

DISABLED WORKER PROJECTIONS
FOR OASDI COST ESTIMATES, 1984

ACTUARIAL STUDY NO. 93

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FOREWORD

The last study that presented actuarial experience under the Social Security Disability Insurance program was published over four years ago by the Office of the Actuary. Significant events affecting the program experience have occurred since then, including three changes in the Social Security Act and several changes in regulations. This has led to drastic changes in trends in the disability program experience over the last three to four years. This study, therefore, analyzes some of the emerging experience at a pivotal point in the disability program. Of course, as more detailed data become available, more analysis can be done and the recent experience can be known with more certainty. Therefore, we caution the reader that some of the data presented here are preliminary. In the meantime, this study makes a significant and timely contribution to public awareness of the volatility of the disability program.

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I. INTRODUCTION

Each year the Board of Trustees of the Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) Trust Funds reports to Congress on the operations and on the projected future cost of the OASI and DI programs. The results of the projections, as well as the methods and assumptions used in the projections, are described briefly in this annual Trustees' Report. From time to time the Office of the Actuary publishes actuarial studies providing more information on the results and describing in more detail selected parts of the methods and assumptions. This study (the third such study that relates to the 1984 Trustees' Report ^{1/}) describes the methods and assumptions used in projecting the number of disabled-worker beneficiaries along with an analysis of the historical data used in setting the assumptions needed for the projections.

The primary assumptions needed for these projections concern future trends in disability incidence and in disability termination rates. Such assumptions cannot be made without a knowledge of past experience and an understanding of the forces which have influenced past trends in the Social Security Disability Insurance program. Therefore, this study includes a brief analysis of the historical trends in disabled-worker incidence and termination rates, as well as a detailed analysis of recent experience.

The historical data analyzed in this study on the incidence and termination experience of disabled-worker benefits under the DI program cover the periods 1965-1982 and 1977-1980, respectively. Disability incidence and termination rates are shown by age and sex. Termination rates are further subdivided by duration of entitlement to DI benefits. Actuarial Studies Numbers 65, 74, 75, and 81 presented similar data for earlier periods. This study uses many of the methods that were developed for those earlier studies.

^{1/} The other two studies are: "Social Security Area Population Projections, 1984" (Actuarial Study Number 92), by Alice H. Wade and "Economic Projections for OASDI Cost Estimates, 1984" (soon to be published), by Stephen C. Goss, Milton P. Glanz, and Seung H. An.

II. BASIC CONCEPTS

A. Entitlement

A worker is entitled to monthly disability insurance benefits under the statute if he or she: "(A) is insured for disability insurance benefits..., (B) has not attained the age of sixty-five, (C) has filed application for disability insurance benefits, and (D) is under a disability" as defined by the Social Security Act. To obtain disability insured status, a worker must be fully insured and in addition have a recent connection to covered employment. This recent connection is defined in terms of a required number of quarters of coverage over a recent time period. The number of required quarters varies by age, but is never more than twenty quarters of coverage out of the forty calendar quarters immediately preceding the onset of disability, and is never less than six quarters of coverage out of the last twelve calendar quarters.

According to statute, "disability" is defined as the "inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months." The impairment or impairments must be of such severity that the worker "is not only unable to perform his previous work but cannot, considering his age, education, and work experience, engage in any other kind of substantial gainful work which exists in the national economy, regardless of whether such work exists in the immediate area in which he lives, or whether a specific job vacancy exists for him, or whether he would be hired if he applied for work." Obviously, the determination of a worker's disability is a very subjective process.

In order to simplify the determination of disability and to improve its uniformity and objectivity, the Social Security Administration has compiled lists of medical impairments of such severity that affected persons will be unable to do any substantial work in all but relatively rare cases. These lists are referred to in regulations as the "Listings of Impairments." Insured individuals with impairments that meet these listings, or with a combination of impairments that is judged to equal the listings in severity, are found to be disabled unless, of course, they are currently engaging in substantial gainful activity.

Some persons are determined to be disabled even though their impairments fail to meet or equal the medical listings, if such impairments are considered in conjunction with their age, lack of education, limited job skills, or illiteracy. These other considerations form a second set of criteria referred to as vocational factors. Vocational factors are given increasing weight with the advancing age of the worker, especially for ages greater than 55, and are involved in about one-fourth of all allowances.

B. Termination

Disability benefits, once awarded to a worker, will cease (or terminate) for one of three main reasons: death of the beneficiary, recovery of the beneficiary, or conversion to retired-worker benefits at age 65 ^{2/}. Table 4 shows that in 1983, of 453,813 terminations, 134,275 (or 30 percent) resulted from death, 122,329 (or 27 percent) from recovery, and 197,209 (or 43 percent) from conversion. Although almost half of all terminations are the result of conversion, there is no need to analyze terminations due to this cause. This event is simply an administrative procedure that occurs to every disabled-worker beneficiary who attains normal retirement age. The rate at which disabled-worker beneficiaries die or recover, however, is subject to actuarial analysis and is important in projecting the number of beneficiaries.

Disabled-worker benefits will be terminated because of recovery if either (1) the individual demonstrates ability to engage in substantial gainful activity (SGA) by actually working and earning at the SGA level or (2) the individual no longer is judged to meet the definition of disability. The first type of recovery results from an action that is initiated by the beneficiary, i.e., his return to work, while the second type results from an action initiated by the Social Security Administration (SSA).

The law contains several incentives to encourage (or at least not to discourage) beneficiaries to return to work, including a trial work period, a reentitlement period, an extension of Medicare coverage, and a waiver of the waiting period. The trial work period is a period of nine months, not necessarily consecutive, during which a beneficiary may attempt a return to work and earn any amount of money without losing entitlement to benefits. If a beneficiary does engage in substantial gainful activity for nine months, then his benefits will be terminated. However, he will receive three additional months of benefits, he would be automatically reentitled to benefits if his work attempt fails during the 15 months after the end of trial work period, he will be eligible for Medicare coverage (if previously eligible) for two years after this 15-month reentitlement period, and if he becomes reentitled to benefits within five years of his termination, the five-month waiting period for cash benefits and the 24-month waiting period for Medicare coverage (if previously satisfied) would be waived.

As required by law to maintain the integrity of the DI program, SSA periodically reviews the status of beneficiaries to ensure that their disabilities are still of such severity as to preclude their engaging in substantial gainful activity. At the time of award, a beneficiary is placed into one of three categories. If his disability is expected to show significant improvement in the near future, a reevaluation is scheduled for approximately one year after his award. If his disability is expected to be permanent, his status is reviewed at such time as SSA considers appropriate, which is generally every five to seven years. All other cases are scheduled for review once every three years.

^{2/} According to administrative procedures followed under OASDI, benefits to disabled workers are terminated upon attainment of the social security normal retirement age (currently age 65), and old-age retirement benefits are automatically awarded to replace them.

III. Analysis of Disability Incidence Experience

In this study we will discuss two different types of incidence rates. One is the crude disability incidence rate, which is defined as the total number of DI disabled-worker benefits awarded during a calendar year divided by the number of persons insured for disability benefits at the beginning of the year. Although this rate is too broad for our projection methods, the data needed to calculate it are readily available and current. It, therefore, is useful for analyzing historical trends. The other incidence rate is the age-sex specific disability incidence rate, which in this study will be referred to simply as the "disability incidence rate." This rate is the number of entitlements in each year (for each age and sex separately) divided by the average number of insured workers (who are not already entitled to benefits) during the year. Entitlements in each year are estimated for this study from benefits awarded prior to July 1984 by adding an adjustment for anticipated awards after that date. These rates are especially useful for our projections, because they are available by age and sex.

A. Crude Disability Incidence Rates

Table 1 presents a brief analysis of the crude disability incidence rates observed from 1965 to 1983 and a projection through 1993. The disability program began in 1957; however, because of many factors in the early years of the program, the experience before 1965 is of little value in projecting current rates. For example, initially, the DI program applied only to workers age 50 and over. This age requirement was dropped in 1960. Also, the claimant had to be permanently disabled to qualify for benefits prior to the 1965 Amendments. But in 1965, the definition of disability was changed to require an expected duration of not less than 12 months. In addition, the incidence rates in the first years after the inception of the program and after each of these major liberalizations was temporarily high, because many of the benefits awarded were to persons who were disabled prior to these events.

A number of other changes occurred in the DI program after 1965, but these were relatively minor. For example, a provision in the 1967 Social Security Amendments eased the insured status requirements for persons under age 31. After these amendments, these persons were required to have earned only half of the quarters elapsed since age 21, but at least six of the last twelve quarters, instead of twenty quarters out of the last forty quarters. This made substantially more young persons eligible for disability benefits, thus lowering the crude incidence rate by bringing into the insured group additional young workers with lower than average incidence rates.

The crude disability incidence rate remained fairly stable from 1968 through 1970. In the next 5 years (from 1971 through 1975), it increased at an average annual rate of 8 percent. This is far in excess of any growth that could normally be expected and cannot be explained in terms of

legislated changes in the disability program 3/. Two major factors which contributed to higher incidence rates in the early 1970's were a more liberal administration of the disability program and increasingly attractive benefit levels.

The more liberal administration of the program may have been in part the result of expediency, as SSA was under enormous pressure to process hundreds of thousands of disability claims under the Black Lung program which began in 1970. A few years later, in 1974, a similar crunch ensued with the introduction of the Supplemental Security Income (SSI) program. The SSI program also brought forth an increase in the number of DI applicants, because SSI applicants under age 65 who are insured under the DI program are required to apply for DI benefits (award of DI benefits does not preclude receipt of SSI benefits if total income and assets meet SSI criteria). Since the initial rush at the beginning of the program, the annual rate of SSI disability applications has decreased, thereby contributing to the lower rates of application and incidence experienced by the DI program since 1975. With the maturing of the SSI program, its influence on DI disabled-worker application and incidence rates has stabilized.

The influence of the program administration on disability incidence rates is a natural consequence of the size and complexity of the DI program, along with the level of subjectivity inherent in the disability determination process. Two factors, in particular, have had a generally recognized and significant impact on incidence rates: the increasing role of the multi-step appeals process and changes in the scope of SSA central office review of initial disability determinations.

The multi-step appeals process provides that a claimant who has been denied benefits may request first a reconsideration by the State agency which made the initial determination, then a hearing before an Administrative Law Judge, then review by the Appeals Council, and finally judicial review in federal courts. In 1968, less than nine percent of all DI disabled-worker allowances were made during the appeals process. This percentage has risen steadily, exceeding 35 percent in fiscal year 1981. The most significant increase in the role of the appeals process is at the hearing level where there is a face-to-face contact between the claimant and the Administrative Law Judge. From 1968 to 1981, the percentage of hearings determinations that reversed earlier denials rose from 33 percent to 58 percent.

3/ A small increase may be attributed to the change in the waiting period from six months to five months in the 1972 Amendments. The law as amended in 1972 provides for a five-month waiting period. However, in practice this period is actually six to seven months because it is measured from the beginning of the calendar month following the month of onset, and the beneficiary must live until the end of the calendar month following the five-month waiting period to be entitled to the first benefit check.

The nature and extent of SSA central office review of State agency initial disability determinations has changed frequently in the past. Prior to 1972, 100 percent of initial determinations were reviewed before the decision became final. In 1972, the rate of review was limited to five percent of initial determinations. Subsequently, in order to reduce delays in processing time, the review was made after the decision became final. We believe that these changes in review procedures contributed to the sharp increase in incidence rates from 1972 through 1976. In 1977, however, the central office began returning more initial determinations to the State agencies as examples to clarify the decision-making process. This increased feedback has contributed to the decrease in incidence rates experienced since 1976. This has also resulted in more consistent disability determinations among the various State agencies, thus leading to smaller fluctuations in the DI program incidence rates.

The 1977 and 1980 Amendments to the DI program have also contributed to the decline in incidence rates. The 1977 Amendments changed the benefit formula used to calculate benefits awarded in 1979 and later. This change resulted in many disabled workers receiving much lower monthly benefits than they would have received, and thus reduced the attractiveness of the DI benefits. The Social Security Disability Amendments of 1980 made two important changes to the DI program: one was to lower the maximum family benefits payable on a worker's account, and the other was to require the Secretary of Health and Human Services to review 65 percent of State disability allowances to assure uniformity of decisions.

B. Disability Incidence Rates by Age and Sex

Table 2 shows the disability incidence rates by age and sex for selected years of entitlement ^{4/}. As anticipated, the rates rise steadily and significantly with advancing age. The relatively greater rates of increase in incidence rates as age increases beyond age 50 result from the greater consideration given to vocational factors. The increase in incidence rates from the age group 55-59 to the age group 60-64 would be more pronounced if it were not for the availability of actuarially reduced old-age benefits beginning at age 62. Many beneficiaries elect reduced old-age benefits rather than attempting to obtain full disability benefits, because the latter require a waiting period, involve a slower and more complicated adjudication process, and include the possibility of denial.

The age-specific disability incidence rates for women are significantly lower than for men. At the youngest ages, the female rates are only about 50 percent of the male rates; at the middle ages, they are about 90 percent

^{4/} The month of entitlement is the first month for which benefits are payable. It is not fully independent of the date of the award, which is the date that a beneficiary is first added to the rolls. Most awards are made with retroactive benefit payments to an earlier month of entitlement; however, retroactive benefit payments are not made for months more than 12 months prior to the date of application.

the male rates; and at the age group 60-64, they are about 65 percent of the male rates. The incidence rates for females may be lower than the rates for males partially because relatively few women are engaged in the hazardous occupations where the incidence of disability is the highest.

C. Projected Disability Incidence Rates by Year

Table 3 shows that the age-sex-adjusted disability incidence rate per 100,000 has averaged 456 during the 19 years 1965 through 1983. The rates have generally risen from a low of 295 in 1965 to a peak of 665 in 1974, and then dropped to 322 in 1982. The rate increased slightly in 1983 to 324.

As mentioned earlier, we, the authors, believe that the increase from 1970 through 1974 occurred during a period in which the general mood of the Administration, the Congress, the press, and the public was shifting away from a strict DI program to a more liberal one. This can be seen not only from the increasing rates, but also from the Black Lung and SSI disability legislation.

We believe that the decline from 1974 through 1982 occurred during a period in which the general mood was shifting away from a high cost, liberal DI program to a low cost, fiscally strict program. This can be seen not only from the decreasing rates, but also from the 1977 and 1980 disability legislation.

Our perception is that 1982 was a low point in the rates, and that the current trend is toward increasing rates. However, we believe that the many factors existing in the early 1970's will not recur and the lessons learned from that experience will prevent the rates from returning to the high levels experienced during the mid-1970's. We are assuming that the ultimate rates (which can be thought of as long-term average rates) will be roughly between the average of the 5 years 1979 through 1983 (for alternative I), and about 50 percent higher than that average (for alternative III), while our best estimate is about 25 percent higher (for alternative II ^{5/}). The 1979 through 1983 average incidence rate was 373 per 100,000, and our assumed ultimate rates are 370, 463, and 555 per 100,000 for alternatives I, II, and III, respectively.

^{5/} For purposes of this study, the intermediate set of demographic and programmatic assumptions described in the 1984 Trustees' Report is referred to as alternative II. The 1984 Trustees' Report refers to an alternative II-A and an alternative II-B, which share these demographic and programmatic assumptions, but differ in economic assumptions.

IV. Analysis of Disability Termination Experience

Just as with the incidence rates, this study will discuss two slightly different types of termination rates. One is the crude termination rate, which is defined as the ratio of the number of terminations, by reason for termination, during a calendar year, to the average number of beneficiaries in force during that year. Although this rate does not take into account the distribution of disabled-worker beneficiaries by age, sex, and duration, the data needed to calculate it are readily available and current. Therefore, it is useful for analyzing trends through time. The other type of termination rate is the age-sex-duration specific rates. This rate is the number of terminations, by reason for termination, between entitlement anniversaries, divided by the number of beneficiary years of exposure to termination. The exposures were calculated with standard actuarial methods, assuming the Balducci hypothesis.

A. Crude Disability Termination Rates

Table 4 presents a brief analysis of the crude termination rates which have been observed from 1965 to 1983. Both death and recovery rates have changed greatly over the years, mostly as a result of the significant legislative and administrative changes which have affected the DI program.

As with the incidence rate, the pre-1965 termination experience is of little value in making current projections. The reasons for this are given in the section on incidence rates. These reasons have corresponding effects on termination rates, especially recovery rates, and will not be discussed again here. The crude death termination rate has been decreasing almost continuously since the beginning of the program. The same factors that have contributed to the decline in the death rates in the general population, particularly improved medical procedures, probably account for some of the decline in the death rates of the disabled. The crude death rate for the total population has gone from 9.4 per thousand in 1965 to 8.6 per thousand in 1981, a decrease of 8 1/2 percent. Over the same period, however, the crude death rate for disabled workers has gone from 84.2 per thousand to 47.7 per thousand, a decrease of 43 percent.

The 1965 Amendments altered the definition of disability by replacing the requirement of permanent disability with a requirement that the disability must only be expected to last at least 12 months. This change resulted in the awarding of DI benefits to many persons who were expected to recover from their disability, in addition to those expected to remain disabled until death. These less seriously impaired beneficiaries presumably experienced lower death rates, which contributed to the significant decline in disabled worker mortality since 1965.

The 1967 Amendments eased the insured status requirement for persons under age 31. Therefore, more young disabled workers, who would normally experience lower than average mortality, became eligible for benefits. Their presence in the beneficiary population also contributed to the steady decline in the crude mortality rate. In addition, as the DI program has matured, the average duration of the beneficiaries has tended to increase and, thus, because death rates decrease with duration, lower the average death rate.

The crude recovery rate generally increased for the first 11 years of the program, and in particular it jumped from 19 per thousand beneficiaries in 1965 to 32 in 1967. The increases prior to 1965 were to be expected of a new and expanding program as mentioned before. Some of the provisions in the 1965 Amendments led to the increase during the next 2 years. One provision allowed some trust fund money to be spent on the rehabilitation of disabled-worker beneficiaries. More importantly, another provision changed the definition of disability so that benefits were awarded to workers who were expected to recover after the first 12 months of disability. The full effect of these provisions was not felt until 1967, when the recovery rate reached a high point.

