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DISABILITY AND DEATH PROBABILITY TABLES
FOR INSURED WORKERS BORN IN 2001

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Summary

For an insured worker born in 2001, the probability of becoming disabled between age 20 and normal retirement age is 25 percent, and the probability of dying between age 20 and normal retirement age is 14 percent. These probabilities are based on the intermediate assumptions of the 2021 Trustees Report. The probability of becoming disabled is about the same for men and women, with both at 25 percent. However, the probability of dying is significantly higher for men (17 percent) than for women (10 percent).

Introduction

The Social Security program is not just a program for providing income during retirement. Workers who meet certain requirements for insured status may receive monthly cash benefits before retirement age if they have impairments resulting in disability.[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 2021 Trustees Report. This note succeeds *Actuarial Note Number 2020.6*, which was based on the intermediate assumptions of the 2020 Trustees Report.

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

Using projected rates of disabled-worker incidence, death, and recovery under the intermediate assumptions, we estimate the probability that an illustrative worker will become disabled or die before reaching normal retirement age (NRA). We define an illustrative worker in this note as one who: (a) is born in 2001, that is, belongs to the 2001 birth cohort; (b) becomes insured at age 20 in 2021; (c) maintains insured status thereafter; and (d) retires at NRA. The NRA, the age at which a person may first become entitled to retirement benefits without reduction based on age, is age 67 for our illustrative worker. Tables A and B compare these estimates using the 2001 birth cohort with those published in prior years. The projected probabilities of death before NRA have decreased between the 1966 and 2001 birth cohorts, reflecting in part the actual improvement in mortality experience between 1986 and 2021. The projected probability of becoming disabled before NRA has decreased for insured men between the 1966 and 2001 birth cohorts, but has increased for insured women. For the 2001 birth cohort, we project that the probability of surviving from age 20 to NRA without ever being disabled is 64 percent for men and 69 percent for women. Comparable probabilities projected for the 1966 birth cohort are 58 percent for men and 70 percent for women.

Table B shows the total projected probability of death as the sum of the probability of death and disability and the probability of death and no disability. Between the 2000 and 2001 birth cohorts, the projected probability of death before NRA increased for both men and women. The 2021 Trustees Report is the first report to include estimates of the potential effects of the COVID-19 pandemic and the ensuing recession, so the increase in the probability of death between the 2000 and 2001 birth cohorts is partly because the values for the 2001 birth cohort reflect the pandemic. However, the projected probability of becoming disabled (as shown in Table A) decreased slightly between these cohorts.

Assumptions and Methods

Tables C and D provide illustrations of the expected survival and disability status of 1,000,000 insured men and

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

[2] These publications may be found at: http://www.ssa.gov/OACT/pubs.html.

women, respectively, who were born in 2001. These illustrations reflect projected annual death and disability rates by sex and single year of age (20 through 67) for the active, disabled, recovered, and total insured population. The active group is composed of insured workers who are alive and have never become disabled worker beneficiaries. The disabled group consists of workers who are currently entitled to receive a Social Security disabled-worker benefit. The recovered group consists of insured workers who have had a prior disability, but are not currently entitled to receive a disabled-worker benefit. The total group is the sum of the active, disabled, and recovered groups, otherwise known as the insured population. All workers are assumed to be fully and disability insured at all times after reaching age 20.[3] For each age, we calculate deaths, entitlements to disabled-worker benefits, and recoveries from the disability rolls. For each population group (active, disabled, recovered, and total), we determine the number of persons alive at the beginning of the next year by adding or subtracting the relevant components of change to the number of persons alive at the beginning of the year.

For those born in 2001, 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 insured population at the beginning of the year.[4]

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

We develop cohort disabled-worker incidence rates for each sex, from age 20 to age 67, for those born in 2001.

To calculate the number of newly entitled disabled-worker beneficiaries, we apply the age-sex-specific incidence rates to the active and recovered populations at the beginning of the year.

Finally, we develop rates of recovery from disability for each sex, from age 20 to age 67, for those born in 2001. To calculate the number of recoveries from the disabled-worker population, we apply age-sex-duration-specific[5] recovery rates to the beginning of the year disabled-worker population. We assume that newly entitled disabled-worker beneficiaries (in duration 0) are exposed for half a year in the year of their initial entitlement.

