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A DISABILITY AND DEATH TABLE FOR INSURED WORKERS BORN IN 1994

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Introduction

The Social Security program is not just a program for providing income during retirement. A worker who meets certain requirements for insured status will also receive monthly cash benefits in the event of disability.[1] Survivors may receive benefits after the death of an active worker, retired worker, or a disabled worker. This note illustrates the likelihood that a young worker, while maintaining insured status, will receive these types of benefits prior to becoming eligible for full retirement benefits. We make these illustrations using the intermediate assumptions of the 2014 Trustees Report. *Actuarial Note #2013.6*, which was based on the intermediate assumptions of the 2013 Trustees Report, was the prior publication that illustrated this likelihood.

We assess the financial condition of the Social Security program by making projections of the number of insured workers who die or become disabled each year for the next 75 years. These projections depend on the age-sex-specific projections of mortality and disability incidence, and age-sex-duration-specific projections of disabled life mortality and recovery. Additional information regarding these projections is published by the Board of Trustees of the Old-Age and Survivors Insurance and Disability Insurance Trust Funds in annual reports (Trustees Reports) and in actuarial studies.[2]

Using rates of death, recovery, and disability incidence from the intermediate assumptions, we present estimates of the probability that an illustrative worker will become disabled or die before reaching normal retirement age. We define an illustrative worker in this note as follows: (a) born in 1994, that is, belongs to the 1994 birth cohort; (b) becomes insured at age 20 in 2014; and (c) maintains insured status thereafter. Normal retirement age, the age at which full Social Security benefits can be received, is age 67 for our illustrative worker. Tables A and B compare these estimates using the 1994 birth cohort with those published in prior years. The projected probabilities of death before normal retirement age have decreased between the 1966 and 1994 cohorts, reflecting in part the actual improvement in mortality experience since 1986. The projected probability of becoming disabled before normal retirement age has decreased for insured men between the 1966 and 1994 cohorts, but has increased for insured women. For the 1994 insured cohort, we project that the probability of surviving from age 20 to normal retirement age without ever being disabled is 64 percent for males and 69 percent for females. Comparable probabilities projected for the 1966 insured cohort are 58 percent for males and 70 percent for females.

Table B is new this year. It shows the total projected probability of death as the sum of the probability of death while disabled and the probability of death while not disabled. Between the 1993 and 1994 cohorts, the projected probability of death before normal retirement age decreased slightly for both sexes. However, the projected probability of becoming disabled is essentially the same for these two cohorts.

Assumptions and Methods

Tables C and D show disability and death tables for insured males and females, respectively, who were born in 1994. We derive death and disability rates by sex and single year of age (20 through 67) for four population groups: total, active, disabled, and recovered. The active group is composed of insured workers who are alive and have never been disabled. The disabled group consists of workers who are currently entitled to receive a disabled worker benefit. The recovered group consists of insured workers who have had a prior disability, but are not currently entitled to receive a disabled worker benefit. All workers are assumed to be fully and disability insured at all times after reaching age 20.[3] For each age, we calculate deaths, entitlements to disability-worker-benefits, and recoveries from the disability rolls. For each population (active, disabled, recovered, and total), we determine the number of persons alive at the beginning of the next year by adding and/or subtracting the

[1] Disabled means receiving Social Security disability benefits, and, thus, meeting all qualifications to receive these benefits.
[2] Additional information is located at the following internet site: http://www.socialsecurity.gov/OACT/pubs.html.
[3] Computing disability incidence rates by age using insured workers gives a larger probability of disability entitlement than if all workers were included in the calculations.

