764	0.026005	0.026939	0.027523	0.028925	0.029649	0.027496	53
44	0.080042	0.053239	0.037023	0.030037	0.027948	0.027378	0.028219	0.029039	0.030815	0.031376	0.029651	54
45	0.080736	0.052125	0.037109	0.030916	0.029227	0.028898	0.029381	0.030614	0.032647	0.033104	0.031698	55
46	0.082514	0.051843	0.037367	0.032300	0.030278	0.030286	0.030938	0.032761	0.034612	0.035076	0.033563	56
47	0.084207	0.052433	0.038108	0.033413	0.031455	0.031855	0.032739	0.034951	0.036705	0.037435	0.035618	57
48	0.084663	0.052549	0.038603	0.034032	0.033026	0.033719	0.034805	0.036965	0.038574	0.040136	0.038304	58
49	0.083520	0.052009	0.038690	0.034153	0.034493	0.035227	0.037166	0.038468	0.040275	0.042510	0.040646	59
50	0.081998	0.051381	0.038674	0.034524	0.035447	0.037220	0.039347	0.039974	0.042091	0.044594	0.042878	60
51	0.085624	0.052812	0.040008	0.036314	0.036803	0.039340	0.041440	0.042255	0.044422	0.047052	0.045908	61
52	0.088961	0.054347	0.041259	0.037956	0.038471	0.041486	0.043023	0.044771	0.047276	0.048735	0.048214	62
53	0.090391	0.055072	0.041780	0.039094	0.040293	0.043515	0.045143	0.047019	0.049661	0.051183	0.050636	63
54	0.087985	0.054822	0.041938	0.039834	0.042003	0.045506	0.047365	0.048301	0.052155	0.053754	0.053179	64
55	0.083943	0.054239	0.041694	0.040669	0.043638	0.046974	0.048486	0.050727	0.054775	0.056454	0.055850	65
56	0.085655	0.055569	0.043917	0.042815	0.046197	0.048396	0.050921	0.053275	0.057526	0.059289	0.058655	66
57	0.087558	0.057667	0.047243	0.045645	0.048026	0.050827	0.053479	0.055951	0.060416	0.062267	0.061601	67
58	0.090269	0.060473	0.050325	0.048360	0.050438	0.053380	0.056165	0.058761	0.063450	0.065395	0.064695	68
59	0.092258	0.063368	0.052346	0.050789	0.052972	0.056061	0.058986	0.061713	0.066637	0.068679	0.067945	69
60	0.096197	0.066224	0.054975	0.053340	0.055632	0.058877	0.061949	0.064812	0.069984	0.072129	0.071358	70
61	0.109424	0.069550	0.057737	0.056019	0.058427	0.061834	0.065061	0.068068	0.073499	0.075752	0.074942	71
62	0.114920	0.073044	0.060637	0.058833	0.061361	0.064940	0.068328	0.071487	0.077191	0.079557	0.078706	72
63	0.120692	0.076713	0.063682	0.061788	0.064443	0.068202	0.071760	0.075077	0.081068	0.083553	0.082659	73
64	0.126754	0.080566	0.066881	0.064892	0.067680	0.071627	0.075365	0.078848	0.085140	0.087749	0.086811	74

Notes:

(1) Select-and-ultimate probabilities from **table 7A** blended to general population mortality for 1995. These values are used to construct life table 10A.

(2) Values are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(3) See appendix table A.1C for attained ages beyond age 74.