The crude recovery rate decreased rapidly during the period 1967 through 1975, as may be seen from Table 4. In the authors' opinion, this significant decrease in recovery rates resulted largely from two factors: increasingly high benefit levels (not just in dollar amount but also as a percentage of previous earnings), and changes in the administration of the program.

The steady decline in the rate of medical recovery from the late 1960's through 1975 was probably a result of changes in administrative practices. Detecting medical improvement requires careful monitoring of the beneficiary's condition, necessitating large expenditures of manpower and other resources. The introduction of the Black Lung and Supplemental Security Income programs increased workload pressures on SSA and resulted in suspension or curtailment of some administrative review procedures. As an example, the rate of central office review of State agency continuances in which medical recovery was expected was reduced from 100 percent to 10 percent in 1972. During 1969 and 1970, there were in excess of 20,000 medical recovery terminations per year. During 1973 and 1974, the number of medical recovery terminations per year dropped to about half this number.

Since 1976, the crude recovery rate has been steadily increasing. The rate of recovery resulting from a return to work changed little from 1976, but the rate of medical recovery has more than doubled. Two important administrative changes may account for this increase in medical recoveries. First, in 1977, administrative policies were changed so that cases investigated for possible medical recovery were decided according to whether the beneficiary would qualify as an initial claimant. Past policy required proof of actual improvement in medical condition in order to bring about termination of benefits. Second, and probably more important, for cases where State agencies find that expected medical recovery has not occurred, central office review was increased from 10 percent to 100 percent in late 1976. This rate of review was reduced to 50 percent in July 1977.

Table 4 shows that the number of recoveries increased by 50 percent in 1981 and by another 75 percent in 1982. These dramatic increases are due primarily to the provision in the 1980 Disability Amendments requiring that every beneficiary not considered permanently disabled be reviewed for continuing disability every three years. This process was begun in March 1981. However, due to problems in implementing these reviews and in establishing the criteria used in evaluating continuing disability, a

moratorium on the processing of certain classes of reviews in all states were implemented in June 1983. This moratorium is the reason for the decline in recoveries in 1983. In April 1984, the moratorium was extended to cover all periodic reviews other than the annual reviews until clarifying legislation is enacted.

B. Disability Termination Rates by Age, Sex, and Duration

Tables 5 through 8 present graduated termination rates by age, sex, and duration based on the termination experience that was recorded through December 1981, and that occurred between entitlement anniversaries in the period 1977-1980. Anniversaries are measured from the month of entitlement to disability benefits, rather than the month of onset of disability. Before 1973, when a six-month waiting period was applicable, entitlement normally occurred about 7 1/2 months after onset of disability. A five-month waiting period has been applicable since January 1973; therefore, entitlements included in the calculation of termination rates after 1972 normally occurred about 6 1/2 months after the onset of disability.

The most common situations where entitlement and onset of disability are separated by periods of different lengths than the waiting period are as follows: (1) a beneficiary significantly delayed his application for benefits, or (2) the beneficiary was previously entitled to disability benefits within the preceding five years. In the first situation, DI benefits may be paid in the event of late filing to cover elapsed periods of disability of up to 12 months prior to the month of filing. As might be expected, most filings occur within the 19-month period after onset and permit the earliest entitlement date. However, cases in which filing is postponed for 20 or more months do occur, and entitlement is delayed beyond the earliest possible month. In the second situation, no waiting period is required, and entitlement occurs about 1 1/2 months after onset. Neither of these situations occurs often enough to significantly distort the homogeneity of the data and of the resulting rates. The small theoretical loss of homogeneity in measuring durations from entitlement as compared to measuring from onset of disability is more than offset in actual practice by the greater applicability of the final rates in making actuarial estimates and the much greater accuracy with which the data are recorded.

This study is based on 557,317 terminations distributed as follows: 318,667 male deaths, 103,887 female deaths, 102,292 male recoveries, and 32,471 female recoveries. Observed termination rates were calculated by single years of age for ages 20 to 64, for durations of 0 to 9 by integral year, and for durations 10 and over combined. Graduated rates were calculated using the two-dimensional Whittaker-Henderson Type B formula described in detail in the appendix of Actuarial Study No. 74. The horizontal and vertical coefficients of smoothness were chosen, after several trials, so as to obtain a smooth pattern in the rates while deviating as little as possible from the actual rates.

Mortality rates for disabled workers generally exhibit the rapid increase with age that is characteristic of general population mortality. Exceptions occur only for higher ages at early durations. For duration zero, mortality rates level off and actually begin to decline around

age 55 for males and age 50 for females. The decline is much steeper for females. This effect is likely due to the progressively greater consideration given to vocational factors (as opposed to purely medical factors) in the disability determination process for older claimants. As a result, among newly-entitled beneficiaries, older workers are in relatively better physical condition than are the workers who are a few years younger.

The rate of recovery decreases continuously with advancing age. During the first few years after entitlement, death and recovery rates are more significantly affected by the duration of the disability than by the age of the beneficiary.

In general, the female mortality rates are lower than the male rates, as is the case in the general population. The exceptions occur at the highest durations for entitlements at the youngest ages, and at the earliest durations for entitlements at ages 23-41. The sex differential in mortality is less for disabled beneficiaries than for the general population.

The female recovery rates are lower than the male rates at all ages and durations. No significant pattern by age or duration is apparent in the ratios of the female recovery rates to the male rates, with most female rates being about 60 to 80 percent of the corresponding male rates.

Tables 9 through 12 present a comparison of termination rates shown in this study and those published in Actuarial Studies Numbers 74, 75, and 81, for the periods 1968-1974, 1973-1976, and 1975-1978, respectively. The standard population used in preparation of these tables was the population entitled to DI disabled-worker benefits as of December 31, 1980. The increase in both death and recovery rates for the current study period is assumed to be a result of stricter program administration, both in the adjudication of initial claims and in the review of beneficiaries for continuing disability entitlement. While death rates are not projected to increase in the future, recovery rates are expected to continue increasing, and then to stabilize at a level approximately 20 to 25 percent higher than the current rates. This projected increase is expected to result from the Continuing Disability Reviews mandated by the 1980 Disability Amendments and begun in March 1981.

Tables 13 and 14 present probabilities of termination from death and recovery combined for male and female disabled workers respectively. Death rates for disabled workers after attainment of age 65 were assumed to approach those of the general population with increasing age. The rates were assumed to equal general population rates for ages 90 and above. The resulting rates are included in tables 13 and 14 for attained ages less than 80, and in table 17 for ages 80 and greater. Tables 15 and 16 present select and ultimate life tables for male disabled workers and female disabled workers respectively.

Tables 18 through 21 show the present values of monthly annuities payable to disabled workers by age at entitlement for various rates of interest. Tables 18 and 19 present the values of temporary annuity payments that cease at attainment of age 65. Tables 20 and 21 present the values of life annuities that continue until death for those disabled workers who have not died or recovered prior to age 65. The present value for a newly

entitled disability beneficiary of a deferred life annuity which would start at age 65 if survival and disability continued to age 65 may be calculated as the difference between the annuity values shown in Tables 20 and 18 for males and those shown in Tables 21 and 19 for females.

The lower termination rates for females are reflected in their longer expected duration of disability entitlement based on 1977-1980 DI experience. Tables 18 and 19 show that young females are expected to remain entitled to disability benefits in excess of 18 years (about 224 months) on average, while young males are expected to remain entitled for less than 15 years (about 180 months).

V. PROJECTION OF DI BENEFICIARIES

A major step in estimating the long-range cost of the DI program is projecting the number of beneficiaries who will be receiving payments. For this projection, we start with an initial population currently entitled to disability benefits, a projection of the Social Security disability insured population, and a projection of disability incidence and termination rates.

For the 1984 Trustees' Report, the starting currently entitled population was tabulated as of December 31, 1980, based on awards and terminations through December 1981, and adjusted for anticipated awards and terminations after that date. The population insured for disability was estimated by age and sex from the Social Security area population 6/ by first estimating the fully insured population, and from this, estimating the subset that is disability insured.

Disability incidence and termination rates were projected under the intermediate assumptions of the 1984 Trustees' Report (alternative II) to reach ultimate levels in the years 2000 and 1994 respectively. Ultimate incidence rates were assumed to be approximately 25 percent higher than the average incidence rates for 1979-1983. Ultimate recovery rates were assumed to be approximately 20 percent higher than the recovery rates observed in the 1977-1980 study period. Ultimate death rates were assumed to be approximately equal to the 1977-1980 death rates.

To recognize the increase, after the turn of the century, in the social security normal retirement age from 65 to 67, the termination rates were extended to include ages 65 and 66, and the incidence rates were extended and adjusted. The adjustment was determined by graphing the ultimate incidence rates for individual ages 50-64. This graph showed a concave downward shape after age 60 in the incidence rates as retirement benefits were becoming available. The rates for ages 61-64 were then increased to modify the exhibited concave downward shape of the curve and to more closely follow the pattern exhibited from ages 50-60. The concave down shape was again superimposed on the rates, but starting at a higher level and at a slightly higher age. The results of this adjustment are shown in Table 22.

Death rates were extended for attained ages greater than 64 by extending each column of Tables 5 and 6 so that at attained age 90 the death rate was equal to the calendar year 1980 U.S. Life Table death rate 7/. It was assumed that recovery rates would be unaffected by the increase in normal retirement age. The effects of the extension and projection of death and recovery rates on the probability of termination are shown in tables 23 through 26.

6/ See Actuarial Study Number 92, "Social Security Area Population Projections, 1984," by Alice H. Wade.

7/ See Actuarial Study Number 89, "Life Tables for the United States: 1900-2050," by Joseph F. Faber and Alice H. Wade.

The projected incidence rates were then applied to the population exposed to disability (the difference between the disability insured and currently entitled populations) to determine the number of newly entitled disabled workers during the calendar year. The number of terminations during the year was determined by applying the projected termination rates to the currently entitled at the beginning of the year, and the newly entitled during the year. The currently entitled population at the end of the year was derived by adding the newly entitled to and subtracting the terminated from the currently entitled population at the end of the previous year. This process was repeated for each year of the projection period. Disabled-worker beneficiaries in current payment status (those actually receiving benefits) were estimated by taking the entitled population and reducing it by the number of beneficiaries not yet awarded benefits and by the number of beneficiaries in-force but not receiving benefits 8/. This estimate of disabled-worker (primary) beneficiaries in current payment status by age, sex, and year is shown in tables 27 and 28. Auxiliary spouse and child beneficiaries were derived from primary beneficiaries in current payment status using ratios projected from historical relationships. These ratios were adjusted for future changes in family size and composition. The total number of DI beneficiaries by year and type of beneficiary is shown in table 29.

Total benefit payments made from the DI Trust Fund were then calculated by multiplying the number of projected beneficiaries for a calendar year by a projected average annual benefit, and adding in estimated retroactive payments for earlier months of entitlement. The results of this calculation are shown in the 1984 Trustees' Report.

8/ Benefits can be placed in deferred or conditional payment status for a variety of reasons, for example, having benefits fully reduced by the worker's compensation offset.

TABLE 1

Number of Awards and Crude Incidence Rates
For Disabled-Worker Beneficiaries, 1965-1993

Calendar Year	Number Disability Insured (thousands)	Number of DIB's Awarded	Crude Disability Incidence Rate (per thousand)
Past Experience:			
1965	53,320	253,499	4.75
1966	54,990	278,345	5.06
1967	55,720	301,359	5.41
1968	56,860	323,154	5.68
1969	70,120	344,741	4.92
1970	72,358	350,384	4.84
1971	74,504	415,897	5.58
1972	76,139	455,438	5.98
1973	77,796	491,616	6.32
1974	89,438	535,977	6.66
1975	83,273	592,049	7.11
1976	85,152	551,460	6.48
1977	86,652	568,874	6.57
1978	89,383	464,416	5.20
1979	93,702	416,713	4.45
1980	97,984	396,559	4.05
1981 <u>1/</u>	100,370	345,254	3.44
1982 <u>1/</u>	101,652	298,531	2.94
1983 <u>1/</u>	103,408	311,491	3.01
Projected:			
1984	106,628	342,535	3.21
1985	109,245	359,667	3.29
1986	111,252	372,865	3.35
1987	113,190	382,271	3.38
1988	115,164	396,933	3.45
1989	117,122	407,592	3.48
1990	118,818	421,077	3.54
1991	120,023	433,019	3.61
1992	120,794	445,483	3.69
1993	121,690	457,227	3.76

1/ Preliminary

TABLE 2

DISABILITY INCIDENCE RATES BY AGE AND SEX FOR CALENDAR YEARS 1965 - 1982
(PER 100,000 EXPOSED)

Sex	Cal. Age At Entitlement	Calendar Year Of Entitlement <2>													
		1965	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982
MALE	<25	30	100	100	110	140	153	156	146	130	110	104	107	97	94
	25-29	70	120	130	150	180	202	206	195	172	153	148	147	131	130
	30-34	120	170	170	200	240	254	257	243	211	181	173	169	146	145
	35-39	170	240	260	300	340	350	350	340	300	293	240	231	186	173
	40-44	260	350	370	420	500	536	521	502	438	383	351	331	278	252
	45-49	380	530	590	660	780	803	786	764	693	704	557	526	456	409
	50-54	650	880	990	1120	1320	1346	1313	1310	1183	1039	964	919	807	714
	55-59	1190	1560	1740	2000	2350	2321	2232	2246	2025	2106	1852	1651	1465	1324
	60-64	1270	2230	2480	2760	3230	3178	2927	2951	2645	2282	2030	1913	1710	1472
Age-Adjusted <1>		327	492	540	611	721	732	705	697	624	579	515	483	425	383
FEMALE	<25	20	40	40	50	70	79	78	77	67	56	49	49	45	44
	25-29	40	70	80	90	120	133	127	119	106	94	85	81	71	72
	30-34	90	130	140	170	220	214	203	188	162	133	129	117	100	98
	35-39	160	210	230	260	340	343	307	303	250	246	203	179	152	139
	40-44	210	280	320	390	480	522	484	463	386	326	296	271	227	195
	45-49	310	460	480	590	740	771	697	668	577	573	452	422	350	304
	50-54	550	730	800	960	1190	1238	1129	1104	964	823	771	690	586	503
	55-59	960	1230	1410	1590	1960	2002	1782	1744	1529	1533	1320	1117	951	820
	60-64	950	1300	1420	1650	2060	2118	1918	1905	1629	1341	1170	1075	932	775
Age-Adjusted <1>		246	337	372	435	546	566	515	502	433	391	343	308	263	230
Age-Sex-Adjusted <1>		295	429	472	541	651	665	629	619	548	504	446	413	360	322

<1> Adjusted to the 1980 population exposed to disability.

<2> Rates are final for years 1965-1978; and preliminary for years 1979-1982.

Table 3

Age- and Age-Sex-Adjusted ^{1/} Disability
Incidence Rates (Per 100,000 Exposed)
for Calendar Years 1965-1983, and
Projected For Various Alternatives

<u>Calendar Year of Entitlement ^{2/}</u>	<u>Male Age Adjusted Rates</u>	<u>Female Age Adjusted Rates</u>	<u>Age-Sex Adjusted Rates</u>
Past Experience:			
1965	327	246	295
1966	358	255	317
1967	391	274	344
1968	465	318	406
1969	442	307	388
1970	492	337	429
1971	540	372	472
1972	611	435	541
1973	721	546	651
1974	732	566	665
1975	705	515	629
1976	697	502	619
1977	624	433	548
1978	579	391	504
1979	515	343	446
1980	483	308	413
1981	425	263	360
1982	383	230	322
1983	378	242	324
Selected Averages:			
1981-1983	395	245	335
1979-1983	437	277	373
1974-1983	552	379	483
1969-1983	555	386	487
1965-1983	519	362	456
Projected Experience:			
2000 (84 TR)			
I	432	278	370
II	541	347	463
III	649	416	555

^{1/} Adjusted to the 1980 population exposed to disability.

^{2/} Rates are final for years 1965-1978; preliminary for years 1979-1982; and estimated for years 1983 and later.

TABLE 4

Number of Terminations and Crude Termination Rates
for Disabled-Worker Beneficiaries, 1965-1993

Calendar Year	Average In-Force (thousands)	Number of Terminations				Crude Termination Rate (per thousand)			
		Conversion	Death	Recovery	Total	Conversion	Death	Recovery	Total
Past Experience:									
1965	948	56,966	79,823	18,441	155,230	60.09	84.20	19.45	163.74
1966	1,053	59,675	84,399	23,111	167,185	56.67	80.15	21.95	158.77
1967	1,159	76,887	92,084	37,151	206,122	66.34	79.45	32.05	177.84
1968	1,259	89,287 80,287	99,924	37,723	217,934	63.77•	79.37	29.96	173.10
1969	1,369	93,465	108,762	38,108	240,335	68.72	79.97	28.02	176.72
1970	1,460	102,917	105,799	40,302 40,802	249,518	70.49	72.47	27.95•	170.90
1971	1,586	107,015	109,883	42,981	250,879	67.47	69.28	27.10	163.86
1972	1,754	106,270	108,663	39,393	254,326	60.59	61.95	22.46	145.00
1973	1,937	135,446	125,582	36,696	297,724	69.93	64.83	18.94	153.70
1974	2,129	142,721	135,083	36,475 <u>2/</u>	314,279	67.04	63.45	17.13 <u>2/</u>	147.62
1975	2,391	157,635	139,809	25,730 <u>2/</u>	323,174	65.93	58.47	10.76 <u>2/</u>	135.16
1976	2,615	172,183	137,889	34,130 <u>2/</u>	344,202	65.84	52.73	13.05 <u>2/</u>	131.63
1977	2,781	194,329	140,340	60,916 <u>2/</u>	395,585	69.88	50.46	21.90 <u>2/</u>	142.25
1978	2,882	192,672	144,884	60,549	407,105	66.85	50.27	24.13	141.26
1979 <u>1/</u>	2,893	205,298	143,023	72,325	420,646	70.96	49.44	25.00	145.40
1980 <u>1/</u>	2,877	217,938	142,454	61,762	422,154	75.75	49.51	21.47	146.73
1981 <u>1/</u>	2,879	216,907	135,844	97,504	450,255	76.13	47.68	34.22	158.04
1982 <u>1/</u>	2,735	195,550	134,317	170,594	500,461	71.50	49.11	62.37	182.98
1983 <u>1/</u>	2,617	197,209	134,275	122,329	453,813	75.36	51.31	46.74	173.41
Projected:									
1984	2,582				359,611				139.28
1985	2,575				359,842				139.74
1986	2,581				360,726				139.76
1987	2,597				362,928				139.75
1988	2,622				366,420				139.75
1989	2,656				371,112				139.73
1990	2,696				376,760				139.75
1991	2,743				783,337				139.75
1992	2,796				390,646				139.72
1993	2,853				398,584				139.71

1/ Preliminary.

