

DISABILITY AND DEATH PROBABILITY TABLES FOR INSURED WORKERS BORN IN 1995

by Johanna Maleh and Tiffany Bosley

Introduction

The Social Security program is not just a program for providing income during retirement. A worker who meets certain requirements for insured status may receive monthly cash benefits before retirement age if they have impairments resulting in disability.¹ Survivors may receive benefits after the death of an insured worker, retired worker, or a disabled worker. This note illustrates the likelihood that a young worker, while maintaining insured status, will become disabled or die, resulting in payment of disability or survivor benefits prior to becoming eligible for full retirement benefits. We make these illustrations using the intermediate assumptions of the 2015 Trustees Report. This note succeeds *Actuarial Note Number 2014.6*, which was based on the intermediate assumptions of the 2014 Trustees Report.

We make projections of the number of insured workers who die or become disabled each year for the next 75 years. These projections depend on 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 1995, that is, belongs to the 1995 birth cohort; (b) becomes insured at age 20 in 2015; 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 1995 birth cohort with those published in prior years. The projected probabilities of death before normal retirement age have

decreased between the 1966 and 1995 cohorts, reflecting in part the actual improvement in mortality experience between 1986 and 2015. The projected probability of becoming disabled before normal retirement age has decreased for insured men between the 1966 and 1995 cohorts, but has increased for insured women. For the 1995 birth 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 birth cohort are 58 percent for males and 70 percent for females.

Table B 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 1994 and 1995 cohorts, the projected probability of death before normal retirement age decreased slightly for both sexes. However, the projected probability of becoming disabled (as shown in Table A) increased slightly between these cohorts.

Assumptions and Methods

Tables C and D show disability and death probabilities for insured males and females, respectively, who were born in 1995. 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 Social Security disabled worker benefit. The recovered group consists of insured workers who have had a prior disability, but are not currently entitled to receive a disabled worker benefit. 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 group (active, disabled, recovered, and total), we determine the number of persons alive at the beginning of the next year by adding

¹ Disabled means inability to engage in any substantial gainful activity as a result of physical or mental impairments.

² These publications may be found at: <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.

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

For those born in 1995, we develop cohort insured life tables for each sex, from age 20 to age 67. To calculate total deaths for the insured population, we apply the age-sex-specific mortality rates of the general population to the total population at the beginning of the year.⁴

We calculate deaths for the disabled population by applying age-sex-duration-specific⁵ mortality rates to the disabled population at the beginning of the year. We assume that newly entitled disabled-worker beneficiaries, that is, those in duration 0, are exposed for half a year, since on average they become entitled at mid-year. We calculate deaths for those who have recovered from disability (“recovered deaths”) by applying the age-sex-specific mortality rates of the general population to the recovered population at the beginning of the year, with adjustments. To make these adjustments, we add half of the newly recovered population and subtract half of those newly disabled from the recovered population. Active deaths are the residual: we subtract the disabled deaths and recovered deaths from the total population deaths.

We develop cohort disability incidence rates for each sex, from age 20 to age 67, for those born in 1995. To calculate the number of new disabled-worker beneficiaries, we apply the age-sex-specific incidence rates to the active and recovered populations at the beginning of the year.

Finally, we develop rates of recovery from disability for each sex, from age 20 to age 67, for those born in 1995. To calculate the number of recoveries from the disabled population, we apply age-sex-duration-specific⁵ recovery rates to the beginning of the year disabled popula-

tion. We assume 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 1995. Table D provides the same information for insured females born in 1995. For example, the probability that an insured female, age 25 in 2020, will survive to age 60 without ever becoming disabled is 78 percent. To get this result, we divide the number of active lives at age 60 (775,323) by the number of active lives at age 25 (989,396).

Table E uses the tabulations in tables C and D to derive various probabilities of disability, death, and survival for insured males and females born in 1995. We calculate 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 2015 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 2015 has a 19 percent chance of becoming disabled before age 60. In addition, the probability that she will die before age 60 without ever receiving Social Security disability benefits is only 3 percent.