Table A.1B.—DI *Female* Disabled Worker Probability of *Death (Blended)*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	0.016197	0.012490	0.009198	0.007198	0.007059	0.007736	0.008301	0.007736	0.007249	0.006961	0.007374	30
21	0.018468	0.013752	0.009909	0.007625	0.007384	0.007715	0.007983	0.007593	0.007293	0.007287	0.007782	31
22	0.020512	0.015097	0.010687	0.008171	0.007721	0.007756	0.007683	0.007515	0.007423	0.007554	0.007901	32
23	0.022390	0.016457	0.011628	0.008898	0.008005	0.007773	0.007563	0.007513	0.007615	0.007740	0.007799	33
24	0.023890	0.017722	0.012740	0.009769	0.008239	0.007803	0.007706	0.007636	0.007902	0.007996	0.007699	34
25	0.025237	0.018824	0.013623	0.010489	0.008638	0.008013	0.007981	0.008030	0.008268	0.008309	0.007880	35
26	0.026582	0.019915	0.014377	0.011122	0.009054	0.008392	0.008395	0.008534	0.008652	0.008732	0.008325	36
27	0.028107	0.020922	0.015034	0.011407	0.009497	0.008846	0.008786	0.008988	0.009105	0.009125	0.008722	37
28	0.029742	0.021812	0.015503	0.011625	0.009827	0.009179	0.009281	0.009348	0.009606	0.009548	0.009037	38
29	0.031476	0.022414	0.015743	0.011906	0.010074	0.009501	0.009672	0.009758	0.010144	0.010087	0.009518	39
30	0.033049	0.022807	0.015808	0.012120	0.010432	0.009813	0.009962	0.010143	0.010608	0.010516	0.010285	40
31	0.034603	0.023475	0.016099	0.012361	0.010977	0.010202	0.010187	0.010493	0.010881	0.010987	0.010895	41
32	0.036149	0.024427	0.016549	0.012581	0.011364	0.010738	0.010378	0.010766	0.011109	0.011541	0.011428	42
33	0.037220	0.025256	0.016896	0.012789	0.011556	0.011066	0.010454	0.010956	0.011497	0.012052	0.012137	43
34	0.038754	0.025993	0.017258	0.013207	0.011693	0.011264	0.010691	0.011230	0.011919	0.012469	0.012772	44
35	0.040325	0.026376	0.017598	0.013394	0.011807	0.011631	0.011189	0.011588	0.012199	0.012796	0.013090	45
36	0.041674	0.027174	0.017960	0.013656	0.012227	0.011984	0.011887	0.011959	0.012446	0.013063	0.013475	46
37	0.043156	0.028246	0.018455	0.014193	0.012879	0.012572	0.012631	0.012460	0.012840	0.013507	0.014208	47
38	0.045484	0.029325	0.019031	0.014746	0.013447	0.013320	0.013387	0.013225	0.013375	0.013994	0.015042	48
39	0.047476	0.030016	0.019823	0.015296	0.014101	0.014183	0.014427	0.014176	0.014113	0.014646	0.015460	49
40	0.049265	0.030743	0.020377	0.015755	0.014809	0.015110	0.015425	0.015123	0.015171	0.015464	0.015963	50
41	0.051246	0.031654	0.020747	0.016246	0.015487	0.015645	0.016143	0.016151	0.016538	0.016683	0.016697	51
42	0.053596	0.032633	0.021157	0.016789	0.015965	0.016006	0.016752	0.017228	0.018052	0.018157	0.017615	52
43	0.055300	0.033720	0.021714	0.017379	0.016549	0.016331	0.017211	0.018104	0.019412	0.019773	0.019003	53
44	0.057164	0.034945	0.022597	0.018180	0.017597	0.017273	0.017898	0.019001	0.020794	0.021143	0.020383	54
45	0.059383	0.036424	0.023417	0.019028	0.018749	0.018384	0.018730	0.020228	0.022124	0.022659	0.021634	55
46	0.061319	0.037448	0.024081	0.019810	0.019578	0.019658	0.019821	0.021635	0.023300	0.024058	0.022471	56
47	0.062887	0.038248	0.024921	0.020341	0.020038	0.020804	0.021129	0.022944	0.024476	0.025279	0.023587	57
48	0.063696	0.038536	0.025535	0.021190	0.020618	0.021786	0.022474	0.023838	0.025501	0.026539	0.025130	58
49	0.063459	0.038519	0.026141	0.022119	0.021351	0.022610	0.023586	0.024930	0.026500	0.027680	0.026800	59
50	0.062747	0.038901	0.026688	0.022876	0.022332	0.023423	0.024654	0.026082	0.027551	0.028795	0.028256	60
51	0.064962	0.040613	0.027600	0.024278	0.023298	0.024756	0.026291	0.027638	0.029189	0.030135	0.029539	61
52	0.067051	0.042379	0.028876	0.025859	0.024922	0.026659	0.028383	0.029548	0.030984	0.031217	0.031314	62
53	0.068371	0.043214	0.030359	0.027016	0.026789	0.028534	0.030328	0.031234	0.032413	0.033093	0.033196	63
54	0.067249	0.043388	0.031069	0.028076	0.028623	0.030464	0.031604	0.031994	0.034361	0.035082	0.035191	64
55	0.066290	0.043601	0.032303	0.029371	0.030355	0.031924	0.032382	0.033917	0.036426	0.037190	0.037306	65
56	0.067807	0.045209	0.034551	0.031368	0.032180	0.032759	0.034328	0.035955	0.038615	0.039425	0.039548	66
57	0.069862	0.047434	0.037268	0.033874	0.033300	0.034728	0.036391	0.038116	0.040935	0.041794	0.041924	67
58	0.072569	0.049831	0.039080	0.035635	0.035301	0.036815	0.038578	0.040406	0.043395	0.044306	0.044444	68
59	0.076010	0.052660	0.040842	0.037776	0.037423	0.039027	0.040896	0.042834	0.046003	0.046968	0.047114	69
60	0.080481	0.055733	0.043296	0.040047	0.039671	0.041372	0.043354	0.045409	0.048768	0.049791	0.049946	70
61	0.087856	0.059082	0.045898	0.042453	0.042056	0.043859	0.045959	0.048137	0.051698	0.052783	0.052947	71
62	0.093136	0.062633	0.048657	0.045004	0.044583	0.046494	0.048721	0.051030	0.054805	0.055955	0.056129	72
63	0.098733	0.066397	0.051581	0.047709	0.047262	0.049288	0.051649	0.054097	0.058099	0.059318	0.059502	73
64	0.104666	0.070387	0.054680	0.050576	0.050102	0.052250	0.054753	0.057348	0.061590	0.062882	0.063078	74

Notes:

(1) Select-and-ultimate probabilities from **table 7B** blended to general population mortality for 1995. These values are used to construct life table 10B.

(2) Values are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

(3) See appendix table A.1C for attained ages beyond age 74.

Table A.1C.—DI Disabled Worker Probability of *Death (Blended)* for Older Attained Ages

(1991-1995 Social Security disability experience)

Attained age	Male	Female
75	0.091171	0.066869
76	0.095751	0.070887
77	0.100560	0.075147
78	0.105611	0.079663
79	0.110916	0.084450
80	0.116487	0.089525
81	0.122338	0.094906
82	0.128482	0.100609
83	0.134936	0.106655
84	0.141713	0.113064
85	0.148831	0.119859
86	0.156307	0.127062
87	0.164158	0.134698
88	0.172403	0.142792
89	0.181063	0.151373
90	0.190157	0.160470
91	0.205386	0.170114
92	0.221398	0.180337
93	0.238182	0.191174
94	0.255720	0.202663
95	0.273341	0.220050
96	0.290884	0.237507
97	0.308178	0.254819
98	0.325043	0.271750
99	0.341295	0.288055
100	0.358360	0.305338
101	0.376278	0.323658
102	0.395092	0.343078
103	0.414846	0.363663
104	0.435589	0.385482
105	0.457368	0.408611
106	0.480236	0.433128
107	0.504248	0.459116
108	0.529461	0.486663
109	0.555934	0.515862

Notes:

(1) Blended probability of death as of attained age 75 or older. These values are used to construct life table 10C.

(2) Values extend **tables A.1A** and **A.1B**.

