

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

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Summary

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

Introduction

The Social Security program is not just a program for providing income during retirement. Workers who meet certain requirements for insured status may receive monthly cash benefits before retirement age if they have impairments resulting in disability.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 2024 Trustees Report. This note succeeds *Actuarial Note Number 2023.6*, which was based on the intermediate assumptions of the 2023 Trustees Report.

We make projections of the number of insured workers who die or become disabled each year for the next 75 years. These projections depend on age-sex-specific mortality and disabled-worker incidence rates, and age-sex-duration-specific disabled-life mortality and recovery rates. Additional information regarding these projections is provided in annual reports of the Board of Trustees of the Old-Age and Survivors Insurance and Disability Insurance Trust Funds (Trustees Reports) and in actuarial studies.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 2004; (b) becomes insured at age 20 in 2024; (c) maintains insured status thereafter; and (d) retires at NRA. The NRA, the age at which a person may first become entitled to retirement benefits without reduction based on age, is age 67 for our illustrative worker. Tables A and B compare estimates using the intermediate assumptions of the 2024 Trustees Report with estimates consistent with those published in prior years' Trustees Reports. The projected probabilities of death before NRA generally decreased between the 1986 and 2016 Trustees Reports, reflecting the actual improvement in mortality experience between 1986 and 2016. The projected probabilities of death increased between the 2016 and 2021 Trustees Reports. After the 2021 Trustees Report, the projected probabilities of death have decreased. The projected probability of becoming disabled before NRA has generally decreased for insured men between the 1986 and 2024 Trustees Reports. For insured women, the probability generally increased until about the 2015 Trustees Report and has generally decreased thereafter. For those who attain age 20 in 2024, we project that the probability of surviving from age 20 to NRA without ever being disabled is 66 percent for men and 71 percent for women. Comparable probabilities projected for the 1986 Trustees Report are 58 percent for men and 70 percent for women.

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

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>.

Assumptions and Methods

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

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

We calculate deaths for the disabled-worker population by applying age-sex-duration-specific⁵ 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.

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 mortality rates for the insured population because the group excluded, the uninsured, are likely to have higher mortality 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.

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

Finally, we develop rates of recovery from disability for each sex, from age 20 to age 67, for those who attain age 20 in 2024. To calculate the number of recoveries from the disabled-worker population, we apply age-sex-duration-specific⁵ recovery rates to the beginning of the year disabled-worker population. We assume that newly entitled disabled-worker beneficiaries (in duration 0) are exposed for half a year in the year of initial entitlement.

Results

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

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

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

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

| Year Attain Age 20 (Trustees Report Year ¹) | 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 |
| 2022 | 2002 | 0.244 | 0.247 | 0.245 | 0.110 | 0.054 | 0.082 | 0.646 | 0.700 | 0.673 |
| 2023 | 2003 | 0.244 | 0.247 | 0.246 | 0.109 | 0.053 | 0.081 | 0.647 | 0.700 | 0.673 |
| 2024 | 2004 | 0.231 | 0.234 | 0.232 | 0.108 | 0.055 | 0.082 | 0.662 | 0.711 | 0.686 |

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 8.2 percent for the 2024 Trustees Report $(107,649 + 55,398) / (1,000,000 + 1,000,000)$.

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

| Year Attain Age 20 (Trustees Report Year ¹) | Year of Birth | (A) = (B) + (C) | | | (B) | | | (C) | | |
|--|------------------|------------------------------------|-------|--------------------|---|-------|--------------------|---|-------|--------------------|
| | | Probability of Death Before NRA | | | Probability of Death and Disability Before NRA | | | 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 |
| 2022 | 2002 | 0.168 | 0.099 | 0.133 | 0.056 | 0.044 | 0.050 | 0.112 | 0.055 | 0.083 |
| 2023 | 2003 | 0.166 | 0.098 | 0.132 | 0.055 | 0.043 | 0.049 | 0.111 | 0.054 | 0.083 |
| 2024 | 2004 | 0.162 | 0.097 | 0.129 | 0.052 | 0.041 | 0.046 | 0.110 | 0.057 | 0.083 |