Results

Table C provides illustrations which allow for the computation of various probabilities of survival, death, and disability for insured men born in 2001. Table D provides the same information for insured women born in 2001. For example, the probability that an insured woman, age 25 in 2026, 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 (775,592) by the number of active lives at age 25 (990,819).

Table E uses the illustrations in tables C and D to derive various probabilities of disability, death, and survival for insured men and women born in 2001. We calculate the probability of survival without disability from age 20 to age x by dividing the active insured population at the beginning of the year at age x by the active insured population at the beginning of the year at age 20. The probability of dying or becoming disabled after age 20 and before age x is calculated as the complement, that is, 1 minus the probability of surviving without disability from age 20 to age x. For example, we project that an insured male worker who attained age 20 in 2021 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 and never becoming disabled. These probabilities are shown from age 20 to age x. We calculate these values by dividing the total newly disabled and the total deaths from the active insured population from age 20 to age x, respectively, by the active insured population alive at the beginning of the year of attaining age 20. For example, we project that an insured female worker who attained age 20 in 2021 has a 19 percent chance of becoming disabled between age 20 and age 60. In addition, the probability that she will die between age 20 and age 60 without ever receiving Social Security disability benefits is only 4 percent.

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[3] Computing disabled-worker incidence rates by age using insured workers gives a larger probability of disability entitlement than if all workers were included in the calculations.

[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 And Never Disabled Before NRA			Probability of Survival to NRA With No Disability		
		Men	Women	Total[2]	Men	Women	Total[2]	Men	Women	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
2016	1996	0.277	0.262	0.270	0.078	0.041	0.059	0.645	0.697	0.671
2017	1997	0.275	0.260	0.268	0.080	0.042	0.061	0.645	0.697	0.671
2018	1998	0.277	0.262	0.269	0.081	0.042	0.062	0.642	0.696	0.669
2019	1999	0.264	0.261	0.262	0.090	0.046	0.068	0.647	0.693	0.670
2020	2000	0.253	0.253	0.253	0.098	0.049	0.074	0.649	0.698	0.673
2021	2001	0.251	0.253	0.252	0.108	0.053	0.080	0.640	0.694	0.667

[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 and never disabled before NRA equals 8.0 percent for the 2001 birth cohort (108,255 + 52,689) / (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 125, Social Security Disability Insurance Program Worker Experience, at: http://www.ssa.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) Probability of Death Before NRA			(B) Probability of Death and Disability Before NRA			(C) Probability of Death and No Disability Before NRA[2]		
		Men	Women	Total[3]	Men	Women	Total[3]	Men	Women	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
2016	1996	0.142	0.087	0.115	0.062	0.045	0.053	0.081	0.042	0.061
2017	1997	0.144	0.088	0.116	0.061	0.045	0.053	0.082	0.043	0.063
2018	1998	0.146	0.090	0.118	0.063	0.046	0.055	0.083	0.044	0.063
2019	1999	0.152	0.093	0.122	0.060	0.046	0.053	0.092	0.047	0.069
2020	2000	0.158	0.096	0.127	0.057	0.045	0.051	0.100	0.051	0.076
2021	2001	0.169	0.100	0.135	0.059	0.046	0.053	0.110	0.054	0.082

[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 and disability before NRA equals 5.3 percent for the 2001 birth cohort (59,128 + 46,131) / (1,000,000 + 1,000,000).

Notes:

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

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

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

Table C: Illustrations of Survival and Disability Status for Insured Men Attaining Age 20 in 2021 (2001 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	-	-	1,265	1,265	1,257	1,257	8	8	-	-	1,569	1,569	1,569	1,569	-	-	3	3
21	998,735	997,174	1,558	3	1,288	2,553	1,267	2,524	21	29	-	-	1,681	3,250	1,681	3,250	-	-	10	13
22	997,447	994,226	3,208	13	1,370	3,923	1,339	3,863	31	60	-	-	1,888	5,138	1,888	5,138	-	-	20	33
23	996,077	990,999	5,045	33	1,448	5,371	1,403	5,266	45	105	-	-	2,081	7,219	2,081	7,219	-	-	32	65
24	994,629	987,515	7,049	65	1,518	6,889	1,458	6,724	60	165	-	-	2,258	9,477	2,258	9,477	-	-	63	128
25	993,111	983,799	9,184	128	1,581	8,470	1,501	8,225	80	245	-	-	1,809	11,286	1,809	11,286	-	-	168	296
26	991,530	980,489	10,745	296	1,647	10,117	1,554	9,779	92	337	1	1	1,351	12,637	1,351	12,637	-	-	259	555
27	989,883	977,584	11,745	554	1,710	11,827	1,608	11,387	101	438	1	2	1,488	14,125	1,487	14,124	1	1	290	845
28	988,173	974,489	12,842	842	1,772	13,599	1,658	13,045	112	550	2	4	1,631	15,756	1,630	15,754	1	2	313	1,158
29	986,401	971,201	14,048	1,152	1,833	15,432	1,704	14,749	127	677	2	6	1,792	17,548	1,790	17,544	2	4	324	1,482
30	984,568	967,707	15,389	1,472	1,889	17,321	1,729	16,478	157	834	3	9	1,879	19,427	1,876	19,420	3	7	402	1,884
31	982,679	964,102	16,709	1,868	1,940	19,261	1,750	18,228	186	1,020	4	13	1,927	21,354	1,923	21,343	4	11	469	2,353
32	980,739	960,429	17,981	2,329	1,991	21,252	1,788	20,016	198	1,218	5	18	2,013	23,367	2,008	23,351	5	16	480	2,833
33	978,748	956,633	19,316	2,799	2,043	23,295	1,815	21,831	222	1,440	6	24	2,116	25,483	2,110	25,461	6	22	496	3,329
34	976,705	952,708	20,714	3,283	2,094	25,389	1,834	23,665	252	1,692	8	32	2,216	27,699	2,208	27,669	8	30	518	3,847
35	974,611	948,666	22,160	3,785	2,150	27,539	1,864	25,529	277	1,969	9	41	2,339	30,038	2,330	29,999	9	39	532	4,379
36	972,461	944,472	23,690	4,299	2,202	29,741	1,878	27,407	314	2,283	10	51	2,472	32,510	2,461	32,460	11	50	527	4,906
37	970,259	940,133	25,321	4,805	2,236	31,977	1,880	29,287	344	2,627	12	63	2,593	35,103	2,580	35,040	13	63	533	5,439
38	968,023	935,673	27,037	5,313	2,247	34,224	1,854	31,141	380	3,007	13	76	2,720	37,823	2,705	37,745	15	78	543	5,982
39	965,776	931,114	28,834	5,828	2,244	36,468	1,799	32,940	431	3,438	14	90	2,880	40,703	2,862	40,607	18	96	560	6,542
40	963,532	926,453	30,723	6,356	2,248	38,716	1,758	34,698	475	3,913	15	105	3,102	43,805	3,081	43,688	21	117	593	7,135
41	961,284	921,614	32,757	6,913	2,269	40,985	1,745	36,443	507	4,420	17	122	3,336	47,141	3,311	46,999	25	142	585	7,720
42	959,015	916,558	35,001	7,456	2,300	43,285	1,724	38,167	557	4,977	19	141	3,535	50,676	3,506	50,505	29	171	582	8,302
43	956,715	911,328	37,397	7,990	2,346	45,631	1,706	39,873	620	5,597	20	161	3,733	54,409	3,701	54,206	32	203	561	8,863