Table A.2A.—DI *Male* Disabled Worker Probability of *Death or Recovery (Blended)*

(1991-1995 Social Security disability experience)

Select age	Duration of disability 0	1	2	3	4	5	6	7	8	9	10+	Attained age
20	0.027442	0.029106	0.022793	0.031940	0.055874	0.057916	0.049452	0.040974	0.034212	0.028790	0.027437	30
21	0.031323	0.032397	0.024987	0.032395	0.053973	0.055075	0.046255	0.038724	0.031788	0.027085	0.024672	31
22	0.035486	0.036267	0.027634	0.032982	0.052088	0.052284	0.043345	0.036459	0.029543	0.025531	0.021921	32
23	0.040128	0.041373	0.030919	0.034016	0.050467	0.049546	0.041111	0.034319	0.027871	0.024108	0.019744	33
24	0.045924	0.047758	0.035151	0.035367	0.049273	0.047086	0.039399	0.032683	0.026925	0.023171	0.018449	34
25	0.053186	0.055369	0.040081	0.037193	0.048086	0.044786	0.037680	0.031609	0.026544	0.022600	0.017627	35
26	0.061092	0.063038	0.044899	0.038849	0.046558	0.042820	0.036305	0.030975	0.026276	0.022199	0.016834	36
27	0.068882	0.069438	0.048792	0.040001	0.045262	0.041217	0.034958	0.030397	0.026104	0.022053	0.016205	37
28	0.075351	0.074696	0.051683	0.040731	0.044037	0.039921	0.033967	0.029883	0.025798	0.022092	0.016005	38
29	0.080310	0.078682	0.054072	0.040908	0.043090	0.038729	0.033424	0.029562	0.025536	0.022233	0.016108	39
30	0.083608	0.081412	0.055433	0.041204	0.042327	0.037812	0.033075	0.029181	0.025457	0.022332	0.016633	40
31	0.085673	0.082298	0.056017	0.041530	0.041743	0.037034	0.032465	0.028803	0.025539	0.022480	0.017296	41
32	0.087628	0.082856	0.056240	0.041433	0.041054	0.036471	0.032040	0.028472	0.025894	0.022873	0.017642	42
33	0.088415	0.082699	0.056062	0.041302	0.040492	0.036417	0.031660	0.028232	0.025831	0.023237	0.017768	43
34	0.088717	0.081964	0.055536	0.041265	0.040006	0.036025	0.031601	0.028043	0.025719	0.023461	0.018369	44
35	0.089125	0.081197	0.054592	0.041260	0.039835	0.035698	0.031614	0.027992	0.025859	0.023695	0.019243	45
36	0.088946	0.080507	0.053840	0.040726	0.039518	0.035275	0.031513	0.027926	0.026202	0.024285	0.020431	46
37	0.088777	0.079777	0.052997	0.040013	0.038769	0.035020	0.031344	0.027747	0.026488	0.025031	0.021685	47
38	0.088886	0.078173	0.051576	0.038927	0.037717	0.034680	0.031236	0.027960	0.026675	0.025358	0.022308	48
39	0.089204	0.076253	0.049471	0.037789	0.037045	0.034227	0.031218	0.028545	0.027055	0.025665	0.022810	49
40	0.089006	0.074242	0.047492	0.036567	0.036414	0.034190	0.031235	0.029138	0.027877	0.026374	0.023930	50
41	0.088355	0.072017	0.045752	0.035587	0.035911	0.033666	0.031598	0.030088	0.029274	0.027879	0.025343	51
42	0.087305	0.069776	0.044690	0.035178	0.035277	0.033169	0.032097	0.031088	0.030966	0.030215	0.027095	52
43	0.086657	0.067899	0.043875	0.035264	0.035191	0.033191	0.032622	0.032064	0.032574	0.032345	0.028872	53
44	0.086564	0.066260	0.043496	0.035315	0.035498	0.033730	0.033178	0.033094	0.033911	0.033885	0.030932	54
45	0.087039	0.064487	0.042958	0.035665	0.036120	0.034576	0.033707	0.034190	0.035239	0.035447	0.032688	55
46	0.088594	0.063458	0.042535	0.036402	0.036657	0.035436	0.034818	0.035829	0.036793	0.037263	0.034418	56
47	0.089847	0.062883	0.042614	0.036925	0.037350	0.036439	0.036268	0.037512	0.038597	0.039389	0.036396	57
48	0.089618	0.061370	0.042544	0.037082	0.038429	0.037721	0.037992	0.039094	0.040252	0.041761	0.038999	58
49	0.087654	0.059344	0.042145	0.036831	0.039433	0.038742	0.039933	0.040265	0.041788	0.043819	0.041249	59
50	0.085444	0.057545	0.041658	0.036838	0.039872	0.040410	0.041658	0.041558	0.043405	0.045619	0.043419	60
51	0.088732	0.058076	0.042520	0.038287	0.040836	0.042232	0.043359	0.043637	0.045529	0.047834	0.046361	61
52	0.091712	0.058803	0.043260	0.039648	0.042206	0.044080	0.044612	0.045918	0.048181	0.049325	0.048545	62
53	0.092661	0.058620	0.043345	0.040599	0.043699	0.045758	0.046547	0.047931	0.050348	0.051612	0.050817	63
54	0.089688	0.057506	0.043155	0.041221	0.045029	0.047338	0.048589	0.049042	0.052631	0.054041	0.053281	64
55	0.085187	0.056269	0.042626	0.041970	0.046336	0.048467	0.049423	0.051326	0.055072	0.056648	0.055850	65
56	0.086726	0.057250	0.044686	0.043978	0.048470	0.049585	0.051551	0.053701	0.057693	0.059289	0.058655	66
57	0.088560	0.059108	0.047908	0.046662	0.049815	0.051740	0.053845	0.056222	0.060416	0.062267	0.061601	67
58	0.091139	0.061693	0.050872	0.049157	0.051689	0.054056	0.056362	0.058761	0.063450	0.065395	0.064695	68
59	0.092950	0.064305	0.052771	0.051356	0.053739	0.056518	0.058986	0.061713	0.066637	0.068679	0.067945	69
60	0.096797	0.066905	0.055271	0.053692	0.056076	0.058877	0.061949	0.064812	0.069984	0.072129	0.071358	70
61	0.109925	0.070009	0.057949	0.056195	0.058427	0.061834	0.065061	0.068068	0.073499	0.075752	0.074942	71
62	0.115344	0.073379	0.060802	0.058833	0.061361	0.064940	0.068328	0.071487	0.077191	0.079557	0.078706	72
63	0.121093	0.077033	0.063682	0.061788	0.064443	0.068202	0.071760	0.075077	0.081068	0.083553	0.082659	73
64	0.127185	0.080566	0.066881	0.064892	0.067680	0.071627	0.075365	0.078848	0.085140	0.087749	0.086811	74

Notes:

(1) Select-and-ultimate probabilities from **table 9A** reflecting death probabilities which are blended to general population mortality for 1995. These values are used to construct life table 11A.