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 4.6 percent for the 2024 Trustees Report (52,010 + 40,692) / (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 2024

| 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 | — | — | 1,107 | 1,107 | 1,101 | 1,101 | 6 | 6 | — | — | 1,438 | 1,438 | 1,438 | 1,438 | — | — | 2 | 2 | |
| 21 | 998,893 | 997,461 | 1,430 | 2 | 1,208 | 2,315 | 1,192 | 2,293 | 16 | 22 | — | — | 1,516 | 2,954 | 1,516 | 2,954 | — | — | 9 | 11 | |
| 22 | 997,685 | 994,753 | 2,921 | 11 | 1,307 | 3,622 | 1,283 | 3,576 | 24 | 46 | — | — | 1,747 | 4,701 | 1,747 | 4,701 | — | — | 17 | 28 | |
| 23 | 996,378 | 991,723 | 4,627 | 28 | 1,390 | 5,012 | 1,356 | 4,932 | 34 | 80 | — | — | 1,976 | 6,677 | 1,976 | 6,677 | — | — | 29 | 57 | |
| 24 | 994,988 | 988,391 | 6,540 | 57 | 1,469 | 6,481 | 1,422 | 6,354 | 47 | 127 | — | — | 2,015 | 8,692 | 2,015 | 8,692 | — | — | 58 | 115 | |
| 25 | 993,519 | 984,954 | 8,450 | 115 | 1,548 | 8,029 | 1,484 | 7,838 | 64 | 191 | — | — | 1,548 | 10,240 | 1,548 | 10,240 | — | — | 141 | 256 | |
| 26 | 991,971 | 981,922 | 9,793 | 256 | 1,626 | 9,655 | 1,549 | 9,387 | 76 | 267 | 1 | 1 | 1,176 | 11,416 | 1,176 | 11,416 | — | — | 211 | 467 | |
| 27 | 990,345 | 979,197 | 10,682 | 466 | 1,695 | 11,350 | 1,611 | 10,998 | 83 | 350 | 1 | 2 | 1,350 | 12,766 | 1,349 | 12,765 | 1 | 1 | 237 | 704 | |
| 28 | 988,650 | 976,237 | 11,712 | 701 | 1,754 | 13,104 | 1,661 | 12,659 | 92 | 442 | 1 | 3 | 1,503 | 14,269 | 1,502 | 14,267 | 1 | 2 | 260 | 964 | |
| 29 | 986,896 | 973,074 | 12,863 | 959 | 1,798 | 14,902 | 1,689 | 14,348 | 107 | 549 | 2 | 5 | 1,655 | 15,924 | 1,653 | 15,920 | 2 | 4 | 274 | 1,238 | |
| 30 | 985,098 | 969,732 | 14,137 | 1,229 | 1,832 | 16,734 | 1,693 | 16,041 | 136 | 685 | 3 | 8 | 1,689 | 17,613 | 1,687 | 17,607 | 2 | 6 | 350 | 1,588 | |
| 31 | 983,266 | 966,352 | 15,340 | 1,574 | 1,860 | 18,594 | 1,694 | 17,735 | 163 | 848 | 3 | 11 | 1,681 | 19,294 | 1,678 | 19,285 | 3 | 9 | 416 | 2,004 | |
| 32 | 981,406 | 962,980 | 16,442 | 1,984 | 1,889 | 20,483 | 1,712 | 19,447 | 173 | 1,021 | 4 | 15 | 1,757 | 21,051 | 1,753 | 21,038 | 4 | 13 | 426 | 2,430 | |
| 33 | 979,517 | 959,515 | 17,600 | 2,402 | 1,928 | 22,411 | 1,734 | 21,181 | 189 | 1,210 | 5 | 20 | 1,849 | 22,900 | 1,844 | 22,882 | 5 | 18 | 446 | 2,876 | |
| 34 | 977,589 | 955,937 | 18,814 | 2,838 | 1,973 | 24,384 | 1,752 | 22,933 | 215 | 1,425 | 6 | 26 | 1,936 | 24,836 | 1,930 | 24,812 | 6 | 24 | 471 | 3,347 | |
| 35 | 975,616 | 952,255 | 20,064 | 3,297 | 2,020 | 26,404 | 1,772 | 24,705 | 241 | 1,666 | 7 | 33 | 2,117 | 26,953 | 2,110 | 26,922 | 7 | 31 | 502 | 3,849 | |
| 36 | 973,596 | 948,373 | 21,438 | 3,785 | 2,063 | 28,467 | 1,777 | 26,482 | 277 | 1,943 | 9 | 42 | 2,302 | 29,255 | 2,293 | 29,215 | 9 | 40 | 513 | 4,362 | |