44	954,369	905,921	39,949	8,499	2,411	48,042	1,703	41,576	686	6,283	22	183	3,952	58,361	3,915	58,121	37	240	575	9,438
45	951,958	900,303	42,640	9,015	2,490	50,532	1,735	43,311	731	7,014	24	207	4,152	62,513	4,111	62,232	41	281	600	10,038
46	949,468	894,457	45,461	9,550	2,595	53,127	1,795	45,106	773	7,787	27	234	4,369	66,882	4,323	66,555	46	327	631	10,669
47	946,873	888,339	48,426	10,108	2,742	55,869	1,840	46,946	872	8,659	30	264	4,625	71,507	4,573	71,128	52	379	617	11,286
48	944,131	881,926	51,562	10,643	2,941	58,810	1,933	48,879	974	9,633	34	298	4,832	76,339	4,774	75,902	58	437	593	11,879
49	941,190	875,219	54,827	11,144	3,182	61,992	2,073	50,952	1,070	10,703	39	337	5,001	81,340	4,938	80,840	63	500	559	12,438
50	938,008	868,208	58,199	11,601	3,451	65,443	2,267	53,219	1,140	11,843	44	381	6,277	87,617	6,194	87,034	83	583	582	13,020
51	934,557	859,747	62,754	12,056	3,737	69,180	2,459	55,678	1,229	13,072	49	430	7,769	95,386	7,662	94,696	107	690	616	13,636
52	930,820	849,626	68,678	12,516	4,048	73,228	2,578	58,256	1,415	14,487	55	485	7,757	103,143	7,644	102,340	113	803	575	14,211
53	926,772	839,404	74,445	12,923	4,380	77,608	2,726	60,982	1,592	16,079	62	547	7,563	110,706	7,448	109,788	115	918	573	14,784
54	922,392	829,230	79,843	13,319	4,729	82,337	2,906	63,888	1,754	17,833	69	616	7,785	118,491	7,662	117,450	123	1,041	516	15,300
55	917,663	818,662	85,358	13,643	5,094	87,431	3,127	67,015	1,890	19,723	77	693	9,796	128,287	9,635	127,085	161	1,202	526	15,826
56	912,569	805,900	92,738	13,931	5,473	92,904	3,241	70,256	2,147	21,870	85	778	12,069	140,356	11,864	138,949	205	1,407	571	16,397
57	907,096	790,795	102,089	14,212	5,855	98,759	3,328	73,584	2,434	24,304	93	871	12,066	152,422	11,853	150,802	213	1,620	569	16,966
58	901,241	775,614	111,152	14,475	6,237	104,996	3,433	77,017	2,703	27,007	101	972	11,954	164,376	11,735	162,537	219	1,839	547	17,513
59	895,004	760,446	119,856	14,702	6,619	111,615	3,541	80,558	2,968	29,975	110	1,082	12,492	176,868	12,255	174,792	237	2,076	531	18,044
60	888,385	744,650	128,849	14,886	7,017	118,632	3,640	84,198	3,258	33,233	119	1,201	12,849	189,717	12,597	187,389	252	2,328	627	18,671
61	881,368	728,413	137,813	15,142	7,425	126,057	3,705	87,903	3,590	36,823	130	1,331	13,294	203,011	13,023	200,412	271	2,599	760	19,431
62	873,943	711,685	146,757	15,501	7,826	133,883	3,721	91,624	3,964	40,787	141	1,472	13,663	216,674	13,372	213,784	291	2,890	701	20,132
63	866,117	694,592	155,755	15,770	8,224	142,107	3,771	95,395	4,302	45,089	151	1,623	13,037	229,711	12,748	226,532	289	3,179	621	20,753
64	857,893	678,073	163,869	15,951	8,636	150,743	3,862	99,257	4,612	49,701	162	1,785	10,942	240,653	10,691	237,223	251	3,430	510	21,263
65	849,257	663,520	169,689	16,048	9,115	159,858	4,324	10,3581	4,618	54,319	173	1,958	8,409	249,062	8,210	245,433	199	3,629	432	21,695
66	840,142	650,986	173,048	16,108	9,639	169,497	4,644	10,8225	4,809	59,128	186	2,144	6,072	255,134	5,925	251,358	147	3,776	357	22,052
67	830,503	640,417	173,954	16,132																