(2) Values are read across the row for durations 0-10, and down the ultimate column ("10+") for durations greater than 10.

Table A.2B.—DI *Female* Disabled Worker Probability of *Death or Recovery (Blended)*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	0.021718	0.022571	0.020258	0.028350	0.050597	0.054008	0.046081	0.038700	0.029978	0.025664	0.021051	30
21	0.024014	0.024533	0.021027	0.027872	0.047402	0.049442	0.042249	0.035644	0.028379	0.024248	0.019852	31
22	0.026125	0.026489	0.021845	0.027612	0.044509	0.045132	0.038651	0.032865	0.026781	0.022839	0.018492	32
23	0.028126	0.028431	0.022762	0.027431	0.041979	0.041201	0.035486	0.030660	0.025335	0.021648	0.017147	33
24	0.029742	0.030112	0.023585	0.027326	0.039643	0.037895	0.033109	0.029006	0.024246	0.020920	0.016022	34
25	0.031242	0.031493	0.024047	0.026775	0.037594	0.035444	0.031220	0.028039	0.023647	0.020535	0.015412	35
26	0.032796	0.032693	0.024279	0.026139	0.035768	0.033699	0.029790	0.027275	0.023502	0.020390	0.015286	36
27	0.034495	0.033866	0.024617	0.025274	0.034185	0.032414	0.028761	0.026538	0.023590	0.020301	0.015271	37
28	0.036233	0.035136	0.024962	0.024530	0.032641	0.031332	0.028134	0.025962	0.023786	0.020275	0.015233	38
29	0.037977	0.036041	0.025189	0.024040	0.031210	0.030401	0.027539	0.025697	0.023993	0.020474	0.015515	39
30	0.039505	0.036643	0.025266	0.023656	0.030051	0.029654	0.026774	0.025681	0.023989	0.020649	0.016115	40
31	0.041028	0.037230	0.025512	0.023391	0.029239	0.029148	0.026058	0.025814	0.023653	0.020876	0.016376	41
32	0.042508	0.038004	0.025798	0.023006	0.028470	0.028988	0.025732	0.025673	0.023280	0.021151	0.016495	42
33	0.043497	0.038637	0.025976	0.022607	0.027667	0.028786	0.025478	0.025357	0.023250	0.021352	0.016844	43
34	0.044961	0.039150	0.026124	0.022541	0.026838	0.028473	0.025382	0.024859	0.023296	0.021439	0.017240	44
35	0.046672	0.039545	0.026317	0.022267	0.026232	0.028132	0.025408	0.024293	0.023052	0.021473	0.017312	45
36	0.047992	0.040393	0.026491	0.022065	0.026179	0.027703	0.025431	0.023763	0.022365	0.021453	0.017488	46
37	0.049220	0.041340	0.026830	0.022147	0.026533	0.027334	0.025236	0.023422	0.021703	0.021468	0.017956	47
38	0.051410	0.042130	0.027171	0.022312	0.026623	0.027108	0.025098	0.023336	0.021292	0.021324	0.018526	48
39	0.053361	0.042508	0.027580	0.022342	0.026569	0.026968	0.025312	0.023403	0.021281	0.021175	0.018598	49
40	0.055105	0.042856	0.027726	0.022279	0.026444	0.026865	0.025546	0.023544	0.021635	0.021184	0.018758	50
41	0.057005	0.043269	0.027594	0.022394	0.026475	0.026306	0.025550	0.023780	0.022393	0.021663	0.019157	51
42	0.059177	0.043607	0.027424	0.022636	0.026316	0.025590	0.025411	0.024103	0.023341	0.022576	0.019785	52
43	0.060686	0.044087	0.027413	0.022933	0.026193	0.024876	0.024939	0.024207	0.024145	0.023763	0.020878	53
44	0.062305	0.044649	0.027840	0.023333	0.026439	0.024914	0.024568	0.024321	0.025011	0.024735	0.022019	54
45	0.064157	0.045445	0.028419	0.023691	0.026777	0.025242	0.024431	0.024803	0.025827	0.025855	0.023069	55
46	0.065643	0.045802	0.028646	0.024109	0.026738	0.025862	0.024602	0.025520	0.026474	0.026807	0.023741	56
47	0.066688	0.045825	0.028888	0.024258	0.026356	0.026375	0.025108	0.026273	0.027151	0.027607	0.024640	57
48	0.066993	0.045204	0.028942	0.024709	0.026097	0.026743	0.025879	0.026678	0.027750	0.028440	0.025981	58
49	0.066292	0.044203	0.029133	0.025218	0.026117	0.026903	0.026577	0.027285	0.028406	0.029168	0.027505	59
50	0.065222	0.043745	0.029378	0.025517	0.026554	0.027202	0.027290	0.027984	0.029130	0.029946	0.028883	60
51	0.067237	0.044754	0.029985	0.026516	0.027236	0.028145	0.028551	0.029112	0.030483	0.030992	0.030052	61
52	0.069077	0.045933	0.030844	0.027758	0.028698	0.029708	0.030275	0.030717	0.032009	0.031841	0.031612	62
53	0.070093	0.046137	0.031905	0.028715	0.030365	0.031146	0.031904	0.032197	0.033166	0.033517	0.033352	63
54	0.068631	0.045661	0.032276	0.029598	0.031816	0.032576	0.032864	0.032781	0.034874	0.035382	0.035270	64
55	0.067472	0.045369	0.033245	0.030643	0.032986	0.033574	0.033324	0.034525	0.036756	0.037421	0.037306	65
56	0.068936	0.046680	0.035263	0.032392	0.034320	0.034033	0.034988	0.036396	0.038823	0.039425	0.039548	66
57	0.071001	0.048720	0.037780	0.034675	0.035040	0.035633	0.036839	0.038422	0.040935	0.041794	0.041924	67
58	0.073645	0.050948	0.039457	0.036245	0.036586	0.037418	0.038873	0.040406	0.043395	0.044306	0.044444	68
59	0.076892	0.053585	0.041117	0.038225	0.038270	0.039406	0.040896	0.042834	0.046003	0.046968	0.047114	69
60	0.081156	0.056412	0.043488	0.040357	0.040128	0.041372	0.043354	0.045409	0.048768	0.049791	0.049946	70
61	0.088398	0.059538	0.046028	0.042642	0.042056	0.043859	0.045959	0.048137	0.051698	0.052783	0.052947	71
62	0.093629	0.062965	0.048758	0.045004	0.044583	0.046494	0.048721	0.051030	0.054805	0.055955	0.056129	72
63	0.099240	0.066650	0.051581	0.047709	0.047262	0.049288	0.051649	0.054097	0.058099	0.059318	0.059502	73
64	0.105214	0.070387	0.054680	0.050576	0.050102	0.052250	0.054753	0.057348	0.061590	0.062882	0.063078	74