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

For those born in 1994, we developed cohort insured life tables for each sex, from age 20 to age 67. To calculate total deaths for the insured population, we applied the age-sex-specific mortality rates of the general population to the beginning of the year total population.[4]

We calculated deaths for the disabled population by applying age-sex-duration-specific[5] mortality rates to the beginning of the year disabled population. We assumed that newly entitled disabled-worker-beneficiaries, that is, those in duration 0, are exposed for half a year, since on average they become entitled at mid-year. We calculated deaths occurring to those who have recovered from disability ("recovered deaths") by applying the age-sex-specific mortality rates of the general population to the recovered population at the beginning of the year, with adjustments. To make these adjustments, we added half of the newly recovered population and subtracted half of those newly disabled from the recovered population. Active deaths are the residual: subtract the disabled and recovered deaths from the total population deaths.

We developed cohort disability incidence rates for each sex, from age 20 to age 67, for those born in 1994. To calculate newly disabled-worker-beneficiaries, we applied the age-sex-specific incidence rates to the active and recovered populations at the beginning of the year.

Finally, we developed rates of recovery from disability for each sex, from age 20 to age 67, for those born in 1994. To calculate the number of recoveries from the disabled population we applied age-sex-duration-specific[5] recovery rates to the beginning of the year disabled population. We assumed that newly entitled disabled-worker-beneficiaries (in duration 0) are exposed for half a year.

Results

Table C provides tabulations which allow for the computation of various probabilities of survival, death, and disability for insured males born in 1994. Table D provides the same information for insured females born in 1994. For example, the probability that an insured female, age 25 in 2019, will survive to age 60 without ever becoming disabled is 78 percent. To get this result, we divided the number of active lives at age 60 (775,274) by the number of active lives at age 25 (990,211).

Table E uses the tabulations in tables C and D to derive various probabilities of survival, death, and disability for insured males and females born in 1994. We calculated the probability of survival without disability from age 20 to age *x* by dividing the active population at the beginning of the year at age *x* by the active population at the beginning of the year at age 20. The probability of dying or becoming disabled after age 20 and before age *x* is calculated as the complement, that is, 1 minus the probability of surviving without disability from age 20 to age *x*. For example, we project that an insured male worker who attained age 20 in 2014 has a 64 percent chance of surviving to age 67 without ever becoming disabled and a 36 percent chance of either dying or becoming disabled prior to age 67.

Table E also includes probabilities of an insured worker becoming disabled and of an insured worker dying while never disabled. These probabilities are shown from age 20 to age *x*. We calculate these values by dividing the total newly disabled and the total deaths from the active population prior to age *x*, respectively, by the active population alive at the beginning of the year at age 20. For example, we project that an insured female worker who attained age 20 in 2014 has a 19 percent chance of becoming disabled before age 60. In addition, the probability that she will die before age 60 without receiving disability Social Security is only 3 percent.

[4] Using general population mortality rates may slightly overstate death rates for the insured because the group excluded, the uninsured, are likely to have higher death rates than the general population.

[5] Age is age at entitlement to a disability-worker-benefit. Duration refers to the complete number of years since entitlement to a disability-worker-benefit.

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

Trustees Report Year[1]	Year of Attainment of Age 20	Probability of Disability Before NRA			Probability of Death While Never Disabled			Probability of Survival to NRA With No Disability		
		Male	Female	Total[2]	Male	Female	Total[2]	Male	Female	Total[2]
1986	1986	0.322	0.240	0.281	0.095	0.060	0.077	0.583	0.700	0.642
2011	2011	0.276	0.260	0.268	0.091	0.049	0.070	0.633	0.691	0.662
2012	2012	0.276	0.264	0.270	0.090	0.048	0.069	0.634	0.688	0.661
2013	2013	0.275	0.264	0.270	0.085	0.044	0.065	0.639	0.692	0.666
2014	2014	0.277	0.263	0.270	0.082	0.042	0.062	0.641	0.695	0.668

[1] Calculations based on the intermediate assumptions of that year's Trustees Report (intermediate II-B for the 1986 Trustees Report).
[2] Totals are obtained by combining tables C and D. For example, the probability of dying before NRA while active would equal 6.2 percent, (81,831 + 41,815) / (1,000,000 + 1,000,000).