2/ From September 1974 through June 1977, procedures for identifying recovery terminations were defective. The numbers shown are those that have been published by the SSA Office of Research, Statistics, and International Policy.

TABLE 5

MALE DEATH RATES BY CALENDAR AGE AT ENTITLEMENT AND DURATION OF DISABILITY PER 1,000 CURRENTLY ENTITLED
FROM THE 1977-1980 DISABLED WORKER TERMINATION STUDY

Ent Age	Duration of Disability											Att Age
	0	1	2	3	4	5	6	7	8	9	10+	
20	42.70	27.13	18.06	13.34	11.11	9.47	8.91	8.88	8.86	8.65	8.22	30
21	41.98	27.09	18.25	13.75	11.69	10.25	9.72	9.64	9.54	9.39	8.93	31
22	41.39	27.09	18.46	14.16	12.29	11.03	10.53	10.39	10.23	10.10	9.64	32
23	41.01	27.17	18.68	14.59	12.92	11.82	11.36	11.15	10.91	10.78	10.37	33
24	40.90	27.32	18.94	15.03	13.56	12.60	12.18	11.90	11.60	11.44	11.10	34
25	41.09	27.57	19.23	15.46	14.20	13.39	12.99	12.64	12.29	12.09	11.84	35
26	41.56	27.95	19.57	15.88	14.83	14.17	13.79	13.40	13.01	12.78	12.60	36
27	42.33	28.47	19.96	16.32	15.44	14.97	14.62	14.18	13.76	13.50	13.39	37
28	43.36	29.13	20.42	16.82	16.06	15.81	15.48	14.99	14.55	14.26	14.20	38
29	44.68	29.91	20.96	17.39	16.74	16.67	16.37	15.85	15.41	15.06	15.05	39
30	46.33	30.81	21.55	18.06	17.50	17.56	17.29	16.77	16.34	15.94	15.96	40
31	48.26	31.83	22.24	18.83	18.36	18.48	18.26	17.75	17.33	16.88	16.92	41
32	50.38	33.01	23.08	19.72	19.32	19.44	19.30	18.80	18.39	17.90	17.91	42
33	52.69	34.38	24.07	20.69	20.35	20.46	20.42	19.90	19.49	19.01	18.90	43
34	55.19	35.93	25.18	21.76	21.42	21.52	21.59	21.06	20.66	20.21	19.93	44
35	57.86	37.62	26.43	22.90	22.54	22.63	22.78	22.30	21.91	21.51	21.03	45
36	60.71	39.40	27.77	24.08	23.71	23.80	24.02	23.60	23.23	22.88	22.25	46
37	63.75	41.25	29.15	25.32	24.94	25.00	25.28	24.95	24.63	24.32	23.62	47
38	67.06	43.22	30.54	26.58	26.19	26.26	26.59	26.33	26.08	25.84	25.10	48
39	70.68	45.32	31.91	27.81	27.45	27.57	27.98	27.72	27.63	27.44	26.73	49
40	74.63	47.53	33.25	28.98	28.71	28.96	29.47	29.20	29.30	29.18	28.59	50
41	78.90	49.80	34.55	30.09	29.91	30.42	31.01	30.75	31.11	31.10	30.64	51
42	83.43	52.06	35.80	31.15	31.07	31.92	32.57	32.42	33.03	33.19	32.81	52
43	88.13	54.24	37.04	32.20	32.22	33.40	34.13	34.16	35.04	35.39	35.04	53
44	92.99	56.35	38.29	33.28	33.40	34.78	35.70	36.02	37.16	37.73	37.24	54
45	97.93	58.42	39.54	34.41	34.59	36.11	37.24	37.95	39.36	40.21	39.52	55
46	102.72	60.45	40.74	35.62	35.83	37.48	38.80	40.00	41.72	42.90	42.04	56
47	107.18	62.40	41.95	36.89	37.14	38.88	40.44	42.21	44.31	45.91	44.88	57
48	110.98	64.24	43.15	38.21	38.51	40.37	42.27	44.59	47.19	49.22	48.23	58
49	113.98	65.81	44.33	39.56	39.94	42.02	44.36	47.22	50.42	52.81	52.16	59
50	116.07	66.98	45.46	40.94	41.53	43.92	46.75	50.22	54.00	56.64	56.53	60
51	117.60	67.89	46.64	42.39	43.30	46.19	49.56	53.66	57.93	60.64	61.06	61
52	118.78	68.70	48.04	44.08	45.37	48.93	52.96	57.52	62.11	64.59	64.79	62
53	119.84	69.61	49.84	46.14	47.99	52.19	56.93	61.69	66.32	68.19	67.39	63
54	120.83	70.80	52.12	48.67	51.17	56.00	61.36	65.94	70.20	71.28	69.23	64
55	121.73	72.30	54.91	51.78	54.97	60.32	65.88	69.75	73.35	73.86		
56	121.93	73.78	57.89	55.43	59.26	64.77	69.63	72.77	75.78			
57	120.47	74.79	60.55	59.56	63.66	68.51	72.36	75.08				
58	118.81	76.09	63.25	63.56	67.10	71.10	74.22					
59	118.15	78.14	65.70	66.17	68.94	72.54						
60	119.37	80.78	66.51	66.80	69.19							
61	123.02	82.99	65.24	65.47								
62	128.67	85.13	62.64									
63	138.50	88.80										
64	149.47											

TABLE 6

FEMALE DEATH RATES BY CALENDAR AGE AT ENTITLEMENT AND DURATION OF DISABILITY PER 1,000 CURRENTLY ENTITLED
FROM THE 1977-1980 DISABLED WORKER TERMINATION STUDY

Ent Age	Duration of Disability											Att Age
	0	1	2	3	4	5	6	7	8	9	10+	
20	37.36	23.09	14.28	10.32	9.33	9.00	9.15	9.09	9.53	10.10	10.76	30
21	38.45	24.25	15.22	11.00	9.82	9.44	9.46	9.43	9.79	10.35	11.07	31
22	39.66	25.41	16.13	11.65	10.30	9.89	9.76	9.76	10.04	10.60	11.38	32
23	41.10	26.59	17.00	12.28	10.77	10.36	10.07	10.08	10.28	10.86	11.70	33
24	42.80	27.79	17.82	12.89	11.25	10.82	10.39	10.37	10.52	11.13	12.02	34
25	44.81	29.09	18.61	13.47	11.73	11.29	10.72	10.64	10.75	11.39	12.32	35
26	47.09	30.46	19.35	14.00	12.20	11.75	11.09	10.90	10.98	11.65	12.61	36
27	49.59	31.83	20.05	14.50	12.66	12.20	11.46	11.17	11.23	11.93	12.87	37
28	52.29	33.22	20.72	14.96	13.07	12.64	11.80	11.43	11.53	12.25	13.16	38
29	55.03	34.61	21.37	15.33	13.42	13.02	12.11	11.69	11.86	12.61	13.49	39
30	57.69	35.96	21.96	15.65	13.74	13.34	12.38	11.94	12.19	12.99	13.86	40
31	60.34	37.29	22.50	15.97	14.01	13.61	12.65	12.19	12.52	13.39	14.29	41
32	63.05	38.61	23.00	16.29	14.28	13.89	12.97	12.49	12.86	13.82	14.81	42
33	65.69	39.91	23.47	16.61	14.58	14.22	13.35	12.85	13.22	14.27	15.41	43
34	68.24	41.16	23.96	16.95	14.95	14.59	13.81	13.28	13.62	14.75	16.07	44
35	70.74	42.35	24.50	17.36	15.39	15.01	14.32	13.78	14.10	15.26	16.72	45
36	73.19	43.45	25.11	17.85	15.88	15.46	14.89	14.35	14.68	15.80	17.27	46
37	75.67	44.56	25.82	18.42	16.37	15.92	15.48	15.00	15.33	16.38	17.76	47
38	78.36	45.74	26.56	19.02	16.84	16.35	16.06	15.70	16.04	16.98	18.19	48
39	81.28	47.01	27.34	19.56	17.32	16.78	16.59	16.44	16.81	17.62	18.62	49
40	84.44	48.35	28.07	20.07	17.79	17.23	17.09	17.18	17.60	18.31	19.19	50
41	87.63	49.70	28.72	20.55	18.22	17.67	17.55	17.91	18.43	19.12	19.95	51
42	90.78	51.06	29.30	21.02	18.65	18.08	18.05	18.58	19.32	20.06	20.85	52
43	93.88	52.43	29.91	21.47	19.12	18.50	18.61	19.28	20.28	21.14	21.83	53
44	96.83	53.79	30.59	22.01	19.65	18.94	19.21	20.00	21.33	22.35	22.90	54
45	99.52	55.05	31.28	22.67	20.23	19.46	19.82	20.74	22.45	23.68	24.10	55
46	101.71	55.96	31.91	23.42	20.90	20.08	20.49	21.58	23.64	25.12	25.53	56
47	103.17	56.54	32.43	24.18	21.59	20.81	21.24	22.56	24.89	26.67	27.29	57
48	103.77	56.80	32.82	24.80	22.24	21.63	22.09	23.75	26.25	28.32	29.42	58
49	103.34	56.60	33.02	25.24	22.85	22.59	23.05	25.11	27.75	30.06	31.89	59
50	102.15	55.89	32.96	25.58	23.49	23.68	24.21	26.68	29.48	31.89	34.45	60
51	100.64	54.70	32.65	25.82	24.22	24.86	25.71	28.47	31.46	33.83	36.89	61
52	99.06	53.43	32.30	26.05	25.08	26.30	27.63	30.45	33.62	35.76	38.56	62
53	97.61	52.36	32.23	26.43	26.11	27.96	29.98	32.61	35.75	37.39	39.07	63
54	96.20	51.58	32.55	27.21	27.44	29.87	32.51	34.79	37.54	38.56	38.79	64
55	95.05	51.34	33.34	28.54	29.21	32.06	34.95	36.67	38.76	39.34		
56	94.12	51.62	34.58	30.48	31.41	34.41	36.96	37.96	39.50			
57	93.36	52.55	36.26	32.86	33.79	36.38	38.38	38.80				
58	92.56	54.09	38.32	35.17	35.70	37.60	39.10					
59	91.85	56.03	40.38	36.75	36.75	38.06						
60	91.51	58.09	41.55	37.35	36.93							
61	91.90	59.42	41.60	37.03								
62	93.29	60.44	40.86									
63	98.16	62.54										
64	103.82											

TABLE 7

MALE RECOVERY RATES BY CALENDAR AGE AT ENTITLEMENT AND DURATION OF DISABILITY PER 1,000 CURRENTLY ENTITLED
FROM THE 1977-1980 DISABLED WORKER TERMINATION STUDY

Ent Age	Duration of Disability											Att Age
	0	1	2	3	4	5	6	7	8	9	10+	
20	72.90	163.34	135.21	90.44	64.37	47.43	40.73	33.58	27.35	24.62	19.83	30
21	71.76	161.41	133.20	87.04	60.57	45.10	38.01	31.40	25.97	22.85	18.26	31
22	70.62	159.58	131.22	83.73	56.90	42.79	35.38	29.28	24.59	21.08	16.70	32
23	69.47	157.74	129.30	80.58	53.47	40.53	32.94	27.27	23.21	19.34	15.16	33
24	68.27	155.95	127.43	77.65	50.39	38.34	30.75	25.40	21.85	17.69	13.65	34
25	67.01	154.11	125.56	74.89	47.68	36.26	28.85	23.71	20.49	16.16	12.24	35
26	65.76	152.26	123.62	72.31	45.30	34.29	27.24	22.21	19.19	14.78	10.96	36
27	64.60	150.39	121.55	69.86	43.21	32.48	25.87	20.89	17.95	13.56	9.84	37
28	63.53	148.42	119.28	67.61	41.42	30.87	24.70	19.75	16.78	12.49	8.90	38
29	62.58	146.19	116.83	65.58	39.91	29.44	23.67	18.73	15.72	11.57	8.15	39
30	61.70	143.78	114.26	63.80	38.61	28.16	22.68	17.82	14.74	10.78	7.55	40
31	60.77	141.03	111.56	62.14	37.44	26.97	21.70	16.95	13.86	10.11	7.09	41
32	59.69	137.97	108.80	60.56	36.35	25.84	20.72	16.11	13.07	9.52	6.74	42
33	58.45	134.67	105.93	58.97	35.23	24.74	19.72	15.31	12.33	9.00	6.45	43
34	57.00	131.19	102.86	57.30	33.99	23.65	18.72	14.53	11.66	8.53	6.19	44
35	55.35	127.60	99.57	55.47	32.60	22.53	17.70	13.74	11.03	8.08	5.95	45
36	53.51	123.89	96.10	53.40	31.08	21.38	16.68	12.95	10.43	7.66	5.72	46
37	51.53	120.00	92.54	51.09	29.41	20.18	15.67	12.13	9.85	7.25	5.47	47
38	49.47	115.91	88.81	48.52	27.56	18.89	14.64	11.27	9.24	6.83	5.16	48
39	47.38	111.59	84.77	45.73	25.59	17.56	13.59	10.38	8.59	6.38	4.82	49
40	45.30	107.13	80.40	42.71	23.59	16.15	12.50	9.48	7.91	5.90	4.46	50
41	43.30	102.67	75.73	39.46	21.55	14.68	11.39	8.61	7.21	5.41	4.08	51
42	41.35	98.32	70.77	36.05	19.52	13.21	10.26	7.77	6.52	4.93	3.69	52
43	39.40	93.84	65.57	32.55	17.50	11.75	9.14	6.96	5.84	4.48	3.31	53
44	37.39	89.16	60.17	29.06	15.53	10.36	8.07	6.22	5.22	4.05	2.92	54
45	35.27	84.16	54.70	25.67	13.66	9.07	7.06	5.54	4.63	3.66	2.55	55
46	32.97	78.78	49.29	22.43	11.92	7.90	6.12	4.94	4.10	3.29	2.20	56
47	30.49	73.03	44.01	19.40	10.36	6.86	5.28	4.41	3.63	2.96	1.91	57
48	27.87	67.03	38.93	16.64	8.96	5.92	4.53	3.93	3.21	2.64	1.69	58
49	25.11	60.86	34.12	14.16	7.71	5.10	3.89	3.50	2.84	2.35	1.52	59
50	22.34	54.64	29.60	11.99	6.59	4.38	3.34	3.08	2.50	2.06	1.36	60
51	19.73	48.71	25.42	10.12	5.62	3.76	2.89	2.71	2.18	1.77	1.20	61
52	17.38	43.22	21.65	8.53	4.78	3.24	2.50	2.34	1.87	1.49	1.00	62
53	15.28	38.25	18.39	7.18	4.07	2.80	2.19	2.00	1.55	1.20	.76	63
54	13.44	33.80	15.62	6.02	3.47	2.41	1.93	1.66	1.23	.90	.51	64
55	11.84	29.81	13.24	5.03	2.95	2.09	1.68	1.31	.91	.59		
56	10.36	26.02	11.12	4.18	2.50	1.79	1.40	.96	.58			
57	8.80	22.09	9.11	3.43	2.08	1.48	1.10	.62				
58	7.23	18.21	7.27	2.77	1.66	1.14	.78					
59	5.71	14.44	5.60	2.13	1.25	.79						
60	4.23	10.82	4.02	1.50	.82							
61	2.83	7.29	2.50	.87								
62	1.54	3.92	1.00									
63	.39	.73										
64	.01											

TABLE 8

FEMALE RECOVERY RATES BY CALENDAR AGE AT ENTITLEMENT AND DURATION OF DISABILITY PER 1,000 CURRENTLY ENTITLED
FROM THE 1977-1980 DISABLED WORKER TERMINATION STUDY