| 37 | 971,533 | 944,303 | 22,950 | 4,280 | 2,104 | 30,571 | 1,787 | 28,269 | 307 | 2,250 | 10 | 52 | 2,407 | 31,662 | 2,396 | 31,611 | 11 | 51 | 521 | 4,883 | |
| 38 | 969,429 | 940,120 | 24,529 | 4,780 | 2,142 | 32,713 | 1,794 | 30,063 | 337 | 2,587 | 11 | 63 | 2,518 | 34,180 | 2,505 | 34,116 | 13 | 64 | 531 | 5,414 | |
| 39 | 967,287 | 935,821 | 26,179 | 5,287 | 2,170 | 34,883 | 1,776 | 31,839 | 382 | 2,969 | 12 | 75 | 2,658 | 36,838 | 2,643 | 36,759 | 15 | 79 | 547 | 5,961 | |
| 40 | 965,117 | 931,402 | 27,908 | 5,807 | 2,183 | 37,066 | 1,744 | 33,583 | 425 | 3,394 | 14 | 89 | 2,771 | 39,609 | 2,754 | 39,513 | 17 | 96 | 588 | 6,549 | |
| 41 | 962,934 | 926,904 | 29,666 | 6,364 | 2,188 | 39,254 | 1,717 | 35,300 | 456 | 3,850 | 15 | 104 | 2,894 | 42,503 | 2,874 | 42,387 | 20 | 116 | 584 | 7,133 | |
| 42 | 960,746 | 922,313 | 31,520 | 6,913 | 2,200 | 41,454 | 1,687 | 36,987 | 497 | 4,347 | 16 | 120 | 3,068 | 45,571 | 3,045 | 45,432 | 23 | 139 | 585 | 7,718 | |
| 43 | 958,546 | 917,581 | 33,506 | 7,459 | 2,234 | 43,688 | 1,665 | 38,652 | 551 | 4,898 | 18 | 138 | 3,243 | 48,814 | 3,217 | 48,649 | 26 | 165 | 561 | 8,279 | |
| 44 | 956,312 | 912,699 | 35,637 | 7,976 | 2,299 | 45,987 | 1,672 | 40,324 | 607 | 5,505 | 20 | 158 | 3,435 | 52,249 | 3,405 | 52,054 | 30 | 195 | 572 | 8,851 | |
| 45 | 954,013 | 907,622 | 37,893 | 8,498 | 2,387 | 48,374 | 1,717 | 42,041 | 648 | 6,153 | 22 | 180 | 3,677 | 55,926 | 3,643 | 55,697 | 34 | 229 | 591 | 9,442 | |
| 46 | 951,626 | 902,262 | 40,331 | 9,033 | 2,493 | 50,867 | 1,785 | 43,826 | 684 | 6,837 | 24 | 204 | 3,937 | 59,863 | 3,898 | 59,595 | 39 | 268 | 612 | 10,054 | |
| 47 | 949,133 | 896,579 | 42,972 | 9,582 | 2,617 | 53,484 | 1,814 | 45,640 | 776 | 7,613 | 27 | 231 | 4,170 | 64,033 | 4,126 | 63,721 | 44 | 312 | 597 | 10,651 | |
| 48 | 946,516 | 890,639 | 45,769 | 10,108 | 2,770 | 56,254 | 1,870 | 47,510 | 870 | 8,483 | 30 | 261 | 4,358 | 68,391 | 4,309 | 68,030 | 49 | 361 | 573 | 11,224 | |
| 49 | 943,746 | 884,460 | 48,684 | 10,602 | 2,963 | 59,217 | 1,973 | 49,483 | 956 | 9,439 | 34 | 295 | 4,514 | 72,905 | 4,461 | 72,491 | 53 | 414 | 543 | 11,767 | |
| 50 | 940,783 | 878,026 | 51,699 | 11,058 | 3,201 | 62,418 | 2,161 | 51,644 | 1,002 | 10,441 | 38 | 333 | 5,655 | 78,560 | 5,585 | 78,076 | 70 | 484 | 553 | 12,320 | |
| 51 | 937,582 | 870,280 | 55,799 | 11,503 | 3,462 | 65,880 | 2,353 | 53,997 | 1,066 | 11,507 | 43 | 376 | 6,995 | 85,555 | 6,904 | 84,980 | 91 | 575 | 570 | 12,890 | |
| 52 | 934,120 | 861,023 | 61,158 | 11,939 | 3,750 | 69,630 | 2,473 | 56,470 | 1,228 | 12,735 | 49 | 425 | 6,991 | 92,546 | 6,895 | 91,875 | 96 | 671 | 536 | 13,426 | |