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

For a recent historical perspective, see Actuarial Study 122, Social Security Disability Insurance Program Worker Experience at: http://www.socialsecurity.gov/OACT/NOTES/actstud.html.

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

Trustees Report Year[1]	Year of Attainment of Age 20	(A) = (B) + (C) Probability of Death Before NRA			(B) Probability of Death While Disabled Before NRA			(C) Probability of Death While Not Disabled Before NRA[2]		
		Male	Female	Total[3]	Male	Female	Total[3]	Male	Female	Total[3]
1986	1986	0.221	0.129	0.175	0.121	0.067	0.094	0.100	0.062	0.081
2011	2011	0.155	0.096	0.125	0.061	0.045	0.053	0.094	0.050	0.072
2012	2012	0.153	0.095	0.124	0.061	0.045	0.053	0.092	0.049	0.071
2013	2013	0.149	0.090	0.119	0.061	0.045	0.053	0.088	0.045	0.066
2014	2014	0.145	0.088	0.116	0.061	0.045	0.053	0.084	0.043	0.064

[1] Calculations based on the intermediate assumptions of that year's Trustees Report (intermediate II-B for the 1986 Trustees Report).
[2] Includes those that recovered from disabilities.
[3] Totals are obtained by combining tables C and D. For example, the probability of dying before NRA while disabled would equal 5.3 percent, (60,885 + 44,574) / (1,000,000 + 1,000,000).

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

For a recent historical perspective, see Actuarial Study 122, Social Security Disability Insurance Program Worker Experience at: http://www.socialsecurity.gov/OACT/NOTES/actstud.html.