Ent Age	Duration of Disability											Att Age
	0	1	2	3	4	5	6	7	8	9	10+	
20	58.26	117.40	97.89	66.76	47.01	32.28	25.27	23.24	20.60	20.11	16.29	30
21	56.05	115.30	96.58	64.42	44.25	30.53	24.11	21.93	19.29	18.56	15.13	31
22	53.90	113.21	95.25	62.02	41.49	28.77	22.95	20.65	18.00	17.02	13.99	32
23	51.80	111.26	93.92	59.57	38.79	27.04	21.80	19.41	16.75	15.50	12.90	33
24	49.76	109.54	92.65	57.12	36.20	25.41	20.68	18.21	15.54	14.03	11.88	34
25	47.77	108.05	91.48	54.71	33.80	23.88	19.65	17.05	14.38	12.66	10.91	35
26	45.92	106.70	90.39	52.39	31.66	22.45	18.70	15.95	13.29	11.41	10.00	36
27	44.20	105.41	89.37	50.22	29.81	21.16	17.86	14.92	12.29	10.32	9.15	37
28	42.66	104.19	88.36	48.32	28.24	20.06	17.11	13.96	11.39	9.41	8.38	38
29	41.23	103.12	87.38	46.65	26.95	19.11	16.45	13.08	10.61	8.68	7.71	39
30	39.92	102.25	86.43	45.23	25.86	18.32	15.82	12.29	9.98	8.10	7.13	40
31	38.78	101.66	85.46	44.10	24.95	17.69	15.23	11.61	9.48	7.65	6.62	41
32	37.88	101.24	84.51	43.19	24.16	17.19	14.67	11.01	9.09	7.29	6.17	42
33	37.17	100.83	83.46	42.40	23.48	16.74	14.10	10.47	8.76	7.01	5.78	43
34	36.50	100.20	82.28	41.63	22.86	16.29	13.51	9.98	8.45	6.77	5.43	44
35	35.76	99.11	80.89	40.78	22.26	15.81	12.91	9.55	8.16	6.54	5.12	45
36	34.88	97.46	79.25	39.77	21.63	15.30	12.29	9.13	7.86	6.31	4.79	46
37	33.88	95.36	77.28	38.57	20.89	14.73	11.67	8.71	7.55	6.05	4.45	47
38	32.82	92.88	74.94	37.12	20.00	14.07	11.05	8.28	7.24	5.76	4.12	48
39	31.73	90.09	72.33	35.45	18.91	13.31	10.44	7.82	6.89	5.43	3.81	49
40	30.63	87.24	69.60	33.61	17.64	12.41	9.80	7.31	6.52	5.08	3.52	50
41	29.52	84.39	66.72	31.59	16.23	11.38	9.11	6.75	6.12	4.71	3.24	51
42	28.31	81.51	63.60	29.41	14.76	10.23	8.35	6.19	5.68	4.35	2.97	52
43	26.98	78.57	60.22	27.06	13.27	9.03	7.54	5.64	5.19	4.02	2.71	53
44	25.59	75.40	56.58	24.63	11.80	7.88	6.71	5.11	4.66	3.71	2.46	54
45	24.08	71.94	52.67	22.15	10.36	6.84	5.92	4.60	4.10	3.42	2.19	55
46	22.42	68.06	48.42	19.72	8.98	5.96	5.21	4.10	3.56	3.13	1.92	56
47	20.62	63.69	43.95	17.33	7.67	5.23	4.58	3.60	3.07	2.82	1.68	57
48	18.73	58.88	39.38	15.02	6.48	4.62	3.99	3.14	2.64	2.49	1.46	58
49	16.80	53.67	34.75	12.89	5.43	4.11	3.47	2.73	2.28	2.16	1.26	59
50	14.97	48.34	30.19	10.95	4.56	3.66	3.01	2.39	1.97	1.84	1.08	60
51	13.35	43.12	25.86	9.22	3.86	3.28	2.59	2.10	1.68	1.53	.91	61
52	11.98	38.14	21.93	7.75	3.31	2.97	2.23	1.84	1.42	1.23	.72	62
53	10.85	33.63	18.46	6.49	2.89	2.67	1.91	1.59	1.19	.94	.49	63
54	9.87	29.49	15.40	5.41	2.52	2.34	1.58	1.34	.97	.67	.25	64
55	8.97	25.66	12.69	4.50	2.18	2.00	1.26	1.08	.75	.41		
56	8.07	22.11	10.27	3.72	1.86	1.64	.96	.81	.52			
57	7.13	18.73	8.11	3.06	1.56	1.28	.67	.53				
58	6.10	15.48	6.25	2.47	1.27	.90	.39					
59	4.98	12.27	4.60	1.87	.96	.51						
60	3.76	9.04	3.10	1.27	.63							
61	2.50	5.80	1.70	.66								
62	1.26	2.70	.34									
63	.13	.01										
64	.01											

TABLE 9

DURATION-ADJUSTED<1> DISABLED-WORKER DEATH RATES
 (Per Thousand Currently Entitled)
 Comparison Of 1968-74, 1973-76, 1975-78, And 1977-80 DI Experience
 By Calendar Attained Age

Calendar Att. Age	Males				Females			
	1968-74	1973-76	1975-78	1977-80	1968-74	1973-76	1975-78	1977-80
20-24	20.12	21.24	23.16	28.00	21.84	22.27	22.05	25.87
25-29	18.13	17.36	17.73	20.02	17.47	19.37	19.68	21.31
30-34	20.53	18.76	18.90	20.39	18.54	19.34	19.75	21.77
35-39	26.72	23.62	23.65	25.69	21.80	21.68	21.95	24.75
40-44	35.61	31.46	31.01	33.58	25.67	25.51	25.47	29.02
45-49	44.56	39.95	39.37	41.68	30.05	30.17	29.88	33.77
50-54	55.39	50.23	49.09	51.36	34.07	33.80	33.19	35.79
55-59	65.55	60.34	57.47	61.89	36.21	35.67	34.84	37.43
60-64	74.36	67.88	65.50	76.37	40.48	38.45	37.94	45.85
Total	56.91	51.92	50.27	55.82	34.31	33.52	33.06	37.59

Calendar Att. Age	Sex-Adjusted			
	1968-74	1973-76	1975-78	1977-80
20-24	20.60	21.53	22.85	27.41
25-29	17.93	17.96	18.31	20.40
30-34	19.95	18.93	19.15	20.80
35-39	25.27	23.05	23.15	25.41
40-44	32.66	29.69	29.37	32.23
45-49	40.03	36.90	36.40	39.21
50-54	48.34	44.79	43.83	46.21
55-59	55.29	51.72	49.56	53.35
60-64	62.65	57.71	55.98	65.82
Total	49.42	45.82	44.56	49.78

<1> Adjusted To The December 31, 1980 Disabled Worker Currently Entitled Population.

TABLE 10

AGE-ADJUSTED<1> DISABLED-WORKER DEATH RATES
 (Per Thousand Currently Entitled)
 Comparison Of 1968-74, 1973-76, 1975-78, And 1977-80 DI Experience
 By Duration Last Anniversary

Duration Last Ann	Males				Females			
	1968-74	1973-76	1975-78	1977-80	1968-74	1973-76	1975-78	1977-80
0	90.48	81.64	86.71	108.96	56.69	61.69	69.27	89.82
1	66.87	57.61	55.34	66.80	44.10	41.72	42.02	52.48
2	55.94	50.26	46.88	49.59	35.18	31.57	30.09	33.64
3	51.30	47.76	43.96	44.93	30.64	28.56	26.44	27.41
4	49.70	46.94	42.92	44.84	28.68	27.16	25.07	25.83
5+	47.94	44.46	42.45	44.21	28.30	27.49	25.76	26.74
5	-	-	-	46.24	-	-	-	26.15
6	-	-	-	46.20	-	-	-	26.01
7	-	-	-	46.17	-	-	-	26.25
8	-	-	-	45.43	-	-	-	26.95
9	-	-	-	43.29	-	-	-	26.99
10+	-	-	-	40.92	-	-	-	27.78
Total	56.91	51.92	50.27	55.82	34.31	33.52	33.06	37.59

Duration Last Ann	Sex-Adjusted			
	1968-74	1973-76	1975-78	1977-80
0	80.01	75.46	81.31	103.03
1	59.49	52.46	51.02	62.16
2	49.29	44.27	41.50	44.48
3	44.16	41.12	37.90	38.87
4	42.65	40.31	36.93	38.47
5+	41.31	38.73	36.81	38.31
5	-	-	-	39.32
6	-	-	-	38.84
7	-	-	-	39.02
8	-	-	-	39.04
9	-	-	-	37.92
10+	-	-	-	36.88
Total	49.42	45.82	44.56	49.78

<1> Adjusted To The December 31, 1980 Disabled Worker Currently Entitled Population.

TABLE 11

DURATION-ADJUSTED<1> DISABLED-WORKER RECOVERY RATES
(Per Thousand Currently Entitled)
Comparison Of 1968-74, 1973-76, 1975-78, And 1977-80 DI Experience
By Calendar Attained Age

Calendar Att. Age	Males				Females			
	1968-74	1973-76	1975-78	1977-80	1968-74	1973-76	1975-78	1977-80
20-24	107.96	73.66	88.52	107.95	57.70	43.02	60.97	77.83
25-29	60.78	54.47	63.29	77.24	31.13	29.97	42.24	56.77
30-34	43.07	38.39	44.84	54.57	21.57	20.87	30.00	41.41
35-39	35.82	29.67	35.81	45.26	18.81	16.44	23.81	33.84
40-44	27.62	22.72	27.86	36.50	16.17	13.89	20.29	29.25
45-49	17.01	14.51	18.13	24.37	11.44	10.14	14.76	21.58
50-54	10.25	8.62	10.71	14.61	6.91	6.18	9.01	12.97
55-59	5.54	4.54	5.24	7.48	3.58	2.95	4.09	6.19
60-64	3.35	1.77	1.84	2.51	2.21	.96	1.19	1.89
Total	14.40	11.69	13.93	18.00	7.60	6.36	9.06	12.91

Calendar Att. Age	Sex-Adjusted			
	1968-74	1973-76	1975-78	1977-80
20-24	94.02	65.17	80.88	99.60
25-29	51.94	47.17	57.02	71.14
30-34	36.76	33.25	40.48	50.71
35-39	30.81	25.77	32.27	41.90
40-44	24.23	20.10	25.62	34.35
45-49	15.27	13.15	17.07	23.50
50-54	9.14	7.81	10.15	14.06
55-59	4.86	3.98	4.84	7.03
60-64	2.96	1.49	1.62	2.30
Total	12.15	9.92	12.32	16.31

<1> Adjusted To The December 31, 1980 Disabled Worker Currently Entitled Population.

TABLE 12

AGE-ADJUSTED<1> DISABLED-WORKER RECOVERY RATES
 (Per Thousand Currently Entitled)
 Comparison Of 1968-74, 1973-76, 1975-78, And 1977-80 DI Experience
 By Duration Last Anniversary

Duration Last Ann	Males				Females			
	1968-74	1973-76	1975-78	1977-80	1968-74	1973-76	1975-78	1977-80
0	20.73	12.50	13.98	19.25	11.23	7.16	9.52	13.24
1	45.32	33.94	41.81	50.30	24.22	18.99	28.66	38.76
2	23.53	20.44	26.81	35.02	13.35	12.32	19.76	28.19
3	13.54	12.73	15.06	20.70	7.10	6.92	9.70	14.40
4	8.49	8.44	9.27	12.87	4.40	4.04	5.41	8.20
5+	4.32	4.43	4.84	6.30	2.39	2.34	2.77	4.27
5	-	-	-	9.22	-	-	-	6.02
6	-	-	-	8.06	-	-	-	5.23
7	-	-	-	6.81	-	-	-	4.43
8	-	-	-	6.10	-	-	-	4.02
9	-	-	-	5.28	-	-	-	3.69
10+	-	-	-	3.71	-	-	-	2.56
Total	14.40	11.69	13.93	18.00	7.60	6.36	9.06	12.91

Duration Last Ann	Sex-Adjusted			
	1968-74	1973-76	1975-78	1977-80
0	17.78	10.85	12.60	17.38
1	38.48	29.09	37.55	46.56
2	20.26	17.84	24.55	32.83
3	11.31	10.72	13.21	18.52
4	7.12	6.97	7.98	11.31
5+	3.67	3.72	4.14	5.61
5	-	-	-	8.12
6	-	-	-	7.03
7	-	-	-	5.96
8	-	-	-	5.38
9	-	-	-	4.76
10+	-	-	-	3.36
Total	12.15	9.92	12.32	16.31

<1> Adjusted To The December 31, 1980 Disabled Worker Currently Entitled Population.

TABLE 13

MALE PROBABILITY OF ALL TERM BY CALENDAR AGE AT ENTITLEMENT AND DURATION OF DISABILITY PER 1,000 CURRENTLY ENTITLED
BASED ON 1977-1980 DISABLED WORKER TERMINATION STUDY RATES

Ent Age	Duration of Disability											Att Age
	0	1	2	3	4	5	6	7	8	9	10+	
20	112.57	186.24	150.92	102.60	74.78	56.46	49.28	42.16	35.97	33.06	27.89	30
21	110.81	184.33	149.11	99.62	71.56	54.89	47.36	40.74	35.26	32.03	27.03	31
22	109.17	182.54	147.35	96.73	68.50	53.35	45.54	39.37	34.57	30.97	26.18	32
23	107.71	180.82	145.65	94.02	65.71	51.88	43.93	38.12	33.87	29.91	25.37	33
24	106.45	179.20	144.04	91.54	63.28	50.46	42.56	37.00	33.20	28.93	24.60	34
25	105.42	177.62	142.46	89.22	61.21	49.17	41.47	36.05	32.53	28.06	23.94	35
26	104.66	176.14	140.86	87.07	59.47	47.98	40.66	35.32	31.95	27.37	23.42	36
27	104.27	174.77	139.17	85.06	57.99	46.97	40.12	34.78	31.46	26.88	23.10	37
28	104.21	173.41	137.35	83.32	56.82	46.20	39.80	34.45	31.09	26.57	22.97	38
29	104.54	171.92	135.42	81.85	55.99	45.62	39.66	34.29	30.89	26.46	23.08	39
30	105.25	170.35	133.43	80.73	55.44	45.23	39.58	34.29	30.84	26.55	23.39	40
31	106.18	168.56	131.40	79.82	55.12	44.96	39.57	34.40	30.95	26.82	23.89	41
32	107.14	166.62	129.45	79.11	54.98	44.78	39.62	34.61	31.22	27.25	24.53	42
33	108.14	164.61	127.53	78.46	54.87	44.70	39.74	34.91	31.58	27.84	25.23	43
34	109.13	162.60	125.53	77.84	54.69	44.67	39.91	35.29	32.08	28.57	26.00	44
35	110.10	160.61	123.45	77.12	54.42	44.66	40.08	35.74	32.70	29.42	26.86	45
36	111.06	158.60	121.28	76.22	54.06	44.68	40.30	36.25	33.42	30.37	27.84	46
37	112.09	156.49	119.07	75.14	53.63	44.68	40.56	36.78	34.24	31.40	28.96	47
38	113.31	154.31	116.72	73.83	53.04	44.66	40.84	37.31	35.08	32.49	30.13	48
39	114.81	152.04	114.05	72.29	52.35	44.65	41.19	37.81	35.98	33.65	31.42	49
40	116.65	149.76	111.05	70.47	51.63	44.65	41.61	38.41	36.98	34.91	32.92	50
41	118.89	147.55	107.73	68.38	50.82	44.66	42.05	39.10	38.10	36.34	34.60	51
42	121.43	145.45	104.10	66.10	49.99	44.71	42.50	39.94	39.34	37.96	36.38	52
43	124.17	143.17	100.24	63.72	49.16	44.76	42.96	40.88	40.68	39.71	38.24	53
44	127.01	140.66	96.21	61.39	48.42	44.78	43.49	42.02	42.19	41.63	40.05	54
45	129.86	137.83	92.13	59.21	47.78	44.86	44.04	43.28	43.81	43.72	41.97	55
46	132.42	134.63	88.07	57.26	47.33	45.09	44.69	44.74	45.65	46.05	44.15	56
47	134.51	131.02	84.15	55.58	47.12	45.48	45.51	46.44	47.78	48.74	46.71	57
48	135.86	127.10	80.43	54.22	47.13	46.05	46.61	48.35	50.25	51.73	49.84	58
49	136.33	122.79	76.97	53.17	47.35	46.91	48.08	50.56	53.12	55.04	53.60	59
50	135.91	118.07	73.74	52.45	47.85	48.11	49.94	53.15	56.37	58.59	57.81	60
51	135.09	113.39	70.90	52.09	48.68	49.78	52.31	56.23	59.99	62.30	62.19	61
52	134.16	109.03	68.67	52.24	49.94	52.01	55.33	59.73	63.87	65.99	65.73	62
53	133.35	105.27	67.33	52.99	51.87	54.85	59.00	63.57	67.77	69.31	68.10	63
54	132.70	102.27	66.94	54.40	54.46	58.28	63.17	67.49	71.35	72.12	69.71	64
55	132.18	100.01	67.44	56.55	57.76	62.29	67.45	70.97	74.19	74.41	73.15	65
56	131.07	97.93	68.38	59.38	61.61	66.45	70.93	73.66	76.32	77.85	77.08	66
57	128.24	95.27	69.12	62.79	65.61	69.89	73.38	75.65	79.80	81.83	80.79	67
58	125.21	92.95	70.07	66.16	68.65	72.16	74.94	79.08	83.79	85.55	84.19	68
59	123.21	91.48	70.94	68.16	70.11	73.27	78.21	83.07	87.51	88.93	87.45	69
60	123.11	90.75	70.27	68.20	69.95	76.50	82.19	86.79	90.88	92.14	90.83	70
61	125.51	89.69	67.58	66.28	73.10	80.47	85.91	90.17	94.07	95.46	94.47	71
62	130.02	88.72	63.58	69.32	77.03	84.19	89.29	93.37	97.37	99.04	98.27	72
63	138.84	89.47	66.43	73.20	80.74	87.57	92.50	96.67	100.92	102.77	102.27	73
64	149.48	92.93	70.27	76.88	84.14	90.80	95.81	100.23	104.61	106.68	106.46	74
65	153.37	96.99	73.93	80.29	87.40	94.14	99.39	103.94	108.49	110.78	110.91	75
66	156.89	100.68	77.34	83.58	90.78	97.74	103.11	107.83	112.55	115.12	115.49	76
67	159.64	103.92	80.65	87.00	94.42	101.49	107.02	111.90	116.84	119.59	120.05	77
68	161.50	106.92	84.08	90.68	98.22	105.43	111.11	116.22	121.25	124.00	124.49	78
69	162.87	109.99	87.79	94.53	102.22	109.55	115.44	120.65	125.60	128.27	129.00	79

TABLE 14

FEMALE PROBABILITY OF ALL TERM BY CALENDAR AGE AT ENTITLEMENT AND DURATION OF DISABILITY PER 1,000 CURRENTLY ENTITLED
 BASED ON 1977-1980 DISABLED WORKER TERMINATION STUDY RATES