Table D: Illustrations of Survival and Disability Status for Insured Women Attaining Age 20 in 2021 (2001 Birth Cohort)

| Age x | Living At Beginning Of Year | | | | Deaths | | | | | | | | Newly Disabled | | | | | | Newly Recovered | |
| | Total | Active | Disabled | Recovered | Total | | Active | | Disabled | | Recovered | | Total | | Active | | 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	-	-	479	479	474	474	5	5	-	-	1,088	1,088	1,088	1,088	-	-	2	2
21	999,521	998,438	1,081	2	482	961	469	943	13	18	-	-	1,119	2,207	1,119	2,207	-	-	7	9
22	999,039	996,850	2,180	9	513	1,474	494	1,437	19	37	-	-	1,281	3,488	1,281	3,488	-	-	14	23
23	998,526	995,075	3,428	23	546	2,020	517	1,954	29	66	-	-	1,516	5,004	1,516	5,004	-	-	23	46
24	997,980	993,042	4,892	46	580	2,600	541	2,495	39	105	-	-	1,682	6,686	1,682	6,686	-	-	42	88
25	997,400	990,819	6,493	88	611	3,211	557	3,052	54	159	-	-	1,468	8,154	1,468	8,154	-	-	109	197
26	996,789	988,794	7,798	197	647	3,858	585	3,637	62	221	-	-	1,275	9,429	1,275	9,429	-	-	176	373
27	996,142	986,934	8,835	373	688	4,546	619	4,256	69	290	-	-	1,445	10,874	1,444	10,873	1	1	210	583
28	995,454	984,871	10,001	582	740	5,286	657	4,913	82	372	1	1	1,612	12,486	1,611	12,484	1	2	240	823
29	994,714	982,603	11,291	820	797	6,083	696	5,609	100	472	1	2	1,805	14,291	1,803	14,287	2	4	252	1,075
30	993,917	980,104	12,744	1,069	856	6,939	730	6,339	125	597	1	3	1,917	16,208	1,915	16,202	2	6	298	1,373
31	993,061	977,459	14,238	1,364	913	7,852	755	7,094	157	754	1	4	1,979	18,187	1,976	18,178	3	9	342	1,715
32	992,148	974,728	15,718	1,702	962	8,814	781	7,875	179	933	2	6	2,110	20,297	2,106	20,284	4	13	357	2,072
33	991,186	971,841	17,292	2,053	1,005	9,819	805	8,680	198	1,131	2	8	2,278	22,575	2,273	22,557	5	18	375	2,447
34	990,181	968,763	18,997	2,421	1,041	10,860	813	9,493	225	1,356	3	11	2,456	25,031	2,450	25,007	6	24	404	2,851
35	989,140	965,500	20,824	2,816	1,078	11,938	827	10,320	248	1,604	3	14	2,683	27,714	2,675	27,682	8	32	418	3,269
36	988,062	961,998	22,841	3,223	1,117	13,055	842	11,162	271	1,875	4	18	2,910	30,624	2,900	30,582	10	42	439	3,708
37	986,945	958,256	25,041	3,648	1,151	14,206	843	12,005	303	2,178	5	23	3,087	33,711	3,075	33,657	12	54	466	4,174
38	985,794	954,338	27,359	4,097	1,177	15,383	831	12,836	341	2,519	5	28	3,266	36,977	3,252	36,909	14	68	480	4,654
39	984,617	950,255	29,804	4,558	1,200	16,583	820	13,656	374	2,893	6	34	3,473	40,450	3,456	40,365	17	85	501	5,155
40	983,417	945,979	32,402	5,036	1,228	17,811	821	14,477	400	3,293	7	41	3,748	44,198	3,728	44,093	20	105	536	5,691
41	982,189	941,430	35,214	5,545	1,266	19,077	816	15,293	443	3,736	7	48	4,029	48,227	4,005	48,098	24	129	564	6,255
42	980,923	936,609	38,236	6,078	1,311	20,388	818	16,111	485	4,221	8	56	4,229	52,456	4,202	52,300	27	156	590	6,845
43	979,612	931,589	41,390	6,633	1,364	21,752	818	16,929	536	4,757	10	66	4,449	56,905	4,418	56,718	31	187	607	7,452