Table C: Disability and Death Table for the Male 1994 Birth Cohort

	Living At Beginning Of Year				Deaths								Newly Disabled						Newly Recovered	
					Total		Active		Disabled		Recovered		Total		Active		Recovered			
Age x	Total	Active	Disabled	Recovered	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1
20	1,000,000	1,000,000	0	0	1,099	1,099	1,091	1,091	8	8	0	0	1,974	1,974	1,974	1,974	0	0	3	3
21	998,901	996,935	1,963	3	1,238	2,337	1,216	2,307	22	30	0	0	2,109	4,083	2,109	4,083	0	0	11	14
22	997,663	993,610	4,039	14	1,342	3,679	1,308	3,615	34	64	0	0	2,327	6,410	2,327	6,410	0	0	30	44
23	996,321	989,975	6,302	44	1,392	5,071	1,346	4,961	46	110	0	0	2,439	8,849	2,439	8,849	0	0	57	101
24	994,929	986,190	8,638	101	1,405	6,476	1,346	6,307	59	169	0	0	2,488	11,337	2,488	11,337	0	0	104	205
25	993,524	982,356	10,963	205	1,405	7,881	1,321	7,628	84	253	0	0	2,127	13,464	2,127	13,464	0	0	227	432
26	992,119	978,908	12,779	432	1,410	9,291	1,297	8,925	112	365	1	1	1,779	15,243	1,778	15,242	1	1	351	783
27	990,709	975,833	14,095	781	1,409	10,700	1,285	10,210	123	488	1	2	1,814	17,057	1,813	17,055	1	2	409	1,192
28	989,300	972,735	15,377	1,188	1,409	12,109	1,273	11,483	134	622	2	4	1,856	18,913	1,854	18,909	2	4	453	1,645
29	987,891	969,608	16,646	1,637	1,407	13,516	1,254	12,737	150	772	3	7	1,907	20,820	1,904	20,813	3	7	486	2,131
30	986,484	966,450	17,917	2,117	1,405	14,921	1,241	13,978	161	933	3	10	2,024	22,844	2,020	22,833	4	11	570	2,701
31	985,079	963,189	19,210	2,680	1,399	16,320	1,220	15,198	175	1,108	4	14	2,171	25,015	2,165	24,998	6	17	627	3,328
32	983,680	959,804	20,579	3,297	1,388	17,708	1,189	16,387	194	1,302	5	19	2,296	27,311	2,288	27,286	8	25	619	3,947
33	982,292	956,327	22,062	3,903	1,368	19,076	1,146	17,533	216	1,518	6	25	2,445	29,756	2,435	29,721	10	35	620	4,567
34	980,924	952,746	23,671	4,507	1,348	20,424	1,092	18,625	249	1,767	7	32	2,574	32,330	2,562	32,283	12	47	616	5,183
35	979,576	949,092	25,380	5,104	1,334	21,758	1,054	19,679	273	2,040	7	39	2,677	35,007	2,663	34,946	14	61	635	5,818
36	978,242	945,375	27,149	5,718	1,334	23,092	1,025	20,704	301	2,341	8	47	2,826	37,833	2,809	37,755	17	78	649	6,467
37	976,908	941,541	29,025	6,342	1,356	24,448	1,021	21,725	326	2,667	9	56	3,021	40,854	3,001	40,756	20	98	654	7,121
38	975,552	937,519	31,066	6,967	1,406	25,854	1,034	22,759	362	3,029	10	66	3,222	44,076	3,198	43,954	24	122	662	7,783
39	974,146	933,287	33,264	7,595	1,481	27,335	1,062	23,821	407	3,436	12	78	3,444	47,520	3,416	47,370	28	150	661	8,444
40	972,665	928,809	35,640	8,216	1,574	28,909	1,117	24,938	443	3,879	14	92	3,653	51,173	3,621	50,991	32	182	663	9,107
41	971,091	924,071	38,187	8,833	1,685	30,594	1,185	26,123	484	4,363	16	108	3,878	55,051	3,841	54,832	37	219	684	9,791
42	969,406	919,045	40,897	9,464	1,814	32,408	1,263	27,386	533	4,896	18	126	4,098	59,149	4,056	58,888	42	261	694	10,485
43	967,592	913,726	43,768	10,098	1,962	34,370	1,358	28,744	583	5,479	21	147	4,319	63,468	4,272	63,160	47	308	685	11,170