Ent Age	Duration of Disability											Att Age
	0	1	2	3	4	5	6	7	8	9	10+	
20	93.49	137.87	110.81	76.40	55.91	40.99	34.19	32.12	29.94	30.01	26.88	30
21	92.39	136.85	110.37	74.72	53.64	39.68	33.34	31.15	28.89	28.72	26.03	31
22	91.47	135.84	109.89	72.96	51.37	38.38	32.49	30.21	27.86	27.44	25.21	32
23	90.82	134.99	109.37	71.13	49.15	37.12	31.65	29.30	26.86	26.19	24.45	33
24	90.48	134.39	108.86	69.29	47.05	35.96	30.86	28.39	25.90	25.00	23.76	34
25	90.49	134.10	108.43	67.46	45.14	34.90	30.16	27.51	24.98	23.91	23.10	35
26	90.90	134.02	108.04	65.67	43.48	33.94	29.58	26.68	24.12	22.93	22.48	36
27	91.65	134.00	107.68	64.00	42.10	33.10	29.12	25.92	23.38	22.13	21.90	37
28	92.77	134.06	107.30	62.57	40.94	32.45	28.71	25.23	22.79	21.55	21.43	38
29	94.04	134.28	106.93	61.28	40.01	31.88	28.36	24.62	22.34	21.18	21.10	39
30	95.36	134.66	106.54	60.18	39.25	31.42	28.01	24.08	22.05	20.99	20.89	40
31	96.84	135.29	106.09	59.38	38.61	31.06	27.69	23.66	21.88	20.94	20.82	41
32	98.60	136.07	105.62	58.79	38.10	30.84	27.45	23.36	21.83	21.01	20.89	42
33	100.48	136.85	105.02	58.32	37.72	30.72	27.26	23.19	21.86	21.18	21.10	43
34	102.31	137.38	104.32	57.88	37.47	30.64	27.13	23.13	21.96	21.42	21.41	44
35	104.04	137.41	103.46	57.44	37.31	30.58	27.05	23.20	22.15	21.70	21.75	45
36	105.58	136.82	102.42	56.92	37.17	30.53	27.00	23.35	22.43	22.01	21.98	46
37	107.05	135.82	101.16	56.29	36.92	30.42	26.97	23.58	22.76	22.33	22.13	47
38	108.68	134.51	99.56	55.44	36.51	30.19	26.93	23.85	23.16	22.64	22.24	48
39	110.50	133.01	97.74	54.33	35.91	29.87	26.86	24.13	23.58	22.95	22.36	49
40	112.56	131.51	95.76	53.01	35.12	29.43	26.72	24.37	24.01	23.30	22.64	50
41	114.64	130.03	93.57	51.50	34.16	28.85	26.50	24.54	24.44	23.74	23.13	51
42	116.59	128.54	91.08	49.82	33.14	28.13	26.25	24.66	24.89	24.32	23.76	52
43	118.40	127.01	88.37	47.96	32.14	27.36	26.01	24.81	25.37	25.08	24.48	53
44	120.02	125.26	85.48	46.10	31.22	26.67	25.79	25.01	25.89	25.98	25.30	54
45	121.28	123.15	82.34	44.32	30.38	26.17	25.62	25.25	26.46	27.02	26.24	55
46	121.92	120.33	78.82	42.68	29.69	25.92	25.59	25.59	27.12	28.17	27.40	56
47	121.73	116.73	74.98	41.10	29.10	25.93	25.72	26.08	27.88	29.42	28.92	57
48	120.61	112.43	70.93	39.45	28.58	26.15	25.99	26.82	28.82	30.74	30.84	58
49	118.46	107.31	66.64	37.81	28.16	26.61	26.44	27.77	29.97	32.16	33.11	59
50	115.64	101.60	62.17	36.25	27.94	27.25	27.15	29.01	31.39	33.67	35.49	60
51	112.68	95.52	57.68	34.80	27.99	28.06	28.23	30.51	33.09	35.31	37.77	61
52	109.89	89.58	53.53	33.60	28.31	29.19	29.80	32.23	34.99	36.95	39.25	62
53	107.43	84.27	50.10	32.75	28.93	30.56	31.83	34.15	36.90	38.30	39.54	63
54	105.15	79.58	47.45	32.47	29.89	32.14	34.04	36.08	38.47	39.20	39.03	64
55	103.19	75.71	45.61	32.91	31.33	34.00	36.17	37.71	39.48	39.73	40.52	65
56	101.45	72.61	44.50	34.09	33.21	35.99	37.88	38.74	40.00	41.07	42.37	66
57	99.84	70.31	44.08	35.82	35.30	37.61	39.02	39.31	41.23	42.92	44.21	67
58	98.11	68.75	44.33	37.55	36.93	38.47	39.47	40.52	43.08	44.76	45.96	68
59	96.38	67.62	44.80	38.55	37.68	38.55	40.83	42.38	44.92	46.51	47.76	69
60	94.93	66.61	44.52	38.57	37.54	39.78	42.68	44.22	46.67	48.30	49.86	70
61	94.18	64.88	43.23	37.67	38.64	41.63	44.52	45.97	48.46	50.40	52.24	71
62	94.44	62.98	41.19	38.74	40.48	43.47	46.27	47.77	50.56	52.78	54.77	72
63	98.28	62.55	42.59	40.59	42.33	45.23	48.07	49.87	52.93	55.30	57.39	73
64	103.83	64.14	44.45	42.43	44.08	47.03	50.17	52.25	55.46	57.92	60.23	74
65	104.43	65.86	46.29	44.19	45.90	49.14	52.54	54.77	58.07	60.75	63.43	75
66	105.14	67.47	48.03	46.00	48.01	51.52	55.07	57.39	60.90	63.95	67.07	76
67	105.64	68.86	49.81	48.11	50.39	54.05	57.69	60.23	64.10	67.57	70.98	77
68	105.74	70.25	51.90	50.49	52.93	56.68	60.52	63.44	67.72	71.48	75.23	78
69	105.79	72.01	54.26	53.03	55.57	59.52	63.72	67.07	71.63	75.72	79.81	79

TABLE 15

MALE DISABLED LIFE TABLE BY CALENDAR AGE AT ENTITLEMENT AND DURATION OF DISABILITY
 BASED ON 1977-1980 DISABLED WORKER TERMINATION STUDY RATES

Ent Age	Duration of Disability										Att Age	
	0	1	2	3	4	5	6	7	8	9		10+
20	100000.0	88742.5	72214.7	61316.0	55024.7	50910.1	48035.8	45668.6	43742.9	42169.5	40775.4	30
21	95266.8	84710.2	69095.6	58792.8	52935.7	49147.4	46449.5	44249.4	42446.7	40949.8	39638.3	31
22	90912.8	80988.1	66204.2	56449.2	50988.7	47495.9	44961.8	42914.1	41224.6	39799.5	38566.9	32
23	86946.1	77581.4	63553.3	54296.6	49191.5	45959.1	43574.9	41660.6	40072.6	38715.4	37557.3	33
24	83362.4	74488.3	61140.0	52333.2	47542.6	44534.2	42286.9	40487.2	38989.2	37694.8	36604.3	34
25	80121.1	71674.8	58944.0	50546.7	46037.0	43219.0	41093.9	39389.7	37969.6	36734.5	35703.8	35
26	77201.4	69121.6	56946.4	48925.2	44665.4	42009.3	39993.7	38367.6	37012.6	35830.0	34849.2	36
27	74566.6	66791.8	55118.9	47448.1	43412.0	40894.4	38973.6	37410.1	36109.2	34973.0	34033.0	37
28	72181.1	64659.3	53446.5	46105.7	42264.4	39862.7	38021.2	36507.9	35250.3	34154.4	33246.9	38
29	70003.5	62685.6	51908.9	44879.2	41205.7	38898.6	37123.8	35651.6	34429.3	33365.8	32483.0	39
30	68003.4	60846.3	50481.2	43745.5	40213.9	37984.3	36266.2	34830.7	33636.2	32598.9	31733.4	40
31	66109.4	59090.2	49130.0	42674.3	39267.9	37103.3	35435.3	34033.2	32862.4	31845.2	30991.1	41
32	64297.4	57408.3	47843.2	41649.9	38355.0	36246.4	34623.1	33251.2	32100.4	31098.2	30250.7	42
33	62533.9	55771.3	46590.7	40649.0	37459.5	35404.0	33821.4	32477.3	31343.6	30353.7	29508.7	43
34	60794.3	54159.8	45353.5	39660.2	36573.2	34572.9	33028.7	31710.5	30591.5	29610.1	28764.2	44
35	59061.2	52558.8	44117.2	38671.0	35688.5	33746.5	32239.5	30947.3	29841.4	28865.6	28016.4	45
36	57324.5	50957.9	42875.9	37675.8	34804.2	32922.6	31451.7	30184.1	29090.0	28117.8	27264.0	46
37	55575.1	49345.8	41623.5	36667.3	33912.1	32093.5	30659.5	29416.0	28334.1	27364.0	26504.9	47
38	53799.5	47703.7	40342.4	35633.7	33002.8	31252.4	29856.6	28637.2	27568.8	26601.7	25737.3	48
39	52002.4	46032.2	39033.2	34581.4	32081.5	30402.1	29044.6	27848.2	26795.1	25830.9	24961.8	49
40	50201.3	44345.4	37704.3	33517.2	31155.1	29546.5	28227.4	27052.9	26014.0	25052.0	24177.4	50
41	48401.0	42646.8	36354.5	32437.9	30219.7	28683.8	27402.8	26250.5	25224.2	24263.2	23381.4	51
42	46606.0	40946.4	34990.9	31348.2	29276.3	27812.7	26569.1	25439.9	24423.9	23463.1	22572.5	52
43	44797.5	39235.2	33617.8	30247.9	28320.5	26928.2	25722.9	24617.8	23611.3	22650.8	21751.3	53
44	42995.1	37534.1	32254.5	29151.2	27361.7	26036.9	24870.9	23789.4	22789.8	21828.3	20919.6	54
45	41204.7	35853.9	30912.1	28064.2	26402.6	25141.0	24013.2	22955.7	21962.1	21000.0	20081.8	55
46	39437.2	34215.1	29608.8	27001.3	25455.1	24250.4	23157.0	22122.2	21132.4	20167.7	19238.9	56
47	37699.0	32628.1	28353.1	25967.1	24523.7	23368.2	22305.5	21290.4	20301.7	19331.7	18389.6	57
48	35977.6	31089.6	27138.1	24955.3	23602.1	22489.8	21454.0	20454.1	19465.2	18487.0	17530.7	58
49	34261.0	29590.4	25957.0	23959.2	22685.4	21611.3	20597.6	19607.2	18616.0	17627.1	16656.9	59
50	32540.4	28118.0	24798.2	22969.6	21764.9	20723.5	19726.5	18741.4	17745.4	16745.1	15764.1	60
51	30859.1	26690.4	23664.1	21986.4	20841.2	19826.7	18839.7	17854.3	16850.4	15839.6	14852.7	61
52	29244.2	25320.6	22559.9	21010.8	19913.2	18918.8	17934.8	16942.4	15930.5	14913.1	13929.1	62
53	27733.8	24035.5	21505.4	20057.4	18994.5	18009.3	17021.6	16017.4	14999.2	13982.7	13013.6	63
54	26337.4	22842.4	20506.4	19133.7	18092.8	17107.4	16110.4	15092.6	14074.0	13069.9	12127.3	64
55	25029.2	21720.9	19548.6	18230.4	17199.4	16205.9	15196.5	14171.5	13165.8	12188.9	11282.0	65
56	23705.6	20598.5	18581.4	17310.8	16282.9	15279.6	14264.4	13252.5	12276.3	11339.4	10456.7	66
57	22299.8	19440.0	17588.0	16372.4	15344.4	14337.6	13335.6	12357.0	11422.1	10510.7	9650.7	67
58	20872.7	18259.2	16562.1	15401.6	14382.7	13395.3	12428.7	11497.3	10588.0	9700.9	8871.0	68
59	19454.7	17057.8	15497.4	14398.0	13416.6	12476.0	11561.9	10657.7	9772.3	8917.1	8124.1	69
60	18064.4	15840.4	14403.0	13390.9	12477.7	11604.8	10717.0	9836.2	8982.5	8166.1	7413.7	70
61	16743.3	14641.8	13328.6	12427.8	11604.1	10755.8	9890.3	9040.6	8225.5	7451.7	6740.3	71
62	15564.2	13540.6	12339.2	11554.7	10753.8	9925.4	9089.8	8278.2	7505.3	6774.5	6103.6	72
63	14625.5	12595.0	11468.1	10706.3	9922.6	9121.5	8322.7	7552.9	6822.7	6134.2	5503.8	73
64	13771.3	11712.8	10624.3	9877.8	9118.4	8351.2	7592.9	6865.4	6177.2	5531.0	4940.9	74
65	12820.2	10853.9	9801.2	9076.6	8347.8	7618.2	6901.1	6215.2	5569.2	4965.0	4414.9	75
66	11877.4	10014.0	9005.8	8309.2	7614.7	6923.5	6246.8	5602.7	4998.6	4436.0	3925.3	76
67	10947.8	9200.1	8244.0	7579.2	6919.8	6266.5	5630.5	5027.9	4465.3	3943.6	3472.0	77
68	10041.2	8419.5	7519.3	6887.0	6262.5	5647.4	5052.0	4490.7	3968.8	3487.6	3055.2	78
69	9170.0	7676.5	6832.2	6232.4	5643.2	5066.4	4511.4	3990.6	3509.1	3068.4	2674.8	79

TABLE 16

FEMALE DISABLED LIFE TABLE BY CALENDAR AGE AT ENTITLEMENT AND DURATION OF DISABILITY
 BASED ON 1977-1980 DISABLED WORKER TERMINATION STUDY RATES

Ent Age	Duration of Disability											Att Age
	0	1	2	3	4	5	6	7	8	9	10+	
20	100000.0	90650.6	78152.3	69492.2	64182.7	60594.4	58110.5	56123.7	54320.9	52694.8	51113.6	30
21	96079.9	87202.6	75269.0	66961.5	61957.8	58634.3	56307.4	54429.9	52734.2	51210.6	49739.8	31
22	92404.1	83951.8	72547.7	64575.7	59864.2	56789.1	54609.7	52835.5	51239.4	49811.8	48444.9	32
23	88998.7	80915.9	69992.9	62338.0	57903.8	55058.0	53014.1	51336.1	49832.2	48493.7	47223.5	33
24	85873.4	78103.7	67607.5	60247.5	56073.4	53435.0	51513.6	49924.1	48506.6	47250.4	46068.9	34
25	83035.5	75521.8	65394.2	58303.3	54370.4	51916.2	50104.2	48593.0	47256.2	46075.9	44974.4	35
26	80466.1	73152.0	63348.3	56504.2	52793.7	50498.3	48784.5	47341.2	46078.3	44966.7	43935.7	36
27	78145.4	70983.5	61471.9	54852.8	51342.0	49180.7	47552.6	46168.1	44971.2	43919.6	42947.8	37
28	76063.7	69007.2	59755.7	53344.1	50006.4	47958.9	46402.7	45070.5	43933.3	42932.1	42007.1	38
29	74173.3	67197.7	58174.4	51953.6	48770.1	46818.7	45326.0	44040.5	42956.3	41996.4	41106.9	39
30	72434.2	65526.7	56703.1	50661.8	47612.8	45744.1	44307.0	43066.1	42028.9	41102.2	40239.7	40
31	70849.0	63988.3	55331.5	49461.4	46524.6	44728.1	43338.8	42138.8	41141.8	40241.6	39399.0	41
32	69403.9	62560.7	54047.8	48339.4	45497.7	43764.3	42414.5	41250.1	40286.4	39406.8	38578.9	42
33	68031.7	61195.9	52821.0	47273.6	44516.8	42837.6	41521.5	40389.5	39453.0	38590.4	37773.0	43
34	66676.8	59854.9	51632.2	46245.9	43569.0	41936.4	40651.3	39548.2	38633.5	37785.3	36975.9	44
35	65298.6	58505.2	50466.2	45245.0	42646.0	41054.8	39799.2	38722.8	37824.4	36986.8	36184.2	45
36	63867.7	57124.3	49308.5	44258.3	41739.1	40187.7	38960.9	37909.1	37023.9	36193.6	35397.0	46
37	62396.5	55716.6	48149.5	43278.9	40842.7	39334.8	38138.3	37109.7	36234.7	35409.8	34619.0	47
38	60890.5	54273.1	46972.6	42296.0	39951.0	38492.5	37330.4	36324.9	35458.5	34637.1	33852.9	48
39	59364.8	52804.9	45781.5	41306.8	39062.8	37660.2	36535.4	35554.1	34696.1	33877.8	33100.1	49
40	57842.0	51331.5	44580.9	40311.7	38174.6	36833.9	35750.0	34794.6	33946.9	33131.9	32360.0	50
41	56299.8	49845.8	43364.2	39306.7	37282.4	36009.0	34970.1	34043.4	33208.0	32396.4	31627.3	51
42	54729.7	48348.5	42133.7	38296.2	36388.3	35182.5	34192.9	33295.4	32474.4	31666.1	30895.9	52
43	53147.6	46854.8	40903.7	37289.1	35500.9	34360.0	33419.7	32550.5	31742.8	30937.6	30161.9	53
44	51562.2	45373.9	39690.3	36297.7	34624.2	33543.3	32648.6	31806.6	31011.1	30208.2	29423.5	54
45	49960.4	43901.4	38494.9	35325.4	33759.6	32733.9	31877.4	31060.5	30276.4	29475.3	28678.9	55
46	48319.6	42428.5	37323.3	34381.6	32914.1	31936.8	31108.9	30312.7	29537.0	28736.0	27926.5	56
47	46620.8	40945.8	36166.0	33454.2	32079.4	31146.1	30338.4	29558.0	28787.1	27984.4	27161.3	57
48	44859.7	39448.9	35013.7	32530.2	31246.8	30353.9	29560.1	28791.8	28019.7	27212.1	26375.6	58
49	43026.8	37930.1	33859.6	31603.2	30408.3	29552.1	28765.8	28005.2	27227.5	26411.5	25562.3	59
50	41168.0	36407.5	32708.6	30675.1	29563.1	28737.0	27953.8	27194.9	26406.1	25577.1	24715.9	60
51	39336.6	34903.9	31570.0	29749.1	28713.7	27910.1	27127.0	26361.1	25556.8	24711.2	23838.7	61
52	37595.4	33464.2	30466.6	28835.7	27866.8	27078.0	26287.5	25504.2	24682.0	23818.3	22938.3	62
53	35991.0	32124.5	29417.5	27943.6	27028.5	26246.7	25444.7	24634.7	23793.4	22915.5	22038.0	63
54	34525.5	30895.3	28436.6	27087.2	26207.6	25424.2	24607.0	23769.4	22911.7	22030.2	21166.6	64
55	33212.2	29785.1	27530.1	26274.4	25409.7	24613.6	23776.9	22916.9	22052.7	21182.1	20340.4	65
56	31980.4	28736.0	26649.5	25463.6	24595.6	23778.8	22922.9	22054.4	21200.1	20352.1	19516.3	66
57	30807.5	27731.6	25781.7	24645.3	23762.5	22923.7	22061.5	21200.5	20367.2	19527.5	18689.3	67
58	29641.3	26733.2	24895.4	23791.7	22898.2	22052.7	21204.4	20367.4	19542.0	18700.1	17863.0	68
59	28459.6	25716.6	23977.5	22903.4	22020.4	21190.8	20373.9	19542.1	18714.0	17873.3	17042.0	69
60	27256.8	24669.2	23025.9	22000.7	21152.1	20358.1	19548.3	18713.9	17886.4	17051.7	16228.0	70
61	26051.9	23598.5	22067.4	21113.4	20318.1	19533.0	18719.9	17886.4	17064.2	16237.2	15418.8	71
62	24926.9	22572.9	21151.3	20280.2	19494.5	18705.3	17892.1	17064.2	16249.1	15427.6	14613.3	72
63	24042.6	21679.7	20323.7	19458.0	18668.3	17878.2	17069.6	16249.1	15438.8	14621.6	13813.0	73
64	23251.0	20836.9	19500.3	18633.5	17842.9	17056.3	16254.2	15438.8	14632.1	13820.7	13020.3	74
65	22321.8	19990.7	18674.2	17809.8	17022.8	16241.6	15443.5	14632.0	13830.6	13027.5	12236.1	75
66	21388.7	19139.8	17848.5	16991.2	16209.7	15431.5	14636.5	13830.5	13036.7	12242.8	11459.9	76
67	20447.0	18287.0	17027.7	16179.6	15401.3	14625.1	13834.7	13036.6	12251.4	11466.1	10691.3	77
68	19501.5	17439.4	16214.3	15372.8	14596.6	13824.0	13040.5	12251.3	11474.1	10697.1	9932.4	78
69	18565.2	16601.1	15405.7	14569.7	13797.1	13030.5	12254.8	11473.9	10704.3	9937.6	9185.2	79