⁴ Using general population mortality rates may slightly overstate death rates for the insured population 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 disabled-worker benefit. Duration refers to the complete number of years since entitlement to a disabled-worker benefit.

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

Trustees Report Year ¹ (Year of Attainment of Age 20)	Year of Birth	Probability of Disability Before NRA			Probability of Death While Never Disabled Before NRA			Probability of Survival to NRA With No Disability		
		Male	Female	Total ²	Male	Female	Total ²	Male	Female	Total ²
1986	1966	0.322	0.240	0.281	0.095	0.060	0.077	0.583	0.700	0.642
2011	1991	0.276	0.260	0.268	0.091	0.049	0.070	0.633	0.691	0.662
2012	1992	0.276	0.264	0.270	0.090	0.048	0.069	0.634	0.688	0.661
2013	1993	0.275	0.264	0.270	0.085	0.044	0.065	0.639	0.692	0.666
2014	1994	0.277	0.263	0.270	0.082	0.042	0.062	0.641	0.695	0.668
2015	1995	0.279	0.265	0.272	0.078	0.040	0.059	0.643	0.695	0.669

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

² Totals are obtained by combining tables C and D. For example, the probability of death while never disabled before NRA equals 5.9 percent for the 1995 birth cohort $(77,600 + 40,457) / (1,000,000 + 1,000,000)$.

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

For a recent historical perspective, see Actuarial Study 123, 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)	Year of Birth	(A) = (B) + (C)			(B)			(C)		
		Probability of Death Before NRA			Probability of Death While Disabled Before NRA			Probability of Death While Not Disabled Before NRA ²		
		Male	Female	Total ³	Male	Female	Total ³	Male	Female	Total ³
1986	1966	0.221	0.129	0.175	0.121	0.067	0.094	0.100	0.062	0.081
2011	1991	0.155	0.096	0.125	0.061	0.045	0.053	0.094	0.050	0.072
2012	1992	0.153	0.095	0.124	0.061	0.045	0.053	0.092	0.049	0.071
2013	1993	0.149	0.090	0.119	0.061	0.045	0.053	0.088	0.045	0.066
2014	1994	0.145	0.088	0.116	0.061	0.045	0.053	0.084	0.043	0.064
2015	1995	0.143	0.087	0.115	0.063	0.045	0.054	0.080	0.042	0.061

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

² Includes workers who recovered from disabilities.

³ Totals are obtained by combining tables C and D. For example, the probability of death while disabled before NRA equals 5.4 percent for the 1995 birth cohort $(62,905 + 45,090) / (1,000,000 + 1,000,000)$.

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

For a recent historical perspective, see Actuarial Study 123, Social Security Disability Insurance Program Worker Experience, at:

<http://www.socialsecurity.gov/OACT/NOTES/actstud.html>.