44	965,630	908,096	46,819	10,715	2,131	36,501	1,465	30,209	642	6,121	24	171	4,555	68,023	4,502	67,662	53	361	669	11,839
45	963,499	902,129	50,063	11,307	2,307	38,808	1,527	31,736	752	6,873	28	199	4,773	72,796	4,714	72,376	59	420	715	12,554
46	961,192	895,888	53,369	11,935	2,501	41,309	1,599	33,335	870	7,743	32	231	5,026	77,822	4,960	77,336	66	486	765	13,319
47	958,691	889,329	56,760	12,602	2,740	44,049	1,736	35,071	967	8,710	37	268	5,285	83,107	5,211	82,547	74	560	719	14,038
48	955,951	882,382	60,359	13,210	3,031	47,080	1,926	36,997	1,062	9,772	43	311	5,519	88,626	5,438	87,985	81	641	720	14,758
49	952,920	875,018	64,096	13,806	3,357	50,437	2,155	39,152	1,152	10,924	50	361	5,755	94,381	5,666	93,651	89	730	686	15,444
50	949,563	867,197	68,013	14,353	3,695	54,132	2,364	41,516	1,274	12,198	57	418	6,941	101,322	6,828	100,479	113	843	694	16,138
51	945,868	858,005	72,986	14,877	4,017	58,149	2,482	43,998	1,471	13,669	64	482	8,293	109,615	8,152	108,631	141	984	703	16,841
52	941,851	847,371	79,105	15,375	4,308	62,457	2,593	46,591	1,643	15,312	72	554	8,449	118,064	8,298	116,929	151	1,135	681	17,522
53	937,543	836,480	85,230	15,833	4,554	67,011	2,709	49,300	1,767	17,079	78	632	8,498	126,562	8,340	125,269	158	1,293	664	18,186
54	932,989	825,431	91,297	16,261	4,765	71,776	2,753	52,053	1,928	19,007	84	716	8,896	135,458	8,724	133,993	172	1,465	575	18,761
55	928,224	813,954	97,690	16,580	5,004	76,780	2,838	54,891	2,076	21,083	90	806	10,387	145,845	10,180	144,173	207	1,672	610	19,371
56	923,220	800,936	105,391	16,893	5,247	82,027	2,822	57,713	2,328	23,411	97	903	12,102	157,947	11,852	156,025	250	1,922	678	20,049
57	917,973	786,262	114,487	17,224	5,412	87,439	2,702	60,415	2,607	26,018	103	1,006	12,395	170,342	12,129	168,154	266	2,188	624	20,673
58	912,561	771,431	123,651	17,479	5,476	92,915	2,452	62,867	2,918	28,936	106	1,112	12,581	182,923	12,302	180,456	279	2,467	611	21,284
59	907,085	756,677	132,703	17,705	5,488	98,403	2,181	65,048	3,199	32,135	108	1,220	13,299	196,222	12,995	193,451	304	2,771	580	21,864
60	901,597	741,501	142,223	17,873	5,485	103,888	2,108	67,156	3,267	35,402	110	1,330	14,013	210,235	13,683	207,134	330	3,101	713	22,577
61	896,112	725,710	152,256	18,146	5,566	109,454	2,026	69,182	3,426	38,828	114	1,444	14,741	224,976	14,381	221,515	360	3,461	863	23,440
62	890,546	709,303	162,708	18,535	5,822	115,276	2,017	71,199	3,682	42,510	123	1,567	15,158	240,134	14,772	236,287	386	3,847	845	24,285
63	884,724	692,514	173,339	18,871	6,314	121,590	2,146	73,345	4,032	46,542	136	1,703	14,471	254,605	14,087	250,374	384	4,231	635	24,920
64	878,410	676,281	183,143	18,986	6,987	128,577	2,318	75,663	4,517	51,059	152	1,855	12,150	266,755	11,818	262,192	332	4,563	542	25,462
65	871,423	662,145	190,234	19,044	7,781	136,358	2,755	78,418	4,855	55,914	171	2,026	8,906	275,661	8,657	270,849	249	4,812	456	25,918
66	863,642	650,733	193,829	19,080	8,575	144,933	3,413	81,831	4,971	60,885	191	2,217	6,041	281,702	5,869	276,718	172	4,984	438	26,356
67	855,067	641,451	194,461	19,155																