Table 17

Disabled Life Table for Attained Ages Beyond the Select and Ultimate Table
(Extension Based on Calendar Year 1980 U.S. Life Tables)

Att. Age	MALE		Att. Age	FEMALE	
	$q(x)$	$l(x)$		$q(x)$	$l(x)$
80	.13360	2,329.76	80	.08472	8,452.11
81	.13854	2,018.52	81	.09001	7,736.01
82	.14394	1,738.87	82	.09571	7,039.66
83	.14988	1,488.57	83	.10179	6,365.89
84	.15615	1,265.47	84	.10818	5,717.89
85	.16253	1,067.86	85	.11480	5,099.35
86	.16884	894.31	86	.12159	4,513.94
87	.17496	743.31	87	.12848	3,965.08
88	.18091	613.26	88	.13542	3,455.66
89	.18668	502.31	89	.14240	2,987.68
90	.19232	408.54	90	.14938	2,562.25
91	.20537	329.97	91	.16289	2,179.50
92	.21905	262.21	92	.17721	1,824.48
93	.23341	204.77	93	.19234	1,501.16
94	.24846	156.97	94	.20828	1,212.43
95	.26327	117.97	95	.22418	959.91
96	.27768	86.91	96	.23980	744.71
97	.29151	62.87	97	.25495	566.13
98	.30460	44.48	98	.26937	421.80
99	.31678	30.93	99	.28284	308.18
100	.32945	21.13	100	.29698	221.01
101	.34263	14.17	101	.31183	155.38
102	.35633	9.32	102	.32742	106.93
103	.37059	6.00	103	.34379	71.92
104	.38541	3.77	104	.36098	47.19
105	.40083	2.32	105	.37903	30.16
106	.41686	1.39	106	.39799	18.73
107	.43353	.81	107	.41788	11.27
108	.45088	.46	108	.43878	6.56
109	.46891	.25	109	.46072	3.68
110	.48767	.13	110	.48375	1.99
111	.50717	.07	111	.50717	1.03
112	.52746	.03	112	.52746	.51
113	.54856	.02	113	.54856	.24
114	.57050	.01	114	.57050	.11
115	.59332	.00	115	.59332	.05
116	.61705	.00	116	.61705	.02
117	1.00000	.00	117	1.00000	.01

TABLE 18

MALE ANNUITY VALUES FOR DISABLED LIVES BY CALENDAR AGE AT ENTITLEMENT (ANNUITY TO AGE 65)
 BASED ON 1977-1980 DISABLED WORKER TERM. STUDY RATES

Ent Age	Interest Rate						Ent Age
	0%	2%	4%	6%	8%	10%	
20	177.7616	131.9013	103.5654	85.0331	72.2676	63.0626	20
21	178.7848	133.1427	104.7187	86.0244	73.0997	63.7590	21
22	179.5086	134.2015	105.7580	86.9418	73.8813	64.4191	22
23	179.8580	135.0225	106.6427	87.7547	74.5892	65.0249	23
24	179.7723	135.5587	107.3367	88.4353	75.2017	65.5591	24
25	179.2602	135.8115	107.8392	88.9829	75.7185	66.0219	25
26	178.3022	135.7610	108.1327	89.3828	76.1276	66.4037	26
27	176.9104	135.4078	108.2136	89.6301	76.4241	66.6996	27
28	175.1121	134.7650	108.0884	89.7284	76.6102	66.9116	28
29	172.9536	133.8589	107.7728	89.6879	76.6932	67.0451	29
30	170.4624	132.7017	107.2713	89.5090	76.6716	67.0979	30
31	167.7654	131.3814	106.6478	89.2407	76.5841	67.1015	31
32	164.8997	129.9215	105.9179	88.8936	76.4390	67.0626	32
33	161.9192	128.3576	105.1059	88.4851	76.2487	66.9907	33
34	158.8711	126.7229	104.2359	88.0334	76.0277	66.8976	34
35	155.7831	125.0360	103.3205	87.5473	75.7826	66.7883	35
36	152.6718	123.3084	102.3676	87.0327	75.5178	66.6664	36
37	149.5468	121.5454	101.3799	86.4905	75.2334	66.5317	37
38	146.4223	119.7557	100.3623	85.9232	74.9302	66.3840	38
39	143.2878	117.9313	99.3078	85.3248	74.6035	66.2194	39
40	140.1051	116.0413	98.1914	84.6745	74.2356	66.0233	40
41	136.8536	114.0677	96.9964	83.9575	73.8136	65.7840	41
42	133.5202	111.9989	95.7126	83.1646	73.3295	65.4949	42
43	130.1459	109.8669	94.3655	82.3167	72.8009	65.1713	43
44	126.6949	107.6430	92.9314	81.3941	72.2116	64.7998	44
45	123.1567	105.3177	91.4014	80.3889	71.5546	64.3749	45
46	119.5214	102.8828	89.7687	79.2957	70.8259	63.8937	46
47	115.7769	100.3266	88.0219	78.1034	70.0156	63.3477	47
48	111.9398	97.6599	86.1674	76.8159	69.1258	62.7379	48
49	108.0209	94.8888	84.2079	75.4331	68.1547	62.0621	49
50	104.0102	92.0011	82.1289	73.9396	67.0870	61.3052	50
51	99.7709	88.8741	79.8198	72.2348	65.8308	60.3832	51
52	95.2102	85.4209	77.1984	70.2412	64.3133	59.2284	52
53	90.2521	81.5672	74.1922	67.8887	62.4672	57.7764	53
54	84.9010	77.3071	70.7867	65.1560	60.2666	55.9986	54
55	79.2087	72.6752	67.0025	62.0524	57.7119	53.8883	55
56	73.3264	67.7991	62.9459	58.6658	54.8754	51.5052	56
57	67.3634	62.7740	58.6984	55.0655	51.8154	48.8978	57
58	61.0698	57.3638	54.0349	51.0351	48.3235	45.8653	58
59	54.2955	51.4173	48.8019	46.4188	44.2420	42.2486	59
60	46.9504	44.8346	42.8894	41.0970	39.4420	37.9108	60
61	38.9585	37.5250	36.1914	34.9486	33.7884	32.7036	61
62	30.2788	29.4264	28.6239	27.8675	27.1534	26.4786	62
63	20.9307	20.5302	20.1487	19.7851	19.4381	19.1067	63
64	11.0284	10.9200	10.8158	10.7155	10.6189	10.5258	64

TABLE 19

FEMALE ANNUITY VALUES FOR DISABLED LIVES BY CALENDAR AGE AT ENTITLEMENT (ANNUITY TO AGE 65)
 BASED ON 1977-1980 DISABLED WORKER TERM. STUDY RATES

Ent Age	Interest Rate						Ent Age
	0%	2%	4%	6%	8%	10%	
20	224.3671	162.4992	125.0262	100.9534	84.6280	73.0116	20
21	224.4633	163.2429	125.8596	101.7061	85.2646	73.5398	21
22	224.3139	163.8442	126.6117	102.4118	85.8731	74.0501	22
23	223.8165	164.2283	127.2267	103.0277	86.4197	74.5154	23
24	222.8959	164.3378	127.6606	103.5199	86.8777	74.9141	24
25	221.4819	164.1173	127.8704	103.8546	87.2205	75.2247	25
26	219.5736	163.5604	127.8491	104.0262	87.4438	75.4445	26
27	217.1843	162.6711	127.5982	104.0358	87.5493	75.5754	27
28	214.3039	161.4347	127.1028	103.8705	87.5262	75.6090	28
29	211.0211	159.9070	126.4010	103.5582	87.3963	75.5629	29
30	207.4092	158.1331	125.5222	103.1194	87.1752	75.4495	30
31	203.4414	156.0854	124.4408	102.5314	86.8428	75.2515	31
32	199.1380	153.7709	123.1571	101.7917	86.3958	74.9653	32
33	194.6570	151.3001	121.7521	100.9621	85.8831	74.6310	33
34	190.1293	148.7673	120.2959	100.0970	85.3486	74.2849	34
35	185.6494	146.2420	118.8412	99.2379	84.8257	73.9551	35
36	181.2813	143.7722	117.4250	98.4137	84.3383	73.6616	36
37	176.9857	141.3276	116.0224	97.6040	83.8692	73.3897	37
38	172.7333	138.8836	114.6123	96.7903	83.4020	73.1251	38
39	168.4789	136.4043	113.1650	95.9477	82.9161	72.8504	39
40	164.1551	133.8348	111.6349	95.0380	82.3789	72.5379	40
41	159.8068	131.2088	110.0474	94.0811	81.8070	72.2019	41
42	155.4469	128.5357	108.4094	93.0822	81.2047	71.8463	42
43	151.0337	125.7814	106.6923	92.0174	80.5520	71.4547	43
44	146.5445	122.9264	104.8789	90.8716	79.8361	71.0163	44
45	142.0059	119.9906	102.9839	89.6562	79.0661	70.5392	45
46	137.4762	117.0217	101.0465	88.4038	78.2703	70.0482	46
47	132.9814	114.0396	99.0818	87.1260	77.4576	69.5511	47
48	128.5049	111.0289	97.0744	85.8079	76.6142	69.0350	48
49	124.0421	107.9842	95.0180	84.4425	75.7329	68.4930	49
50	119.4541	104.7847	92.8059	82.9348	74.7288	67.8495	50
51	114.5900	101.2959	90.3165	81.1742	73.5014	67.0128	51
52	109.2883	97.3699	87.4137	79.0355	71.9352	65.8769	52
53	103.4483	92.9072	83.9997	76.4232	69.9381	64.3537	53
54	97.1032	87.9237	80.0758	73.3276	67.4926	62.4203	54
55	90.2493	82.4008	75.6116	69.7088	64.5518	60.0252	55
56	82.9568	76.3865	70.6352	65.5786	61.1140	57.1561	56
57	75.2775	69.9143	65.1631	60.9383	57.1678	53.7910	57
58	67.2819	63.0354	59.2280	55.8034	52.7135	49.9175	58
59	58.9840	55.7511	52.8173	50.1477	47.7123	45.4851	59
60	50.3513	48.0192	45.8770	43.9048	42.0854	40.4036	60
61	41.3292	39.7743	38.3286	36.9820	35.7256	34.5514	61
62	31.8375	30.9240	30.0643	29.2541	28.4896	27.7673	62
63	21.8153	21.3897	20.9845	20.5983	20.2299	19.8779	63
64	11.3251	11.2109	11.1011	10.9954	10.8936	10.7956	64

TABLE 20

MALE ANNUITY VALUES FOR DISABLED LIVES BY CALENDAR AGE AT ENTITLEMENT (LIFE ANNUITY)
 BASED ON 1977-1980 DISABLED WORKER TERM. STUDY RATES

Ent Age	Interest Rate					Ent Age	
	0%	2%	4%	6%	8%		10%
20	190.3550	136.3894	105.2180	85.6599	72.5119	63.1601	20
21	192.0039	137.9480	106.5228	86.7219	73.3766	63.8716	21
22	193.3608	139.3376	107.7242	87.7165	74.1947	64.5490	22
23	194.3422	140.5003	108.7808	88.6133	74.9431	65.1743	23
24	194.8792	141.3863	109.6558	89.3846	75.6003	65.7304	24
25	194.9782	141.9962	110.3488	90.0299	76.1665	66.2181	25
26	194.6146	142.3079	110.8414	90.5346	76.6297	66.6276	26
27	193.7992	142.3216	111.1301	90.8941	76.9855	66.9546	27
28	192.5591	142.0501	111.2218	91.1125	77.2366	67.2014	28
29	190.9434	141.5209	111.1329	91.2007	77.3907	67.3738	29
30	188.9812	140.7468	110.8686	91.1598	77.4471	67.4701	30
31	186.8148	139.8225	110.4962	91.0406	77.4457	67.5227	31
32	184.4859	138.7741	110.0331	90.8554	77.3957	67.5389	32
33	182.0578	137.6419	109.5064	90.6232	77.3111	67.5295	33
34	179.5859	136.4639	108.9433	90.3646	77.2079	67.5072	34
35	177.1058	135.2634	108.3598	90.0909	77.0947	67.4785	35
36	174.6405	134.0563	107.7673	89.8106	76.9777	67.4487	36
37	172.2070	132.8533	107.1724	89.5278	76.8597	67.4193	37
38	169.8303	131.6705	106.5853	89.2489	76.7446	67.3926	38
39	167.5049	130.5044	106.0034	88.9719	76.6307	67.3671	39
40	165.1910	129.3260	105.4046	88.6791	76.5037	67.3311	40
41	162.8726	128.1221	104.7773	88.3603	76.3542	67.2760	41
42	160.5413	126.8864	104.1163	88.0114	76.1791	67.1994	42
43	158.2578	125.6652	103.4582	87.6617	76.0026	67.1219	43
44	155.9854	124.4329	102.7842	87.2973	75.8144	67.0355	44
45	153.7198	123.1875	102.0935	86.9182	75.6147	66.9410	45
46	151.4543	121.9270	101.3870	86.5269	75.4073	66.8429	46
47	149.1821	120.6472	100.6620	86.1219	75.1917	66.7414	47
48	146.9433	119.3787	99.9421	85.7222	74.9834	66.6496	48
49	144.7783	118.1519	99.2513	85.3467	74.7980	66.5806	49
50	142.7111	116.9840	98.6013	85.0038	74.6411	66.5383	50
51	140.5804	115.7452	97.8845	84.6018	74.4337	66.4533	51
52	138.2733	114.3429	97.0231	84.0741	74.1175	66.2742	52
53	135.6604	112.6743	95.9328	83.3501	73.6324	65.9489	53
54	132.7169	110.7186	94.5957	82.4141	72.9644	65.4650	54
55	129.5238	108.5362	93.0581	81.3021	72.1422	64.8455	55
56	126.4641	106.4308	91.5660	80.2177	71.3371	64.2367	56
57	123.9003	104.7041	90.3751	79.3806	70.7403	63.8072	57
58	121.5655	103.1361	89.2989	78.6295	70.2098	63.4302	58
59	119.3342	101.6229	88.2488	77.8868	69.6766	63.0432	59
60	117.1612	100.1299	87.1971	77.1298	69.1216	62.6296	60
61	114.8868	98.5312	86.0424	76.2755	68.4756	62.1314	61
62	112.1135	96.4997	84.5115	75.0922	67.5401	61.3769	62
63	108.1100	93.4105	82.0620	73.1035	65.8921	59.9867	63
64	103.7577	89.9944	79.3106	70.8376	63.9900	58.3634	64
65	100.3363	87.3486	77.2127	69.1372	62.5851	57.1833	65
66	97.1421	84.8730	75.2470	67.5429	61.2678	56.0769	66
67	94.1824	82.5773	73.4244	66.0660	60.0493	55.0555	67
68	91.4172	80.4298	71.7190	64.6848	58.9112	54.1033	68
69	88.7705	78.3662	70.0754	63.3508	57.8102	53.1813	69

TABLE 21

FEMALE ANNUITY VALUES FOR DISABLED LIVES BY CALENDAR AGE AT ENTITLEMENT (LIFE ANNUITY)
 BASED ON 1977-1980 DISABLED WORKER TERM. STUDY RATES