| 53 | 930,370 | 851,655 | 66,385 | 12,330 | 4,067 | 73,697 | 2,625 | 59,095 | 1,387 | 14,122 | 55 | 480 | 6,823 | 99,369 | 6,726 | 98,601 | 97 | 768 | 535 | 13,961 | |
| 54 | 926,303 | 842,304 | 71,286 | 12,713 | 4,410 | 78,107 | 2,824 | 61,919 | 1,525 | 15,647 | 61 | 541 | 7,033 | 106,402 | 6,928 | 105,529 | 105 | 873 | 479 | 14,440 | |
| 55 | 921,893 | 832,552 | 76,315 | 13,026 | 4,765 | 82,872 | 3,061 | 64,980 | 1,636 | 17,283 | 68 | 609 | 8,938 | 115,340 | 8,800 | 114,329 | 138 | 1,011 | 468 | 14,908 | |
| 56 | 917,128 | 820,691 | 83,149 | 13,288 | 5,121 | 87,993 | 3,191 | 68,171 | 1,855 | 19,138 | 75 | 684 | 11,092 | 126,432 | 10,915 | 125,244 | 177 | 1,188 | 482 | 15,390 | |
| 57 | 912,007 | 806,585 | 91,904 | 13,518 | 5,480 | 93,473 | 3,290 | 71,461 | 2,108 | 21,246 | 82 | 766 | 11,105 | 137,537 | 10,922 | 136,166 | 183 | 1,371 | 480 | 15,870 | |
| 58 | 906,527 | 792,373 | 100,421 | 13,733 | 5,845 | 99,318 | 3,410 | 74,871 | 2,346 | 23,592 | 89 | 855 | 11,018 | 148,555 | 10,830 | 146,996 | 188 | 1,559 | 467 | 16,337 | |
| 59 | 900,682 | 778,133 | 108,626 | 13,923 | 6,220 | 105,538 | 3,536 | 78,407 | 2,587 | 26,179 | 97 | 952 | 11,532 | 160,087 | 11,329 | 158,325 | 203 | 1,762 | 452 | 16,789 | |
| 60 | 894,462 | 763,268 | 117,119 | 14,075 | 6,609 | 112,147 | 3,655 | 82,062 | 2,849 | 29,028 | 105 | 1,057 | 11,975 | 172,062 | 11,758 | 170,083 | 217 | 1,979 | 491 | 17,280 | |
| 61 | 887,853 | 747,855 | 125,754 | 14,244 | 7,018 | 119,165 | 3,749 | 85,811 | 3,155 | 32,183 | 114 | 1,171 | 12,502 | 184,564 | 12,268 | 182,351 | 234 | 2,213 | 561 | 17,841 | |
| 62 | 880,835 | 731,838 | 134,540 | 14,457 | 7,440 | 126,605 | 3,820 | 89,631 | 3,497 | 35,680 | 123 | 1,294 | 12,866 | 197,430 | 12,617 | 194,968 | 249 | 2,462 | 517 | 18,358 | |
| 63 | 873,395 | 715,401 | 143,392 | 14,602 | 7,891 | 134,496 | 3,949 | 93,580 | 3,809 | 39,489 | 133 | 1,427 | 12,293 | 209,723 | 12,047 | 207,015 | 246 | 2,708 | 460 | 18,818 | |
| 64 | 865,504 | 699,405 | 151,416 | 14,683 | 8,427 | 142,923 | 4,179 | 97,759 | 4,104 | 43,593 | 144 | 1,571 | 10,330 | 220,053 | 10,118 | 217,133 | 212 | 2,920 | 379 | 19,197 | |
| 65 | 857,077 | 685,108 | 157,263 | 14,706 | 9,065 | 151,988 | 4,789 | 102,548 | 4,120 | 47,713 | 156 | 1,727 | 7,985 | 228,038 | 7,817 | 224,950 | 168 | 3,088 | 327 | 19,524 | |
| 66 | 848,012 | 672,502 | 160,801 | 14,709 | 9,565 | 161,553 | 5,101 | 107,649 | 4,297 | 52,010 | 167 | 1,894 | 5,804 | 233,842 | 5,680 | 230,630 | 124 | 3,212 | 269 | 19,793 | |
| 67 | 838,447 | 661,721 | 162,039 | 14,687 | | | | | | | | | | | | | | | | | |

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

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

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