Table D: Disability and Death Table for the Female 1994 Birth Cohort

					Deaths								Newly Disabled							
	Living At Beginning Of Year				Total		Active		Disabled		Recovered		Total		Active		Recovered		Newly Recovered	
Age x	Total	Active	Disabled	Recovered	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1
20	1,000,000	1,000,000	0	0	383	383	379	379	4	4	0	0	1,253	1,253	1,253	1,253	0	0	1	1
21	999,617	998,368	1,248	1	421	804	409	788	12	16	0	0	1,408	2,661	1,408	2,661	0	0	7	8
22	999,196	996,551	2,637	8	455	1,259	433	1,221	22	38	0	0	1,626	4,287	1,626	4,287	0	0	18	26
23	998,741	994,492	4,223	26	481	1,740	450	1,671	31	69	0	0	1,680	5,967	1,680	5,967	0	0	33	59
24	998,260	992,362	5,839	59	502	2,242	465	2,136	37	106	0	0	1,686	7,653	1,686	7,653	0	0	62	121
25	997,758	990,211	7,426	121	523	2,765	471	2,607	52	158	0	0	1,566	9,219	1,566	9,219	0	0	130	251
26	997,235	988,174	8,810	251	544	3,309	475	3,082	69	227	0	0	1,468	10,687	1,468	10,687	0	0	199	450
27	996,691	986,231	10,010	450	564	3,873	488	3,570	76	303	0	0	1,528	12,215	1,527	12,214	1	1	236	686
28	996,127	984,216	11,226	685	581	4,454	495	4,065	86	389	0	0	1,594	13,809	1,593	13,807	1	2	261	947
29	995,546	982,128	12,473	945	597	5,051	498	4,563	98	487	1	1	1,668	15,477	1,666	15,473	2	4	280	1,227
30	994,949	979,964	13,763	1,222	616	5,667	505	5,068	110	597	1	2	1,901	17,378	1,899	17,372	2	6	333	1,560
31	994,333	977,560	15,221	1,552	637	6,304	507	5,575	129	726	1	3	2,198	19,576	2,195	19,567	3	9	389	1,949
32	993,696	974,858	16,901	1,937	656	6,960	506	6,081	149	875	1	4	2,406	21,982	2,401	21,968	5	14	405	2,354
33	993,040	971,951	18,753	2,336	672	7,632	501	6,582	169	1,044	2	6	2,627	24,609	2,621	24,589	6	20	414	2,768
34	992,368	968,829	20,797	2,742	689	8,321	495	7,077	192	1,236	2	8	2,852	27,461	2,844	27,433	8	28	429	3,197
35	991,679	965,490	23,028	3,161	712	9,033	490	7,567	220	1,456	2	10	2,985	30,446	2,975	30,408	10	38	470	3,667
36	990,967	962,025	25,323	3,619	743	9,776	495	8,062	245	1,701	3	13	3,097	33,543	3,085	33,493	12	50	504	4,171
37	990,224	958,445	27,671	4,108	787	10,563	511	8,573	273	1,974	3	16	3,293	36,836	3,279	36,772	14	64	526	4,697
38	989,437	954,655	30,165	4,617	845	11,408	533	9,106	308	2,282	4	20	3,497	40,333	3,480	40,252	17	81	550	5,247
39	988,592	950,642	32,804	5,146	917	12,325	570	9,676	342	2,624	5	25	3,744	44,077	3,724	43,976	20	101	560	5,807
40	987,675	946,348	35,646	5,681	995	13,320	618	10,294	371	2,995	6	31	3,956	48,033	3,932	47,908	24	125	605	6,412
41	986,680	941,798	38,626	6,256	1,082	14,402	668	10,962	407	3,402	7	38	4,164	52,197	4,137	52,045	27	152	651	7,063
42	985,598	936,993	41,732	6,873	1,193	15,595	729	11,691	455	3,857	9	47	4,412	56,609	4,380	56,425	32	184	670	7,733
43	984,405	931,884	45,019	7,502	1,331	16,926	806	12,497	514	4,371	11	58	4,656	61,265	4,619	61,044	37	221	678	8,411
44	983,074	926,459	48,483	8,132	1,489	18,415	921	13,418	555	4,926	13	71	4,874	66,139	4,832	65,876	42	263	664	9,075