Ent Age	Interest Rate					Ent Age	
	0%	2%	4%	6%	8%		10%
20	257.6457	173.8638	129.0629	102.4385	85.1920	73.2320	20
21	259.0997	175.3078	130.2290	103.3445	85.8986	73.7921	21
22	260.3281	176.6399	131.3366	104.2176	86.5850	74.3387	22
23	261.2088	177.7794	132.3286	105.0152	87.2180	74.8450	23
24	261.6490	178.6629	133.1597	105.7032	87.7713	75.2899	24
25	261.5595	179.2283	133.7849	106.2481	88.2185	75.6522	25
26	260.9309	179.4658	134.1967	106.6444	88.5561	75.9297	26
27	259.7698	179.3765	134.3956	106.8934	88.7862	76.1251	27
28	258.0549	178.9404	134.3656	106.9825	88.8986	76.2301	28
29	255.8871	178.2180	134.1469	106.9409	88.9163	76.2636	29
30	253.3524	177.2587	133.7714	106.7912	88.8562	76.2387	30
31	250.4125	176.0300	133.2119	106.5106	88.6989	76.1391	31
32	247.0872	174.5379	132.4689	106.0975	88.4421	75.9620	32
33	243.5733	172.9098	131.6317	105.6183	88.1378	75.7495	33
34	240.0397	171.2571	130.7795	105.1329	87.8330	75.5403	34
35	236.6131	169.6658	129.9743	104.6886	87.5656	75.3652	35
36	233.3868	168.1997	129.2628	104.3209	87.3637	75.2474	36
37	230.3199	166.8312	128.6241	104.0133	87.2137	75.1752	37
38	227.3865	165.5406	128.0421	103.7521	87.1034	75.1377	38
39	224.5367	164.2932	127.4910	103.5170	87.0163	75.1212	39
40	221.6887	163.0304	126.9261	103.2726	86.9237	75.1015	40
41	218.9164	161.8041	126.3860	103.0489	86.8498	75.0991	41
42	216.2523	160.6382	125.8889	102.8608	86.8072	75.1247	42
43	213.6492	159.5007	125.4122	102.6913	86.7828	75.1683	43
44	211.0852	158.3776	124.9462	102.5338	86.7722	75.2268	44
45	208.6159	157.3102	124.5230	102.4144	86.7973	75.3192	45
46	206.3481	156.3802	124.2079	102.3868	86.9035	75.4849	46
47	204.3628	155.6481	124.0473	102.4880	87.1213	75.7493	47
48	202.6887	155.1358	124.0579	102.7310	87.4607	76.1207	48
49	201.3860	154.8897	124.2762	103.1450	87.9461	76.6194	49
50	200.2902	154.7886	124.6084	103.6546	88.5146	77.1921	50
51	199.1898	154.6744	124.9310	104.1599	89.0833	77.7681	51
52	197.8060	154.3375	125.0799	104.5287	89.5430	78.2556	52
53	195.9120	153.6046	124.9189	104.6505	89.8023	78.5774	53
54	193.4919	152.4630	124.4382	104.5187	89.8566	78.7305	54
55	190.4493	150.8340	123.5727	104.0787	89.6599	78.6758	55
56	187.0182	148.8786	122.4374	103.4152	89.2763	78.4628	56
57	183.3080	146.6773	121.0936	102.5763	88.7447	78.1239	57
58	179.5730	144.4229	119.6917	101.6825	88.1637	77.7414	58
59	175.9490	142.2231	118.3188	100.8060	87.5943	77.3674	59
60	172.4873	140.1208	117.0113	99.9778	87.0635	77.0258	60
61	169.1112	138.0596	115.7263	99.1645	86.5446	76.6949	61
62	165.3653	135.6789	114.1709	98.1234	85.8330	76.2000	62
63	160.2333	132.1496	111.6535	96.2665	84.4212	75.0971	63
64	154.5677	128.1424	108.7156	94.0412	82.6858	73.7084	64
65	149.8264	124.8513	106.3568	92.3005	81.3666	72.6844	65
66	145.1588	121.5808	103.9942	90.5455	80.0296	71.6422	66
67	140.6055	118.3657	101.6576	88.8020	78.6971	70.6017	67
68	136.1470	115.1913	99.3350	87.0598	77.3605	69.5550	68
69	131.7040	111.9917	96.9699	85.2694	75.9755	68.4626	69

Table 22

EFFECT OF INCREASING THE SOCIAL SECURITY
NORMAL RETIREMENT AGE ON
DISABILITY INCIDENCE RATES

<u>Calendar Age at Entitlement</u>	<u>Incidence Rate Before Increasing Retirement Age (per 100,000 exposed)</u>	<u>Incidence Rate After Increasing Retirement Age (per 100,000 exposed)</u>
Male:		
61	2,467	2,479
62	2,519	2,614
63	1,945	2,763
64	1,825	2,879
65	---	2,305
66	---	2,185
Female:		
61	1,441	1,478
62	1,412	1,510
63	1,022	1,576
64	968	1,612
65	---	1,222
66	---	1,169

TABLE 23

MALE PROBABILITY OF ALL TERM BY CALENDAR AGE AT ENTITLEMENT AND DURATION OF DISABILITY PER 1,000 CURRENTLY ENTITLED
 BASED ON 1977-1980 DISABLED WORKER TERMINATION STUDY RATES PROJECTED UNDER ALTERNATIVE II 1984 T.R. ASSUMPTIONS

Ent Age	Duration of Disability											Att Age
	0	1	2	3	4	5	6	7	8	9	10+	
20	126.56	218.11	177.51	120.46	87.51	65.86	57.36	48.82	41.39	37.94	31.82	30
21	124.59	215.82	175.30	116.80	83.54	63.82	54.89	46.96	40.41	36.55	30.65	31
22	122.73	213.68	173.14	113.25	79.75	61.82	52.54	45.17	39.44	35.14	29.49	32
23	121.06	211.59	171.07	109.91	76.27	59.89	50.44	43.51	38.46	33.74	28.37	33
24	119.57	209.62	169.08	106.85	73.22	58.04	48.64	42.02	37.52	32.43	27.30	34
25	118.30	207.67	167.13	103.97	70.62	56.33	47.17	40.74	36.58	31.25	26.36	35
26	117.29	205.82	165.13	101.31	68.40	54.74	46.03	39.70	35.74	30.29	25.59	36
27	116.66	204.06	163.03	98.82	66.50	53.37	45.22	38.90	35.01	29.55	25.04	37
28	116.39	202.31	160.75	96.62	64.98	52.28	44.67	38.34	34.40	29.04	24.73	38
29	116.52	200.35	158.33	94.75	63.84	51.42	44.31	37.97	33.99	28.74	24.68	39
30	117.04	198.29	155.82	93.27	63.03	50.77	44.04	37.80	33.74	28.67	24.88	40
31	117.77	195.94	153.25	92.03	62.48	50.25	43.83	37.73	33.68	28.81	25.28	41
32	118.51	193.37	150.74	90.99	62.11	49.85	43.69	37.77	33.79	29.12	25.85	42
33	119.24	190.69	148.24	90.02	61.78	49.55	43.61	37.91	34.00	29.61	26.49	43
34	119.93	187.97	145.62	89.06	61.35	49.30	43.57	38.13	34.37	30.24	27.21	44
35	120.55	185.25	142.87	87.97	60.79	49.06	43.54	38.42	34.86	31.00	28.02	45
36	121.14	182.48	140.00	86.65	60.14	48.85	43.56	38.78	35.46	31.86	28.96	46
37	121.76	179.58	137.07	85.11	59.36	48.62	43.61	39.15	36.16	32.81	30.03	47
38	122.57	176.57	133.97	83.29	58.41	48.34	43.70	39.50	36.88	33.83	31.14	48
39	123.64	173.42	130.49	81.19	57.33	48.07	43.84	39.83	37.66	34.89	32.36	49
40	125.06	170.24	126.62	78.78	56.22	47.79	44.03	40.25	38.52	36.06	33.79	50
41	126.89	167.12	122.38	76.04	55.01	47.51	44.26	40.77	39.50	37.39	35.39	51
42	129.04	164.15	117.77	73.09	53.78	47.27	44.49	41.44	40.60	38.91	37.09	52
43	131.38	160.99	112.89	70.02	52.55	47.03	44.73	42.23	41.81	40.58	38.87	53
44	133.83	157.55	107.80	67.01	51.42	46.78	45.04	43.22	43.19	42.41	40.61	54
45	136.25	153.74	102.65	64.17	50.42	46.61	45.40	44.35	44.70	44.43	42.46	55
46	138.36	149.48	97.54	61.59	49.63	46.61	45.86	45.69	46.44	46.68	44.57	56
47	139.98	144.77	92.60	59.32	49.12	46.80	46.52	47.28	48.48	49.30	47.07	57
48	140.84	139.69	87.89	57.43	48.85	47.19	47.48	49.10	50.86	52.23	50.16	58
49	140.80	134.20	83.50	55.89	48.83	47.89	48.82	51.22	53.66	55.48	53.89	59
50	139.88	128.30	79.40	54.75	49.11	48.95	50.57	53.73	56.84	58.97	58.07	60
51	138.59	122.50	75.75	54.03	49.76	50.50	52.86	56.74	60.40	62.64	62.41	61
52	137.24	117.11	72.79	53.87	50.85	52.63	55.80	60.17	64.22	66.26	65.91	62
53	136.05	112.40	70.83	54.36	52.64	55.38	59.41	63.94	68.06	69.53	68.24	63
54	135.08	108.57	69.90	55.55	55.12	58.73	63.54	67.80	71.57	72.28	69.80	64
55	134.27	105.55	69.94	57.51	58.32	62.68	67.77	71.21	74.36	74.52	73.15	65
56	132.90	102.76	70.48	60.17	62.08	66.78	71.20	73.84	76.42	77.85	77.08	66
57	129.80	99.36	70.83	63.43	66.00	70.17	73.59	75.77	79.79	81.82	80.78	67
58	126.49	96.32	71.43	66.68	68.96	72.37	75.09	79.08	83.78	85.54	84.19	68
59	124.22	94.15	71.99	68.56	70.34	73.42	78.20	83.07	87.51	88.92	87.45	69
60	123.86	92.74	71.02	68.48	70.11	76.50	82.18	86.79	90.88	92.14	90.82	70
61	126.01	91.03	68.05	66.45	73.10	80.46	85.90	90.16	94.07	95.46	94.46	71
62	130.29	89.44	63.77	69.31	77.02	84.18	89.28	93.37	97.36	99.04	98.26	72
63	138.91	89.60	66.42	73.19	80.73	87.57	92.49	96.67	100.91	102.76	102.26	73
64	149.48	92.92	70.26	76.88	84.13	90.80	95.81	100.23	104.61	106.68	106.45	74
65	153.37	96.98	73.92	80.29	87.40	94.13	99.38	103.94	108.49	110.78	110.90	75
66	156.89	100.68	77.33	83.58	90.77	97.73	103.10	107.83	112.54	115.12	115.49	76
67	159.64	103.92	80.64	86.99	94.41	101.48	107.01	111.90	116.84	119.58	120.05	77
68	161.50	106.91	84.08	90.67	98.21	105.42	111.10	116.21	121.25	123.99	124.49	78
69	162.87	109.98	87.79	94.52	102.21	109.55	115.44	120.64	125.59	128.26	128.99	79

TABLE 24

FEMALE PROBABILITY OF ALL TERM BY CALENDAR AGE AT ENTITLEMENT AND DURATION OF DISABILITY PER 1,000 CURRENTLY ENTITLED
 BASED ON 1977-1980 DISABLED WORKER TERMINATION STUDY RATES PROJECTED UNDER ALTERNATIVE II 1984 T.R. ASSUMPTIONS

Ent Age	Duration of Disability											Att Age
	0	1	2	3	4	5	6	7	8	9	10+	
20	104.73	160.85	130.13	89.62	65.22	47.39	39.20	36.73	34.02	33.99	30.10	30
21	103.19	159.39	129.41	87.47	62.41	45.73	38.12	35.50	32.71	32.39	29.03	31
22	101.84	157.95	128.65	85.23	59.58	44.08	37.03	34.30	31.42	30.81	27.98	32
23	100.77	156.69	127.85	82.90	56.82	42.48	35.97	33.14	30.17	29.26	27.00	33
24	100.02	155.73	127.08	80.57	54.21	40.99	34.95	32.00	28.97	27.78	26.11	34
25	99.63	155.12	126.41	78.25	51.82	39.63	34.05	30.88	27.82	26.41	25.25	35
26	99.66	154.75	125.79	76.00	49.73	38.38	33.28	29.83	26.75	25.18	24.46	36
27	100.07	154.45	125.21	73.91	47.98	37.29	32.65	28.88	25.81	24.17	23.71	37
28	100.87	154.25	124.62	72.09	46.52	36.41	32.09	27.99	25.04	23.40	23.08	38
29	101.85	154.24	124.05	70.47	45.33	35.66	31.61	27.20	24.44	22.90	22.62	39
30	102.90	154.42	123.47	69.09	44.35	35.03	31.13	26.51	24.02	22.58	22.30	40
31	104.14	154.91	122.82	68.06	43.54	34.55	30.70	25.95	23.75	22.45	22.12	41
32	105.72	155.59	122.15	67.29	42.86	34.23	30.35	25.54	23.63	22.45	22.10	42
33	107.44	156.27	121.34	66.66	42.35	34.02	30.05	25.25	23.59	22.56	22.24	43
34	109.13	156.64	120.40	66.07	41.98	33.86	29.80	25.10	23.62	22.75	22.48	44
35	110.70	156.44	119.26	65.46	41.70	33.70	29.59	25.08	23.75	22.99	22.76	45
36	112.07	155.52	117.89	64.74	41.43	33.54	29.42	25.15	23.97	23.25	22.92	46
37	113.34	154.09	116.23	63.87	41.03	33.32	29.27	25.30	24.25	23.52	23.01	47
38	114.75	152.29	114.17	62.73	40.44	32.96	29.11	25.48	24.59	23.78	23.04	48
39	116.35	150.23	111.83	61.28	39.62	32.49	28.91	25.67	24.94	24.02	23.11	49
40	118.18	148.16	109.31	59.60	38.59	31.87	28.65	25.80	25.29	24.30	23.33	50
41	120.04	146.12	106.55	57.69	37.34	31.09	28.29	25.87	25.64	24.66	23.76	51
42	121.76	144.06	103.44	55.58	36.03	30.14	27.89	25.87	26.01	25.18	24.34	52
43	123.31	141.95	100.07	53.25	34.74	29.14	27.49	25.92	26.38	25.86	25.01	53
44	124.66	139.57	96.46	50.92	33.53	28.22	27.11	26.01	26.80	26.70	25.78	54
45	125.63	136.79	92.55	48.65	32.41	27.51	26.78	26.15	27.26	27.69	26.67	55
46	125.96	133.21	88.20	46.54	31.45	27.09	26.61	26.39	27.81	28.78	27.78	56
47	125.44	128.79	83.50	44.48	30.60	26.96	26.62	26.78	28.48	29.96	29.25	57
48	123.99	123.57	78.56	42.38	29.84	27.05	26.77	27.43	29.34	31.22	31.12	58
49	121.48	117.47	73.37	40.32	29.22	27.41	27.12	28.30	30.41	32.57	33.35	59
50	118.33	110.75	68.01	38.39	28.83	27.97	27.74	29.47	31.77	34.03	35.70	60
51	115.09	103.69	62.68	36.60	28.74	28.70	28.74	30.92	33.41	35.60	37.94	61
52	112.05	96.81	57.78	35.11	28.95	29.77	30.23	32.59	35.27	37.18	39.39	62
53	109.39	90.65	53.68	34.01	29.49	31.08	32.20	34.46	37.13	38.48	39.64	63
54	106.94	85.18	50.44	33.53	30.38	32.59	34.34	36.34	38.66	39.33	39.08	64
55	104.82	80.58	48.07	33.79	31.75	34.38	36.41	37.92	39.63	39.81	40.52	65
56	102.92	76.81	46.48	34.81	33.57	36.31	38.07	38.90	40.10	41.07	42.37	66
57	101.14	73.87	45.64	36.41	35.60	37.86	39.15	39.41	41.22	42.92	44.21	67
58	99.22	71.68	45.54	38.03	37.17	38.64	39.55	40.52	43.08	44.76	45.96	68
59	97.29	69.94	45.68	38.91	37.86	38.65	40.83	42.37	44.92	46.51	47.76	69
60	95.62	68.32	45.12	38.82	37.66	39.78	42.68	44.22	46.67	48.30	49.86	70
61	94.63	65.97	43.56	37.79	38.64	41.63	44.52	45.97	48.46	50.40	52.24	71
62	94.66	63.49	41.25	38.74	40.48	43.47	46.27	47.76	50.56	52.78	54.77	72
63	98.30	62.55	42.59	40.58	42.32	45.22	48.07	49.87	52.93	55.30	57.39	73
64	103.83	64.14	44.45	42.42	44.08	47.03	50.17	52.25	55.45	57.91	60.23	74
65	104.43	65.86	46.29	44.18	45.89	49.13	52.54	54.77	58.07	60.75	63.43	75
66	105.14	67.47	48.03	45.99	48.00	51.52	55.07	57.39	60.90	63.95	67.06	76
67	105.64	68.86	49.81	48.10	50.39	54.05	57.68	60.23	64.09	67.57	70.98	77
68	105.74	70.25	51.90	50.49	52.93	56.67	60.52	63.44	67.72	71.48	75.23	78
69	105.79	72.01	54.26	53.03	55.56	59.52	63.72	67.07	71.62	75.72	79.81	79

TABLE 25

MALE DISABLED LIFE TABLE BY CALENDAR AGE AT ENTITLEMENT AND DURATION OF DISABILITY
 BASED ON 1977-1980 DISABLED WORKER TERMINATION STUDY RATES PROJECTED UNDER ALTERNATIVE II 1984 T.R. ASSUMPTIONS