Living At Beginning Of Year				Deaths										Newly Disabled									
				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	1,031	1,031	1,024	1,024	7	7	0	0	2,234	2,234	2,234	2,234	0	0	4	4			
21	998,969	996,742	2,223	4	1,160	2,191	1,139	2,163	21	28	0	0	2,357	4,591	2,357	4,591	0	0	15	19			
22	997,809	993,246	4,544	19	1,255	3,446	1,218	3,381	37	65	0	0	2,610	7,201	2,610	7,201	0	0	30	49			
23	996,554	989,418	7,087	49	1,304	4,750	1,250	4,631	54	119	0	0	2,825	10,026	2,825	10,026	0	0	49	98			
24	995,250	985,343	9,809	98	1,320	6,070	1,248	5,879	72	191	0	0	2,928	12,954	2,928	12,954	0	0	93	191			
25	993,930	981,167	12,572	191	1,324	7,394	1,225	7,104	99	290	0	0	2,380	15,334	2,380	15,334	0	0	210	401			
26	992,606	977,562	14,643	401	1,333	8,727	1,212	8,316	120	410	1	1	1,823	17,157	1,822	17,156	1	1	319	720			
27	991,273	974,528	16,027	718	1,341	10,068	1,213	9,529	127	537	1	2	1,825	18,982	1,824	18,980	1	2	369	1,089			
28	989,932	971,491	17,356	1,085	1,351	11,419	1,205	10,734	144	681	2	4	1,878	20,860	1,876	20,856	2	4	415	1,504			
29	988,581	968,410	18,675	1,496	1,361	12,780	1,197	11,931	162	843	2	6	1,932	22,792	1,929	22,785	3	7	444	1,948			
30	987,220	965,284	20,001	1,935	1,372	14,152	1,193	13,124	176	1,019	3	9	2,041	24,833	2,037	24,822	4	11	506	2,454			
31	985,848	962,054	21,360	2,434	1,378	15,530	1,180	14,304	194	1,213	4	13	2,182	27,015	2,176	26,998	6	17	558	3,012			
32	984,470	958,698	22,790	2,982	1,374	16,904	1,155	15,459	214	1,427	5	18	2,304	29,319	2,297	29,295	7	24	576	3,588			
33	983,096	955,246	24,304	3,546	1,358	18,262	1,117	16,576	236	1,663	5	23	2,450	31,769	2,441	31,736	9	33	595	4,183			
34	981,738	951,688	25,923	4,127	1,335	19,597	1,057	17,633	272	1,935	6	29	2,567	34,336	2,556	34,292	11	44	619	4,802			
35	980,403	948,075	27,599	4,729	1,318	20,915	1,018	18,651	293	2,228	7	36	2,679	37,015	2,666	36,958	13	57	651	5,453			
36	979,085	944,391	29,334	5,360	1,315	22,230	994	19,645	313	2,541	8	44	2,844	39,859	2,828	39,786	16	73	659	6,112			
37	977,770	940,569	31,206	5,995	1,327	23,557	971	20,616	347	2,888	9	53	3,025	42,884	3,006	42,792	19	92	670	6,782			
38	976,443	936,592	33,214	6,637	1,358	24,915	965	21,581	383	3,271	10	63	3,222	46,106	3,199	45,991	23	115	669	7,451			
39	975,085	932,428	35,384	7,273	1,411	26,326	978	22,559	422	3,693	11	74	3,442	49,548	3,415	49,406	27	142	677	8,128			
40	973,674	928,035	37,727	7,912	1,479	27,805	1,010	23,569	456	4,149	13	87	3,641	53,189	3,610	53,016	31	173	680	8,808			
41	972,195	923,415	40,232	8,548	1,566	29,371	1,048	24,617	504	4,653	14	101	3,861	57,050	3,826	56,842	35	208	701	9,509			
42	970,629	918,541	42,888	9,200	1,682	31,053	1,103	25,720	562	5,215	17	118	4,088	61,138	4,047	60,889	41	249	706	10,215			
43	968,947	913,391	45,708	9,848	1,831	32,884	1,188	26,908	624	5,839	19	137	4,315	65,453	4,269	65,158	46	295	705	10,920			
44	967,116	907,934	48,694	10,488	2,008	34,892	1,298	28,206	688	6,527	22	159	4,552	70,005	4,500	69,658	52	347	700	11,620			