45	981,585	920,706	52,138	8,741	1,652	20,067	1,009	14,427	628	5,554	15	86	5,220	71,359	5,171	71,047	49	312	727	9,802
46	979,933	914,526	56,003	9,404	1,812	21,879	1,071	15,498	723	6,277	18	104	5,569	76,928	5,512	76,559	57	369	790	10,592
47	978,121	907,943	60,059	10,119	1,972	23,851	1,163	16,661	788	7,065	21	125	5,795	82,723	5,731	82,290	64	433	801	11,393
48	976,149	901,049	64,265	10,835	2,129	25,980	1,236	17,897	869	7,934	24	149	5,994	88,717	5,923	88,213	71	504	780	12,173
49	974,020	893,890	68,610	11,520	2,280	28,260	1,298	19,195	954	8,888	28	177	6,201	94,918	6,122	94,335	79	583	740	12,913
50	971,740	886,470	73,117	12,153	2,442	30,702	1,398	20,593	1,013	9,901	31	208	7,415	102,333	7,315	101,650	100	683	753	13,666
51	969,298	877,757	78,766	12,775	2,597	33,299	1,461	22,054	1,101	11,002	35	243	8,789	111,122	8,663	110,313	126	809	769	14,435
52	966,701	867,633	85,685	13,383	2,711	36,010	1,430	23,484	1,243	12,245	38	281	8,871	119,993	8,736	119,049	135	944	750	15,185
53	963,990	857,467	92,563	13,960	2,770	38,780	1,382	24,866	1,347	13,592	41	322	8,846	128,839	8,704	127,753	142	1,086	718	15,903
54	961,220	847,381	99,344	14,495	2,796	41,576	1,275	26,141	1,478	15,070	43	365	9,149	137,988	8,995	136,748	154	1,240	664	16,567
55	958,424	837,111	106,351	14,962	2,837	44,413	1,300	27,441	1,492	16,562	45	410	10,153	148,141	9,975	146,723	178	1,418	651	17,218
56	955,587	825,836	114,361	15,390	2,909	47,322	1,312	28,753	1,549	18,111	48	458	11,379	159,520	11,171	157,894	208	1,626	726	17,944
57	952,678	813,353	123,465	15,860	2,986	50,308	1,230	29,983	1,706	19,817	50	508	11,574	171,094	11,353	169,247	221	1,847	672	18,616
58	949,692	800,770	132,661	16,261	3,068	53,376	1,071	31,054	1,944	21,761	53	561	11,695	182,789	11,462	180,709	233	2,080	628	19,244
59	946,624	788,237	141,784	16,603	3,169	56,545	985	32,039	2,128	23,889	56	617	12,230	195,019	11,978	192,687	252	2,332	598	19,842
60	943,455	775,274	151,288	16,893	3,285	59,830	963	33,002	2,262	26,151	60	677	12,099	207,118	11,841	204,528	258	2,590	694	20,536
61	940,170	762,470	160,431	17,269	3,456	63,286	949	33,951	2,443	28,594	64	741	12,021	219,139	11,755	216,283	266	2,856	785	21,321
62	936,714	749,766	169,224	17,724	3,750	67,036	1,066	35,017	2,612	31,206	72	813	12,306	231,445	12,022	228,305	284	3,140	671	21,992
63	932,964	736,678	178,247	18,039	4,198	71,234	1,222	36,239	2,894	34,100	82	895	11,789	243,234	11,507	239,812	282	3,422	548	22,540
64	928,766	723,949	186,594	18,223	4,773	76,007	1,468	37,707	3,211	37,311	94	989	9,999	253,233	9,753	249,565	246	3,668	417	22,957
65	923,993	712,728	192,965	18,300	5,450	81,457	1,797	39,504	3,545	40,856	108	1,097	8,001	261,234	7,801	257,366	200	3,868	320	23,277
66	918,543	703,130	197,101	18,312	6,152	87,609	2,311	41,815	3,718	44,574	123	1,220	6,050	267,284	5,896	263,262	154	4,022	304	23,581
67	912,391	694,923	199,129	18,339																