Notes:

(1) Select-and-ultimate probabilities from **table 9B** reflecting death probabilities which are blended to general population mortality for 1995. These values are used to construct life table 11B.

(2) Values are read across the row for durations 0-10, and down the ultimate column (“10+”) for durations greater than 10.

Table A.3A.—DI *Male* Disabled Worker *Death Rates Per Thousand Entitled*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	17.976	13.798	10.141	7.807	6.578	6.410	6.786	7.523	7.813	7.632	7.951	30
21	21.502	16.849	12.564	9.777	8.200	7.709	7.686	8.250	8.262	8.114	8.643	31
22	25.424	20.426	15.398	11.742	9.775	8.912	8.547	8.956	8.772	8.644	9.077	32
23	30.046	25.096	18.810	13.974	11.288	9.953	9.511	9.552	9.401	9.078	9.338	33
24	36.047	30.929	22.973	16.475	12.905	11.045	10.357	10.104	10.166	9.564	9.682	34
25	43.464	37.972	27.746	19.293	14.413	11.978	10.912	10.693	10.841	10.132	10.003	35
26	51.459	45.113	32.544	21.995	15.698	12.802	11.583	11.279	11.289	10.582	10.094	36
27	59.424	51.119	36.682	24.376	17.145	13.596	12.138	11.730	11.668	11.122	10.289	37
28	65.996	55.929	39.761	26.242	18.464	14.516	12.644	12.188	12.068	11.726	10.704	38
29	70.893	59.371	42.258	27.387	19.621	15.520	13.325	12.822	12.627	12.357	11.295	39
30	74.088	61.711	43.561	28.417	20.446	16.370	14.190	13.461	13.358	13.010	12.272	40
31	75.875	62.184	44.121	29.256	21.150	16.903	14.981	14.217	14.163	13.730	13.262	41
32	77.505	62.560	44.485	29.759	21.480	17.429	15.900	15.204	15.136	14.717	14.139	42
33	78.250	62.688	44.521	30.272	22.019	18.336	16.804	16.161	15.875	15.673	14.718	43
34	78.761	62.317	44.254	30.797	22.762	19.014	17.677	16.951	16.574	16.521	15.593	44
35	79.585	61.995	43.710	31.396	23.653	19.815	18.467	17.873	17.520	17.388	16.588	45
36	79.842	61.782	43.491	31.300	24.462	20.689	19.286	18.706	18.564	18.461	17.778	46
37	79.956	61.745	43.302	30.998	24.844	21.647	20.338	19.432	19.437	19.603	19.245	47
38	80.273	60.876	42.580	30.529	25.005	22.466	21.499	20.364	20.247	20.483	20.112	48
39	80.905	59.539	40.825	30.165	25.291	23.127	22.522	21.565	21.265	21.518	20.847	49
40	81.156	58.186	39.146	29.725	25.488	24.044	23.417	22.726	22.691	22.844	22.154	50
41	80.979	56.887	37.866	29.340	25.902	24.507	24.514	24.341	24.656	24.799	23.748	51
42	80.378	55.658	37.327	29.353	26.110	25.089	25.767	26.059	26.845	27.376	25.613	52
43	80.142	54.566	36.997	29.740	26.878	26.100	27.017	27.586	28.978	29.689	27.515	53
44	80.312	53.595	37.145	30.117	28.055	27.466	28.290	29.099	30.863	31.416	29.670	54
45	80.999	52.456	37.219	30.990	29.329	28.981	29.445	30.669	32.690	33.143	31.714	55
46	82.773	52.152	37.465	32.367	30.376	30.365	30.999	32.812	34.650	35.115	33.578	56
47	84.452	52.714	38.195	33.472	31.549	31.929	32.798	34.996	36.740	37.472	35.632	57
48	84.880	52.786	38.680	34.085	33.117	33.787	34.861	37.005	38.607	40.169	38.317	58
49	83.698	52.204	38.758	34.199	34.579	35.290	37.218	38.503	40.306	42.538	40.658	59
50	82.144	51.543	38.733	34.564	35.527	37.280	39.393	40.006	42.119	44.617	42.890	60
51	85.761	52.954	40.059	36.350	36.878	39.398	41.480	42.285	44.447	47.071	45.919	61
52	89.087	54.471	41.301	37.989	38.544	41.541	43.058	44.797	47.298	48.750	48.761	62
53	90.497	55.172	41.813	39.124	40.363	43.565	45.175	47.041	49.678	48.591	45.430	63
54	88.062	54.897	41.964	39.862	42.068	45.548	47.394	48.319	49.835	46.161	33.650	64
55	83.997	54.295	41.714	40.696	43.698	47.010	48.509	48.560	47.242	43.590	—	65
56	85.702	55.617	43.934	42.840	46.250	48.425	48.696	46.784	44.054	—	—	66
57	87.603	57.709	47.259	45.669	48.070	48.667	46.097	43.594	—	—	—	67
58	90.310	60.511	50.339	48.380	48.411	45.708	42.463	—	—	—	—	68
59	92.291	63.398	52.357	49.337	44.776	41.123	—	—	—	—	—	69
60	96.227	66.247	53.330	47.496	39.450	—	—	—	—	—	—	70
61	109.452	71.432	52.633	43.164	—	—	—	—	—	—	—	71
62	121.991	74.028	49.388	—	—	—	—	—	—	—	—	72
63	127.776	72.706	—	—	—	—	—	—	—	—	—	73
64	119.973	—	—	—	—	—	—	—	—	—	—	74

Notes:

(1) *Absolute death rate* $q'^{(d)}$ from the associated single-decrement model. Select age denotes age last birthday at entitlement.