45	965,108	902,136	51,858	11,114	2,199	37,091	1,394	29,600	779	7,306	26	185	4,785	74,790	4,727	74,385	58	405	727	12,347			
46	962,909	896,015	55,137	11,757	2,407	39,498	1,495	31,095	882	8,188	30	215	5,044	79,834	4,979	79,364	65	470	774	13,121			
47	960,502	889,541	58,525	12,436	2,646	42,144	1,626	32,721	985	9,173	35	250	5,309	85,143	5,236	84,600	73	543	765	13,886			
48	957,856	882,679	62,084	13,093	2,920	45,064	1,780	34,501	1,099	10,272	41	291	5,536	90,679	5,455	90,055	81	624	744	14,630			
49	954,936	875,444	65,777	13,715	3,216	48,280	1,972	36,473	1,197	11,469	47	338	5,744	96,423	5,655	95,710	89	713	686	15,316			
50	951,720	867,817	69,638	14,265	3,518	51,798	2,172	38,645	1,292	12,761	54	392	6,958	103,381	6,845	102,555	113	826	708	16,024			
51	948,202	858,800	74,596	14,806	3,815	55,613	2,309	40,954	1,445	14,206	61	453	8,357	111,738	8,215	110,770	142	968	734	16,758			
52	944,387	848,276	80,774	15,337	4,114	59,727	2,414	43,368	1,632	15,838	68	521	8,487	120,225	8,336	119,106	151	1,119	690	17,448			
53	940,273	837,526	86,939	15,808	4,411	64,138	2,522	45,890	1,814	17,652	75	596	8,464	128,689	8,307	127,413	157	1,276	667	18,115			
54	935,862	826,697	92,922	16,243	4,699	68,837	2,604	48,494	2,012	19,664	83	679	8,818	137,507	8,648	136,061	170	1,446	609	18,724			
55	931,163	815,445	99,119	16,599	5,025	73,862	2,733	51,227	2,201	21,865	91	770	10,386	147,893	10,179	146,240	207	1,653	654	19,378			
56	926,138	802,533	106,650	16,955	5,342	79,204	2,786	54,013	2,457	24,322	99	869	12,184	160,077	11,932	158,172	252	1,905	677	20,055			
57	920,796	787,815	115,700	17,281	5,545	84,749	2,725	56,738	2,715	27,037	105	974	12,437	172,514	12,170	170,342	267	2,172	674	20,729			
58	915,251	772,920	124,748	17,583	5,601	90,350	2,554	59,292	2,938	29,975	109	1,083	12,590	185,104	12,310	182,652	280	2,452	643	21,372			
59	909,650	758,056	133,757	17,837	5,575	95,925	2,288	61,580	3,177	33,152	110	1,193	13,300	198,404	12,994	195,646	306	2,758	597	21,969			
60	904,075	742,774	143,283	18,018	5,522	101,447	2,101	63,681	3,310	36,462	111	1,304	14,037	212,441	13,705	209,351	332	3,090	712	22,681			
61	898,553	726,968	153,298	18,287	5,566	107,013	1,899	65,580	3,552	40,014	115	1,419	14,805	227,246	14,442	223,793	363	3,453	849	23,530			
62	892,987	710,627	163,702	18,658	5,808	112,821	1,785	67,365	3,900	43,914	123	1,542	15,226	242,472	14,836	238,629	390	3,843	810	24,340			
63	887,179	694,006	174,218	18,955	6,318	119,139	1,832	69,197	4,350	48,264	136	1,678	14,540	257,012	14,153	252,782	387	4,230	756	25,096			
64	880,861	678,021	183,652	19,188	7,028	126,167	2,133	71,330	4,741	53,005	154	1,832	12,214	269,226	11,878	264,660	336	4,566	653	25,749			
65	873,833	664,010	190,472	19,351	7,860	134,027	2,814	74,144	4,871	57,876	175	2,007	8,943	278,169	8,690	273,350	253	4,819	513	26,262			
66	865,973	652,506	194,031	19,436	8,681	142,708	3,456	77,600	5,029	62,905	196	2,203	6,054	284,223	5,879	279,229	175	4,994	451	26,713			
67	857,292	643,171	194,605	19,516																			