Table E: Probabilities of Disability, Death, and Survival for Insured Workers Attaining Age 20 in 2014 (Born in 1994)

	Males Attaining Age 20 in 2014					Females Attaining Age 20 in 2014				
Age *x*	Probability of Survival With No Disability From Age 20 To Age *x*	Probability of Disability From Age 20 To Age *x*	Probability of Death While Never Disabled From Age 20 To Age *x*	Probability of Death or Disability From Age 20 To Age *x*	Age *x*	Probability of Survival With No Disability From Age 20 To Age *x*	Probability of Disability From Age 20 To Age *x*	Probability of Death While Never Disabled From Age 20 To Age *x*	Probability of Death or Disability From Age 20 To Age *x*
21	99.7%	0.2%	0.1%	0.3%	21	99.8%	0.1%	0.0%	0.2%
22	99.4	0.4	0.2	0.6	22	99.7	0.3	0.1	0.3
23	99.0	0.6	0.4	1.0	23	99.4	0.4	0.1	0.6
24	98.6	0.9	0.5	1.4	24	99.2	0.6	0.2	0.8
25	98.2	1.1	0.6	1.8	25	99.0	0.8	0.2	1.0
26	97.9	1.3	0.8	2.1	26	98.8	0.9	0.3	1.2
27	97.6	1.5	0.9	2.4	27	98.6	1.1	0.3	1.4
28	97.3	1.7	1.0	2.7	28	98.4	1.2	0.4	1.6
29	97.0	1.9	1.1	3.0	29	98.2	1.4	0.4	1.8
30	96.6	2.1	1.3	3.4	30	98.0	1.5	0.5	2.0
31	96.3	2.3	1.4	3.7	31	97.8	1.7	0.5	2.2
32	96.0	2.5	1.5	4.0	32	97.5	2.0	0.6	2.5
33	95.6	2.7	1.6	4.4	33	97.2	2.2	0.6	2.8
34	95.3	3.0	1.8	4.7	34	96.9	2.5	0.7	3.1
35	94.9	3.2	1.9	5.1	35	96.5	2.7	0.7	3.5
36	94.5	3.5	2.0	5.5	36	96.2	3.0	0.8	3.8
37	94.2	3.8	2.1	5.8	37	95.8	3.3	0.8	4.2
38	93.8	4.1	2.2	6.2	38	95.5	3.7	0.9	4.5
39	93.3	4.4	2.3	6.7	39	95.1	4.0	0.9	4.9
40	92.9	4.7	2.4	7.1	40	94.6	4.4	1.0	5.4
41	92.4	5.1	2.5	7.6	41	94.2	4.8	1.0	5.8
42	91.9	5.5	2.6	8.1	42	93.7	5.2	1.1	6.3
43	91.4	5.9	2.7	8.6	43	93.2	5.6	1.2	6.8
44	90.8	6.3	2.9	9.2	44	92.6	6.1	1.2	7.4
45	90.2	6.8	3.0	9.8	45	92.1	6.6	1.3	7.9
46	89.6	7.2	3.2	10.4	46	91.5	7.1	1.4	8.5
47	88.9	7.7	3.3	11.1	47	90.8	7.7	1.5	9.2
48	88.2	8.3	3.5	11.8	48	90.1	8.2	1.7	9.9
49	87.5	8.8	3.7	12.5	49	89.4	8.8	1.8	10.6
50	86.7	9.4	3.9	13.3	50	88.6	9.4	1.9	11.4
51	85.8	10.0	4.2	14.2	51	87.8	10.2	2.1	12.2
52	84.7	10.9	4.4	15.3	52	86.8	11.0	2.2	13.2
53	83.6	11.7	4.7	16.4	53	85.7	11.9	2.3	14.3
54	82.5	12.5	4.9	17.5	54	84.7	12.8	2.5	15.3
55	81.4	13.4	5.2	18.6	55	83.7	13.7	2.6	16.3
56	80.1	14.4	5.5	19.9	56	82.6	14.7	2.7	17.4
57	78.6	15.6	5.8	21.4	57	81.3	15.8	2.9	18.7
58	77.1	16.8	6.0	22.9	58	80.1	16.9	3.0	19.9
59	75.7	18.0	6.3	24.3	59	78.8	18.1	3.1	21.2
60	74.2	19.3	6.5	25.8	60	77.5	19.3	3.2	22.5
61	72.6	20.7	6.7	27.4	61	76.2	20.5	3.3	23.8
62	70.9	22.2	6.9	29.1	62	75.0	21.6	3.4	25.0
63	69.3	23.6	7.1	30.7	63	73.7	22.8	3.5	26.3
64	67.6	25.0	7.3	32.4	64	72.4	24.0	3.6	27.6
65	66.2	26.2	7.6	33.8	65	71.3	25.0	3.8	28.7
66	65.1	27.1	7.8	34.9	66	70.3	25.7	4.0	29.7
67	64.1	27.7	8.2	35.9	67	69.5	26.3	4.2	30.5

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