(2) The quantity at duration t represents the number of **deaths** per thousand beneficiaries during the (t+1) year of entitlement among those lives originally entitled to disability benefits at select age [x] and who are currently attained age [x]+t.

(3) Rates are read across the row for durations 0-10, and down the ultimate ("10+") column for durations greater than 10.

(4) The above rates are derived from the probabilities shown in **table 7A**. See the appendix for details.

Table A.3B.—DI *Female* Disabled Worker *Death Rates Per Thousand Entitled*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	16.242	12.554	9.249	7.275	7.218	7.921	8.462	7.859	7.333	7.027	7.425	30
21	18.520	13.827	9.965	7.703	7.536	7.881	8.123	7.702	7.371	7.350	7.829	31
22	20.570	15.184	10.747	8.252	7.867	7.905	7.805	7.612	7.496	7.612	7.943	32
23	22.455	16.557	11.693	8.982	8.145	7.906	7.671	7.602	7.683	7.794	7.836	33
24	23.961	17.833	12.810	9.856	8.372	7.923	7.806	7.719	7.967	8.048	7.731	34
25	25.314	18.945	13.695	10.576	8.766	8.125	8.075	8.112	8.332	8.360	7.910	35
26	26.666	20.044	14.449	11.207	9.178	8.500	8.486	8.615	8.717	8.783	8.354	36
27	28.198	21.060	15.107	11.487	9.617	8.952	8.875	9.068	9.172	9.177	8.751	37
28	29.840	21.960	15.577	11.701	9.941	9.283	9.370	9.427	9.675	9.600	9.065	38
29	31.580	22.569	15.818	11.979	10.182	9.602	9.760	9.837	10.215	10.140	9.547	39
30	33.157	22.967	15.884	12.191	10.536	9.912	10.047	10.223	10.680	10.570	10.315	40
31	34.716	23.639	16.176	12.430	11.079	10.300	10.269	10.575	10.951	11.042	10.925	41
32	36.266	24.596	16.626	12.647	11.463	10.838	10.459	10.847	11.177	11.597	11.457	42
33	37.339	25.428	16.974	12.852	11.650	11.166	10.534	11.036	11.565	12.109	12.166	43
34	38.876	26.167	17.335	13.269	11.783	11.362	10.771	11.308	11.988	12.525	12.801	44
35	40.455	26.553	17.676	13.454	11.893	11.728	11.270	11.663	12.266	12.852	13.118	45
36	41.808	27.357	18.038	13.714	12.313	12.080	11.969	12.030	12.508	13.118	13.502	46
37	43.289	28.434	18.533	14.250	12.968	12.666	12.712	12.529	12.897	13.561	14.235	47
38	45.621	29.516	19.109	14.802	13.537	13.413	13.466	13.293	13.428	14.046	15.068	48
39	47.619	30.207	19.901	15.350	14.190	14.275	14.506	14.242	14.164	14.694	15.484	49
40	49.412	30.933	20.453	15.807	14.896	15.200	15.504	15.187	15.220	15.509	15.985	50
41	51.397	31.841	20.819	16.296	15.573	15.729	16.220	16.213	16.587	16.725	16.718	51
42	53.749	32.815	21.224	16.839	16.049	16.084	16.825	17.288	18.100	18.197	17.634	52
43	55.452	33.898	21.777	17.428	16.630	16.402	17.278	18.160	19.458	19.813	19.021	53
44	57.314	35.118	22.657	18.227	17.676	17.340	17.958	19.052	20.838	21.181	20.400	54
45	59.528	36.591	23.476	19.073	18.825	18.448	18.784	20.275	22.165	22.696	21.650	55
46	61.455	37.607	24.137	19.853	19.649	19.720	19.869	21.677	23.337	24.091	22.485	56
47	63.009	38.396	24.971	20.381	20.102	20.863	21.171	22.983	24.509	25.309	23.600	57
48	63.804	38.667	25.579	21.228	20.675	21.841	22.513	23.872	25.530	26.564	25.141	58
49	63.551	38.630	26.181	22.154	21.402	22.659	23.622	24.960	26.526	27.701	26.810	59
50	62.826	38.997	26.724	22.906	22.380	23.468	24.687	26.107	27.573	28.812	28.265	60
51	65.038	40.698	27.633	24.305	23.344	24.798	26.321	27.659	29.208	30.148	29.547	61
52	67.121	42.456	28.905	25.884	24.970	26.700	28.410	29.565	31.000	31.227	30.488	62
53	68.431	43.278	30.383	27.039	26.837	28.572	30.352	31.249	32.425	31.167	28.673	63
54	67.297	43.438	31.088	28.098	28.669	30.497	31.624	32.007	32.270	30.152	22.874	64
55	66.330	43.640	32.318	29.390	30.395	31.951	32.397	31.776	30.902	29.480	—	65
56	67.846	45.243	34.563	31.384	32.215	32.780	32.281	30.424	29.783	—	—	66
57	69.903	47.465	37.278	33.888	33.329	32.766	30.982	29.239	—	—	—	67
58	72.609	49.859	39.087	35.646	33.560	31.368	29.708	—	—	—	—	68
59	76.044	52.685	40.848	36.040	32.416	29.989	—	—	—	—	—	69
60	80.509	55.752	41.915	34.796	30.760	—	—	—	—	—	—	70
61	87.881	59.653	42.023	33.422	—	—	—	—	—	—	—	71
62	92.972	61.601	41.327	—	—	—	—	—	—	—	—	72
63	94.983	62.243	—	—	—	—	—	—	—	—	—	73
64	91.895	—	—	—	—	—	—	—	—	—	—	74

Notes:

(1) *Absolute death rate* $q'^{(d)}$ from the associated single-decrement model. Select age denotes age last birthday at entitlement.