Table D: Disability and Death Probabilities for the Female 1995 Birth Cohort

Age x	Living At Beginning Of Year				Deaths								Newly Disabled							
					Total		Active		Disabled		Recovered		Total		Active		Recovered		Newly Recovered	
	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	364	364	360	360	4	4	0	0	1,407	1,407	1,407	1,407	0	0	2	2
21	999,636	998,233	1,401	2	402	766	388	748	14	18	0	0	1,531	2,938	1,531	2,938	0	0	9	11
22	999,234	996,314	2,909	11	436	1,202	414	1,162	22	40	0	0	1,750	4,688	1,750	4,688	0	0	20	31
23	998,798	994,150	4,617	31	462	1,664	429	1,591	33	73	0	0	1,911	6,599	1,911	6,599	0	0	30	61
24	998,336	991,810	6,465	61	484	2,148	439	2,030	45	118	0	0	1,975	8,574	1,975	8,574	0	0	52	113
25	997,852	989,396	8,343	113	506	2,654	444	2,474	62	180	0	0	1,732	10,306	1,732	10,306	0	0	109	222
26	997,346	987,220	9,904	222	529	3,183	454	2,928	75	255	0	0	1,518	11,824	1,518	11,824	0	0	170	392
27	996,817	985,248	11,177	392	552	3,735	469	3,397	83	338	0	0	1,563	13,387	1,562	13,386	1	1	204	596
28	996,265	983,217	12,453	595	576	4,311	487	3,884	89	427	0	0	1,636	15,023	1,635	15,021	1	2	233	829
29	995,689	981,095	13,767	827	600	4,911	499	4,383	100	527	1	1	1,708	16,731	1,707	16,728	1	3	250	1,079
30	995,089	978,889	15,125	1,075	628	5,539	509	4,892	118	645	1	2	1,925	18,656	1,923	18,651	2	5	297	1,376
31	994,461	976,457	16,635	1,369	656	6,195	517	5,409	138	783	1	3	2,198	20,854	2,195	20,846	3	8	351	1,727
32	993,805	973,745	18,344	1,716	679	6,874	520	5,929	158	941	1	4	2,393	23,247	2,389	23,235	4	12	376	2,103
33	993,126	970,836	20,203	2,087	692	7,566	509	6,438	181	1,122	2	6	2,605	25,852	2,599	25,834	6	18	398	2,501
34	992,434	967,728	22,229	2,477	703	8,269	494	6,932	207	1,329	2	8	2,833	28,685	2,826	28,660	7	25	425	2,926
35	991,731	964,408	24,430	2,893	718	8,987	485	7,417	231	1,560	2	10	2,987	31,672	2,978	31,638	9	34	460	3,386
36	991,013	960,945	26,726	3,342	742	9,729	475	7,892	264	1,824	3	13	3,115	34,787	3,104	34,742	11	45	489	3,875
37	990,271	957,366	29,088	3,817	776	10,505	485	8,377	288	2,112	3	16	3,306	38,093	3,293	38,035	13	58	530	4,405
38	989,495	953,588	31,576	4,331	822	11,327	499	8,876	319	2,431	4	20	3,497	41,590	3,481	41,516	16	74	550	4,955
39	988,673	949,608	34,204	4,861	881	12,208	521	9,397	355	2,786	5	25	3,724	45,314	3,705	45,221	19	93	573	5,528
40	987,792	945,382	37,000	5,410	945	13,153	550	9,947	390	3,176	5	30	3,937	49,251	3,915	49,136	22	115	629	6,157
41	986,847	940,917	39,918	6,012	1,021	14,174	597	10,544	417	3,593	7	37	4,158	53,409	4,132	53,268	26	141	654	6,811
42	985,826	936,188	43,005	6,633	1,122	15,296	645	11,189	469	4,062	8	45	4,397	57,806	4,366	57,634	31	172	667	7,478
43	984,704	931,177	46,266	7,261	1,251	16,547	727	11,916	514	4,576	10	55	4,645	62,451	4,609	62,243	36	208	684	8,162
44	983,453	925,841	49,713	7,899	1,401	17,948	817	12,733	572	5,148	12	67	4,867	67,318	4,826	67,069	41	249	683	8,845