Ent Age	Duration of Disability											Att Age
	0	1	2	3	4	5	6	7	8	9	10+	
20	100000.0	87343.7	68293.2	56170.3	49403.8	45080.3	42111.5	39696.1	37758.0	36195.1	34821.9	30
21	94374.0	82616.0	64785.9	53428.9	47188.2	43246.0	40485.9	38263.4	36466.5	34992.9	33713.8	31
22	89260.2	78305.0	61573.1	50912.2	45146.2	41545.9	38977.5	36929.4	35261.5	33870.8	32680.5	32
23	84652.6	74404.6	58661.6	48626.6	43281.9	39980.7	37586.3	35690.3	34137.3	32824.3	31716.8	33
24	80535.1	70905.2	56042.4	46566.6	41591.1	38545.7	36308.6	34542.7	33091.2	31849.7	30816.9	34
25	76849.0	67758.1	53686.9	44714.5	40065.3	37236.0	35138.5	33481.2	32117.3	30942.5	29975.6	35
26	73560.3	64932.5	51568.3	43052.8	38691.1	36044.7	34071.5	32503.2	31212.8	30097.2	29185.6	36
27	70618.4	62379.8	49650.4	41556.1	37449.6	34959.0	33093.2	31596.9	30367.9	29304.9	28438.8	37
28	67976.0	60064.5	47912.9	40210.9	36325.7	33965.3	32189.7	30752.0	29573.0	28555.8	27726.7	38
29	65580.0	57938.8	46330.5	38994.8	35300.1	33046.4	31347.3	29958.1	28820.5	27841.1	27041.0	39
30	63392.5	55973.0	44873.9	37881.6	34348.4	32183.3	30549.4	29204.0	28100.1	27152.0	26373.5	40
31	61331.1	54108.2	43506.1	36838.8	33448.7	31359.0	29783.1	28477.7	27403.1	26480.3	25717.5	41
32	59367.4	52332.0	42212.4	35849.3	32587.3	30563.3	29039.6	27770.9	26721.9	25819.1	25067.2	42
33	57464.5	50612.2	40960.8	34888.8	31748.0	29786.7	28310.8	27076.3	26049.8	25164.1	24419.1	43
34	55595.5	48928.0	39731.2	33945.6	30922.5	29025.5	27594.6	26392.2	25385.8	24513.4	23772.1	44
35	53742.3	47263.5	38508.1	33006.5	30102.8	28272.8	26885.7	25715.1	24727.0	23865.1	23125.3	45
36	51896.3	45609.5	37286.8	32066.7	29288.1	27526.8	26182.1	25041.6	24070.5	23217.0	22477.3	46
37	50049.9	43955.7	36062.2	31119.1	28470.6	26780.5	25478.5	24367.2	23413.4	22566.7	21826.3	47
38	48189.7	42283.3	34817.6	30153.2	27641.8	26027.2	24769.1	23686.8	22751.1	21912.0	21170.8	48
39	46321.5	40594.3	33554.3	29175.7	26806.9	25270.1	24055.4	23000.9	22084.7	21253.1	20511.6	49
40	44464.2	38903.5	32280.7	28193.2	25972.3	24512.2	23340.9	22313.1	21415.1	20590.2	19847.8	50
41	42626.1	37217.3	30997.4	27203.8	25135.1	23752.5	22624.1	21622.8	20741.3	19922.1	19177.2	51
42	40814.5	35547.7	29712.4	26213.1	24297.2	22990.6	21903.8	20929.4	20062.0	19247.5	18498.6	52
43	39011.2	33885.9	28430.8	25221.2	23455.1	22222.5	21177.2	20230.0	19375.7	18565.7	17812.4	53
44	37234.9	32251.9	27170.6	24241.5	22617.1	21454.1	20450.3	19529.2	18685.2	17878.1	17119.9	54
45	35490.9	30655.3	25942.4	23279.3	21785.5	20687.0	19722.9	18827.5	17992.5	17188.2	16424.6	55
46	33788.7	29113.7	24761.6	22346.4	20970.1	19929.4	19000.5	18129.1	17300.7	16497.3	15727.2	56
47	32134.1	27635.9	23635.2	21446.6	20174.3	19183.4	18285.7	17435.0	16610.7	15805.5	15026.2	57
48	30516.1	26218.1	22555.7	20573.2	19391.8	18444.4	17574.0	16739.6	15917.7	15108.1	14319.0	58
49	28924.0	24851.6	21516.6	19720.0	18617.9	17708.8	16860.8	16037.6	15216.1	14399.6	13600.7	59
50	27350.0	23524.4	20506.3	18878.2	17844.6	16968.2	16137.7	15321.5	14498.3	13674.2	12867.8	60
51	25832.1	22252.1	19526.3	18047.3	17072.2	16222.8	15403.6	14589.4	13761.6	12930.4	12120.5	61
52	24391.7	21044.1	18579.7	17227.2	16299.2	15470.4	14656.2	13838.3	13005.7	12170.5	11364.0	62
53	23058.6	19921.4	17682.2	16429.8	15536.6	14718.7	13903.6	13077.6	12241.4	11408.2	10615.0	63
54	21837.3	18887.6	16837.0	15660.1	14790.2	13974.9	13154.1	12318.4	11483.1	10661.2	9890.6	64
55	20702.8	17923.1	16031.3	14910.0	14052.6	13233.1	12403.6	11563.1	10739.6	9941.0	9200.2	65
56	19565.2	16965.1	15221.8	14149.0	13297.6	12472.0	11639.1	10810.5	10012.2	9247.1	8527.2	66
57	18366.2	15982.3	14394.2	13374.7	12526.3	11699.5	10878.6	10078.1	9314.5	8571.3	7870.0	67
58	17156.7	14986.6	13543.1	12575.7	11737.2	10927.8	10136.9	9375.8	8634.3	7910.9	7234.2	68
59	15961.3	13978.6	12662.6	11751.0	10945.4	10175.5	9428.4	8691.1	7969.2	7271.8	6625.2	69
60	14794.8	12962.3	11760.2	10925.0	10176.9	9463.4	8739.5	8021.2	7325.1	6659.4	6045.8	70
61	13690.8	11965.6	10876.4	10136.3	9462.8	8771.1	8065.3	7372.5	6707.8	6076.8	5496.7	71
62	12708.6	11052.9	10064.3	9422.5	8769.4	8094.0	7412.6	6750.8	6120.5	5524.6	4977.5	72
63	11929.3	10272.3	9351.9	8730.7	8091.7	7438.4	6787.1	6159.3	5563.9	5002.4	4488.4	73
64	11230.1	9551.4	8663.8	8055.1	7435.9	6810.3	6191.9	5598.7	5037.5	4510.6	4029.4	74
65	10454.4	8851.0	7992.6	7401.8	6807.5	6212.6	5627.8	5068.5	4541.7	4049.0	3600.4	75
66	9685.7	8166.1	7344.0	6776.0	6209.7	5646.1	5094.3	4569.0	4076.3	3617.6	3201.1	76
67	8927.6	7502.5	6722.8	6180.7	5643.0	5110.3	4591.7	4100.3	3641.5	3216.0	2831.4	77
68	8188.4	6865.9	6131.9	5616.3	5107.1	4605.5	4120.0	3662.2	3236.6	2844.2	2491.5	78
69	7478.0	6260.0	5571.6	5082.4	4602.0	4131.6	3679.0	3254.3	2861.7	2502.3	2181.4	79

TABLE 26

FEMALE DISABLED LIFE TABLE BY CALENDAR AGE AT ENTITLEMENT AND DURATION OF DISABILITY
 BASED ON 1977-1980 DISABLED WORKER TERMINATION STUDY RATES PROJECTED UNDER ALTERNATIVE II 1984 T.R. ASSUMPTIONS

Ent Age	Duration of Disability											Att Age
	0	1	2	3	4	5	6	7	8	9	10+	
20	100000.0	89527.2	75126.9	65351.0	59494.0	55613.5	52977.9	50901.2	49031.8	47363.9	45754.0	30
21	95376.2	85534.3	71901.1	62596.4	57121.0	53556.3	51106.9	49158.7	47413.5	45862.5	44376.8	31
22	91079.7	81804.2	68883.5	60021.9	54906.5	51635.1	49359.2	47531.2	45900.9	44458.5	43088.7	32
23	87132.8	78352.4	66075.3	57627.6	52850.0	49846.9	47729.6	46012.9	44488.0	43145.6	41883.2	33
24	83541.3	75185.4	63477.0	55410.3	50945.9	48184.3	46209.4	44594.4	43167.5	41916.8	40752.3	34
25	80305.8	72305.0	61088.7	53366.6	49190.4	46641.4	44793.2	43268.0	41931.7	40765.1	39688.5	35
26	77399.4	69685.5	58901.6	51492.7	47579.0	45212.7	43477.6	42030.5	40776.6	39685.7	38686.3	36
27	74795.5	67311.1	56914.8	49788.4	46108.8	43896.3	42259.6	40879.9	39699.5	38674.7	37740.0	37
28	72479.0	65167.8	55115.4	48246.7	44768.5	42685.9	41131.6	39811.7	38697.3	37728.2	36845.2	38
29	70396.3	63226.2	53474.5	46840.7	43540.0	41566.3	40084.2	38817.0	37761.0	36838.1	35994.7	39
30	68502.4	61453.4	51963.9	45548.0	42401.0	40520.5	39101.0	37883.7	36879.3	35993.4	35180.5	40
31	66795.9	59839.7	50570.0	44359.2	41340.2	39540.4	38174.2	37002.4	36042.1	35185.9	34396.1	41
32	65255.2	58356.7	49277.0	43257.8	40347.0	38617.7	37295.6	36163.8	35240.3	34407.6	33635.2	42
33	63804.2	56948.9	48049.7	42219.3	39405.0	37736.2	36452.2	35357.0	34464.1	33651.0	32891.7	43
34	62378.6	55571.1	46866.2	41223.4	38499.6	36883.6	35634.9	34573.0	33705.3	32909.0	32160.2	44
35	60931.1	54186.0	45709.0	40257.8	37622.5	36053.8	34838.8	33807.8	32959.8	32176.9	31437.2	45
36	59428.7	52768.6	44562.2	39308.6	36764.0	35240.9	34059.0	33057.0	32225.6	31453.0	30721.6	46
37	57883.4	51323.1	43414.7	38368.6	35918.2	34444.4	33296.8	32322.2	31504.6	30740.6	30017.5	47
38	56301.7	49841.3	42250.9	37427.2	35079.4	33660.8	32551.3	31603.8	30798.5	30041.2	29326.9	48
39	54700.5	48336.0	41074.7	36481.3	34245.3	32888.8	31820.4	30900.4	30107.2	29356.3	28651.1	49
40	53107.2	46830.8	39892.1	35531.5	33413.7	32124.4	31100.7	30209.7	29430.2	28686.0	27989.0	50
41	51502.1	45319.7	38697.6	34574.5	32579.9	31363.2	30388.3	29528.5	28764.8	28027.2	27336.0	51
42	49877.3	43804.2	37493.8	33615.4	31747.1	30603.1	29680.8	28853.0	28106.6	27375.6	26686.4	52
43	48248.7	42299.2	36295.0	32663.0	30923.6	29849.2	28979.5	28182.9	27452.4	26728.1	26036.9	53
44	46625.9	40813.7	35117.2	31729.8	30114.0	29104.2	28282.9	27516.2	26800.5	26082.1	25385.2	54
45	44997.7	39344.6	33962.7	30819.4	29319.9	28369.6	27589.1	26850.2	26148.1	25435.3	24731.1	55
46	43344.3	37884.5	32837.8	29941.5	28548.1	27650.2	26901.2	26185.2	25494.0	24785.0	24071.6	56
47	41650.1	36425.5	31734.4	29084.7	27791.1	26940.8	26214.5	25516.7	24833.3	24126.0	23403.0	57
48	39914.4	34965.6	30645.0	28237.7	27040.9	26233.9	25524.1	24840.8	24159.4	23450.7	22718.5	58
49	38131.7	33499.5	29564.4	27395.3	26290.7	25522.5	24822.9	24149.8	23466.2	22752.6	22011.4	59
50	36347.0	32046.0	28497.0	26558.8	25539.3	24802.9	24109.2	23440.5	22749.7	22026.8	21277.3	60
51	34609.6	30626.3	27450.7	25730.0	24788.3	24075.8	23384.9	22712.8	22010.6	21275.1	20517.6	61
52	32975.3	29280.4	26445.7	24917.7	24042.9	23346.7	22651.7	21966.9	21250.9	20501.5	19739.2	62
53	31482.8	28038.8	25497.0	24128.4	23307.7	22620.4	21917.5	21211.7	20480.8	19720.4	18961.6	63
54	30128.4	26906.6	24614.7	23373.2	22589.6	21903.3	21189.3	20461.6	19718.0	18955.7	18210.1	64
55	28920.3	25889.0	23802.8	22658.6	21893.1	21198.0	20469.1	19723.8	18975.9	18224.0	17498.4	65
56	27792.9	24932.6	23017.6	21947.6	21183.7	20472.5	19729.1	18978.0	18239.9	17508.5	16789.5	66
57	26724.7	24021.9	22247.4	21232.0	20458.9	19730.6	18983.6	18240.3	17521.4	16799.1	16078.1	67
58	25669.9	23123.0	21465.5	20488.1	19708.9	18976.3	18243.1	17521.6	16811.6	16087.4	15367.2	68
59	24608.0	22213.9	20660.2	19716.4	18949.2	18231.8	17527.2	16811.6	16099.3	15376.1	14660.9	69
60	23532.7	21282.5	19828.5	18933.9	18198.9	17513.6	16816.9	16099.2	15387.4	14669.3	13960.7	70
61	22459.9	20334.5	18993.0	18165.7	17479.2	16803.8	16104.3	15387.3	14680.0	13968.6	13264.6	71
62	21462.5	19430.7	18197.1	17446.5	16770.6	16091.7	15392.2	14680.0	13978.8	13272.1	12571.6	72
63	20683.8	18650.5	17483.9	16739.2	16059.9	15380.2	14684.6	13978.8	13281.7	12578.7	11883.1	73
64	20002.3	17925.4	16775.6	16029.9	15349.9	14673.2	13983.2	13281.7	12587.8	11889.8	11201.2	74
65	19202.8	17197.5	16065.0	15321.3	14644.4	13972.3	13285.8	12587.7	11898.3	11207.4	10526.5	75
66	18400.1	16465.5	15354.6	14617.1	13944.8	13275.4	12591.5	11898.2	11215.3	10532.3	9858.8	76
67	17590.1	15731.9	14648.6	13919.0	13249.4	12581.7	11901.8	11215.2	10539.7	9864.2	9197.6	77
68	16776.7	15002.7	13948.7	13224.9	12557.2	11892.5	11218.6	10539.6	9871.0	9202.6	8544.7	78
69	15971.3	14281.6	13253.2	12534.0	11869.4	11209.9	10542.6	9870.8	9208.8	8549.2	7901.9	79

TABLE 27

MALE DI PRIMARY BENEFICIARIES IN CURRENT PAYMENT STATUS AS OF DECEMBER 31
(IN THOUSANDS)

YEAR	ATTAINED AGE										TOTAL
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	
PAST EXPERIENCE:											
1965	1	7	20	36	56	76	113	181	244	0	734
1970	15	20	27	46	74	117	162	248	361	0	1070
1975	25	54	58	70	106	165	271	396	566	0	1711
1976	27	60	67	77	112	173	283	427	600	0	1826
1977	27	62	76	85	116	180	296	458	631	0	1931
1978	26	61	81	90	117	178	294	463	642	0	1952
1979	23	59	84	93	115	176	284	467	638	0	1939
1980	22	57	88	96	115	171	276	463	638	0	1926
1981	20	52	80	92	102	138	240	419	632	0	1775
1982	19	51	78	90	101	136	237	412	622	0	1746
1983	19	50	77	91	98	125	228	405	639	0	1732
PROJECTED:											
1984	23	55	81	92	109	150	245	411	591	0	1757
1985	23	54	80	97	113	149	238	402	578	0	1734
1990	22	50	79	112	143	171	233	373	552	0	1735
1995	22	47	77	118	166	222	285	400	536	0	1873
2000	22	46	73	116	180	259	370	500	592	0	2158
2005	25	47	70	108	177	282	428	641	745	67	2590
2010	25	52	72	103	163	277	467	733	954	186	3032
2015	25	53	78	106	154	253	457	798	1082	224	3230
2020	24	51	80	115	158	238	415	780	1174	250	3285
2025	24	50	77	116	171	244	390	705	1153	492	3422
2030	25	51	75	113	174	264	399	664	1045	513	3323
2035	26	52	76	110	168	267	431	677	984	463	3254
2040	25	53	79	111	164	259	436	733	1007	448	3315
2045	25	53	80	115	166	253	423	742	1089	476	3422
2050	25	53	80	118	172	257	414	721	1103	507	3450
2055	26	53	79	117	175	266	420	705	1071	502	3414
2060	26	54	80	116	174	270	435	715	1048	486	3404

TABLE 28

FEMALE DI PRIMARY BENEFICIARIES IN CURRENT PAYMENT STATUS AS OF DECEMBER 31
(IN THOUSANDS)

YEAR	ATTAINED AGE										TOTAL
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	
PAST EXPERIENCE:											
1965	0	1	5	9	16	25	41	69	87	0	253
1970	2	6	8	14	24	43	68	110	150	0	425
1975	8	18	22	26	41	70	126	198	269	0	778
1976	9	21	26	29	44	74	135	215	293	0	846
1977	9	23	30	33	47	77	143	232	313	0	907
1978	9	23	32	36	48	78	143	235	323	0	927
1979	8	24	34	38	48	77	139	238	324	0	930
1980	8	24	36	40	49	76	134	237	326	0	930
1981	7	21	33	39	44	62	118	217	319	0	860
1982	7	21	33	39	44	61	117	217	318	0	857
1983	7	21	33	39	42	56	112	211	319	0	840
PROJECTED:											
1984	8	24	33	39	46	67	120	211	311	0	859
1985	8	23	34	43	49	67	116	208	304	0	852
1990	8	22	40	55	71	85	119	197	289	0	886
1995	8	22	40	65	91	121	155	217	284	0	1003
2000	9	21	39	68	108	152	215	285	321	0	1218
2005	10	22	38	65	110	175	262	384	420	37	1523
2010	10	24	40	63	103	176	295	456	560	107	1834
2015	9	25	43	65	99	163	294	506	654	133	1991
2020	9	24	44	70	101	155	270	499	719	152	2043
2025	9	23	42	71	110	159	256	456	710	300	2136
2030	10	24	41	69	111	172	262	433	650	315	2087
2035	10	25	42	67	108	173	282	442	615	286	2050
2040	10	25	43	68	105	168	286	476	629	278	2088
2045	10	25	44	70	106	164	277	482	679	294	2151
2050	10	25	44	72	110	167	271	468	687	314	2168
2055	10	25	44	71	112	172	275	458	667	310	2144
2060	10	25	44	71	111	175	284	464	652	300	2136

Table 29

DI BENEFICIARIES IN CURRENT PAYMENT STATUS
BY TYPE OF BENEFIT AS OF JUNE 30

(in thousands)

<u>Year</u>	<u>Primary</u>	<u>Spouse</u>	<u>Child</u>	<u>Total</u>
Past Experience:				
1965	944	187	518	1,648
1970	1,436	271	861	2,568
1975	2,363	429	1,333	4,125
1976	2,602	468	1,462	4,533
1977	2,755	482	1,496	4,733
1978	2,858	491	1,512	4,861
1979	2,877	483	1,466	4,826
1980	2,863	468	1,403	4,734
1981	2,835	450	1,350	4,636
1982	2,713	399	1,071	4,184
1983	2,591	357	944	3,893
Projected:				
1984	2,562	313	915	3,790
1985	2,555	316	914	3,785
1990	2,676	335	926	3,937
1995	2,842	312	940	4,093
2000	3,316	349	1,052	4,717
2005	4,030	401	1,200	5,631
2010	4,810	463	1,377	6,650
2015	5,196	498	1,489	7,183
2020	5,325	517	1,560	7,402
2025	5,541	546	1,664	7,751
2030	5,432	538	1,643	7,613
2035	5,305	522	1,594	7,421
2040	5,388	528	1,608	7,523
2045	5,558	545	1,659	7,762
2050	5,619	553	1,689	7,861
2055	5,563	549	1,677	7,789
2060	5,539	545	1,664	7,748

* U. S. GOVERNMENT PRINTING OFFICE 1984 461-400/20017