(2) The quantity at duration t represents the number of **deaths** per thousand beneficiaries during the (t+1) year of entitlement among those lives originally entitled to disability benefits at select age [x] and who are currently attained age [x]+t.

(3) Rates are read across the row for durations 0-10, and down the ultimate ("10+") column for durations greater than 10.

(4) The above rates are derived from the probabilities shown in **table 7B**. See the appendix for details.

Table A.4A.—DI *Male* Disabled Worker *Recovery Rates Per Thousand Entitled*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	9.640	15.522	12.782	24.323	49.622	51.838	42.958	33.704	26.607	21.321	19.642	30
21	10.037	15.814	12.581	22.841	46.151	47.734	38.868	30.727	23.722	19.126	16.169	31
22	10.325	16.171	12.428	21.492	42.731	43.762	35.098	27.752	20.955	17.035	12.962	32
23	10.395	16.696	12.341	20.326	39.627	39.991	31.903	25.006	18.646	15.168	10.504	33
24	10.246	17.366	12.464	19.208	36.844	36.443	29.345	22.809	16.931	13.739	8.853	34
25	10.164	18.084	12.687	18.252	34.165	33.206	27.063	21.142	15.875	12.596	7.702	35
26	10.155	18.772	12.771	17.233	31.352	30.407	25.012	19.921	15.159	11.741	6.808	36
27	10.055	19.306	12.572	16.015	28.608	28.002	23.100	18.889	14.606	11.053	5.978	37
28	10.016	19.878	12.416	14.880	26.054	25.779	21.596	17.913	13.898	10.489	5.359	38
29	10.135	20.530	12.335	13.902	23.939	23.575	20.371	16.958	13.075	10.000	4.868	39
30	10.282	20.996	12.413	13.161	22.337	21.799	19.157	15.934	12.263	9.444	4.415	40
31	10.603	21.448	12.445	12.643	21.037	20.477	17.750	14.796	11.540	8.872	4.088	41
32	10.973	21.650	12.302	12.032	20.004	19.380	16.400	13.472	10.924	8.278	3.553	42
33	11.028	21.349	12.078	11.375	18.889	18.419	15.110	12.269	10.116	7.684	3.096	43
34	10.808	20.953	11.805	10.801	17.646	17.341	14.174	11.284	9.299	7.056	2.820	44
35	10.364	20.471	11.379	10.183	16.574	16.204	13.395	10.303	8.487	6.419	2.699	45
36	9.894	19.958	10.820	9.731	15.433	14.894	12.467	9.396	7.782	5.934	2.701	46
37	9.588	19.219	10.134	9.304	14.280	13.669	11.234	8.480	7.191	5.536	2.488	47
38	9.365	18.418	9.396	8.663	13.038	12.495	9.951	7.754	6.561	4.977	2.241	48
39	9.030	17.772	9.014	7.861	12.059	11.363	8.896	7.134	5.916	4.238	2.005	49
40	8.543	17.048	8.686	7.051	11.212	10.396	8.005	6.561	5.306	3.612	1.816	50
41	8.026	16.043	8.196	6.436	10.275	9.389	7.262	5.890	4.735	3.158	1.633	51
42	7.533	14.950	7.648	6.001	9.413	8.288	6.497	5.164	4.235	2.919	1.521	52
43	7.082	14.102	7.142	5.693	8.542	7.281	5.761	4.605	3.703	2.737	1.395	53
44	6.798	13.382	6.596	5.359	7.658	6.441	5.030	4.115	3.145	2.549	1.300	54
45	6.573	12.697	5.961	4.824	6.996	5.762	4.391	3.632	2.635	2.383	1.006	55
46	6.346	11.928	5.267	4.170	6.478	5.230	3.941	3.119	2.220	2.226	0.870	56
47	5.892	10.735	4.594	3.572	5.990	4.659	3.588	2.607	1.928	1.992	0.792	57
48	5.178	9.062	4.019	3.103	5.494	4.071	3.244	2.169	1.711	1.659	0.709	58
49	4.317	7.533	3.524	2.725	5.027	3.578	2.820	1.832	1.544	1.338	0.616	59
50	3.596	6.328	3.043	2.355	4.505	3.251	2.358	1.617	1.342	1.049	0.553	60
51	3.249	5.408	2.564	2.010	4.109	2.950	1.960	1.412	1.132	0.801	0.464	61
52	2.881	4.582	2.043	1.725	3.809	2.649	1.624	1.173	0.927	0.605	0.339	62
53	2.379	3.650	1.599	1.535	3.477	2.293	1.437	0.934	0.705	0.440	0.185	63
54	1.783	2.760	1.243	1.415	3.091	1.875	1.254	0.759	0.488	0.294	0.104	64
55	1.299	2.087	0.952	1.328	2.759	1.529	0.960	0.614	0.304	0.198	—	65
56	1.120	1.730	0.786	1.189	2.327	1.219	0.646	0.436	0.171	—	—	66
57	1.049	1.484	0.681	1.041	1.833	0.936	0.375	0.277	—	—	—	67
58	0.912	1.258	0.561	0.817	1.282	0.692	0.201	—	—	—	—	68
59	0.726	0.968	0.437	0.581	0.785	0.467	—	—	—	—	—	69
60	0.631	0.705	0.304	0.361	0.453	—	—	—	—	—	—	70
61	0.531	0.476	0.218	0.180	—	—	—	—	—	—	—	71
62	0.452	0.348	0.169	—	—	—	—	—	—	—	—	72
63	0.429	0.332	—	—	—	—	—	—	—	—	—	73
64	0.459	—	—	—	—	—	—	—	—	—	—	74

Notes:

(1) *Absolute recovery rate* $q'^{(r)}$ from the associated single-decrement model. Select age denotes age last birthday at entitlement.

(2) The quantity at duration t represents the number of **recoveries** per thousand beneficiaries during the (t+1) year of entitlement among those lives originally entitled to disability benefits at select age [x] and who are currently attained age [x]+t.