45	982,052	920,198	53,325	8,529	1,558	19,506	903	13,636	641	5,789	14	81	5,219	72,537	5,171	72,240	48	297	730	9,575
46	980,494	914,124	57,173	9,197	1,713	21,219	963	14,599	733	6,522	17	98	5,575	78,112	5,519	77,759	56	353	782	10,357
47	978,781	907,642	61,233	9,906	1,877	23,096	1,060	15,659	797	7,319	20	118	5,798	83,910	5,735	83,494	63	416	781	11,138
48	976,904	900,847	65,453	10,604	2,049	25,145	1,151	16,810	875	8,194	23	141	5,994	89,904	5,924	89,418	70	486	780	11,918
49	974,855	893,772	69,792	11,291	2,222	27,367	1,216	18,026	980	9,174	26	167	6,180	96,084	6,103	95,521	77	563	735	12,653
50	972,633	886,453	74,257	11,923	2,407	29,774	1,353	19,379	1,024	10,198	30	197	7,424	103,508	7,325	102,846	99	662	760	13,413
51	970,226	877,775	79,897	12,554	2,583	32,357	1,421	20,800	1,128	11,326	34	231	8,858	112,366	8,733	111,579	125	787	750	14,163
52	967,643	867,621	86,877	13,145	2,714	35,071	1,409	22,209	1,267	12,593	38	269	8,909	121,275	8,776	120,355	133	920	742	14,905
53	964,929	857,436	93,777	13,716	2,791	37,862	1,374	23,583	1,376	13,969	41	310	8,812	130,087	8,673	129,028	139	1,059	733	15,638
54	962,138	847,389	100,480	14,269	2,831	40,693	1,265	24,848	1,523	15,492	43	353	9,068	139,155	8,918	137,946	150	1,209	667	16,305
55	959,307	837,206	107,358	14,743	2,888	43,581	1,291	26,139	1,552	17,044	45	398	10,146	149,301	9,970	147,916	176	1,385	690	16,995
56	956,419	825,945	115,262	15,212	2,972	46,553	1,314	27,453	1,610	18,654	48	446	11,447	160,748	11,240	159,156	207	1,592	701	17,696
57	953,447	813,391	124,398	15,658	3,045	49,598	1,245	28,698	1,749	20,403	51	497	11,603	172,351	11,384	170,540	219	1,811	653	18,349
58	950,402	800,762	133,599	16,041	3,107	52,705	1,105	29,803	1,949	22,352	53	550	11,680	184,031	11,451	181,991	229	2,040	642	18,991
59	947,295	788,206	142,688	16,401	3,177	55,882	942	30,745	2,179	24,531	56	606	12,189	196,220	11,941	193,932	248	2,288	607	19,598
60	944,118	775,323	152,091	16,704	3,252	59,134	917	31,662	2,277	26,808	58	664	12,097	208,317	11,842	205,774	255	2,543	678	20,276
61	940,866	762,564	161,233	17,069	3,390	62,524	873	32,535	2,455	29,263	62	726	12,056	220,373	11,792	217,566	264	2,807	735	21,011
62	937,476	749,899	170,099	17,478	3,670	66,194	889	33,424	2,712	31,975	69	795	12,341	232,714	12,060	229,626	281	3,088	655	21,666
63	933,806	736,950	179,073	17,783	4,135	70,329	1,055	34,479	3,001	34,976	79	874	11,824	244,538	11,545	241,171	279	3,367	530	22,196
64	929,671	724,350	187,366	17,955	4,745	75,074	1,380	35,859	3,273	38,249	92	966	10,031	254,569	9,788	250,959	243	3,610	475	22,671
65	924,926	713,182	193,649	18,095	5,466	80,540	2,037	37,896	3,322	41,571	107	1,073	8,016	262,585	7,818	258,777	198	3,808	360	23,031
66	919,460	703,327	197,983	18,150	6,203	86,743	2,561	40,457	3,519	45,090	123	1,196	6,049	268,634	5,897	264,674	152	3,960	295	23,326
67	913,257	694,869	200,218	18,170																