44	978,248	926,353	44,696	7,199	1,427	23,179	822	17,751	594	5,351	11	77	4,687	61,592	4,651	61,369	36	223	610	8,062
45	976,821	920,880	48,179	7,762	1,499	24,678	848	18,599	639	5,990	12	89	4,954	66,546	4,913	66,282	41	264	646	8,708
46	975,322	915,119	51,848	8,355	1,588	26,266	896	19,495	678	6,668	14	103	5,244	71,790	5,197	71,479	47	311	700	9,408
47	973,734	909,026	55,714	8,994	1,699	27,965	937	20,432	746	7,414	16	119	5,484	77,274	5,430	76,909	54	365	706	10,114
48	972,035	902,659	59,746	9,630	1,838	29,803	993	21,425	826	8,240	19	138	5,681	82,955	5,621	82,530	60	425	686	10,800
49	970,197	896,045	63,915	10,237	2,002	31,805	1,075	22,500	905	9,145	22	160	5,835	88,790	5,769	88,299	66	491	647	11,447
50	968,195	889,201	68,198	10,796	2,177	33,982	1,198	23,698	954	10,099	25	185	7,180	95,970	7,094	95,393	86	577	649	12,096
51	966,018	880,909	73,775	11,334	2,363	36,345	1,305	25,003	1,030	11,129	28	213	8,726	104,696	8,615	104,008	111	688	689	12,785
52	963,655	870,989	80,782	11,884	2,569	38,914	1,387	26,390	1,150	12,279	32	245	8,590	113,286	8,474	112,482	116	804	678	13,463
53	961,086	861,128	87,544	12,414	2,799	41,713	1,498	27,888	1,264	13,543	37	282	8,273	121,559	8,155	120,637	118	922	646	14,109
54	958,287	851,475	93,907	12,905	3,043	44,756	1,617	29,505	1,384	14,927	42	324	8,410	129,969	8,284	128,921	126	1,048	605	14,714
55	955,244	841,574	100,328	13,342	3,308	48,064	1,783	31,288	1,478	16,405	47	371	10,116	140,085	9,958	138,879	158	1,206	630	15,344
56	951,936	829,833	108,336	13,767	3,575	51,639	1,832	33,120	1,690	18,095	53	424	12,024	152,109	11,828	150,707	196	1,402	655	15,999
57	948,361	816,173	118,015	14,173	3,811	55,450	1,847	34,967	1,906	20,001	58	482	11,916	164,025	11,713	162,420	203	1,605	623	16,622
58	944,550	802,613	127,402	14,535	4,001	59,451	1,858	36,825	2,081	22,082	62	544	11,703	175,728	11,495	173,915	208	1,813	611	17,233
59	940,549	789,260	136,413	14,876	4,166	63,617	1,858	38,683	2,241	24,323	67	611	12,033	187,761	11,810	185,725	223	2,036	562	17,795
60	936,383	775,592	145,643	15,148	4,347	67,964	1,886	40,569	2,390	26,713	71	682	11,696	199,457	11,472	197,197	224	2,260	621	18,416
61	932,036	762,234	154,328	15,474	4,564	72,528	1,845	42,414	2,642	29,355	77	759	11,477	210,934	11,249	208,446	228	2,488	673	19,089
62	927,472	749,140	162,490	15,842	4,812	77,340	1,830	44,244	2,899	32,254	83	842	11,741	222,675	11,498	219,944	243	2,731	641	19,730
63	922,660	735,812	170,691	16,157	5,104	82,444	1,825	46,069	3,189	35,443	90	932	11,244	233,919	11,002	230,946	242	2,973	511	20,241
64	917,556	722,985	178,235	16,336	5,448	87,892	1,870	47,939	3,480	38,923	98	1,030	9,535	243,454	9,324	240,270	211	3,184	451	20,692
65	912,108	711,791	183,839	16,478	5,858	93,750	2,265	50,204	3,487	42,410	106	1,136	7,469	250,923	7,300	247,570	169	3,353	356	21,048
66	906,250	702,226	187,465	16,559	6,322	100,072	2,485	52,689	3,721	46,131	116	1,252	5,503	256,426	5,376	252,946	127	3,480	293	21,341
67	899,928	694,365	188,954	16,609																