(3) Rates are read across the row for durations 0-10, and down the ultimate ("10+") column for durations greater than 10.

(4) The above rates are derived from the probabilities shown in **table 8A**. See the appendix for details.

Table A.4B.—DI *Female* Disabled Worker *Recovery Rates Per Thousand Entitled*

(1991-1995 Social Security disability experience)

Select age	Duration of disability											Attained age
	0	1	2	3	4	5	6	7	8	9	10+	
20	5.566	10.145	11.111	21.229	43.695	46.455	37.940	31.086	22.812	18.769	13.728	30
21	5.598	10.856	11.174	20.325	40.169	41.891	34.405	28.159	21.164	17.023	12.117	31
22	5.671	11.479	11.218	19.521	36.933	37.524	31.089	25.447	19.431	15.343	10.633	32
23	5.801	12.074	11.199	18.616	34.112	33.560	28.030	23.235	17.788	13.962	9.385	33
24	5.923	12.502	10.915	17.644	31.535	30.211	25.502	21.453	16.409	12.976	8.355	34
25	6.082	12.790	10.496	16.372	29.083	27.543	23.333	20.090	15.443	12.277	7.562	35
26	6.298	12.908	9.974	15.102	26.837	25.415	21.486	18.822	14.915	11.709	6.990	36
27	6.480	13.082	9.656	13.947	24.807	23.674	20.064	17.630	14.552	11.227	6.578	37
28	6.590	13.472	9.533	12.981	22.928	22.256	18.942	16.693	14.249	10.779	6.224	38
29	6.606	13.783	9.521	12.207	21.244	21.001	17.954	16.018	13.920	10.440	6.026	39
30	6.565	13.997	9.534	11.607	19.723	19.940	16.897	15.618	13.453	10.187	5.860	40
31	6.539	13.920	9.490	11.099	18.364	19.044	15.953	15.402	12.842	9.944	5.511	41
32	6.477	13.746	9.327	10.491	17.205	18.349	15.435	14.988	12.239	9.666	5.096	42
33	6.397	13.554	9.158	9.882	16.205	17.819	15.103	14.481	11.821	9.357	4.736	43
34	6.331	13.332	8.944	9.396	15.235	17.307	14.770	13.706	11.446	9.027	4.497	44
35	6.479	13.347	8.797	8.933	14.511	16.598	14.300	12.780	10.920	8.733	4.250	45
36	6.454	13.403	8.609	8.467	14.038	15.814	13.626	11.875	9.981	8.445	4.040	46
37	6.199	13.283	8.453	8.011	13.743	14.856	12.686	11.031	8.921	8.015	3.775	47
38	6.065	12.997	8.219	7.622	13.266	13.881	11.790	10.179	7.971	7.382	3.511	48
39	6.030	12.684	7.835	7.101	12.557	12.877	10.965	9.293	7.219	6.577	3.163	49
40	5.989	12.304	7.425	6.576	11.722	11.845	10.200	8.486	6.514	5.765	2.818	50
41	5.912	11.804	6.919	6.199	11.074	10.746	9.484	7.691	5.904	5.022	2.481	51
42	5.736	11.158	6.334	5.897	10.435	9.662	8.733	6.935	5.337	4.460	2.189	52
43	5.541	10.546	5.762	5.603	9.725	8.616	7.795	6.159	4.780	4.030	1.893	53
44	5.294	9.878	5.303	5.200	8.921	7.708	6.731	5.371	4.262	3.631	1.653	54
45	4.922	9.190	5.062	4.708	8.104	6.922	5.755	4.622	3.745	3.233	1.451	55
46	4.462	8.515	4.621	4.342	7.231	6.266	4.829	3.928	3.212	2.783	1.284	56
47	3.926	7.726	4.017	3.957	6.382	5.630	4.022	3.368	2.708	2.358	1.066	57
48	3.407	6.800	3.451	3.557	5.536	5.012	3.444	2.874	2.278	1.927	0.862	58
49	2.927	5.797	3.032	3.134	4.818	4.342	3.027	2.385	1.932	1.509	0.715	59
50	2.556	4.941	2.727	2.672	4.270	3.824	2.669	1.927	1.601	1.168	0.636	60
51	2.352	4.228	2.419	2.266	3.985	3.432	2.290	1.495	1.313	0.870	0.521	61
52	2.097	3.632	1.997	1.924	3.824	3.090	1.919	1.187	1.041	0.634	0.303	62
53	1.784	2.988	1.570	1.722	3.625	2.650	1.600	0.978	0.765	0.431	0.158	63
54	1.431	2.324	1.226	1.544	3.240	2.145	1.280	0.800	0.521	0.305	0.080	64
55	1.223	1.808	0.958	1.291	2.672	1.677	0.958	0.618	0.335	0.234	—	65
56	1.169	1.505	0.725	1.040	2.175	1.295	0.671	0.448	0.211	—	—	66
57	1.181	1.318	0.522	0.815	1.770	0.920	0.455	0.311	—	—	—	67
58	1.117	1.146	0.385	0.621	1.307	0.613	0.299	—	—	—	—	68
59	0.917	0.950	0.281	0.457	0.861	0.385	—	—	—	—	—	69
60	0.704	0.699	0.196	0.316	0.464	—	—	—	—	—	—	70
61	0.567	0.470	0.133	0.192	—	—	—	—	—	—	—	71
62	0.517	0.343	0.103	—	—	—	—	—	—	—	—	72
63	0.533	0.261	—	—	—	—	—	—	—	—	—	73
64	0.575	—	—	—	—	—	—	—	—	—	—	74

Notes:

(1) *Absolute recovery rate* $q'^{(r)}$ from the associated single-decrement model. Select age denotes age last birthday at entitlement.

(2) The quantity at duration t represents the number of **recoveries** per thousand beneficiaries during the (t+1) year of entitlement among those lives originally entitled to disability benefits at select age [x] and who are currently attained age [x]+t.

(3) Rates are read across the row for durations 0-10, and down the ultimate ("10+") column for durations greater than 10.

(4) The above rates are derived from the probabilities shown in **table 8B**. See the appendix for details.