**Table E: Probabilities of Disability, Death, and Survival for Insured Workers Attaining Age 20 in 2015
(1995 Birth Cohort)**

Males Attaining Age 20 in 2015					Females Attaining Age 20 in 2015				
Age <i>x</i>	Probability of Survival With No Disability From Age 20 To Age <i>x</i>	Probability of Disability From Age 20 To Age <i>x</i>	Probability of Death While Never Disabled From Age 20 To Age <i>x</i>	Probability of Death or Disability From Age 20 To Age <i>x</i>	Age <i>x</i>	Probability of Survival With No Disability From Age 20 To Age <i>x</i>	Probability of Disability From Age 20 To Age <i>x</i>	Probability of Death While Never Disabled From Age 20 To Age <i>x</i>	Probability of Death or Disability From Age 20 To Age <i>x</i>
21	99.7	0.2	0.1	0.3	21	99.8	0.1	0.0	0.2
22	99.3	0.5	0.2	0.7	22	99.6	0.3	0.1	0.4
23	98.9	0.7	0.3	1.1	23	99.4	0.5	0.1	0.6
24	98.5	1.0	0.5	1.5	24	99.2	0.7	0.2	0.8
25	98.1	1.3	0.6	1.9	25	98.9	0.9	0.2	1.1
26	97.8	1.5	0.7	2.2	26	98.7	1.0	0.2	1.3
27	97.5	1.7	0.8	2.5	27	98.5	1.2	0.3	1.5
28	97.1	1.9	1.0	2.9	28	98.3	1.3	0.3	1.7
29	96.8	2.1	1.1	3.2	29	98.1	1.5	0.4	1.9
30	96.5	2.3	1.2	3.5	30	97.9	1.7	0.4	2.1
31	96.2	2.5	1.3	3.8	31	97.6	1.9	0.5	2.4
32	95.9	2.7	1.4	4.1	32	97.4	2.1	0.5	2.6
33	95.5	2.9	1.5	4.5	33	97.1	2.3	0.6	2.9
34	95.2	3.2	1.7	4.8	34	96.8	2.6	0.6	3.2
35	94.8	3.4	1.8	5.2	35	96.4	2.9	0.7	3.6
36	94.4	3.7	1.9	5.6	36	96.1	3.2	0.7	3.9
37	94.1	4.0	2.0	5.9	37	95.7	3.5	0.8	4.3
38	93.7	4.3	2.1	6.3	38	95.4	3.8	0.8	4.6
39	93.2	4.6	2.2	6.8	39	95.0	4.2	0.9	5.0
40	92.8	4.9	2.3	7.2	40	94.5	4.5	0.9	5.5
41	92.3	5.3	2.4	7.7	41	94.1	4.9	1.0	5.9
42	91.9	5.7	2.5	8.1	42	93.6	5.3	1.1	6.4
43	91.3	6.1	2.6	8.7	43	93.1	5.8	1.1	6.9
44	90.8	6.5	2.7	9.2	44	92.6	6.2	1.2	7.4
45	90.2	7.0	2.8	9.8	45	92.0	6.7	1.3	8.0
46	89.6	7.4	3.0	10.4	46	91.4	7.2	1.4	8.6
47	89.0	7.9	3.1	11.0	47	90.8	7.8	1.5	9.2
48	88.3	8.5	3.3	11.7	48	90.1	8.3	1.6	9.9
49	87.5	9.0	3.5	12.5	49	89.4	8.9	1.7	10.6
50	86.8	9.6	3.6	13.2	50	88.6	9.6	1.8	11.4
51	85.9	10.3	3.9	14.1	51	87.8	10.3	1.9	12.2
52	84.8	11.1	4.1	15.2	52	86.8	11.2	2.1	13.2
53	83.8	11.9	4.3	16.2	53	85.7	12.0	2.2	14.3
54	82.7	12.7	4.6	17.3	54	84.7	12.9	2.4	15.3
55	81.5	13.6	4.8	18.5	55	83.7	13.8	2.5	16.3
56	80.3	14.6	5.1	19.7	56	82.6	14.8	2.6	17.4
57	78.8	15.8	5.4	21.2	57	81.3	15.9	2.7	18.7
58	77.3	17.0	5.7	22.7	58	80.1	17.1	2.9	19.9
59	75.8	18.3	5.9	24.2	59	78.8	18.2	3.0	21.2
60	74.3	19.6	6.2	25.7	60	77.5	19.4	3.1	22.5
61	72.7	20.9	6.4	27.3	61	76.3	20.6	3.2	23.7
62	71.1	22.4	6.6	28.9	62	75.0	21.8	3.3	25.0
63	69.4	23.9	6.7	30.6	63	73.7	23.0	3.3	26.3
64	67.8	25.3	6.9	32.2	64	72.4	24.1	3.4	27.6
65	66.4	26.5	7.1	33.6	65	71.3	25.1	3.6	28.7
66	65.3	27.3	7.4	34.7	66	70.3	25.9	3.8	29.7
67	64.3	27.9	7.8	35.7	67	69.5	26.5	4.0	30.5

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