Table E: Probabilities of Disability, Death, and Survival for Insured Workers Attaining Age 20 in 2021
(2001 Birth Cohort)

	Men Attaining Age 20 in 2021					Women Attaining Age 20 in 2021			
Age x	Probability of Survival With No Disability From Age 20 To Age x	Probability of Disability From Age 20 To Age x	Probability of Death And Never 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 And 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	0.3	0.3	0.6	22	99.7	0.2	0.1	0.3
23	99.1	0.5	0.4	0.9	23	99.5	0.3	0.1	0.5
24	98.8	0.7	0.5	1.2	24	99.3	0.5	0.2	0.7
25	98.4	0.9	0.7	1.6	25	99.1	0.7	0.2	0.9
26	98.0	1.1	0.8	2.0	26	98.9	0.8	0.3	1.1
27	97.8	1.3	1.0	2.2	27	98.7	0.9	0.4	1.3
28	97.4	1.4	1.1	2.6	28	98.5	1.1	0.4	1.5
29	97.1	1.6	1.3	2.9	29	98.3	1.2	0.5	1.7
30	96.8	1.8	1.5	3.2	30	98.0	1.4	0.6	2.0
31	96.4	1.9	1.6	3.6	31	97.7	1.6	0.6	2.3
32	96.0	2.1	1.8	4.0	32	97.5	1.8	0.7	2.5
33	95.7	2.3	2.0	4.3	33	97.2	2.0	0.8	2.8
34	95.3	2.5	2.2	4.7	34	96.9	2.3	0.9	3.1
35	94.9	2.8	2.4	5.1	35	96.6	2.5	0.9	3.4
36	94.4	3.0	2.6	5.6	36	96.2	2.8	1.0	3.8
37	94.0	3.2	2.7	6.0	37	95.8	3.1	1.1	4.2
38	93.6	3.5	2.9	6.4	38	95.4	3.4	1.2	4.6
39	93.1	3.8	3.1	6.9	39	95.0	3.7	1.3	5.0
40	92.6	4.1	3.3	7.4	40	94.6	4.0	1.4	5.4
41	92.2	4.4	3.5	7.8	41	94.1	4.4	1.4	5.9
42	91.7	4.7	3.6	8.3	42	93.7	4.8	1.5	6.3
43	91.1	5.1	3.8	8.9	43	93.2	5.2	1.6	6.8
44	90.6	5.4	4.0	9.4	44	92.6	5.7	1.7	7.4
45	90.0	5.8	4.2	10.0	45	92.1	6.1	1.8	7.9
46	89.4	6.2	4.3	10.6	46	91.5	6.6	1.9	8.5
47	88.8	6.7	4.5	11.2	47	90.9	7.1	1.9	9.1
48	88.2	7.1	4.7	11.8	48	90.3	7.7	2.0	9.7
49	87.5	7.6	4.9	12.5	49	89.6	8.3	2.1	10.4
50	86.8	8.1	5.1	13.2	50	88.9	8.8	2.2	11.1
51	86.0	8.7	5.3	14.0	51	88.1	9.5	2.4	11.9
52	85.0	9.5	5.6	15.0	52	87.1	10.4	2.5	12.9
53	83.9	10.2	5.8	16.1	53	86.1	11.2	2.6	13.9
54	82.9	11.0	6.1	17.1	54	85.1	12.1	2.8	14.9
55	81.9	11.7	6.4	18.1	55	84.2	12.9	3.0	15.8
56	80.6	12.7	6.7	19.4	56	83.0	13.9	3.1	17.0
57	79.1	13.9	7.0	20.9	57	81.6	15.1	3.3	18.4
58	77.6	15.1	7.4	22.4	58	80.3	16.2	3.5	19.7
59	76.0	16.3	7.7	24.0	59	78.9	17.4	3.7	21.1
60	74.5	17.5	8.1	25.5	60	77.6	18.6	3.9	22.4
61	72.8	18.7	8.4	27.2	61	76.2	19.7	4.1	23.8
62	71.2	20.0	8.8	28.8	62	74.9	20.8	4.2	25.1
63	69.5	21.4	9.2	30.5	63	73.6	22.0	4.4	26.4
64	67.8	22.7	9.5	32.2	64	72.3	23.1	4.6	27.7
65	66.4	23.7	9.9	33.6	65	71.2	24.0	4.8	28.8
66	65.1	24.5	10.4	34.9	66	70.2	24.8	5.0	29.8
67	64.0	25.1	10.8	36.0	67	69.4	25.3	5.3	30.6

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